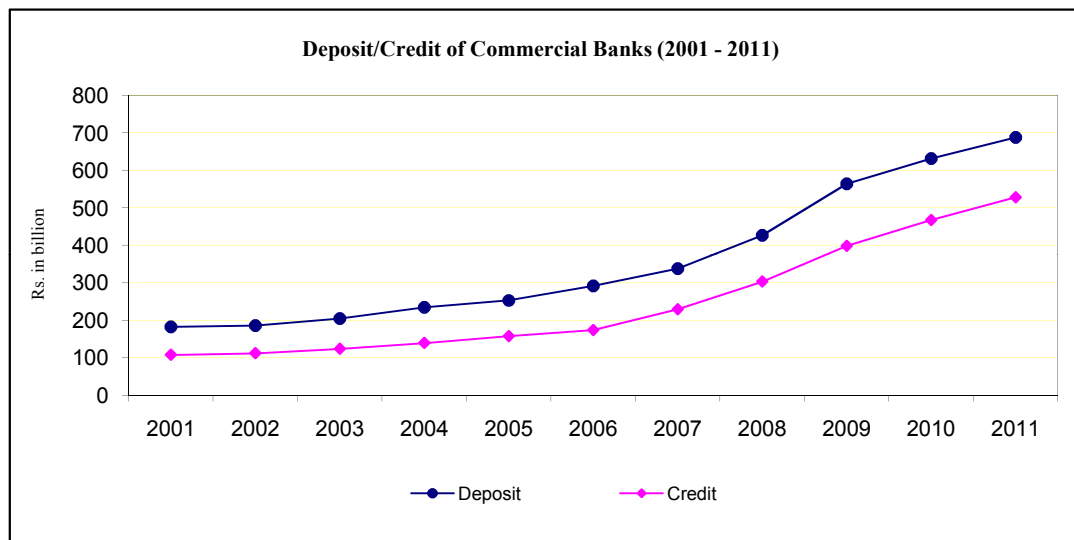


BANKING AND FINANCIAL STATISTICS

MID - JULY, 2011

No. 57



NEPAL RASTRA BANK
BANK AND FINANCIAL INSTITUTION REGULATION DEPARTMENT
STATISTICS DIVISION

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STATISTICS DIVISION

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Explanatory Notes

1. This issue of "**Banking and Financial Statistics, Mid-July 2011, Issue No. 57**" contains statistical information of NRB licensed Banks and Non-bank Financial Institutions.
2. This bulletin consists of 56 tables and a brief explanation on performance of NRB licensed banks and financial institutions.
3. The figures published in this bulletin are based on the actual monthly and quarterly returns of the banks and non-bank financial institutions.
4. Efforts have been made to present current data for mid-July 2011.
5. Blank space in the heading and sub heading indicates the not availability of data or nil in transaction.
6. Because of subsequent revisions, differences with previously published figures are at times unavoidable.
7. The totals in the tables may not exactly tally with the sum of the constituent items due to rounding of the figures.
8. The following months of the Gregorian Calendar year are the approximate equivalent of the months of the Nepalese Calendar Year:

<u>Gregorian Month</u>	<u>Nepalese Month</u>
Mid-Apr/Mid-May	Baisakh
Mid-May/Mid-June	Jestha
Mid-June/Mid-July	Ashadh
Mid-July/Mid-Aug	Shrawan
Mid-Aug /Mid-Sept	Bhadra
Mid-Sept/Mid-Oct	Ashwin
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

9. It is expected 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

Financial Sector at a Glance

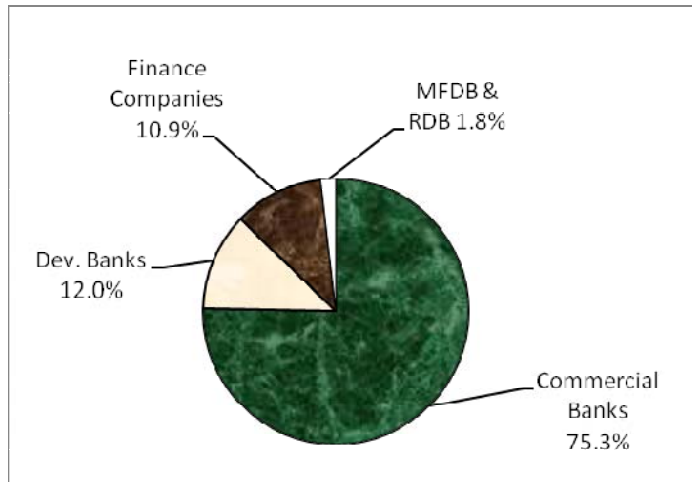
1. The history of financial system of Nepal was begun in 1937 with the establishment of the Nepal Bank Ltd. as the first commercial bank of Nepal with the joint ownership of government and general public. Nepal Rastra Bank was established after 19 years since the establishment of the first commercial bank. A decade after the establishment of NRB, Rastriya Banijya Bank, a commercial bank under the ownership of Government Nepal was established.
2. In the context of banking development, the 1980s saw a major structural change in financial sector policies, regulations and institutional developments. Government emphasized the role of the private sector for the investment in the financial sector. With the adoption of the financial sector liberalization by the government in 80's opened the door for foreign Banks to open Joint venture Banks in Nepal. As a result, various banking and non-banking financial institutions have come into existence. Nabil Bank Limited, the first foreign joint venture bank of Nepal, started operations in July 1984. During two decades, Nepal witnessed tremendous increment in number of financial institutions. Nepalese banking system has now a wide geographic reach and institutional diversification.
3. Consequently, by the end of mid – July 2011, altogether 272 banks and non- bank financial institutions licensed by NRB are in operation. Out of them, 31 are “A” class commercial banks, 87 “B” class development banks, 79 “C” class finance companies, 21 “D” class micro-credit development banks, 16 saving and credit co-operatives and 38 NGOs. In mid- July 2011, the commercial banks branches reached to 1245 with the population of twenty one thousand per branch. Present development of financial institutions in Nepal is reflected in table below.

Growth of Financial Institutions

Types of Financial Institutions	Mid - July											
	1980	1985	1990	1995	2000	2005	2006	2007	2008	2009	2010	2011
Commercial Banks	2	3	5	10	13	17	18	20	25	26	27	31
Development Banks	2	2	2	3	7	26	28	38	58	63	79	87
Finance Companies				21	45	60	70	74	78	77	79	79
Micro-finance Development Banks				4	7	11	11	12	12	15	18	21
Saving & Credit Co-operatives Limited (Banking Activities)				6	19	20	19	17	16	16	15	16
NGOs (Financial Intermediaries)					7	47	47	47	46	45	45	38
Total	4	5	7	44	98	181	193	208	235	242	263	272

4. As of Mid – July 2011, Commercial Bank group occupied 75.3 percent of total assets/liabilities followed by Development Banks 12.0 percent, Finance Companies 10.9 percent and Micro-finance Development Bank 1.8 percent. In Mid – July 2010, the respective shares were 76.7, 10.6, 10.9 and 1.8 percent respectively as presented in Table 1.

Figure 1 Total Assets/Liabilities Structure



5. The composition of the total liabilities shows as usual, deposit held dominant share of 74.9 percent followed by other Liabilities 12.0 percent Capital fund by 9.1 percent and borrowings by 4.0 percent respectively in Mid – July 2011. Likewise in the assets side, loan and advances accounted the largest share of 61.6 percent followed by investments 14.0 percent, liquid fund 13.0 percent and others 11.4 percent in the same period as shown in figure below.

Figure 2 Composition of Assets/Liabilities of Financial System as on Mid-July, 2011

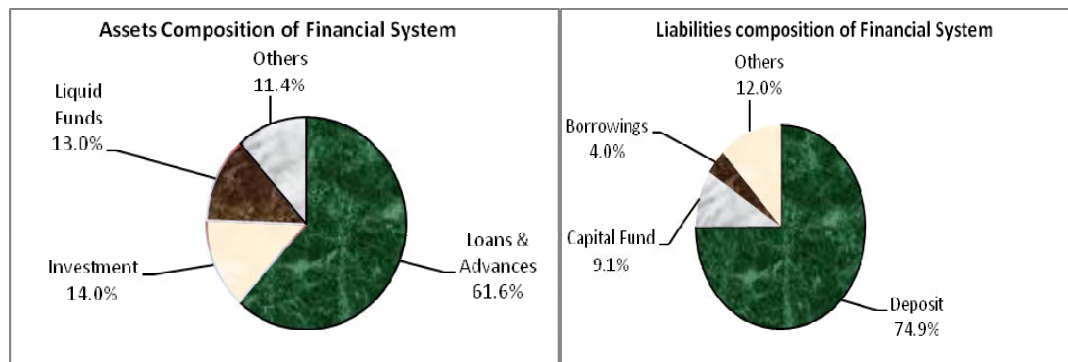


Figure 2 (a)

Figure 2 (b)

6. Commercial Banks held dominant share on the major balance sheet components of financial system. Of the total deposits Rs. 873,489 million in Mid - July 2011, the commercial banks occupied 78.7 percent. Similarly, development banks held 11.1 percent, finance companies 9.8 percent and micro finance development banks 0.4 percent. Likewise, on the loans and advances the share of commercial banks stood

at 73.5 percent, development banks 12.4 percent, finance companies 12.1 percent and micro finance development banks 2 percent in Mid - July 2011. In the same year the share of commercial banks in the borrowings, liquid funds and investments constitute 52.8 percent, 64.8 percent and 91.8 percent respectively as reflected in Table 1.

7. The capital fund, one of the components of liabilities, witnessed a significant growth of 36.9 percent and reached to Rs. 105,816 million in Mid - July 2011 from Rs.77,264 million in mid July 2010. The borrowings, deposit and other liabilities increased by 23.8 percent, 10.8 percent 14.0 percent respectively compared to Mid - July 2010. Similarly loans and advances, the major component of assets increased by 15.8 percent and reached to Rs. 718,674 million in Mid - July 2011 from Rs. 620,837 million in mid July 2010. Likewise investment increased by 10.2 percent while liquid fund decreased by 0.8 percent in Mid – July 2011 compared to the previous period as shown in Table 1.

Growth of Major Balance-Sheet Indicators (%)

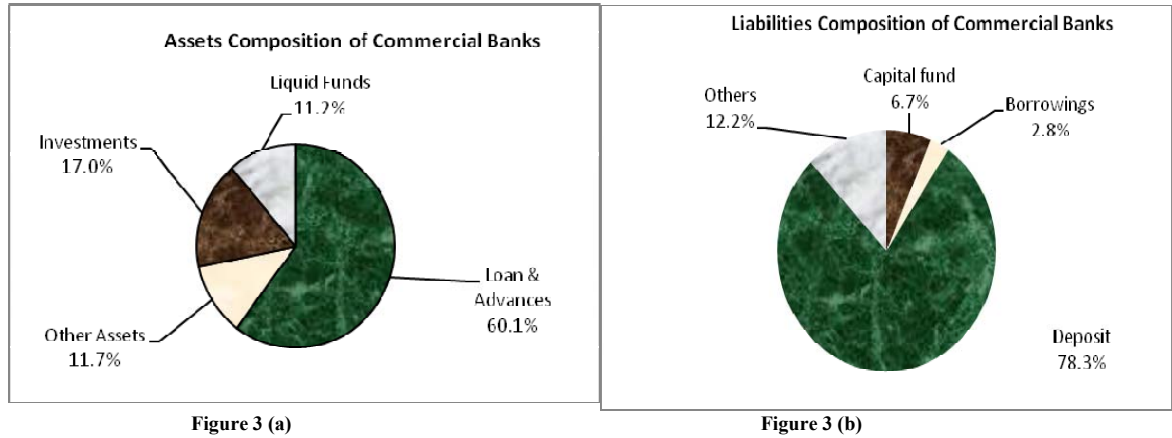
Particulars	Mid- July										
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
Capital Fund	26.56	43.97	26.56	- 107.36	-516.43	17.90	192.50	273.5	104.36	46.66	36.9
Borrowings	-	-	-	12.46	23.77	34.61	22.32	17.55	12.73	7.51	23.8
Deposits	21.95	3.96	11.51	13.12	9.81	15.42	19.28	30.10	32.55	16.83	10.8
Liquid Funds	16.20	-5.90	-20.59	22.08	-14.32	4.23	21.66	68.64	45.18	7.34	-0.8
Investment	40.59	43.36	31.00	8.64	18.95	33.76	14.53	18.11	17.46	4.53	10.2
Loans & Advances	15.94	19.54	11.35	11.67	13.38	10.22	26.55	34.27	30.70	21.32	15.8

Commercial Banks

8. The number of commercial bank branches operating in the country increased to 1245 in Mid – July 2011 from 980 in mid July 2010. Among the total bank branches, 50.5 percent bank branches are concentrated in the central region followed by Western 18.0 percent, Eastern 17.3 Mid Western 8.0 percent and Far Western 6.0 percent respectively as presented in Table 44.
9. Entry of new banks in financial system along with increased in the business, the total assets i.e. sources of fund of commercial banks increased by 11.6 percent compared to decrement by 3.0 percent in the previous year. By the end of this fiscal year, the total assets of commercial banking sector reached to Rs.878,364 million from Rs 787,301 million in the last period as shown in Table 3.
10. The share of loans and advances to total assets remained 60.1 percent in Mid - July 2011. Similarly, share of investment and liquid funds to total assets registered 17.0 percent and 11.2 percent respectively as represented in Table 3.

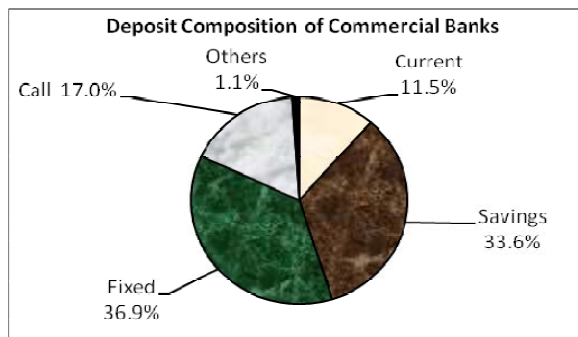
11. The composition of liabilities of commercial banks shows that, the deposit has occupied the dominant share of 78.3 percent followed by others 12.2 percent capital fund 6.7 percent and Borrowings 2.8 percent in the Mid - July 2011 as reflected in Table 3.

Figure 3 Composition of Assets/Liabilities of Commercial Banks as on Mid- July 2011



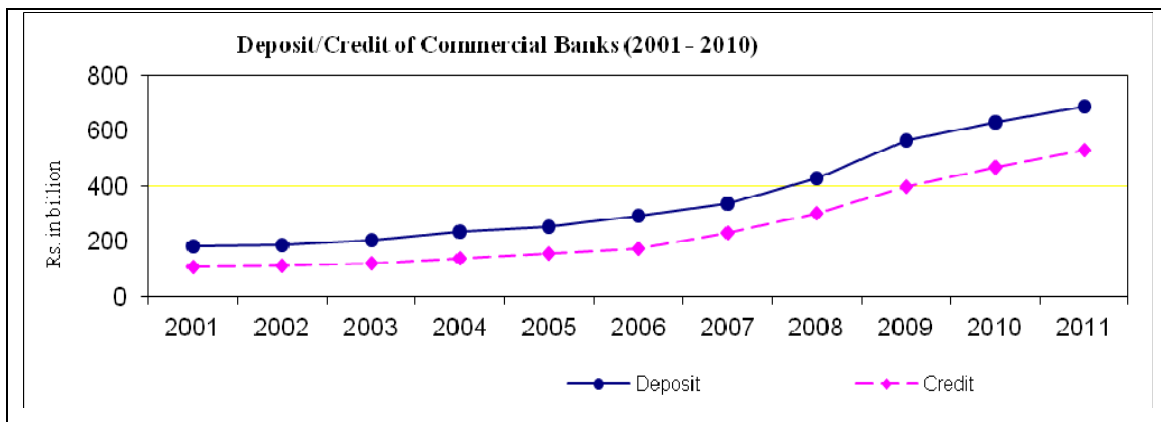
12. In the Mid - July 2011, the loans and advances increased marginally at lower rate of 12.4 percent compare to 16.8 percent in Mid - July 2010. By the end of Mid - July 2011, the total outstanding amount of loans and advances including Bills Purchase and Loan against Collected Bills of commercial banks reached to Rs. 528,023 million. It was Rs. 469,378 million in Mid - July 2010 as shown in Table 3.
13. The total investment including share & other investment of commercial banks in Mid - July 2011 increased by 11.6 percent and remained to Rs. 149,557 million from Rs. 134,041 million in Mid - July 2010. Similarly liquid fund decreased by 4.6 percent and amounted to Rs. 98,072 million in Mid - July 2011 as shown in Table 3.
14. In the Mid - July 2011, total deposit of commercial bank increased by 9.0 percent compare to 11.9 percent growth in the Mid - July 2010. As of Mid - July 2011, it reached to Rs. 687,588 million from Rs 630,881 million in the Mid - July 2010. Among the component of deposit, current deposit decreased by 2.0 percent compared to 12.5 percent increment in last year. Similarly, saving deposit decreased by 2.8 percent and fixed deposit increased by 26.8 percent as shown in Table 3.
15. The fixed deposit comprises the major share in total deposit followed by saving deposit, call deposit and current deposit. As of Mid - July 2011, the proportion of fixed, saving, and call & current deposits are 36.9 percent, 33.6 percent, 17.0 and 11.5 percent respectively as reflected in Table 3.

Figure 4



16. In the Mid - July 2011, the borrowing increased by 25.6 percent compared to 8.0 percent in the previous year. By the end of Mid – July 2011, it reached to Rs. 24,853 million from Rs. 19,784 million in the Mid - July 2010 as reflected in Table 3.
17. Capital fund of commercial banks increased by 45.0 percent compared to previous year and reached to Rs. 59,064 million in Mid - July 2011. It was Rs. 40,720 million in Mid - July 2010 as presented in Table 3.
18. Out of the Rs. 528,023 million outstanding sector wise credits in Mid - July 2011, the largest proportion of the loans and advances is occupied by manufacturing sector. The share of this sector is 21.7 percent followed by wholesale & retailers 20.8 percent, other sector 12.7 percent, finance, insurance & real estate by 11.3 percent and construction 9.8 percent. Similarly, transportation, communication & public services comprise 4.7 percent, consumable loan by 6.2 percent, other service industries by 4.3 percent and agriculture by 2.4 percent in the same period as represented in Table 39.
19. The outstanding of deprived sector credit of commercial banks in the Mid - July 2011 by the end of Mid – July reached to Rs. 19,387 million as presented in Table 41. The ratio of deprived sector credit to total outstanding of product wise loans and advances stood at 3.67 percent in the current period. Last year it was 3.56 percent.
20. In Mid - July 2011, the credit to deposit ratio of the commercial banks reached to 76.8 percent compared to 74.0 percent in Mid - July 2010 as presented in Table 3.

Figure 5



21. The non-performing loan of commercial banks increased to 3.2 percent in Mid – July 2011 from 2.39 percent in the Mid - July 2010. The total amount of NPA in Mid –July 2011reached to Rs. 16,872 million from Rs. 11,223 million in the Mid - July 2010 as reflected in Table 6.

Development Banks

22. The total number of development banks increased to 87 in Mid - July 2011 from 79 in Mid - July 2010. Out of them, twelve are national level and rests are district level development banks.
23. The total assets/liabilities of development banks increased by 28.8 percent and reached to Rs. 139,736 million in the Mid - July 2011 from Rs. 108,460 million in Mid - July 2010. The entry of new development banks along with business expansion resulted to increase in the total assets and liabilities.
24. Among the component of liabilities, deposit constituted 69.3 percent followed by capital fund 16.1 percent borrowing by 3.4 percent and others by 11.2 percent in Mid - July 2011. In the previous year the respective share of deposit, capital fund and borrowing were 70.9 percent, 14.1 percent and 4.1 percent. On the assets side, loans and advances constituted to 63.7 percent, liquid funds 21.0 percent and investment 4.2 percent in Mid - July 2011. The respective shares were 60.7 percent, 24.0 percent and 6.3 percent respectively in Mid - July 2010 as reflected in Table 45.

Figure 6 Composition of Assets/Liabilities of Dev. Bank as on Mid-July, 2011

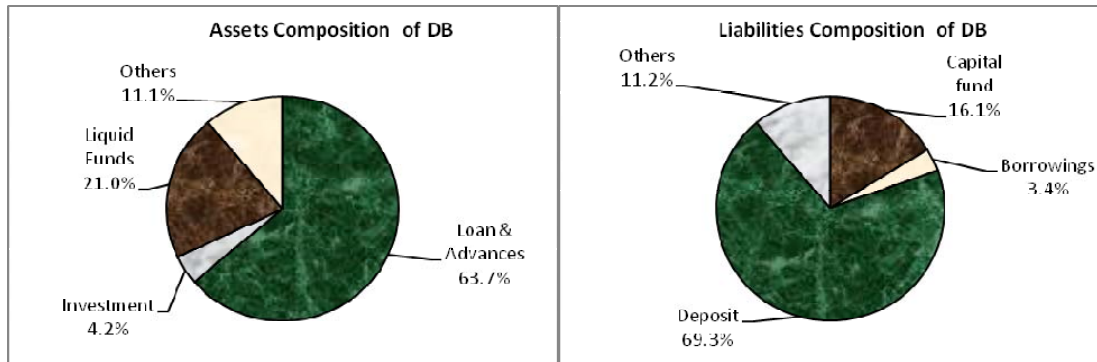
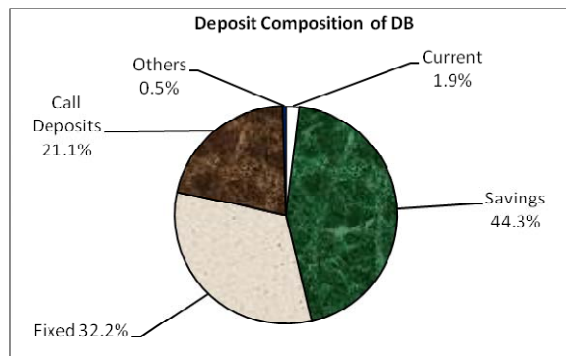


Figure 6(a)

Figure 6(b)

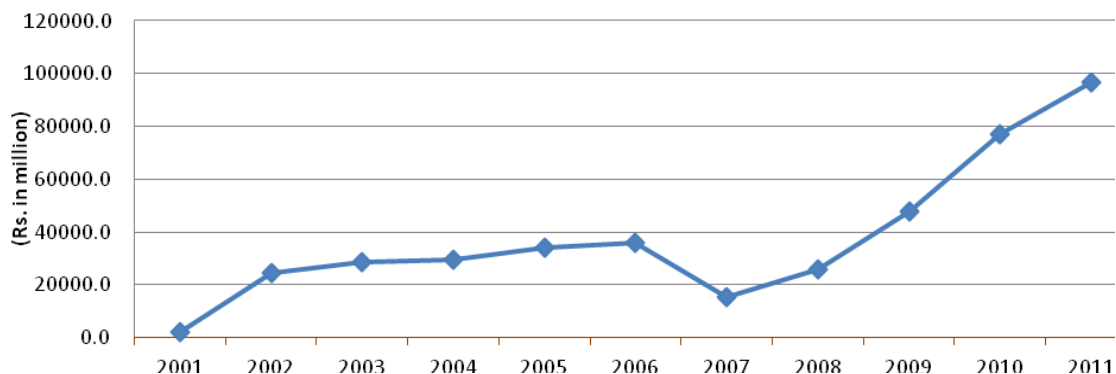
25. In total deposit of Development Bank, Saving deposit comprises the major share 44.3 percent in total deposit followed by Fixed deposit of 32.2 percent, Call deposit 21.1 percent, Current deposit 1.9 and others 0.5 percent. As of Mid - July 2010, the proportion of fixed, saving, and call & current deposits were 36.9 percent, 33.6 percent, 16.9 and 11.5 percent respectively as reflected in Table 45.

Figure 7



26. During the period of current fiscal year, the deposit collection of Development Banks increased by 25.9 percent and reached to Rs. 96,887 million from Rs. 76,951 million in Mid – July 2010. Deposit in previous year had increased by 60.3 percent. Similarly capital fund increased by 46.9 percent and reached to Rs. 22,525 million. In the same period borrowings increased by 5.8 percent and reached to Rs. 4,700 million. The increment of capital fund and borrowings were 64.4 percent and 69.4 percent in Mid – July 2010.

Figure 8
Deposit collection of Development Banks



27. The average proportion of non-performing loan to total outstanding loan of development banks reached to 4.2 percent in Mid - July 2011 from 1.5 percent in Mid - July 2010. Total amount of NPL as end of Mid July 2011 is Rs. 37,771 million as presented in Table 48.

Finance Companies

28. The total number of finance companies remained to 79 in Mid - July 2011. During this period, Birgunj Finance merged with Himchuli Bikash Bank. In 2067 Bhaivab Finance Company and Bhaktapur Finance entered into operation.

29. The total assets/liabilities of the finance companies increased by 12.8 percent in Mid -July 2011 and reached to Rs. 126,617 million from 112,208 million in Mid - July 2010 as presented in Table 50. Among the total liabilities deposits held the largest share of 67.5 percent followed by capital fund 17.2 percent, others 11.7 percent and borrowings 3.6 percent. The respective share of deposit, capital fund and borrowing were 69.0 percent, 17.3 percent and 2.8 percent in the previous year. On the assets side, loan and advances held 68.7 percent of total assets followed by liquid funds 16.2 percent, investments 4.5 percent and others 10.5 percent in Mid – July 2011 as presented in Table 50. The respective share of loan & advances, liquid funds and investments were 68.6 percent, 19.3 percent and 3.9 percent in Mid July 2010.

Figure 9 Composition of Assets/Liabilities of Finance Companies as on Mid-July, 2011

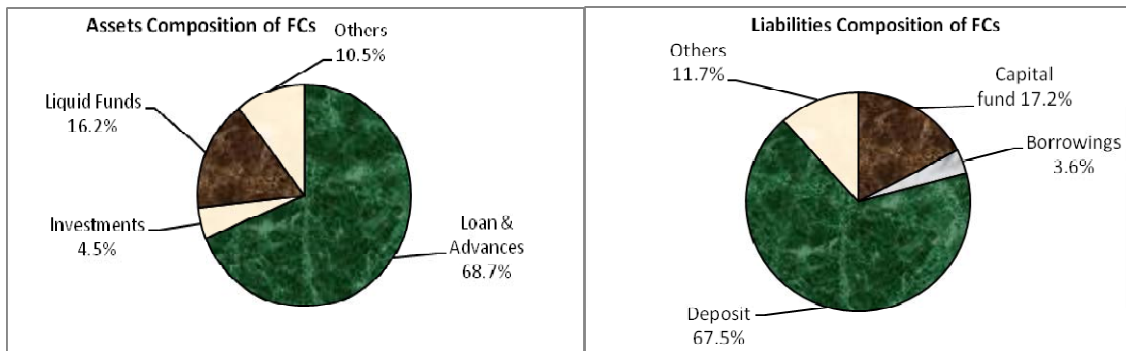


Figure 9(a)

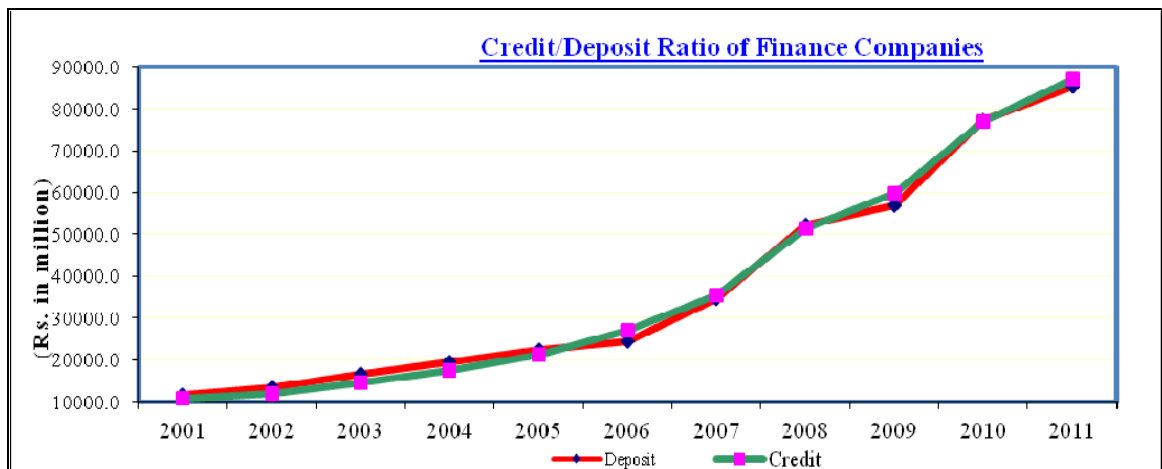
Figure 9(b)

30. The total deposit mobilization by the finance companies in the current fiscal year increased by 10.4 percent in Mid - July 2011 and reached to Rs. 85,477 million from Rs. 77,406 million. Similarly, capital fund increased by 12.2 percent and reached to Rs. 21,818 million from Rs. 19,438 million. Likewise, borrowing increased by 43.0 percent and reached to Rs. 4,506 million from Rs. 3,151 million in Mid – July 2011 as reflected in Table 50.

31. In the Mid - July 2011, liquid fund decreased by 5.6 percent and remained to Rs. 20,511 million from Rs. 21,718 million Mid - July 2010. Likewise, loan & advances observed growth of 13.0 percent. The growth was 28.5 percent in Mid - July 2010. The total outstanding amount of loan and advances including Bills purchased and loan against collected bills reached to Rs. 87,032 million in Mid – July 2011 from Rs. 77,061 million in Mid - July 2010. Likewise, the investment including Share & other investment increased by 29.3 percent and reached to Rs. 5,725 million in Mid – July 2011. The increment was 35.6 percent in Mid – July 2010.

32. Credit deposit ratio of finance companies reached to 101.8 percent in Mid - July 2011 from 99.4 percent in the Mid - July 2010.

Figure 10

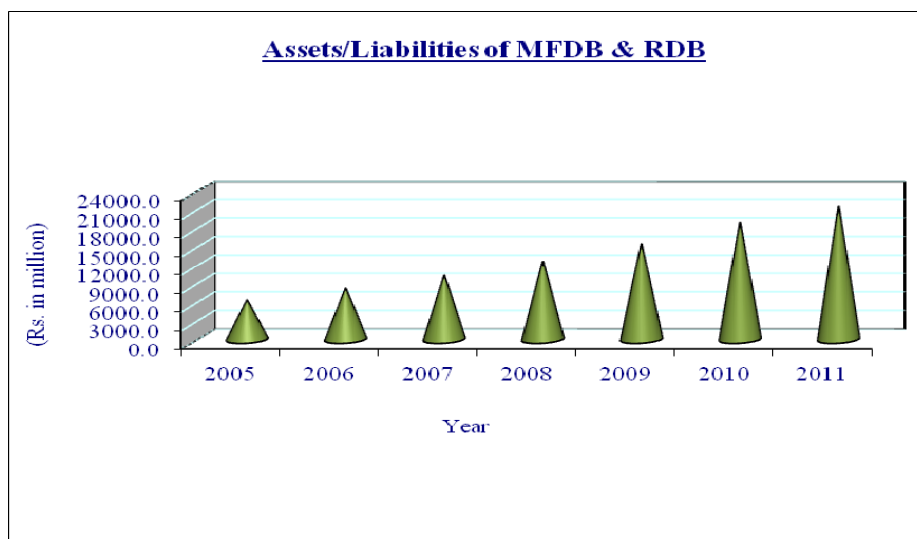


33. The average proportion of non-performing loan to total outstanding loan of Finance Companies reached to 5.4 percent in Mid - July 2011 and reached to Rs. 4,729 million as presented in Table 53 . The ratio was 1.5 percent and amount of Rs. 1169.2 million in the Mid - July 2010.

Micro Finance Development Banks & Rural Development Banks

34. Currently there are 21 'D' class rural & micro finance development banks in the country. Out of them five are regional level rural development banks and remaining are micro finance development banks.
35. In Mid - July 2011, the total assets/liabilities of micro finance development banks increased by 13.6 percent compared to increment of 22.6 percent in the Mid - July 2010. In Mid - July 2011, the total assets/liabilities of these banks reached to Rs. 21,496 million from Rs. 18,922 million in the Mid - July 2011 as presented in Table 55.

Figure 11



36. As of Mid - July 2011 the total outstanding loan and advances of micro finance development banks increased by 31.8 percent and reached to Rs. 14,650 million from Rs. 11,117 million in Mid - July 2010 as reflected in Table 55.

Cooperatives and NGOs

37. The number of financial cooperatives licensed by NRB to conduct limited banking activities and number of NGOs are 16 and 38 respectively in Mid – July 2011. Due to unavailability of current data, the statistical information of cooperatives and NGOs are not included in this bulletin.

Table No.1
Financial System at a Glance

(Rs in Million)

	Mid - July										
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1 Capital Fund	10993.5	15827.2	20031.0	(1474.3)	(9088.1)	(7461.5)	6901.7	25778.0	52681.8	77264.3	105816.3
Commercial Banks	74.9%	64.5%	59.0%	-692.0%	-210.5%	-237.8%	-60.1%	38.6%	57.7%	52.7%	55.8%
Development Banks	5.7%	17.2%	20.6%	282.0%	52.2%	63.9%	58.8%	25.4%	17.7%	19.8%	21.3%
Finance Companies	17.5%	16.8%	16.0%	247.8%	46.8%	57.8%	78.0%	28.9%	20.0%	24.6%	20.6%
Micro Finance Development Banks			3.1%	45.3%	8.1%	11.1%	16.2%	4.9%	3.7%	2.8%	2.3%
Others	1.9%	1.6%	1.4%	16.9%	3.4%	5.0%	7.1%	2.2%	0.9%	0.0%	0.0%
2 Borrowing			11650.9	13102.9	16217.6	21830.3	26703.7	31391.5	35387.8	38047.1	47096.3
Commercial Banks			27.2%	23.1%	42.2%	43.6%	47.7%	45.9%	51.8%	52.0%	52.8%
Development Banks			50.5%	45.5%	27.7%	23.9%	8.4%	8.1%	7.4%	11.7%	10.0%
Finance Companies			1.2%	10.0%	6.1%	5.3%	13.0%	13.9%	14.7%	8.1%	9.6%
Micro Finance Development Banks			20.5%	21.1%	21.0%	24.4%	26.0%	26.8%	25.4%	28.3%	27.7%
Others			0.6%	0.3%	3.0%	2.8%	4.9%	5.4%	0.8%	0.0%	0.0%
3 Deposits	197325.6	205135.3	228736.4	258742.3	284115.2	327925.3	391152.6	508905.7	674584.3	788083.6	873488.8
Commercial Banks	92.1%	90.3%	89.1%	90.4%	88.8%	88.8%	86.3%	83.7%	83.5%	80.1%	78.7%
Development Banks	1.3%	2.4%	2.8%	1.5%	2.4%	1.8%	3.9%	5.1%	7.1%	9.8%	11.1%
Finance Companies	5.9%	6.6%	7.2%	7.5%	7.9%	8.3%	8.8%	10.3%	8.5%	9.9%	9.8%
Micro Finance Development Banks			0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%
Others	0.7%	0.8%	0.5%	0.3%	0.6%	0.8%	0.7%	0.6%	0.6%	0.0%	0.0%
4 Other Liabilities			96632.6	117061.3	183080.3	163664.3	157719.2	140248.7	107071.3	94786.2	108082.5
Commercial Banks			89.7%	89.4%	93.4%	89.0%	91.6%	82.9%	81.9%	81.7%	78.1%
Development Banks			6.8%	7.1%	4.0%	6.5%	0.6%	3.6%	5.2%	8.6%	10.0%
Finance Companies			2.3%	2.4%	1.6%	3.7%	6.4%	11.6%	9.9%	8.2%	10.2%
Micro Finance Development Banks			0.7%	0.7%	0.8%	0.7%	0.7%	1.0%	2.0%	1.5%	1.7%
Others			0.4%	0.3%	0.3%	0.1%	0.6%	0.9%	1.0%	0.0%	0.0%
5 Liquid Fund	58587.3	55133.5	43782.0	53448.8	45792.5	47728.1	58064.2	97917.7	142159.2	152590.3	151266.2
Commercial Banks	94.9%	90.6%	87.0%	86.3%	83.8%	81.4%	75.9%	68.3%	74.6%	67.3%	64.8%
Development Banks	1.0%	3.4%	5.6%	4.1%	4.9%	3.3%	6.4%	10.2%	11.3%	17.1%	19.4%
Finance Companies	3.5%	5.2%	5.9%	8.2%	8.5%	11.3%	12.9%	18.1%	11.5%	14.2%	13.6%
Micro Finance Development Banks			0.8%	0.9%	1.4%	2.8%	3.1%	1.2%	2.0%	1.4%	2.2%
Others	0.6%	0.8%	0.7%	0.5%	1.3%	1.3%	1.6%	2.2%	0.6%	0.0%	0.0%
6 Investment	27398.5	39279.7	51457.9	55903.1	66499.1	88959.6	101888.2	120335.6	141347.3	147743.6	162870.4
Commercial Banks	92.9%	87.1%	88.2%	88.8%	90.5%	92.4%	91.8%	90.5%	92.6%	90.7%	91.8%
Development Banks	1.8%	8.3%	6.7%	6.3%	3.0%	2.4%	1.5%	2.8%	3.5%	4.6%	3.6%
Finance Companies	4.6%	4.1%	4.6%	4.5%	3.6%	3.1%	4.5%	3.6%	2.3%	3.0%	3.5%
Micro Finance Development Banks			2.0%	2.2%	2.3%	1.9%	2.0%	2.9%	1.5%	1.7%	1.1%
Others	0.7%	0.5%	0.5%	0.3%	0.6%	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%
7 Loans and Advances	124048.9	148290.7	165119.1	184389.1	209053.7	230424.7	291605.8	391537.7	511752.8	620837.5	718674.5
Commercial Banks	88.0%	76.3%	75.4%	75.9%	78.3%	76.7%	79.5%	78.3%	77.8%	75.2%	73.5%
Development Banks	2.3%	14.7%	14.9%	13.8%	9.2%	8.7%	5.3%	6.0%	8.2%	10.6%	12.4%
Finance Companies	8.8%	8.1%	8.8%	9.5%	10.2%	11.8%	12.2%	13.2%	11.7%	12.4%	12.1%
Micro Finance Development Banks			1.5%	1.5%	1.7%	1.9%	2.0%	1.8%	1.6%	1.8%	2.0%
Others	1.0%	0.9%	0.9%	0.7%	0.7%	0.9%	1.0%	0.7%	0.7%	0.0%	0.0%
8 Other Assets			96691.9	93691.2	152979.7	138846.1	130919.0	96532.9	67366.6	70130.0	80391.3
Commercial Banks			100.8%	101.7%	97.2%	94.3%	92.6%	87.3%	87.8%	86.6%	82.9%
Development Banks			-4.4%	-5.5%	0.0%	1.9%	1.5%	3.0%	4.1%	7.4%	9.5%
Finance Companies			2.7%	2.9%	1.9%	2.6%	4.4%	7.1%	4.3%	4.8%	6.0%
Micro Finance Development Banks			0.3%	0.3%	0.4%	0.6%	0.6%	0.9%	2.3%	1.3%	1.6%
Others			0.6%	0.5%	0.4%	0.6%	1.0%	1.7%	1.6%	0.0%	0.0%
9 Total Assets / Liabilities	273946.2	314567.1	357050.9	387432.2	474325.9	505958.5	582477.3	706324.0	988878.8	1026595.1	1166214.1
Commercial Banks	91.8%	87.4%	85.6%	87.7%	86.7%	84.7%	84.2%	80.2%	82.1%	76.7%	75.3%
Development Banks	1.7%	6.0%	7.5%	4.7%	4.9%	5.2%	3.9%	5.6%	6.9%	10.6%	12.0%
Finance Companies	5.8%	5.9%	6.2%	7.0%	6.4%	7.7%	9.2%	11.4%	8.8%	10.9%	10.9%
MFDB & RDB			1.2%	1.3%	1.3%	1.6%	1.8%	1.8%	1.6%	1.8%	1.8%
Others	0.7%	0.7%	0.7%	0.6%	0.7%	0.7%	0.9%	1.0%	0.6%	0.0%	0.0%

Table No. 2

Major Indicators of COMMERCIAL BANKS

	Unit	Mid - July										
		2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1. Gross Domestic Product ¹	Rs.in million	441519.00	459443.00	492231.00	536749.00	589412.00	654055.00	727089.00	818401.00	960011.00	1170993.00	1345767.00
2. Number of Bank Branches	In Unit	430.00	413.00	447.00	423	422	437	470	555	752	987	1245
3. Population per Bank Branches	In Thousand	53.84	57.31	54.14	58.49	59.95	59.18	56.26	48.70	36.76	28.37	21.38
4. Total Deposits	Rs.in million	181767.00	185144.70	203879.30	233811.20	252409.80	291245.50	337497.20	426080.30	563604.40	630880.84	687587.89
A. Current	Rs.in million	25100.70	24327.00	28862.50	33729.90	34646.40	37386.50	45031.20	56089.30	71651.00	80606.2	78982.9
B. Savings	Rs.in million	80988.40	83855.60	97238.90	114137.20	129995.00	151639.40	174732.50	211452.00	259925.40	237709.33	231094.43
C. Fixed	Rs.in million	65322.30	64171.40	63287.60	65130.90	67318.20	76572.80	87212.60	104772.50	141259.40	200058.50	253586.40
D. Others	Rs.in million	10355.60	12790.70	14490.30	20813.20	20450.20	25646.80	30520.90	53766.50	90768.60	112506.81	123924.18
5. Total Credit	Rs.in million	109121.20	113174.60	124522.40	140031.40	163718.80	176820.30	231829.50	302913.40	398143.00	469279.84	528023.14
6. Total Investment	Rs.in million	25446.50	34209.80	45386.30	49668.60	60181.10	82173.70	93530.80	108954.80	130856.90	134041.09	149557.36
7. Credit to Government Enterprises	Rs.in million	2909.70	2651.10	2867.70	2519.40	2442.50	4988.70	5461.40	2772.90	2608.00	6268.50	7807.70
8. Average Deposit per Bank Branch	Rs.in million	422.71	448.29	456.11	552.75	598.13	666.47	611.41	767.71	749.47	639.19	552.28
9. Per Capita Deposits	Rs. in Unit	7851.71	7997.61	8806.88	10099.84	10903.23	11515.46	13344.19	15763.24	20390.90	22324.95	25829.75
10. Average Credit per Bank Branch	Rs.in million	253.77	274.03	278.57	331.04	387.96	404.62	419.98	545.79	529.45	475.46	424.11
11. Per Capita Credit	Rs. in Unit	4713.66	4888.75	5378.94	6048.87	7072.09	6991.24	9166.23	11206.56	14404.59	16606.39	19835.58
12. Deposit Growth	In Percentage	17.31	1.86	10.12	14.68	7.95	9.60	15.88	26.25	32.28	11.94	8.99
13. Credit Growth	In Percentage	13.28	3.71	10.03	12.45	16.92	3.03	31.11	30.66	31.44	17.87	12.52
14. Investment Growth	In Percentage	41.63	34.44	32.67	9.44	21.17	24.51	13.82	16.49	20.10	2.43	11.58
15. Time Deposit Growth	In Percentage	14.39	1.17	8.44	11.68	10.07	10.04	13.90	20.13	34.82	41.62	26.76
16. Paid up Capital & Reserve Fund	Rs. in million	8230.20	10202.50	11814.60	14854.40	15153.30	16567.00	28640.70	41208.20	56912.90	66877.97	83578.54

Table No. 3
Statement of Assets & Liabilities of COMMERCIAL BANKS (AGGREGATE)

(Rs. In million)

Liabilities	Mid-July										
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
CAPITAL FUND	8230.2	10202.5	11814.6	(10201.7)	(19129.5)	(17742.1)	(4149.5)	9960.7	30399.5	40719.8	59064.4
a. Paid-up Capital	5504.1	6431.0	7726.0	8350.0	9723.9	10571.7	20017.1	31829.9	40738.3	46630.4	58294.9
b. Calls in advance										260.4	0.0
c. Statutory Reserves	1787.1	2540.0	2820.0	3385.0	3825.9	4841.7	6586.0	7467.1	9514.2	12146.3	14925.9
d. Share Premium					10.0	10.0	10.0	347.4	298.4	303.5	317.1
e. Retained Earning		260.9	75.7	(25056.1)	(34292.8)	(34912.0)	(32800.2)	(31727.9)	(27143.0)	(26722.0)	(24831.2)
f. Others Reserves	939.0	970.6	1192.9	3119.4	1062.5	1376.8	1607.8	1911.2	6670.4	7414.6	9612.5
g. Exchange Fluctuation Fund					541.1	369.7	429.8	133.0	321.4	686.7	745.3
BORROWINGS	2308.7	2349.5	3170.4	3023.6	6842.9	9519.6	12750.4	14408.2	18320.2	19783.9	24852.8
a. NRB	411.8	1167.7	1437.0	731.6	4488.6	3644.5	3767.7	2673.1	2154.3	6752.6	10226.1
b. "A"Class Licensed Institution	1896.9	953.4	1599.2	1770.5	1347.2	1991.9	3119.3	4410.5	8132.5	4816.6	6321.0
c. Foreign Banks and Fin. Ins.	0.0	228.5	134.2	521.4	27.6	2273.2	3692.1	4022.7	4012.7	1933.3	1868.1
d. Other Financial Ins.					979.6		111.4	426.2	520.7	2553.4	379.9
e. Bonds and Securities						1610.0	2060.0	2875.7	3500.0	3727.8	6057.8
DEPOSITS	181767.0	185144.7	203879.3	233811.2	252409.8	291245.6	337497.2	426080.3	563604.5	630880.8	687587.9
a. Current	25100.7	24327.0	28862.5	33729.9	34646.4	37386.6	45031.2	56089.3	71651.0	80606.2	78982.9
Domestic					29196.3	32794.6	39967.0	48226.3	63927.8	69758.6	68644.3
Foreign					5450.0	4592.0	5064.2	7863.0	7723.2	10847.6	10338.5
b. Savings	80988.4	83855.6	97238.9	114137.2	129995.0	151639.4	174732.5	211452.0	259925.4	237709.3	231094.4
Domestic					123899.0	145701.7	168419.0	203810.7	250353.9	232482.4	225420.6
Foreign					6095.9	5937.7	6313.5	7641.3	9571.6	5226.9	5673.8
c. Fixed	65322.3	64171.4	63287.6	65130.9	67318.2	76572.8	87212.6	104772.5	141259.4	200058.5	253586.4
Domestic					59053.9	63555.6	72661.1	88824.5	110297.3	172137.7	223579.9
Foreign					8264.3	13017.2	14551.4	15948.0	30962.1	27920.8	30006.5
d. Call Deposits	7691.8	10531.9	12027.9	18061.1	17681.7	22722.1	26953.3	49417.4	84709.7	105687.2	116624.7
e. Others	2663.8	2258.8	2462.4	2752.1	2768.5	2924.7	3567.6	4349.2	6058.9	6819.7	7299.5
Bills Payable					480.2	599.6	698.7	975.6	1738.5	1226.0	942.9
Other Liabilities	59221.3	77221.2	86697.4	113183.6	92900.7	86580.7	79854.6	81303.1	87709.2	77413.0	84386.3
1. Sundry Creditors					2986.1	4513.5	8064.9	15198.9	17306.4	10050.4	13044.3
2. Loan Loss Provision					31419.2	26097.4	28485.1	24730.6	23682.5	21631.8	21340.1
3. Interest Suspense a/c					39070.5	36083.1	33659.7	29554.2	27666.2	24101.3	23249.4
4. Others	59221.3	77221.2	86697.4	113183.6	19424.9	19886.7	9644.6	11819.3	19054.0	21629.5	26752.5
Reconciliation A/c					65319.8	47230.1	60737.6	19151.2	95621.7	1234.6	5931.6
Profit & Loss A/c					10104.8	11272.7	3249.1	14856.8	14772.4	16042.8	15598.5
Total	251527.2	274917.9	305561.7	339816.7	408928.8	428706.2	490638.1	566736.0	812165.9	787300.9	878364.5
Assets											
LIQUID FUNDS	55583.3	49937.2	38163.6	46252.8	38369.4	38842.1	44089.7	66875.4	105989.0	102749.0	98071.7
a. Cash Balance	4775.1	5494.8	5440.4	4719.3	5137.3	6306.6	7813.6	13010.3	15839.2	17573.1	20265.2
Nepalese Notes & Coins	4116.9	4881.1	4735.9	4283.8	4763.8	5908.6	7359.7	12651.6	15014.6	17137.2	19765.0
Foreign Currency	658.2	613.8	704.5	435.5	373.5	398.0	453.9	358.7	824.6	435.9	500.3
b. Bank Balance	37230.9	31115.2	21334.4	26579.7	21173.5	24309.2	28434.1	43459.7	75438.8	69551.5	63293.3
1. In Nepal Rastra Bank	21440.9	23170.3	16867.6	22728.2	17859.5	21058.2	23233.2	30820.1	55539.2	49542.7	48727.4
Domestic Currency					16501.0	20866.6	23085.4	30467.6	54348.6	48933.2	48274.9
Foreign Currency					1358.6	191.6	147.9	352.5	1190.7	609.5	452.4
2. "A"Class Licensed Institution	796.1	928.2	683.7	1825.1	848.9	1288.9	1545.4	7094.1	11505.6	8460.4	3826.0
Domestic Currency					835.2	1287.7	1511.9	6942.8	11462.2	8415.1	3497.3
Foreign Currency					13.7	1.2	33.0	151.3	43.4	45.3	328.7
3. Other Financial Ins.					0.0	0.0	258.6	320.2	415.4	1333.7	284.6
4. In Foreign banks	14993.9	7016.7	3783.1	2026.4	2465.1	1962.1	3397.0	5225.2	7978.6	10214.7	10455.2
c. Money at Call	13577.3	13327.3	11388.8	14953.8	12058.7	8226.3	7841.8	10405.4	14711.1	15624.4	14513.2
Domestic Currency					1482.0	1805.5	2768.1	3591.0	8418.7	8296.2	6047.6
Foreign Currency					10576.7	6420.8	5073.7	6814.4	6292.4	7328.1	8465.6
INVESTMENTS	25100.9	28573.8	39045.5	42384.3	50821.9	57539.1	64443.0	71495.5	69261.4	81343.8	102655.9
a. Govt. Securities	25100.9	28573.8	39045.5	42384.3	47678.2	57464.7	63889.5	71065.8	68902.0	79079.6	100267.3
b. NRB Bond					100.4	0.0	0.0	0.0	0.0	1386.8	1687.7
c. Govt. Non-Fin. Ins.					0.0	0.0	0.0	170.0	17.0	8.5	58.5
d. Other Non-Fin Ins.					3043.4	74.4	553.5	242.7	272.4	486.7	310.1
e. Non Residents											
SHARE & OTHER INVESTMENT	345.6	5636.0	6340.8	7284.3	9359.1	24634.7	29087.8	37459.3	61595.5	52697.3	46901.4
1. Non Residents					4647.5	17515.0	21374.8	18240.7	33293.2	35917.0	35002.2
2. Others					2891.5	7119.7	7713.2	19218.6	28302.3	16780.3	11899.3
LOANS & ADVANCES	107118.9	111694.4	123211.1	138922.9	157198.9	173383.4	228951.9	302913.4	398143.0	467107.2	522853.3
a. Private Sector	104209.3	109043.3	120343.4	136403.5	157198.9	168394.7	218597.7	288246.8	387543.3	453049.0	503339.4
b. Financial Institutions							4892.7	11893.7	7991.7	11270.6	13362.3
c. Government Organizations	2909.6	2651.1	2867.7	2519.4	2442.5	4988.7	5461.4	2772.9	2608.0	2787.6	6151.5
BILL PURCHED	1887.2	1322.2	1143.8	1050.4	3909.2	3353.8	2824.1	3694.9	3745.7	2172.6	5073.8
a. Domestic Bills Purchased					745.7	669.6	500.4	931.4	1308.0	662.0	1663.5
b. Foreign Bills Purchased	1887.2	1322.2	1143.8	1050.4	1053.4	1230.9	1060.3	1381.8	1560.5	742.8	1728.3
c. Import Bills & Imports					2110.1	1453.3	1263.3	1381.7	877.3	767.8	1682.1
LOANS AGAINST COLLECTED BILLS	115.0	158.0	167.5	58.2	168.2	83.0	53.5	29.7	17.9	98.6	96.0
a. Against Domestic Bills					21.7	21.2	1.4	29.6	17.8	71.4	74.1
b. Against Foreign Bills	115.0	158.0	167.5	58.2	146.5	61.8	52.1	0.0	0.1	27.3	21.8
FIXED ASSETS					3809.6	4026.7	6077.7	8101.2	11004.8	13896.1	16098.8
OTHER ASSETS	61376.3	77596.3	97489.4	103863.8	50728.6	52632.7	59145.6	55347.5	59152.5	60702.9	66675.1
a. Accrued Interests	19888.5	23742.8	27722.2	34458.5	38786.5	36718.0	33444.3	30046.4	28776.5	25188.4	24341.4
Financial Institutions											896.7
Govt. Entp.	334.3	308.2	297.8	180.3	161.9	297.7	423.6	432.7	429.2	170.3	125.8
Private Sector	19554.2	23434.6	27424.4	34278.2	38624.6	36420.3	33020.8	29613.7	28347.2	25018.1	23318.9
b. Staff Loans / Adv.					4448.0	5877.6	7959.1	8978.3	10127.5	12063.3	12063.3
c. Sundry Debtors					2427.5	1750.5	7052.0	3450.6	4339.7	5946.9	9681.6
d. Cash In Transit					795.8	513.6	584.8	1042.0	993.7	279.6	200.3
e. Others	41487.8	53853.5	69767.2	69405.3	8718.8	9202.6	12186.9	12849.4	16064.4	19160.5	20388.5
Expenses not Written off					262.4	377.5	350.0	390.8	475.2	458.8	600.7
Non Banking Assets					1						

Table No. 4
Some Ratios of COMMERCIAL BANKS

	Mid July										
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
<u>A. GDP, DEPOSITS, CREDIT & INVESTMENT</u>											
1. Deposit / GDP	44.25	43.85	41.42	43.56	42.82	44.53	46.91	51.91	58.71	53.88	51.09
2. Credit / GDP	26.56	26.80	25.30	26.09	27.78	27.03	32.22	36.90	41.47	39.89	39.24
3. Investment / GDP	6.19	8.10	9.22	9.25	10.21	12.56	13.00	13.27	13.63	11.45	3.49
4. Credit & Investment / GDP	32.76	34.91	34.52	35.34	37.99	39.60	45.22	50.18	55.10	51.34	42.72
5. Time Deposit / GDP	35.62	35.06	32.61	33.40	33.48	34.89	36.41	38.53	14.71	17.08	18.84
6. Current Deposit / GDP	8.63	8.79	5.86	6.28	5.88	5.72	6.26	6.83	7.46	6.88	5.87
7. Credit / Total Deposit	60.03	61.13	61.08	59.89	64.86	60.71	68.69	71.09	70.64	74.04	76.79
8. Investment / Total Deposit	14.00	18.48	22.26	21.24	23.84	28.21	27.71	25.57	23.22	21.25	6.82
9. Credit & Investment / Total Deposit	74.03	79.60	83.34	81.13	88.70	88.93	96.40	96.66	93.86	95.29	83.61
10. Fixed Deposit / Total Deposit	35.94	34.66	31.04	27.86	26.67	26.29	25.84	25.06	25.06	31.71	36.88
11. Current Deposit / Total Deposit	19.51	20.05	14.16	14.43	13.73	12.84	13.34	13.16	12.71	12.78	14.96
12. Credit to Govt. Entp. / Total Credit	2.67	2.34	2.30	1.80	1.49	2.82	2.36	0.66	0.66	1.34	1.47
13. Credit to Pvt.Sector / Total Credit	97.33	97.66	97.70	98.20	98.51	97.18	95.53	95.16	99.34	98.66	98.53
<u>B. LIQUIDITY</u>											
1. NRB Balance / Total Deposit	12.51	13.44	8.91	9.72	7.08	7.23	6.88	7.23	9.85	7.85	7.09
2. Vault / Total Deposit	2.79	3.19	2.87	1.83	1.89	2.17	2.32	2.97	2.81	2.79	2.95
3. Total Liquid Fund / Total Deposit	32.43	28.97	20.15	19.78	15.20	13.34	13.06	15.70	18.81	16.29	14.26
<u>C. CAPITAL ADEQUACY</u>											
1. Capital / Total Deposit	4.53	5.51	5.79	(4.36)	(7.58)	(6.09)	(1.23)	2.34	5.39	7.39	12.16
2. Capital / Total Credit	7.54	9.01	9.49	(7.29)	(10.82)	(10.03)	(1.79)	3.29	7.64	9.98	15.83
3. Capital / Total Assets	3.27	3.71	3.87	(3.00)	(4.65)	(4.14)	(0.85)	1.76	3.74	5.92	9.52
4. Capital Fund / Risk weighted Assets	(5.49)	(9.88)	(12.04)	(9.07)	(6.33)	(5.30)	(1.71)	4.04	7.22	6.58	10.59

Table No. 5
Capital Fund to Risk Weighted Assets of COMMERCIAL BANKS

(Rs. in million)

