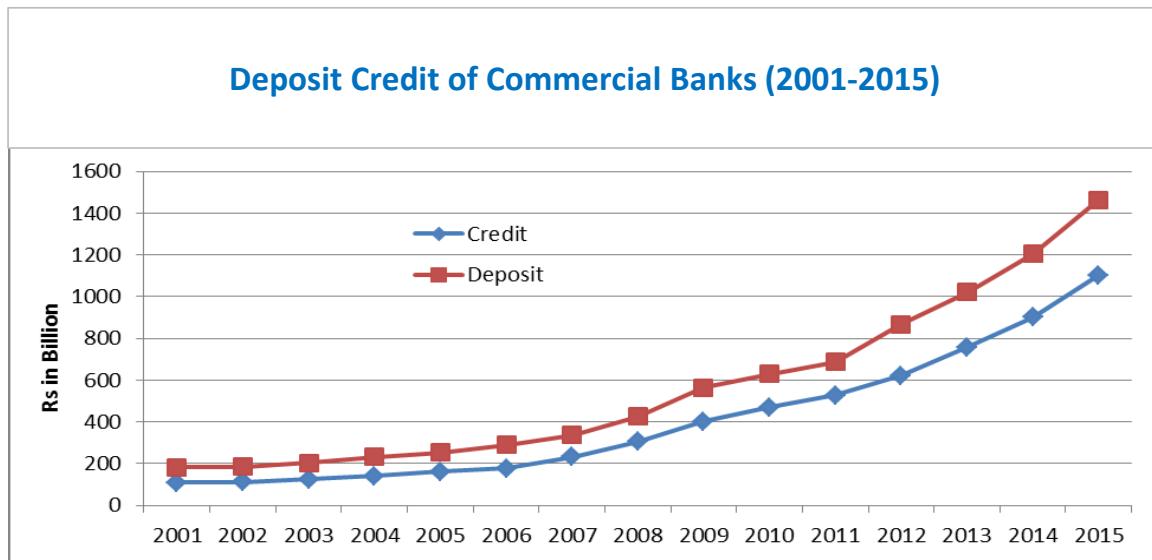


# BANKING AND FINANCIAL STATISTICS

MID - JULY, 2015

NO. 61



**NEPAL RASTRA BANK**  
**BANK AND FINANCIAL INSTITUTION REGULATION DEPARTMENT**  
**STATISTICS DIVISION**

# **BANKING AND FINANCIAL STATISTICS**

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## **Explanatory Notes**

1. This issue of "**Banking and Financial Statistics, Mid-July 2015, Issue No. 61**" contains statistical information of NRB licensed Banks and Non-bank Financial Institutions.
2. This bulletin consists of 22 tables, 30 sub-tables, 9 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 2015.
5. Blank space in the heading and sub heading indicates the unavailability 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:

<b><u>Gregorian Month</u></b>	<b><u>Nepalese Month</u></b>
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**

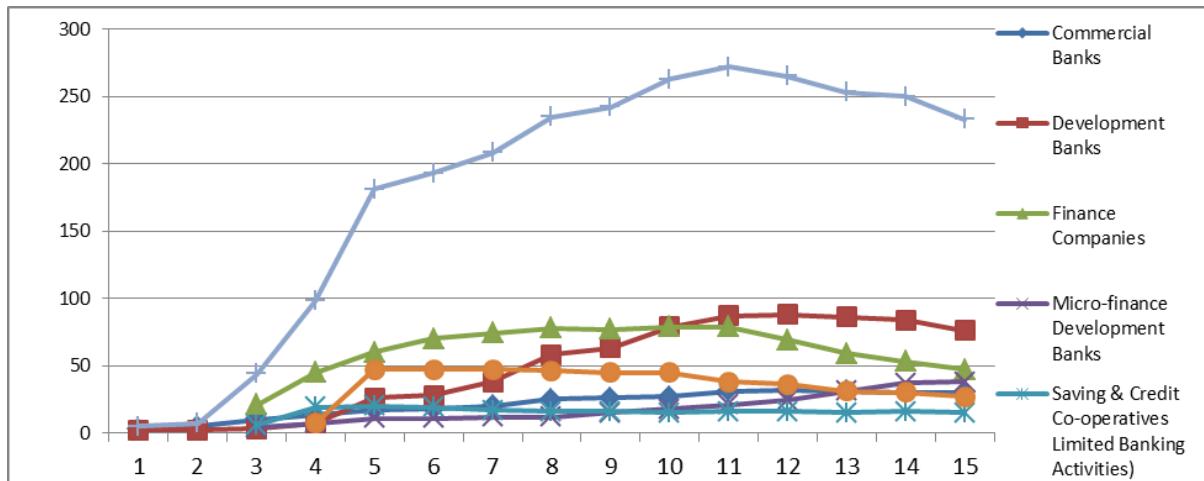
### **Financial Sector at a Glance**

1. The history of financial system of Nepal began 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, the door opened 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 operation 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 2015, altogether 241 banks and non- bank financial institutions licensed by NRB are in operation. Out of them, 30 are “A” class commercial banks, 76 “B” class development banks, 47 “C” class finance companies, 38 “D” class micro-credit development banks, 15 saving and credit co-operatives and 27 NGOs and 8 other institutions. In mid- July 2015, the total banks branches reached 3,838 with the population of seven thousand two hundred and six per branch as presented in Annex-V. Present development of financial institutions in Nepal is reflected in the table below.

**Growth of Financial Institutions**

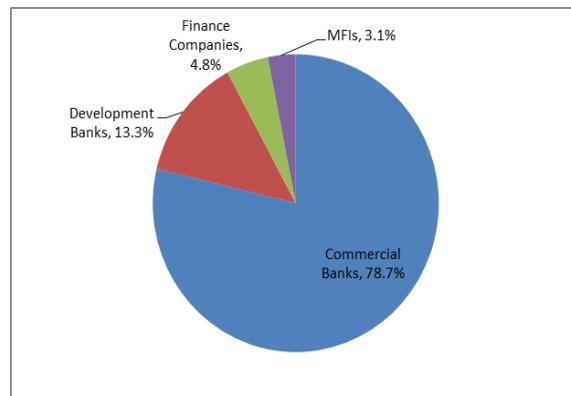
Types of Financial Institutions	Mid - July														
	1985	1990	1995	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Commercial Banks	3	5	10	13	17	18	20	25	26	27	31	32	31	30	30
Development Banks	2	2	3	7	26	28	38	58	63	79	87	88	86	84	76
Finance Companies			21	45	60	70	74	78	77	79	79	69	59	53	47
Micro-finance Development Banks			4	7	11	11	12	12	15	18	21	24	31	37	38
Saving & Credit Co-operatives Limited Banking Activities)			6	19	20	19	17	16	16	15	16	16	15	16	15
NGOs (Financial Intermediaries)			7	47	47	47	46	45	45	38	36	31	30		27
<b>Total</b>	<b>5</b>	<b>7</b>	<b>44</b>	<b>98</b>	<b>181</b>	<b>193</b>	<b>208</b>	<b>235</b>	<b>242</b>	<b>263</b>	<b>272</b>	<b>265</b>	<b>253</b>	<b>250</b>	<b>233</b>

**Figure 1: Growth of Financial Institutions**



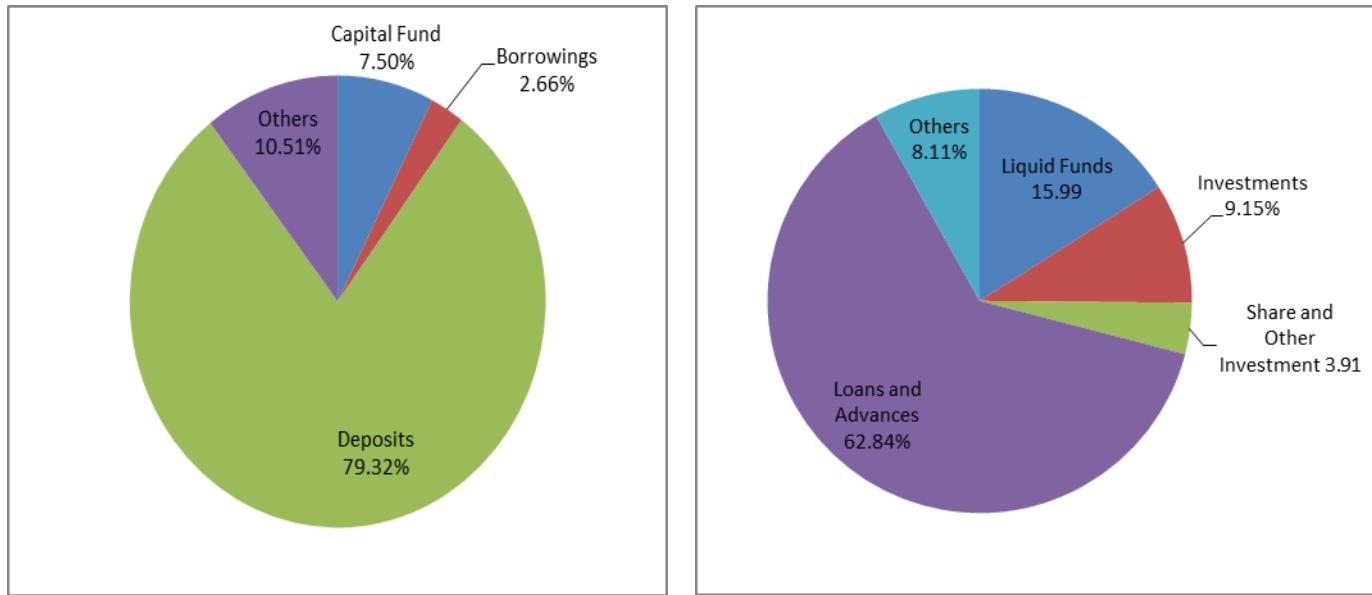
- As of Mid – July 2015, Commercial Bank group occupied 78.7 percent of total assets/liabilities followed by Development Banks 13.3 percent, Finance Companies 4.8 percent and Micro-finance Development Bank 3.1 percent as presented in Table 1. In Mid – July 2014, the respective shares were 77.9, 13.6, 5.8 and 2.6 percent respectively.

**Figure 2: Total Assets/Liabilities Structure of Financial System**



- The composition of the total liabilities shows as usual, deposit held dominant share of 79.32 percent followed by other Liabilities 10.51 percent, capital fund by 7.50 percent and borrowings by 2.66 percent respectively in Mid – July 2015. Likewise in the assets side, loan and advances accounted the largest share of 62.84 percent followed by liquid funds 15.99 percent, investments (including share and other investment) 13.06 percent, and others 8.11 percent in the same period as shown in figure below.

**Figure 3: Compositions of Assets/Liabilities of Financial System as on Mid-July, 2015**



**Liabilities Composition of Financial System**

Figure 3 (a)

**Assets Composition of Financial System**

Figure 3 (b)

6. Commercial Banks held dominant share on the major balance sheet components of financial system. Of the total deposits Rs. 1787959 million in Mid-July 2015, the commercial banks occupied 81.8 percent. Similarly, development banks held 13.3 percent, finance companies 4.0 percent and micro finance development banks 0.9 percent. Likewise, on the loans and advances the share of commercial banks stood at 77.9 percent, development banks 13.7 percent, finance companies 4.6 percent and micro finance development banks 3.9 percent in Mid - July 2015. In the same year, the share of commercial banks in the borrowings, liquid funds and investments constitute 30.7 percent, 69.5 percent and 95.87 percent respectively as reflected in Table 1.
7. The capital fund, one of the components of liabilities, witnessed growth of 12.15 percent and reached to Rs. 169135.21 million in Mid - July 2015 from Rs. 150812.13 million in Mid-July 2014. The borrowings inclined by 30.2 percent while deposit and other liabilities increased by 20.1 percent and 10.4 percent respectively compared to Mid - July 2014. Similarly, loans and advances, the major component of assets increased by 22.64 percent and reached to Rs. 1416478.4 million in Mid - July 2015 from Rs. 1154950.08 million in mid July 2014. Likewise investment increased by 23.6 percent while liquid fund witnessed growth of 10.4 percent in Mid – July 2015 compared to the previous period as shown in table below:

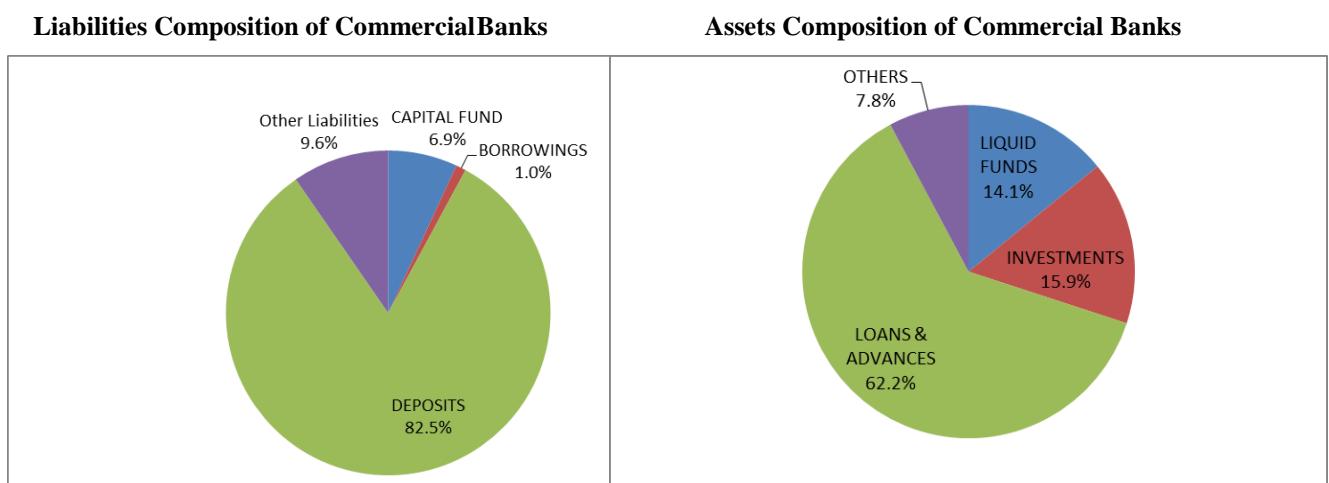
**Growth of Major Balance-Sheet Indicators (%)**

Particulars	Mid- July															
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015		
<b>Capital Fund</b>	43.97	26.56	-	107.36	-	516.43	17.9	192.5	273.5	104.36	46.66	36.9	11.4	14.9	11.28	12.15
<b>Borrowings</b>	-	-	12.46	23.77	34.61	22.32	17.55	12.73	7.51	23.8	-	26.9	37.29	-2.36	30.16	
<b>Deposits</b>	3.96	11.51	13.12	9.81	15.42	19.28	30.1	32.55	16.83	10.8	23.2	16.78	18.42	20.09		
<b>Liquid Funds</b>	-5.9	-20.59	22.08	-14.32	4.23	21.66	68.64	45.18	7.34	-0.8	59.9	9.77	22.92	10.40		
<b>Investment</b>	43.36	31	8.64	18.95	33.76	14.53	18.11	17.46	4.53	10.2	28.9	5.28	7.75	23.55		
<b>Loans &amp; Advances</b>	19.54	11.35	11.67	13.38	10.22	26.55	34.27	30.7	21.32	15.8	12.3	21.24	19.18	22.64		

## Commercial Banks

8. The number of commercial bank branches operating in the country increased to 1682 in Mid – July 2015 from 1547 in mid July 2014. Among the total bank branches, 49.6 percent bank branches are concentrated in the central region followed by Eastern 18.4, Western 17.4 percent, Mid-Western 9.0 percent and Far Western 5.5 percent respectively as presented in Annex-V.
9. The total assets of commercial banks increased by 20.1 percent compared to increment of 16.6 percent in the previous year. By the end of this fiscal year, the total assets of commercial banking sector reached to Rs. 1774504.8 million from Rs 1477845.65 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 82.4 percent followed by others 9.6 percent, capital fund 6.9 percent and Borrowings 1.0 percent in Mid - July 2015 as reflected in Figure 4(a).
11. The share of loans and advances to total assets remained at 62.2 percent in Mid - July 2015. Similarly, share of liquid funds and investment to total assets registered 14.1 percent and 15.9 percent respectively as represented in Figure 4(b).

**Figure 4: Compositions of Assets/Liabilities of Commercial Banks as on Mid- July 2014**



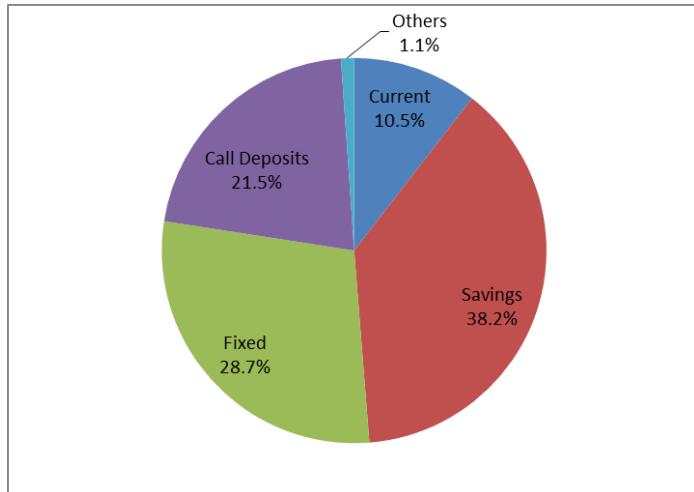
**Figure 4(a)**

**Figure 4(b)**

12. In the Mid - July 2015, the loans and advances(including Bills Purchase and Loan against Collected Bills) increased by 22.3 percent compare to 19.1 percent in Mid - July 2014. By the end of Mid - July 2015, the total outstanding amount of loans and advances including Bills Purchase and Loan against Collected Bills of commercial banks reached to Rs. 1103153.25 million. It was Rs. 902162.01 million in Mid - July 2014 as shown in Table 3.
13. The total investment including share & other investment of commercial banks in Mid - July 2015 increased by 24.6 percent and reached to Rs. 2,82,160.39 million from Rs. 2,26,365.31 million in Mid - July 2014. Similarly, liquid fund increased by 10.6 percent and amounted to Rs. 2,50,377.11 million in Mid - July 2015 as shown in Table 3.
14. In the Mid - July 2015, total deposit of commercial bank increased by 21.5 percent compare to 18 percent growth in the Mid - July 2014. As of Mid - July 2015, it reached to Rs. 14,62,896.12 million from Rs. 12,04,463.4 million in the Mid - July 2014. Among the component of deposit, current deposit increased by 22.8 percent compared to 15.1 percent of increase in last year. Similarly, saving & fixed deposit increased by 24.2 percent and 15.0 percent as shown in Table 3.

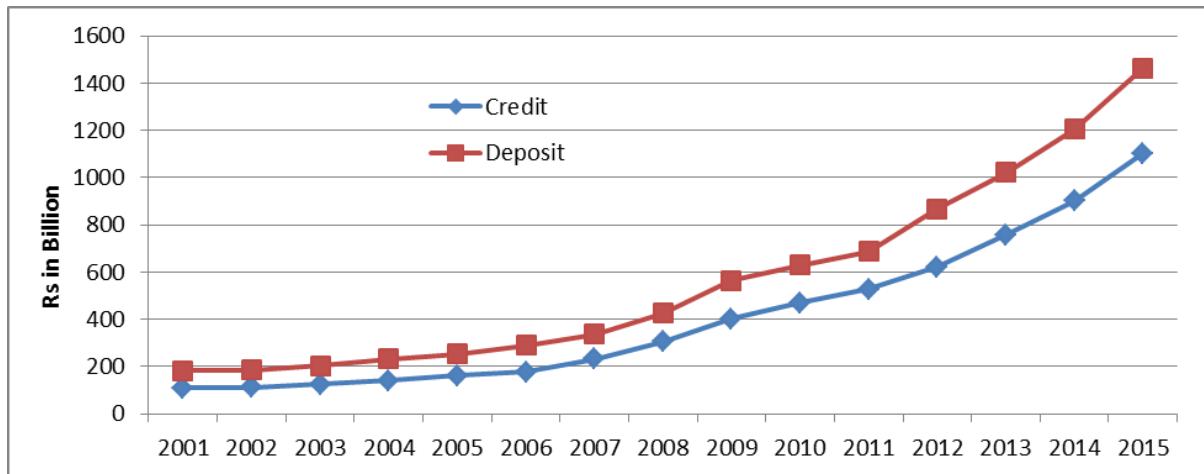
15. The Saving deposit comprises the major share in total deposit followed by fixed deposit, call deposit and current deposit. As of Mid - July 2015, the proportion of saving, fixed, calls & current deposits are 38.2 percent, 28.7 percent, 21.5 and 10.5 percent respectively as reflected in Figure 5.

**Figure 5: Composition of Deposit of Commercial Banks**



16. In mid - July 2015, the borrowing increased by 21.0 percent compared to decline of 33.2 percent in the previous year. By the end of mid – July 2015, it increased to Rs.18419.7 million from Rs. 15228.2 million in the mid - July 2014 as reflected in Table 3.
17. Capital fund of commercial banks increased by 12.9 percent compared to previous year and reached to Rs. 122168.0 million in mid - July 2015. It was Rs. 108213.0 million in mid - July 2014 as presented in Table 3.
18. Out of the Rs. 1103153.25 million outstanding sector wise credits in mid - July 2015, the largest proportion of the loans and advances is occupied by Wholesaler & Retailer. The share of this sector is 23.2 percent followed by Agriculture, Forestry & Beverage Production Related 21.7 percent, Construction 10.44 percent and finance, insurance & real estate by 8.1 percent. Similarly, consumption loan occupied share of 7.3 percent, other service industries by 4.8 percent, agriculture by 4.3 percent, transportation, communication & public services comprise 2.4 percent and electricity, gas and water by 2.7 percent in the same period as represented in Table 9.
19. The outstanding of deprived sector credit of commercial banks in the Mid - July 2015 reached to Rs. 50892.3 million (data 9.5 row 32) as presented in Table 11. The ratio of deprived sector credit to loan stood at 5.1 percent in the current period. It was 5.2 percent in the last year.
20. In Mid - July 2015, the credit to deposit ratio of the commercial banks reached to 75.4 percent compared to 74.9 percent in Mid - July 2014 as presented in Table 4.

**Figure 6: Deposit/Credit of Commercial Banks**

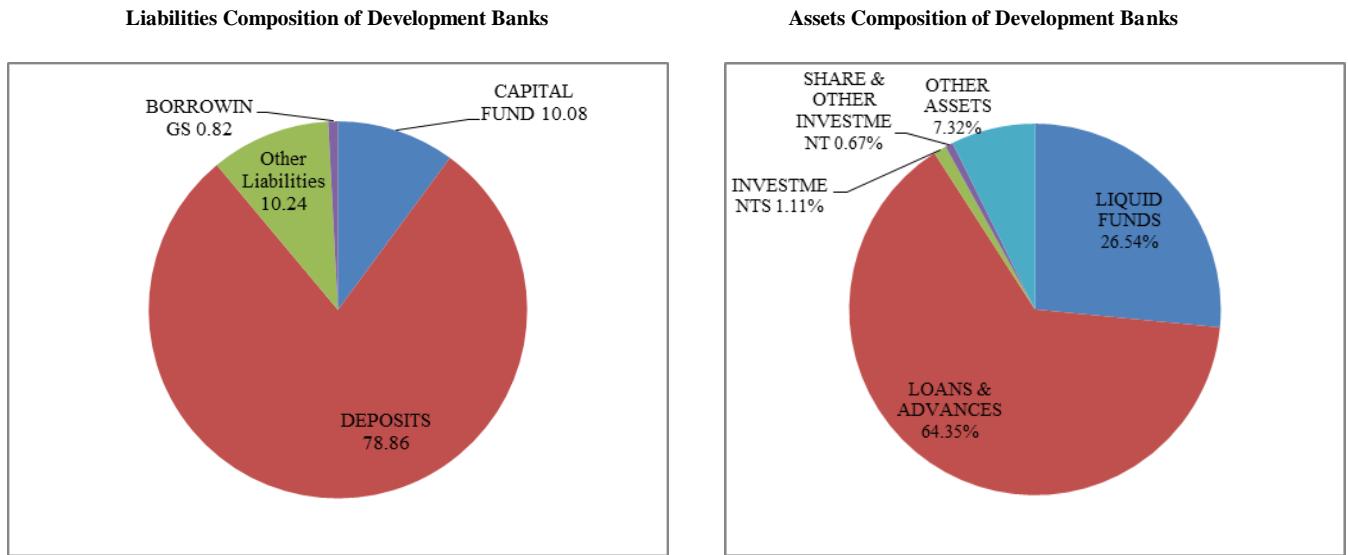


The non-performing loan of commercial banks slightly decreased to 2.4 percent in Mid – July 2015 from 2.92 percent in the Mid - July 2014. The total amount of NPA in Mid –July 2015 reached to Rs. 26589.03 million from Rs. 26305.57 million in the Mid - July 2014 as reflected in Table 6.

### **Development Banks**

21. The total number of development banks decreased to 76 in Mid - July 2015 from 84 in Mid - July 2014. Out of them, 24 are national level and rests are district level development banks.
22. The total assets/liabilities of development banks increased by 16.1 percent and reached to Rs. 3,00,641.8 million in the Mid - July 2015 from Rs. 2,58,925.7 million in Mid - July 2014. Business expansion and merger of development banks with finance companies resulted to increase in the total assets and liabilities.
23. Among the component of liabilities, deposit constituted 78.9 percent followed by capital fund 10.1 percent borrowing by 0.8 percent and others by 10.2 percent in Mid - July 2015. In the previous year, the respective share of deposit, capital fund and borrowing were 77.2 percent, 10.7 percent and 0.9 percent. On the assets side, loans and advances constituted 64.4 percent, liquid funds 26.5 percent and investment 1.8 percent in Mid - July 2015. The respective shares were 62.5 percent, 26.6 percent and 1.9 percent respectively in Mid –July 2014 as reflected in Table 12 and Figure 7(a) and 7(b).

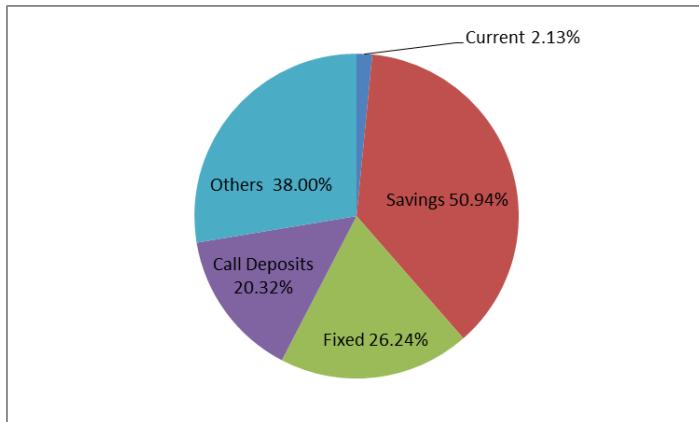
**Figure 7 Compositions of Assets/Liabilities of Dev. Bank as on Mid-July, 2015**



**Fig. 7a**

**Fig. 7b**

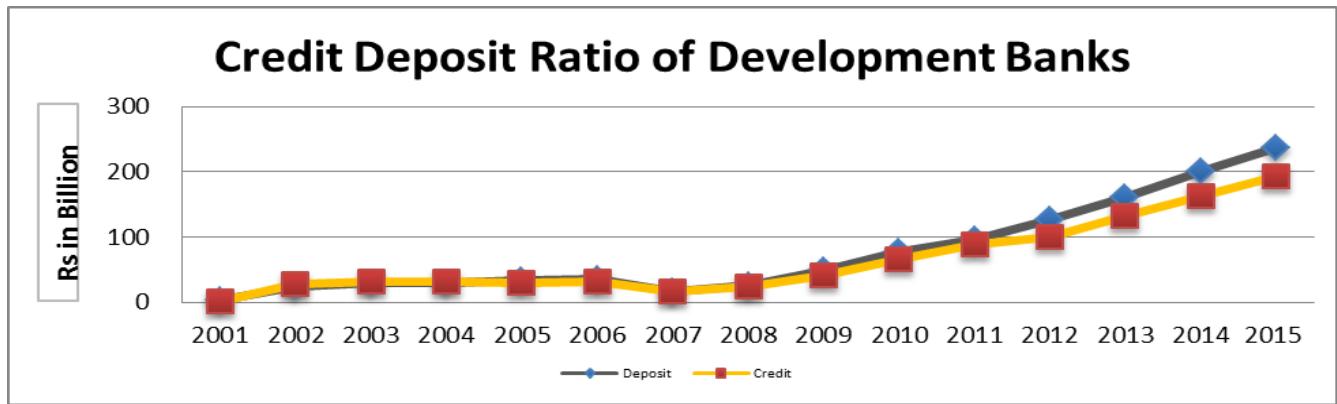
24. In total deposit of Development Bank in 2015, Saving deposit comprises the major share 50.9 percent in total deposit followed by Fixed deposit of 26.2 percent , Call deposit 20.3 percent , Current deposit 2.1 percent and others 0.4 percent. As of Mid - July 2014, the proportion of saving, fixed, and call & current deposits were 52.6 percent, 27.0 percent, 18.2 and 2.0 percent respectively as reflected in Table 12.



**Figure 8 : Composition of Deposit of Development Banks**

25. During the period of current fiscal year, the deposit collection of Development Banks increased by 18.6 percent and reached to Rs. 237,096.2 million in Mid – July 2015 from Rs. 1,99,932.8 million. In previous year, deposit had increased by 24.8 percent and capital fund had increased by 10.3 percent. The increment of capital fund was 9.4 percent in Mid – July 2015 and thus reached Rs. 30,296.8 million. Borrowings increased by 1.9 percent and reached to Rs. 2454.3 million in Mid – July 2015 from 2,408.5 million in previous year. The borrowings decreased by 12.5 percent in Mid – July 2014.

**Figure 9: Credit Deposit Trend of Development Banks**

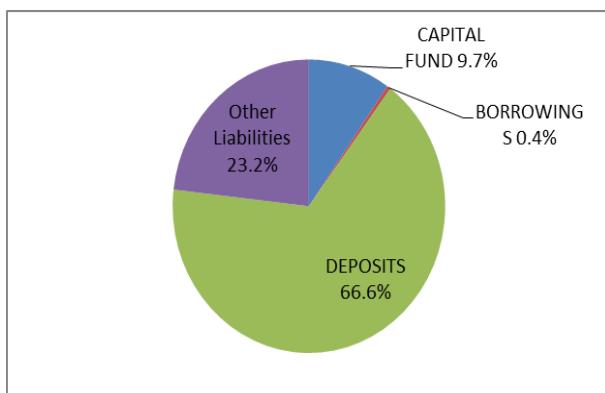


26. The average proportion of non-performing loan to total outstanding loan of development banks decreased to 2.94 percent in Mid - July 2015 from 4.2 percent in Mid - July 2014. Total amount of NPL as end of Mid July 2015 is Rs. 5684.7 million as presented in Table 15.

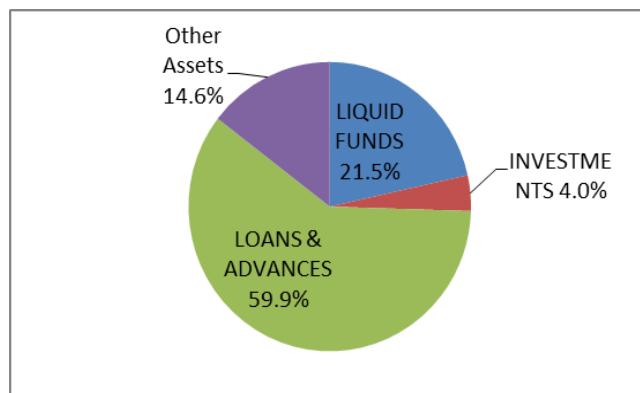
### Finance Companies

27. The total number of finance companies decreased to 48 in Mid - July 2015 from 53 in Mid - July 2014. The decrease in significant number of finance company is observed due to the merger and up gradation.
28. As the decrement in number of Finance Companies, total assets/liabilities of the finance companies decreased by 2.2 percent in Mid -July 2015 and reached to Rs. 108007.4 million from Rs. 110342.4 million in Mid - July 2014 as presented in Table 16. Among the total liabilities, deposits held the largest share of 66.6 percent followed by others 23.2 percent, capital fund 9.7 percent, and borrowings 0.4 percent. The respective share of deposit, capital fund, others and borrowing were 66.6 percent, 9.0 percent, 23.9 percent and 0.51 percent in the previous year. On the assets side, loan and advances held 59.9 percent of total assets followed by liquid funds 21.5 percent, investments 4.0 percent and others 14.6 percent in Mid – July 2015 as presented in Table 16 and Figure 10(a) and 10(b). The respective share of loan & advances, liquid funds, investments and others were 59.7 percent, 21.6 percent, 3.7 percent and 15.0 percent in Mid July 2014.

**Figure 10: Compositions of Assets/Liabilities of Finance Companies as on Mid-July, 2015**



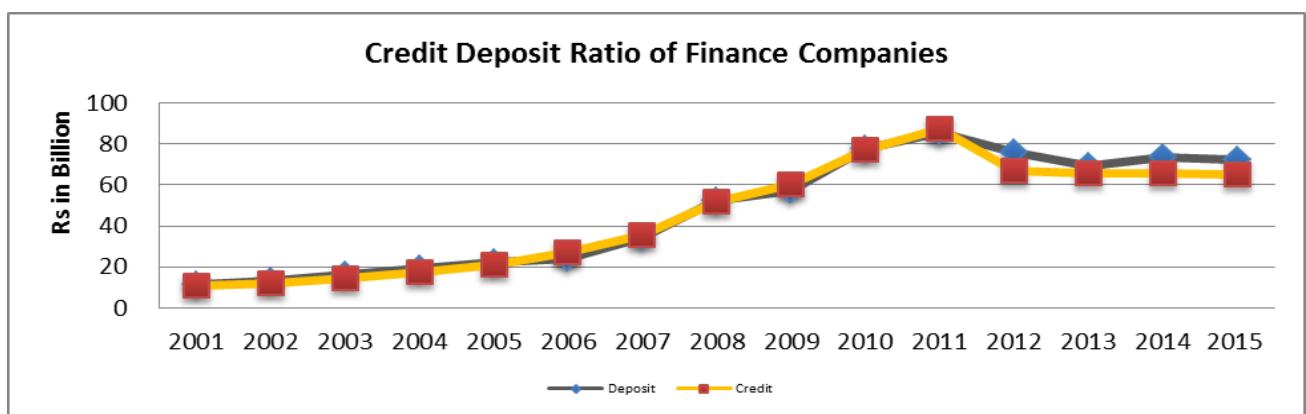
**Figure 10(a): Liabilities Composition of FCs**



**Figure 10(b): Assets Composition of FCs**

29. The total deposit mobilization by the finance companies in the current fiscal year decreased by 2.0 percent in Mid - July 2015 and reached to Rs. 71953.8 million from Rs. 73436.41 million. Similarly, capital fund increased by 5.7 percent and reached to Rs. 10527.71 million from Rs. 9964.9 million. Likewise, borrowing decreased by 14.9 percent and reached to Rs. 482.0 million from Rs. 566.2 million in Mid – July 2015 as reflected in Table 16.
30. In mid - July 2015, liquid fund decreased by 2.7 percent and reached to Rs. 23225.4 million from Rs. 23,864.0 million Mid - July 2014. Likewise, loan & advances declined by 1.7 percent. The growth was 0.08 percent in Mid - July 2014. The total outstanding amount of loan and advances including Bills purchased and loan against collected bills reached to Rs. 64728.1 million in Mid – July 2015 from Rs. 65838.1 million in Mid - July 2014. Likewise, the investment including share & other investment increased by 4.0 percent and reached to Rs. 4300.1 million in Mid – July 2015. The increment was 39.5 percent in Mid – July 2014.
31. Credit deposit ratio of finance companies reached to 90.0 percent in Mid - July 2015 from 89.7 percent in the Mid - July 2014.

**Figure 11: Credit deposit ratio of finance companies**



32. The average proportion of non-performing loan to total outstanding loan of Finance Companies reached to 14.4 percent in Mid - July 2015 and reached to Rs. 9322.0 million as presented in Table 19 . The ratio was 14.3 percent and amount of Rs. 9434.22 million in the Mid - July 2014.

### **Merger**

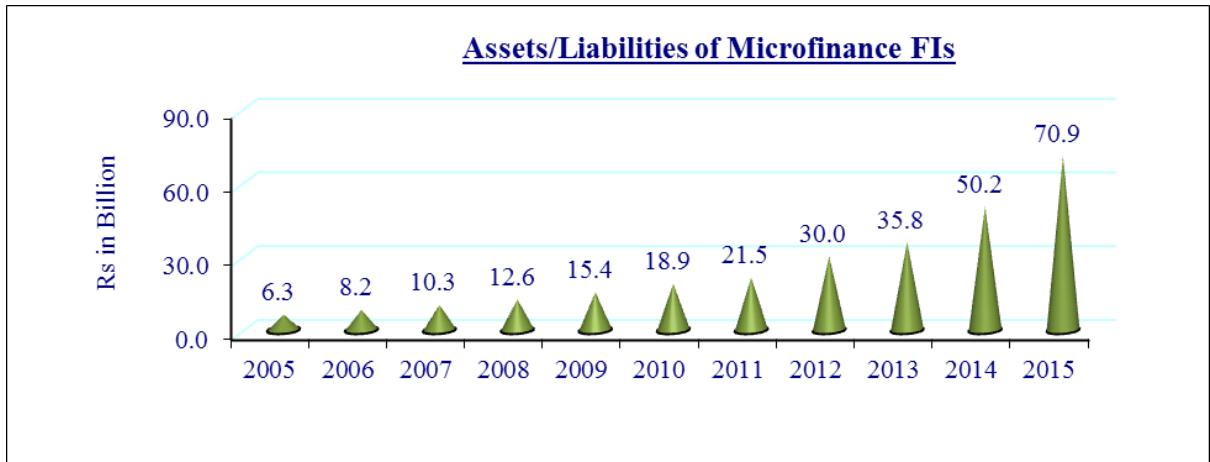
33. The total of 20 banks and financial institutions merged and formed 9 BFIs in the FY 2014/15. During the period, eleven development banks merged with each other and formed five development banks. Similarly, two finance companies merged with each other and formed one finance company. Two development banks and three finance companies merged with commercial banks. Similarly, one development bank and one finance company merged with each other to form one national level development bank. Five regional level rural development banks merged to form one microfinance financial institution. Merger resulted upgrade of three development banks into national level from regional level development banks. Merger operation during this FY 2014/15 is listed in Table 22.

### **Micro Finance Development Banks & Rural Development Banks**

34. The total number of 'D' class rural & micro finance development banks increased to 38 in Mid July 2015 from 37 in Mid July 2014.

35. In Mid - July 2015, the total assets/liabilities of micro finance development banks increased by 41.2 percent compared to increment of 40.3 percent in the Mid - July 2014. In Mid - July 2015, the total assets/liabilities of these banks reached to Rs. 70880.4 million from Rs. 50,189.0 million in Mid - July 2014 as presented in Table 20.

**Figure 12**



36. As of Mid - July 2015 the total outstanding loan and advances of micro finance development banks increased by 54.5 percent and reached to Rs. 55126.4 million from Rs. 35,689.0 million in Mid - July 2014 as reflected in Table 20.

### **Cooperatives and NGOs**

37. The number of financial cooperatives licensed by NRB to conduct limited banking activities and number of NGOs are 15 and 27 respectively in Mid – July 2015 . 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	2014	2015
<b>1 Capital Fund</b>	<b>10993.50</b>	<b>15827.20</b>	<b>20031.00</b>	<b>-1474.30</b>	<b>-9088.10</b>	<b>-7461.47</b>	<b>6901.70</b>	<b>25777.97</b>	<b>52681.77</b>	<b>77264.33</b>	<b>105816.32</b>	<b>117979.60</b>	<b>135561.78</b>	<b>150812.09</b>	<b>169135.21</b>
Commercial Banks(%)	74.86	64.46	58.98	-692.00	-210.50	-237.78	-60.12	38.64	57.70	52.70	55.82	65.40	69.83	71.75	72.23
Development Banks(%)	5.73	17.16	20.58	282.00	52.15	63.86	58.83	25.41	17.70	19.84	21.29	19.20	18.53	18.36	17.91
Finance Companies(%)	17.55	16.82	16.00	247.80	46.76	57.83	77.97	28.88	20.01	24.64	20.62	13.00	8.84	6.61	6.22
MF Development Banks(%)	0.00	0.00	3.07	45.29	8.14	11.13	16.21	4.88	3.68	2.81	2.28	2.40	2.80	3.28	3.63
Others(%)	1.86	1.56	1.36	16.90	3.44	4.96	7.13	2.18	0.90	0.00	0.00	0.00	0.00	0.00	0.00
<b>2 Borrowing</b>	<b>11650.90</b>	<b>13102.90</b>	<b>16217.60</b>	<b>21830.26</b>	<b>26703.67</b>	<b>31391.54</b>	<b>35387.76</b>	<b>38047.10</b>	<b>47096.27</b>	<b>34392.30</b>	<b>47215.54</b>	<b>46100.19</b>	<b>60004.32</b>		
Commercial Banks(%)	0.00	0.00	27.21	23.08	42.19	43.61	47.75	45.90	51.77	52.00	52.77	45.10	48.27	33.03	30.70
Development Banks(%)	0.00	0.00	50.55	45.49	27.74	23.94	8.36	8.07	7.41	11.68	9.98	3.50	5.83	5.22	4.09
Finance Companies(%)	0.00	0.00	1.15	9.97	6.11	5.29	12.99	13.90	14.68	8.06	9.57	3.20	3.08	1.23	0.80
MF Development Banks(%)	0.00	0.00	20.52	21.15	20.98	24.39	26.00	26.76	25.36	28.26	27.68	48.20	42.82	60.51	64.41
Others(%)	0.00	0.00	0.57	0.31	2.98	2.77	4.90	5.37	0.79	0.00	0.00	0.00	0.00	0.00	0.00
<b>3 Deposits</b>	<b>197325.60</b>	<b>205135.30</b>	<b>228736.40</b>	<b>258742.30</b>	<b>284115.20</b>	<b>327925.28</b>	<b>391152.60</b>	<b>508905.75</b>	<b>674584.25</b>	<b>788083.57</b>	<b>873488.83</b>	<b>1076629.30</b>	<b>1257278.43</b>	<b>1488833.85</b>	<b>1787959.25</b>
Commercial Banks(%)	92.12	90.25	89.13	90.36	88.84	88.81	86.28	83.72	83.55	80.05	78.72	80.60	81.19	80.90	81.82
Development Banks(%)	1.26	2.42	2.81	1.49	2.41	1.78	3.93	5.06	7.12	9.76	11.09	11.80	12.75	13.43	13.26
Finance Companies(%)	5.91	6.56	7.22	7.49	7.86	8.34	8.82	10.27	8.46	9.86	9.79	7.10	5.49	4.93	4.02
MF Development Banks(%)	0.00	0.00	0.27	0.27	0.26	0.28	0.28	0.30	0.30	0.33	0.40	0.50	0.57	0.74	0.90
Others(%)	0.72	0.77	0.54	0.35	0.62	0.78	0.68	0.64	0.58	0.00	0.00	0.00	0.00	0.00	0.00
<b>4 Other Liabilities</b>	<b>96632.60</b>	<b>117061.30</b>	<b>183080.30</b>	<b>163664.30</b>	<b>157719.20</b>	<b>140248.74</b>	<b>107071.34</b>	<b>94786.22</b>	<b>108082.47</b>	<b>126163.10</b>	<b>180639.14</b>	<b>211556.19</b>	<b>236935.57</b>		
Commercial Banks(%)	0.00	0.00	89.72	89.40	93.35	89.01	91.64	82.91	81.92	81.67	78.08	73.40	71.39	70.88	72.18
Development Banks(%)	0.00	0.00	6.79	7.14	3.99	6.47	0.63	3.59	5.22	8.60	10.05	10.70	12.94	13.66	13.00
Finance Companies(%)	0.00	0.00	2.35	2.43	1.60	3.69	6.41	11.62	9.86	8.24	10.20	13.90	13.16	12.47	10.57
MF Development Banks(%)	0.00	0.00	0.75	0.71	0.77	0.68	0.71	0.99	1.99	1.49	1.68	2.00	2.51	3.00	4.25
Others(%)	0.00	0.00	0.40	0.33	0.28	0.15	0.61	0.89	1.01	0.00	0.00	0.00	0.00	0.00	0.00
<b>5 Liquid Fund</b>	<b>58587.30</b>	<b>55133.50</b>	<b>43782.00</b>	<b>53448.80</b>	<b>45792.50</b>	<b>47728.06</b>	<b>58064.15</b>	<b>97917.73</b>	<b>142159.16</b>	<b>152590.30</b>	<b>151266.22</b>	<b>241900.30</b>	<b>265541.89</b>	<b>326399.42</b>	<b>360351.28</b>
Commercial Banks(%)	94.87	90.58	86.97	86.34	83.79	81.38	75.93	68.30	74.56	67.34	64.83	66.90	69.95	69.36	69.48
Development Banks(%)	1.03	3.42	5.64	4.13	4.92	3.25	6.43	10.18	11.25	17.06	19.44	19.60	19.69	21.12	22.14
Finance Companies(%)	3.50	5.19	5.91	8.16	8.53	11.29	12.94	18.12	11.54	14.18	13.56	11.10	7.98	7.31	6.45
MF Development Banks(%)	0.00	0.00	0.81	0.87	1.42	2.77	3.05	1.19	2.01	1.42	2.16	2.40	2.38	2.21	1.93
Others(%)	0.60	0.81	0.69	0.47	1.35	1.31	1.65	2.22	0.64	0.00	0.00	0.00	0.00	0.00	0.00
<b>6 Investment</b>	<b>27398.50</b>	<b>39279.70</b>	<b>51457.90</b>	<b>55903.10</b>	<b>66499.10</b>	<b>88959.57</b>	<b>101888.18</b>	<b>120335.64</b>	<b>141347.26</b>	<b>147743.55</b>	<b>162870.41</b>	<b>209934.40</b>	<b>221009.37</b>	<b>238211.52</b>	<b>294302.39</b>
Commercial Banks(%)	92.88	87.09	88.20	88.85	90.50	92.37	91.80	90.54	92.58	90.73	91.83	86.30	94.99	95.03	95.87
Development Banks(%)	1.84	8.29	6.66	6.34	2.99	2.38	1.51	2.76	3.48	4.60	3.60	2.60	2.31	2.01	1.83
Finance Companies(%)	4.63	4.13	4.65	4.49	3.63	3.13	4.55	3.58	2.31	2.95	3.51	1.70	1.31	1.70	1.46
MF Development Banks(%)	0.00	0.00	2.04	2.20	2.28	1.88	1.96	2.91	1.46	1.72	1.06	9.40	1.39	1.26	0.84
Others(%)	0.66	0.48	0.49	0.32	0.60	0.24	0.18	0.20	0.17	0.00	0.00	0.00	0.00	0.00	0.00
<b>7 Loans and Advances</b>	<b>124048.90</b>	<b>148290.70</b>	<b>165119.10</b>	<b>184389.10</b>	<b>209053.70</b>	<b>230424.74</b>	<b>291605.76</b>	<b>391537.72</b>	<b>511752.82</b>	<b>620837.55</b>	<b>718674.53</b>	<b>807579.30</b>	<b>979121.69</b>	<b>1154950.08</b>	<b>1416478.41</b>
Commercial Banks(%)	87.97	76.32	75.41	75.94	78.31	76.74	79.50	78.31	77.80	75.24	73.47	77.10	77.34	77.20	77.88
Development Banks(%)	2.29	14.74	14.93	13.83	9.15	8.72	5.27	6.05	8.17	10.60	12.38	12.50	13.56	14.01	13.66
Finance Companies(%)	8.76	8.06	8.77	9.51	10.15	11.76	12.21	13.16	11.71	12.37	12.11	8.30	6.72	5.70	4.57
MF Development Banks(%)	0.00	0.00	1.47	1.53	1.69	1.87	1.98	1.81	1.61	1.79	2.04	2.20	2.39	3.09	3.89
Others(%)	0.98	0.89	0.89	0.71	0.69	0.91	1.03	0.68	0.71	0.00	0.00	0.00	0.00	0.00	0.00
<b>8 Other Assets</b>	<b>96691.90</b>	<b>93691.20</b>	<b>152979.70</b>	<b>138846.08</b>	<b>130919.04</b>	<b>96532.91</b>	<b>67366.62</b>	<b>70129.95</b>	<b>80391.32</b>	<b>94913.20</b>	<b>155021.97</b>	<b>177741.40</b>	<b>182902.28</b>		
Commercial Banks(%)	0.00	0.00	100.82	101.75	97.24	94.26	92.57	87.33	87.81	86.56	82.94	80.20	73.77	75.08	75.90
Development Banks(%)	0.00	0.00	-4.40	-5.46	0.01	1.91	1.54	3.01	4.09	7.39	9.50	8.60	13.78	13.17	12.03
Finance Companies(%)	0.00	0.00	2.66	2.86	1.95	2.59	4.36	7.06	4.29	4.75	6.01	9.50	10.54	9.34	8.61
MF Development Banks(%)	0.00	0.00	0.35	0.31	0.39	0.65	0.56	0.88	2.25	1.29	1.56	1.70	1.92	2.41	3.46
Others(%)	0.00	0.00	0.56	0.55	0.41	0.60	0.98	1.73	1.55	0.00	0.00	0.00	0.00	0.00	0.00
<b>9 Total Assets / Liabilities</b>	<b>273946.20</b>	<b>314567.10</b>	<b>357050.90</b>	<b>387432.20</b>	<b>474325.90</b>	<b>505958.47</b>	<b>582477.30</b>	<b>706324.00</b>	<b>988878.85</b>	<b>1026595.11</b>	<b>1166214.09</b>	<b>1380971.40</b>	<b>1620694.92</b>	<b>1897302.33</b>	<b>2254034.36</b>
Commercial Banks(%)	91.82	87.40	85.58	87.71	86.66	84.73	82.23	80.24	82.13	76.69	75.32	77.30	78.19	77.89	78.73
Development Banks(%)	1.68	6.00	7.48	4.66	4.93	5.22	3.89	5.64	6.88	10.57	11.98	12.40	13.05	13.65	13.34
Finance Companies(%)	5.77	5.87	6.19	7.02	6.43	7.68	9.18	11.38	8.84	10.90	10.86	8.20	6.55	5.82	4.79
MF Development Banks(%)	0.00	0.00	1.19	1.28	1.33	1.62	1.77	1.78	1.56	1.84	1.84	2.20	2.21	2.65	3.14
Others(%)	0.74	0.74	0.74	0.61	0.65	0.75	0.93	0.95	0.59	0.00	0.00	0.00	0.00	0.00	0.00

**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	2014	2015
1. Gross Domestic Product <sup>1</sup>	Rs.in million	441519	459443	492231	536749	589412	654055	727089	818401	960011	1170993	1345767	1558174	1701191	1928517	2124650
2. Number of Bank Branches	In Unit	430.00	413.00	447.00	423.00	422.00	437.00	470.00	555.00	752.00	987.00	1245.00	1423.00	1486.00	1547.00	1672.00
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	16.18	16.54
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	1204463.40	1462896.12
A. Current	Rs.in million	25100.70	24327.00	28862.50	33729.90	34646.40	37386.50	45031.20	56089.30	71651.00	80606.20	78982.88	93304.40	108656.65	125065.83	153598.94
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	450524.99	559391.64
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	365048.50	419883.01
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	263824.08	330022.54
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	757207.55	891629.91	1103153.25
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	226365.31	282160.39
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	7990.78	83880.89
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	659.87	874.94
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	45460.88	52894.82
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	489.47	659.78
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	33653.39	39887.38
12. Deposit Growth	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	19.08	21.46
13. Credit Growth	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	19.18	22.28
14. Investment Growth	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	7.80	24.65
15. Time Deposit Growth	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	5.69	15.02
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	108212.91	122167.95

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

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

Rs million

<b>Liabilities</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
<b>1 CAPITAL FUND</b>	<b>8230.2</b>	<b>10202.5</b>	<b>11814.6</b>	<b>(10201.7)</b>	<b>(19129.5)</b>	<b>(17742.1)</b>	<b>(4149.5)</b>	<b>9960.7</b>	<b>30399.5</b>	<b>40719.8</b>	<b>59064.4</b>	<b>77142.6</b>	<b>94660.7</b>	<b>108212.9</b>	<b>122168.0</b>
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	87655.0	97923.0
b.Calls in advance										260.4	0.0	4325.3	0.0	0.0	498.7
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	27696.2	31063.0
d. Share Premium					10.0	10.0	10.0	347.4	298.4	303.5	317.1	213.3	213.1	325.5	442.5
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)	(16561.9)	(16279.7)	
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	8030.9	8308.3
g. Exchange Fluctuation Fund					541.1	369.7	429.8	133.0	321.4	686.7	745.3	764.1		1067.3	1212.1
<b>2 BORROWINGS</b>	<b>2308.7</b>	<b>2349.5</b>	<b>3170.4</b>	<b>3023.6</b>	<b>6842.9</b>	<b>9519.6</b>	<b>12750.4</b>	<b>14408.2</b>	<b>18320.2</b>	<b>19783.9</b>	<b>24852.8</b>	<b>15507.2</b>	<b>22792.9</b>	<b>15228.2</b>	<b>18419.8</b>
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	2010.0	3291.5
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	2601.5	2762.6
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	4.1	0.0
d. Other Financial Ins.					979.6		111.4	426.2	520.7	2553.4	379.9	146.2	1905.4	912.4	925.6
e. Bonds and Securities					1610.0	2060.0	2875.7	3500.0	3727.8	6057.8	6927.8	8250.1	9700.1	11440.1	
<b>3 DEPOSITS</b>	<b>181767.0</b>	<b>185144.7</b>	<b>203879.3</b>	<b>233811.2</b>	<b>252409.8</b>	<b>291245.6</b>	<b>337497.2</b>	<b>426080.3</b>	<b>563604.5</b>	<b>630880.8</b>	<b>687587.9</b>	<b>867978.3</b>	<b>1020830.8</b>	<b>1204463.4</b>	<b>1462896.1</b>
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	125065.8	153598.9
Domestic					29196.3	32794.6	39967.0	48226.3	63927.8	69758.6	68644.3	83148.3	94844.2	110884.3	135643.1
Foreign					5450.0	4592.0	5064.2	7863.0	7723.2	10847.6	10338.5	10156.1	13812.4	14181.5	17955.8
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	450525.0	559391.6
Domestic					123899.0	145701.7	168419.0	203810.7	250353.9	23248.4	225420.6	298957.4	351446.1	441208.2	549477.0
Foreign					6095.9	5937.7	6313.5	7641.3	9571.6	5226.9	5673.8	5829.3	7100.8	9316.8	9914.7
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	365048.5	419883.0
Domestic					59053.9	63555.6	72661.1	88824.5	110297.3	172137.7	223579.9	264970.6	305895.6	337078.8	399478.3
Foreign					8264.3	13017.2	14551.4	15948.0	30962.1	27920.8	30006.5	33865.1	39516.4	27969.7	20404.7
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	247429.6	313955.9
Domestic													218791.8	266877.9	
Foreign													28637.9	47078.1	
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	16394.5	16066.6
Domestic													14262.9		
Foreign													1803.7		
<b>4 Bills Payable</b>															1698.3
<b>5 Other Liabilities</b>	<b>59221.3</b>	<b>77221.2</b>	<b>86697.4</b>	<b>113183.6</b>	<b>92900.7</b>	<b>86580.7</b>	<b>79854.6</b>	<b>81303.1</b>	<b>87709.2</b>	<b>77413.0</b>	<b>84386.3</b>	<b>92665.2</b>	<b>104427.1</b>	<b>127781.3</b>	<b>146984.0</b>
1. Sundry Creditors					2986.1	4513.5	8064.9	15198.9	17306.4	10050.4	13044.3	15909.0	14407.5	20063.4	25174.7
2. Loan Loss Provision					31419.2	26097.4	28485.1	24730.6	23682.5	21631.8	21340.1	22094.0	25582.3	31622.9	35779.5
3. Interest Suspense a/c					39070.5	36083.1	33659.7	29554.2	27666.2	24101.3	23249.4	19491.9	20629.0	21397.7	21287.9
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	54697.2	64741.9
<b>6 Reconciliation A/c</b>					<b>65319.8</b>	<b>47230.1</b>	<b>60737.6</b>	<b>19151.2</b>	<b>95621.7</b>	<b>1234.6</b>	<b>5931.6</b>	<b>(3672.9)</b>	<b>1927.7</b>	<b>(2495.7)</b>	<b>(5325.8)</b>
<b>7 Profit &amp; Loss A/c</b>															
<b>Total</b>	<b>251527.2</b>	<b>274917.9</b>	<b>305561.7</b>	<b>339816.7</b>	<b>408928.8</b>	<b>428706.2</b>	<b>490638.1</b>	<b>566736.0</b>	<b>812165.9</b>	<b>787300.9</b>	<b>878364.5</b>	<b>1067096.6</b>	<b>1267249.1</b>	<b>1477845.6</b>	<b>1774504.8</b>

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

Rs million

	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>				
<b>1 Assets</b>																			
<b>1.1 LIQUID FUNDS</b>	<b>55583.3</b>	<b>49937.2</b>	<b>38163.6</b>	<b>46252.8</b>	<b>38369.4</b>	<b>38842.1</b>	<b>44089.7</b>	<b>66875.4</b>	<b>105989.0</b>	<b>102749.0</b>	<b>98071.7</b>	<b>161785.5</b>	<b>185758.2</b>	<b>226401.8</b>	<b>250377.1</b>				
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	34628.5	40637.0				
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	33928.6	39384.9				
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	699.9	1252.1				
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	177300.6	189230.0				
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	149910.9	147933.7				
Domestic Currency					16501.0	20866.6	23085.4	30467.6	54348.6	48933.2	48274.9	109814.5	119118.9	148622.4	146230.7				
Foreign Currency					1358.6	191.6	147.9	352.5	1190.7	609.5	452.4	758.1	1523.4	1288.5	1702.9				
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	9153.1	13172.9				
Domestic Currency					835.184	1287.7	1511.9	6942.816	11462.17	8415.082	3497.3355	6101.49977	5483.55864	8750.07401	13092.6155				
Foreign Currency					13.676	1.2	33	151.319	43.417	45.301	328.68471	683.035365	269.781678	403.060766	80.2970562				
3. Other Financial Ins.					0.0	0.0	258.6	320.2	415.4	1333.7	284.6	187.7	160.3	18.8	125.9				
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	18217.8	27997.6				
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	14472.7	20510.1				
Domestic Currency					1482.0	1805.5	2768.1	3591.0	8418.7	8296.2	6047.6	2865.4	5445.4	2153.2	4046.8				
Foreign Currency					10576.7	6420.8	5073.7	6814.4	6292.4	7328.1	8465.6	5187.0	9882.6	12319.4	16463.3				
<b>2 INVESTMENTS</b>	<b>25100.9</b>	<b>28573.8</b>	<b>39045.5</b>	<b>42384.3</b>	<b>50821.9</b>	<b>57539.1</b>	<b>64443.0</b>	<b>71495.5</b>	<b>69261.4</b>	<b>81343.8</b>	<b>102655.9</b>	<b>131017.9</b>	<b>146469.1</b>	<b>156830.5</b>	<b>200262.6</b>				
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	155190.3	176214.8				
b. NRB Bond					100.4	0.0	0.0	17.0	17.0	8.5	58.5	270.8	0.0	0.0	0.0				
c. Govt. Non-Fin. Ins.					0.0	0.0	0.0	170.0	70.0	382.3	332.3	120.0	0.0	0.0	0.0				
d. Other Non-Fin Ins.					3043.4	74.4	553.5	242.7	272.4	486.7	310.1	383.8	417.1	418.7	2738.0				
e. Non Residents																			
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>345.6</b>	<b>5636.0</b>	<b>6340.8</b>	<b>7284.3</b>	<b>9359.1</b>	<b>24634.7</b>	<b>29087.8</b>	<b>37459.3</b>	<b>61595.5</b>	<b>52697.3</b>	<b>46901.4</b>	<b>50254.8</b>	<b>63457.2</b>	<b>69534.8</b>	<b>81897.8</b>				
a. Interbank Lending													1948.9	3358.2	2217.4				
b. Non Residents													2.0	2.1	59003.1				
c. Others													1.8	0.0	0.0				
<b>4 LOANS &amp; ADVANCES</b>	<b>107118.9</b>	<b>111694.4</b>	<b>123211.1</b>	<b>138922.9</b>	<b>157198.9</b>	<b>173383.4</b>	<b>228951.9</b>	<b>302913.4</b>	<b>398143.0</b>	<b>467107.2</b>	<b>522853.3</b>	<b>612322.6</b>	<b>748753.7</b>	<b>891629.9</b>	<b>1087486.7</b>				
Domestic Currency													577113.2	723355.1	885542.1				
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	855188.2	968537.1				
b. Financial Institutions													11270.6	13362.3	28302.7				
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	7990.8	83880.9				
Foreign Currency															6087.8				
a. Private Sector															8664.6				
b. Financial Institutions															5400.2				
c. Government Organizations															687.7				
<b>5 BILL PURCHASED</b>	<b>1887.2</b>	<b>1322.2</b>	<b>1143.8</b>	<b>1050.4</b>	<b>3909.2</b>	<b>3535.8</b>	<b>2824.1</b>	<b>3694.9</b>	<b>3745.7</b>	<b>2172.6</b>	<b>5073.8</b>	<b>9607.0</b>	<b>7438.4</b>	<b>9794.9</b>	<b>14533.9</b>				
a. Domestic Bills Purchased					745.7	669.6	500.4	931.4	1308.0	662.0	1663.5	3165.4	2235.0	2107.2	4859.0				
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	3523.6	7153.4				
c. Import Bills & Imports					2110.1	1453.3	1263.3	1381.7	877.3	767.8	1682.1	2975.4	2673.9	4164.1	2521.5				
<b>6 LOANS AGAINST COLLECTED BILL</b>	<b>115.0</b>	<b>158.0</b>	<b>167.5</b>	<b>58.2</b>	<b>168.2</b>	<b>83.0</b>	<b>53.5</b>	<b>29.7</b>	<b>17.9</b>	<b>98.6</b>	<b>96.0</b>	<b>645.9</b>	<b>1015.5</b>	<b>737.2</b>	<b>1132.6</b>				
a. Against Domestic Bills					21.7	21.2	1.4	29.6	17.8	71.4	74.1	593.5	351.5	652.1	790.9				
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	85.1	341.7				
<b>7 FIXED ASSETS</b>																			
<b>8 OTHER ASSETS</b>	<b>61376.3</b>	<b>77596.3</b>	<b>97489.4</b>	<b>103863.8</b>	<b>50728.6</b>	<b>52632.7</b>	<b>59145.6</b>	<b>55347.5</b>	<b>59152.5</b>	<b>60702.9</b>	<b>66675.1</b>	<b>76147.9</b>	<b>85601.1</b>	<b>102400.9</b>	<b>113748.9</b>				
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	22763.5	22293.3				
Financial Institutions																			
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	730.9	227.6				
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	21662.7	10968.9				
b. Staff Loans / Adv.																			
c. Sundry Debtors																			
d. Cash In Transit																			
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	43955.4	43790.2				
262.4	377.5	350.0	390.8	475.2	458.8	600.7	447.8	475.2	398.4	318.5									
1269.9	2109.7	2633.5	2257.1	1889.1	1616.6	1376.6	1638.5	2038.0	2046.8	2608.8									
75288.9	59040.3	50313.4	7186.3	93915.3	4457.9	17961.1	3410.1	4988.8	(6377.2)	(2675.1)									
<b>11 Reconciliation Account</b>					<b>17742.5</b>	<b>12683.2</b>	<b>2667.8</b>	<b>10984.9</b>	<b>6976.4</b>	<b>0.0</b>	<b>0.0</b>	<b>89.2</b>	<b>1847.5</b>	<b>332.9</b>					
<b>12 Profit &amp; Loss A/c</b>					<b>251527.2</b>	<b>274917.9</b>	<b>305561.7</b>	<b>339816.7</b>	<b>408928.7</b>	<b>428706.2</b>	<b>490638.1</b>	<b>566736.0</b>	<b>812165.9</b>	<b>787300.9</b>	<b>878364.5</b>	<b>1067096.6</b>	<b>1267249.2</b>	<b>1477845.6</b>	<b>1774504.8</b>
Total																			

Table No. 4  
Some Ratios of COMMERCIAL BANKS

Headings	Mid July														
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
<b>A. GDP, DEPOSITS, CREDIT &amp; INVESTMENT</b>															
1. Deposit / GDP	44.248	43.8478	41.42	43.561	42.824	44.529	46.91	51.909	58.708	53.876	51.09	55.7	60.01	62.46	68.85
2. Credit / GDP	26.564	26.8031	25.298	26.089	27.777	27.034	32.22	36.904	41.473	39.89	39.24	39.96	44.51	46.23	51.92
3. Investment / GDP	6.1945	8.1019	9.2205	9.2536	10.21	12.564	13	13.274	13.631	11.447	11.11	11.63	12.34	11.74	13.28
4. Credit & Investment / GDP	32.758	34.905	34.518	35.342	37.987	39.598	45.22	50.178	55.104	51.337	42.72	51.59	56.85	57.97	65.20
5. Time Deposit / GDP	35.617	35.0572	32.612	33.399	33.476	34.892	36.41	38.526	14.714	17.085	18.84	19.18	20.3	18.93	19.76
6. Current Deposit / GDP	8.6313	8.79058	5.8636	6.2841	5.8781	5.7161	6.259	6.8334	7.4636	6.8836	5.869	5.99	6.387	6.485	7.23
7. Credit / Total Deposit	60.034	61.1276	61.077	59.891	64.862	60.712	68.69	71.093	70.642	74.04	76.79	71.73	74.18	74.03	75.41
8. Investment / Total Deposit	14	18.4773	22.261	21.243	23.843	28.215	27.71	25.571	23.218	21.247	21.75	20.88	20.56	18.79	19.29
9. Credit & Investment / Total Deposit	74.033	79.605	83.338	81.134	88.705	88.926	96.4	96.664	93.86	95.287	98.54	92.61	94.74	92.82	94.70
10. Fixed Deposit / Total Deposit	35.94	34.66	31.04	27.86	26.67	26.29	25.84	25.06	25.064	31.71	36.88	34.43	33.84	30.31	28.70
11. Current Deposit / Total Deposit	19.506	20.0479	14.157	14.426	13.726	12.837	13.34	13.164	12.713	12.78	14.96	10.75	10.64	10.38	10.50
12. Credit to Govt. Entp. / Total Credit	2.67	2.34	2.3	1.8	1.49	2.82	2.36	0.66	0.655	1.342	1.475	1.13	1.152	0.89	7.6
13. Credit to Pvt.Sector / Total Credit	97.334	97.6575	97.697	98.201	98.508	97.179	95.53	95.158	99.345	98.658	98.53	98.87	98.85	99.11	92.4
<b>B. LIQUIDITY</b>															
1. NRB Balance / Total Deposit	12.508	13.4434	8.9063	9.7207	7.0756	7.2304	6.884	7.2334	9.8543	7.8529	7.087	12.74	11.82	12.45	10.11
2. Vault / Total Deposit	2.7858	3.18815	2.8726	1.8322	1.8873	2.1654	2.315	2.9693	2.8103	2.7855	2.947	3	2.93	2.88	2.78
3. Total Liquid Fund / Total Deposit	32.427	28.9736	20.151	19.782	15.201	13.337	13.06	15.695	18.806	16.287	14.26	18.64	18.2	18.8	17.12
<b>C. CAPITAL ADEQUACY</b>															
1. Capital / Total Deposit	4.5279	5.51055	5.7949	-4.3632	-7.579	-6.092	-1.23	2.3378	5.3938	7.3913	12.16	11.15	9.273	8.984	8.35
2. Capital / Total Credit	7.5423	9.01483	9.4879	-7.2853	-10.82	-10.03	-1.79	3.2883	7.6353	9.9828	15.83	12.39	12.5	12.14	11.07
3. Capital / Total Assets	3.2721	3.71111	3.8665	-3.0021	-4.654	-4.139	-0.846	1.7576	3.743	5.9228	9.515	7.23	7.47	7.322	6.88
4. Capital Fund / Risk weighted Assets	-5.49	-9.88	-12.04	-9.0748	-6.33	-5.3	-1.71	4.0367	7.22	6.5788	10.59	11.5	12.3	9.024	11.94

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 Rastritiya 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 Bank of Asia Nepal Ltd.											732.10	21.30	1143.00	12.45
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	6.42	-17545.71	6.35	-13750.28	6.47	-4251.95	9.44	-4870.10	7.88	15460.31	10.58	37257.20	10.95

\*Negative capital fund and RWA have been eliminated for calculating Capital Fund to RWA % purpose.

