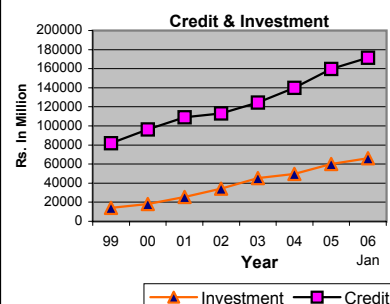
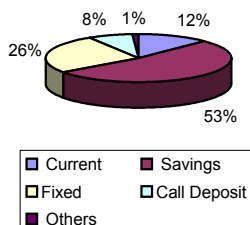


BANKING AND FINANCIAL STATISTICS

MID – JANUARY 2006

NO. 46

Deposit(Mid-January 2006)



NEPAL RASTRA BANK

BANKS & FINANCIAL INSTITUTIONS REGULATION DEPARTMENT
 POLICY PLANNING, STATISTICS AND BANKING PROMOTION DIVISION

BANKING AND FINANCIAL STATISTICS

MID - JANUARY 2006

NO.46

NEPAL RASTRA BANK

BANKS & FINANCIAL INSTITUTIONS REGULATION
DEPARTMENT

POLICY PLANNING, STATISTICS AND BANKING PROMOTION DIVISION

CONTENTS

Page No.

I Explanatory Notes	i
II Highlights on Performance of Banks and Non-Bank Financial Institutions	ii
III List of Tables :	
1 Financial System at a Glance	1
2 Major Indicators of Commercial Banks and ADB/N	2
3 Sources and Uses of Funds of Commercial Banks and ADB/N	3
4 Some Ratios of Commercial Banks and ADB/N	4
5 Capital Fund to Risk Weighted Assets of Commercial Banks	5
6 Non Performing Loan Status of Commercial Banks	6
7 Sources and Uses of Funds of Nepal Bank Limited	7
8 Sources and Uses of Funds of Rastriya Banijya Bank	8
9 Sources and Uses of Funds of NABIL Bank Limited	9
10 Sources and Uses of Funds of Nepal Investment Bank Limited	10
11 Sources and Uses of Funds of Standard Chartered Bank Nepal Limited	11
12 Sources and Uses of Funds of Himalayan Bank Limited	12
13 Sources and Uses of Funds of NSBI Bank Limited	13
14 Sources and Uses of Funds of Nepal Bangladesh Bank Limited	14
15 Sources and Uses of Funds of Everest Bank Limited	15
16 Sources and Uses of Funds of Bank of Kathmandu Limited	16
17 Sources and Uses of Funds of Nepal Credit & Commerce Bank Limited	17
18 Sources and Uses of Funds of Lumbini Bank Limited	18
19 Sources and Uses of Funds of Nepal Industrial & Commercial Bank Limited	19
20 Sources and Uses of Funds of Machhapuchhre Bank Limited	20
21 Sources and Uses of Funds of Kumari Bank Limited	21
22 Sources and Uses of Funds of Laxmi Bank Limited	22
23 Sources and Uses of Funds of Siddhartha Bank Limited	23
24 Sources and Uses of Funds of ADB/N	24
25 Profit & Loss Account of Commercial Banks	25
26 Sector wise Loans & Advances of Commercial Banks	26
27 Security wise Loans & Advances of Commercial Banks	27
28 Priority & Deprived Sector Loans of Commercial Banks	28
29 Commercial Banks Loans to Public Enterprises	29
30 Ownership Classification of Deposits of Commercial banks	30
31 Interest Rate Structure of Commercial Banks and ADB/N	31
32 List of Licensed Commercial Banks	33
33 Commercial Bank Branches	34
34 List of Agricultural Development Bank Branches (Performing Commercial Banking Ac	37
35 Sources and Uses of Funds of Finance Companies (Aggregate)	38
36 Sources and Uses of Funds of Finance Companies	39
37 Income Statement of Finance Companies	42
38 Sources and Uses of Funds of Finance Companies (Within and Outside Kathmandu Val	45
39 Sources and Uses of Funds of Development Banks (Aggregate)	46
40 Sources and Uses of Funds of Development Banks	47
41 Sources and Uses of Funds of Rural Development Banks (Aggregate)	49
42 Sources and Uses of Funds of Rural Development Banks	50
43 Sources and Uses of Funds of Micro-Credit Development Banks	51
44 Sources and Uses of Funds of Cooperative Societies (Aggregate)	52
45 Sources and Uses of Funds of Cooperative Societies	53
46 Sources and Uses of Funds of Micro Finance NGOs.	54
47 List of Non-Bank Financial Institutions	56

Explanatory Notes

1. This issue of "**Banking and Financial Statistics, Mid-January 2006, No-46**" contains statistical information on NRB licensed banks and non-bank financial institutions.
2. This bulletin consists of 47 tables and a brief explanation on performance of NRB licensed banks and financial institutions. These tables exhibit balance sheet information of these banks and financial institutions. On commercial banking side additional information is provided on profit and loss account, sectoral credit and deposit compositions.
3. The statistics published in this bulletin are based on the actual monthly and quarterly returns of the banks and non-bank financial institutions.
4. Efforts have been made to present current data for mid-January 2006. If the data for mid-January 2006 are not available, the latest available data have been presented in this bulletin.
5. Format for tables of Sources and Uses of Funds of Commercial Banks has slightly been changed from bulletin no 44 . Therefore, figures for new headings in these tables are not available for comparison.
6. The term 'Capital Funds' does not include pass loan loss provision in this bulletin.
7. The financial activities of ADB/N is divided into commercial banking and development banking. The transaction of commercial banking is consolidated with commercial banks and development banking part is combined with development banks.
8. Due to unavailability of data in specified format, many sub-headings may not contain information. The total figure is shown under main heading.
9. Because of subsequent revisions, differences with previously published figures are at times unavoidable.
10. The totals in the tables may not exactly tally with the sum of the constituent items due to rounding off the figures.
11. For convenience, the following abbreviations are used in different places in the bulletin:

A.B.C. = Advance on Bills Collection
Co. = Company
Ent. = Enterprises
FDR = Fixed Deposit Receipt
Fin. = Financial
Ins. = Institutions
Ltd. = Limited
Pvt. = Private
Trans. = Transaction
NBL = Nepal Bank Limited
RBB = Rastriya Banijya Bank
NIBL = Nepal Investment Bank Limited

Bal = Balance
Dev. = Development
Ex. Eq. Fund = Exchange Equalization Fund
FC = Foreign Currency
Govt. = Government
Inv. = Investment
No. = Number
P. & D. = Purchase and Discount
RDB = Rural development bank
NaBL = Nabil Bank Limited
SCBNL = Standard Chartered Bank Nepal Limit
HBL = Himalayan Bank Limited

NBBL = Nepal Bangladesh Bank Limited NSBIBL = Nepal SBI Bank Limited
 EBL = Everest Bank Limited BoKL = Bank of Kathmandu Limited
 NCCBL = Nepal Credit and Commerce LuBL = Lumbini Bank Limited
 Bank Limited
 NICBL = Nepal Industrial and Commercial KBL = Kumari Bank Limited
 Bank Limited
 MBL = Machhapuchchhre Bank Limited LaBL = Laxmi Bank Limited
 SBL = Sidhartha Bank Limited ADB/N = Agricultural Dev. Bank/Nepal
 SFDB = Small Farmers Development Bank CBs = Commercial Banks
 DBs = Development Banks MCDBs = Micro Credit Development Banks
 OMCDs = Other Micro Credit Development Banks

12. The following months of the Gregorian Calendar year are the approximate equivalent of the months of the Nepalese Calendar year:

Gregorian Month	Nepalese Month
Mid-Apr/Mid-May	Baisakh
Mid-May/Mid-June	Jestha
Mid-June/Mid-July	Ashadh
Mid-July/Mid-Aug	Shrawan
Mid-Sept/Mid-Oct	Aswin
Mid-Oct/Mid-Nov	Kartik
Mid-Nov/Mid-Dec	Marga
Mid-Dec/Mid-Jan	Poush
Mid-Jan/Mid-Feb	Magh
Mid-Feb/Mid-Mar	Falgun
Mid-Mar/Mid-Apr	Chaitra

13. It is hoped that this publication will be of immense use to the researchers and all concerned people in the field of banking, management, economics and statistics.

Highlights on Performance of Banks and Non-Bank Financial Institutions

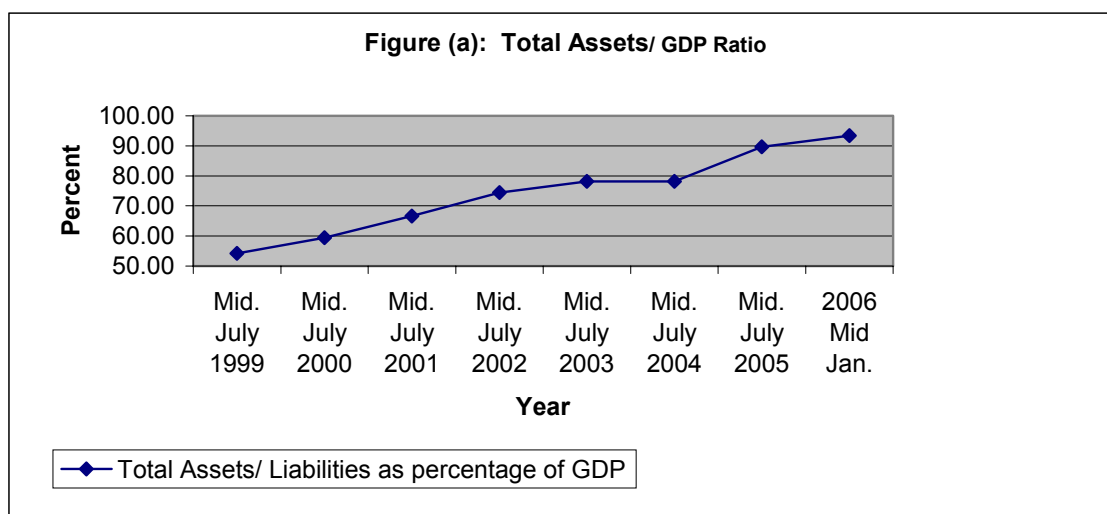
A. Financial Sector at a Glance:

1. The Nepalese financial sector is composed of banking sector and non-banking sector. Banking sector comprises Nepal Rastra Bank (NRB) and commercial banks. The non-banking sector includes development banks, micro-credit development banks, finance companies, co-operative financial institutions, non-government organizations (NGOs) performing limited banking activities. Other financial institutions comprise of insurance companies, employee's provident fund, citizen investment trust, postal saving offices and Nepal stock exchange. However, this bulletin contains information only on those financial institutions which are licensed by NRB up to mid-January 2006.
2. There is a tremendous growth in the number of financial institution in Nepal in the last two decades. At the beginning of the 1980s when financial sector was not liberalized, there were only two commercial banks, and two development banks performing banking activities in Nepal. There were no micro-credit development banks, finance companies, cooperatives and NGOs with limited banking transactions. After the liberalization of the financial sector, financial sector has made a hall-mark progress both in terms of the number of financial institutions and beneficiaries of financial services. By mid-January 2006, NRB licensed bank and non-bank financial institutions totaled 186. Out of them, 17 are commercial banks, 29 development banks, 63 finance companies, 11 micro-credit development banks, 19 saving and credit co-operatives, and 47 NGOs (Table 1).

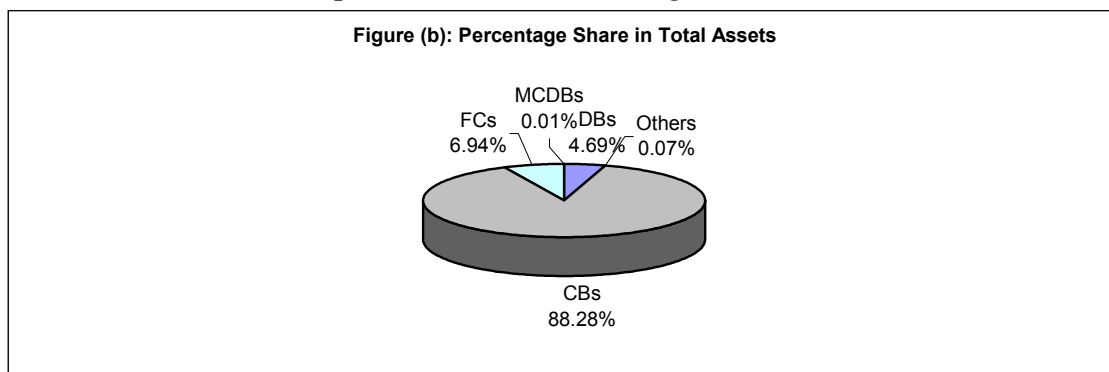
Table (1) Growth of Financial Institutions:

Type of Financial Institutions	Number of Institutions in mid-July						Mid-January 2006
	1980	1985	1990	1995	2000	2005	
Commercial Banks	2	3	5	10	13	17	17
Development Banks	2	2	2	3	7	26	29
Finance Companies	-	-	-	21	45	60	63
Micro Credit Development Banks	-	-	-	4	7	11	11
Saving and Credit Cooperatives	-	-	-	6	19	20	19
NGOs (Performing limited Banking activities)	-	-	-	-	7	47	47

3. The total assets/liabilities of the financial system witnessed continuous growth over the last five and half years signifying strong uplift in the financial business. It increased persistently at an average rate of 16 percent per annum during 2000 to 2005 and reached to Rs. 474325.9 million in mid-July 2005 from Rs. 225553.5 million in mid-July 2000. The total assets/liabilities in mid-January 2006 is 5.10 percent higher than that of mid-July 2005. The ratio of the total assets/liabilities of the financial system to GDP at current prices increased significantly to 93.43 percent in mid-January 2006 from 89.66 percent in mid-July 2005. The same ratio was 59.44 percent in mid-July 2000.



4. Although, the size of the total assets increased significantly, the market share of banks and non-bank financial institutions did not change drastically. Commercial banks alone still held the dominant position on financial system. Commercial banks accounted 86.5 percent share in total assets/liabilities of the financial system in mid-January 2006. Commercial banks and development banks altogether held 91.1

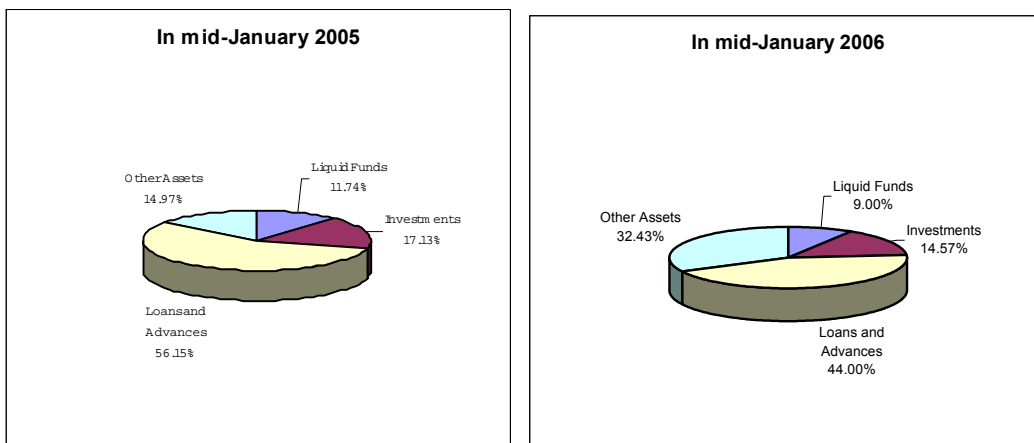


percent of total assets/liabilities of the financial system. Only 6.8 percent of the total assets/liabilities was owned by finance companies in mid-January 2006. Similarly, the market shares of commercial banks, development banks, finance companies and micro credit development banks were 86.7 percent, 4.9 percent, 6.4 percent and 1.3 percent respectively in mid-July 2005.

5. No fundamental change in the total liabilities/assets structure of the whole financial system was observed over the last five and half years. Deposits continued to acquire 60 percent or so share in total liabilities over the last five years. Other components of total liabilities also did not significantly change. In mid-July 2005 the capital funds as percentage of total liabilities stood at -1.92 percent, Borrowings at 3.42 percent, Deposits at 59.90 percent and other liabilities at 38.60 percent . In mid-January 2006 the capital funds as percentage of total liabilities was -1.63 percent, Borrowings 3.94 percent, Deposits 60.02 percent and other liabilities 37.67 percent .

On assets side, the composition of total assets was slightly changed over the last five and half years. Liquid funds as percentage of total assets continuously declined where as investments and other assets as percent of total assets grew over the years and loans and advances as percentage of total assets remained at 45 percent or so over the last five and half years. In mid-July 2005, loan and advances held 44.07 percent share in total assets, followed by other assets 32.25 percent, investments 14.02 percent and liquid funds 9.65 percent. Similarly, in mid-January 2006, loan and advances accounted 44.00 percent share in total assets, other assets 32.42 percent, investments 14.57 percent and liquid funds 9.01 percent (Table no. 1).

Figure (c): Assets Composition of Whole Financial System



6. Commercial banks held dominate share on the major balance components of financial system. Of the total deposits of the system i.e. Rs. 299228.9 million in mid-January 2006, the share of commercial banks was 89 percent followed by finance companies 8 percent, development banks 2 percent, MCDBs 0.3 percent and credit cooperatives and NGOs 1 percent. Similarly, out of total loans and advances Rs. 219347.82 million in mid-January 2006, the share of commercial banks stood at 78 percent, finance companies at 11 percent, development banks at 8 percent and other financial institutions at 3 percent. The share of commercial banks in borrowings, liquid funds and investments of whole financial system remained at 44 percent, 81 percent and 91 percent respectively in mid-January 2006.
7. The major balance-sheet indicators showed a divergent trend during 2000-05. Capital funds which recorded an average growth rate of 32.11 percent during 2000-03 turned to be negative in mid-July 2005. Deposits, investments, and loans and advances witnessed strong growth during 2000-05. Deposits grew at an average rate of 15.86 percent per annum, investments at 27.82 percent, and loans and advances at 14.33 percent during 2000-05. Growth rates of borrowings, investments and loans and advances remained lower in 2006 than that of 2005 (Table(ii)).

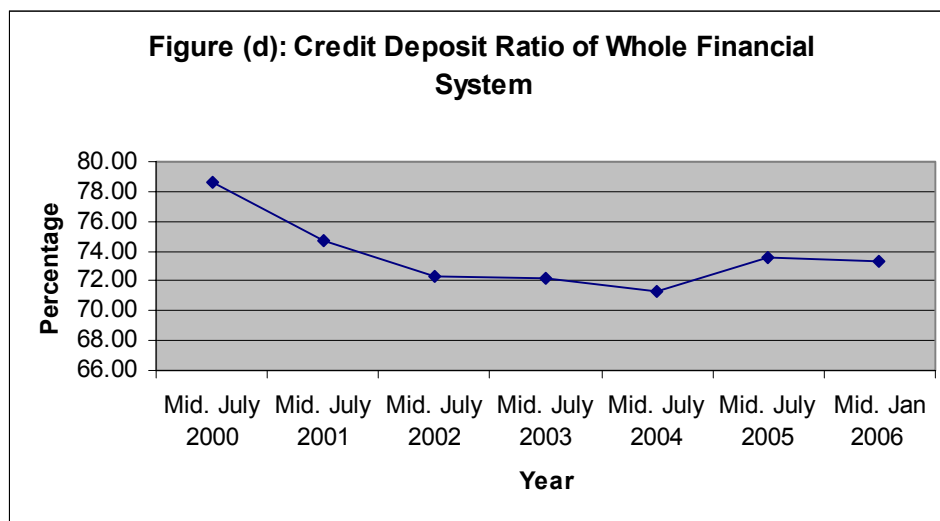
Table (ii) Growth of Major Balance-Sheet Indicators (in %):

Particular	Year ending mid-July						January
	2000	2001	2002	2003	2004	2005	2006
Capital Fund	13.27	26.56	43.97	26.56	(92.63)	(516.43)	10.57
Borrowings	-	-	-	-	12.46	23.77	21.20
Deposits	24.24	21.95	23.59	11.51	13.12	9.81	5.32
Liquid Funds	24.68	16.20	-5.90	-20.59	22.08	-14.32	-1.94
Investments	22.01	40.59	43.36	31.00	8.64	18.95	9.25
Loans and Advances	18.72	15.94	19.54	11.35	11.67	13.38	4.92

Liquid funds showed a mixed trend during 2000-06. It increased in 2000, 2001 and 2004 but decreased in 2002, 2003, 2005 and 2006. On an average, it slowed down by an average rate of 1.91 percent per annum during the review period.

8. The growth rates in deposits was higher than the growth rates of credits during 2000-2004 and in mid-January 2006, but credit growth rate

superseded deposits growth rate in 2005. The outstanding deposit was much higher than the outstanding credit in mid-January 2006.



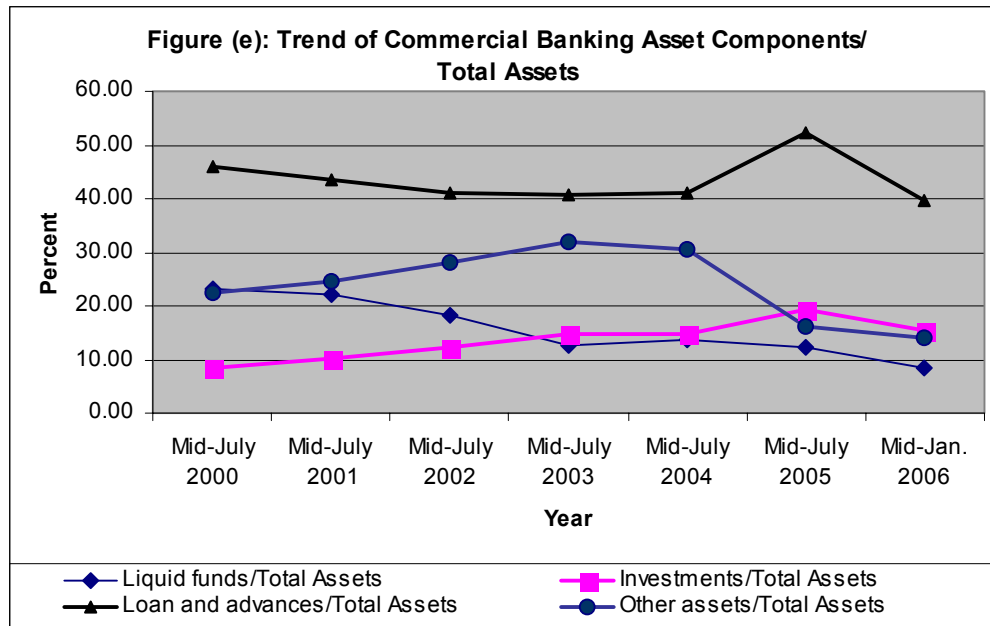
Deposits stood at Rs. 299228.9 million and credits at Rs. 219347.8 million in mid-January 2006. Credit deposit ratio was observed decreasing with slight oscillation over the last five year and half years.

B. Commercial Banking at a Glance:

9. The number of commercial bank branches operating in the country in mid-January 2006 totaled 428, of which 381 belonged to 17 commercial banks and the remaining 47 belonged to ADB/N, performing commercial banking activities. The regional distribution of these bank branches seemed to be very skewed. Of the total bank branches, 204 branches are being operated in the central development region, followed by eastern development region (91) and western development region (83). Only 28 and 22 branches are being operated in the mid-western and far-western development region respectively.
10. The size of total assets of commercial banks increased continuously over the last few years. The total asset which was Rs. 209471.5 million in mid-July 2000 expanded to Rs. 411033.7 million in mid-July 2005 and to Rs. 431441.1 million in mid-January 2006. It expanded on an average 14.43 percent per annum during 2000-05 and increased by 37.84 percent in mid-January 2006 as compared to the figure of mid-July 2005.

Loans and advances remained major component in total assets of the commercial banks during 2000-06. However, the share of loans and advances in total assets declined in the recent years. The total loans and advances as percent of total assets was 46.0 percent in mid-July 2000. It

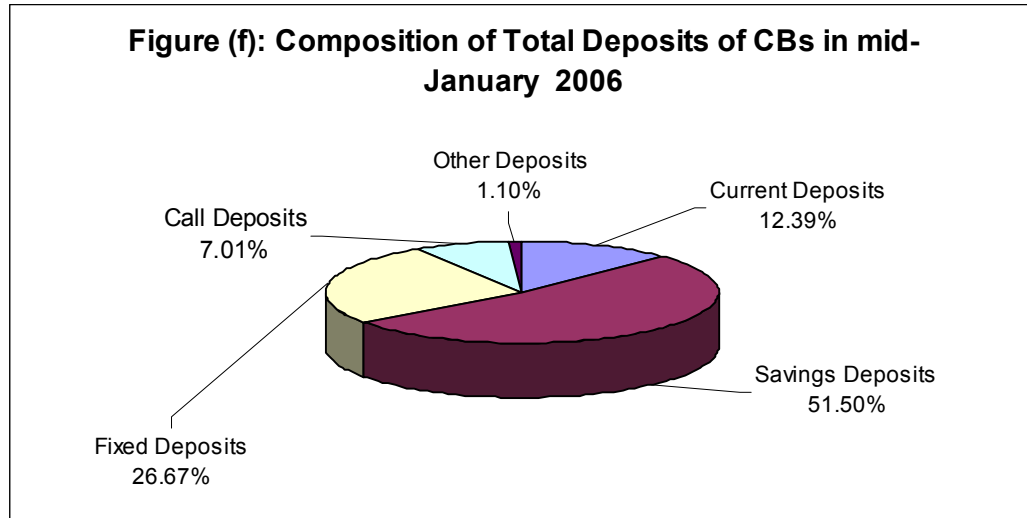
reached to 52.3 percent in mid-July 2005 and 39.8 percent in mid-January 2006. Similarly, the share of liquid funds in total assets declined in the period 2000-06. It dropped to 12.3 percent in mid-July 2005 and from 23.0 percent in mid-July 2000. It further declined to 8.5 percent in mid-January 2006. Unlike the loans and advances and liquid funds, the share of investments in total assets increased in the same period. It increased to 19.2 percent in mid-July 2005 from 8.6 percent in mid-July 2000 and decreased to 15.3 percent in mid-January 2006.



11. Deposit liabilities held almost two third of total liabilities over the period 2000-06. Deposits reached to Rs. 265731.8 million in mid-January 2006 from Rs. 252409.8 million in mid-July 2005, with an increased of 5.3 percent. However, deposits as a percent of total liabilities declined in recent years. It came down to 61.6 percent in mid-January 2006 whereas this figure stood at 80.6 percent in mid-July 2005 and 74.0 percent in mid-July 2000. Exhibiting declining trend, total deposits of the banking system grew at a moderate rate of 10.25 percent per annum during 2000-05. It increased by 5.28 percent in mid-January 2006 as compared to the figure of mid-July 2005.

Analysis of the components of deposits revealed that saving deposits, with increasing trend, held major share in total deposits. In mid-January 2006, saving deposits gripped 52.53 percent on total deposits followed by current deposits 12.39 percent, fixed deposits 26.19 percent, call deposits 7.82 percent and other deposits 1.08 percent.

All components of deposits experienced healthy growth rate during 2000-05. Call deposits grew with the highest average rate of 36.6 percent followed by saving deposits 14.62 percent, current deposits 11.26 percent and fixed deposits 1.6 percent during last 5 years. As compared to the figures of mid-July 2005, current deposits decreased by 4.98 percent, saving deposits by 7.37 percent, fixed deposits increased by 3.37 percent and call deposits by 17.51 percent in mid-January 2006.

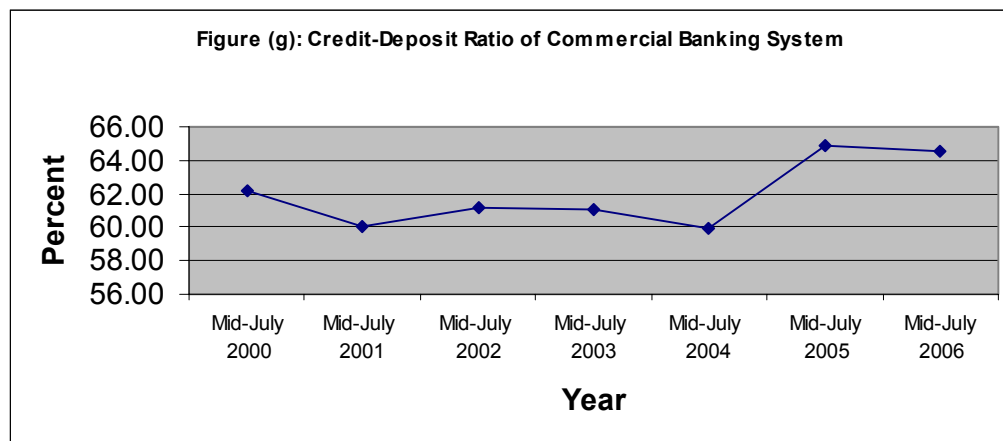


12. Borrowings accounted only 2 percent of total liabilities in mid-January 2006. With an increase of 25.9 percent, it reached to Rs. 8617.5 million in mid-January 2006 from Rs. 6842.9 million in mid-July 2005. It expanded with a annual growth rate of 16.9 percent over the past five years. This growth rate is lower than the average growth rates of deposit and total liabilities of the same periods.
13. Liquid funds decreased by 4.8 percent and reached to Rs. 36522 million in mid-January 2006 from Rs. 38369.4 million in mid-July 2005. Liquid funds was Rs. 48240.0 million in mid-July 2000. On an average it declined at the rate of 4.48 percent per annum during 2000-05. On the other hand, investments increased by 9.7 percent and reached to Rs. 65995.9 million in mid-January 2006 from Rs. 60181 million in mid-July 2005.
14. Growth of total loans and advances remained moderate in the last five and half years. Total loans and advances registered an average growth rate of 11.19 percent per annum during 2000-05 and reached to Rs. 163718.8 million in mid-July 2005 from Rs. 96324.9 million in mid-July 2000. With an increase of 4.8 percent the outstanding amount of loan and advances in mid-January 2006 reached to Rs. 171616.6 million. Loans to

private sector always dominated on the overall outstanding figure of loans and advances. Of the total outstanding loans and advances of Rs. 171616.6 million, 87.28 percent was allocated to private sector, 1.24 percent to Government enterprises, 2.24 percent to bills purchased and discount, and 0.02 percent against bills in mid-January 2006.

Major portion of the loan portfolio of the banking system was distributed to productive sector, and wholesale and retail business sector. Credit to productive sector alone stood at Rs. 53013.3 million (35.25 percent of total loans and advances) and credit to wholesale and retail business was Rs. 29505.4 million (19.62 percent) in mid-January 2006. Agriculture sector was able to tap only 2.80 percent of total credit in this period. Other major credit distributed sectors included service industries (9.0 percent), construction (4.1 percent), and transportation, communication and public services (5.76 percent).

15. With 17.6 percent decrease, priority sector credit reached to Rs. 11123.5 million in mid-January 2006 from Rs. 13499.24 million in mid-July 2005. Priority sector credit as percent of total credit stood at 7.4 percent in mid-January 2006 and 8.25 percent in mid-July 2005. Similarly, deprived sector credit increased by 10.15 percent and reached to Rs. 4811.27 million in mid-January 2006 as compared to Rs. 4367.91 million in mid-July 2005. Deprived sector credit amounted to 3.2 percent of total credit in mid-January 2006.
16. Credit-deposit ratio of the commercial banking system did not undergo a noteworthy change during 2000-06. It was 62.17 percent in 2000 and remained consistent around 60 percent during 2001-04. However, it increased to 64.86 percent in mid-July 2005 and remained almost unchanged in mid-January 2006.



17. The successful restructuring of two big banks resulted in better performance of whole commercial banking system. The banking system was experiencing a continuous losses trend during 2000-03 but it turned to post a net profit of Rs. 3707 million in mid-July 2004. The net profit of the banking system further improved and reached to Rs. 5205 million in mid-July 2005. The provisional figure of the net profit of the whole

Table (iii) Soundness Indicators of Commercial Banking System:

Indicators	Mid-July					Mid-Jan 2006**
	2001	2002	2003	2004	2005	
Profitability (Rs. In million)*	-7843	-9428	-3317	3707	5205	2399
NPL as Percentage of Total Loan*	29.3	30.4	28.8	22.8	18.94	18.04
Total Capital Fund as Percentage of RWA*	-5.49	-9.88	-12.04	-9.07	-6.33	-4.72

* Excluding ADB/N

** Provisional Figures

banking system was Rs. 2399 in mid-January 2006.

18. Despite some improvement, the aggregate capital funds to total risk weighted assets ratio of the banking system remained negative even in mid-January 2006. The huge negative capital funds of two big banks namely RBB and NBL converted the total capital base of the banking system to be negative. The capital adequacy ratio stood at -6.33 percent in mid-July 2005 and -4.72 percent in mid-January 2006.

19. With marginal improvement, the level of non-performing loans and advances still remained at a significantly high level. The aggregate non-performing loan, which was Rs. 32226.66 in mid-July 2003, reached to 27877.84 in mid-July 2005 and Rs. 28763.58 in mid-January. The aggregate non-performing loan as percent of total loan was 29.3 percent in mid-July 2001 and decreased to 18.04 in mid-January 2006.

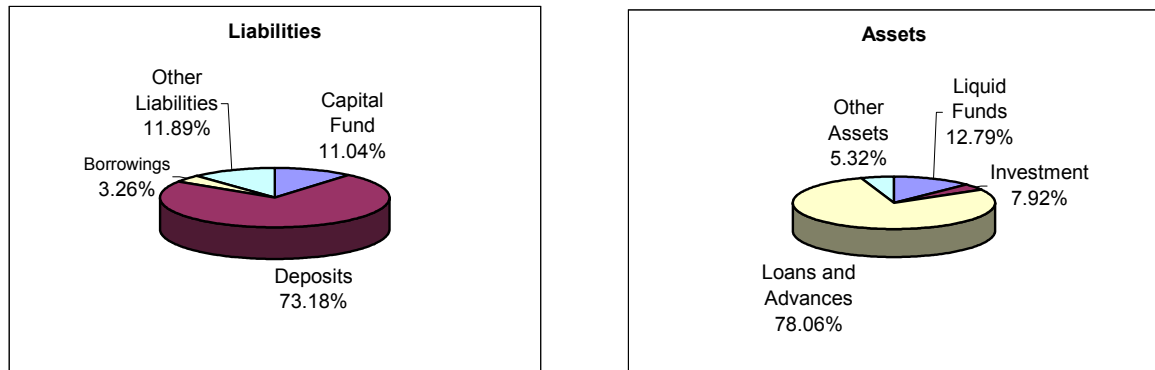
C. Finance Companies:

20. Starting from the early 1990s, finance companies have been growing rapidly. The total number of finance company which stood at 47 in mid-July 2000 reached to 63 in mid-January 2006. However, majority of the finance companies are rendering their services in Kathmandu valley. Of the total finance companies, 42 are being operated in Kathmandu Valley and the rest are being operated outside the Kathmandu Valley.

21. The total assets/liabilities of the whole finance companies increased by 11.28 percent and reached to Rs. 338715.2 million in mid-January 2006

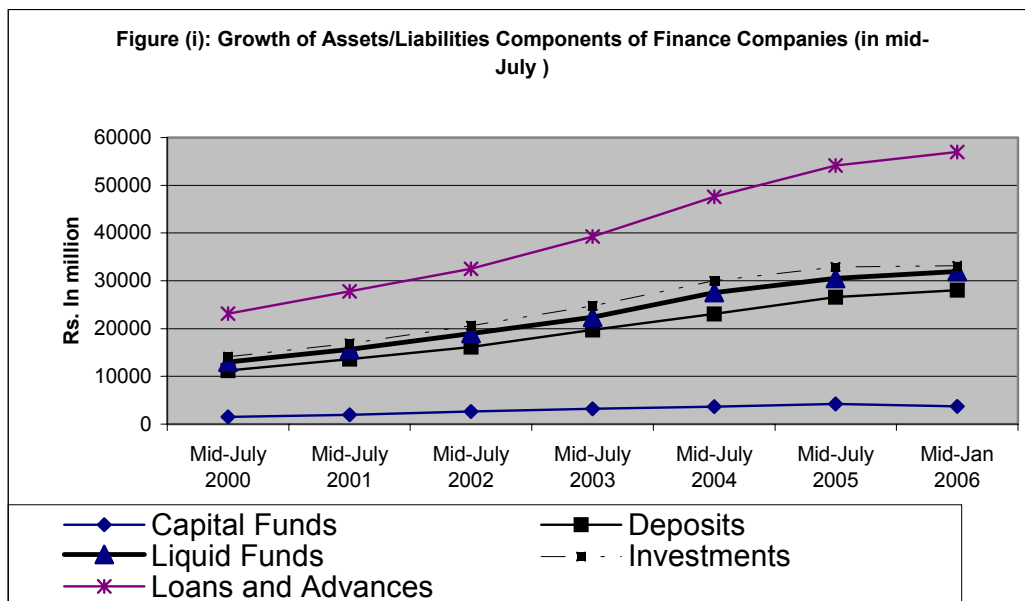
from Rs. 30436.7 million in mid-July 2005. Of the total liabilities in mid-January 2006, deposits held the largest share of 71.84 percent followed by capital funds 11.04 percent, borrowings 3.26 percent and other liabilities 11.89 percent.

Figure (h): Assets/Liabilities Composition of Finance Companies in mid-January 2006



Similarly, loans and advances held 78.06 percent of total assets followed by liquid funds 12.79 percent, Investments 7.92 percent and other assets 5.32 percent in mid-January 2006.

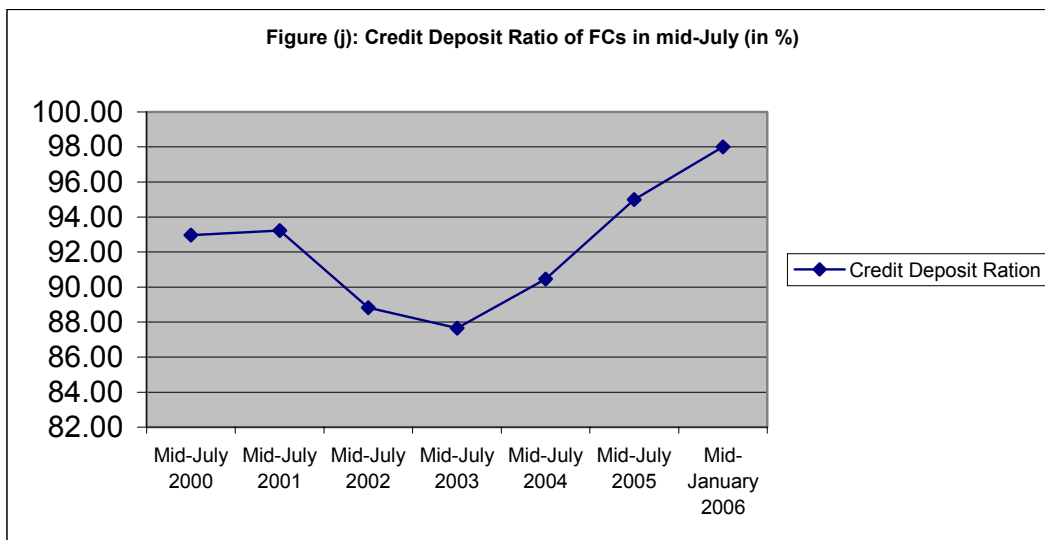
22. Components of total assets/liabilities showed mixed trend during mid-July 2005 to mid-January 2006. Deposits, borrowings, liquid funds and loans and advances grew whereas capital funds, borrowings, and investments decreased in this period. Among expanding components, borrowings recorded the highest growth rate of 32.39 percent and reached to 1311.75, loans and advances increased by 13.04 percent and stood at 23991.19 million, liquid funds increased by 0.14 percent and reached to Rs. 3910.18 million and Deposits increased by 8.9 percent reached to Rs.24332.5 million in mid-January 2006.



Loans and advances, borrowings and Deposits in mid-July 2005 were Rs. 21223.3 million, 990.8 million and Rs. 22341.6 million respectively.

On the other hand, capital funds decreased by 12.38 percent and reduced to Rs. 3723.68 million in mid-January 2006 from Rs. 4250 million in mid-July 2005. Similarly, investments decreased by 51.18 percent amounted to Rs 1169.8 in mid-January 2006 from Rs. 2411.2 million in mid-July 2005.

23. Credit deposit ratio of whole finance companies reached to 98.01 percent in 2006 from 92.97 percent of 2000. However, it did not have continuous growth during 2000-06. It had dropped to 88.82 percent in mid-July 2002 and had increased to 87.66 percent in mid-July 2003.



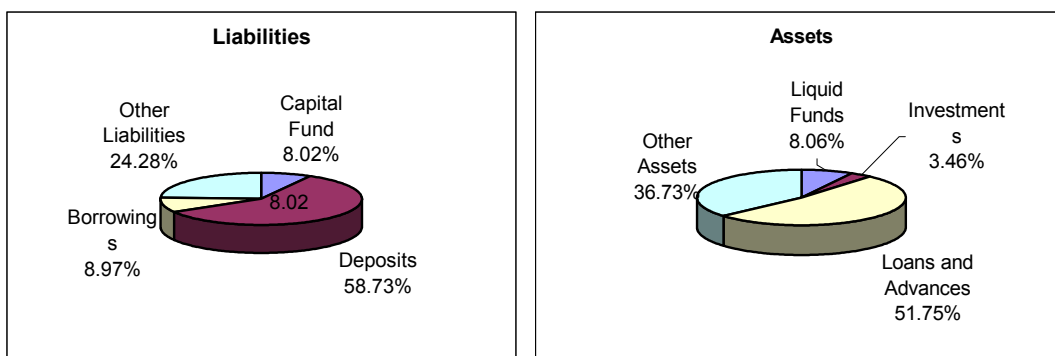
D. Development Banks (Other than MCDBs) :

24. The total number of development banks including NIDC and ADB/N reached to 29 in mid-January 2006. Seven of these banks have their central offices in Kathmandu valley and the rest have their central offices outside the Kathmandu valley.

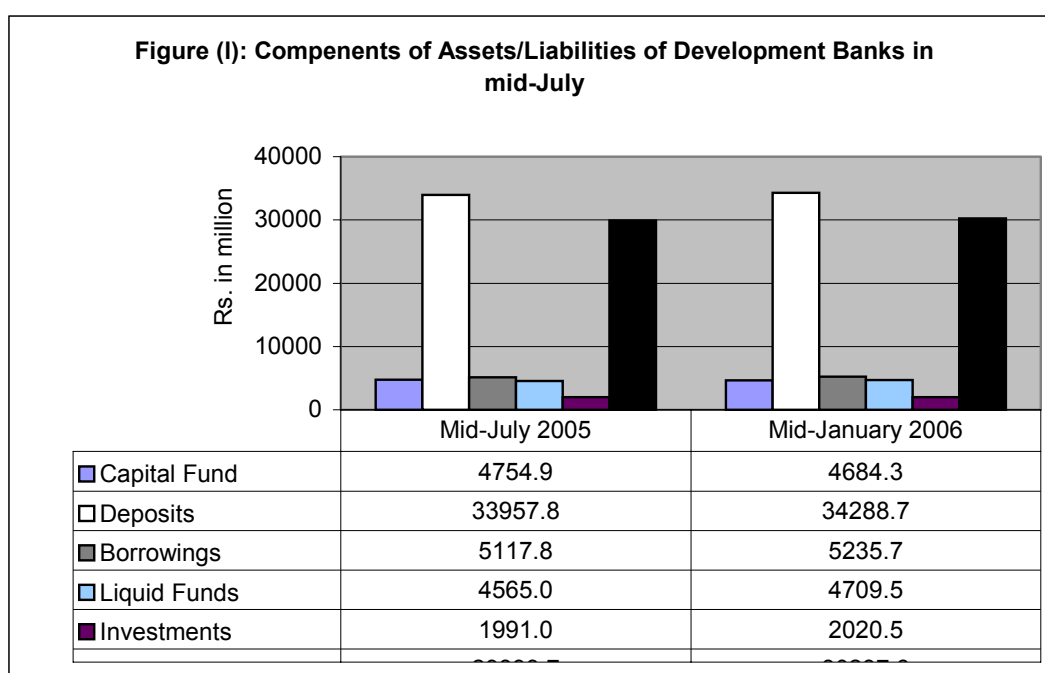
25. The total assets/liabilities of development banks was Rs. 57814.96 million in mid-July 2005. It grew by 1 percent and reached to Rs. 58387.02 million in mid-January 2006. In mid-January 2006, the share of deposits was 58.73 percent, borrowing 8.97 percent and capital funds 8.02 percent on the amount of total liabilities.

Similarly, loans and advances accounted 51.75 percent, liquid funds 8.06 percent and investments 3.46 percent of total assets in the same period, i.e. in January 2006.

Figure (k): Assets/Liabilities Composition of Development Banks in mid-January 2006



26. Capital funds of development banks decreased by 1.48 percent and reached to Rs. 4684.3 million in mid-January 2006 from Rs. 4754.86 million in mid-July 2005. On the contrary to this, deposits of development banking system as a whole increased by 0.97 and reached to Rs. 34288.7 million in mid-January 2006 from Rs. 33957.84 million that of mid-July 2005, liquid funds increased by 3.17 percent and reached to Rs. 4709.5 million in mid-January 2006 from Rs. 4565.0 in mid-July 2005, loans and advances increased by 1.15 percent and reached to Rs. 30237.8 million in mid-January 2006 from Rs. 29893.7 million in mid-July 2005 and investments increased by 1.487 percent and reached to Rs. 2020.5 million in mid-January 2006 from Rs. 1991 million in mid-July 2005.



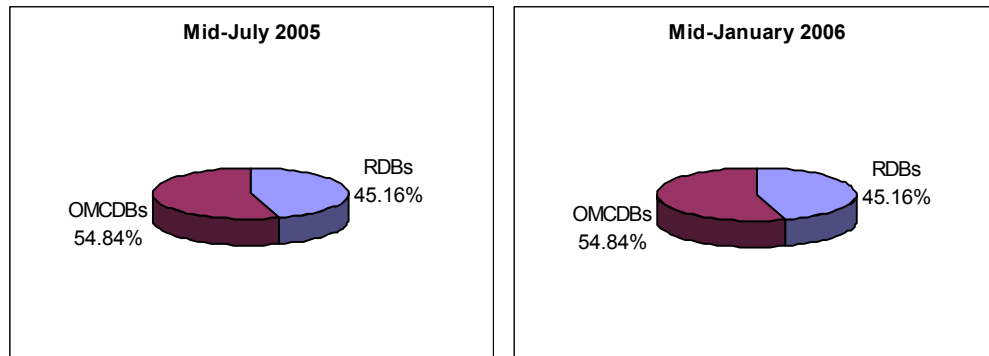
E. **Micro Credit Development Banks:**

27. The numerical size of micro credit development banks has remained the same for about four years. There were 11 micro credit development banks in 2002. The same number is true even in mid-January 2006. Five of them are called Rural Development Banks (RDBs). RDBs were established with the initiation of NRB and HMG/N. These are established as one in each development regions. The first rural development bank was established in 1993 and the last one in 1996. For effective operation of RDBs, structural reforms of these banks have been already set in motion. Western Rural Development Bank is already privatized and the process for privatization of eastern Rural Development Bank is under way. Two of the eleven MCDBs namely RMDC and SFDB were established at the

national level. The remaining four micro credit development banks are private initiatives. The first of this kind of bank, Nirdhan Utthan Bank, was established in 1996. We call other than RDBs, Other Micro Credit Development Banks (OMCDBs).

28. With 14 percent increase, the total assets/liabilities of micro credit development banks reached to Rs. 7181.5 million in mid-January 2006 from Rs. 6300.1 million in mid-July 2005. The percentage share of RDBs and OMCDBs in total assets and liabilities did not change at all in the last six months. Of the total assets/liabilities in mid-July 2005 and mid-January 2006, 45.16 percent is held by RDBs and the rest by OMCDBs. The total assets/liabilities of both RDBs and OMCDBs grew by 13.98 percent in mid-January 2006 as compared to mid-July 2005.