Banks	Mid-July 2003		Mid-July 2004		Mid-July 2005		Mid-January 2006		Mid-July 2006		Mid-July 2007		Mid-July 2008		Mid-July 2009		Mid-July 2010		Mid-July 2011	
	Capital Fund	Capital Fund to Risk Weighted Assets (%)	Capital Fund	Capital Fund to Risk Weighted Assets (%)	Capital Fund	Capital Fund to Risk Weighted Assets (%)	Capital Fund (In Million)	Capital Fund to Risk Weighted Assets (In %)	Capital Fund	Capital Fund to Risk Weighted Assets (%)	Capital Fund	Capital Fund to Risk Weighted Assets (%)	Capital Fund	Capital Fund to Risk Weighted Assets (%)	Capital Fund	Capital Fund to Risk Weighted Assets (%)	Capital Fund	Capital Fund to Risk Weighted Assets (%)	Capital Fund	Capital Fund to Risk Weighted Assets (%)
1 Nepal Bank Limited	(9449.14)	(28.25)	(8806.67)	(24.97)	(7514.79)	(19.54)	(7072.25)	(30.47)	(5008.40)	(29.67)	(6334.74)	(32.47)	(5744.60)	(22.60)	(5404.00)	(14.85)	(4851.80)	(11.17)	(4607.70)	(9.66)
2 Rastriya Banijya Bank	(21998.92)	(44.28)	(21009.57)	(42.12)	(20288.80)	(40.54)	(19693.87)	(59.89)	(17865.29)	(50.30)	(17265.78)	(48.45)	(17162.60)	(44.17)	(13823.20)	(37.70)	(8617.08)	(24.08)	(7422.94)	(22.52)
3 NABIL Bank Limited	1455.09	13.05	1609.42	13.56	1766.07	12.44	1828.89	12.73	2567.79	15.08	2307.63	12.04	3207.70	11.91	4065.20	11.71	3129.41	11.61	3835.70	11.75
4 Nepal Investment Bank Limited	698.24	8.85	1099.38	11.18	1579.21	11.58	1366.69	11.30	2246.10	12.36	2851.62	12.17	3898.50	11.31	5538.10	12.10	3765.16	11.69	4585.39	12.09
5 Standard Chartered Bank Nepal Limited.	1464.85	14.21	1560.16	15.99	1664.36	16.36	1922.27	19.67	2344.60	19.13	2225.28	15.71	3115.40	16.80	3190.40	14.70	3053.00	17.78	3371.62	17.38
6 Himalayan Bank Limited	1604.21	11.03	1790.57	10.62	2034.01	11.10	2056.96	11.26	2588.90	13.10	2651.37	12.11	3348.00	12.50	3980.70	11.31	3119.88	11.02	3439.22	11.45
7 Nepal SBI Bank Limited	686.28	13.78	671.41	10.25	744.88	9.47	897.39	12.61	1348.08	15.01	1444.80	13.29	1726.00	12.54	2048.40	12.18	2141.89	14.14	2508.19	11.84
8 Nepal Bangladesh Bank Limited	843.26	8.11	743.80	5.61	386.64	3.02	291.67	3.10	835.76	6.70	(2707.44)	(23.55)	(2151.40)	(16.49)	855.60	6.62	1112.24	12.87	1845.66	10.53
9 Everest Bank Limited	703.74	12.33	766.88	11.07	1247.56	13.57	934.97	12.33	1414.79	12.86	1676.12	11.19	2387.13	11.34	2875.90	11.04	2203.62	10.56	2759.14	10.43
10 Bank of Kathmandu Limited	658.31	12.05	704.86	11.18	777.45	11.22	785.65	14.37	1216.70	15.71	1265.83	12.38	1635.16	11.47	2067.70	11.91	1741.60	11.45	2071.36	11.62
11 Nepal Credit and Commerce Bank Limited	269.65	6.51	223.23	3.42	404.79	5.51	269.60	5.11	383.77	5.22	(574.91)	(9.13)	734.10	11.22	992.00	10.93	1099.00	14.25	1523.30	13.58
12 Nepal Industrial & Commercial Bank Limited	594.51	18.87	656.36	13.75	730.99	13.29	722.35	12.10	1037.50	13.62	1208.61	12.20	1626.90	12.96	1963.70	14.60	1660.25	15.30	17649.53	24.49
13 Lumbini Bank Limited	361.77	11.37	337.08	8.71	274.13	6.35	88.17	3.26	(648.20)	(13.29)	(435.81)	(7.80)	366.90	5.99	998.40	17.78	1151.52	24.62	1442.28	14.68
14 Machhapuchhre Bank Limited	517.87	24.75	579.38	17.82	688.84	11.36	678.32	10.61	987.90	12.98	1110.67	12.07	1264.17	11.30	1776.60	11.61	1700.20	11.18	1773.51	10.86
15 Kumari Bank Limited	390.91	15.46	570.15	12.81	701.50	11.15	739.70	10.51	961.65	12.64	1115.21	11.20	1898.80	14.96	2060.80	11.57	1624.51	13.80	1966.16	14.45
16 Laxmi Bank Limited	334.58	38.56	574.56	29.13	639.44	20.72	655.09	15.84	695.40	14.18	921.93	12.43	1213.24	11.16	1721.60	11.49	1795.60	14.99	1912.81	13.21
17 Siddhartha Bank Limited	355.01	41.85	383.29	19.36	413.43	13.93	562.10	15.85	641.00	14.83	863.82	11.84	1178.00	11.20	1630.70	10.45	1492.79	10.73	1877.69	11.75
18 Agriculture Development Bank Ltd.											1753.24	4.19	6661.59	14.93	11206.60	15.79	8976.24	18.05	10903.50	19.95
19 Global Bank Ltd											487.34	14.69	767.61	11.66	1054.70	9.53	1522.28	11.36	1563.31	11.20
20 Citizens Bank International Ltd.											565.12	21.43	668.00	11.80	1116.10	11.65	1308.27	11.28	2144.29	15.57
21 Prime Commercial Bank Ltd													776.41	13.28	1131.90	10.35	1329.21	11.68	2410.48	16.34
22 Bank of Asia Nepal Ltd.													732.10	21.30	1143.00	12.45	1534.98	14.86	2091.93	17.41
23 Sunrise Bank Ltd.													707.89	14.16	1493.70	13.36	1582.12	11.74	2182.42	14.68
24 Development Credit Bank Ltd.													1318.80	28.23	1929.80	21.02	1883.79	24.03	2032.97	21.23
25 NMB Bank Ltd.													1286.50	36.25	1642.80	20.14	1816.05	20.68	2169.96	17.80
26 Kist Bank Ltd.																	2045.10	14.83	2089.52	14.49
27 Janata Bank Nepal Limited																	1400.00	67.81	1446.17	36.44
28 Mega Bank Nepal Limited																			1682.61	19.33
29 Commerz and Trust Bank Nepal Limited																			1400.00	28.77
30 Civil Bank Limited																			1200.00	21.28
31 Century Commercial Bank Limited																			1100.95	42.08
Total	(20509.78)	(12.04)	(17545.71)	(9.07)	(13750.28)	(6.33)	(12966.30)	(4.72)	(4251.95)	(5.30)	(4870.10)	(1.71)	15460.31	235.00	37257.20	241.74	40719.83	377.06	74949.02	464.49

Table No.6
Non Performing Loan Status of Commercial Banks

(Rs. in million)

Banks	Mid - July																											
	2003			2004			2005			2006			2007			2008			2009			2010			2011			
	Total Gross Loan	NPL	NPL to Total Gross Loan (%)	Total Gross Loan	NPL	NPL to Total Gross Loan (%)	Total Gross Loan	NPL	NPL to Total Gross Loan (%)	Total Gross Loan	NPL	NPL to Total Gross Loan (%)	Total Gross Loan	NPL	NPL to Total Gross Loan (%)	Total Gross Loan	NPL	NPL to Total Gross Loan (%)	Total Gross Loan	NPL	NPL to Total Gross Loan (%)	Total Gross Loan	NPL	NPL to Total Gross Loan (%)	Total Gross Loan	NPL	NPL to Total Gross Loan (%)	
1 Nepal Bank Limited	18132.33	10964.91	60.47	17937.66	9640.08	53.74	16866.50	8372.00	49.64	12441.59	2262.18	18.18	13756.60	1856.00	13.49	15770.70	1410.80	8.95	19482.25	1151.40	5.91	25086.80	573.20	2.28	26709.90	1410.73	5.28	
2 Rastriya Baniya Bank	26608.83	16005.32	60.15	25105.68	14470.52	57.64	27000.90	13689.30	50.70	23100.87	8045.50	34.83	24871.36	6876.50	27.65	27494.60	5951.80	21.65	31606.96	4955.97	15.68	35692.51	4085.02	11.45	36866.10	4024.64	10.92	
3 NABIL Bank Limited	8113.68	449.63	5.54	8548.66	286.68	3.35	10946.74	144.51	1.32	13278.78	182.60	1.38	15903.00	178.30	1.12	21769.80	171.40	0.79	27589.93	220.72	0.80	33030.93	45.58	0.14	38922.74	689.85	1.77	
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	272.49	2.07	17769.00	421.97	2.37	27529.30	309.40	1.12	36827.16	301.98	0.82	40948.44	189.82	0.46	41887.69	245.63	0.59	
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	195.90	2.13	10790.10	197.10	1.83	13964.40	128.70	0.92	13679.76	90.29	0.66	16176.65	87.17	0.54	18662.48	115.80	0.62	
6 Himalayan Bank Limited	10844.60	1092.84	10.08	12919.63	1147.46	8.88	13451.17	1001.35	7.44	15761.97	1040.75	6.60	17793.70	641.60	3.61	20233.90	475.80	2.35	25519.14	551.21	2.16	29123.76	920.29	3.16	32968.27	1293.38	3.92	
7 Nepal SBI Bank Limited	4795.84	426.90	8.90	5531.83	345.82	6.25	6739.35	441.02	6.54	8241.45	505.30	6.13	10065.00	45.80	4.56	12742.60	464.90	3.65	15131.75	305.66	2.02	18023.36	264.94	1.47	21718.79	245.53	1.13	
8 Nepal Bangladesh Bank Limited	7961.51	1013.28	12.73	9644.70	1042.18	10.81	9626.91	1832.94	19.04	9796.38	2927.00	29.88	9169.40	3645.90	39.76	9469.60	2945.30	31.10	7025.65	1355.95	19.30	9119.03	161.50	1.77	10237.46	1963.56	19.18	
9 Everest Bank Limited	5049.58	111.19	2.20	6095.84	104.76	1.72	7900.09	128.81	1.63	10136.25	129.20	1.27	14082.68	113.17	0.80	18836.40	121.00	0.64	24469.56	117.45	0.48	28156.40	43.71	0.16	31661.84	108.40	0.34	
10 Bank of Kathmandu Limited	4856.03	420.87	8.67	6008.31	399.94	6.66	6182.05	308.51	4.99	7488.70	203.60	2.72	9694.00	243.29	2.51	12747.80	223.80	1.76	14945.72	189.81	1.27	17113.33	202.08	1.18	17956.95	326.33	1.82	
11 Nepal Credit and Commerce Bank Ltd	3396.41	700.83	20.63	4717.30	600.05	12.72	6011.90	519.26	8.64	5899.16	1289.90	21.87	5122.20	1606.87	31.37	5281.00	864.00	16.36	7183.68	196.83	2.74	8387.77	227.72	2.71	9229.80	363.40	3.94	
12 Nepal Industrial & Commercial Bank Ltd	2562.86	170.69	6.66	3743.09	146.59	3.92	4909.36	185.43	3.78	6902.10	179.55	2.60	9128.70	1001.10	1.11	11465.46	98.30	0.86	13679.39	123.11	0.90	12929.30	72.40	0.56	15165.52	90.36	0.60	
13 Lumbini Bank Limited	2622.36	306.77	11.70	3222.75	237.30	7.36	3685.13	561.13	15.23	4321.58	1339.20	30.99	4944.60	1007.00	20.37	5367.40	798.20	14.87	5681.39	514.73	9.06	5272.30	245.87	4.66	6213.15	59.73	0.96	
14 Machhapuchhre Bank Limited	1495.86	31.10	2.08	2540.79	24.98	0.98	5130.22	19.86	0.39	6146.57	16.92	0.28	7319.90	85.16	1.16	8969.80	92.90	1.04	12467.19	342.85	2.75	14972.07	266.27	1.78	14732.06	660.73	4.48	
15 Kumari Bank Limited	2137.59	36.32	1.70	3697.99	28.19	0.76	5681.01	53.99	0.95	7007.78	64.35	0.92	9062.50	66.20	0.73	11530.80	156.00	1.35	14593.57	62.75	0.43	14938.51	60.14	0.40	14926.38	167.90	1.12	
16 Laxmi Bank Limited	775.94	0.00	0.00	1750.93	0.00	0.00	2726.14	44.49	1.63	4279.80	33.50	0.78	6529.20	23.10	0.35	9794.40	12.70	0.13	13463.35	6.73	0.05	14736.41	17.73	0.12	15389.51	138.84	0.90	
17 Siddhartha Bank Limited	629.03	0.00	0.00	1567.83	25.22	1.61	2634.93	67.93	2.58	3869.27	33.57	0.87	6319.90	21.50	0.34	9481.20	57.00	0.60	13330.80	59.99	0.45	16895.41	70.57	0.42	18647.20	109.57	0.59	
18 Agriculture Development Bank Ltd.										33310.75	6858.99	20.59	34440.37	6185.29	17.96	36585.40	4256.20	11.63	32566.53	2875.62	8.83	39375.27	3235.90	8.22	40389.35	3491.50	8.64	
19 Global Bank Ltd.													2601.70	0.00	0.00	5134.07	0.00	0.00	9063.09	8.52	0.09	12163.64	74.47	0.61	12779.18	321.78	2.52	
20 Citizens Bank International Ltd.																4798.30	0.00	0.00	8128.11	0.00	0.00	10924.88	4.37	0.04	12514.23	146.18	1.17	
21 Prime Commercial Bank Ltd																5156.00	0.00	0.00	9732.59	0.00	0.00	14102.43	29.97	0.21	17083.90	81.19	0.48	
22 Bank of Asia Nepal Ltd.																2755.30	0.00	0.00	7635.76	0.76	0.01	11229.90	11.56	0.10	11873.20	76.62	0.65	
23 Sunrise Bank Ltd.																4057.69	0.00	0.00	8963.62	13.89	0.16	12235.68	163.60	1.34	12434.38	427.64	3.44	
24 Development Credit Bank Ltd.																3692.54	79.80	2.16	6353.98	102.93	1.62	7500.48	89.53	1.19	9043.46	148.55	1.64	
25 NMB Bank Ltd.																2009.9	30.5	1.517	5194.211	25.45163	0.49	7931.13	55.83	0.70394	11343.09	30.16	0.27	
26 Kist Bank Ltd.																			0	0	0	12486.11666	24.1	0.19301	13437.00	133.60	0.99	
27 Janata Bank Nepal Ltd.																			0	0	0	608.3301035	0	0	3584.31		0.00	
28 Mega Bank Nepal Limited																										4816.46		0.00
29 Commerz and Trust Bank Nepal Limited																										2486.29		0.00
30 Civil Bank Limited																										3155.16		0.00
31 Century Commercial Bank Limited																										1187.30		0.00
Total	111904.40	32095.69	28.68	127065.40	28933.41	22.77	148366.43	27877.70	18.79	194360.82	25580.50	13.16	229363.91	24215.85	10.56	306638.36	18648.50	6.08	384315.13	13574.64	3.53	469160.83	11223.34	2.39	528023.14	16871.58	3.20	

Table No. 7
Statement of Assets & Liabilities of NEPAL BANK LTD.

(Rs. In million)

	Mid-July											
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	
Liabilities												
1 CAPITAL FUND	1125.7	1349.5	1449.1	1064.3	(10347.5)	(10066.5)	(6056.7)	(5399.8)	(4958.8)	(4851.8)	(4607.7)	
a. Paid-up Capital	380.4	380.4	380.4	380.4	380.4	380.4	380.4	380.4	380.4	380.4	380.4	
b. Calls in advance										0.0	0.0	
c. Statutory Reserves	544.6	544.6	557.2	557.2	699.3	1045.3	1286.8	1332.2	1380.0	1558.8	1608.7	
d. Share Premium					0.0	0.0		0.0	0.0	0.0	0.0	
e. Retained Earning					(11672.7)	(11672.7)	(7877.3)	(7306.4)	(6976.4)	(7363.0)	(7252.4)	
f. Others Reserves	200.7	424.6	511.5	126.7	127.4	180.5	127.7	193.9	206.2	504.0	587.6	
g. Exchange Fluctuation Func					118.1	0.0	25.7	0.0	51.0	68.0	68.0	
2 BORROWINGS	266.2	215.0	52.4	0.0	1124.9	1717.4	1604.9	1820.1	1970.7	2125.1	1842.4	
a. NRB	264.8	213.7	52.4	0.0	1124.5	1717.4	1604.9	1820.1	1970.7	300.0	0.0	
b. "A"Class Licensed Institution	1.4	1.4	0.0	0.0	0.3	0.0	0.0	0.0	0.0	0.0	0.0	
c. Foreign Banks and Fin. Ins	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1825.1	1842.4	
d. Other Financial Ins					0.1	0.0	0.0	0.0	0.0	0.0	0.0	
e. Bonds and Securities								0.0	0.0	0.0	0.0	
3 DEPOSITS	35528.6	34060.1	34737.4	36288.5	34744.2	35444.9	38715.2	41451.7	44346.1	42129.9	46804.2	
a. Current	5000.7	4311.7	4689.5	6300.0	5714.4	6030.5	6761.5	7799.1	9572.1	10540.7	10915.9	
Domestic					5522.7	5873.6	6605.7	7639.1	9382.8	10342.5	10674.3	
Foreign					191.8	156.9	155.8	160.0	189.3	198.2	241.6	
b. Savings	20281.6	19851.5	21534.5	22063.0	22671.8	23547.9	26425.4	28545.1	31079.7	27241.3	27255.8	
Domestic					22665.5	23538.9	26412.9	28530.9	31074.0	27233.9	27245.7	
Foreign					6.3	9.0	12.5	14.1	5.7	7.4	10.1	
c. Fixed	9921.8	9731.8	8396.9	7481.0	6269.3	5790.9	5393.2	4757.9	3579.4	4241.1	7482.3	
Domestic					6263.3	5784.5	5387.6	4752.0	3572.6	4234.6	7476.1	
Foreign					5.9	6.4	5.6	6.0	6.8	6.5	6.2	
d. Call Deposits	0.0	7.8	12.4	270.0	2.8	0.0		250.0	0.0	0.0	729.4	
e. Others	324.5	157.4	104.1	174.5	86.0	75.6	135.1	99.6	115.0	106.8	420.8	
4 Bills Payable					169.2	76.1	92.4	35.9	56.9	47.1	11.1	
5 Other Liabilities	13947.3	28191.9	30090.6	26711.0	36401.0	23575.4	10265.5	9718.7	10191.6	9280.3	10387.7	
1. Sundry Creditor:					814.5	1641.5	2362.0	2556.3	3273.2	3934.3	5406.2	
2. Loan Loss Provision					9249.9	3269.6	2376.3	2141.8	2188.6	1527.4	1501.0	
3. Interest Suspense a/c					13629.7	6456.8	5090.4	4510.5	4046.0	3285.8	3014.7	
4. Others	13947.3	28191.9	30090.6	26711.0	12707.0	12207.5	436.8	510.1	683.8	532.8	465.8	
6 Reconciliation A/c					1768.0	1056.0	3085.8	2033.4	3002.2	934.3	879.0	
7 Profit & Loss A/c					1399.5	2329.7				428.6	383.4	
Total	50867.7	63816.6	66329.5	64063.8	65259.2	54133.0	47707.1	49660.0	54608.8	50093.5	55700.1	
Assets												
1 LIQUID FUNDS	8050.5	8063.8	4770.6	6444.0	5886.2	5517.4	7003.6	5055.2	9454.8	9968.6	11238.1	
a. Cash Balance	1784.8	1648.9	1420.9	969.4	1020.7	1116.5	1084.9	1180.5	1498.6	1573.7	1568.5	
Nepalese Notes & Coins	1479.4	1409.9	1198.1	885.9	942.5	1048.4	1012.9	1120.2	1469.1	1536.8	1537.2	
Foreign Currency	305.4	239.0	222.8	83.5	78.2	68.1	72.0	60.3	29.5	36.9	31.3	
b. Bank Balance	6265.7	6410.9	3349.7	4452.6	4315.5	4400.9	5918.7	3874.7	7556.1	8394.9	9269.6	
1. In Nepal Rastra Bank	3050.4	3307.4	2524.1	3783.5	3793.6	3702.9	5112.8	2868.8	6519.7	7350.2	8171.0	
Domestic Currency					2626.6	3702.2	5125.8	2868.8	6487.1	7319.9	8167.7	
Foreign Currency					1167.0	0.7	(13.0)	0.0	32.6	30.3	3.3	
2. "A"Class Licensed Institution	328.1	244.0	84.8	129.1	183.8	291.8	327.6	316.4	452.3	350.2	656.3	
Domestic Currency					183.8	291.8	320.0	316.4	452.3	348.6	656.3	
Foreign Currency					0.0	0.0	7.6	0.0	0.0	1.6	0.0	
3. Other Financial Ins.					0.0	0.0	0.0	0.0	0.0	0.0	0.0	
4. In Foreign banks	2887.2	2859.5	740.8	540.0	338.1	406.2	478.3	689.5	584.1	694.5	442.3	
c. Money at Call	0.0	4.1	0.0	1022.0	550.0	0.0	0.0	0.0	400.0	0.0	400.0	
Domestic Currency					550.0	0.0	0.0	0.0	400.0	0.0	400.0	
Foreign Currency								0.0	0.0	0.0	0.0	
2 INVESTMENTS	6720.0	7115.2	11722.8	10593.8	13838.6	11776.9	13226.3	12918.4	10597.9	4339.8	5582.1	
a. Govt. Securities	6720.0	7115.2	11722.8	10593.8	11278.0	11776.9	13226.3	12918.4	10597.9	4212.4	5582.1	
b. NRB Bond					0.0	0.0	0.0	0.0	0.0	127.4	0.0	
c. Govt. Non-Fin. Ins.					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					2560.6	0.0	0.0	0.0	0.0	0.0	0.0	
3 SHARE & OTHER INVESTMENT	56.3	37.6	59.8	429.9	51.2	2644.5	3057.0	3733.5	2881.1	1476.0	2079.8	
1. Non Residents					0.0	2597.2	2045.5	2426.9	2249.0	1332.6	1806.4	
2. Others					51.2	47.3	1011.5	1306.6	632.1	143.4	273.4	
4 LOANS & ADVANCES	21728.8	20755.6	19078.1	19108.0	17456.0	12180.4	13377.5	15480.6	19261.0	25074.2	26637.8	
a. Private Sector	21131.0	20103.4	18335.1	18616.7	16883.7	11414.9	12424.1	14809.8	18208.9	24747.4	26607.8	
b. Financial Institutions							210.7	274.8	391.3	326.8	30.0	
c. Government Organizations	597.8	652.2	743.0	491.3	572.3	765.5	742.7	396.1	660.8	0.0	0.0	
5 BILL PURCHASED	234.2	139.2	88.4	33.7	1073.3	610.7	373.1	290.1	221.2	12.5	72.1	
a. Domestic Bills Purchasec					22.6	1.6		7.9	9.3	0.1	0.0	
b. Foreign Bills Purchasec	234.2	139.2	88.4	33.7	21.2	15.3	6.8	6.1	6.6	6.4	5.6	
c. Import Bills & Imports					1029.5	593.8	366.3	276.2	205.3	6.0	66.5	
6 LOANS AGAINST COLLECTED BILLS	99.3	102.7	99.6	0.0	1.3	0.0	0.0	0.0	0.0	0.0	0.0	
a. Against Domestic Bills	99.3	102.7	99.6	0.0	1.3	0.0	0.0	0.0	0.0	0.0	0.0	
b. Against Foreign Bills										0.0	0.0	
7 FIXED ASSETS					208.9	210.6	189.7	229.4	265.8	327.9	308.2	
8 OTHER ASSETS	13978.6	27602.5	30510.2	27454.4	15731.5	10504.9	8933.9	9382.5	10569.4	8410.0	8855.8	
a. Accrued Interest:	6958.2	8793.0	9772.9	11498.8	12950.6	6456.0	4146.0	4510.6	4044.2	3250.1	3014.7	
Financial Institutions:												
Govt. Entp	101.9	132.1	195.1	141.0	161.9	128.3	306.8	273.2	313.8	0.0	0.0	
Private Sector	6856.3	8660.9	9577.8	11357.8	12788.7	6327.7	3839.2	4237.4	3730.4	3250.1	3014.7	
b. Staff Loans / Adv.						1314.2	1251.2	1579.9	1733.7	1634.7	1703.3	
c. Sundry Debtor:					322.4	254.9	293.2	131.4	409.7	370.9	814.9	
d. Cash In Transit					147.1	513.6		544.8	474.1	276.0	0.0	
e. Others	7020.4	18809.5	20737.3	15955.6	2311.4	1966.2	3243.5	2615.7	3907.6	2878.3	3322.9	
9 Expenses not Written off					122.3	128.0	91.6	90.2	76.3	49.2	44.5	
10 Non Banking Assets					169.3	798.2	838.5	702.6	604.1	435.3	381.1	
11 Reconciliation Account					388.4	737.4	615.9	1777.5	677.2	0.0	500.6	
12 Profit & Loss A/c					10332.2	9024.0				0.0	0.0	
Total	50867.7	63816.6	66329.5	64063.8	65259.2	54133.0	47707.1	49660.0	54608.8	50093.5	55700.1	

Table No. 8
Statement of Assets & Liabilities of RASTRIYA BANIJYA BANK

(Rs. In million)

	Liabilities	Mid-July										
		2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1	CAPITAL FUND	1506.7	1538.2	1557.5	(23839.8)	(21437.9)	(20282.5)	(18385.1)	(17219.5)	(13290.5)	(8617.1)	(7422.9)
	a. Paid-up Capital	1172.3	1172.3	1172.3	1172.3	1172.3	1172.3	1172.3	1172.3	1172.3	1172.3	1172.3
	b. Calls in advance										0.0	0.0
	c. Statutory Reserves										1911.0	2316.4
	d. Share Premium					0.0	0.0	0.0	0.0	0.0	0.0	0.0
	e. Retained Earning				(25607.0)	(23032.3)	(22085.0)	(20826.9)	(19675.7)	(16090.4)	(12283.2)	(12583.9)
	f. Others Reserves	266.2	297.7	317.0	225.7	5.5	5.5	5.5	101.4	101.4	486.9	1576.4
	g. Exchange Fluctuation Func					140.4	83.9	68.6	0.0	0.0	95.9	95.9
2	BORROWINGS	146.9	156.1	161.9	338.0	3215.7	4351.5	2213.1	2516.0	3873.6	4039.8	4812.8
	a. NRB	146.9	156.1	161.9	338.0	3215.7	1646.0	149.5	165.3	50.3	2903.9	4019.3
	b. "A" Class Licensed Institutor	0.0	0.0	0.0	0.0	0.0	440.0	0.0	0.0	1172.6	1022.5	680.0
	c. Foreign Banks and Fin. Ins	0.0	0.0	0.0	0.0	0.0	2265.5	2063.6	2350.7	2650.7	0.0	0.0
	d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	113.5	113.5
	e. Bonds and Securities						0.0	0.0	0.0	0.0	0.0	0.0
3	DEPOSITS	40500.4	38964.6	39308.6	40313.6	43489.2	45700.7	50192.6	57990.8	67976.3	68623.2	73924.1
	a. Current	4864.0	4639.7	4687.9	5227.5	6419.8	7891.2	10084.7	12853.0	17642.1	17949.1	18793.7
	Domestic					6341.1	7872.8	9946.0	12678.2	17599.7	17923.0	18719.8
	Foreign					78.7	18.4	138.7	174.8	42.4	26.1	73.9
	b. Savings	18822.1	18997.2	20861.2	23288.9	26848.2	29494.9	32909.4	40213.0	46102.8	42826.9	38590.0
	Domestic					25690.0	29480.3	32847.4	40134.3	46089.7	42778.7	38562.0
	Foreign					1158.2	14.6	62.0	78.7	13.1	48.2	28.1
	c. Fixed	16477.2	15166.6	13579.5	11572.8	9001.5	8103.8	6997.5	4479.8	3207.8	6539.2	14266.9
	Domestic					8712.2	8099.9	6698.6	4093.1	3207.8	6539.2	14266.9
	Foreign					289.3	3.9	298.9	386.7	0.0	0.0	0.0
	d. Call Deposits	0.8	6.7	2.2	134.6	1034.9	45.0	6.6	14.4	140.8	539.3	1605.8
	e. Others	336.3	154.4	177.8	89.8	184.8	165.8	194.4	430.6	882.8	768.6	667.7
4	Bills Payable					38.3	40.8	62.6	70.9	87.4	31.4	29.7
5	Other Liabilities	31490.7	35459.2	41070.3	64012.7	40601.2	42099.9	29501.0	26952.2	26740.8	23360.3	21517.6
	1. Sundry Creditors					575.2	602.7	663.9	724.3	818.5	587.5	689.2
	2. Loan Loss Provision					15214.4	13593.1	8967.5	7709.4	6483.4	5362.5	3861.3
	3. Interest Suspense a/c					21558.6	24786.8	19059.7	17715.9	17946.0	15782.3	15025.5
	4. Others	31490.7	35459.2	41070.3	64012.7	3253.0	3117.3	809.9	802.6	1492.9	1628.0	1941.6
6	Reconciliation A/c					11299.2	7227.0	6680.0	12528.9	12242.9	0.0	26.1
7	Profit & Loss A/c					388.4	1949.7	1777.1	1846.9	2032.1	2010.7	1759.3
	Total	73644.7	76118.1	82098.3	80824.5	77594.1	81087.1	72041.3	84686.2	99662.6	89448.2	94646.7
	Assets											
1	LIQUID FUNDS	14559.8	15089.9	8158.8	10704.1	6714.9	7495.5	5707.9	14584.8	13482.1	11587.4	7136.2
	a. Cash Balance	899.6	853.8	1016.4	840.4	1027.1	1086.6	1431.2	2307.5	2031.3	1674.7	1760.5
	Nepalese Notes & Coins	736.1	725.0	884.6	738.4	919.8	1006.5	1339.2	2256.0	1716.3	1590.4	1726.1
	Foreign Currency	163.5	128.8	131.8	102.0	107.3	80.1	92.0	51.5	315.0	84.3	34.4
	b. Bank Balance	13660.2	14236.1	7142.4	9763.7	5687.8	6408.9	4256.7	11727.3	11450.8	9912.8	5292.5
	1. In Nepal Rastra Bank	11881.8	13077.4	5917.5	8845.8	4788.2	5959.7	3749.7	11105.4	9776.1	8264.6	4813.5
	Domestic Currency					4788.2	5959.7	3749.7	11105.4	9796.2	8194.3	4766.4
	Foreign Currency					0.0	0.0	0.0	0.0	(20.1)	70.3	47.2
	2. "A" Class Licensed Institutor	(36.0)	(43.7)	6.8	709.9	105.2	109.2	84.0	96.8	252.0	141.7	193.4
	Domestic Currency					107.7	109.2	84.0	96.8	252.0	141.7	193.4
	Foreign Currency					(2.5)	0.0	0.0	0.0	0.0	0.0	0.0
	3. Other Financial Ins.					0.0	0.0	0.0	0.0	0.0	0.0	0.0
	4. In Foreign banks	1814.4	1202.4	1218.1	208.0	794.4	340.0	423.0	525.1	1422.7	1506.5	285.6
	c. Money at Call	0.0	0.0	0.0	100.0	0.0	0.0	20.0	550.0	0.0	0.0	83.3
	Domestic Currency					0.0	0.0	20.0	550.0	0.0	0.0	83.3
	Foreign Currency					0.0	0.0	0.0	0.0	0.0	0.0	0.0
2	INVESTMENTS	5576.3	4088.5	4137.1	2918.9	6494.8	9025.7	10129.2	10565.9	8365.5	9576.3	12576.4
	a. Govt. Securities	5576.3	4088.5	4137.1	2918.9	6494.8	9025.7	10129.2	10565.9	8365.5	9364.0	12364.1
	b. NRB Bond					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
	d. Other Non-Fin Ins.					0.0	0.0	0.0	0.0	0.0	212.3	212.3
	e. Non Residents					0.0	0.0	0.0	0.0	0.0	0.0	0.0
3	SHARE & OTHER INVESTMENT	80.6	82.1	95.8	223.1	2058.1	2753.2	2693.0	4165.6	7277.4	3413.2	2756.7
	1. Non Residents					0.0	2445.8	0.0	0.0	0.0	0.0	0.0
	2. Others					2058.1	307.4	2693.0	4165.6	7277.4	3413.2	2756.7
4	LOANS & ADVANCES	28081.2	28183.5	27969.6	26514.4	28614.0	26863.8	25214.8	27353.6	31464.1	35616.6	36792.2
	a. Private Sector	27446.5	27622.5	27403.5	26211.5	28291.2	25257.8	23271.9	25867.2	30785.6	34697.1	34809.8
	b. Financial Institutions							818.2	746.6	316.1	584.7	912.0
	c. Government Organizations	634.7	561.0	566.1	302.9	322.8	1606.0	1124.7	739.8	362.4	334.8	1070.4
5	BILL PURCHED	327.7	316.6	276.8	267.3	305.8	300.9	207.5	137.6	143.5	75.9	73.9
	a. Domestic Bills Purchasec					19.2	28.0	87.4	21.7	60.0	57.0	53.5
	b. Foreign Bills Purchased	327.7	316.6	276.8	267.3	286.6	272.9	120.1	115.9	83.5	18.9	20.3
	c. Import Bills & Imports					0.0	0.0	0.0	0.0	0.0	0.0	0.1
6	LOANS AGAINST COLLECTED BILLS	15.8	15.9	12.5	0.0	0.0	0.2	0.0	3.4	0.3	0.0	0.0
	a. Against Domestic Bills						0.2		3.4	0.2	0.0	0.0
	b. Against Foreign Bills	15.8	15.9	12.5	0.0				0.0	0.1	0.0	0.0
7	FIXED ASSETS					549.4	603.3	670.1	731.7	782.9	890.8	841.2
8	OTHER ASSETS	25003.3	28341.6	41447.7	40196.7	25419.8	30034.5	25707.7	23373.3	23262.8	23561.3	20234.6
	a. Accrued Interest:					21504.1	24739.4	19042.9	17682.9	17893.9	15768.1	14992.7
	Financial institution											
	Govt. Entp	232.4	162.8	92.8	29.5	0.0	142.3	57.2	2.4	1.1	9.3	13.2
	Private Sector	11044.9	13139.3	15308.6	19107.3	21504.1	24597.1	18985.7	17680.5	17892.8	15758.8	14635.4
	b. Staff Loans / Adv.						1944.7	2141.2	2949.5	3011.2	3085.7	3047.7
	c. Sundry Debtors:					1128.4	536.8	1013.0	770.7	1246.4	0.0	43.5
	d. Cash In Transit					645.5	0.0	532.8	269.0	434.6	0.0	37.7
	e. Others	13726.0	15039.5	26046.3	21059.9	2141.8	2813.6	2977.8	1701.2	1040.7	4707.5	2113.1
9	Expenses not Written off					0.0	0.0		10.4	7.9	28.1	35.3
10	Non Banking Assets					273.2	403.0	316.2	295.8	242.5	199.1	284.8
11	Reconciliation Account					7164.1	3607.0	1394.9	3464.1	14269.6	4499.5	13915.1
12	Profit & Loss A/c										0.0	0.0
	Total	73644.7	76118.1	82098.3	80824.5	77594.1	81087.1	72041.3	84686.2	99662.6	89448.2	94646.7

Table No. 9
Statement of Assets & Liabilities of NABIL BANK LTD.

(Rs. In million)

	Liabilities	Mid-July										
		2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1	CAPITAL FUND	1046.9	1062.8	1146.4	1804.2	1482.4	1657.7	1874.8	2057.0	2436.2	3129.4	3835.7
	a. Paid-up Capital	849.1	491.7	491.7	491.7	491.7	491.7	491.7	689.2	965.7	1449.1	2029.8
	b. Calls in Advance										0.0	0.0
	c. Statutory Reserves	0.0	514.5	568.8	652.0	743.2	847.0	975.0	983.5	1133.5	1340.5	1568.5
	d. Share Premium					0.7	0.1	0.1	0.1	0.1	0.1	0.1
	e. Retained Earning		26.2	2.1	26.1	29.8	30.0	33.4	112.4	160.7	103.6	2.3
	f. Others Reserves	197.8	30.4	83.8	634.4	183.1	251.1	330.4	271.8	112.1	160.7	153.6
	g. Exchange Fluctuation Fund					33.9	37.8	44.2	0.0	64.1	75.4	81.4
2	BORROWINGS	0.0	280.0	961.5	229.7	17.1	173.2	882.6	1600.0	1981.3	374.9	1950.6
	a. NRB	0.0	0.0	611.5	0.0	0.0	0.0	600.0	600.0	0.0	0.0	0.0
	b. "A"Class Licensed Institution	0.0	280.0	350.0	229.7	17.1	173.2	282.6	760.0	1050.0	74.9	1650.6
	c. Foreign Banks and Fin. Ins	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	631.3	0.0	0.0
	d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	240.0	0.0	0.0	0.0
	e. Bonds and Securities									300.0	300.0	300.0
3	DEPOSITS	15838.9	15370.6	13437.7	14098.0	14586.8	19348.4	23342.4	31915.0	37348.3	46334.8	49691.4
	a. Current	2957.1	2723.0	3025.0	2687.0	2843.5	2953.3	3446.1	5365.8	5515.9	7920.7	5818.4
	Domestic					2046.1	2326.5	2603.3	3210.0	4063.1	6312.7	4532.7
	Foreign					797.4	626.8	842.8	2155.8	1452.8	1608.0	1285.7
	b. Savings	4917.1	4889.0	5237.4	5994.1	7026.4	8770.8	10187.4	12160.0	14620.4	13783.6	14288.5
	Domestic					6114.6	7757.0	9103.6	10959.0	12932.8	12739.9	13140.1
	Foreign					911.8	1013.8	1083.8	1201.0	1687.6	1043.7	1148.5
	c. Fixed	3719.2	2446.8	2252.6	2310.6	2078.6	3450.2	5435.2	8464.1	8310.7	14711.1	16840.8
	Domestic					1012.9	1105.1	2892.4	5877.2	5568.3	12694.3	15266.6
	Foreign					1065.7	2345.1	2542.8	2586.9	2742.4	2016.8	1574.2
	d. Call Deposits	3948.3	4944.7	2540.7	2801.6	2341.3	3851.2	3961.6	5563.4	8438.3	9294.0	12166.3
	e. Others	297.2	367.1	382.0	304.7	297.0	322.9	312.1	361.8	463.0	625.5	577.3
4	Bills Payable					71.3	113.8	94.2	141.9	407.7	101.1	189.6
5	Other Liabilities	2568.6	2932.4	2730.3	2102.4	1639.4	1862.4	2780.8	2014.4	2143.3	2870.9	4355.6
	1. Sundry Creditors					176.9	216.9	478.0	296.7	491.0	604.2	831.9
	2. Loan Loss Provision					392.0	352.9	356.3	404.6	409.1	752.2	941.0
	3. Interest Suspense a/c					166.6	145.0	112.2	132.4	155.9	220.7	296.7
	4. Others	2568.6	2932.4	2730.3	2102.4	903.9	1147.6	1834.3	1180.7	1087.4	1293.8	2286.0
6	Reconciliation A/c										0.0	0.0
7	Profit & Loss A/c					817.9	979.1	685.6	750.4	1624.9	1798.7	1269.7
	Total	19454.4	19645.7	18275.9	18234.3	18614.9	24134.6	29660.4	38478.6	45941.6	54609.8	61292.6
	Assets											
1	LIQUID FUNDS	6284.9	4999.3	4162.1	3916.9	1345.2	2365.2	1963.1	4623.5	3925.4	4513.7	4884.5
	a. Cash Balance	208.2	318.1	190.6	286.9	146.3	237.8	270.4	511.4	674.4	636.0	744.6
	Nepalese Notes & Coins	182.3	285.4	157.6	263.2	132.4	220.1	243.1	485.6	640.9	606.0	701.9
	Foreign Currency	25.9	32.7	33.0	23.7	13.9	17.7	27.3	25.9	33.5	33.4	42.7
	b. Bank Balance	602.6	593.8	957.1	682.5	413.2	392.5	1129.2	2159.7	2698.1	759.6	1687.4
	1. In Nepal Rastra Bank	510.2	366.3	892.8	606.4	107.3	318.4	1113.2	1829.5	2648.6	545.1	1469.4
	Domestic Currency					85.7	299.1	1100.8	1827.4	2617.4	597.8	1459.3
	Foreign Currency					21.6	19.3	12.4	2.1	31.2	(52.7)	10.1
	2. "A"Class Licensed Institution	4.8	24.0	16.2	37.8	26.2	26.9	31.5	23.0	42.0	47.4	33.6
	Domestic Currency					26.2	26.9	31.5	23.0	42.0	47.4	33.6
	Foreign Currency					0.0	0.0	0.0	0.0	0.0	0.0	0.0
	3. Other Financial Ins.					0.0	0.0	0.0	0.0	0.0	0.0	0.0
	4. In Foreign banks	87.6	203.5	48.1	38.3	279.7	47.2	(15.5)	307.2	7.5	167.1	184.4
	c. Money at Call	5474.1	4087.4	3014.4	2947.5	785.7	1734.9	563.5	1952.4	552.9	3118.1	2452.5
	Domestic Currency					102.5	670.0	100.0	20.0	0.0	1700.0	725.0
	Foreign Currency					683.2	1064.9	463.5	1932.4	552.9	1418.1	1727.5
2	INVESTMENTS	2732.9	4120.3	3663.5	3672.6	2826.8	2372.3	5359.2	4889.6	3978.7	8128.3	8920.3
	a. Govt. Securities	2732.9	4120.3	3663.5	3672.6	2413.9	2297.9	4805.7	4646.9	3706.2	7941.3	8742.3
	b. NRB Bond					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
	d. Other Non-Fin Ins.					0.0	0.0	0.0	0.0	0.0	0.0	0.0
	e. Non Residents					412.9	74.4	553.5	242.7	272.4	187.0	178.1
3	SHARE & OTHER INVESTMENT	19.8	1081.8	24.3	24.5	1526.5	3802.5	3593.1	5077.0	6896.3	5483.8	4162.5
	1. Non Residents					1497.9	3711.2	3521.5	4995.2	6734.6	5391.1	3663.4
	2. Others					28.6	91.3	71.6	81.8	161.7	92.7	499.1
4	LOANS & ADVANCES	8173.1	7072.0	7996.9	8635.1	11078.0	13021.3	15657.1	21514.6	27816.6	32902.8	38765.6
	a. Private Sector	7807.3	6751.1	7719.2	8497.3	11018.0	12661.3	15199.6	20857.5	27036.9	31995.5	37801.2
	b. Financial Institutions							397.5	596.4	779.2	627.3	684.4
	c. Government Organizations	101.3	64.7	20.8	20.3	60.0	360.0	60.0	60.8	0.4	280.0	280.0
5	BILL PURCHASED	264.5	256.2	256.9	117.5	144.7	218.1	221.2	255.1	180.5	41.8	71.2
	a. Domestic Bills Purchase					77.2	66.7	63.0	216.6	83.9	8.5	20.0
	b. Foreign Bills Purchase	264.5	256.2	256.9	117.5	67.5	151.4	158.2	38.6	96.6	33.3	51.2
	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	14.0	17.1	137.6	39.4	24.7	0.0	0.0	86.4	85.9
	a. Against Domestic Bills					20.4	21.0	0.0	0.0	0.0	61.9	71.5
	b. Against Foreign Bills	0.0	0.0	14.0	17.1	117.2	18.4	24.7	0.0	0.0	24.5	14.4
7	FIXED ASSETS					361.2	319.1	289.0	511.6	636.1	781.2	935.2
8	OTHER ASSETS	1979.2	2116.3	2158.2	1850.6	1194.9	1996.7	2553.0	1607.1	2508.1	2669.8	3467.3
	a. Accrued Interest:	369.5	377.3	241.2	212.7	185.0	288.1	220.0	224.2	378.3	440.3	486.9
	Financial institution											19.3
	Govt. Entp	0.0	3.6	3.6	0.0	0.0	0.6	0.0	0.0	0.0	0.0	0.0
	Private Sector	369.5	373.7	237.6	212.7	185.0	287.5	220.0	224.2	378.3	440.3	467.6
	b. Staff Loans / Adv.						286.7	335.2	392.2	490.4	526.5	721.2
	c. Sundry Debtor:					126.6	148.7	374.6	2.1	273.7	73.3	460.1
	d. Cash In Transit					0.0	0.0	0.0	0.0	0.0	0.0	0.0
	e. Others	1609.7	1738.9	1917.0	1637.9	883.3	1273.2	1623.2	988.6	1365.7	1629.6	1799.1
9	Expenses not Written off					0.0	0.0	0.0	0.0	0.0	0.0	0.0
10	Non Banking Assets					0.0	0.0	0.0	0.0	0.0	0.0	0.0
11	Reconciliation Account					0.0	0.0	0.0	0.0	0.0	2.1	0.0
12	Profit & Loss A/c					0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	19454.4	19645.7	18275.9	18234.3	18614.9	24134.6					

Table No.10
Statement of Assets & Liabilities of NEPAL INVESTMENT BANK LTD.

(Rs. In million)

	Mid-July										
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
Liabilities											
1 CAPITAL FUND	407.1	419.9	557.1	740.7	1234.5	1158.1	1370.8	1959.0	3421.1	3765.2	4585.4
a. Paid-up Capital	135.3	170.0	295.3	295.3	587.7	590.6	801.4	1203.9	2407.1	2409.1	2409.1
b. Calls in Advance										0.0	0.0
c. Statutory Reserves	222.5	233.8	245.2	268.7	299.3	345.7	415.8	516.1	655.9	836.0	1089.2
d. Share Premium					0.0	0.0	0.0	0.0	0.0	11.8	11.8
e. Retained Earning				49.9	0.0	0.0	0.0	0.0	0.0	0.0	413.6
f. Others Reserves	49.3	16.1	16.6	126.8	329.6	203.5	131.5	213.1	330.3	480.4	630.7
g. Exchange Fluctuation Fund					17.9	18.3	22.1	25.9	27.8	27.8	31.0
2 BORROWINGS	120.0	98.5	6.8	61.5	50.0	550.0	800.0	1050.0	1088.8	1087.3	1330.8
a. NRB	0.0	98.5	6.8	61.5	50.0	0.0	0.0	0.0	0.0	0.0	0.0
b. "A"Class Licensed Institution	120.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.8	37.3	280.8
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Financial Ins.											0.0
e. Bonds and Securities						550.0	800.0	1050.0	1050.0	1050.0	1050.0
3 DEPOSITS	4256.2	4174.8	7922.8	11706.3	14254.8	18927.3	24488.9	34451.8	46697.9	50094.7	50138.1
a. Current	769.0	787.5	979.0	1625.1	1583.2	1705.6	2175.1	3138.7	3756.4	4025.8	4042.7
Domestic					1233.7	1307.0	1749.6	2590.1	2975.0	3692.4	2855.7
Foreign					349.5	398.6	425.5	548.6	781.4	333.4	1187.0
b. Savings	1259.6	1276.7	2433.9	4922.0	6703.5	8082.0	10742.2	13688.8	17066.2	14322.5	13554.8
Domestic					6352.2	7695.5	10262.6	13060.1	15949.4	14075.8	12890.6
Foreign					351.3	386.5	479.6	628.7	1116.8	246.6	664.2
c. Fixed	1658.7	945.9	1672.8	2294.7	3212.4	5413.0	7516.8	7944.2	11633.4	16825.1	18378.3
Domestic					2242.2	3293.4	5265.6	5789.3	8144.9	16778.6	17067.4
Foreign					970.2	2119.6	2251.2	2154.9	3488.5	46.5	1310.9
d. Call Deposits	502.5	1052.0	2610.6	2576.6	2469.7	3448.2	3683.1	9073.0	13513.9	14141.8	13503.5
e. Others	66.4	112.7	226.5	287.9	286.0	278.5	371.7	607.1	728.0	779.5	658.8
4 Bills Payable					14.3	18.8	32.4	78.8	75.5	27.2	8.3
5 Other Liabilities	750.2	694.6	615.7	1056.8	804.0	943.0	1308.2	1835.2	2369.2	3154.3	4020.5
1. Sundry Creditors					114.5	192.8	223.4	290.7	441.3	489.9	729.2
2. Loan Loss Provision					256.2	374.3	442.7	537.2	584.4	627.5	615.4
3. Interest Suspense a/c					54.1	78.0	90.5	106.7	153.7	185.3	230.5
4. Others	750.2	694.6	615.7	1056.8	379.2	297.9	551.6	900.6	1189.8	1851.6	2445.5
6 Reconciliation A/c					0.0	0.0	10.8	0.0	0.0	3.6	10.7
7 Profit & Loss A/c					280.3	410.0	561.7	830.7	982.0	1422.5	1263.2
Total	5533.5	5387.8	9102.4	13565.3	16637.9	22007.2	28572.8	40205.5	54634.5	59554.7	61357.0
Assets											
1 LIQUID FUNDS	446.7	1899.1	926.4	1215.2	1340.4	2354.9	2791.5	3755.0	7918.0	7558.4	8290.4
a. Cash Balance	71.5	61.5	200.9	315.4	374.2	562.5	764.0	1464.5	1833.4	1525.4	1718.7
Nepalese Notes & Coins	62.9	50.8	178.6	288.0	350.4	542.0	736.9	1434.6	1763.9	1487.6	1667.7
Foreign Currency	8.6	10.7	22.3	27.4	23.8	20.5	27.1	29.9	69.5	37.9	50.9
b. Bank Balance	375.2	1837.6	725.5	899.8	966.2	1792.4	1677.5	2290.5	6084.6	5290.4	6421.7
1. In Nepal Rastra Bank	212.3	166.3	450.4	533.9	780.2	1526.1	1381.3	1820.1	4411.2	3237.2	4009.5
Domestic Currency					739.1	1506.3	1357.6	1736.5	4303.0	3125.3	3970.7
Foreign Currency					41.1	19.8	23.7	83.6	108.2	111.9	38.8
2. "A"Class Licensed Institution	3.8	2.8	3.5	85.8	15.6	25.7	20.8	70.8	201.8	74.6	80.3
Domestic Currency					15.3	21.1	19.2	69.0	201.5	73.4	80.3
Foreign Currency					0.3	4.6	1.6	1.8	0.3	1.2	0.0
3. Other Financial Ins.					0.0	0.0	0.0	0.0	0.0	0.0	0.0
4. In Foreign banks	159.1	1668.5	271.6	280.1	170.4	240.6	275.4	399.6	1471.6	1978.7	2331.9
c. Money at Call	0.0	0.0	0.0	0.0	0.0	0.0	350.0	0.0	0.0	742.5	150.0
Domestic Currency							350.0	0.0	0.0	370.0	150.0
Foreign Currency							0.0	0.0	0.0	372.5	0.0
2 INVESTMENTS	300.0	224.4	400.0	2001.1	1948.5	2522.3	3256.4	3155.0	2531.3	4201.9	4294.6
a. Govt. Securities	300.0	224.4	400.0	2001.1	1948.5	2522.3	3256.4	3155.0	2531.3	4201.9	4294.6
b. NRB Bond									0.0	0.0	0.0
c. Govt. Non-Fin. Ins.									0.0	0.0	0.0
d. Other Non-Fin Ins.									0.0	0.0	0.0
3 SHARE & OTHER INVESTMENT	12.7	37.6	1345.3	2171.4	2125.7	3150.6	3262.2	3724.4	4871.8	3694.5	3130.5
1. Non Residents					1922.2	3043.1	3207.4	3664.5	4807.5	0.0	2696.0
2. Others					203.5	107.5	54.8	59.9	64.3	3694.5	434.5
4 LOANS & ADVANCES	2385.5	2693.0	5872.6	7174.4	10295.4	13007.2	17482.0	27145.5	36250.4	40689.6	41665.2
a. Private Sector	2360.5	2668.0	5757.6	7004.4	10180.4	12923.2	16904.8	26533.4	33806.8	39101.6	40115.1
b. Financial Institutions							493.4	561.9	2240.2	1563.2	948.6
c. Government Organizations	25.0	25.0	115.0	170.0	115.0	84.0	83.8	50.2	203.4	24.9	601.5
5 BILL PURCHASED	45.8	22.7	76.6	115.8	195.0	164.3	287.1	383.8	576.8	259.2	222.5
a. Domestic Bills Purchased					30.4	49.3	144.7	200.9	345.3	166.1	137.4
b. Foreign Bills Purchased	45.8	22.7	76.6	115.8	70.1	0.0	0.0	0.0	162.5	38.5	30.4
c. Import Bills & Imports					94.5	115.0	142.4	182.9	69.0	54.6	54.7
6 LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	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
b. Against Foreign Bills									0.0	0.0	0.0
7 FIXED ASSETS					335.9	372.5	759.5	970.1	1126.5	1191.1	1147.3
8 OTHER ASSETS	2342.8	511.0	481.5	887.4	392.3	432.5	729.7	1063.0	1358.2	1960.1	2606.6
a. Accrued Interests	120.6	79.3	110.6	112.0	131.2	158.1	174.7	184.0	333.7	220.1	305.4
Financial institution											1.3
Govt. Entp.	0.0	0.6	0.6	1.0		0.0	0.1	0.0	0.1	0.1	0.3
Private Sector	120.6	78.7	110.0	111.0	131.2	158.1	174.6	184.0	333.6	220.0	303.8
b. Staff Loans / Adv.						40.3	56.2	62.9	81.3	100.6	122.2
c. Sundry Debtors					61.1	64.6	97.7	118.9	36.3	184.0	121.1
d. Cash In Transit					0.0	0.0	0.0	0.0	0.0	0.0	0.0
e. Others	2222.2	431.7	370.9	775.4	200.0	169.5	401.1	697.2	906.9	1455.5	2057.9
9 Expenses not Written off					0.0	0.0	0.0	0.0	1.5	0.0	0.0
10 Non Banking Assets					4.6	2.9	4.4	1.5	0.0	0.0	0.0
11 Reconciliation Account					0.1	0.0	0.0	7.2	0.0	0.0	0.0
12 Profit & Loss A/c								0.0	0.0	0.0	0.0
Total	5533.5	5387.8	9102.4	13565.3	16637.9	22007.2	28572.8	40205.5	54634.5	59554.7	61357.0

Table No.11
Statement of Assets & Liabilities of STANDARD CHARTERED BANK NEPAL LTD.

(Rs. In million)

		Mid-July										
Liabilities		2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1	CAPITAL FUND	920.3	1012.3	1119.0	1527.9	1278.2	1576.3	1755.3	2117.2	2493.4	3053.0	3371.6
	a. Paid-up Capital	339.5	339.5	339.5	374.6	374.6	374.6	413.3	620.8	932.0	1398.5	1610.2
	b. Calls in Advance										0.0	0.0
	c. Statutory Reserves	508.9	595.0	679.1	679.1	749.3	749.3	749.3	826.5	990.3	1195.3	1412.5
	d. Share Premium						0.0	0.0	0.0	0.0	0.0	0.0
	e. Retained Earning		0.0	0.0	99.6		245.2	370.6	504.7	383.3	239.5	30.0
	f. Others Reserves	71.9	77.8	100.4	374.6	37.5	75.0	74.9	165.2	0.0	0.0	77.9
	g. Exchange Fluctuation Fund					116.8	132.2	147.2	0.0	187.8	219.7	241.1
2	BORROWINGS	1590.0	671.5	79.1	78.3	43.8	10.2	1190.9	0.0	300.0	0.0	350.0
	a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	400.0	0.0	0.0	0.0	0.0
	b. "A"Class Licensed Institution	1590.0	671.5	28.1	64.7	16.2	10.2	6.5	0.0	300.0	0.0	350.0
	c. Foreign Banks and Fin. Ins	0.0	0.0	51.0	13.6	27.6	0.0	784.4	0.0	0.0	0.0	0.0
	d. Other Financial Ins.		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	e. Bonds and Securities								0.0	0.0	0.0	0.0
3	DEPOSITS	15430.1	15835.7	18755.5	21161.4	19344.0	23050.5	24640.3	29743.9	35871.8	35182.7	37999.2
	a. Current	3279.4	3808.4	5768.6	5816.9	4356.3	4681.8	4794.5	6174.6	6202.8	9763.2	11545.6
	Domestic					2360.6	3071.6	2806.9	3855.5	3582.9	4942.5	6114.3
	Foreign					1995.7	1610.2	1987.6	2319.1	2619.9	4820.7	5431.3
	b. Savings	8404.6	9441.8	10633.1	12771.8	13027.7	14597.5	15244.2	17856.0	19187.7	12430.0	11619.8
	Domestic					10733.3	12078.9	12685.8	14580.4	15389.2	10561.3	9669.9
	Foreign					2294.4	2518.6	2558.4	3275.6	3798.5	1868.7	1949.9
	c. Fixed	3471.7	2264.9	1948.5	1428.5	1416.4	2136.3	3196.5	3301.1	7101.7	9175.1	10136.2
	Domestic					631.9	386.5	413.2	478.5	791.9	3603.1	5491.7
	Foreign					784.5	1749.8	2783.3	2822.6	6309.8	5572.0	4644.6
	d. Call Deposits	0.0	101.1	185.2	941.0	294.9	1125.5	919.0	1938.2	3001.6	3563.2	4405.9
	e. Others	274.4	219.5	220.1	203.2	248.7	509.4	486.1	474.0	378.0	251.2	291.7
4	Bills Payable					55.0	55.8	36.2	87.4	72.9	89.2	66.0
5	Other Liabilities	3477.7	2156.1	2355.5	1691.5	1279.9	1442.5	1622.6	1550.0	1912.4	2113.5	2319.9
	1. Sundry Creditors					116.8	192.6	259.3	253.9	358.4	476.7	479.5
	2. Loan Loss Provision					277.7	270.4	287.5	245.4	200.9	217.9	234.0
	3. Interest Suspense a/c					133.5	160.1	240.6	115.5	117.6	136.2	188.2
	4. Others	3477.7	2156.1	2355.5	1691.5	751.9	819.4	835.2	935.2	1235.5	1282.7	1418.2
6	Reconciliation A/c					0.0	0.0	0.0	0.0	0.0	0.0	0.0
7	Profit & Loss A/c					757.9	662.5	692.1	814.4	1028.3	1086.8	1120.5
	Total	21418.1	19675.6	22309.1	24459.1	22758.8	26797.8	29937.4	34312.9	41678.8	41525.2	45227.2
Assets												
1	LIQUID FUNDS	8086.5	2890.6	3170.0	4241.8	3370.8	3253.5	3996.1	4247.7	6788.5	3598.8	7256.7
	a. Cash Balance	187.6	257.8	198.7	187.7	195.4	279.4	378.4	414.9	463.4	509.1	610.7
	Nepalese Notes & Coins	169.9	224.0	153.2	154.2	162.1	243.3	336.4	382.8	416.8	471.6	570.9
	Foreign Currency	17.7	33.8	45.5	33.5	33.3	36.1	42.0	32.1	46.6	37.5	39.8
	b. Bank Balance	7898.9	570.8	1313.4	1835.5	915.7	996.8	1856.5	1635.3	2673.9	1420.2	2365.1
	1. In Nepal Rastra Bank	659.5	369.8	1141.1	1534.2	692.2	749.8	1613.7	1266.2	1851.2	819.5	1638.3
	Domestic Currency					681.0	731.8	1592.3	1232.6	1832.8	669.4	1615.0
	Foreign Currency					11.2	18.0	21.4	33.6	18.4	150.1	23.3
	2. "A"Class Licensed Institution	1.4	16.7	112.3	165.1	15.5	18.6	28.8	49.6	51.3	28.6	75.5
	Domestic Currency					15.5	18.6	28.8	49.6	51.3	28.6	75.5
	Foreign Currency					0.0	0.0	0.0	0.0	0.0	0.0	0.0
	3. Other Financial Ins.					0.0	0.0	0.0	0.0	0.0	0.0	0.0
	4. In Foreign banks	7238.0	184.3	60.0	136.2	208.0	228.4	214.0	319.5	771.4	572.1	651.3
	c. Money at Call	0.0	2062.0	1657.9	2218.6	2259.7	1977.3	1761.2	2197.5	3651.2	1669.5	4280.9
	Domestic Currency								0.0	0.0	0.0	0.0
	Foreign Currency					2259.7	1977.3	1761.2	2197.5	3651.2	1669.5	4280.9
2	INVESTMENTS	4811.0	5784.8	6722.8	7948.2	7204.6	8644.9	7115.7	8146.1	10007.3	8540.0	9965.8
	a. Govt. Securities	4811.0	5784.8	6722.8	7948.2	7204.6	8644.9	7115.7	8137.6	9998.8	8531.5	9957.3
	b. NRB Bond								0.0	0.0	0.0	0.0
	c. Govt. Non-Fin. Ins.								8.5	8.5	8.5	8.5
	d. Other Non-Fin. Ins.								0.0	0.0	0.0	0.0
	e. Non Residents								0.0	0.0	0.0	0.0
3	SHARE & OTHER INVESTMENT	11.2	3491.2	3634.9	3412.1	2499.5	4205.7	6448.3	5756.7	8633.2	11307.5	7292.9
	1. Non Residents					2486.1	4190.3	6403.4	5756.7	8300.1	10844.9	7207.9
	2. Others					13.4	15.4	44.9		333.1	462.6	85.1
4	LOANS & ADVANCES	5838.7	5675.6	6028.5	6662.0	8213.5	8905.1	10538.1	13355.0	13118.6	15932.2	17698.2
	a. Private Sector	5478.8	5389.4	5977.0	6655.3	7898.3	8821.9	9596.3	12599.0	12722.4	15593.5	16064.7
	b. Financial Institutions							566.6	357.3	252.1	244.6	1487.7
	c. Government Organizations	359.9	286.2	51.5	6.7	315.2	83.2	375.2	398.7	144.1	94.1	145.9
5	BILL PURCHASED	85.4	112.3	52.2	67.6	313.6	301.2	251.9	609.4	762.1	244.5	964.2
	a. Domestic Bills Purchased					3.0	4.5	2.6	1.8	4.9	59.0	0.1
	b. Foreign Bills Purchased	85.4	112.3	52.2	67.6	235.9	296.7	249.3	607.6	757.2	185.5	964.1
	c. Import Bills & Imports					74.7	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
	a. Against Domestic Bills								0.0	0.0	0.0	0.0
	b. Against Foreign Bills								0.0	0.0	0.0	0.0
7	FIXED ASSETS					394.4	390.7	427.4	440.5	471.5	480.4	493.1
8	OTHER ASSETS	2585.3	1721.1	2700.7	2127.4	754.1	1095.4	1158.3	1755.9	1861.2	1390.3	1528.6
	a. Accrued Interests	186.6	216.0	167.6	290.7	266.6	378.4	441.9	293.5	337.6	251.3	402.6
	Financial institution											31.7
	Govt. Entp	0.0	0.0	2.5	0.0		14.2	0.6	0.0	12.7	9.4	15.1
	Private Sector	186.6	216.0	165.1	290.7	266.6	364.2	441.3	293.5	324.9	241.9	355.8
	b. Staff Loans / Adv.						122.9	146.1	161.8	182.5	185.3	204.3
	c. Sundry Debtors					94.1	59.5	109.0	87.6	143.8	310.5	271.5
	d. Cash In Transit					0.0	0.0	0.0	0.0	0.0	0.0	0.0
	e. Others	2398.7	1505.1	2533.1	1836.7		393.4	534.6	461.3	1197.3	643.2	650.1
9	Expenses not Written off					8.3	1.3	1.6	1.6	36.4	31.5	27.7
10	Non Banking Assets					0.0	0.0	0.0	0.0	0.0	0.0	0.0
11	Reconciliation Account					0.0	0.0	0.0	0.0	0.0	0.0	0.0
12	Profit & Loss A/c					0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	21418.1	19675.6	22309.1	24459.1	22758.8	26797.8	29937.4	34312.9	41678.8	41525.2	45227.2

Table No. 12
Statement of Assets & Liabilities of HIMALAYAN BANK LTD.

