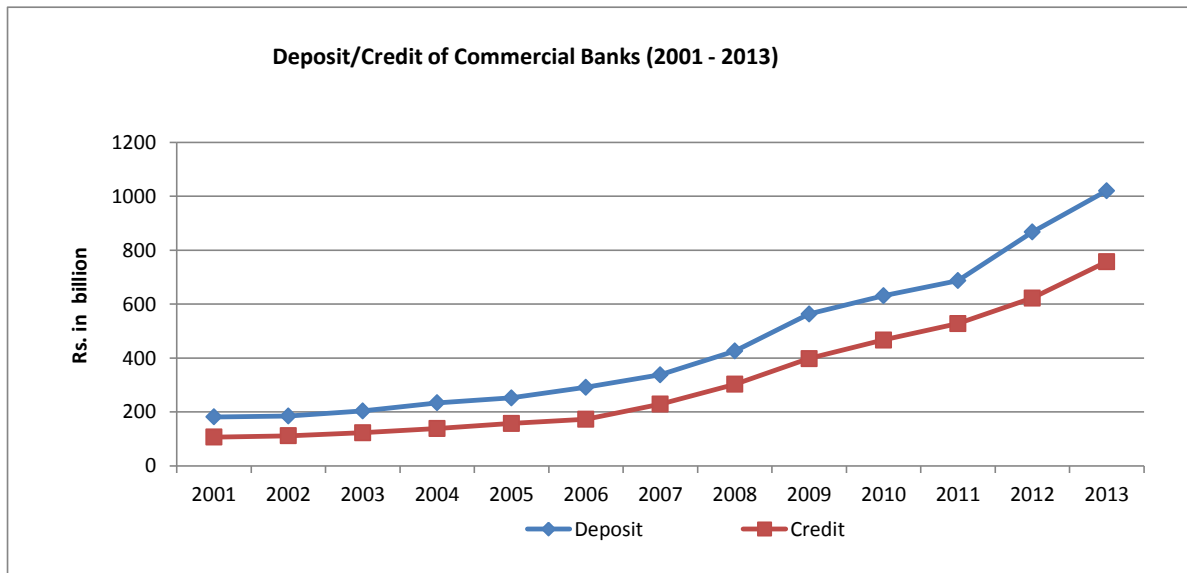


BANKING AND FINANCIAL STATISTICS

MID - JULY, 2013

No. 59



NEPAL RASTRA BANK
BANK AND FINANCIAL INSTITUTION REGULATION DEPARTMENT
STATISTICS DIVISION

Explanatory Notes

1. This issue of "**Banking and Financial Statistics, Mid-July 2013, Issue No. 59**" contains statistical information of NRB licensed Banks and Non-bank Financial Institutions.
2. This bulletin consists of 22 tables, 31 sub-tables, 6 Annexes 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 2013.
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	Jeth
Mid-June/Mid-July	Asar
Mid-July/Mid-Aug	Saun
Mid-Aug /Mid-Sept	Bhadau
Mid-Sept/Mid-Oct	Asoj
Mid-Oct/Mid-Nov	Kattik
Mid-Nov/Mid-Dec	Mangsir
Mid-Dec/Mid-Jan	Pus
Mid-Jan/Mid-Feb	Magh
Mid-Feb/Mid-Mar	Fagun
Mid-Mar/Mid-Apr	Chait

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.

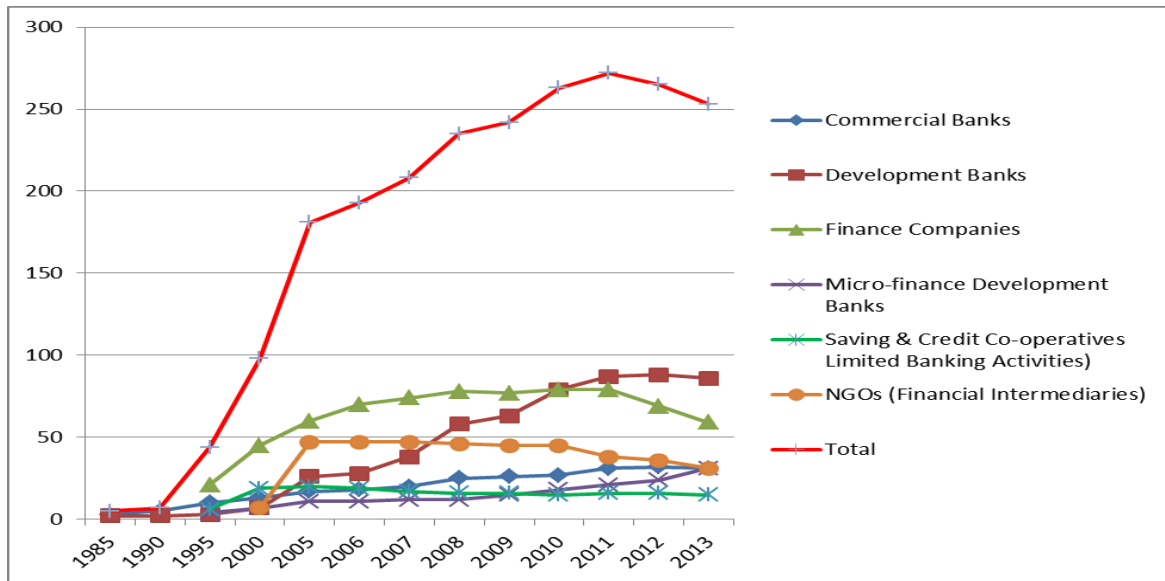
2. In the context of banking development, the 1980s saw a major structural change in financial sector policies, regulations and institutional developments. Government emphasized the role of the private sector for the investment in the financial sector. With the adoption of the financial sector liberalization 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 2013, altogether 253 banks and non- bank financial institutions licensed by NRB are in operation. Out of them, 31 are “A” class commercial banks, 86 “B” class development banks, 59 “C” class finance companies, 31 “D” class micro-credit development banks, 15 saving and credit co-operatives and 31 NGOs. In mid- July 2013, the total banks branches reached to 3,138 with the population of eight thousand four hundred and forty three per branch as presented in Annex-V. Present development of financial institutions in Nepal is reflected in the table below.

Growth of Financial Institutions

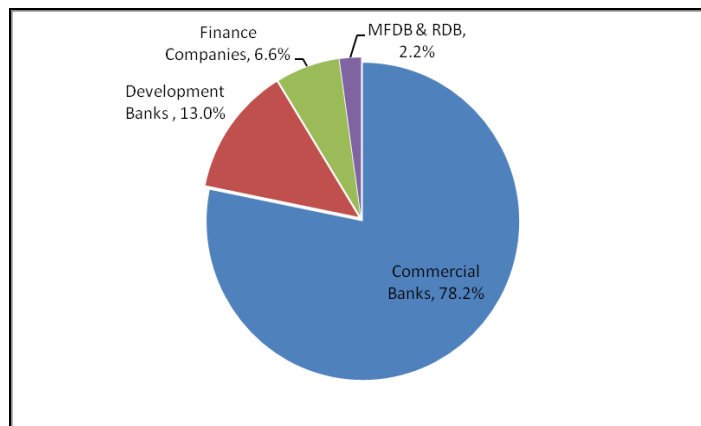
Types of Financial Institutions	Mid - July												
	1985	1990	1995	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013
Commercial Banks	3	5	10	13	17	18	20	25	26	27	31	32	31
Development Banks	2	2	3	7	26	28	38	58	63	79	87	88	86
Finance Companies			21	45	60	70	74	78	77	79	79	69	59
Micro-finance Development Banks			4	7	11	11	12	12	15	18	21	24	31
Saving & Credit Co-operatives Limited Banking Activities)			6	19	20	19	17	16	16	15	16	16	15
NGOs (Financial Intermediaries)				7	47	47	47	46	45	45	38	36	31
Total	5	7	44	98	181	193	208	235	242	263	272	265	253

Figure 1 Growth of Financial Institutions



4. As of Mid – July 2013, Commercial Bank group occupied 78.2 percent of total assets/liabilities followed by Development Banks 13.0 percent, Finance Companies 6.6 percent and Micro-finance Development Bank 2.2 percent. In Mid – July 2012, the respective shares were 77.3, 12.4, 8.2 and 2.2 percent respectively as presented in Table 1.

Figure 2 Total Assets/Liabilities Structure of Financial System



5. The composition of the total liabilities shows as usual, deposit held dominant share of 78.87 percent followed by other Liabilities 11.11 percent Capital fund by 8.31 percent and borrowings by 1.70 percent respectively in Mid – July 2013. Likewise in the assets side, loan and advances accounted the largest share of 60.30 percent followed by liquid funds 16.36 percent, investments 13.75 percent, and others 9.59 percent in the same period as shown in figure below.

Figure 3 Compositions of Assets/Liabilities of Financial System as on Mid-July, 2013

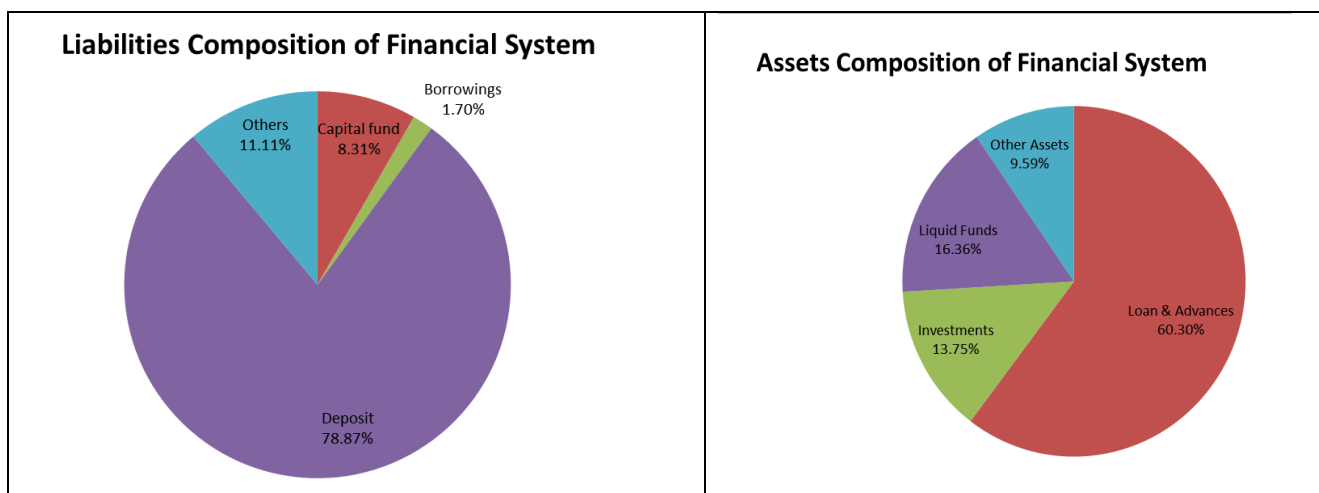


Figure 3 (a)

Figure 3 (b)

6. Commercial Banks held dominant share on the major balance sheet components of financial system. Of the total deposits Rs. 1,257,278 million in Mid - July 2013, the commercial banks occupied 81.2 percent. Similarly, development banks held 12.7 percent, finance companies 5.5 percent and micro finance development banks 0.6 percent. Likewise, on the loans and advances the share of commercial banks stood at 77.3 percent, development banks 13.6 percent, finance companies 6.7 percent and micro finance development banks 2.4 percent in Mid - July 2013. In the same year the share of commercial banks in the borrowings, liquid funds and investments constitute 48.3 percent, 70.0 percent and 95.0 percent respectively as reflected in Table 1.
7. The capital fund, one of the components of liabilities, witnessed growth of 14.90 percent and reached to Rs. 135,561 million in Mid - July 2013 from Rs. 117,979 million in mid July 2012. The borrowings increased significantly by 37.29 percent while deposit and other liabilities increased by 16.78 percent and 43.18 percent respectively compared to Mid - July 2012. Similarly, loans and advances, the major component of assets increased by 21.24 percent and reached to Rs. 979,121.17 million in Mid - July 2013 from Rs. 807,579 million in mid July 2012. Likewise investment increased by 5.28 percent while liquid fund witnessed growth of 9.77 percent in Mid – July 2013 compared to the previous period as shown in Table 1.

Growth of Major Balance-Sheet Indicators (%)

Particulars	Mid- July											
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
Capital Fund	43.97	26.56	-107.36	-516.43	17.90	192.50	273.5	104.36	46.66	36.9	11.4	14.90
Borrowings	-	-	12.46	23.77	34.61	22.32	17.55	12.73	7.51	23.8	-26.9	37.29
Deposits	3.96	11.51	13.12	9.81	15.42	19.28	30.10	32.55	16.83	10.8	23.2	16.78
Liquid Funds	-5.90	-20.59	22.08	-14.32	4.23	21.66	68.64	45.18	7.34	-0.8	59.9	9.77
Investment	43.36	31.00	8.64	18.95	33.76	14.53	18.11	17.46	4.53	10.2	28.9	5.28
Loans & Advances	19.54	11.35	11.67	13.38	10.22	26.55	34.27	30.70	21.32	15.8	12.3	21.24

Commercial Banks

8. The number of commercial bank branches operating in the country increased to 1486 in Mid – July 2013 from 1425 in mid July 2012. Among the total bank branches, 49.5 percent bank branches are concentrated in the central region followed by Eastern 18.3, Western 17.6 percent, Mid-Western 8.7 percent and Far Western 5.9 percent respectively as presented in Annex-V.
9. The total assets of commercial banks increased by 18.8 percent compared to increment of 21.5 percent in the previous year. By the end of this fiscal year, the total assets of commercial banking sector reached to Rs. 1,267,249.2 million from Rs 1,067,096 million in the last period as shown in Table 3.
10. The composition of liabilities of commercial banks shows that, the deposit has occupied the dominant share of 80.6 percent followed by others 10.2 percent, capital fund 7.5 percent and Borrowings 1.8 percent in the Mid - July 2013 as reflected in Figure 4(a).
11. The share of loans and advances to total assets remained at 59.8 percent in Mid - July 2013. Similarly, share of investment and liquid funds to total assets registered 16.6 percent and 14.7 percent respectively as represented in Figure 4(b).

Figure 4 Compositions of Assets/Liabilities of Commercial Banks as on Mid- July 2013

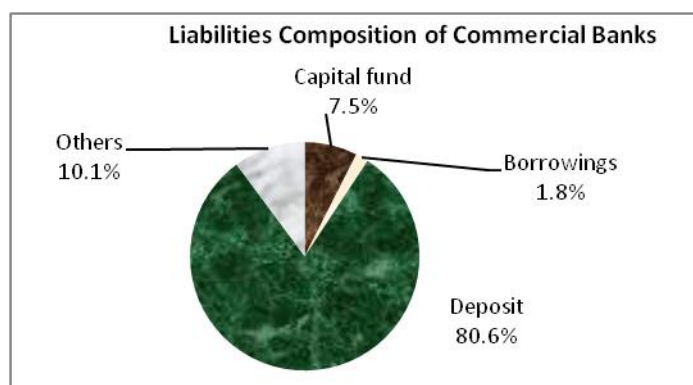


Figure 4 (a)

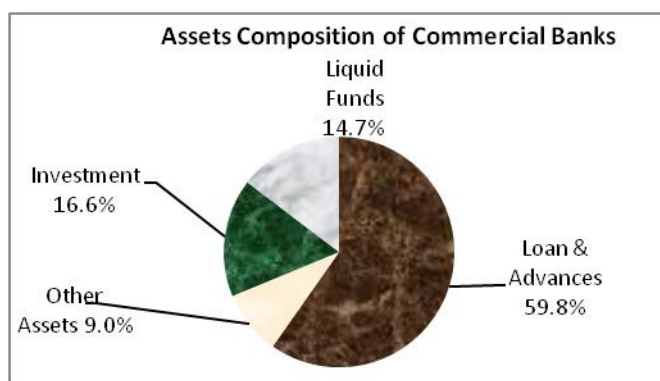
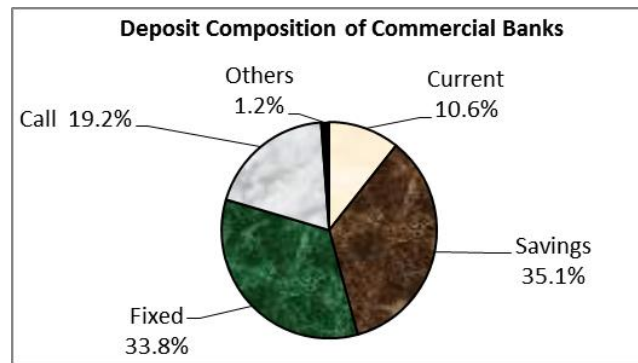


Figure 4 (b)

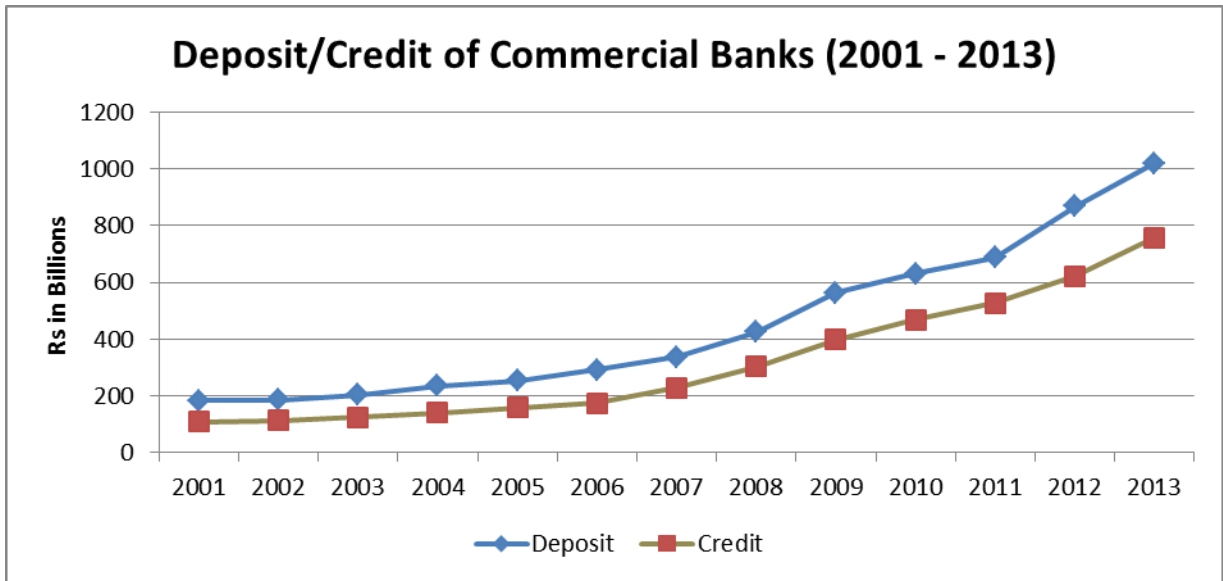
12. In the Mid - July 2013, the loans and advances increased by 21.6 percent compare to 17.9 percent in Mid - July 2012. By the end of Mid - July 2013, the total outstanding amount of loans and advances including Bills Purchase and Loan against Collected Bills of commercial banks reached to Rs. 757,208 million. It was Rs. 622,575 million in Mid - July 2012 as shown in Table 3.
13. The total investment including share & other investment of commercial banks in Mid - July 2013 increased by 15.8 percent and reached to Rs.209,926 million from Rs.181,273 million in Mid - July 2013. Similarly, liquid fund increased by 14.8 percent and amounted to Rs. 185,785 million in Mid - July 2013 as shown in Table 3.
14. In the Mid - July 2013, total deposit of commercial bank increased by 17.6 percent compare to 26.2 percent growth in the Mid - July 2012. As of Mid - July 2013, it reached to Rs.1,020,831 million from Rs. 867,978 million in the Mid - July 2012. Among the component of deposit, current deposit increased by 16.5 percent compared to 18.1 percent of increase in last year. Similarly, saving & fixed deposit increased by 17.6 percent and 15.6 percent as shown in Table 3.
15. The Saving deposit comprises the major share in total deposit followed by fixed deposit, call deposit and current deposit. As of Mid - July 2013, the proportion of saving, fixed and calls & current deposits are 35.1 percent, 33.8 percent, 19.2 and 10.6 percent respectively as reflected in Figure 5.

Figure 5



16. In the Mid - July 2013, the borrowing increased by 47.0 percent compared to decrement of 37.6 percent in the previous year. By the end of Mid – July 2013, it reached to Rs. 22,793 million from Rs. 15, 507 million in the Mid - July 2012 as reflected in Table 3.
17. Capital fund of commercial banks increased by 22.7 percent compared to previous year and reached to Rs. 94,661 million in Mid - July 2013. It was Rs. 77,143 million in Mid - July 2012 as presented in Table 3.
18. Out of the Rs. 757,208 million outstanding sector wise credits in Mid - July 2013, the largest proportion of the loans and advances is occupied by manufacturing sector. The share of this sector is 23.3 percent followed by wholesale & retailers 21.2 percent, other sector 10.8 percent, finance, construction 9.5 percent and insurance & real estate by 8.7 percent. Similarly, consumption loan by 7.1 percent, other service industries by 5.0 percent, agriculture by 4.1 percent, transportation, communication & public services comprise 3.2 percent and electricity, gas and water by 2.4 percent in the same period as represented in Table 9.
19. The outstanding of deprived sector credit of commercial banks in the Mid - July 2013 July reached to Rs. 33,244 million as presented in Table 11. The ratio of deprived sector credit to e loan stood at 4.7 percent in the current period. It was 3.8 percent in the last year.
20. In Mid - July 2013, the credit to deposit ratio of the commercial banks reached to 74.18 percent compared to 71.7 percent in Mid - July 2012 as presented in Table 4.

Figure 6



21. The non-performing loan of commercial banks slightly decreased to 2.57 percent in Mid – July 2013 from 2.6 percent in the Mid - July 2012. The total amount of NPA in Mid –July 2013 reached to Rs. 19,452 million from Rs. 16,325 million in the Mid - July 2012 as reflected in Table 6.

Development Banks

22. The total number of development banks decreased to 86 in Mid - July 2013 from 88 in Mid - July 2012. Out of them, 20 are national level and rests are district level development banks.
23. The total assets/liabilities of development banks increased by 23.75 percent and reached to Rs. 211,480 million in the Mid - July 2013 from Rs. 170,894 million in Mid - July 2012. Business expansion and merger of development banks with finance companies resulted to increase in the total assets and liabilities.
24. Among the component of liabilities, deposit constituted 75.8 percent followed by capital fund 11.9 percent borrowing by 1.3 percent and others by 11.0 percent in Mid - July 2013. In the previous year the respective share of deposit, capital fund and borrowing were 74.5 percent, 13.3 percent and 0.7 percent. On the assets side, loans and advances constituted 62.8 percent, liquid funds 24.7 percent and investment 2.4 percent in Mid - July 2013. The respective shares were 58.9 percent, 27.7 percent and 3.1 percent respectively in Mid –July 2012 as reflected in Table 12 and Figure 7(a) and 7(b).

Figure 7 Compositions of Assets/Liabilities of Dev. Bank as on Mid-July, 2013

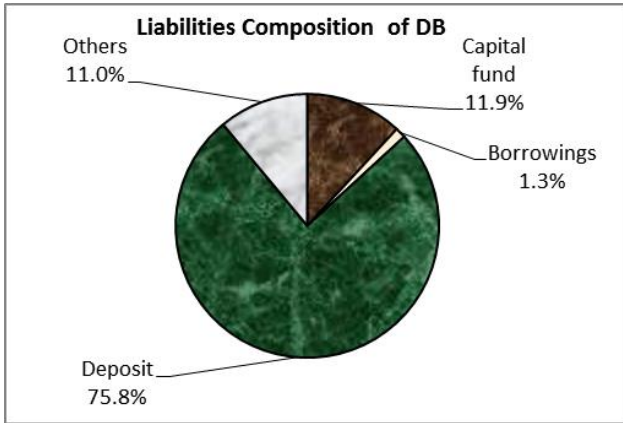


Figure 7(a)

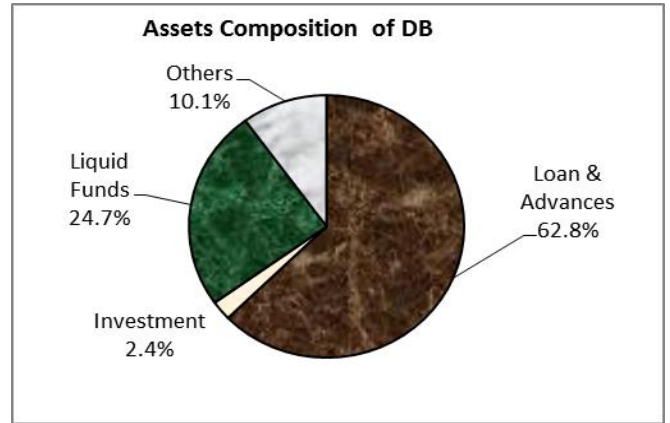


Figure 7(b)

25. In total deposit of Development Bank in 2013, Saving deposit comprises the major share 51.9 percent in total deposit followed by Fixed deposit of 28.2 percent, Call deposit 17.8 percent, Current deposit 1.8 percent and others 0.3 percent. As of Mid - July 2012, the proportion of saving, fixed, and call & current deposits were 47.9 percent, 29.4 percent, 20.0 and 2.1 percent respectively as reflected in Table 12.

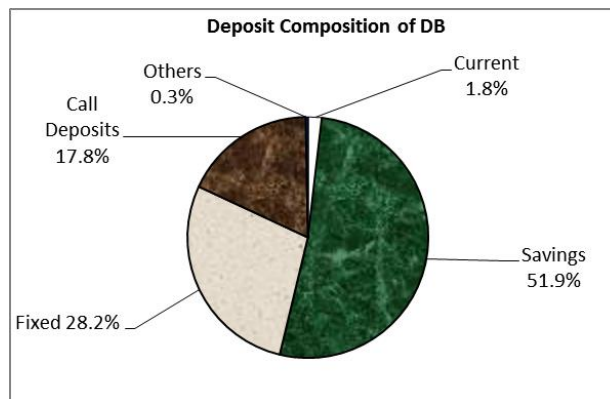
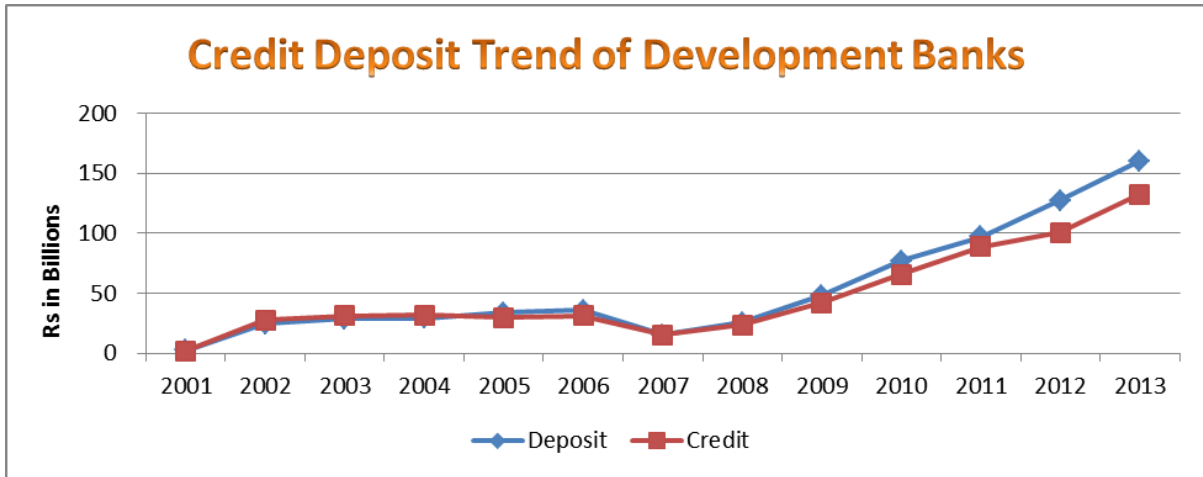


Figure 8

26. During the period of current fiscal year, the deposit collection of Development Banks increased by 25.9 percent and reached to Rs. 160,244 million in Mid – July 2013 from Rs. 127,300 million. Deposit in previous year had increased by 31.4 percent. Similarly, capital fund increased by 10.6 percent and reached to Rs. 25,115 million. The increment of capital fund was 0.8 percent in Mid – July 2012. Borrowings increased significantly by 130.8 percent and reached to Rs. 2,754 million in Mid – July 2013 from 1,193 million in previous year. The borrowings decreased significantly by 74.6 percent in Mid – July 2012.

Figure 9



27. The average proportion of non-performing loan to total outstanding loan of development banks reached to 4.5 percent in Mid - July 2013 from 4.9 percent in Mid - July 2012. Total amount of NPL as end of Mid July 2013 is Rs. 6,032 million as presented in Table 15.

Finance Companies

28. The total number of finance companies decreased to 59 in Mid - July 2013 from 69 in Mid - July 2012. The decrease in significant number of finance company is observed due to the merger and up gradation.

29. The decrement in number of Finance Companies resulted the total assets/liabilities of the finance companies to shrink by 6.0 percent in Mid -July 2013 and reached to Rs. 106,190 million from 112,973 million in Mid - July 2013 as presented in Table 16. Among the total liabilities, deposits held the largest share of 65.0 percent followed by capital fund 11.3 percent, others 22.4 percent and borrowings 1.4 percent. The respective share of deposit, capital fund and borrowing were 67.4 percent, 13.6 percent and 1.0 percent in the previous year. On the assets side, loan and advances held 61.9 percent of total assets followed by liquid funds 19.9 percent, investments 2.7 percent and others 15.4 percent in Mid – July 2013 as presented in Table 16 and Figure 10(a) and 10(b). The respective share of loan & advances, liquid funds and investments were 59.0 percent, 23.8 percent and 3.1 percent in Mid July 2012.

Figure 10 Compositions of Assets/Liabilities of Finance Companies as on Mid-July, 2013

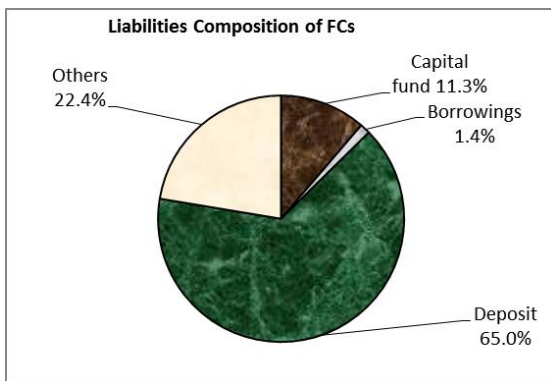


Figure 10(a)

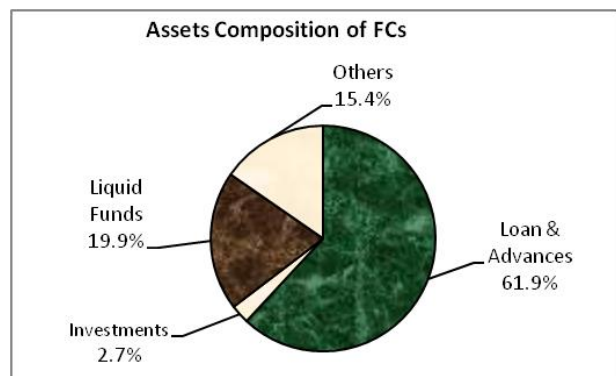
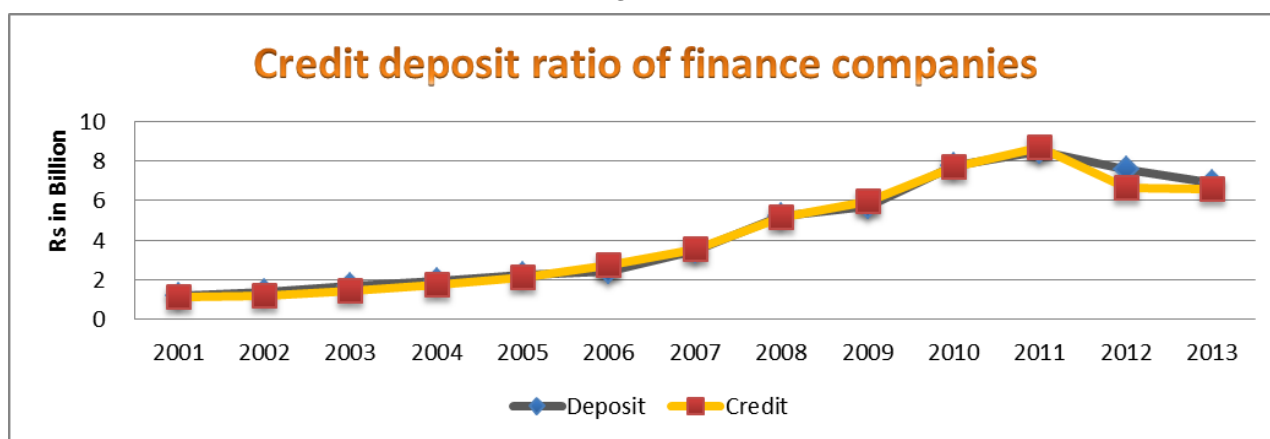


Figure 10(b)

30. The total deposit mobilization by the finance companies in the current fiscal year decreased 9.37 by percent in Mid - July 2013 and reached to Rs. 68,982 million from Rs. 76,116 million. Similarly, capital fund decreased by 21.76 percent and reached to 11,985 Rs. million from Rs. 15,318 million. Likewise, borrowing increased by 31.4 percent and reached to Rs. 1453 million from Rs. 1,106 million in Mid – July 2013 as reflected in Table 16.
31. In the Mid - July 2013, liquid fund decreased by 21.23 percent and reached to Rs. 21,177 million from Rs. 26,884 million Mid - July 2012. Likewise, loan & advances declined by 1.3 percent. The growth was 23.4 percent in Mid - July 2012. The total outstanding amount of loan and advances including Bills purchased and loan against collected bills reached to Rs. 65,783 million in Mid – July 2013 from Rs. 66,644 million in Mid - July 2012. Likewise, the investment including Share & other investment decreased by 17.9 percent and reached to Rs. 2,896 million in Mid – July 2013. The decrement was 38.4 percent in Mid – July 2012.
32. Credit deposit ratio of finance companies reached to 95.4 percent in Mid - July 2013 from 87.5 percent in the Mid - July 2012.

Figure 11



33. The average proportion of non-performing loan to total outstanding loan of Finance Companies reached to 16.8 percent in Mid - July 2013 and reached to Rs. 10,512 million as presented in Table 19 . The ratio was 10.7 percent and amount of Rs. 7,145 million in the Mid - July 2012.

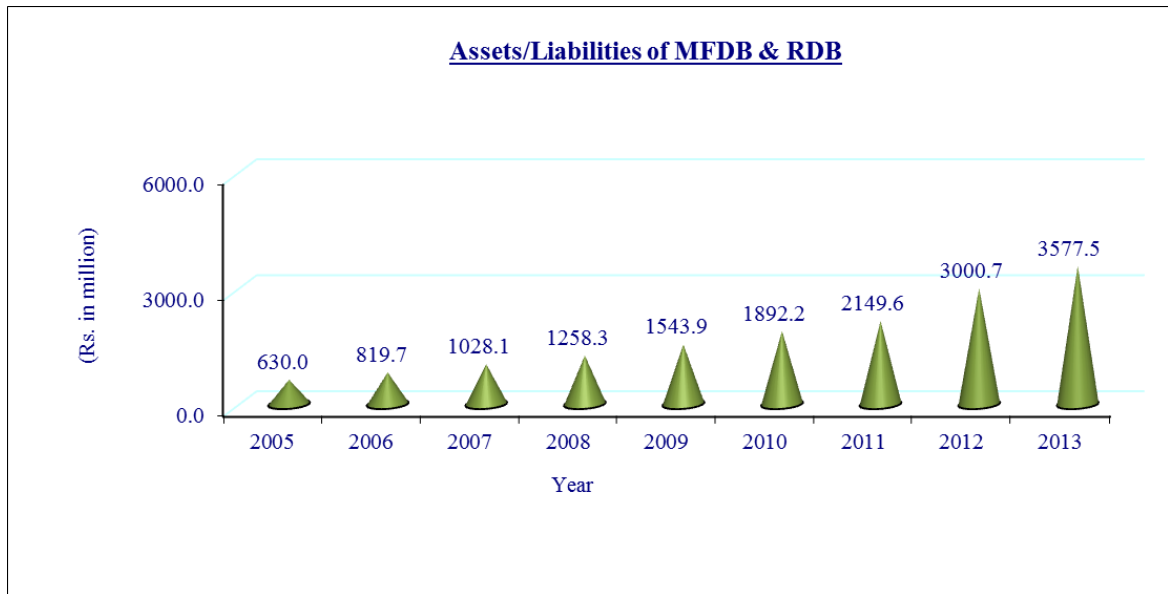
Merger

34. The total of 27 Banks and Finance companies merged and formed 11 BFIs in the FY 2012/13. During the period, two commercial banks namely Nepal Industrial and Commercial Bank Ltd and Bank of Asia Ltd. merged and started operation as NIC Asia Bank Ltd. Similarly, two finance companies namely Prabhu Finance Co. Ltd. and Royal Merchant Banking and Finance Ltd. upgraded to development bank after merger and started operation as Prabhu Bikash Bank Ltd. and Apex Development Bank Ltd. respectively. Merger operation during this FY 2012/13 is listed in Table 22.

Micro Finance Development Banks & Rural Development Banks

35. The total number of 'D' class rural & micro finance development banks increased to 35 in Mid July 2013 from 24 in Mid July 2012. Out of them five are regional level rural development banks and remaining are micro finance development banks.
36. In Mid - July 2013, the total assets/liabilities of micro finance development banks increased by 19.22 percent compared to increment of 39.6 percent in the Mid - July 2012. In Mid - July 2013, the total assets/liabilities of these banks reached to Rs. 35,775 million from Rs. 30,007 million in Mid - July 2012 as presented in Table 20.

Figure 12



37. As of Mid - July 2013 the total outstanding loan and advances of micro finance development banks increased by 31.93 percent and reached to Rs. 23,401 million from Rs. 17,738 million in Mid - July 2012 as reflected in Table 20.

Cooperatives and NGOs

38. The number of financial cooperatives licensed by NRB to conduct limited banking activities and number of NGOs are 15 and 31 respectively in Mid – July 2013 . 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
Mid- July

Rs. Million

		2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
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	117979.6	135561.78
	Commercial Banks	74.9%	64.5%	59.0%	-692.0%	-210.5%	-237.8%	-60.1%	38.6%	57.7%	52.7%	55.8%	65.4%	69.8%
	Development Banks	5.7%	17.2%	20.6%	282.0%	52.2%	63.9%	58.8%	25.4%	17.7%	19.8%	21.3%	19.2%	18.5%
	Finance Companies	17.5%	16.8%	16.0%	247.8%	46.8%	57.8%	78.0%	28.9%	20.0%	24.6%	20.6%	13.0%	8.8%
	Micro Finance Development Banks			3.1%	45.3%	8.1%	11.1%	16.2%	4.9%	3.7%	2.8%	2.3%	2.4%	2.8%
	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	34392.3	47215.54
	Commercial Banks			27.2%	23.1%	42.2%	43.6%	47.7%	45.9%	51.8%	52.0%	52.8%	45.1%	48.3%
	Development Banks			50.5%	45.5%	27.7%	23.9%	8.4%	8.1%	7.4%	11.7%	10.0%	3.5%	5.8%
	Finance Companies			1.2%	10.0%	6.1%	5.3%	13.0%	13.9%	14.7%	8.1%	9.6%	3.2%	3.1%
	Micro Finance Development Banks			20.5%	21.1%	21.0%	24.4%	26.0%	26.8%	25.4%	28.3%	27.7%	48.2%	42.8%
	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	1076629.3	1257278.43
	Commercial Banks	92.1%	90.3%	89.1%	90.4%	88.8%	88.8%	86.3%	83.7%	83.5%	80.1%	78.7%	80.6%	81.2%
	Development Banks	1.3%	2.4%	2.8%	1.5%	2.4%	1.8%	3.9%	5.1%	7.1%	9.8%	11.1%	11.8%	12.7%
	Finance Companies	5.9%	6.6%	7.2%	7.5%	7.9%	8.3%	8.8%	10.3%	8.5%	9.9%	9.8%	7.1%	5.5%
	Micro Finance Development Banks			0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.6%
	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	126163.1	180639.14
	Commercial Banks			89.7%	89.4%	93.4%	89.0%	91.6%	82.9%	81.9%	81.7%	78.1%	73.4%	71.4%
	Development Banks			6.8%	7.1%	4.0%	6.5%	0.6%	3.6%	5.2%	8.6%	10.0%	10.7%	12.9%
	Finance Companies			2.3%	2.4%	1.6%	3.7%	6.4%	11.6%	9.9%	8.2%	10.2%	13.9%	13.2%
	Micro Finance Development Banks			0.7%	0.7%	0.8%	0.7%	0.7%	1.0%	2.0%	1.5%	1.7%	2.0%	2.5%
	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	241900.3	265541.9
	Commercial Banks	94.9%	90.6%	87.0%	86.3%	83.8%	81.4%	75.9%	68.3%	74.6%	67.3%	64.8%	66.9%	70.0%
	Development Banks	1.0%	3.4%	5.6%	4.1%	4.9%	3.3%	6.4%	10.2%	11.3%	17.1%	19.4%	19.6%	19.7%
	Finance Companies	3.5%	5.2%	5.9%	8.2%	8.5%	11.3%	12.9%	18.1%	11.5%	14.2%	13.6%	11.1%	8.0%
	Micro Finance Development Banks			0.8%	0.9%	1.4%	2.8%	3.1%	1.2%	2.0%	1.4%	2.2%	2.4%	2.4%
	Others	0.6%	0.8%	0.7%	0.5%	1.3%	1.3%	1.6%	2.2%	0.6%	0.0%	0.0%		

Table No.1
Financial System at a Glance
Mid- July

Rs. Million

		2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
6	Investment	27398.5	39279.7	51457.9	55903.1	66499.1	88959.6	101888.2	120335.6	141347.3	147743.6	162870.4	209934.4	221009.4
	Commercial Banks	92.9%	87.1%	88.2%	88.8%	90.5%	92.4%	91.8%	90.5%	92.6%	90.7%	91.8%	86.3%	95.0%
	Development Banks	1.8%	8.3%	6.7%	6.3%	3.0%	2.4%	1.5%	2.8%	3.5%	4.6%	3.6%	2.6%	2.3%
	Finance Companies	4.6%	4.1%	4.6%	4.5%	3.6%	3.1%	4.5%	3.6%	2.3%	3.0%	3.5%	1.7%	1.3%
	Micro Finance Development Banks			2.0%	2.2%	2.3%	1.9%	2.0%	2.9%	1.5%	1.7%	1.1%	9.4%	1.4%
	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	807579.3	979121.7
	Commercial Banks	88.0%	76.3%	75.4%	75.9%	78.3%	76.7%	79.5%	78.3%	77.8%	75.2%	73.5%	77.1%	77.3%
	Development Banks	2.3%	14.7%	14.9%	13.8%	9.2%	8.7%	5.3%	6.0%	8.2%	10.6%	12.4%	12.5%	13.6%
	Finance Companies	8.8%	8.1%	8.8%	9.5%	10.2%	11.8%	12.2%	13.2%	11.7%	12.4%	12.1%	8.3%	6.7%
	Micro Finance Development Banks			1.5%	1.5%	1.7%	1.9%	2.0%	1.8%	1.6%	1.8%	2.0%	2.2%	2.4%
	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	94913.2	155022.0
	Commercial Banks			100.8%	101.7%	97.2%	94.3%	92.6%	87.3%	87.8%	86.6%	82.9%	80.2%	73.8%
	Development Banks			-4.4%	-5.5%	0.0%	1.9%	1.5%	3.0%	4.1%	7.4%	9.5%	8.6%	13.8%
	Finance Companies			2.7%	2.9%	1.9%	2.6%	4.4%	7.1%	4.3%	4.8%	6.0%	9.5%	10.5%
	Micro Finance Development Banks			0.3%	0.3%	0.4%	0.6%	0.6%	0.9%	2.3%	1.3%	1.6%	1.7%	1.9%
	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	1380971.4	1620694.9
	Commercial Banks	91.8%	87.4%	85.6%	87.7%	86.7%	84.7%	84.2%	80.2%	82.1%	76.7%	75.3%	77.3%	78.2%
	Development Banks	1.7%	6.0%	7.5%	4.7%	4.9%	5.2%	3.9%	5.6%	6.9%	10.6%	12.0%	12.4%	13.0%
	Finance Companies	5.8%	5.9%	6.2%	7.0%	6.4%	7.7%	9.2%	11.4%	8.8%	10.9%	10.9%	8.2%	6.6%
	MFDB & RDB			1.2%	1.3%	1.3%	1.6%	1.8%	1.8%	1.6%	1.8%	1.8%	2.2%	2.2%
	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
Mid-July

Particulars	Unit	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
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	1558174.00	1701191.00
2. Number of Bank Branches	In Unit	430.00	413.00	447.00	423	422	437	470	555	752	987	1245	1423	1486
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	18.62	17.83
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	867978.25	1020830.81
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	93304.4	108656.65
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	304786.78	358546.89
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	298835.74	345412.04
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	171051.31	208215.23
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	622575.49	757207.547
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	181272.66	209926.28
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	6906.71	8724.68
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	609.96	686.97
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	32760.69	38529.91
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	437.51	509.56
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	23498.29	28579.80
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	26.24	17.61
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	17.91	21.63
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	21.21	15.81
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	17.84	15.59
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	92199.07	94660.68

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

Table No. 3
Statement of Assets Liabilities of COMMERCIAL BANKS (AGGREGATE)
Mid-July

Rs. Million

Particulars	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
Liabilities													
CAPITAL FUND	8230.2	10202.5	11814.6	(10201.7)	(19129.5)	(17742.1)	(4149.5)	9960.7	30399.5	40719.8	59064.4	77142.6	94660.7
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	65983.3	79652.1
b. Calls in advance										260.4	0.0	4325.3	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	18708.7	21995.6
d. Share Premium					10.0	10.0	10.0	347.4	298.4	303.5	317.1	213.3	213.1
e. Retained Earning		260.9	75.7	(25056.1)	(34292.8)	(34912.0)	(32800.2)	(31727.9)	(27143.0)	(26722.0)	(24831.2)	(19595.1)	(14453.0)
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	6742.9	7252.8
g. Exchange Fluctuation Fund					541.1	369.7	429.8	133.0	321.4	686.7	745.3	764.1	
BORROWINGS	2308.7	2349.5	3170.4	3023.6	6842.9	9519.6	12750.4	14408.2	18320.2	19783.9	24852.8	15507.2	22792.9
a. NRB	411.8	1167.7	1437.0	731.6	4488.6	3644.5	3767.7	2673.1	2154.3	6752.6	10226.1	4286.7	2314.3
b. "A"Class Licensed Institution	1896.9	953.4	1599.2	1770.5	1347.2	1991.9	3119.3	4410.5	8132.5	4816.8	6321.0	1970.7	7368.8
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	2175.8	2954.3
d. Other Financial Ins.					979.6		111.4	426.2	520.7	2553.4	379.9	146.2	1905.4
e. Bonds and Securities						1610.0	2060.0	2875.7	3500.0	3727.8	6057.8	6927.8	8250.1
DEPOSITS	181767.0	185144.7	203879.3	233811.2	252409.8	291245.6	337497.2	426080.3	563604.5	630880.8	687587.9	867978.3	1020830.8
a. Current	25100.7	24327.0	28862.5	33729.9	34646.4	37386.6	45031.2	56089.3	71651.0	80606.2	78982.9	93304.4	108656.6
Domestic					29196.3	32794.6	39967.0	48226.3	63927.8	69758.6	68644.3	83148.3	94844.2
Foreign					5450.0	4592.0	5064.2	7863.0	7723.2	10847.6	10338.5	10156.1	13812.4
b. Savings	80988.4	83855.6	97238.9	114137.2	129995.0	151639.4	174732.5	211452.0	259925.4	237709.3	231094.4	304786.8	358546.9
Domestic					123899.0	145701.7	168419.0	203810.7	250353.9	232482.4	225420.6	298957.4	351446.1
Foreign					6095.9	5937.7	6313.5	7641.3	9571.6	5226.9	5673.8	5829.3	7100.8
c. Fixed	65322.3	64171.4	63287.6	65130.9	67318.2	76572.8	87212.6	104772.5	141259.4	200058.5	253586.4	298835.7	345412.0
Domestic					59053.9	63555.6	72661.1	88824.5	110297.3	172137.7	223579.9	264970.6	305895.6
Foreign					8264.3	13017.2	14551.4	15948.0	30962.1	27920.8	30006.5	33865.1	39516.4
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	161784.1	196045.3
e. Others	2663.8	2258.8	2462.4	2752.1	2768.5	2924.7	3567.6	4349.2	6058.9	6819.7	7299.5	9267.2	12169.9
Bills Payable					480.2	599.6	698.7	975.6	1738.5	1226.0	942.9	1599.4	1549.6
Other Liabilities	59221.3	77221.2	86697.4	113183.6	92900.7	86580.7	79854.6	81303.1	87709.2	77413.0	84386.3	92665.2	104427.1
1. Sundry Creditors					2986.1	4513.5	8064.9	15198.9	17306.4	10050.4	13044.3	15909.0	14407.5
2. Loan Loss Provision					31419.2	26097.4	28485.1	24730.6	23682.5	21631.8	21340.1	22094.0	25582.3
3. Interest Suspense a/c					39070.5	36083.1	33659.7	29554.2	27666.2	24101.3	23249.4	19491.9	20629.0
4. Others	59221.3	77221.2	86697.4	113183.6	19424.9	19886.7	9644.6	11819.3	19054.0	21629.5	26752.5	35170.4	43808.3
Reconciliation A/c					65319.8	47230.1	60737.6	19151.2	95621.7	1234.6	5931.6	(3672.9)	1927.7
Profit & Loss A/c					10104.8	11272.7	3249.1	14856.8	14772.4	16042.8	15598.5	15876.8	21060.4
Total	251527.2	274917.9	305561.7	339816.7	408928.8	428706.2	490638.1	566736.0	812165.9	787300.9	878364.5	1067096.6	1267249.1
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	161785.5	185758.2
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	26026.9	29908.2
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	25398.0	29107.3
Foreign Currency	658.2	613.8	704.5	435.5	373.5	398.0	453.9	358.7	824.6	435.9	500.3	628.9	800.9
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	127706.2	140521.9
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	110572.6	120642.3
Domestic Currency					16501.0	20866.6	23085.4	30467.6	54348.6	48933.2	48274.9	109814.5	119118.9
Foreign Currency					1358.6	191.6	147.9	352.5	1190.7	609.5	452.4	758.1	1523.4
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	6784.5	5753.3
Domestic Currency					835.2	1287.7	1511.9	6942.8	11462.2	8415.1	3497.3	6101.5	5483.6

Table No. 3
Statement of Assets Liabilities of COMMERCIAL BANKS (AGGREGATE)
Mid-July

Rs. Million

Particulars	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
Foreign Currency					13.7	1.2	33.0	151.3	43.4	45.3	328.7	683.0	269.8
3. Other Financial Ins.					0.0	0.0	258.6	320.2	415.4	1333.7	284.6	187.7	160.3
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	10161.4	13965.9
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	8052.4	15328.1
Domestic Currency					1482.0	1805.5	2768.1	3591.0	8418.7	8296.2	6047.6	2865.4	5445.4
Foreign Currency					10576.7	6420.8	5073.7	6814.4	6292.4	7328.1	8465.6	5187.0	9882.6
INVESTMENTS	25100.9	28573.8	39045.5	42384.3	50821.9	57539.1	64443.0	71495.5	69261.4	81343.8	102655.9	131017.9	146469.1
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	127213.0	144855.4
b. NRB Bond							0.0	0.0	0.0	1386.8	1687.7	3030.3	1196.5
c. Govt. Non-Fin. Ins.					100.4	0.0	0.0	17.0	17.0	8.5	58.5	270.8	0.0
d. Other Non-Fin Ins.					0.0	0.0	0.0	170.0	70.0	382.3	332.3	120.0	0.0
e. Non Residents					3043.4	74.4	553.5	242.7	272.4	486.7	310.1	383.8	417.1
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	50254.8	63457.2
a. Interbank Lending												1948.9	3358.2
b. Non Residents					6467.5	17515.0	21374.8	18240.7	33293.2	35917.0	35002.2	1.8	2.0
c. Others					2891.5	7119.7	7713.2	19218.6	28302.3	16780.3	11899.3	48304.2	60097.0
LOANS & ADVANCES	107118.9	111694.4	123211.1	138922.9	157198.9	173383.4	228951.9	302913.4	398143.0	467107.2	522853.3	612322.6	748753.7
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	577113.2	723355.1
b. Financial Institutions							4892.7	11893.7	7991.7	11270.6	13362.3	28302.7	16673.9
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	6906.7	8724.7
BILL PURCHASED	1887.2	1322.2	1143.8	1050.4	3909.2	3353.8	2824.1	3694.9	3745.7	2172.6	5073.8	9607.0	7438.4
a. Domestic Bills Purchased					745.7	669.6	500.4	931.4	1308.0	662.0	1663.5	3165.4	2235.0
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	3466.1	2529.5
c. Import Bills & Imports					2110.1	1453.3	1263.3	1381.7	877.3	767.8	1682.1	2975.4	2673.9
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	645.9	1015.5
a. Against Domestic Bills					21.7	21.2	1.4	29.6	17.8	71.4	74.1	593.5	351.5
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	52.4	664.0
FIXED ASSETS					3809.6	4026.7	6077.7	8101.2	11004.8	13896.1	16098.8	19818.7	21164.9
OTHER ASSETS	61376.3	77596.3	97489.4	103863.8	50728.6	52632.7	59145.6	55347.5	59152.5	60702.9	66675.1	76147.9	85601.1
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	20790.3	23015.2
Financial Institutions											896.7	282.9	858.1
Govt. Entp.	334.3	308.2	297.8	180.3	161.9	297.7	423.6	432.7	429.2	170.3	125.8	620.6	782.6
Private Sector	19554.2	23434.6	27424.4	34278.2	38624.6	36420.3	33020.8	29613.7	28347.2	25018.1	23318.9	19886.8	21374.5
b. Staff Loans / Adv.							4448.0	5877.6	7959.1	10127.5	12063.3	14554.3	15474.5
c. Sundry Debtors					2427.5	1750.5	7052.0	3450.6	4339.7	5946.9	9681.6	15511.3	16079.8
d. Cash In Transit					795.8	513.6	584.8	1042.0	993.7	279.6	200.3	364.1	172.7
e. Others	41487.8	53853.5	69767.2	69405.3	8718.8	9202.6	12186.9	12849.4	16064.4	19160.5	20388.5	24927.9	30859.0
Expenses not Written off					262.4	377.5	350.0	390.8	475.2	458.8	600.7	447.8	475.2
Non Banking Assets					1269.9	2109.7	2633.5	2257.1	1889.1	1616.6	1376.6	1638.5	2038.0
Reconciliation Account					75288.9	59040.3	50313.4	7186.3	93915.3	4457.9	17961.1	3410.1	4988.8
Profit & Loss A/c					17742.5	12683.2	2667.8	10984.9	6976.4	0.0	0.0	0.0	89.2
Total	251527.2	274917.9	305561.7	339816.7	408928.7	428706.2	490638.1	566736.0	812165.9	787300.9	878364.5	1067096.6	1267249.2

Table No. 4
Some Ratios of COMMERCIAL BANKS

	Mid July												
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
<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	55.70	60.01
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	39.96	44.51
3. Investment / GDP	6.19	8.10	9.22	9.25	10.21	12.56	13.00	13.27	13.63	11.45	11.11	11.63	12.34
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	51.59	56.85
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	19.18	20.30
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	5.99	6.39
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	71.73	74.18
8. Investment / Total Deposit	14.00	18.48	22.26	21.24	23.84	28.21	27.71	25.57	23.22	21.25	21.75	20.88	20.56
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	98.54	92.61	94.74
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	34.43	33.84
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	10.75	10.64
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	1.13	1.15
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	98.87	98.85
<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	12.74	11.82
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	3.00	2.93
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	18.64	18.20
<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	11.15	9.27
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	12.39	12.50
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	7.23	7.47
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	11.50	12.30

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

Rs Million

Banks	2003		2004		2005		2006		2007		2008		2009	
	Capital Fund	Capital Fund to RWA (%)	Capital Fund	Capital Fund to RWA (%)	Capital Fund	Capital Fund to RWA (%)	Capital Fund	Capital Fund to RWA (%)	Capital Fund	Capital Fund to RWA (%)	Capital Fund	Capital Fund to RWA (%)	Capital Fund	Capital Fund to RWA (%)
1 Nepal Bank Ltd.	(9449.14)	(28.25)	(8806.67)	(24.97)	(7514.79)	(19.54)	(5008.40)	(29.67)	(6334.74)	(32.47)	(5744.60)	(22.60)	(5404.00)	(14.85)
2 Rastriya Banijya Bank Ltd.	(21998.92)	(44.28)	(21009.57)	(42.12)	(20288.80)	(40.54)	(17865.29)	(50.30)	(17265.78)	(48.45)	(17162.60)	(44.17)	(13823.20)	(37.70)
3 NABIL Bank Ltd.	1455.09	13.05	1609.42	13.56	1766.07	12.44	2567.79	15.08	2307.63	12.04	3207.70	11.91	4065.20	11.71
4 Nepal Investment Bank Ltd.	698.24	8.85	1099.38	11.18	1579.21	11.58	2246.10	12.36	2851.62	12.17	3898.50	11.31	5538.10	12.10
5 Standard Chartered Bank Nepal Ltd..	1464.85	14.21	1560.16	15.99	1664.36	16.36	2344.60	19.13	2225.28	15.71	3115.40	16.80	3190.40	14.70
6 Himalayan Bank Ltd.	1604.21	11.03	1790.57	10.62	2034.01	11.10	2588.90	13.10	2651.37	12.11	3348.00	12.50	3980.70	11.31
7 Nepal SBI Bank Ltd.	686.28	13.78	671.41	10.25	744.88	9.47	1348.08	15.01	1444.80	13.29	1726.00	12.54	2048.40	12.18
8 Nepal Bangladesh Bank Ltd.	843.26	8.11	743.80	5.61	386.64	3.02	835.76	6.70	(2707.44)	(23.55)	(2151.40)	(16.49)	855.60	6.62
9 Everest Bank Ltd.	703.74	12.33	766.88	11.07	1247.56	13.57	1414.79	12.86	1676.12	11.19	2387.13	11.34	2875.90	11.04
10 Bank of Kathmandu Ltd.	658.31	12.05	704.86	11.18	777.45	11.22	1216.70	15.71	1265.83	12.38	1635.16	11.47	2067.70	11.91
11 Nepal Credit and Commerce Bank Ltd.	269.65	6.51	223.23	3.42	404.79	5.51	383.77	5.22	(574.91)	(9.13)	734.10	11.22	992.00	10.93
12 Nepal Industrial & Commercial Bank Ltd.	594.51	18.87	656.36	13.75	730.99	13.29	1037.50	13.62	1208.61	12.20	1626.90	12.96	1963.70	14.60
13 Lumbini Bank Ltd.	361.77	11.37	337.08	8.71	274.13	6.35	(648.20)	(13.29)	(435.81)	(7.80)	366.90	5.99	998.40	17.78
14 Machhapuchhre Bank Ltd.	517.87	24.75	579.38	17.82	688.84	11.36	987.90	12.98	1110.67	12.07	1264.17	11.30	1776.60	11.61
15 Kumari Bank Ltd.	390.91	15.46	570.15	12.81	701.50	11.15	961.65	12.64	1115.21	11.20	1898.80	14.96	2060.80	11.57
16 Laxmi Bank Ltd.	334.58	38.56	574.56	29.13	639.44	20.72	695.40	14.18	921.93	12.43	1213.24	11.16	1721.60	11.49
17 Siddhartha Bank Ltd.	355.01	41.85	383.29	19.36	413.43	13.93	641.00	14.83	863.82	11.84	1178.00	11.20	1630.70	10.45
18 Agriculture Development Bank Ltd.									1753.24	4.19	6661.59	14.93	11206.60	15.79
19 Global Bank Ltd									487.34	14.69	767.61	11.66	1054.70	9.53
20 Citizens Bank International Ltd.									565.12	21.43	668.00	11.80	1116.10	11.65
21 Prime Commercial Bank Ltd											776.41	13.28	1131.90	10.35
22 Sunrise Bank Ltd.											707.89	14.16	1493.70	13.36
23 Grand Bank Ltd.											1318.80	28.23	1929.80	21.02
24 NMB Bank Ltd.											1286.50	36.25	1642.80	20.14
25 Kist Bank Ltd.														
26 Janata Bank Nepal Ltd.														
27 Mega Bank Nepal Ltd.														
28 Commerz and Trust Bank Nepal Ltd.														
29 Civil Bank Ltd.														
30 Century Commercial Bank Ltd.														
31 Sanima Bank Ltd.														
Total	(20509.78)	(12.04)	(17545.71)	(9.07)	(13750.28)	(6.33)	(4251.95)	(5.30)	(4870.10)	(1.71)	15460.31	235.00	37257.20	241.74

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

Rs Million

Banks	2010		2011		2012		2013	
	Capital Fund	Capital Fund to RWA (%)	Capital Fund	Capital Fund to RWA (%)	Capital Fund	Capital Fund to RWA (%)	Capital Fund	Capital Fund to RWA (%)
1 Nepal Bank Ltd.	(4851.80)	(11.17)	(4607.70)	(9.66)	(3008.00)	(5.46)	(345.59)	(0.49)
2 Rastriya Banijya Bank Ltd.	(8617.08)	(24.08)	(7422.94)	(22.52)	(4738.00)	(9.35)	1958.69	3.33
3 NABIL Bank Ltd.	3129.41	11.61	3835.70	11.75	6921.00	12.71	8337.71	13.17
4 Nepal Investment Bank Ltd.	3765.16	11.69	4585.39	12.09	7397.00	11.82	8848.88	12.99
5 Standard Chartered Bank Nepal Ltd..	3053.00	17.78	3371.62	17.38	5019.00	16.28	5574.37	14.48
6 Himalayan Bank Ltd.	3119.88	11.02	3439.22	11.45	5700.76	11.90	6774.09	12.15
7 Nepal SBI Bank Ltd.	2141.89	14.14	2508.19	11.84	3999.00	11.37	5070.95	12.86
8 Nepal Bangladesh Bank Ltd.	1112.24	12.87	1845.66	10.53	2323.00	11.86	2672.22	12.09
9 Everest Bank Ltd.	2203.62	10.56	2759.14	10.43	4643.10	11.08	6587.11	13.22
10 Bank of Kathmandu Ltd.	1741.60	11.45	2071.36	11.62	3240.64	12.58	3943.70	12.62
11 Nepal Credit and Commerce Bank Ltd.	1099.00	14.25	1523.30	13.58	1923.00	11.81	2327.56	11.95
12 Nepal Industrial & Commercial Bank Ltd.	1660.25	15.30	17649.53	24.49	2643.00	12.85	5173.34	14.37
13 Lumbini Bank Ltd.	1151.52	24.62	1442.28	14.68	2112.00	23.55	2274.00	21.57
14 Machhapuchhre Bank Ltd.	1700.20	11.18	1773.51	10.86	2789.00	14.60	3002.44	12.66
15 Kumari Bank Ltd.	1624.51	13.80	1966.16	14.45	2760.00	13.27	2862.01	12.23
16 Laxmi Bank Ltd.	1795.60	14.99	1912.81	13.21	2649.55	11.81	3297.22	12.27
17 Siddhartha Bank Ltd.	1492.79	10.73	1877.69	11.75	3022.00	11.47	3685.42	12.28
18 Agriculture Development Bank Ltd.	8976.24	18.05	10903.50	19.95	16324.00	18.25	18125.38	17.89
19 Global Bank Ltd	1522.28	11.36	1563.31	11.20	3386.00	12.47	4220.21	12.02
20 Citizens Bank International Ltd.	1308.27	11.28	2144.29	15.57	2571.03	15.54	2845.97	13.58
21 Prime Commercial Bank Ltd	1329.21	11.68	2410.48	16.34	3018.74	14.85	3283.37	13.82
22 Sunrise Bank Ltd.	1582.12	11.74	2182.42	14.68	2409.00	12.75	2619.50	11.89
23 Grand Bank Ltd.	1883.79	24.03	2032.97	21.23	2413.00	18.38	2502.03	14.02
24 NMB Bank Ltd.	1816.05	20.68	2169.96	17.80	2289.00	14.65	2689.38	12.68
25 Kist Bank Ltd.	2045.10	14.83	2089.52	14.49	2359.99	12.53	2296.97	11.75
26 Janata Bank Nepal Ltd.	1400.00	67.81	1446.17	36.44	2210.82	24.39	2376.17	15.97
27 Mega Bank Nepal Ltd.			1682.61	19.33	1862.00	19.11	2776.19	19.53
28 Commerz and Trust Bank Nepal Ltd.			1400.00	28.77	1495.00	20.80	2185.38	20.11
29 Civil Bank Ltd.			1200.00	21.28	1306.00	14.19	2277.69	15.64
30 Century Commercial Bank Ltd.			1100.95	42.08	1200.00	23.06	1313.78	12.66
31 Sanima Bank Ltd.					2334.00	21.81	2575.65	14.93
Total	40719.83	377.06	74949.02	464.49	97068.72	443.75	124131.78	12.26

Table No.6
Non Performing Loan Status of Commercial Banks

Rs. in million

		2003			2004			2005			2006			2007			2008		
		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 Ltd.	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
2	Rastriya Banijya Bank Ltd.	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
3	NABIL Bank Ltd.	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
4	Nepal Investment Bank Ltd.	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
5	Standard Chartered Bank Nepal Ltd..	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
6	Himalayan Bank Ltd.	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
7	Nepal SBI Bank Ltd.	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
8	Nepal Bangladesh Bank Ltd.	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
9	Everest Bank Ltd.	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
10	Bank of Kathmandu Ltd.	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
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
12	NIC Asia 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
13	Lumbini Bank Ltd.	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
14	Machhapuchhre Bank Ltd.	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
15	Kumari Bank Ltd.	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
16	Laxmi Bank Ltd.	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
17	Siddhartha Bank Ltd.	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
18	Agriculture Development Bank Ltd.										33310.75	6858.99	20.59	34440.37	6185.29	17.96	36585.40	4256.20	11.63
19	Global Bank Ltd.													2601.70	0.00	0.00	5134.07	0.00	0.00
20	Citizens Bank International Ltd.																4798.30	0.00	0.00
21	Prime Commercial Bank Ltd																5156.00	0.00	0.00
22	Sunrise Bank Ltd.																4057.69	0.00	0.00
23	Grand Bank Ltd.																3692.54	79.80	2.16
24	NMB Bank Ltd.																2009.9	30.5	1.517488432
25	Kist Bank Ltd.																		
26	Janata Bank Nepal Ltd.																		
27	Mega Bank Nepal Ltd.																		
28	Commerz and Trust Bank Nepal Ltd.																		
29	Civil Bank Ltd.																		
30	Century Commercial Bank Ltd.																		
31	Sanima Bank Ltd																		
	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

Table No.6
Non Performing Loan Status of Commercial Banks

Rs. in million

		2009			2010			2011			2012			2013		
		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 Ltd.	19482.25	1151.40	5.91	25086.80	573.20	2.28	26709.90	1410.73	5.28	29698.86	1731.63	5.83	37855.28	1714.84	4.53
2	Rastriya Banijya Bank Ltd.	31606.96	4955.97	15.68	35692.51	4085.02	11.45	36866.10	4024.64	10.92	40448.44	2940.36	7.27	49044.91	2604.81	5.31
3	NABIL Bank Ltd.	27589.93	220.72	0.80	33030.93	45.58	0.14	38922.74	689.85	1.77	42867.78	969.34	2.26	47645.53	1015.18	2.13
4	Nepal Investment Bank Ltd.	36827.16	301.98	0.82	40948.44	189.82	0.46	41887.69	245.63	0.59	42912.08	850.42	1.98	47700.63	913.10	1.91
5	Standard Chartered Bank Nepal Ltd..	13679.76	90.29	0.66	16176.65	87.17	0.54	18662.48	115.80	0.62	19828.51	147.31	0.74	23138.37	177.27	0.77
6	Himalayan Bank Ltd.	25519.14	551.21	2.16	29123.76	920.29	3.16	32968.27	1293.38	3.92	35968.62	740.64	2.06	41057.40	900.98	2.19
7	Nepal SBI Bank Ltd.	15131.75	305.66	2.02	18023.36	264.94	1.47	21718.79	245.53	1.13	26463.67	143.85	0.54	29193.90	108.69	0.37
8	Nepal Bangladesh Bank Ltd.	7025.65	1355.95	19.30	9119.03	161.50	1.77	10237.46	1963.56	19.18	10943.16	469.38	4.29	13137.56	412.30	3.14
9	Everest Bank Ltd.	24469.56	117.45	0.48	28156.40	43.71	0.16	31661.84	108.40	0.34	36616.83	307.49	0.84	44197.76	276.20	0.62
10	Bank of Kathmandu Ltd.	14945.72	189.81	1.27	17113.33	202.08	1.18	17956.95	326.33	1.82	19319.14	443.39	2.30	23049.53	346.01	1.50
11	Nepal Credit and Commerce Bank Ltd	7183.68	196.83	2.74	8387.77	227.72	2.71	9229.80	363.40	3.94	12900.60	361.56	2.80	16013.34	415.99	2.60
12	NIC Asia Bank Ltd.	13679.39	123.11	0.90	12929.30	72.40	0.56	15165.52	90.36	0.60	17523.19	128.55	0.73	32413.11	752.34	2.32
13	Lumbini Bank Ltd.	5681.39	514.73	9.06	5272.30	245.87	4.66	6213.15	59.73	0.96	6979.19	32.86	0.47	9175.00	79.06	0.86
14	Machhapuchhre Bank Ltd.	12467.19	342.85	2.75	14972.07	266.27	1.78	14732.06	660.73	4.48	16105.66	433.17	2.69	21647.51	618.27	2.86
15	Kumari Bank Ltd.	14593.57	62.75	0.43	14938.51	60.14	0.40	14926.38	167.90	1.12	17877.54	399.96	2.24	20119.79	781.06	3.88
16	Laxmi Bank Ltd.	13463.35	6.73	0.05	14736.41	17.73	0.12	15389.51	138.84	0.90	16697.06	103.70	0.62	20100.29	253.75	1.26
17	Siddhartha Bank Ltd.	13330.80	59.99	0.45	16895.41	70.57	0.42	18647.20	109.57	0.59	20607.30	463.85	2.25	23721.62	559.03	2.36
18	Agriculture Development Bank Ltd.	32566.53	2875.62	8.83	39375.27	3235.90	8.22	40389.35	3491.50	8.64	45337.64	2880.63	6.35	54959.27	3211.54	5.84
19	Global Bank Ltd.	9063.09	8.52	0.09	12163.64	74.47	0.61	12779.18	321.78	2.52	20764.49	322.77	1.55	26991.61	348.33	1.29
20	Citizens Bank International Ltd.	8128.11	0.00	0.00	10924.88	4.37	0.04	12514.23	146.18	1.17	14415.39	289.55	2.01	17940.84	361.86	2.02
21	Prime Commercial Bank Ltd	9732.59	0.00	0.00	14102.43	29.97	0.21	17083.90	81.19	0.48	19315.41	91.06	0.47	21746.67	484.31	2.23
22	Sunrise Bank Ltd.	8963.62	13.89	0.16	12235.68	163.60	1.34	12434.38	427.64	3.44	14823.53	449.26	3.03	18402.77	688.44	3.74
23	Grand Bank Ltd.	6353.98	102.93	1.62	7500.48	89.53	1.19	9043.46	148.55	1.64	11426.71	142.43	1.25	14526.49	511.40	3.52
24	NMB Bank Ltd.	5194.211	25.45163	0.49	7931.13	55.83	0.70394	11343.09	30.16	0.27	12468.48	305.85	2.45	16904.73	305.06	1.80
25	Kist Bank Ltd.	0	0	0	12486.11666	24.1	0.19301	13437.00	133.60	0.99	14966.53	734.05	4.90	16826.62	1108.85	6.59
26	Janata Bank Nepal Ltd.	0	0	0	608.3301035	0	0	3584.31		0.00	7461.29	0.00	0.00	12075.85	27.33	0.23
27	Mega Bank Nepal Ltd.							4816.46		0.00	8047.82	39.30	0.49	11729.07	243.88	2.08
28	Commerz and Trust Bank Nepal Ltd.							2486.29		0.00	5599.15	0.00	0.00	9031.13	120.33	1.33
29	Civil Bank Ltd.							3155.16		0.00	7829.82	0.00	0.00	12525.88	62.66	0.50
30	Century Commercial Bank Ltd.							1187.30		0.00	4202.19	0.00	0.00	9086.90	44.75	0.49
31	Sanima Bank Ltd													15248.17	4.14	0.03
	Total	384315.13	13574.64	3.53	469160.83	11223.34	2.39	528023.14	16871.58	3.20	612935.20	16325.23	2.66	757207.54	19451.77	2.57

Table No. 7.1
Statement of Assets & Liabilities of NEPAL BANK LTD.