Figure (m): Composition of Micro Credit Development Banks' Assets/Liabilities

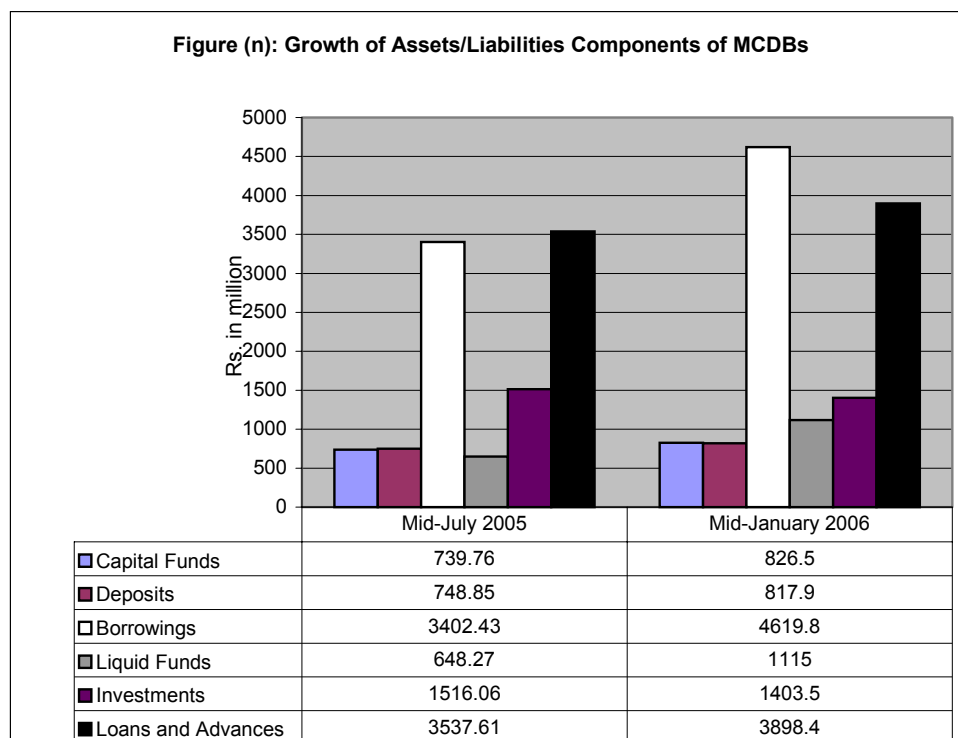


Among liability components of micro credit development banks, borrowings possessed the largest amount. Borrowing as a percent of total liabilities was 54.0 percent in mid-July 2005 and it increased to 64.33 percent in mid-January 2006. Capital fund as percent of total liabilities was 11.74 in mid-July 2005 and decreased to 11.5 percent in mid-January 2006. Deposit as percent of total liabilities was 11.89 percent in mid-July 2005 and decreased to 11.39 in mid-January 2006.

Among the assets components of micro credit development banks, loans and advances comprised 56.15 percent of total assets in mid-July 2005 and 54.285 percent in mid-January 2006. Investments as percent of total assets was 24.8 percent in mid-July 2005 and 19.54 percent in mid-January 2006. Liquid funds as percent of total assets was 10.29 percent in mid-July 2005 which increased to 15.52 percent in mid-January 2006.

29. As compared to the figures of mid-July 2005, all the components of total liabilities expanded in mid-January 2006. Capital funds increased by 11.72 percent and reached to Rs. 826.5 million in mid-January 2006 from Rs. 739.76 million in mid July 2005. Similarly, deposits expanded by

9.22 percent and reached to Rs. 817.9 million in mid-January 2006 from Rs. 748.84 in mid-July 2005.



Borrowings increased by 35.78 percent and reached to Rs. 4619.8 million in mid-January 2006 from Rs. 3402.4 million in mid-July 2005. Likewise the components of total liabilities, all the components of total assets except investments grew in mid-January 2006 in comparison to corresponding the figures in mid-July 2005. Loans and advances increased by 10.2 percent and reached to Rs. 3898.4 million in mid-January 2006 from Rs. 3537.61 million in mid-July 2005. Similarly, liquid funds rose by 72.0 percent and stood at Rs. 1115 million in mid-January 2006. On the other hand, investments in mid-January 2006 as compared to the investments in mid-July 2005 decreased by 7.42 percent and stood at Rs. 1403.5 million.

30. Except on deposits and investments, the share of RDBs on the components of total assets/liabilities of whole micro credit development banks remained smaller than that of OMCDBs in mid-January 2006. Of the total outstanding capital funds, deposits, borrowings, liquid funds, investments, and loans and advances of mid-January 2006, RDBs' holding in each of these components were 38.27 percent, 55.81 percent, 43.42 percent, 22.12 percent, 69.18 percent and 39.59 percent respectively.

F. Cooperatives and NGOs:

31. The number of financial cooperatives licensed by NRB to conduct limited banking activities had reached to 35 by mid-July 2000. After taking over 11 Small Farmers Cooperatives to SFDB by NRB in April 2003 and license revocation for non-compliance of NRB directives, the total number of cooperatives reduced to 20 in mid-July 2005. After the recommendations of the supervision committee, the license of Makalu Transport Cooperative society Limited was revoked in August 2005 and hence the total number of cooperatives decreased to 19 in mid-January 2006.
32. The aggregate assets/liabilities of cooperatives increased by 6.95 percent and reached to Rs. 2632.67 million in mid-January 2006 from Rs. 2461.61 million in mid-July 2005. Of the total liabilities in mid-January 2006, deposits accounted 69.56 percent share, capital funds 11.47 percent and borrowings 2.43 percent. Similarly, loans and advances held 57.32 percent of total assets. Other components of total assets namely liquid funds and investments held 15.89 percent and 5.92 percent of total assets in the review period.
33. Except liquid funds, capital funds, deposits, borrowings, investments and loans and advances of whole cooperatives increased in mid-January 2006 in comparison to that of mid-July 2005. In mid-January 2006, capital funds, deposits and borrowings increased by 13.41 percent, 3.52 percent and 38.32 percent and stood at Rs. 302.0 million, Rs. 1831.21 million and Rs. 63.85 million respectively. Capital funds, deposits and borrowings were Rs. 266.3 million, Rs. 1769.01 million and Rs. 46.19 million respectively in mid-July 2005. Likewise, loans and advances and investments expanded by 4.74 percent and 9.71 percent totaling Rs. 1508.97 million and Rs. 155.85 million respectively in mid-January 2006. Loans and advances and investments in mid-July 2005 were Rs. 1440.72 million and Rs. 142.05 million. But, liquid funds in mid-January 2006 as compared to the figure of mid-July 2005 decreased by 6.89 percent and decreased to Rs. 417.76 million from Rs. 448.65 million.
34. As compared to the last year the number of NGOs licensed by NRB to perform the task of financial intermediation increased in mid-January 2006. Three new NGOs namely Chhimek Samaj Sewa Sanstha, Sawabalamban Bikash Kendra and Bikash Aayojana Sewa Kendra were licensed by NRB during mid-July 2004 to mid-July 2005. The total number of NGOs performing limited banking activities was 47 in mid-July 2005. New license was awarded to Gramin Swayam Sewak Sanaj in November 2005 and the license of Singana Youth Club was cancelled in

December 2005 and thus the total number of NGOs did not change in mid-January 2006 in comparison to mid-July 2005.

Table No.1
Financial System at a Glance

(Rs in Million)

	Mid - July							Mid-Jan
	1999	2000	2001	2002	2003	2004	2005	2006
1 Capital Fund	7668.8	8686.4	10993.5	15827.2	20031	-1474.3*	-9088.1[#]	-8127.71
Commercial Banks	79.2%	77.5%	74.9%	64.5%	59.0%	692.0%(-)**	210.5%(-)**	217.95%(-)**
Development Banks ^	4.0%	3.6%	5.7%	17.2%	20.6%	282%(+)	52.15%(+)	57.63%(+)
Finance Companies	15.3%	17.1%	17.5%	16.8%	16.0%	247.8%(+)	46.76%(+)	45.81%(+)
Micro Credit Development Banks ^{##}					3.1%	45.29%(+)	8.14%(+)	10.16%(+)
Others ^{^^}	1.4%	1.8%	1.9%	1.6%	1.4%	16.8%(+)	3.44%(+)	4.34%(+)
2 Borrowing					11650.9	13102.9	16217.6	19656.44
Commercial Banks					27.2%	23.1%	42.2%	43.838%
Development Banks ^					50.5%	45.5%	27.7%	23.493%
Finance Companies					1.2%	10.0%	6.1%	6.673%
Micro Cr. Development Banks ^{##}					20.5%	21.1%	21.0%	23.503%
Others ^{^^}					0.6%	0.3%	3.0%	2.493%
3 Deposits	136107.9	165981.9	197325.6	205135.3	228736.4	258742.3	284115.2	299228.9
Commercial Banks	93.5%	93.3%	92.1%	90.3%	89.1%	90.4%	88.8%	88.806%
Development Banks ^	0.1%	0.1%	1.3%	2.4%	2.8%	1.5%	2.4%	2.175%
Finance Companies	5.9%	5.9%	5.9%	6.6%	7.2%	7.5%	7.9%	8.134%
Micro Cr. Development Banks ^{##}					0.3%	0.3%	0.3%	0.273%
Others ^{^^}	0.5%	0.6%	0.7%	0.8%	0.8%	0.6%	0.6%	0.612%
4 Other Liabilities					96632.6	117061.3	183080.3	187781.06
Commercial Banks					89.7%	89.4%	93.4%	93.091%
Development Banks ^					6.8%	7.1%	4.0%	3.675%
Finance Companies					2.3%	2.4%	1.6%	2.394%
Micro Cr. Development Banks ^{##}					0.7%	0.7%	0.8%	0.488%
Others ^{^^}					0.4%	0.3%	0.3%	0.352%
5 Liquid Fund	40439.1	50421.4	58587.3	55133.5	43782	53448.8	45792.5	44902.75
Commercial Banks	96.7%	95.7%	94.9%	90.6%	87.2%	86.5%	83.8%	81.336%
Development Banks ^	0.2%	0.4%	1.0%	3.4%	5.8%	4.3%	4.9%	6.333%
Finance Companies	2.8%	3.4%	3.5%	5.2%	6.1%	8.4%	8.5%	8.708%
Micro Cr. Development Banks ^{##}					1.0%	1.1%	1.4%	2.483%
Others ^{^^}	0.4%	0.5%	0.6%	0.8%	0.9%	0.8%	1.3%	1.139%
6 Investment	15972.4	19488.5	27398.5	39279.7	51457.9	55903.1	66499.1	72649.3
Commercial Banks	89.2%	92.2%	92.9%	87.1%	88.2%	88.8%	90.5%	90.842%
Development Banks ^	2.4%	1.3%	1.8%	8.3%	6.7%	6.3%	3.0%	2.781%
Finance Companies	7.9%	5.8%	4.6%	4.1%	4.6%	4.5%	3.6%	3.713%
Micro Cr. Development Banks ^{##}					2.0%	2.2%	2.3%	1.919%
Others ^{^^}	0.5%	0.7%	0.7%	0.5%	0.5%	0.3%	0.6%	0.744%
7 Loans and Advances	90124.4	106996	124048.9	148290.7	165119.1	184389.1	209053.7	219347.82
Commercial Banks	90.7%	90.0%	88.0%	76.3%	75.4%	75.9%	78.3%	78.240%
Development Banks ^	0.6%	0.7%	2.3%	14.7%	14.9%	13.8%	9.2%	8.416%
Finance Companies	8.0%	8.5%	8.8%	8.1%	8.8%	9.5%	10.2%	10.879%
Micro Cr. Development Banks ^{##}					1.5%	1.5%	1.7%	1.777%
Others ^{^^}	0.7%	0.8%	1.0%	0.9%	0.9%	0.7%	0.7%	0.688%
8 Other Assets					96691.9	93691.2	152979.7	161639.77
Commercial Banks					100.8%	101.7%	97.2%	97.319%
Development Banks ^					-4.4%	-5.5%	0.0%	-0.381%
Finance Companies					2.7%	2.9%	1.9%	2.104%
Micro Cr. Development Banks ^{##}					0.3%	0.3%	0.4%	0.479%
Others ^{^^}					0.6%	0.5%	0.4%	0.479%
9 Total Assets / Liabilities	185555.9	225553.5	273946.2	314567.1	357050.9	387432.2	474325.9	498539.66
Commercial Banks	92.9%	92.9%	91.8%	87.4%	85.6%	87.7%	86.7%	86.541%
Development Banks ^	0.8%	0.7%	1.7%	6.0%	7.5%	4.7%	4.9%	4.555%
Finance Companies	5.7%	5.8%	5.8%	5.9%	6.2%	7.0%	6.4%	6.794%
Micro Cr. Development Banks ^{##}					1.2%	1.3%	1.3%	1.441%
Others ^{^^}	0.5%	0.7%	0.7%	0.7%	0.7%	0.6%	0.7%	0.669%

Including micro-credit development bank up to mid-July 2002. Figures in 1999 and 2000 do not include ADB/N and NIDC due to unavailability of data.

* The negative figure is due to Rastriya Banijya Bank's total negative retained earning, which was not included in the previous year.

** (-) sign indicates negative figure and (+) sign indicates positive figure.

It includes negative retained earnings of both NBL and RBB.

Table No. 2
MAJOR INDICATORS OF COMMERCIAL BANKS & ADB/N

	Unit	Mid-July							Mid-January
		1999	2000	2001	2002	2003	2004	2005	2006
1. Gross Domestic Product 1/	Rs.in million	342036.0	379488.0	411275.0	422807.0	456675.0	495589.0 (R)	529003.0 (R)	533578
2. Number of Bank Branches	In Unit	511.0	484.0	430.0	413.0	447.0	423.0	422.0	428
3. Population per Bank Branches 2/	In Thousand	36.1	38.1	53.8	56.1	51.8	54.7	54.9	59.1
4. Total Deposits	Rs.in million	127201.7	154943.0	181767.0	185144.7	203879.3	233811.2	252409.8	265731.8
A. Current		17709.8	20319.5	25100.7	24327.0	28862.5	33729.9	34646.4	32920.7
B. Savings		50154.0	65703.6	80988.4	83855.6	97238.9	114137.2	129995.0	139576.4
C. Fixed		54846.6	62204.2	65322.3	64171.4	63287.6	65130.9	67318.2	69585.1
D. Others		4491.3	6715.7	10355.6	12790.7	14490.3	20813.2	20450.2	23649.6
5. Total Credit	Rs.in million	81758.7	96324.8	109121.2	113174.6	124522.4	140031.4	163718.8	171616.8
6. Total Investment	Rs.in million	14252.4	17967.3	25446.5	34209.8	45386.3	49668.6	60181.1	65995.8
7. Credit to Government Enterprises	Rs.in million	1749.3	2114.4	2909.7	2651.1	2867.7	2519.4	2442.5	5100.3
8. Average Deposit per Bank Branch	Rs.in million	248.9	320.1	422.7	448.3	456.1	552.7	598.1	620.9
9. Per Capita Deposits	Rs. in Unit	6889.9	8392.5	7851.7	7997.6	8806.9	10099.8	10903.2	10506.7
10. Average Credit per Bank Branch	Rs.in million	160.0	199.0	253.8	274.0	278.6	331.0	388.0	401.0
11. Per Capita Credit	Rs. in Unit	4428.5	5217.4	4713.7	4888.8	5378.9	6048.9	7072.1	6785.5
12. Deposit Growth	In Percentage	24.0	21.8	17.3	1.9	10.1	14.7	8.0	5.3
13. Credit Growth	In Percentage	19.2	17.8	13.3	3.7	10.0	12.5	16.9	4.8
14. Investment Growth	In Percentage	31.3	26.1	41.6	34.4	32.7	9.4	21.2	9.7
15. Time Deposit Growth	In Percentage	27.3	21.8	14.4	1.2	8.4	11.7	10.1	6.0
16. Paid up Capital & Reserve Fund	Rs. in million	6077.3	6729.2	8230.2	10202.5	11814.6	14854.4	15153.3	16567

1/ Source: Nepal Rastra Bank, Research Department (At current prices)

2/ Population 25291.7 thousands based on 2001 census report.

Table No. 3
SOURCES AND USES OF FUND OF COMMERCIAL BANKS AND ADB/N
(AGGREGATE)

(Rs. in million)

	Mid-July							Mid-Jan
	1999	2000	2001	2002	2003	2004	2005	2006
1 CAPITAL FUND	6077.1	6729.2	8230.2	10202.5	11814.6	-10201.7	-19129.5	-17715.1
a. Paid-up Capital	3767.0	4067.4	5504.1	6431.0	7726.0	8350.0	7723.9	10081.5
b. Statutory Reserves	1593.6	1976.7	1787.1	2540.0	2820.0	3385.0	3825.9	4519.5
c. Share Premium							10.0	10.0
d. Retained Earning				260.9	75.7	-25056.1	-34292.8	-34292.1
e. Others Reserves	716.5	685.2	939.0	970.6	1192.9	3119.4	1603.5	1966.0
1. Ex.Eq.Fund							541.1	489.2
2. Other							1062.5	1476.8
2 BORROWINGS	1179.1	3346.6	2308.7	2349.5	3170.4	3023.6	6842.9	8617.5
a. NRB	429.6	428.1	411.8	1167.7	1437.0	731.6	4488.6	2585.3
b. "A"Class Licensed Institution	749.5	2918.5	1896.9	953.4	1599.2	1770.5	1347.2	1847.9
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	228.5	134.2	521.4	27.6	2966.5
d. Other Financial Ins.							979.6	1217.8
e. Bonds and Securities								
3 DEPOSITS	127201.8	154943.0	181767.0	185144.7	203879.3	233811.2	252409.8	265731.8
a. Current	17709.8	20319.5	25100.7	24327.0	28862.5	33729.9	34646.4	32920.7
Domestic							29196.3	27452.4
Foreign							5450.0	5468.3
b. Savings	50154.1	65703.6	80988.4	83855.6	97238.9	114137.2	129995.0	139576.4
Domestic							123899.0	133738.0
Foreign							6095.9	5838.5
c. Fixed	54846.7	62204.2	65322.3	64171.4	63287.6	65130.9	67318.2	69585.1
Domestic							59053.9	60695.0
Foreign							8264.3	8890.1
d. Call Deposits	2165.9	3715.8	7691.8	10531.9	12027.9	18061.1	17681.7	20778.0
e. Others	2325.3	2999.9	2663.8	2258.8	2462.4	2752.1	2768.5	2871.6
4 Bills Payable							480.2	567.0
5 Contra Account							2105.0	
6 Other Liabilities	38000.0	44452.6	59221.3	77221.2	86697.4	113183.6	92900.7	98644.5
1. Sundry Creditors							2986.1	6377.6
2. Loan Loss Provision							31419.2	31633.8
3. Interest Suspense a/c							39070.5	41071.6
4. Others	38000.0	44452.6	59221.3	77221.2	86697.4	113183.6	19424.9	19561.5
7 Reconciliation A/c							65319.8	70812.2
8 Profit & Loss A/c							10104.8	4783.2
SOURCES OF FUNDS	172458.0	209471.5	251527.2	274917.9	305561.7	339816.7	411033.8	431441.1
1 LIQUID FUNDS	39093.1	48240.0	55583.3	49937.2	38163.6	46252.8	38369.4	36522.0
a. Cash Balance	3944.9	4139.1	4775.1	5494.8	5440.4	4719.3	5137.3	5202.1
Nepalese Notes & Coins	3310.4	3507.0	4116.9	4881.1	4735.9	4283.8	4763.8	4779.1
Foreign Currency	634.5	632.1	658.2	613.8	704.5	435.5	373.5	423.0
b. Bank Balance	23766.5	32236.0	37230.9	31115.2	21334.4	26579.7	21173.5	18079.8
1. In Nepal Rastra Bank	13912.7	16945.1	21440.9	23170.3	16867.6	22728.2	17859.5	12746.5
Domestic Currency							16501.0	13118.7
Foreign Currency							1358.6	-372.2
2. "A"Class Licensed Institution	402.1	676.9	796.1	928.2	683.7	1825.1	848.9	1961.9
Domestic Currency							835.2	1932.2
Foreign Currency							13.7	29.7
3. Other Financial Ins.							0.0	0.0
4. In Foreign banks	9451.7	14613.9	14993.9	7016.7	3783.1	2026.4	2465.1	3371.4
c. Money at Call	11381.7	11864.9	13577.3	13327.3	11388.8	14953.8	12058.7	13240.1
Domestic Currency							1482.0	2216.0
Foreign Currency							10576.7	11024.1
2 INVESTMENTS	13222.0	17608.8	25100.9	28573.8	39045.5	42384.3	50822.0	50555.9
a. Govt. Securities	13222.0	17608.8	25100.9	28573.8	39045.5	42384.3	47560.0	50066.7
b. NRB Bond							118.2	0.0
c. Govt. Non-Fin. Ins.							100.4	0.4
d. Other Non-Fin Ins.							0.0	0.4
e. Non Residents							3043.4	488.4
3 SHARE & OTHER INVESTMENT	1030.4	358.5	345.6	5636.0	6340.8	7284.3	9359.1	15440.0
1. Non Residents							6467.5	14328.3
2. Others							2891.5	1111.7
4 LOANS & ADVANCES	81758.8	96324.9	109121.1	113174.6	124522.4	140031.4	159641.4	167612.5
a. Govt. Entp.	1749.4	2114.3	2909.6	2651.1	2867.7	2519.4	2442.5	5100.3
i. Financial	490.2	695.0	1209.1	991.2	965.1	1137.0	648.9	663.4
ii. Non-Finan.	1259.2	1419.3	1700.5	1659.9	1902.6	1382.4	1793.6	4436.9
b. Pvt. Sector	77501.1	92241.8	104209.3	109043.3	120343.4	136403.5	157198.9	162512.2
c. For. Bills P. & D.	2348.2	1820.4	1887.2	1322.2	1143.8	1050.4		
d. Foreign A. B. C.	160.1	148.4	115.0	158.0	167.5	58.2		
5 BILL PURCHED							3909.2	3934.1
a. Domestic Bills Purchased							745.7	750.5
b. Foreign Bills Purchased							1053.4	1349.9
c. Import Bills & Imports							2110.1	1833.7
6 LOANS AGAINST COLLECTED BILLS							168.2	70.2
a. Against Domestic Bills							21.7	10.3
b. Against Foreign Bills							146.5	59.9
7 Contra Account							2105.0	
8 FIXED ASSETS							3809.6	4120.3
9 OTHER ASSETS	37353.9	46939.3	61376.3	77596.3	97489.4	103863.8	50728.5	60363.4
a. Accrued Interests	12932.7	16125.8	19888.5	23742.8	27722.2	34458.5	38786.5	42078.5
Govt. Entp.	299.4	372.0	334.3	308.2	297.8	180.3	161.9	903.5
Private Sector	12633.3	15753.8	19554.2	23434.6	27424.4	34278.2	38624.6	41175.0
b. Staff Loans / Adv.								4364.2
c. Sundry Debtors							2427.5	5356.0
d. Cash In Transit							795.8	589.3
e. Others	24421.2	30813.5	41487.8	53853.5	69767.2	69405.3	8718.7	7975.4
10 Expenses not Written off							262.4	227.6
11 Non Banking Assets							1269.9	1409.3
12 Reconciliation Account							75288.9	79702.7
13 Profit & Loss A/c							15300.1	11483.1
USES OF FUNDS	172458.2	209471.5	251527.2	274917.9	305561.7	339816.7	411033.7	431441.1

Table No.4
SOME RATIOS OF COMMERCIAL BANKS & ADB/N

	Mid-July							Mid-January
	1999	2000	2001	2002	2003	2004	2005	2006
A. GDP, DEPOSITS, CREDIT & INVESTMENT								
1. Deposit / GDP	37.2	40.8	44.2	43.8	44.6	47.2	47.7	49.8
2. Credit / GDP	23.9	25.4	26.6	26.8	27.3	28.3	30.9	32.2
3. Investment / GDP	4.2	4.7	6.2	8.1	9.9	10.0	11.4	12.4
4. Credit & Investment / GDP	28.1	30.1	32.8	34.9	37.2	38.3	42.3	44.5
5. Time Deposit / GDP	30.7	33.7	35.6	35.1	35.2	36.2	37.3	39.2
6. Current / GDP	6.5	7.1	8.6	8.8	6.3	6.8	6.5	6.2
7. Credit / Total Deposit	64.3	62.2	60.0	61.1	61.1	59.9	64.9	64.6
8. Investment / Total Deposit	11.2	11.6	14.0	18.5	22.3	21.2	23.8	24.8
9. Credit & Investment / Total Deposit	75.5	73.8	74.0	79.6	83.3	81.1	88.7	89.4
10. Time Deposit / Total Deposit	82.5	82.6	80.5	80.0	78.7	76.7	78.2	78.7
11. Current Deposit / Total Deposit	17.5	17.4	19.5	20.0	14.2	14.4	13.7	12.4
12. Credit to Govt. Entp. / Total Credit	2.1	2.2	2.7	2.3	2.3	1.8	1.5	3.0
13. Credit to Pvt.Sector / Total Credit	97.9	97.8	97.3	97.7	97.7	98.2	98.5	97.0
B. LIQUIDITY								
1. NRB Balance / Total Deposit	11.3	11.4	12.5	13.4	8.9	9.7	7.1	4.8
2. Vault / Total Deposit	3.2	2.8	2.8	3.2	2.9	1.8	1.9	1.8
3. Total Liquid Fund / Total Deposit	31.9	32.5	32.4	29.0	20.2	19.8	15.2	13.7
C. CAPITAL ADEQUACY								
1. Capital / Total Deposit	4.8	4.3	4.5	5.5	5.8	-4.4	-7.6	-6.7
2. Capital / Total Credit	7.4	7.0	7.5	9.0	9.5	-7.3	-10.8	-10.3
3. Capital / Total Assets	3.5	3.2	3.3	3.7	3.9	-3.0	-4.7	-4.1

Table No. 5
Capital Fund to Risk Weighted Assets of Commercial Banks

Banks	Mid-July 2003		Mid-July 2004		Mid-July 2005		Mid-January 2006	
	Capital Fund (In Million)	Capital Fund to Risk Weighted Assets (In %)	Capital Fund (In Million)	Capital Fund to Risk Weighted Assets (In %)	Capital Fund (In Million)	Capital Fund to Risk Weighted Assets (In %)	Capital Fund (In Million)	Capital Fund to Risk Weighted Assets (In %)
1. Nepal Bank Limited	-9449.14	-28.25	-8806.67	-24.97	-7514.785	-19.54	-7072.25	-30.47
2. Rastriya Banijya Bank	-21998.92	-44.28	-21009.57	-42.12	-20288.801	-40.54	-19693.9	-59.89
4. Nepal Investment Bank Limited	698.24	8.85	1099.38	11.18	1579.2125	11.58	1366.69	11.30
5. Standard Chartered Bank Nepal Limited.	1464.85	14.21	1560.16	15.99	1664.361	16.36	1922.27	19.67
6. Himalayan Bank Limited	1604.21	11.03	1790.57	10.62	2034.008	11.10	2056.96	11.26
7. Nepal SBI Bank Limited	686.28	13.78	671.41	10.25	744.875	9.47	897.39	12.61
8. Nepal Bangladesh Bank Limited	843.26	8.11	743.80	5.61	386.644	3.02	291.67	3.10
9. Everest Bank Limited	703.74	12.33	766.88	11.07	1247.562	13.57	934.97	12.33
10. Bank of Kathmandu Limited	658.31	12.05	704.86	11.18	777.45	11.22	785.65	14.37
11. Nepal Credit and Commerce Bank Limited	269.65	6.51	223.23	3.42	404.793	5.51	269.6	5.11
13. Nepal Industrial & Commercial Bank Limited	594.51	18.87	656.36	13.75	730.985	13.29	722.35	12.10
12. Lumbini Bank Limited	361.77	11.37	337.08	8.71	274.13	6.35	88.17	3.26
14. Machhapuchhre Bank Limited	517.87	24.75	579.38	17.82	688.843	11.36	678.32	10.61
3. NABIL Bank Limited	1455.09	13.05	1609.42	13.56	1766.072	12.44	1828.89	12.73
15. Kumari Bank Limited	390.91	15.46	570.15	12.81	701.503	11.15	739.7	10.51
16. Laxmi Bank Limited	334.58	38.56	574.56	29.13	639.438	20.72	655.089	15.84
17. Siddhartha Bank Limited	355.01	41.85	383.29	19.36	413.425	13.93	562.1	15.85
Total	-20509.78	-12.04	-17545.71	-9.07	-13750.2845	-6.33	-12966.3	-4.72

Table No. 6
Non Performing Loan Status of Commercial Banks

Banks	Mid-July 2003			Mid-July 2004			Mid-July 2005			Mid-January 2006		
	Total Gross Loan (In Million)	NPL (In Million)	NPL to Total Gross Loan (In%)	Total Gross Loan (In Million)	NPL (In Million)	NPL to Total Gross Loan (In%)	Total Gross Loan (In Million)	NPL (In Million)	NPL to Total Gross Loan (In%)	Total Gross Loan (In Million)	NPL (In Million)	NPL to Total Gross Loan (In%)
1. Nepal Bank Limited	18132.33	10964.91	60.47	17937.66	9640.08	53.74	16866.55	8372.11	49.64	16375.40	7824.18	47.78
2. Rastriya Banijya Bank	26608.83	16005.32	60.15	25105.68	14470.52	57.64	25835.20	13689.34	52.99	25831.56	13230.90	51.22
4. Nepal Investment Bank Limited	5921.79	117.09	1.98	7338.57	181.44	2.47	10453.16	280.87	2.69	11719.40	269.50	2.30
5. Standard Chartered Bank Nepal Limited.	6000.16	247.95	4.13	6693.86	252.20	3.77	8420.87	226.31	2.69	7969.85	230.30	2.89
6. Himalayan Bank Limited	10844.60	1092.84	10.08	12919.63	1147.46	8.88	13451.17	1001.35	7.44	16558.10	1303.00	7.87
7. Nepal SBI Bank Limited	4795.84	561.67	11.71	5531.83	345.82	6.25	6739.35	441.02	6.54	8022.60	532.00	6.63
8. Nepal Bangladesh Bank Limited	7961.51	1013.28	12.73	9644.70	1042.18	10.81	9626.91	1832.94	19.04	10311.40	2605.00	25.26
9. Everest Bank Limited	5049.58	111.19	2.20	6095.84	104.76	1.72	7900.09	128.81	1.63	9617.99	125.00	1.30
10. Bank of Kathmandu Limited	4856.03	420.87	8.67	6008.31	399.94	6.66	6182.05	308.51	4.99	6970.30	370.00	5.31
11. Nepal Credit and Commerce Bank Limited	3396.41	700.83	20.63	4717.30	600.05	12.72	6011.90	519.26	8.64	6131.50	692.80	11.30
13. Nepal Industrial & Commercial Bank Limited	2562.86	170.69	6.66	3743.09	146.59	3.92	4909.36	185.43	3.78	5869.70	211.00	3.59
12. Lumbini Bank Limited	2618.55	302.96	11.57	3222.75	237.30	7.36	3685.13	561.13	15.23	3733.50	797.00	21.35
14. Machhapuchhre Bank Limited	1495.86	31.10	2.08	2540.79	24.98	0.98	5130.22	19.86	0.39	5460.30	44.00	0.81
3. NABIL Bank Limited	8113.68	449.63	5.54	8548.66	286.68	3.35	10946.74	144.51	1.32	12025.80	319.00	2.65
16. Laxmi Bank Limited	775.94	0.00	0.00	1750.93	0.00	0.00	2726.14	44.49	1.63	3474.90	42.00	1.21
15. Kumari Bank Limited	2137.59	36.32	1.70	3697.99	28.19	0.76	5681.01	53.99	0.95	6103.90	100.00	1.64
17. Siddhartha Bank Limited	629.03	0.00	0.00	1567.83	25.22	1.61	2634.93	67.93	2.58	3283.97	67.90	2.07
Total	111900.59	32226.66	28.80	127065.40	28933.41	22.77	147200.78	27877.84	18.94	159460.17	28763.58	18.04

Table No. 7
SOURCES AND USES OF FUND OF NEPAL BANK LIMITED

(Rs. in million)

	Mid-July							Mid-Jan
	1999	2000	2001	2002	2003	2004	2005	2006
1 CAPITAL FUND	1015.4	1044.2	1125.7	1349.5	1449.1	1064.3	-10347.5	-10370.5
a. Paid-up Capital	380.3	380.4	380.4	380.4	380.4	380.4	380.4	380.4
b. General Reserve	467.2	544.6	544.6	544.6	557.2	557.2	699.3	699.3
c. Share Premium							0	0
d. Retained Earning							-11672.7	-11672.7
e. Others Reserves	167.9	119.2	200.7	424.6	511.5	126.7	245.5	222.5
1. Ex.Eq.Fund							118.1	118.1
2. Other							127.4	104.4
2 BORROWINGS	284.3	235.5	266.2	215.0	52.4	0.0	1124.85	1530.9
a. NRB	282.9	234.2	264.8	213.7	52.4	0.0	1124.46	1530.9
b. "A"Class Licensed Institution	1.4	1.4	1.4	1.4	0.0	0.0	0.34	0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0	0
d. Other Financial Ins.							0.05	0
e. Bonds and Securities								
3 DEPOSITS	33092.7	35578.7	35528.6	34060.1	34737.4	36288.5	34744.2	34056.7
a. Current	4386.5	5033.2	5000.7	4311.7	4689.5	6300.0	5714.43	4941.1
Domestic							5522.66	4776.5
Foreign							191.77	164.6
b. Savings	14214.8	17888.4	20281.6	19851.5	21534.5	22063.0	22671.8	22795.3
Domestic							22665.5	22787.2
Foreign							6.26	8.1
c. Fixed	14154.7	12275.8	9921.8	9731.8	8396.9	7481.0	6269.26	6216
Domestic							6263.32	6193.6
Foreign							5.945	22.4
d. Call Deposits	0.0	0.0	0.0	7.8	12.4	270.0	2.75	0
e. Others	336.7	381.2	324.5	157.4	104.1	174.5	85.97	104.3
4 Bills Payable							169.2	61.7
5 Contra Account								
6 Other Liabilities	9955.4	9261.7	13947.3	28191.9	30090.6	26711.0	36401	35888.5
1. Sundry Creditors							814.477	1821.7
2. Loan Loss Provision							9249.89	8048.2
3. Interest Suspense a/c							13629.7	13606.2
4. Others	9955.4	9261.7	13947.3	28191.9	30090.6	26711.0	12707	12412.4
7 Reconciliation A/c							1767.96	2236.4
8 Profit & Loss A/c							1399.5	922.9
SOURCES OF FUNDS	44347.8	46120.1	50867.7	63816.6	66329.5	64063.8	65259.2	64326.6
1 LIQUID FUNDS	8035.2	7648.6	8050.5	8063.8	4770.6	6444.0	5886.2	4286.1
a. Cash Balance	1659.8	1614.1	1784.8	1648.9	1420.9	969.4	1020.7	935
Nepalese Notes & Coins	1346.4	1314.0	1479.4	1409.9	1198.1	885.9	942.5	844.5
Foreign Currency	313.4	300.1	305.4	239.0	222.8	83.5	78.2	90.5
b. Bank Balance	4105.0	6034.5	6265.7	6410.9	3349.7	4452.6	4315.5	3241.1
1. In Nepal Rastra Bank	2870.3	1736.0	3050.4	3307.4	2524.1	3783.5	3793.6	2676.2
Domestic Currency							2626.6	2645.5
Foreign Currency							1167	30.7
2. "A"Class Licensed Institution	179.5	205.2	328.1	244.0	84.8	129.1	183.8	170
Domestic Currency							183.8	170
Foreign Currency							0	0
3. Other Financial Ins.							0	0
4. In Foreign banks	1055.2	4093.2	2887.2	2859.5	740.8	540.0	338.1	394.9
c. Money at Call	2270.4	0.0	0.0	4.1	0.0	1022.0	550	110
Domestic Currency							550	110
Foreign Currency								
2 INVESTMENTS	5058.2	5406.1	6720.0	7115.2	11722.8	10593.8	13838.6	11332.2
a. Govt. Securities	5058.2	5406.1	6720.0	7115.2	11722.8	10593.8	11278	11332.2
b. NRB Bond							0	0
c. Govt. Non-Fin. Ins.							0	0
d. Other Non-Fin Ins.							0	0
e. Non Residents							2560.6	0
3 SHARE & OTHER INVESTMENT	61.2	56.3	56.3	37.6	59.8	429.9	51.2	3125.0
1. Non Residents							0	3077.7
2. Others							51.2	47.3
4 LOANS & ADVANCES	22394.6	22863.7	22062.3	20997.5	19266.1	19141.7	17456	15650
a. Govt. Entp.	765.4	906.5	597.8	652.2	743.0	491.3	572	816
i. Financial	0.0	0.0	0.0	0.0	62.5	102.5	168.9	239.3
ii. Non-Finan.	765.4	906.5	597.8	652.2	680.5	388.8	403	577
b. Pvt. Sector	21213.7	21656.1	21131.0	20103.4	18335.1	18616.7	16884	14834
c. For. Bills P. & D.	290.8	177.1	234.2	139.2	88.4	33.7		
d. Foreign A. B. C.	124.7	124.0	99.3	102.7	99.6	0.0		
5 BILL PURCHED							1073.3	784.4
a. Domestic Bills Purchased							22.6	3
b. Foreign Bills Purchased							21.2	21
c. Import Bills & Imports							1029.5	760.4
6 LOANS AGAINST COLLECTED BILLS							1.3	0.0
a. Against Domestic Bills							1.3	0.0
b. Against Foreign Bills								
7 Contra Account								
8 FIXED ASSETS							208.9	213.8
9 OTHER ASSETS	8798.6	10145.5	13978.6	27602.5	30510.2	27454.4	15731.5	17690.6
a. Accrued Interests	4287.5	5327.4	6958.2	8793.0	9772.9	11498.8	12950.6	13606.4
Govt. Entp.	90.4	298.8	101.9	132.1	195.1	141.0	161.9	696.5
Private Sector	4197.1	5028.6	6856.3	8660.9	9577.8	11357.8	12788.7	12909.9
b. Staff Loans / Adv.								1359.5
c. Sundry Debtors							322.4	256.8
d. Cash In Transit							147.1	354.1
e. Others	4511.1	4818.0	7020.4	18809.5	20737.3	15955.6	2311.4	2113.8
10 Expenses not Written off							122.3	97.8
11 Non Banking Assets							169.3	284.5
12 Reconciliation Account							388.4	1837.9
13 Profit & Loss A/c							10332.2	9024
USES OF FUNDS	44347.8	46120.1	50867.7	63816.6	66329.5	64063.8	65259.2	64326.6

Table No. 8
SOURCES AND USES OF FUND OF RASTRIYA BANIJYA BANK

(Rs. in million)

	Mid-July							Mid-Jan
	1999	2000	2001	2002	2003	2004	2005	2006
1 CAPITAL FUND	1440.7	1482.9	1506.7	1538.2	1557.5	-23839.8	-21437.9	-20199.4
a. Paid-up Capital	1172.3	1172.3	1172.3	1172.3	1172.3	1172.3	1172.3	1172.3
b. General Reserve	42.5	68.2	68.2	68.2	68.2	369.2	276.2	540.8
c. Share Premium							0	0
d. Retained Earning						-25607.0	-23032.3	-22001.9
e. Others Reserves	225.9	242.4	266.2	297.7	317.0	225.7	145.9	89.4
1. Ex.Eq.Fund							140.4	83.9
2. Other							5.5	5.5
2 BORROWINGS	272.4	151.5	146.9	156.1	161.9	338.0	3215.7	2238.4
a. NRB	146.7	151.5	146.9	156.1	161.9	338.0	3215.7	91
b. "A"Class Licensed Institution	125.7	0.0	0.0	0.0	0.0	0.0	0	100
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0	2047.4
d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0	0
e. Bonds and Securities								
3 DEPOSITS	33329.2	38410.9	40500.4	38964.6	39308.6	40313.6	43489.2	41105.6
a. Current	3802.8	4234.0	4864.0	4639.7	4687.9	5227.5	6419.8	6110.2
Domestic							6341.1	6066.7
Foreign							78.7	43.5
b. Savings	12297.4	15904.8	18822.1	18997.2	20861.2	23288.9	26848.2	27794.2
Domestic							25690	27695.7
Foreign							1158.2	98.5
c. Fixed	16793.1	17836.4	16477.2	15166.6	13579.5	11572.8	9001.5	7027.5
Domestic							8712.2	7027.5
Foreign							289.3	0
d. Call Deposits	27.6	29.5	0.8	6.7	2.2	134.6	1034.9	38.1
e. Others	408.3	406.3	336.3	154.4	177.8	89.8	184.8	135.6
4 Bills Payable							38.3	30
5 Contra Accounts							1429.6	
6 Other Liabilities	18745.8	25003.9	31490.7	35459.2	41070.3	64012.7	40601.2	41392.9
1. Sundry Creditors							575.2	1227.6
2. Loan Loss Provision							15214.4	14382.5
3. Interest Suspense a/c							21558.6	22626.8
4. Others	18745.8	25003.9	31490.7	35459.2	41070.3	64012.7	3253	3156
7 Reconciliation A/c							11299.2	5780.1
8 Profit & Loss A/c							4136.5	1596.5
SOURCES OF FUNDS	53788.1	65049.2	73644.7	76118.1	82098.3	80824.5	82771.8	71944.1
1 LIQUID FUNDS	10277.6	13633.4	14559.8	15089.9	8158.8	10704.1	6714.9	4583
a. Cash Balance	1019.4	1042.5	899.6	853.8	1016.4	840.4	1027.1	905.8
Nepalese Notes & Coins	792.9	856.5	736.1	725.0	884.6	738.4	919.8	848.4
Foreign Currency	226.5	186.0	163.5	128.8	131.8	102.0	107.3	57.4
b. Bank Balance	9258.2	12440.9	13660.2	14236.1	7142.4	9763.7	5687.8	3677.2
1. In Nepal Rastra Bank	6771.9	10195.7	11881.8	13077.4	5917.5	8845.8	4788.2	1988.2
Domestic Currency							4788.2	1983.1
Foreign Currency							0	5.1
2. "A"Class Licensed Institution	-23.2	-31.3	-36.0	-43.7	6.8	709.9	105.2	1233.4
Domestic Currency							107.7	1233.4
Foreign Currency							-2.5	0
3. Other Financial Ins.							0	0
4. In Foreign banks	2509.5	2276.5	1814.4	1202.4	1218.1	208.0	794.4	455.6
c. Money at Call	0.0	150.0	0.0	0.0	0.0	100.0	0	0
Domestic Currency							0	0
Foreign Currency							0	0
2 INVESTMENTS	2704.2	4256.1	5576.3	4088.5	4137.1	2918.9	6494.8	5524.4
a. Govt. Securities	2704.2	4256.1	5576.3	4088.5	4137.1	2918.9	6494.8	5524.4
b. NRB Bond							0	0
c. Govt. Non-Fin. Ins.							0	0
d. Other Non-Fin. Ins.							0	0
e. Non Residents							0	0
3 SHARE & OTHER INVESTMENT	80.6	80.6	80.6	82.1	95.8	223.1	2058.1	2581.6
1. Non Residents							0	2358.3
2. Others							2058.1	223.3
4 LOANS & ADVANCES	26340.4	29140.6	28424.7	28516.0	28258.9	26781.7	28614	25480
a. Govt. Entp.	162.4	95.7	634.7	561.0	566.1	302.9	323	2074
i. Financial	0.1	0.1	0.1	0.0	0.1	0.0	0	0.1
ii. Non-Finan.	162.3	95.6	634.6	561.0	566.0	302.9	323	2074
b. Pvt. Sector	25676.5	28565.3	27446.5	27622.5	27403.5	26211.5	28291	23406
c. For. Bills P. & D.	466.1	456.8	327.7	316.6	276.8	267.3		
d. Foreign A. B. C.	35.4	22.9	15.8	15.9	12.5	0.0		
5 BILL PURCHED							305.8	314.0
a. Domestic Bills Purchased							19.2	55.4
b. Foreign Bills Purchased							286.6	258.6
c. Import Bills & Imports							0.0	0.0
6 LOANS AGAINST COLLECTED BILLS							0.0	0.0
a. Against Domestic Bills								
b. Against Foreign Bills								
7 CONTRA							1429.6	
8 FIXED ASSETS							549.4	566.4
9 OTHER ASSETS	14385.3	17938.5	25003.3	28341.6	41447.7	40196.7	25419.8	30897.9
a. Accrued Interests	7638.2	9268.3	11277.3	13302.1	15401.4	19136.8	21504.1	23080.5
Govt. Entp.	203.4	73.2	232.4	162.8	92.8	29.5	0.0	190.3
Private Sector	7434.8	9195.1	11044.9	13139.3	15308.6	19107.3	21504.1	22890.2
b. Staff Loans / Adv.								1983.9
c. Sundry Debtors							1128.4	3793.4
d. Cash In Transit							645.5	186.7
e. Others	6747.1	8670.2	13726.0	15039.5	26046.3	21059.9	2141.8	1853.4
10 Expenses not Written off							0	0
11 Non Banking Assets							273.2	325.6
12 Reconciliation Account							7164.1	548.1
13 Profit & Loss A/c							3748.1	1123.2
USES OF FUNDS	53788.1	65049.3	73644.7	76118.1	82098.3	80824.5	82771.8	71944.1

Table No. 9
SOURCES AND USES OF FUND OF NABIL BANK LTD.