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

Rs Million

Banks	2010		2011		2012		2013		2014		2015	
	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.	-4851.80	-11.17	-4607.70	-9.66	-3008.00	-5.46	-345.59	-0.49	2630.13	3.34	4449.71	7.80
2 Rastritiya Banijya Bank Ltd.	-8617.08	-24.08	-7422.94	-22.52	-4738.00	-9.35	1958.69	3.33	1272.48	2.02	7759.59	10.34
3 NABIL Bank Ltd.	3129.41	11.61	3835.70	11.75	6921.00	12.71	8337.71	13.17	6690.26	9.06	10409.51	11.86
4 Nepal Investment Bank Ltd.	3765.16	11.69	4585.39	12.09	7397.00	11.82	8848.88	12.99	7022.54	8.80	11844.55	11.99
5 Standard Chartered Bank Nepal Ltd..	3053.00	17.78	3371.62	17.38	5019.00	16.28	5574.37	14.48	4598.80	10.56	6567.12	13.89
6 Himalayan Bank Ltd.	3119.88	11.02	3439.22	11.45	5700.76	11.90	6774.09	12.15	5299.71	8.26	8262.07	11.45
7 Nepal SBI Bank Ltd.	2141.89	14.14	2508.19	11.84	3999.00	11.37	5070.95	12.86	3798.97	8.56	6700.77	13.34
8 Nepal Bangladesh Bank Ltd.	1112.24	12.87	1845.66	10.53	2323.00	11.86	2672.22	12.09	3573.42	11.32	4893.76	11.36
9 Everest Bank Ltd.	2203.62	10.56	2759.14	10.43	4643.10	11.08	6587.11	13.22	4819.46	8.48	8448.59	13.32
10 Bank of Kathmandu Ltd.	1741.60	11.45	2071.36	11.62	3240.64	12.58	3943.70	12.62	3304.64	8.87	5207.35	13.07
11 Nepal Credit and Commerce Bank Ltd.	1099.00	14.25	1523.30	13.58	1923.00	11.81	2327.56	11.95	2262.03	10.20	3058.23	11.39
12 Nepal Industrial & Commercial Bank Ltd.	1660.25	15.30	17649.53	24.49	2643.00	12.85	5173.34	14.37	4388.18	10.79	6378.04	13.16
13 Lumbini Bank Ltd.	1151.52	24.62	1442.28	14.68	2112.00	23.55	2274.00	21.57	2401.94	14.26	3070.78	14.75
14 Machhapuchhre Bank Ltd.	1700.20	11.18	1773.51	10.86	2789.00	14.60	3002.44	12.66	2796.68	8.33	4385.11	12.47
15 Kumari Bank Ltd.	1624.51	13.80	1966.16	14.45	2760.00	13.27	2862.01	12.23	2656.71	9.84	3586.58	11.12
16 Laxmi Bank Ltd.	1795.60	14.99	1912.81	13.21	2649.55	11.81	3297.22	12.27	2720.69	8.78	4653.99	10.87
17 Siddhartha Bank Ltd.	1492.79	10.73	1877.69	11.75	3022.00	11.47	3685.42	12.28	2502.21	7.13	5279.25	11.17
18 Agriculture Development Bank Ltd.	8976.24	18.05	10903.50	19.95	16324.00	18.25	18125.38	17.89	14222.91	11.64	17280.16	12.55
19 Global Bank Ltd	1522.28	11.36	1563.31	11.20	3386.00	12.47	4220.21	12.02	5316.43	9.65	7867.47	12.56
20 Citizens Bank International Ltd.	1308.27	11.28	2144.29	15.57	2571.03	15.54	2845.97	13.58	2379.73	8.88	4506.77	13.35
21 Prime Commercial Bank Ltd	1329.21	11.68	2410.48	16.34	3018.74	14.85	3283.37	13.82	3089.88	9.59	4747.28	12.35
22 Bank of Asia Nepal Ltd.	1534.98	14.86	2091.93	17.41	2494.08	16.81	2494.08	16.81	0.00			
22 Sunrise Bank Ltd.	1582.12	11.74	2182.42	14.68	2409.00	12.75	2619.50	11.89	2451.15	9.77	3637.36	11.18
23 Grand Bank Ltd.	1883.79	24.03	2032.97	21.23	2413.00	18.38	2502.03	14.02	2182.96	12.65	688.56	6.51
24 NMB Bank Ltd.	1816.05	20.68	2169.96	17.80	2289.00	14.65	2689.38	12.68	2424.08	8.88	4003.18	11.20
25 Kist Bank Ltd.	2045.10	14.83	2089.52	14.49	2359.99	12.53	2296.97	11.75	1424.78	9.70	3976.03	11.20
26 Janata Bank Nepal Ltd.	1400.00	67.81	1446.17	36.44	2210.82	24.39	2376.17	15.97	2122.21	11.60	2528.77	11.75
27 Mega Bank Nepal Ltd.			1682.61	19.33	1862.00	19.11	2776.19	19.53	2452.10	13.63	3267.87	14.99
28 Commerz and Trust Bank Nepal Ltd.			1400.00	28.77	1495.00	20.80	2185.38	20.11	0.00			
29 Civil Bank Ltd.			1200.00	21.28	1306.00	14.19	2277.69	15.64	2845.14	12.98	3513.41	13.39
30 Century Commercial Bank Ltd.			1100.95	42.08	1200.00	23.06	1313.78	12.66	2138.67	13.00	2612.43	11.42
31 Sanima Bank Ltd.					2334.00	21.81	2575.65	14.93	2424.03	9.90	3776.45	11.19
Total	40719.83	11.72	74949.02	13.96	97068.72	12.41	124131.78	12.36	108212.91	9.02	167360.75	11.94

\*Negative capital fund and RWA have been

**Table No.6**  
**Non Performing Loan Status of Commercial Banks**

Rs. in million

SN	Banks	2003			2004			2005			2006			2007			2008			2009			
		Total Gross Loan	NPL	NPL to Total Loan (%)	Total Gross Loan	NPL	NPL to Total Loan (%)	Total Gross Loan	NPL	NPL to Total Loan (%)	Total Gross Loan	NPL	NPL to Total Loan (%)	Total Gross Loan	NPL	NPL to Total Loan (%)	Total Gross Loan	NPL	NPL to Total Loan (%)	Total Gross Loan	NPL	NPL to Total Loan (%)	
1	Nepal Bank Ltd.	18132.33	10964.91	60.5	17937.658	9640.081	53.7	16866.5	8372	49.6	12441.59	2262.18	18.2	13756.6	1856	13.5	15770.7	1410.8	8.9	19482.245	1151.401	5.9	
2	Rastriya Banijya Bank Ltd.	26608.8	16005.3	60.2	25105.7	14470.5	57.6	27000.9	13689.3	50.7	23100.9	8045.5	34.8	24871.4	6876.5	27.7	27494.6	5951.8	21.6	31607.0	4956.0	15.7	
3	NABIL Bank Ltd.	8113.7	449.6	5.5	8548.7	286.7	3.4	10946.7	144.5	1.3	13278.8	182.6	1.4	15903.0	178.3	1.1	21769.8	171.4	0.8	27589.9	220.7	0.8	
4	Nepal Investment Bank Ltd.	5921.8	117.1	2.0	7338.6	181.4	2.5	10453.2	280.9	2.7	13171.5	272.5	2.1	17769.0	422.0	2.4	27529.3	309.4	1.1	36827.2	302.0	0.8	
5	Standard Chartered Bank Nepal Ltd..	6000.2	247.9	4.1	6693.9	252.2	3.8	8420.9	226.3	2.7	9206.3	195.9	2.1	10790.1	197.1	1.8	13964.4	128.7	0.9	13679.8	90.3	0.7	
6	Himalayan Bank Ltd.	10844.6	1092.8	10.1	12919.6	1147.5	8.9	13451.2	1001.3	7.4	15762.0	1040.8	6.6	17793.7	641.6	3.6	20233.9	475.8	2.4	25519.1	551.2	2.2	
7	Nepal SBI Bank Ltd.	4795.8	426.9	8.9	5531.8	345.8	6.3	6739.3	441.0	6.5	8241.5	505.3	6.1	10065.0	45.8	4.6	12742.6	464.9	3.6	15131.7	305.7	2.0	
8	Nepal Bangladesh Bank Ltd.	7961.5	1013.3	12.7	9644.7	1042.2	10.8	9626.9	1832.9	19.0	9796.4	2927.0	29.9	9169.4	3645.9	39.8	9469.6	2945.3	31.1	7025.7	1356.0	19.3	
9	Everest Bank Ltd.	5049.6	111.2	2.2	6095.8	104.8	1.7	7900.1	128.8	1.6	10136.3	129.2	1.3	14082.7	113.2	0.8	18836.4	121.0	0.6	24469.6	117.5	0.5	
10	Bank of Kathmandu Ltd.	4856.0	420.9	8.7	6008.3	399.9	6.7	6182.0	308.5	5.0	7488.7	203.6	2.7	9694.0	243.3	2.5	12747.8	223.8	1.8	14945.7	189.8	1.3	
11	Nepal Credit and Commerce Bank Ltd	3396.4	700.8	20.6	4717.3	600.0	12.7	6011.9	519.3	8.6	5899.2	1289.9	21.9	5122.2	1606.9	31.4	5281.0	864.0	16.4	7183.7	196.8	2.7	
12	NIC Asia Bank Ltd.	2562.9	170.7	6.7	3743.1	146.6	3.9	4909.4	185.4	3.8	6902.1	179.6	2.6	9128.7	1001.1	1.1	11465.5	98.3	0.9	13679.4	123.1	0.9	
13	Lumbini Bank Ltd.	2622.4	306.8	11.7	3222.7	237.3	7.4	3685.1	561.1	15.2	4321.6	1339.2	31.0	4944.6	1007.0	20.4	5367.4	798.2	14.9	5681.4	514.7	9.1	
14	Machhapuchhre Bank Ltd.	1495.9	31.1	2.1	2540.8	25.0	1.0	5130.2	19.9	0.4	6146.6	16.9	0.3	7319.9	85.2	1.2	8969.8	92.9	1.0	12467.2	342.8	2.8	
15	Kumari Bank Ltd.	2137.6	36.3	1.7	3698.0	28.2	0.8	5681.0	54.0	1.0	7007.8	64.4	0.9	9062.5	66.2	0.7	11530.8	156.0	1.4	14593.6	62.8	0.4	
16	Laxmi Bank Ltd.	775.9	0.0	0.0	1750.9	0.0	0.0	2726.1	44.5	1.6	4279.8	33.5	0.8	6529.2	23.1	0.4	9794.4	12.7	0.1	13463.3	6.7	0.1	
17	Siddhartha Bank Ltd.	629.0	0.0	0.0	1567.8	25.2	1.6	2634.9	67.9	2.6	3869.3	33.6	0.9	6319.9	21.5	0.3	9481.2	57.0	0.6	13330.8	60.0	0.5	
18	Agriculture Development Bank Ltd.								33310.8	6859.0	20.6	34440.4	6185.3	18.0	36585.4	4256.2	11.6	32566.5	2875.6	8.8			
19	Global Bank Ltd.										2601.7	0.0	0.0	5134.1	0.0	0.0	9063.1	8.5	0.1				
20	Citizens Bank International Ltd.											4798.3	0.0	0.0	8128.1	0.0	0.0						
21	Prime Commercial Bank Ltd											5156.0	0.0	0.0	9732.6	0.0	0.0						
22	Bank of Asia Nepal Ltd.											2755.3	0.0	0.0	7635.8	0.8	0.0						
22	Sunrise Bank Ltd.											4057.7	0.0	0.0	8963.6	13.9	0.2						
23	Grand Bank Ltd.											3692.5	79.8	2.2	6354.0	102.9	1.6						
24	NMB Bank Ltd.											2009.9	30.5	1.5	5194.2	25.5	0.5						
25	Kist Bank Ltd.												0.0	0.0	0.0								
26	Janata Bank Nepal Ltd.												0.0	0.0	0.0								
27	Mega Bank Nepal Ltd.												0.0	0.0	0.0								
28	Commerz and Trust Bank Nepal Ltd.																						
28	Civil Bank Ltd.																						
29	Century Commercial Bank Ltd.																						
30	Sanima Bank Ltd																						
	<b>Total</b>	<b>111904.4</b>	<b>32095.69</b>	<b>28.68135</b>	<b>127065.4</b>	<b>28933.41</b>	<b>22.77048</b>	<b>148366.43</b>	<b>27877.7</b>	<b>18.78976</b>	<b>194360.82</b>	<b>25580.5</b>	<b>13.1613</b>	<b>229363.91</b>	<b>24215.85</b>	<b>10.5578293</b>	<b>306638.363</b>	<b>18648.5</b>	<b>6.08159</b>	<b>384315.129</b>	<b>13574.64</b>	<b>3.53216</b>	

\* Total Gross Loan = Loan + Bills Purchased

**Table No.6**  
**Non Performing Loan Status of Commercial Banks**

Rs. in million

SN	Banks	2010			2011			2012			2013			2014			2015		
		Total Gross Loan	NPL	NPL to Total Loan (%)	Total Gross Loan	NPL	NPL to Total Loan (%)	Total Gross Loan	NPL	NPL to Total Loan (%)	Total Gross Loan	NPL	NPL to Total Loan (%)	Total Gross Loan	NPL	NPL to Total Loan (%)	Total Gross Loan	NPL	NPL to Total Loan (%)
1	Nepal Bank Ltd.	25086.8	573.2	2.3	26709.9	1410.725	5.3	29698.857	1731.633	5.8	37855.281	1714.843	4.5	41195.986	2397.478	5.8	53374.5441	2069.635	3.9
2	Rastra Banijya Bank Ltd.	35692.5	4085.0	11.4	36866.1	4024.6	10.9	40448.4	2940.4	7.3	49044.9	2604.8	5.3	60854.9	2402.8	3.9	75836.5	2562.0	3.4
3	NABIL Bank Ltd.	33030.9	45.6	0.1	38922.7	689.9	1.8	42867.8	969.3	2.3	47645.5	1015.2	2.1	55852.3	1256.1	2.2	67161.7	1224.6	1.8
4	Nepal Investment Bank Ltd.	40948.4	189.8	0.5	41887.7	245.6	0.6	42912.1	850.4	2.0	47700.6	913.1	1.9	53463.5	897.1	1.7	67688.5	844.1	1.2
5	Standard Chartered Bank Nepal Ltd..	16176.7	87.2	0.5	18662.5	115.8	0.6	19828.5	147.3	0.7	23138.4	177.3	0.8	26328.4	74.2	0.3	28007.8	78.7	0.3
6	Himalayan Bank Ltd.	29123.8	920.3	3.2	32968.3	1293.4	3.9	35968.6	740.6	2.1	41057.4	901.0	2.2	46449.3	1196.8	2.6	55428.0	1577.5	2.8
7	Nepal SBI Bank Ltd.	18023.4	264.9	1.5	21718.8	245.5	1.1	26463.7	143.8	0.5	29193.9	108.7	0.4	35714.3	91.2	0.3	40471.9	78.9	0.2
8	Nepal Bangladesh Bank Ltd.	9119.0	161.5	1.8	10237.5	1963.6	19.2	10943.2	469.4	4.3	13137.6	412.3	3.1	19051.3	258.0	1.4	25823.8	340.2	1.3
9	Everest Bank Ltd.	28156.4	43.7	0.2	31661.8	108.4	0.3	36616.8	307.5	0.8	44197.8	276.2	0.6	48450.3	302.5	0.6	55363.5	367.2	0.7
10	Bank of Kathmandu Ltd.	17113.3	202.1	1.2	17957.0	326.3	1.8	19319.1	443.4	2.3	23049.5	346.0	1.5	28866.8	304.7	1.1	33369.2	1141.4	3.4
11	Nepal Credit and Commerce Bank Ltd	8387.8	227.7	2.7	9229.8	363.4	3.9	12900.6	361.6	2.8	16013.3	416.0	2.6	17873.2	481.9	2.7	21442.5	481.9	2.2
12	NIC Asia Bank Ltd.	12929.3	72.4	0.6	15165.5	90.4	0.6	17523.2	128.5	0.7	32413.1	752.3	2.3	37305.9	837.7	2.2	43330.0	862.7	2.0
13	Lumbini Bank Ltd.	5272.3	245.9	4.7	6213.1	59.7	1.0	6979.2	32.9	0.5	9175.0	79.1	0.9	14247.1	125.2	0.9	17239.9	122.3	0.7
14	Machhapuchhre Bank Ltd.	14972.1	266.3	1.8	14732.1	660.7	4.5	16105.7	433.2	2.7	21647.5	618.3	2.9	29541.4	493.4	1.7	34819.5	220.5	0.6
15	Kumari Bank Ltd.	14938.5	60.1	0.4	14926.4	167.9	1.1	17877.5	400.0	2.2	20119.8	781.1	3.9	22811.7	795.8	3.5	27070.4	747.1	2.8
16	Laxmi Bank Ltd.	14736.4	17.7	0.1	15389.5	138.8	0.9	16697.1	103.7	0.6	20100.3	253.7	1.3	23096.5	265.0	1.1	31558.0	410.8	1.3
17	Siddhartha Bank Ltd.	16895.4	70.6	0.4	18647.2	109.6	0.6	20607.3	463.9	2.3	23721.6	559.0	2.4	27985.7	474.0	1.7	37104.1	667.1	1.8
18	Agriculture Development Bank Ltd.	39375.3	3235.9	8.2	40389.3	3491.5	8.6	45337.6	2880.6	6.4	54959.3	3211.5	5.8	62454.9	3332.5	5.3	72215.5	3269.7	4.5
19	Global Bank Ltd.	12163.6	74.5	0.6	12779.2	321.8	2.5	20764.5	322.8	1.6	26991.6	348.3	1.3	43001.4	1019.8	2.4	50226.6	1101.8	2.2
20	Citizens Bank International Ltd.	10924.9	4.4	0.0	12514.2	146.2	1.2	14415.4	289.5	2.0	17940.8	361.9	2.0	23164.3	556.5	2.4	29200.4	447.6	1.5
21	Prime Commercial Bank Ltd	14102.4	30.0	0.2	17083.9	81.2	0.5	19315.4	91.1	0.5	21746.7	484.3	2.2	27839.0	527.8	1.9	33471.7	585.0	1.7
22	Bank of Asia Nepal Ltd.	11229.9	11.6	0.1	11873.2	76.6	0.6	12519.1	402.9	3.2				20979.2	946.8	4.5			
22	Sunrise Bank Ltd.	12235.7	163.6	1.3	12434.4	427.6	3.4	14823.5	449.3	3.0	18402.8	688.4	3.7	20979.2	946.8	4.5	27392.1	794.1	2.9
23	Grand Bank Ltd.	7500.5	89.5	1.2	9043.5	148.6	1.6	11426.7	142.4	1.2	14526.5	511.4	3.5	15149.9	2892.2	19.1	9566.0	3463.1	36.2
24	NMB Bank Ltd.	7931.1	55.8	0.7	11343.1	30.2	0.3	12468.5	305.8	2.5	16904.7	305.1	1.8	20783.3	113.5	0.5	27660.3	117.4	0.4
25	Kist Bank Ltd.	12486.1	24.1	0.2	13437.0	133.6	1.0	14966.5	734.1	4.9	16826.6	1108.9	6.6	13732.6	3322.2	24.2	29711.2	2194.9	7.4
26	Janata Bank Nepal Ltd.	608.3	0.0	0.0	3584.3		0.0	7461.3	0.0	0.0	12075.9	27.3	0.2	15911.9	162.8	1.0	18517.1	364.8	2.0
27	Mega Bank Nepal Ltd.				4816.5		0.0	8047.8	39.3	0.5	11729.1	243.9	2.1	14881.2	324.2	2.2	17997.3	315.8	1.8
28	Commerz and Trust Bank Nepal Ltd.				2486.3		0.0	5599.1	0.0	0.0	9031.1	120.3	1.3						
28	Civil Bank Ltd.				3155.2		0.0	7829.8	0.0	0.0	12525.9	62.7	0.5	18772.7	373.2	2.0	23165.6	649.3	2.8
29	Century Commercial Bank Ltd.				1187.3		0.0	4202.2	0.0	0.0	9086.9	44.8	0.5	15045.4	76.8	0.5	20351.8	53.2	0.3
30	Sanima Bank Ltd										15248.2	4.1	0.0	20620.4	3.6	0.0	28588.1	20.8	0.1
	<b>Total</b>	<b>469160.83</b>	<b>11223.34</b>	<b>2.3922162</b>	<b>528023.14</b>	<b>16871.58</b>	<b>3.195235</b>	<b>612935.2</b>	<b>16325.23</b>	<b>2.66345</b>	<b>757207.54</b>	<b>19451.77</b>	<b>2.5688821</b>	<b>922403.99</b>	<b>27252.36</b>	<b>2.95449</b>	<b>1103153.26</b>	<b>27174.06</b>	<b>2.46331</b>

\* Total Gross Loan = Loan + Bills Purchased

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

(Rs. In million)

Liabilities	Mid-July															
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	
<b>1 CAPITAL FUND</b>	<b>1125.7</b>	<b>1349.5</b>	<b>1449.1</b>	<b>1064.3</b>	<b>(10347.5)</b>	<b>(10066.5)</b>	<b>(6056.7)</b>	<b>(5399.8)</b>	<b>(4958.8)</b>	<b>(4851.8)</b>	<b>(4607.7)</b>	<b>(3084.1)</b>	<b>(964.2)</b>	<b>2630.1</b>	<b>3347.1</b>	
a. Paid-up Capital	380.4	380.4	380.4	380.4	380.4	380.4	380.4	380.4	380.4	380.4	1772.8	3716.4	6465.0	6465.0		
b. Calls in advance									0.0	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	1820.7	1964.1	
d. Share Premium					0.0	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)	(6617.6)	(6329.1)	
f. Other 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	787.0	157.5	
g. Exchange Fluctuation Fund					118.1	0.0	25.7	0.0	51.0	68.0	68.0	68.0	16.5	84.4	86.8	
<b>2 BORROWINGS</b>	<b>266.2</b>	<b>215.0</b>	<b>52.4</b>	<b>0.0</b>	<b>1124.9</b>	<b>1717.4</b>	<b>1604.9</b>	<b>1820.1</b>	<b>1970.7</b>	<b>2125.1</b>	<b>1842.4</b>	<b>2153.8</b>	<b>2342.7</b>	<b>0.0</b>	<b>0.0</b>	
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	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	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	
d. Other Financial Ins.					0.1	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	
<b>3 DEPOSITS</b>	<b>35528.6</b>	<b>34060.1</b>	<b>34737.4</b>	<b>36288.5</b>	<b>34744.2</b>	<b>35444.9</b>	<b>38715.2</b>	<b>41451.7</b>	<b>44346.1</b>	<b>42129.9</b>	<b>46804.2</b>	<b>56042.6</b>	<b>62988.9</b>	<b>69341.2</b>	<b>78007.2</b>	
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	15531.1	17699.1	
Domestic					5522.7	5873.6	6605.7	7639.1	9382.8	10342.5	10674.3	12115.1	13575.5	15410.6	17554.7	
Foreign					191.8	156.9	155.8	160.0	189.3	198.2	241.6	210.1	215.2	120.4	144.4	
b. Savings	20281.6	19851.5	21534.5	22063.0	22671.8	23547.9	26425.4	28545.1	31079.7	27241.3	27558.8	29980.6	33812.7	38978.1	46520.0	
Domestic					22665.5	23538.9	26412.9	28530.9	31074.0	27233.9	27457.4	29971.8	33802.0	38967.0	46506.9	
Foreign					6.3	9.0	12.5	14.1	5.7	7.4	10.1	8.8	10.7	11.1	13.1	
c. Fixed	9921.8	9731.8	8396.9	7481.0	6269.3	5790.9	5393.2	4757.9	3579.4	4241.1	7482.3	11664.6	12651.4	12123.0	11372.9	
Domestic					6263.3	5784.5	5387.6	4752.0	3572.6	4234.6	7476.1	11659.6	12651.4	12046.2	11291.8	
Foreign					5.9	6.4	5.6	6.0	6.8	6.5	6.2	5.0	0.0	76.8	81.1	
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	2003.1	1591.2	
Domestic					0.0	7.8	12.4	270.0	2.8	0.0	250.0	0.0	0.0	0.0	0.0	
Foreign															0.0	
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	705.9	824.1	
Domestic					324.5	157.4	104.1	174.5	86.0	75.6	135.1	99.6	115.0	106.8	420.8	
Foreign															0.0	
<b>4 Bills Payable</b>	<b>13947.3</b>	<b>28191.9</b>	<b>30090.6</b>	<b>26711.0</b>	<b>36401.0</b>	<b>23575.4</b>	<b>10265.5</b>	<b>9718.7</b>	<b>10191.6</b>	<b>9280.3</b>	<b>10387.7</b>	<b>9510.5</b>	<b>10040.2</b>	<b>12740.9</b>	<b>13699.3</b>	
<b>5 Other Liabilities</b>																
1. Sundry Creditors					814.5	1641.5	2362.0	2556.3	3273.2	3934.3	5406.2	3591.6	3680.3	5874.9	6307.6	
2. Loan Loss Provision					9249.9	3269.6	2376.3	2376.3	2141.8	288.8	1527.4	1501.0	1696.4	1994.1	2064.5	2315.1
3. Interest Suspense a/c					13629.7	6456.8	5090.4	4510.5	4046.0	3285.8	3014.7	3311.5	3307.5	3579.3	3884.7	
4. Others	13947.3	28191.9	30090.6	26711.0	12707.0	12207.5	436.8	510.1	683.8	532.8	465.8	911.0	1058.4	1222.2	1191.8	
<b>6 Reconciliation A/c</b>																
<b>7 Profit &amp; Loss A/c</b>																
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	83311.1	90309.2	
<b>Assets</b>																
<b>1 LIQUID FUNDS</b>	<b>8050.5</b>	<b>8063.8</b>	<b>4770.6</b>	<b>6444.0</b>	<b>5886.2</b>	<b>5517.4</b>	<b>7003.6</b>	<b>5055.2</b>	<b>9454.8</b>	<b>9968.6</b>	<b>11238.1</b>	<b>11991.9</b>	<b>14384.2</b>	<b>6645.6</b>	<b>4343.8</b>	
a. Cash Balance	1784.8	1648.9	1420.9	969.4	1020.7	1116.5	1084.9	1150.8	1498.6	1573.7	1568.5	1939.2	2374.2	2624.2	3313.5	
Nepalese Notes & Coins	1479.4	1409.9	1198.1	885.9	942.5	1048.4	1012.9	1120.2	1469.1	1536.8	1537.2	1914.1	2334.7	2599.6	3241.4	
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	24.5	72.0	
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	4021.5	280.3	
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	2919.0	(1339.8)	
Domestic Currency					2626.6	3702.2	5125.8	2868.8	6487.1	7319.9	8167.7	8511.1	10356.7	2793.4	(1413.6)	
Foreign Currency					1167.0	0.7	(13.0)	0.0	32.6	30.3	3.3	58.7	55.0	125.6	73.9	
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	558.7	811.1	
Domestic Currency					183.8	291.8	320.0	316.4	452.3	348.6	656.3	404.4	432.1	558.7	811.1	
Foreign Currency					0.0	0.0	7.6	0.0	0.0	1.6	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	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	543.7	809.0	
c. Money at Call	0.0	4.1	0.0	1022.0	550.0	0.0	0.0	400.0	0.0	400.0	0.0	200.0	0.0	0.0	750.0	
Domestic Currency					550.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Foreign Currency															0.0	
<b>2 INVESTMENTS</b>	<b>6720.0</b>	<b>7115.2</b>	<b>11722.8</b>	<b>10593.8</b>	<b>13838.6</b>	<b>11776.9</b>	<b>13226.3</b>	<b>12918.4</b>	<b>10597.9</b>	<b>4339.8</b>	<b>5582.1</b>	<b>6049.3</b>	<b>8417.8</b>	<b>19910.0</b>	<b>16153.5</b>	
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	19910.0	16153.5	
b. NRB Bond					0.0	0.0	0.0	0.0	0.0	127.4	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	
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	
e. Non Residents					2560.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>56.3</b>	<b>37.6</b>	<b>59.8</b>	<b>429.9</b>	<b>51.2</b>	<b>2644.5</b>	<b>3057.0</b>	<b>3733.5</b>	<b>2881.1</b>	<b>1476.0</b>	<b>2079.8</b>	<b>2423.9</b>	<b>2640.4</b>	<b>2790.7</b>	<b>786.4</b>	
a. Interbank Lending					0.0	2597.2	2045.5	2426.9	2249.0	1332.6	1806.4	0.0	0.0	0.0	557.4	
b. Non Residents					51.2	47.3	1011.5	1306.6	632.1	143.4	273.4	2423.9	2640.4	2790.7	228.9	
c. Others												0.0	0.0	0.0	0.0	
<b>4 LOANS &amp; ADVANCES</b>	<b>21728.8</b>	<b>20755.6</b>	<b>19078.1</b>	<b>19108.0</b>	<b>17456.0</b>	<b>12180.4</b>	<b>13377.5</b>	<b>15480.6</b>	<b>19261.0</b>	<b>25074.2</b>	<b>26637.8</b>	<b>29551.3</b>	<b>37844.1</b>	<b>41190.1</b>	<b>53240.6</b>	
Domestic Currency	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	41190.1	53240.6	
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	41190.1	53240.6	
Financial Institutions					593.8	366.3	276.2	205.3	6.0	66.5	142.5	1.1</				

Table No. 7.2  
Statement of Assets & Liabilities of RASTRIYA BANIJYA BANK LTD.

Liabilities	(Rs. In million)														
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
<b>1 CAPITAL FUND</b>	<b>1506.7</b>	<b>1538.2</b>	<b>1557.5</b>	<b>(23839.8)</b>	<b>(21437.9)</b>	<b>(20282.5)</b>	<b>(18385.4)</b>	<b>(17219.5)</b>	<b>(13290.5)</b>	<b>(8617.1)</b>	<b>(7422.9)</b>	<b>(2313.2)</b>	<b>2503.5</b>	<b>1272.5</b>	<b>2386.6</b>
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	8589.0	8589.0	8589.0
b. Calls in advance													0.0	0.0	0.0
c. Statutory Reserves													4325.3	0.0	0.0
d. Share Premium													95.9	95.9	97.3
e. Retained Earning													97.3	97.3	97.3
f. Others Reserves													3158.6	3525.9	
g. Exchange Fluctuation Fund															
<b>2 BORROWINGS</b>	<b>146.9</b>	<b>156.1</b>	<b>161.9</b>	<b>338.0</b>	<b>3215.7</b>	<b>4351.5</b>	<b>2213.1</b>	<b>2516.0</b>	<b>3873.6</b>	<b>4039.8</b>	<b>4812.8</b>	<b>2923.1</b>	<b>2167.2</b>	<b>1778.6</b>	<b>1305.4</b>
a. NRB	146.9	156.1	161.9	338.0	3215.7	1646.0	1495.5	1653.5	50.3	2903.9	4019.3	2923.1	26.6	0.0	0.0
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	1478.6	1005.4
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	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	300.0	300.0
e. Bonds and Securities									0.0	0.0	0.0		0.0	0.0	0.0
<b>3 DEPOSITS</b>	<b>40500.4</b>	<b>38964.6</b>	<b>39308.6</b>	<b>40313.6</b>	<b>43489.2</b>	<b>45700.7</b>	<b>50192.6</b>	<b>57990.8</b>	<b>67976.3</b>	<b>68623.2</b>	<b>73924.1</b>	<b>87775.0</b>	<b>91093.9</b>	<b>10720.1</b>	<b>124221.7</b>
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	26306.9	30335.5
Domestic	4864.0	4639.7	4687.9	5227.5	6341.1	7872.8	9946.0	12678.2	17599.7	17923.0	18719.8	21924.2	23563.3	26722.2	30242.8
Foreign					78.7	18.4	138.7	174.8	42.4	26.1	73.9	37.6	40.8	34.7	92.7
b. Savings	18822.1	18997.2	20861.2	23288.9	26848.2	29494.9	32909.4	40213.0	46102.8	48269.9	38590.0	43823.4	49396.6	57917.7	72418.1
Domestic	18822.1	18997.2	20861.2	23288.9	25690.0	29480.3	32847.4	40134.3	46089.7	47278.7	38562.0	43813.9	49387.6	57878.0	72394.4
Foreign					1158.2	14.6	62.0	78.7	13.1	48.2	28.1	9.5	8.9	39.8	23.7
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	15535.3	12490.8
Domestic	16477.2	15166.6	13579.5	11572.8	8712.2	8099.9	6698.6	4093.1	3207.8	6539.2	14266.9	18010.0	14322.4	15533.0	12488.7
Foreign					289.3	3.9	298.9	386.7	0.0	0.0	0.0	2.2	2.3	2.1	
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	6705.5	7842.4
Domestic	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	6695.2	7675.0
Foreign														10.3	167.5
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	804.7	1134.9
Domestic	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	804.7	1134.9
Foreign															0.0
<b>4 Bills Payable</b>															
<b>5 Other Liabilities</b>	<b>31490.7</b>	<b>35459.2</b>	<b>41070.3</b>	<b>64012.7</b>	<b>40601.2</b>	<b>42099.9</b>	<b>29501.2</b>	<b>26952.2</b>	<b>2740.8</b>	<b>23360.3</b>	<b>21517.6</b>	<b>17629.5</b>	<b>17932.7</b>	<b>17762.7</b>	<b>17983.3</b>
1. Sundry Creditors					575.2	602.7	663.9	724.3	818.5	587.5	689.2	830.9	633.6	725.7	739.3
2. Loan Loss Provision					15214.4	13593.1	8967.5	7709.4	6483.4	5362.5	3861.3	3508.9	3539.7	3385.1	3688.9
3. Interest Suspense a/c					21558.6	24786.8	19059.7	17715.9	17946.0	15782.3	15025.5	10795.7	11011.3	10907.6	9600.6
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	2744.3	3954.6
<b>6 Reconciliation A/c</b>															
<b>7 Profit &amp; Loss A/c</b>															
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	130046.9	150571.5
Assets															
<b>1 LIQUID FUNDS</b>	<b>14559.8</b>	<b>15089.9</b>	<b>8158.8</b>	<b>10704.1</b>	<b>6714.9</b>	<b>7495.5</b>	<b>5707.9</b>	<b>14584.8</b>	<b>13482.1</b>	<b>11587.4</b>	<b>7136.2</b>	<b>19530.5</b>	<b>15109.3</b>	<b>24990.2</b>	<b>22921.7</b>
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	2940.8	3495.8
Nepalese Notes & Coins															
Foreign Currency	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	2898.7	3461.8
b. Bank Balance	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	42.1	34.0
1. In Nepal Rastra Bank	13660.2	14236.1	7142.4	9763.7	5687.8	6408.9	4256.7	11727.3	11450.8	9912.8	5292.5	16917.8	12443.3	21661.5	18975.9
Domestic Currency	11881.8	13077.4	5917.5	8845.8	4788.2	5959.7	3749.7	11105.4	9776.1	8264.6	4813.6	16333.6	11573.2	20969.9	18096.1
Foreign Currency	11881.8	13077.4	5917.5	8845.8	4788.2	5959.7	3749.7	11105.4	9796.2	8194.3	4766.4	16319.5	11521.8	21009.7	18101.4
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	322.6	557.4
Domestic Currency	(36.0)	(43.7)	6.8	709.9	107.7	109.2	84.0	96.8	252.0	141.7	193.4	211.2	234.3	318.8	559.4
Foreign Currency							(2.5)	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
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	369.0	322.4
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	387.9	450.0
Domestic Currency	0.0	0.0	0.0	100.0	0.0	0.0	20.0	550.0	0.0	0.0	83.3	380.0	250.0	320.0	450.0
Foreign Currency												132.3	52.8	67.9	0.0
<b>2 INVESTMENTS</b>	<b>5576.3</b>	<b>4088.5</b>	<b>4137.1</b>	<b>2918.9</b>	<b>6494.8</b>	<b>9025.7</b>	<b>10129.2</b>	<b>10565.9</b>	<b>8365.5</b>	<b>9576.3</b>	<b>12576.4</b>	<b>23274.8</b>	<b>28137.5</b>	<b>30492.8</b>	<b>34160.4</b>
a. Govt.Securities	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	30492.8	34160.4
b. NRB Bond						0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Govt.Non-Fin. Ins.						0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Non-Fin. Ins.						0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>80.6</b>	<b>82.1</b>	<b>95.8</b>	<b>223.1</b>	<b>2058.1</b>	<b>2753.2</b>	<b>2693.0</b>	<b>4165.6</b>	<b>7277.4</b>	<b>3413.2</b>	<b>2756.7</b>	<b>3027.5</b>	<b>1497.3</b>	<b>1567.8</b>	<b>152.5</b>
a. Interbank Lending						0.0	2445.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Non Residents															1018.5
c. Others	80.6	82.1	95.8	223.1	2058.1	307.4	2693.0	4165.6	7277.4	3413.2	2756.7	3027.5	1497.3	1567.8	152.5
<b>4 LOANS &amp; ADVANCES</b>	<b>28081.2</b>	<b>28183.5</b>	<b>27969.6</b>	<b>26514.4</b>	<b>28614.0</b>	<b>26863.8</b>	<b>25214.8</b>	<b>27353.6</b>	<b>31464.1</b>	<b>35616.6</b>	<b>36792.2</b>	<b>40346.2</b>	<b>48981.0</b>	<b>60721.2</b>	<b>75774.1</b>
Domestic Currency	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	60721.2	75774.1
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	58004.6	72562.5
b. Financial Institutions									818.2	746.6	316.1	584.7	912.0		

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

(Rs. In million)

Liabilities	Mid-July														
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
<b>1 CAPITAL FUND</b>	<b>1046.9</b>	<b>1062.8</b>	<b>1146.4</b>	<b>1804.2</b>	<b>1482.4</b>	<b>1657.7</b>	<b>1874.8</b>	<b>2057.0</b>	<b>2436.2</b>	<b>3129.4</b>	<b>3835.7</b>	<b>4566.5</b>	<b>5464.7</b>	<b>6690.3</b>	<b>7642.1</b>
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	3047.2	3657.7
b. Calls in Advance									0.0	0.0	0.0	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	2620.5	3084.5
d. Share Premium					0.7	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
e. Retained Earnings	26.2	2.1	26.1	29.8	30.0	33.4	112.4	160.7	103.6	2.3	493.6	572.9	705.3	464.1	
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	166.9	258.3
g. Exchange Fluctuation Fund					33.9	37.8	44.2	0.0	64.1	75.4	81.4	97.5	126.3	150.3	177.4
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>280.0</b>	<b>961.5</b>	<b>229.7</b>	<b>17.1</b>	<b>173.2</b>	<b>882.6</b>	<b>1600.0</b>	<b>1981.3</b>	<b>374.9</b>	<b>1950.6</b>	<b>611.1</b>	<b>300.0</b>	<b>300.0</b>	<b>300.0</b>
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	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	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	631.3	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	240.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
e. Bonds and Securities									300.0	300.0	300.0	300.0	300.0	300.0	300.0
<b>3 DEPOSITS</b>	<b>15838.9</b>	<b>15370.6</b>	<b>13437.7</b>	<b>14098.0</b>	<b>14586.8</b>	<b>19348.4</b>	<b>23342.4</b>	<b>31915.0</b>	<b>37348.3</b>	<b>46334.8</b>	<b>49691.4</b>	<b>55023.7</b>	<b>63611.3</b>	<b>75384.5</b>	<b>104241.5</b>
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	9706.2	12926.4
Domestic															
Foreign					2046.1	2326.5	2603.3	3210.0	4063.1	6312.7	4532.7	5297.6	7417.2	10552.1	
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	32601.1	42715.1
Domestic					6114.6	7757.0	9103.6	10959.0	12932.8	12739.9	13140.1	16651.9	21372.0	29851.2	40084.5
Foreign					911.8	1013.8	1083.8	1201.0	1687.6	1043.7	1148.5	1342.9	1964.2	2749.9	2630.6
c. Fixed	3719.2	2446.8	2252.6	2310.6	2078.6	3450.2	8464.1	8310.7	14711.1	16840.8	14044.9	10786.0	11854.9	15871.9	
Domestic					1012.9	2892.4	5877.2	5568.3	12694.3	15266.6	12805.0	9073.2	10893.0	14034.7	
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	19684.6	30941.1
Domestic														14252.9	21301.1
Foreign														5431.7	9640.0
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	1537.8	1787.1
Domestic														1738.1	
Foreign														49.0	
<b>4 Bills Payable</b>															172.1
<b>5 Other Liabilities</b>	<b>2568.6</b>	<b>2932.4</b>	<b>2730.3</b>	<b>2102.4</b>	<b>1639.4</b>	<b>1862.4</b>	<b>2780.8</b>	<b>2014.4</b>	<b>2143.3</b>	<b>2870.9</b>	<b>4355.6</b>	<b>9490.7</b>	<b>6265.6</b>	<b>8777.1</b>	<b>10305.2</b>
1. Sundry Creditors					176.9	216.9	478.0	296.7	491.0	604.2	831.9	4742.4	1493.6	2322.6	3095.1
2. Loan Loss Provision					392.0	352.9	356.3	404.6	409.1	752.2	941.0	1227.9	1275.7	1511.4	1659.6
3. Interest Suspense a/c					166.6	145.0	112.2	132.4	155.9	220.7	296.7	371.2	384.4	413.0	482.2
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	4530.1	5068.4
<b>6 Reconciliation A/c</b>															0.0
<b>7 Profit &amp; Loss A/c</b>															0.0
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	93760.3	124849.5
<b>Assets</b>															
<b>1 LIQUID FUNDS</b>	<b>6284.9</b>	<b>4999.3</b>	<b>4162.1</b>	<b>3916.9</b>	<b>1345.2</b>	<b>2365.2</b>	<b>1963.1</b>	<b>4623.5</b>	<b>3925.4</b>	<b>4513.7</b>	<b>4884.5</b>	<b>5098.6</b>	<b>7513.2</b>	<b>10727.7</b>	<b>16323.7</b>
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	1468.2	1820.2
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	1433.1	1714.2
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	35.1	106.0
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	8521.7	14179.9
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	7064.5	12921.0
Domestic Currency					21.6	29.9	1100.8	1827.4	2617.4	597.8	10.1	21.2	(0.7)	125.5	49.3
Foreign Currency														254.3	149.5
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	424.0	
Domestic Currency					26.2	26.9	31.5	23.0	42.0	47.4	33.6	53.0	57.7	254.3	149.5
Foreign Currency					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3. 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
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)	1203.0	1109.4
c. Money at Call	5474.1	4087.4	3014.4	2947.5	785.7	1734.9	563.5	1952.4	552.9	3118.1	2452.5	826.4	1634.3	737.9	323.5
Domestic Currency					102.5	670.0	100.0	20.0	0.0	1700.0	725.0	0.0	0.0	0.0	323.5
Foreign Currency															
<b>2 INVESTMENTS</b>	<b>2732.9</b>	<b>4120.3</b>	<b>3663.5</b>	<b>3672.6</b>	<b>2826.8</b>	<b>2372.3</b>	<b>5359.2</b>	<b>4889.6</b>	<b>3978.7</b>	<b>8128.3</b>	<b>8920.3</b>	<b>8211.5</b>	<b>8153.7</b>	<b>8530.5</b>	<b>15180.8</b>
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	8290.2	14926.9
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
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
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
e. Non Residents					412.9	74.4	553.5	242.7	272.4	187.0	178.1	220.3	239.7	240.3	253.9
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>19.8</b>	<b>1081.8</b>	<b>24.3</b>	<b>24.5</b>	<b>1526.5</b>	<b>3802.5</b>	<b>3593.1</b>	<b>5077.0</b>	<b>6896.3</b>	<b>5483.8</b>	<b>4162.5</b>	<b>5863.4</b>	<b>8194.7</b>	<b>9748.9</b>	<b>15798.6</b>
a. Interbank Lending					1497.9	71.6	81.8	161.7	92.7	499.1	4781.2	7760.9	9733.7	413.3	
b. Non Residents					28.6	91.3	71.6	81.8	161.7	92.7	499.1	4781.2	7760.9	9733.7	413.3
c. Others															
<b>4 LOANS &amp; ADVANCES</b>	<b>8173.1</b>	<b>7072.0</b>	<b>7996.9</b>	<b>8635.1</b>	<b>11078.0</b>	<b>13021.3</b>	<b>15657.1</b>	<b>21514.6</b>	<b>27816.6</b>	<b>32902.8</b>	<b>38765.6</b>	<b>42731.7</b>	<b>47522.9</b>	<b>55829.6</b>	<b>66995.8</b>
Domestic Currency	7908.6	6815.8	7740.0	8517.6	11078.0	13021.3	15657.1	21514.6	27816.6	32902.8	38765.6	42731.7	47522.9	53725.6	62951.0
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	51496.1	59746.9
Foreign Currency															
b. 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	800.0	2104.4
c. Government Organizations															2104.0
<b>5 BILL PURCHASED</b>	<b>264.5</b>	<b>256.2</b>	<b>256.9</b>	<b>117.5</b>	<b>144.7</b>	<b>218.1&lt;/</b>									

Table No. 7.4

Liabilities	Mid-July														
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
<b>1 CAPITAL FUND</b>	<b>407.1</b>	<b>419.9</b>	<b>557.1</b>	<b>740.7</b>	<b>1234.5</b>	<b>1158.1</b>	<b>1370.8</b>	<b>1959.0</b>	<b>3421.1</b>	<b>3765.2</b>	<b>4585.4</b>	<b>5161.3</b>	<b>6051.8</b>	<b>7022.5</b>	<b>7928.0</b>
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	4146.7	4771.2
b. Calls in Advance										0.0	0.0	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	2165.4	2303.3
d. Share Premium					0.0	0.0	0.0	0.0	0.0	11.8	11.8	11.8	11.8	11.8	11.8
e. Retained Earning				49.9	0.0	0.0	0.0	0.0	0.0	413.6	255.5	19.6	44.1	181.4	
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	599.0	600.0
g. Exchange Fluctuation Fund					17.9	18.3	22.1	25.9	27.8	27.8	31.0	37.2	50.6	55.5	60.2
<b>2 BORROWINGS</b>	<b>120.0</b>	<b>98.5</b>	<b>6.8</b>	<b>61.5</b>	<b>50.0</b>	<b>550.0</b>	<b>800.0</b>	<b>1050.0</b>	<b>1088.8</b>	<b>1087.3</b>	<b>1330.8</b>	<b>1617.6</b>	<b>1110.6</b>	<b>1474.3</b>	<b>1813.1</b>
a. NRB	0.0	98.5	6.8	61.5	50.0	0.0	0.0	0.0	0.0	0.0	331.9	0.0	92.7	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	331.6	263.1
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	
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						550.0	800.0	1050.0	1050.0	1050.0	1050.0	1050.0	1050.0	1050.0	1050.0
<b>3 DEPOSITS</b>	<b>4256.2</b>	<b>4174.8</b>	<b>7922.8</b>	<b>11706.3</b>	<b>14254.8</b>	<b>18927.3</b>	<b>24488.9</b>	<b>34451.8</b>	<b>46697.9</b>	<b>50094.7</b>	<b>50138.1</b>	<b>57010.6</b>	<b>62428.9</b>	<b>73831.3</b>	<b>90631.5</b>
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	10323.9	11742.7
Domestic	769.0	787.5	979.0	1625.1	1233.7	1307.0	1749.6	2590.1	2975.0	3692.4	2855.7	5961.7	4544.2	7015.9	7400.8
Foreign					349.5	398.6	425.5	548.6	781.4	333.4	1187.0	649.6	1038.0	3308.0	4341.9
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	25015.4	31733.3
Domestic	1259.6	1276.7	2433.9	4922.0	6352.2	7695.5	10262.6	13060.1	15949.4	14075.8	12890.6	16652.0	19301.0	24280.6	30851.5
Foreign					351.3	386.5	479.6	628.7	1116.8	246.6	664.2	624.1	630.9	734.8	881.8
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	18019.4	21229.2
Domestic	1658.7	945.9	1672.8	2294.7	2242.2	3293.4	5265.6	5789.3	8144.9	16778.6	17067.4	18761.3	14223.3	17285.0	20918.8
Foreign					970.2	2119.6	2251.2	2154.9	3488.5	46.5	3101.9	1296.2	1762.0	734.4	310.3
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	19338.9	24708.9
Domestic	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	16080.1	20640.2
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	1133.8	1217.3
Domestic	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	1133.8	1045.6
Foreign															171.8
<b>4 Bills Payable</b>															4068.7
<b>5 Other Liabilities</b>	<b>750.2</b>	<b>694.6</b>	<b>615.7</b>	<b>1056.8</b>	<b>804.0</b>	<b>943.0</b>	<b>1308.2</b>	<b>1835.2</b>	<b>2369.2</b>	<b>3154.3</b>	<b>4020.5</b>	<b>4655.1</b>	<b>6409.7</b>	<b>7728.8</b>	<b>8707.9</b>
1. Sundry Creditors					114.5	192.8	223.4	290.7	441.3	489.9	729.2	525.0	671.5	555.5	1237.6
2. Loan Loss Provision					256.2	374.3	442.7	537.2	584.4	627.5	615.4	853.9	1178.3	1432.1	1460.9
3. Interest Suspense a/c					54.1	78.0	90.5	106.7	153.7	185.3	230.5	328.3	301.8	317.2	309.4
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	5444.0	5700.0
<b>6 Reconciliation A/c</b>															1.9
<b>7 Profit &amp; Loss A/c</b>															1.5
Total	5533.5	5387.8	9102.4	13565.3	16637.9	22007.2	28572.8	40205.5	54634.5	59554.7	61357.0	69781.6	77999.0	91986.7	111042.9
<b>Assets</b>															
<b>1 LIQUID FUNDS</b>	<b>446.7</b>	<b>1899.1</b>	<b>926.4</b>	<b>1215.2</b>	<b>1340.4</b>	<b>2354.9</b>	<b>2791.5</b>	<b>3755.0</b>	<b>7918.0</b>	<b>7558.4</b>	<b>8290.4</b>	<b>12009.1</b>	<b>13519.5</b>	<b>16977.1</b>	<b>14315.0</b>
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	2170.8	2660.9
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	2108.5	2469.9
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	62.2	191.1
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	14573.9	11654.1
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	12652.9	8992.8
Domestic Currency	212.3	166.3	450.4	533.9	739.1	1506.3	1376.5	4303.0	3125.3	3970.7	8450.3	8616.7	12535.4	8896.0	
Foreign Currency					41.1	19.8	23.7	83.6	108.2	111.9	38.8	52.4	135.9	117.5	96.8
2. "A"Class Licensed Institution	3.8	2.8	3.5	85.8	15.6	25.7	20.8	70.8	201.8	74.6	80.3	147.2	206.4	220.4	324.7
Domestic Currency	3.8	2.8	3.5	85.8	15.3	21.1	19.2	69.0	201.5	73.4	80.3	144.0	186.9	200.0	306.9
Foreign Currency					0.3	4.6	1.6	1.8	0.3	1.2	0.0	0.3	19.5	20.4	17.8
3. 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
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	1700.6	2336.5
Domestic 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
Foreign Currency					350.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Money at Call					350.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Domestic Currency					350.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Foreign Currency					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>2 INVESTMENTS</b>	<b>300.0</b>	<b>224.4</b>	<b>400.0</b>	<b>2001.1</b>	<b>1948.5</b>	<b>2522.3</b>	<b>3256.4</b>	<b>3155.0</b>	<b>2531.3</b>	<b>4201.9</b>	<b>4294.6</b>	<b>6169.5</b>	<b>5985.5</b>	<b>5826.9</b>	<b>10703.1</b>
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	5826.9	10703.1
b. NRB Bond															0.0
c. Govt.Non-Fin. Ins.															0.0
d. Other Non-Fin. Ins.															0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>12.7</b>	<b>37.6</b>	<b>1345.3</b>	<b>2171.4</b>	<b>203.5</b>	<b>107.5</b>	<b>54.8</b>	<b>59.9</b>	<b>64.3</b>	<b>3694.5</b>	<b>434.5</b>	<b>4183.7</b>	<b>5449.8</b>	<b>9556.7</b>	<b>1038.8</b>
a. Interbank Lending															1038.8
b. Non Residents															1038.8
c. Others	12.7	37.6	1345.3	2171.4	203.5	107.5	54.8	59.9	64.3	3694.5	434.5	4183.7	5449.8	9556.7	1038.8
<b>4 LOANS &amp; ADVANCES</b>	<b>2385.5</b>	<b>2693.0</b>	<b>5872.6</b>	<b>7174.4</b>	<b>10295.4</b>	<b>13007.2</b>	<b>17482.0</b>	<b>21745.5</b>	<b>36250.4</b>	<b>40689.6</b>	<b>41665.2</b>	<b>42510.4</b>	<b>47369.2</b>	<b>53092.9</b>	<b>67033.4</b>
Domestic Currency	2385.5	2693.0	5872.6	7174.4	10295.4	13007.2	17482.0	21745.5	36250.4	40689.6	41665.2	42510.4	47369.2	52464.6	65845.6
a. Private Sector	2360.5	2668.0	5757.6	7004.4	10180.4	12923.2	16904.8	26533.4	38086.8	39101.6	40115.1	41238.0	45855.8	50686.8	63877.4
b. Financial Institutions															
c. Government Organizations	25.0	25.0	115.0	170.0	115.0	84.0	158.1	493.4	561.9	2240.2	1563.2	948.6	740.6	1401.1	1867.0
Foreign Currency															
a. Private Sector															
b. Financial Institutions															
c. Government Organizations															
<b>5 BILL PURCHASED</b>	<b>45.8</b>	<b>22.7</b>	<b>76.6</b>	<b>115.8</b>	<b>195.0</b>	<b>164.3</b>	<b>287.1</b>	<b>383.8</b>	<b>576.8</b>	<b>259.2</b>	<b>222.5</b>	<b>401.7</b>	<b>331.4</b>	<b>370.5</b>	<b>655.0</b>
a. Domestic Bills Purchased					30.4	49.3	144.7	200.9	345.3	166.1	137.4	347.0	234.5	315.6	176.6
b. Foreign Bills Purchased	45.8	22.7	76.6	115.8	70.1	0.0	0.0	162.5	38.5	30.4	47.7	86.6	50.2	441.5	
c. Import Bills & Imports					94.5	115.0	142.4	182.9							

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	2014	2015	
<b>1 CAPITAL FUND</b>	<b>920.3</b>	<b>1012.3</b>	<b>1119.0</b>	<b>1527.9</b>	<b>1278.2</b>	<b>1576.3</b>	<b>1755.3</b>	<b>2117.2</b>	<b>2493.4</b>	<b>3053.0</b>	<b>3371.6</b>	<b>3677.8</b>	<b>4141.2</b>	<b>4598.8</b>	<b>5090.4</b>	
a. Paid-up Capital	339.5	339.5	339.5	374.6	374.6	413.3	620.8	932.0	1398.5	1610.2	1610.2	1853.9	2041.7	2248.2	0.0	
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	
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	2113.7	2381.0	
d. Share Premium		0.0	0.0	99.6		245.2	370.6	504.7	383.3	239.5	30.0	95.6	10.8	25.0	10.0	
e. Retained Earning						37.5	75.0	74.9	165.2	0.0	0.0	77.9	76.5	99.5	83.6	
f. Others Reserves	71.9	77.8	100.4	374.6			116.8	132.2	147.2	0.0	187.8	219.7	241.1	259.2	306.9	360.6
g. Exchange Fluctuation Fund																
<b>2 BORROWINGS</b>	<b>1590.0</b>	<b>671.5</b>	<b>79.1</b>	<b>78.3</b>	<b>43.8</b>	<b>10.2</b>	<b>1190.9</b>	<b>0.0</b>	<b>300.0</b>	<b>0.0</b>	<b>350.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	
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	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	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	0.0	0.0	
d. Other Financial Ins.			0.0	0.0	0.0	0.0										
e. Bonds and Securities																
<b>3 DEPOSITS</b>	<b>15430.1</b>	<b>15835.7</b>	<b>18755.5</b>	<b>2116.4</b>	<b>19344.0</b>	<b>23050.5</b>	<b>24640.3</b>	<b>29743.9</b>	<b>35871.8</b>	<b>35182.7</b>	<b>37999.2</b>	<b>35965.6</b>	<b>39466.5</b>	<b>46298.5</b>	<b>57286.5</b>	
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	13774.7	17136.8	
Domestic	3279.4	3808.4	5768.6	5816.9	2360.6	3071.4	2806.9	3855.5	3582.9	4942.5	6114.3	5636.2	6632.5	8271.4	11140.8	
Foreign					1995.7	1610.2	1987.6	2319.1	2619.9	4820.7	5431.3	5681.1	7262.1	5503.3	5996.0	
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	19527.0	23476.4	
Domestic	8404.6	9441.8	10633.1	12771.8	10733.3	12078.9	12685.8	14580.4	15389.2	10561.3	9669.9	13309.3	15384.0	16584.1	20255.6	
Foreign					2294.4	2518.6	2558.4	3275.6	3798.5	1868.7	1949.9	2193.0	2501.0	2942.9	3220.8	
c. Fixed	3471.7	2264.9	1948.5	1428.5	1416.4	2136.3	3196.5	3301.1	710.1	917.5	10136.2	4623.3	3713.1	3075.2	3117.2	
Domestic	3471.7	2264.9	1948.5	1428.5	631.9	386.5	413.2	478.5	791.9	3603.1	5491.7	3376.2	2541.0	2344.2	2848.4	
Foreign					784.5	1749.8	2783.3	2822.6	6309.8	5572.0	4644.6	1247.1	1172.2	731.0	268.8	
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	3659.3	4067.6	
Domestic	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	3659.3	4067.6	
Foreign														4557.1	8788.6	
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	1705.3	699.8	
Domestic	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	1705.3	501.8	
Foreign															198.0	
<b>4 Bills Payable</b>															177.1	
<b>5 Other Liabilities</b>	<b>3477.7</b>	<b>2156.1</b>	<b>2355.5</b>	<b>1691.5</b>	<b>1279.9</b>	<b>1442.5</b>	<b>1622.6</b>	<b>1550.0</b>	<b>1912.4</b>	<b>2113.5</b>	<b>2319.9</b>	<b>2067.9</b>	<b>2148.9</b>	<b>2447.5</b>	<b>2427.6</b>	
1. Sundry Creditors					116.8	192.6	259.3	253.9	358.4	476.7	479.5	246.0	180.3	265.5	307.9	
2. Loan Loss Provision					277.7	270.4	287.5	245.4	200.9	217.9	234.0	252.5	309.5	351.8	339.5	
3. Interest Suspense a/c					133.5	160.1	240.6	115.5	117.6	136.2	188.2	153.3	143.7	131.3	116.6	
4. Others	3477.7	2156.1	2355.5	1691.5	751.9	819.4	835.2	935.2	1235.5	182.7	1418.2	1416.0	1515.4	1698.8	1663.5	
<b>6 Reconciliation A/c</b>						<b>0.0</b>										
<b>7 Profit &amp; Loss A/c</b>						757.9	662.5	692.1	814.4	1028.3	1086.8	1120.5	1173.2	1217.9	1377.5	1307.6
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	54789.7	66289.1	
<b>Assets</b>																
<b>1 LIQUID FUNDS</b>	<b>8086.5</b>	<b>2890.6</b>	<b>3170.0</b>	<b>4241.8</b>	<b>3370.8</b>	<b>3253.5</b>	<b>3996.1</b>	<b>4247.7</b>	<b>6788.5</b>	<b>3598.8</b>	<b>7256.7</b>	<b>8492.1</b>	<b>9414.1</b>	<b>17148.6</b>	<b>23549.2</b>	
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	613.8	788.8	
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	558.7	632.8	
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	55.1	156.1	
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	8574.5	10786.8	
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	6862.5	9308.1	
Domestic Currency	659.5	369.8	1141.1	1534.2	681.0	731.8	1592.3	1232.6	1832.8	669.4	1615.0	4712.4	4514.1	6761.8	9248.1	
Foreign Currency					11.2	18.0	21.4	33.6	18.4	150.1	23.3	121.3	74.2	100.6	60.0	
2. "A" Class Licensed Institution	1.4	16.7	112.3	165.1	15.5	18.6	28.8	49.6	51.3	28.8	28.6	75.5	90.0	65.8	49.1	
Domestic Currency	1.4	16.7	112.3	165.1	15.5	18.6	28.8	49.6	51.3	28.8	28.6	75.5	90.0	65.8	49.1	
Foreign Currency					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
3. 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	
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	1456.3	1429.6	
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	7960.3	11973.5	
Domestic Currency	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	7960.3	11973.5	
Foreign Currency					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
<b>2 INVESTMENTS</b>	<b>4811.0</b>	<b>5784.8</b>	<b>6722.8</b>	<b>7948.2</b>	<b>7204.6</b>	<b>8644.9</b>	<b>7115.7</b>	<b>8146.1</b>	<b>1007.3</b>	<b>8540.0</b>	<b>9965.8</b>	<b>7871.2</b>	<b>4830.9</b>	<b>2333.9</b>	<b>5766.2</b>	
a. Govt.Securities	4811.0	5784.8	6722.8	7948.2	7204.6	8644.9	7115.7	8137.6	9988.3	8531.5	9957.3	7862.7	4830.9	2333.9	5766.2	
b. NRB Bond									0.0	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	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	
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>11.2</b>	<b>3491.2</b>	<b>3634.9</b>	<b>3412.1</b>	<b>2499.5</b>	<b>4205.7</b>	<b>6448.3</b>	<b>5756.7</b>	<b>8633.2</b>	<b>11307.5</b>	<b>7292.9</b>	<b>5091.4</b>	<b>7928.6</b>	<b>7063.5</b>	<b>7211.0</b>	
a. Interbank Lending					2486.1	4190.3	6403.4	5756.7	8300.1	10844.9	7207.9	0.0	0.0	0.0	0.0	
b. Non Residents					13.4	15.4	44.9		333.1	462.6	85.1	5091.4	7928.6	7063.5	7211.0	
c. Others	11.2	3491.2	3634.9	3412.1	13.4	15.4	44.9									
<b>4 LOANS &amp; ADVANCES</b>	<b>5838.7</b>	<b>5675.6</b>	<b>6028.5</b>	<b>6662.0</b>	<b>8213.5</b>	<b>8905.1</b>	<b>10538.1</b>	<b>13555.0</b>	<b>13118.6</b>	<b>15932.2</b>	<b>17698.2</b>	<b>18376.0</b>	<b>23125.7</b>	<b>26317.0</b>	<b>27986.4</b>	
Domestic Currency	5838.7	5675.6	6028.5	6662.0	8213.5	8905.1	9971.5	12997.7	12866.5	15687.6	16210.6	17451.1	22			

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	2014	2015
<b>1 CAPITAL FUND</b>	<b>501.6</b>	<b>651.6</b>	<b>740.6</b>	<b>1435.9</b>	<b>1328.2</b>	<b>1541.7</b>	<b>1766.1</b>	<b>2146.5</b>	<b>2513.0</b>	<b>3119.9</b>	<b>3439.2</b>	<b>3995.5</b>	<b>4632.0</b>	<b>5299.7</b>	<b>6083.4</b>
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	2898.0	3332.7
b. Calls in Advance										0.0	0.0	0.0	0.0	0.0	0.0
c. Statutory Reserves										0.0	0.0	0.0	0.0	0.0	0.0
d. Share Premium										0.0	0.0	0.0	0.0	0.0	0.0
e. Retained Earning										633.3	760.5	911.0	1012.8	1191.4	1383.2
f. Others Reserves										156.6	184.4	96.8	36.5	32.9	47.0
g. Exchange Fluctuation Fund										154.3	244.3	295.8	418.6	549.2	18.4
<b>2 BORROWINGS</b>	<b>5.4</b>	<b>48.2</b>	<b>538.8</b>	<b>66.4</b>	<b>485.0</b>	<b>383.0</b>	<b>360.0</b>	<b>870.0</b>	<b>500.0</b>	<b>500.0</b>	<b>510.0</b>	<b>500.0</b>	<b>1188.4</b>	<b>1100.0</b>	<b>600.0</b>
a. NRB	0.0	47.6	403.7	66.4	25.0	23.0				0.0	0.0	10.0	0.0	88.4	0.0
b. "A"Class Licensed Institution	5.4	0.6	135.1	0.0	100.0					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
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
<b>3 DEPOSITS</b>	<b>17613.6</b>	<b>18595.2</b>	<b>21002.8</b>	<b>22760.9</b>	<b>24831.1</b>	<b>26456.2</b>	<b>29905.8</b>	<b>31805.3</b>	<b>34681.0</b>	<b>37694.9</b>	<b>40920.6</b>	<b>47731.0</b>	<b>53072.3</b>	<b>64674.9</b>	<b>73523.4</b>
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	6415.2	8483.2
Domestic	2313.7	2652.8	3702.2	4353.1	3446.9	3647.4	4370.2	4983.3	5614.3	6718.8	2903.9	3593.4	4607.9	5059.9	6424.9
Foreign					1566.1	1346.2	1076.9	1818.0	1952.1	2317.8	790.4	990.7	1236.1	1355.3	2058.3
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	32843.4	38732.1
Domestic	9164.1	9102.8	10840.8	11719.7	11925.3	13287.7	14573.0	16727.3	15494.6	15233.4	21195.2	25651.8	31788.2	37489.5	
Foreign					927.1	1295.1	1211.7	1207.6	1583.5	800.1	761.2	720.4	832.2	1055.2	1242.7
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	13589.4	10305.4
Domestic	5668.1	6044.9	5880.7	6043.7	2540.0	2353.3	4076.4	3101.8	5054.2	10153.6	12501.7	11091.6	12714.9	11422.6	8976.2
Foreign					3824.3	3996.9	4124.7	3322.0	1322.9	1175.0	1005.6	774.9	1249.8	2166.7	1329.2
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	10584.5	14764.7
Domestic	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	6660.0	10596.3
Foreign														3924.5	4168.3
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	1242.3	1237.9
Domestic	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	1242.3	1023.1
Foreign														214.8	
<b>4 Bills Payable</b>															95.9
<b>5 Other Liabilities</b>	<b>2808.4</b>	<b>2085.7</b>	<b>2439.0</b>	<b>2488.0</b>	<b>1705.9</b>	<b>2067.2</b>	<b>1557.4</b>	<b>1516.7</b>	<b>1731.4</b>	<b>2175.1</b>	<b>2981.5</b>	<b>2566.9</b>	<b>3146.0</b>	<b>3124.7</b>	<b>4418.6</b>
1. Sundry Creditors					17.2	83.6	24.0	25.6	25.4	18.1	72.4	97.5	122.7	139.1	161.2
2. Loan Loss Provision					937.1	1029.0	760.1	679.0	708.4	1093.3	1347.8	940.1	1127.0	1414.1	1930.1
3. Interest Suspense a/c					518.2	558.2	343.1	350.5	377.6	501.1	614.9	534.4	651.1	404.4	480.0
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	1169.9	1847.2
<b>6 Reconciliation A/c</b>						<b>0.0</b>	<b>1.7</b>	<b>132.8</b>	<b>36.1</b>	<b>68.6</b>	<b>188.7</b>	<b>(56.4)</b>	<b>33.6</b>	<b>10.7</b>	<b>0.0</b>
<b>7 Profit &amp; Loss A/c</b>															<b>3.4</b>
Total Assets	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	75397.3	85853.7
<b>1 LIQUID FUNDS</b>	<b>7192.6</b>	<b>7658.8</b>	<b>8281.7</b>	<b>8613.5</b>	<b>8173.2</b>	<b>2677.6</b>	<b>3259.6</b>	<b>2503.4</b>	<b>4398.5</b>	<b>4324.6</b>	<b>3805.2</b>	<b>6626.9</b>	<b>5710.0</b>	<b>5738.4</b>	<b>9449.3</b>
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	1112.5	1349.3
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	1063.0	1207.1
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	49.4	142.1
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	4429.8	7036.1
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	3766.2	5871.1
Domestic Currency	1073.2	695.4	1130.0	1623.9	1373.2	1109.6	1255.0	922.2	2180.2	2572.7	1342.0	3885.9	2339.8	3666.3	5801.3
Foreign Currency					38.8	(16.6)	14.5	37.0	148.2	32.1	48.6	93.3	87.2	99.8	69.8
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	235.6	230.3
Domestic Currency	11.0	36.3	40.0	33.0	2.5	78.6	38.8	42.0	78.6	369.1	143.8	233.4	95.2	235.6	230.3
Foreign Currency					0.0	0.0	2.0	0.3	1.5	13.8	2.7	1.0	0.0	0.0	0.0
3. Other Financial Ins.										0.0	0.0	0.0	0.0	0.0	0.0
4. In Foreign banks	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	428.0	934.7
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	196.1	1064.0
Domestic Currency	5905.8	6427.4	6129.0	6844.8	200.0	0.0	130.0	0.0	700.0	200.0	200.0	0.0	50.0	100.0	150.0
Foreign Currency					6423.8	1005.3	1580.0	1106.7	650.0	258.6	640.8	264.6	2011.8	96.1	914.0
<b>2 INVESTMENTS</b>	<b>2224.3</b>	<b>2588.6</b>	<b>3980.0</b>	<b>2781.7</b>	<b>5469.7</b>	<b>5144.4</b>	<b>6454.8</b>	<b>7471.7</b>	<b>4212.3</b>	<b>4465.4</b>	<b>6407.4</b>	<b>9199.9</b>	<b>8295.2</b>	<b>12183.0</b>	<b>9593.1</b>
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	12183.0	9593.1
b. NRB Bond						<b>566.7</b>				<b>0.0</b>	<b>0.0</b>	<b>1681.8</b>	<b>2759.3</b>	<b>0.0</b>	<b>0.0</b>
c. Govt.Non-Fin. Ins.										<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
d. Other Non-Fin. Ins.										<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
e. Non Residents										<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>10.7</b>	<b>34.3</b>	<b>34.3</b>	<b>96.6</b>	<b>39.9</b>	<b>5746.1</b>	<b>5294.7</b>	<b>5190.8</b>	<b>4225.3</b>	<b>3750.9</b>	<b>2067.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Interbank Lending					0.0			72.1	89.6	93.9	78.9	190.0	870.6	3106.5	7660.3
b. Non Residents					39.9			72.1	89.6	93.9	78.9	190.0	870.6	3106.5	7521.6
c. Others	<b>10.7</b>	<b>34.3</b>	<b>34.3</b>	<b>96.6</b>	<b>39.9</b>										
<b>4 LOANS &amp; ADVANCES</b>	<b>8836.6</b>	<b>9673.5</b>	<b>10894.2</b>	<b>13081.7</b>	<b>13245.0</b>	<b>15515.7</b>	<b>17672.0</b>	<b>19985.2</b>	<b>25291.2</b>	<b>28976.6</b>	<b>31656.6</b>	<b>34282.6</b>	<b>39648.7</b>	<b>44399.9</b>	<b>53124.4</b>
Domestic Currency	8836.6	9673.5	10894.2	13081.7	13245.0	15515.7	17672.0	19985.2	25291.2	28976.6	31656.6	34282.6	39648.7	43778.2	52811.9
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	34226.8	38739.1	42206.8	49748.4
b. Financial Institutions								0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Government Organizations	536.4	352.5	742.7												

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

(Rs. In million)

Liabilities	Mid-July														
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
<b>1 CAPITAL FUND</b>	<b>243.5</b>	<b>541.5</b>	<b>582.9</b>	<b>823.2</b>	<b>689.3</b>	<b>1119.8</b>	<b>989.9</b>	<b>1163.3</b>	<b>1414.6</b>	<b>2141.9</b>	<b>2508.2</b>	<b>2822.1</b>	<b>3197.5</b>	<b>3799.0</b>	<b>4623.9</b>
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	2650.2	3058.1
b. Calls in Advance							0.0	0.0	0.0	0.0	0.0	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	926.1	1110.7
d. Share Premium					0.0	0.0	0.0	0.0	0.0	0.0	49.7	0.0	0.0	0.0	79.2
e. Retained Earnings		12.2	40.9	12.2	38.2	5.3	1.7	0.7	1.5	3.8	4.2	4.2	2.2	5.1	5.8
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	205.4	356.8
g. Exchange Fluctuation Fund					5.8	6.2	7.3	7.8	10.2	10.2	10.3	11.1	12.2	13.4	
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>264.2</b>	<b>65.8</b>	<b>0.0</b>	<b>67.4</b>	<b>0.0</b>	<b>1015.4</b>	<b>1827.5</b>	<b>927.5</b>	<b>308.2</b>	<b>200.0</b>	<b>600.0</b>	<b>800.0</b>	<b>1000.0</b>	<b>1000.0</b>
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	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	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	0.0
d. Other Financial Ins.		0.0			0.0			0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
e. Bonds and Securities															
<b>3 DEPOSITS</b>	<b>6618.4</b>	<b>5572.2</b>	<b>6522.8</b>	<b>7232.1</b>	<b>8645.8</b>	<b>10852.7</b>	<b>11445.2</b>	<b>13715.4</b>	<b>27957.2</b>	<b>34896.3</b>	<b>42415.4</b>	<b>53337.1</b>	<b>58920.5</b>	<b>54493.0</b>	<b>51628.2</b>
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	4115.4	4818.0
Domestic	2359.9	1086.7	1300.0	1712.6	1724.2	1326.9	1884.3	1694.8	2671.9	2520.4	4156.2	3516.2	3958.0	3907.2	4585.2
Foreign					49.9	48.5	46.1	43.3	192.9	341.5	103.2	261.7	1063.6	208.2	232.8
b. Savings	1259.5	1274.7	1820.7	2024.2	2684.7	2832.7	3274.7	4171.2	5822.3	7348.8	8079.2	10344.6	12902.7	16610.6	21485.4
Domestic	1259.5	1274.7	1820.7	2024.2	2601.0	2764.9	3175.6	4103.7	5751.6	7259.8	7961.3	10278.5	12830.2	16459.4	21291.6
Foreign					83.7	67.8	99.1	67.5	70.7	89.0	117.9	66.1	72.5	151.2	193.8
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	28569.4	19129.5
Domestic	2929.4	3132.7	3337.6	3371.4	4086.4	5970.4	5354.8	6834.8	7473.0	10408.5	14780.5	16251.5	15215.4	16782.9	14528.2
Foreign					0.0	145.8	162.5	20.1	9965.4	11740.5	13233.1	19957.2	22963.6	4601.2	
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	4774.0	5673.5
Domestic	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	4474.5	4033.7
Foreign														299.5	1639.7
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	423.6	521.8
Domestic	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	423.6	494.2
Foreign															27.7
<b>4 Bills Payable</b>															
<b>5 Other Liabilities</b>	<b>538.5</b>	<b>574.3</b>	<b>829.1</b>	<b>877.7</b>	<b>32.7</b>	<b>35.5</b>	<b>61.6</b>	<b>75.1</b>	<b>62.9</b>	<b>172.6</b>	<b>80.7</b>	<b>120.4</b>	<b>204.9</b>	<b>218.0</b>	<b>188.0</b>
1. Sundry Creditors					11.4	86.1	311.2	109.0	95.3	199.8	206.2	452.1	433.7	157.9	87.8
2. Loan Loss Provision					397.3	613.6	589.2	616.2	474.9	464.2	353.7	321.6	405.8	434.7	493.8
3. Interest Suspense a/c					475.5	462.8	464.6	513.2	297.9	270.3	140.4	77.0	71.3	68.1	54.5
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	1671.3	1947.5
<b>6 Reconciliation A/c</b>							<b>7.1</b>	<b>244.7</b>	<b>0.2</b>	<b>9.7</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>7 Profit &amp; Loss A/c</b>							217.1	219.8	394.5	255.1	337.6	400.5	458.4	471.1	776.9
Total	<b>7400.4</b>	<b>6952.2</b>	<b>8000.6</b>	<b>8933.0</b>	<b>10616.6</b>	<b>13735.6</b>	<b>15397.2</b>	<b>18594.0</b>	<b>31989.8</b>	<b>39381.3</b>	<b>47129.9</b>	<b>59196.8</b>	<b>66326.6</b>	<b>62762.3</b>	<b>61095.6</b>
Assets															
<b>1 LIQUID FUNDS</b>	<b>2348.2</b>	<b>1403.2</b>	<b>1331.6</b>	<b>775.0</b>	<b>459.6</b>	<b>894.5</b>	<b>1754.5</b>	<b>1651.6</b>	<b>1910.9</b>	<b>3549.4</b>	<b>4877.5</b>	<b>5686.6</b>	<b>7852.3</b>	<b>6655.0</b>	<b>8435.7</b>
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	1527.0	1753.9
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	1506.8	1716.6
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	20.2	37.4
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	5127.9	6681.8
1. In Nepal Rastra Bank	294.2	1177.5	892.3	578.3	390.1	629.9	556.7	403.8	444.1	1842.8	2330.6	3269.6	4957.1	3891.0	4662.4
Domestic Currency	294.2	1177.5	892.3	578.3	387.6	626.3	544.0	391.8	380.6	1777.3	2318.0	3229.0	4448.3	3861.4	4636.4
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	345.8	729.8
Domestic Currency	4.7	12.9	12.2	7.3	8.1	4.1	10.8	16.8	45.0	52.3	55.3	108.0	82.7	345.8	729.8
Foreign Currency					0.6	1.0	2.7	2.0	4.7	4.4	5.5	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
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	891.2	1289.6
c. Money at Call	390.0	0.0	0.0	0.0	0.0	0.0	363.2	631.9	304.0	0.0	0.0	178.3	138.9	0.0	0.0
Domestic Currency	390.0	0.0	0.0	0.0	0.0	0.0	215.0	350.0	0.0	0.0	0.0	90.0	138.9	0.0	0.0
Foreign Currency							148.2	281.9	304.0	0.0	0.0	88.3	0.0	0.0	0.0
<b>2 INVESTMENTS</b>	<b>364.7</b>	<b>503.2</b>	<b>1189.4</b>	<b>1871.5</b>	<b>2588.2</b>	<b>3680.4</b>	<b>2345.6</b>	<b>3093.6</b>	<b>3306.6</b>	<b>4313.3</b>	<b>5574.8</b>	<b>4560.7</b>	<b>3665.2</b>	<b>5976.2</b>	<b>3747.0</b>
a. Govt.Securities	364.7	503.2	1189.4	1871.5	2470.0	3680.4	2345.6	3093.6	3306.6	3720.6	5574.8	4560.7	3665.2	5976.2	3747.0
b. NRB Bond					118.2	0.0		0.0	0.0	592.7	0.0	0.0	0.0	0.0	
c. 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							0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>8.9</b>	<b>17.9</b>	<b>17.9</b>	<b>17.9</b>	<b>19.5</b>	<b>19.5</b>	<b>31.9</b>	<b>53.3</b>	<b>9979.6</b>	<b>11941.8</b>	<b>13336.2</b>	<b>19902.7</b>	<b>22240.9</b>	<b>11746.2</b>	<b>5578.8</b>
a. Interbank Lending					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	101.6
b. Non Residents												0.0	0.0	0.0	5428.9
c. Others	8.9	17.9	17.9	17.9	19.5	19.5	31.9	53.3	32.9	37.0	39.6	19902.7	22240.9	11746.2	48.3
<b>4 LOANS &amp; ADVANCES</b>	<b>4091.0</b>	<b>4528.6</b>	<b>4761.1</b>	<b>5490.9</b>	<b>6619.1</b>	<b>8059.6</b>	<b>9846.7</b>	<b>12574.9</b>	<b>15465.2</b>	<b>17887.2</b>	<b>21657.1</b>	<b>26403.8</b>	<b>29147.3</b>	<b>35061.1</b>	<b>39666.7</b>
Domestic Currency	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	35054.6	39558.1
a. Private Sector	4002.7	4441.2	4711.1	5418.0	6576.1	7896.6	9464.4	12231.0	14871.1	17048.0	21072.8	25296.4	27615.5	33523.2	37824.5
Financial Institutions							176.4	239.3	383.8	558.0</td					

Table No. 7.8  
Statement of Assets & Liabilities of NEPAL BANGLADESH BANK LTD.

