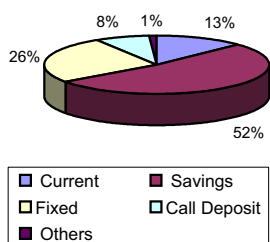


# BANKING AND FINANCIAL STATISTICS

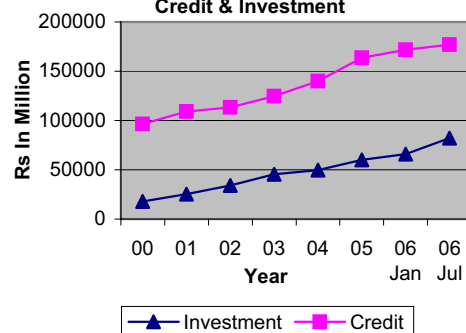
MID – JULY 2006

NO. 47

Deposit(Mid-July 2006)



Credit & Investment



**NEPAL RASTRA BANK**

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

# **BANKING AND FINANCIAL STATISTICS**

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MID - JULY 2006

NO.47

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**NEPAL RASTRA BANK**

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## Explanatory Notes

1. This issue of "**Banking and Financial Statistics, Mid-July 2006, No-47**" 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-July 2006. If the data for mid-July 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  
NBBL = Nepal Bangladesh 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  
NSBIBL = Nepal SBI Bank Limited

EBL = Everest Bank Limited  
 NCCBL = Nepal Credit and Commerce Bank Limited  
 NICBL = Nepal Industrial and Commercial Bank Limited  
 MBL = Machhapuchchhre Bank Limited  
 SBL = Sidhartha Bank Limited  
 SFDB = Small Farmers Development Bank  
 DBs = Development Banks  
 OMCDs = Other Micro Credit Development Banks

BoKL = Bank of Kathmandu Limited  
 LuBL = Lumbini Bank Limited  
 KBL = Kumari Bank Limited  
 LaBL = Laxmi Bank Limited  
 ADB/N = Agricultural Dev. Bank/Nepal  
 CBs = Commercial Banks  
 MCDBs = 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:

<b>Gregorian Month</b>	<b>Nepalese Month</b>
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

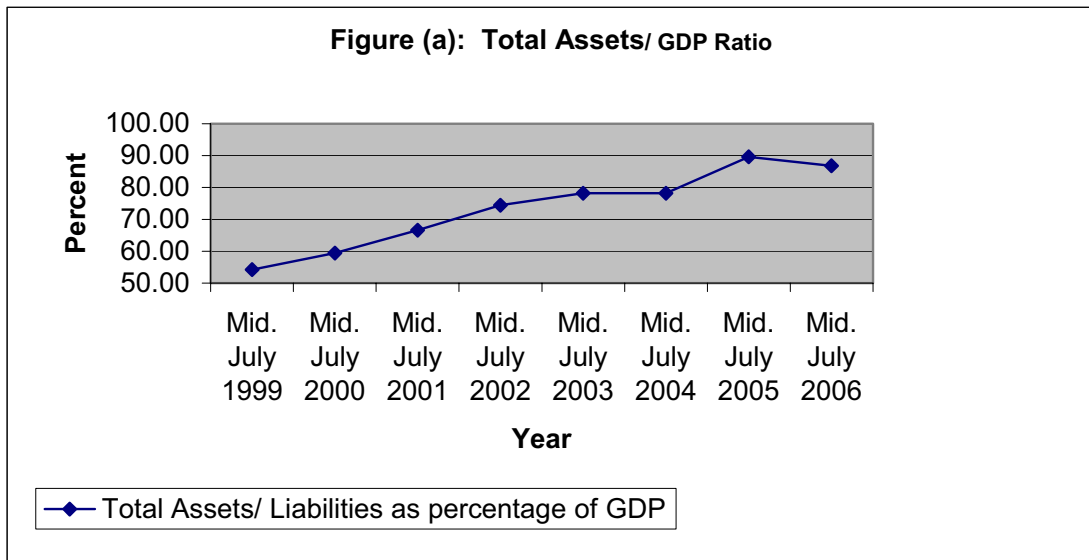
## A. Financial Sector at a Glance:

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-July 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-July 2006, NRB licensed bank and non-bank financial institutions totaled 194. Out of them, 18 are commercial banks, 29 development banks, 70 finance companies, 11 micro-credit development banks, 19 saving and credit co-operatives, and 47 NGOs (Table 1).

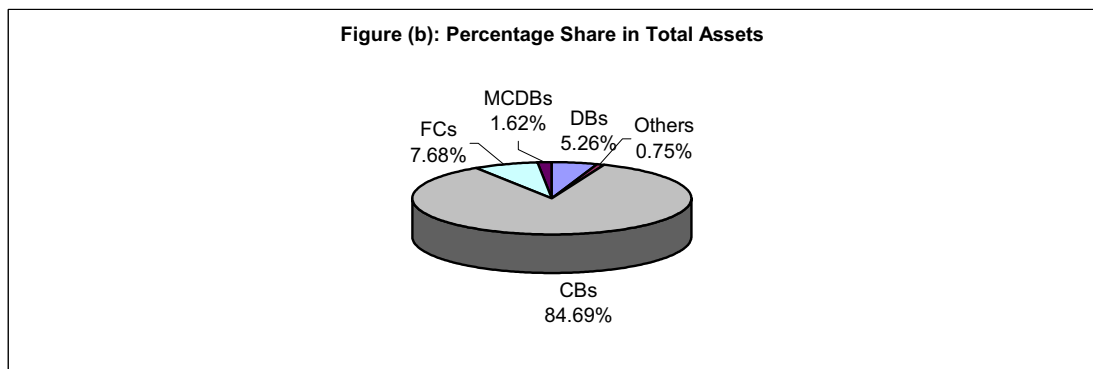
**Table (1) Growth of Financial Institutions:**

Type of Financial Institutions	Number of Institutions in mid-July						Mid-July 2006
	1980	1985	1990	1995	2000	2005	
Commercial Banks	2	3	5	10	13	17	18
Development Banks	2	2	2	3	7	26	29
Finance Companies	-	-	-	21	45	60	70
Micro Credit Development Banks	-	-	-	4	7	11	11
Saving and Credit Cooperatives	-	-	-	6	19	20	19
NGOs ( Performing limited Banking activities)	-	-	-	-	7	47	47
Total	4	6	7	44	98	181	194

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 12.47 percent per annum during 2000 to 2006 and reached to Rs. 506129.34 million in mid-July 2006 from Rs. 225553.5 million in mid-July 2000. The total assets/liabilities in mid-July 2006 is 6.70 percent higher than that of mid-July 2005. The ratio of the total assets/liabilities of the financial system to GDP at current prices is slightly decreased to 86.82 percent in mid-July 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 84.68 percent share in total assets/liabilities of the financial system in mid-July 2006. Commercial banks and development banks altogether held 89.96

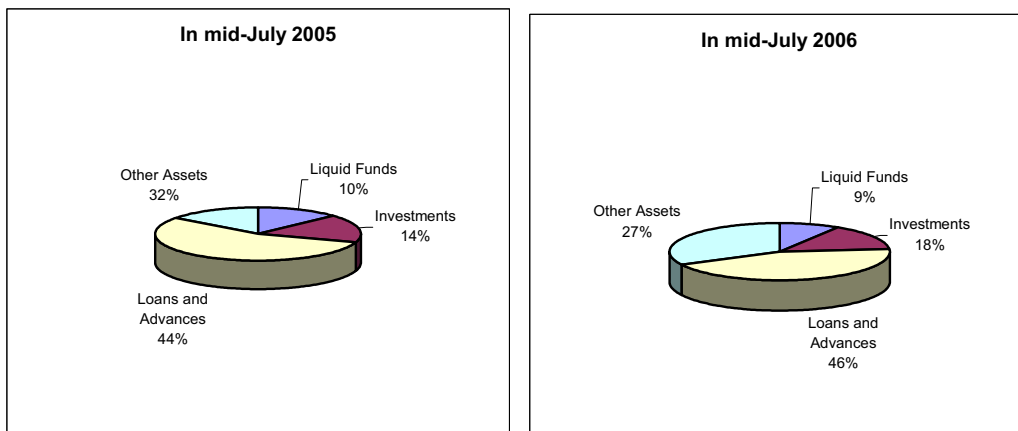


percent of total assets/liabilities of the financial system. Only 7.68 percent of the total assets/liabilities was owned by finance companies in mid-July 2006. The market shares of commercial banks, development banks, finance companies and micro credit development banks and others were 86.7 percent, 4.9 percent, 6.4 percent and 1.3 percent and 0.70 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 six 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-July 2006 the capital funds as percentage of total liabilities was –1.47 percent, Borrowings 4.31 percent, Deposits 64.80 percent and other liabilities 32.36 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-July 2006, loan and advances accounted 45.54 percent share in total assets, other assets 27.45 percent, investments 17.58 percent and liquid funds 9.43 percent (Table no. 1).

**Figure (c): Assets Composition of Whole Financial System**



6. Commercial banks held dominant share on the major balance components of financial system. Of the total deposits of the system i.e. Rs. 327995.18



million in mid-July 2006, the share of commercial banks was 88.80 percent followed by finance companies 8.34 percent, development banks 1.80 percent, MCDBs 0.28 percent and credit cooperatives and 0.78 percent. Similarly, out of total loans and advances Rs. 230590.04 million in mid-July 2006, the share of commercial banks stood at 76.71 percent, finance companies at 11.75 percent, development banks at 8.76 percent and other financial institutions at 2.78 percent. The share of commercial banks in borrowings, liquid funds and investments of whole financial system remained at 43.61 percent, 81.37 percent and 92.37 percent respectively in mid-July 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)).

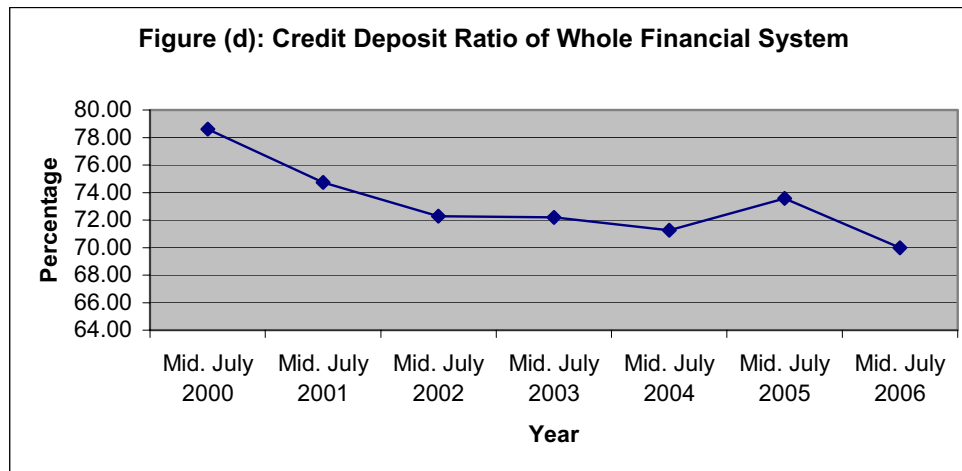
8. **Table (ii) Growth of Major Balance-Sheet Indicators ( in %):**

Particular	Year ending mid-July						Mid-January 2006	Mid-July 2006
	2000	2001	2002	2003	2004	2005		
<b>Capital Fund</b>	13.27	26.56	43.97	26.56	(92.63)	(516.43)	10.57	( 8.38)
<b>Borrowings</b>	-	-	-	-	12.46	23.77	21.20	(5.43)
<b>Deposits</b>	24.24	21.95	23.59	11.51	13.12	9.81	5.32	9.60
<b>Liquid Funds</b>	24.68	16.20	-5.90	- 20.59	22.08	-14.32	-1.94	6.26
<b>Investments</b>	22.01	40.59	43.36	31.00	8.64	18.95	9.25	22.45
<b>Loans and Advances</b>	18.72	15.94	19.54	11.35	11.67	13.38	4.92	5.07

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-July 2006, but credit growth rate

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



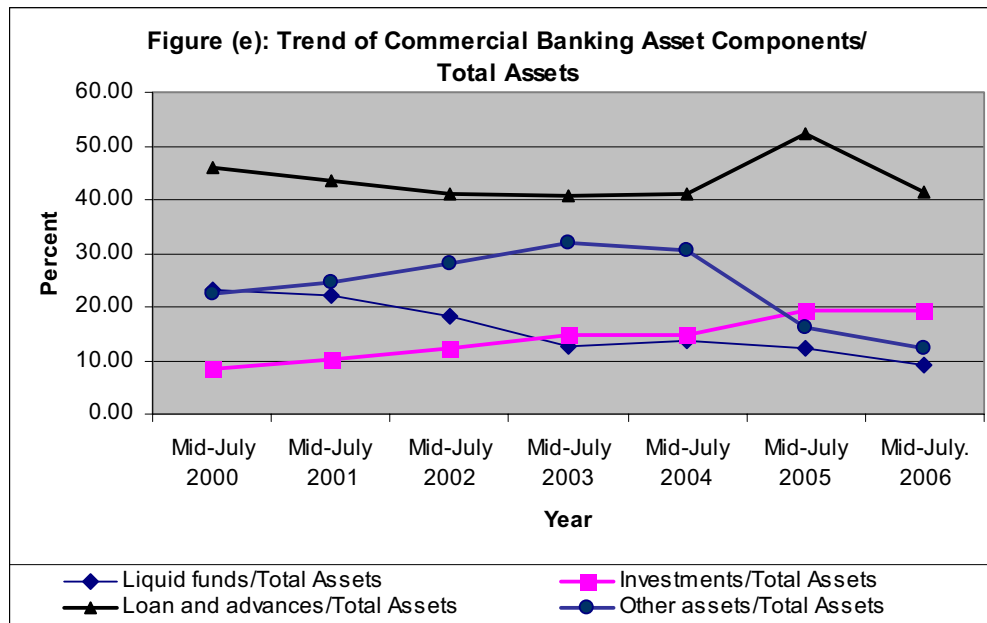
Deposits stood at Rs. 327995.2 million and credits at Rs. 230509 million in mid-July 2006. Credit deposit ratio was observed decreasing with slight oscillation over the last six years.

## **B. Commercial Banking at a Glance:**

9. The number of commercial bank branches operating in the country in mid-July 2006 totaled 437, of which 390 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 much skewed. Of the total bank branches, 177 branches are being operated in the central development region, followed by eastern development region (84) and western development region (80). Only 29 and 20 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. 428706.2 million in mid-July 2006. It expanded on an average 14.43 percent per annum during 2000 - 05 and increased by 4.29 percent in mid-July 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 39.83 percent in mid-July 2005 and 41.25 percent in mid-July 2006. Similarly, the share of liquid funds in total assets declined in the

period 2000-06. It dropped to 9.3 percent in mid-July 2005 and from 23.0 percent in mid-July 2000. It slightly increased 9.06 percent in mid-July 2006. Unlike the loans and advances and liquid funds, the share of investments in total assets increased in the same period. It increased to 14.64 percent in mid-July 2005 from 8.6 percent in mid-July 2000 and increased to 19.16 percent in mid-July 2006.

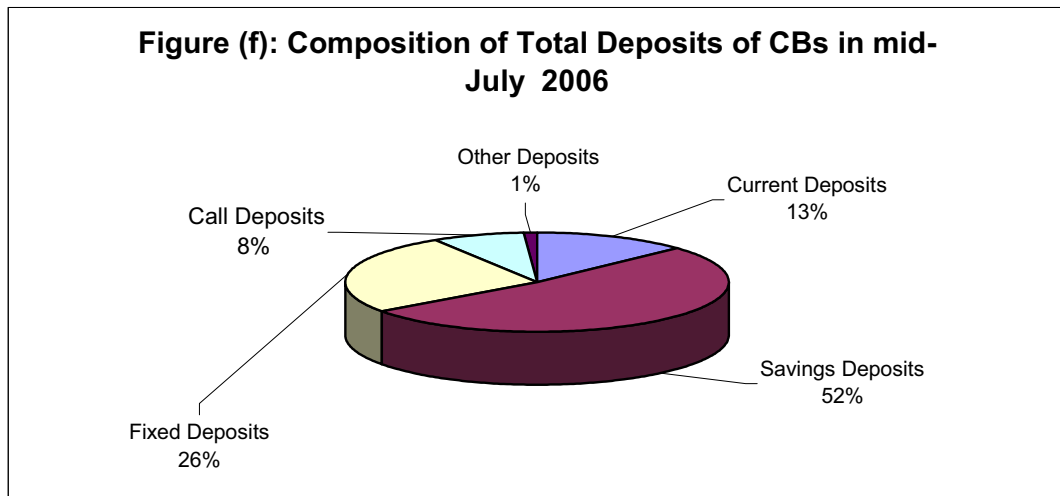


11. Deposit liabilities held almost two third of total liabilities over the period 2000-06. Deposits reached to Rs. 291245.5 million in mid-July 2006 from Rs. 252409.8 million in mid-July 2005, with an increased of 15.38 percent. However, deposits as a percent of total liabilities declined in recent years. It came down to 67.93 percent in mid-July 2006 whereas this figure stood at 80.61 percent in mid-July 2005 and 74.0 percent in mid-July 2000.

Analysis of the components of deposits revealed that saving deposits, with increasing trend, held major share in total deposits. In mid-July 2006, saving deposits gripped 52.06 percent on total deposits followed by current deposits 12.83 percent, fixed deposits 26.29 percent, call deposits 8 percent and other deposits 1 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 increased by 7.90 percent,

saving deposits by 16.65 percent, fixed deposits increased by 13.74 percent and call deposits by 28.50 percent in mid-July 2006.

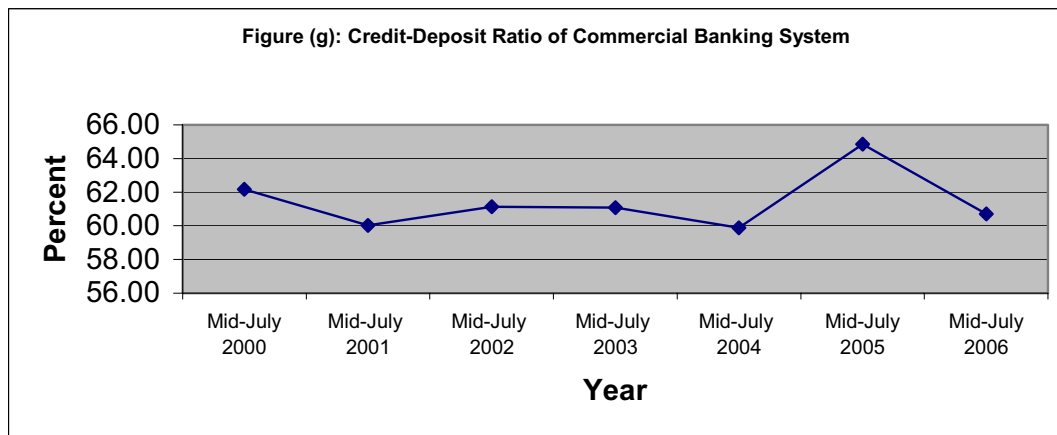


12. Borrowings accounted only 2.2 percent of total liabilities in mid-July 2006. With an increase of 39.11 percent, it reached to Rs. 9519.6 million in mid-July 2006 from Rs. 6842.9 million in mid-July 2005. It expanded with a annual growth rate of 16.9 percent over the past five years. This growth rate is lower than the average growth rates of deposit and total liabilities of the same periods.
13. Liquid funds increased by 1.23 percent and reached to Rs. 38842 million in mid-July 2006 from Rs. 38369.4 million in mid-July 2005. Liquid fund 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 36.54 percent and reached to Rs. 82173.5 million in mid-July 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 8 percent the outstanding amount of loan and advances in mid-July 2006 reached to Rs. 176820 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. 176820.2 million, 95.23 percent was allocated to private sector, 2.12 percent to Government enterprises, 1.19 percent to bills purchased and discount, and 0.02 percent to against bills collection in mid-July 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. 56432.2 million (31.95 percent of total loans and advances) and credit to wholesale and retail business was Rs. 35073.6 million (19.83 percent) in mid-July 2006. Agriculture sector was able to tap only 2.58 percent of total credit in this period. Other major credit distributed sectors included service industries (7.95 percent), construction (7.57 percent), and transportation, communication and public services (6.61 percent).

15. With 25.15 percent decrease, priority sector credit reached to Rs. 10104.1 million in mid-July 2006 from Rs. 13499.24 million in mid-July 2005. Priority sector credit as percent of total credit stood at 5.7 percent in mid-July 2006 and 8.25 percent in mid-July 2005. Similarly, deprived sector credit increased by 20.31 percent and reached to Rs. 5255.13 million in mid-July 2006 as compared to Rs. 4367.91 million in mid-July 2005. Deprived sector credit amounted to 2.97 percent of total credit in mid-July 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 but, it decline to 60.7 percent in mid-July 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 figure of the net profit of the whole banking system is Rs. 7983.5 in mid-July 2006.

18. Despite some improvement, the aggregate capital funds to total risk weighted assets ratio of the banking system remained negative even in mid-July 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 –5.30 percent in mid-July 2006.

**Table (iii) Soundness Indicators of Commercial Banking System:**

Indicators	Mid-July					Mid-July 2006
	2001	2002	2003	2004	2005	
<b>Profitability (Rs. In million)</b>	-7843	-9428	-3317	3707	5205	7983.51
<b>NPL as Percentage of Total Loan</b>	29.3	30.4	28.8	22.8	18.94	14.22
<b>Total Capital Fund as Percentage of RWA</b>	-5.49	-9.88	-12.04	-9.07	-6.33	-5.30

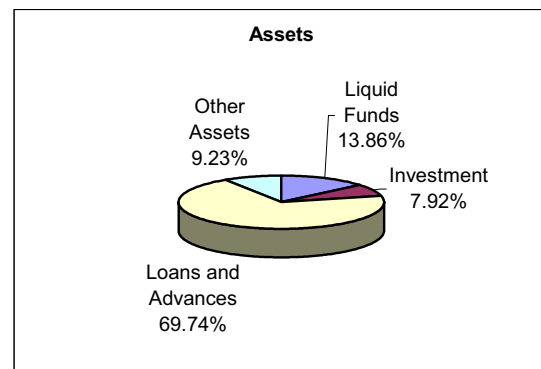
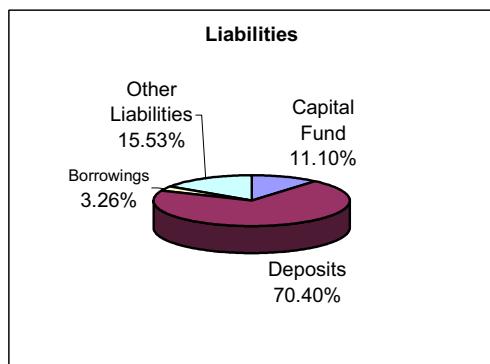
19. With marginal improvement, the level of non-performing loans and advances still remained at a significantly high level. The aggregate non-performing loan, which was Rs. 32226.66 in mid-July 2003, reached to 27877.84 in mid-July 2005 and Rs. 26770.42 in mid-July 2006. The aggregate non-performing loan as percent of total loan was 29.3 percent in mid-July 2001 and decreased to 14.22 in mid-July 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 70 in mid-July 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.

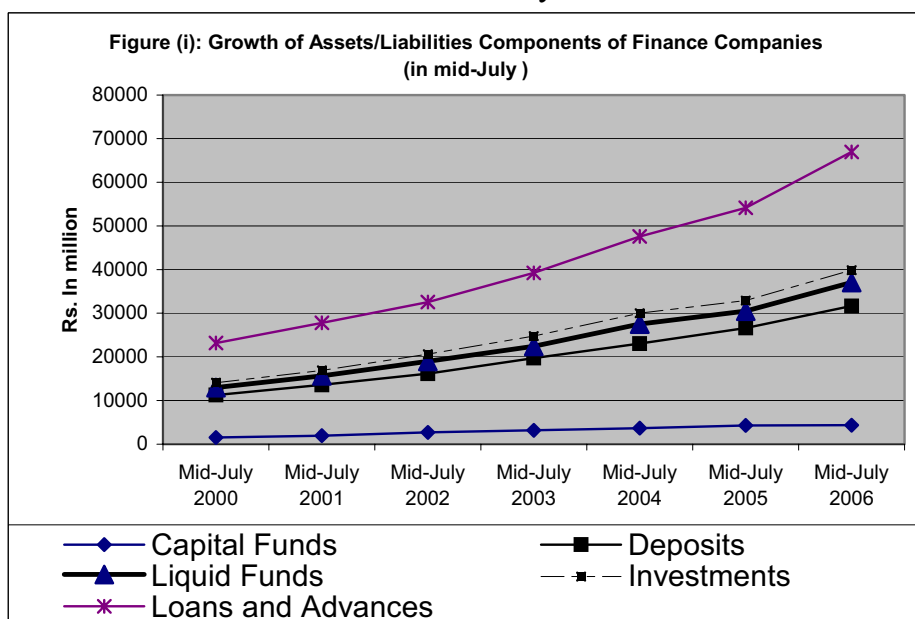
21. The total assets/liabilities of the whole finance companies increased by 27.3 percent and reached to Rs. 38856.2 million in mid-July 2006 from Rs. 30518.4 million in mid-July 2005. Of the total liabilities in mid-July 2006, deposits held the largest share of 70.39 percent followed by capital funds 11.10 percent, borrowings 2.97 percent and other liabilities 15.53 percent.

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



Similarly, loans and advances held 69.73 percent of total assets followed by liquid funds 13.86 percent, Investments 7.16 percent and other assets 9.23 percent in mid-July 2006.

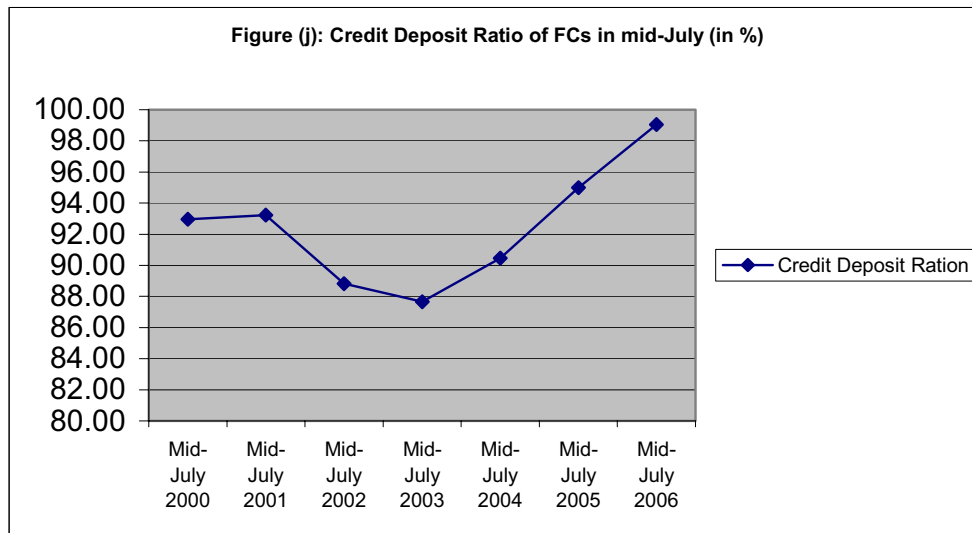
22. Components of total assets/liabilities showed mixed trend during mid-July 2005 to mid-July 2006. Deposits, borrowings, liquid funds and loans and advances grew whereas capital funds, borrowings, and investments decreased in this period. Among expanding components, borrowings recorded the growth rate of 16.47 percent and reached to 1154.8, loans and advances increased by 27.66 percent and stood at 27095.2 million, liquid funds increased by 3.79 percent and reached to Rs. 5386.6 million and Deposits increased by 22.42 percent reached to Rs.27351.39 million in mid-July 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 increased by 1.52 percent and stood to Rs. 4314.8 million in mid-July 2006 from Rs. 4250 million in mid-July 2005. Similarly, Investments increased by 15.47 percent amounted to Rs 2784.4 in mid-July 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) :**

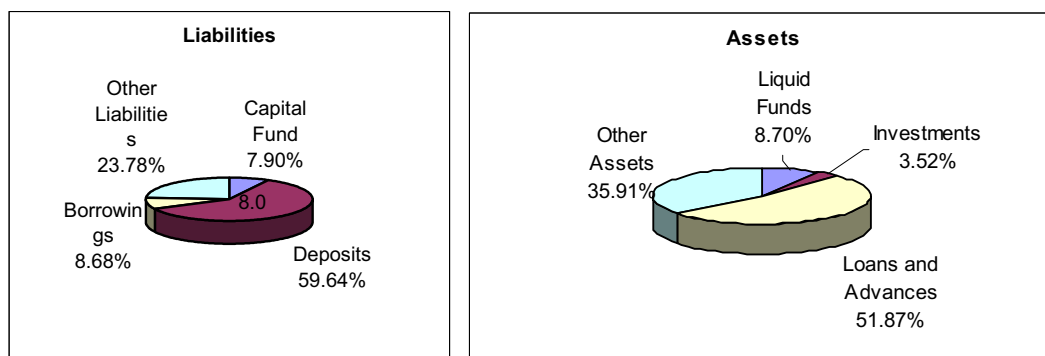
24. The total number of development banks reached to 29 in mid-July 2006. Seven of these banks have their central offices in Kathmandu valley and the rest have their central offices outside the Kathmandu valley.

25. The total assets/liabilities of development banks was Rs. 23390.2 million in mid-July 2005. It grew by 13.71 percent and reached to Rs. 26598.1 million in mid-July 2006. In mid-July 2006, the share of deposits was 22.0 percent, borrowing 19.64 percent and capital funds 17.97 percent on the amount of total liabilities.

Similarly, loans and advances accounted 75.89 percent, liquid funds 5.86 percent and investments 7.96 percent of total assets in the same period, i.e. in July 2006.

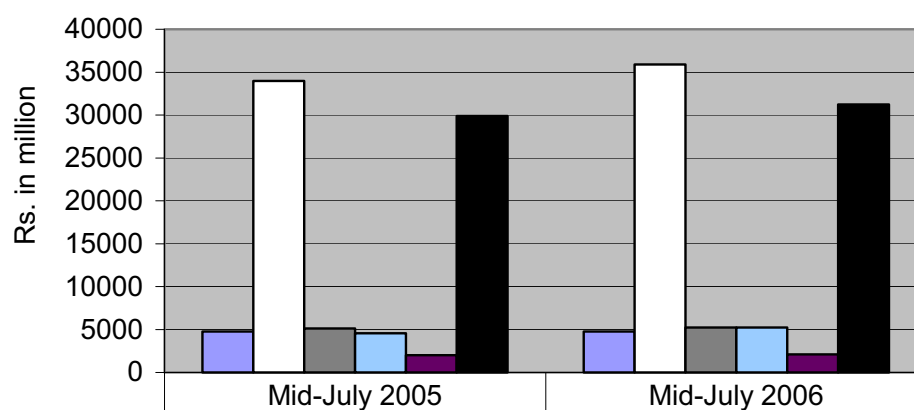


**Figure (k): Assets/Liabilities Composition of Development Banks in mid-July 2006**



26. Capital funds of development banks increased by 0.90 percent and reached to Rs. 4782 million in mid-July 2006 from Rs. 4739.1 million in mid-July 2005. On the contrary to this, deposits of development banking system as a whole decreased by 13.63 and reached to Rs. 5912.4 million in mid-July 2006 from Rs. 6846 million that of mid-July 2005, liquid funds decreased by 30.70 percent and reached to Rs. 1561 million in mid-July 2006 from Rs. 2252.7 in mid-July 2005, loans and advances increased by 6 percent and reached to Rs. 20185.8 million in mid-July 2006 from Rs. 19133.3 million in mid-July 2005 and investments increased by 6 percent and reached to Rs. 2118.9 million in mid-July 2006 from Rs. 1990.8 million in mid-July 2005.

**Figure (l): Components of Assets/Liabilities of Development Banks in mid-July**

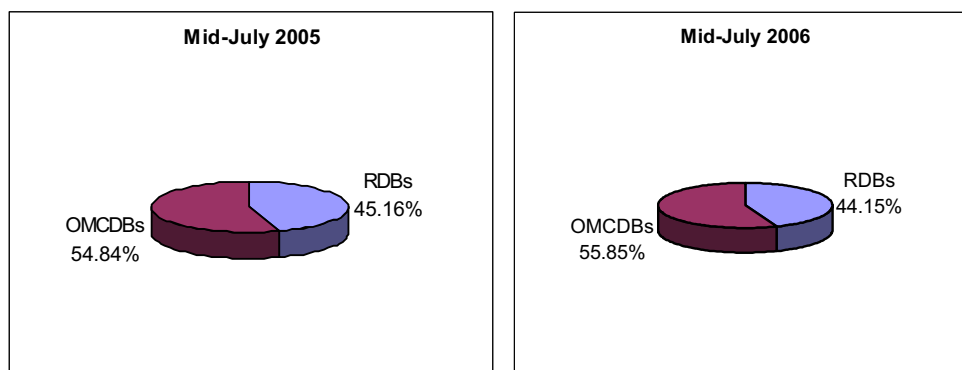


	Mid-July 2005	Mid-July 2006
Capital Fund	4754.9	4782.1
Deposits	33957.8	35902.6
Borrowings	5117.8	5226.2
Liquid Funds	4565.0	5241.0
Investments	1991.0	2119.1
Loans and Advances	29893.7	31226.5

## 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-July 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 30 percent increase, the total assets/liabilities of micro credit development banks reached to Rs. 8197.4 million in mid-July 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 12 months. Of the total assets/liabilities in mid-July 2005 and mid-July 2006, 56 percent is held by OMCDBs and the rest by RDBs. The total assets/liabilities of both RDBs and OMCDBs grew by 30.12 percent in mid-July 2006 as compared to mid-July 2005.

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

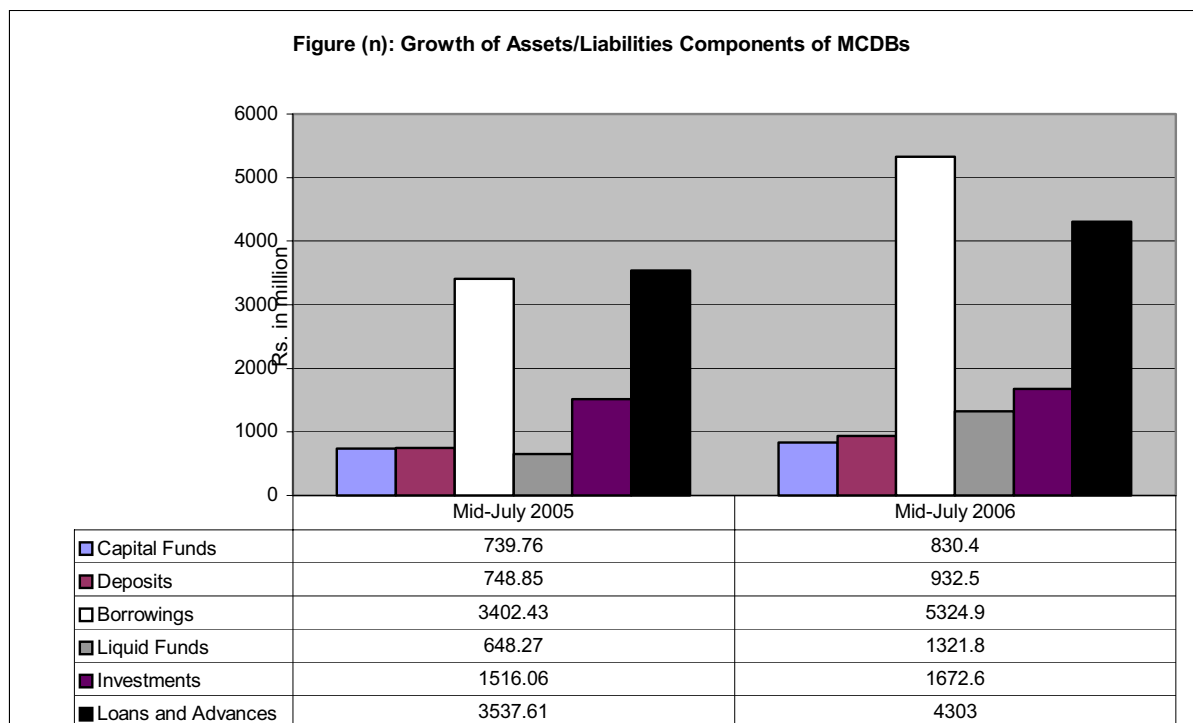


Among liability components of micro credit development banks, borrowings possessed the largest amount. Borrowing as a percent of total liabilities was 54.0 percent in mid-July 2005 and it increased to 56.5 percent in mid-July 2006. Capital fund as percent of total liabilities was 11.74 in mid-July 2005 and increased to 12.26 percent in mid-July 2006.

Deposit as percent of total liabilities was 11.89 percent in mid-July 2005 and increased to 24.53 in mid-July 2006.

Among the assets components of micro credit development banks, loans and advances comprised 56 percent of total assets in mid-July 2005 and 52 percent in mid-July 2006. Investments as percent of total assets was 20.40 percent in mid-July 2005 and 20 percent in mid-July 2006. Liquid funds as percent of total assets was 10.29 percent in mid-July 2005 which increased to 16 percent in mid-July 2006.

29. As compared to the figures of mid-July 2005, all the components of total liabilities expanded in mid-July 2006. Capital funds increased by 11.74 percent and reached to Rs. 830.4 million in mid-July 2006 from Rs. 739.76 million in mid July 2005. Similarly, deposits expanded by 24.5 percent and reached to Rs. 932.5 million in mid-July 2006 from Rs. 748.84 in mid-July 2005.



Borrowings increased by 56.51 percent and reached to Rs. 5324.9 million in mid-July 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-July 2006 in comparison to corresponding the figures in mid-July 2005. Loans and advances increased by 21.63 percent and reached to Rs. 4303 million in mid-July 2006 from Rs. 3537.61 million in mid-July 2005. Similarly, liquid funds

rose by 103.8 percent and stood at Rs. 1321.8 million in mid-July 2006. Investments in mid-July 2006 as compared to the investments in mid-July 2005 increased by 10.32 percent and stood at Rs. 1672.6 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-July 2006. Of the total outstanding capital funds, deposits, borrowings, liquid funds, investments, and loans and advances of mid-July 2006, RDBs' holding in each of these components were 59 percent, 61 percent, 28 percent, 36.62 percent, 14 percent and 20 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-July 2006.
32. The aggregate assets/liabilities of cooperatives increased by 22.31 percent and reached to Rs. 3771.5 million in mid-July 2006 from Rs. 3083.5 million in mid-July 2005. Of the total liabilities in mid-July 2006, deposits accounted 67.70 percent share, capital funds 9.89 percent and borrowings 16.03 percent. Similarly, loans and advances held 55.81 percent of total assets. Other components of total assets namely liquid funds and investments held 16.57 percent and 5.57 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-July 2006 in comparison to that of mid-July 2005. In mid-July 2006, capital funds, deposits and borrowings increased by 18.45 percent, 24.53 percent and 25.14 percent and stood at Rs. 370.29 million, Rs. 932.5 million and Rs. 604.7 million respectively. Capital funds, deposits and borrowings were Rs. 312.6 million, Rs. 748.8 million and Rs. 604.7 million respectively in mid-July 2006. Likewise, loans and advances expanded by 46.12 percent and investment decreased by 47.0 percent totaling Rs. 2105.22 million and Rs. 210.68 million respectively in mid-July 2006. Loans and advances and investments in mid-July 2005 were Rs. 1440.72 million and Rs. 399.9 million. Liquid funds in mid-July 2006 as compared to the

figure of mid-July 2005 increased by 1.27 percent and increased to Rs. 625.06 million from Rs. 617.2 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-July 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 Samaj 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-July 2006 in comparison to mid-July 2005.

