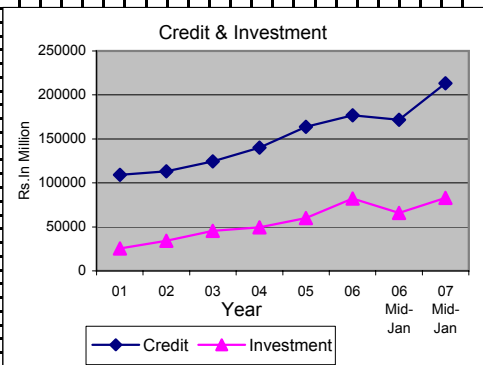
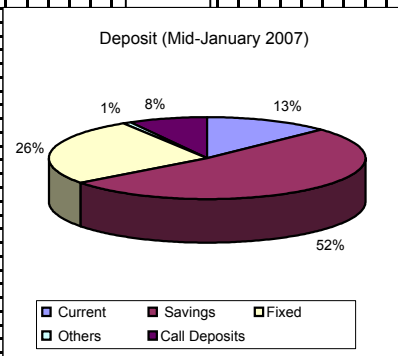


BANKING AND FINANCIAL STATISTICS

MID – JANUARY 2007

NO. 48



NEPAL RASTRA BANK
BANKS & FINANCIAL INSTITUTIONS REGULATION DEPARTMENT
STATISTICS DIVISION

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DEPARTMENT

STATISTICS DIVISION

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Explanatory Notes

1. This issue of "**Banking and Financial Statistics, Mid-Jan. 2007, No-48**" contains statistical information on NRB licensed banks and non-bank financial institutions.
2. This bulletin consists of 52 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.
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-Jan. 2007. If the data of mid-Jan. 2007 are not available, the latest available data have been presented in the 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. In the previous bulletin the financial transactions of ADB/N are presented in commercial banking and development banking part as the nature of its transactions. ADB/N is upgraded as "A" class licensed institution on 2062 Chaitra 03. So, all the financial figures are consolidated in commercial banking part from mid-Jan 2007.
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
EBL = Everest Bank Limited
NCCBL = Nepal Credit and Commerce 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
BoKL = Bank of Kathmandu Limited
LuBL = Lumbini 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
 OMCDBs = Other Micro Credit Development Banks

KBL = Kumari Bank Limited
 LaBL = Laxmi Bank Limited
 ADBL = Agricultural Dev. Bank Ltd.
 CBs = Commercial Banks
 MCDBs = Micro Credit Development Banks
 ADB/N = Agricultural Dev. Bank /Nepal

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

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

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

Highlights on Performance of Banks and Non-Bank Financial Institutions

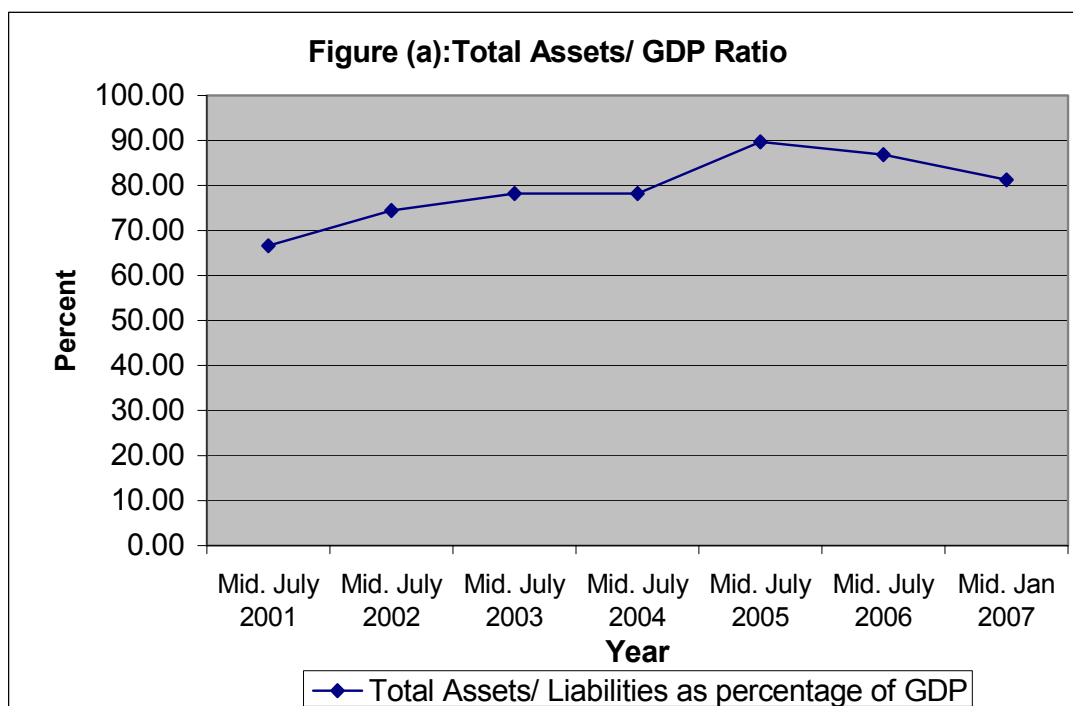
A. Financial Sector at a Glance:

1. The Nepalese financial sector is composed of banking sector and non-banking sector. Banking sector comprises Nepal Rastra Bank (NRB) and commercial banks. The non-banking sector includes development banks, micro-credit development banks, finance companies, co-operative financial institutions, non-government organizations (NGOs) performing limited banking activities and other financial institutions such as 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-Jan. 2007.
2. There is a tremendous growth in the number of financial institution in Nepal in the last two and half 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-Jan.2007, NRB licensed bank and non-bank financial institutions totaled 203. Out of them, 19 are commercial banks, 35 development banks, 72 finance companies, 11 micro-credit development banks, 19 saving and credit co-operatives, and 47 NGOs Table (i).

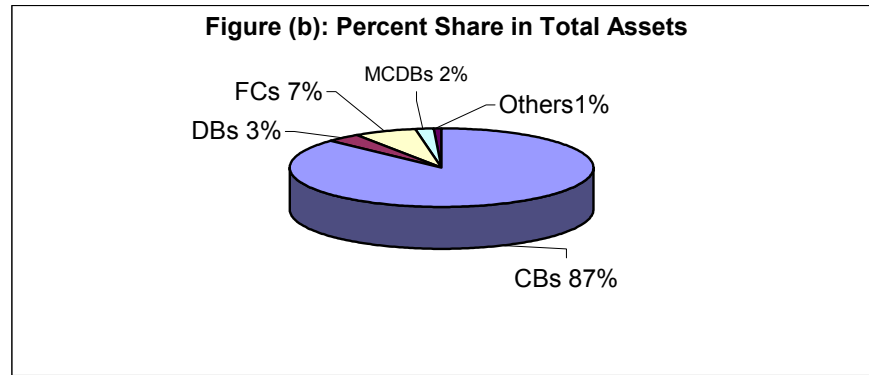
Table (i) : Growth of Financial Institutions:

Type of Financial Institutions	Number of Institutions in mid-July							Mid-Jan 2007
	1980	1985	1990	1995	2000	2005	2006	
Commercial Banks	2	3	5	10	13	17	18	19
Development Banks	2	2	2	3	7	26	28	35
Finance Companies	-		-	21	45	60	70	72
Micro Credit Development Banks	-		-	4	7	11	11	11
Saving and Credit Cooperatives	-		-	6	19	20	19	19
NGOs (limited Banking activities)	-		-	-	7	47	47	47
Total	4	5	7	44	98	181	193	203

3. The total assets/liabilities of the financial system witnessed continuous growth over the last six and half years signifying strong uplift in the financial business. It increased persistently at an average rate of 16.95 percent per annum during 2001 to 2006 and reached to Rs.506129.34 million from Rs.273946.2 million. In mid-Jan 2007 it reached to Rs. 530210.14 million with increments of 4.75 percent as compared to mid-July 2006. The ratio of the total assets/liabilities of the financial system to GDP at current prices fell by 4.04 percentage point to 82.77 percent in mid-Jan. 2007 from 86.82 percent in mid-July 2006. It was 59.44 percent in mid-July 2001.



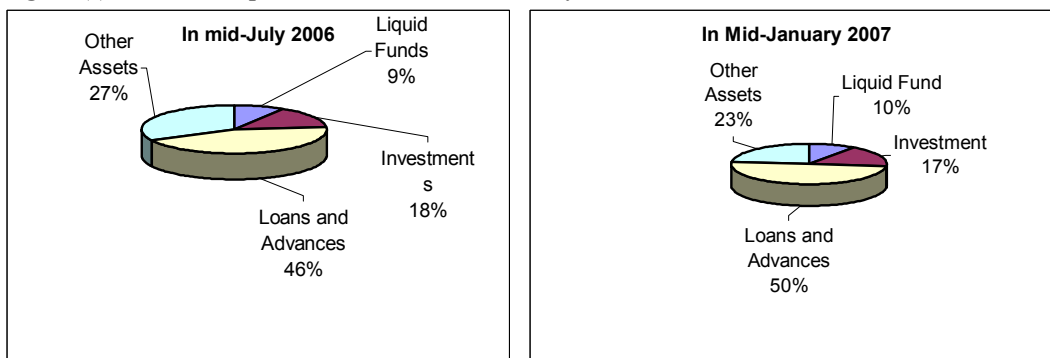
4. Although, the size of the total assets increased significantly, the market share of banks and non-bank financial institutions seems no significant change over mid July 2001 to mid Jan 2007. Commercial banks alone still held the dominant position on financial system. About 85.43 percent share of total assets/liabilities of the financial system is occupied by commercial bank in mid-Jan 2007. Commercial banks and development banks altogether held 88.81 percent of total assets/liabilities of the financial system. In mid-Jan 2007, the share to the total assets of financial system owned by development banks, finance companies, micro credit development banks and others were 3.38 percent, 8.53 percent, 1.83 percent and 0.83 percent respectively.



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 more than 60 percent share in total liabilities. Other components of total liabilities also did not significantly change. Contrary to the 4.0 percent share of capital fund to total liabilities in mid-July 2001, it registered -1.47 percent due to the negative net earning of Nepal Bank Limited and Rastriya Banizya Bank Limited in mid-July 2006. As an improvement in the profitability situation of two state owned commercial banks it observed positive share of 0.83 percent in mid-Jan 2007. Similarly, borrowing occurred at 4.1 percent, deposits 67.53 percent and other liabilities 27.50 percent of total liabilities in mid-Jan, 2007.

On an assets side, the composition of total assets seems to very fluctuate over the last five and half years. The share of liquid funds to total assets continuously declined where as investments as well as loan & advances grew over the years. In mid-Jan 2007, share of loan and advances to the total assets increased to 49.75 followed by other assets 23.35 percent, investments 17.09 percent and liquid funds 9.83 percent. Similarly, in mid-July 2006, loan and advances held 45.54 percent share in total assets, followed by other assets 27.45 percent, investments 17.57 percent and liquid funds 9.43 percent. (Table no. 1).

Figure (c): Assets Composition of Whole Financial System



Of the total deposits of the financial system in mid-Jan 2007, commercial banks held 86.81 percent followed by finance companies 8.90 percent, development banks 3.38 percent, MCDBs 0.26 percent and others 0.64 percent. Similarly, out of total loans and advances Rs.263649.52 million in mid-Jan 2007, the share of commercial banks stood 80.86 percent, finance companies at 11.87 percent, development banks 4.55 percent and other financial institutions 2.71 percent. However, in mid July 2006 corresponding share of commercial banks, finance companies, development bank and other financial institutes were 76.71 percent, 8.76 percent, 11.75 percent and 2.78 percent respectively.

6. The major balance-sheet indicators showed a divergent trend during the five and half years. Capital funds, which recorded positive figures till 2003 accounted negative onwards. However, in the first six month of the current fiscal year positive improvement is seen in capital fund and reached Rs.4401.54 million. Deposits, investments, and loans and advances witnessed strong growth during the mid-July 2001 to mid-Jan 2007. Deposits grew at an average rate of 13.58 percent, investments of 38.45 percent, and loans and advances of 18.75 percent from mid-July 2001 to mid Jan 2007(Table (ii)).

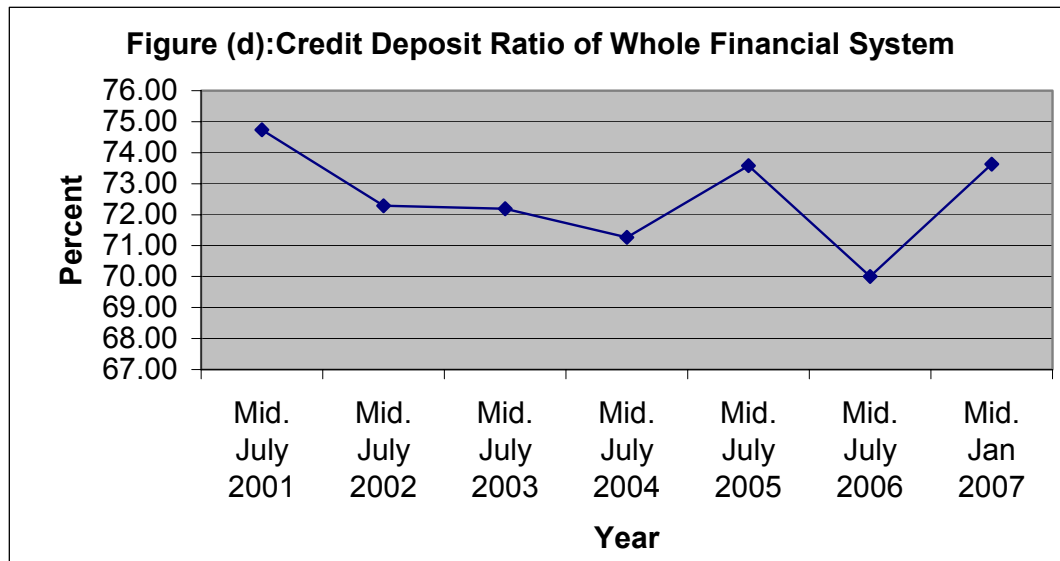
Table (ii) Growth of Major Balance-Sheet Indicators (in %):

Particular	Year ending mid-July						Mid-January
	2001	2002	2003	2004	2005	2006	2007
Capital Fund	26.56	43.97	26.56	(92.63)	(516.43)	(8.38)	159.124
Borrowings	-	-	-	12.46	23.77	(5.43)	0.38
Deposits	21.95	23.59	11.51	13.12	9.81	9.60	9.16
Liquid Funds	16.20	-5.90	-20.59	22.08	-14.32	6.26	9.20
Investments	40.59	43.36	31.00	8.64	18.95	22.45	1.85
Loans and Advances	15.94	19.54	11.35	11.67	13.38	5.07	14.37

Liquid funds showed a fluctuating trend during the last six and half years. On an average it decelerated by 4.20 percent in the review period and reached to Rs.52132.16 million in mid-Jan 2007. It was Rs.58587.3 million in 2001 and Rs.47736.53 million in 2006. In mid-Jan 2007, it increase by 9.20 percent compared to mid-July 2006.

During 2001 to 2006 period deposit increased at an average rate of 13.24 percent. In the first six month of F.Y.2006/07, it increased by 9.16 percent and reached to Rs.358063.31 million.

7. The loan and advances, as a major performance indicator of financial system, accelerated at moderate level of 17.16 percent from 2001 to 2006. During the first half year of the current fiscal year, loan and advances increased by 14.37 percent compared to same period of previous year and reached to Rs.263649.52 million in mid-Jan 2007.



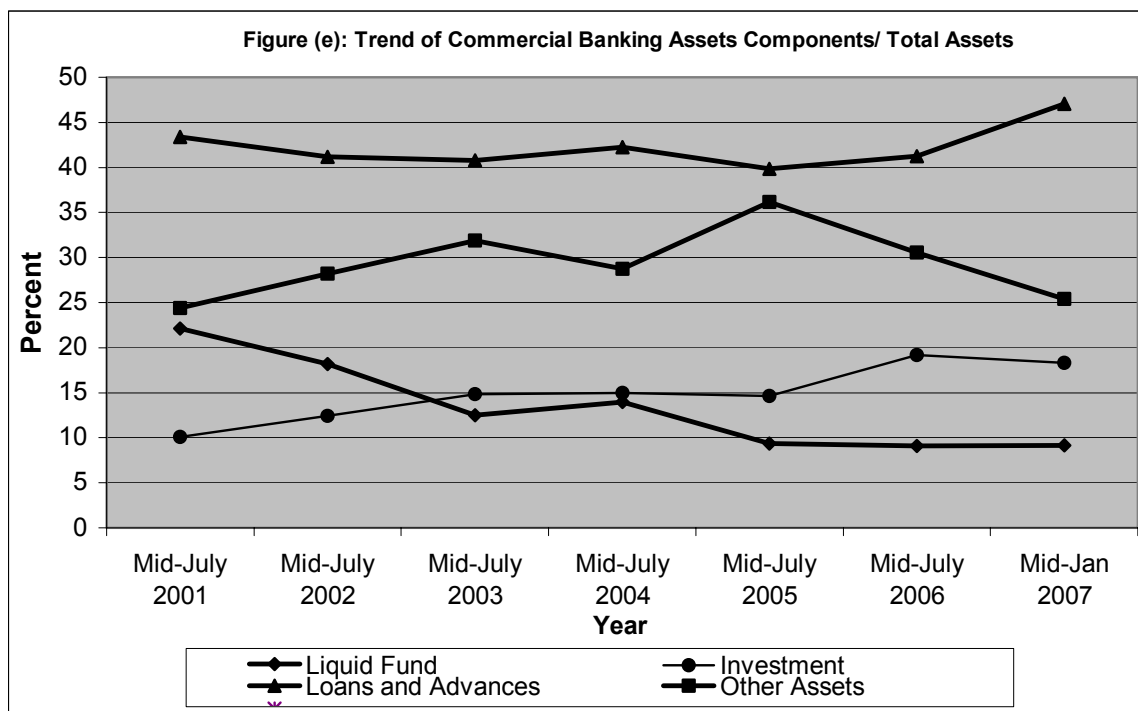
Credit deposit ratio was observed increasing with slight oscillation over the last six and half years. In mid-July 2001 it was 63 percent. Afterwards, it showed an increasing trend and reached the highest level of 74 percent in mid-Jan, 2007.

B. Commercial Banking at a Glance:

8. The number of commercial bank branches operating in the country in mid-Jan 2007 totaled 542. The regional distribution of these bank branches seemed to be much skewed. Of the total bank branches, 245 branches are being operated in the central development region, followed by eastern development region (120) and western development region (114).. Only 34 and 29 branches are being operated in the mid-western development region and far-western development region respectively.
9. The size of total assets of commercial banks increased continuously over the last five and half years. The total asset recorded Rs.251527.2 million in mid-July 2001 expanded to Rs.428706.2 million in mid-July 2006 and

Rs.452932.9 million in mid-Jan 2007. It expanded on an average of 14.08 percent per annum during 2001 - 2006. Contrary to previous year it registered a lower growth of 5.65 percent in mid-Jan, 2007 and reached Rs.452932.9 million.

10. Loans and advances, a major component of total assets, of commercial banks recorded a moderate growth of 12.38 percent per annum during 2001 to 2006. In the first six month of 2006/07 it expanded at a higher growth of 21.3 percent compared to lower growth rate of 5.0 percent in previous year. As a result, the share of loan and advances in total assets increased to 46.43 percent in mid-Jan 2007 from 40.44 percent in mid-July 2006 and 42.58 percent in 2001. Similarly, the share of liquid funds to total assets declined in the period 2001-06. It dropped 9.06 percent in mid-July 2006 from 22.09 percent in mid July 2001. In mid Jan 2007 it recorded a marginally higher percent of 0.12 point to of 9.08 percent over the previous year. The share of investments in total assets increased to 13.42 percent in mid-July 2006 from 9.98 percent in mid July 2001. However, it marginally declined 12.61 in mid-Jan 2007 compared to previous year.



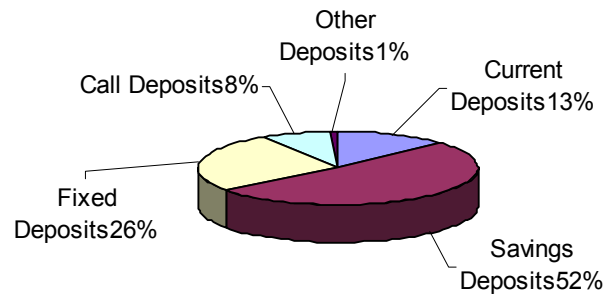
11. Despite the huge negative capital fund of Nepal Bangladesh Bank along with Lumbini Bank and Agriculture Development Bank the total capital fund of commercial bank observed a positive improvement in the first six months of 2006/07 compared to previous year. It stood negative of Rs.17742.1 in 2006 and improved significantly by 70.90 percent to remained Rs.-5163.3 million during the first six months of current fiscal year.
12. Total deposit held more than two third of total liabilities over the period of 2001-06. In mid Jan 2007 it constituted to 68.63 percent. Similarly, it registered a higher share of 72.26 percent in 2001 and 67.93 percent in 2006. In mid-Jan 2007 the total deposit amounted to Rs.310858.1 million from Rs.291245.6 million in 2006, with an average of 6.73 percent increment over the period. In mid July 2001 it was Rs.181767.0 million.
13. Analysis of the components of deposits revealed that saving deposits, with increasing trend, held major share in total deposits. It shared of 44.56 percent in mid-July 2001, reached to 52.0 percent in mid-Jan, 2007. Followed by saving deposit, fixed deposit constituted 26.25 percent and current account 12.78 percent, call deposits 8 percent and other deposits 1 percent in mid Jan 2007.

All components of deposits experienced healthy growth rate during 2001 to mid-Jan 2007. Call deposits grew with the highest average rate of 32.13 percent followed by saving deposits 14.22 percent, current deposits 8.33 percent and fixed deposits 3.57 percent during last five and half years. In mid-Jan 2007, current deposit increased by 6.30 percent, saving deposits by 6.18 percent, fixed deposits by 6.54 percent and call deposits by 20.26 percent compared to the last year.

The composition of deposit revealed the major shift towards the saving deposit from fixed deposit. In 2001 fixed deposit occupied 35.94 percent declined to 26.29 percent in 2006 and 26.25 percent in mid Jan 2007. As a result saving deposit went up to 52.06 percent in 2006 from 44.56 percent in 2001. In mid Jan 2007 it recorded almost the same as in the last year.

Total deposit accelerated by an average of 10.0 percent growth per annum during the 2001 to 2006. In the first six month of 2006/07 in increased by lower growth rate of 6.73 percent and reached to Rs. 310858.1 million compared to the previous year.

Figure (f): Composition of Total Deposits of CBs in Mid-January 2007

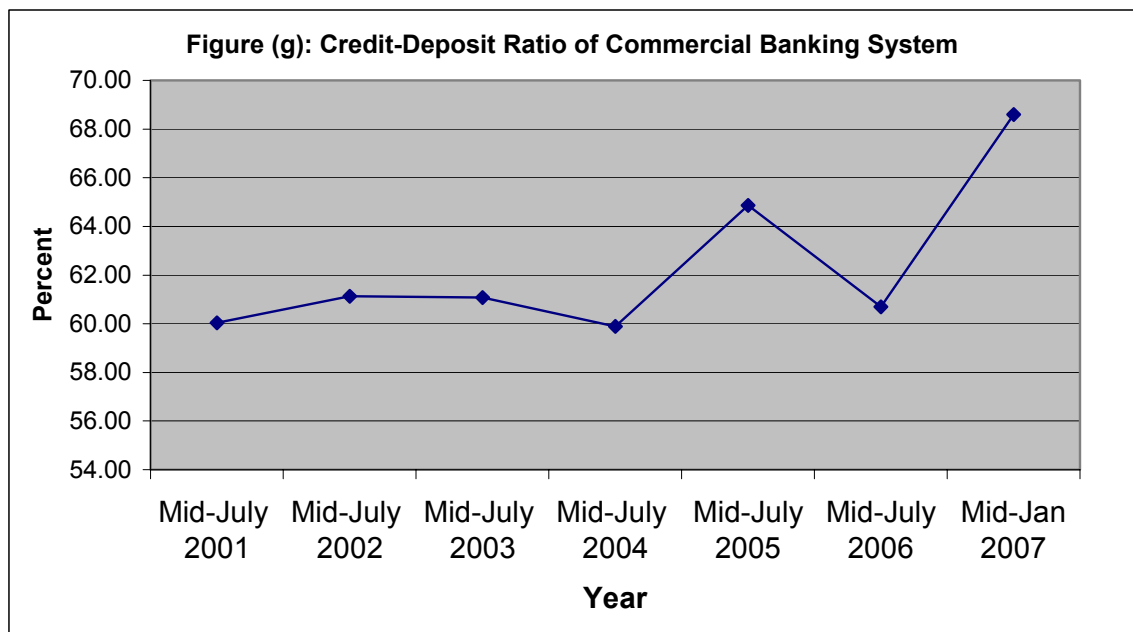


14. Borrowings accounted 2.31 percent of total liabilities in mid-Jan 2007. During this period the total amount of borrowing stood at Rs.10497.1 million. In mid-July 2006 the share of borrowing to liabilities was 2.2 percent. With an average growth of 62.47 percent, total amount of borrowing reached to Rs.9519.6 million in mid-July 2006 from Rs. 2308.7 million in mid-July 2001.
15. In the first six months of 2006/07 liquid funds reached to Rs.41577.2 million. The share of liquid funds to total assets significantly declined during the period of 2001 to 2006 and reached to Rs.38842.1 million. It was Rs.55583.3 million in 2001. On the other hand, investments increased by 25.84 during the last five year and reached to Rs.57539.1 million in mid-July 2006 from Rs.25100.9 million in mid-July 2001. However, in the mid-Jan 2007 it declined by 0.70 percent and remained to Rs.57133.4 million as compared to the preceding year.
16. 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 12.37 percent per annum during 2001-06 and reached to Rs. 173383.4 million in mid-July 2006 from Rs.107118.9 million in mid-July 2001. In mid-Jan 2007 it expanded with an outstanding growth rate of 21.31 percent compared to previous year and reached to Rs.210331.6 million. Loans to private sector always dominated on the overall outstanding figure of loans and advances. Of the total outstanding loans and advances of Rs.210331.6 million, claim on private sector registered 94.71 percent followed by 2.61 percent to financial institutions and 2.60 percent to Government organization.

In the sector wise credit front, the total outstanding loan and advances reached to Rs.211277.7 million in mid Jan 2007. Out of total outstanding

loan and advances production sector constituted 28.72 percent followed by wholesaler & retailers 20.84 percent, service industries 7.52 percent, construction 7.43 percent, agriculture 6.44 percent, transportation, communications & public services 5.93 percent and finance, insurance & fixed assets 5.65 percent.

17. In mid-Jan 2007, priority sector credit declined by 16.13 percent compared to the last year. Out of Rs.211277.7 million 4.0 percent (Rs.8471.2 million) loan is recorded as a priority sector credit in mid-Jan 2007. It was 5.7 percent (Rs.10104.1 million) in mid-July 2006. However, deprived sector credit is increased by 10.73 percent compared to previous year and reached to Rs.5818.8 million in mid-Jan 2007. As percentage of total outstanding loan it registered 2.8 percent in the review period. In mid-July 2006, deprived sector credit stood at 2.97 percent of total outstanding loan amounted to Rs.5255.13 million.
18. Credit-deposit ratio of the commercial banking system did not undergo a noteworthy change during the last five and half year. On an average it remained around 60 percent during 2001-2006. In mid-Jan 2007 it increased to 67.66 percent while in mid-July 2006 it stood at 59.53 Percent.



19. Contrary to experiencing continuous losses by commercial banks till 2003, it turned to gain net profit onwards. Following the year 2004, 2005

and 2006 the net profit amounted to Rs.3707 million, Rs.5205 million and Rs.7983.5 million respectively. In the first six month of current fiscal year it reached to Rs.3395.9 million.

Table (iii) Soundness Indicators of Commercial Banking System:

Indicators	Mid-July							Mid-Jan 2007
	2001	2002	2003	2004	2005	2005	2006	
Profitability (Rs. In million)	-7843	-9428	-3317	3707	5205	5205	7983.51	3395.9
NPL as Percentage of Total Loan	29.3	30.4	28.8	22.8	18.94	18.94	14.22	14.08
Total Capital Fund as Percentage of RWA	-5.49	-9.88	-12.04	-9.07	-6.33	-6.33	-5.30	-2.83

20. Despite some improvement, the capital adequacy ratio to total risk weighted assets of the banking system remained negative of -2.83 percent in mid-Jan 2007. In mid July 2006 it was -5.30 percent. The huge negative capital funds of two big banks namely RBB and NBL, Bangladesh Bank, Lumbini Bank and Agriculture Development Bank converted into the negative capital base of whole banking.

21. With marginal improvement, the level of non-performing loans still remained at a significantly high level. In mid-Jan 2007 the aggregate non-performing loan stood at 14.08 percent of the total gross loan and remained to Rs.29767.40 million. It was 14.22 percent in mid-July 2006. The aggregate non-performing loan as percent of total loan was 29.3 percent in mid-July 2001.

C. Development Banks (Other than MCDBs) :

22. The total number of development banks reached to 35 in mid-Jan 2007. Out of than, 7 are national level and rest are district level development banks.

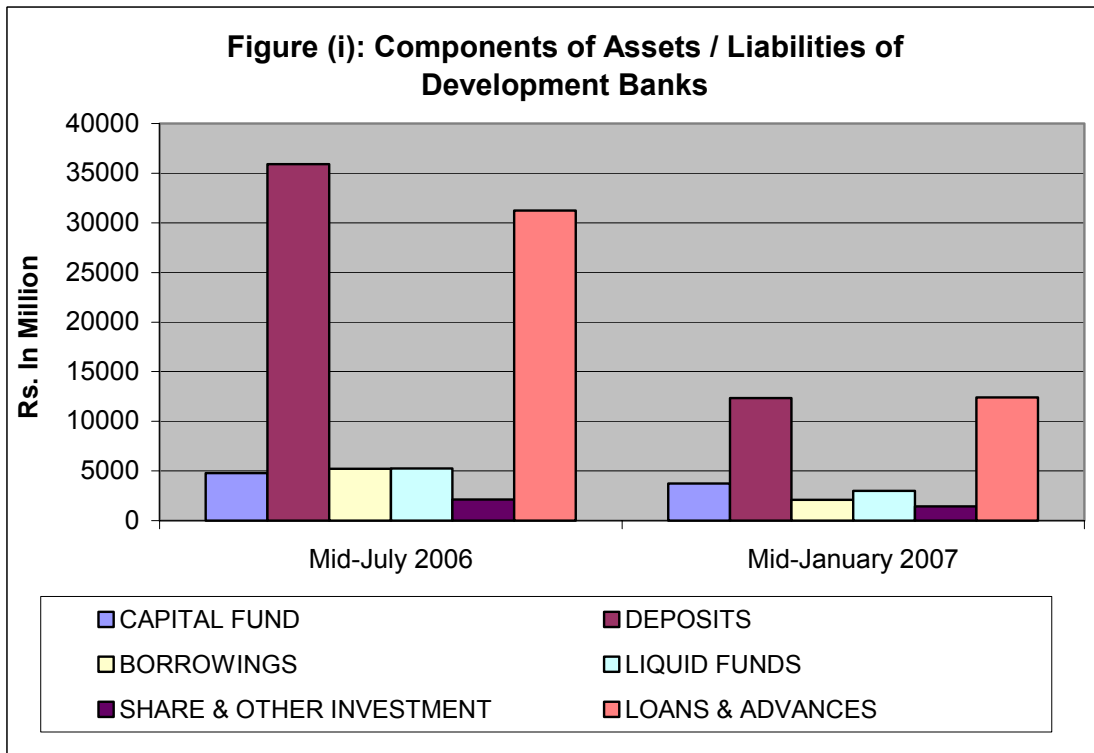
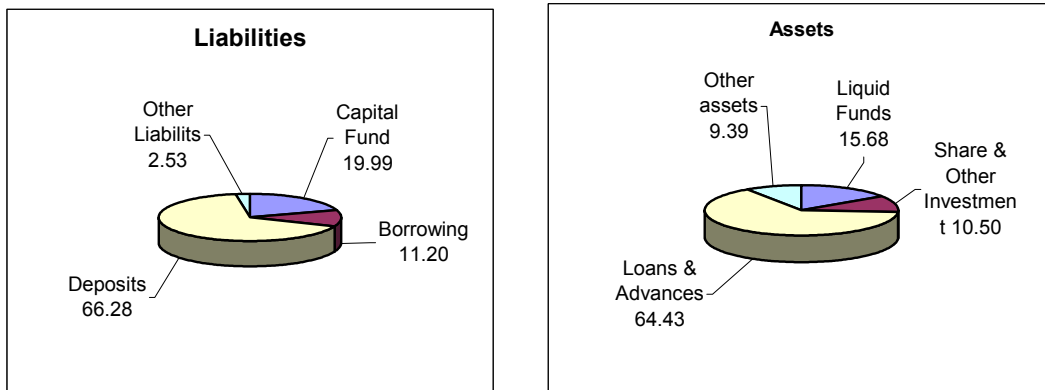
23. Since Agriculture Development Banks is upgraded to 'A' grade banks in 2062 Chaitra 03, (April, 2006), all the financial transactions are excluded from the development bank section and consolidated into commercial banks from mid-Jan, 2007. It results the substantial changes in the figures of development banks compared to previous years.

24. The total assets/liabilities of development banks remained to Rs.18645.2 million in mid-Jan 2007. In mid-July 2006 it was 60200.2 million. Of the component of liabilities in mid-Jan 2007, the share of deposits occupied

to 66.28 percent followed by capital fund 19.90 percent and borrowing 11.20 percent total liabilities.

Similarly, on the assets side, loans and advances accounted 66.37 percent, liquid funds 16.17 percent and investments 1.0 percent of total assets in the mid-Jan 2007.

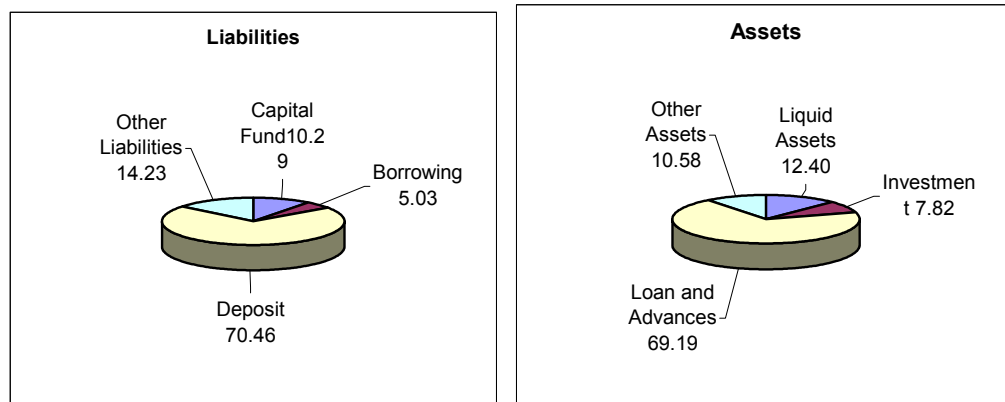
Figure (h): Assets/Liabilities Composition of Development Banks in mid-January 2007



D. Finance Companies:

25. Starting from the early 1990s, the number of finance companies has been growing rapidly. In 2000 it was 47 in number. It is increased by 53.19 percent compared to 2000 and reached to 72 in mid-Jan 2007. However, majority of the finance companies are operating within Kathmandu valley. Of the total finance companies, 49 are being operated in Kathmandu Valley and the rest are being operated outside the Valley.
26. In mid-Jan 2007, the total assets/liabilities of the finance companies increased by 16.40 percent and reached to Rs.45230.52 million compared to mid-July 2006. Of the total liabilities in mid-Jan 2007, deposits held the largest share of 70.46 percent followed by capital funds 10.29 percent,

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

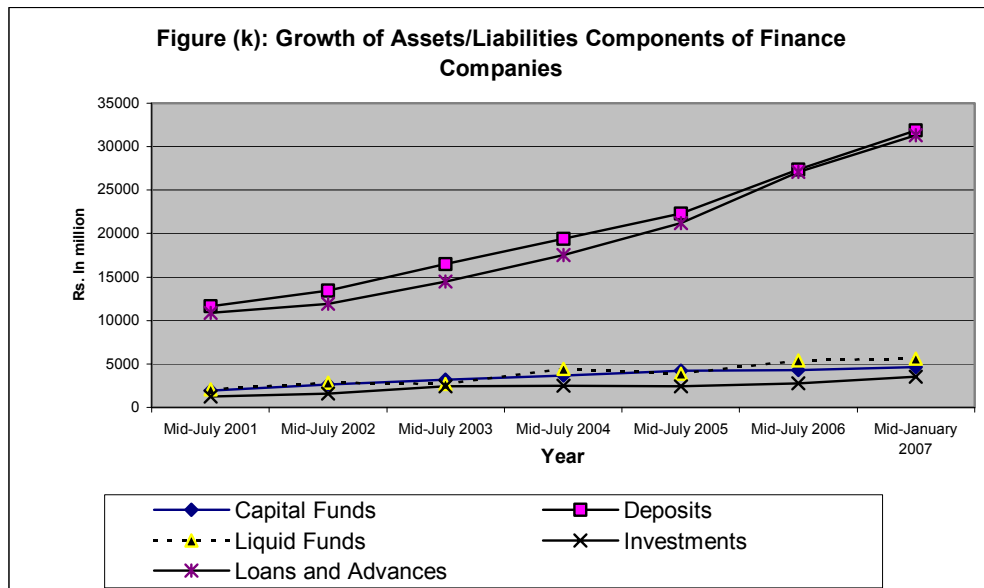


Similarly, loans and advances held 69.17 percent of total assets followed by liquid funds 12.39 percent, Investments 2.35 percent and other assets 4.92 percent in mid-Jan 2007.

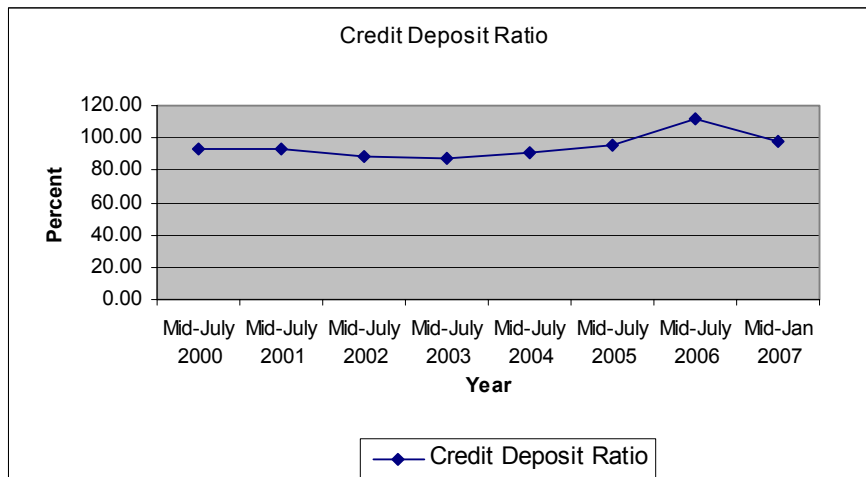
27. In mid-Jan 2007, the total deposit increased by higher growth rate of 30.97 percent and reached to Rs.31867.3 million compared to 18.13 percent growth in the same period of last year. Similarly, in mid-Jan 2007, capital fund grew by 7.84 percent in comparison to the previous year and reached to 4653.17 million. In the assets side, the loan and advances increased by lower growth rate by 15.53 percent compared to much higher rate of 29.84 percent in the previous year. The total outstanding of loan and advances in the review period is 31284.76 million. In contrary to the negative growth of 51.48 percent in mid-Jan 2006, the investment expanded by 10.74 percent and reached to Rs. 1066.67 million in mid-Jan 2007. The liquid funds in the first six-month of 2006/07 increased by 4.10 percent and reached to 5607.57 million compared to previous year 2006.

Of the total outstanding loan in mid-Jan 2007, 27.85 percent held by construction sector, 12.53 percent by wholesaler & retailers, 7.75 percent by transportation, communication & public services, 7.57 percent by service industry and 7.56 percent by consumable loan. Similarly, in production sector and agriculture sector the total outstanding loan remained only 6.16 percent 1.29 percent respectively.

In mid-Jan 2007, the non-performing loan of finance companies substantially increased by 78.27 percent and reached to 3857.0 million compared to the last year. It constituted 12.62 percent of total gross loan. In mid-July 2006, it was 8.37 percent.



Credit deposit ratio of the finance companies remained to 98.2 percent in mid-Jan 2007 as against the 111.29 percent in 2006. In mid-July 2006 it was 98.0 percent.



E. Micro Credit Development Banks:

28. The total number of micro credit development banks has remained the same in the mid-Jan 2007 compared to the last year. There are 11 micro credit development banks operating in the country. Out of that five are regional level Rural Development Banks (RDBs) and remaining are district level micro development banks (OMCDBs).

The total assets/liabilities of micro credit development banks, including rural development banks, increased by 18.34 percent and stood at Rs.9700.4 million in mid-Jan 2007 from Rs.8197.4 million in mid-July 2006. Of the total assets/liabilities in mid-Jan 2007, 57.48 percent is held by OMCDBs and the rest by RDBs.

Rural Development Banks

29. The total assets/liabilities of rural development banks increased by 14.08 percent reached to Rs.4128.9million in mid-Jan 2007 from Rs.3619.3 million in mid-July 2006. Of the total liabilities, borrowing recorded the highest share of 69.39 percent followed by deposits 10.61 and capital fund 6.66 percent. On the assets side, the significant change is observed in the uses of sources. During the review period share & other investment recorded the higher growth of 51.84 percent and constituted the highest share (42.24 percent) of the total assets in mid-Jan 2007. Contrary to the previous year the loan and advances constituted in second position and recorded of 37.09 percent. However, in mid-July 2006, loan & advances recorded the highest share of 52 percent of total assets.