(Rs. In million)

Liabilities	Mid-July														
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
<b>1 CAPITAL FUND</b>	<b>299.7</b>	<b>595.6</b>	<b>622.6</b>	<b>1038.7</b>	<b>1038.1</b>	<b>234.6</b>	<b>(1562.4)</b>	<b>(2783.4)</b>	<b>(1045.9)</b>	<b>1112.2</b>	<b>1845.7</b>	<b>2144.5</b>	<b>2954.0</b>	<b>3573.4</b>	<b>4110.2</b>
a. Paid-up Capital	119.1	238.1	359.9	359.9	719.9	719.9	744.1	1860.3	1860.3	2009.4	2009.4	2009.4	2210.3	2431.4	
b. Calls in Advance									0.0	0.0	0.0	0.0	0.0	0.0	
c. Statutory Reserves	137.9	178.2	190.9	205.2	201.7	201.7	201.7	320.9	752.6	956.8	956.8	1118.7	1274.5	1422.9	
d. Share Premium					3.5	3.5	3.5	35.9	35.9	35.9	35.9	35.9	35.9	0.0	
e. Retained Earning	42.7	145.8	0.0	145.8	0.0	(803.7)	(2605.4)	(3850.6)	(3868.8)	(1664.8)	(1286.6)	(991.2)	(346.0)	15.0	123.2
f. Others Reserves		33.5	71.8	327.8	72.0	72.0	72.0	72.0	72.1	73.1	130.9	74.7	11.6	70.2	
g. Exchange Fluctuation Fund					41.0	41.2	45.9	46.0	51.8	56.2	57.0	2.7	61.3	62.1	
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>152.5</b>	<b>68.3</b>	<b>67.2</b>	<b>0.0</b>	<b>71.0</b>	<b>230.0</b>	<b>30.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>176.0</b>
a. NRB	0.0	152.5	8.3	30.0	0.0	71.0	230.0	30.0	0.0	0.0	0.0	0.0	0.0	0.0	176.0
b. "A"Class Licensed Institution	0.0	0.0	60.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	37.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
d. Other Financial Ins.					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
e. Bonds and Securities															
<b>3 DEPOSITS</b>	<b>8578.8</b>	<b>9514.0</b>	<b>10548.0</b>	<b>12747.3</b>	<b>12125.5</b>	<b>13014.8</b>	<b>9464.0</b>	<b>10883.7</b>	<b>9995.6</b>	<b>10052.5</b>	<b>11511.7</b>	<b>16997.9</b>	<b>17879.9</b>	<b>25973.0</b>	<b>33880.7</b>
a. Current	634.1	864.5	884.2	1137.0	1077.6	1117.5	872.5	1147.1	1082.3	1265.2	1194.6	1617.0	1360.7	1735.6	2106.1
Domestic	634.1	864.5	884.2	1137.0	950.9	1032.0	822.8	972.2	981.0	1090.2	1074.6	1506.8	1235.2	1595.8	1972.4
Foreign					126.7	85.5	49.7	174.8	101.3	175.1	120.0	110.2	125.5	139.8	133.8
b. Savings	1694.9	2086.9	2913.6	4225.9	5475.2	7414.8	5582.9	6867.2	7099.3	5889.8	5652.4	6694.6	7325.6	8927.7	9581.6
Domestic	1694.9	2086.9	2913.6	4225.9	5454.3	7390.2	5562.1	6835.5	7053.4	5860.2	5625.9	6680.2	7312.2	8902.2	9546.9
Foreign					20.9	24.6	20.8	31.7	45.9	29.6	26.5	14.4	13.4	25.5	34.6
c. Fixed	5236.8	5453.6	5031.6	4875.7	5356.6	2867.0	1578.1	1166.7	813.2	1357.3	2601.7	2795.6	4326.1	8495.2	15541.1
Domestic	5236.8	5453.6	5031.6	4875.7	3444.8	2848.2	1575.4	1166.7	812.4	1356.6	2448.4	2696.6	4024.3	8433.1	14920.4
Foreign					91.8	18.8	2.7	0.0	0.8	0.7	153.3	99.1	301.8	62.2	620.7
d. Call Deposits	682.1	766.0	1439.8	2208.8	1770.4	1363.6	1155.7	1489.0	808.1	1307.9	1803.5	5601.3	4553.5	6035.7	5779.7
Domestic	682.1	766.0	1439.8	2208.8	1770.4	1363.6	1155.7	1489.0	808.1	1307.9	1803.5	5601.3	4553.5	6035.7	5779.7
Foreign															253.3
e. Others	330.9	343.0	278.8	299.9	265.7	251.9	274.8	213.7	192.7	232.2	259.5	289.3	313.9	551.2	618.9
Domestic	330.9	343.0	278.8	299.9	265.7	251.9	274.8	213.7	192.7	232.2	259.5	289.3	313.9	551.2	618.9
Foreign														0.2	
<b>4 Bills Payable</b>	<b>(94.9)</b>	<b>(252.1)</b>	<b>22.7</b>	<b>29.4</b>	<b>27.5</b>	<b>15.4</b>	<b>14.1</b>	<b>27.9</b>	<b>8.0</b>	<b>6.1</b>	<b>17.4</b>				
<b>5 Other Liabilities</b>	<b>1452.2</b>	<b>1737.0</b>	<b>1690.3</b>	<b>2043.4</b>	<b>2499.2</b>	<b>3292.7</b>	<b>5571.0</b>	<b>6357.5</b>	<b>5436.1</b>	<b>3509.3</b>	<b>4317.3</b>	<b>2799.7</b>	<b>3074.1</b>	<b>3861.6</b>	<b>4274.2</b>
1. Sundry Creditors					114.4	162.4	161.1	1507.7	1166.0	92.0	177.9	33.0	71.0	63.0	174.4
2. Loan Loss Provision					1184.5	1691.9	3633.7	3301.4	2376.3	1533.2	1779.6	613.1	562.8	408.0	487.2
3. Interest Suspense a/c					702.6	984.6	1249.8	843.2	1002.1	639.5	936.4	251.6	325.7	195.4	227.2
4. Others	1452.2	1737.0	1690.3	2043.4	497.8	453.8	526.4	705.2	891.6	1244.6	1423.4	1902.0	2114.5	3195.3	3385.4
<b>6 Reconciliation A/c</b>					<b>(104.1)</b>	<b>(96.2)</b>	<b>(19.9)</b>	<b>382.7</b>	<b>422.4</b>	<b>5.2</b>	<b>(21.8)</b>	<b>0.6</b>	<b>0.5</b>	<b>61.8</b>	<b>10.4</b>
<b>7 Profit &amp; Loss A/c</b>															
Total	10330.7	11999.1	12929.2	15896.6	15540.0	16721.8	14282.3	15584.2	16829.9	16022.3	18322.1	22886.3	24718.7	34258.2	43648.7
<b>Assets</b>															
<b>1 LIQUID FUNDS</b>	<b>1810.1</b>	<b>1836.7</b>	<b>891.8</b>	<b>1488.8</b>	<b>1493.2</b>	<b>1764.7</b>	<b>1195.3</b>	<b>1962.2</b>	<b>2971.4</b>	<b>2049.2</b>	<b>2474.7</b>	<b>5010.2</b>	<b>5132.8</b>	<b>8094.6</b>	<b>7377.6</b>
a. Cash Balance	242.8	362.8	309.8	350.7	300.9	354.5	391.7	612.0	459.4	422.0	533.1	569.9	852.4	966.0	948.4
Nepalese Notes & Coins	221.5	334.2	267.4	319.7	279.4	333.3	371.0	602.0	448.4	402.2	513.1	560.6	814.4	954.8	929.9
Foreign Currency	21.3	28.6	42.4	31.0	21.5	21.2	20.7	10.1	11.0	19.8	20.0	9.4	38.0	11.2	18.5
b. Bank Balance	756.1	1395.6	582.0	1056.2	1054.4	1292.8	771.1	1350.1	2112.0	1627.2	1941.6	4440.3	4280.4	7128.6	6429.3
1. In Nepal Rastra Bank	634.1	1170.7	511.0	800.3	747.7	1110.4	613.2	1005.8	1869.8	1423.3	1566.9	4093.8	3748.4	6436.8	5702.2
Domestic Currency	634.1	1170.7	511.0	800.3	735.5	1009.1	599.1	996.5	1766.2	1416.3	1544.1	4019.9	3707.0	6390.6	5662.4
Foreign Currency					12.2	101.3	14.1	9.3	103.6	7.0	22.8	73.9	41.4	46.3	39.8
2. "A"Class Licensed Institution	22.2	20.9	15.1	33.2	21.4	11.3	21.5	61.2	33.6	45.8	66.4	139.8	149.2	107.3	239.8
Domestic Currency	22.2	20.9	15.1	33.2	20.2	10.9	21.2	60.8	33.4	45.0	65.6	138.8	148.2	106.3	239.8
Foreign Currency					1.2	0.4	0.3	0.4	0.2	0.8	0.7	0.9	1.0	0.7	0.5
3. Other Financial Ins.								0.0	0.0	0.0	0.0	0.0	0.0	0.0	
4. In Foreign banks	99.8	204.0	55.9	222.7	285.3	171.1	136.4	283.1	208.6	158.2	302.6	206.0	382.1	583.7	486.8
c.Money at Call	811.2	78.3	0.0	81.9	137.9	117.4	32.5	0.0	400.0	0.0	0.0	0.0	0.0	0.0	0.0
Domestic Currency	811.2	78.3	0.0	81.9	0.0	30.0	32.5	0.0	400.0	0.0	0.0	0.0	0.0	0.0	0.0
Foreign Currency					137.9	87.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>2 INVESTMENTS</b>	<b>262.5</b>	<b>891.0</b>	<b>2040.4</b>	<b>2578.9</b>	<b>2212.5</b>	<b>2525.3</b>	<b>826.8</b>	<b>1221.8</b>	<b>1715.8</b>	<b>1879.2</b>	<b>2113.8</b>	<b>3724.9</b>	<b>3002.5</b>	<b>2521.1</b>	<b>4105.7</b>
a. Govt.Securities	262.5	891.0	2040.4	2578.9	2212.5	2525.3	826.8	1221.8	1715.8	1521.8	2113.8	3724.9	3002.5	2521.1	3840.7
b. NRB Bond								0.0	0.0	357.4	0.0	0.0	0.0	0.0	265.0
c. Govt.Non-Fin. Ins.								0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Non-Fin. Ins.								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
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>15.0</b>	<b>138.4</b>	<b>236.3</b>	<b>38.4</b>	<b>62.8</b>	<b>64.8</b>	<b>182.2</b>	<b>194.2</b>	<b>130.1</b>	<b>268.6</b>	<b>358.9</b>	<b>159.4</b>	<b>176.4</b>	<b>623.9</b>	<b>1680.2</b>
a. Interbank Lending								102.4	136.4	78.0	83.9	204.5	0.0	0.0	50.0
b. Non Residents									52.1	184.7	154.4	159.4	176.4	573.9	64.6
c. Others	15.0	138.4	236.3	38.4	62.8	64.8	79.8	57.8	52.1	184.7	154.4	159.4	176.4	573.9	64.6
<b>4 LOANS &amp; ADVANCES</b>	<b>7022.3</b>	<b>7969.1</b>	<b>8362.9</b>	<b>9995.6</b>	<b>8739.8</b>	<b>9010.7</b>	<b>8302.8</b>	<b>8420.0</b>	<b>8507.9</b>	<b>8860.1</b>	<b>9943.7</b>	<b>10673.4</b>	<b>12920.3</b>	<b>18825.4</b>	<b>25439.8</b>
Domestic Currency	7022.3	7969.1	8362.9	9995.6	8739.8	9010.7	8302.8	8420.0	8507.9	8860.1	9943.7	10673.4	12920.3	18825.4	25439.8
a. Private Sector	6703.4	7708.4	8079.9	9662.1	8681.8	8852.1	7862.6	8104.5	8125.7	8480.3	9638.3	10171.1	12531.5	18102.8	24279.1

Table No. 7.9

(Rs. In million)

Liabilities	Mid-July (Rs. In Million)														
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
<b>1 CAPITAL FUND</b>	<b>249.4</b>	<b>497.8</b>	<b>587.1</b>	<b>665.8</b>	<b>980.3</b>	<b>832.5</b>	<b>963.6</b>	<b>1601.5</b>	<b>2066.5</b>	<b>2203.6</b>	<b>2759.1</b>	<b>3113.5</b>	<b>4165.7</b>	<b>4819.5</b>	<b>5448.8</b>
a. Paid-up Capital	197.0	399.3	455.0	455.0	755.0	518.0	831.4	838.8	1030.5	1279.6	1391.6	1761.1	1921.2	2137.4	
b. Calls in Advance															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	805.3	1315.8	1925.7	2238.2
d. Share Premium															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	185.9	239.7
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	742.2	789.1
g. Exchange Fluctuation Fund															25.8
<b>2 BORROWINGS</b>	<b>80.0</b>	<b>310.3</b>	<b>83.2</b>	<b>433.3</b>	<b>0.0</b>	<b>300.0</b>	<b>300.0</b>	<b>300.0</b>	<b>612.0</b>	<b>704.6</b>	<b>782.0</b>	<b>0.0</b>	<b>871.2</b>	<b>468.9</b>	<b>1068.9</b>
a. NRB	0.0	81.8	0.0	0.0	0.0	0.0	0.0	0.0	404.6	482.0	0.0	0.0	0.0	0.0	0.0
b. "A"Class Licensed Institution	80.0	0.0	0.0	0.0	0.0	0.0	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	0.0	0.0
d. Other Financial Ins.		0.0	0.0	0.0	300.0	300.0	300.0	300.0	312.0	0.0	0.0	0.0	402.4	0.0	0.0
e. Bonds and Securities															
<b>3 DEPOSITS</b>	<b>4574.5</b>	<b>5461.1</b>	<b>6694.9</b>	<b>8064.0</b>	<b>10097.8</b>	<b>13802.5</b>	<b>19097.7</b>	<b>23976.3</b>	<b>33222.9</b>	<b>36932.3</b>	<b>41127.9</b>	<b>50006.1</b>	<b>57720.5</b>	<b>62108.1</b>	<b>83093.8</b>
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	6490.1	7081.3
Domestic	399.7	489.6	562.4	719.8	997.8	1128.5	2585.2	2443.0	4840.1	4074.3	4741.4	6019.9	7980.8	6307.3	6901.5
Foreign					27.4	26.7	34.8	49.3	19.8	99.1	49.8	78.4	118.2	182.9	179.8
b. Savings	1384.1	1733.3	2758.0	3730.7	4806.9	6929.2	9018.0	11883.9	14782.3	13360.0	13039.1	17269.3	21067.5	26489.4	32604.3
Domestic					4767.5	6815.0	8887.7	11724.2	14623.8	13217.7	12926.5	17184.5	20976.8	26364.5	32471.1
Foreign	1384.1	1733.3	2758.0	3730.7	39.4	114.2	130.3	159.7	158.5	142.3	112.6	84.8	90.7	125.0	132.6
c. Fixed	2470.2	2694.6	2803.4	2914.1	3444.5	4298.2	5658.7	6598.0	7094.7	10440.3	15061.9	13007.5	14104.8	14528.9	19784.9
Domestic	2470.2	2694.6	2803.4	2914.1	3418.0	3758.1	5368.4	6406.0	6630.4	9873.9	14724.0	12914.5	14004.5	14525.8	19273.7
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	13708.1	22764.7
Domestic	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	8301.3	11505.9
Foreign															5406.8
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	891.7	853.3
Domestic	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	891.7	5.3
<b>4 Bills Payable</b>															349.5
<b>5 Other Liabilities</b>	<b>336.3</b>	<b>505.0</b>	<b>895.0</b>	<b>804.1</b>	<b>782.1</b>	<b>1176.5</b>	<b>1398.8</b>	<b>1491.5</b>	<b>1213.6</b>	<b>1222.1</b>	<b>1235.1</b>	<b>1697.1</b>	<b>2049.5</b>	<b>2131.0</b>	<b>8504.6</b>
1. Sundry Creditors					231.9	29.4	44.5	78.7	93.0	77.6	75.7	235.1	263.5	245.2	194.3
2. Loan Loss Provision					317.7	356.1	418.6	497.3	584.9	600.0	604.2	705.9	804.6	878.3	895.2
3. Interest Suspense a/c					57.8	61.6	83.1	92.2	81.1	68.6	55.2	88.6	131.9	130.8	118.6
4. Others	336.3	505.0	895.0	804.1	174.7	294.0	852.6	823.2	454.6	475.9	500.1	667.6	849.5	876.7	7296.4
<b>6 Reconciliation A/c</b>															6.6
<b>7 Profit &amp; Loss A/c</b>															1562.2
Total	5240.2	6774.2	8260.2	9967.2	15069.0	16714.5	23353.5	28565.9	38000.3	42053.0	46895.6	56609.2	66677.6	71454.2	100034.2
<b>Assets</b>															
<b>1 LIQUID FUNDS</b>	<b>824.1</b>	<b>809.2</b>	<b>1156.1</b>	<b>869.7</b>	<b>1624.2</b>	<b>1619.6</b>	<b>3329.7</b>	<b>3198.4</b>	<b>6164.4</b>	<b>7818.8</b>	<b>6122.9</b>	<b>10363.3</b>	<b>11215.8</b>	<b>13172.8</b>	<b>25116.4</b>
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	2050.0	2056.5
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	2035.3	2039.4
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	14.8	26.2
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	11122.8	23050.8
1. In Nepal Rastra Bank	385.6	357.7	724.8	441.9	774.5	1139.5	1846.8	1080.9	4787.2	5625.1	4706.3	8159.8	8205.1	9446.9	17126.5
Domestic Currency	385.6	357.7	724.8	441.9	757.1	1136.5	1841.7	1063.2	4342.3	5606.0	4685.1	8132.8	8161.3	9412.7	17073.2
Foreign Currency															
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	466.6	647.5
Domestic Currency	2.3	3.1	5.9	4.2	12.5	6.1	32.6	38.0	24.0	116.0	134.1	144.4	252.9	466.6	647.4
Foreign Currency					0.9	0.0	3.7	9.8	2.0	2.1	0.0	0.1	0.1	0.1	
3. 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
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	1209.2	5277.2
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	0.0	0.0
Domestic Currency	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	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	
<b>2 INVESTMENTS</b>	<b>823.0</b>	<b>1538.9</b>	<b>1599.4</b>	<b>2466.4</b>	<b>2100.3</b>	<b>3548.6</b>	<b>4704.6</b>	<b>4906.5</b>	<b>5146.0</b>	<b>4354.4</b>	<b>7145.0</b>	<b>6068.9</b>	<b>6988.3</b>	<b>2544.7</b>	<b>8587.3</b>
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	2544.7	8587.7
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
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>3.7</b>	<b>89.7</b>	<b>17.1</b>	<b>17.1</b>	<b>19.4</b>	<b>652.7</b>	<b>280.5</b>	<b>154.6</b>	<b>804.0</b>	<b>655.6</b>	<b>600.5</b>	<b>1796.4</b>	<b>2275.6</b>	<b>3959.5</b>	<b>6515.0</b>
a. Interbank Lending												0.0	0.0	0.0	0.0
b. Non Residents												0.0	0.0	0.0	0.0
c. Others	3.7	89.7	17.1	17.1	19.4	652.7	274.0	138.4	702.0	291.7	313.1	0.0	0.0	0.0	0.0
<b>4 LOANS &amp; ADVANCES</b>	<b>2963.7</b>	<b>3969.6</b>	<b>5030.9</b>	<b>6116.6</b>	<b>7914.4</b>	<b>10124.2</b>	<b>14059.2</b>	<b>18814.3</b>	<b>24366.2</b>	<b>28129.7</b>	<b>31534.7</b>	<b>36376.0</b>	<b>44008.4</b>	<b>47955.7</b>	<b>54844.8</b>
Domestic Currency	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	47955.7	54844.8
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	41919.9	46396.0
b. Financial Institutions															2483.0
c. Government Organizations	0.0	0.0	60.0	69.2	0.0	493.6	642.9	388.9	572.9	1632.9	3063.0	2671.6	4581.2	1571.4	1994.3
Foreign Currency															1001.7
a. Private Sector															1001.7
b. Financial Institutions															0.0
c. Government Organizations															0.0
<b>5 BILL PURCHASED</b>															479.1
a. Domestic Bills Purchased															14.8
b. Foreign Bills Purchased															464.4
c. Import Bills & Imports															0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>															0.0
a. Against Domestic Bills															0.0
b. Against Foreign Bills															0.0
<b>7 FIXED ASSETS</b>															0.0
<b>8 OTHER ASSETS</b>	<b>582.8</b>	<b>353.7</b>	<b>438.0</b>	<b>482.9</b>	<b>449.9</b>	<b>576.9</b>	<b>750.2</b>	<b>1155.0</b>	<b>989.1</b>	<b>604.8</b>	<b>905.1</b>	<b>1215.9</b>	<b>1369.0</b>	<b>2699.9</b>	<b>3806.0</b>
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. 7.10  
Statement of Assets & Liabilities of BANK OF KATHMANDU LTD.

(Rs. In million)

Liabilities	Mid-July														
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
<b>1 CAPITAL FUND</b>	<b>259.8</b>	<b>510.7</b>	<b>520.2</b>	<b>734.6</b>	<b>650.8</b>	<b>720.7</b>	<b>840.2</b>	<b>982.0</b>	<b>1342.1</b>	<b>1741.6</b>	<b>2071.4</b>	<b>2435.2</b>	<b>2700.0</b>	<b>3548.6</b>	<b>3548.6</b>
a. Paid-up Capital	233.6	463.6	463.6	463.6	463.6	463.6	603.1	844.4	1182.2	1359.5	1604.2	1684.4	1920.2	2120.2	
b. Calls in Advance								0.0	0.0	0.0	0.0	0.0	0.0	0.0	
c. Statutory Reserves	20.1	33.1	35.0	51.4	76.9	104.8	145.3	197.8	270.1	362.4	464.3	585.3	706.8	1030.3	
d. Share Premium					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
e. Retained Earning		5.5	12.9	51.9	6.5	1.0	8.3	6.7	22.2	34.7	50.6	13.4	39.5	6.1	
f. Others Reserves	6.1	8.5	8.7	167.7	92.9	139.2	68.9	174.4	205.4	136.4	165.0	195.3	228.2	304.1	
g. Exchange Fluctuation Fund					10.9	12.1	14.6	0.0	0.0	25.9	32.0	37.0	41.0	48.5	
<b>2 BORROWINGS</b>	<b>100.0</b>	<b>0.0</b>	<b>498.2</b>	<b>912.2</b>	<b>6.0</b>	<b>753.2</b>	<b>930.0</b>	<b>300.0</b>	<b>300.0</b>	<b>500.0</b>	<b>664.9</b>	<b>382.9</b>	<b>1039.3</b>	<b>536.0</b>	<b>1131.0</b>
a. NRB	0.0	0.0	107.0	8.0	6.0	0.0	360.0	0.0	0.0	0.0	464.9	5.0	20.6	136.0	131.0
b. "A"Class Licensed Institution	100.0	0.0	391.2	904.2	0.0	553.2	370.0	100.0	100.0	300.0	0.0	177.9	7.2	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	611.5	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						200.0	200.0	200.0	200.0	200.0	200.0	200.0	400.0	400.0	
<b>3 DEPOSITS</b>	<b>5724.1</b>	<b>5735.9</b>	<b>6169.6</b>	<b>7741.6</b>	<b>8942.8</b>	<b>10429.3</b>	<b>12358.6</b>	<b>15832.7</b>	<b>18083.9</b>	<b>20315.8</b>	<b>21018.4</b>	<b>24991.4</b>	<b>27701.0</b>	<b>34115.7</b>	<b>39444.9</b>
a. Current	681.5	789.6	935.7	997.9	1302.6	1409.2	1661.8	2092.3	2294.4	2747.3	2428.2	2789.0	2328.5	3250.6	3794.9
Domestic	681.5	789.6	935.7	997.9	1135.7	1218.8	1490.7	1908.9	2097.9	2217.2	2023.4	2637.0	2161.7	3039.7	3557.9
Foreign					166.9	190.4	171.1	183.4	196.5	530.1	404.9	152.1	166.7	210.8	237.1
b. Savings	1848.9	1862.6	2267.3	2873.8	3447.5	4582.0	5526.8	6595.2	7260.3	6723.2	6607.6	8116.5	9150.6	10957.2	12685.5
Domestic	1848.9	1862.6	2267.3	2873.8	3244.5	4297.3	5298.3	6330.3	7032.4	6493.8	6421.0	7950.8	8982.5	10645.5	12482.1
Foreign					203.0	284.7	228.5	264.9	227.9	229.4	186.5	165.7	168.2	311.8	203.4
c. Fixed	1948.5	1958.8	1991.1	2279.7	2878.9	2709.8	3037.2	3703.1	4474.6	6386.3	7850.3	7646.3	9986.8	9134.8	14263.8
Domestic	1948.5	1958.8	1991.1	2279.7	2194.2	1940.1	2126.5	3025.2	3587.7	5890.2	6953.6	6295.5	8877.2	8270.5	13757.4
Foreign					684.7	769.7	820.7	677.9	886.9	493.4	896.6	1350.8	1109.5	864.4	506.3
d. Call Deposits	1050.1	995.1	854.7	1450.7	1162.1	1618.6	1966.5	3198.1	3823.4	4093.9	3907.3	6060.9	5925.8	10365.3	8266.5
Domestic	1050.1	995.1	854.7	1450.7	1162.1	1618.6	1966.5	3198.1	3823.4	4093.9	3907.3	6060.9	5925.8	10062.4	7959.9
Foreign					195.1	129.8	120.8	139.5	151.7	109.7	166.3	244.0	231.2	367.8	309.3
e. Others	195.1	129.8	120.8	139.5	151.7	109.7	166.3	244.0	231.2	367.8	225.0	378.7	309.3	407.8	307.4
<b>4 Bills Payable</b>	<b>444.9</b>	<b>567.7</b>	<b>777.6</b>	<b>574.6</b>	<b>398.4</b>	<b>415.9</b>	<b>580.9</b>	<b>642.6</b>	<b>522.9</b>	<b>953.9</b>	<b>1194.4</b>	<b>1386.4</b>	<b>1487.1</b>	<b>1617.6</b>	<b>2558.5</b>
<b>5 Other Liabilities</b>	<b>444.9</b>	<b>567.7</b>	<b>777.6</b>	<b>574.6</b>	<b>398.4</b>	<b>415.9</b>	<b>580.9</b>	<b>642.6</b>	<b>522.9</b>	<b>953.9</b>	<b>1194.4</b>	<b>1386.4</b>	<b>1487.1</b>	<b>1617.6</b>	<b>2558.5</b>
1. Sundry Creditors					(12.8)	69.1	46.4	43.5	63.9	45.3	72.2	108.3	110.9	116.2	110.7
2. Loan Loss Provision						269.7	236.2	286.5	279.0	297.5	387.1	488.8	505.2	493.6	562.5
3. Interest Suspense a/c						27.8	24.0	14.7	14.8	11.9	12.0	0.5	45.0	95.4	126.6
4. Others	444.9	567.7	777.6	574.6	113.7	86.6	233.3	305.3	149.6	509.5	632.9	727.9	787.2	812.3	823.0
<b>6 Reconciliation A/c</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>7 Profit &amp; Loss A/c</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
Total	<b>6528.8</b>	<b>6814.3</b>	<b>7965.6</b>	<b>9963.0</b>	<b>10246.0</b>	<b>12660.8</b>	<b>14997.5</b>	<b>18159.1</b>	<b>21009.3</b>	<b>24058.8</b>	<b>25582.1</b>	<b>29834.1</b>	<b>33575.3</b>	<b>40116.4</b>	<b>47082.5</b>
Assets															
<b>1 LIQUID FUNDS</b>	<b>1529.9</b>	<b>810.7</b>	<b>692.7</b>	<b>1150.0</b>	<b>1428.3</b>	<b>1945.6</b>	<b>1560.9</b>	<b>1513.1</b>	<b>2421.5</b>	<b>2724.4</b>	<b>2158.9</b>	<b>3901.3</b>	<b>4290.6</b>	<b>4997.8</b>	<b>5725.1</b>
a. Cash Balance	171.2	193.1	157.4	139.2	161.5	184.0	219.0	536.7	565.1	455.2	542.4	750.9	813.5	934.4	962.7
Nepalese Notes & Coins	157.1	178.0	133.0	111.1	150.6	171.2	198.0	524.3	541.4	449.9	533.0	741.4	788.5	922.3	942.2
Foreign Currency	14.1	15.1	24.4	28.1	10.9	12.8	21.0	12.4	23.7	5.3	9.4	9.5	25.0	12.1	20.6
b. Bank Balance	972.3	490.2	527.8	655.7	579.0	544.7	1082.6	903.7	1603.9	1337.2	1136.6	2631.8	3477.1	4063.5	4707.6
1. In Nepal Rastra Bank	399.9	298.2	362.4	447.4	417.9	349.3	883.5	606.1	1323.8	687.6	641.7	1970.8	2219.2	2828.2	3299.1
Domestic Currency	399.9	298.2	362.4	447.4	386.7	336.7	877.1	592.5	1240.6	663.9	604.6	1939.6	2192.3	2813.0	3278.1
Foreign Currency					31.2	12.6	6.4	13.6	83.2	23.7	37.1	31.2	27.0	15.2	21.0
2. "A"Class Licensed Institution	11.3	59.3	19.9	26.1	29.3	21.3	42.3	85.6	136.0	395.7	98.0	203.1	268.7	335.4	375.3
Domestic Currency	11.3	59.3	19.9	26.1	24.3	20.7	41.2	85.1	135.3	394.9	94.9	201.6	263.7	332.7	372.5
Foreign Currency					5.0	0.6	1.1	0.5	0.7	0.8	3.1	1.5	5.0	2.6	2.8
3. 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
4. In Foreign banks	561.1	132.7	145.5	182.2	131.8	174.1	156.8	212.0	144.1	253.9	396.9	457.9	989.2	899.9	1033.2
c. Money at Call	386.4	127.4	7.5	355.1	687.8	1216.9	259.3	72.7	252.5	932.0	479.9	518.6	0.0	0.0	54.7
Domestic Currency	386.4	127.4	7.5	355.1	0.0	0.0	0.0	6.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Foreign Currency					687.8	1216.9	259.3	65.8	252.5	932.0	479.9	518.6	0.0	0.0	54.7
<b>2 INVESTMENTS</b>	<b>300.8</b>	<b>542.7</b>	<b>1510.8</b>	<b>2371.8</b>	<b>2216.5</b>	<b>2654.8</b>	<b>2332.0</b>	<b>2113.2</b>	<b>1745.0</b>	<b>2954.9</b>	<b>4002.1</b>	<b>5037.6</b>	<b>4566.1</b>	<b>4415.3</b>	<b>5487.2</b>
a. Govt.Securities	300.8	542.7	1510.8	2371.8	2146.6	2654.8	2332.0	2113.2	1745.0	2954.9	4002.1	5037.6	4566.1	4415.3	5487.2
b. NRB Bond															
c. Govt.Non-Fin. Ins.															
d. Other Non-Fin Ins.															
e. Non Residents															
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>24.6</b>	<b>88.0</b>	<b>108.0</b>	<b>22.8</b>	<b>19.2</b>	<b>93.6</b>	<b>663.2</b>	<b>1090.8</b>	<b>1029.4</b>	<b>314.3</b>	<b>284.5</b>	<b>209.1</b>	<b>191.7</b>	<b>164.5</b>	<b>515.8</b>
a. Interbank Lending															
b. Non Residents															
c. Others	24.6	88.0	108.0	22.8	19.2	93.6	663.2	1090.8	1029.4	88.1	40.1	209.1	191.7	164.5	93.1
<b>4 LOANS &amp; ADVANCES</b>	<b>4275.3</b>	<b>4840.1</b>	<b>4913.3</b>	<b>6049.7</b>	<b>6166.9</b>	<b>7525.2</b>	<b>9663.6</b>	<b>12692.9</b>	<b>14894.7</b>	<b>16847.1</b>	<b>17247.8</b>	<b>18064.1</b>	<b>21805.7</b>	<b>26974.1</b>	<b>31795.3</b>
Domestic Currency	4275.3	4840.1	4913.3	6049.7	6166.9	7525.2	9663.6	12692.9	14894.7	16847.1	17247.8	18064.1	21805.7	26942.4	30953.8
a. Private Sector	4275.3	4751.7	4913.3	6049.7	6166.9	7443.3	9370.9	12692.9	14894.7	16350.3	16653.8	17471.7	20560.0	25635.6	29406.7

Table No. 7.11  
Statement of Assets & Liabilities of NEPAL CREDIT AND COMMERCE BANK LTD.

(Rs. In million)

Liabilities	Mid-July														
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
<b>1 CAPITAL FUND</b>	<b>364.2</b>	<b>380.8</b>	<b>510.7</b>	<b>941.3</b>	<b>725.5</b>	<b>260.7</b>	<b>(308.3)</b>	<b>200.7</b>	<b>684.7</b>	<b>1099.0</b>	<b>1523.3</b>	<b>1748.6</b>	<b>1922.7</b>	<b>2262.0</b>	<b>2600.4</b>
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	1470.0	2028.6
b. Calls in Advance										0.0	0.0	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	130.2	213.3	298.1	342.3	377.8	448.7	527.2	0.1
d. Share Premium				0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1	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	286.0	5.4	
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	52.5	34.6
g. Exchange Fluctuation Fund					1.4	0.0	0.0	0.0	0.0	0.9	0.9	0.9	4.6	4.6	4.6
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>0.0</b>	<b>19.7</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>206.9</b>	<b>374.8</b>	<b>0.0</b>	<b>651.3</b>	<b>0.0</b>	<b>0.0</b>	
a. NRB	0.0	0.0	19.7	0.0	0.0	0.0	0.0	0.0	206.9	374.8	0.0	651.3	0.0	0.0	
b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
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	
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	0.0	
<b>3 DEPOSITS</b>	<b>3772.7</b>	<b>3709.0</b>	<b>4294.1</b>	<b>5959.6</b>	<b>6630.1</b>	<b>6619.5</b>	<b>6500.3</b>	<b>7320.2</b>	<b>9137.0</b>	<b>10824.7</b>	<b>10951.3</b>	<b>16485.4</b>	<b>21650.8</b>	<b>22256.9</b>	<b>26660.0</b>
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	833.1	966.3
Domestic	261.2	362.4	252.3	452.5	374.3	361.4	440.7	427.6	587.9	552.9	609.1	625.6	667.4	799.1	933.4
Foreign					6.0	11.2	10.7	13.2	5.6	12.5	10.2	20.8	58.0	34.0	32.8
b. Savings	600.6	798.3	1024.6	1919.8	2626.1	3370.3	3317.3	4557.3	4547.7	4933.3	4923.8	5418.1	5748.4	7178.1	8315.7
Domestic	600.6	798.3	1024.6	1919.8	2572.1	3300.0	3260.5	4468.7	5380.6	4855.3	4828.2	5329.7	5567.4	6977.6	8106.1
Foreign					54.0	70.3	56.8	88.6	77.1	78.0	95.6	88.4	181.0	200.4	209.6
c. Fixed	2710.2	2421.5	2613.0	2659.5	2676.5	1922.9	1736.6	508.5	1145.5	1902.3	3137.7	4868.8	9163.5	7791.5	9011.6
Domestic	2710.2	2421.5	2613.0	2659.5	2675.2	1922.9	1735.7	508.5	1145.5	1902.3	3137.7	4780.5	8943.0	7531.5	8656.0
Foreign					1.3	0.0	0.9	0.0	0.0	0.0	0.0	88.3	220.6	260.0	355.6
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	6269.4	8140.7
Domestic	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	6249.3	8127.1
Foreign														20.1	13.6
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	184.9	225.8
Domestic	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	184.9	224.8
Foreign															1.0
<b>4 Bills Payable</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>						
<b>5 Other Liabilities</b>	<b>466.4</b>	<b>928.0</b>	<b>811.8</b>	<b>715.3</b>	<b>1220.5</b>	<b>1651.0</b>	<b>2568.4</b>	<b>1988.6</b>	<b>1409.3</b>	<b>1824.2</b>	<b>1962.7</b>	<b>1494.5</b>	<b>1905.2</b>	<b>1992.7</b>	<b>2312.2</b>
1. Sundry Creditors					25.8	29.2	18.4	35.9	284.3	605.4	623.6	146.1	193.3	190.3	443.9
2. Loan Loss Provision					584.9	684.7	1406.9	861.4	325.5	332.2	397.5	403.0	554.9	583.0	623.2
3. Interest Suspense a/c					504.9	754.0	902.7	621.7	218.4	154.8	145.6	151.8	207.6	229.7	281.8
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	989.7	963.2
<b>6 Reconciliation A/c</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.1</b>						
<b>7 Profit &amp; Loss A/c</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>						
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	26886.3	31975.0
<b>Assets</b>															
<b>1 LIQUID FUNDS</b>	<b>940.3</b>	<b>809.7</b>	<b>793.3</b>	<b>1024.9</b>	<b>710.6</b>	<b>805.1</b>	<b>832.4</b>	<b>1632.2</b>	<b>1373.4</b>	<b>2356.3</b>	<b>1755.9</b>	<b>2282.2</b>	<b>4390.6</b>	<b>3298.6</b>	<b>5174.7</b>
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	714.3	710.9
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	707.0	707.2
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	7.2	3.7
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	2178.2	4066.7
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	1781.9	3390.9
Domestic Currency	249.8	235.8	363.2	550.6	452.2	468.8	248.3	757.7	775.6	1483.6	1067.3	1324.5	3206.4	1756.0	3352.2
Foreign Currency					(11.2)	9.4	6.8	4.7	5.9	(0.5)	4.5	15.4	1.8	25.9	38.8
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	158.3	286.4
Domestic Currency	32.9	52.6	26.1	112.1	22.1	19.2	68.4	37.2	19.3	56.6	84.1	165.9	210.9	153.2	282.9
Foreign Currency					1.4	0.4	2.6	0.8	1.5	0.5	0.2	0.4	1.0	5.1	3.5
3. Other Financial Ins.					0.0	0.0	120.0	0.0	0.0	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	238.0	389.4
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	406.1	397.0
Domestic Currency	469.8	263.7	113.0	54.4	10.0	0.0	40.0	60.0	60.0	90.0	20.0	0.0	0.0	0.0	0.0
Foreign Currency					37.9	21.1	94.4	126.4	126.4	69.9	0.0	0.0	48.0	406.1	397.0
<b>2 INVESTMENTS</b>	<b>197.7</b>	<b>199.7</b>	<b>315.2</b>	<b>511.9</b>	<b>324.7</b>	<b>521.6</b>	<b>1155.3</b>	<b>1835.6</b>	<b>1427.6</b>	<b>1861.0</b>	<b>2005.9</b>	<b>3034.2</b>	<b>4072.8</b>	<b>3567.0</b>	<b>2829.2</b>
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	3567.0	2829.2
b. NRB Bond								0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Govt.Non-Fin. Ins.								0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Non-Fin. Ins.								100.0	0.0	100.0	100.0	100.0	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
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>91.2</b>	<b>126.1</b>	<b>91.8</b>	<b>96.6</b>	<b>68.1</b>	<b>75.6</b>	<b>70.0</b>	<b>64.4</b>	<b>155.6</b>	<b>99.2</b>	<b>159.4</b>	<b>159.4</b>	<b>286.1</b>	<b>54.1</b>	<b>187.7</b>
a. Interbank Lending								0.0	0.0	0.0	0.0	0.0	20.0	0.0	175.7
b. Non Residents															0.0
c. Others	91.2	126.1	91.8	96.6	68.1	75.6	70.0	64.4	155.6	99.2	159.4	159.4	286.1	54.1	12.0
<b>4 LOANS &amp; ADVANCES</b>	<b>2894.1</b>	<b>2936.9</b>	<b>3321.8</b>	<b>4417.6</b>	<b>5934.3</b>	<b>5836.6</b>	<b>5084.5</b>	<b>7141.6</b>	<b>8373.4</b>	<b>9217.1</b>	<b>12868.1</b>	<b>15919.5</b>	<b>17845.6</b>	<b>21267.6</b>	
Domestic Currency	2894.1	2936.9	3321.8	4417.6	5934.3	5836.6	5084.5	7141.6	8373.4	9217.1	12868.1	15919.5	17843.4	21267.6	
a. Private Sector	2796.8	2838.8	3223.0	4271.2	5848.8	5692.4									

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	2014	2015
<b>1 CAPITAL FUND</b>	<b>519.8</b>	<b>531.2</b>	<b>526.1</b>	<b>559.2</b>	<b>620.4</b>	<b>673.1</b>	<b>766.5</b>	<b>1069.9</b>	<b>1351.8</b>	<b>1660.3</b>	<b>1765.0</b>	<b>1998.3</b>	<b>4215.9</b>	<b>4388.2</b>	<b>4873.0</b>
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	2311.6	2658.3
b. Calls in Advance										0.0	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	1110.7	914.0
d. Share Premium					0.0	0.0	0.0	0.0	41.9	41.9	41.9	41.9	67.8	67.8	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	(150.9)
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	1015.7	1028.8
g. Exchange Fluctuation Fund					3.6	4.1	4.7	0.0	0.0	10.4	13.4	13.9	25.0	33.3	33.3
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>0.0</b>	<b>274.8</b>	<b>60.0</b>	<b>450.0</b>	<b>657.7</b>	<b>552.1</b>	<b>535.0</b>	<b>860.4</b>	<b>1923.3</b>	<b>973.3</b>	<b>332.4</b>	<b>184.9</b>	<b>500.0</b>	<b>500.0</b>
a. NRB	0.0	0.0	0.0	60.0	0.0	200.0	0.0	0.0	0.0	1287.1	630.8	0.0	0.0	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	0.0	0.0
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	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
e. Bonds and Securities					200.0	200.0	200.0	200.0	200.0	200.0	200.0	200.0	500.0	500.0	500.0
<b>3 DEPOSITS</b>	<b>3575.8</b>	<b>3165.3</b>	<b>3143.9</b>	<b>5146.4</b>	<b>6243.3</b>	<b>8765.8</b>	<b>10068.3</b>	<b>13078.5</b>	<b>15579.9</b>	<b>15968.9</b>	<b>18394.4</b>	<b>22111.8</b>	<b>39911.8</b>	<b>44982.8</b>	<b>53480.9</b>
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	1477.7	3171.0
Domestic	248.0	257.2	235.8	278.5	206.3	357.1	473.8	621.9	811.6	1187.5	1568.5	1546.0	1381.1	1442.6	3117.6
Foreign					26.8	34.7	36.4	26.3	19.7	32.4	40.3	22.7	7.9	35.1	53.5
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	11559.3	15207.4
Domestic	526.0	576.2	733.7	1280.4	2018.7	2745.8	3249.8	3554.2	3916.3	3658.0	3812.4	5096.1	9219.1	11489.4	15148.9
Foreign					7.6	51.6	85.9	113.5	77.4	74.5	57.4	33.4	88.6	69.9	58.5
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	18228.2	18853.8
Domestic	1958.0	1347.1	1143.0	2083.1	2559.3	3296.2	3689.1	5336.0	7118.3	7232.5	8786.6	9149.6	18679.8	17490.8	18063.3
Foreign					371.3	768.3	385.5	539.9	461.8	321.5	730.9	500.3	144.8	737.3	790.5
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	13509.8	15888.3
Domestic	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	12962.7	15505.9
Foreign														547.1	377.9
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	207.8	364.9
Domestic	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	207.8	349.6
Foreign															15.4
<b>4 Bills Payable</b>															148.0
<b>5 Other Liabilities</b>	<b>286.7</b>	<b>166.1</b>	<b>302.9</b>	<b>388.6</b>	<b>212.9</b>	<b>329.2</b>	<b>299.9</b>	<b>487.2</b>	<b>615.9</b>	<b>685.7</b>	<b>931.3</b>	<b>1053.8</b>	<b>3511.2</b>	<b>2718.5</b>	<b>2868.6</b>
1. Sundry Creditors					16.4	51.5	50.3	206.2	290.7	94.4	229.5	405.3	1213.1	99.7	174.7
2. Loan Loss Provision					174.7	244.7	225.6	20.7	199.7	196.5	231.6	280.9	856.6	994.5	1101.2
3. Interest Suspense a/c					9.1	9.0	3.5	2.9	5.4	27.5	36.9	83.5	260.4	323.3	340.3
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	1301.0	1252.4
<b>6 Reconciliation A/c</b>															
<b>7 Profit &amp; Loss A/c</b>															
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	53460.7	62608.5
<b>Assets</b>															
<b>1 LIQUID FUNDS</b>	<b>539.4</b>	<b>606.5</b>	<b>348.0</b>	<b>448.8</b>	<b>1095.0</b>	<b>1097.5</b>	<b>858.8</b>	<b>1352.3</b>	<b>1461.1</b>	<b>2186.2</b>	<b>1677.1</b>	<b>2755.4</b>	<b>6075.7</b>	<b>7813.2</b>	<b>6672.5</b>
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	776.1	1041.6
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	770.1	1022.5
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	6.0	19.1
b. Bank Balance	412.3	419.8	222.3	240.0	905.3	604.8	514.2	957.1	1123.8	1555.6	1271.3	2146.1	4810.0	6407.3	5630.9
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	5186.5	4763.0
Domestic Currency	331.7	350.6	175.2	205.1	830.0	447.3	355.6	622.0	954.3	568.1	811.6	1647.5	4191.3	5171.0	4672.4
Foreign Currency					2.4	3.4	3.2	12.2	16.7	21.2	6.3	11.6	30.8	15.6	90.5
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	137.6	223.4
Domestic Currency	9.4	9.7	6.2	12.4	18.7	33.6	29.0	137.3	27.6	498.0	61.4	271.1	246.3	137.5	223.4
Foreign Currency					0.6	0.7	0.2	0.8	0.4	0.6	0.4	0.5	0.5	0.0	0.0
3. Other Financial Ins.					0.0	0.0	51.3	22.1	0.0	212.2	0.0	0.0	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	1083.1	644.5
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	0.0	0.0
Domestic Currency	0.0	46.8	29.9	129.7	89.9	186.0	33.0	0.0	0.0	0.0	0.0	0.0	0.0	62.9	0.0
Foreign Currency															0.0
<b>2 INVESTMENTS</b>	<b>511.4</b>	<b>680.0</b>	<b>1075.2</b>	<b>1235.3</b>	<b>1194.3</b>	<b>1756.6</b>	<b>1004.4</b>	<b>1545.4</b>	<b>2195.6</b>	<b>2701.0</b>	<b>3997.1</b>	<b>3785.7</b>	<b>6369.4</b>	<b>5799.3</b>	<b>8946.8</b>
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	5620.9	8758.6
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
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>0.0</b>	<b>73.4</b>	<b>78.1</b>	<b>525.4</b>	<b>378.6</b>	<b>723.3</b>	<b>495.4</b>	<b>766.1</b>	<b>830.9</b>	<b>676.6</b>	<b>872.3</b>	<b>287.3</b>	<b>85.4</b>	<b>66.7</b>	<b>330.5</b>
a. Interbank Lending												0.0	18.0	0.0	0.0
b. Non Residents												0.0	0.0	0.0	847.3
c. Others	0.0	73.4	78.1	525.4	91.5	217.8	116.6	76.5	46.5	257.7	231.0	287.3	67.4	66.7	330.5
<b>4 LOANS &amp; ADVANCES</b>	<b>2572.5</b>	<b>2328.8</b>	<b>2527.6</b>	<b>3729.1</b>	<b>4895.4</b>	<b>6882.8</b>	<b>9107.6</b>	<b>11446.5</b>	<b>13889.3</b>	<b>12906.1</b>	<b>15149.3</b>	<b>17460.2</b>	<b>32240.9</b>	<b>37300.7</b>	<b>42041.7</b>
Domestic Currency	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	37300.7	42041.7
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	36237.3	41733.4
b. Financial Institutions															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	0.0	308.3</td

**Table No. 7.13**

(Rs. In million)

Liabilities	Mid-July															
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	
<b>1 CAPITAL FUND</b>	<b>351.1</b>	<b>351.4</b>	<b>380.5</b>	<b>358.4</b>	<b>526.3</b>	<b>106.1</b>	<b>(622.1)</b>	<b>(34.0)</b>	<b>394.1</b>	<b>1151.5</b>	<b>1422.3</b>	<b>1849.2</b>	<b>2033.4</b>	<b>2401.9</b>	<b>2547.5</b>	
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	1887.5	2000.8	
b. Calls in Advance										0.0	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	425.9	474.2	
d. Share Premium					0.0	0.0	(64.4)	0.0	(415.5)	(1245.4)	(1091.4)	(829.3)	(336.8)	(179.0)	20.9	
e. Retained Earning					1.0	1.3	1.8	54.9	0.0	0.0	0.0	0.0	61.5	60.3	37.0	
f. Others Reserves									0.0	0.0	0.0	0.0	0.0	0.0	0.0	
g. Exchange Fluctuation Fund										1.7	1.7	1.7	1.7	1.8	2.9	3.5
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>121.5</b>	<b>90.0</b>	<b>164.7</b>	<b>0.0</b>	<b>0.0</b>	<b>23.5</b>	<b>0.0</b>	<b>19.5</b>	<b>15.0</b>	<b>0.0</b>	<b>0.0</b>	<b>48.0</b>	<b>0.0</b>	<b>0.0</b>	
a. NRB	0.0	121.5	0.0	164.7	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	90.0	0.0	0.0	0.0	23.5	0.0	19.5	15.0	0.0	0.0	48.0	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	
d. Other Financial Ins.														0.0	0.0	
e. Bonds and Securities														0.0	0.0	
<b>3 DEPOSITS</b>	<b>2097.4</b>	<b>2646.1</b>	<b>2959.8</b>	<b>3777.6</b>	<b>4029.5</b>	<b>4786.5</b>	<b>6024.6</b>	<b>5703.7</b>	<b>6444.9</b>	<b>5758.0</b>	<b>6773.0</b>	<b>7668.6</b>	<b>10816.9</b>	<b>17277.8</b>	<b>20282.1</b>	
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	466.0	569.6	
Domestic	66.6	122.8	158.7	200.0	143.7	154.1	327.1	324.9	528.3	338.2	261.6	358.5	330.9	447.8	554.1	
Foreign					6.1	5.8	20.9	11.9	0.0	13.3	39.9	13.5	10.6	18.2	15.6	
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	3938.9	4566.1	
Domestic	435.0	548.5	571.2	833.2	940.9	1768.9	2694.9	3283.6	3182.8	2079.0	2018.3	2394.1	2830.9	3873.5	4487.1	
Foreign					0.9	0.5	8.6	20.8	24.1	28.0	16.8	14.1	12.7	65.4	79.0	
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	7968.6	9289.3	
Domestic	1271.3	1674.9	1808.1	1829.5	2107.5	1747.6	1593.6	864.9	1098.5	2094.8	3660.4	3560.1	5010.6	7968.6	9289.3	
Foreign					35.3	74.4	66.5	13.1	14.8	14.4	13.5	13.2	14.4	0.0	0.0	
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	4792.5	5763.4	
Domestic	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	4792.5	5763.4	
Foreign														73.3	192.1	
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	111.9	93.7	
Domestic	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	111.9	93.7	
Foreign														0.0	0.0	
<b>4 Bills Payable</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>							
<b>5 Other Liabilities</b>	<b>95.6</b>	<b>292.0</b>	<b>221.3</b>	<b>484.4</b>	<b>775.5</b>	<b>1724.0</b>	<b>1468.7</b>	<b>1366.3</b>	<b>1177.7</b>	<b>839.8</b>	<b>504.1</b>	<b>492.4</b>	<b>712.8</b>	<b>1075.3</b>	<b>857.3</b>	
1. Sundry Creditors					6.0	57.8	39.3	65.0	47.5	82.9	86.5	101.0	160.1	402.7	68.1	
2. Loan Loss Provision					645.9	1391.3	1062.4	914.0	698.0	385.5	101.1	89.0	167.3	239.8	283.1	
3. Interest Suspense a/c					112.7	238.9	260.9	241.3	246.2	133.0	153.5	52.9	40.7	43.4	43.4	
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	392.1	462.7	
<b>6 Reconciliation A/c</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>							
<b>7 Profit &amp; Loss A/c</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>							
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	21012.4	24064.4	
<b>Assets</b>																
<b>1 LIQUID FUNDS</b>	<b>301.6</b>	<b>531.7</b>	<b>466.1</b>	<b>681.0</b>	<b>469.4</b>	<b>452.1</b>	<b>830.9</b>	<b>710.3</b>	<b>1311.0</b>	<b>1033.2</b>	<b>1100.1</b>	<b>2210.6</b>	<b>3507.8</b>	<b>5308.3</b>	<b>3535.7</b>	
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	464.3	456.7	
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	451.2	446.1	
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	13.1	10.5	
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	4844.1	3079.0	
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	4108.9	2358.8	
Domestic Currency	136.3	284.0	185.7	324.8	206.9	176.5	273.3	401.2	739.8	555.3	713.3	1781.5	2950.9	4097.1	2352.0	
Foreign Currency					4.9	1.8	7.2	10.2	10.1	6.0	7.7	6.8	8.3	11.9	6.7	
2. "A"Class Licensed Institution	68.0	62.8	22.8	26.5	15.6	20.5	54.1	53.4	62.3	169.2	12.4	45.7	106.5	336.5	71.5	
Domestic Currency	68.0	62.8	22.8	26.5	12.6	20.3	54.1	53.4	62.3	168.7	12.1	45.7	106.4	336.2	71.1	
Foreign Currency					3.0	0.2	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	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	396.3	648.8	
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	0.0	0.0	
Domestic Currency	0.0	0.0	132.6	149.9	0.0	50.0	250.0	53.9	285.0	55.0	0.0	0.0	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	0.0	0.0	
<b>2 INVESTMENTS</b>	<b>208.8</b>	<b>100.0</b>	<b>274.9</b>	<b>433.1</b>	<b>376.0</b>	<b>527.0</b>	<b>795.6</b>	<b>731.5</b>	<b>719.0</b>	<b>924.7</b>	<b>1251.7</b>	<b>455.4</b>	<b>357.2</b>	<b>183.0</b>	<b>1573.2</b>	
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	183.0	1573.2	
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	
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>3.3</b>	<b>170.7</b>	<b>20.8</b>	<b>5.3</b>	<b>16.0</b>	<b>46.0</b>	<b>5.7</b>	<b>6.4</b>	<b>131.5</b>	<b>10.1</b>	<b>10.1</b>	<b>93.8</b>	<b>84.8</b>	<b>83.7</b>	<b>237.1</b>	
a. Interbank Lending												0.0	0.0	0.0	0.0	
b. Non Residents												0.0	0.0	0.0	0.0	
c. Others	3.3	170.7	20.8	5.3	16.0	46.0	5.7	6.4	131.5	10.1	10.1	93.8	84.8	83.7	237.1	
<b>4 LOANS &amp; ADVANCES</b>	<b>1793.0</b>	<b>2295.4</b>	<b>2626.7</b>	<b>3207.0</b>	<b>3816.9</b>	<b>4315.0</b>	<b>4938.2</b>	<b>5365.7</b>	<b>5680.3</b>	<b>5479.7</b>	<b>6211.3</b>	<b>6978.8</b>	<b>9175.0</b>	<b>14247.1</b>	<b>17239.9</b>	
Domestic Currency	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	13595.5	17239.9	
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	13146.6	16601.0	
b. Financial Institutions														412.9	638.0	
c. Government Organizations					0.0	15.0	46.8	45.0	144.2	129.6	0.0	0.0	0.0	0.0	0.0	
Foreign Currency														687.7	0.0	
a. Private Sector														0.0	0.0	
b. Financial Institutions														0.0	0.0	
c. Government Organizations														0.0	0.0	
<b>5 BILL PURCHASED</b>	<b>0.2</b>	<b>1.2</b>	<b>5.3</b>	<b>11.0</b>	<b>12.9</b>	<b>69.0</b>	<b>6.4</b>	<b>1.6</b>	<b>1.1</b>	<b>0.7</b>	<b>1.8</b>	<b>0.4</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	
a. Domestic Bills Purchased					2.9	0.2	0.7	0.2	0.0	0.0	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	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	
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>							
a. Against Domestic Bills																

**Table No. 7.14**

(Rs. In million)

Liabilities	Mid-July														
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
<b>1 CAPITAL FUND</b>	<b>84.1</b>	<b>137.3</b>	<b>486.4</b>	<b>542.9</b>	<b>552.9</b>	<b>802.8</b>	<b>930.8</b>	<b>1086.7</b>	<b>1576.8</b>	<b>1700.2</b>	<b>1773.5</b>	<b>2636.2</b>	<b>2648.1</b>	<b>2796.7</b>	<b>3235.7</b>
a. Paid-up Capital	84.0	136.2	544.2	550.0	550.0	715.0	821.7	901.3	1479.1	1479.3	1627.2	2478.8	2478.8	2776.2	
b. Calls in Advance			0.0	0.0	0.0	3.1	12.4	29.4	56.2	0.0	88.0	112.6	127.3	129.3	180.1
c. Statutory Reserves			0.0	0.0	0.0	0.0	0.0	0.0	71.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Share Premium										0.0	0.0	0.0	0.0	0.0	0.0
e. Retained Earning			0.0	(57.8)	(15.4)	(9.5)	3.4	13.5	107.8	3.1	99.2	9.8	17.7	(200.0)	(103.9)
f. Others Reserves			0.1	1.1	0.0	5.2	0.0	55.0	35.3	0.0	0.0	0.0	1.2	178.4	201.2
g. Exchange Fluctuation Fund								0.0	0.0	4.1	6.6	6.6	9.1	9.2	10.7
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>0.0</b>	<b>90.0</b>	<b>75.2</b>	<b>154.2</b>	<b>117.1</b>	<b>228.5</b>	<b>88.6</b>	<b>4.1</b>	<b>150.0</b>	<b>1247.6</b>	<b>3.1</b>	<b>9.5</b>	<b>0.0</b>	<b>0.0</b>
a. NRB	0.0	0.0	0.0	3.0	0.0	117.1	80.8	36.6	0.9	0.0	1162.0	0.0	0.0	0.0	0.0
b. "A"Class Licensed Institution	0.0	0.0	90.0	72.2	154.2	0.0	119.0	3.0	0.0	150.0	85.6	0.0	9.5	0.0	0.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	28.7	49.0	3.2	0.0	0.0	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	3.1	0.0	0.0	0.0
e. Bonds and Securities									0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>3 DEPOSITS</b>	<b>700.0</b>	<b>994.8</b>	<b>1778.7</b>	<b>2754.6</b>	<b>5586.5</b>	<b>7893.3</b>	<b>9475.0</b>	<b>11101.1</b>	<b>15596.1</b>	<b>18533.5</b>	<b>16411.4</b>	<b>21545.3</b>	<b>27137.9</b>	<b>37132.1</b>	<b>44205.6</b>
a. Current	27.0	49.3	53.5	71.4	142.6	248.9	346.2	497.3	549.5	626.0	488.0	632.9	902.6	1263.5	1599.8
Domestic	27.0	49.3	53.5	71.4	130.6	240.4	336.6	469.7	527.6	570.2	464.5	615.8	874.2	1229.0	1565.2
Foreign					12.0	8.5	9.6	27.6	21.9	55.8	23.5	17.1	28.4	34.6	
b. Savings	57.8	134.5	252.1	493.1	1250.0	2333.3	3856.8	4933.3	6844.5	6598.8	5622.2	8844.8	10703.6	14293.6	17864.3
Domestic	57.8	134.5	252.1	493.1	1246.2	2322.6	3832.7	4905.1	6811.9	6577.1	5598.3	8820.8	10628.6	14267.2	17833.4
Foreign					3.8	10.7	24.1	28.2	32.6	21.7	23.9	23.9	75.0	31.0	30.9
c. Fixed	612.0	736.2	921.6	1227.3	1914.8	2604.9	2733.4	2961.2	3681.8	6754.2	6503.7	7065.0	10069.5	12611.4	11736.5
Domestic	612.0	736.2	921.6	1227.3	1897.1	2362.9	2542.5	2546.8	3268.6	6572.1	6251.2	6893.0	9813.5	12319.2	11437.1
Foreign					17.7	242.0	190.9	414.4	413.2	182.1	252.5	172.0	256.0	292.2	299.4
d. Call Deposits	0.0	69.9	530.6	892.0	2209.3	2586.0	2269.1	2588.4	4309.3	4416.2	3640.8	4879.6	5316.2	8731.8	12740.3
Domestic	0.0	69.9	530.6	892.0	2209.3	2586.0	2269.1	2588.4	4309.3	4416.2	3640.8	4879.6	5316.2	9760.7	11253.8
Foreign														771.1	1486.6
e. Others	3.2	4.9	20.9	70.8	69.8	120.2	269.5	120.9	211.0	138.3	156.6	123.0	145.9	231.7	264.7
Domestic	3.2	4.9	20.9	70.8	69.8	120.2	269.5	120.9	211.0	138.3	156.6	123.0	145.9	231.7	226.8
Foreign														37.8	
<b>4 Bills Payable</b>															
<b>5 Other Liabilities</b>	<b>16.9</b>	<b>55.5</b>	<b>76.4</b>	<b>123.6</b>	<b>220.4</b>	<b>271.5</b>	<b>448.3</b>	<b>709.1</b>	<b>1100.9</b>	<b>1143.1</b>	<b>785.7</b>	<b>1221.8</b>	<b>1581.3</b>	<b>2353.1</b>	<b>3333.3</b>
1. Sundry Creditors					92.5	64.1	10.7	14.0	20.4	20.8	14.8	20.5	26.5	52.8	1128.2
2. Loan Loss Provision					67.3	77.4	229.3	263.7	517.3	654.6	314.9	447.2	479.3	453.8	557.2
3. Interest Suspense a/c					26.8	47.6	42.9	44.6	67.7	106.4	135.7	200.8	133.7	125.8	140.5
4. Others	16.9	55.5	76.4	123.6	33.8	82.4	165.4	386.8	495.5	361.3	320.4	553.4	941.8	1251.8	1507.4
<b>6 Reconciliation A/c</b>															
<b>7 Profit &amp; Loss A/c</b>															
Total	801.0	1187.6	2431.5	3496.3	20254.2	9255.8	11197.1	13142.3	18583.1	21677.5	20228.2	25448.4	31553.4	42756.2	51408.2
<b>Assets</b>															
<b>1 LIQUID FUNDS</b>	<b>151.5</b>	<b>265.2</b>	<b>421.7</b>	<b>560.3</b>	<b>746.2</b>	<b>1518.2</b>	<b>1434.1</b>	<b>1588.2</b>	<b>2770.8</b>	<b>3121.3</b>	<b>2511.7</b>	<b>5440.4</b>	<b>4992.6</b>	<b>6546.0</b>	<b>8387.4</b>
a. Cash Balance	21.6	31.5	45.6	64.8	121.6	280.4	386.0	560.3	743.2	1049.4	870.1	1305.8	1522.3	1748.5	
Nepalese Notes & Coins	17.9	26.7	37.7	58.9	109.0	262.4	364.4	539.3	695.6	1028.4	830.4	1258.6	1478.3	1689.8	2063.8
Foreign Currency	3.7	4.8	7.9	5.9	12.6	18.0	21.6	21.0	47.6	21.0	39.7	47.2	44.0	58.7	33.2
b. Bank Balance	89.9	194.6	156.1	345.5	609.6	519.4	898.1	1027.9	2027.6	1410.3	1333.8	4134.7	3470.3	4797.5	6290.5
1. In Nepal Rastra Bank	37.4	110.8	88.9	136.7	463.3	489.1	785.7	893.3	1757.0	1094.6	1072.7	3081.8	2913.3	3165.4	4616.0
Domestic Currency	37.4	110.8	88.9	136.7	456.0	480.7	777.5	868.0	1743.6	1070.1	1068.4	3074.2	2890.0	3129.9	4583.2
Foreign Currency					7.3	8.4	8.2	25.3	13.4	24.5	4.3	7.6	23.1	35.5	32.8
2. "A"Class Licensed Institution	6.8	47.0	27.7	54.7	102.4	13.0	38.4	19.8	99.4	124.0	104.7	754.4	314.4	720.6	483.5
Domestic Currency	6.8	47.0	27.7	54.7	101.4	24.0	36.7	19.1	98.2	122.4	102.2	750.8	313.2	715.3	470.0
Foreign Currency					1.0	(11.0)	1.7	0.7	1.2	1.6	2.6	3.6	1.1	5.3	13.5
3. Other Financial Ins.					0.0	0.0	51.0	11.9	0.4	3.6	0.0	138.8	159.5	0.0	114.1
4. In Foreign banks	45.7	36.8	39.5	154.1	43.9	17.3	23.0	102.9	170.8	188.1	156.3	159.5	83.1	911.5	1076.9
c. Money at Call	40.0	39.1	220.0	150.0	15.0	718.4	150.0	0.0	0.0	661.6	307.9	0.0	0.0	0.0	0.0
Domestic Currency	40.0	39.1	220.0	150.0	15.0	525.0	150.0	0.0	0.0	508.0	60.0	0.0	0.0	0.0	0.0
Foreign Currency					0.0	193.4	0.0	0.0	0.0	153.6	247.9	0.0	0.0	0.0	0.0
<b>2 INVESTMENTS</b>	<b>47.5</b>	<b>49.4</b>	<b>79.3</b>	<b>71.3</b>	<b>127.3</b>	<b>904.5</b>	<b>951.3</b>	<b>827.4</b>	<b>477.8</b>	<b>1896.5</b>	<b>1238.6</b>	<b>1448.9</b>	<b>2127.8</b>	<b>2970.0</b>	<b>4436.9</b>
a. Govt.Securities	47.5	49.4	79.3	71.3	127.3	904.5	951.3	827.4	477.8	1896.5	1238.6	1448.9	2127.8	2970.0	4642.2
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	1794.7
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>7.5</b>	<b>28.9</b>	<b>319.0</b>	<b>203.1</b>	<b>341.3</b>	<b>286.9</b>	<b>871.2</b>	<b>686.2</b>	<b>768.3</b>	<b>200.3</b>	<b>170.9</b>	<b>264.5</b>	<b>290.8</b>	<b>491.5</b>	<b>881.4</b>
a. Interbank Lending												0.0	0.0	0.0	0.0
b. Non Residents												0.0	0.0	0.0	0.0
c. Others	7.5	28.9	319.0	203.1	67.0	12.3	871.2	129.3	768.3	162.9	108.7	264.5	290.8	491.5	68.7
<b>4 LOANS / ADVANCES</b>	<b>499.2</b>	<b>680.8</b>	<b>1494.1</b>	<b>2541.7</b>	<b>5051.4</b>	<b>6033.4</b>	<b>7281.3</b>	<b>8880.5</b>	<b>12956.9</b>	<b>14934.9</b>	<b>14710.6</b>	<b>16023.4</b>	<b>21634.2</b>	<b>29219.0</b>	<b>33769.5</b>
Domestic Currency	499.2	680.8	1494.1	2541.7	5051.4	6033.4	7281.3	8880.5	12956.9	14934.3	14710.6	16023.4	21634.2	29219.0	33769.5
a. Private Sector	499.2	680.8	1494.1	2541.7	5051.4	6033.4	6325.2	8195.7	12494.4	14541.8	14024.5	15663.1	20836.5	28152.2	32558.6
b. Financial Institutions								622.2	519.8	413.3	359.4	638.7	312.1	729.2	1186.5
c. Government Organizations								333.9	165.0	49.2	33.1	47.4	48.2	68.5	48.6
Foreign Currency														0.0	
a. Private Sector														0.0	
b. Financial Institutions														0.0	
c. Government Organizations														0.0	
<b>5 BILL PURCHASED</b>	<b>0.6</b>	<b>1.8</b>	<b>1.9</b>	<b>2.7</b>	<b>80.2</b>	<b>113.2</b>	<b>45.0</b>	<b>89.1</b>	<b>27.4</b>	<b>37.8</b>	<b>21.5</b>	<b>82.3</b>	<b>13.3</b>	<b>321.5</b>	<b>1050.0</b>
a. Domestic Bills Purchased					71.2	104.2	17.0	46.0	17.7	32.4	18.1	78.8	8.5	9.0	1.2
b. Foreign Bills Purchased	0.6	1.8	1.9	2.7	9.0	9.0	28.0	43.1	9.7	5.4	3.4	3.5	4.9	312.5	1048.8
c. Import Bills & Imports					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills															
b. Against Foreign Bills					</td										

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	2014	2015
<b>1 CAPITAL FUND</b>	<b>350.0</b>	<b>347.3</b>	<b>348.6</b>	<b>501.4</b>	<b>559.7</b>	<b>766.8</b>	<b>863.2</b>	<b>1595.6</b>	<b>1370.0</b>	<b>1624.5</b>	<b>1966.2</b>	<b>2213.8</b>	<b>2377.1</b>	<b>2656.7</b>	<b>2966.6</b>
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	1828.3	2431.7
b. Calls in Advance									0.0	0.0	0.0	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	799.1	467.4
d. Share Premium					0.0	0.0	0.0	0.0	0.0	4.4	4.4	4.4	4.4	0.0	0.0
e. Retained Earning	(2.9)	(2.9)	(2.9)	(2.9)	17.2	8.0	19.6	35.0	38.3	19.2	17.7	2.9	14.2	4.7	26.3
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	10.1	20.8
g. Exchange Fluctuation Fund					3.7	3.7	5.3	5.7	5.9	5.9	6.4	8.9	11.8	14.5	20.4
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>32.0</b>	<b>0.0</b>	<b>0.0</b>	<b>401.8</b>	<b>224.4</b>	<b>213.0</b>	<b>100.0</b>	<b>693.4</b>	<b>829.7</b>	<b>1060.9</b>	<b>405.4</b>	<b>0.0</b>	<b>202.0</b>	<b>328.0</b>
a. NRB	0.0	32.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	384.0	0.0	202.0	328.0
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	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
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	400.0	400.0	400.0	400.0	0.0	0.0	0.0
<b>3 DEPOSITS</b>	<b>316.0</b>	<b>1180.0</b>	<b>2513.1</b>	<b>4816.5</b>	<b>6270.1</b>	<b>7800.4</b>	<b>10560.0</b>	<b>12781.0</b>	<b>15860.6</b>	<b>17408.5</b>	<b>16986.3</b>	<b>21985.2</b>	<b>25318.6</b>	<b>27578.4</b>	<b>33421.9</b>
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	1237.1	1458.3
Domestic	37.3	84.1	135.1	250.8	260.4	344.9	382.4	570.0	758.1	601.1	733.1	932.5	1001.6	1202.2	1393.0
Foreign					19.9	10.3	18.6	30.9	21.2	33.1	59.2	23.0	30.1	34.9	65.3
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	7234.1	8005.5
Domestic	75.4	260.9	461.9	910.9	1488.4	2265.3	4319.8	3966.1	4042.8	5012.7	6441.6	5834.4	6750.1	7117.2	7899.0
Foreign					27.1	52.6	149.2	176.6	107.2	101.7	109.9	52.7	72.6	117.0	106.5
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	12141.8	14469.7
Domestic	86.8	332.3	795.4	1292.4	2282.5	2983.1	2650.4	3473.0	4506.5	6877.5	6005.9	8442.1	10327.8	11445.6	14002.4
Foreign					19.6	206.8	121.8	326.6	20.5	328.7	648.8	715.9	1025.3	696.1	467.4
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	6811.7	9280.7
Domestic	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	6585.3	9040.0
Foreign														226.5	240.6
e. Others	11.5	20.0	27.4	62.5	69.4	56.7	90.1	113.3	268.7	187.2	136.2	179.2	143.1	153.6	207.7
Domestic	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	153.6	207.7
Foreign														0.0	0.0
<b>4 Bills Payable</b>	<b>8.6</b>	<b>52.4</b>	<b>205.6</b>	<b>412.1</b>	<b>363.0</b>	<b>444.2</b>	<b>391.9</b>	<b>784.9</b>	<b>845.5</b>	<b>1093.5</b>	<b>1642.0</b>	<b>1866.3</b>	<b>2453.5</b>	<b>2857.3</b>	<b>2968.2</b>
<b>5 Other Liabilities</b>	<b>8.6</b>	<b>52.4</b>	<b>205.6</b>	<b>412.1</b>	<b>363.0</b>	<b>444.2</b>	<b>391.9</b>	<b>784.9</b>	<b>845.5</b>	<b>1093.5</b>	<b>1642.0</b>	<b>1866.3</b>	<b>2453.5</b>	<b>2857.3</b>	<b>2968.2</b>
1. Sundry Creditors					146.2	248.6	195.9	513.6	511.7	735.5	1046.6	630.2	728.2	858.7	922.0
2. Loan Loss Provision					144.2	130.3	133.4	189.6	186.6	199.0	296.4	508.7	752.6	937.3	861.5
3. Interest Suspense a/c					5.9	22.9	42.1	53.8	71.6	83.2	113.1	184.0	249.4	294.4	252.9
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	766.9	931.7
<b>6 Reconciliation A/c</b>	<b>7 Profit &amp; Loss A/c</b>														
Total	<b>674.6</b>	<b>1611.7</b>	<b>3067.3</b>	<b>5730.0</b>	<b>7695.5</b>	<b>9390.6</b>	<b>12324.4</b>	<b>15619.0</b>	<b>19265.1</b>	<b>21499.7</b>	<b>21902.7</b>	<b>26751.9</b>	<b>30462.1</b>	<b>33637.9</b>	<b>40070.2</b>
<b>Assets</b>															
<b>1 LIQUID FUNDS</b>	<b>271.8</b>	<b>129.2</b>	<b>291.7</b>	<b>1067.4</b>	<b>513.2</b>	<b>813.6</b>	<b>1424.6</b>	<b>1490.7</b>	<b>2078.7</b>	<b>3388.5</b>	<b>1620.0</b>	<b>4043.9</b>	<b>4160.3</b>	<b>5400.9</b>	<b>5427.4</b>
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	777.8	829.5
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	763.0	815.5
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	14.8	13.9
b. Bank Balance	153.0	98.9	250.9	617.0	332.1	252.5	481.4	368.2	1227.2	2149.4	643.7	3138.5	2768.1	4115.6	4161.0
1. In Nepal Rastra Bank	86.0	50.9	224.0	524.6	211.1	207.8	368.1	232.5	1091.0	1660.7	526.6	2856.1	2518.2	3809.9	3339.7
Domestic Currency	86.0	50.9	224.0	524.6	211.1	207.8	368.1	232.5	1091.0	1660.7	526.6	2856.1	2518.2	3809.9	3339.7
Foreign Currency					8.7	1.4	16.7	12.1	29.7	6.0	0.3	6.8	19.7	17.2	9.3
2. "A"Class Licensed Institution	37.3	1.3	2.2	10.5	5.5	6.0	5.6	59.2	16.2	158.4	25.4	121.3	61.9	110.3	174.7
Domestic Currency	37.3	1.3	2.2	10.5	3.8	4.7	2.8	57.6	12.5	152.9	25.3	119.5	65.9	106.3	169.1
Foreign Currency					1.7	1.3	2.8	1.6	3.7	5.5	0.1	1.8	(4.0)	3.9	5.6
3. 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
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	178.2	637.3
c. Money at Call	100.0	0.0	0.0	381.9	69.9	425.3	752.4	556.8	304.2	665.0	451.5	321.2	753.4	507.5	436.9
Domestic Currency	100.0	0.0	0.0	381.9	69.9	280.3	380.2	531.8	212.4	300.0	220.7	321.2	268.9	507.5	436.9
Foreign Currency															
<b>2 INVESTMENTS</b>	<b>19.8</b>	<b>116.7</b>	<b>236.0</b>	<b>601.9</b>	<b>1220.7</b>	<b>1114.3</b>	<b>1297.9</b>	<b>1469.1</b>	<b>1080.1</b>	<b>1729.9</b>	<b>2804.8</b>	<b>2562.6</b>	<b>3591.8</b>	<b>2657.7</b>	<b>3905.7</b>
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	2657.7	3905.7
b. NRB Bond															
c. Govt.Non-Fin. Ins.															
d. Other Non-Fin. Ins.															
e. Non Residents															
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>0.0</b>	<b>138.3</b>	<b>187.5</b>	<b>0.0</b>	<b>120.0</b>	<b>0.4</b>	<b>0.4</b>	<b>168.2</b>	<b>158.3</b>	<b>21.9</b>	<b>457.0</b>	<b>288.2</b>	<b>494.2</b>	<b>572.8</b>	<b>245.6</b>
a. Interbank Lending	0.0	138.3	187.5	0.0	120.0	0.4	0.4	168.2	158.3	21.9	457.0	288.2	494.2	572.8	245.6
b. Non Residents															
c. Others															
<b>4 LOANS &amp; ADVANCES</b>	<b>263.5</b>	<b>1120.2</b>	<b>2144.4</b>	<b>3709.0</b>	<b>5519.2</b>	<b>6918.3</b>	<b>9010.0</b>	<b>11449.0</b>	<b>14681.8</b>	<b>14875.1</b>	<b>14894.8</b>	<b>17080.6</b>	<b>20083.2</b>	<b>22797.1</b>	<b>27023.9</b>
Domestic Currency	263.5	1120.2	2144.4	3709.0	5519.2	6918.3	9010.0	11449.0	14681.8	14875.1	14894.8	17080.6	20083.2	22616.1	26927.9
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	21983.9	26278.2
b. Financial Institutions															
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	0.0	0.0
Foreign Currency														181.0	96.0
a. Private Sector															

Table No. 7.16  
Statement of Assets & Liabilities of LAXMI BANK LTD.