(Rs. in million)

	Mid-July							Mid-Jan
	1999	2000	2001	2002	2003	2004	2005	2006
1 CAPITAL FUND	863.0	934.1	1046.9	1062.8	1146.4	1804.2	1482.35	1657.7
a. Paid-up Capital	392.9	392.9	849.1	491.7	491.7	491.7	491.7	491.7
b. General Reserve	337.1	390.4	0.0	514.5	568.8	652.0	743.2	847
c. Share Premium							0.7	0.1
d. Retained Earning				26.2	2.1	26.1	29.8	30.0
e. Others Reserves	133.0	150.8	197.8	30.4	83.8	634.4	217	288.9
1. Ex.Eq.Fund							33.9	37.8
2. Other							183.1	251.1
2 BORROWINGS	190.2	285.2	0.0	280.0	961.5	229.7	17.1	636
a. NRB		0.0	0.0	0.0	611.5	0.0	0	415
b. "A"Class Licensed Institution	190.2	285.2	0.0	280.0	350.0	229.7	17.1	221
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0	0
d.Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0	0
e. Bonds and Securities								
3 DEPOSITS	9464.4	12780.1	15838.9	15370.6	13437.7	14098.0	14586.8	17233.6
a. Current	2333.3	2935.3	2957.1	2723.0	3025.0	2687.0	2843.5	2937.7
Domestic							2046.1	2046.8
Foreign							797.4	890.9
b. Savings	3352.6	4150.2	4917.1	4889.0	5237.4	5994.1	7026.4	7818.1
Domestic							6114.6	6859.5
Foreign							911.8	958.6
c. Fixed	2098.1	3194.3	3719.2	2446.8	2252.6	2310.6	2078.6	3004.6
Domestic							1012.9	1157.6
Foreign							1065.7	1847
d. Call Deposits	1329.8	2083.9	3948.3	4944.7	2540.7	2801.6	2341.3	3151.9
e. Others	350.6	416.3	297.2	367.1	382.0	304.7	297	321.3
4 Bills Payable							71.3	250.9
5 Contra Accounts							137.6	
6 Other Liabilities	1810.0	1902.3	2568.6	2932.4	2730.3	2102.4	1639.4	2028.1
1. Sundry Creditors							176.9	234.6
2. Loan Loss Provision							392	439.1
3. Interest Suspense a/c							166.6	163.4
4. Others							903.9	1191
7 Reconciliation A/c							0	0
8 Profit & Loss A/c							817.9	395.8
SOURCES OF FUNDS	12327.6	15901.7	19454.4	19645.7	18275.9	18234.3	18752.5	22202.1
1 LIQUID FUNDS	3782.7	5541.9	6284.9	4999.3	4162.1	3916.9	1345.2	1787.6
a. Cash Balance	138.2	194.8	208.2	318.1	190.6	286.9	146.3	175.8
Nepalese Notes & Coins	123.6	178.9	182.3	285.4	157.6	263.2	132.4	158.3
Foreign Currency	14.6	15.9	25.9	32.7	33.0	23.7	13.9	17.5
b. Bank Balance	430.4	715.2	602.6	593.8	957.1	682.5	413.2	704.8
1. In Nepal Rastra Bank	290.4	533.3	510.2	366.3	892.8	606.4	107.3	172.2
Domestic Currency							85.7	646.9
Foreign Currency							21.6	-474.7
2. "A"Class Licensed Institution	12.9	163.1	4.8	24.0	16.2	37.8	26.2	20
Domestic Currency							26.2	20
Foreign Currency							0	0
3. Other Financial Ins.						0.0	0	0
4. In Foreign banks	127.1	18.9	87.6	203.5	48.1	38.3	279.7	512.6
c. Money at Call	3214.1	4631.8	5474.1	4087.4	3014.4	2947.5	785.7	907
Domestic Currency							102.5	150
Foreign Currency							683.2	757
2 INVESTMENTS	1402.8	1233.8	2732.9	4120.3	3663.5	3672.6	2826.8	3294.2
a. Govt. Securities	1402.8	1233.8	2732.9	4120.3	3663.5	3672.6	2413.9	2876
b. NRB Bond							0	0
c. Govt. Non-Fin. Ins.							0	0
d. Other Non-Fin Ins.							0	0
e. Non Residents							412.9	418.2
3 SHARE & OTHER INVESTMENT	17.5	17.1	19.8	1081.8	24.3	24.5	1526.5	2990.1
1. Non Residents							1497.9	2961.3
2. Others							28.6	28.8
4 LOANS & ADVANCES	5811.7	7323.6	8437.6	7328.2	8267.8	8769.7	11078	11844
a. Govt. Entp.	62.6	110.2	101.3	64.7	20.8	20.3	60	62
i. Financial	50.0	50.0	50.0	19.9	0.0	0.0	0	0
ii. Non-Finan.	12.6	60.2	51.3	44.8	20.8	20.3	60	62
b. Pvt. Sector	5432.6	6857.9	8071.8	7007.3	7976.1	8614.8	11018	11783
c. For. Bills P & D.	316.5	355.5	264.5	256.2	256.9	117.5		
d. Foreign A. B. C.	0.0	0.0	0.0	0.0	14.0	17.1		
5 BILL PURCHED							144.7	167.0
a. Domestic Bills Purchased							77.2	39.7
b. Foreign Bills Purchased							67.5	127.3
c. Import Bills & Imports							0.0	0.0
6 LOANS AGAINST COLLECTED BILLS							137.6	16.1
a. Against Domestic Bills							20.4	10.3
b. Against Foreign Bills							117.2	5.8
7 CONTRA							137.6	0.0
8 FIXED ASSETS							361.2	341.0
9 OTHER ASSETS	1312.9	1785.3	1979.2	2116.2	2158.2	1850.7	1194.9	1761.9
a. Accrued Interests	231.6	372.8	369.5	377.3	241.2	212.7	185.0	220.9
Govt. Entp.	0.0	0.0	0.0	3.6	3.6	0.0	0.0	0.0
Private Sector	231.6	372.8	369.5	373.7	237.6	212.7	185.0	220.9
b. Staff Loans / Adv.								258.0
c. Sundry Debtors							126.6	150.1
d. Cash In Transit							0.0	0.0
e. Others							883.3	1132.9
10 Expenses not Written off							0	0
11 Non Banking Assets							0	0
12 Reconciliation Account							0	0
13 Profit & Loss A/c							0	0
USES OF FUNDS	12327.6	15901.7	19454.4	19645.7	18275.9	18234.4	18752.5	22202.1

Table No. 10
SOURCES AND USES OF FUND OF NEPAL INVESTMENT BANK LTD.

(Rs. in million)

	Mid-July							Mid-Jan
	1999	2000	2001	2002	2003	2004	2005	2006
1 CAPITAL FUND	346.6	356.9	407.1	419.9	557.1	740.7	1234.5	1158.1
a. Paid-up Capital	135.3	135.4	135.3	170.0	295.3	295.3	587.7	590.6
b. General Reserve	198.8	207.9	222.5	233.8	245.2	268.7	299.3	345.7
c. Share Premium							0	0
d. Retained Earning						49.9	0.0	0.0
e. Others Reserves	12.5	13.6	49.3	16.1	16.6	126.8	347.5	221.8
1. Ex.Eq.Fund							17.9	18.3
2. Other							329.6	203.5
2 BORROWINGS	50.0	140.0	120.0	98.5	6.8	61.5	50	380
a. NRB		0.0	0.0	98.5	6.8	61.5	50	50
b. "A"Class Licensed Institution	50.0	140.0	120.0	0.0	0.0	0.0	0	30
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0	0
d.Other Financial Ins.				0.0	0.0	0.0	0	300
e. Bonds and Securities								
3 DEPOSITS	2438.9	2982.4	4256.2	4174.8	7922.8	11706.3	14254.8	16269.4
a. Current	531.5	581.1	769.0	787.5	979.0	1625.1	1583.2	1751.3
Domestic							1233.7	1379.6
Foreign							349.5	371.7
b. Savings	751.1	997.5	1259.6	1276.7	2433.9	4922.0	6703.5	7350.5
Domestic							6352.2	6988.1
Foreign							351.3	362.4
c. Fixed	983.6	1093.7	1658.7	945.9	1672.8	2294.7	3212.4	3863
Domestic							2242.2	2725.5
Foreign							970.2	1137.5
d. Call Deposits	83.2	221.7	502.5	1052.0	2610.6	2576.6	2469.7	3003.1
e. Others	89.5	88.6	66.4	112.7	226.5	287.9	286	301.5
4 Bills Payable							14.3	14.1
5 Contra Accounts							176.3	
6 Other Liabilities	835.4	700.5	750.2	694.6	615.7	1056.8	804	959.1
1. Sundry Creditors							114.5	197.7
2. Loan Loss Provision							256.2	341.6
3. Interest Suspense a/c							54.1	65.7
4. Others	835.4	700.5	750.2	694.6	615.7	1056.8	379.2	354.1
7 Reconciliation A/c							0	8.3
8 Profit & Loss A/c							280.3	208.6
SOURCES OF FUNDS	3670.9	4179.74	5533.5	5387.8	9102.4	13565.3	16814.2	18997.6
1 LIQUID FUNDS	1463.0	1533.6	446.7	1899.1	926.4	1215.2	1340.4	1333.4
a. Cash Balance	47.3	32.8	71.5	61.5	200.9	315.4	374.2	408.8
Nepalese Notes & Coins	40.0	28.0	62.9	50.8	178.6	288.0	350.4	396.8
Foreign Currency	7.3	4.8	8.6	10.7	22.3	27.4	23.8	12.0
b. Bank Balance	216.3	330.1	375.2	1837.6	725.5	899.8	966.2	924.6
1. In Nepal Rastra Bank	98.6	175.3	212.3	166.3	450.4	533.9	780.2	672.5
Domestic Currency							739.1	660
Foreign Currency							41.1	12.5
2. "A"Class Licensed Institution	7.5	7.3	3.8	2.8	3.5	85.8	15.6	35.8
Domestic Currency							15.3	12.1
Foreign Currency							0.3	23.7
3. Other Financial Ins.							0	0
4. In Foreign banks	110.2	147.6	159.1	1668.5	271.6	280.1	170.4	216.3
c. Money at Call	1199.4	1170.7	0.0	0.0	0.0	0.0	0	0
Domestic Currency								
Foreign Currency								
2 INVESTMENTS	90.0	0.0	300.0	224.4	400.0	2001.1	1948.5	2712.7
a. Govt. Securities	90.0	0.0	300.0	224.4	400.0	2001.1	1948.5	2712.7
b. NRB Bond								
c. Govt. Non-Fin. Ins.								
d. Other Non-Fin Ins.								
e. Non Residents								
3 SHARE & OTHER INVESTMENT	12.7	12.7	12.7	37.6	1345.3	2171.4	2125.7	2257.4
1. Non Residents							1922.2	2073.9
2. Others							203.5	183.5
4 LOANS & ADVANCES	1421.6	2071.3	2431.3	2715.7	5949.2	7290.2	10295	11472
a. Govt. Entp.	25.0	25.0	25.0	25.0	115.0	170.0	115	84
i. Financial	25.0	25.0	25.0	25.0	115.0	170.0	115	84
ii. Non-Finan.	0.0	0.0	0.0	0.0	0.0	0.0	0	0
b. Pvt. Sector	1329.2	1998.9	2360.5	2668.0	5757.6	7004.4	10180	11388
c. For. Bills P. & D.	67.4	47.4	45.8	22.7	76.6	115.8		
d. Foreign A. B. C.	0.0	0.0	0.0	0.0	0.0	0.0		
5 BILL PURCHED							195.0	247.4
a. Domestic Bills Purchased							30.4	75.7
b. Foreign Bills Purchased							70.1	0
c. Import Bills & Imports							94.5	171.7
6 LOANS AGAINST COLLECTED BILLS							0.0	0.0
a. Against Domestic Bills								
b. Against Foreign Bills								
7 CONTRA							176.3	0.0
8 FIXED ASSETS							335.9	337.5
9 OTHER ASSETS	683.6	562.1	2342.8	511.0	481.5	887.4	392.3	632.6
a. Accrued Interests	72.8	82.7	120.6	79.3	110.6	112.0	131.2	132.0
Govt. Entp.	0.0	0.0	0.0	0.6	0.6	1.0		0.2
Private Sector	72.8	82.7	120.6	78.7	110.0	111.0	131.2	131.8
b. Staff Loans / Adv.								35.2
c. Sundry Debtors							61.1	62.9
d. Cash In Transit							0.0	0.0
e. Others	610.8	479.4	2222.2	431.7	370.9	775.4	200	402.5
10 Expenses not Written off							0	0
11 Non Banking Assets							4.6	4.6
12 Reconciliation Account							0.1	0
13 Profit & Loss A/c								
USES OF FUNDS	3670.9	4179.7	5533.5	5387.8	9102.4	13565.3	16814.2	18997.6

Table No. 11
SOURCES AND USES OF FUND OF STANDARD CHARTERED BANK NEPAL LTD.

(Rs. in million)

	Mid-July							Mid-Jan
	1999	2000	2001	2002	2003	2004	2005	2006
1 CAPITAL FUND	756.0	834.7	920.3	1012.3	1119.0	1527.9	1278.2	1582.4
a. Paid-up Capital	339.5	339.5	339.5	339.5	339.5	374.6	374.6	374.6
b. General Reserve	358.5	430.4	508.9	595.0	679.1	679.1	749.3	749.3
c. Share Premium								0
d. Retained Earning				0.0	0.0	99.6		251.3
e. Others Reserves	58.0	64.8	71.9	77.8	100.4	374.6	154.3	207.2
1. Ex.Eq.Fund							116.8	132.2
2. Other							37.5	75
2 BORROWINGS	99.5	2380.8	1590.0	671.5	79.1	78.3	43.8	954.1
a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	0	0
b. "A"Class Licensed Institution	99.5	2380.8	1590.0	671.5	28.1	64.7	16.2	35
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	51.0	13.6	27.6	919.1
d. Other Financial Ins.				0.0	0.0	0.0	0	0
e. Bonds and Securities								
3 DEPOSITS	11160.8	12566.4	15430.1	15835.7	18755.5	21161.4	19344	20485.5
a. Current	2334.3	2417.1	3279.4	3808.4	5768.6	5816.9	4356.3	3976.5
Domestic							2360.6	2193.3
Foreign							1995.7	1783.2
b. Savings	5467.6	6632.7	8404.6	9441.8	10633.1	12771.8	13027.7	13861.3
Domestic							10733.3	11283.3
Foreign							2294.4	2578
c. Fixed	3104.7	2926.2	3471.7	2264.9	1948.5	1428.5	1416.4	1463.4
Domestic							631.9	513
Foreign							784.5	950.4
d. Call Deposits	0.0	0.0	0.0	101.1	185.2	941.0	294.9	970.1
e. Others	254.2	590.4	274.4	219.5	220.1	203.2	248.7	214.2
4 Bills Payable							55	49.5
5 Contra Accounts							0	0
6 Other Liabilities	2364.8	2574.1	3477.7	2156.1	2355.5	1691.5	1279.9	1428.6
1. Sundry Creditors							116.8	282.6
2. Loan Loss Provision							277.7	275
3. Interest Suspense a/c							133.5	138
4. Others	2364.8	2574.1	3477.7	2156.1	2355.5	1691.5	751.9	733
7 Reconciliation A/c							0	0
8 Profit & Loss A/c							757.9	339.9
SOURCES OF FUNDS	14381.1	18356	21418.1	19675.6	22309.1	24459.1	22758.8	24840
1 LIQUID FUNDS	5239.5	8063.4	8086.5	2890.6	3170.0	4241.8	3370.8	4336.9
a. Cash Balance	135.5	126.2	187.6	257.8	198.7	187.7	195.4	273.1
Nepalese Notes & Coins	125.5	109.4	169.9	224.0	153.2	154.2	162.1	244.4
Foreign Currency	10.0	16.8	17.7	33.8	45.5	33.5	33.3	28.7
b. Bank Balance	5104.0	7937.2	7898.9	570.8	1313.4	1835.5	915.7	1914
1. In Nepal Rastra Bank	486.4	649.9	659.5	369.8	1141.1	1534.2	692.2	1682.1
Domestic Currency							681	1660.5
Foreign Currency							11.2	21.6
2. "A"Class Licensed Institution	-7.3	-4.0	1.4	16.7	112.3	165.1	15.5	15.5
Domestic Currency							15.5	15.5
Foreign Currency							0	0
3. Other Financial Ins.							0	0
4. In Foreign banks	4624.9	7291.3	7238.0	184.3	60.0	136.2	208	216.4
c. Money at Call	0.0	0.0	0.0	2062.0	1657.9	2218.6	2259.7	2149.8
Domestic Currency								
Foreign Currency							2259.7	2149.8
2 INVESTMENTS	2678.7	3338.7	4811.0	5784.8	6722.8	7948.2	7204.6	8440.5
a. Govt. Securities	2678.7	3338.7	4811.0	5784.8	6722.8	7948.2	7204.6	8440.5
b. NRB Bond								
c. Govt. Non-Fin. Ins.								
d. Other Non-Fin Ins.								
e. Non Residents								
3 SHARE & OTHER INVESTMENT	11.2	11.2	11.2	3491.2	3634.9	3412.1	2499.5	2949.6
1. Non Residents							2486.1	2934.3
2. Others							13.4	15.3
4 LOANS & ADVANCES	4693.1	4957.5	5924.1	5787.9	6080.7	6729.6	8214	7686
a. Govt. Entp.	150.6	365.5	359.9	286.2	51.5	6.7	315	151
i. Financial	150.6	169.3	239.7	90.0	6.2	0.0	0	0
ii. Non-Finan.	0.0	196.2	120.2	196.2	45.3	6.7	315	151
b. Pvt. Sector	4422.8	4394.3	5478.8	5389.4	5977.0	6655.3	7898	7535
c. For. Bills P. & D.	119.7	197.7	85.4	112.3	52.2	67.6		
d. Foreign A. B. C.	0.0	0.0	0.0	0.0	0.0	0.0		
5 BILL PURCHED							313.6	283.7
a. Domestic Bills Purchased							3	6.4
b. Foreign Bills Purchased							235.9	276.4
c. Import Bills & Imports							74.7	0.9
6 LOANS AGAINST COLLECTED BILLS							0.0	0.0
a. Against Domestic Bills								
b. Against Foreign Bills								
7 CONTRA							0.0	0.0
8 FIXED ASSETS							394.4	407.6
9 OTHER ASSETS	1758.6	1985.3	2585.3	1721.1	2700.7	2127.4	754.1	733.9
a. Accrued Interests	87.4	137.4	186.6	216.0	167.6	290.7	266.6	330.6
Govt. Entp.	0.0	0.0	0.0	0.0	2.5	0.0		0.5
Private Sector	87.4	137.4	186.6	216.0	165.1	290.7	266.6	330.1
b. Staff Loans / Adv.								116.9
c. Sundry Debtors							94.1	49.9
d. Cash In Transit							0.0	0.0
e. Others	1671.2	1847.9	2398.7	1505.1	2533.1	1836.7	393.4	236.5
10 Expenses not Written off							8.3	1.6
11 Non Banking Assets								0
12 Reconciliation Account								0
13 Profit & Loss A/c								0
USES OF FUNDS	14381.1	18356.0	21418.1	19675.6	22309.1	24459.1	22758.8	24840.0

Table No. 12
SOURCES AND USES OF FUND OF HIMALAYAN BANK LTD.

(Rs. in million)

	Mid-July							Mid-Jan
	1999	2000	2001	2002	2003	2004	2005	2006
1 CAPITAL FUND	314.9	397.1	501.6	651.6	740.6	1435.9	1328.2	1541.7
a. Paid-up Capital	192.0	240.0	300.0	390.0	429.0	536.3	643.5	772.2
b. General Reserve	109.7	142.8	183.6	239.7	288.8	329.2	381.8	443.4
c. Share Premium							0	0
d. Retained Earning				0.0		68.9	173.9	158.2
e. Others Reserves	13.2	14.4	18.0	21.9	22.8	501.5	129	167.9
1. Ex.Eq.Fund							26.1	13.6
2. Other							102.9	154.3
2 BORROWINGS	232.7	128.6	5.4	48.2	538.8	66.4	485	651.4
a. NRB	0.0	42.5	0.0	47.6	403.7	66.4	25	360
b. "A"Class Licensed Institution	232.7	86.2	5.4	0.6	135.1	0.0	100	291.4
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0	0
d.Other Financial Ins.				0.0	0.0	0.0	360	0
e. Bonds and Securities								
3 DEPOSITS	9780.4	14082.5	17613.6	18595.2	21002.8	22760.9	24831.1	25456.2
a. Current	1292.2	1772.3	2313.7	2652.8	3702.2	4353.1	5013	5366.4
Domestic							3446.9	3739.3
Foreign							1566.1	1627.1
b. Savings	5084.4	6844.3	9164.1	9102.8	10840.8	11719.7	12852.4	13837
Domestic							11925.3	12596.1
Foreign							927.1	1240.9
c. Fixed	3106.8	5109.4	5668.1	6044.9	5880.7	6043.7	6364.3	5373.7
Domestic							2540	2338.1
Foreign							3824.3	3035.6
d. Call Deposits	0.0	0.0	0.0	343.8	201.3	219.6	15.4	10.6
e. Others	297.0	356.5	467.7	450.9	377.8	424.8	586	868.5
4 Bills Payable								
5 Contra Accounts								
6 Other Liabilities	2272.1	2172.2	2808.4	2085.7	2439.0	2488.0	1705.9	2037.3
1. Sundry Creditors							17.2	111.9
2. Loan Loss Provision							937.1	1113.5
3. Interest Suspense a/c							518.2	516.2
4. Others	2272.1	2172.2	2808.4	2085.7	2439.0	2488.0	233.4	295.7
7 Reconciliation A/c							0	211.9
8 Profit & Loss A/c							752.4	350.1
SOURCES OF FUNDS	12600.1	16780.5	20929	21380.7	24721.2	26751.2	29102.6	30248.6
1 LIQUID FUNDS	4787.5	5446.5	7192.6	7658.8	8281.7	8613.5	8173.2	7938
a. Cash Balance	142.8	134.1	149.9	462.8	382.7	274.2	274.2	359.9
Nepalese Notes & Coins	121.7	116.3	131.7	450.1	350.0	274.2	287.2	267.8
Foreign Currency	21.1	17.7	18.2	12.7	32.7	0.0	0.0	92.1
b. Bank Balance	518.9	629.7	1136.9	768.6	1770.0	1494.5	1262.2	1238.4
1. In Nepal Rastra Bank	515.6	655.3	1073.2	695.4	1130.0	1623.9	1412	886.6
Domestic Currency							1373.2	886.6
Foreign Currency							38.8	0
2. "A"Class Licensed Institution	22.9	12.9	11.0	36.3	40.0	33.0	2.5	54.4
Domestic Currency							2.5	54.4
Foreign Currency							0	0
3. Other Financial Ins.								
4. In Foreign banks	-19.6	-38.6	52.7	36.9	600.0	-162.4	-152.3	297.4
c. Money at Call	4125.8	4682.8	5905.8	6427.4	6129.0	6844.8	6623.8	6339.7
Domestic Currency							200	240
Foreign Currency							6423.8	6099.7
2 INVESTMENTS	459.4	2206.9	2224.3	2588.6	3980.0	2781.7	5469.7	4018.0
a. Govt. Securities	459.4	2206.9	2224.3	2588.6	3980.0	2781.7	5469.7	4018
b. NRB Bond								
c. Govt. Non-Fin. Ins.								
d. Other Non-Fin Ins.								
e. Non Residents								
3 SHARE & OTHER INVESTMENT	9.5	9.5	10.7	34.3	34.3	96.6	39.9	39.9
1. Non Residents							0	0
2. Others							39.9	39.9
4 LOANS & ADVANCES	5372.0	7423.2	9176.9	9673.5	11074.2	13081.7	13245	16185
a. Govt. Entp.	267.7	200.0	536.4	352.5	742.7	766.2	745	597
i. Financial	60.0	200.0	480.0	350.0	290.0	290.0	290	0
ii. Non-Finan.	207.7	0.0	56.4	2.5	452.7	476.2	455	597
b. Pvt. Sector	5005.5	7096.6	8300.2	9321.0	10151.5	12315.5	12500	15588
c. For. Bills P. & D.	98.8	126.6	340.3	0.0	180.0	0.0		
d. Foreign A. B. C.	0.0	0.0	0.0	0.0	0.0	0.0		
5 BILL PURCHED							345.9	299.2
a. Domestic Bills Purchased							345.9	299.2
b. Foreign Bills Purchased								
c. Import Bills & Imports								
6 LOANS AGAINST COLLECTED BILLS							0.0	0.0
a. Against Domestic Bills								
b. Against Foreign Bills								
7 CONTRA							0.0	0.0
8 FIXED ASSETS							481.0	698.9
9 OTHER ASSETS	1971.7	1694.4	2324.5	1425.7	1351.0	2177.7	1035.8	1034.3
a. Accrued Interests	117.4	144.2	115.5	313.4	313.5	661.9	701.4	560.7
Govt. Entp.	5.6	0.0	0.0	5.5	0.9	2.2		0.8
Private Sector	111.8	144.2	115.5	307.9	312.6	659.7	701.4	559.9
b. Staff Loans / Adv.								73.7
c. Sundry Debtors							58.8	35.2
d. Cash In Transit							0.0	0.0
e. Others	1854.3	1550.2	2209.0	1112.3	1037.5	1515.8	275.6	364.7
10 Expenses not Written off								0
11 Non Banking Assets							57.9	35.4
12 Reconciliation Account							254.2	0
13 Profit & Loss A/c							0	0
USES OF FUNDS	12600.1	16780.5	20929.0	21380.7	24721.2	26751.2	29102.6	30248.6

Table No. 13
SOURCES AND USES OF FUND OF NEPAL SBI BANK LIMITED.

(Rs. in million)

	Mid-July							Mid-Jan
	1999	2000	2001	2002	2003	2004	2005	2006
1 CAPITAL FUND	222.6	208.8	243.5	541.5	582.9	823.2	689.3	920.1
a. Paid-up Capital	119.9	119.9	143.9	424.9	425.2	426.9	431.9	640.2
b. General Reserve	29.9	63.2	73.2	75.7	83.9	136.2	191	245.7
c. Share Premium							0	0
d. Retained Earning				12.2	40.9	12.2	38.2	5.6
e. Others Reserves	72.8	25.7	26.4	28.7	32.9	247.9	28.2	28.6
1. Ex.Eq.Fund							5.8	6.2
2. Other							22.4	22.4
2 BORROWINGS	0.0	0.0	0.0	264.2	65.8	0.0	67.4	0
a. NRB	0.0	0.0	0.0	264.2	65.8	0.0	67.4	0
b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d.Other Financial Ins.				0.0		0.0		
e. Bonds and Securities								
3 DEPOSITS	4362.2	4543.2	6618.4	5572.2	6522.8	7232.1	8645.8	9048.8
a. Current	1404.2	951.0	2359.9	1086.7	1300.0	1712.6	1774.1	892.5
Domestic							1724.2	823.7
Foreign							49.9	68.8
b. Savings	786.7	1094.9	1259.5	1274.7	1820.7	2024.2	2684.7	2604.5
Domestic							2601	2527
Foreign							83.7	77.5
c. Fixed	2100.2	2420.3	2929.4	3132.7	3337.6	3371.4	4086.4	5127.8
Domestic							4086.4	5016.9
Foreign							0	110.9
d. Call Deposits	0.0	0.0	0.0	26.3	0.0	0.0	0	351.4
e. Others	71.1	77.0	69.6	51.9	64.5	123.9	100.6	72.6
4 Bills Payable							32.7	47.6
5 Contra Accounts							0	0
6 Other Liabilities	336.8	439.0	538.5	574.3	829.1	877.7	957.2	1241.2
1. Sundry Creditors							11.4	43
2. Loan Loss Provision							397.3	586.5
3. Interest Suspense a/c							475.5	456.3
4. Others	336.8	439.0	538.5	574.3	829.1	877.7	73	155.4
7 Reconciliation A/c							7.1	258.1
8 Profit & Loss A/c							217.1	74.7
SOURCES OF FUNDS	4921.6	5191.01	7400.4	6952.19	8000.6	8933	10616.6	11590.5
1 LIQUID FUNDS	1357.8	1010.0	2348.2	1403.2	1331.6	775.0	459.6	717.5
a. Cash Balance	114.4	138.6	148.5	166.6	269.6	161.2	143.7	198.5
Nepalese Notes & Coins	106.6	123.0	133.2	147.8	243.1	140.1	125.3	166.4
Foreign Currency	7.8	15.6	15.3	18.8	26.5	21.1	18.4	32.1
b. Bank Balance	1223.4	751.5	1809.7	1236.6	1062.0	613.8	315.9	519
1. In Nepal Rastra Bank	689.9	364.3	294.2	1177.5	892.3	578.3	390.1	383
Domestic Currency							387.6	380.3
Foreign Currency							2.5	2.7
2. "A"Class Licensed Institution	0.6	1.0	4.7	12.9	12.2	7.3	8.1	8.9
Domestic Currency							8.1	8.9
Foreign Currency								
3. Other Financial Ins.								
4. In Foreign banks	532.9	386.2	1510.8	46.2	157.5	28.2	-82.3	127.1
c. Money at Call	20.0	120.0	390.0	0.0	0.0	0.0	0	0
Domestic Currency								
Foreign Currency								
2 INVESTMENTS	194.0	192.9	364.7	503.2	1189.4	1871.5	2588.2	1945.8
a. Govt. Securities	194.0	192.9	364.7	503.2	1189.4	1871.5	2470	1945.8
b. NRB Bond							118.2	0
c. Govt. Non-Fin. Ins.								
d. Other Non-Fin Ins.								
e. Non Residents								
3 SHARE & OTHER INVESTMENT	8.6	8.9	8.9	17.9	17.9	17.9	19.5	19.5
1. Non Residents							0	0
2. Others							19.5	19.5
4 LOANS & ADVANCES	2930.4	3560.1	4176.3	4593.9	4766.1	5552.5	6619	7808
a. Govt. Entp.	88.3	88.3	88.3	87.4	50.0	72.9	43	165
i. Financial	0.0	0.0	0.0	0.0	0.0	0.0	0	0
ii. Non-Finan.	88.3	88.3	88.3	87.4	50.0	72.9	43	165
b. Pvt. Sector	2801.9	3428.8	4002.7	4441.2	4711.1	5418.0	6576	7643
c. For. Bills P. & D.	40.2	43.0	85.3	65.3	5.0	61.6		
d. Foreign A. B. C.	0.0	0.0	0.0	0.0	0.0	0.0		
5 BILL PURCHED							146.1	214.7
a. Domestic Bills Purchased							29.5	28
b. Foreign Bills Purchased							116.6	186.7
c. Import Bills & Imports								
6 LOANS AGAINST COLLECTED BILLS							0.0	0.0
a. Against Domestic Bills								
b. Against Foreign Bills								
7 CONTRA							0.0	0.0
8 FIXED ASSETS							132.6	140.9
9 OTHER ASSETS	430.8	419.1	502.3	433.9	695.6	716.1	632.1	736.8
a. Accrued Interests	147.8	172.8	164.6	198.5	389.7	421.2	494.0	516.7
Govt. Entp.	0.0	0.0	0.0	2.3	0.5	0.4		0.0
Private Sector	147.8	172.8	164.6	196.2	389.2	420.8	494.0	516.7
b. Staff Loans / Adv.								41.4
c. Sundry Debtors							1.0	1.6
d. Cash In Transit							0.0	0.0
e. Others	283.0	246.3	337.7	235.5	305.9	294.9	137.1	177.1
10 Expenses not Written off							0	0
11 Non Banking Assets							19.4	7.3
12 Reconciliation Account							0	0
13 Profit & Loss A/c							0	0
USES OF FUNDS	4921.6	5191.01	7400.4	6952.1	8000.6	8933.0	10616.6	11590.5

Table No. 14
SOURCES AND USES OF FUND OF NEPAL BANGLADESH BANK LIMITED.

(Rs. in million)

	Mid-July							Mid-Jan
	1999	2000	2001	2002	2003	2004	2005	2006
1 CAPITAL FUND	177.4	251.3	299.7	595.6	622.6	1038.7	1038.1	234.6
a. Paid-up Capital	116.4	117.8	119.1	238.1	359.9	359.9	719.9	719.9
b. General Reserve	45.5	110.0	137.9	178.2	190.9	205.2	201.7	201.7
c. Share Premium							3.5	3.5
d. Retained Earning				145.8	0.0	145.8	0.0	-803.7
e. Others Reserves	15.5	23.5	42.7	33.5	71.8	327.8	113	113.2
1. Ex.Eq.Fund							41	41.2
2. Other							72	72
2 BORROWINGS	0.0	25.0	0.0	152.5	68.3	67.2	0	0
a. NRB	0.0	0.0	0.0	152.5	8.3	30.0	0	0
b. "A"Class Licensed Institution	0.0	25.0	0.0	0.0	60.0	0.0	0	0
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	0.0	37.2	0	0
d.Other Financial Ins.				0.0		0.0	0	0
e. Bonds and Securities								
3 DEPOSITS	4145.2	6455.6	8578.8	9514.0	10548.0	12747.3	12125.5	11358.8
a. Current	375.2	478.2	634.1	864.5	884.2	1137.0	1077.6	877.1
Domestic							950.9	769.9
Foreign							126.7	107.2
b. Savings	684.7	1101.9	1694.9	2086.9	2913.6	4225.9	5475.2	5366.3
Domestic							5454.3	5340.9
Foreign							20.9	25.4
c. Fixed	2608.1	4356.5	5236.8	5453.6	5031.6	4875.7	3536.6	3199.7
Domestic							3444.8	3107.1
Foreign							91.8	92.6
d. Call Deposits	210.3	295.2	682.1	766.0	1439.8	2208.8	1770.4	1692
e. Others	266.9	223.9	330.9	343.0	278.8	299.9	265.7	223.7
4 Bills Payable							-94.9	-39.2
5 Contra Accounts							0	0
6 Other Liabilities	466.6	733.0	1452.2	1737.0	1690.3	2043.4	2499.2	4020.3
1. Sundry Creditors							114.4	221.7
2. Loan Loss Provision							1184.5	2427.2
3. Interest Suspense a/c							702.6	1051.4
4. Others	466.6	733.0	1452.2	1737.0	1690.3	2043.4	497.7	320
7 Reconciliation A/c							-104.1	2.7
8 Profit & Loss A/c							76.1	-350.2
SOURCES OF FUNDS	4789.2	7464.93	10330.7	11999.1	12929.2	15896.6	15539.9	15227
1 LIQUID FUNDS	602.6	636.1	1810.1	1836.7	891.8	1488.8	1493.2	1012
a. Cash Balance	128.6	149.9	242.8	362.8	309.8	350.7	300.9	289.9
Nepalese Notes & Coins	118.0	128.6	221.5	334.2	267.4	319.7	279.4	270.2
Foreign Currency	10.6	21.3	21.3	28.6	42.4	31.0	21.5	19.7
b. Bank Balance	474.0	486.2	756.1	1395.6	582.0	1056.2	1054.4	449.5
1. In Nepal Rastra Bank	374.4	401.2	634.1	1170.7	511.0	800.3	747.7	287.6
Domestic Currency							735.5	280.5
Foreign Currency							12.2	7.1
2. "A"Class Licensed Institution	9.4	23.5	22.2	20.9	15.1	33.2	21.4	14.1
Domestic Currency							20.2	13.8
Foreign Currency							1.2	0.3
3. Other Financial Ins.								
4. In Foreign banks	90.2	61.5	99.8	204.0	55.9	222.7	285.3	147.8
c. Money at Call	0.0	0.0	811.2	78.3	0.0	81.9	137.9	272.6
Domestic Currency							0	0
Foreign Currency							137.9	272.6
2 INVESTMENTS	0.0	0.0	262.5	891.0	2040.4	2578.9	2212.5	2488.9
a. Govt.Securities	0.0	0.0	262.5	891.0	2040.4	2578.9	2212.5	2488.9
b. NRB Bond								
c. Govt.Non-Fin. Ins.								
d. Other Non-Fin Ins.								
e. Non Residents								
3 SHARE & OTHER INVESTMENT	708.7	60.0	15.0	138.4	236.3	38.4	62.8	114.8
1. Non Residents								
2.Others							62.8	114.8
4 LOANS & ADVANCES	3258.7	4611.8	7347.4	8222.1	8491.9	10253.6	8740	9253
a. Govt. Entp.	136.8	180.9	318.9	260.7	283.0	333.5	58	173
i. Financial	127.6	141.2	199.9	228.5	230.1	295.9	0	0
ii. Non-Finan.	9.2	39.7	119.0	32.2	52.9	37.6	58	173
b. Pvt. Sector	2854.4	4237.5	6703.4	7708.4	8079.9	9662.1	8682	9079
c. For. Bills P. & D.	267.5	192.0	325.1	245.4	129.0	258.0		
d. Foreign A. B. C.	0.0	1.4	0.0	7.6	0.0	0.0		
5 BILL PURCHED							984.5	1058.9
a. Domestic Bills Purchased							18.9	12.9
b. Foreign Bills Purchased							128.2	156.4
c. Import Bills & Imports							837.4	889.6
6 LOANS AGAINST COLLECTED BILLS							0.0	0.0
a. Against Domestic Bills								
b. Against Foreign Bills								
7 CONTRA							0.0	0.0
8 FIXED ASSETS							199.4	184.7
9 OTHER ASSETS	219.2	2157.1	895.7	910.9	1268.8	1536.9	1509.1	1835.1
a. Accrued Interests	27.6	73.5	91.9	124.2	160.8	300.9	364.7	1051.4
Govt. Entp.	0.0	0.0	0.0	0.0	0.8	3.1		
Private Sector	27.6	73.5	91.9	124.2	160.0	297.8	364.7	1051.4
b. Staff Loans / Adv.								74.0
c. Sundry Debtors							21.0	21.6
d. Cash In Transit							0.0	0.0
e. Others	191.6	2083.6	803.8	786.7	1108.0	1236.0	1123.4	688.1
10 Expenses not Written off							10.6	11
11 Non Banking Assets							328.1	269.1
12 Reconciliation Account							0	0
13 Profit & Loss A/c							0	0
USES OF FUNDS	4789.2	7464.9	10330.7	11999.1	12929.2	15896.6	15540.0	16227.0

Table No. 15
SOURCES AND USES OF FUND OF EVEREST BANK LIMITED.

(Rs. in million)

	Mid-July							Mid-Jan 2006
	1999	2000	2001	2002	2003	2004	2005	
1 CAPITAL FUND	128.3	127.6	249.4	497.8	587.1	665.8	980.3	832.5
a. Paid-up Capital	118.4	119.2	197.0	399.3	455.0	455.0	755.0	518.0
b. General Reserve	0.1	5.1	13.4	27.3	44.9	64.5	93.2	127.3
c. Share Premium							6.4	6.4
d. Retained Earning				62.5	72.9	62.5	46.9	70.5
e. Others Reserves	9.8	3.2	39.0	8.7	14.3	83.8	78.8	110.3
1. Ex.Eq.Fund							15.8	15.8
2. Other							63	94.5
2 BORROWINGS	0.0	0.0	80.0	310.3	83.2	433.3	0	300
a. NRB	0.0	0.0	0.0	81.8	0.0	0.0	0	0
b. "A"Class Licensed Institution	0.0	0.0	80.0	0.0	0.0	0.0	0	0
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	228.5	83.2	433.3	0	0
d. Other Financial Ins.				0.0	0.0	0.0	0	300
e. Bonds and Securities								
3 DEPOSITS	1948.9	3057.4	4574.5	5461.1	6694.9	8064.0	10097.8	12349.9
a. Current	206.1	274.4	399.7	489.6	562.4	719.8	1025.2	1281.3
Domestic							997.8	1257.8
Foreign							27.4	23.5
b. Savings	449.1	891.7	1384.1	1733.3	2758.0	3730.7	4806.9	5752.1
Domestic							4767.5	5675.4
Foreign							39.4	76.7
c. Fixed	1180.3	1592.7	2470.2	2694.6	2803.4	2914.1	3444.5	4273.5
Domestic							3418	3699.3
Foreign							26.5	574.2
d. Call Deposits	47.9	185.4	225.6	439.4	428.0	565.6	704.4	911.1
e. Others	65.5	113.2	94.9	104.2	143.1	133.8	116.8	131.9
4 Bills Payable							17.6	18.2
5 Contra Accounts							52.6	
6 Other Liabilities	210.4	226.7	336.3	505.0	895.0	804.1	782.1	1751
1. Sundry Creditors							231.9	1073.4
2. Loan Loss Provision							317.7	341.9
3. Interest Suspense a/c							57.8	64.1
4. Others	210.4	226.7	336.3	505.0	895.0	804.1	174.7	271.6
7 Reconciliation A/c							2915.4	4330.3
8 Profit & Loss A/c							275.8	180.9
SOURCES OF FUNDS	2287.6	3411.7	5240.2	6774.2	8260.2	9967.2	15121.6	19762.8
1 LIQUID FUNDS	460.7	278.6	824.1	809.2	1156.1	869.7	1624.2	2213.3
a. Cash Balance	66.8	50.6	108.0	169.9	136.6	128.7	192.6	205.5
Nepalese Notes & Coins	62.2	41.9	92.9	146.3	109.8	117.8	180.6	196.9
Foreign Currency	4.6	8.8	15.1	23.6	26.8	10.9	12.0	8.6
b. Bank Balance	393.9	228.0	716.1	502.3	982.0	508.9	861.6	1034.7
1. In Nepal Rastra Bank	168.1	130.5	385.6	357.7	724.8	441.9	774.5	474
Domestic Currency							757.1	467.2
Foreign Currency							17.4	6.8
2. "A"Class Licensed Institution	0.0	4.3	2.3	3.1	5.9	4.2	13.4	5.5
Domestic Currency							12.5	5.4
Foreign Currency							0.9	0.1
3. Other Financial Ins.							0	0
4. In Foreign banks	225.8	93.1	328.2	141.5	251.3	62.8	73.7	555.2
c. Money at Call	0.0	0.0	0.0	137.0	37.5	232.1	570	973.1
Domestic Currency							570	973.1
Foreign Currency							0	0
2 INVESTMENTS	184.9	257.6	823.0	1538.9	1599.4	2466.4	2100.3	2677.4
a. Govt. Securities	184.9	257.6	823.0	1538.9	1599.4	2466.4	2100.3	2677.4
b. NRB Bond								
c. Govt. Non-Fin. Ins.								
d. Other Non-Fin Ins.								
e. Non Residents								
3 SHARE & OTHER INVESTMENT	2.5	2.5	3.7	89.7	17.1	17.1	19.4	591.0
1. Non Residents								585
2. Others							19.4	6
4 LOANS & ADVANCES	1354.9	2270.2	3006.6	3982.7	5049.6	6131.1	7914	9544
a. Govt. Entp.	0.0	0.0	0.0	0.0	60.0	69.2	0	373
i. Financial	0.0	0.0	0.0	0.0	60.0	69.2	0	70
ii. Non-Finan.	0.0	0.0	0.0	0.0	0.0	0.0	0	303
b. Pvt. Sector	1311.9	2230.8	2963.7	3969.6	4970.9	6047.4	7914	9171
c. For. Bills P. & D.	43.0	39.4	42.9	13.1	18.7	14.5		
d. Foreign A. B. C.	0.0	0.0	0.0	0.0	0.0	0.0		
5 BILL PURCHED							29.7	73.8
a. Domestic Bills Purchased							16.4	66.2
b. Foreign Bills Purchased							13.3	7.6
c. Import Bills & Imports							0.0	0.0
6 LOANS AGAINST COLLECTED BILLS							0.0	0.0
a. Against Domestic Bills								
b. Against Foreign Bills								
7 CONTRA							52.6	0.0
8 FIXED ASSETS							133.7	151.4
9 OTHER ASSETS	284.6	602.8	582.8	353.7	438.0	482.9	449.9	589.5
a. Accrued Interests	46.2	76.2	94.3	99.8	147.6	176.6	180.6	136.7
Govt. Entp.	0.0	0.0	0.0	0.0	0.9	0.2		0.2
Private Sector	46.2	76.2	94.3	99.8	146.7	176.4	180.6	136.5
b. Staff Loans / Adv.								48.6
c. Sundry Debtors							20.9	51.0
d. Cash In Transit							3.3	48.5
e. Others	238.4	526.6	488.5	253.9	290.4	306.3	245.1	304.7
10 Expenses not Written off							0	0
11 Non Banking Assets							48.7	47.7
12 Reconciliation Account							2748.7	3874.4
13 Profit & Loss A/c							0	0
USES OF FUNDS	2287.6	3411.7	5240.2	6774.2	8260.2	9967.2	15121.6	19762.8

Table No. 16
SOURCES AND USES OF FUND OF BANK OF KATHMANDU LIMITED.

(Rs. in million)

	Mid-July							Mid-Jan 2006
	1999	2000	2001	2002	2003	2004	2005	
1 CAPITAL FUND	96.7	204.6	259.8	510.7	520.2	734.6	650.8	920.7
a. Paid-up Capital	90.0	173.5	233.6	463.6	463.6	463.6	463.6	463.6
b. General Reserve	2.1	5.9	20.1	33.1	35.0	51.4	76.9	104.8
c. Share Premium							0	0
d. Retained Earning				5.5	12.9	51.9	6.5	1.0
e. Others Reserves	4.6	25.1	6.1	8.5	8.7	167.7	103.8	351.3
1. Ex.Eq.Fund							10.9	12.1
2. Other							92.9	339.2
2 BORROWINGS	50.0	0.0	100.0	0.0	498.2	912.2	6	185
a. NRB	0.0	0.0	0.0	0.0	107.0	8.0	6	0
b. "A"Class Licensed Institution	50.0	0.0	100.0	0.0	391.2	904.2	0	185
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0	0
d.Other Financial Ins.				0.0	0.0	0.0	0	0
e. Bonds and Securities								
3 DEPOSITS	2396.5	3983.0	5724.1	5735.9	6169.6	7741.6	8942.8	10565.8
a. Current	242.3	437.8	681.5	789.6	935.7	997.9	1302.6	1475.5
Domestic							1135.7	1170.3
Foreign							166.9	305.2
b. Savings	730.3	1161.1	1848.9	1862.6	2267.3	2873.8	3447.5	4041.8
Domestic							3244.5	3783.6
Foreign							203	258.2
c. Fixed	1020.6	1812.0	1948.5	1958.8	1991.1	2279.7	2878.9	3017.7
Domestic							2194.2	2230.8
Foreign							684.7	786.9
d. Call Deposits	295.7	447.2	1050.1	995.1	854.7	1450.7	1162.1	1901.5
e. Others	107.6	124.9	195.1	129.8	120.8	139.5	151.7	129.3
4 Bills Payable							19.2	21.4
5 Contra Accounts							0	0
6 Other Liabilities	454.8	293.4	444.9	567.7	777.6	574.6	398.4	572.7
1. Sundry Creditors							-12.8	-28.7
2. Loan Loss Provision							269.7	327.4
3. Interest Suspense a/c							27.8	16.5
4. Others	454.8	293.4	444.9	567.7	777.6	574.6	113.7	257.5
7 Reconciliation A/c							0	0
8 Profit & Loss A/c							228.8	141.8
SOURCES OF FUNDS	2998.0	4480.9	6528.8	6814.3	7965.6	9963	10246	12407.4
1 LIQUID FUNDS	681.5	1036.2	1529.9	810.7	692.7	1150.0	1428.3	2122.2
a. Cash Balance	50.4	95.2	171.2	193.1	157.4	139.2	157.4	163.2
Nepalese Notes & Coins	46.8	81.4	157.1	178.0	133.0	111.1	150.6	171.5
Foreign Currency	3.6	13.8	14.1	15.1	24.4	28.1	10.9	11.7
b. Bank Balance	250.5	426.3	972.3	490.2	527.8	655.7	579	828
1. In Nepal Rastra Bank	122.0	256.9	399.9	298.2	362.4	447.4	417.9	685.4
Domestic Currency							386.7	680
Foreign Currency							31.2	5.4
2. "A"Class Licensed Institution	16.0	1.7	11.3	59.3	19.9	26.1	29.3	31.2
Domestic Currency							24.3	30.5
Foreign Currency							5	0.7
3. Other Financial Ins.							0	0
4. In Foreign banks	112.5	167.7	561.1	132.7	145.5	182.2	131.8	111.4
c. Money at Call	380.6	514.6	386.4	127.4	7.5	355.1	687.8	1111
Domestic Currency							0	5
Foreign Currency							687.8	1106
2 INVESTMENTS	111.7	143.4	300.8	542.7	1510.8	2371.8	2216.5	2826.5
a. Govt. Securities	111.7	143.4	300.8	542.7	1510.8	2371.8	2146.6	2756.3
b. NRB Bond								
c. Govt. Non-Fin. Ins.								
d. Other Non-Fin Ins.								
e. Non Residents							69.9	70.2
3 SHARE & OTHER INVESTMENT	8.2	8.2	24.6	88.0	108.0	22.8	19.2	19.2
1. Non Residents								
2. Others							19.2	19.2
4 LOANS & ADVANCES	1811.5	2995.3	4327.1	4977.6	4956.2	6104.9	6167	6938
a. Govt. Entp.	0.0	0.0	0.0	88.4	0.0	0.0	0	69
i. Financial	0.0	0.0	0.0	88.4	0.0	0.0		
ii. Non-Finan.	0.0	0.0	0.0	0.0	0.0	0.0		69
b. Pvt. Sector	1239.2	2827.9	4275.3	4751.7	4913.3	6049.7	6167	6869
c. For. Bills P. & D.	572.3	167.4	51.8	137.5	27.7	25.0		
d. Foreign A. B. C.	0.0	0.0	0.0	0.0	15.2	30.2		
5 BILL PURCHED							82.3	32.5
a. Domestic Bills Purchased							19.5	2.6
b. Foreign Bills Purchased							15	18.8
c. Import Bills & Imports							47.8	11.1
6 LOANS AGAINST COLLECTED BILLS							29.3	54.1
a. Against Domestic Bills								
b. Against Foreign Bills							29.3	54.1
7 CONTRA							0.0	
8 FIXED ASSETS							225.8	243.2
9 OTHER ASSETS	385.1	297.8	346.4	395.3	697.9	313.5	53.7	148.4
a. Accrued Interests	100.8	93.9	-5.5	12.4	41.1	31.4	23.6	52.5
Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Private Sector	100.8	93.9	-5.5	12.4	41.1	31.4	23.6	52.5
b. Staff Loans / Adv.								1.1
c. Sundry Debtors							17.4	68.1
d. Cash In Transit							0.0	0.0
e. Others	284.3	203.9	351.9	382.9	656.8	282.1	12.7	26.7
10 Expenses not Written off							0	0
11 Non Banking Assets							24	23.5
12 Reconciliation Account							0	0
13 Profit & Loss A/c							0	0
USES OF FUNDS	2998.0	4480.9	6528.8	6814.3	7965.6	9963.0	10246.0	12407.4

Table No. 17
SOURCES AND USES OF FUND OF BANK OF NEPAL CREDIT & COMMERCE BANK LIMITED.