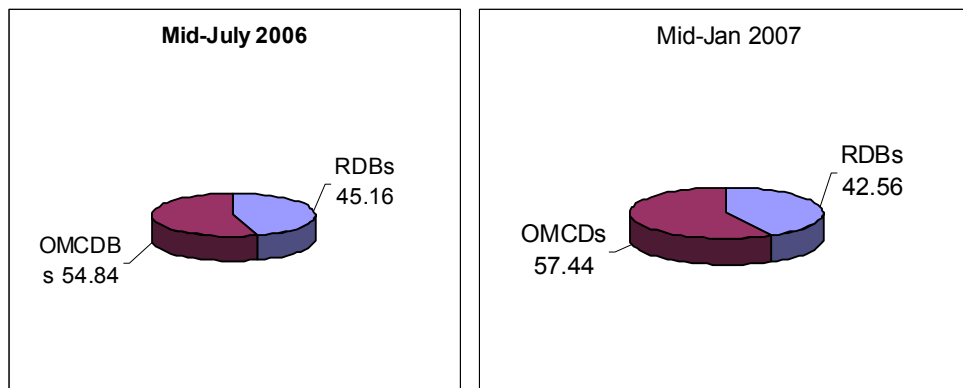
In the mid-Jan 2007, borrowing increased by 24.37 percent reached to Rs.2865.0 million compared to the last year, while capital fund and deposits decreased by 13.12 percent and 12.32 percent respectively. Similarly, in the reviewed period, share and other investment increased by 51.84 percent while loan and advances and liquid fund declined by 5.25 percent and 3.39 percent respectively.

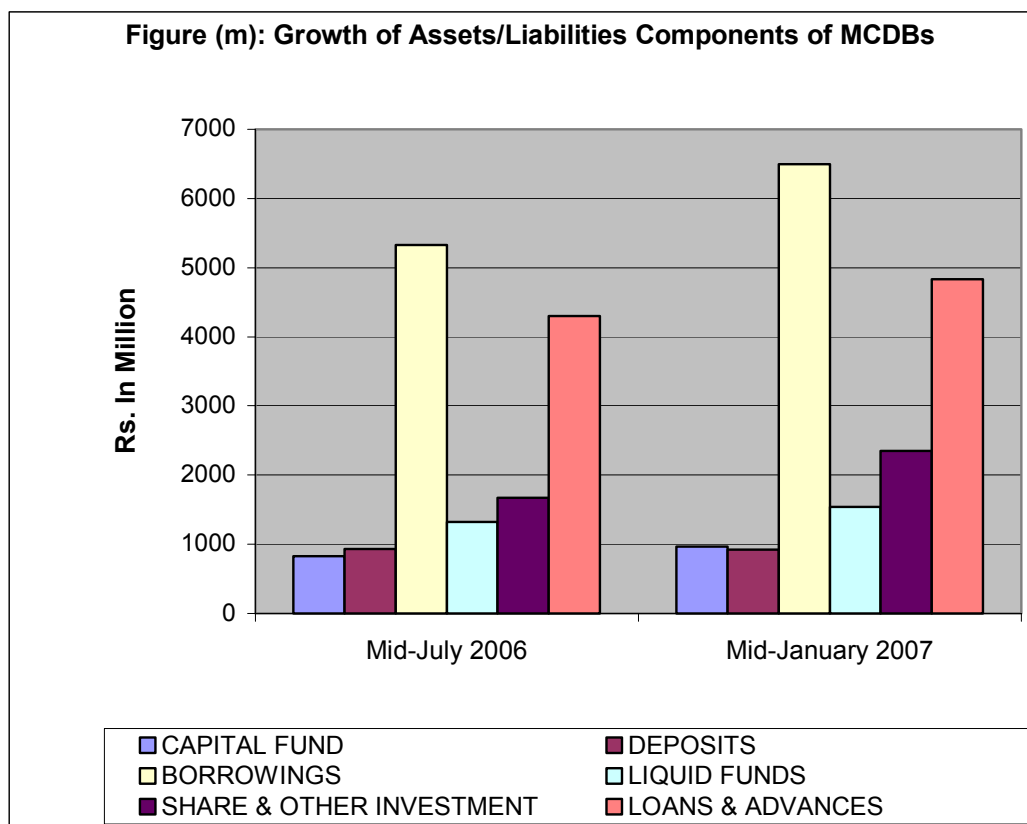
Other micro development banks

In the mid-Jan 2007, total assets/liabilities increased by 21.7 percent and reached to Rs.5571.5 million compared to the preceding year. Of the component of liabilities borrowing held the highest share of 65.16 percent followed by capital fund 12.43 percent and deposits by 8.74 percent. In the assets side, loans and advances constituted 59.16 percent portion of the total assets and share & other investment occupied 10.91 percent and liquid fund by 22.51 percent.

In the first six month of 2006/07 the loans & advances along with liquid fund declined by higher rate of 42.99 percent and 71.59 percent respectively compared to the last year. However, share & other investment expanded by almost six times and reached to Rs.1744.0 million compared to mid-July 2006.

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





F. Cooperatives and NGOs:

30. The number of financial cooperatives, licensed by NRB to conduct limited banking activities, remained to 19 in mid-Jan 2007 from 35 in mid-July 2006. Out of the 35 numbers 11 cooperatives are handed over to SFDB and license of some cooperatives is revoked by NRB contributed to decline in the number of NRB licensed cooperatives in this period.

31. The aggregate assets/liabilities of cooperatives increased by 11.68 percent and reached to Rs.3213.4 million in mid-Jan 2007 from Rs.2877.3 million in mid-July 2006. Of the total liabilities deposits accounted 71.58 percent share, capital funds 9.89 percent and borrowings 1.76 percent. Similarly, loans and advances held 60.65 percent of total assets. Other components of total assets namely liquid funds and investments held 13.74 percent and 5.86 percent of total assets in the review period.

32. In mid-Jan 2007, total deposit increased by much higher rate of 14.35 percent compared to the same period of last years 3.51 percent growth and reached to 2300.3 million. In the review period capital funds accelerated with lower rate of 6.52 percent compared to 13.41 percent growth of the last year. However, borrowing decreased by 20.16 percent

and remained to Rs.5. 6 million in contrast to 38.23 percent increased in the same period of previous year.

33. The loans and advances, in the first six month of 2006/07, expanded by 17.02 percent and reached to Rs.1948.87 million as compared to the 4.74 percent growth in the same period of previous year. Likewise, in the review period the investment went up by 16.62 percent compared to 9.72 percent growth in the last year. However, liquid fund decelerated in the first six month of current fiscal year by 10.44 percent compared to 6.87 percent decreased in the same period of the last year.
34. The total number of NGOs licensed by NRB to perform the task of financial intermediation remained standstill to 47 in the first six month of 2006/07 too. The total sources and uses of fund of the NGOs remarkably increased during this period by 34.95 percent and reached to 1206.83 million. In mid-Jan 2007 they had mobilized to Rs.8.27 million saving from their member. It observed lower amount of total outstanding micro credit loan of Rs.381.60 million in the mid-Jan 2007 compared to the last year. It was recorded Rs.439.8 million in 2006.

Table No.1
Financial System at a Glance

(Rs in Million)

	Mid-July						Mid-Jan	
	2001	2002	2003	2004	2005	2006	2006	2007
1 Capital Fund	10993.5	15827.2	20031	-1474.3*	-9088.1#	-7444.573	-8127.71	4401.54
Commercial Banks	74.9%	64.5%	59.0%	-692%	210.5%	-238.28%	-217.95%	-117.31%
Development Banks ^	5.7%	17.2%	20.6%	282.0%	52.15%	64.22%	57.63%	79.86%
Finance Companies	17.5%	16.8%	16.0%	247.8%	46.76%	53.94%	45.81%	105.72%
Micro Credit Development Banks ##			3.1%	45.29%	8.14%	11.15%	10.16%	21.99%
Others^^	1.9%	1.6%	1.4%	16.8%	3.44%	4.96%	4.34%	9.74%
2 Borrowing			11650.9	13102.9	16217.6	21830.26	19656.44	21912.72
Commercial Banks			27.2%	23.1%	42.2%	43.61%	43.84%	47.90%
Development Banks ^			50.5%	45.5%	27.7%	23.94%		8.39%
Finance Companies			1.2%	10.0%	6.1%	5.29%	6.67%	10.37%
Micro Cr. Development Banks ##			20.5%	21.1%	21.0%	24.39%	23.50%	29.64%
Others^^			0.6%	0.3%	3.0%	2.77%	2.49%	3.69%
3 Deposits	197325.6	205135.3	228736.4	258742.3	284115.2	327995.18	299228.9	358063.31
Commercial Banks	92.1%	90.3%	89.1%	90.4%	88.8%	88.80%	88.81%	86.81%
Development Banks ^	1.3%	2.4%	2.8%	1.5%	2.4%	1.80%	2.17%	3.38%
Finance Companies	5.9%	6.6%	7.2%	7.5%	7.9%	8.34%	8.13%	8.90%
Micro Cr. Development Banks ##			0.3%	0.3%	0.3%	0.28%	0.27%	0.26%
Others^^	0.7%	0.8%	0.8%	0.6%	0.6%	0.78%	0.61%	0.64%
4 Other Liabilities			96632.6	117061.3	183080.3	163766	187781.06	145833.01
Commercial Banks			89.7%	89.4%	93.4%	88.96%	93.09%	93.77%
Development Banks ^			6.8%	7.1%	4.0%	6.53%	3.67%	0.31%
Finance Companies			2.3%	2.4%	1.6%	3.69%	2.39%	4.41%
Micro Cr. Development Banks ##			0.7%	0.7%	0.8%	0.68%	0.49%	0.90%
Others^^			0.4%	0.3%	0.3%	0.15%	0.35%	0.60%
5 Liquid Fund	58587.3	55133.5	43782	53448.8	45792.5	47736.53	44902.75	52132.16
Commercial Banks	94.9%	90.6%	87.2%	86.5%	83.8%	81.37%	81.34%	79.75%
Development Banks ^	1.0%	3.4%	5.8%	4.3%	4.9%	3.27%	6.33%	5.29%
Finance Companies	3.5%	5.2%	6.1%	8.4%	8.5%	11.28%	8.71%	10.76%
Micro Cr. Development Banks ##			1.0%	1.1%	1.4%	2.77%	2.48%	2.96%
Others^^	0.6%	0.8%	0.9%	0.8%	1.3%	1.31%	1.14%	1.23%
6 Investment	27398.5	39279.7	51457.9	55903.1	66499.1	88959.57	72649.3	90611.53
Commercial Banks	92.9%	87.1%	88.2%	88.8%	90.5%	92.37%	90.84%	91.71%
Development Banks ^	1.8%	8.3%	6.7%	6.3%	3.0%	2.38%	2.78%	1.57%
Finance Companies	4.6%	4.1%	4.6%	4.5%	3.6%	3.13%	3.71%	3.91%
Micro Cr. Development Banks ##			2.0%	2.2%	2.3%	1.88%	1.92%	2.60%
Others^^	0.7%	0.5%	0.5%	0.3%	0.6%	0.24%	0.74%	0.22%
7 Loans and Advances	124048.9	148290.7	165119.1	184389.1	209053.7	230509.042	219347.82	263649.52
Commercial Banks	88.0%	76.3%	75.4%	75.9%	78.3%	76.71%	78.24%	80.86%
Development Banks ^	2.3%	14.7%	14.9%	13.8%	9.2%	8.76%	8.42%	4.55%
Finance Companies	8.8%	8.1%	8.8%	9.5%	10.2%	11.75%	10.88%	11.87%
Micro Cr. Development Banks ##			1.5%	1.5%	1.7%	1.87%	1.78%	1.83%
Others^^	1.0%	0.9%	0.9%	0.7%	0.7%	0.91%	0.69%	0.88%
8 Other Assets			96691.9	93691.2	152979.7	138941.78	161639.77	123817.29
Commercial Banks			100.8%	101.7%	97.2%	94.19%	97.32%	92.92%
Development Banks ^			-4.4%	-5.5%	0.0%	1.98%	-0.38%	1.41%
Finance Companies			2.7%	2.9%	1.9%	2.58%	2.10%	3.87%
Micro Cr. Development Banks ##			0.3%	0.3%	0.4%	0.65%	0.48%	0.79%
Others^^			0.6%	0.5%	0.4%	0.60%	0.48%	1.01%
9 Total Assets / Liabilities	273946.2	314567.1	357050.9	387432.2	474325.9	506129.339	498539.66	530210.14
Commercial Banks	91.8%	87.4%	85.6%	87.7%	86.7%	84.70%	86.54%	85.43%
Development Banks ^	1.7%	6.0%	7.5%	4.7%	4.9%	5.26%	4.56%	3.38%
Finance Companies	5.8%	5.9%	6.2%	7.0%	6.4%	7.68%	6.79%	8.53%
Micro Cr. Development Banks ##			1.2%	1.3%	1.3%	1.62%	1.44%	1.83%
Others^^	0.7%	0.7%	0.7%	0.6%	0.7%	0.75%	0.67%	0.83%

It includes negative retained earnings of both NBL and RBB.

^ Figures of ADB/N are deducted until Mid-July 2006 .

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

	Unit	Mid-July						Mid-Jan	
		2001	2002	2003	2004	2005	2006	2006	2007
1. Gross Domestic Product 1/	Rs.in million	411275.0	422807.0	456675.0	496745.0	533538.0	582948	533538.0	640547 (P)
2. Number of Bank Branches	In Unit	430.0	413.0	447.0	423.0	422.0	437	428.0	542
3. Population per Bank Branches 2/	In Thousand	53.8	56.1	51.8	54.7	54.9	57.9	59.1	46.7
4. Total Deposits	Rs.in million	181767.0	185144.7	203879.3	233811.2	252409.8	291245.5	265731.8	310858.5
A. Current		25100.7	24327.0	28862.5	33729.9	34646.4	37386.5	32920.7	39743.2
B. Savings		80988.4	83855.6	97238.9	114137.2	129995.0	151639.4	139576.4	161638.5
C. Fixed		65322.3	64171.4	63287.6	65130.9	67318.2	76572.8	69585.1	81587.1
D. Others		10355.6	12790.7	14490.3	20813.2	20450.2	25646.8	23649.6	27889.7
5. Total Credit	Rs.in million	109121.2	113174.6	124522.4	140031.4	163718.8	176820.3	171616.8	213198
6. Total Investment	Rs.in million	25446.5	34209.8	45386.3	49668.6	60181.1	82173.7	65995.8	83101.2
7. Credit to Government Enterprises	Rs.in million	2909.7	2651.1	2867.7	2519.4	2442.5	4988.7	5100.3	5470.85
8. Average Deposit per Bank Branch	Rs.in million	422.7	448.3	456.1	552.7	598.1	666.5	620.9	573.5
9. Per Capita Deposits	Rs. in Unit	7851.7	7997.6	8806.9	10099.8	10903.2	11515.5	10506.7	12290.9
10. Average Credit per Bank Branch	Rs.in million	253.8	274.0	278.6	331.0	388.0	404.6	401.0	393.4
11. Per Capita Credit	Rs. in Unit	4713.7	4888.8	5378.9	6048.9	7072.1	6991.2	6785.5	8429.6
12. Deposit Growth	In Percentage	17.3	1.9	10.1	14.7	8.0	9.6	5.3	6.7
13. Credit Growth	In Percentage	13.3	3.7	10.0	12.5	16.9	3.0	4.8	20.6
14. Investment Growth	In Percentage	41.6	34.4	32.7	9.4	21.2	24.5	9.7	1.1
15. Time Deposit Growth	In Percentage	14.4	1.2	8.4	11.7	10.1	10.0	6.0	6.5
16. Paid up Capital & Reserve Fund	Rs. in million	8230.2	10202.5	11814.6	14854.4	15153.3	16567	16567.0	26279.1

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

2/ Population 25291.7 thousands based on 2001 census report.

(P) = Provisional

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

(Rs. in million)

	Mid-July						Mid-Jan	
	2001	2002	2003	2004	2005	2006	2006	2007
1 CAPITAL FUND	8230.2	10202.5	11814.6	-10201.7	-19129.5	-17742.1	-17715.1	-5163.3
a. Paid-up Capital	5504.1	6431.0	7726.0	8350.0	9723.9	10571.7	10081.5	18047.6
b. Statutory Reserves	1787.1	2540.0	2820.0	3385.0	3825.9	4841.7	4519.5	6055.3
c. Share Premium					10.0	10.0	10.0	10.0
d. Retained Earning		260.9	75.7	-25056.1	-34292.8	-34912.0	-34292.1	-31452.4
e. Others Reserves	939.0	970.6	1192.9	3119.4	1603.5	1746.5	1966.0	2176.2
1. Ex.Eq.Fund					541.1	369.7	489.2	431.6
2. Other					1062.5	1376.8	1476.8	1744.6
2 BORROWINGS	2308.7	2349.5	3170.4	3023.6	6842.9	9519.6	8617.5	10497.1
a. NRB	411.8	1167.7	1437.0	731.6	4488.6	3644.5	2585.3	3440.4
b. "A"Class Licensed Institution	1896.9	953.4	1599.2	1770.5	1347.2	1991.9	1847.9	2057.6
c. Foreign Banks and Fin. Ins.	0.0	228.5	134.2	521.4	27.6	2273.2	2966.5	3210.2
d. Other Financial Ins.					979.6		1217.8	178.9
e. Bonds and Securities						1610.0		1610.0
3 DEPOSITS	181767.0	185144.7	203879.3	233811.2	252409.8	291245.6	265731.8	310858.1
a. Current	25100.7	24327.0	28862.5	33729.9	34646.4	37386.6	32920.7	39743.2
Domestic					29196.3	32794.6	27452.4	34794.9
Foreign					5450.0	4592.0	5468.3	4948.3
b. Savings	80988.4	83855.6	97238.9	114137.2	129995.0	151639.4	139576.4	161638.2
Domestic					123899.0	145701.7	133738.0	155989.2
Foreign					6095.9	5937.7	5838.5	5639.0
c. Fixed	65322.3	64171.4	63287.6	65130.9	67318.2	76572.8	69585.1	81587.0
Domestic					59053.9	63555.6	60695.0	68072.6
Foreign					8264.3	13017.2	8890.1	13514.4
d. Call Deposits	7691.8	10531.9	12027.9	18061.1	17681.7	22722.1	20778.0	24989.2
e. Others	2663.8	2258.8	2462.4	2752.1	2768.5	2924.7	2871.6	2900.5
4 Bills Payable					480.2	599.6	567.0	918.8
5 Other Liabilities	59221.3	77221.2	86697.4	113183.6	92900.7	86580.7	98644.5	83132.0
1. Sundry Creditors					2986.1	4513.5	6377.6	9280.0
2. Loan Loss Provision					31419.2	26097.4	31633.8	28536.4
3. Interest Suspense a/c					39070.5	36083.1	41071.6	33347.9
4. Others	59221.3	77221.2	86697.4	113183.6	19424.9	19886.7	19561.5	11967.7
6 Reconciliation A/c					65319.8	47230.1	70812.2	56982.5
7 Profit & Loss A/c					10104.8	11272.7	4783.2	-4292.3
SOURCES OF FUNDS	251527.2	274917.9	305561.7	339816.7	408928.8	428706.2	431441.1	452932.9
1 LIQUID FUNDS	55583.3	49937.2	38163.6	46252.8	38369.4	38842.1	36522.0	41577.2
a. Cash Balance	4775.1	5494.8	5440.4	4719.3	5137.3	6306.6	5202.1	5999.4
Nepalese Notes & Coins	4116.9	4881.1	4735.9	4283.8	4763.8	5908.6	4779.1	5534.8
Foreign Currency	658.2	613.8	704.5	435.5	373.5	398.0	423.0	464.6
b. Bank Balance	37230.9	31115.2	21334.4	26579.7	21173.5	24309.2	18079.8	28840.4
1. In Nepal Rastra Bank	21440.9	23170.3	16867.6	22728.2	17859.5	21058.2	12746.5	24155.6
Domestic Currency					16501.0	20866.6	13118.7	24008.5
Foreign Currency					1358.6	191.6	-372.2	147.1
2. "A"Class Licensed Institution	796.1	928.2	683.7	1825.1	848.9	1288.9	1961.9	1718.1
Domestic Currency					835.2	1287.7	1932.2	1511.5
Foreign Currency					13.7	1.2	29.7	206.6
3. Other Financial Ins.					0.0	0.0	0.0	224.4
4. In Foreign banks	14993.9	7016.7	3783.1	2026.4	2465.1	1962.1	3371.4	2742.3
c. Money at Call	13577.3	13327.3	11388.8	14953.8	12058.7	8226.3	13240.1	6737.4
Domestic Currency					1482.0	1805.5	2216.0	2282.3
Foreign Currency					10576.7	6420.8	11024.1	4455.0
2 INVESTMENTS	25100.9	28573.8	39045.5	42384.3	50822.0	57539.1	50555.9	57133.4
a. Govt. Securities	25100.9	28573.8	39045.5	42384.3	47560.0	56898.0	50066.7	56879.1
b. NRB Bond					118.2	566.7	0.0	4.7
c. Govt. Non-Fin. Ins.					100.4	0.0	0.4	0.0
d. Other Non-Fin Ins.					0.0	0.0	0.4	0.0
e. Non Residents					3043.4	74.4	488.4	249.7
3 SHARE & OTHER INVESTMENT	345.6	5636.0	6340.8	7284.3	9359.1	24634.7	15440.0	25967.8
1. Non Residents					6467.5	17515.0	14328.3	20718.9
2. Others					2891.5	7119.7	1111.7	5248.8
4 LOANS & ADVANCES	107118.9	111694.4	123211.1	138922.9	159641.4	173383.4	167612.5	210331.6
a. Government Organization	2909.6	2651.1	2867.7	2519.4	2442.5	4988.7	5100.3	5470.8
b. Pvt. Sector	104209.3	109043.3	120343.4	136403.5	157198.9	168394.7	162512.2	199213.1
c. Financial Institutions								5647.7
5 BILL PURCHED	1887.2	1322.2	1143.8	1050.4	3909.2	3353.8	3934.1	2810.8
a. Domestic Bills Purchased					745.7	669.6	750.5	609.8
b. Foreign Bills Purchased	1887.2	1322.2	1143.8	1050.4	1053.4	1230.9	1349.9	1246.7
c. Import Bills & Imports					2110.1	1453.3	1833.7	954.3
6 LOANS AGAINST COLLECTED BILLS	115.0	158.0	167.5	58.2	168.2	83.0	70.2	55.5
a. Against Domestic Bills					21.7	21.2	10.3	35.1
b. Against Foreign Bills	115.0	158.0	167.5	58.2	146.5	61.8	59.9	20.4
7 FIXED ASSETS					3809.6	4026.7	4120.3	5384.8
8 OTHER ASSETS	61376.3	77596.3	97489.4	103863.8	50728.5	52632.7	60363.4	56767.0
a. Accrued Interests	19888.5	23742.8	27722.2	34458.5	38786.5	36718.0	42078.5	33863.9
Govt. Entp.	334.3	308.2	297.8	180.3	161.9	297.7	903.5	227.2
Private Sector	19554.2	23434.6	27424.4	34278.2	38624.6	36420.3	41175.0	33636.7
b. Staff Loans / Adv.					4448.0	4364.2	4364.2	6181.8
c. Sundry Debtors					2427.5	1750.5	5356.0	3509.5
d. Cash In Transit					795.8	513.6	589.3	373.5
e. Others	41487.8	53853.5	69767.2	69405.3	8718.7	9202.6	7975.4	12838.3
9 Expenses not Written off					262.4	377.5	227.6	373.0
10 Non Banking Assets					1269.9	2109.7	1409.3	2837.0
11 Reconciliation Account					75288.9	59040.3	79702.7	48465.6
12 Profit & Loss A/c					15300.1	12683.2	11483.1	1229.2
USES OF FUNDS	251527.2	274917.9	305561.7	339816.7	408928.7	428706.2	431441.1	452932.9

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

	Mid-July						Mid-Jan	
	2001	2002	2003	2004	2005	2006	2006	2007
A. GDP, DEPOSITS, CREDIT & INVESTMENT								
1. Deposit / GDP	44.2	43.8	44.6	47.1	47.3	50.0	49.81	48.5
2. Credit / GDP	26.6	26.8	27.3	28.2	30.7	30.3	32.17	33.3
3. Investment / GDP	6.2	8.1	9.9	10.0	11.3	14.1	12.37	13.0
4. Credit & Investment / GDP	32.8	34.9	37.2	38.2	42.0	44.4	44.54	46.3
5. Time Deposit / GDP	35.6	35.1	35.2	36.1	37.0	39.1	39.20	38.0
6. Current / GDP	8.6	8.8	6.3	6.8	6.5	6.4	6.17	6.2
7. Credit / Total Deposit	60.0	61.1	61.1	59.9	64.9	60.7	64.58	68.6
8. Investment / Total Deposit	14.0	18.5	22.3	21.2	23.8	28.2	24.84	26.7
9. Credit & Investment / Total Deposit	74.0	79.6	83.3	81.1	88.7	88.9	89.42	95.3
10. Time Deposit / Total Deposit	80.5	80.0	78.7	76.7	78.2	78.4	78.71	78.2
11. Current Deposit / Total Deposit	19.5	20.0	14.2	14.4	13.7	12.8	12.39	12.8
12. Credit to Govt. Entp. / Total Credit	2.7	2.3	2.3	1.8	1.5	2.8	2.97	2.6
13. Credit to Pvt.Sector / Total Credit	97.3	97.7	97.7	98.2	98.5	97.2	97.03	94.8
B. LIQUIDITY								
1. NRB Balance / Total Deposit	12.5	13.4	8.9	9.7	7.1	7.2	4.80	7.8
2. Vault / Total Deposit	2.8	3.2	2.9	1.8	1.9	2.2	1.80	1.9
3. Total Liquid Fund / Total Deposit	32.4	29.0	20.2	19.8	15.2	13.3	13.74	13.4
C. CAPITAL ADEQUACY								
1. Capital / Total Deposit	4.5	5.5	5.8	-4.4	-7.6	-6.1	-6.67	-1.7
2. Capital / Total Credit	7.5	9.0	9.5	-7.3	-10.8	-10.0	-10.32	-2.4
3. Capital / Total Assets	3.3	3.7	3.9	-3.0	-4.7	-4.1	-4.11	-1.1
4. Capital Fund / Risk weighted Assets			-12.04	-9.07	-6.33	-5.3	-4.72	-2.83

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

Banks	Mid-July 2003		Mid-July 2004		Mid-July 2005		Mid-July 2006		Mid-January 2006		Mid-January 2007	
	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 %)	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	-5008.4	-29.67	-7072.25	-30.47	-7114	-39.40
2. Rastriya Banijya Bank	-21998.92	-44.28	-21009.57	-42.12	-20288.801	-40.54	-17865.3	-50.30	-19693.87	-59.89	-17685.8	-52.85
3. NABIL Bank Limited	1455.09	13.05	1609.42	13.56	1766.072	12.44	2567.79	15.08	1366.69	11.30	2438.5	13.16
4. Nepal Investment Bank Limited	698.24	8.85	1099.38	11.18	1579.2125	11.58	2246.1	12.36	1922.27	19.67	2348.8	11.32
5. Standard Chartered Bank Nepal Limited.	1464.85	14.21	1560.16	15.99	1664.361	16.36	2344.6	19.13	2056.96	11.26	2199.3	16.93
6. Himalayan Bank Limited	1604.21	11.03	1790.57	10.62	2034.008	11.10	2588.9	13.10	897.39	12.61	2535.5	11.59
7. Nepal SBI Bank Limited	686.28	13.78	671.41	10.25	744.875	9.47	1348.08	15.01	291.67	3.10	1467.9	14.08
8. Nepal Bangladesh Bank Limited	843.26	8.11	743.80	5.61	386.644	3.02	835.76	6.70	934.97	12.33	-958.3	-7.55
9. Everest Bank Limited	703.74	12.33	766.88	11.07	1247.562	13.57	1414.79	12.86	785.65	14.37	1539	11.64
10. Bank of Kathmandu Limited	658.31	12.05	704.86	11.18	777.45	11.22	1216.7	15.71	269.60	5.11	1321.7	15.27
11. Nepal Credit and Commerce Bank Limited	269.65	6.51	223.23	3.42	404.793	5.51	383.77	5.22	722.35	12.10	278.7	3.97
12. Lumbini Bank Limited	361.77	11.37	337.08	8.71	274.13	6.35	-648.2	-13.29	88.17	3.26	-446.8	-7.75
13. Nepal Industrial & Commercial Bank Limited	594.51	18.87	656.36	13.75	730.985	13.29	1037.5	13.62	678.32	10.61	1077.5	12.04
14. Machhapuchhre Bank Limited	517.87	24.75	579.38	17.82	688.843	11.36	987.9	12.98	1828.89	12.73	1098.8	12.36
15. Kumari Bank Limited	390.91	15.46	570.15	12.81	701.503	11.15	961.65	12.64	739.70	10.51	1018.6	11.11
16. Laxmi Bank Limited	334.58	38.56	574.56	29.13	639.438	20.72	695.4	14.18	655.09	15.84	743.2	12.40
17. Siddhartha Bank Limited	355.01	41.85	383.29	19.36	413.425	13.93	641	14.83	562.10	15.85	667.1	11.44
18. Global Bank Ltd											508.7	387.70
19. Agriculture Development Bank Ltd.											-478.3	-1.18
Total	-20509.78	-12.04	-17545.71	-9.07	-13750.285	-6.33	-4251.95	-5.30	-12966.30	-4.72	-7439.9	-2.83

Table No. 6
Non Performing Loan Status of Commercial Banks

Banks	Mid-July 2003			Mid-July 2004			Mid-July 2005			Mid-July 2006			Mid-January 2006			Mid-January 2007		
	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%)	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	12879.22	3233.90	25.11	16375.40	7824.18	47.78	12754.40	2252.10	17.66
2. Rastriya Banijya Bank	26608.83	16005.32	60.15	25105.68	14470.52	57.64	25835.20	13689.34	52.99	27158.89	12313.84	45.34	25831.56	13230.90	51.22	22896.00	11548.80	50.44
3. NABIL Bank Limited	8113.68	449.63	5.54	8548.66	286.68	3.35	10946.74	144.51	1.32	13278.78	165.98	1.25	11719.40	269.50	2.30	15154.30	249.10	1.64
4. Nepal Investment Bank Limited	5921.79	117.09	1.98	7338.57	181.44	2.47	10453.16	280.87	2.69	13171.54	302.94	2.30	7969.85	230.30	2.89	16160.90	304.00	1.88
5. Standard Chartered Bank Nepal Limited.	6000.16	247.95	4.13	6693.86	252.20	3.77	8420.87	226.31	2.69	9206.28	195.17	2.12	16558.10	1303.00	7.87	9775.80	188.50	1.93
6. Himalayan Bank Limited	10844.60	1092.84	10.08	12919.63	1147.46	8.88	13451.17	1001.35	7.44	15939.63	978.69	6.14	8022.60	532.00	6.63	17301.90	890.20	5.15
7. Nepal SBI Bank Limited	4795.84	561.67	11.71	5531.83	345.82	6.25	6739.35	441.02	6.54	8232.11	520.26	6.32	10311.40	2605.00	25.26	9298.90	508.00	5.46
8. Nepal Bangladesh Bank Limited	7961.51	1013.28	12.73	9644.70	1042.18	10.81	9626.91	1832.94	19.04	8478.77	1040.34	12.27	9617.99	125.00	1.30	9796.60	3410.80	34.82
9. Everest Bank Limited	5049.58	111.19	2.20	6095.84	104.76	1.72	7900.09	128.81	1.63	10154.86	121.85	1.20	6970.30	370.00	5.31	11783.70	122.20	1.04
10. Bank of Kathmandu Limited	4856.03	420.87	8.67	6008.31	399.94	6.66	6182.05	308.51	4.99	7542.75	190.17	2.52	6131.50	692.80	11.30	8437.70	245.70	2.91
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	5914.44	655.91	11.09	5869.70	211.00	3.59	5836.90	1004.30	17.21
12. Lumbini Bank Limited	2618.55	302.96	11.57	3222.75	237.30	7.36	3685.13	561.13	15.23	4384.00	1401.58	31.97	3733.50	797.00	21.35	5081.40	1063.80	20.94
13. Nepal Industrial & Commercial Bank Limited	2562.86	170.69	6.66	3743.09	146.59	3.92	4909.36	185.43	3.78	6657.38	173.09	2.60	5460.30	44.00	0.81	8035.90	275.50	3.43
14. Machhapuchhre Bank Limited	1495.86	31.10	2.08	2540.79	24.98	0.98	5130.22	19.86	0.39	6068.90	16.99	0.28	12025.80	319.00	2.65	7297.90	45.00	0.62
15. Kumari Bank Limited	2137.59	36.32	1.70	3697.99	28.19	0.76	5681.01	53.99	0.95	6010.19	54.09	0.90	3474.90	42.00	1.21	8425.70	131.50	1.56
16. Laxmi Bank Limited	775.94	0.00	0.00	1750.93	0.00	0.00	2726.14	44.49	1.63	4274.56	27.78	0.65	6103.90	100.00	1.64	5356.00	29.20	0.55
17. Siddhartha Bank Limited	629.03	0.00	0.00	1567.83	25.22	1.61	2634.93	67.93	2.58	3869.28	51.84	1.34	3283.97	67.90	2.07	4811.70	52.20	1.08
18. Global Bank Ltd																		
19. Agriculture Development Bank Ltd.										25087.23	5326.00	21.23				33269.10	7446.50	22.38
Total	111900.59	32226.66	28.80	127065.40	28933.41	22.77	147200.78	27877.84	18.94	188308.81	26770.42	14.22	159460.17	28763.58	18.04	211474.80	29767.40	14.08

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

(Rs. in million)

	Mid-July						Mid-Jan	
	2001	2002	2003	2004	2005	2006	2006	2007
1 CAPITAL FUND	1125.7	1349.5	1449.1	1064.3	-10347.5	-10066.5	-10370.5	1543.5
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	557.2	557.2	699.3	1045.3	699.3	1045.3
c. Share Premium					0	0	0	0
d. Retained Earning					-11672.7	-11672.7	-11672.7	
e. Others Reserves	200.7	424.6	511.5	126.7	245.5	180.5	222.5	117.8
1. Ex.Eq.Fund					118.1	0	118.1	25.7
2. Other					127.4	180.5	104.4	92.1
2 BORROWINGS	266.2	215.0	52.4	0.0	1124.85	1717.4	1530.9	1681.5
a. NRB	264.8	213.7	52.4	0.0	1124.46	1717.4	1530.9	1681.5
b. "A"Class Licensed Institution	1.4	1.4	0.0	0.0	0.34	0	0	0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0	0	0	0
d. Other Financial Ins.					0.05	0	0	0
e. Bonds and Securities								
3 DEPOSITS	35528.6	34060.1	34737.4	36288.5	34744.2	35444.9	34056.7	36223.3
a. Current	5000.7	4311.7	4689.5	6300.0	5714.43	6030.5	4941.1	5626.6
Domestic					5522.66	5873.6	4776.5	5481.4
Foreign					191.77	156.9	164.6	145.2
b. Savings	20281.6	19851.5	21534.5	22063.0	22671.8	23547.9	22795.3	24277.5
Domestic					22665.5	23538.9	22787.2	24265.7
Foreign					6.26	9	8.1	11.8
c. Fixed	9921.8	9731.8	8396.9	7481.0	6269.26	5790.9	6216	6257.3
Domestic					6263.32	5784.5	6193.6	6251.1
Foreign					5.945	6.4	22.4	6.2
d. Call Deposits	0.0	7.8	12.4	270.0	2.75	0	0	0
e. Others	324.5	157.4	104.1	174.5	85.97	75.6	104.3	61.9
4 Bills Payable					169.2	76.1	61.7	95.1
5 Other Liabilities	13947.3	28191.9	30090.6	26711.0	36401	23575.4	35888.5	9412.3
1. Sundry Creditors					814.477	1641.5	1821.7	2157.9
2. Loan Loss Provision					9249.89	3269.6	8048.2	2256.1
3. Interest Suspense a/c					13629.7	6456.8	13606.2	4367
4. Others	13947.3	28191.9	30090.6	26711.0	12707	12207.5	12412.4	631.3
6 Reconciliation A/c					1767.96	1056	2236.4	2928.7
7 Profit & Loss A/c					1399.5	2329.7	922.9	-8713.7
SOURCES OF FUNDS	50867.7	63816.6	66329.5	64063.8	65259.2	54133.0	64326.6	43170.7
1 LIQUID FUNDS	8050.5	8063.8	4770.6	6444.0	5886.2	5517.4	4286.1	4671.2
a. Cash Balance	1784.8	1648.9	1420.9	969.4	1020.7	1116.5	935	915.2
Nepalese Notes & Coins	1479.4	1409.9	1198.1	885.9	942.5	1048.4	844.5	834.6
Foreign Currency	305.4	239.0	222.8	83.5	78.2	68.1	90.5	80.6
b. Bank Balance	6265.7	6410.9	3349.7	4452.6	4315.5	4400.9	3241.1	3756
1. In Nepal Rastra Bank	3050.4	3307.4	2524.1	3783.5	3793.6	3702.9	2676.2	3224
Domestic Currency					2626.6	3702.2	2645.5	3224.6
Foreign Currency					1167	0.7	30.7	-0.6
2. "A"Class Licensed Institution	328.1	244.0	84.8	129.1	183.8	291.8	170	226.8
Domestic Currency					183.8	291.8	170	226.8
Foreign Currency					0	0	0	0
3. Other Financial Ins.					0	0	0	0
4. In Foreign banks	2887.2	2859.5	740.8	540.0	338.1	406.2	394.9	305.2
c. Money at Call	0.0	4.1	0.0	1022.0	550	0	110	0
Domestic Currency					550	0	110	0
Foreign Currency								
2 INVESTMENTS	6720.0	7115.2	11722.8	10593.8	13838.6	11776.9	11332.2	12316.2
a. Govt. Securities	6720.0	7115.2	11722.8	10593.8	11278	11776.9	11332.2	12316.2
b. NRB Bond					0	0	0	0
c. Govt. Non-Fin. Ins.					0	0	0	0
d. Other Non-Fin Ins.					0	0	0	0
e. Non Residents					2560.6	0	0	0
3 SHARE & OTHER INVESTMENT	56.3	37.6	59.8	429.9	51.2	2644.5	3125.0	2177.4
1. Non Residents					0	2597.2	3077.7	2115.9
2. Others					51.2	47.3	47.3	61.5
4 LOANS & ADVANCES	21728.8	20755.6	19078.1	19108.0	17456.0	12180.4	15650.3	12660.8
a. Government Organization	597.8	652.2	743.0	491.3	572.3	765.5	816.0	631.2
b. Pvt. Sector	21131.0	20103.4	18335.1	18616.7	16884	11415	14834	11820
c. Financial Institutions								210
5 BILL PURCHED	234.2	139.2	88.4	33.7	1073.3	610.7	784.4	17.0
a. Domestic Bills Purchased					22.6	1.6	3	0.3
b. Foreign Bills Purchased	234.2	139.2	88.4	33.7	21.2	15.3	21	16.7
c. Import Bills & Imports					1029.5	593.8	760.4	
6 LOANS AGAINST COLLECTED BILLS	99.3	102.7	99.6	0.0	1.3	0.0	0.0	0.0
a. Against Domestic Bills					1.3	0.0	0.0	0.0
b. Against Foreign Bills	99.3	102.7	99.6	0.0				
7 FIXED ASSETS					208.9	210.6	213.8	220.3
8 OTHER ASSETS	13978.6	27602.5	30510.2	27454.4	15731.5	10504.9	17690.6	8322.1
a. Accrued Interests	6958.2	8793.0	9772.9	11498.8	12950.6	6456.0	13606.4	4367.1
Govt. Entp.	101.9	132.1	195.1	141.0	161.9	128.3	696.5	7.6
Private Sector	6856.3	8660.9	9577.8	11357.8	12788.7	6327.7	12909.9	4359.5
b. Staff Loans / Adv.						1314.2	1359.5	1314.9
c. Sundry Debtors					322.4	254.9	256.8	454.7
d. Cash In Transit					147.1	513.6	354.1	372.6
e. Others	7020.4	18809.5	20737.3	15955.6	2311.4	1966.2	2113.8	1812.8
9 Expenses not Written off					122.3	128	97.8	128.9
10 Non Banking Assets					169.3	798.2	284.5	857
11 Reconciliation Account					388.4	737.4	1837.9	1799.8
12 Profit & Loss A/c					10332.2	9024	9024	
USES OF FUNDS	50867.7	63816.6	66329.5	64063.8	65259.2	54133.0	64326.6	43170.7

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

(Rs. in million)