(Rs. In million)

	Liabilities	Mid-July										
		2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1	CAPITAL FUND	501.6	651.6	740.6	1435.9	1328.2	1541.7	1766.1	2146.5	2513.0	3119.9	3439.2
	a. Paid-up Capital	300.0	390.0	429.0	536.3	643.5	772.2	810.8	1013.5	1216.2	1600.0	2000.0
	b. Calls in Advance										0.0	0.0
	c. Statutory Reserves	183.6	239.7	288.8	329.2	381.8	443.4	534.9	633.3	760.5	911.0	1012.8
	d. Share Premium					0.0	0.0	0.0	0.0	0.0	0.0	0.0
	e. Retained Earning		0.0		68.9	173.9	158.2	156.6	184.4	96.8	36.5	136.6
	f. Others Reserves	18.0	21.9	22.8	501.5	102.9	154.3	244.3	295.8	418.6	549.2	266.7
	g. Exchange Fluctuation Fund					26.1	13.6	19.5	19.5	20.9	23.1	23.1
2	BORROWINGS	5.4	48.2	538.8	66.4	485.0	383.0	360.0	870.0	500.0	500.0	510.0
	a. NRB	0.0	47.6	403.7	66.4	25.0	23.0		0.0	0.0	0.0	10.0
	b. "A"Class Licensed Institution	5.4	0.6	135.1	0.0	100.0	0.0		10.0	0.0	0.0	0.0
	c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0
	d. Other Financial Ins.		0.0	0.0	0.0	360.0	0.0		0.0	0.0	0.0	0.0
	e. Bonds and Securities						360.0	360.0	860.0	500.0	500.0	500.0
3	DEPOSITS	17613.6	18595.2	21002.8	22760.9	24831.1	26456.2	29905.8	31805.3	34681.0	37609.4	40920.6
	a. Current	2313.7	2652.8	3702.2	4353.1	5013.0	4993.6	5447.1	6801.3	7566.4	9036.6	3694.3
	Domestic					3446.9	3647.4	4370.2	4983.3	5614.3	6718.8	2903.9
	Foreign					1566.1	1346.2	1076.9	1818.0	1952.1	2317.8	790.4
	b. Savings	9164.1	9102.8	10840.8	11719.7	12852.4	14582.8	15784.7	17935.0	20061.0	16294.7	15994.6
	Domestic					11925.3	13287.7	14573.0	16727.3	18477.5	15494.6	15233.4
	Foreign					927.1	1295.1	1211.7	1207.6	1583.5	800.1	761.2
	c. Fixed	5668.1	6044.9	5880.7	6043.7	6364.3	6350.2	8201.1	6423.9	6377.1	11328.6	13507.4
	Domestic					2540.0	2353.3	4076.4	3101.8	5054.2	10153.6	12501.7
	Foreign					3824.3	3996.9	4124.7	3322.0	1322.9	1175.0	1005.6
	d. Call Deposits	0.0	343.8	201.3	219.6	15.4	41.6	97.9	0.0	11.2	4.4	6505.1
	e. Others	467.7	450.9	377.8	424.8	586.0	488.0	375.0	645.2	665.2	945.0	1219.4
4	Bills Payable	2808.4	2085.7	2439.0	2488.0	1705.9	2067.2	1557.4	1516.7	1731.4	2173.1	2981.5
	1. Sundry Creditors					17.2	83.6	24.0	25.6	25.4	18.1	72.4
	2. Loan Loss Provision					937.1	1029.0	760.1	679.0	708.4	1093.3	1347.8
	3. Interest Suspense a/c					518.2	558.2	343.1	350.5	377.6	501.1	614.9
	4. Others	2808.4	2085.7	2439.0	2488.0	233.4	396.4	430.2	461.7	620.0	562.5	946.4
5	Other Liabilities	2808.4	2085.7	2439.0	2488.0	1705.9	2067.2	1557.4	1516.7	1731.4	2173.1	2981.5
6	Reconciliation A/c					0.0	1.7	132.8	36.1	68.6	188.7	(56.4)
7	Profit & Loss A/c					752.4	513.8	828.5	1050.8	1182.1	871.8	1411.0
	Total	20929.0	21380.7	24721.2	26751.2	29102.6	31064.9	34645.5	37526.8	40790.7	44768.8	49298.5
	Assets											
1	LIQUID FUNDS	7192.6	7658.8	8281.7	8613.5	8173.2	2677.6	3259.6	2503.4	4398.5	4324.6	3805.2
	a. Cash Balance	149.9	462.8	382.7	274.2	287.2	305.4	177.2	278.2	473.8	514.2	632.0
	Nepalese Notes & Coins	131.7	450.1	350.0	274.2	287.2	263.3	154.6	260.4	424.0	478.1	595.6
	Foreign Currency	18.2	12.7	32.7	0.0	0.0	42.1	22.6	17.8	49.8	36.2	36.5
	b. Bank Balance	1136.9	768.6	1770.0	1494.5	1262.2	1366.9	1372.4	1118.5	2574.8	3351.9	2332.3
	1. In Nepal Rastra Bank	1073.2	695.4	1130.0	1623.9	1412.0	1093.0	1269.5	959.3	2328.4	2604.8	1390.6
	Domestic Currency					1373.2	1109.6	1255.0	922.2	2180.2	2572.7	1342.0
	Foreign Currency					38.8	(16.6)	14.5	37.0	148.2	32.1	48.6
	2. "A"Class Licensed Institution	11.0	36.3	40.0	33.0	2.5	78.6	40.8	42.3	80.1	383.0	146.5
	Domestic Currency					2.5	78.6	38.8	42.0	78.6	369.1	143.8
	Foreign Currency					0.0	0.0	2.0	0.3	1.5	13.8	2.7
	3. Other Financial Ins.								0.0	0.0	0.0	0.0
	4. In Foreign banks	52.7	36.9	600.0	(162.4)	(152.3)	195.3	62.1	117.0	166.2	364.1	795.2
	c. Money at Call	5905.8	6427.4	6129.0	6844.8	6623.8	1005.3	1710.0	1106.7	1350.0	458.6	840.8
	Domestic Currency					200.0	0.0	130.0	0.0	700.0	200.0	200.0
	Foreign Currency					6423.8	1005.3	1580.0	1106.7	650.0	258.6	640.8
2	INVESTMENTS	2224.3	2588.6	3980.0	2781.7	5469.7	5144.4	6454.8	7471.7	4212.3	4465.4	6407.4
	a. Govt. Securities	2224.3	2588.6	3980.0	2781.7	5469.7	4577.7	6454.8	7471.7	4212.3	4465.4	4725.6
	b. NRB Bond						566.7		0.0	0.0	0.0	1681.8
	c. Govt. Non-Fin. Ins.								0.0	0.0	0.0	0.0
	d. Other Non-Fin. Ins.								0.0	0.0	0.0	0.0
	e. Non Residents								0.0	0.0	0.0	0.0
3	SHARE & OTHER INVESTMENT	10.7	34.3	34.3	96.6	39.9	5746.1	5366.8	5280.3	4319.2	3829.8	2257.0
	1. Non Residents					0.0	5746.1	5294.7	5190.8	4225.3	3750.9	2067.0
	2. Others					39.9		72.1	89.6	93.9	78.9	190.0
4	LOANS & ADVANCES	8836.6	9673.5	10894.2	13081.7	13245.0	15515.7	17672.0	19985.2	25292.1	28976.6	31656.6
	a. Private Sector	8300.2	9321.0	10151.5	12315.5	12499.6	14911.1	16969.7	19985.2	25292.1	28976.6	31656.6
	b. Financial Institutions								0.0	0.0	0.0	0.0
	c. Government Organizations	536.4	352.5	742.7	766.2	745.4	604.6	702.3	0.0	0.0	0.0	0.0
5	BILL PURCHASED	340.3	0.0	180.0	0.0	345.9	252.6	169.5	248.7	285.3	147.2	1311.6
	a. Domestic Bills Purchased					345.9	252.6	30.3	44.7	152.8	7.3	1141.1
	b. Foreign Bills Purchased	340.3	0.0	180.0	0.0			139.2	204.0	132.6	139.9	170.6
	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								0.0	0.0	0.0	0.0
	b. Against Foreign Bills								0.0	0.0	0.0	0.0
7	FIXED ASSETS	2324.5	1425.7	1351.0	2177.7	481.0	540.8	575.0	705.2	863.6	969.7	1096.8
8	OTHER ASSETS	115.5	313.4	313.5	661.9	701.4	688.2	415.3	407.4	408.8	573.8	755.9
	a. Accrued Interests											137.6
	Financial institution											0.0
	Govt. Entp.	0.0	5.5	0.9	2.2		0.0	0.0	0.0	0.0	0.0	0.0
	Private Sector	115.5	307.9	312.6	659.7	701.4	688.2	415.3	407.4	408.8	573.8	618.4
	b. Staff Loans / Adv.						109.4	151.7	170.9	231.3	524.5	720.8
	c. Sundry Debtors					58.8	27.1	33.2	24.1	27.5	60.3	93.1
	d. Cash In Transit					0.0	0.0	0.0	0.4	0.0	0.0	(0.0)
	e. Others	2209.0	1112.3	1037.5	1515.8	275.6	225.3	409.7	589.0	571.0	711.3	999.9
9	Expenses not Written off						121.5	118.3	115.7	138.9	155.7	179.9
10	Non Banking Assets					57.9	16.2	19.6	24.8	42.3	29.9	14.1
11	Reconciliation Account					254.2	0.0	0.0	0.0	0.0	0.0	0.0
12	Profit & Loss A/c					0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	20929.0	21380.7	24721.2	26751.2	29102.6	31064.9	34645.5	37526.8	40790.7	44768.8	49298.5

Table No. 13
Statement of Assets & Liabilities of NEPAL SBI BANK LTD.

(Rs. In million)

		Mid-July										
Liabilities		2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1	CAPITAL FUND	243.5	541.5	582.9	823.2	689.3	1119.8	989.9	1163.3	1414.6	2141.9	2508.2
	a. Paid-up Capital	143.9	424.9	425.2	426.9	431.9	840.2	647.8	874.5	874.5	1653.6	1869.3
	b. Calls in Advance										0.0	0.0
	c. Statutory Reserves	73.2	75.7	83.9	136.2	191.0	245.7	140.7	191.7	241.2	304.5	382.9
	d. Share Premium					0.0	0.0	0.0	0.0	0.0	0.0	49.7
	e. Retained Earning		12.2	40.9	12.2	38.2	5.3	1.7	0.7	1.5	3.8	4.2
	f. Others Reserves	26.4	28.7	32.9	247.9	22.4	22.4	192.4	88.6	287.1	169.7	191.9
	g. Exchange Fluctuation Fund					5.8	6.2	7.3	7.8	10.2	10.2	10.2
2	BORROWINGS	0.0	264.2	65.8	0.0	67.4	0.0	1015.4	1827.5	927.5	308.2	200.0
	a. NRB	0.0	264.2	65.8	0.0	67.4	0.0		0.0	0.0	0.0	0.0
	b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0				20.0	0.0	0.0	0.0
	c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0			815.4	1607.5	727.5	108.2	0.0
	d. Other Financial Ins.		0.0		0.0				0.0	0.0	0.0	0.0
	e. Bonds and Securities							200.0	200.0	200.0	200.0	200.0
3	DEPOSITS	6618.4	5572.2	6522.8	7232.1	8645.8	10852.7	11445.2	13715.4	27957.2	34896.3	42415.4
	a. Current	2359.9	1086.7	1300.0	1712.6	1774.1	1375.4	1930.4	1738.1	2864.7	2861.9	4259.4
	Domestic					1724.2	1326.9	1884.3	1694.8	2671.9	2520.4	4156.2
	Foreign					49.9	48.5	46.1	43.3	192.9	341.5	103.2
	b. Savings	1259.5	1274.7	1820.7	2024.2	2684.7	2832.7	3274.7	4171.2	5822.3	7348.8	8079.2
	Domestic					2601.0	2764.9	3175.6	4103.7	5751.6	7259.8	7961.3
	Foreign					83.7	67.8	99.1	67.5	70.7	89.0	117.9
	c. Fixed	2929.4	3132.7	3337.6	3371.4	4086.4	6116.2	5517.3	6854.9	17438.4	22148.9	28013.6
	Domestic					4086.4	5970.4	5354.8	6834.8	7473.0	10408.5	14780.5
	Foreign					0.0	145.8	162.5	20.1	9665.4	11740.5	13233.1
	d. Call Deposits	0.0	26.3	0.0	0.0	0.0	449.0	624.7	828.8	1645.3	2413.5	1917.1
	e. Others	69.6	51.9	64.5	123.9	100.6	79.4	98.1	122.4	186.5	123.1	146.2
4	Bills Payable					32.7	35.5	61.6	75.1	62.9	172.6	80.7
5	Other Liabilities	538.5	574.3	829.1	877.7	957.2	1263.1	1490.4	1547.9	1289.9	1461.8	1467.2
	1. Sundry Creditors					11.4	86.1	311.2	109.0	95.3	199.8	206.2
	2. Loan Loss Provision					397.3	613.6	589.2	616.2	474.9	464.2	353.7
	3. Interest Suspense a/c					475.5	462.8	464.6	513.2	297.9	270.3	140.4
	4. Others	538.5	574.3	829.1	877.7	73.0	100.6	125.4	309.4	421.8	527.5	766.9
6	Reconciliation A/c					7.1	244.7	0.2	9.7	0.0	0.0	0.0
7	Profit & Loss A/c					217.1	219.8	394.5	255.1	337.6	400.5	458.4
	Total	7400.4	6952.2	8000.6	8933.0	10616.6	13735.6	15397.2	18594.0	31989.8	39381.3	47129.9
	Assets											
1	LIQUID FUNDS	2348.2	1403.2	1331.6	775.0	459.6	894.5	1754.5	1651.6	1910.9	3549.4	4877.5
	a. Cash Balance	148.5	166.6	269.6	161.2	143.7	269.7	287.5	314.7	659.0	815.7	1007.7
	Nepalese Notes & Coins	133.2	147.8	243.1	140.1	125.3	244.1	262.2	301.2	640.5	796.9	978.5
	Foreign Currency	15.3	18.8	26.5	21.1	18.4	25.6	25.3	13.5	18.5	18.8	29.2
	b. Bank Balance	1809.7	1236.6	1062.0	613.8	315.9	261.6	835.1	1032.9	1251.9	2733.8	3869.8
	1. In Nepal Rastra Bank	294.2	1177.5	892.3	578.3	390.1	629.9	556.7	403.8	444.1	1842.8	2330.6
	Domestic Currency					387.6	626.3	544.0	391.8	380.6	1777.3	2318.0
	Foreign Currency					2.5	3.6	12.7	12.0	63.5	65.5	12.6
	2. "A"Class Licensed Institution	4.7	12.9	12.2	7.3	8.1	4.7	11.8	19.5	47.0	56.9	59.7
	Domestic Currency					8.1	4.1	10.8	16.8	45.0	52.3	55.3
	Foreign Currency					0.6	1.0	2.7	2.0	2.7	4.7	4.4
	3. Other Financial Ins.								0.0	0.0	0.0	0.0
	4. In Foreign banks	1510.8	46.2	157.5	28.2	(82.3)	(373.0)	266.6	609.6	760.8	834.0	1479.5
	c. Money at Call	390.0	0.0	0.0	0.0	0.0	363.2	631.9	304.0	0.0	0.0	0.0
	Domestic Currency						215.0	350.0	0.0	0.0	0.0	0.0
	Foreign Currency						148.2	281.9	304.0	0.0	0.0	0.0
2	INVESTMENTS	364.7	503.2	1189.4	1871.5	2588.2	3680.4	2345.6	3093.6	3306.6	4313.3	5574.8
	a. Govt. Securities	364.7	503.2	1189.4	1871.5	2470.0	3680.4	2345.6	3093.6	3306.6	3720.6	5574.8
	b. NRB Bond					118.2	0.0		0.0	0.0	592.7	0.0
	c. Govt. Non-Fin. Ins.								0.0	0.0	0.0	0.0
	d. Other Non-Fin. Ins.								0.0	0.0	0.0	0.0
3	SHARE & OTHER INVESTMENT	8.9	17.9	17.9	17.9	19.5	19.5	31.9	53.3	9979.6	11941.8	13336.2
	1. Non Residents					0.0	0.0	0.0	0.0	9946.7	11904.8	13296.5
	2. Others					19.5	19.5	31.9	53.3	32.9	37.0	39.6
4	LOANS & ADVANCES	4091.0	4528.6	4761.1	5490.9	6619.1	8059.6	9846.7	12574.9	15465.2	17887.2	21657.1
	a. Private Sector	4002.7	4441.2	4711.1	5418.0	6576.1	7896.6	9464.4	12231.0	14871.1	17048.0	21072.8
	b. Financial Institutions							176.4	239.3	383.8	558.0	584.3
	c. Government Organizations	88.3	87.4	50.0	72.9	43.0	163.0	205.9	104.5	210.3	281.2	0.0
5	BILL PURCHASED	85.3	65.3	5.0	61.6	146.1	190.8	218.4	167.7	146.8	136.2	61.7
	a. Domestic Bills Purchased					29.5	26.8	51.6	17.8	20.7	17.8	0.0
	b. Foreign Bills Purchased	85.3	65.3	5.0	61.6	116.6	164.0	166.8	149.8	126.1	118.4	61.7
	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
	a. Against Domestic Bills								0.0	0.0	0.0	0.0
	b. Against Foreign Bills								0.0	0.0	0.0	0.0
7	FIXED ASSETS					132.6	147.2	194.3	249.0	405.9	630.3	753.5
8	OTHER ASSETS	502.3	433.9	695.6	716.1	632.1	697.6	1000.5	802.9	774.2	920.1	860.8
	a. Accrued Interests	164.6	198.5	389.7	421.2	494.0	431.4	485.2	475.2	385.0	384.8	248.7
	Financial institution											0.0
	Govt. Entp.	0.0	2.3	0.5	0.4		0.0	0.0	20.0	35.2	62.6	0.0
	Private Sector	164.6	196.2	389.2	420.8	494.0	431.4	485.2	455.1	349.8	322.1	248.7
	b. Staff Loans / Adv.						46.5	53.4	57.8	87.5	123.8	176.2
	c. Sundry Debtors					1.0	0.9	250.7	38.7	66.5	121.0	44.9
	d. Cash In Transit					0.0	0.0	0.0	0.0	0.0	0.0	0.0
	e. Others	337.7	235.6	305.9	294.9	137.1	218.8	211.2	231.1	235.1	290.6	391.1
9	Expenses not Written off					0.0	2.4	1.5	1.0	0.5	0.0	8.4
10	Non Banking Assets					19.4	43.6	3.8	0.0	0.0	2.9	0.0
11	Reconciliation Account					0.0	0.0	0.0	0.0	0.0	0.0	0.0
12	Profit & Loss A/c					0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	7400.4	6952.2	8000.6	8933.0	10616.6	13735.6	15397.2	18594.0	31989.8	39381.3	47129.9

Table No. 14
Statement of Assets & Liabilities of NEPAL BANGLADESH BANK LTD.

(Rs. In million)

	Liabilities	Mid-July										
		2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1	CAPITAL FUND	299.7	595.6	622.6	1038.7	1038.1	234.6	(1562.4)	(2783.4)	(1045.9)	1112.2	1845.7
	a. Paid-up Capital	119.1	238.1	359.9	359.9	719.9	719.9	719.9	744.1	1860.3	1860.3	2009.4
	b. Calls in Advance										0.0	0.0
	c. Statutory Reserves	137.9	178.2	190.9	205.2	201.7	201.7	201.7	201.7	320.9	752.6	956.8
	d. Share Premium					3.5	3.5	3.5	3.5	35.9	35.9	35.9
	e. Retained Earning		145.8	0.0	145.8	0.0	(803.7)	(2605.4)	(3850.6)	(3386.8)	(1664.8)	(1286.6)
	f. Others Reserves	42.7	33.5	71.8	327.8	72.0	72.0	72.0	72.0	72.1	72.1	73.1
	g. Exchange Fluctuation Func					41.0	41.2	45.9	46.0	51.8	56.2	57.0
2	BORROWINGS	0.0	152.5	68.3	67.2	0.0	71.0	230.0	30.0	0.0	0.0	0.0
	a. NRB	0.0	152.5	8.3	30.0	0.0	71.0	230.0	30.0	0.0	0.0	0.0
	b. "A"Class Licensed Institution	0.0	0.0	60.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	c. Foreign Banks and Fin. Ins	0.0	0.0	0.0	37.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	d. Other Financial Ins.		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	e. Bonds and Securities								0.0	0.0	0.0	0.0
3	DEPOSITS	8578.8	9514.0	10548.0	12747.3	12125.5	13014.8	9464.0	10883.7	9995.6	10052.5	11511.7
	a. Current	634.1	864.5	884.2	1137.0	1077.6	1117.5	872.5	1147.1	1082.3	1265.2	1194.6
	Domestic					950.9	1032.0	822.8	972.2	981.0	1090.2	1074.6
	Foreign					126.7	85.5	49.7	174.8	101.3	175.1	120.0
	b. Savings	1694.9	2086.9	2913.6	4225.9	5475.2	7414.8	5582.9	6867.2	7099.3	5889.8	5652.4
	Domestic					5454.3	7390.2	5562.1	6835.5	7053.4	5860.2	5625.9
	Foreign					20.9	24.6	20.8	31.7	45.9	29.6	26.5
	c. Fixed	5236.8	5453.6	5031.6	4875.7	3536.6	2867.0	1578.1	1166.7	813.2	1357.3	2601.7
	Domestic					3444.8	2848.2	1575.4	1166.7	812.4	1356.6	2448.4
	Foreign					91.8	18.8	2.7	0.0	0.8	0.7	153.3
	d. Call Deposits	682.1	766.0	1439.8	2208.8	1770.4	1363.6	1155.7	1489.0	808.1	1307.9	1803.5
	e. Others	330.9	343.0	278.8	299.9	265.7	251.9	274.8	213.7	192.7	232.2	259.5
4	Bills Payable					(94.9)	(252.1)	22.7	29.4	27.5	15.4	14.1
5	Other Liabilities	1452.2	1737.0	1690.3	2043.4	2499.2	3292.7	5571.0	6357.5	5436.1	3509.3	4317.3
	1. Sundry Creditors					114.4	162.4	161.1	1507.7	1166.0	92.0	177.9
	2. Loan Loss Provision					1184.5	1691.9	3633.7	3301.4	2376.3	1533.2	1779.6
	3. Interest Suspense a/c					702.6	984.6	1249.8	843.2	1002.1	639.5	936.4
	4. Others	1452.2	1737.0	1690.3	2043.4	497.8	453.8	526.4	705.2	891.6	1244.6	1423.4
6	Reconciliation A/c					(104.1)	(96.2)	(19.9)	382.7	422.4	5.2	(21.8)
7	Profit & Loss A/c					76.1	457.0	576.9	684.3	1994.2	1327.7	655.1
	Total	10330.7	11999.1	12929.2	15896.6	15540.0	16721.8	14282.3	15584.2	16829.9	16022.3	18322.1
	Assets											
1	LIQUID FUNDS	1810.1	1836.7	891.8	1488.8	1493.2	1764.7	1195.3	1962.2	2971.4	2049.2	2474.7
	a. Cash Balance	242.8	362.8	309.8	350.7	300.9	354.5	391.7	612.0	459.4	422.0	533.1
	Nepalese Notes & Coins	221.5	334.2	267.4	319.7	279.4	333.3	371.0	602.0	448.4	402.2	513.1
	Foreign Currency	21.3	28.6	42.4	31.0	21.5	21.2	20.7	10.1	11.0	19.8	20.0
	b. Bank Balance	756.1	1395.6	582.0	1056.2	1054.4	1292.8	771.1	1350.1	2112.0	1627.2	1941.6
	1. In Nepal Rastra Bank	634.1	1170.7	511.0	800.3	747.7	1110.4	613.2	1005.8	1869.8	1423.3	1566.9
	Domestic Currency					735.5	1009.1	599.1	996.5	1766.2	1416.3	1544.1
	Foreign Currency					12.2	101.3	14.1	9.3	103.6	7.0	22.8
	2. "A"Class Licensed Institution	22.2	20.9	15.1	33.2	21.4	11.3	21.5	61.2	33.6	45.8	66.4
	Domestic Currency					20.2	10.9	21.2	60.8	33.4	45.0	65.6
	Foreign Currency					1.2	0.4	0.3	0.4	0.2	0.8	0.7
	3. Other Financial Ins.								0.0	0.0	0.0	5.8
	4. In Foreign banks	99.8	204.0	55.9	222.7	285.3	171.1	136.4	283.1	208.6	158.2	302.6
	c. Money at Call	811.2	78.3	0.0	81.9	137.9	117.4	32.5	0.0	400.0	0.0	0.0
	Domestic Currency					0.0	30.0	32.5	0.0	400.0	0.0	0.0
	Foreign Currency					137.9	87.4		0.0	0.0	0.0	0.0
2	INVESTMENTS	262.5	891.0	2040.4	2578.9	2212.5	2525.3	826.8	1221.8	1715.8	1879.2	2113.8
	a. Govt. Securities	262.5	891.0	2040.4	2578.9	2212.5	2525.3	826.8	1221.8	1715.8	1521.8	2113.8
	b. NRB Bond								0.0	0.0	357.4	0.0
	c. Govt. Non-Fin. Ins.								0.0	0.0	0.0	0.0
	d. Other Non-Fin. Ins.								0.0	0.0	0.0	0.0
	e. Non Residents								0.0	0.0	0.0	0.0
3	SHARE & OTHER INVESTMENT	15.0	138.4	236.3	38.4	62.8	64.8	182.2	194.2	130.1	268.6	358.9
	1. Non Residents					62.8	64.8	102.4	136.4	78.0	83.9	204.5
	2. Others							79.8	57.8	52.1	184.7	154.4
4	LOANS & ADVANCES	7022.3	7969.1	8362.9	9995.6	8739.8	9010.7	8302.8	8420.0	8507.9	8860.1	9943.7
	a. Private Sector	6703.4	7708.4	8079.9	9662.1	8681.8	8852.1	7862.6	8104.5	8125.7	8480.3	9638.3
	b. Financial Institutions							381.6	228.0	272.1	262.4	212.7
	c. Government Organizations	318.9	260.7	283.0	333.5	58.0	158.6	58.6	87.6	110.1	117.4	92.8
5	BILL PURCHASED	325.1	245.4	129.0	258.0	984.5	895.2	856.3	1049.7	622.7	259.0	293.8
	a. Domestic Bills Purchased					18.9	8.4	10.5	23.1	215.0	35.9	44.4
	b. Foreign Bills Purchased	325.1	245.4	129.0	258.0	128.2	144.2	101.0	107.6	81.7	100.0	5.8
	c. Import Bills & Imports					837.4	742.6	744.8	918.9	326.0	123.1	243.6
6	LOANS AGAINST COLLECTED BILLS	0.0	7.6	0.0	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
	b. Against Foreign Bills	0.0	7.6	0.0	0.0				0.0	0.0	0.0	0.0
7	FIXED ASSETS					199.4	172.1	141.2	147.7	139.2	155.3	307.5
8	OTHER ASSETS	895.7	910.9	1268.8	1536.9	1509.1	1793.4	2326.6	2215.3	2464.5	2312.5	2777.7
	a. Accrued Interest:	91.9	124.2	160.8	300.9	364.7	984.5	1249.8	843.8	1002.1	651.5	950.4
	Financial institution											
	Govt. Entp	0.0	0.0	0.8	3.1		7.7	15.0	16.0	0.0	0.0	0.0
	Private Sector	91.9	124.2	160.0	297.8	364.7	976.8	1234.8	827.8	1002.1	651.5	950.4
	b. Staff Loans / Adv.						71.4	93.4	125.3	142.1	211.5	278.9
	c. Sundry Debtors					21.0	21.1	12.9	39.8	18.4	19.8	15.8
	d. Cash In Transit					0.0	0.0	0.0	0.0	0.0	0.0	0.0
	e. Others	803.8	786.7	1108.0	1236.0	1123.4	716.4	970.5	1206.4	1301.8	1429.7	1532.6
9	Expenses not Written off					10.6	10.7	6.8	6.2	6.9	2.9	52.0
10	Non Banking Assets					328.1	484.9	444.3	367.2	271.4	235.4	0.0
11	Reconciliation Account					0.0	0.0	0.0	0.0	0.0	0.0	0.0
12	Profit & Loss A/c					0.0	0.0	0.0	0.0	0.0	0.0	0.0
	USES OF FUNDS	10330.7	11999.1	12929.2	15896.6	15540.0	16721.8	14282.3	15584.2	16829.9	16022.3	18322.1

Table No. 15
Statement of Assets & Liabilities of EVEREST BANK LTD.

(Rs. In million)

	Liabilities	Mid-July										
		2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1	CAPITAL FUND	249.4	497.8	587.1	665.8	980.3	832.5	963.6	1601.5	2066.5	2203.6	2759.1
	a. Paid-up Capital	197.0	399.3	455.0	455.0	755.0	518.0	518.0	831.4	838.8	1030.5	1279.6
	b. Calls in Advance										0.0	0.0
	c. Statutory Reserves	13.4	27.3	44.9	64.5	93.2	127.3	180.8	232.8	447.9	450.8	617.2
	d. Share Premium					6.4	6.4	6.4	206.4	206.4	14.8	14.8
	e. Retained Earning		62.5	72.9	62.5	46.9	70.5	108.6	130.5	83.8	82.4	72.6
	f. Others Reserves	39.0	8.7	14.3	83.8	63.0	94.5	133.1	183.3	467.5	603.0	752.9
	g. Exchange Fluctuation Func					15.8	15.8	16.7	17.0	22.0	22.0	22.0
2	BORROWINGS	80.0	310.3	83.2	433.3	0.0	300.0	300.0	300.0	612.0	704.6	782.0
	a. NRB	0.0	81.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	404.6	482.0
	b. "A"Class Licensed Institution	80.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	c. Foreign Banks and Fin. Ins	0.0	228.5	83.2	433.3	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	300.0	300.0	0.0	312.0	0.0	0.0
	e. Bonds and Securities								300.0	300.0	300.0	300.0
3	DEPOSITS	4574.5	5461.1	6694.9	8064.0	10097.8	13802.5	19097.7	23976.3	33322.9	36932.3	41127.9
	a. Current	399.7	489.6	562.4	719.8	1025.2	1155.2	2620.0	2492.3	4859.9	4173.3	4791.2
	Domestic					997.8	1128.5	2585.2	2443.0	4840.1	4074.3	4741.4
	Foreign					27.4	26.7	34.8	49.3	19.8	99.1	49.8
	b. Savings	1384.1	1733.3	2758.0	3730.7	4806.9	6929.2	9018.0	11883.9	14782.3	13360.0	13039.1
	Domestic					4767.5	6815.0	8887.7	11724.2	14623.8	13217.7	12926.5
	Foreign					39.4	114.2	130.3	159.7	158.5	142.3	112.6
	c. Fixed	2470.2	2694.6	2803.4	2914.1	3444.5	4298.2	5658.7	6598.0	7094.7	10440.3	15061.9
	Domestic					3418.0	3758.1	5368.4	6406.0	6630.4	9873.9	14724.0
	Foreign					26.5	540.1	290.3	192.0	464.2	566.4	338.0
	d. Call Deposits	225.6	439.4	428.0	565.6	704.4	1293.3	1578.9	2780.6	6294.0	8412.8	7550.0
	e. Others	94.9	104.2	143.1	133.8	116.8	126.6	222.1	221.4	292.0	545.9	685.6
4	Bills Payable					17.6	11.1	26.8	49.4	148.7	145.5	49.7
5	Other Liabilities	336.3	505.0	895.0	804.1	782.1	1176.5	1398.8	1491.5	1213.6	1222.1	1235.1
	1. Sundry Creditors					231.9	29.4	44.5	78.7	93.0	77.6	75.7
	2. Loan Loss Provision					317.7	356.1	418.6	497.3	584.9	600.0	604.2
	3. Interest Suspense a/c					57.8	61.6	83.1	92.2	81.1	68.6	55.2
	4. Others	336.3	505.0	895.0	804.1	174.7	729.4	852.6	823.2	454.6	475.9	500.1
6	Reconciliation A/c					2915.4	211.4	1247.8	424.4	12.6	13.1	10.4
7	Profit & Loss A/c					275.8	380.5	300.6	722.8	624.1	831.8	931.3
	Total	5240.2	6774.2	8260.2	9967.2	15069.0	16714.5	23335.3	28565.9	38000.3	42053.0	46895.6
	Assets											
1	LIQUID FUNDS	824.1	809.2	1156.1	869.7	1624.2	1619.6	3329.7	3198.4	6164.4	7818.8	6122.9
	a. Cash Balance	108.0	169.9	136.6	128.7	192.6	259.4	535.0	823.0	944.7	1091.5	1049.0
	Nepalese Notes & Coins	92.9	146.3	109.8	117.8	180.6	246.1	512.3	809.2	927.3	1072.6	1036.6
	Foreign Currency	15.1	23.6	26.8	10.9	12.0	13.3	22.7	13.8	17.4	18.9	12.4
	b. Bank Balance	716.1	502.3	982.0	508.9	861.6	1360.2	2794.7	2029.4	5219.7	6727.3	5073.9
	1. In Nepal Rastra Bank	385.6	357.7	724.8	441.9	774.5	1139.5	1846.8	1080.9	4787.2	5625.1	4706.3
	Domestic Currency					757.1	1136.5	1841.7	1063.2	4342.3	5606.0	4681.1
	Foreign Currency					17.4	3.0	5.1	17.7	444.9	19.1	21.2
	2. "A"Class Licensed Institution	2.3	3.1	5.9	4.2	13.4	6.1	36.3	47.8	26.0	118.1	134.1
	Domestic Currency					12.5	6.1	32.6	38.0	24.0	116.0	134.1
	Foreign Currency					0.9	0.0	3.7	9.8	2.0	2.1	0.0
	3. Other Financial Ins.					0.0	0.0	0.0	0.0	0.0	0.0	0.0
	4. In Foreign banks	328.2	141.5	251.3	62.8	73.7	214.6	911.6	900.7	406.5	984.1	233.4
	c. Money at Call	0.0	137.0	37.5	232.1	570.0	0.0	0.0	346.0	0.0	0.0	0.0
	Domestic Currency					570.0	0.0	0.0	0.0	0.0	0.0	0.0
	Foreign Currency					0.0	0.0	0.0	346.0	0.0	0.0	0.0
2	INVESTMENTS	823.0	1538.9	1599.4	2466.4	2100.3	3548.6	4704.6	4906.5	5146.0	4354.4	7145.0
	a. Govt. Securities	823.0	1538.9	1599.4	2466.4	2100.3	3548.6	4704.6	4906.5	5146.0	4354.4	7145.0
	b. NRB Bond								0.0	0.0	0.0	0.0
	c. Govt. Non-Fin. Ins.								0.0	0.0	0.0	0.0
	d. Other Non-Fin. Ins.								0.0	0.0	0.0	0.0
	e. Non Residents								0.0	0.0	0.0	0.0
3	SHARE & OTHER INVESTMENT	3.7	89.7	17.1	17.1	19.4	652.7	280.5	154.6	804.0	655.6	600.5
	1. Non Residents						646.2	274.0	138.4	702.0	291.7	313.1
	2. Others					19.4	6.5	6.5	16.2	102.0	363.8	287.5
4	LOANS & ADVANCES	2963.7	3969.6	5030.9	6116.6	7914.4	10124.2	14059.2	18814.3	24366.2	28129.7	31534.7
	a. Private Sector	2963.7	3969.6	4970.9	6047.4	7914.4	9630.6	13027.4	17718.2	22025.8	24002.0	26578.2
	b. Financial Institutions							388.9	572.9	1632.9	3063.0	2671.6
	c. Government Organizations	0.0	0.0	60.0	69.2	0.0	493.6	642.9	523.2	707.5	1064.6	2284.9
5	BILL PURCHASED					29.7	30.7	40.8	22.1	103.4	26.7	127.1
	a. Domestic Bills Purchased					16.4	21.7	28.8	16.3	99.9	18.5	23.1
	b. Foreign Bills Purchased					13.3	9.0	12.0	5.8	3.5	8.2	104.0
	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	0.0	0.0	0.0
	a. Against Domestic Bills								0.0	0.0	0.0	0.0
	b. Against Foreign Bills								0.0	0.0	0.0	0.0
7	FIXED ASSETS					133.7	152.0	170.3	314.9	427.2	463.1	460.3
8	OTHER ASSETS	582.8	353.7	438.0	482.9	449.9	576.9	750.2	1155.0	989.1	604.8	905.1
	a. Accrued Interest:	94.3	99.8	147.6	176.6	180.6	110.2	72.2	127.5	140.5	108.1	146.4
	Financial institution											76.5
	Govt. Entp	0.0	0.0	0.9	0.2		0.0	0.5	35.3	23.6	0.0	0.0
	Private Sector	94.3	99.8	146.7	176.4	180.6	110.2	71.7	92.2	116.9	108.1	69.9
	b. Staff Loans / Adv.						72.8	102.6	156.6	306.0	424.8	649.1
	c. Sundry Debtors					20.9	9.7	56.9	168.7	75.3	17.4	20.1
	d. Cash In Transit					3.3	0.0	0.0	0.0	0.0	0.0	0.0
	e. Others	531.4	267.0	309.1	320.8	245.1	384.1	518.5	702.1	467.4	54.4	89.5
9	Expenses not Written off					0.0	0.0	0.0	0.0	0.0	0.0	0.0
10	Non Banking Assets					48.7	9.9	0.0	0.0	0.0	0.0	0.0
11	Reconciliation Account					2748.7	0.0	0.0	0.0	0.0	0.0	0.0
12	Profit & Loss A/c					0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	5240.2	6774.2	8260.2	9967.2	15069.0	16714.5	23335.3	28565.9	38000.3	42053.0	46895.6

Table No. 16

Statement of Assets & Liabilities of BANK OF KATHMANDU LTD.

		Mid-July										
Liabilities		2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1	CAPITAL FUND	259.8	510.7	520.2	734.6	650.8	720.7	840.2	982.0	1342.1	1741.6	2071.4
	a. Paid-up Capital	233.6	463.6	463.6	463.6	463.6	463.6	603.1	603.1	844.4	1182.2	1359.5
	b. Calls in Advance										0.0	0.0
	c. Statutory Reserves	20.1	33.1	35.0	51.4	76.9	104.8	145.3	197.8	270.1	362.4	464.3
	d. Share Premium					0.0	0.0	0.0	0.0	0.0	0.0	0.0
	e. Retained Earning		5.5	12.9	51.9	6.5	1.0	8.3	6.7	22.2	34.7	50.6
	f. Others Reserves	6.1	8.5	8.7	167.7	92.9	139.2	68.9	174.4	205.4	136.4	165.0
	g. Exchange Fluctuation Func					10.9	12.1	14.6	0.0	0.0	25.9	32.0
2	BORROWINGS	100.0	0.0	498.2	912.2	6.0	753.2	930.0	300.0	300.0	500.0	664.9
	a. NRB	0.0	0.0	107.0	8.0	6.0	0.0	360.0	0.0	0.0	0.0	464.9
	b. "A"Class Licensed Institution	100.0	0.0	391.2	904.2	0.0	553.2	370.0	100.0	100.0	300.0	0.0
	c. Foreign Banks and Fin. Ins	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	d. Other Financial Ins.			0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	e. Bonds and Securities					200.0	200.0	200.0	200.0	200.0	200.0	200.0
3	DEPOSITS	5724.1	5735.9	6169.6	7741.6	8942.8	10429.3	12358.6	15832.7	18083.9	20315.8	21018.4
	a. Current	681.5	789.6	935.7	997.9	1302.6	1409.2	1661.8	2092.3	2294.4	2747.3	2428.2
	Domestic					1135.7	1218.8	1490.7	1908.9	2097.9	2217.2	2023.4
	Foreign					166.9	190.4	171.1	183.4	196.5	530.1	404.9
	b. Savings	1848.9	1862.6	2267.3	2873.8	3447.5	4582.0	5526.8	6595.2	7260.3	6723.2	6607.6
	Domestic					3244.5	4297.3	5298.3	6330.3	7032.4	6493.8	6421.0
	Foreign					203.0	284.7	228.5	264.9	227.9	229.4	186.5
	c. Fixed	1948.5	1958.8	1991.1	2279.7	2878.9	2709.8	3037.2	3703.1	4474.6	6383.6	7850.3
	Domestic					2194.2	1940.1	2216.5	3025.2	3587.7	5890.2	6953.6
	Foreign					684.7	769.7	820.7	677.9	886.9	493.4	896.6
	d. Call Deposits	1050.1	995.1	854.7	1450.7	1162.1	1618.6	1966.5	3198.1	3823.4	4093.9	3907.3
	e. Others	195.1	129.8	120.8	139.5	151.7	109.7	166.3	244.0	231.2	367.8	225.0
						19.2	11.0	9.3	34.2	34.6	37.9	21.6
4	Bills Payable					19.2	11.0	9.3	34.2	34.6	37.9	21.6
5	Other Liabilities	444.9	567.7	777.6	574.6	398.4	415.9	580.9	642.6	522.9	953.9	1194.4
	1. Sundry Creditor:					(12.8)	69.1	46.4	43.5	63.9	45.3	72.2
	2. Loan Loss Provision					269.7	236.2	286.5	279.0	297.5	387.1	488.8
	3. Interest Suspense a/c					27.8	24.0	14.7	14.8	11.9	12.0	0.5
	4. Others	444.9	567.7	777.6	574.6	113.7	86.6	233.3	305.3	149.6	509.5	632.9
6	Reconciliation A/c					0.0	0.0	0.0	0.0	0.0	0.0	0.0
7	Profit & Loss A/c	228.8				330.7	278.5	367.6	278.5	367.6	278.5	367.6
	Total	6528.8	6814.3	7965.6	9963.0	10246.0	12660.8	14997.5	18159.1	21009.3	24058.8	25582.1
Assets												
1	LIQUID FUNDS	1529.9	810.7	692.7	1150.0	1428.3	1945.6	1560.9	1513.1	2421.5	2724.4	2158.9
	a. Cash Balance	171.2	193.1	157.4	139.2	161.5	184.0	219.0	536.7	565.1	455.2	542.4
	Nepalese Notes & Coins	157.1	178.0	133.0	111.1	150.6	171.2	198.0	524.3	541.4	449.9	533.0
	Foreign Currency	14.1	15.1	24.4	28.1	10.9	12.8	21.0	12.4	23.7	5.3	9.4
	b. Bank Balance	972.3	490.2	527.8	655.7	579.0	544.7	1082.6	903.7	1603.9	1337.2	1136.6
	1. In Nepal Rastra Bank	399.9	298.2	362.4	447.4	417.9	349.3	883.5	606.1	1323.8	687.6	641.7
	Domestic Currency					386.7	336.7	877.1	592.5	1240.6	663.9	604.6
	Foreign Currency					31.2	12.6	6.4	13.6	83.2	23.7	37.1
	2. "A"Class Licensed Institution	11.3	59.3	19.9	26.1	29.3	21.3	42.3	85.6	136.0	395.7	98.0
	Domestic Currency					24.3	20.7	41.2	85.1	135.3	394.9	94.9
	Foreign Currency					5.0	0.6	1.1	0.5	0.7	0.8	3.1
	3. Other Financial Ins.					0.0	0.0	0.0	0.0	0.0	0.0	0.0
	4. In Foreign banks	561.1	132.7	145.5	182.2	131.8	174.1	156.8	212.0	144.1	253.9	396.9
	c. Money at Call	386.4	127.4	7.5	355.1	687.8	1216.9	259.3	72.7	252.5	932.0	479.9
	Domestic Currency					0.0	0.0	0.0	6.9	0.0	0.0	0.0
	Foreign Currency					687.8	1216.9	259.3	65.8	252.5	932.0	479.9
2	INVESTMENTS	300.8	542.7	1510.8	2371.8	2216.5	2654.8	2332.0	2113.2	1745.0	2954.9	4002.1
	a. Govt. Securities	300.8	542.7	1510.8	2371.8	2146.6	2654.8	2332.0	2113.2	1745.0	2954.9	4002.1
	b. NRB Bond								0.0	0.0	0.0	0.0
	c. Govt. Non-Fin. Ins.								0.0	0.0	0.0	0.0
	d. Other Non-Fin. Ins.								0.0	0.0	0.0	0.0
	e. Non Residents					69.9	0.0	0.0	0.0	0.0	0.0	0.0
3	SHARE & OTHER INVESTMENT	24.6	88.0	108.0	22.8	19.2	93.6	663.2	1090.8	1029.4	314.3	284.5
	1. Non Residents					19.2	93.6	663.2	1090.8	1029.4	88.1	40.1
	2. Others					0.0	0.0	0.0	0.0	0.0	0.0	0.0
4	LOANS & ADVANCES	4275.3	4840.1	4913.3	6049.7	6166.9	7525.2	9663.6	12692.9	14894.7	16847.1	17247.8
	a. Private Sector	4275.3	4751.7	4913.3	6049.7	6166.9	7443.3	9370.9	12692.9	14894.7	16350.3	16653.8
	b. Financial Institutions								0.0	0.0	346.9	444.1
	c. Government Organizations	0.0	88.4	0.0	0.0	0.0	81.9	292.7	0.0	0.0	149.9	149.9
5	BILL PURCHASED	51.8	137.5	27.7	25.0	82.3	17.6	31.1	46.4	35.0	197.2	706.5
	a. Domestic Bills Purchase					19.5	9.7	21.3	14.0	16.1	15.6	2.8
	b. Foreign Bills Purchase	51.8	137.5	27.7	25.0	15.0	6.0	6.0	28.7	13.0	20.9	17.0
	c. Import Bills & Imports					47.8	1.9	9.8	3.7	5.9	160.7	686.8
6	LOANS AGAINST COLLECTED BILLS	0.0	0.0	15.2	30.2	29.3	43.4	27.4	8.5	15.9	0.0	2.6
	a. Against Domestic Bills								8.5	15.9	0.0	2.6
	b. Against Foreign Bills	0.0	0.0	15.2	30.2	29.3	43.4	27.4	0.0	0.0	0.0	0.0
7	FIXED ASSETS					225.8	269.0	489.3	553.0	697.4	820.8	876.6
8	OTHER ASSETS	346.4	395.3	697.9	313.5	53.7	104.3	226.4	116.3	170.4	200.1	303.1
	a. Accrued Interest:	(5.5)	12.4	41.1	31.4	23.6	58.0	56.6	38.3	35.5	41.2	64.4
	Financial institution											44.6
	Govt. Entp	0.0	0.0	0.0	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	56.6	38.3	35.5	41.2	19.7
	b. Staff Loans / Adv.						0.0	29.9	32.3	44.2	56.0	64.4
	c. Sundry Debtor:					17.4	26.0	126.7	7.9	48.3	44.2	47.4
	d. Cash In Transit					0.0	0.0	0.0	20.5	0.0	3.6	4.9
	e. Others	351.9	382.9	656.8	282.1	12.7	20.3	13.2	17.3	42.4	55.1	122.0
9	Expenses not Written off					0.0	0.0	0.0	24.4	0.0	0.0	0.0
10	Non Banking Assets					24.0	7.3	3.6	0.5	0.0	0.0	0.0
11	Reconciliation Account					0.0	0.0	0.0	0.0	0.0	0.0	0.0
12	Profit & Loss A/c					0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	6528.8	6814.3	7965.6	9963.0	10246.0	12660.8	14997.5	18159.1	21009.3	24058.8	25582.1

Table No. 17
Statement of Assets & Liabilities of NEPAL CREDIT & COMMERCE BANK LTD.

(Rs. In million)

	Liabilities	Mid-July										
		2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1	CAPITAL FUND	364.2	380.8	510.7	941.3	725.5	260.7	(308.3)	200.7	684.7	1099.0	1523.3
	a. Paid-up Capital	350.0	350.0	490.0	595.0	693.6	698.4	699.1	1399.6	1399.6	1399.7	1400.0
	b. Calls in Advance										0.0	0.0
	c. Statutory Reserves	9.8	13.4	13.4	29.8	30.5	30.5	30.5	30.5	130.2	213.3	298.1
	d. Share Premium					0.0	0.0	0.0	0.0	0.0	0.0	0.0
	e. Retained Earning		0.0	0.0	113.6	0.0	(468.2)	(1063.2)	(1265.2)	(871.0)	(539.9)	(209.0)
	f. Others Reserves	4.4	17.4	7.3	202.9	0.0	0.0	25.3	35.8	25.9	25.0	33.3
	g. Exchange Fluctuation Fund					1.4	0.0	0.0	0.0	0.0	0.9	0.9
2	BORROWINGS	0.0	0.0	19.7	0.0	0.0	0.0	0.0	0.0	0.0	206.9	374.8
	a. NRB	0.0	0.0	19.7	0.0	0.0	0.0	0.0	0.0	0.0	206.9	374.8
	b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	d. Other Financial Ins.		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	e. Bonds and Securities								0.0	0.0	0.0	0.0
3	DEPOSITS	3772.7	3709.0	4294.1	5959.6	6630.1	6619.5	6500.3	7320.2	9137.0	10824.7	10951.3
	a. Current	261.2	362.4	252.3	452.5	380.3	372.6	451.4	440.8	593.5	564.4	619.3
	Domestic					374.3	361.4	440.7	427.6	587.9	552.9	609.1
	Foreign					6.0	11.2	10.7	13.2	5.6	12.5	10.2
	b. Savings	600.6	798.3	1024.6	1919.8	2626.1	3370.3	3317.3	4557.3	5457.7	4933.3	4923.8
	Domestic					2572.1	3300.0	3260.5	4468.7	5380.6	4855.3	4828.2
	Foreign					54.0	70.3	56.8	88.6	77.1	78.0	95.6
	c. Fixed	2710.2	2421.5	2613.0	2659.5	2676.5	1922.9	1736.6	508.5	1145.5	1902.3	3137.7
	Domestic					2675.2	1922.9	1735.7	508.5	1145.5	1902.3	3137.7
	Foreign					1.3	0.0	0.9	0.0	0.0	0.0	0.0
	d. Call Deposits	106.7	61.0	350.0	839.5	819.6	838.4	900.4	1718.5	1822.9	3281.9	2125.9
	e. Others	94.0	65.8	54.2	88.3	127.6	115.3	94.6	95.1	117.4	141.8	144.6
4	Bills Payable					5.8	63.6	14.5	110.2	15.4	30.7	8.7
5	Other Liabilities	466.4	928.0	811.8	715.3	1220.5	1651.0	2568.4	1988.6	1409.3	1824.2	1962.7
	1. Sundry Creditors					25.8	29.2	18.4	35.9	284.3	605.4	623.6
	2. Loan Loss Provision					584.9	684.7	1406.9	861.4	325.5	332.2	397.5
	3. Interest Suspense a/c					504.9	754.0	902.7	621.7	218.4	154.8	145.6
	4. Others	466.4	928.0	811.8	715.3	104.9	183.1	240.4	469.6	581.1	731.8	796.0
6	Reconciliation A/c					0.1	14.8	41.8	60.6	0.0	0.0	0.0
7	Profit & Loss A/c					98.3	31.2	495.6	410.6	457.0	214.8	214.8
	Total	4603.3	5017.8	5636.3	7616.2	8680.3	8640.8	8816.7	10175.9	11657.0	14442.5	15035.6
	Assets											
1	LIQUID FUNDS	940.3	809.7	793.3	1024.9	710.6	805.1	832.4	1632.2	1373.4	2356.3	1755.9
	a. Cash Balance	113.0	167.5	246.4	209.7	151.4	230.6	265.8	592.6	517.7	342.5	420.5
	Nepalese Notes & Coins	93.5	149.0	192.4	183.0	140.5	219.8	256.8	580.3	321.0	509.8	413.3
	Foreign Currency	19.5	18.5	54.0	26.7	10.9	10.8	9.0	12.3	21.7	7.9	7.2
	b. Bank Balance	357.5	378.5	433.9	760.8	511.3	553.4	490.9	885.2	844.3	1678.7	1315.4
	1. In Nepal Rastra Bank	249.8	235.8	363.2	550.6	441.0	478.2	255.1	762.4	781.5	1483.1	1071.8
	Domestic Currency					452.2	468.8	248.3	757.7	775.6	1483.6	1067.3
	Foreign Currency					(11.2)	9.4	6.8	4.7	5.9	(0.5)	4.5
	2. "A"Class Licensed Institution	32.9	52.6	26.1	112.1	23.5	19.6	71.0	38.0	20.8	57.1	84.3
	Domestic Currency					22.1	19.2	68.4	37.2	19.3	56.6	84.1
	Foreign Currency					1.4	0.4	2.6	0.8	1.5	0.5	0.2
	3. Other Financial Ins.					0.0	0.0	120.0	0.0	0.0	0.0	0.0
	4. In Foreign banks	74.8	90.1	44.6	98.1	46.8	55.6	44.8	84.8	42.0	138.5	159.3
	c. Money at Call	469.8	263.7	113.0	54.4	47.9	21.1	75.7	154.4	186.4	159.9	20.0
	Domestic Currency					10.0	0.0	40.0	60.0	60.0	90.0	20.0
	Foreign Currency					37.9	21.1	35.7	94.4	126.4	69.9	0.0
2	INVESTMENTS	197.7	199.7	315.2	511.9	324.7	521.6	1155.3	1835.6	1427.6	1861.0	2005.9
	a. Govt. Securities	197.7	199.7	315.2	511.9	324.7	521.6	1155.3	1735.6	1427.6	1761.0	1905.9
	b. NRB Bond								0.0	0.0	0.0	0.0
	c. Govt. Non-Fin. Ins.								0.0	0.0	0.0	0.0
	d. Other Non-Fin. Ins.								100.0	0.0	100.0	100.0
	e. Non Residents								0.0	0.0	0.0	0.0
3	SHARE & OTHER INVESTMENT	91.2	126.1	91.8	96.6	68.1	75.6	70.0	64.4	155.6	99.2	159.4
	1. Non Residents								0.0	0.0	0.0	0.0
	2. Others					68.1	75.6	70.0	64.4	155.6	99.2	159.4
4	LOANS & ADVANCES	2894.1	2936.9	3321.8	4417.6	5934.3	5836.6	5083.9	5084.5	7141.6	8373.4	9217.1
	a. Private Sector	2796.8	2838.8	3223.0	4271.2	5848.8	5692.4	4774.1	4786.1	6808.4	7987.3	8819.6
	b. Financial Institutions							173.4	173.4	173.4	185.8	197.1
	c. Government Organizations	97.3	98.1	98.8	146.4	85.5	144.2	136.4	125.0	159.8	200.3	200.4
5	BILL PURCHED	31.8	0.2	0.5	19.3	104.0	78.1	38.3	196.5	42.1	14.5	12.7
	a. Domestic Bills Purchased					78.4	69.6	10.7	187.6	41.4	4.1	3.5
	b. Foreign Bills Purchased	31.8	0.2	0.5	19.3	25.6	8.5	27.6	8.9	0.7	10.4	9.2
	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	a. Against Domestic Bills								0.0	0.0	0.0	0.0
	b. Against Foreign Bills								0.0	0.0	0.0	0.0
7	FIXED ASSETS					197.0	201.0	203.2	228.8	344.3	430.9	471.9
8	OTHER ASSETS	448.2	945.2	1113.7	1545.9	829.3	1024.4	1273.9	1071.1	856.9	875.2	934.7
	a. Accrued Interests	245.5	1.7	4.4	428.6	671.2	796.6	919.6	638.3	260.9	179.2	184.9
	Financial institution											39.1
	Govt. Entp.	0.0	0.0	0.0	2.3	0.0	0.0	35.2	51.4	37.9	4.8	0.1
	Private Sector	245.5	1.7	4.4	426.3	671.2	796.6	884.4	586.9	223.0	174.4	145.7
	b. Staff Loans / Adv.							27.6	36.8	59.4	79.6	94.0
	c. Sundry Debtors					20.2	12.7	63.6	66.8	42.5	26.4	56.8
	d. Cash In Transit					0.0	0.0	0.0	0.0	0.0	0.0	0.0
	e. Others	202.7	943.5	1109.3	1117.3	137.9	187.5	253.9	306.6	473.9	575.6	580.8
9	Expenses not Written off					15.9	11.8	7.7	2.9	1.1	0.0	0.0
10	Non Banking Assets					57.5	86.6	47.4	59.9	235.6	475.7	471.4
11	Reconciliation Account					0.0	0.0	0.0	0.0	78.8	(43.7)	6.6
12	Profit & Loss A/c					438.9	0.0	104.6	0.0	0.0	0.0	0.0
	Total	4603.3	5017.8	5636.3	7616.2	8680.3	8640.8	8816.7	10175.9	11657.0	14442.5	15035.6

Table No. 18

Statement of Assets & Liabilities of NEPAL INDUSTRIAL & COMMERCIAL BANK LTD.