Table No.1  
Financial System at a Glance

(Rs in Million)

	Mid - July					Mid-Jan	Mid-July	
	2000	2001	2002	2003	2004	2005	2006	
<b>1 Capital Fund</b>	<b>8686.4</b>	<b>10993.5</b>	<b>15827.2</b>	<b>20031</b>	<b>-1474.3*</b>	<b>-9088.1**</b>	<b>-8127.71</b>	<b>-7444.573</b>
Commercial Banks	77.5%	74.9%	64.5%	59.0%	692.0%(-)**	210.5%(-)**	217.95%(-)**	238.28%(-)**
Development Banks ^	3.6%	5.7%	17.2%	20.6%	282%(+)	52.15%(+)	57.63%(+)	64.22%(+)
Finance Companies	17.1%	17.5%	16.8%	16.0%	247.8%(+)	46.76%(+)	45.81%(+)	53.94%(+)
Micro Credit Development Banks ###				3.1%	45.29%(+)	8.14%(+)	10.16%(+)	11.15%(+)
Others^^	1.8%	1.9%	1.6%	1.4%	16.8%(+)	3.44%(+)	4.34%(+)	4.96%(+)
<b>2 Borrowing</b>				<b>11650.9</b>	<b>13102.9</b>	<b>16217.6</b>	<b>19656.44</b>	<b>21830.26</b>
Commercial Banks				27.2%	23.1%	42.2%	43.84%	43.61%
Development Banks ^				50.5%	45.5%	27.7%		23.94%
Finance Companies				1.2%	10.0%	6.1%	6.67%	5.29%
Micro Cr. Development Banks ###				20.5%	21.1%	21.0%	23.50%	24.39%
Others^^				0.6%	0.3%	3.0%	2.49%	2.77%
<b>3 Deposits</b>	<b>165981.9</b>	<b>197325.6</b>	<b>205135.3</b>	<b>228736.4</b>	<b>258742.3</b>	<b>284115.2</b>	<b>299228.9</b>	<b>327995.18</b>
Commercial Banks	93.3%	92.1%	90.3%	89.1%	90.4%	88.8%	88.81%	88.80%
Development Banks ^	0.1%	1.3%	2.4%	2.8%	1.5%	2.4%	2.17%	1.80%
Finance Companies	5.9%	5.9%	6.6%	7.2%	7.5%	7.9%	8.13%	8.34%
Micro Cr. Development Banks ###				0.3%	0.3%	0.3%	0.27%	0.28%
Others^^	0.6%	0.7%	0.8%	0.8%	0.6%	0.6%	0.61%	0.78%
<b>4 Other Liabilities</b>				<b>96632.6</b>	<b>117061.3</b>	<b>183080.3</b>	<b>187781.06</b>	<b>163766</b>
Commercial Banks				89.7%	89.4%	93.4%	93.09%	88.96%
Development Banks ^				6.8%	7.1%	4.0%	3.67%	6.53%
Finance Companies				2.3%	2.4%	1.6%	2.39%	3.69%
Micro Cr. Development Banks ###				0.7%	0.7%	0.8%	0.49%	0.68%
Others^^				0.4%	0.3%	0.3%	0.35%	0.15%
<b>5 Liquid Fund</b>	<b>50421.4</b>	<b>58587.3</b>	<b>55133.5</b>	<b>43782</b>	<b>53448.8</b>	<b>45792.5</b>	<b>44902.75</b>	<b>47736.53</b>
Commercial Banks	95.7%	94.9%	90.6%	87.2%	86.5%	83.8%	81.34%	81.37%
Development Banks ^	0.4%	1.0%	3.4%	5.8%	4.3%	4.9%	6.33%	3.27%
Finance Companies	3.4%	3.5%	5.2%	6.1%	8.4%	8.5%	8.71%	11.28%
Micro Cr. Development Banks ###				1.0%	1.1%	1.4%	2.48%	2.77%
Others^^	0.5%	0.6%	0.8%	0.9%	0.8%	1.3%	1.14%	1.31%
<b>6 Investment</b>	<b>19488.5</b>	<b>27398.5</b>	<b>39279.7</b>	<b>51457.9</b>	<b>55903.1</b>	<b>66499.1</b>	<b>72649.3</b>	<b>88959.57</b>
Commercial Banks	92.2%	92.9%	87.1%	88.2%	88.8%	90.5%	90.84%	92.37%
Development Banks ^	1.3%	1.8%	8.3%	6.7%	6.3%	3.0%	2.78%	2.38%
Finance Companies	5.8%	4.6%	4.1%	4.6%	4.5%	3.6%	3.71%	3.13%
Micro Cr. Development Banks ###				2.0%	2.2%	2.3%	1.92%	1.88%
Others^^	0.7%	0.7%	0.5%	0.5%	0.3%	0.6%	0.74%	0.24%
<b>7 Loans and Advances</b>	<b>106996</b>	<b>124048.9</b>	<b>148290.7</b>	<b>165119.1</b>	<b>184389.1</b>	<b>209053.7</b>	<b>219347.82</b>	<b>230509.042</b>
Commercial Banks	90.0%	88.0%	76.3%	75.4%	75.9%	78.3%	78.24%	76.71%
Development Banks ^	0.7%	2.3%	14.7%	14.9%	13.8%	9.2%	8.42%	8.76%
Finance Companies	8.5%	8.8%	8.1%	8.8%	9.5%	10.2%	10.88%	11.75%
Micro Cr. Development Banks ###				1.5%	1.5%	1.7%	1.78%	1.87%
Others^^	0.8%	1.0%	0.9%	0.9%	0.7%	0.7%	0.69%	0.91%
<b>8 Other Assets</b>				<b>96691.9</b>	<b>93691.2</b>	<b>152979.7</b>	<b>161639.77</b>	<b>138941.78</b>
Commercial Banks				100.8%	101.7%	97.2%	97.32%	94.19%
Development Banks ^				-4.4%	-5.5%	0.0%	-0.38%	1.98%
Finance Companies				2.7%	2.9%	1.9%	2.10%	2.58%
Micro Cr. Development Banks ###				0.3%	0.3%	0.4%	0.48%	0.65%
Others^^				0.6%	0.5%	0.4%	0.48%	0.60%
<b>9 Total Assets / Liabilities</b>	<b>225553.5</b>	<b>273946.2</b>	<b>314567.1</b>	<b>357050.9</b>	<b>387432.2</b>	<b>474325.9</b>	<b>498539.66</b>	<b>506129.339</b>
Commercial Banks	92.9%	91.8%	87.4%	85.6%	87.7%	86.7%	86.54%	84.70%
Development Banks ^	0.7%	1.7%	6.0%	7.5%	4.7%	4.9%	4.56%	5.26%
Finance Companies	5.8%	5.8%	5.9%	6.2%	7.0%	6.4%	6.79%	7.68%
Micro Cr. Development Banks ###				1.2%	1.3%	1.3%	1.44%	1.62%
Others^^	0.7%	0.7%	0.7%	0.7%	0.6%	0.7%	0.67%	0.75%

# 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.

^ Figures of Commercial Banking Branches (ADB/N) are deducted.

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

	Unit	Mid-July						Mid-January	Mid-July
		2000	2001	2002	2003	2004	2005	2006	2006
1. Gross Domestic Product 1/	Rs.in million	379488.0	411275.0	422807.0	456675.0	496745.0	533538.0 (R)	533538 (R)	582948 (P)
2. Number of Bank Branches	In Unit	484.0	430.0	413.0	447.0	423.0	422.0	428	437
3. Population per Bank Branches 2/	In Thousand	38.1	53.8	56.1	51.8	54.7	54.9	59.1	57.9
4. Total Deposits	Rs.in million	154943.0	181767.0	185144.7	203879.3	233811.2	252409.8	265731.8	291245.5
A. Current		20319.5	25100.7	24327.0	28862.5	33729.9	34646.4	32920.7	37386.5
B. Savings		65703.6	80988.4	83855.6	97238.9	114137.2	129995.0	139576.4	151639.4
C. Fixed		62204.2	65322.3	64171.4	63287.6	65130.9	67318.2	69585.1	76572.8
D. Others		6715.7	10355.6	12790.7	14490.3	20813.2	20450.2	23649.6	25646.8
5. Total Credit	Rs.in million	96324.8	109121.2	113174.6	124522.4	140031.4	163718.8	171616.8	176820.3
6. Total Investment	Rs.in million	17967.3	25446.5	34209.8	45386.3	49668.6	60181.1	65995.8	82173.7
7. Credit to Government Enterprises	Rs.in million	2114.4	2909.7	2651.1	2867.7	2519.4	2442.5	5100.3	4988.7
8. Average Deposit per Bank Branch	Rs.in million	320.1	422.7	448.3	456.1	552.7	598.1	620.9	666.5
9. Per Capita Deposits	Rs. in Unit	8392.5	7851.7	7997.6	8806.9	10099.8	10903.2	10506.7	11515.5
10. Average Credit per Bank Branch	Rs.in million	199.0	253.8	274.0	278.6	331.0	388.0	401.0	404.6
11. Per Capita Credit	Rs. in Unit	5217.4	4713.7	4888.8	5378.9	6048.9	7072.1	6785.5	6991.2
12. Deposit Growth	In Percentage	21.8	17.3	1.9	10.1	14.7	8.0	5.3	9.6
13. Credit Growth	In Percentage	17.8	13.3	3.7	10.0	12.5	16.9	4.8	13.6
14. Investment Growth	In Percentage	26.1	41.6	34.4	32.7	9.4	21.2	9.7	8.6
15. Time Deposit Growth	In Percentage	21.8	14.4	1.2	8.4	11.7	10.1	6.0	10.0
16. Paid up Capital & Reserve Fund	Rs. in million	6729.2	8230.2	10202.5	11814.6	14854.4	15153.3	16567	16567

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

2/ Population 25291.7 thousands based on 2001 census report.

(R) Revised.

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

(Rs. in million)

	Mid-July					Mid-Jan	Mid-July	
	2000	2001	2002	2003	2004	2005	2006	
<b>1 CAPITAL FUND</b>	<b>6729.2</b>	<b>8230.2</b>	<b>10202.5</b>	<b>11814.6</b>	<b>-10201.7</b>	<b>-19129.5</b>	<b>-17715.1</b>	<b>-17742.1</b>
a. Paid-up Capital	4067.4	5504.1	6431.0	7726.0	8350.0	9723.9	10081.5	10571.7
b. Statutory Reserves	1976.7	1787.1	2540.0	2820.0	3385.0	3825.9	4519.5	4841.7
c. Share Premium						10.0	10.0	10.0
d. Retained Earning			260.9	75.7	-25056.1	-34292.8	-34292.0	-34912.0
e. Others Reserves	685.2	939.0	970.6	1192.9	3119.4	1603.5	1966.0	1746.5
1. Ex.Eq.Fund						541.1	489.2	369.7
2. Other						1062.5	1476.8	1376.8
<b>2 BORROWINGS</b>	<b>3346.6</b>	<b>2308.7</b>	<b>2349.5</b>	<b>3170.4</b>	<b>3023.6</b>	<b>6842.9</b>	<b>8617.5</b>	<b>9519.6</b>
a. NRB	428.1	411.8	1167.7	1437.0	731.6	4488.6	2585.3	3644.5
b. "A"Class Licensed Institution	2918.5	1896.9	953.4	1599.2	1770.5	1347.2	1847.9	1991.9
c. Foreign Banks and Fin. Ins.	0.0	0.0	228.5	134.2	521.4	27.6	2966.5	2273.2
d. Other Financial Ins.						979.6	1217.8	
e. Bonds and Securities								1610.0
<b>3 DEPOSITS</b>	<b>154943.0</b>	<b>181767.0</b>	<b>185144.7</b>	<b>203879.3</b>	<b>233811.2</b>	<b>252409.8</b>	<b>265731.8</b>	<b>291245.6</b>
a. Current	20319.5	25100.7	24327.0	28862.5	33729.9	34646.4	32920.7	37386.6
Domestic						29196.3	27452.4	32794.6
Foreign						5450.0	5468.3	4592.0
b. Savings	65703.6	80988.4	83855.6	97238.9	114137.2	129955.0	139576.4	151639.4
Domestic						123899.0	133738.0	145701.7
Foreign						6095.9	5838.5	5937.7
c. Fixed	62204.2	65322.3	64171.4	63287.6	65130.9	67318.2	69585.1	76572.8
Domestic						59053.9	60695.0	63555.6
Foreign						8264.3	8890.1	13017.2
d. Call Deposits	3715.8	7691.8	10531.9	12027.9	18061.1	17681.7	20778.0	22722.1
e. Others	2999.9	2663.8	2258.8	2462.4	2752.1	2768.5	2871.6	2924.7
<b>4 Bills Payable</b>						<b>480.2</b>	<b>567.0</b>	<b>599.6</b>
<b>5 Contra Account</b>						<b>2105.0</b>		
<b>6 Other Liabilities</b>	<b>44452.6</b>	<b>59221.3</b>	<b>77221.2</b>	<b>86697.4</b>	<b>113183.6</b>	<b>92900.7</b>	<b>98644.5</b>	<b>86580.7</b>
1. Sundry Creditors						2986.1	6377.6	4513.5
2. Loan Loss Provision						31419.2	31633.8	26097.4
3. Interest Suspense a/c						39070.5	41071.6	36083.1
4. Others	44452.6	59221.3	77221.2	86697.4	113183.6	19424.9	19561.5	19886.7
<b>7 Reconciliation A/c</b>						<b>65319.8</b>	<b>70812.2</b>	<b>47230.1</b>
<b>8 Profit &amp; Loss A/c</b>						<b>10104.8</b>	<b>4783.2</b>	<b>11272.7</b>
<b>SOURCES OF FUNDS</b>	<b>209471.5</b>	<b>251527.2</b>	<b>274917.9</b>	<b>305561.7</b>	<b>339816.7</b>	<b>411033.8</b>	<b>431441.1</b>	<b>428706.2</b>
<b>1 LIQUID FUNDS</b>	<b>48240.0</b>	<b>55583.3</b>	<b>49937.2</b>	<b>38163.6</b>	<b>46252.8</b>	<b>38369.4</b>	<b>36522.0</b>	<b>38842.1</b>
a. Cash Balance	4139.1	4775.1	5494.8	5440.4	4719.3	5137.3	5202.1	6306.6
Nepalese Notes & Coins	3507.0	4116.9	4881.1	4735.9	4283.8	4763.8	4779.1	5908.6
Foreign Currency	632.1	658.2	613.8	704.5	435.5	373.5	423.0	398.0
b. Bank Balance	32236.0	37230.9	31115.2	21334.4	26579.7	21173.5	18079.8	24309.2
1. In Nepal Rastra Bank	16945.1	21440.9	23170.3	16867.6	22728.2	17859.5	12746.5	21058.2
Domestic Currency						16501.0	13118.7	20866.6
Foreign Currency						1358.6	-372.2	191.6
2. "A"Class Licensed Institution	676.9	796.1	928.2	683.7	1825.1	848.9	1961.9	1288.9
Domestic Currency						835.2	1932.2	1287.7
Foreign Currency						13.7	29.7	1.2
3. Other Financial Ins.						0.0	0.0	0.0
4. In Foreign banks	14613.9	14993.9	7016.7	3783.1	2026.4	2465.1	3371.4	1962.1
c. Money at Call	11864.9	13577.3	13327.3	11388.8	14953.8	12058.7	13240.1	8226.3
Domestic Currency						1482.0	2216.0	1805.5
Foreign Currency						10576.7	11024.1	6420.8
<b>2 INVESTMENTS</b>	<b>17608.8</b>	<b>25100.9</b>	<b>28573.8</b>	<b>39045.5</b>	<b>42384.3</b>	<b>50822.0</b>	<b>50555.9</b>	<b>57539.1</b>
a. Govt. Securities	17608.8	25100.9	28573.8	39045.5	42384.3	47560.0	50066.7	56898.0
b. NRB Bond						118.2	0.0	566.7
c. Govt. Non-Fin. Ins.						100.4	0.4	0.0
d. Other Non-Fin Ins.						0.0	0.4	0.0
e. Non Residents						3043.4	488.4	74.4
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>358.5</b>	<b>345.6</b>	<b>5636.0</b>	<b>6340.8</b>	<b>7284.3</b>	<b>9359.1</b>	<b>15440.0</b>	<b>24634.7</b>
1. Non Residents						6467.5	14328.3	17515.0
2. Others						2891.5	1111.7	7119.7
<b>4 LOANS &amp; ADVANCES</b>	<b>96324.9</b>	<b>109121.1</b>	<b>113174.6</b>	<b>124522.4</b>	<b>140031.4</b>	<b>159641.4</b>	<b>167612.5</b>	<b>173383.4</b>
a. Govt. Entp.	2114.3	2909.6	2651.1	2867.7	2519.4	2442.5	5100.3	4988.7
i. Financial	695.0	1209.1	991.2	965.1	1137.0	648.9	663.4	762.8
ii. Non-Finan.	1419.3	1700.5	1659.9	1902.6	1382.4	1793.6	4436.9	4225.9
b. Pvt. Sector	92241.8	104209.3	109043.3	120343.4	136403.5	157198.9	162512.2	168394.7
c. For. Bills P. & D.	1820.4	1887.2	1322.2	1143.8	1050.4			
d. Foreign A. B. C.	148.4	115.0	158.0	167.5	58.2			
<b>5 BILL PURCHED</b>						<b>3909.2</b>	<b>3934.1</b>	<b>3353.8</b>
a. Domestic Bills Purchased						745.7	750.5	669.6
b. Foreign Bills Purchased						1053.4	1349.9	1230.9
c. Import Bills & Imports						2110.1	1833.7	1453.3
<b>6 LOANS AGAINST COLLECTED BILLS</b>						<b>168.2</b>	<b>70.2</b>	<b>83.0</b>
a. Against Domestic Bills						21.7	10.3	21.2
b. Against Foreign Bills						146.5	59.9	61.8
<b>7 Contra Account</b>						<b>2105.0</b>		
<b>8 FIXED ASSETS</b>						<b>3809.6</b>	<b>4120.3</b>	<b>4026.7</b>
<b>9 OTHER ASSETS</b>	<b>46939.3</b>	<b>61376.3</b>	<b>77596.3</b>	<b>97489.4</b>	<b>103863.8</b>	<b>50728.5</b>	<b>60363.4</b>	<b>52632.7</b>
a. Accrued Interests	16125.8	19888.5	23742.8	27722.2	34458.5	38786.5	42078.5	36718.0
Govt. Entp.	372.0	334.3	308.2	297.8	180.3	161.9	903.5	297.7
Private Sector	15753.8	19554.2	23434.6	27424.4	34278.2	38624.6	41175.0	36420.3
b. Staff Loans / Adv.						2427.5	4364.2	4448.0
c. Sundry Debtors						795.8	5356.0	1750.5
d. Cash In Transit						795.8	589.3	513.6
e. Others	30813.5	41487.8	53853.5	69767.2	69405.3	8718.7	7975.4	9202.6
<b>10 Expenses not Written off</b>						<b>262.4</b>	<b>227.6</b>	<b>377.5</b>
<b>11 Non Banking Assets</b>						<b>1269.9</b>	<b>1409.3</b>	<b>2109.7</b>
<b>12 Reconciliation Account</b>						<b>75288.9</b>	<b>79702.7</b>	<b>59040.3</b>
<b>13 Profit &amp; Loss A/c</b>						<b>15300.1</b>	<b>11483.1</b>	<b>12683.2</b>
<b>USES OF FUNDS</b>	<b>209471.5</b>	<b>251527.2</b>	<b>274917.9</b>	<b>305561.7</b>	<b>339816.7</b>	<b>411033.8</b>	<b>431441.1</b>	<b>428706.2</b>



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

	Mid-July						Mid-January 2006	Mid-July 2006
	2000	2001	2002	2003	2004	2005		
<b>A. GDP, DEPOSITS, CREDIT &amp; INVESTMENT</b>								
1. Deposit / GDP	40.8	44.2	43.8	44.6	47.1	47.3	49.8	50.0
2. Credit / GDP	25.4	26.6	26.8	27.3	28.2	30.7	32.2	30.3
3. Investment / GDP	4.7	6.2	8.1	9.9	10.0	11.3	12.4	14.1
4. Credit & Investment / GDP	30.1	32.8	34.9	37.2	38.2	42.0	44.5	44.4
5. Time Deposit / GDP	33.7	35.6	35.1	35.2	36.1	37.0	39.2	39.1
6. Current / GDP	7.1	8.6	8.8	6.3	6.8	6.5	6.2	6.4
7. Credit / Total Deposit	62.2	60.0	61.1	61.1	59.9	64.9	64.6	60.7
8. Investment / Total Deposit	11.6	14.0	18.5	22.3	21.2	23.8	24.8	28.2
9. Credit & Investment / Total Deposit	73.8	74.0	79.6	83.3	81.1	88.7	89.4	88.9
10. Time Deposit / Total Deposit	82.6	80.5	80.0	78.7	76.7	78.2	78.7	78.4
11. Current Deposit / Total Deposit	17.4	19.5	20.0	14.2	14.4	13.7	12.4	12.8
12. Credit to Govt. Entp. / Total Credit	2.2	2.7	2.3	2.3	1.8	1.5	3.0	2.8
13. Credit to Pvt.Sector / Total Credit	97.8	97.3	97.7	97.7	98.2	98.5	97.0	97.2
<b>B. LIQUIDITY</b>								
1. NRB Balance / Total Deposit	11.4	12.5	13.4	8.9	9.7	7.1	4.8	7.2
2. Vault / Total Deposit	2.8	2.8	3.2	2.9	1.8	1.9	1.8	2.2
3. Total Liquid Fund / Total Deposit	32.5	32.4	29.0	20.2	19.8	15.2	13.7	13.3
<b>C. CAPITAL ADEQUACY</b>								
1. Capital / Total Deposit	4.3	4.5	5.5	5.8	-4.4	-7.6	-6.7	-6.1
2. Capital / Total Credit	7.0	7.5	9.0	9.5	-7.3	-10.8	-10.3	-10.0
3. Capital / Total Assets	3.2	3.3	3.7	3.9	-3.0	-4.7	-4.1	-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		Mid-July 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 %)	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	-7072.3	-30.47	-5008.4	-29.67
2. Rastriya Banijya Bank	-21998.92	-44.28	-21009.57	-42.12	-20288.8	-40.54	-19694	-59.89	-17865.3	-50.30
4. Nepal Investment Bank Limited	698.24	8.85	1099.38	11.18	1579.2125	11.58	1366.69	11.30	2246.1	12.36
5. Standard Chartered Bank Nepal Limited.	1464.85	14.21	1560.16	15.99	1664.361	16.36	1922.27	19.67	2344.6	19.13
6. Himalayan Bank Limited	1604.21	11.03	1790.57	10.62	2034.008	11.10	2056.96	11.26	2588.9	13.10
7. Nepal SBI Bank Limited	686.28	13.78	671.41	10.25	744.875	9.47	897.39	12.61	1348.08	15.01
8. Nepal Bangladesh Bank Limited	843.26	8.11	743.80	5.61	386.644	3.02	291.67	3.10	835.76	6.70
9. Everest Bank Limited	703.74	12.33	766.88	11.07	1247.562	13.57	934.97	12.33	1414.79	12.86
10. Bank of Kathmandu Limited	658.31	12.05	704.86	11.18	777.45	11.22	785.65	14.37	1216.7	15.71
11. Nepal Credit and Commerce Bank Limited	269.65	6.51	223.23	3.42	404.793	5.51	269.6	5.11	383.77	5.22
13. Nepal Industrial & Commercial Bank Limited	594.51	18.87	656.36	13.75	730.985	13.29	722.35	12.10	1037.5	13.62
12. Lumbini Bank Limited	361.77	11.37	337.08	8.71	274.13	6.35	88.17	3.26	-648.2	-13.29
14. Machhapuchhre Bank Limited	517.87	24.75	579.38	17.82	688.843	11.36	678.32	10.61	987.9	12.98
3. NABIL Bank Limited	1455.09	13.05	1609.42	13.56	1766.072	12.44	1828.89	12.73	2567.79	15.08
15. Kumari Bank Limited	390.91	15.46	570.15	12.81	701.503	11.15	739.7	10.51	961.65	12.64
16. Laxmi Bank Limited	334.58	38.56	574.56	29.13	639.438	20.72	655.089	15.84	695.4	14.18
17. Siddhartha Bank Limited	355.01	41.85	383.29	19.36	413.425	13.93	562.1	15.85	641	14.83
<b>Total</b>	<b>-20509.78</b>	<b>-12.04</b>	<b>-17545.71</b>	<b>-9.07</b>	<b>-13750.28</b>	<b>-6.33</b>	<b>-12966</b>	<b>-4.72</b>	<b>-4251.95</b>	<b>-5.30</b>

Table No. 6  
Non Performing Loan Status of Commercial Banks

Banks	Mid-July 2003			Mid-July 2004			Mid-July 2005			Mid-January 2006			Mid-July 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%)	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	12879.22	3233.90	25.11
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	27158.89	12313.84	45.34
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	13171.54	302.94	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	9206.28	195.17	2.12
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	15939.63	978.69	6.14
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	8232.11	520.26	6.32
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	8478.77	1040.34	12.27
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	10154.86	121.85	1.20
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	7542.75	190.17	2.52
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	5914.44	655.91	11.09
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	6657.38	173.09	2.60
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	4384.00	1401.58	31.97
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	6068.90	16.99	0.28
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	13278.78	165.98	1.25
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	4274.56	27.78	0.65
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	6010.19	54.09	0.90
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	3869.28	51.84	1.34
18. Agriculture Development Bank Ltd.													25087.23	5326.00	21.23
<b>Total</b>	<b>111900.59</b>	<b>32226.66</b>	<b>28.80</b>	<b>127065.40</b>	<b>28933.41</b>	<b>22.77</b>	<b>147200.78</b>	<b>27877.84</b>	<b>18.94</b>	<b>159460.17</b>	<b>28763.58</b>	<b>18.04</b>	<b>188308.81</b>	<b>26770.42</b>	<b>14.22</b>

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

(Rs. in million)

	Mid-July						Mid-Jan	Mid-July
	2000	2001	2002	2003	2004	2005	2006	2006
<b>1 CAPITAL FUND</b>	<b>1044.2</b>	<b>1125.7</b>	<b>1349.5</b>	<b>1449.1</b>	<b>1064.3</b>	<b>-10347.5</b>	<b>-10370.5</b>	<b>-10066.5</b>
a. Paid-up Capital	380.4	380.4	380.4	380.4	380.4	380.4	380.4	380.4
b. General Reserve	544.6	544.6	544.6	557.2	557.2	699.3	699.3	1045.3
c. Share Premium						0	0	0
d. Retained Earning						-11672.7	-11672.7	-11672.7
e. Others Reserves	119.2	200.7	424.6	511.5	126.7	245.5	222.5	180.5
1. Ex.Eq.Fund						118.1	118.1	0
2. Other						127.4	104.4	180.5
<b>2 BORROWINGS</b>	<b>235.5</b>	<b>266.2</b>	<b>215.0</b>	<b>52.4</b>	<b>0.0</b>	<b>1124.85</b>	<b>1530.9</b>	<b>1717.4</b>
a. NRB	234.2	264.8	213.7	52.4	0.0	1124.46	1530.9	1717.4
b. "A"Class Licensed Institution	1.4	1.4	1.4	0.0	0.0	0.34	0	0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0	0	0
d. Other Financial Ins.						0.05	0	0
e. Bonds and Securities								
<b>3 DEPOSITS</b>	<b>35578.7</b>	<b>35528.6</b>	<b>34060.1</b>	<b>34737.4</b>	<b>36288.5</b>	<b>34744.2</b>	<b>34056.7</b>	<b>35444.9</b>
a. Current	5033.2	5000.7	4311.7	4689.5	6300.0	5714.43	4941.1	6030.5
Domestic						5522.66	4776.5	5873.6
Foreign						191.77	164.6	156.9
b. Savings	17888.4	20281.6	19851.5	21534.5	22063.0	22671.8	22795.3	23547.9
Domestic						22665.5	22787.2	23538.9
Foreign						6.26	8.1	9
c. Fixed	12275.8	9921.8	9731.8	8396.9	7481.0	6269.26	6216	5790.9
Domestic						6263.32	6193.6	5784.5
Foreign						5.945	22.4	6.4
d. Call Deposits	0.0	0.0	7.8	12.4	270.0	2.75	0	0
e. Others	381.2	324.5	157.4	104.1	174.5	85.97	104.3	75.6
<b>4 Bills Payable</b>						<b>169.2</b>	<b>61.7</b>	<b>76.1</b>
<b>5 Contra Account</b>								
<b>6 Other Liabilities</b>	<b>9261.7</b>	<b>13947.3</b>	<b>28191.9</b>	<b>30090.6</b>	<b>26711.0</b>	<b>36401</b>	<b>35888.5</b>	<b>23575.4</b>
1. Sundry Creditors						814.477	1821.7	1641.5
2. Loan Loss Provision						9249.89	8048.2	3269.6
3. Interest Suspense a/c						13629.7	13606.2	6456.8
4. Others						12707	12412.4	12207.5
<b>7 Reconciliation A/c</b>						<b>1767.96</b>	<b>2236.4</b>	<b>1056</b>
<b>8 Profit &amp; Loss A/c</b>						<b>1399.5</b>	<b>922.9</b>	<b>2329.7</b>
<b>SOURCES OF FUNDS</b>	<b>46120.1</b>	<b>50867.7</b>	<b>63816.6</b>	<b>66329.5</b>	<b>64063.8</b>	<b>65259.2</b>	<b>64326.6</b>	<b>54133.0</b>
<b>1 LIQUID FUNDS</b>	<b>7648.6</b>	<b>8050.5</b>	<b>8063.8</b>	<b>4770.6</b>	<b>6444.0</b>	<b>5886.2</b>	<b>4286.1</b>	<b>5517.4</b>
a. Cash Balance	1614.1	1784.8	1648.9	1420.9	969.4	1020.7	935	1116.5
Nepalese Notes & Coins	1314.0	1479.4	1409.9	1198.1	885.9	942.5	844.5	1048.4
Foreign Currency	300.1	305.4	239.0	222.8	83.5	78.2	90.5	68.1
b. Bank Balance	6034.5	6265.7	6410.9	3349.7	4452.6	4315.5	3241.1	4400.9
1. In Nepal Rastra Bank	1736.0	3050.4	3307.4	2524.1	3783.5	3793.6	2676.2	3702.9
Domestic Currency						2626.6	2645.5	3702.2
Foreign Currency						1167	30.7	0.7
2. "A"Class Licensed Institution	205.2	328.1	244.0	84.8	129.1	183.8	170	291.8
Domestic Currency						183.8	170	291.8
Foreign Currency						0	0	0
3. Other Financial Ins.						0	0	0
4. In Foreign banks	4093.2	2887.2	2859.5	740.8	540.0	338.1	394.9	406.2
c. Money at Call	0.0	0.0	4.1	0.0	1022.0	550	110	0
Domestic Currency						550	110	0
Foreign Currency								
<b>2 INVESTMENTS</b>	<b>5406.1</b>	<b>6720.0</b>	<b>7115.2</b>	<b>11722.8</b>	<b>10593.8</b>	<b>13838.6</b>	<b>11332.2</b>	<b>11776.9</b>
a. Govt. Securities	5406.1	6720.0	7115.2	11722.8	10593.8	11278	11332.2	11776.9
b. NRB Bond						0	0	0
c. Govt. Non-Fin. Ins.						0	0	0
d. Other Non-Fin Ins.						0	0	0
e. Non Residents						2560.6	0	0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>56.3</b>	<b>56.3</b>	<b>37.6</b>	<b>59.8</b>	<b>429.9</b>	<b>51.2</b>	<b>3125.0</b>	<b>2644.5</b>
1. Non Residents						0	3077.7	2597.2
2. Others						51.2	47.3	47.3
<b>4 LOANS &amp; ADVANCES</b>	<b>22863.7</b>	<b>22062.3</b>	<b>20997.5</b>	<b>19266.1</b>	<b>19141.7</b>	<b>17456</b>	<b>15650</b>	<b>12180</b>
a. Govt. Entp.	906.5	597.8	652.2	743.0	491.3	572	816	766
i. Financial	0.0	0.0	0.0	62.5	102.5	168.9	239.3	248
ii. Non-Finan.	906.5	597.8	652.2	680.5	388.8	403	577	518
b. Pvt. Sector	21656.1	21131.0	20103.4	18335.1	18616.7	16884	14834	11415
c. For. Bills P & D.	177.1	234.2	139.2	88.4	33.7			
d. Foreign A. B. C.	124.0	99.3	102.7	99.6	0.0			
<b>5 BILL PURCHED</b>						<b>1073.3</b>	<b>784.4</b>	<b>610.7</b>
a. Domestic Bills Purchased						22.6	3	1.6
b. Foreign Bills Purchased						21.2	21	15.3
c. Import Bills & Imports						1029.5	760.4	593.8
<b>6 LOANS AGAINST COLLECTED BILLS</b>						<b>1.3</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills						1.3	0.0	0.0
b. Against Foreign Bills								
<b>7 Contra Account</b>								
<b>8 FIXED ASSETS</b>						<b>208.9</b>	<b>213.8</b>	<b>210.6</b>
<b>9 OTHER ASSETS</b>	<b>10145.5</b>	<b>13978.6</b>	<b>27602.5</b>	<b>30510.2</b>	<b>27454.4</b>	<b>15731.5</b>	<b>17690.6</b>	<b>10504.9</b>
a. Accrued Interests	5327.4	6958.2	8793.0	9772.9	11498.8	12950.6	13606.4	6456.0
Govt. Entp.	298.8	101.9	132.1	195.1	141.0	161.9	696.5	128.3
Private Sector	5028.6	6856.3	8660.9	9577.8	11357.8	12788.7	12909.9	6327.7
b. Staff Loans / Adv.						1359.5	1314.2	
c. Sundry Debtors						322.4	256.8	254.9
d. Cash In Transit						147.1	354.1	513.6
e. Others	4818.0	7020.4	18809.5	20737.3	15955.6	2311.4	2113.8	1966.2
<b>10 Expenses not Written off</b>						<b>122.3</b>	<b>97.8</b>	<b>128</b>
<b>11 Non Banking Assets</b>						<b>169.3</b>	<b>284.5</b>	<b>798.2</b>
<b>12 Reconciliation Account</b>						<b>388.4</b>	<b>1837.9</b>	<b>737.4</b>
<b>13 Profit &amp; Loss A/c</b>						<b>10332.2</b>	<b>9024</b>	<b>9024</b>
<b>USES OF FUNDS</b>	<b>46120.1</b>	<b>50867.7</b>	<b>63816.6</b>	<b>66329.5</b>	<b>64063.8</b>	<b>65259.2</b>	<b>64326.6</b>	<b>54133.0</b>

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

(Rs. in million)

	Mid-July						Mid-Jan	Mid-July
	2000	2001	2002	2003	2004	2005	2006	2006
<b>1 CAPITAL FUND</b>	<b>1482.9</b>	<b>1506.7</b>	<b>1538.2</b>	<b>1557.5</b>	<b>-23839.8</b>	<b>-21437.9</b>	<b>-20199.4</b>	<b>-20282.5</b>
a. Paid-up Capital	1172.3	1172.3	1172.3	1172.3	1172.3	1172.3	1172.3	1172.3
b. General Reserve	68.2	68.2	68.2	68.2	369.2	276.2	540.8	540.8
c. Share Premium						0	0	0
d. Retained Earning					-25607.0	-23032.3	-22001.9	-22085.0
e. Others Reserves	242.4	266.2	297.7	317.0	225.7	145.9	89.4	89.4
1. Ex.Eq.Fund						140.4	83.9	83.9
2. Other						5.5	5.5	5.5
<b>2 BORROWINGS</b>	<b>151.5</b>	<b>146.9</b>	<b>156.1</b>	<b>161.9</b>	<b>338.0</b>	<b>3215.7</b>	<b>2238.4</b>	<b>4351.5</b>
a. NRB	151.5	146.9	156.1	161.9	338.0	3215.7	91	1646
b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0	0.0	0	100	440
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0	2047.4	2265.5
d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0	0	0
e. Bonds and Securities								0
<b>3 DEPOSITS</b>	<b>38410.9</b>	<b>40500.4</b>	<b>38964.6</b>	<b>39308.6</b>	<b>40313.6</b>	<b>43489.2</b>	<b>41105.6</b>	<b>45700.7</b>
a. Current	4234.0	4864.0	4639.7	4687.9	5227.5	6419.8	6110.2	7891.2
Domestic						6341.1	6066.7	7872.8
Foreign						78.7	43.5	18.4
b. Savings	15904.8	18822.1	18997.2	20861.2	23288.9	26848.2	27794.2	29494.9
Domestic						25690	27695.7	29480.3
Foreign						1158.2	98.5	14.6
c. Fixed	17836.4	16477.2	15166.6	13579.5	11572.8	9001.5	7027.5	8103.8
Domestic						8712.2	7027.5	8099.9
Foreign						289.3	0	3.9
d. Call Deposits	29.5	0.8	6.7	2.2	134.6	1034.9	38.1	45
e. Others	406.3	336.3	154.4	177.8	89.8	184.8	135.6	165.8
<b>4 Bills Payable</b>						<b>38.3</b>	<b>30</b>	<b>40.8</b>
<b>5 Contra Accounts</b>						<b>1429.6</b>		
<b>6 Other Liabilities</b>	<b>25003.9</b>	<b>31490.7</b>	<b>35459.2</b>	<b>41070.3</b>	<b>64012.7</b>	<b>40601.2</b>	<b>41392.9</b>	<b>42099.9</b>
1. Sundry Creditors						575.2	1227.6	602.7
2. Loan Loss Provision						15214.4	14382.5	13593.1
3. Interest Suspense a/c						21558.6	22626.8	24786.8
4. Others	25003.9	31490.7	35459.2	41070.3	64012.7	3253	3156	3117.3
<b>7 Reconciliation A/c</b>						<b>11299.2</b>	<b>5780.1</b>	<b>7227</b>
<b>8 Profit &amp; Loss A/c</b>						<b>4136.5</b>	<b>1596.5</b>	<b>4343.2</b>
<b>SOURCES OF FUNDS</b>	<b>65049.2</b>	<b>73644.7</b>	<b>76118.1</b>	<b>82098.3</b>	<b>80824.5</b>	<b>82771.8</b>	<b>71944.1</b>	<b>83480.6</b>
<b>1 LIQUID FUNDS</b>	<b>13633.4</b>	<b>14559.8</b>	<b>15089.9</b>	<b>8158.8</b>	<b>10704.1</b>	<b>6714.9</b>	<b>4583</b>	<b>7495.5</b>
a. Cash Balance	1042.5	899.6	853.8	1016.4	840.4	1027.1	905.8	1086.6
Nepalese Notes & Coins	856.5	736.1	725.0	884.6	738.4	919.8	848.4	1006.5
Foreign Currency	186.0	163.5	128.8	131.8	102.0	107.3	57.4	80.1
b. Bank Balance	12440.9	13660.2	14236.1	7142.4	9763.7	5687.8	3677.2	6408.9
1. In Nepal Rastra Bank	10195.7	11881.8	13077.4	5917.5	8845.8	4788.2	1988.2	5959.7
Domestic Currency						4788.2	1983.1	5959.7
Foreign Currency						0	5.1	0
2. "A"Class Licensed Institution	-31.3	-36.0	-43.7	6.8	709.9	105.2	1233.4	109.2
Domestic Currency						107.7	1233.4	109.2
Foreign Currency						-2.5	0	0
3. Other Financial Ins.						0	0	0
4. In Foreign banks	2276.5	1814.4	1202.4	1218.1	208.0	794.4	455.6	340
c. Money at Call	150.0	0.0	0.0	0.0	100.0	0	0	0
Domestic Currency						0	0	0
Foreign Currency						0	0	0
<b>2 INVESTMENTS</b>	<b>4256.1</b>	<b>5576.3</b>	<b>4088.5</b>	<b>4137.1</b>	<b>2918.9</b>	<b>6494.8</b>	<b>5524.4</b>	<b>9025.7</b>
a. Govt. Securities	4256.1	5576.3	4088.5	4137.1	2918.9	6494.8	5524.4	9025.7
b. NRB Bond						0	0	0
c. Govt. Non-Fin. Ins.						0	0	0
d. Other Non-Fin Ins.						0	0	0
e. Non Residents						0	0	0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>80.6</b>	<b>80.6</b>	<b>82.1</b>	<b>95.8</b>	<b>223.1</b>	<b>2058.1</b>	<b>2581.6</b>	<b>2753.2</b>
1. Non Residents						0	2358.3	2445.8
2. Others						2058.1	223.3	307.4
<b>4 LOANS &amp; ADVANCES</b>	<b>29140.6</b>	<b>28424.7</b>	<b>28516.0</b>	<b>28258.9</b>	<b>26781.7</b>	<b>28614</b>	<b>25480</b>	<b>26864</b>
a. Govt. Entp.	95.7	634.7	561.0	566.1	302.9	323	2074	1606
i. Financial	0.1	0.1	0.0	0.1	0.0	0	0.1	3.3
ii. Non-Finan.	95.6	634.6	561.0	566.0	302.9	323	2074	1603
b. Pvt. Sector	28565.3	27446.5	27622.5	27403.5	26211.5	28291	23406	25258
c. For. Bills P & D.	456.8	327.7	316.6	276.8	267.3			
d. Foreign A. B. C.	22.9	15.8	15.9	12.5	0.0			
<b>5 BILL PURCHED</b>						<b>305.8</b>	<b>314.0</b>	<b>300.9</b>
a. Domestic Bills Purchased						19.2	55.4	28
b. Foreign Bills Purchased						286.6	258.6	272.9
c. Import Bills & Imports						0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>						<b>0.0</b>	<b>0.0</b>	<b>0.2</b>
a. Against Domestic Bills								0.2
b. Against Foreign Bills								
<b>7 CONTRA</b>						<b>1429.6</b>		
<b>8 FIXED ASSETS</b>						<b>549.4</b>	<b>566.4</b>	<b>603.3</b>
<b>9 OTHER ASSETS</b>	<b>17938.5</b>	<b>25003.3</b>	<b>28341.6</b>	<b>41447.7</b>	<b>40196.7</b>	<b>25419.8</b>	<b>30897.9</b>	<b>30034.5</b>
a. Accrued Interests	9268.3	11277.3	13302.1	15401.4	19136.8	21504.1	23080.5	24739.4
Govt. Entp.	73.2	232.4	162.8	92.8	29.5	0.0	190.3	142.3
Private Sector	9195.1	11044.9	13139.3	15308.6	19107.3	21504.1	22890.2	24597.1
b. Staff Loans / Adv.							1983.9	1944.7
c. Sundry Debtors						1128.4	3793.4	536.8
d. Cash In Transit						645.5	186.7	0.0
e. Others	8670.2	13726.0	15039.5	26046.3	21059.9	2141.8	1853.4	2813.6
<b>10 Expenses not Written off</b>						<b>0</b>	<b>0</b>	<b>0</b>
<b>11 Non Banking Assets</b>						<b>273.2</b>	<b>325.6</b>	<b>403</b>
<b>12 Reconciliation Account</b>						<b>7164.1</b>	<b>548.1</b>	<b>3607</b>
<b>13 Profit &amp; Loss A/c</b>						<b>3748.1</b>	<b>1123.2</b>	<b>2393.5</b>
<b>USES OF FUNDS</b>	<b>65049.3</b>	<b>73644.7</b>	<b>76118.1</b>	<b>82098.3</b>	<b>80824.5</b>	<b>82771.8</b>	<b>71944.1</b>	<b>83480.6</b>