(Rs. In million)

		Mid-July												
Liabilities		2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
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)	(3084.1)	(964.2)
	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	1772.8	3716.4
	b. Calls in advance									0.0	0.0	0.0	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	1634.4	1669.7
	d. Share Premium					0.0	0.0	0.0	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)	(7190.8)	(7131.1)
	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	631.5	764.3
	g. Exchange Fluctuation Fund					118.1	0.0	25.7	0.0	51.0	68.0	68.0	68.0	16.5
2	BORROWINGS	266.2	215.0	52.4	0.0	1124.9	1717.4	1604.9	1820.1	1970.7	2125.1	1842.4	2153.8	2342.7
	a. NRB	264.8	213.7	52.4	0.0	1124.5	1717.4	1604.9	1820.1	1970.7	300.0	0.0	0.0	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	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	1825.1	1842.4	2153.8	2342.7	
	d. Other Financial Ins.					0.1	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	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	56042.6	62988.9
	a. Current	5000.7	4311.7	4689.5	6300.0	5714.4	6030.5	6761.5	7799.1	9572.1	10540.7	10915.9	12325.2	13790.7
	Domestic					5522.7	5873.6	6605.7	7639.1	9382.8	10342.5	10674.3	12115.1	13575.5
	Foreign					191.8	156.9	155.8	160.0	189.3	198.2	241.6	210.1	215.2
	b. Savings	20281.6	19851.5	21534.5	22063.0	22671.8	23547.9	26425.4	28545.1	31079.7	27241.3	27255.8	29980.6	33812.7
	Domestic					22665.5	23538.9	26412.9	28530.9	31074.0	27233.9	27245.7	29971.8	33802.0
	Foreign					6.3	9.0	12.5	14.1	5.7	7.4	10.1	8.8	10.7
	c. Fixed	9921.8	9731.8	8396.9	7481.0	6269.3	5790.9	5393.2	4757.9	3579.4	4241.1	7482.3	11664.6	12651.4
	Domestic					6263.3	5784.5	5387.6	4752.0	3572.6	4234.6	7476.1	11659.6	12651.4
	Foreign					5.9	6.4	5.6	6.0	6.8	6.5	6.2	5.0	0.0
	d. Call Deposits	0.0	7.8	12.4	270.0	2.8	0.0	0.0	250.0	0.0	0.0	729.4	1649.1	1711.9
	e. Others	324.5	157.4	104.1	174.5	86.0	75.6	135.1	99.6	115.0	106.8	420.8	423.1	1022.1
4	Bills Payable					169.2	76.1	92.4	35.9	56.9	47.1	11.1	73.0	99.8
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	9510.5	10040.2
	1. Sundry Creditors					814.5	1641.5	2362.0	2556.3	3273.2	3934.3	5406.2	3591.6	3680.3
	2. Loan Loss Provision					9249.9	3269.6	2376.3	2141.8	2188.6	1527.4	1501.0	1696.4	1994.1
	3. Interest Suspense a/c					13629.7	6456.8	5090.4	4510.5	4046.0	3285.8	3014.7	3311.5	3307.5
	4. Others	13947.3	28191.9	30090.6	26711.0	12707.0	12207.5	436.8	510.1	683.8	532.8	465.8	911.0	1058.4
6	Reconciliation A/c					1768.0	1056.0	3085.8	2033.4	3002.2	934.3	879.0	(4030.6)	1872.2
7	Profit & Loss A/c					1399.5	2329.7				428.6	383.4	406.7	791.5
	Total	50867.7	63816.6	66329.5	64063.8	65259.2	54133.0	47707.1	49660.0	54608.8	50093.5	55700.1	61071.9	77171.2
Assets														0.0
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	11991.9	14384.2
	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	1939.2	2374.2
	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	1914.1	2334.7
	Foreign Currency	305.4	239.0	222.8	83.5	78.2	68.1	72.0	60.3	29.5	36.9	31.3	25.1	39.5
	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	10052.7	11810.0
	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	8569.8	10411.8
	Domestic Currency					2626.6	3702.2	5125.8	2868.8	6487.1	7319.9	8167.7	8511.1	10356.7
	Foreign Currency					1167.0	0.7	(13.0)	0.0	32.6	30.3	3.3	58.7	55.0
	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	404.4	432.1
	Domestic Currency					183.8	291.8	320.0	316.4	452.3	348.6	656.3	404.4	432.1
	Foreign Currency					0.0	0.0	7.6	0.0	0.0	1.6	0.0	0.0	0.0
	3. Other Financial Ins.					0.0	0.0	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	1078.5	966.1
	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	0.0	200.0
	Domestic Currency					550.0	0.0	0.0	0.0	400.0	0.0	400.0	0.0	200.0
	Foreign Currency									0.0	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	6049.3	8417.8
	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	6049.3	8417.8
	b. NRB Bond					0.0	0.0	0.0	0.0	0.0	127.4	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
	d. Other Non-Fin Ins.					0.0	0.0	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	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	2423.9	2640.4
	a. Interbank Lending					0.0	2597.2	2045.5	2426.9	2249.0	1332.6	1806.4	0.0	0.0
	b. Non Residents					51.2	47.3	1011.5	1306.6	632.1	143.4	273.4	2423.9	2640.4
	c. Others													
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	29551.3	37844.1
	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	29551.3	37356.5
	b. Financial Institutions									210.7	274.8	391.3	326.8	0.0
	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	0.0	487.5
5	BILL PURCHED	234.2	139.2	88.4	33.7	1073.3	610.7	373.1	290.1	221.2	12.5	72.1	147.5	11.2
	a. Domestic Bills Purchased					22.6	1.6		7.9	9.3	0.1	0.0	0.0	4.1
	b. Foreign Bills Purchased	234.2	139.2	88.4	33.7	21.2	15.3	6.8	6.1	6.6	6.4	5.6	5.0	6.1
	c. Import Bills & Imports					1029.5	593.8	366.3	276.2	205.3	6.0	66.5	142.5	1.1
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	0.0	0.0
	a. Against Domestic Bills					1.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	b. Against Foreign Bills	99.3	102.7	99.6	0.0									
7	FIXED ASSETS					208.9	210.6	189.7	229.4	265.8	327.9	308.2	361.9	385.5
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	8764.9	11950.5
	a. Accrued Interests	6958.2	8793.0	9772.9	11498.8	12950.6	6456.0	4146.0	4510.6	4044.2	3250.1	3014.7	3311.5	3307.5
	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	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	3311.5	3307.5
	b. Staff Loans / Adv.				</									

Table No. 7.2

Statement of Assets & Liabilities of RASTRIYA BANIJYA BANK

(Rs. In million)

		Mid-July												
Liabilities		2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
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)	(2313.2)	2503.5
	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	1172.3	1172.3
	b. Calls in advance										0.0	0.0	4325.3	0.0
	c. Statutory Reserves										1911.0	2316.4	2659.6	2896.5
	d. Share Premium					0.0	0.0	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)	(11835.5)	(10087.7)
	f. Others Reserves	266.2	297.7	317.0	225.7	5.5	5.5	101.4	101.4	486.9	1576.4	1269.2	1008.3	
	g. Exchange Fluctuation Fund					140.4	83.9	68.6	0.0	0.0	95.9	95.9	95.9	97.3
2	BORROWINGS	146.9	156.1	161.9	338.0	3215.7	4351.5	2213.1	2516.0	3873.6	4039.8	4812.8	2923.1	2167.2
	a. NRB	146.9	156.1	161.9	338.0	3215.7	4351.5	2213.1	2516.0	3873.6	4039.8	4812.8	2923.1	2167.2
	b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0	0.0	440.0	0.0	1172.6	1022.5	680.0	0.0	1840.5	0.0
	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	0.0	0.0
	d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	113.5	113.5	0.0	300.0	0.0
	e. Bonds and Securities					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3	DEPOSITS	40500.4	38964.6	39308.6	40313.6	43489.2	45700.7	50192.6	57990.8	67976.3	68623.2	73924.1	87775.0	91093.9
	a. Current	4864.0	4639.7	4687.9	5227.5	6419.8	7891.2	10084.7	12853.0	17642.1	17949.1	18793.7	21961.8	23604.2
	Domestic					6341.1	7872.8	9946.0	12678.2	17599.7	17923.0	18719.8	21924.2	23563.3
	Foreign					78.7	18.4	138.7	174.8	42.4	26.1	73.9	37.6	40.8
	b. Savings	18822.1	18997.2	20861.2	23288.9	26848.2	29494.9	32909.4	40213.0	46102.8	42826.9	38590.0	43823.4	49396.6
	Domestic					25690.0	29480.3	32847.4	40134.3	46089.7	42778.7	38562.0	43813.9	49387.6
	Foreign					1158.2	14.6	62.0	78.7	13.1	48.2	28.1	9.5	8.9
	c. Fixed	16477.2	15166.6	13579.5	11572.8	9001.5	8103.8	6997.5	4479.8	3207.8	6539.2	14266.9	18010.0	14324.6
	Domestic					8712.2	8099.9	6698.6	4093.1	3207.8	6539.2	14266.9	18010.0	14322.4
	Foreign					289.3	3.9	298.9	386.7	0.0	0.0	0.0	0.0	2.2
	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	3213.6	2681.3
	e. Others	336.3	154.4	177.8	89.8	184.8	165.8	194.4	430.6	882.8	768.6	667.7	766.2	1087.3
4	Bills Payable					38.3	40.8	62.6	70.9	87.4	31.4	29.7	17.6	17.3
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	17629.5	17932.7
	1. Sundry Creditors					575.2	602.7	663.9	724.3	818.5	587.5	689.2	830.9	633.6
	2. Loan Loss Provision					15214.4	13593.1	8967.5	7709.4	6483.4	5362.5	3861.3	3508.9	3539.7
	3. Interest Suspense a/c					21558.6	24786.8	19059.7	17715.9	17946.0	15782.3	15025.5	10795.7	11011.3
	4. Others	31490.7	35459.2	41070.3	64012.7	3253.0	3117.3	809.9	802.6	1492.9	1628.0	1941.6	2493.9	2748.1
6	Reconciliation A/c					11299.2	7227.0	6680.0	12528.9	12242.9	0.0	26.1	0.0	0.0
7	Profit & Loss A/c					388.4	1949.7	1777.1	1846.9	2032.1	2010.7	1759.3	1446.2	1637.1
	Total	73644.7	76118.1	82098.3	80824.5	77594.1	81087.1	72041.3	84686.2	99662.6	89448.2	94646.7	107478.3	115351.6
	Assets													0.0
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	19530.5	15109.3
	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	2100.3	2363.2
	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	2073.6	2322.7
	Foreign Currency	163.5	128.8	131.8	102.0	107.3	80.1	92.0	51.5	315.0	84.3	34.4	26.8	40.5
	b. Bank Balance	13660.2	14236.1	7142.4	9763.7	5687.8	6408.9	4256.7	11127.3	11450.8	9912.8	5292.5	16917.8	12443.3
	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	16333.6	11573.2
	Domestic Currency					4788.2	5959.7	3749.7	11105.4	9796.2	8194.3	4766.4	16319.5	11521.8
	Foreign Currency					0.0	0.0	0.0	0.0	(20.1)	70.3	47.2	14.1	51.4
	2. "A"Class Licensed Institution	(36.0)	(43.7)	6.8	709.9	105.2	109.2	84.0	96.8	252.0	141.7	193.4	214.1	236.5
	Domestic Currency					107.7	109.2	84.0	96.8	252.0	141.7	193.4	211.2	234.3
	Foreign Currency					(2.5)	0.0	0.0	0.0	0.0	0.0	0.0	2.9	2.2
	3. Other Financial Ins.					0.0	0.0	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	370.1	633.6
	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	512.3	302.8
	Domestic Currency					0.0	0.0	20.0	550.0	0.0	0.0	83.3	380.0	250.0
	Foreign Currency					0.0	0.0	0.0	0.0	0.0	0.0	0.0	132.3	52.8
2	INVESTMENTS	5576.3	4088.5	4137.1	2918.9	6494.8	9025.7	10129.2	10565.9	8365.5	9576.3	12576.4	23274.8	28137.5
	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	23062.5	28137.5
	b. NRB Bond					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	212.3	0.0
	d. Other Non-Fin. Ins.					0.0	0.0	0.0	0.0	0.0	212.3	212.3	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
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	3226.3	1497.3
	a. Interbank Lending												198.8	0.0
	b. Non Residents					0.0	2445.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	c. Others					2058.1	307.4	2693.0	4165.6	7277.4	3413.2	2756.7	3027.5	1497.3
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	40346.2	48981.0
	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	37672.0	46762.1
	b. Financial Institutions							818.2	746.6	316.1	584.7	912.0	887.5	877.5
	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	1786.7	1341.4
5	BILL PURCHASED	327.7	316.6	276.8	267.3	305.8	300.9	207.5	137.6	143.5	75.9	73.9	102.7	63.9
	a. Domestic Bills Purchased					19.2	28.0	87.4	21.7	60.0	57.0	53.5	83.3	44.4
	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	19.2	19.5
	c. Import Bills & Imports					0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.0
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	0.0	0.0
	a. Against Domestic Bills								3.4	0.2	0.0	0.0	0.0	0.0
	b. Against Foreign Bills	15.8	15.9	12.5	0.0	0.0	0.2	0.0	0.0	0.1	0.0	0.0	0.0	0.0
7	FIXED ASSETS					549.4	603.3	670.1	731.7	782.9	890.8	841.2	1060.4	1104.3
8														

Table No. 7.3
Statement of Assets & Liabilities of NABIL BANK LTD.

(Rs. In million)

		Mid-July												
Liabilities		2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
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	4566.5	5464.7
	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	2029.8	2436.8
	b. Calls in Advance										0.0	0.0	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	1836.5	2176.5
	d. Share Premium					0.7	0.1	0.1	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	493.6	572.9
	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	109.1	152.1
	g. Exchange Fluctuation Fund					33.9	37.8	44.2	0.0	64.1	75.4	81.4	97.5	126.3
2	BORROWINGS	0.0	280.0	961.5	229.7	17.1	173.2	882.6	1600.0	1981.3	374.9	1950.6	611.1	300.0
	a. NRB	0.0	0.0	611.5	0.0	0.0	0.0	600.0	600.0	0.0	0.0	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	311.1	0.0
	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	0.0	0.0
	d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	240.0	0.0	0.0	0.0	0.0	0.0	0.0
	e. Bonds and Securities					0.0	0.0	0.0	0.0	300.0	300.0	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	55023.7	63611.3
	a. Current	2957.1	2723.0	3025.0	2687.0	2843.5	2953.3	3446.1	5365.8	5515.9	7920.7	5818.4	6734.4	7497.9
	Domestic					2046.1	2326.5	2603.3	3210.0	4063.1	6312.7	4532.7	5297.6	5529.7
	Foreign					797.4	626.8	842.8	2155.8	1452.8	1608.0	1285.7	1436.8	1968.3
	b. Savings	4917.1	4889.0	5237.4	5994.1	7026.4	8770.8	10187.4	12160.0	14620.4	13783.6	14288.5	17994.8	23336.1
	Domestic					6114.6	7757.0	9103.6	10959.0	12932.8	12739.9	13140.1	16651.9	21372.0
	Foreign					911.8	1013.8	1083.8	1201.0	1687.6	1043.7	1148.5	1342.9	1964.2
	c. Fixed	3719.2	2446.8	2252.6	2310.6	2078.6	3450.2	5435.2	8464.1	8310.7	14711.1	16840.8	14044.9	10786.0
	Domestic					1012.9	1105.1	2892.4	5877.2	5568.3	12694.3	15266.6	12805.0	9073.2
	Foreign					1065.7	2345.1	2542.8	2586.9	2742.4	2016.8	1574.2	1239.9	1712.8
	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	15566.7	21035.8
	e. Others	297.2	367.1	382.0	304.7	297.0	322.9	312.1	361.8	463.0	625.5	577.3	682.9	955.4
4	Bills Payable					71.3	113.8	94.2	141.9	407.7	101.1	189.6	132.4	386.1
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	9490.7	6265.6
	1. Sundry Creditors					176.9	216.9	478.0	296.7	491.0	604.2	831.9	4742.4	1493.6
	2. Loan Loss Provision					392.0	352.9	356.3	404.6	409.1	752.2	941.0	1227.9	1275.7
	3. Interest Suspense a/c					166.6	145.0	112.2	132.4	155.9	220.7	296.7	371.2	384.4
	4. Others	2568.6	2932.4	2730.3	2102.4	903.9	1147.6	1834.3	1180.7	1087.4	1293.8	2286.0	3149.3	3111.9
6	Reconciliation A/c					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
7	Profit & Loss A/c					817.9	979.1	685.6	750.4	1624.9	1798.7	1269.7	1720.9	2232.4
	Total	19454.4	19645.7	18275.9	18234.3	18614.9	24134.6	29660.4	38478.6	45941.6	54609.8	61292.6	71545.3	78260.0
	Assets													(0.0)
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	5098.6	7513.2
	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	1050.7	1140.2
	Nepalese Notes & Coins	182.3	285.4	157.6	263.2	132.4	220.1	243.1	485.6	640.9	602.6	701.9	1013.6	1092.5
	Foreign Currency	25.9	32.7	33.0	23.7	13.9	17.7	27.3	25.9	33.5	33.4	42.7	37.0	47.7
	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	3221.5	4738.7
	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	3678.4	4785.7
	Domestic Currency					85.7	299.1	1100.8	1827.4	2617.4	597.8	1459.3	3657.1	4786.3
	Foreign Currency					21.6	19.3	12.4	2.1	31.2	(52.7)	10.1	21.2	(0.7)
	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	53.0	57.7
	Domestic Currency					26.2	26.9	31.5	23.0	42.0	47.4	33.6	53.0	57.7
	Foreign Currency					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	3. Other Financial Ins.					0.0	0.0	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	(509.8)	(104.7)
	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	826.4	1634.3
	Domestic Currency					102.5	670.0	100.0	20.0	0.0	1700.0	725.0	0.0	0.0
	Foreign Currency					683.2	1064.9	463.5	1932.4	552.9	1418.1	1727.5	826.4	1634.3
2	INVESTMENTS	2732.9	4120.3	3663.5	3672.6	2826.8	2372.3	5359.2	4889.6	3978.7	8128.3	8920.3	8211.5	8153.7
	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	7991.2	7914.0
	b. NRB Bond					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
	d. Other Non-Fin Ins.					0.0	0.0	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	220.3	239.7
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	5863.4	8194.7
	a. Interbank Lending												1080.5	431.8
	b. Non Residents					1497.9	3711.2	3521.5	4995.2	6734.6	5391.1	3663.4	1.8	2.0
	c. Others					28.6	91.3	71.6	81.8	161.7	92.7	499.1	4781.2	7760.9
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	42731.7	47522.9
	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	41713.5	44889.0
	b. Financial Institutions							397.5	596.4	779.2	627.3	684.4	1018.2	1833.9
	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	0.0	800.0
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	50.0	20.7
	a. Domestic Bills Purchased					77.2	66.7	63.0	216.6	83.9	8.5	20.0	12.8	0.6
	b. Foreign Bills Purchased	264.5	256.2	256.9	117.5	67.5	151.4	158.2	38.6	96.6	33.3	51.2	37.2	20.1
	c. Import Bills & Imports					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	14.0	17.1	137.6	39.4	24.7	0.0	0.0	86.4	85.9	86.0	101.9
	a. Against Domestic Bills					20.4	21.0	0.0	0.0	0.0	61.9	71.5	58.4	101.9
	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	27.6	0.0
7	FIXED ASSETS					361.2	319.1	289.0	511.6	636.1	781.2	935.2	890.0	866.6
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	8613.9	5886.3
	a. Accrued Interests	369.5	377.3	241.2	212.7	185.0	288.1	220.0	224.2	378.3	440.3	486.9	660.4	681.6
	Financial institution											19.3	0.0	261.4
	Govt. Entp.	0.0	3.6	3.6	0.0	0.0	0.6	0.0	0.0	0.0	0.0	0.0	57.8	29.7
	Private Sector	369.5	373.7	237.6	212.7	185.0	287.5	220.0	224.2	378.3	440.3			

Table No.7.4

Statement of Assets & Liabilities of NEPAL INVESTMENT BANK LTD.

(Rs. In million)

		Mid-July												
Liabilities		2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
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	5161.3	6051.8
	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	3012.9	3768.0
	b. Calls in Advance										0.0	0.0	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	1324.5	1532.4
	d. Share Premium					0.0	0.0	0.0	0.0	0.0	11.8	11.8	11.8	11.8
	e. Retained Earning				49.9	0.0	0.0	0.0	0.0	0.0	0.0	413.6	255.5	19.6
	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	519.3	669.3
	g. Exchange Fluctuation Fund					17.9	18.3	22.1	25.9	27.8	27.8	31.0	37.2	50.6
2	BORROWINGS	120.0	98.5	6.8	61.5	50.0	550.0	800.0	1050.0	1088.8	1087.3	1330.8	1617.6	1110.6
	a. NRB	0.0	98.5	6.8	61.5	50.0	0.0	0.0	0.0	0.0	0.0	0.0	331.9	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	235.7	310.6
	c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	e. Bonds and Securities					550.0	800.0	1050.0	1050.0	1050.0	1050.0	1050.0	800.0	800.0
3	DEPOSITS	4256.2	4174.8	7922.8	11706.3	14254.8	18927.3	24488.9	34451.8	46697.9	50094.7	50138.1	57010.6	62428.9
	a. Current	769.0	787.5	979.0	1625.1	1583.2	1705.6	2175.1	3138.7	3756.4	4025.8	4042.7	6611.3	5582.2
	Domestic					1233.7	1307.0	1749.6	2590.1	2975.0	3692.4	2855.7	5961.7	4544.2
	Foreign					349.5	398.6	425.5	548.6	781.4	333.4	1187.0	649.6	1038.0
	b. Savings	1259.6	1276.7	2433.9	4922.0	6703.5	8082.0	10742.2	13688.8	17066.2	14322.5	13554.8	17276.0	19931.9
	Domestic					6352.2	7695.5	10262.6	13060.1	15949.4	14075.8	12890.6	16652.0	19301.0
	Foreign					351.3	386.5	479.6	628.7	1116.8	246.6	664.2	624.1	630.9
	c. Fixed	1658.7	945.9	1672.8	2294.7	3212.4	5413.0	7516.8	7944.2	11633.4	16825.1	18378.3	20057.5	15985.2
	Domestic					2242.2	3293.4	5265.6	5789.3	8144.9	16778.6	17067.4	18761.3	14223.3
	Foreign					970.2	2119.6	2251.2	2154.9	3488.5	46.5	1310.9	1296.2	1762.0
	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	12194.7	19921.0
	e. Others	66.4	112.7	226.5	287.9	286.0	278.5	371.7	607.1	728.0	779.5	658.8	871.1	1008.5
4	Bills Payable					14.3	18.8	32.4	78.8	75.5	27.2	8.3	3.0	2.9
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	4655.1	6409.7
	1. Sundry Creditors					114.5	192.8	223.4	290.7	441.3	489.9	729.2	525.0	671.5
	2. Loan Loss Provision					256.2	374.3	442.7	537.2	584.4	627.5	615.4	853.9	1178.3
	3. Interest Suspense a/c					54.1	78.0	90.5	106.7	153.7	185.3	230.5	328.3	301.8
	4. Others	750.2	694.6	615.7	1056.8	379.2	297.9	551.6	900.6	1189.8	1851.6	2445.5	2947.9	4258.2
6	Reconciliation A/c					0.0	0.0	10.8	0.0	0.0	3.6	10.7	15.7	3.6
7	Profit & Loss A/c					280.3	410.0	561.7	830.7	982.0	1422.5	1263.2	1318.3	1991.5
	Total	5533.5	5387.8	9102.4	13565.3	16637.9	22007.2	28572.8	40205.5	54634.5	59554.7	61357.0	69781.5	77999.0
	Assets													0.0
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	12009.1	13519.5
	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	1964.0	2173.0
	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	1908.7	2106.9
	Foreign Currency	8.6	10.7	22.3	27.4	23.8	20.5	27.1	29.9	69.5	37.9	50.9	55.3	66.1
	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	9839.8	11079.1
	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	8502.7	8752.6
	Domestic Currency					739.1	1506.3	1357.6	1736.5	4303.0	3125.3	3970.7	8450.3	8616.7
	Foreign Currency					41.1	19.8	23.7	83.6	108.2	111.9	38.8	52.4	135.9
	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	147.2	206.4
	Domestic Currency					15.3	21.1	19.2	69.0	201.5	73.4	80.3	144.0	186.9
	Foreign Currency					0.3	4.6	1.6	1.8	0.3	1.2	0.0	3.2	19.5
	3. Other Financial Ins.					0.0	0.0	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	1189.9	2120.1
	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	205.4	267.4
	Domestic Currency							350.0	0.0	0.0	370.0	150.0	200.0	0.0
	Foreign Currency							0.0	0.0	0.0	372.5	0.0	5.4	267.4
2	INVESTMENTS	300.0	224.4	400.0	2001.1	1948.5	2522.3	3256.4	3155.0	2531.3	4201.9	4294.6	6169.5	5985.5
	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	6169.5	5985.5
	b. NRB Bond								0.0	0.0	0.0	0.0	0.0	0.0
	c. Govt. Non-Fin. Ins.								0.0	0.0	0.0	0.0	0.0	0.0
	d. Other Non-Fin Ins.								0.0	0.0	0.0	0.0	0.0	0.0
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	4271.6	5449.8
	a. Interbank Lending												87.9	0.0
	b. Non Residents					1922.2	3043.1	3207.4	3664.5	4807.5	0.0	2696.0	0.0	0.0
	c. Others					203.5	107.5	54.8	59.9	64.3	3694.5	434.5	4183.7	5449.8
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	42510.4	47369.2
	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	41238.0	45855.8
	b. Financial Institutions							493.4	561.9	2240.2	1563.2	948.6	740.6	1401.1
	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	531.8	112.2
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	401.7	331.4
	a. Domestic Bills Purchased					30.4	49.3	144.7	200.9	345.3	166.1	137.4	347.0	234.5
	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	47.7	86.6
	c. Import Bills & Imports					94.5	115.0	142.4	182.9	69.0	54.6	54.7	7.0	10.4
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	0.0	0.0
	a. Against Domestic Bills													
	b. Against Foreign Bills													
7	FIXED ASSETS					335.9	372.5	759.5	970.1	1126.5	1191.1	1147.3	1087.4	1087.4
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	3331.9	4256.2
	a. Accrued Interests	120.6	79.3	110.6	112.0	131.2	158.1	1						

Table No.7.5
Statement of Assets & Liabilities of STANDARD CHARTERED BANK NEPAL LTD.

(Rs. In million)

	Liabilities	Mid-July												
		2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
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	3677.8	4141.2
	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	1610.2	1853.9
	b. Calls in Advance									0.0	0.0	0.0	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	1636.3	1870.1
	d. Share Premium						0.0	0.0	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	95.6	10.8	
	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	76.5	99.5
	g. Exchange Fluctuation Fund					116.8	132.2	147.2	0.0	187.8	219.7	241.1	259.2	306.9
2	BORROWINGS	1590.0	671.5	79.1	78.3	43.8	10.2	1190.9	0.0	300.0	0.0	350.0	0.0	0.0
	a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	400.0	0.0	0.0	0.0	0.0	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	0.0	0.0
	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	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	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	35965.6	39466.5
	a. Current	3279.4	3808.4	5768.6	5816.9	4356.3	4681.8	4794.5	6174.6	6202.8	9763.2	11545.6	11317.2	13894.6
	Domestic					2360.6	3071.6	2806.9	3855.5	3582.9	4942.5	6114.3	5636.2	6632.5
	Foreign					1995.7	1610.2	1987.6	2319.1	2619.9	4820.7	5431.3	5681.1	7262.1
	b. Savings	8404.6	9441.8	10633.1	12771.8	13027.7	14597.5	15244.2	17856.0	19187.7	12430.0	11619.8	15502.3	17885.0
	Domestic					10733.3	12078.9	12685.8	14580.4	15389.2	10561.3	9669.9	13309.3	15384.0
	Foreign					2294.4	2518.6	2558.4	3275.6	3798.5	1868.7	1949.9	2193.0	2501.0
	c. Fixed	3471.7	2264.9	1948.5	1428.5	1416.4	2136.3	3196.5	3301.1	7101.7	9175.1	10136.2	4623.3	3713.1
	Domestic					631.9	386.5	413.2	478.5	791.9	3603.1	5491.7	3376.2	2541.0
	Foreign					784.5	1749.8	2783.3	2822.6	6309.8	5572.0	4644.6	1247.1	1172.2
	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	3617.5	3243.7
	e. Others	274.4	219.5	220.1	203.2	248.7	509.4	486.1	474.0	378.0	251.2	291.7	905.3	730.0
4	Bills Payable					55.0	55.8	36.2	87.4	72.9	89.2	66.0	86.4	49.5
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	2067.9	2148.9
	1. Sundry Creditors					116.8	192.6	259.3	253.9	358.4	476.7	479.5	246.0	180.3
	2. Loan Loss Provision					277.7	270.4	287.5	245.4	200.9	217.9	234.0	252.5	309.5
	3. Interest Suspense a/c					133.5	160.1	240.6	115.5	117.6	136.2	188.2	153.3	143.7
	4. Others	3477.7	2156.1	2355.5	1691.5	751.9	819.4	835.2	935.2	1235.5	1282.7	1418.2	1416.0	1515.4
6	Reconciliation A/c					0.0	0.0	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	1173.2	1217.9
	Total	21418.1	19675.6	22309.1	24459.1	22758.8	26797.8	29937.4	34312.9	41678.8	41525.2	45227.2	42970.8	47024.0
	Assets													0.0
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	8492.1	9414.1
	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	509.7	687.7
	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	473.5	621.7
	Foreign Currency	17.7	33.8	45.5	33.5	33.3	36.1	42.0	32.1	46.6	37.5	39.8	36.2	66.0
	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	5856.4	5717.3
	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	4833.7	4588.3
	Domestic Currency					681.0	731.8	1592.3	1232.6	1832.8	669.4	1615.0	4712.4	4514.1
	Foreign Currency					11.2	18.0	21.4	33.6	18.4	150.1	23.3	121.3	74.2
	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	90.0	65.8
	Domestic Currency					15.5	18.6	28.8	49.6	51.3	28.6	75.5	90.0	65.8
	Foreign Currency					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	3. Other Financial Ins.					0.0	0.0	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	932.6	1063.2
	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	2126.0	3009.1
	Domestic Currency					2259.7	1977.3	1761.2	2197.5	3651.2	1669.5	4280.9	2126.0	3009.1
	Foreign Currency					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2	INVESTMENTS	4811.0	5784.8	6722.8	7948.2	7204.6	8644.9	7115.7	8146.1	10007.3	8540.0	9965.8	7871.2	4830.9
	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	7862.7	4830.9
	b. NRB Bond								0.0	0.0	0.0	0.0	0.0	0.0
	c. Govt. Non-Fin. Ins.								8.5	8.5	8.5	8.5	8.5	0.0
	d. Other Non-Fin Ins.								0.0	0.0	0.0	0.0	0.0	0.0
	e. Non Residents								0.0	0.0	0.0	0.0	0.0	0.0
3	SHARE & OTHER INVESTMENT	11.2	3491.2	3634.9	3412.1	2499.5	4205.7	6448.3	5756.7	8633.2	11307.5	7292.9	5091.4	7928.6
	a. Interbank Lending					2486.1	4190.3	6403.4	5756.7	8300.1	10844.9	7207.9	0.0	0.0
	b. Non Residents					13.4	15.4	44.9	333.1	462.6	85.1	5091.4	7928.6	
	c. Others													
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	18376.0	23125.7
	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	17451.1	21968.0
	b. Financial Institutions							566.6	357.3	252.1	244.6	1487.7	924.9	604.6
	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	0.0	553.2
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	1452.5	12.7
	a. Domestic Bills Purchased					3.0	4.5	2.6	1.8	4.9	59.0	0.1	0.0	0.0
	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	1452.5	12.7
	c. Import Bills & Imports					74.7	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
	a. Against Domestic Bills					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
7	FIXED ASSETS					394.4	390.7	427.4	440.5	471.5	480.4	493.1	484.8	488.1
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	1179.1	1203.8

Table No. 7.6
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	2012	2013
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	3995.5	4632.0
	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	2400.0	2760.0
	b. Calls in Advance										0.0	0.0	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	1191.4	1383.2
	d. Share Premium					0.0	0.0	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	32.9	72.9
	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	341.4	386.2
	g. Exchange Fluctuation Fund					26.1	13.6	19.5	19.5	20.9	23.1	23.1	29.8	29.8
2	BORROWINGS	5.4	48.2	538.8	66.4	485.0	383.0	360.0	870.0	500.0	500.0	510.0	500.0	1188.4
	a. NRB	0.0	47.6	403.7	66.4	25.0	23.0		0.0	0.0	0.0	10.0	0.0	88.4
	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	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
	d. Other Financial Ins.		0.0	0.0	0.0	360.0	0.0		0.0	0.0	0.0	0.0	0.0	0.0
	e. Bonds and Securities						360.0	860.0		500.0	500.0	500.0	500.0	1100.0
3	DEPOSITS	17613.6	18595.2	21002.8	22760.9	24831.1	26456.2	29905.8	31805.3	34681.0	37609.4	40920.6	47731.0	53072.3
	a. Current	2313.7	2652.8	3702.2	4353.1	5013.0	4993.6	5447.1	6801.3	7566.4	9036.6	3694.3	4584.0	5844.1
	Domestic					3446.9	3647.4	4370.2	4983.3	5614.3	6718.8	2903.9	3593.4	4607.9
	Foreign					1566.1	1346.2	1076.9	1818.0	1952.1	2317.8	790.4	990.7	1236.1
	b. Savings	9164.1	9102.8	10840.8	11719.7	12852.4	14582.8	15784.7	17935.0	20061.0	16294.7	15994.6	21915.6	26484.1
	Domestic					11925.3	13287.7	14573.0	16727.3	18477.5	15494.6	15233.4	21195.2	25651.8
	Foreign					927.1	1295.1	1211.7	1207.6	1583.5	800.1	761.2	720.4	832.2
	c. Fixed	5668.1	6044.9	5880.7	6043.7	6364.3	6350.2	8201.1	6423.9	6377.1	11328.6	13507.4	11866.5	13964.6
	Domestic					2540.0	2353.3	4076.4	3101.8	5054.2	10153.6	12501.7	11091.6	12714.9
	Foreign					3824.3	3996.9	4124.7	3322.0	1322.9	1175.0	1005.6	774.9	1249.8
	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	8393.4	5858.6
	e. Others	467.7	450.9	377.8	424.8	586.0	488.0	375.0	645.2	665.2	945.0	1219.4	971.5	920.9
4	Bills Payable						101.3	94.9	101.3	114.7	303.9	92.5	19.0	24.3
5	Other Liabilities	2808.4	2085.7	2439.0	2488.0	1705.9	2067.2	1557.4	1516.7	1731.4	2175.1	2981.5	2566.9	3146.0
	1. Sundry Creditors					17.2	83.6	24.0	25.6	25.4	18.1	72.4	97.5	122.7
	2. Loan Loss Provision					937.1	1029.0	760.1	679.0	708.4	1093.3	1347.8	940.1	1127.7
	3. Interest Suspense a/c					518.2	558.2	343.1	350.5	377.6	501.1	614.9	534.4	651.1
	4. Others	2808.4	2085.7	2439.0	2488.0	233.4	396.4	430.2	461.7	620.0	562.5	946.4	995.0	1244.5
6	Reconciliation A/c					0.0	1.7	132.8	36.1	68.6	188.7	(56.4)	33.6	10.7
7	Profit & Loss A/c					752.4	513.8	828.5	1050.8	1182.1	871.8	1411.0	1052.5	1024.4
	Total	20929.0	21380.7	24721.2	26751.2	29102.6	31064.9	34645.5	37526.8	40790.7	44768.8	49298.5	55898.4	63098.1
	Assets													0.0
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	6626.9	5710.0
	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	951.3	865.1
	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	916.3	810.4
	Foreign Currency	18.2	12.7	32.7	0.0	0.0	42.1	22.6	17.8	49.8	36.2	36.5	35.1	54.7
	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	5411.0	2783.1
	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	3979.2	2427.0
	Domestic Currency					1373.2	1109.6	1255.0	922.2	2180.2	2572.7	1342.0	3885.9	2339.8
	Foreign Currency					38.8	(16.6)	14.5	37.0	148.2	32.1	48.6	93.3	87.2
	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	234.4	95.2
	Domestic Currency					2.5	78.6	38.8	42.0	78.6	369.1	143.8	233.4	95.2
	Foreign Currency					0.0	0.0	2.0	0.3	1.5	13.8	2.7	1.0	0.0
	3. Other Financial Ins.								0.0	0.0	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	1197.4	260.9
	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	264.6	2061.8
	Domestic Currency					200.0	0.0	130.0	0.0	700.0	200.0	200.0	0.0	50.0
	Foreign Currency					6423.8	1005.3	1580.0	1106.7	650.0	258.6	640.8	264.6	2011.8
2	INVESTMENTS	2224.3	2588.6	3980.0	2781.7	5469.7	5144.4	6454.8	7471.7	4212.3	4465.4	6407.4	9199.9	8295.2
	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	6440.6	9886.8
	b. NRB Bond						566.7		0.0	0.0	0.0	1681.8	2759.3	0.0
	c. Govt. Non-Fin. Ins.								0.0	0.0	0.0	0.0	0.0	0.0
	d. Other Non-Fin. Ins.								0.0	0.0	0.0	0.0	0.0	0.0
	e. Non Residents								0.0	0.0	0.0	0.0	0.0	0.0
3	SHARE & OTHER INVESTMENT	10.7	34.3	34.3	96.6	39.9	5746.1	5366.8	5280.3	4319.2	3829.8	2257.0	870.6	3106.5
	a. Interbank Lending												0.0	0.0
	b. Non Residents					0.0	5746.1	5294.7	5190.8	4225.3	3750.9	2067.0	0.0	0.0
	c. Others					39.9		72.1	89.6	93.9	78.9	190.0	870.6	3106.5
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	34282.6	39648.7
	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	33422.3	38739.1
	b. Financial Institutions								0.0	0.0	0.0	0.0	860.3	909.6
	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	0.0	0.0
5	BILL PURCHED	340.3	0.0	180.0	0.0	345.9	252.6	169.5	248.7	285.3	147.2	1311.6	1685.9	1408.7
	a. Domestic Bills Purchased							30.3	44.7	152.8	7.3	1141.1	52.0	31.8
	b. Foreign Bills Purchased	340.3	0.0	180.0	0.0	345.9	252.6	139.2	204.0	132.6	139.9	170.6	23.8	8.9
	c. Import Bills & Imports								0.0	0.0	0.0	0.0	1610.1	1368.0
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	0.0	0.0
	b. Against Foreign Bills								0.0	0.0	0.0	0.0	0.0	0.0
7	FIXED ASSETS					481.0	540.8	575.0	705.2	863.6	969.7	1096.8	1305.4	1308.8
8	OTHER ASSETS	2324.5	1425.7	1351.0	2177.7	1035.8	1050.0	1009.9	1191.8	1238.6	1869.9	2569.8	1833.7	1833.5
	a. Accrued Interests	115.5	313.4											

Table No. 7.7
Statement of Assets & Liabilities of NEPAL SBI BANK LTD.

(Rs. In million)

	Mid-July												
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
Liabilities													
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	2822.1	3197.5
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	2094.0	2355.7
b. Calls in Advance										0.0	0.0	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	475.8	571.8
d. Share Premium					0.0	0.0	0.0	0.0	0.0	0.0	49.7	0.0	0.0
e. Retained Earning		12.2	40.9	12.2	38.2	5.3	1.7	0.7	1.5	3.8	4.2	4.2	2.2
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	237.8	256.6
g. Exchange Fluctuation Fund					5.8	6.2	7.3	7.8	10.2	10.2	10.2	10.3	11.1
2 BORROWINGS	0.0	264.2	65.8	0.0	67.4	0.0	1015.4	1827.5	927.5	308.2	200.0	600.0	800.0
a. NRB	0.0	264.2	65.8	0.0	67.4	0.0		0.0	0.0	0.0	0.0	0.0	0.0
b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0				20.0	0.0	0.0	0.0	0.0	0.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0			815.4	1607.5	727.5	108.2	0.0	0.0	0.0
d. Other Financial Ins.								0.0	0.0	0.0	0.0	0.0	0.0
e. Bonds and Securities							200.0	200.0	200.0	200.0	200.0	600.0	800.0
3 DEPOSITS	6618.4	5572.2	6522.8	7232.1	8645.8	10852.7	11445.2	13715.4	27957.2	34896.3	42415.4	53337.1	58920.5
a. Current	2359.9	1086.7	1300.0	1712.6	1774.1	1375.4	1930.4	1738.1	2864.7	2861.9	4259.4	3777.9	5021.6
Domestic					1724.2	1326.9	1884.3	1694.8	2671.9	2520.4	4156.2	3516.2	3958.0
Foreign					49.9	48.5	46.1	43.3	192.9	341.5	103.2	261.7	1063.6
b. Savings	1259.5	1274.7	1820.7	2024.2	2684.7	2832.7	3274.7	4171.2	5822.3	7348.8	8079.2	10344.8	12902.7
Domestic					2601.0	2764.9	3175.6	4103.7	5751.6	7259.8	7961.3	10278.5	12830.2
Foreign					83.7	67.8	99.1	67.5	70.7	89.0	117.9	66.1	72.5
c. Fixed	2929.4	3132.7	3337.6	3371.4	4086.4	6116.2	5517.3	6854.9	17438.4	22148.9	28013.6	36208.7	38179.0
Domestic					4086.4	5970.4	5354.8	6834.8	7473.0	10408.5	14780.5	16251.5	15215.4
Foreign					0.0	145.8	162.5	20.1	9965.4	11740.5	13233.1	19957.2	22963.6
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	2701.0	2571.6
e. Others	69.6	51.9	64.5	123.9	100.6	79.4	98.1	122.4	186.5	123.1	146.2	305.0	245.6
4 Bills Payable	32.7	35.5	61.6	75.1	62.9	71.6	75.1	62.9	172.6	80.7	120.4	204.9	
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	1846.1	2426.9
1. Sundry Creditors					11.4	86.1	311.2	109.0	95.3	199.8	206.2	452.1	433.7
2. Loan Loss Provision					397.3	613.6	589.2	616.2	474.9	464.2	353.7	321.6	405.8
3. Interest Suspense a/c					475.5	462.8	464.6	513.2	297.9	270.3	140.4	77.0	71.3
4. Others	538.5	574.3	829.1	877.7	73.0	100.6	125.4	309.4	421.8	527.5	766.9	995.4	1516.1
6 Reconciliation A/c	7.1	244.7	0.2	9.7	0.0	0.0	0.0	0.0	0.0	0.0	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	471.1	776.9				
Total	7400.4	6952.2	8000.6	8933.0	10616.6	13735.6	15397.2	18594.0	31989.8	39381.3	47129.9	59196.8	66326.6
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	5686.6	7852.3
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	1186.8	1239.5
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	1167.1	1211.0
Foreign Currency	15.3	18.8	26.5	21.1	18.4	25.6	25.3	13.5	18.5	18.8	29.2	19.7	28.5
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	4321.6	6474.0
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	3269.6	4957.1
Domestic Currency					387.6	626.3	544.0	391.8	380.6	1777.3	2318.0	3229.0	4448.3
Foreign Currency					2.5	3.6	12.7	12.0	63.5	65.5	12.6	40.6	508.8
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	113.5	82.7
Domestic Currency					8.1	4.1	10.8	16.8	45.0	52.3	55.3	108.0	82.7
Foreign Currency					0.6	1.0	2.7	2.0	4.7	4.4	5.5	0.0	0.0
3. Other Financial Ins.					0.0	0.0	0.0	0.0	0.0	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	938.5	1434.2
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	178.3	138.9
Domestic Currency						215.0	350.0	0.0	0.0	0.0	0.0	90.0	138.9
Foreign Currency						148.2	281.9	304.0	0.0	0.0	0.0	88.3	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	4560.7	3665.2
a. Govt. Securities	364.7	503.2	1189.4	1871.5	2470.0	3680.4	2345.6	3093.6	3306.6	4313.3	5574.8	4560.7	3665.2
b. NRB Bond					118.2	0.0		0.0	0.0	592.7	0.0	0.0	0.0
c. Govt. Non-Fin. Ins.								0.0	0.0	0.0	0.0	0.0	0.0
d. Other Non-Fin Ins.								0.0	0.0	0.0	0.0	0.0	0.0
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	19902.7	22240.9
a. Interbank Lending					0.0	0.0	0.0	0.0	9946.7	11904.8	13296.5	0.0	0.0
b. Non Residents					19.5	19.5	31.9	53.3	32.9	37.0	39.6	19902.7	22240.9
c. Others													
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	26403.8	29147.3
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	25296.4	27615.5
b. Financial Institutions							176.4	239.3	383.8	558.0	584.3	1107.4	1433.4
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	0.0	98.4
5 BILL PURCHED	85.3	65.3	5.0	61.6	146.1	190.8	218.4	167.7	146.8	136.2	61.7	59.9	46.6
a. Domestic Bills Purchased					29.5	26.8	51.6	17.8	20.7	17.8	0.0	19.0	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	40.9	46.6
c. Import Bills & Imports								0.0	0.0	0.0	0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	0.0	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
b. Against Foreign Bills								0.0	0.0	0.0	0.0	0.0	0.0
7 FIXED ASSETS	502.3	433.9	695.6	716.1	132.6	147.2	194.3	249.0	405.9	630.3	753.5	1147.4	1198.6
8 OTHER ASSETS	164.6	198.5	389.7	421.2	494.0	431.4	485.2	475.2	385.0	384.8	248.7	381.7	1017.0
a. Accrued Interests													
Financial institution													
Govt. Entp.	0.0	2.3	0.5	0.4				20.0	35.2	62.6	0.0	0.0	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	381.7	1017.0
b. Staff Loans / Adv.								46.5	53.4	87.5	123.8	176.2	383.0
c. Sundry Debtors					1.0	0.9	250.7	38.7	66.5	121.0	44.9	326.3	

Table No. 7.9
Statement of Assets & Liabilities of EVEREST BANK LTD.

(Rs. In million)

		Mid-July												
Liabilities		2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
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	3113.5	4165.7
	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	1391.6	1761.1
	b. Calls in Advance										0.0	0.0	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	803.5	1315.8
	d. Share Premium					6.4	6.4	6.4	206.4	206.4	14.8	14.8	14.8	18.6
	e. Retained Earning		62.5	72.9	62.5	46.9	70.5	108.6	130.5	83.8	82.4	72.6	36.1	57.5
	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	844.7	988.2
	g. Exchange Fluctuation Fund					15.8	15.8	16.7	17.0	22.0	22.0	22.0	22.9	24.6
2	BORROWINGS	80.0	310.3	83.2	433.3	0.0	300.0	300.0	300.0	612.0	704.6	782.0	0.0	871.2
	a. NRB	0.0	81.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	404.6	482.0	0.0	0.0
	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	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	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	0.0	402.4
	e. Bonds and Securities								300.0	300.0	300.0	300.0	0.0	468.9
3	DEPOSITS	4574.5	5461.1	6694.9	8064.0	10097.8	13802.5	19097.7	23976.3	33322.9	36932.3	41127.9	50006.1	57720.5
	a. Current	399.7	489.6	562.4	719.8	1025.2	1155.2	2620.0	2492.3	4859.9	4173.3	4791.2	6098.3	8099.1
	Domestic					997.8	1128.5	2585.2	2443.0	4840.1	4074.3	4741.4	6019.9	7980.8
	Foreign					27.4	26.7	34.8	49.3	19.8	99.1	49.8	78.4	118.2
	b. Savings	1384.1	1733.3	2758.0	3730.7	4806.9	6929.2	9018.0	11883.9	14782.3	13360.0	13039.1	17269.3	21067.5
	Domestic					4767.5	6815.0	8887.7	11724.2	14623.8	13217.7	12926.5	17184.5	20976.8
	Foreign					39.4	114.2	130.3	159.7	158.5	142.3	112.6	84.8	90.7
	c. Fixed	2470.2	2694.6	2803.4	2914.1	3444.5	4298.2	5658.7	6598.0	7094.7	10440.3	15061.9	13007.5	14104.8
	Domestic					3418.0	3758.1	5368.4	6406.0	6630.4	9873.9	14724.0	12914.5	14004.5
	Foreign					26.5	540.1	290.3	192.0	464.2	566.4	338.0	93.0	100.2
	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	12952.2	13753.3
	e. Others	94.9	104.2	143.1	133.8	116.8	126.6	222.1	221.4	292.0	545.9	685.6	678.9	695.8
4	Bills Payable					17.6	11.1	26.8	49.4	148.7	145.5	49.7	62.4	393.1
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	1697.1	2049.5
	1. Sundry Creditors					231.9	29.4	44.5	78.7	93.0	77.6	75.7	235.1	263.5
	2. Loan Loss Provision					317.7	356.1	418.6	497.3	584.9	600.0	604.2	705.9	804.6
	3. Interest Suspense a/c					57.8	61.6	83.1	92.2	81.1	68.6	55.2	88.6	131.9
	4. Others	336.3	505.0	895.0	804.1	174.7	729.4	852.6	823.2	454.6	475.9	500.1	667.6	849.5
6	Reconciliation A/c					2915.4	211.4	1247.8	424.4	12.6	13.1	10.4	9.5	6.5
7	Profit & Loss A/c					275.8	380.5	300.6	722.8	624.1	831.8	931.3	1090.6	1471.1
	Total	5240.2	6774.2	8260.2	9967.2	15069.0	16714.5	23335.3	28565.9	38000.3	42053.0	46895.6	56609.2	66677.6
	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	10363.3	11215.8
	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	1701.0	1723.2
	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	1688.4	1709.9
	Foreign Currency	15.1	23.6	26.8	10.9	12.0	13.3	22.7	13.8	17.4	18.9	12.4	12.6	13.3
	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	8662.3	9492.6
	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	4736.3	8159.8	8205.1
	Domestic Currency					757.1	1136.5	1841.7	1063.2	4342.3	5606.0	4685.1	8132.8	8161.3
	Foreign Currency					17.4	3.0	5.1	17.7	444.9	19.1	21.2	26.9	43.8
	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	144.4	253.0
	Domestic Currency					12.5	6.1	32.6	38.0	24.0	116.0	134.1	144.4	252.9
	Foreign Currency					0.9	0.0	3.7	9.8	2.0	2.1	0.0	0.0	0.1
	3. Other Financial Ins.					0.0	0.0	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	358.2	1034.5
	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	0.0	0.0
	Domestic Currency					570.0	0.0	0.0	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	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	6068.9	6988.3
	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	6068.9	6988.3
	b. NRB Bond								0.0	0.0	0.0	0.0	0.0	0.0
	c. Govt. Non-Fin. Ins.								0.0	0.0	0.0	0.0	0.0	0.0
	d. Other Non-Fin Ins.								0.0	0.0	0.0	0.0	0.0	0.0
	e. Non Residents								0.0	0.0	0.0	0.0	0.0	0.0
3	SHARE & OTHER INVESTMENT	3.7	89.7	17.1	17.1	19.4	652.7	280.5	154.6	804.0	655.6	600.5	1796.4	2275.6
	a. Interbank Lending												0.0	0.0
	b. Non Residents						646.2	274.0	138.4	702.0	291.7	313.1	0.0	0.0
	c. Others					19.4	6.5	6.5	16.2	102.0	363.8	287.5	1796.4	2275.6
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	36376.0	44008.4
	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	29910.3	39485.7
	b. Financial Institutions							388.9	572.9	1632.9	3063.0	2671.6	4581.2	1571.4
	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	1884.4	2951.3
5	BILL PURCHASED					29.7	30.7	40.8	22.1	103.4	26.7	127.1	240.9	189.4
	a. Domestic Bills Purchased					16.4	21.7	28.8	16.3	99.9	18.5	23.1	9.8	0.6
	b. Foreign Bills Purchased					13.3	9.0	12.0	5.8	3.5	8.2	104.0	231.1	188.8
	c. Import Bills & Imports					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
	a. Against Domestic Bills					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
7	FIXED ASSETS					133.7	152.0	170.3	314.9	427.2	463.1	460.3	547.9	631.2
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	1215.9	1369.0
	a. Accrued Interests	94.3	99.8	147.6	176.6	180.6	110.2	72.2	127.5	140.5	108.1	146.4	145.4	167.4
</														

Table No. 7.11

Statement of Assets & Liabilities of NEPAL CREDIT & COMMERCE BANK LTD.

(Rs. In million)

		Mid-July												
Liabilities		2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
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	1748.6	1922.7
	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	1400.0	1470.0
	b. Calls in Advance										0.0	0.0	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	342.3	377.8
	d. Share Premium					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1
	e. Retained Earning		0.0	0.0	113.6	0.0	(468.2)	(1063.2)	(1265.2)	(871.0)	(539.9)	(209.0)	(36.1)	22.7
	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	41.5	47.5
	g. Exchange Fluctuation Fund					1.4	0.0	0.0	0.0	0.0	0.9	0.9	0.9	4.6
2	BORROWINGS	0.0	0.0	19.7	0.0	0.0	0.0	0.0	0.0	0.0	206.9	374.8	0.0	651.3
	a. NRB	0.0	0.0	19.7	0.0	0.0	0.0	0.0	0.0	0.0	206.9	374.8	0.0	651.3
	b. "A" Class Licensed Institution	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	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
	d. Other Financial Ins.		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	e. Bonds and Securities								0.0	0.0	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	16485.4	21650.8
	a. Current	261.2	362.4	252.3	452.5	380.3	372.6	451.4	440.8	593.5	565.4	619.3	646.4	725.4
	Domestic					374.3	361.4	440.7	427.6	587.9	552.9	609.1	625.6	667.4
	Foreign					6.0	11.2	10.7	13.2	5.6	12.5	10.2	20.8	58.0
	b. Savings	600.6	798.3	1024.6	1919.8	2626.1	3370.3	3317.3	4557.3	5457.7	4933.3	4923.8	5418.1	5748.4
	Domestic					2572.1	3300.0	3260.5	4468.7	5380.6	4855.3	4828.2	5329.7	5567.4
	Foreign					54.0	70.3	56.8	88.6	77.1	78.0	95.6	88.4	181.0
	c. Fixed	2710.2	2421.5	2613.0	2659.5	2676.5	1922.9	1736.6	508.5	1145.5	1902.3	3137.7	4868.8	9163.5
	Domestic					2675.2	1922.9	1735.7	508.5	1145.5	1902.3	3137.7	4780.5	8943.0
	Foreign					1.3	0.0	0.9	0.0	0.0	0.0	0.0	88.3	220.6
	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	5411.3	5821.1
	e. Others	94.0	65.8	54.2	88.3	127.6	115.3	94.6	95.1	117.4	141.8	144.6	140.8	192.4
4	Bills Payable					5.8	6.3	14.5	110.2	15.4	30.7	8.7	14.1	13.6
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	1494.5	1905.2
	1. Sundry Creditors					25.8	29.2	18.4	35.9	284.3	605.4	623.6	146.1	193.3
	2. Loan Loss Provision					584.9	684.7	1406.9	861.4	325.5	332.2	397.5	403.0	554.9
	3. Interest Suspense a/c					504.9	754.0	902.7	621.7	218.4	154.8	145.6	151.8	207.6
	4. Others	466.4	928.0	811.8	715.3	104.9	183.1	240.4	469.6	581.1	731.8	796.0	793.6	949.4
6	Reconciliation A/c					0.1	14.8	41.8	60.6	0.0	0.0	0.0	0.0	34.1
7	Profit & Loss A/c					98.3	31.2		495.6	410.6	457.0	214.8	197.8	370.9
	Total	4603.3	5017.8	5636.3	7616.2	8680.3	8640.8	8816.7	10175.9	11657.0	14442.5	15035.6	19940.5	26548.6
	Assets													0.0
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	2282.2	4390.6
	a. Cash Balance	113.0	167.5	246.4	209.7	151.4	230.6	265.8	592.6	342.7	517.7	420.5	647.2	741.9
	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	640.7	735.2
	Foreign Currency	19.5	18.5	54.0	26.7	10.9	10.8	9.0	12.3	21.7	7.9	7.2	6.5	6.7
	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	1635.0	3600.8
	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	1339.8	3208.2
	Domestic Currency					452.2	468.8	248.3	757.7	775.6	1483.6	1067.3	1324.5	3206.4
	Foreign Currency					(11.2)	9.4	6.8	4.7	5.9	(0.5)	4.5	15.4	1.8
	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	166.3	211.9
	Domestic Currency					22.1	19.2	68.4	37.2	19.3	56.6	84.1	165.9	210.9
	Foreign Currency					1.4	0.4	2.6	0.8	1.5	0.5	0.2	0.4	1.0
	3. Other Financial Ins.					0.0	0.0	120.0	0.0	0.0	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	128.9	180.7
	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	0.0	48.0
	Domestic Currency					10.0	0.0	40.0	60.0	60.0	90.0	20.0	0.0	0.0
	Foreign Currency					37.9	21.1	35.7	94.4	126.4	69.9	0.0	0.0	48.0
2	INVESTMENTS	197.7	199.7	315.2	511.9	324.7	521.6	1155.3	1835.6	1427.6	1861.0	2005.9	3034.2	4072.8
	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	2934.2	4072.8
	b. NRB Bond								0.0	0.0	0.0	0.0	0.0	0.0
	c. Govt. Non-Fin. Ins.								0.0	0.0	0.0	0.0	0.0	0.0
	d. Other Non-Fin Ins.								100.0	0.0	100.0	100.0	100.0	0.0
	e. Non Residents								0.0	0.0	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	179.4	286.1
	a. Interbank Lending												20.0	0.0
	b. Non Residents								0.0	0.0	0.0	0.0	0.0	0.0
	c. Others					68.1	75.6	70.0	64.4	155.6	99.2	159.4	159.4	286.1
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	12868.1	15919.5
	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	12443.2	15577.5
	b. Financial Institutions							173.4	173.4	173.4	185.8	197.1	133.0	214.7
	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	291.9	127.3
5	BILL PURCHASED	31.8	0.2	0.5	19.3	104.0	78.1	38.3	196.5	42.1	14.5	12.7	32.5	93.8
	a. Domestic Bills Purchased					78.4	69.6	10.7	187.6	41.4	4.1	3.5	6.4	0.0
	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	26.1	38.6
	c. Import Bills & Imports					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	55.2
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	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
7	FIXED ASSETS					197.0	201.0	203.2	228.8	344.3	430.9	471.9	526.4	556.9
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	491.7	768.6
	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	179.7	229.4
	Financial institution											39.1	0.0	0.1
	Govt. Entp.													

Table No. 7.12

Statement of Assets & Liabilities of NIC Asia Bank Ltd.*

(Rs. In million)

	Liabilities	Mid-July												
		2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
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	1998.3	4215.9
	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	1311.6	2311.6
	b. Calls in Advance									0.0	0.0	0.0	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	409.7	619.3
	d. Share Premium					0.0	0.0	0.0	0.0	41.9	41.9	41.9	41.9	67.8
	e. Retained Earning		11.8	7.6	3.1	82.1	11.5	25.0	11.9	1.6	30.6	2.1	68.2	1029.5
	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	153.2	162.8
	g. Exchange Fluctuation Fund					3.6	4.1	4.7	0.0	0.0	10.4	13.4	13.9	25.0
2	BORROWINGS	0.0	0.0	274.8	60.0	450.0	657.7	552.1	535.0	860.4	1923.3	973.3	332.4	184.9
	a. NRB	0.0	0.0	0.0	60.0	0.0	0.0	200.0	0.0	0.0	1287.1	630.8	0.0	0.0
	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	132.4	184.9
	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	0.0	0.0
	d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	e. Bonds and Securities					200.0	200.0	200.0	200.0	200.0	200.0	200.0	200.0	0.0
3	DEPOSITS	3575.8	3165.3	3143.9	5146.4	6243.3	8765.8	10068.3	13078.5	15579.9	15968.9	18394.4	22111.8	39911.0
	a. Current	248.0	257.2	235.8	278.5	233.1	391.8	510.2	648.2	831.4	1219.9	1608.7	1568.8	1389.0
	Domestic					206.3	357.1	473.8	621.9	811.6	1187.5	1568.5	1546.0	1381.1
	Foreign					26.8	34.7	36.4	26.3	19.7	32.4	40.3	22.7	7.9
	b. Savings	526.0	576.2	733.7	1280.4	2026.3	2797.4	3335.7	3667.7	3993.7	3732.6	3869.8	5129.5	9307.6
	Domestic					2018.7	2745.8	3249.8	3554.2	3916.3	3658.0	3812.4	5096.1	9219.1
	Foreign					7.6	51.6	85.9	113.5	77.4	74.5	57.4	33.4	88.6
	c. Fixed	1958.0	1347.1	1143.0	2083.1	2930.6	4064.5	4074.6	5876.0	7580.1	7554.1	9517.6	9649.9	18824.6
	Domestic					2559.3	3296.2	3689.1	5336.0	7118.3	7232.5	8786.6	9149.6	18679.8
	Foreign					371.3	768.3	385.5	539.9	461.8	321.5	730.9	500.3	144.8
	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	5644.2	10202.2
	e. Others	46.7	41.9	65.3	88.2	63.4	52.9	81.6	72.3	105.5	121.5	106.7	119.5	188.5
4	Bills Payable	286.7	166.1	302.9	388.6	283.3	91.5	31.7	31.8	238.9	10.6	5.2	39.3	62.5
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	1053.8	3511.2
	1. Sundry Creditors					16.4	51.5	50.3	206.2	290.7	94.4	229.5	405.3	1213.1
	2. Loan Loss Provision					174.7	244.7	225.6	20.7	199.7	196.5	231.6	280.9	856.6
	3. Interest Suspense a/c					9.1	9.0	3.5	2.9	5.4	27.5	36.9	83.5	260.4
	4. Others	286.7	166.1	302.9	388.6	12.7	24.0	20.5	257.5	120.2	367.4	433.4	284.1	1181.1
6	Reconciliation A/c					32742.2	38555.3	47040.6	0.0	73119.7	0.0	0.0	0.0	0.0
7	Profit & Loss A/c					193.6	148.8	232.1	248.9	357.1	447.4	498.4	394.2	622.5
	Total	4382.3	3862.7	4247.7	6154.2	40490.7	49221.4	58991.2	15451.4	92123.8	20696.2	22567.6	25929.9	48509.0
	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	2755.4	6075.7
	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	609.3	872.9
	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	603.7	851.0
	Foreign Currency	9.9	19.5	7.3	13.5	10.3	9.9	8.9	8.2	12.1	5.0	6.8	5.6	21.9
	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	2146.1	4810.0
	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	1659.2	4222.1
	Domestic Currency					830.0	447.3	355.6	622.0	954.3	568.1	811.6	1647.5	4191.3
	Foreign Currency					2.4	3.4	3.2	12.2	16.7	21.2	6.3	11.6	30.8
	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	271.6	246.8
	Domestic Currency					18.7	33.6	29.0	137.3	27.6	498.0	61.4	271.1	246.3
	Foreign Currency					0.6	0.7	0.2	0.8	0.4	0.6	0.4	0.5	0.5
	3. Other Financial Ins.					0.0	0.0	51.3	22.1	0.0	212.2	0.0	0.0	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	215.4	341.1
	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	0.0	392.8
	Domestic Currency					0.0	167.5	130.0	160.0	0.0	100.0	0.0	0.0	392.8
	Foreign Currency					89.9	186.0	33.0	0.0	0.0	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	3785.7	6369.4
	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	3622.2	6192.0
	b. NRB Bond							0.0	0.0	0.0	0.0	0.0	0.0	0.0
	c. Govt. Non-Fin. Ins.							0.0	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							0.0	0.0	291.2	132.0	163.5	177.5	0.0
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	287.3	85.4
	a. Interbank Lending												0.0	18.0
	b. Non Residents					287.1	505.5	378.8	689.6	784.4	418.9	641.3	0.0	0.0
	c. Others					91.5	217.8	116.6	76.5	46.5	257.7	231.0	287.3	67.4
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	17460.2	32240.9
	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	17460.2	32240.9
	b. Financial Institutions							338.7	436.4	362.3	303.3	275.9	0.0	0.0
	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	0.0	0.0
5	BILL PURCHASED	49.7	9.4	10.5	6.6	17.9	19.3	21.1	18.8	26.5	23.2	16.2	63.0	172.2
	a. Domestic Bills Purchased					5.9	5.3	4.6	0.5	0.2	6.6	3.9	58.2	0.0
	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	4.7	172.2
	c. Import Bills & Imports					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	31.7	26.2	10.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	a. Against Domestic Bills													
	b. Against Foreign Bills	0.0	31.7	26.2	10.9	0.0	0.0	0.0	0.0	0.0	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	405.6	475.4
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	1160.5	2792.1
	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	136.0	319.5

Table No. 7.13

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	2012	2013
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	1849.2	2033.4
	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	1430.0	1601.6
	b. Calls in Advance									0.0	0.0	0.0	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	330.8	369.5
	d. Share Premium					0.0	0.0	0.0	0.0	0.0	0.0	5.3	5.3	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)	20.9	17.1
	f. Others Reserves	1.0	1.3	1.8	54.9	0.0	0.0	0.0	0.0	0.0	0.0	61.5	60.3	37.0
	g. Exchange Fluctuation Fund					4.7	0.0	1.7	1.7	1.7	1.7	1.7	1.8	2.9
2	BORROWINGS	0.0	121.5	90.0	164.7	0.0	0.0	23.5	0.0	19.5	15.0	0.0	0.0	48.0
	a. NRB	0.0	0.0	0.0	164.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	b. "A"Class Licensed Institution	0.0	0.0	90.0	0.0	0.0	0.0	23.5	0.0	19.5	15.0	0.0	0.0	48.0
	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
	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	0.0	0.0	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	7668.6	10816.9
	a. Current	66.6	122.8	158.7	200.0	149.8	159.9	348.0	336.8	528.3	351.5	301.5	372.0	341.5
	Domestic					143.7	154.1	327.1	324.9	528.3	338.2	261.6	358.5	330.9
	Foreign					6.1	5.8	20.9	11.9	0.0	13.3	39.9	13.5	10.6
	b. Savings	435.0	548.5	571.2	833.2	940.9	1769.4	2703.5	3304.4	3206.9	2106.9	2035.1	2408.2	2843.6
	Domestic					940.0	1768.9	2694.9	3283.6	3182.8	2079.0	2018.3	2394.1	2830.9
	Foreign					0.9	0.5	8.6	20.8	24.1	28.0	16.8	14.1	12.7
	c. Fixed	1271.3	1674.9	1808.1	1829.5	2142.8	1822.0	1660.1	878.1	1113.4	2109.1	3673.9	3573.3	5025.0
	Domestic					2107.5	1747.6	1593.6	864.9	1098.5	2094.8	3660.4	3560.1	5010.6
	Foreign					35.3	74.4	66.5	13.1	14.8	14.4	13.5	13.2	14.4
	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	1262.6	2553.5
	e. Others	51.3	31.9	45.9	51.1	55.5	85.1	90.8	59.8	45.7	39.2	46.7	52.5	53.3
4	Bills Payable					47.4	104.6	14.3	29.1	17.9	10.3	6.2	5.4	4.4
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	492.4	712.8
	1. Sundry Creditors					6.0	57.8	39.3	65.0	47.5	82.9	86.5	101.0	160.1
	2. Loan Loss Provision					645.9	1391.3	1062.4	914.0	698.0	385.5	101.1	89.0	167.3
	3. Interest Suspense a/c					112.7	238.9	260.9	241.3	246.2	133.0	153.5	52.9	59.8
	4. Others	95.6	292.0	221.3	484.4	10.9	36.0	106.1	146.0	185.9	238.3	163.0	249.6	325.6
6	Reconciliation A/c					4.6	14.0	0.0	0.0	5.2	0.0	0.0	0.2	0.0
7	Profit & Loss A/c					0.0	0.0	225.9	328.7	391.8	297.7	399.9	217.5	152.4
	Total	2544.1	3410.9	3651.6	4785.1	5383.3	6735.2	7134.9	7393.8	8445.9	8077.4	9125.5	10233.3	13767.9
	Assets													0.0
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	2210.6	3507.8
	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	269.9	335.8
	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	263.8	308.8
	Foreign Currency	7.2	8.5	17.0	18.3	10.6	11.0	9.0	4.5	11.9	7.2	5.4	6.1	26.9
	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	1940.7	3172.0
	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	1788.3	2959.3
	Domestic Currency					206.9	176.5	273.3	401.2	739.8	555.3	713.3	1781.5	2950.9
	Foreign Currency					4.9	1.8	7.2	10.2	10.1	6.0	7.7	6.8	8.3
	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	45.7	106.5
	Domestic Currency					12.6	20.3	54.1	53.4	62.3	168.7	12.1	45.7	106.4
	Foreign Currency					3.0	0.2	0.0	0.0	0.0	0.5	0.3	0.0	0.1
	3. Other Financial Ins.					0.0	0.0	0.0	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	106.7	106.2
	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	0.0	0.0
	Domestic Currency					0.0	50.0	250.0	53.9	285.0	55.0	0.0	0.0	0.0
	Foreign Currency					120.5	0.0	80.1	13.8	31.8	0.0	0.0	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	455.4	357.2
	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	455.4	357.2
	b. NRB Bond								0.0	0.0	0.0	0.0	0.0	0.0
	c. Govt. Non-Fin. Ins.								0.0	0.0	0.0	0.0	0.0	0.0
	d. Other Non-Fin Ins.								0.0	0.0	0.0	0.0	0.0	0.0
	e. Non Residents								0.0	0.0	0.0	0.0	0.0	0.0
3	SHARE & OTHER INVESTMENT	3.3	170.7	20.8	5.3	16.0	147.0	33.9	85.9	209.6	84.9	81.3	93.8	84.8
	a. Interbank Lending					16.0	46.0	5.7	6.4	131.5	10.1	10.1	93.8	84.8
	b. Non Residents						101.0	28.2	79.6	78.2	74.8	71.2	0.0	0.0
	c. Others													
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	6978.8	9175.0
	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	6830.5	8482.4
	b. Financial Institutions							150.5	164.3	140.9	101.4	201.0	1.0	537.1
	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	147.3	155.5
5	BILL PURCHASED	0.2	1.2	5.3	11.0	12.9	69.0	6.4	1.6	1.1	0.7	1.8	0.4	0.0
	a. Domestic Bills Purchased					2.9	0.2	0.7	0.2	0.0	0.0	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	0.4	0.0
	c. Import Bills & Imports					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	0.0	0.0
	a. Against Domestic Bills													
	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	0.0
7	FIXED ASSETS					47.2	50.1	75.6	76.5	92.0	143.3	167.3	197.1	239.3
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	223.1	321.5
	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	51.3	59.8
	Financial institution													
	Govt. Entp.	0.0	0.0	0.0	0.0	0.0	4.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Private Sector	57.0	65.3	65.										