(Rs. in million)

	Mid-July							Mid-Jan
	1999	2000	2001	2002	2003	2004	2005	2006
1 CAPITAL FUND	355.5	360.2	364.2	380.8	510.7	941.3	725.5	311
a. Paid-up Capital	350.0	350.0	350.0	350.0	490.0	595.0	693.6	698.2
b. General Reserve	2.2	8.2	9.8	13.4	13.4	29.8	30.5	30.5
c. Share Premium							0	0
d. Retained Earning				0.0	0.0	113.6	0.0	-419.1
e. Others Reserves	3.3	2.1	4.4	17.4	7.3	202.9	1.4	1.4
1. Ex.Eq.Fund							1.4	1.4
2. Other							0	0
2 BORROWINGS	0.0	0.0	0.0	0.0	19.7	0.0	0	0
a. NRB	0.0	0.0	0.0	0.0	19.7	0.0	0	0
b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0	0.0	0.0	0	0
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0	0
d.Other Financial Ins.				0.0	0.0	0.0	0	0
e. Bonds and Securities							0	0
3 DEPOSITS	2105.2	2908.7	3772.7	3709.0	4294.1	5959.6	6630.1	6743
a. Current	142.7	221.9	261.2	362.4	252.3	452.5	380.3	315.3
Domestic							374.3	309.5
Foreign							6	5.8
b. Savings	258.9	393.6	600.6	798.3	1024.6	1919.8	2626.1	3228
Domestic							2572.1	3151.5
Foreign							54	76.5
c. Fixed	1639.7	2181.4	2710.2	2421.5	2613.0	2659.5	2676.5	2447.8
Domestic							2675.2	2447.8
Foreign							1.3	0
d. Call Deposits	21.1	47.7	106.7	61.0	350.0	839.5	819.6	751.9
e. Others	42.8	64.1	94.0	65.8	54.2	88.3	127.6	0
4 Bills Payable							5.8	6.2
5 Contra Accounts							17.5	
6 Other Liabilities	168.1	270.6	466.4	928.0	811.8	715.3	1220.5	1807.5
1. Sundry Creditors							25.8	244.2
2. Loan Loss Provision							584.9	685.1
3. Interest Suspense a/c							504.9	765.2
4. Others	168.1	270.6	466.4	928.0	811.8	715.3	104.9	113
7 Reconciliation A/c							0.1	0
8 Profit & Loss A/c							98.3	0
SOURCES OF FUNDS	2628.8	3539.55	4603.3	5017.8	5636.3	7616.2	8697.8	8867.7
1 LIQUID FUNDS	543.3	900.0	940.3	809.7	793.3	1024.9	710.6	727.9
a. Cash Balance	40.2	51.8	113.0	167.5	246.4	209.7	151.4	175.7
Nepalese Notes & Coins	33.4	45.6	93.5	149.0	192.4	183.0	140.5	165.9
Foreign Currency	6.8	6.3	19.5	18.5	54.0	26.7	10.9	9.8
b. Bank Balance	331.7	253.2	357.5	378.5	433.9	760.8	511.3	488.5
1. In Nepal Rastra Bank	288.9	191.5	249.8	235.8	363.2	550.6	441	411.8
Domestic Currency							452.2	417.9
Foreign Currency							-11.2	-6.1
2. "A"Class Licensed Institution	22.6	24.7	32.9	52.6	26.1	112.1	23.5	22.8
Domestic Currency							22.1	22.1
Foreign Currency							1.4	0.7
3. Other Financial Ins.							0	0
4. In Foreign banks	20.2	37.1	74.8	90.1	44.6	98.1	46.8	53.9
c. Money at Call	171.4	595.0	469.8	263.7	113.0	54.4	47.9	63.7
Domestic Currency							10	0
Foreign Currency							37.9	63.7
2 INVESTMENTS	238.7	202.0	197.7	199.7	315.2	511.9	324.7	488.2
a. Govt. Securities	238.7	202.0	197.7	199.7	315.2	511.9	324.7	488.2
b. NRB Bond								
c. Govt. Non-Fin. Ins.								
d. Other Non-Fin Ins.								
e. Non Residents								
3 SHARE & OTHER INVESTMENT	108.1	84.8	91.2	126.1	91.8	96.6	68.1	75.6
1. Non Residents							68.1	75.6
2. Others								
4 LOANS & ADVANCES	1524.4	1936.7	2925.9	2937.1	3322.3	4436.9	5934	6073
a. Govt. Entp.	90.6	80.2	97.3	98.1	98.8	146.4	86	125
i. Financial	76.9	59.4	64.4	64.4	64.4	69.4		
ii. Non-Finan.	13.7	20.8	32.9	33.7	34.4	77.0	86	125
b. Pvt. Sector	1370.9	1844.4	2796.8	2838.8	3223.0	4271.2	5849	5948
c. For. Bills P. & D.	62.9	12.1	31.8	0.2	0.5	19.3		
d. Foreign A. B. C.		0.0	0.0	0.0	0.0	0.0		
5 BILL PURCHED							104.0	59.0
a. Domestic Bills Purchased							78.4	41.6
b. Foreign Bills Purchased							25.6	17.4
c. Import Bills & Imports							0.0	0.0
6 LOANS AGAINST COLLECTED BILLS							0.0	0.0
a. Against Domestic Bills								
b. Against Foreign Bills								
7 CONTRA							17.5	0.0
8 FIXED ASSETS							197.0	199.7
9 OTHER ASSETS	214.3	416.0	448.2	945.2	1113.7	1545.9	829.3	1006.7
a. Accrued Interests	27.1	185.7	245.5	1.7	4.4	428.6	671.2	793.2
Govt. Entp.	0.0	0.0	0.0	0.0	0.0	2.3	0.0	13.8
Private Sector	27.1	185.7	245.5	1.7	4.4	426.3	671.2	779.4
b. Staff Loans / Adv.								27.3
c. Sundry Debtors							20.2	23.0
d. Cash In Transit							0.0	0.0
e. Others	187.2	230.3	202.7	943.5	1109.3	1117.3	137.9	163.2
10 Expenses not Written off							15.9	17.2
11 Non Banking Assets							57.5	80.2
12 Reconciliation Account							0	99.4
13 Profit & Loss A/c							438.9	41.3
USES OF FUNDS	2628.8	3539.6	4603.3	5017.8	5636.3	7616.2	8697.8	8867.7

Table No. 18
SOURCES AND USES OF FUND OF LUMBINI BANK LIMITED.

(Rs. in million)

	Mid-July							Mid-Jan
	1999	2000	2001	2002	2003	2004	2005	2006
1 CAPITAL FUND	35.0	35.4	351.1	351.4	380.5	358.4	526.3	521.6
a. Paid-up Capital	35.0	35.0	350.0	350.0	350.0	350.0	500.0	500.0
b. General Reserve		0.0	0.1	0.1	28.7	17.9	21.6	21.6
c. Share Premium							0	0
d. Retained Earning				0.0	0.0	-64.4	0.0	0.0
e. Others Reserves		0.4	1.0	1.3	1.8	54.9	4.7	0
1. Ex.Eq.Fund							4.7	0
2. Other							0	0
2 BORROWINGS	0.0	0.0	0.0	121.5	90.0	164.7	0	50
a. NRB	0.0	0.0	0.0	121.5	0.0	164.7	0	0
b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0	90.0	0.0	0	50
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0	0
d. Other Financial Ins.							0	0
e. Bonds and Securities								
3 DEPOSITS	663.9	1262.0	2097.4	2646.1	2959.8	3777.6	4029.5	4303.5
a. Current	27.3	43.8	66.6	122.8	158.7	200.0	149.8	174.3
Domestic							143.7	171.4
Foreign							6.1	2.9
b. Savings	95.3	269.4	435.0	548.5	571.2	833.2	940.9	1359.9
Domestic							940	1359.4
Foreign							0.9	0.5
c. Fixed	472.6	732.7	1271.3	1674.9	1808.1	1829.5	2142.8	1900.3
Domestic							2107.5	1864.6
Foreign							35.3	35.7
d. Call Deposits	64.5	185.7	273.2	268.1	375.9	863.8	740.5	820.8
e. Others	4.2	30.4	51.3	31.9	45.9	51.1	55.5	48.2
4 Bills Payable							47.4	8.6
5 Contra Accounts							2.7	
6 Other Liabilities	19.0	27.3	95.6	292.0	221.3	484.4	775.5	943.7
1. Sundry Creditors							6	9.3
2. Loan Loss Provision							645.9	729
3. Interest Suspense a/c							112.7	194.6
4. Others	19.0	27.3	95.6	292.0	221.3	484.4	10.9	10.8
7 Reconciliation A/c							4.6	28.4
8 Profit & Loss A/c							0	0
SOURCES OF FUNDS	717.9	1324.72	2544.1	3410.94	3651.6	4785.1	5386	5855.8
1 LIQUID FUNDS	126.6	241.2	301.6	531.7	466.1	681.0	469.4	476.4
a. Cash Balance	21.5	42.5	63.7	98.6	83.8	114.7	92.7	110
Nepalese Notes & Coins	20.4	36.1	56.5	90.1	66.8	96.4	82.1	102.1
Foreign Currency	1.1	6.4	7.2	8.5	17.0	18.3	10.6	7.9
b. Bank Balance	105.1	198.7	237.9	433.1	249.7	416.4	256.2	225.7
1. In Nepal Rastra Bank	51.8	94.3	136.3	284.0	185.7	324.8	211.8	204.4
Domestic Currency							206.9	201.4
Foreign Currency							4.9	3
2. "A"Class Licensed Institution	32.8	72.3	68.0	62.8	22.8	26.5	15.6	2.5
Domestic Currency							12.6	2.5
Foreign Currency							3	0
3. Other Financial Ins.							0	0
4. In Foreign banks	20.5	32.2	33.6	86.3	41.2	65.1	28.8	18.8
c. Money at Call	0.0	0.0	0.0	0.0	132.6	149.9	120.5	140.7
Domestic Currency							0	25
Foreign Currency							120.5	115.7
2 INVESTMENTS	49.8	69.8	208.8	100.0	274.9	433.1	376.0	675.2
a. Govt. Securities	49.8	69.8	208.8	100.0	274.9	433.1	376	675.2
b. NRB Bond								
c. Govt. Non-Fin. Ins.								
d. Other Non-Fin Ins.								
e. Non Residents								
3 SHARE & OTHER INVESTMENT	0.8	5.8	3.3	170.7	20.8	5.3	16.0	46.0
1. Non Residents								
2. Others							16	46
4 LOANS & ADVANCES	472.3	921.5	1793.2	2296.6	2632.0	3218.0	3817	3683
a. Govt. Entp.	0.0	12.0	0.0	15.0	46.8	45.0	0	142
i. Financial	0.0	0.0	0.0	15.0	46.8	45.0	0	110
ii. Non-Finan.	0.0	12.0	0.0	0.0	0.0	0.0	0	32
b. Pvt. Sector	472.3	909.1	1793.0	2280.4	2579.9	3162.0	3817	3541
c. For. Bills P & D.	0.0	0.2	0.2	1.2	5.3	11.0		
d. Foreign A. B. C.	0.0	0.2	0.0	0.0	0.0	0.0		
5 BILL PURCHED							12.9	55.6
a. Domestic Bills Purchased							2.9	42.8
b. Foreign Bills Purchased							10	12.8
c. Import Bills & Imports							0.0	0.0
6 LOANS AGAINST COLLECTED BILLS							0.0	0.0
a. Against Domestic Bills								
b. Against Foreign Bills								
7 CONTRA							2.7	0.0
8 FIXED ASSETS							47.2	52.7
9 OTHER ASSETS	68.4	86.4	237.2	312.0	257.8	447.7	217.8	295.7
a. Accrued Interests	3.2	25.6	57.0	65.3	65.7	117.6	112.7	160.5
Govt. Entp.		0.0	0.0	0.0	0.0	0.0	0.0	0.0
Private Sector	3.2	25.6	57.0	65.3	65.7	117.6	112.7	160.5
b. Staff Loans / Adv.								35.9
c. Sundry Debtors							78.2	76.8
d. Cash In Transit							0.0	0.0
e. Others	65.2	60.8	180.2	246.7	192.1	330.1	26.9	22.5
10 Expenses not Written off							10.6	13.6
11 Non Banking Assets							45	124.2
12 Reconciliation Account							0	0
13 Profit & Loss A/c							371.5	433.4
USES OF FUNDS	717.9	1324.7	2544.1	3410.9	3651.6	4785.1	5386.0	5855.8

Table No. 19
SOURCES AND USES OF FUND OF NEPAL INDUSTRIAL & COMMERCIAL BANK LIMITED.

(Rs. in million)

	Mid-July							Mid-Jan
	1999	2000	2001	2002	2003	2004	2005	2006
1 CAPITAL FUND	325.0	491.5	519.8	531.2	526.1	559.2	620.38	684.2
a. Paid-up Capital	325.0	491.5	499.7	499.9	499.9	500.0	500.0	600.0
b. General Reserve	0.0	0.0	4.8	16.9	15.9	21.1	34.7	57.5
c. Share Premium							0	0
d. Retained Earning				11.8	7.6	3.1	82.1	22.7
e. Others Reserves	0.0	0.0	15.3	2.7	2.7	35.0	3.62	4
1. Ex.Eq.Fund							3.62	4
2. Other							0	0
2 BORROWINGS	0.0	0.0	0.0	0.0	274.8	60.0	450	406.8
a. NRB	0.0	0.0	0.0	0.0	0.0	60.0	0	80
b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0	274.8	0.0	450	326.8
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0	0
d.Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0	0
e. Bonds and Securities								
3 DEPOSITS	376.3	2025.5	3575.8	3165.3	3143.9	5146.4	6243.3	7504.8
a. Current	16.0	148.3	248.0	257.2	235.8	278.5	233.1	306.1
Domestic							206.3	300.1
Foreign							26.8	6
b. Savings	108.3	356.3	526.0	576.2	733.7	1280.4	2026.3	2404.6
Domestic							2018.7	2385.9
Foreign							7.6	18.7
c. Fixed	178.6	1174.2	1958.0	1347.1	1143.0	2083.1	2930.6	3496.9
Domestic							2559.3	3309
Foreign							371.3	187.9
d. Call Deposits	42.5	219.5	797.1	942.9	966.1	1416.2	989.9	1228.5
e. Others	30.9	127.3	46.7	41.9	65.3	88.2	63.4	68.7
4 Bills Payable							28.3	10.7
5 Contra Accounts							0	0
6 Other Liabilities	47.1	152.7	286.7	166.1	302.9	388.6	212.9	333.3
1. Sundry Creditors							16.4	32.4
2. Loan Loss Provision							174.7	224.2
3. Interest Suspense a/c							9.1	12.9
4. Others	47.1	152.7	286.7	166.1	302.9	388.6	12.7	63.8
7 Reconciliation A/c							32742.2	35475.3
8 Profit & Loss A/c							193.6	60.1
SOURCES OF FUNDS	748.4	2669.7	4382.3	3862.68	4247.7	6154.2	40490.68	44475.2
1 LIQUID FUNDS	119.0	221.5	539.4	606.5	348.0	448.8	1095	681
a. Cash Balance	15.3	62.5	127.1	139.9	95.8	79.1	69.8	90.1
Nepalese Notes & Coins	14.1	52.2	117.2	120.4	88.5	65.6	59.5	82.7
Foreign Currency	1.2	10.4	9.9	19.5	7.3	13.5	10.3	7.4
b. Bank Balance	103.7	159.0	412.3	419.8	222.3	240.0	935.3	491.6
1. In Nepal Rastra Bank	54.7	109.7	331.7	350.6	175.2	205.1	832.4	338.2
Domestic Currency							830	337
Foreign Currency							2.4	1.2
2. "A"Class Licensed Institution	6.7	2.0	9.4	9.7	6.2	12.4	19.3	23.1
Domestic Currency							18.7	22.5
Foreign Currency							0.6	0.6
3. Other Financial Ins.							0	0
4. In Foreign banks	42.3	47.3	71.2	59.5	40.9	22.5	83.6	130.3
c. Money at Call	0.0	0.0	0.0	46.8	29.9	129.7	89.9	99.3
Domestic Currency							0	35
Foreign Currency							89.9	64.3
2 INVESTMENTS	49.6	301.5	511.4	680.0	1075.2	1235.3	1194.3	1865.3
a. Govt. Securities	49.6	301.5	511.4	680.0	1075.2	1235.3	1194.3	1865.3
b. NRB Bond								
c. Govt.Non-Fin. Ins.								
d. Other Non-Fin Ins.								
e. Non Residents								
3 SHARE & OTHER INVESTMENT	0.8	0.8	0.0	73.4	78.1	525.4	378.6	208.0
1. Non Residents							287.1	111.2
2. Others							91.5	96.8
4 LOANS & ADVANCES	481.3	1659.1	2622.2	2369.9	2564.3	3746.6	4895	6084
a. Govt. Entp.	0.0	50.0	150.0	50.0	50.0	45.0	125	127
i. Financial	0.0	50.0	150.0	50.0	50.0	45.0	75	90
ii. Non-Finan.	0.0	0.0	0.0	0.0	0.0	0.0	50	37
b. Pvt. Sector	478.3	1603.8	2422.5	2278.8	2477.6	3684.1	4770	5957
c. For. Bills P.& D.	3.0	5.3	49.7	9.4	10.5	6.6		
d. Foreign A. B. C.	0.0	0.0	0.0	31.7	26.2	10.9		
5 BILL PURCHED							17.9	9.7
a. Domestic Bills Purchased							5.9	4
b. Foreign Bills Purchased							12	5.7
c. Import Bills & Imports							0.0	0.0
6 LOANS AGAINST COLLECTED BILLS							0.0	0.0
a. Against Domestic Bills								
b. Against Foreign Bills								
7 CONTRA							0.0	0.0
8 FIXED ASSETS							50.9	44.9
9 OTHER ASSETS	97.7	486.9	709.3	132.9	182.1	198.1	100.1	93.5
a. Accrued Interests	4.3	19.2	57.0	45.6	34.7	43.3	11.4	16.2
Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.6	0.0	1.0
Private Sector	4.3	19.2	57.0	45.6	34.7	42.7	11.4	15.2
b. Staff Loans / Adv.								13.4
c. Sundry Debtors							34.0	35.1
d. Cash In Transit							0.0	0.0
e. Others	93.4	467.7	652.3	87.3	147.4	154.8	54.7	28.8
10 Expenses not Written off							13.7	11.4
11 Non Banking Assets							2.6	3.5
12 Reconciliation Account							32742.2	35473.7
13 Profit & Loss A/c							0	0
USES OF FUNDS	748.4	2669.7	4382.3	3862.7	4247.7	6154.2	40490.7	44475.2

Table No. 20
SOURCES AND USES OF FUND OF MACHHAPUCHHRE BANK LIMITED.

(Rs. in million)

	Mid-July					Mid-Jan
	2001	2002	2003	2004	2005	2006
1 CAPITAL FUND	84.1	137.3	486.4	542.9	552.9	637.8
a. Paid-up Capital	84.0	136.2	544.2	550.0	550.0	550.0
b. General Reserve	0.0	0.0	0.0	3.1	12.4	29.4
c. Share Premium					0	0
d. Retained Earning		0.0	-57.8	-15.4	-9.5	3.4
e. Others Reserves	0.1	1.1	0.0	5.2	0	55
1. Ex.Eq.Fund					0	0
2. Other					0	55
2 BORROWINGS	0.0	0.0	90.0	75.2	154.2	160.9
a. NRB	0.0	0.0	0.0	3.0	0	58.4
b. "A"Class Licensed Institution	0.0	0.0	90.0	72.2	154.2	102.5
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	0	0
d.Other Financial Ins.		0.0	0.0	0.0	0	0
e. Bonds and Securities						
3 DEPOSITS	700.0	994.8	1778.7	2754.6	5586.5	6332.1
a. Current	27.0	49.3	53.5	71.4	142.6	157.9
Domestic					130.6	149.2
Foreign					12	8.7
b. Savings	57.8	134.5	252.1	493.1	1250	1738.2
Domestic					1246.2	1731.2
Foreign					3.8	7
c. Fixed	612.0	736.2	921.6	1227.3	1914.8	2045.3
Domestic					1897.1	2045.1
Foreign					17.7	0.2
d. Call Deposits	0.0	69.9	530.6	892.0	2209.3	2296.6
e. Others	3.2	4.9	20.9	70.8	69.8	94.1
4 Bills Payable					9.3	13.2
5 Contra Accounts					0	0
6 Other Liabilities	16.9	55.5	76.4	123.6	220.4	238
1. Sundry Creditors					92.5	47.3
2. Loan Loss Provision					67.3	93.1
3. Interest Suspense a/c					26.8	40.5
4. Others	16.9	55.5	76.4	123.6	33.8	57.1
7 Reconciliation A/c					13614.6	19031.5
8 Profit & Loss A/c					116.3	63.7
SOURCES OF FUNDS	801	1187.6	2431.5	3496.3	20254.2	26477.2
1 LIQUID FUNDS	151.5	265.2	421.7	560.3	746.2	712.6
a. Cash Balance	21.6	31.5	45.6	64.8	121.6	149.7
Nepalese Notes & Coins	17.9	26.7	37.7	58.9	109.0	128.2
Foreign Currency	3.7	4.8	7.9	5.9	12.6	21.5
b. Bank Balance	89.9	194.6	156.1	345.5	609.6	422.9
1. In Nepal Rastra Bank	37.4	110.8	88.9	136.7	463.3	326.3
Domestic Currency					456	323.8
Foreign Currency					7.3	2.5
2. "A"Class Licensed Institution	6.8	47.0	27.7	54.7	102.4	44.3
Domestic Currency					101.4	43
Foreign Currency					1	1.3
3. Other Financial Ins.					0	0
4. In Foreign banks	45.7	36.8	39.5	154.1	43.9	52.3
c. Money at Call	40.0	39.1	220.0	150.0	15	140
Domestic Currency					15	140
Foreign Currency					0	0
2 INVESTMENTS	47.5	49.4	79.3	71.3	127.3	474.9
a. Govt. Securities	47.5	49.4	79.3	71.3	127.3	474.9
b. NRB Bond						
c. Govt. Non-Fin. Ins.						
d. Other Non-Fin Ins.						
e. Non Residents						
3 SHARE & OTHER INVESTMENT	7.5	28.9	319.0	203.1	341.3	408.8
1. Non Residents					274.3	226.5
2. Others					67	182.3
4 LOANS & ADVANCES	499.8	682.6	1496.0	2544.4	5051	5458
a. Govt. Entp.	0.0	0.0	0.0	0.0	0	0
i. Financial	0.0	0.0	0.0	0.0		
ii. Non-Finan.	0.0	0.0	0.0	0.0		
b. Pvt. Sector	499.2	680.8	1494.1	2541.7	5051	5458
c. For. Bills P. & D.	0.6	1.8	1.9	2.7		
d. Foreign A. B. C.	0.0	0.0	0.0	0.0		
5 BILL PURCHED					80.2	95.0
a. Domestic Bills Purchased					71.2	26.7
b. Foreign Bills Purchased					9	68.3
c. Import Bills & Imports					0.0	0.0
6 LOANS AGAINST COLLECTED BILLS					0.0	0.0
a. Against Domestic Bills						
b. Against Foreign Bills						
7 CONTRA					0.0	0.0
8 FIXED ASSETS					86.2	94.0
9 OTHER ASSETS	94.7	161.5	115.5	117.2	152.8	143.7
a. Accrued Interests	3.4	15.2	12.7	17.0	27.0	43.2
Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0
Private Sector	3.4	15.2	12.7	17.0	27.0	43.2
b. Staff Loans / Adv.						2.3
c. Sundry Debtors					5.2	17.2
d. Cash In Transit					0.0	0.0
e. Others	91.3	146.3	102.8	100.2	120.6	81
10 Expenses not Written off					48.4	51.6
11 Non Banking Assets					5.8	6.5
12 Reconciliation Account					13614.6	19031.8
13 Profit & Loss A/c					0	0
USES OF FUNDS	801.0	1187.6	2431.5	3496.3	20254.2	26477.2

Table No. 21
SOURCES AND USES OF FUND OF KUMARI BANK LIMITED.

(Rs. in million)

	Mid-July					Mid-Jan
	2001	2002	2003	2004	2005	2006
1 CAPITAL FUND	350.0	347.3	348.6	501.4	559.7	696.4
a. Paid-up Capital	350.0	350.0	350.0	500.0	500.0	500.0
b. General Reserve	0.0	0.0	0.3	0.3	12.5	30.1
c. Share Premium					0	0
d. Retained Earning		-2.9	-2.9	-2.9	17.2	62.6
e. Others Reserves	0.0	0.2	1.2	4.0	30	103.7
1. Ex.Eq.Fund					3.7	3.7
2. Other					26.3	100
2 BORROWINGS	0.0	32.0	0.0	0.0	401.8	111.5
a. NRB	0.0	32.0	0.0	0.0	0	0
b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0	401.8	111.5
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	0	0
d. Other Financial Ins.		0.0	0.0	0.0	0	0
e. Bonds and Securities						
3 DEPOSITS	316.0	1180.0	2513.1	4816.5	6270.1	7408.9
a. Current	37.3	84.1	135.1	250.8	280.3	261.9
Domestic					260.4	252.5
Foreign					19.9	9.4
b. Savings	75.4	260.9	461.9	910.9	1515.5	1763.7
Domestic					1488.4	1726.3
Foreign					27.1	37.4
c. Fixed	86.8	332.3	795.4	1292.4	2302.1	3074.8
Domestic					2282.5	3050.1
Foreign					19.6	24.7
d. Call Deposits	105.0	482.7	1093.3	2299.9	2102.8	2242.7
e. Others	11.5	20.0	27.4	62.5	69.4	65.8
4 Bills Payable					7.3	7.1
5 Contra Accounts					0.5	
6 Other Liabilities	8.6	52.4	205.6	412.1	363	471.9
1. Sundry Creditors					146.2	274.4
2. Loan Loss Provision					144.2	128
3. Interest Suspense a/c					5.9	35.8
4. Others	8.6	52.4	205.6	412.1	66.7	33.7
7 Reconciliation A/c					0	0
8 Profit & Loss A/c					93.6	43.3
SOURCES OF FUNDS	674.6	1611.69	3067.3	5730	7696	8739.1
1 LIQUID FUNDS	271.8	129.2	291.7	1067.4	513.2	1063.8
a. Cash Balance	18.8	30.3	40.8	68.5	111.2	33.9
Nepalese Notes & Coins	16.5	23.4	38.6	64.8	107.9	31.5
Foreign Currency	2.3	6.9	2.2	3.7	3.3	2.4
b. Bank Balance	153.0	98.9	250.9	617.0	332.1	357.6
1. In Nepal Rastra Bank	86.0	50.9	224.0	524.6	219.8	289
Domestic Currency					211.1	282.6
Foreign Currency					8.7	6.4
2. "A"Class Licensed Institution	37.3	1.3	2.2	10.5	5.5	43.8
Domestic Currency					3.8	41.6
Foreign Currency					1.7	2.2
3. Other Financial Ins.					0	0
4. In Foreign banks	29.7	46.7	24.7	81.9	106.8	24.8
c. Money at Call	100.0	0.0	0.0	381.9	69.9	672.3
Domestic Currency					0	475
Foreign Currency					69.9	197.3
2 INVESTMENTS	19.8	116.7	236.0	601.9	1220.7	1003.5
a. Govt. Securities	19.8	116.7	236.0	601.9	1120.3	1003.1
b. NRB Bond						
c. Govt. Non-Fin. Ins.					100.4	0.4
d. Other Non-Fin Ins.						
e. Non Residents						
3 SHARE & OTHER INVESTMENT	0.0	138.3	187.5	0.0	120.0	0.0
1. Non Residents					0	0
2. Others					120	0
4 LOANS & ADVANCES	265.1	1121.6	2146.4	3709.0	5519	5990
a. Govt. Entp.	0.0	60.0	40.0	50.0	0	70
i. Financial	0.0	60.0	40.0	50.0	0	70
ii. Non-Finan.	0.0	0.0	0.0	0.0	0.0	0.0
b. Pvt. Sector	263.5	1060.2	2104.4	3659.0	5519	5920
c. For. Bills P.& D.	1.6	1.4	2.0	0.0	0.0	0.0
d. Foreign A. B. C.	0.0	0.0	0.0	0.0	0.0	0.0
5 BILL PURCHED					37.7	118.7
a. Domestic Bills Purchased					4.6	44
b. Foreign Bills Purchased					6.9	74.7
c. Import Bills & Imports					26.2	0.0
6 LOANS AGAINST COLLECTED BILLS					0.0	0.0
a. Against Domestic Bills						
b. Against Foreign Bills						
7 CONTRA					0.5	0.0
8 FIXED ASSETS					81.5	86.2
9 OTHER ASSETS	117.9	105.9	205.7	351.7	202.9	476.4
a. Accrued Interests	1.7	7.2	14.2	21.3	20.9	29.3
Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0
Private Sector	1.7	7.2	14.2	21.3	20.9	29.3
b. Staff Loans / Adv.						0.0
c. Sundry Debtors					94.9	219.3
d. Cash In Transit					0.0	0.0
e. Others	116.2	98.7	191.5	330.4	87.1	227.8
10 Expenses not Written off					0	0
11 Non Banking Assets					0	0
12 Reconciliation Account					0.3	0.6
13 Profit & Loss A/c					0	0
USES OF FUNDS	674.6	1611.7	3067.3	5730.0	7696.0	8739.1

Table No. 22
SOURCES AND USES OF FUND OF LAXMI BANK LIMITED.

(Rs. in million)

	Mid-July				Mid-Jan
	2002	2003	2004	2005	2006
1 CAPITAL FUND	275.0	330.0	550.0	612.77	618.07
a. Paid-up Capital	275.0	330.0	549.2	609.8	609.8
b. General Reserve	0.0	0.0	0.2	2.3	7.6
c. Share Premium				0	0
d. Retained Earning	0.0	0.0	0.0	0.0	0.0
e. Others Reserves	0.0	0.0	0.6	0.7	0.7
1. Ex.Eq.Fund				0.7	0.7
2. Other				0	0
2 BORROWINGS	0.0	70.0	317.0	17.7	0
a. NRB	0.0	0.0	0.0	0	0
b. "A"Class Licensed Institution	0.0	70.0	279.8	17.7	0
c. Foreign Bank and Fin.Ins.	0.0	0.0	37.2	0	0
d. Other Financial Ins.	0.0	0.0	0.0	0	0
e. Bonds and Securities					
3 DEPOSITS	112.6	691.8	1684.3	3028.6	3839.4
a. Current	2.8	49.7	211.1	429.4	180
Domestic				404.4	133.7
Foreign				25	46.3
b. Savings	17.9	98.5	185.5	446.7	707.4
Domestic				442.1	700
Foreign				4.6	7.4
c. Fixed	64.5	288.6	1082.9	1779.2	2360.1
Domestic				1729.7	2290.2
Foreign				49.5	69.9
d. Call Deposits	24.4	247.2	187.8	346.8	547
e. Others	3.0	7.8	17.0	26.5	44.9
4 Bills Payable				31.4	37.3
5 Contra Accounts				0	0
6 Other Liabilities	1.9	20.3	70.4	196.1	204
1. Sundry Creditors				58.4	23.7
2. Loan Loss Provision				60.4	70.9
3. Interest Suspense a/c				2.1	13.8
4. Others	1.9	20.3	70.4	75.2	95.6
7 Reconciliation A/c					
8 Profit & Loss A/c				49.6	43.9
SOURCES OF FUNDS	389.5	1112.1	2621.7	3936.2	4742.67
1 LIQUID FUNDS	222.8	168.5	490.8	529.1	471.3
a. Cash Balance	3.0	16.0	37.0	105.9	75.1
Nepalese Notes & Coins	2.8	15.2	35.4	101.7	73.0
Foreign Currency	0.2	0.8	1.6	4.2	2.1
b. Bank Balance	165.8	137.5	342.6	358.6	173.3
1. In Nepal Rastra Bank	40.7	80.1	222.6	254.9	93.8
Domestic Currency				252	90.3
Foreign Currency				2.9	3.5
2. "A"Class Licensed Institution	107.2	26.6	68.8	32.6	20.8
Domestic Currency				31.5	20.6
Foreign Currency				1.1	0.2
3. Other Financial Ins.				0	0
4. In Foreign banks	17.9	30.8	51.2	71.1	58.7
c. Money at Call	54.0	15.0	111.2	64.6	222.9
Domestic Currency				1	29.8
Foreign Currency				63.6	193.1
2 INVESTMENTS	30.0	95.0	283.9	401.0	464.1
a. Govt. Securities	30.0	95.0	283.9	401	464.1
b. NRB Bond					
c. Govt. Non-Fin. Ins.					
d. Other Non-Fin Ins.					
e. Non Residents					
3 SHARE & OTHER INVESTMENT	0.0	0.0	0.0	13.4	13.4
1. Non Residents				0	0
2. Others				13.4	13.4
4 LOANS & ADVANCES	124.1	776.2	1750.8	2701	3426
a. Govt. Entp.	50.0	0.0	0.0	0	73
i. Financial	0.0	0.0	0.0	0	0
ii. Non-Finan.	50.0	0.0	0.0	0	73
b. Pvt. Sector	74.1	764.0	1701.0	2701	3353
c. For. Bills P. & D.	0.0	12.2	49.8		
d. Foreign A. B. C.	0.0	0.0	0.0		
5 BILL PURCHED				35.2	49.3
a. Domestic Bills Purchased				0	2.4
b. Foreign Bills Purchased				35.2	46.9
c. Import Bills & Imports				0.0	0.0
6 LOANS AGAINST COLLECTED BILLS				0.0	0.0
a. Against Domestic Bills					
b. Against Foreign Bills					
7 CONTRA				0.0	0.0
8 FIXED ASSETS				149.0	158.2
9 OTHER ASSETS	12.6	72.4	96.2	83.6	145.8
a. Accrued Interests	0.7	5.2	14.9	23.0	28.6
Govt. Entp.	0.0	0.3	0.0	0.0	0.3
Private Sector	0.7	4.9	14.9	23.0	28.3
b. Staff Loans / Adv.					0.0
c. Sundry Debtors				9.7	23.2
d. Cash In Transit				0.0	0.0
e. Others	11.9	67.2	81.3	50.9	94
10 Expenses not Written off				21.3	12.1
11 Non Banking Assets				2.8	2.8
12 Reconciliation Account				0	0
13 Profit & Loss A/c				0	0
USES OF FUNDS	389.5	1112.1	2621.7	3936.2	4742.6

Table No. 23
SOURCES AND USES OF FUND OF SIDDHARTHA BANK LIMITED.

(Rs. in million)

	Mid-July			Mid-Jan
	2003	2004	2005	2006
1 CAPITAL FUND	350.0	350.0	377.2	537.9
a. Paid-up Capital	350.0	350.0	350.0	500.0
b. General Reserve	0.0	0.0	0	37.9
c. Share Premium			0	0
d. Retained Earning	0.0	0.0	27.2	0.0
e. Others Reserves	0.0	0.0	0	0
1. Ex.Eq.Fund			0	0
2. Other			0	0
2 BORROWINGS	110.0	220.0	190	394.7
a. NRB	0.0	0.0	0	0
b. "A"Class Licensed Institution	110.0	220.0	190	394.7
c. Foreign Bank and Fin.Ins.	0.0	0.0	0	0
d.Other Financial Ins.	0.0	0.0	0	0
e. Bonds and Securities				
3 DEPOSITS	391.6	1291.3	2461.9	2888.7
a. Current	49.8	58.8	85.7	77.6
Domestic			81.6	74
Foreign			4.1	3.6
b. Savings	64.2	267.6	525.7	715.4
Domestic			523.7	708.6
Foreign			2	6.8
c. Fixed	66.9	537.2	1196.5	1313.4
Domestic			1169.8	1299.2
Foreign			26.7	14.2
d. Call Deposits	189.7	393.4	620.9	735.2
e. Others	21.0	34.3	33.1	47.1
4 Bills Payable			7.3	0.5
5 Contra Accounts			0	0
6 Other Liabilities	23.8	93.4	110.1	159.5
1. Sundry Creditors			20.3	47.4
2. Loan Loss Provision			62.4	71.1
3. Interest Suspense a/c			3.9	8.9
4. Others	23.8	93.4	23.5	32.1
7 Reconciliation A/c			4	-0.7
8 Profit & Loss A/c			42.7	50.2
SOURCES OF FUNDS	875.4	1954.7	3193.2	4030.8
1 LIQUID FUNDS	97.1	246.7	170	194.2
a. Cash Balance	9.3	18.3	33.4	40.5
Nepalese Notes & Coins	8.6	17.1	32.8	38.8
Foreign Currency	0.7	1.2	0.6	1.7
b. Bank Balance	55.7	53.6	104.1	118.7
1. In Nepal Rastra Bank	42.6	35.4	45.6	116.9
Domestic Currency			45.1	116.7
Foreign Currency			0.5	0.2
2. "A"Class Licensed Institution	0.5	1.8	21.2	3.9
Domestic Currency			21.2	3.9
Foreign Currency			0	0
3. Other Financial Ins.			0	0
4. In Foreign banks	12.6	16.4	37.3	-2.1
c. Money at Call	32.1	174.8	32.5	35
Domestic Currency			30	30
Foreign Currency			2.5	5
2 INVESTMENTS	3.8	42.1	277.1	324.1
a. Govt.Securities	3.8	42.1	277.1	323.7
b. NRB Bond				
c. Govt.Non-Fin. Ins.				
d. Other Non-Fin Ins.				0.4
e. Non Residents				
3 SHARE & OTHER INVESTMENT	70.0	0.0	0.0	0.0
1. Non Residents			0	0
2. Others			0	0
4 LOANS & ADVANCES	629.0	1567.9	2635	3284
a. Govt. Entp.	0.0	0.0	0	0
i. Financial	0.0	0.0	0	0
ii. Non-Finan.	0.0	0.0	0	0
b. Pvt. Sector	629.0	1567.9	2635	3284
c. For. Bills P.& D.	0.0	0.0		
d. Foreign A. B. C.	0.0	0.0		
5 BILL PURCHED			0.2	71.4
a. Domestic Bills Purchased			0	0
b. Foreign Bills Purchased			0.2	71.4
c. Import Bills & Imports			0.0	0.0
6 LOANS AGAINST COLLECTED BILLS			0.0	0.0
a. Against Domestic Bills				
b. Against Foreign Bills				
7 CONTRA			0.0	0.0
8 FIXED ASSETS			52.3	60.6
9 OTHER ASSETS	75.5	98.0	47.3	85.3
a. Accrued Interests	4.2	14.5	22.1	28.5
Govt. Entp.	0.0	0.0	0.0	0.0
Private Sector	4.2	14.5	22.1	28.5
b. Staff Loans / Adv.				0.0
c. Sundry Debtors			0.9	5.8
d. Cash In Transit			0.0	0.0
e. Others	71.3	83.5	24.3	51
10 Expenses not Written off			11.4	11.2
11 Non Banking Assets			0	0
12 Reconciliation Account			0	0
13 Profit & Loss A/c			0	0
USES OF FUNDS	875.4	1954.7	3193.2	4030.8

Table No. 24
SOURCES AND USES OF FUND OF AGRICULTURAL DEVELOPMENT BANK / NEPAL
COMMERCIAL BANKING BRANCHES ONLY

(Rs. in million)

	Mid-July							Mid-Jan
	1999	2000	2001	2002	2003	2004	2005	2006
1 CAPITAL FUND	0.0	0.0	0.0	0.0	0.0	0.0	0	0
a. Paid-up Capital							0.0	0.0
b. General Reserve							0	0
c. Share Premium							0	0
d. Retained Earning							0.0	0.0
e. Others Reserves							0	0
1. Ex.Eq.Fund							0	0
2. Other							0	0
2 BORROWINGS	0.0	0.0	0.0	0.0	0.0	0.0	619.5	617.8
a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	0	0
b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0	0.0	0.0	0	0
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0	0
d. Other Financial Ins.				0.0	0.0	0.0	619.5	617.8
e. Bonds and Securities								
3 DEPOSITS	11937.2	14306.6	16640.9	20052.1	23005.9	26267.2	27100.1	27781.2
a. Current	615.4	791.2	1201.3	1294.9	1393.0	1630.0	1835.4	1838.1
Domestic							1835.4	1838.1
Foreign							0	0
b. Savings	5872.9	8016.9	10257.3	11002.9	12732.2	14632.6	15121.7	15438.3
Domestic							15121.7	15438.3
Foreign							0	0
c. Fixed	5405.6	5498.4	5182.3	7754.3	8756.2	9846.8	10087	10379.4
Domestic							10087	10379.4
Foreign							0	0
d. Call Deposits	43.3	0.0	0.0	0.0	0.0	0.0	56	125.4
e. Others	0.0	0.0	0.0	0.0	124.5	157.8	0	0
4 Bills Payable							20.5	29.3
5 Contra Accounts							288.1	0
6 Other Liabilities	313.9	695.2	532.1	821.4	1541.6	8533.6	2731	3166.8
1. Sundry Creditors							460.7	513.5
2. Loan Loss Provision							1182.8	1349.6
3. Interest Suspense a/c							1080.9	1295.3
4. Others	313.9	695.2	532.1	821.4	1541.6	8533.6	6.6	8.4
7 Reconciliation A/c							3068.6	3449.9
8 Profit & Loss A/c							568.5	661.1
SOURCES OF FUNDS	12251.1	15001.8	17173	20873.5	24547.5	34800.8	34396.3	35706.1
1 LIQUID FUNDS	1616.1	2049.1	2244.8	1911.0	2035.0	2312.6	2300	1865.5
a. Cash Balance	364.7	403.5	458.5	528.8	618.7	473.5	601.7	591.7
Nepalese Notes & Coins	358.8	395.1	448.0	517.2	612.5	470.0	600.1	591.7
Foreign Currency	5.9	8.4	10.5	11.6	6.2	3.5	1.6	0.0
b. Bank Balance	1251.4	1645.6	1786.3	1382.2	1416.3	1839.1	1694.8	1270.7
1. In Nepal Rastra Bank	1129.7	1451.3	1498.4	1110.9	1161.4	1532.4	1487	1058.1
Domestic Currency							1487	1058.1
Foreign Currency							0	0
2. "A"Class Licensed Institution	121.7	194.3	287.9	271.3	254.9	306.7	207.8	212.6
Domestic Currency							207.8	212.6
Foreign Currency							0	0
3. Other Financial Ins.							0	0
4. In Foreign banks							0	0
c. Money at Call							3.5	3.1
Domestic Currency							3.5	3.1
Foreign Currency							0	0
2 INVESTMENTS	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.0
a. Govt. Securities							0.2	0
b. NRB Bond								
c. Govt. Non-Fin. Ins.								
d. Other Non-Fin Ins.								
e. Non Residents								
3 SHARE & OTHER INVESTMENT							0.0	0.0
1. Non Residents								
2. Others							0	0
4 LOANS & ADVANCES	3891.9	4590.4	5700.5	6847.8	8794.7	9221.2	10746	11755
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0	0
i. Financial	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
ii. Non-Finan.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Pvt. Sector	3891.9	4590.4	5700.5	6847.8	8794.7	9221.2	10746	11755
c. For. Bills P. & D.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Foreign A. B. C.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5 BILL PURCHED							0.0	0.0
a. Domestic Bills Purchased							0	0
b. Foreign Bills Purchased							0	0
c. Import Bills & Imports							0.0	0.0
6 LOANS AGAINST COLLECTED BILLS							0.0	0.0
a. Against Domestic Bills								
b. Against Foreign Bills								
7 CONTRA							288.1	0.0
8 FIXED ASSETS							123.1	138.6
9 OTHER ASSETS	6743.1	8362.2	9227.7	12114.7	13717.8	23267.0	1921.6	2054.5
a. Accrued Interests	140.8	146.2	150.5	91.1	834.7	958.4	1096.4	1290.7
Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0		
Private Sector	140.8	146.2	150.5	91.1	834.7	958.4	1096.4	1290.7
b. Staff Loans / Adv.								292.9
c. Sundry Debtors							332.7	465.0
d. Cash In Transit							0.0	0.0
e. Others	6602.3	8216.0	9077.2	12023.6	12883.1	22308.6	492.5	5.9
10 Expenses not Written off							0	0
11 Non Banking Assets							231	194.5
12 Reconciliation Account							18376.3	18836.9
13 Profit & Loss A/c							409.6	861.1
USES OF FUNDS	12251.1	15001.8	17173.0	20873.5	24547.5	34800.8	34396.3	35706.1

Table No. 25
Profit And Loss Account of Commercial Banks
Mid - January 2006

(Rs. In million)