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

(Rs. in million)

	Mid-July					Mid-Jan	Mid-July
	2000	2001	2002	2003	2004	2005	2006
<b>1 CAPITAL FUND</b>	<b>934.1</b>	<b>1046.9</b>	<b>1062.8</b>	<b>1146.4</b>	<b>1804.2</b>	<b>1482.35</b>	<b>1657.7</b>
a. Paid-up Capital	392.9	849.1	491.7	491.7	491.7	491.7	491.7
b. General Reserve	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	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
<b>2 BORROWINGS</b>	<b>285.2</b>	<b>0.0</b>	<b>280.0</b>	<b>961.5</b>	<b>229.7</b>	<b>17.1</b>	<b>636</b>
a. NRB	0.0	0.0	0.0	611.5	0.0	0	415
b. "A"Class Licensed Institution	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
d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0	0
e. Bonds and Securities							0
<b>3 DEPOSITS</b>	<b>12780.1</b>	<b>15838.9</b>	<b>15370.6</b>	<b>13437.7</b>	<b>14098.0</b>	<b>14586.8</b>	<b>17233.6</b>
a. Current	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	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	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	2083.9	3948.3	4944.7	2540.7	2801.6	2341.3	3151.9
e. Others	416.3	297.2	367.1	382.0	304.7	297	321.3
<b>4 Bills Payable</b>						<b>71.3</b>	<b>250.9</b>
<b>5 Contra Accounts</b>						<b>137.6</b>	
<b>6 Other Liabilities</b>	<b>1902.3</b>	<b>2568.6</b>	<b>2932.4</b>	<b>2730.3</b>	<b>2102.4</b>	<b>1639.4</b>	<b>2028.1</b>
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	1902.3	2568.6	2932.4	2730.3	2102.4	903.9	1191
<b>7 Reconciliation A/c</b>						<b>0</b>	<b>0</b>
<b>8 Profit &amp; Loss A/c</b>						<b>817.9</b>	<b>395.8</b>
<b>SOURCES OF FUNDS</b>	<b>15901.7</b>	<b>19454.4</b>	<b>19645.7</b>	<b>18275.9</b>	<b>18234.3</b>	<b>18752.5</b>	<b>22202.1</b>
<b>1 LIQUID FUNDS</b>	<b>5541.9</b>	<b>6284.9</b>	<b>4999.3</b>	<b>4162.1</b>	<b>3916.9</b>	<b>1345.2</b>	<b>1787.6</b>
a. Cash Balance	194.8	208.2	318.1	190.6	286.9	146.3	237.8
Nepalese Notes & Coins	178.9	182.3	285.4	157.6	263.2	132.4	158.3
Foreign Currency	15.9	25.9	32.7	33.0	23.7	13.9	17.5
b. Bank Balance	715.2	602.6	593.8	957.1	682.5	413.2	704.8
1. In Nepal Rastra Bank	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	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	18.9	87.6	203.5	48.1	38.3	279.7	512.6
c. Money at Call	4631.8	5474.1	4087.4	3014.4	2947.5	785.7	907
Domestic Currency						102.5	150
Foreign Currency						683.2	757
<b>2 INVESTMENTS</b>	<b>1233.8</b>	<b>2732.9</b>	<b>4120.3</b>	<b>3663.5</b>	<b>3672.6</b>	<b>2826.8</b>	<b>3294.2</b>
a. Govt. Securities	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
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>17.1</b>	<b>19.8</b>	<b>1081.8</b>	<b>24.3</b>	<b>24.5</b>	<b>1526.5</b>	<b>2990.1</b>
1. Non Residents						1497.9	2961.3
2. Others						28.6	28.8
<b>4 LOANS &amp; ADVANCES</b>	<b>7323.6</b>	<b>8437.6</b>	<b>7328.2</b>	<b>8267.8</b>	<b>8769.7</b>	<b>11078</b>	<b>11844</b>
a. Govt. Entp.	110.2	101.3	64.7	20.8	20.3	60	62
i. Financial	50.0	50.0	19.9	0.0	0.0	0	0
ii. Non-Finan.	60.2	51.3	44.8	20.8	20.3	60	62
b. Pvt. Sector	6857.9	8071.8	7007.3	7976.1	8614.8	11018	11783
c. For. Bills P. & D.	355.5	264.5	256.2	256.9	117.5		
d. Foreign A. B. C.	0.0	0.0	0.0	14.0	17.1		
<b>5 BILL PURCHED</b>						<b>144.7</b>	<b>167.0</b>
a. Domestic Bills Purchased						77.2	39.7
b. Foreign Bills Purchased						67.5	127.3
c. Import Bills & Imports						0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>						<b>137.6</b>	<b>16.1</b>
a. Against Domestic Bills						20.4	10.3
b. Against Foreign Bills						117.2	5.8
<b>7 CONTRA</b>						<b>137.6</b>	<b>0.0</b>
<b>8 FIXED ASSETS</b>						<b>361.2</b>	<b>341.0</b>
<b>9 OTHER ASSETS</b>	<b>1785.3</b>	<b>1979.2</b>	<b>2116.2</b>	<b>2158.2</b>	<b>1850.7</b>	<b>1194.9</b>	<b>1761.9</b>
a. Accrued Interests	372.8	369.5	377.3	241.2	212.7	185.0	220.9
Govt. Entp.	0.0	0.0	3.6	3.6	0.0	0.0	0.6
Private Sector	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	1412.5	1609.7	1738.9	1917.0	1638.0	883.3	1132.9
<b>10 Expenses not Written off</b>						<b>0</b>	<b>0</b>
<b>11 Non Banking Assets</b>						<b>0</b>	<b>0</b>
<b>12 Reconciliation Account</b>						<b>0</b>	<b>0</b>
<b>13 Profit &amp; Loss A/c</b>						<b>0</b>	<b>0</b>
<b>USES OF FUNDS</b>	<b>15901.7</b>	<b>19454.4</b>	<b>19645.7</b>	<b>18275.9</b>	<b>18234.4</b>	<b>18752.5</b>	<b>22202.1</b>

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

(Rs. in million)

	Mid-July						Mid-Jan	Mid-July
	2000	2001	2002	2003	2004	2005	2006	2006
<b>1 CAPITAL FUND</b>	<b>356.9</b>	<b>407.1</b>	<b>419.9</b>	<b>557.1</b>	<b>740.7</b>	<b>1234.5</b>	<b>1158.1</b>	<b>1158.1</b>
a. Paid-up Capital	135.4	135.3	170.0	295.3	295.3	587.7	590.6	590.6
b. General Reserve	207.9	222.5	233.8	245.2	268.7	299.3	345.7	345.7
c. Share Premium						0	0	0
d. Retained Earning					49.9	0.0	0.0	0.0
e. Others Reserves	13.6	49.3	16.1	16.6	126.8	347.5	221.8	221.8
1. Ex.Eq.Fund						17.9	18.3	18.3
2. Other						329.6	203.5	203.5
<b>2 BORROWINGS</b>	<b>140.0</b>	<b>120.0</b>	<b>98.5</b>	<b>6.8</b>	<b>61.5</b>	<b>50</b>	<b>380</b>	<b>550</b>
a. NRB	0.0	0.0	98.5	6.8	61.5	50	50	0
b. "A"Class Licensed Institution	140.0	120.0	0.0	0.0	0.0	0	30	0
c. Foreign Bank and Fin.Ins.	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	0
e. Bonds and Securities								550
<b>3 DEPOSITS</b>	<b>2982.4</b>	<b>4256.2</b>	<b>4174.8</b>	<b>7922.8</b>	<b>11706.3</b>	<b>14254.8</b>	<b>16269.4</b>	<b>18927.3</b>
a. Current	581.1	769.0	787.5	979.0	1625.1	1583.2	1751.3	1705.6
Domestic						1233.7	1379.6	1307
Foreign						349.5	371.7	398.6
b. Savings	997.5	1259.6	1276.7	2433.9	4922.0	6703.5	7350.5	8082
Domestic						6352.2	6988.1	7695.5
Foreign						351.3	362.4	386.5
c. Fixed	1093.7	1658.7	945.9	1672.8	2294.7	3212.4	3863	5413
Domestic						2242.2	2725.5	3293.4
Foreign						970.2	1137.5	2119.6
d. Call Deposits	221.7	502.5	1052.0	2610.6	2576.6	2469.7	3003.1	3448.2
e. Others	88.6	66.4	112.7	226.5	287.9	286	301.5	278.5
<b>4 Bills Payable</b>						<b>14.3</b>	<b>14.1</b>	<b>18.8</b>
<b>5 Contra Accounts</b>						<b>176.3</b>		
<b>6 Other Liabilities</b>	<b>700.5</b>	<b>750.2</b>	<b>694.6</b>	<b>615.7</b>	<b>1056.8</b>	<b>804</b>	<b>959.1</b>	<b>943</b>
1. Sundry Creditors						114.5	197.7	192.8
2. Loan Loss Provision						256.2	341.6	374.3
3. Interest Suspense a/c						54.1	65.7	78
4. Others	<b>700.5</b>	<b>750.2</b>	<b>694.6</b>	<b>615.7</b>	<b>1056.8</b>	379.2	354.1	297.9
<b>7 Reconciliation A/c</b>						<b>0</b>	<b>8.3</b>	<b>0</b>
<b>8 Profit &amp; Loss A/c</b>						<b>280.3</b>	<b>208.6</b>	<b>410</b>
<b>SOURCES OF FUNDS</b>	<b>4179.74</b>	<b>5533.5</b>	<b>5387.8</b>	<b>9102.4</b>	<b>13565.3</b>	<b>16814.2</b>	<b>18997.6</b>	<b>22007.2</b>
<b>1 LIQUID FUNDS</b>	<b>1533.6</b>	<b>446.7</b>	<b>1899.1</b>	<b>926.4</b>	<b>1215.2</b>	<b>1340.4</b>	<b>1333.4</b>	<b>2354.9</b>
a. Cash Balance	32.8	71.5	61.5	200.9	315.4	374.2	408.8	562.5
Nepalese Notes & Coins	28.0	62.9	50.8	178.6	288.0	350.4	396.8	542.0
Foreign Currency	4.8	8.6	10.7	22.3	27.4	23.8	12.0	20.5
b. Bank Balance	330.1	375.2	1837.6	725.5	899.8	966.2	924.6	1792.4
1. In Nepal Rastra Bank	175.3	212.3	166.3	450.4	533.9	780.2	672.5	1526.1
Domestic Currency						739.1	660	1506.3
Foreign Currency						41.1	12.5	19.8
2. "A"Class Licensed Institution	7.3	3.8	2.8	3.5	85.8	15.6	35.8	25.7
Domestic Currency						15.3	12.1	21.1
Foreign Currency						0.3	23.7	4.6
3. Other Financial Ins.						0	0	0
4. In Foreign banks	147.6	159.1	1668.5	271.6	280.1	170.4	216.3	240.6
c. Money at Call	1170.7	0.0	0.0	0.0	0.0	0	0	0
Domestic Currency								
Foreign Currency								
<b>2 INVESTMENTS</b>	<b>0.0</b>	<b>300.0</b>	<b>224.4</b>	<b>400.0</b>	<b>2001.1</b>	<b>1948.5</b>	<b>2712.7</b>	<b>2522.3</b>
a. Govt. Securities	0.0	300.0	224.4	400.0	2001.1	1948.5	2712.7	2522.3
b. NRB Bond								
c. Govt. Non-Fin. Ins.								
d. Other Non-Fin Ins.								
e. Non Residents								
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>12.7</b>	<b>12.7</b>	<b>37.6</b>	<b>1345.3</b>	<b>2171.4</b>	<b>2125.7</b>	<b>2257.4</b>	<b>3150.6</b>
1. Non Residents							1922.2	2073.9
2. Others							203.5	107.5
<b>4 LOANS &amp; ADVANCES</b>	<b>2071.3</b>	<b>2431.3</b>	<b>2715.7</b>	<b>5949.2</b>	<b>7290.2</b>	<b>10295</b>	<b>11472</b>	<b>13007</b>
a. Govt. Entp.	25.0	25.0	25.0	115.0	170.0	115	84	84
i. Financial	25.0	25.0	25.0	115.0	170.0	115	84	84
ii. Non-Finan.	0.0	0.0	0.0	0.0	0.0	0	0	0
b. Pvt. Sector	1998.9	2360.5	2668.0	5757.6	7004.4	10180	11388	12923
c. For. Bills P & D.	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			
<b>5 BILL PURCHED</b>						<b>195.0</b>	<b>247.4</b>	<b>164.3</b>
a. Domestic Bills Purchased						30.4	75.7	49.3
b. Foreign Bills Purchased						70.1	0	0
c. Import Bills & Imports						94.5	171.7	115.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>						<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills								
b. Against Foreign Bills								
<b>7 CONTRA</b>						<b>176.3</b>	<b>0.0</b>	<b>0.0</b>
<b>8 FIXED ASSETS</b>						<b>335.9</b>	<b>337.5</b>	<b>372.5</b>
<b>9 OTHER ASSETS</b>	<b>562.1</b>	<b>2342.8</b>	<b>511.0</b>	<b>481.5</b>	<b>887.4</b>	<b>392.3</b>	<b>632.6</b>	<b>432.5</b>
a. Accrued Interests	82.7	120.6	79.3	110.6	112.0	131.2	132.0	158.1
Govt. Entp.	0.0	0.0	0.6	0.6	1.0		0.2	0.0
Private Sector	82.7	120.6	78.7	110.0	111.0	131.2	131.8	158.1
b. Staff Loans / Adv.							35.2	40.3
c. Sundry Debtors						61.1	62.9	64.6
d. Cash In Transit						0.0	0.0	0.0
e. Others	<b>479.4</b>	<b>2222.2</b>	<b>431.7</b>	<b>370.9</b>	<b>775.4</b>	<b>200</b>	<b>402.5</b>	<b>169.5</b>
<b>10 Expenses not Written off</b>						<b>0</b>	<b>0</b>	<b>0</b>
<b>11 Non Banking Assets</b>						<b>4.6</b>	<b>4.6</b>	<b>2.9</b>
<b>12 Reconciliation Account</b>						<b>0.1</b>	<b>0</b>	<b>0</b>
<b>13 Profit &amp; Loss A/c</b>								
<b>USES OF FUNDS</b>	<b>4179.7</b>	<b>5533.5</b>	<b>5387.8</b>	<b>9102.4</b>	<b>13565.3</b>	<b>16814.2</b>	<b>18997.6</b>	<b>22007.2</b>

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

(Rs. in million)

	Mid-July					Mid-Jan	Mid-July	
	2000	2001	2002	2003	2004	2005	2006	2006
<b>1 CAPITAL FUND</b>	<b>834.7</b>	<b>920.3</b>	<b>1012.3</b>	<b>1119.0</b>	<b>1527.9</b>	<b>1278.2</b>	<b>1582.4</b>	<b>1576.3</b>
a. Paid-up Capital	339.5	339.5	339.5	339.5	374.6	374.6	374.6	374.6
b. General Reserve	430.4	508.9	595.0	679.1	679.1	749.3	749.3	749.3
c. Share Premium							0	0
d. Retained Earning			0.0	0.0	99.6		251.3	245.2
e. Others Reserves	64.8	71.9	77.8	100.4	374.6	154.3	207.2	207.2
1. Ex.Eq.Fund						116.8	132.2	132.2
2. Other						37.5	75	75
<b>2 BORROWINGS</b>	<b>2380.8</b>	<b>1590.0</b>	<b>671.5</b>	<b>79.1</b>	<b>78.3</b>	<b>43.8</b>	<b>954.1</b>	<b>10.2</b>
a. NRB	0.0	0.0	0.0	0.0	0.0	0	0	0
b. "A"Class Licensed Institution	2380.8	1590.0	671.5	28.1	64.7	16.2	35	10.2
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	51.0	13.6	27.6	919.1	0
d. Other Financial Ins.			0.0	0.0	0.0	0	0	0
e. Bonds and Securities								
<b>3 DEPOSITS</b>	<b>12566.4</b>	<b>15430.1</b>	<b>15835.7</b>	<b>18755.5</b>	<b>21161.4</b>	<b>19344</b>	<b>20485.5</b>	<b>23050.5</b>
a. Current	2417.1	3279.4	3808.4	5768.6	5816.9	4356.3	3976.5	4681.8
Domestic						2360.6	2193.3	3071.6
Foreign						1995.7	1783.2	1610.2
b. Savings	6632.7	8404.6	9441.8	10633.1	12771.8	13027.7	13861.3	14597.5
Domestic						10733.3	11283.3	12078.9
Foreign						2294.4	2578	2518.6
c. Fixed	2926.2	3471.7	2264.9	1948.5	1428.5	1416.4	1463.4	2136.3
Domestic						631.9	513	386.5
Foreign						784.5	950.4	1749.8
d. Call Deposits	0.0	0.0	101.1	185.2	941.0	294.9	970.1	1125.5
e. Others	590.4	274.4	219.5	220.1	203.2	248.7	214.2	509.4
<b>4 Bills Payable</b>						<b>55</b>	<b>49.5</b>	<b>55.8</b>
<b>5 Contra Accounts</b>						<b>0</b>	<b>0</b>	<b>0</b>
<b>6 Other Liabilities</b>	<b>2574.1</b>	<b>3477.7</b>	<b>2156.1</b>	<b>2355.5</b>	<b>1691.5</b>	<b>1279.9</b>	<b>1428.6</b>	<b>1442.5</b>
1. Sundry Creditors						116.8	282.6	192.6
2. Loan Loss Provision						277.7	275	270.4
3. Interest Suspense a/c						133.5	138	160.1
4. Others	2574.1	3477.7	2156.1	2355.5	1691.5	751.9	733	819.4
<b>7 Reconciliation A/c</b>						<b>0</b>	<b>0</b>	<b>0</b>
<b>8 Profit &amp; Loss A/c</b>						<b>757.9</b>	<b>339.9</b>	<b>662.5</b>
<b>SOURCES OF FUNDS</b>	<b>18356</b>	<b>21418.1</b>	<b>19675.6</b>	<b>22309.1</b>	<b>24459.1</b>	<b>22758.8</b>	<b>24840</b>	<b>26797.8</b>
<b>1 LIQUID FUNDS</b>	<b>8063.4</b>	<b>8086.5</b>	<b>2890.6</b>	<b>3170.0</b>	<b>4241.8</b>	<b>3370.8</b>	<b>4336.9</b>	<b>3253.5</b>
a. Cash Balance	126.2	187.6	257.8	198.7	187.7	195.4	273.1	279.4
Nepalese Notes & Coins	109.4	169.9	224.0	153.2	154.2	162.1	244.4	243.3
Foreign Currency	16.8	17.7	33.8	45.5	33.5	33.3	28.7	36.1
b. Bank Balance	7937.2	7898.9	570.8	1313.4	1835.5	915.7	1914	996.8
1. In Nepal Rastra Bank	649.9	659.5	369.8	1141.1	1534.2	692.2	1682.1	749.8
Domestic Currency						681	1660.5	731.8
Foreign Currency						11.2	21.6	18
2. "A"Class Licensed Institution	-4.0	1.4	16.7	112.3	165.1	15.5	15.5	18.6
Domestic Currency						15.5	15.5	18.6
Foreign Currency						0	0	0
3. Other Financial Ins.						0	0	0
4. In Foreign banks	7291.3	7238.0	184.3	60.0	136.2	208	216.4	228.4
c. Money at Call	0.0	0.0	2062.0	1657.9	2218.6	2259.7	2149.8	1977.3
Domestic Currency								
Foreign Currency						2259.7	2149.8	1977.3
<b>2 INVESTMENTS</b>	<b>3338.7</b>	<b>4811.0</b>	<b>5784.8</b>	<b>6722.8</b>	<b>7948.2</b>	<b>7204.6</b>	<b>8440.5</b>	<b>8644.9</b>
a. Govt. Securities	3338.7	4811.0	5784.8	6722.8	7948.2	7204.6	8440.5	8644.9
b. NRB Bond								
c. Govt. Non-Fin. Ins.								
d. Other Non-Fin Ins.								
e. Non Residents								
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>11.2</b>	<b>11.2</b>	<b>3491.2</b>	<b>3634.9</b>	<b>3412.1</b>	<b>2499.5</b>	<b>2949.6</b>	<b>4205.7</b>
1. Non Residents						2486.1	2934.3	4190.3
2. Others						13.4	15.3	15.4
<b>4 LOANS &amp; ADVANCES</b>	<b>4957.5</b>	<b>5924.1</b>	<b>5787.9</b>	<b>6080.7</b>	<b>6729.6</b>	<b>8214</b>	<b>7686</b>	<b>8905</b>
a. Govt. Entp.	365.5	359.9	286.2	51.5	6.7	315	151	83
i. Financial	169.3	239.7	90.0	6.2	0.0	0	0	0
ii. Non-Finan.	196.2	120.2	196.2	45.3	6.7	315	151	83
b. Pvt. Sector	4394.3	5478.8	5389.4	5977.0	6655.3	7898	7535	8822
c. For. Bills P. & D.	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			
<b>5 BILL PURCHED</b>						<b>313.6</b>	<b>283.7</b>	<b>301.2</b>
a. Domestic Bills Purchased						3	6.4	4.5
b. Foreign Bills Purchased						235.9	276.4	296.7
c. Import Bills & Imports						74.7	0.9	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>						<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills								
b. Against Foreign Bills								
<b>7 CONTRA</b>						<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>8 FIXED ASSETS</b>						<b>394.4</b>	<b>407.6</b>	<b>390.7</b>
<b>9 OTHER ASSETS</b>	<b>1985.3</b>	<b>2585.3</b>	<b>1721.1</b>	<b>2700.7</b>	<b>2127.4</b>	<b>754.1</b>	<b>733.9</b>	<b>1095.4</b>
a. Accrued Interests	137.4	186.6	216.0	167.6	290.7	266.6	330.6	378.4
Govt. Entp.	0.0	0.0	0.0	2.5	0.0		0.5	14.2
Private Sector	137.4	186.6	216.0	165.1	290.7	266.6	330.1	364.2
b. Staff Loans / Adv.						94.1	116.9	122.9
c. Sundry Debtors							49.9	59.5
d. Cash In Transit						0.0	0.0	0.0
e. Others	1847.9	2398.7	1505.1	2533.1	1836.7	393.4	236.5	534.6
<b>10 Expenses not Written off</b>						8.3	1.6	1.3
<b>11 Non Banking Assets</b>							0	0
<b>12 Reconciliation Account</b>							0	0
<b>13 Profit &amp; Loss A/c</b>							0	0
<b>USES OF FUNDS</b>	<b>18356.0</b>	<b>21418.1</b>	<b>19675.6</b>	<b>22309.1</b>	<b>24459.1</b>	<b>22758.8</b>	<b>24840.0</b>	<b>26797.8</b>



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

(Rs. in million)

	Mid-July						Mid-Jan	Mid-July
	2000	2001	2002	2003	2004	2005	2006	2006
<b>1 CAPITAL FUND</b>	<b>397.1</b>	<b>501.6</b>	<b>651.6</b>	<b>740.6</b>	<b>1435.9</b>	<b>1328.2</b>	<b>1541.7</b>	<b>1541.7</b>
a. Paid-up Capital	240.0	300.0	390.0	429.0	536.3	643.5	772.2	772.2
b. General Reserve	142.8	183.6	239.7	288.8	329.2	381.8	443.4	443.4
c. Share Premium						0	0	0
d. Retained Earning			0.0		68.9	173.9	158.2	158.2
e. Others Reserves	14.4	18.0	21.9	22.8	501.5	129	167.9	167.9
1. Ex.Eq.Fund						26.1	13.6	13.6
2. Other						102.9	154.3	154.3
<b>2 BORROWINGS</b>	<b>128.6</b>	<b>5.4</b>	<b>48.2</b>	<b>538.8</b>	<b>66.4</b>	<b>485</b>	<b>651.4</b>	<b>383</b>
a. NRB	42.5	0.0	47.6	403.7	66.4	25	360	23
b. "A"Class Licensed Institution	86.2	5.4	0.6	135.1	0.0	100	291.4	0
c. Foreign Bank and Fin.Ins.	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	0
e. Bonds and Securities								360
<b>3 DEPOSITS</b>	<b>14082.5</b>	<b>17613.6</b>	<b>18595.2</b>	<b>21002.8</b>	<b>22760.9</b>	<b>24831.1</b>	<b>25456.2</b>	<b>26456.2</b>
a. Current	1772.3	2313.7	2652.8	3702.2	4353.1	5013	5366.4	4993.6
Domestic						3446.9	3739.3	3647.4
Foreign						1566.1	1627.1	1346.2
b. Savings	6844.3	9164.1	9102.8	10840.8	11719.7	12852.4	13837	14582.8
Domestic						11925.3	12596.1	13287.7
Foreign						927.1	1240.9	1295.1
c. Fixed	5109.4	5668.1	6044.9	5880.7	6043.7	6364.3	5373.7	6350.2
Domestic						2540	2338.1	2353.3
Foreign						3824.3	3035.6	3996.9
d. Call Deposits	0.0	0.0	343.8	201.3	219.6	15.4	10.6	41.6
e. Others	356.5	467.7	450.9	377.8	424.8	586	868.5	488
<b>4 Bills Payable</b>								<b>101.3</b>
<b>5 Contra Accounts</b>								
<b>6 Other Liabilities</b>	<b>2172.2</b>	<b>2808.4</b>	<b>2085.7</b>	<b>2439.0</b>	<b>2488.0</b>	<b>1705.9</b>	<b>2037.3</b>	<b>2067.2</b>
1. Sundry Creditors						17.2	111.9	83.6
2. Loan Loss Provision						937.1	1113.5	1029
3. Interest Suspense a/c						518.2	516.2	558.2
4. Others	<b>2172.2</b>	<b>2808.4</b>	<b>2085.7</b>	<b>2439.0</b>	<b>2488.0</b>	<b>233.4</b>	<b>295.7</b>	<b>396.4</b>
<b>7 Reconciliation A/c</b>						<b>0</b>	<b>211.9</b>	<b>1.7</b>
<b>8 Profit &amp; Loss A/c</b>						<b>752.4</b>	<b>350.1</b>	<b>513.8</b>
<b>SOURCES OF FUNDS</b>	<b>16780.5</b>	<b>20929</b>	<b>21380.7</b>	<b>24721.2</b>	<b>26751.2</b>	<b>29102.6</b>	<b>30248.6</b>	<b>31064.9</b>
<b>1 LIQUID FUNDS</b>	<b>5446.5</b>	<b>7192.6</b>	<b>7658.8</b>	<b>8281.7</b>	<b>8613.5</b>	<b>8173.2</b>	<b>7938</b>	<b>2677.6</b>
a. Cash Balance	134.1	149.9	462.8	382.7	274.2	287.2	359.9	305.4
Nepalese Notes & Coins	116.3	131.7	450.1	350.0	274.2	287.2	267.8	263.3
Foreign Currency	17.7	18.2	12.7	32.7	0.0	0.0	92.1	42.1
b. Bank Balance	629.7	1136.9	768.6	1770.0	1494.5	1262.2	1238.4	1366.9
1. In Nepal Rastra Bank	655.3	1073.2	695.4	1130.0	1623.9	1412	886.6	1093
Domestic Currency						1373.2	886.6	1109.6
Foreign Currency						38.8	0	-16.6
2. "A"Class Licensed Institution	12.9	11.0	36.3	40.0	33.0	2.5	54.4	78.6
Domestic Currency						2.5	54.4	78.6
Foreign Currency						0	0	0
3. Other Financial Ins.								
4. In Foreign banks	-38.6	52.7	36.9	600.0	-162.4	-152.3	297.4	195.3
c. Money at Call	4682.8	5905.8	6427.4	6129.0	6844.8	6623.8	6339.7	1005.3
Domestic Currency						200	240	0
Foreign Currency						6423.8	6099.7	1005.3
<b>2 INVESTMENTS</b>	<b>2206.9</b>	<b>2224.3</b>	<b>2588.6</b>	<b>3980.0</b>	<b>2781.7</b>	<b>5469.7</b>	<b>4018.0</b>	<b>5144.4</b>
a. Govt. Securities	2206.9	2224.3	2588.6	3980.0	2781.7	5469.7	4018	4577.7
b. NRB Bond								566.7
c. Govt. Non-Fin. Ins.								
d. Other Non-Fin Ins.								
e. Non Residents								
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>9.5</b>	<b>10.7</b>	<b>34.3</b>	<b>34.3</b>	<b>96.6</b>	<b>39.9</b>	<b>39.9</b>	<b>5746.1</b>
1. Non Residents						0	0	0
2. Others						39.9	39.9	5746.1
<b>4 LOANS &amp; ADVANCES</b>	<b>7423.2</b>	<b>9176.9</b>	<b>9673.5</b>	<b>11074.2</b>	<b>13081.7</b>	<b>13245</b>	<b>16185</b>	<b>15516</b>
a. Govt. Entp.	200.0	536.4	352.5	742.7	766.2	745	597	605
i. Financial	200.0	480.0	350.0	290.0	290.0	290	0	0
ii. Non-Finan.	0.0	56.4	2.5	452.7	476.2	455	597	605
b. Pvt. Sector	7096.6	8300.2	9321.0	10151.5	12315.5	12500	15588	14911
c. For. Bills P. & D.	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			
<b>5 BILL PURCHED</b>						<b>345.9</b>	<b>299.2</b>	<b>252.6</b>
a. Domestic Bills Purchased						345.9	299.2	252.6
b. Foreign Bills Purchased								
c. Import Bills & Imports								
<b>6 LOANS AGAINST COLLECTED BILLS</b>						<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills								
b. Against Foreign Bills								
<b>7 CONTRA</b>						<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>8 FIXED ASSETS</b>						<b>481.0</b>	<b>698.9</b>	<b>540.8</b>
<b>9 OTHER ASSETS</b>	<b>1694.4</b>	<b>2324.5</b>	<b>1425.7</b>	<b>1351.0</b>	<b>2177.7</b>	<b>1035.8</b>	<b>1034.3</b>	<b>1050.0</b>
a. Accrued Interests	144.2	115.5	313.4	313.5	661.9	701.4	560.7	688.2
Govt. Entp.	0.0	0.0	5.5	0.9	2.2		0.8	0.0
Private Sector	144.2	115.5	307.9	312.6	659.7	701.4	559.9	688.2
b. Staff Loans / Adv.							73.7	109.4
c. Sundry Debtors						58.8	35.2	27.1
d. Cash In Transit						0.0	0.0	0.0
e. Others	<b>1550.2</b>	<b>2209.0</b>	<b>1112.3</b>	<b>1037.5</b>	<b>1515.8</b>	<b>275.6</b>	<b>364.7</b>	<b>225.3</b>
<b>10 Expenses not Written off</b>							0	121.5
<b>11 Non Banking Assets</b>						57.9	35.4	16.2
<b>12 Reconciliation Account</b>						254.2	0	0
<b>13 Profit &amp; Loss A/c</b>						0	0	0
<b>USES OF FUNDS</b>	<b>16780.5</b>	<b>20929.0</b>	<b>21380.7</b>	<b>24721.2</b>	<b>26751.2</b>	<b>29102.6</b>	<b>30248.6</b>	<b>31064.9</b>

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

(Rs. in million)

	Mid-July						Mid-Jan 2006	Mid-July 2006
	2000	2001	2002	2003	2004	2005		
<b>1 CAPITAL FUND</b>	<b>208.8</b>	<b>243.5</b>	<b>541.5</b>	<b>582.9</b>	<b>823.2</b>	<b>689.3</b>	<b>920.1</b>	<b>1119.8</b>
a. Paid-up Capital	119.9	143.9	424.9	425.2	426.9	431.9	640.2	840.2
b. General Reserve	63.2	73.2	75.7	83.9	136.2	191	245.7	245.7
c. Share Premium						0	0	0
d. Retained Earning			12.2	40.9	12.2	38.2	5.6	5.3
e. Others Reserves	25.7	26.4	28.7	32.9	247.9	28.2	28.6	28.6
1. Ex.Eq.Fund						5.8	6.2	6.2
2. Other						22.4	22.4	22.4
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>0.0</b>	<b>264.2</b>	<b>65.8</b>	<b>0.0</b>	<b>67.4</b>	<b>0</b>	<b>0</b>
a. NRB	0.0	0.0	264.2	65.8	0.0	67.4	0	0
b. "A"Class Licensed Institution	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			
d. Other Financial Ins.			0.0		0.0			
e. Bonds and Securities								
<b>3 DEPOSITS</b>	<b>4543.2</b>	<b>6618.4</b>	<b>5572.2</b>	<b>6522.8</b>	<b>7232.1</b>	<b>8645.8</b>	<b>9048.8</b>	<b>10852.7</b>
a. Current	951.0	2359.9	1086.7	1300.0	1712.6	1774.1	892.5	1375.4
Domestic						1724.2	823.7	1326.9
Foreign						49.9	68.8	48.5
b. Savings	1094.9	1259.5	1274.7	1820.7	2024.2	2684.7	2604.5	2832.7
Domestic						2601	2527	2764.9
Foreign						83.7	77.5	67.8
c. Fixed	2420.3	2929.4	3132.7	3337.6	3371.4	4086.4	5127.8	6116.2
Domestic						4086.4	5016.9	5970.4
Foreign						0	110.9	145.8
d. Call Deposits	0.0	0.0	26.3	0.0	0.0	0	351.4	449
e. Others	77.0	69.6	51.9	64.5	123.9	100.6	72.6	79.4
<b>4 Bills Payable</b>						<b>32.7</b>	<b>47.6</b>	<b>35.5</b>
<b>5 Contra Accounts</b>						<b>0</b>	<b>0</b>	<b>0</b>
<b>6 Other Liabilities</b>	<b>439.0</b>	<b>538.5</b>	<b>574.3</b>	<b>829.1</b>	<b>877.7</b>	<b>957.2</b>	<b>1241.2</b>	<b>1263.1</b>
1. Sundry Creditors						11.4	43	86.1
2. Loan Loss Provision						397.3	586.5	613.6
3. Interest Suspense a/c						475.5	456.3	462.8
4. Others	439.0	538.5	574.3	829.1	877.7	73	155.4	100.6
<b>7 Reconciliation A/c</b>						<b>7.1</b>	<b>258.1</b>	<b>244.7</b>
<b>8 Profit &amp; Loss A/c</b>						<b>217.1</b>	<b>74.7</b>	<b>219.8</b>
<b>SOURCES OF FUNDS</b>	<b>5191.01</b>	<b>7400.4</b>	<b>6952.19</b>	<b>8000.6</b>	<b>8933</b>	<b>10616.6</b>	<b>11590.5</b>	<b>13735.6</b>
<b>1 LIQUID FUNDS</b>	<b>1010.0</b>	<b>2348.2</b>	<b>1403.2</b>	<b>1331.6</b>	<b>775.0</b>	<b>459.6</b>	<b>717.5</b>	<b>894.5</b>
a. Cash Balance	138.6	148.5	166.6	269.6	161.2	143.7	198.5	269.7
Nepalese Notes & Coins	123.0	133.2	147.8	243.1	140.1	125.3	166.4	244.1
Foreign Currency	15.6	15.3	18.8	26.5	21.1	18.4	32.1	25.6
b. Bank Balance	751.5	1809.7	1236.6	1062.0	613.8	315.9	519	261.6
1. In Nepal Rastra Bank	364.3	294.2	1177.5	892.3	578.3	390.1	383	629.9
Domestic Currency						387.6	380.3	626.3
Foreign Currency						2.5	2.7	3.6
2. "A"Class Licensed Institution	1.0	4.7	12.9	12.2	7.3	8.1	8.9	4.7
Domestic Currency						8.1	8.9	4.1
Foreign Currency								0.6
3. Other Financial Ins.								
4. In Foreign banks	386.2	1510.8	46.2	157.5	28.2	-82.3	127.1	-373
c. Money at Call	120.0	390.0	0.0	0.0	0.0	0	0	363.2
Domestic Currency								215
Foreign Currency								148.2
<b>2 INVESTMENTS</b>	<b>192.9</b>	<b>364.7</b>	<b>503.2</b>	<b>1189.4</b>	<b>1871.5</b>	<b>2588.2</b>	<b>1945.8</b>	<b>3680.4</b>
a. Govt. Securities	192.9	364.7	503.2	1189.4	1871.5	2470	1945.8	3680.4
b. NRB Bond						118.2	0	0
c. Govt. Non-Fin. Ins.								
d. Other Non-Fin Ins.								
e. Non Residents								
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>8.9</b>	<b>8.9</b>	<b>17.9</b>	<b>17.9</b>	<b>17.9</b>	<b>19.5</b>	<b>19.5</b>	<b>19.5</b>
1. Non Residents						0	0	0
2. Others						19.5	19.5	19.5
<b>4 LOANS &amp; ADVANCES</b>	<b>3560.1</b>	<b>4176.3</b>	<b>4593.9</b>	<b>4766.1</b>	<b>5552.5</b>	<b>6619</b>	<b>7808</b>	<b>8060</b>
a. Govt. Entp.	88.3	88.3	87.4	50.0	72.9	43	165	163
i. Financial	0.0	0.0	0.0	0.0	0.0	0	0	0
ii. Non-Finan.	88.3	88.3	87.4	50.0	72.9	43	165	163
b. Pvt. Sector	3428.8	4002.7	4441.2	4711.1	5418.0	6576	7643	7897
c. For. Bills P. & D.	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			
<b>5 BILL PURCHED</b>						<b>146.1</b>	<b>214.7</b>	<b>190.8</b>
a. Domestic Bills Purchased						29.5	28	26.8
b. Foreign Bills Purchased						116.6	186.7	164
c. Import Bills & Imports								
<b>6 LOANS AGAINST COLLECTED BILLS</b>						<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills								
b. Against Foreign Bills								
<b>7 CONTRA</b>						<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>8 FIXED ASSETS</b>						<b>132.6</b>	<b>140.9</b>	<b>147.2</b>
<b>9 OTHER ASSETS</b>	<b>419.1</b>	<b>502.3</b>	<b>433.9</b>	<b>695.6</b>	<b>716.1</b>	<b>632.1</b>	<b>736.8</b>	<b>697.6</b>
a. Accrued Interests	172.8	164.6	198.5	389.7	421.2	494.0	516.7	431.4
Govt. Entp.	0.0	0.0	2.3	0.5	0.4		0.0	0.0
Private Sector	172.8	164.6	196.2	389.2	420.8	494.0	516.7	431.4
b. Staff Loans / Adv.							41.4	46.5
c. Sundry Debtors						1.0	1.6	0.9
d. Cash In Transit						0.0	0.0	0.0
e. Others	246.3	337.7	235.5	305.9	294.9	137.1	177.1	218.8
<b>10 Expenses not Written off</b>						<b>0</b>	<b>0</b>	<b>2.4</b>
<b>11 Non Banking Assets</b>						<b>19.4</b>	<b>7.3</b>	<b>43.6</b>
<b>12 Reconciliation Account</b>						<b>0</b>	<b>0</b>	<b>0</b>
<b>13 Profit &amp; Loss A/c</b>						<b>0</b>	<b>0</b>	<b>0</b>
<b>USES OF FUNDS</b>	<b>5191.0</b>	<b>7400.4</b>	<b>6952.1</b>	<b>8000.6</b>	<b>8933.0</b>	<b>10616.6</b>	<b>11590.5</b>	<b>13735.6</b>

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

(Rs. in million)