Table No. 7.15
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	2012	2013
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	2213.8	2377.1
	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	1603.8	1603.8
	b. Calls in Advance										0.0	0.0	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	285.7	340.8
	d. Share Premium					0.0	0.0	0.0	0.0	0.0	4.4	4.4	4.4	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	2.9	14.2
	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	308.1	402.1
	g. Exchange Fluctuation Fund					3.7	3.7	5.3	5.7	5.9	5.9	6.4	8.9	11.8
2	BORROWINGS	0.0	32.0	0.0	0.0	401.8	224.4	213.0	100.0	693.4	829.7	1060.9	405.4	0.0
	a. NRB	0.0	32.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	384.0	0.0	0.0
	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	5.4	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
	d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	e. Bonds and Securities								0.0	400.0	400.0	400.0	400.0	0.0
3	DEPOSITS	316.0	1180.0	2513.1	4816.5	6270.1	7800.4	10560.0	12781.0	15860.6	17408.5	16986.3	21985.2	25318.6
	a. Current	37.3	84.1	135.1	250.8	280.3	355.2	401.0	600.9	779.2	634.2	792.4	955.6	1031.7
	Domestic					260.4	344.9	382.4	570.0	758.1	601.1	733.1	932.5	1001.6
	Foreign					19.9	10.3	18.6	30.9	21.2	33.1	59.2	23.0	30.1
	b. Savings	75.4	260.9	461.9	910.9	1515.5	2317.9	4469.0	4142.7	4150.0	5114.4	6551.4	5887.1	6822.7
	Domestic					1488.4	2265.3	4319.8	3966.1	4042.8	5012.7	6441.6	5834.4	6750.1
	Foreign					27.1	52.6	149.2	176.6	107.2	101.7	109.9	52.7	72.6
	c. Fixed	86.8	332.3	795.4	1292.4	2302.1	3189.9	2772.2	3799.6	4527.0	7206.2	6654.7	9158.1	11353.1
	Domestic					2282.5	2983.1	2650.4	3473.0	4506.5	6877.5	6005.9	8442.1	10327.8
	Foreign					19.6	206.8	121.8	326.6	20.5	328.7	648.8	715.9	1025.3
	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	5805.2	5968.0
	e. Others	11.5	20.0	27.4	62.5	69.4	56.7	90.1	113.3	268.7	187.2	136.2	179.2	143.1
4	Bills Payable					7.3	11.9	16.6	65.3	70.0	42.3	8.1	20.7	21.3
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	1866.3	2453.5
	1. Sundry Creditors					146.2	248.6	195.9	513.6	511.7	735.5	1046.6	630.2	728.2
	2. Loan Loss Provision					144.2	130.3	133.4	189.6	199.0	296.4	508.7	508.7	752.6
	3. Interest Suspense a/c					5.9	22.9	42.1	53.8	71.6	83.2	113.1	184.0	249.4
	4. Others	8.6	52.4	205.6	412.1	66.7	42.4	20.5	28.0	75.6	75.8	185.8	543.4	723.2
6	Reconciliation A/c					0.0	0.0	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	260.4	291.5
	Total	674.6	1611.7	3067.3	5730.0	7695.5	9390.6	12324.4	15619.0	19265.1	21499.7	21902.7	26751.9	30462.1
	Assets													0.0
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	4043.9	4160.3
	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	584.1	638.8
	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	574.5	622.2
	Foreign Currency	2.3	6.9	2.2	3.7	3.3	5.9	12.2	23.2	18.6	6.5	18.9	9.7	16.6
	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	3138.5	2768.1
	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	2862.9	2538.0
	Domestic Currency					211.1	207.8	368.1	232.5	1091.0	1660.7	526.6	2856.1	2518.2
	Foreign Currency					8.7	1.4	16.7	12.1	29.7	6.0	0.3	6.8	19.7
	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	121.3	61.9
	Domestic Currency					3.8	4.7	2.8	57.6	12.5	152.9	25.3	119.5	65.9
	Foreign Currency					1.7	1.3	2.8	1.6	3.7	5.5	0.1	1.8	(4.0)
	3. Other Financial Ins.					0.0	0.0	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	154.3	168.3
	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	321.2	753.4
	Domestic Currency					0.0	145.0	372.2	25.0	90.0	365.0	230.8	0.0	484.5
	Foreign Currency					69.9	280.3	380.2	531.8	212.4	300.0	220.7	321.2	268.9
2	INVESTMENTS	19.8	116.7	236.0	601.9	1220.7	1114.3	1297.9	1469.1	1080.1	1729.9	2804.8	2562.6	3591.8
	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	2562.6	3591.8
	b. NRB Bond								0.0	0.0	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	0.0	0.0
	d. Other Non-Fin Ins.								0.0	0.0	0.0	0.0	0.0	0.0
	e. Non Residents								0.0	0.0	0.0	0.0	0.0	0.0
3	SHARE & OTHER INVESTMENT	0.0	138.3	187.5	0.0	120.0	0.4	0.4	168.2	158.3	21.9	727.5	365.9	543.3
	a. Interbank Lending												77.8	49.1
	b. Non Residents					0.0	0.0	0.0	0.0	0.0	0.0	270.6	0.0	0.0
	c. Others					120.0	0.4	0.4	168.2	158.3	21.9	457.0	288.2	494.2
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	17808.6	20083.2
	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	17515.7	19629.3
	b. Financial Institutions							151.3	248.2	178.2	76.6	166.9	292.9	453.9
	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	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	68.9	36.6
	a. Domestic Bills Purchased					4.6	21.0	22.5	45.3	75.5	63.8	10.7	53.1	5.8
	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	15.9	30.8
	c. Import Bills & Imports					26.2	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	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
7	FIXED ASSETS					81.5	89.7	189.3	221.9	247.9	285.2	305.8	595.8	625.0
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	1306.2	1358.0
	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	199.0	297.5
	Financial Institution											28.2	0.2	0.4
	Govt. Entp.	0.0	0.0		0.0	0.0	0.0</							

Statement of Assets & Liabilities of LAXMI BANK LTD.

(Rs. In million)

		Mid-July											
Liabilities		2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1	CAPITAL FUND	275.0	330.0	550.0	612.8	618.1	798.8	1047.9	1158.3	1795.6	1912.8	2113.9	2300.8
	a. Paid-up Capital	275.0	330.0	549.2	609.8	609.8	729.7	913.2	1098.1	1613.5	1613.5	1694.1	1694.1
	b. Calls in Advance									0.0	0.0	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	230.0	301.3
	d. Share Premium				0.0	0.0	0.0	0.0	0.0	13.1	13.1	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	11.3	69.2
	f. Others Reserves	0.0	0.0	0.6	0.0	0.0	53.4	53.4	0.0	51.8	104.5	154.0	206.6
	g. Exchange Fluctuation Fund				0.7	0.7	1.0	1.4	2.9	6.3	9.7	11.4	16.5
2	BORROWINGS	0.0	70.0	317.0	17.7	29.8	0.0	450.0	800.0	450.0	350.0	378.0	750.0
	a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.0	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	0.0	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	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	350.0	350.0	350.0	350.0	750.0
3	DEPOSITS	112.6	691.8	1684.3	3028.6	4444.3	7611.7	10917.2	16051.3	18082.9	18299.6	22831.8	25960.6
	a. Current	2.8	49.7	211.1	429.4	94.6	378.6	284.4	1043.8	819.8	749.6	878.6	994.1
	Domestic				404.4	84.5	360.9	266.3	1014.4	769.2	665.5	803.9	898.6
	Foreign				25.0	10.1	17.7	18.1	29.4	50.6	84.0	74.7	95.5
	b. Savings	17.9	98.5	185.5	446.7	1000.1	1857.2	2590.4	3463.2	3684.9	3215.7	4403.2	5002.9
	Domestic				442.1	985.0	1784.7	2412.2	3287.7	3464.2	3070.6	4224.7	4891.1
	Foreign				4.6	15.1	72.5	178.3	175.5	220.7	145.1	178.5	111.7
	c. Fixed	64.5	288.6	1082.9	1779.2	2657.6	4256.2	5824.7	7185.0	7821.6	9453.5	10733.6	13580.0
	Domestic				1729.7	2642.7	4117.5	5404.6	6406.5	6472.5	8600.5	9343.9	11881.4
	Foreign				49.5	14.9	138.7	420.1	778.5	1349.1	853.0	1389.8	1698.6
	d. Call Deposits	24.4	247.2	187.8	346.8	651.0	947.3	2068.6	4003.9	5455.4	4673.9	6517.8	5914.3
	e. Others	3.0	7.8	17.0	26.5	41.0	172.4	149.1	355.3	301.2	207.0	298.6	469.4
4	Bills Payable				31.4	85.0	55.4	5.9	16.2	5.3	302.1	1.8	1.6
5	Other Liabilities	1.9	20.3	70.4	196.1	268.1	269.1	485.8	643.2	969.3	1207.3	1466.8	1834.6
	1. Sundry Creditors				58.4	73.9	21.2	26.4	33.0	48.2	41.3	17.9	2.7
	2. Loan Loss Provision				64.4	69.8	91.8	113.5	147.7	176.2	185.5	218.6	356.3
	3. Interest Suspense a/c				2.1	10.1	15.5	19.3	21.9	29.3	40.1	79.1	88.6
	4. Others	1.9	20.3	70.4	75.2	114.3	140.6	326.6	440.5	715.6	940.4	1151.2	1387.1
6	Reconciliation A/c							0.0	0.0	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	357.3	443.1
	Total	389.5	1112.1	2621.7	3936.2	5509.1	8800.5	13027.6	18855.1	21629.3	22452.2	27149.5	31290.8
	Assets												0
1	LIQUID FUNDS	222.8	168.5	490.8	529.1	225.2	482.7	1489.9	2082.8	2744.1	2823.3	5108.2	3905.1
	a. Cash Balance	3.0	16.0	37.0	105.9	66.6	119.4	267.9	211.7	244.3	355.4	407.8	357.7
	Nepalese Notes & Coins	2.8	15.2	35.4	101.7	64.3	109.2	262.6	200.6	239.9	350.4	398.9	347.3
	Foreign Currency	0.2	0.8	1.6	4.2	2.3	10.2	5.4	11.1	4.4	5.0	8.9	10.4
	b. Bank Balance	165.8	137.5	342.6	358.6	158.6	350.3	970.2	1621.1	1595.4	2417.9	4700.4	3236.1
	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	3767.0	2871.4
	Domestic Currency				252.0	128.5	319.0	701.6	1224.0	1206.5	1802.6	3699.4	2802.0
	Foreign Currency				2.9	3.9	4.7	18.8	19.6	15.9	71.0	67.6	69.4
	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	166.3	63.1
	Domestic Currency				31.5	8.2	4.1	46.0	59.4	36.1	81.3	154.0	47.3
	Foreign Currency				1.1	0.2	0.0	0.0	0.0	0.0	47.3	12.3	15.8
	3. Other Financial Ins.				0.0	0.0	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	767.1	301.6
	c. Money at Call	54.0	15.0	111.2	64.6	0.0	13.0	251.7	250.0	904.4	50.0	0.0	311.3
	Domestic Currency				1.0	0.0	13.0	251.7	250.0	150.0	50.0	0.0	100.0
	Foreign Currency				63.6	0.0	0.0	0.0	0.0	754.4	0.0	0.0	211.3
2	INVESTMENTS	30.0	95.0	283.9	401.0	425.0	977.8	734.7	933.9	1520.4	2019.7	2055.5	4220.4
	a. Govt. Securities	30.0	95.0	283.9	401.0	425.0	977.8	684.7	883.9	1470.4	1969.7	2005.5	4220.4
	b. NRB Bond							0.0	0.0	0.0	0.0	0.0	0.0
	c. Govt. Non-Fin. Ins.							0.0	0.0	0.0	50.0	50.0	0.0
	d. Other Non-Fin. Ins.							50.0	50.0	50.0	0.0	0.0	0.0
	e. Non Residents							0.0	0.0	0.0	0.0	0.0	0.0
3	SHARE & OTHER INVESTMENT	0.0	0.0	0.0	13.4	155.6	459.3	516.5	1715.4	1676.7	1031.9	1712.8	1197.2
	a. Interbank Lending				0.0	0.0	0.0	0.0	0.0	989.3	612.3	0.0	0.0
	b. Non Residents												
	c. Others				13.4	155.6	459.3	516.5	1715.4	687.4	419.6	1712.8	1197.2
4	LOANS & ADVANCES	124.1	764.0	1701.0	2700.8	4274.3	6527.5	9784.0	13446.1	14731.8	15262.7	15847.8	19143.1
	a. Private Sector	74.1	764.0	1701.0	2700.8	4149.7	6374.2	9784.0	13446.1	14283.8	14789.0	15383.6	18788.5
	b. Financial Institutions							0.0	0.0	316.4	339.0	329.6	354.6
	c. Government Organizations	50.0	0.0	0.0	0.0	124.6	153.3	0.0	0.0	131.6	134.6	134.6	0.0
5	BILL PURCHASED	0.0	12.2	49.8	35.2	0.3	1.7	10.5	17.3	4.6	126.8	849.3	957.2
	a. Domestic Bills Purchased				0.0	0.0	1.7	10.5	17.3	1.3	23.6	43.7	21.0
	b. Foreign Bills Purchased	0.0	12.2	49.8	35.2	0.3	0.0	0.0	0.0	3.3	1.2	805.6	936.2
	c. Import Bills & Imports				0.0	0.0	0.0	0.0	0.0	0.0	102.0	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	0.0
	a. Against Domestic Bills				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
7	FIXED ASSETS				149.0	162.3	194.5	273.6	323.1	380.5	450.5	434.5	658.7
8	OTHER ASSETS	12.6	72.4	96.2	83.6	243.6	145.8	203.6	331.7	570.1	737.3	1141.5	1209.1
	a. Accrued Interests	0.7	5.2	14.9	23.0	28.1	24.9	32.7	49.5	115.9	68.1	105.2	115.0
	Financial Institution											0.0	0.1
	Govt. Entp.	0.0	0.3	0.0	0.0	0.0	0.1	32.7	0.0	0.0	0.0	0.0	26.5
	Private Sector	0.7	4.9	14.9	23.0	28.1	24.8	0.0	49.5	115.9	68.1	105.2	88.4
	b. Staff Loans / Adv.					12.7	25.6	30.3	53.0	64.5	89.1	161.0	204.2
	c. Sundry Debtors				9.7	59.3	6.8	0.9	6.2	8.4	131.5	18.7	18.7
	d. Cash In Transit				0.0	0.0	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	743.9	871.3
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Table No. 7.17

Statement of Assets & Liabilities of SIDDHARTHA BANK LTD.

(Rs. In million)

		Mid-July										
Liabilities		2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1	CAPITAL FUND	350.0	350.0	377.2	537.9	703.2	931.7	1296.1	1492.8	1877.7	1989.2	(964.2)
	a. Paid-up Capital	350.0	350.0	350.0	500.0	600.0	828.0	952.2	1310.4	1571.1	1619.2	3716.4
	b. Calls in Advance								0.0	0.0	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	228.8	1669.7
	d. Share Premium			0.0	0.0	0.0	0.0	0.0	0.0	13.7	0.0	0.0
	e. Retained Earning	0.0	0.0	27.2	0.0	0.0	0.0	1.1	16.8	44.7	32.3	(7131.1)
	f. Others Reserves	0.0	0.0	0.0	0.0	74.9	56.2	264.3	40.5	74.9	101.5	764.3
	g. Exchange Fluctuation Fund			0.0	0.0	1.2	1.4	3.7	6.7	6.7	7.3	16.5
2	BORROWINGS	110.0	220.0	190.0	181.2	430.0	205.1	327.6	572.8	298.5	697.1	2342.7
	a. NRB	0.0	0.0	0.0	70.0		0.0	0.0	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	45.0	0.0
	c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0		0.0	0.0	0.0	25.7	0.0	2342.7
	d. Other Financial Ins.	0.0	0.0	0.0	0.0		0.0	0.0	0.0	45.0	24.3	0.0
	e. Bonds and Securities				0.0		0.0	0.0	227.8	227.8	627.8	0.0
3	DEPOSITS	391.6	1291.3	2461.9	3918.1	6625.2	10253.5	15984.9	20217.7	21604.0	26019.0	62988.9
	a. Current	49.8	58.8	85.7	82.3	150.8	232.7	393.7	365.5	502.8	747.4	13790.7
	Domestic			81.6	79.1	137.5	226.9	370.9	353.9	402.3	590.6	13575.5
	Foreign			4.1	3.2	13.3	5.9	22.8	11.6	100.5	156.9	215.2
	b. Savings	64.2	267.6	525.7	1128.4	1881.7	2654.7	3469.6	2962.3	3169.7	5666.1	33812.7
	Domestic			523.7	1120.4	1872.3	2626.8	3445.8	2940.0	3142.1	5640.9	33802.0
	Foreign			2.0	8.0	9.4	27.9	23.8	22.3	27.5	25.3	10.7
	c. Fixed	66.9	537.2	1196.5	1632.1	3022.6	4562.7	7158.2	10202.7	11458.3	10966.9	12651.4
	Domestic			1169.8	1617.3	3009.6	4429.3	6925.6	9193.8	10710.9	9996.7	12651.4
	Foreign			26.7	14.8	13.0	133.4	232.6	1008.9	747.4	970.2	0.0
	d. Call Deposits	189.7	393.4	620.9	1029.6	1493.3	2721.6	4849.2	6564.8	6303.0	8343.7	1711.9
	e. Others	21.0	34.3	33.1	45.7	76.8	81.9	114.3	122.4	170.3	294.8	1022.1
4	Bills Payable			7.3	1.2	10.5	0.7	0.2	0.0	0.0	0.0	99.8
5	Other Liabilities	23.8	93.4	110.1	160.5	255.7	506.1	644.0	734.0	1431.0	1934.6	10040.2
	1. Sundry Creditors			20.3	27.2	67.4	114.6	218.4	255.9	630.1	676.4	3680.3
	2. Loan Loss Provision			62.4	73.9	99.3	141.0	171.9	229.3	258.2	407.0	1994.1
	3. Interest Suspense a/c			3.9	18.5	18.1	23.8	19.8	38.0	71.4	116.4	3307.5
	4. Others	23.8	93.4	23.5	40.9	70.9	226.7	234.0	210.8	471.3	734.9	1058.4
6	Reconciliation A/c			4.0	1.6	1259.7	(1.3)	(6.5)	0.2	0.0	0.0	1872.2
7	Profit & Loss A/c			42.7	100.1	157.5	246.3	348.8	255.2	303.0	304.5	791.5
	Total	875.4	1954.7	3193.2	4900.6	9441.8	12142.3	18595.2	23272.7	25514.1	30944.4	77171.2
	Assets											0.0
1	LIQUID FUNDS	97.1	246.7	170.0	362.1	732.8	1022.2	2028.0	3056.4	2788.5	5087.7	14384.2
	a. Cash Balance	9.3	18.3	33.4	65.0	130.4	149.0	270.9	326.9	491.2	936.5	3274.2
	Nepalese Notes & Coins	8.6	17.1	32.8	62.3	126.4	145.7	265.7	320.9	479.8	790.5	2334.7
	Foreign Currency	0.7	1.2	0.6	2.7	4.0	3.4	5.2	6.0	11.5	146.0	39.5
	b. Bank Balance	55.7	53.6	104.1	57.1	376.0	288.4	1272.2	2050.5	1414.4	3478.7	11810.0
	1. In Nepal Rastra Bank	42.6	35.4	45.6	48.8	380.7	270.2	980.4	1027.4	1222.4	2925.1	10411.8
	Domestic Currency			45.1	47.2	378.9	268.1	977.3	1021.8	1219.8	2920.0	10356.7
	Foreign Currency			0.5	1.6	1.8	2.2	3.1	5.6	2.6	5.1	55.0
	2. "A"Class Licensed Institution	0.5	1.8	21.2	8.3	(4.7)	5.3	257.9	996.0	30.2	484.4	432.1
	Domestic Currency			21.2	5.2	3.0	5.3	257.9	996.0	30.0	42.9	432.1
	Foreign Currency			0.0	3.1	(7.7)	0.0	0.0	0.0	0.1	441.6	0.0
	3. Other Financial Ins.			0.0	0.0	0.0	0.0	0.0	0.0	142.4	0.0	0.0
	4. In Foreign banks	12.6	16.4	37.3	0.0	0.0	12.9	33.8	27.1	19.4	69.2	966.1
	c. Money at Call	32.1	174.8	32.5	240.0	226.4	584.7	484.8	679.0	882.8	672.5	200.0
	Domestic Currency			30.0	0.0	40.0	584.7	415.0	320.0	658.5	315.0	200.0
	Foreign Currency			2.5	240.0	186.4	0.0	69.8	359.0	224.3	357.5	0.0
2	INVESTMENTS	3.8	42.1	277.1	394.6	625.7	850.1	1693.6	1401.4	1795.4	2673.4	8417.8
	a. Govt. Securities	3.8	42.1	277.1	394.6	625.7	850.1	1693.6	1092.8	1795.4	2673.4	8417.8
	b. NRB Bond						0.0	0.0	308.6	0.0	0.0	0.0
	c. Govt. Non-Fin. Ins.						0.0	0.0	0.0	0.0	0.0	0.0
	d. Other Non-Fin. Ins.						0.0	0.0	0.0	0.0	0.0	0.0
	e. Non Residents						0.0	0.0	0.0	0.0	0.0	0.0
3	SHARE & OTHER INVESTMENT	70.0	0.0	0.0	112.6	242.4	300.0	482.9	1071.4	742.5	695.6	2640.4
	a. Interbank Lending				0.0	0.0	0.0	0.0	0.0	327.3	0.0	0.0
	b. Non Residents											
	c. Others			0.0	112.6	242.4	300.0	482.9	1071.4	415.2	695.6	2640.4
4	LOANS & ADVANCES	629.0	1567.9	2634.9	3869.3	6319.8	9480.8	13504.8	16895.4	18398.4	20115.2	37844.1
	a. Private Sector	629.0	1567.9	2634.9	3869.3	6296.3	9480.8	13504.8	16895.4	18398.4	6293.8	37356.5
	b. Financial Institutions					23.5	0.0	0.0	0.0	0.0	13023.9	0.0
	c. Government Organizations						0.0	0.0	0.0	0.0	797.5	487.5
5	BILL PURCHASED	0.0	0.0	0.2	0.0	0.1	0.4	0.0	0.0	248.8	492.1	11.2
	a. Domestic Bills Purchased			0.0	0.0	0.1	0.0	0.0	0.0	0.0	142.5	4.1
	b. Foreign Bills Purchased			0.2	0.0	0.0	0.4	0.0	0.0	248.8	349.6	6.1
	c. Import Bills & Imports			0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.1
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
	b. Against Foreign Bills						0.0	0.0	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	622.3	385.5
8	OTHER ASSETS	75.5	98.0	47.3	84.6	148.7	353.2	692.5	477.5	1007.0	1258.1	11950.5
	a. Accrued Interests	4.2	14.5	22.1	21.6	22.5	29.9	41.5	73.3	116.6	178.1	3307.5
	Financial Institution									45.1	70.0	0.0
	Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	61.8	0.0
	Private Sector	4.2	14.5	22.1	21.6	22.5	29.9	41.5	73.3	71.4	46.4	3307.5
	b. Staff Loans / Adv.			0.0	0.0	0.0	44.0	109.1	0.0	194.5	241.2	1940.3
	c. Sundry Debtors			0.9	6.7	22.0	40.2	58.9	375.7	445.5	384.8	3617.5
	d. Cash In Transit			0.0	0.0	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	454.1	3085.3
9	Expenses not Written off			11.4	3.3	1.1	0.0	0.0	0.0	0.0	0.0	32.3
10	Non Banking Assets			0.0	0.0	14.2	0.0	0.0	0.0	0.0	0.0	264.3
11	Reconciliation Account			0.0	0.0	1262.0	0.0	0.0	0.0	0.0	0.0	1240.9
12	Profit & Loss A/c			0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	875.4	1954.7									

Statement of Assets & Liabilities of AGRICULTURAL DEVELOPMENT BANK LTD.

(Rs. In million)

		Mid-July												
Liabilities		2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
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	12462.5	13135.1
	a. Paid-up Capital							7528.0	10777.5	10777.5	9437.5	9474.3	9474.3	9636.8
	b. Calls in Advance										0.0	0.0	0.0	0.0
	c. Statutory Reserves					0.0	0.0	482.7	694.4	828.2	1039.7	1329.4	2518.1	2886.0
	d. Share Premium					0.0	0.0	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)	(869.2)	602.6
	f. Others Reserves					0.0	0.0	0.7	0.7	3987.9	3943.6	4482.2	1330.2	0.4
	g. Exchange Fluctuation Fund					0.0	0.0	0.0	0.0	0.0	9.2	9.2	9.2	9.4
2	BORROWINGS	0.0	0.0	0.0	0.0	619.5	0.0	374.0	257.4	263.2	2550.6	2543.7	3227.2	3438.7
	a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	142.6	21.1	132.4	110.6	122.2	902.1	99.7
	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	0.0	274.9
	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	0.0	0.0
	d. Other Financial Ins.					619.5	0.0	81.4	186.2	130.8	2439.9	121.5	25.1	764.1
	e. Bonds and Securities								0.0	0.0	0.0	2300.0	2300.0	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	43239.0	54397.1
	a. Current	1201.3	1294.9	1393.0	1630.0	1835.4	2367.8	2381.8	2397.4	3100.1	2461.0	2839.6	4349.0	7812.9
	Domestic					1835.4	2367.8	2381.8	2397.4	3100.1	2461.0	2839.6	4348.3	7802.4
	Foreign					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.7	10.5
	b. Savings	10257.3	11002.9	12732.2	14632.6	15121.7	16087.9	17922.4	19175.4	21381.3	18540.6	16872.0	20783.4	24204.3
	Domestic					15121.7	16087.9	17922.4	19175.4	21381.3	18540.6	16872.0	20783.4	24203.2
	Foreign					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.1
	c. Fixed	5182.3	7754.3	8756.2	9846.8	10087.0	11443.4	12102.5	10981.0	10672.6	11118.1	14570.7	18034.4	22366.5
	Domestic					10087.0	11443.4	12102.5	10981.0	10672.6	11118.1	14570.7	18034.4	22366.5
	Foreign					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	56.0	91.1	0.2	0.0	0.8	343.3	116.3	61.8	13.2
	e. Others	0.0	0.0	124.5	157.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.4	0.2
4	Bills Payable					20.5	18.2		0.0	0.0	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	18466.8	19353.3
	1. Sundry Creditors					460.7	684.1	2876.0	2437.1	1490.2	919.9	1290.2	1074.3	1615.4
	2. Loan Loss Provision					1182.8	1638.2	7071.9	5456.3	6399.5	5737.0	5723.7	5944.5	5188.8
	3. Interest Suspense a/c					1080.9	1264.0	5624.3	4117.5	2772.2	2257.2	1572.4	1722.9	1612.5
	4. Others	532.1	821.4	1541.6	8533.6	6.6	7.4	2218.3	2239.2	4638.0	6143.6	7083.4	9725.0	10936.6
6	Reconciliation A/c					3068.6	0.0	1257.9	1294.1	117.2	84.4	1544.8	0.0	0.0
7	Profit & Loss A/c					568.5	0.0	1452.9	1618.2	1238.0	1450.1	1608.1	1861.0	2259.9
	Total	17173.0	20873.5	24547.5	34800.8	34108.2	33602.1	53496.9	54496.1	60829.2	60582.0	66668.3	79256.5	92584.3
	Assets													(0.0)
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	6285.2	9655.5
	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	2059.0	2379.9
	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	2056.3	2366.8
	Foreign Currency	10.5	11.6	6.2	3.5	1.6	0.0	1.8	0.1	0.7	0.6	0.0	2.7	13.1
	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	4226.1	7144.1
	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	3340.7	6278.7
	Domestic Currency					1487.0	2492.5	1951.9	1806.9	2717.8	1612.3	2534.5	3340.7	6276.5
	Foreign Currency					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.3
	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	844.5	851.3
	Domestic Currency					207.8	584.6	660.1	747.2	970.1	1091.5	689.5	839.8	850.9
	Foreign Currency					0.0	0.0	0.0	114.7	12.7	0.0	0.3	4.8	0.4
	3. Other Financial Ins.					0.0	0.0	156.1	0.0	0.0	0.0	0.0	3.6	0.0
	4. In Foreign banks					0.0	3.0	0.0	0.0	88.1	78.6	46.6	37.3	14.1
	c. Money at Call					3.5	0.0	0.0	50.0	2244.2	1653.0	27.3	0.0	131.5
	Domestic Currency					3.5	0.0	0.0	50.0	2244.2	1653.0	0.0	0.0	0.0
	Foreign Currency					0.0	0.0	0.0	0.0	0.0	0.0	27.3	0.0	131.5
2	INVESTMENTS	0.0	0.0	0.0	0.0	0.2	0.0	1759.6	2706.3	3474.0	3426.4	5943.7	10314.9	8829.5
	a. Govt. Securities					0.2	0.0	1759.6	2706.3	3474.0	3426.4	5943.7	10314.9	8829.5
	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							0.0	0.0	0.0	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	577.0	439.1
	a. Interbank Lending												0.0	350.0
	b. Non Residents								0.0	0.0	0.0	0.0	0.0	0.0
	c. Others					0.0	0.0	653.3	2082.4	3415.3	1115.4	1403.7	577.0	89.1
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	45337.6	54959.3
	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	44777.9	54872.3
	b. Financial Institutions							929.8	573.0	826.1	520.5	559.7	86.9	86.9
	c. Government Organizations							99.7	121.8	0.0	0.0	33.7	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	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
	b. Foreign Bills Purchased					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
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	0.0	0.0
	a. Against Domestic Bills													
	b. Against Foreign Bills													
7	FIXED ASSETS					123.1	133.3	867.2	781.1	803.0	967.2	1021.6	1442.5	1433.6
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	14818.9	15725.8
	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	1722.9	1612.5
	Financial Institution													
	Govt. Entp.	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	1722.9	1612.5
	b. Staff Loans / Adv.							293.3	1311.2	1853.7	2071.3	2374.2	2918.1	3582.5
	c. Sundry Debtors					332.7	412.8	4301.7	1720.4	1395.9	3987.8	6565.9	4987.3	5994.7
	d. Cash In Transit					0.0	0.0	52.0	207.2	85.0	0.0	157.6	27.6	9.7
	e. Others	9077.2	12023.6	12883.1	22308.6	492.5	5.5	330.3	63.9	632.0	1046.6	1669.6	4498.6	4636.9
9	Expenses not Written off					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
10	Non Banking Assets													

Table No. 7.19

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

(Rs. In million)

Liabilities		Mid-July						
		2007	2008	2009	2010	2011	2012	2013
1	CAPITAL FUND	510.0	659.5	1022.6	1522.3	1563.3	2424.0	3406.1
	a. Paid-up Capital	510.0	700.0	1000.0	1473.4	1500.0	2184.9	2418.1
	b. Calls in Advance				0.0	0.0	0.0	0.0
	c. Statutory Reserves		0.0	12.2	17.5	32.1	146.7	322.3
	d. Share Premium		0.0	0.0	0.0	15.1	4.0	0.0
	e. Retained Earning		(40.5)	6.3	23.6	1.9	23.7	310.0
	f. Others Reserves		0.0	0.0	0.0	0.3	48.0	333.1
	g. Exchange Fluctuation Fund		0.0	4.1	7.8	13.9	16.8	22.5
2	BORROWINGS	30.0	100.0	499.5	339.2	400.0	487.3	507.0
	a. NRB		0.0	0.0	236.8	400.0	73.6	107.0
	b. "A"Class Licensed Institution		100.0	499.5	102.4	0.0	13.7	0.0
	c. Foreign Banks and Fin. Ins.		0.0	0.0	0.0	0.0	0.0	0.0
	d. Other Financial Ins.	30.0	0.0	0.0	0.0	0.0	0.0	0.0
	e. Bonds and Securities		0.0	0.0	0.0	0.0	400.0	400.0
3	DEPOSITS	3021.4	7319.6	10933.0	15031.5	15066.5	26933.8	34132.5
	a. Current	195.0	562.1	328.0	512.0	704.0	861.9	1318.0
	Domestic	187.5	476.8	314.4	440.0	580.5	818.5	1212.9
	Foreign	7.5	85.3	13.6	72.0	123.5	43.3	105.1
	b. Savings	595.5	1153.0	3401.9	4353.3	3860.8	11334.8	14975.9
	Domestic	576.1	1121.3	3337.7	4288.4	3795.3	11293.9	14934.4
	Foreign	19.4	31.6	64.2	64.9	65.4	40.8	41.6
	c. Fixed	1363.8	2573.8	4566.9	6206.6	6401.2	10141.8	12116.7
	Domestic	1285.3	2280.5	4402.9	5901.6	6209.8	9634.3	11134.3
	Foreign	78.5	293.3	164.1	305.0	191.4	507.4	982.4
	d. Call Deposits	811.1	2978.3	2432.0	3672.6	3829.4	4207.0	5334.8
	e. Others	56.0	52.4	204.1	287.0	271.1	388.4	387.1
4	Bills Payable		0.0	76.5	66.6	8.2	17.0	19.6
5	Other Liabilities	51.5	187.8	188.7	393.6	821.0	2649.2	3264.0
	1. Sundry Creditors	16.3	99.0	17.5	111.0	169.1	1777.7	1350.2
	2. Loan Loss Provision	26.0	51.3	96.7	154.9	406.8	445.3	549.0
	3. Interest Suspense a/c		1.2	3.1	24.5	53.5	94.8	86.9
	4. Others	9.2	36.2	71.3	103.3	191.6	331.3	1277.9
6	Reconciliation A/c		0.0	0.0	0.0	0.0	298.2	0.0
7	Profit & Loss A/c	(24.0)	65.7	98.4	212.7	226.3	353.0	546.9
Total		3588.9	8332.6	12818.6	17565.9	18085.3	33162.5	41876.2
Assets								0.0
1	LIQUID FUNDS	485.3	1723.6	1418.8	2652.0	1754.4	4978.3	5319.9
	a. Cash Balance	66.7	576.4	326.3	543.5	522.7	624.4	929.8
	Nepalese Notes & Coins	62.6	573.9	312.4	539.4	513.7	613.6	886.5
	Foreign Currency	4.1	2.6	13.9	4.1	9.0	10.8	43.3
	b. Bank Balance	406.4	689.4	1055.9	1890.8	1231.8	2856.2	4390.1
	1. In Nepal Rastra Bank	304.2	604.8	914.4	945.0	809.2	1798.6	3191.0
	Domestic Currency	303.2	564.2	900.2	939.7	797.8	1765.7	3128.7
	Foreign Currency	1.0	40.6	14.2	5.4	11.4	32.9	62.2
	2. "A"Class Licensed Institution	21.6	16.3	30.9	470.9	146.9	835.8	381.8
	Domestic Currency	14.7	8.8	26.6	470.9	146.3	835.8	377.7
	Foreign Currency	6.9	7.5	4.2	0.0	0.6	0.0	4.1
	3. Other Financial Ins.	36.3	38.4	13.5	335.0	0.0	7.4	0.0
	4. In Foreign banks	44.3	29.9	97.1	139.8	275.7	214.4	817.3
	c. Money at Call	12.2	457.8	36.6	217.7	0.0	1497.7	0.0
	Domestic Currency		345.0	20.0	0.0	0.0	1497.7	0.0
	Foreign Currency	12.2	112.8	16.6	217.7	0.0	0.0	0.0
2	INVESTMENTS	124.6	729.9	1355.5	1960.5	2067.9	3829.2	4710.2
	a. Govt. Securities	124.6	721.4	1347.0	1952.0	2067.9	3829.2	3513.7
	b. NRB Bond		0.0	0.0	0.0	0.0	0.0	1196.5
	c. Govt. Non-Fin. Ins.		8.5	8.5	0.0	0.0	0.0	0.0
	d. Other Non-Fin Ins.		0.0	0.0	0.0	0.0	0.0	0.0
	e. Non Residents		0.0	0.0	8.5	0.0	0.0	0.0
3	SHARE & OTHER INVESTMENT	252.7	457.5	381.4	92.3	852.3	439.8	774.3
	a. Interbank Lending						396.0	732.0
	b. Non Residents	118.8	362.5	194.6	74.8	834.8	0.0	0.0
	c. Others	133.9	95.0	186.8	17.5	17.5	43.8	42.3
4	LOANS & ADVANCES	2597.3	5057.7	9148.8	12138.5	12761.9	20409.6	26831.9
	a. Private Sector	2494.7	5057.7	9148.8	11794.9	12388.4	20363.3	26831.9
	b. Financial Institutions		0.0	0.0	343.6	373.5	46.0	0.0
	c. Government Organizations	102.6	0.0	0.0	0.0	0.0	0.3	0.0
5	BILL PURCHED	3.0	58.6	9.3	12.8	17.3	354.9	159.7
	a. Domestic Bills Purchased	3.0	58.6	7.9	12.8	17.3	354.9	159.7
	b. Foreign Bills Purchased		0.0	1.4	0.0	0.0	0.0	0.0
	c. Import Bills & Imports		0.0	0.0	0.0	0.0	0.0	0.0
6	LOANS AGAINST COLLECTED BILLS	1.4	17.7	1.7	12.3	0.0	0.0	0.0
	a. Against Domestic Bills	1.4	17.7	1.7	9.5	0.0	0.0	0.0
	b. Against Foreign Bills		0.0	0.0	2.8	0.0	0.0	0.0
7	FIXED ASSETS	72.5	129.7	287.2	384.0	366.4	862.1	920.5
8	OTHER ASSETS	41.9	149.6	215.9	313.4	265.1	2288.7	3159.7
	a. Accrued Interests	3.6	12.8	56.3	83.5	33.2	76.4	48.2
	Financial Institution					33.2	0.0	0.0
	Govt. Entp.		0.1	0.3	42.5	0.0	33.7	29.5
	Private Sector	3.6	12.6	55.9	41.1	0.0	42.7	18.8
	b. Staff Loans / Adv.	10.1	77.9	91.0	88.8	14.0	25.9	198.4
	c. Sundry Debtors	10.0	21.6	15.1	38.8	197.6	2081.6	2133.0
	d. Cash In Transit		0.0	0.0	0.0	0.0	0.0	0.0
	e. Others	18.2	37.4	53.5	102.3	20.2	104.8	780.1
9	Expenses not Written off	10.2	8.2	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	0.0	0.0
12	Profit & Loss A/c	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total		3588.9	8332.6	12818.6	17565.9	18085.3	33162.5	41876.2

Table No. 7.20

Statement of Assets & Liabilities of CITIZENS BANK INTERNATIONAL LTD.

(Rs. In million)

		Mid-July						
Liabilities		2007	2008	2009	2010	2011	2012	2013
1	CAPITAL FUND	560.0	544.7	1034.1	1308.3	2144.3	2233.9	2281.8
	a. Paid-up Capital	560.0	560.0	1000.0	1207.0	2000.0	2101.8	2101.8
	b. Calls in Advance				0.0	0.0	0.0	0.0
	c. Statutory Reserves		0.0	30.1	68.8	68.8	108.5	153.5
	d. Share Premium		0.0	0.0	0.0	43.0	3.0	3.0
	e. Retained Earning		(15.3)	3.2	27.1	27.1	9.2	6.9
	f. Others Reserves	0.0	0.0	0.0	4.6	4.6	10.5	13.5
	g. Exchange Fluctuation Fund		0.0	0.7	0.8	0.8	0.8	3.1
2	BORROWINGS	1372.6	476.1	250.0	651.2	805.0	88.3	336.2
	a. NRB		0.0	0.0	501.2	0.0	0.0	0.0
	b. "A"Class Licensed Institution	1372.6	476.1	250.0	150.0	805.0	88.3	336.2
	c. Foreign Banks and Fin. Ins.		0.0	0.0	0.0	0.0	0.0	0.0
	d. Other Financial Ins.		0.0	0.0	0.0	0.0	0.0	0.0
	e. Bonds and Securities		0.0	0.0	0.0	0.0	0.0	0.0
3	DEPOSITS	1553.1	6139.6	11524.4	14214.5	13478.3	17354.5	22724.6
	a. Current	74.6	145.7	397.4	383.2	319.1	512.8	714.4
	Domestic	74.1	142.8	395.2	374.9	294.5	486.4	705.5
	Foreign	0.5	2.9	2.1	8.3	24.6	26.4	8.9
	b. Savings	97.7	1107.0	3610.2	3809.1	3235.8	4719.0	4687.8
	Domestic	96.8	1085.4	3422.2	3773.3	3214.5	4698.9	4661.5
	Foreign	0.9	21.6	188.0	35.8	21.3	20.1	26.3
	c. Fixed	958.9	4037.9	3678.5	6531.4	6016.6	7412.5	11105.5
	Domestic	686.0	3308.2	3521.3	6055.8	5442.9	7058.2	10625.2
	Foreign	272.9	729.7	157.2	475.6	573.7	354.3	480.3
	d. Call Deposits	421.9	849.0	3838.4	3414.2	3848.5	4632.0	6074.6
	e. Others		0.0	0.0	76.6	58.4	78.2	142.4
4	Bills Payable	1.3	4.2	4.2	2.4	3.8	1.4	3.8
5	Other Liabilities	233.3	115.5	350.2	573.1	759.2	923.1	1264.8
	1. Sundry Creditors	195.5	0.0	0.0	0.2	0.4	0.1	0.1
	2. Loan Loss Provision	20.5	48.0	82.1	139.2	242.4	285.8	397.2
	3. Interest Suspense a/c	0.9	6.3	10.9	27.1	74.4	100.3	157.3
	4. Others	16.4	61.2	257.2	406.6	442.0	536.8	710.2
6	Reconciliation A/c		0.0	0.0	0.0	0.0	0.0	0.0
7	Profit & Loss A/c		75.3	0.0	0.0	312.4	355.4	627.2
	Total	3720.3	7355.4	13162.9	16749.4	17503.0	20956.6	27238.3
	Assets							(0.0)
1	LIQUID FUNDS	927.9	1065.6	2455.2	2680.6	1732.4	3790.3	4825.0
	a. Cash Balance	46.1	316.8	366.9	626.7	831.5	692.3	784.3
	Nepalese Notes & Coins	45.8	312.0	353.8	617.2	811.6	677.9	769.1
	Foreign Currency	0.3	4.8	13.1	9.5	19.8	14.4	15.2
	b. Bank Balance	91.5	306.2	1188.0	1818.9	674.1	3076.9	3846.7
	1. In Nepal Rastra Bank	67.5	190.1	1033.7	1596.4	492.5	2634.6	2922.8
	Domestic Currency	66.3	181.9	1026.1	1585.3	489.6	2634.6	2913.5
	Foreign Currency	1.2	8.2	7.6	11.1	2.9	0.0	9.3
	2. "A"Class Licensed Institution	20.0	83.5	30.5	56.6	74.2	113.0	268.3
	Domestic Currency	10.9	76.4	24.4	56.2	74.1	113.0	266.0
	Foreign Currency	9.1	7.1	6.1	0.4	0.1	0.0	2.3
	3. Other Financial Ins.		0.0	0.0	17.2	0.0	0.0	0.0
	4. In Foreign banks	4.0	32.7	123.8	148.7	107.4	329.4	655.6
	c. Money at Call	790.3	442.7	900.4	235.0	226.8	21.1	194.1
	Domestic Currency	790.3	380.4	900.4	220.0	77.0	21.1	98.0
	Foreign Currency		62.3	0.0	15.0	149.8	0.0	96.1
2	INVESTMENTS	0.0	177.6	336.5	1355.7	1113.9	1323.2	2440.4
	a. Govt. Securities		177.6	336.5	1355.7	1113.9	1323.2	2440.4
	b. NRB Bond		0.0	0.0	0.0	0.0	0.0	0.0
	c. Govt. Non-Fin. Ins.		0.0	0.0	0.0	0.0	0.0	0.0
	d. Other Non-Fin Ins.		0.0	0.0	0.0	0.0	0.0	0.0
	e. Non Residents		0.0	0.0	0.0	0.0	0.0	0.0
3	SHARE & OTHER INVESTMENT	431.0	996.4	1690.8	1324.5	1287.6	207.0	282.0
	a. Interbank Lending						26.5	28.8
	b. Non Residents		0.0	0.0	0.0	142.7	0.0	0.0
	c. Others	431.0	996.4	1690.8	1324.5	1144.9	180.5	253.2
4	LOANS & ADVANCES	2046.7	4788.3	8195.8	10906.1	12437.4	14325.5	17683.8
	a. Private Sector	2042.1	4788.3	8195.8	10711.5	12145.3	13811.1	16987.8
	b. Financial Institutions		0.0	0.0	194.7	209.8	361.3	595.1
	c. Government Organizations	4.6	0.0	0.0	0.0	82.3	153.1	100.9
5	BILL PURCHASED	0.0	10.0	14.4	18.8	69.4	65.1	257.0
	a. Domestic Bills Purchased		10.0	14.4	18.8	69.4	65.1	257.0
	b. Foreign Bills Purchased		0.0	0.0	0.0	0.0	0.0	0.0
	c. Import Bills & Imports		0.0	0.0	0.0	0.0	0.0	0.0
6	LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	0.0	7.5	24.8	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	7.5	24.8	0.0
7	FIXED ASSETS	75.2	145.6	170.0	230.1	332.2	529.7	804.0
8	OTHER ASSETS	224.6	171.8	300.1	233.7	519.8	658.5	875.4
	a. Accrued Interests	207.5	22.8	67.6	79.7	91.1	112.4	172.7
	Financial Institution					15.6	0.0	0.0
	Govt. Entp.		0.0	0.0	23.6	0.0	12.1	15.4
	Private Sector	207.5	22.8	67.6	56.1	75.5	100.3	157.3
	b. Staff Loans / Adv.	0.1	6.1	29.8	71.1	84.2	109.2	147.6
	c. Sundry Debtors	0.3	1.8	9.9	6.5	6.4	50.5	0.7
	d. Cash In Transit		0.0	0.0	0.0	0.0	0.0	0.0
	e. Others	16.7	141.0	192.8	76.4	338.1	386.4	554.4
9	Expenses not Written off		0.0	0.0	0.0	2.9	32.4	21.5
10	Non Banking Assets	0.0	0.0	0.0	0.0	0.0	0.0	49.2
11	Reconciliation Account	0.0	0.0	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	0.0	0.0
	Total	3720.3	7355.4	13162.9	16749.4	17503.0	20956.6	27238.4

Table No. 7.21

Statement of Assets & Liabilities of PRIME COMMERCIAL BANK LTD.

(Rs. In million)

Liabilities		Mid-July					
		2008	2009	2010	2011	2012	2013
1	CAPITAL FUND	700.0	728.0	1329.2	2410.5	2490.8	2590.9
	a. Paid-up Capital	700.0	700.0	1263.8	2245.7	2245.7	2340.4
	b. Calls in Advance			0.0	0.0	0.0	0.0
	c. Statutory Reserves	0.0	5.6	34.1	99.1	238.9	225.1
	d. Share Premium	0.0	0.0	0.0	0.0	0.0	0.0
	e. Retained Earning	0.0	22.4	31.3	65.6	1.6	7.8
	f. Others Reserves	0.0	0.0	0.0	0.0	4.6	17.6
	g. Exchange Fluctuation Fund	0.0	0.0	0.0	0.0	0.0	0.1
2	BORROWINGS	265.5	539.4	448.8	213.1	22.1	220.3
	a. NRB	0.0	0.0	201.6	0.0	0.0	0.0
	b. "A"Class Licensed Institution	250.0	539.4	247.2	213.1	0.0	220.3
	c. Foreign Banks and Fin. Ins.	15.5	0.0	0.0	0.0	22.1	0.0
	d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0
	e. Bonds and Securities	0.0	0.0	0.0	0.0	0.0	0.0
3	DEPOSITS	5275.6	11779.9	17883.5	18938.9	23991.0	28814.1
	a. Current	96.2	229.2	483.7	550.2	601.1	754.0
	Domestic	95.6	215.2	470.3	538.1	585.1	750.5
	Foreign	0.6	14.0	13.4	12.2	15.9	3.5
	b. Savings	1214.4	2018.3	1912.2	2119.8	3154.5	4247.8
	Domestic	1210.1	2006.0	1904.9	2112.2	3146.7	4233.5
	Foreign	4.3	12.4	7.3	7.6	7.8	14.3
	c. Fixed	2196.1	5380.9	6759.8	7440.3	9725.5	9474.3
	Domestic	2196.1	4528.4	6235.8	7198.2	9558.0	9139.0
	Foreign	0.0	852.5	524.0	242.1	167.6	335.3
	d. Call Deposits	1734.8	4101.6	8642.7	8734.5	10380.6	14030.0
	e. Others	34.2	49.9	85.1	94.1	129.2	308.1
	Bills Payable	0.8	9.8	29.4	17.1	72.4	22.9
5	Other Liabilities	186.0	419.8	542.0	458.1	1148.5	1447.3
	1. Sundry Creditors	95.3	1.7	0.0	31.4	25.9	4.9
	2. Loan Loss Provision	51.6	98.3	155.8	213.1	278.6	531.1
	3. Interest Suspense a/c	0.0	1.4	9.9	22.3	105.5	240.0
	4. Others	39.1	318.3	376.3	191.3	738.4	671.3
6	Reconciliation A/c	0.0	0.0	0.0	0.0	0.0	0.0
7	Profit & Loss A/c	30.0	141.8	325.5	370.0	338.6	479.8
Total		6457.9	13618.6	20558.5	22407.7	28063.2	33575.4
Assets		0					
1	LIQUID FUNDS	748.3	1379.3	3508.5	3528.8	5737.1	5810.7
	a. Cash Balance	92.2	279.7	761.0	905.1	1277.7	1627.6
	Nepalese Notes & Coins	91.8	276.2	758.3	899.1	1272.5	1614.3
	Foreign Currency	0.4	3.5	2.7	5.9	5.2	13.3
	b. Bank Balance	206.1	1099.7	2747.5	2018.8	4315.3	3814.3
	1. In Nepal Rastra Bank	178.2	950.9	2035.5	1735.5	3909.2	3055.2
	Domestic Currency	173.1	944.0	2028.3	1722.7	3903.1	3037.7
	Foreign Currency	5.1	6.9	7.2	12.9	6.1	17.6
	2. "A"Class Licensed Institution	12.1	43.9	690.6	151.8	73.4	276.1
	Domestic Currency	12.0	43.1	688.6	80.1	73.4	276.1
	Foreign Currency	0.1	0.8	2.0	71.7	0.0	0.0
	3. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0
	4. In Foreign banks	15.8	104.8	21.4	131.5	332.7	483.0
	c. Money at Call	450.0	0.0	0.0	604.9	144.1	368.8
	Domestic Currency	450.0	0.0	0.0	545.0	144.1	368.8
	Foreign Currency	0.0	0.0	0.0	59.9	0.0	0.0
2	INVESTMENTS	190.6	718.7	1229.7	1068.9	2004.4	4625.4
	a. Govt. Securities	190.6	718.7	1229.7	1068.9	1734.4	4625.4
	b. NRB Bond	0.0	0.0	0.0	0.0	270.0	0.0
	c. Govt. Non-Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0
	d. Other Non-Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0
	e. Non Residents	0.0	0.0	0.0	0.0	0.0	0.0
3	SHARE & OTHER INVESTMENT	188.0	1378.4	1262.7	297.1	16.9	269.6
	a. Interbank Lending					0.0	246.1
	b. Non Residents	0.0	0.0	458.2	140.8	0.0	0.0
	c. Others	188.0	1378.4	804.6	156.3	16.9	23.5
4	LOANS & ADVANCES	5154.0	9817.3	14102.2	17070.3	19159.9	21735.9
	a. Private Sector	5154.0	9817.3	13832.2	16702.5	18622.1	21154.9
	b. Financial Institutions	0.0	0.0	270.0	250.0	420.0	581.0
	c. Government Organizations	0.0	0.0	0.0	117.8	117.8	0.0
5	BILL PURCHASED	2.0	2.1	0.2	13.6	155.5	10.8
	a. Domestic Bills Purchased	2.0	1.6	0.0	13.4	155.1	10.8
	b. Foreign Bills Purchased	0.0	0.6	0.2	0.2	0.4	0.0
	c. Import Bills & Imports	0.0	0.0	0.0	0.0	0.0	0.0
6	LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	0.0	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
7	FIXED ASSETS	52.1	136.5	199.1	297.4	324.6	371.3
8	OTHER ASSETS	119.8	186.4	256.1	131.6	633.5	750.6
	a. Accrued Interests	2.3	14.1	9.9	22.3	108.3	251.1
	Financial Institution				0.0	0.0	0.0
	Govt. Entp.	1.5	1.9	0.0	0.0	2.8	11.1
	Private Sector	0.8	12.2	9.9	22.3	105.5	240.0
	b. Staff Loans / Adv.	3.1	1.5	9.7	17.3	17.2	13.2
	c. Sundry Debtors	0.0	0.0	0.0	0.8	0.6	0.0
	d. Cash In Transit	0.0	0.0	0.0	0.0	0.0	0.0
	e. Others	114.5	170.8	236.5	91.2	507.4	486.3
9	Expenses not Written off	3.2	0.0	0.0	0.0	0.0	0.0
10	Non Banking Assets	0.0	0.0	0.0	0.0	31.4	1.2
11	Reconciliation Account	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
Total		6457.9	13618.6	20558.5	22407.7	28063.2	33575.4

Table No. 7.22

Statement of Assets & Liabilities of SUNRISE BANK LTD.

(Rs. In million)

	Liabilities	Mid-July					
		2008	2009	2010	2011	2012	2013
1	CAPITAL FUND	700.0	1325.3	1582.1	2182.4	2146.1	2151.2
	a. Paid-up Capital	700.0	1337.5	1250.0	2015.0	2015.0	2015.0
	b. Calls in Advance			260.4	0.0	0.0	0.0
	c. Statutory Reserves	0.0	0.0	17.0	57.8	66.7	88.9
	d. Share Premium	0.0	0.0	0.0	32.4	32.4	32.4
	e. Retained Earning	0.0	(27.6)	39.4	75.2	28.8	7.4
	f. Others Reserves	0.0	15.0	15.0	0.0	0.3	2.3
	g. Exchange Fluctuation Fund	0.0	0.4	0.5	1.9	2.9	5.2
2	BORROWINGS	487.9	365.6	150.0	0.0	0.0	0.0
	a. NRB	0.0	0.0	0.0	0.0	0.0	0.0
	b. "A"Class Licensed Institution	487.9	365.6	150.0	0.0	0.0	0.0
	c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0
	d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0
	e. Bonds and Securities	0.0	0.0	0.0	0.0	0.0	0.0
3	DEPOSITS	4225.4	12106.4	14830.2	13385.4	18756.5	23270.6
	a. Current	113.0	471.4	457.3	355.1	514.9	648.5
	Domestic	100.2	459.4	392.2	323.1	474.3	622.5
	Foreign	12.7	12.0	65.0	32.0	40.6	26.0
	b. Savings	1452.2	5550.7	6264.3	5490.7	7175.0	8237.3
	Domestic	1448.2	5536.9	6219.9	5443.0	7148.0	8213.1
	Foreign	3.9	13.8	44.4	47.7	26.9	24.3
	c. Fixed	2359.4	4208.4	4874.7	4868.2	7005.8	10855.7
	Domestic	1807.9	3741.9	4091.7	4529.2	6474.8	9848.3
	Foreign	551.5	466.5	783.0	338.9	531.0	1007.4
	d. Call Deposits	246.3	1714.2	3029.8	2454.1	3791.4	3186.6
	e. Others	54.6	161.6	204.2	217.3	269.5	342.4
4	Bills Payable	9.1	21.0	7.6	2.6	9.5	15.7
5	Other Liabilities	350.2	3058.6	620.8	979.4	1162.6	1707.5
	1. Sundry Creditors	0.3	15.6	0.0	1.9	9.5	10.9
	2. Loan Loss Provision	40.3	98.1	178.7	403.0	443.5	672.2
	3. Interest Suspense a/c	0.7	3.6	30.7	97.0	167.3	249.7
	4. Others	308.9	2941.3	411.3	477.5	542.3	774.7
6	Reconciliation A/c	1937.2	5562.0	(0.0)	3538.7	0.0	0.0
7	Profit & Loss A/c	0.0	81.8	185.3	131.1	147.0	319.2
	Total	7709.8	22520.7	17376.1	20219.6	22221.7	27464.2
	Assets						0.0
1	LIQUID FUNDS	365.4	6364.9	2524.7	2228.4	4507.0	5370.5
	a. Cash Balance	34.9	316.3	395.4	587.5	665.7	608.5
	Nepalese Notes & Coins	33.6	305.5	389.0	578.9	660.5	599.7
	Foreign Currency	1.3	10.7	6.5	8.6	5.2	8.8
	b. Bank Balance	314.9	4425.7	1212.5	1317.0	3740.6	4082.5
	1. In Nepal Rastra Bank	244.3	3950.3	972.1	890.0	3223.5	3757.6
	Domestic Currency	243.7	3948.1	955.0	877.3	3204.5	3713.8
	Foreign Currency	0.5	2.2	17.1	12.7	18.9	43.8
	2. "A"Class Licensed Institution	2.2	240.1	103.4	210.7	345.9	121.3
	Domestic Currency	2.0	238.2	101.6	209.5	342.0	121.2
	Foreign Currency	0.2	1.9	1.8	1.3	3.9	0.1
	3. Other Financial Ins.	14.4	0.1	0.0	0.0	0.0	0.0
	4. In Foreign banks	54.0	235.2	137.0	216.2	171.3	203.5
	c. Money at Call	15.6	1622.9	916.9	323.9	100.6	679.6
	Domestic Currency	0.0	961.9	150.0	290.4	42.2	300.0
	Foreign Currency	15.6	661.1	766.9	33.5	58.5	379.6
2	INVESTMENTS	286.0	946.4	1529.8	743.5	1393.9	1867.1
	a. Govt. Securities	286.0	946.4	1529.1	737.6	1393.9	1867.1
	b. NRB Bond	0.0	0.0	0.7	5.9	0.0	0.0
	c. Govt. Non-Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0
	d. Other Non-Fin Ins.	0.0	0.0	0.0	0.0	0.0	0.0
	e. Non Residents	0.0	0.0	0.0	0.0	0.0	0.0
3	SHARE & OTHER INVESTMENT	609.0	15.1	18.7	359.9	415.3	586.5
	a. Interbank Lending					26.5	181.9
	b. Non Residents	0.0	0.0	0.0	0.0	0.0	0.0
	c. Others	609.0	15.1	18.7	359.9	388.7	404.6
4	LOANS & ADVANCES	4044.8	8907.2	12146.8	12368.8	14596.8	18334.9
	a. Private Sector	977.8	8837.8	11855.4	10916.0	14183.6	17724.4
	b. Financial Institutions	3067.0	69.4	291.5	1362.2	413.2	562.5
	c. Government Organizations	0.0	0.0	0.0	90.6	0.0	0.0
5	BILL PURCHASED	12.9	119.2	88.9	65.6	226.7	67.9
	a. Domestic Bills Purchased	4.1	103.9	88.9	64.9	50.9	40.0
	b. Foreign Bills Purchased	8.9	15.3	0.0	0.7	175.8	27.9
	c. Import Bills & Imports	0.0	0.0	0.0	0.0	0.0	0.0
6	LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	0.0	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
7	FIXED ASSETS	105.9	308.5	451.4	508.1	553.6	614.9
8	OTHER ASSETS	335.0	297.3	615.8	391.3	461.9	584.1
	a. Accrued Interests	5.7	26.7	60.8	99.0	177.5	279.6
	Financial Institution				2.0	0.1	0.9
	Govt. Entp.	0.0	0.0	0.0	0.0	10.2	10.6
	Private Sector	5.7	26.7	60.8	97.0	167.3	268.0
	b. Staff Loans / Adv.	8.5	17.0	9.2	7.9	59.2	87.7
	c. Sundry Debtors	15.2	15.4	17.6	23.7	1.3	2.0
	d. Cash In Transit	0.0	0.0	0.0	0.0	0.0	0.0
	e. Others	305.6	238.2	528.2	260.7	224.0	215.0
9	Expenses not Written off	0.0	0.0	0.0	15.4	38.6	8.1
10	Non Banking Assets	0.0	0.0	0.0	0.0	27.8	30.0
11	Reconciliation Account	1937.5	5562.0	0.0	3538.7	0.2	0.2
12	Profit & Loss A/c	13.2	0.0	0.0	0.0	0.0	0.0
	Total	7709.8	22520.7	17376.1	20219.6	22221.7	27464.2

Table No. 7.23

Statement of Assets & Liabilities of GRAND BANK LTD.

(Rs. In million)

		Mid-July					
Liabilities		2008	2009	2010	2011	2012	2013
1	CAPITAL FUND	1168.0	1769.7	1883.8	2033.0	2117.9	2160.7
	a. Paid-up Capital	1107.5	1655.3	1746.3	1920.9	2000.0	2000.0
	b. Calls in Advance			0.0	0.0	0.0	0.0
	c. Statutory Reserves	34.2	45.1	65.7	97.4	115.2	151.7
	d. Share Premium	14.1	14.1	20.2	0.0	0.0	0.0
	e. Retained Earning	12.3	55.3	49.9	12.2	0.8	7.1
	f. Others Reserves	0.0	0.0	0.0	0.7	0.1	1.8
	g. Exchange Fluctuation Fund	0.0	0.0	1.7	1.7	1.8	1.8
2	BORROWINGS	351.0	290.0	0.0	1070.0	0.0	0.0
	a. NRB	0.0	0.0	0.0	820.0	0.0	0.0
	b. "A"Class Licensed Institution	351.0	290.0	0.0	150.0	0.0	0.0
	c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0
	d. Other Financial Ins.	0.0	0.0	0.0	100.0	0.0	0.0
	e. Bonds and Securities	0.0	0.0	0.0	0.0	0.0	0.0
3	DEPOSITS	2928.2	6633.4	8083.1	9322.5	15023.2	19322.3
	a. Current	70.6	566.5	186.1	190.7	369.2	500.6
	Domestic	70.5	566.1	180.4	185.4	342.5	459.5
	Foreign	0.0	0.4	5.7	5.2	26.7	41.1
	b. Savings	900.2	1081.1	768.9	1159.5	1602.7	1943.2
	Domestic	884.3	1053.4	760.0	1148.6	1588.8	1928.9
	Foreign	15.9	27.7	9.0	10.9	13.9	14.3
	c. Fixed	1753.3	4240.7	4485.9	4449.9	8097.0	9418.5
	Domestic	1753.3	4240.2	4373.7	4282.6	7823.0	8968.1
	Foreign	0.0	0.5	112.3	167.3	274.0	450.4
	d. Call Deposits	126.5	601.5	2460.8	3334.6	4708.4	7137.8
	e. Others	77.5	143.7	181.4	187.8	245.9	322.1
4	Bills Payable	0.6	2.4	0.0	0.0	0.6	2.3
5	Other Liabilities	353.7	244.7	383.4	505.3	561.6	900.0
	1. Sundry Creditors	0.0	0.0	0.0	0.0	0.0	0.0
	2. Loan Loss Provision	82.9	118.7	135.5	203.5	224.1	374.5
	3. Interest Suspense a/c	7.3	7.9	29.2	49.2	52.5	164.2
	4. Others	263.5	118.1	218.7	252.6	285.0	361.3
6	Reconciliation A/c	445.4	840.7	(0.0)	0.0	0.0	0.0
7	Profit & Loss A/c	87.4	170.5	212.7	109.7	183.7	200.5
	Total	5334.3	9951.3	10563.0	13040.6	17886.9	22585.8
	Assets						0.0
1	LIQUID FUNDS	878.3	1726.2	1540.8	1335.9	3278.0	4389.0
	a. Cash Balance	33.3	87.9	135.5	516.2	430.0	551.9
	Nepalese Notes & Coins	30.9	78.4	131.2	506.7	401.3	500.9
	Foreign Currency	2.4	9.5	4.3	9.5	28.7	51.0
	b. Bank Balance	252.6	691.2	481.0	819.7	2848.0	3837.1
	1. In Nepal Rastra Bank	153.0	551.2	274.3	514.1	2419.1	2893.9
	Domestic Currency	149.5	550.6	263.3	512.4	2413.4	2835.8
	Foreign Currency	3.5	0.6	11.1	1.7	5.7	58.1
	2. "A"Class Licensed Institution	12.2	19.0	2.5	85.6	165.0	260.1
	Domestic Currency	11.5	18.6	0.7	83.8	78.8	61.0
	Foreign Currency	0.7	0.4	1.8	1.7	86.3	199.2
	3. Other Financial Ins.	81.8	115.1	0.0	39.4	36.5	0.1
	4. In Foreign banks	5.5	5.9	204.1	180.6	227.4	683.0
	c. Money at Call	592.4	947.1	924.3	0.0	0.0	0.0
	Domestic Currency	561.2	879.5	924.3	0.0	0.0	0.0
	Foreign Currency	31.3	67.6	0.0	0.0	0.0	0.0
2	INVESTMENTS	18.5	442.9	836.3	1614.1	2376.3	2159.6
	a. Govt. Securities	18.5	442.9	836.3	1614.1	2376.3	2159.6
	b. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0
	c. Govt. Non-Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0
	d. Other Non-Fin Ins.	0.0	0.0	0.0	0.0	0.0	0.0
	e. Non Residents	0.0	0.0	0.0	0.0	0.0	0.0
3	SHARE & OTHER INVESTMENT	50.1	54.9	46.9	346.1	93.4	500.1
	a. Interbank Lending					0.0	200.0
	b. Non Residents	0.0	0.4	37.4	71.2	0.0	0.0
	c. Others	50.1	54.5	9.5	274.9	93.4	300.1
4	LOANS & ADVANCES	3690.6	6455.9	7500.5	9034.4	11381.6	14322.4
	a. Private Sector	3689.1	6421.5	7458.0	8782.2	11020.3	13768.4
	b. Financial Institutions	1.5	34.3	42.4	187.4	296.6	489.3
	c. Government Organizations	0.0	0.0	0.0	64.8	64.8	64.8
5	BILL PURCHED	1.9	20.1	45.2	9.1	45.1	204.1
	a. Domestic Bills Purchased	1.9	20.1	45.2	9.1	45.1	0.0
	b. Foreign Bills Purchased	0.0	0.0	0.0	0.0	0.0	204.1
	c. Import Bills & Imports	0.0	0.0	0.0	0.0	0.0	0.0
6	LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	0.0	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
7	FIXED ASSETS	197.8	256.5	294.7	393.1	473.4	471.1
8	OTHER ASSETS	478.3	971.3	274.7	278.0	224.2	524.6
	a. Accrued Interests	18.6	21.7	58.6	83.0	84.3	231.0
	Financial Institution				0.4	(0.0)	0.0
	Govt. Entp.	0.0	2.4	17.1	33.4	23.7	14.5
	Private Sector	18.6	19.3	41.5	49.2	60.7	216.5
	b. Staff Loans / Adv.	8.2	17.1	28.1	33.7	27.8	20.6
	c. Sundry Debtors	1.2	4.6	21.6	1.1	1.0	66.9
	d. Cash In Transit	0.0	0.0	0.0	0.0	0.0	0.0
	e. Others	450.2	927.9	166.3	160.2	111.0	206.0
9	Expenses not Written off	18.8	23.6	23.9	29.9	14.9	14.9
10	Non Banking Assets	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
12	Profit & Loss A/c	0.0	0.0	0.0	0.0	0.0	0.0
	USES OF FUNDS	5334.3	9951.3	10563.0	13040.6	17886.9	22585.7

Table No. 7.24

Statement of Assets & Liabilities of NMB BANK LTD.