Expenses	NBL	RBB	NABIL	NINV	SCBL	HBL	NSBIB	NBBL	EBL	BOK	NCCB	LMBIB	NICB	MPBL	KMBL	LAXMI	SDBL	Total
1 Interest Expenses	382.6	403.7	153.3	220.7	136.0	313.5	153.8	262.4	186.6	139.4	159.5	103.6	151.0	130.0	183.8	85.6	69.7	3235.1
1.1 Deposit Liabilities	361.0	403.7	153.3	207.4	136.0	313.5	151.5	262.4	177.6	137.0	159.5	102.9	151.0	129.0	155.0	85.6	69.7	3156.0
1.1.1 Saving A/c	251.4	234.8	61.7	79.9	99.6	128.3	34.3	118.9	70.0	57.9	55.2	26.8	41.9	26.7	28.8	10.1	12.6	1338.8
1.1.2 Fixed A/c	108.1	158.1	51.7	74.1	22.1	181.4	110.9	95.4	90.3	50.6	84.7	58.6	84.7	56.0	73.5	59.1	35.9	1395.3
1.1.2.1 Upto 3 Months Fixed A/c	0.0	0.0	4.5	0.0	7.9	48.4	0.0	0.2	0.4	0.0	0.0	0.0	4.3	0.1	0.0	0.0	0.0	66.0
1.1.2.2 3 to 6 Months fixed A/c	0.0	0.0	6.3	0.0	3.4	0.0	0.0	0.5	0.7	0.0	0.0	0.0	6.7	0.0	0.0	0.0	0.2	17.7
1.1.2.3 6 Months to 1 Year Fixed A/c	108.1	42.9	37.8	0.0	9.1	0.0	110.9	13.6	23.2	50.6	37.9	58.6	25.3	6.8	0.0	0.0	6.5	531.2
1.1.2.4 Above 1 Year	0.0	115.2	3.1	74.1	1.7	133.0	0.0	81.1	66.0	0.0	46.8	0.0	48.4	49.1	73.5	59.1	29.2	780.4
1.1.3 Call Deposit	1.5	10.8	34.2	53.4	14.3	3.8	6.3	47.9	16.9	28.5	19.6	17.6	24.4	46.3	52.7	16.4	21.1	415.6
1.1.4 Certificate of Deposits	0.0	0.0	5.7	0.0	0.0	0.0	0.0	0.2	0.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.3
1.2 Others	21.6	0.0	0.0	13.3	0.0	0.0	2.3	0.0	9.0	2.4	0.0	0.7	0.0	1.0	28.8	0.0	0.0	79.1
2 Staff Expenses	373.4	355.0	97.7	52.0	68.4	86.1	24.4	42.8	40.7	27.8	24.4	20.6	22.5	20.5	25.9	16.7	11.0	1309.9
3 Office Operating Expenses	105.4	112.2	75.2	87.9	118.2	133.4	48.2	55.3	61.3	50.5	30.6	23.9	27.8	35.4	37.3	21.8	19.6	1044.0
4 Exchange Fluctuation Loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.3	0.0	0.9	0.0	0.0	0.0	0.0	0.0	0.0	6.2
4.1 Due to Change in Exchange Rates	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.3	0.0	0.9	0.0	0.0	0.0	0.0	0.0	0.0	6.2
4.2 Due to Foreign Currency Transactions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5 Non-Operating Expenses	0.0	7.8	30.9	0.0	0.0	0.0	0.0	9.4	2.5	0.0	0.0	0.0	0.0	0.0	0.0	4.6	4.5	59.7
6 Loan Written Off	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1
7 Loan Loss Provision	-600.0	250.8	78.5	14.5	11.3	99.3	61.0	419.3	25.1	62.0	99.4	72.2	26.5	24.3	31.6	2.7	7.0	685.4
7.1 General Loan Loss Provision	0.0	250.8	0.4	11.2	0.0	99.3	12.0	3.4	22.2	5.4	-9.9	21.3	7.3	13.9	9.7	2.7	6.4	456.2
7.2 Special Loan Loss Provision	-600.0	0.0	78.1	3.3	11.3	0.0	49.0	416.0	2.9	56.6	109.3	50.9	19.2	10.4	21.9	0.0	0.5	229.3
7.2.1 Sub-Standard Loan Loss Provision	-600.0	0.0	5.5	0.8	0.0	0.0	3.4	48.0	0.0	12.4	11.7	26.0	-1.9	2.4	19.5	0.0	0.4	-471.9
7.2.2 Doubtful Loans Loss Provision	0.0	0.0	4.5	0.3	0.0	0.0	29.9	68.1	0.0	-34.8	26.6	5.3	22.8	7.3	-0.5	0.0	0.0	129.4
7.2.3 Loss Loan Loss Provision	0.0	0.0	68.2	2.2	11.3	0.0	15.8	299.9	2.9	79.0	71.0	19.5	-1.7	0.7	2.9	0.0	0.2	571.9
8 Provision for Staff Bonus	0.0	0.0	0.0	26.0	46.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	72.6
9 Provision for Income Tax	0.0	0.0	0.0	76.8	135.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.4	0.0	0.0	0.0	212.2
10 Others	-2.0	0.0	0.0	7.5	0.0	0.0	0.0	9.7	14.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	29.7
11 Net Profit	922.9	0.0	396.0	183.7	339.9	350.0	74.7	-350.0	180.9	141.7	0.0	0.0	60.1	63.0	43.0	18.5	38.0	2462.3
TOTAL EXPENCES	1182.2	1129.6	831.6	669.0	855.4	982.3	362.0	448.9	516.8	421.4	314.8	220.3	288.0	274.0	322.0	149.8	149.8	9118.0
TOTAL INCOME	1182.2	1129.6	831.6	669.0	855.4	982.3	362.0	448.9	516.8	421.4	314.8	220.3	288.0	274.0	322.0	149.8	150.0	9118.0
1. Interest Income	1020.1	1016.0	573.3	516.0	571.4	768.9	318.7	353.3	431.4	339.6	238.4	176.5	251.6	228.9	292.6	133.9	133.7	7364.2
1.1. On Loans and Advance	755.7	850.1	422.8	431.0	298.0	540.6	266.4	288.9	368.6	265.4	230.5	161.9	212.3	217.6	234.2	121.0	119.2	5784.1
1.2. On Investment	243.2	110.0	79.7	35.6	171.7	71.2	48.0	55.6	55.8	51.7	6.2	11.2	26.3	2.9	22.5	8.9	0.0	1000.3
1.2.1 Government Bonds	243.2	0.0	67.7	35.6	171.7	71.2	44.8	46.7	40.6	51.7	6.0	11.2	26.3	2.9	23.0	8.9	0.0	851.4
1.2.2 Foreign Bonds	0.0	0.0	12.0	0.0	0.0	0.0	0.0	0.0	9.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.0
1.2.3 NRB Bonds	0.0	0.0	0.0	0.0	0.0	0.0	3.2	0.0	0.0	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.0	3.4
1.2.4 Deventure & Bonds	0.0	110.0	0.0	0.0	0.0	0.0	8.9	6.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	125.1
1.3 Agency Balance	1.3	45.9	1.6	3.2	2.9	0.0	1.7	0.0	1.0	0.0	0.0	1.5	0.4	0.0	0.0	0.0	0.0	59.5
1.4 On Call Deposit	1.7	0.0	68.0	42.2	97.1	157.1	0.0	4.9	5.5	0.1	0.5	0.4	12.4	1.2	33.3	4.0	9.0	437.4
1.5 Others	18.3	10.0	1.2	4.0	1.7	0.0	2.6	3.9	0.5	22.4	1.2	1.5	0.2	7.2	2.7	0.0	6.0	83.5
2. Comission & Discount	77.9	103.0	115.7	66.3	128.0	113.0	23.4	43.8	51.6	29.3	27.3	7.2	23.5	20.4	15.6	11.4	11.3	868.7
2.1 Bills Purchase & Discount	0.1	1.3	3.2	8.8	9.4	7.4	2.4	3.2	0.8	0.5	0.8	0.1	0.8	2.1	0.7	1.2	0.0	42.9
2.2 Comission	77.8	68.6	111.9	57.5	64.7	105.6	18.0	36.8	30.2	28.8	17.2	6.8	21.7	17.9	15.0	9.1	4.0	691.4
2.3 Others	0.0	33.1	0.6	0.0	53.9	0.0	2.9	3.8	20.6	0.0	9.3	0.3	1.1	0.4	0.0	1.2	7.3	134.5
3 Income From Exchange Fluctuation	1.8	8.7	100.0	72.5	139.1	100.5	19.2	28.3	12.7	51.1	7.6	10.4	12.8	16.8	13.8	3.9	5.0	604.1
3.1 Due to Change in Exchange Rate	-3.7	4.0	14.6	11.7	139.1	65.5	2.5	7.3	0.2	0.0	0.0	1.1	1.4	7.1	14.0	4.0	0.7	269.6
3.2 Due to Foreign Currency Trans.	5.5	4.7	85.4	60.8	0.0	35.0	16.7	21.0	12.5	51.1	7.6	9.2	11.4	9.7	0.0	0.0	4.2	334.8
4 Other Profits	82.4	1.9	42.6	14.2	16.9	0.0	0.7	23.5	21.0	1.4	0.2	4.4	0.0	7.9	0.0	0.6	0.0	217.7
5 Provision for Loan	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	41.3	21.9	0.0	0.0	0.0	0.0	0.0	63.2
6 Net Loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	63.2

Table No.26
SECTORWISE LOANS and ADVANCES of COMMERCIAL BANKS and ADB/N
Mid-January,2006

(Rs.In.Million)

Sectors	Banks	NBL	RBB	NaBL	NIBL	SCBNL	HBL	NSBIBL	NBBL	EBL	BOKL	NCCBL	LuBL	NICBL	MBL	KBL	LaBL	SBL	ADB	TOTAL
1 Agriculture		771.5	1476.8	51.9	45.8	334.9	599.4	174.2	195.3	51.9	97.4	142.3	148.2	117.2	63.8	204.4	20.8	16.7	0.0	4512.4
2 Mining		15.3	29.5	25.9	3.4	107.8	40.0	28.8	36.0	4.8	77.2	43.2	1.8	0.0	32.0	90.6	0.0	0.0	0.0	536.4
3 Productions		5927.5	6613.8	4765.9	4368.5	2078.0	8425.2	3468.2	4018.6	2461.4	2341.3	2197.6	1231.5	3036.3	1813.4	1844.7	1518.3	1190.2	1464.1	58764.3
4 Construction		308.8	582.0	1055.5	432.4	1305.9	296.7	741.4	405.5	1370.2	639.2	377.9	87.9	790.1	262.9	14.6	343.7	422.5	911.4	10348.5
5 Metal Productions,Machinery & Electrical Tools & Fittings		297.1	138.6	128.9	59.8	0.0	115.2	344.3	162.5	24.7	187.8	20.1	15.7	0.0	100.9	127.6	2.2	56.7	0.0	1782.2
6 Transportation Equipment Production & Fitting		77.5	164.2	1185.5	24.3	3.5	280.7	0.0	94.9	86.7	0.0	58.0	41.6	0.0	59.3	676.9	84.6	18.0	0.0	2855.7
7 Transportation, Communications & Public Services		494.4	763.2	478.4	476.8	155.4	1369.2	536.8	1155.9	750.2	853.3	644.3	345.7	312.1	627.3	95.9	106.5	592.5	341.2	10099.3
8 Wholesaler & Retailers		3348.1	8968.9	1917.8	2486.1	818.8	1999.6	1284.6	1574.7	2865.9	1388.2	1063.9	789.5	1073.6	1053.5	388.6	620.2	537.3	2935.2	35114.4
9 Finance, Insurance & Fixed Assets		629.6	2041.3	414.3	630.5	337.3	752.4	283.7	903.1	264.4	460.1	309.6	125.4	254.4	145.3	741.9	221.6	175.8	0.0	8690.7
10 Service Industries		1625.7	1819.1	1052.9	1525.5	547.5	1459.5	826.5	1263.2	420.2	570.8	585.2	477.6	160.1	615.6	510.8	260.9	204.8	916.3	14842.2
11 Consumable Loan		2101.4	788.8	86.7	0.0	58.6	239.2	73.9	128.7	255.8	210.0	26.2	0.0	10.6	0.4	0.0	0.0	1.0	98.6	4079.8
12 Local Government		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
13 Others		837.9	2413.7	863.5	1666.2	1938.5	953.5	260.1	372.9	1061.8	110.9	663.2	418.0	339.8	683.9	1293.9	308.3	68.7	5088.2	19343.2
Total		16434.7	25799.9	12027.2	11719.4	7686.2	16530.7	8022.6	10311.4	9618.0	6936.3	6131.5	3683.0	6094.1	5458.3	5989.9	3487.1	3284.0	11755.0	170969.2

Table No. 27
SECURITY- WISE LOANS AND ADVANCES OF COMMERCIAL BANKS*
Mid-January,2006

(Rs. In million)

Security	Banks	NBL	RBB	NABIL	NIB	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCCB	LBL	NIC	MBL	KBL	Laxmi	SBL	ADB/N	TOTAL
1 Gold/Silver		756.5	640.3	0.0	124.3	0.0	0.0	0.0	0.0	0.0	0.0	13.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1534.2
2 Government Securities		1217.4	7.7	213.8	14.2	855.2	385.5	6.6	0.2	102.5	253.0	1.1	5.2	0.7	2.7	1.2	0.0	0.0	0.0	3066.9
3 Non Government Securities		0.0	30.1	0.0	183.6	176.4	65.1	0.0	6.6	8.3	0.0	156.1	20.0	186.9	15.7	283.6	0.0	0.7	0.0	1133.1
4 Fixed A/c Receipt		194.9	110.9	213.3	114.1	287.8	442.4	173.8	114.3	417.3	725.7	20.3	49.0	52.9	79.2	48.7	16.6	5.3	3732.3	6798.8
4.1 On Own Bank		194.9	110.7	154.0	89.7	158.4	427.6	173.2	114.3	260.9	94.2	16.5	37.8	9.6	26.7	21.8	16.6	5.3	3732.3	5644.5
4.2 On Other Banks		0.0	0.2	59.3	24.4	129.3	14.8	0.6	0.0	156.4	631.5	3.8	11.2	43.2	52.5	26.9	0.0	0.0	0.0	1154.3
5 Asset Guarantee		9215.6	20072.6	8578.1	10708.5	4845.2	14243.6	7196.6	7661.6	8756.1	5535.2	4855.7	2930.4	5709.6	4532.7	4652.8	3208.1	3173.7	4440.8	130316.8
5.1 Fixed Assets		4799.3	18993.3	5267.9	6663.8	4372.3	10637.5	4929.8	6876.1	6357.6	3929.1	3903.2	2793.1	3114.5	3950.9	4434.8	2302.5	2186.0	4440.8	9952.5
5.1.1 Lands & Buildings		3280.0	18836.2	3020.1	5622.9	2808.7	6034.7	3371.7	6064.0	5176.7	3034.7	3004.4	2538.5	2392.6	2402.2	3125.5	1916.4	1401.6	4440.8	78471.6
5.1.2 Machinery & Tools		497.1	21.3	465.9	167.0	0.0	378.4	638.5	281.6	182.0	80.2	25.7	95.3	188.4	1160.0	127.3	94.1	164.4	0.0	4567.2
5.1.3 Furniture & Fixture		244.7	16.9	3.0	0.0	0.0	0.0	0.0	3.9	21.2	0.0	48.8	2.5	0.0	1.3	8.6	0.0	0.0	0.0	351.0
5.1.4 Vehicles		330.6	118.9	1687.7	726.3	1540.4	1134.9	603.8	526.5	684.2	814.2	742.3	155.5	527.9	381.1	822.7	257.5	620.0	0.0	11674.4
5.1.5 Other Fixed Assets		446.9	0.0	91.2	147.6	23.2	3089.5	315.8	0.0	293.6	0.0	82.0	1.3	5.7	6.3	350.7	34.5	0.0	0.0	4888.3
5.2 Current Assets		4416.3	1079.3	3310.2	4044.6	472.9	3606.2	2266.8	785.5	2398.5	1606.1	952.5	137.3	2595.1	581.8	217.9	905.6	987.7	0.0	30364.3
5.2.1 Agricultural Products		895.5	68.8	365.2	34.7	45.0	205.3	140.7	63.1	230.5	0.0	82.4	12.1	167.6	0.0	7.2	23.0	51.3	0.0	2392.4
5.2.1.1 Rice		725.5	30.7	157.3	33.9	0.0	148.9	16.2	33.8	52.1	0.0	2.3	0.0	15.9	0.0	4.0	23.0	0.0	0.0	1243.6
5.2.1.2 Raw Jute		17.9	21.4	29.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	30.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	99.0
5.2.1.3 Other Agricultural Products		152.1	16.7	178.8	0.9	45.0	56.5	124.5	29.2	178.4	0.0	49.4	12.1	151.7	0.0	3.2	0.0	51.3	0.0	1049.8
5.2.2 Other Non Agricultural Products		3520.8	1010.5	2945.0	4009.9	427.9	3400.9	2126.1	722.4	2168.0	1606.1	870.1	125.2	2427.5	581.8	210.8	882.6	936.4	0.0	27971.9
5.2.2.1 Raw Materials		99.1	0.0	263.2	25.3	163.8	308.7	697.2	79.5	459.0	895.9	517.6	27.0	1077.2	7.0	0.0	83.8	155.6	0.0	4859.9
5.2.2.2 Semi Ready Made Goods		1062.6	13.1	24.8	0.0	0.0	10.0	15.0	98.0	4.4	710.2	0.0	10.0	5.7	0.0	187.2	254.5	23.3	0.0	2418.9
5.2.2.3 Readymade Goods		2359.1	997.4	2657.1	3984.5	264.1	3082.2	1413.9	544.9	1704.6	0.0	352.5	88.2	1344.6	574.8	23.6	544.3	757.5	0.0	20693.1
5.2.2.3.1 Salt, Sugar, Ghee, Oil		605.3	56.6	139.7	118.5	0.0	3.8	149.7	137.9	73.3	0.0	171.6	32.0	281.6	129.7	0.0	161.3	1.7	0.0	2062.6
5.2.2.3.2 Clothing		678.6	23.1	66.5	15.4	0.0	0.0	38.1	55.0	22.9	0.0	0.0	2.1	44.5	40.0	0.0	0.0	54.3	0.0	1040.4
5.2.2.3.3 Other Goods		1075.2	917.7	2450.9	3850.6	264.1	3078.4	1226.2	352.0	1608.4	0.0	180.9	54.1	1018.5	405.1	23.6	383.0	701.5	0.0	17590.1
6 On Bills Guarantee		837.0	2841.5	1886.2	213.6	14.7	435.7	336.2	1304.6	85.9	82.3	142.4	157.1	1.3	524.2	810.9	0.0	0.0	0.0	9673.6
6.1 Domestic Bills		3.0	57.8	4.5	7.4	14.7	2.4	14.3	13.1	47.2	0.0	31.0	2.3	1.2	5.9	1.9	0.0	0.0	0.0	206.7
6.2 Foreign Bills		834.0	2783.7	1881.7	206.2	0.0	433.2	321.9	1291.6	38.7	82.3	111.4	154.8	0.0	518.3	808.9	0.0	0.0	0.0	9466.9
6.2.1 Import Bill & Letter of Credit		760.4	2338.3	1773.6	97.2	0.0	297.4	120.8	1059.4	13.1	0.0	1.0	138.3	0.0	442.6	803.3	0.0	0.0	0.0	7845.5
6.2.2 Export Bill		6.1	358.6	91.6	54.7	0.0	116.3	156.7	113.4	0.0	22.9	108.2	16.5	0.0	11.5	5.6	0.0	0.0	0.0	1062.1
6.2.3 Against Export Bill		46.5	3.5	16.5	5.0	0.0	0.0	42.8	89.4	0.0	59.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	263.1
6.2.4 Other Foreign Bills		21.0	83.3	0.0	49.2	0.0	19.5	1.7	29.3	25.6	0.0	2.2	0.0	0.0	64.2	0.0	0.0	0.0	0.0	296.1
7 Guarantee		1112.1	2036.7	432.6	40.3	528.5	788.3	302.9	1202.7	142.2	340.1	291.1	220.6	118.9	273.5	188.5	206.5	99.8	0.0	8325.4
7.1 Government Guarantee		453.3	1942.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.0	0.0	0.0	0.0	2405.5
7.2 Institutional Guarantee		334.7	0.8	289.4	22.9	393.6	544.4	293.6	400.8	140.2	132.6	271.4	142.3	117.9	78.1	124.4	206.5	97.6	0.0	3591.2
7.3 Personal Guarantee		239.7	0.0	0.1	3.4	0.0	44.0	9.3	162.3	2.0	0.0	19.7	39.1	0.0	51.1	49.8	0.0	0.0	0.0	620.5
7.4 Group Guarantee		64.8	93.5	10.0	0.0	0.0	0.0	0.0	0.3	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	168.7
7.5 On Other Guarantee		19.6	0.2	133.1	14.1	134.8	200.0	0.0	639.3	0.0	207.6	0.0	39.1	1.0	144.3	4.1	0.0	2.2	0.0	1539.4
8 Credit Card		0.0	0.0	57.3	0.0	55.3	48.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	161.2
9 Earthquake Victim Loan		29.6	20.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	49.6
10 Others		3071.5	40.1	645.9	320.9	923.2	121.4	6.6	21.4	105.6	0.0	651.7	300.8	23.8	30.3	4.3	55.9	4.5	3581.9	9909.7
Total		16434.7	25799.9	12027.2	11719.4	7686.2	16530.7	8022.6	10311.4	9618.0	6936.3	6131.5	3683.0	6094.1	5458.3	5989.9	3487.1	3284.0	11755.0	170969.3

* In some cases total loans and advances may vary with the same figures shown in Sources and Uses of Funds of respective banks because of Loan Loss provision adjustment.

Table No 28
PRIORITY AND DEPRIVED SECTOR LOAN STATEMENT of COMMERCIAL BANKS
Mid-January,2006

(Rs in million)

Sectors \ Banks	NBL	RBB	NABIL	NINV	SCBL	HBL	NSBIB	NBBL	EBL	BOK	NCCB	LMBIBL	NICB	MPBL	KMBL	LAXMI	SDBL	Total
1. Priority Sector	1279.67	2419.3	787.121	703.3	289.7	313.5	770.3	780.7	847.3	394.9	506.6	291.9	429.2	631.5	180.5	96.3	401.7	11123.5
(A) Direct Investment	1007	2419.3	465.901	378.4	289.7	313.5	527.0	780.7	578.4	394.9	506.6	175.4	288.9	447.4	180.5	96.3	401.7	9251.63
- Agriculture	397.2	407.9	41.7	11.6	97.7	15.7	74.0	43.7	6.3	53.2	41.8	3.3	44.7	14.5	0.0	0.0	0.0	1253.12
- Domestic Industries	270	1103.2	62.2	100.0	44.8	52.6	103.9	114.0	231.8	20.2	107.6	37.2	59.4	13.4	22.4	8.4	17.0	2367.81
- Services	334.4	908.2	281.2	190.2	147.2	245.3	333.7	283.1	340.4	211.1	264.4	67.9	184.9	162.5	62.9	11.0	327.7	4356.2
- Power Sector	5.4		80.8	76.7	0.0	0.0	15.4	329.7	0.0	110.4	92.8	67.0	0.0	257.0	95.2	76.9	57.0	1264.31
- Machine & Import of Raw Materials	0		0.0	0.0	0.0	0.0	0.0	10.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.2
(B) Indirect Investment	272.67	0	321.2	324.9	0.0	0.0	243.3	0.0	268.9	0.0	0.0	116.6	140.3	184.1	0.0	0.0	0.0	1871.89
2. Deprived Loans	628.8	760.6	335.574	325.1	239.2	448.8	243.3	327.8	297.0	409.9	184.9	116.8	150.3	138.5	126.5	45.1	33.2	4811.27
(A) Direct Investment	356.2	760.6	14.354	0.2	0.0	0.0	0.0	1.5	28.1	5.6	0.6	0.3	10.0	1.0	0.0	0.0	0.0	1178.31
- Agriculture	250.3	495.9	5.3	0.0	0.0	0.0	0.0	0.9	11.4	0.0	0.6	0.0	10.0	1.0	0.0	0.0	0.0	775.478
- Domestic Industries	24.1	47.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	71.261
- Services	81.8	217.6	9.0	0.2	0.0	0.0	0.0	0.6	16.6	5.6	0.0	0.3	0.0	0.0	0.0	0.0	0.0	331.574
(B) Indirect Investment	272.6		321.2	324.9	239.2	448.8	243.3	326.3	268.9	404.3	184.3	116.5	140.3	137.5	126.5	45.1	33.2	3632.96

Table No. 29
COMMERCIAL BANKS LOANS TO PUBLIC ENTERPRISES
(Aggregate)
Mid January, 2006

(Rs.in million)

Corporation	Banks	NBL	RBB	NABIL	NIB	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCCB	LBL	NIC	MBL	KBL	LAXMI	SBL	Total
1 Industrial		175.1	173.9	0.0	0.0	0.0	7.2	0.0	23.8	0.0	0.0	84.9	32.0	0.0	0.0	0.0	72.8	0.0	569.6
1.1 Agricultural Lime Industries Ltd.		1.7																	1.7
1.2 Birjung Sugar Mills Ltd.																			0.0
1.3 Dairy Development Corporation																			0.0
1.4 Herbs Production and Processing Center Ltd.																			0.0
1.5 Hetauda Cement Industries Ltd.																			0.0
1.6 Janakpur Cigaratte Factory Ltd.		107.5	39.3																146.8
1.7 Limbini Sugar Mills Ltd.			40.0										32.0						72.0
1.8 Nepal Rosin and Terpentine Ltd.																			0.0
1.9 Royal Drugs LTd.							2.5					84.9							87.4
1.10 Udaypur Cement Industries Ltd.																			0.0
1.11 Nepal Orient and Magnesite Pvt. LTd.																			0.0
1.12 Himal Cement Company		15.6					4.7		23.8										44.1
1.13 Hetauda Textile Industries Ltd.																			0.0
1.14 Bhaktapur Brick Factory																			0.0
1.15 Others		50.3	94.6														72.8		217.7
2 Trading		401.6	1604.5	1.6	0.0	150.8	282.8	164.8	119.6	303.2	68.6	39.9	0.0	25.2	0.0	0.0	0.0	0.0	3162.6
2.1 Agriculture Input Corporation							120.1												120.1
2.2 Cottage Indutries Development Corporation							0.0												0.0
2.3 National Trading Ltd.			0.1			150.8	162.7							25.2					338.9
2.4 Nepal Food Corporation		100.5						52.3											152.8
2.5 Nepal Oil Corporation			1500.0							100.0									1600.0
2.6 The Timbre Corporation of Nepal																			0.0
2.7 Others		301.2	104.4	1.6				112.5	119.6	203.2	68.6	39.9							950.9
3 Financial		239.3	0.1	0.0	84.0	0.0	0.0	0.0	0.0	70.0	0.0	0.0	110.0	90.0	0.0	70.0	0.0	0.0	663.4
3.1 Agriculture Development Bank														75.0					75.0
3.2 Nepal Industrial Development Corporation																			0.0
3.3 Rastria Banijya Bank																			0.0
3.4 Credit Insurance and Loan Guarantee Corp. Pvt. Ltd.																			0.0
3.5 Nepal Housing Development Finance Company																			0.0
3.6 Nepal Stock Exchange																			0.0
3.7 Citizen Investment Fund																			0.0
3.8 National Insurance Corporation																			0.0
3.9 Others		239.3	0.1		84.0					70.0			110.0	15.0		70.0			588.4
4 Service Oriented		0.0	295.7	60.0	0.0	0.0	307.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	662.9
4.1 Insutrial Area Management Ltd.																			0.0
4.2 National Construction Company Nepal Ltd.																			0.0
4.3 Nepal Traportaion and Warehouse Management Co. Ltd.																			0.0
4.4 Nepal Engineering Consultancy Service Center Ltd.																			0.0
4.5 Royal Nepal Airlines Corporation			295.7	60.0			307.2												662.9
4.6 National Productivity and Economic Development Center Ltd.																			0.0
4.7 Nepal Transportation Corporation																			0.0
4.8 Others																			0.0
5 Other Government Corporations		0.0	0.0	0.0	0.0	0.0	0.0	0.0	29.9	0.0	0.0	0.0	0.0	12.0	0.0	0.0	0.0	0.0	41.9
5.1 Cultural Corporation																			0.0
5.2 Gorakhapatra Corporation									29.9										29.9
5.3 Janak Educationa Material Center Ltd.														12.0					12.0
5.4 Nepal Television																			0.0
5.5 Rural Housing Company Ltd.																			0.0
5.6 Nepal Water Supply Corporation																			0.0
5.7 Nepal Electricity Authority																			0.0
5.8 Nepal Telecommunication Corporation																			0.0
5.9 Civial Aviation Authority																			0.0
5.10 Others																			0.0
Total		816.1	2074.2	61.6	84.0	150.8	597.1	164.8	173.3	373.2	68.6	124.8	142.0	127.2	0.0	70.0	72.8	0.0	5100.4

Table No. 30
OWNERSHIP CLASSIFICATION OF DEPOSITS OF COMMERCIAL BANKS
(AGGREGATE)

(Rs.in million)

	Foreigners	Development Committees	Financial Insts.	Other Govt. Corps.	Non-Government Insts.	Commercial Banks	Non-Profit Earning Insts.	Individuals	Other	Total
Current										
Mid-July. 1999	3420.2	359.3	1481.7	1034.4	3576.8	190.9	1071.8	4650.6	1308.5	17094.2
Mid-July. 2000	4027.3	538.1	1768.8	1598.8	4314.4	330.5	1386.5	4117.3	1446.6	19528.3
Mid-July. 2001	4497.1	459.8	2492.8	3830.6	3941.4	469.1	1540.6	4817.9	1850.1	23899.4
Mid-July. 2002	4502.8	652.4	2127.7	1866.0	4813.7	603.0	1595.1	6134.7	2031.6	24327.0
Mid-July. 2003	5090.5	827.8	2562.6	4532.1	6546.0	563.2	2055.4	4895.7	1789.6	28862.9
Mid-July. 2004	4973.4	1045.8	3699.8	4778.9	7600.2	716.5	3217.3	5114.0	2584.0	33729.9
Mid-July. 2005	5446.4	1381.4	3741.4	4980.1	7149.4	543.0	2431.3	6463.7	2509.7	34646.4
Mid-January. 2006	5438.4	575.3	3700.5	5574.9	7019.9	424.7	2679.3	6376.3	1131.5	32920.7
Saving										
Mid-July. 1999	1948.5	29.1	59.5	876.3	1213.5	0.0	675.8	38712.6	765.8	44281.1
Mid-July. 2000	2339.3	25.1	158.9	811.3	1073.8	0.0	917.2	51755.0	606.1	57686.7
Mid-July. 2001	3380.9	19.8	134.4	677.7	2884.2	0.6	979.9	60795.8	1857.8	70731.1
Mid-July. 2002	3832.7	91.1	574.5	565.3	1833.3	0.5	2241.8	70826.0	3890.4	83855.6
Mid-July. 2003	4353.9	80.7	762.2	467.7	1194.8	3.2	3529.6	84836.4	2010.4	97238.9
Mid-July. 2004	6609.0	180.8	1145.7	984.7	2030.0	32.7	2939.6	97931.8	2282.9	114137.2
Mid-July. 2005	6095.8	362.0	1658.4	2041.6	2475.5	44.0	3773.9	110446.6	3097.2	129995.0
Mid-January. 2006	5783.3	232.6	1404.6	1686.3	2766.7	56.2	7510.5	116094.9	4041.1	139576.0
Fixed										
Mid-July. 1999 \$	4520.8	8.1	14091.6	7623.1	1788.9	100.0	1729.7	19977.1	1245.9	51085.2
Mid-July. 2000#	6066.1	10.6	15795.4	9047.4	3360.7	80.0	1555.8	20221.8	4283.7	60421.5
Mid-July. 2001#	9063.8	13.2	14827.2	10808.0	3926.7	235.8	1783.0	18046.1	9128.0	67831.8
Mid-July. 2002#	8911.1	31.6	19913.5	9508.9	3630.0	388.3	2256.8	28060.5	2002.6	74703.3
Mid-July. 2003	6539.7	26.4	22065.2	4364.7	2603.9	205.1	4197.3	22225.0	1060.3	63287.6
Mid-July. 2004	7651.3	35.9	25557.4	3823.6	2413.1	55.4	3878.8	20603.8	1111.6	65130.9
Mid-July. 2005	8264.3	94.3	28673.3	4735.8	2634.0	27.0	3570.6	17931.7	1387.2	67318.2
Mid-January. 2006	8952.9	56.3	29968.2	4951.0	2542.8	13.0	2935.3	18754.3	1411.3	69585.0
Total										
Mid-July. 1999	9889.5	396.5	15632.8	9533.8	6579.2	290.9	3477.3	63340.3	3320.2	112460.5
Mid-July. 2000	12432.7	573.8	17723.1	11457.5	8748.9	410.5	3859.5	76094.1	6336.4	137636.5
Mid-July. 2001	16941.8	492.8	17454.4	15316.3	10752.3	705.5	4303.5	83659.8	12835.9	162462.3
Mid-July. 2002	17246.6	775.1	22615.7	11940.2	10277.0	991.8	6093.7	105021.2	7924.6	182885.9
Mid-July. 2003	15984.1	934.9	25390.0	9364.5	10344.7	771.5	9782.3	111957.1	4860.3	189389.4
Mid-July. 2004	19233.7	1262.5	30402.9	9587.2	12043.3	804.6	10035.7	123649.6	5978.5	212998.0
Mid-July. 2005	19233.7	1262.5	30402.9	9587.2	12043.3	804.6	10035.7	123649.6	5978.5	212998.0
Mid-January. 2006	20174.5	864.1	35073.3	12212.2	12329.3	493.9	13125.0	141225.5	6583.9	242081.8

\$ Including Call Deposit of NABIL, Nepal Investment, NBBL and NCC Bank Limited.

Including Call Deposit.

Table No. 31
INTEREST RATE STRUCTURE OF COMMERCIAL BANKS AND ADB/N
(Mid-January,2006)

Deposits :

(in %)

Banks	Savings		Fixed																
			7 days		14 days		1 month		2 months		3 months		6 months		1 year		2 yrs/Above		
			B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	
NBL	2.00	2.50	-	-	-	-	2.25	2.75	-	-	2.50	3.00	2.75	3.25	3.25	3.75	-	-	
RBB	2.00	2.00	-	-	-	-	-	-	-	-	2.25	2.25	2.50	2.50	3.25	3.25	-	-	
NABIL	2-2.5	2-3	-	-	1.75	2.50	2.25	3.00	-	-	2.50	3.25	2.75	3.50	3.25	4.00	3.25-4	3.25-4	
NIB	2.75-3	2.5-2.75	-	-	1.25	1.25	1.75	1.75	-	-	2.5-2.75	2.5-2.75	2.75-3	2.75-3	3.5-3.75	3.5-3.75	3.75-4	3.75-4	
SCBL	2.00	2.00	-	-	1.00	1.00	1.50	1.50	1.50	1.50	1.50	1.50	1.75	1.75	2.25	2.25	2.50	2.50	
HBL	3.75	4-2.75	-	-	2.50	1.75	3.30	2.00	-	-	3.75	2.50	4.00	3.00	5.25	3.75	5.75	3.75	
NSBI	0.5-3.25	0.5-3.25	-	-	-	-	2.75	2.75	-	-	3.25	3.25	3.75	3.75	4.00	4.00	4.50	4.5-5.25	
NBB	4.50	3.5-4.75	-	-	-	-	3.50	3.50	-	-	4.00	4.00	4.50	4.50	4.75	4.75	5.00	5.00	
EBL	75-3.25	2.5-3.25	-	-	2.25	-	2.25	-	-	-	2.50	3.00	3.00	3.50	3.50	4.00	4.00	4.50	
BOK	2.25-2.5	2.25-2.5	1.50	1.50	2.00	2.00	2.50	2.50	-	-	3.00	3.00	3.50	3.50	4.4-5	4-4.5	5-5.25	5-5.25	
NCCB	4.50	4.25-5	-	-	-	-	-	-	-	-	4.00	4.00	4.50	4.50	4.55-5	4.9-5	5-6.05	5.4-6.40	
LBL	4.00	5.00	-	-	-	-	-	-	-	-	-	4.00	4.00	4.50	4.50	4.25	5.00	4.75	5.25-5.5
NICB	3.00	1.25-5	-	-	1.75	1.75	2.25	2.25	-	-	2.75	2.75	3.00	3.5-3.75	3.75	4.25-4.5	4.25-5.25	4.25-5.5	
MBL	4.00	4.00	-	-	-	-	-	-	-	-	3.75	2.5-3	4.00	3.5-4	4.50	4.5-4.75	4.75-5.25	4.75-5.50	
KBL	4.00	4.00	-	-	2.00	2.00	2.25-2.5	2.25	-	-	2.5-3	2.50	3.25-3.5	3.50	3.75-4	4.00	4.5-5	4.75	
LAXMI	3.5-4.5	3.5-4.5	-	-	2.00	-	2.50	2.50	-	-	3.00	3.00	3.50	3.50	4.50	4.50	-	4.5-5.25	
SIDHARTHA	4.50	4.50	1.50	1.50	2.50	2.50	2.75	2.75	-	-	3.25	3.25	3.50	3.50	4.50	4.50	5.00	5-5.25	
ADB/N	3.00	3.00	-	-	-	-	2.00	2-2.25	-	-	2.50	2.5-2.75	3.00	3-3.25	3.50	4-4.25	4-4.5	4.25-5	

Credit :

Banks	Overdraft		Export Credit		Import L/C		Against FDR		Agnst HMG Bond		Against BG/CG		Agnst other Guran.		Industrial Loan		
	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	
NBL	10.00	10.00	8.50	8.00	-	-	+1.5%	+1.5%	7.00	6.50	8.75	7.00	-	-	-	-	
RBB	11.00	11.00	8.00	8.00	8-9	8-9	+1.5%	+1.5%	7.00	7.00	8.50	8.50	-	-	-	-	
NABIL	-	-	4-11	4-11	8.5-11	8.5-11	7.00	7.00	6.5-7.5	7-7.5	9.00	9.00	10.00	10.00	-	-	
NIB	10-12	9.75-12	8.5-10.5	8.25-10.5	-	-	8.50	7-8	7.50	7.00	7.5-8.5	8.00	-	-	-	-	
SCBL	6.50	6.50	6.50-12	6.50-11.5	8.5-11	7.5-9	+2%,+3%	+2%,+3%	7.5-9.5	6.5-8	9-10.50	8.5-9.50	11.5-13	10-11	8.50-13.50	10-11.5	
HBL	10.5-13.25	9-12	9-9.5	8.25-8.75	9.75-12.75	7.4-11.75	+2%	2%+2.5%	8.00	5-6	9.5-10.5	8.25-9.25	10.50	-	9-13	8.25-12.75	
NSBI	10-12.5	10-12.5	8-10.5	8-10.5	-	-	+1%+2%	+1%+2%	6.5-7	6.5-7	8.5-9.5	8.5-9.5	-	-	-	-	
NBB	12-13	-	10-10.5	9-9.5	10-10.5	-	1.5%+2%	-	8.50	7.50	12.00	8.00	-	-	-	10-12	
EBL	9-11.5	8-11	7.5-8.5	7-8	7.5-10	6.75-10	+1.5%	+1.25%	5.5-6.5	5-6	7.5-8.5	7.5-8.5	-	-	8.5-12	8-11	
BOK	10-13.50	10-13.50	4-10.5	5-10.5	8-12.50	8-12.5	6.5-8.5	6.5-8.5	6.5-8	6.5-8	8-10.5	8-10.5	6.5-8.5	6.5-8.5	10.5-13	10.5-13	
NCCB	13-14.5	13-14.5	9-11	10-11	-	-	+1.5%+2%	+1.5%+2%	9.00	9.00	10.50	10.50	-	-	12.5-13.5	12.5-13.5	
LBL	11-13	11-13	-	-	9-10.5	9-10.5	+2%	+2%	7.50-8.5	7.50-8.5	8.50	8.50	-	-	9-12.5	9-12.5	
NICB	9.5-11	7-11	6-10.5	6-10.5	8.5-10.5	7-10.5	+2%-3%	+2%-3%	6.50-8	6-8	7-8.5	6.5-8.5	-	-	-	-	
MBL	10-12	10-12	9-9.5	9-9.5	8-10.50	8-10.50	+1.5%	+1.5%	6.00	6.00	7.50	7.50	9.00	9.00	-	-	
KBL	10-12	10-12	9.5-10.5	9.5-10.5	8-11	8-11	+2%	-	7.75-9	-	9.5-10	-	-	-	10-12	10-12	
LAXMI	9.5-12.5	9.5-11	9-11	9-10	7.5-9.5	7-9.5	7.5-9.5	7.5-9	7.5-9	7.5-9	7.5-9	7.5-9	-	-	8.5-9.5	-	
SIDHARTHA	9-11.5	9-11.5	9-10.5	9-10.5	7.5-10.5	7.5-10.5	+2%	+2%	7.5-8	7.5-8	9-9.5	9-9.5	9.5-10	9.5-10	9.5-12	9-12	
ADB/N	11.5-15.5	11.5-12.5	-	-	-	-	-	+2%	-	6.50	-	-	-	-	-	10-13	10.00

Contd.....

Banks	Commercial Loan		Priority Sector		Poorer Sector		Term Loan		Working Capital		Hire Purchase		Consortium		Others	
	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.
NBL	-	-	10.50	10.00	8.00	7.50	-	-	10.00	10.00	11.00	10.50			5-11.5@	5-11@
RBB	-	-	11.50	11.50	8.50	8.50	11.00	11.00	-	-	11.00	11.00	APCD	APCD	5-11	5-11
NABIL	-	-	12-13	11-12	7-9	6-9	11-13	11-13	10-12	10-12	10.50-12.5	7-12.5			7-13	7-13
NIB	-	-	4-12.75	4-12	4-9	4-9	11.00	11-12	10-12	10-12	9.5-12	9-11			7-13.75	6.5-13
SCBL	9-14	11-11.5	-	-	10.00	7.50	11.5-14	10-11.5	11.50-13	9-10	9.00	7-9.5			6.50-14.50	6.50-13
HBL	9-13.25	8.25-12.5	12-13	11-12.25	8.50	4.5-8.25	12-13	9.5-11.75	10.5-13	-	11.5-13	9-11.5			8.5-15.75	6-13.5
NSBI	-	-	11.5-12	11.5-12	7-9	7-9	11-12.5	11-12.5	-	-	9.5-10.5	9.5-10.5			7-12.50	7-12.50
NBB	-	8-9.5	11.00	10.00	10.00	9.50	11-12	-	-	-	9.5-12.5	9.50	APCD		7-13	6-10.5
EBL	8.5-11.5	8-11	11-12	-	10-11	4.5-10	10-12	8-11	7.5-10.5	8-11	10.5-12	6-7			4-12	4.5-11
BOK	11-13.50	11-13.50	-	-	6.5-11	6.5-11	10.5-13	10.5-13	10-13.50	10-13.50	8-11	7.5-11			4-13.50	5-13.50
NCCB	13-14	11-14	12-13	12-13	7-11	7-11	12.5-14	12.5-14	-	-	11.5-12.5	11.5-12.5	APCD		9-14.5	9-14
LBL	9.5-13	9.5-13	11.5-12	11.5-12	7-10	7-10	11.5-13	11.5-13	11-13	11-13	10.5-11.5	10.5-11.5			4.5-15	4.5-15
NICB	-	-	-	-	8-9.5	7.5-9.5	10-12.5	9-12.5	10.50-12	8-11	-	8-11			6-14	6-14
MBL	-	-	10.50-12	10.50-12	5-11	5-11	10.50-12	10.50-12	10-12	10-12	6.5-9.5	8.5-9.5	APCD		7.75-12.5	7.75-12.5
KBL	10.5-12	10.5-12	12-13	12-13	6-7	6-7	11-12	11-12	10-12	10-12	10-12	10-12			8.75-13	10-12.5
LAXMI	8.5-9.5	-	11-13	9.5-11	6-11.5	5-9	10-11.5	9-11	8-11.5	7.5-11	5-9.5	5-10			5-14	5-11
SIDHARTHA	9.5-12	9.5-12	11-12	11-12	7.5-11	7.5-11	10-12	9-12	10-12	10-12	11-12	11-12			7.5-12.5	7.5-12.5
ADB/N	11-14	11.00	-	-	-	-	-	-	-	-	10-13	10.00			12.5-15.5	10-12.5

B.C. = Before Change

APCD = As Per Consortium Decision

Exis. = Existing

Note :

- a. @ Pledge, hypothecation, Construction, Mini Market Housing, Gold & Silver, Warehouse, Cold storage, Contract Loan.
b. {} Trust receipt facility, cash credit, loan against approved shares.
c. \ Trust Receipt, Personal Loans, Demand Loans.
d. # Overdraft loan simply denotes any type of loan facility granted to customer in the form of cash credit from his current account. It could be working capital loan, industrial credit, commercial credit, credit against FDR or any other loans.
* or min 12.5
e.## 5.5%In Bal & Mahila Suraksha Deposits.
f.** Foreign Currency(US Dollars) 1.0% P.A.
g. ^2% on foreign currency
h.!! Foreign Currency(US Dollars)1.5% P.A.,Saving Premium 4.5%

Banks

	Before Change	Existing
NEPAL BANK LTD.....	2062/01/23(06 May. 2005)	2062/03/01(15 June. 2005)
RASTRIYA BANIJYA BANK	2062/04/01 (16 Jul. '2005.)	2062/07/01 (18 Oct. '2005.)
NABIL BANK LTD.	2061/07/12 (28 Oct. 2004)	2062/02/07 (21 May. 2005)
NEPAL INVESTMENT BANK	2061/04/01 (16 Jul. '2004)	2062/01/01 (14 Apr. '2005)
STANDARD CHARTERED BANK.....	2062/03/17 (01 Jul.'2005)	2062/07/01 (18 Oct.'2005)
HIMALAYAN BANK LTD.	2059/05/01 (17 Aug.'2002)	2061/07/01 (17 Oct.'2004)
NEPAL SBI BANK	2062/04/09 (24 Jul. '2005)	2062/08/01 (16 Novl. '2005)
NEPAL BANGLADESH BANK	2061/02/01 (14 May '2004)	2062/03/31 (15 Jul '2005)
EVEREST BANK	2061/05/07 (23 Aug '2004)	2062/05/01 (17 Aug '2005)
BANK OF KATHMANDU	2062/07/01 (18 Oct '2005)	2062/08/22 (07 Dec '2005)
NEPAL CREDIT & COM. BANK LTD.....	2062/01/18 (01 May. '2005)	2062/06/01 (17 Sep. '2005)
LUMBINI BANK LIMITED.....	2061/10/01 (14 Jan. 2005)	2062/02/08 (22 May. 2005)
NEPAL INDUSTRIAL & COMM.BANK LTD.....	2062/02/01 (15 May. '2005)	2062/05/01 (17 Aug. '2005)
KUMARI BANK LTD.....	2061/08/01 (16 Nov.'2004)	2062/01/01 (14 Apr.'2005)
MACHHAPUCHCHHRE BANK LTD.....	2062/05/01 (17 Aug. 2005)	2062/08/16 (01 Dec. 2005)
LAXMI BANK LTD	2062/01/20 (03 May. 2005)	2062/02/18 (01 June 2005)
SIDHARTHA BANK LTD	2062/01/18 (01 May.2005)	2062/09/01 (16 Dec.2005)
AGRI DEV. BANK/NEPAL	2061/04/01 (16 Jul '2004)	2062/04/01 (16 Jul '2004)

Table No. 32
List of Class A Licensed Financial Institution (Commercial Banks)
Mid-January,2006

Names	Operation Date (A.D.)	Head Office	Telephone No.:	Fax no.
1. Nepal Bank Limited	1937/11/15	Dharmapath, Kathmandu	4221185	4222383
2. Rastriya Baniya Bank	1966/01/23	Singhdarbarplaza, Kathmandu	4246022/4268302	4252931
3. NABIL Bank Limited	1984/07/16	Kantipath, Kathmandu	4429546	4429548
4. Nepal Investment Bank Limited	1986/02/27	Durbar Marg, Kathmandu	4228229/4225257	4228927/4226349
5. Standard Chartered Bank Nepal Limited.	1987/01/30	Naya Baneshwar, Kathmandu	4781469	4780762
6. Himalayan Bank Limited	1993/01/18	Thamel, Kathmandu	4227749	4222800
7. Nepal SBI Bank Limited	1993/07/07	Hattisar, Kathmandu	4435516	4435612
8. Nepal Bangladesh Bank Limited	1993/06/05	Naya Baneshwar, Kathmandu	4783972/75	4780106/4490824
9. Everest Bank Limited	1994/10/18	Lazimpat, Kathmandu	4443377	4443160
10. Bank of Kathmandu Limited	1995/03/12	Kamaladi, Kathmandu	4414541	4418990
11. Nepal Credit and Commerce Bank Limited	1996/10/14	Siddharthanagar, Rupandehi	071-521921/4246991	071-521953/4244610
12. Lumbini Bank Limited	1998/07/17	Narayangadh, Chitawan	056524150/4243158	056-524250/4227590
13. Nepal Industrial & Commercial Bank Limited	1998/07/21	Biaratnagar, Morang	021-521921/4262277	021-522748/4241865
14. Machhapuchhre Bank Limited	2000/10/03	Prithvichowk, Pokhara	061-530900/4443681	061-530500/4418537
15. Kumari Bank Limited	2001/04/03	Putali Sadak, Kathmandu	4232112	4231960
16. Laxmi Bank Limited	2002/04/03	Adarshanagar, Birgunj	011-663425/26	011-663427
17. Siddhartha Bank Limited	2002/12/24	Kamaladi, Kathmandu	4442919/920	4442921

Table No. 33
List of Class A Licensed Financial Institution (Commercial Banks) Branches
Mid-January 2006

Development Region	Zone	District	RBB*	NBL	NBBL	NaBL	EBL	HBL	NSBIBL	SCBNL	NCCBL	BOKL	NIBL	NICBL	LuBL	MBL	KBL	SBL	LaBL	Total				
																				Dist.	Zone	Dev. Region		
Eastern	Mechi	Jhapa	3	6	-	-	-	-	1	-	1	-	-	1	-	-	-	-	-	-	12	18	82	
		Ilam	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			3
		Panchthar	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			2
		Taplejung	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			1
	Koshi	Sunsari	3	4	1	2	2	1	1	1	-	-	-	1	-	-	-	-	-	-	-	16		48
		Morang	6	4	1	1	1	1	1	1	1	1	1	1	-	-	1	1	1	-	-	23		
		Dhankuta	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3		
		Terhathum	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Sankhuwasava	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3		
		Bhojpur	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
	Sagarmatha	Saptari	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3		16
		Udayapur	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Siraha	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6		
		Khotang	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Okhaldhunga	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Solukhumbu	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3		

Central	Janakpur	Sarlahi	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	15	175	
		Dhanusha	2	2		-	1	-		-	-	-	-	1	-	-	-	-	-			6
		Mohattari	1		1	-	-	-	-	-	-	-	-	-	-	-	-	-	-			2
		Dolakha	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			2
		Ramechhap	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			2
		Sindhuli	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			1
	Narayani	Bara	2	1	-	-	1	-		-	1	1	1	-	-	-				7		52
		Rautahat	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4		
		Parsa	2	4	1	2	2	1	2	-	1	1	1	1	-	1	1	1	1	22		
		Chitawan	2	2	-	-	-	2	-	-	1	-	2	1	1	-	-	-	-	11		
		Makawanpur	1	2	1	-	-	1	-	1	-	1	-	-	-	1	-			8		
	Bagmati	Kathmandu	16	12	4	5	6	3	3	2	4	3	3	2	1	1	1	2	-	68		108
		Bhaktapur	3	2	-	-	-	1	-	-	-	-	1	-	-	-	-	-	-	7		
		Lalitpur	2	5	2	1	1	2	-	1	1	-	1	-	-	-	-	-	-	16		
		Rsauwa	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
Dhading		2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2			
Sindhupalchok			1	1	-	-	-	-	-	1	-	-	-	-	-	-	-	-	3			
Kabhre		1	2	-	-	-	1	-	-	1	-	1	-	-	1			1	8			
Nuwakot		1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3			
Western	Gandaki	Lamjung	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	35		
		Tanahun	1	1	-	-	-	-	-	-	-	-	-	-	-	1	-	-	3			
		Gorkha	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2			
		Manang	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1			
		Syangja	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3			
		Kaski	3	3	1	2	1	1	2	1	1	1	1	1	-	4	1		1		24	
	Lumbini	Gulmi	1	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	2	35	
		Nawalparasi	3	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4		
		Palpa	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Arghakanchi	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Rupandehi	2	2	1	3	2	1	2	2	3	1	2	-	1	1			-	23		
		Kapilbastu	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3		
	Dhawalagiri	Baglung	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	8	
Parwat		1	1	-	-	-	-	-	-	-	-	-	-	-	1			-	3			
Mustang		-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1			
Myagdi		1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2			

Mid-Western	Rapti	Rolpa	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	8	26	
		Dang	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			3
		Rukum	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			1
		Salyan	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			1
		Pyuthan	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			2
	Karnali	Jumla	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		5
		Mugu	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Humla	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Kalikot	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Dolpa	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
	Bheri	Dailekh	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		13
		Surkhet	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Jajarkot	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Bardiya	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Banke	1	2	1	1	-	-	-	1	-	1	-	-	-	-	-	-	-	7		
Far Western	Seti	Bajhang	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	13	20	
		Doti	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2			
		Bajura	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1			
		Kailali	3	2	1	-	1	-	-	-	1	-	-	-	-	-	-	-	8			
		Achham	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1			
	Mahakali	Darchula	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	7		
		Baitadi	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1			
		Dadeldhura	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2			
		Kanchanpur	1	1	-	-	-	-	-	-	1	-	-	-	-	-	-	-	3			
		Total	114	100	17	17	18	15	13	10	17	11	14	9	4	10	4	4	4			381

* It excludes its four regional branches that are performing non-banking activities in Biratnagar, Birjung, Pokhara and Nepalgunj.