	Mid-July						Mid-Jan	Mid-July
	2000	2001	2002	2003	2004	2005	2006	2006
<b>1 CAPITAL FUND</b>	<b>251.3</b>	<b>299.7</b>	<b>595.6</b>	<b>622.6</b>	<b>1038.7</b>	<b>1038.1</b>	<b>234.6</b>	<b>234.6</b>
a. Paid-up Capital	117.8	119.1	238.1	359.9	359.9	719.9	719.9	719.9
b. General Reserve	110.0	137.9	178.2	190.9	205.2	201.7	201.7	201.7
c. Share Premium						3.5	3.5	3.5
d. Retained Earning			145.8	0.0	145.8	0.0	-803.7	-803.7
e. Others Reserves	23.5	42.7	33.5	71.8	327.8	113	113.2	113.2
1. Ex.Eq.Fund						41	41.2	41.2
2. Other						72	72	72
<b>2 BORROWINGS</b>	<b>25.0</b>	<b>0.0</b>	<b>152.5</b>	<b>68.3</b>	<b>67.2</b>	<b>0</b>	<b>0</b>	<b>71</b>
a. NRB	0.0	0.0	152.5	8.3	30.0	0	0	71
b. "A"Class Licensed Institution	25.0	0.0	0.0	60.0	0.0	0	0	0
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	37.2	0	0	0
d.Other Financial Ins.			0.0		0.0	0	0	0
e. Bonds and Securities								
<b>3 DEPOSITS</b>	<b>6455.6</b>	<b>8578.8</b>	<b>9514.0</b>	<b>10548.0</b>	<b>12747.3</b>	<b>12125.5</b>	<b>11358.8</b>	<b>13014.8</b>
a. Current	478.2	634.1	864.5	884.2	1137.0	1077.6	877.1	1117.5
Domestic						950.9	769.9	1032
Foreign						126.7	107.2	85.5
b. Savings	1101.9	1694.9	2086.9	2913.6	4225.9	5475.2	5366.3	7414.8
Domestic						5454.3	5340.9	7390.2
Foreign						20.9	25.4	24.6
c. Fixed	4356.5	5236.8	5453.6	5031.6	4875.7	3536.6	3199.7	2867
Domestic						3444.8	3107.1	2848.2
Foreign						91.8	92.6	18.8
d. Call Deposits	295.2	682.1	766.0	1439.8	2208.8	1770.4	1692	1363.6
e. Others	223.9	330.9	343.0	278.8	299.9	265.7	223.7	251.9
<b>4 Bills Payable</b>						<b>-94.9</b>	<b>-39.2</b>	<b>-252.1</b>
<b>5 Contra Accounts</b>						<b>0</b>	<b>0</b>	<b>0</b>
<b>6 Other Liabilities</b>	<b>733.0</b>	<b>1452.2</b>	<b>1737.0</b>	<b>1690.3</b>	<b>2043.4</b>	<b>2499.2</b>	<b>4020.3</b>	<b>3292.7</b>
1. Sundry Creditors						114.4	221.7	162.4
2. Loan Loss Provision						1184.5	2427.2	1691.9
3. Interest Suspense a/c						702.6	1051.4	984.6
4. Others	733.0	1452.2	1737.0	1690.3	2043.4	497.7	320	453.8
<b>7 Reconciliation A/c</b>						<b>-104.1</b>	<b>2.7</b>	<b>-96.2</b>
<b>8 Profit &amp; Loss A/c</b>						<b>76.1</b>	<b>-350.2</b>	<b>457</b>
<b>SOURCES OF FUNDS</b>	<b>7464.93</b>	<b>10330.7</b>	<b>11999.1</b>	<b>12929.2</b>	<b>15896.6</b>	<b>15539.9</b>	<b>15227</b>	<b>16721.8</b>
<b>1 LIQUID FUNDS</b>	<b>636.1</b>	<b>1810.1</b>	<b>1836.7</b>	<b>891.8</b>	<b>1488.8</b>	<b>1493.2</b>	<b>1012</b>	<b>1764.7</b>
a. Cash Balance	149.9	242.8	362.8	309.8	350.7	300.9	289.9	354.5
Nepalese Notes & Coins	128.6	221.5	334.2	267.4	319.7	279.4	270.2	333.3
Foreign Currency	21.3	21.3	28.6	42.4	31.0	21.5	19.7	21.2
b. Bank Balance	486.2	756.1	1395.6	582.0	1056.2	1054.4	449.5	1292.8
1. In Nepal Rastra Bank	401.2	634.1	1170.7	511.0	800.3	747.7	287.6	1110.4
Domestic Currency						735.5	280.5	1009.1
Foreign Currency						12.2	7.1	101.3
2. "A"Class Licensed Institution	23.5	22.2	20.9	15.1	33.2	21.4	14.1	11.3
Domestic Currency						20.2	13.8	10.9
Foreign Currency						1.2	0.3	0.4
3. Other Financial Ins.								
4. In Foreign banks	61.5	99.8	204.0	55.9	222.7	285.3	147.8	171.1
c. Money at Call	0.0	811.2	78.3	0.0	81.9	137.9	272.6	117.4
Domestic Currency						0	0	30
Foreign Currency						137.9	272.6	87.4
<b>2 INVESTMENTS</b>	<b>0.0</b>	<b>262.5</b>	<b>891.0</b>	<b>2040.4</b>	<b>2578.9</b>	<b>2212.5</b>	<b>2488.9</b>	<b>2525.3</b>
a. Govt. Securities	0.0	262.5	891.0	2040.4	2578.9	2212.5	2488.9	2525.3
b. NRB Bond								
c. Govt. Non-Fin. Ins.								
d. Other Non-Fin Ins.								
e. Non Residents								
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>60.0</b>	<b>15.0</b>	<b>138.4</b>	<b>236.3</b>	<b>38.4</b>	<b>62.8</b>	<b>114.8</b>	<b>64.8</b>
1. Non Residents								
2. Others						62.8	114.8	64.8
<b>4 LOANS &amp; ADVANCES</b>	<b>4611.8</b>	<b>7347.4</b>	<b>8222.1</b>	<b>8491.9</b>	<b>10253.6</b>	<b>8740</b>	<b>9253</b>	<b>9011</b>
a. Govt. Entp.	180.9	318.9	260.7	283.0	333.5	58	173	159
i. Financial	141.2	199.9	228.5	230.1	295.9	0	0	0
ii. Non-Finan.	39.7	119.0	32.2	52.9	37.6	58	173	159
b. Pvt. Sector	4237.5	6703.4	7708.4	8079.9	9662.1	8682	9079	8852
c. For. Bills P & D.	192.0	325.1	245.4	129.0	258.0			
d. Foreign A. B. C.	1.4	0.0	7.6	0.0	0.0			
<b>5 BILL PURCHED</b>						<b>984.5</b>	<b>1058.9</b>	<b>895.2</b>
a. Domestic Bills Purchased						18.9	12.9	8.4
b. Foreign Bills Purchased						128.2	156.4	144.2
c. Import Bills & Imports						837.4	889.6	742.6
<b>6 LOANS AGAINST COLLECTED BILLS</b>						<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills								
b. Against Foreign Bills								
<b>7 CONTRA</b>						<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>8 FIXED ASSETS</b>						<b>199.4</b>	<b>184.7</b>	<b>172.1</b>
<b>9 OTHER ASSETS</b>	<b>2157.1</b>	<b>895.7</b>	<b>910.9</b>	<b>1268.8</b>	<b>1536.9</b>	<b>1509.1</b>	<b>1835.1</b>	<b>1793.4</b>
a. Accrued Interests	73.5	91.9	124.2	160.8	300.9	364.7	1051.4	984.5
Govt. Entp.	0.0	0.0	0.0	0.8	3.1			7.7
Private Sector	73.5	91.9	124.2	160.0	297.8	364.7	1051.4	976.8
b. Staff Loans / Adv.							74.0	71.4
c. Sundry Debtors						21.0	21.6	21.1
d. Cash In Transit						0.0	0.0	0.0
e. Others	2083.6	803.8	786.7	1108.0	1236.0	1123.4	688.1	716.4
<b>10 Expenses not Written off</b>						10.6	11	10.7
<b>11 Non Banking Assets</b>						328.1	269.1	484.9
<b>12 Reconciliation Account</b>						0	0	0
<b>13 Profit &amp; Loss A/c</b>						0	0	0
<b>USES OF FUNDS</b>	<b>7464.9</b>	<b>10330.7</b>	<b>11999.1</b>	<b>12929.2</b>	<b>15896.6</b>	<b>15540.0</b>	<b>16227.0</b>	<b>16721.8</b>

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

(Rs. in million)

	Mid-July						Mid-Jan	Mid-July
	2000	2001	2002	2003	2004	2005	2006	2006
<b>1 CAPITAL FUND</b>	127.6	249.4	497.8	587.1	665.8	980.3	832.5	832.5
a. Paid-up Capital	119.2	197.0	399.3	455.0	455.0	755.0	518.0	518.0
b. General Reserve	5.1	13.4	27.3	44.9	64.5	93.2	127.3	127.3
c. Share Premium						6.4	6.4	6.4
d. Retained Earning			62.5	72.9	62.5	46.9	70.5	70.5
e. Others Reserves	3.2	39.0	8.7	14.3	83.8	78.8	110.3	110.3
1. Ex.Eq.Fund						15.8	15.8	15.8
2. Other						63	94.5	94.5
<b>2 BORROWINGS</b>	0.0	80.0	310.3	83.2	433.3	0	300	300
a. NRB	0.0	0.0	81.8	0.0	0.0	0	0	0
b. "A"Class Licensed Institution	0.0	80.0	0.0	0.0	0.0	0	0	0
c. Foreign Bank and Fin.Ins.	0.0	0.0	228.5	83.2	433.3	0	0	0
d.Other Financial Ins.			0.0	0.0	0.0	0	300	300
e. Bonds and Securities								
<b>3 DEPOSITS</b>	3057.4	4574.5	5461.1	6694.9	8064.0	10097.8	12349.9	13802.5
a. Current	274.4	399.7	489.6	562.4	719.8	1025.2	1281.3	1155.2
Domestic						997.8	1257.8	1128.5
Foreign						27.4	23.5	26.7
b. Savings	891.7	1384.1	1733.3	2758.0	3730.7	4806.9	5752.1	6929.2
Domestic						4767.5	5675.4	6815
Foreign						39.4	76.7	114.2
c. Fixed	1592.7	2470.2	2694.6	2803.4	2914.1	3444.5	4273.5	4298.2
Domestic						3418	3699.3	3758.1
Foreign						26.5	574.2	540.1
d. Call Deposits	185.4	225.6	439.4	428.0	565.6	704.4	911.1	1293.3
e. Others	113.2	94.9	104.2	143.1	133.8	116.8	131.9	126.6
<b>4 Bills Payable</b>						17.6	18.2	11.1
<b>5 Contra Accounts</b>						52.6		
<b>6 Other Liabilities</b>	226.7	336.3	505.0	895.0	804.1	782.1	1751	1176.5
1. Sundry Creditors							231.9	29.4
2. Loan Loss Provision						317.7	341.9	356.1
3. Interest Suspense a/c						57.8	64.1	61.6
4. Others	226.7	336.3	505.0	895.0	804.1	174.7	271.6	729.4
<b>7 Reconciliation A/c</b>						2915.4	4330.3	211.4
<b>8 Profit &amp; Loss A/c</b>						275.8	180.9	380.5
<b>SOURCES OF FUNDS</b>	<b>3411.7</b>	<b>5240.2</b>	<b>6774.2</b>	<b>8260.2</b>	<b>9967.2</b>	<b>15121.6</b>	<b>19762.8</b>	<b>16714.5</b>
<b>1 LIQUID FUNDS</b>	278.6	824.1	809.2	1156.1	869.7	1624.2	2213.3	1619.6
a. Cash Balance	50.6	108.0	169.9	136.6	128.7	192.6	205.5	259.4
Nepalese Notes & Coins	41.9	92.9	146.3	109.8	117.8	180.6	196.9	246.1
Foreign Currency	8.8	15.1	23.6	26.8	10.9	12.0	8.6	13.3
b. Bank Balance	228.0	716.1	502.3	982.0	508.9	861.6	1034.7	1360.2
1. In Nepal Rastra Bank	130.5	385.6	357.7	724.8	441.9	774.5	474	1139.5
Domestic Currency						757.1	467.2	1136.5
Foreign Currency						17.4	6.8	3
2. "A"Class Licensed Institution	4.3	2.3	3.1	5.9	4.2	13.4	5.5	6.1
Domestic Currency						12.5	5.4	6.1
Foreign Currency						0.9	0.1	0
3. Other Financial Ins.						0	0	0
4. In Foreign banks	93.1	328.2	141.5	251.3	62.8	73.7	555.2	214.6
c. Money at Call	0.0	0.0	137.0	37.5	232.1	570	973.1	0
Domestic Currency						570	973.1	0
Foreign Currency						0	0	0
<b>2 INVESTMENTS</b>	257.6	823.0	1538.9	1599.4	2466.4	2100.3	2677.4	3548.6
a. Govt. Securities	257.6	823.0	1538.9	1599.4	2466.4	2100.3	2677.4	3548.6
b. NRB Bond								
c. Govt. Non-Fin. Ins.								
d. Other Non-Fin Ins.								
e. Non Residents								
<b>3 SHARE &amp; OTHER INVESTMENT</b>	2.5	3.7	89.7	17.1	17.1	19.4	591.0	652.7
1. Non Residents							585	646.2
2. Others						19.4	6	6.5
<b>4 LOANS &amp; ADVANCES</b>	2270.2	3006.6	3982.7	5049.6	6131.1	7914	9544	10124
a. Govt. Entp.	0.0	0.0	0.0	60.0	69.2	0	373	494
i. Financial	0.0	0.0	0.0	60.0	69.2		70	160
ii. Non-Finan.	0.0	0.0	0.0	0.0	0.0		303	334
b. Pvt. Sector	2230.8	2963.7	3969.6	4970.9	6047.4	7914	9171	9631
c. For. Bills P & D.	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			
<b>5 BILL PURCHASED</b>						29.7	73.8	30.7
a. Domestic Bills Purchased						16.4	66.2	21.7
b. Foreign Bills Purchased						13.3	7.6	9
c. Import Bills & Imports						0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>						0.0	0.0	0.0
a. Against Domestic Bills								
b. Against Foreign Bills								
<b>7 CONTRA</b>						52.6	0.0	0.0
<b>8 FIXED ASSETS</b>						133.7	151.4	152.0
<b>9 OTHER ASSETS</b>	602.8	582.8	353.7	438.0	482.9	449.9	589.5	576.9
a. Accrued Interests	76.2	94.3	99.8	147.6	176.6	180.6	136.7	110.2
Govt. Entp.	0.0	0.0	0.0	0.9	0.2		0.2	0.0
Private Sector	76.2	94.3	99.8	146.7	176.4	180.6	136.5	110.2
b. Staff Loans / Adv.							48.6	72.8
c. Sundry Debtors							51.0	9.7
d. Cash In Transit							3.3	48.5
e. Others	526.6	488.5	253.9	290.4	306.3	245.1	304.7	384.2
<b>10 Expenses not Written off</b>						0	0	0
<b>11 Non Banking Assets</b>						48.7	47.7	9.9
<b>12 Reconciliation Account</b>						2748.7	3874.4	0
<b>13 Profit &amp; Loss A/c</b>						0	0	0
<b>USES OF FUNDS</b>	<b>3411.7</b>	<b>5240.2</b>	<b>6774.2</b>	<b>8260.2</b>	<b>9967.2</b>	<b>15121.6</b>	<b>19762.8</b>	<b>16714.6</b>

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

(Rs. in million)

	Mid-July						Mid-Jan	Mid-July
	2000	2001	2002	2003	2004	2005	2006	2006
<b>1 CAPITAL FUND</b>	<b>204.6</b>	<b>259.8</b>	<b>510.7</b>	<b>520.2</b>	<b>734.6</b>	<b>650.8</b>	<b>920.7</b>	<b>720.7</b>
a. Paid-up Capital	173.5	233.6	463.6	463.6	463.6	463.6	463.6	463.6
b. General Reserve	5.9	20.1	33.1	35.0	51.4	76.9	104.8	104.8
c. Share Premium						0	0	0
d. Retained Earning			5.5	12.9	51.9	6.5	1.0	1.0
e. Others Reserves	25.1	6.1	8.5	8.7	167.7	103.8	351.3	151.3
1. Ex.Eq.Fund						10.9	12.1	12.1
2. Other						92.9	339.2	139.2
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>100.0</b>	<b>0.0</b>	<b>498.2</b>	<b>912.2</b>	<b>6</b>	<b>185</b>	<b>753.2</b>
a. NRB	0.0	0.0	0.0	107.0	8.0	6	0	0
b. "A"Class Licensed Institution	0.0	100.0	0.0	391.2	904.2	0	185	553.2
c. Foreign Bank and Fin.Ins.	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
e. Bonds and Securities								200
<b>3 DEPOSITS</b>	<b>3983.0</b>	<b>5724.1</b>	<b>5735.9</b>	<b>6169.6</b>	<b>7741.6</b>	<b>8942.8</b>	<b>10565.8</b>	<b>10429.3</b>
a. Current	437.8	681.5	789.6	935.7	997.9	1302.6	1475.5	1409.2
Domestic						1135.7	1170.3	1218.8
Foreign						166.9	305.2	190.4
b. Savings	1161.1	1848.9	1862.6	2267.3	2873.8	3447.5	4041.8	4582
Domestic						3244.5	3783.6	4297.3
Foreign						203	258.2	284.7
c. Fixed	1812.0	1948.5	1958.8	1991.1	2279.7	2878.9	3017.7	2709.8
Domestic						2194.2	2230.8	1940.1
Foreign						684.7	786.9	769.7
d. Call Deposits	447.2	1050.1	995.1	854.7	1450.7	1162.1	1901.5	1618.6
e. Others	124.9	195.1	129.8	120.8	139.5	151.7	129.3	109.7
<b>4 Bills Payable</b>						<b>19.2</b>	<b>21.4</b>	<b>11</b>
<b>5 Contra Accounts</b>						<b>0</b>	<b>0</b>	<b>0</b>
<b>6 Other Liabilities</b>	<b>293.4</b>	<b>444.9</b>	<b>567.7</b>	<b>777.6</b>	<b>574.6</b>	<b>398.4</b>	<b>572.7</b>	<b>415.9</b>
1. Sundry Creditors						-12.8	-28.7	69.1
2. Loan Loss Provision						269.7	327.4	236.2
3. Interest Suspense a/c						27.8	16.5	24
4. Others	<b>293.4</b>	<b>444.9</b>	<b>567.7</b>	<b>777.6</b>	<b>574.6</b>	<b>113.7</b>	<b>257.5</b>	<b>86.6</b>
<b>7 Reconciliation A/c</b>						<b>0</b>	<b>0</b>	<b>0</b>
<b>8 Profit &amp; Loss A/c</b>						<b>228.8</b>	<b>141.8</b>	<b>330.7</b>
<b>SOURCES OF FUNDS</b>	<b>4480.9</b>	<b>6528.8</b>	<b>6814.3</b>	<b>7965.6</b>	<b>9963</b>	<b>10246</b>	<b>12407.4</b>	<b>12660.8</b>
<b>1 LIQUID FUNDS</b>	<b>1036.2</b>	<b>1529.9</b>	<b>810.7</b>	<b>692.7</b>	<b>1150.0</b>	<b>1428.3</b>	<b>2122.2</b>	<b>1945.6</b>
a. Cash Balance	95.2	171.2	193.1	157.4	139.2	161.5	183.2	184
Nepalese Notes & Coins	81.4	157.1	178.0	133.0	111.1	150.6	171.5	171.2
Foreign Currency	13.8	14.1	15.1	24.4	28.1	10.9	11.7	12.8
b. Bank Balance	426.3	972.3	490.2	527.8	655.7	579	828	544.7
1. In Nepal Rastra Bank	256.9	399.9	298.2	362.4	447.4	417.9	685.4	349.3
Domestic Currency						386.7	680	336.7
Foreign Currency						31.2	5.4	12.6
2. "A"Class Licensed Institution	1.7	11.3	59.3	19.9	26.1	29.3	31.2	21.3
Domestic Currency						24.3	30.5	20.7
Foreign Currency						5	0.7	0.6
3. Other Financial Ins.						0	0	0
4. In Foreign banks	167.7	561.1	132.7	145.5	182.2	131.8	111.4	174.1
c. Money at Call	514.6	386.4	127.4	7.5	355.1	687.8	1111	1216.9
Domestic Currency						0	5	0
Foreign Currency						687.8	1106	1216.9
<b>2 INVESTMENTS</b>	<b>143.4</b>	<b>300.8</b>	<b>542.7</b>	<b>1510.8</b>	<b>2371.8</b>	<b>2216.5</b>	<b>2826.5</b>	<b>2654.8</b>
a. Govt. Securities	143.4	300.8	542.7	1510.8	2371.8	2146.6	2756.3	2654.8
b. NRB Bond								
c. Govt. Non-Fin. Ins.								
d. Other Non-Fin Ins.								
e. Non Residents						69.9	70.2	0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>8.2</b>	<b>24.6</b>	<b>88.0</b>	<b>108.0</b>	<b>22.8</b>	<b>19.2</b>	<b>19.2</b>	<b>93.6</b>
1. Non Residents								
2. Others						19.2	19.2	93.6
<b>4 LOANS &amp; ADVANCES</b>	<b>2995.3</b>	<b>4327.1</b>	<b>4977.6</b>	<b>4956.2</b>	<b>6104.9</b>	<b>6167</b>	<b>6938</b>	<b>7525</b>
a. Govt. Entp.	0.0	0.0	88.4	0.0	0.0	0	69	82
i. Financial	0.0	0.0	88.4	0.0	0.0			
ii. Non-Finan.	0.0	0.0	0.0	0.0	0.0		69	82
b. Pvt. Sector	2827.9	4275.3	4751.7	4913.3	6049.7	6167	6869	7443
c. For. Bills P & D.	167.4	51.8	137.5	27.7	25.0			
d. Foreign A. B. C.	0.0	0.0	0.0	15.2	30.2			
<b>5 BILL PURCHED</b>						<b>82.3</b>	<b>32.5</b>	<b>17.6</b>
a. Domestic Bills Purchased						19.5	2.6	9.7
b. Foreign Bills Purchased						15	18.8	6
c. Import Bills & Imports						47.8	11.1	1.9
<b>6 LOANS AGAINST COLLECTED BILLS</b>						<b>29.3</b>	<b>54.1</b>	<b>43.4</b>
a. Against Domestic Bills								
b. Against Foreign Bills						29.3	54.1	43.4
<b>7 CONTRA</b>						<b>0.0</b>		
<b>8 FIXED ASSETS</b>						<b>225.8</b>	<b>243.2</b>	<b>269.0</b>
<b>9 OTHER ASSETS</b>	<b>297.8</b>	<b>346.4</b>	<b>395.3</b>	<b>697.9</b>	<b>313.5</b>	<b>53.7</b>	<b>148.4</b>	<b>104.3</b>
a. Accrued Interests	93.9	-5.5	12.4	41.1	31.4	23.6	52.5	58.0
Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Private Sector	93.9	-5.5	12.4	41.1	31.4	23.6	52.5	58.0
b. Staff Loans / Adv.							1.1	0.0
c. Sundry Debtors						17.4	68.1	26.0
d. Cash In Transit						0.0	0.0	0.0
e. Others	<b>203.9</b>	<b>351.9</b>	<b>382.9</b>	<b>656.8</b>	<b>282.1</b>	<b>12.7</b>	<b>26.7</b>	<b>20.3</b>
<b>10 Expenses not Written off</b>						<b>0</b>	<b>0</b>	<b>0</b>
<b>11 Non Banking Assets</b>						<b>24</b>	<b>23.5</b>	<b>7.3</b>
<b>12 Reconciliation Account</b>						<b>0</b>	<b>0</b>	<b>0</b>
<b>13 Profit &amp; Loss A/c</b>						<b>0</b>	<b>0</b>	<b>0</b>
<b>USES OF FUNDS</b>	<b>4480.9</b>	<b>6528.8</b>	<b>6814.3</b>	<b>7965.6</b>	<b>9963.0</b>	<b>10246.0</b>	<b>12407.4</b>	<b>12660.8</b>

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

(Rs. in million)

	Mid-July						Mid-Jan	Mid-July
	2000	2001	2002	2003	2004	2005	2006	2006
<b>1 CAPITAL FUND</b>	<b>360.2</b>	<b>364.2</b>	<b>380.8</b>	<b>510.7</b>	<b>941.3</b>	<b>725.5</b>	<b>311</b>	<b>260.7</b>
a. Paid-up Capital	350.0	350.0	350.0	490.0	595.0	693.6	698.2	698.4
b. General Reserve	8.2	9.8	13.4	13.4	29.8	30.5	30.5	30.5
c. Share Premium						0	0	0
d. Retained Earning			0.0	0.0	113.6	0.0	-419.1	-468.2
e. Others Reserves	2.1	4.4	17.4	7.3	202.9	1.4	1.4	0
1. Ex.Eq.Fund						1.4	1.4	0
2. Other						0	0	0
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>19.7</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>
a. NRB	0.0	0.0	0.0	19.7	0.0	0	0	0
b. "A"Class Licensed Institution	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
d.Other Financial Ins.			0.0	0.0	0.0	0	0	0
e. Bonds and Securities								
<b>3 DEPOSITS</b>	<b>2908.7</b>	<b>3772.7</b>	<b>3709.0</b>	<b>4294.1</b>	<b>5959.6</b>	<b>6630.1</b>	<b>6743</b>	<b>6619.5</b>
a. Current	221.9	261.2	362.4	252.3	452.5	380.3	315.3	372.6
Domestic								
Foreign						6	5.8	11.2
b. Savings	393.6	600.6	798.3	1024.6	1919.8	2626.1	3228	3370.3
Domestic							3151.5	3300
Foreign						54	76.5	70.3
c. Fixed	2181.4	2710.2	2421.5	2613.0	2659.5	2676.5	2447.8	1922.9
Domestic						2675.2	2447.8	1922.9
Foreign						1.3	0	0
d. Call Deposits	47.7	106.7	61.0	350.0	839.5	819.6	751.9	838.4
e. Others	64.1	94.0	65.8	54.2	88.3	127.6	0	115.3
<b>4 Bills Payable</b>						<b>5.8</b>	<b>6.2</b>	<b>63.6</b>
<b>5 Contra Accounts</b>						<b>17.5</b>		
<b>6 Other Liabilities</b>	<b>270.6</b>	<b>466.4</b>	<b>928.0</b>	<b>811.8</b>	<b>715.3</b>	<b>1220.5</b>	<b>1807.5</b>	<b>1651</b>
1. Sundry Creditors							25.8	29.2
2. Loan Loss Provision						584.9	685.1	684.7
3. Interest Suspense a/c						504.9	765.2	754
4. Others	<b>270.6</b>	<b>466.4</b>	<b>928.0</b>	<b>811.8</b>	<b>715.3</b>	<b>104.9</b>	<b>113</b>	<b>183.1</b>
<b>7 Reconciliation A/c</b>						<b>0.1</b>	<b>0</b>	<b>14.8</b>
<b>8 Profit &amp; Loss A/c</b>						<b>98.3</b>	<b>0</b>	<b>31.2</b>
<b>SOURCES OF FUNDS</b>	<b>3539.55</b>	<b>4603.3</b>	<b>5017.8</b>	<b>5636.3</b>	<b>7616.2</b>	<b>8697.8</b>	<b>8867.7</b>	<b>8640.8</b>
<b>1 LIQUID FUNDS</b>	<b>900.0</b>	<b>940.3</b>	<b>809.7</b>	<b>793.3</b>	<b>1024.9</b>	<b>710.6</b>	<b>727.9</b>	<b>805.1</b>
a. Cash Balance	51.8	113.0	167.5	246.4	209.7	151.4	175.7	230.6
Nepalese Notes & Coins	45.6	93.5	149.0	192.4	183.0	140.5	165.9	219.8
Foreign Currency	6.3	19.5	18.5	54.0	26.7	10.9	9.8	10.8
b. Bank Balance	253.2	357.5	378.5	433.9	760.8	511.3	488.5	553.4
1. In Nepal Rastra Bank	191.5	249.8	235.8	363.2	550.6	441	411.8	478.2
Domestic Currency						452.2	417.9	468.8
Foreign Currency						-11.2	-6.1	9.4
2. "A"Class Licensed Institution	24.7	32.9	52.6	26.1	112.1	23.5	22.8	19.6
Domestic Currency						22.1	22.1	19.2
Foreign Currency						1.4	0.7	0.4
3. Other Financial Ins.						0	0	0
4. In Foreign banks	37.1	74.8	90.1	44.6	98.1	46.8	53.9	55.6
c. Money at Call	595.0	469.8	263.7	113.0	54.4	47.9	63.7	21.1
Domestic Currency						10	0	0
Foreign Currency						37.9	63.7	21.1
<b>2 INVESTMENTS</b>	<b>202.0</b>	<b>197.7</b>	<b>199.7</b>	<b>315.2</b>	<b>511.9</b>	<b>324.7</b>	<b>488.2</b>	<b>521.6</b>
a. Govt. Securities	202.0	197.7	199.7	315.2	511.9	324.7	488.2	521.6
b. NRB Bond								
c. Govt. Non-Fin. Ins.								
d. Other Non-Fin Ins.								
e. Non Residents								
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>84.8</b>	<b>91.2</b>	<b>126.1</b>	<b>91.8</b>	<b>96.6</b>	<b>68.1</b>	<b>75.6</b>	<b>75.6</b>
1. Non Residents								
2. Others						68.1	75.6	75.6
<b>4 LOANS &amp; ADVANCES</b>	<b>1936.7</b>	<b>2925.9</b>	<b>2937.1</b>	<b>3322.3</b>	<b>4436.9</b>	<b>5934</b>	<b>6073</b>	<b>5837</b>
a. Govt. Entp.	80.2	97.3	98.1	98.8	146.4	86	125	144
i. Financial	59.4	64.4	64.4	64.4	69.4			
ii. Non-Finan.	20.8	32.9	33.7	34.4	77.0	86	125	144
b. Pvt. Sector	1844.4	2796.8	2838.8	3223.0	4271.2	5849	5948	5692
c. For. Bills P & D.	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			
<b>5 BILL PURCHED</b>						<b>104.0</b>	<b>59.0</b>	<b>78.1</b>
a. Domestic Bills Purchased							78.4	69.6
b. Foreign Bills Purchased							25.6	8.5
c. Import Bills & Imports							0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>						<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills								
b. Against Foreign Bills								
<b>7 CONTRA</b>						<b>17.5</b>	<b>0.0</b>	<b>0.0</b>
<b>8 FIXED ASSETS</b>						<b>197.0</b>	<b>199.7</b>	<b>201.0</b>
<b>9 OTHER ASSETS</b>	<b>416.0</b>	<b>448.2</b>	<b>945.2</b>	<b>1113.7</b>	<b>1545.9</b>	<b>829.3</b>	<b>1006.7</b>	<b>1024.4</b>
a. Accrued Interests	185.7	245.5	1.7	4.4	428.6	671.2	793.2	796.6
Govt. Entp.	0.0	0.0	0.0	0.0	2.3	0.0	13.8	0.0
Private Sector	185.7	245.5	1.7	4.4	426.3	671.2	779.4	796.6
b. Staff Loans / Adv.							27.3	27.6
c. Sundry Debtors						20.2	23.0	12.7
d. Cash In Transit						0.0	0.0	0.0
e. Others	<b>230.3</b>	<b>202.7</b>	<b>943.5</b>	<b>1109.3</b>	<b>1117.3</b>	<b>137.9</b>	<b>163.2</b>	<b>187.5</b>
<b>10 Expenses not Written off</b>						<b>15.9</b>	<b>17.2</b>	<b>11.8</b>
<b>11 Non Banking Assets</b>						<b>57.5</b>	<b>80.2</b>	<b>86.6</b>
<b>12 Reconciliation Account</b>						<b>0</b>	<b>99.4</b>	<b>0</b>
<b>13 Profit &amp; Loss A/c</b>						<b>438.9</b>	<b>41.3</b>	<b>0</b>
<b>USES OF FUNDS</b>	<b>3539.6</b>	<b>4603.3</b>	<b>5017.8</b>	<b>5636.3</b>	<b>7616.2</b>	<b>8697.8</b>	<b>8867.7</b>	<b>8640.8</b>

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

(Rs. in million)

	Mid-July						Mid-Jan	Mid-July
	2000	2001	2002	2003	2004	2005	2006	2006
<b>1 CAPITAL FUND</b>	35.4	351.1	351.4	380.5	358.4	526.3	521.6	106.1
a. Paid-up Capital	35.0	350.0	350.0	350.0	350.0	500.0	500.0	500.0
b. General Reserve	0.0	0.1	0.1	28.7	17.9	21.6	21.6	21.6
c. Share Premium						0	0	0
d. Retained Earning			0.0	0.0	-64.4	0.0	0.0	-415.5
e. Others Reserves	0.4	1.0	1.3	1.8	54.9	4.7	0	0
1. Ex.Eq.Fund						4.7	0	0
2. Other						0	0	0
<b>2 BORROWINGS</b>	0.0	0.0	121.5	90.0	164.7	0	50	0
a. NRB	0.0	0.0	121.5	0.0	164.7	0	0	0
b. "A"Class Licensed Institution	0.0	0.0	0.0	90.0	0.0	0	50	0
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	0.0	0	0	0
d. Other Financial Ins.						0	0	0
e. Bonds and Securities								
<b>3 DEPOSITS</b>	1262.0	2097.4	2646.1	2959.8	3777.6	4029.5	4303.5	4786.5
a. Current	43.8	66.6	122.8	158.7	200.0	149.8	174.3	159.9
Domestic						143.7	171.4	154.1
Foreign						6.1	2.9	5.8
b. Savings	269.4	435.0	548.5	571.2	833.2	940.9	1359.9	1769.4
Domestic						940	1359.4	1768.9
Foreign						0.9	0.5	0.5
c. Fixed	732.7	1271.3	1674.9	1808.1	1829.5	2142.8	1900.3	1822
Domestic						2107.5	1864.6	1747.6
Foreign						35.3	35.7	74.4
d. Call Deposits	185.7	273.2	268.1	375.9	863.8	740.5	820.8	950.1
e. Others	30.4	51.3	31.9	45.9	51.1	55.5	48.2	85.1
<b>4 Bills Payable</b>						47.4	8.6	104.6
<b>5 Contra Accounts</b>						2.7		
<b>6 Other Liabilities</b>	27.3	95.6	292.0	221.3	484.4	775.5	943.7	1724
1. Sundry Creditors						6	9.3	57.8
2. Loan Loss Provision						645.9	729	1391.3
3. Interest Suspense a/c						112.7	194.6	238.9
4. Others	27.3	95.6	292.0	221.3	484.4	10.9	10.8	36
<b>7 Reconciliation A/c</b>						4.6	28.4	14
<b>8 Profit &amp; Loss A/c</b>						0	0	0
<b>SOURCES OF FUNDS</b>	<b>1324.72</b>	<b>2544.1</b>	<b>3410.94</b>	<b>3651.6</b>	<b>4785.1</b>	<b>5386</b>	<b>5855.8</b>	<b>6735.2</b>
<b>1 LIQUID FUNDS</b>	241.2	301.6	531.7	466.1	681.0	469.4	476.4	452.1
a. Cash Balance	42.5	63.7	98.6	83.8	114.7	92.7	110	133.4
Nepalese Notes & Coins	36.1	56.5	90.1	66.8	96.4	82.1	102.1	122.4
Foreign Currency	6.4	7.2	8.5	17.0	18.3	10.6	7.9	11.0
b. Bank Balance	198.7	237.9	433.1	249.7	416.4	256.2	225.7	268.7
1. In Nepal Rastra Bank	94.3	136.3	284.0	185.7	324.8	211.8	204.4	178.3
Domestic Currency						206.9	201.4	176.5
Foreign Currency						4.9	3	1.8
2. "A"Class Licensed Institution	72.3	68.0	62.8	22.8	26.5	15.6	2.5	20.5
Domestic Currency						12.6	2.5	20.3
Foreign Currency						3	0	0.2
3. Other Financial Ins.						0	0	0
4. In Foreign banks	32.2	33.6	86.3	41.2	65.1	28.8	18.8	69.9
c. Money at Call	0.0	0.0	0.0	132.6	149.9	120.5	140.7	50
Domestic Currency						0	25	50
Foreign Currency						120.5	115.7	0
<b>2 INVESTMENTS</b>	69.8	208.8	100.0	274.9	433.1	376.0	675.2	527.0
a. Govt. Securities	69.8	208.8	100.0	274.9	433.1	376	675.2	527
b. NRB Bond								
c. Govt. Non-Fin. Ins.								
d. Other Non-Fin Ins.								
e. Non Residents								
<b>3 SHARE &amp; OTHER INVESTMENT</b>	5.8	3.3	170.7	20.8	5.3	16.0	46.0	147.0
1. Non Residents								101
2. Others						16	46	46
<b>4 LOANS &amp; ADVANCES</b>	921.5	1793.2	2296.6	2632.0	3218.0	3817	3683	4315
a. Govt. Entp.	12.0	0.0	15.0	46.8	45.0	0	142	144
i. Financial	0.0	0.0	15.0	46.8	45.0	0	110	110
ii. Non-Finan.	12.0	0.0	0.0	0.0	0.0	0	32	34
b. Pvt. Sector	909.1	1793.0	2280.4	2579.9	3162.0	3817	3541	4171
c. For. Bills P. & D.	0.2	0.2	1.2	5.3	11.0			
d. Foreign A. B. C.	0.2	0.0	0.0	0.0	0.0			
<b>5 BILL PURCHED</b>						12.9	55.6	69.0
a. Domestic Bills Purchased						2.9	42.8	0.2
b. Foreign Bills Purchased						10	12.8	68.8
c. Import Bills & Imports						0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>						0.0	0.0	0.0
a. Against Domestic Bills								
b. Against Foreign Bills								
<b>7 CONTRA</b>						2.7	0.0	0.0
<b>8 FIXED ASSETS</b>						47.2	52.7	50.1
<b>9 OTHER ASSETS</b>	86.4	237.2	312.0	257.8	447.7	217.8	295.7	303.1
a. Accrued Interests	25.6	57.0	65.3	65.7	117.6	112.7	160.5	205.9
Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.5
Private Sector	25.6	57.0	65.3	65.7	117.6	112.7	160.5	201.4
b. Staff Loans / Adv.							35.9	44.8
c. Sundry Debtors						78.2	76.8	5.4
d. Cash In Transit						0.0	0.0	0.0
e. Others	60.8	180.2	246.7	192.1	330.1	26.9	22.5	47
<b>10 Expenses not Written off</b>						10.6	13.6	16.2
<b>11 Non Banking Assets</b>						45	124.2	54.1
<b>12 Reconciliation Account</b>						0	0	0
<b>13 Profit &amp; Loss A/c</b>						371.5	433.4	801.6
<b>USES OF FUNDS</b>	<b>1324.7</b>	<b>2544.1</b>	<b>3410.9</b>	<b>3651.6</b>	<b>4785.1</b>	<b>5386.0</b>	<b>5855.8</b>	<b>6735.2</b>

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

(Rs. in million)