(Rs. In million)

Liabilities	Mid-July													
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
<b>1 CAPITAL FUND</b>	<b>275.0</b>	<b>330.0</b>	<b>550.0</b>	<b>612.8</b>	<b>618.1</b>	<b>798.8</b>	<b>1047.9</b>	<b>1158.3</b>	<b>1795.6</b>	<b>1912.8</b>	<b>2113.9</b>	<b>2300.8</b>	<b>2720.7</b>	<b>3673.7</b>
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	1948.3	2338.4
b. Calls in Advance			0.0	0.0	0.2	2.3	7.6	14.7	27.8	51.8	89.6	155.0	230.0	301.3
c. Statutory Reserves						0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	480.2
d. Share Premium						0.0	0.0	0.0	0.0	0.0	13.1	13.1	13.1	0.0
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	14.6
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
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>70.0</b>	<b>317.0</b>	<b>17.7</b>	<b>29.8</b>	<b>0.0</b>	<b>450.0</b>	<b>800.0</b>	<b>450.0</b>	<b>350.0</b>	<b>378.0</b>	<b>750.0</b>	<b>750.0</b>	<b>750.0</b>
a. NRB	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	28.0	0.0	0.0	0.0
b. "A"Class Licensed Institution	0.0	70.0	279.8	17.7	29.8		450.0	450.0	100.0	0.0	0.0	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	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	350.0	350.0	350.0	350.0	750.0	750.0	750.0
<b>3 DEPOSITS</b>	<b>112.6</b>	<b>691.8</b>	<b>1684.3</b>	<b>3028.6</b>	<b>4444.3</b>	<b>7611.7</b>	<b>10917.2</b>	<b>16051.3</b>	<b>18082.9</b>	<b>18299.6</b>	<b>22831.8</b>	<b>25960.6</b>	<b>30584.4</b>	<b>39991.8</b>
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	1120.4	2975.2
Domestic				404.4	84.5	360.9	266.3	1014.4	769.2	665.5	803.9	898.6	984.3	2106.7
Foreign				25.0	10.1	17.7	18.1	29.4	50.6	84.0	74.7	95.5	136.0	868.4
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	6314.9	8123.0
Domestic				442.1	985.0	1784.7	2412.2	3287.7	3464.2	3070.6	4224.7	4891.1	6144.2	7940.6
Foreign				4.6	15.1	72.5	178.3	175.5	220.7	145.1	178.5	111.7	170.8	182.4
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	14709.4	17287.3
Domestic				1729.7	2642.7	4117.5	5404.6	6406.5	6472.5	8600.5	9343.9	11881.4	12862.6	15312.3
Foreign				49.5	14.9	138.7	420.1	778.5	1349.1	853.0	1389.8	1698.6	1846.8	1974.9
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	7810.3	11258.7
Domestic												6676.8	10206.3	
Foreign												1133.5	1052.4	
e. Others												306.3		
												41.4		
<b>4 Bills Payable</b>												1.9	5.5	
<b>5 Other Liabilities</b>	<b>1.9</b>	<b>20.3</b>	<b>70.4</b>	<b>196.1</b>	<b>268.1</b>	<b>269.1</b>	<b>485.8</b>	<b>643.2</b>	<b>969.3</b>	<b>1207.3</b>	<b>1466.8</b>	<b>1834.6</b>	<b>3019.1</b>	<b>4105.1</b>
1. Sundry Creditors				58.4	73.9	21.2	26.4	33.0	48.2	41.3	17.9	2.7	925.2	1514.3
2. Loan Loss Provision				60.4	69.8	91.8	113.5	147.7	176.2	185.5	218.6	356.3	372.6	586.6
3. Interest Suspense a/c				2.1	10.1	15.5	19.3	21.9	29.3	40.1	79.1	88.6	59.9	87.8
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	1661.2	1916.3
<b>6 Reconciliation A/c</b>							<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>7 Profit &amp; Loss A/c</b>														
Total	<b>389.5</b>	<b>1112.1</b>	<b>2621.7</b>	<b>3936.2</b>	<b>5509.1</b>	<b>8800.5</b>	<b>13027.6</b>	<b>18855.1</b>	<b>21629.3</b>	<b>22452.2</b>	<b>27149.5</b>	<b>31290.8</b>	<b>37547.9</b>	<b>48922.1</b>
<b>Assets</b>													<b>0.0</b>	<b>0.0</b>
<b>1 LIQUID FUNDS</b>	<b>222.8</b>	<b>168.5</b>	<b>490.8</b>	<b>529.1</b>	<b>225.2</b>	<b>482.7</b>	<b>1489.9</b>	<b>2082.8</b>	<b>2744.1</b>	<b>2823.3</b>	<b>5108.2</b>	<b>3905.1</b>	<b>6053.1</b>	<b>5615.2</b>
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	503.6	687.8
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	496.1	665.7
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	7.5	22.1
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	4827.6	4318.1
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	4339.2	253.5
Domestic Currency				252.0	128.5	319.0	701.6	1224.0	1206.5	1802.6	3699.4	2802.0	4261.3	200.0
Foreign Currency				2.9	3.9	4.7	18.8	19.6	15.9	71.0	67.6	69.4	77.9	53.4
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	78.9	3863.7
Domestic Currency				31.5	8.2	4.1	46.0	59.4	36.1	81.3	154.0	47.3	69.1	3857.0
Foreign Currency				1.1	0.2	0.0	0.0	0.0	0.0	47.3	12.3	15.8	9.7	6.7
3. 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
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	409.5	200.9
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	721.9	609.3
Domestic Currency				1.0	0.0	13.0	251.7	250.0	150.0	50.0	0.0	100.0	0.0	0.0
Foreign Currency				63.6	0.0	0.0	0.0	0.0	754.4	0.0	0.0	211.3	721.9	609.3
<b>2 INVESTMENTS</b>	<b>30.0</b>	<b>95.0</b>	<b>283.9</b>	<b>401.0</b>	<b>425.0</b>	<b>977.8</b>	<b>734.7</b>	<b>933.9</b>	<b>1520.4</b>	<b>2019.7</b>	<b>2055.5</b>	<b>4220.4</b>	<b>3290.5</b>	<b>3848.7</b>
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	3290.5	3848.7
b. NRB Bond							<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
c. Govt.Non-Fin. Ins.							<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>50.0</b>	<b>50.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
d. Other Non-Fin. Ins.							<b>50.0</b>	<b>50.0</b>	<b>50.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
e. Non Residents							<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>13.4</b>	<b>155.6</b>	<b>459.3</b>	<b>516.5</b>	<b>1715.4</b>	<b>687.4</b>	<b>419.6</b>	<b>1712.8</b>	<b>1197.2</b>	<b>1410.3</b>	<b>518.6</b>
a. Interbank Lending							<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>989.3</b>	<b>612.3</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
b. Non Residents							<b>13.4</b>	<b>155.6</b>	<b>459.3</b>	<b>516.5</b>	<b>1715.4</b>	<b>687.4</b>	<b>419.6</b>	<b>1712.8</b>
c. Others														
<b>4 LOANS &amp; ADVANCES</b>	<b>124.1</b>	<b>764.0</b>	<b>1701.0</b>	<b>2700.8</b>	<b>4149.7</b>	<b>6374.2</b>	<b>9784.0</b>	<b>13446.1</b>	<b>14283.8</b>	<b>14789.0</b>	<b>15383.6</b>	<b>18788.5</b>	<b>21335.1</b>	<b>28948.4</b>
Domestic Currency							<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>316.4</b>	<b>339.0</b>	<b>329.6</b>	<b>354.6</b>	<b>388.1</b>
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	21335.1	28948.4
b. Financial Institutions							<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
c. Government Organizations	50.0	0.0	0.0	0.0	124.6	153.3	0.0	0.0	0.0	131.6	134.6	0.0	0.0	0.0
Foreign Currency														
a. Private Sector														
b. Financial Institutions														
c. Government Organizations														
<b>5 BILL PURCHASED</b>	<b>0.0</b>	<b>12.2</b>	<b>49.8</b>	<b>35.2</b>	<b>0.3</b>	<b>1.7</b>	<b>10.5</b>	<b>17.3</b>	<b>4.6</b>	<b>126.8</b>	<b>849.3</b>	<b>957.2</b>	<b>1231.1</b>	<b>2143.746</b>
a. Domestic Bills Purchased							<b>0.0</b>	<b>0.0</b>	<b>1.7</b>	<b>17.3</b>	<b>1.3</b>	<b>23.6</b>	<b>43.7</b>	<b>21.0</b>
b. Foreign Bills Purchased							<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>3.3</b>	<b>1.2</b>	<b>805.6</b> </td		

Table No. 7.17  
Statement of Assets & Liabilities of SIDDHARTHA BANK LTD.

(Rs. In million)

Liabilities	Mid-July												
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
<b>1 CAPITAL FUND</b>	<b>350.0</b>	<b>350.0</b>	<b>377.2</b>	<b>537.9</b>	<b>703.2</b>	<b>931.7</b>	<b>1296.1</b>	<b>1492.8</b>	<b>1877.7</b>	<b>1989.2</b>	<b>(964.2)</b>	<b>2502.2</b>	<b>3026.4</b>
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	1813.6	2031.2
b. Calls in Advance				0.0	0.0	37.9	27.1	46.2	74.8	118.4	166.6	228.8	1669.7
c Statutory Reserves				0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d Share Premium				0.0	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	27.2	0.0	0.0	1.1	16.8	44.7	32.3	12.2
f. Others Reserves				0.0	0.0	0.0	74.9	56.2	264.3	40.5	74.9	101.5	265.8
g. Exchange Fluctuation Fund				0.0	0.0	0.0	1.2	1.4	3.7	6.7	6.7	7.3	15.4
<b>2 BORROWINGS</b>	<b>110.0</b>	<b>220.0</b>	<b>190.0</b>	<b>181.2</b>	<b>430.0</b>	<b>205.1</b>	<b>327.6</b>	<b>572.8</b>	<b>298.5</b>	<b>697.1</b>	<b>2342.7</b>	<b>1037.7</b>	<b>1502.9</b>
a. NRB	0.0	0.0	0.0	70.0	0.0	0.0	0.0	0.0	0.0	0.0	92.0	0.0	65.0
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	14.4	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	25.7	0.0	2342.7	0.0
d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	45.0	24.3	0.0	6.6
e. Bonds and Securities				0.0	0.0	0.0	0.0	0.0	227.8	227.8	627.8	0.0	931.3
<b>3 DEPOSITS</b>	<b>391.6</b>	<b>1291.3</b>	<b>2461.9</b>	<b>3918.1</b>	<b>6625.2</b>	<b>10253.5</b>	<b>15984.9</b>	<b>20217.7</b>	<b>21604.0</b>	<b>26019.0</b>	<b>62988.9</b>	<b>35414.0</b>	<b>44740.7</b>
a. Current	49.8	58.8	85.7	82.3	150.8	232.7	393.7	365.5	502.8	747.4	13790.7	2167.0	2589.9
Domestic			81.6	79.1	137.5	226.9	370.9	353.9	402.3	590.6	13575.5	1937.4	2370.4
Foreign			4.1	3.2	13.3	5.9	22.8	11.6	100.5	156.9	215.2	229.6	219.5
b. Savings	64.2	267.6	525.7	1128.4	1881.7	2654.7	3469.6	2962.3	3169.7	5666.1	33812.7	9523.2	12418.0
Domestic			523.7	1120.4	1872.3	2626.8	3445.8	2940.0	3142.1	5640.9	33802.0	9473.9	12345.5
Foreign			2.0	8.0	9.4	27.9	23.8	22.3	27.5	25.3	10.7	49.3	72.5
c. Fixed	66.9	537.2	1196.5	1632.1	3022.6	4562.7	7158.2	10202.7	11458.3	10966.9	12651.4	11876.2	14034.6
Domestic			1169.8	1617.3	3009.6	4429.3	6925.6	9193.8	10710.9	9996.7	12651.4	11491.8	13310.1
Foreign			26.7	14.8	13.0	133.4	232.6	1008.9	747.4	970.2	0.0	384.4	724.6
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	11509.9	15312.4
Domestic												11341.6	15057.9
Foreign												168.4	254.4
e. Others	21.0	34.3	33.1	45.7	76.8	81.9	114.3	122.4	170.3	294.8	1022.1	337.6	385.8
												0.1	
<b>4 Bills Payable</b>			7.3	1.2	10.5	0.7	0.2	0.0	0.0	99.8	0.0	0.0	0.0
<b>5 Other Liabilities</b>	<b>23.8</b>	<b>93.4</b>	<b>110.1</b>	<b>160.5</b>	<b>255.7</b>	<b>506.1</b>	<b>644.0</b>	<b>734.0</b>	<b>1431.0</b>	<b>1934.6</b>	<b>10040.2</b>	<b>3817.2</b>	<b>4013.2</b>
1. Sundry Creditors			20.3	27.2	67.4	114.6	218.4	255.9	630.1	676.4	3680.3	1523.8	1111.3
2. Loan Loss Provision			62.4	73.9	99.3	141.0	171.9	229.3	258.2	407.0	1994.1	654.9	807.5
3. Interest Suspense a/c			3.9	18.5	18.1	23.8	19.8	38.0	71.4	116.4	3307.5	124.3	154.2
4. Others	23.8	93.4	23.5	40.9	70.9	226.7	234.0	210.8	471.3	734.9	1058.4	1514.3	1940.2
<b>6 Reconciliation A/c</b>			<b>4.0</b>	<b>1.6</b>	<b>1259.7</b>	<b>(1.3)</b>	<b>(6.5)</b>	<b>0.2</b>	<b>0.0</b>	<b>1872.2</b>	<b>0.0</b>	<b>0.0</b>	
<b>7 Profit &amp; Loss A/c</b>				42.7	100.1	157.5	246.3	348.8	255.2	303.0	304.5	791.5	778.4
Total	<b>875.4</b>	<b>1954.7</b>	<b>3193.2</b>	<b>4900.6</b>	<b>9441.8</b>	<b>12142.3</b>	<b>18595.2</b>	<b>23272.7</b>	<b>25514.1</b>	<b>30944.4</b>	<b>77171.2</b>	<b>43549.5</b>	<b>54028.4</b>
<b>Assets</b>													
<b>1 LIQUID FUNDS</b>	<b>97.1</b>	<b>246.7</b>	<b>170.0</b>	<b>362.1</b>	<b>732.8</b>	<b>1022.2</b>	<b>2028.0</b>	<b>3056.4</b>	<b>2788.5</b>	<b>5087.7</b>	<b>14384.2</b>	<b>8407.0</b>	<b>6387.8</b>
a. Cash Balance	9.3	18.3	33.4	65.0	130.4	149.0	270.9	326.9	491.2	936.5	2374.2	1121.8	1155.9
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	1060.1	1104.4
Foreign Currency	0.7	1.2	0.6	2.7	4.0	3.4	5.2	6.0	11.5	146.0	39.5	61.6	51.5
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	6135.3	4101.9
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	5953.7	3903.2
Domestic Currency			45.1	47.2	378.9	268.1	977.3	1021.8	1219.8	2920.0	10356.7	5934.1	3886.9
Foreign Currency			0.5	1.6	1.8	2.2	3.1	5.6	2.6	5.1	55.0	19.6	16.3
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	117.2	24.1
Domestic Currency			21.2	5.2	3.0	5.3	257.9	996.0	30.0	42.9	432.1	116.6	23.6
Foreign Currency			0.0	3.1	(7.7)	0.0	0.0	0.0	0.1	441.6	0.0	0.5	0.5
3. Other Financial Ins.			0.0	0.0	0.0	0.0	0.0	0.0	0.0	142.4	0.0	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	64.5	174.6
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	1150.0	1130.0
Domestic Currency			30.0	0.0	40.0	584.7	415.0	320.0	658.5	315.0	200.0	1150.0	1130.0
Foreign Currency			2.5	240.0	186.4	0.0	69.8	359.0	224.3	357.5	0.0	0.0	0.0
<b>2 INVESTMENTS</b>	<b>3.8</b>	<b>42.1</b>	<b>277.1</b>	<b>394.6</b>	<b>625.7</b>	<b>850.1</b>	<b>1693.6</b>	<b>1401.4</b>	<b>1795.4</b>	<b>2673.4</b>	<b>8417.8</b>	<b>2135.8</b>	<b>4701.6</b>
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	2135.8	4701.6
b. NRB Bond													
c. Govt.Non-Fin. Ins.													
d. Other Non-Fin. Ins.													
e. Non Residents													
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>70.0</b>	<b>0.0</b>	<b>0.0</b>	<b>112.6</b>	<b>242.4</b>	<b>300.0</b>	<b>482.9</b>	<b>1071.4</b>	<b>742.5</b>	<b>695.6</b>	<b>2640.4</b>	<b>1794.6</b>	<b>2111.8</b>
a. Interbank Lending													
b. Non Residents				<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
c. Others				<b>0.0</b>	<b>112.6</b>	<b>242.4</b>	<b>300.0</b>	<b>482.9</b>	<b>1071.4</b>	<b>415.2</b>	<b>695.6</b>	<b>2640.4</b>	<b>1794.6</b>
<b>4 LOANS &amp; ADVANCES</b>	<b>629.0</b>	<b>1567.9</b>	<b>2634.9</b>	<b>3869.3</b>	<b>6296.3</b>	<b>9480.8</b>	<b>13504.8</b>	<b>16895.4</b>	<b>18398.4</b>	<b>6293.8</b>	<b>37356.5</b>	<b>27560.1</b>	<b>36097.9</b>
Domestic Currency	629.0	1567.9	2634.9	3869.3	6296.3	9480.8	13504.8	16895.4	18398.4	6293.8	37356.5	27560.1	36097.9
a. Private Sector							23.5	0.0	0.0	0.0	0.0	0.0	0.0
b. Financial Institutions							0.0	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
Foreign Currency							0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Private Sector												16.5	284.455
b. Financial Institutions												16.5	284.455
c. Government Organizations												0.0	0
<b>5 BILL PURCHASED</b>	<b>0.0</b>	<b>0.0</b>	<b>0.2</b>	<b>0.0</b>	<b>0.1</b>	<b>0.4</b>	<b>0.0</b>	<b>0.0</b>	<b>248.8</b>	<b>492.1</b>	<b>11.2</b>	<b>409.1</b>	<b>721.7</b>
a. Domestic Bills Purchased							0.0	0.0	0.0	0.0	142.5	4.1	176.8
b. Foreign Bills Purchased							0.2	0.0	0.4	0.0	248.8	349.6	692.2
c. Import Bills & Imports							0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills							0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Against Foreign Bills							0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>7 FIXED ASSETS</b>													
<b>8 OTHER ASSETS</b>	<b>75.5</b>	<b>98.0</b>	<b>47.3</b>	<b>84.6</b>	<b>148.7</b>	<b>353.2</b>	<b>692.5</b>	<b>477.5</b>	<b>100</b>				

Table No. 7.18

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	2014	2015	
<b>1 CAPITAL FUND</b>	0.0	0.0	0.0	0.0	0.0	0.0	75280.0	10777.5	8756.2	8976.2	10903.5	12462.5	13135.1	14222.9	12958.8	
a. Paid-up Capital					0.0	0.0	482.7	694.4	828.2	0.0	0.0	0.0	0.0	0.0	0.0	
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	
c. Statutory Reserves					0.0	0.0	(7796.7)	(6950.0)	(6837.4)	(5453.8)	(4391.7)	(869.2)	602.6	1192.4	(1079.2)	
d Share Premium					0.0	0.0	0.7	0.7	3987.9	3943.6	4482.2	1330.2	0.4	0.4	461.3	
e. Retained Earning					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
f. Others Reserves					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
g. Exchange Fluctuation Fund					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
<b>2 BORROWINGS</b>	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	2994.4	2519.0	
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	88.5	61.0	
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	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	
d. Other Financial Ins.					0.0	0.0	619.5	0.0	81.4	186.2	130.8	2439.9	121.5	764.1	605.9	618.0
e. Bonds and Securities									0.0	0.0	0.0	2300.0	2300.0	2300.0	2300.0	1840.0
<b>3 DEPOSITS</b>	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	65828.3	76921.3	
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	8754.1	8085.5	
Domestic					1835.4	2367.8	2381.8	2397.4	3100.1	2461.0	2839.6	4348.3	7802.4	8739.1	8079.7	
Foreign					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.7	10.5	15.0	5.7	
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	30045.2	34418.5	
Domestic					15121.7	16087.9	17922.4	19175.4	21381.3	18540.6	16872.0	20783.4	24203.2	30042.1	34416.8	
Foreign					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.1	3.1	1.7	
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	24753.5	32185.7	
Domestic					10087.0	11443.4	12102.5	10981.0	10672.6	11118.1	14570.7	18034.4	22366.5	24753.5	32185.7	
Foreign					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
d. Call Deposits	0.0	0.0	0.0	0.0	56.0	91.1	0.2	0.0	0.8	343.3	116.3	61.8	13.2	1225.4	2154.0	
Domestic					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	
e. Others	0.0	0.0	124.5	157.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.4	0.2	1050.2	
Domestic					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	
<b>4 Bills Payable</b>					20.5	18.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
<b>5 Other Liabilities</b>	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	23820.4	24752.1	
1. Sundry Creditors					460.7	684.1	2876.0	2437.1	1490.2	919.9	1290.2	1074.3	1615.4	4292.0	6804.0	
2. Loan Loss Provision					1182.8	1638.2	7071.9	5456.3	6399.5	5737.0	5723.7	5944.5	5188.8	4949.7	5146.6	
3. Interest Suspense a/c					1080.9	1264.0	5624.3	4117.5	2772.2	2527.5	1572.4	1722.9	1612.5	1586.5	1631.7	
4. Others	532.1	821.4	1541.6	8533.6	6.6	7.4	2218.3	2292.9	4638.0	6143.6	7083.4	9725.0	10936.6	12992.3	11169.8	
<b>6 Reconciliation A/c</b>					3068.6	0.0	1257.9	1294.1	117.2	84.4	1544.8	0.0	0.0	0.0	0.0	
<b>7 Profit &amp; Loss A/c</b>					568.5	0.0	1452.9	1618.2	1238.0	1450.1	1608.1	1861.0	2259.9	1509.5	2463.2	
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	108375.5	119614.3	
Assets																
<b>1 LIQUID FUNDS</b>	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	8782.8	11480.9	
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	2693.4	2873.4	
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	2689.9	2852.1	
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	3.5	21.3	
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	5954.8	8465.4	
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	4005.4	5977.1	
Domestic Currency					1487.0	2492.5	1951.9	1806.9	2717.8	1612.3	2534.5	3340.7	6276.5	4005.4	5634.3	
Foreign Currency					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
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	1282.8	1175.1	
Domestic Currency					207.8	584.6	660.1	747.2	970.1	1091.5	689.5	839.8	850.9	1180.4	1175.1	
Foreign Currency					0.0	0.0	0.0	114.7	12.7	0.0	0.3	4.8	0.4	102.4	0.0	
3. Other Financial Ins.					0.0	0.0	156.1	0.0	0.0	0.0	0.0	0.0	3.6	0.0	0.0	
4. In Foreign banks					0.0	3.0	0.0	0.0	88.1	78.6	46.6	37.3	14.1	666.6	1313.3	
c. Money at Call					3.5	0.0	0.0	50.0	2244.2	1653.0	27.3	0.0	131.5	134.6	142.1	
Domestic Currency					3.5	0.0	0.0	50.0	2244.2	1653.0	0.0	0.0	0.0	0.0	0.0	
Foreign Currency					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
<b>2 INVESTMENTS</b>	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	11054.0	10569.6	
a. Govt.Securities					0.2	0.0	1759.6	2706.3	3474.0	3426.4	5943.7	10314.9	8829.5	11054.0	10569.6	
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							0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
<b>3 SHARE &amp; OTHER INVESTMENT</b>							0.0	0.0	653.3	2082.4	3415.3	1115.4	1403.7	577.0	439.1	2322.1
a. Interbank Lending							0.0	0.0	653.3	2082.4	3415.3	1115.4	1403.7	577.0	89.1	2007.2
b. Non Residents							0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
c. Others							0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
<b>4 LOANS &amp; ADVANCES</b>	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	62411.4	72196.4	
Domestic Currency							929.8	573.0	826.1	520.5	559.7	86.9	43.5	19.0	0.0	
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	62411.4	72196.4	
b. Financial Institutions							99.7	121.8	0.0	33.7	0.0	0.0	0.0	0.0	0.0	
c. Government Organizations															0.0	
Foreign Currency															0.0	
a. Private Sector															0.0	
b. Financial Institutions															0.0	
c. Government Organizations															0.0	
<b>5 BILL PURCHASED</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	
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	
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	
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	
<b>6 LOANS AGAINST COLLECTED BILLS</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	
a. Against Domestic Bills															0.0	
b. Against Foreign Bills															0.0	
<b>7 FIXED ASSETS</b>																
<b>8 OTHER ASSETS</b>	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	21185.0	20346.5	
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	1586.5	1631.7	
Financial Institution							293.3	1311.2	1853.7	2071.3	2374.2	2918.1	3582.5	3472.1	4037.9	382

Table No. 7.19  
Statement of Assets & Liabilities of Fund of GLOBAL IME BANK LTD.

Liabilities	Mid-July								
	2007	2008	2009	2010	2011	2012	2013	2014	2015
<b>1 CAPITAL FUND</b>	<b>510.0</b>	<b>659.5</b>	<b>1022.6</b>	<b>1522.3</b>	<b>1563.3</b>	<b>2424.0</b>	<b>3406.1</b>	<b>5316.4</b>	<b>6362.9</b>
a. Paid-up Capital	510.0	700.0	1000.0	1473.4	1500.0	2184.9	2418.1	4106.9	5011.6
b. Calls in Advance				0.0	0.0	0.0	0.0	0.0	0.0
c. Statutory Reserves		0.0	12.2	17.5	32.1	146.7	322.3	321.5	519.2
d Share Premium		0.0	0.0	0.0	15.1	4.0	0.0	0.0	201.6
e. Retained Earning		(40.5)	6.3	23.6	1.9	23.7	310.0	33.4	354.3
f. Others Reserves		0.0	0.0	0.0	0.3	48.0	333.1	831.4	229.8
g. Exchange Fluctuation Fund		0.0	4.1	7.8	13.9	16.8	22.5	23.2	46.3
<b>2 BORROWINGS</b>	<b>30.0</b>	<b>100.0</b>	<b>499.5</b>	<b>339.2</b>	<b>400.0</b>	<b>487.3</b>	<b>507.0</b>	<b>543.7</b>	<b>503.3</b>
a. NRB		0.0	0.0	236.8	400.0	73.6	107.0	143.7	103.3
b. "A"Class Licensed Institution		100.0	499.5	102.4	0.0	13.7	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
d. Other Financial Ins.		30.0	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	400.0	400.0	400.0	400.0
<b>3 DEPOSITS</b>	<b>3021.4</b>	<b>7319.6</b>	<b>10933.0</b>	<b>15031.5</b>	<b>15066.5</b>	<b>26933.8</b>	<b>34132.5</b>	<b>52292.1</b>	<b>60176.0</b>
a. Current	195.0	562.1	328.0	512.0	704.0	861.9	1318.0	2430.4	3294.0
Domestic	187.5	476.8	314.4	440.0	580.5	818.5	1212.9	2354.9	3038.9
Foreign	7.5	85.3	13.6	72.0	123.5	43.3	105.1	75.5	255.1
b. Savings	595.5	1153.0	3401.9	4353.3	3860.8	11334.8	14975.9	20400.3	25112.4
Domestic	576.1	1121.3	3337.7	4288.4	3795.3	11293.9	14934.4	20322.9	25044.0
Foreign	19.4	31.6	64.2	64.9	65.4	40.8	41.6	77.5	68.4
c. Fixed	1363.8	2573.8	4566.9	6206.6	6401.2	10141.8	12116.7	19543.1	19415.6
Domestic	1285.3	2280.5	4402.9	5901.6	6209.8	9634.3	11134.3	18440.9	18843.0
Foreign	78.5	293.3	164.1	305.0	191.4	507.4	982.4	1102.3	572.6
d. Call Deposits	811.1	2978.3	2432.0	3672.6	3829.4	4207.0	5334.8	9364.4	11777.1
Domestic								9290.7	11636.8
Foreign								73.7	140.2
e. Others	56.0	52.4	204.1	287.0	271.1	388.4	387.1	553.8	576.9
Domestic								576.1	0.8
<b>4 Bills Payable</b>	<b>0.0</b>	<b>76.5</b>	<b>66.6</b>	<b>8.2</b>	<b>17.0</b>	<b>19.6</b>	<b>95.5</b>	<b>65.5</b>	
<b>5 Other Liabilities</b>	<b>51.5</b>	<b>187.8</b>	<b>188.7</b>	<b>393.6</b>	<b>821.0</b>	<b>2649.2</b>	<b>3264.0</b>	<b>4250.6</b>	<b>3031.7</b>
1. Sundry Creditors	16.3	99.0	17.5	111.0	169.1	1777.7	1350.2	580.8	231.6
2. Loan Loss Provision	26.0	51.3	96.7	154.9	406.8	445.3	549.0	1135.6	1258.2
3. Interest Suspense a/c		1.2	3.1	24.5	53.5	94.8	86.9	168.2	180.3
4. Others	9.2	36.2	71.3	103.3	191.6	331.3	1277.9	2366.0	1361.6
<b>6 Reconciliation A/c</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>298.2</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	
<b>7 Profit &amp; Loss A/c</b>	<b>(24.0)</b>	<b>65.7</b>	<b>98.4</b>	<b>212.7</b>	<b>226.3</b>	<b>353.0</b>	<b>546.9</b>	<b>1002.5</b>	<b>1008.2</b>
Total	3588.9	8332.6	12818.6	17565.9	18085.3	33162.5	41876.2	63500.7	71147.7
<b>Assets</b>									
<b>1 LIQUID FUNDS</b>	<b>485.3</b>	<b>1723.6</b>	<b>1418.8</b>	<b>2652.0</b>	<b>1754.4</b>	<b>4978.3</b>	<b>5319.9</b>	<b>7773.2</b>	<b>7690.3</b>
a. Cash Balance	66.7	576.4	326.3	543.5	522.7	624.4	929.8	1373.2	1467.0
Nepalese Notes & Coins	62.6	573.9	312.4	539.4	513.7	613.6	886.5	1349.0	1437.3
Foreign Currency	4.1	2.6	13.9	4.1	9.0	10.8	43.3	24.2	29.7
b. Bank Balance	406.4	689.4	1055.9	1890.8	1231.8	2856.2	4390.1	6400.1	6223.3
1. In Nepal Rastra Bank	304.2	604.8	914.4	945.0	809.2	1798.6	3191.0	3923.3	4751.3
Domestic Currency	303.2	564.2	900.2	939.7	797.8	1765.7	3128.7	3891.3	4659.2
Foreign Currency	1.0	40.6	14.2	5.4	11.4	32.9	62.2	32.0	92.2
2. "A"Class Licensed Institution	21.6	16.3	30.9	470.9	146.9	835.8	381.8	1102.4	729.5
Domestic Currency	14.7	8.8	26.6	470.9	146.3	835.8	377.7	1085.0	718.5
Foreign Currency	6.9	7.5	4.2	0.0	0.6	0.0	4.1	17.5	10.9
3. Other Financial Ins.	36.3	38.4	13.5	335.0	0.0	7.4	0.0	8.6	9.8
4. In Foreign banks	44.3	29.9	97.1	139.8	275.7	214.4	817.3	1365.7	732.6
c. Money at Call	12.2	457.8	36.6	217.7	0.0	1497.7	0.0	0.0	0.0
Domestic Currency		345.0	20.0	0.0	0.0	1497.7	0.0	0.0	0.0
Foreign Currency	12.2	112.8	16.6	217.7	0.0	0.0	0.0	0.0	0.0
<b>2 INVESTMENTS</b>	<b>124.6</b>	<b>729.9</b>	<b>1355.5</b>	<b>1960.5</b>	<b>2067.9</b>	<b>3829.2</b>	<b>4710.2</b>	<b>8137.4</b>	<b>7888.7</b>
a. Govt.Securities	124.6	721.4	1347.0	1952.0	2067.9	3829.2	3513.7	6915.9	6198.7
b. NRB Bond		0.0	0.0	0.0	0.0	0.0	1196.5	1221.5	1690.0
c. Govt.Non-Fin. Ins.		8.5	8.5	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
e. Non Residents		0.0	0.0	8.5	0.0	0.0	0.0	0.0	0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>252.7</b>	<b>457.5</b>	<b>381.4</b>	<b>92.3</b>	<b>852.3</b>	<b>439.8</b>	<b>774.3</b>	<b>542.1</b>	<b>2786.1</b>
a. Interbank Lending						396.0	732.0	387.3	1129.6
b. Non Residents	118.8	362.5	194.6	74.8	834.8	0.0	0.0	0.0	0.0
c. Others	133.9	95.0	186.8	17.5	17.5	43.8	42.3	154.8	1656.6
<b>4 LOANS &amp; ADVANCES</b>	<b>2597.3</b>	<b>5057.7</b>	<b>9148.8</b>	<b>12138.5</b>	<b>12761.9</b>	<b>20409.6</b>	<b>26831.9</b>	<b>42554.9</b>	<b>49320.5</b>
Domestic Currency								42554.9	49320.5
a. Private Sector	2494.7	5057.7	9148.8	11794.9	12388.4	20363.3	26831.9	42554.9	49320.5
b. Financial Institutions		0.0	0.0	343.6	373.5	46.0	0.0	0.0	0.0
c. Government Organizations	102.6	0.0	0.0	0.0	0.0	0.3	0.0	0.0	0.0
Foreign Currency								0.0	0.0
a. Private Sector								0.0	0.0
b. Financial Institutions								0.0	0.0
c. Government Organizations								0.0	0.0
<b>5 BILL PURCHASED</b>	<b>3.0</b>	<b>58.6</b>	<b>9.3</b>	<b>12.8</b>	<b>17.3</b>	<b>354.9</b>	<b>159.7</b>	<b>446.5</b>	<b>906.1</b>
a. Domestic Bills Purchased	3.0	58.6	7.9	12.8	17.3	354.9	159.7	446.5	906.1
b. Foreign Bills Purchased		0.0	1.4	0.0	0.0	0.0	0.0	0.0	0.0
c. Import Bills & Imports		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>1.4</b>	<b>17.7</b>	<b>1.7</b>	<b>12.3</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills	1.4	17.7	1.7	9.5	0.0	0.0	0.0	0.0	0.0
b. Against Foreign Bills		0.0	0.0	2.8	0.0	0.0	0.0	0.0	0.0
<b>7 FIXED ASSETS</b>	<b>72.5</b>	<b>129.7</b>	<b>287.2</b>	<b>384.0</b>	<b>366.4</b>	<b>862.1</b>	<b>920.5</b>	<b>1167.8</b>	<b>1331.9</b>
<b>8 OTHER ASSETS</b>	<b>41.9</b>	<b>149.6</b>	<b>215.9</b>	<b>313.4</b>	<b>265.1</b>	<b>2288.7</b>	<b>3159.7</b>	<b>2780.2</b>	<b>1098.2</b>
a. Accrued Interests	3.6	12.8	56.3	83.5	33.2	76.4	48.2	41.4	70.2
Financial Institution					33.2	0.0	0.0	0.0	0.0
Govt. Entp.		0.1	0.3	42.5	0.0	33.7	29.5	13.0	34.6
Private Sector	3.6	12.6	55.9	41.1	0.0	42.7	18.8	28.4	35.6
b. Staff Loans / Adv.	10.1	77.9	91.0	88.8	14.0	25.9	198.4	308.3	302.2
c. Sundry Debtors	10.0	21.6	15.1	38.8	197.6	2081.6	2133.0	640.3	116.0
d. Cash In Transit		0.0	0.0	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	1790.2	609.8
9 Expenses not Written off	10.2	8.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0
10 Non Banking Assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	98.6	123.6
11 Reconciliation Account	0.0	0.0	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	0.0	2.2
Total	3588.9	8332.6	12818.6	17565.9	18085.3	33162.5	41876.2	63500.7	71147.7

Table No. 7.20  
Statement of Assets & Liabilities of CITIZENS BANK INTERNATIONAL LTD.

Liabilities	Mid-July									(Rs. In million)
	2007	2008	2009	2010	2011	2012	2013	2014	2015	
<b>1 CAPITAL FUND</b>	<b>560.0</b>	<b>544.7</b>	<b>1034.1</b>	<b>1308.3</b>	<b>2144.3</b>	<b>2233.9</b>	<b>2281.8</b>	<b>2379.7</b>	<b>3770.4</b>	
a. Paid-up Capital	560.0	560.0	1000.0	1207.0	2000.0	2101.8	2101.8	2101.8	2554.4	
b. Calls in Advance				0.0	0.0	0.0	0.0	0.0	0.0	
c. Statutory Reserves		0.0	30.1	68.8	68.8	108.5	153.5	236.1	480.5	
d Share Premium		0.0	0.0	0.0	43.0	3.0	3.0	3.0	3.0	
e. Retained Earning		(15.3)	3.2	27.1	27.1	9.2	6.9	2.6	645.5	
f. Others Reserves	0.0	0.0	0.0	4.6	4.6	10.5	13.5	33.0	78.4	
g. Exchange Fluctuation Fund		0.0	0.7	0.8	0.8	0.8	3.1	3.1	8.5	
<b>2 BORROWINGS</b>	<b>1372.6</b>	<b>476.1</b>	<b>250.0</b>	<b>651.2</b>	<b>805.0</b>	<b>88.3</b>	<b>336.2</b>	<b>957.2</b>	<b>1402.0</b>	
a. NRB		0.0	0.0	501.2	0.0	0.0	0.0	453.1	302.0	
b. "A"Class Licensed Institution	1372.6	476.1	250.0	150.0	805.0	88.3	336.2	0.0	600.0	
c. Foreign Banks and Fin. Ins.		0.0	0.0	0.0	0.0	0.0	0.0	4.1	0.0	
d. Other Financial Ins.		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	500.0	500.0	
<b>3 DEPOSITS</b>	<b>1553.1</b>	<b>6139.6</b>	<b>11524.4</b>	<b>14214.5</b>	<b>13478.3</b>	<b>17354.5</b>	<b>22724.6</b>	<b>27963.5</b>	<b>35782.1</b>	
a. Current	74.6	145.7	397.4	383.2	319.1	512.8	714.4	777.3	1093.8	
Domestic	74.1	142.8	395.2	374.9	294.5	486.4	705.5	745.0	951.8	
Foreign	0.5	2.9	2.1	8.3	24.6	26.4	8.9	32.3	142.1	
b. Savings	97.7	1107.0	3610.2	3809.1	3235.8	4719.0	4687.8	6047.5	7598.5	
Domestic	96.8	1085.4	3422.2	3773.3	3214.5	4698.9	4661.5	5990.0	7534.3	
Foreign	0.9	21.6	188.0	35.8	21.3	20.1	26.3	57.5	64.2	
c. Fixed	958.9	4037.9	3678.5	6531.4	6016.6	7412.5	11105.5	12601.4	19122.7	
Domestic	686.0	3308.2	3521.3	6055.8	5442.9	7058.2	10625.2	12120.4	18499.2	
Foreign	272.9	729.7	157.2	475.6	573.7	354.3	480.3	481.0	623.5	
d. Call Deposits	421.9	849.0	3838.4	3414.2	3848.5	4632.0	6074.6	8357.3	7799.9	
Domestic								8338.4	7790.3	
Foreign								19.0	9.6	
e. Others		0.0	0.0	76.6	58.4	78.2	142.4	179.9	167.2	
Domestic									164.1	
Foreign									3.1	
<b>4 Bills Payable</b>	<b>1.3</b>	<b>4.2</b>	<b>4.2</b>	<b>2.4</b>	<b>3.8</b>	<b>1.4</b>	<b>3.8</b>	<b>4.2</b>	<b>15.8</b>	
<b>5 Other Liabilities</b>	<b>233.3</b>	<b>115.5</b>	<b>350.2</b>	<b>573.1</b>	<b>759.2</b>	<b>923.1</b>	<b>1264.8</b>	<b>2699.4</b>	<b>1730.9</b>	
1. Sundry Creditors	195.5	0.0	0.0	0.2	0.4	0.1	0.1	1.9	3.9	
2. Loan Loss Provision	20.5	48.0	82.1	139.2	242.4	285.8	397.2	565.5	699.2	
3. Interest Suspense a/c	0.9	6.3	10.9	27.1	74.4	100.3	157.3	210.5	183.0	
4. Others	16.4	61.2	257.2	406.6	442.0	536.8	710.2	1921.6	844.9	
<b>6 Reconciliation A/c</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	
<b>7 Profit &amp; Loss A/c</b>	<b>75.3</b>	<b>0.0</b>	<b>0.0</b>	<b>312.4</b>	<b>355.4</b>	<b>627.2</b>	<b>561.3</b>	<b>0.0</b>	<b>0.0</b>	
<b>Total</b>	<b>3720.3</b>	<b>7355.4</b>	<b>13162.9</b>	<b>16749.4</b>	<b>17503.0</b>	<b>20956.6</b>	<b>27238.3</b>	<b>34565.3</b>	<b>42701.2</b>	
<b>Assets</b>										
<b>1 LIQUID FUNDS</b>	<b>927.9</b>	<b>1065.6</b>	<b>2455.2</b>	<b>2680.6</b>	<b>1732.4</b>	<b>3790.3</b>	<b>4825.0</b>	<b>5994.5</b>	<b>5781.3</b>	
a. Cash Balance	46.1	316.8	366.9	626.7	831.5	692.3	784.3	1046.4	1462.5	
Nepalese Notes & Coins	45.8	312.0	353.8	617.2	811.6	677.9	769.1	1027.7	1429.8	
Foreign Currency	0.3	4.8	13.1	9.5	19.8	14.4	15.2	18.7	32.7	
b. Bank Balance	91.5	306.2	1188.0	1818.9	674.1	3076.9	3846.7	4826.9	4223.4	
1. In Nepal Rastra Bank	67.5	190.1	1023.7	1596.4	492.5	2634.6	2922.8	3828.4	3850.4	
Domestic Currency	66.3	181.9	1026.1	1585.3	489.6	2634.6	2913.5	3820.6	2743.9	
Foreign Currency	1.2	8.2	7.6	11.1	2.9	0.0	9.3	7.8	106.5	
2. "A"Class Licensed Institution	20.0	83.5	30.5	56.6	74.2	113.0	268.3	478.3	286.6	
Domestic Currency	10.9	76.4	24.4	56.2	74.1	113.0	266.0	476.3	285.1	
Foreign Currency	9.1	7.1	6.1	0.4	0.1	0.0	2.3	2.0	1.5	
3. Other Financial Ins.		0.0	0.0	17.2	0.0	0.0	0.0	0.0	0.0	
4. In Foreign banks	4.0	32.7	123.8	148.7	107.4	329.4	655.6	520.3	1086.4	
c. Money at Call	790.3	442.7	900.4	235.0	226.8	21.1	194.1	121.3	95.4	
Domestic Currency	790.3	380.4	900.4	220.0	77.0	21.1	98.0	0.0	0.0	
Foreign Currency		62.3	0.0	15.0	149.8	0.0	96.1	121.3	95.4	
<b>2 INVESTMENTS</b>	<b>0.0</b>	<b>177.6</b>	<b>336.5</b>	<b>1355.7</b>	<b>1113.9</b>	<b>1323.2</b>	<b>2440.4</b>	<b>2117.0</b>	<b>4757.6</b>	
a. Govt.Securities	177.6	336.5	1355.7	1113.9	1323.2	2440.4	2117.0	4757.6		
b. NRB Bond		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
c. Govt.Non-Fin. Ins.		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
d. Other Non-Fin. Ins.		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	
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>431.0</b>	<b>996.4</b>	<b>1690.8</b>	<b>1324.5</b>	<b>1287.6</b>	<b>207.0</b>	<b>282.0</b>	<b>602.8</b>	<b>904.3</b>	
a. Interbank Lending						26.5	28.8	28.9	0.0	
b. Non Residents		0.0	0.0	0.0	142.7	0.0	0.0	0.0	0.0	
c. Others	431.0	996.4	1690.8	1324.5	1144.9	180.5	253.2	573.9	904.3	
<b>4 LOANS &amp; ADVANCES</b>	<b>2042.7</b>	<b>4788.3</b>	<b>8195.8</b>	<b>10906.1</b>	<b>12437.4</b>	<b>14325.5</b>	<b>17683.8</b>	<b>23106.0</b>	<b>29094.7</b>	
Domestic Currency								23106.0	29094.7	
a. Private Sector	2042.1	4788.3	8195.8	10711.5	12145.3	13811.1	16987.8	22287.7	28040.4	
b. Financial Institutions		0.0	0.0	194.7	209.8	361.3	595.1	717.4	1035.4	
c. Government Organizations	4.6	0.0	0.0	0.0	82.3	153.1	100.9	100.9	18.8	
Foreign Currency								0.0	0.0	
a. Private Sector								0.0	0.0	
b. Financial Institutions								0.0	0.0	
c. Government Organizations								0.0	0.0	
<b>5 BILL PURCHASED</b>	<b>0.0</b>	<b>10.0</b>	<b>14.4</b>	<b>18.8</b>	<b>69.4</b>	<b>65.1</b>	<b>257.0</b>	<b>58.4</b>	<b>98.6</b>	
a. Domestic Bills Purchased		10.0	14.4	18.8	69.4	65.1	257.0	58.4	98.6	
b. Foreign Bills Purchased		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
c. Import Bills & Imports		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>7.5</b>	<b>24.8</b>	<b>0.0</b>	<b>9.3</b>	<b>7.1</b>	
a. Against Domestic Bills		0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.1	
b. Against Foreign Bills		0.0	0.0	0.0	7.5	24.8	0.0	9.3	0.0	
<b>7 FIXED ASSETS</b>	<b>75.2</b>	<b>145.6</b>	<b>170.0</b>	<b>230.1</b>	<b>332.2</b>	<b>529.7</b>	<b>804.0</b>	<b>884.1</b>	<b>1219.6</b>	
<b>8 OTHER ASSETS</b>	<b>224.6</b>	<b>171.8</b>	<b>300.1</b>	<b>233.7</b>	<b>519.8</b>	<b>658.5</b>	<b>875.4</b>	<b>1735.9</b>	<b>838.0</b>	
a. Accrued Interests	207.5	22.8	67.6	79.7	91.1	112.4	172.7	220.1	199.2	
Financial Institution					15.6	0.0	0.0	0.0	121.5	
Govt. Entp.		0.0	0.0	23.6	0.0	12.1	15.4	9.6	13.4	
Private Sector	207.5	22.8	67.6	56.1	75.5	100.3	157.3	210.5	64.3	
b. Staff Loans / Adv.	0.1	6.1	29.8	71.1	84.2	109.2	147.6	161.7	228.6	
c. Sundry Debtors	0.3	1.8	9.9	6.5	6.4	50.5	0.7	27.9	17.8	
d. Cash In Transit		0.0	0.0	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	1326.3	392.4	
9 Expenses not Written off		0.0	0.0	0.0	2.9	32.4	21.5	10.8	0.0	
10 Non Banking Assets		0.0	0.0	0.0	0.0	0.0	49.2	46.5	0.0	
11 Reconciliation Account		0.0	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	0.0	
<b>Total</b>	<b>3720.3</b>	<b>7355.4</b>	<b>13162.9</b>	<b>16749.4</b>	<b>17503.0</b>	<b>20956.6</b>	<b>27238.4</b>	<b>34565.3</b>	<b>42701.2</b>	

Table No. 7.21  
Statement of Assets & Liabilities of PRIME COMMERCIAL BANK LTD.

Liabilities	Mid-July								(Rs. In million)
	2008	2009	2010	2011	2012	2013	2014	2015	
<b>1 CAPITAL FUND</b>	<b>700.0</b>	<b>728.0</b>	<b>1329.2</b>	<b>2410.5</b>	<b>2490.8</b>	<b>2590.9</b>	<b>3089.9</b>	<b>3616.9</b>	
a. Paid-up Capital	700.0	700.0	1263.8	2245.7	2245.7	2340.4	2638.7	3140.1	
b. Calls in Advance			0.0	0.0	0.0	0.0	0.0	0.0	0.0
c Statutory Reserves	0.0	5.6	34.1	99.1	238.9	225.1	320.6	431.3	
d Share Premium	0.0	0.0	0.0	0.0	0.0	0.0	74.2	0.0	
e. Retained Earning	0.0	22.4	31.3	65.6	1.6	7.8	21.9	12.2	
f. Others Reserves	0.0	0.0	0.0	0.0	4.6	17.6	34.5	33.4	
g. Exchange Fluctuation Fund	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1	
<b>2 BORROWINGS</b>	<b>265.5</b>	<b>539.4</b>	<b>448.8</b>	<b>213.1</b>	<b>22.1</b>	<b>220.3</b>	<b>0.0</b>	<b>0.0</b>	
a. NRB	0.0	0.0	201.6	0.0	0.0	0.0	0.0	0.0	
b. "A'Class Licensed Institution	250.0	539.4	247.2	213.1	0.0	220.3	0.0	0.0	
c. Foreign Banks and Fin. Ins.	15.5	0.0	0.0	0.0	22.1	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	
e. Bonds and Securities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
<b>3 DEPOSITS</b>	<b>5275.6</b>	<b>1779.7</b>	<b>1788.3</b>	<b>1893.9</b>	<b>2399.0</b>	<b>28814.1</b>	<b>34063.2</b>	<b>41014.6</b>	
a. Current	96.2	229.2	483.7	550.2	601.1	754.0	994.0	1282.7	
Domestic	95.6	215.2	470.3	538.1	585.1	750.5	984.3	1221.5	
Foreign	0.6	14.0	13.4	12.2	15.9	3.5	9.7	61.2	
b. Savings	1214.4	2018.3	1912.2	2119.8	3154.5	4247.8	5117.6	6023.2	
Domestic	1210.1	2006.0	1904.9	2112.2	3146.7	4233.5	5084.6	5985.4	
Foreign	4.3	12.4	7.3	7.6	7.8	14.3	33.0	37.8	
c. Fixed	2196.1	5380.9	6759.8	7440.3	9725.5	9474.3	11582.0	16846.2	
Domestic	2196.1	4528.4	6235.8	7198.2	9558.0	9139.0	11582.0	16846.2	
Foreign	0.0	852.5	524.0	242.1	167.6	335.3	0.0	0.0	
d. Call Deposits	1734.8	4101.6	8642.7	8734.5	10380.6	14030.0	16024.2	16420.1	
Domestic							15985.7	16377.8	
Foreign							38.5	42.4	
e. Others	34.2	49.9	85.1	94.1	129.2	308.1	345.3	442.3	
Domestic								442.3	
Foreign								0.0	
<b>4 Bills Payable</b>	<b>0.8</b>	<b>9.8</b>	<b>29.4</b>	<b>17.1</b>	<b>72.4</b>	<b>22.9</b>	<b>50.0</b>	<b>79.8</b>	
<b>5 Other Liabilities</b>	<b>186.0</b>	<b>419.8</b>	<b>542.0</b>	<b>458.1</b>	<b>1148.5</b>	<b>1447.3</b>	<b>2109.0</b>	<b>2572.8</b>	
1. Sundry Creditors	95.3	1.7	0.0	31.4	25.9	4.9	2.6	31.2	
2. Loan Loss Provision	51.6	98.3	155.8	213.1	278.6	531.1	593.3	770.4	
3. Interest Suspense a/c	0.0	1.4	9.9	22.3	105.5	240.0	285.3	238.8	
4. Others	39.1	318.3	376.3	191.3	738.4	671.3	1227.8	1532.4	
<b>6 Reconciliation A/c</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	
<b>7 Profit &amp; Loss A/c</b>	<b>30.0</b>	<b>141.8</b>	<b>325.5</b>	<b>370.0</b>	<b>338.6</b>	<b>479.8</b>	<b>654.3</b>	<b>801.3</b>	
Total	<b>6457.9</b>	<b>13618.6</b>	<b>20558.5</b>	<b>22407.7</b>	<b>28063.2</b>	<b>33575.4</b>	<b>39966.4</b>	<b>48085.4</b>	
<b>Assets</b>									
<b>1 LIQUID FUNDS</b>	<b>748.3</b>	<b>1379.3</b>	<b>3508.5</b>	<b>3528.8</b>	<b>5737.1</b>	<b>5810.7</b>	<b>7316.6</b>	<b>6671.1</b>	
a. Cash Balance	92.2	279.7	761.0	905.1	1277.7	1627.6	1495.9	1587.8	
Nepalese Notes & Coins	91.8	276.2	758.3	899.1	1272.5	1614.3	1489.0	1568.6	
Foreign Currency	0.4	3.5	2.7	5.9	5.2	13.3	6.9	19.3	
b. Bank Balance	206.1	1099.7	2747.5	2018.8	4315.3	3814.3	5772.5	5035.1	
1. In Nepal Rastra Bank	178.2	950.9	2055.5	1735.5	3909.2	3055.2	5540.2	4276.6	
Domestic Currency	173.1	944.0	2028.3	1722.7	3903.1	3037.7	5534.0	4218.5	
Foreign Currency	5.1	6.9	7.2	12.9	6.1	17.6	6.1	58.0	
2. "A'Class Licensed Institution	12.1	43.9	690.6	151.8	73.4	276.1	94.6	150.0	
Domestic Currency	12.0	43.1	688.6	80.1	73.4	276.1	93.5	141.9	
Foreign Currency	0.1	0.8	2.0	71.7	0.0	0.0	1.0	8.1	
3. Other Financial Ins.	0.0	0.0	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	137.7	608.6	
c. Money at Call	450.0	0.0	0.0	604.9	144.1	368.8	48.2	48.2	
Domestic Currency	450.0	0.0	0.0	545.0	144.1	368.8	48.2	48.2	
Foreign Currency	0.0	0.0	0.0	59.9	0.0	0.0	0.0	0.0	
<b>2 INVESTMENTS</b>	<b>190.6</b>	<b>718.7</b>	<b>1229.7</b>	<b>1068.9</b>	<b>2004.4</b>	<b>4625.4</b>	<b>2349.2</b>	<b>4914.3</b>	
a. Govt.Securities	190.6	718.7	1229.7	1068.9	1734.4	4625.4	2349.2	4914.3	
b. NRB Bond	0.0	0.0	0.0	0.0	270.0	0.0	0.0	0.0	
c. Govt.Non-Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
d. Other Non-Fin Ins.	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	
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>188.0</b>	<b>1378.4</b>	<b>1262.7</b>	<b>297.1</b>	<b>16.9</b>	<b>269.6</b>	<b>610.3</b>	<b>828.8</b>	
a. Interbank Lending					0.0	246.1	586.8	30.5	
b. Non Residents	0.0	0.0	458.2	140.8	0.0	0.0	0.0	0.0	
c. Others	188.0	1378.4	804.6	156.3	16.9	23.5	23.5	798.3	
<b>4 LOANS &amp; ADVANCES</b>	<b>5154.0</b>	<b>9817.3</b>	<b>14102.2</b>	<b>17070.3</b>	<b>19159.9</b>	<b>21735.9</b>	<b>27814.6</b>	<b>33077.1</b>	
Domestic Currency							27814.6	33077.1	
a. Private Sector	5154.0	9817.3	13832.2	16702.5	18622.1	21154.9	26233.5	30924.9	
b. Financial Institutions	0.0	0.0	270.0	250.0	420.0	581.0	1212.3	1728.4	
c. Government Organizations	0.0	0.0	0.0	117.8	117.8	0.0	368.8	423.7	
Foreign Currency							0.0	0.0	
a. Private Sector							0.0	0.0	
b. Financial Institutions							0.0	0.0	
c. Government Organizations							0.0	0.0	
<b>5 BILL PURCHASED</b>	<b>2.0</b>	<b>2.1</b>	<b>0.2</b>	<b>13.6</b>	<b>155.5</b>	<b>10.8</b>	<b>24.4</b>	<b>394.6</b>	
a. Domestic Bills Purchased	2.0	1.6	0.0	13.4	155.1	10.8	24.4	13.8	
b. Foreign Bills Purchased	0.0	0.6	0.2	0.2	0.4	0.0	0.0	380.8	
c. Import Bills & Imports	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	
a. Against Domestic Bills	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
b. Against Foreign Bills	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
<b>7 FIXED ASSETS</b>	<b>52.1</b>	<b>136.5</b>	<b>199.1</b>	<b>297.4</b>	<b>324.6</b>	<b>371.3</b>	<b>391.3</b>	<b>649.7</b>	
<b>8 OTHER ASSETS</b>	<b>119.8</b>	<b>186.4</b>	<b>256.1</b>	<b>131.6</b>	<b>633.5</b>	<b>750.6</b>	<b>1458.8</b>	<b>1491.3</b>	
a. Accrued Interests	2.3	14.1	9.9	22.3	108.3	251.1	329.7	246.2	
Financial Institution					0.0	0.0	0.1	202.9	
Govt. Entp.	1.5	1.9	0.0	0.0	2.8	11.1	2.0	6.4	
Private Sector	0.8	12.2	9.9	22.3	105.5	240.0	327.6	36.9	
b. Staff Loans / Adv.	3.1	1.5	9.7	17.3	17.2	13.2	14.5	44.1	
c. Sundry Debtors	0.0	0.0	0.0	0.8	0.6	0.0	0.0	9.4	
d. Cash In Transit	0.0	0.0	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	1114.5	1191.6	
9 Expenses not Written off	3.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
10 Non Banking Assets	0.0	0.0	0.0	0.0	31.4	1.2	1.2	58.6	
11 Reconciliation Account	0.0	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	0.0	
Total	<b>6457.9</b>	<b>13618.6</b>	<b>20558.5</b>	<b>22407.7</b>	<b>28063.2</b>	<b>33575.4</b>	<b>39966.4</b>	<b>48085.4</b>	

Table No. 7.22  
Statement of Assets & Liabilities of SUNRISE BANK LTD.