** It excludes its five regional branches that are performing non-banking activities in Biratnagar, Birjung, Kathmandu, Pokhara and Nepalgunj

Table No. 34
LIST OF AGRICULTURE DEVELOPMENT BANK BRANCHES
(PERFORMING COMMERCIAL BANKING ACTIVITIES)

Mid-January,2006

	BRANCH	District
1	Ratnapark	Kathmandu
2	Kalanki	Kathmandu
3	Nayabaneshwor	Kathmandu
4	Nepalgunj	Banke
5	Rajbiraj	Saptari
6	Lagankhel	Lalitpur
7	Bhairahawa	Rupandehi
8	Biratnagar	Morang
9	Birgunj	Parsa
10	Pokhara	Kaski
11	Narayanghat	Chitawan
12	Newroad	Kathmandu
13	Thamel	Kathmandu
14	Kalimati	Kathmandu
15	Putalisadak	Kathmandu
16	Baneswor	Kathmandu
17	Butawal	Rupandehi
18	Maharajgunj	Kathmandu
19	Mangalbazar	Lalitpur
20	Chabahil	Kathmandu
21	Tripureswor	Kathmandu
22	Koteshwor	Kathmandu
23	Jorpati	Kathmandu
24	Janakpur	Dhanusa
25	Dhangadhi	Kailali
26	Tribhuvan Nagar	Dang
27	Syangja	Syangja
28	Bhaktapur	Bhaktapur
29	Swayambhu	Kathmandu
30	Tandi	Chitawan
31	Taulihawa	Kapilbastu
32	Itahari	Sunsari
33	Mahendranagar	kanchanpur
34	Tinpaini	Morang
35	Banepa	Kabhre
36	Birtamod	Jhapa
37	Dharan	Sunsari
38	Hetauda	Makawanpur
39	Thimi	Bhaktapur
40	Kirtipur	Kathmandu
41	Maitidevi	Kathmandu
42	Kamalpokhari	Kathmandu
43	Pulchowk	Lalitpur
44	Gwarkhu	Lalitpur
45	Parasi	Nawalarasi
46	Lahan	Siraha
47	Ramshahpath	Kathmandu

Table No. 35
SOURCES AND USES OF FUNDS OF FINANCE COMPANIES
(AGGREGATE)

(Rs. In Lakh)

SOURCES AND USES	Mid- July							Mid-January 2006 (63)
	1999 (45)*	2000 (46)	2001 (48)	2002 (54)	2003 (57)	2004 (58)	2005 (59)	
1. CAPITAL FUND	11740.0	14895.0	19289.0	26621.0	32052.0	36538.0	42500.0	37236.8
a. Paid-up Capital	8377.0	9451.0	12206.0	15226.0	19474.0	21558.0	24115.0	28146.9
b. General Reserves	968.0	1860.0	2426.0	3032.0	3391.0	4055.0	4811.0	5808.3
c. Share Premium	0.0	0.0	0.0	0.0	0.0	0.0	0.0	57.0
d. Retained Earning	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2581.0
e. Others Reserves	263.0	725.0	706.0	1827.0	433.0	999.0	1296.0	643.6
1. Ex.Eq.Fund	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. Other	0.0	0.0	0.0	0.0	0.0	0.0	0.0	643.6
2. BORROWINGS	828.0	1759.0	2150.0	2448.0	1343.0	13065.0	9908.0	13117.5
a. NRB	0.0	0.0	0.0	0.0	139.0	0.0	0.0	0.0
b. "A"Class Licensed Institution	828.0	1759.0	2150.0	2448.0	1204.0	13065.0	9908.0	7789.5
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	976.0
e. Bonds and Securities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4351.9
3. DEPOSITS	80366.0	97486.0	116540.0	134539.0	165103.0	193917.0	223416.0	243325.0
a. Current	0.0	0.0	0.0	0.0	0.0	0.0	0.0	267.0
Domestic	0.0	0.0	0.0	0.0	0.0	0.0	0.0	267.0
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Savings	0.0	0.0	0.0	0.0	0.0	0.0	0.0	65800.4
Domestic	0.0	0.0	0.0	0.0	0.0	0.0	0.0	65800.4
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Fixed	0.0	0.0	0.0	0.0	0.0	0.0	0.0	173898.7
Domestic	0.0	0.0	0.0	0.0	0.0	0.0	0.0	173776.7
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	122.0
d. Call Deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	740.0
e. Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2619.0
4. Bills Payable	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5. Contra Account	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
6. Other Liabilities	13396.0	13925.0	16651.0	18255.0	17885.0	22312.0	19456.0	40070.0
1. Sundry Creditors	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2476.7
2. Loan Loss Provision	2132.0	2859.0	3951.0	6536.0	8754.0	9926.0	12278.0	13643.0
3. Interest Suspense a/c	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8275.0
4. Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15657.6
7. Reconciliation A/c	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1762.0
8. Profit & Loss A/c	0.0	2432.0	3342.0	2664.0	4782.0	6155.0	9087.0	3220.5
TOTAL SOURCES OF FUNDS	106330.0	130497.0	157972.0	184527.0	221165.0	271987.0	304367.0	338715.2
TOTAL USES OF FUNDS	106330.0	130497.0	157972.0	184527.0	221164.0	271987.0	304367.0	338715.2
1. LIQUID FUNDS	11336.0	17286.0	20485.0	28624.0	26740.0	44698.0	39049.0	39101.8
a. Cash Balance	1103.0	956.0	1399.0	1704.0	1090.0	1321.0	1259.0	1252.0
Nepalese Notes & Coins	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1252.0
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Bank Balance	10233.0	16330.0	19086.0	26920.0	25650.0	43377.0	37790.0	33725.0
1. In Nepal Rastra Bank	126.0	201.0	172.0	312.0	1789.0	4301.0	4409.0	6789.0
Domestic Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6789.0
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. "A"Class Licensed Institution	10107.0	16129.0	18914.0	26608.0	23861.0	39076.0	33381.0	21302.0
Domestic Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21286.8
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5634.0
4. In Foreign banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Money at Call	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4124.0
Domestic Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4124.0
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. INVESTMENTS	12621.0	11292.0	12680.0	16234.0	23924.0	25105.0	24112.0	11698.0
a. Govt. Securities	9321.0	8428.0	8372.0	11200.0	7024.0	12700.0	5675.0	11437.6
b. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Govt. Non-Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Non-Fin Ins.	3300.0	2864.0	4308.0	5034.0	16900.0	12405.0	18437.0	260.0
e. Non Residents	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3. SHARE & OTHER INVESTMENT	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15288.0
1. Non Residents	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15288.0
4. LOANS & ADVANCES	72188	90628	108653	119496	144737	175408	212233	238481.9
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
i. Financial	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
ii. Non-Finan.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Pvt. Sector	0.0	0.0	0.0	0.0	0.0	0.0	0.0	238481.9
c. For. Bills P. & D.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Foreign A. B. C.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5. BILL PURCHED	0.0	0.0	0.0	0.0	0.0	0.0	0.0	143.0
a. Domestic Bills Purchased	0.0	0.0	0.0	0.0	0.0	0.0	0.0	143.0
b. Foreign Bills Purchased	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Import Bills & Imports	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
6. LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Against Foreign Bills	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
7. Contra Account	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
8. FIXED ASSETS	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9003.0
9. OTHER ASSETS	10185.0	11291.0	16154.0	20173.0	25763.0	26776.0	28973.0	16252.1
a. Accrued Interests	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9414.5
Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Private Sector	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9414.5
b. Staff Loans / Adv.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Sundry Debtors	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1386.0
d. Cash In Transit	0.0	0.0	0.0	0.0	0.0	0.0	0.0	151.0
e. Others	10185.0	11291.0	16154.0	20173.0	25763.0	26776.0	28973.0	5301.2
10. Expenses not Written off	0.0	0.0	0.0	0.0	0.0	0.0	0.0	463.0
11. Non Banking Assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3856.7
12. Reconciliation Account	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1791.0
13. Profit & Loss A/c	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2642.0

*Figures in paranthesis show the number of Finance Companies.

Table No.36
Sources & Uses of Fund of Finance Companies.
Mid-Jan. 2006 (Poush,2062)

(Rs. in Lakh)

SOURCES AND USES	NHDFCO	NFSCO	NFCO	AFCO	NIDC CM	NSMCO	PFCO	KAFAL	UFCO	MFCO	NaFCO	PaFCO	GORKHA	SFCO	NHMFCO	UF-CMCO	SIFC	SIDDHA	GFC	ACE
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1 CAPITAL FUND	851.0	376.2	1597.0	1256.9	929.3	1282.5	515.0	531.7	916.4	278.8	588.7	755.0	295.5	240.3	761.0	572.6	709.0	487.1	457.9	1370.2
a. Paid-up Capital	580.0	200.0	864.0	800.0	600.0	1200.0	400.0	329.1	725.1	180.0	421.7	440.0	250.0	221.5	544.0	375.0	480.0	400.0	310.9	900.0
b. General Reserves	213.0	124.7	432.0	334.5	130.0	77.7	90.0	117.0	111.5	49.5	125.2	210.0	41.4	18.8	158.0	133.6	184.0	80.5	67.5	279.0
c. Share Premium	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	56.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Retained Earning	56.0	51.5	14.0	122.4	199.3	4.8	25.0	19.1	23.0	49.3	40.2	39.0	4.1	0.0	21.0	64.0	25.0	6.6	11.7	191.2
e. Others Reserves	2.0	0.0	287.0	0.0	0.0	0.0	0.0	66.4	0.0	0.0	1.6	66.0	0.0	0.0	38.0	0.0	20.0	0.0	67.8	0.0
1. Ex.Eq.Fund	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. Other	2.0	0.0	287.0	0.0	0.0	0.0	0.0	66.4	0.0	0.0	1.6	66.0	0.0	0.0	38.0	0.0	20.0	0.0	67.8	0.0
2 BORROWINGS	0.0	100.8	0.0	0.0	0.0	0.0	0.0	0.0	106.5	0.0	0.0	0.0	0.0	0.0	69.0	0.0	0.0	0.0	0.0	50.0
a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	106.5	0.0	0.0	0.0	0.0	0.0	69.0	0.0	0.0	0.0	0.0	50.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
e. Bonds and Securities	0.0	100.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3 DEPOSITS	4074.0	2961.0	5963.0	8974.0	5186.7	13041.1	4379.0	2696.6	5415.0	152.7	4346.7	5990.0	1970.1	2344.5	6490.6	4660.3	6136.0	3647.5	3319.0	8081.6
a. Current	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Savings	979.0	998.0	1213.0	3081.0	967.7	5885.8	660.0	348.7	1177.5	0.0	1510.1	1211.4	178.0	1300.0	1712.0	1333.5	1576.0	1070.6	0.0	3187.1
Domestic	979.0	998.0	1213.0	3081.0	967.7	5885.8	660.0	348.7	1177.5	0.0	1510.1	1211.4	178.0	1300.0	1712.0	1333.5	1576.0	1070.6	0.0	3187.1
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Fixed	3095.0	1909.0	4750.0	5893.0	4219.0	7155.3	3714.0	2347.9	4207.2	146.3	2832.3	4492.5	1789.1	1019.0	4492.5	3326.8	4560.0	2431.6	3279.0	3912.5
Domestic	3095.0	1787.0	4750.0	5893.0	4219.0	7155.3	3714.0	2347.9	4207.2	146.3	2832.3	4492.5	1789.1	1019.0	4492.5	3326.8	4560.0	2431.6	3279.0	3912.5
Foreign	0.0	122.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Call Deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	40.0	0.0
e. Others	0.0	54.0	0.0	0.0	0.0	0.0	5.0	0.0	22.0	6.4	4.3	286.1	3.0	25.5	286.1	0.0	145.3	0.0	982.0	0.0
4 Bills Payable	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
6 Other Liabilities	503.0	1232.8	1334.0	848.1	1447.3	1729.5	549.0	512.6	488.6	43.0	441.1	1535.6	271.0	379.3	584.4	602.6	568.8	987.9	821.5	1358.1
1. Sundry Creditors	41.0	18.4	70.0	22.6	100.9	84.5	37.0	13.4	7.9	1.9	20.7	166.2	14.3	12.8	12.0	86.2	9.0	62.6	10.0	6.1
2. Loan Loss Provision	224.0	727.9	446.0	422.0	576.8	646.2	257.0	211.4	215.1	29.9	147.0	466.6	104.0	102.0	236.0	225.4	249.2	298.7	407.5	270.6
3. Interest Suspense a/c	138.0	271.8	0.0	85.0	466.6	361.3	164.0	208.8	198.8	0.0	85.0	299.9	78.2	83.6	64.0	109.1	133.6	222.2	163.3	104.4
4. Others	100.0	214.7	818.0	318.5	303.0	637.5	91.0	78.9	66.8	11.1	188.4	602.9	74.5	180.9	272.4	181.9	177.0	404.4	240.7	977.0
7 Reconciliation A/c	0.0	0.0	0.0	0.0	0.0	13.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
8 Profit & Loss A/c	29.0	103.0	101.0	162.0	128.0	154.6	2.0	54.1	-95.0	12.7	306.6	6.8	8.0	56.9	161.0	56.5	58.2	15.1	158.5	64.1
TOTAL LIABILITIES	5457.0	4773.8	8995.0	11241.0	7691.3	16221.0	5445.0	3795.0	6831.5	487.1	5683.1	8287.4	2544.6	3021.0	8066.0	5892.0	7472.0	5137.5	4756.9	10924.0
1 LIQUID FUNDS	397.0	379.5	2236.0	704.0	730.7	2937.0	464.0	567.8	217.8	180.0	825.9	774.7	135.5	358.0	970.0	1181.3	329.4	762.7	291.2	440.8
a. Cash Balance	3.0	12.3	24.0	25.0	6.5	123.3	26.0	14.6	7.0	0.3	16.7	93.9	12.0	39.0	23.0	19.8	32.2	16.2	38.2	21.2
Nepalese Notes & Coins	3.0	12.3	24.0	25.0	6.5	123.3	26.0	14.6	7.0	0.3	16.7	93.9	12.0	39.0	23.0	19.8	32.2	16.2	38.2	21.2
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Bank Balance	394.0	367.2	754.0	679.0	724.3	2813.7	438.0	553.3	206.2	179.7	809.2	680.8	123.6	319.0	947.0	412.1	297.2	746.5	253.0	419.6
1. In Nepal Rastra Bank	85.0	64.2	124.0	195.0	116.0	296.2	90.0	57.0	116.7	3.3	0.2	2.0	41.6	26.0	139.0	121.8	147.6	74.0	140.1	188.8
Domestic Currency	85.0	64.2	124.0	195.0	116.0	296.2	90.0	57.0	116.7	3.3	0.2	2.0	41.6	26.0	139.0	121.8	147.6	74.0	140.1	188.8
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. "A"Class Licensed Institution	309.0	303.0	0.0	484.0	476.2	2517.5	348.0	435.8	70.0	176.4	674.0	678.8	30.4	293.0	621.0	290.3	40.3	482.5	112.9	230.8
Domestic Currency	309.0	303.0	0.0	484.0	476.2	2517.5	348.0	435.8	70.0	176.4	674.0	678.8	30.4	293.0	621.0	290.3	40.3	482.5	112.9	230.8
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3. Other Financial Ins.	0.0	0.0	630.0	0.0	132.1	0.0	0.0	60.5	19.5	0.0	135.0	0.0	51.6	0.0	187.0	0.0	109.3	190.0	0.0	0.0
4. In Foreign banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
C. Money at Call	0.0	0.0	1458.0	0.0	0.0	0.0	0.0	0.0	4.6	0.0	0.0	0.0	0.0	0.0	0.0	749.4	0.0	0.0	0.0	0.0
Domestic Currency	0.0	0.0	1458.0	0.0	0.0	0.0	0.0	0.0	4.6	0.0	0.0	0.0	0.0	0.0	0.0	749.4	0.0	0.0	0.0	0.0
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2 INVESTMENT IN SECURITIES	150	295.5	170																	

SOURCES AND USES	HFSC	YETI	INVESTA	LUMBINI	STANDA	MAHALA	BFS	LALITP	ILF	UNITED	NSMB	GENERA	MERCHA	ALPIC	NMBF	NFCL	PFL	JFCL	CFC	PFCO
	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
1 CAPITAL FUND	480.0	384.0	433.5	886.3	717.0	836.3	285.2	744.2	1501.5	687.0	1000.0	254.0	186.2	719.9	1948.8	261.0	740.0	414.1	369.0	308.9
a. Paid-up Capital	480.0	200.0	240.0	568.0	600.0	600.0	245.0	506.3	1200.0	600.0	1000.0	200.0	180.0	450.0	1300.0	200.0	400.0	200.0	240.0	240.0
b. General Reserves	0.0	121.0	59.6	244.7	74.0	208.0	40.2	237.9	223.5	66.3	0.0	50.3	6.2	86.1	603.0	47.4	194.0	83.7	58.0	45.9
c. Share Premium	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Retained Earning	0.0	63.0	133.9	1.6	43.0	28.3	0.0	0.0	78.0	20.7	0.0	2.2	0.0	183.8	45.8	13.0	146.0	130.4	71.0	22.9
e. Others Reserves	0.0	0.0	0.0	72.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.5	0.0	0.0	0.0	0.6	0.0	0.0	0.0	0.0
1. Ex.Eq.Fund	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. Other	0.0	0.0	0.0	72.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.5	0.0	0.0	0.0	0.6	0.0	0.0	0.0	0.0
2 BORROWINGS	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	2064.4	1541.7	0.0	36.0	0.0	270.0	7074.1	0.0	0.0	0.0	0.0	180.0
a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2064.4	1541.7	0.0	0.0	0.0	0.0	2823.0	0.0	0.0	0.0	0.0	180.0
b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
e. Bonds and Securities	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	36.0	0.0	270.0	0.0	0.0	0.0	0.0	0.0	0.0
3 DEPOSITS	1603.6	2682.0	202.5	7020.0	3389.0	6141.2	1753.8	6830.8	7890.2	3731.1	6427.7	2165.0	1547.6	5950.6	7695.7	2329.7	6807.0	3398.8	3648.0	1876.6
a. Current	0.0	0.0	0.0	0.0	0.0	0.0	0.0	200.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0	0.0	0.0	200.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Savings	148.6	1019.0	0.0	2282.0	808.0	2515.9	453.1	1751.0	1265.2	1161.4	477.2	0.0	379.6	856.6	3193.1	976.4	1898.0	442.3	710.0	748.3
Domestic	148.6	1019.0	0.0	2282.0	808.0	2515.9	453.1	1751.0	1265.2	1161.4	477.2	0.0	379.6	856.6	3193.1	976.4	1898.0	442.3	710.0	748.3
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Fixed	1455.0	1663.0	202.5	4737.3	2581.0	3217.8	1295.0	4632.7	6625.0	2569.7	5950.5	2075.6	1168.0	5094.0	4451.3	1353.3	4909.0	2833.6	2938.0	1128.2
Domestic	1455.0	1663.0	202.5	4737.3	2581.0	3217.8	1295.0	4632.7	6625.0	2569.7	5950.5	2075.6	1168.0	5094.0	4451.3	1353.3	4909.0	2833.6	2938.0	1128.2
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Call Deposits	0.0	0.0	0.0	0.7	0.0	0.0	5.7	247.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
e. Others	0.0	0.0	0.0	0.0	0.0	407.5	0.0	0.0	0.0	0.0	0.0	89.4	0.0	51.3	0.0	0.0	122.9	0.0	0.0	0.0
4 Bills Payable	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
6 Other Liabilities	158.3	1097.0	191.9	2010.2	389.0	466.4	279.2	928.4	1138.1	677.1	2401.3	388.6	196.2	1178.7	1343.4	397.9	882.8	835.8	459.0	800.2
1. Sundry Creditors	20.9	32.0	1.8	68.3	13.0	82.8	35.9	1.8	18.6	342.4	63.5	43.6	7.8	46.2	61.3	17.0	18.4	66.8	27.0	92.5
2. Loan Loss Provision	64.6	294.0	167.8	687.7	126.0	176.8	101.7	406.3	419.4	164.5	591.0	181.1	5.3	288.9	420.2	77.9	349.0	246.3	90.0	60.1
3. Interest Suspense a/c	51.8	75.0	0.0	549.5	35.0	81.6	37.7	206.4	132.0	0.0	1035.8	162.2	81.0	240.4	178.8	78.5	214.0	134.5	52.0	71.8
4. Others	21.0	696.0	22.4	704.7	215.0	125.2	103.9	313.9	568.0	170.2	711.0	1.7	102.1	603.2	683.1	224.5	301.4	388.2	290.0	575.8
7 Reconciliation A/c	0.0	0.0	0.0	0.0	0.0	1749.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
8 Profit & Loss A/c	0.0	0.0	32.5	117.1	3.0	395.4	50.7	89.0	-8.9	110.8	0.0	-1.0	0.0	-13.1	228.3	35.4	47.6	2.8	37.0	18.1
TOTAL LIABILITIES	2241.9	4163.0	860.6	10033.7	4498.0	9588.4	2368.9	8592.4	12585.2	6747.7	9829.0	2842.6	1930.0	8106.1	18290.4	3024.0	8477.4	4651.5	4513.0	3183.7
1 LIQUID FUNDS	156.5	860.0	24.7	806.3	1087.0	552.8	240.6	587.7	1385.5	203.8	317.5	244.0	395.2	1809.9	467.0	1412.0	155.5	715.0	267.3	
a. Cash Balance	72.2	3.0	0.1	27.6	13.0	32.7	6.1	26.1	7.1	6.4	2.8	44.6	25.0	16.6	32.6	28.9	1.0	3.6	13.0	7.1
Nepalese Notes & Coins	72.2	3.0	0.1	27.6	13.0	32.7	6.1	26.1	7.1	6.4	2.8	44.6	25.0	16.6	32.6	28.9	1.0	3.6	13.0	7.1
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Bank Balance	84.3	857.0	24.6	242.8	579.0	520.1	234.5	561.6	1378.4	197.4	203.5	272.9	219.0	378.6	997.2	438.1	1411.0	151.9	702.0	260.2
1. In Nepal Rastra Bank	27.2	587.0	4.5	192.8	80.0	123.2	38.0	158.8	212.2	114.3	134.0	45.0	34.2	124.2	317.9	57.8	206.0	71.3	79.0	53.8
Domestic Currency	27.2	587.0	4.5	192.8	80.0	123.2	38.0	158.8	212.2	114.3	134.0	45.0	34.2	124.2	317.9	57.8	206.0	71.3	79.0	53.8
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. "A"Class Licensed Institution	57.1	60.0	0.0	0.0	186.0	390.4	196.5	398.1	1141.0	20.2	69.5	127.9	119.6	205.2	70.1	374.0	1205.0	80.6	566.0	206.5
Domestic Currency	57.1	60.0	0.0	0.0	186.0	390.4	196.5	398.1	1125.5	20.2	69.5	127.9	119.6	205.2	70.1	374.0	1205.0	80.6	566.0	206.5
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3. Other Financial Ins.	0.0	210.0	20.1	50.0	313.0	6.5	0.0	4.8	25.2	63.0	0.0	100.0	65.2	49.2	609.2	6.3	0.0	0.0	57.0	0.0
4. in Foreign banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
C.Money at Call	0.0	0.0	0.0	535.87	495.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	780.1	0.0	0.0	0.0	0.0	0.0
Domestic Currency	0.0	0.0	0.0	535.9	495.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	780.1	0.0	0.0	0.0	0.0	0.0
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2 INVESTMENT IN SECURITIES	0.0	0.0	0.0	136.25	74.0	142.4	100.3	1678.25	325.0	0.0	0.0	0.0	0.0	4892.75	25.0					

SOURCES AND USES	AFSL	MS&FCC	BUTWAL	NBF&LC	SFL	OM	COSMIC	World	Capital	Crystal	Royal	Guheshwori	Patan	Kist	Fewa	Everest	Birgunj	Prudent	ICFC	IME	Sagarmatha	Shikhar	CIVIL	Total
	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	
1 CAPITAL FUND	96.9	38.1	592.5	542.4	110.4	400.0	683.8	806.6	710.6	372.5	337.4	352.7	303.4	570.2	295.0	223.3	649.9	503.0	493.7	325.0	300.0	300.0	300.0	37236.2
a. Paid-up Capital	90.0	30.0	500.0	500.5	100.0	200.0	600.0	600.0	700.0	300.0	325.0	300.0	300.0	500.0	200.0	200.0	600.0	500.0	505.8	325.0	300.0	300.0	300.0	28146.9
b. General Reserves	6.9	3.0	65.4	30.4	2.2	47.0	58.9	42.0	10.6	19.9	12.4	10.6	3.4	28.8	20.0	6.1	10.0	3.0	0.0	0.0	0.0	0.0	0.0	5808.3
c. Share Premium	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	56.8
d. Retained Earning	0.0	4.4	27.1	11.5	8.2	133.0	24.9	164.6	0.0	52.6	0.0	42.1	0.0	41.4	75.0	17.3	39.9	0.0	-12.1	0.0	0.0	0.0	0.0	2580.6
e. Others Reserves	0.0	0.7	0.0	0.0	0.0	20.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	643.6
1. Ex.Eq.Fund	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. Other	0.0	0.7	0.0	0.0	0.0	20.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	643.6
2 BORROWINGS	0.0	0.0	0.0	0.0	0.0	0.0	1055.0	0.0	200.0	0.0	50.0	0.0	20.0	0.0	0.0	0.0	100.0	0.0	200.0	0.0	0.0	0.0	0.0	13117.5
a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	655.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	200.0	0.0	0.0	0.0	0.0	0.0
b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7789.6
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	400.0	0.0	200.0	0.0	50.0	0.0	20.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	976.1
e. Bonds and Securities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4351.9
3 DEPOSITS	639.2	265.1	6316.8	2311.9	225.1	4312.0	5471.3	5966.9	4654.6	4815.0	3483.1	2061.6	3140.9	5057.5	2995.0	1152.0	2379.1	1369.8	1653.2	847.8	730.5	312.3	245.0	243326.0
a. Current	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	267.5
Domestic	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	267.5
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Savings	244.4	48.4	2408.8	109.1	68.1	1474.0	877.2	815.1	841.0	397.4	838.3	287.0	651.3	2129.0	986.0	504.3	1228.2	415.5	689.2	746.0	260.3	108.8	198.0	65800.4
Domestic	244.4	48.4	2408.8	109.1	68.1	1474.0	877.2	815.1	841.0	397.4	838.3	287.0	651.3	2129.0	986.0	504.3	1228.2	415.5	689.2	746.0	260.3	108.8	198.0	65800.4
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Fixed	394.8	216.7	3469.4	2187.9	100.0	2838.0	4594.1	5151.8	3813.6	4392.7	2644.8	1774.6	2489.6	2928.5	2009.0	634.6	1150.9	954.3	945.8	39.4	470.2	203.5	42.0	173898.7
Domestic	394.8	216.7	3469.4	2187.9	100.0	2838.0	4594.1	5151.8	3813.6	4392.7	2644.8	1774.6	2489.6	2928.5	2009.0	634.6	1150.9	954.3	945.8	39.4	470.2	203.5	42.0	173776.7
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	122.0
d. Call Deposits	0.0	0.0	438.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	740.4
e. Others	0.0	0.0	0.0	14.9	57.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.1	0.0	0.0	18.2	0.0	0.0	0.0	0.0	2619.0
4 Bills Payable	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
6 Other Liabilities	450.3	84.5	1024.8	861.8	39.3	305.0	1006.3	574.7	269.5	484.9	559.2	199.8	489.7	709.4	170.0	68.7	105.7	73.9	101.3	4.0	15.9	14.4	0.0	40070.5
1. Sundry Creditors	-5.8	4.4	42.0	8.7	2.1	2.0	78.3	89.5	10.9	41.4	11.6	10.9	7.1	26.2	0.0	2.5	3.9	0.6	38.0	4.0	1.0	2.4	0.0	2476.7
2. Loan Loss Provision	200.0	22.8	257.3	255.5	9.2	107.0	504.4	102.3	115.3	80.9	155.8	154.0	230.4	100.2	39.0	10.0	43.7	26.5	37.5	0.0	4.9	4.4	0.0	13642.9
3. Interest Suspense a/c	157.2	23.4	253.0	301.0	8.6	55.0	134.4	148.3	132.3	162.9	110.3	34.9	64.6	1.4	18.0	8.5	5.0	0.7	0.3	0.0	0.0	0.0	0.0	8275.5
4. Others	98.9	34.0	472.5	296.5	19.4	141.0	289.2	234.6	11.0	199.7	281.5	0.0	187.6	345.6	113.0	47.8	53.1	46.1	25.5	0.0	10.0	7.6	0.0	15675.4
7 Reconciliation A/c	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1762.3
8 Profit & Loss A/c	-298.6	-3.5	-54.6	37.6	7.0	276.0	0.0	188.0	35.0	65.2	51.7	12.9	16.5	35.0	75.5	20.3	10.0	38.3	1.3	0.0	0.0	1.0	0.0	3202.7
TOTAL LIABILITIES	887.8	384.3	7879.5	3753.6	381.8	5293.0	8216.4	7348.2	6022.7	5707.3	4494.9	2665.8	3966.9	6353.6	3495.0	1519.6	3255.0	1956.7	2486.5	1178.1	1046.4	626.7	546.0	338715.3
1 LIQUID FUNDS	43.9	27.9	2433.3	408.5	53.0	768.0	873.5	592.8	488.1	521.3	302.2	308.8	561.4	1538.9	426.0	232.2	608.8	350.2	368.6	504.9	488.4	135.4	288.0	339101.8
a. Cash Balance	13.1	14.1	42.6	4.6	4.5	14.0	24.0	14.5	47.4	2.0	5.6	16.7	8.9	9.8	7.0	6.7	9.8	8.6	10.5	40.9	6.8	9.8	7.0	1252.2
Nepalese Notes & Coins	13.1	14.1	42.6	4.6	4.5	14.0	24.0	14.5	47.4	2.0	5.6	16.7	8.9	9.8	7.0	6.7	9.8	8.6	10.5	40.9	6.8	9.8	7.0	1252.2
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Bank Balance	30.8	13.8	2390.7	403.9	48.5	754.0	849.5	578.3	440.7	519.3	296.6	292.1	552.5	1529.1	419.0	225.6	599.0	341.6	358.1	464.0	481.6	24.3	281.0	33725.3
1. In Nepal Rastra Bank	6.0	0.0	631.4	48.8	1.0	89.0	130.0	1.0	100.0	105.3	65.3	41.0	62.5	154.8	110.0	23.0	50.1	337.0	38.8	59.2	11.6	19.2	14.0	6788.6
Domestic Currency	6.0	0.0	631.4	48.8	1.0	89.0	130.0	1.0	100.0	105.3	65.3	41.0	62.5	154.8	110.0	23.0	50.1	337.0	38.8	59.2	11.6	19.2	14.0	6788.6
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. "A"Class Licensed Institution	24.8	13.8	1380.0	0.0	35.5	645.0																		

Table No.37
INCOME STATEMENT OF FINANCE COMPANIES
As of Mid-Jan 2006

(Rs in 000)

1.	Profit and Loss Account	NHDFCO	NFSCO	NFCO	AFCO	NIDCCM	NSMCO	PFCO	KaFAL	UFCO	MFCO	NaFCO	PaFCO	GORKHA	SmFCO	NHMFCO	UF-CMCO	SIFC	SIDDH	GFC	ACE	HFSC
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
1.1	Interest Income	25,485	19,141	27,844	55,792	30,258	59,130	21,863	18,117	20,231	3,037	26,171	28,616	9,555	4,868	36,785	23,189	34,548	20,620	21,960	41,808	8,488
1.2	Interest Expense	14,829	9,460	16,464	29,912	18,626	44,539	16,113	10,716	19,404	730	15,700	25,323	6,546	11,276	23,383	14,883	23,609	13,788	14,189	26,128	5,157
A.	Net Interest Income (1.1 - 1.2)	10,656	9,681	11,380	25,880	11,632	14,591	5,750	7,401	827	2,307	10,471	3,293	3,009	(6,408)	13,402	8,306	10,939	6,832	7,771	15,680	3,331
1.3	Fees, Commission and Discount	2,207	11	11	5,451	697	540	12	30	112	20	157	2,661	1,336	29	1,847	-	-	11	3,028	3,376	-
1.4	Other Operating Income	18	3,911	12,040	-	13,198	5,168	1,451	2,309	25,835	43	2,532	1,153	890	529	1,101	708	2,031	1,569	609	34	263
1.5	Foreign Exchange Gain/Loss (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-
B.	Total Operating Income (A.+ 1.3+ 1.4 + 1.5)	12,881	13,603	23,431	31,331	25,527	20,299	7,213	9,740	26,774	2,370	13,160	7,107	5,235	(5,850)	16,350	9,014	12,970	8,412	11,409	19,090	3,594
1.6	Staff Expenses	1,541	1,743	3,193	3,082	2,090	4,484	1,873	1,501	3,344	527	1,586	3,212	1,650	1,665	3,391	1,389	2,793	1,562	2,488	5,381	1,261
1.7	Other Operating Expenses	1,761	1,328	5,325	2,167	4,558	6,037	1,812	1,700	17,777	299	1,913	3,134	1,453	1,367	3,462	2,180	3,346	1,384	2,556	4,351	1,338
C.	Operating Profit Before Provision (B. -1.6-1.7)	9,579	10,532	14,913	26,082	18,879	9,778	3,528	6,539	5,653	1,544	9,661	761	2,132	(8,882)	9,497	5,445	6,831	5,466	6,365	9,358	995
1.8	Provision for Possible Losses	7,390	2,430	4,831	10,580	4,058	2,733	3,590	1,454	3,087	383	4,155	101	1,330	55	9,094	-	1,173	1,504	22,565	2,945	350
D.	Operating Profit (C. -1.8)	2,189	8,102	10,082	15,502	14,821	7,045	(62)	5,085	2,566	1,161	5,506	660	802	(8,937)	403	5,445	5,658	3,962	(16,200)	6,413	645
1.9	Non Operating Income / Expenses (Net)	667	948	-	694	-	5,681	100	328	140	-	-	20	-	-	680	-	165	-	215	-	739
1.10	Write Back of Provision for Possible Losses	-	1,253	-	-	-	-	-	-	103	-	-	-	-	-	-	202	-	-	-	-	-
E.	Profit from Regular Activities (D+1.9+1.10)	2,856	10,303	10,082	16,196	14,821	12,726	38	5,413	2,809	1,161	5,506	680	802	(8,937)	1,083	5,647	5,823	3,962	(15,985)	6,413	1,384
1.11	Extraordinary Income/Expenses (Net)	-	-	-	-	-	-	-	-	227	-	-	-	-	-	-	-	-	-	-	-	-
F.	Profit before Bonus and Taxes (E. + 1.11)	2,856	10,303	10,082	16,196	14,821	12,726	38	5,413	3,036	1,161	5,506	680	802	(8,937)	1,083	5,647	5,823	3,962	(15,985)	6,413	1,384
1.12	Provision for Staff Bonus	-	-	-	1,472	-	-	-	-	-	-	501	-	-	-	-	-	-	-	-	-	-
1.13	Provision for Tax	-	-	-	4,638	-	-	-	-	-	-	1,577	-	-	-	-	-	-	-	-	-	-
G.	Net Profit/Loss (F. - 1.12-1.13)	2,856	10,303	10,082	10,086	14,821	12,726	38	5,413	3,036	1,161	3,428	680	802	(8,937)	1,083	5,647	5,823	3,962	(15,985)	6,413	1,384
2.	Ratios																					
2.1	Capital Fund to RWA	19.18%	14.55%	24.95%	14.01%	15.77%	10.57%	12.11%	19.22%	15.20%	106.31%	13.26%	11.95%	13.50%	5.96%	13.20%	13.74%	12.82%	13.08%	7.62%	18.36%	23.24%
2.2	Total Loan Loss Provision to Total NPL	4.75%	20.45%	7.29%	7.29%	17.77%	5.11%	3.56%	10.81%	5.40%	14.31%	4.85%	24.90%	4.41%	4.98%	14.59%	5.02%	2.03%	9.00%	13.57%	5.00%	4.71%
2.3	Total Loan Loss Provision to Total NPL	112.11%	73.92%	89.05%	58.00%	67.58%	119.00%	107.00%	84.56%	65.12%	86.32%	92.49%	27.76%	104.99%	99.51%	36.37%	118.09%	133.18%	86.02%	87.84%	81.00%	85.20%

1. NHDFCO = Nepal Housing Development & Finance Co.

2. NFSCO = Nepal Finance & Saving Co. Ltd.

3. NFCO = National Finance Co. Ltd.

4. AFCO = Annapurna Finance Co. Ltd.

5. NIDCCM = NIDC Capital Market Ltd.

6. NSMCO = Nepal Share Markets Co. Ltd

7. PFCO = Peoples Finance Ltd.

8. KAFAL = Kathmandu Finance Company

9. UFCO = Union Finance Co.

10. MFCO = Mercantile Finance Co.

11. NaFC = Narayani Finance Co.

12. PaFCO = Paschimanchal Finance Co.

13. GORKHA = Gorkha Finance LTD.,

14. SFCO = Samjhana Finance Co.

15. NHMFCO = Nepal Housing and Merchant Finance Co. Contd....

16. UF-CMCO = Universal Finance and Capital Markets

17. SIFC = Shree Investment and Finance Co.

18. SIDDHA = Siddharth Finance Limited,

19. GFC = Goodwill Finance Company

20. ACE = ACE Finance Company

21. HFSC = Himalaya Finance and Saving Company

(Rs in 000)

1.	Profit and Loss Account	YETI	INVESTA	LUMBINI	SFL	MFL	BFSCO	LFCL	ILFCO	UNITED	NSMB	GENERAL	MFC	ALPIC	NMBF	NFCL	PKFL	JaFCL	CFCL	PFCO	AFSL	MS&FCO
		22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42
1.1	Interest Income	9,663	4,197	25,948	16,395	37,289	11,525	38,802	48,264	32,955	(15,769)	10,591	4,385	31,146	62,183	12,780	36,932	20,009	19,645	11,275	1,309	1,958
1.2	Interest Expense	12,918	706	17,311	13,101	24,086	6,062	23,810	30,304	16,630	25,481	8,490	6,330	25,093	35,600	7,633	24,553	18,333	14,500	9,237	1,279	1,600
	A. Net Interest Income (1.1 - 1.2)	(3,255)	3,491	8,637	3,294	13,203	5,463	14,992	17,960	16,325	(41,250)	2,101	(1,945)	6,053	26,583	5,147	12,379	1,676	5,145	2,038	30	358
1.3	Fees, Commission and Discount	269	-	2,647	642	118	173	75	4,489	3,122	237	1,134	9	3,831	19	2,126	117	136	692	123	24	24
1.4	Other Operating Income	1,041	651	3,012	4,240	2,136	998	12,159	-	479	1,836	-	522	2,033	9,570	739	-	678	2,946	1,024	197	29
1.5	Foreign Exchange Gain/Loss (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	B. Total Operating Income (A.+ 1.3+ 1.4 + 1.5)	(1,945)	4,142	14,296	8,176	15,457	6,634	27,226	22,449	19,926	(39,177)	3,235	(1,414)	8,086	39,984	5,905	14,505	2,471	8,227	3,754	350	411
1.6	Staff Expenses	2,579	573	2,102	1,550	5,244	1,360	1,967	6,974	3,354	2,557	1,821	772	1,731	5,209	1,034	1,460	621	1,726	1,336	224	298
1.7	Other Operating Expenses	1,762	315	2,081	2,615	2,183	1,817	1,760	4,785	2,945	3,629	1,529	1,770	2,311	6,307	931	1,308	1,139	1,187	1,798	378	251
	C. Operating Profit Before Provision (B. -1.6-1.7)	(6,286)	3,254	10,113	4,011	8,030	3,457	23,499	10,690	13,627	(45,363)	(115)	(3,956)	4,044	28,468	3,940	11,737	711	5,314	620	(252)	(138)
1.8	Provision for Possible Losses	15,570	1,600	3,281	833	1,056	15,882	4,014	2,541	832	2,220	20	3,472	5,633	391	3,090	2,315	1,595	1,192	-	-	301
	D. Operating Profit (C. -1.8)	(21,856)	3,254	8,513	730	7,197	2,401	7,617	6,676	11,086	(46,195)	(2,335)	(3,976)	572	22,835	3,549	8,647	(1,604)	3,719	(572)	(252)	(439)
1.9	Non Operating Income / Expenses (Net)	-	-	-	-	-	-	501	-	264	-	4	-	-	-	-	-	-	-	-	-	94
1.10	Write Back of Provision for Possible Loss	-	-	-	-	-	-	-	-	-	-	4,006	-	-	-	-	1,625	-	-	-	-	5,458
	E. Profit from Regular Activities (D+1.9+1.10)	(21,856)	3,254	8,513	730	7,197	2,401	7,617	7,177	11,086	(45,931)	(2,335)	34	572	22,835	3,549	8,647	21	3,719	(572)	5,206	(345)
1.11	Extraordinary Income/Expenses (Net)	-	-	-	-	-	-	-	-	-	(1,085)	-	-	-	-	-	-	-	-	-	-	-
	F. Profit before Bonus and Taxes (E. + 1.11)	(21,856)	3,254	8,513	730	7,197	2,401	7,617	7,177	11,086	(47,016)	(2,335)	34	572	22,835	3,549	8,647	21	3,719	(572)	5,206	(345)
1.12	Provision for Staff Bonus	-	-	-	-	-	-	761	1,109	-	-	-	-	2,076	-	-	786	-	-	-	-	-
1.13	Provision for Tax	-	-	-	-	-	-	2,159	3,143	-	-	-	-	6,124	-	-	2,477	-	-	-	-	-
	G. Net Profit/Loss (F. - 1.12-1.13)	(21,856)	3,254	8,513	730	7,197	2,401	4,697	7,177	6,834	(47,016)	(2,335)	34	572	14,635	3,549	5,384	21	3,719	(572)	5,206	(345)
2.	Ratios																					
2.1	Capital Fund to RWA	8.02%	54.64%	10.38%	25.00%	14.57%	17.74%	11.64%	17.10%	14.93%	6.79%	11.60%	10.91%	10.58%	17.93%	10.16%	12.46%	11.18%	12.88%	13.30%	-41.00%	10.00%
2.2	Total Loan Loss Provision to Total NPL	13.12%	21.07%	14.38%	4.84%	2.98%	6.47%	6.87%	8.23%	4.10%	16.06%	14.94%	0.83%	10.00%	3.54%	6.68%	5.46%	5.81%	3.54%	2.57%	46.70%	16.00%
2.3	Total Loan Loss Provision to Total NPL	93.44%	100.36%	63.26%	99.45%	99.26%	96.00%	91.06%	46.21%	69.25%	56.47%	59.46%	11.74%	45.00%	148.33%	80.09%	77.00%	102.81%	75.83%	97.29%	96.90%	40.00%

22. YETI = Yeti Finance Company

23. INVESTA = Investa Finance Limited

24. LUMBINI = Lumbini Finance and Leasing Company

25. SFL = Standard Finance Limited

26. MFL = Mahalaxmi Finance Limited

27. BFSCO = Bhajurtna Finance & Saving Co. Limited

28. LFCL = Lalitpur Finance Co. Limited

29. ILFCO = International Leasing & Finance Co. Limited

30. UNITED = United Finance Co.

31. NSMB = Nepal Srilanka Merchant Bank

32. GENERAL = General Finance Co.

33. MFC = Merchant Finance Co.

34. ALPIC = Alpic Everest Finance Ltd.

35. NMBF = Nepal Marchant Banking & Finance Ltd.

36. NFCL = Navadurga Finance Company Ltd.

37. PFL = Pokhara Finance Ltd .

38. JFCL = Janaki Finance Company Ltd

39. CFCL = Central Finance Company Ltd.

40. PFCO = Premier Finance Company Ltd.

41. AFSL = Arun Finance and Saving Ltd.

42. MS&FCO = Multipurpose Savings & Finance Co. Ltd.

(Rs. In 000)

1.	Profit and Loss Account	BUTWAL	NBF&LC	SFL	OM	COSMIC	WORLD	CAPITAL	CRYSTAL	ROYAL	GUHESH	PATAN	KIST	FEWA	EVEREST	BIRGUNJ	PRUDENT	ICFC	IME	SAGARMATHA	SHIKSHAR	CIVIL	Total
1.1	Interest Income	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	#####
1.2	Interest Expense	27,427	1602	1,804	23939	14,615	27858	27,559	23,224	17,357	12,271	14811	34922	17178	6342	11795	7413	12515	1894	1339	630	547	903,889
	A. Net Interest Income (1.1 - 1.2)	516	(8,044)	874	6,057	(2,897)	2,316	9,843	3,873	5,395	5,127	2,456	16,059	7,096	1,685	5,045	3,304	6,764	526	388	169	433	342,141
1.3	Fees, Commission and Discount	115	12	246	2,296	537	2,841	21	169	206	12	57	832	11	917	219	2,386	341	705	444	-	-	53,886
1.4	Other Operating Income	7,349	896	435	1,407	922		1,522	909	2,553	1,600	1,703	3,790	3,510	1,205	1,024	715	2,077	1,053	433		658	153,443
1.5	Foreign Exchange Gain/Loss (Net)																						
	B. Total Operating Income (A.+ 1.3+ 1.4 + 1.5)	7,980	(7,136)	1,555	9,760	(1,438)	5,157	11,386	4,951	8,154	6,739	4,216	20,681	10,617	2,890	6,986	4,238	11,227	1,920	1,526	613	1,091	549,470
1.6	Staff Expenses	2,434	1,189	476	997	1,969	1,834	1,238	1,252	1,607	608	946	1,658	732	525	1,006	842	2,341	763	788	595	497	118,545
1.7	Other Operating Expenses	3,191	897	371	1,243	2,333	1,806	2,432	1,581	2,085	963	1,754	2,416	1,343	504	2,188	1,127	1,642	1,023	860	767	471	143,146
	C. Operating Profit Before Provision (B. -1.6-1.7)	2,355	(9,222)	708	7,520	(5,740)	1,517	7,716	2,118	4,462	5,168	1,516	16,607	8,542	1,861	3,792	2,269	7,244	134	(222)	(749)	123	287,779
1.8	Provision for Possible Losses	7,820			4,582		4,238	3,938	1,071	749		11,167	5,235	1,225	503	1,767	1,823	2,400		486	440		197,090
	D. Operating Profit (C. -1.8)	(5,465)	(9,222)	708	2,938	(5,740)	(2,721)	3,778	1,047	3,713	5,168	(9,651)	11,373	7,317	1,358	2,025	446	4,844	134	(708)	(1,189)	123	90,689
1.9	Non Operating Income / Expenses (Net)			148							4												8,307
1.10	Write Back of Provision for Possible Loss																						12,647
	E. Profit from Regular Activities (D+1.9+1.10)	(5,465)	(9,074)	708	2,938	(5,740)	(2,721)	3,778	1,047	3,713	5,172	(9,651)	11,373	7,317	1,358	2,025	446	1,759	134	(708)	(1,189)	123	111,643
1.11	Extraordinary Income/Expenses (Net)																						-858
	F. Profit before Bonus and Taxes (E. + 1.11)	(5,465)	(9,074)	708	2,938	(5,740)	(2,721)	3,778	1,047	3,713	5,172	(9,651)	11,373	7,317	1,358	2,025	446	1,759	134	(708)	(1,189)	123	110,785
1.12	Provision for Staff Bonus				267								1,034	665									8,847
1.13	Provision for Tax				788								3,258	1,962									26,624
	G. Net Profit/Loss (F. - 1.12-1.13)	(5,465)	(9,074)	708	1,883	(5,740)	(2,721)	3,778	1,047	3,713	5,172	(9,651)	7,081	4,690	1,358	2,025	446	1,085	134	(708)	(1,189)	123	75,314
2.	Ratios																						
2.1	Capital Fund to RWA	12.52%	17.61%	33.64%	12.34%	5.57%	13.56%	14.01%		12.87%	17.45%	7.04%	13.80%	12.46%	18.65%	25.00%	0.32%	25.74%	43.00%	42.03%	58.43%	95.45%	
2.2	Total Loan Loss Provision to Total NPL	9.95%	33.87%	1.39%	2.92%	3.67%				5.61%		29.52%	2.24%	0.29%	2.68%	2.03%	0.03%	2.32%		0.00%	0.00%		
2.3	Total Loan Loss Provision to Total NPL	52.26%	34.39%	3.36%	89.78%	45.30%				84.94%		23.73%	98.59%	0.00%	69.00%	84.00%	0.78%	81.00%		0.00%	0.00%		

43. BUTWAL = Butwal Finance Ltd .

44. NBF&LC = Nepal Bangladesh Finance & Leasing Co.Ltd.

45. SFL = Shrijana Finance Ltd .

46. OM = Om Finance Ltd .

47. COSMIC = Cosmic Marchant Banking & Finance Ltd.

48. World = World Marchant Banking & Finance Ltd.

49. Capital = Capital Marchant Banking & Finance Ltd.

50. Crystal = Crystal Finance Ltd

51. Royal = Royal Marchant Banking & Finance Ltd.

52. GUHESHWORI = Guheshwori Marchant Banking & Finance Ltd.

53. PATAN = Patan Finance Co. Ltd .

54. KIST =Kist Marchant Banking & Finance Limited

55. FEWA = Fewa Finance Co. Ltd.

56. EVEREST = Everest Finance Co.Ltd.

57. BIRGUNJ = Birgunj Finance Ltd

58 .PRUDENT=Prudential Merchant Banking &Finance Ltd.