	Mid-July						Mid-Jan	Mid-July
	2000	2001	2002	2003	2004	2005	2006	2006
<b>1 CAPITAL FUND</b>	<b>491.5</b>	<b>519.8</b>	<b>531.2</b>	<b>526.1</b>	<b>559.2</b>	<b>620.38</b>	<b>684.2</b>	<b>673.1</b>
a. Paid-up Capital	491.5	499.7	499.9	499.9	500.0	500.0	600.0	600.0
b. General Reserve	0.0	4.8	16.9	15.9	21.1	34.7	57.5	57.5
c. Share Premium						0	0	0
d. Retained Earning			11.8	7.6	3.1	82.1	22.7	11.5
e. Others Reserves	0.0	15.3	2.7	2.7	35.0	3.62	4	4.1
1. Ex.Eq.Fund						3.62	4	4.1
2. Other						0	0	0
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>274.8</b>	<b>60.0</b>	<b>450</b>	<b>406.8</b>	<b>657.7</b>
a. NRB	0.0	0.0	0.0	0.0	60.0	0	80	0
b. "A"Class Licensed Institution	0.0	0.0	0.0	274.8	0.0	450	326.8	450
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	0.0	0	0	7.7
d.Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0	0	0
e. Bonds and Securities								200
<b>3 DEPOSITS</b>	<b>2025.5</b>	<b>3575.8</b>	<b>3165.3</b>	<b>3143.9</b>	<b>5146.4</b>	<b>6243.3</b>	<b>7504.8</b>	<b>8765.8</b>
a. Current	148.3	248.0	257.2	235.8	278.5	233.1	306.1	391.8
Domestic						206.3	300.1	357.1
Foreign						26.8	6	34.7
b. Savings	356.3	526.0	576.2	733.7	1280.4	2026.3	2404.6	2797.4
Domestic						2018.7	2385.9	2745.8
Foreign						7.6	18.7	51.6
c. Fixed	1174.2	1958.0	1347.1	1143.0	2083.1	2930.6	3496.9	4064.5
Domestic						2559.3	3309	3296.2
Foreign						371.3	187.9	768.3
d. Call Deposits	219.5	797.1	942.9	966.1	1416.2	989.9	1228.5	1459.2
e. Others	127.3	46.7	41.9	65.3	88.2	63.4	68.7	52.9
<b>4 Bills Payable</b>						<b>28.3</b>	<b>10.7</b>	<b>91.5</b>
<b>5 Contra Accounts</b>						<b>0</b>	<b>0</b>	<b>0</b>
<b>6 Other Liabilities</b>	<b>152.7</b>	<b>286.7</b>	<b>166.1</b>	<b>302.9</b>	<b>388.6</b>	<b>212.9</b>	<b>333.3</b>	<b>329.2</b>
1. Sundry Creditors						16.4	32.4	51.5
2. Loan Loss Provision						174.7	224.2	244.7
3. Interest Suspense a/c						9.1	12.9	9
4. Others	<b>152.7</b>	<b>286.7</b>	<b>166.1</b>	<b>302.9</b>	<b>388.6</b>	<b>12.7</b>	<b>63.8</b>	<b>24</b>
<b>7 Reconciliation A/c</b>						<b>32742.2</b>	<b>35475.3</b>	<b>38555.3</b>
<b>8 Profit &amp; Loss A/c</b>						<b>193.6</b>	<b>60.1</b>	<b>148.8</b>
<b>SOURCES OF FUNDS</b>	<b>2669.7</b>	<b>4382.3</b>	<b>3862.68</b>	<b>4247.7</b>	<b>6154.2</b>	<b>40490.68</b>	<b>44475.2</b>	<b>49221.4</b>
<b>1 LIQUID FUNDS</b>	<b>221.5</b>	<b>539.4</b>	<b>606.5</b>	<b>348.0</b>	<b>448.8</b>	<b>1095</b>	<b>681</b>	<b>1097.5</b>
a. Cash Balance	62.5	127.1	139.9	95.8	79.1	69.8	90.1	139.2
Nepalese Notes & Coins	52.2	117.2	120.4	88.5	65.6	59.5	82.7	129.3
Foreign Currency	10.4	9.9	19.5	7.3	13.5	10.3	7.4	9.9
b. Bank Balance	159.0	412.3	419.8	222.3	240.0	935.3	491.6	604.8
1. In Nepal Rastra Bank	109.7	331.7	350.6	175.2	205.1	832.4	338.2	450.7
Domestic Currency						830	337	447.3
Foreign Currency						2.4	1.2	3.4
2. "A"Class Licensed Institution	2.0	9.4	9.7	6.2	12.4	19.3	23.1	34.3
Domestic Currency						18.7	22.5	33.6
Foreign Currency						0.6	0.6	0.7
3. Other Financial Ins.						0	0	0
4. In Foreign banks	47.3	71.2	59.5	40.9	22.5	83.6	130.3	119.8
c. Money at Call	0.0	0.0	46.8	29.9	129.7	89.9	99.3	353.5
Domestic Currency						0	35	167.5
Foreign Currency						89.9	64.3	186
<b>2 INVESTMENTS</b>	<b>301.5</b>	<b>511.4</b>	<b>680.0</b>	<b>1075.2</b>	<b>1235.3</b>	<b>1194.3</b>	<b>1865.3</b>	<b>1756.6</b>
a. Govt. Securities	301.5	511.4	680.0	1075.2	1235.3	1194.3	1865.3	1756.6
b. NRB Bond								
c. Govt. Non-Fin. Ins.								
d. Other Non-Fin Ins.								
e. Non Residents								
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>0.8</b>	<b>0.0</b>	<b>73.4</b>	<b>78.1</b>	<b>525.4</b>	<b>378.6</b>	<b>208.0</b>	<b>723.3</b>
1. Non Residents						287.1	111.2	505.5
2. Others						91.5	96.8	217.8
<b>4 LOANS &amp; ADVANCES</b>	<b>1659.1</b>	<b>2622.2</b>	<b>2369.9</b>	<b>2564.3</b>	<b>3746.6</b>	<b>4895</b>	<b>6084</b>	<b>6883</b>
a. Govt. Entp.	50.0	150.0	50.0	50.0	45.0	125	127	105
i. Financial	50.0	150.0	50.0	50.0	45.0	75	90	87.5
ii. Non-Finan.	0.0	0.0	0.0	0.0	0.0	50	37	18
b. Pvt. Sector	1603.8	2422.5	2278.8	2477.6	3684.1	4770	5957	6778
c. For. Bills P. & D.	5.3	49.7	9.4	10.5	6.6			
d. Foreign A. B. C.	0.0	0.0	31.7	26.2	10.9			
<b>5 BILL PURCHED</b>						<b>17.9</b>	<b>9.7</b>	<b>19.3</b>
a. Domestic Bills Purchased						5.9	4	5.3
b. Foreign Bills Purchased						12	5.7	14
c. Import Bills & Imports						0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>						<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills								
b. Against Foreign Bills								
<b>7 CONTRA</b>						<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>8 FIXED ASSETS</b>						<b>50.9</b>	<b>44.9</b>	<b>33.9</b>
<b>9 OTHER ASSETS</b>	<b>486.9</b>	<b>709.3</b>	<b>132.9</b>	<b>182.1</b>	<b>198.1</b>	<b>100.1</b>	<b>93.5</b>	<b>136.1</b>
a. Accrued Interests	19.2	57.0	45.6	34.7	43.3	11.4	16.2	15.1
Govt. Entp.	0.0	0.0	0.0	0.0	0.6	0.0	1.0	0.0
Private Sector	19.2	57.0	45.6	34.7	42.7	11.4	15.2	15.1
b. Staff Loans / Adv.							13.4	15.1
c. Sundry Debtors						34.0	35.1	62.8
d. Cash In Transit						0.0	0.0	0.0
e. Others	<b>467.7</b>	<b>652.3</b>	<b>87.3</b>	<b>147.4</b>	<b>154.8</b>	<b>54.7</b>	<b>28.8</b>	<b>43.1</b>
<b>10 Expenses not Written off</b>						<b>13.7</b>	<b>11.4</b>	<b>12.2</b>
<b>11 Non Banking Assets</b>						<b>2.6</b>	<b>3.5</b>	<b>4.4</b>
<b>12 Reconciliation Account</b>						<b>32742.2</b>	<b>35473.7</b>	<b>38555.3</b>
<b>13 Profit &amp; Loss A/c</b>						<b>0</b>	<b>0</b>	<b>0</b>
<b>USES OF FUNDS</b>	<b>2669.7</b>	<b>4382.3</b>	<b>3862.7</b>	<b>4247.7</b>	<b>6154.2</b>	<b>40490.7</b>	<b>44475.2</b>	<b>49221.4</b>



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

(Rs. in million)

	Mid-July					Mid-Jan	Mid-July
	2001	2002	2003	2004	2005	2006	2006
<b>1 CAPITAL FUND</b>	<b>84.1</b>	<b>137.3</b>	<b>486.4</b>	<b>542.9</b>	<b>552.9</b>	<b>637.8</b>	<b>802.8</b>
a. Paid-up Capital	84.0	136.2	544.2	550.0	550.0	550.0	715.0
b. General Reserve	0.0	0.0	0.0	3.1	12.4	29.4	29.4
c. Share Premium					0	0	0
d. Retained Earning		0.0	-57.8	-15.4	-9.5	3.4	3.4
e. Others Reserves	0.1	1.1	0.0	5.2	0	55	55
1. Ex.Eq.Fund					0	0	0
2. Other					0	55	55
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>0.0</b>	<b>90.0</b>	<b>75.2</b>	<b>154.2</b>	<b>160.9</b>	<b>117.1</b>
a. NRB	0.0	0.0	0.0	3.0	0	58.4	117.1
b. "A"Class Licensed Institution	0.0	0.0	90.0	72.2	154.2	102.5	0
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	0	0	0
d. Other Financial Ins.		0.0	0.0	0.0	0	0	0
e. Bonds and Securities							
<b>3 DEPOSITS</b>	<b>700.0</b>	<b>994.8</b>	<b>1778.7</b>	<b>2754.6</b>	<b>5586.5</b>	<b>6332.1</b>	<b>7893.3</b>
a. Current	27.0	49.3	53.5	71.4	142.6	157.9	248.9
Domestic					130.6	149.2	240.4
Foreign					12	8.7	8.5
b. Savings	57.8	134.5	252.1	493.1	1250	1738.2	2333.3
Domestic					1246.2	1731.2	2322.6
Foreign					3.8	7	10.7
c. Fixed	612.0	736.2	921.6	1227.3	1914.8	2045.3	2604.9
Domestic					1897.1	2045.1	2362.9
Foreign					17.7	0.2	242
d. Call Deposits	0.0	69.9	530.6	892.0	2209.3	2296.6	2586
e. Others	3.2	4.9	20.9	70.8	69.8	94.1	120.2
<b>4 Bills Payable</b>					<b>9.3</b>	<b>13.2</b>	<b>11.4</b>
<b>5 Contra Accounts</b>					<b>0</b>	<b>0</b>	<b>0</b>
<b>6 Other Liabilities</b>	<b>16.9</b>	<b>55.5</b>	<b>76.4</b>	<b>123.6</b>	<b>220.4</b>	<b>238</b>	<b>271.5</b>
1. Sundry Creditors					92.5	47.3	64.1
2. Loan Loss Provision					67.3	93.1	77.4
3. Interest Suspense a/c					26.8	40.5	47.6
4. Others	16.9	55.5	76.4	123.6	33.8	57.1	82.4
<b>7 Reconciliation A/c</b>					<b>13614.6</b>	<b>19031.5</b>	<b>0</b>
<b>8 Profit &amp; Loss A/c</b>					<b>116.3</b>	<b>63.7</b>	<b>159.7</b>
<b>SOURCES OF FUNDS</b>	<b>801</b>	<b>1187.6</b>	<b>2431.5</b>	<b>3496.3</b>	<b>20254.2</b>	<b>26477.2</b>	<b>9255.8</b>
<b>1 LIQUID FUNDS</b>	<b>151.5</b>	<b>265.2</b>	<b>421.7</b>	<b>560.3</b>	<b>746.2</b>	<b>712.6</b>	<b>1518.2</b>
a. Cash Balance	21.6	31.5	45.6	64.8	121.6	149.7	280.4
Nepalese Notes & Coins	17.9	26.7	37.7	58.9	109.0	128.2	262.4
Foreign Currency	3.7	4.8	7.9	5.9	12.6	21.5	18.0
b. Bank Balance	89.9	194.6	156.1	345.5	609.6	422.9	519.4
1. In Nepal Rastra Bank	37.4	110.8	88.9	136.7	463.3	326.3	489.1
Domestic Currency					456	323.8	480.7
Foreign Currency					7.3	2.5	8.4
2. "A"Class Licensed Institution	6.8	47.0	27.7	54.7	102.4	44.3	13
Domestic Currency					101.4	43	24
Foreign Currency					1	1.3	-11
3. Other Financial Ins.					0	0	0
4. In Foreign banks	45.7	36.8	39.5	154.1	43.9	52.3	17.3
c. Money at Call	40.0	39.1	220.0	150.0	15	140	718.4
Domestic Currency					15	140	525
Foreign Currency					0	0	193.4
<b>2 INVESTMENTS</b>	<b>47.5</b>	<b>49.4</b>	<b>79.3</b>	<b>71.3</b>	<b>127.3</b>	<b>474.9</b>	<b>904.5</b>
a. Govt. Securities	47.5	49.4	79.3	71.3	127.3	474.9	904.5
b. NRB Bond							
c. Govt. Non-Fin. Ins.							
d. Other Non-Fin Ins.							
e. Non Residents							
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>7.5</b>	<b>28.9</b>	<b>319.0</b>	<b>203.1</b>	<b>341.3</b>	<b>408.8</b>	<b>286.9</b>
1. Non Residents					274.3	226.5	274.6
2. Others					67	182.3	12.3
<b>4 LOANS &amp; ADVANCES</b>	<b>499.8</b>	<b>682.6</b>	<b>1496.0</b>	<b>2544.4</b>	<b>5051</b>	<b>5458</b>	<b>6033</b>
a. Govt. Entp.	0.0	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	6033
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			
<b>5 BILL PURCHED</b>					<b>80.2</b>	<b>95.0</b>	<b>113.2</b>
a. Domestic Bills Purchased					71.2	26.7	104.2
b. Foreign Bills Purchased					9	68.3	9
c. Import Bills & Imports					0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills							
b. Against Foreign Bills							
<b>7 CONTRA</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>8 FIXED ASSETS</b>					<b>86.2</b>	<b>94.0</b>	<b>104.9</b>
<b>9 OTHER ASSETS</b>	<b>94.7</b>	<b>161.5</b>	<b>115.5</b>	<b>117.2</b>	<b>152.8</b>	<b>143.7</b>	<b>221.7</b>
a. Accrued Interests	3.4	15.2	12.7	17.0	27.0	43.2	54.8
Govt. Entp.	0.0	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	54.8
b. Staff Loans / Adv.						2.3	24.0
c. Sundry Debtors					5.2	17.2	38.5
d. Cash In Transit					0.0	0.0	0.0
e. Others	91.3	146.3	102.8	100.2	120.6	81	104.4
<b>10 Expenses not Written off</b>					48.4	51.6	54.4
<b>11 Non Banking Assets</b>					5.8	6.5	18.6
<b>12 Reconciliation Account</b>					13614.6	19031.8	0
<b>13 Profit &amp; Loss A/c</b>					0	0	0
<b>USES OF FUNDS</b>	<b>801.0</b>	<b>1187.6</b>	<b>2431.5</b>	<b>3496.3</b>	<b>20254.2</b>	<b>26477.2</b>	<b>9255.8</b>

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

(Rs. in million)

	Mid-July					Mid-Jan	Mid-July
	2001	2002	2003	2004	2005	2006	2006
<b>1 CAPITAL FUND</b>	<b>350.0</b>	<b>347.3</b>	<b>348.6</b>	<b>501.4</b>	<b>559.7</b>	<b>696.4</b>	<b>766.8</b>
a. Paid-up Capital	350.0	350.0	350.0	500.0	500.0	500.0	625.0
b. General Reserve	0.0	0.0	0.3	0.3	12.5	30.1	30.1
c. Share Premium					0	0	0
d. Retained Earning		-2.9	-2.9	-2.9	17.2	62.6	8.0
e. Others Reserves	0.0	0.2	1.2	4.0	30	103.7	103.7
1. Ex.Eq.Fund					3.7	3.7	3.7
2. Other					26.3	100	100
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>32.0</b>	<b>0.0</b>	<b>0.0</b>	<b>401.8</b>	<b>111.5</b>	<b>224.4</b>
a. NRB	0.0	32.0	0.0	0.0	0	0	0
b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0	401.8	111.5	224.4
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	0	0	0
d.Other Financial Ins.		0.0	0.0	0.0	0	0	0
e. Bonds and Securities							
<b>3 DEPOSITS</b>	<b>316.0</b>	<b>1180.0</b>	<b>2513.1</b>	<b>4816.5</b>	<b>6270.1</b>	<b>7408.9</b>	<b>7800.4</b>
a. Current	37.3	84.1	135.1	250.8	280.3	261.9	355.2
Domestic					260.4	252.5	344.9
Foreign					19.9	9.4	10.3
b. Savings	75.4	260.9	461.9	910.9	1515.5	1763.7	2317.9
Domestic					1488.4	1726.3	2265.3
Foreign					27.1	37.4	52.6
c. Fixed	86.8	332.3	795.4	1292.4	2302.1	3074.8	3189.9
Domestic					2282.5	3050.1	2983.1
Foreign					19.6	24.7	206.8
d. Call Deposits	105.0	482.7	1093.3	2299.9	2102.8	2242.7	1880.7
e. Others	11.5	20.0	27.4	62.5	69.4	65.8	56.7
<b>4 Bills Payable</b>					<b>7.3</b>	<b>7.1</b>	<b>11.9</b>
<b>5 Contra Accounts</b>					<b>0.5</b>		
<b>6 Other Liabilities</b>	<b>8.6</b>	<b>52.4</b>	<b>205.6</b>	<b>412.1</b>	<b>363</b>	<b>471.9</b>	<b>444.2</b>
1. Sundry Creditors					146.2	274.4	248.6
2. Loan Loss Provision					144.2	128	130.3
3. Interest Suspense a/c					5.9	35.8	22.9
4. Others	8.6	52.4	205.6	412.1	66.7	33.7	42.4
<b>7 Reconciliation A/c</b>					<b>0</b>	<b>0</b>	<b>0</b>
<b>8 Profit &amp; Loss A/c</b>					<b>93.6</b>	<b>43.3</b>	<b>142.9</b>
<b>SOURCES OF FUNDS</b>	<b>674.6</b>	<b>1611.69</b>	<b>3067.3</b>	<b>5730</b>	<b>7696</b>	<b>8739.1</b>	<b>9390.6</b>
<b>1 LIQUID FUNDS</b>	<b>271.8</b>	<b>129.2</b>	<b>291.7</b>	<b>1067.4</b>	<b>513.2</b>	<b>1063.8</b>	<b>813.6</b>
a. Cash Balance	18.8	30.3	40.8	68.5	111.2	33.9	135.8
Nepalese Notes & Coins	16.5	23.4	38.6	64.8	107.9	31.5	129.9
Foreign Currency	2.3	6.9	2.2	3.7	3.3	2.4	5.9
b. Bank Balance	153.0	98.9	250.9	617.0	332.1	357.6	252.5
1. In Nepal Rastra Bank	86.0	50.9	224.0	524.6	219.8	289	209.2
Domestic Currency					211.1	282.6	207.8
Foreign Currency					8.7	6.4	1.4
2. "A"Class Licensed Institution	37.3	1.3	2.2	10.5	5.5	43.8	6
Domestic Currency					3.8	41.6	4.7
Foreign Currency					1.7	2.2	1.3
3. Other Financial Ins.					0	0	0
4. In Foreign banks	29.7	46.7	24.7	81.9	106.8	24.8	37.3
c. Money at Call	100.0	0.0	0.0	381.9	69.9	672.3	425.3
Domestic Currency					0	475	145
Foreign Currency					69.9	197.3	280.3
<b>2 INVESTMENTS</b>	<b>19.8</b>	<b>116.7</b>	<b>236.0</b>	<b>601.9</b>	<b>1220.7</b>	<b>1003.5</b>	<b>1114.3</b>
a. Govt.Securities	19.8	116.7	236.0	601.9	1120.3	1003.1	1114.3
b. NRB Bond							
c. Govt.Non-Fin. Ins.					100.4	0.4	0
d. Other Non-Fin Ins.							
e. Non Residents							
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>0.0</b>	<b>138.3</b>	<b>187.5</b>	<b>0.0</b>	<b>120.0</b>	<b>0.0</b>	<b>0.4</b>
1. Non Residents					0	0	0
2.Others					120	0	0.4
<b>4 LOANS &amp; ADVANCES</b>	<b>265.1</b>	<b>1121.6</b>	<b>2146.4</b>	<b>3709.0</b>	<b>5519</b>	<b>5990</b>	<b>6918</b>
a. Govt. Entp.	0.0	60.0	40.0	50.0	0	70	70
i. Financial	0.0	60.0	40.0	50.0	0	70	70
ii. Non-Finan.	0.0	0.0	0.0	0.0			
b. Pvt. Sector	263.5	1060.2	2104.4	3659.0	5519	5920	6848
c. For. Bills P.& D.	1.6	1.4	2.0	0.0			
d. Foreign A. B. C.	0.0	0.0	0.0	0.0			
<b>5 BILL PURCHED</b>					<b>37.7</b>	<b>118.7</b>	<b>91.8</b>
a. Domestic Bills Purchased					4.6	44	21
b. Foreign Bills Purchased					6.9	74.7	70.8
c. Import Bills & Imports					26.2	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills							
b. Against Foreign Bills							
<b>7 CONTRA</b>					<b>0.5</b>	<b>0.0</b>	<b>0.0</b>
<b>8 FIXED ASSETS</b>					<b>81.5</b>	<b>86.2</b>	<b>89.7</b>
<b>9 OTHER ASSETS</b>	<b>117.9</b>	<b>105.9</b>	<b>205.7</b>	<b>351.7</b>	<b>202.9</b>	<b>476.4</b>	<b>357.7</b>
a. Accrued Interests	1.7	7.2	14.2	21.3	20.9	29.3	39.4
Govt. Entp.	0.0	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	39.4
b. Staff Loans / Adv.						0.0	21.5
c. Sundry Debtors					94.9	219.3	3.0
d. Cash In Transit					0.0	0.0	0.0
e. Others	116.2	98.7	191.5	330.4	87.1	227.8	293.8
<b>10 Expenses not Written off</b>					<b>0</b>	<b>0</b>	<b>0</b>
<b>11 Non Banking Assets</b>					<b>0</b>	<b>0</b>	<b>4.8</b>
<b>12 Reconciliation Account</b>					<b>0.3</b>	<b>0.6</b>	<b>0</b>
<b>13 Profit &amp; Loss A/c</b>					<b>0</b>	<b>0</b>	<b>0</b>
<b>USES OF FUNDS</b>	<b>674.6</b>	<b>1611.7</b>	<b>3067.3</b>	<b>5730.0</b>	<b>7696.0</b>	<b>8739.1</b>	<b>9390.6</b>

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

(Rs. in million)

	Mid-July				Mid-Jan	Mid-July
	2002	2003	2004	2005	2006	2006
<b>1 CAPITAL FUND</b>	<b>275.0</b>	<b>330.0</b>	<b>550.0</b>	<b>612.77</b>	<b>618.07</b>	<b>618.07</b>
a. Paid-up Capital	275.0	330.0	549.2	609.8	609.8	609.8
b. General Reserve	0.0	0.0	0.2	2.3	7.6	7.6
c. Share Premium				0	0	0
d. Retained Earning	0.0	0.0	0.0	0.0	0.0	0.0
e. Others Reserves	0.0	0.0	0.6	0.7	0.7	0.7
1. Ex.Eq.Fund				0.7	0.7	0.7
2. Other				0	0	0
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>70.0</b>	<b>317.0</b>	<b>17.7</b>	<b>0</b>	<b>29.8</b>
a. NRB	0.0	0.0	0.0	0	0	0
b. "A"Class Licensed Institution	0.0	70.0	279.8	17.7	0	29.8
c. Foreign Bank and Fin.Ins.	0.0	0.0	37.2	0	0	0
d.Other Financial Ins.	0.0	0.0	0.0	0	0	0
e. Bonds and Securities						
<b>3 DEPOSITS</b>	<b>112.6</b>	<b>691.8</b>	<b>1684.3</b>	<b>3028.6</b>	<b>3839.4</b>	<b>4444.3</b>
a. Current	2.8	49.7	211.1	429.4	180	94.6
Domestic				404.4	133.7	84.5
Foreign				25	46.3	10.1
b. Savings	17.9	98.5	185.5	446.7	707.4	1000.1
Domestic				442.1	700	985
Foreign				4.6	7.4	15.1
c. Fixed	64.5	288.6	1082.9	1779.2	2360.1	2657.6
Domestic				1729.7	2290.2	2642.7
Foreign				49.5	69.9	14.9
d. Call Deposits	24.4	247.2	187.8	346.8	547	651
e. Others	3.0	7.8	17.0	26.5	44.9	41
<b>4 Bills Payable</b>				<b>31.4</b>	<b>37.3</b>	<b>85</b>
<b>5 Contra Accounts</b>				<b>0</b>	<b>0</b>	<b>0</b>
<b>6 Other Liabilities</b>	<b>1.9</b>	<b>20.3</b>	<b>70.4</b>	<b>196.1</b>	<b>204</b>	<b>268.1</b>
1. Sundry Creditors				58.4	23.7	73.9
2. Loan Loss Provision				60.4	70.9	69.8
3. Interest Suspense a/c				2.1	13.8	10.1
4. Others	1.9	20.3	70.4	75.2	95.6	114.3
<b>7 Reconciliation A/c</b>						
<b>8 Profit &amp; Loss A/c</b>				<b>49.6</b>	<b>43.9</b>	<b>63.8</b>
<b>SOURCES OF FUNDS</b>	<b>389.5</b>	<b>1112.1</b>	<b>2621.7</b>	<b>3936.2</b>	<b>4742.67</b>	<b>5509.1</b>
<b>1 LIQUID FUNDS</b>	<b>222.8</b>	<b>168.5</b>	<b>490.8</b>	<b>529.1</b>	<b>471.3</b>	<b>225.2</b>
a. Cash Balance	3.0	16.0	37.0	105.9	75.1	66.6
Nepalese Notes & Coins	2.8	15.2	35.4	101.7	73.0	64.3
Foreign Currency	0.2	0.8	1.6	4.2	2.1	2.3
b. Bank Balance	165.8	137.5	342.6	358.6	173.3	158.6
1. In Nepal Rastra Bank	40.7	80.1	222.6	254.9	93.8	132.4
Domestic Currency				252	90.3	128.5
Foreign Currency				2.9	3.5	3.9
2. "A"Class Licensed Institution	107.2	26.6	68.8	32.6	20.8	8.4
Domestic Currency				31.5	20.6	8.2
Foreign Currency				1.1	0.2	0.2
3. Other Financial Ins.				0	0	0
4. In Foreign banks	17.9	30.8	51.2	71.1	58.7	17.8
c. Money at Call	54.0	15.0	111.2	64.6	222.9	0
Domestic Currency				1	29.8	0
Foreign Currency				63.6	193.1	0
<b>2 INVESTMENTS</b>	<b>30.0</b>	<b>95.0</b>	<b>283.9</b>	<b>401.0</b>	<b>464.1</b>	<b>425.0</b>
a. Govt.Securities	30.0	95.0	283.9	401	464.1	425
b. NRB Bond						
c. Govt.Non-Fin. Ins.						
d. Other Non-Fin Ins.						
e. Non Residents						
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>13.4</b>	<b>13.4</b>	<b>155.6</b>
1. Non Residents				0	0	0
2.Others				13.4	13.4	155.6
<b>4 LOANS &amp; ADVANCES</b>	<b>124.1</b>	<b>776.2</b>	<b>1750.8</b>	<b>2701</b>	<b>3426</b>	<b>4274</b>
a. Govt. Entp.	50.0	0.0	0.0	0	73	125
i. Financial	0.0	0.0	0.0	0	0	0
ii. Non-Finan.	50.0	0.0	0.0	0	73	125
b. Pvt. Sector	74.1	764.0	1701.0	2701	3353	4150
c. For. Bills P & D.	0.0	12.2	49.8			
d. Foreign A. B. C.	0.0	0.0	0.0			
<b>5 BILL PURCHED</b>				<b>35.2</b>	<b>49.3</b>	<b>0.3</b>
a. Domestic Bills Purchased				0	2.4	0
b. Foreign Bills Purchased				35.2	46.9	0.3
c. Import Bills & Imports				0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>				<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills						
b. Against Foreign Bills						
<b>7 CONTRA</b>				<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>8 FIXED ASSETS</b>				<b>149.0</b>	<b>158.2</b>	<b>162.3</b>
<b>9 OTHER ASSETS</b>	<b>12.6</b>	<b>72.4</b>	<b>96.2</b>	<b>83.6</b>	<b>145.8</b>	<b>243.6</b>
a. Accrued Interests	0.7	5.2	14.9	23.0	28.6	28.1
Govt. Entp.	0.0	0.3	0.0	0.0	0.3	0.0
Private Sector	0.7	4.9	14.9	23.0	28.3	28.1
b. Staff Loans / Adv.					0.0	12.7
c. Sundry Debtors				9.7	23.2	59.3
d. Cash In Transit				0.0	0.0	0.0
e. Others	11.9	67.2	81.3	50.9	94	143.5
<b>10 Expenses not Written off</b>				21.3	12.1	15.6
<b>11 Non Banking Assets</b>				2.8	2.8	7.2
<b>12 Reconciliation Account</b>				0	0	0
<b>13 Profit &amp; Loss A/c</b>				0	0	0
<b>USES OF FUNDS</b>	<b>389.5</b>	<b>1112.1</b>	<b>2621.7</b>	<b>3936.2</b>	<b>4742.6</b>	<b>5509.1</b>

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

(Rs. in million)

	Mid-July			Mid-Jan	Mid-July
	2003	2004	2005	2006	2006
<b>1 CAPITAL FUND</b>	<b>350.0</b>	<b>350.0</b>	<b>377.2</b>	<b>537.9</b>	<b>537.9</b>
a. Paid-up Capital	350.0	350.0	350.0	500.0	500.0
b. General Reserve	0.0	0.0	0	37.9	37.9
c. Share Premium			0	0	0
d. Retained Earning	0.0	0.0	27.2	0.0	0.0
e. Others Reserves	0.0	0.0	0	0	0
1. Ex.Eq.Fund			0	0	0
2. Other			0	0	0
<b>2 BORROWINGS</b>	<b>110.0</b>	<b>220.0</b>	<b>190</b>	<b>394.7</b>	<b>181.2</b>
a. NRB	0.0	0.0	0	0	70
b. "A"Class Licensed Institution	110.0	220.0	190	394.7	111.2
c. Foreign Bank and Fin.Ins.	0.0	0.0	0	0	0
d.Other Financial Ins.	0.0	0.0	0	0	0
e. Bonds and Securities					0
<b>3 DEPOSITS</b>	<b>391.6</b>	<b>1291.3</b>	<b>2461.9</b>	<b>2888.7</b>	<b>3918.1</b>
a. Current	49.8	58.8	85.7	77.6	82.3
Domestic			81.6	74	79.1
Foreign			4.1	3.6	3.2
b. Savings	64.2	267.6	525.7	715.4	1128.4
Domestic			523.7	708.6	1120.4
Foreign			2	6.8	8
c. Fixed	66.9	537.2	1196.5	1313.4	1632.1
Domestic			1169.8	1299.2	1617.3
Foreign			26.7	14.2	14.8
d. Call Deposits	189.7	393.4	620.9	735.2	1029.6
e. Others	21.0	34.3	33.1	47.1	45.7
<b>4 Bills Payable</b>			<b>7.3</b>	<b>0.5</b>	<b>1.2</b>
<b>5 Contra Accounts</b>			<b>0</b>	<b>0</b>	<b>0</b>
<b>6 Other Liabilities</b>	<b>23.8</b>	<b>93.4</b>	<b>110.1</b>	<b>159.5</b>	<b>160.5</b>
1. Sundry Creditors			20.3	47.4	27.2
2. Loan Loss Provision			62.4	71.1	73.9
3. Interest Suspense a/c			3.9	8.9	18.5
4. Others	23.8	93.4	23.5	32.1	40.9
<b>7 Reconciliation A/c</b>			<b>4</b>	<b>-0.7</b>	<b>1.6</b>
<b>8 Profit &amp; Loss A/c</b>			<b>42.7</b>	<b>50.2</b>	<b>100.1</b>
<b>SOURCES OF FUNDS</b>	<b>875.4</b>	<b>1954.7</b>	<b>3193.2</b>	<b>4030.8</b>	<b>4900.6</b>
<b>1 LIQUID FUNDS</b>	<b>97.1</b>	<b>246.7</b>	<b>170</b>	<b>194.2</b>	<b>362.1</b>
a. Cash Balance	9.3	18.3	33.4	40.5	65
Nepalese Notes & Coins	8.6	17.1	32.8	38.8	62.3
Foreign Currency	0.7	1.2	0.6	1.7	2.7
b. Bank Balance	55.7	53.6	104.1	118.7	57.1
1. In Nepal Rastra Bank	42.6	35.4	45.6	116.9	48.8
Domestic Currency			45.1	116.7	47.2
Foreign Currency			0.5	0.2	1.6
2. "A"Class Licensed Institution	0.5	1.8	21.2	3.9	8.3
Domestic Currency			21.2	3.9	5.2
Foreign Currency			0	0	3.1
3. Other Financial Ins.			0	0	0
4. In Foreign banks	12.6	16.4	37.3	-2.1	0
c. Money at Call	32.1	174.8	32.5	35	240
Domestic Currency			30	30	0
Foreign Currency			2.5	5	240
<b>2 INVESTMENTS</b>	<b>3.8</b>	<b>42.1</b>	<b>277.1</b>	<b>324.1</b>	<b>394.6</b>
a. Govt.Securities	3.8	42.1	277.1	323.7	394.6
b. NRB Bond					
c. Govt.Non-Fin. Ins.				0.4	
d. Other Non-Fin Ins.					
e. Non Residents					
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>70.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>112.6</b>
1. Non Residents			0	0	0
2. Others			0	0	112.6
<b>4 LOANS &amp; ADVANCES</b>	<b>629.0</b>	<b>1567.9</b>	<b>2635</b>	<b>3284</b>	<b>3869</b>
a. Govt. Entp.	0.0	0.0	0	0	0
i. Financial	0.0	0.0	0	0	0
ii. Non-Finan.	0.0	0.0	0	0	0
b. Pvt. Sector	629.0	1567.9	2635	3284	3869
c. For. Bills P.& D.	0.0	0.0			
d. Foreign A. B. C.	0.0	0.0			
<b>5 BILL PURCHED</b>			<b>0.2</b>	<b>71.4</b>	<b>0.0</b>
a. Domestic Bills Purchased			0	0	0
b. Foreign Bills Purchased			0.2	71.4	0
c. Import Bills & Imports			0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>			<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills					
b. Against Foreign Bills					
<b>7 CONTRA</b>			<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>8 FIXED ASSETS</b>			<b>52.3</b>	<b>60.6</b>	<b>74.1</b>
<b>9 OTHER ASSETS</b>	<b>75.5</b>	<b>98.0</b>	<b>47.3</b>	<b>85.3</b>	<b>84.6</b>
a. Accrued Interests	4.2	14.5	22.1	28.5	21.6
Govt. Entp.	0.0	0.0	0.0	0.0	0.0
Private Sector	4.2	14.5	22.1	28.5	21.6
b. Staff Loans / Adv.				0.0	0.0
c. Sundry Debtors			0.9	5.8	6.7
d. Cash In Transit			0.0	0.0	0.0
e. Others	71.3	83.5	24.3	51	56.3
<b>10 Expenses not Written off</b>			11.4	11.2	3.3
<b>11 Non Banking Assets</b>			0	0	0
<b>12 Reconciliation Account</b>			0	0	0
<b>13 Profit &amp; Loss A/c</b>			0	0	0
<b>USES OF FUNDS</b>	<b>875.4</b>	<b>1954.7</b>	<b>3193.2</b>	<b>4030.8</b>	<b>4900.6</b>

**SOURCES AND USES OF FUND OF AGRICULTURAL DEVELOPMENT BANK / NEPAL**  
COMMERCIAL BANKING BRANCHES ONLY

(Rs. in million)

	Mid-July						Mid-Jan	Mid-July
	2000	2001	2002	2003	2004	2005	2006	2006
<b>1 CAPITAL FUND</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>
a. Paid-up Capital						0.0	0.0	0.0
b. General Reserve						0	0	0
c. Share Premium						0	0	0
d. Retained Earning						0.0	0.0	0.0
e. Others Reserves						0	0	0
1. Ex.Eq.Fund						0	0	0
2. Other						0	0	0
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>619.5</b>	<b>617.8</b>	<b>0</b>
a. NRB	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
c. Foreign Bank and Fin.Ins.	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	0
e. Bonds and Securities								
<b>3 DEPOSITS</b>	<b>14306.6</b>	<b>16640.9</b>	<b>20052.1</b>	<b>23005.9</b>	<b>26267.2</b>	<b>27100.1</b>	<b>27781.2</b>	<b>29990.2</b>
a. Current	791.2	1201.3	1294.9	1393.0	1630.0	1835.4	1838.1	2367.8
Domestic						1835.4	1838.1	2367.8
Foreign						0	0	0
b. Savings	8016.9	10257.3	11002.9	12732.2	14632.6	15121.7	15438.3	16087.9
Domestic						15121.7	15438.3	16087.9
Foreign						0	0	0
c. Fixed	5498.4	5182.3	7754.3	8756.2	9846.8	10087	10379.4	11443.4
Domestic						10087	10379.4	11443.4
Foreign						0	0	0
d. Call Deposits	0.0	0.0	0.0	0.0	0.0	56	125.4	91.1
e. Others	0.0	0.0	0.0	124.5	157.8	0	0	0
<b>4 Bills Payable</b>						<b>20.5</b>	<b>29.3</b>	<b>18.2</b>
<b>5 Contra Accounts</b>						<b>288.1</b>	<b>0</b>	<b>0</b>
<b>6 Other Liabilities</b>	<b>695.2</b>	<b>532.1</b>	<b>821.4</b>	<b>1541.6</b>	<b>8533.6</b>	<b>2731</b>	<b>3166.8</b>	<b>3593.7</b>
1. Sundry Creditors						460.7	513.5	684.1
2. Loan Loss Provision						1182.8	1349.6	1638.2
3. Interest Suspense a/c						1080.9	1295.3	1264
4. Others	<b>695.2</b>	<b>532.1</b>	<b>821.4</b>	<b>1541.6</b>	<b>8533.6</b>	<b>6.6</b>	<b>8.4</b>	<b>7.4</b>
<b>7 Reconciliation A/c</b>						<b>3068.6</b>	<b>3449.9</b>	<b>0</b>
<b>8 Profit &amp; Loss A/c</b>						<b>568.5</b>	<b>661.1</b>	<b>0</b>
<b>SOURCES OF FUNDS</b>	<b>15001.8</b>	<b>17173</b>	<b>20873.5</b>	<b>24547.5</b>	<b>34800.8</b>	<b>34396.3</b>	<b>35706.1</b>	<b>33602.1</b>
<b>1 LIQUID FUNDS</b>	<b>2049.1</b>	<b>2244.8</b>	<b>1911.0</b>	<b>2035.0</b>	<b>2312.6</b>	<b>2300</b>	<b>1865.5</b>	<b>3679.9</b>
a. Cash Balance	403.5	458.5	528.8	618.7	473.5	601.7	591.7	599.8
Nepalese Notes & Coins	395.1	448.0	517.2	612.5	470.0	600.1	591.7	599.8
Foreign Currency	8.4	10.5	11.6	6.2	3.5	1.6	0.0	0.0
b. Bank Balance	1645.6	1786.3	1382.2	1416.3	1839.1	1694.8	1270.7	3080.1
1. In Nepal Rastra Bank	1451.3	1498.4	1110.9	1161.4	1532.4	1487	1058.1	2492.5
Domestic Currency						1487	1058.1	2492.5
Foreign Currency						0	0	0
2. "A"Class Licensed Institution	194.3	287.9	271.3	254.9	306.7	207.8	212.6	584.6
Domestic Currency						207.8	212.6	584.6
Foreign Currency						0	0	0
3. Other Financial Ins.						0	0	0
4. In Foreign banks						0	0	3
c. Money at Call						3.5	3.1	0
Domestic Currency						3.5	3.1	0
Foreign Currency						0	0	0
<b>2 INVESTMENTS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.2</b>	<b>0.0</b>	<b>0.0</b>
a. Govt. Securities						0.2	0	0
b. NRB Bond								
c. Govt. Non-Fin. Ins.								
d. Other Non-Fin Ins.								
e. Non Residents								
<b>3 SHARE &amp; OTHER INVESTMENT</b>						<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
1. Non Residents								
2. Others						0	0	0
<b>4 LOANS &amp; ADVANCES</b>	<b>4590.4</b>	<b>5700.5</b>	<b>6847.8</b>	<b>8794.7</b>	<b>9221.2</b>	<b>10746</b>	<b>11755</b>	<b>11041</b>
a. Govt. Entp.	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			
ii. Non-Finan.	0.0	0.0	0.0	0.0	0.0			
b. Pvt. Sector	4590.4	5700.5	6847.8	8794.7	9221.2	10746	11755	11041
c. For. Bills P. & D.	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			
<b>5 BILL PURCHED</b>						<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Domestic Bills Purchased						0	0	0
b. Foreign Bills Purchased						0	0	0
c. Import Bills & Imports						0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>						<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills								
b. Against Foreign Bills								
<b>7 CONTRA</b>						<b>288.1</b>	<b>0.0</b>	<b>0.0</b>
<b>8 FIXED ASSETS</b>						<b>123.1</b>	<b>138.6</b>	<b>133.3</b>
<b>9 OTHER ASSETS</b>	<b>8362.2</b>	<b>9227.7</b>	<b>12114.7</b>	<b>13717.8</b>	<b>23267.0</b>	<b>1921.6</b>	<b>2054.5</b>	<b>1975.6</b>
a. Accrued Interests	146.2	150.5	91.1	834.7	958.4	1096.4	1290.7	1264.0
Govt. Entp.	0.0	0.0	0.0	0.0	0.0			
Private Sector	146.2	150.5	91.1	834.7	958.4	1096.4	1290.7	1264.0
b. Staff Loans / Adv.							292.9	293.3
c. Sundry Debtors						332.7	465.0	412.8
d. Cash In Transit						0.0	0.0	0.0
e. Others	<b>8216.0</b>	<b>9077.2</b>	<b>12023.6</b>	<b>12883.1</b>	<b>22308.6</b>	<b>492.5</b>	<b>5.9</b>	<b>5.5</b>
<b>10 Expenses not Written off</b>						<b>0</b>	<b>0</b>	<b>0</b>
<b>11 Non Banking Assets</b>						<b>231</b>	<b>194.5</b>	<b>168</b>
<b>12 Reconciliation Account</b>						<b>18376.3</b>	<b>18836.9</b>	<b>16140.6</b>
<b>13 Profit &amp; Loss A/c</b>						<b>409.6</b>	<b>861.1</b>	<b>464.1</b>
<b>USES OF FUNDS</b>	<b>15001.8</b>	<b>17173.0</b>	<b>20873.5</b>	<b>24547.5</b>	<b>34800.8</b>	<b>34396.3</b>	<b>35706.1</b>	<b>33602.1</b>