(Rs. In million)

		Mid-July										
Liabilities		2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1	CAPITAL FUND	519.8	531.2	526.1	559.2	620.4	673.1	766.5	1069.9	1351.8	1660.3	1765.0
	a. Paid-up Capital	499.7	499.9	499.9	500.0	500.0	600.0	660.0	943.9	1140.5	1311.6	1311.6
	b. Calls in Advance										0.0	0.0
	c. Statutory Reserves	4.8	16.9	15.9	21.1	34.7	57.5	76.8	108.5	157.1	220.6	310.5
	d. Share Premium					0.0	0.0	0.0	0.0	41.9	41.9	41.9
	e. Retained Earning		11.8	7.6	3.1	82.1	11.5	25.0	11.9	1.6	30.6	2.1
	f. Others Reserves	15.3	2.7	2.7	35.0	0.0	0.0	0.0	5.6	10.8	45.3	85.5
	g. Exchange Fluctuation Fund					3.6	4.1	4.7	0.0	0.0	10.4	13.4
2	BORROWINGS	0.0	0.0	274.8	60.0	450.0	657.7	552.1	535.0	860.4	1923.3	973.3
	a. NRB	0.0	0.0	0.0	60.0	0.0	0.0	200.0	0.0	0.0	1287.1	630.8
	b. "A"Class Licensed Institution	0.0	0.0	274.8	0.0	450.0	450.0	152.1	335.0	660.4	436.2	142.5
	c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	7.7	0.0	0.0	0.0	0.0	0.0
	d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	e. Bonds and Securities						200.0	200.0	200.0	200.0	200.0	200.0
3	DEPOSITS	3575.8	3165.3	3143.9	5146.4	6243.3	8765.8	10068.3	13078.5	15579.9	15968.9	18394.4
	a. Current	248.0	257.2	235.8	278.5	233.1	391.8	510.2	648.2	831.4	1219.9	1608.7
	Domestic					206.3	357.1	473.8	621.9	811.6	1187.5	1568.5
	Foreign					26.8	34.7	36.4	26.3	19.7	32.4	40.3
	b. Savings	526.0	576.2	733.7	1280.4	2026.3	2797.4	3335.7	3667.7	3993.7	3732.6	3869.8
	Domestic					2018.7	2745.8	3249.8	3554.2	3916.3	3658.0	3812.4
	Foreign					7.6	51.6	85.9	113.5	77.4	74.5	57.4
	c. Fixed	1958.0	1347.1	1143.0	2083.1	2930.6	4064.5	4074.6	5876.0	7580.1	7554.1	9517.6
	Domestic					2559.3	3296.2	3689.1	5336.0	7118.3	7232.5	8786.6
	Foreign					371.3	768.3	385.5	539.9	461.8	321.5	730.9
	d. Call Deposits	797.1	942.9	966.1	1416.2	989.9	1459.2	2066.2	2814.4	3069.3	3340.9	3291.6
	e. Others	46.7	41.9	65.3	88.2	63.4	52.9	81.6	72.3	105.5	121.5	106.7
4	Bills Payable					28.3	91.5	31.7	31.8	238.9	10.6	5.2
5	Other Liabilities	286.7	166.1	302.9	388.6	212.9	329.2	299.9	487.2	615.9	685.7	931.3
	1. Sundry Creditors					16.4	51.5	50.3	206.2	290.7	94.4	229.5
	2. Loan Loss Provision					174.7	244.7	225.6	20.7	199.7	196.5	231.6
	3. Interest Suspense a/c					9.1	9.0	3.5	2.9	5.4	27.5	36.9
	4. Others	286.7	166.1	302.9	388.6	12.7	24.0	20.5	257.5	120.2	367.4	433.4
6	Reconciliation A/c					32742.2	38555.3	47040.6	0.0	73119.7	0.0	0.0
7	Profit & Loss A/c					193.6	148.8	232.1	248.9	357.1	447.4	498.4
	Total	4382.3	3862.7	4247.7	6154.2	40490.7	49221.4	58991.2	15451.4	92123.8	20696.2	22567.6
	Assets											
1	LIQUID FUNDS	539.4	606.5	348.0	448.8	1095.0	1097.5	858.8	1352.3	1461.1	2186.2	1677.1
	a. Cash Balance	127.1	139.9	95.8	79.1	69.8	139.2	181.6	235.2	337.3	530.6	405.8
	Nepalese Notes & Coins	117.2	120.4	88.5	65.6	59.5	129.3	172.7	227.0	325.2	525.6	399.0
	Foreign Currency	9.9	19.5	7.3	13.5	10.3	9.9	8.9	8.2	12.1	5.0	6.8
	b. Bank Balance	412.3	419.8	222.3	240.0	935.3	604.8	514.2	957.1	1123.8	1555.6	1271.3
	1. In Nepal Rastra Bank	331.7	350.6	175.2	205.1	832.4	450.7	358.8	634.1	971.0	589.3	817.9
	Domestic Currency					830.0	447.3	355.6	622.0	954.3	568.1	811.6
	Foreign Currency					2.4	3.4	3.2	12.2	16.7	21.2	6.3
	2. "A"Class Licensed Institution	9.4	9.7	6.2	12.4	19.3	34.3	29.2	138.1	28.0	498.6	61.8
	Domestic Currency					18.7	33.6	29.0	137.3	27.6	498.0	61.4
	Foreign Currency					0.6	0.7	0.2	0.8	0.4	0.6	0.4
	3. Other Financial Ins.					0.0	0.0	51.3	22.1	0.0	212.2	0.0
	4. In Foreign banks	71.2	59.5	40.9	22.5	83.6	119.8	74.9	162.8	124.8	255.5	391.6
	c. Money at Call	0.0	46.8	29.9	129.7	89.9	353.5	163.0	160.0	0.0	100.0	0.0
	Domestic Currency					0.0	167.5	130.0	160.0	0.0	100.0	0.0
	Foreign Currency					89.9	186.0	33.0	0.0	0.0	0.0	0.0
2	INVESTMENTS	511.4	680.0	1075.2	1235.3	1194.3	1756.6	1004.4	1545.4	2195.6	4270.1	3997.1
	a. Govt. Securities	511.4	680.0	1075.2	1235.3	1194.3	1756.6	1004.4	1545.4	2195.6	3979.0	3865.1
	b. NRB Bond								0.0	0.0	0.0	0.0
	c. Govt. Non-Fin. Ins.								0.0	0.0	0.0	0.0
	d. Other Non-Fin. Ins.								0.0	0.0	0.0	0.0
	e. Non Residents								0.0	0.0	291.2	132.0
3	SHARE & OTHER INVESTMENT	0.0	73.4	78.1	525.4	378.6	723.3	495.4	766.1	830.9	676.6	872.3
	1. Non Residents					287.1	505.5	378.8	689.6	784.4	418.9	641.3
	2. Others					91.5	217.8	116.6	76.5	46.5	257.7	231.0
4	LOANS & ADVANCES	2572.5	2328.8	2527.6	3729.1	4895.4	6882.8	9107.6	11446.5	13889.3	12906.1	15149.3
	a. Private Sector	2422.5	2278.8	2477.6	3684.1	4770.1	6777.5	8626.4	11009.8	13527.0	12602.8	14873.4
	b. Financial Institutions							338.7	436.4	362.3	303.3	275.9
	c. Government Organizations	150.0	50.0	50.0	45.0	125.3	105.3	142.5	0.3	0.0	0.0	0.0
	5 BILL PURCHED	49.7	9.4	10.5	6.6	17.9	19.3	21.1	18.8	26.5	23.2	16.2
	a. Domestic Bills Purchased					5.9	5.3	4.6	0.5	0.2	6.6	3.9
	b. Foreign Bills Purchased	49.7	9.4	10.5	6.6	12.0	14.0	16.5	18.3	26.3	16.6	12.3
	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	31.7	26.2	10.9	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
	b. Against Foreign Bills	0.0	31.7	26.2	10.9				0.0	0.0	0.0	0.0
7	FIXED ASSETS					50.9	33.9	139.9	172.1	221.8	292.4	354.2
8	OTHER ASSETS	709.3	132.9	182.1	198.1	100.1	136.1	305.0	122.8	337.5	331.5	492.0
	a. Accrued Interests	57.0	45.6	34.7	43.3	11.4	15.1	13.5	12.9	16.4	27.5	42.3
	Financial institution											3.2
	Govt. Entp.	0.0	0.0	0.0	0.6	0.0	0.0	0.7	0.0	0.0	0.0	0.0
	Private Sector	57.0	45.6	34.7	42.7	11.4	15.1	12.8	12.9	16.4	27.5	39.1
	b. Staff Loans / Adv.							15.1	15.2	18.9	42.2	55.0
	c. Sundry Debtors					34.0	62.8	187.4	80.0	274.5	69.8	130.2
	d. Cash In Transit					0.0	0.0	0.0	0.0	0.0	0.0	0.0
	e. Others	652.3	87.3	147.4	154.8	54.7	43.1	88.9	11.0	19.0	192.1	264.5
9	Expenses not Written off					13.7	12.2	15.0	26.7	40.2	10.1	9.3
10	Non Banking Assets					2.6	4.4	3.4	0.7	1.1	0.0	0.0
11	Reconciliation Account					32742.2	38555.3	47040.6	0.0	73119.7	0.0	0.0
12	Profit & Loss A/c					0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	4382.3	3862.7	4247.7	6154.2	40490.7	49221.4	58991.2	15451.4	92123.8	20696.2	22567.6

Table No. 19

Statement of Assets & Liabilities of Fund of LUMBINI BANK LTD.

(Rs. In million)

		Mid-July										
Liabilities		2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1	CAPITAL FUND	351.1	351.4	380.5	358.4	526.3	106.1	(622.1)	(34.0)	394.1	1151.5	1442.3
	a. Paid-up Capital	350.0	350.0	350.0	350.0	500.0	500.0	600.0	995.7	1096.1	1294.5	1300.0
	b. Calls in Advance										0.0	0.0
	c. Statutory Reserves	0.1	0.1	28.7	17.9	21.6	21.6	21.6	60.1	125.6	192.1	252.9
	d. Share Premium					0.0	0.0	0.0	0.0	0.0	0.0	5.3
	e. Retained Earning		0.0	0.0	(64.4)	0.0	(415.5)	(1245.4)	(1091.4)	(829.3)	(336.8)	(179.0)
	f. Others Reserves	1.0	1.3	1.8	54.9	0.0	0.0		0.0	0.0	0.0	61.5
	g. Exchange Fluctuation Fund					4.7	0.0	1.7	1.7	1.7	1.7	1.7
2	BORROWINGS	0.0	121.5	90.0	164.7	0.0	0.0	23.5	0.0	19.5	15.0	0.0
	a. NRB	0.0	121.5	0.0	164.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	b. "A"Class Licensed Institution	0.0	0.0	90.0	0.0	0.0	0.0	23.5	0.0	19.5	15.0	0.0
	c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	d. Other Financial Ins.					0.0	0.0	0.0	0.0	0.0	0.0	0.0
	e. Bonds and Securities								0.0	0.0	0.0	0.0
3	DEPOSITS	2097.4	2646.1	2959.8	3777.6	4029.5	4786.5	6024.6	5703.7	6444.9	5758.0	6773.0
	a. Current	66.6	122.8	158.7	200.0	149.8	159.9	348.0	336.8	528.3	351.5	301.5
	Domestic					143.7	154.1	327.1	324.9	528.3	338.2	261.6
	Foreign					6.1	5.8	20.9	11.9	0.0	13.3	39.9
	b. Savings	435.0	548.5	571.2	833.2	940.9	1769.4	2703.5	3304.4	3206.9	2106.9	2035.1
	Domestic					940.0	1768.9	2694.9	3283.6	3182.8	2079.0	2018.3
	Foreign					0.9	0.5	8.6	20.8	24.1	28.0	16.8
	c. Fixed	1271.3	1674.9	1808.1	1829.5	2142.8	1822.0	1660.1	878.1	1113.4	2109.1	3673.9
	Domestic					2107.5	1747.6	1593.6	864.9	1098.5	2094.8	3660.4
	Foreign					35.3	74.4	66.5	13.1	14.8	14.4	13.5
	d. Call Deposits	273.2	268.1	375.9	863.8	740.5	950.1	1222.2	1124.7	1550.6	1151.2	715.8
	e. Others	51.3	31.9	45.9	51.1	55.5	85.1	90.8	59.8	45.7	39.2	46.7
4	Bills Payable					47.4	104.6	14.3	29.1	17.9	10.3	6.2
5	Other Liabilities	95.6	292.0	221.3	484.4	775.5	1724.0	1468.7	1366.3	1177.7	839.8	504.1
	1. Sundry Creditors					6.0	57.8	39.3	65.0	47.5	82.9	86.5
	2. Loan Loss Provision					645.9	1391.3	1062.4	914.0	698.0	385.5	101.1
	3. Interest Suspense a/c					112.7	238.9	260.9	241.3	246.2	133.0	153.5
	4. Others	95.6	292.0	221.3	484.4	10.9	36.0	106.1	146.0	185.9	238.3	163.0
6	Reconciliation A/c					4.6	14.0			0.0	5.2	0.0
7	Profit & Loss A/c					0.0	0.0	225.9	328.7	391.8	297.7	399.9
	Total	2544.1	3410.9	3651.6	4785.1	5383.3	6735.2	7134.9	7393.8	8445.9	8077.4	9125.5
Assets												
1	LIQUID FUNDS	301.6	531.7	466.1	681.0	469.4	452.1	830.9	710.3	1311.0	1033.2	1100.1
	a. Cash Balance	63.7	98.6	83.8	114.7	92.7	133.4	138.5	146.3	168.1	198.5	293.3
	Nepalese Notes & Coins	56.5	90.1	66.8	96.4	82.1	122.4	129.5	141.8	156.3	191.3	287.9
	Foreign Currency	7.2	8.5	17.0	18.3	10.6	11.0	9.0	4.5	11.9	7.2	5.4
	b. Bank Balance	237.9	433.1	249.7	416.4	256.2	268.7	362.3	496.3	826.1	779.7	806.8
	1. In Nepal Rastra Bank	136.3	284.0	185.7	324.8	211.8	178.3	280.5	411.3	749.9	561.3	720.9
	Domestic Currency					206.9	176.5	273.3	401.2	739.8	555.3	713.3
	Foreign Currency					4.9	1.8	7.2	10.2	10.1	6.0	7.7
	2. "A"Class Licensed Institution	68.0	62.8	22.8	26.5	15.6	20.5	54.1	53.4	62.3	169.2	12.4
	Domestic Currency					12.6	20.3	54.1	53.4	62.3	168.7	12.1
	Foreign Currency					3.0	0.2		0.0	0.0	0.5	0.3
	3. Other Financial Ins.					0.0	0.0		0.0	0.0	0.0	0.0
	4. In Foreign banks	33.6	86.3	41.2	65.1	28.8	69.9	27.7	31.6	13.8	49.2	73.5
	c. Money at Call	0.0	0.0	132.6	149.9	120.5	50.0	330.1	67.7	316.8	55.0	0.0
	Domestic Currency					0.0	50.0	250.0	53.9	285.0	55.0	0.0
	Foreign Currency					120.5	0.0	80.1	13.8	31.8	0.0	0.0
2	INVESTMENTS	208.8	100.0	274.9	433.1	376.0	527.0	795.6	731.5	719.0	924.7	1251.7
	a. Govt. Securities	208.8	100.0	274.9	433.1	376.0	527.0	795.6	731.5	719.0	924.7	1251.7
	b. NRB Bond								0.0	0.0	0.0	0.0
	c. Govt. Non-Fin. Ins.								0.0	0.0	0.0	0.0
	d. Other Non-Fin Ins.								0.0	0.0	0.0	0.0
	e. Non Residents								0.0	0.0	0.0	0.0
3	SHARE & OTHER INVESTMENT	3.3	170.7	20.8	5.3	16.0	147.0	33.9	85.9	209.6	84.9	81.3
	1. Non Residents						101.0	28.2	79.6	78.2	74.8	71.2
	2. Others					16.0	46.0	5.7	6.4	131.5	10.1	10.1
4	LOANS & ADVANCES	1793.0	2295.4	2626.7	3207.0	3816.9	4315.0	4938.2	5365.7	5680.3	5479.7	6211.3
	a. Private Sector	1793.0	2280.4	2579.9	3162.0	3816.9	4170.8	4658.1	5201.4	5539.4	5378.3	6010.4
	b. Financial Institutions							150.5	164.3	140.9	101.4	201.0
	c. Government Organizations	0.0	15.0	46.8	45.0	0.0	144.2	129.6	0.0	0.0	0.0	0.0
5	BILL PURCHED	0.2	1.2	5.3	11.0	12.9	69.0	6.4	1.6	1.1	0.7	1.8
	a. Domestic Bills Purchased					2.9	0.2	0.7	0.2	0.0	0.0	0.0
	b. Foreign Bills Purchased	0.2	1.2	5.3	11.0	10.0	68.8	5.7	1.4	1.1	0.7	1.8
	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	a. Against Domestic Bills								0.0	0.0	0.0	0.0
	b. Against Foreign Bills	0.0	0.0	0.0	0.0				0.0	0.0	0.0	0.0
7	FIXED ASSETS					47.2	50.1	75.6	76.5	92.0	143.3	167.3
8	OTHER ASSETS	237.2	312.0	257.8	447.7	217.8	303.1	359.3	383.2	416.8	410.9	237.5
	a. Accrued Interests	57.0	65.3	65.7	117.6	112.7	205.9	226.0	211.5	239.0	132.3	53.7
	Financial institution											0.0
	Govt. Entp.	0.0	0.0	0.0	0.0	0.0	4.5		0.0	0.0	0.0	0.0
	Private Sector	57.0	65.3	65.7	117.6	112.7	201.4	226.0	211.5	239.0	132.3	53.7
	b. Staff Loans / Adv.						44.8	38.4	39.8	41.0	44.2	42.5
	c. Sundry Debtors					78.2	5.4	48.5	62.7	43.6	30.4	68.7
	d. Cash In Transit					0.0	0.0	0.0	0.0	0.0	0.0	0.0
	e. Others	180.2	246.7	192.1	330.1	26.9	47.0	46.6	69.2	93.2	204.0	72.7
9	Expenses not Written off					10.6	16.2	21.0	3.3	0.0	0.0	0.0
10	Non Banking Assets					45.0	54.1	73.8	35.8	16.0	0.0	74.4
11	Reconciliation Account					0.0	0.0	0.0	0.0	0.0	0.0	0.0
12	Profit & Loss A/c					371.5	801.6		0.0	0.0	0.0	0.0
	Total	2544.1	3410.9	3651.6	4785.1	5383.3	6735.2	7134.9	7393.8	8445.9	8077.4	9125.5

Table No. 20

Statement of Assets & Liabilities of MACHHAPUCHHRE BANK LTD.

(Rs. In million)

		Mid-July										
Liabilities		2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1	CAPITAL FUND	84.1	137.3	486.4	542.9	552.9	802.8	930.8	1086.7	1576.8	1700.2	1773.5
	a. Paid-up Capital	84.0	136.2	544.2	550.0	550.0	715.0	821.7	901.3	1479.1	1479.3	1627.2
	b. Calls in Advance										0.0	0.0
	c. Statutory Reserves	0.0	0.0	0.0	3.1	12.4	29.4	56.2	0.0	88.0	112.6	127.3
	d. Share Premium					0.0	0.0	0.0	71.0	0.0	0.0	0.0
	e. Retained Earning		0.0	(57.8)	(15.4)	(9.5)	3.4	13.5	107.8	3.1	99.2	9.8
	f. Others Reserves	0.1	1.1	0.0	5.2	0.0	55.0	35.3	0.0	0.0	0.0	0.0
	g. Exchange Fluctuation Fund					0.0	0.0	4.1	6.6	6.6	9.1	9.2
2	BORROWINGS	0.0	0.0	90.0	75.2	154.2	117.1	228.5	88.6	4.1	150.0	1247.6
	a. NRB	0.0	0.0	0.0	3.0	0.0	117.1	80.8	36.6	0.9	0.0	1162.0
	b. "A"Class Licensed Institution	0.0	0.0	90.0	72.2	154.2	0.0	119.0	3.0	0.0	150.0	85.6
	c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	28.7	49.0	3.2	0.0	0.0
	d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	e. Bonds and Securities								0.0	0.0	0.0	0.0
3	DEPOSITS	700.0	994.8	1778.7	2754.6	5586.5	7893.3	9475.0	11101.1	15596.1	18533.5	16411.4
	a. Current	27.0	49.3	53.5	71.4	142.6	248.9	346.2	497.3	549.5	626.0	488.0
	Domestic					130.6	240.4	336.6	469.7	527.6	570.2	464.5
	Foreign					12.0	8.5	9.6	27.6	21.9	55.8	23.5
	b. Savings	57.8	134.5	252.1	493.1	1250.0	2333.3	3856.8	4933.3	6844.5	6598.8	5622.2
	Domestic					1246.2	2322.6	3832.7	4905.1	6811.9	6577.1	5598.3
	Foreign					3.8	10.7	24.1	28.2	32.6	21.7	23.9
	c. Fixed	612.0	736.2	921.6	1227.3	1914.8	2604.9	2733.4	2961.2	3681.8	6754.2	6503.7
	Domestic					1897.1	2362.9	2542.5	2546.8	3268.6	6572.1	6251.2
	Foreign					17.7	242.0	190.9	414.4	413.2	182.1	252.5
	d. Call Deposits	0.0	69.9	530.6	892.0	2209.3	2586.0	2269.1	2588.4	4309.3	4416.2	3640.8
	e. Others	3.2	4.9	20.9	70.8	69.8	120.2	269.5	120.9	211.0	138.3	156.6
4	Bills Payable					9.3	11.4	21.5	10.2	24.1	14.5	3.6
5	Other Liabilities	16.9	55.5	76.4	123.6	220.4	271.5	448.3	709.1	1100.9	1143.1	785.7
	1. Sundry Creditors					92.5	64.1	10.7	14.0	20.4	20.8	14.8
	2. Loan Loss Provision					67.3	77.4	229.3	263.7	517.3	654.6	314.9
	3. Interest Suspense a/c					26.8	47.6	42.9	44.6	67.7	106.4	135.7
	4. Others	16.9	55.5	76.4	123.6	33.8	82.4	165.4	386.8	495.5	361.3	320.4
6	Reconciliation A/c					13614.6	0.0	0.0	0.0	188.5	0.0	0.0
7	Profit & Loss A/c					116.3	159.7	93.0	146.6	92.6	136.2	6.4
	Total	801.0	1187.6	2431.5	3496.3	20254.2	9255.8	11197.1	13142.3	18583.1	21677.5	20228.2
	Assets											
1	LIQUID FUNDS	151.5	265.2	421.7	560.3	746.2	1518.2	1434.1	1588.2	2770.8	3121.3	2511.7
	a. Cash Balance	21.6	31.5	45.6	64.8	121.6	280.4	386.0	560.3	743.2	1049.4	870.1
	Nepalese Notes & Coins	17.9	26.7	37.7	58.9	109.0	262.4	364.4	539.3	695.6	1028.4	830.4
	Foreign Currency	3.7	4.8	7.9	5.9	12.6	18.0	21.6	21.0	47.6	21.0	39.7
	b. Bank Balance	89.9	194.6	156.1	345.5	609.6	519.4	898.1	1027.9	2027.6	1410.3	1333.8
	1. In Nepal Rastra Bank	37.4	110.8	88.9	136.7	463.3	489.1	785.7	893.3	1757.0	1094.6	1072.7
	Domestic Currency					456.0	480.7	777.5	868.0	1743.6	1070.1	1068.4
	Foreign Currency					7.3	8.4	8.2	25.3	13.4	24.5	4.3
	2. "A"Class Licensed Institution	6.8	47.0	27.7	54.7	102.4	13.0	38.4	19.8	99.4	124.0	104.7
	Domestic Currency					101.4	24.0	36.7	19.1	98.2	122.4	102.2
	Foreign Currency					1.0	(11.0)	1.7	0.7	1.2	1.6	2.6
	3. Other Financial Ins.					0.0	0.0	51.0	11.9	0.4	3.6	0.0
	4. In Foreign banks	45.7	36.8	39.5	154.1	43.9	17.3	23.0	102.9	170.8	188.1	156.3
	c. Money at Call	40.0	39.1	220.0	150.0	15.0	718.4	150.0	0.0	0.0	661.6	307.9
	Domestic Currency					15.0	525.0	150.0	0.0	0.0	508.0	60.0
	Foreign Currency					0.0	193.4	0.0	0.0	0.0	153.6	247.9
2	INVESTMENTS	47.5	49.4	79.3	71.3	127.3	904.5	951.3	827.4	477.8	1896.5	1238.6
	a. Govt. Securities	47.5	49.4	79.3	71.3	127.3	904.5	951.3	827.4	477.8	1896.5	1238.6
	b. NRB Bond								0.0	0.0	0.0	0.0
	c. Govt. Non-Fin. Ins.								0.0	0.0	0.0	0.0
	d. Other Non-Fin. Ins.								0.0	0.0	0.0	0.0
	e. Non Residents								0.0	0.0	0.0	0.0
3	SHARE & OTHER INVESTMENT	7.5	28.9	319.0	203.1	341.3	286.9	871.2	686.2	768.3	200.3	170.9
	1. Non Residents					274.3	274.6		556.9	0.0	37.4	62.2
	2. Others					67.0	12.3	871.2	129.3	768.3	162.9	108.7
4	LOANS & ADVANCES	499.2	680.8	1494.1	2541.7	5051.4	6033.4	7281.3	8880.5	12956.9	14934.3	14710.6
	a. Private Sector	499.2	680.8	1494.1	2541.7	5051.4	6033.4	6325.2	8195.7	12494.4	14541.8	14024.5
	b. Financial Institutions							622.2	519.8	413.3	359.4	638.7
	c. Government Organizations							333.9	165.0	49.2	33.1	47.4
5	BILL PURCHED	0.6	1.8	1.9	2.7	80.2	113.2	45.0	89.1	27.4	37.8	21.5
	a. Domestic Bills Purchased					71.2	104.2	17.0	46.0	17.7	32.4	18.1
	b. Foreign Bills Purchased	0.6	1.8	1.9	2.7	9.0	9.0	28.0	43.1	9.7	5.4	3.4
	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	a. Against Domestic Bills								0.0	0.0	0.0	0.0
	b. Against Foreign Bills								0.0	0.0	0.0	0.0
7	FIXED ASSETS					86.2	104.9	259.5	529.6	664.0	732.3	725.5
8	OTHER ASSETS	94.7	161.5	115.5	117.2	152.8	221.7	286.7	464.7	594.1	624.1	690.3
	a. Accrued Interests	3.4	15.2	12.7	17.0	27.0	54.8	47.1	47.2	84.6	140.2	166.6
	Financial Institution											28.4
	Govt. Entp.											0.0
	Private Sector	3.4	15.2	12.7	17.0	27.0	54.8	39.8	47.1	84.6	140.2	138.1
	b. Staff Loans / Adv.						24.0	39.7	52.2	50.9	103.6	130.0
	c. Sundry Debtors					5.2	38.5	40.6	15.8	3.9	7.0	57.6
	d. Cash In Transit					0.0	0.0	0.0	0.0	0.0	0.0	0.0
	e. Others	91.3	146.3	102.8	100.2	120.6	104.4	159.3	349.5	454.7	373.3	336.1
9	Expenses not Written off					48.4	54.4	64.6	75.0	134.0	124.9	153.1
10	Non Banking Assets					5.8	18.6	3.4	1.6	7.6	6.0	6.0
11	Reconciliation Account					13614.6	0.0	0.0	0.0	182.2	0.0	0.0
12	Profit & Loss A/c					0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	801.0	1187.6	2431.5	3496.3	20254.2	9255.8	11197.1	13142.3	18583.1	21677.5	20228.2

Table No. 21
Statement of Assets & Liabilities of KUMARI BANK LTD.

(Rs. In million)

	Liabilities	Mid-July										
		2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1	CAPITAL FUND	350.0	347.3	348.6	501.4	559.7	766.8	863.2	1595.6	1370.0	1624.5	1966.2
	a. Paid-up Capital	350.0	350.0	350.0	500.0	500.0	625.0	750.0	1470.0	1186.0	1306.0	1485.0
	b. Calls in Advance										0.0	0.0
	c. Statutory Reserves	0.0	0.0	0.3	0.3	12.5	30.1	50.8	84.9	119.8	172.1	235.4
	d. Share Premium					0.0	0.0	0.0	0.0	0.0	0.0	4.4
	e. Retained Earning		(2.9)	(2.9)	(2.9)	17.2	8.0	19.6	35.0	38.3	19.2	17.7
	f. Others Reserves	0.0	0.2	1.2	4.0	26.3	100.0	37.5	0.0	20.0	121.3	217.2
	g. Exchange Fluctuation Fund					3.7	3.7	5.3	5.7	5.9	5.9	6.4
2	BORROWINGS	0.0	32.0	0.0	0.0	401.8	224.4	213.0	100.0	693.4	829.7	1060.9
	a. NRB	0.0	32.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	384.0
	b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0	401.8	224.4	213.0	100.0	293.4	429.7	276.9
	c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	d. Other Financial Ins.		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	e. Bonds and Securities								0.0	400.0	400.0	400.0
3	DEPOSITS	316.0	1180.0	2513.1	4816.5	6270.1	7800.4	10560.0	12781.0	15860.6	17408.5	16986.3
	a. Current	37.3	84.1	135.1	250.8	280.3	355.2	401.0	600.9	779.2	634.2	792.4
	Domestic					260.4	344.9	382.4	570.0	758.1	601.1	733.1
	Foreign					19.9	10.3	18.6	30.9	21.2	33.1	59.2
	b. Savings	75.4	260.9	461.9	910.9	1515.5	2317.9	4469.0	4142.7	4150.0	5114.4	6551.4
	Domestic					1488.4	2265.3	4319.8	3966.1	4042.8	5012.7	6441.6
	Foreign					27.1	52.6	149.2	176.6	107.2	101.7	109.9
	c. Fixed	86.8	332.3	795.4	1292.4	2302.1	3189.9	2772.2	3799.6	4527.0	7206.2	6654.7
	Domestic					2282.5	2983.1	2650.4	3473.0	4506.5	6877.5	6005.9
	Foreign					19.6	206.8	121.8	326.6	20.5	328.7	648.8
	d. Call Deposits	105.0	482.7	1093.3	2299.9	2102.8	1880.7	2827.7	4124.6	6135.6	4266.5	2851.6
	e. Others	11.5	20.0	27.4	62.5	69.4	56.7	90.1	113.3	268.7	187.2	136.2
4	Bills Payable					7.3	11.9	16.6	65.3	70.0	42.3	8.1
5	Other Liabilities	8.6	52.4	205.6	412.1	363.0	444.2	391.9	784.9	845.5	1093.5	1642.0
	1. Sundry Creditors					146.2	248.6	195.9	513.6	511.7	735.5	1046.6
	2. Loan Loss Provision					144.2	130.3	133.4	189.6	186.6	199.0	296.4
	3. Interest Suspense a/c					5.9	22.9	42.1	53.8	71.6	83.2	113.1
	4. Others	8.6	52.4	205.6	412.1	66.7	42.4	20.5	28.0	75.6	75.8	185.8
6	Reconciliation A/c					0.0	0.0	0.0	0.0	0.0	0.0	0.0
7	Profit & Loss A/c					93.6	142.9	279.7	292.1	425.6	501.1	239.2
	Total	674.6	1611.7	3067.3	5730.0	7695.5	9390.6	12324.4	15619.0	19265.1	21499.7	21902.7
	Assets											
1	LIQUID FUNDS	271.8	129.2	291.7	1067.4	513.2	813.6	1424.6	1490.7	2078.7	3388.5	1620.0
	a. Cash Balance	18.8	30.3	40.8	68.5	111.2	135.8	190.8	565.6	549.1	574.1	524.8
	Nepalese Notes & Coins	16.5	23.4	38.6	64.8	107.9	129.9	178.6	542.4	530.6	567.6	505.9
	Foreign Currency	2.3	6.9	2.2	3.7	3.3	5.9	12.2	23.2	18.6	6.5	18.9
	b. Bank Balance	153.0	98.9	250.9	617.0	332.1	252.5	481.4	368.2	1227.2	2149.4	643.7
	1. In Nepal Rastra Bank	86.0	50.9	224.0	524.6	219.8	209.2	384.8	244.6	1120.8	1666.7	526.9
	Domestic Currency					211.1	207.8	368.1	232.5	1091.0	1660.7	526.6
	Foreign Currency					8.7	1.4	16.7	12.1	29.7	6.0	0.3
	2. "A"Class Licensed Institution	37.3	1.3	2.2	10.5	5.5	6.0	5.6	59.2	16.2	158.4	25.4
	Domestic Currency					3.8	4.7	2.8	57.6	12.5	152.9	25.3
	Foreign Currency					1.7	1.3	2.8	1.6	3.7	5.5	0.1
	3. Other Financial Ins.					0.0	0.0	0.0	0.0	0.0	0.0	0.0
	4. In Foreign banks	29.7	46.7	24.7	81.9	106.8	37.3	91.0	64.4	90.3	324.3	91.4
	c. Money at Call	100.0	0.0	0.0	381.9	69.9	425.3	752.4	556.8	302.4	665.0	451.5
	Domestic Currency					0.0	145.0	372.2	25.0	90.0	365.0	230.8
	Foreign Currency					69.9	280.3	380.2	531.8	212.4	300.0	220.7
2	INVESTMENTS	19.8	116.7	236.0	601.9	1220.7	1114.3	1297.9	1469.1	1080.1	1729.9	2804.8
	a. Govt. Securities	19.8	116.7	236.0	601.9	1120.3	1114.3	1297.9	1469.1	1080.1	1729.9	2804.8
	b. NRB Bond								0.0	0.0	0.0	0.0
	c. Govt. Non-Fin. Ins.					100.4	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
	e. Non Residents								0.0	0.0	0.0	0.0
3	SHARE & OTHER INVESTMENT	0.0	138.3	187.5	0.0	120.0	0.4	0.4	168.2	158.3	21.9	727.5
	1. Non Residents					0.0	0.0	0.0	0.0	0.0	0.0	270.6
	2. Others					120.0	0.4	0.4	168.2	158.3	21.9	457.0
4	LOANS & ADVANCES	263.5	1120.2	2144.4	3709.0	5519.2	6918.3	9011.0	11449.0	14681.8	14875.1	14898.4
	a. Private Sector	263.5	1060.2	2104.4	3659.0	5519.2	6848.3	8789.7	11200.8	14503.6	14798.6	14731.5
	b. Financial Institutions							151.3	248.2	178.2	76.6	166.9
	c. Government Organizations	0.0	60.0	40.0	50.0	0.0	70.0	70.0	0.0	0.0	0.0	0.0
5	BILL PURCHED	1.6	1.4	2.0	0.0	37.7	91.8	51.5	81.8	117.0	96.0	28.0
	a. Domestic Bills Purchased					4.6	21.0	22.5	45.3	75.5	63.8	10.7
	b. Foreign Bills Purchased	1.6	1.4	2.0	0.0	6.9	70.8	29.0	36.6	41.5	32.2	17.3
	c. Import Bills & Imports					26.2	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	0.0	0.0	0.0
	a. Against Domestic Bills								0.0	0.0	0.0	0.0
	b. Against Foreign Bills								0.0	0.0	0.0	0.0
7	FIXED ASSETS					81.5	89.7	189.3	221.9	247.9	285.2	305.8
8	OTHER ASSETS	117.9	105.9	205.7	351.7	202.9	357.7	344.8	730.9	879.3	1103.0	1518.2
	a. Accrued Interests	1.7	7.2	14.2	21.3	20.9	39.4	50.7	69.6	89.8	101.0	141.4
	Financial Institution											28.2
	Govt. Entp.	0.0	0.0		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	50.7	69.6	89.8	101.0	113.1
	b. Staff Loans / Adv.						21.5	39.4	46.7	0.0	103.9	143.7
	c. Sundry Debtors					94.9	3.0	9.9	16.3	0.0	113.4	154.9
	d. Cash In Transit					0.0	0.0	0.0	0.0	0.0	0.0	0.0
	e. Others	116.2	98.7	191.5	330.4	87.1	293.8	244.8	598.2	789.5	784.7	1078.3
9	Expenses not Written off					0.0	0.0	0.1	0.0	0.1	0.0	0.0
10	Non Banking Assets					0.0	4.8	4.8	7.4	0.0	0.0	0.0
11	Reconciliation Account					0.3	0.0	0.0	0.0	21.9	0.0	0.0
12	Profit & Loss A/c					0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	674.6	1611.7	3067.3	5730.0	7695.5	9390.6	12324.4	15619.0	19265.1	21499.7	21902.7

Table No. 22

Statement of Assets & Liabilities of LAXMI BANK LTD.

(Rs. In million)

		Mid-July									
Liabilities		2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1	CAPITAL FUND	275.0	330.0	550.0	612.8	618.1	798.8	1047.9	1158.3	1795.6	1912.8
	a. Paid-up Capital	275.0	330.0	549.2	609.8	609.8	729.7	913.2	1098.1	1613.5	1613.5
	b. Calls in Advance									0.0	0.0
	c. Statutory Reserves	0.0	0.0	0.2	2.3	7.6	14.7	27.8	51.8	89.6	155.0
	d. Share Premium				0.0	0.0	0.0	0.0	0.0	13.1	13.1
	e. Retained Earning	0.0	0.0	0.0	0.0	0.0	0.0	52.1	5.5	21.3	17.0
	f. Others Reserves	0.0	0.0	0.6	0.0	0.0	53.4	53.4	0.0	51.8	104.5
	g. Exchange Fluctuation Fund				0.7	0.7	1.0	1.4	2.9	6.3	9.7
2	BORROWINGS	0.0	70.0	317.0	17.7	29.8	0.0	450.0	800.0	450.0	350.0
	a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	b. "A"Class Licensed Institution	0.0	70.0	279.8	17.7	29.8		450.0	450.0	100.0	0.0
	c. Foreign Banks and Fin. Ins.	0.0	0.0	37.2	0.0	0.0		0.0	0.0	0.0	0.0
	d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0
	e. Bonds and Securities							0.0	350.0	350.0	350.0
3	DEPOSITS	112.6	691.8	1684.3	3028.6	4444.3	7611.7	10917.2	16051.3	18082.9	18299.6
	a. Current	2.8	49.7	211.1	429.4	94.6	378.6	284.4	1043.8	819.8	749.6
	Domestic				404.4	84.5	360.9	266.3	1014.4	769.2	665.5
	Foreign				25.0	10.1	17.7	18.1	29.4	50.6	84.0
	b. Savings	17.9	98.5	185.5	446.7	1000.1	1857.2	2590.4	3463.2	3684.9	3215.7
	Domestic				442.1	985.0	1784.7	2412.2	3287.7	3464.2	3070.6
	Foreign				4.6	15.1	72.5	178.3	175.5	220.7	145.1
	c. Fixed	64.5	288.6	1082.9	1779.2	2657.6	4256.2	5824.7	7185.0	7821.6	9453.5
	Domestic				1729.7	2642.7	4117.5	5404.6	6406.5	6472.5	8600.5
	Foreign				49.5	14.9	138.7	420.1	778.5	1349.1	853.0
	d. Call Deposits	24.4	247.2	187.8	346.8	651.0	947.3	2068.6	4003.9	5455.4	4673.9
	e. Others	3.0	7.8	17.0	26.5	41.0	172.4	149.1	355.3	301.2	207.0
4	Bills Payable				31.4	85.0	55.4	5.9	16.2	5.3	302.1
5	Other Liabilities	1.9	20.3	70.4	196.1	268.1	269.1	485.8	643.2	969.3	1207.3
	1. Sundry Creditors				58.4	73.9	21.2	26.4	33.0	48.2	41.3
	2. Loan Loss Provision				60.4	69.8	91.8	113.5	147.7	176.2	185.5
	3. Interest Suspense a/c				2.1	10.1	15.5	19.3	21.9	29.3	40.1
	4. Others	1.9	20.3	70.4	75.2	114.3	140.6	326.6	440.5	715.6	940.4
6	Reconciliation A/c							0.0	0.0	0.0	0.0
7	Profit & Loss A/c				49.6	63.8	65.5	120.8	186.2	326.2	380.4
	Total	389.5	1112.1	2621.7	3936.2	5509.1	8800.5	13027.6	18855.1	21629.3	22452.2
Assets											
1	LIQUID FUNDS	222.8	168.5	490.8	529.1	225.2	482.7	1489.9	2082.8	2744.1	2823.3
	a. Cash Balance	3.0	16.0	37.0	105.9	66.6	119.4	267.9	211.7	244.3	355.4
	Nepalese Notes & Coins	2.8	15.2	35.4	101.7	64.3	109.2	262.6	200.6	239.9	350.4
	Foreign Currency	0.2	0.8	1.6	4.2	2.3	10.2	5.4	11.1	4.4	5.0
	b. Bank Balance	165.8	137.5	342.6	358.6	158.6	350.3	970.2	1621.1	1595.4	2417.9
	1. In Nepal Rastra Bank	40.7	80.1	222.6	254.9	132.4	323.7	720.4	1243.7	1222.4	1873.6
	Domestic Currency				252.0	128.5	319.0	701.6	1224.0	1206.5	1802.6
	Foreign Currency				2.9	3.9	4.7	18.8	19.6	15.9	71.0
	2. "A"Class Licensed Institution	107.2	26.6	68.8	32.6	8.4	4.1	46.0	59.4	36.1	128.6
	Domestic Currency				31.5	8.2	4.1	46.0	59.4	36.1	81.3
	Foreign Currency				1.1	0.2	0.0	0.0	0.0	0.0	47.3
	3. Other Financial Ins.				0.0	0.0	0.0	0.0	0.0	0.0	0.0
	4. In Foreign banks	17.9	30.8	51.2	71.1	17.8	22.5	203.8	318.0	336.9	415.7
	c. Money at Call	54.0	15.0	111.2	64.6	0.0	13.0	251.7	250.0	904.4	50.0
	Domestic Currency				1.0	0.0	13.0	251.7	250.0	150.0	50.0
	Foreign Currency				63.6	0.0	0.0	0.0	0.0	754.4	0.0
2	INVESTMENTS	30.0	95.0	283.9	401.0	425.0	977.8	734.7	933.9	1520.4	2019.7
	a. Govt. Securities	30.0	95.0	283.9	401.0	425.0	977.8	684.7	883.9	1470.4	1969.7
	b. NRB Bond							0.0	0.0	0.0	0.0
	c. Govt. Non-Fin. Ins.							0.0	0.0	0.0	50.0
	d. Other Non-Fin. Ins.							50.0	50.0	50.0	0.0
	e. Non Residents							0.0	0.0	0.0	0.0
3	SHARE & OTHER INVESTMENT	0.0	0.0	0.0	13.4	155.6	459.3	516.5	1715.4	1676.7	1031.9
	1. Non Residents				0.0	0.0	0.0	0.0	0.0	989.3	612.3
	2. Others				13.4	155.6	459.3	516.5	1715.4	687.4	419.6
4	LOANS & ADVANCES	124.1	764.0	1701.0	2700.8	4274.3	6527.5	9784.0	13446.1	14731.8	15262.7
	a. Private Sector	74.1	764.0	1701.0	2700.8	4149.7	6374.2	9784.0	13446.1	14283.8	14789.0
	b. Financial Institutions							0.0	0.0	316.4	339.0
	c. Government Organizations	50.0	0.0	0.0	0.0	124.6	153.3	0.0	0.0	131.6	134.6
5	BILL PURCHASD	0.0	12.2	49.8	35.2	0.3	1.7	10.5	17.3	4.6	126.8
	a. Domestic Bills Purchased				0.0	0.0	1.7	10.5	17.3	1.3	23.6
	b. Foreign Bills Purchased	0.0	12.2	49.8	35.2	0.3	0.0	0.0	0.0	3.3	1.2
	c. Import Bills & Imports				0.0	0.0	0.0	0.0	0.0	0.0	102.0
6	LOANS AGAINST COLLECTED BILLS	0.0	0.0	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
	b. Against Foreign Bills							0.0	0.0	0.0	0.0
7	FIXED ASSETS				149.0	162.3	194.5	273.6	323.1	380.5	450.5
8	OTHER ASSETS	12.6	72.4	96.2	83.6	243.6	145.8	203.6	331.7	570.1	737.3
	a. Accrued Interests	0.7	5.2	14.9	23.0	28.1	24.9	32.7	49.5	115.9	68.1
	Financial Institution										
	Govt. Entp.	0.0	0.3	0.0	0.0	0.0	0.1	32.7	0.0	0.0	0.0
	Private Sector	0.7	4.9	14.9	23.0	28.1	24.8	0.0	49.5	115.9	68.1
	b. Staff Loans / Adv.					12.7	25.6	30.3	53.0	64.5	89.1
	c. Sundry Debtors				9.7	59.3	6.8	6.8	0.9	6.2	8.4
	d. Cash In Transit				0.0	0.0	0.0	0.0	0.0	0.0	0.0
	e. Others	11.9	67.2	81.3	50.9	143.5	95.3	133.9	228.3	383.5	571.6
9	Expenses not Written off				21.3	15.6	10.4	1.7	0.9	0.6	0.0
10	Non Banking Assets				2.8	7.2	0.8	3.9	3.9	0.5	0.0
11	Reconciliation Account				0.0	0.0	0.0	0.0	0.0	0.0	0.0
12	Profit & Loss A/c				0.0	0.0	0.0	9.1	0.0	0.0	0.0
	USES OF FUNDS	389.5	1112.1	2621.7	3936.2	5509.1	8800.5	13027.6	18855.1	21629.3	22452.2

Table No. 23

Statement of Assets & Liabilities of SIDDHARTHA BANK LTD.

(Rs. In million)

		Mid-July								
Liabilities		2003	2004	2005	2006	2007	2008	2009	2010	2011
1	CAPITAL FUND	350.0	350.0	377.2	537.9	703.2	931.7	1296.1	1492.8	1877.7
	a. Paid-up Capital	350.0	350.0	350.0	500.0	600.0	828.0	952.2	1310.4	1571.1
	b. Calls in Advance								0.0	0.0
	c. Statutory Reserves	0.0	0.0	0.0	37.9	27.1	46.2	74.8	118.4	166.6
	d. Share Premium			0.0	0.0	0.0	0.0	0.0	0.0	13.7
	e. Retained Earning	0.0	0.0	27.2	0.0	0.0	0.0	1.1	16.8	44.7
	f. Others Reserves	0.0	0.0	0.0	0.0	74.9	56.2	264.3	40.5	74.9
	g. Exchange Fluctuation Fund			0.0	0.0	1.2	1.4	3.7	6.7	6.7
2	BORROWINGS	110.0	220.0	190.0	181.2	430.0	205.1	327.6	572.8	298.5
	a. NRB	0.0	0.0	0.0	70.0		0.0	0.0	0.0	0.0
	b. "A"Class Licensed Institution	110.0	220.0	190.0	111.2	430.0	205.1	327.6	345.0	0.0
	c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0		0.0	0.0	0.0	25.7
	d. Other Financial Ins.	0.0	0.0	0.0	0.0		0.0	0.0	0.0	45.0
	e. Bonds and Securities				0.0		0.0	0.0	227.8	227.8
3	DEPOSITS	391.6	1291.3	2461.9	3918.1	6625.2	10253.5	15984.9	20217.7	21604.0
	a. Current	49.8	58.8	85.7	82.3	150.8	232.7	393.7	365.5	502.8
	Domestic			81.6	79.1	137.5	226.9	370.9	353.9	402.3
	Foreign			4.1	3.2	13.3	5.9	22.8	11.6	100.5
	b. Savings	64.2	267.6	525.7	1128.4	1881.7	2654.7	3469.6	2962.3	3169.7
	Domestic			523.7	1120.4	1872.3	2626.8	3445.8	2940.0	3142.1
	Foreign			2.0	8.0	9.4	27.9	23.8	22.3	27.5
	c. Fixed	66.9	537.2	1196.5	1632.1	3022.6	4562.7	7158.2	10202.7	11458.3
	Domestic			1169.8	1617.3	3009.6	4429.3	6925.6	9193.8	10710.9
	Foreign			26.7	14.8	13.0	133.4	232.6	1008.9	747.4
	d. Call Deposits	189.7	393.4	620.9	1029.6	1493.3	2721.6	4849.2	6564.8	6303.0
	e. Others	21.0	34.3	33.1	45.7	76.8	81.9	114.3	122.4	170.3
4	Bills Payable			7.3	1.2	10.5	0.7	0.2	0.0	0.0
5	Other Liabilities	23.8	93.4	110.1	160.5	255.7	506.1	644.0	734.0	1431.0
	1. Sundry Creditors			20.3	27.2	67.4	114.6	218.4	255.9	630.1
	2. Loan Loss Provision			62.4	73.9	99.3	141.0	171.9	229.3	258.2
	3. Interest Suspense a/c			3.9	18.5	18.1	23.8	19.8	38.0	71.4
	4. Others	23.8	93.4	23.5	40.9	70.9	226.7	234.0	210.8	471.3
6	Reconciliation A/c			4.0	1.6	1259.7	(1.3)	(6.5)	0.2	0.0
7	Profit & Loss A/c			42.7	100.1	157.5	246.3	348.8	255.2	303.0
	Total	875.4	1954.7	3193.2	4900.6	9441.8	12142.3	18595.2	23272.7	25514.1
	Assets									
1	LIQUID FUNDS	97.1	246.7	170.0	362.1	732.8	1022.2	2028.0	3056.4	2788.5
	a. Cash Balance	9.3	18.3	33.4	65.0	130.4	149.0	270.9	326.9	491.2
	Nepalese Notes & Coins	8.6	17.1	32.8	62.3	126.4	145.7	265.7	320.9	479.8
	Foreign Currency	0.7	1.2	0.6	2.7	4.0	3.4	5.2	6.0	11.5
	b. Bank Balance	55.7	53.6	104.1	57.1	376.0	288.4	1272.2	2050.5	1414.4
	1. In Nepal Rastra Bank	42.6	35.4	45.6	48.8	380.7	270.2	980.4	1027.4	1222.4
	Domestic Currency			45.1	47.2	378.9	268.1	977.3	1021.8	1219.8
	Foreign Currency			0.5	1.6	1.8	2.2	3.1	5.6	2.6
	2. "A"Class Licensed Institution	0.5	1.8	21.2	8.3	(4.7)	5.3	257.9	996.0	30.2
	Domestic Currency			21.2	5.2	3.0	5.3	257.9	996.0	30.0
	Foreign Currency			0.0	3.1	(7.7)	0.0	0.0	0.0	0.1
	3. Other Financial Ins.			0.0	0.0	0.0	0.0	0.0	0.0	142.4
	4. In Foreign banks	12.6	16.4	37.3	0.0	0.0	12.9	33.8	27.1	19.4
	c. Money at Call	32.1	174.8	32.5	240.0	226.4	584.7	484.8	679.0	882.8
	Domestic Currency			30.0	0.0	40.0	584.7	415.0	320.0	658.5
	Foreign Currency			2.5	240.0	186.4	0.0	69.8	359.0	224.3
2	INVESTMENTS	3.8	42.1	277.1	394.6	625.7	850.1	1693.6	1401.4	1795.4
	a. Govt. Securities	3.8	42.1	277.1	394.6	625.7	850.1	1693.6	1092.8	1795.4
	b. NRB Bond						0.0	0.0	308.6	0.0
	c. Govt. Non-Fin. Ins.						0.0	0.0	0.0	0.0
	d. Other Non-Fin Ins.						0.0	0.0	0.0	0.0
	e. Non Residents						0.0	0.0	0.0	0.0
3	SHARE & OTHER INVESTMENT	70.0	0.0	0.0	112.6	242.4	300.0	482.9	1071.4	742.5
	1. Non Residents			0.0	0.0	0.0	0.0	0.0	0.0	327.3
	2. Others			0.0	112.6	242.4	300.0	482.9	1071.4	415.2
4	LOANS & ADVANCES	629.0	1567.9	2634.9	3869.3	6319.8	9480.8	13504.8	16895.4	18398.4
	a. Private Sector	629.0	1567.9	2634.9	3869.3	6296.3	9480.8	13504.8	16895.4	18398.4
	b. Financial Institutions					23.5	0.0	0.0	0.0	0.0
	c. Government Organizations						0.0	0.0	0.0	0.0
5	BILL PURCHED	0.0	0.0	0.2	0.0	0.1	0.4	0.0	0.0	248.8
	a. Domestic Bills Purchased			0.0	0.0	0.1	0.0	0.0	0.0	0.0
	b. Foreign Bills Purchased			0.2	0.0	0.0	0.4	0.0	0.0	248.8
	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	0.0	0.0	0.0	0.0	0.0
	a. Against Domestic Bills						0.0	0.0	0.0	0.0
	b. Against Foreign Bills						0.0	0.0	0.0	0.0
7	FIXED ASSETS			52.3	74.1	95.0	135.6	193.5	370.7	533.6
8	OTHER ASSETS	75.5	98.0	47.3	84.6	148.7	353.2	692.5	477.5	1007.0
	a. Accrued Interests	4.2	14.5	22.1	21.6	22.5	29.9	41.5	73.3	116.6
	Financial Institution									45.1
	Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Private Sector	4.2	14.5	22.1	21.6	22.5	29.9	41.5	73.3	71.4
	b. Staff Loans / Adv.				0.0	0.0	44.0	109.1	0.0	194.5
	c. Sundry Debtors			0.9	6.7	22.0	40.2	58.9	375.7	445.5
	d. Cash In Transit			0.0	0.0	0.0	0.0	0.0	0.0	0.0
	e. Others	71.3	83.5	24.3	56.3	104.2	239.1	483.0	28.5	250.4
9	Expenses not Written off			11.4	3.3	1.1	0.0	0.0	0.0	0.0
10	Non Banking Assets			0.0	0.0	14.2	0.0	0.0	0.0	0.0
11	Reconciliation Account			0.0	0.0	1262.0	0.0	0.0	0.0	0.0
12	Profit & Loss A/c			0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	875.4	1954.7	3193.2	4900.6	9441.8	12142.3	18595.2	23272.7	25514.1

Table No. 24

Statement of Assets & Liabilities of AGRICULTURAL DEVELOPMENT BANK LTD.