	Mid-July						Mid-Jan	
	2001	2002	2003	2004	2005	2006	2006	2007
1 CAPITAL FUND	1506.7	1538.2	1557.5	-23839.8	-21437.9	-20282.5	-20199.4	-18725
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	369.2	276.2	540.8	540.8	877.4
c. Share Premium					0	0	0	0
d. Retained Earning				-25607.0	-23032.3	-22085.0	-22001.9	-20864.1
e. Others Reserves	266.2	297.7	317.0	225.7	145.9	89.4	89.4	89.4
1. Ex.Eq.Fund					140.4	83.9	83.9	83.9
2. Other					5.5	5.5	5.5	5.5
2 BORROWINGS	146.9	156.1	161.9	338.0	3215.7	4351.5	2238.4	2316.5
a. NRB	146.9	156.1	161.9	338.0	3215.7	1646	91	122.8
b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0	0	440	100	
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0	2265.5	2047.4	2193.7
d. Other Financial Ins.	0.0	0.0	0.0	0.0	0	0	0	
e. Bonds and Securities						0		
3 DEPOSITS	40500.4	38964.6	39308.6	40313.6	43489.2	45700.7	41105.6	47713
a. Current	4864.0	4639.7	4687.9	5227.5	6419.8	7891.2	6110.2	8451
Domestic					6341.1	7872.8	6066.7	8422.7
Foreign					78.7	18.4	43.5	28.3
b. Savings	18822.1	18997.2	20861.2	23288.9	26848.2	29494.9	27794.2	31419.6
Domestic					25690	29480.3	27695.7	31375.9
Foreign					1158.2	14.6	98.5	43.7
c. Fixed	16477.2	15166.6	13579.5	11572.8	9001.5	8103.8	7027.5	7627.9
Domestic					8712.2	8099.9	7027.5	7454.8
Foreign					289.3	3.9	0	173.1
d. Call Deposits	0.8	6.7	2.2	134.6	1034.9	45	38.1	29.3
e. Others	336.3	154.4	177.8	89.8	184.8	165.8	135.6	185.2
4 Bills Payable					38.3	40.8	30	176.1
5 Other Liabilities	31490.7	35459.2	41070.3	64012.7	40601.2	42099.9	41392.9	30947.1
1. Sundry Creditors					575.2	602.7	1227.6	952
2. Loan Loss Provision					15214.4	13593.1	14382.5	8906.4
3. Interest Suspense a/c					21558.6	24786.8	22626.8	17785.3
4. Others	31490.7	35459.2	41070.3	64012.7	3253	3117.3	3156	3303.4
6 Reconciliation A/c					11299.2	7227	5780.1	10308.9
7 Profit & Loss A/c					4136.5	4343.2	1596.5	1734.3
SOURCES OF FUNDS	73644.7	76118.1	82098.3	80824.5	81342.2	83480.6	71944.1	74470.9
1 LIQUID FUNDS	14559.8	15089.9	8158.8	10704.1	6714.9	7495.5	4583	8546.3
a. Cash Balance	899.6	853.8	1016.4	840.4	1027.1	1086.6	905.8	1018
Nepalese Notes & Coins	736.1	725.0	884.6	738.4	919.8	1006.5	848.4	915.0
Foreign Currency	163.5	128.8	131.8	102.0	107.3	80.1	57.4	103.0
b. Bank Balance	13660.2	14236.1	7142.4	9763.7	5687.8	6408.9	3677.2	7528.3
1. In Nepal Rastra Bank	11881.8	13077.4	5917.5	8845.8	4788.2	5959.7	1988.2	7061.9
Domestic Currency					4788.2	5959.7	1983.1	7061.9
Foreign Currency					0	0	5.1	
2. "A"Class Licensed Institution	-36.0	-43.7	6.8	709.9	105.2	109.2	1233.4	94.7
Domestic Currency					107.7	109.2	1233.4	94.7
Foreign Currency					-2.5	0	0	0
3. Other Financial Ins.					0	0	0	0
4. In Foreign banks	1814.4	1202.4	1218.1	208.0	794.4	340	455.6	371.7
c. Money at Call	0.0	0.0	0.0	100.0	0	0	0	0
Domestic Currency					0	0	0	0
Foreign Currency					0	0	0	0
2 INVESTMENTS	5576.3	4088.5	4137.1	2918.9	6494.8	9025.7	5524.4	9012.5
a. Govt. Securities	5576.3	4088.5	4137.1	2918.9	6494.8	9025.7	5524.4	9012.5
b. NRB Bond					0	0	0	0
c. Govt. Non-Fin. Ins.					0	0	0	0
d. Other Non-Fin Ins.					0	0	0	0
e. Non Residents					0	0	0	0
3 SHARE & OTHER INVESTMENT	80.6	82.1	95.8	223.1	2058.1	2753.2	2581.6	2094.9
1. Non Residents					0	2445.8	2358.3	0.8
2. Others					2058.1	307.4	223.3	2094.1
4 LOANS & ADVANCES	28081.2	28183.5	27969.6	26514.4	28614.0	26863.8	25479.9	24408.5
a. Govt. Entp.	634.7	561.0	566.1	302.9	323	1606	2074	1599
b. Pvt. Sector	27446.5	27622.5	27403.5	26211.5	28291	25258	23406	20451
c. Financial Institutions								2358
5 BILL PURCHED	327.7	316.6	276.8	267.3	305.8	300.9	314.0	287.3
a. Domestic Bills Purchased					19.2	28	55.4	30.2
b. Foreign Bills Purchased	327.7	316.6	276.8	267.3	286.6	272.9	258.6	257.1
c. Import Bills & Imports					0.0	0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS	15.8	15.9	12.5	0.0	0.0	0.2	0.2	0.2
a. Against Domestic Bills						0.2	0.2	0.2
b. Against Foreign Bills	15.8	15.9	12.5	0.0				
7 FIXED ASSETS					549.4	603.3	566.4	621.2
8 OTHER ASSETS	25003.3	28341.6	41447.7	40196.7	25419.8	30034.5	30897.7	25415.8
a. Accrued Interests	11277.3	13302.1	15401.4	19136.8	21504.1	24739.4	23080.5	17575.2
Govt. Entp.	232.4	162.8	92.8	29.5	0.0	142.3	190.3	190.5
Private Sector	11044.9	13139.3	15308.6	19107.3	21504.1	24597.1	22890.2	17384.7
b. Staff Loans / Adv.						1944.7	1983.9	2184.5
c. Sundry Debtors					1128.4	536.8	3793.4	682.8
d. Cash In Transit					645.5	0.0	186.7	0.0
e. Others	13726.0	15039.5	26046.3	21059.9	2141.8	2813.6	1853.2	4973.3
9 Expenses not Written off					0	0	0	5.4
10 Non Banking Assets					273.2	403	325.6	434.6
11 Reconciliation Account					7164.1	3607	548.1	2530.8
12 Profit & Loss A/c					3748.1	2393.5	1123.2	1113.4
USES OF FUNDS	73644.7	76118.1	82098.3	80824.5	81342.2	83480.6	71944.1	74470.9

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

	(Rs. in million)							
	Mid-July					Mid-Jan		
	2001	2002	2003	2004	2005	2006	2006	2007
1 CAPITAL FUND	1046.9	1062.8	1146.4	1804.2	1482.35	1657.7	1657.7	1874.8
a. Paid-up Capital	849.1	491.7	491.7	491.7	491.7	491.7	491.7	491.7
b. General Reserve	0.0	514.5	568.8	652.0	743.2	847	847	975
c. Share Premium					0.7	0.1	0.1	0.1
d. Retained Earning		26.2	2.1	26.1	29.8	30.0	30.0	33.4
e. Others Reserves	197.8	30.4	83.8	634.4	217	288.9	288.9	374.6
1. Ex.Eq.Fund					33.9	37.8	37.8	44.2
2. Other					183.1	251.1	251.1	330.4
2 BORROWINGS	0.0	280.0	961.5	229.7	17.1	173.2	636	1019.9
a. NRB	0.0	0.0	611.5	0.0	0	0	415	720
b. "A"Class Licensed Institution	0.0	280.0	350.0	229.7	17.1	173.2	221	299.9
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
3 DEPOSITS	15838.9	15370.6	13437.7	14098.0	14586.8	19348.4	17233.6	22082.5
a. Current	2957.1	2723.0	3025.0	2687.0	2843.5	2953.3	2937.7	3098.5
Domestic					2046.1	2326.5	2046.8	2343.5
Foreign					797.4	626.8	890.9	755
b. Savings	4917.1	4889.0	5237.4	5994.1	7026.4	8770.8	7818.1	9559.5
Domestic					6114.6	7757	6859.5	8554.8
Foreign					911.8	1013.8	958.6	1004.7
c. Fixed	3719.2	2446.8	2252.6	2310.6	2078.6	3450.2	3004.6	5059.5
Domestic					1012.9	1105.1	1157.6	2538.2
Foreign					1065.7	2345.1	1847	2521.3
d. Call Deposits	3948.3	4944.7	2540.7	2801.6	2341.3	3851.2	3151.9	4062.5
e. Others	297.2	367.1	382.0	304.7	297	322.9	321.3	302.5
4 Bills Payable					71.3	113.8	250.9	213.4
5 Other Liabilities	2568.6	2932.4	2730.3	2102.4	1639.4	1862.4	2028.1	2547.4
1. Sundry Creditors					176.9	216.9	234.6	416.9
2. Loan Loss Provision					392	352.9	439.1	358.7
3. Interest Suspense a/c					166.6	145	163.4	122.3
4. Others	2568.6	2932.4	2730.3	2102.4	903.9	1147.6	1191	1649.5
6 Reconciliation A/c					0	0	0	0
7 Profit & Loss A/c					817.9	979.1	395.8	329
SOURCES OF FUNDS	19454.4	19645.7	18275.9	18234.3	18614.9	24134.6	22202.1	28067.0
1 LIQUID FUNDS	6284.9	4999.3	4162.1	3916.9	1345.2	2365.2	1787.6	2353.2
a. Cash Balance	208.2	318.1	190.6	286.9	146.3	237.8	175.8	195.8
Nepalese Notes & Coins	182.3	285.4	157.6	263.2	132.4	220.1	158.3	171.5
Foreign Currency	25.9	32.7	33.0	23.7	13.9	17.7	17.5	24.3
b. Bank Balance	602.6	593.8	957.1	682.5	413.2	392.5	704.8	1736.9
1. In Nepal Rastra Bank	510.2	366.3	892.8	606.4	107.3	318.4	172.2	1644.8
Domestic Currency					85.7	299.1	646.9	1622.4
Foreign Currency					21.6	19.3	-474.7	22.4
2. "A"Class Licensed Institution	4.8	24.0	16.2	37.8	26.2	26.9	20	14.4
Domestic Currency					26.2	26.9	20	14.4
Foreign Currency					0	0	0	0
3. Other Financial Ins.				0.0	0	0	0	0
4. In Foreign banks	87.6	203.5	48.1	38.3	279.7	47.2	512.6	77.7
c. Money at Call	5474.1	4087.4	3014.4	2947.5	785.7	1734.9	907	420.5
Domestic Currency					102.5	670	150	0
Foreign Currency					683.2	1064.9	757	420.5
2 INVESTMENTS	2732.9	4120.3	3663.5	3672.6	2826.8	2372.3	3294.2	3688.9
a. Govt. Securities	2732.9	4120.3	3663.5	3672.6	2413.9	2297.9	2876	3439.2
b. NRB Bond					0	0	0	0
c. Govt. Non-Fin. Ins.					0	0	0	0
d. Other Non-Fin Ins.					0	0	0	0
e. Non Residents					412.9	74.4	418.2	249.7
3 SHARE & OTHER INVESTMENT	19.8	1081.8	24.3	24.5	1526.5	3802.5	2990.1	4334.5
1. Non Residents					1497.9	3711.2	2961.3	4200.8
2. Others					28.6	91.3	28.8	133.7
4 LOANS & ADVANCES	8173.1	7072.0	7996.9	8635.1	11078.0	13021.3	11844.2	14921.7
a. Govt. Entp.	101.3	64.7	20.8	20.3	60	360	62	459
b. Pvt. Sector	7807.3	6751.1	7719.2	8497.3	11018	12661	11783	14131
c. Financial Institutions								331
5 BILL PURCHED	264.5	256.2	256.9	117.5	144.7	218.1	167.0	189.5
a. Domestic Bills Purchased					77.2	66.7	39.7	95.3
b. Foreign Bills Purchased	264.5	256.2	256.9	117.5	68	151	127	94
c. Import Bills & Imports					0.0	0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS	0.0	0.0	14.0	17.1	137.6	39.4	16.1	43.2
a. Against Domestic Bills					20.4	21.0	10.3	34.9
b. Against Foreign Bills	0.0	0.0	14.0	17.1	117.2	18.4	5.8	8.3
7 FIXED ASSETS					361.2	319.1	341.0	305.0
8 OTHER ASSETS	1979.2	2116.3	2158.2	1850.6	1194.9	1996.7	1761.9	2231.0
a. Accrued Interests	369.5	377.3	241.2	212.7	185.0	288.1	220.9	227.8
Govt. Entp.	0.0	3.6	3.6	0.0	0.0	0.6	0.0	0.0
Private Sector	369.5	373.7	237.6	212.7	185.0	287.5	220.9	227.8
b. Staff Loans / Adv.						286.7	258.0	293.0
c. Sundry Debtors					126.6	148.7	150.1	255.8
d. Cash In Transit		0.1			0.0	0.0	0.0	0.0
e. Others	1609.7	1738.9	1917.0	1637.9	883.3	1273.2	1132.9	1454.4
9 Expenses not Written off					0	0	0	0
10 Non Banking Assets					0	0	0	0
11 Reconciliation Account					0	0	0	0
12 Profit & Loss A/c					0	0	0	0
USES OF FUNDS	19454.4	19645.7	18275.9	18234.3	18614.9	24134.6	22202.1	28067.0

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

(Rs. in million)

	Mid-July						Mid-Jan	
	2001	2002	2003	2004	2005	2006	2006	2007
1 CAPITAL FUND	407.1	419.9	557.1	740.7	1234.5	1158.1	1158.1	1370.8
a. Paid-up Capital	135.3	170.0	295.3	295.3	587.7	590.6	590.6	801.4
b. General Reserve	222.5	233.8	245.2	268.7	299.3	345.7	345.7	415.8
c. Share Premium					0	0	0	0
d. Retained Earning				49.9	0.0	0.0	0.0	0.0
e. Others Reserves	49.3	16.1	16.6	126.8	347.5	221.8	221.8	153.6
1. Ex.Eq.Fund					17.9	18.3	18.3	22.1
2. Other					329.6	203.5	203.5	131.5
2 BORROWINGS	120.0	98.5	6.8	61.5	50	550	380	550
a. NRB	0.0	98.5	6.8	61.5	50	0	50	0
b. "A"Class Licensed Institution	120.0	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
d.Other Financial Ins.		0.0	0.0	0.0	0	0	300	0
e. Bonds and Securities						550		550
3 DEPOSITS	4256.2	4174.8	7922.8	11706.3	14254.8	18927.3	16269.4	21591.2
a. Current	769.0	787.5	979.0	1625.1	1583.2	1705.6	1751.3	2126.1
Domestic					1233.7	1307	1379.6	1614.8
Foreign					349.5	398.6	371.7	511.3
b. Savings	1259.6	1276.7	2433.9	4922.0	6703.5	8082	7350.5	9668.9
Domestic					6352.2	7695.5	6988.1	9229.7
Foreign					351.3	386.5	362.4	439.2
c. Fixed	1658.7	945.9	1672.8	2294.7	3212.4	5413	3863	5688.3
Domestic					2242.2	3293.4	2725.5	3774.1
Foreign					970.2	2119.6	1137.5	1914.2
d. Call Deposits	502.5	1052.0	2610.6	2576.6	2469.7	3448.2	3003.1	3752.7
e. Others	66.4	112.7	226.5	287.9	286	278.5	301.5	355.2
4 Bills Payable					14.3	18.8	14.1	12.7
6 Other Liabilities	750.2	694.6	615.7	1056.8	804	943	959.1	1127.7
1. Sundry Creditors					114.5	192.8	197.7	201
2. Loan Loss Provision					256.2	374.3	341.6	443.7
3. Interest Suspense a/c					54.1	78	65.7	137.9
4. Others	750.2	694.6	615.7	1056.8	379.2	297.9	354.1	345.1
7 Reconciliation A/c					0	0	8.3	4
8 Profit & Loss A/c					280.3	410	208.6	271.2
SOURCES OF FUNDS	5533.5	5387.8	9102.4	13565.3	16637.9	22007.2	18997.6	24927.6
1 LIQUID FUNDS	446.7	1899.1	926.4	1215.2	1340.4	2354.9	1333.4	1978.2
a. Cash Balance	71.5	61.5	200.9	315.4	374.2	562.5	408.8	513.5
Nepalese Notes & Coins	62.9	50.8	178.6	288.0	350.4	542.0	396.8	488.2
Foreign Currency	8.6	10.7	22.3	27.4	23.8	20.5	12.0	25.3
b. Bank Balance	375.2	1837.6	725.5	899.8	966.2	1792.4	924.6	1262.6
1. In Nepal Rastra Bank	212.3	166.3	450.4	533.9	780.2	1526.1	672.5	1023.5
Domestic Currency					739.1	1506.3	660	1019.5
Foreign Currency					41.1	19.8	12.5	4
2. "A"Class Licensed Institution	3.8	2.8	3.5	85.8	15.6	25.7	35.8	16.5
Domestic Currency					15.3	21.1	12.1	9.8
Foreign Currency					0.3	4.6	23.7	6.7
3. Other Financial Ins.					0	0	0	0
4. In Foreign banks	159.1	1668.5	271.6	280.1	170.4	240.6	216.3	222.6
c. Money at Call	0.0	0.0	0.0	0.0	0	0	0	202.1
Domestic Currency								202.1
Foreign Currency								
2 INVESTMENTS	300.0	224.4	400.0	2001.1	1948.5	2522.3	2712.7	3070.0
a. Govt. Securities	300.0	224.4	400.0	2001.1	1948.5	2522.3	2712.7	3070
b. NRB Bond								
c. Govt. Non-Fin. Ins.								
d. Other Non-Fin Ins.								
e. Non Residents								
3 SHARE & OTHER INVESTMENT	12.7	37.6	1345.3	2171.4	2125.7	3150.6	2257.4	2739.5
1. Non Residents					1922.2	3043.1	2073.9	2684.6
2. Others					203.5	107.5	183.5	54.9
4 LOANS & ADVANCES	2385.5	2693.0	5872.6	7174.4	10295.4	13007.2	11472.0	15793.0
a. Govt. Entp.	25.0	25.0	115.0	170.0	115	84	84	83
b. Pvt. Sector	2360.5	2668.0	5757.6	7004.4	10180	12923	11388	15335
c. Financial Institutions								374
5 BILL PURCHED	45.8	22.7	76.6	115.8	195.0	164.3	247.4	367.9
a. Domestic Bills Purchased					30.4	49.3	75.7	125.4
b. Foreign Bills Purchased	45.8	22.7	76.6	115.8	70.1	0	0	0
c. Import Bills & Imports					94.5	115.0	171.7	242.5
6 LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills								
b. Against Foreign Bills								
8 FIXED ASSETS					335.9	372.5	337.5	390.8
9 OTHER ASSETS	2342.8	511.0	481.5	887.4	392.3	432.5	632.6	585.3
a. Accrued Interests	120.6	79.3	110.6	112.0	131.2	158.1	132.0	181.9
Govt. Entp.	0.0	0.6	0.6	1.0	0.0	0.0	0.2	0.0
Private Sector	120.6	78.7	110.0	111.0	131.2	158.1	131.8	181.9
b. Staff Loans / Adv.						40.3	35.2	47.8
c. Sundry Debtors					61.1	64.6	62.9	96.5
d. Cash In Transit					0.0	0.0	0.0	0
e. Others	2222.2	431.7	370.9	775.4	200	169.5	402.5	259.1
10 Expenses not Written off					0	0	0	0
11 Non Banking Assets					4.6	2.9	4.6	2.9
12 Reconciliation Account					0.1	0	0	0
13 Profit & Loss A/c								
USES OF FUNDS	5533.5	5387.8	9102.4	13565.3	16637.9	22007.2	18997.6	24927.6

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

(Rs. in million)

	Mid-July						Mid-Jan	
	2001	2002	2003	2004	2005	2006	2006	2007
1 CAPITAL FUND	920.3	1012.3	1119.0	1527.9	1278.2	1576.3	1582.4	1755.3
a. Paid-up Capital	339.5	339.5	339.5	374.6	374.6	374.6	374.6	413.3
b. General Reserve	508.9	595.0	679.1	679.1	749.3	749.3	749.3	749.3
c. Share Premium						0	0	0
d. Retained Earning		0.0	0.0	99.6		245.2	251.3	370.6
e. Others Reserves	71.9	77.8	100.4	374.6	154.3	207.2	207.2	222.1
1. Ex.Eq.Fund					116.8	132.2	132.2	147.2
2. Other					37.5	75	75	74.9
2 BORROWINGS	1590.0	671.5	79.1	78.3	43.8	10.2	954.1	477.2
a. NRB	0.0	0.0	0.0	0.0	0	0	0	477.2
b. "A"Class Licensed Institution	1590.0	671.5	28.1	64.7	16.2	10.2	35	
c. Foreign Bank and Fin.Ins.	0.0	0.0	51.0	13.6	27.6	0	919.1	
d.Other Financial Ins.			0.0	0.0	0	0	0	
e. Bonds and Securities								
3 DEPOSITS	15430.1	15835.7	18755.5	21161.4	19344	23050.5	20485.5	24629.8
a. Current	3279.4	3808.4	5768.6	5816.9	4356.3	4681.8	3976.5	5541.2
Domestic					2360.6	3071.6	2193.3	3609.8
Foreign					1995.7	1610.2	1783.2	1931.4
b. Savings	8404.6	9441.8	10633.1	12771.8	13027.7	14597.5	13861.3	14914.2
Domestic					10733.3	12078.9	11283.3	12666.2
Foreign					2294.4	2518.6	2578	2248
c. Fixed	3471.7	2264.9	1948.5	1428.5	1416.4	2136.3	1463.4	2517.5
Domestic					631.9	386.5	513	407
Foreign					784.5	1749.8	950.4	2110.5
d. Call Deposits	0.0	101.1	185.2	941.0	294.9	1125.5	970.1	1345.6
e. Others	274.4	219.5	220.1	203.2	248.7	509.4	214.2	311.3
4 Bills Payable					55	55.8	49.5	55.5
6 Other Liabilities	3477.7	2156.1	2355.5	1691.5	1279.9	1442.5	1428.6	1380.4
1. Sundry Creditors					116.8	192.6	282.6	277.6
2. Loan Loss Provision					277.7	270.4	275	275.2
3. Interest Suspense a/c					133.5	160.1	138	165.6
4. Others	3477.7	2156.1	2355.5	1691.5	751.9	819.4	733	662
7 Reconciliation A/c					0	0	0	0
8 Profit & Loss A/c					757.9	662.5	339.9	348.2
SOURCES OF FUNDS	21418.1	19675.6	22309.1	24459.1	22758.8	26797.8	24840.0	28646.4
1 LIQUID FUNDS	8086.5	2890.6	3170.0	4241.8	3370.8	3253.5	4336.9	3644.7
a. Cash Balance	187.6	257.8	198.7	187.7	195.4	279.4	273.1	239.7
Nepalese Notes & Coins	169.9	224.0	153.2	154.2	162.1	243.3	244.4	209.3
Foreign Currency	17.7	33.8	45.5	33.5	33.3	36.1	28.7	30.4
b. Bank Balance	7898.9	570.8	1313.4	1835.5	915.7	996.8	1914	1508.6
1. In Nepal Rastra Bank	659.5	369.8	1141.1	1534.2	692.2	749.8	1682.1	1092
Domestic Currency					681	731.8	1660.5	1080.9
Foreign Currency					11.2	18	21.6	11.1
2. "A"Class Licensed Institution	1.4	16.7	112.3	165.1	15.5	18.6	15.5	217.4
Domestic Currency					15.5	18.6	15.5	36.3
Foreign Currency					0	0	0	181.1
3. Other Financial Ins.					0	0	0	0
4. In Foreign banks	7238.0	184.3	60.0	136.2	208	228.4	216.4	199.2
c. Money at Call	0.0	2062.0	1657.9	2218.6	2259.7	1977.3	2149.8	1896.4
Domestic Currency					2259.7	1977.3	2149.8	1896.4
Foreign Currency								
2 INVESTMENTS	4811.0	5784.8	6722.8	7948.2	7204.6	8644.9	8440.5	8681.8
a. Govt. Securities	4811.0	5784.8	6722.8	7948.2	7204.6	8644.9	8440.5	8681.8
b. NRB Bond								
c. Govt.Non-Fin. Ins.								
d. Other Non-Fin Ins.								
e. Non Residents								
3 SHARE & OTHER INVESTMENT	11.2	3491.2	3634.9	3412.1	2499.5	4205.7	2949.6	4549.9
1. Non Residents					2486.1	4190.3	2934.3	4517.4
2. Others					13.4	15.4	15.3	32.5
4 LOANS & ADVANCES	5838.7	5675.6	6028.5	6662.0	8213.5	8905.1	7686.2	9524.0
a. Govt. Entp.	359.9	286.2	51.5	6.7	315	83	151	148
b. Pvt. Sector	5478.8	5389.4	5977.0	6655.3	7898	8822	7535	8819
c. Financial Institutions								557
5 BILL PURCHED	85.4	112.3	52.2	67.6	313.6	301.2	283.7	251.7
a. Domestic Bills Purchased					3	4.5	6.4	2.5
b. Foreign Bills Purchased	85.4	112.3	52.2	67.6	235.9	296.7	276.4	249.2
c. Import Bills & Imports					74.7	0.0	0.9	0.0
6 LOANS AGAINST COLLECTED BILLS					0.0	0.0	0.0	0.0
a. Against Domestic Bills								
b. Against Foreign Bills								
8 FIXED ASSETS					394.4	390.7	407.6	411.5
9 OTHER ASSETS	2585.3	1721.1	2700.7	2127.4	754.1	1095.4	733.9	1582.8
a. Accrued Interests	186.6	216.0	167.6	290.7	266.6	378.4	330.6	375.2
Govt. Entp.	0.0	0.0	2.5	0.0		14.2	0.5	0.4
Private Sector	186.6	216.0	165.1	290.7	266.6	364.2	330.1	374.8
b. Staff Loans / Adv.						122.9	116.9	122.4
c. Sundry Debtors					94.1	59.5	49.9	96.9
d. Cash In Transit					0.0	0.0	0.0	0.0
e. Others	2398.7	1505.1	2533.1	1836.7	393.4	534.6	236.5	988.3
10 Expenses not Written off					8.3	1.3	1.6	
11 Non Banking Assets						0	0	0
12 Reconciliation Account						0	0	0
13 Profit & Loss A/c						0	0	0
USES OF FUNDS	21418.1	19675.6	22309.1	24459.1	22758.8	26797.8	24840.0	28646.4

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

(Rs. in million)

	Mid-July						Mid-Jan	
	2001	2002	2003	2004	2005	2006	2006	2007
1 CAPITAL FUND	501.6	651.6	740.6	1435.9	1328.2	1541.7	1541.7	1766.1
a. Paid-up Capital	300.0	390.0	429.0	536.3	643.5	772.2	772.2	810.8
b. General Reserve	183.6	239.7	288.8	329.2	381.8	443.4	443.4	534.9
c. Share Premium					0	0	0	0
d. Retained Earning		0.0		68.9	173.9	158.2	158.2	156.6
e. Others Reserves	18.0	21.9	22.8	501.5	129	167.9	167.9	263.8
1. Ex.Eq.Fund					26.1	13.6	13.6	19.5
2. Other					102.9	154.3	154.3	244.3
2 BORROWINGS	5.4	48.2	538.8	66.4	485	383	651.4	362
a. NRB	0.0	47.6	403.7	66.4	25	23	360	
b. "A"Class Licensed Institution	5.4	0.6	135.1	0.0	100	0	291.4	2
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	360	0	0	
e. Bonds and Securities						360		360
3 DEPOSITS	17613.6	18595.2	21002.8	22760.9	24831.1	26456.2	25456.2	28516.6
a. Current	2313.7	2652.8	3702.2	4353.1	5013	4993.6	5366.4	5475
Domestic					3446.9	3647.4	3739.3	4365
Foreign					1566.1	1346.2	1627.1	1110
b. Savings	9164.1	9102.8	10840.8	11719.7	12852.4	14582.8	13837	15309.4
Domestic					11925.3	13287.7	12596.1	14182.9
Foreign					927.1	1295.1	1240.9	1126.5
c. Fixed	5668.1	6044.9	5880.7	6043.7	6364.3	6350.2	5373.7	7260.9
Domestic					2540	2353.3	2338.1	3384.4
Foreign					3824.3	3996.9	3035.6	3876.5
d. Call Deposits	0.0	343.8	201.3	219.6	15.4	41.6	10.6	40.4
e. Others	467.7	450.9	377.8	424.8	586	488	868.5	430.9
4 Bills Payable						101.3		82.8
6 Other Liabilities	2808.4	2085.7	2439.0	2488.0	1705.9	2067.2	2037.3	1918
1. Sundry Creditors					17.2	83.6	111.9	73.1
2. Loan Loss Provision					937.1	1029	1113.5	999.9
3. Interest Suspense a/c					518.2	558.2	516.2	498.7
4. Others	2808.4	2085.7	2439.0	2488.0	233.4	396.4	295.7	346.3
7 Reconciliation A/c					0	1.7	211.9	54.5
8 Profit & Loss A/c					752.4	513.8	350.1	386.4
SOURCES OF FUNDS	20929.0	21380.7	24721.2	26751.2	29102.6	31064.9	30248.6	33086.4
1 LIQUID FUNDS	7192.6	7658.8	8281.7	8613.5	8173.2	2677.6	7938	2660.7
a. Cash Balance	149.9	462.8	382.7	274.2	287.2	305.4	359.9	236.1
Nepalese Notes & Coins	131.7	450.1	350.0	274.2	287.2	263.3	267.8	202.8
Foreign Currency	18.2	12.7	32.7	0.0	0.0	42.1	92.1	33.3
b. Bank Balance	1136.9	768.6	1770.0	1494.5	1262.2	1366.9	1238.4	1546.3
1. In Nepal Rastra Bank	1073.2	695.4	1130.0	1623.9	1412	1093	886.6	1273.6
Domestic Currency					1373.2	1109.6	886.6	1251.7
Foreign Currency					38.8	-16.6	0	21.9
2. "A"Class Licensed Institution	11.0	36.3	40.0	33.0	2.5	78.6	54.4	113.5
Domestic Currency					2.5	78.6	54.4	113.2
Foreign Currency					0	0	0	0.3
3. Other Financial Ins.								
4. In Foreign banks	52.7	36.9	600.0	-162.4	-152.3	195.3	297.4	159.2
c. Money at Call	5905.8	6427.4	6129.0	6844.8	6623.8	1005.3	6339.7	878.3
Domestic Currency					200	0	240	325
Foreign Currency					6423.8	1005.3	6099.7	553.3
2 INVESTMENTS	2224.3	2588.6	3980.0	2781.7	5469.7	5144.4	4018.0	6057.2
a. Govt. Securities	2224.3	2588.6	3980.0	2781.7	5469.7	4577.7	4018	6057.2
b. NRB Bond						566.7		
c. Govt. Non-Fin. Ins.								
d. Other Non-Fin Ins.								
e. Non Residents								
3 SHARE & OTHER INVESTMENT	10.7	34.3	34.3	96.6	39.9	5746.1	39.9	5375.9
1. Non Residents					0	0	0	5309.6
2. Others					39.9	5746.1	39.9	66.3
4 LOANS & ADVANCES	8836.6	9673.5	10894.2	13081.7	13245.0	15515.7	16184.9	17102.4
a. Govt. Entp.	536.4	352.5	742.7	766.2	745	605	597	598
b. Pvt. Sector	8300.2	9321.0	10151.5	12315.5	12500	14911	15588	16505
c. Financial Institutions								
5 BILL PURCHASD	340.3	0.0	180.0	0.0	345.9	252.6	299.2	199.3
a. Domestic Bills Purchased					345.9	252.6	299.2	14.2
b. Foreign Bills Purchased	340.3	0.0	180.0	0.0				185.1
c. Import Bills & Imports								
6 LOANS AGAINST COLLECTED BILLS					0.0	0.0	0.0	0.0
a. Against Domestic Bills								
b. Against Foreign Bills								
8 FIXED ASSETS					481.0	540.8	698.9	569.2
9 OTHER ASSETS	2324.5	1425.7	1351.0	2177.7	1035.8	1050.0	1034.3	974.7
a. Accrued Interests	115.5	313.4	313.5	661.9	701.4	688.2	560.7	635.2
Govt. Entp.	0.0	5.5	0.9	2.2		0.0	0.8	0.0
Private Sector	115.5	307.9	312.6	659.7	701.4	688.2	559.9	635.2
b. Staff Loans / Adv.						109.4	73.7	196.5
c. Sundry Debtors					58.8	27.1	35.2	13.7
d. Cash In Transit					0.0	0.0	0.0	0.9
e. Others	2209.0	1112.3	1037.5	1515.8	275.6	225.3	364.7	128.4
10 Expenses not Written off						121.5	0	116.1
11 Non Banking Assets					57.9	16.2	35.4	30.9
12 Reconciliation Account					254.2	0	0	0
13 Profit & Loss A/c					0	0	0	0
USES OF FUNDS	20929.0	21380.7	24721.2	26751.2	29102.6	31064.9	30248.6	33086.4

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

(Rs. in million)

	Mid-July						Mid-Jan	
	2001	2002	2003	2004	2005	2006	2006	2007
1 CAPITAL FUND	243.5	541.5	582.9	823.2	689.3	1119.8	920.1	1204.7
a. Paid-up Capital	143.9	424.9	425.2	426.9	431.9	840.2	640.2	840.2
b. General Reserve	73.2	75.7	83.9	136.2	191	245.7	245.7	140.7
c. Share Premium					0	0	0	0
d. Retained Earning		12.2	40.9	12.2	38.2	5.3	5.6	1.7
e. Others Reserves	26.4	28.7	32.9	247.9	28.2	28.6	-28.6	222.1
1. Ex.Eq.Fund					5.8	6.2	6.2	
2. Other					22.4	22.4	22.4	222.1
2 BORROWINGS	0.0	264.2	65.8	0.0	67.4	0	0	942.6
a. NRB	0.0	264.2	65.8	0.0	67.4	0	0	50
b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0				
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0				892.6
d. Other Financial Ins.		0.0	0.0	0.0				
e. Bonds and Securities								
3 DEPOSITS	6618.4	5572.2	6522.8	7232.1	8645.8	10852.7	9048.8	10589.5
a. Current	2359.9	1086.7	1300.0	1712.6	1774.1	1375.4	892.5	1323.5
Domestic					1724.2	1326.9	823.7	1293.8
Foreign					49.9	48.5	68.8	29.7
b. Savings	1259.5	1274.7	1820.7	2024.2	2684.7	2832.7	2604.5	3135.5
Domestic					2601	2764.9	2527	3043
Foreign					83.7	67.8	77.5	92.5
c. Fixed	2929.4	3132.7	3337.6	3371.4	4086.4	6116.2	5127.8	5556.8
Domestic					4086.4	5970.4	5016.9	5395.4
Foreign					0	145.8	110.9	161.4
d. Call Deposits	0.0	26.3	0.0	0.0	0	449	351.4	437.7
e. Others	69.6	51.9	64.5	123.9	100.6	79.4	72.6	136
4 Bills Payable					32.7	35.5	47.6	85.8
6 Other Liabilities	538.5	574.3	829.1	877.7	957.2	1263.1	1241.2	1397.2
1. Sundry Creditors					11.4	86.1	43	190.5
2. Loan Loss Provision					397.3	613.6	586.5	600.7
3. Interest Suspense a/c					475.5	462.8	456.3	465.7
4. Others	538.5	574.3	829.1	877.7	73	100.6	155.4	140.3
7 Reconciliation A/c					7.1	244.7	258.1	50.5
8 Profit & Loss A/c					217.1	219.8	74.7	162.6
SOURCES OF FUNDS	7400.4	6952.2	8000.6	8933.0	10616.6	13735.6	11590.5	14432.9
1 LIQUID FUNDS	2348.2	1403.2	1331.6	775.0	459.6	894.5	717.5	1384.6
a. Cash Balance	148.5	166.6	269.6	161.2	143.7	269.7	198.5	248.3
Nepalese Notes & Coins	133.2	147.8	243.1	140.1	125.3	244.1	166.4	234.8
Foreign Currency	15.3	18.8	26.5	21.1	18.4	25.6	32.1	13.5
b. Bank Balance	1809.7	1236.6	1062.0	613.8	315.9	261.6	519	978.3
1. In Nepal Rastra Bank	294.2	1177.5	892.3	578.3	390.1	629.9	383	641.3
Domestic Currency					387.6	626.3	380.3	636.4
Foreign Currency					2.5	3.6	2.7	4.9
2. "A"Class Licensed Institution	4.7	12.9	12.2	7.3	8.1	4.7	8.9	8.9
Domestic Currency					8.1	4.1	8.9	8.3
Foreign Currency						0.6		0.6
3. Other Financial Ins.								
4. In Foreign banks	1510.8	46.2	157.5	28.2	-82.3	-373	127.1	328.1
c. Money at Call	390.0	0.0	0.0	0.0	0	363.2	0	158
Domestic Currency						215		
Foreign Currency						148.2		158
2 INVESTMENTS	364.7	503.2	1189.4	1871.5	2588.2	3680.4	1945.8	2793.6
a. Govt. Securities	364.7	503.2	1189.4	1871.5	2470	3680.4	1945.8	2793.6
b. NRB Bond					118.2	0	0	
c. Govt. Non-Fin. Ins.								
d. Other Non-Fin Ins.								
e. Non Residents								
3 SHARE & OTHER INVESTMENT	8.9	17.9	17.9	17.9	19.5	19.5	19.5	31.9
1. Non Residents					0	0	0	0
2. Others					19.5	19.5	19.5	31.9
4 LOANS & ADVANCES	4091	4529	4761	5491	6619	8060	7808	9089
a. Govt. Entp.	88.3	87.4	50.0	72.9	43	163	165	187
b. Pvt. Sector	4002.7	4441.2	4711.1	5418.0	6576	7897	7643	8726
c. Financial Institutions								176
5 BILL PURCHED	85.3	65.3	5.0	61.6	146.1	190.8	214.7	210.2
a. Domestic Bills Purchased					29.5	26.8	28	15.8
b. Foreign Bills Purchased	85.3	65.3	5.0	61.6	116.6	164	186.7	194.4
c. Import Bills & Imports								
6 LOANS AGAINST COLLECTED BILLS					0.0	0.0	0.0	0.0
a. Against Domestic Bills								
b. Against Foreign Bills								
8 FIXED ASSETS					132.6	147.2	140.9	155.2
9 OTHER ASSETS	502.3	433.9	695.6	716.1	632.1	697.6	736.8	742.1
a. Accrued Interests	164.6	198.5	389.7	421.2	494.0	431.4	516.7	523.9
Govt. Entp.	0.0	2.3	0.5	0.4		0.0	0.0	0.0
Private Sector	164.6	196.2	389.2	420.8	494.0	431.4	516.7	523.9
b. Staff Loans / Adv.						46.5	41.4	43.5
c. Sundry Debtors					1.0	0.9	1.6	35.1
d. Cash in Transit					0.0	0.0	0.0	0.0
e. Others	337.7	235.5	305.9	294.9	137.1	218.8	177.1	139.6
10 Expenses not Written off					0	2.4	0	2.4
11 Non Banking Assets					19.4	43.6	7.3	24
12 Reconciliation Account					0	0	0	0
13 Profit & Loss A/c					0	0	0	0
USES OF FUNDS	7400.4	6952.1	8000.6	8933.0	10616.6	13735.6	11590.5	14432.9

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

(Rs. in million)