Table No.26  
SECTORWISE LOANS and ADVANCES of COMMERCIAL BANKS and ADB/N  
Mid-July,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	615.9	1368.7	51.1	83.6	420.4	507.6	213.4	169.4	149.0	92.4	289.6	155.3	138.6	56.5	251.3	0.0	9.3	0.0	4572.0
2	Mining	12.3	51.7	21.9	0.0	30.7	7.0	6.0	30.4	4.7	69.7	32.1	0.5	0.0	66.9	143.8	0.0	0.0	0.0	477.7
3	Productions	3916.0	6833.0	5107.1	4907.7	2183.6	7803.0	3129.8	3565.5	2390.8	2272.3	1929.4	1271.8	3108.8	1817.2	1375.1	1884.0	1467.8	1469.4	56432.2
4	Construction	275.3	677.4	1378.8	460.4	1454.3	342.2	958.0	465.4	1576.8	713.3	520.2	115.7	1232.8	591.2	618.8	605.9	454.1	957.3	13398.0
5	Metal Productions,Machinery & Electrical Tools & Fittings	137.6	133.0	100.0	91.9	0.0	237.9	218.3	138.9	28.5	108.5	14.8	15.4	0.0	157.3	162.3	0.0	46.6	0.0	1590.9
6	Transportation Equipment Production & Fitting	29.9	186.1	1309.6	23.6	8.4	46.6	0.0	108.3	74.6	60.3	57.9	27.1	0.0	89.5	543.8	84.7	8.5	0.0	2658.7
7	Transportation, Communications & Public Services	703.0	756.6	673.7	639.2	1014.2	1355.4	559.2	1169.5	860.9	842.8	585.9	348.6	323.5	748.9	121.6	59.8	576.8	358.0	11697.5
8	Wholesaler & Retailers	2553.3	8612.4	2068.5	2528.5	776.1	1921.0	1578.2	1751.9	2756.9	1593.5	950.9	958.6	1177.9	1109.3	417.1	721.4	654.3	2943.7	35073.6
9	Finance, Insurance & Fixed Assets	659.1	2374.9	480.2	738.8	442.9	838.6	278.9	928.7	338.4	624.0	310.8	122.9	355.3	174.9	790.6	278.1	286.9	0.0	10024.0
10	Service Industries	527.5	1783.7	1014.3	1638.0	536.6	1481.2	796.4	1165.3	483.0	602.9	602.3	582.5	206.4	611.9	631.6	321.3	201.0	876.7	14062.6
11	Consumable Loan	2748.3	983.1	86.7	192.6	56.7	184.1	36.1	98.5	262.4	367.7	38.7	0.0	11.6	4.3	648.3	0.0	2.1	118.1	5839.4
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	612.8	3407.9	986.8	1867.3	2282.4	1148.1	461.7	314.2	1228.7	165.5	581.9	716.5	347.2	605.5	1214.2	332.1	161.8	4108.4	20542.9
Total		12791.1	27168.5	13278.8	13171.5	9206.3	15872.5	8235.8	9905.9	10154.9	7512.9	5914.5	4315.0	6902.1	6033.4	6918.2	4287.3	3869.3	10831.6	176369.6

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

Security	Banks	(Rs. In million)																		
		NBL	RBB	NABIL	NIB	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCCB	LBL	NIC	MBL	KBL	Laxmi	SBL	ADB/N	TOTAL
1 Gold/Silver		782.7	826.0	0.0	192.1	0.0	0.0	0.0	0.0	0.0	19.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1820.8
2 Government Securities		1877.1	35.5	181.6	13.4	610.1	176.9	6.6	0.7	59.5	147.1	1.1	2.7	5.2	0.2	0.6	0.0	0.0	0.0	3118.2
3 Non Government Securities		1.0	30.9	0.0	189.7	194.9	66.0	5.7	7.4	16.6	0.0	126.3	20.0	299.8	42.0	323.5	0.0	0.7	0.0	1324.4
<b>4 Fixed A/c Receipt</b>		246.7	90.7	299.8	142.5	441.6	454.8	227.0	131.2	477.8	1186.6	43.3	88.7	100.1	60.7	86.9	13.8	3.1	3932.3	8027.6
4.1 On Own Bank		159.9	90.7	182.8	115.7	229.3	452.3	227.0	131.2	296.6	409.9	39.5	78.5	10.1	0.1	23.0	2.7	2.5	3932.3	6384.2
4.2 On Other Banks		86.8	0.0	117.0	26.8	212.3	2.5	0.0	0.0	181.2	776.7	3.8	10.2	90.0	60.6	63.9	11.1	0.7	0.0	1643.4
<b>5 Asset Guarantee</b>		7192.2	21752.7	8947.4	12048.4	5040.2	14139.9	7477.4	7391.3	9298.6	5724.5	4714.2	3147.2	6307.6	5151.1	5564.8	4030.8	3539.0	4560.2	136027.6
<b>5.1 Fixed Assets</b>		3984.7	20823.3	6826.9	7580.2	4580.8	9902.1	4594.5	6645.2	7149.7	4001.1	3836.2	2956.9	3822.2	4518.0	5311.0	2829.7	2511.3	4560.2	106433.9
5.1.1 Lands & Buildings		2489.8	20658.9	4103.9	6437.2	2916.8	6165.4	3639.4	5761.5	5936.5	3204.0	3054.3	2719.8	3059.9	2843.4	4357.4	2366.0	1663.5	4560.2	85937.7
5.1.2 Machinery & Tools		604.1	21.3	581.3	160.1	72.0	176.4	475.9	373.2	177.5	69.4	24.6	73.2	177.8	1219.7	154.7	119.2	227.7	0.0	4708.1
5.1.3 Furniture & Fixture		161.8	15.2	1.0	0.0	0.0	0.0	0.0	4.7	25.4	0.0	44.0	2.5	0.0	1.3	4.3	0.0	0.0	0.0	260.2
5.1.4 Vehicles		317.7	127.9	1796.8	797.7	1577.6	1271.2	475.0	505.8	770.8	727.7	639.6	157.4	576.6	453.6	456.1	288.1	615.0	0.0	11554.6
5.1.5 Other Fixed Assets		411.3	0.0	343.9	185.2	14.4	2289.2	4.2	0.0	239.5	0.0	73.7	4.0	7.9	0.0	338.5	56.4	5.1	0.0	3973.2
<b>5.2 Current Assets</b>		3207.5	929.4	2120.5	4468.2	459.4	4237.8	2883.0	746.2	2148.9	1723.4	878.0	190.3	2485.4	633.1	253.8	1201.1	1027.7	0.0	29593.7
<b>5.2.1 Agricultural Products</b>		775.5	67.5	346.0	33.1	38.6	0.0	237.1	48.7	210.3	0.0	80.5	12.4	200.2	0.0	0.0	120.4	93.4	0.0	2263.7
5.2.1.1 Rice		704.1	33.9	109.4	33.1	0.0	0.0	5.0	22.3	44.3	0.0	11.7	0.0	7.0	0.0	0.0	117.2	0.0	0.0	1088.0
5.2.1.2 Raw Jute		17.4	15.9	16.6	0.0	0.0	0.0	0.0	0.0	3.5	0.0	31.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	84.5
5.2.1.3 Other Agricultural Products		53.9	17.7	220.0	0.0	38.6	0.0	232.2	26.4	162.5	0.0	37.6	12.4	193.2	0.0	0.0	3.2	93.4	0.0	1091.2
<b>5.2.2 Other Non Agricultural Products</b>		2432.0	861.9	1774.6	4435.1	420.8	4237.8	2645.9	697.4	1938.5	1723.4	797.5	177.9	2285.2	633.1	253.8	1080.7	934.3	0.0	27330.0
5.2.2.1 Raw Materials		81.5	0.0	177.1	87.0	201.8	0.0	1156.3	87.9	435.3	762.2	496.2	32.7	881.0	102.7	0.0	91.6	152.6	0.0	4745.9
5.2.2.2 Semi Ready Made Goods		694.8	11.8	4.3	2.7	0.0	0.0	127.0	119.1	3.3	0.0	0.0	0.0	8.9	40.5	204.8	411.9	1.7	0.0	1630.9
<b>5.2.2.3 Readymade Goods</b>		1655.7	850.1	1593.2	4345.5	219.0	4237.8	1362.5	490.4	1499.9	961.2	301.3	145.1	1395.3	489.9	49.0	577.2	780.0	0.0	20953.1
5.2.2.3.1 Salt, Sugar, Ghee, Oil		340.2	64.9	123.2	137.3	0.0	0.0	176.3	135.4	96.1	0.0	185.2	32.0	316.9	489.9	0.0	147.9	1.7	0.0	2247.0
5.2.2.3.2 Clothing		480.2	22.0	86.7	14.7	0.0	0.0	3.1	41.2	34.0	0.0	0.0	22.2	64.4	0.0	0.0	0.0	25.1	0.0	793.7
5.2.2.3.3 Other Goods		835.4	763.2	1383.3	4193.5	219.0	4237.8	1183.0	313.7	1369.8	961.2	116.1	90.9	1014.0	0.0	49.0	429.3	753.2	0.0	17912.4
<b>6 On Bills Guarantee</b>		620.3	2699.3	1926.6	157.7	15.6	253.8	261.5	1126.3	37.3	77.5	92.1	431.0	14.7	507.4	783.9	0.0	0.0	0.0	9004.9
6.1 Domestic Bills		1.6	31.8	3.1	6.5	15.6	1.2	20.7	8.4	15.6	0.0	31.0	16.4	0.0	28.8	0.2	0.0	0.0	0.0	180.8
<b>6.2 Foreign Bills</b>		618.7	2667.5	1923.5	151.1	0.0	252.6	240.9	1117.9	21.7	77.5	61.1	414.6	14.7	478.6	783.7	0.0	0.0	0.0	8824.1
6.2.1 Import Bill & Letter of Credit		593.8	2223.1	1721.1	41.2	0.0	252.6	228.4	852.9	9.1	0.0	0.5	398.4	0.0	478.6	680.9	0.0	0.0	0.0	7480.5
6.2.2 Export Bill		5.3	337.4	176.1	87.4	0.0	0.0	12.5	120.6	8.0	15.7	46.8	16.2	14.7	0.0	98.3	0.0	0.0	0.0	938.9
6.2.3 Against Export Bill		4.3	3.5	26.3	0.6	0.0	0.0	0.0	135.7	0.0	61.8	12.6	0.0	0.0	4.6	0.0	0.0	0.0	0.0	249.4
6.2.4 Other Foreign Bills		15.3	103.5	0.0	21.9	0.0	0.0	0.0	8.7	4.6	0.0	1.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	155.3
<b>7 Guarantee</b>		974.9	1579.8	734.4	24.1	883.5	724.5	252.1	1207.9	156.9	377.3	316.3	333.8	155.9	232.5	155.4	187.3	237.2	0.0	8533.7
7.1 Government Guarantee		361.9	1484.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1846.8
7.2 Institutional Guarantee		374.9	0.8	595.1	12.8	401.7	649.7	243.4	462.9	156.9	159.0	272.6	218.1	143.2	98.1	127.5	187.3	234.5	0.0	4338.3
7.3 Personal Guarantee		170.8	4.0	0.8	5.8	0.0	34.0	8.7	89.9	0.0	0.0	43.7	68.9	0.0	0.7	17.9	0.0	0.0	0.0	445.1
7.4 Group Guarantee		62.0	90.0	12.3	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	164.5
7.5 On Other Guarantee		5.3	0.1	126.2	5.6	481.8	40.9	0.0	655.0	0.0	218.3	0.0	46.7	12.7	133.7	10.0	0.0	2.7	0.0	1738.9
8 Credit Card		0.0	0.0	57.4	0.0	55.2	42.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	155.1
9 Earthquake Victim Loan		1.5	4.1	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	0.0	5.6
10 Others		1094.7	149.5	1131.6	403.6	1965.2	14.1	5.5	41.1	108.2	0.0	601.3	291.5	18.8	39.5	3.3	55.4	89.3	2339.1	8351.6
<b>Total</b>		<b>12791.1</b>	<b>27168.5</b>	<b>13278.8</b>	<b>13171.5</b>	<b>9206.3</b>	<b>15872.5</b>	<b>8235.8</b>	<b>9905.9</b>	<b>10154.9</b>	<b>7512.9</b>	<b>5914.5</b>	<b>4315.0</b>	<b>6902.1</b>	<b>6033.4</b>	<b>6918.2</b>	<b>4287.3</b>	<b>3869.3</b>	<b>10831.6</b>	<b>176369.6</b>

\* 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-July,2006

(Rs in million)

Sectors \ Banks	NBL	RBB	NABIL	NINV	SCBL	HBL	NSBIB	NBBL	EBL	BOK	NCCB	LMBIBL	NICB	MPBL	KMBL	LAXMI	SDBL	Total
<b>1. Priority Sector</b>	<b>1050.71</b>	<b>2230.4</b>	<b>764.66</b>	<b>693.0</b>	<b>224.5</b>	<b>347.0</b>	<b>744.4</b>	<b>554.5</b>	<b>847.3</b>	<b>312.6</b>	<b>410.5</b>	<b>268.7</b>	<b>447.2</b>	<b>595.5</b>	<b>156.3</b>	<b>76.6</b>	<b>380.2</b>	<b>10104.1</b>
(A) Direct Investment	738.74	2208.9	415.86	327.8	224.5	347.0	499.3	554.5	578.4	312.6	410.5	156.0	233.4	437.2	156.3	76.6	380.2	8057.71
- Agriculture	324.54	466	39.3	10.9	87.2	7.0	97.6	43.1	6.3	53.9	38.4	3.1	17.0	12.5	0.0	0.0	0.0	1206.76
- Domestic Industries	191.4	656.3	52.5	81.6	39.2	65.7	88.7	138.6	231.8	23.0	91.0	32.3	61.8	8.2	27.3	8.4	15.8	1813.52
- Services	221.8	1086.6	223.2	165.6	98.1	274.4	299.8	244.8	340.4	172.7	190.0	53.6	154.6	116.0	53.3	26.9	303.4	4025.12
- Power Sector	1		100.9	69.7	0.0	0.0	13.2	128.0	0.0	63.0	91.1	67.0	0.0	288.7	75.6	41.3	61.0	1000.51
- Machine & Import of Raw Materials	0		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.8	0.0	0.0	0.0	11.8
(B) Indirect Investment	311.97	21.5	348.8	365.2	0.0	0.0	245.2	0.0	268.9	0.0	0.0	112.7	213.8	158.3	0.0	0.0	0.0	2046.36
<b>2. Deprived Loans</b>	<b>637.14</b>	<b>856.5</b>	<b>361.903</b>	<b>365.4</b>	<b>253.2</b>	<b>495.2</b>	<b>235.7</b>	<b>392.4</b>	<b>297.0</b>	<b>433.0</b>	<b>188.3</b>	<b>112.7</b>	<b>213.8</b>	<b>157.9</b>	<b>142.5</b>	<b>70.0</b>	<b>42.6</b>	<b>5255.13</b>
(A) Direct Investment	325.17	835	13.103	0.2	0.0	0.0	0.0	1.4	28.1	4.7	0.3	0.0	0.0	0.3	0.0	0.0	0.0	1208.24
- Agriculture	230.18	528.8	5.1	0.0	0.0	0.0	0.0	0.7	11.4	0.0	0.3	0.0	0.0	0.3	0.0	0.0	0.0	776.856
- Domestic Industries	17.34	68.1	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	85.501
- Services	77.65	238.1	8.0	0.2	0.0	0.0	0.0	0.7	16.6	4.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	345.882
(B) Indirect Investment	311.97	21.5	348.8	365.2	253.2	495.2	235.7	391.0	268.9	428.3	188.0	112.7	213.8	157.6	142.5	70.0	42.6	4046.89



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
<b>Current</b>										
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
Mid-July. 2006	4591.8	594.2	4398.0	4684.4	8807.8	488.2	3122.2	8825.8	1874.3	37386.6
<b>Saving</b>										
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
Mid-July. 2006	5933.9	191.7	1381.7	1930.0	2787.0	66.2	6831.9	128148.0	4369.0	151639.4
<b>Fixed</b>										
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
Mid-July. 2006	13017.2	99.7	30388.6	5398.2	2705.8	32.5	2700.2	17787.2	4443.5	76572.8
<b>Total</b>										
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
Mid-July. 2006	23542.9	885.6	36168.3	12012.5	14300.6	586.9	12654.3	154760.9	10686.8	265598.8

\$ 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-July, 2006)

Deposits :

(in %)

Banks	Savings		Special 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.	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	3.25-3.5	-	-
NABIL	2-3	2.00		3-4	-	-	2.50	2.50	3.00	3.00	-	-	3.25	3.25	3.50	3.50	4.00	4.00	3.25-4	4-4.25
NIB	2.75-3	2.50		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	2.00		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	3.25	3.25			-	-	-	-	2.75	2.75	-	-	3.25	3.25	3.75	3.75	4.00	4.50	5.25	4.50
NBB	4.50	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	3.25	3.25		2.75	-	-	2.25	-	2.25	-	-	-	2.50	3.00	3.00	3.50	3.50	4.00	4.00	4.50
BOK	2.50	2.50	2.25-4.25	2.25-4.25	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	4.50		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		5.00	-	-	-	-	-	-	-	-	-	4.00	4.00	4.50	4.25	5.00	4.75	5.25-5.5
NICB	3.00	3.00		5.00	-	-	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		4.00	-	-	-	-	-	-	-	-	2.5-3	2.5-3	3.5-4	3.5-4	4.5-4.75	4.5-4.75	4.75-5.50	4.75-5.50
KBL	4.00	4.00	4.00	5.00			2.00	2.00	2.25	2.25-2.5			2.50	2.5-3	3.50	3.5-4	4.00	4-4.5	4.75	4.75-5.75
LAXMI	3.50	3.5-4	3.5-4.5	4-4.5			-	-	2.50	2.50			3.00	3.00	3.50	3.50	4.50	4.25-5	4.5-5.25	-
SIDHARTHA	4.50	4.50	4.50	4.5-5	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	-	-	9-11	9-11	8.5-11	8.5-11	7.00	7.00	7-7.5	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	6.50-11.5	6.50-11.5	7.5-9	7.5-9	+2%,+3%	+2%,+3%	6.5-8	6.5-8	8.5-9.50	8.5-9.50	10-11	10-11	10-11.5	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	5-10.5	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	7.5-8.5	8-10.50	7.5-9	+1.5%	+1.5%	6.00	6.00	7.50	7.00	9.00	8.50	-	-	
KBL	10-12	10-12	9.5-10.5	9.5-10.5	8-11	8-11	-	+2%	-	7.75-9	-	-	-	-	-	10-12	10-12
LAXMI	9.5-11	9.5-11	9-10	9-10	7-9.5	7-9.5	7.5-9	7.5-9	7.5-9	7.5-9	7.5-9	7.5-9	-	-	-	-	
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

Cont....

**Credit:**

Banks	Commercial Loan		Priority Sector		Deprived 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	-	-	11-12	11-12	6-9	6-9	11-13	11-13	10-12	10-12	7-12.5	7-12			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	11-11.5	11-11.5	-	-	7.50	7.50	10-11.5	10-11.5	9-10	9-10	7-9.5	7-9.5			6.50-13	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	7.5-11	7.5-11			5-13.50	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	10.00	5-11	5-10	10.50-12	10-11	10-12	9-11	8.5-9.5	8.5-9.5	APCD		7.75-12.5	6.5-11
KBL	10.5-12	10.5-12	12-13	10-12	6-7	6-7	11-12	11-12	10-12	10-12	10-12	9-11			10-12.5	8-13
LAXMI	-	-	9.5-11	9.5-11	5-9	5-9	9-11	9-11	7.5-11	7.5-11	5-10	5-10			5-11	5-12
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

Effective Date

**Note :**

a. @ Pledge, hypothecation, Construction, Mini Market Housing, Gold & Silver, Warehouse, Cold storage, Contract Loan.

**Banks**

**Before Change**

**Existing**

NEPAL BANK LTD (NBL).....	2062/01/23(06 May. 2005)	2062/03/01(15 June. 2005)
RASTRIYA BANJIYA BANK (RBB) .....	2062/10/01 (14 Jan. '2006. )	2063/01/01 (14 Apr. '2006. )
NABIL BANK LTD.(NABIL) .....	2062/06/01 (17 Sep. 2005)	2063/01/06 (19 Apr. 2006)
NEPAL INVESTMENT BANK (NIB) .....	2061/04/01 (16 Jul. '2004 )	2062/01/01 (14 Apr. '2005 )
STANDARD CHARTERED BANK. (SCBL).....	2062/10/01 (14 Jan.'2006 )	2063/01/01 (14 Apr.'2006 )
HIMALAYAN BANK LTD. (HBL).....	2061/07/01 (17 Oct.'2004 )	2062/03/01 (15 Jun.'2005 )
NEPAL SBI BANK (NSBI).....	2063/01/06 (19 Apr. '2006 )	2063/03/10 (24 June. '2006 )
NEPAL BANGLADESH BANK.(NBB).....	2061/02/01 (14 May '2004 )	2062/03/31 (15 Jul '2005 )
EVEREST BANK (EBL).....	2061/05/07 (23 Aug '2004 )	2062/05/01 (17 Aug '2005 )
BANK OF KATHMANDU.(BOK).....	2063/01/13 (26 Apr '2006 )	2063/03/07 (21 June '2006 )
NEPAL CREDIT & COM. BANK LTD.(NCCB).....	2062/01/18 (01 May. '2005 )	2062/06/01 (17 Sep. '2005 )
LUMBINI BANK LIMITED.(LBL).....	2061/10/01 (14 Jan. 2005)	2062/02/08 (22 May. 2005)
NEPAL INDUSTRIAL & COMM.BANK LTD.(NICB).....	2062/02/01 (15 May. '2005)	2062/05/01 (17 Aug. '2005)
MACHHAPUCHCHHRE BANK LTD.(MPBL).....	2062/08/16 (01 Dec. 2005 )	2062/12/20 (02 Apr. 2006)
KUMARI BANK LTD.(KBL).....	2062/06/15 (01 Oct.'2005)	2063/01/04 (17 Apr.'2006)
LAXMI BANK LTD (LAXMI)	2062/02/18 (01 June 2005 )	2062/12/19 ( 01 Apr 2006 )
SIDHARTHA BANK LTD (SIDHARTHA)	2062/09/01 (16 Dec.2005)	2062/12/19 ( 01 Apr.2006)
AGRI DEV. BANK/NEPAL (ADB/N) .....	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-July,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 Banijya 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
18. Agriculture Development Bank Ltd.	2006/03/16	Ramshahapath, Kathmandu	4252358	4262718

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

Development Region	Zone	District	RBB	NBL	NIBL	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	84	
		Ilam	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			3
		Panchthar	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			2
		Taplejung	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			1
	Koshi	Sunsari	3	4	1	2	2	1	2	1	-	-	-	1	-	-	1	-	-	-	18	51		
		Morang	6	3	1	1	1	1	1	1	1	1	1	2	1	-	1	1	1	1	24			
		Dhankuta	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			3
		Terhathum	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			1
		Sankhuwasava	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			3
		Bhojpur	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			2
	Sagarmatha	Saptari	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3		15
		Udayapur	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Siraha	2	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5		
		Khotang	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Okhaldhunga	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Solukhumbu	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3		

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		
Central	Janakpur	Sarlahi	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	16	177	
		Dhanusha	2	2	-	-	1	-	-	1	-	-	-	-	1	-	-	-	-	-	-			7
		Mohattari	1	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			2
		Dolakha	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			2
		Ramechhap	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			2
	Narayani	Sindhuli	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Bara	2	-	-	-	1	-	-	-	-	1	-	1	-	-	-	-	-	-	-	5		
		Rautahat	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4		
		Parsa	3	3	1	2	2	1	3	-	1	2	1	1	-	1	1	1	1	1	1	24		
		Chitawan	2	2	-	-	-	2	-	-	1	-	1	-	1	-	-	-	-	-	-	9		
	Bagmati	Makawanpur	1	2	1	-	-	1	-	1	-	1	-	-	-	1	-	-	-	-	-	8		
		Kathmandu	15	11	4	5	7	4	3	2	4	3	3	2	1	2	2	2	2	1	1	71		
		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	38	80	
		Tanahun	1	1	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-			3
		Gorkha	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			2
		Manang	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			1
		Syangja	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			3
		Kaski	4	3	1	2	1	1	3	1	1	1	1	1	-	4	1	1	1	1	1			27
	Lumbini	Gulmi	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Nawalparasi	3	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4		
		Palpa	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Arghakanchi	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Rupandehi	2	2	1	3	2	2	2	2	3	1	2	-	1	1	-	-	-	-	-	24		
	Dhawalagiri	Kapilbastu	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3		
		Baglung	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
Parwat		1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2			
Mustang		-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1			
Myagdi	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2				



Development Region	Zone	District	RBB	NBL	NBL	NaBL	EBL	HBL	NSBIBL	SCBNL	NCCBL	BOKL	NIBL	NICBL	LuBL	MBL	KBL	SBL	LaBL	Total				
																				Dist.	Zone	Dev. Region		
Mid-Western	Rapti	Rolpa	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	9	29	
		Dang	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			3
		Rukum	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			1
		Salyan	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			1
		Pyuthan	1	1	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-			3
	Karnali	Jumla	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		6
		Mugu	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Humla	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Kalikot	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Dolpa	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
	Bheri	Dailekh	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		14
		Surkhet	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Jajarkot	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Bardiya	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Banke	2	2	1	1	-	-	-	-	1	-	1	-	-	-	-	-	-	-	-	8		
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		116	96	17	17	19	17	16	10	17	11	13	9	5	11	6	5	5		390		

\* 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-July,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	Mid-July	
	2000 (46)	2001 (48)	2002 (54)	2003 (57)	2004 (58)	2005 (59)	2006 (63)	2006 (70)
<b>1. CAPITAL FUND</b>	<b>14895.0</b>	<b>19289.0</b>	<b>26621.0</b>	<b>32052.0</b>	<b>36538.0</b>	<b>42500.0</b>	<b>37236.8</b>	<b>43148.1</b>
a. Paid-up Capital	9451.0	12206.0	15226.0	19474.0	21558.0	24115.0	28146.9	33567.0
b. General Reserves	1860.0	2426.0	3032.0	3391.0	4055.0	4811.0	5808.3	5865.2
c. Share Premium	0.0	0.0	0.0	0.0	0.0	0.0	57.0	0.0
d. Retained Earning	0.0	0.0	0.0	0.0	0.0	0.0	2581.0	3063.6
e. <i>Others Reserves</i>	725.0	706.0	1827.0	433.0	999.0	1296.0	643.6	652.3
1. Ex.Eq.Fund	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. Other	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	643.6	652.3
<b>2. BORROWINGS</b>	<b>1759.0</b>	<b>2150.0</b>	<b>2448.0</b>	<b>1343.0</b>	<b>13065.0</b>	<b>9908.0</b>	<b>13117.5</b>	<b>11548.1</b>
a. NRB	0.0	0.0	0.0	139.0	0.0	0.0	0.0	0.0
b. "A"Class Licensed Institution	1759.0	2150.0	2448.0	1204.0	13065.0	9908.0	7789.5	9949.7
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	976.0	1409.1
e. Bonds and Securities	0.0	0.0	0.0	0.0	0.0	0.0	4351.9	189.3
<b>3. DEPOSITS</b>	<b>97486.0</b>	<b>116540.0</b>	<b>134539.0</b>	<b>165103.0</b>	<b>193917.0</b>	<b>223416.0</b>	<b>243325.0</b>	<b>243325.0</b>
a. Current	0.0	0.0	0.0	0.0	0.0	0.0	267.0	167.6
Domestic	0.0	0.0	0.0	0.0	0.0	0.0	267.0	167.6
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	65800.0	81180.6
Domestic	0.0	0.0	0.0	0.0	0.0	0.0	65800.4	81180.6
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	173898.7	190075.9
Domestic	0.0	0.0	0.0	0.0	0.0	0.0	173776.7	190075.9
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	122.0	0.0
d. Call Deposits	0.0	0.0	0.0	0.0	0.0	0.0	740.0	559.6
e. Others	0.0	0.0	0.0	0.0	0.0	0.0	2619.0	1530.2
<b>4. Bills Payable</b>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>5. Contra Account</b>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>6. Other Liabilities</b>	<b>13925.0</b>	<b>16651.0</b>	<b>18255.0</b>	<b>17885.0</b>	<b>22312.0</b>	<b>19456.0</b>	<b>40070.0</b>	<b>52619.7</b>
1. Sundry Creditors	0.0	0.0	0.0	0.0	0.0	0.0	2476.7	7663.6
2. Loan Loss Provision	2859.0	3951.0	6536.0	8754.0	9926.0	12278.0	13643.0	12060.2
3. Interest Suspense a/c	0.0	0.0	0.0	0.0	0.0	0.0	8275.0	8301.6
4. Others	0.0	0.0	0.0	0.0	0.0	0.0	15657.6	23559.9
<b>7. Reconciliation A/c</b>	0.0	0.0	0.0	0.0	0.0	0.0	1762.0	2011.2
<b>8. Profit &amp; Loss A/c</b>	<b>2432.0</b>	<b>3342.0</b>	<b>2664.0</b>	<b>4782.0</b>	<b>6155.0</b>	<b>9087.0</b>	<b>3220.5</b>	<b>5721.4</b>
<b>TOTAL SOURCES OF FUNDS</b>	<b>130497.0</b>	<b>157972.0</b>	<b>184527.0</b>	<b>221165.0</b>	<b>271987.0</b>	<b>304367.0</b>	<b>338715.2</b>	<b>388562.3</b>
<b>TOTAL USES OF FUNDS</b>	<b>130497.0</b>	<b>157972.0</b>	<b>184527.0</b>	<b>221164.0</b>	<b>271987.0</b>	<b>304367.0</b>	<b>338715.2</b>	<b>388562.3</b>
<b>1. LIQUID FUNDS</b>	<b>17286.0</b>	<b>20485.0</b>	<b>28624.0</b>	<b>26740.0</b>	<b>44698.0</b>	<b>39049.0</b>	<b>39101.8</b>	<b>53866.6</b>
a. Cash Balance	956.0	1399.0	1704.0	1090.0	1321.0	1259.0	1252.0	1987.3
Nepalese Notes & Coins	0.0	0.0	0.0	0.0	0.0	0.0	1252.0	1987.3
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Bank Balance	16330.0	19086.0	26920.0	25650.0	43377.0	37790.0	33725.0	38215.7
1. In Nepal Rastra Bank	201.0	172.0	312.0	1789.0	4301.0	4409.0	6789.0	7499.3
Domestic Currency	0.0	0.0	0.0	0.0	0.0	0.0	6789.0	7499.3
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. "A"Class Licensed Institution	16129.0	18914.0	26608.0	23861.0	39076.0	33381.0	21302.0	23055.5
Domestic Currency	0.0	0.0	0.0	0.0	0.0	0.0	21286.8	23055.5
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	5634.0	7661.0
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	4124.0	13663.6
Domestic Currency	0.0	0.0	0.0	0.0	0.0	0.0	4124.0	13663.6
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>2. INVESTMENTS</b>	<b>11292.0</b>	<b>12680.0</b>	<b>16234.0</b>	<b>23924.0</b>	<b>25105.0</b>	<b>24112.0</b>	<b>11698.0</b>	<b>9632.4</b>
a. Govt. Securities	8428.0	8372.0	11200.0	7024.0	12700.0	5675.0	11437.6	9632.4
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.	2864.0	4308.0	5034.0	16900.0	12405.0	18437.0	260.0	0.0
e. Non Residents	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>3. SHARE &amp; OTHER INVESTMENT</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>15288.0</b>	<b>18212.2</b>
1. Non Residents	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18212.2
2. Others	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>15288.0</b>	<b>0.0</b>
<b>4. LOANS &amp; ADVANCES</b>	<b>90628</b>	<b>108653</b>	<b>119496</b>	<b>144737</b>	<b>175408</b>	<b>212233</b>	<b>238481.9</b>	<b>270789.5</b>
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	0.0	0.0	0.0	0.0
b. Pvt. Sector	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>238481.9</b>	<b>270789.5</b>
c. For. Bills P. & D.	0	0	0	0	0	0	0	0
d. Foreign A. B. C.	0	0	0	0	0	0	0	0
<b>5. BILL PURCHED</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>143.0</b>	<b>163.6</b>
a. Domestic Bills Purchased	0.0	0.0	0.0	0.0	0.0	0.0	143.0	163.6
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
<b>6. LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
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
<b>7. Contra Account</b>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>8. FIXED ASSETS</b>	0.0	0.0	0.0	0.0	0.0	0.0	9003.0	9677.1
<b>9. OTHER ASSETS</b>	<b>11291.0</b>	<b>16154.0</b>	<b>20173.0</b>	<b>25763.0</b>	<b>26776.0</b>	<b>28973.0</b>	<b>16252.1</b>	<b>19636.7</b>
a. Accrued Interests	0.0	0.0	0.0	0.0	0.0	0.0	9414.5	8543.7
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	9414.5	8543.7
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	1386.0	1444.7
d. Cash In Transi	0.0	0.0	0.0	0.0	0.0	0.0	151.0	6.9
e. Others	11291.0	16154.0	20173.0	25763.0	26776.0	28973.0	5301.2	9641.4
<b>10. Expenses not Written off</b>	0.0	0.0	0.0	0.0	0.0	0.0	463.0	324.8
<b>11. Non Banking Assets</b>	0.0	0.0	0.0	0.0	0.0	0.0	3856.7	4233.8
<b>12. Reconciliation Account</b>	0.0	0.0	0.0	0.0	0.0	0.0	1791.0	1241.0
<b>13. Profit &amp; Loss A/c</b>	0.0	0.0	0.0	0.0	0.0	0.0	2642.0	784.6

\*Figures in paranthesis show the number of Finance Companies.









Table No.37  
INCOME STATEMENT OF FINANCE COMPANIES  
As of Mid-Jul 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
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
1.1	Interest Income	55,231	44,091	75,020	121,299	69,172	144,535	60,440	37,195	53,465	3,940	58,856	85,926	27,072	27,905	84,740	64,223	80,923	53,408
1.2	Interest Expense	29,948	19,160	33,981	62,226	40,430	90,226	35,934	22,533	39,823	1,391	33,895	50,326	14,900	22,101	46,978	33,420	47,787	28,811
<b>A. Net Interest Income (1.1 - 1.2)</b>		<b>25,283</b>	<b>24,931</b>	<b>41,039</b>	<b>59,073</b>	<b>28,742</b>	<b>54,309</b>	<b>24,506</b>	<b>14,662</b>	<b>13,642</b>	<b>2,549</b>	<b>24,961</b>	<b>35,600</b>	<b>12,172</b>	<b>5,804</b>	<b>37,762</b>	<b>30,803</b>	<b>33,136</b>	<b>24,597</b>
1.3	Fees, Commission and Discount	5,147	41	74	7,576	700	1,517	18	243	437	42	254	5,296	3,004	695	3,717	201	-	6,088
1.4	Other Operating Income	52	7,173	3,910	-	18,785	14,419	1,533	6,169	53,393	90	5,047	1,801	310	1,302	2,582	1,979	3,444	385
1.5	Foreign Exchange Gain/Loss (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Operating Income (A.+ 1.3+ 1.4 + 1.5)</b>		<b>30,482</b>	<b>32,145</b>	<b>45,023</b>	<b>66,649</b>	<b>48,227</b>	<b>70,245</b>	<b>26,057</b>	<b>21,074</b>	<b>67,472</b>	<b>2,681</b>	<b>30,262</b>	<b>42,697</b>	<b>15,486</b>	<b>7,801</b>	<b>44,061</b>	<b>32,983</b>	<b>36,580</b>	<b>31,070</b>
1.6	Staff Expenses	4,104	3,401	8,679	5,955	4,178	11,578	3,149	2,712	6,909	1,115	3,377	7,314	3,671	3,225	6,026	3,597	6,455	2,963
1.7	Other Operating Expenses	4,508	3,524	6,693	4,740	12,510	18,031	4,817	4,552	46,560	864	3,951	9,279	3,430	4,221	6,286	4,598	7,580	4,077
<b>Operating Profit Before Provision (B. -1.6-1.7)</b>		<b>21,870</b>	<b>25,220</b>	<b>29,651</b>	<b>55,954</b>	<b>31,539</b>	<b>40,636</b>	<b>18,091</b>	<b>13,810</b>	<b>14,003</b>	<b>702</b>	<b>22,934</b>	<b>26,104</b>	<b>8,385</b>	<b>355</b>	<b>31,749</b>	<b>24,788</b>	<b>22,545</b>	<b>24,030</b>
1.8	Provision for Possible Losses	-	1,814	11,361	16,303	8,259	7,803	9,824	1,270	1,839	156	1,864	8,677	2,527	1,142	6,594	2,432	4,422	3,355
<b>D. Operating Profit (C. -1.8)</b>		<b>21,870</b>	<b>23,406</b>	<b>18,290</b>	<b>39,651</b>	<b>23,280</b>	<b>32,833</b>	<b>8,267</b>	<b>12,540</b>	<b>12,164</b>	<b>546</b>	<b>21,070</b>	<b>17,427</b>	<b>5,858</b>	<b>(787)</b>	<b>25,155</b>	<b>22,356</b>	<b>18,123</b>	<b>20,675</b>
1.9	Non Operating Income / Expenses (Net)	667	1,656	10,285	3,117	5,459	14,012	327	1,370	545	46	96	796	-	(1,541)	-	189	-	-
1.10	Write Back of Provision for Possible Losses	3,813	6,839	1,368	436	5,124	740	-	-	154	34	-	1,335	670	-	2,831	-	-	-
<b>E. Profit from Regular Activities (D+1.9+1.10)</b>		<b>26,350</b>	<b>31,901</b>	<b>29,943</b>	<b>43,204</b>	<b>33,863</b>	<b>47,585</b>	<b>8,594</b>	<b>13,910</b>	<b>12,863</b>	<b>546</b>	<b>21,150</b>	<b>17,523</b>	<b>7,989</b>	<b>(117)</b>	<b>23,614</b>	<b>25,187</b>	<b>18,312</b>	<b>20,675</b>
1.11	Extraordinary Income/Expenses (Net)	-	-	-	-	(6,172)	-	-	228	278	393	-	-	-	-	-	-	-	-
<b>F. Profit before Bonus and Taxes (E. + 1.11)</b>		<b>26,350</b>	<b>31,901</b>	<b>29,943</b>	<b>43,204</b>	<b>33,863</b>	<b>41,413</b>	<b>8,594</b>	<b>13,910</b>	<b>13,091</b>	<b>546</b>	<b>21,428</b>	<b>17,916</b>	<b>7,989</b>	<b>(117)</b>	<b>23,614</b>	<b>25,187</b>	<b>18,312</b>	<b>20,675</b>
1.12	Provision for Staff Bonus	2,635	2,900	2,994	3,928	3,386	3,765	781	1,391	1,306	1,897	-	799	-	2,361	2,290	1,665	-	-
1.13	Provision for Tax	6,998	5,867	8,268	11,586	9,600	12,252	2,305	4,108	-	5,597	-	2,121	-	6,269	7,213	4,911	-	-
<b>G. Net Profit/Loss (F. - 1.12-1.13)</b>		<b>16,717</b>	<b>23,134</b>	<b>18,681</b>	<b>27,690</b>	<b>20,877</b>	<b>25,396</b>	<b>5,508</b>	<b>8,411</b>	<b>11,785</b>	<b>546</b>	<b>13,934</b>	<b>17,916</b>	<b>5,069</b>	<b>(117)</b>	<b>14,984</b>	<b>15,684</b>	<b>11,736</b>	<b>20,675</b>
<b>2. Ratios</b>																			
2.1	Capital Fund to RWA	21.43%	15.98%	28.29%	14.93%	17.19%	12.61%	13.53%	16.97%	15.58%	78.33%	13.57%	14.06%	12.30%	9.47%	12.16%	17.61%	14.45%	16.62%
2.2	Non performing Loan to Total Loan	1.61%	11.25%	9.24%	4.90%	10.35%	4.69%	1.62%	7.74%	3.07%	10.97%	2.90%	17.53%	3.15%	5.29%	7.32%	8.58%	2.04%	8.50%
2.3	Total Loan Loss Provision to Total NPL	161.07%	84.83%	115.95%	128.00%	77.67%	120.31%	143.58%	109.29%	114.15%	108.05%	102.46%	42.62%	138.90%	89.97%	56.56%	63.94%	148.33%	75.21%

1. NHDFCO = Nepal Housing Development & Finance Co. Ltd.      6. NSMCO = Nepal Share Markets Co. Ltd.      11. NaFC = Narayeni Finance Co.      16. UF-CMCO = Universal Finance and Capital Market Co. Ltd.  
2. NFSCO = Nepal Finance & Saving Co. Ltd.      7. PFCO = Peoples Finance Ltd.      12. PaFCO = Paschimanchal Finance Co.      17. SIFC = Shree Investment and Finance Co.  
3. NFCO = National Finance Co. Ltd.      8. KAFAL = Kathmandu Finance Company      13. GORKHA = Gorkha Finance LTD.,      18. SIDDHA = Siddharth Finance Limited,  
4. AFCO = Annapurna Finance Co. Ltd.      9. UFCO = Union Finance Co.      14. SFCO = Samjhana Finance Co.  
5. NIDC CM = NIDC Capital Market Ltd.      10. MFCO = Mercantile Finance Co.      15. NHMFCO = Nepal Housing and Merchant Finance Co.