(Rs. In million)

	Mid-July											
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	
Liabilities												
1 CAPITAL FUND	0.0	0.0	0.0	0.0	0.0	0.0	214.7	4522.6	8756.2	8976.2	10903.5	
a. Paid-up Capital						0.0	7528.0	10777.5	10777.5	9437.5	9474.3	
b. Calls in Advance										0.0	0.0	
c. Statutory Reserves					0.0	0.0	482.7	694.4	828.2	1039.7	1329.4	
d. Share Premium					0.0	0.0	0.0	0.0	0.0	0.0	0.0	
e. Retained Earning					0.0	0.0	(7796.7)	(6950.0)	(6837.4)	(5453.8)	(4391.7)	
f. Others Reserves					0.0	0.0	0.7	3987.9	3943.6	3943.6	4482.2	
g. Exchange Fluctuation Fund					0.0	0.0	0.0	0.0	0.0	9.2	9.2	
2 BORROWINGS	0.0	0.0	0.0	0.0	619.5	0.0	374.0	257.4	263.2	2550.6	2543.7	
a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	142.6	21.1	132.4	110.6	122.2	
b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0	0.0	0.0	150.0	50.0	0.0	0.0	0.0	
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
d. Other Financial Ins.		0.0	0.0	0.0	619.5	0.0	81.4	186.2	130.8	2439.9	121.5	
e. Bonds and Securities								0.0	0.0	0.0	2300.0	
3 DEPOSITS	16640.9	20052.1	23005.9	26267.2	27100.1	29990.2	32406.9	32553.8	35154.8	32463.0	34398.6	
a. Current	1201.3	1294.9	1393.0	1630.0	1835.4	2367.8	2381.8	2397.4	3100.1	2461.0	2839.6	
Domestic					1835.4	2367.8	2381.8	2397.4	3100.1	2461.0	2839.6	
Foreign					0.0	0.0	0.0	0.0	0.0	0.0	0.0	
b. Savings	10257.3	11002.9	12732.2	14632.6	15121.7	16087.9	17922.4	19175.4	21381.3	18540.6	16872.0	
Domestic					15121.7	16087.9	17922.4	19175.4	21381.3	18540.6	16872.0	
Foreign					0.0	0.0	0.0	0.0	0.0	0.0	0.0	
c. Fixed	5182.3	7754.3	8756.2	9846.8	10087.0	11443.4	12102.5	10981.0	10672.6	11118.1	14570.7	
Domestic					10087.0	11443.4	12102.5	10981.0	10672.6	11118.1	14570.7	
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	56.0	91.1	0.2	0.0	0.8	343.3	116.3	
e. Others	0.0	0.0	124.5	157.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
4 Bills Payable					20.5	18.2		0.0	0.0	0.0	0.0	
5 Other Liabilities	532.1	821.4	1541.6	8533.6	2731.0	3593.7	17790.5	14250.0	15299.9	15057.8	15669.6	
1. Sundry Creditors					460.7	684.1	2876.0	2437.1	1490.2	919.9	1290.2	
2. Loan Loss Provision					1182.8	1638.2	7071.9	5456.3	6399.5	5737.0	5723.7	
3. Interest Suspense a/c					1080.9	1264.0	5624.3	4117.5	2772.2	2257.2	1572.4	
4. Others	532.1	821.4	1541.6	8533.6	6.6	7.4	2218.3	2239.2	4638.0	6143.6	7083.4	
6 Reconciliation A/c					3068.6	0.0	1257.9	1294.1	117.2	84.4	1544.8	
7 Profit & Loss A/c					568.5	0.0	1452.9	1618.2	1238.0	1450.1	1608.1	
Total	17173.0	20873.5	24547.5	34800.8	34108.2	33602.1	53496.9	54496.1	60829.2	60582.0	66668.3	
Assets												
1 LIQUID FUNDS	2244.8	1911.0	2035.0	2312.6	2300.0	3679.9	3517.0	3624.0	7446.6	5800.2	4881.7	
a. Cash Balance	458.5	528.8	618.7	473.5	601.7	599.8	748.9	905.2	1413.7	1364.8	1583.5	
Nepalese Notes & Coins	448.0	517.2	612.5	470.0	600.1	599.8	747.1	905.1	1413.0	1364.1	1583.5	
Foreign Currency	10.5	11.6	6.2	3.5	1.6	0.0	1.8	0.1	0.7	0.6	0.0	
b. Bank Balance	1786.3	1382.2	1416.3	1839.1	1694.8	3080.1	2768.1	2668.8	3788.7	2782.4	3270.8	
1. In Nepal Rastra Bank	1498.4	1110.9	1161.4	1532.4	1487.0	2492.5	1951.9	1806.9	2717.8	1612.3	2534.5	
Domestic Currency					1487.0	2492.5	1951.9	1806.9	2717.8	1612.3	2534.5	
Foreign Currency					0.0	0.0	0.0	0.0	0.0	0.0	0.0	
2. "A"Class Licensed Institution	287.9	271.3	254.9	306.7	207.8	584.6	660.1	861.9	982.8	1091.5	689.8	
Domestic Currency					207.8	584.6	660.1	747.2	970.1	1091.5	689.5	
Foreign Currency					0.0	0.0	0.0	114.7	12.7	0.0	0.3	
3. Other Financial Ins.					0.0	0.0	156.1	0.0	0.0	0.0	0.0	
4. In Foreign banks					0.0	3.0	0.0	0.0	88.1	78.6	46.6	
c. Money at Call					3.5	0.0	0.0	50.0	2244.2	1653.0	27.3	
Domestic Currency					3.5	0.0	0.0	50.0	2244.2	1653.0	0.0	
Foreign Currency					0.0	0.0	0.0	0.0	0.0	0.0	27.3	
2 INVESTMENTS	0.0	0.0	0.0	0.0	0.2	0.0	1759.6	2706.3	3474.0	3426.4	5943.7	
a. Govt. Securities					0.2	0.0	1759.6	2706.3	3474.0	3426.4	5943.7	
b. NRB Bond								0.0	0.0	0.0	0.0	
c. Govt. Non-Fin. Ins.								0.0	0.0	0.0	0.0	
d. Other Non-Fin. Ins.								0.0	0.0	0.0	0.0	
e. Non Residents								0.0	0.0	0.0	0.0	
3 SHARE & OTHER INVESTMENT					0.0	0.0	653.3	2082.4	3415.3	1115.4	1403.7	
1. Non Residents								0.0	0.0	0.0	0.0	
2. Others					0.0	0.0	653.3	2082.4	3415.3	1115.4	1403.7	
4 LOANS & ADVANCES	5700.5	6847.8	8794.7	9221.2	10746.4	11040.6	34225.0	36585.4	38271.0	39375.3	40389.3	
a. Private Sector	5700.5	6847.8	8794.7	9221.2	10746.4	11040.6	34125.3	35533.8	37698.0	38549.2	39835.2	
b. Financial Institutions							929.8	573.0	826.1	520.5	520.5	
c. Government Organizations							99.7	121.8	0.0	0.0	33.7	
5 BILL PURCHASD	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
a. Against Domestic Bills								0.0	0.0	0.0	0.0	
b. Against Foreign Bills								0.0	0.0	0.0	0.0	
7 FIXED ASSETS					123.1	133.3	867.2	781.1	803.0	967.2	1021.6	
8 OTHER ASSETS	9227.7	12114.7	13717.8	23267.0	1921.6	1975.6	11619.5	7962.6	6956.3	9665.7	12883.6	
a. Accrued Interests	150.5	91.1	834.7	958.4	1096.4	1264.0	5624.3	4117.5	2772.2	2257.2	1572.4	
Financial Institution											0.0	
Govt. Entp.	0.0	0.0	0.0	0.0				0.0	0.0	0.0	0.0	
Private Sector	150.5	91.1	834.7	958.4	1096.4	1264.0	5624.3	4117.5	2772.2	2257.2	1572.4	
b. Staff Loans / Adv.						293.3	1311.2	1853.7	2071.3	2374.2	2918.1	
c. Sundry Debtors					332.7	412.8	4301.7	1720.4	1395.9	3987.8	6565.9	
d. Cash In Transit					0.0	0.0	52.0	207.2	85.0	0.0	157.6	
e. Others	9077.2	12023.6	12883.1	22308.6	492.5	5.5	330.3	63.9	632.0	1046.6	1669.6	
9 Expenses not Written off					0.0	0.0	0.0	0.0	0.0	0.0	0.0	
10 Non Banking Assets					231.0	168.0	855.3	754.3	463.1	231.8	144.7	
11 Reconciliation Account					18376.3	16140.6		0.0	0.0	0.0	0.0	
12 Profit & Loss A/c					409.6	464.1		0.0	0.0	0.0	0.0	
Total	17173.0	20873.5	24547.5	34800.8	34108.2	33602.1	53496.9	54496.1	60829.2	60582.0	66668.3	

Table No. 25

Statement of Assets & Liabilities of Fund of GLOBAL BANK LTD.

(Rs. In million)

	Liabilities	Mid-July				
		2007	2008	2009	2010	2011
1	CAPITAL FUND	510.0	659.5	1022.6	1522.3	1563.3
	a. Paid-up Capital	510.0	700.0	1000.0	1473.4	1500.0
	b. Calls in Advance				0.0	0.0
	c. Statutory Reserves		0.0	12.2	17.5	32.1
	d. Share Premium			0.0	0.0	15.1
	e. Retained Earning		(40.5)	6.3	23.6	1.9
	f. Others Reserves		0.0	0.0	0.0	0.3
	g. Exchange Fluctuation Fund		0.0	4.1	7.8	13.9
2	BORROWINGS	30.0	100.0	499.5	339.2	400.0
	a. NRB		0.0	0.0	236.8	400.0
	b. "A"Class Licensed Institution		100.0	499.5	102.4	0.0
	c. Foreign Banks and Fin. Ins.		0.0	0.0	0.0	0.0
	d. Other Financial Ins.	30.0	0.0	0.0	0.0	0.0
	e. Bonds and Securities		0.0	0.0	0.0	0.0
3	DEPOSITS	3021.4	7319.6	10933.0	15031.5	15066.5
	a. Current	195.0	562.1	328.0	512.0	704.0
	Domestic	187.5	476.8	314.4	440.0	580.5
	Foreign	7.5	85.3	13.6	72.0	123.5
	b. Savings	595.5	1153.0	3401.9	4353.3	3860.8
	Domestic	576.1	1121.3	3337.7	4288.4	3795.3
	Foreign	19.4	31.6	64.2	64.9	65.4
	c. Fixed	1363.8	2573.8	4566.9	6206.6	6401.2
	Domestic	1285.3	2280.5	4402.9	5901.6	6209.8
	Foreign	78.5	293.3	164.1	305.0	191.4
	d. Call Deposits	811.1	2978.3	2432.0	3672.6	3829.4
	e. Others	56.0	52.4	204.1	287.0	271.1
4	Bills Payable		0.0	76.5	66.6	8.2
5	Other Liabilities	51.5	187.8	188.7	393.6	821.0
	1. Sundry Creditors	16.3	99.0	17.5	111.0	169.1
	2. Loan Loss Provision	26.0	51.3	96.7	154.9	406.8
	3. Interest Suspense a/c		1.2	3.1	24.5	53.5
	4. Others	9.2	36.2	71.3	103.3	191.6
6	Reconciliation A/c		0.0	0.0	0.0	0.0
7	Profit & Loss A/c	(24.0)	65.7	98.4	212.7	226.3
	Total	3588.9	8332.6	12818.6	17565.9	18085.3
	Assets					
1	LIQUID FUNDS	485.3	1723.6	1418.8	2652.0	1754.4
	a. Cash Balance	66.7	576.4	326.3	543.5	522.7
	Nepalese Notes & Coins	62.6	573.9	312.4	539.4	513.7
	Foreign Currency	4.1	2.6	13.9	4.1	9.0
	b. Bank Balance	406.4	689.4	1055.9	1890.8	1231.8
	1. In Nepal Rastra Bank	304.2	604.8	914.4	945.0	809.2
	Domestic Currency	303.2	564.2	900.2	939.7	797.8
	Foreign Currency	1.0	40.6	14.2	5.4	11.4
	2. "A"Class Licensed Institution	21.6	16.3	30.9	470.9	146.9
	Domestic Currency	14.7	8.8	26.6	470.9	146.3
	Foreign Currency	6.9	7.5	4.2	0.0	0.6
	3. Other Financial Ins.	36.3	38.4	13.5	335.0	0.0
	4. In Foreign banks	44.3	29.9	97.1	139.8	275.7
	c. Money at Call	12.2	457.8	36.6	217.7	0.0
	Domestic Currency		345.0	20.0	0.0	0.0
	Foreign Currency	12.2	112.8	16.6	217.7	0.0
2	INVESTMENTS	124.6	729.9	1355.5	1960.5	2067.9
	a. Govt. Securities	124.6	721.4	1347.0	1952.0	2067.9
	b. NRB Bond		0.0	0.0	0.0	0.0
	c. Govt. Non-Fin. Ins.		8.5	8.5	0.0	0.0
	d. Other Non-Fin Ins.		0.0	0.0	0.0	0.0
	e. Non Residents		0.0	0.0	8.5	0.0
3	SHARE & OTHER INVESTMENT	252.7	457.5	381.4	92.3	852.3
	1. Non Residents	118.8	362.5	194.6	74.8	834.8
	2. Others	133.9	95.0	186.8	17.5	17.5
4	LOANS & ADVANCES	2597.3	5057.7	9148.8	12138.5	12761.9
	a. Private Sector	2494.7	5057.7	9148.8	11794.9	12388.4
	b. Financial Institutions		0.0	0.0	343.6	373.5
	c. Government Organizations	102.6	0.0	0.0	0.0	0.0
5	BILL PURCHED	3.0	58.6	9.3	12.8	17.3
	a. Domestic Bills Purchased	3.0	58.6	7.9	12.8	17.3
	b. Foreign Bills Purchased		0.0	1.4	0.0	0.0
	c. Import Bills & Imports		0.0	0.0	0.0	0.0
6	LOANS AGAINST COLLECTED BILLS	1.4	17.7	1.7	12.3	0.0
	a. Against Domestic Bills	1.4	17.7	1.7	9.5	0.0
	b. Against Foreign Bills		0.0	0.0	2.8	0.0
7	FIXED ASSETS	72.5	129.7	287.2	384.0	366.4
8	OTHER ASSETS	41.9	149.6	215.9	313.4	265.1
	a. Accrued Interests	3.6	12.8	56.3	83.5	33.2
	Financial Institution					33.2
	Govt. Entp.		0.1	0.3	42.5	0.0
	Private Sector	3.6	12.6	55.9	41.1	0.0
	b. Staff Loans / Adv.	10.1	77.9	91.0	88.8	14.0
	c. Sundry Debtors	10.0	21.6	15.1	38.8	197.6
	d. Cash In Transit		0.0	0.0	0.0	0.0
	e. Others	18.2	37.4	53.5	102.3	20.2
9	Expenses not Written off	10.2	8.2	0.0	0.0	0.0
10	Non Banking Assets	0.0	0.0	0.0	0.0	0.0
11	Reconciliation Account	0.0	0.0	0.0	0.0	0.0
12	Profit & Loss A/c	0.0	0.0	0.0	0.0	0.0
	Total	3588.9	8332.6	12818.6	17565.9	18085.3

Table No. 26

Statement of Assets & Liabilities of CITIZENS BANK

(Rs. In million)

		Mid-July				
Liabilities		2007	2008	2009	2010	2011
1	CAPITAL FUND	560.0	544.7	1034.1	1308.3	2144.3
	a. Paid-up Capital	560.0	560.0	1000.0	1207.0	2000.0
	b. Calls in Advance				0.0	0.0
	c. Statutory Reserves		0.0	30.1	68.8	68.8
	d. Share Premium		0.0	0.0	0.0	43.0
	e. Retained Earning		(15.3)	3.2	27.1	27.1
	f. Others Reserves	0.0	0.0	0.0	4.6	4.6
	g. Exchange Fluctuation Fund		0.0	0.7	0.8	0.8
2	BORROWINGS	1372.6	476.1	250.0	651.2	805.0
	a. NRB		0.0	0.0	501.2	0.0
	b. "A"Class Licensed Institution	1372.6	476.1	250.0	150.0	805.0
	c. Foreign Banks and Fin. Ins.		0.0	0.0	0.0	0.0
	d. Other Financial Ins.		0.0	0.0	0.0	0.0
	e. Bonds and Securities		0.0	0.0	0.0	0.0
3	DEPOSITS	1553.1	6139.6	11524.4	14214.5	13478.3
	a. Current	74.6	145.7	397.4	383.2	319.1
	Domestic	74.1	142.8	395.2	374.9	294.5
	Foreign	0.5	2.9	2.1	8.3	24.6
	b. Savings	97.7	1107.0	3610.2	3809.1	3235.8
	Domestic	96.8	1085.4	3422.2	3773.3	3214.5
	Foreign	0.9	21.6	188.0	35.8	21.3
	c. Fixed	958.9	4037.9	3678.5	6531.4	6016.6
	Domestic	686.0	3308.2	3521.3	6055.8	5442.9
	Foreign	272.9	729.7	157.2	475.6	573.7
	d. Call Deposits	421.9	849.0	3838.4	3414.2	3848.5
	e. Others		0.0	0.0	76.6	58.4
4	Bills Payable	1.3	4.2	4.2	2.4	3.8
5	Other Liabilities	233.3	115.5	350.2	573.1	759.2
	1. Sundry Creditors	195.5	0.0	0.0	0.2	0.4
	2. Loan Loss Provision	20.5	48.0	82.1	139.2	242.4
	3. Interest Suspense a/c	0.9	6.3	10.9	27.1	74.4
	4. Others	16.4	61.2	257.2	406.6	442.0
6	Reconciliation A/c	0.0	0.0	0.0	0.0	0.0
7	Profit & Loss A/c	75.3	0.0	0.0	0.0	312.4
Total		3720.3	7355.4	13162.9	16749.4	17503.0
Assets						
1	LIQUID FUNDS	927.9	1065.6	2455.2	2680.6	1732.4
	a. Cash Balance	46.1	316.8	366.9	626.7	831.5
	Nepalese Notes & Coins	45.8	312.0	353.8	617.2	811.6
	Foreign Currency	0.3	4.8	13.1	9.5	19.8
	b. Bank Balance	91.5	306.2	1188.0	1818.9	674.1
	1. In Nepal Rastra Bank	67.5	190.1	1033.7	1596.4	492.5
	Domestic Currency	66.3	181.9	1026.1	1585.3	489.6
	Foreign Currency	1.2	8.2	7.6	11.1	2.9
	2. "A"Class Licensed Institution	20.0	83.5	30.5	56.6	74.2
	Domestic Currency	10.9	76.4	24.4	56.2	74.1
	Foreign Currency	9.1	7.1	6.1	0.4	0.1
	3. Other Financial Ins.		0.0	0.0	17.2	0.0
	4. In Foreign banks	4.0	32.7	123.8	148.7	107.4
	c. Money at Call	790.3	442.7	900.4	235.0	226.8
	Domestic Currency	790.3	380.4	900.4	220.0	77.0
	Foreign Currency		62.3	0.0	15.0	149.8
2	INVESTMENTS	0.0	177.6	336.5	1355.7	1113.9
	a. Govt. Securities		177.6	336.5	1355.7	1113.9
	b. NRB Bond		0.0	0.0	0.0	0.0
	c. Govt. Non-Fin. Ins.		0.0	0.0	0.0	0.0
	d. Other Non-Fin. Ins.		0.0	0.0	0.0	0.0
	e. Non Residents		0.0	0.0	0.0	0.0
3	SHARE & OTHER INVESTMENT	431.0	996.4	1690.8	1324.5	1287.6
	1. Non Residents		0.0	0.0	0.0	142.7
	2. Others	431.0	996.4	1690.8	1324.5	1144.9
4	LOANS & ADVANCES	2046.7	4788.3	8195.8	10906.1	12437.4
	a. Private Sector	2042.1	4788.3	8195.8	10711.5	12145.3
	b. Financial Institutions		0.0	0.0	194.7	209.8
	c. Government Organizations	4.6	0.0	0.0	0.0	82.3
5	BILL PURCHED	0.0	10.0	14.4	18.8	69.4
	a. Domestic Bills Purchased		10.0	14.4	18.8	69.4
	b. Foreign Bills Purchased		0.0	0.0	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	7.5
	a. Against Domestic Bills		0.0	0.0	0.0	0.0
	b. Against Foreign Bills		0.0	0.0	0.0	7.5
7	FIXED ASSETS	75.2	145.6	170.0	230.1	332.2
8	OTHER ASSETS	224.6	171.8	300.1	233.7	519.8
	a. Accrued Interests	207.5	22.8	67.6	79.7	91.1
	Financial Institution					15.6
	Govt. Entp.		0.0	0.0	23.6	0.0
	Private Sector	207.5	22.8	67.6	56.1	75.5
	b. Staff Loans / Adv.	0.1	6.1	29.8	71.1	84.2
	c. Sundry Debtors	0.3	1.8	9.9	6.5	6.4
	d. Cash In Transit		0.0	0.0	0.0	0.0
	e. Others	16.7	141.0	192.8	76.4	338.1
9	Expenses not Written off	0.0	0.0	0.0	0.0	2.9
10	Non Banking Assets	0.0	0.0	0.0	0.0	0.0
11	Reconciliation Account	0.0	0.0	0.0	0.0	0.0
12	Profit & Loss A/c	14.9	0.0	0.0	0.0	0.0
Total		3720.3	7355.4	13162.9	16749.4	17503.0

Table No. 27

Statement of Assets & Liabilities of PRIME COMMERCIAL BANK

(Rs. In million)

		Mid-July			
Liabilities		2008	2009	2010	2011
1	CAPITAL FUND	700.0	728.0	1329.2	2410.5
	a. Paid-up Capital	700.0	700.0	1263.8	2245.7
	b. Calls in Advance			0.0	0.0
	c. Statutory Reserves	0.0	5.6	34.1	99.1
	d. Share Premium	0.0	0.0	0.0	0.0
	e. Retained Earning	0.0	22.4	31.3	65.6
	f. Others Reserves	0.0	0.0	0.0	0.0
	g. Exchange Fluctuation Fund	0.0	0.0	0.0	0.0
2	BORROWINGS	265.5	539.4	448.8	213.1
	a. NRB	0.0	0.0	201.6	0.0
	b. "A" Class Licensed Institution	250.0	539.4	247.2	213.1
	c. Foreign Banks and Fin. Ins.	15.5	0.0	0.0	0.0
	d. Other Financial Ins.	0.0	0.0	0.0	0.0
	e. Bonds and Securities	0.0	0.0	0.0	0.0
3	DEPOSITS	5275.6	11779.9	17883.5	18938.9
	a. Current	96.2	229.2	483.7	550.2
	Domestic	95.6	215.2	470.3	538.1
	Foreign	0.6	14.0	13.4	12.2
	b. Savings	1214.4	2018.3	1912.2	2119.8
	Domestic	1210.1	2006.0	1904.9	2112.2
	Foreign	4.3	12.4	7.3	7.6
	c. Fixed	2196.1	5380.9	6759.8	7440.3
	Domestic	2196.1	4528.4	6235.8	7198.2
	Foreign	0.0	852.5	524.0	242.1
	d. Call Deposits	1734.8	4101.6	8642.7	8734.5
	e. Others	34.2	49.9	85.1	94.1
4	Bills Payable	0.8	9.8	29.4	17.1
5	Other Liabilities	186.0	419.8	542.0	458.1
	1. Sundry Creditors	95.3	1.7	0.0	31.4
	2. Loan Loss Provision	51.6	98.3	155.8	213.1
	3. Interest Suspense a/c	0.0	1.4	9.9	22.3
	4. Others	39.1	318.3	376.3	191.3
6	Reconciliation A/c	0.0	0.0	0.0	0.0
7	Profit & Loss A/c	30.0	141.8	325.5	370.0
Total		6457.9	13618.6	20558.5	22407.7
Assets					
1	LIQUID FUNDS	748.3	1379.3	3508.5	3528.8
	a. Cash Balance	92.2	279.7	761.0	905.1
	Nepalese Notes & Coins	91.8	276.2	758.3	899.1
	Foreign Currency	0.4	3.5	2.7	5.9
	b. Bank Balance	206.1	1099.7	2747.5	2018.8
	1. In Nepal Rastra Bank	178.2	950.9	2035.5	1735.5
	Domestic Currency	173.1	944.0	2028.3	1722.7
	Foreign Currency	5.1	6.9	7.2	12.9
	2. "A" Class Licensed Institution	12.1	43.9	690.6	151.8
	Domestic Currency	12.0	43.1	688.6	80.1
	Foreign Currency	0.1	0.8	2.0	71.7
	3. Other Financial Ins.	0.0	0.0	0.0	0.0
	4. In Foreign banks	15.8	104.8	21.4	131.5
	c. Money at Call	450.0	0.0	0.0	604.9
	Domestic Currency	450.0	0.0	0.0	545.0
	Foreign Currency	0.0	0.0	0.0	59.9
2	INVESTMENTS	190.6	718.7	1229.7	1068.9
	a. Govt. Securities	190.6	718.7	1229.7	1068.9
	b. NRB Bond	0.0	0.0	0.0	0.0
	c. Govt. Non-Fin. Ins.	0.0	0.0	0.0	0.0
	d. Other Non-Fin. Ins.	0.0	0.0	0.0	0.0
	e. Non Residents	0.0	0.0	0.0	0.0
3	SHARE & OTHER INVESTMENT	188.0	1378.4	1262.7	297.1
	1. Non Residents	0.0	0.0	458.2	140.8
	2. Others	188.0	1378.4	804.6	156.3
4	LOANS & ADVANCES	5154.0	9817.3	14102.2	17070.3
	a. Private Sector	5154.0	9817.3	13832.2	16702.5
	b. Financial Institutions	0.0	0.0	270.0	250.0
	c. Government Organizations	0.0	0.0	0.0	117.8
5	BILL PURCHASED	2.0	2.1	0.2	13.6
	a. Domestic Bills Purchased	2.0	1.6	0.0	13.4
	b. Foreign Bills Purchased	0.0	0.6	0.2	0.2
	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	0.0	0.0	0.0	0.0
	b. Against Foreign Bills	0.0	0.0	0.0	0.0
7	FIXED ASSETS	52.1	136.5	199.1	297.4
8	OTHER ASSETS	119.8	186.4	256.1	131.6
	a. Accrued Interests	2.3	14.1	9.9	22.3
	Financial Institution				0.0
	Govt. Entp.	1.5	1.9	0.0	0.0
	Private Sector	0.8	12.2	9.9	22.3
	b. Staff Loans / Adv.	3.1	1.5	9.7	17.3
	c. Sundry Debtors	0.0	0.0	0.0	0.8
	d. Cash In Transit	0.0	0.0	0.0	0.0
	e. Others	114.5	170.8	236.5	91.2
9	Expenses not Written off	3.2	0.0	0.0	0.0
10	Non Banking Assets	0.0	0.0	0.0	0.0
11	Reconciliation Account	0.0	0.0	0.0	0.0
12	Profit & Loss A/c	0.0	0.0	0.0	0.0
Total		6457.9	13618.6	20558.5	22407.7

Table No. 28

Statement of Assets & Liabilities of BANK OF ASIA NEPAL

(Rs. In million)

	Liabilities	Mid-July			
		2008	2009	2010	2011
1	CAPITAL FUND	700.0	1004.5	1535.0	2091.9
	a. Paid-up Capital	700.0	1000.0	1500.0	2000.0
	b. Calls in Advance			0.0	0.0
	c. Statutory Reserves	0.0	0.9	13.2	54.8
	d. Share Premium	0.0	0.0	19.0	26.0
	e. Retained Earning	0.0	3.3	1.6	6.4
	f. Others Reserves	0.0	0.0	0.0	0.1
	g. Exchange Fluctuation Fund	0.0	0.3	1.1	4.7
2	BORROWINGS	500.0	1409.7	876.4	990.0
	a. NRB	0.0	0.0	0.0	0.0
	b. "A" Class Licensed Institution	500.0	1409.7	876.4	990.0
	c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0
	d. Other Financial Ins.	0.0	0.0	0.0	0.0
	e. Bonds and Securities	0.0	0.0	0.0	0.0
3	DEPOSITS	3054.8	8946.4	12480.8	13677.4
	a. Current	38.6	213.4	287.8	241.3
	Domestic	38.2	205.5	284.5	240.4
	Foreign	0.4	7.9	3.3	0.9
	b. Savings	288.5	2634.2	3271.1	2444.6
	Domestic	287.9	2632.0	3265.9	2440.9
	Foreign	0.6	2.1	5.2	3.7
	c. Fixed	1840.2	2401.1	5716.8	7983.6
	Domestic	1552.4	680.0	5314.6	6550.6
	Foreign	287.9	1721.1	402.3	1433.0
	d. Call Deposits	871.8	3577.8	3139.7	2959.6
	e. Others	15.7	119.9	65.3	48.2
4	Bills Payable	3.4	153.2	4.0	5.6
5	Other Liabilities	62.0	146.2	760.5	1295.6
	1. Sundry Creditors	7.8	28.3	0.0	0.0
	2. Loan Loss Provision	27.6	63.4	122.5	145.0
	3. Interest Suspense a/c	0.2	3.4	15.0	51.6
	4. Others	26.5	51.1	623.0	1099.0
6	Reconciliation A/c	0.0	0.0	0.0	0.0
7	Profit & Loss A/c	4.5	110.6	207.6	266.0
	Total	4324.7	11770.6	15864.3	18326.5
	Assets				
1	LIQUID FUNDS	395.2	1113.1	1686.1	2391.5
	a. Cash Balance	73.2	236.5	268.8	320.8
	Nepalese Notes & Coins	71.8	227.2	264.2	314.2
	Foreign Currency	1.3	9.4	4.6	6.6
	b. Bank Balance	322.1	876.6	668.0	1577.9
	1. In Nepal Rastra Bank	254.3	496.7	480.9	929.8
	Domestic Currency	254.0	489.0	465.9	915.9
	Foreign Currency	0.3	7.7	15.0	13.9
	2. "A" Class Licensed Institution	36.0	98.9	42.5	42.1
	Domestic Currency	35.8	96.7	42.2	41.5
	Foreign Currency	0.2	2.2	0.3	0.6
	3. Other Financial Ins.	0.0	0.0	0.0	0.0
	4. In Foreign banks	31.8	281.1	144.6	606.0
	c. Money at Call	0.0	0.0	749.3	492.8
	Domestic Currency	0.0	0.0	708.4	450.0
	Foreign Currency	0.0	0.0	40.9	42.8
2	INVESTMENTS	115.5	216.6	1308.2	2134.8
	a. Govt. Securities	115.5	216.6	1308.2	2134.8
	b. NRB Bond	0.0	0.0	0.0	0.0
	c. Govt. Non-Fin. Ins.	0.0	0.0	0.0	0.0
	d. Other Non-Fin. Ins.	0.0	0.0	0.0	0.0
	e. Non Residents	0.0	0.0	0.0	0.0
3	SHARE & OTHER INVESTMENT	957.3	2424.3	1104.2	513.4
	1. Non Residents	0.0	0.0	0.0	35.6
	2. Others	957.3	2424.3	1104.2	477.8
4	LOANS & ADVANCES	2755.2	7713.1	11230.0	11873.2
	a. Private Sector	2755.2	7713.1	10970.7	11516.3
	b. Financial Institutions	0.0	0.0	259.3	279.7
	c. Government Organizations	0.0	0.0	0.0	77.2
5	BILL PURCHED	0.0	0.0	0.0	0.0
	a. Domestic Bills Purchased	0.0	0.0	0.0	0.0
	b. Foreign Bills Purchased	0.0	0.0	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
	a. Against Domestic Bills	0.0	0.0	0.0	0.0
	b. Against Foreign Bills	0.0	0.0	0.0	0.0
7	FIXED ASSETS	64.9	206.0	305.4	324.9
8	OTHER ASSETS	36.4	96.3	230.4	1088.8
	a. Accrued Interests	3.5	34.5	48.0	51.6
	Financial Institution				0.0
	Govt. Entp.	0.0	0.0	0.0	0.0
	Private Sector	3.5	34.5	48.0	51.6
	b. Staff Loans / Adv.	11.1	23.2	37.9	54.2
	c. Sundry Debtors	0.8	3.6	0.0	0.0
	d. Cash In Transit	0.0	0.0	0.0	0.0
	e. Others	21.0	35.1	144.5	983.0
9	Expenses not Written off	0.0	0.0	0.0	0.0
10	Non Banking Assets	0.0	0.0	0.0	0.0
11	Reconciliation Account	0.0	1.2	0.0	0.0
12	Profit & Loss A/c	0.0	0.0	0.0	0.0
	Total	4324.7	11770.6	15864.3	18326.5

Table No. 29

Statement of Assets & Liabilities of SUNRISE BANK LTD.

(Rs. In million)

	Liabilities	Mid-July			
		2008	2009	2010	2011
1	CAPITAL FUND	700.0	1325.3	1582.1	2182.4
	a. Paid-up Capital	700.0	1337.5	1250.0	2015.0
	b. Calls in Advance			260.4	0.0
	c. Statutory Reserves	0.0	0.0	17.0	57.8
	d. Share Premium	0.0	0.0	0.0	32.4
	e. Retained Earning	0.0	(27.6)	39.4	75.2
	f. Others Reserves	0.0	15.0	15.0	0.0
	g. Exchange Fluctuation Fund	0.0	0.4	0.5	1.9
2	BORROWINGS	487.9	365.6	150.0	0.0
	a. NRB	0.0	0.0	0.0	0.0
	b. "A"Class Licensed Institution	487.9	365.6	150.0	0.0
	c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0
	d. Other Financial Ins.	0.0	0.0	0.0	0.0
	e. Bonds and Securities	0.0	0.0	0.0	0.0
3	DEPOSITS	4225.4	12106.4	14830.2	13385.4
	a. Current	113.0	471.4	457.3	355.1
	Domestic	100.2	459.4	392.2	323.1
	Foreign	12.7	12.0	65.0	32.0
	b. Savings	1452.2	5550.7	6264.3	5490.7
	Domestic	1448.2	5536.9	6219.9	5443.0
	Foreign	3.9	13.8	44.4	47.7
	c. Fixed	2359.4	4208.4	4874.7	4868.2
	Domestic	1807.9	3741.9	4091.7	4529.2
	Foreign	551.5	466.5	783.0	338.9
	d. Call Deposits	246.3	1714.2	3029.8	2454.1
	e. Others	54.6	161.6	204.2	217.3
4	Bills Payable	9.1	21.0	7.6	2.6
5	Other Liabilities	350.2	3058.6	620.8	979.4
	1. Sundry Creditors	0.3	15.6	0.0	1.9
	2. Loan Loss Provision	40.3	98.1	178.7	403.0
	3. Interest Suspense a/c	0.7	3.6	30.7	97.0
	4. Others	308.9	2941.3	411.3	477.5
6	Reconciliation A/c	1937.2	5562.0	(0.0)	3538.7
7	Profit & Loss A/c	0.0	81.8	185.3	131.1
	Total	7709.8	22520.7	17376.1	20219.6
	Assets				
1	LIQUID FUNDS	365.4	6364.9	2524.7	2228.4
	a. Cash Balance	34.9	316.3	395.4	587.5
	Nepalese Notes & Coins	33.6	305.5	389.0	578.9
	Foreign Currency	1.3	10.7	6.5	8.6
	b. Bank Balance	314.9	4425.7	1212.5	1317.0
	1. In Nepal Rastra Bank	244.3	3950.3	972.1	890.0
	Domestic Currency	243.7	3948.1	955.0	877.3
	Foreign Currency	0.5	2.2	17.1	12.7
	2. "A"Class Licensed Institution	2.2	240.1	103.4	210.7
	Domestic Currency	2.0	238.2	101.6	209.5
	Foreign Currency	0.2	1.9	1.8	1.3
	3. Other Financial Ins.	14.4	0.1	0.0	0.0
	4. In Foreign banks	54.0	235.2	137.0	216.2
	c. Money at Call	15.6	1622.9	916.9	323.9
	Domestic Currency	0.0	961.9	150.0	290.4
	Foreign Currency	15.6	661.1	766.9	33.5
2	INVESTMENTS	286.0	946.4	1529.8	743.5
	a. Govt. Securities	286.0	946.4	1529.1	737.6
	b. NRB Bond	0.0	0.0	0.7	5.9
	c. Govt. Non-Fin. Ins.	0.0	0.0	0.0	0.0
	d. Other Non-Fin Ins.	0.0	0.0	0.0	0.0
	e. Non Residents	0.0	0.0	0.0	0.0
3	SHARE & OTHER INVESTMENT	609.0	15.1	18.7	359.9
	1. Non Residents	0.0	0.0	0.0	0.0
	2. Others	609.0	15.1	18.7	359.9
4	LOANS & ADVANCES	4044.8	8907.2	12146.8	12368.8
	a. Private Sector	977.8	8837.8	11855.4	10916.0
	b. Financial Institutions	3067.0	69.4	291.5	1362.2
	c. Government Organizations	0.0	0.0	0.0	90.6
5	BILL PURCHED	12.9	119.2	88.9	65.6
	a. Domestic Bills Purchased	4.1	103.9	88.9	64.9
	b. Foreign Bills Purchased	8.9	15.3	0.0	0.7
	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
	a. Against Domestic Bills	0.0	0.0	0.0	0.0
	b. Against Foreign Bills	0.0	0.0	0.0	0.0
7	FIXED ASSETS	105.9	308.5	451.4	508.1
8	OTHER ASSETS	335.0	297.3	615.8	391.3
	a. Accrued Interests	5.7	26.7	60.8	99.0
	Financial Institution				2.0
	Govt. Entp.	0.0	0.0	0.0	0.0
	Private Sector	5.7	26.7	60.8	97.0
	b. Staff Loans / Adv.	8.5	17.0	9.2	7.9
	c. Sundry Debtors	15.2	15.4	17.6	23.7
	d. Cash In Transit	0.0	0.0	0.0	0.0
	e. Others	305.6	238.2	528.2	260.7
9	Expenses not Written off	0.0	0.0	0.0	15.4
10	Non Banking Assets	0.0	0.0	0.0	0.0
11	Reconciliation Account	1937.5	5562.0	0.0	3538.7
12	Profit & Loss A/c	13.2	0.0	0.0	0.0
	Total	7709.8	22520.7	17376.1	20219.6

Table No. 30

Statement of Assets & Liabilities of DCBL BANK LTD.

(Rs. In million)

	Liabilities	Mid-July			
		2008	2009	2010	2011
1	CAPITAL FUND	1168.0	1769.7	1883.8	2033.0
	a. Paid-up Capital	1107.5	1655.3	1746.3	1920.9
	b. Calls in Advance			0.0	0.0
	c. Statutory Reserves	34.2	45.1	65.7	97.4
	d. Share Premium	14.1	14.1	20.2	0.0
	e. Retained Earning	12.3	55.3	49.9	12.2
	f. Others Reserves	0.0	0.0	0.0	0.7
	g. Exchange Fluctuation Fund	0.0	0.0	1.7	1.7
2	BORROWINGS	351.0	290.0	0.0	1070.0
	a. NRB	0.0	0.0	0.0	820.0
	b. "A"Class Licensed Institution	351.0	290.0	0.0	150.0
	c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0
	d. Other Financial Ins.	0.0	0.0	0.0	100.0
	e. Bonds and Securities	0.0	0.0	0.0	0.0
3	DEPOSITS	2928.2	6633.4	8083.1	9322.5
	a. Current	70.6	566.5	186.1	190.7
	Domestic	70.5	566.1	180.4	185.4
	Foreign	0.0	0.4	5.7	5.2
	b. Savings	900.2	1081.1	768.9	1159.5
	Domestic	884.3	1053.4	760.0	1148.6
	Foreign	15.9	27.7	9.0	10.9
	c. Fixed	1753.3	4240.7	4485.9	4449.9
	Domestic	1753.3	4240.2	4373.7	4282.6
	Foreign	0.0	0.5	112.3	167.3
	d. Call Deposits	126.5	601.5	2460.8	3334.6
	e. Others	77.5	143.7	181.4	187.8
4	Bills Payable	0.6	2.4	0.0	0.0
5	Other Liabilities	353.7	244.7	383.4	505.3
	1. Sundry Creditors	0.0	0.0	0.0	0.0
	2. Loan Loss Provision	82.9	118.7	135.5	203.5
	3. Interest Suspense a/c	7.3	7.9	29.2	49.2
	4. Others	263.5	118.1	218.7	252.6
6	Reconciliation A/c	445.4	840.7	(0.0)	0.0
7	Profit & Loss A/c	87.4	170.5	212.7	109.7
	Total	5334.3	9951.3	10563.0	13040.6
	Assets				
1	LIQUID FUNDS	878.3	1726.2	1540.8	1335.9
	a. Cash Balance	33.3	87.9	135.5	516.2
	Nepalese Notes & Coins	30.9	78.4	131.2	506.7
	Foreign Currency	2.4	9.5	4.3	9.5
	b. Bank Balance	252.6	691.2	481.0	819.7
	1. In Nepal Rastra Bank	153.0	551.2	274.3	514.1
	Domestic Currency	149.5	550.6	263.3	512.4
	Foreign Currency	3.5	0.6	11.1	1.7
	2. "A"Class Licensed Institution	12.2	19.0	2.5	85.6
	Domestic Currency	11.5	18.6	0.7	83.8
	Foreign Currency	0.7	0.4	1.8	1.7
	3. Other Financial Ins.	81.8	115.1	0.0	39.4
	4. In Foreign banks	5.5	5.9	204.1	180.6
	c. Money at Call	592.4	947.1	924.3	0.0
	Domestic Currency	561.2	879.5	924.3	0.0
	Foreign Currency	31.3	67.6	0.0	0.0
2	INVESTMENTS	18.5	442.9	836.3	1614.1
	a. Govt. Securities	18.5	442.9	836.3	1614.1
	b. NRB Bond	0.0	0.0	0.0	0.0
	c. Govt. Non-Fin. Ins.	0.0	0.0	0.0	0.0
	d. Other Non-Fin Ins.	0.0	0.0	0.0	0.0
	e. Non Residents	0.0	0.0	0.0	0.0
3	SHARE & OTHER INVESTMENT	50.1	54.9	46.9	346.1
	1. Non Residents	0.0	0.4	37.4	71.2
	2. Others	50.1	54.5	9.5	274.9
4	LOANS & ADVANCES	3690.6	6455.9	7500.5	9034.4
	a. Private Sector	3689.1	6421.5	7458.0	8782.2
	b. Financial Institutions	1.5	34.3	42.4	187.4
	c. Government Organizations	0.0	0.0	0.0	64.8
5	BILL PURCHED	1.9	20.1	45.2	9.1
	a. Domestic Bills Purchased	1.9	20.1	45.2	9.1
	b. Foreign Bills Purchased	0.0	0.0	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
	a. Against Domestic Bills	0.0	0.0	0.0	0.0
	b. Against Foreign Bills	0.0	0.0	0.0	0.0
7	FIXED ASSETS	197.8	256.5	294.7	393.1
8	OTHER ASSETS	478.3	971.3	274.7	278.0
	a. Accrued Interests	18.6	21.7	58.6	83.0
	Financial Institution				0.4
	Govt. Entp.	0.0	2.4	17.1	33.4
	Private Sector	18.6	19.3	41.5	49.2
	b. Staff Loans / Adv.	8.2	17.1	28.1	33.7
	c. Sundry Debtors	1.2	4.6	21.6	1.1
	d. Cash In Transit	0.0	0.0	0.0	0.0
	e. Others	450.2	927.9	166.3	160.2
9	Expenses not Written off	18.8	23.6	23.9	29.9
10	Non Banking Assets	0.0	0.0	0.0	0.0
11	Reconciliation Account	0.0	0.0	0.0	0.0
12	Profit & Loss A/c	0.0	0.0	0.0	0.0
	USES OF FUNDS	5334.3	9951.3	10563.0	13040.6

Table No. 31

Statement of Assets & Liabilities of NMB BANK LTD.

(Rs. In million)

	Liabilities	Mid-July			
		2008	2009	2010	2011
1	CAPITAL FUND	1137.3	1532.9	1816.0	2170.0
	a. Paid-up Capital	1000.0	1424.6	1501.5	2000.0
	b. Calls in Advance			0.0	0.0
	c. Statutory Reserves	82.6	97.2	109.8	141.8
	d. Share Premium	52.3	0.0	146.8	10.1
	e. Retained Earning	2.3	11.0	52.6	4.4
	f. Others Reserves	0.0	0.0	5.1	10.3
	g. Exchange Fluctuation Fund	0.0	0.0	0.3	3.4
2	BORROWINGS	278.1	314.0	380.3	497.2
	a. NRB	0.0	0.0	0.0	426.0
	b. "A"Class Licensed Institution	212.4	236.1	380.3	71.2
	c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0
	d. Other Financial Ins.	0.0	77.9	0.0	0.0
	e. Bonds and Securities	65.7	0.0	0.0	0.0
3	DEPOSITS	1661.4	6904.6	10110.7	12866.2
	a. Current	22.4	109.7	628.8	518.1
	Domestic	22.4	106.3	622.2	515.2
	Foreign	0.0	3.4	6.5	2.9
	b. Savings	395.7	1552.6	1421.6	1883.5
	Domestic	395.7	1515.6	1415.1	1858.8
	Foreign	0.0	36.9	6.5	24.7
	c. Fixed	926.3	2079.2	4020.0	6563.1
	Domestic	857.2	1588.2	3524.0	5923.7
	Foreign	69.1	491.0	496.1	639.4
	d. Call Deposits	314.4	3149.7	3998.2	3843.7
	e. Others	2.5	13.6	42.0	57.9
4	Bills Payable	0.0	0.0	9.3	2.6
5	Other Liabilities	5843.0	7757.8	1143.0	352.8
	1. Sundry Creditors	5697.2	7508.4	611.6	59.9
	2. Loan Loss Provision	57.5	86.9	123.0	142.6
	3. Interest Suspense a/c	18.8	20.8	30.6	49.2
	4. Others	69.5	141.7	377.8	101.0
6	Reconciliation A/c	0.0	0.0	0.0	0.0
7	Profit & Loss A/c	117.4	101.2	154.8	357.4
	Total	9037.1	16610.4	13614.1	16246.2
	Assets				
1	LIQUID FUNDS	5694.2	9133.7	2312.1	1753.1
	a. Cash Balance	17.9	201.8	239.9	264.7
	Nepalese Notes & Coins	17.3	190.7	231.8	250.2
	Foreign Currency	0.7	11.1	8.1	14.5
	b. Bank Balance	5584.1	8219.1	1489.9	1229.2
	1. In Nepal Rastra Bank	506.4	720.9	522.6	876.8
	Domestic Currency	506.4	682.2	516.1	856.3
	Foreign Currency	0.0	38.8	6.5	20.4
	2. "A"Class Licensed Institution	4897.3	6906.3	504.4	83.1
	Domestic Currency	4895.8	6906.3	504.4	83.1
	Foreign Currency	1.5	0.0	0.0	0.0
	3. Other Financial Ins.	151.7	286.3	0.0	0.0
	4. In Foreign banks	28.8	305.5	463.0	269.3
	c. Money at Call	92.2	712.8	582.3	259.2
	Domestic Currency	92.2	712.8	582.3	0.0
	Foreign Currency	0.0	0.0	0.0	259.2
2	INVESTMENTS	795.4	1162.0	1618.2	1907.6
	a. Govt. Securities	775.4	1142.0	1598.2	1887.6
	b. NRB Bond	0.0	0.0	0.0	0.0
	c. Govt. Non-Fin. Ins.	0.0	0.0	0.0	0.0
	d. Other Non-Fin Ins.	20.0	20.0	20.0	20.0
	e. Non Residents	0.0	0.0	0.0	0.0
3	SHARE & OTHER INVESTMENT	300.9	481.9	1100.7	709.2
	1. Non Residents	0.0	0.0	0.0	124.6
	2. Others	300.9	481.9	1100.7	584.6
4	LOANS & ADVANCES	2009.9	5010.1	7507.8	10814.7
	a. Private Sector	1989.1	4930.1	7308.7	10584.5
	b. Financial Institutions	20.9	80.0	123.4	177.4
	c. Government Organizations	0.0	0.0	75.7	52.8
5	BILL PURCHED	0.0	271.0	423.3	528.4
	a. Domestic Bills Purchased	0.0	0.0	0.0	0.0
	b. Foreign Bills Purchased	0.0	0.0	0.0	0.0
	c. Import Bills & Imports	0.0	271.0	423.3	528.4
6	LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	0.0
	a. Against Domestic Bills	0.0	0.0	0.0	0.0
	b. Against Foreign Bills	0.0	0.0	0.0	0.0
7	FIXED ASSETS	132.7	218.8	255.9	276.5
8	OTHER ASSETS	101.4	329.8	395.2	256.7
	a. Accrued Interests	33.8	39.9	63.8	75.2
	Financial Institution				25.5
	Govt. Entp.	0.0	0.0	0.9	0.8
	Private Sector	33.8	39.9	63.0	49.0
	b. Staff Loans / Adv.	9.9	9.8	16.4	29.8
	c. Sundry Debtors	11.1	124.6	28.1	9.5
	d. Cash In Transit	0.0	0.0	0.0	0.0
	e. Others	46.6	155.6	286.8	142.3
9	Expenses not Written off	1.5	3.0	0.8	0.0
10	Non Banking Assets	1.1	0.0	0.0	0.0
11	Reconciliation Account	0.0	0.0	0.0	0.0
12	Profit & Loss A/c	0.0	0.0	0.0	0.0
	Total	9037.1	16610.4	13614.1	16246.2

Table No. 32

Statement of Assets & Liabilities of KIST BANK LTD.

(Rs. In million)

	Liabilities	Mid-July		
		2009	2010	2011
1	CAPITAL FUND	2026.3	2045.1	2089.5
	a. Paid-up Capital	2000.0	2000.0	2000.0
	b. Calls in Advance		0.0	0.0
	c. Statutory Reserves	20.8	38.8	67.6
	d. Share Premium	0.0	0.0	0.0
	e. Retained Earning	0.0	6.3	17.9
	f. Others Reserves	5.5	0.0	4.0
	g. Exchange Fluctuation Fund	0.0	0.0	0.0
2	BORROWINGS	130.0	600.0	910.0
	a. NRB	0.0	600.0	900.0
	b. "A"Class Licensed Institution	130.0	0.0	10.0
	c. Foreign Banks 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	0.0	0.0
3	DEPOSITS	8685.7	15962.5	15808.7
	a. Current	158.9	308.0	313.5
	Domestic	158.1	301.7	310.1
	Foreign	0.8	6.3	3.3
	b. Savings	5027.5	7903.3	7135.8
	Domestic	5027.0	7901.8	7135.3
	Foreign	0.5	1.5	0.5
	c. Fixed	1609.1	3496.0	4621.3
	Domestic	1609.1	3496.0	4609.3
	Foreign	0.0	0.0	12.1
	d. Call Deposits	1876.5	4179.5	3661.7
	e. Others	13.8	75.7	76.4
4	Bills Payable	0.0	8.9	1.3
5	Other Liabilities	307.3	494.4	693.3
	1. Sundry Creditors	12.4	28.8	34.1
	2. Loan Loss Provision	83.7	140.3	188.7
	3. Interest Suspense a/c	2.3	3.2	69.7
	4. Others	208.8	322.1	400.9
6	Reconciliation A/c	0.0	0.0	0.0
7	Profit & Loss A/c	86.4	140.2	197.0
	Total	11235.8	19251.1	19699.9
	Assets			
1	LIQUID FUNDS	2409.9	3041.4	2401.4
	a. Cash Balance	383.8	563.2	763.0
	Nepalese Notes & Coins	373.8	555.7	753.9
	Foreign Currency	10.0	7.5	9.1
	b. Bank Balance	1926.0	2428.2	1225.4
	1. In Nepal Rastra Bank	638.9	1027.2	1152.4
	Domestic Currency	638.5	1026.9	1146.4
	Foreign Currency	0.4	0.3	6.0
	2. "A"Class Licensed Institution	1287.1	805.9	36.7
	Domestic Currency	1285.6	800.6	33.6
	Foreign Currency	1.5	5.3	3.1
	3. Other Financial Ins.	0.0	565.7	0.0
	4. In Foreign banks	0.0	29.4	36.3
	c. Money at Call	100.0	50.0	413.1
	Domestic Currency	100.0	50.0	413.1
	Foreign Currency	0.0	0.0	0.0
2	INVESTMENTS	474.8	1646.5	1795.3
	a. Govt. Securities	474.8	1646.5	1795.3
	b. NRB Bond	0.0	0.0	0.0
	c. Govt. Non-Fin. Ins.	0.0	0.0	0.0
	d. Other Non-Fin. Ins.	0.0	0.0	0.0
	e. Non Residents	0.0	0.0	0.0
3	SHARE & OTHER INVESTMENT	610.3	415.9	91.9
	1. Non Residents	0.0	0.0	3.5
	2. Others	610.3	415.9	88.4
4	LOANS & ADVANCES	6886.4	12479.8	13432.2
	a. Private Sector	6886.4	12479.8	13397.3
	b. Financial Institutions	0.0	0.0	0.0
	c. Government Organizations	0.0	0.0	34.9
5	BILL PURCHED	0.6	6.3	4.8
	a. Domestic Bills Purchased	0.0	2.4	2.1
	b. Foreign Bills Purchased	0.6	3.9	2.7
	c. Import Bills & Imports	0.0	0.0	0.0
6	LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0
	a. Against Domestic Bills	0.0	0.0	0.0
	b. Against Foreign Bills	0.0	0.0	0.0
7	FIXED ASSETS	715.7	1272.9	1403.0
8	OTHER ASSETS	129.7	357.1	549.9
	a. Accrued Interests	2.3	41.2	110.7
	Financial Institution			2.7
	Govt. Entp.	0.3	0.0	38.3
	Private Sector	2.0	41.2	69.7
	b. Staff Loans / Adv.	46.3	151.7	261.2
	c. Sundry Debtors	0.3	15.7	14.9
	d. Cash In Transit	0.0	0.0	0.0
	e. Others	80.9	148.5	163.1
9	Expenses not Written off	5.6	31.2	21.4
10	Non Banking Assets	0.0	0.0	0.0
11	Reconciliation Account	2.7	0.0	0.0
12	Profit & Loss A/c	0.0	0.0	0.0
	Total	11235.8	19251.1	19699.9

Table No. 33

Statement of Assets & Liabilities of JANATA BANK NEPAL LTD.

(Rs. In million)

	Liabilities	Mid-July	
		2010	2011
1	CAPITAL FUND	1400.0	1446.2
	a. Paid-up Capital	1400.0	1400.0
	b. Calls in Advance	0.0	0.0
	c. Statutory Reserves	0.0	1.9
	d. Share Premium	0.0	0.0
	e. Retained Earning	0.0	7.7
	f. Others Reserves	0.0	36.5
	g. Exchange Fluctuation Fund	0.0	0.0
2	BORROWINGS	0.0	91.1
	a. NRB	0.0	15.0
	b. "A"Class Licensed Institution	0.0	76.1
	c. Foreign Banks and Fin. Ins.	0.0	0.0
	d. Other Financial Ins.	0.0	0.0
	e. Bonds and Securities	0.0	0.0
3	DEPOSITS	855.3	3501.6
	a. Current	32.3	81.7
	Domestic	24.5	81.2
	Foreign	7.8	0.6
	b. Savings	110.8	406.3
	Domestic	110.7	406.2
	Foreign	0.1	0.1
	c. Fixed	148.5	1596.6
	Domestic	148.5	1596.6
	Foreign	0.0	0.0
	d. Call Deposits	558.6	1381.6
	e. Others	5.2	35.3
4	Bills Payable	12.7	1.5
5	Other Liabilities	53.3	125.3
	1. Sundry Creditors	10.5	4.1
	2. Loan Loss Provision	6.1	43.0
	3. Interest Suspense a/c	0.0	0.0
	4. Others	36.8	78.2
6	Reconciliation A/c	0.0	0.0
7	Profit & Loss A/c	44.3	34.3
	Total	2365.6	5199.9
	Assets		
1	LIQUID FUNDS	1422.9	723.1
	a. Cash Balance	15.2	131.1
	Nepalese Notes & Coins	14.2	128.7
	Foreign Currency	1.0	2.4
	b. Bank Balance	1257.5	211.0
	1. In Nepal Rastra Bank	31.4	133.5
	Domestic Currency	31.4	129.9
	Foreign Currency	0.0	3.6
	2. "A"Class Licensed Institution	1010.7	60.0
	Domestic Currency	1010.7	60.0
	Foreign Currency	0.0	0.0
	3. Other Financial Ins.	200.0	0.0
	4. In Foreign banks	15.4	17.4
	c. Money at Call	150.2	381.1
	Domestic Currency	150.2	310.0
	Foreign Currency	0.0	71.1
2	INVESTMENTS	75.0	471.0
	a. Govt. Securities	75.0	471.0
	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	0.0	0.0
	1. Non Residents	0.0	0.0
	2. Others	0.0	0.0
4	LOANS & ADVANCES	608.3	3584.3
	a. Private Sector	608.3	3514.3
	b. Financial Institutions	0.0	70.0
	c. Government Organizations	0.0	0.0
5	BILL PURCHED	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
6	LOANS AGAINST COLLECTED BILLS	0.0	0.0
	a. Against Domestic Bills	0.0	0.0
	b. Against Foreign Bills	0.0	0.0
7	FIXED ASSETS	189.6	253.7
8	OTHER ASSETS	69.8	167.7
	a. Accrued Interests	26.9	6.8
	Financial Institution		0.6
	Govt. Entp.	0.0	4.7
	Private Sector	26.9	1.5
	b. Staff Loans / Adv.	14.5	28.3
	c. Sundry Debtors	0.5	2.5
	d. Cash In Transit	0.0	0.0
	e. Others	27.8	130.1
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
	Total	2365.6	5199.9

Table No. 34

Statement of Assets & Liabilities of MEGA BANK NEPAL LTD.

(Rs. In million)

		Mid-July
Liabilities		2011
1	CAPITAL FUND	1682.6
	a. Paid-up Capital	1631.0
	b. Calls in Advance	0.0
	c. Statutory Reserves	0.0
	d. Share Premium	0.0
	e. Retained Earning	51.6
	f. Others Reserves	0.0
	g. Exchange Fluctuation Fund	0.0
2	BORROWINGS	114.8
	a. NRB	15.0
	b. "A"Class Licensed Institution	99.8
	c. Foreign Banks and Fin. Ins.	0.0
	d. Other Financial Ins.	0.0
	e. Bonds and Securities	0.0
3	DEPOSITS	5373.5
	a. Current	141.2
	Domestic	81.7
	Foreign	59.5
	b. Savings	1595.9
	Domestic	1587.4
	Foreign	8.5
	c. Fixed	2170.5
	Domestic	2170.5
	Foreign	0.0
	d. Call Deposits	1433.4
	e. Others	32.5
4	Bills Payable	2.2
5	Other Liabilities	186.5
	1. Sundry Creditors	1.6
	2. Loan Loss Provision	48.2
	3. Interest Suspense a/c	7.4
	4. Others	129.4
6	Reconciliation A/c	0.0
7	Profit & Loss A/c	23.4
Total		7382.9
Assets		
1	LIQUID FUNDS	1138.9
	a. Cash Balance	159.9
	Nepalese Notes & Coins	153.9
	Foreign Currency	6.1
	b. Bank Balance	330.0
	1. In Nepal Rastra Bank	271.5
	Domestic Currency	270.5
	Foreign Currency	1.0
	2. "A"Class Licensed Institution	49.0
	Domestic Currency	49.0
	Foreign Currency	0.0
	3. Other Financial Ins.	0.0
	4. In Foreign banks	9.5
	c. Money at Call	649.0
	Domestic Currency	649.0
	Foreign Currency	0.0
2	INVESTMENTS	558.2
	a. Govt. Securities	558.2
	b. NRB Bond	0.0
	c. Govt. Non-Fin. Ins.	0.0
	d. Other Non-Fin Ins.	0.0
	e. Non Residents	0.0
3	SHARE & OTHER INVESTMENT	382.0
	1. Non Residents	152.7
	2. Others	229.3
4	LOANS & ADVANCES	4816.5
	a. Private Sector	4537.5
	b. Financial Institutions	0.0
	c. Government Organizations	279.0
5	BILL PURCHED	0.0
	a. Domestic Bills Purchased	0.0
	b. Foreign Bills Purchased	0.0
	c. Import Bills & Imports	0.0
6	LOANS AGAINST COLLECTED BILLS	0.0
	a. Against Domestic Bills	0.0
	b. Against Foreign Bills	0.0
7	FIXED ASSETS	300.5
8	OTHER ASSETS	186.8
	a. Accrued Interests	30.4
	Financial Institution	4.8
	Govt. Entp.	11.9
	Private Sector	13.8
	b. Staff Loans / Adv.	72.8
	c. Sundry Debtors	0.0
	d. Cash In Transit	0.0
	e. Others	83.7
9	Expenses not Written off	0.0
10	Non Banking Assets	0.0
11	Reconciliation Account	0.0
12	Profit & Loss A/c	0.0
Total		7382.9

Table No. 35

Statement of Assets & Liabilities of COMMERZ & TRUST BANK NEPAL LTD.

(Rs. In million)

		Mid-July
Liabilities		2011
1	CAPITAL FUND	1400.0
	a. Paid-up Capital	1400.0
	b. Calls in Advance	0.0
	c. Statutory Reserves	0.0
	d. Share Premium	0.0
	e. Retained Earning	0.0
	f. Others Reserves	0.0
	g. Exchange Fluctuation Fund	0.0
2	BORROWINGS	190.3
	a. NRB	0.0
	b. "A"Class Licensed Institution	160.3
	c. Foreign Banks and Fin. Ins.	0.0
	d. Other Financial Ins.	0.0
	e. Bonds and Securities	30.0
3	DEPOSITS	2487.9
	a. Current	25.1
	Domestic	21.6
	Foreign	3.5
	b. Savings	301.5
	Domestic	301.3
	Foreign	0.2
	c. Fixed	861.6
	Domestic	861.6
	Foreign	0.0
	d. Call Deposits	1280.3
	e. Others	19.4
4	Bills Payable	0.0
5	Other Liabilities	99.0
	1. Sundry Creditors	19.3
	2. Loan Loss Provision	24.9
	3. Interest Suspense a/c	0.0
	4. Others	54.8
6	Reconciliation A/c	0.0
7	Profit & Loss A/c	26.0
Total		4203.2
Assets		
1	LIQUID FUNDS	795.1
	a. Cash Balance	61.5
	Nepalese Notes & Coins	60.0
	Foreign Currency	1.5
	b. Bank Balance	277.9
	1. In Nepal Rastra Bank	93.6
	Domestic Currency	92.3
	Foreign Currency	1.3
	2. "A"Class Licensed Institution	30.8
	Domestic Currency	6.9
	Foreign Currency	23.9
	3. Other Financial Ins.	96.9
	4. In Foreign banks	56.4
	c. Money at Call	455.7
	Domestic Currency	455.7
	Foreign Currency	0.0
2	INVESTMENTS	688.4
	a. Govt. Securities	688.4
	b. NRB Bond	0.0
	c. Govt. Non-Fin. Ins.	0.0
	d. Other Non-Fin Ins.	0.0
	e. Non Residents	0.0
3	SHARE & OTHER INVESTMENT	12.3
	1. Non Residents	12.3
	2. Others	0.0
4	LOANS & ADVANCES	2486.3
	a. Private Sector	2326.7
	b. Financial Institutions	30.4
	c. Government Organizations	129.2
5	BILL PURCHED	0.0
	a. Domestic Bills Purchased	0.0
	b. Foreign Bills Purchased	0.0
	c. Import Bills & Imports	0.0
6	LOANS AGAINST COLLECTED BILLS	0.0
	a. Against Domestic Bills	0.0
	b. Against Foreign Bills	0.0
7	FIXED ASSETS	103.4
8	OTHER ASSETS	101.8
	a. Accrued Interests	8.5
	Financial Institution	8.5
	Govt. Entp.	0.0
	Private Sector	0.0
	b. Staff Loans / Adv.	47.0
	c. Sundry Debtors	0.0
	d. Cash In Transit	0.0
	e. Others	46.3
9	Expenses not Written off	15.9
10	Non Banking Assets	0.0
11	Reconciliation Account	0.0
12	Profit & Loss A/c	0.0
Total		4203.2

Table No. 36

Statement of Assets & Liabilities of Fund of CIVIL BANK LTD.