	Mid-July						Mid-Jan	
	2001	2002	2003	2004	2005	2006	2006	2007
1 CAPITAL FUND	299.7	595.6	622.6	1038.7	1038.1	234.6	234.6	-1008.1
a. Paid-up Capital	119.1	238.1	359.9	359.9	719.9	719.9	719.9	719.9
b. General Reserve	137.9	178.2	190.9	205.2	201.7	201.7	201.7	201.7
c. Share Premium					3.5	3.5	3.5	3.5
d. Retained Earning		145.8	0.0	145.8	0.0	-803.7	-803.7	-2046.5
e. Others Reserves	42.7	33.5	71.8	327.8	113	113.2	113.2	113.3
1. Ex.Eq.Fund					41	41.2	41.2	41.3
2. Other					72	72	72	72
2 BORROWINGS	0.0	152.5	68.3	67.2	0	71	0	720
a. NRB	0.0	152.5	8.3	30.0	0	71	0	720
b. "A"Class Licensed Institution	0.0	0.0	60.0	0.0	0	0	0	0
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	37.2	0	0	0	0
d.Other Financial Ins.		0.0		0.0	0	0	0	0
e. Bonds and Securities								
3 DEPOSITS	8578.8	9514.0	10548.0	12747.3	12125.5	13014.8	11358.8	9134.2
a. Current	634.1	864.5	884.2	1137.0	1077.6	1117.5	877.1	760.4
Domestic					950.9	1032	769.9	696.7
Foreign					126.7	85.5	107.2	63.7
b. Savings	1694.9	2086.9	2913.6	4225.9	5475.2	7414.8	5366.3	4850.7
Domestic					5454.3	7390.2	5340.9	4831.2
Foreign					20.9	24.6	25.4	19.5
c. Fixed	5236.8	5453.6	5031.6	4875.7	3536.6	2867	3199.7	2397.1
Domestic					3444.8	2848.2	3107.1	2379.2
Foreign					91.8	18.8	92.6	17.9
d. Call Deposits	682.1	766.0	1439.8	2208.8	1770.4	1363.6	1692	893.5
e. Others	330.9	343.0	278.8	299.9	265.7	251.9	223.7	232.5
4 Bills Payable					-94.9	-252.1	-39.2	-50.1
6 Other Liabilities	1452.2	1737.0	1690.3	2043.4	2499.2	3292.7	4020.3	5381
1. Sundry Creditors					114.4	162.4	221.7	220.6
2. Loan Loss Provision					1184.5	1691.9	2427.2	3460.1
3. Interest Suspense a/c					702.6	984.6	1051.4	1256.3
4. Others	1452.2	1737.0	1690.3	2043.4	497.7	453.8	320	444
7 Reconciliation A/c					-104.1	-96.2	2.7	-219.7
8 Profit & Loss A/c					76.1	457	-350.2	-60.1
SOURCES OF FUNDS	10330.7	11999.1	12929.2	15896.6	15539.9	16721.8	15227.0	13897.2
1 LIQUID FUNDS	1810.1	1836.7	891.8	1488.8	1493.2	1764.7	1012	569.3
a. Cash Balance	242.8	362.8	309.8	350.7	300.9	354.5	289.9	350.4
Nepalese Notes & Coins	221.5	334.2	267.4	319.7	279.4	333.3	270.2	328.6
Foreign Currency	21.3	28.6	42.4	31.0	21.5	21.2	19.7	21.8
b. Bank Balance	756.1	1395.6	582.0	1056.2	1054.4	1292.8	449.5	138.9
1. In Nepal Rastra Bank	634.1	1170.7	511.0	800.3	747.7	1110.4	287.6	35.1
Domestic Currency					735.5	1009.1	280.5	3.2
Foreign Currency					12.2	101.3	7.1	31.9
2. "A"Class Licensed Institution	22.2	20.9	15.1	33.2	21.4	11.3	14.1	12.3
Domestic Currency					20.2	10.9	13.8	12
Foreign Currency					1.2	0.4	0.3	0.3
3. Other Financial Ins.								
4. In Foreign banks	99.8	204.0	55.9	222.7	285.3	171.1	147.8	91.5
c. Money at Call	811.2	78.3	0.0	81.9	137.9	117.4	272.6	80
Domestic Currency					0	30	0	80
Foreign Currency					137.9	87.4	272.6	
2 INVESTMENTS	262.5	891.0	2040.4	2578.9	2212.5	2525.3	2488.9	300.5
a. Govt. Securities	262.5	891.0	2040.4	2578.9	2212.5	2525.3	2488.9	300.5
b. NRB Bond								
c. Govt. Non-Fin. Ins.								
d. Other Non-Fin Ins.								
e. Non Residents								
3 SHARE & OTHER INVESTMENT	15.0	138.4	236.3	38.4	62.8	64.8	114.8	250.1
1. Non Residents								170.3
2. Others					62.8	64.8	114.8	79.8
4 LOANS & ADVANCES	7022	7969	8363	9996	8740	9011	9253	9021
a. Govt. Entp.	318.9	260.7	283.0	333.5	58	159	173	89
b. Pvt. Sector	6703.4	7708.4	8079.9	9662.1	8682	8852	9079	8546
c. Financial Institutions								386
5 BILL PURCHED	325.1	245.4	129.0	258.0	984.5	895.2	1058.9	776.1
a. Domestic Bills Purchased					18.9	8.4	12.9	3.3
b. Foreign Bills Purchased	325.1	245.4	129.0	258.0	128.2	144.2	156.4	61
c. Import Bills & Imports					837.4	742.6	889.6	711.8
6 LOANS AGAINST COLLECTED BILLS	0.0	7.6	0.0	0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills								
b. Against Foreign Bills	0.0	7.6	0.0	0.0				
8 FIXED ASSETS					199.4	172.1	184.7	167.5
9 OTHER ASSETS	895.7	910.9	1268.8	1536.9	1509.1	1793.4	1835.1	2324.7
a. Accrued Interests	91.9	124.2	160.8	300.9	364.7	984.5	1051.4	1256.3
Govt. Entp.	0.0	0.0	0.8	3.1		7.7		0.6
Private Sector	91.9	124.2	160.0	297.8	364.7	976.8	1051.4	1255.7
b. Staff Loans / Adv.						71.4	74.0	93.5
c. Sundry Debtors					21.0	21.1	21.6	17.7
d. Cash In Transit					0.0	0.0	0.0	0.0
e. Others	803.8	786.7	1108.0	1236.0	1123.4	716.4	688.1	957.2
10 Expenses not Written off					10.6	10.7	11	9.7
11 Non Banking Assets					328.1	484.9	269.1	478.7
12 Reconciliation Account					0	0	0	0
13 Profit & Loss A/c					0	0	0	0
USES OF FUNDS	10330.7	11999.1	12929.2	15896.6	15540.0	16721.8	16227.0	13897.2

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

(Rs. in million)

	Mid-July						Mid-Jan	
	2001	2002	2003	2004	2005	2006	2006	2007
1 CAPITAL FUND	249.4	497.8	587.1	665.8	980.3	832.5	832.5	962.8
a. Paid-up Capital	197.0	399.3	455.0	455.0	755.0	518.0	518.0	518.0
b. General Reserve	13.4	27.3	44.9	64.5	93.2	127.3	127.3	180.8
c. Share Premium					6.4	6.4	6.4	6.4
d. Retained Earning		62.5	72.9	62.5	46.9	70.5	70.5	108.6
e. Others Reserves	39.0	8.7	14.3	83.8	78.8	110.3	110.3	149
1. Ex.Eq.Fund					15.8	15.8	15.8	16.7
2. Other					63	94.5	94.5	132.3
2 BORROWINGS	80.0	310.3	83.2	433.3	0	300	300	300
a. NRB	0.0	81.8	0.0	0.0	0	0	0	0
b. "A"Class Licensed Institution	80.0	0.0	0.0	0.0	0	0	0	0
c. Foreign Bank and Fin.Ins.	0.0	228.5	83.2	433.3	0	0	0	0
d. Other Financial Ins.		0.0	0.0	0.0	0	300	300	300
e. Bonds and Securities								
3 DEPOSITS	4574.5	5461.1	6694.9	8064.0	10097.8	13802.5	12349.9	16054.2
a. Current	399.7	489.6	562.4	719.8	1025.2	1155.2	1281.3	1695.1
Domestic					997.8	1128.5	1257.8	1663.8
Foreign					27.4	26.7	23.5	31.3
b. Savings	1384.1	1733.3	2758.0	3730.7	4806.9	6929.2	5752.1	7854.4
Domestic					4767.5	6815	5675.4	7729.2
Foreign					39.4	114.2	76.7	125.2
c. Fixed	2470.2	2694.6	2803.4	2914.1	3444.5	4298.2	4273.5	4879.8
Domestic					3418	3758.1	3699.3	4188.8
Foreign					26.5	540.1	574.2	691
d. Call Deposits	225.6	439.4	428.0	565.6	704.4	1293.3	911.1	1453
e. Others	94.9	104.2	143.1	133.8	116.8	126.6	131.9	171.9
4 Bills Payable					17.6	11.1	18.2	57.8
6 Other Liabilities	336.3	505.0	895.0	804.1	782.1	1176.5	1751	1258.7
1. Sundry Creditors					231.9	29.4	1073.4	117.1
2. Loan Loss Provision					317.7	356.1	341.9	397.6
3. Interest Suspense a/c					57.8	61.6	64.1	83.3
4. Others	336.3	505.0	895.0	804.1	174.7	729.4	271.6	660.7
7 Reconciliation A/c					2915.4	211.4	4330.3	479.6
8 Profit & Loss A/c					275.8	380.5	180.9	198.4
SOURCES OF FUNDS	5240.2	6774.2	8260.2	9967.2	15069.0	16714.5	19762.8	19311.5
1 LIQUID FUNDS	824.1	809.2	1156.1	869.7	1624.2	1619.6	2213.3	2298.1
a. Cash Balance	108.0	169.9	136.6	128.7	192.6	259.4	205.5	252.2
Nepalese Notes & Coins	92.9	146.3	109.8	117.8	180.6	246.1	196.9	238.7
Foreign Currency	15.1	23.6	26.8	10.9	12.0	13.3	8.6	13.5
b. Bank Balance	716.1	502.3	982.0	508.9	861.6	1360.2	1034.7	1895.9
1. In Nepal Rastra Bank	385.6	357.7	724.8	441.9	774.5	1139.5	474	1407.8
Domestic Currency					757.1	1136.5	467.2	1400.3
Foreign Currency					17.4	3	6.8	7.5
2. "A"Class Licensed Institution	2.3	3.1	5.9	4.2	13.4	6.1	5.5	4.9
Domestic Currency					12.5	6.1	5.4	4.8
Foreign Currency					0.9	0	0.1	0.1
3. Other Financial Ins.					0	0	0	0
4. In Foreign banks	328.2	141.5	251.3	62.8	73.7	214.6	555.2	483.2
c. Money at Call	0.0	137.0	37.5	232.1	570	0	973.1	150
Domestic Currency					570	0	973.1	150
Foreign Currency					0	0	0	0
2 INVESTMENTS	823.0	1538.9	1599.4	2466.4	2100.3	3548.6	2677.4	3467.9
a. Govt. Securities	823.0	1538.9	1599.4	2466.4	2100.3	3548.6	2677.4	3467.9
b. NRB Bond								
c. Govt. Non-Fin. Ins.								
d. Other Non-Fin Ins.								
e. Non Residents								
3 SHARE & OTHER INVESTMENT	3.7	89.7	17.1	17.1	19.4	652.7	591.0	844.4
1. Non Residents						646.2	585	837.9
2. Others					19.4	6.5	6	6.5
4 LOANS & ADVANCES	2963.7	3969.6	5030.9	6116.6	7914.4	10124.2	9544.3	11739.7
a. Govt. Entp.	0.0	0.0	60.0	69.2	0	494	373	684
b. Pvt. Sector	2963.7	3969.6	4970.9	6047.4	7914	9631	9171	10697
c. Financial Institutions								359
5 BILL PURCHED					29.7	30.7	73.8	44.0
a. Domestic Bills Purchased					16.4	21.7	66.2	40.6
b. Foreign Bills Purchased					13.3	9	7.6	3.4
c. Import Bills & Imports					0.0	0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS					0.0	0.0	0.0	0.0
a. Against Domestic Bills								
b. Against Foreign Bills								
8 FIXED ASSETS					133.7	152.0	151.4	159.9
9 OTHER ASSETS	582.8	353.7	438.0	482.9	449.9	576.9	589.5	757.5
a. Accrued Interests	94.3	99.8	147.6	176.6	180.6	110.2	136.7	148.6
Govt. Entp.	0.0	0.0	0.9	0.2	0	0.0	0.2	0.0
Private Sector	94.3	99.8	146.7	176.4	180.6	110.2	136.5	148.6
b. Staff Loans / Adv.						72.8	48.6	84.1
c. Sundry Debtors					20.9	9.7	51.0	49.5
d. Cash In Transit					3.3	0.0	48.5	0.0
e. Others	488.5	253.9	290.4	306.3	245.1	384.2	304.7	475.3
10 Expenses not Written off					0	0	0	0
11 Non Banking Assets					48.7	9.9	47.7	0
12 Reconciliation Account					2748.7	0	3874.4	0
13 Profit & Loss A/c					0	0	0	0
USES OF FUNDS	5197.3	6761.1	8241.5	9952.7	15069.0	16714.6	19762.8	19311.5

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

(Rs. in million)

	Mid-July						Mid-Jan	
	2001	2002	2003	2004	2005	2006	2006	2007
1 CAPITAL FUND	259.8	510.7	520.2	734.6	650.8	720.7	920.7	840.2
a. Paid-up Capital	233.6	463.6	463.6	463.6	463.6	463.6	463.6	603.1
b. General Reserve	20.1	33.1	35.0	51.4	76.9	104.8	104.8	145.3
c. Share Premium					0	0	0	0
d. Retained Earning		5.5	12.9	51.9	6.5	1.0	1.0	8.3
e. Others Reserves	6.1	8.5	8.7	167.7	103.8	151.3	351.3	83.5
1. Ex.Eq.Fund					10.9	12.1	12.1	14.6
2. Other					92.9	139.2	339.2	68.9
2 BORROWINGS	100.0	0.0	498.2	912.2	6	753.2	185	440
a. NRB	0.0	0.0	107.0	8.0	6	0	0	0
b. "A"Class Licensed Institution	100.0	0.0	391.2	904.2	0	553.2	185	240
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
e. Bonds and Securities						200		200
3 DEPOSITS	5724.1	5735.9	6169.6	7741.6	8942.8	10429.3	10565.8	11956.1
a. Current	681.5	789.6	935.7	997.9	1302.6	1409.2	1475.5	1913.7
Domestic					1135.7	1218.8	1170.3	1691.4
Foreign					166.9	190.4	305.2	222.3
b. Savings	1848.9	1862.6	2267.3	2873.8	3447.5	4582	4041.8	5286.2
Domestic					3244.5	4297.3	3783.6	5068.1
Foreign					203	284.7	258.2	218.1
c. Fixed	1948.5	1958.8	1991.1	2279.7	2878.9	2709.8	3017.7	2733.4
Domestic					2194.2	1940.1	2230.8	2105.4
Foreign					684.7	769.7	786.9	628
d. Call Deposits	1050.1	995.1	854.7	1450.7	1162.1	1618.6	1901.5	1930.6
e. Others	195.1	129.8	120.8	139.5	151.7	109.7	129.3	92.2
4 Bills Payable					19.2	11	21.4	16.4
6 Other Liabilities	444.9	567.7	777.6	574.6	398.4	415.9	572.7	500.9
1. Sundry Creditors					-12.8	69.1	-28.7	3.4
2. Loan Loss Provision					269.7	236.2	327.4	268.3
3. Interest Suspense a/c					27.8	24	16.5	14.4
4. Others	444.9	567.7	777.6	574.6	113.7	86.6	257.5	214.8
7 Reconciliation A/c					0	0	0	0
8 Profit & Loss A/c					228.8	330.7	141.8	195
SOURCES OF FUNDS	6528.8	6814.3	7965.6	9963.0	10246.0	12660.8	12407.4	13948.6
1 LIQUID FUNDS	1529.9	810.7	692.7	1150.0	1428.3	1945.6	2122.2	2018.5
a. Cash Balance	171.2	193.1	157.4	139.2	161.5	184	183.2	299.6
Nepalese Notes & Coins	157.1	178.0	133.0	111.1	150.6	171.2	171.5	265.8
Foreign Currency	14.1	15.1	24.4	28.1	10.9	12.8	11.7	33.8
b. Bank Balance	972.3	490.2	527.8	655.7	579	544.7	828	1015.3
1. In Nepal Rastra Bank	399.9	298.2	362.4	447.4	417.9	349.3	685.4	745
Domestic Currency					386.7	336.7	680	741
Foreign Currency					31.2	12.6	5.4	4
2. "A"Class Licensed Institution	11.3	59.3	19.9	26.1	29.3	21.3	31.2	43
Domestic Currency					24.3	20.7	30.5	42.3
Foreign Currency					5	0.6	0.7	0.7
3. Other Financial Ins.					0	0	0	0
4. In Foreign banks	561.1	132.7	145.5	182.2	131.8	174.1	111.4	227.3
c. Money at Call	386.4	127.4	7.5	355.1	687.8	1216.9	1111	703.6
Domestic Currency					0	0	5	50
Foreign Currency					687.8	1216.9	1106	653.6
2 INVESTMENTS	300.8	542.7	1510.8	2371.8	2216.5	2654.8	2826.5	2830.7
a. Govt. Securities	300.8	542.7	1510.8	2371.8	2146.6	2654.8	2756.3	2830.7
b. NRB Bond								
c. Govt. Non-Fin. Ins.								
d. Other Non-Fin. Ins.								
e. Non Residents					69.9	0	70.2	0
3 SHARE & OTHER INVESTMENT	24.6	88.0	108.0	22.8	19.2	93.6	19.2	92.7
1. Non Residents								
2. Others					19.2	93.6	19.2	92.7
4 LOANS & ADVANCES	4275.3	4840.1	4913.3	6049.7	6166.9	7525.2	6937.8	8272.4
a. Govt. Entp.	0.0	88.4	0.0	0.0	0	82	69	315
b. Pvt. Sector	4275.3	4751.7	4913.3	6049.7	6167	7443	6869	7958
c. Financial Institutions								
5 BILL PURCHED	51.8	137.5	27.7	25.0	82.3	17.6	32.5	161.1
a. Domestic Bills Purchased					19.5	9.7	2.6	153.2
b. Foreign Bills Purchased	51.8	137.5	27.7	25.0	15	6	18.8	6
c. Import Bills & Imports					47.8	1.9	11.1	1.9
6 LOANS AGAINST COLLECTED BILLS	0.0	0.0	15.2	30.2	29.3	43.4	54.1	12.1
a. Against Domestic Bills								
b. Against Foreign Bills	0.0	0.0	15.2	30.2	29.3	43.4	54.1	12.1
8 FIXED ASSETS					225.8	269.0	243.2	461.8
9 OTHER ASSETS	346.4	395.3	697.9	313.5	53.7	104.3	148.4	91.9
a. Accrued Interests	-5.5	12.4	41.1	31.4	23.6	58.0	52.5	57.2
Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Private Sector	-5.5	12.4	41.1	31.4	23.6	58.0	52.5	57.2
b. Staff Loans / Adv.						0.0	1.1	4.7
c. Sundry Debtors					17.4	26.0	68.1	12.2
d. Cash In Transit					0.0	0.0	0.0	0.0
e. Others	351.9	382.9	656.8	282.1	12.7	20.3	26.7	17.8
10 Expenses not Written off					0	0	0	0
11 Non Banking Assets					24	7.3	23.5	7.4
12 Reconciliation Account					0	0	0	0
13 Profit & Loss A/c					0	0	0	0
USES OF FUNDS	6528.8	6814.3	7965.6	9963.0	10246.0	12660.8	12407.4	13948.6

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

(Rs. in million)

	Mid-July						Mid-Jan	
	2001	2002	2003	2004	2005	2006	2006	2007
1 CAPITAL FUND	364.2	380.8	510.7	941.3	725.5	260.7	311	305.4
a. Paid-up Capital	350.0	350.0	490.0	595.0	693.6	698.4	698.2	698.7
b. General Reserve	9.8	13.4	13.4	29.8	30.5	30.5	30.5	30.5
c. Share Premium					0	0	0	0
d. Retained Earning		0.0	0.0	113.6	0.0	-468.2	-419.1	-423.8
e. Others Reserves	4.4	17.4	7.3	202.9	1.4	0	1.4	0
1. Ex.Eq.Fund					1.4	0	1.4	0
2. Other					0	0	0	0
2 BORROWINGS	0.0	0.0	19.7	0.0	0	0	0	0
a. NRB	0.0	0.0	19.7	0.0	0	0	0	0
b. "A"Class Licensed Institution	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
d. Other Financial Ins.		0.0	0.0	0.0	0	0	0	0
e. Bonds and Securities								
3 DEPOSITS	3772.7	3709.0	4294.1	5959.6	6630.1	6619.5	6743	6146.5
a. Current	261.2	362.4	252.3	452.5	380.3	372.6	315.3	313
Domestic					374.3	361.4	309.5	309.4
Foreign					6	11.2	5.8	3.6
b. Savings	600.6	798.3	1024.6	1919.8	2626.1	3370.3	3228	3183.5
Domestic					2572.1	3300	3151.5	3157.1
Foreign					54	70.3	76.5	26.4
c. Fixed	2710.2	2421.5	2613.0	2659.5	2676.5	1922.9	2447.8	1802.9
Domestic					2675.2	1922.9	2447.8	1802.9
Foreign					1.3	0	0	0
d. Call Deposits	106.7	61.0	350.0	839.5	819.6	838.4	751.9	745.5
e. Others	94.0	65.8	54.2	88.3	127.6	115.3	0	101.6
4 Bills Payable					5.8	63.6	6.2	4.9
6 Other Liabilities	466.4	928.0	811.8	715.3	1220.5	1651	1807.5	1986.7
1. Sundry Creditors					25.8	29.2	24.2	25.2
2. Loan Loss Provision					584.9	684.7	685.1	836.2
3. Interest Suspense a/c					504.9	754	765.2	950
4. Others	466.4	928.0	811.8	715.3	104.9	183.1	113	175.3
7 Reconciliation A/c					0.1	14.8	0	0
8 Profit & Loss A/c					98.3	31.2	0	0
SOURCES OF FUNDS	4603.3	5017.8	5636.3	7616.2	8680.3	8640.8	8867.7	8443.5
1 LIQUID FUNDS	940.3	809.7	793.3	1024.9	710.6	805.1	727.9	853.4
a. Cash Balance	113.0	167.5	246.4	209.7	151.4	230.6	175.7	203.6
Nepalese Notes & Coins	93.5	149.0	192.4	183.0	140.5	219.8	165.9	186.5
Foreign Currency	19.5	18.5	54.0	26.7	10.9	10.8	9.8	17.1
b. Bank Balance	357.5	378.5	433.9	760.8	511.3	553.4	488.5	509.1
1. In Nepal Rastra Bank	249.8	235.8	363.2	550.6	441	478.2	411.8	293.9
Domestic Currency					452.2	468.8	417.9	291
Foreign Currency					-11.2	9.4	-6.1	2.9
2. "A"Class Licensed Institution	32.9	52.6	26.1	112.1	23.5	19.6	22.8	24.1
Domestic Currency					22.1	19.2	22.1	22.6
Foreign Currency					1.4	0.4	0.7	1.5
3. Other Financial Ins.					0	0	0	120
4. In Foreign banks	74.8	90.1	44.6	98.1	46.8	55.6	53.9	71.1
c. Money at Call	469.8	263.7	113.0	54.4	47.9	21.1	63.7	140.7
Domestic Currency					10	0	0	100
Foreign Currency					37.9	21.1	63.7	40.7
2 INVESTMENTS	197.7	199.7	315.2	511.9	324.7	521.6	488.2	118.9
a. Govt. Securities	197.7	199.7	315.2	511.9	324.7	521.6	488.2	114.2
b. NRB Bond								4.7
c. Govt. Non-Fin. Ins.								
d. Other Non-Fin Ins.								
e. Non Residents								
3 SHARE & OTHER INVESTMENT	91.2	126.1	91.8	96.6	68.1	75.6	75.6	75.6
1. Non Residents								
2. Others					68.1	75.6	75.6	75.6
4 LOANS & ADVANCES	2894.1	2936.9	3321.8	4417.6	5934.3	5836.6	6072.5	5787.6
a. Govt. Entp.	97.3	98.1	98.8	146.4	86	144	125	134
b. Pvt. Sector	2796.8	2838.8	3223.0	4271.2	5849	5692	5948	5481
c. Financial Institutions								173.4
5 BILL PURCHED	31.8	0.2	0.5	19.3	104.0	78.1	59.0	49.3
a. Domestic Bills Purchased					78.4	69.6	41.6	19.5
b. Foreign Bills Purchased	31.8	0.2	0.5	19.3	25.6	8.5	17.4	29.8
c. Import Bills & Imports					0.0	0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills								
b. Against Foreign Bills								
8 FIXED ASSETS					197.0	201.0	199.7	203.4
9 OTHER ASSETS	448.2	945.2	1113.7	1545.9	829.3	1024.4	1006.7	1181.3
a. Accrued Interests	245.5	1.7	4.4	428.6	671.2	796.6	793.2	951.8
Govt. Entp.	0.0	0.0	0.0	2.3	0.0	0.0	13.8	27.5
Private Sector	245.5	1.7	4.4	426.3	671.2	796.6	779.4	924.3
b. Staff Loans / Adv.						27.6	27.3	34.0
c. Sundry Debtors					20.2	12.7	23.0	12.5
d. Cash In Transit					0.0	0.0	0.0	0.0
e. Others	202.7	943.5	1109.3	1117.3	137.9	187.5	163.2	183
10 Expenses not Written off					15.9	11.8	17.2	12.3
11 Non Banking Assets					57.5	86.6	80.2	61.7
12 Reconciliation Account					0	0	99.4	-14.5
13 Profit & Loss A/c					438.9	0	41.3	114.5
USES OF FUNDS	4603.3	5017.8	5636.3	7616.2	8680.3	8640.8	8867.7	8443.5

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

(Rs. in million)

	Mid-July						Mid-Jan	
	2001	2002	2003	2004	2005	2006	2006	2007
1 CAPITAL FUND	351.1	351.4	380.5	358.4	526.3	106.1	521.6	-722.1
a. Paid-up Capital	350.0	350.0	350.0	350.0	500.0	500.0	500.0	500.0
b. General Reserve	0.1	0.1	28.7	17.9	21.6	21.6	21.6	21.6
c. Share Premium					0	0	0	0
d. Retained Earning		0.0	0.0	-64.4	0.0	-415.5		-1245.4
e. Others Reserves	1.0	1.3	1.8	54.9	4.7	0		1.7
1. Ex.Eq.Fund					4.7	0		1.7
2. Other					0	0		0
2 BORROWINGS	0.0	121.5	90.0	164.7	0	0	50	0
a. NRB	0.0	121.5	0.0	164.7	0	0	0	0
b. "A"Class Licensed Institution	0.0	0.0	90.0	0.0	0	0	50	0
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
e. Bonds and Securities								
3 DEPOSITS	2097.4	2646.1	2959.8	3777.6	4029.5	4786.5	4303.5	5804.4
a. Current	66.6	122.8	158.7	200.0	149.8	159.9	174.3	248.8
Domestic					143.7	154.1	171.4	230.8
Foreign					6.1	5.8	2.9	18
b. Savings	435.0	548.5	571.2	833.2	940.9	1769.4	1359.9	2159.4
Domestic					940	1768.9	1359.4	2153.5
Foreign					0.9	0.5	0.5	5.9
c. Fixed	1271.3	1674.9	1808.1	1829.5	2142.8	1822	1900.3	1884.5
Domestic					2107.5	1747.6	1864.6	1811.9
Foreign					35.3	74.4	35.7	72.6
d. Call Deposits	273.2	268.1	375.9	863.8	740.5	950.1	820.8	1424.6
e. Others	51.3	31.9	45.9	51.1	55.5	85.1	48.2	87.1
4 Bills Payable					47.4	104.6	8.6	56.5
6 Other Liabilities	95.6	292.0	221.3	484.4	775.5	1724	943.7	1426.9
1. Sundry Creditors					6	57.8	9.3	47.4
2. Loan Loss Provision					645.9	1391.3	729	1084.1
3. Interest Suspense a/c					112.7	238.9	194.6	232.8
4. Others	95.6	292.0	221.3	484.4	10.9	36	10.8	62.6
7 Reconciliation A/c					4.6	14	28.4	1.7
8 Profit & Loss A/c					0	0	0	217.4
SOURCES OF FUNDS	2544.1	3410.9	3651.6	4785.1	5383.3	6735.2	5855.8	6784.8
1 LIQUID FUNDS	301.6	531.7	466.1	681.0	469.4	452.1	476.4	544.3
a. Cash Balance	63.7	98.6	83.8	114.7	92.7	133.4	110	116.4
Nepalese Notes & Coins	56.5	90.1	66.8	96.4	82.1	122.4	102.1	102.7
Foreign Currency	7.2	8.5	17.0	18.3	10.6	11.0	7.9	13.7
b. Bank Balance	237.9	433.1	249.7	416.4	256.2	268.7	225.7	260.6
1. In Nepal Rastra Bank	136.3	284.0	185.7	324.8	211.8	178.3	204.4	227.2
Domestic Currency					206.9	176.5	201.4	224
Foreign Currency					4.9	1.8	3	3.2
2. "A"Class Licensed Institution	68.0	62.8	22.8	26.5	15.6	20.5	2.5	23.9
Domestic Currency					12.6	20.3	2.5	23.7
Foreign Currency					3	0.2	0	0.2
3. Other Financial Ins.					0	0	0	0
4. In Foreign banks	33.6	86.3	41.2	65.1	28.8	69.9	18.8	9.5
c. Money at Call	0.0	0.0	132.6	149.9	120.5	50	140.7	167.3
Domestic Currency					0	50	25	121
Foreign Currency					120.5	0	115.7	46.3
2 INVESTMENTS	208.8	100.0	274.9	433.1	376.0	527.0	675.2	627.4
a. Govt. Securities	208.8	100.0	274.9	433.1	376	527	675.2	627.4
b. NRB Bond								
c. Govt. Non-Fin. Ins.								
d. Other Non-Fin Ins.								
e. Non Residents								
3 SHARE & OTHER INVESTMENT	3.3	170.7	20.8	5.3	16.0	147.0	46.0	113.5
1. Non Residents						101		102.8
2. Others					16	46	46	10.7
4 LOANS & ADVANCES	1793.0	2295.4	2626.7	3207.0	3816.9	4315.0	3683.0	5057.2
a. Govt. Entp.	0.0	15.0	46.8	45.0	0	144	142	126
b. Pvt. Sector	1793.0	2280.4	2579.9	3162.0	3817	4171	3541	4827
c. Financial Institutions								104.6
5 BILL PURCHED	0.2	1.2	5.3	11.0	12.9	69.0	55.6	24.2
a. Domestic Bills Purchased					2.9	0.2	42.8	3.3
b. Foreign Bills Purchased	0.2	1.2	5.3	11.0	10	68.8	12.8	20.9
c. Import Bills & Imports					0.0	0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills								
b. Against Foreign Bills	0.0	0.0	0.0	0.0				
8 FIXED ASSETS					47.2	50.1	52.7	71.7
9 OTHER ASSETS	237.2	312.0	257.8	447.7	217.8	303.1	295.7	291.6
a. Accrued Interests	57.0	65.3	65.7	117.6	112.7	205.9	160.5	199.8
Govt. Entp.	0.0	0.0	0.0	0.0	0.0	4.5	0.0	0.0
Private Sector	57.0	65.3	65.7	117.6	112.7	201.4	160.5	199.8
b. Staff Loans / Adv.						44.8	35.9	37.2
c. Sundry Debtors					78.2	5.4	76.8	28.1
d. Cash In Transit					0.0	0.0	0.0	0.0
e. Others	180.2	246.7	192.1	330.1	26.9	47	22.5	26.5
10 Expenses not Written off					10.6	16.2	13.6	6
11 Non Banking Assets					45	54.1	124.2	49.1
12 Reconciliation Account					0	0	0	0
13 Profit & Loss A/c					371.5	801.6	433.4	
USES OF FUNDS	2544.1	3410.9	3651.6	4785.1	5383.3	6735.2	5855.8	6785.0

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

(Rs. in million)

	Mid-July						Mid-Jan	
	2001	2002	2003	2004	2005	2006	2006	2007
1 CAPITAL FUND	519.8	531.2	526.1	559.2	620.38	673.1	684.2	766.5
a. Paid-up Capital	499.7	499.9	499.9	500.0	500.0	600.0	600.0	660.0
b. General Reserve	4.8	16.9	15.9	21.1	34.7	57.5	57.5	76.8
c. Share Premium					0	0	0	0
d. Retained Earning		11.8	7.6	3.1	82.1	11.5	22.7	25.0
e. Others Reserves	15.3	2.7	2.7	35.0	3.62	4.1	4	4.7
1. Ex.Eq.Fund					3.62	4.1	4	4.7
2. Other					0	0	0	0
2 BORROWINGS	0.0	0.0	274.8	60.0	450	657.7	406.8	521.5
a. NRB	0.0	0.0	0.0	60.0	0	0	80	0
b. "A"Class Licensed Institution	0.0	0.0	274.8	0.0	450	450	326.8	290
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	0	7.7	0	31.5
d. Other Financial Ins.	0.0	0.0	0.0	0.0	0	0	0	0
e. Bonds and Securities						200		200
3 DEPOSITS	3575.8	3165.3	3143.9	5146.4	6243.3	8765.8	7504.8	9390.5
a. Current	248.0	257.2	235.8	278.5	233.1	391.8	306.1	421.1
Domestic					206.3	357.1	300.1	378.9
Foreign					26.8	34.7	6	42.2
b. Savings	526.0	576.2	733.7	1280.4	2026.3	2797.4	2404.6	3092.1
Domestic					2018.7	2745.8	2385.9	3028.4
Foreign					7.6	51.6	18.7	63.7
c. Fixed	1958.0	1347.1	1143.0	2083.1	2930.6	4064.5	3496.9	4131.5
Domestic					2559.3	3296.2	3309	3372
Foreign					371.3	768.3	187.9	759.5
d. Call Deposits	797.1	942.9	966.1	1416.2	989.9	1459.2	1228.5	1679
e. Others	46.7	41.9	65.3	88.2	63.4	52.9	68.7	66.8
4 Bills Payable					28.3	91.5	10.7	63.5
6 Other Liabilities	286.7	166.1	302.9	388.6	212.9	329.2	333.3	353.7
1. Sundry Creditors					16.4	51.5	32.4	67.1
2. Loan Loss Provision					174.7	244.7	224.2	252.6
3. Interest Suspense a/c					9.1	9	12.9	9.7
4. Others	286.7	166.1	302.9	388.6	12.7	24	63.8	24.3
7 Reconciliation A/c					32742.2	38555.3	35475.3	43369.1
8 Profit & Loss A/c					193.6	148.8	60.1	119.8
SOURCES OF FUNDS	4382.3	3862.7	4247.7	6154.2	40490.7	49221.4	44475.2	54584.6
1 LIQUID FUNDS	539.4	606.5	348.0	448.8	1095	1097.5	681	871.7
a. Cash Balance	127.1	139.9	95.8	79.1	69.8	139.2	90.1	103.9
Nepalese Notes & Coins	117.2	120.4	88.5	65.6	59.5	129.3	82.7	93.6
Foreign Currency	9.9	19.5	7.3	13.5	10.3	9.9	7.4	10.3
b. Bank Balance	412.3	419.8	222.3	240.0	935.3	604.8	491.6	618.2
1. In Nepal Rastra Bank	331.7	350.6	175.2	205.1	832.4	450.7	338.2	459
Domestic Currency					830	447.3	337	457.1
Foreign Currency					2.4	3.4	1.2	1.9
2. "A"Class Licensed Institution	9.4	9.7	6.2	12.4	19.3	34.3	23.1	33
Domestic Currency					18.7	33.6	22.5	29.2
Foreign Currency					0.6	0.7	0.6	3.8
3. Other Financial Ins.					0	0	0	51.3
4. In Foreign banks	71.2	59.5	40.9	22.5	83.6	119.8	130.3	74.9
c. Money at Call	0.0	46.8	29.9	129.7	89.9	353.5	99.3	149.6
Domestic Currency					0	167.5	35	
Foreign Currency					89.9	186	64.3	149.6
2 INVESTMENTS	511.4	680.0	1075.2	1235.3	1194.3	1756.6	1865.3	1169.4
a. Govt. Securities	511.4	680.0	1075.2	1235.3	1194.3	1756.6	1865.3	1169.4
b. NRB Bond								
c. Govt. Non-Fin. Ins.								
d. Other Non-Fin Ins.								
e. Non Residents								
3 SHARE & OTHER INVESTMENT	0.0	73.4	78.1	525.4	378.6	723.3	208.0	877.1
1. Non Residents					287.1	505.5	111.2	532.1
2. Others					91.5	217.8	96.8	345
4 LOANS & ADVANCES	2572.5	2328.8	2527.6	3729.1	4895.4	6882.8	6084.2	8014.9
a. Govt. Entp.	150.0	50.0	50.0	45.0	125	105	127	105
b. Pvt. Sector	2422.5	2278.8	2477.6	3684.1	4770	6778	5957	7638
c. Financial Institutions								271.3
5 BILL PURCHED	49.7	9.4	10.5	6.6	17.9	19.3	9.7	21.3
a. Domestic Bills Purchased					5.9	5.3	4	5.6
b. Foreign Bills Purchased	49.7	9.4	10.5	6.6	12	14	5.7	15.7
c. Import Bills & Imports					0.0	0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS	0.0	31.7	26.2	10.9	0.0	0.0	0.0	0.0
a. Against Domestic Bills								
b. Against Foreign Bills	0.0	31.7	26.2	10.9				
8 FIXED ASSETS					50.9	33.9	44.9	118.2
9 OTHER ASSETS	709.3	132.9	182.1	198.1	100.1	136.1	93.5	148.0
a. Accrued Interests	57.0	45.6	34.7	43.3	11.4	15.1	16.2	16.8
Govt. Entp.	0.0	0.0	0.0	0.6	0.0	0.0	1.0	0.1
Private Sector	57.0	45.6	34.7	42.7	11.4	15.1	15.2	16.7
b. Staff Loans / Adv.						15.1	13.4	12.5
c. Sundry Debtors					34.0	62.8	35.1	71.6
d. Cash In Transit					0.0	0.0	0.0	0.0
e. Others	652.3	87.3	147.4	154.8	54.7	43.1	28.8	47.1
10 Expenses not Written off					13.7	12.2	11.4	10.3
11 Non Banking Assets					2.6	4.4	3.5	2.6
12 Reconciliation Account					32742.2	38555.3	35473.7	43350.9
13 Profit & Loss A/c					0	0	0	0
USES OF FUNDS	4382.3	3862.7	4247.7	6154.2	40490.7	49221.4	44475.2	54584.4

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

(Rs. in million)

	Mid-July						Mid-Jan	
	2001	2002	2003	2004	2005	2006	2006	2007
1 CAPITAL FUND	84.1	137.3	486.4	542.9	552.9	802.8	637.8	931.1
a. Paid-up Capital	84.0	136.2	544.2	550.0	550.0	715.0	550.0	715.0
b. General Reserve	0.0	0.0	0.0	3.1	12.4	29.4	29.4	56.2
c. Share Premium					0	0	0	0
d. Retained Earning		0.0	-57.8	-15.4	-9.5	3.4	3.4	13.5
e. Others Reserves	0.1	1.1	0.0	5.2	0	55	55	146.4
1. Ex.Eq.Fund					0	0	0	4.1
2. Other					0	55	55	142.3
2 BORROWINGS	0.0	0.0	90.0	75.2	154.2	117.1	160.9	317.3
a. NRB	0.0	0.0	0.0	3.0	0	117.1	58.4	24.9
b. "A"Class Licensed Institution	0.0	0.0	90.0	72.2	154.2	0	102.5	200
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	0	0	0	92.4
d. Other Financial Ins.		0.0	0.0	0.0	0	0	0	
e. Bonds and Securities								
3 DEPOSITS	700.0	994.8	1778.7	2754.6	5586.5	7893.3	6332.1	8653
a. Current	27.0	49.3	53.5	71.4	142.6	248.9	157.9	218.2
Domestic					130.6	240.4	149.2	211.6
Foreign					12	8.5	8.7	6.6
b. Savings	57.8	134.5	252.1	493.1	1250	2333.3	1738.2	3187.4
Domestic					1246.2	2322.6	1731.2	3173.2
Foreign					3.8	10.7	7	14.2
c. Fixed	612.0	736.2	921.6	1227.3	1914.8	2604.9	2045.3	2816.4
Domestic					1897.1	2362.9	2045.1	2610.1
Foreign					17.7	242	0.2	206.3
d. Call Deposits	0.0	69.9	530.6	892.0	2209.3	2586	2296.6	2304.5
e. Others	3.2	4.9	20.9	70.8	69.8	120.2	94.1	126.5
4 Bills Payable					9.3	11.4	13.2	16.7
6 Other Liabilities	16.9	55.5	76.4	123.6	220.4	271.5	238	367.7
1. Sundry Creditors					92.5	64.1	47.3	14.7
2. Loan Loss Provision					67.3	77.4	93.1	144.3
3. Interest Suspense a/c					26.8	47.6	40.5	47.7
4. Others	16.9	55.5	76.4	123.6	33.8	82.4	57.1	161
7 Reconciliation A/c					13614.6	0	19031.5	0
8 Profit & Loss A/c					116.3	159.7	63.7	31.3
SOURCES OF FUNDS	801.0	1187.6	2431.5	3496.3	20254.2	9255.8	26477.2	10317.1
1 LIQUID FUNDS	151.5	265.2	421.7	560.3	746.2	1518.2	712.6	1384.4
a. Cash Balance	21.6	31.5	45.6	64.8	121.6	280.4	149.7	305.6
Nepalese Notes & Coins	17.9	26.7	37.7	58.9	109.0	262.4	128.2	284.4
Foreign Currency	3.7	4.8	7.9	5.9	12.6	18.0	21.5	21.2
b. Bank Balance	89.9	194.6	156.1	345.5	609.6	519.4	422.9	599
1. In Nepal Rastra Bank	37.4	110.8	88.9	136.7	463.3	489.1	326.3	531.9
Domestic Currency					456	480.7	323.8	526.5
Foreign Currency					7.3	8.4	2.5	5.4
2. "A"Class Licensed Institution	6.8	47.0	27.7	54.7	102.4	13	44.3	41.4
Domestic Currency					101.4	24	43	40.2
Foreign Currency					1	-11	1.3	1.2
3. Other Financial Ins.					0	0	0	10
4. In Foreign banks	45.7	36.8	39.5	154.1	43.9	17.3	52.3	15.7
c. Money at Call	40.0	39.1	220.0	150.0	15	718.4	140	479.8
Domestic Currency					15	525	140	430
Foreign Currency					0	193.4	0	49.8
2 INVESTMENTS	47.5	49.4	79.3	71.3	127.3	904.5	474.9	681.7
a. Govt. Securities	47.5	49.4	79.3	71.3	127.3	904.5	474.9	681.7
b. NRB Bond								
c. Govt. Non-Fin. Ins.								
d. Other Non-Fin Ins.								
e. Non Residents								
3 SHARE & OTHER INVESTMENT	7.5	28.9	319.0	203.1	341.3	286.9	408.8	388.5
1. Non Residents					274.3	274.6	226.5	246.8
2. Others					67	12.3	182.3	141.7
4 LOANS & ADVANCES	499.2	680.8	1494.1	2541.7	5051.4	6033.4	5458.3	7230.1
a. Govt. Entp.	0.0	0.0	0.0	0.0	0	0	0	15
b. Pvt. Sector	499.2	680.8	1494.1	2541.7	5051	6033	5458	6972
c. Financial Institutions								243.8
5 BILL PURCHED	0.6	1.8	1.9	2.7	80.2	113.2	95.0	67.7
a. Domestic Bills Purchased					71.2	104.2	26.7	45
b. Foreign Bills Purchased	0.6	1.8	1.9	2.7	9	9	68.3	22.7
c. Import Bills & Imports					0.0	0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills								
b. Against Foreign Bills								
8 FIXED ASSETS					86.2	104.9	94.0	213.6
9 OTHER ASSETS	94.7	161.5	115.5	117.2	152.8	221.7	143.7	279.1
a. Accrued Interests	3.4	15.2	12.7	17.0	27.0	54.8	43.2	64.6
Govt. Entp.	0.0	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	54.8	43.2	64.6
b. Staff Loans / Adv.						24.0	2.3	37.0
c. Sundry Debtors					5.2	38.5	17.2	59.1
d. Cash In Transit					0.0	0.0	0.0	0.0
e. Others	91.3	146.3	102.8	100.2	120.6	104.4	81	118.4
10 Expenses not Written off					48.4	54.4	51.6	59.5
11 Non Banking Assets					5.8	18.6	6.5	12.5
12 Reconciliation Account					13614.6	0	19031.8	0
13 Profit & Loss A/c					0	0	0	0
USES OF FUNDS	801.0	1187.6	2431.5	3496.3	20254.2	9255.8	26477.2	10317.1