Liabilities	Mid-July								(Rs. In million)
	2008	2009	2010	2011	2012	2013	2014	2015	
<b>1 CAPITAL FUND</b>	<b>700.0</b>	<b>1325.3</b>	<b>1582.1</b>	<b>2182.4</b>	<b>2146.1</b>	<b>2151.2</b>	<b>2451.1</b>	<b>2905.0</b>	
a. Paid-up Capital	700.0	1337.5	1250.0	2015.0	2015.0	2015.0	2236.7	2443.7	
b. Calls in Advance			260.4	0.0	0.0	0.0	0.0	0.0	
c Statutory Reserves	0.0	0.0	17.0	57.8	66.7	88.9	151.2	200.6	
d Share Premium	0.0	0.0	0.0	32.4	32.4	32.4	32.4	32.4	
e. Retained Earning	0.0	(27.6)	39.4	75.2	28.8	7.4	17.7	195.6	
f. Others Reserves	0.0	15.0	15.0	0.0	0.3	2.3	6.1	18.7	
g. Exchange Fluctuation Fund	0.0	0.4	0.5	1.9	2.9	5.2	7.1	14.0	
<b>2 BORROWINGS</b>	<b>487.9</b>	<b>365.6</b>	<b>150.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>61.0</b>	
a. NRB	0.0	0.0	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	0.0	61.0	
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
e. Bonds and Securities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
<b>3 DEPOSITS</b>	<b>4225.4</b>	<b>12106.4</b>	<b>14830.2</b>	<b>13385.4</b>	<b>18756.5</b>	<b>23270.6</b>	<b>26616.4</b>	<b>33486.7</b>	
a. Current	113.0	471.4	457.3	355.1	514.9	648.5	797.9	1256.1	
Domestic	100.2	459.4	392.2	323.1	474.3	622.5	751.3	1191.3	
Foreign	12.7	12.0	65.0	32.0	40.6	26.0	46.5	64.9	
b. Savings	1452.2	5550.7	6264.3	5490.7	7175.0	8237.3	9860.8	11035.8	
Domestic	1448.2	5536.9	6219.9	5443.0	7148.0	8213.1	9815.7	11010.0	
Foreign	3.9	13.8	44.4	47.7	26.9	24.3	45.1	25.7	
c. Fixed	2359.4	4208.4	4874.7	4868.2	7005.8	10855.7	10487.1	16410.9	
Domestic	1807.9	3741.9	4091.7	4529.2	6474.8	9848.3	9667.2	15749.5	
Foreign	551.5	466.5	783.0	338.9	531.0	1007.4	819.9	661.4	
d. Call Deposits	246.3	1714.2	3029.8	2454.1	3791.4	3186.6	5151.7	4425.9	
Domestic							5080.9	4332.6	
Foreign							70.9	93.3	
e. Others	54.6	161.6	204.2	217.3	269.5	342.4	318.9	357.9	
Domestic							357.9		
Foreign							0.0		
<b>4 Bills Payable</b>	<b>9.1</b>	<b>21.0</b>	<b>7.6</b>	<b>2.6</b>	<b>9.5</b>	<b>15.7</b>	<b>11.8</b>	<b>9.2</b>	
<b>5 Other Liabilities</b>	<b>350.2</b>	<b>3058.6</b>	<b>620.8</b>	<b>979.4</b>	<b>1162.6</b>	<b>1707.5</b>	<b>2060.6</b>	<b>2486.8</b>	
1. Sundry Creditors	0.3	15.6	0.0	1.9	9.5	10.9	12.8	13.7	
2. Loan Loss Provision	40.3	98.1	178.7	403.0	443.5	672.2	804.5	993.5	
3. Interest Suspense a/c	0.7	3.6	30.7	97.0	167.3	249.7	404.3	398.7	
4. Others	308.9	2941.3	411.3	477.5	542.3	774.7	839.0	1080.9	
<b>6 Reconciliation A/c</b>	<b>1937.2</b>	<b>5562.0</b>	<b>(0.0)</b>	<b>3538.7</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	
<b>7 Profit &amp; Loss A/c</b>	<b>0.0</b>	<b>81.8</b>	<b>185.3</b>	<b>131.1</b>	<b>147.0</b>	<b>319.2</b>	<b>392.9</b>	<b>471.5</b>	
<b>Total</b>	<b>7709.8</b>	<b>22520.7</b>	<b>17376.1</b>	<b>20219.6</b>	<b>22221.7</b>	<b>27464.2</b>	<b>31532.9</b>	<b>39420.1</b>	
Assets									
<b>1 LIQUID FUNDS</b>	<b>365.4</b>	<b>6364.9</b>	<b>2524.7</b>	<b>2228.4</b>	<b>4507.0</b>	<b>5370.5</b>	<b>6042.2</b>	<b>3056.5</b>	
a. Cash Balance	34.9	316.3	395.4	587.5	665.7	608.5	864.7	867.7	
Nepalese Notes & Coins	33.6	305.5	389.0	578.9	660.5	599.7	858.1	851.5	
Foreign Currency	1.3	10.7	6.5	8.6	5.2	8.8	6.6	16.1	
b. Bank Balance	314.9	4425.7	1212.5	1317.0	3740.6	4082.5	5064.1	2188.9	
1. In Nepal Rastra Bank	244.3	3950.3	972.1	890.0	3223.5	3757.6	4365.6	1889.1	
Domestic Currency	243.7	3948.1	955.0	877.3	3204.5	3713.8	4201.9	1812.7	
Foreign Currency	0.5	2.2	17.1	12.7	18.9	43.8	163.7	76.4	
2. "A"Class Licensed Institution	2.2	240.1	103.4	210.7	345.9	121.3	114.7	95.3	
Domestic Currency	2.0	238.2	101.6	209.5	342.0	121.2	97.0	95.1	
Foreign Currency	0.2	1.9	1.8	1.3	3.9	0.1	17.7	0.1	
3. Other Financial Ins.	14.4	0.1	0.0	0.0	0.0	0.0	0.0	0.0	
4. In Foreign banks	54.0	235.2	137.0	216.2	171.3	203.5	583.8	204.5	
c. Money at Call	15.6	1622.9	916.9	323.9	100.6	679.6	113.4	0.0	
Domestic Currency	0.0	961.9	150.0	290.4	42.2	300.0	0.0	0.0	
Foreign Currency	15.6	661.1	766.9	33.5	58.5	379.6	113.4	0.0	
<b>2 INVESTMENTS</b>	<b>286.0</b>	<b>946.4</b>	<b>1529.8</b>	<b>743.5</b>	<b>1393.9</b>	<b>1867.1</b>	<b>2500.3</b>	<b>5571.6</b>	
a. Govt.Securities	286.0	946.4	1529.1	737.6	1393.9	1867.1	2500.3	5571.6	
b. NRB Bond	0.0	0.0	0.7	5.9	0.0	0.0	0.0	0.0	
c. Govt.Non-Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
d. Other Non-Fin Ins.	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	
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>609.0</b>	<b>15.1</b>	<b>18.7</b>	<b>359.9</b>	<b>415.3</b>	<b>586.5</b>	<b>554.5</b>	<b>1688.2</b>	
a. Interbank Lending					26.5	181.9	37.0	0.0	
b. Non Residents	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1649.6	
c. Others	609.0	15.1	18.7	359.9	388.7	404.6	517.5	38.6	
<b>4 LOANS &amp; ADVANCES</b>	<b>4044.8</b>	<b>8907.2</b>	<b>12146.8</b>	<b>12368.8</b>	<b>14596.8</b>	<b>18334.9</b>	<b>20846.3</b>	<b>27348.0</b>	
Domestic Currency								20846.1	27341.2
a. Private Sector	977.8	8837.8	11855.4	10916.0	14183.6	17772.4	20025.9	26578.4	
b. Financial Institutions	3067.0	69.4	291.5	1362.2	413.2	562.5	820.2	762.8	
c. Government Organizations	0.0	0.0	0.0	90.6	0.0	0.0	0.0	0.0	
Foreign Currency							0.2	6.8	
a. Private Sector							0.2	6.8	
b. Financial Institutions							0.0	0.0	
c. Government Organizations							0.0	0.0	
<b>5 BILL PURCHASED</b>	<b>12.9</b>	<b>119.2</b>	<b>88.9</b>	<b>65.6</b>	<b>226.7</b>	<b>67.9</b>	<b>132.9</b>	<b>44.1</b>	
a. Domestic Bills Purchased	4.1	103.9	88.9	64.9	50.9	40.0	45.8	4.5	
b. Foreign Bills Purchased	8.9	15.3	0.0	0.7	175.8	27.9	87.1	39.6	
c. Import Bills & Imports	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	
a. Against Domestic Bills	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
b. Against Foreign Bills	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
<b>7 FIXED ASSETS</b>	<b>105.9</b>	<b>308.5</b>	<b>451.4</b>	<b>508.1</b>	<b>553.6</b>	<b>614.9</b>	<b>623.5</b>	<b>659.6</b>	
<b>8 OTHER ASSETS</b>	<b>335.0</b>	<b>297.3</b>	<b>615.8</b>	<b>391.3</b>	<b>461.9</b>	<b>584.1</b>	<b>794.7</b>	<b>947.2</b>	
a. Accrued Interests	5.7	26.7	60.8	99.0	177.5	279.6	406.1	409.5	
Financial Institution				2.0	0.1	0.9	0.7	316.0	
Govt. Entp.	0.0	0.0	0.0	0.0	10.2	10.6	3.9	10.3	
Private Sector	5.7	26.7	60.8	97.0	167.3	268.0	401.5	83.1	
b. Staff Loans / Adv.	8.5	17.0	9.2	7.9	59.2	87.7	142.6	167.2	
c. Sundry Debtors	15.2	15.4	17.6	23.7	1.3	2.0	2.0	5.9	
d. Cash In Transit	0.0	0.0	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	244.0	364.6	
<b>9 Expenses not Written off</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>15.4</b>	<b>38.6</b>	<b>8.1</b>	<b>3.2</b>	<b>0.0</b>	
<b>10 Non Banking Assets</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>27.8</b>	<b>30.0</b>	<b>35.1</b>	<b>104.8</b>	
<b>11 Reconciliation Account</b>	<b>1937.5</b>	<b>5562.0</b>	<b>0.0</b>	<b>3538.7</b>	<b>0.2</b>	<b>0.2</b>	<b>0.1</b>	<b>0.1</b>	
<b>12 Profit &amp; Loss A/c</b>	<b>13.2</b>	<b>0.0</b>							
<b>Total</b>	<b>7709.8</b>	<b>22520.7</b>	<b>17376.1</b>	<b>20219.6</b>	<b>22221.7</b>	<b>27464.2</b>	<b>31532.9</b>	<b>39420.1</b>	

Table No. 7.23  
Statement of Assets & Liabilities of GRAND BANK LTD.

Liabilities	Mid-July							
	2008	2009	2010	2011	2012	2013	2014	2015
<b>1 CAPITAL FUND</b>	<b>1168.0</b>	<b>1769.7</b>	<b>1883.8</b>	<b>2033.0</b>	<b>2117.9</b>	<b>2160.7</b>	<b>2183.0</b>	<b>954.6</b>
a. Paid-up Capital	1107.5	1655.3	1746.3	1920.9	2000.0	2000.0	2000.0	2000.0
b. Calls in Advance				0.0	0.0	0.0	0.0	0.0
c. Statutory Reserves	34.2	45.1	65.7	97.4	115.2	151.7	175.2	175.2
d Share Premium	14.1	14.1	20.2	0.0	0.0	0.0	0.0	0.0
e. Retained Earning	12.3	55.3	49.9	12.2	0.8	7.1	2.0	(1750.2)
f. Others Reserves	0.0	0.0	0.0	0.7	0.1	1.8	3.9	527.4
g. Exchange Fluctuation Fund	0.0	0.0	1.7	1.7	1.8	1.8	1.8	2.3
<b>2 BORROWINGS</b>	<b>351.0</b>	<b>290.0</b>	<b>0.0</b>	<b>1070.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>650.0</b>
a. NRB	0.0	0.0	0.0	820.0	0.0	0.0	0.0	0.0
b. "A"Class Licensed Institution	351.0	290.0	0.0	150.0	0.0	0.0	0.0	650.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Financial Ins.	0.0	0.0	0.0	100.0	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
<b>3 DEPOSITS</b>	<b>2928.2</b>	<b>6633.4</b>	<b>8083.1</b>	<b>9322.5</b>	<b>15023.2</b>	<b>19322.3</b>	<b>21201.2</b>	<b>8203.4</b>
a. Current	70.6	566.5	186.1	190.7	369.2	500.6	365.0	302.4
Domestic	70.5	566.1	180.4	185.4	342.5	459.5	354.7	288.2
Foreign	0.0	0.4	5.7	5.2	26.7	41.1	10.3	14.2
b. Savings	900.2	1081.1	768.9	1159.5	1602.7	1943.2	3178.3	2302.8
Domestic	884.3	1053.4	760.0	1148.6	1588.8	1928.9	3163.3	2290.4
Foreign	15.9	27.7	9.0	10.9	13.9	14.3	15.1	12.4
c. Fixed	1753.3	4240.7	4485.9	4449.9	8097.0	9418.5	9821.6	2409.2
Domestic	1753.3	4240.2	4373.7	4282.6	7823.0	8968.1	9130.8	2408.2
Foreign	0.0	0.5	112.3	167.3	274.0	450.4	690.7	1.0
d. Call Deposits	126.5	601.5	2460.8	3334.6	4708.4	7137.8	7609.2	3081.3
Domestic							7161.1	2933.0
Foreign							448.2	148.3
e. Others	77.5	143.7	181.4	187.8	245.9	322.1	227.1	107.7
Domestic								105.5
Foreign								2.2
<b>4 Bills Payable</b>	<b>0.6</b>	<b>2.4</b>	<b>0.0</b>	<b>0.0</b>	<b>0.6</b>	<b>2.3</b>	<b>0.9</b>	<b>21.8</b>
<b>5 Other Liabilities</b>	<b>353.7</b>	<b>244.7</b>	<b>383.4</b>	<b>505.3</b>	<b>561.6</b>	<b>900.0</b>	<b>3109.5</b>	<b>4261.5</b>
1. Sundry Creditors	0.0	0.0	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	2335.7	2970.9
3. Interest Suspense a/c	7.3	7.9	29.2	49.2	52.5	164.2	450.9	947.7
4. Others	263.5	118.1	218.7	252.6	285.0	361.3	322.9	343.0
<b>6 Reconciliation A/c</b>	<b>445.4</b>	<b>840.7</b>	<b>(0.0)</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>7 Profit &amp; Loss A/c</b>	<b>87.4</b>	<b>170.5</b>	<b>212.7</b>	<b>109.7</b>	<b>183.7</b>	<b>200.5</b>	<b>0.0</b>	<b>0.0</b>
Total	<b>5334.3</b>	<b>9951.3</b>	<b>10563.0</b>	<b>13040.6</b>	<b>17886.9</b>	<b>22585.8</b>	<b>26494.6</b>	<b>14091.3</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	<b>878.3</b>	<b>1726.2</b>	<b>1540.8</b>	<b>1335.9</b>	<b>3278.0</b>	<b>4389.0</b>	<b>6590.2</b>	<b>1357.0</b>
a. Cash Balance	33.3	87.9	135.5	516.2	430.0	551.9	740.3	606.3
Nepalese Notes & Coins	30.9	78.4	131.2	506.7	401.3	500.9	669.4	564.7
Foreign Currency	2.4	9.5	4.3	9.5	28.7	51.0	70.9	41.6
b. Bank Balance	252.6	691.2	481.0	819.7	2848.0	3837.1	5850.0	750.7
1. In Nepal Raster Bank	153.0	551.2	274.3	514.1	2419.1	2893.9	4836.3	551.9
Domestic Currency	149.5	550.6	263.3	512.4	2413.4	2835.8	4835.8	546.2
Foreign Currency	3.5	0.6	11.1	1.7	5.7	58.1	0.4	5.6
2. "A"Class Licensed Institution	12.2	19.0	2.5	85.6	165.0	260.1	287.9	61.8
Domestic Currency	11.5	18.6	0.7	83.8	78.8	61.0	88.3	57.9
Foreign Currency	0.7	0.4	1.8	1.7	86.3	199.2	199.2	3.9
3. Other Financial Ins.	81.8	115.1	0.0	39.4	36.5	0.1	0.1	0.1
4. In Foreign banks	5.5	5.9	204.1	180.6	227.4	683.0	725.7	136.9
c. Money at Call	592.4	947.1	924.3	0.0	0.0	0.0	0.0	0.0
Domestic Currency	561.2	879.5	924.3	0.0	0.0	0.0	0.0	0.0
Foreign Currency	31.3	67.6	0.0	0.0	0.0	0.0	0.0	0.0
<b>2 INVESTMENTS</b>	<b>18.5</b>	<b>442.9</b>	<b>836.3</b>	<b>1614.1</b>	<b>2376.3</b>	<b>2159.6</b>	<b>1366.7</b>	<b>250.0</b>
a. Govt.Securities	18.5	442.9	836.3	1614.1	2376.3	2159.6	1366.7	250.0
b. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Govt.Non-Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Non-Fin. Ins.	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
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>50.1</b>	<b>54.9</b>	<b>46.9</b>	<b>346.1</b>	<b>93.4</b>	<b>500.1</b>	<b>204.8</b>	<b>19.1</b>
a. Interbank Lending					0.0	200.0	0.0	0.0
b. Non Residents	0.0	0.4	37.4	71.2	0.0	0.0	0.0	0.0
c. Others	50.1	54.5	9.5	274.9	93.4	300.1	204.8	19.1
<b>4 LOANS &amp; ADVANCES</b>	<b>3690.6</b>	<b>6455.9</b>	<b>7500.5</b>	<b>9034.4</b>	<b>11381.6</b>	<b>14322.4</b>	<b>14676.6</b>	<b>9565.7</b>
Domestic Currency							14669.3	9558.0
a. Private Sector	3689.1	6421.5	7458.0	8782.2	11020.3	13768.4	13983.9	8978.2
b. Financial Institutions	1.5	34.3	42.4	187.4	296.6	489.3	620.7	490.1
c. Government Organizations	0.0	0.0	0.0	64.8	64.8	64.8	64.8	89.8
Foreign Currency							7.3	7.7
a. Private Sector							7.3	7.7
b. Financial Institutions							0.0	0.0
c. Government Organizations							0.0	0.0
<b>5 BILL PURCHASED</b>	<b>1.9</b>	<b>20.1</b>	<b>45.2</b>	<b>9.1</b>	<b>45.1</b>	<b>204.1</b>	<b>473.3</b>	<b>0.3</b>
a. Domestic Bills Purchased	1.9	20.1	45.2	9.1	45.1	0.0	0.0	0.0
b. Foreign Bills Purchased	0.0	0.0	0.0	0.0	0.0	204.1	473.3	0.3
c. Import Bills & Imports	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Against Foreign Bills	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>7 FIXED ASSETS</b>	<b>197.8</b>	<b>256.5</b>	<b>294.7</b>	<b>393.1</b>	<b>473.4</b>	<b>471.1</b>	<b>700.0</b>	<b>715.0</b>
<b>8 OTHER ASSETS</b>	<b>478.3</b>	<b>971.3</b>	<b>274.7</b>	<b>278.0</b>	<b>224.2</b>	<b>524.6</b>	<b>825.6</b>	<b>1802.7</b>
a. Accrued Interests	18.6	21.7	58.6	83.0	84.3	231.0	502.0	948.6
Financial Institution				0.4	(0.0)	0.0	2.2	791.2
Govt. Entp.	0.0	2.4	17.1	33.4	23.7	14.5	11.1	0.9
Private Sector	18.6	19.3	41.5	49.2	60.7	216.5	488.7	156.6
b. Staff Loans / Adv.	8.2	17.1	28.1	33.7	27.8	20.6	22.6	19.9
c. Sundry Debtors	1.2	4.6	21.6	1.1	1.0	66.9	149.5	32.6
d. Cash In Transit	0.0	0.0	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	151.5	801.7
9 Expenses not Written off	18.8	23.6	23.9	29.9	14.9	14.9	11.0	11.0
10 Non Banking Assets	0.0	0.0	0.0	0.0	0.0	0.0	39.8	39.8
11 Reconciliation Account	0.0	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	1606.6	330.7
Total	<b>5334.3</b>	<b>9951.3</b>	<b>10563.0</b>	<b>13040.6</b>	<b>17886.9</b>	<b>22585.7</b>	<b>26494.6</b>	<b>14091.3</b>

Table No. 7.24  
Statement of Assets & Liabilities of NMB BANK LTD.

Liabilities	Mid-July								(Rs. In million)
	2008	2009	2010	2011	2012	2013	2014	2015	
<b>1 CAPITAL FUND</b>	<b>1137.3</b>	<b>1532.9</b>	<b>1816.0</b>	<b>2170.0</b>	<b>2211.5</b>	<b>2263.7</b>	<b>2424.1</b>	<b>2813.0</b>	
a. Paid-up Capital	1000.0	1424.6	1501.5	2000.0	2000.0	2000.0	2000.0	2400.0	
b. Calls in Advance			0.0	0.0	0.0	0.0	0.0	0.0	
c. Statutory Reserves	82.6	97.2	109.8	141.8	186.1	196.5	268.6	350.6	
d. Share Premium	52.3	0.0	146.8	10.1	10.1	10.1	10.1	10.1	
e. Retained Earnings	2.3	11.0	52.6	4.4	7.1	44.1	5.0	1.0	
f. Others Reserves	0.0	0.0	5.1	10.3	1.8	2.3	125.6	30.4	
g. Exchange Fluctuation Fund	0.0	0.0	0.3	3.4	6.4	10.8	14.8	20.9	
<b>2 BORROWINGS</b>	<b>278.1</b>	<b>314.0</b>	<b>380.3</b>	<b>497.2</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>938.0</b>	
a. NRB	0.0	0.0	0.0	426.0	0.0	0.0	0.0	438.0	
b. "A" Class Licensed Institution	212.4	236.1	380.3	71.2	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	
d. Other Financial Ins.	0.0	77.9	0.0	0.0	0.0	0.0	0.0	0.0	
e. Bonds and Securities	65.7	0.0	0.0	0.0	0.0	0.0	0.0	500.0	
<b>3 DEPOSITS</b>	<b>1661.4</b>	<b>6904.6</b>	<b>10110.7</b>	<b>12866.2</b>	<b>15982.6</b>	<b>22185.5</b>	<b>27087.3</b>	<b>36722.9</b>	
a. Current	22.4	109.7	628.8	518.1	609.3	664.0	881.1	1457.6	
Domestic	22.4	106.3	622.2	515.2	605.2	647.6	862.6	1339.8	
Foreign	0.0	3.4	6.5	2.9	4.1	16.4	18.5	117.8	
b. Savings	395.7	1552.6	1421.6	1883.5	3311.1	3718.7	5500.1	7827.8	
Domestic	395.7	1515.6	1415.1	1858.8	3287.5	3693.6	5457.3	7720.2	
Foreign	0.0	36.9	6.5	24.7	23.6	25.0	42.8	107.5	
c. Fixed	926.3	2079.2	4020.0	6563.1	6881.8	8321.3	7710.2	11196.2	
Domestic	857.2	1588.2	3524.0	5923.7	6001.2	7154.3	6581.8	10927.1	
Foreign	69.1	491.0	496.1	639.4	805.5	1166.9	1128.4	269.2	
d. Call Deposits	314.4	3149.7	3998.2	3843.7	5069.6	8179.9	11337.0	14354.8	
Domestic							10321.6	12971.5	
Foreign							1015.3	1383.2	
e. Others	2.5	13.6	42.0	57.9	110.9	1301.7	1658.9	1886.5	
Domestic							1048.9		
Foreign							837.7		
<b>4 Bills Payable</b>	<b>0.0</b>	<b>0.0</b>	<b>9.3</b>	<b>2.6</b>	<b>4.4</b>	<b>8.1</b>	<b>3.8</b>	<b>21.9</b>	
<b>5 Other Liabilities</b>	<b>5843.0</b>	<b>7757.8</b>	<b>1143.0</b>	<b>352.8</b>	<b>725.5</b>	<b>823.9</b>	<b>667.2</b>	<b>782.9</b>	
1. Sundry Creditors	5697.2	7508.4	611.6	59.9	30.7	79.3	60.7	3.2	
2. Loan Loss Provision	57.5	86.9	123.0	142.6	397.6	413.7	316.3	371.4	
3. Interest Suspense a/c	18.8	20.8	30.6	49.2	91.0	94.4	59.3	78.7	
4. Others	69.5	141.7	377.8	101.0	206.1	236.4	230.9	329.6	
<b>6 Reconciliation A/c</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>(0.0)</b>	<b>0.0</b>	<b>0.0</b>	
<b>7 Profit &amp; Loss A/c</b>	<b>117.4</b>	<b>101.2</b>	<b>154.8</b>	<b>357.4</b>	<b>87.1</b>	<b>548.7</b>	<b>642.0</b>	<b>784.1</b>	
<b>Total</b>	<b>9037.1</b>	<b>16610.4</b>	<b>13614.1</b>	<b>16246.2</b>	<b>19011.0</b>	<b>25829.9</b>	<b>30824.3</b>	<b>42062.7</b>	
<b>Assets</b>									
<b>1 LIQUID FUNDS</b>	<b>5694.2</b>	<b>9133.7</b>	<b>2312.1</b>	<b>1753.1</b>	<b>3587.8</b>	<b>5772.4</b>	<b>4630.4</b>	<b>7028.1</b>	
a. Cash Balance	17.9	201.8	239.9	264.7	323.9	516.8	497.7	817.6	
Nepalese Notes & Coins	17.3	190.7	231.8	250.2	310.9	489.6	463.9	790.7	
Foreign Currency	0.7	11.1	8.1	14.5	13.1	27.1	33.8	26.9	
b. Bank Balance	5584.1	8219.1	1489.9	1229.2	3243.0	5229.6	4071.0	5488.0	
1. In Nepal Rastra Bank	506.4	720.9	522.6	876.8	2992.5	4804.6	3043.7	3391.2	
Domestic Currency	506.4	682.2	516.1	856.3	2987.6	4785.9	2877.9	3327.4	
Foreign Currency	0.0	38.8	6.5	20.4	4.9	18.7	165.7	63.9	
2. "A" Class Licensed Institution	4897.3	6906.3	504.4	83.1	100.6	128.1	282.6	379.8	
Domestic Currency	4895.8	6906.3	504.4	83.1	100.6	128.1	282.6	379.8	
Foreign Currency	1.5	0.0	0.0	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	0.0	0.0	
4. In Foreign banks	28.8	305.5	463.0	269.3	149.8	296.8	744.7	1716.9	
c. Money at Call	92.2	712.8	582.3	259.2	20.9	26.1	61.6	722.6	
Domestic Currency	92.2	712.8	582.3	0.0	0.0	0.0	0.0	0.0	
Foreign Currency	0.0	0.0	0.0	259.2	20.9	26.1	61.6	722.6	
<b>2 INVESTMENTS</b>	<b>795.4</b>	<b>1162.0</b>	<b>1618.2</b>	<b>1907.6</b>	<b>2178.4</b>	<b>1541.4</b>	<b>2124.6</b>	<b>4469.1</b>	
a. Govt. Securities	775.4	1142.0	1598.2	1887.6	2158.4	1541.4	2124.6	4469.1	
b. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
c. Govt. Non-Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
d. Other Non-Fin. Ins.	20.0	20.0	20.0	20.0	20.0	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	
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>300.9</b>	<b>481.9</b>	<b>1100.7</b>	<b>709.2</b>	<b>264.4</b>	<b>704.1</b>	<b>2066.7</b>	<b>1514.8</b>	
a. Interbank Lending					0.0	335.3	549.9	300.0	
b. Non Residents	0.0	0.0	0.0	124.6	0.0	0.0	0.0	989.7	
c. Others	300.9	481.9	1100.7	584.6	264.4	368.8	1516.8	225.0	
<b>4 LOANS &amp; ADVANCES</b>	<b>2009.9</b>	<b>5010.1</b>	<b>7507.8</b>	<b>10814.7</b>	<b>11135.3</b>	<b>15879.7</b>	<b>20134.8</b>	<b>26819.2</b>	
Domestic Currency							20094.4	26784.8	
a. Private Sector	1989.1	4930.1	7308.7	10584.5	10869.3	15003.0	18907.5	25943.0	
b. Financial Institutions	20.9	80.0	123.4	177.4	266.0	376.7	686.8	841.8	
c. Government Organizations	0.0	0.0	75.7	52.8	0.0	500.0	500.0	0.0	
Foreign Currency							40.4	34.3	
a. Private Sector							40.4	34.3	
b. Financial Institutions							0.0	0.0	
c. Government Organizations							0.0	0.0	
<b>5 BILL PURCHASED</b>	<b>0.0</b>	<b>271.0</b>	<b>423.3</b>	<b>528.4</b>	<b>1333.2</b>	<b>1025.0</b>	<b>648.6</b>	<b>841.1</b>	
a. Domestic Bills Purchased	0.0	0.0	0.0	0.0	1333.2	1025.0	648.6	841.1	
b. Foreign Bills Purchased	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
c. Import Bills & Imports	0.0	271.0	423.3	528.4	0.0	0.0	0.0	0.0	
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	
a. Against Domestic Bills	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
b. Against Foreign Bills	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
<b>7 FIXED ASSETS</b>	<b>132.7</b>	<b>218.8</b>	<b>255.9</b>	<b>276.5</b>	<b>279.5</b>	<b>345.0</b>	<b>383.4</b>	<b>374.3</b>	
<b>8 OTHER ASSETS</b>	<b>101.4</b>	<b>329.8</b>	<b>395.2</b>	<b>256.7</b>	<b>232.5</b>	<b>504.4</b>	<b>778.1</b>	<b>958.4</b>	
a. Accrued Interests	33.8	39.9	63.8	75.2	98.8	109.4	73.6	102.7	
Financial Institution				25.5	0.9	1.6	1.5	42.8	
Govt. Entp.	0.0	0.0	0.9	0.8	7.8	14.9	13.3	6.6	
Private Sector	33.8	39.9	63.0	49.0	90.1	93.0	58.8	53.3	
b. Staff Loans / Adv.	9.9	9.8	16.4	29.8	33.8	64.7	109.1	141.5	
c. Sundry Debtors	11.1	124.6	28.1	9.5	12.8	38.1	37.5	0.0	
d. Cash In Transit	0.0	0.0	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	558.0	714.2	
<b>9 Expenses not Written off</b>	<b>1.5</b>	<b>3.0</b>	<b>0.8</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	
<b>10 Non Banking Assets</b>	<b>1.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>57.8</b>	<b>57.8</b>	<b>57.8</b>	
<b>11 Reconciliation Account</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	
<b>12 Profit &amp; Loss A/c</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	
<b>Total</b>	<b>9037.1</b>	<b>16610.4</b>	<b>13614.1</b>	<b>16246.2</b>	<b>19011.0</b>	<b>25829.9</b>	<b>30824.3</b>	<b>42062.7</b>	

Table No. 7.25  
Statement of Assets & Liabilities of PRABHU BANK LTD.

(Rs. In million)

Liabilities	Mid-July						
	2009	2010	2011	2012	2013	2014	2015
<b>1 CAPITAL FUND</b>	<b>2026.3</b>	<b>2045.1</b>	<b>2089.5</b>	<b>2143.3</b>	<b>2243.3</b>	<b>1424.8</b>	<b>2650.0</b>
a. Paid-up Capital	2000.0	2000.0	2000.0	2000.0	2000.0	2000.0	3208.9
b. Calls in Advance	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Statutory Reserves	20.8	38.8	67.6	78.4	98.5	98.5	255.8
d. Share Premium	0.0	0.0	0.0	0.0	0.0	0.0	3.4
e. Retained Earnings	0.0	6.3	17.9	57.8	115.0	(703.2)	(856.5)
f. Others Reserves	5.5	0.0	4.0	7.0	29.5	29.1	37.8
g. Exchange Fluctuation Fund	0.0	0.0	0.0	0.1	0.4	0.4	0.6
<b>2 BORROWINGS</b>	<b>130.0</b>	<b>600.0</b>	<b>910.0</b>	<b>8.4</b>	<b>696.0</b>	<b>0.0</b>	<b>24.8</b>
a. NRB	0.0	600.0	900.0	3.0	672.4	0.0	0.0
b. "A"Class Licensed Institution	130.0	0.0	10.0	0.0	22.0	0.0	24.8
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Financial Ins.	0.0	0.0	0.0	5.4	1.5	0.0	0.0
e. Bonds and Securities	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>3 DEPOSITS</b>	<b>8685.7</b>	<b>15962.5</b>	<b>15808.7</b>	<b>20174.0</b>	<b>21093.1</b>	<b>19835.2</b>	<b>42145.2</b>
a. Current	158.9	308.0	313.5	434.9	490.0	496.3	848.9
Domestic	158.1	301.7	310.1	431.1	479.8	480.2	832.0
Foreign	0.8	6.3	3.3	3.8	10.2	16.0	16.8
b. Savings	5027.5	7903.3	7135.8	10709.4	11614.0	13617.7	24642.8
Domestic	5027.0	7901.8	7135.3	10707.4	11611.3	13604.6	24621.8
Foreign	0.5	1.5	0.5	2.0	2.7	13.1	21.0
c. Fixed	1609.1	3496.0	4621.3	5867.2	6754.1	3592.9	7700.6
Domestic	1609.1	3496.0	4609.3	5789.7	6610.6	3570.3	6898.4
Foreign	0.0	0.0	12.1	77.5	143.6	22.5	802.2
d. Call Deposits	1876.5	4179.5	3661.7	3098.8	2131.8	2011.1	8733.4
Domestic						1961.5	8692.6
Foreign						49.7	40.8
e. Others	13.8	75.7	76.4	63.7	103.1	117.2	219.5
Domestic						219.5	0.0
Foreign							0.0
<b>4 Bills Payable</b>	<b>0.0</b>	<b>8.9</b>	<b>1.3</b>	<b>3.5</b>	<b>8.2</b>	<b>11.0</b>	<b>10.8</b>
<b>5 Other Liabilities</b>	<b>307.3</b>	<b>494.4</b>	<b>693.3</b>	<b>1059.5</b>	<b>1797.2</b>	<b>3923.2</b>	<b>4272.5</b>
1. Sundry Creditors	12.4	28.8	34.1	85.6	82.0	82.7	262.4
2. Loan Loss Provision	83.7	140.3	188.7	355.7	1019.2	2780.5	1969.6
3. Interest Suspense a/c	2.3	3.2	69.7	154.4	249.0	455.5	476.8
4. Others	208.8	322.1	400.9	463.7	447.0	604.5	1563.7
<b>6 Reconciliation A/c</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>7 Profit &amp; Loss A/c</b>	<b>86.4</b>	<b>140.2</b>	<b>197.0</b>	<b>70.3</b>	<b>0.0</b>	<b>0.0</b>	<b>1000.9</b>
Total	11235.8	19251.1	19699.9	23459.1	25837.8	25194.1	50104.3
<b>Assets</b>							
<b>1 LIQUID FUNDS</b>	<b>2409.9</b>	<b>3041.4</b>	<b>2401.4</b>	<b>3075.2</b>	<b>3579.9</b>	<b>2060.0</b>	<b>10296.8</b>
a. Cash Balance	383.8	563.2	763.0	695.9	742.8	788.0	1706.1
Nepalese Notes & Coins	373.8	555.7	753.9	683.3	731.7	773.8	1675.5
Foreign Currency	10.0	7.5	9.1	12.6	11.1	14.3	30.6
b. Bank Balance	1926.0	2428.2	1225.4	2250.2	2639.3	1172.0	7589.9
1. In Nepal Rastra Bank	638.9	1027.2	1152.4	2071.8	2411.7	899.5	5986.0
Domestic Currency	638.5	1026.9	1146.4	2065.5	2388.6	890.1	5838.0
Foreign Currency	0.4	0.3	6.0	6.3	23.2	9.4	147.9
2. "A"Class Licensed Institution	1287.1	805.9	36.7	94.3	45.3	37.8	114.6
Domestic Currency	1285.6	800.6	33.6	93.9	42.1	37.5	111.6
Foreign Currency	1.5	5.3	3.1	0.4	3.2	0.4	3.0
3. Other Financial Ins.	0.0	565.7	0.0	0.0	0.0	0.0	0.8
4. In Foreign banks	0.0	29.4	36.3	84.1	182.2	234.6	1488.5
c. Money at Call	100.0	50.0	413.1	129.1	197.9	100.0	1000.8
Domestic Currency	100.0	50.0	413.1	54.0	150.0	100.0	950.0
Foreign Currency	0.0	0.0	0.0	75.0	47.9	0.0	50.8
2 INVESTMENTS	474.8	1646.5	1795.3	3037.2	2752.5	5587.2	4042.5
a. Govt.Securities	474.8	1646.5	1795.3	3037.2	2752.5	5587.2	4042.5
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
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>610.3</b>	<b>415.9</b>	<b>91.9</b>	<b>90.0</b>	<b>49.3</b>	<b>221.5</b>	<b>545.0</b>
a. Interbank Lending				35.0	0.0	0.0	101.6
b. Non Residents	0.0	0.0	3.5	0.0	0.0	0.0	152.3
c. Others	610.3	415.9	88.4	55.0	49.3	221.5	291.2
<b>4 LOANS &amp; ADVANCES</b>	<b>6886.4</b>	<b>12479.8</b>	<b>13432.2</b>	<b>14936.0</b>	<b>16788.6</b>	<b>13695.3</b>	<b>29565.0</b>
Domestic Currency						13695.3	29565.0
a. Private Sector	6886.4	12479.8	13397.3	14936.0	16788.6	13695.3	29565.0
b. Financial Institutions	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Government Organizations	0.0	0.0	34.9	0.0	0.0	0.0	0.0
Foreign Currency						0.0	0.0
a. Private Sector						0.0	0.0
b. Financial Institutions						0.0	0.0
c. Government Organizations						0.0	0.0
<b>5 BILL PURCHASED</b>	<b>0.6</b>	<b>6.3</b>	<b>4.8</b>	<b>30.6</b>	<b>38.0</b>	<b>37.2</b>	<b>146.2</b>
a. Domestic Bills Purchased	0.0	2.4	2.1	24.2	20.9	37.2	146.2
b. Foreign Bills Purchased	0.6	3.9	2.7	6.3	17.1	0.0	0.0
c. Import Bills & Imports	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Against Foreign Bills	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>7 FIXED ASSETS</b>	<b>715.7</b>	<b>1272.9</b>	<b>1403.0</b>	<b>1453.8</b>	<b>1631.4</b>	<b>1544.4</b>	<b>2324.0</b>
<b>8 OTHER ASSETS</b>	<b>129.7</b>	<b>357.1</b>	<b>549.9</b>	<b>737.6</b>	<b>810.8</b>	<b>1755.9</b>	<b>3076.7</b>
a. Accrued Interests	2.3	41.2	110.7	186.5	309.7	458.0	514.4
Financial Institution					0.0	0.0	342.3
Govt. Entp.	0.3	0.0	38.3	32.1	27.8	2.5	6.7
Private Sector	2.0	41.2	69.7	154.4	281.9	455.5	165.5
b. Staff Loans / Adv.	46.3	151.7	261.2	321.0	300.8	330.5	410.5
c. Sundry Debtors	0.3	15.7	14.9	49.9	24.1	23.9	1140.8
d. Cash In Transit	0.0	0.0	0.0	0.0	0.0	0.0	0.0
e. Others	80.9	148.5	163.1	180.2	176.2	943.4	1011.0
9 Expenses not Written off	5.6	31.2	21.4	27.0	14.3	5.9	0.8
10 Non Banking Assets	0.0	0.0	0.0	71.6	83.8	45.7	106.7
11 Reconciliation Account	2.7	0.0	0.0	0.0	(0.0)	0.0	0.6
12 Profit & Loss A/c	0.0	0.0	0.0	0.0	89.2	241.0	0.0
Total	11235.8	19251.1	19699.9	23459.1	25837.8	25194.1	50104.3

Table No. 7.26  
Statement of Assets & Liabilities of JANATA BANK NEPAL LTD.

Liabilities	Mid-July						(Rs in million)
	2010	2011	2012	2013	2014	2015	
<b>1 CAPITAL FUND</b>	<b>1400.0</b>	<b>1446.2</b>	<b>2076.9</b>	<b>2060.6</b>	<b>2122.2</b>	<b>2207.2</b>	
a. Paid-up Capital	1400.0	1400.0	2000.0	2000.0	2060.0	2060.0	
b. Calls Advance	0.0	0.0	0.0	0.0	0.0	0.0	
c Statutory Reserves	0.0	1.9	8.1	19.5	53.6	70.6	
d Share Premium	0.0	0.0	0.0	0.0	0.0	0.0	
e. Retained Earning	0.0	7.7	32.2	40.9	8.4	76.1	
f. Others Reserves	0.0	36.5	36.5	0.0	0.1	0.5	
g. Exchange Fluctuation Fund	0.0	0.0	0.1	0.1	0.1	0.1	
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>91.1</b>	<b>173.3</b>	<b>304.5</b>	<b>240.5</b>	<b>11.0</b>	
a. NRB	0.0	15.0	15.0	0.0	0.0	0.0	
b. "A"Class Licensed Institution	0.0	76.1	158.3	304.5	240.5	11.0	
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	
<b>3 DEPOSITS</b>	<b>855.3</b>	<b>3501.6</b>	<b>7722.8</b>	<b>13546.3</b>	<b>18442.2</b>	<b>22920.4</b>	
a. Current	32.3	81.7	321.9	615.9	986.6	1914.2	
Domestic	24.5	81.2	314.7	612.5	975.1	1872.0	
Foreign	7.8	0.6	7.2	3.4	11.5	42.3	
b. Savings	110.8	406.3	1051.4	2269.8	3377.0	4646.5	
Domestic	110.7	406.2	1050.9	2268.4	3370.8	4643.1	
Foreign	0.1	0.1	0.4	1.4	6.2	3.4	
c. Fixed	148.5	1596.6	3904.3	6416.3	8392.3	10523.8	
Domestic	148.5	1596.6	3904.3	6370.9	8248.0	10320.6	
Foreign	0.0	0.0	0.0	45.5	144.3	203.2	
d. Call Deposits	558.6	1381.6	2392.9	4176.6	5587.0	5709.0	
Domestic					5587.0	5709.0	
Foreign					0.0	0.0	
e. Others	5.2	35.3	52.3	67.7	99.3	127.0	
Domestic					99.3	127.0	
Foreign					0.0	0.0	
<b>4 Bills Payable</b>	<b>12.7</b>	<b>1.5</b>	<b>12.0</b>	<b>4.1</b>	<b>29.1</b>	<b>11.9</b>	
<b>5 Other Liabilities</b>	<b>53.3</b>	<b>125.3</b>	<b>316.5</b>	<b>425.6</b>	<b>559.5</b>	<b>1019.5</b>	
1. Sundry Creditors	10.5	4.1	4.9	4.5	3.7	13.4	
2. Loan Loss Provision	6.1	43.0	74.6	129.6	254.6	368.9	
3. Interest Suspense a/c	0.0	0.0	8.4	16.9	27.6	52.9	
4. Others	36.8	78.2	228.6	274.6	273.5	584.3	
<b>6 Reconciliation A/c</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	
<b>7 Profit &amp; Loss A/c</b>	<b>44.3</b>	<b>34.3</b>	<b>59.1</b>	<b>197.5</b>	<b>88.2</b>	<b>130.8</b>	
<b>Total</b>	<b>2365.6</b>	<b>5199.9</b>	<b>10360.6</b>	<b>16538.5</b>	<b>21481.6</b>	<b>26300.9</b>	
<b>Assets</b>							
<b>1 LIQUID FUNDS</b>	<b>1422.9</b>	<b>723.1</b>	<b>1136.2</b>	<b>2065.1</b>	<b>3998.3</b>	<b>4564.4</b>	
a. Cash Balance	15.2	131.1	380.9	447.1	511.5	668.6	
Nepalese Notes & Coins	14.2	128.7	370.0	443.3	505.0	660.0	
Foreign Currency	1.0	2.4	10.9	3.9	6.5	8.6	
b. Bank Balance	1257.5	211.0	739.8	1407.9	3403.5	3895.8	
1. In Nepal Rastra Bank	31.4	133.5	590.4	1210.9	2987.8	3120.5	
Domestic Currency	31.4	129.9	595.6	1204.3	2974.0	3107.9	
Foreign Currency	0.0	3.6	(5.2)	6.6	13.8	12.6	
2. "A"Class Licensed Institution	1010.7	60.0	96.9	118.7	206.4	203.0	
Domestic Currency	1010.7	60.0	96.9	118.7	206.4	203.0	
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	
3. Other Financial Ins.	200.0	0.0	0.0	0.0	7.0	0.5	
4. In Foreign banks	15.4	17.4	52.5	78.4	202.4	571.8	
c. Money at Call	150.2	381.1	15.5	210.0	83.3	0.0	
Domestic Currency	150.2	381.1	15.5	210.0	83.3	0.0	
Foreign Currency	0.0	71.1	15.5	210.0	83.3	0.0	
<b>2 INVESTMENTS</b>	<b>75.0</b>	<b>471.0</b>	<b>1276.0</b>	<b>1766.9</b>	<b>802.9</b>	<b>2122.4</b>	
a. Govt.Securities	75.0	471.0	1276.0	1766.9	802.9	2122.4	
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	
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>2.3</b>	<b>24.3</b>	<b>178.2</b>	
a. Interbank Lending			0.0	0.0	0.0	0.0	
b. Non Residents	0.0	0.0	0.0	0.0	0.0	76.3	
c. Others	0.0	0.0	0.0	2.3	24.3	101.9	
<b>4 LOANS &amp; ADVANCES</b>	<b>608.3</b>	<b>3584.3</b>	<b>7460.5</b>	<b>11360.9</b>	<b>15910.2</b>	<b>18178.2</b>	
Domestic Currency					15828.2	18098.0	
a. Private Sector	608.3	3514.3	7236.0	10765.1	15105.2	17205.8	
b. Financial Institutions	0.0	70.0	224.4	399.8	653.9	820.2	
c. Government Organizations	0.0	0.0	0.0	196.0	69.0	72.0	
Foreign Currency					82.1	80.3	
a. Private Sector					82.1	80.3	
b. Financial Institutions					0.0	0.0	
c. Government Organizations					0.0	0.0	
<b>5 BILL PURCHASED</b>	<b>0.0</b>	<b>0.0</b>	<b>0.8</b>	<b>51.0</b>	<b>1.7</b>	<b>2.2</b>	
a. Domestic Bills Purchased	0.0	0.0	0.0	51.0	1.7	0.0	
b. Foreign Bills Purchased	0.0	0.0	0.8	0.0	0.0	2.2	
c. Import Bills & Imports	0.0	0.0	0.0	0.0	0.0	0.0	
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>664.0</b>	<b>73.4</b>	<b>336.7</b>	
a. Against Domestic Bills	0.0	0.0	0.0	0.0	0.0	0.0	
b. Against Foreign Bills	0.0	0.0	0.0	664.0	73.4	336.7	
<b>7 FIXED ASSETS</b>	<b>189.6</b>	<b>253.7</b>	<b>304.1</b>	<b>324.5</b>	<b>365.2</b>	<b>447.3</b>	
<b>8 OTHER ASSETS</b>	<b>69.8</b>	<b>167.7</b>	<b>183.1</b>	<b>303.9</b>	<b>301.9</b>	<b>470.7</b>	
a. Accrued Interests	26.9	6.8	28.5	35.2	29.7	57.6	
Financial Institution		0.6	0.0	0.0	0.0	42.0	
Govt. Entp.	0.0	4.7	20.1	18.4	2.1	4.7	
Private Sector	26.9	1.5	8.4	16.9	27.6	10.9	
b. Staff Loans / Adv.	14.5	28.3	83.7	128.1	174.8	275.6	
c. Sundry Debtors	0.5	2.5	26.9	33.5	14.6	22.9	
d. Cash In Transit	0.0	0.0	0.0	0.0	0.0	0.0	
e. Others	27.8	130.1	43.9	107.0	82.8	114.6	
9 Expenses not Written off	0.0	0.0	0.0	0.0	0.0	0.0	
10 Non Banking Assets	0.0	0.0	0.0	0.0	3.7	0.8	
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	
<b>Total</b>	<b>2365.6</b>	<b>5199.9</b>	<b>10360.6</b>	<b>16538.5</b>	<b>21481.6</b>	<b>26300.9</b>	

Table No. 7.27  
Statement of Assets & Liabilities of MEGA BANK NEPAL LTD.

Liabilities	Mid-July				
	2011	2012	2013	2014	2015
<b>1 CAPITAL FUND</b>	<b>1682.6</b>	<b>1711.5</b>	<b>2484.3</b>	<b>2452.1</b>	<b>2739.0</b>
a. Paid-up Capital	1631.0	1631.0	2330.0	2330.0	2609.6
b. Calls in Advance	0.0	0.0	0.0	0.0	0.0
c. Statutory Reserves	0.0	4.9	19.2	54.7	115.8
d. Share Premium	0.0	0.0	0.0	0.0	0.0
e. Retained Earning	51.6	19.2	75.1	3.3	3.5
f. Others Reserves	0.0	56.5	59.8	63.9	9.4
g. Exchange Fluctuation Fund	0.0	0.0	0.2	0.2	0.6
<b>2 BORROWINGS</b>	<b>114.8</b>	<b>303.4</b>	<b>1868.3</b>	<b>379.6</b>	<b>148.2</b>
a. NRB	15.0	5.0	0.0	0.0	0.0
b. "A"Class Licensed Institution	99.8	298.4	1854.8	373.1	147.3
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0
d. Other Financial Ins.	0.0	0.0	13.6	6.6	0.9
e. Bonds and Securities	0.0	0.0	0.0	0.0	0.0
<b>3 DEPOSITS</b>	<b>5373.5</b>	<b>9192.6</b>	<b>12533.5</b>	<b>17147.6</b>	<b>21130.7</b>
a. Current	141.2	239.2	347.1	465.1	915.4
Domestic	81.7	207.8	333.8	444.2	890.1
Foreign	59.5	31.4	13.3	20.9	25.3
b. Savings	1595.9	3955.0	4243.0	5874.4	6371.7
Domestic	1587.4	3939.6	4208.0	5812.9	6284.3
Foreign	8.5	15.5	35.0	61.4	87.4
c. Fixed	2170.5	3089.7	3604.3	8239.8	7340.9
Domestic	2170.5	2879.5	3566.9	7919.6	6207.8
Foreign	0.0	210.1	37.4	320.2	1133.1
d. Call Deposits	1433.4	1751.4	4242.5	2431.0	6332.9
Domestic				2331.8	6296.9
Foreign				99.2	36.0
e. Others	32.5	157.3	96.6	137.4	169.8
Domestic				169.8	0.0
Foreign					0.0
<b>4 Bills Payable</b>	<b>2.2</b>	<b>18.8</b>	<b>86.3</b>	<b>41.4</b>	<b>71.8</b>
<b>5 Other Liabilities</b>	<b>186.5</b>	<b>414.4</b>	<b>984.2</b>	<b>1226.8</b>	<b>1598.7</b>
1. Sundry Creditors	1.6	0.0	17.1	8.6	8.7
2. Loan Loss Provision	48.2	114.3	266.5	384.9	454.6
3. Interest Suspense a/c	7.4	22.9	70.1	96.3	111.9
4. Others	129.4	277.2	630.5	737.1	1023.5
<b>6 Reconciliation A/c</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>7 Profit &amp; Loss A/c</b>	<b>23.4</b>	<b>71.5</b>	<b>177.8</b>	<b>310.2</b>	<b>330.8</b>
<b>Total</b>	<b>7382.9</b>	<b>11712.2</b>	<b>18134.3</b>	<b>21557.8</b>	<b>26019.2</b>
<b>Assets</b>					
<b>1 LIQUID FUNDS</b>	<b>1138.9</b>	<b>1732.7</b>	<b>4156.8</b>	<b>2712.1</b>	<b>4153.2</b>
a. Cash Balance	159.9	249.7	399.9	438.7	539.4
Nepalese Notes & Coins	153.9	242.3	391.1	433.8	526.2
Foreign Currency	6.1	7.4	8.8	4.8	13.2
b. Bank Balance	330.0	1350.7	1999.6	1392.9	2546.7
1. In Nepal Rastra Bank	271.5	1196.5	1771.7	1154.4	2202.1
Domestic Currency	270.5	1193.8	1768.4	1145.6	2194.9
Foreign Currency	1.0	2.7	3.3	8.8	7.2
2. "A"Class Licensed Institution	49.0	109.6	104.6	118.0	121.3
Domestic Currency	49.0	0.0	104.6	118.0	121.3
Foreign Currency	0.0	109.6	0.0	0.0	0.0
3. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0
4. In Foreign banks	9.5	44.6	123.3	120.6	223.2
c. Money at Call	649.0	132.3	1757.3	880.5	1067.1
Domestic Currency	649.0	0.0	1052.5	235.0	0.0
Foreign Currency	0.0	132.3	704.8	645.5	1067.1
<b>2 INVESTMENTS</b>	<b>558.2</b>	<b>872.8</b>	<b>972.1</b>	<b>2187.6</b>	<b>980.3</b>
a. Govt.Securities	558.2	872.8	972.1	2187.6	980.3
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
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>382.0</b>	<b>424.2</b>	<b>354.3</b>	<b>319.8</b>	<b>1013.4</b>
a. Interbank Lending		0.0	0.0	0.0	0.0
b. Non Residents	152.7	0.0	0.0	0.0	711.1
c. Others	229.3	424.2	354.3	319.8	302.3
<b>4 LOANS &amp; ADVANCES</b>	<b>4816.5</b>	<b>8047.8</b>	<b>11729.1</b>	<b>14881.2</b>	<b>17997.3</b>
Domestic Currency				14630.4	17514.0
a. Private Sector	4537.5	7653.4	11293.2	14146.0	16987.8
b. Financial Institutions	0.0	94.9	138.0	267.8	526.2
c. Government Organizations	279.0	299.5	297.8	216.6	0.0
Foreign Currency				250.8	483.3
a. Private Sector				250.8	483.3
b. Financial Institutions				0.0	0.0
c. Government Organizations				0.0	0.0
<b>5 BILL PURCHASED</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Domestic Bills Purchased	0.0	0.0	0.0	0.0	0.0
b. Foreign Bills Purchased	0.0	0.0	0.0	0.0	0.0
c. Import Bills & Imports	0.0	0.0	0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
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
<b>7 FIXED ASSETS</b>	<b>300.5</b>	<b>398.0</b>	<b>414.2</b>	<b>449.5</b>	<b>468.2</b>
<b>8 OTHER ASSETS</b>	<b>186.8</b>	<b>236.6</b>	<b>507.8</b>	<b>1007.6</b>	<b>1352.7</b>
a. Accrued Interests	30.4	26.0	76.8	102.9	124.6
Financial Institution	4.8	0.0	0.0	0.0	85.2
Govt. Entp.	11.9	3.3	6.8	6.6	1.7
Private Sector	13.8	22.8	70.0	96.3	37.7
b. Staff Loans / Adv.	72.8	89.7	161.4	170.6	199.2
c. Sundry Debtors	0.0	0.0	1.9	3.0	3.8
d. Cash In Transit	0.0	0.0	0.0	0.0	0.0
e. Others	83.7	120.8	267.7	731.2	1025.0
<b>9 Expenses not Written off</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>10 Non Banking Assets</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>54.4</b>
<b>11 Reconciliation Account</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>12 Profit &amp; Loss A/c</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Total</b>	<b>7382.9</b>	<b>11712.2</b>	<b>18134.3</b>	<b>21557.8</b>	<b>26019.2</b>

Table No. 7.28  
Statement of Assets & Liabilities of Fund of CIVIL BANK LTD.

Liabilities	Mid-July					(Rs in million)
	2011	2012	2013	2014	2015	
<b>1 CAPITAL FUND</b>	<b>1200.0</b>	<b>1204.6</b>	<b>2031.8</b>	<b>2845.1</b>	<b>3068.3</b>	
a. Paid-up Capital	1200.0	1200.0	2000.0	2698.9	2887.8	
b. Calls in Advance	0.0	0.0	0.0	0.0	0.0	
c. Statutory Reserves	0.0	1.1	5.7	83.9	131.5	
d Share Premium	0.0	0.0	0.0	1.1	1.1	
e. Retained Earning	0.0	0.0	22.6	(136.8)	39.6	
f. Others Reserves	0.0	3.4	3.4	193.5	1.9	
g. Exchange Fluctuation Fund	0.0	0.1	0.1	4.6	6.4	
<b>2 BORROWINGS</b>	<b>220.8</b>	<b>460.6</b>	<b>325.9</b>	<b>0.0</b>	<b>0.0</b>	
a. NRB	0.0	0.0	0.0	0.0	0.0	
b. "A"Class Licensed Institution	220.8	460.6	325.9	0.0	0.0	
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	0.0	0.0	
e. Bonds and Securities	0.0	0.0	0.0	0.0	0.0	
<b>3 DEPOSITS</b>	<b>2952.3</b>	<b>8807.5</b>	<b>15633.2</b>	<b>22034.3</b>	<b>26656.4</b>	
a. Current	89.3	147.0	560.3	520.6	848.8	
Domestic	64.5	144.1	554.1	513.4	812.7	
Foreign	24.8	2.9	6.2	7.3	36.1	
b. Savings	189.4	1057.4	1564.2	3634.5	3925.2	
Domestic	187.8	1054.6	1559.4	3592.6	3902.3	
Foreign	1.5	2.8	4.9	41.9	22.9	
c. Fixed	1088.3	4352.5	7822.6	11301.7	14433.0	
Domestic	1088.3	4087.9	7717.2	10901.6	14331.4	
Foreign	0.0	264.6	105.4	400.1	101.6	
d. Call Deposits	1513.8	3128.6	5511.7	6344.7	7038.8	
Domestic				5899.6	6651.4	
Foreign				445.1	387.3	
e. Others	71.5	122.1	174.3	232.6	410.7	
Domestic					410.7	
Foreign					0.0	
<b>4 Bills Payable</b>	<b>1.0</b>	<b>110.5</b>	<b>5.0</b>	<b>14.1</b>	<b>15.1</b>	
<b>5 Other Liabilities</b>	<b>88.5</b>	<b>225.1</b>	<b>405.4</b>	<b>970.3</b>	<b>1672.5</b>	
1. Sundry Creditors	4.2	1.7	2.2	8.0	3.7	
2. Loan Loss Provision	31.6	78.3	154.4	406.7	605.1	
3. Interest Suspense a/c	2.1	12.7	50.7	123.1	178.1	
4. Others	50.5	132.3	198.1	432.4	885.6	
<b>6 Reconciliation A/c</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	
<b>7 Profit &amp; Loss A/c</b>	<b>9.4</b>	<b>43.3</b>	<b>182.3</b>	<b>368.1</b>	<b>263.8</b>	
<b>Total</b>	<b>4472.0</b>	<b>10851.6</b>	<b>18583.6</b>	<b>26231.9</b>	<b>31676.3</b>	
<b>Assets</b>						
<b>1 LIQUID FUNDS</b>	<b>807.3</b>	<b>1324.7</b>	<b>3372.6</b>	<b>4333.8</b>	<b>3252.5</b>	
a. Cash Balance	50.1	207.5	355.2	498.8	567.5	
Nepalese Notes & Coins	44.7	203.5	348.1	493.0	546.4	
Foreign Currency	5.4	4.0	7.1	5.8	21.1	
b. Bank Balance	477.2	1117.2	2832.5	3835.0	2439.9	
1. In Nepal Rastra Bank	228.0	828.4	2466.4	3447.0	1917.9	
Domestic Currency	226.3	823.5	2436.0	3432.6	1904.5	
Foreign Currency	1.7	4.9	30.4	14.3	13.4	
2. "A"Class Licensed Institution	164.6	82.3	67.5	219.7	282.9	
Domestic Currency	6.2	79.9	53.0	210.5	280.9	
Foreign Currency	158.3	2.4	14.5	9.2	2.0	
3. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	
4. In Foreign banks	84.7	206.5	298.5	168.3	239.1	
c. Money at Call	280.0	0.0	185.0	0.0	245.0	
Domestic Currency	280.0	0.0	120.0	0.0	245.0	
Foreign Currency	0.0	0.0	65.0	0.0	0.0	
<b>2 INVESTMENTS</b>	<b>241.0</b>	<b>1168.7</b>	<b>1710.4</b>	<b>896.4</b>	<b>3390.3</b>	
a. Govt.Securities	241.0	1168.7	1710.4	896.4	3390.3	
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	
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>21.7</b>	<b>158.5</b>	<b>355.9</b>	<b>638.6</b>	<b>465.8</b>	
a. Interbank Lending		0.0	0.0	0.0	0.0	
b. Non Residents	0.0	0.0	0.0	0.0	457.2	
c. Others	21.7	158.5	355.9	638.6	8.6	
<b>4 LOANS &amp; ADVANCES</b>	<b>3149.9</b>	<b>7294.4</b>	<b>12251.1</b>	<b>18732.0</b>	<b>22442.4</b>	
Domestic Currency				18643.4	22415.0	
a. Private Sector	2860.8	7013.3	11487.5	17459.1	21231.1	
b. Financial Institutions	107.5	140.0	545.9	715.2	638.0	
c. Government Organizations	181.7	141.1	217.7	469.1	545.9	
Foreign Currency				88.6	27.5	
a. Private Sector				88.6	27.5	
b. Financial Institutions				0.0	0.0	
c. Government Organizations				0.0	0.0	
<b>5 BILL PURCHASED</b>	<b>5.3</b>	<b>0.4</b>	<b>25.2</b>	<b>40.6</b>	<b>86.2</b>	
a. Domestic Bills Purchased	5.3	0.4	0.0	31.1	86.2	
b. Foreign Bills Purchased	0.0	0.0	25.2	9.5	0.0	
c. Import Bills & Imports	0.0	0.0	0.0	0.0	0.0	
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>535.1</b>	<b>249.6</b>	<b>303.6</b>	<b>637.0</b>	
a. Against Domestic Bills	0.0	535.1	249.6	303.6	637.0	
b. Against Foreign Bills	0.0	0.0	0.0	0.0	0.0	
<b>7 FIXED ASSETS</b>	<b>195.5</b>	<b>270.8</b>	<b>366.1</b>	<b>539.2</b>	<b>515.5</b>	
<b>8 OTHER ASSETS</b>	<b>46.1</b>	<b>97.8</b>	<b>252.7</b>	<b>747.7</b>	<b>884.9</b>	
a. Accrued Interests	5.2	14.1	54.4	127.7	179.8	
Financial Institution	3.2	0.0	0.0	0.1	122.1	
Govt. Entp.	0.0	1.4	9.5	4.7	1.4	
Private Sector	2.1	12.7	44.9	123.0	56.3	
b. Staff Loans / Adv.	1.3	19.9	90.5	113.1	128.2	
c. Sundry Debtors	4.8	27.0	0.0	3.0	0.0	
d. Cash In Transit	0.0	0.0	0.0	0.0	0.0	
e. Others	34.8	36.7	107.8	503.9	577.0	
<b>9 Expenses not Written off</b>	<b>5.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	
<b>10 Non Banking Assets</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>1.7</b>	
<b>11 Reconciliation Account</b>	<b>0.0</b>	<b>1.4</b>	<b>0.1</b>	<b>0.0</b>	<b>0.0</b>	
<b>12 Profit &amp; Loss A/c</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	
<b>Total</b>	<b>4472.0</b>	<b>10851.6</b>	<b>18583.6</b>	<b>26231.9</b>	<b>31676.3</b>	

Table No. 7.29  
Statement of Assets & Liabilities of CENTURY COMMERCIAL BANK LTD.

Liabilities	Mid-July				
	2011	2012	2013	2014	2015
<b>1 CAPITAL FUND</b>	<b>1100.9</b>	<b>1154.8</b>	<b>1155.7</b>	<b>2138.7</b>	<b>2156.1</b>
a. Paid-up Capital	1080.0	1080.0	1080.0	2000.0	2120.0
b. Calls in Advance	0.0	0.0	0.0	0.0	0.0
c. Statutory Reserves	0.0	1.6	1.8	15.1	32.5
d Share Premium	0.0	0.0	0.0	0.0	0.0
e. Retained Earning	0.0	6.5	6.8	56.2	1.8
f. Others Reserves	20.9	66.5	66.5	66.5	(0.0)
g. Exchange Fluctuation Fund	0.0	0.1	0.5	0.9	1.8
<b>2 BORROWINGS</b>	<b>58.4</b>	<b>0.0</b>	<b>400.0</b>	<b>67.1</b>	<b>0.0</b>
a. NRB	0.0	0.0	0.0	0.0	0.0
b. "A"Class Licensed Institution	58.4	0.0	0.0	67.1	0.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0
d. Other Financial Ins.	0.0	0.0	400.0	0.0	0.0
e. Bonds and Securities	0.0	0.0	0.0	0.0	0.0
<b>3 DEPOSITS</b>	<b>1358.9</b>	<b>4460.7</b>	<b>11361.6</b>	<b>18393.7</b>	<b>24948.6</b>
a. Current	67.8	96.1	221.9	539.3	978.4
Domestic	67.7	94.7	216.3	504.5	893.6
Foreign	0.0	1.5	5.5	34.9	84.9
b. Savings	329.4	1410.6	2322.0	5951.6	6582.5
Domestic	329.4	1405.4	2319.8	5943.0	6565.4
Foreign	0.0	5.3	2.1	8.6	17.1
c. Fixed	415.8	2007.8	4719.1	7326.8	12799.4
Domestic	415.8	2007.8	4623.3	7326.8	12698.2
Foreign	0.0	0.0	95.8	0.0	101.3
d. Call Deposits	536.4	925.1	4049.1	4466.6	4424.1
Domestic				4466.6	4405.5
Foreign				0.0	18.7
e. Others	9.5	21.1	49.7	109.4	164.1
Domestic					164.1
Foreign					0.0
<b>4 Bills Payable</b>	<b>0.0</b>	<b>8.6</b>	<b>34.9</b>	<b>6.0</b>	<b>13.8</b>
<b>5 Other Liabilities</b>	<b>91.8</b>	<b>199.1</b>	<b>433.4</b>	<b>792.8</b>	<b>968.9</b>
1. Sundry Creditors	15.4	3.4	33.0	17.4	16.8
2. Loan Loss Provision	11.9	42.0	111.6	211.2	258.0
3. Interest Suspense a/c	1.3	0.4	15.5	17.0	11.0
4. Others	63.2	153.3	273.3	547.3	683.0
<b>6 Reconciliation A/c</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.1</b>	<b>0.0</b>
<b>7 Profit &amp; Loss A/c</b>	<b>22.2</b>	<b>4.3</b>	<b>63.9</b>	<b>135.3</b>	<b>257.8</b>
Total	2632.2	5827.4	13449.5	21533.7	28345.2
<b>Assets</b>					
<b>1 LIQUID FUNDS</b>	<b>78.2</b>	<b>595.8</b>	<b>1207.2</b>	<b>4680.9</b>	<b>4515.8</b>
a. Cash Balance	39.5	119.9	520.2	627.8	644.0
Nepalese Notes & Coins	38.9	118.5	517.1	625.0	634.6
Foreign Currency	0.7	1.4	3.2	2.8	9.4
b. Bank Balance	38.6	394.4	687.0	4053.1	3871.7
1. In Nepal Rastra Bank	21.7	363.9	456.4	3867.7	3058.7
Domestic Currency	20.5	362.0	454.2	3865.5	3033.0
Foreign Currency	1.3	2.0	2.2	2.1	25.7
2. "A"Class Licensed Institution	9.5	3.4	177.2	113.3	256.3
Domestic Currency	4.4	3.4	176.0	112.9	255.5
Foreign Currency	5.1	0.0	1.2	0.4	0.8
3. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0
4. In Foreign banks	7.4	27.0	53.4	72.1	556.7
c. Money at Call	0.0	81.5	0.0	0.0	0.0
Domestic Currency	0.0	67.0	0.0	0.0	0.0
Foreign Currency	0.0	14.5	0.0	0.0	0.0
<b>2 INVESTMENTS</b>	<b>612.0</b>	<b>554.0</b>	<b>1269.3</b>	<b>236.9</b>	<b>1943.3</b>
a. Govt.Securities	612.0	553.0	1269.3	236.9	1793.3
b. NRB Bond	0.0	1.0	0.0	0.0	150.0
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
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>579.0</b>	<b>0.0</b>	<b>1073.3</b>	<b>393.7</b>	<b>284.9</b>
a. Interbank Lending		0.0	785.1	153.2	30.9
b. Non Residents	0.0	0.0	0.0	0.0	253.1
c. Others	579.0	0.0	288.2	240.4	0.9
<b>4 LOANS &amp; ADVANCES</b>	<b>1187.3</b>	<b>4202.2</b>	<b>9084.9</b>	<b>14911.2</b>	<b>20195.1</b>
Domestic Currency				14911.2	20195.1
a. Private Sector	1187.3	4202.2	9084.9	14326.5	19234.2
b. Financial Institutions	0.0	0.0	0.0	584.7	960.9
c. Government Organizations	0.0	0.0	0.0	0.0	0.0
Foreign Currency				0.0	0.0
a. Private Sector				0.0	0.0
b. Financial Institutions				0.0	0.0
c. Government Organizations				0.0	0.0
<b>5 BILL PURCHED</b>	<b>0.0</b>	<b>0.0</b>	<b>2.0</b>	<b>134.2</b>	<b>156.7</b>
a. Domestic Bills Purchased	0.0	0.0	0.0	1.2	0.0
b. Foreign Bills Purchased	0.0	0.0	2.0	133.0	156.7
c. Import Bills & Imports	0.0	0.0	0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
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
<b>7 FIXED ASSETS</b>	<b>94.1</b>	<b>197.0</b>	<b>348.5</b>	<b>389.7</b>	<b>420.3</b>
<b>8 OTHER ASSETS</b>	<b>81.6</b>	<b>278.5</b>	<b>464.2</b>	<b>787.2</b>	<b>797.5</b>
a. Accrued Interests	10.4	1.5	19.0	17.5	12.7
Financial Institution	1.1	0.0	0.0	0.0	11.0
Govt. Entp.	8.0	1.1	3.5	0.5	1.3
Private Sector	1.3	0.4	15.5	17.0	0.4
b. Staff Loans / Adv.	38.6	53.1	62.6	141.5	191.6
c. Sundry Debtors	0.1	53.5	74.5	221.3	285.8
d. Cash In Transit	0.0	0.0	0.0	0.0	0.0
e. Others	32.4	170.4	308.1	406.8	307.4
<b>9 Expenses not Written off</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>2.2</b>
<b>10 Non Banking Assets</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>29.4</b>
<b>11 Reconciliation Account</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>12 Profit &amp; Loss A/c</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
Total	2632.2	5827.5	13449.5	21533.7	28345.2

Table No. 7.30  
Statement of Assets & Liabilities of SANIMA BANK LTD.