(Rs. In million)

		Mid-July
Liabilities		2011
1	CAPITAL FUND	1200.0
	a. Paid-up Capital	1200.0
	b. Calls in Advance	0.0
	c. Statutory Reserves	0.0
	d. Share Premium	0.0
	e. Retained Earning	0.0
	f. Others Reserves	0.0
	g. Exchange Fluctuation Fund	0.0
2	BORROWINGS	220.8
	a. NRB	0.0
	b. "A"Class Licensed Institution	220.8
	c. Foreign Banks and Fin. Ins.	0.0
	d. Other Financial Ins.	0.0
	e. Bonds and Securities	0.0
3	DEPOSITS	2952.3
	a. Current	89.3
	Domestic	64.5
	Foreign	24.8
	b. Savings	189.4
	Domestic	187.8
	Foreign	1.5
	c. Fixed	1088.3
	Domestic	1088.3
	Foreign	0.0
	d. Call Deposits	1513.8
	e. Others	71.5
4	Bills Payable	1.0
5	Other Liabilities	88.5
	1. Sundry Creditors	4.2
	2. Loan Loss Provision	31.6
	3. Interest Suspense a/c	2.1
	4. Others	50.5
6	Reconciliation A/c	0.0
7	Profit & Loss A/c	9.4
Total		4472.0
Assets		
1	LIQUID FUNDS	807.3
	a. Cash Balance	50.1
	Nepalese Notes & Coins	44.7
	Foreign Currency	5.4
	b. Bank Balance	477.2
	1. In Nepal Rastra Bank	228.0
	Domestic Currency	226.3
	Foreign Currency	1.7
	2. "A"Class Licensed Institution	164.6
	Domestic Currency	6.2
	Foreign Currency	158.3
	3. Other Financial Ins.	0.0
	4. In Foreign banks	84.7
	c. Money at Call	280.0
	Domestic Currency	280.0
	Foreign Currency	0.0
2	INVESTMENTS	241.0
	a. Govt. Securities	241.0
	b. NRB Bond	0.0
	c. Govt. Non-Fin. Ins.	0.0
	d. Other Non-Fin Ins.	0.0
	e. Non Residents	0.0
3	SHARE & OTHER INVESTMENT	21.7
	1. Non Residents	0.0
	2. Others	21.7
4	LOANS & ADVANCES	3149.9
	a. Private Sector	2860.8
	b. Financial Institutions	107.5
	c. Government Organizations	181.7
5	BILL PURCHED	5.3
	a. Domestic Bills Purchased	5.3
	b. Foreign Bills Purchased	0.0
	c. Import Bills & Imports	0.0
6	LOANS AGAINST COLLECTED BILLS	0.0
	a. Against Domestic Bills	0.0
	b. Against Foreign Bills	0.0
7	FIXED ASSETS	195.5
8	OTHER ASSETS	46.1
	a. Accrued Interests	5.2
	Financial Institution	3.2
	Govt. Entp.	0.0
	Private Sector	2.1
	b. Staff Loans / Adv.	1.3
	c. Sundry Debtors	4.8
	d. Cash In Transit	0.0
	e. Others	34.8
9	Expenses not Written off	5.1
10	Non Banking Assets	0.0
11	Reconciliation Account	0.0
12	Profit & Loss A/c	0.0
Total		4472.0

Table No. 37

Statement of Assets & Liabilities of CENTURY COMMERCIAL BANK LTD.

(Rs. In million)

		Mid-July
Liabilities		2011
1	CAPITAL FUND	1100.9
	a. Paid-up Capital	1080.0
	b. Calls in Advance	0.0
	c. Statutory Reserves	0.0
	d. Share Premium	0.0
	e. Retained Earning	0.0
	f. Others Reserves	20.9
	g. Exchange Fluctuation Fund	0.0
2	BORROWINGS	58.4
	a. NRB	0.0
	b. "A"Class Licensed Institution	58.4
	c. Foreign Banks and Fin. Ins.	0.0
	d. Other Financial Ins.	0.0
	e. Bonds and Securities	0.0
3	DEPOSITS	1358.9
	a. Current	67.8
	Domestic	67.7
	Foreign	0.0
	b. Savings	329.4
	Domestic	329.4
	Foreign	0.0
	c. Fixed	415.8
	Domestic	415.8
	Foreign	0.0
	d. Call Deposits	536.4
	e. Others	9.5
4	Bills Payable	0.0
5	Other Liabilities	91.8
	1. Sundry Creditors	15.4
	2. Loan Loss Provision	11.9
	3. Interest Suspense a/c	1.3
	4. Others	63.2
6	Reconciliation A/c	0.0
7	Profit & Loss A/c	22.2
Total		2632.2
Assets		
1	LIQUID FUNDS	78.2
	a. Cash Balance	39.5
	Nepalese Notes & Coins	38.9
	Foreign Currency	0.7
	b. Bank Balance	38.6
	1. In Nepal Rastra Bank	21.7
	Domestic Currency	20.5
	Foreign Currency	1.3
	2. "A"Class Licensed Institution	9.5
	Domestic Currency	4.4
	Foreign Currency	5.1
	3. Other Financial Ins.	0.0
	4. In Foreign banks	7.4
	c. Money at Call	0.0
	Domestic Currency	0.0
	Foreign Currency	0.0
2	INVESTMENTS	612.0
	a. Govt. Securities	612.0
	b. NRB Bond	0.0
	c. Govt. Non-Fin. Ins.	0.0
	d. Other Non-Fin Ins.	0.0
	e. Non Residents	0.0
3	SHARE & OTHER INVESTMENT	579.0
	1. Non Residents	0.0
	2. Others	579.0
4	LOANS & ADVANCES	1187.3
	a. Private Sector	1187.3
	b. Financial Institutions	0.0
	c. Government Organizations	0.0
5	BILL PURCHED	0.0
	a. Domestic Bills Purchased	0.0
	b. Foreign Bills Purchased	0.0
	c. Import Bills & Imports	0.0
6	LOANS AGAINST COLLECTED BILLS	0.0
	a. Against Domestic Bills	0.0
	b. Against Foreign Bills	0.0
7	FIXED ASSETS	94.1
8	OTHER ASSETS	81.6
	a. Accrued Interests	10.4
	Financial Institution	1.1
	Govt. Entp.	8.0
	Private Sector	1.3
	b. Staff Loans / Adv.	38.6
	c. Sundry Debtors	0.1
	d. Cash In Transit	0.0
	e. Others	32.4
9	Expenses not Written off	0.0
10	Non Banking Assets	0.0
11	Reconciliation Account	0.0
12	Profit & Loss A/c	0.0
Total		2632.2

Table No. 38
Profit & Loss Account of Commercial Banks of Nepal
 Mid - July - 2011

Expenses	(Rs In million)																																	
	NBL	RBB	NABL	NIB	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	BOA	Sunrise	DCBL	NMB	Kat	Janata	Mega	CTBNL	Civil	Century	Total		
1 Interest Expenses	1457.3	2424.2	2954.8	3620.1	1003.1	2413.9	2096.0	756.3	2535.9	1218.6	873.2	1446.6	519.1	1,543.3	1561.9	1803.9	1925.8	2122.0	1288.1	1236.3	1780.5	1239.7	1221.6	950.7	1053.3	1,302.8	196.8	300.8	138.3	97.3	23.2	42245.8		
1.1 Deposit Liabilities	1457.3	2085.5	2911.1	3511.4	996.0	2405.6	2070.0	755.9	2494.5	1152.7	847.5	1321.5	518.9	1,487.6	1465.3	1464.5	1837.2	2043.9	1243.4	1116.4	1690.4	1239.7	1183.4	846.3	1003.9	1,253.9	192.6	274.5	133.7	93.0	22.8	40969.3		
1.1.1 Saving A/c	641.3	1013.2	618.1	549.9	231.1	726.0	248.3	396.6	471.8	253.5	354.7	199.5	122.5	349.0	520.3	258.1	196.1	635.3	496.7	244.2	109.7	185.1	432.0	81.4	117.3	525.9	13.5	86.1	13.8	8.0	7.4	4991.2		
1.1.2 Fixed A/c	467.8	1023.2	1581.3	1907.2	516.0	1679.5	1665.0	207.0	1389.0	655.5	282.0	884.9	336.1	794.7	718.3	908.5	1154.2	1403.4	493.7	644.6	851.9	725.7	532.4	501.5	565.6	497.7	110.0	110.5	35.2	26.2	8.8	23968.8		
1.1.2.1 Up to 3 Months Fixed A/c	0.0	1.6	149.9	61.0	3.0	354.2	360.3	0.0	379.6	0.0	7.9	0.0	0.0	7.8	0.0	0.1	41.6	0.0	0.0	0.0	7.6	0.0	2.6	0.0	8.1	0.8	4.9	7.4	0.1	0.0	-	1390.8		
1.1.2.2 3 to 6 Months Fixed A/c	0.0	2.0	300.8	0.0	5.9	0.0	215.5	4.9	258.1	0.0	0.0	9.4	0.0	11.6	0.0	0.0	51.1	219.5	0.0	0.0	1.5	12.9	0.0	29.1	0.0	0.8	5.0	0.0	0.0	0.0	-	1128.3		
1.1.2.3 6 Months to 1 Year Fixed A/c	467.8	833.8	1019.0	0.0	117.3	0.0	935.9	0.0	627.8	655.5	19.7	322.7	336.1	596.4	0.0	722.9	467.9	0.0	0.0	489.2	760.2	0.0	165.81	416.8	133.9	403.0	88.4	102.4	-	23.8	8.8	9580.1		
1.1.2.4 Above 1 Year	0.0	185.8	111.5	1846.2	389.9	1325.3	153.4	202.2	123.6	0.0	262.3	545.0	0.0	178.8	718.3	134.4	425.2	1403.4	493.7	146.2	78.8	725.7	334.9	84.7	422.8	88.9	16.7	0.0	35.1	1.7	-	10397.6		
1.1.3 Call Deposit	25.9	49.1	711.7	1054.3	248.8	0.1	156.7	152.2	633.7	243.7	210.8	237.0	60.3	343.9	226.7	297.9	486.9	5.2	253.0	227.7	728.8	329.0	219.0	258.3	321.0	230.1	69.0	77.9	84.6	58.8	6.6	7780.9		
1.1.4 Certificate of Deposits	322.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	327.3
1.2 Others	0.0	338.8	43.7	108.7	7.1	8.3	26.0	0.4	41.3	65.9	25.7	125.2	0.2	55.7	96.6	39.4	88.5	78.1	44.7	119.9	90.0	0.0	38.2	104.4	49.4	49.0	4.26	26.3	4.61	4.3	0.41	1649.5		
2 Commission/Fee Expense	0.0	0.0	137.6	117.3	0.0	0.0	6.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.2	2.2	0.0	0.0	2.6	0.0	0.0	0.0	-	-	1	-	-	-	0	273.7	
3 Employees Expenses	2055.4	1432.7	446.6	333.5	365.8	514.1	255.4	189.4	293.1	192.4	107.9	139.9	81.5	164	168.3	157.7	157.0	2562.9	155.0	81.7	75.9	122.3	140.6	87.6	79.1	193.6	53.7	80.0	28.7	53.4	11.6	10781.4		
4 Office Operating Expenses	351.5	510.9	395.9	437.7	304.1	585.9	445.0	132.2	383.1	276.4	122.2	184.9	115.0	274	210.8	169.1	264.8	544.6	477.3	177.0	143.7	168.0	239.8	89.6	136.4	293.2	87.6	118.2	53.9	55.5	18.9	7767.5		
5 Exchange Fluctuation Loss	0.0	94.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.0	0.0	0.0	-	0.0	0.0	0.0	4.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	-	1.4	-	-	0.3	103.4	
5.1 Due to Change in Exchange Rates	0.0	94.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.0	0.0	0.0	-	0.0	0.0	0.0	4.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	-	1.4	-	-	-	103.2	
5.2 Due to Foreign Currency Transactions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	-	-	-	-	0.3	0.3	
6 Non-Operating Expenses	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3	0.0	0.0	0.0	0.1	0.0	0	0.5	0.0	0.0	24.8	(0.1)	0.0	0.0	0.0	0.0	0.0	0.0	-	-	0.2	-	-	-	0.8	22.2	48.9
7. Provision for Risk	0.0	419.5	234.8	86.9	81.5	189.7	48.0	422.4	98.3	141.7	66.9	34.2	0.0	735	96.2	10.5	16.7	2631.9	59.3	103.4	58.4	27.4	250.8	59.5	20.2	54.4	37.0	48.2	24.9	31.6	11.9	4101.0		
7.1 Loan Loss Provision	0.0	391.3	234.8	86.9	81.5	189.7	48.0	414.9	98.3	141.7	66.9	34.2	0.0	734.9	96.2	10.5	16.7	2631.9	59.3	103.2	58.3	27.4	250.8	59.5	19.6	46.4	37.0	48.2	24.9	31.6	11.9	6056.4		
7.1.1 General Loan Loss Provision	0.0	225.2	34.5	1.0	0.0	189.7	40.1	24.5	98.3	8.3	0.0	22.3	0.0	-	(2.8)	6.5	16.7	2631.9	(4.7)	16.9	14.2	6.0	250.8	14.6	38.2	8.4	37.0	48.2	24.9	31.6	11.9	3793.8		
7.1.2 Special Loan Loss Provision	0.0	160.7	200.3	86.0	81.5	0.0	7.9	316.9	0.0	131.4	66.9	11.9	0.0	734.9	99.0	4.0	0.0	64.0	86.3	43.0	21.5	0.0	45.0	(18.6)	38.0	-	-	-	-	-	-	-	2180.6	
7.1.3 Additional Loan Loss Provision	0.0	5.4	0.0	0.0	0.0	0.0	0.0	73.4	0.0	2.0	0.0	0.0	0.0	-	0.0	0.0	0.0	0.0	0.0	0.0	1.1	0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	82.0	
7.2. Provision for Non-Banking Assets	0.0	1.4	0.0	0.0	0.0	0.0	0.0	7.5	0.0	0.0	0.0	0.0	0.0	-	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.0	-	-	-	-	-	14.9	
7.3. Provision for Loss on Investment	0.0	26.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.6	-	-	-	-	-	-	-	27.5	
7.4. Provision for Loss of Other Assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	2.0	-	-	-	-	-	-	2.1	
8 Loan Written Off	0.0	0.0	0.0	0.0	49.0	0.0	138.2	0.0	0.0	0.7	13.6	0.0	173.7	685.5	0.0	0.0	0.0	0.0	(93.5)	0.0	0.0	0.0	0.0	4.5	-	-	-	-	-	-	-	-	971.7	
9 Provision for Staff Bonus	46.3	140.7	191.7	180.5	160.1	0.0	64.6	0.0	133.1	87.3	31.0	71.2	46.5	0.9	34.2	54.3	43.3	157.8	26.2	0.0	52.9	38.0	18.7	16.6	0.0	28	5	3	4	-	-	3	1639.3	
10 Provision for Income Tax	79.2	0.0	571.9	541.4	480.2	0.0	187.2	0.0	399.7	262.0	94.7	213.6	64.7	2.7	102.5	160.4	131.9	360.0	35.9	0.0	158.6	114.4	56.2	49.9	0.0	84.4	14.7	10.0	11.1	-	-	-	9.5	4204.5
11 Others	(44.5)	20.5	0.0	0.0	0.0	0.0	0.0	12.1	0.0	0.8	0.0	0.0	0.0	-	0.0	0.0	0.0	1153.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	1142.7	
12 Net Profit	383.4	1759.3	1269.7	1263.2	1120.5	1411.0	458.4	655.1	931.3	611.4	214.8	498.4	399.9	6.4	239.2	380.4	303.0	1608.1	226.3	312.4	370.0	266.0	131.1	109.7	357.4	197.0	34	23.4	26	9.4	22	15698.5		
TOTAL EXPENSES	4328.6	6801.9	6203.1	6580.6	3564.2	5114.6	3692.9	2162.6	4786.6	2790.6	1528.1	2588.9	1400.3	3412.4	2413.8	2438.7	2842.3	11175.7	2181.7	1912.9	2640.0	1975.8	2061.3	1363.8	1651.0	2153.7	429.1	585.8	286.6	248.1	122.9	91438.5		
1. Interest Income	3735.2	5027.9	5226.5	5767.5	2718.7	4317.4	3096.5	1435.1	4331.0	2391.9	1335.5	2321.5	942.8	2053.7	2222.3	2233.3	2672.1	6280.8	1975.6	1795.2	2472.8	1859.5	1918.7	1308.1	1492.4	1994.4	394.3	543.0	269.9	194.3	65.2	74393.3		
1.1. On Loans and Advance	3309.1	4090.7	4454.4	5427.7	1930.4	3836.2	2426.9	1249.8	3869.8	2174.4	1171.0	1943.9	824.7	1876.5	2023.3	2125.6	2411.0	5908.1	1761.1	1631.3	2314.5	1659.4	1764.9	1172.8	1304.9	1775.2	307.4	441.5	159.4	17.8	6552.6			
1.2. On Investment	314.1	810.6	529.8	258.4	608.5	387.8	374.5	155.0	369.0	209.4	150.7	291.0	69.7	117.5	18.1	107.7	138.0	248.7	204.2	78.0	82.1													

Table No. 39
Sectorwise Loans and Advances of Commercial Banks

Sectors	Banks	NBL			RBB			NABIL			NIBL			SCBNL			HBL			NSBI			NBB		
		2009	2010	2011	2009	2010	2011	2009	2010	2011	2009	2010	2011	2009	2010	2011	2009	2010	2011	2009	2010	2011	2009	2010	2011
Agricultural and Forest Related		128.7	201.7	222.2	378.1	426.2	452.9	192.9	262.9	298.9	176.1	253.6	308.5	311.5	362.2	754.3	677.0	607.1	671.8	363.0	368.3	453.8	45.8	46.6	68.1
Fishery Related		0.0	0.0	0.0	0.0	0.0	75.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.2
Mining Related		21.5	77.4	73.4	280.5	647.8	733.1	15.4	9.0	15.9	0.0	3.0	24.2	220.3	0.0	0.0	8.9	0.0	0.0	0.0	0.0	0.0	16.0	10.0	8.1
Manufacturing (Producing) Related		4126.7	4145.1	4513.0	5614.8	5797.9	5638.1	7829.5	8687.9	11205.8	10753.7	12046.3	13871.0	2516.3	3149.6	3358.1	10507.9	11339.8	12442.8	4888.8	4328.5	4676.7	2520.2	2107.7	2070.7
Construction		1662.5	2203.9	2384.0	2862.2	3237.4	3605.9	4014.5	4780.6	5022.4	1889.9	1699.3	1522.5	3479.2	4231.8	3623.9	1799.4	1565.8	1353.8	2260.9	2519.9	2856.1	1130.9	1400.2	1852.6
Electricity, Gas and Water		171.0	195.4			320.2			129.4	118.9		347.7	213.1		32.6	23.8		576.3	877.7		223.5	196.0		10.2	7.4
Metal Products, Machinery & Electronic Equipment & Asse		493.5	245.8	52.8	1219.5	2003.9	913.2	291.1	294.6	473.3	297.7	486.7	221.6	34.0	22.5	175.0	814.6	42.3	33.1	403.9	308.6	418.8	269.5	191.5	223.7
Transport, Communication and Public Utilities		299.1	1659.5	982.8	919.2	765.9	1646.9	2498.4	4197.3	4147.7	110.9	1206.6	978.9	2.8	5.1	12.0	88.9	1120.3	1417.9	3.6	555.6	556.6	194.5	897.8	691.8
Wholesaler & Retailer		1220.2	5156.4	5331.9	866.3	8315.9	11247.0	1313.2	6283.3	8594.4	1701.9	5272.9	5998.5	10.1	1964.2	2927.3	849.4	4046.6	4770.1	550.1	4754.7	6766.9	1008.3	1835.5	1930.4
Finance, Insurance and Real Estate		3636.0	948.9	905.9	7477.8	2597.2	2113.6	5094.6	2711.4	3030.3	4572.6	6219.4	6029.9	1485.8	433.6	1354.1	3740.2	2285.5	5102.2	3808.1	558.0	584.3	1228.0	740.8	786.4
Hotel or Restaurant		1067.3	369.7	346.9	2073.9		505.7	1964.0	871.3	989.3	4479.3	2522.7	2309.1	405.0	172.3	49.0	1429.8	690.8	810.8	488.4	258.9	296.2	415.6	449.1	481.5
Other Services		756.9	392.2	432.0	2407.5	2441.3	1608.9	1979.4	1853.1	1883.5	3294.1	2220.8	2531.2	242.2	111.9	130.8	2117.6	2148.2	2161.6	584.2	239.7	269.6	865.8	481.2	456.7
Consumption Loans		3052.7	5541.5	7400.3	3214.9	5019.4	6138.7	116.2	139.2	207.7	455.7	1327.8	1254.8	78.3	87.4	3482.5	541.0	2067.0	791.9	83.4	474.7	424.5	76.4	234.8	422.6
Local Government		0.0	0.0	0.0	2.2	216.4	218.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	298.3	255.2		0.0	0.0		0.0	0.0	0.0	
Others		3017.2	3973.6	3869.3	4290.7	4222.8	1648.5	2688.0	2810.9	2934.6	9095.5	7347.5	6624.5	5095.3	5603.5	2632.9	3002.7	2336.0	2279.5	2177.7	3433.1	4219.3	1359.7	713.5	1236.2
TOTAL		19482.3	25086.7	26709.9	31607.6	35692.1	36866.1	27997.1	33030.9	38922.7	36827.1	40948.4	41887.7	13880.8	16176.7	18662.5	25577.4	29124.0	32968.3	15612.0	18023.4	21718.8	9130.5	9119.0	10237.5

Sectors	Banks	EBL			BOK			NCCB			NICB			LUMBINI			MBL			KUMARI			LAXMI		
		2009	2010	2011	2009	2010	2011	2009	2010	2011	2009	2010	2011	2009	2010	2011	2009	2010	2011	2009	2010	2011	2009	2010	2011
Agricultural and Forest Related		203.1	204.4	992.8	79.3	170.7	132.2	452.0	206.3	259.6	99.6	441.6	298.0	18.8	128.3	166.1	42.7	51.4	62.7	483.8	411.4	414.0	16.4	16.8	59.7
Fishery Related		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	(0.1)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Mining Related		0.6	0.2	0.0	59.8	0.0	145.5	0.2	0.0	0.0	0.0	0.0	0.0	(3.6)	45.5	49.5	124.2	278.0	415.2						
Manufacturing (Producing) Related		3856.0	4033.0	5276.2	3485.8	4036.5	4912.4	1474.0	1737.3	1972.0	4897.6	3660.0	4983.2	276.2	655.3	641.6	2617.8	3096.8	3283.9	2695.7	2685.2	2736.7	3032.0	3243.8	3357.8
Construction		2961.3	3041.7	3997.2	1808.5	1595.7	1478.8	729.9	1008.4	1041.5	2245.4	2083.4	1982.2	9.7	435.7	723.5	1445.5	1236.1	1205.1	1544.8	1701.6	1798.0	4508.8	3358.2	3318.3
Electricity, Gas and Water		331.3	454.7		231.2	680.2		217.6	270.8		301.5	111.9		54.2	193.0		735.7	839.5		200.7	158.2		142.5	114.5	
Metal Products, Machinery & Electronic Equipment & Asse		456.5	386.5	556.4	247.7	28.7	202.6	118.8	179.8	235.3	21.2	17.4	12.1	3.1	0.9	3.9	84.4	123.7	118.8	225.5	297.2	346.8	19.1	32.7	33.6
Transport, Communication and Public Utilities		238.1	2891.1	3037.5	233.3	2020.6	160.4	31.3	647.2	627.8	6.3	195.9	278.6	306.5	256.6	109.8	682.2	622.8	1153.0	1222.8	692.5	336.3	609.8	824.2	
Wholesaler & Retailer		1656.3	10570.8	10126.3	1647.8	4150.0	4364.1	907.3	1493.3	1518.4	266.6	2022.6	2591.8	85.4	1312.1	1359.8	1153.1	2618.8	2620.5	227.1	1327.7	1516.4	339.9	2126.5	2526.4
Finance, Insurance and Real Estate		6770.1	1770.9	2183.9	3487.2	2319.2	2243.4	1246.1	1655.2	1724.7	2216.4	970.4	2179.7	163.0	444.5	430.3	2048.7	1439.4	1940.9	1130.8	2554.6	2264.6	1586.5	3412.4	3444.4
Hotel or Restaurant		1305.8	369.6	801.5	738.9	138.5	162.7	475.9	144.9	192.7	880.4	135.7	110.7	96.5	310.0	528.4	1150.1	104.8	98.0	2757.2	252.6	313.5	180.2	59.3	39.8
Other Services		718.2	684.7	885.8	125.5	1235.3	1292.7	386.4	156.6	169.6	347.7	326.5	282.5	15.2	216.2	216.2	807.3	583.7	623.6	741.7	541.5	555.4	670.3	498.7	607.4
Consumption Loans		280.4	1140.8	2003.7	95.5	67.4	1321.8	226.2	833.2	100.1	1800.8	879.1	5.2	14.2	27.0	129.4	350.4	601.5	1573.9	1516.6	1248.0	34.0	286.4	499.8	
Local Government		0.0	0.0	0.0	0.0	0.0	594.0	0.0	0.0	0.0	0.0	0.0	0.0	57.3	57.3		0.0	0.0	0.0	0.0	0.0	55.1	134.6	134.6	
Others		6023.4	2731.3	1445.9	1735.4	1050.3	1005.6	990.0	347.0	384.2	2834.7	973.9	1455.8	88.2	1548.1	1613.1	3350.1	3899.6	2665.2	2024.1	1948.6	2467.1	1062.7	814.7	428.9
TOTAL		24469.5	28156.2	31961.8	17354.7	17044.1	17957.0	7183.4	8387.8	9229.8	18915.8	19299.6	15165.5	761.3	5479.7	6213.2	12984.4	14972.1	14732.1	14681.8	14938.5	14926.4	13463.3	14736.4	15389.5

Sectors	Banks	SBL			ADBNI			GLOBAL			CITIZENS			PRIME			BOA			SUNRISE			DCBL			
		2009	2010	2011	2009	2010	2011	2009	2010	2011	2009	2010	2011	2009	2010	2011	2009	2010	2011	2009	2010	2011	2009	2010	2011	
1 Agriculture		160.6	297.4	222.8	9103.3	9254.9	5280.6	169.4	77.1	19.0		30.6	58.3		21.2	90.8	203.7	6.7	14.8	79.1	13.8	36.5	84.1	92.3	118.9	155.6
2 Fishery		0.0	0.0	0.0	0.0	1671.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.2				12.3	0.0	0.0	0.0	0.0	0.0	0.0	
3 Mines		36.7	122.8	78.8	3.0	0.0	0.0	369.6	212.5	2.7		6.6	57.8		217.2	150.6	281.0	43.3	118.4	146.1	189.9	203.5	159.7	15.0	80.4	80.4
4 Manufacturing		2648.9	2909.7	3404.2	4533.4	4810.6	4774.7	1262.5	1242.3	2575.0	1765.1	2178.1	2471.2	1360.3	2595.6	2891.7	1005.8	1291.5	1707.3	1582.8	2241.2	2510.7	581.4	743.7	1602.3	
5 Construction		1568.4	2130.7	2240.0	2003.1	2092.4	2456.1	1828.2	2164.3	955.7	583.3	800.2	823.9	681.7	861.1	1091.8	943.9	1510.9	1623.9	690.6	714.5	537.9	619.0	809.0	676.2	
6 Electricity, Gas & Water		220.0	386.3		399.7	0.0		52.4	11.9			485.7	742.1		588.0	730.3		304.5	467.9		143.6	125.3		0.0	0.0	
7 Metal Products, Machinery & Electrical Tools & fitting		177.9	180.8	86.1	426.3	88.4	185.4	153.9	158.3	96.4	76.9	124.0	121.7	21.6	26.3	31.7	317.9	790.4	641.4	109.2	164.8	100.4	5			

Table No. 40
Statement of Productwise Loan & Advances
Mid July 2011

Particulars	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NBB	NSBI	EBL	BOK	NCC	NIC	LUMBINI	MBL	KUMARI	LAXMI	SBL	ADBNL	GLOBAL	CITIZENS	PRIME
1 Term Loan	5452.40	4505.13	5715.33	5440.56	771.78	5128.68	1121.77	2075.93	4823.16	2381.94	779.70	859.07	640.45	2170.06	2414.04	2666.34	3557.42	9764.52	937.98	2597.15	2328.13
a. Industrial Institutions	2431.00	2272.12	2857.67	3624.65	135.23	3195.66	752.68	765.52	381.79	1855.32	524.40	615.51	287.46	1412.73	1203.86	1218.53	1739.55	0.00	630.90	1536.02	1965.21
b. Business Institutions	1060.30	919.04	285.77	0.00	535.00	180.45	9.00	175.95	1871.25	161.88	37.20	50.66	31.33	267.96	480.38	184.09	102.69	0.00	0.00	83.77	230.78
c. Service Sector Institutions	119.00	896.43	1143.07	1656.09	49.00	1734.16	360.09	711.71	1547.77	349.37	212.20	163.03	312.49	457.34	248.87	1263.72	1145.87	0.00	306.79	593.21	132.14
d. Others	1842.10	417.55	1428.83	159.83	52.54	18.42	0.00	422.75	1022.35	15.38	5.90	29.87	9.17	32.03	480.93	0.00	569.30	9764.52	0.29	384.14	0.00
2 Overdraft	2894.20	6728.14	8697.36	9798.40	2595.44	4779.24	757.72	2799.23	155.46	4640.57	2861.20	963.66	679.58	3144.93	4603.10	2438.93	4803.95	4951.44	3216.71	2392.88	4499.51
a. Industrial Institutions	380.80	1086.90	3044.08	3640.61	1583.56	1717.08	290.63	414.34	72.35	1230.11	952.30	526.28	78.56	1096.12	919.65	477.02	1001.09	0.00	532.02	809.88	2178.06
b. Business Institutions	1826.50	4277.92	2783.15	3086.95	775.31	1801.13	19.87	1462.78	51.06	3211.90	1360.90	362.38	407.40	1755.38	2405.13	990.13	1277.57	0.00	1465.80	686.34	1905.63
c. Service Sector Institutions	231.50	896.89	869.74	2038.95	139.50	923.83	363.95	453.81	1.52	136.26	314.40	72.07	193.62	202.36	117.53	261.22	681.45	0.00	665.34	111.16	415.83
d. Others	455.40	466.44	2000.39	1031.89	97.07	337.19	83.26	468.29	30.54	62.30	233.60	2.93	0.00	91.06	1160.79	710.57	1843.84	4951.44	553.56	785.51	0.00
3 Trust Receipt Loan / Import Loan	846.10	1988.17	2949.10	4122.88	1492.86	4280.19	1460.96	616.00	1941.93	673.47	337.00	892.45	142.16	1018.91	386.05	641.09	750.20	0.00	615.53	421.64	340.15
a. Industrial Institutions	467.60	468.79	2064.37	2805.81	1003.67	2851.07	910.20	116.34	375.95	415.35	184.70	484.02	12.08	847.65	256.33	364.05	352.03	0.00	253.40	160.11	187.22
b. Business Institutions	188.70	1388.35	811.00	1214.53	489.19	1313.12	550.77	491.96	1524.87	255.63	146.60	408.42	130.08	171.26	129.72	251.66	398.17	0.00	348.35	257.30	68.84
c. Service Sector Institutions	0.00	70.99	44.24	89.04	0.00	116.01	0.00	0.00	41.11	2.50	5.70	0.00	0.00	0.00	25.38	0.00	0.00	0.00	13.78	0.00	84.09
d. Others	189.80	60.05	29.49	13.50	0.00	0.00	0.00	7.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.22	0.00
4 Demand & Other Working Capital Loan	5126.60	9099.36	5380.78	8372.31	3552.32	8029.59	9907.59	1580.52	12832.68	3761.50	1119.40	4164.42	1092.55	1349.59	2483.45	3707.10	2630.98	18584.98	3012.51	1351.52	420.11
a. Industrial Institutions	2322.30	1985.76	2690.39	3531.88	1229.37	4551.93	3365.61	504.39	3677.09	1540.99	629.50	3017.34	313.61	817.22	905.08	1565.95	1135.01	0.00	1189.73	558.80	322.80
b. Business Institutions	2510.20	6617.38	1345.20	1951.30	1284.94	2428.99	5979.94	546.11	7199.25	1671.71	283.90	1053.28	702.88	491.77	1056.18	1505.43	1248.81	0.00	1434.65	560.51	51.90
c. Service Sector Institutions	1.60	155.42	645.69	2284.32	38.00	1036.73	297.57	376.74	1956.34	466.99	34.30	93.80	50.50	40.60	62.54	496.82	100.67	0.00	382.59	202.12	45.41
d. Others	292.50	340.80	699.50	604.82	1000.00	12.30	264.46	153.27	0.00	81.81	171.70	0.00	25.56	0.00	459.64	138.89	146.49	18584.98	5.55	30.10	0.00
5 Residential Personal Home Loan (Up to Rs. 80 Lakh)	1702.10	3014.66	2155.14	752.65	2664.97	1143.73	2132.95	431.51	3043.78	1267.69	540.70	1412.03	85.60	573.67	1084.21	577.18	701.00	1968.06	353.89	401.87	573.77
6 Real Estate Loan	736.20	1724.51	5215.57	9014.18	1872.05	3650.37	1751.24	845.81	2121.62	1752.85	1629.10	1754.21	935.82	3048.42	2707.23	3466.14	3883.80	8.36	2608.41	2762.10	3930.09
a. Residential Real Estate except Residential Personal Home Loan up to Rs 80 Lakh	64.40	244.10	533.01	468.38	172.50	207.82	545.36	190.23	953.47	170.06	110.70	471.25	95.69	157.62	199.69	484.86	87.26	0.00	162.97	405.94	503.21
b. Commercial Complex & Residential Apartment Construction Loan	29.50	694.14	914.40	2791.79	0.00	1090.28	313.06	0.00	358.75	220.32	379.20	8.20	112.51	487.03	1479.67	1405.03	1642.06	0.00	626.43	543.11	726.76
c. Lending on Income Generated Commercial Complex	2.50	379.61	251.74	73.18	0.00	214.88	0.00	49.50	173.65	201.29	46.90	33.77	355.62	192.76	0.00	754.09	518.74	0.00	163.74	0.00	641.50
d. Other Real Estate (Including Land Purchase & Plotting)	639.80	406.66	3516.42	5680.82	1699.55	2137.39	892.82	606.09	635.76	1161.18	1092.30	1240.98	372.00	2211.02	1027.88	822.16	1635.74	8.36	1655.27	1813.05	2058.63
i. Land Purchase and Plotting Loan	30.80	0.00	866.57	2111.37	1005.30	410.98	0.00	122.26	535.76	453.45	482.50	61.20	0.00	616.68	0.00	0.00	339.40	0.00	1060.12	1518.65	1226.72
ii. Loan of 5M or and above without specified purpose (P/L,M/L and Flexi Loan etc.)	265.00	213.00	2649.85	3569.46	19.34	1703.76	830.15	413.29	100.00	668.10	397.80	1179.78	372.00	1594.34	0.00	628.43	1195.20	0.00	595.16	294.39	831.91
iii. Others	0.00	193.66	0.00	0.00	674.91	22.65	62.68	70.54	0.00	39.63	212.00	0.00	0.00	0.00	1027.88	193.74	101.14	8.36	0.00	0.00	0.00
7 Margin Nature Loan	949.20	335.57	0.00	142.44	0.00	989.73	2.10	1.00	77.66	132.91	99.50	309.03	63.56	259.75	259.81	149.57	458.75	0.00	429.78	157.21	723.08
a. Loan above Rs. 1 Crore	529.30	276.57	0.00	120.44	0.00	880.87	0.00	0.00	69.10	132.91	87.00	261.49	63.56	4.32	203.05	130.08	335.66	0.00	372.33	115.53	599.47
b. Loan above Rs. 50 Lakh to 1 Crore	126.00	24.49	0.00	13.00	0.00	69.29	0.00	0.00	0.00	0.00	0.00	16.49	0.00	14.98	35.67	5.19	60.37	0.00	24.86	21.24	57.00
c. Loan above Rs. 25 Lakh to 50 Lakh	140.50	14.76	0.00	4.10	0.00	16.72	2.10	0.00	4.99	0.00	6.00	17.00	0.00	4.80	16.70	12.60	22.49	0.00	26.83	6.05	34.38
d. Loan below Rs. 25 Lakh	153.40	19.74	0.00	4.90	0.00	22.85	0.00	1.00	3.57	0.00	6.50	14.05	0.00	5.65	4.39	1.70	40.22	0.00	5.75	14.39	32.22
8 Hire Purchase Loan	1838.60	810.05	3984.22	1538.47	3405.90	1615.20	434.42	1217.37	4506.13	1412.28	842.60	855.22	431.33	1026.36	393.00	411.20	920.24	144.50	958.89	1043.26	530.17
a. Business Purpose	560.70	413.49	1593.69	1193.50	379.83	1280.08	304.53	1096.36	2636.23	541.23	684.40	418.91	395.51	681.33	119.59	168.85	693.97	0.00	712.55	528.80	420.59
b. Personal Purpose	1277.90	396.56	2390.53	344.97	3026.08	335.12	129.89	121.01	1869.90	871.05	158.20	436.31	35.82	345.03	273.40	242.34	226.27	144.50	246.34	514.46	109.59
9 Deprived Sector Loan	413.10	1133.82	994.38	916.89	493.11	888.83	577.17	302.34	969.81	602.73	270.60	417.05	183.72	479.13	466.37	489.10	540.24	4967.39	373.45	373.34	492.51
10 Bills Purchased	72.20	73.91	71.25	163.51	964.24	1311.62	61.70	47.94	127.14	709.15	12.70	8.09	1.82	21.48	28.00	120.56	249.59	0.00	17.30	76.87	13.57
11 Other Product	6679.20	7452.79	3759.61	1625.42	849.82	1150.73	3511.18	319.81	1062.47	621.86	737.30	3530.30	1956.56	1869.77	101.13	722.29	151.04	0.09	254.73	936.39	3232.80
a. Credit Card	0.00	0.00	122.05	43.87	97.56	62.06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Education Loan	0.00	0.00	375.94	16.05	0.00	0.00	0.00	9.74	0.00	0.00	0.00	0.00	0.00	0.00	101.13	0.00	0.00	0.00			

Table 40 Contd..
Statement of Productwise Loan & Advances
Mid July 2011

Particulars	BOA	SUNRISE	NMB	DCBL	KIST	JANATA	MEGA	CTBNL	CIVIL	CENTURY	TOTAL
1 Term Loan	1340.20	1827.59	1481.78	1326.40	2368.68	408.68	483.84	230.82	136.85	124.30	75860.68
a. Industrial Institutions	905.60	729.93	169.14	525.49	148.12	269.17	67.34	55.80	68.35	0.00	32344.74
b. Business Institutions	138.70	28.45	458.71	389.32	1527.38	10.83	54.53	55.80	0.00	74.30	9405.53
c. Service Sector Institutions	294.30	1050.48	805.21	402.56	599.07	128.69	301.29	116.61	68.50	50.00	17219.05
d. Others	1.60	18.72	48.72	9.02	94.11	0.00	60.67	2.61	0.00	0.00	16891.36
2 Overdraft	2364.20	2180.61	708.55	658.82	3815.54	845.18	440.68	628.58	885.18	790.30	91719.29
a. Industrial Institutions	559.00	512.95	150.27	64.30	78.74	294.57	16.66	47.30	367.62	99.00	24221.84
b. Business Institutions	1192.00	937.10	369.04	220.79	3100.93	387.01	247.36	450.35	302.44	571.50	39691.76
c. Service Sector Institutions	68.50	527.66	91.97	110.39	59.73	83.61	87.88	106.97	201.49	50.10	10479.22
d. Others	544.70	202.90	97.27	263.34	576.14	79.98	88.77	23.96	13.62	69.70	17326.46
3 Trust Receipt Loan / Import Loan	164.80	517.26	221.44	722.84	124.86	131.24	536.06	190.80	561.62	39.20	29126.94
a. Industrial Institutions	56.40	248.78	105.12	333.23	15.84	84.18	207.35	48.49	307.57	22.80	16010.49
b. Business Institutions	108.40	263.73	93.84	389.61	6.54	29.91	284.44	142.32	249.97	16.40	12123.65
c. Service Sector Institutions	0.00	4.75	22.48	0.00	102.48	17.16	44.27	0.00	4.07	0.00	688.04
d. Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	304.77
4 Demand & Other Working Capital Loan	1901.70	2601.75	2696.81	1867.34	1532.11	1437.24	1922.66	1035.92	1025.39	41.40	123622.54
a. Industrial Institutions	939.90	1092.18	1066.42	771.91	63.73	817.13	546.50	319.10	442.57	30.40	41944.56
b. Business Institutions	929.70	807.86	1146.58	889.79	1459.15	584.61	1125.36	684.41	302.26	11.00	47865.05
c. Service Sector Institutions	27.10	701.29	477.62	189.48	9.07	35.50	250.80	32.41	280.56	0.00	10772.59
d. Others	5.00	0.42	6.20	16.16	0.16	0.00	0.00	0.00	0.00	0.00	23040.34
5 Residential Personal Home Loan (Up to Rs. 80 Lakh)	560.00	376.43	76.64	697.94	454.48	75.74	42.88	7.25	7.78	59.00	28939.28
6 Real Estate Loan	2534.50	2953.71	2584.45	1625.83	2895.56	239.01	94.83	102.05	371.87	84.00	68903.89
a. Residential Real Estate except Residential Personal Home Loan Up to Rs. 80 Lakh	252.10	219.06	181.27	292.98	420.35	84.88	20.42	59.79	48.69	19.00	7827.05
b. Commercial Complex & Residential Apartment Construction Loan	949.50	1305.84	1401.73	563.89	175.92	89.14	39.91	0.00	323.18	0.00	18671.34
c. Lending on Income Generated Commercial Complex	147.90	0.00	130.19	0.00	60.00	0.00	0.00	0.00	0.00	0.00	4391.57
d. Other Real Estate (Including Land Purchase & Plotting)	1185.00	1428.81	871.25	768.96	2239.29	64.99	34.50	42.26	0.00	65.00	38013.94
i. Land Purchase and Plotting Loan	347.10	1428.81	566.88	305.02	2060.63	0.00	0.00	0.00	0.00	65.00	15615.18
ii. Loan of 5M or and above without specified purpose (P/L,M/L and Flexi Loan etc.)	837.90	0.00	0.00	463.94	155.24	64.99	34.50	42.26	0.00	0.00	19119.79
iii. Others	0.00	0.00	304.37	0.00	23.43	0.00	0.00	0.00	0.00	0.00	2934.97
7 Margin Nature Loan	142.50	75.34	335.17	456.93	472.89	110.29	0.00	188.41	0.00	25.40	7117.56
a. Loan above Rs. 1 Crore	98.00	57.89	257.13	342.71	353.10	75.35	0.00	187.62	0.00	20.00	5573.47
b. Loan above Rs. 50 Lakh to 1 Crore	16.80	7.47	50.79	64.23	56.83	0.00	0.00	0.00	0.00	0.00	664.70
c. Loan above Rs. 25 Lakh to 50 Lakh	14.20	2.54	12.10	27.38	27.13	0.00	0.00	0.00	0.00	5.40	418.76
d. Loan below Rs. 25 Lakh	13.50	7.44	15.15	22.62	35.84	34.94	0.00	0.79	0.00	0.00	460.62
8 Hire Purchase Loan	1683.50	871.05	201.95	1196.32	1054.87	184.02	744.84	98.18	34.00	20.70	34408.82
a. Business Purpose	1475.70	475.08	160.55	548.73	810.90	104.16	490.44	82.69	23.31	0.00	18995.70
b. Personal Purpose	207.80	395.97	41.40	647.60	243.97	79.87	254.40	15.49	10.69	20.70	15413.12
9 Deprived Sector Loan	366.80	434.82	257.00	319.51	386.15	69.97	0.60	0.37	0.00	0.00	18180.30
10 Bills Purchased	9.80	65.59	9.06	528.39	4.79	0.00	0.00	0.00	11.21	0.00	4781.46
11 Other Product	805.20	530.25	470.62	1942.76	327.10	82.93	550.09	3.91	121.26	3.00	45362.38
a. Credit Card	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	325.55
b. Education Loan	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	507.55
c. Small & Medium Industrial Loan	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1387.84
d.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.91	0.00	0.00	7141.08
e.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	768.56
f.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	538.50
g.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.71
h.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.25
i.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	368.27
TOTAL LOAN & ADVANCES	11873.20	12434.38	9043.46	11343.09	13437.00	3584.31	4816.46	2486.29	3155.16	1187.30	528023.14

Table No. 41
Deprived Sector Loan Statement of COMMERCIAL BANKS
Mid - July

Loan Title	Banks	NBL			RBB			NABIL			NIBL			SCBNL			HBL			NSBI			
		2009	2010	2011	2009	2010	2011	2009	2010	2011	2009	2010	2011	2009	2010	2011	2009	2010	2011	2009	2010	2011	
A. Direct Lending		62.261	158.2	189.9	311.4	410.4	323.5	42.2	41.6	41.5	2.3	2.2	2.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
- Agriculture		37.081	9.2	8.9	42.9	10.5	41.0	6.1	5.0	8.0			0.0								633.6		0.0
- Cottage Industries		3.169	1.0	0.4	8.2	16.8	15.4	0.0	3.0	0.0			0.0								0.0		0.0
- Services		22.011	148.0	11.6	260.3	383.1	157.1	36.0	33.6	33.5	2.3	2.2	0.0								0.0		0.0
-Others				169.0			110.0			0.0			2.1										0.0
B. Indirect Investment		452.013	384.5	439.1	140.5	619.5	593.7	832.7	712.1	797.0	1117.4	1332.5	1336.8	501.6	375.3	412.5	709.0	940.0	0.0	441.5	408.0	446.0	
(i) Institutional Lending (Wholesale)		452.013		388.2	140.5		569.9	832.7		687.4	1117.4		0.0	501.6		354.3	709.0		0.0	441.5		421.0	
(ii) Share Investment				50.9			23.8			109.6			0.0			58.2							25.0
C. Yuba Sworojgar Karja			197.6	197.6			216.6		280.0	280.0			0.0		138.8	138.8		255.2	255.2		156.1	156.1	
Total (A+B+C)		514.3	740.3	826.6	451.9	1029.9	1133.8	874.8	1033.8	1118.4	1119.6	1334.7	1339.0	501.6	514.1	551.3	709.0	1195.2	972.5	441.5	564.1	602.1	

Loan Title	Banks	NBB			EBL			BOK			NCCB			NICB			LUMBINI			MBL			
		2009	2010	2011	2009	2010	2011	2009	2010	2011	2009	2010	2011	2009	2010	2011	2009	2010	2011	2009	2010	2011	
A. Direct Lending		0.1	0.1	0.1	100.2	0.6	0.3	32.2	32.5	33.1	0.0	4.0	5.3	0.0	0.0	0.0	0.0	0.0	126.4	74.5	36.0	36.0	
- Agriculture		0.1	0.1	0.1	13.9	0.3	0.0	0.4	0.4	1.0		2.0	3.8			0.0			0.0	5.1		0.0	
- Cottage Industries				0.0	27.2	0.1	0.2			0.0			0.0			0.0			0.0	6.8		0.0	
- Services				0.0	59.1	0.2	0.1	31.8	32.1	2.2		2.0	0.0			0.0			0.0	62.6	36.0	36.0	
-Others				0.0			0.0		29.9			1.5			0.0				0.0			0.0	
B. Indirect Investment		309.1	260.2	222.0	616.7	670.2	770.8	426.4	364.3	439.5	212.1	184.2	200.5	422.8	45.0	308.9	204.7	145.0	0.0	366.9	297.4	313.3	
(i) Institutional Lending (Wholesale)		309.1		211.0	616.7		754.8	426.4		422.0	212.1		193.4	422.8		277.9	204.7		126.4	366.9		313.3	
(ii) Share Investment				11.0			15.9			17.5			7.1			31.0			0.0			0.0	
C. Yuba Sworojgar Karja			91.3	91.3			198.7	198.7		149.9	149.9		71.8	71.8		139.2		57.3	57.3		129.8	129.8	
Total (A+B+C)		309.2	351.6	313.4	716.9	869.5	969.8	458.6	546.7	622.5	212.1	260.0	277.6	422.8	45.0	448.1	204.7	202.3	183.7	441.4	463.2	479.1	

Loan Title	Banks	KUMARI			LAXMI			SBL			ADBL			GLOBAL			CITIZENS			PRIME			
		2009	2010	2011	2009	2010	2011	2009	2010	2011	2009	2010	2011	2009	2010	2011	2009	2010	2011	2009	2010	2011	
A. Direct Lending		0.0	0.0	0.0	0.0	0.0	5.8	0.0	0.0	0.0	2684.8	2533.3	3976.5	0.0	0.0	30.0	0.0	0.0	325.1	0.0	0.0	438.3	0.0
- Agriculture			0.0	0.0		0.0	0.0			0.0	2233.2	2311.8	3708.9			0.0			0.0		0.0		0.0
- Cottage Industries			0.0	0.0		0.0	0.0			0.0	269.2	108.0	114.2			0.0			0.0		0.0		0.0
- Services			0.0	0.0		0.0	0.0			0.0	182.4	113.5	153.4			30.0			0.0		0.0		0.0
-Others			0.0	0.0		5.8	0.0			0.0			0.0			0.0		325.1	0.0			438.3	0.0
B. Indirect Investment		421.0	324.9	321.9	379.4	327.7	328.6	389.6	383.3	405.2	1113.8	949.5	990.8	226.6	358.6	266.9	210.6			291.2	248.1		374.7
(i) Institutional Lending (Wholesale)		421.0	0.0	320.4	379.4		328.6	389.6		405.2	1113.8		942.7	226.6		251.9	210.6		291.2	248.1		374.7	
(ii) Share Investment			0.0	1.5			0.0			0.0			48.1			15.0			0.0			0.0	0.0
C. Yuba Sworojgar Karja			145.9	145.9		134.6	134.6		135.0	135.1			0.0			91.6			82.1				117.8
Total (A+B+C)		421.0	470.9	467.9	379.4	462.3	469.1	389.6	518.3	540.3	3798.6	3482.8	4967.3	226.6	358.6	388.5	210.6	325.1	373.3	248.1	438.3	492.5	

Loan Title	Banks	BOA			SUNRISE			DCBL			NMB			KIST			JANATA	MEGA	CTBNL	Total 2011	
		2009	2010	2011	2009	2010	2011	2009	2010	2011	2009	2010	2011	2009	2010	2011	2011	2011			
A. Direct Lending		154.0	0.0	0.0	10.5	10.0	10.0	6.0	6.0	5.2	0.0	0.0	0.0	0.7	8.4	13.5	0.0	0.6	0.4		5517.6
- Agriculture				0.0	0.5	0.0	0.0		0.0	0.1	0.0	0.0	0.0	0.2	4.7	11.9	0.0	0.6	0.0		4417.8
- Cottage Industries				0.0		0.0	0.0		0.0	0.0		0.0	0.0			0.0	0.0	0.0	0.0		130.2
- Services		154.0	0.0	0.0	10.0	10.0	10.0	6.0	6.0	5.0			0.0	0.5	3.7	0.5	0.0	0.0	0.0		439.4
-Others				0.0			0.0			0.2						1.2	0.0	0.0	0.4		320.1
B. Indirect Investment		0.0	269.3	289.6	166.8	240.4	334.2	174.8	210.7	187.0	0.0	220.5	266.7	0.0	316.0	352.7	70.0	0.0	0.0		10759.6
(i) Institutional Lending (Wholesale)			289.6	166.8			334.2	174.8		187.0	0.0		266.7			337.7	70.0	0.0	0.0		9119.6
(ii) Share Investment			0.0				0.0			0.0						15.0	0.0	0.0	0.0		429.6
C. Yuba Sworojgar Karja			77.2	77.2		90.6	90.6		64.8			38.1	52.8		34.9	34.9	0.0	0.0	0.0		3109.8
Total (A+B+C)		154.0	346.5	366.8	177.3	341.0	434.8	180.8	216.7	257.0	0.0	258.6	319.5	0.7	359.3	401.1	70.0	0.6	0.4		19386.95

Table No. 43

List of Class A Licensed Financial Institutions (Commercial Banks)

Mid - July, 2011

	Names	Operation Date (A.D.)	Head Office	Telephone No.	Fax no.
1	Nepal Bank Limited	1937/11/15	Dharmapath, Kathmandu	4247999	4222383/4220414
2	Rastriya Banijya Bank	1966/01/23	Singhdarbarplaza, Kathmandu	4246022/4252595	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	4781469/4782333	4780762/4780314
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	4783975/76	4784326
9	Everest Bank Limited	1994/10/18	Lazimpat, Kathmandu	4443377	4443160
10	Bank of Kathmandu Limited	1995/03/12	Kamaladi, Kathmandu	4414541	4418990/4428986
11	Nepal Credit and Commerce Bank Limited	1996/10/14	Siddharthanagar, Rupandehi	071-521921/4246991	071-521953/4244610
12	Nepal Industrial & Commercial Bank Limited	1998/07/21	Biaratnagar, Morang	021-521921/4222236	021-522748/4241865
13	Lumbini Bank Limited	1998/07/17	Narayangadh, Chitawan	056524150/4243165	056-524250/4227590
14	Machhapuchhre Bank Limited	2000/10/03	Prithvichowk, Pokhara	061-530900/4443681	061-530500/4418537
15	Kumari Bank Limited	2001/04/03	Durbarmarg, Kathmandu	4232112	4231960
16	Laxmi Bank Limited	2002/04/03	Adarshanagar, Birgunj	011-663425-26/4444684-85	011-663427/4444640
17	Siddhartha Bank Limited	2002/12/24	Hattisar, 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	4231057
20	Citizens Bank International Ltd.	2007/06/21	Kamaladi, Kathmandu	4262699, 4221799	4265030
21	Prime Commercial Bank Ltd.	2007/09/24	New Road, Kathmandu	4233388	4233390
22	Bank of Asia Nepal Ltd.	2007/10/12	Tripureswor, Kathmandu	4263212, 4263213	4258326
23	Sunrise Bank Ltd.	2007/10/12	Gairidhara Crossing, Kathmandu	4420612, 4425089	4422475
24	Development Credit Bank Ltd.	2008/05/25	Kamaladi, Kathmandu	4231120/4221420	4231469
25	NMB Bank Ltd.	2008/06/05	Babarmahal, Kathmandu	4246160	4246156
26	Kist Bank Ltd.	2009/05/07	Anam Nagar, Kathmandu	4232500	4229588
27	Janata Bank Nepal Ltd.	2010/04/05	Naya Baneshwar, Kathmandu	4786100	4786300
28	Mega Bank Nepal Ltd.	2010/07/23	Kantipath, Kathmandu	4257711	4266599
29	Commerz & Trust Bank Nepal Ltd.	2010/09/20	Kamaladi, Kathmandu	4446150	4444770
30	Civil Bank Ltd.	2010/11/26	Kamaladi, Kathmandu	4255551	4255500
31	Century Commercial Bank Ltd.	2011/03/10	Putalisadak, Kathmandu	4445062	4441422

Table No. 45
Statement of Assets & Liabilities of DEVELOPMENT BANKS
(AGGREGATE)

(Rs in Lakh)