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

(Rs. in million)

	Mid-July						Mid-Jan	
	2001	2002	2003	2004	2005	2006	2006	2007
1 CAPITAL FUND	350.0	347.3	348.6	501.4	559.7	766.8	696.4	766.8
a. Paid-up Capital	350.0	350.0	350.0	500.0	500.0	625.0	500.0	625.0
b. General Reserve	0.0	0.0	0.3	0.3	12.5	30.1	30.1	30.1
c. Share Premium					0	0	0	0
d. Retained Earning		-2.9	-2.9	-2.9	17.2	8.0	62.6	8.0
e. Others Reserves	0.0	0.2	1.2	4.0	30	103.7	103.7	103.7
1. Ex.Eq.Fund					3.7	3.7	3.7	3.7
2. Other					26.3	100	100	100
2 BORROWINGS	0.0	32.0	0.0	0.0	401.8	224.4	111.5	271.2
a. NRB	0.0	32.0	0.0	0.0	0	0	0	0
b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0	401.8	224.4	111.5	271.2
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
e. Bonds and Securities								
3 DEPOSITS	316.0	1180.0	2513.1	4816.5	6270.1	7800.4	7408.9	9761
a. Current	37.3	84.1	135.1	250.8	280.3	355.2	261.9	263.8
Domestic					260.4	344.9	252.5	246.9
Foreign					19.9	10.3	9.4	16.9
b. Savings	75.4	260.9	461.9	910.9	1515.5	2317.9	1763.7	3479.6
Domestic					1488.4	2265.3	1726.3	3371.4
Foreign					27.1	52.6	37.4	108.2
c. Fixed	86.8	332.3	795.4	1292.4	2302.1	3189.9	3074.8	2722.5
Domestic					2282.5	2983.1	3050.1	2453
Foreign					19.6	206.8	24.7	269.5
d. Call Deposits	105.0	482.7	1093.3	2299.9	2102.8	1880.7	2242.7	3210.3
e. Others	11.5	20.0	27.4	62.5	69.4	56.7	65.8	84.8
4 Bills Payable					7.3	11.9	7.1	21.4
6 Other Liabilities	8.6	52.4	205.6	412.1	363	444.2	471.9	461.1
1. Sundry Creditors					146.2	248.6	274.4	237.2
2. Loan Loss Provision					144.2	130.3	128	145.6
3. Interest Suspense a/c					5.9	22.9	35.8	39.8
4. Others	8.6	52.4	205.6	412.1	66.7	42.4	33.7	38.5
7 Reconciliation A/c					0	0	0	0
8 Profit & Loss A/c					93.6	142.9	43.3	273.2
SOURCES OF FUNDS	674.6	1611.7	3067.3	5730.0	7695.5	9390.6	8739.1	11554.7
1 LIQUID FUNDS	271.8	129.2	291.7	1067.4	513.2	813.6	1063.8	1489.6
a. Cash Balance	18.8	30.3	40.8	68.5	111.2	135.8	33.9	123.2
Nepalese Notes & Coins	16.5	23.4	38.6	64.8	107.9	129.9	31.5	116.4
Foreign Currency	2.3	6.9	2.2	3.7	3.3	5.9	2.4	6.8
b. Bank Balance	153.0	98.9	250.9	617.0	332.1	252.5	357.6	630.9
1. In Nepal Rastra Bank	86.0	50.9	224.0	524.6	219.8	209.2	289	556.6
Domestic Currency					211.1	207.8	282.6	552.6
Foreign Currency					8.7	1.4	6.4	4
2. "A"Class Licensed Institution	37.3	1.3	2.2	10.5	5.5	6	43.8	16.9
Domestic Currency					3.8	4.7	41.6	12.2
Foreign Currency					1.7	1.3	2.2	4.7
3. Other Financial Ins.					0	0	0	0
4. In Foreign banks	29.7	46.7	24.7	81.9	106.8	37.3	24.8	57.4
c. Money at Call	100.0	0.0	0.0	381.9	69.9	425.3	672.3	735.5
Domestic Currency					0	145	475	320
Foreign Currency					69.9	280.3	197.3	415.5
2 INVESTMENTS	19.8	116.7	236.0	601.9	1220.7	1114.3	1003.5	1114.3
a. Govt. Securities	19.8	116.7	236.0	601.9	1120.3	1114.3	1003.1	1114.3
b. NRB Bond								
c. Govt. Non-Fin. Ins.					100.4	0	0.4	0
d. Other Non-Fin Ins.								
e. Non Residents								
3 SHARE & OTHER INVESTMENT	0.0	138.3	187.5	0.0	120.0	0.4	0.0	0.4
1. Non Residents					0	0	0	0
2. Others					120	0.4	0	0.4
4 LOANS & ADVANCES	263.5	1120.2	2144.4	3709.0	5519.2	6918.3	5989.9	8313.1
a. Govt. Entp.	0.0	60.0	40.0	50.0	0	70	70	70
b. Pvt. Sector	263.5	1060.2	2104.4	3659.0	5519	6848	5920	8143
c. Financial Institutions								100.6
5 BILL PURCHED	1.6	1.4	2.0	0.0	37.7	91.8	118.7	112.7
a. Domestic Bills Purchased					4.6	21	44	40.4
b. Foreign Bills Purchased	1.6	1.4	2.0	0.0	6.9	70.8	74.7	72.3
c. Import Bills & Imports					26.2	0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BIL	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills								
b. Against Foreign Bills								
8 FIXED ASSETS					81.5	89.7	86.2	92.4
9 OTHER ASSETS	117.9	105.9	205.7	351.7	202.9	357.7	476.4	416.1
a. Accrued Interests	1.7	7.2	14.2	21.3	20.9	39.4	29.3	84.2
Govt. Entp.	0.0	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	39.4	29.3	84.2
b. Staff Loans / Adv.						21.5	0.0	27.4
c. Sundry Debtors					94.9	3.0	219.3	3.7
d. Cash In Transit					0.0	0.0	0.0	0.0
e. Others	116.2	98.7	191.5	330.4	87.1	293.8	227.8	300.8
10 Expenses not Written off					0	0	0	0.1
11 Non Banking Assets					0	4.8	0	4.8
12 Reconciliation Account					0.3	0	0.6	11.2
13 Profit & Loss A/c					0	0	0	0
USES OF FUNDS	674.6	1611.7	3067.3	5730.0	7695.5	9390.6	8739.1	11554.7

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

(Rs. in million)

	Mid-July					Mid-Jan	
	2002	2003	2004	2005	2006	2006	2007
1 CAPITAL FUND	275.0	330.0	550.0	612.77	618.07	618.07	678.87
a. Paid-up Capital	275.0	330.0	549.2	609.8	609.8	609.8	609.8
b. General Reserve	0.0	0.0	0.2	2.3	7.6	7.6	14.7
c. Share Premium				0	0	0	0
d. Retained Earning	0.0	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	54.4
1. Ex.Eq.Fund				0.7	0.7	0.7	1
2. Other				0	0	0	53.4
2 BORROWINGS	0.0	70.0	317.0	17.7	29.8	0	0
a. NRB	0.0	0.0	0.0	0	0		
b. "A"Class Licensed Institution	0.0	70.0	279.8	17.7	29.8		
c. Foreign Bank and Fin.Ins.	0.0	0.0	37.2	0	0		
d. Other Financial Ins.	0.0	0.0	0.0	0	0		
e. Bonds and Securities							
3 DEPOSITS	112.6	691.8	1684.3	3028.6	4444.3	3839.4	5571.3
a. Current	2.8	49.7	211.1	429.4	94.6	180	173.8
Domestic				404.4	84.5	133.7	143.7
Foreign				25	10.1	46.3	30.1
b. Savings	17.9	98.5	185.5	446.7	1000.1	707.4	1411
Domestic				442.1	985	700	1328.6
Foreign				4.6	15.1	7.4	82.4
c. Fixed	64.5	288.6	1082.9	1779.2	2657.6	2360.1	3482.4
Domestic				1729.7	2642.7	2290.2	3390
Foreign				49.5	14.9	69.9	92.4
d. Call Deposits	24.4	247.2	187.8	346.8	651	547	415.3
e. Others	3.0	7.8	17.0	26.5	41	44.9	88.8
4 Bills Payable				31.4	85	37.3	10.2
6 Other Liabilities	1.9	20.3	70.4	196.1	268.1	204	212.6
1. Sundry Creditors				58.4	73.9	23.7	58.7
2. Loan Loss Provision				60.4	69.8	70.9	83.7
3. Interest Suspense a/c				2.1	10.1	13.8	21.1
4. Others	1.9	20.3	70.4	75.2	114.3	95.6	49.1
7 Reconciliation A/c							
8 Profit & Loss A/c				49.6	63.8	43.9	39.1
SOURCES OF FUNDS	389.5	1112.1	2621.7	3936.2	5509.1	4742.7	6512.1
1 LIQUID FUNDS	222.8	168.5	490.8	529.1	225.2	471.3	503.1
a. Cash Balance	3.0	16.0	37.0	105.9	66.6	75.1	101.1
Nepalese Notes & Coins	2.8	15.2	35.4	101.7	64.3	73.0	91.9
Foreign Currency	0.2	0.8	1.6	4.2	2.3	2.1	9.2
b. Bank Balance	165.8	137.5	342.6	358.6	158.6	173.3	330.7
1. In Nepal Rastra Bank	40.7	80.1	222.6	254.9	132.4	93.8	278.8
Domestic Currency				252	128.5	90.3	255
Foreign Currency				2.9	3.9	3.5	23.8
2. "A"Class Licensed Institution	107.2	26.6	68.8	32.6	8.4	20.8	17.9
Domestic Currency				31.5	8.2	20.6	17.1
Foreign Currency				1.1	0.2	0.2	0.8
3. Other Financial Ins.				0	0	0	0
4. In Foreign banks	17.9	30.8	51.2	71.1	17.8	58.7	34
c. Money at Call	54.0	15.0	111.2	64.6	0	222.9	71.3
Domestic Currency				1	0	29.8	0
Foreign Currency				63.6	0	193.1	71.3
2 INVESTMENTS	30.0	95.0	283.9	401.0	425.0	464.1	258.2
a. Govt. Securities	30.0	95.0	283.9	401	425	464.1	258.2
b. NRB Bond							
c. Govt. Non-Fin. Ins.							
d. Other Non-Fin Ins.							
e. Non Residents							
3 SHARE & OTHER INVESTMENT	0.0	0.0	0.0	13.4	155.6	13.4	154.1
1. Non Residents				0	0	0	0
2. Others				13.4	155.6	13.4	154.1
4 LOANS & ADVANCES	124.1	764.0	1701.0	2700.8	4274.3	3425.6	5316.5
a. Govt. Entp.	50.0	0.0	0.0	0	125	73	129
b. Pvt. Sector	74.1	764.0	1701.0	2701	4150	3353	5188
c. Financial Institutions							
5 BILL PURCHED	0.0	12.2	49.8	35.2	0.3	49.3	39.5
a. Domestic Bills Purchased				0	0	2.4	15.2
b. Foreign Bills Purchased	0.0	12.2	49.8	35.2	0.3	46.9	24.3
c. Import Bills & Imports				0.0	0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills							
b. Against Foreign Bills							
8 FIXED ASSETS				149.0	162.3	158.2	136.9
9 OTHER ASSETS	12.6	72.4	96.2	83.6	243.6	145.8	89.6
a. Accrued Interests	0.7	5.2	14.9	23.0	28.1	28.6	32.7
Govt. Entp.	0.0	0.3	0.0	0.0	0.0	0.3	0.5
Private Sector	0.7	4.9	14.9	23.0	28.1	28.3	32.2
b. Staff Loans / Adv.				9.7	12.7	0.0	12.9
c. Sundry Debtors				0.0	59.3	23.2	5.8
d. Cash In Transit				0.0	0.0	0.0	0.0
e. Others	11.9	67.2	81.3	50.9	143.5	94	38.2
10 Expenses not Written off				21.3	15.6	12.1	13.6
11 Non Banking Assets				2.8	7.2	2.8	0.7
12 Reconciliation Account				0	0	0	0
13 Profit & Loss A/c				0	0	0	0
USES OF FUNDS	389.5	1112.1	2621.7	3936.2	5509.1	4742.6	6512.2

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

(Rs. in million)

	Mid-July				Mid-Jan	
	2003	2004	2005	2006	2006	2007
1 CAPITAL FUND	350.0	350.0	377.2	537.9	537.9	603.2
a. Paid-up Capital	350.0	350.0	350.0	500.0	500.0	500.0
b. General Reserve	0.0	0.0	0	37.9	37.9	27.1
c. Share Premium			0	0	0	0
d. Retained Earning	0.0	0.0	27.2	0.0	0.0	0.0
e. Others Reserves	0.0	0.0	0	0	0	76.1
1. Ex.Eq.Fund			0	0		1.2
2. Other			0	0		74.9
2 BORROWINGS	110.0	220.0	190	181.2	394.7	176.3
a. NRB	0.0	0.0	0	70		
b. "A"Class Licensed Institution	110.0	220.0	190	111.2	394.7	176.3
c. Foreign Bank and Fin.Ins.	0.0	0.0	0	0		
d. Other Financial Ins.	0.0	0.0	0	0		
e. Bonds and Securities			0	0		
3 DEPOSITS	391.6	1291.3	2461.9	3918.1	2888.7	5031.6
a. Current	49.8	58.8	85.7	82.3	77.6	114.5
Domestic			81.6	79.1	74	111.7
Foreign			4.1	3.2	3.6	2.8
b. Savings	64.2	267.6	525.7	1128.4	715.4	1435.5
Domestic			523.7	1120.4	708.6	1426.6
Foreign			2	8	6.8	8.9
c. Fixed	66.9	537.2	1196.5	1632.1	1313.4	2256.5
Domestic			1169.8	1617.3	1299.2	2242.3
Foreign			26.7	14.8	14.2	14.2
d. Call Deposits	189.7	393.4	620.9	1029.6	735.2	1164.8
e. Others	21.0	34.3	33.1	45.7	47.1	60.3
4 Bills Payable			7.3	1.2	0.5	
6 Other Liabilities	23.8	93.4	110.1	160.5	159.5	223.2
1. Sundry Creditors			20.3	27.2	47.4	39.5
2. Loan Loss Provision			62.4	73.9	71.1	80.2
3. Interest Suspense a/c			3.9	18.5	8.9	21.7
4. Others	23.8	93.4	23.5	40.9	32.1	81.8
7 Reconciliation A/c			4	1.6	-0.7	5.2
8 Profit & Loss A/c			42.7	100.1	50.2	65.8
SOURCES OF FUNDS	875.4	1954.7	3193.2	4900.6	4030.8	6105.3
1 LIQUID FUNDS	97.1	246.7	170	362.1	194.2	405.2
a. Cash Balance	9.3	18.3	33.4	65	40.5	67
Nepalese Notes & Coins	8.6	17.1	32.8	62.3	38.8	60.8
Foreign Currency	0.7	1.2	0.6	2.7	1.7	6.2
b. Bank Balance	55.7	53.6	104.1	57.1	118.7	234
1. In Nepal Rastra Bank	42.6	35.4	45.6	48.8	116.9	222.4
Domestic Currency			45.1	47.2	116.7	223.5
Foreign Currency			0.5	1.6	0.2	-1.1
2. "A"Class Licensed Institution	0.5	1.8	21.2	8.3	3.9	11.6
Domestic Currency			21.2	5.2	3.9	6.9
Foreign Currency			0	3.1	0	4.7
3. Other Financial Ins.			0	0	0	0
4. In Foreign banks	12.6	16.4	37.3	0	-2.1	0
c. Money at Call	32.1	174.8	32.5	240	35	104.2
Domestic Currency			30	0	30	104.2
Foreign Currency			2.5	240	5	
2 INVESTMENTS	3.8	42.1	277.1	394.6	324.1	330.9
a. Govt. Securities	3.8	42.1	277.1	394.6	323.7	330.9
b. NRB Bond						
c. Govt. Non-Fin. Ins.						
d. Other Non-Fin Ins.					0.4	
e. Non Residents						
3 SHARE & OTHER INVESTMENT	70.0	0.0	0.0	112.6	0.0	315.2
1. Non Residents			0	0	0	0
2. Others			0	112.6	0	315.2
4 LOANS & ADVANCES	629.0	1567.9	2634.9	3869.3	3284.0	4811.7
a. Govt. Entp.	0.0	0.0	0	0	0	0
b. Pvt. Sector	629.0	1567.9	2635	3869	3284	4809
c. Financial Institutions						3
5 BILL PURCHED	0.0	0.0	0.2	0.0	71.4	0.1
a. Domestic Bills Purchased			0	0		0.1
b. Foreign Bills Purchased			0.2	0	71.4	0
c. Import Bills & Imports			0.0	0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills						
b. Against Foreign Bills						
8 FIXED ASSETS			52.3	74.1	60.6	89.2
9 OTHER ASSETS	75.5	98.0	47.3	84.6	85.3	150.8
a. Accrued Interests	4.2	14.5	22.1	21.6	28.5	36.7
Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0
Private Sector	4.2	14.5	22.1	21.6	28.5	36.7
b. Staff Loans / Adv.				0.0	0.0	0.0
c. Sundry Debtors			0.9	6.7	5.8	19.2
d. Cash In Transit			0.0	0.0	0.0	0.0
e. Others	71.3	83.5	24.3	56.3	51	94.9
10 Expenses not Written off			11.4	3.3	11.2	2.2
11 Non Banking Assets			0	0	0	0
12 Reconciliation Account			0	0	0	0
13 Profit & Loss A/c			0	0	0	0
USES OF FUNDS	875.4	1954.7	3193.2	4900.6	4030.8	6105.3

Table No. 24
SOURCES AND USES OF FUND OF AGRICULTURAL DEVELOPMENT BANK LIMITED*

(Rs. in million)

	Mid-July						Mid-Jan	
	2001	2002	2003	2004	2005	2006	2006	2007
1 CAPITAL FUND	0.0	0.0	0.0	0.0	0	0	0	-588.2
a. Paid-up Capital					0.0	0.0		6478.0
b. General Reserve					0	0		532.1
c. Share Premium					0	0		0
d. Retained Earning					0.0	0.0		-7598.3
e. Others Reserves					0	0	0	0
1. Ex.Eq.Fund					0	0	0	0
2. Other					0	0	0	0
2 BORROWINGS	0.0	0.0	0.0	0.0	619.5	0	617.8	400.1
a. NRB	0.0	0.0	0.0	0.0	0	0		121.2
b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0	0	0		100
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	619.5	0	617.8	178.9
e. Bonds and Securities								
3 DEPOSITS	16640.9	20052.1	23005.9	26267.2	27100.1	29990.2	27781.2	31999.6
a. Current	1201.3	1294.9	1393.0	1630.0	1835.4	2367.8	1838.1	1979.8
Domestic					1835.4	2367.8	1838.1	1979.8
Foreign					0	0	0	0
b. Savings	10257.3	11002.9	12732.2	14632.6	15121.7	16087.9	15438.3	17407.9
Domestic					15121.7	16087.9	15438.3	17407.9
Foreign					0	0	0	0
c. Fixed	5182.3	7754.3	8756.2	9846.8	10087	11443.4	10379.4	12511.9
Domestic					10087	11443.4	10379.4	12511.9
Foreign					0	0	0	0
d. Call Deposits	0.0	0.0	0.0	0.0	56	91.1	125.4	100
e. Others	0.0	0.0	124.5	157.8	0	0	0	0
4 Bills Payable					20.5	18.2	29.3	
6 Other Liabilities	532.1	821.4	1541.6	8533.6	2731	3593.7	3166.8	22224.3
1. Sundry Creditors					460.7	684.1	513.5	4175.9
2. Loan Loss Provision					1182.8	1638.2	1349.6	7942.9
3. Interest Suspense a/c					1080.9	1264	1295.3	7128.8
4. Others	532.1	821.4	1541.6	8533.6	6.6	7.4	8.4	2976.7
7 Reconciliation A/c					3068.6	0	3449.9	0
8 Profit & Loss A/c					568.5	0	661.1	109.8
SOURCES OF FUNDS	17173.0	20873.5	24547.5	34800.8	34108.2	33602.1	35706.1	54145.6
1 LIQUID FUNDS	2244.8	1911.0	2035.0	2312.6	2300	3679.9	1865.5	4914.6
a. Cash Balance	458.5	528.8	618.7	473.5	601.7	599.8	591.7	700.3
Nepalese Notes & Coins	448.0	517.2	612.5	470.0	600.1	599.8	591.7	699.6
Foreign Currency	10.5	11.6	6.2	3.5	1.6	0.0	0.0	0.7
b. Bank Balance	1786.3	1382.2	1416.3	1839.1	1694.8	3080.1	1270.7	4214.3
1. In Nepal Rastra Bank	1498.4	1110.9	1161.4	1532.4	1487	2492.5	1058.1	3373.4
Domestic Currency					1487	2492.5	1058.1	3373.4
Foreign Currency					0	0	0	0
2. "A"Class Licensed Institution	287.9	271.3	254.9	306.7	207.8	584.6	212.6	791.9
Domestic Currency					207.8	584.6	212.6	791.9
Foreign Currency					0	0	0	0
3. Other Financial Ins.					0	0	0	43
4. In Foreign banks					0	3	0	6
c. Money at Call					3.5	0	3.1	0
Domestic Currency					3.5	0	3.1	0
Foreign Currency					0	0	0	0
2 INVESTMENTS	0.0	0.0	0.0	0.0	0.2	0.0	0.0	613.3
a. Govt. Securities					0.2	0	0	613.3
b. NRB Bond								
c. Govt. Non-Fin. Ins.								
d. Other Non-Fin Ins.								
e. Non Residents								
3 SHARE & OTHER INVESTMENT					0.0	0.0	0.0	1552.3
1. Non Residents								
2. Others					0	0	0	1552.3
4 LOANS & ADVANCES	5700.5	6847.8	8794.7	9221.2	10746.4	11040.6	11755.0	33269.1
a. Govt. Entp.	0.0	0.0	0.0	0.0	0	0	0	100
b. Pvt. Sector	5700.5	6847.8	8794.7	9221.2	10746	11041	11755	33169
c. Financial Institutions								
5 BILL PURCHED	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Domestic Bills Purchased					0	0	0	0
b. Foreign Bills Purchased					0	0	0	0
c. Import Bills & Imports					0.0	0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills								
b. Against Foreign Bills								
8 FIXED ASSETS					123.1	133.3	138.6	972.0
9 OTHER ASSETS	9227.7	12114.7	13717.8	23267.0	1921.6	1975.6	2054.5	11166.7
a. Accrued Interests	150.5	91.1	834.7	958.4	1096.4	1264.0	1290.7	7128.8
Govt. Entp.	0.0	0.0	0.0	0.0				
Private Sector	150.5	91.1	834.7	958.4	1096.4	1264.0	1290.7	7128.8
b. Staff Loans / Adv.						293.3	292.9	1634.3
c. Sundry Debtors					332.7	412.8	465.0	1594.7
d. Cash In Transit					0.0	0.0	0.0	0.0
e. Others	9077.2	12023.6	12883.1	22308.6	492.5	5.5	5.9	808.9
10 Expenses not Written off					0	0	0	0
11 Non Banking Assets					231	168	194.5	870.2
12 Reconciliation Account					18376.3	16140.6	18836.9	787.5
13 Profit & Loss A/c					409.6	464.1	861.1	
USES OF FUNDS	17173.0	20873.5	24547.5	34800.8	34108.2	33602.1	35706.1	54145.7

Table No.25
SOURCES AND USES OF FUND OF GLOBAL BANK LIMITED.

(Rs. in million)

	Mid-Jan 2007
1 CAPITAL FUND	510
a. Paid-up Capital	510.0
b. General Reserve	
c. Share Premium	
d. Retained Earning	
e. Others Reserves	0
1. Ex.Eq.Fund	
2. Other	
2 BORROWINGS	1
a. NRB	
b. "A"Class Licensed Institution	1
c. Foreign Bank and Fin.Ins.	
d. Other Financial Ins.	
e. Bonds and Securities	
3 DEPOSITS	11.1
a. Current	0.3
Domestic	0.3
Foreign	
b. Savings	6.1
Domestic	6.1
Foreign	
c. Fixed	0.2
Domestic	0.2
Foreign	
d. Call Deposits	
e. Others	4.5
4 Bills Payable	
6 Other Liabilities	4
1. Sundry Creditors	3.6
2. Loan Loss Provision	
3. Interest Suspense a/c	
4. Others	0.4
7 Reconciliation A/c	
8 Profit & Loss A/c	
SOURCES OF FUNDS	526.1
1 LIQUID FUNDS	486.2
a. Cash Balance	9.7
Nepalese Notes & Coins	9.7
Foreign Currency	
b. Bank Balance	76.5
1. In Nepal Rastra Bank	63.5
Domestic Currency	63.5
Foreign Currency	
2. "A"Class Licensed Institution	5
Domestic Currency	5
Foreign Currency	
3. Other Financial Ins.	0
4. In Foreign banks	8
c. Money at Call	400
Domestic Currency	400
Foreign Currency	
2 INVESTMENTS	0.0
a. Govt. Securities	
b. NRB Bond	
c. Govt. Non-Fin. Ins.	
d. Other Non-Fin Ins.	
e. Non Residents	
3 SHARE & OTHER INVESTMENT	0.0
1. Non Residents	
2. Others	
4 LOANS & ADVANCES	0.0
a. Govt. Entp.	
b. Pvt. Sector	
c. Financial Institutions	
5 BILL PURCHED	0.0
a. Domestic Bills Purchased	
b. Foreign Bills Purchased	
c. Import Bills & Imports	
6 LOANS AGAINST COLLECTED BILLS	0.0
a. Against Domestic Bills	
b. Against Foreign Bills	
8 FIXED ASSETS	25.1
9 OTHER ASSETS	8.2
a. Accrued Interests	0.1
Govt. Entp.	
Private Sector	0.1
b. Staff Loans / Adv.	1.6
c. Sundry Debtors	
d. Cash In Transit	
e. Others	6.5
10 Expenses not Written off	6.6
11 Non Banking Assets	0
12 Reconciliation Account	0
13 Profit & Loss A/c	0
USES OF FUNDS	526.1

Table No. 26
Profit And Loss Account of Commercial Banks
Mid-January,2007

	(Rs.In million)																			
Expenses	NBL	RBB	NABIL	NINV	SCBL	HBL	NSBIB	NBBL	EBL	BOK	NCCB	LMBIB	NICB	MPBL	KMBL	LAXMI	SDBL	ADB/N	Global	Total
1 Interest Expenses	398.8	456.4	206.8	328.5	199.8	362.8	243.0	245.6	246.6	166.6	141.7	126.1	208.4	189.8	207.4	119.9	118.8	579.7	0.0	4546.6
1.1 Deposit Liabilities	362.6	456.4	201.2	309.8	198.6	361.8	243.0	222.1	237.6	157.8	141.2	125.9	208.4	189.0	178.9	119.5	118.8	579.7	0.0	4412.3
1.1.1 Saving A/c	264.6	249.3	78.0	101.8	127.9	151.8	47.7	122.0	98.0	74.3	64.0	44.4	54.9	52.2	42.6	21.2	28.5		0.0	1623.2
1.1.2 Fixed A/c	97.8	191.1	69.2	135.2	44.5	209.5	182.8	75.1	110.0	48.0	59.5	51.2	109.9	75.8	83.2	83.0	52.2	0.0	0.0	1678.0
1.1.2.1 Upto 3 Months Fixed A/c	97.8		6.0	0.0	44.5	47.7	182.8	0.1	0.5				11.9	0.5			0.1			391.8
1.1.2.2 3 to 6 Months fixed A/c			8.4					0.3	0.9		1.2		13.0				0.4			24.1
1.1.2.3 6 Months to 1 Year Fixed A/c		184.1	50.7					6.0	17.9	48.0	2.7	51.2	22.1	8.0			5.0			395.7
1.1.2.4 Above 1 Year		7.0	4.2	135.2		161.8		68.8	90.8		55.6		62.9	67.3	83.2	83.0	46.7			866.3
1.1.3 Call Deposit	0.2	16.0	54.0	72.8	26.2	0.6	12.5	24.9	29.1	35.5	17.7	30.3	43.7	61.0	53.1	15.3	38.1			530.9
1.1.4 Certificate of Deposits								0.1	0.5											0.6
1.2 Others	36.2		5.6	18.7	1.2	1.0		23.4	9.0	8.8	0.5	0.2		0.8	28.5	0.4				134.3
2 Commission/Fee Expense			21.0	5.9	2.1		0.0	3.1												32.1
3 Staff Expenses	395.6	361.3	83.3	71.1	89.0	131.7	31.6	44.8	43.6	33.4	27.5	24.6	25.5	24.6	32.4	21.3	16.6	484.0	1.3	1943.0
4 Office Operating Expenses	139.6	126.2	72.5	106.1	120.0	151.9	59.6	48.6	79.0	58.9	34.3	26.3	27.8	44.1	44.7	28.4	24.3	251.5	0.4	1444.2
5 Exchange Fluctuation Loss	0.0	0.0	0.0	0.0	0.0		3.9	0.7	0.0	6.2	0.0	0.0	0.0	0.8	0.0	0.0	0.0	0.0	0.0	11.6
4.1 Due to Change in Exchange Rates							3.9	0.7		6.2				0.8						11.6
4.2 Due to Foreign Currency Transactions																				0.0
6 Non-Operating Expenses	0.0	13.4			0.4			2.0	1.9					0.0		4.2	8.5	1.0		0.0
7 Loan Written Off												68.9			1.3			0.0		70.2
8 Loan Loss Provision	-212.0	156.1	-7.0	41.8	17.4	0.0	14.5	214.8	62.6	38.7	151.4	0.0	6.4	66.2	27.2	13.8	0.0	1300.2	0.0	1892.2
7.1 General Loan Loss Provision		156.1	-37.0	27.1	7.0		8.2	-25.5	62.6	5.3	-8.0		3.5	58.0	9.8	10.9				277.9
7.2 Special Loan Loss Provision	-212.0	0.0	30.0	14.7	10.4	0.0	6.4	240.3	0.0	33.4	159.4	0.0	2.9	8.2	17.4	2.9	0.0	0.0	0.0	314.1
7.2.1 Sub-Standard Loan Loss Provision	0.0		54.1	18.8	2.6		5.4	54.9	0.0	4.4	63.5		0.6	5.9	14.0					224.3
7.2.2 Doubtful Loans Loss Provision			-0.5	-1.9			1.0	60.0	0.0	15.2	3.1		-0.4	2.3	7.4	0.5				86.7
7.2.3 Loss Loan Loss Provision	-212.0	0.0	-23.6	-2.2	7.8			125.4		13.8	92.8		2.7	0.0	-4.0	2.5	0.0			3.2
7.3 Provision Expense for NBA								1.8	5.2		0.9		48.9		1.3					58.1
7.4 Provision Expense for Investment								7.5												7.5
7.5 Provision Expense for Other Assets																		29.6		29.6
9 Provision for Staff Bonus		0.0		32.9	50.9															0.0
10 Provision for Income Tax		0.0		103.6	160.7							12.9								83.8
11 Others	112.5						0.2													112.7
12 Net Profit	289.4	620.9	454.4	225.2	348.1	386.4	185.2	-69.2	198.4	195.0		217.6	119.7	31.2	93.9	39.9	65.8	109.8		3511.7
TOTAL EXPENCES	1123.9	1734.3	831.0	915.1	988.4	1036.8	534.8	499.0	643.5	492.6	355.8	525.2	387.8	356.7	408.2	227.5	233.9	2755.8	1.65	14051.8
TOTAL INCOME	1123.9	1734.3	831.0	915.1	988.4	1036.8	534.8	499.0	643.5	492.6	355.8	525.2	387.8	356.7	408.2	227.5	233.9	2755.8	1.65	14051.7
1. Interest Income	829.2	1057.2	612.0	734.9	696.3	816.5	445.2	390.5	538.7	396.0	204.2	226.5	345.3	314.5	370.4	194.2	210.5	1813.5	0.17	10195.9
1.1. On Loans and Advance	521.8	836.7	454.7	597.7	363.8	552.3	375.6	344.9	450.1	307.1	190.2	212.1	280.7	267.1	303.6	180.4	172.9	1789.5		8201.2
1.2. On Investment	249.7	153.3	48.9	42.6	171.1	97.1	65.3	37.5	82.5	56.1	10.3	9.1	33.6	13.1	24.0	5.5	8.0	24.0	0.0	1131.5
1.2.1 Government Bonds	249.7	0.1	46.8	42.6	171.1	97.1	61.6	29.0	59.2	56.1	10.1	9.1	33.6	13.1	24.0	5.5		24.0	0.0	932.5
1.2.2 Foreign Bonds	0.0		2.1						17.3									0.0	0.0	19.4
1.2.3 NRB Bonds		0.0					3.7										8.0			11.9
1.2.4 Deventure & Bonds		153.2						8.5	6.0		0.2									167.7
1.3 Agency Balance	3.2	65.4	2.1	5.4	4.6		0.2		2.3			2.5	0.7							86.4
1.4 On Call Deposit	1.0	0.0	105.8	84.8	153.1	167.1		6.3	3.6	0.5	2.9	1.2	30.1	4.1	42.7	8.4	18.5		0.2	630.2
1.5 Others	53.6	1.8	0.4	4.5	3.7		4.2	1.8	0.1	32.3	0.8	1.6	0.3	30.2	0.2		11.1			146.6
2. Comission & Discount	67.7	115.9	114.3	81.9	127.4	123.5	35.8	56.7	56.8	42.4	14.9	12.5	28.7	16.8	27.9	15.7	16.2	22.3	0.1	977.5
2.1 Bills Purchase & Discount		1.1	2.9	9.2	9.0	3.3	1.8	2.4	0.7		0.4	0.1	0.5	0.4		0.3				32.1
2.2 Comission	67.7	71.5	110.5	72.6	112.3	94.6	11.8	49.3	40.0	42.4	14.5	12.1	26.6	15.8	27.9	15.1	8.2	22.3	0.1	815.3
2.3 Others		43.3	1.0		6.1	25.6	22.2	5.0	16.1		0.0	0.3	1.6	0.6		0.3	8.0			130.1
3 Income From Exchange Fluctuation	-25.9	-2.5	89.4	73.8	147.8	78.3	25.2	25.2	21.1	52.4	4.9	5.0	13.7	12.6	9.9	7.0	6.7	0.0	0.0	544.6
3.1 Due to Change in Exchange Rate	-39.5	-2.5	17.7	6.3	147.8		24.6	4.3		-0.6	-1.1	1.4		9.9			1.5			169.7
3.2 Due to Foreign Currency Trans.	13.6		71.7	67.5		78.3	0.6	20.9	21.1	52.4	5.5	6.1	12.4			7.0	5.3			374.9
4 Other Profits	252.9	563.7	15.3	24.5	6.1	18.4	0.2	26.6	22.0	1.8	14.3	279.9	12.8			9.8	0.5			1368.9
5 Non Operating Income		0.0			10.8		28.3			0.0	3.0		1.3			0.8		1.6		45.9
6 Provision for Loan		0.0			0.0		0.0		4.9	0.0								798.2		803.1
7 Net Loss											114.5									115.8

Table No.27
SECTORWISE LOANS and ADVANCES of COMMERCIAL BANKS
Mid-January,2007

(Rs.In.Million)

Sectors	Banks																			TOTAL
	NBL	RBB	NaBL	NIBL	SCBNL	HBL	NSBIBL	NBBL	EBL	BOKL	NCCBL	LuBL	NICBL	MBL	KBL	LaBL	SBL	ADB	GLOBAL	
1 Agriculture	511.9	1252.7	55.4	106.6	438.6	660.3	204.0	50.0	71.3	104.7	265.1	152.9	128.5	56.1	338.8	0.0	39.5	9167.7		13604.0
2 Mining	8.0	77.0	18.9	0.0	161.1	19.6	1.9	26.7	4.4	328.6	19.3	1.4	0.0	62.9	260.4	0.0	1.0	8.1		999.4
3 Productions	3051.2	6265.6	5620.3	5998.7	2565.9	7896.7	3823.8	3720.1	2812.5	2502.5	1873.2	1400.1	3575.8	2074.2	1744.2	2037.0	1768.5	1956.2		60686.5
4 Construction	263.4	816.7	1579.7	706.9	1681.0	447.5	1080.8	526.9	1837.9	874.5	510.2	144.3	1497.8	494.3	778.7	1000.2	569.4	883.5		15693.8
5 Metal Productions,Machinery & Electrical Tools & Fittings	88.5	134.7	159.2	169.7	57.1	256.4	299.5	199.2	35.5	218.8	10.7	12.1	0.0	394.8	194.4	3.3	66.0	822.8		3122.7
6 Transportation Equipment Production & Fitting	87.0	194.9	1379.1	17.7	6.6	34.2	0.0	89.9	68.3	94.9	37.8	28.2	0.0	84.8	491.5	309.8	54.9	105.4		3084.9
7 Transportation, Communications & Public Services	758.0	739.5	920.6	662.6	993.7	1600.0	516.0	1236.4	891.3	913.0	596.3	328.6	318.5	747.7	172.6	108.3	622.2	404.2		12529.3
8 Wholesaler & Retailers	2440.0	8701.1	2068.5	3008.8	555.4	2495.0	1588.4	1458.9	3392.9	1536.5	1010.1	1085.9	1494.2	1545.1	757.9	924.2	827.0	9156.4		44046.2
9 Finance, Insurance & Fixed Assets	654.2	2257.4	656.3	753.2	516.6	1004.9	355.3	764.7	332.6	697.5	318.0	147.0	455.4	412.4	879.0	324.4	181.8	1221.8		11932.5
10 Service Industries	482.1	1929.8	1624.6	2061.7	460.9	1530.4	835.3	1200.2	473.1	676.2	572.0	609.2	194.0	559.3	730.8	327.4	329.1	1286.2		15882.3
11 Consumable Loan	3362.8	1229.4	90.5	208.4	62.1	161.4	10.3	138.0	272.5	226.2	43.0	0.0	23.0	29.5	498.0	2.0	2.2	3318.3		9677.6
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	970.8	-702.8	981.4	2466.7	2276.8	1318.3	583.6	385.8	1591.5	225.7	581.2	1147.4	348.7	769.0	1466.8	319.3	350.1	4938.5		20018.7
Total	12677.8	22896.0	15154.4	16160.9	9775.8	17424.7	9298.9	9796.6	11783.7	8399.1	5836.9	5057.2	8035.9	7230.1	8313.1	5355.9	4811.7	33269.1	0.0	211277.7

Table No. 28
SECURITY- WISE LOANS AND ADVANCES OF COMMERCIAL BANKS*
Mid-January,2007

(Rs. In million)