Liabilities	Mid-July			
	2012	2013	2014	2015
<b>1 CAPITAL FUND</b>	<b>2118.7</b>	<b>2129.6</b>	<b>2424.0</b>	<b>2833.4</b>
a. Paid-up Capital	2016.0	2016.0	2217.6	2550.2
b. Calls in Advance	0.0	0.0	0.0	0.0
c. Statutory Reserves	69.6	94.0	155.0	240.5
d. Share Premium	10.6	10.6	10.6	10.6
e. Retained Earnings	20.7	6.2	27.0	28.3
f. Others Reserves	0.0	1.1	11.2	0.6
g. Exchange Fluctuation Fund	1.8	1.8	2.7	3.2
<b>2 BORROWINGS</b>	<b>88.3</b>	<b>1480.1</b>	<b>898.3</b>	<b>1687.2</b>
a. NRB	0.0	454.2	802.1	1687.2
b. "A" Class Licensed Institution	0.0	1025.9	96.2	0.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0
d. Other Financial Ins.	88.3	0.0	0.0	0.0
e. Bonds and Securities	0.0	0.0	0.0	0.0
<b>3 DEPOSITS</b>	<b>11178.7</b>	<b>17782.4</b>	<b>24841.7</b>	<b>34045.3</b>
a. Current	372.6	499.1	843.7	1866.7
Domestic	371.9	495.0	835.6	1858.1
Foreign	0.6	4.1	8.1	8.5
b. Savings	3554.9	4311.9	8010.0	12452.3
Domestic	3534.4	4280.1	7949.3	12323.7
Foreign	20.5	31.8	60.7	128.6
c. Fixed	5454.0	9242.1	9443.8	11709.3
Domestic	5425.6	9096.2	8189.6	10454.3
Foreign	28.4	146.0	1254.2	1254.9
d. Call Deposits	1775.4	3671.7	6440.8	7882.5
Domestic			6421.6	7013.4
Foreign			19.2	869.1
e. Others	21.9	57.5	103.4	134.7
				0.0
<b>4 Bills Payable</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>5 Other Liabilities</b>	<b>415.5</b>	<b>1266.0</b>	<b>1235.0</b>	<b>1912.6</b>
1. Sundry Creditors	32.1	10.4	24.4	3.6
2. Loan Loss Provision	109.8	155.1	209.0	359.1
3. Interest Suspense a/c	30.6	31.0	41.4	62.2
4. Others	243.0	1069.5	960.3	1487.7
<b>6 Reconciliation A/c</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>7 Profit &amp; Loss A/c</b>	<b>120.9</b>	<b>304.9</b>	<b>453.9</b>	<b>604.2</b>
Total	13922.1	22963.1	29852.8	41082.7
<b>Assets</b>				
<b>1 LIQUID FUNDS</b>	<b>1373.1</b>	<b>2049.9</b>	<b>3511.9</b>	<b>1771.0</b>
a. Cash Balance	256.2	313.0	538.4	690.7
Nepalese Notes & Coins	253.4	306.8	532.9	666.9
Foreign Currency	2.8	6.2	5.5	23.8
b. Bank Balance	1116.2	1372.5	2973.5	1080.4
1. In Nepal Rastra Bank	1005.2	1283.5	2811.0	687.3
Domestic Currency	1002.3	1282.0	2805.3	668.8
Foreign Currency	2.9	1.6	5.8	18.5
2. "A" Class Licensed Institution	86.2	55.8	52.8	75.0
Domestic Currency	86.2	53.4	52.8	74.0
Foreign Currency	0.0	2.4	0.0	1.0
3. Other Financial Ins.	0.0	0.0	0.0	0.0
4. In Foreign banks	24.8	33.2	109.7	318.1
c. Money at Call	0.7	364.4	0.0	0.0
Domestic Currency	0.0	0.0	0.0	0.0
Foreign Currency	0.7	364.4	0.0	0.0
<b>2 INVESTMENTS</b>	<b>2002.5</b>	<b>3450.4</b>	<b>2132.6</b>	<b>5636.1</b>
a. Govt. Securities	2002.5	3450.4	2132.6	5135.0
b. NRB Bond	0.0	0.0	0.0	0.0
c. Govt. Non-Fin. Ins.	0.0	0.0	0.0	0.0
d. Other Non-Fin. Ins.	0.0	0.0	0.0	0.0
e. Non Residents	0.0	0.0	0.0	501.2
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>106.3</b>	<b>398.1</b>	<b>1581.7</b>	<b>2108.1</b>
a. Interbank Lending	0.0	0.0	0.0	0.0
b. Non Residents	0.0	0.0	0.0	1887.6
c. Others	106.3	398.1	1581.7	220.5
<b>4 LOANS &amp; ADVANCES</b>	<b>9640.0</b>	<b>15248.2</b>	<b>20620.4</b>	<b>28588.1</b>
Domestic Currency			20620.4	28480.1
a. Private Sector	9512.2	14810.5	20134.3	27839.4
b. Financial Institutions	90.9	437.6	486.1	633.6
c. Government Organizations	36.9	0.0	0.0	7.0
Foreign Currency			0.0	108.1
a. Private Sector			0.0	108.1
b. Financial Institutions			0.0	0.0
c. Government Organizations			0.0	0.0
<b>5 BILL PURCHASED</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Domestic Bills Purchased	0.0	0.0	0.0	0.0
b. Foreign Bills Purchased	0.0	0.0	0.0	0.0
c. Import Bills & Imports	0.0	0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills	0.0	0.0	0.0	0.0
b. Against Foreign Bills	0.0	0.0	0.0	0.0
<b>7 FIXED ASSETS</b>	<b>479.0</b>	<b>469.5</b>	<b>502.2</b>	<b>615.2</b>
<b>8 OTHER ASSETS</b>	<b>321.2</b>	<b>1347.0</b>	<b>1503.9</b>	<b>2364.1</b>
a. Accrued Interests	55.8	49.1	49.2	84.7
Financial Institution	0.6	0.6	0.4	19.9
Govt. Entp.	0.0	18.1	9.4	11.1
Private Sector	55.3	30.4	39.4	53.6
b. Staff Loans / Adv.	68.2	77.2	117.5	142.9
c. Sundry Debtors	10.2	0.3	3.5	0.6
d. Cash In Transit	0.0	0.0	0.0	0.0
e. Others	187.0	1220.4	1333.8	2135.9
<b>9 Expenses not Written off</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>10 Non Banking Assets</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>11 Reconciliation Account</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>12 Profit &amp; Loss A/c</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
Total	13922.1	22963.1	29852.8	41082.7

**Table No. 8**  
**Statement of Profit Loss Account of Commercial Banks**  
**Mid - July - 2015**

(Rs.in million)

Expenses	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	Sunrise	Grand	NMB	
1. Interest Expense	1744.0	1925.0	2236.1	2807.4	660.1	1954.2	1773.8	1261.0	2117.0	1463.5	1131.5	2339.7	918.2	1753.0	1507.4	1618.1	1801.2	3751.0	2371.1	1498.7	1854.9	1296.4	827.4	1348.1	
1.1 On Deposit Liabilities	1376.4	1892.3	2210.6	2649.9	656.5	1819.9	1673.9	1259.9	2079.1	1424.8	1131.5	2299.5	918.2	1752.3	1506.0	1556.3	1692.2	3593.6	2330.6	1448.7	1853.5	1293.6	817.7	1330.5	
1.1.1 Saving Account	765.2	1113.5	1090.9	762.9	351.4	945.4	456.1	346.2	764.3	315.5	310.7	512.5	160.1	555.7	261.3	236.4	393.4	1529.5	658.5	187.4	146.9	343.0	151.7	245.0	
1.1.2 Fixed Account	611.1	679.3	671.0	1207.0	126.2	874.5	1070.8	719.7	920.6	720.2	577.0	1208.6	545.2	810.9	912.5	876.0	803.3	1757.1	1309.4	951.9	911.6	735.8	492.6	591.5	
1.1.2.1 Up to 3 months Fixed Account	0.0	0.2	100.6	13.3	7.1	253.1	245.2	0.0	231.1	0.0	0.3	0.0	0.0	0.0	0.0	7.7	102.8	0.0	0.0	13.3	0.3	0.0	1.3	49.2	
1.1.2.2 3 to 6 months Fixed Account	0.0	2.6	134.2	0.0	7.2	0.0	195.4	2.4	207.8	0.0	0.0	0.0	0.0	0.0	96.7	184.7	0.0	27.1	8.7	5.7	9.8	0.0	1.4	0.0	
1.1.2.3 6 months to 1 year Fixed Acc	0.0	298.2	335.5	0.0	105.4	621.4	536.4	0.0	362.3	720.2	27.5	2.8	545.2	810.9	0.0	656.0	287.5	0.0	1076.9	718.9	832.2	714.9	0.0	132.7	201.8
1.1.2.4 Above 1 year Fixed Account	611.1	378.3	100.6	1193.8	6.4	0.0	93.8	717.2	119.5	0.0	549.2	1205.9	0.0	0.0	876.0	152.1	228.4	1757.1	205.4	211.1	73.3	11.1	491.3	408.2	
1.1.3 Call Deposit	0.0	99.5	448.7	680.0	178.9	0.0	147.0	194.1	394.3	389.1	243.8	578.3	212.9	385.7	368.8	407.4	495.5	279.7	362.7	309.4	795.1	214.8	167.6	494.0	
1.1.4 Certificate of Deposit	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	
1.2 On Borrowing	367.6	32.7	25.5	157.5	3.6	134.3	99.9	1.1	37.8	38.7	0.1	40.2	0.0	0.7	1.4	61.8	109.0	157.4	40.5	50.0	1.4	2.7	9.7	17.6	
2. Commission Expense	0.0	71.9	193.6	161.1	0.0	0.0	0.0	0.0	12.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.1	40.7	12.8	0.0	8.3	0.0	0.0	
3. Staff Expense	2437.2	2676.3	762.8	480.7	498.6	906.9	552.3	337.8	687.5	407.4	215.5	421.8	131.0	357.0	284.3	272.9	328.4	2910.3	628.9	247.9	171.7	271.9	112.7	201.8	
4. Office Operating Expenses	577.4	845.7	561.5	572.1	392.3	1068.3	524.3	282.5	555.1	391.2	222.6	450.5	153.6	411.3	254.4	321.7	460.9	753.4	702.5	323.0	1213.1	349.5	127.8	288.1	
5. Foreign Exchange Loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.1	0.5	0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	2.1	0.5	0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	56.6	
5.2 Due to Foreign Currency Transaction	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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. Non Operating Expense	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	0.0	1.8	9.6	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	
7. Provision for Risk	385.7	684.0	193.9	666.4	140.0	499.2	111.7	504.8	178.1	521.0	99.2	120.4	128.9	117.2	314.7	287.1	30.6	1180.1	518.7	214.3	95.5	579.9	968.1	97.1	
7.1 Loan loss Provision	442.6	677.4	177.8	662.4	137.4	499.2	111.3	503.9	178.1	521.0	95.3	120.4	128.9	117.2	172.9	232.5	30.6	1109.3	517.7	90.4	38.1	382.7	968.1	97.1	
7.1.1 General Loan loss Provision	442.6	201.1	134.2	265.9	94.1	499.2	58.7	265.0	178.1	67.1	93.7	83.3	94.4	78.5	50.0	94.8	30.6	433.2	107.1	143.9	57.5	55.4	(60.0)	78.2	
7.1.1.1 Pass Loan Loss Provision	442.6	201.1	85.2	128.4	39.4	499.2	36.7	245.5	178.1	17.7	79.3	(1.2)	66.8	78.1	45.7	74.3	30.6	433.2	63.1	130.1	57.0	28.6	(60.2)	22.4	
7.1.1.2 Watch List Provision	0.0	49.0	137.5	54.7	0.0	22.0	19.5	0.0	49.4	14.4	84.5	27.7	0.5	4.3	20.4	0.0	0.0	44.0	13.8	0.5	26.8	0.2	22.4		
7.1.2 Special Loan Loss Provision	0.0	476.3	43.6	396.5	43.3	0.0	52.6	238.9	0.0	453.9	1.6	37.2	31.5	38.7	122.9	137.7	0.0	676.1	410.6	(53.5)	(19.3)	327.2	1028.1	18.9	
7.1.3 Additional Loan Loss Provision	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
7.2 Provision for Non-Banking Assets	(0.1)	0.0	0.0	3.9	0.0	0.0	0.0	1.0	0.0	0.0	3.9	0.0	0.0	0.0	0.0	141.8	30.0	0.0	70.7	0.0	121.5	57.4	104.8	0.0	
7.3 Provision for Loss on Investment	0.0	3.0	4.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	24.6	0.0	0.0	1.1	2.4	0.0	0.0	0.0	0.0	
7.5 Provision for Loss of Other Assets	(56.7)	3.6	11.7	0.0	2.6	0.0	0.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	92.5	0.0	0.0	
8. Loan Written Off	0.0	0.0	0.0	0.0	31.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.7	0.0	0.0	0.0	0.0	5.4	0.0	0.0	55.8	0.0	
9. Provision for Staff Bonus	0.0	408.1	311.5	281.5	186.8	147.8	155.4	0.0	223.2	51.9	55.6	105.4	48.3	88.6	50.6	56.7	106.5	66.9	143.3	102.8	114.5	67.6	0.0	0.0	
10. Provision for Income Tax	884.9	593.7	926.5	855.1	560.4	349.0	482.0	0.0	669.5	161.9	158.0	316.3	128.3	279.1	153.4	171.1	319.4	301.8	427.4	304.2	343.4	204.8	(145.2)	0.0	
11. Others	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
12. Net Profit	526.1	4660.1	2188.6	1960.2	1307.6	1129.1	1071.9	1179.8	1562.2	356.7	398.3	738.0	355.2	620.1	352.7	396.0	745.2	2463.2	1006.0	723.9	801.3	471.5	0.0	784.1	
Total Expenses	6555.4	11862.1	7374.4	7784.5	3777.5	6054.6	4671.4	3578.2	5992.6	3353.6	2283.0	4494.2	1867.5	3628.1	2927.1	3123.5	3792.1	11434.5	5838.6	3427.6	4650.0	3249.8	1947.3	2719.2	
Income																									
1. Interest Income	5060.4	6594.0	5874.5	5774.4	2575.7	4628.4	3825.6	2351.2	4996.4	2844.9	1927.0	3918.0	1594.1	3090.2	2405.4	2577.7	3195.3	8558.4	4651.8	2767.4	3251.9	2395.7	1082.7	2315.4	
1.1 On Loans and Advances	4880.1	6289.4	5485.6	5650.0	2432.3	4316.1	3566.2	2264.0	4852.4	2748.1	1881.5	3709.1	1568.0	3064.3	2356.6	2550.4	3060.7	8362.8	4522.7	2668.2	3226.7	2350.6	1049.7	2174.8	
1.2 On Investment	157.4	176.2	203.5	67.2	55.0	139.5	72.9	30.6	142.9	93.3	33.9	197.3	16.5	19.5	22.7	27.3	83.5	68.0	117.0	91.5	20.6	21.3	30.3	59.3	
1.2.1 Government Bonds	157.4	93.8	187.7	67.2	55.0	139.5	72.9	10.8	8.0	93.3	25.8	183.2	16.5	19.5	22.7	27.3	83.5	68.0	117.0	91.5	20.6	6.2	30.3	59.3	
1.2.2 Foreign Bonds	0.0	0.0	15.8	0.0	0.0	0.0	0.0	0.0	46.6	0.0	0.0	14.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
1.2.3 NRB Bonds	0.0	0.0	0.0	0.0	0.0	0.0	0.0	19.7	88.3	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	
1.2.4 Debenture & Bonds	0.0	82.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
1.3 On Agency Balance	17.8	56.0	1.8	52.1	3.3	172.8	161.2	0.4	0.0	0.0	0.0	0.4	2.1	0.0	0.0	0.0	5.9	0.0	0.0	0.9	0.1	0.2	0.0	0.0	
1.4 On Call Deposit	5.1	16.3	137.5	5.2	16.6	0.0	0.0	36.4	1.1	1.5	0.6	11.2	0.0	0.0	0.0	45.2	0.0	8.1	5.8	0.0	15.9	0.0	2.9		
1.5 On Others	0.0	56.1	46.1	0.0	68.5	0.0	25.4	19.9	0.0	2.0	11.1	0.0	7.5	6.5	26.1	0.0	127.5	4.0	1.0	4.5	7.7	2.6	78.4		
2. Commission and Discount	257.6	490.5	908.8	658.4	313.1	708.7	643.5	396.5	303.6	258.5	105.3	96.9	31.6	180.0	154.6	367.3	447.5	255.6	662.1	63.0	326.1	119.0	13.5	112.6	
2.1 Bills Purchase and Discount	0.0	1.7	9.3	9.5	66.1	0.1	24.4	22.6	40.9	1.1	19.4	0.0	1.7	0.3	17.1	0.0	0.0	3.5	4.8	10.0	4.6	0.5	0.0	0.0	
2.2 Commission	257.6	461.1	903.4	649.0	221.1	540.6	470.6	362.9	246.0	213.9	94.9	64.4	31.6	178.3	51.9	332.1	213.8	255.6	639.4	38.1	271.1	92.8	13.1	111.9	
2.3 Others	0.0	27.7	3.8	0.0	82.5	101.9	172.8	9.2	35.0	3.7	9.3	13.1	0.0	0.0	102.4	18.1	233.8	0.0	19.2	20.1	45.0	21.6	0.0	0.7	
3. Exchange Fluctuation Income	(15.0)	42.4	511.8	458.4	598.2	474.3	119.5	113.4	87.3	168.8	26.8	138.3	53.1	90.1	95.3	120.4	149.3	264.6	200.4	98.8	74.2	80.3	65.3	119.5	
3.1 Due to Change in Exchange Rate	(65.5)	(22.3)	331.0	39.2	78.0	0.0	2.5	0.5	(8.7)	0.0	0.0	0.0	0.0	0.3	53.6	13.4	126.6	150.6	165.2	21.6	(6.7)	10.3	0.0</td		

**Table No. 8**  
**Statement of Profit Loss Account of Commercial Banks**  
**Mid - July - 2015**

(Rs.in million)

Expenses	PRABHU	Janata	Mega	Civil	Century	Sanima
<b>1. Interest Expense</b>	<b>1271.0</b>	<b>1095.9</b>	<b>914.3</b>	<b>1341.3</b>	<b>1204.6</b>	<b>1405.4</b>
1.1 On Deposit Liabilities	1270.1	1095.6	900.0	1340.5	1204.2	1355.2
1.1.1 Saving Account	745.5	165.9	239.9	187.3	340.1	453.0
1.1.2 Fixed Account	377.8	635.1	397.9	841.0	674.2	623.0
1.1.2.1 Up to 3 months Fixed Account	0.0	26.9	0.0	841.0	0.0	15.6
1.1.2.2 3 to 6 months Fixed Account	1.8	0.0	0.0	0.0	0.0	4.8
1.1.2.3 6 months to 1 year Fixed Account	289.9	394.3	0.0	0.0	674.2	8.6
1.1.2.4 Above 1 year Fixed Account	86.1	213.8	397.9	0.0	0.0	594.0
1.1.3 Call Deposit	146.7	294.7	262.2	312.2	190.0	279.2
1.1.4 Certificate of Deposit	0.0	0.0	0.0	0.0	0.0	0.0
1.2 On Borrowing	0.9	0.3	14.3	0.9	0.4	50.2
<b>2. Commission Expense</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>3. Staff Expense</b>	<b>495.2</b>	<b>213.4</b>	<b>185.3</b>	<b>207.9</b>	<b>187.6</b>	<b>183.2</b>
<b>4. Office Operating Expenses</b>	<b>534.4</b>	<b>224.6</b>	<b>273.3</b>	<b>258.8</b>	<b>247.8</b>	<b>272.2</b>
<b>5. Foreign Exchange Loss</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>3.5</b>
5.1 Due to Change in Exchange Rates	0.0	0.0	0.0	0.0	0.0	3.5
5.2 Due to Foreign Currency Transaction	0.0	0.0	0.0	0.0	0.0	0.0
<b>6. Non Operating Expense</b>	<b>0.0</b>	<b>0.1</b>	<b>0.6</b>	<b>0.0</b>	<b>0.7</b>	<b>0.0</b>
<b>7. Provision for Risk</b>	<b>616.6</b>	<b>114.2</b>	<b>154.1</b>	<b>186.0</b>	<b>140.1</b>	<b>114.5</b>
7.1 Loan loss Provision	436.0	114.2	99.6	186.0	110.7	111.8
7.1.1 General Loan loss Provision	50.1	27.2	45.6	51.7	66.7	103.0
7.1.1.1 Pass Loan Loss Provision	20.1	19.3	16.8	17.7	55.3	79.5
7.1.1.2 Watch List Provision	30.0	7.8	28.8	34.0	11.3	23.5
7.1.2 Special Loan Loss Provision	385.9	87.0	53.9	134.3	44.1	8.7
7.1.3 Additional Loan Loss Provision	0.0	0.0	0.0	0.0	0.0	0.0
7.2. Provision for Non-Banking Assets	61.0	0.0	54.4	0.0	29.4	0.0
7.3. Provision for Loss on Investment	5.0	0.0	0.0	0.0	0.0	0.0
7.5. Provision for Loss of Other Assets	114.6	0.0	0.2	0.0	0.0	2.7
<b>8. Loan Written Off</b>	<b>0.0</b>	<b>0.0</b>	<b>8.2</b>	<b>0.0</b>	<b>0.0</b>	<b>0.6</b>
<b>9. Provision for Staff Bonus</b>	<b>138.7</b>	<b>20.1</b>	<b>47.5</b>	<b>37.7</b>	<b>36.8</b>	<b>85.7</b>
<b>10. Provision for Income Tax</b>	<b>386.2</b>	<b>69.8</b>	<b>144.5</b>	<b>113.1</b>	<b>110.5</b>	<b>253.0</b>
<b>11. Others</b>	<b>467.4</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>12. Net Profit</b>	<b>1000.9</b>	<b>130.8</b>	<b>330.8</b>	<b>263.8</b>	<b>257.8</b>	<b>604.2</b>
<b>Total Expenses</b>	<b>4910.3</b>	<b>1869.0</b>	<b>2058.6</b>	<b>2408.6</b>	<b>2185.9</b>	<b>2922.4</b>
Income						
<b>1. Interest Income</b>	<b>2819.9</b>	<b>1700.5</b>	<b>1781.0</b>	<b>2211.0</b>	<b>1861.1</b>	<b>2544.8</b>
1.1 On Loans and Advances	2658.7	1677.5	1695.1	2179.6	1847.2	2477.4
1.2 On Investment	29.1	19.3	13.3	14.1	1.7	41.3
1.2.1 Government Bonds	29.1	19.3	11.9	14.1	1.7	41.3
1.2.2 Foreign Bonds	0.0	0.0	0.0	0.0	0.0	0.0
1.2.3 NRB Bonds	0.0	0.0	1.4	0.0	0.0	0.0
1.2.4 Debenture & Bonds	0.0	0.0	0.0	0.0	0.0	0.0
1.3 On Agency Balance	10.7	0.1	0.1	0.0	5.5	0.0
1.4 On Call Deposit	12.8	0.0	59.6	17.4	0.0	0.0
1.5 On Others	108.6	3.6	13.0	0.0	6.7	26.1
<b>2. Commission and Discount</b>	<b>70.1</b>	<b>89.3</b>	<b>35.1</b>	<b>55.6</b>	<b>67.1</b>	<b>55.7</b>
2.1 Bills Purchase and Discount	0.0	3.9	0.4	3.9	0.0	0.0
2.2 Commission	45.2	85.3	34.7	51.8	67.1	55.7
2.3 Others	24.9	0.0	0.0	0.0	0.0	0.0
<b>3. Exchange Fluctuation Income</b>	<b>88.9</b>	<b>51.0</b>	<b>102.4</b>	<b>72.2</b>	<b>80.5</b>	<b>182.3</b>
3.1 Due to Change in Exchange Rate	4.9	55.9	0.0	11.5	14.4	0.0
3.2 Due to Foreign Currency Transaction	84.0	(4.9)	102.4	60.7	66.2	182.3
<b>4. Other Operating Income</b>	<b>189.8</b>	<b>13.2</b>	<b>109.2</b>	<b>66.0</b>	<b>97.1</b>	<b>130.7</b>
<b>5. Non Operating Income</b>	<b>24.8</b>	<b>12.1</b>	<b>1.1</b>	<b>0.0</b>	<b>1.7</b>	<b>6.2</b>
<b>6. Write Back from Provisions for loss</b>	<b>1716.7</b>	<b>2.9</b>	<b>29.9</b>	<b>2.1</b>	<b>78.4</b>	<b>1.9</b>
<b>7. Recovery of written-off Loan</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>1.6</b>	<b>0.0</b>	<b>0.9</b>
<b>9. Net Loss</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Total Income</b>	<b>4910.3</b>	<b>1869.0</b>	<b>2058.6</b>	<b>2408.6</b>	<b>2185.9</b>	<b>2922.4</b>

**Table No. 9**  
**Statement of Sector wise Loans and Advances**

Rs million

SN sectors of loans and advances	Year	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL
1 Agricultural and Forest Related	2015	3,589.30	3,899.49	755.74	2,023.46	345.61	1,207.33	1,575.06	303.85	1,446.64	766.66	812.26	449.93	1,222.74	813.42
2 Fishery Related	2015	42.52	124.36	1,842.64	31.82	-	1.55	-	4.47	11.47	21.76	19.43	0.45	3.17	9.50
3 Mining Related	2015	304.67	102.87	391.29	152.36	-	-	-	118.46	93.76	-	81.41	39.36	-	14.74
4 Manufacturing (Producing) Related	2015	9,308.95	8,377.94	18,941.70	23,162.66	9,735.90	18,113.62	8,854.08	5,193.94	10,453.09	9,100.41	5,468.67	8,738.15	2,115.87	6,426.03
5 Construction	2015	6,008.81	9,149.81	3,200.70	3,851.60	6,939.01	4,194.08	2,607.52	7,310.63	8,404.44	2,253.26	2,224.45	8,228.20	1,342.91	4,507.71
6 Electricity,Gas and Water	2015	514.71	923.73	2,671.98	1,914.64	29.40	599.00	639.73	326.40	1,315.15	1,544.86	816.99	968.23	488.91	1,215.45
7 Metal Products, Machinery & Electronic Equip	2015	317.76	872.10	1,066.36	263.56	198.10	40.65	934.60	473.37	1,227.27	462.46	353.59	11.40	28.15	392.31
8 Transport, Communication and Public Utilities	2015	860.48	1,801.16	608.95	1,223.73	109.19	2,016.99	980.15	409.13	2,183.63	1,039.81	1,695.53	638.67	1,267.36	468.12
9 Wholesaler & Retailer	2015	14,476.86	23,239.00	17,502.09	13,932.62	5,076.85	11,379.23	12,057.75	5,019.99	9,154.89	4,696.72	9,113.95	2,779.97	7,673.83	
10 Finance, Insurance and Real Estate	2015	2,074.56	6,061.33	4,524.53	4,730.20	1,159.33	7,459.63	2,733.62	1,713.27	6,133.94	2,833.88	1,496.82	3,441.03	895.97	3,874.83
11 Hotel or Restaurant	2015	1,232.19	3,714.73	1,862.55	5,512.36	7.80	1,324.39	256.38	600.65	1,009.57	631.44	588.37	471.86	1,603.27	396.39
12 Other Services	2015	1,939.13	2,335.43	1,753.92	5,594.13	11,055.3	3,476.44	530.86	1,068.31	1,573.48	2,925.60	1,144.42	1,838.88	1,192.53	2,079.25
13 Consumption Loans	2015	10,577.25	10,735.48	2,295.58	1,571.55	2,613.98	1,395.84	225.06	1,248.69	2,061.73	2,316.96	660.48	6,180.06	718.69	2,165.05
14 Local Government	2015	-	216.60	-	368.27	138.81	255.20	-	-	-	-	-	58.72	-	129.84
15 Others	2015	2,127.35	4,283.19	9,743.35	3,355.50	1,543.26	3,964.04	10,075.06	2,031.63	3,672.30	717.16	1,383.35	3,209.84	3,521.64	4,652.96
16 TOTAL	2015	53,374.54	75,836.61	1,761.67	67,688.47	28,007.06	55,428.01	40,471.87	25,823.85	55,363.53	33,369.76	21,442.49	43,330.02	17,239.90	34,819.45
SN sectors of loans and advances	Year	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL
1 Agricultural and Forest Related	2014	3,291.93	2,418.87	708.03	1,353.42	517.94	995.61	1,647.11	266.82	1,084.22	448.10	671.55	339.36	631.77	158.34
2 Fishery Related	2014	23.17	42.12	1,848.90	0.06	-	1.93	-	2.66	5.99	-	3.88	0.60	2.46	-
3 Mining Related	2014	268.05	2.80	362.85	131.35	-	-	-	26.77	131.42	-	-	67.28	10.00	68.41
4 Manufacturing (Producing) Related	2014	6,574.76	7,193.44	16,282.99	19,332.30	8,823.33	15,766.47	7,447.68	3,691.62	8,586.60	9,212.77	4,944.02	8,902.60	2,112.61	6,800.04
5 Construction	2014	4,057.10	3,799.62	4,400.19	1,671.12	6,175.24	3,535.93	2,796.46	5,211.70	7,007.94	1,851.55	1,571.04	7,272.12	1,135.25	2,700.52
6 Electricity,Gas and Water	2014	119.55	838.13	2,020.47	815.96	28.61	587.47	317.20	88.80	1,173.19	1,287.87	722.54	95.51	469.25	1,311.77
7 Metal Products, Machinery & Electronic Equip	2014	281.76	812.93	513.34	303.45	254.37	60.40	800.80	531.18	980.29	336.53	230.19	13.64	32.54	187.00
8 Transport, Communication and Public Utilities	2014	516.62	1,856.49	458.54	1,490.29	122.89	1,696.42	319.98	2,572.36	503.27	1,167.85	1,164.97	757.05	755.21	-
9 Wholesaler & Retailer	2014	9,716.71	17,874.06	14,230.10	10,854.03	4,952.07	9,418.66	10,842.64	4,308.16	12,994.74	7,522.54	3,657.85	7,937.33	2,567.95	6,253.22
10 Finance, Insurance and Real Estate	2014	1,677.26	3,577.51	4,466.10	4,373.38	516.31	1,531.41	1,125.54	5,811.13	1,954.53	1,623.01	2,998.11	690.49	2,426.99	-
11 Hotel or Restaurant	2014	916.07	2,700.15	1,506.59	2,202.40	35.99	1,177.67	434.63	302.69	755.75	368.18	570.66	349.10	1,421.45	382.67
12 Other Services	2014	1,630.87	1,940.89	1,859.95	3,921.43	132.84	3,387.01	522.04	802.97	1,850.25	2,426.48	910.37	1,659.28	1,188.87	1,395.71
13 Consumption Loans	2014	11,153.68	9,700.54	2,211.33	1,451.50	2,582.20	1,144.85	182.95	785.19	2,552.55	2,136.93	884.54	3,471.69	324.07	2,214.14
14 Local Government	2014	0.14	216.60	-	138.81	-	255.20	-	-	-	-	-	58.82	-	-
15 Others	2014	954.89	4,280.71	5,315.65	5,562.80	1,604.17	3,561.45	8,192.85	1,587.29	2,943.86	800.01	915.67	2,172.29	2,844.55	4,831.39
16 TOTAL	2014	41,195.59	60,854.86	16,203.21	53,463.48	26,328.36	46,449.33	35,714.26	19,051.31	48,450.30	28,866.77	17,873.17	37,305.88	14,247.14	29,541.41
SN sectors of loans and advances	Year	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL
1 Agricultural and Forest Related	2013	1,038.15	1,271.36	806.73	1,097.76	470.53	1,305.20	1,129.39	214.83	2,085.50	606.60	589.12	459.92	409.66	96.12
2 Fishery Related	2013	11.96	11.44	24.96	-	-	-	-	10.27	0.06	-	-	0.73	-	-
3 Mining Related	2013	232.87	661.73	553.02	28.41	-	-	-	45.25	25.24	-	-	-	41.83	-
4 Manufacturing (Producing) Related	2013	6,863.29	7,005.60	12,069.55	17,010.50	7,265.16	13,104.13	6,186.36	2,646.74	9,264.29	6,919.87	4,022.90	8,152.60	989.64	5,335.18
5 Construction	2013	2,564.27	5,771.05	4,788.00	1,323.70	5,559.02	3,029.37	2,691.90	3,027.59	5,325.99	1,690.80	1,194.69	5,196.38	949.90	2,297.24
6 Electricity,Gas and Water	2013	844.70	887.23	1,929.34	687.56	500.00	952.50	229.18	20.31	1,159.26	1,279.45	518.60	1,136.29	181.57	1,290.69
7 Metal Products, Machinery & Electronic Equip	2013	217.84	702.49	200.59	338.16	336.27	43.41	656.74	387.25	1,330.50	327.97	208.66	351.51	19.66	181.78
8 Transport, Communication and Public Utilities	2013	514.64	1,789.88	709.70	1,705.11	85.94	1,937.73	870.47	363.40	2,973.17	224.11	910.83	1,753.98	361.70	574.50
9 Wholesaler & Retailer	2013	7,625.33	13,328.71	10,867.11	8,166.56	4,064.64	7,261.89	9,203.42	3,006.71	12,300.20	5,660.93	3,179.84	6,840.87	1,894.55	4,021.51
10 Finance, Insurance and Real Estate	2013	1,607.72	2,913.85	4,053.81	4,655.76	4,425.17	1,441.41	814.32	5,940.57	2,217.13	1,948.48	2,010.93	467.53	1,914.25	-
11 Hotel or Restaurant	2013	796.75	1,369.34	1,207.69	1,684.39	118.75	1,001.77	320.72	277.19	185.92	298.49	521.03	285.98	886.32	248.37
12 Other Services	2013	1,445.89	1,407.32	2,444.22	3,412.79	134.65	3,957.49	254.33	573.03	1,966.68	1,564.40	748.95	1,047.50	988.61	702.15
13 Consumption Loans	2013	10,733.14	8,642.64	2,227.61	1,460.13	2,588.61	665.30	629.55	1,380.10	1,411.77	1,257.96	1,739.40	67.08	-	-
14 Local Government	2013	0.77	218.17	-	138.81	-	509.23	-	-	-	-	-	57.29	-	-
15 Others	2013	3,254.04	1,928.41	3,199.32	6,149.30	2,523.39	3,357.22	5,141.87	895.76	192.61	1,057.90	685.69	1,336.40	1,625.89	2,373.27
16 TOTAL	2013	29,698.86	40,448.44	42,867.78	42,912.08	19,828.51	35,568.62	31,043.16	36,561.83	19,213.90	36,517.56	19,319.14	12,900.60	17,523.19	16,105.66
SN sectors of loans and advances	Year	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL
1 Agricultural and Forest Related	2011	222.24	452.93	298.94	308.48	754.26	671.78	453.82	68.06	992.81	132.25	259.60	297.96	166.14	62.72
2 Fishery Related	2011	-	75.14	-	-	-	-	-	1.19	-	-	-	0.09	-	-
3 Mining Related	2011	73.42	733.08	15.89	24.18	-	-	-	8.09	-	-	-	3.59	49.46	-
4 Manufacturing (Producing) Related	2011	4,512.96	5,638.14	11,205.79	13,870.99	3,358.15	12,442.84	4,676.71	2,070.72	5,276.19	4,912.43	1,972.00	4,983.19	641.56	3,283.94
5 Construction	2011	2,384.00	3,605.87	5,022.44	1,522.54	3,623.87	1,363.76	2,856.12	1,852.65	3,997.25	1,478.79	1,041.50	1,982.19	723.53	1,205.09
6 Electricity,Gas and Water	2011	195.43	320.24	118.88	213.13	23.77	877.65	7.36	454.75	680.19	270.80	111.95	192.97	839.55	-
7 Metal Products, Machinery & Electronic Equip	2011	52.75	913.18	473.32	221.61	175.01	33.07	418.75	223.72	556.38	202.55	235.30	12.05	3.91	118.81
8 Transport, Communication and Public Utilities	2011	982.84	4,147.75	978.88	12.05	4,147.86	556.64	691.84	1,035.74	1,773.40	227.72	278.62	256.64	622.84	-
9 Wholesaler & Retailer	2011	5,331.86	11,246.98	5,854.99	5,998.46	2,927.35	4,770.13	6,766.87	1,930.44	10,126.26	4,584.06	1,518.40	2,591.80	1,359.82	2,620.45
10 Finance, Insurance and Real Estate	2011	905.94	2,113.57	3,032.07	6,028.98	1,354.07	5,1								

**Table No. 9**  
**Statement of Sector wise Loans and Advances**

Rs million

SN sectors of loans and advances	Year	Kumari	Laxmi	SBL	ADBBL	Global	Citizens	Prime	Sunrise	Grand	NMB	PRABHU	Janata	Mega	Civil
1 Agricultural and Forest Related	2015	423.91	467.17	456.45	17,904.12	1,241.68	277.25	731.43	655.16	779.76	541.40	1,105.72	468.73	483.55	1,000.34
2 Fishery Related	2015	0.66	13.40	42.48	609.25	2.12	55.11	-	4.72	-	16.49	6.13	3.92	3.77	6.60
3 Mining Related	2015	307.86	-	109.48	-	38.98	11.55	-	33.72	491.15	63.90	-	156.21	36.42	60.31
4 Manufacturing (Producing) Related	2015	7,220.17	4,822.60	7,375.01	8,252.73	9,383.08	5,490.43	6,302.02	6,390.37	1,373.10	7,728.24	4,049.46	5,938.01	4,860.86	5,916.10
5 Construction	2015	4,165.17	5,616.23	2,252.87	4,021.02	6,110.44	487.54	3,258.73	1,281.32	641.96	4,273.87	5,000.81	172.70	327.15	1,717.89
6 Electricity,Gas and Water	2015	1,210.21	1,079.82	1,427.72	82.41	2,503.99	2,018.75	1,830.36	600.33	255.72	896.18	731.21	674.09	502.45	501.29
7 Metal Products, Machinery & Electronic Equip	2015	251.20	354.22	323.66	558.87	1,521.24	52.74	59.79	296.09	171.37	817.22	93.81	129.31	389.51	102.41
8 Transport, Communication and Public Utilities	2015	399.46	947.55	2,300.00	274.39	1,043.30	183.90	698.92	389.57	773.30	632.58	336.66	713.41	397.76	441.47
9 Wholesaler & Retailer	2015	6,471.96	7,683.66	7,642.34	14,619.11	4,139.11	4,395.83	3,900.95	6,002.55	874.97	6,534.07	5,804.17	3,155.93	5,905.00	5,501.77
10 Finance, Insurance and Real Estate	2015	2,508.62	3,024.74	3,433.30	99.80	3,291.05	3,975.35	5,197.83	2,846.12	2,512.00	1,400.44	3,051.69	2,728.66	965.94	2,667.33
11 Hotel or Restaurant	2015	317.82	389.80	1,246.68	2,686.95	1,658.50	745.93	566.86	880.33	302.47	1,499.70	1,754.82	417.34	740.01	1,113.61
12 Other Services	2015	988.33	1,340.17	1,668.00	4,710.69	2,104.09	461.37	1,306.17	2,114.86	772.18	1,794.69	3,228.02	1,031.97	768.80	2,174.95
13 Consumption Loans	2015	1,617.92	3,125.10	599.70	8,457.91	1,776.85	3,125.02	4,442.18	2,041.76	49.11	804.50	2,307.00	1,795.32	1,067.72	1,189.37
14 Local Government	2015	-	134.63	135.05	1.48	91.86	1.50	-	89.77	-	-	-	-	-	-
15 Others	2015	1,187.10	2,558.85	8,094.87	9,936.31	5,530.37	7,072.20	6,221.21	3,715.34	479.17	657.00	1,741.68	1,131.50	1,548.36	772.13
16 TOTAL	2015	27,070.39	31,557.96	37,104.08	72,215.46	50,226.65	29,200.38	33,471.66	27,392.05	9,566.04	27,660.28	29,711.19	18,517.08	17,997.28	23,165.28
SN sectors of loans and advances	Year	Kumari	Laxmi	SBL	ADBBL	Global	Citizens	Prime	Sunrise	Grand	NMB	PRABHU	Janata	Mega	Civil
1 Agricultural and Forest Related	2014	537.00	490.74	324.27	14,720.66	1,394.66	116.38	659.32	417.97	921.35	447.73	510.84	434.35	251.68	882.87
2 Fishery Related	2014	-	14.42	17.98	492.35	12.10	-	0.70	4.15	-	0.03	-	-	3.25	7.07
3 Mining Related	2014	901.46	-	160.35	-	34.63	13.36	-	84.82	535.51	57.11	-	97.73	48.45	4.36
4 Manufacturing (Producing) Related	2014	6,470.84	5,295.52	5,348.95	7,412.20	8,482.90	5,092.64	5,949.97	4,564.26	2,688.54	5,324.07	1,840.38	5,531.87	4,622.95	4,714.86
5 Construction	2014	2,771.94	3,749.62	2,036.59	3,274.17	3,908.93	529.39	2,770.25	964.07	881.71	3,089.56	2,607.72	111.02	433.29	1,801.84
6 Electricity,Gas and Water	2014	1,027.00	501.15	1,083.13	81.83	1,585.51	1,414.58	993.20	280.01	611.01	442.61	566.74	637.67	464.42	315.07
7 Metal Products, Machinery & Electronic Equip	2014	498.05	339.76	373.25	622.43	1,311.80	30.90	57.23	250.63	245.30	618.52	97.54	185.04	259.15	115.17
8 Transport, Communication and Public Utilities	2014	1,229.06	850.62	1,762.15	277.13	1,185.82	126.15	594.35	477.55	1,165.28	358.25	266.70	587.05	285.65	470.26
9 Wholesaler & Retailer	2014	3,699.06	5,059.09	5,381.98	12,110.27	13,149.64	3,940.64	3,083.85	5,450.53	1,670.78	5,085.55	3,358.46	2,530.10	5,028.75	4,251.24
10 Finance, Insurance and Real Estate	2014	2,196.53	2,631.89	2,949.41	77.31	2,754.84	2,902.26	4,579.19	3,173.46	3,143.38	1,620.27	1,259.52	1,983.77	755.76	2,323.26
11 Hotel or Restaurant	2014	243.14	124.97	774.58	2,196.22	1,514.07	476.32	199.93	567.40	798.79	933.05	738.32	580.81	484.73	1,047.81
12 Other Services	2014	1,145.35	839.49	1,473.70	4,059.94	1,301.43	1,115.79	550.92	1,103.85	1,189.82	1,483.44	1,554.27	736.84	556.70	1,616.31
13 Consumption Loans	2014	538.71	2,168.21	315.50	7,408.00	1,600.34	2,394.90	4,086.37	1,146.82	80.22	614.28	472.37	1,640.48	732.48	903.70
14 Local Government	2014	-	134.63	135.05	1.48	90.67	-	-	64.77	-	-	-	-	-	-
15 Others	2014	1,553.53	446.37	5,849.44	9,720.14	4,701.06	5,020.35	4,313.79	2,943.70	1,153.41	708.87	439.71	928.51	953.96	622.46
16 TOTAL	2014	22,811.65	23,096.49	27,985.73	62,454.94	43,001.40	23,173.66	27,839.01	20,973.29	15,149.95	20,783.33	13,732.58	15,985.25	14,881.21	10,076.29
SN sectors of loans and advances	Year	Kumari	Laxmi	SBL	ADBBL	Global	Citizens	Prime	Sunrise	Grand	NMB	Kist	Janata	Mega	CTBBL
1 Agricultural and Forest Related	2013	415.03	586.45	259.99	13,239.05	696.72	77.70	553.11	218.94	723.41	279.73	542.60	565.30	126.91	517.86
2 Fishery Related	2013	-	14.30	396.67	18.04	0.75	4.29	2.31	-	-	-	0.21	-	0.15	0.00
3 Mining Related	2013	806.61	-	81.64	50.41	69.79	10.80	1.98	110.85	398.50	57.29	-	110.32	-	37.02
4 Manufacturing (Producing) Related	2013	5,179.30	15,151.96	4,940.60	6,620.31	4,370.68	4,251.07	5,330.12	4,265.07	2,887.04	4,808.18	2,261.03	4,253.19	3,718.35	2,241.85
5 Construction	2013	2,481.22	2,870.39	2,189.34	2,622.35	1,714.75	553.88	2,442.75	725.46	853.18	2,388.30	2,684.10	229.69	495.25	502.58
6 Electricity,Gas and Water	2013	664.33	439.89	740.69	57.22	572.1	99.34	690.84	323.18	265.65	381.89	528.09	200.80	218.13	518.03
7 Metal Products, Machinery & Electronic Equip	2013	563.85	146.30	224.70	766.64	237.16	35.62	102.11	273.52	289.31	289.20	111.26	292.13	548.82	627.96
8 Transport, Communication and Public Utilities	2013	914.72	868.76	1,143.73	263.63	246.10	129.41	521.99	553.18	1,022.46	584.09	378.00	494.63	449.24	496.24
9 Wholesaler & Retailer	2013	3,125.68	4,815.59	4,254.75	11,067.69	6,343.14	2,819.93	2,488.13	4,259.92	1,875.50	3,075.38	4,193.31	1,987.96	3,515.69	1,641.20
10 Finance, Insurance and Real Estate	2013	2,192.44	2,595.14	2,778.31	129.60	1,096.41	2,898.90	3,351.25	3,402.43	3,312.34	1,542.62	1,958.65	1,193.17	708.92	611.71
11 Hotel or Restaurant	2013	311.28	84.29	487.56	1,772.84	1,068.87	368.79	214.19	581.85	629.69	790.80	1,002.25	663.56	332.27	219.08
12 Other Services	2013	1,402.90	716.39	1,272.59	3,646.05	777.83	908.40	525.75	769.33	590.62	1,099.18	1,136.34	409.46	343.32	237.15
13 Consumption Loans	2013	510.35	1,365.63	152.28	5,807.00	357.09	1,647.13	897.46	1,433.51	52.14	696.25	594.60	1,176.22	634.70	348.52
14 Local Government	2013	-	134.63	135.05	0.00	-	-	0.51	-	-	-	-	-	-	-
15 Others	2013	1,730.47	312.55	5,060.40	8,517.69	9,935.81	3,244.08	4,624.69	1,483.23	1,118.81	741.38	641.27	688.50	546.36	1,031.95
16 TOTAL	2013	20,119.79	20,100.29	23,721.62	54,957.27	26,991.61	17,740.84	21,746.67	18,402.77	14,526.49	16,504.73	16,826.62	12,075.85	11,729.07	9,031.13
SN sectors of loans and advances	Year	Kumari	Laxmi	SBL	ADBBL	Global	Citizens	Prime	Sunrise	Grand	NMB	Kist	Janata	Mega	CTBBL
1 Agricultural and Forest Related	2011	413.99	59.68	222.83	5,280.58	19.00	58.26	203.73	84.10	155.60	151.43	153.02	160.69	2.69	211.60
2 Fishery Related	2011	-	-	1,671.43	-	-	-	3.17	-	-	-	-	-	-	-
3 Mining Related	2011	415.21	-	78.82	-	2.73	57.80	281.03	159.67	80.40	-	-	9.98	42.61	29.95
4 Manufacturing (Producing) Related	2011	2,736.70	3,357.77	3,404.15	4,774.68	5,274.95	4,271.25	2,891.72	2,510.73	1,602.34	2,982.16	3,565.51	1,313.18	1,022.04	575.36
5 Construction	2011	1,797.98	3,131.82	2,240.01	2,456.06	956.72	823.89	1,091.78	537.92	676.22	1,304.80	1,194.19	94.99	470.71	120.79
6 Electricity,Gas and Water	2011	158.19	114.54	386.26	11.91	742.12	730.26	125.25	-	185.43	237.82	-	-	-	-
7 Metal Products, Machinery & Electronic Equip	2011	346.77	33.58	86.14	185.44	96.45	121.69	31.67	100.42	60.90	323.76	69.08	262.65	200.56	161.23
8 Transport, Communication and Public Utilities	2011	692.46	824.22	1,447.33	2,373.00	230.96	256.95	490.33	99.25	850.82	727.87	101.80	919.28	459.29	-
9 Wholesaler & Retailer	2011	1,516.43	2,526.38	2,547.51	13,151.33	2,893.23	1,206.48	1,985.01	2,074.34	1,276.20	2,776.64	3,454.47	1,530.17	1,138.42	1,556.84
10 Finance, Insurance and Real Estate	2011	2,264.62	3,444.43	3,119.33	513.59	1,000.38	2,878.26	2,776.64	2,776.64	1,602.34	2,938.74	3,454.47	1,360.51	2,639.35	342.20
11 Hotel or Restaurant															

**Table No. 9**  
**Statement of Sector wise Loans and Advances**

Rs million

SN sectors of loans and advances	Year	Century	Sanima
1 Agricultural and Forest Related	2015	510.59	1559.42
2 Fishery Related	2015	0.44	9.85
3 Mining Related	2015	455.61	0.00
4 Manufacturing (Producing) Related	2015	5,440.03	5189.60
5 Construction	2015	2,057.95	3067.63
6 Electricity,Gas and Water	2015	337.01	991.55
7 Metal Products, Machinery & Electronic Equip	2015	214.06	424.05
8 Transport, Communication and Public Utilities	2015	98.11	1321.16
9 Wholesaler & Retailer	2015	4,707.01	6143.27
10 Finance, Insurance and Real Estate	2015	2,303.22	1081.27
11 Hotel or Restaurant	2015	1,010.67	792.20
12 Other Services	2015	971.95	1267.11
13 Consumption Loans	2015	1,408.58	1765.85
14 Local Government	2015	-	0.00
15 Others	2015	836.57	4975.15
<b>16 TOTAL</b>	<b>2015</b>	<b>20,351.80</b>	<b>28588.12</b>

SN sectors of loans and advances	Year	Century	Sanima
1 Agricultural and Forest Related	2014	218.80	949.11286
2 Fishery Related	2014	0	7.66
3 Mining Related	2014	251.47821	0.78
4 Manufacturing (Producing) Related	2014	4030.5718	4101.08
5 Construction	2014	1343.1998	1855.90
6 Electricity,Gas and Water	2014	282.59969	746.51
7 Metal Products, Machinery & Electronic Equip	2014	230.94457	277.62
8 Transport, Communication and Public Utilities	2014	85.82646	1117.43
9 Wholesaler & Retailer	2014	3469.9961	4817.82
10 Finance, Insurance and Real Estate	2014	1373.4928	938.48
11 Hotel or Restaurant	2014	509.82454	529.82
12 Other Services	2014	504.01868	1126.52
13 Consumption Loans	2014	1996.2609	1330.37
14 Local Government	2014	0	0.00
15 Others	2014	748.39785	2821.30
<b>16 TOTAL</b>	<b>2014</b>	<b>15045.412</b>	<b>20620.40</b>

SN sectors of loans and advances	Year	Civil	Century	Sanima
1 Agricultural and Forest Related	2013	326.60	137.65033	183.0487
2 Fishery Related	2013	-	0	2.19
3 Mining Related	2013	1.74	0	0.00
4 Manufacturing (Producing) Related	2013	3,594.44	2146.6113	3813.50
5 Construction	2013	1,253.76	1000.2976	1295.52
6 Electricity,Gas and Water	2013	94.21	53.108578	537.22
7 Metal Products, Machinery & Electronic Equip	2013	123.29	81.513554	28.24
8 Transport, Communication and Public Utilities	2013	281.74	238.80231	1008.82
9 Wholesaler & Retailer	2013	2,817.96	2109.036	3780.97
10 Finance, Insurance and Real Estate	2013	1,810.34	726.0682	1013.81
11 Hotel or Restaurant	2013	519.90	48.564254	454.13
12 Other Services	2013	1,132.81	147.6076	964.31
13 Consumption Loans	2013	473.04	2029.9678	963.40
14 Local Government	2013	-	0	0.00
15 Others	2013	96.05	367.6714	1203.02
<b>16 TOTAL</b>	<b>2013</b>	<b>12,525.88</b>	<b>9086.8989</b>	<b>15246.17</b>

SN sectors of loans and advances	Year	Civil	Century	Sanima
1 Agricultural and Forest Related	2012	170.65	89.05	10,923.1
2 Fishery Related	2012	-	0	0.00
3 Mining Related	2012	1.94	0	0.00
4 Manufacturing (Producing) Related	2012	2,689.39	885.27	2174.90
5 Construction	2012	700.66	619.2	823.48
6 Electricity,Gas and Water	2012	68.58	0	433.35
7 Metal Products, Machinery & Electronic Equip	2012	31.76	4.65	133.19
8 Transport, Communication and Public Utilities	2012	159.19	87.15	906.64
9 Wholesaler & Retailer	2012	1,821.87	1262.91	1951.94
10 Finance, Insurance and Real Estate	2012	997.25	424.97	814.51
11 Hotel or Restaurant	2012	299.49	14.31	199.95
12 Other Services	2012	670.83	162.15	606.24
13 Consumption Loans	2012	166.36	424.45	474.75
14 Local Government	2012	-	0	0.00
15 Others	2012	51.86	208.08	1110.14
<b>16 TOTAL</b>	<b>2012</b>	<b>7,829.82</b>	<b>4202.19</b>	<b>9640.01</b>

SN sectors of loans and advances	Year	Civil	Century	Sanima
1 Agricultural and Forest Related	2011	6,0319	56.5	
2 Fishery Related	2011	0	0.00	
3 Mining Related	2011	0	0.00	
4 Manufacturing (Producing) Related	2011	1185.7293	257.20	
5 Construction	2011	55.8095	155.00	
6 Electricity,Gas and Water	2011	10.7	55.00	
7 Metal Products, Machinery & Electronic Equip	2011	51.0378	1.50	
8 Transport, Communication and Public Utilities	2011	46.199873	32.30	
9 Wholesaler & Retailer	2011	796.9563	362.90	
10 Finance, Insurance and Real Estate	2011	449.3369	65.00	
11 Hotel or Restaurant	2011	230.793	0.00	
12 Other Services	2011	248.098	74.60	
13 Consumption Loans	2011	15.5886	79.10	
14 Local Government	2011	0	0.00	
15 Others	2011	58.877779	48.20	
<b>16 TOTAL</b>	<b>2011</b>	<b>3155.159</b>	<b>1187.30</b>	

SN sectors of loans and advances	Year
1 Agricultural and Forest Related	2010
2 Fishery Related	2010
3 Mining Related	2010
4 Manufacturing (Producing) Related	2010
5 Construction	2010
6 Electricity,Gas and Water	2010
7 Metal Products, Machinery & Electronic Equip	2010
8 Transport, Communication and Public Utilities	2010
9 Wholesaler & Retailer	2010
10 Finance, Insurance and Real Estate	2010
11 Hotel or Restaurant	2010
12 Other Services	2010
13 Consumption Loans	2010
14 Local Government	2010
15 Others	2010
<b>16 TOTAL</b>	<b>2010</b>

SN sectors of loans and advances	Year
1 Agricultural and Forest Related	2009
2 Fishery Related	2009
3 Mining Related	2009
4 Manufacturing (Producing) Related	2009
5 Construction	2009
6 Electricity,Gas and Water	2009
7 Metal Products, Machinery & Electronic Equip	2009
8 Transport, Communication and Public Utilities	2009
9 Wholesaler & Retailer	2009
10 Finance, Insurance and Real Estate	2009
11 Hotel or Restaurant	2009
12 Other Services	2009
13 Consumption Loans	2009
14 Local Government	2009
15 Others	2009
<b>16 TOTAL</b>	<b>2009</b>

Table No. 10

## Statement of Product wise Loans and Advances

Rs million

SN Headings	Year	NBL	RBB	NABL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	
1 Term Loan	2015	9,089.46	11,027.47	10,460.98	15,558.59	2,169.26	1,785.81	2,246.49	3,131.63	7,583.43	4,747.84	2,833.69	3,446.47	2,817.76	4,427.07	5,153.34	4,858.69	
2 Overdraft	2015	6,930.14	11,248.65	13,957.28	12,258.72	1,665.28	8,320.93	1,185.84	5,155.91	14,600.70	10,682.94	6,827.74	7,119.62	1,954.13	4,192.30	7,608.55	2,508.52	
3 Trust Receipt Loan / Import Loan	2015	895.07	495.01	6,810.88	10,275.37	2,964.19	7,796.44	1,257.47	1,517.50	3,435.89	597.05	978.27	1,485.29	613.92	620.85	799.93	1,633.52	
4 Demand & Other Working Capital Loan	2015	13,202.18	27,513.01	12,384.20	16,703.73	5,881.63	14,687.99	20,064.73	5,228.63	6,204.54	7,421.11	2,558.90	10,289.07	3,490.85	3,218.05	5,133.34	8,760.36	
5 Res. Per. H. Loan (Up to Rs. 10 mil.)	2015	3,501.49	5,629.02	5,884.76	1,447.74	4,989.72	4,234.62	2,050.46	2,859.54	8,404.44	2,079.63	1,438.26	6,860.08	624.35	4,427.00	2,885.05	1,447.55	
6 Real Estate Loan	2015	1,235.45	2,869.02	4,895.73	4,549.51	1,455.68	2,942.72	2,012.55	1,621.89	2,366.51	839.47	847.73	2,855.50	1,680.99	2,246.49	2,010.18	1,118.37	
7 Margin Nature Loan	2015	1,576.19	1,238.29	-	152.24	-	557.12	-	394.48	582.16	60.42	8.00	3,286.62	270.68	124.52	852.52	393.19	
8 Hire Purchase Loan	2015	1,843.49	2,026.57	1,845.05	1,879.92	2,509.37	2,991.26	320.34	1,836.55	3,184.22	2,531.46	1,954.30	3,653.17	1,877.35	2,935.11	1,204.70	2,424.94	
9 Deprived Sector Loan	2015	2,437.65	3,670.01	2,849.44	3,133.54	1,298.14	2,435.58	1,771.21	1,086.93	2,638.93	1,452.41	883.61	1,809.05	696.67	1,848.83	1,154.71	1,301.45	
10 Bills Purchased	2015	133.98	62.43	165.92	617.53	94.00	2,303.58	805.22	384.06	479.11	2,426.39	147.15	1,284.22	-	1,049.99	46.49	92.79	
11 Other Product	2015	12,529.46	10,057.03	7,907.45	1,111.63	4,980.49	1,974.03	8,757.55	2,606.53	5,932.20	530.49	2,964.83	1,237.93	3,213.21	9,729.23	221.58	7,018.58	
a Credit Card	2015	0.06	-	129.36	19.06	103.40	49.38	-	-	10.53	-	-	-	-	-	26.06		
b Education Loan	2015	40.12	111.62	2,849.92	41.11	-	-	1,638.45	19.93	409.81	85.77	25.79	5.28	404.25	19.64	112.82		
c Small & Medium Industrial Loan	2015	238.52	202.41	3,003.88	-	3,389.32	-	1,330.58	0.90	-	1,790.75	-	305.27	5,684.90	-	5.48		
d Other	2015	12,250.76	9,743.00	1,924.28	1,051.44	1,487.77	1,924.65	5,788.53	2,585.70	5,522.35	434.18	1,148.29	1,232.65	2,507.69	4,024.69	108.76	6,987.04	
12 Total Product wise Loan	2015	53,374.74	75,836.51	67,161.67	67,688.47	28,007.76	55,428.01	40,471.78	25,823.85	55,363.52	33,369.19	21,442.49	43,330.02	17,239.90	34,819.45	27,070.39	31,557.96	
SN Headings	Year	NBL	RBB	NABL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	
1 Term Loan	2014	8,389.77	8,287.48	8,489.41	9,124.99	2,563.87	5,676.51	2,155.24	1,726.52	6,131.78	3,850.04	2,790.36	2,816.86	2,649.84	4,575.89	4,232.78	3,292.33	
2 Overdraft	2014	6,002.02	9,233.96	12,433.10	10,666.55	1,676.78	7,493.58	1,293.66	4,556.31	13,423.52	7,732.99	5,658.05	4,846.72	1,705.83	6,531.08	6,257.28	2,072.80	
3 Trust Receipt Loan / Import Loan	2014	782.69	545.38	5,212.71	8,797.34	2,248.91	7,192.29	1,141.36	1,546.54	2,322.61	1,143.84	838.87	1,288.59	611.16	1,120.46	1,114.97	1,421.17	
4 Demand & Other Working Capital Loan	2014	3,162.88	21,192.26	9,801.43	12,843.76	5,369.83	10,804.67	17,683.54	4,136.57	5,739.13	7,480.91	2,239.12	10,283.93	3,249.99	3,452.56	6,614.02		
5 Res. Per. H. Loan (Up to Rs. 10 mil.)	2014	2,707.21	4,044.15	5,161.49	1,479.55	4,552.95	2,275.46	1,643.63	7,007.94	1,810.59	904.37	5,353.27	392.44	2,384.23	1,948.11	847.68		
6 Real Estate Loan	2014	1,436.15	2,556.04	4,473.45	4,961.60	1,407.05	2,735.57	1,597.29	1,459.47	2,600.59	903.94	946.05	3,059.51	1,548.88	2,385.75	2,040.88	1,306.84	
7 Margin Nature Loan	2014	1,489.95	787.62	-	48.51	-	549.96	-	43.80	510.32	113.77	3.00	1,747.54	179.77	263.86	538.89	647.07	
8 Hire Purchase Loan	2014	1,393.42	1,494.06	3,208.87	1,476.30	2,475.17	2,486.16	310.05	1,213.55	2,572.26	2,127.92	1,165.91	3,153.17	1,298.01	1,858.55	850.72	1,589.52	
9 Deprived Sector Loan	2014	473.62	2,969.40	2,226.42	2,363.55	1,086.92	1,895.30	1,521.02	754.23	1,185.86	862.98	1,540.56	531.66	1,220.79	993.80	931.96		
10 Bills Purchased	2014	4.95	62.73	373.64	363.44	142.38	2,049.47	653.12	212.33	494.63	1,892.64	27.55	-	321.52	14.50	11.90		
11 Other Product	2014	15,353.34	9,681.78	5,722.69	1,137.91	4,796.44	2,039.85	708.33	1,538.20	5,674.26	624.21	2,436.95	1,848.15	2,079.56	5,426.71	389.95	4,361.20	
a Credit Card	2014	0.06	-	138.21	22.49	114.63	49.28	-	-	9.36	-	-	-	-	-	24.08		
b Education Loan	2014	691.99	119.71	1,248.73	27.82	-	-	909.93	42.15	370.23	125.02	34.70	9.77	245.12	33.43	189.38		
c Small & Medium Industrial Loan	2014	8,430.00	259.06	2,519.27	1,738.00	3,138.90	-	997.02	12.11	-	1,286.79	-	281.97	2,498.38	-	6.15		
d Other	2014	6,231.29	9,300.01	1,816.47	1,087.59	1,542.91	1,990.58	5,176.38	1,483.94	5,106.01	489.84	1,115.46	1,838.38	1,552.47	2,894.90	200.57	4,330.97	
12 Total Product wise Loan	2014	41,195.99	60,854.86	56,203.21	53,463.48	26,328.36	46,449.33	23,138.37	41,057.40	29,193.90	13,137.56	44,197.76	37,866.77	17,873.17	37,305.88	14,247.14	22,811.65	23,096.49
SN Headings	Year	NBL	RBB	NABL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	
1 Term Loan	2013	6,674.18	5,030.69	6,948.45	7,583.44	2,451.18	6,198.86	1,634.11	727.79	5,139.95	3,379.68	2,363.46	2,911.69	1,340.56	3,602.89	3,251.55	3,433.39	
2 Overdraft	2013	4,754.02	7,623.12	11,121.98	9,956.45	3,337.36	7,369.22	1,260.70	3,406.32	13,619.21	5,498.50	4,938.50	5,157.02	1,517.79	4,465.32	6,251.92	2,234.17	
3 Trust Receipt Loan / Import Loan	2013	969.82	1,198.47	4,796.35	5,877.54	1,764.70	5,131.99	1,534.63	972.26	5,252.00	1,137.38	6,635.85	1,284.19	2,153.70	1,667.66	1,004.95	995.06	
4 Demand & Other Working Capital Loan	2013	7,401.84	17,004.55	8,637.12	11,829.03	4,497.34	9,663.85	14,172.35	3,672.44	5,883.63	5,931.85	20,732.23	8,366.48	2,166.49	2,281.98	3,438.81	6,118.15	
5 Res. Per. H. Loan (Up to Rs. 10 mil.)	2013	1,874.73	3,472.16	3,273.05	1,456.83	3,979.41	2,591.60	2,329.26	668.92	5,325.99	1,493.62	680.20	3,056.22	23.01	1,151.02	1,637.16	691.64	
6 Real Estate Loan	2013	1,080.16	1,969.59	4,435.75	6,312.41	1,483.81	3,154.57	1,061.13	741.78	2,194.19	1,194.47	1,406.86	3,713.26	1,251.23	2,300.21	2,185.84	1,872.66	
7 Margin Nature Loan	2013	1,810.29	747.68	-	49.24	-	631.13	-	0.34	43.45	166.84	82.90	227.78	46.98	108.53	338.87	208.76	
8 Hire Purchase Loan	2013	1,339.95	1,267.48	2,654.67	3,108.18	2,494.72	2,052.63	338.97	1,027.39	1,837.31	1,465.52	798.65	3,142.39	661.16	1,060.42	714.37	908.05	
9 Deprived Sector Loan	2013	111.45	1,245.43	1,725.44	1,822.96	743.60	1,480.80	1,144.63	487.41	1,692.58	945.15	645.90	1,329.39	322.72	770.87	774.31	672.61	
10 Bills Purchased	2013	11.23	63.93	122.61	316.46	1,408.70	46.60	-	213.55	189.37	1,243.79	90.98	3.43	0.04	13.33	36.58	957.17	
11 Other Product	2013	10,793.64	8,992.54	3,932.80	1,817.18	1,739.65	3,174.05	5,671.51	1,219.36	5,719.28	595.34	2,278.81	3,221.25	1,384.34	4,225.28	485.43	2,008.62	
a Credit Card	2013	99.44	416.85	-	46.98	-	732.35	-	0.14	35.13	131.45	141.52	111.16	27.04	128.67	26.06	224.13	
b Education Loan	2013	1,532.37	1,073.63	3,568.10	1,437.09	3,126.15	1,694.58	388.27	1,044.63	1,854.28	1,621.33	772.60	1,289.29	475.75	897.04	642.65	516.46	
c Small & Medium Industrial Loan	2013	32.99	131.54	639.72	17.38	-	-	623.56	28.95	233.78	120.55	48.35	5.94	117.13	14.72	329.65	-	
d Other	2013	8,101.18	17,589.48	1,480.46	1,147.80	4,175.42	1,326.15	4,344.43	1,190.41	5,485.50	464.21	1,352.09	1,216.31	960.87	2,795.60	155.78	1,989.14	
12 Total Product wise Loan	2013	37,855.28	40,494.81	7,475.53	71.39	1,137.63	881.11	1,149.22	3,552.65	1,016.29	403.85	1,042.63	2,162.07	9,017.59	1,901.52	36.20	712.70	
SN Headings	Year	NBL	RBB	NABL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	
1 Term Loan	2012	12,181.11	9,319.31	5,827.77	5,837.89	1,771.78	5,128.68	1,127.53	502.05	3,842.24	1,781.29	969.50	914.11	2,562.64	2,854.50	2,695.11	2,163.50	
2 Overdraft	2012	3,500.75	5,895.79	9,														

**Table No. 10**  
**Statement of Product wise Loans and Advances**

Rs million

SN Headings	Year	SBL	ADBBL	Global	Citizens	Prime	Sunrise	Grand	NMB	PRAHBU	Janata	Mega	Civil	Century	Sanima	
1 Term Loan	2015	7,655.62	29,671.59	4,655.67	6,230.71	4,548.73	2,729.24	1,666.49	5,010.13	5,664.83	4,411.75	2,698.78	4,575.39	4,795.87	4,493.49	
2 Overdraft	2015	10,134.28	6,829.73	10,038.12	6,241.79	7,085.01	6,085.83	1,150.13	1,347.19	7,753.54	3,550.23	4,157.91	4,787.89	5,193.19	3534.66	
3 Trust Receipt Loan / Import Loan	2015	1,517.44	19.25	1,495.58	624.90	759.96	1,284.03	94.12	1,301.04	720.10	910.38	1,879.78	827.30	495.41	1035.96	
4 Demand & Other Working Capital Loan	2015	5,960.67	24,578.56	11,941.85	3,399.75	2,924.43	8,003.34	3,063.38	7,113.06	3,965.36	3,873.21	4,797.46	7,607.32	4,704.63	5645.34	
5 Res. Per. H. Loan (Up to Rs. 10 mil.)	2015	2,474.81	3,355.75	3,427.10	1,738.14	1,845.16	2,467.10	171.14	2,932.66	4,506.95	724.25	592.06	1,046.77	1,577.14	2219.09	
6 Real Estate Loan	2015	3,702.98	665.58	2,942.49	3,601.14	4,471.04	2,014.95	2,023.55	1,575.23	1,795.45	1,062.06	668.15	777.21	1,050.00	1981.96	
7 Margin Nature Loan	2015	490.62	-	512.15	939.01	1,942.24	482.67	5.11	256.43	927.49	849.66	15.10	12.44	85.41	388.53	
8 Hire Purchase Loan	2015	2,571.79	103.61	2,716.77	1,166.55	604.07	1,817.06	95.19	1,189.36	1,869.66	870.42	1,712.69	1,541.73	741.43	2388.65	
9 Deprived Sector Loan	2015	1,438.26	5,765.30	2,223.58	1,205.30	1,629.32	1,104.18	581.29	1,110.58	1,184.07	819.47	856.44	1,013.14	915.41	1201.45	
10 Bills Purchased	2015	718.51	-	906.15	105.69	394.58	44.07	0.30	841.11	9.00	2.16	1.95	86.22	156.75	137.84	
11 Other Product	2015	435.49	1,226.59	1,567.19	3,993.40	7,267.11	1,359.57	715.35	4,983.51	1,314.75	1,443.49	616.96	890.17	636.55	5561.16	
a Credit Card	2015	-	-	83.47	-	-	-	3.72	-	-	-	-	-	0.00	-	
b Education Loan	2015	18.89	1,226.03	14.47	7.15	15.86	1.01	11.69	42.85	65.90	-	7.64	15.00	19.36	16.54	
c Small & Medium Industrial Loan	2015	257.82	-	-	2,445.53	1,024.39	-	3.75	4,677.16	53.73	-	-	-	-	1264.00	
d Other	2015	158.78	0.55	1,469.25	1,540.71	6,226.86	1,358.56	699.91	259.77	1,195.12	1,443.49	609.33	875.17	617.19	4280.61	
12 Total Product wise Loan	2015	37,104.08	72,215.46	50,226.65	29,200.38	33,471.66	27,392.05	9,566.04	27,660.28	29,711.19	18,517.08	17,997.28	23,165.58	20,351.80	28588.12	
SN Headings	Year	SBL	ADBBL	Global	Citizens	Prime	Sunrise	Grand	NMB	Kist	Janata	Mega	Civil	Century	Sanima	
1 Term Loan	2014	5,583.33	21,008.81	4,403.92	4,542.11	3,052.63	2,320.08	3,161.78	3,717.81	3,003.51	3,219.76	2,206.11	3,993.03	2,543.48	3455.5173	
2 Overdraft	2014	7,632.92	6,162.98	14,393.66	5,215.11	6,602.72	4,469.76	1,835.33	956.83	4,930.94	2,963.94	3,127.73	4,092.33	4149.54	2552.48	
3 Trust Receipt Loan / Import Loan	2014	947.59	-	1,550.53	463.78	455.21	1,015.78	592.81	1,012.86	104.88	574.84	861.23	1,088.36	987.98	576.60	
4 Demand & Other Working Capital Loan	2014	4,597.39	24,947.20	12,878.52	3,464.03	2,579.10	5,968.23	4,370.46	5,108.70	981.21	4,521.08	5,339.07	4,678.49	3000.33	4877.52	
5 Res. Per. H. Loan (Up to Rs. 10 mil.)	2014	1,727.01	2,683.08	1,986.95	2,128.72	1,402.65	1,597.35	209.37	1,218.18	1,712.10	443.86	421.22	709.74	1160.94	1159.05	
6 Real Estate Loan	2014	3,608.13	591.05	2,025.60	2,551.05	4,072.69	2,278.34	2,639.00	1,273.37	1,272.19	909.66	411.66	1,841.69	632.85	941.32	
7 Margin Nature Loan	2014	289.93	-	723.52	757.07	1,448.18	102.73	49.34	213.66	45.49	842.25	-	79.72	48.50	463.69	
8 Hire Purchase Loan	2014	1,724.68	110.53	1,971.28	933.46	399.91	1,026.34	152.68	607.92	621.44	796.75	1,400.38	1,002.34	603.71	1638.38	
9 Deprived Sector Loan	2014	1,088.99	6,890.63	1,430.05	922.80	1,072.89	948.81	667.04	919.07	710.02	653.68	826.29	593.84	818.11	-	
10 Bills Purchased	2014	409.06	-	446.53	67.66	24.42	132.94	473.31	648.56	37.24	1.65	-	40.63	134.25	225.67	
11 Other Product	2014	376.69	60.66	1,190.83	3,077.87	6,728.61	1,118.88	978.72	3,826.36	313.58	1,057.79	445.06	723.67	1,189.99	3912.05	
a Credit Card	2014	-	-	51.94	-	-	-	-	0.81	0.21	-	-	-	0.00	-	
b Education Loan	2014	11.54	-	17.03	6.06	77.36	-	18.54	33.44	34.66	-	6.50	11.20	15.63	14.86	
c Small & Medium Industrial Loan	2014	271.68	-	-	1,716.09	1,030.57	-	12.16	3,443.36	34.43	-	-	-	923.61	-	
d Other	2014	93.47	60.66	1,121.86	1,355.72	5,620.69	1,118.88	948.12	348.74	244.28	1,057.79	438.56	712.47	1174.36	2973.58	
12 Total Product wise Loan	2014	27,985.73	62,454.94	43,001.40	23,173.66	27,839.01	20,979.23	15,149.95	20,783.33	13,732.58	15,985.25	14,881.21	19,076.29	15,045.41	20620.40	
SN Headings	Year	SBL	ADBBL	Global	Citizens	Prime	Sunrise	Grand	NMB	Kist	Janata	Mega	Civil	Century	Sanima	
1 Term Loan	2013	4,319.65	16,835.11	2,226.57	3,066.95	2,402.52	2,001.72	2,499.49	2,588.74	3,347.43	2,330.71	1,142.72	1,461.68	2,055.64	882,623.16	2646.961
2 Overdraft	2013	6,040.65	5,720.72	9,796.82	4,556.53	5,021.24	3,569.79	1,750.80	865.67	5,907.18	2,601.64	1,395.68	2,516.60	2,674.30	2998.09	2377.18
3 Trust Receipt Loan / Import Loan	2013	920.16	-	1,435.86	309.83	393.13	1,177.38	621.00	441.64	529.61	664.84	959.60	543.54	927.95	232.23	518.10
4 Demand & Other Working Capital Loan	2013	3,748.87	22,716.43	7,099.42	2,204.98	1,925.62	5,115.27	4,572.66	4,258.11	1,233.49	3,299.18	4,927.96	2,564.17	1,316.61	1621.76	3833.42
5 Res. Per. H. Loan (Up to Rs. 10 mil.)	2013	1,297.20	2,090.91	1,058.29	718.01	994.82	887.89	237.79	1,652.82	1,711.82	241.86	276.07	267.62	208.78	805.23	-
6 Real Estate Loan	2013	3,928.31	531.44	2,287.24	2,763.77	3,841.54	2,663.05	2,924.46	1,189.19	2,106.04	569.31	296.13	541.38	1,766.85	364.18	913.80
7 Margin Nature Loan	2013	327.84	-	315.88	93.48	851.87	79.03	184.23	207.54	117.83	409.78	-	135.46	149.18	31.75	44.28
8 Hire Purchase Loan	2013	1,334.69	118.04	1,157.54	830.84	458.85	770.49	168.64	1,010.83	813.99	635.95	1,199.16	416.14	472.44	341.26	1293.27
9 Deprived Sector Loan	2013	861.04	6,788.11	802.60	677.20	854.88	723.06	555.70	615.52	701.62	434.17	444.88	318.19	399.45	315.18	542.29
10 Bills Purchased	2013	633.00	-	159.74	257.04	10.76	67.89	204.06	1,025.03	38.03	51.00	-	145.89	38.75	2.03	0.00
11 Other Product	2013	310.19	158.52	651.67	2,465.09	4,991.96	1,337.21	807.66	2,986.64	319.58	837.42	1,086.87	120.46	637.64	1468.03	2273.63
a Credit Card	2013	-	-	29.25	-	-	-	-	-	-	-	-	-	0.00	-	
b Education Loan	2013	3.10	-	22.55	2.41	30.15	-	21.36	10.99	31.91	-	6.06	3.88	14.05	2.13	
c Small & Medium Industrial Loan	2013	263.57	-	1,147.10	872.54	11.89	25.54	11.89	2,531.37	44.05	801.91	-	526.58	-	-	
d Other	2013	43.52	158.52	599.87	1,315.58	4,089.27	1,337.21	774.41	444.28	243.62	837.42	278.90	116.58	623.60	1455.26	1744.92
12 Total Product wise Loan	2013	23,721.62	54,959.27	26,991.61	17,940.84	21,746.67	18,402.77	16,426.99	16,904.73	16,826.62	17,025.75	9,172.97	9,031.13	12,525.88	9086.90	15248.17
SN Headings	Year	SBL	ADBBL	Global	Citizens	Prime	Sunrise	Grand	NMB	Kist	Janata	Mega	Civil	Century	Sanima	
1 Term Loan	2012	3,821.16	13,119.31	1,449.47	2,922.16	2,181.36	1,544.75	2,066.36	1,619.60	1,740.84	2,991.71	1,341.32	2,872.48	897.49	261,453.51	360.62
2 Overdraft	2012	5,148.86	2,858.83	4,546.96	2,904.15	3,567.24	2,316.24	1,082.53	616.82	4,733.96	1,628.22	873.18	1,499.12	157.44	1601.65	-
3 Trust Receipt Loan / Import Loan	2012	824.56	-	1,136.93	329.66	409.92	176.71	956.05	882.43	499.58	330.40	450.63	845.89	478.37	608.50	116.74
4 Demand & Other Working Capital Loan	2012	2,707.48	21,284.46	5,918.78	2,292.73	588.81	2,189.17	3,865.62	3,773.00	1,964.57	768.18	2,362.13	1,669.02	289.17	845.76	-
5 Res. Per. H. Loan (Up to Rs. 10 mil.)	2012	951.08	2,080.17	786.42	407.93	865.46	828.20	502.55	1,145.15	875.23	940.92	109.08	134.96	106.68	113.36	391.80
6 Real Estate Loan	2012	4,392.06	317.44	3,217.43	2,528.89	3,994.03	2,140.38	2,643.97	2,434.52	1,303.01	3,138.20	589.36	313.59	273.97	1232.99	382.37
7 Margin Nature Loan	2012	385.73	-	302.27	102.94	776.35	101.22	73.77	124.93	253.53	364.46	128.02	-	154.71	95.68	29.83
8 Hire Purchase Loan	2012	1,001.09	55.63	1,044.10	864.14	529.89	1,395.50	809.24	171.35	1,100.22	880.41	345.02	962.01	239.99	194.76	134.86
9 Deprived Sector Loan	2012	690.63	5,358.89	617.27	443.44	685.47	434.93	513.79	513.79	424.62	478.55	224.45	274.64			