59. ICFC = Investment & Credit Finance Co. Ltd.

60. IME= IME Bitiya Sanstha Limited

61 . Sagarmatha= Sagarmatha Merchant Banking & Finance LT

62 . Shikhar = Shikhar Bittiya Sanstha ltd.

63 . CIVIL = Civil Merchant Bitiya Sanstha Limited.

Table No. 38
SOURCES AND USES OF FINANCE COMPANIES
WITHIN AND OUTSIDE KATHMANDU VALLEY
'Mid - January,2006

(Rs in Lakhs)

SOURCES AND USES		Within Ktm.	Out of Ktm.	Total	Percentage Share	
		Valley (42)* (A)	Valley (21) (B)		A	B
1	CAPITAL FUND	27066.5	10169.7	37236.2	72.7	27.3
	a. Paid-up Capital	21023.2	7123.7	28146.9	74.7	25.3
	b. General Reserve	4090.5	1717.8	5808.3	70.4	29.6
	c. Share Premium	56.8	0.0	56.8	100.0	0.0
	d. Retained Earning	1340.7	1240.0	2580.6	52.0	48.0
	e. Others Reserves	555.3	88.3	643.6	86.3	13.7
	1. Ex.Eq.Fund	0.0	0.0	0.0	0.0	0.0
	2. Other	555.3	88.3	643.6	86.3	13.7
2	BORROWINGS	13017.4	100.1	13117.5	99.2	0.8
	b. "A"Class Licensed Institution	7689.6	100.0	7789.6	98.7	1.3
	c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0
	d. Other Financial Ins.	976.0	0.1	976.1	100.0	0.0
	e. Bonds and Securities	4351.9	0.0	4351.9	100.0	0.0
3	DEPOSITS	172076.1	71250.0	243326.0	70.7	29.3
	a. <i>Current</i>	267.5	0.0	267.5	100.0	0.0
	Domestic	267.5	0.0	267.5	100.0	0.0
	b. <i>Savings</i>	43865.7	21934.6	65800.4	66.7	33.3
	Domestic	43865.7	21934.6	65800.4	66.7	33.3
	Foreign	0.0	0.0	0.0	0.0	0.0
	c. <i>Fixed</i>	126105.0	47793.7	173898.7	72.5	27.5
	Domestic	125983.0	47793.7	173776.7	72.5	27.5
	Foreign	79597.8	3843.1	83440.9	95.4	4.6
	d. Call Deposits	301.8	438.6	740.4	40.8	59.2
	e. Others	1536.0	1083.0	2619.0	58.6	41.4
4	Bills Payable	0.0	0.0	0.0	0.0	0.0
6	Other Liabilities	28659.0	11393.7	40052.7	71.6	28.4
	1. Sundry Creditors	1838.9	637.8	2476.7	74.2	25.8
	2. Loan Loss Provision	9896.1	3746.8	13642.9	72.5	27.5
	3. Interest Suspense a/c	6016.6	2258.9	8275.5	72.7	27.3
	4. Others	10907.4	4750.2	15657.6	69.7	30.3
7	Reconciliation A/c	13.3	1749.0	1762.3	0.8	99.2
8	Profit & Loss A/c	2087.3	1133.2	3220.5	64.8	35.2
TOTAL LIABILITIES		242919.6	95795.6	338715.2	71.7	28.3
TOTAL ASSETS		242919.6	95795.6	338715.2	71.7	28.3
1	LIQUID FUNDS	26897.3	12204.6	39101.8	68.8	31.2
	a. Cash Balance	890.0	362.3	1252.2	71.1	28.9
	Nepalese Notes & Coins	890.0	362.3	1252.2	71.1	28.9
	b. <i>Bank Balance</i>	21883.0	11842.3	33725.3	64.9	35.1
	1. In Nepal Rastra Bank	4535.8	2252.8	6788.6	66.8	33.2
	Domestic Currency	4535.8	2252.8	6788.6	66.8	33.2
	2. "A"Class Licensed Institution	13093.1	8209.3	21302.4	61.5	38.5
	Domestic Currency	13077.6	8209.3	21286.8	61.4	38.6
	3. Other Financial Ins.	4254.1	1380.3	5634.4	75.5	24.5
	c. Money at Call	4124.3	0.0	4124.3	100.0	0.0
	Domestic Currency	4124.3	0.0	4124.3	100.0	0.0
2	INVESTMENT IN SECURITIES	11268.0	430.0	11698.0	96.3	3.7
	a. Govt. Securities	11008.0	429.6	11437.6	96.2	3.8
	b. NRB Bond	0.0	0.0	0.0	0.0	0.0
	c. Govt. Non-Fin. Ins.	0.0	0.0	0.0	0.0	0.0
	d. Other Non-Fin Ins.	260.0	0.0	260.0	100.0	0.0
	e. Non Residents	0.0	0.4	0.4	0.0	100.0
3	SHARE & OTHER INVESTMENT	12438.1	2842.8	15280.8	81.4	18.6
	1.1 Non Residents	0.0	0.0	0.0	0.0	0.0
	2. Others	12438.1	2842.8	15280.8	81.4	18.6
4	LOANS & ADVANCES	167907.2	70574.6	238481.9	70.4	29.6
	b. Pvt. Sector	167907.2	70574.6	238481.9	70.4	29.6
5	BILL PURCHASED	143.3	0.0	143.3	100.0	0.0
	a. Domestic Bills Purchased	143.3	0.0	143.3	100.0	0.0
6	LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	0.0	0.0
8	FIXED ASSETS	7570.4	1433.0	9003.4	84.1	15.9
9	OTHER ASSETS	12461.2	3790.9	16252.1	76.7	23.3
	a. <i>Accrued Interests</i>	6849.4	2565.2	9414.5	72.8	27.2
	Private Sector	6849.4	2565.2	9414.5	72.8	27.2
	c. Sundry Debtors	1056.6	329.0	1385.6	76.3	23.7
	d. Cash In Transit	150.8	0.0	150.8	100.0	0.0
	e. Others	4404.4	896.7	5301.2	83.1	16.9
10	Expenses not Written off	384.1	79.3	463.4	82.9	17.1
11	Non Banking Assets	2684.9	1171.8	3856.7	69.6	30.4
12	Reconciliation Account	9.7	1781.7	1791.4	0.5	99.5
13	Profit & Loss A/c	1155.5	1487.0	2642.4	43.7	56.3

* Figures in paranthesis show the number of Finance Companies.

Table No. 39
SOURCES AND USES OF FUND OF OTHER DEVELOPMENT BANKS
(AGGREGATE)

(Rs in Lakh)

	Mid-July					Mid-January 2006
	2001*	2002	2003	2004	2005	
1 CAPITAL FUND	3223.19	26856.58	41226.2	41586.56	47548.58	46843.6
a. Paid-up Capital	3163.37	23580.6	24008.4	25053.7	31527.4	30447.6
b. General Reserves	7.52	2941.7	2149.4	2208.9	2301.98	2546.9
c. Share Premium						1
d. Retained Earning						257
e. Others Reserves	52.3	334.28	15068.4	14323.96	13719.2	13591.1
1. Ex.Eq.Fund						
2. Other						13591.1
2 BORROWINGS	1.48	59320.76	58894.05	59599.3	51177.65	52357.3
a. NRB	1.48	3025.76	11152.08	11759.3	11427.95	11373
b. "A"Class Licensed Institution		41563	6871	6969	6830	7692
c. Foreign Banks and Fin. Ins.						0
d. Other Financial Ins.		14732	40870.97	40871	32919.7	33117.3
e. Bonds and Securities						175
3 DEPOSITS	21959.96	246774.5	288024.5	294271.95	339578.41	342887.4
a. Current						421
Domestic						421
Foreign						
b. Savings						19619
Domestic						19619
Foreign						
c. Fixed						41158
Domestic						41158
Foreign						
d. Call Deposits						4307
e. Others						1039
4 Bills Payable						6
6 Other Liabilities	380.9	50896	85771.6	94120.26	150028.37	149790
1. Sundry Creditors	64.5	9	5207.9	5254.48	179.37	378
2. Loan Loss Provision						2094
3. Interest Suspense a/c						1597
4. Others	316.4	50887	80563.7	88865.78	149849	1411.8
7 Reconciliation A/c			2818.58	2561.09	627.7	1098
8 Profit & Loss A/c	432.5	-5433	-6588.4	-13123.84	-10811.15	-9112.1
Total Sources of Funds	25998.03	378414.84	470146.53	479015.32	578149.56	583870.2
1 LIQUID FUNDS	4793.99	36294.51	41369.64	40536.76	45627.43	47094.6
a. Cash Balance	118.55	30572.57	7251.37	7421.26	6572.17	6566.3
Nepalese Notes & Coins						893
Foreign Currency						57
b. Bank Balance	4675.44	5721.94	34118.27	33115.5	39055.26	31777.3
1. In Nepal Rastra Bank	56	549.42	14594	15140	12534.28	13668.1
Domestic Currency						2318
Foreign Currency						50
2. "A"Class Licensed Institution	4178.88	4826.82	18634.27	16325.5	24657.68	16984.2
Domestic Currency						3129
Foreign Currency						1
3. Other Financial Ins.	440.56	345.7	890	1650	1863.3	1125
4. in Foreign banks						
c. Money at Call						8751
Domestic Currency						8751
Foreign Currency						
2 INVESTMENT IN SECURITIES	500	16240	11616.6	11147.35	4748.55	5179.7
a. Govt. Securities	500	16240	11616.6	11147.35	4748.55	5151.7
b. NRB Bond						
c. Govt. Non-Fin. Ins.						28
d. Other Non-Fin Ins.						
e. Non Residents						
3 SHARE & OTHER INVESTMENT	653.25	11676.37	12176.47	11969.35	15161.66	15024.9
1.1 Non Residents						220
2. Others						3193
4 LOANS & ADVANCES	18410.34	275548.2	310268.8	319052.59	298937.05	302137.5
a. Govt. Entp.	0	0	0	0	0	21831
i. Financial						21831
ii. Non-Finan.						67
b. Pvt. Sector	18410.34	275548.2	310268.8	319052.59	298937.05	280306.5
5 BILL PURCHED						24
a. Domestic Bills Purchased						20
b. Foreign Bills Purchased						4
c. Import Bills & Imports						
6 LOANS AGAINST COLLECTED BILLS						0
a. Against Domestic Bills						
b. Against Foreign Bills						
8 FIXED ASSETS						1506
9 OTHER ASSETS	1640.45	38655.76	94332.65	96039.43	212795.44	206182.48
a. Accrued Interests	632.89	231.32	11755.38	13148	2126.3	1787.68
Govt. Entp.						4
Private Sector						1783.68
c. Sundry Debtors	130.4	88.4	60529.65	60531.2	110.5	351.5
d. Cash In Transit						1
e. Others	877.16	38336.04	22047.62	22360.23	210558.64	204042.3
10 Expenses not Written off						342
11 Non Banking Assets						2154
12 Reconciliation Account			340.8	182.45	575.46	1090
13 Profit & Loss A/c			41.57	87.39	303.97	3135
Total uses of Fund	25998.03	378414.84	470146.53	479015.32	578149.56	583870.18

* Excluding NIDC and ADB/N.

Table No.40
SOURCES AND USES OF FUND OF DEVELOPMENT BANKS

(Rs in Lakh)

	Total In Mid-July 2005	NIDC #	NADB #	NDB	EDB	Malika	Siddharth	DEV CR	CSI	UDB	Narayani	Pashchim.	Sahayogi	Pashupati	Karnali	Annapurna	Triveni	Bhrikuti
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	
1 CAPITAL FUND	47548.6	15701.4	19883.2	1781.0	179.0	307.0	352.0	2728.0	138.0	140.0	148.0	229.0	140.0	170.0	102.0	104.0	175.0	161.0
a. Paid-up Capital	31527.4	4158.2	15771.4	1600.0	150.0	218.0	300.0	2400.0	112.0	140.0	140.0	200.0	140.0	170.0	102.0	102.0	175.0	150.0
b. General Reserves	2302.0	675.19	1432.7	181.0	8.0	27.0	16.0	185.0	4.0	0.0	8.0	8.0	0.0	0.0	0.0	0.0	0.0	2.0
c. Share Premium	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Retained Earning	0.0	0.0	0.0	0.0	0.0	59.0	36.0	143.0	22.0	0.0	0.0	1.0	0.0	0.0	0.0	2.0	0.0	9.0
e. Others Reserves	13719.2	10868	2679.1	0.0	21.0	3.0	0.0	0.0	0.0	0.0	0.0	20.0	0.0	0.0	0.0	0.0	0.0	0.0
1. Ex.Eq.Fund				0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. Other				0.0	21.0	3.0	0.0	0.0	0.0	0.0	0.0	20.0	0.0	0.0	0.0	0.0	0.0	0.0
2 BORROWINGS	51177.6	13494.7	35925.5	0.0	0.0	380.0	85.0	1800.0	10.0	200.0	0.0	46.0	16.0	0.0	0.0	0.0	0.0	0.0
a. NRB	11428.0	7785.0	3312.0	0.0	0.0	205.0	71.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. "A"Class Licensed Institution	6830.0	5420.0	5420.0	0.0	0.0	0.0	0.0	1800.0	10.0	0.0	0.0	46.0	16.0	0.0	0.0	0.0	0.0	0.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Financial Ins.	32919.7	5709.8	27193.5	0.0	0.0	0.0	14.0	0.0	0.0	200.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
e. Bonds and Securities				0.0	0.0	175.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3 DEPOSITS	339578.4	5225.0	271118.4	15976.0	808.0	5562.0	1748.0	17018.0	716.0	750.0	2401.0	2385.0	879.0	1545.0	1296.0	1290.0	524.0	1160.0
a. Current				0.0	0.0	0.0	0.0	122.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Domestic				0.0	0.0	0.0	0.0	122.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Savings				1403.0	66.0	3262.0	681.0	5124.0	34.0	87.0	707.0	438.0	367.0	423.0	467.0	257.0	411.0	667.0
Domestic				1403.0	66.0	3262.0	681.0	5124.0	34.0	87.0	707.0	438.0	367.0	423.0	467.0	257.0	411.0	667.0
Foreign				0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Fixed				12399.0	742.0	2298.0	1067.0	11701.0	555.0	663.0	1662.0	1942.0	512.0	1122.0	829.0	760.0	113.0	468.0
Domestic				12399.0	742.0	2298.0	1067.0	11701.0	555.0	663.0	1662.0	1942.0	512.0	1122.0	829.0	760.0	113.0	468.0
d. Call Deposits				1389.0	0.0	0.0	0.0	0.0	112.0	0.0	0.0	0.0	0.0	0.0	0.0	248.0	0.0	19.0
e. Others				785.0	0.0	2.0	0.0	71.0	15.0	0.0	32.0	5.0	0.0	0.0	0.0	25.0	0.0	6.0
4 Bills Payable				0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
6 Other Liabilities	150028.5		144309.2	2018.0	120.0	528.0	171.0	1075.0	157.0	104.0	318.0	251.0	81.0	84.0	39.0	84.0	10.0	59.0
1. Sundry Creditors				11.0	0.0	126.0	16.0	0.0	1.0	5.0	26.0	2.0	23.0	13.0	7.0	2.0	1.0	42.0
2. Loan Loss Provision				812.0	49.0	223.0	72.0	311.0	65.0	30.0	138.0	97.0	27.0	58.0	13.0	54.0	5.0	15.0
3. Interest Suspense a/c				954.0	34.0	124.0	33.0	171.0	43.0	47.0	63.0	51.0	30.0	8.0	1.0	14.0	0.0	0.0
4. Others				241.0	37.0	55.0	50.0	593.0	48.0	22.0	91.0	101.0	1.0	5.0	18.0	14.0	4.0	2.0
7 Reconciliation A/c	627.7			0.0	0.0	590.0	0.0	0.0	0.0	0.0	503.0	0.0	0.0	0.0	5.0	0.0	0.0	0.0
8 Profit & Loss A/c	-10811.2	-9765.1		43.0	23.0	0.0	1.0	260.0	0.0	32.0	126.0	0.0	0.0	-50.0	0.0	65.0	3.0	21.0
TOTAL LIABILITIES	578149.7	24656.0	471236.3	19818.0	1130.0	7367.0	2357.0	22881.0	1021.0	1226.0	3496.0	2911.0	1122.0	1749.0	1442.0	1543.0	712.0	1401.0
1 LIQUID FUNDS	45627.5	2209.5	28559.2	4616.0	85.0	1751.0	288.0	4027.0	55.0	80.0	545.0	126.0	175.0	215.0	336.0	82.0	117.0	252.0
a. Cash Balance	6572.2	0.1	5616.3	123.0	22.0	114.0	20.0	47.0	4.0	5.0	28.0	23.0	23.0	36.0	80.0	6.0	18.0	18.0
Nepalese Notes & Coins				117.0	22.0	100.0	20.0	47.0	4.0	5.0	25.0	23.0	23.0	36.0	70.0	6.0	17.0	18.0
Foreign Currency				6.0	0.0	14.0	0.0	0.0	0.0	0.0	3.0	0.0	0.0	0.0	10.0	0.0	1.0	0.0
b. Bank Balance	39055.3	2209.4	22942.9	640.0	63.0	223.0	268.0	900.0	51.0	75.0	517.0	103.0	152.0	179.0	256.0	64.0	99.0	234.0
1. In Nepal Rastra Bank	12534.3	7.7	11290.4	628.0	63.0	145.0	3.0	900.0	35.0	19.0	2.0	0.0	19.0	10.0	25.0	0.0	0.0	1.0
Domestic Currency				628.0	17.0	145.0	3.0	897.0	35.0	19.0	0.0	0.0	19.0	10.0	25.0	0.0	0.0	1.0
Foreign Currency				0.0	46.0	0.0	0.0	3.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. "A"Class Licensed Institution	24657.7	2201.7	11652.5	12.0	0.0	78.0	230.0	0.0	16.0	56.0	237.0	93.0	133.0	145.0	231.0	30.0	98.0	233.0
Domestic Currency				12.0	0.0	78.0	230.0	0.0	15.0	56.0	237.0	93.0	133.0	145.0	231.0	30.0	98.0	233.0
Foreign Currency				0.0	0.0	0.0	0.0	0.0	1.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3. Other Financial Ins.	1863.3			0.0	0.0	0.0	35.0	0.0	0.0	0.0	278.0	10.0	0.0	24.0	0.0	34.0	1.0	0.0
4. in Foreign banks				0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
C. Money at Call	0			3853	0	1414	0	3080	0	0	0	0	0	0	0	12	0	0
Domestic Currency				3853.0	0.0	1414.0	0.0	3080.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.0	0.0	0.0
Foreign Currency				0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2 INVESTMENT IN SECURITIES	4748.55		4053.7	480	0	427	0	171	10	0	28	0	0	0	0	0	0	0
a. Govt. Securities	4748.6		4053.7	480.0	0.0	427.0	0.0	171.0	10.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Govt.Non-Fin. Ins.	0.0			0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Non-Fin. Ins.	0.0			0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
e. Non Residents	0.0			0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3 SHARE & OTHER INVESTMENT	15161.7	1320.8	10291.1	962.0	0.0	912.0	150.0	268.0	0.0	50.0	300.0	100.0	0.0	150.0	30.0	90.0	0.0	75.0
1.1 Non Residents				0.0	0.0	0.0	0.0	220.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. Others				962.0	0.0	912.0	150.0	48.0	0.0	50.0	300.0	100.0	0.0	150.0	30.0	90.0	0.0	75.0
4 LOANS & ADVANCES	298937.0	20655.0	225650.5	7566.0	960.0	3280.0	1849.0	17657.0	842.0	932.0	1623.0	2562.0	879.0	1344.0	930.0	1232.0	541.0	1046.0
a. Govt. Entp.				7207	50	0	219	11308	790	0	316	671	0	0	0	386	381	0
i. Financial				0.0	0.0													

	Bageshwori	Gorkha	Sanima	Business	Infrastructure	Gandaki	Gauri Sha.	Subhechchha	Birat Laxmi	Excel Credit	Merchant	Himchuli	TOTAL
	18	19	20	21	22	23	24	25	26	27	28	29	
1 CAPITAL FUND	183.0	166.0	2243.0	173.0	560.0	350.0	120.0	133.0	157.0	140.0	0.0	180.0	46843.6
a. Paid-up Capital	186.0	166.0	2240.0	180.0	560.0	350.0	120.0	140.0	157.0	140.0	0.0	180.0	30447.6
b. General Reserves							0.0		0.0				2546.9
c. Share Premium			1.0						0.0				1.0
d. Retained Earning	-3.0		2.0	-7.0			0.0	-7.0					257.0
e. Others Reserves													13591.1
1. Ex.Eq.Fund													0.0
2. Other													44.0
2 BORROWINGS	0.0	0.0	400.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	52357.2
a. NRB							0.0						11373.0
b. "A"Class Licensed Institution			400.0										7692.0
c. Foreign Banks and Fin. Ins.													0.0
d. Other Financial Ins.													33117.3
e. Bonds and Securities													175.0
3 DEPOSITS	968.0	523.0	4983.0	1426.0	1544.0	726.0	337.0	917.0	398.0	311.0	0.0	353.0	342887.4
a. Current	0.0	7.0	216.0	0.0	3.0	0.0	21.0	0.0	15.0	0.0	0.0	37.0	421.0
Domestic		7.0	216.0	0.0	3.0		21.0		15.0			37.0	421.0
b. Savings	692.0	305.0	1314.0	424.0	938.0	540.0	130.0	190.0	215.0	260.0	0.0	217.0	19619.0
Domestic	692.0	305.0	1314.0	424.0	938.0	540.0	130.0	190.0	215.0	260.0	0.0	217.0	19619.0
Foreign				0.0	0.0				0.0				0.0
c. Fixed	276.0	209.0	1308.0	605.0	570.0	186.0	146.0	727.0	168.0	51.0	0.0	79.0	41158.0
Domestic	276.0	209.0	1308.0	605.0	570.0	186.0	146.0	727.0	168.0	51.0	0.0	79.0	41158.0
d. Call Deposits			2138.0	368.0	13.0							20.0	4307.0
e. Others		2.0	7.0	29.0	20.0		40.0						1039.0
4 Bills Payable	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	6.0
6 Other Liabilities	12.0	8.0	118.0	23.0	24.0	29.0	94.0	43.0	19.0	7.0	0.0	5.0	149790.2
1. Sundry Creditors	4.0	1.0	0.0	2.0	0.0	11.0	53.0	15.0	10.0	5.0		2.0	378.0
2. Loan Loss Provision	5.0	3.0	56.0	13.0	12.0	8.0	5.0	13.0	5.0	2.0		3.0	2094.0
3. Interest Suspense a/c	1.0	2.0	8.0	7.0	0.0	0.0	5.0		1.0				1597.0
4. Others	2.0	2.0	54.0	1.0	12.0	10.0	31.0	15.0	3.0				1412.0
7 Reconciliation A/c	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1098.0
8 Profit & Loss A/c	20.0	0.0	15.0	-7.0	23.0	14.0	0.0	60.0	4.0	0.0	0.0	0.0	-9112.1
TOTAL LIABILITIES	1183.0	697.0	7759.0	1615.0	2151.0	1119.0	551.0	1153.0	578.0	458.0	0.0	538.0	583870.3
1 LIQUID FUNDS	119.0	112.0	1776.0	200.0	417.0	294.0	56.0	128.0	78.0	194.0	0.0	202.0	47094.6
a. Cash Balance	22.0	14.0	120.0	37.0	60.0	31.0	25.0	17.0	10.0	16.0	0.0	31.0	6566.3
Nepalese Notes & Coins	21.0	12.0	120.0	35.0	51.0	25.0	25.0	17.0	10.0	15.0		29.0	893.0
Foreign Currency	1.0	2.0		2.0	9.0	6.0				1.0		2.0	57.0
b. Bank Balance	97.0	42.0	1656.0	163.0	21.0	263.0	31.0	111.0	68.0	178.0	0.0	171.0	31777.3
1. In Nepal Rastra Bank	21.0	10.0	359.0	36.0	21.0	15.0	15.0	0.0	23.0	0.0	0.0	20.0	13668.1
Domestic Currency	21.0	10.0	359.0	36.0	20.0	15.0	15.0	0.0	23.0	0.0		20.0	2318.0
Foreign Currency					1.0								50.0
2. "A"Class Licensed Institution	76.0	0.0	653.0	127.0	0.0	248.0	14.0	111.0	45.0	113.0	0.0	151.0	16984.2
Domestic Currency	76.0		653.0	127.0	0.0	248.0	14.0	111.0	45.0	113.0		151.0	3129.0
Foreign Currency				0.0								0.0	1.0
3. Other Financial Ins.		32.0	644.0	0.0			2.0			65.0			1125.0
4. in Foreign banks													0.0
C. Money at Call	0	56	0	0	336	0	0	0	0	0	0	0	8751.0
Domestic Currency		56.0			336.0								8751.0
Foreign Currency					0.0								0.0
2 INVESTMENT IN SECURITIES	0	0	0	0	10	0	0	0	0	0	0	0	5179.7
a. Govt. Securities					10.0								5151.7
c. Govt. Non-Fin. Ins.					0.0								0.0
d. Other Non-Fin Ins.					0.0								28.0
e. Non Residents					0.0								0.0
3 SHARE & OTHER INVESTMENT	99.0	50.0	75.0	0.0	102.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15024.9
1.1 Non Residents					0.0								220.0
2. Others	99.0	50.0	75.0		102.0								3193.0
4 LOANS & ADVANCES	898.0	502.0	5576.0	1342.0	1188.0	750.0	401.0	939.0	473.0	245.0	0.0	275.0	302137.5
a. Govt. Entp.	0	502	0	0	1	0	0	0	0	0			21831.0
i. Financial		16.0			0.0								67.0
ii. Non-Finan.		486.0			1.0								21764.0
b. Pvt. Sector	898.0	0.0	5576.0	1342.0	1187.0	750.0	401.0	939.0	473.0	245.0		275.0	34001.0
5 BILL PURCHED	0	0	0	0	0	4	0	0	0	0	0	0	24.0
a. Domestic Bills Purchased					0.0								20.0
b. Foreign Bills Purchased					0.0	4.0							4.0
c. Import Bills & Imports					0.0								0.0
6 LOANS AGAINST COLLECTED BILLS	0	0	0	0	0	0	0	0	0	0	0	0	0.0
a. Against Domestic Bills				0.0									0.0
b. Against Foreign Bills													0.0
8 FIXED ASSETS	40.0	12.0	157.0	66.0	47.0	58.0	15.0	20.0	16.0	12.0	0.0	54.0	1506.0
9 OTHER ASSETS	15.0	4.0	113.0	7.0	370.0	5.0	64.0	2.0	2.0	0.0	0.0	3.0	206182.5
a. Accrued Interests	1	2	43	7	2	1	5	0	1	0	0	0	1787.7
Govt. Entp.					1.0		0.0		0.0	0.0			4.0
Private Sector	1.0	2.0	43.0	7.0	1.0	1.0	5.0		1.0	0.0			1754.0
c. Sundry Debtors	9.0		5.0		1.0	4.0	44.0	2.0	0.0	0.0			351.5
d. Cash In Transit					0.0				0.0				1.0
e. Others	5.0	2.0	65.0		367.0		15.0		1.0			3.0	204042.3
10 Expenses not Written off	12.0	13.0	62.0	0.0	17.0	0.0	4.0	9.0	4.0	1.0	0.0	0.0	342.0
11 Non Banking Assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2154.0
12 Reconciliation Account	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1090.0
13 Profit & Loss A/c	0.0	4.0	0.0	0.0	0.0	8.0	11.0	55.0	5.0	6.0	0.0	4.0	3135.0
TOTAL ASSETS	1183.0	697.0	7759.0	1615.0	2151.0	1119.0	551.0	1153.0	578.0	458.0	0.0	538.0	583870.2

18. BAGESHWORI=BAGESHWORI BIKAS BANK LTD

19. GORKHA=GORKHA BIKAS BANK LTD

20. SANIMA=SANIMA BAKAS BANK LTD

21. BUSINESS=BUSINESS DEV. FINANCIAL INSTITUTE LTD.

22. INFRASTRUCTURE=INFRASTRUCTURE DEV. FINANCIAL INS. LTD

23. GANDAKI=GANDAKI DEV.FINANCIAL INS. LTD.

24. GAURISHANKER=GAURISHANKER BIKAS BITTIYA SANSTHA LTD.

25. SUBHECHCHHA=SUBHECHCHHA BIKAS BANK LTD.

26. BIRAT LAXMI=BIRATLAXMI BITTIYA SANSTHA LTD.

27. EXCEL CREDIT=EXCEL CREDIT AND COMMERCIAL BITTIYA SANST

28. MERCHAT=MERCHAT BIKAS BITTIYA SANSTHA LTD.

29. HIMCHULI=HIMCHULI BIKAS BITTIYA SANSTHA LTD.

Table No. 41
SOURCES AND USES OF FUNDS OF RURAL DEVELOPMENT BANKS
(AGGREGATE)

(Rs. in Lakh)

SOURCES AND USES		1999	2000	2001	2002	2003	2004	2005	2006
		Mid- July	Mid- July	Mid- July	Mid- July	Mid- July	Mid- July	Mid- July	Mid-January
1	CAPITAL FUND	3087.99	3106.18	3075.25	3080.91	3032.38	3172.68	3039.18	3163
	a. Paid-up Capital	2985	2985	2985	2985	2985	2985	2985	2985
	b. General Reserves	21.35	27.8	26.25	27.14	24.51	17.87	30.43	167
	c. Share Premium								
	d. Retained Earning								4
	e. Others Reserves	81.64	93.38	64	68.77	22.87	169.81	23.75	7
	1. Ex.Eq.Fund								
	2. Other								7
2	BORROWINGS	6237.93	7829.84	10706.42	11809.96	13248.65	14719.6	16758.46	20058
	a. NRB	60.04	614.06	100	322.93	394.39	0	0	495
	b. "A"Class Licensed Institution								15864
	c. Foreign Banks and Fin. Ins.								
	d. Other Financial Ins.	6177.89	7215.78	10606.42	11487.03	12854.26	0	0	3699
	e. Bonds and Securities								
3	DEPOSITS	1557.35	2180.9	2833.6	3410.72	4515.56	4736.16	4397.96	4565
	a. Current								0
	Domestic								
	Foreign								
	b. Savings								4527
	Domestic								4527
	Foreign								
	c. Fixed								0
	Domestic	0	0	0	0	0	0	0	
	Foreign								
	d. Call Deposits								
	e. Others								38
4	Bills Payable								
6	Other Liabilities	4087.79	2371.6	3297.52	1975.14	2274.57	2853.87	4032.27	3891
	1. Sundry Creditors								31
	2. Loan Loss Provision								1502
	3. Interest Suspense a/c								72
	4. Others	4087.79	2371.6	3297.52	1975.14	2274.57	2853.87	4032.27	2286
7	Reconciliation A/c								672
8	Profit & Loss A/c		4.11	54.08	-1209.76	-1016.99	-1854.31	224.12	86
TOTAL LIABILITIES		14971.06	15492.63	19966.87	19066.97	22054.17	23628	28451.99	32435
1	LIQUID FUNDS	616.14	1875.69	1217.39	1667.59	2113.17	2570.76	2943.74	2466
	a. Cash Balance	79.08	82.85	144.64	177.89	197.35	111.96	108.53	118
	Nepalese Notes & Coins								118
	Foreign Currency								
	b. Bank Balance	537.06	1792.84	1072.75	1489.7	1915.82	2458.8	2835.21	2348
	1. In Nepal Rastra Bank	96.51	452.15	18.64	167.26	17.57	66.32	834.89	195
	Domestic Currency								195
	Foreign Currency								
	2. "A"Class Licensed Institution	440.55	1340.69	1054.11	1322.44	1898.25	1271.62	1847.15	2153
	Domestic Currency								2153
	Foreign Currency								
	3. Other Financial Ins.						1120.86	153.17	
	4. in Foreign banks								
	c. Money at Call								0
	Domestic Currency								
	Foreign Currency								
2	INVESTMENT IN SECURITIES	663	423.68	75	75	75	5798.83	6605.71	10
	a. Govt. Securities	663	423.68	75	75	75	0	0	10
	b. NRB Bond								
	c. Govt. Non-Fin. Ins.								
	d. Other Non-Fin Ins.								
	e. Non Residents								
3	SHARE & OTHER INVESTMENT	3120.75	2115.45	3806.45	4586.45	5298.83	0	0	9609
	1.1 Non Residents								
	2. Others	3120.75	2115.45	3806.45	4586.45	5298.83	0	0	9609
4	LOANS & ADVANCES	5556.58	7331.69	10002.81	11458.85	13090.78	13584.07	14660.23	15431
	a. Govt. Entp.								
	i. Financial	0	0	0	0	0	0	0	
	ii. Non-Finan.								
	b. Pvt. Sector	5556.58	7331.69	10002.81	11458.85	13090.78	13584.07	14660.23	15431
5	BILL PURCHED								
	a. Domestic Bills Purchased								
	b. Foreign Bills Purchased	0	0	0	0	0	0	0	
	c. Import Bills & Imports								
6	LOANS AGAINST COLLECTED BILLS								
	a. Against Domestic Bills								
	b. Against Foreign Bills								
8	FIXED ASSETS								192
9	OTHER ASSETS	5014.65	2397.47	3236.26	1279.08	1476.39	1674.34	2207.74	2173
	a. Accrued Interests	0	0	0	0	0	0	0	21
	Govt. Entp.								
	Private Sector								21
	c. Sundry Debtors								17
	d. Cash In Transit								19
	e. Others	5014.65	2397.47	3236.26	1279.08	1476.39	1674.34	2207.74	2116
10	Expenses not Written off								2
11	Non Banking Assets								
12	Reconciliation Account								653
13	Profit & Loss A/c	0	1348.65	1628.66	0	0	0	2034.57	1899
TOTAL ASSETS		14971.12	15492.63	19966.57	19066.97	22054.17	23628	28451.99	32435

P/L Account of 1997 to 1999 is included in others.
Retained earning in P/L Account.

Table No 42
Sources & Uses of Fund Rural Development banks
Mid-January 2006

(Rs in Lakh)

	PUGBB	MGBB	PAGBB	MPGBB	SPGBB	TOTAL
	1	2	3	4	5	
1 CAPITAL FUND	692.0	631.0	643.0	611.0	586.0	3163.0
a. Paid-up Capital	600.0	600.0	600.0	600.0	585.0	2985.0
b. General Reserves	92.0	31.0	39.0	4.0	1.0	167.0
c. Share Premium		0.0	0.0			0.0
d. Retained Earning	0.0	0.0	4.0	0.0	0.0	4.0
e. Others Reserves	0.0	0.0		7.0	0.0	7.0
1. Ex.Eq.Fund	0.0	0.0	0.0	0.0	0.0	0.0
2. Other	0.0	0.0	0.0	7.0	0.0	7.0
2 BORROWINGS	3948.0	3427.0	4988.0	3996.0	3699.0	20058.0
a. NRB	0.0	283.0	212.0	0.0	0.0	495.0
b. "A"Class Licensed Institution	3948.0	3144.0	4776.0	3996.0	0.0	15864.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Financial Ins.	0.0		0.0	0.0	3699.0	3699.0
e. Bonds and Securities						0.0
3 DEPOSITS	1597.0	1057.0	972.0	543.0	396.0	4565.0
a. Current	0.0	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0	0.0
Foreign	0.0	0.0	0.0	0.0	0.0	0.0
b. Savings	1597.0	1033.0	972.0	543.0	382.0	4527.0
Domestic	1597.0	1033.0	972.0	543.0	382.0	4527.0
Foreign	0.0	0.0	0.0	0.0	0.0	0.0
c. Fixed	0.0	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0	0.0
Foreign	0.0	0.0	0.0	0.0	0.0	0.0
d. Call Deposits	0.0	0.0	0.0	0.0	0.0	0.0
e. Others	0.0	24.0	0.0	0.0	14.0	38.0
4 Bills Payable	0.0	0.0	0.0	0.0	0.0	0.0
6 Other Liabilities	891.0	392.0	552.0	715.0	1341.0	3891.0
1. Sundry Creditors	0.0	24.0	7.0	0.0	0.0	31.0
2. Loan Loss Provision	0.0	208.0	352.0	489.0	453.0	1502.0
3. Interest Suspense a/c	0.0	34.0	38.0	0.0	0.0	72.0
4. Others	891.0	126.0	155.0	226.0	888.0	2286.0
7 Reconciliation A/c	0.0	0.0	0.0	0.0	672.0	672.0
8 Profit & Loss A/c	0.0	0.0	31.0	13.0	42.0	86.0
TOTAL LIABILITIES	7128.0	5507.0	7186.0	5878.0	6736.0	32435.0
1 LIQUID FUNDS	1313.0	469.0	465.0	101.0	118.0	2466.0
a. Cash Balance	14.0	39.0	22.0	11.0	32.0	118.0
Nepalese Notes & Coins	14.0	39.0	22.0	11.0	32.0	118.0
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0
b. Bank Balance	1299.0	430.0	443.0	90.0	86.0	2348.0
1. In Nepal Rastra Bank	44.0	8.0	41.0	16.0	86.0	195.0
Domestic Currency	44.0	8.0	41.0	16.0	86.0	195.0
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0
2. "A"Class Licensed Institution	1255.0	422.0	402.0	74.0	0.0	2153.0
Domestic Currency	1255.0	422.0	402.0	74.0	0.0	2153.0
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0
3. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0
4. in Foreign banks	0.0	0.0	0.0	0.0	0.0	0.0
C.Money at Call	0.0	0.0	0.0	0.0	0.0	0.0
Domestic Currency	0.0	0.0	0.0	0.0	0.0	0.0
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0
2 INVESTMENT IN SECURITIES	0	10	0	0	0	10.0
a. Govt.Securities	0.0	10.0	0.0	0.0	0.0	10.0
b. NRB Bond	0.0		0.0		0.0	0.0
c. Govt.Non-Fin. Ins.		0.0	0.0	0.0	0.0	0.0
d. Other Non-Fin Ins.		0.0	0.0	0.0	0.0	0.0
e. Non Residents			0.0		0.0	0.0
3 SHARE & OTHER INVESTMENT	8.0	1475.0	2191.0	3052.0	2883.0	9609.0
1.1 Non Residents	0.0	0.0	0.0	0.0	0.0	0.0
2.Others	8.0	1475.0	2191.0	3052.0	2883.0	9609.0
4 LOANS & ADVANCES	5138.0	3088.0	4215.0	1661.0	1329.0	15431.0
a. Govt. Entp.	0	0	0	0	0	0.0
i. Financial	0.0	0.0	0.0	0.0	0.0	0.0
ii. Non-Finan.	0.0	0.0	0.0	0.0	0.0	0.0
b. Pvt. Sector	5138.0	3088.0	4215.0	1661.0	1329.0	15431.0
5 BILL PURCHED	0	0	0	0	0	0.0
a. Domestic Bills Purchased	0.0	0.0	0.0	0.0	0.0	0.0
b. Foreign Bills Purchased	0.0	0.0	0.0	0.0	0.0	0.0
c. Import Bills & Imports	0.0	0.0	0.0	0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILL	0	0	0	0	0	0.0
a. Against Domestic Bills	0.0	0.0		0.0	0.0	0.0
b. Against Foreign Bills	0.0	0.0		0.0	0.0	0.0
8 FIXED ASSETS	30.0	70.0	27.0	45.0	20.0	192.0
9 OTHER ASSETS	639.0	140.0	286.0	345.0	763.0	2173.0
a. Accrued Interests	0	0	21	0	0	21.0
Govt. Entp.	0.0	0.0	21.0	0.0	0.0	21.0
Private Sector	0.0	0.0	0.0	0.0	0.0	0.0
c. Sundry Debtors	0.0	8.0	9.0	0.0	0.0	17.0
d. Cash In Transit	0.0	0.0	0.0	19.0	0.0	19.0
e. Others	639.0	132.0	256.0	326.0	763.0	2116.0
10 Expenses not Written off	0.0	0.0	2.0	0.0	0.0	2.0
11 Non Banking Assets	0.0	0.0	0.0	0.0	0.0	0.0
12 Reconciliation Account	0.0	0.0	0.0	0.0	653.0	653.0
13 Profit & Loss A/c	0.0	255.0	0.0	674.0	970.0	1899.0
TOTAL ASSETS	7128.0	5507.0	7186.0	5878.0	6736.0	32435.0

PUGBB = Purbanchal Grameen Bikash Bank.
MGBB = Madhyamanchal Grameen Bikash Bank.
PAGBB = Paschimanchal Grameen Bikash Bank.
MPGBB = Madhya Paschimanchal Grameen Bikash Bank.
SPGBB = Sudur Pashimanchal Grameen Bikash Bank.