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1.	Profit and Loss Account	GFC	ACE	HFSC	YETI	INVESTA	LUMBINI	SIFL	MFL	BFSCO	LFCL	ILFCO	UNITED	NSMB	GENERAL	MFC	ALPIC	NMBF	NFCL
		19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
1.1	Interest Income	43,070	90,368		33,204	8,461	89,995	34,725	74,299	23,530	81,558	113,983	68,881	16,946	31,049	13,980	88,223	135,871	27,475
1.2	Interest Expense	29,096	52,440		24,974	1,383	45,022	27,757	39,741	10,022	49,571	61,394	35,641	51,359	17,968	12,439	57,990	72,336	14,456
	<b>A. Net Interest Income (1.1 - 1.2)</b>	<b>13,974</b>	<b>37,928</b>	<b>-</b>	<b>8,230</b>	<b>7,078</b>	<b>44,973</b>	<b>6,968</b>	<b>34,558</b>	<b>13,508</b>	<b>31,987</b>	<b>52,589</b>	<b>33,240</b>	<b>(34,413)</b>	<b>13,081</b>	<b>1,541</b>	<b>30,233</b>	<b>63,535</b>	<b>13,019</b>
1.3	Fees, Commission and Discount	6,861	801		432	-	7,568	3,003	455	373	2,243	9,357	7,717	2,032	2,103	16	543	7,765	296
1.4	Other Operating Income	1,761	34,604		2,285	1,059	4,294	6,659	1,892	1,460	22,876	-	1,533	2,579	495	1,320	3,191	15,126	1,743
1.5	Foreign Exchange Gain/Loss (Net)	1	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total Operating Income (A.+ 1.3+ 1.4 + 1.5)</b>	<b>22,597</b>	<b>73,333</b>	<b>-</b>	<b>10,947</b>	<b>8,137</b>	<b>56,835</b>	<b>16,630</b>	<b>36,905</b>	<b>15,341</b>	<b>57,106</b>	<b>61,946</b>	<b>42,490</b>	<b>(29,802)</b>	<b>15,679</b>	<b>2,877</b>	<b>33,967</b>	<b>86,426</b>	<b>15,058</b>
1.6	Staff Expenses	4,469	10,662		5,068	1,181	3,971	4,331	8,026	2,898	4,456	12,772	7,278	5,331	3,063	1,518	3,681	11,621	2,063
1.7	Other Operating Expenses	6,165	33,534		3,581	770	5,143	6,107	6,001	4,411	4,132	10,256	11,206	7,216	4,235	3,485	6,775	11,547	3,111
	<b>Operating Profit Before Provision (B. -1.6-1.7)</b>	<b>11,963</b>	<b>29,137</b>	<b>-</b>	<b>2,298</b>	<b>6,186</b>	<b>47,721</b>	<b>6,192</b>	<b>22,878</b>	<b>8,032</b>	<b>48,518</b>	<b>38,918</b>	<b>24,006</b>	<b>(42,349)</b>	<b>8,381</b>	<b>(2,126)</b>	<b>23,511</b>	<b>63,258</b>	<b>9,884</b>
1.8	Provision for Possible Losses	2,549	272		1,534		8,600	832	8,948	3,083	15,451	19,003	768	20,159	-	903	11,560	7,773	380
	<b>D. Operating Profit (C. -1.8)</b>	<b>9,414</b>	<b>28,865</b>	<b>-</b>	<b>764</b>	<b>6,186</b>	<b>39,121</b>	<b>5,360</b>	<b>13,930</b>	<b>4,949</b>	<b>33,067</b>	<b>19,915</b>	<b>23,238</b>	<b>(62,508)</b>	<b>8,381</b>	<b>(3,029)</b>	<b>11,951</b>	<b>55,485</b>	<b>9,504</b>
1.9	Non Operating Income / Expenses (Net)	215	6,256		607		150	703	15	22		913	10	781		-		88	781
1.10	Write Back of Provision for Possible Loss		4,245				3,028	86	9,404	883			3,186	2,656	5,632	4,642		2,017	
	<b>E. Profit from Regular Activities (D+1.9+1.10)</b>	<b>9,629</b>	<b>39,366</b>	<b>-</b>	<b>1,371</b>	<b>6,186</b>	<b>42,299</b>	<b>6,149</b>	<b>23,349</b>	<b>5,854</b>	<b>33,067</b>	<b>20,828</b>	<b>26,434</b>	<b>(59,071)</b>	<b>14,013</b>	<b>1,613</b>	<b>11,951</b>	<b>57,590</b>	<b>10,285</b>
1.11	Extraordinary Income/Expenses (Net)	1,732	-		-		(9,387)		-					(4,050)				(370)	-
	<b>F. Profit before Bonus and Taxes (E. + 1.11)</b>	<b>11,361</b>	<b>39,366</b>	<b>-</b>	<b>1,371</b>	<b>6,186</b>	<b>32,912</b>	<b>6,149</b>	<b>23,349</b>	<b>5,854</b>	<b>33,067</b>	<b>20,828</b>	<b>26,434</b>	<b>(63,121)</b>	<b>14,013</b>	<b>1,613</b>	<b>11,951</b>	<b>57,220</b>	<b>10,285</b>
1.12	Provision for Staff Bonus	1,033	3,937		125		2,992	615	2,335	585	3,307	1,894	2,403		1,401			5,202	1,028
1.13	Provision for Tax	2,705	10,452		393		9,268	1,632	6,199	1,660	9,375	6,236	7,089		3,784			15,527	2,735
	<b>G. Net Profit/Loss (F. - 1.12-1.13)</b>	<b>7,623</b>	<b>24,977</b>	<b>-</b>	<b>853</b>	<b>6,186</b>	<b>20,652</b>	<b>3,902</b>	<b>14,815</b>	<b>3,609</b>	<b>20,385</b>	<b>12,698</b>	<b>16,942</b>	<b>(63,121)</b>	<b>8,828</b>	<b>1,613</b>	<b>11,951</b>	<b>36,491</b>	<b>6,522</b>
<b>2. Ratios</b>																			
2.1	Capital Fund to RWA	17.53%	16.00%		14.37%	58.29%	12.76%	16.41%	12.68%	23.04%	12.41%	16.68%	18.32%	2.11%	12.16%	12.21%	11.37%	16.35%	9.41%
2.2	Non performing Loan to Total Loan	6.51%	1.97%		5.16%	21.53%	9.96%	1.81%	1.78%	4.66%	3.55%	5.66%	1.80%	20.13%	3.98%	11.63%	5.76%	4.65%	4.60%
2.3	Total Loan Loss Provision to Total NPL	117.32%	129.15%		95.57%	109.03%	102.29%	235.63%	155.84%	109.82%	144.92%	88.61%	101.41%	50.59%	123.15%	93.09%	85.50%	87.76%	102.93%

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|------------------------------------|---|--|
| 19. GFC = Goodwill Finance Company | 25. SFL = Standard Finance Limited            | 31. NSMB = Nepal Srilanka Merchant Bank          |
| 20. ACE = ACE Finance Company      | 26. MFL = Mahalaxmi Finance Limited           | 32. GENERAL = General Finance Co.                |
| 21. HFSC = Himalaya Finance and    | 27. BFSCO = Bhajuratna Finance & Saving Co. L | 33. MFC = Merchant Finance Co.                   |
| 22. YETI = Yeti Finance Company    | 28. LFCL = Lalitpur Finance Co. Limited       | 34. ALPIC = Alpico Everest Finance Ltd.          |
| 23. INVESTA = Investa Finance Lir  | 29. ILFCO = International Leasing & Finance C | 35. NMBF = Nepal Marchant Banking & Finance Ltd. |
| 24. LUMBINI = Lumbini Finance ar   | 30. UNITED = United Finance Co.               | 36. NFCL = Navadurga Finance Company Ltd.        |

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1. Profit and Loss Account		PkFL	JaFCL	CFCL	PFCO	AFSL	MS&IFCO	BUTWAL	NBF&LC	SFL	OM	COSMIC	WORLD	CAPITAL	CRYSTAL	ROYAL	GUHESH	PATAN	KIST
		37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54
1.1	Interest Income	88,580	55,887	49,568	34,592	1,309	5,535	76,028	12939	5,456	55360	77,395	84527	80,742	29,413	49,843	30,630	37392	79186
1.2	Interest Expense	53,490	37,381	30,363	18,815	1,279	3,367	54,559	19118	2,133	37943	43,198	52495	42,919	20,270	27,753	15,628	25752	44366
<b>A. Net Interest Income (1.1 - 1.2)</b>		<b>35,090</b>	<b>18,506</b>	<b>19,205</b>	<b>15,777</b>	<b>30</b>	<b>2,168</b>	<b>21,469</b>	<b>(6,179)</b>	<b>3,323</b>	<b>17,417</b>	<b>34,197</b>	<b>32,032</b>	<b>37,823</b>	<b>9,143</b>	<b>22,090</b>	<b>15,002</b>	<b>11,640</b>	<b>34,821</b>
1.3	Fees, Commission and Discount	5,438	249	535	1,867	123	223	1,656	19	618	4,617	675	6,004	61	381	638	130	84	1,037
1.4	Other Operating Income	-	1,512	6,004	156	197	-	4,186	1,608	1,050	2,898	2,403		7,194	1,301	4,316	3,328	3,076	9,984
1.5	Foreign Exchange Gain/Loss (Net)																		
<b>Total Operating Income (A.+ 1.3+ 1.4 + 1.5)</b>		<b>40,528</b>	<b>20,267</b>	<b>25,744</b>	<b>17,800</b>	<b>350</b>	<b>2,391</b>	<b>27,311</b>	<b>(4,552)</b>	<b>4,991</b>	<b>24,932</b>	<b>37,275</b>	<b>38,036</b>	<b>45,078</b>	<b>10,825</b>	<b>27,044</b>	<b>18,460</b>	<b>14,800</b>	<b>45,842</b>
1.6	Staff Expenses	2,543	1,412	3,505	2,892	224	577	5,421	2,309	894	1,799	4,628	3,579	2,585	1,186	3,301	1,612	2,232	3,713
1.7	Other Operating Expenses	3,577	2,505	3,636	3,781	378	581	8,774	2,669	1,088	3,152	6,803	3,888	6,520	2,889	4,915	3,384	5,399	6,910
<b>Operating Profit Before Provision (B. -1.6-1.7)</b>		<b>34,408</b>	<b>16,350</b>	<b>18,603</b>	<b>11,127</b>	<b>(252)</b>	<b>1,233</b>	<b>13,116</b>	<b>(9,530)</b>	<b>3,009</b>	<b>19,981</b>	<b>25,844</b>	<b>30,569</b>	<b>35,973</b>	<b>6,750</b>	<b>18,828</b>	<b>13,464</b>	<b>7,169</b>	<b>35,219</b>
1.8	Provision for Possible Losses	9,190	7,609	4,075	71	-	773	1,576	5,676	65	3,736	25,676	11,615	22,575	1,778	4,284	3,896	10,282	9,413
<b>D. Operating Profit (C. -1.8)</b>		<b>25,218</b>	<b>8,741</b>	<b>14,528</b>	<b>11,056</b>	<b>(252)</b>	<b>460</b>	<b>11,540</b>	<b>(15,206)</b>	<b>2,944</b>	<b>16,245</b>	<b>168</b>	<b>18,954</b>	<b>13,398</b>	<b>4,972</b>	<b>14,544</b>	<b>9,568</b>	<b>(3,113)</b>	<b>25,806</b>
1.9	Non Operating Income / Expenses (Net)				863		85	1	148					7		(1,939)	-		
1.10	Write Back of Provision for Possible Loss		2,965			5,458	190			36									
<b>E. Profit from Regular Activities (D+1.9+1.10)</b>		<b>25,218</b>	<b>11,706</b>	<b>14,528</b>	<b>11,919</b>	<b>5,206</b>	<b>735</b>	<b>11,541</b>	<b>(15,058)</b>	<b>2,980</b>	<b>16,245</b>	<b>168</b>	<b>18,954</b>	<b>13,405</b>	<b>4,972</b>	<b>12,605</b>	<b>9,568</b>	<b>(3,113)</b>	<b>25,806</b>
1.11	Extraordinary Income/Expenses (Net)																		-
<b>F. Profit before Bonus and Taxes (E. + 1.11)</b>		<b>25,218</b>	<b>11,706</b>	<b>14,528</b>	<b>11,919</b>	<b>5,206</b>	<b>735</b>	<b>11,541</b>	<b>(15,058)</b>	<b>2,980</b>	<b>16,245</b>	<b>168</b>	<b>18,954</b>	<b>13,405</b>	<b>4,972</b>	<b>12,605</b>	<b>9,568</b>	<b>(3,113)</b>	<b>25,806</b>
1.12	Provision for Staff Bonus	2,292	1,064	1,453	1,192		74	1,049			1,477		1,895			1,146	938		2,346
1.13	Provision for Tax	6,763	4,508	3,857	3,190		199	3,095		879	4,356		5,373			3,380	2,650		7,390
<b>G. Net Profit/Loss (F. - 1.12-1.13)</b>		<b>16,163</b>	<b>6,134</b>	<b>9,218</b>	<b>7,537</b>	<b>5,206</b>	<b>462</b>	<b>7,397</b>	<b>(15,058)</b>	<b>2,101</b>	<b>10,412</b>	<b>168</b>	<b>11,686</b>	<b>13,405</b>	<b>4,972</b>	<b>8,079</b>	<b>5,980</b>	<b>(3,113)</b>	<b>16,070</b>
<b>2. Ratios</b>																			
2.1	Capital Fund to RWA	14.11%	14.70%	14.66%	13.72%	-41.00%	12.00%	14.23%	11.07%	31.46%	16.12%	13.34%	14.79%	12.15%	9.22%	14.95%	24.57%	8.79%	18.79%
2.2	Non performing Loan to Total Loan	4.82%	5.75%	1.66%	1.38%	46.70%	12.00%	2.61%	30.36%	2.95%	1.16%	5.98%		1.48%	0.44%	3.79%	3.13%	7.02%	88.00%
2.3	Total Loan Loss Provision to Total NPL	123.71%	122.41%	163.81%	56.10%	96.90%	56.00%	137.25%	33.71%	93.18%	184.54%	45.28%		270.34%	5.10%	125.35%	99.12%	83.51%	240.00%

37. PFL = Pokhara Finance Ltd . 43. BUTWAL = Butwal Finance Ltd . 49. Capital = Capital Marchant Banking & Finance Ltd.  
38. JFCL = Janaki Finance Company Ltd 44. NBF&LC = Nepal Bangladesh Fi 50. Crystal = Crystal Finance Ltd  
39. CFCL = Central Finance Company Ltd. 45. SFL = Shrijana Finance Ltd 51. Royal = Royal Marchant Banking & Finance Ltd.  
40. PFCO=Premier Finance Company Ltd. 46. OM = Om Finance Ltd . 52. GUHESHWORI = Guheshwori Marchant Banking & Finance Ltd.  
41. AFSL = Arun Finance and Saving Ltd. 47. COSMIC = Cosmic Marchant Bank 53. PATAN = Patan Finance Co. Ltd . Contd....  
42. MS&IFCo = Multipurpose Savings & Fin 48. World = World Marchant Banking & Finance Ltd 54. KIST =Kist Merchant Banking & Finance Limited

1. Profit and Loss Account		FEWA	EVEREST	BIRGUNJ	PRUDENT	ICFC	IME	SAGARMATHA	SHIKSHAR	CIVIL	Prabhu	Imperial	Kuber	Tilottama	vyali	Seti	Hama	Total
		55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	
1.1	Interest Income	39238	15785	31801	21014	293.6	10346	8917	5486	3814	3814	2202				170		3,120,322
1.2	Interest Expense	22396	10342	15858	9819	142.4	5129	5363	2837	1283	1283	1130				72		1,863,942
<b>A. Net Interest Income (1.1 - 1.2)</b>		<b>16,842</b>	<b>5,443</b>	<b>15,943</b>	<b>11,195</b>	<b>151</b>	<b>5,217</b>	<b>3,554</b>	<b>2,649</b>	<b>2,531</b>	<b>2,531</b>	<b>1,072</b>	-	-		<b>98</b>	-	<b>1,256,379</b>
1.3	Fees, Commission and Discount	172	-	3,388	399	57	1,085	2,497	312	-	-	-	-	-		24	-	118,904
1.4	Other Operating Income	8,063	2,496	2,156	3,860	41	2,802	1,239	915	1,842	1,842	707	-	-		59	-	300,486
1.5	Foreign Exchange Gain/Loss (Net)																	
<b>B. Total Operating Income (A.+ 1.3+ 1.4 + 1.5)</b>		<b>25,077</b>	<b>7,939</b>	<b>21,487</b>	<b>15,454</b>	<b>249</b>	<b>9,104</b>	<b>7,290</b>	<b>3,876</b>	<b>4,373</b>	<b>4,373</b>	<b>1,779</b>	-	-		<b>181</b>	-	<b>1,675,769</b>
1.6	Staff Expenses	1,552	1,064	2,189	1,565	42	1,755	1,785	1,238	1,255	1,255	628	-	-		131	-	239,668
1.7	Other Operating Expenses	3,129	1,648	7,800	2,445	57	3,418	2,936	2,333	1,704	1,704	997	-	-		245	-	377,161
<b>Operating Profit Before Provision (B. -1.6-1.7)</b>		<b>20,396</b>	<b>5,227</b>	<b>11,498</b>	<b>11,444</b>	<b>150</b>	<b>3,931</b>	<b>2,569</b>	<b>305</b>	<b>1,414</b>	<b>1,414</b>	<b>154</b>	-	-		<b>(195)</b>	-	<b>1,058,940</b>
1.8	Provision for Possible Losses	4,621	1,224	2,623	4,727	22	1,481	1,562	777	717	717	701	-	-		135	-	333,054
<b>D. Operating Profit (C. -1.8)</b>		<b>15,775</b>	<b>4,003</b>	<b>8,875</b>	<b>6,717</b>	<b>128</b>	<b>2,450</b>	<b>1,007</b>	<b>(472)</b>	<b>697</b>	<b>697</b>	<b>(547)</b>	-	-		<b>(330)</b>	-	<b>725,886</b>
1.9	Non Operating Income / Expenses (Net)				-	-												46,730
1.10	Write Back of Provision for Possible Loss	23			-													67,795
<b>E. Profit from Regular Activities (D+1.9+1.10)</b>		<b>15,798</b>	<b>4,003</b>	<b>8,875</b>	<b>6,717</b>	<b>128</b>	<b>2,450</b>	<b>1,007</b>	<b>(472)</b>	<b>697</b>	<b>697</b>	<b>(547)</b>	-	-		<b>(330)</b>	-	<b>840,410</b>
1.11	Extraordinary Income/Expenses (Net)				-													-17,348
<b>F. Profit before Bonus and Taxes (E. + 1.11)</b>		<b>15,798</b>	<b>4,003</b>	<b>8,875</b>	<b>6,717</b>	<b>128</b>	<b>2,450</b>	<b>1,007</b>	<b>(472)</b>	<b>697</b>	<b>697</b>	<b>(547)</b>	-	-		<b>(330)</b>	-	<b>823,062</b>
1.12	Provision for Staff Bonus	1,436		806	-	12	223			63	63	-	-	-		0	-	76,484
1.13	Provision for Tax	4,237		2,380	-	33	701			200	200	-	-	-		0	-	217,541
<b>G. Net Profit/Loss (F. - 1.12-1.13)</b>		<b>10,125</b>	<b>4,003</b>	<b>5,689</b>	<b>6,717</b>	<b>84</b>	<b>1,526</b>	<b>1,007</b>	<b>(472)</b>	<b>434</b>	<b>434</b>	<b>(547)</b>	-	-		<b>(330)</b>	-	<b>529,038</b>
<b>2. Ratios</b>																		
2.1	Capital Fund to RWA	18.04%	18.83%	20.00%	16.00%	15.34%	29.00%	18.62%	29.55%	36.59%	36.59%	33.44%						10.03
2.2	Non performing Loan to Total Loan	0.18%	1.94%	2.96%	1.00%	1.42%		0.00%	0.00%									7.66
2.3	Total Loan Loss Provision to Total NPL	1043.96%	106.00%	57.00%	2.01%	105.00%		0.00%	0.00%									1.352

55 FEWA = Fewa Finance Co. Ltd.

56 EVEREST = Everest Finance Co.Ltd.

57. BIRGUNG = Birgunj Finance Ltd

58 . PRUDENT=Prudential Merchant Banking &Finance

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

61 . Sagarmatha= Sagarmatha Merchant Bankin

62 . Shikhar = Shikhar Bittiya Sanstha Ltd. 66. Kuber = Kuber Bittiya Sanstha

63 . CIVIL = Civil Merchant Bittiya Sanstha Limit 67. Tilottama= Tilottama Bittiya Sa

64. Prabhu= Prabhu Bittiya Sanstha Limited 68. Valley = Valley Bittiya Sanstha

65. Imperial = Imperial Bittiya Sanstha Limit 69. Seti = Seti Bittiya Sanstha Lim

70. Hama= Hama Bittiya Sanstha I

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

(Rs in Lakhs)

SOURCES AND USES		Within Ktm.	Out of Ktm.	Total	Percentage Share	
		Valley (47)* (A)	Valley (23) (B)		A	B
<b>1</b>	<b>CAPITAL FUND</b>	<b>31569.3</b>	<b>11578.724</b>	<b>43148.1</b>	<b>73.17</b>	<b>26.83</b>
	a. Paid-up Capital	24945.8	8621.2	33567.0	74.32	25.68
	b. General Reserve	4089.5	1775.67	5865.2	69.73	30.27
	c. Share Premium	0.0	0	0.0	0.00	0.00
	d. Retained Earning	1882.8	1180.754	3063.6	61.46	38.54
	e. Others Reserves	651.2	1.1	652.3	99.83	0.17
	2. Other	651.2	1.1	652.3	99.83	0.17
<b>2</b>	<b>BORROWINGS</b>	<b>11358.0</b>	<b>190.06</b>	<b>11548.1</b>	<b>98.35</b>	<b>1.65</b>
	b. "A"Class Licensed Institution	9834.7	115	9949.7	98.84	1.16
	d. Other Financial Ins.	1334.0	75.06	1409.1	94.67	5.33
	e. Bonds and Securities	189.3	0	189.3	100.00	0.00
<b>3</b>	<b>DEPOSITS</b>	<b>196339.7</b>	<b>77174.2</b>	<b>273513.9</b>	<b>71.78</b>	<b>28.22</b>
	a. Current	167.6	0	167.6	-	0.00
	Domestic	167.6	0	167.6	100.00	0.00
	b. Savings	55845.4	25335.2	81180.6	68.79	31.21
	Domestic	55845.4	25335.2	81180.6	68.79	31.21
	c. Fixed	139650.1	50425.8	190075.9	73.47	26.53
	Domestic	139650.1	50425.8	190075.9	73.47	26.53
	d. Call Deposits	535.2	24.4	559.6	95.64	4.36
	e. Others	141.4	1388.8	1530.2	9.24	90.76
<b>6</b>	<b>Other Liabilities</b>	<b>39228.3</b>	<b>13391.42</b>	<b>52619.7</b>	<b>74.55</b>	<b>25.45</b>
	1. Sundry Creditors	7307.9	355.68	7663.6	95.36	4.64
	2. Loan Loss Provision	8970.8	3089.3	12060.2	78.13	30.45
	' 2.1. General Loan Loss Prov.	2273.5	859.8	3133.3	72.6	27.4
	' 2.2. Special Loan Loss Prov.	6697.3	2229.54	8926.9	75.0	25.0
	3. Interest Suspense a/c	5842.4	2459.2	8301.6	70.38	29.62
	4. Others	16655.7	6904.2	23559.9	70.70	29.30
<b>7</b>	<b>Reconciliation A/c</b>	<b>0.0</b>	<b>2011.2</b>	<b>2011.2</b>	<b>0.00</b>	<b>100.00</b>
<b>8</b>	<b>Profit &amp; Loss A/c</b>	<b>4345.2</b>	<b>1376.16</b>	<b>5721.4</b>	<b>75.95</b>	<b>24.05</b>
<b>TOTAL LIABILITIES</b>		<b>282840.5</b>	<b>105721.764</b>	<b>388562.3</b>	<b>72.79</b>	<b>27.21</b>
<b>TOTAL ASSETS</b>		<b>282840.5</b>	<b>105721.764</b>	<b>388562.3</b>	<b>72.79</b>	<b>27.21</b>
<b>1</b>	<b>LIQUID FUNDS</b>	<b>38367.2</b>	<b>15499.4</b>	<b>53866.6</b>	<b>71.23</b>	<b>28.77</b>
	a. Cash Balance	1273.2	657.5	1930.7	65.95	34.05
	Nepalese Notes & Coins	1318.6	668.7	1987.3	66.35	33.65
	b. Bank Balance	25716.0	12499.7	38215.7	67.29	32.71
	1. In Nepal Rastra Bank	5318.8	2180.5	7499.3	70.92	29.08
	Domestic Currency	5318.8	2180.5	7499.3	70.92	29.08
	2. "A"Class Licensed Institution	14872.6	8182.9	23055.5	-	35.49
	Domestic Currency	14872.6	8182.9	23055.5	64.51	35.49
	3. Other Financial Ins.	5524.7	2136.3	7661.0	-	27.89
	C. Money at Call	11332.6	2331	13663.6	82.94	17.06
	Domestic Currency	11332.6	2331	13663.6	82.94	17.06
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>	<b>9227.2</b>	<b>405.2</b>	<b>9632.4</b>	<b>95.79</b>	<b>4.21</b>
	a. Govt. Securities	9227.2	405.2	9632.4	95.79	4.21
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>14695.2</b>	<b>3516.97</b>	<b>18212.21</b>	<b>80.69</b>	<b>19.31</b>
	2. Others	14695.2	3516.97	18212.21	80.69	19.31
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	<b>193867.6</b>	<b>76921.9</b>	<b>270789.5</b>	<b>71.59</b>	<b>28.41</b>
	b. Pvt. Sector	193867.6	76921.9	270789.5	71.59	28.41
<b>5</b>	<b>BILL PURCHASED</b>	<b>163.6</b>	<b>0</b>	<b>163.6</b>	<b>100.00</b>	<b>0.00</b>
	a. Domestic Bills Purchased	163.6	0	163.6	100.00	0.00
<b>8</b>	<b>FIXED ASSETS</b>	<b>8226.7</b>	<b>1450.43</b>	<b>9677.1</b>	<b>85.01</b>	<b>14.99</b>
<b>9</b>	<b>OTHER ASSETS</b>	<b>14505.2</b>	<b>5131.5</b>	<b>19636.7</b>	<b>73.87</b>	<b>26.13</b>
	a. Accrued Interests	6063.2	2480.5	8543.7	70.97	29.03
	Private Sector	6063.2	2480.5	8543.7	70.97	29.03
	c. Sundry Debtors	1092.7	352	1444.7	75.63	24.37
	d. Cash In Transit	6.9	0	6.9	100.00	0.00
	e. Others	7342.4	2299	9641.4	76.15	23.85
<b>10</b>	<b>Expenses not Written off</b>	<b>235.7</b>	<b>89.1</b>	<b>324.8</b>	<b>72.57</b>	<b>27.43</b>
<b>11</b>	<b>Non Banking Assets</b>	<b>3023.9</b>	<b>1209.86</b>	<b>4233.8</b>	<b>71.42</b>	<b>28.58</b>
<b>12</b>	<b>Reconciliation Account</b>	<b>66.7</b>	<b>1174.3</b>	<b>1241.0</b>	<b>5.37</b>	<b>94.63</b>
<b>13</b>	<b>Profit &amp; Loss A/c</b>	<b>461.5</b>	<b>323.1</b>	<b>784.6</b>	<b>58.82</b>	<b>41.18</b>

\* Figures in paranthesis show the number of Finance Companies.

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

(Rs in Lakh)

	Mid-July					Mid-January	Mid-July
	2001*	2002	2003	2004	2005	2006	2006
<b>1 CAPITAL FUND</b>	<b>3223.19</b>	<b>26856.58</b>	<b>41226.2</b>	<b>41586.56</b>	<b>47548.58</b>	<b>46843.6</b>	<b>47820.6</b>
a. Paid-up Capital	3163.37	23580.6	24008.4	25053.7	31527.4	30447.6	31358.6
b. General Reserves	7.52	2941.7	2149.4	2208.9	2301.98	2546.9	2566.9
c. Share Premium						1	0
d. Retained Earning						257	306
e. Others Reserves	52.3	334.28	15068.4	14323.96	13719.2	13591.1	13589.1
1. Ex.Eq.Fund							
2. Other						13591.1	13589.1
<b>2 BORROWINGS</b>	<b>1.48</b>	<b>59320.76</b>	<b>58894.05</b>	<b>59599.3</b>	<b>51177.65</b>	<b>52357.3</b>	<b>52262.2</b>
a. NRB	1.48	3025.76	11152.08	11759.3	11427.95	11373	11591
b. "A"Class Licensed Institution		41563	6871	6969	6830	7692	7583
c. Foreign Banks and Fin. Ins.						0	0
d. Other Financial Ins.		14732	40870.97	40871	32919.7	33117.3	32996.2
e. Bonds and Securities						175	92
<b>3 DEPOSITS</b>	<b>21959.96</b>	<b>246774.5</b>	<b>288024.5</b>	<b>294271.95</b>	<b>339578.41</b>	<b>342887.4</b>	<b>359026.4</b>
a. Current						421	611
Domestic						421	611
Foreign							
b. Savings						19619	30787
Domestic						19619	30787
Foreign							
c. Fixed						41158	45594
Domestic						41158	45594
Foreign							
d. Call Deposits						4307	4661
e. Others						1039	6255
<b>4 Bills Payable</b>						6	31
<b>6 Other Liabilities</b>	<b>380.9</b>	<b>50896</b>	<b>85771.6</b>	<b>94120.26</b>	<b>150028.37</b>	<b>149790</b>	<b>149281.2</b>
1. Sundry Creditors	64.5	9	5207.9	5254.48	179.37	378	378
2. Loan Loss Provision						2094	1801
3. Interest Suspense a/c						1597	1559
4. Others	316.4	50887	80563.7	88865.78	149849	1411.8	1360
<b>7 Reconciliation A/c</b>			2818.58	2561.09	627.7	1098	2015
<b>8 Profit &amp; Loss A/c</b>	<b>432.5</b>	<b>-5433</b>	<b>-6588.4</b>	<b>-13123.84</b>	<b>-10811.15</b>	<b>-9112.1</b>	<b>-8434.1</b>
<b>Total Sources of Funds</b>	<b>25998.03</b>	<b>378414.8</b>	<b>470146.5</b>	<b>479015.3</b>	<b>578149.6</b>	<b>583870.2</b>	<b>602002.3</b>
<b>1 LIQUID FUNDS</b>	<b>4793.99</b>	<b>36294.51</b>	<b>41369.64</b>	<b>40536.76</b>	<b>45627.43</b>	<b>47094.6</b>	<b>52409.7</b>
a. Cash Balance	118.55	30572.57	7251.37	7421.26	6572.17	6566.3	6900.4
Nepalese Notes & Coins						893	6689.4
Foreign Currency						57	211
b. Bank Balance	4675.44	5721.94	34118.27	33115.5	39055.26	<b>31777.3</b>	<b>36989.3</b>
1. In Nepal Rastra Bank	56	549.42	14594	15140	12534.28	13668.1	14002.1
Domestic Currency						2318	13996.1
Foreign Currency						50	6
2. "A"Class Licensed Institution	4178.88	4826.82	18634.27	16325.5	24657.68	16984.2	18325.2
Domestic Currency						3129	18314.2
Foreign Currency						1	11
3. Other Financial Ins.	440.56	345.7	890	1650	1863.3	1125	4662
4. in Foreign banks							
C. Money at Call						8751	8520
Domestic Currency						8751	8519
Foreign Currency							1
<b>2 INVESTMENT IN SECURITIES</b>	<b>500</b>	<b>16240</b>	<b>11616.6</b>	<b>11147.35</b>	<b>4748.55</b>	<b>5179.7</b>	<b>5143.7</b>
a. Govt. Securities	500	16240	11616.6	11147.35	4748.55	5151.7	5143.7
b. NRB Bond							
c. Govt. Non-Fin. Ins.						28	0
d. Other Non-Fin Ins.							
e. Non Residents							
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>653.25</b>	<b>11676.37</b>	<b>12176.47</b>	<b>11969.35</b>	<b>15161.66</b>	<b>15024.9</b>	<b>16046.9</b>
1.1 Non Residents						220	98
2. Others						3193	5657.8
<b>4 LOANS &amp; ADVANCES</b>	<b>18410.34</b>	<b>275548.2</b>	<b>310268.8</b>	<b>319052.59</b>	<b>298937.05</b>	<b>302137.5</b>	<b>312242.5</b>
a. Govt. Entp.	0	0	0	0	0	21831	23042
i. Financial						21831	216
ii. Non-Finan.						67	22826
b. Pvt. Sector	18410.34	275548.2	310268.8	319052.59	298937.05	280306.5	63550
<b>5 BILL PURCHED</b>						<b>24</b>	<b>22</b>
a. Domestic Bills Purchased						20	22
b. Foreign Bills Purchased						4	0
c. Import Bills & Imports							
<b>6 LOANS AGAINST COLLECTED BILLS</b>						<b>0</b>	<b>0</b>
a. Against Domestic Bills							
b. Against Foreign Bills							
<b>8 FIXED ASSETS</b>						<b>1506</b>	<b>2275</b>
<b>9 OTHER ASSETS</b>	<b>1640.45</b>	<b>38655.76</b>	<b>94332.65</b>	<b>96039.43</b>	<b>212795.44</b>	<b>206182.48</b>	<b>207452.5</b>
a. Accrued Interests	632.89	231.32	11755.38	13148	2126.3	1787.68	1762.7
Govt. Entp.						4	31
Private Sector						1783.68	1731.7
c. Sundry Debtors	130.4	88.4	60529.65	60531.2	110.5	351.5	378.5
d. Cash In Transit						1	9
e. Others	877.16	38336.04	22047.62	22360.23	210558.64	204042.3	205302.3
<b>10 Expenses not Written off</b>							<b>342</b>
<b>11 Non Banking Assets</b>						<b>2154</b>	<b>724</b>
<b>12 Reconciliation Account</b>			<b>340.8</b>	<b>182.45</b>	<b>575.46</b>	<b>1090</b>	<b>2021</b>
<b>13 Profit &amp; Loss A/c</b>			<b>41.57</b>	<b>87.39</b>	<b>303.97</b>	<b>3135</b>	<b>3319</b>
<b>Total uses of Fund</b>	<b>25998.03</b>	<b>378414.8</b>	<b>470146.5</b>	<b>479015.3</b>	<b>578149.6</b>	<b>583870.18</b>	<b>602002.3</b>

\* Excluding NIDC and ADB/N.

Previous Figure of NIDC and ADB/N.





Table No.41  
Non Performing Loan Status of Development Banks

(Rs. in '000)

Names	Mid-July 2005			Mid-Janary 2006			Mid-July 2006		
	Total NPL	NPL/Total Loan		Total Loan	Total NPL	NPL/Total Loan	Total Loan	Total NPL	NPL/Total Loan
1. ADB/N #	22565050	741100	3.28	23947276.00	4366431	18.23	0.00	0	0.00
2. NIDC*	0	0	0.00	0	0	0.00	0	0	0.00
3. N D B	842876	62828	7.45	679536	156293	23.00	591947	29597	5.00
4. Dev.Cr.	1394543	56596	4.06	1757201	53067	3.02	1918339	15730	0.82
5. CSID	833251	62828	7.54	776125	110831	14.28	690776	226575	32.80
6. Udbl	90838	6108	6.72	96028	5330	5.55	94497	4725	5.00
7. Malika	289199	9230	3.19	328047	394	0.12	323863	30378	9.38
8. Siddhartha	144734	4703	3.25	177676	10056	5.66	245239	6401	2.61
9. Udb	93177	1377	1.48	95820	10	0.01	100787	3397	3.37
10. Narayani	148290	11746	7.92	162416	21195	13.05	184870	11887	6.43
11. Pashchim	201547	4813	2.39	246522	173	0.07	239077	72	0.03
12. Sahayogi	76647	6702	8.74	85209	3511	4.12	105690	3234	3.06
13. Pashupati	120747	1500	1.24	134379	6706	4.99	137923	4372	3.17
14. Karnali	59337	3805	6.41	92987	1265	1.36	117732	290	0.25
15. Annapurna	67158	0	0.00	117792	9930	8.43	124124	4282	3.45
16. Triveni	42009	0	0.00	54092	0	0.00	73631	0	0.00
17. Bhrikuti	52558	0	0.00	104577	1046	1.00	157848	1578	1.00
18. Shubhechchha	47113	0	0.00	92555	1185	1.28	110787	1462	1.32
19. Bageshwori	51159	0	0.00	89316	0	0.00	124154	0	0.00
20. Gorkha	308073	0	0.00	495,753	4958	1.00	683,078	4958	0.73
21. Gaurishanker	24958	0	0.00	40149	92	0.23	53193	1851	3.48
22. Sanima	250588	0	0.00	557584	0	0.00	758633	0	0.00
23. Gandaki	57408	0	0.00	74968	0	0.00	119376	0	0.00
24. Ifrastructure	12544	0	0.00	84763	0	0.00	301415	0	0.00
25. Business	42057	0	0.00	134192	0	0.00	207402	0	0.00
26. Birat Laxmi	14154	0	0.00	47326	0	0.00	68180	0	0.00
27. Excel				24545	0	0.00	59522	59522	100.00
28. Merchat				19521	0	0.00	34201	0	0.00
29. Himchuli				27449	0	0.00	130111	0	0.00
<b>Total</b>	<b>27830015</b>	<b>973336</b>	<b>3.50</b>	<b>30543804</b>	<b>4752470</b>	<b>15.56</b>	<b>7756395</b>	<b>410311</b>	<b>5.29</b>

\* Figurs are not available.