Table No. 11  
Statement of Deprived Sector Credit

Rs million

<b>SN Headings</b>	<b>Year</b>	<b>NBL</b>	<b>RBB</b>	<b>NABIL</b>	<b>NIBL</b>	<b>SCBNL</b>	<b>HBL</b>	<b>NSBI</b>	<b>NBB</b>	<b>EBL</b>
1 A. Direct Lending	2015	27.97	1221.64	33.40	714.57			0.14	180.37	15.85
2 - Agriculture	2015	27.97	555.31		359.54			0.14	92.08	11.56
3 - Cottage Industries	2015		27.32		3.78					1.06
4 - Services	2015		164.24	29.95	19.05					1.04
5 -Others	2015		474.77	3.45	332.20					10.64
6 B. Indirect Investment	2015	2440.98	2044.22	2753.14	2126.50	1217.52	2295.35	1639.97	826.29	2477.83
7 (i) Institutional Lending (Wholesale)	2015	2212.06	2020.42	2571.04	2050.70	1159.33	2194.69	1614.95	815.26	2424.41
8 (ii) Share Investment	2015	228.93	23.80	182.10	75.80	58.19	100.66	25.02	11.03	53.41
9 C. Yuba Sworojgar Karja	2015	197.63	252.63	279.99	368.27	138.81	255.20	156.12	91.30	198.66
10 Total (A+B+C)	2015	2666.58	3518.49	3066.53	3209.34	1356.33	2550.55	1796.23	1097.96	2692.34
<b>SN Headings</b>	<b>Year</b>	<b>NBL</b>	<b>RBB</b>	<b>NABIL</b>	<b>NIBL</b>	<b>SCBNL</b>	<b>HBL</b>	<b>NSBI</b>	<b>NBB</b>	<b>EBL</b>
1 A. Direct Lending	2014	239.43	1403.29	33.64	55.08			0.12	73.42	21.50
2 - Agriculture	2014	103.49	316.89		4.32			0.12	64.57	15.36
3 - Cottage Industries	2014	134.68	53.80		0.19				0.50	1.24
4 - Services	2014	1.27	547.72	29.95	1.23				2.87	2.51
5 -Others	2014		484.88	3.69	49.34				5.48	2.39
6 B. Indirect Investment	2014	1356.93	1332.75	2077.89	1994.00	1008.30	1723.77	1389.80	599.39	1966.94
7 (i) Institutional Lending (Wholesale)	2014	1286.97	1308.95	1912.79	1940.20	950.11	1640.11	1364.78	588.35	1951.03
8 (ii) Share Investment	2014	69.96	23.80	165.10	53.80	58.19	83.66	25.02	11.03	15.91
9 C. Yuba Sworojgar Karja	2014	197.63	257.16	279.99	368.27	138.81	255.20	156.12	92.46	198.74
10 Total (A+B+C)	2014	1793.99	2993.20	2391.52	2417.35	1147.11	1978.96	1546.04	765.26	2187.18
<b>SN Headings</b>	<b>Year</b>	<b>NBL</b>	<b>RBB</b>	<b>NABIL</b>	<b>NIBL</b>	<b>SCBNL</b>	<b>HBL</b>	<b>NSBI</b>	<b>NBB</b>	<b>EBL</b>
1 A. Direct Lending	2013	46.11	707.67	38.98	2.07				47.81	22.45
2 - Agriculture	2013	45.14	238.65	5.00					18.85	12.37
3 - Cottage Industries	2013	0.23	15.52							5.04
4 - Services	2013	0.55	83.57	29.95					28.58	3.46
5 -Others	2013	0.19	369.93	4.03	2.07				0.38	1.58
6 B. Indirect Investment	2013	1099.32	783.07	1533.57	1506.42	662.98	1309.26	988.51	359.33	1487.30
7 (i) Institutional Lending (Wholesale)	2013	1029.36	759.27	1406.47	1452.62	604.79	1225.60	988.51	348.30	1471.39
8 (ii) Share Investment	2013	69.96	23.80	127.10	53.80	58.19	83.66		11.03	15.91
9 C. Yuba Sworojgar Karja	2013	197.63	241.09	279.99	368.27	138.81	255.20	156.12	91.30	198.74
10 Total (A+B+C)	2013	1343.05	1731.83	1852.54	1876.76	801.79	1564.46	1144.63	498.44	1708.49
<b>SN Headings</b>	<b>Year</b>	<b>NBL</b>	<b>RBB</b>	<b>NABIL</b>	<b>NIBL</b>	<b>SCBNL</b>	<b>HBL</b>	<b>NSBI</b>	<b>NBB</b>	<b>EBL</b>
1 A. Direct Lending	2012	24.00	357.10	42.90	2.10				11.30	0.10
2 - Agriculture	2012	12.00	27.00	5.00					0.10	
3 - Cottage Industries	2012		6.00							
4 - Services	2012	12.00	151.10	35.60						
5 -Others	2012		191.10	2.30	2.10				11.30	
6 B. Indirect Investment	2012	774.00	762.90	177.70	1079.40	533.30	972.20	711.90		
7 (i) Institutional Lending (Wholesale)	2012	411.00	739.10	1061.10	1025.60	475.10	888.50	686.00	289.80	1075.30
8 (ii) Share Investment	2012	51.00	23.80	116.50	53.80	58.20	83.70	25.00	278.80	1059.40
9 C. Yuba Sworojgar Karja	2012	198.00	216.60	280.00	368.30	138.80	255.20	156.10	11.00	15.90
10 Total (A+B+C)	2012	996.00	1354.60	1500.60	1449.80	672.10	1227.50	868.00	91.30	198.70
<b>SN Headings</b>	<b>Year</b>	<b>NBL</b>	<b>RBB</b>	<b>NABIL</b>	<b>NIBL</b>	<b>SCBNL</b>	<b>HBL</b>	<b>NSBI</b>	<b>NBB</b>	<b>EBL</b>
1 A. Direct Lending	2011	189.90	323.51	41.49	2.15		717.29		0.06	0.32
2 - Agriculture	2011	8.90	41.03	7.96			633.63		0.06	0.04
3 - Cottage Industries	2011	0.40	15.39							0.18
4 - Services	2011	11.60	157.12	33.53						0.10
5 -Others	2011	169.00	109.97		2.15					
6 B. Indirect Investment	2011	439.10	593.71	796.97	1336.81	412.49		446.00	222.01	770.75
7 (i) Institutional Lending (Wholesale)	2011	388.20	569.91	687.41		354.30		421.00	210.98	754.84
8 (ii) Share Investment	2011	50.90	23.80	109.55		58.19		25.00	11.03	15.91
9 C. Yuba Sworojgar Karja	2011	197.60	216.60	279.99		138.81	255.20	156.10	91.30	198.74
10 Total (A+B+C)	2011	826.60	1133.82	1118.45	1338.96	551.30	972.49	602.10	313.37	969.80
<b>SN Headings</b>	<b>Year</b>	<b>NBL</b>	<b>RBB</b>	<b>NABIL</b>	<b>NIBL</b>	<b>SCBNL</b>	<b>HBL</b>	<b>NSBI</b>	<b>NBB</b>	<b>EBL</b>
1 A. Direct Lending	2010	158.20	410.41	41.64	2.17				0.06	0.59
2 - Agriculture	2010	9.20	10.53	5.02					0.06	0.31
3 - Cottage Industries	2010	1.00	16.78	3.00						0.08
4 - Services	2010	148.00	383.10	33.62	2.17					0.21
5 -Others	2010									
6 B. Indirect Investment	2010	384.50	619.49	712.15	1332.54	375.30	940.00	407.97	260.20	670.21
7 (i) Institutional Lending (Wholesale)	2010									
8 (ii) Share Investment	2010									
9 C. Yuba Sworojgar Karja	2010	197.63		279.99		138.80	255.20	156.12	91.30	198.70
10 Total (A+B+C)	2010	740.33	1029.90	1033.77	1334.71	514.10	1195.20	564.09	351.56	869.51
<b>SN Headings</b>	<b>Year</b>	<b>NBL</b>	<b>RBB</b>	<b>NABIL</b>	<b>NIBL</b>	<b>SCBNL</b>	<b>HBL</b>	<b>NSBI</b>	<b>NBB</b>	<b>EBL</b>
1 A. Direct Lending	2009	62.26	311.40	42.16	2.27				0.10	100.24
2 - Agriculture	2009	37.08	42.90	6.12					0.10	13.91
3 - Cottage Industries	2009	3.17	8.20	0.02						27.20
4 - Services	2009	22.01	260.30	36.03	2.27					59.13
5 -Others	2009									
6 B. Indirect Investment	2009	452.01	140.50	832.68	1117.37	501.60	709.01	441.48	309.14	616.67
7 (i) Institutional Lending (Wholesale)	2009	452.01	140.50	832.68	1117.37	501.60	709.01	441.48	309.14	616.67
8 (ii) Share Investment	2009									
9 C. Yuba Sworojgar Karja	2009									
10 Total (A+B+C)	2009	514.27	451.90	874.84	1119.64	501.60	709.01	441.48	309.24	716.91

**Table No. 11**  
**Statement of Deprived Sector Credit**

Rs million

SN Headings	Year	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL
1 A. Direct Lending	2015	141.94	1.79			72.21		124.15	0.95	5700.23
2 - Agriculture	2015	109.87	0.18			28.73			0.95	4659.94
3 - Cottage Industries	2015									552.15
4 - Services	2015	32.07								488.13
5 -Others	2015		1.61			43.49		124.15		
6 B. Indirect Investment	2015	1178.06	800.74	1631.92	651.48	1646.77	1028.85	1112.67	1354.74	65.07
7 (i) Institutional Lending (Wholesale)	2015	1160.61	793.64	1592.69	637.95	1646.77	1008.85	1042.67	1302.26	65.07
8 (ii) Share Investment	2015	17.46	7.10	39.23	13.53		20.00	70.00	52.48	
9 C. Yuba Sworojgar Karja	2015	149.86	71.84	216.36	58.72	129.84	145.93	134.63	135.05	
10 Total (A+B+C)	2015	1469.86	874.37	1848.28	710.20	1848.83	1174.71	1371.45	1490.74	5765.30
SN Headings	Year	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL
1 A. Direct Lending	2014	55.55	2.42			21.59		80.86	0.19	6691.95
2 - Agriculture	2014	23.48	0.03						0.19	5171.41
3 - Cottage Industries	2014									924.24
4 - Services	2014	32.07								596.29
5 -Others	2014		2.39			21.59		80.86		
6 B. Indirect Investment	2014	997.92	795.83	1356.43	486.38	1069.36	867.87	786.47	1033.14	58.68
7 (i) Institutional Lending (Wholesale)	2014	980.46	788.73	1324.20	472.85	1069.36	847.87	716.47	953.75	58.68
8 (ii) Share Investment	2014	17.46	7.10	32.23	13.53		20.00	70.00	79.39	
9 C. Yuba Sworojgar Karja	2014	149.86	71.84	216.36	58.82	129.84	145.93	134.63	135.05	140.00
10 Total (A+B+C)	2014	1203.32	870.08	1572.79	545.19	1220.79	1013.80	1001.96	1168.38	6890.63
SN Headings	Year	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL
1 A. Direct Lending	2013	33.73	5.45			248.52		24.89	1.14	5803.37
2 - Agriculture	2013	1.66	3.70						1.14	4699.52
3 - Cottage Industries	2013									606.13
4 - Services	2013	32.07								497.72
5 -Others	2013		1.74			248.52		24.89		
6 B. Indirect Investment	2013	779.02	575.71	1145.29	278.96	392.50	637.38	583.09	773.25	984.74
7 (i) Institutional Lending (Wholesale)	2013	761.57	568.61	1113.06	265.43	392.50	628.38	513.09	724.85	984.74
8 (ii) Share Investment	2013	17.46	7.10	32.23	13.53		9.00	70.00	48.40	
9 C. Yuba Sworojgar Karja	2013	149.86	71.84	216.33	57.29	129.84	145.93	134.63	135.05	
10 Total (A+B+C)	2013	962.61	653.00	1361.62	336.25	770.87	783.31	742.61	909.44	6788.11
SN Headings	Year	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL
1 A. Direct Lending	2012					36.00		3.80		4417.40
2 - Agriculture	2012	34.10	6.00							3979.50
3 - Cottage Industries	2012	2.10	4.50			36.00		3.80		118.60
4 - Services	2012									319.30
5 -Others	2012	32.10								
6 B. Indirect Investment	2012		1.50	402.00	186.30	312.30	477.40	435.80	555.60	935.50
7 (i) Institutional Lending (Wholesale)	2012	596.80	337.20	376.70	184.80	312.30	475.90	365.80	555.60	935.50
8 (ii) Share Investment	2012	579.30	330.10	25.20	1.50		1.50	70.00		48.10
9 C. Yuba Sworojgar Karja	2012	17.50	7.10	139.20	57.30	199.80	145.90	134.60	135.10	5.50
10 Total (A+B+C)	2012	149.90	71.80	541.10	243.60	548.10	623.30	574.30	690.60	5358.40
SN Headings	Year	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL
1 A. Direct Lending	2011	33.10	5.30		126.43	35.99		5.83		3976.50
2 - Agriculture	2011	1.00	3.80							3708.90
3 - Cottage Industries	2011					35.99				114.20
4 - Services	2011	2.20								153.40
5 -Others	2011	29.90	1.50					5.83		
6 B. Indirect Investment	2011	439.50	200.50	308.91		313.30	321.93	328.64	405.20	990.80
7 (i) Institutional Lending (Wholesale)	2011	422.00	193.40	277.89	126.43	313.30	320.43	328.64	405.20	942.70
8 (ii) Share Investment	2011	17.50	7.10	31.01			1.50			48.10
9 C. Yuba Sworojgar Karja	2011	149.90	71.80	139.16	57.29	129.84	145.93	134.63	135.10	
10 Total (A+B+C)	2011	622.50	277.60	448.06	183.72	479.13	467.87	469.10	540.30	4967.30
SN Headings	Year	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL
1 A. Direct Lending	2010	32.50	4.00			36.00				2533.30
2 - Agriculture	2010	0.40	2.00							2311.80
3 - Cottage Industries	2010					36.00				108.00
4 - Services	2010	32.10	2.00							113.50
5 -Others	2010									
6 B. Indirect Investment	2010	364.30	184.20	45.03	145.02	297.40	324.94	327.70	383.29	949.54
7 (i) Institutional Lending (Wholesale)	2010									
8 (ii) Share Investment	2010									
9 C. Yuba Sworojgar Karja	2010	149.90	71.80		57.30	129.80	145.93	134.60	135.00	
10 Total (A+B+C)	2010	546.70	260.00	45.03	202.31	463.20	470.88	462.30	518.29	3482.84
SN Headings	Year	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL
1 A. Direct Lending	2009	32.20				74.50				2684.77
2 - Agriculture	2009	0.40				5.10				2233.20
3 - Cottage Industries	2009					6.80				269.17
4 - Services	2009	31.80				62.60				182.39
5 -Others	2009									
6 B. Indirect Investment	2009	426.40	212.10	422.80	204.65	366.90	420.99	379.40	389.60	1113.83
7 (i) Institutional Lending (Wholesale)	2009	426.40	212.10	422.80	204.65	366.90	420.99	379.40	389.60	1113.83
8 (ii) Share Investment	2009									
9 C. Yuba Sworojgar Karja	2009									
10 Total (A+B+C)	2009	458.60	212.10	422.80	204.65	441.40	420.99	379.40	389.60	3798.60

Table No. 11  
Statement of Deprived Sector Credit

Rs million

<b>SN Headings</b>	<b>Year</b>	<b>Global</b>	<b>Citizens</b>	<b>Prime</b>	<b>Sunrise</b>	<b>Grand</b>	<b>NMB</b>	<b>PRABHU</b>	<b>Janata</b>	<b>Mega</b>
1 A. Direct Lending	2015	452.29		7.52	266.08	1.45	206.95	175.05		247.57
2 - Agriculture	2015	47.36			102.85	0.76	157.21	57.23		152.49
3 - Cottage Industries	2015	36.53			3.98	0.14			1.85	2.05
4 - Services	2015	46.67			70.90	0.43			1.41	75.73
5 -Others	2015	321.73		7.52	88.36	0.12	49.74	114.56		17.31
6 B. Indirect Investment	2015	1679.44	1219.10	1532.00	747.49	497.07	864.82	1002.59	833.47	608.86
7 (i) Institutional Lending (Wholesale)	2015	1679.44	1205.30	1504.00	747.49	490.07	850.82	972.59	819.47	608.86
8 (ii) Share Investment	2015		13.80	28.00		7.00	14.00	30.00	14.00	
9 C. Yuba Sworojgar Karja	2015	91.86	86.54	117.80	90.61	89.77	52.81	36.42		0.01
10 Total (A+B+C)	2015	2223.58	1305.64	1657.32	1104.18	588.29	1124.58	1214.07	833.47	856.44
<b>SN Headings</b>	<b>Year</b>	<b>Global</b>	<b>Citizens</b>	<b>Prime</b>	<b>Sunrise</b>	<b>Grand</b>	<b>NMB</b>	<b>Kist</b>	<b>Janata</b>	<b>Mega</b>
1 A. Direct Lending	2014	713.48		27.89	34.77	1.60	156.33	114.83		267.05
2 - Agriculture	2014	50.05			6.29	0.76	121.93	1.75		145.77
3 - Cottage Industries	2014					0.29			3.20	2.78
4 - Services	2014	36.99				0.43			2.55	101.65
5 -Others	2014	626.44		27.89	12.93	0.12	34.40	107.34		16.85
6 B. Indirect Investment	2014	624.71	847.59	792.02	823.43	627.67	716.94	575.27	653.68	401.07
7 (i) Institutional Lending (Wholesale)	2014	624.71	840.69	792.02	823.43	620.67	709.94	560.27	653.68	401.07
8 (ii) Share Investment	2014		6.90			7.00	7.00	15.00		
9 C. Yuba Sworojgar Karja	2014	91.86	82.10	117.80	90.61	64.77	52.81	34.91		0.63
10 Total (A+B+C)	2014	1430.05	929.70	937.72	948.81	694.04	926.07	725.02	653.68	668.75
<b>SN Headings</b>	<b>Year</b>	<b>Global</b>	<b>Citizens</b>	<b>Prime</b>	<b>Sunrise</b>	<b>Grand</b>	<b>NMB</b>	<b>Kist</b>	<b>Janata</b>	<b>Mega</b>
1 A. Direct Lending	2013	127.93		16.16	9.98	1.67	69.20	167.94		223.20
2 - Agriculture	2013	26.72				0.78	48.45	5.11		90.01
3 - Cottage Industries	2013					0.34		3.62		3.82
4 - Services	2013	30.11				0.43		2.17		103.16
5 -Others	2013	71.10		16.16		0.12	20.75	157.03		26.21
6 B. Indirect Investment	2013	598.07	595.10	720.41	622.46	489.27	493.51	513.78	434.17	217.84
7 (i) Institutional Lending (Wholesale)	2013	583.07	595.10	720.41	622.46	489.27	493.51	498.78	434.17	217.84
8 (ii) Share Investment	2013	15.00						15.00		
9 C. Yuba Sworojgar Karja	2013	91.60	82.10	117.80	90.61	64.77	52.81	34.91		3.84
10 Total (A+B+C)	2013	817.60	677.20	854.38	723.06	555.70	615.52	716.62	434.17	444.88
<b>SN Headings</b>	<b>Year</b>	<b>Global</b>	<b>Citizens</b>	<b>Prime</b>	<b>BOA</b>	<b>Sunrise</b>	<b>Grand</b>	<b>NMB</b>	<b>Kist</b>	<b>Janata</b>
1 A. Direct Lending	2012	93.50		5.80		10.00	2.30	23.10	160.90	
2 - Agriculture	2012	61.80					0.90	1.50	6.60	
3 - Cottage Industries	2012						0.50		2.00	
4 - Services	2012	30.00				10.00	0.50		2.80	
5 -Others	2012	1.80		5.80			0.50	21.60	149.50	
6 B. Indirect Investment	2012	447.20	361.30	679.70	357.50	413.20	274.10	348.70	297.70	224.40
7 (i) Institutional Lending (Wholesale)	2012	432.20	361.30	679.70	357.50	413.20	274.10	348.70	282.70	224.40
8 (ii) Share Investment	2012	15.00							15.00	
9 C. Yuba Sworojgar Karja	2012	91.60	82.10		77.20	90.60	64.80	52.80	34.90	
10 Total (A+B+C)	2012	632.30	443.40	685.50	434.90	513.80	341.10	424.60	493.50	224.40
<b>SN Headings</b>	<b>Year</b>	<b>Global</b>	<b>Citizens</b>	<b>Prime</b>	<b>BOA</b>	<b>Sunrise</b>	<b>Grand</b>	<b>NMB</b>	<b>Kist</b>	<b>Janata</b>
1 A. Direct Lending	2011	30.00				9.98	5.98			13.52
2 - Agriculture	2011									11.89
3 - Cottage Industries	2011									
4 - Services	2011	30.00				9.98	5.98			0.45
5 -Others	2011									1.18
6 B. Indirect Investment	2011	266.90	291.24	374.71	289.60	334.22	210.70	266.70	352.71	69.97
7 (i) Institutional Lending (Wholesale)	2011	251.90	291.24	374.71	289.60	334.22		266.70	337.71	69.97
8 (ii) Share Investment	2011	15.00							15.00	
9 C. Yuba Sworojgar Karja	2011	91.60	82.10	117.80	77.20	90.61		52.81	34.91	
10 Total (A+B+C)	2011	388.50	373.34	492.51	366.80	434.82	216.68	319.51	401.15	69.97
<b>SN Headings</b>	<b>Year</b>	<b>Global</b>	<b>Citizens</b>	<b>Prime</b>	<b>BOA</b>	<b>Sunrise</b>	<b>Grand</b>	<b>NMB</b>	<b>Kist</b>	
1 A. Direct Lending	2010		325.12	438.30		9.98	5.98	0.00		8.40
2 - Agriculture	2010							0.00		4.70
3 - Cottage Industries	2010									3.70
4 - Services	2010		325.12	438.30		9.98	5.98			
5 -Others	2010									
6 B. Indirect Investment	2010		358.63		269.30	240.42	210.70	220.52		316.00
7 (i) Institutional Lending (Wholesale)	2010									
8 (ii) Share Investment	2010									
9 C. Yuba Sworojgar Karja	2010		325.12	438.30	346.50	341.02	216.68	38.10	34.90	
10 Total (A+B+C)	2010	358.63						258.62	359.30	
<b>SN Headings</b>	<b>Year</b>	<b>Global</b>	<b>Citizens</b>	<b>Prime</b>	<b>BOA</b>	<b>Sunrise</b>	<b>Grand</b>	<b>NMB</b>	<b>Kist</b>	
1 A. Direct Lending	2009				154.04	10.50	6.00	0.00		0.69
2 - Agriculture	2009					0.52		0.00		0.15
3 - Cottage Industries	2009				154.04	9.98	6.00			0.54
4 - Services	2009									
5 -Others	2009									
6 B. Indirect Investment	2009	226.60	210.58	248.09		166.76	174.78			
7 (i) Institutional Lending (Wholesale)	2009	226.60	210.58	248.09		166.76	174.78			
8 (ii) Share Investment	2009									
9 C. Yuba Sworojgar Karja	2009									
10 Total (A+B+C)	2009	226.60	210.58	248.09	154.04	177.26	180.78	0.00		0.69

Table No. 11  
Statement of Deprived Sector Credit

Rs million

<b>SN Headings</b>	<b>Year</b>	<b>Civil</b>	<b>Century</b>	<b>Sanima</b>		
1 A. Direct Lending	2015	209.48	2.16	512.44		
2 - Agriculture	2015	70.98		208.65		
3 - Cottage Industries	2015	6.60		25.93		
4 - Services	2015	6.62		13.48		
5 -Others	2015	125.27	2.16	264.39		
6 B. Indirect Investment	2015	807.66	913.25	662.10		
7 (i) Institutional Lending (Wholesale)	2015	803.66	913.25	662.10		
8 (ii) Share Investment	2015	4.00				
9 C. Yuba Sworojgar Karja	2015			26.91		
10 Total (A+B+C)	2015	1017.14	915.41	1201.45		
<b>SN Headings</b>	<b>Year</b>	<b>Civil</b>	<b>Century</b>	<b>Sanima</b>		
1 A. Direct Lending	2014	115.07	9.16	308.87		
2 - Agriculture	2014	61.06	8.10	170.65		
3 - Cottage Industries	2014	1.82		16.08		
4 - Services	2014			2.03		
5 -Others	2014	52.19	1.06	120.10		
6 B. Indirect Investment	2014	715.22	584.68	482.33		
7 (i) Institutional Lending (Wholesale)	2014	711.22	584.68	482.33		
8 (ii) Share Investment	2014	4.00				
9 C. Yuba Sworojgar Karja	2014			26.91		
10 Total (A+B+C)	2014	830.29	593.84	818.11		
<b>SN Headings</b>	<b>Year</b>	<b>CTBNL</b>	<b>Civil</b>	<b>Century</b>	<b>Sanima</b>	
1 A. Direct Lending	2013				77.75	
2 - Agriculture	2013				72.66	
3 - Cottage Industries	2013				0.54	
4 - Services	2013				0.75	
5 -Others	2013				3.79	
6 B. Indirect Investment	2013	318.19	399.45	315.18	437.63	
7 (i) Institutional Lending (Wholesale)	2013	318.19	399.45	315.18	437.63	
8 (ii) Share Investment	2013					
9 C. Yuba Sworojgar Karja	2013				26.91	
10 Total (A+B+C)	2013	318.19	399.45	315.18	542.29	
<b>SN Headings</b>	<b>Year</b>	<b>Mega</b>	<b>CTBNL</b>	<b>Civil</b>	<b>Century</b>	<b>Sanima</b>
1 A. Direct Lending	2012	131.30				42.70
2 - Agriculture	2012	7.30				42.40
3 - Cottage Industries	2012	0.30				
4 - Services	2012	2.20				0.30
5 -Others	2012	121.60				
6 B. Indirect Investment	2012	143.30	145.20	186.70	89.70	149.60
7 (i) Institutional Lending (Wholesale)	2012	143.30	145.20	186.70	89.70	149.60
8 (ii) Share Investment	2012					
9 C. Yuba Sworojgar Karja	2012					26.90
10 Total (A+B+C)	2012	274.60	145.20	186.70	89.70	219.20
<b>SN Headings</b>	<b>Year</b>	<b>Mega</b>	<b>CTBNL</b>			
1 A. Direct Lending	2011	0.60	0.37			
2 - Agriculture	2011	0.60				
3 - Cottage Industries	2011					
4 - Services	2011					
5 -Others	2011		0.37			
6 B. Indirect Investment	2011					
7 (i) Institutional Lending (Wholesale)	2011					
8 (ii) Share Investment	2011					
9 C. Yuba Sworojgar Karja	2011					
10 Total (A+B+C)	2011	0.60	0.37			
<b>SN Headings</b>	<b>Year</b>					
1 A. Direct Lending	2010					
2 - Agriculture	2010					
3 - Cottage Industries	2010					
4 - Services	2010					
5 -Others	2010					
6 B. Indirect Investment	2010					
7 (i) Institutional Lending (Wholesale)	2010					
8 (ii) Share Investment	2010					
9 C. Yuba Sworojgar Karja	2010					
10 Total (A+B+C)	2010					
<b>SN Headings</b>	<b>Year</b>					
1 A. Direct Lending	2009					
2 - Agriculture	2009					
3 - Cottage Industries	2009					
4 - Services	2009					
5 -Others	2009					
6 B. Indirect Investment	2009					
7 (i) Institutional Lending (Wholesale)	2009					
8 (ii) Share Investment	2009					
9 C. Yuba Sworojgar Karja	2009					
10 Total (A+B+C)	2009					

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

(Rs million)

Headings/ Year	Mid-July														
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
<b>Liabilities</b>															
<b>1 CAPITAL FUND</b>	<b>322.3</b>	<b>2685.7</b>	<b>4122.6</b>	<b>4158.7</b>	<b>4754.9</b>	<b>4765.2</b>	<b>4060.0</b>	<b>6551.1</b>	<b>9325.1</b>	<b>15328.2</b>	<b>22524.6</b>	<b>22702.2</b>	<b>25115.0</b>	<b>27683.6</b>	<b>30296.8</b>
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	25606.5	27448.5
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	100.8	86.3
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	109.9	42.9
d. Share Premium	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>1.9</b>	<b>5.9</b>	<b>9.1</b>	<b>135.7</b>	<b>62.6</b>	<b>132.9</b>	<b>45.2</b>	<b>2706.2</b>	<b>3608.1</b>
e Retained Earning	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>28.1</b>	<b>(39.2)</b>	<b>(188.3)</b>	<b>(449.9)</b>	<b>(443.9)</b>	<b>67.7</b>	<b>(764.1)</b>	<b>(1085.5)</b>	<b>72.1</b>	<b>132.2</b>
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	(1481.5)	(1907.6)
g. Ex.Eq.Fund	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>11.3</b>	<b>3.5</b>	<b>4.8</b>	<b>0.0</b>	<b>3.9</b>	<b>569.6</b>	<b>886.5</b>
<b>2 BORROWINGS</b>	<b>0.1</b>	<b>5932.1</b>	<b>5889.4</b>	<b>5959.9</b>	<b>5117.8</b>	<b>5226.2</b>	<b>2231.9</b>	<b>2532.7</b>	<b>2622.6</b>	<b>4442.8</b>	<b>4700.0</b>	<b>1193.0</b>	<b>2753.6</b>	<b>2408.5</b>	<b>2454.3</b>
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	0.0	0.0
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	2014.4	2260.0
c. Foreign Banks and Fin. Ins.	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>38.1</b>	<b>110.2</b>	<b>364.2</b>	<b>332.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
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	394.1	194.3
e. Bonds and Securities	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>9.2</b>	<b>41.0</b>	<b>131.0</b>	<b>1.9</b>	<b>4.8</b>	<b>11.0</b>	<b>5.4</b>	<b>5.7</b>	<b>0.0</b>	<b>0.0</b>
<b>3 DEPOSITS</b>	<b>2196.0</b>	<b>24677.5</b>	<b>28802.5</b>	<b>29427.2</b>	<b>33957.8</b>	<b>35832.7</b>	<b>15370.0</b>	<b>25749.9</b>	<b>48001.6</b>	<b>76950.8</b>	<b>96886.7</b>	<b>127300.1</b>	<b>160244.4</b>	<b>199932.8</b>	<b>237096.2</b>
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	3964.2	5056.0
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	3932.7	5017.2
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	31.5	38.8
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	105094.4	120779.9
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	102967.1	120682.8
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	2127.3	97.2
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	53998.4	62203.6
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	53583.3	62063.8
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	415.1	139.8
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	36345.5	48166.9
Domestic														36308.0	47642.5
Foreign														37.5	524.4
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	530.2	889.8
Domestic														530.2	883.5
Foreign														0.0	6.3
<b>4 Bills Payable</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>2.0</b>	<b>46.7</b>	<b>27.4</b>	<b>6.0</b>	<b>17.8</b>	<b>18.9</b>	<b>8.4</b>	<b>32.7</b>	<b>27.2</b>
<b>5 Other Liabilities</b>	<b>38.1</b>	<b>5089.6</b>	<b>8577.2</b>	<b>9412.0</b>	<b>15002.8</b>	<b>14916.5</b>	<b>1571.3</b>	<b>5332.2</b>	<b>5584.5</b>	<b>8151.2</b>	<b>10858.3</b>	<b>13438.0</b>	<b>16749.2</b>	<b>20116.9</b>	<b>20670.2</b>
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	2030.8	1275.5
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	6860.1	6171.6
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	3118.0	3322.8
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	8108.0	9900.3
<b>6 Reconciliation A/c</b>	<b>0.0</b>	<b>0.0</b>	<b>281.9</b>	<b>256.1</b>	<b>62.8</b>	<b>201.5</b>	<b>92.8</b>	<b>274.5</b>	<b>877.8</b>	<b>1412.6</b>	<b>2577.4</b>	<b>3894.2</b>	<b>3374.9</b>	<b>3671.6</b>	<b>3800.8</b>
<b>7 Profit &amp; Loss A/c</b>	<b>43.3</b>	<b>(543.3)</b>	<b>(658.8)</b>	<b>(1312.4)</b>	<b>(1081.1)</b>	<b>(843.6)</b>	<b>(669.8)</b>	<b>(618.3)</b>	<b>1570.3</b>	<b>2168.2</b>	<b>2171.4</b>	<b>2347.4</b>	<b>3234.6</b>	<b>5079.6</b>	<b>6296.3</b>
<b>Total</b>	<b>2599.8</b>	<b>37841.5</b>	<b>47014.7</b>	<b>47901.5</b>	<b>57815.0</b>	<b>60098.5</b>	<b>22658.2</b>	<b>39868.8</b>	<b>68009.3</b>	<b>108459.7</b>	<b>139736.2</b>	<b>170893.8</b>	<b>211480.0</b>	<b>258925.7</b>	<b>300641.8</b>

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

(Rs million)

Headings/ Year	Mid-July														
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
<b>Assets</b>															
<b>1 LIQUID FUNDS</b>	<b>479.4</b>	<b>3629.5</b>	<b>4137.0</b>	<b>4053.7</b>	<b>4562.7</b>	<b>5232.5</b>	<b>3731.4</b>	<b>9967.9</b>	<b>15999.8</b>	<b>26036.3</b>	<b>29411.3</b>	<b>47387.4</b>	<b>52283.8</b>	<b>68931.3</b>	<b>79794.8</b>
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	6139.8	6979.2
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	6051.7	6894.7
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	88.1	84.5
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	27923.3	33251.0
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	9163.6	14009.0
Domestic Currency	0.0	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	11.7
Foreign Currency	0.0	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	9.7
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	15810.3	15817.6
Domestic Currency	0.0	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	15714.2
Foreign Currency	0.0	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	96.1
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	2866.9	3256.0
4. in Foreign banks	0.0	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	82.5
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	34868.1	39564.6
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	34214.0	39438.6
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	654.2	126.1
<b>2 INVESTMENT IN SECURITIES</b>	<b>50.0</b>	<b>1624.0</b>	<b>1161.7</b>	<b>1114.7</b>	<b>474.9</b>	<b>514.4</b>	<b>147.9</b>	<b>205.7</b>	<b>269.4</b>	<b>2073.1</b>	<b>2519.6</b>	<b>3728.2</b>	<b>3118.8</b>	<b>3230.1</b>	<b>3338.4</b>
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	3230.0	3338.3
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	0.0	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	0.0	0.0
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	0.1	0.1
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
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>65.3</b>	<b>1167.6</b>	<b>1217.6</b>	<b>1196.9</b>	<b>1516.2</b>	<b>1604.7</b>	<b>1388.7</b>	<b>3119.1</b>	<b>4643.3</b>	<b>4728.7</b>	<b>3343.5</b>	<b>1626.0</b>	<b>1988.4</b>	<b>1565.0</b>	<b>2037.2</b>
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	62.3	3.0
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	48.5	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	1454.3	1991.1
<b>4 LOANS &amp; ADVANCES</b>	<b>1841.0</b>	<b>27554.8</b>	<b>31026.9</b>	<b>31905.3</b>	<b>29893.7</b>	<b>31140.0</b>	<b>15359.7</b>	<b>23661.0</b>	<b>41828.4</b>	<b>65827.9</b>	<b>88923.3</b>	<b>100611.1</b>	<b>131167.1</b>	<b>161799.2</b>	<b>193462.9</b>
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	160516.9	191447.8
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	1246.5	1981.6
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	35.8	33.5
<b>5 BILL PURCHED</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>2.2</b>	<b>14.1</b>	<b>9.5</b>	<b>5.0</b>	<b>10.2</b>	<b>45.7</b>	<b>10.7</b>	<b>1562.2</b>	<b>4.3</b>
a. Domestic Bills Purchased	0.0	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	4.3
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
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
<b>6 LOANS AGAINST COLLECTED BILL</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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
<b>8 FIXED ASSETS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>226.5</b>	<b>395.4</b>	<b>748.9</b>	<b>1321.6</b>	<b>2774.8</b>	<b>3828.1</b>	<b>3904.5</b>	<b>4742.9</b>	<b>5259.4</b>	<b>4925.0</b>
<b>9 OTHER ASSETS</b>	<b>164.0</b>	<b>3865.6</b>	<b>9433.3</b>	<b>9603.9</b>	<b>21279.5</b>	<b>20739.6</b>	<b>634.8</b>	<b>1024.8</b>	<b>2757.7</b>	<b>5186.0</b>	<b>7635.1</b>	<b>8164.9</b>	<b>10631.3</b>	<b>11379.6</b>	<b>10992.5</b>
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	3316.4	3803.9
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	1.0	1590.4
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	129.5	334.6
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	3185.8	1878.8
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	1047.5	1267.2
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	2103.5	1238.6
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	2.5	0.4
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	4909.7	4682.3
<b>10 Expenses not Written off</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>34.6</b>	<b>61.5</b>	<b>88.2</b>	<b>85.2</b>	<b>79.2</b>	<b>110.6</b>	<b>68.9</b>	<b>73.1</b>	<b>43.4</b>	<b>35.1</b>
<b>11 Non Banking Assets</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>70.1</b>	<b>103.3</b>	<b>69.9</b>	<b>112.0</b>	<b>24.3</b>	<b>12.7</b>	<b>276.0</b>	<b>940.3</b>	<b>1539.6</b>	<b>1840.4</b>
<b>12 Reconciliation Account</b>	<b>0.0</b>	<b>0.0</b>	<b>34.1</b>	<b>18.2</b>	<b>57.5</b>	<b>202.1</b>	<b>65.7</b>	<b>240.0</b>	<b>779.1</b>	<b>1512.7</b>	<b>2617.5</b>	<b>3917.2</b>	<b>3375.9</b>	<b>3645.3</b>	<b>3820.1</b>
<b>13 Profit &amp; Loss A/c</b>	<b>0.0</b>	<b>0.0</b>	<b>4.2</b>	<b>8.7</b>	<b>30.4</b>	<b>331.9</b>	<b>755.8</b>	<b>733.9</b>	<b>207.8</b>	<b>207.5</b>	<b>1288.8</b>	<b>1198.8</b>	<b>1596.2</b>	<b>1528.4</b>	<b>387.6</b>
<b>Total</b>	<b>2599.8</b>	<b>37841.5</b>	<b>47014.7</b>	<b>47901.5</b>	<b>57815.0</b>	<b>60098.5</b>	<b>22658.2</b>	<b>39868.8</b>	<b>68009.3</b>	<b>108459.7</b>	<b>139736.2</b>	<b>170893.7</b>	<b>211480.0</b>	<b>258925.7</b>	<b>300641.8</b>

Table No. 13  
Statement of Assets Liabilities of DEVELOPMENT BANKS  
Mid-July, 2015

(Rs million)

Particulars		NIDC	Malika	Siddhartha	Yeti	Narayani	PDBL	Sahayogi	Kumali	Triveni	Suprim	Bhrikuti	Suveksha	Shangrila	Gandaki	Infrastructure	Business	Birlaxmi	Excel	Western	H & B	Anniko	Deva	CEDBL	Miteri	Tinai
<b>Liabilities</b>																										
<b>1 CAPITAL FUND</b>																										
a. Paid-up Capital	415.8	242.6	645.0	1386.2	55.6	336.5	201.5	80.0	740.1	811.6	521.2	150.3	736.0	198.2	352.0	827.5	934.7	340.3	202.5	130.8	897.9	234.4	818.1	1259.9	162.5	185.2
b. Calls in Advance	0.0	0.0	0.0	0.0	6.1	0.0	0.0	20.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Proposed Bonus Share	0.0	0.0	0.0	0.0	10.0	0.0	0.0	20.0	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	0.0	0.0	0.0
d. General Reserves	745.8	40.2	51.0	151.0	17.5	62.8	42.7	8.4	77.6	60.4	85.8	24.8	103.1	81.4	54.6	74.2	107.1	48.6	41.6	13.9	77.8	21.7	52.3	119.9	24.3	14.7
e. Share Premium	0.0	0.3	0.0	0.0	0.0	0.5	0.0	0.0	0.0	2.1	0.0	1.0	0.0	0.2	0.3	5.7	0.4	0.0	0.0	0.0	0.0	0.0	1.8	0.0	0.0	0.2
f. Retained Earning	1355.6	26.0	(45.0)	(793.8)	(209.9)	76.1	0.5	2.6	6.2	84.3	0.8	0.3	2.5	(972.1)	1.3	7.6	4.6	11.8	2.4	2.1	(395.2)	1.3	(108.6)	7.7	4.3	0.3
g. Others Reserves Fund	107.1	23.8	32.5	164.0	9.8	15.7	4.5	3.0	5.8	1.3	1.7	2.9	11.3	16.7	5.0	35.8	3.1	25.3	9.6	0.0	16.0	0.0	9.0	16.3	1.3	0.0
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>20.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>336.0</b>	<b>0.0</b>	<b>0.0</b>	
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	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	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	0.0	0.0	0.0	0.0	0.0	0.0
<b>3 DEPOSITS</b>	<b>1199.9</b>	<b>3175.6</b>	<b>6981.3</b>	<b>8044.8</b>	<b>371.4</b>	<b>3769.2</b>	<b>2101.1</b>	<b>1474.4</b>	<b>7024.7</b>	<b>4455.6</b>	<b>5935.1</b>	<b>1770.6</b>	<b>8010.8</b>	<b>1167.5</b>	<b>4516.5</b>	<b>5248.1</b>	<b>6336.0</b>	<b>4298.1</b>	<b>2962.9</b>	<b>1685.3</b>	<b>5494.0</b>	<b>1613.7</b>	<b>6701.0</b>	<b>9171.5</b>	<b>1761.4</b>	<b>2382.4</b>
a. Current	27.9	151.6	270.9	190.3	0.0	15.0	78.4	10.9	142.2	132.0	77.5	16.0	134.7	129.8	79.7	90.9	52.8	86.6	111.8	38.5	85.8	48.5	140.0	179.7	40.5	36.9
Domestic	27.9	151.6	270.7	186.3	0.0	15.0	78.4	10.9	142.2	132.0	77.5	16.0	134.7	129.8	79.7	90.9	52.8	86.6	111.8	38.5	85.8	48.5	139.9	179.4	40.5	36.9
Foreign	0.0	0.0	0.3	4.0	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	0.1	0.4	0.0	0.0	0.0
b. Savings	429.1	2262.0	4006.9	2756.6	202.8	2137.8	1591.2	935.7	3242.8	1876.1	3323.3	837.3	4333.7	71.9	2079.3	1783.3	2479.4	2619.1	1933.0	1109.4	2639.6	923.3	4373.1	3460.4	868.6	1288.7
Domestic	429.1	2262.0	4006.9	2756.6	202.8	2137.8	1591.2	935.7	3242.8	1876.1	3323.3	837.3	4333.7	71.9	2079.3	1783.3	2479.4	2619.1	1933.0	1109.4	2639.6	923.3	4370.8	3378.1	868.6	1288.7
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Fixed	730.3	270.9	1429.4	2795.9	168.1	1143.9	330.6	278.5	1883.2	949.6	1173.5	610.7	1793.5	3.1	1095.2	1480.6	2077.0	1083.2	212.2	350.2	1414.2	338.7	1214.2	4360.4	573.7	713.6
Domestic	730.3	270.9	1429.4	2795.9	168.1	1143.9	330.6	278.5	1883.2	949.6	1173.5	610.7	1793.5	3.1	1095.2	1480.6	2077.0	1083.2	212.2	350.2	1414.2	338.7	1214.2	4335.4	573.7	713.6
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	0.0	0.0	0.0	0.0	0.0	0.0
d. Call Deposits	12.7	485.5	1269.7	2300.0	0.0	465.1	100.8	245.0	1750.6	1497.0	1330.9	306.6	1737.9	959.4	1259.4	1890.7	1723.6	505.0	705.1	186.7	1338.4	303.3	958.9	1092.1	278.6	309.5
Domestic	12.7	485.5	1269.7	2300.0	0.0	465.1	100.8	245.0	1750.6	1497.0	1330.9	306.6	1737.9	959.4	1259.4	1890.7	1723.6	505.0	705.1	186.7	1338.4	303.3	958.9	1080.3	278.6	309.5
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
e. Others	0.0	5.7	4.5	2.0	0.5	7.3	0.0	4.4	5.9	0.9	29.8	0.0	11.1	3.3	2.9	2.7	3.2	4.3	0.8	0.4	16.0	0.0	14.8	78.9	0.0	33.7
Domestic	0.0	5.7	4.5	2.0	0.0	7.3	0.0	4.4	5.9	0.9	29.8	0.0	11.1	3.3	2.9	2.7	3.2	4.3	0.8	0.4	16.0	0.0	14.8	78.9	0.0	33.7
Foreign	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	0.0	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>4 Bills Payable</b>	<b>0.0</b>	<b>0.0</b>	<b>0.5</b>	<b>0.5</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>5 Other Liabilities</b>	<b>1853.4</b>	<b>186.8</b>	<b>574.2</b>	<b>1877.9</b>	<b>354.1</b>	<b>174.0</b>	<b>99.3</b>	<b>59.6</b>	<b>305.5</b>	<b>280.1</b>	<b>176.1</b>	<b>82.4</b>	<b>326.3</b>	<b>1848.3</b>	<b>105.3</b>	<b>365.7</b>	<b>596.2</b>	<b>159.6</b>	<b>126.7</b>	<b>39.4</b>	<b>1178.2</b>	<b>97.3</b>	<b>468.5</b>	<b>577.6</b>	<b>63.0</b>	<b>92.6</b>
1. Sundry Creditors	131.6	0.0	28.1	315.9	36.7	3.8	1.6	1.7	8.4	4.8	1.3	4.4	5.0	2.5	2.7	0.9	0.0	24.5	1.3	0.0	3.9	4.6	9.6	7.1	1.2	1.7
2. Loan Loss Provision	367.0	53.6	268.0	480.9	175.0	62.0	19.3	25.5	150.6	92.9	49.0	25.3	90.9	780.0	40.6	111.1	157.8	33.7	45.5	16.3	248.0	29.4	225.3	242.7	14.9	18.4
3. Interest Suspense a/c	517.1	12.2	139.4	161.6	101.2	3.5	4.2	10.7	42.3	31.2	1.7	9.0	31.9	626.4	8.5	32.5	78.6	2.4	4.5	0.0	92.0	13.9	53.3	87.9	0.1	1.2
<b>6 Reconciliation A/c</b>	<b>2.7</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>120.4</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>443.2</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>1.4</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>349.6</b>	<b>0.0</b>
<b>7 Profit &amp; Loss A/c</b>	<b>436.1</b>	<b>66.7</b>	<b>161.7</b>	<b>107.1</b>	<b>8.0</b>	<b>69.0</b>	<b>70.4</b>	<b>13.4</b>	<b>113.5</b>	<b>118.7</b>	<b>154.2</b>	<b>34.6</b>	<b>190.7</b>	<b>206.1</b>	<b>161.1</b>	<b>93.1</b>	<b>71.4</b>	<b>35.7</b>	<b>89.3</b>	<b>31.4</b>	<b>159.5</b>	<b>143.9</b>	<b>64.7</b>	<b>40.5</b>		
<b>Total Liabilities</b>	<b>6116.5</b>	<b>3762.0</b>	<b>8400.8</b>	<b>10937.7</b>	<b>743.0</b>	<b>4503.9</b>	<b>2519.9</b>	<b>1681.4</b>	<b>8273.4</b>	<b>5814.0</b>	<b>7318.1</b>	<b>2066.8</b>	<b>9381.3</b>	<b>2642.1</b>	<b>5207.2</b>	<b>6670.7</b>	<b>8143.2</b>	<b>4976.8</b>	<b>3437.3</b>	<b>1907.1</b>	<b>7360.5</b>	<b>1999.9</b>	<b>8104.9</b>	<b>11633.9</b>	<b>2431.3</b>	<b>2718.3</b>

**Table No. 13**  
**Statement of Assets Liabilities of DEVELOPMENT BANKS**  
**Mid-July, 2015**

(Rs million)

Particulars	NIDC	Malika	Siddhartha	Yeti	Narayani	PDBL	Sahayogi	Kumali	Triveni	Suprim	Bhrikuti	Suveksha	Shangrila	Gurkha	Infrastructure	Business	Birdlexmi	Excel	Western	H & B	Anniko	Deva	CEDBL	Miteri	Tinai	
<b>Assets</b>																										
<b>1 LIQUID FUNDS</b>																										
a. Cash Balance	16.4	134.1	147.9	208.8	3.6	140.3	57.9	127.4	204.7	153.4	146.4	84.5	175.1	3.8	134.5	125.0	110.8	94.0	172.2	66.5	193.7	66.1	281.9	129.8	43.4	71.6
Nepalese Notes & Coins	<b>16.4</b>	<b>129.0</b>	<b>147.5</b>	<b>208.5</b>	<b>3.6</b>	<b>140.3</b>	<b>57.9</b>	<b>127.4</b>	<b>204.7</b>	<b>146.2</b>	<b>146.4</b>	<b>84.5</b>	<b>174.2</b>	<b>3.8</b>	<b>133.5</b>	<b>124.8</b>	<b>110.4</b>	<b>94.0</b>	<b>172.2</b>	<b>66.5</b>	<b>193.6</b>	<b>65.8</b>	<b>278.7</b>	<b>129.2</b>	<b>43.4</b>	<b>71.6</b>
Foreign Currency	0.0	5.0	0.4	0.4	0.0	0.0	0.0	0.0	0.0	7.2	0.0	0.0	0.9	0.0	1.0	0.2	0.4	0.0	0.0	0.0	0.1	0.4	3.2	0.6	0.0	0.0
b. Bank Balance	2774.5	310.0	536.6	2673.7	149.1	226.1	113.7	84.9	561.8	1556.5	367.2	579.1	2138.0	0.4	988.3	376.1	471.5	376.7	225.0	82.1	1320.4	167.0	315.1	389.3	77.3	624.7
1. In Nepal Rastra Bank	101.0	199.1	503.9	1101.9	0.5	140.4	101.1	84.9	316.8	333.9	341.4	14.1	448.5	0.4	233.7	371.3	365.3	374.7	51.3	1.9	278.6	111.4	305.5	312.1	74.3	169.0
Domestic Currency	101.0	199.1	503.9	1101.9	0.5	140.4	101.1	84.9	316.8	333.9	341.4	14.1	448.5	0.0	233.7	371.1	365.3	374.7	51.3	1.9	278.6	111.4	305.3	310.9	74.3	169.0
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	0.4	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	2673.5	110.9	32.8	1371.7	12.3	84.3	12.5	0.0	228.6	1222.6	17.9	394.1	1438.2	0.0	644.7	4.8	105.0	2.1	173.7	80.2	1018.6	47.6	9.6	50.0	3.0	388.2
Domestic Currency	2673.5	110.9	32.7	1364.3	12.3	84.3	12.5	0.0	228.6	1222.6	17.9	394.1	1438.2	0.0	644.7	4.8	105.0	2.1	173.7	80.2	1015.7	47.6	9.3	50.0	3.0	388.2
Foreign Currency	0.0	0.0	0.1	7.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3. Other Financial Ins.	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>197.7</b>	<b>136.3</b>	<b>1.4</b>	<b>0.0</b>	<b>0.0</b>	<b>16.4</b>	<b>0.0</b>	<b>7.9</b>	<b>170.9</b>	<b>192.3</b>	<b>0.0</b>	<b>109.9</b>	<b>0.0</b>	<b>1.3</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>23.2</b>	<b>7.9</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>67.5</b>
4. In Foreign Banks	0.0	0.0	0.0	2.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Money at Call	0.0	668.8	1198.9	0.0	0.0	999.6	425.7	530.8	1442.8	108.4	1290.3	0.0	0.0	219.5	0.0	1524.1	1383.9	1501.5	787.6	536.5	0.0	403.7	1833.8	2403.3	439.3	56.7
Domestic Currency	<b>0.0</b>	<b>668.8</b>	<b>1197.7</b>	<b>0.0</b>	<b>0.0</b>	<b>999.6</b>	<b>425.7</b>	<b>530.8</b>	<b>1442.8</b>	<b>108.4</b>	<b>1290.3</b>	<b>0.0</b>	<b>0.0</b>	<b>219.2</b>	<b>0.0</b>	<b>1524.1</b>	<b>1383.9</b>	<b>1501.5</b>	<b>787.6</b>	<b>536.5</b>	<b>0.0</b>	<b>403.7</b>	<b>1830.6</b>	<b>2301.2</b>	<b>439.3</b>	<b>56.7</b>
Foreign Currency	0.0	0.0	1.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.4	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.3	102.2	0.0	0.0
<b>2 INVESTMENT IN SECURITIES</b>	40.0	0.0	120.0	13.1	0.0	0.0	0.0	0.0	80.5	31.6	100.0	0.0	175.0	0.0	0.1	130.0	80.0	20.0	0.0	0.0	50.0	0.0	49.9	243.4	0.0	75.0
a. Govt. Securities	40.0	0.0	120.0	13.1	0.0	0.0	0.0	0.0	80.5	31.6	100.0	0.0	175.0	0.0	0.0	130.0	80.0	20.0	0.0	0.0	50.0	0.0	49.9	243.4	0.0	75.0
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	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	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Non-Fin. Ins.	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	
e. Non Residents	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	
<b>3 SHARE &amp; OTHER INVESTMENT</b>	168.8	6.6	74.0	42.6	21.5	14.5	19.9	3.0	30.1	7.6	1.0	16.0	27.7	15.9	2.9	74.9	92.7	6.3	0.1	0.5	24.1	11.4	116.1	93.5	5.5	13.7
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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Non Residents	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	
c. Others	168.8	6.6	74.0	42.6	21.5	14.5	19.9	3.0	30.1	7.6	1.0	16.0	27.7	15.9	0.0	74.9	92.7	6.3	0.1	0.5	24.1	11.4	116.0	93.5	5.5	13.7
<b>4 LOANS &amp; ADVANCES</b>	2177.9	2461.8	5708.9	6264.6	215.9	3021.3	1794.8	788.4	5640.1	3677.7	4841.2	1298.1	6536.6	980.7	3841.5	4107.0	5506.9	2794.3	2143.8	1111.1	4676.6	1265.1	5073.3	8000.5	1448.2	1811.8
a. Private Sector	2177.8	2461.8	5708.9	6190.9	215.9	3021.3	1794.8	788.4	5635.6	3677.6	4841.2	1298.1	6536.6	980.7	3841.5	4107.0	5506.9	2794.3	2143.8	1111.1	4534.2	1265.1	4928.3	7669.4	1448.2	1798.8
b. Financial Institutions	0.0	0.0	0.0	73.7	0.0	0.0	0.0	0.0	4.5	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
c. Government Organizations	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>5 BILL PURCHASED</b>	0.0	0.0	4.5	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	0.0	0.0	0.0	0.0	0.0
a. Domestic Bills Purchased	<b>0.0</b>	<b>0.0</b>	<b>4.5</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	
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	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	0.0	0.0	0.0	0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	
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	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	0.0	0.0	0.0	0.0	0.0	0.0
<b>7 FIXED ASSETS</b>	<b>118.3</b>	<b>42.8</b>	<b>274.4</b>	<b>231.1</b>	<b>5.0</b>	<b>48.6</b>	<b>59.3</b>	<b>35.5</b>	<b>127.1</b>	<b>66.6</b>	<b>30.8</b>	<b>44.8</b>	<b>91.7</b>	<b>98.3</b>	<b>154.7</b>	<b>122.4</b>	<b>150.3</b>	<b>70.8</b>	<b>41.3</b>	<b>38.2</b>	<b>239.1</b>	<b>49.8</b>	<b>182.8</b>	<b>128.0</b>	<b>20.3</b>	<b>32.8</b>
<b>8 OTHER ASSETS</b>	<b>820.8</b>	<b>136.8</b>	<b>318.7</b>	<b>930.8</b>	<b>227.5</b>	<b>53.5</b>	<b>48.7</b>	<b>111.3</b>	<b>176.5</b>	<b>143.2</b>	<b>97.9</b>	<b>42.6</b>	<b>237.3</b>	<b>965.9</b>	<b>85.1</b>	<b>148.3</b>	<b>199.9</b>	<b>107.8</b>	<b>67.3</b>	<b>72.1</b>	<b>778.8</b>	<b>32.6</b>	<b>220.4</b>	<b>246.0</b>	<b>47.6</b>	<b>29.2</b>
a. Accrued Interest:	517.1	12.2	139.4	494.5	103.3</td																					

Table No. 13  
Statement of Assets Liabilities of DEVELOPMENT BANKS  
Mid-July, 2015

(Rs million)

Particulars		Muktinath	Sewa	Kankai	Mahakali	Ace	Bhurgav	divalo	Country	Alpine	Kastamandap	Garima	City	FewalDB	Kabeli	Kamana	Corporate	Patibhara	Punima	Jyoti	Bagmati	Hamro	Kakre	Shine	Pacific	IDBL	Kanchan	Matribhumi	Innovative
<b>Liabilities</b>																													
<b>1 CAPITAL FUND</b>	<b>761.2</b>	<b>411.2</b>	<b>116.6</b>	<b>146.8</b>	<b>1028.3</b>	<b>112.2</b>	<b>241.0</b>	<b>359.5</b>	<b>134.5</b>	<b>597.5</b>	<b>811.5</b>	<b>551.6</b>	<b>966.6</b>	<b>54.4</b>	<b>320.0</b>	<b>2.4</b>	<b>159.7</b>	<b>182.1</b>	<b>906.5</b>	<b>53.0</b>	<b>118.1</b>	<b>43.7</b>	<b>752.1</b>	<b>99.4</b>	<b>763.5</b>	<b>151.9</b>	<b>54.8</b>	<b>170.1</b>	
a. Paid-up Capital	640.0	360.6	100.0	127.2	885.3	100.0	220.0	320.0	118.0	679.9	709.5	468.2	816.2	41.3	278.3	200.0	141.5	163.6	847.2	50.0	106.4	38.0	633.3	87.8	704.0	132.0	48.4	150.0	
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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
c. Proposed Bonus Share	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
d. General Reserves	81.0	37.7	8.9	7.5	115.9	4.4	18.6	21.9	15.3	29.4	70.5	58.5	138.2	4.9	39.3	15.0	15.2	14.5	55.5	2.6	5.3	2.9	76.1	10.0	35.7	11.8	2.6	9.9	
e. Share Premium	19.9	8.7	0.0	2.1	0.0	0.0	0.0	0.0	0.1	23.4	16.3	5.7	0.7	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		
f. Retained Earning	1.6	4.2	7.1	9.6	4.2	7.7	1.3	3.9	0.2	(184.0)	5.0	2.4	1.1	1.8	1.4	(226.4)	0.3	0.3	2.6	0.4	2.3	2.5	13.8	1.6	2.3	2.5	3.8	7.1	
g. Others Reserves Fund	18.6	0.0	0.6	0.5	22.8	0.0	1.1	0.8	1.0	72.1	3.1	6.2	5.4	0.5	1.0	13.8	2.8	0.0	1.2	0.0	1.7	0.2	3.1	0.0	21.4	5.6	0.0	0.5	
<b>2 BORROWINGS</b>	<b>27.5</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>1320.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>									
a. 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	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	1320.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
d. Other Financial Ins.	27.5	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	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
<b>3 DEPOSITS</b>	<b>7781.6</b>	<b>3893.6</b>	<b>1101.9</b>	<b>682.4</b>	<b>6737.9</b>	<b>1033.1</b>	<b>1553.6</b>	<b>1646.3</b>	<b>1171.7</b>	<b>5125.7</b>	<b>6388.7</b>	<b>5067.3</b>	<b>9371.4</b>	<b>528.1</b>	<b>3142.5</b>	<b>232.4</b>	<b>1761.8</b>	<b>1790.2</b>	<b>6332.9</b>	<b>557.0</b>	<b>771.0</b>	<b>644.7</b>	<b>6244.0</b>	<b>967.5</b>	<b>5204.6</b>	<b>1435.3</b>	<b>390.1</b>	<b>1861.1</b>	
a. Current	105.7	37.2	22.9	0.0	183.1	5.4	28.7	12.1	43.0	139.0	98.7	42.7	103.2	12.2	43.6	0.0	35.0	69.1	405.5	6.6	43.0	7.2	107.6	6.6	108.1	3.9	0.0	47.0	
Domestic	105.7	37.2	22.9	0.0	169.0	5.4	28.7	12.1	43.0	138.9	98.7	42.7	103.2	12.2	43.6	0.0	35.0	69.1	405.5	6.6	43.0	7.2	107.6	6.6	108.1	3.9	0.0	47.0	
Foreign	0.0	0.0	0.0	0.0	14.1	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	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
b. Savings	4689.4	1922.3	493.3	567.7	3671.4	440.1	688.9	525.2	644.3	2905.0	3720.1	2838.2	3768.6	374.1	1832.1	82.6	1022.6	1094.8	3156.9	358.1	406.9	365.1	4620.4	451.4	1826.1	1003.9	260.0	1116.4	
Domestic	4689.4	1922.3	493.3	567.7	3664.4	440.1	688.9	525.2	644.3	2902.0	3720.1	2838.2	3768.6	374.1	1832.1	82.6	1022.6	1094.8	3156.3	358.1	406.9	365.1	4620.4	451.4	1826.1	1003.9	260.0	1116.4	
Foreign	0.0	0.0	0.0	0.0	7.0	0.0	0.0	0.0	0.0	3.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
c. Fixed	1757.3	837.4	222.6	114.7	1596.9	283.7	488.5	615.5	199.2	1495.1	1288.6	1560.0	3448.0	87.2	780.3	131.3	205.9	458.9	1145.5	77.3	123.7	129.0	1046.8	185.8	1685.0	246.2	66.7	476.8	
Domestic	1757.3	837.4	222.6	0.0	1596.9	283.7	488.5	615.5	199.2	1495.1	1288.6	1560.0	3448.0	87.2	780.3	131.3	205.9	458.9	1145.5	77.3	123.7	129.0	1046.8	185.8	1685.0	246.2	66.7	476.8	
Foreign	0.0	0.0	0.0	114.7	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
d. Call Deposits	1227.5	1094.9	363.1	0.0	1277.6	293.6	347.2	493.4	284.7	578.8	1251.1	621.2	2051.5	54.6	486.5	12.6	497.5	166.8	1626.7	115.0	197.3	143.4	468.0	323.4	1579.2	181.3	63.1	220.9	
Domestic	1227.5	1094.9	363.1	0.0	1277.6	293.6	347.2	493.4	284.7	578.8	1251.1	621.2	2051.5	54.6	486.5	12.6	497.5	166.8	1625.0	115.0	197.3	143.4	468.0	323.4	1579.2	181.3	63.1	220.9	
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
e. Others	1.6	1.8	0.1	0.0	8.9	10.4	0.3	0.0	0.5	7.8	0.3	5.2	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		
Domestic	1.6	1.8	0.1	0.0	8.9	10.4	0.3	0.0	0.5	7.8	0.3	5.2	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		
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
<b>4 Bills Payable</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>		
<b>5 Other Liabilities</b>	<b>427.0</b>	<b>140.1</b>	<b>31.9</b>	<b>22.4</b>	<b>670.1</b>	<b>15.0</b>	<b>54.9</b>	<b>97.6</b>	<b>75.6</b>	<b>682.1</b>	<b>267.2</b>	<b>279.7</b>	<b>516.2</b>	<b>18.2</b>	<b>125.5</b>	<b>496.3</b>	<b>63.4</b>	<b>73.5</b>	<b>444.9</b>	<b>11.7</b>	<b>21.3</b>	<b>6.4</b>	<b>211.8</b>	<b>28.2</b>	<b>372.4</b>	<b>55.8</b>	<b>5.5</b>	<b>48.8</b>	
1. Sundry Creditors	1.2	6.5	1.0	2.5	2.7	0.6	2.1	1.5	1.6	34.6	24.7	0.5	0.9	2.0	2.7	5.3	2.0	3.8	10.7	0.6	1.7	0.4	9.6	0.2	16.0	8.5	0.4	0.5	
2. Loan Loss Provision	77.8	34.7	10.0	9.1	205.0	7.9	25.4	23.7	25.2	300.2	64.3	54.7	115.0	5.5	34.2	163.2	17.5	14.1	113.7	4.0	7.8	4.9	66.4	8.0	97.4	24.8	3.7	16.2	
3. Interest Suspense a/c	40.5	1.7	1.0	1.2	89.6	0.0	5.3	7.5	12.1	64.6	16.2	27.4	53.7	0.9	14.8	91.4	2.3	0.4	92.3	0.1	0.3	0.8	4.2	2.9	52.1	4.4	0.4	1.2	
<b>6 Reconciliation A/c</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>		
<b>7 Profit &amp; Loss A/c</b>	<b>236.7</b>	<b>75.0</b>	<b>26.7</b>	<b>16.4</b>	<b>135.7</b>	<b>31.0</b>	<b>22.3</b>	<b>35.3</b>	<b>38.3</b>	<b>443.1</b>	<b>163.2</b>	<b>153.4</b>	<b>220.5</b>	<b>16.3</b>	<b>81.8</b>	<b>20.0</b>	<b>47.6</b>	<b>46.3</b>	<b>97.6</b>	<b>15.1</b>	<b>16.7</b>	<b>10.0</b>	<b>194.8</b>	<b>26.5</b>	<b>77.2</b>	<b>43.3</b>	<b>10.4</b>	<b>70.6</b>	
Total Liabilities	9233.9	4520.0	1277.0	868.1	9892.0	1191.2	1871.8	2138.6	1423.6	7974.8	8701.3	6052.3	11074.7	617.0	3671.0	751.0	2534.5	2092.1	7781.9	636.8	927.0	704.8	7402.7	1121.7	6418.6	1686.3			