Table No. 43
SOURCES AND USES OF FUND OF MICRO CREDIT DEVELOPMENT BANKS
Mid-Jan.2006

(RS in Lakh)

	Total in	NIRDHAN	DIPROSE	CHHIMEK	RMDC	SANA KISAN	SWABALAMBAN	TOTAL
	Mid-July 2005	1	2	3	4	5	6	
1 CAPITAL FUND	4358.4	879.0	214.0	160.0	1350.0	1965.0	534.0	5102.0
a. Paid-up Capital	2497.46	270.0	116.0	100.0	1000.0	1094.0	140.0	2720.0
b. General Reserves	1001.13	36.0	11.0	14.0	59.0	871.0	93.0	1084.0
c. Share Premium			0.0	0.0			0.0	0.0
d. Retained Earning		0.0	0.0	46.0	177.0	0.0	136.0	359.0
e. Others Reserves	859.83	573.0	87.0		114.0	0.0	165.0	939.0
1. Ex.Eq.Fund		0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. Other		573.0	87.0	0.0	114.0	0.0	165.0	939.0
2 BORROWINGS	17265.9	4688.0	1640.0	1965.0	7605.0	8059.0	2183.0	26140.0
a. NRB	102.6	97.0	131.0	1.0	0.0	0.0		229.0
b. "A"Class Licensed Institution	6713.97	4591.0	1509.0	1954.0	0.0	0.0	1415.0	9469.0
c. Foreign Banks and Fin. Ins.		0.0	0.0	0.0	6419.0	0.0	61.0	6480.0
d. Other Financial Ins.	10449.28	0.0		10.0	1186.0	8059.0	707.0	9962.0
e. Bonds and Securities								0.0
3 DEPOSITS	3090.46	1377.0	326.0	509.0	0.0	147.0	1255.0	3614.0
a. Current		0.0	0.0	0.0	0.0	0.0	0.0	0.0
Domestic		0.0	0.0	0.0	0.0	0.0	0.0	0.0
Foreign		0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Savings	1377.0	326.0	326.0	509.0	0.0	147.0	1255.0	3614.0
Domestic	1377.0	326.0	326.0	509.0	0.0	147.0	1255.0	3614.0
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Fixed	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Call Deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
e. Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4 Bills Payable	0.0	0.0	0.0	0.0	0.0	780.0	0.0	780.0
6 Other Liabilities	9153.2	479.0	44.0	626.0	854.0	36.0	269.0	2308.0
1. Sundry Creditors	83.64	97.0	0.0	0.0	1.0	0.0	38.0	136.0
2. Loan Loss Provision		204.0	0.0	43.0	189.0	0.0	120.0	556.0
3. Interest Suspense a/c		40.0	0.0	0.0	0.0	0.0	0.0	40.0
4. Others	9069.55	138.0	44.0	583.0	664.0	36.0	111.0	1576.0
7 Reconciliation A/c	0.0	0.0	0.0	976.0	0.0	9.0	4.0	989.0
8 Profit & Loss A/c	680.93	160.0	52.0	59.0	60.0	39.0	77.0	447.0
TOTAL LIABILITIES	34548.9	7583.0	2276.0	4295.0	9869.0	11035.0	4322.0	39380.0
1 LIQUID FUNDS	3595.3	872.0	71.0	271.0	5477.0	402.0	1591.0	8684.0
a. Cash Balance	31.26	6.0	5.0	5.0	0.0	3.0	5.0	24.0
Nepalese Notes & Coins		6.0	5.0	5.0	0.0	3.0	5.0	24.0
Foreign Currency		0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Bank Balance	3564.0	430.0	66.0	266.0	5477.0	399.0	1586.0	8224.0
1. In Nepal Rastra Bank	1069.43	31.0	0.0	0.0	371.0	399.0	18.0	819.0
Domestic Currency		31.0	0.0	0.0	45.0	399.0	18.0	493.0
Foreign Currency		0.0	0.0	0.0	326.0	0.0	0.0	326.0
2. "A"Class Licensed Institution	2438.29	249.0	66.0	146.0	4598.0	0.0	1426.0	6485.0
Domestic Currency		249.0	66.0	146.0	4598.0	0.0	1426.0	6485.0
Foreign Currency		0.0	0.0	0.0	0.0	0.0	0.0	0.0
3. Other Financial Ins.	56.3	150.0	0.0	120.0	508.0	0.0	142.0	920.0
4. in Foreign banks		0.0	0.0	0.0	0.0	0.0	0.0	0.0
C.Money at Call	436	436	0	0	0	0	0	436.0
Domestic Currency		436.0	0.0	0.0	0.0	0.0	0.0	436.0
Foreign Currency		0.0	0.0	0.0	0.0	0.0	0.0	0.0
2 INVESTMENT IN SECURITIES	1625	1200	530	0	425	0	0	2155.0
a. Govt. Securities	1625	1200.0	0.0	0.0	425.0	0.0	0.0	1625.0
b. NRB Bond		0.0		0.0		0.0	0.0	0.0
c. Govt. Non-Fin. Ins.			530.0	0.0				530.0
d. Other Non-Fin Ins.			0.0	0.0				0.0
e. Non Residents				0.0				0.0
3 SHARE & OTHER INVESTMENT	6929.9	113.0	0.0	1336.0	0.0	722.0	0.0	2171.0
1.1 Non Residents		0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. Others		113.0	0.0	1336.0	0.0	722.0	0.0	2171.0
4 LOANS & ADVANCES	20715.86	4767.0	1650.0	1565.0	3776.0	9189.0	2606.0	23553.0
a. Govt. Entp.	0	0	1644	1565	3776	0	0	6985.0
i. Financial		0.0	1552.0	0.0	3776.0	0.0	0.0	5328.0
ii. Non-Finan.		0.0	92.0	1565.0	0.0	0.0	0.0	1657.0
b. Pvt. Sector	4767.0	4767.0	6.0	0.0	0.0	9189.0	2606.0	16568.0
5 BILL PURCHED	0	0	0	0	0	0	0	0.0
a. Domestic Bills Purchased		0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Foreign Bills Purchased		0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Import Bills & Imports		0.0	0.0	0.0	0.0	0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS	0	0	0	0	0	0	0	0.0
a. Against Domestic Bills		0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Against Foreign Bills		0.0	0.0	0.0	0.0	0.0	0.0	0.0
8 FIXED ASSETS	458.0	14.0	73.0	0.0	44.0	25.0	614.0	614.0
9 OTHER ASSETS	1682.8	171.0	11.0	72.0	191.0	678.0	100.0	1223.0
a. Accrued Interests	67.88	43	0	24	28	0	0	95.0
Govt. Entp.		3.0	0.0	24.0	28.0	0.0	0.0	55.0
Private Sector		40.0	0.0	0.0	0.0	0.0	0.0	40.0
c. Sundry Debtors	145.5	49.0	0.0	14.0	70.0	0.0	53.0	186.0
d. Cash In Transit		0.0	0.0	0.0	0.0	0.0	4.0	4.0
e. Others	1469.4	79.0	11.0	34.0	93.0	678.0	43.0	938.0
10 Expenses not Written off	2.0	0.0	2.0	0.0	0.0	0.0	0.0	4.0
11 Non Banking Assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
12 Reconciliation Account	0.0	0.0	0.0	976.0	0.0	0.0	0.0	976.0
13 Profit & Loss A/c	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
TOTAL ASSETS	34548.8	7583.0	2276.0	4295.0	9869.0	11035.0	4322.0	39380.0

1. NIRDHAN=NIRDHAN UTTHAN BANK LTD.
2. DIPROSC = DIPROSC DEVELOPMENT BANK
3. CHHIMEK=CHHIMEK DEVELOPMENT BANK LTD.

4. RMDC=RURAL MICROFINANCE DEVELOPMENT CENTRE.
5 SANA KISAN = SANA KISAN DEVELOPMENT BANK LTD
6. SWABALAMBAN = SWABALAMBAN DEVELOPMENT BANK

Table No. 44
SOURCES AND USES OF FUNDS OF CO-OPERATIVES SOCIETIES
(Licensed by NRB)
(AGGREGATE)

(Rs. in Thousand)

SOURCES AND USES	Mid- July							Mid-January
	1999 (35)*	2000 (35)	2001 (34)	2002 (34)	2003 (34)	2004 (21)	2005 (20)	2006(19)
1. CAPITAL FUND	108929	157124	204639	246929	272975	247185	266300	301,998
a. Paid-up Capital	99819	137713	169254	191786	218572	191665	203884	214,564
b. General Reseves	4352	9308	13953	21746	33521	31061	33971	35,167
c. Others Reserve	4758	10103	21432	33397	20882	24459	28445	52,267
2. DEPOSITS	713801	1073212	1425233	1570725	1924544	1679794	1769008	1,831,208
a. Saving	375344	582856	653667	730286	971338	865316	976008	999,649
b. Fixed	338437	490336	654309	697208	802524	626773	576068	615,699
c. Other	20	20	117257	143231	150682	187705	216932	215,860
3. BORROWINGS	4428	62493	66755	58694	66442	41108	46190	63,850
a. NRB	75	808	493	418	417	0	0	-
b. Commercial Banks	3458	61610	58877	56377	61285	36425	36200	57,014
c. ADB/N	0	0	0	0	0	0	0	-
d. Others	895	75	7385	1899	4740	4683	9990	6,836
4. OTHERS	119308	163892	303328	413538	394588	432188	384737	387,904
5. P/L ACCOUNTS	21137	26263	25405	31989	-8128.6	-47750	-4623	47,710
TOTAL SOURCES OF FUNDS	967603	1482984	2025360	2321875	2650420	2352525	2461612	2,632,670
TOTAL USES OF FUNDS	967603	1482984	2025360	2321875	2650420	2352525	2461612	2,632,670
1. LIQUID FUNDS	150831	265163	354409	448564	389055	413128	448652	417,755
a. Cash in Hand	27580	32653	143183	33289	41995	34004	35777	30,020
b. Bal. with NRB	7013	6029	6953	12299	28296	20090	20247	9,710
c. Bal. with Dom . Banks	116238	226481	204273	402976	318764	359034	392628	378,025
2. INVESTMENTS	79520	138114	180565	188796	251874	181491	142050	155,845
a. Govt. Securities	28834	68766	62361	56487	48212	40874	32657	32,657
b. NRB Bond	7800	2306	18777	26200	54500	86800	87300	93,300
c. Others	42886	67042	99427	106109	149162	53817	22093	29,888
3. LOANS & ADVANCES	591069	875113	1221221	1313597	1463248	1310660	1440717	1,508,970
a. Commercial Loan	326984	512071	627039	659736	609285	547579	634969	673108
b. Production Loan	61854	69206	103388	142115	64539	40114	73020	94488
c. Loan against onFDR & Secu	14838	43804	53529	52009	49617	70424	73330	87723
d. Others	187393	250032	437265	459737	739807	652543	659398	653651
4. OTHERS	129336	181949	250663	343762	532100	447247	430193	550100
5. P/L ACCOUNTS	16847	22645	18502	27156	14143	0	0	

*Figures in Paranthesis Show the number of Cooperatives.

Table No. 45
SOURCES AND USES OF FUNDS OF SAVING & CREDIT CO-OPERATIVE SOCIETIES
(Licensed by NRB)

Mid-Jan, 2006 (Poush, 2062)

(Rs. In Thousand)

SOURCES AND USES	Naba-jiban	Sagun	NCFSO	Sahara	Binda-Basini	Mahila	Bahoo-Uddesya	Raj-Shree	Sah-Bittiya	Mana Kamana	BCFSL	Vyccu	Amara-wati	Kisan	United	Himalay	Star	Yeti	Upakar Saving	Total
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	
1 CAPITAL FUNDS	27,216	14,849	17,456	31,356	12,778	15,951	13,573	21,652	7,793	9,588	7,078	8,361	25,574	3,451	12,552	57,197	2,603	8,830	4,140	301,998
a. Paid up Capital	14,518	10,865	14,723	23,455	9,895	11,095	13,109	17,072	6,520	8,050	5,342	3,518	7,482	3,145	11,685	41,051	2,603	6,405	4,031	214,564
b. General Reserves	3,333	1,685	2,490	3,756	1,097	4,856	305	2,658	812	387	541	1,744	671	143	262	9,056	-	1,262	109	35,167
c. Other Reserves	9,365	2,299	243	4,145	1,786	-	159	1,922	461	1,151	1,195	3,099	17,421	163	605	7,090	-	1,163	-	52,267
2 DEPOSITS	179,345	95,016	154,662	243,342	72,345	88,286	104,463	202,317	71,324	67,523	30,167	40,495	111,390	7,704	50,511	235,146	21,558	49,697	5,917	1,831,208
a. Saving	139,590	49,277	67,542	47,142	72,345	64,827	58,084	202,317	36,808	38,283	5,916	32,198	5,633	6,633	6,250	104,254	21,558	35,534	5,458	999,649
b. Fixed	39,755	45,739	87,120	18,791	-	23,459	46,379	-	9,016	29,240	14,709	8,297	105,757	1,071	44,261	127,483	-	14,163	459	615,699
c. Others	-	-	-	177,409	-	-	-	-	25,500	-	9,542	-	-	-	-	3,409	-	-	-	215,860
3 BORROWINGS	-	-	52,119	-	-	-	-	-	-	2,843	-	2,843	-	150	-	1,000	-	-	4,895	63,850
a. NRB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Commercial Banks	-	-	52,119	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,895	57,014
c. ADB/N	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Other Financial Institutions	-	-	-	-	-	-	-	-	-	2,843	-	2,843	-	150	-	1,000	-	-	-	6,836
4 OTHERS LIABILITIES	61,960	56,147	31,791	58,829	4,879	14,831	10,351	33,251	29,877	8,907	11,210	1,819	7,943	1,752	23,242	20,763	2,239	7,866	247	387,904
5 P/L Account	10,586	275	3,787	-	5,184	4,766	-	2,558	-	3,179	792	-	-	-	-	5,616	1,706	8,892	369	47,710
TOTAL SOURCES OF FUNDS	279,107	166,287	259,815	333,527	95,186	123,834	128,387	259,778	108,994	92,040	49,247	53,518	144,907	13,057	86,305	319,722	28,106	75,285	15,568	2,632,670
TOTAL USES OF FUNDS	279,107	166,287	259,815	333,527	95,186	123,834	128,387	259,778	108,994	92,040	49,247	53,518	144,907	13,057	86,305	319,722	28,106	75,285	15,568	2,632,670
6 LIQUID FUNDS	75,434	21,323	47,937	54,212	10,600	21,599	15,381	43,812	14,655	5,869	10,348	5,236	14,274	1,002	7,718	46,196	4,417	17,273	469	417,755
a. Cash in Hand	1,543	1,586	2,914	6,322	640	894	2,869	2,915	1,093	1,803	969	1,040	390	545	1,618	1,280	211	1,001	387	30,020
b. Bal.with NRB	1,605	508	1,013	1,800	400	529	-	-	-	-	300	230	600	-	445	1,191	100	948	41	9,710
c. Bal.with Dom. Bank	72,286	19,229	44,010	46,090	9,560	20,176	12,512	40,897	13,562	4,066	9,079	3,966	13,284	457	5,655	43,725	4,106	15,324	41	378,025
7 INVESTMENTS	623	20,135	60,076	10,101	90	-	1,152	501	8,001	35	2,100	388	10	10	10	48,636	22	3,686	269	155,845
a. Govt. Securities	-	20,000	8,500	-	-	-	-	-	-	-	-	-	-	-	-	450	22	3,685	-	32,657
b. NRB Bond/Fixed Deposits	-	-	37,500	-	-	-	-	-	8,000	-	-	-	-	-	-	47,800	-	-	-	93,300
c. Others	623	135	14,076	10,101	90	-	1,152	501	1	35	2,100	388	10	10	10	386	-	1	269	29,888
8 LOANS & ADVANCES	119,516	73,834	100,035	222,872	76,568	74,065	104,805	136,029	60,969	77,983	28,951	44,779	74,178	8,909	45,278	182,794	19,749	43,245	14,411	1,508,970
a. Commercial Loan	56,469	19,118	30,716	175,965	52,348	15,255	77,253	79,657	21,784	20,028	-	-	7,082	6,698	36,596	30,442	11,699	31,998	-	673,108
b. Production Loan	11,662	792	21,603	1,062	8,010	39,558	-	-	4,253	4,117	-	-	558	147	-	300	1,885	541	-	94,488
c. Loan on FDR & Secu.	2,997	1,416	4,759	21,682	1,420	916	4,861	39,235	242	3,717	-	-	2,478	218	498	2,510	711	63	-	87,723
d. Others	48,388	52,508	42,957	24,163	14,790	18,336	22,691	17,137	34,690	50,121	28,951	44,779	64,060	1,846	8,184	149,542	5,454	10,643	14,411	653,651
9 OTHERS ASSETS	83,534	50,995	51,767	46,342	7,928	28,170	7,049	79,436	25,369	8,153	7,848	3,115	56,445	3,136	33,299	42,096	3,918	11,081	419	550,100

Data as of Mid-April 2005

Eleven Sana Kisan Sahakari Sanstha were transferred to Sana Kisan Bikas Bank on B.S. 2060.1.29

1 Nabajiban Co-operative Society Ltd.

6 Mahila Co-operatives Society Ltd.

10 Manakamana Finance Co-op. Soci

15 United Saving and Credit Co-operative Ltd.

2 Sagun Co-operative Society Ltd.

7 Nepal Bahouodeshiya Saving & L

11 Bheri Co-operative Finance Societ

16 Himalaya Co-operative Finance Ltd.

3 Nepal Co-operative Finance Society Ltd.

8 Raj Shree Saving & Investment C

12 Vyccu Saving and Credit Co-operat

17 Shree Star Bahouodeshya Saving and Credit Co-operative Ltd.

4 The Sahara Loan, Saving & Investment Society Lt

9 Sahakari Bittiya Bikas Sanstha Lt

13 Amarwati Bahouodeshya Sahakari S

18 Yeti Saving and Credit Co-operative Ltd.

5 Bindabashini Saving Fund Co-operative Society Ltd.

14 Kisan Bahouodeshya Sahakari Sans

19 Welfare Saving Fund and Credit Co-operative Society Ltd.

Table No. 46
SOURCES AND USES OF FUNDS OF MICRO FINANCE NGOS

(Amount in Thousand)

	1\$	2	3	4	5	6\$	7 @	8@	9\$	10 #	11&	12	13	14&	15	16 &	17 &	18\$	19	20	21	22	23\$	24 *	25	26&	27	28 ^
1 Funds and Reserves	5954	-	440	-	1225	0	-	0	255	-	111	0	0	127	292	1146	0	2	1761	438	0	575	-	650	35	404	0	
2 Staff Fund	73	164	0	730	193	0	2627	0	0	0	0	24	0	0	0	0	0	5	31	1874	1814	0	0	50	2637	0	382	
2.1 Staff Welfare Fund	0	0	-	-	102	-	-	0	-	-	-	-	-	-	-	-	-	-	18	-	-	-	-	18	-	-	-	
2.2 Staff Provident Fund	58	165	-	-	91	-	-	-	-	-	-	18	-	-	-	-	-	5	6	-	-	-	-	28	-	-	-	
2.3 Others	15	-	-	730	0	-	2627	-	-	-	-	6	-	-	-	-	-	0	7	1874	1814	0	0	4	2637	0	382	
3 Savings and Deposits					5073																							
4 Borrowings	22424	51744	37	1377	11615	513	4155	0	1724	1065	0	3709	3928	1000	12051	1028	872	3858	13852	736	0	0	0	4665	0	190	2045	
4.1 Domestic	20969	50255	37	1377	11615	513	4155	0	1724	1065	0	3709	3928	1000	12051	0	872	3858	13852	736	0	0	0	4665	0	190	2005	
(a) CSD	-	50255	-	-	-	-	-	-	1137	-	-	-	-	-	-	-	-	0	0	-	0	0	0	0	0	0	0	0
(b) Dom. Bank	-	0	-	-	-	-	-	-	-	-	-	-	-	1000	10000	-	477	0	0	736	0	0	0	0	0	0	0	0
(C) Dev. Banks	-	-	-	636	11615	-	-	-	0	-	-	-	-	-	-	-	0	13852	-	-	-	-	0	4610	0	0	1980	
(d) Financial Institutions	20819	-	37	-	-	160	4155	-	400	1065	0	3709	3928	-	2051	-	-	0	-	0	0	0	0	0	0	0	0	0
(e) Social Institutions	150	-	-	-	-	-	-	-	187	-	-	0	-	-	-	-	384	1038	-	0	0	0	0	0	0	0	0	0
(f) Others	-	-	-	741	0	353	-	-	-	-	-	0	0	0	0	0	11	2820	0	0	0	0	0	55	0	190	25	
4.2 Foreign Institutions	1455	1489	0	0	0	0	0	0	0	0	0	0	0	0	0	1028	0	0	0	0	0	0	0	0	0	0	0	40
(a) Financial Institutions	-	1489	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	0
(b) Social Institutions	1455	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(C) Others	0	-	-	0	-	-	-	-	-	-	-	0	-	-	-	1028	-	-	-	0	-	-	-	-	-	-	-	40
5 Risk Bearing Fund	1247	213	12	42	391	-	117	145	33	-	36	109	81	-	33	125	-	95	851	22	-	-	-	87	12	81	0	
6 Others Liabilities	21768	5701	765	341	1284	186	0	137	0	0	2	1206	4628	58	2557	4839	102	2108	5133	1175	0	1	2554	2	0	1		
(a) Sundry Debtors	1230	156	604	0	225	186	0	137	0	-	2	2	4350	15	2557	0	32	2105	9	0	-	-	1833	2	0	0		
(b) Others	20538	5545	161	341	1059	-	-	-	0	-	-	1204	278	43	0	4839	70	3	5124	1175	0	1	721	0	0	1		
7 P/L Account	3408	7300	53	0	3258	-137	34	-	0	1078	-3	164	43	-582	0	922	98	0	643	0	699	38	0	-172	27	-90		
Total Sources of Funds	54874	65122	1307	2490	23039	562	6933	282	2012	2143	146	5212	8680	603	14933	8060	1072	6068	22271	4245	2513	614	8006	2514	702	2338		
Total Uses of Funds	54874	65122	1307	2490	23039	562	6933	282	2012	2143	146	5212	8680	603	14933	8060	1072	6068	22271	4245	2513	614	8006	2514	702	2338		
1 Cash in Hand	290	52	5	53	30	19	32	-	3	-	17	9	52	35	9	5	-	29	11	0	0	0	0	22	255	42	27	
2 Bal. With Dom .Banks	5447	40824	142	10	2443	168	280	4	41	2	88	127	511	-	565	2047	95	272	415	329	334	113	152	909	7	206		
3 Micro Credit	46213	15269	875	2137	16411	375	6547	-	1660	1065	0	5054	6625	471	3808	3668	679	5767	21286	1777	1953	427	7101	1317	463	0		
4 Govt. Bond	10	0	-	-	173	-	-	-	-	-	-	-	0	-	10000	-	0	-	-	-	0	-	-	-	-	-	-	
5 Fixed Assets	1414	139	116	237	562	0	27	148	103	1076	29	-	-	22	28	301	68	0	223	2130	0	16	189	18	166	0		
5.1 Land and Building	0	-	-	186	340	-	-	-	-	800	-	-	-	-	-	-	-	-	181	1990	-	-	-	-	-	-	-	
5.2 Furniture and Fixtures	292	115	61	0	127	-	18	46	103	52	-	4	-	22	28	73	34	0	37	134	-	13	15	18	58	0		
5.3 Vehicles	741	-	4	-	95	-	-	-	0	87	-	-	-	-	-	2	-	0	0	-	-	3	107	0	53	0		
5.4 Computer and Office equip.	381	24	51	0	9	102	-	137	29	0	-	0	-	-	226	34	-	5	6	0	-	67	-	55	-			
6 Others	1500	8838	169	53	3420	0	47	130	205	0	12	22	1492	75	523	2039	230	0	336	8	226	58	542	15	24	2105		
6.1 Interest Receivable	-	579	114	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2098	
6.2 Stationary Stock	87	41	-	0	96	-	36	-	-	-	-	15	-	13	33	-	-	0	17	8	-	14	0	15	0	0		
6.3 Staff Loan	85	392	0	12	49	-	4	-	0	-	-	4	0	0	0	1021	7	-	224	-	-	-	0	-	-	7		
6.4 Sundry Debtors	318	1158	37	0	204	-	-	130	5	-	-	-	1492	62	231	973	198	0	55	0	-	15	76	0	0	0		
6.5 Others	1010	6668	18	41	3071	-	7	-	200	-	12	3	-	-	259	45	25	0	40	0	226	29	466	0	24	0		

Contd...

- # Figure of Mid-July 2002 * Figure of Mid-July, 2003 & Figure of mid-April , 2003 ^ Figure of Mid-July, 2004 @ Figure of Mid-October, 2004 \$Figure of Mid-January, 2005
- Nepal Grameen Bikas Samaj Kendra, Biratnagar
 - Nepal Rural Development Society Org, Kathmandu
 - Nepal Sikara Rural Development Centre, Chitawan.
 - Chartare Youth Club, Baglung
 - Mahuli Samudyik Bijkas Kendra, Saptari
 - Samudyik Yuba Club, Bardiya
 - Community Women Development Centre, Saptari
 - Grameen Jagaran Manch (Programm Co-ordination Office), Baglung
 - Rural Awareness Forum, Baglung.
 - Sarbodaya Grameen Bikas Sangh, Saptari
 - People Awareness Forum, Rasuwa
 - Rastriya Shaichik Tatha Samajik Bikas Sanstha, Parbat
 - Dhaulagiri Community Resources Dev. Centre
 - Nepal Enviroment & Polution Eradication UNESCO Nepal Gangabu
 - SOLVE (Society of Local Volunteers Efforts), Dhankuta
 - Women Enterprises Association of Nepal
 - Center for Woman's Right & Development, Kathmandu
 - Manushi , Gyaneshwar, Kathmandu
 - Jeevan Bikas Samaj, Morang
 - Women Development and Child Care Foundation, Saptari
 - Mahila Aadarsha Sewa Center, Kathmandu
 - Patan Business & Professional Women , Pulchok, Lalitpur.
 - Women Development Centre, Chitwan.
 - Women's Self -Reliant Society
 - Women Development Centre of Nepal, Lalitpur
 - Bhagawan Youth Club, Alapot, Ktm.
 - Creative Women Environment Development Association, Kathmandu
 - Srijana Community Development Center, Siraha

(Amount in Thousand)

	29\$	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	Total
1 Funds and Reserves	2090			0	0	0	0	0					101		2131	8886		4481		31104
2 Staff Fund	900			0	0	0	0	1741					0		26	2623		3942		19837
2.1 Staff Welfare Fund	-			-	-	-	-	0					-		26	1174		0		1338
2.2 Staff Provident Fund	-			0	0	0	0	-					-		-	1449		2434		4254
2.3 Others	900			0	0	0	0	1741					0		0	0		1508		14245
3 Savings and Deposits																				
4 Borrowings	3534			929	0	0	0	27,076					1694		0	157963		99694		433478
4.1 Domestic	3534			929	0	0	0	27,076					0		0	156388		99694		426197
(a) CSD	0			0	0	0	0	0					0		0	0		0		51392
(b) Dom. Bank	0			0	0	0	0	5000					0		0	156388		99694		273295
(C) Dev. Banks	0			0	0	0	0	0					0		0	0		0		32693
(d) Financial Institutions	3534			0	0	0	0	21,277					0		0	0		0		61135
(e) Social Institutions	0			0	0	0	0	0					0		0	0		0		1759
(f) Others	0			929	0	0	0	799					0		0	0		0		5923
4.2 Foreign Institutions	0			0	0	0	0	-					1694		0	1575		0		7281
(a) Financial Institutions	0			0	0	0	0	-					1694		0	0		0		3183
(b) Social Institutions	-			0	0	0	0	0					-		-	1575		0		3030
(C) Others	-			-	-	-	-	-					0		-	-		-		1068
5 Risk Bearing Fund	11			3				-					61		24	1022		5454		10307
6 Others Liabilities	46			0	0	0	0	5866					718		371	32201		79974		173724
(a) Sundry Debtors	46			0	0	0	0	0					0		259	2510		0		16260
(b) Others	0			0	0	0	0	5866					718		112	29691		79974		157464
7 P/L Account	-96			23	0	0	0	0					49		157	12331		0		29245
Total Sources of Funds	6485			955				34683					2623		2709	215026		2E+05		702767
Total Uses of Funds	6485			955				34683					2623		2709	215026		2E+05		702767
1 Cash in Hand	0			0				0					0		0	0		0		0
2 Bal. With Dom .Banks	433			65				3537					329		72	0		23879		83846
3 Micro Credit	4026			828				5045					1570		641	83928		1E+05		353999
4 Govt. Bond	-			-				-					-		-	-		20929		31112
5 Fixed Assets	1932			5				2291					227		1832	9234		18221		40758
5.1 Land and Building	1175			0				1866					-		1650	7126		15172		30486
5.2 Furniture and Fixtures	143			5				114					227		42	519		808		3108
5.3 Vehicles	0			0				55					0		28	289		1320		2784
5.4 Computer and Office equip.	614			0				256					-		112	1300		921		4380
6 Others	82			13				23809					400		154	113338		23196		183061
6.1 Interest Receivable	0			0				-					-		-	-		-		2791
6.2 Stationary Stock	12			0				138					0		0	0		0		525
6.3 Staff Loan	0			0				60					0		4	253		0		2122
6.4 Sundry Debtors	53			0				13					274		0	4019		0		9313
6.5 Others	17			13				23598					126		150	109066		23196		168310

Figure of Mid-July 2002

29. Shreejana Development Center, Kaski

30. Cottage & Small Industries Organization, Kathmandu

31. Rural Area Dev. & Research Programme, Parbat

32. Adarsha Yuba Club, Bhaktapur

33. Society Welfare Action Nepal (SWAN), Dang

34. Social Upgrade in Progress of Education Region (SUPER), Dang

35. Nepal Women Community Service Center, Dang

36. Forum for Rural Women Arduency Development, Sunsary

37. Gramin Mahila Bikash Sanstha

38. Ama Samaj Shangh, Chitawan

39. Gramin Mahila Utthan Kendra, Dang

40. Khurkot Youba Club, Parbat

41. Tharu Tatha Raji Mahila Samaj, Kailali.

42. Nari Avudya Kendra, Narayangadh

43. Mahila Upakar Manch, Kohalpur, Banke

44. Neighbourhood Society Service Center (NSSC), Kathmandu

45. Swabalamban Bikas Kendra, Kathmandu.

46. Development Project Service Center (DEROSC-NEPAL), Kathmandu

47. Gramin swayam sweak samaj Sarlahi

Table NO.47
List of Class B Licensed Financial Institution (Development Banks)
Mid-JANUARY,2006

	Names	Operation Date (A.D.)	Head Office	Telephone No.:	Fax No.
1	Agriculture Development Bank	1968/10/19	Ramshahapath, Kathmandu	4252359/60	4248946
2	Nepal Industrial Development Corporation	1959/06/15	Durbar Marg, Kathmandu	4227220/4222560	4227428
3	Nepal Development Bank	1999/01/31	Kamaladi, Kathmandu	4245740	4245753
4	Uddyam Development Bank	1999/02/22	Tandi, Chitawan	056-560380	056-523086
5	Malika Development Bank	1998/12/27	Dhangadhi, Kailali	091-524800	091-524800
6	Siddhartha Development Bank	1998/08/20	Butawal-11, Rupandehi	071-545543/546502	071-550457
7	Development Credit Bank Ltd.	2001/01/23	Kamaladi, Kathmandu	4231120/4221420	4231469
8	United Development Banks Ltd.	2001/05/06	Jeetpur, Bara	053-520593	053-520920
9	Nepal cottage and Small Ind. Dev. Banks	2001/01/19	Heritage Plaza, Kathmandu	4268719/20	4269308
10	Narayani Ind. Development Bank.	2001/10/17	Ratna Nagar-1, Chitawan	056-561258	056-528516
11	Pashimanchal Bikas Bank	1995/04/01	Butawal-8, Rupandehi	071-549899	071-549901
12	Sahayogi Bikas Bank	2003/10/21	Murali chowk-4, Janakpurdham	041-525971/72	41-525971
13	Pashupati Bikash Bank	2004/01/01	Banepa, Kavre	011-660385/84	011-660383
14	Karnali Bikash Bank	2004/02/18	Nepalgunj, Banke	081-526014/15	081-526044
15	Triveni Development Bank Limited	2004/07/26	Bharatpur, Chitawan	056-528831	056-522992
16	Annapurna Development Bank Limited	2004/08/23	Banepa, Kavre	011-660480	011-660481
17	Bhrikuti Bikas Bank Limited	2004/08/19	Shankar Nagar, Butawal	071-562436	071-562437
18	Shubhechcha Bikas Bank Limited	2004/09/14	Narayangadh, Chitawan	056-526014/15	056-526044
19	Bageshowri Bikas Bank Limited	2004/10/19	Dhambojhi chowk, Nepalgunj	081-526254	081-52634
20	Sanima Bikas Bittiya Sanstha	2004/11/26	Nagpokhari, Kathmandu	442897/80	4428969
21	Gaurishankar Bikas Bittiya Sanstha	2004/11/19	Kawasoti, Nawalparasi	78-540040	78-540469
22	Gorkha Bikas Bank Limited	2004/12/01	Putalisadak, Kathmandu	4255650	4-242829
23	Gandaki Development Financial Institute	2005/01/19	New Road, Pokhara	061-540466	061-541255
24	Infrastructure Development Financial Institute	2005/04/29	Banepa, Kavre	011-660542/43	011-660552
25	Business Development Financial Institute	2005/05/10	New Road, Pokhara	061-540725	061-540724
26	Biratlaxmi Financial Institute Limited	2005/05/11	Biratnagar, Morang	021-538051/52	021-538218
27	Excel Credit and Commercial Bittiya sanstha	2005/07/21	Anarmani, Birtamod, Jhapa	023-543564	023-543563
28	Merchat Bikas Bittiya Sanstha Ltd.	2005/09/15	Tribhuvannagar, Ghorahi, Dang	082-560732	082-560907
29	Himchuli Bikas Bittiya Sanstha Ltd.	2005/11/07	Mahendrapool, Pokhara	061-542300/400	061-542333

Contd.....

List of Class C Licensed Financial Institution (Finance Company)
Mid-JANUARY,2006

	Names	Operation Date (A.D.)	Head Office	Telephone No.	Fax No.
1	Nepal Housing Development Finance Co.Ltd.	1992/07/26	Naya Baneshwor, Kathmandu	4780259	4782753
2	Nepal Finance and Savings Co.Ltd.	1993/01/06	Kamaladi,Kathmandu	4220031	4241237
3	NIDC Capital Markets Ltd.	1993/01/26	Kamaladi, Kathmandu	4423219	4423401
4	National Finance Co.Ltd.	1993/05/07	Pako Newroad, Kathmandu	4228380	4222920
5	Annapurna Finance Co.Ltd.	1993/09/30	Chipledhunga, Pokhara	061-522671	061-525797
6	Nepal Share Markets Ltd.	1993/10/19	Ramshahapath, Kathmandu	4252332	4248845
7	Peoples Finance Ltd.	1993/04/15	Tripureshwor, Kathmadu	4260991	4262405
8	Himalaya Finance & Savings Co.Ltd.	1993/11/11	Sundhara, Kathmandu	4250172/4259376	4273884
9	United Finance and Leasing Co.	1994/12/12	Kamaladi, Kathmandu	4240779/813	4246551
10	Union Finance Co. Ltd.	1995/12/26	Durbarmarg, Kathmandu	4241648/49	4241645
11	Mercentile Finance Co. Ltd.	1994/11/10	Adarshnagar, Birgunj	051-522274	051-521673
12	Kathmandu Finance Ltd.	1994/11/10	Putalisadak, Kathmandu	430506/27	4421506
13	Inbesta Finance Ltd.	1995/07/17	Adarshnagar, Birgunj	051-526214	51-521178
14	Narayani Finance Ltd.	1995/03/08	Nayangadh, Chitwan	056-520313/45	056-522230
15	Gorkha Finance Ltd.	1995/03/12	Kantipath, Kathmandu	4220337	4258239
16	Nepal Housing & Merchant Finance Co.Ltd.	1995/04/11	Dillibazar, Kathmandu	4430838	4416849
17	Paschimanchal Finance Co.Ltd.	1995/04/09	P.B.No.11, Butawal	071-541649	071-541924
18	Universal Finance & Capital Markets.	1995/04/27	Kantipath, Kathmandu	4240998	4245895
19	Samjhana Finance Co. Ltd.	1995/05/03	Banepa, Kavre	011-664561	011-661207
20	Goodwill Finance & Investment Co. Ltd.	1995/05/16	Dillibazar, Kathmandu	4422878	4416052
21	Shree Investment & Finance Co. Ltd.	1995/06/01	Dillibazar, Kathmandu	442616/4415344	4421779
22	Siddhartha Finance Co. Ltd.	1995/05/25	Siddharthanagar, Bhairahawa	071-521478	071-523272
23	Lumbini Finance & Leasing Co. Ltd.	1995/06/26	Thamel, Kathmandu	4423443	4425655
24	Yeti Finance Co. Ltd.	1995/07/23	Bank Road, Hetauda	057-520822/521842	057-521842
25	Standard Finance Ltd.	1995/07/23	Pautalisadak, Kathmandu	4244504	4226529
26	ACE Finance Co. Ltd.	1995/08/15	Kantipath, Kathmandu	4249396	4249477
27	International Leasing & Finance Co. Ltd.	1995/10/31	Naya Baneshwor, Kathmandu	4782010	4782267
31	Bhauratna Finance & Saving Co. Ltd.	1996/01/09	Kantipath, Kathmandu	4249534	4261316
32	General Finance Ltd.	1996/02/02	Chabahil, Kathmandu	484753	4484753
33	Nepal Shreelanka Merchant Bank Ltd.	1996/02/04	Kamaladi, Kathmandu	4440300	4441034
34	Alpic Everest Finance Ltd.	1996/07/16	Baghbazar, Kathmandu	4266936	4241605
35	Nepal Merchant Banking & Finance Ltd.	1996/11/26	Durbarmarg, Kathmandu	4246160	4246156
36	Nava Durga Finance Co.Ltd.	1997/02/09	Itachhe, Bhaktapur	6612999	6611999
37	Pokhara Finance Ltd.	1997/03/16	Gairapatan, Pokhara	61-531145	061-531610
38	Janaki Finance Ltd.	1997/03/07	Janakpurdham, Dhanusha	041-521586/523339	041-523340
39	Central Finance Co. Ltd.	1997/04/14	Kupondole, Lalitpur	5522289/5521402	5523526
40	Premier Finance Co. Ltd.	1997/05/08	Manbhavan, Lalitpur	5550412	5550412
41	Arun Finance & Saving Co. Ltd.	1997/08/17	Putalibazar, Dharan	025-23185	025-524450
42	Multipurpose Saving & Investment Finance Co. Ltd.	1998/04/15	Saptari, Rajbira	031-521170	031-521980
43	Butwal Finance Co. Ltd.	1998/06/21	Butawal, Rupendehi	071-44288/44888	7148711
44	Nepal Bangladesh Finance & Leasing Co. Ltd.	1999/04/18	Main Road, Biratnagar	021-530972/973	021-521851
45	Shrijana Finance Ltd.	1999/12/14	Siraha, Lahan	033-560769	033-560769
46	Om Finance Ltd.	2000/09/17	New Road, Pokhara-9	061-532600/700	061-532800
47	Cosmic Merchant Banking & Finance Ltd.	2000/11/20	Lal Durbar Marg, Kathmandu	4223154/78	4232678
48	World Merchant Banking & Finance Ltd.	2001/08/10	Main Road, Hetauda	057-521129	057-523229
49	Capital Merchant Banking & Finance Ltd.	2002/02/01	Battisputali, Kathmandu	4471458	4496321
50	Crystal Finance Ltd.	2002/02/13	Bag Durbar, Kathmandu	4218269/270/271	4219058
51	Royal Merchant Banking & Finance Ltd.	2002/02/14	Durbarmarg, Kathmandu	4242900	4231349
52	Guheshworil Merchant Banking & Finance Ltd.	2002/06/13	Jawalakel, Lalitpur	5521506	5536169
53	Patan Finance Ltd.	2002/06/18	Man Bhawan, Lalitpur	5539475	5544206
54	Kist Merchant Banking & Finance Ltd.	2003/02/21	Kamalpokhari, Kathmandu	4444463/4435463	4444838
55	Fewa Finance Ltd.	2003/04/30	Pokhara, Chipledhunga	061-538300/400	061-538738
56	Everest Finance Co. Ltd.	2003/07/02	Siddharthanagar, Bhairahawa	071-526507	071-526508
57	Birgunj Finance Ltd.	2003/08/21	Adarshnagar, Birgunj	051-523468	51530764
58	Prudential Merchant Banking & Finance Ltd	2003/06/06	Dillibazar, Kathmandu	4445988	4446453
59	Investment Credit and Finance Co. Ltd.	2003/06/14	Bhatbhateni, Kathmandu	4425292	4425294
60	IME Financial Institution	2005/06/28	Kantipath, Kathmandu	4239170/71	4218083
61	Sagarmatha Merchant Banking and Finance Co. L	2005/08/29	Lalitpur, Maanvawan	5547841/5535158	5535419
62	Shikhar Bittya Sanstha Ltd.	2005/09/15	Kathmandu, Thapathali	4239290/9291	4239289
63	Civil Merchant Bittiya sanstha Ltd.	2005/09/18	Kathmandu, Kuleshwor	4289524/596	4289524

Contd.....

List of Class D Licensed Financial Institution (Micro Credit Development Banks)

	Names	Operation Date (A.D.)	Head Office	Telephone No.	Fax No.
1	Purbanchal Grameen Bikas Bank	1993/03/28	Biratnagar, Morang	021-529817/522740	021-524259
2	Sudur Pashimanchal Grameen Bikas Bank	1993/03/28	Dhangadhi, Kailali	091-522624	091-522963
3	Pashimanchal Grameen Bikas Bank	1995/04/01	Butawal-8, Rupendehi	071-549899/541596	071-541289
4	Madhya Pashimanchal Grameen Bikas Bank	1995/04/01	Nepalgunj, Banke	081-522011	081-522024
5	Madhymanchal Grameen Bikas Bank	1996/07/08	Janakpur, Dhanusha	041-520785/521642	041-521642
6	Nirdhan Utthan Bank	1999/04/13	Rupandehi, Bhairahawa	071-523764/68	071-521647
7	Rural Microfinance Development Centre	1996/12/06	Putalisadak, Kathmandu	4268020	4247702
8	Deprosc Development Bank	2001/07/03	Narayanghat, Chitwan	056-561183/4261354	056-561183
9	Chhimek Development Banks	2001/12/10	Makawanpur, Hetauda -4	057-521574	057-522460
10	Shawalamban Development Banks Ltd	2002/02/22	Janakpur, Dhanusha	41-524342	041-525748
11	Sana Kisan Vikas Banks	2002/03/11	Bijulibazar, Kathmandu	4781032	4783930

Contd.....

LIST OF COOPERATIVES (NON CLASIFIED)

	Names	Operation Date(A.D.)	Head Office
1	Nabajivan Co-operative Society Ltd.	1993/12/15	Dhangadi, Kailali
2	Sagun Co-operative Society Ltd.	1994/10/9	Kathmandu
3	Nepal Co-operative Society Ltd.	1994/12/30	Kathmandu
4	The Sahara Loan Savings & Investment Co-op.Soc. Ltd	1995/04/15	Sarlahi
5	Bindabasini Saving Fund Co-operative Society Ltd.	1995/06/21	Khopasi, Kavre
6	Mahila Co-operative Society Ltd.	1995/09/27	Kathmandu
7	Bahoddeshya Saving & Loan Co-op.Society Ltd.	1995/12/25	Jhapa
8	Rajshree Saving & Invest.Co-op Society Ltd	1996/02/19	Sarlahi
9	Sahakari Bittiya Bikas Sanstha	1996/06/16	Nepalgunj, Banke
10	Manakamanal Sahakari Sanstha Ltd.	1997/02/18	Banepa, Kavre
11	Very Co-operative Sanstha Ltd.	1997/03/05	Nepalgunj, Banke
12	Viccu Saving & Loan Co-operative Sanstha	1997/08/11	Gaindakot,Navalparasi
13	Amarawati Bahu-Uddeshiya Cooperative Sanstha Ltd.	1997/12/03	New Baneshwor, Kathmandu
14	Kisan Bahu-Uddeshiya Cooperative Sanstha Ltd.	1998/12/29	Lamkee,Kailali
15	United Saving & Credit Co-op. Sanstha Ltd.	1998/02/13	Kathmandu
16	Himalaya Co-operative Ltd.	1998/04/29	Kathmandu
17	Star Bahoo-Uddesiyi Saving & Credit Co-op Ltd.	1998/04/14	Biratnagar
18	Yeti Saving & Credit Co-operative Sanstha Ltd	1998/11/22	Kathmandu
19	Upakar Savings Fund & Credit Co-operative So. Ltd.	2000/03/21	Waling, Sayanja

Contd.....

LIST OF NON GOVERNMENT ORGANIZATION (NON CLASIFIED)

	Names	Operation Date(A.D.)	Head Office
1	Nepal Grameen Bikas Samaj Kendra	2000/06/05	Biratnagar
2	Nepal Grameen Bikas Sanstha	2000/06/05	Kathmandu
3	Nepal Sikara Grameen Bikas Karyakram	2000/06/05	Chitawan
4	Chartare yuba Club	2000/06/05	Baglung
5	Mahuli Samudyik Bijkas Kendra	2000/06/12	Saptari
6	Samudayik Yuba Club	2000/06/29	Bardiya
7	Samudayik Mahila Bikas Kendra	2000/07/14	Saptari
8	Grameen Samudayako Lagi yojana Pratavuti, Nepal	2000/08/2305	Dhankuta
9	Grameen Jagaran Manch (Programm Co-ordination Office)	2000/09/11	Baglung
10	Sarbodaya Grameen Bikas Sangh	2000/09/26	Saptari
11	Jan Jagaran Manch	2000/10/26	Rasuwa
12	Rastriya Shaichik Tatha Samajik Bikas Sanstha	2000/10/01	Parbat
13	Dhaulagiri Community Researh Dev. Centre	2000/10/21	Baglung
14	Nepal Enviroment & Pollution Eradication UNESCO Nepal	2001/07/05	Gangabu
15	Society of Local Volunteers Efforts Nepal (Solve)	2001/07/10	Dhankuta
16	Women Enterprises Association of Nepal	2001/09/24	Kathmandu
17	Center for Women's Right and Development	2002/04/30	Kathmandu
18	MANUSHI	2002/05/03	Kathmandu
19	Life Development Society	2002/06/18	Morang
20	Women Development and Child Care Foundation	2002/07/02	Saptari
21	Mahila Adarsha Sewa Kendra	2002/07/02	Kthmandu
22	Patan Buisness and Professional Women	2002/07/02	Lalitpur
23	Women Development Centre	2002/07/02	Chitwan
24	Womens Self -Relient Society	2002/07/14	Chitwan
25	Women Development Centre of Nepal	2002/07/12	Lalitpur
26	Bhagawan Youth Club, Alapot, Ktm.	2002/07/23	Kathmandu
27	Creative Women Environment Development Association, Kathmandu	2002/07/24	Kathmandu
28	Srijana Community Development Center, Siraha	2002/07/25	Siraha
29	Shreejana Development Center, Kaski	2002/08/22	Kaski
30	Cottage & Small Industries Organization, Kathmandu	2002/09/02	Kathmandu
31	Rural Area Dev. & Research Programme, Parbat	2002/09/03	Parbat
32	Adarsha Yuba Club, Bhaktapur	2002/09/06	Bhaktapur
33	Society Welfare Action Nepal (SWAN), Dang	2002/10/25	Dang
34	Social Upgrade in Progress of Education Region (SUPER), Dang	2002/10/29	Dang
35	Nepal Women Community Service Center, Dang	2002/10/30	Dang
36	Forum for Rural Women Ardency Development, Sunsary	2002/12/30	Sunsari
37	Gramin Mahila Bikash Sanstha	2003/04/23	Dang
38	Ama Samaj Shangh, Chitawan	2003/04/29	Chitwan
39	Gramin Mahila Utthan Kendra, Dang	2003/06/18	Dang
40	Khurkot Youba Club, Parbat	2003/09/14	Parbat
41	Tharu Tatha Raji Mahila Samaj, Kailali.	2003/09/18	Kailali
42	Nari Avudya Kendra	2003/10/24	Chitwan
43	Mahila Upakar Manch	2003/10/29	Banke
44	Chhimek Samaj Sewa Sanstha	2004/09/29	Kathmandu
45	Sawabalamban Bikash Kendra	2004/11/01	Kathmandu
46	Bikash Aayojana Sewa Kendra	2004/11/01	Kathmandu
47	Grameen Swyamsewak samaj	2005/11/20	Sarlahi

NEPAL RASTRA BANK

Banks And Financial Institutions Regulation Department

Central Office, Baluwatar, Kathmandu

Phone No: 977-01-4411407, Fax No:977-01- 4414552

PO Box no: 73, E-mail: bfistat@nrb.org.np

Web Site: www.nrb.org.np