(Rs. In million)

	Liabilities	Mid-July					
		2008	2009	2010	2011	2012	2013
1	CAPITAL FUND	1137.3	1532.9	1816.0	2170.0	2211.5	2263.7
	a. Paid-up Capital	1000.0	1424.6	1501.5	2000.0	2000.0	2000.0
	b. Calls in Advance			0.0	0.0	0.0	0.0
	c. Statutory Reserves	82.6	97.2	109.8	141.8	186.1	196.5
	d. Share Premium	52.3	0.0	146.8	10.1	10.1	10.1
	e. Retained Earning	2.3	11.0	52.6	4.4	7.1	44.1
	f. Others Reserves	0.0	0.0	5.1	10.3	1.8	2.3
	g. Exchange Fluctuation Fund	0.0	0.0	0.3	3.4	6.4	10.8
2	BORROWINGS	278.1	314.0	380.3	497.2	0.0	0.0
	a. NRB	0.0	0.0	0.0	426.0	0.0	0.0
	b. "A"Class Licensed Institution	212.4	236.1	380.3	71.2	0.0	0.0
	c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0
	d. Other Financial Ins.	0.0	77.9	0.0	0.0	0.0	0.0
	e. Bonds and Securities	65.7	0.0	0.0	0.0	0.0	0.0
3	DEPOSITS	1661.4	6904.6	10110.7	12866.2	15982.6	22185.5
	a. Current	22.4	109.7	628.8	518.1	609.3	664.0
	Domestic	22.4	106.3	622.2	515.2	605.2	647.6
	Foreign	0.0	3.4	6.5	2.9	4.1	16.4
	b. Savings	395.7	1552.6	1421.6	1883.5	3311.1	3718.7
	Domestic	395.7	1515.6	1415.1	1858.8	3287.5	3693.6
	Foreign	0.0	36.9	6.5	24.7	23.6	25.0
	c. Fixed	926.3	2079.2	4020.0	6563.1	6881.8	8321.3
	Domestic	857.2	1588.2	3524.0	5923.7	6001.2	7154.3
	Foreign	69.1	491.0	496.1	639.4	880.5	1166.9
	d. Call Deposits	314.4	3149.7	3998.2	3843.7	5069.6	8179.9
	e. Others	2.5	13.6	42.0	57.9	110.9	1301.7
4	Bills Payable	0.0	0.0	9.3	2.6	4.4	8.1
5	Other Liabilities	5843.0	7757.8	1143.0	352.8	725.5	823.9
	1. Sundry Creditors	5697.2	7508.4	611.6	59.9	30.7	79.3
	2. Loan Loss Provision	57.5	86.9	123.0	142.6	397.6	413.7
	3. Interest Suspense a/c	18.8	20.8	30.6	49.2	91.0	94.4
	4. Others	69.5	141.7	377.8	101.0	206.1	236.4
6	Reconciliation A/c	0.0	0.0	0.0	0.0	0.0	(0.0)
7	Profit & Loss A/c	117.4	101.2	154.8	357.4	87.1	548.7
	Total	9037.1	16610.4	13614.1	16246.2	19011.0	25829.9
	Assets						0.0
1	LIQUID FUNDS	5694.2	9133.7	2312.1	1753.1	3587.8	5772.4
	a. Cash Balance	17.9	201.8	239.9	264.7	323.9	516.8
	Nepalese Notes & Coins	17.3	190.7	231.8	250.2	310.9	489.6
	Foreign Currency	0.7	11.1	8.1	14.5	13.1	27.1
	b. Bank Balance	5584.1	8219.1	1489.9	1229.2	3243.0	5229.6
	1. In Nepal Rastra Bank	506.4	720.9	522.6	876.8	2992.5	4804.6
	Domestic Currency	506.4	682.2	516.1	856.3	2987.6	4785.9
	Foreign Currency	0.0	38.8	6.5	20.4	4.9	18.7
	2. "A"Class Licensed Institution	4897.3	6906.3	504.4	83.1	100.6	128.1
	Domestic Currency	4895.8	6906.3	504.4	83.1	100.6	128.1
	Foreign Currency	1.5	0.0	0.0	0.0	0.0	0.0
	3. Other Financial Ins.	151.7	286.3	0.0	0.0	0.1	0.0
	4. In Foreign banks	28.8	305.5	463.0	269.3	149.8	296.8
	c. Money at Call	92.2	712.8	582.3	259.2	20.9	26.1
	Domestic Currency	92.2	712.8	582.3	0.0	0.0	0.0
	Foreign Currency	0.0	0.0	0.0	259.2	20.9	26.1
2	INVESTMENTS	795.4	1162.0	1618.2	1907.6	2178.4	1541.4
	a. Govt. Securities	775.4	1142.0	1598.2	1887.6	2158.4	1541.4
	b. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0
	c. Govt. Non-Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0
	d. Other Non-Fin Ins.	20.0	20.0	20.0	20.0	20.0	0.0
	e. Non Residents	0.0	0.0	0.0	0.0	0.0	0.0
3	SHARE & OTHER INVESTMENT	300.9	481.9	1100.7	709.2	264.4	704.1
	a. Interbank Lending					0.0	335.3
	b. Non Residents	0.0	0.0	0.0	124.6	0.0	0.0
	c. Others	300.9	481.9	1100.7	584.6	264.4	368.8
4	LOANS & ADVANCES	2009.9	5010.1	7507.8	10814.7	11135.3	15879.7
	a. Private Sector	1989.1	4930.1	7308.7	10584.5	10869.3	15003.0
	b. Financial Institutions	20.9	80.0	123.4	177.4	266.0	376.7
	c. Government Organizations	0.0	0.0	75.7	52.8	0.0	500.0
5	BILL PURCHASED	0.0	271.0	423.3	528.4	1333.2	1025.0
	a. Domestic Bills Purchased	0.0	0.0	0.0	0.0	1333.2	1025.0
	b. Foreign Bills Purchased	0.0	0.0	0.0	0.0	0.0	0.0
	c. Import Bills & Imports	0.0	271.0	423.3	528.4	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
7	FIXED ASSETS	132.7	218.8	255.9	276.5	279.5	345.0
8	OTHER ASSETS	101.4	329.8	395.2	256.7	232.5	504.4
	a. Accrued Interests	33.8	39.9	63.8	75.2	98.8	109.4
	Financial Institution				25.5	0.9	1.6
	Govt. Entp.	0.0	0.0	0.9	0.8	7.8	14.9
	Private Sector	33.8	39.9	63.0	49.0	90.1	93.0
	b. Staff Loans / Adv.	9.9	9.8	16.4	29.8	33.8	64.7
	c. Sundry Debtors	11.1	124.6	28.1	9.5	12.8	38.1
	d. Cash In Transit	0.0	0.0	0.0	0.0	0.0	0.0
	e. Others	46.6	155.6	286.8	142.3	87.1	292.2
9	Expenses not Written off	1.5	3.0	0.8	0.0	0.0	0.0
10	Non Banking Assets	1.1	0.0	0.0	0.0	0.0	57.8
11	Reconciliation Account	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
	Total	9037.1	16610.4	13614.1	16246.2	19011.0	25829.9

Table No. 7.25

Statement of Assets & Liabilities of KIST BANK LTD.

(Rs. In million)

	Liabilities	Mid-July				
		2009	2010	2011	2012	2013
1	CAPITAL FUND	2026.3	2045.1	2089.5	2143.3	2243.3
	a. Paid-up Capital	2000.0	2000.0	2000.0	2000.0	2000.0
	b. Calls in Advance		0.0	0.0	0.0	0.0
	c. Statutory Reserves	20.8	38.8	67.6	78.4	98.5
	d. Share Premium	0.0	0.0	0.0	0.0	0.0
	e. Retained Earning	0.0	6.3	17.9	57.8	115.0
	f. Others Reserves	5.5	0.0	4.0	7.0	29.5
	g. Exchange Fluctuation Fund	0.0	0.0	0.0	0.1	0.4
2	BORROWINGS	130.0	600.0	910.0	8.4	696.0
	a. NRB	0.0	600.0	900.0	3.0	672.4
	b. "A" Class Licensed Institution	130.0	0.0	10.0	0.0	22.0
	c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0
	d. Other Financial Ins.	0.0	0.0	0.0	5.4	1.5
	e. Bonds and Securities	0.0	0.0	0.0	0.0	0.0
3	DEPOSITS	8685.7	15962.5	15808.7	20174.0	21093.1
	a. Current	158.9	308.0	313.5	434.9	490.0
	Domestic	158.1	301.7	310.1	431.1	479.8
	Foreign	0.8	6.3	3.3	3.8	10.2
	b. Savings	5027.5	7903.3	7135.8	10709.4	11614.0
	Domestic	5027.0	7901.8	7135.3	10707.4	11611.3
	Foreign	0.5	1.5	0.5	2.0	2.7
	c. Fixed	1609.1	3496.0	4621.3	5867.2	6754.1
	Domestic	1609.1	3496.0	4609.3	5789.7	6610.6
	Foreign	0.0	0.0	12.1	77.5	143.6
	d. Call Deposits	1876.5	4179.5	3661.7	3098.8	2131.8
	e. Others	13.8	75.7	76.4	63.7	103.1
4	Bills Payable	0.0	8.9	1.3	3.5	8.2
5	Other Liabilities	307.3	494.4	693.3	1059.5	1797.2
	1. Sundry Creditors	12.4	28.8	34.1	85.6	82.0
	2. Loan Loss Provision	83.7	140.3	188.7	355.7	1019.2
	3. Interest Suspense a/c	2.3	3.2	69.7	154.4	249.0
	4. Others	208.8	322.1	400.9	463.7	447.0
6	Reconciliation A/c	0.0	0.0	0.0	0.0	0.0
7	Profit & Loss A/c	86.4	140.2	197.0	70.3	0.0
	Total	11235.8	19251.1	19699.9	23459.1	25837.8
	Assets					0.0
1	LIQUID FUNDS	2409.9	3041.4	2401.4	3075.2	3579.9
	a. Cash Balance	383.8	563.2	763.0	695.9	742.8
	Nepalese Notes & Coins	373.8	555.7	753.9	683.3	731.7
	Foreign Currency	10.0	7.5	9.1	12.6	11.1
	b. Bank Balance	1926.0	2428.2	1225.4	2250.2	2639.3
	1. In Nepal Rastra Bank	638.9	1027.2	1152.4	2071.8	2411.7
	Domestic Currency	638.5	1026.9	1146.4	2065.5	2388.6
	Foreign Currency	0.4	0.3	6.0	6.3	23.2
	2. "A" Class Licensed Institution	1287.1	805.9	36.7	94.3	45.3
	Domestic Currency	1285.6	800.6	33.6	93.9	42.1
	Foreign Currency	1.5	5.3	3.1	0.4	3.2
	3. Other Financial Ins.	0.0	565.7	0.0	0.0	0.0
	4. In Foreign banks	0.0	29.4	36.3	84.1	182.2
	c. Money at Call	100.0	50.0	413.1	129.1	197.9
	Domestic Currency	100.0	50.0	413.1	54.0	150.0
	Foreign Currency	0.0	0.0	0.0	75.0	47.9
2	INVESTMENTS	474.8	1646.5	1795.3	3037.2	2752.5
	a. Govt. Securities	474.8	1646.5	1795.3	3037.2	2752.5
	b. NRB Bond	0.0	0.0	0.0	0.0	0.0
	c. Govt. Non-Fin. Ins.	0.0	0.0	0.0	0.0	0.0
	d. Other Non-Fin. Ins.	0.0	0.0	0.0	0.0	0.0
	e. Non Residents	0.0	0.0	0.0	0.0	0.0
3	SHARE & OTHER INVESTMENT	610.3	415.9	91.9	90.0	49.3
	a. Interbank Lending				35.0	0.0
	b. Non Residents	0.0	0.0	3.5	0.0	0.0
	c. Others	610.3	415.9	88.4	55.0	49.3
4	LOANS & ADVANCES	6886.4	12479.8	13432.2	14936.0	16788.6
	a. Private Sector	6886.4	12479.8	13397.3	14936.0	16788.6
	b. Financial Institutions	0.0	0.0	0.0	0.0	0.0
	c. Government Organizations	0.0	0.0	34.9	0.0	0.0
5	BILL PURCHASED	0.6	6.3	4.8	30.6	38.0
	a. Domestic Bills Purchased	0.0	2.4	2.1	24.2	20.9
	b. Foreign Bills Purchased	0.6	3.9	2.7	6.3	17.1
	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
	a. Against Domestic Bills	0.0	0.0	0.0	0.0	0.0
	b. Against Foreign Bills	0.0	0.0	0.0	0.0	0.0
7	FIXED ASSETS	715.7	1272.9	1403.0	1453.8	1631.4
8	OTHER ASSETS	129.7	357.1	549.9	737.6	810.8
	a. Accrued Interests	2.3	41.2	110.7	186.5	309.7
	Financial Institution			2.7	0.0	0.0
	Govt. Entp.	0.3	0.0	38.3	32.1	27.8
	Private Sector	2.0	41.2	69.7	154.4	281.9
	b. Staff Loans / Adv.	46.3	151.7	261.2	321.0	300.8
	c. Sundry Debtors	0.3	15.7	14.9	49.9	24.1
	d. Cash In Transit	0.0	0.0	0.0	0.0	0.0
	e. Others	80.9	148.5	163.1	180.2	176.2
9	Expenses not Written off	5.6	31.2	21.4	27.0	14.3
10	Non Banking Assets	0.0	0.0	0.0	71.6	83.8
11	Reconciliation Account	2.7	0.0	0.0	0.0	(0.0)
12	Profit & Loss A/c	0.0	0.0	0.0	0.0	89.2
	Total	11235.8	19251.1	19699.9	23459.1	25837.8

Table No. 7.26

Statement of Assets & Liabilities of JANATA BANK NEPAL LTD.

(Rs. In million)

	Liabilities	Mid-July			
		2010	2011	2012	2013
1	CAPITAL FUND	1400.0	1446.2	2076.9	2060.6
	a. Paid-up Capital	1400.0	1400.0	2000.0	2000.0
	b. Calls in Advance	0.0	0.0	0.0	0.0
	c. Statutory Reserves	0.0	1.9	8.1	19.5
	d. Share Premium	0.0	0.0	0.0	0.0
	e. Retained Earning	0.0	7.7	32.2	40.9
	f. Others Reserves	0.0	36.5	36.5	0.0
	g. Exchange Fluctuation Fund	0.0	0.0	0.1	0.1
2	BORROWINGS	0.0	91.1	173.3	304.5
	a. NRB	0.0	15.0	15.0	0.0
	b. "A" Class Licensed Institution	0.0	76.1	158.3	304.5
	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	855.3	3501.6	7722.8	13546.3
	a. Current	32.3	81.7	321.9	615.9
	Domestic	24.5	81.2	314.7	612.5
	Foreign	7.8	0.6	7.2	3.4
	b. Savings	110.8	406.3	1051.4	2269.8
	Domestic	110.7	406.2	1050.9	2268.4
	Foreign	0.1	0.1	0.4	1.4
	c. Fixed	148.5	1596.6	3904.3	6416.3
	Domestic	148.5	1596.6	3904.3	6370.9
	Foreign	0.0	0.0	0.0	45.5
	d. Call Deposits	558.6	1381.6	2392.9	4176.6
	e. Others	5.2	35.3	52.3	67.7
4	Bills Payable	12.7	1.5	12.0	4.1
5	Other Liabilities	53.3	125.3	316.5	425.6
	1. Sundry Creditors	10.5	4.1	4.9	4.5
	2. Loan Loss Provision	6.1	43.0	74.6	129.6
	3. Interest Suspense a/c	0.0	0.0	8.4	16.9
	4. Others	36.8	78.2	228.6	274.6
6	Reconciliation A/c	0.0	0.0	0.0	0.0
7	Profit & Loss A/c	44.3	34.3	59.1	197.5
	Total	2365.6	5199.9	10360.6	16538.5
	Assets				0.0
1	LIQUID FUNDS	1422.9	723.1	1136.2	2065.1
	a. Cash Balance	15.2	131.1	380.9	447.1
	Nepalese Notes & Coins	14.2	128.7	370.0	443.3
	Foreign Currency	1.0	2.4	10.9	3.9
	b. Bank Balance	1257.5	211.0	739.8	1407.9
	1. In Nepal Rastra Bank	31.4	133.5	590.4	1210.9
	Domestic Currency	31.4	129.9	595.6	1204.3
	Foreign Currency	0.0	3.6	(5.2)	6.6
	2. "A" Class Licensed Institution	1010.7	60.0	96.9	118.7
	Domestic Currency	1010.7	60.0	96.9	118.7
	Foreign Currency	0.0	0.0	0.0	0.0
	3. Other Financial Ins.	200.0	0.0	0.0	0.0
	4. In Foreign banks	15.4	17.4	52.5	78.4
	c. Money at Call	150.2	381.1	15.5	210.0
	Domestic Currency	150.2	310.0	0.0	0.0
	Foreign Currency	0.0	71.1	15.5	210.0
2	INVESTMENTS	75.0	471.0	1276.0	1766.9
	a. Govt. Securities	75.0	471.0	1276.0	1766.9
	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	0.0	0.0	0.0	2.3
	a. Interbank Lending			0.0	0.0
	b. Non Residents	0.0	0.0	0.0	0.0
	c. Others	0.0	0.0	0.0	2.3
4	LOANS & ADVANCES	608.3	3584.3	7460.5	11360.9
	a. Private Sector	608.3	3514.3	7236.0	10765.1
	b. Financial Institutions	0.0	70.0	224.4	399.8
	c. Government Organizations	0.0	0.0	0.0	196.0
5	BILL PURCHASED	0.0	0.0	0.8	51.0
	a. Domestic Bills Purchased	0.0	0.0	0.0	51.0
	b. Foreign Bills Purchased	0.0	0.0	0.8	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	664.0
	a. Against Domestic Bills	0.0	0.0	0.0	0.0
	b. Against Foreign Bills	0.0	0.0	0.0	664.0
7	FIXED ASSETS	189.6	253.7	304.1	324.5
8	OTHER ASSETS	69.8	167.7	183.1	303.9
	a. Accrued Interests	26.9	6.8	28.5	35.2
	Financial Institution		0.6	0.0	0.0
	Govt. Entp.	0.0	4.7	20.1	18.4
	Private Sector	26.9	1.5	8.4	16.9
	b. Staff Loans / Adv.	14.5	28.3	83.7	128.1
	c. Sundry Debtors	0.5	2.5	26.9	33.5
	d. Cash In Transit	0.0	0.0	0.0	0.0
	e. Others	27.8	130.1	43.9	107.0
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	0.0	0.0	0.0
12	Profit & Loss A/c	0.0	0.0	0.0	0.0
	Total	2365.6	5199.9	10360.6	16538.5

Statement of Assets & Liabilities of MEGA BANK NEPAL LTD.

(Rs. In million)

	Liabilities	Mid-July		
		2011	2012	2013
1	CAPITAL FUND	1682.6	1711.5	2484.3
	a. Paid-up Capital	1631.0	1631.0	2330.0
	b. Calls in Advance	0.0	0.0	0.0
	c. Statutory Reserves	0.0	4.9	19.2
	d. Share Premium	0.0	0.0	0.0
	e. Retained Earning	51.6	19.2	75.1
	f. Others Reserves	0.0	56.5	59.8
	g. Exchange Fluctuation Fund	0.0	0.0	0.2
2	BORROWINGS	114.8	303.4	1868.3
	a. NRB	15.0	5.0	0.0
	b. "A"Class Licensed Institution	99.8	298.4	1854.8
	c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0
	d. Other Financial Ins.	0.0	0.0	13.6
	e. Bonds and Securities	0.0	0.0	0.0
3	DEPOSITS	5373.5	9192.6	12533.5
	a. Current	141.2	239.2	347.1
	Domestic	81.7	207.8	333.8
	Foreign	59.5	31.4	13.3
	b. Savings	1595.9	3955.0	4243.0
	Domestic	1587.4	3939.6	4208.0
	Foreign	8.5	15.5	35.0
	c. Fixed	2170.5	3089.7	3604.3
	Domestic	2170.5	2879.5	3566.9
	Foreign	0.0	210.1	37.4
	d. Call Deposits	1433.4	1751.4	4242.5
	e. Others	32.5	157.3	96.6
4	Bills Payable	2.2	18.8	86.3
5	Other Liabilities	186.5	414.4	984.2
	1. Sundry Creditors	1.6	0.0	17.1
	2. Loan Loss Provision	48.2	114.3	266.5
	3. Interest Suspense a/c	7.4	22.9	70.1
	4. Others	129.4	277.2	630.5
6	Reconciliation A/c	0.0	0.0	0.0
7	Profit & Loss A/c	23.4	71.5	177.8
	Total	7382.9	11712.2	18134.3
	Assets			0.0
1	LIQUID FUNDS	1138.9	1732.7	4156.8
	a. Cash Balance	159.9	249.7	399.9
	Nepalese Notes & Coins	153.9	242.3	391.1
	Foreign Currency	6.1	7.4	8.8
	b. Bank Balance	330.0	1350.7	1999.6
	1. In Nepal Rastra Bank	271.5	1196.5	1771.7
	Domestic Currency	270.5	1193.8	1768.4
	Foreign Currency	1.0	2.7	3.3
	2. "A"Class Licensed Institution	49.0	109.6	104.6
	Domestic Currency	49.0	0.0	104.6
	Foreign Currency	0.0	109.6	0.0
	3. Other Financial Ins.	0.0	0.0	0.0
	4. In Foreign banks	9.5	44.6	123.3
	c. Money at Call	649.0	132.3	1757.3
	Domestic Currency	649.0	0.0	1052.5
	Foreign Currency	0.0	132.3	704.8
2	INVESTMENTS	558.2	872.8	972.1
	a. Govt. Securities	558.2	872.8	972.1
	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	382.0	424.2	354.3
	a. Interbank Lending		0.0	0.0
	b. Non Residents	152.7	0.0	0.0
	c. Others	229.3	424.2	354.3
4	LOANS & ADVANCES	4816.5	8047.8	11729.1
	a. Private Sector	4537.5	7653.4	11293.2
	b. Financial Institutions	0.0	94.9	138.0
	c. Government Organizations	279.0	299.5	297.8
5	BILL PURCHED	0.0	0.0	0.0
	a. Domestic Bills Purchased	0.0	0.0	0.0
	b. Foreign Bills Purchased	0.0	0.0	0.0
	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	300.5	398.0	414.2
8	OTHER ASSETS	186.8	236.6	507.8
	a. Accrued Interests	30.4	26.0	76.8
	Financial Institution	4.8	0.0	0.0
	Govt. Entp.	11.9	3.3	6.8
	Private Sector	13.8	22.8	70.0
	b. Staff Loans / Adv.	72.8	89.7	161.4
	c. Sundry Debtors	0.0	0.0	1.9
	d. Cash In Transit	0.0	0.0	0.0
	e. Others	83.7	120.8	267.7
9	Expenses not Written off	0.0	0.0	0.0
10	Non Banking Assets	0.0	0.0	0.0
11	Reconciliation Account	0.0	0.0	0.0
12	Profit & Loss A/c	0.0	0.0	0.0
	Total	7382.9	11712.2	18134.3

Table No. 7.28

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

(Rs. In million)

	Liabilities	Mid-July		
		2011	2012	2013
1	CAPITAL FUND	1400.0	1423.3	2038.5
	a. Paid-up Capital	1400.0	1400.0	2000.0
	b. Calls in Advance	0.0	0.0	0.0
	c. Statutory Reserves	0.0	7.5	7.6
	d. Share Premium	0.0	0.0	0.0
	e. Retained Earning	0.0	15.9	27.6
	f. Others Reserves	0.0	0.0	3.3
	g. Exchange Fluctuation Fund	0.0	0.0	0.0
2	BORROWINGS	190.3	44.0	10.0
	a. NRB	0.0	0.0	10.0
	b. "A"Class Licensed Institution	160.3	44.0	0.0
	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	30.0	0.0	0.0
3	DEPOSITS	2487.9	6282.0	9961.1
	a. Current	25.1	35.9	207.2
	Domestic	21.6	29.7	197.4
	Foreign	3.5	6.2	9.7
	b. Savings	301.5	849.0	1099.7
	Domestic	301.3	848.5	1093.1
	Foreign	0.2	0.5	6.6
	c. Fixed	861.6	3684.3	6448.6
	Domestic	861.6	3596.4	6045.6
	Foreign	0.0	88.0	403.0
	d. Call Deposits	1280.3	1662.1	2129.0
	e. Others	19.4	50.8	76.5
4	Bills Payable	0.0	0.0	0.0
5	Other Liabilities	99.0	144.7	353.6
	1. Sundry Creditors	19.3	3.7	15.4
	2. Loan Loss Provision	24.9	56.0	149.7
	3. Interest Suspense a/c	0.0	0.5	21.1
	4. Others	54.8	84.5	167.4
6	Reconciliation A/c	0.0	0.0	0.0
7	Profit & Loss A/c	26.0	14.2	58.4
	Total	4203.2	7908.2	12421.6
	Assets			0.0
1	LIQUID FUNDS	795.1	1403.4	2148.8
	a. Cash Balance	61.5	142.5	268.2
	Nepalese Notes & Coins	60.0	135.1	261.1
	Foreign Currency	1.5	7.4	7.1
	b. Bank Balance	277.9	1180.1	1294.1
	1. In Nepal Rastra Bank	93.6	1070.9	1100.7
	Domestic Currency	92.3	1067.6	1049.1
	Foreign Currency	1.3	3.3	51.6
	2. "A"Class Licensed Institution	30.8	10.9	11.0
	Domestic Currency	6.9	10.9	11.0
	Foreign Currency	23.9	0.0	0.0
	3. Other Financial Ins.	96.9	0.6	0.0
	4. In Foreign banks	56.4	97.6	182.5
	c. Money at Call	455.7	80.8	586.5
	Domestic Currency	455.7	54.3	440.0
	Foreign Currency	0.0	26.5	146.5
2	INVESTMENTS	688.4	652.3	801.8
	a. Govt. Securities	688.4	652.3	801.8
	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	12.3	0.0	35.8
	a. Interbank Lending		0.0	0.0
	b. Non Residents	12.3	0.0	0.0
	c. Others	0.0	0.0	35.8
4	LOANS & ADVANCES	2486.3	5487.2	8885.2
	a. Private Sector	2326.7	5359.0	8327.6
	b. Financial Institutions	30.4	8.2	339.8
	c. Government Organizations	129.2	120.0	217.8
5	BILL PURCHED	0.0	112.0	145.9
	a. Domestic Bills Purchased	0.0	0.0	0.0
	b. Foreign Bills Purchased	0.0	112.0	145.9
	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	103.4	160.7	194.6
8	OTHER ASSETS	101.8	92.7	209.4
	a. Accrued Interests	8.5	2.2	23.3
	Financial Institution	8.5	0.0	0.0
	Govt. Entp.	0.0	1.7	2.2
	Private Sector	0.0	0.5	21.1
	b. Staff Loans / Adv.	47.0	52.0	78.6
	c. Sundry Debtors	0.0	0.0	0.0
	d. Cash In Transit	0.0	0.0	0.0
	e. Others	46.3	38.5	107.5
9	Expenses not Written off	15.9	0.0	0.0
10	Non Banking Assets	0.0	0.0	0.0
11	Reconciliation Account	0.0	0.0	0.0
12	Profit & Loss A/c	0.0	0.0	0.0
	Total	4203.2	7908.2	12421.6

Table No. 7.29

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

(Rs. In million)

	Mid-July		
	2011	2012	2013
Liabilities			
1 CAPITAL FUND	1200.0	1204.6	2031.8
a. Paid-up Capital	1200.0	1200.0	2000.0
b. Calls in Advance	0.0	0.0	0.0
c. Statutory Reserves	0.0	1.1	5.7
d. Share Premium	0.0	0.0	0.0
e. Retained Earning	0.0	0.0	22.6
f. Others Reserves	0.0	3.4	3.4
g. Exchange Fluctuation Fund	0.0	0.1	0.1
2 BORROWINGS	220.8	460.6	325.9
a. NRB	0.0	0.0	0.0
b. "A"Class Licensed Institution	220.8	460.6	325.9
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	2952.3	8807.5	15633.2
a. Current	89.3	147.0	560.3
Domestic	64.5	144.1	554.1
Foreign	24.8	2.9	6.2
b. Savings	189.4	1057.4	1564.2
Domestic	187.8	1054.6	1559.4
Foreign	1.5	2.8	4.9
c. Fixed	1088.3	4352.5	7822.6
Domestic	1088.3	4087.9	7717.2
Foreign	0.0	264.6	105.4
d. Call Deposits	1513.8	3128.6	5511.7
e. Others	71.5	122.1	174.3
4 Bills Payable	1.0	110.5	5.0
5 Other Liabilities	88.5	225.1	405.4
1. Sundry Creditors	4.2	1.7	2.2
2. Loan Loss Provision	31.6	78.3	154.4
3. Interest Suspense a/c	2.1	12.7	50.7
4. Others	50.5	132.3	198.1
6 Reconciliation A/c	0.0	0.0	0.0
7 Profit & Loss A/c	9.4	43.3	182.3
Total	4472.0	10851.6	18583.6
Assets			
1 LIQUID FUNDS	807.3	1324.7	3372.6
a. Cash Balance	50.1	207.5	355.2
Nepalese Notes & Coins	44.7	203.5	348.1
Foreign Currency	5.4	4.0	7.1
b. Bank Balance	477.2	1117.2	2832.5
1. In Nepal Rastra Bank	228.0	828.4	2466.4
Domestic Currency	226.3	823.5	2436.0
Foreign Currency	1.7	4.9	30.4
2. "A"Class Licensed Institution	164.6	82.3	67.5
Domestic Currency	6.2	79.9	53.0
Foreign Currency	158.3	2.4	14.5
3. Other Financial Ins.	0.0	0.0	0.0
4. In Foreign banks	84.7	206.5	298.5
c. Money at Call	280.0	0.0	185.0
Domestic Currency	280.0	0.0	120.0
Foreign Currency	0.0	0.0	65.0
2 INVESTMENTS	241.0	1168.7	1710.4
a. Govt. Securities	241.0	1168.7	1710.4
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	21.7	158.5	355.9
a. Interbank Lending		0.0	0.0
b. Non Residents	0.0	0.0	0.0
c. Others	21.7	158.5	355.9
4 LOANS & ADVANCES	3149.9	7294.4	12251.1
a. Private Sector	2860.8	7013.3	11487.5
b. Financial Institutions	107.5	140.0	545.9
c. Government Organizations	181.7	141.1	217.7
5 BILL PURCHED	5.3	0.4	25.2
a. Domestic Bills Purchased	5.3	0.4	0.0
b. Foreign Bills Purchased	0.0	0.0	25.2
c. Import Bills & Imports	0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS	0.0	535.1	249.6
a. Against Domestic Bills	0.0	535.1	249.6
b. Against Foreign Bills	0.0	0.0	0.0
7 FIXED ASSETS	195.5	270.8	366.1
8 OTHER ASSETS	46.1	97.8	252.7
a. Accrued Interests	5.2	14.1	54.4
Financial Institution	3.2	0.0	0.0
Govt. Entp.	0.0	1.4	9.5
Private Sector	2.1	12.7	44.9
b. Staff Loans / Adv.	1.3	19.9	90.5
c. Sundry Debtors	4.8	27.0	0.0
d. Cash In Transit	0.0	0.0	0.0
e. Others	34.8	36.7	107.8
9 Expenses not Written off	5.1	0.0	0.0
10 Non Banking Assets	0.0	0.0	0.0
11 Reconciliation Account	0.0	1.4	0.1
12 Profit & Loss A/c	0.0	0.0	0.0
Total	4472.0	10851.6	18583.6

Statement of Assets & Liabilities of CENTURY COMMERCIAL BANK LTD.

(Rs. In million)

		Mid-July		
Liabilities		2011	2012	2013
1	CAPITAL FUND	1100.9	1154.8	1155.7
	a. Paid-up Capital	1080.0	1080.0	1080.0
	b. Calls in Advance	0.0	0.0	0.0
	c. Statutory Reserves	0.0	1.6	1.8
	d. Share Premium	0.0	0.0	0.0
	e. Retained Earning	0.0	6.5	6.8
	f. Others Reserves	20.9	66.5	66.5
	g. Exchange Fluctuation Fund	0.0	0.1	0.5
2	BORROWINGS	58.4	0.0	400.0
	a. NRB	0.0	0.0	0.0
	b. "A"Class Licensed Institution	58.4	0.0	0.0
	c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0
	d. Other Financial Ins.	0.0	0.0	400.0
	e. Bonds and Securities	0.0	0.0	0.0
3	DEPOSITS	1358.9	4460.7	11361.6
	a. Current	67.8	96.1	221.9
	Domestic	67.7	94.7	216.3
	Foreign	0.0	1.5	5.5
	b. Savings	329.4	1410.6	2322.0
	Domestic	329.4	1405.4	2319.8
	Foreign	0.0	5.3	2.1
	c. Fixed	415.8	2007.8	4719.1
	Domestic	415.8	2007.8	4623.3
	Foreign	0.0	0.0	95.8
	d. Call Deposits	536.4	925.1	4049.1
	e. Others	9.5	21.1	49.7
4	Bills Payable	0.0	8.6	34.9
5	Other Liabilities	91.8	199.1	433.4
	1. Sundry Creditors	15.4	3.4	33.0
	2. Loan Loss Provision	11.9	42.0	111.6
	3. Interest Suspense a/c	1.3	0.4	15.5
	4. Others	63.2	153.3	273.3
6	Reconciliation A/c	0.0	0.0	0.0
7	Profit & Loss A/c	22.2	4.3	63.9
	Total	2632.2	5827.4	13449.5
	Assets			0.0
1	LIQUID FUNDS	78.2	595.8	1207.2
	a. Cash Balance	39.5	119.9	520.2
	Nepalese Notes & Coins	38.9	118.5	517.1
	Foreign Currency	0.7	1.4	3.2
	b. Bank Balance	38.6	394.4	687.0
	1. In Nepal Rastra Bank	21.7	363.9	456.4
	Domestic Currency	20.5	362.0	454.2
	Foreign Currency	1.3	2.0	2.2
	2. "A"Class Licensed Institution	9.5	3.4	177.2
	Domestic Currency	4.4	3.4	176.0
	Foreign Currency	5.1	0.0	1.2
	3. Other Financial Ins.	0.0	0.0	0.0
	4. In Foreign banks	7.4	27.0	53.4
	c. Money at Call	0.0	81.5	0.0
	Domestic Currency	0.0	67.0	0.0
	Foreign Currency	0.0	14.5	0.0
2	INVESTMENTS	612.0	554.0	1269.3
	a. Govt. Securities	612.0	553.0	1269.3
	b. NRB Bond	0.0	1.0	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	579.0	0.0	1073.3
	a. Interbank Lending		0.0	785.1
	b. Non Residents	0.0	0.0	0.0
	c. Others	579.0	0.0	288.2
4	LOANS & ADVANCES	1187.3	4202.2	9084.9
	a. Private Sector	1187.3	4202.2	9084.9
	b. Financial Institutions	0.0	0.0	0.0
	c. Government Organizations	0.0	0.0	0.0
5	BILL PURCHASED	0.0	0.0	2.0
	a. Domestic Bills Purchased	0.0	0.0	0.0
	b. Foreign Bills Purchased	0.0	0.0	2.0
	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	94.1	197.0	348.5
8	OTHER ASSETS	81.6	278.5	464.2
	a. Accrued Interests	10.4	1.5	19.0
	Financial Institution	1.1	0.0	0.0
	Govt. Entp.	8.0	1.1	3.5
	Private Sector	1.3	0.4	15.5
	b. Staff Loans / Adv.	38.6	53.1	62.6
	c. Sundry Debtors	0.1	53.5	74.5
	d. Cash In Transit	0.0	0.0	0.0
	e. Others	32.4	170.4	308.1
9	Expenses not Written off	0.0	0.0	0.0
10	Non Banking Assets	0.0	0.0	0.0
11	Reconciliation Account	0.0	0.0	0.0
12	Profit & Loss A/c	0.0	0.0	0.0
	Total	2632.2	5827.5	13449.5

Statement of Assets & Liabilities of SANIMA BANK LTD.

(Rs. In million)

		Mid-July	
Liabilities		2012	2013
1	CAPITAL FUND	2118.7	2129.6
	a. Paid-up Capital	2016.0	2016.0
	b. Calls in Advance	0.0	0.0
	c. Statutory Reserves	69.6	94.0
	d. Share Premium	10.6	10.6
	e. Retained Earning	20.7	6.2
	f. Others Reserves	0.0	1.1
	g. Exchange Fluctuation Fund	1.8	1.8
2	BORROWINGS	88.3	1480.1
	a. NRB	0.0	454.2
	b. "A"Class Licensed Institution	0.0	1025.9
	c. Foreign Banks and Fin. Ins.	0.0	0.0
	d. Other Financial Ins.	88.3	0.0
	e. Bonds and Securities	0.0	0.0
3	DEPOSITS	11178.7	17782.4
	a. Current	372.6	499.1
	Domestic	371.9	495.0
	Foreign	0.6	4.1
	b. Savings	3554.9	4311.9
	Domestic	3534.4	4280.1
	Foreign	20.5	31.8
	c. Fixed	5454.0	9242.1
	Domestic	5425.6	9096.2
	Foreign	28.4	146.0
	d. Call Deposits	1775.4	3671.7
	e. Others	21.9	57.5
4	Bills Payable	0.0	0.0
5	Other Liabilities	415.5	1266.0
	1. Sundry Creditors	32.1	10.4
	2. Loan Loss Provision	109.8	155.1
	3. Interest Suspense a/c	30.6	31.0
	4. Others	243.0	1069.5
6	Reconciliation A/c	0.0	0.0
7	Profit & Loss A/c	120.9	304.9
Total		13922.1	22963.1
Assets			0.0
1	LIQUID FUNDS	1373.1	2049.9
	a. Cash Balance	256.2	313.0
	Nepalese Notes & Coins	253.4	306.8
	Foreign Currency	2.8	6.2
	b. Bank Balance	1116.2	1372.5
	1. In Nepal Rastra Bank	1005.2	1283.5
	Domestic Currency	1002.3	1282.0
	Foreign Currency	2.9	1.6
	2. "A"Class Licensed Institution	86.2	55.8
	Domestic Currency	86.2	53.4
	Foreign Currency	0.0	2.4
	3. Other Financial Ins.	0.0	0.0
	4. In Foreign banks	24.8	33.2
	c. Money at Call	0.7	364.4
	Domestic Currency	0.0	0.0
	Foreign Currency	0.7	364.4
2	INVESTMENTS	2002.5	3450.4
	a. Govt. Securities	2002.5	3450.4
	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	106.3	398.1
	a. Interbank Lending	0.0	0.0
	b. Non Residents	0.0	0.0
	c. Others	106.3	398.1
4	LOANS & ADVANCES	9640.0	15248.2
	a. Private Sector	9512.2	14810.5
	b. Financial Institutions	90.9	437.6
	c. Government Organizations	36.9	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	479.0	469.5
8	OTHER ASSETS	321.2	1347.0
	a. Accrued Interests	55.8	49.1
	Financial Institution	0.6	0.6
	Govt. Entp.	0.0	18.1
	Private Sector	55.3	30.4
	b. Staff Loans / Adv.	68.2	77.2
	c. Sundry Debtors	10.2	0.3
	d. Cash In Transit	0.0	0.0
	e. Others	187.0	1220.4
9	Expenses not Written off	0.0	0.0
10	Non Banking Assets	0.0	0.0
11	Reconciliation Account	0.0	0.0
12	Profit & Loss A/c	0.0	0.0
Total		13922.1	22963.1

Table No. 8
Statement of Profit Loss Account of Commercial Banks
Mid - July - 2013

(Rs.in million)

Expenses	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC-Asia	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens
1 Interest Expenses	2194.3	2461.8	2186.2	2774.8	611.4	2119.1	2487.0	937.0	2179.2	1219.4	1155.3	2432.5	582.1	1,485.6	1486.3	1451.7	1742.8	2846.1	1826.8	1176.9
1.1 Deposit Liabilities	2177.6	2431.2	2136.7	2572.9	602.2	2016.8	2409.6	936.9	2175.1	1189.5	1138.0	2388.1	582.0	1,485.6	1454.6	1406.6	1732.4	2654.1	1785.0	1172.7
1.1.1 Saving A/c	1175.3	1080.0	771.0	533.6	337.2	844.9	383.2	413.7	719.7	324.5	271.3	421.0	134.9	514.4	348.3	217.6	411.5	1036.1	741.6	208.6
1.1.2 Fixed A/c	1002.2	1287.5	887.2	1220.6	189.6	1171.9	1940.7	317.1	1039.1	609.4	553.8	1492.0	347.6	692.7	791.1	850.4	877.0	1535.9	768.5	733.6
1.1.2.1 Upto 3 Months Fixed A/c	0.0	0.4	133.1	19.9	18.6	230.6	406.9	0.0	233.9	0.0	0.0	0.0	0.0	0.3	0.0	0.7	113.2	0.2	6.1	9.8
1.1.2.2 3 to 6 Months fixed A/c	0.0	13.0	177.4	0.0	3.3	0.0	413.3	54.2	251.4	0.0	0.0	0.0	0.0	3.7	0.0	1.2	187.6	4.6	2.7	13.6
1.1.2.3 6 Months to 1 Year Fixed A/c	0.0	840.3	443.6	0.0	38.6	0.0	990.5	0.0	349.9	609.4	25.4	1492.0	347.6	232.1	0.0	575.2	271.6	137.5	55.7	465.7
1.1.2.4 Above 1 Year	1002.2	433.8	133.1	1200.8	129.1	941.3	129.9	262.9	203.9	0.0	528.4	0.0	0.0	456.7	791.1	273.4	304.6	1393.6	704.0	244.6
1.1.3 Call Deposit	0.0	63.7	478.5	818.7	75.4	0.0	85.7	206.2	416.3	255.7	312.9	475.1	99.5	278.5	315.2	338.6	443.9	41.8	275.0	230.5
1.1.4 Certificate of 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	-	0.0	0.0	0.0	0.0	40.5	0.0
1.2 Others	16.7	30.7	49.5	201.9	9.2	102.3	77.4	0.1	4.1	29.9	17.3	44.4	0.0	-	31.7	45.1	10.4	192.0	41.7	4.2
2 Commission/Fee Expense	0.0	53.2	157.1	121.9	0.0	0.0	0.0	14.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.0	18.8	4.2
3 Employees Expenses	1867.7	2156.0	641.1	371.2	421.6	710.1	416.6	242.3	461.8	286.3	146.6	356.4	115.9	233	203.8	207.4	216.6	2328.3	289.8	144.4
4 Office Operating Expenses	486.0	734.8	482.8	515.2	382.5	852.4	478.6	175.2	509.5	341.9	174.8	423.4	107.4	358	227.1	240.2	398.7	585.4	633.7	241.1
5 Exchange Fluctuation Loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.8	0.8	0.0	3	0.0	0.0	0.0	11.9	0.0	0.0
5.1 Due to Change in Exchange Rates	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.8	0.8	0.0	3	0.0	0.0	0.0	3.0	0.0	0.0
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	8.9	0.0	0.0
6 Non-Operating Expenses	0.0	0.2	0.0	6.9	0.0	2.1	0.0	0.0	0.0	0.0	0.0	0.3	1	12.3	0.0	0.0	4.0	0.0	1213.9	
7 Provision for Risk	319.2	368.5	91.5	836.0	131.0	268.3	128.0	215.7	98.8	112.3	182.1	444.1	77.8	157	316.8	172.0	221.9	1033.4	356.2	291.8
7.1 Loan Loss Provision	364.3	342.0	91.5	836.0	128.0	124.6	128.0	156.2	98.8	112.1	182.1	222.5	77.8	11.6	270.9	172.0	221.9	898.0	229.4	242.6
7.1.1 General Loan loss Provision	364.3	156.2	46.9	191.3	49.2	48.6	28.0	95.1	98.8	51.9	0.0	22.4	0.0	-	16.4	32.6	221.9	138.6	88.2	31.0
7.1.2 Special Loan Loss Provision	0.0	185.8	44.6	443.1	78.8	76.0	100.0	61.1	0.0	60.2	182.1	200.1	77.8	11.6	254.5	139.3	0.0	759.4	141.3	206.6
7.1.3 Additional Loan Loss Provision	0.0	0.0	0.0	201.6	0.0	0.0	0.0	0.0	0.0	(0.0)	0.0	0.0	0.0	-	0.0	0.0	0.0	0.0	0.0	5.0
7.2 Provision for Non-Banking Assets	0.0	2.1	0.0	0.0	0.0	83.1	0.0	59.5	0.0	0.0	0.0	221.5	0.0	145.5	45.9	0.0	0.4	117.5	49.2	
7.3 Provision for Loss on Investment	0.0	12.5	0.0	0.0	3.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	0.0	0.0	0.0	0.0	8.8	0.0
7.4 Provision for Loss of Other Assets	(45.1)	12.0	0.0	0.0	60.6	0.0	0.0	0.0	0.2	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	135.0	0.6	0.0
8 Loan Written Off	9.5	0.0	0.0	74.4	42.2	16.6	0.0	0.0	0.0	49.6	3.7	0.0	7.8	187.2	0.0	0.0	12.6	43.1	0.0	0.0
9 Provision for Staff Bonus	111.1	0.0	318.2	284.5	174.2	153.9	110.9	0.0	210.1	88.4	52.0	88.9	21.6	22.6	41.6	63.3	70.3	233.7	78.1	0.0
10 Provision for Income Tax	319.9	0.0	949.9	853.5	524.1	514.6	331.6	0.0	629.9	267.2	148.7	266.8	63.9	67.7	124.9	189.9	211.6	661.9	234.4	0.0
11 Others	3.4	1.9	0.0	0.0	6.4	0.0	0.0	0.0	0.0	5.5	0.0	0.0	0.0	-	0.0	0.0	0.0	379.8	0.0	82.0
12 Net Profit	791.5	1637.1	2232.4	1991.5	1217.9	1024.4	776.9	802.3	1471.1	617.1	370.9	622.5	152.4	158.0	291.5	443.1	491.2	2259.9	546.9	627.2
TOTAL EXPENSES	6102.7	7413.4	7059.3	7830.0	3511.3	5659.4	4731.6	2386.8	5560.4	2987.7	2238.8	4635.5	1129.1	2672.5	2704.5	2767.5	3365.7	10389.6	3984.7	3781.6
	0.0	(0.0)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
1. Interest Income	4716.2	5853.0	5699.3	5886.3	2535.4	4262.9	4110.5	1623.2	4936.9	2450.1	1953.8	4205.7	1068.7	2402.3	2464.3	2365.5	2897.1	7457.7	3230.9	2212.0
1.1. On Loans and Advance	4381.8	5097.7	5120.4	5623.7	2258.3	4261.4	3258.5	1519.0	4636.7	2308.5	1867.9	3860.6	1039.8	2341.1	2358.8	2300.3	2737.8	7163.3	3077.8	2115.3
1.2. On Investment	198.2	631.5	338.5	175.8	186.7	326.8	143.0	80.1	252.9	135.7	78.9	200.7	21.1	41.7	23.5	65.2	113.2	112.8	145.8	79.4
1.2.1 Government Bonds	191.3	619.9	327.5	175.8	186.2	326.8	143.0	54.8	68.5	134.7	60.6	101.0	21.1	41.7	23.5	62.5	113.2	112.8	143.1	79.4
1.2.2 Foreign Bonds	0.0	0.0	11.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
1.2.3 NRB Bonds	0.0	0.0	0.0	0.0	0.0	0.0	0.0	25.2	179.8	0.0	12.8	88.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
1.2.4 Deventure & Bonds	6.9	11.6	0.0	0.0	0.5	0.0	0.0	0.0	4.6	0.9	5.4	0.0	0.0	0.0	0.0	2.7	0.0	0.0	2.7	0.0
1.3 Agency Balance	0.0	70.1	0.4	78.8	0.8	38.3	668.5	0.0	25.3	0.0	0.0	0.2	1.2	0.0	0.0	0.0	0.5	0.0	0.0	0.0
1.4 On Call Deposit	22.1	35.4	182.8	8.0	8.3	0.4	0.0	7.0	22.1	0.7	0.0	130.5	0.0	0.0	0.0	45.6	0.1	6.4	15.3	
1.5 Others	114.1	18.3	57.3	0.0	81.3	0.0	40.5	17.2	0.0	5.2	7.0	13.6	6.6	19.6	82.0	0.0	0.0	181.6	0.9	1.9
2. Comission & Discount	225.8	431.7	760.0	450.3	295.0	550.6	471.2	230.1	266.8	205.5	74.1	170.8	20.1	58.9	174.3	222.7	286.3	132.1	523.2	150.3
2.1 Bills Purchase & Discount	0.1	5.5	2.6	0.0	10.5	58.1	0.1	15.8	17.0	45.1	3.1	1.7	0.0	0.8	1.0	16.7	0.0	0.0	0.6	6.4
2.2 Comission	225.7	411.4	755.1	450.3	171.9	405.1	313.3	207.8	219.1	160.3	64.8	78.3	20.1	58.1	173.3	199.8	138.5	0.0	508.8	30.6
2.3 Others	0.0	14.8	2.3	0.0	112.6	87.5	157.8	6.5	30.7	0.0	6.3	90.8	0.0	0.0	6.2	147.8	132.1	13.8	113.3	
3 Income From Exchange Fluctuation	84.8	(73.9)	487.7	360.2	300.5	101.9	61.9	98.9	133.3	9.5	128.8	12.6	38.2	57.0	117.3	181.3	6.5	73.2	27.2	
3.1 Due to Change in Exchange Rate	61.9																			

Table No. 8
Statement of Profit Loss Account of Commercial Banks
Mid - July - 2013

(Rs.in million)

Expenses	Prime	Sunrise	Grand	NMB	Kist	Janata	Mega	CTBNL	Civil	Century	Sanima
1 Interest Expenses	1744.3	1251.3	1164.7	1077.8	1286.5	750.0	712.9	616.7	815.5	589.5	1,021.6
1.1 Deposit Liabilities	1741.7	1250.9	1162.3	1074.1	1272.0	739.8	690.7	615.5	808.8	583.9	1,009.4
1.1.1 Saving A/c	198.5	400.7	127.4	183.8	651.9	132.9	239.1	61.8	80.7	143.1	210.0
1.1.2 Fixed A/c	761.6	690.3	800.7	573.9	515.1	429.9	196.5	431.5	530.6	295.0	653.6
1.1.2.1 Upto 3 Months Fixed A/c	0.0	0.3	0.0	67.0	0.1	20.9	-	0.1	65.5	-	1.5
1.1.2.2 3 to 6 Months fixed A/c	6.6	18.6	1.1	1.7	35.9	2.3	-	31.4	49.0	9.0	5.5
1.1.2.3 6 Months to 1 Year Fixed A/c	688.6	671.4	0	174.8	409.8	360.3	-	316.6	392.1	286.0	539.4
1.1.2.4 Above 1 Year	66.4	0.0	799.5	330.3	69.3	46.4	196.5	83.5	23.9	-	107.2
1.1.3 Call Deposit	781.6	159.9	229.3	316.4	105.0	177.0	255.1	122.3	197.6	145.8	145.7
1.1.4 Certificate of Deposits	0.0	0.0	5.0	0.0	0.0	-	-	-	-	-	-
1.2 Others	2.6	0.4	2.4	3.7	14.5	10.2	22.19	1.2	6.69	5.5	12.26
2 Commission/Fee Expense	0.0	6.2	0.0	0.0	0.0	-	-	-	-	-	-
3 Employees Expenses	111.0	218.5	106.0	122.8	238.5	104.8	140.8	79.9	114.6	85.1	99.8
4 Office Operating Expenses	210.5	323.6	116.5	189.1	330.5	142.0	238.4	136.2	186.6	161.5	161.1
5 Exchange Fluctuation Loss	0.0	0.0	1.3	0.0	1.5	-	6.7	-	-	-	-
5.1 Due to Change in Exchange Rates	0.0	0.0	1.3	0.0	1.5	-	-	-	-	-	-
5.2 Due to Foreign Currency Transactions	0.0	0.0	0.0	0.0	0.0	-	6.7	-	-	-	-
6 Non-Operating Expenses	0.1	0.0	0.0	0.0	13.5	0.2	-	-	0.3	-	-
7 Provision for Risk	268.5	366.7	149.5	130.8	710.2	54.9	152.2	93.2	76.1	69.2	57.8
7.1 Loan loss Provision	199.8	336.7	149.5	73.0	698.0	54.9	152.2	93.2	76.1	69.2	57.8
7.1.1 General Loan loss Provision	22.5	34.1	27.3	44.3	13.4	45.9	45.5	32.6	46.3	30.4	56.5
7.1.2 Special Loan Loss Provision	177.2	302.6	122.2	28.8	684.6	9.1	106.7	60.6	29.8	38.8	1.4
7.1.3 Additional Loan Loss Provision	0.0	0.0	0.0	0.0	0.0	-	-	-	-	-	-
7.2 Provision for Non-Banking Assets	0.0	30.0	0.0	57.8	12.2	-	-	-	-	-	-
7.3 Provision for Loss on Investment	68.8	0.0	0.0	0.0	0.0	-	-	-	-	-	-
7.4 Provision for Loss of Other Assets	0.0	0.0	0.0	0.0	0.0	-	-	-	-	-	-
8 Loan Written Off	0.0	61.5	0.0	0.3	17.1	-	-	-	-	-	-
9 Provision for Staff Bonus	68.5	45.8	28.6	0.0	0.0	28	25	8	-	9	44
10 Provision for Income Tax	205.6	138.7	85.9	0.0	0.0	84.6	76.2	25.0	-	27.4	132.7
11 Others	0.0	0.0	0.0	0.0	0.0	-	-	-	-	-	-
12 Net Profit	479.8	319.2	200.5	548.7	0.0	197.5	178	58.4	182	63.9	305
TOTAL EXPENSES	3088.3	2731.5	1853.1	2069.5	2597.9	1362.3	1530.4	1017.9	1375.5	1005.7	1821.8
	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
1. Interest Income	2786.2	2240.2	1683.4	1831.1	2302.6	1232.9	1392.5	932.5	1248.0	894.3	1677.2
1.1. On Loans and Advance	2713.4	2176.7	1605.1	1732.2	2173.3	1175.3	1293.7	905.3	1217.7	870.5	1623.7
1.2. On Investment	10.1	35.9	68.1	88.2	94.6	48.6	28.9	15.5	25.0	20.7	47.9
1.2.1 Government Bonds	10.1	24.1	68.1	88.2	94.6	48.6	28.9	15.5	25.0	20.7	47.9
1.2.2 Foreign Bonds	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
1.2.3 NRB Bonds	0.0	11.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
1.2.4 Deventure & Bonds	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
1.3 Agency Balance	0.0	0.2	0.0	0.0	3.2	9.0	0.1	0.0	0.0	0.0	0.0
1.4 On Call Deposit	0.0	22.1	0.0	0.3	9.6	0.0	63.1	0.0	5.3	0.0	0.0
1.5 Others	62.6	5.2	10.2	10.4	21.9	0.0	6.6	11.6	0.0	3.1	5.5
2. Comission & Discount	78.5	94.9	34.5	47.4	174.7	88.2	22.6	25.0	34.9	22.9	23.7
2.1 Bills Purchase & Discount	5.1	7.6	2.4	0.0	1.7	0.6	0.3	6.3	1.8	0.0	0.0
2.2 Comission	73.4	64.6	32.1	38.3	28.8	78.5	22.3	18.7	33.1	22.9	23.7
2.3 Others	0.0	22.7	0.0	9.1	144.2	9.0	0.0	0.0	0.0	0.0	0.0
3 Income From Exchange Fluctuation	(5.8)	50.5	56.8	64.4	25.1	40.6	66.2	19.6	41.6	26.5	27.2
3.1 Due to Change in Exchange Rate	(19.9)	7.6	0.0	8.7	0.0	13.6	0.0	2.8	17.8	1.4	3.4
3.2 Due to Foreign Currency Trans.	14.1	43.0	56.8	55.7	25.1	26.9	66.2	16.8	23.8	25.1	23.8
4 Other Income	142.1	124.5	78.1	60.0	0.0	0.0	42.4	40.8	51.0	61.5	71.5
5 Non Operating Income	0.0	3.6	0.2	7.2	0.0	0.7	6.7	0.0	0.0	0.5	2.6
6 Provision Written Back	87.4	207.8	0.0	59.3	6.3	0.0	0.0	0.0	0.0	0.0	19.7
7 Recovery from Written off Loan	0.0	10.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
8 Income from Extra Ordinary Expenses	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
9 Net Loss	0.0	0.0	0.0	0.0	89.2	0.0	0.0	0.0	0.0	0.0	0.0
TOTAL INCOME	3088.3	2731.5	1853.1	2069.5	2597.9	1362.3	1530.4	1017.9	1375.5	1005.7	1821.8

Table no. 9
Sectorwise Loans and Advances of Commercial Banks

S. N.	Banks Sectors	1					4					7				
		NBL					NIBL					NSBI				
		2009	2010	2011	2012	2013	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013
1	Agricultural and Forest Related	128.7	201.7	222.2	620.5	1038.1	176.1	253.6	308.5	643.1	1097.8	363.0	368.3	453.8	2265.4	1129.4
2	Fishery Related	0.0	0.0	0.0	0.0	12.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3	Mining Related	21.5	77.4	73.4	115.9	232.9	0.0	3.0	24.2	21.4	28.4	0.0	0.0	0.0	0.0	0.0
4	Manufacturing (Producing) Related	4126.7	4145.1	4513.0	4771.1	6863.3	10753.7	12046.3	13871.0	14629.2	17010.5	4888.8	4328.5	4676.7	4188.9	6186.4
5	Construction	1662.5	2203.9	2384.0	2312.9	2564.3	1889.9	1699.3	1522.5	1412.9	1323.7	2260.9	2519.9	2856.1	2854.2	2691.9
6	Electricity, Gas and Water	0.0	171.0	195.4	314.6	844.7	0.0	347.7	213.1	362.1	687.6	0.0	223.5	196.0	182.9	229.2
7	Metal Products, Machinery & Electronic Equipm	493.5	245.8	52.8	137.5	217.8	297.7	486.7	221.6	229.0	338.2	403.9	308.6	418.8	684.9	656.7
8	Transport, Communication and Public Utilities	299.1	1659.5	982.8	750.0	546.4	110.9	1200.6	978.9	1218.7	1709.1	3.6	555.6	556.6	828.1	870.5
9	Wholesaler & Retailer	1220.2	5156.4	5331.9	6181.2	7625.7	1701.9	5272.9	5998.5	6600.4	8166.6	550.1	4754.7	6766.9	8386.0	9203.4
10	Finance, Insurance and Real Estate	3636.0	948.9	905.9	804.6	1607.7	4572.6	6219.4	6029.9	5334.7	4657.6	3808.1	558.0	584.3	1107.4	1441.4
11	Hotel or Restaurant	1067.3	369.7	346.9	412.3	796.8	4479.3	2522.7	2309.1	1951.2	1684.4	488.4	258.9	296.2	306.9	320.7
12	Other Services	756.9	392.2	432.0	480.7	1445.9	3294.1	2220.8	2531.2	2887.4	3412.8	584.2	239.7	269.6	242.5	254.3
13	Consumption Loans	3052.7	5541.5	7400.3	9542.8	10733.1	455.7	1327.8	1254.8	1472.7	1460.1	83.4	474.7	424.5	274.7	253.6
14	Local Government	0.0	0.0	0.0	0.8	486.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
15	Others	3017.2	3973.6	3869.3	3254.0	2840.0	9095.5	7347.5	6624.5	6149.3	6124.0	2177.7	3433.1	4219.3	5141.9	5956.4
16	TOTAL	19482.3	25086.7	26709.9	29698.9	37855.3	36827.1	40948.4	41887.7	42912.1	47700.6	15612.0	18023.4	21718.8	26463.7	29193.9

S. N.	Banks Sectors	RBB					SCBNL					NBB				
		2009	2010	2011	2012	2013	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013
		1	Agricultural and Forest Related	378.1	426.2	452.9	676.2	1271.4	311.5	362.2	754.3	429.4	470.5	45.8	46.6	68.1
2	Fishery Related	0.0	0.0	75.1	22.7	11.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.2	6.7	10.3
3	Mining Related	280.5	647.8	733.1	788.9	661.7	220.3	0.0	0.0	0.0	0.0	16.0	10.0	8.1	18.2	45.3
4	Manufacturing (Producing) Related	5614.8	5797.9	5638.1	5984.3	7005.6	2516.3	3149.6	3358.1	4240.7	7265.2	2520.2	2107.7	2070.7	1997.5	2646.7
5	Construction	2862.2	3237.4	3605.9	4849.8	5771.1	3479.2	4231.8	3623.9	4220.4	5559.0	1130.9	1400.2	1852.6	2643.4	3027.6
6	Electricity, Gas and Water	0.0	0.0	320.2	980.8	887.2	0.0	32.6	23.8	24.8	500.0	0.0	10.2	7.4	106.3	20.3
7	Metal Products, Machinery & Electronic Equipm	1219.5	2003.9	913.2	551.5	702.5	34.0	22.5	175.0	436.8	336.3	269.5	191.5	223.7	392.3	387.3
8	Transport, Communication and Public Utilities	919.2	765.9	1646.9	1547.5	1789.9	2.8	5.1	12.0	49.6	85.9	194.5	897.8	691.8	494.0	363.4
9	Wholesaler & Retailer	866.3	8315.9	11247.0	10676.7	13328.7	10.1	1964.2	2927.3	3415.7	4064.6	1008.3	1835.5	1930.4	2278.1	3006.7
10	Finance, Insurance and Real Estate	7477.8	2597.2	2113.6	2039.6	2913.9	1485.8	433.6	1354.1	924.9	604.6	1228.0	740.8	786.4	945.3	814.3
11	Hotel or Restaurant	2073.9	0.0	505.7	766.7	1369.3	405.0	172.3	49.0	52.6	118.7	415.6	449.1	481.5	221.3	277.2
12	Other Services	2407.5	2441.3	1608.9	1731.1	1407.3	242.2	111.9	130.8	104.0	134.7	865.8	481.2	456.7	339.3	573.0
13	Consumption Loans	3214.9	5019.4	6138.7	7686.1	8642.6	78.3	87.4	3482.5	3258.5	2588.6	76.4	234.8	422.6	550.9	629.6
14	Local Government	2.2	216.4	218.3	218.2	223.9	0.0	0.0	138.8	138.8	138.8	0.0	0.0	0.0	0.0	0.0
15	Others	4290.7	4222.8	1648.5	1928.4	3058.4	5095.3	5603.5	2632.9	2532.4	1271.4	1359.7	713.5	1236.2	895.8	1121.1
16	TOTAL	31607.6	35692.1	36866.1	40448.4	49044.9	13880.8	16176.7	18662.5	19828.5	23138.4	9130.5	9119.0	10237.5	10943.2	13137.6

S. N.	Banks Sectors	NABIL					HBL					EBL				
		2009	2010	2011	2012	2013	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013
		1	Agricultural and Forest Related	192.9	262.9	298.9	426.7	806.7	677.0	607.1	671.8	909.5	1305.2	203.1	204.4	992.8
2	Fishery Related	0.0	0.0	0.0	0.0	25.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1
3	Mining Related	15.4	9.0	15.9	29.7	553.0	8.9	0.0	0.0	0.0	0.0	0.6	0.2	0.0	0.0	25.2
4	Manufacturing (Producing) Related	7829.5	8687.9	11205.8	13032.7	12069.5	10507.9	11339.8	12442.8	11924.7	13104.1	3856.0	4033.0	5276.2	6653.5	9262.5
5	Construction	4014.5	4780.6	5022.4	4856.3	4788.1	1799.4	1565.8	1353.8	1886.1	3029.4	2961.3	3041.7	3997.2	4847.3	5326.0
6	Electricity, Gas and Water	0.0	129.4	118.9	149.7	1929.3	0.0	576.3	877.7	673.0	952.5	0.0	331.3	454.7	1244.1	1159.3
7	Metal Products, Machinery & Electronic Equipm	291.1	294.6	473.3	504.4	200.6	814.6	42.3	33.1	80.2	43.4	456.5	386.5	556.4	918.2	1330.5
8	Transport, Communication and Public Utilities	2498.4	4197.3	4147.7	3449.6	709.7	88.9	1120.3	1417.9	1432.9	1937.7	238.1	2891.1	3037.5	2758.9	2973.2
9	Wholesaler & Retailer	1313.2	6283.3	8594.4	10355.8	10866.7	849.4	4046.6	4770.1	5208.6	7261.9	1656.3	10570.8	10126.3	11333.5	12300.2
10	Finance, Insurance and Real Estate	5094.6	2711.4	3030.3	3280.9	4053.8	3740.2	2285.5	5102.2	5055.0	4425.2	6770.1	1770.9	2183.9	2977.6	5940.6
11	Hotel or Restaurant	1964.0	871.3	989.3	1133.6	1207.7	1429.8	690.8	810.8	795.8	1001.8	1305.8	369.6	701.5	694.2	185.9
12	Other Services	1979.4	1853.1	1883.5	2270.8	2444.2	2117.6	2148.2	2161.6	3501.0	3957.5	718.2	684.7	885.8	1138.3	1966.7
13	Consumption Loans	116.2	139.2	207.7	178.2	2227.6	541.0	2067.0	791.9	635.4	665.3	280.4	1140.8	2003.7	1955.3	1380.1
14	Local Government	0.0	0.0	0.0	0.0	0.0	0.0	298.3	255.2	509.2	0.0	0.0	0.0	0.0	0.0	0.0
15	Others	2688.0	2810.9	2934.6	3199.3	5763.5	3002.7	2336.0	2279.5	3357.2	3373.4	6023.4	2731.3	1445.9	192.6	262.1
16	TOTAL	27997.1	33030.9	38922.7	42867.8	47645.5	25577.4	29124.0	32968.3	35968.6	41057.4	24469.5	28156.2	31661.8	36616.8	44197.8

Table no. 9
Sectorwise Loans and Advances of Commercial Banks

S. N.	Banks Sectors	10					13					16				
		BOK					Lumbini					Laxmi				
		2009	2010	2011	2012	2013	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013
1	Agricultural and Forest Related	79.3	170.7	132.2	370.8	606.6	18.8	128.3	166.1	272.4	409.7	16.4	16.8	59.7	320.1	586.4
2	Fishery Related	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	14.3
3	Mining Related	59.8	0.0	0.0	300.0	0.0	0.0	0.0	-3.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4	Manufacturing (Producing) Related	3485.8	4036.5	4912.4	5825.9	6919.9	276.2	655.3	641.6	531.9	989.6	3032.0	3243.8	3357.8	4278.8	5152.0
5	Construction	1808.5	1595.7	1478.8	1475.7	1690.8	9.7	435.7	723.5	860.7	949.9	4508.8	3358.2	3318.3	2905.8	2870.4
6	Electricity, Gas and Water	0.0	231.2	680.2	1055.7	1279.5	0.0	54.2	193.0	176.2	181.6	0.0	142.5	114.5	187.5	439.9
7	Metal Products, Machinery & Electronic Equipm	247.7	28.7	202.6	236.2	328.0	3.1	0.9	3.9	9.0	19.7	19.1	32.7	33.6	30.1	146.3
8	Transport, Communication and Public Utilities	233.3	2020.6	160.4	145.3	224.1	0.0	306.5	256.6	227.4	361.7	336.3	609.8	824.2	807.9	866.8
9	Wholesaler & Retailer	1647.8	4150.0	4364.1	3912.9	5661.0	85.4	1312.1	1359.8	1692.0	1894.6	339.9	2126.5	2526.4	3299.8	4815.6
10	Finance, Insurance and Real Estate	3487.2	2319.2	2243.4	2458.0	2217.1	163.0	444.5	430.3	407.8	467.5	1586.5	3412.4	3444.4	3018.3	2595.1
11	Hotel or Restaurant	728.9	138.5	162.7	173.1	298.5	96.5	310.0	528.4	727.0	886.3	1802.2	59.3	39.8	52.5	84.3
12	Other Services	1336.5	1235.3	1292.7	1343.8	1564.4	15.2	212.6	216.2	341.3	988.6	670.3	498.7	607.4	595.6	716.4
13	Consumption Loans	95.5	67.4	1321.8	963.8	1411.8	5.2	14.2	27.0	50.3	67.1	34.0	286.4	499.8	640.8	1365.6
14	Local Government	0.0	0.0	0.0	0.0	0.0	0.0	57.3	57.3	57.3	57.3	55.1	134.6	134.6	134.6	134.6
15	Others	1735.4	1050.3	1005.6	1057.9	848.0	88.2	1548.1	1613.1	1625.9	1901.5	1062.7	814.7	428.9	425.3	312.6
16	TOTAL	14945.7	17044.1	17957.0	19319.1	23049.5	761.3	5479.7	6213.2	6979.2	9175.0	13463.3	14736.4	15389.5	16697.1	20100.3