Security	Banks	NBL	RBB	NABIL	NIB	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCCB	LBL	NIC	MBL	KBL	Laxmi	SBL	ADB/N	GLOBAL	TOTAL
1 Gold/Silver		931.8	1092.0	0.0	214.4	0.0	0.0	0.0	0.0	0.0	0.0	24.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2262.6
2 Government Securities		2365.7	32.7	176.1	11.0	516.0	182.9	6.6	-0.3	55.2	171.3	1.1	5.2	0.5	0.1	0.9	0.0	0.0	0.0	0.0	3525.0
3 Non Government Securities		3.6	33.4	1.3	305.4	186.4	6.3	10.6	7.4	16.4	0.0	354.9	20.0	324.1	17.1	175.5	0.0	1.0	0.0	0.0	1463.4
4 Fixed A/c Receipt		307.6	71.3	324.4	153.6	706.4	386.6	304.1	175.0	471.4	1208.3	46.2	92.6	148.3	118.9	90.4	7.9	16.0	1896.7		6525.8
4.1 On Own Bank		148.1	71.3	207.6	124.2	493.2	359.0	204.1	175.0	273.2	344.7	41.0	78.3	33.8	49.6	5.8	1.9	12.2	1896.7		4519.7
4.2 On Other Banks		159.5	0.0	116.8	29.4	213.2	27.6	100.0	0.0	198.2	863.6	5.2	14.3	114.5	69.3	84.6	6.0	3.8	0.0	0.0	2006.1
5 Asset Guarantee		6698.5	21168.0	10416.8	14763.9	5444.5	15902.3	8667.3	7549.6	10850.5	6286.3	4590.7	3779.2	7232.5	6430.8	7010.0	5057.4	4526.2	31372.4		177746.8
5.1 Fixed Assets		3901.6	20242.8	7193.3	9854.7	4922.6	12645.7	5162.2	6800.0	7884.3	4459.8	3825.2	3558.1	4178.2	4535.7	6620.9	3402.6	3222.1	31372.4		143782.1
5.1.1 Lands & Buildings		2777.9	19969.5	4083.5	8531.3	3244.6	8529.6	4216.8	5822.1	6490.5	3575.2	3089.9	3194.7	3520.3	3343.0	5448.3	2887.1	2297.7	31372.4		122394.5
5.1.2 Machinery & Tools		528.9	21.3	521.3	145.6	24.0	496.1	491.2	377.4	166.5	73.2	18.8	104.9	83.6	756.5	168.6	93.1	265.1	0.0	0.0	4336.3
5.1.3 Furniture & Fixture		124.2	26.1	2.2	0.0	0.0	0.0	1.3	0.9	50.7	0.0	49.6	2.5	0.0	0.0	5.1	0.0	0.0	0.0	0.0	262.6
5.1.4 Vehicles		409.4	179.8	1991.8	887.9	1633.6	1249.2	448.8	599.5	938.8	811.4	575.1	252.1	567.1	435.0	459.3	382.2	636.4	0.0	0.0	12457.3
5.1.5 Other Fixed Assets		61.1	46.1	594.4	290.0	20.4	2370.7	4.2	0.0	237.7	0.0	91.8	3.9	7.2	1.2	539.6	40.2	23.0	0.0	0.0	4331.4
5.2 Current Assets		2796.9	925.2	3223.5	4909.2	521.9	3256.6	3505.1	749.6	2966.3	1826.5	765.5	221.1	3054.3	1895.1	389.1	1654.8	1304.1	0.0	0.0	33964.7
5.2.1 Agricultural Products		687.8	69.7	494.7	38.9	16.6	0.0	435.3	88.6	337.2	0.0	55.4	12.4	333.8	0.0	0.0	165.8	137.8	0.0	0.0	2874.0
5.2.1.1 Rice		638.5	37.1	146.6	31.9	0.0	0.0	72.5	46.1	71.1	0.0	9.2	0.0	0.0	0.0	0.0	165.8	0.0	0.0	0.0	1218.8
5.2.1.2 Raw Jute		11.9	15.6	78.8	0.0	0.0	0.0	0.0	1.6	0.0	0.0	30.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	138.1
5.2.1.3 Other Agricultural Products		37.4	17.0	269.2	7.0	16.6	0.0	362.8	42.5	264.5	0.0	16.1	12.4	333.8	0.0	0.0	0.0	137.8	0.0	0.0	1517.1
5.2.2 Other Non Agricultural Products		2109.1	855.5	2728.8	4870.3	505.3	3256.6	3069.8	661.0	2629.0	1826.5	710.1	208.7	2720.5	1895.1	389.0	1489.0	1166.3	0.0	0.0	31090.7
5.2.2.1 Raw Materials		42.6	0.0	179.4	127.1	298.1	0.0	1348.1	92.1	545.7	992.1	395.6	37.1	1180.9	495.9	31.0	114.6	175.3	0.0	0.0	6055.4
5.2.2.2 Semi Ready Made Goods		742.7	10.6	9.1	0.2	80.0	0.0	133.4	138.5	2.0	0.0	18.1	0.0	7.8	0.0	279.5	511.7	4.1	0.0	0.0	1937.7
5.2.2.3 Readymade Goods		1323.8	844.9	2540.4	4743.0	127.2	3256.6	1588.3	430.4	2081.3	834.4	296.4	171.6	1531.8	1399.2	78.5	862.7	987.0	0.0	0.0	23097.6
5.2.2.3.1 Salt, Sugar, Ghee, Oil		326.6	57.8	155.5	202.5	0.0	0.0	180.6	79.5	124.5	833.9	173.9	0.0	254.0	386.5	2.1	155.9	12.4	0.0	0.0	2945.9
5.2.2.3.2 Clothing		412.6	11.0	123.2	23.2	0.0	0.0	3.1	41.9	33.7	0.0	17.5	24.1	61.7	0.4	0.0	0.0	29.7	0.0	0.0	782.1
5.2.2.3.3 Other Goods		584.6	776.1	2261.6	4517.2	127.2	3256.6	1404.6	309.0	1923.1	0.6	105.0	147.6	1216.1	1012.3	76.4	706.8	944.8	0.0	0.0	19369.5
6 On Bills Guarantee		344.7	2611.6	2403.3	267.0	29.6	200.5	121.4	1010.6	85.2	142.0	107.6	446.1	25.9	22.6	866.9	0.0	0.0	0.0	0.0	8684.8
6.1 Domestic Bills		0.3	33.1	22.7	59.6	29.6	1.2	0.0	3.3	35.9	0.0	22.1	12.6	1.0	21.7	11.9	0.0	0.0	0.0	0.0	254.9
6.2 Foreign Bills		344.3	2578.5	2380.6	207.4	0.0	199.4	121.4	1007.3	49.3	142.0	85.5	433.5	24.9	0.9	854.9	0.0	0.0	0.0	0.0	8429.9
6.2.1 Import Bill & Letter of Credit		326.8	2163.4	2301.1	106.7	0.0	199.4	81.7	824.9	38.7	0.5	17.4	405.4	0.0	0.9	794.5	0.0	0.0	0.0	0.0	7261.5
6.2.2 Export Bill		0.9	322.2	70.4	62.2	0.0	0.0	0.5	113.9	3.6	40.3	60.4	17.2	22.0	0.0	58.7	0.0	0.0	0.0	0.0	772.3
6.2.3 Against Export Bill		0.0	3.5	9.0	4.7	0.0	0.0	39.1	52.7	0.0	101.2	0.0	10.9	2.9	0.0	0.0	0.0	0.0	0.0	0.0	224.0
6.2.4 Other Foreign Bills		16.7	89.4	0.0	33.8	0.0	0.0	0.0	15.8	7.0	0.0	7.7	0.0	0.0	0.0	1.7	0.0	0.0	0.0	0.0	172.1
7 Guarantee		802.8	1554.4	799.6	28.3	1066.6	689.1	174.3	994.9	180.5	591.2	349.6	333.6	180.6	598.7	131.8	217.3	99.0	0.0	0.0	8792.3
7.1 Government Guarantee		254.5	1461.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.6	0.0	0.0	0.0	5.9	0.0	0.0	0.0	0.0	1727.1
7.2 Institutional Guarantee		301.4	0.6	710.3	13.5	933.4	202.0	164.4	428.9	134.4	413.5	273.2	223.7	168.2	452.1	84.9	217.3	96.3	0.0	0.0	4818.2
7.3 Personal Guarantee		172.8	0.7	0.7	8.5	0.0	7.7	9.9	82.6	0.0	0.1	70.8	67.5	12.5	0.0	30.0	0.0	0.0	0.0	0.0	463.7
7.4 Group Guarantee		57.7	92.0	11.7	0.0	0.0	0.0	0.0	0.1	0.0	5.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	167.4
7.5 On Other Guarantee		16.3	0.0	76.9	6.4	133.2	479.4	0.0	483.2	46.0	171.8	0.0	42.5	0.0	146.6	11.0	0.0	2.6	0.0	0.0	1615.9
8 Credit Card		0.0	0.0	69.2	7.5	60.7	43.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	180.4
9 Earthquake Victim Loan		1.4	3.9	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	0.0	5.3
10 Others		1221.7	-3671.3	963.8	409.8	1765.6	14.0	14.8	59.5	124.4	0.0	362.4	380.5	123.9	41.9	37.6	73.3	169.4	0.0	0.0	2091.3
Total		12677.8	22896.0	15154.4	16160.9	9775.8	17424.7	9298.9	9796.6	11783.7	8399.1	5836.9	5057.2	8035.9	7230.1	8313.1	5355.9	4811.7	33269.1		211277.7

* 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 29
PRIORITY AND DEPRIVED SECTOR LOAN STATEMENT of COMMERCIAL BANKS
Mid-January,2007

		(Rs in million)																			
Sectors	Banks	NBL	RBB	NABIL	NINV	SCBL	HL	NSBIB	NBBL	EBL	BOK	NCCB	LMBIBL	NICB	MPBL*	KMBL	LAXMI	SDBL	ADBL	GLOBAL	Total
1. Priority Sector		738.74	2214.1	804.65	287.4	197.7	323.1	447.2	549.6	1023.4	52.6	293.8	145.9	206.9	629.3	144.0	86.0	326.8	0.0	0.0	8471.19
(A) Direct Investment		738.74	2076.5	399.25	287.4	197.7	323.1	447.2	549.6	696.4	52.6	293.8	145.9	206.9	481.0	144.0	86.0	326.8	0.0		7452.89
- Agriculture		324.54	443	26.3	10.3	112.1	5.8	88.1	43.1	9.4	6.3	25.6	3.0	17.9	20.1						1135.51
- Domestic Industries		191.4	606.7	49.4	75.2	25.1	52.7	91.7	141.6	244.4	10.0	82.6	29.0	39.5	14.9	24.1	8.9	13.9			1700.95
- Services		221.8	1026.8	210.4	144.1	60.5	264.7	256.1	264.9	442.7	36.3	95.3	46.9	149.5	122.2	49.2	25.2	296.3			3712.88
- Power Sector		1		113.2	57.8			11.3	100.0			90.3	67.0		323.8	70.7	51.9	16.6			903.55
- Machine & Import of Raw Materials									0.0												0
(B) Indirect Investment			137.6	405.4			0.0			327.0					148.3	0.0					1018.3
2. Deprived Loans		637.14	923.5	417.76	405.1	278.8	521.3	280.5	391.9	333.3	474.0	188.0	132.6	263.3	209.0	194.2	97.4	71.1	0.0	0.0	5818.82
(A) Direct Investment		325.17	785.9	12.36	0.8	0.0	0.0	0.0	0.9	6.3	11.2	0.0	0.0	0.0	0.3	0.0	0.0	0.0	0.0		1142.97
- Agriculture		230.18	497.4	5.0		0.0			0.4	4.9	0.0			0.0	0.3						738.177
- Domestic Industries		17.34	64			0.0															81.34
- Services		77.65	224.5	7.4	0.8	0.0			0.5	1.4	11.2		0.0								323.453
(B) Indirect Investment		311.97	137.6	405.4	404.3	278.8	521.3	280.5	391.0	327.0	462.8	188.0	132.6	263.3	208.7	194.2	97.4	71.1			4675.85

Table No. 31
OWNERSHIP CLASSIFICATION OF DEPOSITS OF COMMERCIAL BANKS
(AGGREGATE)

(Rs.in million)

	Foreigners	Development Committees	Financial Insts.	Other Govt. Corps.	Non-Government Insts.	Commercial Banks	Non-Profit Earning Insts.	Individuals	Other	Total
Current										
Mid-July. 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-July. 2006	4591.8	594.2	4398.0	4684.4	8807.8	488.2	3122.2	8825.8	1874.3	37386.6
Mid-January. 2006	5438.4	575.3	3700.5	5574.9	7019.9	424.7	2679.3	6376.3	1131.5	32920.7
Mid-January. 2007	4949.4	456.7	3545.4	6670.1	9160.5	379.0	3166.6	9899.1	1516.4	39743.2
Saving										
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-July. 2006	5933.9	191.7	1381.7	1930.0	2787.0	66.2	6831.9	128148.0	4369.0	151639.4
Mid-January. 2006	5783.3	232.6	1404.6	1686.3	2766.7	56.2	7510.5	116094.9	4041.1	139576.0
Mid-January. 2007	5638.6	172.0	1408.8	1119.2	3440.3	69.4	4477.5	143279.9	2032.8	161638.5
Fixed										
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-July. 2006	13017.2	99.7	30388.6	5398.2	2705.8	32.5	2700.2	17787.2	4443.5	76572.8
Mid-January. 2006	8952.9	56.3	29968.2	4951.0	2542.8	13.0	2935.3	18754.3	1411.3	69585.0
Mid-January. 2007	13514.5	42.3	35778.1	5828.8	2103.1	126.8	3152.5	19618.5	1422.5	81587.1
Total										
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	19806.5	1837.7	34073.1	11757.5	12258.9	614.0	9775.8	134842.0	6994.1	231959.6
Mid-July. 2006	23542.9	885.6	36168.3	12012.5	14300.6	586.9	12654.3	154760.9	10686.8	265598.8
Mid-January. 2006	20174.5	864.1	35073.3	12212.2	12329.3	493.9	13125.0	141225.5	6583.9	242081.8
Mid-January. 2007	24102.5	670.9	40732.3	13618.2	14703.9	575.2	10796.6	172797.5	4971.7	282968.8

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

Including Call Deposit.

Table No. 32
INTEREST RATE STRUCTURE OF COMMERCIAL BANKS AND ADB/N
(Mid-January,2007)

Deposits :

(in %)

Banks	Savings		Special Savings		Fixed															
	B.C.	Exis.	B.C.	Exis.	7 days		14 days		1 month		2 months		3 months		6 months		1 year		2 yrs/Above	
					B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.
NBL	2.00	2.50			-	-	-	-	2.25	2.75	-	-	2.50	3.00	2.75	3.25	3.25	3.75	-	-
RBB	2.00	2.00			-	-	-	-	-	-	-	-	2.25	2.25	2.50	2.50	3.25	3.25-3.5	-	-
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	4.00	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	

Contd.....

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	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	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	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

Note :

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

Banks

Banks	Before Change	Existing
NEPAL BANK LTD (NBL).....	2062/01/23(06 May. 2005)	2062/03/01(15 June. 2005)
RASTRIYA BANIJYA BANK (RBB)	2063/04/01 (17 July. '2006.)	2063/07/01 (18 Oct. '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).....	2063/01/01 (14 Apr.'2006)	2063/04/01 (17 July.'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. 33
List of Class A Licensed Financial Institution (Commercial Banks)
Mid-Jan,2007

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
19. Global Bank Ltd.	2007/01/02	Birgunj, Parsa	4231198	

Table No. 34
List of Class A Licensed Financial Institution (Commercial Banks) Branches
Mid-January 2007

Development Region	Zone	District	RBB*	NBL**	ADB/N	NBBL	NaBL	EBL	HBL	NSBIBL	SCBNL	NCCBL	BOKL	NIBL	NICBL	LuBL	MBL	KBL	SBL	LaBL	Global	Total			
																						Dist.	Zone	Dev. Region	
Eastern	Mechi	Jhapa	3	6	6	-	-	-	-	-	1	-	1	-	-	1	-	-	-	-	-	-	18	28	120
		Ilam	2	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5		
		Panchthar	-	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Taplejung	-	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3		
	Koshi	Sunsari	3	4	6	1	2	2	1	2	1	-	-	-	-	1	-	-	1	-	-	-	24	67	
		Morang	7	3	7	1	1	1	1	1	1	1	1	1	1	2	1	-	1	1	1	-	32		
		Dhankuta	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3		
		Terhathum	-	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Sankhuwasava	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3		
		Bhojpur	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3		
	Sagarmatha	Saptari	1	2	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	25	
		Udayapur	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3		
		Siraha	3	3	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11		
		Khotang	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Okhaldhunga	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
	Solukhumbu	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3			

Development Region	Zone	District	RBB*	NBL**	ADB/N	NBBL	NaBL	EBL	HBL	NSBIBL	SCBNL	NCCBL	BOKL	NIBL	NICBL	LuBL	MBL	KBL	SBL	LaBL	Global	Total			
																						Dist.	Zone	Dev.Region	
Central	Janakpur	Sarlahi	1	1	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	31	245	
		Dhanusha	2	2	3	-	-	1	-	1	-	-	-	-	1	-	-	-	-	-	-	-			10
		Mohattari	1	-	5	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			7
		Dolakha	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			3
		Ramechhap	2	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			3
	Sindhuli	1	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2			
	Narayani	Bara	2	-	4	-	-	1	-	-	-	-	1	-	1	-	-	-	-	-	-	-	9		
		Rautahat	2	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6		
		Parsa	3	3	3	1	2	2	1	3	-	1	2	1	1	1	1	2	1	1	1	1	29		
		Chitawan	2	2	6	-	-	-	2	-	-	-	1	-	1	-	1	-	-	-	-	1	16		
		Makawanpur	1	2	2	1	-	-	1	-	1	-	1	-	-	-	1	-	-	-	-	-	10		
	Bagmati	Kathmandu	15	11	19	4	5	6	3	3	2	4	3	3	2	1	2	2	2	2	2	-	89		
		Bhaktapur	3	2	3	-	-	-	1	-	-	-	-	1	-	-	-	-	-	-	-	-	10		
		Lalitpur	2	5	4	2	1	1	2	-	1	1	-	1	-	-	-	-	-	-	1	-	21		
		Rsauwa	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Dhading	2	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4		
		Sindhupalchok	-	1	1	1	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	4		
Kabhre		2	2	2	-	-	-	1	-	-	1	-	1	-	-	1	-	-	-	1	-	11			
Nuwakot	1	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4				
Western	Gandaki	Lamjung	1	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4			
		Tanahun	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	4		
		Gorkha	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Manang	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Syangja	1	2	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6		
		Kaski	4	3	4	1	2	1	1	3	1	1	1	1	1	-	4	1	1	2	-	32			
	Lumbini	Gulmi	1	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Nawalparasi	3	1	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8		
		Palpa	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3		
		Arghakanchi	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Rupandehi	2	2	10	1	3	2	2	2	2	3	1	2	-	1	1	-	-	-	-	-	34		
	Kapilbastu	1	2	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6			
	Dhawalagiri	Baglung	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3		
		Parwat	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3		
Mustang		-	1	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-	2			
Myagdi		1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3			

Development Region	Zone	District	RBB*	NBL**	ADB/N	NBBL	NaBL	EBL	HBL	NSBIBL	SCBNL	NCCBL	BOKL	NIBL	NICBL	LuBL	MBL	KBL	SBL	LaBL	Global	Total			
																						Dist.	Zone	Dev.Region	
Mid-Western	Rapti	Rolpa	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	13	34	
		Dang	2	1	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			8
		Rukum	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			1
		Salyan	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			1
		Pyuthan	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			2
	Karnali	Jumla	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		5
		Mugu	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Humla	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Kalikot	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Dolpa	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
	Bheri	Dailekh	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		16
		Surkhet	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3		
		Jajarkot	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Bardiya	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Banke	2	2	-	1	1	1	-	-	-	1	-	1	-	-	-	-	-	-	-	-	9		
Far Western	Seti	Bajhang	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	18	29	
		Doti	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			2
		Bajura	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			1
		Kailali	3	2	5	1	-	1	-	-	-	-	-	1	-	-	-	-	-	-	-	-			13
		Achham	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			1
	Mahakali	Darchula	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		11
		Baitadi	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Dadeldhura	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Kanchanpur	1	1	4	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	7		
		Total		116	96	147	17	17	19	16	16	10	17	11	13	9	5	11	7	5	9	1	542		

* 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. 35
SOURCES AND USES OF FUND OF DEVELOPMENT BANKS
(AGGREGATE)

(Rs in Lakh)

	Mid-July						Mid-January	
	2001*	2002	2003	2004	2005	2006	2006	2007*
1 CAPITAL FUND	3223.19	26856.58	41226.2	41586.56	47548.58	47820.6	46843.6	37264.4
a. Paid-up Capital	3163.37	23580.6	24008.4	25053.7	31527.4	31358.6	30447.6	25319.2
b. General Reserves	7.52	2941.7	2149.4	2208.9	2301.98	2566.9	2546.9	1328.2
c. Share Premium						0	1	19
d. Retained Earning						306	257	-377
e. Others Reserves	52.3	334.28	15068.4	14323.96	13719.2	13589.1	13591.1	10975
1. Ex.Eq.Fund								
2. Other						13589.1	13591.1	10975
2 BORROWINGS	1.48	59320.76	58894.05	59599.3	51177.65	52262.2	52357.3	20889.7
a. NRB	1.48	3025.76	11152.08	11759.3	11427.95	11591	11373	7951
b. "A"Class Licensed Institution		41563	6871	6969	6830	7583	7692	6512
c. Foreign Banks and Fin. Ins.						0	0	0
d. Other Financial Ins.		14732	40870.97	40871	32919.7	32996.2	33117.3	6015.7
e. Bonds and Securities						92	175	411
3 DEPOSITS	21959.96	246774.5	288024.5	294271.95	339578.41	359026.4	342887.4	123576
a. Current						611	421	1080
Domestic						611	421	1077
Foreign								3
b. Savings						30787	19619	47459
Domestic						30787	19619	47274
Foreign								185
c. Fixed						45594	41158	58692
Domestic						45594	41158	56670
Foreign								2022
d. Call Deposits						4661	4307	9629
e. Others						6255	1039	6716
4 Bills Payable						31	6	0
6 Other Liabilities	380.9	50896	85771.6	94120.26	150028.37	149281.2	149790	12797
1. Sundry Creditors	64.5	9	5207.9	5254.48	179.37	252	378	823
2. Loan Loss Provision						1801	2094	5162
3. Interest Suspense a/c						1559	1597	2677
4. Others	316.4	50887	80563.7	88865.78	149849	1360	1411.8	4135
7 Reconciliation A/c			2818.58	2561.09	627.7	2015	1098	582
8 Profit & Loss A/c	432.5	-5433	-6588.4	-13123.84	-10811.15	-8434.1	-9112.1	-8657.1
Total Sources of Funds	25998.03	378414.84	470146.53	479015.32	578149.56	602002.3	583870.2	186452
1 LIQUID FUNDS	4793.99	36294.51	41369.64	40536.76	45627.43	52409.7	47094.6	30152.5
a. Cash Balance	118.55	30572.57	7251.37	7421.26	6572.17	6900.4	6566.3	2037.1
Nepalese Notes & Coins						6689.4	893	1818.1
Foreign Currency						211	57	219
b. Bank Balance	4675.44	5721.94	34118.27	33115.5	39055.26	36989.3	31777.3	17644.4
1. In Nepal Rastra Bank	56	549.42	14594	15140	12534.28	14002.1	13668.1	3099.7
Domestic Currency						13996.1	2318	3093.7
Foreign Currency						6	50	6
2. "A"Class Licensed Institution	4178.88	4826.82	18634.27	16325.5	24657.68	18325.2	16984.2	8490.7
Domestic Currency						18314.2	3129	8392.7
Foreign Currency						11	1	98
3. Other Financial Ins.	440.56	345.7	890	1650	1863.3	4662	1125	6050
4. in Foreign banks								4
C.Money at Call						8520	8751	10471
Domestic Currency						8519	8751	8522
Foreign Currency						1		1949
2 INVESTMENT IN SECURITIES	500	16240	11616.6	11147.35	4748.55	5143.7	5179.7	1291
a. Govt. Securities	500	16240	11616.6	11147.35	4748.55	5143.7	5151.7	1291
b. NRB Bond								
c. Govt. Non-Fin. Ins.						0	28	
d. Other Non-Fin Ins.								
e. Non Residents								
3 SHARE & OTHER INVESTMENT	653.25	11676.37	12176.47	11969.35	15161.66	16046.9	15024.9	13018.8
1.1 Non Residents						98	220	
2. Others						5657.8	3193	12931.8
4 LOANS & ADVANCES	18410.34	275548.2	310268.8	319052.59	298937.05	312242.5	302137.5	123755
a. Govt. Entp.	0	0	0	0	0	23042	21831	42734
i. Financial						216	21831	501
ii. Non-Finan.						22826	67	42233
b. Pvt. Sector	18410.34	275548.2	310268.8	319052.59	298937.05	63550	280306.5	81021
5 BILL PURCHED						22	24	167
a. Domestic Bills Purchased						22	20	167
b. Foreign Bills Purchased						0	4	0
c. Import Bills & Imports								0
6 LOANS AGAINST COLLECTED BILLS						0	0	0
a. Against Domestic Bills								0
b. Against Foreign Bills								0
8 FIXED ASSETS						2275	1506	3446
9 OTHER ASSETS	1640.45	38655.76	94332.65	96039.43	212795.44	207452.5	206182.48	6787.68
a. Accrued Interests	632.89	231.32	11755.38	13148	2126.3	1762.7	1787.68	3074.68
Govt. Entp.						31	4	23
Private Sector						1731.7	1783.68	3051.68
c. Sundry Debtors	130.4	88.4	60529.65	60531.2	110.5	378.5	351.5	640.5
d. Cash In Transit						9	1	20
e. Others	877.16	38336.04	22047.62	22360.23	210558.64	205302.3	204042.3	3052.5
10 Expenses not Written off						346	342	581
11 Non Banking Assets						724	2154	531
12 Reconciliation Account			340.8	182.45	575.46	2021	1090	859
13 Profit & Loss A/c			41.57	87.39	303.97	3319	3135	5863
Total uses of Fund	25998.03	378414.84	470146.53	479015.32	578149.56	602002.3	583870.18	186451.98

* Excluding NIDC and ADB/N.

0 0 0 0 0 0 0.0 0.0

Previous Figure of NIDC and ADB/N.

ADB/N has promoted to Commercial Banks.

Table No.37
SECTORWISE OUTSTANDING CREDIT OF DEVELOPMENT
 Mid-January, 2007 (Poush,2063)

(Rs in Lakh)

Sectors \ Development Banks	NIDC	NDB	UDBL	Malika	Siddharth	DEV.CR	CSI	UDB	Narayani	Pashchim.	Sahayogi	Pashupati	Karnali	Annapurna	Triveni	Bhrikuti	Bageshwori
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1 Agriculture	0.0	225.0	78.0	397.0	355.0	737.0	421.0	36.0	89.0	594.0	39.0	9.0	103.0	217.0	161.0	100.0	4.0
2 Mines	0.0	0.0	0.0	0.0	3.0	170.0	343.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.0
3 About Productions	0.0	1927.0	141.0	282.0	386.0	3530.0	2470.0	295.0	61.0	320.0	55.0	150.0	98.0	98.0	116.0	176.0	124.0
4 Construction	0.0	109.0	159.0	342.0	243.0	3830.0	1098.0	0.0	287.0	250.0	451.0	256.0	695.0	167.0	213.0	0.0	258.0
5 Metal Productions,Machinery & Electrical Tools & fitting	0.0	130.0	0.0	2.0	217.0	39.0	165.0	34.0	0.0	21.0	0.0	36.0	0.0	0.0	18.0	77.0	79.0
6 Transportation Equipment Production & Fitting	0.0	93.0	0.0	145.0	35.0	0.0	85.0	0.0	0.0	19.0	0.0	0.0	291.0	0.0	36.0	400.0	0.0
7 Transportation, Communications & Public Services	0.0	344.0	90.0	93.0	423.0	2138.0	163.0	0.0	195.0	242.0	23.0	415.0	0.0	85.0	183.0	0.0	191.0
8 Wholesaler & Retailers	0.0	390.0	252.0	1987.0	404.0	1652.0	1239.0	294.0	885.0	316.0	199.0	216.0	324.0	309.0	167.0	281.0	679.0
9 Finance, Insurance & Fixed Assets	0.0	218.0	0.0	0.0	581.0	2303.0	720.0	0.0	0.0	804.0	0.0	139.0	0.0	294.0	0.0	0.0	0.0
10 Service Industries	0.0	2379.0	106.0	0.0	308.0	3970.0	244.0	0.0	143.0	140.0	141.0	241.0	0.0	43.0	251.0	1234.0	287.0
11 Consumable Loan	0.0	0.0	0.0	110.0	52.0	34.0	37.0	1.0	140.0	19.0	27.0	3.0	5.0	0.0	0.0	10.0	5.0
12 Local Government	0.0	0.0	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	0.0
13 Others	20655.0	934.0	126.0	421.0	26.0	3046.0	791.0	328.0	291.0	139.0	211.0	56.0	13.0	407.0	307.0	0.0	93.0
Total	20655.0	6749.0	952.0	3779.0	3033.0	21449.0	7778.0	988.0	2091.0	2864.0	1146.0	1521.0	1529.0	1620.0	1452.0	2278.0	1722.0

Sectors \ Development Banks	Gorkha	Sanima	Business	Infrastructure	Gandaki	Gauri Sha.	Subhechhna	Birat Laxmi	Excel Credit	Merchant	Himchuli	Nepal Bikash	Araniko	MITERI	Muktinath	Tinau	Clean Energy	Gaidakot	TOTAL
	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	
1 Agriculture	0.0	10.0	0.0	36.0	71.0	53.0	143.0	50.0	80.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.0	4010.0
2 Mines	0.0		0.0	0.0	0.0	0.0	0.0		0.0	9.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	527.0
3 About Productions	192.0	1411.0	719.0	387.0	40.0	0.0	14.0	25.0	82.0	21.0	141.0	0.0	0.0	0.0	0.0	0.0	200.0	0.0	13461.0
4 Construction	1065.0	1570.0	65.0	1645.0	255.0	114.0	209.0	36.0	0.0	37.0	338.0	303.0	0.0	5.0	0.0	0.0	125.0	4.0	14129.0
5 Metal Productions,Machinery & Electrical Tools & fitting	0.0	20.0	0.0	10.0	18.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.0	0.0	0.0	0.0	0.0	871.0
6 Transportation Equipment Production & Fitting	0.0	0.0	0.0	0.0	10.0	0.0	0.0	0.0	116.0	0.0	0.0	0.0	0.0	4.0	0.0	0.0	0.0	0.0	1234.0
7 Transportation, Communications & Public Services	679.0	1849.0	587.0	443.0	88.0	41.0	492.0	160.0	0.0	185.0	219.0	368.0	0.0	0.0	0.0	0.0	181.0	0.0	9877.0
8 Wholesaler & Retailers	1146.0	2057.0	167.0	926.0	221.0	205.0	482.0	173.0	212.0	173.0	415.0	701.0	0.0	12.0	0.0	0.0	63.0	12.0	16559.0
9 Finance, Insurance & Fixed Assets	2529.0	137.0	384.0	128.0	92.0	0.0	0.0	0.0	75.0	0.0	5.0	238.0	0.0	0.0	0.0	0.0	1042.0	0.0	9689.0
10 Service Industries	122.0	0.0	96.0	0.0	115.0	76.0	48.0		52.0	4.0	169.0	84.0	0.0	5.0	0.0	0.0	250.0	0.0	10508.0
11 Consumable Loan	4.0	907.0	473.0	515.0	16.0	5.0	19.0	200.0	192.0	11.0	22.0	380.0	0.0		0.0	0.0		0.0	3187.0
12 Local Government	2188.0	1808.0	85.0	85.0	0.0	0.0	0.0	222.0	0.0	0.0		501.0	0.0	0.0	0.0	0.0		0.0	4891.0
13 Others	0.0	2156.0	18.0	854.0	603.0	274.0	0.0	31.0	118.0	193.0	530.0	146.0	113.0	22.0	2.0	0.0	1906.0	15.0	34825.0
Total	7925.0	11925.0	2594.0	5029.0	1529.0	768.0	1407.0	897.0	927.0	633.0	1839.0	2721.0	113.0	53.0	2.0	154.0	3767.0	33.0	123922.0

Table No.38
Non Performing Loan Status of Development Banks (Grade-B)

(Rs. In Thousand)

Banks Name	Mid-July 2005			Mid-July 2006			Mid-January 2006			Mid-January 2007		
	Total Loan	Total NPL	NPL/Total Loan (%)	Total Loan	Total NPL	NPL/Total Loan (%)	Total Loan	Total NPL	NPL/Total Loan (%)	Total Loan	Total NPL	NPL/Total Loan (%)
1. ADB*	22565050	741100	3.28	0.00	0	0.00	23947276.00	4366430.60	18.23	0.00	0	0.00
2. NIDC	0	0	0.00	0	0	0.00	0.00	0.00	0.00	0	0	0.00
3. N D B	842876	62828	7.45	591947	29597	5.00	679536.00	156293.28	23.00	586126	76196	13.00
4. Dev.Credit	1394543	56596	4.06	1918339	15730	0.82	1757201.00	53067.47	3.02	2144847	71209	3.32
5. CSI	833251	62828	7.54	690776	226575	32.80	776125.00	110831.00	14.28	777785	373337	48.00
6. Uddyam	90838	6108	6.72	94497	4725	5.00	96028.00	5329.55	5.55	95159	3207	3.37
7. Malika	289199	9230	3.19	323863	30378	9.38	328047.00	393.66	0.12	377934	36660	9.70
8. Siddhartha	144734	4703	3.25	245239	6401	2.61	177676.00	10056.46	5.66	291524	11690	4.01
9. United	93177	1377	1.48	100787	3397	3.37	95820.00	9.58	0.01	98804	9199	9.31
10. Narayani	148290	11746	7.92	184870	11887	6.43	162416.00	21195.29	13.05	194442	18103	9.31
11. Pashchanchal	201547	4813	2.39	239077	72	0.03	246522.00	172.57	0.07	274601	82	0.03
12. Sahayogi	76647	6702	8.74	105690	3234	3.06	85209.00	3510.61	4.12	108755	5242	4.82
13. Pashupati	120747	1500	1.24	137923	4372	3.17	134379.00	6705.51	4.99	152069	4562	3.00
14. Karnali	59337	3805	6.41	117732	290	0.25	92987.00	1264.62	1.36	152938	0	0.00
15. Annapurna	67158	0	0.00	124124	4282	3.45	117792.00	9929.87	8.43	158715	1920	1.21
16. Triveni	42009	0	0.00	73631	0	0.00	54092.00	0.00	0.00	145233	0	0.00
17. Bhrikuti	52558	0	0.00	157848	1578	1.00	104577.00	1045.77	1.00	227841	4557	2.00
18. Subhechchha	47113	0	0.00	110787	1462	1.32	92555.00	1184.70	1.28	140733	1858	1.32
19. Bageshwori	51159	0	0.00	124154	0	0.00	89316.00	0.00	0.00	171611	1716	1.00
20. Gurkha	308073	0	0.00	683,078	4958	0.73	495753.00	4957.53	1.00	780,906	15618	2.00
21. Gauri Sha.	24958	0	0.00	53193	1851	3.48	40149.00	92.34	0.23	76837	2466	3.21
22. Sanima	250588	0	0.00	758633	0	0.00	557584.00	0.00	0.00	1192466	0	0.00
23. Gandaki	57408	0	0.00	119376	0	0.00	74968.00	0.00	0.00	152772	0	0.00
24. Infrastructure	12544	0	0.00	301415	0	0.00	84763.00	0.00	0.00	502924	0	0.00
25. Business Dev.	42057	0	0.00	207402	0	0.00	134192.00	0.00	0.00	259368	0	0.00
26. Birat Laxmi	14154	0	0.00	68180	0	0.00	47326.00	0.00	0.00	89746	1113	1.24
27. Excle				59522	59522	100.00	24545.00	0.00	0.00	62689	627	1.00
28. Merchant				34201	0	0.00	19521.00	0.00	0.00	63261	418	0.66
29. Himchuli				130111	0	0.00	27449.00	0.00	0.00	183879	0	0.00
30. Nepal Dev.										272075	0	0.00
31. Araniko										0	0	0.00
32. Miteri										0	0	0.00
33. Muktinath										150	0	0.00
34. Tinau										15329	0	0.00
35. Clean Energy										376675	0	0.00
36. Gaidakot										3312	0	0.00
Total	27830015	973336	3.50	7756395	410311	5.29	30543804	4752470	15.56	10131506	639779	6.31

*ADB Bank has Promoted A class Bank since 2062-12-03

1. ADB=AGRICULTURE DEVELOPMENT BANK.
2. NIDC=NEPAL INDUSTRIAL DEVELOPMENT CORPORATION
3. NDB=NEPAL DEVELOPMENT BANK.
4. DEV.CR.=DEVELOPMENT CREDIT BANK LTD.
5. CSI=NEPAL CSI DEVELOPMENT BANK LTD.
6. UDB=UDDYAM DEVELOPMENT BANK LTD.
7. MALIKA=MALIKA DEVELOPMENT BANK.
8. SIDDHARTHA=SIDDHARTHA DEVELOPMENT BANK LTD.
9. UDB=UNITED DEVELOPMENT BANK LTD.
10. NARAYANI =NARAYANI AUDYOGIK DEVELOPMENT BANK LTD.
- 11.PASHCHIM=PASHCHIMANCHAL BIKAS BANK LTD.
- 12.SAHAYOGI=SAHAYOGI BIKAS BANK LTD.

13. PASHUPATI=PASHUPATI BIKAS BANK LTD.
14. KARNALI=KARNALI BIKAS BANK LTD.
15. ANNAPURNA=ANNAPURNA BIKAS BANK LTD.
16. TRIVENI=TRIVENI BIKAS BANK LTD.
17. BHRIKUTI= BHRIKUTI BIKAS BANK LTD.
- 18 SUBHECHCHHA=SUBHECHCHHA BIKAS BANK LTD.
19. BAGESHWORI=BAGESHWORI BIKAS BANK LTD.
20. GORKHA=GORKHA BIKAS BANK LTD.
21. GAURISHANKER=GAURISHANKER BIKAS BITTIYA SANSTHA LTD.
22. SANIMA=SANIMA BIKAS BANK LTD.
23. GANDAKI=GANDAKI DEV.FINANCIAL INS. LTD.
24. INFRASTRUCTURE=INFRASTRUCTURE DEV. FINANCIAL INS. LTD.

25. BUSINESS=BUSINESS DEV. FINANCIAL INSTITUTE LTD.
26. BIRAT LAXMI=BIRATLAXMI BITTIYA SANSTHA LTD.
27. EXCEL CREDIT=EXCEL CREDIT AND COMMERCIAL BITTIYA SANSTHA
28. MERCHAT=MERCHAT BIKAS BITTIYA SANSTHA LTD.
29. HIMCHULI=HIMCHULI BIKAS BITTIYA SANSTHA LTD.
30. NDEP=NEPAL DEVELOPMENT AND EMPLOYMENT PROMOTION BANK LTD
31. ARANIKO = ARANIKO BIKAS BANK LTD.
32. MITERI =MITERI BIKAS BITTIYA SANSTHA LTD.
- 33 MUKTINATH=MUKTINATH BIKAS LTD.
34. TINAU =TINAU BIKAS BITTIYA SANSTHA LTD.
35. CLEAN=CLEAN ENARGY BITTIYA SANSTHA LTD.
36. GAIDAKOT =GAIDAKOT BIKAS BITTIYA SANSTHA LTD.