	Liabilities	Mid-July										
		2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1	CAPITAL FUND	3223.2	26856.6	41226.2	41586.6	47548.6	47651.6	40600.4	65511.4	93251.0	153282.2	225246.5
	a. Paid-up Capital	3163.4	23580.6	24008.4	25053.7	31527.4	31223.6	28606.2	54199.2	91409.0	145353.1	208950.9
	b. Calls in Advance										2219.9	1116.7
	c. General Reserves	7.5	2941.7	2149.4	2208.9	2302.0	2557.9	1375.2	1926.2	2448.0	6979.6	11383.2
	d. Share Premium							19.0	59.0	91.0	1357.2	626.3
	e. Retained Earning						281.0	(392.0)	(1883.0)	(4499.0)	(4439.4)	676.6
	f. Others Reserves	52.3	334.3	15068.4	14324.0	13719.2	13589.1	10992.0	11210.0	3576.0	1785.6	2444.7
	g. Ex. Eq. Fund								0.0	113.0	35.3	48.1
2	BORROWINGS	1.5	59320.8	58894.1	59599.3	51177.7	52262.2	22318.7	25326.7	26226.0	44427.9	47000.2
	a. NRB	1.5	3025.8	11152.1	11759.3	11428.0	11591.0	7965.0	7785.0	843.0	6606.5	24336.8
	b. "A"Class Licensed Institution		41563.0	6871.0	6969.0	6830.0	7583.0	5967.0	7289.0	19696.0	28585.5	13340.2
	c. Foreign Banks and Fin. Ins.							0.0	0.0	381.0	1102.0	3642.4
	d. Other Financial Ins.			14732.0	40871.0	40871.0	32919.7	7976.7	8942.7	5287.0	8086.0	5570.7
	e. Bonds and Securities						92.0	410.0	1310.0	19.0	47.9	110.2
3	DEPOSITS	21960.0	246774.5	288024.5	294272.0	339578.4	358327.4	153700.0	257499.0	480016.0	769508.1	968866.7
	a. Current							1578.0	5142.0	5197.0	14174.0	18605.3
	Domestic							1565.0	5137.0	5150.0	14025.8	18479.3
	Foreign							13.0	5.0	47.0	109.1	126.0
	b. Savings							60027.0	123708.0	265510.0	361064.3	429682.8
	Domestic							59019.0	122648.0	264023.0	358551.2	428694.9
	Foreign							1008.0	1060.0	1487.0	2513.1	987.9
	c. Fixed							71325.0	85926.0	144162.0	242421.4	311628.7
	Domestic							67205.0	80626.0	138564.0	240530.9	307885.6
	Foreign							4120.0	5300.0	5598.0	1890.5	3743.1
	d. Call Deposits							14079.0	34569.0	59753.0	146053.2	204076.6
	e. Others							6691.0	8154.0	5394.0	5795.2	4873.4
4	Bills Payable							20.0	467.0	274.0	60.0	177.8
5	Other Liabilities	380.9	50896.0	85771.6	94120.3	150028.4	149165.2	15713.0	53322.0	55845.0	81511.5	108583.0
	1. Sundry Creditors	64.5	9.0	5207.9	5254.5	179.4	251.0	664.0	8708.0	13239.0	5415.3	3975.9
	2. Loan Loss Provision							6605.0	9377.0	19215.0	19215.0	35204.1
	3. Interest Suspense a/c							1508.0	2647.0	9615.0	28217.3	31894.0
	4. Others	316.4	50887.0	80563.7	88865.8	149849.0	145683.2	5797.0	31490.0	11370.0	28663.9	37508.9
6	Reconciliation A/c			2818.6	2561.1	627.7	2015.0	928.0	2745.0	8778.0	14125.6	25774.0
7	Profit & Loss A/c	432.5	(5433.0)	(6588.4)	(13123.8)	(10811.2)	(8436.1)	(6698.1)	(6183.1)	15703.0	21682.0	21714.1
	Total	25998.0	378414.8	470146.5	479015.3	578149.6	600985.3	226582.0	398688.0	680093.0	1084597.3	1397362.2
	Assets											
1	LIQUID FUNDS	4794.0	36294.5	41369.6	40536.8	45627.4	52325.3	37313.5	99678.5	159998.0	260362.8	294112.7
	a. Cash Balance	118.6	30572.6	7251.4	7421.3	6572.2	6894.0	2372.1	6030.1	13094.0	19322.6	24650.5
	Nepalese Notes & Coins						6683.0	2133.1	5721.1	12758.0	18915.4	24269.6
	Foreign Currency						211.0	239.0	309.0	336.0	407.2	380.9
	b. Bank Balance	4675.4	5721.9	34118.3	33115.5	39055.3	36911.3	22555.4	66965.4	109015.0	131904.8	132298.3
	1. In Nepal Rastra Bank	56.0	549.4	14594.0	15140.0	12534.3	13987.1	5222.7	22605.7	24416.0	26982.0	35118.7
	Domestic Currency						13981.1	5181.7	22559.7	24358.0	26693.0	35050.6
	Foreign Currency						6.0	41.0	46.0	58.0	78.4	68.2
	2. "A"Class Licensed Institution	4178.9	4826.8	18634.3	16325.5	24657.7	18262.2	10212.7	28072.7	61855.0	67855.8	59736.0
	Domestic Currency						18251.2	10181.7	27559.7	61542.0	67581.9	59616.3
	Foreign Currency						11.0	31.0	513.0	313.0	259.8	119.6
	3. Other Financial Ins.	440.6	345.7	890.0	1650.0	1863.3	4662.0	7075.0	16155.0	22654.0	36277.0	36857.4
	4. in Foreign banks							45.0	132.0	90.0	789.9	586.2
	C. Money at Call						8520.0	12386.0	26683.0	37889.0	109135.4	137164.0
	Domestic Currency						8519.0	11244.0	26231.0	34696.0	102780.9	131780.0
	Foreign Currency						1.0	1142.0	452.0	3193.0	1666.3	5384.0
2	INVESTMENT IN SECURITIES	500.0	16240.0	11616.6	11147.4	4748.6	5143.7	1479.0	2057.0	2694.0	20730.9	25196.3
	a. Govt. Securities	500.0	16240.0	11616.6	11147.4	4748.6	5143.7	1374.0	1782.0	2568.0	16332.6	24970.3
	b. NRB Bond								0.0	0.0	4277.3	106.0
	c. Govt. Non-Fin. Ins.							105.0	105.0	0.0	0.0	0.0
	d. Other Non-Fin Ins.								170.0	126.0	121.0	120.0
	e. Non Residents								0.0	0.0	0.0	0.0
3	SHARE & OTHER INVESTMENT	653.3	11676.4	12176.5	11969.4	15161.7	16046.9	13886.8	31190.8	46433.0	47286.9	33435.3
	1.1 Non Residents							87.0	39.0	0.0	0.0	108.0
	2. Others							13799.8	31151.8	46433.0	47286.9	33327.3
4	LOANS & ADVANCES	18410.3	275548.2	310268.8	319052.6	298937.1	311399.5	153597.0	236610.0	418284.0	658279.2	889233.2
	a. Govt. Entp.								0.0	0.0	656429.2	881692.1
	b. Financial									0.0	1777.8	6097.4
	c. Pvt. Sector	18410.3	275548.2	310268.8	319052.6	298937.1	311399.5	153597.0	236610.0	418284.0	72.2	1443.7
5	BILL PURCHED						22.0	141.0	95.0	50.0	101.7	457.1
	a. Domestic Bills Purchased						22.0	141.0	95.0	50.0	101.7	457.1
	b. Foreign Bills Purchased							0.0	0.0	0.0	0.0	0.0
	c. Import Bills & Imports							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
	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						2265.0	3954.0	7489.0	13216.0	27748.4	38281.4
9	OTHER ASSETS	1640.5	38655.8	94332.7	96039.4	212795.4	207395.9	6347.7	10247.7	27577.0	51860.2	76350.7
	a. Accrued Interests	632.9	231.3	11755.4	13148.0	2126.3	1711.7	2789.7	3769.7	2612.0	29036.1	33390.9
	Financial Institutions											1315.1
	Govt. Entp.								0.0	2.0	9.4	140.4
	Private Sector							2789.7	3863.7	2610.0	28213.6	31935.3
	b. Staff Loan & Advances									1314.0	2517.2	4606.0
	c. Sundry Debtors	130.4	88.4	60529.7	60531.2	110.5	373.5	604.5	1477.5	2371.0	4071.9	4961.8
	d. Cash In Transit							102.0	5.0	99.0	0.0	143.2
	e. Others	877.2	38336.0	22047.6	22360.2	210558.6	205310.7	2851.5	4995.5	21181.0	16235.1	33248.8
10	Expenses not Written off						346.0	615.0	882.0	852.0	791.7	1106.0
11	Non Banking Assets						701.0	1033.0	699.0	1120.0	243.0	127.2
12	Reconciliation Account			340.8	182.5	575.5	2021.0	657.0	2400.0	7791.0	15126.9	26174.6
13	Profit & Loss A/c			41.6	87.4	304.0	3319.0	7558.0	7339.0	2078.0	2075.1	12887.6
	Total	25998.0	378414.8	470146.5	479015.3	578149.6	600985.3	226582.0	398688.0	680093.0	1084597.3	1397362.2</

Table No.47
SECTORWISE OUTSTANDING CREDIT OF DEVELOPING BANKS
Mid- July 2011 (Ashad- 2068)

Rs In Lakh

	NIDC	Uddyam	Malika	SDBL	UDBL	MDBL	Narayani	PDBL	Sahayogi	Pashupati	Karnali	Triveni	Ammapurna	Bhirkuti	Suvechhya	Baggeshwari	Sanma	Gaurishankar	Gorkha	Gandaki	
Development Banks																					
1 Agricultural and Forest Related	224.8	181.5	228.4	1821.5	242.8	493.8	112.0	2565.5	115.0	478.9	844.0	2354.8	543.0	608.1	158.9	137.0	7.6	183.5	117.0	400.7	
2 Fishery Related	0.0	0.0	20.5	21.5	0.0	0.0	0.0	19.1	1.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	19.9	
3 Mining Related	0.0	0.0	0.0	199.9	0.0	230.2	0.0	0.0	0.0	0.0	0.0	161.8	10.0	0.0	0.0	1.0	0.0	25.0	338.1	0.0	
4 Manufacturing (Producing) Related	7166.6	169.7	1034.1	2967.9	3.0	1504.8	302.0	865.3	156.2	1753.0	164.0	1468.0	291.0	2193.0	73.4	575.0	10198.9	338.8	542.5	496.1	
5 Construction	0.0	243.1	330.0	3462.2	42.8	2748.5	826.0	1430.7	1128.4	500.0	458.0	1271.2	579.0	0.0	775.4	1357.0	10470.8	831.6	875.2	1005.2	
6 Electricity,Gas and Water	301.0	0.0	17.4	148.0	0.0	362.7	0.0	7.9	0.0	17.0	0.0	0.0	0.0	0.0	0.0	0.0	3516.1	0.0	0.0	0.0	
7 Metal Products, Machinery & Electronic Equipment	40.1	0.0	0.0	1781.2	0.0	0.0	0.0	160.5	7.5	1.8	0.0	41.8	16.0	0.0	0.0	81.0	905.7	20.5	0.0	98.2	
8 Transport, Communication and Public Utilities	0.0	202.6	561.3	3227.4	20.3	211.3	564.0	1603.5	52.4	451.8	530.0	1895.3	747.0	1933.8	1441.6	1128.0	7069.2	648.6	1307.4	1340.9	
9 Wholesaler & Retailer	0.0	407.9	4950.2	5044.1	198.8	2287.9	2106.0	1921.2	1735.6	1755.1	1681.0	1334.8	2728.0	7146.9	4120.8	3770.0	9345.9	503.9	4673.3	3132.8	
10 Finance, Insurance and Real Estate	993.6	63.5	150.0	5383.6	0.0	2620.2	1105.0	1642.2	0.0	2569.3	0.0	719.4	2191.0	0.0	0.0	0.0	7500.8	348.8	13995.3	534.5	
11 Hotel or Restaurant	3812.0	128.1	43.5	2949.5	0.0	2211.9	0.0	347.1	1.0	138.3	0.0	142.3	2263.0	0.0	1.1	430.0	721.3	63.3	476.4	478.6	
12 Other Services	411.2	75.2	324.2	2975.7	0.0	429.4	195.0	253.0	462.9	271.5	994.0	384.5	194.0	2173.0	154.3	624.0	3677.4	223.1	1079.5	416.2	
13 Consumption Loans	34.0	32.4	185.5	5150.1	0.0	1826.2	796.0	327.8	192.6	226.9	115.0	122.4	264.0	240.5	688.4	131.0	4526.5	171.6	3399.4	352.8	
14 Local Government	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
15 Others	52.3	322.0	1510.5	1844.2	189.5	10674.1	1325.0	1964.8	2339.4	1614.4	0.0	4336.1	3764.7	2301.7	242.7	999.0	6421.7	2551.4	11799.9	3783.1	
TOTAL	13035.7	1826.0	9355.7	36976.6	697.3	25601.0	7331.0	13108.5	6192.5	9792.9	4786.0	14232.4	13590.7	16597.0	7656.5	9233.0	64361.8	5910.1	38568.0	12059.0	

	Infrastructure	Business	Biratxami	Excel	WDBL	H & B	Amiko	NDEP	CEDBL	Mitery	Tinau	Rising	Muktinath	Sewa	Kankai	Public	Mahakali	Ace	Bhargab	Shangrila
Development Banks																				
1 Agricultural and Forest Related	297.5	60.0	974.0	799.0	19.1	341.8	219.4	1190.8	1060.0	128.7	161.8	346.3	0.0	1356.9	133.8	323.8	47.4	646.9	23.0	13.7
2 Fishery Related	0.0	0.0	0.0	0.0	0.0	7.8	1.0	0.0	0.0	8.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	74.5	0.0	0.0
3 Mining Related	0.0	3.6	0.0	0.0	0.0	1.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	244.4	0.0	42.1	0.0	0.0	0.0	0.0
4 Manufacturing (Producing) Related	1498.4	389.0	1032.0	543.0	111.1	2192.9	86.0	1268.4	4611.0	84.3	193.1	647.2	0.0	367.5	201.4	637.3	41.4	5816.0	0.0	801.2
5 Construction	2343.1	2857.2	884.0	15.0	140.0	12339.8	693.4	6003.5	2794.2	420.8	34.2	1456.6	4180.2	565.3	331.4	1236.9	179.9	6318.3	281.3	1210.8
6 Electricity,Gas and Water	0.0	0.0	0.0	0.0	0.0	148.8	15.3	0.0	3066.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	837.9	0.0	0.0
7 Metal Products, Machinery & Electronic Equipment & Assemblage	1.6	746.8	0.0	27.0	0.0	428.4	66.7	116.5	3817.4	2.5	3.0	0.0	0.0	135.7	0.0	66.5	0.0	666.6	0.0	122.7
8 Transport, Communication and Public Utilities	651.2	5411.4	0.0	446.0	751.7	4660.2	552.1	1637.0	4318.7	352.6	666.9	0.0	3782.9	1477.9	47.5	858.5	173.2	3429.6	120.7	2394.9
9 Wholesaler & Retailer	5622.2	2191.2	3771.0	3817.0	973.5	11667.8	534.1	3546.9	6823.9	807.2	1889.5	617.8	2332.1	3448.3	1046.8	883.7	421.9	4838.1	829.0	3421.4
10 Finance, Insurance and Real Estate	0.0	1926.6	0.0	967.0	0.0	5510.3	236.4	4532.8	7361.3	295.6	614.3	0.0	0.0	585.1	0.0	788.2	0.0	6702.1	0.0	1303.0
11 Hotel or Restaurant	337.0	308.0	0.0	485.0	129.9	1283.1	80.5	1095.8	791.1	30.1	0.0	0.0	0.0	68.8	7.0	109.2	24.1	263.7	19.6	302.1
12 Other Services	595.8	231.8	431.0	704.0	253.9	4184.0	37.0	5399.1	281.0	41.8	713.2	46.5	0.0	1435.0	39.4	166.0	0.0	1327.2	115.3	579.0
13 Consumption Loans	466.8	481.6	833.0	1131.0	73.5	2417.9	141.8	5537.9	1004.0	907.0	102.2	332.3	132.9	375.4	85.6	533.8	178.8	1289.8	12.3	952.6
14 Local Government	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.0	523.4	0.0	6537.5	13.7	0.0	0.0	0.0	151.6	0.0	0.0
15 Others	5202.0	2002.8	4920.0	1480.0	1024.9	10851.2	953.3	6061.7	5270.2	976.9	125.1	3638.5	0.0	46.6	999.4	50.6	482.9	6724.6	35.9	4801.7
TOTAL	17015.6	16610.0	12845.0	10414.0	3477.4	56035.7	3616.9	36390.3	41199.2	4070.6	5026.7	7085.2	16965.6	10120.7	2892.3	5696.5	1549.7	39086.9	1437.1	15903.1

Table No.47
SECTORWISE OUTSTANDING CREDIT OF DEVELOPING BANKS
Mid- July 2011 (Ashad- 2068)

Rs In Lakh

Development Banks	Resunga	Rara	Diyalo	Country	Alpine	Nilgiri	Kashaman dap	Garima	City	Bishwo	Profession al	Kabehi	Kamana	Corporate	Patibhara	Purmima	Jyoti	Begmati	Hamro	Kakre
1 Agricultural and Forest Related	10.6	55.2	272.2	313.9	449.8	24.0	491.0	111.8	325.2	0.0	154.6	54.0	344.3	768.9	30.6	132.1	120.8	85.0	35.5	112.5
2 Fishery Related	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3 Mining Related	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	411.6	0.0	0.0	0.0
4 Manufacturing (Producing) Related	0.0	0.0	215.9	602.1	51.8	0.0	3193.6	215.2	205.7	0.0	180.4	1.9	343.3	1597.6	140.5	272.9	1653.9	57.6	0.0	31.5
5 Construction	1794.4	170.6	163.9	491.2	0.0	0.0	2398.7	1133.5	3683.5	1646.8	85.3	122.9	2258.9	1083.9	662.1	124.0	3772.0	172.8	60.2	66.6
6 Electricity,Gas and Water	0.0	0.0	9.1	0.0	0.0	0.0	801.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	30.0	0.0	0.0	0.0
7 Metal Products, Machinery & Electronic Equipment & Assemblage	0.0	0.0	30.7	30.4	0.0	0.0	321.5	0.0	510.8	0.0	0.0	0.9	131.7	68.9	0.0	0.0	1720.6	0.0	0.0	0.0
8 Transport, Communication and Public Utilities	1777.4	0.0	466.0	0.0	413.5	222.0	2271.6	2696.0	3580.4	2240.2	157.7	84.9	2001.2	941.1	4.0	623.4	4149.8	0.0	20.5	0.0
9 Wholesaler & Retailer	940.9	1462.1	1183.7	2668.8	861.8	741.0	4322.7	1295.7	1706.9	0.0	457.8	254.8	1411.3	1354.8	2355.6	1062.2	1366.0	239.8	776.0	332.9
10 Finance, Insurance and Real Estate	0.0	0.0	306.2	642.7	728.6	9.0	4640.7	801.2	368.9	0.0	0.0	0.0	781.6	1642.2	35.0	0.0	2064.4	0.0	217.3	0.0
11 Hotel or Restaurant	0.0	0.0	105.0	238.6	8.8	0.0	2846.5	194.8	1123.7	0.0	0.0	56.3	569.3	139.3	2.5	11.0	214.0	0.0	0.0	30.8
12 Other Services	0.0	63.0	159.7	132.4	19.3	0.0	1569.1	401.1	1314.3	9541.0	23.8	49.8	682.3	27.0	68.4	78.5	1077.7	0.0	0.0	48.1
13 Consumption Loans	20.7	201.1	113.4	1151.0	73.6	395.0	76.5	364.2	1195.4	0.0	43.5	431.1	728.9	342.1	525.5	46.7	264.7	25.8	276.9	3.3
14 Local Government	0.0	0.0	20.4	0.0	19.7	0.0	35.8	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
15 Others	62.9	883.2	400.6	3980.0	1595.6	1123.0	2423.6	4502.0	141.4	2309.4	397.0	133.8	926.3	842.1	1393.9	1307.4	8766.2	159.6	251.9	444.2
TOTAL	4606.9	2835.3	3446.6	10251.0	4222.3	2514.0	25392.3	11715.9	14156.1	15737.4	1500.0	1190.3	10201.8	8807.8	5218.2	3658.2	25611.5	740.5	1638.2	1069.9

Development Banks	Shine	Pacific	Civic	IDBL	Gulmi	Kanchan	Matribhumi	Bright	Innovative	Jhimruk	Metro	Vivor	Goumukhi	Rapibhari	Consumer	Khandbari	Torusm	Mission	Surya	Mt. Makalu
1 Agricultural and Forest Related	163.3	177.8	73.8	158.6	30.0	20.7	61.4	149.1	74.7	16.0	29.0	83.3	135.2	94.0	2.0	0.0	28.4	226.1	0.7	15.7
2 Fishery Related	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.0	1.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3 Mining Related	0.0	0.0	0.0	489.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	69.9	0.0	0.0	0.0	0.0	0.0	60.0	0.0	0.0
4 Manufacturing (Producing) Related	724.2	24.2	0.0	2920.6	74.9	110.2	40.6	441.1	517.0	0.0	0.0	2265.9	10.9	176.0	274.4	93.9	1624.5	314.3	0.0	1.4
5 Construction	460.7	415.8	63.8	1617.7	232.7	381.5	145.2	231.0	352.1	65.0	713.8	2275.1	51.0	85.0	363.5	62.0	1491.1	355.0	26.5	5.8
6 Electricity,Gas and Water	0.0	0.0	0.0	0.0	38.5	0.0	4.6	0.0	23.0	0.0	0.0	1364.5	0.0	0.0	0.0	3.0	380.1	0.0	0.0	0.0
7 Metal Products, Machinery & Electronic Equipment & Assemblage	0.0	21.3	0.0	0.0	8.3	0.0	0.0	0.0	91.0	0.0	167.5	2268.8	9.5	99.0	0.0	5.1	152.0	12.2	0.0	0.0
8 Transport, Communication and Public Utilities	841.7	241.0	0.0	0.0	260.2	299.2	52.2	292.3	686.6	171.0	1353.3	2457.5	88.1	0.0	1019.2	4.0	691.7	254.8	0.0	10.0
9 Wholesaler & Retailer	2935.7	582.1	185.1	7485.0	425.4	831.2	240.5	909.6	464.6	169.0	1143.2	2436.2	152.2	464.0	388.3	184.1	2667.0	840.0	229.7	10.6
10 Finance, Insurance and Real Estate	502.4	8.3	0.0	4918.7	0.0	401.2	61.0	120.0	78.0	0.0	380.4	5524.0	0.0	108.0	75.0	0.0	155.7	82.1	0.0	0.0
11 Hotel or Restaurant	129.7	22.8	0.0	98.8	15.0	18.2	20.7	74.5	37.4	15.0	0.0	560.5	0.0	36.0	105.8	10.8	1203.5	63.7	13.3	4.9
12 Other Services	207.5	223.8	0.0	4660.4	0.0	150.0	19.4	67.0	53.4	3.0	39.4	323.7	3.5	72.0	254.8	30.6	462.1	55.5	0.0	1.5
13 Consumption Loans	744.1	94.9	72.7	2455.2	59.1	15.8	37.3	150.1	145.3	211.0	32.6	2968.2	4.2	26.0	300.8	23.8	539.5	14.0	120.7	62.8
14 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
15 Others	1974.7	486.8	98.1	8896.9	172.5	874.1	216.5	556.9	171.4	332.0	221.0	1538.1	9.4	31.0	927.4	31.5	1742.9	209.8	0.0	184.0
TOTAL	8684.0	2298.8	493.4	33700.9	1316.7	3102.1	899.3	2991.7	2715.4	983.0	4080.1	24135.8	463.9	1191.0	3711.1	448.9	11138.4	2487.4	390.8	296.7

Development Banks	Sindhhu	Sahara	Social	NCDBL	Cosmos	Mamaslu	Sambardhi	Total
1 Agricultural and Forest Related	15.4	14.7	0.0	0.0	0.0	19.6	113.9	25557.8
2 Fishery Related	0.0	0.0	0.0	0.0	0.0	0.0	4.0	222.7
3 Mining Related	0.0	0.0	0.0	0.0	0.0	0.0	8.0	2296.4
4 Manufacturing (Producing) Related	105.0	9.0	163.7	123.5	4.9	1.2	20.5	71590.0
5 Construction	118.1	0.0	339.1	182.5	11.4	92.2	42.4	102692.0
6 Electricity,Gas and Water	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11092.2
7 Metal Products, Machinery & Electronic Equipment & Assemblage	0.0	10.0	198.5	0.0	0.0	0.0	0.0	15214.2
8 Transport, Communication and Public Utilities	593.4	0.0	0.0	155.9	151.1	164.1	25.6	88131.8
9 Wholesaler & Retailer	548.6	118.6	1192.9	731.0	78.4	160.8	200.2	168860.2
10 Finance, Insurance and Real Estate	92.0	0.0	79.5	0.0	0.0	0.0	19.9	95483.6
11 Hotel or Restaurant	33.0	6.1	1781.7	0.0	0.0	0.0	94.0	29428.1
12 Other Services	11.8	0.0	74.6	29.7	134.4	30.8	7.0	54070.3
13 Consumption Loans	47.7	0.0	877.1	8.3	0.0	359.9	13.4	51437.0
14 Local Government	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7332.4
15 Others	115.8	66.2	1287.4	272.6	0.0	63.3	72.6	166281.7
TOTAL	1680.8	224.5	5994.5	1503.4	380.2	891.8	621.4	889690.3

Table No. 48				
NPL Status of DEVELOPMENT BANKS				
Rs. In Lakh				
S.No.	Name	Mid - July , 2011		
		Total Loan	Total NPL	% of NPL
1	Nepal Industrial Development Corporation	13035.68	9361.28	71.81
2	Uddyam Development Bank Ltd.	1826.04	72.03	3.94
3	Malika Development Bank Ltd.	9355.66	309.33	3.31
4	Siddhartha Development Bank Ltd.	36976.64	135.43	0.37
5	United Development Bank Ltd.	697.27	90.52	12.98
6	Manakamana Development Bank Ltd.	25601.00	967.79	3.78
7	Narayani Development Bank Ltd.	7331.00	195.00	2.66
8	Pashimanchal Development Bank Ltd.	13108.49	117.01	0.89
9	Sahayogi Bikas Bank Ltd.	6192.54	23.95	0.39
10	Pashupati Development Bank Ltd.	9792.92	294.67	3.01
11	Kamali Bikash Bank Ltd.	4786.00	211.00	4.41
12	Triveni Development Bank Limited	14232.38	51.78	0.36
13	Annapurna Development Bank Limited	13590.71	283.22	2.08
14	Bhrikuti Bikas Bank Limited	16596.98	95.79	0.58
15	Shubhechcha Bikas Bank Limited	7656.52	161.01	2.10
16	Bageshowri Bikas Bank Limited	9233.00	160.58	1.74
17	Sanima Bikas Bank Limited	64361.85	2.87	0.00
18	Gaurishankar Development Bank Ltd.	5910.07	152.70	2.58
19	Gorkha Bikas Bank Limited	38567.98	19548.57	50.69
20	Gandaki Bikas Bank Ltd.	12059.01	61.41	0.51
21	Infrastructure Development Bank Ltd.	17015.64	368.48	2.17
22	Business Development Bank Ltd.	16609.98	3.35	0.02
23	Biratlamxi Bikas Bank Limited	12845.00	95.00	0.74
24	Excel Development Bank Ltd.	10414.00	117.00	1.12
25	Western Development Bank Ltd.	3477.40	121.56	3.50
26	H & B Development Bank	56035.70	516.47	0.92
27	Araniko Bikas Bank Ltd.	3616.89	0.00	-
28	NDEP Development Bank Ltd.	36390.34	80.64	0.22
29	Clean Energy Development Bank Ltd.	41199.15	231.00	0.56
30	Mitery Development Bank Ltd.	4070.63	4.56	0.11
31	Tinau Bikas Bank Ltd.	5026.70	132.14	2.63
32	Rising Development Bank Ltd.	7085.23	219.11	3.09
33	Mukthinath Bikas Bank Ltd.	16965.58	171.91	1.01
34	Sewa Bikas Bank Ltd.	10120.70	0.00	-
35	Kankai Bikas Bank Ltd.	2892.27	21.22	0.73
36	Public Development Bank Ltd.	5696.49	516.72	9.07
37	Mahakali Bikas Bank Ltd.	1549.67	10.38	0.67
38	Ace Development Bank Ltd.	39086.85	47.74	0.12
39	Bhargab Bikas Bank Ltd.	1437.09	11.88	0.83
40	Shangrila Bikas Bank Ltd.	15903.10	220.44	1.39
41	Resunga Bikas Bank Ltd.	4606.86	58.26	1.26
42	Rara Bikas Bank Ltd.	2835.26	5.39	0.19
43	Diyalo Bikas Bank Ltd.	3446.64	1.50	0.04
44	Country Development Bank Ltd.	10250.99	1.08	0.01
45	Alpine Development Bank Ltd.	4222.27	71.38	1.69
46	Nilgiri Bikas Bank Ltd.	2514.00	5.00	0.20
47	Kasthamandap Development Bank Ltd.	25392.27	62.67	0.25
48	Garima Bikas Bank Ltd.	11715.87	0.50	0.00
49	City Development Bank Ltd.	14156.10	0.00	-
50	Biswo Bikas Bank Ltd.	15737.44	17.00	0.11
51	Professional Bikas Bank Ltd.	1499.96	1.77	0.12
52	Kabeli Bikas Bank Ltd.	1190.25	0.00	-
53	Kamana Bikas Bank Ltd.	10201.78	12.88	0.13
54	Corporate Development Bank Ltd.	8807.81	35.68	0.41
55	Pathibhara Bikas Bank	5218.16	37.81	0.72
56	Purnima Bikas Bank Ltd.	3658.22	35.68	0.98
57	Jyoti Bikas Bank Ltd.	25611.54	387.56	1.51
58	Bagmati Development Bank Ltd.	740.50	0.00	-
59	Hamro Bikas Bank Ltd.	1638.22	0.00	-
60	Kakre Bihar Bikash Bank Ltd.	1069.89	0.00	-
61	Shine Development Bank Ltd.	8683.98	0.00	-
62	Pacific Development Bank Ltd.	2298.84	0.00	-
63	Civic Development Bank Ltd.	493.40	0.00	-
64	International Development Bank Ltd.	33700.95	256.78	0.76
65	Gulmi Bikas Bank Ltd.	1316.67	0.00	-
66	Kanchan Development Bank Ltd.	3102.09	9.86	0.32
67	Matribhumi Bikas Bank Ltd.	899.34	2.87	0.32
68	Bright Development Bank Ltd.	2991.67	0.00	-
69	Innovative Development Bank Ltd.	2715.41	0.00	-
70	Jhimruk Bikas Bank Ltd.	983.00	0.00	-
71	Metro Development Bank Ltd.	4080.14	0.00	-
72	Vibor Bikas Bank Ltd.	24135.76	1558.61	6.46
73	Goumukhi Development Bank Limited	463.88	0.92	0.20
74	Raptiveri Development Bank Ltd.	1191.00	6.97	0.59
75	N.Consumer Development Bank Limited	3711.12	0.00	-
76	Khadbari Development Bank Limited	448.87	0.00	-
77	Tourism Development Bank Ltd.	11138.44	13.01	0.12
78	Mission Development Bank Ltd.	2487.43	0.00	-
79	Surya Development Bank Ltd.	390.80	0.00	-
80	Mount Makalu Development Bank Ltd.	296.67	0.00	-
81	Sindhu Bikas Bank Ltd.	1680.83	0.00	-
82	Sahara Development Bank Ltd.	224.48	2.29	1.02
83	Social Development Bank Ltd.	5994.53	0.00	-
84	Nepal Community Development Bank Ltd.	1503.43	0.00	-
85	Cosmos Development Bank Ltd.	380.18	0.00	-
86	Manasalu Development Bank Ltd.	891.79	0.00	-
87	Samabridhhi Development Bank Ltd.	621.43	0.00	-
	Total	889690.28	37771.02	4.25

Table No. 49
List of Class B Licensed Financial Institutions (DEVELOPMENT BANKS)

Mid - July, 2011

	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	Uddyam Development Bank Ltd.	1999/02/22	Tandi, Chitawan	056-560380	056-523086
3	Malika Development Bank Ltd.	1998/12/27	Dhangadhi, Kailali	091-524800	091-524800
4	Siddhartha Development Bank Ltd.	1998/08/20	Butawal-11, Rupandehi	071-545543/546502	071-550457
5	United Development Bank Ltd.	2001/05/06	Jeetpur, Bara	053-520593	053-520920
6	Manakamana Development Bank Ltd.	2001/01/19	Heritage Plaza, Kathmandu	4268719/20	4269308
7	Narayani Development Bank Ltd.	2001/10/17	Ratna Nagar-1, Chitawan	056-561258	056-528516
8	Pashimanchal Development Bank Ltd.	2003/03/02	Butawal-8, Rupandehi	071-549899	071-549901
9	Sahayogi Bikas Bank Ltd.	2003/10/21	Murali chowk-4, Janakpur	041-525971/72	41-525971
10	Pashupati Development Bank Ltd.	2004/01/01	Banepa, Kavre	011-660385/84	011-660383
11	Karnali Bikash Bank Ltd.	2004/02/18	Nepalgunj, Banke	081-526014/15	081-526044
12	Triveni Development Bank Limited	2004/07/26	Bharatpur, Chitawan	056-528831	056-522992
13	Annapurna Development Bank Limited	2004/08/23	Banepa, Kavre	011-660480	011-660481
14	Bhrikuti Bikas Bank Limited	2004/08/19	Shankar Nagar, Butawal	071-562436	071-562437
15	Shubhechha Bikas Bank Limited	2004/09/14	Narayangadh, Chitawan	056-526014/15	056-526044
16	Bageshowri Bikas Bank Limited	2004/10/19	Dhambhoji chowk, Nepalgunj	081-526254	081-52634
17	Sanima Bikas Bank Limited	2004/11/26	Nagpokhari, Kathmandu	442897/80	4428969
18	Gaurishankar Development Bank Ltd.	2004/11/19	Kawasoti, Nawalparasi	78-540040	78-540469
19	Gorkha Bikas Bank Limited	2004/12/01	Putalisadak, Kathmandu	4255650	4-242829
20	Gandaki Bikas Bank Ltd.	2005/01/19	New Road, Pokhara	061-540466	061-541255
21	Infrastructure Development Bank Ltd.	2005/04/29	Banepa, Kavre	011-660542/43	011-660552
22	Business Development Bank Ltd.	2005/05/10	New Road, Pokhara	061-540725	061-540724
23	Biratnaxmi Bikas Bank Limited	2005/05/11	Biratnagar, Morang	021-538051/52	021-538218
24	Excel Development Bank Ltd.	2005/07/21	Anarnagar, Birtamod, Jhapa	023-543564	023-543563
25	Western Development Bank Ltd.	2005/09/15	Tribhuvannagar, Ghorahi, Dang	082-560732	082-560907
26	H. & B. Development Bank Ltd.	2011/06/15	Kamalpokhari, Kathmandu	061-542300/400	061-542333
27	Araniko Bikas Bank Ltd.	2006/07/06	Dhulekhet, Kavrepalanchowk	011-490193, 490195	011-490195
28	NDEP Development Bank Ltd.	2006/07/17	Kamaladi, Kathmandu	4242272	4251653
29	Clean Energy Development Bank Ltd.	2006/09/06	Sitapaila, Kathmandu	4671444, 4671666	4277013
30	Mitery Development Bank Ltd.	2006/10/13	Mahendrapath-5, Dharan	025-531317	025-531354
31	Tinau Bikas Bank Ltd.	2006/10/13	Sangampath, Butwal	071-541055	071-546287
32	Rising Development Bank Ltd.	2006/12/18	Narayangadh, Chitawan	056-501850	056-501838
33	Muktimath Bikas Bank Ltd.	2006/12/18	Putalibazar, Svanija	063-420564	063-420547
34	Sewa Bikas Bank Ltd.	2007/02/25	Butawal	071-546993 / 94	071-542694
35	Kankai Bikas Bank Ltd.	2007/05/04	Damak, Jhapa	023-584749	023-584610
36	Public Development Bank Ltd.	2007/06/07	Birjuj, Parsa	051-527822 / 33	051-527866
37	Mahakali Bikas Bank Ltd.	2007/08/18	Mahendranagar, Kanchanpur	099-521365	099-525790
38	Acc Development Bank Ltd.	2007/08/15	Narayanchaur, Kathmandu	4441110/ 4411760	4445554
39	Bhargab Bikas Bank Ltd.	2007/08/30	Nepalgunj, Banke	081-521027/ 525037	081-526058
40	Sangrila Bikas Bank Ltd.	2007/08/26	Pokhara, Kaski	061-538229	061-538390
41	Resunga Bikas Bank Ltd.	2007/09/26	Tamghas, Gulmi	079-520715	079-520248
42	Rara Bikas Bank Ltd.	2007/09/30	Birendranagar, Surkhet	083-523500	083-620153
43	Divalo Bikas Bank Ltd.	2007/10/01	Banepa, Kavre	011-660676/ 661215	011-660695
44	Country Development Bank Ltd.	2007/10/04	Banepa, Kavre	011-660701/ 660722	011-660733
45	Alpine Development Bank Ltd.	2007/10/05	Hetauda, Makawanpur	057-524674	057-524673
46	Nilegiri Bikas Bank Ltd.	2007/10/25	Beni, Mavgdi	069-520955	069-520956
47	Kashmandap Development Bank Ltd.	2007/10/25	New Road, Kathmandu	4258400	4233804
48	Garima Bikas Bank Ltd.	2007/11/23	Sangja	063-440015	063-440083
49	Corporate Development Bank Ltd.	2007/10/25	Birjuj, Parsa	051-531031	051-527843
50	Kamana Bikas Bank Ltd.	2007/09/29	Lekhnath, Kaski	061-560300/ 560700	061-560499
51	City Development Bank Ltd.	2007/10/19	Pokhara, Kaski	061-521505	061-533038
52	Biswo Bikas Bank Ltd.	2007/11/21	Pokhara, Kaski	061-528001/ 528002	061-528003
53	Pathubhara Bikas Bank	2007/11/21	Uralbari, Morang	021-540702	021-540701
54	Professional Bikas Bank Ltd.	2007/10/17	Banepa, Kavre	16913574	
55	Kabeli Bikas Bank Ltd.	2007/11/15	Dhankuta	026-521435	026-521436
56	Purnima Bikas Bank Ltd.	2008/05/20	Siddharthanagar, Rupandehi	071-520856	71523857
57	Jyoti Bikas Bank Ltd.	2008/08/25	Kamal Pokhari, Kathmandu	4427627	4442192
58	Shine Development Bank Ltd.	2009/02/22	Butwal	071-551498/551500	071-551497
59	Bagmati Development Bank Ltd.	2009/03/23	Hariwan, Sarlahi	046-530508	046-530509
60	Hamro Bikas Bank Ltd.	2009/04/19	Nuwakot	010-561777	010-561779
61	Kakre Bihar Bikash Bank Ltd.	2009/05/15	Surkhet	083-524432	083-524472
62	Pacific Development Bank Ltd.	2009/07/26	Beshishahar, Lamjung	066-520789	066-520787
63	Civic Development Bank Ltd.	2009/08/13	Dhadingbesi, Dhading	010-520704	010-520072
64	International Development Bank Ltd.	2009/09/4	Taku, Kathmandu	4212814	4212774
65	Kanchan Development Bank Ltd.	2009/09/19	Mahendranagar, Kanchanpur	099-520263	099-520265
66	Gulmi Bikas Bank Ltd.	2009/09/24	Tamghas, Gulmi	079-520038	079-521184
67	Bright Development Bank Ltd.	2009/10/08	Panauti, Kavre	011-440682	011-440684
68	Matribhumi Bikas Bank Ltd.	2009/10/09	Sindhulimadi, Sindhuli	047-520625	047-520625
69	Innovative Development Bank Ltd.	2009/11/13	Sidhardhanagar, Rupandehi	071-526301	071-526303
70	Jhimruk Bikas Bank Ltd.	2009/12/14	Bagdula Pyuthan	086-460320	
71	Metro Development Bank Ltd.	2009/12/16	Pokhara, Kaski	061-526347	061-525810
72	Vibor Bikas Bank Ltd.	2007/10/04	Trippureswor, Kathmandu	4233373	4233376
73	Rapti Veri Development Bank Ltd.	2010/01/16	Nepalgunj, Banke	081-550505	081-550506
74	Gaumukhi Development Bank Ltd.	2010/01/15	Bijubar, Pyuthan	086-460323	086-460234
75	Nepal Consumer Development Bank Ltd.	2010/02/05	Pokhara, Kaski	061-539406	061-539407
76	Khandbari Development Bank Ltd.	2010/03/05	Khandbari, Siraha, Nuwagabha	029-560860	029-560870
77	Tourism Development Bank Ltd.	2010/03/18	Thamel, Kathmandu	4701357	4701362
78	Mission Development Bank Ltd.	2010/06/15	Butwal, Rupandehi	071-551586	071-551587
79	Surva Development Bank Ltd.	2010/07/18	Charikot, Dolcha	049-421899	
80	Mount Makalu Development Bank Ltd.	2010/07/21	Basantapur, Terathum	026-630124, 5	
81	Sindhu Bikas Bank Ltd.	2010/09/09	Barhabise, Sindhupalchowk	011-489245	011-489247
82	Sahara Development Bank Ltd.	2010/10/27	Mahagawa, Sarlahi	046-521471	
83	Social Development Bank Ltd.	2010/10/12	Naxal, Kathmandu	01-4424685	01-4424780
84	Nepal Community Development Bank Ltd.	2010/11/03	Butwal, Rupandehi	071-541817	071-541819
85	Cosmos Development Bank Ltd.	2010/11/17	Gorkhabazar, Gorkha	064-421538	064-421536
86	Manasalu Development Bank Ltd.	2010/12/14	Buspark, Gorkha	064-421541	064-421539
87	Samabridhi Development Bank Ltd.	2010/12/31	Gajuri, Dhading	010-529289	

Statement of Assets & Liabilities of FINANCE COMPANIES
(AGGREGATE)

(Rs. in Lakh)

Liabilities	Mid - July										
	2001 ⁽⁴⁸⁾	2002 ⁽⁵⁴⁾	2003 ⁽⁵⁷⁾	2004 ⁽⁵⁸⁾	2005 ⁽⁵⁹⁾	2006 ⁽⁷⁰⁾	2007 ⁽⁷⁴⁾	2008 ⁽⁷⁸⁾	2009 ⁽⁷⁷⁾	2010 ⁽⁷⁹⁾	2011 ⁽⁷⁹⁾
1. CAPITAL FUND	19289.0	26621.0	32052.0	36538.0	42500.0	43148.1	53798.6	74454.2	105409.6	194378.8	218184.4
a. Paid-up Capital	12206.0	15226.0	19474.0	21558.0	24115.0	33567.0	44398.6	69107.3	93211.3	171913.5	192282.1
b. Calls in Advance											1759.0
c. General Reserves	2426.0	3032.0	3391.0	4055.0	4811.0	5865.2	7114.7	7876.9	10095.0	13900.3	16631.3
d. Share Premium	0.0	0.0	0.0	0.0	0.0	0.0	60.5	48.8	259.3	1299.5	407.2
e. Retained Earning	0.0	0.0	0.0	0.0	0.0	3063.6	721.8	(4553.2)	(2975.9)	1626.3	4825.6
f. Others Reserves	706.0	1827.0	433.0	999.0	1296.0	652.3	1503.0	1964.4	4819.9	4680.9	2279.2
g. Ex.Eq.Fund	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	92.8	0.0
2. BORROWINGS	2150.0	2448.0	1343.0	13065.0	9908.0	11548.1	34695.4	43649.5	51937.2	31509.6	45058.2
a. NRB	0.0	0.0	139.0	0.0	0.0	0.0	0.0	0.0	0.0	1464.8	6474.8
b. "A"Class Licensed Institution	2150.0	2448.0	1204.0	13065.0	9908.0	9949.7	27078.8	35773.0	40081.2	21189.9	32609.8
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	700.0	0.0	0.0
d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	1409.1	3176.6	7876.5	10856.0	8854.9	5163.6
e. Bonds and Securities	0.0	0.0	0.0	0.0	0.0	189.3	4440.0	0.0	300.0	0.0	810.0
3. DEPOSITS	116540.0	134539.0	165103.0	193917.0	223416.0	243325.0	345147.1	522821.7	570734.4	774063.5	854768.8
a. Current	0.0	0.0	0.0	0.0	0.0	167.6	1.2	1035.8	4918.9	1104.7	909.2
Domestic	0.0	0.0	0.0	0.0	0.0	167.6	1.2	1035.8	4918.9	1104.7	909.2
Foreign	0.0	0.0	0.0	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	116652.0	229069.8	275369.0	319647.5	315265.0
Domestic	0.0	0.0	0.0	0.0	0.0	81180.6	116652.0	229063.7	258519.6	319246.3	315261.0
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.2	16849.5	401.2	4.0
c. Fixed	0.0	0.0	0.0	0.0	0.0	190075.9	222407.5	282696.7	273784.8	408339.8	479770.3
Domestic	0.0	0.0	0.0	0.0	0.0	190075.9	222403.0	282096.7	273784.8	408339.8	479757.3
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	4.5	600.0	0.0	0.0	13.0
d. Call Deposits	0.0	0.0	0.0	0.0	0.0	559.6	5174.9	8292.3	9782.1	26353.7	22758.6
e. Others	0.0	0.0	0.0	0.0	0.0	1530.2	911.5	1841.0	6879.6	18617.6	36065.7
4. Bills Payable	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.0	9.6	244.0	42.0
5. Other Liabilities	16651.0	18255.0	17885.0	22312.0	19456.0	52619.7	83382.0	132432.3	105583.3	78711.0	110192.3
1. Sundry Creditors	0.0	0.0	0.0	0.0	0.0	7663.6	22612.3	66136.9	53536.1	16267.0	4298.7
2. Loan Loss Provision	3951.0	6536.0	8754.0	9926.0	12278.0	12060.2	21693.4	25100.1	20528.5	23251.0	53553.5
3. Interest Suspense a/c	0.0	0.0	0.0	0.0	0.0	8301.6	9597.1	9761.2	8153.3	10005.3	16911.9
4. Others	0.0	0.0	0.0	0.0	0.0	23559.9	28774.2	9707.0	23365.4	29187.8	35428.3
6. Reconciliation A/c	0.0	0.0	0.0	0.0	0.0	2011.2	4247.0	8087.6	11121.2	14145.6	13640.0
7. Profit & Loss A/c	3342.0	2664.0	4782.0	6155.0	9087.0	5721.4	13393.2	22391.2	29505.6	29032.3	24284.4
TOTAL	157972.0	184527.0	221165.0	271987.0	304367.0	388562.3	534663.3	803839.5	874300.8	1122084.7	1266170.0
Assets											
1. LIQUID FUNDS	20485.0	28624.0	26740.0	44698.0	39049.0	53866.6	75134.1	177417.4	164065.5	217179.3	205109.8
a. Cash Balance	1399.0	1704.0	1090.0	1321.0	1259.0	1987.3	2561.0	5883.7	6054.5	9495.5	12199.2
Nepalese Notes & Coins	0.0	0.0	0.0	0.0	0.0	1987.3	2579.3	5872.6	6041.6	9487.4	12182.5
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	11.7	11.1	12.9	8.0	16.7
b. Bank Balance	19086.0	26920.0	25650.0	43377.0	37790.0	38215.7	41031.3	145282.4	104268.6	150761.9	136985.8
1. In Nepal Rastra Bank	172.0	312.0	1789.0	4301.0	4409.0	7499.3	9229.4	38526.0	22669.8	25382.6	24100.4
Domestic Currency	0.0	0.0	0.0	0.0	0.0	7499.3	9229.4	38526.0	20451.9	25382.6	24100.2
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2217.9	0.0	0.2
2. "A"Class Licensed Institution	18914.0	26608.0	23861.0	39076.0	33381.0	23055.5	20123.9	65482.6	59617.1	81051.0	60823.6
Domestic Currency	0.0	0.0	0.0	0.0	0.0	23055.5	20123.9	65472.6	59283.3	81036.0	60810.1
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.0	333.8	15.0	13.5
3. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	7661.0	11678.0	40398.8	21981.6	44328.3	52061.9
4. In Foreign banks	0.0	0.0	0.0	0.0	0.0	0.0	875.0	0.0	0.0	0.0	0.0
c. Money at Call	0.0	0.0	0.0	0.0	0.0	13663.6	31541.9	26251.2	53742.5	56921.9	55924.7
Domestic Currency	0.0	0.0	0.0	0.0	0.0	13663.6	31541.9	26251.2	53742.5	56771.9	55924.7
Foreign Currency	0.0	0.0	0.0	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	12220.6	7175.0	8157.2	12245.7	23868.1
a. Govt. Securities	8372.0	11200.0	7024.0	12700.0	5675.0	9632.4	12220.6	7175.0	7856.9	12093.1	23508.1
b. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	152.6	360.0
c. Govt. Non-Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	104.0	0.0	0.0
d. Other Non-Fin Ins.	4308.0	5034.0	16900.0	12405.0	18437.0	0.0	0.0	0.0	196.2	0.0	0.0
e. Non Residents	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3. SHARE & OTHER INVESTMENT	0.0	0.0	0.0	0.0	0.0	18212.2	34136.0	35899.0	24498.0	32031.8	33378.8
1. Non Residents	0.0	0.0	0.0	0.0	0.0	18212.2	0.0	7.3	2270.0	0.0	565.0
2. Others	0.0	0.0	0.0	0.0	0.0	0.0	34136.0	32082.6	22228.0	32031.8	32813.9
4. LOANS & ADVANCES	108653.0	119496.0	144737.0	175408.0	212233.0	270789.5	356164.6	514941.5	599212.2	769867.7	870023.2
a. Pvt. Sector	0.0	0.0	0.0	0.0	0.0	270789.5	356164.6	448388.6	451867.8	749048.3	836052.1
b. Financial Institutions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	55.3	45901.2	13637.8	33279.0
c. Govt. non-financial inst.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	66497.6	101443.2	7181.6	692.2
5. BILL PURCHED	0.0	0.0	0.0	0.0	0.0	163.6	0.0	227.9	1569.0	742.6	301.7
a. Domestic Bills Purchased	0.0	0.0	0.0	0.0	0.0	163.6	0.0	179.9	1569.0	742.6	301.7
b. Foreign Bills Purchased	0.0	0.0	0.0	0.0	0.0	0.0	0.0	48.0	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	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	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	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	0.0	0.0	0.0
7. FIXED ASSETS	0.0	0.0	0.0	0.0	0.0	9677.1	14048.5	20166.3	26782.3	37349.0	43336.9
8. OTHER ASSETS	16154.0	20173.0	25763.0	26776.0	28973.0	19636.7	26125.7	29285.4	28926.3	33428.5	48279.5
a. Accrued Interests	0.0	0.0	0.0	0.0	0.0	8543.7	10391.0	10424.6	8675.7	10410.7	20091.7
Financial Institutions											1668.1
Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.7	1862.4	465.3	17.4
Private Sector	0.0	0.0	0.0	0.0	0.0	8543.7	10391.0	10410.9	6813.3	9945.5	18406.2
b. Staff Loans / Adv.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2034.2	1620.7	2019.9	2610.7
c. Sundry Debtors	0.0	0.0	0.0	0.0	0.0	1444.7	2560.1	3367.0	5080.8	3890.0	4369.3
d. Cash In Transit	0.0	0.0	0.0	0.0	0.0	6.9	22.2	7.8	596.5	47.7	9.0
e. Others	16154.0	20173.0	25763.0	26776.0	28973.0	9641.4	13152.4	13459.4	12952.5	17060.3	21198.7
9. Expenses not Written off	0.0										

Table No.51
Statement of Assets & Liabilities of Finance Companies
Mid July 2011

(Rs in Lakh)

Liabilities	NHDFCL	Nepal Finance	NIDC	Narayani National	Annapurna	Nepal Share	Peoples	Mercantile	Kathmandu	Himalaya	Union	Gorkha	Paschimanchal	Nepal Housing & Merchant	Universal	Samjhana	Goodwill	Siddhartha	Shree Investment	Lumbini	Inbista
1 CAPITAL FUND	2065.0	1465.3	3586.6	7905.8	7947.4	22202.2	3314.0	342.9	1702.4	1603.0	2076.4	1570.0	2319.3	2682.4	1886.7	0.0	3259.7	1650.7	1839.0	4000.0	725.0
a. Paid-up Capital	1676.0	1114.4	2223.6	6474.8	7893.1	20342.9	2890.0	180.0	1380.1	1400.0	1759.0	1458.1	1785.2	2203.0	1520.0	0.0	3000.0	1308.7	1391.0	2681.3	240.0
b. Call in Advance	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. General Reserves	379.0	344.0	649.8	1097.7	0.0	588.0	262.0	58.3	241.8	83.0	298.9	102.7	481.0	442.0	311.3	0.0	229.3	294.1	429.7	783.9	114.4
d. Share Premium	0.0	0.0	0.0	127.9	0.0	24.8	107.0	0.0	2.2	0.0	0.0	0.7	0.0	2.2	0.0	0.0	14.1	0.0	0.0	53.3	0.0
e. Retained Earning	4.0	6.9	260.5	162.4	54.4	1153.7	46.0	10.3	30.7	72.0	4.9	2.4	38.2	2.6	51.3	0.0	16.2	47.9	18.3	401.9	322.6
f. Others Reserves Fund	6.0	0.0	452.7	42.8	0.0	92.9	9.0	94.3	47.7	48.0	13.6	6.1	15.0	32.7	4.1	0.0	0.0	0.0	0.0	79.7	48.0
g. Exchange Fluctuation Fund	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2 BORROWINGS	0.0	500.0	4600.0	0.0	2000.0	5203.6	300.0	0.0	0.0	1050.0	0.0	0.0	0.0	0.0	1535.0	0.0	1850.0	50.0	0.0	0.0	0.0
a. NRB	0.0	0.0	600.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	720.0	0.0	950.0	0.0	0.0	0.0	0.0
b. "A"Class Licensed Institution	0.0	500.0	4000.0	0.0	2000.0	4089.8	0.0	0.0	0.0	1050.0	0.0	0.0	0.0	0.0	680.0	0.0	900.0	0.0	0.0	0.0	0.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	1113.8	300.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	135.0	0.0	50.0	0.0	0.0	0.0	0.0
e. Bonds and Securities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3 DEPOSITS	4976.0	6756.5	14318.9	24030.6	35380.4	26236.8	7609.0	420.0	4171.5	5492.6	9889.7	3281.9	13504.9	15193.4	10209.2	0.0	13510.1	9389.3	12177.6	12613.6	103.5
a. Current	0.0	0.0	5.5	0.0	339.7	0.0	0.0	0.0	0.0	0.0	50.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	5.5	0.0	339.7	0.0	0.0	0.0	0.0	0.0	50.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Savings	767.0	1687.8	3119.4	7090.5	12272.6	12240.4	1518.0	0.0	810.2	733.3	1831.1	490.4	5230.3	1335.2	1443.7	0.0	4830.7	3705.1	2852.6	2394.5	0.0
Domestic	767.0	1687.8	3119.4	7090.5	12268.6	12240.4	1518.0	0.0	810.2	733.3	1831.1	490.4	5230.3	1335.2	1443.7	0.0	4830.7	3705.1	2852.6	2394.5	0.0
Foreign	0.0	0.0	0.0	0.0	4.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Fixed	3974.0	5021.9	8118.2	16940.1	16592.3	13996.5	6005.0	419.1	3361.3	4759.3	7588.6	2791.5	8274.5	12061.1	8380.1	0.0	8679.1	5650.1	9325.1	9352.0	103.5
Domestic	3974.0	5021.9	8118.2	16940.1	16579.3	13996.5	6005.0	419.1	3361.3	4759.3	7588.6	2791.5	8274.5	12061.1	8380.1	0.0	8679.1	5650.1	9325.1	9352.0	103.5
Foreign	0.0	0.0	0.0	0.0	13.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Call Deposits	0.0	0.0	3075.8	0.0	6175.7	0.0	0.0	0.0	0.0	0.0	418.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
e. Others	235.0	46.9	0.0	0.0	0.0	0.0	86.0	0.8	0.0	0.0	0.1	0.0	0.0	1797.1	385.4	0.0	0.4	34.1	0.0	867.1	0.0
4 Bills Payable	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5 Other Liabilities	751.0	1810.6	2369.8	2101.3	1901.1	33293.7	961.0	96.4	322.6	588.2	1183.8	415.8	1712.4	1861.2	1064.4	0.0	1072.1	738.5	724.3	2531.9	165.2
1. Sundry Creditors	219.0	168.2	384.4	76.5	87.5	166.7	67.0	1.3	12.9	84.9	9.3	6.3	73.4	111.6	146.0	0.0	28.8	46.6	35.2	15.0	3.0
2. Loan Loss Provision	174.0	342.0	674.6	442.6	890.0	26625.4	449.0	27.5	104.7	186.6	206.8	194.9	526.3	434.8	224.9	0.0	266.0	241.5	131.4	1368.2	127.1
3. Interest Suspense a/c	142.0	171.2	568.8	423.3	0.0	3710.6	215.0	41.3	62.1	45.6	73.3	144.8	259.2	189.0	0.0	0.0	89.4	123.8	13.1	932.1	0.0
4. Others	216.0	1129.3	742.0	1158.9	923.6	2791.0	230.0	26.4	142.9	271.1	894.3	69.7	853.4	1125.7	693.5	0.0	687.9	326.7	544.6	216.7	35.1
6 Reconciliation A/c	0.0	0.0	0.0	0.0	0.0	0.0	80.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
7 Profit & Loss A/c	294.0	363.1	561.3	785.0	1045.1	0.0	242.0	17.0	293.5	0.0	164.5	272.0	460.3	647.9	310.0	0.0	204.6	443.1	375.2	400.7	57.3
TOTAL	8086.0	10895.5	25436.6	34822.6	48274.0	86936.3	12506.0	876.2	6490.0	8733.9	13316.9	5539.6	17996.8	20384.9	15005.3	0.0	19896.6	12271.6	15116.1	19546.3	1051.0
Assets	2588.0	1756.5	9416.8	4677.7	8403.9	622.1	1138.0	64.4	747.3	1267.7	1240.3	826.6	3451.3	1455.6	2348.3	0.0	2108.5	2076.8	2139.2	1861.6	444.3
1 LIQUID FUNDS	2588.0	1756.5	9416.8	4677.7	8403.9	622.1	1138.0	64.4	747.3	1267.7	1240.3	826.6	3451.3	1455.6	2348.3	0.0	2108.5	2076.8	2139.2	1861.6	444.3
a. Cash Balance	5.0	16.0	80.8	345.9	544.7	148.5	61.0	1.2	25.4	74.2	41.4	27.9	153.2	243.4	75.8	0.0	398.6	124.4	46.3	282.5	1.0
Nepalese Notes & Coins	5.0	15.5	80.8	345.9	540.7	148.5	61.0	1.2	25.4	74.2	41.4	27.9	153.2	243.4	75.8	0.0	398.6	124.4	46.3	282.5	1.0
Foreign Currency	0.0	0.5	0.0	0.0	4.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Bank Balance	2319.0	242.3	8535.9	4331.9	2169.2	188.9	566.0	63.1	721.9	1193.5	553.7	170.5	3298.1	643.9	359.9	0.0	1709.9	1952.5	2092.9	954.8	443.3
1. In Nepal Rastra Bank	101.0	169.7	27.8	555.7	2040.2	17.1	11.0	9.1	124.3	228.5	539.5	151.7	453.0	625.9	280.0	0.0	267.5	261.8	357.4	262.7	2.7
Domestic Currency	101.0	169.7	27.8	555.7	2040.2	17.1	11.0	9.1	124.3	228.5	539.5	151.7	453.0	625.9	280.0	0.0	267.5	261.8	357.4	262.7	2.7
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. "A"Class Licensed Institution	640.0	72.5	1880.2	3187.0	129.0	138.6	555.0	50.9	597.6	965.0	12.9	18.8	2845.1	17.4	79.9	0.0	1442.4	1310.4	1455.8	15.2	0.0
Domestic Currency	640.0	72.5	1880.2	3187.0	129.0	138.6	555.0	50.9	597.6	965.0	12.9	18.8	2845.1	17.4	79.9	0.0	1442.4	1310.4	1455.8	15.2	0.0
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3. Other Financial Ins.	1578.0	0.2	6628.0	589.2	0.0	33.3	0.0	3.1	0.0	0.0	1.3	0.0	0.0	0.6	0.0	0.0	380.3	279.7	676.8	440.6	0.0
4. In Foreign Banks	0.0	0.0	0.0	0.0																	

Table No.51 contd...
Statement of Assets & Liabilities of Finance Companies
Mid July 2011

(Rs in Lakh)