S. N.	Banks Sectors	NCC					MBL					SBL				
		2009	2010	2011	2012	2013	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013
		1	Agricultural and Forest Related	452.0	206.3	259.6	298.1	589.1	42.7	51.4	62.7	71.4	96.1	160.6	297.4	222.8
2	Fishery Related	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	0.0
3	Mining Related	145.5	0.2	0.0	0.0	31.0	45.5	49.5	46.0	41.8	36.7	122.8	78.8	91.9	81.6	81.6
4	Manufacturing (Producing) Related	1474.0	1737.3	1972.0	2947.9	4022.9	2617.8	3096.8	3283.9	4141.1	5335.2	2648.9	2909.7	3404.2	3803.7	4940.6
5	Construction	729.9	1008.4	1041.5	1275.4	1194.7	1445.5	1236.1	1205.1	1258.8	2297.2	1568.4	2130.7	2240.0	2480.7	2189.3
6	Electricity, Gas and Water	0.0	217.6	270.8	639.7	518.6	0.0	735.7	839.5	1110.9	1290.7	0.0	220.0	386.3	532.3	740.7
7	Metal Products, Machinery & Electronic Equipm	118.8	179.8	235.3	253.3	208.7	84.4	123.7	118.8	137.0	181.8	177.9	180.8	86.1	100.3	224.7
8	Transport, Communication and Public Utilities	31.3	647.2	627.8	645.5	910.8	109.8	682.2	622.8	998.2	574.5	177.3	960.2	911.9	946.2	1143.7
9	Wholesaler & Retailer	907.3	1493.3	1518.4	2244.7	3179.8	1153.1	2618.8	2620.5	2504.8	4021.5	720.4	2346.9	2547.5	3124.6	4254.8
10	Finance, Insurance and Real Estate	1246.1	1655.2	1724.7	1757.5	1948.5	2048.7	1439.4	1940.9	2114.9	1914.3	2167.1	2651.6	3119.3	2691.6	2778.3
11	Hotel or Restaurant	475.9	144.9	192.7	392.5	521.0	1150.1	104.8	98.0	303.3	248.4	2143.0	238.5	244.5	319.3	487.6
12	Other Services	386.4	156.6	169.6	650.1	749.0	807.3	583.7	623.6	702.5	702.2	962.9	1324.9	1427.5	1171.1	1272.6
13	Consumption Loans	226.2	0.0	833.2	1110.2	1258.0	129.4	350.4	601.5	341.5	1558.3	144.8	263.9	164.1	192.0	152.3
14	Local Government	0.0	594.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	60.7	135.1	135.1	135.1	135.1
15	Others	990.0	347.0	384.2	685.7	881.3	3350.1	3899.6	2665.2	2373.3	3385.6	2536.1	3113.0	3679.2	4617.0	5060.4
16	TOTAL	7183.4	8387.8	9229.8	12900.6	16013.3	12984.4	14972.1	14732.1	16105.7	21647.5	13504.8	16895.4	18647.2	20607.3	23721.6

S. N.	Banks Sectors	NIC-Asia					Kumari					ADBNL				
		2009	2010	2011	2012	2013	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013
		1	Agricultural and Forest Related	99.6	441.6	298.0	338.0	459.9	483.8	411.4	414.0	360.5	415.0	9103.3	9254.9	5280.6
2	Fishery Related	0.0	0.0	0.0	0.0	0.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1671.4	1724.3	398.7
3	Mining Related	0.0	0.0	0.0	0.0	130.9	124.2	278.0	415.2	150.2	806.6	3.0	0.0	0.0	4.4	50.4
4	Manufacturing (Producing) Related	4897.6	3660.0	4983.2	6060.8	8152.6	2695.7	2685.2	2736.7	5165.3	5173.9	4533.4	4810.6	4774.7	5294.8	6620.3
5	Construction	2245.4	2083.4	1982.2	2390.2	5196.4	1544.8	1701.6	1798.0	2337.1	2481.2	2003.1	2092.4	2456.1	2506.7	2622.3
6	Electricity, Gas and Water	0.0	301.5	111.9	142.1	1136.3	0.0	200.7	158.2	261.7	664.3	0.0	399.7	0.0	0.7	57.2
7	Metal Products, Machinery & Electronic Equipm	21.2	17.4	12.1	33.6	351.5	225.5	297.2	346.8	615.5	563.9	426.3	88.4	185.4	174.7	766.6
8	Transport, Communication and Public Utilities	6.3	195.9	278.6	294.0	1754.0	1153.0	1222.8	692.5	680.2	941.7	88.8	395.9	147.3	217.3	263.6
9	Wholesaler & Retailer	266.6	2022.6	2591.8	3137.5	6840.9	227.1	1327.7	1516.4	2654.9	3125.7	451.0	10311.6	13151.3	11944.0	11067.7
10	Finance, Insurance and Real Estate	2216.4	970.4	2179.7	2222.5	2010.9	1130.8	2554.6	2264.6	2337.6	1992.4	10044.5	530.7	513.6	680.3	129.6
11	Hotel or Restaurant	880.4	135.7	110.7	124.3	286.0	2757.2	252.6	313.5	418.2	311.3	621.7	0.0	973.7	1282.9	1773.0
12	Other Services	347.7	326.5	282.5	311.5	1047.5	741.7	541.5	555.4	1110.1	1402.9	4342.7	4445.9	2370.7	2697.8	3646.0
13	Consumption Loans	100.1	1800.8	879.1	1132.1	1739.4	1573.9	1516.6	1248.0	394.7	510.4	1794.1	2077.8	394.2	415.5	5807.0
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
15	Others	2834.7	973.9	1455.8	1336.4	3306.2	2024.1	1948.6	2467.1	1391.6	1730.5	4859.1	4967.1	8470.3	8232.4	8517.7
16	TOTAL	13915.8	12929.6	15165.5	17523.2	32413.1	14681.8	14938.5	14926.4	17877.5	20119.8	38271.0	39375.3	40389.3	45337.6	54959.3

Table no. 9
Sectorwise Loans and Advances of Commercial Banks

S. N.	Banks Sectors	19					22					25				
		Global					Sunrise					Kist				
		2009	2010	2011	2012	2013	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013
1	Agricultural and Forest Related	169.4	77.1	19.0	267.5	696.7	13.8	36.5	84.1	22.9	218.9	7.9	102.7	153.0	459.2	542.6
2	Fishery Related	0.0	0.0	0.0	17.1	18.0	0.0	0.0	0.0	0.0	2.3	0.0	0.0	0.0	0.3	0.2
3	Mining Related	369.6	212.5	2.7	2.9	69.8	189.9	203.5	159.7	130.6	110.8	0.0	25.9	0.0	0.0	0.0
4	Manufacturing (Producing) Related	1262.5	1242.3	2575.0	4227.7	4370.7	1582.8	2241.2	2510.7	3602.1	4265.1	10.1	100.2	356.5	1633.0	2261.0
5	Construction	1828.2	2164.3	955.7	1674.0	1714.7	690.6	714.5	537.9	573.6	725.5	1145.0	1357.6	1194.2	2230.6	2684.1
6	Electricity, Gas and Water	0.0	52.4	11.9	56.9	57.2	0.0	143.6	125.3	227.2	323.2	0.0	0.0	238.7	315.8	528.1
7	Metal Products, Machinery & Electronic Equipm	153.9	158.3	96.4	210.3	237.2	109.2	164.8	100.4	179.0	273.5	33.9	35.0	69.1	83.9	111.3
8	Transport, Communication and Public Utilities	173.4	313.2	82.8	202.8	246.1	0.0	602.2	490.3	424.7	553.2	28.3	826.5	727.9	572.4	378.0
9	Wholesaler & Retailer	376.6	1129.9	2893.2	4466.3	6343.1	445.1	1723.1	2074.3	2745.0	4259.9	116.8	3516.9	3746.2	3101.1	4193.3
10	Finance, Insurance and Real Estate	665.7	1063.2	1000.4	1721.3	1098.4	1313.8	4005.0	3454.5	3209.1	3402.4	130.9	3134.5	2639.3	2270.5	1958.7
11	Hotel or Restaurant	644.7	216.2	458.7	889.4	1068.9	2495.4	321.4	354.7	539.9	581.9	302.9	237.1	684.9	1136.3	1002.3
12	Other Services	204.1	79.2	296.2	710.2	777.8	493.5	656.5	716.0	820.0	769.3	143.9	384.9	572.4	1744.8	1931.2
13	Consumption Loans	86.9	120.0	443.9	384.5	357.1	213.8	458.0	868.4	1107.0	1433.5	352.0	66.5	167.9	691.1	594.6
14	Local Government	0.0	0.0	0.0	0.0	0.0	0.0	90.6	90.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0
15	Others	3224.6	5335.1	3943.2	5933.7	9935.8	1478.6	874.7	867.4	1242.4	1483.2	4615.3	2698.3	2886.9	727.3	641.3
16	TOTAL	9159.8	12163.6	12779.2	20764.5	26991.6	9026.5	12235.6	12434.4	14823.5	18402.8	6887.1	12486.1	13437.0	14966.5	16826.6

S. N.	Banks Sectors	Citizens					Grand					Janata				
		2009	2010	2011	2012	2013	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013
		1	Agricultural and Forest Related	0.0	30.6	58.3	53.9	77.7	92.3	118.9	155.6	369.0	723.4	0.0	95.0	160.7
2	Fishery Related	0.0	0.0	0.0	0.0	0.7	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	6.6	57.8	5.3	10.8	15.0	80.4	80.4	107.1	398.5	0.0	0.0	10.0	50.6	0.0
4	Manufacturing (Producing) Related	1765.1	2178.1	2471.2	3168.3	4251.1	581.4	743.7	1602.3	3005.5	2887.0	0.0	38.4	1313.2	2748.1	4253.2
5	Construction	583.3	800.2	823.9	539.2	553.9	619.0	809.0	676.2	731.2	853.2	0.0	22.5	95.0	191.2	229.7
6	Electricity, Gas and Water	0.0	485.7	742.1	905.2	999.3	0.0	0.0	0.0	96.0	265.7	0.0	0.0	0.0	115.1	200.8
7	Metal Products, Machinery & Electronic Equipm	76.9	124.0	121.7	20.8	35.6	57.6	58.6	60.9	205.6	289.3	0.0	51.0	262.6	231.8	292.1
8	Transport, Communication and Public Utilities	47.1	261.8	231.0	94.2	129.4	0.0	705.3	992.3	940.7	1022.5	0.0	70.0	101.8	320.1	494.6
9	Wholesaler & Retailer	374.7	1040.0	1208.5	2285.0	2814.0	349.5	504.0	1057.8	1374.2	1875.5	0.0	142.5	451.7	1138.4	1988.0
10	Finance, Insurance and Real Estate	695.5	3005.9	2878.3	2865.3	2898.9	234.8	2191.9	2590.2	2598.6	3312.3	0.0	34.3	342.2	913.9	1193.2
11	Hotel or Restaurant	2480.5	142.5	144.8	167.9	369.8	2267.8	494.2	443.0	500.6	629.7	0.0	0.0	116.8	409.5	663.6
12	Other Services	294.9	386.6	699.7	826.4	908.4	821.9	635.6	483.8	745.5	1098.5	0.0	36.5	263.2	256.5	330.7
13	Consumption Loans	92.0	660.3	899.9	1029.4	1647.1	60.0	91.7	61.9	84.4	52.1	0.0	93.8	263.8	476.4	1176.2
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
15	Others	1800.3	1802.4	2177.1	2454.5	3244.1	1356.5	1067.2	839.1	668.2	1118.8	0.0	24.4	203.3	388.1	688.5
16	TOTAL	8210.2	10924.8	12514.2	14415.4	17940.8	6455.8	7500.4	9043.5	11426.7	14526.5	0.0	608.3	3584.3	7461.3	12075.9

S. N.	Banks Sectors	Prime					NMB					Mega				
		2009	2010	2011	2012	2013	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013
		1	Agricultural and Forest Related	27.1	90.8	203.7	310.4	553.1	15.9	50.1	151.4	219.9	279.7	0.0	0.0	2.7
2	Fishery Related	0.0	0.0	3.2	2.4	4.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.2
3	Mining Related	217.2	150.6	281.0	155.0	2.0	107.5	1.7	0.0	41.7	57.3	0.0	0.0	42.6	120.7	110.3
4	Manufacturing (Producing) Related	1360.3	2595.6	2891.7	4160.2	5330.1	1169.5	1588.0	2982.2	4209.3	4808.2	0.0	0.0	1022.0	2227.9	3718.3
5	Construction	681.7	861.1	1091.8	1246.1	2442.7	136.2	986.7	1304.8	1519.8	2388.3	0.0	0.0	470.7	481.1	495.3
6	Electricity, Gas and Water	0.0	588.0	730.3	888.4	690.8	0.0	371.8	185.4	209.2	381.9	0.0	0.0	37.2	39.4	218.1
7	Metal Products, Machinery & Electronic Equipm	21.6	26.3	31.7	51.8	102.1	158.0	153.1	323.8	343.0	289.2	0.0	0.0	200.6	449.7	548.8
8	Transport, Communication and Public Utilities	227.6	271.6	259.7	204.1	522.0	1.6	500.0	850.8	846.4	584.1	0.0	0.0	919.3	963.8	449.1
9	Wholesaler & Retailer	252.9	1736.2	1985.0	2580.9	2488.1	234.5	1205.2	1886.6	1538.0	3075.4	0.0	0.0	1062.6	1556.8	3515.7
10	Finance, Insurance and Real Estate	972.4	2933.9	2776.6	2889.0	3351.3	597.0	1446.3	1360.5	1209.4	1542.6	0.0	0.0	166.1	550.3	708.9
11	Hotel or Restaurant	2650.4	52.4	109.8	167.9	214.2	1168.0	50.0	132.5	199.2	790.8	0.0	0.0	267.3	343.3	332.3
12	Other Services	208.5	528.2	528.1	561.2	523.7	224.1	373.4	697.6	849.5	1269.6	0.0	0.0	147.4	375.7	324.1
13	Consumption Loans	15.9	80.3	430.1	556.2	897.5	879.5	752.1	947.5	716.3	696.2	0.0	0.0	327.6	519.1	634.7
14	Local Government	0.0	0.0	0.0	0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
15	Others	3193.1	4187.5	5761.3	5541.3	4624.7	589.4	452.8	519.9	566.8	741.4	0.0	0.0	150.3	369.7	546.4
16	TOTAL	9828.8	14102.4	17083.9	19315.4	21746.7	5281.1	7931.1	11343.1	12468.5	16904.7	0.0	0.0	4816.5	8047.8	11729.1

Table no. 9
Sectorwise Loans and Advances of Commercial Banks

S. N.	Banks Sectors	28 CTBNL					31 Sanima				
		2009	2010	2011	2012	2013	2009	2010	2011	2012	2013
1	Agricultural and Forest Related	0.0	0.0	211.6	370.9	517.9	0.0	0.0	0.0	10.9	183.0
2	Fishery Related	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.2
3	Mining Related	0.0	0.0	30.0	29.9	37.0	0.0	0.0	0.0	0.0	0.0
4	Manufacturing (Producing) Related	0.0	0.0	575.4	1516.3	2241.9	0.0	0.0	0.0	2174.9	3813.5
5	Construction	0.0	0.0	120.8	437.0	502.6	0.0	0.0	0.0	823.5	1295.5
6	Electricity, Gas and Water	0.0	0.0	0.0	379.1	518.0	0.0	0.0	0.0	433.3	537.2
7	Metal Products, Machinery & Electronic Equipm	0.0	0.0	161.2	450.1	628.0	0.0	0.0	0.0	133.2	28.2
8	Transport, Communication and Public Utilities	0.0	0.0	459.3	354.5	496.2	0.0	0.0	0.0	906.6	1008.8
9	Wholesaler & Retailer	0.0	0.0	493.2	860.6	1641.2	0.0	0.0	0.0	1951.9	3781.0
10	Finance, Insurance and Real Estate	0.0	0.0	30.4	310.1	611.7	0.0	0.0	0.0	814.5	1013.8
11	Hotel or Restaurant	0.0	0.0	65.6	128.5	219.1	0.0	0.0	0.0	199.9	454.1
12	Other Services	0.0	0.0	40.5	150.1	237.2	0.0	0.0	0.0	606.2	964.3
13	Consumption Loans	0.0	0.0	19.4	99.2	348.5	0.0	0.0	0.0	474.8	963.4
14	Local Government	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
15	Others	0.0	0.0	279.1	512.9	1031.9	0.0	0.0	0.0	1110.1	1203.0
16	TOTAL	0.0	0.0	2486.3	5599.1	9031.1	0.0	0.0	0.0	9640.0	15248.2

S. N.	Banks Sectors	Civil				
		2009	2010	2011	2012	2013
1	Agricultural and Forest Related	0.0	0.0	6.0	170.6	326.6
2	Fishery Related	0.0	0.0	0.0	0.0	0.0
3	Mining Related	0.0	0.0	0.0	1.9	1.7
4	Manufacturing (Producing) Related	0.0	0.0	1185.7	2689.4	3594.4
5	Construction	0.0	0.0	55.8	700.7	1253.8
6	Electricity, Gas and Water	0.0	0.0	10.7	68.6	94.2
7	Metal Products, Machinery & Electronic Equipm	0.0	0.0	51.0	31.8	123.3
8	Transport, Communication and Public Utilities	0.0	0.0	46.2	159.2	281.7
9	Wholesaler & Retailer	0.0	0.0	797.0	1821.9	2818.0
10	Finance, Insurance and Real Estate	0.0	0.0	449.3	997.3	1810.3
11	Hotel or Restaurant	0.0	0.0	230.8	299.5	519.9
12	Other Services	0.0	0.0	248.1	670.8	1132.8
13	Consumption Loans	0.0	0.0	15.6	166.4	473.0
14	Local Government	0.0	0.0	0.0	0.0	0.0
15	Others	0.0	0.0	58.9	51.9	96.0
16	TOTAL	0.0	0.0	3155.2	7829.8	12525.9

S. N.	Banks Sectors	Century				
		2009	2010	2011	2012	2013
1	Agricultural and Forest Related	0.0	0.0	56.5	89.1	137.7
2	Fishery Related	0.0	0.0	0.0	0.0	0.0
3	Mining Related	0.0	0.0	0.0	0.0	0.0
4	Manufacturing (Producing) Related	0.0	0.0	257.2	885.3	2146.6
5	Construction	0.0	0.0	155.0	619.2	1000.3
6	Electricity, Gas and Water	0.0	0.0	55.0	0.0	53.1
7	Metal Products, Machinery & Electronic Equipm	0.0	0.0	1.5	4.7	81.5
8	Transport, Communication and Public Utilities	0.0	0.0	32.3	87.2	238.8
9	Wholesaler & Retailer	0.0	0.0	362.9	1262.9	2109.0
10	Finance, Insurance and Real Estate	0.0	0.0	65.0	425.0	726.1
11	Hotel or Restaurant	0.0	0.0	0.0	14.3	48.6
12	Other Services	0.0	0.0	74.6	182.2	147.6
13	Consumption Loans	0.0	0.0	79.1	424.5	2030.0
14	Local Government	0.0	0.0	0.0	0.0	0.0
15	Others	0.0	0.0	48.2	208.1	367.7
16	TOTAL	0.0	0.0	1187.3	4202.2	9086.9

Table No. 10
Statement of Productwise Loan Advances
Mid July 2013

Particulars	(Rs in million)																
	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC-Asia	Lumbini	MBL	Kumari	Laxmi	SBL
1 Term Loan	6674.18	5030.69	6948.45	7583.44	2451.18	6198.86	1634.11	727.79	5139.95	3379.68	2363.46	2911.69	1340.56	3602.89	3251.55	3433.39	4319.65
a. Industrial Institutions	2572.80	2439.52	4593.51	4848.07	1985.02	2366.05	1181.43	369.76	1800.81	2333.28	1331.83	1696.37	366.40	2620.64	490.90	1708.86	2045.63
b. Business Institutions	988.91	360.84	241.14	25.93	332.63	317.77	0.00	81.03	175.03	447.59	122.94	288.30	72.46	329.71	2055.42	368.25	157.43
c. Service Sector Institutions	409.59	974.59	1896.46	2452.20	133.53	3204.96	452.68	275.39	407.73	538.94	684.88	846.22	867.20	586.67	208.70	1348.98	1522.75
d. Others	2702.88	1255.74	217.34	257.23	0.00	310.07	0.00	1.61	2756.39	59.88	223.81	80.81	34.50	65.88	496.52	7.30	593.85
2 Overdraft	4754.02	7623.12	11121.98	9956.43	3337.36	7369.22	1260.70	3406.32	13619.21	5495.88	4938.50	5157.02	1517.79	4465.32	6251.92	2234.17	6040.65
a. Industrial Institutions	934.57	1489.07	4058.94	4071.72	1938.12	1998.52	393.29	622.50	3205.00	1028.13	1612.26	1434.76	174.91	1346.25	838.55	526.79	1153.21
b. Business Institutions	3027.98	5125.07	5226.43	3450.49	1291.01	3272.95	37.44	1876.16	4641.20	4303.62	2493.07	2636.67	786.32	2615.48	4590.28	1264.05	2357.90
c. Service Sector Institutions	21.13	743.67	1334.06	1446.08	25.13	1435.92	739.53	574.78	4193.25	98.50	513.62	193.78	507.96	309.78	74.30	312.89	489.33
d. Others	770.33	265.31	502.56	988.14	83.10	661.83	90.44	332.88	1579.76	65.63	319.55	891.80	48.59	193.82	748.79	130.43	2040.21
3 Trust Receipt Loan / Import Loan	969.82	1198.47	4796.35	5877.54	1764.70	5131.99	1534.63	972.26	2552.80	1137.38	653.85	1284.19	253.70	1667.66	1004.95	995.06	920.16
a. Industrial Institutions	520.63	388.54	4016.35	3771.68	905.88	3272.81	952.02	279.79	188.78	779.76	500.77	588.88	76.08	1480.31	126.49	292.11	335.78
b. Business Institutions	247.80	693.18	757.26	2065.02	858.82	1780.44	582.61	677.63	2311.22	355.12	143.15	691.44	177.63	185.26	878.46	602.75	562.56
c. Service Sector Institutions	179.13	6.05	6.12	40.84	0.00	78.74	0.00	11.89	52.79	2.50	6.93	0.00	0.00	2.08	100.20	21.82	
d. Others	22.28	110.70	16.62	0.00	0.00	2.95	0.00	2.95	0.00	0.00	3.00	3.87	0.00	0.00	0.00	0.00	
4 Demand & Other Working Capital Loan	7401.84	17004.55	8637.12	11829.95	4497.34	9663.85	14172.35	3672.44	5883.63	5931.85	2073.23	8366.48	2166.49	2281.98	3438.81	6118.15	3748.87
a. Industrial Institutions	3012.00	1383.72	3479.40	4933.25	2129.61	5523.36	4896.93	1168.80	1344.56	2447.87	1250.48	5033.21	519.90	1250.08	883.70	2683.21	1734.53
b. Business Institutions	3560.00	15045.10	4567.04	3012.20	1712.73	2856.68	8746.74	1588.79	2914.57	3281.54	742.07	2626.88	1225.05	943.90	2058.62	2877.14	1679.60
c. Service Sector Institutions	200.36	265.93	465.11	2897.45	655.00	1062.48	435.30	688.39	881.78	183.51	70.31	245.28	407.19	62.35	255.00	473.62	241.61
d. Others	629.48	309.80	125.56	987.06	0.00	221.33	93.38	226.46	742.72	18.93	10.37	461.12	14.34	25.65	241.49	84.19	93.13
5 Residential Personal Home Loan (Up to Rs. 80 Lakh)	1874.73	3472.16	3270.35	1456.83	3979.41	2591.60	2329.26	668.92	5325.99	1493.62	680.20	3056.22	230.01	1151.02	1637.16	691.64	1297.20
6 Real Estate Loan	1080.16	1969.59	4435.75	6312.41	1483.81	3154.57	1061.13	741.78	2194.19	1194.47	1406.86	3713.26	1251.23	2300.21	2185.84	1872.66	3928.31
a. Residential Real Estate except Residential Personal Home Loan up to Rs. 80 Lakh	626.96	245.74	554.87	536.96	147.38	431.62	276.46	148.41	775.21	108.70	123.06	875.46	97.42	208.01	127.54	255.55	0.00
b. Commercial Complex & Residential Apartment Construction Loan	29.72	399.08	820.23	1975.44	0.00	934.68	120.00	65.00	862.51	79.76	260.10	1104.89	281.50	530.31	590.27	788.59	1605.58
c. Lending on Income Generated Commercial Complex	23.73	6.52	614.56	46.62	0.00	144.28	0.00	63.20	183.02	229.84	58.24	16.77	368.42	493.55	550.63	580.73	
d. Other Real Estate (Including Land Purchase & Plotting)	399.76	1318.25	2446.09	3753.40	1336.44	1643.99	664.67	465.17	373.46	776.17	965.46	1716.14	503.89	1068.33	1468.03	277.88	1742.00
i. Land Purchase and Plotting Loan	0.00	0.00	306.23	1448.92	771.52	254.21	0.00	201.49	373.46	207.84	566.49	210.24	143.23	454.38			283.78
ii. Loan of 5M or and above without specified purpose (P/L/M/L and Flexi Loan etc.)	0.00	1195.55	2139.86	2304.48	5.39	1388.11	631.70	250.20	0.00	447.88	248.20	1413.37	0.00	602.00		229.90	1076.12
iii. Others	399.76	122.70	0.00	559.53	1.67	32.97	13.48	0.00	120.45	150.77	92.53	360.66	11.95	1468.03	47.98	382.10	
7 Margin Nature Loan	1810.29	714.35	0.00	49.24	0.00	631.13	0.00	0.34	43.45	166.84	82.90	227.78	46.98	108.53	338.87	208.76	327.84
a. Loan above Rs. 1 Crore	1201.84	556.73	0.00	44.85	0.00	518.93	0.00	0.00	40.00	130.53	56.09	164.61	29.45	83.67	242.60	185.41	172.95
b. Loan above Rs. 50 Lakh to 1 Crore	79.79	49.35	0.00	0.00	0.00	0.00	0.00	0.00	36.30	20.80	34.67	6.93	7.02	53.64	12.52	58.96	
c. Loan above Rs. 25 Lakh to 50 Lakh	200.83	37.67	0.00	93.72	0.00	0.00	0.00	0.00	0.00	6.00	8.59	3.50	0.00	31.74	5.00	63.33	
d. Loan below Rs. 25 Lakh	327.82	70.60	4.40	18.48	0.34	3.45	0.00	0.01	19.92	7.09	17.84	10.89	5.83	32.61			
8 Hire Purchase Loan	1339.95	1267.48	2654.67	1308.19	2494.72	2052.63	338.97	1027.39	1837.31	1465.52	798.65	3142.39	661.16	1060.42	714.37	908.05	1334.69
a. Business Purpose	332.71	486.49	1135.57	992.77	107.76	1594.22	204.31	869.96	870.65	410.94	568.05	1301.01	551.58	556.50	169.13	458.35	1025.34
b. Personal Purpose	1007.24	780.99	1519.10	315.42	2386.96	458.42	134.66	157.43	966.67	1054.58	230.60	1841.38	109.58	503.92	545.24	449.70	309.35
9 Deprived Sector Loan	1145.43	1708.03	1725.44	1822.96	743.60	1480.80	1144.63	487.41	1692.58	945.15	645.90	1329.39	322.72	770.87	774.31	672.61	861.04
10 Bills Purchased	11.23	63.93	122.61	316.46	646.60	1408.70	46.60	213.55	189.37	1243.79	90.98	3.43	0.04	13.33	36.58	957.17	633.00
11 Other Product	10793.64	8992.54	3932.80	1187.18	1739.65	1374.05	5671.51	1219.36	5719.28	595.34	2278.81	3221.25	1384.34	4225.28	485.43	2008.62	310.19
a. Credit Card	0.06	0.00	138.82	22.01	111.48	47.90	0.00	0.00	10.58	0.00	0.00	0.00	0.00	0.00	13.55	0.00	
b. Education Loan	388.27	131.54	639.72	17.38	0.00	0.00	623.56	28.95	233.78	120.55	48.35	5.94	117.13	14.72	329.65	0.00	3.10
c. Small & Medium Industrial Loan	87.14	271.52	1673.80	0.00	452.76	0.00	704.51	0.00	0.00	878.37	902.15	306.34	1414.96	5.92	263.57		
d. Others	10318.17	8589.48	1480.46	1147.80	1175.42	1326.15	4343.44	1190.41	5485.50	464.21	1352.09	2313.16	960.87	2795.60	155.78	1989.14	43.52
TOTAL LOAN & ADVANCES	37855.28	49044.91	47645.53	47700.63	23138.37	41057.40	29193.90	13137.56	44197.76	23049.53	16013.34	32413.11	9175.00	21647.51	20119.79	20100.29	23721.62

Table No. 10
Statement of Productwise Loan Advances
Mid July 2013

(Rs in million)

ADBNL	Global	Citizens	Prime	Sunrise	Grand	NMB	Kist	Janata	Mega	CTBNL	Civil	Century	Sanima		
16835.11	2226.57	3066.95	2402.52	2001.72	2499.49	2588.74	3347.43	2330.71	1142.72	1461.68	2055.64	882.62	2646.96	112480.40	
	1499.31	1559.02	1923.42	758.19	723.98	930.22	275.77	1487.13	399.55	1131.40	876.55	434.70	1247.21	47997.34	
	121.76	84.94	184.26	113.68	566.95	518.00	982.16	65.97	221.54	96.44	297.79	262.23	373.66	10254.76	
	493.95	704.93	294.83	1122.55	1203.36	1140.13	1809.94	777.61	444.03	188.61	881.30	110.73	999.93	26983.34	
16835.11	111.56	718.06	0.00	7.30	5.20	0.38	279.57		77.60	45.23	0.00	74.97	26.17	27244.95	
5720.72	9796.82	4553.64	5021.24	3569.79	1750.80	865.67	5907.18	2601.64	1395.68	2516.60	2674.30	2998.09	2377.18	150298.94	
	1479.44	1663.95	2467.52	730.64	343.90	162.26	785.62	841.94	222.00	677.85	746.76	457.58	682.65	38088.70	
	4849.19	1180.52	2283.43	1841.83	1143.82	356.90	4203.54	1357.68	865.48	1567.16	1367.36	2126.96	1088.90	73228.90	
	1312.25	424.54	270.29	761.49	184.45	144.07	370.29	402.02	226.32	164.76	501.42	89.85	275.86	18141.34	
5720.72	2155.94	1284.62	0.00	235.82	78.63	202.44	547.73		81.87	106.83	58.76	323.71	329.77	20840.00	
0.00	1435.86	309.83	393.13	1177.38	621.00	441.64	529.61	664.84	959.60	543.54	927.95	232.23	518.10	41470.26	
	773.35	137.37	179.53	683.05	231.59	184.82	368.52	582.48	334.68	277.48	592.00	195.10	130.68	23147.33	
	633.03	172.46	213.60	480.16	325.46	256.82	161.10	82.36	624.92	266.06	335.00	37.13	387.42	17545.87	
	29.48	0.00	0.00	14.16	63.96	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	616.69	
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.95	0.00	0.00	0.00	160.36	
22716.43	7099.42	2204.98	1925.62	5115.27	4572.66	4258.11	1233.49	3299.18	4927.96	2564.17	3136.61	1621.76	3833.42	185398.02	
	3010.11	1227.64	898.17	2150.94	1780.93	1515.96	531.93	1669.98	1466.93	1232.93	1110.81	952.85	1994.66	63218.43	
	2962.44	660.71	924.25	2025.45	2286.95	2245.18	599.30	1462.77	2674.01	1249.84	1830.78	668.91	1593.16	80622.42	
	924.23	316.64	103.20	935.52	474.68	496.97	102.26	159.20	201.33	81.40	185.12		124.54	13595.75	
22716.43	202.63	0.00	0.00	3.36	30.10	0.00	0.00	7.23	585.68		9.90		121.06	27961.42	
2090.91	1058.29	718.01	994.82	897.89	237.79	1652.82	1711.82	241.86	276.07	267.62	267.06	829.78	805.23	47256.27	
531.44	2287.24	2763.77	3841.54	2663.05	2924.46	1189.19	2106.04	569.31	296.13	541.38	1766.85	364.18	913.80	63044.62	
	531.44	107.56	399.39	300.95	199.49	120.60	452.67	386.05	64.29	60.62	169.57	219.71	109.49	204.15	8865.33
		532.88	552.80	993.64	1418.63	1357.15	242.53	312.40	50.46	40.00	53.12	648.26	56.94	128.53	16835.00
		193.35	141.26	576.74		186.32	0.00	110.14	109.75	0.00	0.00	24.16	0.00	4721.85	
	0.00	1453.44	1670.32	1970.20	1044.93	1260.39	494.00	1297.45	344.80	195.51	318.69	898.87	173.59	32622.43	
	721.76	1455.49	1161.70	1044.93	981.34	264.46	1256.84	284.90	103.51	214.82	372.25	27.29	273.75	13384.83	
	731.68	214.83	808.50		0.00	229.54	40.38	59.90	92.00	103.87	269.42	146.30	307.36	14936.55	
	0.00	0.00	0.00		279.05	0.00	0.23		0.00		257.20		0.00	4301.06	
0.00	315.88	93.48	851.87	79.03	184.23	270.54	117.83	409.78	0.00	135.46	149.18	31.75	44.28	7440.61	
	177.71	39.79	739.83	31.74	99.85	197.09	71.13	378.29	0.00	100.77	142.96		12.89	5419.71	
	77.95	26.26	41.83	14.89	53.66	40.37	24.83		0.00	12.27	0.00	9.69	9.64	671.38	
	20.54	13.20	37.62	16.78	19.81	22.93	5.88		0.00	16.12	5.00	11.86	3.16	623.27	
	39.69	14.24	32.58	15.62	10.92	10.15	15.99	31.50	0.00	6.29	1.23	10.20	18.60	726.26	
118.04	1157.54	830.84	458.85	770.49	168.64	1010.83	813.99	635.95	1199.16	416.14	472.44	341.26	1293.27	34094.00	
	814.49	279.25	332.07	497.48	129.60	522.73	522.90	471.03	576.89	307.09	347.08	146.46	436.02	17018.40	
118.04	343.05	551.60	126.78	273.01	39.03	488.10	291.09	164.91	622.28	109.06	125.36	194.80	857.26	17075.60	
6788.11	802.60	677.20	854.38	723.06	555.70	615.52	701.62	434.17	444.88	318.19	399.45	315.18	542.29	32445.25	
0.00	159.74	257.04	10.76	67.89	204.06	1025.03	38.03	51.00	0.00	145.89	38.75	2.03	0.00	7997.56	
158.52	651.67	2465.09	4991.96	1337.21	807.66	2986.64	319.58	837.42	1086.87	120.46	637.64	1468.03	2273.63	75281.64	
	29.25	0.00	0.00		0.00	0.00	0.00		0.00		0.00		0.00	373.65	
	22.55	2.41	30.15		21.36	10.99	31.91		6.06	3.88	14.05	12.77	2.13	2860.88	
		1147.10	872.54		11.89	2531.37	44.05		801.91		0.00		526.58	12896.46	
158.52	599.87	1315.58	4089.27	1337.21	774.41	444.28	243.62	837.42	278.90	116.58	623.60	1455.26	1744.92	59150.65	
54959.27	26991.61	17940.84	21746.67	18402.77	14526.49	16904.73	16826.62	12075.85	11729.07	9031.13	12525.88	9086.90	15248.17	757207.55	

Table No. 11
Deprived Sector Loan Statement of COMMERCIAL BANKS
Mid- July, 2013

Rs in Million

Banks	NBL					NIBL					NSBI				
	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013
Sector															
A. Direct Lending	62.3	158.2	189.9	24.0	46.1	2.3	2.2	2.1	2.1	2.1	0.0	0.0	0.0	0.0	0.0
- Agriculture	37.1	9.2	8.9	12.0	45.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
- Cottage Industries	3.2	1.0	0.4	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
- Services	22.0	148.0	11.6	12.0	0.6	2.3	2.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
-Others	0.0	0.0	169.0	0.0	0.2	0.0	0.0	2.1	2.1	2.1	0.0	0.0	0.0	0.0	0.0
B. Indirect Investment	452.0	384.5	439.1	774.0	1099.3	1117.4	1332.5	1336.8	1079.4	1506.4	441.5	408.0	446.0	711.9	988.5
(i) Institutional Lending (Wholesale)	452.0	0.0	388.2	411.0	1029.4	1117.4	0.0	0.0	1025.6	1452.6	441.5	0.0	421.0	686.0	988.5
(ii) Share Investment	0.0	0.0	50.9	51.0	70.0	0.0	0.0	0.0	53.8	53.8	0.0	0.0	25.0	25.0	0.0
C. Yuba Sworojgar Karja	0.0	197.6	197.6	198.0	197.6	0.0	0.0	0.0	368.3	368.3	0.0	156.1	156.1	156.1	156.1
Total (A+B+C)	514.3	740.3	826.6	996.0	1343.1	1119.6	1334.7	1339.0	1449.8	1876.8	441.5	564.1	602.1	868.0	1144.6

Banks	RBB					SCBNL					NBB				
	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013
Sector															
A. Direct Lending	311.4	410.4	323.5	357.1	707.7	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.0	47.8
- Agriculture	42.9	10.5	41.0	27.0	238.7	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.0	18.9
- Cottage Industries	8.2	16.8	15.4	6.0	15.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
- Services	260.3	383.1	157.1	151.1	83.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.6
-Others	0.0	0.0	110.0	191.1	369.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.4
B. Indirect Investment	140.5	619.5	593.7	762.9	783.1	501.6	375.3	412.5	533.3	663.0	309.1	260.2	222.0	0.0	359.3
(i) Institutional Lending (Wholesale)	140.5	0.0	569.9	739.1	759.3	501.6	0.0	354.3	475.1	604.8	309.1	0.0	211.0	0.0	348.3
(ii) Share Investment	0.0	0.0	23.8	23.8	23.8	0.0	0.0	58.2	58.2	58.2	0.0	0.0	11.0	0.0	11.0
C. Yuba Sworojgar Karja	0.0	0.0	216.6	216.6	241.1	0.0	138.8	138.8	138.8	138.8	0.0	91.3	91.3	0.0	91.3
Total (A+B+C)	451.9	1029.9	1133.8	1354.6	1731.8	501.6	514.1	551.3	672.1	801.8	309.2	351.6	313.4	0.0	498.4

Banks	NABIL					HBL					EBL				
	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013
Sector															
A. Direct Lending	42.2	41.6	41.5	42.9	39.0	0.0	0.0	717.3	0.0	0.0	100.2	0.6	0.3	0.0	22.5
- Agriculture	6.1	5.0	8.0	5.0	5.0	0.0	0.0	633.6	0.0	0.0	13.9	0.3	0.0	0.0	12.4
- Cottage Industries	0.0	3.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	27.2	0.1	0.2	0.0	5.0
- Services	36.0	33.6	33.5	35.6	30.0	0.0	0.0	0.0	0.0	0.0	59.1	0.2	0.1	0.0	3.5
-Others	0.0	0.0	0.0	2.3	4.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.6
B. Indirect Investment	832.7	712.1	797.0	177.7	1533.6	709.0	940.0	0.0	972.2	1309.3	616.7	670.2	770.8	0.0	1487.3
(i) Institutional Lending (Wholesale)	832.7	0.0	687.4	1061.1	1406.5	709.0	0.0	0.0	888.5	1225.6	616.7	0.0	754.8	0.0	1471.4
(ii) Share Investment	0.0	0.0	109.6	116.5	127.1	0.0	0.0	0.0	83.7	83.7	0.0	0.0	15.9	0.0	15.9
C. Yuba Sworojgar Karja	0.0	280.0	280.0	280.0	280.0	0.0	255.2	255.2	255.2	255.2	0.0	198.7	198.7	0.0	198.7
Total (A+B+C)	874.8	1033.8	1118.4	1500.6	1852.5	709.0	1195.2	972.5	1227.5	1564.5	716.9	869.5	969.8	0.0	1708.5

Table No. 11
Deprived Sector Loan Statement of COMMERCIAL BANKS
Mid- July, 2013

Rs in Million

Sectors	BOK					Lumbini					Laxmi				
	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013
A. Direct Lending	32.2	32.5	33.1	0.0	33.7	0.0	0.0	126.4	0.0	0.0	0.0	0.0	5.8	3.8	24.9
- Agriculture	0.4	0.4	1.0	0.0	1.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
- Cottage Industries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
- Services	31.8	32.1	2.2	0.0	32.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
-Others	0.0	0.0	29.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.8	3.8	24.9
B. Indirect Investment	426.4	364.3	439.5	0.0	779.0	204.7	145.0	0.0	186.3	279.0	379.4	327.7	328.6	435.8	583.1
(i) Institutional Lending (Wholesale)	426.4	0.0	422.0	0.0	761.6	204.7	0.0	126.4	184.8	265.4	379.4	0.0	328.6	365.8	513.1
(ii) Share Investment	0.0	0.0	17.5	0.0	17.5	0.0	0.0	0.0	1.5	13.5	0.0	0.0	0.0	70.0	70.0
C. Yuba Sworojgar Karja	0.0	149.9	149.9	0.0	149.9	0.0	57.3	57.3	57.3	57.3	0.0	134.6	134.6	134.6	134.6
Total (A+B+C)	458.6	546.7	622.5	0.0	962.6	204.7	202.3	183.7	243.6	336.3	379.4	462.3	469.1	574.3	742.6

Sectors	NCC					MBL					SBL				
	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013
A. Direct Lending	0.0	4.0	5.3	0.0	5.4	74.5	36.0	36.0	36.0	248.5	0.0	0.0	0.0	0.0	1.1
- Agriculture	0.0	2.0	3.8	0.0	3.7	5.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.1
- Cottage Industries	0.0	0.0	0.0	0.0	0.0	6.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
- Services	0.0	2.0	0.0	0.0	0.0	62.6	36.0	36.0	36.0	0.0	0.0	0.0	0.0	0.0	0.0
-Others	0.0	0.0	1.5	0.0	1.7	0.0	0.0	0.0	0.0	248.5	0.0	0.0	0.0	0.0	0.0
B. Indirect Investment	212.1	184.2	200.5	0.0	575.7	366.9	297.4	313.3	312.3	392.5	389.6	383.3	405.2	555.6	773.3
(i) Institutional Lending (Wholesale)	212.1	0.0	193.4	0.0	568.6	366.9	0.0	313.3	312.3	392.5	389.6	0.0	405.2	555.6	724.9
(ii) Share Investment	0.0	0.0	7.1	0.0	7.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	48.4
C. Yuba Sworojgar Karja	0.0	71.8	71.8	0.0	71.8	0.0	129.8	129.8	199.8	129.8	0.0	135.0	135.1	135.1	135.1
Total (A+B+C)	212.1	260.0	277.6	0.0	653.0	441.4	463.2	479.1	548.1	770.9	389.6	518.3	540.3	690.6	909.4

Sectors	NIC-Asia					Kumari					ADBNL				
	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013
A. Direct Lending	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2684.8	2533.3	3976.5	4417.4	5803.4
- Agriculture	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2233.2	2311.8	3708.9	3979.5	4699.5
- Cottage Industries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	269.2	108.0	114.2	118.6	606.1
- Services	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	182.4	113.5	153.4	319.3	497.7
-Others	0.0	0.0	0.0	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. Indirect Investment	422.8	45.0	308.9	0.0	1145.3	421.0	324.9	321.9	477.4	637.4	1113.8	949.5	990.8	935.5	984.7
(i) Institutional Lending (Wholesale)	422.8	0.0	277.9	0.0	1113.1	421.0	0.0	320.4	475.9	628.4	1113.8	0.0	942.7	935.5	984.7
(ii) Share Investment	0.0	0.0	31.0	0.0	32.2	0.0	0.0	1.5	1.5	9.0	0.0	0.0	48.1	0.0	0.0
C. Yuba Sworojgar Karja	0.0	0.0	139.2	0.0	216.3	0.0	145.9	145.9	145.9	145.9	0.0	0.0	0.0	5.5	0.0
Total (A+B+C)	422.8	45.0	448.1	0.0	1361.6	421.0	470.9	467.9	623.3	783.3	3798.6	3482.8	4967.3	5358.4	6788.1

Table No. 11
Deprived Sector Loan Statement of COMMERCIAL BANKS
Mid- July, 2013

Rs in Million

Banks	Global					Sunrise					Kist				
	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013
Sector															
A. Direct Lending	0.0	0.0	30.0	93.5	127.9	154.0	0.0	0.0	0.0	10.0	0.0	0.0	0.0	23.1	167.9
- Agriculture	0.0	0.0	0.0	61.8	26.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.5	5.1
- Cottage Industries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.6
- Services	0.0	0.0	30.0	30.0	30.1	154.0	0.0	0.0	0.0	10.0	0.0	0.0	0.0	0.0	2.2
-Others	0.0	0.0	0.0	1.8	71.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.6	157.0
B. Indirect Investment	226.6	358.6	266.9	447.2	598.1	0.0	269.3	289.6	357.5	622.5	0.0	220.5	266.7	348.7	513.8
(i) Institutional Lending (Wholesale)	226.6	0.0	251.9	432.2	583.1	0.0	0.0	289.6	357.5	622.5	0.0	0.0	266.7	348.7	498.8
(ii) Share Investment	0.0	0.0	15.0	15.0	15.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.0
C. Yuba Sworojgar Karja	0.0	0.0	91.6	91.6	91.6	0.0	77.2	77.2	77.2	90.6	0.0	38.1	52.8	52.8	34.9
Total (A+B+C)	226.6	358.6	388.5	632.3	817.6	154.0	346.5	366.8	434.9	723.1	0.0	258.6	319.5	424.6	716.6

Banks	Citizens					Grand					Janata				
	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013
Sector															
A. Direct Lending	0.0	325.1	0.0	0.0	0.0	10.5	10.0	10.0	10.0	1.7	0.7	8.4	13.5	160.9	0.0
- Agriculture	0.0	0.0	0.0	0.0	0.0	0.5	0.0	0.0	0.0	0.8	0.2	4.7	11.9	6.6	0.0
- Cottage Industries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3	0.0	0.0	0.0	2.0	0.0
- Services	0.0	0.0	0.0	0.0	0.0	10.0	10.0	10.0	10.0	0.4	0.5	3.7	0.5	2.8	0.0
-Others	0.0	325.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	1.2	149.5	0.0
B. Indirect Investment	210.6	0.0	291.2	361.3	595.1	166.8	240.4	334.2	413.2	489.3	0.0	316.0	352.7	297.7	434.2
(i) Institutional Lending (Wholesale)	210.6	0.0	291.2	361.3	595.1	166.8	0.0	334.2	413.2	489.3	0.0	0.0	337.7	282.7	434.2
(ii) Share Investment	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.0	15.0	0.0
C. Yuba Sworojgar Karja	0.0	0.0	82.1	82.1	82.1	0.0	90.6	90.6	90.6	64.8	0.0	34.9	34.9	34.9	0.0
Total (A+B+C)	210.6	325.1	373.3	443.4	677.2	177.3	341.0	434.8	513.8	555.7	0.7	359.3	401.1	493.5	434.2

Banks	Prime					NMB					Mega				
	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013
Sector															
A. Direct Lending	0.0	438.3	0.0	5.8	16.2	6.0	6.0	5.2	2.3	69.2	0.0	0.0	0.0	0.0	223.2
- Agriculture	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.9	48.5	0.0	0.0	0.0	0.0	90.0
- Cottage Industries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.5	0.0	0.0	0.0	0.0	0.0	3.8
- Services	0.0	0.0	0.0	0.0	0.0	6.0	6.0	5.0	0.5	0.0	0.0	0.0	0.0	0.0	103.2
-Others	0.0	438.3	0.0	5.8	16.2	0.0	0.0	0.2	0.5	20.7	0.0	0.0	0.0	0.0	26.2
B. Indirect Investment	248.1	0.0	374.7	679.7	720.4	174.8	210.7	187.0	274.1	493.5	0.0	0.0	70.0	224.4	217.8
(i) Institutional Lending (Wholesale)	248.1	0.0	374.7	679.7	720.4	174.8	0.0	187.0	274.1	493.5	0.0	0.0	70.0	224.4	217.8
(ii) Share Investment	0.0	0.0	0.0	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. Yuba Sworojgar Karja	0.0	0.0	117.8	0.0	117.8	0.0	0.0	64.8	64.8	52.8	0.0	0.0	0.0	0.0	3.8
Total (A+B+C)	248.1	438.3	492.5	685.5	854.4	180.8	216.7	257.0	341.1	615.5	0.0	0.0	70.0	224.4	444.9

Table No. 11
Deprived Sector Loan Statement of COMMERCIAL BANKS
Mid- July, 2013

Rs in Million

Sectors	CTBNL					Sanima				
	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013
A. Direct Lending	0.0	0.0	0.6	131.3	0.0	0.0	0.0	0.0	0.0	77.8
- Agriculture	0.0	0.0	0.6	7.3	0.0	0.0	0.0	0.0	0.0	72.7
- Cottage Industries	0.0	0.0	0.0	0.3	0.0	0.0	0.0	0.0	0.0	0.5
- Services	0.0	0.0	0.0	2.2	0.0	0.0	0.0	0.0	0.0	0.8
-Others	0.0	0.0	0.0	121.6	0.0	0.0	0.0	0.0	0.0	3.8
B. Indirect Investment	0.0	0.0	0.0	143.3	318.2	0.0	0.0	0.0	89.7	437.6
(i) Institutional Lending (Wholesale)	0.0	0.0	0.0	143.3	318.2	0.0	0.0	0.0	89.7	437.6
(ii) Share Investment	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
C. Yuba Sworojgar Karja	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	26.9
Total (A+B+C)	0.0	0.0	0.6	274.6	318.2	0.0	0.0	0.0	89.7	542.3

Sectors	Civil				
	2009	2010	2011	2012	2013
A. Direct Lending	0.0	0.0	0.4	0.0	0.0
- Agriculture	0.0	0.0	0.0	0.0	0.0
- Cottage Industries	0.0	0.0	0.0	0.0	0.0
- Services	0.0	0.0	0.0	0.0	0.0
-Others	0.0	0.0	0.4	0.0	0.0
B. Indirect Investment	0.0	0.0	0.0	145.2	399.5
(i) Institutional Lending (Wholesale)	0.0	0.0	0.0	145.2	399.5
(ii) Share Investment	0.0	0.0	0.0	0.0	0.0
C. Yuba Sworojgar Karja	0.0	0.0	0.0	0.0	0.0
Total (A+B+C)	0.0	0.0	0.4	145.2	399.5

Sectors	Century				
	2009	2010	2011	2012	2013
A. Direct Lending	0.0	0.0	0.0	0.0	0.0
- Agriculture	0.0	0.0	0.0	0.0	0.0
- Cottage Industries	0.0	0.0	0.0	0.0	0.0
- Services	0.0	0.0	0.0	0.0	0.0
-Others	0.0	0.0	0.0	0.0	0.0
B. Indirect Investment	0.0	0.0	0.0	186.7	315.2
(i) Institutional Lending (Wholesale)	0.0	0.0	0.0	186.7	315.2
(ii) Share Investment	0.0	0.0	0.0	0.0	0.0
C. Yuba Sworojgar Karja	0.0	0.0	0.0	0.0	0.0
Total (A+B+C)	0.0	0.0	0.0	186.7	315.2

Table No. 12
Statement of Assets Liabilities of DEVELOPMENT BANKS
(AGGREGATE)

(Rs million)

	Liabilities	Mid-July												
		2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1	CAPITAL FUND	322.3	2685.7	4122.6	4158.7	4754.9	4765.2	4060.0	6551.1	9325.1	15328.2	22524.6	22702.2	25115.0
	a. Paid-up Capital	316.3	2358.1	2400.8	2505.4	3152.7	3122.4	2860.6	5419.9	9140.9	14535.3	20895.1	21224.2	23642.7
	b. Calls in Advance	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	221.1	111.7	276.0	88.2
	c. General Reserves	0.8	294.2	214.9	220.9	230.2	255.8	137.5	192.6	244.8	698.0	1138.3	1555.7	2102.5
	d. Share Premium	0.0	0.0	0.0	0.0	0.0	0.0	1.9	5.9	9.1	135.7	62.6	132.9	45.2
	e. Retained Earning	0.0	0.0	0.0	0.0	0.0	28.1	(39.2)	(188.3)	(449.9)	(443.9)	67.7	(764.1)	(1085.5)
	f. Others Reserves	5.2	33.4	1506.8	1432.4	1371.9	1358.9	1099.2	1121.0	357.6	178.6	244.5	274.4	317.9
	g. Ex.Eq.Fund	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.3	3.5	4.8	0.0	3.9
2	BORROWINGS	0.1	5932.1	5889.4	5959.9	5117.8	5226.2	2231.9	2532.7	2622.6	4442.8	4700.0	1193.0	2753.6
	a. NRB	0.1	302.6	1115.2	1175.9	1142.8	1159.1	796.5	778.5	84.3	660.7	2433.7	0.0	570.0
	b. "A"Class Licensed Institution	0.0	4156.3	687.1	696.9	683.0	758.3	596.7	728.9	1969.6	2858.6	1334.0	0.0	1645.0
	c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.1	110.2	364.2	332.1	0.0
	d. Other Financial Ins.	0.0	1473.2	4087.1	4087.1	3292.0	3299.6	797.7	894.3	528.7	808.6	557.1	204.4	532.8
	e. Bonds and Securities	0.0	0.0	0.0	0.0	0.0	9.2	41.0	131.0	1.9	4.8	11.0	5.4	5.7
3	DEPOSITS	2196.0	24677.5	28802.5	29427.2	33957.8	35832.7	15370.0	25749.9	48001.6	76950.8	96886.7	127300.1	160244.4
	a. Current	0.0	0.0	0.0	0.0	0.0	0.0	157.8	514.2	519.7	1417.4	1860.5	2657.1	2942.3
	Domestic	0.0	0.0	0.0	0.0	0.0	0.0	156.5	513.7	515.0	1402.6	1847.9	2643.4	2927.0
	Foreign	0.0	0.0	0.0	0.0	0.0	0.0	1.3	0.5	4.7	10.9	12.6	13.6	15.3
	b. Savings	0.0	0.0	0.0	0.0	0.0	0.0	6002.7	12370.8	26551.0	36106.4	42968.3	60924.7	83212.0
	Domestic	0.0	0.0	0.0	0.0	0.0	0.0	5901.9	12264.8	26402.3	35855.1	42869.5	59836.2	83137.3
	Foreign	0.0	0.0	0.0	0.0	0.0	0.0	100.8	106.0	148.7	251.3	98.8	1088.5	74.8
	c. Fixed	0.0	0.0	0.0	0.0	0.0	0.0	7132.5	8592.6	14416.2	24242.1	31162.9	37454.3	45134.3
	Domestic	0.0	0.0	0.0	0.0	0.0	0.0	6720.5	8062.6	13856.4	24053.1	30788.6	36753.6	44866.7
	Foreign	0.0	0.0	0.0	0.0	0.0	0.0	412.0	530.0	559.8	189.1	374.3	700.7	267.7
	d. Call Deposits	0.0	0.0	0.0	0.0	0.0	0.0	1407.9	3456.9	5975.3	14605.3	20407.7	25427.8	28492.1
	e. Others	0.0	0.0	0.0	0.0	0.0	0.0	669.1	815.4	539.4	579.5	487.3	836.2	463.7
4	Bills Payable	0.0	0.0	0.0	0.0	0.0	0.0	2.0	46.7	27.4	6.0	17.8	18.9	8.4
5	Other Liabilities	38.1	5089.6	8577.2	9412.0	15002.8	14916.5	1571.3	5332.2	5584.5	8151.2	10858.3	13438.0	16749.2
	1. Sundry Creditors	6.5	0.9	520.8	525.4	17.9	25.1	66.4	870.8	1323.9	541.5	397.6	373.0	641.5
	2. Loan Loss Provision	0.0	0.0	0.0	0.0	0.0	172.3	660.5	937.7	2162.1	1921.5	3520.4	4781.5	5846.3
	3. Interest Suspense a/c	0.0	0.0	0.0	0.0	0.0	150.8	264.7	374.7	961.5	2821.7	3189.4	3068.9	2553.0
	4. Others	31.6	5088.7	8056.4	8886.6	14984.9	14568.3	579.7	3149.0	1137.0	2866.4	3750.9	5214.6	7708.4
6	Reconciliation A/c	0.0	0.0	281.9	256.1	62.8	201.5	92.8	274.5	877.8	1412.6	2577.4	3894.2	3374.9
7	Profit & Loss A/c	43.3	(543.3)	(658.8)	(1312.4)	(1081.1)	(843.6)	(669.8)	(618.3)	1570.3	2168.2	2171.4	2347.4	3234.6
	Total	2599.8	37841.5	47014.7	47901.5	57815.0	60098.5	22658.2	39868.8	68009.3	108459.7	139736.2	170893.8	211480.0

Table No. 12
Statement of Assets Liabilities of DEVELOPMENT BANKS
(AGGREGATE)

(Rs million)

		Mid-July												
Liabilities		2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
	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
1	LIQUID FUNDS	479.4	3629.5	4137.0	4053.7	4562.7	5232.5	3731.4	9967.9	15999.8	26036.3	29411.3	47387.4	52283.8
	a. Cash Balance	11.9	3057.3	725.1	742.1	657.2	689.4	237.2	603.0	1309.4	1932.3	2465.0	3646.2	4833.1
	Nepalese Notes & Coins	0.0	0.0	0.0	0.0	0.0	668.3	213.3	572.1	1275.8	1891.5	2427.0	3609.1	4782.3
	Foreign Currency	0.0	0.0	0.0	0.0	0.0	21.1	23.9	30.9	33.6	40.7	38.1	37.1	50.9
	b. Bank Balance	467.5	572.2	3411.8	3311.6	3905.5	3691.1	2255.5	6696.5	10901.5	13190.5	13229.8	20316.7	19519.3
	1. In Nepal Rastra Bank	5.6	54.9	1459.4	1514.0	1253.4	1398.7	522.3	2260.6	2441.6	2698.2	3511.9	5968.6	7458.0
	Domestic Currency	0.0	0.0	0.0	0.0	0.0	1398.1	518.2	2256.0	2435.8	2669.3	3505.1	5964.6	7454.2
	Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.6	4.1	4.6	5.8	7.8	6.8	4.0	3.9
	2. "A"Class Licensed Institution	417.9	482.7	1863.4	1632.6	2465.8	1826.2	1021.3	2807.3	6185.5	6785.6	5973.6	10461.5	9481.2
	Domestic Currency	0.0	0.0	0.0	0.0	0.0	1825.1	1018.2	2756.0	6154.2	6758.2	5961.6	10301.7	9435.8
	Foreign Currency	0.0	0.0	0.0	0.0	0.0	1.1	3.1	51.3	31.3	26.0	12.0	159.8	45.5
	3. Other Financial Ins.	44.1	34.6	89.0	165.0	186.3	466.2	707.5	1615.5	2265.4	3627.7	3685.7	3834.1	2434.6
	4. in Foreign banks	0.0	0.0	0.0	0.0	0.0	0.0	4.5	13.2	9.0	79.0	58.6	52.5	145.5
	C.Money at Call	0.0	0.0	0.0	0.0	0.0	852.0	1238.6	2668.3	3788.9	10913.5	13716.4	23424.5	27931.3
	Domestic Currency	0.0	0.0	0.0	0.0	0.0	851.9	1124.4	2623.1	3469.6	10278.1	13178.0	23298.6	27261.3
	Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.1	114.2	45.2	319.3	166.6	538.4	125.9	670.0
2	INVESTMENT IN SECURITIES	50.0	1624.0	1161.7	1114.7	474.9	514.4	147.9	205.7	269.4	2073.1	2519.6	3728.2	3118.8
	a. Govt.Securities	50.0	1624.0	1161.7	1114.7	474.9	514.4	137.4	178.2	256.8	1633.3	2497.0	3701.2	3118.2
	b. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	427.7	10.6	0.2	0.0
	c. Govt.Non-Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	10.5	10.5	0.0	0.0	0.0	0.0	0.5
	d. Other Non-Fin Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.0	12.6	12.1	12.0	26.8	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
3	SHARE & OTHER INVESTMENT	65.3	1167.6	1217.6	1196.9	1516.2	1604.7	1388.7	3119.1	4643.3	4728.7	3343.5	1626.0	1988.4
	a. Interbank Lending	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	95.1
	b. Non Residents	0.0	0.0	0.0	0.0	0.0	0.0	8.7	3.9	0.0	0.0	10.8	0.0	43.0
	C.Others	0.0	0.0	0.0	0.0	0.0	0.0	1380.0	3115.2	4643.3	4728.7	3332.7	1337.6	1850.3
4	LOANS & ADVANCES	1841.0	27554.8	31026.9	31905.3	29893.7	31140.0	15359.7	23661.0	41828.4	65827.9	88923.3	100611.1	131167.1
	a. Pvt. Sector	1841.0	27554.8	31026.9	31905.3	29893.7	31140.0	15359.7	23661.0	41828.4	65642.9	88169.2	99510.9	126312.3
	b. Financial	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	177.8	609.7	1022.5	4815.3
	c. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.2	144.4	77.6	39.5
5	BILL PURCHED	0.0	0.0	0.0	0.0	0.0	2.2	14.1	9.5	5.0	10.2	45.7	10.7	1562.2
	a. Domestic Bills Purchased	0.0	0.0	0.0	0.0	0.0	2.2	14.1	9.5	5.0	10.2	45.7	10.7	1557.7
	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	4.5
	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	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	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	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	0.0
8	FIXED ASSETS	0.0	0.0	0.0	0.0	0.0	226.5	395.4	748.9	1321.6	2774.8	3828.1	3904.5	4742.9
9	OTHER ASSETS	164.0	3865.6	9433.3	9603.9	21279.5	20739.6	634.8	1024.8	2757.7	5186.0	7635.1	8164.9	10631.3
	a. Accrued Interests	63.3	23.1	1175.5	1314.8	212.6	171.2	279.0	377.0	261.2	2903.6	3339.1	3247.8	2816.0
	Financial Institutions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	131.5	74.8	100.1
	Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.9	14.0	120.7	134.4
	Private Sector	0.0	0.0	0.0	0.0	0.0	0.0	279.0	386.4	261.0	2821.4	3193.5	3052.4	2581.5
	b. Staff Loan & Advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	131.4	251.7	460.6	550.2	837.3
	c. Sundry Debtors	13.0	8.8	6053.0	6053.1	11.1	37.4	60.5	147.8	237.1	407.2	496.2	649.5	1141.9
	d. Cash In Transit	0.0	0.0	0.0	0.0	0.0	0.0	10.2	0.5	9.9	0.0	14.3	1.9	5.7
	e. Others	87.7	3833.6	2204.8	2236.0	21055.9	20531.1	285.2	499.6	2118.1	1623.5	3324.9	3715.5	5830.4
10	Expenses not Written off	0.0	0.0	0.0	0.0	0.0	34.6	61.5	88.2	85.2	79.2	110.6	68.9	73.1
11	Non Banking Assets	0.0	0.0	0.0	0.0	0.0	70.1	103.3	69.9	112.0	24.3	12.7	276.0	940.3
12	Reconciliation Account	0.0	0.0	34.1	18.2	57.5	20.1	65.7	240.0	779.1	1512.7	2617.5	3917.2	3375.9
13	Profit & Loss A/c	0.0	0.0	4.2	8.7	30.4	331.9	755.8	733.9	207.8	207.5	1288.8	1198.8	1596.2
	Total	2599.8	37841.5	47014.7	47901.5	57815.0	60098.5	22658.2	39868.8	68009.3	108459.7	139736.2	170893.7	211480.0

Table No.13
Statement of Assets Liabilities of Development Banks
Mid- July 2013 (Ashad- 2070)

Rs in Million

Particulars	NIDC	Malika	Siddhartha	UDBL	Yeti	Narayani	PDBL	Sahayogi	Axis	Karnali	Triveni	Suprim	Bhrikuti	Suvekchha	Bageshwori	Gaurshankar	Gurkha
1 CAPITAL FUND	1218.7	300.4	665.0	14.3	951.4	121.0	400.2	133.2	792.1	97.8	274.3	958.2	429.1	146.8	291.3	252.1	(1051.8)
a. Paid-up Capital	415.8	220.5	645.0	80.4	1000.0	65.6	336.5	113.4	718.2	80.0	248.4	772.0	353.2	119.0	242.2	211.9	713.7
b. Calls in advance	0.0	0.0	0.0	0.0	0.0	6.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.8
c. Statutory Reserves	464.3	31.2	38.1	1.8	97.2	17.5	35.5	19.1	29.1	4.9	23.8	44.6	47.8	13.6	19.4	17.7	34.2
d. Share Premium	0.0	60	0.0	0.0	0.0	0.0	0.5	0.0	0.9	0.0	0.3	2.1	0.0	1.0	1.4	0.0	2.4
e. Retained Earning	225.1	43.2	(33.2)	(68.0)	(146.5)	22.0	13.3	0.6	41.9	9.9	1.3	138.2	27.5	11.6	27.1	20.6	(1802.8)
f. Others Reserves	113.5	5.2	15.0	0.0	0.7	9.8	14.3	0.1	2.0	3.0	0.5	1.3	0.6	1.6	1.2	1.9	0.0
g. Exchange Fluctuation Fund	0.0	0.0	0.1	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2 BORROWINGS	0.0	0.0	0.0	5.7	0.0	0.0	0.0	0.0	0.0	0.0	3.0	0.0	0.0	0.0	0.0	0.0	0.0
a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Interbank Borrowing	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Financial Ins.	0.0	0.0	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	0.0
e. Bonds and Securities	0.0	0.0	0.0	5.7	0.0	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	1001.6	2176.7	4847.4	51.5	3307.3	852.5	2794.6	1629.1	1570.5	1032.4	2887.7	1928.0	4306.7	1200.7	2129.4	1299.0	1944.3
a. Current	23.0	102.9	139.2	0.0	40.1	0.0	7.9	54.0	17.9	0.0	61.9	39.7	69.1	35.3	24.7	15.9	290.1
Domestic	23.0	102.9	138.9	0.0	39.0	0.0	7.9	54.0	17.9	0.0	61.9	39.7	69.1	35.3	24.7	15.9	290.1
Foreign	0.0	0.0	0.2	0.0	1.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Savings	258.7	1618.8	2742.5	51.4	950.7	496.6	1534.0	1320.0	522.8	858.4	1375.1	850.1	2124.0	476.3	1297.7	752.6	250.2
Domestic	258.7	1618.8	2742.5	51.4	950.7	496.6	1534.0	1320.0	522.8	858.4	1375.1	850.1	2124.0	476.3	1297.7	752.6	250.2
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
c. Fixed	700.9	202.6	1272.5	0.0	909.7	355.2	791.4	203.8	367.5	169.9	941.3	430.1	899.7	440.5	276.8	208.7	34.0
Domestic	700.9	202.6	1272.5	0.0	909.7	355.2	791.4	203.8	367.5	169.9	941.3	430.1	899.7	440.5	276.8	208.7	34.0
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
d. Call Deposits	19.0	249.6	690.6	0.0	1401.8	0.0	455.6	51.2	661.6	0.0	507.0	607.8	1180.7	248.6	480.2	321.9	1366.2
e. Others	0.0	2.8	2.6	0.0	4.9	0.8	5.6	0.0	0.6	4.1	2.4	0.3	33.2	0.0	49.9	0.0	3.8
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	1.5	0.0	0.0
5 Other Liabilities	1677.5	182.8	445.3	75.5	474.8	217.0	135.0	80.2	143.5	52.7	110.6	323.4	103.9	109.9	29.2	55.8	2352.9
1. Sundry Creditors	66.6	0.0	18.0	18.2	0.0	8.3	6.0	6.8	2.7	2.0	19.8	2.6	1.3	17.3	4.7	3.7	3.5
2. Loan Loss Provision	329.0	36.7	272.1	9.9	178.4	116.9	34.9	16.2	68.6	19.7	33.4	130.9	37.2	59.8	22.4	19.2	1419.2
3. Interest Suspense a/c	598.0	8.8	99.7	28.5	113.5	60.2	5.5	2.5	31.9	8.9	7.1	39.1	5.1	11.5	0.8	5.1	589.4
4. Others	683.8	137.4	55.4	18.8	182.9	31.6	88.5	54.7	40.4	22.0	50.3	150.8	60.3	21.4	1.3	27.8	340.9
6 Reconciliation A/c	3.0	0.0	0.0	0.0	0.0	242.8	0.0	0.0	0.0	0.0	0.0	0.0	1348.8	0.0	(1.5)	0.0	0.0
7 Profit & Loss A/c	448.8	26.6	0.0	20.3	0.0	0.0	24.1	50.3	20.4	12.5	62.8	25.3	70.3	6.6	135.4	36.7	135.5
TOTAL LIABILITIES	4349.5	2686.6	5957.7	167.3	4733.5	1433.3	3353.7	1892.9	2526.5	1195.3	3338.5	3234.9	6258.8	1464.0	2585.4	1643.6	3380.9

Table No.13
Statement of Assets Liabilities of Development Banks
Mid- July 2013 (Ashad- 2070)