Table No. 39
SOURCES AND USES OF FUNDS OF FINANCE COMPANIES
(AGGREGATE)

(Rs. In Lakh)

SOURCES AND USES	Mid- July						Mid-January	
	2001 (48)	2002 (54)	2003 (57)	2004 (58)	2005 (59)	2006 (70)	2007 (72)	
1. CAPITAL FUND	19289.0	26621.0	32052.0	36538.0	42500.0	43148.1	37236.8	46531.7
a. Paid-up Capital	12206.0	15226.0	19474.0	21558.0	24115.0	33567.0	28146.9	36638.5
b. General Reserves	2426.0	3032.0	3391.0	4055.0	4811.0	5865.2	5808.3	6689.8
c. Share Premium	0.0	0.0	0.0	0.0	0.0	0.0	0.0	57.0
d. Retained Earning	0.0	0.0	0.0	0.0	0.0	3063.6	2581.0	1917.3
e. Others Reserves	706.0	1827.0	433.0	999.0	1296.0	652.3	643.6	1286.1
1. Ex.Eq.Fund	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. Other	0.0	0.0	0.0	0.0	0.0	652.3	643.6	1286.1
2. BORROWINGS	2150.0	2448.0	1343.0	13065.0	9908.0	11548.1	13117.5	22728.8
a. NRB	0.0	0.0	139.0	0.0	0.0	0.0	0.0	0.0
b. "A"Class Licensed Institution	2150.0	2448.0	1204.0	13065.0	9908.0	9949.7	7789.5	11400.5
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	1409.1	976.0	6889.2
e. Bonds and Securities	0.0	0.0	0.0	0.0	0.0	189.3	4351.9	4439.1
3. DEPOSITS	116540.0	134539.0	165103.0	193917.0	223416.0	243325.0	243325.0	318673.0
a. Current	0.0	0.0	0.0	0.0	0.0	167.6	267.0	57.3
Domestic	0.0	0.0	0.0	0.0	0.0	167.6	267.0	57.3
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	81180.6	65800.0	106119.8
Domestic	0.0	0.0	0.0	0.0	0.0	81180.6	65800.4	106119.8
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	190075.9	173898.7	206762.4
Domestic	0.0	0.0	0.0	0.0	0.0	190075.9	173776.7	206762.4
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	559.6	740.0	2809.5
e. Others	0.0	0.0	0.0	0.0	0.0	1530.2	2619.0	2924.0
4. Bills Payable	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5. Contra Account	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
6. Other Liabilities	16651.0	18255.0	17885.0	22312.0	19456.0	52619.7	40070.0	55484.2
1. Sundry Creditors	0.0	0.0	0.0	0.0	0.0	7663.6	2476.7	7952.1
2. Loan Loss Provision	3951.0	6536.0	8754.0	9926.0	12278.0	12060.2	13643.0	18420.6
3. Interest Suspense a/c	0.0	0.0	0.0	0.0	0.0	8301.6	8275.0	10456.2
4. Others	0.0	0.0	0.0	0.0	0.0	23559.9	15657.6	18655.3
7. Reconciliation A/c	0.0	0.0	0.0	0.0	0.0	2011.2	1762.0	4416.3
8. Profit & Loss A/c	3342.0	2664.0	4782.0	6155.0	9087.0	5721.4	3220.5	4471.2
TOTAL SOURCES OF FUNDS	157972.0	184527.0	221165.0	271987.0	304367.0	388562.3	338715.2	452305.2
1. LIQUID FUNDS	20485.0	28624.0	26740.0	44698.0	39049.0	53866.6	39101.8	56075.7
a. Cash Balance	1399.0	1704.0	1090.0	1321.0	1259.0	1987.3	1252.0	1930.1
Nepalese Notes & Coins	0.0	0.0	0.0	0.0	0.0	1987.3	1252.0	1930.1
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Bank Balance	19086.0	26920.0	25650.0	43377.0	37790.0	38215.7	33725.0	44154.5
1. In Nepal Rastra Bank	172.0	312.0	1789.0	4301.0	4409.0	7499.3	6789.0	7164.3
Domestic Currency	0.0	0.0	0.0	0.0	0.0	7499.3	6789.0	7164.3
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. "A"Class Licensed Institution	18914.0	26608.0	23861.0	39076.0	33381.0	23055.5	21302.0	25520.9
Domestic Currency	0.0	0.0	0.0	0.0	0.0	23055.5	21286.8	25520.9
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	7661.0	5634.0	11469.3
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	13663.6	4124.0	9991.1
Domestic Currency	0.0	0.0	0.0	0.0	0.0	13663.6	4124.0	9991.1
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. INVESTMENTS	12680.0	16234.0	23924.0	25105.0	24112.0	9632.4	11698.0	10666.7
a. Govt. Securities	8372.0	11200.0	7024.0	12700.0	5675.0	9632.4	11437.6	10666.7
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.	4308.0	5034.0	16900.0	12405.0	18437.0	0.0	260.0	0.0
e. Non Residents	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
1. Non Residents	0.0	0.0	0.0	0.0	0.0	18212.2	0.0	0.0
2. Others	0.0	0.0	0.0	0.0	0.0	0.0	15280.8	24725.7
3. SHARE & OTHER INVESTMENT	0.0	0.0	0.0	0.0	0.0	18212.2	15288.0	24725.7
1. Non Residents	0.0	0.0	0.0	0.0	0.0	18212.2	0.0	0.0
2. Others	0.0	0.0	0.0	0.0	0.0	0.0	15280.8	24725.7
4. LOANS & ADVANCES	108653	119496	144737	175408	212233	270789.5	238481.9	312847.6
a. Govt. Entp.	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	0.0	0.0	0.0	0.0	0.0	270789.5	238481.9	312847.6
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
5. BILL PURCHED	0.0	0.0	0.0	0.0	0.0	163.6	143.0	120.4
a. Domestic Bills Purchased	0.0	0.0	0.0	0.0	0.0	163.6	143.0	120.4
b. Foreign Bills Purchased	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Import Bills & Imports	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
6. LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Against Foreign Bills	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
7. Contra Account	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
8. FIXED ASSETS	0.0	0.0	0.0	0.0	0.0	9677.1	9003.0	12344.8
9. OTHER ASSETS	16154.0	20173.0	25763.0	26776.0	28973.0	19636.7	16252.1	22281.9
a. Accrued Interests	0.0	0.0	0.0	0.0	0.0	8543.7	9414.5	11238.6
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	8543.7	9414.5	11238.6
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	1444.7	1386.0	1810.2
d. Cash In Transit	0.0	0.0	0.0	0.0	0.0	6.9	151.0	1.0
e. Others	16154.0	20173.0	25763.0	26776.0	28973.0	9641.4	5301.2	3232.1
10. Expenses not Written off	0.0	0.0	0.0	0.0	0.0	324.8	463.0	481.6
11. Non Banking Assets	0.0	0.0	0.0	0.0	0.0	4233.8	3856.7	4111.1
12. Reconciliation Account	0.0	0.0	0.0	0.0	0.0	1241.0	1791.0	4551.4
13. Profit & Loss A/c	0.0	0.0	0.0	0.0	0.0	784.6	2642.0	4098.4
TOTAL USES OF FUNDS	157972.0	184527.0	221164.0	271987.0	304367.0	388562.3	338715.2	452305.2

*Figures in paranthesis show the number of Finance Companies

Table No. 41
SOURCES AND USES OF FINANCE COMPANIES
 WITHIN AND OUTSIDE KATHMANDU VALLEY

'Mid - January, 2007

(Rs in Lakhs)

SOURCES AND USES		Within Ktm.	Out of Ktm.	Total	Percentage Share	
		Valley (49)* (A)	Valley (23) (B)		A	B
1	CAPITAL FUND	34057.8	12473.9	46531.7	73.2	26.8
	a. Paid-up Capital	27457.9	9180.6	36638.5	74.9	25.1
	b. General Reserve	4694.6	1995.2	6689.8	70.2	29.8
	d. Retained Earning	693.5	1223.8	1917.3	36.2	63.8
	e. Others Reserves	1211.8	74.3	1286.1	94.2	5.8
	2. Other	1211.8	56.3	1268.1	95.6	4.4
2	BORROWINGS	21630.1	1098.7	22728.8	95.2	4.8
	b. "A"Class Licensed Institution	10602.5	798.0	11400.5	93.0	7.0
	c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0
	d. Other Financial Ins.	6588.5	300.7	6889.2	95.6	4.4
	e. Bonds and Securities	4439.1	0.0	4439.1	100.0	0.0
3	DEPOSITS	231630.1	87042.9	318673.0	72.7	27.3
	a. <i>Current</i>	57.3	0.0	57.3	100.0	0.0
	Domestic	57.3	0.0	57.3	100.0	0.0
	Foreign	0.0	0.0	0.0	0.0	0.0
	b. <i>Savings</i>	74471.5	31648.3	106119.8	70.2	29.8
	Domestic	74471.5	31648.3	106119.8	70.2	29.8
	c. <i>Fixed</i>	152390.9	54371.5	206762.4	73.7	26.3
	Domestic	152390.9	54371.5	206762.4	73.7	26.3
	d. Call Deposits	2771.8	37.7	2809.5	98.7	1.3
	e. Others	1938.6	985.4	2924.0	66.3	33.7
4	Bills Payable	0.0	0.0	0.0	0.0	0.0
6	Other Liabilities	39461.5	16022.7	55484.2	71.1	28.9
	1. Sundry Creditors	7388.7	563.4	7952.1	92.9	7.1
	2. Loan Loss Provision	13438.3	4982.4	18420.6	73.0	27.0
	3. Interest Suspense a/c	7540.5	2915.7	10456.2	72.1	27.9
	4. Others	11094.0	7561.3	18655.3	59.5	40.5
7	Reconciliation A/c	119.8	4296.5	4416.3	2.7	97.3
8	Profit & Loss A/c	3048.7	1422.5	4471.2	68.2	31.8
TOTAL LIABILITIES		329948.0	122357.2	452305.2	72.9	27.1
1	LIQUID FUNDS	41905.6	14170.1	56075.7	74.7	25.3
	a. Cash Balance	1514.3	415.8	1930.1	78.5	21.5
	Nepalese Notes & Coins	1514.3	415.8	1930.1	78.5	21.5
	b. <i>Bank Balance</i>	32286.6	11867.9	44154.5	73.1	26.9
	1. In Nepal Rastra Bank	5520.1	1644.2	7164.3	77.1	22.9
	Domestic Currency	5520.1	1644.2	7164.3	77.1	22.9
	2. "A"Class Licensed Institution	17501.7	8019.2	25520.9	68.6	31.4
	Domestic Currency	17501.7	8019.2	25520.9	68.6	31.4
	3. Other Financial Ins.	9264.8	2204.5	11469.3	80.8	19.2
	C. Money at Call	8104.7	1886.4	9991.1	81.1	18.9
	Domestic Currency	8104.7	1886.4	9991.1	81.1	18.9
2	INVESTMENT IN SECURITIES	10256.4	410.3	10666.7	96.2	3.8
	a. Govt. Securities	10256.4	410.3	10666.7	96.2	3.8
	b. NRB Bond	0.0	0.0	0.0	0.0	0.0
	c. Govt. Non-Fin. Ins.	0.0	0.0	0.0	0.0	0.0
3	SHARE & OTHER INVESTMENT	19737.8	4987.9	24725.7	79.8	20.2
	1.1 Non Residents	0.0	0.0	0.0	0.0	0.0
	2. Others	19737.8	4987.9	24725.7	79.8	20.2
4	LOANS & ADVANCES	224037.8	88809.8	312847.6	71.6	28.4
	b. Pvt. Sector	224037.8	88809.8	312847.6	71.6	28.4
5	BILL PURCHASED	120.4	0.0	120.4	100.0	0.0
	a. Domestic Bills Purchased	120.4	0.0	120.4	100.0	0.0
6	LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	0.0	0.0
8	FIXED ASSETS	10665.3	1679.5	12344.8	86.4	13.6
9	OTHER ASSETS	17185.7	5096.2	22281.9	77.1	22.9
	a. <i>Accrued Interests</i>	8110.2	3110.4	11220.6	72.3	27.7
	Private Sector	8110.2	3110.4	11220.6	72.3	27.7
	c. Sundry Debtors	1281.9	528.3	1810.2	70.8	29.2
	d. Cash In Transit	1.0	0.0	1.0	100.0	0.0
	e. Others	7792.6	1457.5	9250.1	84.2	15.8
10	Expenses not Written off	380.7	100.9	481.6	79.0	21.0
11	Non Banking Assets	2870.4	1240.7	4111.1	69.8	30.2
12	Reconciliation Account	301.4	4250.0	4551.4	6.6	93.4
13	Profit & Loss A/c	2486.6	1611.8	4098.4	60.7	39.3
TOTAL ASSETS		329948	122357.2	452305.2	72.9	27.1

* Figures in paranthesis show the number of Finance Companies.

TABLE NO.42
SECTORWISE OUTSTANDING CREDIT OF FINANCE COMPANIES
Mid-January 2007

(Rs. In Lakhs)

Sectors \ Finance Co.	NHDFCO	NFSCO	NFCO	AFCO	NIDC CM	NSMCO	PFCO	KAFAL	UFCO	MFCO	NaFCO	PaFCO	GORKHA	SFCO	NHMFCO	UF-CMCO	SIFC	SIDDHARTH	GFC	ACE	HFSC	YETI	INVESTA	LUMBINI
	1	2	3	4	5	6	7	8	9	10	11*	12*	13	14	15	16	17	18	19	20	21	22	23	24
1 Agriculture	0.0	23.9	8.5	0.0	0.0	0.0	0.0	0.0	164.0	0.0	410.0	120.5	42.0	0.0	33.1	0.0	521.3	0.0	104.9	320.0	26.6	2.0	133.9	40.0
2 Mines														0.0	1.7									50.0
3 About Productions	0.0	21.3	881.0	586.0	321.4	1338.2	337.0	42.3	469.2	15.0	1993.4	474.0	0.0	45.0	280.9	54.6	843.6	0.0	0.0	30.0	0.0	398.0	0.0	780.0
4 Construction	4288.0	955.9	2067.0	4602.0	1058.5	3919.1	2377.0	1208.3	1492.1	81.7	1632.0	0.0	869.0	1105.0	2485.7	1964.9	1373.5	2401.0	1434.3	940.0	469.5	928.0	99.8	2900.0
5 Metal Productions, Machinery & Electrical Tools & fitting	0.0	0.0		10.0	13.6	5.0	0.0	3.0	217.8	0.0	0.0	0.0	47.0	0.0	94.0	0.0	0.0	0.0	261.2	3179.0	6.4	1.0	0.0	7.0
6 Transportation Equipment Production & Fitting				50.0	316.2	0.0	0.0	245.0	0.0			833.0	606.0		703.3	150.1	95.4		0.0	88.0	174.2	241.0		0.0
7 Transportation, Communications & Public Services	0.0	0.0	227.0	3731.0	26.8	49.9	0.0	150.8	1445.7	142.1	0.0	0.0	387.0	290.0	15.6	133.9	185.0	1070.5	491.9	249.0	0.0	34.0	446.3	1217.0
8 Wholesaler & Retailers	0.0	283.4	1144.0	2518.0	948.0	1010.0	2213.0	456.6	145.2	17.3	965.0	1196.0	0.0	528.0	295.0	2877.4	1163.0	1117.0	962.0	375.0	580.6	578.0	0.0	1247.0
9 Finance, Insurance & Fixed Assets			266.0	102.0	28.5	70.9	0.0	0.0	27.6	9.4	295.0	0.0	0.0	0.0	24.2	0.0	997.9	0.0	487.3	1117.0	296.8	0.0	0.0	185.0
10 Service Industries	0.0	0.0	117.0	412.0	33.0	360.4	0.0	0.0	28.3	0.0	0.0	0.0	18.0	225.0	532.0	142.8	506.6	227.4	0.0	276.0	0.0	0.0	0.0	647.0
11 Consumable Loan	0.0	594.5		457.6	3617.1	611.5	111.0	269.0	446.0	70.2	0.0	0.0	127.0	0.0	540.0	119.6	112.1	93.4	0.0	604.0	0.0	172.0	44.6	209.0
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	0.0	0.0	0.0	0.0	0.0
13 Others	52.0	1524.6	987.2	174.0	1300.0	3845.7	630.0	602.6	369.6	0.0	682.5	3431.9	869.0	125.0	1537.5	214.0	844.4	141.8	28.5	1128.0	0.0	173.0	130.2	1108.0
Total	4340.0	3403.6	5697.7	12642.6	7663.1	11210.7	5668.0	2977.6	4805.5	335.7	5977.9	6055.4	2965.0	2318.0	6543.0	5657.3	6642.8	5051.1	3770.1	8306.0	1554.1	2527.0	854.8	8390.0

*Previous Quarter data

- | | | |
|---|---|---|
| 1. NHDFCO = Nepal Housing Development & Finance Co. | 9. UFCO = Union Finance Co. | 17. SIFC = Shree Investment and Finance Co. |
| 2. NFSCO = Nepal Finance & Saving Co. Ltd. | 10. MFCO = Mercantile Finance Co. | 18. SIDDHA = Siddharth Finance Limited, |
| 3. NFCO = National Finance Co. Ltd. | 11. NaFC = Narayeni Finance Co. | 19. GFC = Goodwill Finance Company |
| 4. AFCO = Annapurna Finance Co. Ltd. | 12. PaFCO = Paschimanchal Finance Co. | 20. ACE = ACE Finance Company |
| 5. NIDC CM = NIDC Capital Market Ltd. | 13. GORKHA = Gorkha Finance LTD., | 21. HFSC = Himalaya Finance and Saving Company |
| 6. NSMCO = Nepal Share Markets Co. Ltd | 14. SFCO = Samjhana Finance Co. | 22. YETI = Yeti Finance Company |
| 7. PFCO = Peoples Finance Ltd. | 15. NHMFCO = Nepal Housing and Merchant Finance Co. | 23. INVESTA = Investa Finance Limited |
| 8. KAFAL = Kathmandu Finance Company | 16. UF-CMCO = Universal Finance and Capital Markets | 24. LUMBINI = Lumbini Finance and Leasing Company |

Table No.42 Cont..

Sectors \ Finance Co.	STANDARD	MAHALAXMI	BFSCO	LALITPUR	ILFCO	UNITED	NSMB	GENERAL	MERCHANT	ALPIC	NMBF	NFCL	PFL	JFCL	CFC	PFCO	AFSL	MS&IFCO	BUTWAL	NBF&LC	SFL	OM	COSMIC	World
	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39 *	40	41	42 *	43	44	45 *	46	47	48
1 Agriculture	0.0	240.2	77.0	3.0	0.0	1.4	479.6	15.0	19.0	5.0	111.4	154.3	0.0	0.0	5.5	0.0	NA	5.5	34.6	0.0	71.0	0.0	238.0	0.0
2 Mines				53.0		62.5	0.0		5.0	12.0		0.0												
3 About Productions	293.2	530.8	23.0	253.2	0.0	189.0	520.8	1556.0	33.0	868.9	863.2	390.5	0.0	521.4	316.5	354.0	NA	316.5	223.5	591.7	0.0	130.0	286.0	0.0
4 Construction	1448.2	1892.6	723.0	3543.0	834.0	42.8	1209.6	0.0	369.5	1569.3	2424.7	668.4	1841.0	1209.6	2511.0	962.0	NA	62.0	432.8	0.0	0.0	3046.0	695.0	2304.3
5 Metal Productions, Machinery & Electrical Tools & fitting	0.0	6.4	0.0	40.3	48.2	190.8	264.3	4.0	17.0	21.1	107.6	0.8	13.2	13.2	13.2	0.0	NA	13.2	28.3	3.9	0.0	6.0	185.0	0.0
6 Transportation Equipment Production & Fitting				1097.6	4069.0					311.6	0.0	18.0	736.0				NA		100.0				1122.0	710.9
7 Transportation, Communications & Public Services	396.1	2125.0	0.0	0.0	0.0	1476.3	279.3	0.0	377.8	259.7	1369.9	98.4	0.0	279.3	0.0	444.0	NA	0.0	1300.8	553.1	0.0	441.0	0.0	0.0
8 Wholesaler & Retailers	432.4	1333.5	603.0	742.6	0.0	150.0	145.4	661.0	134.5	566.3	559.2	219.5	0.0	1451.3	605.2	580.0	NA	215.0	526.2	613.3	141.8	1378.0	544.0	0.0
9 Finance, Insurance & Fixed Assets	0.0	0.0	0.0	0.0	0.0	0.0	701.7	295.0	15.0	2559.7	1032.5	82.2	0.0	0.0	266.1	0.0	NA	266.1	1941.0	825.8	5.4	0.0	977.0	0.0
10 Service Industries	151.9	518.0	0.0	389.2	4359.2	564.1	481.7	213.0	45.0	16.2	1311.0	69.0	5140.0	0.0	382.9	0.0	NA	82.0	113.9	470.6	53.5	169.0	382.0	3939.7
11 Consumable Loan	2959.4	62.4	279.0	277.7	62.5	4208.3	0.0	0.0	30.0	86.4	2157.7	43.6	0.0	0.0	677.5	125.0	NA	215.0	103.9	19.4	0.0	108.0	170.0	308.0
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	NA	0.0	0.0	0.0	0.0	0.0	0.0	0.0
13 Others	427.5	95.3	75.0	2253.9	329.3	0.0	222.5	188.0	10.0	1076.0	1311.8	81.9	46.0	830.0	0.0	249.0	NA	0.0	280.9	422.0	111.3	177.0	0.0	0.0
Total	6108.7	6804.2	1780.0	8653.5	9702.2	6885.2	4304.9	2932.0	1055.8	7352.2	11249.0	1826.6	7776.2	4304.8	4777.9	2714.0	NA	1175.2	5085.9	3499.8	383.0	5455.0	4599.0	7262.9

*Previous Quarter data

25. SFL = Standard Finance Limited	33. MFC = Merchant Finance Co.	41. AFSL = Arun Finance and Saving Ltd.
26. MFL = Mahalaxmi Finance Limited	34. ALPIC = Alpice Everest Finance Ltd.	42. MS&IFCO = Multipurpose Savings & Finance Co. Ltd.
27. BFSCO = Bhajuratna Finance & Saving Co. Limited	35. NMBF = Nepal Marchant Banking & Finance Ltd.	43. BUTWAL = Butwal Finance Ltd .
28. LFCL = Lalitpur Finance Co. Limited	36. NFCL = Navadurga Finance Company Ltd.	44. NBF&LC = Nepal Bangladesh Finance & Leasing Co.Ltd.
29. ILFCO = International Leasing & Finance Co. Limited	37. PFL = Pokhara Finance Ltd .	45. SFL = Shrijana Finance Ltd .
30. UNITED = United Finance Co.	38. JFCL = Janaki Finance Company Ltd	46. OM = Om Finance Ltd .
31. NSMB = Nepal Srilanka Merchant Bank	39. CFCL = Central Finance Company Ltd.	47. COSMIC = Cosmic Marchant Banking & Finance Ltd.
32. GENERAL = General Finance Co.	40. PFCO = Premier Finance Company Ltd.	48. World = World Marchant Banking & Finance Ltd.

Table No.42 Cont..

Sectors \ Finance Co.	Capital	Crystal	Royal	Guheshwori	Patan	Kist	Fewa	Everest	Birgunj	Prudent	ICFC	IME	Sagarmatha	Shikhar	CIVIL	Prabhu	Imperial	Kuber	Nepal Exp.	Vyali	Seti	Hama	Reliable	Lord Buddha	Total	
	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72		
1 Agriculture	205.9	0.0	0.0	26.7	66.4	87.6	10.0	3.2	0.0	4.2	0.0	0.0	8.0	0.0	0.0	81.7	5.0	0.0	7.2	0.0	29.3	0.0	0.0	0.0	3946.3	
2 Mines																									184.2	
3 About Productions	0.0	0.0	79.2	81.8	395.0	17.3	282.0	18.9	148.2	85.9	242.5	0.0	36.2	0.0	0.0	0.0	176.9	0.0	0.0	0.0	26.5	85.0	0.0	35.0	18882.4	
4 Construction	986.3	3525.9	1511.2	885.4	857.9	537.0	1891.0	930.5	721.0	756.0	353.4	188.2	320.8	38.3	220.6	607.4	516.3	1236.0	12.1	232.6	17.3	186.7	366.0	15.5	85354.5	
5 Metal Productions,Machinery & Electrical Tools & fittings	0.0	0.0	33.9	9.6	9.5	0.0	89.0	0.0	172.2	0.0	13.2	1061.4	0.0	0.0	13.2	34.7	53.7	2.0	13.2	302.9	0.0	1.8	0.0	0.0	6632.1	
6 Transportation Equipment Production & Fitting	68.4		150.8	0.6			124.0		189.8	47.9			1.4				392.1	15.9			36.8	9.5	12.0		12716.5	
7 Transportation, Communications & Public Services	0.0	0.0	106.0	58.6	0.6	0.0	1104.0	248.4	687.9	0.0	0.0	0.0	340.5	0.0	93.3	522.8	0.0	101.0	324.0	0.0	8.0	0.0	458.0	6.7	23754.0	
8 Wholesaler & Retailers	0.0	0.0	295.3	2.5	494.6	0.0	885.0	367.5	1057.5	253.0	287.7	814.0	38.2	486.5	179.0	333.2	343.9	15.2	0.0	0.0	163.7	0.0	141.0	30.0	38409.5	
9 Finance, Insurance & Fixed Assets	0.0	0.0	1073.8	607.9	0.0	0.0	265.0	0.0	169.0	315.0	55.9	0.0	1134.0	0.0	69.5	136.1	165.0	71.5	16.2	0.0	0.0	0.0	29.0	40.0	17023.0	
10 Service Industries	0.0	0.0	148.2	92.1	48.9	23.9	228.0	29.8	0.0	0.0	14.0	0.0	27.3	6.0	40.0	2.4	80.0	31.4	0.0	0.0	0.0	27.0	51.0	0.0	23227.5	
11 Consumable Loan	232.2	677.5	1.9	63.9	503.2	731.6	44.0	20.6	210.4	44.0	456.9	74.6	0.0	8.2	0.0	0.0	0.0	0.0	0.0	3.0	0.0	0.0	0.0	0.0	0.0	23164.4
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	9.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.0	
13 Others	7294.5	75.8	1226.7	997.4	887.1	5726.1	142.0	50.9	1391.6	548.0	2055.9	287.5	152.0	605.6	311.7	732.1	319.6	1081.3	28.1	44.5	0.0	743.4	324.0	54.9	53167.6	
Total	8787.3	4279.2	4627.0	2826.5	3263.2	7123.5	5064.0	1669.8	4747.6	2054.0	3479.5	2425.7	2058.4	1144.6	927.3	2450.4	2061.5	2554.3	400.8	583.0	281.6	1053.4	1381.0	182.1	306471.0	

*Previous Quarter data

49 Capital = Capital Marchant Banking & Finance Ltd.

50 Crystal = Crystal Finance Ltd

51 Royal = Royal Marchant Banking & Finance Ltd.

52 GUHESHWORI = Guheshwori Marchant Banking & Finance Ltd.

53 PATAN = Patan Finance Co. Ltd .

54 KIST =Kist Merchant Banking & Finance Limited

55 FEWA = Fewa Finance Co. Ltd.

56 EVEREST = Everest Finance Co.Ltd.

57. BIRGUNG = Birgunj Finance Ltd

58 .PRUDENT=Prudential Merchant Banking &Finance Ltd.

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

60. IME= IME Bitiya Sanstha Limited

61 . Sagarmatha= Sagarmatha Merchant Banking & Finance LTD.

62 . Shikhar = Shikhar Bittiya Sanstha Ltd.

63 . CIVIL = Civil Merchant Bitiya Sanstha Limited.

64. Prabhu= Prabhu Bitiya Sanstha Limited.

65. Imperial = Imperial Bitiya Sanstha Limited.

66. Kuber = Kuber Bitiya Sanstha Limited.

67. Nepal Exp=Nepal Express Financial Institution Limited.

68. Vyali= Vyali Bitiya Sanstha Limited.

69. Seti = Seti Bitiya Sanstha Limited.

70. Hama= Hama Bitiya Sanstha Limited.

71. Rilayabal= Rilayabal Bitiya Sanstha Limited.

72. Lord Budda = Lord budda financial Institution

Table No. 45
SOURCES AND USES OF FUNDS OF RURAL DEVELOPMENT BANKS
(AGGREGATE)

(Rs. in Lakh)

	SOURCES AND USES		Mid- July					Mid-January	
			2001	2002	2003	2004	2005	2006	2006
1 CAPITAL FUND	3075.25	3080.91	3032.38	3172.68	3039.18	3163	3163	2748	
a. Paid-up Capital	2985	2985	2985	2985	2985	2985	2985	2985	
b. General Reserves	26.25	27.14	24.51	17.87	30.43	167	167	-215	
c. Share Premium									
d. Retained Earning						4	4	-29	
e. Others Reserves	64	68.77	22.87	169.81	23.75	7	7	7	
1. Ex.Eq.Fund									
2. Other						7	7		
2 BORROWINGS	10706.42	11809.96	13248.65	14719.6	16758.46	23037	20058	28650	
a. NRB	100	322.93	394.39	0	0	280	495	751	
b. "A"Class Licensed Institution						9396	15864	13636	
c. Foreign Banks and Fin. Ins.						0		0	
d. Other Financial Ins.	10606.42	11487.03	12854.26	0	0	13361	3699	14263	
e. Bonds and Securities								0	
3 DEPOSITS	2833.6	3410.72	4515.56	4736.16	4397.96	4998	4565	4382	
a. Current						0	0	0	
Domestic								0	
Foreign								0	
b. Savings						4788	4527	4382	
Domestic						4788	4527	4382	
Foreign								0	
c. Fixed						0	0	0	
Domestic	0	0	0	0	0			0	
Foreign								0	
d. Call Deposits								0	
e. Others						210	38	0	
4 Bills Payable								0	
6 Other Liabilities	3297.52	1975.14	2274.57	2853.87	4032.27	3766	3891	4580	
1. Sundry Creditors						9	31	30	
2. Loan Loss Provision						343	1502	1295	
3. Interest Suspense a/c						183	72	835	
4. Others	3297.52	1975.14	2274.57	2853.87	4032.27	3231	2286	2420	
7 Reconciliation A/c						798	672	811	
8 Profit & Loss A/c	54.08	-1209.76	-1016.99	-1854.31	224.12	431	86	118	
TOTAL LIABILITIES	19966.87	19066.97	22054.17	23628	28451.99	36193	32435	41289	
1 LIQUID FUNDS	1217.39	1667.59	2113.17	2570.76	2943.74	3002	2466	2902	
a. Cash Balance	144.64	177.89	197.35	111.96	108.53	167	118	97	
Nepalese Notes & Coins						167	118	97	
Foreign Currency								0	
b. Bank Balance	1072.75	1489.7	1915.82	2458.8	2835.21	1389	2348	1359	
1. In Nepal Rastra Bank	18.64	167.26	17.57	66.32	834.89	109	195	57	
Domestic Currency						109	195	57	
Foreign Currency								0	
2. "A"Class Licensed Institution	1054.11	1322.44	1898.25	1271.62	1847.15	1113	2153	1228	
Domestic Currency						1113	2153	1228	
Foreign Currency									
3. Other Financial Ins.				1120.86	153.17	167		74	
4. in Foreign banks									
C. Money at Call						1446	0	1446	
Domestic Currency						1446		1446	
Foreign Currency									
2 INVESTMENT IN SECURITIES	75	75	75	5798.83	6605.71	0	10		
a. Govt. Securities	75	75	75	0	0	0	10		
b. NRB Bond									
c. Govt. Non-Fin. Ins.									
d. Other Non-Fin Ins.									
e. Non Residents									
3 SHARE & OTHER INVESTMENT	3806.45	4586.45	5298.83	0	0	11486	9609	17440	
1.1 Non Residents								0	
2. Others	3806.45	4586.45	5298.83	0	0	11486	9609	17440	
4 LOANS & ADVANCES	10002.81	11458.85	13090.78	13584.07	14660.23	16165	15431	15316	
a. Govt. Entp.									
i. Financial	0	0	0	0	0	0	0	0	
ii. Non-Finan.									
b. Pvt. Sector	10002.81	11458.85	13090.78	13584.07	14660.23	16165	15431	15316	
5 BILL PURCHED									
a. Domestic Bills Purchased									
b. Foreign Bills Purchased	0	0	0	0	0				
c. Import Bills & Imports									
6 LOANS AGAINST COLLECTED BILLS									
a. Against Domestic Bills									
b. Against Foreign Bills									
8 FIXED ASSETS						138	192	174	
9 OTHER ASSETS	3236.26	1279.08	1476.39	1674.34	2207.74	2461	2173	2921	
a. Accrued Interests	0	0	0	0	0	0	21	626	
Govt. Entp.								0	
Private Sector						0	21	26	
c. Sundry Debtors						0	17	15	
d. Cash In Transit						0	19	2254	
e. Others	3236.26	1279.08	1476.39	1674.34	2207.74	2461	2116	626	
10 Expenses not Written off						0	2	0	
11 Non Banking Assets									
12 Reconciliation Account						731	653	764	
13 Profit & Loss A/c	1628.66	0	0	0	2034.57	2210	1899	1772	
TOTAL ASSETS	19966.57	19066.97	22054.17	23628	28451.99	36193	32435	41289	

Table No 46
Sources & Uses of Fund Rural Development banks
Mid-January 2007

(Rs in Lakh)

	PUGBB 1	MGBB 2	PAGBB 3	MPGBB 4	SPGBB 5	TOTAL
1 CAPITAL FUND	688.0	241.0	610.0	611.0	598.0	2748.0
a. Paid-up Capital	600.0	600.0	600.0	600.0	585.0	2985.0
b. General Reserves	88.0	-359.0	39.0	4.0	13.0	-215.0
c. Share Premium	0.0	0.0	0.0	0.0	0.0	0.0
d. Retained Earning	0.0	0.0	-29.0	0.0	0.0	-29.0
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
2 BORROWINGS	4722.0	7728.0	4665.0	6815.0	4720.0	28650.0
a. NRB	0.0	0.0	185.0	280.0	286.0	751.0
b. "A"Class Licensed Institution	4722.0	0.0	4480.0	0.0	4434.0	13636.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Financial Ins.	0.0	7728.0	0.0	6535.0	0.0	14263.0
e. Bonds and Securities	0.0	0.0	0.0	0.0	0.0	0.0
3 DEPOSITS	1697.0	652.0	1042.0	602.0	389.0	4382.0
a. Current	0.0	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0	0.0
Foreign	0.0	0.0	0.0	0.0	0.0	0.0
b. Savings	1697.0	652.0	1042.0	602.0	389.0	4382.0
Domestic	1697.0	652.0	1042.0	602.0	389.0	4382.0
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	0.0	0.0	0.0	0.0	0.0
4 Bills Payable	0.0	0.0	0.0	0.0	0.0	0.0
6 Other Liabilities	1006.0	561.0	815.0	821.0	1377.0	4580.0
1. Sundry Creditors	0.0	0.0	10.0	8.0	12.0	30.0
2. Loan Loss Provision	0.0	0.0	565.0	343.0	387.0	1295.0
3. Interest Suspense a/c	0.0	0.0	56.0	181.0	598.0	835.0
4. Others	1006.0	561.0	184.0	289.0	380.0	2420.0
7 Reconciliation A/c	0.0	14.0	0.0	21.0	776.0	811.0
8 Profit & Loss A/c	0.0	0.0	-101.0	219.0	0.0	118.0
TOTAL LIABILITIES	8113.0	9196.0	7031.0	9089.0	7860.0	41289.0
1 LIQUID FUNDS	1626.0	125.0	538.0	100.0	513.0	2902.0
a. Cash Balance	7.0	16.0	36.0	25.0	13.0	97.0
Nepalese Notes & Coins	7.0	16.0	36.0	25.0	13.0	97.0
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0
b. Bank Balance	173.0	109.0	502.0	75.0	500.0	1359.0
1. In Nepal Rastra Bank	21.0	7.0	1.0	1.0	27.0	57.0
Domestic Currency	21.0	7.0	1.0	1.0	27.0	57.0
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0
2. "A"Class Licensed Institution	152.0	102.0	501.0	0.0	473.0	1228.0
Domestic Currency	152.0	102.0	501.0	0.0	473.0	1228.0
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0
3. Other Financial Ins.	0.0	0.0	0.0	74.0	0.0	74.0
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
2 INVESTMENT IN SECURITIES	0	0	0	0	0	0.0
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
3 SHARE & OTHER INVESTMENT	8.0	6691.0	1577.0	5791.0	3373.0	17440.0
1.1 Non Residents	0.0	0.0	0.0	0.0	0.0	0.0
2. Others	8.0	6691.0	1577.0	5791.0	3373.0	17440.0
4 LOANS & ADVANCES	5651.0	1895.0	4556.0	1877.0	1337.0	15316.0
a. Govt. Entp.	0	0	0	0	0	0.0
i. Financial	0.0	0.0	0.0	0.0	0.0	0.0
ii. Non-Finan.	0.0	0.0	0.0	0.0	0.0	0.0
b. Pvt. Sector	5651.0	1895.0	4556.0	1877.0	1337.0	15316.0
5 BILL PURCHED	0	0	0	0	0	0.0
a. Domestic Bills Purchased	0.0	0.0	0.0	0.0	0.0	0.0
b. Foreign Bills Purchased	0.0	0.0	0.0	0.0	0.0	0.0
c. Import Bills & Imports	0.0	0.0	0.0	0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS	0	0	0	0	0	0.0
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
8 FIXED ASSETS	28.0	44.0	40.0	43.0	19.0	174.0
9 OTHER ASSETS	800.0	441.0	317.0	435.0	928.0	2921.0
a. Accrued Interests	0	0	22	0	604	626.0
Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0
Private Sector	0.0	0.0	22.0	0.0	604.0	626.0
c. Sundry Debtors	0.0	0.0	16.0	0.0	10.0	26.0
d. Cash In Transit	0.0	6.0	0.0	0.0	9.0	15.0
e. Others	800.0	435.0	279.0	435.0	305.0	2254.0
10 Expenses not Written off	0.0	0.0	0.0	0.0	0.0	0.0
11 Non Banking Assets	0.0	0.0	0.0	0.0	0.0	0.0
12 Reconciliation Account	0.0	0.0	3.0	0.0	761.0	764.0
13 Profit & Loss A/c	0.0	0.0	0.0	843.0	929.0	1772.0
TOTAL ASSETS	8113.0	9196.0	7031.0	9089.0	7860.0	41289.0
	0.0	0.0	0.0	0.0	0.0	0.0

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

Table No.47
SOURCES AND USES OF FUNDS OF MICRO CREDIT DEVELOPMENT BANKS
(AGGREGATE)

(Rs. in Lakh)

	SOURCES AND USES	Mid- July			Mid-January	
		2004	2005	2006	2006	2007
1	CAPITAL FUND	3504.32	4358.42	5141	5102	6929
	a. Paid-up Capital	2222.87	2497.46	2724	2720	3989.0
	b. General Reserves	109.72	1001.13	1108	1084	1428.0
	c. Share Premium					0.0
	d. Retained Earning	125.96		409	359	633.0
	e. Others Reserves	1045.77	859.83	900	939	879.0
	1. Ex.Eq.Fund					0.0
	2. Other			900	939	879.0
2	BORROWINGS	12987.47	17265.85	30212	26140	36304
	a. NRB	198.54	102.6	97	229	292.0
	b. "A"Class Licensed Institution	6068.78	6713.97	11496	9469	11603.0
	c. Foreign Banks and Fin. Ins.			7909	6480	11335.0
	d. Other Financial Ins.	6720.15	10449.28	10710	9962	13074.0
	e. Bonds and Securities					0.0
3	DEPOSITS	2258.14	3090.46	4327	3614	4875
	a. Current			0	0	0
	Domestic					0
	Foreign					0
	b. Savings			4327	3614	4875.0
	Domestic			4327	3614	4875.0
	Foreign					0
	c. Fixed			0	0	0
	Domestic	0	0			0
	Foreign					0
	d. Call Deposits					0
	e. Others	2258.14				0
4	Bills Payable			780	780	0
6	Other Liabilities	6875.91	9153.2	3194	2308	5177
	1. Sundry Creditors	82.53	83.64	574	136	475.0
	2. Loan Loss Provision			801	556	1048.0
	3. Interest Suspense a/c			127	40	73.0
	4. Others	6793.38	9069.56	1692	1576	3581.0
7	Reconciliation A/c			1361	989	2048.0
8	Profit & Loss A/c	382.52	680.93	766	447	382.0
	TOTAL LIABILITIES	26008.36	34548.86	45781	39380	55715
1	LIQUID FUNDS	3638.17	3595.28	10216	8684	12542
	a. Cash Balance	34.71	31.26	30	24	38
	Nepalese Notes & Coins			30	24	38
	Foreign Currency					0
	b. Bank Balance	3603.46	3564.02	9539	8224	11596
	1. In Nepal Rastra Bank	525.96	1069.43	1252	819	544
	Domestic Currency			515	493	152
	Foreign Currency			737	236	392
	2. "A"Class Licensed Institution	2588.5	2438.29	7359	6485	9740
	Domestic Currency			7359	6485	9740
	Foreign Currency					0
	3. Other Financial Ins.	489	56.3	928	920	1312
	4. in Foreign banks					0
	C. Money at Call			647	436	908
	Domestic Currency			647	436	908
	Foreign Currency					0
2	INVESTMENT IN SECURITIES	6508.82	1625	2700	2155	2900
	a. Govt. Securities	1625	1625	1625	1625	1625
	b. NRB Bond	0.3				
	c. Govt. Non-Fin. Ins.	4883.52		1075	530	
	d. Other Non-Fin Ins.					
	e. Non Residents					1275
3	SHARE & OTHER INVESTMENT	0	6929.9	2540	2171	3177
	1.1 Non Residents					0
	2. Others	0		2540	2171	3177
4	LOANS & ADVANCES	14637.2	20715.86	26865	23553	32962
	a. Govt. Entp.			8799	6985	8188
	i. Financial	0	0	8691	5328	3209
	ii. Non-Finan.			108	1657	4979
	b. Pvt. Sector	14637.2	20715.86	18066	16568	24774
5	BILL PURCHED					
	a. Domestic Bills Purchased					
	b. Foreign Bills Purchased	0	0			
	c. Import Bills & Imports					
6	LOANS AGAINST COLLECTED BILLS					
	a. Against Domestic Bills					
	b. Against Foreign Bills					
8	FIXED ASSETS			643	614	679
9	OTHER ASSETS	1224.17	1682.82	1460	1223	1498
	a. Accrued Interests	40.48	67.88	249	95	144
	Govt. Entp.			78	55	72
	Private Sector			171	40	72
	c. Sundry Debtors	80.98	145.5	193	186	294
	d. Cash In Transit			8	4	-151
	e. Others	1102.71	1469.44	1010	938	1211
10	Expenses not Written off			4	4	6
11	Non Banking Assets					1
12	Reconciliation Account			1353	976	1950
13	Profit & Loss A/c	0		0		0
	TOTAL ASSETS	26008.36	34548.86	45781	39380	55715

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

Retained earning in P/L Account.