Liabilities	Reliable	Lord	Apri	Namaste	Kaski	SFLC	Zenith	Unique	Mangju	Swoostik	Subhaxmi	Jehli's	Reliance	Lotus	Baibab	Bhaktapur	TOTAL
1 CAPITAL FUND	2411.0	1797.2	1387.6	172.1	2248.0	1035.3	2150.1	1174.9	1633.9	1095.5	2047.6	1032.8	1438.7	1206.0	1470.0	1254.8	218184.4
a. Paid-up Capital	1980.0	1682.1	1200.0	142.0	2057.0	1000.0	2053.1	1000.0	1400.0	1000.0	2000.0	1020.0	1400.0	1200.0	1470.0	1250.0	192282.1
b. Call in Advance	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1759.0
c. General Reserves	182.0	60.7	27.2	9.4	80.0	24.1	62.3	38.0	46.8	95.5	45.3	3.7	38.7	1.0	0.0	0.0	16631.3
d. Share Premium	32.0	0.3	64.5	0.0	59.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	407.2
e. Retained Earning	207.0	0.0	95.8	20.7	2.0	11.3	27.6	136.9	187.1	0.0	1.3	9.1	0.0	5.0	0.0	4.8	4825.6
f. Others Reserves Fund	10.0	54.1	0.0	0.0	50.0	0.0	7.0	0.0	0.0	0.0	1.1	0.0	0.0	0.0	0.0	0.0	2279.2
g. Exchange Fluctuation Fund	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2 BORROWINGS	1742.0	0.0	0.0	0.0	0.0	740.0	200.0	0.0	660.0	0.0	0.0	0.0	770.0	0.0	0.0	0.0	45058.2
a. NRB	334.0	0.0	0.0	0.0	0.0	450.0	0.0	0.0	0.0	0.0	0.0	0.0	320.0	0.0	0.0	0.0	6474.8
b. "A"Class Licensed Institution	1408.0	0.0	0.0	0.0	0.0	100.0	200.0	0.0	660.0	0.0	0.0	0.0	400.0	0.0	0.0	0.0	32609.8
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	190.0	0.0	0.0	0.0	0.0	0.0	0.0	50.0	0.0	0.0	0.0	5163.6
e. Bonds and Securities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	810.0
3 DEPOSITS	16415.0	4443.7	7025.3	789.8	10661.0	5071.0	8066.2	3890.3	7304.6	2821.3	4737.2	2844.7	7577.5	2214.0	744.5	805.0	854768.8
a. Current	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	909.2
Domestic	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	909.2
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Savings	10050.0	2384.5	5037.3	685.7	5176.0	2332.5	2566.0	615.8	522.7	1401.7	936.3	576.4	959.4	631.0	244.8	374.5	315265.0
Domestic	10050.0	2384.5	5037.3	685.7	5176.0	2332.5	2566.0	615.8	522.7	1401.7	936.3	576.4	959.4	631.0	244.8	374.5	315261.0
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.0
c. Fixed	6365.0	2059.2	1988.1	103.8	5485.0	2736.5	3173.9	2368.9	2655.1	1419.6	3480.9	1073.3	4011.2	957.0	107.1	91.2	479770.3
Domestic	6365.0	2059.2	1988.1	103.8	5485.0	2736.5	3173.9	2368.9	2655.1	1419.6	3480.9	1073.3	4011.2	957.0	107.1	91.2	479757.3
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.0
d. Call Deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	626.0	0.0	339.4	22758.6
e. Others	0.0	0.0	0.0	0.3	0.0	1.9	2326.3	905.5	4126.8	0.0	320.0	1195.0	2606.9	0.0	392.6	0.0	36065.7
4 Bills Payable	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	42.0
5 Other Liabilities	752.0	211.9	244.4	26.5	482.0	361.3	106.9	197.5	360.4	126.7	235.5	97.7	458.7	128.0	40.5	6.1	110192.3
1. Sundry Creditors	187.0	60.9	5.2	0.9	10.0	61.1	7.2	5.7	12.1	12.6	12.3	4.3	18.0	1.0	2.9	0.0	4298.7
2. Loan Loss Provision	269.0	70.5	103.1	11.9	127.0	59.9	72.3	48.6	87.7	38.5	73.7	36.0	163.1	36.0	26.2	4.4	53553.5
3. Interest Suspense a/c	109.0	38.0	34.2	1.6	79.0	25.9	11.9	8.6	23.1	21.6	28.6	13.0	60.8	28.0	0.0	0.0	16911.9
4. Others	187.0	42.5	101.9	12.2	266.0	214.4	15.6	134.6	237.5	54.1	120.9	44.5	216.9	63.0	11.4	1.8	35428.3
6 Reconciliation A/c	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13640.0
7 Profit & Loss A/c	457.0	296.0	123.5	31.3	300.0	157.7	349.8	176.3	160.3	158.4	184.0	48.6	104.6	57.0	14.9	53.8	24284.4
TOTAL	21777.0	6748.8	8780.8	1019.7	13691.0	7365.3	10873.0	5439.0	10119.2	4201.9	7204.2	4023.9	10349.6	3605.0	2269.9	2119.7	1266170.0
Assets																	0.0
1 LIQUID FUNDS	5435.0	1623.1	2165.1	387.8	3032.0	1760.2	3623.1	786.2	2011.5	846.8	1519.3	851.4	2761.2	903.0	1543.4	1592.1	205109.8
a. Cash Balance	420.0	19.7	113.4	21.9	104.0	77.3	344.3	23.3	252.3	19.4	27.3	81.9	152.0	20.0	45.2	35.2	12199.2
Nepalese Notes & Coins	420.0	19.7	113.4	21.5	104.0	77.1	344.3	23.3	252.3	19.4	27.3	81.9	152.0	20.0	45.2	35.2	12182.5
Foreign Currency	0.0	0.0	0.0	0.3	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.7
b. Bank Balance	211.0	1603.4	159.4	20.1	2928.0	1682.9	3278.8	763.0	1759.2	827.5	1492.0	769.5	2609.1	883.0	1498.2	43.8	136985.8
1. In Nepal Rastra Bank	179.0	116.5	153.4	0.0	292.0	194.8	242.6	39.5	299.2	138.5	183.3	56.3	554.1	178.0	18.6	43.8	24100.4
Domestic Currency	179.0	116.5	153.4	0.0	292.0	194.8	242.6	39.5	299.2	138.5	183.3	56.3	554.1	178.0	18.6	43.8	24100.2
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2
2. "A"Class Licensed Institution	7.0	819.0	3.1	20.0	362.0	229.9	1144.2	386.8	453.6	597.3	307.4	337.4	410.4	215.0	1284.3	0.0	60823.6
Domestic Currency	7.0	819.0	3.1	20.0	362.0	229.9	1144.2	386.8	453.6	597.3	307.4	337.4	410.4	215.0	1284.3	0.0	60810.1
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.5
3. Other Financial Ins.	25.0	667.9	2.9	0.1	2274.0	1258.2	1892.1	336.7	1006.4	91.6	1001.4	375.7	1644.6	490.0	195.3	0.0	52061.9
4. In Foreign Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
C. Money at Call	4804.0	0.0	1892.3	345.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1513.1	55924.7
Domestic Currency	4804.0	0.0	1892.3	345.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1513.1	55924.7
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2 INVESTMENT IN SECURITIES	444.0	160.0	0.0	0.0	294.0	130.1	100.0	170.0	0.0	40.0	138.2	80.0	40.0	60.0	0.0	0.0	23868.1
a. Govt. Securities	444.0	160.0	0.0	0.0	294.0	130.1	100.0	170.0	0.0	40.0	138.2	80.0	0.0	60.0	0.0	0.0	23508.1
b. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	40.0	0.0	0.0	0.0	360.0
c. Govt. Non-Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Non-Fin Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
e. Non Residents	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3 SHARE & OTHER INVESTMENT	10.0	511.2	650.0	51.0	100.0	500.0	32.1	1.0	400.0	305.0	300.0	0.2	230.0	0.0	0.0	0.0	33378.8
a. Non Residents	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	565.0
b. Others	10.0	511.2	650.0	51.0	100.0												

Table No. 52
SECTORWISE OUTSTANDING CREDIT OF FINANCE COMPANIES
Mid July 2011 2068 Ashad

Rs. In Lakh

Finance Companies	Sectorwise Outstanding Credit															
	NHDFCL	Nepal Finance	NIDC	Narayani National	Ammapurna	Nepal Share	Peoples	Mercentile	Kathmandu	Himalaya	Union	Gorkha	Paschimanchal	Nepal Housing & Merchant	Universal	Samjhana
1 Agricultural and Forest Related	0.0	348.0	212.6	701.0	102.0	440.4	198.0	0.0	99.6	38.8	99.3	0.0	1086.7	746.3	373.6	0.0
2 Fishery Related	0.0	0.0	0.0	20.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.4	0.0	0.0	0.0
3 Mining Related	0.0	0.0	0.0	0.0	0.0	0.0	1054.0	0.0	0.0	0.0	0.0	0.0	103.0	28.0	420.0	0.0
4 Manufacturing (Producing) Related	0.0	218.8	225.5	1852.0	1751.0	1388.9	1289.0	0.0	0.0	0.0	1192.5	27.7	1167.8	1092.7	1673.9	0.0
5 Construction	4335.0	993.2	2170.9	4132.7	6153.0	21735.6	3679.0	27.2	500.6	2099.4	2793.0	584.8	986.6	2654.0	2263.4	0.0
6 Electricity, Gas and Water	0.0	300.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.0	8.7	13.5	0.0
7 Metal Products, Machinery & Electronic Equipment & Assemblage	0.0	0.0	62.8	191.0	1388.0	34.5	0.0	0.0	0.0	0.0	791.8	1.1	43.8	141.8	0.2	0.0
8 Transport, Communication and Public Utilities	0.0	87.5	512.7	1029.0	9886.0	1271.2	26.0	268.3	42.3	0.0	1054.1	403.7	1164.7	1200.3	167.4	0.0
9 Wholesaler & Retailer	0.0	2371.0	608.3	2850.0	4996.0	1744.3	1419.0	76.2	425.9	3459.0	199.7	283.3	3481.5	921.9	1545.4	0.0
10 Finance, Insurance and Real Estate	0.0	0.0	313.5	3010.0	3917.0	5091.0	0.0	0.0	333.3	0.0	897.0	599.9	970.0	4268.0	1413.6	0.0
11 Hotel or Restaurant	0.0	384.9	767.5	225.0	2339.0	736.1	971.0	0.0	0.0	0.0	172.2	75.0	236.9	334.9	1323.9	0.0
12 Other Services	0.0	96.4	102.0	1142.0	1409.0	3892.7	0.0	0.0	26.1	0.0	390.6	21.4	165.8	949.1	731.2	0.0
13 Consumption Loans	392.0	968.6	1799.7	1094.0	1193.0	1807.6	598.0	307.3	1191.3	1274.9	1547.9	412.6	319.9	1472.1	455.6	0.0
14 Local Government	0.0	0.0	0.0	0.0	132.0	331.8	380.0	0.0	83.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0
15 Others	0.0	1640.4	5340.1	9495.0	572.0	11042.7	0.0	0.0	1523.3	167.9	1656.2	1512.0	2989.9	1404.9	476.5	0.0
Total	4727.0	7408.8	12115.7	25741.7	33838.0	49516.7	9614.0	678.9	4225.8	7040.0	10794.3	3921.6	12747.9	15222.7	10858.2	0.0

Finance Companies	Sectorwise Outstanding Credit															
	Goodwill	Siddhartha	Shree Investment	Lumbini	Inbesta	Yeti	Standard	International	Mahalaxmi	Lalitpur	Bhajaratra	United	General	Progressive	Alpic	Nava Durga
1 Agricultural and Forest Related	575.6	0.0	568.2	7.5	25.2	11.8	44.3	9.8	44.6	0.0	27.0	39.7	8.0	59.0	351.4	311.8
2 Fishery Related	0.0	0.0	0.0	0.0	0.0	0.0	20.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.0	0.0
3 Mining Related	0.0	0.0	0.0	13.3	0.0	0.0	0.0	64.0	45.0	43.0	0.0	0.2	0.0	0.0	0.0	2.5
4 Manufacturing (Producing) Related	0.0	1271.1	1695.0	2027.2	0.0	1135.2	7785.3	2895.3	1429.3	0.0	69.0	331.5	355.0	260.0	1481.7	2094.2
5 Construction	3676.5	1101.2	1620.7	2834.8	37.9	352.5	1380.5	966.5	5706.5	1081.0	532.0	9489.0	1898	150.2	1112.3	149.1
6 Electricity, Gas and Water	0.0	0.0	0.0	0.0	0.0	0.0	1032.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.5	15.0
7 Metal Products, Machinery & Electronic Equipment & Assemblage	602.3	0.0	4.3	104.4	0.0	0.0	48.0	1439.3	77.9	0.0	0.0	2721.8	0.0	5.0	68.5	54.5
8 Transport, Communication and Public Utilities	1097.6	1081.1	388.8	1764.0	438.1	406.2	5844.8	10829.0	2074.6	0.0	372.0	163.5	0.0	648.0	454.1	32.4
9 Wholesaler & Retailer	5715.1	3657.2	2442.1	2714.0	0.0	2372.6	2868.9	1823.3	2762.8	5604.0	404.0	156.8	4066.0	101.0	552.2	2535.0
10 Finance, Insurance and Real Estate	0.0	0.0	1121.6	1162.6	0.0	734.6	2351.1	3556.9	100.0	7947.0	0.0	1242.5	0.0	752.0	1359.2	1328.1
11 Hotel or Restaurant	0.0	0.0	526.0	1845.7	0.0	317.3	2806.8	141.6	633.4	0.0	0.0	0.0	0.0	10.0	119.1	511.9
12 Other Services	233.1	200.8	1995.3	1583.7	0.0	537.3	1171.6	7776.5	299.9	2087.0	0.0	6.0	395.0	67.0	460.6	188.1
13 Consumption Loans	899.7	540.4	662.2	529.4	9.0	1699.3	246.6	687.0	1086.9	2367.0	114.0	10516.0	493.0	491.0	228.6	411.9
14 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	40.2	15.2
15 Others	497.6	1076.1	1.9	1072.4	4.8	1602.6	3371.5	1082.4	4197.4	1210.0	216.0	785.9	3165.0	384.0	1373.1	115.3
Total	13297.5	8927.8	11026.0	15658.8	515.0	9169.1	28971.3	31271.4	18458.3	20339.0	1734.0	25452.8	10380.0	2927.2	7641.3	7764.9

Table No. 52
SECTORWISE OUTSTANDING CREDIT OF FINANCE COMPANIES

Mid July 2011 2068 Ashad

Rs. In Lakh

	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	Butwal	Shrijana	Om	CMB	World	Capital	Crystal	Royal	Guheshwori	Patan
Finance Companies																
1 Agricultural and Forest Related	0.0	52.4	0.0	175.0	204.0	177.4	387.0	5.3	0.0	0.0	16.8	3963.6	0.0	94.0	5.0	74.9
2 Fishery Related	0.0	0.0	0.0	0.0	0.0	0.0	8.0	0.0	0.0	0.0	2.2	0.0	0.0	0.0	0.0	0.0
3 Mining Related	14.5	0.0	0.0	121.0	0.0	0.0	112.0	0.0	0.0	0.0	0.0	3.0	0.0	300.0	0.0	0.0
4 Manufacturing (Producing) Related	570.7	0.0	765.0	1683.0	0.0	55.0	1526.0	0.0	0.0	111.4	598.4	9886.6	0.0	2869.4	184.6	265.3
5 Construction	1723.9	984.5	1446.0	1758.0	778.4	204.7	451.0	204.0	2026.1	723.2	642.8	420.7	4621.4	1485.6	2520.6	934.0
6 Electricity, Gas and Water	0.0	0.0	0.0	501.0	0.0	0.0	31.0	0.0	0.0	0.0	0.0	9.5	0.0	0.0	0.0	0.0
7 Metal Products, Machinery & Electronic Equipment & Assemblage	0.0	0.0	358.0	259.0	123.5	0.0	404.0	0.0	0.0	10.6	0.0	122.5	0.0	173.7	10.0	5.0
8 Transport, Communication and Public Utilities	0.0	633.5	825.0	1554.0	0.0	0.0	2020.0	0.0	1894.1	656.4	587.3	837.7	0.0	618.7	335.0	0.0
9 Wholesaler & Retailer	2512.6	5260.5	8758.0	882.0	621.9	186.4	2484.0	550.0	12744.3	45.2	836.5	2772.0	0.0	1510.5	110.5	113.2
10 Finance, Insurance and Real Estate	156.3	0.0	2983.0	0.0	0.0	0.0	2536.0	0.0	934.8	75.0	3038.7	641.0	969.2	4339.2	947.8	394.9
11 Hotel or Restaurant	175.1	822.2	45.0	182.0	226.0	0.0	146.0	0.0	0.0	0.0	80.5	1782.6	61.6	221.1	120.0	128.4
12 Other Services	641.7	400.6	381.0	7.0	5.5	81.9	1390.0	85.6	13.1	244.9	411.0	252.7	0.0	35.7	161.3	128.0
13 Consumption Loans	656.6	122.0	1344.0	374.0	136.1	200.1	990.0	111.1	1723.6	394.9	683.0	3932.1	487.4	809.9	1246.4	886.7
14 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
15 Others	224.1	4130.6	336.0	3164.0	631.5	32.5	1317.0	392.9	208.1	2465.1	2758.4	11746.9	4408.8	5441.0	2215.2	1007.2
Total	6675.4	12406.3	17241.0	10660.0	2726.8	937.9	13802.0	1348.8	19544.1	4726.6	9655.5	36370.8	10548.4	17898.7	7856.4	3937.5

	Fewa	Everest	Prudential	ICFC	IME	Sagarmatha	Shikhar	Civil	Prabhu	Imperial	Kuber	Nepal Express	Valley	Seti	Harna	Reliable
Finance Companies																
1 Agricultural and Forest Related	177.6	80.4	133.0	92.2	551.4	525.8	0.0	0.0	1092.2	0.0	24.95	44.05	7.96	55.32	0	0
2 Fishery Related	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0	0	0	0	0	0
3 Mining Related	0.0	0.0	0.0	20.0	0.0	0.0	0.0	0.0	0.0	65.0	49.75	0	0	0	0	0
4 Manufacturing (Producing) Related	957.0	62.9	457.0	2739.1	2315.1	403.7	0.0	0.0	1915.2	609.5	253.48	323.2	250	144.47	0	0
5 Construction	4313.4	491.3	398.0	1522.6	1736.4	636.7	224.4	130.5	3591.2	544.3	1740.74	374.89	556.74	50.85	74.74	2441
6 Electricity, Gas and Water	0.0	0.0	0.0	0.0	103.0	15.0	0.0	0.0	138.0	0.0	0	0	0	0	0	0
7 Metal Products, Machinery & Electronic Equipment & Assemblage	64.2	15.1	737.0	289.0	478.8	76.5	0.0	0.0	74.0	121.9	0	53.8	0	0	72	0
8 Transport, Communication and Public Utilities	4776.3	1169.5	439.0	183.3	682.4	1884.9	60.7	2071.1	1849.2	525.6	163.44	690.66	0	0	494.64	772
9 Wholesaler & Retailer	3873.5	0.0	1730.0	4216.7	5523.6	1083.0	2354.6	10.3	3553.1	1327.7	1021.78	426.79	2907.52	733.81	92.81	3635
10 Finance, Insurance and Real Estate	135.7	0.0	2080.0	6313.4	6512.0	1055.6	1748.0	1291.8	9784.8	912.1	2247.51	391.61	552.02	0	1545	503
11 Hotel or Restaurant	493.6	0.0	389.0	1591.7	1701.3	69.0	0.0	0.0	3579.5	5.0	75.02	270.09	0	0	21	0
12 Other Services	803.4	11.7	900.0	596.1	1877.2	518.5	0.0	31.5	1818.7	195.0	757.05	105.42	11.06	88.77	716.78	117
13 Consumption Loans	422.6	121.0	1039.0	1450.7	1394.1	1139.3	363.3	170.1	2808.8	213.1	1134.41	186.64	896.2	53.65	104.14	1171
14 Local Government	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0	13	0	0	0	0
15 Others	2543.9	438.1	4326.0	6068.4	11102.9	3580.3	1498.7	721.6	10156.0	1607.6	5423.99	1826.71	3219.45	249.9	1801.9	5321
Total	18561.0	2390.0	12628.0	25083.2	33978.2	10988.2	6249.6	4426.9	40360.7	6126.7	12892.1	4706.9	8401.0	1376.8	4923.0	13960.0

	Lord	Api	Nameste	Kaski	SFCL	Zenith	Unique	Manju	Swostik	Subhalaxmi	Jebli's	Reliance	Lotus	Bairabab	Bhaktapur	Total
Finance Companies																
1 Agricultural and Forest Related	8.49	0	14.1518	203	0	140.7	35.85	0	0	0	68.8757	0	21	0	15	14977.5
2 Fishery Related	0	0	0.8	0	0	0	0	49.5	0	0	0	0	0	0	0	110.9
3 Mining Related	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2458.2
4 Manufacturing (Producing) Related	332.33	116.1	18.1797	437	381.7	517.1	305.039	697.86	0	244	39	312.4	131	0	96	67283.0
5 Construction	625.21	751.76	126.932	2235	759.111	525.09	409.922	1043	1167.8	265.17	169.549	1260.88	114	4	89	136495.9
6 Electricity, Gas and Water	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2228.3
7 Metal Products, Machinery & Electronic Equipment & Assemblage	0	0	0	0	15	68.08	0	313.5	0	0	12.756	183.08	0	0	0	11821.8
8 Transport, Communication and Public Utilities	726.33	1336.5	48.8692	2325	283.881	157.62	1023.21	535.8	0	622.75	190.688	1971.43	30	0	0	77683.7
9 Wholesaler & Retailer	806.33	2102.3	50.566	1992	249.989	929	567.74	925.04	551.9	622.4	659.7	710.86	682	295	136.24	145315.2
10 Finance, Insurance and Real Estate	99.32	0	36.2876	455	461.345	1365.65	84	845.76	0	68.45	322.883	522.79	43	64	0	98925.5
11 Hotel or Restaurant	234.74	0	12.145	48	41.4946	349.63	0	378.36	0	68.24	64.9526	56.29	0	0	0	27917.3
12 Other Services	2.56	73.339	13.0259	27	773.792	118.35	8.34774	269.74	640.63	204.7	21	92.38	244	91.5	0	41296.6
13 Consumption Loans	63.2	381.95	26.1113	240	576.514	954.04	97.3707	35.75	388.55	823.44	425.126	408.7	997	25.6	15.85	68041.3
14 Local Government	0	0	0	0	0	16.54	0	0	0	0	0	0	0	0	0	1012.2
15 Others	1400.43	821.75	223.365	2065	1168.07	1653.62	1876.48	2182.84	79.97	2026.9	893.8	1241.58	294	144	82.46	174496.7
Total	4298.9	5583.7	570.4	10027.0	4710.9	6795.4	4408.0	7277.2	2828.8	4946.1	2868.3	6760.4	2556.0	624.1	434.6	870064.0

Table No. 53
NPL Status of FINANCE COMPANIES
Mid-July, 2011

Rs. in Lakh

S.No.	Name Of Finance Companies	Total Loan	Total NPL	% of NPL
1	Nepal Housing Development Finance Co.Ltd.	4727.00	128.00	2.71
2	Nepal Finance Co.Ltd.	7408.77	76.95	1.04
3	NIDC Capital Markets Ltd.	12115.71	564.53	4.66
4	Narayani National Finance Ltd.	25741.73	187.04	0.73
5	Annapurna Finance Co.Ltd.	33838.00	379.00	1.12
6	Nepal Share Markets and Finance Ltd.	49516.65	26394.20	53.30
7	Peoples Finance Ltd.	9614.00	3489.00	36.29
8	Mercentile Finance Co. Ltd.	678.91	49.83	7.34
9	Kathmandu Finance Ltd.	4225.77	147.10	3.48
10	Himalaya Finance Ltd.	7040.04	125.95	1.79
11	Union Finance Ltd.	10794.30	15.50	0.14
12	Gorkha Finance Ltd.	3921.55	203.09	5.18
13	Paschimanchal Finance Co.Ltd.	12747.91	399.00	3.13
14	Nepal Housing & Merchant Finance Ltd.	15222.72	282.83	1.86
15	Universal Finance Ltd.	10858.19	107.98	0.99
16	Samjhana Finance Co. Ltd. #	-	-	#
17	Goodwill Finance Ltd.	13297.46	90.21	0.68
18	Siddhartha Finance Ltd.	8927.84	81.96	0.92
19	Shree Investment & Finance Co. Ltd.	11026.04	20.90	0.19
20	Lumbini Finance & Leasing Co. Ltd.	15658.80	772.74	4.93
21	Investa Finance Ltd.	515.01	146.64	28.47
22	Yeti Finance Co. Ltd.	9169.10	199.18	2.17
23	Standard Finance Ltd.	28971.33	218.32	0.75
24	International Leasing & Finance Co. Ltd.	31271.44	1245.22	3.98
25	Mahalaxmi Finance Co. Ltd.	18458.28	163.18	0.88
26	Lalitpur Finance Co. Ltd.	20339.00	1588.00	7.79
27	Bhauratna Finance & Saving Co. Ltd.	1734.00	46.01	2.65
28	United Finance Ltd.	25452.84	110.55	0.43
29	General Finance Ltd.	10380.00	299.00	2.88
30	Progressive Finance Co. Ltd.	2927.22	111.17	3.80
31	Alpic Everest Finance Ltd.	7641.29	338.92	4.44
32	Nava Durga Finance Co.Ltd.	7764.93	151.73	1.95
33	Janaki Finance Ltd.	6675.41	434.81	6.51
34	Pokhara Finance Ltd.	12406.26	600.70	4.84
35	Central Finance Co. Ltd.	17241.00	100.00	0.58
36	Premier Finance Co. Ltd.	10660.00	272.45	2.56
37	Arun Finance & Saving Co. Ltd.	2726.80	28.01	1.03
38	Multipurpose Finance Co. Ltd	937.92	95.98	10.23
39	Butwal Finance Co. Ltd.	13802.00	0.00	-
40	Shrijana Finance Ltd.	1348.83	15.30	1.13
41	Om Finance Ltd.	19544.08	47.07	0.24
42	CMB Finance Ltd.	4726.57	997.91	21.11
43	World Merchant Banking & Finance Ltd.	9655.54	787.93	8.16
44	Capital Merchant Banking & Finance Ltd.	36370.84	1121.02	3.08
45	Crystal Finance Ltd.	10548.44	402.09	3.81
46	Royal Merchant Banking & Finance Ltd.	17898.67	196.78	1.10
47	Guheshwori Merchant Banking & Finance Ltd.	7856.43	24.80	0.32
48	Patan Finance Ltd.	3937.46	158.98	4.04
49	Fewa Finance Ltd.	18560.98	10.83	0.06
50	Everest Finance Co. Ltd.	2389.97	77.45	3.24
51	Prudential Finance Company Ltd	12628.00	411.00	3.25
52	ICFC Finance Ltd.	25083.19	299.33	1.19
53	IME Financial Institution Ltd.	33978.17	290.33	0.85
54	Sagarmatha Merchant Banking and Finance Co. Ltd	10988.22	192.72	1.75
55	Shikhar Finance Ltd.	6249.62	154.45	2.47
56	Civil Merchant Bittiya sanstha Ltd.	4426.87	101.69	2.30
57	Prabhu Finance Co. Ltd.	40360.66	96.60	0.24
58	Imperial Finance Ltd.	6126.74	157.47	2.57
59	Kuber Merchant Bittiya sanstha Ltd.	12892.12	411.60	3.19
60	Nepal Express Finance Ltd.	4706.86	0.00	-
61	Valley Finance Ltd.	8400.95	61.29	0.73
62	Seti Bittiya sanstha Ltd.	1376.77	33.11	2.40
63	Hama Merchant & Finance Ltd.	4923.03	1195.72	24.29
64	Reliable Finance Ltd.	13960.00	186.00	1.33
65	Lord Buddha Finance Ltd.	4298.94	37.75	0.88
66	Swastik Merchant Finance Company Ltd.	2828.83	3.56	0.13
67	Api Finance Ltd.	5583.71	47.75	0.86
68	Namaste Bittiya Sanstha Limited.	570.43	3.13	0.55
69	Kaski Finance Limited	10027.00	27	0.27
70	Suryadarshan Financial Co. Ltd.	4710.90	12.90	0.27
71	Zenith Finance Ltd.	6795.42	4.34	0.06
72	Unique Financial Institution Ltd.	4407.96	4.55	0.10
73	Manjushree Financial Institution Ltd.	7277.15	20.82	0.29
74	Subhalaxmi Finance Ltd.	4946.08	20.99	0.42
75	Jebil's Finance Ltd.	2868.33	0.00	-
76	Reliance Finance Ltd.	6760.39	-	-
77	Lotus Investment Finance Ltd.	2556.00	9.00	0.35
78	Baibhab Finance Ltd.	624.10	0.00	-
79	Bhaktapur Finance Ltd.	434.55	0.00	-
	Total	870,064.00	47,285.95	5.43

In the Process of Liquidation

Table No.54
List of Class C Licensed Financial Institutions (Finance Companies)
Mid - July, 2011

	Names	Operation Date (A.D.)	Head Office	Telephone No.	Fax No.
1	Nepal Housing Development Finance Co.Ltd	1992/03/08	Bijulibazar, Kathmandu	4780259	4782753
2	Nepal Finance Co.Ltd.	1993/01/06	Kamaladi Mode, Kathmandu	4220031	4241237
3	NIDC Capital Markets Ltd.	1993/03/11	Kamalpokhari, Kathmandu	4423219	4423401
4	Narayani National Finance Ltd.	2009/11/01	Kalikasthan, Kathmandu	4430201	
5	Annapura Finance Co.Ltd.	1993/09/30	Chipledhunga, Pokhara	061-522671	061-525797
6	Nepal Share Markets and Finance Ltd.	1993/10/19	Ramshahapath, Kathmandu	4252332	4248845
7	Peoples Finance Ltd.	1993/04/15	Tripureshwor, Kathmandu	4260991	4262405
8	Mercentile Finance Co. Ltd.	1994/11/10	Birgunj, Parsa	051-526874	051-521673
9	Kathmandu Finance Ltd.	1994/11/10	Dillibazar, Kathmandu	4430527	4437403
10	Himalaya Finance Ltd.	1993/11/11	Sundhara, Kathmandu	4259376	4250172
11	Union Finance Ltd.	1995/12/12	Kamaladi, Kathmandu	4241648/49	4241645
12	Gorkha Finance Ltd.	1995/03/12	Hattisar, Kathmandu	4438647	4429096
13	Paschhimanchal Finance Co.Ltd.	1995/04/09	Butawal, Rupandehi	071-541609	071-541924
14	Nepal Housing & Merchant Finance Ltd.	1995/04/11	Dillibazar, Kathmandu	4430528	4436183
15	Universal Finance Ltd.	1995/04/27	Kantipath, Kathmandu	4240998	4245895
16	Samjhana Finance Co. Ltd.	1995/05/03	Banepa, Kavre	011-664561	011-664716
17	Goodwill Finance Ltd.	1995/05/16	Hattisar, Kathmandu	4444039	4443414
18	Siddhartha Finance Ltd.	1995/05/25	Siddharthanagar, Rupandehi	071-521478	071-523272
19	Shree Investment & Finance Co. Ltd.	1995/06/01	Dillibazar, Kathmandu	4426146	4421779
20	Lumbini Finance & Leasing Co. Ltd.	1995/06/26	Thamel, Kathmandu	4423443	4425655
21	Investa Finance Ltd.	1995/07/17	Birgunj, Parsa	051-690897	051-529377
22	Yeti Finance Ltd.	1995/07/23	Hetauda, Makawanpur	057-520822	057-521842
23	Standard Finance Ltd.	1995/07/23	Naxal, Kathmandu	4444754	4435833
24	International Leasing & Finance Co. Ltd.	1995/10/31	Naya Baneshwor, Kathmandu	4782010	4782267
25	Mahalaxmi Finance Ltd.	1995/11/26	Putalisadak, Kathmandu	4224179	4230664
26	Lalitpur Finance Ltd.	1995/12/12	Lagankhel, Lalitpur	5523850	5531916
27	Bhajaratra Finance & Saving Co. Ltd.	1996/01/09	Kantipath, Kathmandu	4249534	4261316
28	United Finance Ltd.	1996/01/25	Durbarmarg, Kathmandu	4241648	4241645
29	General Finance Ltd.	1996/02/02	Chabahil, Kathmandu	4484753	4484754
30	Merchant Finance Co. Ltd.	1996/01/02	Newroad, Kathmandu	4421244	4246403
31	Alpic Everest Finance Ltd.	1996/07/16	Kathmandu Mall, Kathmandu	4150301	4150304
32	Nava Durga Finance Co.Ltd.	1997/02/09	Itachhe, Bhaktapur	6612999	6611999
33	Janaki Finance Company Ltd.	1997/03/07	Janakpurdham, Dhanusha	041-521586	041-523340
34	Pokhara Finance Ltd.	1997/03/16	Gairapatan, Pokhara	061-531145	061-531610
35	Central Finance Ltd.	1997/04/14	Kupondole, Lalitpur	5544517	5540842
36	Premier Finance Co. Ltd.	1997/05/08	Kumaripati, Lalitpur	5521223	5550412
37	Arun Finance Ltd.	1997/08/17	Dharan, Sunsari	025-523185	025-524450
38	Multipurpose Finance Co. Ltd.	1998/03/25	Rajbiraj, Saptari	031-521170	031-521980
39	Butwal Finance Ltd.	1998/06/21	Butawal, Rupandehi	071-544288	071-548711
40	Shrijana Finance Ltd.	1999/12/14	Biratnagar, Morang	021-440536	021-440481
41	Om Finance Ltd.	2000/09/17	New Road, Pokhara	061-532600	061-532800
42	CMB Finance Ltd.	2000/11/20	Jamal, Kathmandu	4223154	4232678
43	World Merchant Banking & Finance Ltd.	2001/08/10	Hetauda, Makawanpur	057-521129	057-523229
44	Capital Merchant Banking & Finance Ltd.	2002/02/01	Battispatali, Kathmandu	4469702	4496321
45	Crystal Finance Ltd.	2002/02/13	Bag Durbar, Kathmandu	4218269	4219058
46	Royal Merchant Banking & Finance Ltd.	2002/02/14	Durbarmarg, Kathmandu	4242900	4231347
47	Guheshwori Merchant Banking & Finance Ltd.	2002/06/13	Pulchowk, Lalitpur	5550406	5536169
48	Patan Finance Ltd.	2002/06/23	Pulchowk, Lalitpur	5009523	5009521
49	Fewa Finance Ltd.	2003/04/30	Chipledhunga, Pokhara	061-538300	061-538738
50	Everest Finance Co. Ltd.	2003/07/02	Siddharthanagar, Rupandehi	071-526507	071-526508
51	Prudential Finance Company Ltd	2003/06/06	Dillibazar, Kathmandu	4445988	4446453
52	ICFC Finance Ltd.	2003/06/15	Bhatbhateni, Kathmandu	4425292	4425294
53	IME Financial Institution Ltd.	2005/01/08	Pani Pokhari, Kathmandu	4002505	4002502
54	Sagarmatha Merchant Banking and Finance Ltd	2005/08/29	Manvawan, Lalitpur	5547841	5535419
55	Shikhar Finance Ltd.	2005/09/15	Thapathali, Kathmandu	4100525	4100527
56	Civil Merchant Bittiya sanstha Ltd.	2005/09/18	Kuleshwor, Kathmandu	4289524	4289596
57	Prabhu Finance Co. Ltd.	2006/02/16	Lainchaur, Kathmandu	4442364	4442545
58	Imperial Finance Ltd.	2006/03/08	Thapathali, Kathmandu	4101518	4101522
59	Kuber Merchant Finance Ltd.	2006/03/24	Kamalpokhari, Kathmandu	4416854	4416836
60	Nepal Express Finance Ltd.	2006/05/04	Sundhara, Kathmandu	4268056	4268332
61	Valley Finance Ltd.	2006/05/11	Maharajganj, Kathmandu	4721359	4721216
62	Seti Bittiya Sanstha Ltd	2006/06/07	Tikapur, Kailali	091-560950	091-560966
63	Hama Merchant & Finance Ltd.	2006/06/16	Tripureshwor, Kathmandu	4249503	4250245
64	Reliable Finance Ltd.	2006/09/06	Sundhara, Kathmandu	4218989	4218997
65	Lord Buddha Finance Ltd.	2006/11/19	Phasikeb, Kathmandu	4212770	4216825
66	Api Finance Ltd.	2007/04/25	B.P. Chowk, Pokhara	061-528325	061-528324
67	Nameste Bittiya Sanstha Limited.	2007/07/07	Ghorahi, Dang	082-561659	082-561559
68	Kaski Finance Limited	2007/07/30	Pokhara, Kaski	061-523011	061-523699
69	Suryadarshan Finance Co. Ltd.	2007/07/30	New Baneshor, Kathmandu	4785211	4785213
70	Zenith Finance Ltd.	2007/10/08	Newroad, Kathmandu	4233405	4233208
71	Unique Financial Institution Ltd.	2007/10/12	Putalisadak, Kathmandu	4440956	4440938
72	Manjushree Financial Institution Ltd.	2007/10/15	New Baneshor, Kathmandu	4782517	4782534
73	Swastik Merchant Finance Company Ltd.	2007/10/16	Khichapokhari, Kathmandu	4233517	4233519
74	Subhalaxmi Finance Ltd.	2007/11/11	Naxal, Kathmandu	4441734	4441736
75	Jebils Finance Ltd.	2009/10/28	New Road, Kathmandu	4220426	4220402
76	Reliance Finance Ltd.	2009/12/03	Pradarsani Marg, Kathmandu	4261104	4220698
77	Lotus Investment Finance Ltd.	2010/04/11	Newroad, Kathmandu	4245104	
78	Baibhab Finance Ltd.	2011/01/24	Naya Baneshwor, Kathmandu	4467467	
79	Bhaktapur Finance Ltd.	2011/02/08	Chyamsing, Bhaktapur	6619672	6619671

Table No.55

Statement of Assets & Liabilities of Funds of MFDB & RDB
(AGGREGATE)

(Rs. in Lakh)

Liabilities		2005	2006	2007	2008	2009	2010	2011
1	CAPITAL FUND	7397.6	8304.0	11185.0	12579.0	19398.3	21746.6	24087.9
	a. Paid-up Capital	5482.5	5709.0	7757.0	9431.0	10989.2	12726.7	15462.6
	b. General Reserves	1031.6	1275.0	626.0	870.0	1481.6	1629.4	0.0
	c. Share Premium	0.0	0.0	0.0	0.0	0.0	0.0	2455.5
	d. Retained Earning	0.0	413.0	512.0	58.0	859.0	1252.3	18.9
	e. Others Reserves	883.6	907.0	2290.0	2220.0	6068.5	6138.2	(255.7)
	1. Ex.Eq.Fund	0.0	0.0	0.0	0.0	113.1	137.1	6406.5
	2. Other	0.0	907.0	2290.0	2220.0	5955.5	6001.2	0.0
2	BORROWINGS	34024.3	53249.0	69442.0	84006.0	89729.4	107538.3	130375.9
	a. NRB	102.6	377.0	1462.0	939.0	1639.6	2104.1	2008.9
	b. "A"Class Licensed Institution	6714.0	20892.0	33653.0	34031.0	53728.2	77000.0	68065.9
	c. Foreign Banks and Fin. Ins.	0.0	7909.0	12554.0	13467.0	15237.0	17138.9	16799.5
	d. Other Financial Ins.	10449.3	24071.0	21773.0	35569.0	19124.6	11295.4	43501.5
	e. Bonds and Securities	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3	DEPOSITS	7488.4	9325.0	11031.0	15400.0	20006.3	25743.3	35373.9
	a. Current	0.0	0.0	0.0	0.0	0.0	27.1	8.9
	Domestic	0.0	0.0	0.0	0.0	0.0	27.1	8.9
	Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	b. Savings	0.0	9115.0	10988.0	15400.0	12191.3	15170.2	35359.4
	Domestic	0.0	9115.0	10988.0	15400.0	11745.2	15170.2	35277.3
	Foreign	0.0	0.0	0.0	0.0	0.0	0.0	82.2
	c. Fixed	0.0	0.0	15.0	0.0	56.7	91.4	0.0
	Domestic	0.0	0.0	15.0	0.0	56.7	91.4	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	2.9	0.0	0.0
	e. Others	0.0	210.0	28.0	0.0	7755.5	10454.7	5.6
4	Bills Payable	0.0	780.0	0.0	0.0	797.6	0.0	0.0
6	Other Liabilities	13185.5	6960.0	10167.0	11616.0	21355.0	14154.9	18186.4
	1. Sundry Creditors	83.6	583.0	175.0	1014.0	561.2	1793.8	2695.5
	2. Loan Loss Provision	0.0	1144.0	2458.0	2724.0	3624.1	3887.6	4362.5
	3. Interest Suspense a/c	0.0	310.0	637.0	1128.0	1594.7	2754.3	3539.5
	4. Others	13101.8	4923.0	6897.0	6750.0	15575.0	5719.3	7588.9
7	Reconciliation A/c	0.0	2159.0	256.0	1213.0	1170.2	17264.3	2232.0
8	Profit & Loss A/c	905.1	1197.0	733.0	1013.0	1931.1	2773.7	4707.5
TOTAL LIABILITIES		63000.9	81974.0	102814.0	125827.0	154387.9	189221.9	214963.6
Assets								
1	LIQUID FUNDS	6539.0	13218.0	17728.0	11631.0	28550.6	21727.2	32722.2
	a. Cash Balance	139.8	197.0	223.0	374.0	507.1	248.7	317.8
	Nepalese Notes & Coins	0.0	197.0	223.0	374.0	507.1	249.3	317.8
	Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	b. Bank Balance	6399.2	10928.0	16468.0	9916.0	25391.2	16918.8	26323.6
	1. In Nepal Rastra Bank	1904.3	1361.0	694.0	712.0	808.6	934.7	710.8
	Domestic Currency	0.0	624.0	414.0	476.0	416.5	683.3	710.8
	Foreign Currency	0.0	737.0	280.0	236.0	347.0	247.0	0.0
	2. "A"Class Licensed Institution	4285.4	8472.0	11042.0	7491.0	20023.0	10817.7	18849.9
	Domestic Currency	0.0	8472.0	10887.0	7491.0	20023.0	10817.7	18848.1
	Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	1.8
	3. Other Financial Ins.	209.5	1095.0	4732.0	1713.0	4559.7	5166.3	6762.8
	4. in Foreign banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	C. Money at Call	0.0	2093.0	1037.0	1341.0	2652.3	4559.7	6080.9
	Domestic Currency	0.0	2093.0	1037.0	1341.0	2652.3	4559.7	6080.9
	Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2	INVESTMENT IN SECURITIES	1625.0	2700.0	570.0	962.0	662.3	1112.3	1647.4
	a. Govt. Securities	1625.0	1625.0	570.0	512.0	512.3	1112.3	512.3
	b. NRB Bond	0.0	0.0	0.0	0.0	150.0	0.0	0.0
	c. Govt. Non-Fin. Ins.	0.0	1075.0	0.0	0.0	0.0	0.0	0.0
	d. Other Non-Fin Ins.	0.0	0.0	0.0	450.0	0.0	0.0	1127.1
	e. Non Residents	0.0	0.0	0.0	0.0	0.0	0.0	8.0
3	SHARE & OTHER INVESTMENT	13535.6	14026.0	19404.0	34078.0	20020.2	24246.0	15604.5
	1. Non Residents	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	2. Others	6605.7	14026.0	19404.0	34078.0	20020.2	24246.0	15604.5
4	LOANS & ADVANCES	35376.1	43030.0	57806.0	70782.0	82227.5	111169.8	146498.6
	a. Govt. Entp.	0.0	0.0	0.0	0.0	15001.0	0.0	84640.0
	b. Financial Institutions	0.0	0.0	0.0	0.0	2571.4	0.0	61858.6
	c. Pvt. Sector	35376.1	43030.0	57806.0	70782.0	64655.2	111169.8	0.0
5	BILL PURCHED	0.0	0.0	0.0	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	0.0	0.0	0.0
	a. Against Domestic Bills	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	b. Against Foreign Bills	0.0	0.0	0.0	0.0	0.0	0.0	0.0
8	FIXED ASSETS	0.0	781.0	1010.0	1177.0	1830.3	2254.6	2593.5
9	OTHER ASSETS	3890.6	3921.0	3637.0	4605.0	17233.6	9078.3	12531.8
	a. Accrued Interests	67.9	249.0	1169.0	1218.0	1895.5	3136.9	3591.0
	Financial Institutions	0.0	0.0	0.0	0.0	0.0	0.0	93.1
	Govt. Entp.	0.0	78.0	60.0	146.0	1158.4	0.0	0.3
	Private Sector	0.0	171.0	1109.0	1072.0	737.1	3136.9	3497.6
	b. staff loans & advances	0.0	0.0	0.0	0.0	125.7	197.2	4455.9
	c. Sundry Debtors	145.5	193.0	310.0	459.0	1227.3	1954.4	1287.1
	d. Cash In Transit	0.0	8.0	29.0	46.0	153.6	150.3	155.9
	e. Others	3677.2	3471.0	2129.0	2882.0	13831.6	3639.6	3042.0
10	Expenses not Written off	0.0	4.0	10.0	62.0	57.2	15.2	10.8
11	Non Banking Assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0
12	Reconciliation Account	0.0	2084.0	155.0	963.0	1012.5	17121.5	2530.2
13	Profit & Loss A/c	2034.6	2210.0	2494.0	1567.0	2793.8	2496.8	824.6
TOTAL ASSETS		63000.9	81974.0	102814.0	125827.0	154388.0	189221.9	214963.6

Table No.56
Statement of Assets & Liabilities of fund of MFDB & RDB
Mid-July, 2011

Rs. In Lakh

Liabilities	PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN	RMDC	DIPROSC	CHHIMEK	SWABALA MBAN	SANA KISAN	NERUDE
1 CAPITAL FUND	662	-838.3	1006	820.3	1109.7	2502.9	7883.1	1399.7	1335.5	2254.6	3708.0	499.1
a. Paid-up Capital	600	585	660	735.7	1000	1782.0	3200.0	1032.4	1260.2	1159.4	1287.9	400.0
b. General Reserves	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Share Premium	53	13.8	133.2	50.4	107.3	249.8	751.3	172.0	397.0	364.8	90.3	64.8
d. Retained Earning	0	0	0	0	0	5.1	0.0	0.0	13.8	0.0	0.0	0.0
e. Others Reserves	-67	-1437.1	167.7	0	2.4	0.7	821.7	183.6	-341.1	216.1	217.6	2.4
1. Ex. Eq. Fund	76	0	45.1	34.2	0	465.2	3110.2	11.7	5.6	514.3	2112.3	31.9
2. Other	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2 BORROWINGS	7422	1947.8	8066.9	5749	6242.6	15577.4	23127.0	7516.3	12725.4	9388.4	21550.9	3390.6
a. NRB	619	164.5	100.5	160.4	441.9	41.3	0.0	129.8	143.1	0.0	208.4	0.0
b. "A"Class Licensed Institution	6734	1783.3	0	5587.8	5157.6	15536.1	4466.2	6054.6	8711.3	0.0	9915.0	1258.8
c. Foreign Banks and Fin. Ins.	0	0	0	0	0	0.0	16799.5	0.0	0.0	0.0	0.0	0.0
d. Other Financial Ins.	69	0	7966.4	0.8	643.1	0.0	1861.3	1331.9	3870.9	9388.4	11427.5	2131.9
e. Bonds and Securities	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3 DEPOSITS	779	484.8	2680.6	2158	1998.9	6342.1	0.0	2458.6	10182.2	5172.5	0.0	2350.4
a. Current	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Domestic	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Foreign	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Savings	779	484.8	2680.6	2158	1998.9	6342.1	0.0	2458.6	10182.2	5172.5	0.0	2350.4
Domestic	779	484.8	2680.6	2158	1998.9	6342.1	0.0	2458.6	10182.165	5172.5	0.0	2350.4
Foreign	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Fixed	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Domestic	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Foreign	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Call Deposits	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
e. Others	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4 Bills Payable	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5 Other Liabilities	2556	1816.8	1397.1	782.9	1412.8	2221.9	1817.3	605.5	1051.4	1560.4	2010.8	717.2
1. Sundry Creditors	56	14.6	108.3	57.1	21.1	45.5	4.6	265.5	90.0	162.3	1355.4	490.4
2. Loan Loss Provision	295	221.3	372.1	214.1	608.2	522.7	896.4	157.6	191.1	272.3	452.3	78.8
3. Interest Suspense a/c	929	1114.5	197.3	350.8	358.1	304.1	0.3	158.7	12.1	91.0	4.7	11.0
4. Others	1276	466.4	719.4	160.9	425.4	1349.6	916.1	23.7	758.2	1034.8	198.4	137.1
6 Reconciliation A/c	1	1241.6	0	4.8	121.8	0.0	0.0	0.0	0.0	0.8	12.9	0.0
7 Profit & Loss A/c	0	0	358	94.7	0	337.1	969.5	741.9	739.2	519.1	294.1	471.4
TOTAL LIABILITIES	11420.0	4652.7	13508.6	9609.7	10885.8	26981.4	33797.0	12722.0	26033.6	18895.8	27576.8	7428.7
Assets												
1 LIQUID FUNDS	1258.0	161.2	2561.5	1616.3	824.5	3289.9	2088.8	1229.4	6523.5	1577.4	7094.4	618.2
a. Cash Balance	38.0	26.2	53.9	57.4	37.3	17.6	0.0	11.0	0.0	11.1	12.0	16.1
Nepalese Notes & Coins	38.0	26.2	53.9	57.4	37.3	17.6	0.0	11.0	0.0	11.1	12.0	16.1
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Bank Balance	659.0	135.0	2507.6	396.0	787.2	230.2	2088.7	871.3	6523.4	598.6	7082.4	602.1
1. In Nepal Rastra Bank	45.0	32.9	5.4	50.7	53.0	120.6	149.5	0.0	0.0	75.0	120.0	33.0
Domestic Currency	45.0	32.9	5.4	50.7	53.0	120.6	149.5	0.0	0.0	75.0	120.0	33.0
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. "A"Class Licensed Institution	114.0	0.0	2502.2	345.3	424.1	109.6	1536.0	242.2	5042.9	270.5	6850.0	137.1
Domestic Currency	114.0	0.0	2502.2	345.3	424.1	109.6	1534.2	242.2	5042.9	270.5	6850.0	137.1
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	1.8	0.0	0.0	0.0	0.0	0.0
3. Other Financial Ins.	500.0	102.1	0.0	0.0	310.1	0.0	403.3	629.1	1480.5	253.1	112.5	432.1
4. in Foreign banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
C. Money at Call	561.0	0.0	0.0	1162.9	0.0	3042.1565	0.0	347.1	0.0	967.7	0.0	0.0
Domestic Currency	561.0	0.0	0.0	1162.9	0.0	3042.2	0.0	347.1	0.0	967.7	0.0	0.0
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2 INVESTMENT IN SECURITIES	8	0	977.1	0	0	537.25	125	0	0	0	0	0
a. Govt. Securities	0.0	0.0	0.0	0.0	0.0	387.3	125.0	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	0.0	0.0	0.0	0.0	0.0	0.0
c. Govt. Non-Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Non-Fin. Ins.	0.0	0.0	977.1	0.0	0.0	150.0	0.0	0.0	0.0	0.0	0.0	0.0
e. Non Residents	8.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3 SHARE & OTHER INVESTMENT	0.0	283.0	0.0	111.5	1560.2	789.0	8378.1	50.0	135.6	2726.1	1270.1	200.0
1.1 Non Residents	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. Others	0.0	283.0	0.0	111.5	1560.2	789.0	8378.1	50.0	135.6	2726.1	1270.1	200.0
4 LOANS & ADVANCES	7843.0	1544.6	8857.8	6461.9	7116.3	20122.0	22409.0	10544.0	17747.6	12871.7	18774.8	5832.3
a. Govt. Entp.	7843	1544.6	8857.8	6461.9	7116.3	20121.967	0	10544	0	12871.7	0	5832.34
b. Financial Institutions	0.0	0.0	0.0	0.0	0.0	0.0	22409.0	0.0	17747.6	0.0	18774.8	0.0
c. Pvt. Sector	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 BILL PURCHED	0	0	0	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	0.0	0.0	0.0	0.0	0.0
b. Foreign Bills Purchased	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Against Foreign Bills	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
7 FIXED ASSETS	112.0	18.9	61.5	132.3	181.7	847.1	24.1	114.6	632.6	135.7	99.9	78.6
8 OTHER ASSETS	2156.0	1451.4	1047.2	1024.1	688.6	1395.4	772.0	784.0	994.4	1584.9	337.7	214.2
a. Accrued Interests	973	1037.4	197.3	350.8	358.1	309.94965	63.71491	166.9	19.12393	91	4.68	10.96
Financial Institutions	0	0	0	0	0	5.8494682	63.43751	0	19.12393	0	4.68	0
Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.3	0.0	0.0	0.0	0.0	0.0
Private Sector	973.0	1037.4	197.3	350.8	358.1	304.1	0.0	166.9	0.0	91.0	0.0	11.0
b. Staff Loans / Adv.	107.0	367.2	589.2	523.0	91.6	835.4	41.7	385.3	917.1	534.2	0.1	49.7
c. Sundry Debtors	75.0	2.7	101.6	49.4	31.1	110.3	0.3	0.0	29.2	695.6	166.4	1.6
d. Cash In Transit	0.0	39.3	0.0	0.0	116.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0
e. Others	1001.0	4.8	159.1	100.9	91.2	139.8	666.3	231.8	29.0	264.1	166.5	151.9
9 Expenses not Written off	0.0	0.0	0.0	0.0	0.0	0.8	0.0	0.0	0.0	0.0	0.0	0.0
10 Non Banking Assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
11 Reconciliation Account	0.0											

Table No.55
Statement of Assets & Liabilities of fund of MFDB & RDB
Mid -July, 2011

Rs. In Lakh

Liabilities	Naya Nepal	Mithila	Summit	Sworjgar	First	Nagbali	Kalika	Mirmire	Janaauthan	TOTAL
1 CAPITAL FUND	118.8	171.9	176.5	104.6	708.2	100.1	115.0	140.0	110.0	24087.9
a. Paid-up Capital	140.0	165.0	175.0	109.9	700.0	100.1	120.0	140.0	110.0	15462.6
b. General Reserves	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Share Premium	0.0	3.1	1.5	0.0	8.2	0.0	-5.0	0.0	0.0	2455.5
d. Retained Earning	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.9
e. Others Reserves	-21.2	3.8	0.0	-5.3	0.0	0.0	0.0	0.0	0.0	-255.7
1. Ex.Eq Fund	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6406.5
2. Other	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2 BORROWINGS	639.6	79.6	764.4	928.5	4692.5	230.5	160.5	145.0	31.0	130375.9
a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2008.9
b. "A"Class Licensed Institution	65.0	0.0	272.2	198.1	2315.9	0.0	0.0	0.0	10.0	68065.9
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16799.5
d. Other Financial Ins.	574.6	79.6	492.2	730.5	2376.5	230.5	160.5	145.0	21.0	43501.5
e. Bonds and Securities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3 DEPOSITS	137.0	34.3	236.1	180.8	0.0	71.9	82.2	6.1	18.5	35373.9
a. Current	0.0	0.0	0.0	0.0	0.0	8.9	0.0	0.0	0.0	8.9
Domestic	0.0	0.0	0.0	0.0	0.0	8.9	0.0	0.0	0.0	8.9
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Savings	137.0	28.7	236.1	180.8	0.0	63.0	82.2	6.1	18.5	35359.4
Domestic	137.0	28.7	236.1	180.8	0.0	63.0	0.0	6.1	18.5	35277.3
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	82.2	0.0	0.0	82.2
c. Fixed	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Call Deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
e. Others	0.0	5.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.6
4 Bills Payable	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5 Other Liabilities	21.7	45.0	50.5	18.7	81.0	7.5	6.1	3.2	2.7	18186.4
1. Sundry Creditors	2.8	14.4	4.3	0.0	0.2	0.0	0.0	1.4	1.5	2695.5
2. Loan Loss Provision	13.5	16.0	2.6	8.3	33.2	3.7	3.1	0.3	0.0	4362.5
3. Interest Suspense a/c	0.0	8.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3539.5
4. Others	5.3	6.7	43.5	10.4	47.6	3.8	3.0	1.5	1.2	7588.9
6 Reconciliation A/c	0.0	0.0	815.7	0.0	0.0	0.0	0.0	32.0	1.4	2232.0
7 Profit & Loss A/c	15.3	8.2	34.3	14.9	102.7	4.6	2.2	0.2	0.0	4707.5
TOTAL LIABILITIES	932.4	339.0	2077.5	1247.6	5584.4	414.6	365.9	326.5	163.6	214963.6
Assets										
1 LIQUID FUNDS	290.2	109.0	222.0	389.8	2590.3	38.6	38.5	156.7	44.0	32722.2
a. Cash Balance	1.7	10.2	8.0	0.0	0.0	4.3	12.7	0.1	0.1	317.8
Nepalese Notes & Coins	1.7	10.2	8.0	0.0	0.0	4.3	12.7	0.1	0.1	317.8
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Bank Balance	288.6	98.8	214.0	389.8	2590.3	34.3	25.8	156.6	43.9	26323.6
1. In Nepal Rastra Bank	5.0	0.0	0.0	0.0	20.8	0.0	0.0	0.0	0.0	710.8
Domestic Currency	5.0	0.0	0.0	0.0	20.8	0.0	0.0	0.0	0.0	710.8
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. "A"Class Licensed Institution	20.8	19.6	108.8	149.8	914.0	34.3	1.5	22.8	4.3	18849.9
Domestic Currency	20.8	19.6	108.8	149.8	914.0	34.3	1.5	22.8	4.3	18848.1
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.8
3. Other Financial Ins.	262.7	79.1	105.1	240.0	1655.6	0.0	24.3	133.8	39.6	6762.8
4. in Foreign banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Money at Call	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6080.9
Domestic Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6080.9
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2 INVESTMENT IN SECURITIES	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1647.4
a. Govt. Securities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	512.3
b. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Govt. Non-Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Non-Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1127.1
e. Non Residents	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.0
3 SHARE & OTHER INVESTMENT	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.9	15604.5
1. Non Residents	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. Others	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.9	15604.5
4 LOANS & ADVANCES	528.9	193.5	1007.4	819.2	2927.2	364.7	308.7	117.9	106.0	146498.6
a. Govt. Entp.	528.89	193.52273	1007.4331	819.21	0	364.7	308.71	117.9	106	84640.0
b. Financial Institutions	0.0	0.0	0.0	0.0	2927.2	0.0	0.0	0.0	0.0	61858.6
c. Pvt. Sector	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5 BILL PURCHED	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Domestic Bills Purchased	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Foreign Bills Purchased	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Import Bills & Imports	0.0	0.0	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	0.0	0.0
a. Against Domestic Bills	0.0	0.0	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	0.0	0.0
7 FIXED ASSETS	11.3	6.3	15.7	19.7	63.7	10.3	11.5	7.2	8.9	2593.5
8 OTHER ASSETS	0.7	29.4	15.0	18.8	3.2	1.0	0.8	12.7	0.3	12531.8
a. Accrued Interests	0	8.0170225	0	0	0.03	0	0	0	0	3591.0
Financial Institutions	0	0	0	0	0.03	0	0	0	0	93.1
Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3
Private Sector	0.0	8.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3497.6
b. Staff Loans / Adv.	0.0	1.9	0.0	12.5	0.0	0.0	0.0	0.1	0.0	4455.9
c. Sundry Debtors	0.5	16.1	0.0	0.6	0.0	0.1	0.0	6.6	0.0	1287.1
d. Cash In Transit	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	155.9
e. Others	0.2	3.4	15.0	5.8	3.2	0.9	0.8	6.0	0.3	3042.0
9 Expenses not Written off	1.3	0.8	1.6	0.0	0.0	0.0	6.4	0.0	0.0	10.8
10 Non Banking Assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
11 Reconciliation Account	0.0	0.0	815.7	0.0	0.0	0.0	0.0	32.0	0.0	2530.2
12 Profit & Loss A/c	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.5	824.6
TOTAL ASSETS	932.4	339.0	2077.5	1247.5	5584.4	414.6	365.9	326.5	163.6	214963.6

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