Rs in Million

Particulars	NIDC	Malika	Siddhartha	UDBL	Yeti	Narayani	PDBL	Sahayogi	Axis	Karnali	Triveni	Suprim	Bhrikuti	Suvekchha	Bageshwori	Gaushankar	Gurkha
1 LIQUID FUNDS	1232.8	722.5	1278.0	38.1	752.5	245.1	855.7	599.3	693.5	399.7	802.9	933.0	1607.9	346.7	838.6	510.9	214.4
a. Cash Balance	14.6	92.4	114.8	0.9	79.9	12.4	117.4	34.2	52.9	129.2	60.2	76.0	113.1	54.9	57.5	36.2	17.9
Nepalese Notes & Coins	14.6	91.0	114.2	0.9	76.1	12.4	117.4	34.2	52.9	129.2	60.2	76.0	113.1	54.9	56.8	36.2	17.2
Foreign Currency	0.0	1.4	0.6	0.0	3.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.7	0.0	0.6
b. Bank Balance	1218.1	158.5	435.2	37.2	672.6	232.7	189.6	120.4	640.6	27.0	210.6	560.3	148.0	291.8	302.4	34.3	8.6
1. In Nepal Rastra Bank	81.2	90.7	396.9	4.4	38.0	0.5	2.5	100.0	112.7	27.0	18.1	101.2	118.9	1.5	176.3	1.0	8.6
Domestic Currency	81.2	90.7	396.9	4.4	38.0	0.5	2.5	100.0	112.7	27.0	18.1	101.2	118.9	1.5	176.3	1.0	8.3
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	0.3
2. "A"Class Licensed Institution	1136.8	67.8	38.3	1.6	362.3	61.8	181.9	20.4	506.1	0.0	190.2	459.1	28.6	165.3	15.5	9.2	0.0
Domestic Currency	1136.8	67.8	38.2	1.6	358.3	61.8	181.9	20.4	506.1	0.0	190.2	459.1	28.6	165.3	15.5	9.2	0.0
Foreign Currency	0.0	0.0	0.1	0.0	4.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3. Other Financial Ins.	0.1	0.0	0.0	31.2	262.7	170.4	5.2	0.0	21.8	0.0	2.3	0.0	0.5	125.1	0.0	24.2	0.0
4. In Foreign Banks	0.0	0.0	0.0	0.0	9.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	110.6	0.0	0.0
c. Money at Call	0.0	471.7	728.0	0.0	0.0	0.0	548.7	444.7	0.0	243.5	532.2	296.7	1346.8	0.0	478.7	440.4	187.9
Domestic Currency	0.0	471.7	727.6	0.0	0.0	0.0	548.7	444.7	0.0	243.5	532.2	296.7	1346.8	0.0	478.7	440.4	187.6
Foreign Currency	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	0.3
2 INVESTMENT IN SECURITIES	49.7	23.7	202.3	0.0	239.1	0.0	0.0	0.0	0.0	0.0	10.0	75.1	0.0	0.0	0.8	0.0	0.0
a. Govt.Securities	49.7	23.7	202.3	0.0	239.1	0.0	0.0	0.0	0.0	0.0	10.0	75.1	0.0	0.0	0.8	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	0.0	0.0	0.0	0.0	0.0
c. Govt.Non-Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	169.8	6.4	41.1	0.0	4.1	29.0	6.9	0.0	1.9	3.0	20.2	56.5	0.7	2.8	0.4	0.0	67.1
a. Interbank Lending	0.0	0.0	0.0	0.0	0.0	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. 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
c. Others	169.8	6.4	41.1	0.0	4.1	29.0	6.9	0.0	1.9	3.0	20.2	56.5	0.7	2.8	0.4	0.0	67.1
4 LOANS & ADVANCES	1845.0	1707.4	3857.2	62.1	3238.1	532.2	2370.5	1242.6	1677.8	664.3	2334.4	1930.1	3216.7	1039.0	1665.9	1002.3	1699.7
a. Private Sector	1821.4	1707.4	3857.2	62.1	3156.1	532.2	2370.5	1242.6	1653.4	664.3	2334.4	422.8	3216.7	1039.0	1665.9	1002.3	0.0
b. Financial Institutions	0.0	0.0	0.0	0.0	81.9	0.0	0.0	0.0	24.4	0.0	0.0	1507.2	0.0	0.0	0.0	0.0	1699.7
c. Government Organizations	23.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5 BILL PURCHASED	0.0	0.0	11.5	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
a. Domestic Bills Purchased	0.0	0.0	11.5	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
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	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	0.0	0.0	0.0	0.0	0.0
6 LOANS AGAINST COLLECTED B	0.0	0.0	0.0	0.0	0.0	0.0	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	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	0.0	0.0	0.0	0.0	0.0

Table No.13
Statement of Assets Liabilities of Development Banks
Mid- July 2013 (Ashad- 2070)

Rs in Million

Particulars	NIDC	Malika	Siddhaurtha	UDBL	Yeti	Narayani	PDBL	Sahayogi	Axis	Karnali	Triveni	Suprim	Bhrikuti	Suvekchha	Bageshwori	Gaurshankar	Gurkha
7 FIXED ASSETS	118.8	59.6	285.1	1.6	138.1	8.1	60.1	12.3	59.3	42.1	70.9	53.8	34.7	33.5	17.9	62.7	159.3
8 OTHER ASSETS	933.5	164.7	212.8	43.6	264.4	242.9	60.5	38.6	92.3	85.0	100.1	166.6	50.0	40.0	60.7	67.7	920.9
a. Accrued Interest:	598.0	8.8	101.6	29.9	141.7	62.3	5.5	2.5	47.2	23.0	7.2	39.4	5.1	11.5	0.8	5.1	589.4
Financial Institutions	0.0	0.0	0.0	1.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.6	0.0	0.0	0.0	0.0	0.0
Government Enterprises	30.7	0.1	1.8	0.0	9.0	0.0	0.0	0.0	0.0	0.0	0.0	0.4	0.0	0.0	0.0	0.0	0.0
Private Sector	567.3	8.8	99.7	28.5	132.7	62.3	5.5	2.5	47.2	23.0	7.2	5.5	5.1	11.5	0.8	5.1	589.4
b. Staff Loans / Adv.	17.1	49.1	32.8	0.0	35.4	6.2	31.3	5.2	2.3	38.9	13.1	0.2	2.4	2.4	16.4	0.0	21.8
c. Sundry Debtors	112.8	0.1	57.3	12.4	14.6	164.7	7.3	1.2	6.0	13.1	48.2	3.6	6.3	7.6	7.9	46.3	9.1
d. Cash In Transit	0.0	0.0	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
e. Others	205.5	106.6	21.2	1.3	72.8	9.7	15.6	24.7	36.8	10.0	31.6	123.3	36.2	18.6	35.6	16.3	300.6
9 Expenses not Written off	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.3	0.0	19.9	0.0	2.0	1.0	0.0	9.2
10 Non Banking Assets	0.0	2.3	31.3	21.8	74.9	0.0	0.0	0.0	1.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	206.6
11 Reconciliation Account	0.0	0.0	0.0	0.0	0.0	242.8	0.0	0.0	0.0	0.0	0.0	0.0	1348.8	0.0	0.0	0.0	0.1
12 Profit & Loss A/c	0.0	0.0	38.4	0.0	22.4	133.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	103.7
TOTAL ASSETS	4349.5	2686.6	5957.7	167.3	4733.5	1433.3	3353.7	1892.9	2526.5	1195.3	3338.5	3234.9	6258.8	1464.0	2585.4	1643.6	3380.9

Table No.13
Statement of Assets Liabilities of Development Banks
Mid- July 2013 (Ashad- 2070)

Rs in Million

Particulars	Gandaki	Infrastructure	Business	Biratnaxmi	Excel	Western	H & B	Araniko	NDEP	CEDBL	Miteri	Tinau	Rising	Muktimath	Sewa	Kankai	Public	Mahakali
1 CAPITAL FUND	282.9	852.3	1019.2	226.7	174.5	90.5	1061.8	242.0	632.6	1174.3	119.5	136.0	262.3	318.8	249.7	104.1	157.7	44.2
a. Paid-up Capital	250.0	827.5	842.1	194.2	100.0	60.0	897.9	212.6	582.5	1088.0	108.3	115.0	200.0	245.0	230.0	100.0	150.0	40.0
b. Calls in advance	0.0	0.0	0.0	0.0	0.0	13.4	0.0	1.0	0.0	0.0	0.0	11.2	0.0	35.9	0.0	0.0	1.8	0.0
c. Statutory Reserves	27.2	44.8	99.9	20.8	25.2	7.9	77.2	11.9	32.0	60.5	8.6	5.7	10.1	28.1	16.3	2.7	7.5	3.3
d. Share Premium	0.1	5.7	0.4	1.1	0.0	0.0	0.0	0.0	1.8	5.4	0.0	0.0	12.9	0.0	2.9	0.0	0.0	0.3
e. Retained Earning	2.4	(30.7)	74.0	1.2	49.3	9.2	83.6	15.0	16.0	0.7	2.6	4.1	39.3	4.7	0.4	1.3	(3.9)	0.2
f. Others Reserves	3.1	4.9	2.9	9.4	0.0	0.0	3.0	1.5	0.0	17.3	0.0	0.0	0.1	5.1	0.0	0.0	2.3	0.5
g. Exchange Fluctuation Fund	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.3	2.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2 BORROWINGS	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.9	846.7	0.0	0.0	3.2	248.8	0.0	0.0	0.0	0.0
a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	570.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Interbank Borrowing	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.9	276.7	0.0	0.0	3.2	148.8	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
3 DEPOSITS	2478.1	2822.4	4053.8	3256.3	2485.3	951.6	5561.8	686.5	4262.1	7168.7	988.3	1531.6	1158.4	3663.1	2447.4	618.8	830.2	377.1
a. Current	35.2	27.5	65.3	50.7	38.7	14.0	85.5	17.9	107.0	156.8	9.3	13.3	8.1	42.4	24.3	6.8	1.8	0.0
Domestic	35.2	27.5	65.3	50.7	38.7	14.0	85.5	17.9	107.0	155.0	9.3	13.3	8.1	42.4	24.3	6.8	1.8	0.0
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Savings	1157.2	1132.1	1669.7	1920.7	1708.8	606.8	2264.0	491.7	2431.6	1893.1	540.4	710.7	591.0	2418.4	1228.2	335.6	278.3	320.7
Domestic	1157.2	1132.1	1669.7	1920.7	1708.8	606.8	2264.0	491.7	2428.4	1839.7	540.4	710.7	591.0	2418.4	1228.2	335.6	278.3	320.7
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.2	53.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Fixed	552.8	683.5	1294.3	879.1	386.8	194.0	2132.5	168.4	1072.2	3537.0	275.8	649.1	265.7	865.4	600.5	64.0	409.5	56.4
Domestic	552.8	683.5	1294.3	879.1	386.8	194.0	2132.5	168.4	1072.2	3269.3	275.8	649.1	265.7	865.4	600.5	64.0	409.5	56.4
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	267.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Call Deposits	723.2	975.3	1020.2	401.3	350.3	136.9	1063.3	8.5	629.5	1508.1	162.7	151.3	292.9	336.8	593.8	212.4	140.6	0.0
e. Others	9.7	4.0	4.3	4.6	0.7	0.0	16.4	0.0	21.7	73.6	0.0	7.2	0.7	0.0	0.6	0.1	0.0	0.0
4 Bills Payable	0.0	0.0	0.0	0.0	0.0	0.0	1.6	0.0	0.8	1.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5 Other Liabilities	61.2	383.5	422.0	1554.7	106.3	23.8	700.8	51.5	414.2	345.5	34.0	69.1	79.7	193.8	91.7	13.4	37.6	11.0
1. Sundry Creditors	2.8	3.1	5.4	9.6	19.5	9.0	13.3	2.9	11.3	4.1	1.4	1.6	3.0	1.1	1.3	1.0	2.1	1.7
2. Loan Loss Provision	23.1	171.4	196.4	29.6	25.4	14.5	245.2	16.3	242.4	87.6	8.7	11.6	36.4	43.8	21.2	5.3	16.5	3.4
3. Interest Suspense a/c	7.7	51.2	82.0	0.8	1.6	0.0	83.7	4.4	59.1	21.1	0.1	1.9	9.4	14.6	1.8	0.6	6.7	0.6
4. Others	27.7	157.7	138.2	1514.7	59.9	0.3	358.6	27.9	101.3	232.6	23.9	54.0	30.8	134.3	67.4	6.5	12.4	5.4
6 Reconciliation A/c	0.0	0.0	0.1	0.0	0.0	8.9	0.0	0.0	0.0	0.0	50.6	0.0	0.0	(0.0)	0.0	0.0	0.0	0.0
7 Profit & Loss A/c	90.2	0.0	0.0	65.4	26.9	13.1	0.0	26.8	0.0	176.9	33.9	14.8	29.7	98.1	33.9	20.4	28.1	10.6
TOTAL LIABILITIES	2912.4	4058.2	5495.2	5103.1	2793.0	1087.9	7326.0	1006.9	5315.5	9713.4	1226.2	1751.4	1533.2	4522.6	2822.7	756.7	1053.6	443.0

Table No.13
Statement of Assets Liabilities of Development Banks
Mid- July 2013 (Ashad- 2070)

Rs in Million

Particulars	Gandaki	Infrastructure	Business	Biratnaxmi	Excel	Western	H & B	Araniko	NDEP	CEDBL	Miteri	Tinau	Rising	Muktimath	Sewa	Kankai	Public	Mahakali
1 LIQUID FUNDS	592.9	1262.9	992.2	972.5	1326.6	386.5	1118.6	253.9	1099.9	2023.1	287.3	576.6	381.0	1295.6	601.8	261.9	160.8	145.2
a. Cash Balance	88.8	138.9	96.5	78.0	75.4	44.0	218.6	22.3	132.1	138.7	14.9	47.9	59.1	123.1	72.5	46.2	14.1	9.7
Nepalese Notes & Coins	87.9	138.5	96.5	77.9	75.4	44.0	217.9	22.0	130.3	138.2	14.9	47.9	59.1	123.1	72.4	46.2	14.1	9.7
Foreign Currency	0.9	0.3	0.0	0.0	0.0	0.0	0.7	0.3	1.9	0.5	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0
b. Bank Balance	504.1	185.7	239.9	263.6	616.7	57.6	900.0	44.7	300.3	168.1	50.6	429.1	68.3	230.2	529.3	33.2	50.2	135.5
1. In Nepal Rastra Bank	142.3	158.3	234.1	261.5	450.2	0.0	367.3	34.0	289.4	115.2	18.1	81.4	0.1	230.2	55.4	0.1	49.5	2.0
Domestic Currency	142.3	157.8	234.1	261.5	450.2	0.0	367.3	34.0	289.3	113.7	18.1	81.4	0.1	230.2	55.4	0.1	49.5	2.0
Foreign Currency	0.0	0.6	0.0	0.0	0.0	0.0	0.0	0.0	0.2	1.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. "A"Class Licensed Institution	217.6	27.4	5.8	2.1	166.5	57.6	429.1	9.4	10.6	42.8	32.4	197.6	68.2	0.0	402.7	33.2	0.7	61.9
Domestic Currency	217.6	26.3	5.8	2.1	166.5	57.6	426.0	9.4	10.6	41.7	32.4	197.6	68.2	0.0	402.7	33.2	0.7	61.9
Foreign Currency	0.0	1.1	0.0	0.0	0.0	0.0	3.1	0.0	0.1	1.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3. Other Financial Ins.	144.1	0.0	0.0	0.0	0.0	0.0	103.6	1.3	0.3	0.0	0.0	150.2	0.0	0.0	71.2	0.0	0.0	71.6
4. In Foreign Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Money at Call	0.0	938.3	655.8	630.9	634.4	284.9	0.0	186.9	667.4	1716.3	221.9	99.6	253.6	942.3	0.0	182.4	96.6	0.0
Domestic Currency	0.0	938.3	655.8	630.9	634.4	284.9	0.0	186.9	664.7	1658.3	221.9	99.6	253.6	942.3	0.0	182.4	96.6	0.0
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.7	58.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2 INVESTMENT IN SECURITIES	0.1	59.8	110.0	129.5	0.0	0.0	238.2	0.0	104.2	379.4	0.0	0.0	0.0	0.0	10.0	0.0	2.5	2.1
a. Govt.Securities	0.0	59.8	110.0	129.5	0.0	0.0	238.2	0.0	104.2	379.4	0.0	0.0	0.0	0.0	10.0	0.0	2.5	2.1
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	0.0	0.0	0.0	0.0	0.0	0.0
c. Govt.Non-Fin. Ins.	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.4	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	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	0.0
3 SHARE & OTHER INVESTMENT	2.9	92.0	11.5	6.2	0.1	0.5	27.1	6.0	87.7	424.2	5.5	2.6	30.1	53.7	0.4	0.1	34.1	0.6
a. Interbank Lending	2.9	0.0	0.0	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	0.0	0.0
b. 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	0.0
c. Others	0.0	92.0	11.5	6.2	0.1	0.5	27.1	6.0	87.7	424.2	5.5	2.6	0.1	53.7	0.4	0.1	34.1	0.6
4 LOANS & ADVANCES	2126.3	2260.6	3831.8	2427.2	1410.1	642.8	5057.8	669.4	3495.5	6534.6	852.5	1118.6	1070.3	3042.9	2120.0	470.3	738.0	283.2
a. Private Sector	2126.3	2260.6	3831.8	2427.2	681.8	642.8	4976.3	669.4	3455.5	6347.7	852.5	1113.6	1070.3	3042.9	2120.0	470.3	738.0	283.2
b. Financial Institutions	0.0	0.0	0.0	0.0	728.3	0.0	81.5	0.0	40.0	187.0	0.0	5.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Government Organizations	0.0	0.0	0.0	0.0	0.0	0.0	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 PURCHASED	0.0	0.0	0.0	0.0	0.0	0.0	3.2	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	3.2	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	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	0.0	0.0	0.0	0.0	0.0	0.0
6 LOANS AGAINST COLLECTED B	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	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	0.0	0.0	0.0	0.0	0.0	0.0

Table No.13
Statement of Assets Liabilities of Development Banks
Mid- July 2013 (Ashad- 2070)

Rs in Million

Particulars	Gandaki	Infrastructure	Business	Biratnaxmi	Excel	Western	H & B	Araniko	NDEP	CEDBL	Miteri	Tinai	Rising	Muktimath	Sewa	Kankai	Public	Mahakali
7 FIXED ASSETS	136.6	112.2	240.3	55.8	27.5	36.3	248.6	38.4	254.3	120.6	8.8	31.3	23.3	55.8	26.6	13.0	22.2	3.4
8 OTHER ASSETS	53.4	111.4	171.5	1511.9	28.7	21.8	358.9	30.0	178.1	231.4	21.6	20.5	28.6	74.7	62.2	9.2	79.6	8.6
a. Accrued Interest:	7.7	62.5	106.5	0.8	2.4	0.0	94.9	4.4	93.4	23.7	0.1	2.7	9.5	14.6	1.8	0.6	6.7	0.6
Financial Institutions	0.0	0.0	0.0	0.8	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
Government Enterprises	0.0	11.3	0.0	0.0	2.4	0.0	2.1	0.0	17.3	2.5	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0
Private Sector	7.7	51.2	106.5	0.0	0.0	0.0	92.7	4.4	76.1	20.2	0.1	2.7	9.4	14.6	1.8	0.6	6.7	0.6
b. Staff Loans / Adv.	13.6	3.0	20.9	26.4	3.7	10.3	31.9	6.6	3.0	35.1	6.9	4.4	0.0	3.4	12.3	0.0	13.3	3.2
c. Sundry Debtors	2.5	0.0	26.7	5.5	5.3	2.5	183.3	12.2	28.1	57.8	0.3	1.6	0.2	0.7	30.5	1.4	1.4	1.6
d. Cash In Transit	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
e. Others	29.6	45.8	17.4	1479.2	17.3	8.9	48.8	6.9	53.7	114.8	14.3	11.9	18.8	56.1	17.6	7.2	58.2	3.2
9 Expenses not Written off	0.0	2.1	5.5	0.0	0.0	0.0	0.0	0.4	0.0	0.0	0.0	1.8	0.0	0.0	1.4	0.0	0.0	0.0
10 Non Banking Assets	0.0	89.5	79.2	0.0	0.0	0.0	74.8	3.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.2	0.0
11 Reconciliation Account	0.0	0.3	0.0	0.0	0.0	0.0	0.3	5.1	0.0	0.0	50.6	0.0	0.0	0.0	0.0	2.3	0.0	0.0
12 Profit & Loss A/c	0.0	67.5	53.0	0.0	0.0	0.0	198.5	0.0	95.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.1	0.0
TOTAL ASSETS	2912.4	4058.2	5495.2	5103.1	2793.0	1087.9	7326.0	1006.9	5315.5	9713.4	1226.2	1751.4	1533.2	4522.6	2822.7	756.7	1053.6	443.0

Table No.13
Statement of Assets Liabilities of Development Banks
Mid- July 2013 (Ashad- 2070)

Rs in Million

Particulars	Ace	Bhargav	Shangrila	diyalo	Country	Alpine	Nilgiri	Kastamandap	Garima	City	Bishow	Kabeli	Kamana	Corporate	Pathibhara	Pumina	Jyoti
1 CAPITAL FUND	894.4	104.0	346.7	211.0	345.7	108.7	63.8	740.7	267.4	284.0	280.0	28.4	221.2	256.9	112.0	106.1	817.8
a. Paid-up Capital	797.8	100.0	320.0	200.0	320.0	100.0	57.5	678.0	220.0	253.7	252.0	22.0	200.0	200.0	100.0	100.0	740.0
b. Calls in advance	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.6	0.0	0.0	3.5	0.0	0.0	0.0	0.0	0.0
c. Statutory Reserves	88.5	2.4	19.5	10.6	11.4	7.0	5.7	29.4	24.3	25.4	21.5	2.0	16.7	15.0	5.3	4.2	28.9
d. Share Premium	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	0.1	0.0	0.0
e. Retained Earning	2.1	1.7	2.6	0.1	13.8	1.0	0.5	32.3	8.5	2.2	2.7	1.0	3.6	28.1	6.2	1.9	45.5
f. Others Reserves	5.6	0.0	4.5	0.3	0.5	0.7	0.0	0.9	0.0	2.6	3.8	0.0	1.0	13.8	0.5	0.0	3.4
g. Exchange Fluctuation Fund	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
2 BORROWINGS	500.0	0.0	0.0	0.0	0.0	0.0	0.0	200.0	10.0	25.0	25.0	0.0	0.0	100.0	0.0	0.0	0.0
a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Interbank Borrowing	500.0	0.0	0.0	0.0	0.0	0.0	0.0	200.0	0.0	0.0	0.0	0.0	0.0	100.0	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
d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.0	25.0	25.0	0.0	0.0	0.0	0.0	0.0	0.0
e. Bonds and Securities	0.0	0.0	0.0	0.0	0.0	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	5975.2	368.6	3120.1	986.5	1218.5	752.6	656.9	4555.0	2997.5	2970.9	3110.5	369.1	2098.6	1125.1	1455.0	1199.1	3926.7
a. Current	307.1	4.3	0.0	15.8	9.6	21.7	1.8	64.6	44.2	12.1	33.1	7.7	28.0	0.0	13.4	46.0	220.9
Domestic	304.9	4.3	0.0	15.8	9.6	21.7	1.8	64.6	44.2	12.1	33.1	7.7	28.0	0.0	13.4	46.0	220.8
Foreign	2.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1
b. Savings	2694.6	198.1	1813.2	401.7	350.4	389.7	313.9	2387.2	1757.8	1800.4	1058.3	277.9	1152.5	456.3	854.7	699.6	1855.1
Domestic	2689.7	198.1	1813.2	401.7	350.4	389.7	313.9	2382.5	1757.8	1800.4	1058.3	277.9	1152.5	456.3	854.7	699.6	1851.4
Foreign	4.9	0.0	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	3.7
c. Fixed	2004.5	110.2	885.5	309.2	416.1	152.1	201.3	1432.9	778.2	912.4	1278.8	58.7	545.8	576.1	185.5	328.1	941.3
Domestic	2004.5	110.2	885.5	309.2	416.1	152.1	201.3	1432.9	778.2	912.4	1278.8	58.7	545.8	576.1	185.5	328.1	941.3
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Call Deposits	958.7	52.2	417.0	258.9	442.4	188.9	139.4	668.1	417.2	241.8	740.3	24.8	372.1	78.1	400.8	125.0	866.9
e. Others	10.4	3.7	4.5	0.9	0.0	0.2	0.5	2.2	0.0	4.2	0.0	0.0	0.0	14.6	0.6	0.5	42.6
4 Bills Payable	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.4	0.0	0.0	0.0	0.0
5 Other Liabilities	856.3	21.2	142.1	48.6	68.0	59.2	43.8	422.5	106.9	229.3	187.3	8.3	85.0	374.9	38.6	54.0	338.4
1. Sundry Creditors	1.9	0.6	0.5	20.0	2.4	9.3	0.3	17.1	11.3	0.1	0.3	1.4	1.8	6.2	0.3	16.2	47.7
2. Loan Loss Provision	155.4	3.4	38.9	10.2	25.9	18.8	5.6	202.3	25.9	26.4	30.0	2.6	21.4	304.3	12.7	9.4	96.6
3. Interest Suspense a/c	39.3	0.0	15.5	4.0	9.5	8.1	3.4	64.3	7.3	18.0	9.1	0.6	12.7	58.7	1.7	0.4	42.1
4. Others	659.6	17.2	87.3	14.4	30.2	23.1	34.5	138.9	62.4	184.9	148.0	3.6	49.1	5.6	23.9	28.1	152.0
6 Reconciliation A/c	0.0	0.0	0.0	0.0	0.0	7.1	0.0	498.6	744.4	0.0	0.0	0.0	0.0	0.0	396.3	0.0	0.0
7 Profit & Loss A/c	54.6	0.0	85.1	24.2	19.6	20.5	12.8	205.7	61.2	72.9	61.5	5.5	50.0	0.0	17.5	17.5	67.4
TOTAL LIABILITIES	8280.5	493.9	3694.0	1270.4	1651.8	948.1	777.3	6622.5	4187.3	3582.3	3664.4	411.3	2455.1	1856.9	2019.4	1376.7	5150.3

Table No.13
Statement of Assets Liabilities of Development Banks
Mid- July 2013 (Ashad- 2070)

Rs in Million

Particulars	Ace	Bhargav	Shangrila	diyalo	Country	Alpine	Nilgiri	Kastamandap	Garima	City	Bishow	Kabeli	Kamana	Corporate	Pathbhara	Pumina	Jyoti
1 LIQUID FUNDS	2044.1	168.5	811.3	323.2	385.2	246.3	278.1	1647.4	925.8	1016.5	827.9	142.1	564.5	501.3	606.1	480.6	1310.7
a. Cash Balance	106.1	8.2	55.7	22.8	48.6	37.5	20.3	87.2	103.2	65.5	43.5	12.1	33.3	3.3	53.4	27.3	55.8
Nepalese Notes & Coins	102.4	8.2	55.4	22.8	48.6	37.4	20.2	86.5	103.1	65.5	43.5	12.1	33.3	3.3	53.4	27.3	55.5
Foreign Currency	3.6	0.0	0.3	0.0	0.0	0.2	0.2	0.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3
b. Bank Balance	233.7	160.3	755.5	106.9	87.4	47.3	37.3	1560.2	168.9	891.4	170.3	22.2	531.2	498.0	91.2	90.3	235.0
1. In Nepal Rastra Bank	217.7	24.3	155.5	9.5	47.9	1.3	0.0	91.8	168.9	160.9	170.3	1.8	118.6	59.6	7.2	62.5	221.0
Domestic Currency	216.5	24.3	155.5	9.5	47.9	1.3	0.0	91.8	168.9	160.9	170.3	1.8	118.6	59.6	7.2	62.5	221.0
Foreign Currency	1.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. "A"Class Licensed Institution	5.5	105.1	545.8	56.3	39.3	45.0	37.3	1102.4	0.0	600.2	0.0	20.4	104.2	368.0	84.0	4.1	14.0
Domestic Currency	5.5	105.1	545.8	56.3	39.3	45.0	37.3	1076.3	0.0	600.2	0.0	20.4	104.2	368.0	84.0	4.1	13.9
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	26.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3. Other Financial Ins.	0.0	30.9	54.2	41.2	0.2	1.0	0.0	361.3	0.0	130.4	0.0	0.0	308.4	70.3	0.0	23.8	0.0
4. In Foreign Banks	10.5	0.0	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	0.0
c. Money at Call	1704.2	0.0	0.0	193.5	249.2	161.5	220.5	0.0	653.8	59.6	614.1	107.8	0.0	0.0	461.5	363.0	1019.9
Domestic Currency	1701.7	0.0	0.0	193.5	249.2	161.5	220.5	0.0	653.8	59.6	614.1	107.8	0.0	0.0	461.5	363.0	1012.6
Foreign Currency	2.5	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	7.4
2 INVESTMENT IN SECURITIES	318.7	3.2	45.0	5.0	61.3	10.0	0.0	196.0	0.0	47.8	0.0	0.0	0.0	0.0	0.0	0.0	158.3
a. Govt.Securities	318.7	3.2	45.0	5.0	61.3	10.0	0.0	196.0	0.0	47.8	0.0	0.0	0.0	0.0	0.0	0.0	158.3
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	0.0	0.0	0.0	0.0	0.0
c. Govt.Non-Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	226.3	0.4	1.5	90.2	0.5	0.7	0.0	49.0	0.6	47.0	11.5	0.0	6.1	14.6	0.0	1.7	0.9
a. Interbank Lending	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.0	0.0	34.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. 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
c. Others	226.3	0.4	1.5	90.2	0.5	0.7	0.0	44.0	0.6	12.8	11.5	0.0	6.1	14.6	0.0	1.7	0.9
4 LOANS & ADVANCES	4725.2	306.6	1172.8	808.7	1139.9	620.5	464.6	3575.8	2421.5	2302.5	2649.1	242.0	1810.2	1047.4	974.9	860.1	3388.6
a. Private Sector	4590.6	306.6	1172.8	808.7	1126.3	620.5	464.6	3481.9	2421.5	2298.4	2649.1	242.0	1810.2	1047.4	974.9	860.1	3363.8
b. Financial Institutions	134.5	0.0	0.0	0.0	1.7	0.0	0.0	93.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	24.8
c. Government Organizations	0.0	0.0	0.0	0.0	11.9	0.0	0.0	0.0	0.0	4.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5 BILL PURCHASED	0.0	0.0	1542.8	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
a. Domestic Bills Purchased	0.0	0.0	1542.8	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
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	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	0.0	0.0	0.0	0.0	0.0
6 LOANS AGAINST COLLECTED B	0.0	0.0	0.0	0.0	0.0	0.0	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	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	0.0	0.0	0.0	0.0	0.0

Table No.13
Statement of Assets Liabilities of Development Banks
Mid- July 2013 (Ashad- 2070)

Rs in Million

Particulars	Ace	Bhargav	Shangrila	diyalo	Country	Alpine	Nilgiri	Kastamandap	Garima	City	Bishow	Kabeli	Kamana	Corporate	Pathibhara	Pumima	Jyoti
7 FIXED ASSETS	135.7	7.2	35.1	13.9	31.9	16.6	8.4	143.6	47.3	64.0	83.5	16.9	37.3	35.8	25.3	13.9	110.3
8 OTHER ASSETS	820.4	3.8	81.8	28.7	31.4	53.1	26.1	141.4	47.3	104.5	92.4	10.0	37.1	97.2	16.9	20.4	181.5
a. Accrued Interest:	54.2	0.0	25.1	4.0	12.2	8.1	3.4	96.7	7.3	32.4	9.1	0.7	12.7	61.0	1.7	1.1	49.3
Financial Institutions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Government Enterprises	6.7	0.0	9.7	0.0	2.7	0.0	0.0	18.5	0.0	1.0	0.0	0.0	0.0	0.0	0.0	0.7	7.2
Private Sector	47.5	0.0	15.5	4.0	9.5	8.1	3.4	78.2	7.3	31.5	9.1	0.7	12.7	61.0	1.7	0.4	42.1
b. Staff Loans / Adv.	30.5	1.5	16.9	0.8	6.6	1.7	1.8	15.6	0.0	14.1	17.4	4.9	0.0	0.0	2.5	0.0	21.5
c. Sundry Debtors	4.8	0.2	0.7	13.5	0.5	31.6	0.6	4.1	13.5	0.1	9.5	1.3	1.7	0.0	0.3	11.0	5.9
d. Cash In Transit	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
e. Others	730.9	2.2	39.0	10.3	12.1	11.7	20.3	25.0	26.5	57.8	56.4	3.1	22.7	36.2	12.3	8.3	104.8
9 Expenses not Written off	0.0	0.5	3.9	0.7	1.6	0.8	0.0	10.6	0.3	0.0	0.0	0.2	0.0	0.0	0.0	0.0	0.0
10 Non Banking Assets	10.3	0.4	0.0	0.0	0.0	0.0	0.0	48.8	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	0.0	0.0	0.0	0.0	0.0	498.7	744.4	0.0	0.0	0.0	0.0	0.0	396.3	0.0	0.0
12 Profit & Loss A/c	0.0	3.1	0.0	0.0	0.0	0.0	0.0	311.2	0.0	0.0	0.0	0.0	0.0	160.5	0.0	0.0	0.0
TOTAL ASSETS	8280.5	493.9	3694.0	1270.4	1651.8	948.1	777.3	6622.5	4187.3	3582.3	3664.4	411.3	2455.1	1856.9	2019.4	1376.7	5150.3

Table No.13
Statement of Assets Liabilities of Development Banks
Mid- July 2013 (Ashad- 2070)

Rs in Million

Particulars	Bagmati	Hamro	Kakre	Shine	Pacific	Civic	IDBL	Kanchan	Mauribhumi	Bright	Innovative	Jhimuk	Metro	Vibor	Gaumukhi	Raptiveri	Consumer	Khadbari	Tourism
1 CAPITAL FUND	52.3	47.9	34.7	351.4	64.1	40.5	720.6	118.4	32.3	161.3	107.1	39.1	112.8	732.4	37.8	80.3	219.2	51.8	687.3
a. Paid-up Capital	50.0	42.1	30.0	319.9	60.0	40.0	640.0	100.0	28.6	140.0	100.0	40.0	106.0	916.8	40.0	75.0	200.0	50.0	640.0
b. Calls 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
c. Statutory Reserves	0.0	1.4	0.0	25.7	2.6	0.1	15.3	3.7	0.7	4.1	1.4	1.0	4.6	41.8	0.3	0.3	3.8	0.4	16.9
d. Share Premium	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
e. Retained Earning	2.3	3.1	4.7	3.6	1.5	0.4	60.5	14.7	3.0	17.1	5.6	(1.9)	2.0	(262.3)	(2.5)	4.6	15.4	1.2	25.8
f. Others Reserves	0.0	1.2	0.0	2.3	0.0	0.0	4.7	0.0	0.0	0.1	0.0	0.1	0.3	36.1	0.1	0.4	0.0	0.2	4.4
g. Exchange Fluctuation Fund	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	0.0	0.0	0.2
2 BORROWINGS	0.0	0.0	0.0	0.0	0.0	10.0	350.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.4	0.0	40.0	0.0	325.0
a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Interbank Borrowing	0.0	0.0	0.0	0.0	0.0	0.0	350.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	40.0	0.0	325.0
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
d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	10.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.4	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
3 DEPOSITS	247.9	404.9	395.9	4012.8	577.8	254.9	2586.7	895.5	233.7	464.4	988.6	319.8	1161.9	2697.3	312.6	250.6	747.2	110.0	3318.5
a. Current	2.2	20.9	1.2	42.9	2.7	0.0	40.1	0.0	0.1	5.4	21.5	8.6	13.6	51.0	1.8	6.1	5.3	3.5	159.4
Domestic	2.2	20.9	1.2	42.9	2.7	0.0	40.1	0.0	0.1	5.4	21.5	8.6	13.6	51.0	1.8	6.1	5.3	3.5	149.5
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.8
b. Savings	152.6	212.3	292.9	2969.0	292.4	226.5	1536.3	770.1	145.5	175.5	518.1	229.0	549.6	1009.7	284.4	156.4	368.8	75.6	1190.2
Domestic	152.6	212.3	292.9	2969.0	292.4	226.5	1536.3	770.1	145.5	175.5	518.1	229.0	549.6	1009.7	284.4	156.4	368.8	75.6	1185.4
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.8
c. Fixed	38.9	86.4	60.2	718.0	79.6	28.5	754.4	125.5	47.5	148.7	301.3	31.2	367.7	1417.8	23.6	84.3	290.4	25.9	948.8
Domestic	38.9	86.4	60.2	718.0	79.6	28.5	754.4	125.5	47.5	148.7	301.3	31.2	367.7	1417.8	23.6	84.3	290.4	25.9	948.8
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
d. Call Deposits	54.0	85.3	41.5	281.7	202.8	0.0	247.3	0.0	40.3	134.6	147.7	50.3	230.9	217.7	0.3	3.9	82.4	5.1	942.6
e. Others	0.3	0.0	0.0	1.2	0.2	0.0	8.6	0.0	0.3	0.3	0.0	0.6	0.0	1.1	2.5	0.0	0.4	0.0	77.6
4 Bills Payable	0.0	0.0	0.0	0.0	0.0	0.0	1.0	0.0	0.0	0.0	0.1	0.0	0.0	0.8	0.0	0.0	0.0	0.0	0.3
5 Other Liabilities	5.5	5.6	4.7	122.3	10.0	7.9	410.2	39.2	8.1	54.0	28.6	8.0	40.1	474.2	6.4	15.2	43.8	5.2	104.0
1. Sundry Creditors	0.3	1.0	0.6	13.7	0.1	0.7	21.3	1.1	0.0	30.5	0.6	1.4	2.1	0.5	0.1	6.9	3.6	0.0	1.6
2. Loan Loss Provision	2.0	3.1	3.0	43.8	5.1	2.2	170.6	7.8	6.9	7.0	7.8	2.7	10.3	180.8	2.9	5.9	10.0	1.3	53.3
3. Interest Suspense a/c	0.0	0.0	0.3	3.4	1.3	0.8	45.3	2.4	0.4	4.0	1.1	0.1	5.3	65.2	0.6	1.7	5.1	0.6	19.6
4. Others	3.1	1.4	0.7	61.4	3.5	4.3	173.0	28.0	0.8	12.4	19.1	3.8	22.4	227.7	2.9	0.7	25.1	3.3	29.5
6 Reconciliation A/c	0.0	0.0	0.0	0.0	0.0	30.1	0.0	0.1	13.9	0.0	0.0	0.0	0.0	0.0	18.9	10.9	0.0	0.0	0.0
7 Profit & Loss A/c	4.3	7.0	7.0	89.8	17.0	4.9	68.6	21.9	2.3	7.0	23.2	6.6	21.4	0.0	5.2	7.6	21.1	4.2	93.0
TOTAL LIABILITIES	310.0	465.3	442.3	4576.3	669.0	348.3	4137.2	1075.1	290.3	686.7	1147.5	373.5	1336.3	3904.7	383.3	364.6	1071.3	171.3	4528.1

Table No.13
Statement of Assets Liabilities of Development Banks
Mid- July 2013 (Ashad- 2070)

Rs in Million

Particulars	Bagmati	Hamro	Kakre	Shine	Pacific	Civic	IDBL	Kanchan	Mauribhumi	Bright	Innovative	Jhimuk	Metro	Vibor	Gaumukhi	Raptiveri	Consumer	Khadbari	Tourism
1 LIQUID FUNDS	99.1	120.7	141.7	1324.4	140.3	88.5	1135.9	332.7	72.8	200.8	331.6	98.4	269.5	743.0	104.7	90.3	417.1	34.9	1463.1
a. Cash Balance	16.0	12.2	17.9	122.7	14.3	6.5	168.0	23.8	3.4	26.3	23.9	26.6	27.6	64.4	16.8	20.5	26.7	6.0	194.7
Nepalese Notes & Coins	16.0	12.2	17.9	122.7	14.3	6.5	167.9	23.8	3.4	26.3	23.9	26.5	27.6	64.4	16.6	20.5	26.7	6.0	162.1
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.2	0.0	0.0	0.0	32.6
b. Bank Balance	17.8	22.6	123.8	223.6	32.6	4.5	172.8	2.3	13.3	174.5	47.0	22.3	67.4	678.6	17.2	13.5	26.9	7.3	253.2
1. In Nepal Rastra Bank	0.0	0.1	0.0	214.6	21.6	0.0	163.4	2.3	0.1	10.5	43.4	0.0	66.6	158.3	0.0	13.3	26.0	0.0	250.8
Domestic Currency	0.0	0.1	0.0	214.6	21.6	0.0	163.4	2.3	0.1	10.5	43.4	0.0	66.6	158.3	0.0	13.3	26.0	0.0	250.8
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. "A"Class Licensed Institution	17.6	22.5	76.1	7.5	10.9	4.5	8.8	0.0	13.2	142.4	3.4	22.2	0.5	460.5	16.5	0.0	0.7	7.1	2.4
Domestic Currency	17.6	22.5	76.1	0.0	10.9	4.5	8.8	0.0	13.2	142.4	3.4	22.2	0.5	460.5	16.5	0.0	0.7	7.1	0.0
Foreign Currency	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	2.4
3. Other Financial Ins.	0.2	0.0	47.6	1.5	0.1	0.0	0.5	0.0	0.0	21.6	0.2	0.1	0.3	59.8	0.7	0.1	0.1	0.2	0.0
4. In Foreign Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Money at Call	65.4	85.8	0.0	978.1	93.5	77.5	795.1	306.5	56.1	0.0	260.7	49.5	174.5	0.0	70.7	56.3	363.6	21.6	1015.1
Domestic Currency	65.4	85.8	0.0	978.1	93.5	77.5	792.3	306.5	56.1	0.0	260.7	49.5	174.5	0.0	70.7	56.3	363.6	21.6	973.5
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	2.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	41.6
2 INVESTMENT IN SECURITIES	0.0	1.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.7	105.7	0.0	0.0	0.0	0.0	99.3
a. Govt.Securities	0.0	1.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.7	105.7	0.0	0.0	0.0	0.0	99.3
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	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Govt.Non-Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	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	0.0	0.0
3 SHARE & OTHER INVESTMENT	1.1	5.6	0.2	1.0	0.0	0.7	34.9	2.5	0.0	2.5	0.0	0.1	0.0	75.1	0.0	0.0	0.0	0.0	0.0
a. Interbank Lending	0.0	0.0	0.0	0.0	0.0	0.0	23.0	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. 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	0.0	0.0
c. Others	1.1	5.6	0.2	1.0	0.0	0.7	11.8	2.5	0.0	2.5	0.0	0.1	0.0	75.1	0.0	0.0	0.0	0.0	0.0
4 LOANS & ADVANCES	198.2	314.3	291.5	3120.1	508.5	216.2	2401.1	695.2	197.0	401.0	782.0	263.0	991.9	1585.4	250.3	244.0	606.0	126.5	2844.3
a. Private Sector	198.2	314.3	291.5	3120.1	506.1	216.2	2328.2	695.2	197.0	398.5	782.0	263.0	991.9	1526.4	250.3	244.0	600.0	126.5	2829.3
b. Financial Institutions	0.0	0.0	0.0	0.0	2.4	0.0	72.9	0.0	0.0	2.5	0.0	0.0	0.0	59.0	0.0	0.0	6.0	0.0	15.0
c. Government Organizations	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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 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	0.0	0.0	0.0	0.0	0.0	0.0	4.5
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	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	0.0	0.0	0.0	0.0	0.0	0.0	4.5
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	0.0	0.0	0.0	0.0	0.0	0.0	0.0
6 LOANS AGAINST COLLECTED B	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Table No.13
Statement of Assets Liabilities of Development Banks
Mid- July 2013 (Ashad- 2070)

Rs in Million

Particulars	Bagmati	Hamro	Kakre	Shine	Pacific	Civic	IDBL	Kanchan	Mauribhumi	Bright	Innovative	Jhimruk	Metro	Vibor	Gaumukhi	Raptiveri	Consumer	Khadbari	Tourism
7 FIXED ASSETS	7.0	14.4	5.1	37.4	13.0	7.7	93.1	20.8	3.6	18.0	20.1	3.7	17.9	40.6	4.7	4.1	23.4	1.2	63.2
8 OTHER ASSETS	4.0	8.6	3.7	93.3	6.9	4.5	152.0	23.9	3.0	64.5	13.8	8.3	18.3	1002.3	4.3	6.4	24.8	4.8	53.7
a. Accrued Interest:	0.0	0.0	0.0	3.4	1.3	0.8	49.4	2.4	0.4	4.0	1.1	0.1	5.7	65.4	0.6	1.7	5.1	0.6	28.3
Financial Institutions	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	0.0	0.0	0.0
Government Enterprises	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.4	0.1	0.0	0.0	0.0	0.0	1.8
Private Sector	0.0	0.0	0.0	3.4	1.3	0.8	49.2	2.4	0.4	4.0	1.1	0.1	5.3	65.2	0.6	1.7	5.1	0.6	26.5
b. Staff Loans / Adv.	1.8	4.9	0.3	22.2	3.4	0.6	51.4	0.1	0.1	10.3	0.0	0.5	0.0	20.1	0.2	1.6	8.6	0.0	7.3
c. Sundry Debtors	0.6	2.2	0.3	0.0	1.1	0.0	1.4	7.5	0.0	1.3	1.6	2.2	1.9	64.8	1.3	0.0	1.7	1.4	0.7
d. Cash In Transit	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
e. Others	1.6	1.5	3.2	67.7	1.1	3.1	49.8	14.0	2.4	48.9	11.1	5.5	10.7	852.0	2.2	3.1	9.4	2.8	17.4
9 Expenses not Written off	0.6	0.8	0.0	0.0	0.3	0.7	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.3	0.5	0.0	0.0	0.4	0.0
10 Non Banking Assets	0.0	0.0	0.0	0.0	0.0	0.0	110.7	0.0	0.0	0.0	0.0	0.0	0.0	168.8	0.0	0.0	0.0	0.0	0.0
11 Reconciliation Account	0.0	0.0	0.0	0.0	0.0	30.1	0.0	0.0	13.9	0.0	0.0	0.0	0.0	0.0	18.9	19.8	0.0	3.5	0.0
12 Profit & Loss A/c	0.0	0.0	0.0	0.0	0.0	0.0	209.3	0.0	0.0	0.0	0.0	0.0	0.0	183.4	0.0	0.0	0.0	0.0	0.0
TOTAL ASSETS	310.0	465.3	442.3	4576.3	669.0	348.3	4137.2	1075.1	290.3	686.7	1147.5	373.5	1336.3	3904.7	383.3	364.6	1071.3	171.3	4528.1

Table No.13
Statement of Assets Liabilities of Development Banks
Mid- July 2013 (Ashad- 2070)

Rs in Million

Particulars	Mission	Mt. Makalu	Sindhu	Sahara	N.Community	Cosmos	Manaslu	Ekata	Kalinchowk	Kailash	Salpa	Saptakoshi	Sajha	PrabhuDB	Apex	TOTAL
1 CAPITAL FUND	101.2	14.9	95.9	12.5	60.7	19.1	84.0	60.6	51.4	858.9	14.0	60.0	51.0	842.5	765.0	25115.0
a. Paid-up Capital	100.0	14.0	100.0	14.0	70.0	26.3	84.0	60.0	51.0	707.6	14.0	60.0	51.0	766.0	666.6	23642.7
b.Calls 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	88.2
c. Statutory Reserves	1.1	0.0	(4.1)	(1.5)	0.0	0.0	0.0	0.1	0.0	129.9	0.0	0.0	0.0	60.0	45.5	2102.5
d. Share Premium	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.8	0.0	0.0	0.0	3.4	0.4	44.9
e. Retained Earning	0.1	0.9	0.0	0.0	(10.2)	(7.2)	0.0	0.4	0.1	17.1	0.0	0.0	0.0	10.6	48.6	(1085.5)
f. Others Reserves	0.0	0.0	0.0	0.1	0.9	0.0	0.0	0.0	0.3	2.6	0.0	0.0	0.0	2.5	3.9	317.9
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	3.9
2 BORROWINGS	8.2	0.0	0.0	0.0	0.0	5.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.4	30.0	2753.6
a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	570.0
b. Interbank Borrowing	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	30.0	1645.0
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
d. Other Financial Ins.	8.2	0.0	0.0	0.0	0.0	5.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.4	0.0	532.8
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	5.7
3 DEPOSITS	909.7	82.8	647.0	174.7	549.6	174.3	525.3	806.3	122.2	6262.4	73.8	86.6	58.0	8232.1	4371.7	160244.4
a. Current	11.5	0.0	0.0	4.2	4.4	0.0	4.8	12.5	0.7	51.4	5.8	3.8	0.1	0.0	0.0	2942.3
Domestic	11.5	0.0	0.0	4.2	4.4	0.0	4.8	12.5	0.7	51.4	5.8	3.8	0.1	0.0	0.0	2927.0
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	15.3
b. Savings	462.1	69.1	531.0	118.3	240.4	158.8	259.5	444.9	38.6	2201.0	51.2	27.9	4.4	7082.3	2727.3	83212.0
Domestic	462.1	69.1	531.0	118.3	240.4	158.8	259.5	444.9	38.6	2201.0	51.2	27.9	4.4	7082.3	2727.3	83137.3
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	74.8
c. Fixed	266.1	6.3	115.8	17.6	160.9	15.5	126.3	131.8	19.6	2489.8	15.8	14.3	2.0	1124.9	1640.6	45134.3
Domestic	266.1	6.3	115.8	17.6	160.9	15.5	126.3	131.8	19.6	2489.8	15.8	14.3	2.0	1124.9	1640.6	44866.7
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	267.7
d. Call Deposits	170.0	7.5	0.0	34.4	143.9	0.0	134.8	216.3	63.3	1520.3	0.0	40.5	51.5	0.0	0.0	28492.1
e. Others	0.0	0.0	0.2	0.1	0.0	0.0	0.0	0.9	0.0	0.0	1.0	0.0	0.0	24.9	3.8	463.7
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	0.2	8.4
5 Other Liabilities	26.6	4.7	9.5	3.3	18.9	2.7	10.1	11.9	5.3	466.2	1.0	43.4	2.0	303.6	198.9	16749.2
1. Sundry Creditors	0.0	0.2	0.6	0.0	0.0	0.6	2.1	0.5	0.1	126.1	0.1	0.2	1.3	3.2	6.8	641.5
2. Loan Loss Provision	6.4	0.5	6.0	1.3	4.1	1.3	4.5	6.0	1.1	122.8	0.8	0.8	0.5	83.1	87.6	5846.3
3. Interest Suspense a/c	0.6	2.2	0.0	0.2	0.4	0.2	0.3	0.3	0.3	44.7	0.1	0.0	0.0	27.5	61.4	2553.0
4. Others	19.6	1.7	2.9	1.7	14.4	0.6	3.2	5.1	3.9	172.5	0.1	42.4	0.2	189.7	43.0	7708.4
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	1.9	0.0	3374.9
7 Profit & Loss A/c	11.5	2.4	15.2	5.5	0.9	2.2	4.1	11.1	1.4	150.3	0.0	0.6	0.0	87.2	10.0	3234.6
TOTAL LIABILITIES	1057.3	104.8	767.5	196.0	630.1	203.5	623.6	889.9	180.3	7737.8	88.8	190.6	111.0	9476.6	5375.6	211480.0

Table No.13
Statement of Assets Liabilities of Development Banks
Mid- July 2013 (Ashad- 2070)

Rs in Million

Particulars	Mission	Mt. Makalu	Sindhur	Sahara	N.Community	Cosmos	Manaslu	Ekata	Kalinchowk	Kailash	Salpa	Saptakoshi	Sajha	PrabhuDB	Apex	TOTAL
1 LIQUID FUNDS	393.9	45.3	230.0	74.6	192.4	68.4	134.6	279.1	62.4	1633.1	35.0	109.6	38.5	2704.1	982.8	52283.8
a. Cash Balance	21.4	5.9	21.6	11.4	9.0	4.5	15.2	26.4	8.0	167.3	6.2	6.5	2.9	302.4	136.8	4833.1
Nepalese Notes & Coins	21.4	5.9	21.1	11.4	9.0	4.5	15.2	26.4	8.0	167.2	6.2	6.5	2.9	302.3	136.8	4782.3
Foreign Currency	0.0	0.0	0.4	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.1	0.0	50.9
b. Bank Balance	60.2	4.5	17.9	63.3	29.5	3.7	30.0	252.7	6.3	359.4	28.8	103.1	3.6	462.3	390.7	19519.3
1. In Nepal Rastra Bank	60.2	0.0	2.9	0.0	28.0	0.0	0.0	66.7	0.0	348.0	0.0	7.5	3.6	361.6	321.0	7458.0
Domestic Currency	60.2	0.0	2.9	0.0	28.0	0.0	0.0	66.7	0.0	348.0	0.0	7.5	3.6	361.5	321.0	7454.2
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	0.1	0.0	3.9
2. "A"Class Licensed Institution	0.0	4.5	15.0	63.3	1.5	3.7	30.0	93.1	6.3	11.4	28.8	95.3	0.0	100.2	69.1	9481.2
Domestic Currency	0.0	4.5	15.0	63.3	1.5	3.7	30.0	93.1	6.3	11.4	28.8	95.3	0.0	100.1	69.1	9435.8
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	45.5
3. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	92.9	0.0	0.0	0.0	0.3	0.0	0.6	0.5	2434.6
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	145.5
c. Money at Call	312.3	34.9	190.5	0.0	154.0	60.2	89.4	0.0	48.0	1106.4	0.0	0.0	32.0	1939.3	455.3	27931.3
Domestic Currency	312.3	34.9	190.5	0.0	154.0	60.2	89.4	0.0	48.0	1106.4	0.0	0.0	32.0	1385.1	455.3	27261.3
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	554.2	0.0	670.0
2 INVESTMENT IN SECURITIES	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	191.3	0.0	0.0	0.0	92.3	108.4	3118.8
a. Govt.Securities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	191.3	0.0	0.0	0.0	92.3	108.4	3118.2
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	0.0	0.0	0.0	0.0
c. Govt.Non-Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.5
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
e. Non Residents	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3 SHARE & OTHER INVESTMENT	0.2	0.0	0.0	0.0	0.0	0.0	8.4	0.0	0.0	106.7	0.0	0.0	0.0	55.3	48.2	1988.4
a. Interbank Lending	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	95.1
b. 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	43.0	43.0
c. Others	0.2	0.0	0.0	0.0	0.0	0.0	8.4	0.0	0.0	106.7	0.0	0.0	0.0	55.3	5.2	1850.3
4 LOANS & ADVANCES	640.4	53.0	505.2	114.5	404.0	127.7	447.6	593.5	105.5	5502.8	42.3	75.5	45.8	5801.3	3923.9	131167.1
a. Private Sector	640.4	53.0	505.2	114.5	404.0	127.7	447.6	585.5	105.5	5502.8	42.3	75.5	45.8	5801.3	3884.3	126312.3
b. Financial Institutions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.0	0.0	0.0	0.0	0.0	0.0	0.0	39.6	4815.3
c. Government Organizations	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	39.5
5 BILL 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	0.0	0.1	0.0	1562.2
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	0.0	0.1	0.0	1557.7
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	0.0	0.0	0.0	4.5
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	0.0	0.0	0.0	0.0
6 LOANS AGAINST COLLECTED B	0.0	0.0	0.0	0.0	0.0	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	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	0.0	0.0	0.0	0.0

Table No.13
Statement of Assets Liabilities of Development Banks
Mid- July 2013 (Ashad- 2070)

Rs in Million

Particulars	Mission	Mt. Makalu	Sindhu	Sahara	N.Community	Cosmos	Manaslu	Ekata	Kalinchowk	Kailash	Salpa	Saptakoshi	Sajha	PrabhuDB	Apex	TOTAL
7 FIXED ASSETS	16.9	2.8	18.9	4.7	26.3	5.7	19.5	16.0	11.0	122.8	4.3	4.5	11.7	402.8	176.8	4742.9
8 OTHER ASSETS	5.7	3.7	13.4	1.8	7.3	1.6	13.5	1.3	1.4	171.7	2.3	0.6	11.5	420.8	133.2	10631.3
a. Accrued Interest:	0.6	2.2	0.0	0.3	0.4	0.2	0.3	0.3	0.3	45.7	0.1	0.0	0.9	38.4	65.4	2816.0
Financial Institutions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	63.1	100.1
Government Enterprises	0.0	0.0	0.0	0.0	0.0	0.0	0.3	0.0	0.0	1.0	0.0	0.0	0.9	3.4	2.3	134.4
Private Sector	0.6	2.2	0.0	0.3	0.4	0.2	0.0	0.3	0.3	44.7	0.1	0.0	0.0	34.9	0.0	2581.5
b. Staff Loans / Adv.	0.3	0.0	1.0	0.1	3.9	0.2	4.3	0.0	0.0	12.7	0.6	0.0	5.2	34.9	31.7	837.3
c. Sundry Debtors	0.1	0.2	0.1	0.0	0.0	0.0	6.5	0.6	0.2	47.9	0.5	0.0	5.0	4.7	7.0	1141.9
d. Cash In Transit	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.7
e. Others	4.6	1.3	12.3	1.4	3.1	1.1	2.3	0.4	0.9	65.3	1.1	0.6	0.4	342.8	29.0	5830.4
9 Expenses not Written off	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.1	0.4	0.4	0.4	0.0	2.5	73.1
10 Non Banking Assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.4	0.0	0.0	0.0	0.0	0.0	940.3
11 Reconciliation Account	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3375.9
12 Profit & Loss A/c	0.0	0.0	0.0	0.4	0.0	0.0	0.0	0.0	0.0	0.0	4.4	0.0	3.1	0.0	0.0	1596.2
TOTAL ASSETS	1057.3	104.8	767.5	196.0	630.1	203.5	623.6	889.9	180.3	7737.8	88.8	190.6	111.0	9476.6	5375.6	211480.0

Table No.14
SECTORWISE OUTSTANDING CREDIT OF DEVELOPMENT BANKS
Mid- July 2013 (Ashad- 2070)

Rs million

Particulars	NIDC	Malika	Siddhartha	UDBL	Yeti	Narayani	PDBL	Sahayogi	Axis	Karnali	Triveni	Suprim	Bhrikuti	Suvekshha	Bageshwori	Gaurishankar	Gurkha	Gandaki	Infrastructure	Business
1 Agricultural and Forest Related	75.7	26.9	205.9	23.8	62.8	8.3	215.2	73.9	112.2	132.0	465.0	272.3	117.4	42.0	40.3	47.8	11.5	69.5	30.32889	72.3512
2 Fishery Related	0.0	5.1	2.1	0.0	0.0	0.0	2.2	3.5	0.4	0.0	16.2	0.0	2.1	0.5	1.8	0.3	0.0	6.7	0	3.45041
3 Mining Related	0.0	0.0	20.6	0.0	11.6	0.0	0.0	0.0	0.0	0.0	8.8	0.9	0.0	0.0	22.4	0.0	33.8	4.7	0	28.605
4 Manufacturing (Producing) Related	470.7	208.4	364.2	0.3	185.4	16.0	194.4	72.6	154.6	59.9	173.5	132.9	309.1	5.4	119.6	22.5	0.7	134.3	227.013	165.746
5 Construction	35.6	36.6	430.0	1.8	582.2	88.1	410.6	133.3	223.1	41.6	252.1	173.5	437.9	114.2	191.6	110.3	30.8	303.4	133.8029	552.339
6 Electricity, Gas and Water	66.1	1.1	14.6	0.0	9.0	0.0	0.8	0.0	2.1	0.0	0.0	0.0	2.8	0.0	5.4	0.0	0.0	0.0	12.54731	0
7 Metal Products, Machinery & Electronic	37.1	0.0	233.6	0.0	7.9	0.0	29.0	0.0	5.9	0.0	31.8	8.9	13.3	0.0	98.1	0.1	0.0	12.1	0.05845	0
8 Transport, Communication and Public Utilities	0.0	70.1	394.4	0.8	42.5	18.9	233.3	5.1	164.7	76.2	161.7	123.4	517.7	264.4	148.2	44.4	31.2	182.3	122.4026	518.132
9 Wholesaler & Retailer	102.9	662.8	587.8	17.8	627.3	101.9	606.0	451.4	346.3	109.6	88.2	316.4	1021.0	446.3	609.5	32.6	145.3	357.3	680.6766	656.853
10 Finance, Insurance and Real Estate	309.6	48.0	253.5	0.0	533.3	64.5	134.7	0.0	175.6	0.0	171.4	154.8	131.5	0.0	0.3	97.6	972.9	100.2	131.0513	717.775
11 Hotel or Restaurant	286.8	43.1	282.7	0.0	88.6	18.5	85.3	0.0	30.5	0.0	30.1	78.3	22.2	0.0	163.9	9.8	17.8	72.4	57.0977	47.2204
12 Other Services	243.9	100.7	262.6	0.0	150.1	0.0	59.2	54.1	81.0	234.2	66.5	154.0	188.2	19.8	130.0	16.9	43.3	55.4	51.10907	146.298
13 Consumption Loans	14.7	18.7	425.1	0.0	855.6	62.6	51.3	17.2	68.3	10.7	87.6	75.9	51.9	106.5	26.0	12.5	91.6	55.7	71.33225	464.05
14 Local Government	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0	0
15 Others	201.9	486.0	391.5	17.7	81.7	153.5	348.6	431.5	311.5	0.0	781.4	438.8	401.8	40.0	108.6	607.4	320.9	772.3	743.1396	371.261
TOTAL	1845.0	1707.4	3868.7	62.1	3238.1	532.2	2370.5	1242.6	1677.8	664.3	2334.4	1930.1	3216.7	1039.0	1665.9	1002.3	1699.7	2126.3	2260.56	3831.84

Particulars	Biratnaxmi	Excel	Western	H & B	Araniko	NDEP	CEDBL	Mitri	Tinnau	Rising	Muktimath	Sewa	Kankai	Public	Mahakali	Ace	Bhargav	Shangrila	diyalo	Country
1 Agricultural and Forest Related	180.9	135.1	10.7	43.6	47.8	126.2	79.6	45.2	80.4	68.3	709.6	83.8	19.9	43.3	18.9	101.4	9.2	38.0	170.7	71.0
2 Fishery Related	0.0	0.0	0.0	8.0	5.8	0.0	0.0	0.4	0.0	0.0	0.0	28.8	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.0
3 Mining Related	0.0	0.5	0.0	9.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.7	0.0	12.7	0.0	0.0	0.0	0.0	0.0	0.0
4 Manufacturing (Producing) Related	145.2	102.9	46.1	276.1	23.3	173.3	631.4	50.7	52.1	76.9	0.0	223.7	22.5	88.0	16.7	765.8	0.0	132.1	60.1	74.5
5 Construction	148.0	27.5	28.8	638.7	78.4	498.6	724.4	95.5	88.1	242.7	562.8	314.8	55.8	190.2	29.8	450.9	47.9	262.6	30.9	53.9
6 Electricity, Gas and Water	0.0	0.0	0.0	36.5	0.4	1.0	1070.0	31.4	0.0	0.0	0.0	0.0	0.0	2.0	0.0	303.3	0.0	2.9	1.8	0.1
7 Metal Products, Machinery & Electronic Equipment & Assemblage	0.0	6.9	0.0	18.4	4.9	3.6	607.4	16.5	11.4	0.0	0.0	38.0	0.0	24.4	0.0	55.5	0.0	30.0	0.0	11.6
8 Transport, Communication and Public Utilities	0.0	36.4	23.2	362.8	58.7	105.4	598.0	104.4	151.6	0.0	622.9	247.8	14.4	117.7	6.6	238.4	52.4	321.8	69.9	5.6
9 Wholesaler & Retailer	818.9	511.9	190.4	1349.1	117.9	345.4	1073.0	154.0	352.0	67.3	583.8	514.3	132.8	78.2	87.5	596.9	124.0	375.9	167.0	362.9
10 Finance, Insurance and Real Estate	0.0	174.7	0.0	421.0	15.5	296.1	610.7	62.7	61.8	5.0	71.0	155.3	0.0	84.7	0.0	868.7	0.0	205.7	82.1	30.5
11 Hotel or Restaurant	0.0	65.6	29.0	203.1	33.6	166.2	46.1	18.2	13.3	0.0	0.0	43.2	1.6	7.5	17.3	322.1	8.5	166.7	9.2	34.8
12 Other Services	103.6	76.6	37.2	238.8	14.4	404.2	200.3	27.2	148.0	12.1	12.0	67.0	12.0	25.2	0.0	335.3	3.6	241.5	7.1	13.9
13 Consumption Loans	288.0	96.9	14.0	408.1	56.4	743.5	136.4	97.4	22.3	21.7	36.7	109.3	10.2	55.0	23.1	45.1	3.3	170.2	37.4	68.8
14 Local Government	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.5	0.0	0.0	0.0	1.4	0.0	0.0	0.0	15.2	0.0	0.0	2.0	0.0
15 Others	742.6	175.2	263.3	1047.0	212.2	631.8	757.5	147.2	137.6	576.2	443.9	283.8	201.2	9.0	83.3	626.6	57.7	768.3	170.4	412.5
TOTAL	2427.2	1410.1	642.8	5061.0	669.4	3495.5	6534.6	852.5	1118.6	1070.3	3042.9	2120.0	470.3	738.0	283.2	4725.2	306.6	2715.6	808.7	1139.9

Table No.14
SECTORWISE OUTSTANDING CREDIT OF DEVELOPMENT BANKS
Mid- July 2013 (Ashad- 2070)

Rs million

Particulars	Alpine	Nilgiri	Kastamandap	Garima	City	Bishow	Kabeli	Kamana	Corporate	Pathbhara	Purnima	Jyoti	Bagmati	Hamro	Kakre	Shine	Pacific	Civic	IDBL	Kanchan
1 Agricultural and Forest Related	66.0	7.9	31.6	60.5	134.5	79.5	13.3	95.2	119.6	18.6	54.2	34.7	23.0	25.5	28.2	87.7	34.2	30.9	13.5	13.5
2 Fishery Related	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.9	3.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.2	0.2	11.5	0.2
3 Mining Related	0.0	0.0	9.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.9	0.0
4 Manufacturing (Producing) Related	11.7	0.0	346.2	61.9	63.6	0.0	0.2	54.2	219.9	29.8	74.4	236.8	16.5	0.0	5.2	215.4	36.6	0.0	216.1	43.9
5 Construction	0.0	0.0	406.6	439.9	593.7	233.3	26.5	484.6	115.9	108.0	49.0	503.3	33.8	14.6	24.3	183.4	103.8	33.0	211.2	112.6
6 Electricity, Gas and Water	0.0	0.0	100.0	21.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	249.5	0.0	0.0	0.0	0.0	1.1	0.0	0.0	0.0
7 Metal Products, Machinery & Electronic Equipment & Assemblage	0.0	0.0	48.5	8.9	27.1	0.0	0.0	18.4	16.9	0.0	0.0	64.6	0.0	0.0	1.4	0.0	9.1	0.0	3.0	0.0
8 Transport, Communication and Public Utilities	86.9	18.9	183.1	348.6	485.9	0.0	5.5	186.2	107.7	0.0	77.0	342.0	0.0	1.9	0.0	605.2	38.4	7.1	46.1	41.6
9 Wholesaler & Retailer	137.2	124.7	482.8	317.2	398.6	1275.4	36.9	331.8	211.4	312.4	263.9	300.1	70.7	126.4	86.8	765.2	108.0	54.9	470.9	222.6
10 Finance, Insurance and Real Estate	78.1	13.6	908.5	60.4	48.1	177.2	0.0	85.6	91.8	0.0	37.3	284.1	7.1	0.0	0.0	212.7	2.4	0.0	378.2	39.4
11 Hotel or Restaurant	9.4	0.0	172.3	76.1	143.2	98.2	4.6	59.8	11.2	12.8	0.0	61.3	0.0	0.0	7.4	44.3	9.8	4.9	12.5	10.0
12 Other Services	0.0	0.0	135.3	133.6	178.8	24.3	7.7	106.0	0.9	21.0	24.1	84.4	0.0	0.6	5.0	127.8	26.3	0.4	171.1	40.1
13 Consumption Loans	6.4	68.1	142.9	304.3	162.6	642.1	82.6	145.9	34.3	229.4	42.2	453.3	16.6	64.4	1.5	159.3	53.3	5.3	181.5	2.1
14 Local Government	0.0	0.0	4.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
15 Others	224.7	231.4	603.4	588.8	66.4	119.0	64.8	239.6	114.7	243.0	238.0	770.0	30.5	80.8	131.6	718.9	85.3	79.6	679.8	169.5
TOTAL	620.5	464.6	3575.8	2421.5	2302.5	2649.1	242.0	1810.2	1047.6	974.9	860.1	3388.6	198.2	314.3	291.5	3120.1	508.5	216.2	2401.1	695.2

Particulars	Mairibhumi	Bright	Innovative	Jhimruk	Metro	Vibor	Gaunukhi	Raptiveri	Consumer	Khadhari	Tourism	Mission	Mt. Makalu	Sindhu	Sahara	N. Community	Cosmos	Manaslu	Ekata	Kalinchowk
1 Agricultural and Forest Related	8.0	22.7	79.0	9.2	13.4	40.0	57.5	34.6	39.0	1.4	123.5	74.9	7.9	2.9	2.0	52.8	1.9	23.3	12.1	8.4
2 Fishery Related	0.0	0.2	4.8	0.1	0.0	0.0	0.2	0.0	0.9	0.0	2.5	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	0.0	0.0	7.0	0.0	0.0	0.0	0.0	2.5	1.6	0.0	0.0	0.0	0.0	0.0	0.9	0.0	1.4
4 Manufacturing (Producing) Related	5.4	36.7	145.1	10.1	0.0	59.2	4.5	13.0	30.1	16.2	284.7	12.5	0.9	11.0	2.6	40.6	1.4	14.5	33.9	8.7
5 Construction	37.1	25.1	101.0	6.7	154.2	258.9	22.7	11.5	120.5	17.0	344.6	36.8	4.0	41.9	0.7	67.8	10.6	67.1	46.9	11.0
6 Electricity, Gas and Water	0.5	0.0	4.8	0.0	0.0	32.4	1.5	0.0	0.0	0.0	6.5	0.0	0.0	0.0	0.0	0.0	0.0	1.2	0.0	0.0
7 Metal Products, Machinery & Electronic Equipment & Assemblage	0.0	7.0	12.4	0.0	18.5	154.9	1.7	13.2	16.0	0.0	104.2	15.7	0.0	0.0	1.0	10.5	0.0	0.0	33.2	0.0
8 Transport, Communication and Public Utilities	23.9	45.0	64.5	55.4	232.6	101.4	29.4	0.0	68.3	1.7	120.7	46.0	3.2	172.5	0.3	5.8	18.0	42.3	145.9	10.2
9 Wholesaler & Retailer	51.3	61.0	122.5	61.8	348.6	43.4	90.5	107.0	41.4	51.3	545.7	263.8	5.4	158.4	36.0	70.3	21.7	54.7	61.3	28.8
10 Finance, Insurance and Real Estate	7.8	2.5	23.9	0.0	87.9	442.3	0.0	11.0	24.0	0.0	38.3	0.3	0.0	11.2	0.0	11.0	0.0	0.0	0.0	0.0
11 Hotel or Restaurant	1.2	20.4	13.0	4.2	0.0	10.7	0.0	4.5	20.0	7.9	276.7	5.8	0.0	5.5	0.1	22.2	0.0	4.1	9.2	4.1
12 Other Services	3.2	10.9	20.5	0.5	14.9	131.9	3.1	12.1	38.4	4.9	97.9	19.1	14.1	0.2	0.7	18.6	28.2	11.0	23.3	0.0
13 Consumption Loans	4.9	27.3	61.2	67.7	40.6	102.6	20.2	10.5	113.9	19.1	354.5	0.0	14.3	63.4	1.5	9.2	23.1	125.1	61.3	8.5
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	53.9	142.2	129.2	47.0	81.2	200.7	18.9	26.6	93.5	7.0	546.4	164.0	3.1	38.1	69.6	95.1	22.8	103.3	166.4	24.4
TOTAL	197.0	401.0	782.0	263.0	991.9	1585.4	250.3	244.0	606.0	126.5	2848.9	640.4	53.0	505.2	114.5	404.0	127.7	447.6	593.5	105.5