Table No. 48
SOURCES AND USES OF FUND OF MICRO CREDIT DEVELOPMENT BANKS
Mid- Jan 2007

(Rs in Lakh)

	Total in Mid-January 2006	NIRDHAN 1	DIPROSE 2	CHHIMEK 3	RMDC 4	SANA KISAN 5	SWABALAMBAN 6	TOTAL
1 CAPITAL FUND	5102	1043.0	164.0	458.0	2268.0	2281.0	715.0	6929.0
a. Paid-up Capital	2720	329.0	116.0	300.0	1906.0	1198.0	140.0	3989.0
b. General Reserves	1084	53.0	26.0	40.0	83.0	1083.0	143.0	1428.0
c. Share Premium			0.0	0.0			0.0	0.0
d. Retained Earning	359	102.0	0.0	118.0	227.0	0.0	186.0	633.0
e. Others Reserves	939	559.0	22.0		52.0	0.0	246.0	879.0
1. Ex.Eq.Fund		0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. Other	939	559.0	22.0	0.0	52.0	0.0	246.0	879.0
2 BORROWINGS	26140	5427.0	2559.0	3060.0	12521.0	9575.0	3162.0	36304.0
a. NRB	229	87.0	160.0	45.0	0.0	0.0		292.0
b. "A"Class Licensed Institution	9469	5340.0	2353.0	1995.0	0.0	0.0	1915.0	11603.0
c. Foreign Banks and Fin. Ins.	6480	0.0	0.0	0.0	11335.0	0.0	0.0	11335.0
d. Other Financial Ins.	9962	0.0	46.0	1020.0	1186.0	9575.0	1247.0	13074.0
e. Bonds and Securities			0.0	0.0				0.0
3 DEPOSITS	3614	1641.0	460.0	808.0	0.0	250.0	1716.0	4875.0
a. Current		0.0	0.0	0.0	0.0	0.0	0.0	0.0
Domestic		0.0	0.0	0.0	0.0	0.0	0.0	0.0
Foreign		0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Savings	3614	1641.0	460.0	808.0	0.0	250.0	1716.0	4875.0
Domestic	3614	1641.0	460.0	808.0	0.0	250.0	1716.0	4875.0
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
4 Bills Payable	780	0.0	0.0	0.0	0.0	0.0	0.0	0.0
6 Other Liabilities	2308	797.0	216.0	195.0	2675.0	966.0	328.0	5177.0
1. Sundry Creditors	136	77.0	5.0	24.0	336.0	0.0	33.0	475.0
2. Loan Loss Provision	556	429.0	104.0	51.0	328.0	0.0	136.0	1048.0
3. Interest Suspense a/c	40	69.0	0.0	0.0	1.0	0.0	3.0	73.0
4. Others	1576	222.0	107.0	120.0	2010.0	966.0	156.0	3581.0
7 Reconciliation A/c	989	1.0	12.0	1947.0	0.0	84.0	4.0	2048.0
8 Profit & Loss A/c	447	52.0	49.0	73.0	60.0	56.0	92.0	382.0
TOTAL LIABILITIES	39380.0	8961.0	3460.0	6541.0	17524.0	13212.0	6017.0	55715.0
1 LIQUID FUNDS	8684	1321.0	263.0	1091.0	8683.0	364.0	820.0	12542.0
a. Cash Balance	24	9.0	6.0	7.0	0.0	7.0	9.0	38.0
Nepalese Notes & Coins	24	9.0	6.0	7.0	0.0	7.0	9.0	38.0
Foreign Currency		0.0	0.0	0.0	0.0		0.0	0.0
b. Bank Balance	8224	404.0	257.0	1084.0	8683.0	357.0	811.0	11596.0
1. In Nepal Rastra Bank	819	41.0	0.0	34.0	443.0	0.0	26.0	544.0
Domestic Currency	493	41.0	0.0	34.0	51.0	0.0	26.0	152.0
Foreign Currency	236	0.0	0.0	0.0	392.0	0.0	0.0	392.0
2. "A"Class Licensed Institution	6485	213.0	219.0	624.0	7631.0	357.0	696.0	9740.0
Domestic Currency	6485	213.0	219.0	624.0	7631.0	357.0	696.0	9740.0
Foreign Currency		0.0	0.0	0.0	0.0	0.0	0.0	0.0
3. Other Financial Ins.	920	150.0	38.0	426.0	609.0	0.0	89.0	1312.0
4. in Foreign banks		0.0	0.0	0.0	0.0	0.0	0.0	0.0
C. Money at Call	436	908.0	0.0	0.0	0.0	0.0	0.0	908.0
Domestic Currency	436	908.0	0.0	0.0	0.0	0.0	0.0	908.0
Foreign Currency		0.0	0.0	0.0	0.0	0.0	0.0	0.0
2 INVESTMENT IN SECURITIES	2155	1200	1275	0	425	0	0	2900.0
a. Govt. Securities	1625	1200.0	0.0	0.0	425.0	0.0	0.0	1625.0
b. NRB Bond		0.0		0.0	0.0	0.0	0.0	0.0
c. Govt. Non-Fin. Ins.	530	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Non-Fin Ins.		0.0	0.0	0.0	0.0	0.0	0.0	0.0
e. Non Residents			1275.0	0.0	0.0	0.0	0.0	1275.0
3 SHARE & OTHER INVESTMENT	2171	126.0	0.0	1039.0	0.0	723.0	1289.0	3177.0
1.1 Non Residents		0.0	0.0	0.0	0.0		0.0	0.0
2. Others	2171	126.0	0.0	1039.0	0.0	723.0	1289.0	3177.0
4 LOANS & ADVANCES	23553	5552.0	1881.0	2312.0	8188.0	11293.0	3736.0	32962.0
a. Govt. Entp.	6985	0.0	0.0	0.0	8188.0	0.0	0.0	8188.0
i. Financial	5328	0.0	0.0	0.0	3209.0	0.0	0.0	3209.0
ii. Non-Finan.	1657	0.0	0.0	0.0	4979.0	0.0	0.0	4979.0
b. Pvt. Sector	16568	5552.0	1881.0	2312.0	0.0	11293.0	3736.0	24774.0
5 BILL PURCHED	0	0	0	0	0	0	0	0.0
a. Domestic Bills Purchased		0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Foreign Bills Purchased		0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Import Bills & Imports		0.0	0.0	0.0	0.0	0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS	0	0	0	0	0	0	0	0.0
a. Against Domestic Bills		0.0	0.0		0.0		0.0	0.0
b. Against Foreign Bills		0.0	0.0		0.0		0.0	0.0
8 FIXED ASSETS	614	490.0	20.0	102.0	0.0	37.0	30.0	679.0
9 OTHER ASSETS	1223	268.0	21.0	44.0	228.0	795.0	142.0	1498.0
a. Accrued Interests	95	72.0	0.0	18.0	51.0	0.0	3.0	144.0
Govt. Entp.	55	3.0	0.0	18.0	51.0	0.0	0.0	72.0
Private Sector	40	69.0	0.0	0.0	0.0	0.0	3.0	72.0
c. Sundry Debtors	186	58.0	14.0	127.0	9.0	0.0	86.0	294.0
d. Cash In Transit	4	0.0		-151.0	0.0	0.0	0.0	-151.0
e. Others	938	138.0	7.0	50.0	168.0	795.0	53.0	1211.0
10 Expenses not Written off	4	4.0	0.0	2.0	0.0	0.0	0.0	6.0
11 Non Banking Assets		0.0	0.0	1.0	0.0	0.0	0.0	1.0
12 Reconciliation Account	976	0.0	0.0	1950.0	0.0	0.0	0.0	1950.0
13 Profit & Loss A/c		0.0	0.0			0.0	0.0	0.0
	39380.0	8961.0	3460.0	6541.0	17524.0	13212.0	6017.0	55715.0
	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

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

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

Table No. 49
SOURCES AND USES OF FUNDS OF CO-OPERATIVES SOCIETIES
(Licensed by NRB)
(AGGREGATE)

(Rs. in Thousand)

SOURCES AND USES	Mid- July						Mid-January	
	2001 (34)	2002 (34)	2003 (34)	2004 (21)	2005 (20)	2006(19)	2006(19)	2007(19)
1. CAPITAL FUND	204639	246929	272975	247185	266300	324797	301,998	345963
a. Paid-up Capital	169254	191786	218572	191665	203884	228,406	214,564	249,276
b. General Reseves	13953	21746	33521	31061	33971	40,588	35,167	42,951
c. Others Reserve	21432	33397	20882	24459	28445	55,803	52,267	53,736
2. DEPOSITS	1425233	1570725	1924544	1679794	1769008	2011613	1,831,208	2300259
a. Saving	653667	730286	971338	865316	976008	1,206,500	999,649	1,428,616
b. Fixed	654309	697208	802524	626773	576068	569,533	615,699	636,975
c. Other	117257	143231	150682	187705	216932	235,580	215,860	234,668
3. BORROWINGS	66755	58694	66442	41108	46190	70726	63,850	56467
a. NRB	493	418	417	0	0	-	-	490
b. Commercial Banks	58877	56377	61285	36425	36200	45,603	57,014	47,347
c. ADB/N	0	0	0	0	0	-	-	-
d. Others	7385	1899	4740	4683	9990	25,123	6,836	8,630
4. OTHERS	303328	413538	394587.6	432188	384737	407,312	387,904	452,139
5. P/L ACCOUNTS	25405	31989	-8128.6	-47750	-4623	62,831	47,710	58,601
TOTAL SOURCES OF FUNDS	2025360	2321875	2650420	2352525	2461612	2877279	2,632,670	3213429
1. LIQUID FUNDS	354409	448564	389054.9	413128	448652	493157	417,755	441695
a. Cash in Hand	143183	33289	41995	34004	35777	43559	30,020	44056
b. Bal. with NRB	6953	12299	28296	20090	20247	12809	9,710	21412
c. Bal. with Dom . Banks	204273	402976	318763.9	359034	392628	436789	378,025	376227
2. INVESTMENTS	180565	188796	251874	181491	142050	161525	155,845	188372
a. Govt. Securities	62361	56487	48212	40874	32657	32657	32,657	32657
b. NRB Bond	18777	26200	54500	86800	87300	50000	93,300	9880
c. Others	99427	106109	149162	53817	22093	78868	29,888	145835
3. LOANS & ADVANCES	1221221	1313597	1463248	1310660	1440717	1665422	1,508,970	1948869
a. Commercial Loan	627039	659736	609285	547579	634969	741172	673108	861258
b. Production Loan	103388	142115	64539	40114	73020	32794	94488	24110
c. Loan against onFDR & Secu.	53529	52009	49617	70424	73330	84995	87723	49364
d. Others	437265	459737	739807	652543	659398	806461	653651	1014137
4. OTHERS	250663	343762	532100.1	447247	430193	557175	550100	634493
5. P/L ACCOUNTS	18502	27156	14143	0	0	0	0	0
TOTAL USES OF FUNDS	2025360	2321875	2650420	2352525	2461612	2877279	2632670	3213429

*Figures in Paranthesis Show the number of Cooperatives.

Table No. 50
SOURCES AND USES OF FUNDS OF SAVING & CREDIT CO-OPERATIVE SOCIETIES
(Licensed by NRB)

Mid-January, 2007 (Poush, 2063)

(Rs. In Thousand)

SOURCES AND USES	Naba-jiban	Sagun	NCFSO	Sahara	Binda-Basini	Mahila	Bahoo-Uddesya	Raj-Shree	Sah-Bittiya	Mana Kamana	BCFSL	Vycuu	Amara-wati	Kisan	United	Himalay	Star	*Yeti	Upakar Saving	Total
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	
1 CAPITAL FUNDS	23,871	16,289	25,540	36,543	16,389	17,710	18,981	27,593	8,934	9,720	7,995	7,847	26,862	3,745	12,745	65,827	3,109	8,830	7,433	345,963
a. Paid up Capital	16,093	10,971	19,925	28,618	11,959	11,819	18,426	22,835	7,488	8,050	5,876	4,103	7,501	3,453	11,877	43,748	3,109	6,405	7,020	249,276
b. General Reserves	3,775	2,404	3,134	3,965	1,402	5,891	328	2,836	873	420	657	2,226	671	143	262	12,289	-	1,262	413	42,951
c. Other Reserves	4,003	2,914	2,481	3,960	3,028	-	227	1,922	573	1,250	1,462	1,518	18,690	149	606	9,790	-	1,163	-	53,736
2 DEPOSITS	225,946	111,343	188,477	306,876	90,747	94,597	146,171	313,836	76,434	99,020	36,401	53,677	108,176	15,991	55,249	280,656	27,179	49,697	19,786	2,300,259
a. Saving	188,583	63,368	87,501	91,339	65,939	76,052	87,986	313,836	46,552	55,049	19,217	43,788	5,708	14,167	55,249	134,015	27,179	35,534	17,554	1,428,616
b. Fixed	37,363	47,975	100,976	19,573	24,808	18,545	58,185	-	10,333	43,971	6,440	9,889	102,468	1,824	-	138,230	-	14,163	2,232	636,975
c. Others	-	-	-	195,964	-	-	-	-	-	19,549	-	10,744	-	-	-	8,411	-	-	-	234,668
3 BORROWINGS	-	-	34,838	-	-	-	-	-	-	13,294	-	624	-	350	-	-	-	-	7,361	56,467
a. NRB	-	-	-	-	-	-	-	-	-	-	-	490	-	-	-	-	-	-	-	490
b. Commercial Banks	-	-	30,421	-	-	-	-	-	-	9,565	-	-	-	-	-	-	-	-	7,361	47,347
c. ADB/N	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Other Financial Institutions	-	-	4,417	-	-	-	-	-	-	3,729	-	134	-	350	-	-	-	-	-	8,630
4 OTHERS LIABILITIES	66,173	61,025	15,989	69,372	4,972	19,043	14,503	66,942	41,105	8,978	11,313	3,281	11,207	1,695	24,235	20,378	3,484	7,866	578	452,139
5 P/L Account	10,552	6,621	5,791	669	7,478	3,013	-	3,838	-	3,017	1,047	777	-	138	-	3,601	2,379	8,892	788	58,601
TOTAL SOURCES OF FUNDS	326,542	195,278	270,635	413,460	119,586	134,363	179,655	412,209	126,473	134,029	56,756	66,206	146,245	21,919	92,229	370,462	36,151	75,285	35,946	3,213,429
6 LIQUID FUNDS	70,326	41,428	12,105	48,427	20,614	27,435	18,107	71,378	10,241	7,259	10,025	10,653	12,197	3,214	10,247	45,182	3,734	17,273	1,850	441,695
a. Cash in Hand	2,106	967	3,372	15,766	460	684	3,817	3,665	2,962	1,011	779	857	330	1,278	1,758	1,494	555	1,001	1,194	44,056
b. Bal.with NRB	3,789	568	1,013	1,800	-	505	-	-	-	-	300	9,796	600	-	481	1,411	100	948	101	21,412
c. Bal.with Dom. Bank	64,431	39,893	7,720	30,861	20,154	26,246	14,290	67,713	7,279	6,248	8,946	-	11,267	1,936	8,008	42,277	3,079	15,324	555	376,227
7 INVESTMENTS	623	20,169	87,827	10,101	101	-	1,152	501	9,881	36	5,600	388	10	10	10	47,836	22	3,686	419	188,372
a. Govt. Securities	-	20,000	8,500	-	-	-	-	-	-	-	-	-	-	-	-	450	22	3,685	-	32,657
b. NRB Bond/Fixed Deposits	-	-	-	-	-	-	-	-	9,880	-	-	-	-	-	-	-	-	-	-	9,880
c. Others	623	169	79,327	10,101	101	-	1,152	501	1	36	5,600	388	10	10	10	47,386	-	1	419	145,835
8 LOANS & ADVANCES	170,279	73,624	129,722	298,865	89,235	76,469	151,949	202,588	81,722	119,940	32,751	52,324	75,460	16,508	42,533	232,654	26,061	43,245	32,940	1,948,869
a. Commercial Loan	86,300	16,367	33,213	250,737	59,998	15,460	110,258	108,433	21,784	16,998	8,296	-	6,014	12,083	35,422	22,058	15,055	31,998	10,784	861,258
b. Production Loan	15,413	792	-	-	-	-	-	-	4,253	-	1,228	-	639	176	-	-	-	541	1,068	24,110
c. Loan on FDR & Secu.	2,008	911	2,843	22,760	938	-	4,990	8,003	242	864	30	-	1,287	270	331	3,317	507	63	-	49,364
d. Others	66,558	55,554	93,666	25,368	28,299	61,009	36,701	86,152	55,443	102,078	23,197	52,324	67,520	3,979	6,780	207,279	10,499	10,643	21,088	1,014,137
9 OTHERS ASSETS	85,314	60,057	40,981	56,067	9,636	30,459	8,447	137,742	24,629	6,794	8,380	2,841	58,578	2,187	39,439	44,790	6,334	11,081	737	634,493
TOTAL USES OF FUNDS	326,542	195,278	270,635	413,460	119,586	134,363	179,655	412,209	126,473	134,029	56,756	66,206	146,245	21,919	92,229	370,462	36,151	75,285	35,946	3,213,429

* Data as of Mid-April 2006

1 Nabajiban Co-operative Society Ltd.
2 Sagun Co-operative Society Ltd.
3 Nepal Co-operative Finance Society Ltd.
4 The Sahara Loan, Saving & Investment S
5 Bindabashini Saving Fund Co-operative Society Ltd.

6 Mahila Co-operatives Society Ltd.
7 Nepal Bahoodeshiya Saving & Lc
8 Raj Shree Saving & Investment Cc
9 Sahakari Bittiya Bikas Sanstha Ltd

10 Manakamana Finance Co-op. Soc
11 Bhery Co-operative Finance Society
12 Vycuu Saving and Credit Co-oper
13 Amarwati Bahoodeshya Sahakari
14 Kisan Bahoodeshya Sahakari San

15 United Saving and Credit Co-operative Ltd.
16 Himalaya Co-operative Finance Ltd.
17 Shree Star Bahoodeshya Saving and Credit Co-operative Ltd.
18 Yeti Saving and Credit Co-operative Ltd.
19 Welfare Saving Fund and Credit Co-operative Society Ltd.

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

Table No. 51
SOURCES AND USES OF FUNDS OF MICRO FINANCE NGOs
 Mid-January-2007 (2063 Poush)

(Amount in Thousand)

	1	2	3	4	5	6\$	7	8 @	9\$	10 #	11&	12	13	14&	15	16 &	17 &	18	19	20	21	22	23\$
1 Funds and Reserves	18036	-	486	110	1533	0	-	0	255	-	111	0	0	127	276	1146	0	837	2167		438	0	
2 Staff Fund	257	316	0	1605	0	0	7346	0	0	0	0	234	0	0	0	0	0	0	321		1874	1991	
2.1 Staff Welfare Fund	257	0	-	-	0	-	-	0	-	-	-	17	-	-	-	-	-	-	92	-	-	-	-
2.2 Staff Provident Fund	-	316	-	-	-	-	-	-	-	-	-	66	-	-	-	-	-	-	72	-	-	-	-
2.3 Others	0	-	-	1605	0	-	7346	-	-	-	-	151	-	-	-	-	-	0	157	-	1874	1991	-
3 Savings and Deposits					7348																		
4 Borrowings	88435	94376	0	2816	20395	513	10846	0	1724	1065	0	10405	5537	1000	12478	1028	872	8919	37518		736	110	0
4.1 Domestic	86084	92875	0	2816	20395	513	10846	0	1724	1065	0	10405	5537	1000	12478	0	872	8919	37518		736	110	
(a) CSD	-	0	-	-	-	-	-	-	1137	-	-	-	-	-	-	-	-	0	0	-	-	-	0
(b) Dom. Bank	10000	92875	-	-	-	-	-	-	-	-	-	-	-	1000	10000	-	477	0	0	-	736	-	-
(C) Dev. Banks	-	-	-	0	20395	-	-	-	0	-	-	-	-	-	-	-	-	0	37518	-	-	-	-
(d) Financial Institutions	76084	-	0	2816	-	160	10846	-	400	1065	0	10405	5537	-	2478	-	-	7681	-	-	0	0	-
(e) Social Institutions	0	-	-	-	-	-	-	-	187	-	-	0	-	-	-	-	384	1238	-	-	0	0	-
(f) Others	-	-	-	0	0	353	-	-	-	-	-	0	0	0	0	0	11	0	0	0	0	110	-
4.2 Foreign Institutions	2351	1501	0	0	0	0	0	0	0	0	0	0	0	0	0	1028	0	0	0		0	0	
(a) Financial Institutions	896	0	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-
(b) Social Institutions	1455	1501	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(C) Others	0	0	-	0	-	-	-	-	-	-	-	0	-	-	-	1028	-	-	-	-	0	-	-
5 Risk Bearing Fund	3031	352	16	87	808		347	145	33		36	395	81		88	125		160	1404		22		
6 Others Liabilities	37294	7055	925	798	3451	186	52	137	0	0	2	3636	3296	58	4158	4839	102	6811	17157		1175	0	
(a) Sundry Debtors	112	94	762	0	2262	186	15	137	0	-	2	0	3018	15	204	0	32	6532	12	0	0	-	-
(b) Others	37182	6961	163	798	1189	-	37	-	0	-	-	3636	278	43	3954	4839	70	279	17145	-	1175	0	-
7 P/L Account	22845	3895	247	0	2700	-137	3925	-	0	1078	-3	1265	250	-582	0	922	98	0	2257		0	799	
Total Sources of Funds	169898	105994	1674	5416	36235	562	22516	282	2012	2143	146	15935	9164	603	17000	8060	1072	16727	60824		4245	2900	
1 Cash in Hand	374	12	97	56	5	19	109	-	3	-	17	11	359	35	129	5	-	0	66		1	-	-
2 Bal. With Dom. Banks	30937	82636	82	662	2329	168	103	4	41	2	88	2120	196	-	979	2047	95	706	973		329	50	-
3 Micro Credit	93808	18889	1020	4378	30679	375	19852	-	1660	1065	0	12310	8420	471	5478	3668	679	15992	57363		1777	2576	-
4 Govt. Bond	0	0	-	-	173	-	-	-	-	-	-	-	0	-	10000	-	0	-	-		-	0	-
5 Fixed Assets	9077	192	108	221	546	0	916	148	103	1076	29	96	-	22	24	301	68	0	1002		2130	0	-
5.1 Land and Building	2650	-	-	177	340	-	720	-	-	800	-	-	-	-	-	-	-	-	616	-	1990	-	-
5.2 Furniture and Fixtures	387	123	46	7	122	-	60	46	103	52	-	96	-	22	24	73	34	0	132	-	134	-	-
5.3 Vehicles	2726	41	3	-	84	-	109	-	0	87	-	-	-	-	-	2	-	0	134	-	-	-	-
5.4 Computer and Office e	3314	28	59	37	0	-	27	102	-	137	29	0	-	-	-	226	34	-	120	-	6	0	-
6 Others	35702	4265	367	99	2503	0	1536	130	205	0	12	1398	189	75	390	2039	230	29	1420		8	274	-
6.1 Interest Receivable	-	0	158	-	0	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-
6.2 Stationary Stock	330	14	-	0	224	-	51	-	-	-	-	121	-	13	26	-	-	0	79	-	8	-	-
6.3 Staff Loan	139	386	0	0	22	-	18	-	0	-	-	184	0	0	203	1021	7	-	0	-	-	-	-
6.4 Sundry Debtors	882	1296	21	0	44	-	102	130	5	-	-	5	189	62	0	973	198	0	255	-	0	-	-
6.5 Others	34351	2569	188	99	2213	-	1365	-	200	-	12	1088	-	-	161	45	25	29	1086	-	0	274	-
Total Uses of Funds	169898	105994	1674	5416	36235	562	22516	282	2012	2143	146	15935	9164	603	17000	8060	1072	16727	60824		4245	2900	

Figure of Mid-July 2002 * Figure of Mid-July, 2003 & Figure of mid-April, 2003

^ Figure of Mid-July, 2004

@ Figure of Mid-October, 2004

\$Figure of Mid-January, 2005

- 1.Nepal Grameen Bikas Samaj Kendra,Biratnagar
- 2.Nepal Rural Development Society Org,Kathma
- 3.Nepal Sikara Rural Development Centre,Chitwan
- 4.Chartare Youth Club,Baglung
- 5.Mahuli Samudyik Bijkas Kendra,Saptari
- 6.Samudayik Yuba Club,Bardiya
- 7.Community Women Development Centre,Saptari
- 8.Grameen Jagaran Manch (Programm Co-ordination Office),Baglung
9. Rural Awareness Forum, Baglung.
10. Sarbodaya Grameen Bikas Sangh,Saptari
11. People Awareness Forum,Rasuwa
- 12.Rastriya Shaichik Tatha Samajik Bikas Sanstha,Parbat
13. Dhaulagiri Community Resources Dev. Centre
- 14.Nepal Enviroment & Pollution Eradication UNESCO Nepal Gangabu

15. SOLVE (Society of Local Volunteers Efforts),Dhankuta
16. Women Enterprises Association of Nepal
17. Center for Woman's Right & Development,Kathmandu
18. Manushi , Gyaneshwar,Kathmandu
19. Jeevan Bikas Samaj, Morang
- 20.Women Development and Child Care Foundation,Saptari
21. Mahila Adarsha Sewa Center,Kathmandu

22. Patan Business & Professional Women , Pulchok, Lalit
- 23.Women Development Centre, Chitwan.

Table 51 Contd....

	24	25	26&	27	28 ^	29\$	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	Total	
1 Funds and Reserves	0	650	35	667	0	2090			0	0	0	0	7736		15			211		2131	8886		33000	1955	82898	
2 Staff Fund	7	50	2637	0	382	900			0	0	0	0	3399		0	0	0	0		67	2623		6323	544	30876	
2.1 Staff Welfare Fund	5	18	-	-	-	-			-	-	-	-	0		-	-	-	-		67	1174		0		1630	
2.2 Staff Provident Fund	-	28	-	-	-	-			0	-	-	-	-		-	-	-	-		-	1449		4107		6038	
2.3 Others	2	4	2637	0	382	900			0	-	-	-	3399		-	-	-	0		0	0		2216	544	23208	
3 Savings and Deposits																								918	8266	
4 Borrowings	0	4665	0	190	2045	3534			1244	0	0	0	69,813		316	0	0	1702		100	157963		211566	0	751911	
4.1 Domestic	0	4665	0	190	2005	3534			1244	0	0	0	69,813		316	0	0	8		100	156388		211566	0	743722	
(a) CSD	0	0	0	0	0	0			0	0	0	0	0		0	0	0	0		0	0		0	0	1137	
(b) Dom. Bank	0	0	0	0	0	0			0	0	0	0	5000		0	0	0	0		0	156388		211566	0	488042	
(C) Dev. Banks	0	4610	0	0	1980	0			0	0	0	0	0		0	0	0	0		0	0		0	0	64503	
(d) Financial Institutions	0	0	0	0	0	3534			0	0	0	0	64,587		0	0	0	0		0	0		0	0	185593	
(e) Social Institutions	0	0	0	0	0	0			0	0	0	0	0		95	0	0	0		0	0		0	0	1904	
(f) Others	0	55	0	190	25	0			1244	0	0	0	226		221	0	0	8		100	0		0	0	2543	
4.2 Foreign Institutions	0	0	0	0	40	0			0	0	0	0	-		0	0	0	1694		0	1575		0	0	8189	
(a) Financial Institutions	-	-	-	-	0	0			-	-	-	-	-		-	-	-	1694		0	0		0	0	2590	
(b) Social Institutions	-	-	-	-	-	-			0	0	0	0	0		-	-	-	-		-	1575		0	0	4531	
(C) Others	-	-	-	-	40	-			-	-	-	-	-		-	-	-	0		-	-		-	-	1068	
5 Risk Bearing Fund	-	87	12	61	0	11			0	0	0	0	1,741		0	0	0	96		76	1022		0	0	10236	
6 Others Liabilities	740	2554	2	0	1	46			5	0	0	0	23596		0	0	0	834		368	32201		121298	604	272849	
(a) Sundry Debtors	740	1833	2	0	0	46			0	0	0	0	45		0	0	0	0		85	2510		0	72	18716	
(b) Others	0	721	0	0	1	0			5	0	0	0	23551		0	0	0	834		283	29691		121298	532	254133	
7 P/L Account	44	0	-172	39	-90	-96			35	0	0	0	0		0	0	0	0		817	12331		816	0	53283	
Total Sources of Funds	791	8006	2514	957	2338	6485			1284				106285		331	0	0	2843		3559	215026		373003	4021	1206830	
1 Cash in Hand	80	22	255	50	27	12			56				72					79		20	8526		471	34	11002	
2 Bal. With Dom. Banks	22	152	909	9	206	433			335				18069		15			372		491	0		44517	681	190758	
3 Micro Credit	538	7101	1317	691	0	4026			861				0		229			1677		774	83928		0	0	381602	
4 Govt. Bond	-	-	-	-	-	-			-				-		-			-		-	-		0	0	10173	
5 Fixed Assets	20	189	18	166	0	1932			15				4633		62	0	0	293		1741	9234		18713	261	53336	
5.1 Land and Building	-	-	-	-	-	1175			0				0		3			100		1600	7126		14713	0	32010	
5.2 Furniture and Fixtures	15	15	18	58	0	143			15				0		29			193		36	519		659	0	3161	
5.3 Vehicles	5	107	0	53	0	0			0				0		0			0		21	289		1937	0	5598	
5.4 Computer and Office Equip	-	67	-	55	-	614			0				4633		30			-		84	1300		1404	261	12567	
6 Others	131	542	15	41	2105	82			17				83511		25	0	0	422		533	113338		309302	3045	561138	
6.1 Interest Receivable	-	-	-	-	2098	0			0				-		-			-		-	-		-	-	0	2256
6.2 Stationary Stock	18	0	15	0	0	12			0				138		0			0		5	0		0	0	1054	
6.3 Staff Loan	3	0	-	-	7	0			0				60		0			7		60	253		0	203	2573	
6.4 Sundry Debtors	50	76	0	0	0	53			0				43		0			273		0	4019		0	0	8676	
6.5 Others	60	466	0	41	0	17			17				83270		25			142		468	109066		309302	2842	546579	
Total Uses of Funds	791	8006	2514	957	2338	6485			1284				106285		331	0	0	2843		3559	215026		373003	4021	1206830	

Figure of Mid-July 2002

24. Women's Self -Reliant Society

25. Women Development Centre of Nepal, Lalitpur

26. Bhagawan Youth Club, Alapot, Ktm.

27. Creative Women Environment Development Associ

28. Srijana Community Development Center, Siraha

29. Shreejana Development Center, Kaski

30. Cottage & Small Industries Organization, Kathmandu

31. Rural Area Dev. & Research Programme, Parbat

32. Adarsha Yuba Club, Bhaktapur

33. Society Welfare Action Nepal (SWAN), Dang

34. Social Upgrade in Progress of Education Region (SUPEI)

35. Nepal Women Community Service Center, Dang

36. Forum for Rural Women Ardency Development [FORWA

37. Gramin Mahila Bikash Sanstha

38. Ama Samaj Shangh, Chitawan

39. Gramin Mahila Utthan Kendra, Dang

40. Khurkot Youba Club, Parbat

41. Grameen Sewa Nepal, (G.S.N.) Kailali.

42. Nari Avudya Kendra, Narayangadh

43. Mahila Upakar Manch, Kohalpur, Banke

44. Neighbourhood Society Service Center (NSSC), Kathmandu.

45. Swabalamban Bikas Kendra, Kathmandu.

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

47. Gramin swayam sweak samaj Sarlahi

Table NO.52
List of Class B Licensed Financial Institution (Development Banks)
Mid-JANUARY,2007

	Names	Operation Date (A.D.)	Head Office	Telephone No.:	Fax No.
1	Nepal Industrial Development Corporation	1959/06/15	Durbar Marg, Kathmandu	4227220/4222560	4227428
2	Nepal Development Bank	1999/01/31	Kamaladi, Kathmandu	4245740	4245753
3	Uddyam Development Bank	1999/02/22	Tandi, Chitawan	056-560380	056-523086
4	Malika Development Bank	1998/12/27	Dhangadhi, Kailali	091-524800	091-524800
5	Siddhartha Development Bank	1998/08/20	Butawal-11, Rupandehi	071-545543/546502	071-550457
6	Development Credit Bank Ltd.	2001/01/23	Kamaladi, Kathmandu	4231120/4221420	4231469
7	United Development Banks Ltd.	2001/05/06	Jeetpur, Bara	053-520593	053-520920
8	Nepal cottage and Small Ind. Dev. Banks	2001/01/19	Heritage Plaza, Kathmandu	4268719/20	4269308
9	Narayani Ind. Development Bank.	2001/10/17	Ratna Nagar-1, Chitawan	056-561258	056-528516
10	Pashimanchal Bikas Bank	2003/3/2	Butawal-8, Rupandehi	071-549899	071-549901
11	Sahayogi Bikas Bank	2003/10/21	Murali chowk-4, Janakpurdham	041-525971/72	41-525971
12	Pashupati Bikash Bank	2004/01/01	Banepa, Kavre	011-660385/84	011-660383
13	Karnali Bikash Bank	2004/02/18	Nepalgunj, Banke	081-526014/15	081-526044
14	Triveni Development Bank Limited	2004/07/26	Bharatpur, Chitawan	056-528831	056-522992
15	Annapurna Development Bank Limited	2004/08/23	Banepa, Kavre	011-660480	011-660481
16	Bhrikuti Bikas Bank Limited	2004/08/19	Shankar Nagar, Butawal	071-562436	071-562437
17	Shubhechcha Bikas Bank Limited	2004/09/14	Narayangadh, Chitawan	056-526014/15	056-526044
18	Bageshowri Bikas Bank Limited	2004/10/19	Dhambojhi chowk, Nepalgunj	081-526254	081-52634
19	Sanima Bikas Bittiya Sanstha	2004/11/26	Nagpokhari, Kathmandu	442897/80	4428969
20	Gaurishankar Bikas Bittiya Sanstha	2004/11/19	Kawasoti, Nawalparasi	78-540040	78-540469
21	Gorkha Bikas Bank Limited	2004/12/01	Putalisadak, Kathmandu	4255650	4-242829
22	Gandaki Development Financial Institute	2005/01/19	New Road, Pokhara	061-540466	061-541255
23	Infrastructure Development Financial Institute	2005/04/29	Banepa, Kavre	011-660542/43	011-660552
24	Business Development Financial Institute	2005/05/10	New Road, Pokhara	061-540725	061-540724
25	Biratlxmi Financial Institute Limited	2005/05/11	Biratnagar, Morang	021-538051/52	021-538218
26	Excel Credit and Commercial Bittiya sanstha	2005/07/21	Anarmani, Birtamod, Jhapa	023-543564	023-543563
27	Merchat Bikas Bittiya Sanstha Ltd.	2005/09/15	Tribhuvannagar, Ghorahi, Dang	082-560732	082-560907
28	Himchuli Bikas Bittiya Sanstha Ltd.	2005/11/07	Mahendrapool, Pokhara	061-542300/400	061-542333
29	Arniko Bikas Bittiya Sanstha Ltd.	2006/07/06	Dhulekhel, Kavrepalanchwok	011-490193,490195	
30	Nepal Development and Employment Promotion Bank Ltd.	2006/07/17	Kamaladi, Kathmandu	4242272	4251653
31	Clean Energy Development Bank Ltd.	2006/09/06	Sitapaila, Kathmandu	4671444, 4671666	4277013
32	Mitery Bikas Bittiya Sanstha Ltd.	2006/10/13	Mahendrapath-5, Dharan	025-531317	025-531354
33	Tinau Bikas Bittiya Sanstha Ltd.	2006/10/13	Sangampath, Butwol	071-541055	071-546287
34	Gaindakot Bikas Bittiya Sanstha Ltd.	2006/12/18	Navalparasi, Gaindakot	056-501850	056-501838
35	Muktinath Bikas Bank Ltd.	2006/12/18	Putalibazar, Syanja	063-420564	

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List of Class C Licensed Financial Institution (Finance Company)
Mid-JANUARY,2007

	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, Kathmadu	4260991	4262405
8	Himalaya Finance & Savings Co.Ltd.	1993/11/11	Sundhara, Kathmandu	4250172/4259376	4273884
9	United Finance and Leasing Co.	1996/1/25	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	Paschimanchal Finance Co.Ltd.	1995/04/09	P.B.No.11, Butawal	071-541649	071-541924
18	Universal Finance & Capital Markets.	1995/04/27	Kantipath, Kathmandu	4240998	4245895
19	Samjhana Finance Co. Ltd.	1995/05/03	Banepa, Kavre	011-664561	011-661207
20	Goodwill Finance & Investment Co. Ltd.	1995/05/16	Dillibazar, Kathmandu	4422878	4416052
21	Shree Investment & Finance Co. Ltd.	1995/06/01	Dillibazar, Kathmandu	442616/4415344	4421779
22	Siddhartha Finance Co. Ltd.	1995/05/25	Siddharthanagar, Bhairahawa	071-521478	071-523272
23	Lumbini Finance & Leasing Co. Ltd.	1995/06/26	Thamel, Kathmandu	4423443	4425655
24	Yeti Finance Co. Ltd.	1995/07/23	Bank Road, Hetauda	057-520822/521842	057-521842
25	Standard Finance Ltd.	1995/07/23	Pautalisadak, Kathmandu	4244504	4226529
26	ACE Finance Co. Ltd.	1995/08/15	Kantipath, Kathmandu	4249396	4249477
27	International Leasing & Finance Co. Ltd.	1995/10/31	Naya Baneshwor, Kathmandu	4782010	4782267
28	Mahalaxmi Finance Co. Ltd.	1995/11/26	Birgunj	051-523271/529143	051-524341
29	Lalitpur Finance Co. Ltd.	1995/12/12	Lalitpur	5523850/5536598	5531916
30	Merchant Finance Co. Ltd.	1996/01/02	Kathmandu	4421244/4246402	4246403
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 Ltd.	1996/02/04	Kamaladi, Kathmandu	4440300	4441034
34	Alpic Everest Finance Ltd.	1996/07/16	Baghbazar, Kathmandu	4266936	4241605
35	Nepal Merchant Banking & Finance Ltd.	1996/11/26	Durbarmarg, Kathmandu	4246160	4246156
36	Nava Durga Finance Co.Ltd.	1997/02/09	Itachhe, Bhaktapur	6612999	6611999
37	Pokhara Finance Ltd.	1997/03/16	Gairapatan, Pokhara	61-531145	061-531610
38	Janaki Finance Ltd.	1997/03/07	Janakpurdham, Dhanusha	041-521586/523339	041-523340
39	Central Finance Co. Ltd.	1997/04/14	Kupondole, Lalitpur	5522289/5521402	5523526
40	Premier Finance Co. Ltd.	1997/05/08	Manbhavan, Lalitpur	5550412	5550412
41	Arun Finance & Saving Co. Ltd.	1997/08/17	Putalibazar, Dharan	025-23185	025-524450
42	Multipurpose Saving & Investment Finance Co. Ltd	1998/04/15	Saptari, 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 Ltd.	2000/11/20	Lal Durbar Marg, Kathmandu	4223154/78	4232678
48	World Merchant Banking & Finance Ltd.	2001/08/10	Main Road, Hetauda	057-521129	057-523229
49	Capital Merchant Banking & Finance Ltd.	2002/02/01	Battisputali, Kathmandu	4471458	4496321
50	Crystal Finance Ltd.	2002/02/13	Bag Durbar, Kathmandu	4218269/270/271	4219058
51	Royal Merchant Banking & Finance Ltd.	2002/02/14	Durbarmarg, Kathmandu	4242900	4231349
52	Guheshworil Merchant Banking & Finance Ltd.	2002/06/13	Jawalakel, Lalitpur	5521506	5536169
53	Patan Finance Ltd.	2002/06/18	Man Bhawan, Lalitpur	5539475	5544206
54	Kist Merchant Banking & Finance Ltd.	2003/02/21	Kamalpokhari, Kathmandu	4444463/4435463	4444838
55	Fewa Finance Ltd.	2003/04/30	Pokhara, 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 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	Nepal Express Financial Institutiouns 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	Kailay, Tikapur	091-560950	091-560966
70	Hama Bittiya sanstha Ltd.	2006/06/16	Kathmandu, Tripureshwor	4249503	4261148
71	Reliable Investment Bittiya sanstha Ltd.	2006/09/06	Kathmandu, Bagdurbar,Sundhara	4218927, 4218989	4218997
72	Loard Buddha Financial Institutions Ltd.	2006/11/19	Kathmandu, Newroad	4212770, 4212870	4216825

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

	Names	Operation Date (A.D.)	Head Office	Telephone No.	Fax No.
1	Purbanchal Grameen Bikas Bank	1993/03/28	Biratnagar, Morang	021-529817/522740	021-524259
2	Sudur Pashimanchal Grameen Bikas Bank	1993/03/28	Dhangadhi, Kailali	091-522624	091-522963
3	Pashimanchal Grameen Bikas Bank	1995/04/01	Butawal-8, Rupandehi	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

LIST OF COOPERATIVES (NON CLASIFIED)

	Names	Operation Date(A.D.)	Head Office
1	Nabajivan Co-operative Society Ltd.	1993/12/15	Dhangadi, Kailali
2	Sagun Co-operative Society Ltd.	1994/10/9	Kathmandu
3	Nepal Co-operative Society Ltd.	1994/12/30	Kathmandu
4	The Sahara Loan, Savings & Investment Co-op.Soc. Ltd.	1995/04/15	Sarlahi
5	Bindabasini Saving Fund Co-operative Society Ltd.	1995/06/21	Khopasi, Kavre
6	Mahila Co-operative Society Ltd.	1995/09/27	Kathmandu
7	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-Uddesiyi Saving & Credit Co-op Ltd.	1998/04/14	Biratnagar
18	Yeti Saving & Credit Co-operative Sanstha Ltd	1998/11/22	Kathmandu
19	Upakar Savings Fund & Credit Co-operative So. Ltd.	2000/03/21	Walling, Sayanja

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LIST OF NON GOVERNMENT ORGANIZATION (NON CLASIFIED)

	Names	Operation Date(A.D.)	Head Office
1	Nepal Grameen Bikas Samaj Kendra	2000/06/05	Biratnagar
2	Nepal Grameen Bikas Sanstha	2000/06/05	Kathmandu
3	Nepal Sikara Grameen Bikas Karyakram	2000/06/05	Chitawan
4	Chartare yuba Club	2000/06/05	Baglung
5	Mahuli Samudyik Bijkas Kendra	2000/06/12	Saptari
6	Samudayik Yuba Club	2000/06/29	Bardiya
7	Samudayik Mahila Bikas Kendra	2000/07/14	Saptari
8	Grameen Samudayako Lagi yojana Pratavuti, Nepal	2000/08/2305	Dhankuta
9	Grameen Jagaran Manch (Programm Co-ordination Office)	2000/09/11	Baglung
10	Sarbodaya Grameen Bikas Sangh	2000/09/26	Saptari
11	Jan Jagaran Manch	2000/10/26	Rasuwa
12	Rastriya Shaichik Tatha Samajik Bikas Sanstha	2000/10/01	Parbat
13	Dhaulagiri Community Researh Dev. Centre	2000/10/21	Baglung
14	Nepal Enviroment & Pollution Eradication UNESCO Nepal	2001/07/05	Gangabu
15	Society of Local Volunteers Efforts Nepal (Solve)	2001/07/10	Dhankuta
16	Women Enterprises Association of Nepal	2001/09/24	Kathmandu
17	Center for Women's Right and Development	2002/04/30	Kathmandu
18	MANUSHI	2002/05/03	Kathmandu
19	Life Development Society	2002/06/18	Morang
20	Women Development and Child Care Foundation	2002/07/02	Saptari
21	Mahila Adarsha Sewa Kendra	2002/07/02	Kthmandu
22	Patan 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,K	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)	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

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