# Figure not available July 2006.

- |   |  |   |
|---|--|---|
| 1. NIDC=NEPAL INDUSTRIAL DEVELOPMENT CORP | 11.PASHCHIM=PASHCHIMANCHAL BIKAS BANK LTD. | 21 BUSINESS=BUSINESS DEV. FINANCIAL INSTITUTE L |
| 2. ADB/N=AGRICULTURE DEVELOPMENT BANK     | 12.SAHAYOGI=SAHAYOGI BIKAS BANK LTD.       | 22. INFRASTRUCTURE=INFRASTRUCTURE DEV. FINANCI  |
| 3. NDB=NEPAL DEVELOPMENT BANK.            | 13. PASHUPATI=PASHUPATI BIKAS BANK LTD.    | 23 GANDAKI=GANDAKI DEV.FINANCIAL INS. LTD.      |
| 4. UDBL=UDHYAM DEVELOPMENT BANK LTD.      | 14. KARNALI=KARNALI BIKAS BANK LTD.        | 24 GAURISHANKER=GAURISHANKER BIKAS BITTIYA SA   |
| 5. MALIKA=MALIKA DEVELOPMENT BANK.        | 15. ANNAPURNA= ANNAPURNA BIKAS BANK LTD.   | 25 SUBHECHCHHA=SUBHECHCHHA BIKAS BANK LTD.      |
| 6. SIDDHARTHA=SIDDHARTHA DEVELOPMENT BA   | 16. TRIVENI=TRIVENI BIKAS BANK LTD         | 26 BIRAT LAXMI=BIRATLAXMI BITTIYA SANSTHA LTD.  |
| 7. DEV.CR.=DEVELOPMENT CREDIT BANK LTD.   | 17. BHRIKUTI= BHRIKUTI BIKAS BANK LTD      | 27 EXCEL CREDIT=EXCEL CREDIT AND COMMERCIAL BI  |
| 8. CSI=NEPAL CSI DEVELOPMENT BANK LTD.    | 18. BAGESHWORI=BAGESHWORI BIKAS BANK LTD   | 28 MERCHAT=MERCHAT BIKAS BITTIYA SANSTHA LTD.   |
| 9. UDB=UNITED DEVELOPMENT BANK LTD.       | 19. GORKHA=GORKHA BIKAS BANK LTD           | 29 HIMCHULI=HIMCHULI BIKAS BITTIYA SANSTHA LTD. |
| 10. NARAYANI =NARAYANIN AUDYOGIK DEVELOP. | 20. SANIMA=SANIMA BAKAS BANK LTD           |   |



Table No. 42  
SOURCES AND USES OF FUNDS OF RURAL DEVELOPMENT BANKS  
(AGGREGATE)

(Rs. in Lakh)

	SOURCES AND USES	2000	2001	2002	2003	2004	2005	2006	2006
		Mid- July	Mid- July	Mid- July	Mid- July	Mid- July	Mid- July	Mid-January	Mid-July
<b>1</b>	<b>CAPITAL FUND</b>	<b>3106.18</b>	<b>3075.25</b>	<b>3080.91</b>	<b>3032.38</b>	<b>3172.68</b>	<b>3039.18</b>	<b>3163</b>	<b>3163</b>
	a. Paid-up Capital	2985	2985	2985	2985	2985	2985	2985	2985
	b. General Reserves	27.8	26.25	27.14	24.51	17.87	30.43	167	167
	c. Share Premium								
	d. Retained Earning							4	4
	e. Others Reserves	93.38	64	68.77	22.87	169.81	23.75	7	7
	1. Ex.Eq.Fund								
	2. Other							7	7
<b>2</b>	<b>BORROWINGS</b>	<b>7829.84</b>	<b>10706.4</b>	<b>11810</b>	<b>13248.7</b>	<b>14719.6</b>	<b>16758.5</b>	<b>20058</b>	<b>23037</b>
	a. NRB	614.06	100	322.93	394.39	0	0	495	280
	b. "A"Class Licensed Institution							15864	9396
	c. Foreign Banks and Fin. Ins.								0
	d. Other Financial Ins.	7215.78	10606.4	11487	12854.3	0	0	3699	13361
	e. Bonds and Securities								
<b>3</b>	<b>DEPOSITS</b>	<b>2180.9</b>	<b>2833.6</b>	<b>3410.72</b>	<b>4515.56</b>	<b>4736.16</b>	<b>4397.96</b>	<b>4565</b>	<b>4998</b>
	a. Current							0	0
	Domestic								
	Foreign								
	b. Savings							4527	4788
	Domestic							4527	4788
	Foreign								
	c. Fixed							0	0
	Domestic	0	0	0	0	0	0		
	Foreign								
	d. Call Deposits								
	e. Others							38	210
<b>4</b>	<b>Bills Payable</b>								
<b>6</b>	<b>Other Liabilities</b>	<b>2371.6</b>	<b>3297.52</b>	<b>1975.14</b>	<b>2274.57</b>	<b>2853.87</b>	<b>4032.27</b>	<b>3891</b>	<b>3766</b>
	1. Sundry Creditors							31	9
	2. Loan Loss Provision							1502	343
	3. Interest Suspense a/c							72	183
	4. Others	2371.6	3297.52	1975.14	2274.57	2853.87	4032.27	2286	3231
<b>7</b>	<b>Reconciliation A/c</b>							<b>672</b>	<b>798</b>
<b>8</b>	<b>Profit &amp; Loss A/c</b>	<b>4.11</b>	<b>54.08</b>	<b>-1209.76</b>	<b>-1016.99</b>	<b>-1854.31</b>	<b>224.12</b>	<b>86</b>	<b>431</b>
<b>TOTAL LIABILITIES</b>		<b>15492.6</b>	<b>19966.9</b>	<b>19067</b>	<b>22054.2</b>	<b>23628</b>	<b>28452</b>	<b>32435</b>	<b>36193</b>
<b>1</b>	<b>LIQUID FUNDS</b>	<b>1875.69</b>	<b>1217.39</b>	<b>1667.59</b>	<b>2113.17</b>	<b>2570.76</b>	<b>2943.74</b>	<b>2466</b>	<b>3002</b>
	a. Cash Balance	82.85	144.64	177.89	197.35	111.96	108.53	118	167
	Nepalese Notes & Coins							118	167
	Foreign Currency								
	b. Bank Balance	1792.84	1072.75	1489.7	1915.82	2458.8	2835.21	2348	1389
	1. In Nepal Rastra Bank	452.15	18.64	167.26	17.57	66.32	834.89	195	109
	Domestic Currency							195	109
	Foreign Currency								
	2. "A"Class Licensed Institution	1340.69	1054.11	1322.44	1898.25	1271.62	1847.15	2153	1113
	Domestic Currency							2153	1113
	Foreign Currency								
	3. Other Financial Ins.					1120.86	153.17		167
	4. in Foreign banks								
	C.Money at Call							0	1446
	Domestic Currency								1446
	Foreign Currency								
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>	<b>423.68</b>	<b>75</b>	<b>75</b>	<b>75</b>	<b>5798.83</b>	<b>6605.71</b>	<b>10</b>	<b>0</b>
	a. Govt. Securities	423.68	75	75	75	0	0	10	0
	b. NRB Bond								
	c. Govt.Non-Fin. Ins.								
	d. Other Non-Fin Ins.								
	e. Non Residents								
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>2115.45</b>	<b>3806.45</b>	<b>4586.45</b>	<b>5298.83</b>	<b>0</b>	<b>0</b>	<b>9609</b>	<b>11486</b>
	1.1 Non Residents								
	2.Others	2115.45	3806.45	4586.45	5298.83	0	0	9609	11486
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	<b>7331.69</b>	<b>10002.8</b>	<b>11458.9</b>	<b>13090.8</b>	<b>13584.1</b>	<b>14660.2</b>	<b>15431</b>	<b>16165</b>
	a. Govt. Entp.								
	i. Financial	0	0	0	0	0	0		
	ii. Non-Finan.								
	b. Pvt. Sector	7331.69	10002.8	11458.9	13090.8	13584.1	14660.2	15431	16165
<b>5</b>	<b>BILL PURCHED</b>								
	a. Domestic Bills Purchased								
	b. Foreign Bills Purchased	0	0	0	0	0	0		
	c. Import Bills & Imports								
<b>6</b>	<b>LOANS AGAINST COLLECTED BILLS</b>								
	a. Against Domestic Bills								
	b. Against Foreign Bills								
<b>8</b>	<b>FIXED ASSETS</b>							192	138
<b>9</b>	<b>OTHER ASSETS</b>	<b>2397.47</b>	<b>3236.26</b>	<b>1279.08</b>	<b>1476.39</b>	<b>1674.34</b>	<b>2207.74</b>	<b>2173</b>	<b>2461</b>
	a. Accrued Interests	0	0	0	0	0	0	21	0
	Govt. Entp.								
	Private Sector							21	0
	c. Sundry Debtors							17	0
	d. Cash In Transit							19	0
	e. Others	2397.47	3236.26	1279.08	1476.39	1674.34	2207.74	2116	2461
<b>10</b>	<b>Expenses not Written off</b>							<b>2</b>	<b>0</b>
<b>11</b>	<b>Non Banking Assets</b>								
<b>12</b>	<b>Reconciliation Account</b>							<b>653</b>	<b>731</b>
<b>13</b>	<b>Profit &amp; Loss A/c</b>	<b>1348.65</b>	<b>1628.66</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2034.57</b>	<b>1899</b>	<b>2210</b>
<b>TOTAL ASSETS</b>		<b>15492.6</b>	<b>19966.6</b>	<b>19067</b>	<b>22054.2</b>	<b>23628</b>	<b>28452</b>	<b>32435</b>	<b>36193</b>

Table No 43  
Sources & Uses of Fund Rural Development banks  
Mid-July 2006

(Rs in Lakh)

	PUGBB 1	MGBB 2	PAGBB 3	MPGBB 4	SPGBB 5	TOTAL
<b>1 CAPITAL FUND</b>	<b>688.0</b>	<b>631.0</b>	<b>647.0</b>	<b>611.0</b>	<b>586.0</b>	<b>3163.0</b>
a. Paid-up Capital	600.0	600.0	600.0	600.0	585.0	2985.0
b. General Reserves	88.0	31.0	47.0	4.0	1.0	171.0
c. Share Premium	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	0.0
e. Others Reserves	0.0	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
<b>2 BORROWINGS</b>	<b>4722.0</b>	<b>4322.0</b>	<b>4674.0</b>	<b>5359.0</b>	<b>3960.0</b>	<b>23037.0</b>
a. NRB	0.0	0.0	0.0	280.0	0.0	280.0
b. "A"Class Licensed Institution	4722.0	0.0	4674.0	0.0	0.0	9396.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Financial Ins.	0.0	4322.0	0.0	5079.0	3960.0	13361.0
e. Bonds and Securities	0.0	0.0	0.0	0.0	0.0	0.0
<b>3 DEPOSITS</b>	<b>1697.0</b>	<b>1342.0</b>	<b>1006.0</b>	<b>568.0</b>	<b>385.0</b>	<b>4998.0</b>
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	1697.0	1132.0	1006.0	568.0	385.0	4788.0
Domestic	1697.0	1132.0	1006.0	568.0	385.0	4788.0
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	210.0	0.0	0.0	0.0	210.0
<b>4 Bills Payable</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>6 Other Liabilities</b>	<b>1006.0</b>	<b>105.0</b>	<b>570.0</b>	<b>770.0</b>	<b>1315.0</b>	<b>3766.0</b>
1. Sundry Creditors	0.0	0.0	0.0	9.0	0.0	9.0
2. Loan Loss Provision	0.0	0.0	0.0	343.0	0.0	343.0
3. Interest Suspense a/c	0.0	0.0	0.0	183.0	0.0	183.0
4. Others	1006.0	105.0	570.0	235.0	1315.0	3231.0
<b>7 Reconciliation A/c</b>	<b>0.0</b>	<b>41.0</b>	<b>0.0</b>	<b>19.0</b>	<b>738.0</b>	<b>798.0</b>
<b>8 Profit &amp; Loss A/c</b>	<b>0.0</b>	<b>0.0</b>	<b>17.0</b>	<b>353.0</b>	<b>61.0</b>	<b>431.0</b>
<b>TOTAL LIABILITIES</b>	<b>8113.0</b>	<b>6441.0</b>	<b>6914.0</b>	<b>7680.0</b>	<b>7045.0</b>	<b>36193.0</b>
<b>1 LIQUID FUNDS</b>	<b>1626.0</b>	<b>593.0</b>	<b>447.0</b>	<b>240.0</b>	<b>96.0</b>	<b>3002.0</b>
a. Cash Balance	7.0	39.0	40.0	65.0	16.0	167.0
Nepalese Notes & Coins	7.0	39.0	40.0	65.0	16.0	167.0
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0
b. Bank Balance	173.0	554.0	407.0	175.0	80.0	1389.0
1. In Nepal Rastra Bank	21.0	0.0	0.0	8.0	80.0	109.0
Domestic Currency	21.0	0.0	0.0	8.0	80.0	109.0
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0
2. "A"Class Licensed Institution	152.0	554.0	407.0	0.0	0.0	1113.0
Domestic Currency	152.0	554.0	407.0	0.0	0.0	1113.0
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0
3. Other Financial Ins.	0.0	0.0	0.0	167.0	0.0	167.0
4. in Foreign banks	0.0	0.0	0.0	0.0	0.0	0.0
C.Money at Call	1446.0	0.0	0.0	0.0	0.0	1446.0
Domestic Currency	1446.0	0.0	0.0	0.0	0.0	1446.0
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0
<b>2 INVESTMENT IN SECURITIES</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Govt. Securities	0.0	0.0	0.0	0.0	0.0	0.0
b. NRB Bond	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
d. Other Non-Fin Ins.	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
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>8.0</b>	<b>2251.0</b>	<b>1833.0</b>	<b>4311.0</b>	<b>3083.0</b>	<b>11486.0</b>
1.1 Non Residents	0.0	0.0	0.0	0.0	0.0	0.0
2. Others	8.0	2251.0	1833.0	4311.0	3083.0	11486.0
<b>4 LOANS &amp; ADVANCES</b>	<b>5651.0</b>	<b>3176.0</b>	<b>4308.0</b>	<b>1717.0</b>	<b>1313.0</b>	<b>16165.0</b>
a. Govt. Entp.	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
ii. Non-Finan.	0.0	0.0	0.0	0.0	0.0	0.0
b. Pvt. Sector	5651.0	3176.0	4308.0	1717.0	1313.0	16165.0
<b>5 BILL PURCHED</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
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
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills	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
<b>8 FIXED ASSETS</b>	<b>28.0</b>	<b>17.0</b>	<b>32.0</b>	<b>42.0</b>	<b>19.0</b>	<b>138.0</b>
<b>9 OTHER ASSETS</b>	<b>800.0</b>	<b>136.0</b>	<b>293.0</b>	<b>398.0</b>	<b>834.0</b>	<b>2461.0</b>
a. Accrued Interests	0.0	0.0	0.0	0.0	0.0	0.0
Govt. Entp.	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
c. Sundry Debtors	0.0	0.0	0.0	0.0	0.0	0.0
d. Cash In Transit	0.0	0.0	0.0	0.0	0.0	0.0
e. Others	800.0	136.0	293.0	398.0	834.0	2461.0
<b>10 Expenses not Written off</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>11 Non Banking Assets</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>12 Reconciliation Account</b>	<b>0.0</b>	<b>0.0</b>	<b>1.0</b>	<b>0.0</b>	<b>730.0</b>	<b>731.0</b>
<b>13 Profit &amp; Loss A/c</b>	<b>0.0</b>	<b>268.0</b>	<b>0.0</b>	<b>972.0</b>	<b>970.0</b>	<b>2210.0</b>
<b>TOTAL ASSETS</b>	<b>8113.0</b>	<b>6441.0</b>	<b>6914.0</b>	<b>7680.0</b>	<b>7045.0</b>	<b>36193.0</b>
	0.0	0.0	0.0	0.0	0.0	0.0

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. 44  
SOURCES AND USES OF FUND OF MICRO CREDIT DEVELOPMENT BANKS  
Mid. July 2006

(Rs in Lakh)

	Total in Mid-July 2005	NIRDHAN 1	DIPROSE 2	CHHIMEK 3	RMDC 4	*SANA KISAN 5	SWABALAMBAN 6	TOTAL
<b>1 CAPITAL FUND</b>	<b>4358.42</b>	<b>883.0</b>	<b>242.0</b>	<b>160.0</b>	<b>1358.0</b>	<b>1965.0</b>	<b>533.0</b>	<b>5141.0</b>
a. Paid-up Capital	2497.46	274.0	116.0	100.0	1000.0	1094.0	140.0	2724.0
b. General Reserves	1001.13	36.0	11.0	14.0	83.0	871.0	93.0	1108.0
c. Share Premium		0.0	0.0	0.0	0.0		0.0	0.0
d. Retained Earning		0.0	0.0	46.0	227.0	0.0	136.0	409.0
e. Others Reserves	859.83	573.0	115.0		48.0	0.0	164.0	900.0
1. Ex.Eq.Fund		0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. Other		573.0	115.0	0.0	48.0	0.0	164.0	900.0
<b>2 BORROWINGS</b>	<b>17265.85</b>	<b>5205.0</b>	<b>2656.0</b>	<b>2748.0</b>	<b>9095.0</b>	<b>8059.0</b>	<b>2449.0</b>	<b>30212.0</b>
a. NRB	102.6	92.0	0.0	5.0	0.0	0.0		97.0
b. "A"Class Licensed Instituti	6713.97	5113.0	2626.0	1975.0	0.0	0.0	1782.0	11496.0
c. Foreign Banks and Fin. Ins.		0.0	0.0	0.0	7909.0	0.0		7909.0
d. Other Financial Ins.	10449.28	0.0	30.0	768.0	1186.0	8059.0	667.0	10710.0
e. Bonds and Securities			0.0	0.0				0.0
<b>3 DEPOSITS</b>	<b>3090.46</b>	<b>1613.0</b>	<b>409.0</b>	<b>694.0</b>	<b>0.0</b>	<b>147.0</b>	<b>1464.0</b>	<b>4327.0</b>
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		1613.0	409.0	694.0	0.0	147.0	1464.0	4327.0
Domestic		1613.0	409.0	694.0	0.0	147.0	1464.0	4327.0
Foreign		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
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
d. Call Deposits		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
<b>4 Bills Payable</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>780.0</b>	<b>0.0</b>	<b>780.0</b>
<b>6 Other Liabilities</b>	<b>9153.19</b>	<b>764.0</b>	<b>0.0</b>	<b>60.0</b>	<b>1951.0</b>	<b>36.0</b>	<b>383.0</b>	<b>3194.0</b>
1. Sundry Credit	83.64	79.0	0.0	1.0	428.0	0.0	66.0	574.0
2. Loan Loss Provision		437.0	0.0	47.0	200.0	0.0	117.0	801.0
3. Interest Suspense a/c		100.0	0.0	0.0	21.0	0.0	6.0	127.0
4. Others	9069.55	148.0	0.0	12.0	1302.0	36.0	194.0	1692.0
<b>7 Reconciliation A/c</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>1352.0</b>	<b>0.0</b>	<b>9.0</b>	<b>0.0</b>	<b>1361.0</b>
<b>8 Profit &amp; Loss A/c</b>	<b>680.93</b>	<b>239.0</b>	<b>104.0</b>	<b>200.0</b>	<b>7.0</b>	<b>39.0</b>	<b>177.0</b>	<b>766.0</b>
<b>TOTAL LIABILITIES</b>	<b>34548.9</b>	<b>8704.0</b>	<b>3411.0</b>	<b>5214.0</b>	<b>12411.0</b>	<b>11035.0</b>	<b>5006.0</b>	<b>45781.0</b>
<b>1 LIQUID FUNDS</b>	<b>3595.28</b>	<b>982.0</b>	<b>444.0</b>	<b>625.0</b>	<b>6875.0</b>	<b>402.0</b>	<b>888.0</b>	<b>10216.0</b>
a. Cash Balance	31.26	8.0	4.0	1.0	0.0	3.0	14.0	30.0
Nepalese Notes & Coins		8.0	4.0	1.0	0.0	3.0	14.0	30.0
Foreign Currency		0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Bank Balance	3564.02	327.0	440.0	624.0	6875.0	399.0	874.0	9539.0
1. In Nepal Rastra Bank	1069.43	36.0	0.0	0.0	792.0	399.0	25.0	1252.0
Domestic Currency		36.0	0.0	0.0	55.0	399.0	25.0	515.0
Foreign Currency		0.0	0.0	0.0	737.0	0.0	0.0	737.0
2. "A"Class Licensed Instit	2438.29	191.0	436.0	492.0	5483.0	0.0	757.0	7359.0
Domestic Currency		191.0	436.0	492.0	5483.0	0.0	757.0	7359.0
Foreign Currency		0.0	0.0	0.0	0.0	0.0	0.0	0.0
3. Other Financial Ins.	56.3	100.0	0.0	132.0	600.0	0.0	92.0	924.0
4. in Foreign banks		0.0	0.0	0.0	0.0	0.0	0.0	0.0
C.Money at Call	647	0	0	0	0	0	0	647.0
Domestic Currency	647.0	0.0	0.0	0.0	0.0	0.0	0.0	647.0
Foreign Currency		0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>2 INVESTMENT IN SECURITIES</b>	<b>1625</b>	<b>1200</b>	<b>1075</b>	<b>0</b>	<b>425</b>	<b>0</b>	<b>0</b>	<b>2700.0</b>
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	0.0	0.0
c. Govt. Non-Fin. Ins.		0.0	1075.0	0.0	0.0	0.0	0.0	1075.0
d. Other Non-Fin. Ins.		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
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>6929.9</b>	<b>114.0</b>	<b>0.0</b>	<b>1024.0</b>	<b>0.0</b>	<b>722.0</b>	<b>680.0</b>	<b>2540.0</b>
1.1 Non Residents		0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. Others		114.0	0.0	1024.0	0.0	722.0	680.0	2540.0
<b>4 LOANS &amp; ADVANCES</b>	<b>20715.86</b>	<b>5641.0</b>	<b>1841.0</b>	<b>2017.0</b>	<b>4952.0</b>	<b>9189.0</b>	<b>3225.0</b>	<b>26865.0</b>
a. Govt. Entp.	0	1830	2017	4952	0	0	0	8799.0
i. Financial		0.0	1722.0	2017.0	4952.0	0.0	0.0	8691.0
ii. Non-Finan.		0.0	108.0	0.0	0.0	0.0	0.0	108.0
b. Pvt. Sector		5641.0	11.0	0.0	0.0	9189.0	3225.0	18066.0
<b>5 BILL PURCHASED</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
a. Domestic Bills Purchased	0.0	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	0.0
c. Import Bills & Imports	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>8 FIXED ASSETS</b>	<b>1682.79</b>	<b>474.0</b>	<b>14.0</b>	<b>84.0</b>	<b>0.0</b>	<b>44.0</b>	<b>27.0</b>	<b>643.0</b>
<b>9 OTHER ASSETS</b>	<b>290.0</b>	<b>37.0</b>	<b>110.0</b>	<b>159.0</b>	<b>678.0</b>	<b>186.0</b>	<b>1460.0</b>	<b>1460.0</b>
a. Accrued Interest	67.88	104	0	17	122	0	6	249.0
Govt. Entp.		2.0	0.0	17.0	59.0	0.0	0.0	78.0
Private Sector		102.0	0.0	0.0	63.0	0.0	6.0	171.0
c. Sundry Debtors	145.5	84.0	0.0	28.0	0.0	0.0	81.0	193.0
d. Cash In Transit		0.0	0.0	1.0	0.0	0.0	7.0	8.0
e. Others	1469.5	102.0	37.0	64.0	37.0	678.0	92.0	1010.0
<b>10 Expenses not Written off</b>	<b>3.0</b>	<b>0.0</b>	<b>1.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>4.0</b>
<b>11 Non Banking Assets</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>12 Reconciliation Account</b>	<b>0.0</b>	<b>0.0</b>	<b>1353.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>1353.0</b>
<b>13 Profit &amp; Loss A/c</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
	<b>34548.8</b>	<b>8704.0</b>	<b>3411.0</b>	<b>5214.0</b>	<b>12411.0</b>	<b>11035.0</b>	<b>5006.0</b>	<b>45781.0</b>

\*Data as mid April-2006

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

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

Table No. 45  
SOURCES AND USES OF FUNDS OF CO-OPERATIVES SOCIETIES  
( Liscensed by NRB)  
(AGGREGATE)

(Rs. in Thousand)

SOURCES AND USES	Mid- July						Mid-January	Mid-July
	2000 (35)	2001 (34)	2002 (34)	2003 (34)	2004 (21)	2005 (20)	2006(19)	2006(19)
<b>1. CAPITAL FUND</b>	<b>157124</b>	<b>204639</b>	<b>246929</b>	<b>272975</b>	<b>247185</b>	<b>266300</b>	<b>301,998</b>	<b>324797</b>
a. Paid-up Capital	137713	169254	191786	218572	191665	203884	214,564	228,406
b. General Reseves	9308	13953	21746	33521	31061	33971	35,167	40,588
c. Others Reserve	10103	21432	33397	20882	24459	28445	52,267	55,803
<b>2. DEPOSITS</b>	<b>1073212</b>	<b>1425233</b>	<b>1570725</b>	<b>1924544</b>	<b>1679794</b>	<b>1769008</b>	<b>1,831,208</b>	<b>2011613</b>
a. Saving	582856	653667	730286	971338	865316	976008	999,649	1,206,500
b. Fixed	490336	654309	697208	802524	626773	576068	615,699	569,533
c. Other	20	117257	143231	150682	187705	216932	215,860	235,580
<b>3. BORROWINGS</b>	<b>62493</b>	<b>66755</b>	<b>58694</b>	<b>66442</b>	<b>41108</b>	<b>46190</b>	<b>63,850</b>	<b>70726</b>
a. NRB	808	493	418	417	0	0	-	-
b. Commercial Banks	61610	58877	56377	61285	36425	36200	57,014	45,603
c. ADB/N	0	0	0	0	0	0	-	-
d. Others	75	7385	1899	4740	4683	9990	6,836	25,123
<b>4. OTHERS</b>	<b>163892</b>	<b>303328</b>	<b>413538</b>	<b>394588</b>	<b>432188</b>	<b>384737</b>	<b>387,904</b>	<b>407,312</b>
<b>5. P/L ACCOUNTS</b>	<b>26263</b>	<b>25405</b>	<b>31989</b>	<b>-8128.6</b>	<b>-47750</b>	<b>-4623</b>	<b>47,710</b>	<b>62,831</b>
<b>TOTAL SOURCES OF</b>	<b>1482984</b>	<b>2025360</b>	<b>2321875</b>	<b>2650420</b>	<b>2352525</b>	<b>2461612</b>	<b>2,632,670</b>	<b>2877279</b>
<b>TOTAL USES OF FUND</b>	<b>1482984</b>	<b>2025360</b>	<b>2321875</b>	<b>2650420</b>	<b>2352525</b>	<b>2461612</b>	<b>2,632,670</b>	<b>2877279</b>
<b>1. LIQUID FUNDS</b>	<b>265163</b>	<b>354409</b>	<b>448564</b>	<b>389055</b>	<b>413128</b>	<b>448652</b>	<b>417,755</b>	<b>493157</b>
a. Cash in Hand	32653	143183	33289	41995	34004	35777	30,020	43559
b. Bal. with NRB	6029	6953	12299	28296	20090	20247	9,710	12809
c. Bal. with Dom . Bank	226481	204273	402976	318764	359034	392628	378,025	436789
<b>2. INVESTMENTS</b>	<b>138114</b>	<b>180565</b>	<b>188796</b>	<b>251874</b>	<b>181491</b>	<b>142050</b>	<b>155,845</b>	<b>161525</b>
a. Govt. Securities	68766	62361	56487	48212	40874	32657	32,657	32657
b. NRB Bond	2306	18777	26200	54500	86800	87300	93,300	50000
c. Others	67042	99427	106109	149162	53817	22093	29,888	78868
<b>3. LOANS &amp; ADVANCE</b>	<b>875113</b>	<b>1221221</b>	<b>1313597</b>	<b>1463248</b>	<b>1310660</b>	<b>1440717</b>	<b>1,508,970</b>	<b>1665422</b>
a. Commercial Loan	512071	627039	659736	609285	547579	634969	673108	741172
b. Production Loan	69206	103388	142115	64539	40114	73020	94488	32794
c. Loan against onFDR	43804	53529	52009	49617	70424	73330	87723	84995
d. Others	250032	437265	459737	739807	652543	659398	653651	806461
<b>4. OTHERS</b>	<b>181949</b>	<b>250663</b>	<b>343762</b>	<b>532100</b>	<b>447247</b>	<b>430193</b>	<b>550100</b>	<b>557175</b>
<b>5. P/L ACCOUNTS</b>	<b>22645</b>	<b>18502</b>	<b>27156</b>	<b>14143</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

\*Figures in Paranthesis Show the number of Cooperatives.

Table No. 46  
SOURCES AND USES OF FUNDS OF SAVING & CREDIT CO-OPERATIVE SOCIETIES  
(Liscensed by NRB)  
Mid-July, 2006 (Ashad, 2063)

(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	
<b>1 CAPITAL FUNDS</b>	<b>23,288</b>	<b>13,550</b>	<b>24,708</b>	<b>33,854</b>	<b>16,789</b>	<b>17,488</b>	<b>15,136</b>	<b>22,335</b>	<b>7,793</b>	<b>9,588</b>	<b>7,728</b>	<b>10,477</b>	<b>27,192</b>	<b>3,457</b>	<b>12,610</b>	<b>61,923</b>	<b>3,010</b>	<b>8,830</b>	<b>5,041</b>	<b>324,797</b>
a. Paid up Capital	15,036	10,951	19,707	25,878	10,204	11,531	14,672	17,747	6,520	8,050	5,542	3,769	7,494	3,161	11,743	42,059	3,010	6,405	4,927	228,406
b. General Reserves	3,775	1,685	2,733	3,859	1,402	5,957	305	2,666	812	387	657	1,836	671	143	261	12,063	-	1,262	114	40,588
c. Other Reserves	4,477	914	2,268	4,117	5,183	-	159	1,922	461	1,151	1,529	4,872	19,027	153	606	7,801	-	1,163	-	55,803
<b>2 DEPOSITS</b>	<b>211,303</b>	<b>104,027</b>	<b>159,057</b>	<b>297,842</b>	<b>77,935</b>	<b>92,546</b>	<b>129,346</b>	<b>212,934</b>	<b>71,324</b>	<b>61,157</b>	<b>33,878</b>	<b>48,824</b>	<b>113,502</b>	<b>11,715</b>	<b>50,631</b>	<b>248,176</b>	<b>26,231</b>	<b>49,697</b>	<b>11,488</b>	<b>2,011,613</b>
a. Saving	171,850	57,531	72,085	84,346	69,173	73,881	78,851	212,934	36,808	35,634	16,819	40,164	7,104	10,350	50,631	115,549	26,231	35,534	11,025	1,206,500
b. Fixed	39,453	46,496	86,972	18,005	8,762	18,665	50,495	-	9,016	25,523	6,412	8,660	106,398	1,365	-	128,685	-	14,163	463	569,533
c. Others	-	-	-	195,491	-	-	-	-	25,500	-	10,647	-	-	-	-	3,942	-	-	-	235,580
<b>3 BORROWINGS</b>	<b>-</b>	<b>-</b>	<b>52,866</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>9,882</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>350</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7,628</b>	<b>70,726</b>
a. NRB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Commercial Banks	-	-	37,975	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7,628	45,603
c. ADB/N	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Other Financial Institutions	-	-	14,891	-	-	-	-	-	9,882	-	-	-	-	350	-	-	-	-	-	25,123
<b>4 OTHERS LIABILITIES</b>	<b>65,096</b>	<b>57,216</b>	<b>19,804</b>	<b>72,105</b>	<b>4,316</b>	<b>18,461</b>	<b>12,118</b>	<b>38,625</b>	<b>29,877</b>	<b>8,366</b>	<b>10,915</b>	<b>1,497</b>	<b>9,038</b>	<b>1,430</b>	<b>23,823</b>	<b>23,628</b>	<b>2,783</b>	<b>7,866</b>	<b>348</b>	<b>407,312</b>
<b>5 P/L Account</b>	<b>12,891</b>	<b>3,591</b>	<b>5,089</b>	<b>1,602</b>	<b>-</b>	<b>1,348</b>	<b>-</b>	<b>4,144</b>	<b>-</b>	<b>9,506</b>	<b>302</b>	<b>1,407</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>9,457</b>	<b>3,812</b>	<b>8,892</b>	<b>790</b>	<b>62,831</b>
<b>TOTAL SOURCES OF FUNDS</b>	<b>312,578</b>	<b>178,384</b>	<b>261,524</b>	<b>405,403</b>	<b>99,040</b>	<b>129,843</b>	<b>156,600</b>	<b>278,038</b>	<b>108,994</b>	<b>98,499</b>	<b>52,823</b>	<b>62,205</b>	<b>149,732</b>	<b>16,952</b>	<b>87,064</b>	<b>343,184</b>	<b>35,836</b>	<b>75,285</b>	<b>25,295</b>	<b>2,877,279</b>
<b>TOTAL USES OF FUNDS</b>	<b>312,578</b>	<b>178,384</b>	<b>261,524</b>	<b>405,403</b>	<b>99,040</b>	<b>129,843</b>	<b>156,600</b>	<b>278,038</b>	<b>108,994</b>	<b>98,499</b>	<b>52,823</b>	<b>62,205</b>	<b>149,732</b>	<b>16,952</b>	<b>87,064</b>	<b>343,184</b>	<b>35,836</b>	<b>75,285</b>	<b>25,295</b>	<b>2,877,279</b>
<b>6 LIQUID FUNDS</b>	<b>98,432</b>	<b>32,618</b>	<b>27,486</b>	<b>88,304</b>	<b>16,929</b>	<b>23,482</b>	<b>26,862</b>	<b>49,579</b>	<b>14,655</b>	<b>5,902</b>	<b>14,611</b>	<b>10,504</b>	<b>17,504</b>	<b>3,672</b>	<b>6,443</b>	<b>28,821</b>	<b>5,204</b>	<b>17,273</b>	<b>4,876</b>	<b>493,157</b>
a. Cash in Hand	1,295	1,122	3,033	12,049	932	703	3,963	5,357	1,093	495	752	3,464	405	990	3,120	695	596	1,001	2,494	43,559
b. Bal.with NRB	4,408	568	1,013	1,800	400	655	-	-	-	-	300	230	600	-	445	1,301	100	948	41	12,809
c. Bal.with Dom. Bank	92,729	30,928	23,440	74,455	15,597	22,124	22,899	44,222	13,562	5,407	13,559	6,810	16,499	2,682	2,878	26,825	4,508	15,324	2,341	436,789
<b>7 INVESTMENTS</b>	<b>623</b>	<b>20,163</b>	<b>70,076</b>	<b>10,101</b>	<b>100</b>	<b>-</b>	<b>1,152</b>	<b>501</b>	<b>8,001</b>	<b>35</b>	<b>2,100</b>	<b>388</b>	<b>10</b>	<b>10</b>	<b>10</b>	<b>44,129</b>	<b>22</b>	<b>3,686</b>	<b>418</b>	<b>161,525</b>
a. Govt. Securities	-	20,000	8,500	-	-	-	-	-	-	-	-	-	-	-	-	450	22	3,685	-	32,657
b. NRB Bond/Fixed Deposits	-	-	-	-	-	-	-	-	8,000	-	-	-	-	-	-	42,000	-	-	-	50,000
c. Others	623	163	61,576	10,101	100	-	1,152	501	1	35	2,100	388	10	10	10	1,679	-	1	418	78,868
<b>8 LOANS &amp; ADVANCES</b>	<b>124,907</b>	<b>75,151</b>	<b>123,076</b>	<b>252,590</b>	<b>79,323</b>	<b>75,758</b>	<b>122,516</b>	<b>144,478</b>	<b>60,969</b>	<b>82,540</b>	<b>28,717</b>	<b>48,558</b>	<b>73,855</b>	<b>11,259</b>	<b>46,969</b>	<b>228,525</b>	<b>23,303</b>	<b>43,245</b>	<b>19,683</b>	<b>1,665,422</b>
a. Commercial Loan	62,515	17,455	31,713	207,136	52,609	15,317	90,732	83,174	21,784	20,001	7,645	-	5,551	8,814	36,931	28,220	14,197	31,998	5,380	741,172
b. Production Loan	13,792	467	3,600	12	3,427	-	-	-	4,253	4,242	-	-	540	1,920	-	-	-	541	-	32,794
c. Loan on FDR & Secu.	3,011	2,131	1,839	22,772	1,420	-	4,771	41,072	242	695	30	-	2,612	155	2,694	1,028	460	63	-	84,995
d. Others	45,589	55,098	85,924	22,682	25,282	57,014	27,013	20,232	34,690	57,602	21,042	48,558	65,152	370	7,344	199,277	8,646	10,643	14,303	806,461
<b>9 OTHERS ASSETS</b>	<b>88,616</b>	<b>50,452</b>	<b>40,886</b>	<b>54,408</b>	<b>2,688</b>	<b>30,603</b>	<b>6,070</b>	<b>83,480</b>	<b>25,369</b>	<b>10,022</b>	<b>7,395</b>	<b>2,755</b>	<b>58,363</b>	<b>2,011</b>	<b>33,642</b>	<b>41,709</b>	<b>7,307</b>	<b>11,081</b>	<b>318</b>	<b>557,175</b>

# Data as of Mid-April 2006

- |   |  |  |   |
|---|--|--|---|
| 1 Nabajiban Co-operative Society Ltd.       | 5 Bindabashini Saving Fund Co-operative Society Ltd. | 9 Sahakari Bittiya Bikas Sanstha Ltd.      | 13 Amarwati Bahoodeshya Sahakari          |
| 2 Sagun Co-operative Society Ltd.           | 6 Mahila Co-opratives Society Ltd.                   | 10 Manakamana Finance Co-op. Society Lt    | 14 Kisan Bahoodeshya Sahakari Sar         |
| 3 Nepal Co-operative Finance Society Ltd.   | 7 Nepal Bahouudeshiya Saving & Loan Co-op. Society   | 11 Bhery Co-operative Finance Society Ltd. | 15 United Saving and Credit Co-oper       |
| 4 The Sahara Loan, Saving & Investment Soci | 8 Raj Shree Saving & Investment Co-op. Society Ltd.  | 12 Vyccu Saving and Credit Co-operative L  | 16 Himalaya Co-operative Finance Ltd.     |
|   |  |  | 17 Shree Star Bahoodeshya Saving and Cre  |
|   |  |  | 18 Yeti Saving and Credit Co-operati      |
|   |  |  | 19 Welfare Saving Fund and Credit Co-oper |



Table NO.48  
List of Class B Licensed Financial Institution (Development Banks)  
Mid-JULY,2006

	<b>Names</b>	<b>Operation Date (A.D.)</b>	<b>Head Office</b>	<b>Telephone No.:</b>	<b>Fax No.</b>
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	Shubhechchha 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

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List of Class C Licensed Financial Institution (Finance Company)  
Mid-JULY, 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	Chiplehunga, 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, Kathmandu	4260991	4262405
8	Himalaya Finance & Savings Co. Ltd.	1993/11/11	Sundhara, Kathmandu	4250172/4259376	4273884
9	United Finance and Leasing Co. Ltd.	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	Narayangadh, 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	Paschhimanchal Finance Co. Ltd.	1995/04/09	P.B.No. 11, Butawal	071-541649	071-541924
18	Universal Finance & Capital Markets Ltd.	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	Bhajuratra 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	1996/02/04	Kamaladi, Kathmandu	4440300	4441034
34	Alpic Everest Finance Ltd.	1996/07/16	Baghbazar, Kathmandu	4266936	4241605
35	Nepal Merchant Banking & Finance Co. Ltd.	1996/11/26	Durbarmarg, Kathmandu	4246160	4246156
36	Nava Durga Finance Co. Ltd.	1997/02/09	Itache, Bhaktapur	6612999	6611999
37	Pokhara Finance Ltd.	1997/03/16	Gairapatan, Pokhara	61-531145	061-531610
38	Janaki Finance Ltd.	1997/03/07	Janakpurdam, 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	Putalisadak, Dharan	025-23185	025-524450
42	Multipurpose Saving & Investment Co. Ltd.	1998/04/15	Saptari, Rajbiraj	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 Co. Ltd.	2000/11/20	Lal Durbar Marg, Kathmandu	4223154/78	4232678
48	World Merchant Banking & Finance Co. Ltd.	2001/08/10	Main Road, Hetauda	057-521129	057-523229
49	Capital Merchant Banking & Finance Co. Ltd.	2002/02/01	Battispatali, Kathmandu	4471458	4496321
50	Crystal Finance Ltd.	2002/02/13	Bag Durbar, Kathmandu	4218269/270/271	4219058
51	Royal Merchant Banking & Finance Co. Ltd.	2002/02/14	Durbarmarg, Kathmandu	4242900	4231349
52	Guheshworil Merchant Banking & Finance Co. Ltd.	2002/06/13	Jawalake, Lalitpur	5521506	5536169
53	Patan Finance Ltd.	2002/06/18	Man Bhawan, Lalitpur	5539475	5544206
54	Kist Merchant Banking & Finance Co. Ltd.	2003/02/21	Kamalpokhari, Kathmandu	4444463/4435463	4444838
55	Fewa Finance Ltd.	2003/04/30	Pokhara, Chiplehunga	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 Co. 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. Ltd.	2005/08/29	Lalitpur, Maanvawan	5547841/5535158	5535419
62	Shikhar Bittiya Sanstha Ltd.	2005/09/15	Kathmandu, Thapathali	4239290/9291	4239289
63	Civil Merchant Bittiya sanstha Ltd.	2005/09/18	Kathmandu, Kuleshwor	4289524/596	4289524
64	Prabhut Bittiya sanstha Ltd.	2006/02/16	Kathmandu, Kantipath	254580/81	4262315
65	Imperial Bittiya sanstha Ltd.	2006/03/08	Kathmandu, Putalisadak	4432373/4427923	4435314
66	Kuber Bittiya sanstha Ltd.	2006/03/24	Kathmandu, Putalisadak	4239797/98	4439796
67	Tilottama Bittiya sanstha Ltd.	2006/05/04	Rupandehi, Butawal	071-560769	071-541683
68	Valley Bittiya sanstha Ltd.	2006/05/11	Kathmandu, Maharajganj	4374001	4376911
69	Seti Bittiya sanstha Ltd.	2006/06/07	Kailaly, Tikapur		091-560966
70	Hama Bittiya sanstha Ltd.	2006/06/16	Kathmandu, Tripureshwor	4249503	4261148

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

	<b>Names</b>	<b>Operation Date (A.D.)</b>	<b>Head Office</b>	<b>Telephone No.</b>	<b>Fax No.</b>
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

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**LIST OF COOPERATIVES (NON CLASIFIED)**

	<b>Names</b>	<b>Operation Date(A.D.)</b>	<b>Head Office</b>
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	Bahooddeshya 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-Uddesyiya 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	Walling, Sayanja

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LIST OF NON GOVERNMENT ORGANIZATION (NON CLASIFIED)

	<b>Names</b>	<b>Operation Date(A.D.)</b>	<b>Head Office</b>
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 Buisiness 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**

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