Table No.14
 SECTORWISE OUTSTANDING CREDIT OF DEVELOPMENT BANKS
 Mid- July 2013 (Ashad- 2070)

Rs million

Particulars	Kailash	Salpa	Saptakoshi	Sajha	PrabhuDB	Apex
1 Agricultural and Forest Related	38.7	0.0	8.2	4.2	267.5	139.3
2 Fishery Related	14.6	0.0	0.0	0.0	0.0	0.0
3 Mining Related	0.0	0.0	0.0	0.0	43.4	31.7
4 Manufacturing (Producing) Related	292.7	0.4	0.0	0.0	249.1	309.7
5 Construction	651.1	0.0	7.9	2.0	449.1	221.5
6 Electricity, Gas and Water	19.7	0.0	0.0	0.0	89.8	0.0
7 Metal Products, Machinery & Electronic Equipment & Assemblage	85.6	0.0	5.9	1.4	14.0	51.4
8 Transport, Communication and Public Utilities	738.9	0.3	3.9	11.7	251.3	189.8
9 Wholesaler & Retailer	888.8	23.2	17.3	26.3	719.7	1101.2
10 Finance, Insurance and Real Estate	796.4	0.0	0.0	0.0	1146.5	419.9
11 Hotel or Restaurant	350.2	1.6	0.0	0.0	629.3	85.8
12 Other Services	316.4	13.7	0.3	0.0	329.1	57.4
13 Consumption Loans	221.1	0.7	4.1	0.0	406.6	196.7
14 Local Government	0.0	0.0	0.0	0.0	0.0	0.0
15 Others	1088.6	2.4	28.0	0.0	1206.1	1119.4
TOTAL	5502.8	42.3	75.5	45.8	5801.4	3923.9

Table No. 15
NPL Status of DEVELOPMENT BANKS

Rs. Million

S.No.	Name	Mid - July , 2012			Mid - July , 2013		
		Loan Amount	NPL Amount	NPL(%)	Loan Amount	NPL Amount	NPL(%)
1	NIDC	147.7	54.3	36.8	1845.0	408.4	22.1
2	Malika Development Bank Ltd.	118.7	5.3	4.5	1707.4	28.1	1.6
3	Siddhartha Development Bank Ltd.	356.5	44.2	12.4	3868.7	249.4	6.4
4	United Development Bank Ltd.	6.5	0.6	8.9	62.1	3.8	6.1
5	Yeti Development Bank Ltd.*	243.8	8.7	3.6	3238.1	359.0	11.1
6	Narayani Development Bank Ltd.	71.1	2.5	3.6	532.2	146.6	27.5
7	Pashimanchal Development Bank Ltd.	181.3	1.1	0.6	2370.5	23.0	1.0
8	Sahayogi Bikas Bank Ltd.	95.5	0.3	0.3	1242.6	12.4	1.0
9	Axis Development Bank Ltd.	108.9	4.1	3.8	1677.8	63.3	3.8
10	Karnali Bikash Bank Ltd.	65.0	1.8	2.8	664.3	29.6	4.5
11	Triveni Development Bank Limited	177.2	1.0	0.6	2334.4	23.0	1.0
12	Supreme Development Bank Limited	146.3	12.6	8.6	1930.1	171.0	8.9
13	Bhrikuti Bikas Bank Limited	236.3	1.5	0.6	3216.7	9.9	0.3
14	Shubhechchha Bikas Bank Limited	83.1	1.2	1.4	1039.0	54.0	5.2
15	Bageshowri Bikas Bank Limited	127.5	1.3	1.0	1665.9	36.2	2.2
16	Gaurishankar Development Bank Ltd.	74.9	1.5	2.0	1002.3	17.4	1.7
17	Gurkha Bikas Bank Limited	218.1	171.1	78.4	1699.7	1450.8	85.4
18	Gandaki Bikas Bank Ltd.	148.4	0.4	0.3	2126.3	2.3	0.1
19	Infrastructure Development Bank Ltd.	214.0	17.6	8.2	2260.6	211.2	9.3
20	Business Development Bank Ltd.	307.0	4.2	1.4	3831.8	187.4	4.9
21	Biratlxaxmi Bikas Bank Limited	179.7	1.2	0.7	2427.2	8.8	0.4
22	Excel Development Bank Ltd.	130.1	1.8	1.4	1410.1	22.3	1.6
23	Western Development Bank Ltd.	42.2	1.4	3.2	642.8	10.1	1.6
24	H & B Development Bank	571.9	16.0	2.8	5061.0	236.5	4.7
25	Araniko Bikas Bank Ltd.	43.8	1.6	3.8	669.4	16.1	2.4
26	NDEP Development Bank Ltd.	356.7	7.9	2.2	3495.5	215.5	6.2
27	Clean Energy Development Bank Ltd.	460.3	4.0	0.9	6534.6	41.9	0.6
28	Mitery Development Bank Ltd.	59.4	0.2	0.4	852.5	0.2	0.0
29	Tinau Bikas Bank Ltd.	85.5	0.3	0.4	1118.6	1.2	0.1
30	Rising Development Bank Ltd.	82.1	3.5	4.2	1070.3	49.8	4.7
31	Muktinath Bikas Bank Ltd.	216.6	1.8	0.8	3042.9	17.2	0.6
32	Sewa Bikas Bank Ltd.	137.9	0.0	0.0	2120.0	0.0	0.0
33	Kankai Bikas Bank Ltd.	33.8	0.3	0.9	470.3	0.9	0.2
34	Public Development Bank Ltd.	55.8	0.3	0.6	738.0	20.1	2.7
35	Mahakali Bikas Bank Ltd.	20.7	0.2	1.0	283.2	1.1	0.4
36	Ace Development Bank Ltd.	455.8	11.5	2.5	4725.2	161.9	3.4
37	Bhargab Bikas Bank Ltd.	18.8	0.2	1.0	306.6	0.6	0.2
38	Shangrila Bikas Bank Ltd.	212.2	1.6	0.8	2715.6	26.2	1.0
39	Diyalo Bikas Bank Ltd.	41.0	0.1	0.2	808.7	3.1	0.4
40	Country Development Bank Ltd.	101.6	0.2	0.2	1139.9	20.6	1.8
41	Alpine Development Bank Ltd.	45.8	0.9	2.0	620.5	23.4	3.8
42	Nilgiri Bikas Bank Ltd.	37.5	0.2	0.5	464.6	2.4	0.5
43	Kasthamandap Development Bank Ltd.	332.6	5.5	1.7	3575.8	397.3	11.1
44	Garima Bikas Bank Ltd.	167.3	0.0	0.0	2421.5	0.2	0.0
45	City Development Bank Ltd.	181.9	1.0	0.6	2302.5	6.5	0.3
46	Biswo Bikas Bank Ltd.	191.7	0.1	0.0	2649.1	6.7	0.3
47	Kabeli Bikas Bank Ltd.	19.2	0.0	0.3	242.0	0.3	0.1
48	Kamana Bikas Bank Ltd.	115.9	0.1	0.1	1810.2	3.3	0.2
49	Corporate Development Bank Ltd.	100.5	10.7	10.6	1047.6	378.9	36.2
50	Pathibhara Bikas Bank	76.3	0.4	0.6	974.9	8.7	0.9
51	Purnima Bikas Bank Ltd.	50.8	0.3	0.5	860.1	0.8	0.1
52	Jyoti Bikas Bank Ltd.	303.2	3.9	1.3	3388.6	130.8	3.9
53	Bagmati Development Bank Ltd.	11.3	0.0	0.3	198.2	0.2	0.1
54	Hamro Bikas Bank Ltd.	23.5	0.0	0.0	314.3	0.0	0.0
55	Kakre Bihar Bikash Bank Ltd.	18.1	0.0	0.0	291.5	0.0	0.0
56	Shine Resunga Development Bank Ltd.*	159.7	0.0	0.0	3120.1	15.9	0.5
57	Pacific Development Bank Ltd.	35.2	0.0	0.0	508.5	0.0	0.0

Table No. 15
NPL Status of DEVELOPMENT BANKS

Rs. Million

S.No.	Name	Mid - July , 2012			Mid - July , 2013		
		Loan Amount	NPL Amount	NPL(%)	Loan Amount	NPL Amount	NPL(%)
58	Civic Development Bank Ltd.	11.6	0.0	0.1	216.2	0.0	0.0
59	International Development Bank Ltd.	243.3	17.1	7.0	2401.1	157.3	6.6
60	Kanchan Development Bank Ltd.	51.3	0.1	0.2	695.2	2.1	0.3
61	Matribhumi Bikas Bank Ltd.	13.9	0.1	0.5	197.0	6.9	3.5
62	Bright Development Bank Ltd.	36.1	0.2	0.6	401.0	5.3	1.3
63	Innovative Development Bank Ltd.	45.6	0.0	0.0	782.0	0.0	0.0
64	Jhimruk Bikas Bank Ltd.	16.5	0.0	0.0	263.0	0.1	0.0
65	Metro Development Bank Ltd.	61.2	0.0	0.0	991.9	0.0	0.0
66	Vibor Bikas Bank Ltd.	168.9	31.4	18.6	1585.4	256.4	16.2
67	Gaumukhi Development Bank Limited	12.5	0.1	0.7	250.3	0.7	0.3
68	Raptiveri Development Bank Ltd.	19.1	0.2	1.2	244.0	1.4	0.6
69	N.Consumer Development Bank Limited	42.1	0.8	2.0	606.0	8.4	1.4
70	Khadbari Development Bank Limited	8.8	0.0	0.0	126.5	0.3	0.2
71	Tourism Development Bank Ltd.	199.0	0.7	0.4	2848.9	50.8	1.8
72	Mission Development Bank Ltd.	47.8	0.0	0.0	640.4	0.1	0.0
73	Mount Makalu Development Bank Ltd.	4.3	0.0	0.0	53.0	0.0	0.0
74	Sindhu Bikas Bank Ltd.	36.2	0.0	0.0	505.2	2.5	0.5
75	Sahara Development Bank Ltd.	7.8	0.1	1.1	114.5	0.7	0.6
76	Nepal Community Development Bank Ltd.	30.4	0.0	0.0	404.0	0.1	0.0
77	Cosmos Development Bank Ltd.	7.5	0.0	0.0	127.7	0.0	0.0
78	Manasalu Development Bank Ltd.	19.5	0.0	0.0	447.6	0.0	0.0
79	Ekata Bikash Bank Ltd.	24.0	0.0	0.0	593.5	0.0	0.0
80	Kalinchowk Development Bank Ltd.	5.1	0.0	0.0	105.5	0.0	0.0
81	Kailash Bikash Bank	426.1	9.4	2.2	5502.8	126.2	2.3
82	Salpa Bikas Bank				42.3	0.0	0.0
83	Saptakoshi Bikas Bank				75.5	0.0	0.0
84	Sajha Bikas Bank				45.8	0.0	0.0
85	Prabhu Bikas Bank				5801.4	33.8	0.6
86	Apex Development Bank				3923.9	63.4	1.6
	Total	9,842.7	472.7	4.8	132,729.4	6032.6	4.5

* Previous name may differ due to merger. Please refer to merger section.

Table No. 16
Statement of Assets Liabilities of FINANCE COMPANIES
(AGGREGATE)

Liabilities	2001 ⁽⁴⁸⁾	2002 ⁽⁵⁴⁾	2003 ⁽⁵⁷⁾	2004 ⁽⁵⁸⁾	2005 ⁽⁵⁹⁾	2006 ⁽⁷⁰⁾	2007 ⁽⁷⁴⁾	2008 ⁽⁷⁸⁾	2009 ⁽⁷⁷⁾	2010 ⁽⁷⁹⁾	2011 ⁽⁷⁹⁾	2012 ⁽⁶⁹⁾	2013 ⁽⁵⁸⁾
1. CAPITAL FUND	1928.9	2662.1	3205.2	3653.8	4250.0	4314.8	5379.9	7445.4	10541.0	19437.9	21818.4	15318.2	11984.8
a. Paid-up Capital	1220.6	1522.6	1947.4	2155.8	2411.5	3356.7	4439.9	6910.7	9321.1	17191.3	19228.2	17096.2	16285.9
b. Calls in Advance	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	175.9	156.9	37.9
c. General Reserves	242.6	303.2	339.1	405.5	481.1	586.5	711.5	787.7	1009.5	1390.0	1663.1	1848.0	1936.3
d. Share Premium	0.0	0.0	0.0	0.0	0.0	0.0	6.1	4.9	25.9	129.9	40.7	65.6	52.1
e. Retained Earning	0.0	0.0	0.0	0.0	0.0	306.4	72.2	(455.3)	(297.6)	162.6	482.6	(3962.5)	(6769.1)
f. Others Reserves	70.6	182.7	43.3	99.9	129.6	65.2	150.3	196.4	482.0	468.1	227.9	114.0	441.6
g. Ex.Eq.Fund	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.3	0.0	0.0	0.0
2. BORROWINGS	215.0	244.8	134.3	1306.5	990.8	1154.8	3469.5	4364.9	5193.7	3151.0	4505.8	1105.7	1452.9
a. NRB	0.0	0.0	13.9	0.0	0.0	0.0	0.0	0.0	0.0	146.5	647.5	0.0	0.0
b. "A"Class Licensed Institution	215.0	244.8	120.4	1306.5	990.8	995.0	2707.9	3577.3	4008.1	2119.0	3261.0	675.2	1452.9
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	70.0	0.0	0.0	0.0	0.0
d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	140.9	317.7	787.7	1085.6	885.5	516.4	430.5	0.0
e. Bonds and Securities	0.0	0.0	0.0	0.0	0.0	18.9	444.0	0.0	30.0	0.0	81.0	0.0	0.0
3. DEPOSITS	11654.0	13453.9	16510.3	19391.7	22341.6	24332.5	34514.7	52282.2	57073.4	77406.3	85476.9	76115.8	68981.6
a. Current	0.0	0.0	0.0	0.0	0.0	16.8	0.1	103.6	491.9	110.5	90.9	31.6	85.8
Domestic	0.0	0.0	0.0	0.0	0.0	16.8	0.1	103.6	491.9	110.5	90.9	31.6	85.8
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
b. Savings	0.0	0.0	0.0	0.0	0.0	8118.1	11665.2	22907.0	27536.9	31964.8	31526.5	35011.7	29452.7
Domestic	0.0	0.0	0.0	0.0	0.0	8118.1	11665.2	22906.4	25852.0	31924.6	31526.1	34524.8	29223.8
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.6	1684.9	40.1	0.4	486.9	228.8
c. Fixed	0.0	0.0	0.0	0.0	0.0	19007.6	22240.8	28269.7	27378.5	40834.0	47977.0	35847.5	32932.1
Domestic	0.0	0.0	0.0	0.0	0.0	19007.6	22240.3	28209.7	27378.5	40834.0	47975.7	35847.5	32477.0
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.5	60.0	0.0	0.0	1.3	0.0	455.1
d. Call Deposits	0.0	0.0	0.0	0.0	0.0	56.0	517.5	829.2	978.2	2635.4	2275.9	786.6	1167.9
e. Others	0.0	0.0	0.0	0.0	0.0	153.0	91.2	184.1	688.0	1861.8	3606.6	4438.4	5343.2
4. Bills Payable	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3	1.0	24.4	4.2	8.1	3.6
5. Other Liabilities	1665.1	1825.5	1788.5	2231.2	1945.6	5262.0	8338.2	13243.2	10558.3	7871.1	11019.2	17557.0	19557.8
1. Sundry Creditors	0.0	0.0	0.0	0.0	0.0	766.4	2261.2	6613.7	5353.6	1626.7	429.9	959.1	762.5
2. Loan Loss Provision	395.1	653.6	875.4	992.6	1227.8	1206.0	2169.3	2510.0	2052.8	2325.1	5355.3	6998.5	10786.8
3. Interest Suspense a/c	0.0	0.0	0.0	0.0	0.0	830.2	959.7	976.1	815.3	1000.5	1691.2	3495.4	4691.2
4. Others	0.0	0.0	0.0	0.0	0.0	2356.0	2877.4	970.7	2336.5	2918.8	3542.8	6104.0	3317.2
6. Reconciliation A/c	0.0	0.0	0.0	0.0	0.0	201.1	424.7	808.8	1112.1	1414.6	1364.0	1316.5	1987.4
7. Profit & Loss A/c	334.2	266.4	478.2	615.5	908.7	572.1	1339.3	2239.1	2950.6	2903.2	2428.4	1552.2	2221.9
TOTAL	15797.2	18452.7	22116.5	27198.7	30436.7	38856.2	53466.3	80384.0	87430.1	112208.5	126617.0	112973.5	106190.0

*Figures in paranthesis show the number of Finance Companies.

Table No. 16
Statement of Assets Liabilities of FINANCE COMPANIES
(AGGREGATE)

Assets	2001 ⁽⁴⁸⁾	2002 ⁽⁵⁴⁾	2003 ⁽⁵⁷⁾	2004 ⁽⁵⁸⁾	2005 ⁽⁵⁹⁾	2006 ⁽⁷⁰⁾	2007 ⁽⁷⁴⁾	2008 ⁽⁷⁸⁾	2009 ⁽⁷⁷⁾	2010 ⁽⁷⁹⁾	2011 ⁽⁷⁹⁾	2012 ⁽⁶⁹⁾	2013 ⁽⁵⁸⁾
1. LIQUID FUNDS	2048.5	2862.4	2674.0	4469.8	3904.9	5386.7	7513.4	17741.7	16406.6	21717.9	20511.0	26884.0	21177.0
a. Cash Balance	139.9	170.4	109.0	132.1	125.9	198.7	256.1	588.4	605.4	949.5	1219.9	1347.0	986.8
Nepalese Notes & Coins	0.0	0.0	0.0	0.0	0.0	198.7	257.9	587.3	604.2	948.7	1218.3	1346.2	986.6
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	1.2	1.1	1.3	0.8	1.7	0.8	0.3
b. Bank Balance	1908.6	2692.0	2565.0	4337.7	3779.0	3821.6	4103.1	14528.2	10426.9	15076.2	13698.6	16582.4	13769.4
1. In Nepal Rastra Bank	17.2	31.2	178.9	430.1	440.9	749.9	922.9	3852.6	2267.0	2538.3	2410.0	3916.1	2702.5
Domestic Currency	0.0	0.0	0.0	0.0	0.0	749.9	922.9	3852.6	2045.2	2538.3	2410.0	3916.0	2702.5
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	221.8	0.0	0.0	0.0	0.0
2. "A" Class Licensed Institution	1891.4	2660.8	2386.1	3907.6	3338.1	2305.6	2012.4	6548.3	5961.7	8105.1	6082.4	9038.3	8008.1
Domestic Currency	0.0	0.0	0.0	0.0	0.0	2305.6	2012.4	6547.3	5928.3	8103.6	6081.0	9038.2	8007.1
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0	33.4	1.5	1.3	0.1	1.0
3. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	766.1	1167.8	4039.9	2198.2	4432.8	5206.2	3628.0	3058.7
4. In Foreign banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	87.5	0.0	0.0	0.0	0.0	0.0
c. Money at Call	0.0	0.0	0.0	0.0	0.0	1366.4	3154.2	2625.1	5374.2	5692.2	5592.5	8954.6	6420.7
Domestic Currency	0.0	0.0	0.0	0.0	0.0	1366.4	3154.2	2625.1	5374.2	5677.2	5592.5	8954.6	6420.7
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
2. INVESTMENTS	1268.0	1623.4	2392.4	2510.5	2411.2	963.2	1222.1	717.5	815.7	1224.6	2386.8	2558.3	1752.2
a. Govt. Securities	837.2	1120.0	702.4	1270.0	567.5	963.2	1222.1	717.5	785.7	1209.3	2350.8	2336.9	1727.2
b. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.3	36.0	169.5	0.0
c. Govt. Non-Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.4	0.0	0.0	0.0	0.0
d. Other Non-Fin Ins.	430.8	503.4	1690.0	1240.5	1843.7	0.0	0.0	0.0	19.6	0.0	0.0	51.6	24.7
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	0.3	0.3
3. SHARE & OTHER INVESTM	0.0	0.0	0.0	0.0	0.0	1821.2	3413.6	3589.9	2449.8	3203.2	3337.9	970.3	1144.0
1. Interbank Lending	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	44.2	102.8
2. Non Residents	0.0	0.0	0.0	0.0	0.0	1821.2	0.0	0.7	227.0	0.0	56.5	3.1	3.1
3. Others	0.0	0.0	0.0	0.0	0.0	0.0	3413.6	3208.3	2222.8	3203.2	3281.4	923.0	1038.1
4. LOANS & ADVANCES	10865.3	11949.6	14473.7	17540.8	21223.3	27079.0	35616.5	51494.1	59921.2	76986.8	87002.3	66627.2	65775.8
a. Pvt. Sector	0.0	0.0	0.0	0.0	0.0	27079.0	35616.5	44838.9	45186.8	74904.8	83605.2	64520.9	65335.4
b. Financial Institutions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.5	4590.1	1363.8	3327.9	2064.0	426.3
c. Govt. non-financial inst.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6649.8	10144.3	718.2	69.2	42.3	14.0
5. BILL PURCHED	0.0	0.0	0.0	0.0	0.0	16.4	0.0	22.8	156.9	74.3	30.2	16.5	7.2
a. Domestic Bills Purchased	0.0	0.0	0.0	0.0	0.0	16.4	0.0	18.0	156.9	74.3	30.2	16.5	7.2
b. Foreign Bills Purchased	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.8	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	0.0
6. LOANS AGAINST COLLECT	0.0	0.0	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	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	0.0
7. FIXED ASSETS	0.0	0.0	0.0	0.0	0.0	967.7	1404.9	2016.6	2678.2	3734.9	4333.7	3423.3	3006.2
8. OTHER ASSETS	1615.4	2017.3	2576.3	2677.6	2897.3	1963.7	2612.6	2928.5	2892.6	3342.9	4828.0	9005.5	8250.6
a. Accrued Interests	0.0	0.0	0.0	0.0	0.0	854.4	1039.1	1042.5	867.6	1041.1	2009.2	3583.6	4807.5
Financial Institut	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	166.8	123.5	4.3
Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.4	186.2	46.5	1.7	85.1	248.9
Private Sector	0.0	0.0	0.0	0.0	0.0	854.4	1039.1	1041.1	681.3	994.5	1840.6	3375.0	4554.3
b. Staff Loans / Adv.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	203.4	162.1	202.0	261.1	297.6	307.3
c. Sundry Debtors	0.0	0.0	0.0	0.0	0.0	144.5	256.0	336.7	508.1	389.0	436.9	711.8	1013.5
d. Cash In Transit	0.0	0.0	0.0	0.0	0.0	0.7	2.2	0.8	59.7	4.8	0.9	2.8	2.2
e. Others	1615.4	2017.3	2576.3	2677.6	2897.3	964.1	1315.2	1345.9	1295.3	1706.0	2119.9	4409.7	2120.0
9. Expenses not Written off	0.0	0.0	0.0	0.0	0.0	32.5	104.1	145.0	62.4	79.7	64.0	70.2	75.3
10. Non Banking Assets	0.0	0.0	0.0	0.0	0.0	423.4	360.8	313.2	305.3	188.2	160.4	310.6	753.0
11. Reconciliation Account	0.0	0.0	0.0	0.0	0.0	124.1	362.4	914.2	1080.2	1428.0	1401.7	1311.6	2029.4
12. Profit & Loss A/c	0.0	0.0	0.0	0.0	0.0	78.5	856.1	499.6	661.1	228.0	2561.1	1796.1	2219.4
TOTAL	15797.2	18452.7	22116.5	27198.7	30436.7	38856.2	53466.3	80384.0	87430.1	112208.5	126617.0	112973.6	106190.0

*Figures in paranthesis show the number of Finance Companies.

Table No.17
Statement of Assets Liabilities of Finance Companies
Mid July 2013

Finance Company		Nepal Aawas	NFL	NIDC Capital	NNFL	NSMFL	Peoples	KFL	Himalaya	Union	PFCL	NHMFL	Goodwill	SFL	SIFCL	Lumbini	ILFCO	Mahalaxmi	Lalitpur	United FC	General
Liabilities																					
1	CAPITAL FUND	227.1	98.5	306.2	816.3	(311.9)	(188.3)	189.8	189.1	218.0	310.4	240.5	346.5	225.5	218.2	475.6	2180.9	486.4	(17.9)	410.4	130.2
	a. Paid-up Capital	176.1	135.8	233.6	647.5	2034.3	289.0	154.7	140.0	176.6	235.6	220.3	310.5	181.0	160.0	294.9	2008.8	420.0	187.9	350.8	132.2
	b. Call in Advance	0.0	0.0	0.0	0.0	0.0	0.0	5.1	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
	c. General Reserves	49.1	40.0	77.9	140.0	58.8	26.2	29.7	7.3	34.0	66.5	50.9	30.6	42.5	56.9	102.3	167.3	65.4	59.7	54.9	15.8
	d. Share Premium	0.0	0.0	0.0	12.8	2.5	10.7	0.2	0.0	0.0	0.0	0.2	0.0	0.0	0.0	0.0	3.6	0.0	0.0	1.5	0.2
	e. Retained Earning	1.3	(118.5)	(8.3)	9.7	(2416.7)	(515.8)	0.1	(43.8)	1.6	6.3	(36.0)	5.4	2.0	1.3	45.6	0.2	1.0	(399.3)	1.2	(23.6)
	f. Others Reserves Fund	0.6	41.2	3.1	6.4	9.3	1.6	0.0	85.6	5.8	2.0	5.2	0.0	0.1	0.0	32.8	1.0	0.0	133.7	2.1	5.6
	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
2	BORROWINGS	0.0	0.0	0.0	0.0	34.9	0.0	0.0	106.8	0.0	0.0	0.0	170.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0	34.9	0.0	0.0	106.8	0.0	0.0	0.0	170.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	e. Bonds and Securities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	429.6	425.1	1516.9	3731.2	1569.1	100.3	411.1	541.7	976.4	2124.6	1514.2	2058.8	1302.9	1511.0	1779.7	1415.3	2812.9	1231.3	2974.8	331.4
	a. Current	0.0	0.0	58.1	0.0	0.0	0.0	0.0	0.0	11.7	0.0	0.0	0.0	0.0	0.0	0.0	12.3	3.6	0.0	0.0	0.0
	Domestic	0.0	0.0	58.1	0.0	0.0	0.0	0.0	0.0	11.7	0.0	0.0	0.0	0.0	0.0	0.0	12.3	3.6	0.0	0.0	0.0
	Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	b. Savings	128.1	120.9	393.4	1588.3	301.6	26.8	109.6	140.9	235.2	1014.7	229.8	949.1	610.2	475.6	808.2	310.1	1118.6	494.9	1536.6	77.6
	Domestic	128.1	120.9	393.4	1588.3	301.6	26.8	109.6	140.9	235.2	1014.7	229.8	949.1	610.2	475.6	808.2	310.1	1118.6	494.9	1536.6	77.6
	Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	c. Fixed	258.5	300.9	988.9	2025.5	30.1	72.6	298.0	400.8	650.3	1109.9	1119.9	1103.2	690.6	1035.4	970.5	848.3	1447.7	728.1	1438.3	253.8
	Domestic	258.5	300.9	988.9	2025.5	30.1	72.6	298.0	0.0	650.3	1109.9	1119.9	1103.2	690.6	1035.4	970.5	848.3	1447.7	728.1	1438.3	253.8
	Foreign	0.0	0.0	0.0	0.0	0.0	0.0	400.8	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
	d. Call Deposits	0.0	0.0	76.5	0.0	464.3	0.0	0.0	0.0	41.8	0.0	0.0	0.0	0.0	0.0	0.0	228.4	218.7	0.0	0.0	0.0
	e. Others	43.0	3.3	0.0	117.4	773.2	0.9	3.5	0.0	37.3	0.0	164.5	6.4	2.0	0.0	1.0	16.2	24.3	8.3	0.0	0.0
4	Bills Payable	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5	Other Liabilities	78.8	384.3	633.6	395.9	4219.5	469.1	32.4	142.1	119.2	285.0	436.9	110.1	52.5	92.8	226.2	442.5	119.1	682.6	65.9	421.8
	1. Sundry Creditors	36.3	19.7	173.6	13.4	27.6	25.4	1.0	26.0	4.4	10.3	0.0	6.8	0.6	5.4	0.8	80.7	7.1	1.6	(10.7)	12.7
	2. Loan Loss Provision	9.0	177.7	164.6	67.2	2816.0	356.1	10.6	54.2	68.3	59.1	218.5	35.2	16.5	14.6	111.7	147.6	41.4	292.0	45.9	279.4
	3. Interest Suspense a/c	9.1	61.6	118.6	33.6	1192.5	84.2	3.9	26.0	14.1	33.4	72.4	15.4	5.1	1.6	81.6	96.9	4.7	253.1	23.1	115.5
	4. Others	24.4	125.3	176.8	281.7	183.4	3.4	16.9	35.9	32.4	182.3	146.0	52.8	30.3	71.2	32.1	117.3	65.8	135.9	7.5	14.1
6	Reconciliation A/c	0.0	0.0	0.0	0.0	5.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.9	470.3	(0.5)
7	Profit & Loss A/c	15.2	7.9	0.0	116.2	0.0	282.3	8.3	0.0	0.0	42.4	0.0	27.6	47.8	39.6	32.9	194.9	72.1	159.7	87.8	0.0
	TOTAL	750.7	915.7	2456.7	5059.6	5517.3	663.4	641.5	979.6	1314.1	2762.4	2191.7	2713.0	1628.6	1861.6	2514.4	4233.5	3490.5	2057.6	4009.3	882.8

Table No.17
Statement of Assets Liabilities of Finance Companies
Mid July 2013

Finance Company		Nepal Aawas	NFL	NIDC Capital	NNFL	NSMFL	Peoples	KFL	Himalaya	Union	PFCL	NHMFL	Goodwill	SFL	SIFCL	Lumbini	ILFCO	Mahalaxmi	Lalitpur	United FC	General	
Assets																						
1	LIQUID FUNDS	274.6	117.4	1000.3	847.6	160.6	83.8	103.9	28.4	339.5	633.4	352.1	427.9	370.5	433.3	686.5	1123.3	659.6	126.9	745.0	62.9	
	a. Cash Balance	1.5	3.5	3.8	52.3	8.6	3.2	4.6	4.5	4.1	50.3	8.1	100.7	15.3	12.2	18.6	10.4	21.2	3.0	35.5	5.6	
	Nepalese Notes & Coins	1.5	3.5	3.8	52.3	8.6	3.2	4.6	4.5	4.1	50.3	8.1	100.7	15.3	12.2	18.6	10.4	21.2	3.0	35.5	5.6	
	Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	b. Bank Balance	232.4	113.8	996.5	795.3	142.2	9.2	31.3	23.9	148.1	583.1	99.8	327.2	355.1	421.1	48.9	1113.0	225.8	123.8	709.5	57.4	
	1. In Nepal Rastra Bank	16.4	76.8	55.6	94.2	127.4	9.2	29.9	1.8	70.5	94.1	94.1	98.9	34.3	70.4	43.4	60.3	143.3	102.8	242.5	13.9	
	Domestic Currency	16.4	76.8	55.6	94.2	127.4	9.2	29.9	1.8	70.5	94.1	94.1	98.9	34.3	70.4	43.4	60.3	143.3	102.8	242.5	13.9	
	Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	2. "A"Class Licensed Institution	150.7	36.9	719.3	669.9	14.8	0.0	0.0	22.1	77.4	310.9	5.5	228.3	134.3	176.2	5.4	1009.1	82.4	21.0	395.9	33.7	
	Domestic Currency	150.7	36.9	719.3	669.9	14.8	0.0	0.0	22.1	77.4	310.9	5.5	228.3	134.3	176.2	5.4	1009.1	82.4	21.0	395.9	33.7	
	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	
	3. Other Financial Ins.	65.3	0.2	221.6	31.2	0.0	0.0	1.4	0.0	0.1	178.0	0.2	0.0	186.6	174.5	0.0	43.6	0.0	0.0	71.1	9.7	
	4. In Foreign Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	C. Money at Call	40.7	0.0	0.0	0.0	9.8	71.4	67.9	0.0	187.3	0.0	244.2	0.0	0.0	0.0	619.0	0.0	412.7	0.0	0.0	0.0	
	Domestic Currency	40.7	0.0	0.0	0.0	9.8	71.4	67.9	0.0	187.3	0.0	244.2	0.0	0.0	0.0	619.0	0.0	412.7	0.0	0.0	0.0	
	Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
2	INVESTMENT IN SECURITIES	20.0	12.5	3.4	136.3	10.9	0.0	0.0	0.0	40.0	0.0	45.0	106.6	40.0	35.3	73.6	154.6	158.7	0.0	50.0	15.0	
	a. Govt. Securities	20.0	12.5	3.4	136.3	10.9	0.0	0.0	0.0	40.0	0.0	20.3	106.6	40.0	35.3	73.6	154.6	158.7	0.0	50.0	15.0	
	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	c. Govt. Non-Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	24.7	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	0.0	0.0	0.0	
3	SHARE & OTHER INVESTMENT	8.7	22.2	62.8	47.8	107.4	4.6	10.9	0.1	14.4	2.9	19.3	114.2	3.5	1.8	83.0	55.5	48.4	15.2	21.9	0.2	
	a. Interbank Lending	0.0	0.0	0.0	0.0	28.0	0.0	0.0	0.0	0.0	0.0	0.0	9.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	b. 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	0.0	0.0	0.0	
	c. Others	8.7	22.2	62.8	47.8	79.4	4.6	10.9	0.1	14.4	2.9	19.3	104.7	3.5	1.8	83.0	55.5	48.4	15.2	21.9	0.2	
4	LOANS & ADVANCES	396.7	465.6	937.8	3581.2	2981.0	365.7	463.6	739.9	801.7	1906.7	1364.8	1757.7	1155.0	1245.1	1511.7	2643.0	2426.0	1310.7	2610.7	472.2	
	a. Pvt. Sector	396.7	465.6	937.8	3581.2	2943.5	365.7	463.6	739.9	801.7	1906.7	1364.8	1757.7	1155.0	1245.1	1511.7	2585.5	2376.0	1310.7	2610.7	465.7	
	b. Financial Institution	0.0	0.0	0.0	0.0	37.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	57.5	50.0	0.0	0.0	6.5	
	c. Non-Financial Govt. Org.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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 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	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	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	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	

Table No.17
Statement of Assets Liabilities of Finance Companies
Mid July 2013

	Finance Company	Nepal Aawas	NFL	NIDC Capital	NNFL	NSMFL	Peoples	KFL	Himalaya	Union	PFCL	NHMFL	Goodwill	SFL	SIFCL	Lumbini	ILFCO	Mahalaxmi	Lalitpur	United FC	General
6	LOANS AGAINST COLLECTED BI	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
7	FIXED ASSETS	4.5	12.3	42.0	105.4	135.8	116.7	50.7	98.1	34.4	42.4	131.1	252.0	24.7	121.1	10.1	57.8	81.8	49.3	75.4	4.0
8	OTHER ASSETS	46.2	216.5	180.5	253.2	1954.4	92.6	11.3	42.9	53.2	174.0	188.9	43.5	34.9	23.5	149.4	168.9	107.7	433.2	33.6	127.2
	a. Accrued Interests	11.3	61.8	118.6	33.6	1190.0	84.2	3.9	26.6	14.5	33.4	77.6	15.4	8.8	1.8	81.6	97.9	4.7	254.0	23.3	115.5
	Financial Institutions	2.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.5	0.0	0.0	0.0	0.0
	Govt. Entp.	0.0	0.2	0.0	0.0	0.4	0.0	0.0	26.6	0.6	0.0	0.1	0.0	0.0	0.1	0.0	1.0	0.0	0.0	0.2	0.0
	Private Sector	9.1	61.6	118.6	33.6	1189.6	84.2	3.9	0.0	13.8	33.4	77.5	15.4	8.8	1.6	81.6	96.4	4.7	254.0	23.1	115.5
	b. Staff Loans / Adv.	19.3	0.0	0.0	20.6	3.5	0.0	0.0	9.4	12.0	10.0	8.7	2.2	10.0	1.2	1.1	0.0	6.0	13.8	2.5	4.0
	c. Sundry Debtors	7.4	69.9	11.1	27.2	566.9	0.8	0.2	0.9	5.9	28.1	0.0	0.3	3.3	2.4	0.0	19.6	11.6	1.9	3.4	7.7
	d. Cash In Transit	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	e. Others	8.2	84.8	50.8	171.8	194.1	7.6	7.2	6.0	20.8	100.2	102.6	25.6	12.9	18.1	66.8	51.4	85.3	163.5	4.4	0.0
9	Expenses not Written off	0.0	0.0	0.0	2.1	0.0	0.0	0.9	0.0	2.0	0.0	0.0	11.1	0.0	0.0	0.0	29.7	6.4	0.0	2.3	0.0
10	Non Banking Assets	0.0	28.5	129.1	85.9	1.2	0.0	0.2	1.5	0.0	3.0	7.1	0.0	0.0	1.4	0.0	0.9	1.2	120.4	0.0	7.8
11	Reconciliation Account	0.0	0.0	0.0	0.0	0.0	0.0	0.0	44.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.8	1.9	470.3	1.0
12	Profit & Loss A/c	0.0	40.7	100.9	0.0	165.9	0.0	0.0	23.9	29.0	0.0	83.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	192.5
	TOTAL ASSETS	750.7	915.7	2456.7	5059.6	5517.3	663.4	641.5	979.6	1314.1	2762.4	2191.7	2713.0	1628.6	1861.6	2514.4	4233.5	3490.5	2057.6	4009.3	882.8

Table No.17
Statement of Assets Liabilities of Finance Companies
Mid July 2013

	Finance Company	Progressive	Navadurga	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	Synergy	Srijana	Om	WMBFL	CMBFCL	Crystal	Guheshwori	Patan	Fewa	Everest	Prudential	ICFC	
	Liabilities																					
1	CAPITAL FUND	131.1	201.8	225.1	402.9	236.0	153.8	42.2	30.1	552.3	108.4	325.4	92.4	(1565.9)	150.2	221.5	83.9	378.0	100.8	382.9	411.2	
	a. Paid-up Capital	120.0	179.4	146.3	312.0	168.4	127.0	150.0	25.0	474.4	84.0	271.4	182.0	935.1	70.0	179.3	110.0	300.3	84.2	483.1	356.2	
	b. Call in Advance	0.0	0.0	0.0	0.0	0.0	0.0	8.0	0.0	0.0	0.0	0.0	0.3	0.0	24.5	0.0	0.0	0.0	0.0	0.0	0.0	
	c. General Reserves	4.4	21.8	48.8	60.8	35.9	20.7	2.0	1.7	71.0	6.3	45.5	20.7	37.1	10.4	30.2	6.4	54.0	9.9	34.4	51.3	
	d. Share Premium	4.8	0.0	0.0	4.3	0.1	0.4	0.0	0.0	0.5	0.0	0.0	1.4	2.6	0.0	0.0	0.5	3.5	1.0	0.1	0.0	
	e. Retained Earning	(0.9)	0.4	30.1	25.8	22.5	5.6	(117.8)	2.4	(16.5)	18.1	7.8	(111.9)	(2540.7)	28.6	11.6	(33.0)	20.2	5.8	(180.0)	2.1	
	f. Others Reserves Fund	2.7	0.2	0.0	0.0	9.2	0.0	0.0	1.0	22.8	0.0	0.7	0.0	0.0	16.8	0.3	0.0	0.0	0.0	45.3	1.6	
	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	
2	BORROWINGS	10.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	117.0	0.0	0.0	8.3	37.4	70.6	0.0	0.0	0.0	0.0	0.0	648.0	
	a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	b. "A"Class Licensed Institution	10.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	117.0	0.0	0.0	8.3	37.4	70.6	0.0	0.0	0.0	0.0	0.0	648.0	
	c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	e. Bonds and Securities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	223.5	1150.6	1016.4	2001.2	1547.4	959.0	188.5	74.0	2384.3	577.3	3765.6	487.8	1473.8	451.7	882.5	281.9	3246.6	532.4	978.5	3932.6	
	a. Current	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Domestic	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	b. Savings	114.3	432.4	352.6	1071.2	630.1	381.0	59.2	19.7	1114.2	463.9	1902.5	249.7	372.4	239.4	229.3	127.5	1336.8	282.2	379.0	2495.6	
	Domestic	114.3	432.4	352.6	1071.2	630.1	381.0	59.2	19.7	1114.2	463.9	1902.5	249.7	372.4	239.4	0.4	127.5	1336.8	282.2	379.0	2495.6	
	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	228.8	0.0	0.0	0.0	0.0	0.0	
	c. Fixed	109.2	658.6	647.4	930.0	917.4	457.3	78.6	54.3	1251.0	105.3	1863.1	238.0	89.4	16.9	495.6	154.4	1385.9	250.2	597.5	1433.3	
	Domestic	109.2	658.6	647.4	930.0	917.4	457.3	78.6	0.0	1251.0	105.3	1863.1	238.0	89.4	16.9	495.6	154.4	1385.9	250.2	597.5	1433.3	
	Foreign	0.0	0.0	0.0	0.0	0.0	0.0	54.3	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	
	d. Call Deposits	0.0	59.5	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	0.0	
	e. Others	0.0	0.0	16.5	0.0	0.0	120.7	50.7	0.0	19.1	8.2	0.0	0.0	1012.0	195.4	157.6	0.0	523.9	0.0	2.0	3.7	
4	Bills Payable	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	
5	Other Liabilities	78.7	91.2	214.6	349.0	182.1	576.0	147.3	39.9	627.3	22.1	169.0	693.2	3307.3	790.0	103.9	122.6	160.6	34.1	419.7	233.9	
	1. Sundry Creditors	0.4	2.9	2.2	48.4	16.6	8.4	2.9	3.0	17.0	1.7	1.0	2.7	23.2	3.5	35.8	0.3	2.7	2.5	1.6	8.1	
	2. Loan Loss Provision	54.9	18.9	72.7	78.3	71.8	396.9	79.7	11.6	319.1	5.4	40.7	435.5	2294.0	558.3	32.7	64.2	44.8	9.2	210.2	60.3	
	3. Interest Suspense a/c	17.8	8.6	75.6	44.5	53.5	158.5	31.3	12.1	182.8	1.1	24.8	226.5	889.5	196.4	4.7	19.6	19.6	3.5	106.8	14.5	
	4. Others	5.6	60.8	64.1	177.8	40.1	12.2	33.4	13.2	108.3	13.9	102.4	28.4	100.6	31.7	30.7	38.4	93.4	18.9	101.1	151.0	
6	Reconciliation A/c	0.0	0.0	0.0	0.0	0.0	0.0	0.8	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	
7	Profit & Loss A/c	0.0	22.8	71.4	11.7	20.6	0.0	0.0	5.9	0.0	30.1	81.5	0.0	253.4	0.0	52.8	0.0	83.0	9.5	33.1	83.2	
	TOTAL	443.3	1466.5	1527.6	2764.8	1986.1	1688.8	378.9	149.8	3680.9	738.0	4344.3	1281.6	3506.0	1462.5	1260.6	488.4	3868.1	676.8	1814.2	5309.1	

Table No.17
Statement of Assets Liabilities of Finance Companies
Mid July 2013

Finance Company		Progressive	Navadurga	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	Synergy	Srijana	Om	WMBFL	CMBFCL	Crystal	Guheshwori	Patan	Fewa	Everest	Prudential	ICFC	
Assets																						
1	LIQUID FUNDS	159.2	315.4	619.3	698.3	507.5	124.2	51.0	17.2	484.6	185.7	853.7	13.0	77.3	56.9	245.1	212.6	902.0	160.4	378.3	1668.4	
	a. Cash Balance	1.2	14.2	1.8	8.0	15.1	25.7	5.3	8.6	39.2	4.0	46.5	1.5	0.8	0.4	5.8	1.3	88.0	14.8	10.9	126.3	
	Nepalese Notes & Coins	1.2	14.2	1.8	8.0	15.1	25.7	5.3	8.6	39.2	4.0	46.5	1.5	0.8	0.4	5.7	1.3	88.0	14.8	10.9	126.3	
	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	0.2	0.0	0.0	0.0	0.0	0.0	
	b. Bank Balance	158.0	301.2	28.8	49.4	69.8	98.5	45.7	8.6	445.4	20.0	807.2	11.5	76.6	56.5	19.2	211.3	130.1	145.7	60.2	1542.1	
	1. In Nepal Rastra Bank	41.2	94.7	22.6	49.4	64.0	43.0	13.4	0.0	62.4	15.4	68.0	0.1	11.0	20.2	18.6	17.9	119.1	10.2	57.6	70.3	
	Domestic Currency	41.2	94.7	22.6	49.4	64.0	43.0	13.4	0.0	62.4	15.4	68.0	0.1	11.0	20.2	18.6	17.9	119.1	10.2	57.6	70.3	
	Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	2. "A"Class Licensed Institution	44.7	137.5	6.2	0.0	5.8	46.2	27.7	8.6	171.7	4.6	709.2	4.3	12.1	32.2	0.7	169.2	10.7	93.7	2.1	1212.0	
	Domestic Currency	44.7	137.5	6.2	0.0	5.8	46.2	27.7	8.6	171.7	4.6	709.2	4.3	12.1	32.2	0.7	169.2	10.7	93.7	2.1	1212.0	
	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	
	3. Other Financial Ins.	72.0	69.0	0.0	0.0	0.0	9.3	4.5	0.0	211.2	0.0	30.0	7.1	53.4	4.1	0.0	24.1	0.3	41.8	0.5	259.8	
	4. In Foreign Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	588.7	640.9	422.6	0.0	0.0	0.0	0.0	161.6	0.0	0.0	0.0	0.0	220.1	0.0	683.9	0.0	307.2	0.0	
	Domestic Currency	0.0	0.0	588.7	640.9	422.6	0.0	0.0	0.0	0.0	161.6	0.0	0.0	0.0	0.0	220.1	0.0	683.9	0.0	307.2	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	
2	INVESTMENT IN SECURITIES	3.2	29.9	0.0	0.0	30.0	1.6	0.0	0.0	120.0	0.3	120.6	0.0	0.0	0.0	40.0	0.0	30.4	0.0	28.0	97.8	
	a. Govt. Securities	3.2	29.9	0.0	0.0	30.0	1.6	0.0	0.0	120.0	0.0	120.6	0.0	0.0	0.0	40.0	0.0	30.4	0.0	28.0	97.8	
	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	c. Govt. Non-Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	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	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
3	SHARE & OTHER INVESTMENT	0.4	15.7	3.4	0.4	13.9	1.2	0.1	0.2	21.6	0.0	2.2	0.2	0.0	5.3	22.5	35.4	0.4	0.5	17.1	36.3	
	a. Interbank Lending	0.0	8.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.7	0.0	
	b. 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	3.1	0.0	0.0	0.0	0.0	0.0	0.0	
	c. Others	0.4	7.7	3.4	0.4	13.9	1.2	0.1	0.2	21.6	0.0	2.2	0.2	0.0	2.2	22.5	35.4	0.4	0.5	12.4	36.3	
4	LOANS & ADVANCES	208.3	990.4	792.7	1694.8	1255.2	971.3	201.8	105.0	2372.0	512.7	3236.3	654.2	2306.8	654.7	824.9	185.6	2815.1	472.1	920.9	3154.3	
	a. Pvt. Sector	203.8	961.9	792.7	1682.3	1255.2	971.3	201.8	105.0	2372.0	512.7	3236.3	654.2	2299.8	654.7	817.6	181.1	2815.1	472.1	894.9	3154.3	
	b. Financial Institution	4.5	27.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.0	0.0	7.3	4.5	0.0	0.0	26.0	0.0	
	c. Non-Financial Govt.Org.	0.0	1.5	0.0	12.5	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	
5	BILL 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	0.0	0.0	0.0	3.8	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	0.0	0.0	0.0	3.8	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	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	

Table No.17
Statement of Assets Liabilities of Finance Companies
Mid July 2013

	Finance Company	Progressive	Navadurga	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	Synergy	Srijana	Om	WMBFL	CMBFCL	Crystal	Guheshwori	Patan	Fewa	Everest	Prudential	ICFC
6	LOANS AGAINST COLLECTED BI	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
7	FIXED ASSETS	3.6	87.3	16.8	130.7	48.1	46.2	25.7	1.9	136.6	4.6	60.0	22.8	114.8	62.4	56.5	2.1	56.3	28.0	244.3	76.9
8	OTHER ASSETS	25.6	27.7	95.4	116.1	121.4	164.8	48.2	23.3	247.6	31.7	65.9	253.3	1007.1	239.3	71.6	36.2	64.0	15.7	175.3	274.8
	a. Accrued Interests	17.8	10.1	75.6	56.7	60.4	158.5	31.3	12.1	183.6	1.1	25.6	226.5	889.5	196.4	4.7	21.7	25.4	4.6	108.7	68.6
	Financial Institutions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Govt. Entp.	0.0	1.5	0.0	12.1	0.1	158.5	0.0	0.0	0.9	1.1	0.8	0.0	0.0	0.0	0.0	2.1	0.0	0.0	0.9	38.1
	Private Sector	17.8	8.6	75.6	44.5	60.3	0.0	31.3	12.1	182.8	0.0	24.8	226.5	889.5	196.4	4.7	19.6	25.3	4.6	107.8	30.5
	b. Staff Loans / Adv.	0.3	0.1	0.0	0.0	17.0	0.0	0.1	3.4	5.7	2.8	2.6	11.0	0.1	0.0	0.0	1.2	0.0	3.4	6.5	47.4
	c. Sundry Debtors	3.4	8.7	0.6	0.1	5.9	0.4	7.5	1.3	40.4	4.3	4.1	0.1	4.7	14.1	4.6	0.5	1.8	2.6	0.1	5.6
	d. Cash In Transit	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	e. Others	4.2	8.8	19.2	59.4	38.1	5.9	9.2	6.4	17.9	23.5	33.6	15.7	112.8	28.7	62.4	12.7	36.8	5.1	60.1	153.1
9	Expenses not Written off	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.4	0.0	5.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.7	0.1
10	Non Banking Assets	3.1	0.0	0.0	124.5	10.0	9.4	22.2	2.3	45.1	0.4	0.0	13.3	0.0	0.0	0.0	5.7	0.0	0.0	48.6	0.6
11	Reconciliation Account	0.0	0.1	0.0	0.0	0.0	0.0	0.8	0.0	0.0	0.0	0.0	0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
12	Profit & Loss A/c	39.8	0.0	0.0	0.0	0.0	370.0	29.0	0.0	245.0	2.7	0.0	324.3	0.0	443.9	0.0	7.1	0.0	0.0	0.0	0.0
	TOTAL ASSETS	443.3	1466.5	1527.6	2764.8	1986.1	1688.8	378.9	149.8	3680.9	738.0	4344.3	1281.6	3506.0	1462.5	1260.6	488.4	3868.1	676.8	1814.2	5309.1

Table No.17
Statement of Assets Liabilities of Finance Companies
Mid July 2013

	Finance Company	Sagarmatha	Civil	Imperial	Kuber	NEFL	Seti	hama	reliable	Namaste	Kaski	Zenith	Unique	Manjushree	Subhaxmi	Jebils	Reliance	Lotus	Bhaktapur	TOTAL	
	Liabilities																				
1	CAPITAL FUND	191.1	185.0	168.2	(342.9)	193.3	54.9	169.7	280.7	34.4	262.6	222.7	212.0	236.7	211.4	209.1	213.1	134.2	132.9	11984.8	
	a. Paid-up Capital	165.0	166.5	149.7	150.0	180.0	44.0	200.0	241.9	25.0	240.7	205.3	200.0	225.0	200.0	200.0	200.0	120.0	125.0	16285.9	
	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	37.9
	c. General Reserves	16.0	17.7	14.2	4.5	12.3	4.0	1.8	33.9	3.0	20.1	16.1	11.8	11.2	10.7	1.9	4.3	2.8	1.6		1936.3
	d. Share Premium	0.0	0.2	0.0	0.6	0.0	0.0	0.0	0.0	0.0	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	52.1
	e. Retained Earning	9.9	0.1	4.3	(498.0)	0.1	6.9	(32.1)	3.1	6.2	1.5	0.3	0.3	0.5	0.3	7.2	8.8	11.4	6.3		-6769.1
	f. Others Reserves Fund	0.2	0.6	0.0	0.0	1.0	0.0	0.0	1.8	0.2	0.0	1.0	0.0	0.0	0.3	0.0	0.0	0.0	0.0	0.0	441.6
	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
2	BORROWINGS	0.0	0.0	0.0	0.0	0.0	0.0	0.0	230.0	0.0	0.0	0.0	20.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1452.9
	a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0	0.0	0.0	0.0	230.0	0.0	0.0	0.0	20.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1452.9
	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	e. Bonds and Securities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	1577.7	662.6	585.5	496.0	774.0	147.1	224.5	2291.5	114.2	1683.8	1032.5	427.4	1056.3	739.8	581.6	1008.3	372.6	292.7	68981.6	
	a. Current	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	85.8
	Domestic	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	85.8
	Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	b. Savings	630.3	238.6	285.1	152.5	511.6	118.7	93.7	1790.8	100.0	1026.8	524.7	104.5	160.5	150.0	128.7	258.8	110.0	144.4		29452.7
	Domestic	630.3	238.6	285.1	152.5	511.6	118.7	93.7	1790.8	100.0	1026.8	524.7	104.5	160.5	150.0	128.7	258.8	110.0	144.4		29223.8
	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	228.8
	c. Fixed	626.0	321.4	300.4	343.5	262.2	28.4	103.4	500.7	14.1	657.0	229.7	228.2	483.5	449.6	251.9	386.1	171.6	69.6		32932.1
	Domestic	626.0	321.4	300.4	343.5	262.2	28.4	103.4	500.7	14.1	657.0	229.7	228.2	483.5	449.6	251.9	386.1	171.6	69.6		32477.0
	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	455.1
	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	0.0	0.0	0.0	0.0	0.0	78.7	1167.9
	e. Others	321.3	102.7	0.0	0.0	0.1	0.0	27.4	0.0	0.0	0.0	278.1	94.6	412.3	140.2	201.0	363.4	91.1	0.0		5343.2
4	Bills Payable	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.6
5	Other Liabilities	162.2	48.3	115.3	719.8	22.2	14.4	160.4	148.2	3.8	55.8	43.2	22.4	78.9	35.3	62.7	51.4	30.5	10.3	19557.8	
	1. Sundry Creditors	19.2	0.3	1.4	35.2	4.6	0.5	0.1	59.5	0.2	0.6	0.7	3.6	0.3	2.4	3.2	2.8	0.0	0.0		762.5
	2. Loan Loss Provision	54.3	21.1	76.5	502.6	6.9	2.7	84.6	38.9	1.9	21.5	16.5	6.6	16.1	9.8	39.2	25.6	12.7	4.4		10786.8
	3. Interest Suspense a/c	14.0	11.8	24.1	158.3	0.0	1.8	41.9	14.7	0.1	11.2	4.9	2.1	31.6	2.0	14.2	11.6	6.5	2.5		4691.2
	4. Others	74.6	15.2	13.3	23.7	10.7	9.4	33.8	35.1	1.6	22.6	21.0	10.2	30.9	21.2	6.1	11.5	11.4	3.3		3317.2
6	Reconciliation A/c	300.0	20.0	41.3	1147.8	0.0	0.0	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1987.4
7	Profit & Loss A/c	32.3	13.3	0.0	0.0	22.9	14.4	33.8	42.4	3.8	39.6	26.8	30.5	12.9	17.3	14.9	12.7	7.4	3.3	2221.9	
	TOTAL	2263.3	929.2	910.3	2020.7	1012.4	230.7	588.4	2993.0	156.1	2041.8	1325.3	712.3	1384.7	1003.8	868.2	1285.5	544.8	439.2	106190.0	

Table No.17
Statement of Assets Liabilities of Finance Companies
Mid July 2013

Finance Company		Sagarmatha	Civil	Imperial	Kuber	NEFL	Seti	hama	reliable	Namaste	Kaski	Zenith	Unique	Manjushree	Subhaxmi	Jebils	Reliance	Lotus	Bhaktapur	TOTAL	
Assets																					
1	LIQUID FUNDS	414.6	268.6	163.1	25.2	167.4	71.6	149.2	989.0	54.2	484.9	492.5	232.0	284.8	235.3	165.6	327.0	179.3	165.4	21177.0	
	a. Cash Balance	18.7	1.9	6.0	3.2	11.9	1.9	1.9	50.7	2.1	33.2	18.2	2.2	11.9	6.0	8.4	13.6	1.4	7.1	986.8	
	Nepalese Notes & Coins	18.7	1.9	6.0	3.2	11.9	1.8	1.9	50.7	2.1	33.2	18.2	2.2	11.9	6.0	8.4	13.6	1.4	7.1	986.6	
	Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3	
	b. Bank Balance	395.8	15.5	157.1	0.0	155.5	69.7	5.3	53.6	3.2	57.7	474.3	229.8	273.0	229.3	157.2	313.4	177.8	158.3	13769.4	
	1. In Nepal Rastra Bank	40.5	15.1	38.6	0.0	22.1	0.2	5.1	51.9	0.0	40.2	21.1	10.9	47.2	16.4	27.0	47.4	22.7	17.4	2702.5	
	Domestic Currency	40.5	15.1	38.6	0.0	22.1	0.2	5.1	51.9	0.0	40.2	21.1	10.9	47.2	16.4	27.0	47.4	22.7	17.4	2702.5	
	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	
	2. "A"Class Licensed Institution	128.7	0.4	86.0	0.0	99.6	21.6	0.2	1.7	3.2	17.4	304.0	84.5	194.5	71.4	24.3	74.3	26.4	76.9	8008.1	
	Domestic Currency	128.7	0.4	86.0	0.0	99.6	21.6	0.2	0.7	3.2	17.4	304.0	84.5	194.5	71.4	24.3	74.3	26.4	76.9	8007.1	
	Foreign Currency	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	0.0	0.0	1.0	
	3. Other Financial Ins.	226.7	0.0	32.5	0.0	33.8	48.0	0.0	0.0	0.0	0.2	149.1	134.4	31.3	141.5	105.9	191.6	128.8	64.0	3058.7	
	4. In Foreign Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	C.Money at Call	0.0	251.2	0.0	22.0	0.0	0.0	142.0	884.7	48.9	394.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6420.7	
	Domestic Currency	0.0	251.2	0.0	22.0	0.0	0.0	142.0	884.7	48.9	394.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6420.7	
	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	
2	INVESTMENT IN SECURITIES	56.8	25.0	0.0	0.0	37.5	0.0	4.6	140.0	0.0	0.0	15.0	17.0	10.0	20.0	3.5	6.0	6.0	7.5	1752.2	
	a. Govt.Securities	56.8	25.0	0.0	0.0	37.5	0.0	4.6	140.0	0.0	0.0	15.0	17.0	10.0	20.0	3.5	6.0	6.0	7.5	1727.2	
	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	c. Govt.Non-Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	0.0	24.7	
	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	0.0	0.3	
3	SHARE & OTHER INVESTMENT	60.4	6.9	3.0	0.5	61.3	0.1	0.1	42.5	0.0	6.3	8.6	11.4	32.3	6.5	39.6	31.9	5.9	5.4	1144.0	
	a. Interbank Lending	0.0	0.0	2.6	0.0	40.0	0.0	0.0	10.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	102.8	
	b. 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	0.0	3.1	
	c. Others	60.4	6.9	0.4	0.5	21.3	0.1	0.1	32.5	0.0	6.3	8.6	11.4	32.3	6.5	39.6	31.9	5.9	5.4	1038.1	
4	LOANS & ADVANCES	1251.3	542.6	600.7	628.4	694.7	146.0	320.7	1611.1	99.9	1514.6	760.0	429.5	953.2	696.9	586.2	888.0	337.0	248.7	65775.8	
	a. Pvt. Sector	1247.1	542.6	584.0	628.4	677.7	146.0	305.6	1598.6	99.9	1514.6	760.0	417.4	926.2	686.2	574.5	821.6	331.7	248.7	65335.4	
	b. Financial Institution	4.2	0.0	16.7	0.0	17.0	0.0	15.1	12.5	0.0	0.0	0.0	12.1	26.9	10.7	11.6	66.4	5.3	0.0	426.3	
	c. Non-Financial Govt.Org.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.0	
5	BILL PURCHASED	0.0	0.0	0.0	2.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.8	0.0	0.0	0.0	0.0	0.0	7.2	
	a. Domestic Bills Purchased	0.0	0.0	0.0	2.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.8	0.0	0.0	0.0	0.0	0.0	7.2	
	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	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	

Table No.17
Statement of Assets Liabilities of Finance Companies
Mid July 2013

Finance Company	Sagarmatha	Civil	Imperial	Kuber	NEFL	Seti	hama	reliable	Namaste	Kaski	Zenith	Unique	Manjushree	Subhaxmi	Jebils	Reliance	Lotus	Bhaktapur	TOTAL	
6 LOANS AGAINST COLLECTED BI	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
7 FIXED ASSETS	18.7	2.1	24.1	17.8	8.6	5.8	12.9	145.0	1.2	21.9	8.2	5.3	23.0	13.2	7.6	6.6	4.5	4.4		3006.2
8 OTHER ASSETS	77.6	63.5	31.1	175.4	43.0	6.9	79.5	63.7	0.8	14.1	41.0	17.0	80.6	31.9	40.1	26.0	12.1	5.7		8250.6
a. Accrued Interests	19.4	11.8	24.1	158.3	1.5	1.8	43.4	18.8	0.1	11.2	5.0	2.1	31.6	2.0	17.2	11.6	6.5	4.0		4807.5
Financial Institutions	0.0	0.0	0.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.9	0.0	0.0	0.0	0.0	0.0		4.3
Govt. Entp.	1.8	0.0	0.0	0.0	1.5	0.0	0.0	0.1	0.0	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0		248.9
Private Sector	17.6	11.8	23.4	158.3	0.0	1.8	43.4	18.6	0.1	11.2	4.9	2.1	30.7	2.0	17.2	11.6	6.5	4.0		4554.3
b. Staff Loans / Adv.	3.3	5.2	1.5	2.2	1.6	0.0	0.2	1.5	0.0	1.0	18.0	0.6	30.5	10.0	4.1	0.9	0.9	0.0		307.3
c. Sundry Debtors	37.3	0.0	0.4	5.7	35.2	2.0	0.4	40.2	0.0	0.0	0.2	0.1	2.1	0.0	8.0	2.1	0.5	0.1		1013.5
d. Cash In Transit	0.0	0.0	0.0	0.0	0.0	0.0	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
e. Others	17.6	46.6	5.1	9.3	4.7	3.1	35.5	3.4	0.7	2.0	17.8	14.1	16.4	19.9	10.7	11.4	4.3	1.5		2120.0
9 Expenses not Written off	0.0	0.4	0.0	0.0	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.1	0.0	0.0	2.2		75.3
10 Non Banking Assets	55.5	0.0	0.0	0.9	0.0	0.0	21.5	1.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		753.0
11 Reconciliation Account	300.0	20.0	41.3	1147.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		2029.4
12 Profit & Loss A/c	28.5	0.0	47.1	22.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	23.6	0.0	0.0	0.0		2219.4
TOTAL ASSETS	2263.3	929.2	910.3	2020.7	1012.4	230.7	588.4	2993.0	156.1	2041.8	1325.3	712.3	1384.7	1003.8	868.2	1285.5	544.8	439.2		106190.0

Table No. 18
SECTORWISE OUTSTANDING CREDIT OF FINANCE COMPANIES
Mid July 2013

Finance Companies	Nepal Aawas	NFL	NIDC Capital	NNFL	NSMFL	Peoples	KFL	Himalaya	Union	PFCL	NHMFL	Goodwill	SFL	SIFCL	Lumbini
1 Agricultural and Forest Related	0.0	30.3	9.6	102.0	40.9	6.0	40.6	11.2	0.2	160.2	92.5	111.8	0.0	53.9	33.5
2 Fishery Related	0.0	0.0	0.0	3.1	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	7.5	0.0	0.0	51.0	0.0	0.0	0.0	5.2	0.0	0.0	0.0	1.5	0.9
4 Manufacturing (Producing) Related	0.0	21.9	36.6	238.4	96.8	1.0	0.0	0.0	114.0	117.4	58.2	0.0	127.2	159.3	190.3
5 Construction	366.5	64.3	44.6	685.4	195.2	175.9	64.7	356.9	184.6	377.6	185.8	450.6	150.0	296.4	180.7
6 Electricity, Gas and Water	0.0	15.7	8.0	0.0	0.0	0.0	0.0	0.0	0.0	0.6	0.0	0.0	0.0	0.8	0.0
7 Metal Products, Machinery & Electronic Equipme	0.0	0.0	0.0	26.5	3.5	0.0	0.0	0.0	45.9	9.3	25.5	102.0	0.0	4.5	0.0
8 Transport, Communication and Public Utilities	0.0	1.2	39.8	97.7	0.0	0.6	15.2	0.0	56.5	124.4	172.0	124.0	134.2	52.5	123.7
9 Wholesaler & Retailer	0.0	145.7	285.6	358.1	67.0	80.6	83.6	248.9	14.4	450.1	54.3	733.6	460.6	172.9	215.1
10 Finance, Insurance and Real Estate	0.0	0.0	94.8	182.1	191.2	0.0	37.9	0.0	62.7	74.5	214.7	0.0	0.0	93.8	89.8
11 Hotel or Restaurant	0.0	17.5	58.5	44.9	37.7	24.5	3.8	0.0	3.9	23.0	34.3	0.0	0.0	60.7	201.1
12 Other Services	0.0	1.2	5.1	113.9	0.0	0.0	14.3	0.0	40.8	33.1	38.2	53.4	9.9	228.2	227.6
13 Consumption Loans	30.2	71.9	249.2	133.5	259.4	11.0	122.0	99.0	148.1	114.5	203.3	128.9	26.2	119.8	18.9
14 Local Government	0.0	0.0	0.0	0.0	33.2	0.0	7.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
15 Others	0.0	95.8	98.4	1595.5	2056.2	15.1	73.7	23.9	130.6	417.0	286.2	53.4	247.0	0.9	230.2
16 Total	396.7	465.6	937.8	3581.2	2981.0	365.7	463.6	739.9	801.7	1906.7	1364.8	1757.7	1155.0	1245.1	1511.7

Finance Companies	ILFCO	Mahalaxmi	Lalitpur	United FC	General	Progressive	Navadurga	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	Synergy	Srijana
1 Agricultural and Forest Related	11.1	20.1	0.0	0.0	0.5	0.4	56.6	23.4	37.8	37.1	6.4	25.3	18.7	93.5	9.8
2 Fishery Related	0.0	17.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.3	0.0
3 Mining Related	1.4	0.0	3.2	2.8	0.0	0.0	0.4	0.0	0.0	18.6	1.3	14.3	0.0	10.3	0.0
4 Manufacturing (Producing) Related	457.1	163.3	0.0	25.8	4.7	13.7	294.1	94.4	96.5	74.2	130.2	0.0	4.8	205.7	0.0
5 Construction	97.7	473.9	52.4	754.5	75.5	17.2	11.4	136.3	65.4	147.2	129.4	32.1	20.6	255.9	4.7
6 Electricity, Gas and Water	17.0	0.0	0.0	0.0	0.0	0.0	2.0	0.0	3.5	3.7	27.6	0.0	0.0	92.5	0.0
7 Metal Products, Machinery & Electronic Equipme	126.4	5.3	0.0	227.7	0.0	1.9	5.2	0.0	0.0	4.0	42.6	9.3	0.0	28.1	0.0
8 Transport, Communication and Public Utilities	841.8	290.4	0.0	26.8	0.0	33.0	6.7	0.0	337.9	86.6	107.6	0.0	0.0	336.9	0.0
9 Wholesaler & Retailer	249.7	488.0	330.5	29.9	160.5	11.5	245.8	285.1	325.2	81.3	66.0	48.9	25.0	258.0	184.5
10 Finance, Insurance and Real Estate	417.5	416.6	556.1	240.4	0.0	26.2	60.2	41.9	168.1	208.3	180.3	0.0	0.0	140.2	0.0
11 Hotel or Restaurant	19.5	111.7	0.0	0.0	0.0	0.0	61.7	10.8	62.0	9.9	9.3	11.3	0.0	80.2	18.3
12 Other Services	100.7	55.8	144.7	1.0	9.4	6.8	20.7	58.4	69.9	44.1	7.7	0.1	6.7	328.5	8.8
13 Consumption Loans	52.3	125.8	98.2	996.7	10.6	19.3	79.8	59.5	13.3	61.3	46.7	9.4	25.4	222.1	14.6
14 Local Government	0.8	0.0	0.0	0.0	0.0	0.0	1.5	2.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
15 Others	250.1	257.8	125.6	305.0	211.1	78.3	144.2	80.8	515.1	478.9	216.2	51.1	3.8	318.8	271.8
Total	2643.0	2426.0	1310.7	2610.7	472.2	208.3	990.4	792.7	1694.8	1255.2	971.3	201.8	105.0	2372.0	512.7

Table No. 18
SECTORWISE OUTSTANDING CREDIT OF FINANCE COMPANIES
Mid July 2013

Finance Companies	Om	WMBFL	CMBFCL	Crystal	Guheshwori	Patan	Fewa	Everest	Prudential	ICFC	Sagarmatha	Civil	Imperial	Kuber	NEFL
1 Agricultural and Forest Related	21.7	0.0	368.4	0.0	6.3	7.5	27.9	41.6	5.1	62.1	86.1	0.0	0.0	0.0	4.9
2 Fishery Related	0.0	0.0	0.0	0.0	0.0	0.0	2.0	1.8	0.0	0.0	0.3	2.5	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	0.7	0.0	0.0	6.5	5.0	0.0
4 Manufacturing (Producing) Related	133.6	54.3	792.5	0.0	48.0	7.7	138.0	8.4	28.2	329.5	48.6	17.4	21.7	15.4	33.5
5 Construction	448.2	51.2	2.1	199.6	208.5	36.6	514.7	103.7	38.0	149.3	202.1	29.4	42.4	36.8	55.8
6 Electricity, Gas and Water	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	39.3	0.5	0.0	0.0	0.0	0.0
7 Metal Products, Machinery & Electronic Equipme	5.0	0.1	0.0	0.0	2.7	0.1	68.6	0.9	0.1	63.3	15.5	0.0	0.0	0.5	0.4
8 Transport, Communication and Public Utilities	258.0	24.4	5.8	0.0	9.4	0.0	454.2	176.1	43.9	2.0	179.7	305.9	29.9	3.8	141.2
9 Wholesaler & Retailer	565.7	62.8	175.0	0.0	6.3	6.6	407.1	36.4	83.8	499.5	102.5	0.0	122.3	45.0	57.7
10 Finance, Insurance and Real Estate	215.0	210.3	12.6	0.0	69.8	10.7	7.4	0.6	210.7	807.2	45.5	58.9	78.1	272.7	38.6
11 Hotel or Restaurant	137.5	0.5	84.1	0.0	1.0	0.3	116.6	3.0	7.8	125.1	1.2	0.0	7.5	7.7	2.0
12 Other Services	22.7	14.2	2.2	0.0	60.0	12.8	86.1	6.0	66.0	48.8	73.0	0.3	24.4	38.1	9.2
13 Consumption Loans	309.9	28.4	8.9	10.4	72.1	57.7	136.7	26.5	92.7	244.6	150.3	17.3	35.7	28.5	124.1
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	1.3
15 Others	1118.8	208.0	855.2	444.7	340.7	49.3	855.7	67.1	344.5	782.9	346.0	110.8	232.3	177.5	225.9
Total	3236.3	654.2	2306.8	654.7	824.9	189.4	2815.1	472.1	920.9	3154.3	1251.3	542.6	600.7	631.0	694.7

Finance Companies	Seti	hama	reliable	Namaste	Kaski	Zenith	Unique	Manjushree	Subhalaxmi	Jebils	Reliance	Lotus	Bhaktapur
1 Agricultural and Forest Related	19.6	2.9	4.0	6.6	53.0	19.6	0.0	25.0	14.5	38.8	7.0	0.6	26.7
2 Fishery Related	0.0	0.0	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0
3 Mining Related	0.0	0.0	0.0	0.0	0.0	12.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4 Manufacturing (Producing) Related	13.6	0.0	0.0	4.9	50.5	36.3	42.6	92.0	43.5	2.1	3.4	0.0	27.5
5 Construction	3.6	7.5	89.9	30.3	195.1	130.2	17.3	54.1	50.2	69.4	181.2	39.6	65.9
6 Electricity, Gas and Water	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.4	0.0	0.0
7 Metal Products, Machinery & Electronic Equipme	0.0	0.0	0.0	0.5	0.0	5.3	0.0	26.6	2.2	0.2	7.7	0.0	0.0
8 Transport, Communication and Public Utilities	0.0	61.2	117.8	0.8	299.7	39.9	75.0	83.2	50.4	53.0	127.4	71.6	20.4
9 Wholesaler & Retailer	70.7	17.7	421.3	10.7	280.5	84.3	21.5	111.3	95.4	70.1	62.5	40.6	42.4
10 Finance, Insurance and Real Estate	0.0	76.5	86.5	0.3	81.4	49.0	12.1	66.7	9.0	7.0	18.5	5.3	5.0
11 Hotel or Restaurant	0.0	4.0	15.5	0.0	69.3	9.7	50.0	17.2	10.3	6.5	14.2	0.0	2.7
12 Other Services	11.3	42.8	2.8	0.1	4.6	36.1	14.4	29.7	41.9	15.0	5.7	16.2	9.2
13 Consumption Loans	2.5	2.8	220.7	2.1	20.2	95.5	40.3	144.9	104.4	175.8	110.3	52.7	28.3
14 Local Government	0.0	0.0	0.0	0.0	0.0	1.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0
15 Others	24.6	105.4	652.5	43.4	460.2	240.0	156.3	303.3	275.2	148.3	345.7	110.4	20.6
Total	146.0	320.7	1611.1	99.9	1514.6	760.0	429.5	954.0	696.9	586.2	888.0	337.0	248.7

Data not available

Table No. 19
NPL Status of FINANCE COMPANIES
Mid-July, 2013

Rs. Million

S.No.	Name	Mid - July , 2012			Mid - July , 2013		
		Loan Amount	NPL Amount	NPL(%)	Loan Amount	NPL Amount	NPL(%)
1	Nepal Aawas Finance Co.Ltd.	404.0	6.6	1.6	396.7	4.8	1.2
2	Nepal Finance Co.Ltd.	600.1	157.3	26.2	465.6	200.6	43.1
3	NIDC Capital Markets Ltd.	1049.3	192.8	18.4	937.8	223.3	23.8
4	Narayani National Finance Ltd.	3033.3	90.1	3.0	3581.2	39.8	1.1
5	Nepal Share Markets and Finance Ltd.	1483.0	947.5	63.9	2981.0	2814.3	94.4
6	Peoples Finance Ltd.	640.2	574.8	89.8	365.7	356.0	97.3
8	Kathmandu Finance Ltd.	326.1	14.5	4.5	463.6	21.3	4.6
9	Himalaya Finance Ltd.	#	#	#	739.9	62.0	8.4
10	Union Finance Ltd.	907.8	32.2	3.5	801.7	63.6	7.9
12	Paschimanchal Finance Co.Ltd.	1332.1	33.8	2.5	1906.7	40.1	2.1
13	Nepal Housing & Merchant Finance Ltd.	1482.2	62.9	4.2	1361.6	54.2	4.0
14	Goodwill Finance Ltd.	1349.6	13.4	1.0	1757.7	14.2	0.8
15	Siddhartha Finance Ltd.	862.7	6.1	0.7	1155.0	5.0	0.4
16	Shree Investment & Finance Co. Ltd.	1144.0	5.4	0.5	1245.1	2.1	0.2
17	Lumbini Finance & Leasing Co. Ltd.	1409.4	67.9	4.8	1511.7	95.2	6.3
19	International Leasing & Finance Co. Ltd.	2448.7	153.9	6.3	2643.0	122.4	4.6
20	Mahalaxmi Finance Co. Ltd.	1935.9	33.8	1.7	2426.0	24.5	1.0
21	Lalitpur Finance Co. Ltd.	1706.8	169.6	9.9	1310.7	306.4	23.4
23	United Finance Ltd.	2080.5	21.2	1.0	2610.7	20.0	0.8
24	General Finance Ltd.	946.3	34.4	3.6	472.2	294.1	62.3
25	Progressive Finance Co. Ltd.	180.5	14.9	8.2	208.3	52.9	25.4
27	Nava Durga Finance Co.Ltd.	920.9	13.2	1.4	953.7	27.5	2.9
28	Janaki Finance Ltd.	753.0	52.0	6.9	792.7	66.0	8.3
29	Pokhara Finance Ltd.	1393.5	151.2	10.8	1694.8	61.9	3.7
30	Central Finance Co. Ltd.	1358.1	26.9	2.0	1255.2	59.9	4.8
31	Premier Finance Co. Ltd.	1005.8	52.9	5.3	971.3	312.0	32.1
32	Arun Finance & Saving Co. Ltd.	213.0	79.1	37.2	201.8	124.5	61.7
33	Multipurpose Finance Co. Ltd	101.7	14.2	14.0	105.0	15.4	14.6
34	Butwal Finance Co. Ltd.	1107.9	24.2	2.2	2372.0	370.2	15.6
35	Shrijana Finance Ltd.	191.1	2.7	1.4	512.7	0.5	0.1
36	Om Finance Ltd.	2521.1	6.2	0.2	40.7	0.0	0.0
38	World Merchant Banking & Finance Ltd.	826.1	134.5	16.3	704.8	456.5	64.8
39	Capital Merchant Banking & Finance Ltd.	2618.6	2529.2	96.6	2306.8	2295.7	99.5
40	Crystal Finance Ltd.	866.7	137.5	15.9	654.7	582.9	89.0
42	Guheshwori Merchant Banking & Finance Ltd.	671.3	31.2	4.6	824.9	11.8	1.4
43	Patan Finance Ltd.	328.1	47.1	14.4	189.4	73.1	38.6
44	Fewa Finance Ltd.	2149.7	13.8	0.6	2815.1	18.8	0.7
45	Everest Finance Co. Ltd.	312.8	5.5	1.8	472.1	4.6	1.0
46	Prudential Finance Company Ltd	904.9	230.7	25.5	920.9	251.3	27.3
47	ICFC Finance Ltd.	2615.1	165.5	6.3	3154.3	27.8	0.9
48	Sagarmatha Merchant Banking and Finance Co. L	1063.7	31.0	2.9	1251.3	47.8	3.8
49	Civil Merchant Bittiya sanstha Ltd.	438.3	7.4	1.7	542.6	33.1	6.1
51	Imperial Finance Ltd.	594.2	25.3	4.3	600.7	71.4	11.9
52	Kuber Merchant Bittiya sanstha Ltd.	895.9	209.8	23.4	682.9	566.2	82.9
53	Nepal Express Finance Ltd.	489.6	0.0	0.0	694.7	0.0	0.0
55	Seti Bittiya sanstha Ltd.	136.3	4.9	3.6	146.0	1.5	1.0
56	Hama Merchant & Finance Ltd.	382.4	129.0	33.7	320.7	83.7	26.1
57	Reliable Finance Ltd.	1473.4	36.6	2.5	1611.1	33.6	2.1
59	Namaste Bittiya Sanstha Limited.	74.4	0.7	1.0	99.9	0.9	0.9
60	Kaski Finance Limited	1117.8	5.4	0.5	1514.6	6.4	0.4
61	Zenith Finance Ltd.	714.6	4.0	0.6	760.0	16.0	2.1
62	Unique Financial Institution Ltd.	394.3	1.4	0.4	429.5	2.2	0.5
63	Manjushree Financial Institution Ltd.	710.0	5.8	0.8	954.0	2.8	0.3
64	Subhalaxmi Finance Ltd.	520.8	5.2	1.0	696.9	3.1	0.4
65	Jebil's Finance Ltd.	365.9	6.1	1.7	586.2	37.0	6.3
66	Reliance Finance Ltd.	653.9	10.5	1.6	888.0	18.0	2.0
67	Lotus Investment Finance Ltd.	282.0	5.9	2.1	337.0	7.8	2.3
69	Bhaktapur Finance Ltd.	146.8	0.1	0.0	248.7	3.8	1.5
	Total	56636.0	6839.9	12.1	62650.1	10512.2	16.8

Data not available

Table No.20
Statement of Assets & Liabilities of Funds of MFDB & RDB
(AGGREGATE)

(Rs. In Million)

Liabilities		Mid July								
		2005	2006	2007	2008	2009	2010	2011	2012 ⁽²³⁾	2013 ⁽³¹⁾
1	CAPITAL FUND	739.8	830.4	1118.5	1257.9	1939.8	2174.7	2408.8	2816.6	3801.3
	a. Paid-up Capital	548.2	570.9	775.7	943.1	1098.9	1272.7	1546.3	1717.2	2234.0
	b. Statutory Reserves	103.2	127.5	62.6	87.0	148.2	162.9	0.0	288.3	383.5
	c. Retained Earning	0.0	41.3	51.2	5.8	85.9	125.2	1.9	107.6	208.2
	d. Others Reserves	88.4	90.7	229.0	222.0	606.9	613.8	220.0	703.6	975.6
2	BORROWINGS	3402.4	5324.9	6944.2	8400.6	8972.9	10753.8	13037.6	16586.4	20216.3
	a. NRB	10.3	37.7	146.2	93.9	164.0	210.4	200.9	198.4	210.3
	b. Others	1726.6	5324.9	6944.2	8400.6	8972.9	10753.8	13037.6	16388.0	20006.0
3	DEPOSITS	748.8	932.5	1103.1	1540.0	2000.6	2574.3	3537.4	5235.2	7221.6
4	Other Liabilities	1318.5	696.0	1016.7	1161.6	2135.5	1415.5	1818.6	2502.9	3009.7
	1. Loan Loss Provision	0.0	114.4	245.8	272.4	362.4	388.8	436.3	505.5	694.0
	2. Interest Suspense a/c	0.0	31.0	63.7	112.8	159.5	275.4	354.0	410.0	446.9
	3. Others	1318.5	628.6	707.2	776.4	1693.4	751.3	1028.4	1587.5	1868.8
5	Reconciliation A/c	0.0	215.9	25.6	121.3	117.0	1726.4	223.2	2236.6	688.6
6	Profit & Loss A/c	90.5	119.7	73.3	101.3	193.1	277.4	470.7	629.8	837.9
TOTAL LIABILITIES		6300.1	8197.4	10281.4	12582.7	15438.8	18922.2	21496.4	30007.5	35775.3
Assets									0.0	
1	LIQUID FUNDS	653.9	1321.8	1772.8	1163.1	2855.1	2172.7	3272.2	5843.5	6322.8
	a. Cash Balance	0.0	19.7	22.3	37.4	50.7	24.9	31.8	44.2	42.8
	b. Bank Balance	639.9	1092.8	1646.8	991.6	2539.1	1691.9	2632.4	3253.9	3561.6
	C. Money at Call	0.0	209.3	103.7	134.1	265.2	456.0	608.1	2545.4	2718.5
2	INVESTMENT IN SECURITIES	162.5	270.0	57.0	96.2	66.2	111.2	164.7	128.7	116.2
3	SHARE & OTHER INVESTMENT	1353.6	1402.6	1940.4	3407.8	2002.0	2424.6	1560.5	2040.6	2963.6
4	LOANS & ADVANCES	3537.6	4303.0	5780.6	7078.2	8222.8	11117.0	14649.9	17738.3	23401.7
	Institutional	0.0	0.0	0.0	0.0	1757.2	0.0	14649.9	6194.1	6740.3
	Individual	3537.6	4303.0	5780.6	7078.2	6465.5	11117.0	0.0	11544.2	16661.4
8	FIXED ASSETS	0.0	78.1	101.0	117.7	183.0	225.5	259.3	340.2	444.6
9	OTHER ASSETS	389.1	392.1	363.7	460.5	1723.4	907.8	1253.2	1594.9	1685.8
10	Expenses not Written off	0.0	0.4	1.0	6.2	5.7	1.5	1.1	0.7	9.8
11	Non Banking Assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
12	Reconciliation Account	0.0	208.4	15.5	96.3	101.2	1712.1	253.0	2234.8	699.6
13	Profit & Loss A/c	203.5	221.0	249.4	156.7	279.4	249.7	82.5	85.8	131.2
TOTAL ASSETS		6300.1	8197.4	10281.4	12582.7	15438.8	18922.2	21496.4	30007.5	35775.4

Table No.21
Statement of Assets Liabilities of fund of MFDB RDB
Mid -July, 2013

Rs. In Million

Liabilities		PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN	RMDC	DIPROSC	CHHIMEK	SWABA LAMBAN	SANA KISAN	NERUDE	Naya Nepal	Summit	Sworojgar	First
1	CAPITAL FUND	41.9	-156.3	140.0	41.6	108.5	300.6	1165.4	172.1	261.9	288.6	653.9	90.8	15.0	28.5	16.6	105.9
	a. Paid-up Capital	60.0	58.5	100.0	73.6	100.0	200.0	364.0	106.1	157.6	131.4	143.0	64.4	14.0	25.0	15.7	100.0
	b. Statutory Reserve	5.3	1.4	16.6	6.3	6.4	42.1	102.4	33.9	54.9	62.0	27.5	16.9	1.0	1.6	0.3	4.3
	c. Retained Earning	-31.0	-216.1	13.3	-46.4	0.0	18.4	307.9	25.9	47.0	2.0	78.8	2.5	0.0	1.8	0.6	1.5
	d. Others Reserve fund	7.6	0.0	10.1	8.1	2.1	40.1	391.1	6.2	2.4	93.3	404.6	7.0	0.0	0.1	0.0	0.0
2	BORROWINGS	698.5	166.2	1067.1	601.1	546.6	2692.9	3032.5	1381.8	1636.2	1595.0	3789.3	727.8	116.3	145.3	162.0	1077.4
	a. NRB	48.0	16.4	1.0	4.4	37.2	2.1	0.0	9.7	11.1	0.0	9.3	0.0	0.0	0.0	0.0	0.0
	B. Others	650.5	149.8	1066.1	596.6	509.4	2690.8	3032.5	1372.1	1625.1	1595.0	3780.0	727.8	116.3	145.3	162.0	1077.4
3	DEPOSITS	87.2	57.5	338.4	266.4	277.3	1318.2	0.0	430.5	2418.2	1192.1	0.0	389.1	30.8	87.8	66.9	0.0
4	OTHER LIABILITIES	253.4	293.8	231.2	114.2	240.7	383.0	247.7	102.7	162.9	340.7	427.6	100.2	8.4	19.6	21.8	24.8
	1. Loan Loss Provision	41.6	55.2	72.5	45.5	102.0	67.2	93.3	21.2	33.5	51.3	60.2	16.5	5.5	1.1	4.7	7.7
	2. Interest Suspense a/c	154.2	118.0	0.0	32.2	48.8	47.0	0.0	19.4	0.0	16.0	1.6	4.5	0.0	0.0	0.4	0.0
	3. Others	57.6	120.6	158.7	36.6	89.9	268.7	154.4	62.1	129.3	273.4	365.8	79.2	2.9	18.5	16.7	17.1
5	RECONCILIATION A/C	0.2	53.9	0.0	0.8	-6.2	0.0	0.0	0.0	0.0	0.0	0.5	462.4	0.0	144.4	0.0	0.0
6	PROFIT & LOSS A/C	24.2	0.0	61.1	8.9	19.6	89.0	149.1	97.4	107.9	66.4	89.0	72.4	1.5	8.3	3.5	17.2
	TOTAL LIABILITIES	1105.4	415.1	1837.8	1033.0	1186.5	4783.7	4594.6	2184.4	4587.1	3482.9	4960.3	1842.7	172.1	434.0	270.8	1225.2
Assets																	
1	LIQUID FUNDS	155.1	7.4	466.2	186.6	137.9	633.0	238.9	527.5	1050.7	353.4	1123.1	322.0	80.8	54.7	69.9	372.0
	a. Cash Balance	8.8	2.1	6.6	6.3	2.1	3.5	0.0	0.7	0.7	3.2	0.9	1.0	0.1	2.1	0.0	0.0
	b. Bank Balance	146.3	5.3	459.6	73.9	125.9	61.3	238.9	105.0	1050.0	29.0	205.2	321.1	1.5	1.4	32.6	372.0
	c. Money at Call	0.0	0.0	0.0	106.4	10.0	568.2	0.0	421.9	0.0	321.3	917.1	0.0	79.2	51.2	37.2	0.0
2	INVESTMENT IN SECURITIES EXCEPT SHARES	0.0	0.0	0.0	0.0	0.0	38.7	0.0	0.0	75.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3	SHARES & OTHER INVESTMENT	0.8	0.8	89.7	1.2	116.0	138.4	1910.4	40.0	6.2	335.4	140.0	74.5	14.0	0.0	0.0	50.5
4	LOANS & ADVANCES	686.3	128.5	1088.1	707.0	778.2	3638.0	2332.4	1482.8	3218.9	2554.1	3632.7	940.9	73.6	228.4	194.6	766.2
	Institutional	0.0	0.0	0.0	0.0	0.0	0.0	2332.4	0.0	0.0	0.0	3632.7	0.0	0.0	0.0	0.0	766.2
	Individual	686.3	128.5	1088.1	707.0	778.2	3638.0	0.0	1482.8	3218.9	2554.1	0.0	940.9	73.6	228.4	194.6	0.0
5	FIXED ASSETS	13.8	1.9	9.0	13.4	18.3	143.9	2.0	13.7	113.1	23.2	19.0	8.2	1.7	2.4	2.3	7.2
6	OTHER ASSETS	220.0	191.0	184.5	124.8	74.7	191.7	110.9	120.5	122.6	209.5	43.7	34.7	2.0	3.9	4.0	29.2
7	EXPENSES NOT WRITTEN OFF	7.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.0	0.0
8	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	0.0	0.0	0.0	0.0
9	RECONCILIATION A/C	0.0	52.1	0.4	0.0	0.0	0.0	0.0	0.0	0.0	7.3	0.0	462.4	0.0	144.4	0.0	0.0
10	PROFIT & LOSS A/C	22.2	33.4	0.0	0.0	61.2	0.0	0.0	0.0	0.0	0.0	1.8	0.0	0.0	0.0	0.0	0.0
	TOTAL ASSETS	1105.4	415.1	1837.8	1033.0	1186.5	4783.7	4594.6	2184.4	4587.1	3482.9	4960.3	1842.7	172.1	434.0	270.8	1225.2

Table No.21
Statement of Assets Liabilities of fund of MFDB RDB
Mid -July, 2013

Rs. In Million

Liabilities		Nagbeli	Kalika	Mirmire	Jana utthan	Mithila	Womi	Laxmi	ILFCO	Mahila	Vijay	Kisan	Clean Village	FORWARD	Reliable	Mahuli
1	CAPITAL FUND	11.3	30.9	12.0	10.4	19.1	9.9	70.5	60.9	79.5	98.0	12.0	13.9	70.0	14.0	14.0
	a. Paid-up Capital	10.0	30.0	14.0	11.0	16.5	10.2	70.0	60.0	77.0	98.0	12.0	14.0	70.0	14.0	14.0
	b. Statutory Reserve	0.4	0.3	0.0	-0.6	0.5	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	c. Retained Earning	0.9	0.6	-2.0	0.0	1.8	-0.3	0.4	0.9	0.0	0.0	0.0	-0.1	0.0	0.0	0.0
	d. Others Reserve fund	0.0	0.0	0.0	0.0	0.4	0.0	0.0	0.0	2.5	0.0	0.0	0.0	0.0	0.0	0.0
2	BORROWINGS	90.8	78.3	42.9	6.2	29.7	13.4	77.5	32.5	0.0	0.0	28.0	25.0	238.6	110.0	7.4
	a. NRB	0.0	0.0	0.0	0.0	29.7	13.4	0.0	0.0	0.0	0.0	28.0	0.0	0.0	0.0	0.0
	B. Others	90.8	78.3	42.9	6.2	0.0	0.0	77.5	32.5	0.0	0.0	0.0	25.0	238.6	110.0	7.4
3	DEPOSITS	22.9	29.4	4.5	6.1	7.6	2.8	14.9	5.9	0.4	0.3	3.0	0.6	142.6	0.5	19.4
4	OTHER LIABILITIES	4.2	6.2	5.7	0.9	3.8	0.6	2.7	2.5	1.6	0.8	0.4	0.8	4.2	0.7	2.0
	1. Loan Loss Provision	2.2	1.2	2.3	0.4	2.4	0.1	0.8	0.4	0.1	0.2	0.3	0.1	3.6	0.1	0.5
	2. Interest Suspense a/c	0.0	0.0	2.1	0.0	1.0	0.1	0.8	0.4	0.1	0.2	0.0	0.1	0.0	0.1	0.0
	3. Others	2.0	4.9	1.3	0.5	0.4	0.4	1.1	1.7	1.4	0.5	0.0	0.7	0.6	0.4	1.5
5	RECONCILIATION A/C	0.0	0.0	25.9	0.0	0.0	0.0	0.0	0.0	0.0	0.6	0.0	6.2	0.0	0.0	0.0
6	PROFIT & LOSS A/C	5.4	4.7	0.0	0.2	10.3	0.0	0.0	0.0	0.0	1.1	0.0	0.0	0.4	0.0	0.3
	TOTAL LIABILITIES	134.6	149.4	90.9	23.8	70.4	26.7	165.5	101.8	81.5	100.8	43.5	46.5	455.9	125.2	43.0
Assets																
1	LIQUID FUNDS	16.5	27.5	6.2	3.6	16.7	7.5	28.0	53.3	65.6	75.1	6.9	28.0	85.4	107.7	15.4
	a. Cash Balance	1.3	0.6	0.2	0.0	0.0	0.0	0.0	0.0	0.1	0.0	2.2	0.0	0.1	0.0	0.0
	b. Bank Balance	15.2	26.9	6.1	3.6	16.7	7.5	1.0	50.2	0.0	75.1	4.7	0.2	2.6	107.7	15.4
	c. Money at Call	0.0	0.0	0.0	0.0	0.0	0.0	27.0	3.1	65.5	0.0	0.0	27.7	82.7	0.0	0.0
2	INVESTMENT IN SECURITIES EXCEPT SHARES	0.0	0.0	0.0	0.0	0.0	2.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3	SHARES & OTHER INVESTMENT	0.0	0.0	5.0	0.1	0.0	0.0	40.0	0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4	LOANS & ADVANCES	114.1	119.8	43.8	19.3	43.6	15.0	79.9	42.3	9.0	18.3	33.0	6.7	364.6	14.6	27.0
	Institutional	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.0	0.0	0.0	0.0	0.0	0.0	0.0
	Individual	114.1	119.8	43.8	19.3	43.6	15.0	79.9	42.3	0.0	18.3	33.0	6.7	364.6	14.6	27.0
5	FIXED ASSETS	1.9	2.1	5.4	0.7	0.8	0.9	14.8	5.3	5.1	5.0	1.1	4.2	2.2	1.6	0.1
6	OTHER ASSETS	2.0	0.1	2.9	0.1	2.2	0.4	2.8	0.5	1.1	1.0	0.6	0.3	3.4	0.5	0.3
7	EXPENSES NOT WRITTEN OFF	0.0	0.0	0.4	0.0	0.0	0.1	0.0	0.0	0.0	0.9	0.4	0.0	0.2	0.3	0.2
8	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	0.0	0.0	0.0
9	RECONCILIATION A/C	0.0	0.0	26.2	0.0	0.0	0.0	0.0	0.0	0.0	0.6	0.0	6.2	0.0	0.1	0.0
10	PROFIT & LOSS A/C	0.0	0.0	1.0	0.0	7.0	0.9	0.0	0.0	0.6	0.0	1.4	1.1	0.0	0.5	0.0
	TOTAL ASSETS	134.6	149.4	90.9	23.8	70.4	26.7	165.5	101.8	81.5	100.8	43.5	46.5	455.9	125.2	43.0

Table No. 22
List of Merged and Merging BFIs
 Mid-July 2013

S.N	Merged and Merging BFIs		Name of BFI (after merger)	Date of operation (after merger)
1	Vibor Bikash Bank Ltd. (B class)	Bhajuratna Finance and Savings Company Ltd. (C class)	Vibor Bikash Bank Ltd. (B class, National Level)	9/2/2012
2	Butwal Finance Ltd. (C class)	Alpic Everest Finance Ltd. (C class) and CMB Finance Ltd. (C class)	Synergy Finance Ltd. (C class, National level)	12/6/2012
3	Shine Development Bank Ltd. (B class)	Resunga Bikash Bank Ltd. (B class)	Shine Resunga Development Bank Ltd. (B class, 10 District Level)	3/17/2012
4	Prudential Finance Coy. Ltd. (C class)	Gorkha Finance Ltd. (C class)	Prudential Finance Comapany Ltd. (C class, National Level)	3/18/2013
5	Nepal Industrial and Commercial Bank Ltd. (A Class)	Bank of Asia Ltd. (A Class)	NIC Asia Bank Ltd. (A Class)	6/30/2013
6	Diyalo Bikash Bank Ltd. (B class)	Professional Bikash Bank Ltd. (B class)	Professional Diyalo Bikash Bank Ltd. (B class, 10 District Level)	6/30/2013
7	Araniko Development Bank Ltd. (B class)	Surya Development Bank Ltd. (B class)	Araniko Development Bank Ltd. (B class, 10 District Level)	7/14/2013
8	Global IME Bank Ltd. (A Class)	Social Development Bank Ltd. and Gulmi Bikash Bank Ltd. (B class) and (B class)	Global IME Bank Ltd. (A Class)	7/14/2013
9	Prabhu Finance Co. Ltd. (C class)	Sambridhi Bikash Bank Ltd. and Baibhav Finance Ltd. (B class) and (C class)	Prabhu Bikash Bank Ltd. (B class, National Level)	7/14/2013
10	Royal Merchant Banking and Finance Ltd. (C class)	Rara Bikash Bank Ltd. (B class) and Api Finance Ltd. (B class) and (C class)	Apex Development Bank Ltd. (B class, National Level)	7/15/2013
11	Manakamana Development Bank Ltd. (B class)	Yeti Finance Ltd. (C class), Valley Finance Ltd. (C Class)	Yeti Development Bank Ltd. (B class, National Level)	7/15/2013

Annex-I
List of Class A Licensed Financial Institutions (Commercial Banks)
 Mid - July, 2013

	Names	Operation Date (A.D.)	Head Office	Telephone No.	Fax no.
1	Nepal Bank Ltd.	1937/11/15	Dharmapath, Kathmandu	4247999	4222383/4220414
2	Rastriya Banijya Bank Ltd.	1966/01/23	Singhdarbarplaza, Kathmandu	4246022/4252595	4252931
3	Nabil Bank Ltd.	1984/07/12	Kantipath, Kathmandu	4429546	4429548
4	Nepal Investment Bank Ltd.	1986/03/09	Durbar Marg, Kathmandu	4228229/4225257	4228927/4226349
5	Standard Chartered Bank Nepal Ltd..	1987/02/28	Naya Baneshwar, Kathmandu	4781469/4782333	4780762/4780314
6	Himalayan Bank Ltd.	1993/01/18	Thamel, Kathmandu	4227749	4222800
7	Nepal SBI Bank Ltd.	1993/07/07	Hattisar, Kathmandu	4435516	4435612
8	Nepal Bangladesh Bank Ltd.	1994/06/06	Naya Baneshwar, Kathmandu	4783975/76	4784326
9	Everest Bank Ltd.	1994/10/18	Lazimpat, Kathmandu	4443377	4443160
10	Bank of Kathmandu Ltd.	1995/03/12	Kamaladi, Kathmandu	4414541	4418990/4428986
11	Nepal Credit and Commerce Bank Ltd.	1996/10/14	Siddharthanagar, Rupandehi	071-521921/4246991	071-521953/4244610
12	NIC Asia Bank Ltd.* ¹	1998/07/21	Biratnagar, Morang	021-521921/5111177	021-522784/5111180
13	Lumbini Bank Ltd.	1998/07/17	Narayangadh, Chitawan	056524150/4243165	056-524250/4227590
14	Machhapuchhre Bank Ltd.	2000/10/03	Prithvichowk, Pokhara	061-530900/4443681	061-530500/4418537
15	Kumari Bank Ltd.	2001/04/03	Durbarmarg, Kathmandu	4232112	4231960
16	Laxmi Bank Ltd.	2002/04/03	Adarshanagar, Birgunj	011-663425-26/4444684-85	011-663427/4444640
17	Siddhartha Bank Ltd.	2002/12/24	Hattisar, Kathmandu	4442919/920	4442921
18	Agriculture Development Bank Ltd.	1968/01/21	Ramshahapath, Kathmandu	4252358	4262718
19	Global Bank Ltd.* ²	2007/01/02	Birgunj, Parsa	4231198	4231057
20	Citizens Bank International Ltd.	2007/04/20	Kamaladi, Kathmandu	4262699/ 4221799	4265030
21	Prime Commercial Bank Ltd.	2007/09/24	New Road, Kathmandu	4233388	4233390
22	Sunrise Bank Ltd.	2007/10/12	Gairidhara Crossing, Kathmandu	4420612/ 4425089	4422475
23	Grand Bank Nepal Ltd.	2008/05/25	Kamaladi, Kathmandu	4231120/4221420	4231469
24	NMB Bank Ltd.	2008/06/02	Babarmahal, Kathmandu	4246160	4246156
25	Kist Bank Ltd.	2009/05/07	Anam Nagar, Kathmandu	4232500	4229588
26	Janata Bank Nepal Ltd.	2010/04/05	Naya Baneshwar, Kathmandu	4786100	4786300
27	Mega Bank Nepal Ltd.	2010/07/23	Kantipath, Kathmandu	4257711	4266599
28	Commerz & Trust Bank Nepal Ltd.	2010/09/20	Kamaladi, Kathmandu	4446150	4444770
29	Civil Bank Ltd.	2010/11/26	Kamaladi, Kathmandu	4255551	4255500
30	Century Commercial Bank Ltd.	2011/03/10	Putalisadak, Kathmandu	4445062	4441422
31	Sanima Bank Ltd.	2012/02/15	Naxal, Kathmandu	4428979	4428969

*1 Existing Bank of Asia Nepal Ltd. is merged with Nepal Industrial & Commercial Bank Ltd.

*2 Existing Gulmi Bikas Bank Ltd. and Social Development Bank Ltd. are merged with Global IME Bank Ltd.

Annex-II
List of Class B Licensed Financial Institutions (Development Banks)
Mid - July, 2013

S.No.	Names	Operation Date (A.D.)	Head Office	Working Area
1	NIDC Development Bank Ltd.	1959/06/15	Durbar Marg, Kathmandu	National Level
2	Malika Bikash Bank Ltd.	1999/11/11	Dhangadhi, Kailali	4-10 District (Achham, Doti, Dadeldhura, Kanchanpur, Kailali, Bardiya, Banke, Dang, Kapilbastu, Rupandehi)
3	Siddhartha Development Bank Ltd.	2000/06/26	Tinkune, Kathmandu	National Level
4	Yeti Development Bank Ltd.* ¹	2001/06/19	Durbar Marg, Kathmandu	National Level
5	Narayani Development Bank Ltd.	2001/10/17	Ratna Nagar, Chitawan	1-3 District (Nawalparasi, Chitwan, Makawanpur)
6	United Bikash Bank Ltd.	2001/05/06	Jeetpur, Bara	1-3 District (Bara, Rautahat, Sarlahi)
7	Pashimanchal Development Bank Ltd.	2003/04/03	Mitrapark, Rupandehi	4-10 District (Rupandehi, Nawalparasi, Palpa, Kapilbastu, Dang, Banke, Syanja, Kaski, Chitwan)
8	Sahayogi Bikas Bank Ltd.	2003/10/23	Janakpurdham, Dhanusha	1-3 District (Dhanusa, Mahottari, Sindhuli)
9	Axis Development Bank Ltd.	2004/01/15	Hattisar, Kathmandu	National Level
10	Karnali Bikash Bank Ltd.	2004/02/18	Nepalgunj, Banke	1-3 District (Banke, Bardiya, Dang)
11	Triveni Bikas Bank Ltd.	2004/08/13	Narayangadh, Chitawan	4-10 District (Chitwan, Nawalparasi, Rupandehi, Palpa, Araghakhachi, Gulmi, Syanja, Kaski, Tanahu, Lamjung)
12	Bhrikuti Bikas Bank Ltd.	2004/09/03	Butwal, Rupandehi	4-10 District (Rupandehi, Nawalparasi, Kapilbastu, Chitwan, Syanja, Palpa, Argakachi, Gulmi, Dang, Rolpa)
13	Suprim Development Bank Ltd.	2004/09/05	Tinkune, Kathmandu	National Level
14	Shubhechcha Bikas Bank Ltd.	2004/09/26	Narayangadh, Chitawan	1-3 District (Makawanpur, Chitwan, Nawalparasi)
15	Bageshowri Development Bank Ltd.	2004/10/29	Nepalgunj, Banke	1-3 District (Banke, Surkhet, Dang)
16	Gaurishankar Development Bank Ltd.	2004/12/02	Kawasoti, Nawalparasi	1-3 District (Nawalparasi, Chitwan, Dhading)
17	Gorkha Development Bank (Nepal) Ltd.	2004/12/05	Putalisadak, Kathmandu	National Level
18	Gandaki Development Bank Ltd.	2005/01/25	Pokhara, Kaski	4-10 District (Chitwan, Syanja, Kaski, Lamjung, Parbat, Tanahu, Gorkha, Rupandehi, Nawalparasi, Baglung)
19	Infrastructure Development Bank Ltd.	2005/05/09	Ghantaghar, Kathmandu	National Level
20	Business Universal Development Bank Ltd.	2005/05/10	Anamnagar, Kathmandu	National Level
21	Biratlaxmi Bikas Bank Ltd.	2005/05/11	Biratnagar, Morang	1-3 District (Morang, Sunsari, Jhapa)
22	Excel Development Bank Ltd.	2005/07/21	Birtamod, Jhapa	1-3 District (Ilam, Jhapa, Morang)
23	Western Development Bank Ltd.	2005/09/15	Ghorahi, Dang	1-3 District (Dang, Banke, Kapilbastu)
24	H & B Development Bank Ltd.	2005/11/07	Kamaladi, Kathmandu	National Level
25	Arniko Development Bank Ltd.* ²	2006/07/06	Dhulikhel, Kavre	4-10 District (Kavrepalanchowk, Sindhuli, Dhanusa, Dolkha, Mahottari, Udaypur, Sunsari, Mahottari, Udaypur, Sunsari, Morang, Makwanpur, Parsa)
26	NDEP Development Bank Ltd.	2006/07/17	Laldurbarmarga, Kathmandu	National Level
27	Clean Energy Development Bank Ltd.	2006/09/07	Sitapaila, Kathmandu	National Level
28	Miteri Development Bank Ltd.	2006/10/13	Dharan, Sunsari	1-3 District (Jhapa, Morang, Sunsari)
29	Tinau Bikas Bank Ltd.	2006/11/01	Butwal, Rupandehi	1-3 District (Rupandehi, Nawalparasi, Chitwan)
30	Rising Development Bank Ltd.	2006/12/18	Gaidakot, Nawalparasi	1-3 District (Rupandehi, Nawalparasi, Chitwan)
31	Muktinath Bikas Bank Ltd.	2007/01/03	Pokhara, Kaski	4-10 District (Syanja, Kaski, Tanahu, Baglung, Parbat, Palpa, Gulmi, Rupandehi, Nawalparasi, Chitwan)
32	Sewa Bikas Bank Ltd.	2007/02/25	Butwal, Rupandehi	1-3 District (Rupandehi, Nawalparasi, Kapilbastu)
33	Kankai Bikas Bank Ltd.	2007/05/03	Damak, Jhapa	1-3 District (Jhapa, Ilam, Morang)
34	Public Development Bank Ltd.	2007/06/07	Birjunj, Parsa	4-10 District (Parsa, Siraha, Saptari, Dhanusa, Mahottari, Morang, Sunsari, Sarlahi, Kavre, Makawanpur)
35	Ace Development Bank Ltd.	2007/08/15	Narayanchaur, Kathmandu	National Level
36	Mahakali Bikas Bank Ltd.	2007/08/18	Mahendranagar, Kanchanpur	1 District (Kanchanpur)
37	Sangrila Development Bank Ltd.	2007/08/26	Newroad Pokhara, Kaski	4-10 District (Kaski, Baglung, Tanahu, Nawalparasi, Rupandehi, Chitwan, Parsa, Makawanpur, Kavrepalanchowk, Sindhuli)
38	Bhargab Bikas Bank Ltd.	2007/08/30	Nepalgunj, Banke	1-3 District (Kavre, Dang, Bardiya)

Annex-II
List of Class B Licensed Financial Institutions (Development Banks)
Mid - July, 2013

S.No.	Names	Operation Date (A.D.)	Head Office	Working Area
39	Kamana Bikas Bank Ltd.	2007/10/29	Pokhara, Kaski	4-10 District (Kaski, Tanahu, Lamjung, Dhading, Nawalparasi, Rupandehi, Makawanpur, Parsa, Syanja, Chitwan)
40	Professional Diyalo Bikas Bank Ltd.* ³	2007/10/14	Banepa, Kavre	4-10 District (Kavrepalanchowk, Sindhupalchowk, Dolkha, Sinduli., Makwanpur, Nawalparasi, Chitwan, Rupandehi, Tanahu, Kaski)
41	Country Development Bank Ltd.	2007/10/04	Banepa, Kavre	4-10 District (Kavrepalanchowk, Sindhupalchowk, Sindhuli, Bara, Parsa, Makawanpur, Chitwan, Nawalparasi, Rupandehi, Kapilvastu)
42	Vibor Bikas Bank Ltd.	2007/10/04	Tripureshwor, Kathmadu	National Level
43	Alpine Development Bank Ltd.	2007/10/05	Hetauda, Makawanpur	1-3 District (Makawanpur, Chitwan, Kavrepalanchowk)
44	Nilgiri Bikas Bank Ltd.	2007/10/12	Beni, Myagdi	1 District (Myagdi)
45	Kasthamandap Development Bank Ltd.	2007/10/12	New Road, Kathmandu	National Level
46	Corporate Development Bank Ltd.	2007/11/07	Birgunj, Parsa	1-3 District (Parsa, Makawanpur, Kavrepalanchowk)
47	City Development Bank Ltd.	2007/10/19	Pokhara, Kaski	4-10 District (Kaski, Tanahu, Lamjung, Syanja, Myagdi, Parbat, Baglung, Manang, Gorkha, Chitwan)
48	Biswo Bikas Bank Ltd.	2007/12/20	Pokhara, Kaski	4-10 District (Parbat, Kaski, Syanja, Rupandehi, Nawalparasi, Tanahu, Chitwan, Makawanpur, Parsa, Bara)
49	Pathibhara Bikas Bank Ltd.	2007/11/21	Urlabari, Morang	1-3 District (Jhapa, Morang, Sunsari)
50	Garima Bikas Bank Ltd.	2007/11/04	Pokhara, Kaski	4-10 District (Kaski, Syanja, Palpa, Nawalparasi, Rupandehi, Gulmi, Parbat, Baglung, Kapilvastu, Dang)
51	Kabeli Bikas Bank Ltd.	2007/12/16	Hulaktole, Dhankuta	1 District (Dhankuta)
52	Purnima Bikas Bank Ltd.	2008/05/20	Siddharthanagar, Rupandehi	1-3 District (Rupandehi, Nawalparasi, Chitwan)
53	Jyoti Bikas Bank Ltd.	2008/07/24	Kamalpokhari, Kathmandu	National Level
54	Shine Resunga Development Bank Ltd.	2009/02/22	Tamghas, Gulmi	4-10 District (Rupandehi, Nawalparasi, Argakhachi, Gulmi, Palpa, Dang, Pyuthan, Kapilvastu, Baglung, Chitwan)
55	Bagmati Development Bank Ltd.	2009/03/23	Hariwon, Sarlahi	1 District (Sarlahi)
56	Hamro Bikas Bank Ltd.	2009/04/19	Battar, Nuwakot	1 District (Nuwakot)
57	Kakre Bihar Bikas Bank Ltd.	2009/05/15	Birendranagar, Surkhet	1 District (Surkhet)
58	Pacific Development Bank Ltd.	2009/07/26	Beshishahar, Lamjung	1 District (Lamjung)
59	Civic Development Bank Ltd.	2009/08/13	Dhadingbesi, Dhading	1 District (Dhading)
60	International Development Bank Ltd.	2009/09/04	Teku, Kathmandu	National Level
61	Kanchan Development Bank Ltd.	2009/09/19	Mahendranagar, Kanchanpur	1-3 District (Kavre, Kanchanpur, Dadeldhura)
62	Bright Development Bank Ltd.	2009/10/08	Panauti, Kavre	1-3 District (Kavre, Makwanpur, Chitwan)
63	Matribhumi Bikas Bank Ltd.	2009/10/09	Sindhulimadi, Sindhuli	1 District (Sindhuli)
64	Innovative Development Bank Ltd.	2009/11/13	Siddharthanagar, Rupandehi	1-3 District (Rupandehi, Nawalparasi, Chitwan)
65	Jhimruk Bikas Bank Ltd.	2009/12/14	Bagdula, Pyuthan	1 District (Pyuthan)
66	Metro Development Bank Ltd.	2009/12/16	Pokhara, Kaski	1-3 District (Kaski, Myagdi, Lamjung)
67	Raptibheri Bikas Bank Ltd.	2010/01/15	Nepalgunj, Banke	1-3 District (Banke, Bardiya, Dang)
68	Gaumukhi Bikas Bank Ltd.	2010/01/25	Bijjuwar, Pyuthan	1 District (Pyuthan)
69	Nepal Consumer Development Bank Ltd	2010/02/05	Pokhara, Kaski	4-10 District (Kaski, Tanahu, Lamjung, Baglung, Gulmi, Palpa, Nawalparasi, Chitwan, Makawanpur, Kaverpalanchowk)
70	Khandbari Development Bank Ltd.	2010/03/05	Khandbari, Sankhuwasava	1 District (Sankhuwasava)
71	Tourism Development Bank Ltd.	2010/03/18	New Baneshwor, Kathmandu	National Level
72	Mission Development Bank Ltd.	2010/06/15	Butwal, Rupandehi	1-3 District (Rupandehi, Nawalparasi, Kapilvastu)
73	Mount Makalu Development Bank Ltd.	2010/07/21	Basantapur, Terathum	1 District (Terathum)
74	Sindhu Bikas Bank Ltd.	2010/09/09	Barhabise, Sindhupalchowk	1-3 District (Sindhupalchowk, Kavre, Dolkha)
75	Sahara Bikas Bank Ltd.	2010/10/27	Malangawa, Sarlahi	1 District (Sarlahi)

Annex-II
List of Class B Licensed Financial Institutions (Development Banks)
Mid - July, 2013

S.No.	Names	Operation Date (A.D.)	Head Office	Working Area
76	Nepal Community Development Bank Ltd.	2010/11/03	Butwal, Rupandehi	1-3 District (Rupandehi, Nawalparasi, Chitwan)
77	Cosmos Development Bank Ltd.	2010/11/17	Shaktichok, Gorkha	1 District (Gorkha)
78	Manasalu Bikash Bank Ltd.	2010/12/14	Buspark, Gorkha	1-3 District (Gorkha, Tanahu, Chitwan)
79	Ekata Bikash Bank Ltd.	2011/10/24	Rupandehi , Butwal	1-3 District (Rupandehi, Kapilvastu, Dang)
80	Kalinchowk Development Bank Ltd.	2011/11/21	Charikot, Dolkha	1-3 District (Dolkha, Ramechhap, Sindhuli)
81	Kailsh Bikash Bank Ltd.	2012/04/24	Putalisadak, Kathmandu	National Level
82	Salapa Bikash Bank Ltd.	2012/07/16	Diktel, Khotang	1 District (Khotang)
83	Saptakoshi Development Bank Ltd.	2012/10/02	Tankisunuwari, Morang	1-3 District (Morang, Ilam, Panchthar)
84	Sajha Bikash Bank Ltd.	2013/04/30	Dhangadi, Kailali	1-3 District (Kailali, Kanchanpur, Bardiya)
85	Prabhu Bikash Bank Ltd.* ⁴	2013/06/14	Lainchour, Kathmandu	National Level
86	Apex Development Bank Ltd.* ⁵	2013/06/15	Durbar Marg, Kathmandu	National Level

*1 Existing Yeti Finance Ltd. and Valley Finance Ltd. are merged with Manakamana Development Bank Ltd.

*2 Existing Surya Development Bank Ltd. is merged with Arniko Development Bank Ltd.

*3 Existing Diyalo Bikas Bank Ltd. is merged with Professional Bikas Bank Ltd.

*4 Existing Samabridhhi Development Bank Ltd. and Baibhab Finance Ltd. are merged with Prabhu Finance Co. Ltd. and upgraded.

*5 Existing Rara Bikas Bank Ltd. and Api Finance Ltd. are merged with Royal Merchant Banking & Finance Ltd. and upgraded.

List of Class C Licensed Financial Institutions (Finance Companies)

Mid - July, 2013

S.No.	Names	Operation Date (A.D.)	Head Office	Working Area
1	Nepal Aawas Finance Ltd.	1992/08/03	Bijulibazar, Kathmandu	National Level
2	Nepal Finance Ltd.	1993/01/06	Kamaladi, Kathmandu	National Level
3	NIDC Capital Markets Ltd.	1993/03/11	Kamalpokhari, Kathmandu	National Level
4	Narayani National Finance Ltd.	1993/05/07	Kalikasthan, Kathmandu	National Level
5	Nepal Share Markets and Finance Ltd.	1993/10/19	Ramshahapath, Kathmandu	National Level
6	Peoples Finance Ltd.	1994/04/15	Mahabauddha, Kathmandu	National Level
7	Kathmandu Finance Ltd.	1994/11/10	Dillibazar, Kathmandu	National Level
8	Himalaya Finance Ltd.	1994/11/11	Sundhara, Kathmandu	National Level
9	Union Finance Ltd.	1994/12/12	Kamaladi, Kathmandu	National Level
10	Paschimanchal Finance Co.Ltd.	1995/04/09	Butawal, Rupandehi	National Level
11	Nepal Housing & Merchant Finance Ltd.	1995/04/11	Dillibazar, Kathmandu	National Level
12	Samjhana Finance Co. Ltd.* ¹	1995/05/03	Banepa, Kavre	National Level
13	Goodwill Finance Ltd.	1995/05/15	Dillibazaar, Kathmandu	National Level
14	Siddhartha Finance Ltd.	1995/05/25	Siddharthanagar, Rupandehi	National Level
15	Shree Investment & Finance Co. Ltd.	1995/06/01	Dillibazar, Kathmandu	National Level
16	Lumbini Finance & Leasing Co. Ltd.	1995/06/26	Thamel, Kathmandu	National Level
17	International Leasing & Finance Co. Ltd.	1995/10/31	Naya Baneshwor, Kathmandu	National Level
18	Mahalaxmi Finance Ltd.	1995/12/01	Putalisadak, Kathmandu	National Level
19	Lalitpur Finance Co. Ltd.	1995/12/14	Lagankhel, Lalitpur	National Level
20	United Finance Co. Ltd.	1996/01/26	Durbarmarg, Kathmandu	National Level
21	General Finance Ltd.	1996/02/01	Chabahil, Kathmandu	National Level
22	Progressive Finance Co. Ltd.	1996/02/26	Newroad, Kathmandu	National Level
23	Nava Durga Finance Co.Ltd.	1997/02/09	Itachhe, Bhaktapur	National Level
24	Janaki Finance Co. Ltd.	1997/03/07	Janakpurdham, Dhanusha	1-3 District (Dhanusha, Mahottari, Siraha)
25	Pokhara Finance Ltd.	1997/03/16	Pokhara, Kaski	National Level
26	Central Finance Ltd.	1997/04/14	Kupondole, Lalitpur	National Level
27	Premier Finance Co. Ltd.	1997/06/08	Kumaripati, Lalitpur	National Level
28	Arun Finance Ltd.	1997/08/17	Dharan, Sunsari	National Level
29	Multipurpose Finance Co. Ltd	1998/04/15	Rajbiraj, Saptari	1 District (Saptari)
30	Synergy Finance Ltd.	1998/06/21	Butawal, Rupandehi	National Level
31	Shrijana Finance Ltd.	1999/12/14	Biratnagar, Morang	1-3 District (Morang, Sunsari, Saptari)
32	Om Finance Ltd.	2000/09/17	Pokhara, Kaski	National Level
33	World Merchant Banking & Finance Ltd.	2001/08/10	Hetauda, Makawanpur	National Level
34	Capital Merchant Banking & Finance Co. Ltd	2002/02/01	Battisputali, Kathmandu	National Level
35	Crystal Finance Ltd.	2002/03/13	Thapathali, Kathmandu	National Level
36	Guheshwori Merchant Banking & Finance Ltd	2002/06/13	Pulchowk, Lalitpur	National Level
37	Patan Finance Co. Ltd.	2002/06/23	Pulchowk, Lalitpur	National Level
38	Fewa Finance Ltd.	2003/04/30	Pokhara, Kaski	National Level
39	Everest Finance Ltd.	2003/07/02	Siddharthanagar, Rupandehi	1-3 District (Kapilvastu, Rupandehi, Nawalparasi)

List of Class C Licensed Financial Institutions (Finance Companies)

Mid - July, 2013

S.No.	Names	Operation Date (A.D.)	Head Office	Working Area
40	Prudential Finance Company Ltd.	2004/06/06	Nagpokhari, Kathmandu	National Level
41	ICFC Finance Ltd.	2004/07/15	Bhatbhateni, Kathmandu	National Level
42	Sagarmatha Merchant Banking and Finance I	2005/08/29	Maanvawan, Lalitpur	National Level
43	Civil Merchant Bittiya Sanstha Ltd.	2005/09/18	Kuleshwor, Kathmandu	National Level
44	Imperial Finance Ltd.	2006/03/08	Thapathali, Kathmandu	National Level
45	Kuber Merchant Finance Ltd.	2006/03/24	Kamalpokhari, Kathmandu	National Level
46	Nepal Express Finance Ltd.	2006/05/04	Sundhara, Kathmandu	National Level
47	Seti Finance Ltd.	2006/05/18	Tikapur, Kailali	1 District (Kailali)
48	Hama Merchant & Finance Ltd.	2006/06/16	Tripureshwor, Kathmandu	National Level
49	Reliable Finance Ltd.	2006/09/24	Sundhara, Kathmandu	National Level
50	Namaste Bitiya Sanstha Ltd..	2007/07/09	Ghorahi, Dang	1 District (Dang)
51	Kaski Finance Ltd.	2007/07/30	Pokhara, Kaski	National Level
52	Zenith Finance Ltd.	2007/10/08	Newroad, Kathmandu	National Level
53	Unique Financial Institution Ltd.	2007/10/12	Putalisadak, Kathmandu	National Level
54	Manjushree Financial Institution Ltd.	2007/10/17	Nayabaneshwor, Kathmandu	National Level
55	Subhalaxmi Finance Ltd.	2007/11/01	Naxal, Kathmandu	National Level
56	Jebil's Finance Ltd.	2009/10/28	Newroad, Kathmandu	National Level
57	Reliance Finance Ltd.	2009/12/03	Pradarsani Marg, Kathmandu	National Level
58	Lotus Investment Finance Ltd.	2010/04/15	Newroad, Kathmandu	National Level
59	Bhaktapur Finance Ltd.	2011/02/08	Chyamsing , Bhaktapur	National Level

*¹ In the process of liquidation.

Annex-IV
List of Class D Licensed MFDB & RDB
Mid - July, 2013

S.No.	Names	Operation Date (A.D.)	Head Office	Working Area
1	Purbanchal Grameen Bikas Bank Ltd.	1993/02/28	Biratnagar, Morang	15 Districts of Mechi, Koshi & Sagarmatha Zone
2	Sudur Pashimanchall Grameen Bikas Bank Ltd.	1993/02/28	Dhangadhi, Kailali	9 Districts of Seti & Mahakali Zone
3	Pashimanchall Grameen Bikas Bank Ltd.	1995/04/01	Butawal, Rupandehi	16 Districts of Gandaki, Lumbini & Dhaulagiri Zone
4	Madhya Pashimanchal Grameen Bikas Bank Ltd.	1995/04/01	Nepalgunj, Banke	15 Districts of Rapti, Bheri & Karnali Zone
5	Madhymanchall Grameen Bikas Bank Ltd.	1996/07/08	Janakpur, Dhanusha	25 Districts of Janakpur, Bagmati & Narayani Zone
6	Nirdhan Utthan Bank Ltd.	1999/04/13	Siddharthanagar, Rupandehi	National Level
7	Rural Microfinance Development Centre Ltd.	1996/12/06	Putalisadak, Kathmandu	National Level
8	Deprosc Microfinance Development Bank Ltd.	2001/07/03	Ratnanagar, Chitwan	Sarlahi, Rautat, Bara, Parsa, Makawanpur, Chitwan, Nawalparasi, Tanahu, Kaski, Lamjung, Gorkha, Dhading, Nuwakot, Kavre, Lalitpur, Sindhuli, Sindhupalchowk, Rupandehi, Syanja, Udayapur, Ramechhap, Dolkha, Rasuwa, Palpa, Argakhachi
9	Chhimek Microfinance Development Banks Ltd.	2001/12/10	Hetauda, Makawanpur	National Level
10	Shawalamban Laghu Bitta Bikas Banks Ltd.	2002/02/22	Janakpur, Dhanusha	National Level
11	Sana Kisan Bikas Bank Ltd.	2002/03/11	Subidhanagar, Kathmandu	National Level
12	Nerude Laghu Bitta Bikas Bank Ltd.	2007/06/15	Biratnagar, Morang	Jhapa, Morang, Sunsari, Saptari, Siraha, Dhanusa, Mahottari, Sarlahi, Rautahat, Bara, Udayapur, Ilam, Dhankuta, Terathum, Sindhuli
13	Naya Nepal Laghu Bitta Bikas Bank Ltd.	2009/03/20	Dhulikhel, Kavre	Kavre, Ramechhap, Sindhuli, Mahottari, Dhanusa, Siraha, Saptari, Sunsari, Morang, Jhapa
14	Summit Microfinance Development Bank Ltd	2009/05/20	Anarmani, Jhapa	Jhapa, Morang, Sunsari, Taplejung, Ilam, Panchthar, Udayapur, Saptari, Siraha, Dhankuta
15	Sworojagar Laghu Bitta Bikas Bank Ltd	2009/12/01	Banepa, Kavre	Kavre, Chitwan, Makawanpur
16	Frist Microfinance Development Bank Ltd	2009/12/28	Gyaneshwor, Kathmandu	National Level
17	Nagbeli Microfinance Development Bank Ltd	2010/02/04	Anarmani, Jhapa	Jhapa, Morang, Sunsari, Ilam
18	Kalika Microcredit Development Bank Ltd.	2010/07/21	Waling, Syangja	Syanja, Kaski, Parbat, Palpa, Nawalparasi
19	Mirmire Microfinance Development Bank Ltd.	2010/09/23	Banepa, Kavre	Rasuwa, Nuwakot, Dhading, Dolkha, Gulmi, Kavrepalanchowk, Makawanpur, Chitwan, Nawalparasi, Palpa
20	Janauthan Samudayik Microfinance Dev. Bank Ltd.	2010/11/09	Butwal, Rupandehi	Kailali, Kanchanpur, Banke, Bardiya, Dang, Kapilvastu, Rupandehi, Nawalparasi, Chitwan, Parsa
21	Mithila Laghu Bitta Bikas Bank Ltd.	2009/04/29	Dhalkebar, Dhanusha	Sindhuli, Mahottari, Dhanusi, Siraha, Sarlahi, Saptari, Rautahat, Udaypur, Bara, Ramechhap
22	Womi Microfinance Bittiya Sanstha Ltd.	2012/03/08	Khanikhola, Dhading	Dhading, Makawanpur, Chitwan, Nawalparasi, Tanahu, Lamjung, Kavrepalanchowk, Kaski, Syanja, Palpa
23	Laxmi Microfinance Bittiya Sanstha Ltd.	2012/06/04	Nayabaneswor, Kathmandu	National Level
24	ILFCO Microfinance Bittiya Sanstha Ltd.	2012/07/05	Chuchepati, Kathmandu	National Level
25	Mahila Sahayatra Microfinance Bittiya Sanstha Ltd.	2012/12/25	Chitlang, Makawanpur	National Level
26	Vijaya Laghubitta Bittiya Sanstha Ltd.	2013/03/28	Rajhar, Nawalparasi	National Level
27	Kisan Microfinance Bittiya Sanstha Ltd.	2013/01/16	Kamalbajar, Achham	Kailali, Achham, Bajura, Bajhang, Baitadi, Darchula, Kalikot, Humla, Mugu, Doti
28	Clean Village Microfinance Bittiya Sanstha Ltd.	2013/03/31	Hemja, Kaski	Mustang, Manang, Myagdi, Kaski, Lamjung, Gorkha, Rasuwa, Sindhupalchowk, Solukhumbu
29	FORWARD Community Microfinance Bittiya Sanstha Ltd.	2013/05/17	Duhabi, Sunsari	National Level
30	Reliable Microfinance Bittiya Sanstha Ltd.	2013/05/19	Besisahar, Lamjung	Lamjung, Manang, Mustang, Dolpa, Ramechhap, Sindhupalchowk, Dhading, Nuwakot, Rasuwa, Gorkha
31	Mahuli Samudayik Laghubitta Bittiya Sanstha Ltd.	2013/06/15	Bakdhuwa, Saptari	Saptari, Siraha, Udayapur, Khotang, Sunsari, Bhojpur, Okhaldhunga, Sindhuli, Dhankuta, Ramechhap

Annex-IV
Districtwise Branch Detail of Bank and Financial Insitutions
Mid-July 2013 (Asar 2070)

S.N o.	Zone	District	Class 'A'	Class 'B'	Class 'C'	Class 'D'	Total	populn.	Pop.Per Branch
1	Mechi	Jhapa	52	26	7	38	123	812650	6607
2		Ilam	11	2	0	11	24	290254	12094
3		Panchthar	6	1	1	6	14	191817	13701
4		Taplejung	5	1	0	3	9	127461	14162
Total			74	30	8	58	170	1422182	8366
5	Koshi	Sunsari	51	22	7	26	106	763487	7203
6		Morang	59	31	7	30	127	965370	7601
7		Dhankuta	8	5	0	5	18	163412	9078
8		Terhathum	5	2	1	3	11	101577	9234
9		Sankhuwasabhi	10	3	0	2	15	158742	10583
10		Bhojpur	4	1	0	0	5	182459	36492
Total			137	64	15	66	282	2335047	8280
11	Sagarmatha	Saptari	16	2	2	14	34	639284	18802
12		Udayapur	12	3	1	10	26	317532	12213
13		Siraha	20	4	0	14	38	637328	16772
14		Khotang	5	1	0	0	6	206312	34385
15		Okhaldhunga	2	1	0	2	5	147984	29597
16		Solukhumbu	6	2	1	0	9	105886	11765
Total			61	13	4	40	118	2054326	17410
17	Janakpur	Sarlahi	13	10	1	21	45	769729	17105
18		Dhanusha	26	6	1	19	52	754777	14515
19		Mahottari	10	3	1	15	29	627580	21641
20		Dolakha	11	8	0	4	23	186557	8111
21		Ramechhap	6	1	1	3	11	202646	18422
22		Sindhuli	5	7	0	7	19	296192	15589
Total			71	35	4	69	179	2837481	15852
23	Narayani	Bara	17	7	1	28	53	687708	12976
24		Rautahat	12	5	0	15	32	686722	21460
25		Parsa	40	15	2	19	76	601017	7908
26		Chitawan	49	68	14	26	157	579984	3694
27		Makawanpur	20	17	5	13	55	420477	7645
Total			138	112	22	101	373	2975908	7978
28	Bagmati	Kathmandu	347	82	84	10	523	1744240	3335
29		Bhaktapur	32	11	5	4	52	304651	5859
30		Lalitpur	78	12	14	8	112	468132	4180
31		Rasuwa	5	0	1	2	8	43300	5413
32		Dhading	16	11	0	14	41	336067	8197
33		Sindhupalchok	19	9	1	5	34	287798	8465
34		Kavre	21	27	6	15	69	381937	5535
35		Nuwakot	9	5	1	5	20	277471	13874
Total			527	157	112	63	859	3843596	4475
36	Gandaki	Lamjung	10	7	3	6	26	167724	6451
37		Tanahu	18	18	3	10	49	323288	6598
38		Gorkha	13	9	0	6	28	271061	9681
39		Manang	2	1	0	0	3	6538	2179
40		Syangja	11	12	2	13	38	289148	7609
41		Kaski	56	68	24	12	160	492098	3076
Total			110	115	32	47	304	1549857	5098

Annex-IV
Districtwise Branch Detail of Bank and Financial Insitutions
Mid-July 2013 (Asar 2070)

S.N o.	Zone	District	Class 'A'	Class 'B'	Class 'C'	Class 'D'	Total	populn.	Pop.Per Branch
42	Lumbini	Gulmi	8	9	1	3	21	280160	13341
43		Nawalparasi	17	27	7	25	76	643508	8467
44		Palpa	10	6	1	9	26	261180	10045
45		Arghakhanchi	9	4	0	6	19	197632	10402
46		Rupandehi	68	67	17	23	175	880196	5030
47		Kapilbastu	11	11	4	11	37	571936	15458
Total			123	124	30	77	354	2834612	8007
48	Dhawalagiri	Baglung	14	8	1	2	25	268613	10745
49		Parbat	5	8	1	4	18	146590	8144
50		Mustang	3	2	1	0	6	13452	2242
51		Myagdi	7	7	2	2	18	113641	6313
Total			29	25	5	8	67	542296	8094
52	Rapti	Rolpa	6	0	0	3	9	224506	24945
53		Dang	29	22	4	19	74	552583	7467
54		Rukum	3	1	0	3	7	208567	29795
55		Salyan	4	0	0	5	9	242444	26938
56		Pyuthan	4	9	0	4	17	228102	13418
Total			46	32	4	34	116	1456202	12553
57	Karnali	Jumla	4	0	0	2	6	108921	18154
58		Mugu	2	0	0	0	2	55286	27643
59		Humla	3	0	0	0	3	50858	16953
60		Kalikot	2	0	0	1	3	136948	45649
61		Dolpa	2	0	0	0	2	36700	18350
Total			13	0	0	3	16	388713	24295
62	Bheri	Dailekh	7	1	0	3	11	261770	23797
63		Surkhet	12	7	0	6	25	350804	14032
64		Jajarkot	2	0	0	1	3	171304	57101
65		Bardiya	10	6	0	13	29	426576	14710
66		Banke	39	19	4	16	78	491313	6299
Total			70	33	4	39	146	1701767	11656
67	Seti	Bajhang	2	0	0	1	3	195159	65053
68		Doti	6	1	0	3	10	211746	21175
69		Bajura	2	0	0	0	2	134912	67456
70		Kailali	39	10	2	17	68	775709	11407
71		Achham	4	2	0	3	9	257477	28609
Total			53	13	2	24	92	1575003	17120
72	Mahakali	Darchula	3	0	0	1	4	133274	33319
73		Baitadi	5	1	0	1	7	250898	35843
74		Dadeldhura	6	2	0	4	12	142094	11841
75		Kanchanpur	20	8	0	11	39	451248	11570
Total			34	11	0	17	62	977514	15766
Grand Total			1486	764	242	646	3138	26494504	8443

Annex-VI
Districtwise Bank Branches
2013 Mid-July

S.NO.	District	Om	WMerchant	CMerchant	Crystal	GMBFL	Patan	Fewa	Everest	Prudential	ICFC	Sagamatha	Civil	Imperial	Kuber	Express	Seti	Hana	Reliable	Namaste	Kaski	Zenith	Unique	Manju	Shubha	Jebis	Reliance	Lotus	BFL	Total of A	Total of B	Total of C	Grand Total
1	Jhapa			2				1				2			1														52	26	7	85	
2	Ilam																												11	2	0	13	
3	Panchthar							1																					6	1	1	8	
4	Taplejung																												5	1	0	6	
5	Sunsari			1								2																	51	22	7	80	
6	Morang											1							1										59	31	7	97	
7	Dhankuta																												8	5	0	13	
8	Terhathum																												5	2	1	8	
9	Sankhuwasabha																												10	3	0	13	
10	Bhojpur																												4	1	0	5	
11	Saptari																												16	2	2	20	
12	Udayapur														1														12	3	1	16	
13	Siraha																												20	4	0	24	
14	Khotang																												5	1	0	6	
15	Okhaldhunga			2																									2	1	0	3	
16	Solukhumbu											1																	6	2	1	9	
17	Sarlahi																												13	10	1	24	
18	Dhanusha																												26	6	1	33	
19	Mahottari																												10	3	1	14	
20	Dolakha																												11	8	0	19	
21	Ramechhap																			1									6	1	1	8	
22	Sindhuli																												5	7	0	12	
23	Bara																												17	7	1	25	
24	Rautahat																												12	5	0	17	
25	Parsa			1																									40	15	2	57	
26	Chitawan							1						1							1			1	1				49	68	14	131	
27	Makawanpur		1	1		1																							20	17	5	42	
28	Kathmandu	2	2	2	1	1		2		3	6		1	2	3	1			1	2			1	1	2	1	1	1	1	347	82	84	513
29	Bhaktapur	1																											1	32	11	5	48
30	Lalitpur	1				1	1	1				1			1														78	12	14	104	
31	Rasuwa										1																		5	0	1	6	
32	Dhading																												16	11	0	27	
33	Sindhupalchok																												19	9	1	29	
34	Kavre										1		1																21	27	6	54	
35	Nuwakot																			1									9	5	1	15	
36	Lamjung	1																		1									10	7	3	20	
37	Tanahu	1						1														1							18	18	3	39	
38	Gorkha																												13	9	0	22	
39	Manang																												2	1	0	3	
40	Syangja																1												11	12	2	25	
41	Kaski	3		1				4							1	1						4							56	68	24	148	
42	Gulmi							1																					8	9	1	18	
43	Nawalparasi								2												1				1				17	27	7	51	
44	Palpa																												10	6	1	17	
45	Arghakhanchi																												9	4	0	13	
46	Rupandehi	1	1					1	1		2						2												68	67	17	152	
47	Kapilbastu								1		1																		11	11	4	26	
48	Baglung																												14	8	1	23	
49	Parbat																												5	8	1	14	
50	Mustang							1																					3	2	1	6	
51	Myagdi																												7	7	2	16	
52	Rolpa																												6	0	0	6	
53	Dang																				1								29	22	4	55	
54	Rukum																												3	1	0	4	
55	Salyan																												4	0	0	4	
56	Pyuthan																												4	9	0	13	
57	Jumla																												4	0	0	4	
58	Mugu																												2	0	0	2	
59	Humla																												3	0	0	3	
60	Kalikot																												2	0	0	2	
61	Dolpa																												2	0	0	2	
62	Dailekh																												7	1	0	8	
63	Surkhet																												12	7	0	19	
64	Jajarkot																												2	0	0	2	
65	Bardiya																												10	6	0	16	
66	Banke			1																									39	19	4	62	
67	Bajhang																												2	0	0	2	
68	Doti																												6	1	0	7	
69	Bajura																												2	0	0	2	
70	Kailali																	1											39	10	2	51	
71	Achham																												4	2	0	6	
72	Darchula																												3	0	0	3	
73	Baitadi																												5	1	0	6	
74	Dadeldhura																												6	2	0	8	
75	Kanchanpur																												20	8	0	28	
	Total	9	4	10	1	3	1	14	4	3	11	7	2	3	7	5	1	1	7	1	7	2	1	3	3	1	1	1	1486	764	242	2492	