**Table No. 13**  
**Statement of Assets Liabilities of DEVELOPMENT BANKS**  
**Mid-July, 2015**

Particulars		Mukinath	Sewa	Kankai	Mahakali	Ace	Bhargav	diyalu	Country	Alpine	Kastamandap	Gaijatra	City	FewalDB	Kabeli	Kanama	Corporate	Pathibhara	Purnima	Jyoti	Bagmati	Hanno	Kakre	Shine	Pacific	IDBL	Kanchan	Maribhumi	Innovative	
<b>Assets</b>																														
<b>1 LIQUID FUNDS</b>		2125.8	1032.2	418.4	321.0	2722.4	392.5	612.4	637.4	423.6	1765.6	1848.7	1551.1	2487.5	172.4	1012.8	10.5	691.8	693.0	2130.1	218.2	284.5	313.8	1845.3	283.4	1287.6	409.0	188.4	607.3	
a. Cash Balance		226.6	161.6	108.5	15.6	91.5	34.5	59.4	75.7	55.1	112.1	193.2	164.7	235.9	19.0	50.0	3.4	91.6	21.4	76.9	34.4	25.0	48.6	221.3	29.0	232.0	29.2	3.5	41.8	
Nepalese Notes & Coins		226.6	161.5	108.5	15.6	84.1	34.5	59.4	75.7	54.6	109.2	193.2	164.4	235.9	19.0	49.9	3.4	91.6	21.4	76.8	34.4	25.0	48.6	221.3	29.0	231.9	29.2	3.5	41.8	
Foreign Currency		0.0	0.1	0.0	0.0	7.4	0.0	0.0	0.0	0.5	2.8	0.0	0.2	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		
b. Bank Balance		475.3	870.6	52.5	305.4	368.5	357.9	471.6	114.1	65.6	1653.5	341.1	1240.9	484.6	34.6	962.8	7.2	113.2	671.7	361.7	45.8	37.3	265.2	334.2	73.6	342.1	86.0	22.7	95.4	
1. In Nepal Rastra Bank		475.3	125.6	5.9	1.0	335.5	55.1	42.6	75.7	7.8	212.6	341.1	262.9	484.6	5.0	199.0	0.2	19.3	233.6	315.6	0.0	0.3	62.4	319.6	56.4	309.0	18.0	0.1	90.0	
Domestic Currency		475.3	125.6	5.9	1.0	334.2	55.1	42.6	75.7	7.8	212.6	341.1	262.9	484.6	5.0	199.0	0.2	19.3	233.6	315.6	0.0	0.3	62.4	319.6	56.4	309.0	18.0	0.1	90.0	
Foreign Currency		0.0	0.0	0.0	0.0	1.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
2. "A" Class Licensed Institution		0.0	642.8	46.6	140.5	7.9	233.4	285.8	38.4	57.8	1232.4	0.0	764.1	0.0	28.6	117.4	4.4	93.5	287.2	46.1	44.3	37.0	131.7	4.0	16.1	27.2	68.0	22.6	5.2	
Domestic Currency		0.0	642.8	46.6	140.5	7.9	233.4	285.8	38.4	57.8	1230.5	0.0	764.1	0.0	28.6	117.4	4.4	93.5	287.2	46.0	44.3	37.0	131.7	4.0	16.1	27.2	68.0	22.6	5.2	
Foreign Currency		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
3. Other Financial Ins.		0.0	102.3	0.0	163.9	0.0	69.5	143.2	0.0	(0.0)	200.6	0.0	213.9	0.0	1.0	646.4	2.6	0.4	150.9	0.0	1.4	0.0	71.1	10.5	1.1	3.7	0.0	0.0	0.1	
4. In Foreign Banks		0.0	0.0	0.0	0.0	25.1	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	0.0	0.0	0.0	0.0	0.0		
c. Money at Call		1423.9	0.0	257.4	0.0	2262.4	0.0	81.3	447.6	302.9	0.0	1314.4	145.6	1767.1	118.8	0.0	0.0	487.0	0.0	1691.4	138.1	222.2	0.0	1289.8	180.8	713.5	293.8	162.3	470.1	
Domestic Currency		1423.9	0.0	257.4	0.0	2255.1	0.0	81.3	447.6	302.9	0.0	1314.4	145.6	1767.1	118.8	0.0	0.0	487.0	0.0	1689.0	138.1	222.2	0.0	1289.8	180.8	713.5	293.8	162.3	470.1	
Foreign Currency		0.0	0.0	0.0	0.0	7.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
<b>2 INVESTMENT IN SECURITIES</b>		0.0	20.0	0.0	2.0	338.2	0.0	0.0	60.0	0.0	90.0	30.0	55.0	25.0	0.0	0.0	0.0	0.0	0.0	0.0	176.8	0.0	1.0	0.0	10.0	0.0	151.7	0.0	0.0	0.0
a. Govt. Securities		0.0	20.0	0.0	2.0	338.2	0.0	0.0	60.0	0.0	90.0	30.0	55.0	25.0	0.0	0.0	0.0	0.0	0.0	0.0	176.8	0.0	1.0	0.0	10.0	0.0	151.7	0.0	0.0	0.0
b. NRB Bond		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	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	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
<b>3 SHARE &amp; OTHER INVESTMENT</b>		103.4	38.0	0.1	0.6	194.4	6.0	0.2	0.5	0.7	55.8	8.7	36.2	31.4	0.0	1.1	0.0	0.0	14.6	30.1	1.0	23.2	0.2	18.7	0.0	59.9	35.5	0.0	1.0	
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	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
c. Others		103.4	38.0	0.1	0.6	194.4	6.0	0.2	0.5	0.7	55.8	8.7	36.2	31.4	0.0	1.1	0.0	0.0	14.6	30.1	1.0	23.2	0.2	18.7	0.0	59.9	35.5	0.0	1.0	
<b>4 LOANS &amp; ADVANCES</b>		6703.6	3304.5	823.9	520.4	6008.8	753.1	1211.9	1346.2	941.9	4096.2	5503.4	4162.3	8110.2	409.0	2561.5	316.5	1288.2	1338.6	5067.6	396.7	584.4	369.8	5260.1	804.9	4565.9	1209.9	260.5	1498.7	
a. Private Sector		6703.6	3304.5	823.9	520.4	5821.6	753.1	1211.9	1327.5	941.9	3945.6	5503.4	4162.3	8110.2	409.0	2561.5	316.5	1288.2	1338.6	5067.6	396.7	584.4	369.8	5260.1	804.9	4392.3	1209.9	260.5	1498.7	
b. Financial Institutions		0.0	0.0	0.0	0.0	0.0	0.0	0.8	0.0	0.0	150.6	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		
c. Government Organizations		0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
<b>5 BILL PURCHASED</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	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	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	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
<b>6 LOANS AGAINST COLLECTED BILLS</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	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	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
<b>7 FIXED ASSETS</b>		96.5	44.4	17.4	5.3	104.3	18.7	18.6	33.4	15.5	158.7	66.9	106.9	143.6	14.4	40.8	31.5	17.4	10.7	136.4	11.7	16.4	7.2	123.9	14.5	60.6	14.0	6.9	17.7	
<b>8 OTHER ASSETS</b>		197.4	79.2	17.2	18.7	508.5	20.6	28.8	49.6	42.0	201.3	142.9	140.8	276.3	21.2	54.1	159.0	35.1	35.1	202.7	9.0	16.2	13.9	144.7	18.6	292.9	17.9	4.2	26.2	
a. Accrued Interest:		40.5	1.7	1.0	1.2	101.3	0.5	5.3	12.1	12.1	64.8	16.2	41.4	72.4	0.9	14.8	91.1	2.3	0.4	109.1	0.1	0.3	0.8	4.2	2.9	56.5	4.4	0.4	1.2	
Financial		0.0	1.1	0.0	0.0	60.2	0.0	0.0	1.1	0.0	28.3	0.0	6.3	0.0	0.0	0.0	77.9	0.0	0.2	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	3.0	0.0	0.0	0.1	0.0	0.2	0.0	0.3	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		
Private Sector		40.5	0.6	1.0	1.2	38.0	0.5	5.3	10.8	12.1	36.3	16.2	34.8	72.3	0.9	13.5	13.2	2.3	0.2	108.6	0.1	0.3	0.8	4.2	2.9	56.5	4.4	0.4	1.2	
b. Staff Loans & Adv.		17.5	24.3	0.0	6.3	63.2	11.0	6.8	19.9	0.0	21.7	43.6	17.3	36.6	6.5	2.2	1.0	6.6	2.5	17.0	2.5	3.8	5.6	27.4	2.4	58.2	5.8	0.3	6.6	
c. Sundry Debtors		1.3	12.1	0.2	2.6	2.7	1.0	4.3	0.4	13.3	8.1	10.8	0.2	1.3	6.5	2.4	2.7	0.3	8.4	7.4	1.2	2.9	0.0	0.0	2.0	5.6	1.5	0.0</td		

Table No. 13  
Statement of Assets Liabilities of DEVELOPMENT BANKS  
Mid-July, 2015

(Rs million)

Particulars		Jhirkuk	Metro	Vibor	Gaumukhee	Raptiveri	Tourism	Mission	Mt. Makalu	N. Community	Cositos	Manaslu	Ekata	Kalinicrok	Kailash	Sulpa	Saptakoshi	Sajika	Apex	Green	Reliable	TOTAL	
<b>Liabilities</b>																							
<b>1 CAPITAL FUND</b>	<b>52.8</b>	<b>221.4</b>	<b>531.8</b>	<b>53.8</b>	<b>142.9</b>	<b>748.5</b>	<b>147.2</b>	<b>24.6</b>	<b>113.4</b>	<b>29.9</b>	<b>101.7</b>	<b>45.6</b>	<b>169.4</b>	<b>208.9</b>	<b>104.4</b>	<b>1129.9</b>	<b>17.2</b>	<b>103.7</b>	<b>82.0</b>	<b>602.2</b>	<b>48.3</b>	<b>808.8</b>	<b>30296.8</b>
a. Paid-up Capital	48.5	185.7	917.1	44.9	125.0	678.4	115.0	20.0	107.5	20.0	100.0	43.8	161.7	200.0	100.0	895.3	14.0	100.0	100.0	666.6	55.0	716.9	<b>27448.5</b>
b. Calls in Advance	0.0	17.7	0.0	4.9	0.0	0.0	23.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.4	0.0	0.0	0.0	0.0	0.0	<b>86.3</b>
c. Proposed Bonus Share	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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>42.9</b>
d. General Reserves	4.1	15.8	41.8	2.7	3.7	54.4	5.4	1.0	5.1	9.8	1.6	0.0	3.8	6.3	0.8	211.8	0.0	0.7	0.0	49.8	0.0	76.9	<b>3608.1</b>
e. 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	3.4	0.0	0.0	0.0	0.0	0.0	0.0	0.4	0.0	0.0	<b>132.2</b>
f. Retained Earning	0.0	0.7	(490.7)	0.5	13.2	8.3	3.2	3.6	0.5	0.0	(0.9)	1.8	0.1	2.2	3.4	12.3	(5.2)	2.7	(18.0)	(193.9)	(6.7)	1.4	<b>(1907.6)</b>
g. Others Reserves Fund	0.2	1.6	63.6	0.8	1.0	7.4	0.4	(0.0)	0.4	0.1	0.9	0.0	0.4	0.4	0.2	10.4	0.0	0.2	0.0	79.3	0.0	13.6	<b>886.5</b>
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>250.0</b>	<b>0.7</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>2454.3</b>	
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	0.0	<b>0.0</b>	
b. Interbank Borrowing	0.0	0.0	0.0	0.0	0.0	250.0	0.0	0.0	0.0	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>2260.0</b>	
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	<b>0.0</b>	
d. Other Financial Ins.	0.0	0.0	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	0.0	0.0	0.0	0.0	<b>194.3</b>	
e. Bonds and Securities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	<b>0.0</b>	
<b>3 DEPOSITS</b>	<b>608.5</b>	<b>2116.9</b>	<b>4675.8</b>	<b>712.5</b>	<b>570.0</b>	<b>6192.7</b>	<b>1363.4</b>	<b>137.1</b>	<b>1063.7</b>	<b>375.0</b>	<b>918.1</b>	<b>457.3</b>	<b>1344.0</b>	<b>2279.7</b>	<b>284.4</b>	<b>8999.7</b>	<b>188.5</b>	<b>437.9</b>	<b>449.2</b>	<b>6137.2</b>	<b>250.5</b>	<b>6493.0</b>	<b>237096.2</b>
a. Current	9.0	31.4	387.9	3.5	2.2	274.2	4.8	0.0	0.0	5.3	7.8	0.0	8.7	55.2	3.5	85.6	2.9	14.4	21.5	0.0	1.2	50.8	<b>5056.0</b>
Domestic	9.0	31.4	387.9	3.5	0.0	256.5	4.8	0.0	0.0	5.3	7.8	0.0	8.7	55.2	3.5	85.6	2.9	14.4	21.5	0.0	1.2	50.8	<b>5017.2</b>
Foreign	0.0	0.0	0.0	0.0	2.2	17.7	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	<b>38.8</b>	
b. Savings	430.4	981.3	1727.3	625.0	305.4	2488.9	945.2	120.1	579.9	289.7	477.3	389.3	673.6	1192.8	81.0	3701.6	146.8	192.8	154.6	4718.8	61.5	2086.5	<b>120779.9</b>
Domestic	430.4	981.3	1727.0	625.0	305.4	2487.2	945.2	120.1	579.9	289.7	477.3	389.3	673.6	1192.8	81.0	3701.6	146.8	192.8	154.6	4718.8	61.5	2086.5	<b>120682.8</b>
Foreign	0.0	0.0	0.3	0.0	0.0	1.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	<b>97.2</b>	
c. Fixed	77.1	527.7	1850.1	66.6	237.7	1739.1	267.6	10.9	171.4	22.0	199.8	68.0	255.4	406.0	51.6	2790.2	30.8	79.9	41.2	1416.0	62.7	2634.5	<b>62203.6</b>
Domestic	77.1	527.7	1850.1	66.6	237.7	1739.1	267.6	10.9	171.4	22.0	199.8	68.0	255.4	406.0	51.6	2790.2	30.8	79.9	41.2	1416.0	62.7	2634.5	<b>62063.8</b>
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	<b>139.8</b>	
d. Call Deposits	88.2	576.5	707.4	6.9	24.7	1592.3	145.8	6.1	0.0	58.1	233.2	0.0	406.2	625.2	148.3	2362.6	6.8	150.7	230.8	0.0	124.8	1639.2	<b>48166.9</b>
Domestic	88.2	576.5	707.4	6.9	24.7	1387.0	145.8	6.1	0.0	58.1	233.2	0.0	406.2	625.2	148.3	2362.6	6.8	150.7	230.8	0.0	124.8	1639.2	<b>47642.5</b>
Foreign	0.0	0.0	0.0	0.0	205.4	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	<b>524.4</b>	
e. Others	3.8	0.0	3.1	10.5	0.0	98.1	0.0	0.0	312.4	0.1	0.0	0.0	0.0	0.5	0.0	59.7	1.1	0.0	1.2	2.4	0.3	82.1	<b>889.8</b>
Domestic	3.8	0.0	3.1	10.5	0.0	98.1	0.0	0.0	312.4	0.1	0.0	0.0	0.0	0.5	0.0	54.1	1.1	0.0	1.2	2.4	0.3	82.1	<b>883.5</b>
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	<b>6.3</b>	
<b>4 Bills Payable</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>205.4</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>27.2</b>	
<b>5 Other Liabilities</b>	<b>16.2</b>	<b>75.8</b>	<b>309.6</b>	<b>14.1</b>	<b>14.6</b>	<b>538.7</b>	<b>56.1</b>	<b>6.3</b>	<b>39.0</b>	<b>9.3</b>	<b>45.2</b>	<b>11.7</b>	<b>17.0</b>	<b>62.4</b>	<b>14.9</b>	<b>489.5</b>	<b>3.3</b>	<b>5.5</b>	<b>7.8</b>	<b>664.3</b>	<b>4.5</b>	<b>932.6</b>	<b>20670.2</b>
1. Sundry Creditors	0.8	4.9	0.6	0.1	1.7	1.6	0.0	0.6	7.9	0.5	0.0	0.6	0.4	0.7	0.7	20.0	0.1	0.1	1.9	8.7	1.2	474.4	<b>1275.5</b>
2. Loan Loss Provision	5.6	19.5	112.3	5.5	6.0	128.2	11.0	1.1	18.4	4.2	7.8	3.7	11.0	19.0	4.5	178.8	1.5	3.8	3.7	127.3	2.1	138.4	<b>6171.6</b>
3. Interest Suspense a/c	0.2	7.8	45.3	0.5	3.9	36.4	1.8	2.2	4.6	1.6	0.7	0.0	0.2	0.9	2.6	63.1	0.2	0.1	0.7	449.6	0.5	43.1	<b>3322.8</b>
<b>6 Reconciliation A/c</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>69.5</b>	<b>44.2</b>	<b>0.0</b>	<b>0.0</b>	<b>(0.0)</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>3800.8</b>	
<b>7 Profit &amp; Loss A/c</b>	<b>13.5</b>	<b>47.2</b>	<b>133.1</b>	<b>12.2</b>	<b>15.0</b>	<b>143.3</b>	<b>28.1</b>	<b>4.0</b>	<b>26.7</b>	<b>15.5</b>	<b>13.6</b>	<b>9.5</b>	<b>38.8</b>	<b>47.6</b>	<b>8.3</b>	<b>255.6</b>	<b>3.7</b>	<b>6.7</b>	<b>0.4</b>	<b>0.0</b>	<b>0.0</b>	<b>91.2</b>	<b>6296.3</b>
<b>Total Liabilities</b>	<b>691.0</b>	<b>2461.4</b>	<b>5657.7</b>	<b>862.1</b>	<b>786.6</b>	<b>7875.0</b>	<b>1595.5</b>	<b>171.9</b>	<b>1242.7</b>	<b>429.6</b>	<b>1078.5</b>	<b>524.0</b>	<b>1569.2</b>	<b>2598.6</b>	<b>412.0</b>	<b>10874.6</b>	<b>212.6</b>	<b>553.8</b>	<b>539.4</b>	<b>7412.0</b>	<b>303.3</b>	<b>8825.7</b>	<b>300641.8</b>

Table No. 13  
Statement of Assets Liabilities of DEVELOPMENT BANKS  
Mid-July, 2015

(Rs million)

Particulars		Jhimruk	Metro	Vibor	Gaumukhee	Raptiveri	Tourism	Mission	Mt. Makalu	Sindhu	Sohara	N. Community	Cositos	Manaslu	Ekata	Kalinchowk	Kailash	Salpa	Saptakoshi	Sajha	Apex	Green	Reliable	Total		
<b>Assets</b>																										
<b>1. LIQUID FUNDS</b>		195.8	590.1	1106.5	267.3	193.0	2092.2	450.0	53.5	483.6	129.8	285.3	138.6	413.2	718.8	164.6	2099.2	86.4	165.7	208.7	2148.8	85.0	2897.7	<b>79794.8</b>		
a. Cash Balance		38.8	49.0	51.5	63.5	17.2	293.7	44.2	6.3	39.9	13.7	19.8	14.9	45.1	41.4	16.5	240.8	7.7	17.9	44.7	226.6	4.9	125.8	<b>6979.2</b>		
Nepalese Notes & Coins		<b>38.7</b>	<b>49.0</b>	<b>51.5</b>	<b>63.3</b>	<b>17.2</b>	<b>244.9</b>	<b>44.2</b>	<b>6.3</b>	<b>39.9</b>	<b>13.7</b>	<b>19.8</b>	<b>14.9</b>	<b>45.1</b>	<b>41.4</b>	<b>16.5</b>	<b>239.0</b>	<b>7.7</b>	<b>17.9</b>	<b>44.7</b>	<b>226.6</b>	<b>4.9</b>	<b>123.5</b>	<b>6894.7</b>		
Foreign Currency		0.1	0.0	0.0	0.2	0.0	48.8	0.0	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	<b>84.5</b>		
b. Bank Balance		32.7	113.0	1055.1	43.3	32.9	375.5	76.9	9.0	10.7	116.1	83.3	10.0	69.0	677.4	13.9	491.0	9.9	30.7	23.7	1132.3	80.1	1024.4	<b>33251.0</b>		
1. In Nepal Rastra Bank		0.0	112.1	213.7	28.3	32.2	331.1	34.9	0.0	10.7	0.0	31.0	3.0	26.5	115.5	0.0	472.3	0.0	30.6	23.7	1132.3	0.0	1020.3	<b>14009.0</b>		
Domestic Currency		0.0	112.1	213.7	28.3	32.2	324.6	34.9	0.0	10.7	0.0	31.0	3.0	26.5	115.5	0.0	472.3	0.0	30.6	23.7	1132.3	0.0	1020.3	<b>13999.2</b>		
Foreign Currency		0.0	0.0	0.0	0.0	0.0	6.5	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	<b>9.7</b>		
2. "A" Class Licensed Institution		32.7	0.7	699.7	15.1	0.7	0.0	42.0	9.0	0.1	116.1	52.3	7.1	42.5	165.5	13.9	17.8	9.9	0.0	0.0	0.0	79.1	3.5	<b>15817.6</b>		
Domestic Currency		32.7	0.7	698.8	15.1	0.7	0.0	42.0	9.0	0.1	116.1	52.3	7.1	42.5	165.5	13.9	17.8	9.9	0.0	0.0	0.0	79.1	3.5	<b>15803.9</b>		
Foreign Currency		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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	<b>13.7</b>		
3. Other Financial Ins.		<b>0.0</b>	<b>0.3</b>	<b>141.6</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>396.4</b>	<b>0.0</b>	<b>0.9</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>1.0</b>	<b>0.5</b>	<b>3256.0</b>		
4. In Foreign Banks		0.0	0.0	0.0	0.0	0.0	44.4	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	<b>168.3</b>		
c. Money at Call		124.4	428.1	0.0	160.5	142.8	1421.6	<b>328.8</b>	<b>38.3</b>	<b>433.0</b>	0.0	182.2	113.7	299.1	0.0	134.3	1367.3	68.8	117.1	140.4	789.9	0.0	1747.6	<b>39564.6</b>		
Domestic Currency		<b>124.4</b>	<b>428.1</b>	<b>0.0</b>	<b>160.5</b>	<b>142.8</b>	<b>1421.6</b>	<b>328.8</b>	<b>38.3</b>	<b>433.0</b>	<b>0.0</b>	<b>182.2</b>	<b>113.7</b>	<b>299.1</b>	<b>0.0</b>	<b>134.3</b>	<b>1360.8</b>	<b>68.8</b>	<b>117.1</b>	<b>140.4</b>	<b>789.9</b>	<b>0.0</b>	<b>1747.6</b>	<b>39438.6</b>		
Foreign Currency		0.0	0.0	0.0	0.0	0.0	1.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.5	0.0	0.0	0.0	0.0	0.0	<b>126.1</b>		
<b>2. INVESTMENT IN SECURITIES</b>		0.0	70.7	133.5	0.0	0.0	20.0	0.0	0.0	10.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	228.5	0.0	0.0	0.0	158.6	0.0	548.8	<b>3338.4</b>
a. Govt. Securities		0.0	70.7	133.5	0.0	0.0	20.0	0.0	0.0	10.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	228.5	0.0	0.0	0.0	158.6	0.0	548.8	<b>3338.3</b>
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	0.0	0.0	<b>0.0</b>		
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	0.0	0.0	<b>0.0</b>		
d. Other Non-Fin. Ins.		<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.1</b>		
e. Non Residents		<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>		
<b>3. SHARE &amp; OTHER INVESTMENT</b>		0.1	0.5	104.7	0.0	0.0	12.2	0.2	0.3	3.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	253.3	0.0	0.0	1.2	48.7	0.0	58.6	<b>2037.2</b>
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	0.0	0.0	0.0	0.0	0.0	<b>3.0</b>		
b. Non Residents		<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>43.0</b>		
c. Others		0.1	0.5	104.7	0.0	0.0	12.2	0.2	0.0	3.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	253.3	0.0	0.0	1.2	5.7	0.0	58.6	<b>1991.1</b>
<b>4. LOANS &amp; ADVANCES</b>		477.3	1744.8	3855.5	512.1	517.8	5247.9	1099.2	110.3	696.6	282.9	737.0	369.2	1102.5	1829.2	224.2	7936.1	117.4	369.9	299.7	4216.5	206.3	4903.6	<b>193462.9</b>		
a. Private Sector		477.3	1744.8	3745.5	512.1	517.8	5149.2	1099.2	110.3	696.6	282.9	737.0	369.2	1102.5	1814.2	224.2	7697.7	117.4	192.1	299.7	4216.5	206.3	4768.3	<b>191447.8</b>		
b. Financial Institutions		0.0	0.0	110.0	0.0	0.0	98.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	150.0	0.0	238.3	0.0	177.8	0.0	0.0	<b>1981.6</b>
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	0.0	0.0	0.0	<b>33.5</b>		
<b>5. BILL PURCHASED</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	0.0	0.0	0.0	<b>7.7</b>		
a. Domestic Bills Purchased		<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>7.7</b>		
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	0.0	0.0	<b>0.0</b>		
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	0.0	0.0	<b>0.0</b>		
<b>6. LOANS AGAINST COLLECTED BILLS</b>		<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>		
a. Against Domestic Bills		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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>0.0</b>		
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	0.0	0.0	<b>0.0</b>		
<b>7. FIXED ASSETS</b>		<b>6.1</b>	<b>23.5</b>	<b>6.0</b>	<b>11.4</b>	<b>126.6</b>	<b>25.6</b>	<b>3.8</b>	<b>32.6</b>	<b>6.9</b>	<b>42.2</b>	<b>7.6</b>	<b>28.3</b>	<b>27.0</b>	<b>13.1</b>	<b>119.8</b>	<b>4.1</b>	<b>14.1</b>	<b>18.7</b>	<b>268.7</b>	<b>7.5</b>	<b>248.8</b>	<b>4925.0</b>			
<b>8. OTHER ASSETS</b>		<b>11.8</b>	<b>31.6</b>	<b>380.4</b>	<b>6.9</b>	<b>19.6</b>	<b>365.7</b>	<b>20.5</b>	<b>3.9</b>	<b>16.7</b>	<b>10.0</b>	<b>13.1</b>	<b>7.8</b>	<b>25.2</b>	<b>21.4</b>	<b>6.4</b>	<b>230.3</b>	<b>4.4</b>	<b>4.1</b>	<b>10.0</b>	<b>531.5</b>	<b>1.5</b>	<b>148.9</b>	<b>10992.5</b>		
a. Accrued Interest:		0.2	8.2	45.9	0.5	3.9	44.0	1.8	2.2	4.6	1.7	0.7	0.0	0.2	0.9	0.2	6.37	0.2	0.1	0.7	460.8	0.5	44.9	<b>3803.9</b>		
Financial		0.0	0.0	35.7	0.1	0.0	26.0	0.2	0.0	0.0	0.1	0.2	0.0	0.0	0.0	0.7	28.0	0.0	0.0	0.0	0.0	0.0	0.0	<b>15.1</b>		
Government Enterprises		0.0	0.5	0.7	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	0.6	0.0	0.0	0.0	1.0	0.0	2.1	<b>334.6</b>	
Private Sector		0.2	7.8	9.6	0.5	3.9	17.8	1.6	2.2	4.6	1.6	0.5	0.0	0.2	0.9	1.9	35.1	0.2	0.1	0.7	459.8	0.5	27.8	<b>1878.8</b>		
b. Staff Loans / Adv.		0.7	0.0	8.7	0.1	8.3	39.9	0.1	0.0	0.1	0.2	4.0	0.5	7.5	0.0	0.0</td										

Table No. 14  
Statement of Sector wise Loans and Advances of DEVELOPMENT BANKS  
Mid-July, 2015

(Rs million)

BFI Name	Year	Over All	NIDC	Malika	Siddhartha	Yeti	Narayani	PDBL	Sahayogi	Karnali	Triveni	Suprim	Bhrikuti	Suvechha	Shangrila	Gurkha	Gandaki
<b>Sector Wise</b>																	
Agricultural and Forest Related	2015	12002.65	42.29	61.41	305.15	119.05	1.75	158.38	132.83	125.71	792.78	1022.23	160.51	50.19	125.69	11.50	161.31
Fishery Related	2015	404.87	0.00	2.59	33.77	0.89	0.00	18.33	17.74	0.00	64.18	7.80	35.75	0.88	7.43	0.00	29.21
Mining Related	2015	390.09	0.00	0.00	30.21	11.72	0.00	0.00	0.00	0.00	20.09	2.79	1.05	0.00	22.77	33.81	32.38
Manufacturing (Producing) Related	2015	12179.35	499.16	353.23	539.86	459.60	8.64	211.60	120.65	19.81	368.49	180.38	333.49	0.81	369.44	0.73	327.82
Construction	2015	26554.42	26.49	80.96	765.26	298.53	22.94	515.86	110.74	77.70	1188.84	417.89	745.43	214.62	824.94	7.92	774.81
Electricity, Gas and Water	2015	4933.46	320.31	1.14	58.55	190.30	0.00	4.79	0.00	0.00	0.00	0.50	3.68	0.00	10.05	0.00	3.42
Metal Products, Mach. & Ele. Eqp.	2015	2976.90	14.97	0.00	267.25	48.23	0.00	43.19	0.00	0.00	64.01	108.53	13.25	0.00	76.58	0.00	19.98
Tras., Com. and Public Utilities	2015	15099.18	0.00	0.00	557.89	48.12	6.52	280.76	9.59	100.08	621.95	120.14	883.19	388.68	652.56	7.91	168.68
Wholesaler & Retailer	2015	32542.18	134.34	825.75	872.01	674.87	19.72	747.28	630.27	69.65	520.88	761.80	1056.23	460.84	1112.55	37.48	485.25
Finance, Insurance and Real Estate	2015	13368.46	156.96	68.42	537.40	409.51	36.91	234.85	0.00	0.00	393.20	33.81	275.86	0.00	489.96	674.71	269.93
Hotel or Restaurant	2015	7231.42	331.14	65.87	244.36	315.13	6.14	122.27	8.35	0.00	168.30	78.15	37.35	0.95	423.71	1.00	117.12
Other Services	2015	8661.91	344.45	122.56	388.18	136.33	0.00	93.98	63.55	372.27	244.87	119.40	294.88	54.27	348.88	0.00	86.00
Consumption Loans	2015	15563.89	5.58	62.55	478.53	1636.00	39.30	81.22	17.18	23.21	310.59	115.88	83.10	59.79	358.07	31.89	110.46
Local Government	2015	32.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	0.00	0.00	0.00	0.00	0.00
Others	2015	41529.50	302.09	817.33	634.95	1916.28	74.01	508.77	683.93	0.00	881.90	708.29	917.42	67.10	1713.93	173.74	1255.11
TOTAL sectorwise	2015	193470.61	2177.77	2461.82	5713.37	6264.56	215.93	3021.27	1794.84	788.43	5640.07	3677.69	4841.16	1298.13	6536.56	980.69	3841.48

Table No. 14  
Statement of Sector wise Loans and Advances of DEVELOPMENT BANKS  
Mid-July, 2015

(Rs million)

BFI Name	Year	Infrastructure	Business	BirlaLaxmi	Excel	Western	H & B	Araniko	Deva	CEDBL	Miteri	Tinau	Muktinath	Sewa	Kankai	Mahakali	Ace	Bhargav
<b>Sector Wise</b>																		
Agricultural and Forest Related	2015	177.38	93.45	156.74	168.43	94.18	63.51	85.70	214.86	97.29	132.55	164.49	2099.36	324.30	122.35	46.81	75.92	31.41
Fishery Related	2015	0.00	4.27	0.00	4.43	0.00	2.96	8.57	0.87	1.79	1.20	8.12	0.15	20.78	0.00	0.00	0.00	0.00
Mining Related	2015	0.00	0.00	0.00	0.00	0.00	0.00	1.75	0.00	0.00	0.00	16.89	0.00	3.50	0.00	0.00	0.00	0.00
Manufacturing (Producing) Related	2015	223.12	172.51	196.45	247.30	78.04	387.05	40.55	436.37	566.12	66.29	95.82	0.30	181.58	28.19	42.02	735.67	0.00
Construction	2015	412.08	528.47	140.17	280.59	67.68	774.47	139.54	726.22	680.08	180.76	255.03	1056.46	351.21	73.79	41.58	830.15	148.60
Electricity, Gas and Water	2015	4.90	0.00	0.00	0.00	0.00	104.38	0.00	172.74	2057.16	8.87	0.00	0.00	0.00	0.00	0.00	565.76	0.00
Metal Products, Mach. & Ele. Eqp.	2015	0.03	47.92	0.00	5.81	0.00	27.07	7.58	79.02	925.75	18.37	0.00	1.89	0.00	0.00	73.07	0.00	0.00
Tras. Com. and Public Utilities	2015	321.26	744.11	0.00	33.06	7.24	166.69	92.91	93.43	567.94	155.99	165.16	880.83	285.00	36.17	0.00	231.85	99.52
Wholesaler & Retailer	2015	1094.75	658.90	801.47	691.37	366.39	1291.68	234.68	431.51	1152.01	258.56	480.59	844.49	#####	189.47	172.89	682.18	260.30
Finance, Insurance and Real Estate	2015	176.21	683.52	0.00	101.44	0.00	355.60	8.23	555.83	751.73	86.29	134.46	230.75	130.18	0.00	0.00	720.12	0.00
Hotel or Restaurant	2015	267.74	83.16	0.00	95.67	43.28	165.17	27.94	101.15	184.33	41.61	28.19	12.15	67.60	7.83	22.23	323.78	10.68
Other Services	2015	51.82	406.56	121.73	152.63	50.91	358.67	13.67	267.83	59.43	45.55	173.30	18.47	89.55	20.22	3.25	611.63	27.98
Consumption Loans	2015	212.70	741.16	263.42	105.74	20.57	247.91	99.03	522.61	161.68	31.97	44.72	115.88	103.60	25.12	34.04	93.10	14.39
Local Government	2015	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.37	0.00	0.00	15.16	0.00
Others	2015	1165.00	1342.89	1114.35	257.35	382.87	734.63	504.97	1470.85	795.23	420.21	230.81	1444.80	664.83	320.74	157.63	1050.42	160.19
TOTAL sectorwise	2015	4106.97	5506.95	2794.32	2143.80	1111.15	4679.79	1265.13	5073.28	8000.55	#####	1811.75	6703.65	#####	823.87	520.44	6008.82	753.08

Table No. 14  
Statement of Sector wise Loans and Advances of DEVELOPMENT BANKS  
Mid-July, 2015

(Rs million)

BFI Name	Year	diyalo	Country	Alpine	Kasamandap	Garima	City	FewaDB	Kabeli	Kamana	Corporate	Pathibara	Purnima	Jyoti	Bagmati	Hamro	Kakre	Shine
<b>Sector Wise</b>																		
Agricultural and Forest Related	2015	295.14	119.62	204.25	31.76	258.02	171.20	244.18	31.26	117.37	2.65	59.04	67.51	115.85	103.02	114.40	40.22	220.88
Fishery Related	2015	0.00	0.24	0.00	0.00	2.08	13.49	10.68	0.44	2.82	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18.75
Mining Related	2015	0.00	0.00	0.00	29.17	0.00	3.01	0.00	0.00	0.00	0.00	0.00	0.00	21.73	0.00	0.00	0.00	0.00
Manufacturing (Producing) Related	2015	125.57	136.35	14.32	291.06	132.24	284.03	162.99	14.60	104.54	128.84	61.74	70.39	317.88	21.64	0.00	8.82	420.97
Construction	2015	62.79	107.84	0.00	846.37	1042.92	1274.87	1638.51	81.42	716.49	60.54	191.49	84.90	660.17	52.28	17.24	34.50	589.59
Electricity, Gas and Water	2015	1.50	0.00	0.00	181.57	1.98	9.87	0.00	0.00	0.00	0.00	0.00	0.00	535.35	0.00	0.00	0.00	0.00
Metal Products, Mach. & Ele. Eqp.	2015	3.71	27.37	0.00	56.91	35.72	38.77	47.66	3.91	48.24	12.22	0.00	0.00	98.04	0.00	0.00	3.04	0.00
Tras., Com. and Public Utilities	2015	135.79	3.69	115.33	214.19	680.11	817.08	590.31	18.34	148.77	30.95	0.00	85.11	333.38	0.00	5.89	0.00	586.85
Wholesaler & Retailer	2015	174.08	295.73	219.59	486.56	812.31	575.99	1241.97	73.88	337.73	48.11	344.24	320.81	657.18	104.75	188.87	120.05	1173.65
Finance, Insurance and Real Estate	2015	97.42	79.52	96.10	456.62	132.49	294.47	408.28	0.00	146.70	0.00	0.00	119.56	318.36	0.94	0.00	0.00	429.73
Hotel or Restaurant	2015	16.42	6.83	18.42	426.47	116.58	243.17	220.54	15.12	93.31	0.00	17.00	2.99	141.09	0.00	0.00	9.57	122.37
Other Services	2015	14.59	8.32	0.00	172.51	113.41	145.35	145.59	17.99	133.16	0.33	42.29	31.24	154.00	0.00	2.98	8.54	379.21
Consumption Loans	2015	43.36	120.77	12.11	323.82	626.26	225.43	2321.88	83.38	176.71	10.53	152.05	54.52	625.58	24.24	76.00	8.23	241.08
Local Government	2015	0.00	0.00	1.97	3.58	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.60	0.00	0.00	0.00	0.00
Others	2015	241.50	439.89	259.85	575.65	1549.29	65.54	1077.65	68.61	535.71	22.36	420.36	501.61	1084.38	89.87	179.01	136.78	1077.01
TOTAL sectorwise	2015	#####	1346.15	941.92	4096.23	5503.43	4162.27	8110.23	408.95	2561.53	316.51	1288.22	1338.63	5067.57	396.74	584.39	369.75	5260.09

Table No. 14  
Statement of Sector wise Loans and Advances of DEVELOPMENT BANKS  
Mid-July, 2015

(Rs million)

BFI Name	Year	Pacific	IDBL	Kanchan	Matribhumi	Innovative	Jhimruk	Metro	Vibor	Saumukhee	Raptiveri	Tourism	Mission	Mt. Makau	Sindhu	Sahara	NCommunity
<b>Sector Wise</b>																	
Agricultural and Forest Related	2015	79.99	2.85	82.34	12.87	121.16	17.73	65.91	122.00	52.43	96.38	207.34	183.77	17.38	16.51	4.09	78.48
Fishery Related	2015	0.00	26.00	1.24	0.00	8.66	1.51	0.00	13.40	0.00	8.43	11.30	0.76	0.00	0.00	0.00	0.00
Mining Related	2015	0.00	66.94	0.00	0.00	0.60	0.00	0.00	23.71	0.00	0.00	10.96	0.00	0.00	0.00	0.00	0.00
Manufacturing (Producing) Related	2015	16.56	306.30	132.57	7.53	232.35	8.43	0.00	76.96	3.59	28.18	303.38	6.78	1.20	0.00	10.09	93.41
Construction	2015	142.52	610.19	154.92	51.20	198.14	8.18	250.04	442.82	61.75	39.23	905.07	46.25	15.26	79.12	0.00	93.72
Electricity, Gas and Water	2015	1.13	0.00	0.00	0.00	5.06	0.00	0.00	388.73	0.81	0.00	22.61	0.00	0.00	0.00	0.00	0.00
Metal Products, Mach. & Ele. Eqp.	2015	0.00	2.79	0.39	0.00	24.54	0.00	20.85	32.82	0.86	0.00	133.96	10.35	0.00	0.00	2.50	6.51
Tras., Com. and Public Utilities	2015	54.70	122.56	52.82	36.78	73.25	137.30	381.18	242.75	64.24	10.79	308.70	106.86	4.97	250.77	23.42	8.03
Wholesaler & Retailer	2015	112.92	635.50	394.00	67.02	209.08	119.53	390.75	271.84	122.88	140.01	682.43	262.36	14.92	213.90	60.68	107.86
Finance, Insurance and Real Estate	2015	12.75	692.65	38.54	6.50	128.43	0.00	170.74	535.38	0.00	14.80	118.03	18.30	0.00	8.30	0.00	41.33
Hotel or Restaurant	2015	7.32	104.68	37.73	1.00	64.97	6.39	71.16	104.19	14.28	2.32	450.92	31.78	0.00	4.56	0.00	35.81
Other Services	2015	15.81	176.37	66.83	3.39	35.32	2.56	83.58	390.94	4.66	7.75	85.37	86.20	16.27	2.75	3.44	29.53
Consumption Loans	2015	210.00	843.61	6.50	2.70	94.53	88.13	76.31	724.91	26.94	8.53	271.81	57.47	29.92	59.36	1.45	16.39
Local Government	2015	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	2015	151.20	975.43	242.03	71.52	302.65	87.52	234.33	485.08	159.70	161.36	1736.04	288.31	10.35	61.27	177.19	225.95
<b>TOTAL sectorwise</b>	<b>2015</b>	<b>804.90</b>	<b>4565.87</b>	<b>1209.93</b>	<b>260.51</b>	<b>1498.73</b>	<b>477.28</b>	<b>1744.84</b>	<b>3855.54</b>	<b>512.14</b>	<b>517.79</b>	<b>5247.94</b>	<b>1099.19</b>	<b>110.27</b>	<b>696.55</b>	<b>282.87</b>	<b>737.02</b>

Table No. 14  
Statement of Sector wise Loans and Advances of DEVELOPMENT BANKS  
Mid-July, 2015

(Rs million)

BFI Name	Year	Cosmos	Manaslu	Ekata	Kalinchowk	Kailash	Salpa	Sapakoshi	Sajha	Apex	Green	Reliable
<b>Sector Wise</b>												
Agricultural and Forest Related	2015	23.13	67.12	181.92	37.85	108.51	9.25	127.59	109.71	256.71	10.53	293.23
Fishery Related	2015	0.00	0.00	4.94	0.00	3.94	0.00	0.00	0.94	0.00	0.00	3.54
Mining Related	2015	0.00	5.52	44.70	0.00	0.00	0.00	0.00	0.00	6.71	0.00	0.05
Manufacturing (Producing) Related	2015	1.60	26.30	264.11	5.76	473.20	0.94	0.00	15.79	233.55	4.89	338.79
Construction	2015	24.69	231.97	35.92	34.09	1123.67	0.00	18.68	27.39	568.98	3.34	1165.55
Electricity, Gas and Water	2015	0.00	0.65	17.47	0.25	190.92	0.00	0.00	0.00	42.55	0.00	26.47
Metal Products, Mach. & Ele. Eqp.	2015	0.90	0.00	264.96	0.39	55.85	0.00	1.28	22.57	83.60	0.00	79.57
Tras., Com. and Public Utilities	2015	88.43	86.47	255.55	20.51	823.27	0.20	2.64	49.40	36.55	40.46	323.57
Wholesaler & Retailer	2015	31.29	112.84	61.32	40.40	911.38	43.10	143.22	60.63	745.48	44.29	267.77
Finance, Insurance and Real Estate	2015	0.00	0.00	15.00	0.00	1048.37	0.00	0.00	0.00	163.56	8.51	251.24
Hotel or Restaurant	2015	1.18	23.37	468.90	10.38	508.83	17.90	2.32	4.17	199.67	10.23	195.14
Other Services	2015	91.51	22.82	24.61	3.62	552.32	1.14	3.33	5.77	186.11	0.00	247.61
Consumption Loans	2015	52.38	202.61	89.00	22.37	334.83	1.78	11.48	3.33	405.86	11.44	533.36
Local Government	2015	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.53
Others	2015	54.14	322.82	100.77	48.56	1801.00	43.13	59.40	0.00	1287.21	72.63	1172.20
TOTAL sectorwise	2015	369.25	1102.49	1829.17	224.19	7936.07	117.44	369.95	299.70	4216.54	206.32	4903.60

Table No. 15  
Statement of Non-performing Loans of DEVELOPMENT BANKS

(Rs million)

Particulars	Year	Over All	NIDC	Malika	Siddhartha	Yeti	Narayani	PDBL	Sahayogi	Karnali	Triveni	Suprim	Bhrikuti	Suvekchha	Shangrila	Gurkha	Gandaki	Infrastructu	Business	Biratlaxmi
LoanAmount	2015	193470.61	2177.77	2461.82	5713.37	6264.56	215.93	3021.27	1794.84	788.43	5640.07	3677.69	4841.16	1298.13	6536.56	980.69	3841.48	4106.97	5506.95	2794.32
NPLAmount	2015	5686.79	394.77	43.41	230.03	847.36	185.76	41.40	1.51	41.10	154.80	60.81	1.62	12.80	37.73	784.58	4.90	113.92	106.32	14.55
NPL(%)	2015	2.94	18.13	1.76	4.03	13.53	86.03	1.37	0.08	5.21	2.74	1.65	0.03	0.99	0.58	80.00	0.13	2.77	1.93	0.52
Particulars	Year	Over All	NIDC	Malika	Siddhartha	UDBL	Yeti	Narayani	PDBL	Sahayogi	Karnali	Triveni	Suprim	Bhrikuti	Suvekchha	Shangrila	Gurkha	Gandaki	Infrastructu	
LoanAmount	2014	161803.56	2196.67	2117.88	5091.84	0.00	5683.46	344.04	2833.94	1568.96	786.24	3124.49	2389.11	4003.35	1043.48	5213.89	1112.18	1357.46	2643.72	3313.77
NPLAmount	2014	6727.08	525.38	57.61	394.17	0.00	729.14	203.59	13.50	12.19	23.19	32.23	100.43	4.20	25.16	35.48	9.32	1140.99	4.25	90.28
NPL(%)	2014	4.16	23.92	2.72	7.74		12.83	59.18	0.48	0.78	2.95	1.03	4.20	0.10	2.41	0.68	0.84	84.05	0.16	2.72
Particulars	Year	Over All	NIDC	Malika	Siddhartha	UDBL	Yeti	Narayani	PDBL	Sahayogi	Axis	Karnali	Triveni	Suprim	Bhrikuti	Suvekchha	Bageshw	Gaurishan	Gurkha	Gandaki
LoanAmount	2013	132729.37	1845.04	1707.42	3868.74	62.11	3238.06	532.24	2370.53	1242.59	1677.76	664.26	2334.36	1930.05	3216.73	1039.02	1665.94	1002.30	1699.66	2126.34
NPLAmount	2013	6032.57	408.45	28.07	249.39	3.82	358.96	146.62	23.05	12.43	63.28	29.59	22.99	170.96	9.92	53.99	36.19	17.43	1450.79	2.28
NPL(%)	2013	4.55	22.14	1.64	6.45	6.15	11.09	27.55	0.97	1.00	3.77	4.45	0.98	8.86	0.31	5.20	2.17	1.74	85.36	0.11
Particulars	Year	Over All	NIDC	Malika	SDBL	UDBL	MDBL	Narayani	PDBL	Sahayogi	Axis	Karnali	Triveni	Suprim	Bhrikuti	Suvekchha	Bageshw	Gaurishan	Gurkha	Gandaki
LoanAmount	2012	100621.80	1476.81	1186.71	3564.64	64.69	2438.21	710.81	1812.69	954.61	1088.66	650.18	1772.18	1462.94	2362.60	830.67	1274.81	748.92	2181.07	1484.29
NPLAmount	2012	4927.10	543.18	52.88	441.50	5.76	86.86	25.46	11.04	2.98	41.36	17.90	9.95	126.23	14.64	11.52	12.55	14.97	1710.88	3.80
NPL(%)	2012	4.90	36.78	4.46	12.39	8.91	3.56	3.58	0.61	0.31	3.80	2.75	0.56	8.63	0.62	1.39	0.98	2.00	78.44	0.26

Table No. 15  
Statement of Non-performing Loans of DEVELOPMENT BANKS

(Rs million)

Particulars	Year	Excel	Western	H & B	Araniko	Deva	CEDBL	Miteri	Tinau	Muktinath	Sewa	Kankai	Mahakali	Ace	Bhargav	diyalo	Country	Alpine	Kastaman	Garima
LoanAmount	2015	2143.80	1111.15	4679.79	1265.13	5073.28	8000.55	1448.22	1811.75	6703.65	3304.48	823.87	520.44	6008.82	753.08	1211.89	1346.15	941.92	4096.23	5503.43
NPLAmount	2015	34.56	7.46	183.66	28.14	241.86	236.58	0.35	0.13	22.40	1.64	2.23	8.58	174.24	0.70	20.09	25.73	25.69	325.75	13.22
NPL(%)	2015	1.61	0.67	3.92	2.22	4.77	2.96	0.02	0.01	0.33	0.05	0.27	1.65	2.90	0.09	1.66	1.91	2.73	7.95	0.24
Particulars	Year	Business	Biratlaxmi	Excel	Western	H & B	Araniko	NDEP	CEDBL	Miteri	Tinau	Rising	Muktinath	Sewa	Kankai	Public	Mahakali	Ace	Bhargav	diyalo
LoanAmount	2014	4278.65	2398.88	1828.26	861.70	4331.59	901.48	2830.61	7454.68	1139.92	1384.84	1285.46	4440.89	2449.80	699.06	850.51	410.44	4800.65	523.04	1037.21
NPLAmount	2014	120.54	4.67	34.35	8.19	211.16	17.28	376.55	212.99	0.46	0.61	26.64	19.38	4.60	3.46	31.94	0.45	228.32	1.04	13.73
NPL(%)	2014	2.82	0.19	1.88	0.95	4.87	1.92	13.30	2.86	0.04	0.04	2.07	0.44	0.19	0.50	3.76	0.11	4.76	0.20	1.32
Particulars	Year	Infrastructure	Business	Biratlaxmi	Excel	Western	H & B	Araniko	NDEP	CEDBL	Miteri	Tinau	Rising	Muktinath	Sewa	Kankai	Public	Mahakali	Ace	Bhargav
LoanAmount	2013	2260.56	3831.84	2427.21	1410.13	642.81	5061.00	669.39	3495.45	6534.63	852.47	1118.62	1070.25	3042.87	2119.95	470.27	738.03	283.20	4725.15	306.64
NPLAmount	2013	211.23	187.36	8.77	22.34	10.11	236.49	16.10	215.48	41.90	0.15	1.18	49.82	17.16	0.00	0.86	20.11	1.08	161.86	0.56
NPL(%)	2013	9.34	4.89	0.36	1.58	1.57	4.67	2.40	6.16	0.64	0.02	0.11	4.65	0.56	0.00	0.18	2.72	0.38	3.43	0.18
Particulars	Year	Infrastructure	Business	Biratlaxmi	Excel	WDBL	H & B	Araniko	NDEP	CEDBL	Miteri	Tinau	Rising	Muktinath	Sewa	Kankai	Public	Mahakali	Ace	Bhargav
LoanAmount	2012	2139.57	3070.08	1797.19	1300.82	421.91	5719.35	438.40	3567.25	4603.36	594.23	855.46	821.03	2165.97	1379.12	337.76	558.35	207.18	4557.97	187.99
NPLAmount	2012	175.76	42.21	12.46	17.61	13.67	160.37	16.45	78.94	40.01	2.14	3.31	34.55	18.02	0.00	3.19	3.16	2.12	115.24	1.88
NPL(%)	2012	8.21	1.38	0.69	1.35	3.24	2.80	3.75	2.21	0.87	0.36	0.39	4.21	0.83	0.00	0.95	0.57	1.02	2.53	1.00

Table No. 15  
Statement of Non-performing Loans of DEVELOPMENT BANKS

(Rs million)

Particulars	Year	City	FewaDB	Kabeli	Kamana	Corporate	Pathibhara	Purnima	Jyoti	Bagmati	Hamro	Kakre	Shine	Pacific	IDBL	Kanchan	Matribhumi	Innovative	Jhimruk	Metro
LoanAmount	2015	4162.27	8110.23	408.95	2561.53	316.51	1288.22	1338.63	5067.57	396.74	584.39	369.75	5260.09	804.90	4565.87	1209.93	260.51	1498.73	477.28	1744.84
NPLAmount	2015	22.46	56.74	2.74	7.38	178.98	6.27	2.07	105.64	0.03	2.01	0.00	25.93	0.00	71.80	19.57	4.63	0.12	2.46	1.25
NPL(%)	2015	0.54	0.70	0.67	0.29	56.55	0.49	0.15	2.08	0.01	0.34	0.00	0.49	0.00	1.57	1.62	1.78	0.01	0.51	0.07
Particulars	Year	Country	Alpine	Nilgiri	Kastaman	Garima	City	Bishow	Kabeli	Kamana	Corporate	Pathibhara	Purnima	Jyoti	Bagmati	Hamro	Kakre	Shine	Pacific	Civic
LoanAmount	2014	1257.43	696.05	616.15	3491.43	3496.40	3183.96	3173.50	315.05	2101.25	573.18	1101.62	979.42	4305.54	295.33	426.04	335.43	4301.41	646.29	321.79
NPLAmount	2014	22.71	30.58	3.45	339.61	3.50	10.06	6.81	1.42	3.61	245.32	5.62	0.87	131.65	0.12	2.94	0.00	16.41	0.00	0.00
NPL(%)	2014	1.81	4.39	0.56	9.73	0.10	0.32	0.21	0.45	0.17	42.80	0.51	0.09	3.06	0.04	0.69	0.00	0.38	0.00	0.00
Particulars	Year	Shangrila	diyalo	Country	Alpine	Nilgiri	Kastaman	Garima	City	Bishow	Kabeli	Kamana	Corporate	Pathibhara	Purnima	Jyoti	Bagmati	Hamro	Kakre	Shine
LoanAmount	2013	2715.57	808.69	1139.94	620.52	464.56	3575.80	2421.52	2302.48	2649.09	242.05	1810.17	1047.58	974.89	860.12	3388.57	198.21	314.27	291.50	3120.13
NPLAmount	2013	26.19	3.14	20.55	23.43	2.39	397.33	0.20	6.48	6.66	0.29	3.32	378.93	8.73	0.79	130.83	0.19	0.00	0.00	15.87
NPL(%)	2013	0.96	0.39	1.80	3.78	0.51	11.11	0.01	0.28	0.25	0.12	0.18	36.17	0.90	0.09	3.86	0.10	0.00	0.00	0.51
Particulars	Year	Shangrila	Resunga	Rara	diyalo	Country	Alpine	Nilgiri	Kasthamari	Garima	City	Bishow	Profession	Kabeli	Kamana	Corporate	Pathibhara	Purnima	Jyoti	Bagmati
LoanAmount	2012	2122.45	665.08	314.59	409.82	1016.36	458.08	374.52	3325.59	1673.10	1819.30	1917.47	208.94	191.61	1158.54	1005.22	762.98	507.95	3031.73	112.88
NPLAmount	2012	16.01	9.67	7.63	0.89	1.59	9.04	1.95	55.33	0.20	10.16	0.83	0.42	0.50	0.79	106.60	4.22	2.54	39.45	0.29
NPL(%)	2012	0.75	1.45	2.42	0.22	0.16	1.97	0.52	1.66	0.01	0.56	0.04	0.20	0.26	0.07	10.60	0.55	0.50	1.30	0.26

Table No. 15  
Statement of Non-performing Loans of DEVELOPMENT BANKS

(Rs million)

Particulars	Year	Vibor	Gaumukhe	Raptiveri	Tourism	Mission	Mt. Makalu	Sindhu	Sahara	N.Commu	Cosmos	Manasu	Ekata	Kalinchow	Kailash	Saipa	Saptakosh	Sajha	Apex	Green
LoanAmount	2015	3855.54	512.14	517.79	5247.94	1099.19	110.27	696.55	282.87	737.02	369.25	1102.49	1829.17	224.19	7936.07	117.44	369.95	299.70	4216.54	206.32
NPLAmount	2015	96.35	0.43	0.84	114.92	0.00	0.00	11.76	3.66	0.71	1.84	0.00	0.73	5.79	150.27	0.80	0.00	2.98	178.53	0.00
NPL(%)	2015	2.50	0.08	0.16	2.19	0.00	0.00	1.69	1.29	0.10	0.50	0.00	0.04	2.58	1.89	0.68	0.00	1.00	4.23	0.00
Particulars	Year	IDBL	Kanchan	Matribhum	Bright	Innovative	Jhimruk	Metro	Vibor	Gaumukhe	Raptiveri	Tourism	Mission	Mt. Makalu	Sindhu	Sahara	N.Commu	Cosmos	Manasu	Ekata
LoanAmount	2014	3137.88	912.52	205.74	460.17	1118.59	363.68	1319.70	2631.58	361.87	337.08	3796.49	922.07	78.66	588.41	184.40	583.94	245.43	766.69	1086.29
NPLAmount	2014	111.56	15.53	1.91	10.24	0.00	0.68	2.08	256.37	1.02	0.23	96.28	0.00	0.00	4.18	1.35	0.11	0.00	0.00	0.00
NPL(%)	2014	3.56	1.70	0.93	2.23	0.00	0.19	0.16	9.74	0.28	0.07	2.54	0.00	0.00	0.71	0.73	0.02	0.00	0.00	0.00
Particulars	Year	Pacific	Civic	IDBL	Kanchan	Matribhum	Bright	Innovative	Jhimruk	Metro	Vibor	Gaumukhi	Raptiveri	Consumer	Khadbari	Tourism	Mission	Mt. Makalu	Sindhu	Sahara
LoanAmount	2013	508.52	216.17	2401.10	695.25	196.98	401.01	782.02	262.98	991.92	1585.38	250.28	244.00	605.99	126.55	2848.85	640.39	53.04	505.16	114.51
NPLAmount	2013	0.00	0.00	157.31	2.12	6.88	5.28	0.00	0.13	0.00	256.37	0.71	1.42	8.35	0.30	50.79	0.14	0.00	2.53	0.67
NPL(%)	2013	0.00	0.00	6.55	0.31	3.49	1.32	0.00	0.05	0.00	16.17	0.29	0.58	1.38	0.24	1.78	0.02	0.00	0.50	0.58
Particulars	Year	Hamro	Kakre	Shine	Pacific	Civic	IDBL	Gulmi	Kanchan	Matribhum	Bright	Innovative	Jhimruk	Metro	Vibor	Gaumukhi	Raptiveri	Consumer	Khadbari	Tourism
LoanAmount	2012	235.13	181.03	1596.71	351.96	116.33	2433.10	199.23	513.30	139.02	360.78	455.83	164.54	612.04	1689.45	124.80	191.14	421.14	88.33	1990.30
NPLAmount	2012	0.00	0.00	0.49	0.00	0.14	170.64	0.00	0.95	0.65	2.10	0.00	0.06	0.00	314.39	0.82	2.27	8.37	0.00	7.18
NPL(%)	2012	0.00	0.00	0.03	0.00	0.12	7.01	0.00	0.19	0.47	0.58	0.00	0.04	0.00	18.61	0.66	1.19	1.99	0.00	0.36

Table No. 15  
Statement of Non-performing Loans of DEVELOPMENT BANKS

(Rs million)

Particulars	Year	Reliable
LoanAmount	2015	4903.60
NPLAmount	2015	176.74
NPL(%)	2015	3.60

Particulars	Year	Kalinchowk	Kailash	Salpa	Saptakosh	Sajha	PrabhuDB	Apex	Green	Reliable
LoanAmount	2014	146.46	6535.41	92.08	211.52	187.42	7506.27	4098.98	77.62	3497.19
NPLAmount	2014	0.00	169.32	0.06	0.00	2.00	103.92	295.77	0.00	112.34
NPL(%)	2014	0.00	2.59	0.07	0.00	1.07	1.38	7.22	0.00	3.21

Particulars	Year	N.Commu	Cosmos	Manaslu	Ekata	Kalinchowk	Kailash	Salpa	Saptakosh	Sajha	PrabhuDB	Apex
LoanAmount	2013	404.03	127.74	447.59	593.53	105.45	5502.77	42.34	75.53	45.75	5801.38	3923.89
NPLAmount	2013	0.11	0.00	0.00	0.00	0.00	126.24	0.00	0.00	0.00	33.76	63.38
NPL(%)	2013	0.03	0.00	0.00	0.00	0.00	2.29	0.00	0.00	0.00	0.58	1.62

Particulars	Year	Mission	Surya	Mt. Makalu	Sindhu	Sahara	Social	NCDBL	Cosmos	Manaslu	Samabrid	Ekata	Kalinchow	Kailash
LoanAmount	2012	477.92	60.93	42.53	361.87	78.08	594.54	303.80	74.72	194.56	151.02	240.45	51.32	4261.19
NPLAmount	2012	0.00	0.00	0.02	0.00	0.87	181.91	0.00	0.00	0.00	0.00	0.00	0.00	93.59
NPL(%)	2012	0.00	0.00	0.04	0.00	1.11	30.60	0.00	0.00	0.00	0.00	0.00	0.00	2.20

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

<b>Liabilities</b>	<b>2001<sup>(48)</sup></b>	<b>2002<sup>(54)</sup></b>	<b>2003<sup>(57)</sup></b>	<b>2004<sup>(58)</sup></b>	<b>2005<sup>(59)</sup></b>	<b>2006<sup>(70)</sup></b>	<b>2007<sup>(74)</sup></b>	<b>2008<sup>(78)</sup></b>	<b>2009<sup>(77)</sup></b>	<b>2010<sup>(79)</sup></b>	<b>2011<sup>(79)</sup></b>	<b>2012<sup>(69)</sup></b>	<b>2013<sup>(58)</sup></b>	<b>2014<sup>(53)</sup></b>	<b>2015<sup>(54)</sup></b>
<b>1. CAPITAL FUND</b>	<b>1928.9</b>	<b>2662.1</b>	<b>3205.2</b>	<b>3653.8</b>	<b>4250.0</b>	<b>4314.8</b>	<b>5379.9</b>	<b>7445.4</b>	<b>10541.0</b>	<b>19437.9</b>	<b>21818.4</b>	<b>15318.2</b>	<b>11984.8</b>	<b>9964.9</b>	<b>10527.7</b>
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	15957.9	15424.2
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	64.1	124.5
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	2319.7	23.5
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	54.5	2478.7
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)	(9170.8)	32.9
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	739.6	(8614.8)
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	0.0	1058.7
<b>2. BORROWINGS</b>	<b>215.0</b>	<b>244.8</b>	<b>134.3</b>	<b>1306.5</b>	<b>990.8</b>	<b>1154.8</b>	<b>3469.5</b>	<b>4364.9</b>	<b>5193.7</b>	<b>3151.0</b>	<b>4505.8</b>	<b>1105.7</b>	<b>1452.9</b>	<b>566.2</b>	<b>482.0</b>
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	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	566.2	482.0
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	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	0.0	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	0.0	0.0
<b>3. DEPOSITS</b>	<b>11654.0</b>	<b>13453.9</b>	<b>16510.3</b>	<b>19391.7</b>	<b>22341.6</b>	<b>24332.5</b>	<b>34514.7</b>	<b>52282.2</b>	<b>57073.4</b>	<b>77406.3</b>	<b>85476.9</b>	<b>76115.8</b>	<b>68981.6</b>	<b>73436.4</b>	<b>71953.8</b>
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	78.4	91.2
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	78.4	91.2
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
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	31974.1	34294.6
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	31974.1	34294.6
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	0.0	0.0
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	34361.7	31196.5
Domestic	0.0	0.0	0.0	0.0	0.0	19007.6	22240.8	28209.7	27378.5	40834.0	47975.7	35847.5	32477.0	34361.7	31191.4
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	0.0	5.1
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	1249.1	918.8
Domestic															918.8
Foreign															0.0
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	5773.1	5452.8
Domestic															5452.8
Foreign															0.0
<b>4. Bills Payable</b>	<b>0.0</b>	<b>0.3</b>	<b>1.0</b>	<b>24.4</b>	<b>4.2</b>	<b>8.1</b>	<b>3.6</b>	<b>6.6</b>	<b>4.4</b>						
<b>5. Other Liabilities</b>	<b>1665.1</b>	<b>1825.5</b>	<b>1788.5</b>	<b>2231.2</b>	<b>1945.6</b>	<b>5262.0</b>	<b>8338.2</b>	<b>13243.2</b>	<b>10558.3</b>	<b>7871.1</b>	<b>11019.2</b>	<b>17557.0</b>	<b>19557.8</b>	<b>21329.3</b>	<b>20439.0</b>
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	570.9	470.1
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	10449.5	9531.4
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	5938.1	<b>6646.3</b>
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	4370.8	<b>3791.2</b>
<b>6. Reconciliation A/c</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>201.1</b>	<b>424.7</b>	<b>808.8</b>	<b>1112.1</b>	<b>1414.6</b>	<b>1364.0</b>	<b>1316.5</b>	<b>1987.4</b>	<b>1693.5</b>	<b>1805.3</b>
<b>7. Profit &amp; Loss A/c</b>	<b>334.2</b>	<b>266.4</b>	<b>478.2</b>	<b>615.5</b>	<b>908.7</b>	<b>572.1</b>	<b>1339.3</b>	<b>2239.1</b>	<b>2950.6</b>	<b>2903.2</b>	<b>2428.4</b>	<b>1552.2</b>	<b>2221.9</b>	<b>3345.5</b>	<b>2795.2106</b>
<b>TOTAL</b>	<b>15797.2</b>	<b>18452.7</b>	<b>22116.5</b>	<b>27198.7</b>	<b>30436.7</b>	<b>38856.2</b>	<b>53466.3</b>	<b>80384.0</b>	<b>87430.1</b>	<b>112208.5</b>	<b>126617.0</b>	<b>112973.5</b>	<b>106190.0</b>	<b>110342.4</b>	<b>108007.4</b>

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

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

Assets	2001 <sup>(48)</sup>	2002 <sup>(54)</sup>	2003 <sup>(57)</sup>	2004 <sup>(58)</sup>	2005 <sup>(59)</sup>	2006 <sup>(70)</sup>	2007 <sup>(74)</sup>	2008 <sup>(78)</sup>	2009 <sup>(77)</sup>	2010 <sup>(79)</sup>	2011 <sup>(79)</sup>	2012 <sup>(69)</sup>	2013 <sup>(58)</sup>	2014 <sup>(53)</sup>	2015 <sup>(54)</sup>
<b>1. LIQUID FUNDS</b>	<b>2048.5</b>	<b>2862.4</b>	<b>2674.0</b>	<b>4469.8</b>	<b>3904.9</b>	<b>5386.7</b>	<b>7513.4</b>	<b>17741.7</b>	<b>16406.6</b>	<b>21717.9</b>	<b>20511.0</b>	<b>26884.0</b>	<b>21177.0</b>	<b>23863.5</b>	<b>23225.4</b>
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	1093.7	1026.3
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	1093.4	1025.9
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	0.4	0.4
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	15322.6	15476.2
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	3212.4	3127.9
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	3212.4	3127.9
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	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	9693.1	8847.5
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	9693.1	8847.5
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	0.0	0.0
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	2417.2	3500.9
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	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	7447.2	6722.84
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	7446.7	6722.84
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	0.5	0.00
<b>2. INVESTMENTS</b>	<b>1268.0</b>	<b>1623.4</b>	<b>2392.4</b>	<b>2510.5</b>	<b>2411.2</b>	<b>963.2</b>	<b>1222.1</b>	<b>717.5</b>	<b>815.7</b>	<b>1224.6</b>	<b>2386.8</b>	<b>2558.3</b>	<b>1752.2</b>	<b>2484.2</b>	<b>2559.5</b>
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	2446.8	2559.2
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	12.5	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	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	24.7	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	0.3	0.3	0.3	0.3
<b>3. SHARE &amp; OTHER INVESTM</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>1821.2</b>	<b>3413.6</b>	<b>3589.9</b>	<b>2449.8</b>	<b>3203.2</b>	<b>3337.9</b>	<b>970.3</b>	<b>1144.0</b>	<b>1556.5</b>	<b>1740.6</b>
1. Interbank Lending	<b>0.0</b>	<b>44.2</b>	<b>102.8</b>	<b>22.4</b>	<b>8.0</b>										
2. Non Residents	0.0	0.0	0.0	0.0	0.0	1821.2	0.0	0.7	227.0	0.0	0.0	56.5	3.1	3.1	0.0
3.Others	0.0	0.0	0.0	0.0	0.0	3413.6	3208.3	2222.8	3203.2	3281.4	923.0	1038.1	1534.1	<b>1732.6</b>	
<b>4. LOANS &amp; ADVANCES</b>	<b>10865.3</b>	<b>11949.6</b>	<b>14473.7</b>	<b>17540.8</b>	<b>21223.3</b>	<b>27079.0</b>	<b>35616.5</b>	<b>51494.1</b>	<b>59921.2</b>	<b>76986.8</b>	<b>87002.3</b>	<b>66627.2</b>	<b>65775.8</b>	<b>65831.7</b>	<b>64721.7</b>
<b>Domestic Currency</b>														<b>65831.7</b>	<b>63511.3</b>
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	63860.1	61966.6
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	1950.4	1466.0
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	21.2	78.7
<b>Foreign Currency</b>														0.0	1210.4
a. Pvt. Sector														0.0	1210.4
b. Financial Institutions														0.0	<b>0.0</b>
c. Govt.non-financial inst.														0.0	0.0
<b>5. BILL PURCHED</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>16.4</b>	<b>0.0</b>	<b>22.8</b>	<b>156.9</b>	<b>74.3</b>	<b>30.2</b>	<b>16.5</b>	<b>7.2</b>	<b>6.4</b>	<b>6.4</b>
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	6.4	6.4
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	0.0	<b>0.0</b>
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
<b>6. LOANS AGAINST COLLECT</b>	<b>0.0</b>														
a. Against Domestic Bills	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	<b>0.0</b>
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	<b>0.0</b>
<b>7. FIXED ASSETS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>967.7</b>	<b>1404.9</b>	<b>2016.6</b>	<b>2678.2</b>	<b>3734.9</b>	<b>4333.7</b>	<b>3423.3</b>	<b>3006.2</b>	<b>2618.3</b>	<b>2327.7</b>
<b>8. OTHER ASSETS</b>	<b>1615.4</b>	<b>2017.3</b>	<b>2576.3</b>	<b>2677.6</b>	<b>2897.3</b>	<b>1963.7</b>	<b>2612.6</b>	<b>2928.5</b>	<b>2892.6</b>	<b>3342.9</b>	<b>4828.0</b>	<b>9005.5</b>	<b>8250.6</b>	<b>10181.8</b>	<b>10605.1</b>
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	5961.4	6695.0
Financial Instituti	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	84.5	1864.6
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	337.8	17.9
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	5539.2	4812.5
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	288.3	305.2
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	1183.2	1248.9
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	1.8	<b>0.1</b>
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	2747.1	<b>2355.9</b>
<b>9. Expenses not Written off</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>32.5</b>	<b>104.1</b>	<b>145.0</b>	<b>62.4</b>	<b>79.7</b>	<b>64.0</b>	<b>70.2</b>	<b>75.3</b>	<b>50.2</b>	<b>38.5</b>
<b>10. Non Banking Assets</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>423.4</b>	<b>360.8</b>	<b>313.2</b>	<b>305.3</b>	<b>188.2</b>	<b>160.4</b>	<b>310.6</b>	<b>753.0</b>	<b>1170.5</b>	<b>801.7</b>
<b>11. Reconciliation Account</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>124.1</b>	<b>362.4</b>	<b>914.2</b>	<b>1080.2</b>	<b>1428.0</b>	<b>1401.7</b>	<b>1311.6</b>	<b>2029.4</b>	<b>1699.4</b>	<b>1802.2</b>
<b>12. Profit &amp; Loss A/c</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>78.5</b>	<b>856.1</b>	<b>499.6</b>	<b>661.1</b>	<b>228.0</b>	<b>2561.1</b>	<b>1796.1</b>	<b>2219.4</b>	<b>879.8</b>	<b>178.66477</b>
<b>TOTAL</b>	<b>15797.2</b>	<b>18452.7</b>	<b>22116.5</b>	<b>27198.7</b>	<b>30436.7</b>	<b>38856.2</b>	<b>53466.3</b>	<b>80384.0</b>	<b>87430.1</b>	<b>112208.5</b>	<b>126617.0</b>	<b>112973.6</b>	<b>106190.0</b>	<b>110342.4</b>	<b>108007.39</b>

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

Table No.17  
Statement of Assets Liabilities of Finance Companies  
Mid July 2015

Finance Company	Nepal Awas	NFL	NIDC Capital	NNFL	NSMFL	KFL	Himalaya	Union	PFCL	SFL	SIFCL	Lumbini	ILFCO	Mahalaxmi	Lalitpur	United FC	General	Progressive	Janki	Pokhara	Central	Premier	Arun	Multipurpose	Synergy	Srijana	
<b>Sources of Fund</b>																											
<b>1 CAPITAL FUND</b>	<b>257.4</b>	<b>(8.0)</b>	<b>193.6</b>	<b>947.2</b>	<b>(341.9)</b>	<b>250.4</b>		<b>136.3</b>	<b>399.6</b>	<b>380.3</b>	<b>398.4</b>	<b>267.7</b>	<b>542.0</b>	<b>2090.1</b>	<b>519.5</b>	<b>35.6</b>	<b>502.5</b>	<b>(62.3)</b>	<b>98.0</b>	<b>332.9</b>	<b>452.6</b>	<b>258.1</b>	<b>(248.9)</b>	<b>(21.4)</b>	<b>36.6</b>	<b>184.0</b>	<b>153.9</b>
a. Paid-up Capital	200.8	135.8	233.6	679.9	2034.3	183.8		176.6	303.5	330.0	324.3	197.1	339.2	2008.8	420.0	187.9	403.4	132.2	120.0	248.6	330.7	185.4	127.0	150.0	28.8	474.4	134.4
b. Calls in Advance	0.0	0.0	0.0	0.0	0.0	30.0		0.0	0.0	0.0	0.0	0.0	0.0	0.0	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. Proposed Bonus Share	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.5	0.0	0.0
d. General Reserves	55.4	40.0	95.8	200.9	58.8	33.9		34.0	88.4	46.7	73.4	70.3	116.0	206.2	97.9	94.7	82.8	15.8	4.4	72.7	77.0	39.6	20.7	2.0	3.0	71.0	17.0
e. Share Premium	0.0	0.0	0.0	12.8	2.5	0.2		0.0	0.0	0.0	0.0	0.0	0.0	3.6	0.0	0.0	1.5	0.2	4.8	0.0	0.0	0.1	0.4	0.0	0.0	0.5	0.0
f. Retained Earning	0.3	(243.6)	(181.1)	10.9	(2446.7)	1.2		(103.0)	5.4	3.6	0.0	0.2	38.7	(131.9)	0.1	(370.5)	11.8	(216.2)	(41.7)	11.6	11.0	21.4	(542.1)	(226.8)	0.6	(489.4)	2.5
g. Others Reserves Fund	0.9	59.7	45.2	42.8	9.3	1.3		28.8	2.3	0.0	0.7	0.1	48.2	3.4	1.5	123.5	3.0	5.6	10.5	0.0	33.9	11.7	145.0	45.5	0.8	127.4	0.0
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>		<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>165.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>150.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	
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	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	165.0	0.0	0.0	0.0	150.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	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	0.0	0.0	0.0	0.0	0.0	
<b>3 DEPOSITS</b>	<b>534.1</b>	<b>232.3</b>	<b>955.5</b>	<b>6210.5</b>	<b>942.3</b>	<b>1244.2</b>		<b>937.7</b>	<b>3329.1</b>	<b>3204.1</b>	<b>2128.5</b>	<b>1605.6</b>	<b>1890.8</b>	<b>1357.1</b>	<b>4465.6</b>	<b>898.6</b>	<b>4268.5</b>	<b>147.7</b>	<b>303.1</b>	<b>1322.8</b>	<b>2715.7</b>	<b>1754.4</b>	<b>838.3</b>	<b>120.5</b>	<b>100.4</b>	<b>1896.4</b>	<b>1341.7</b>
a. Current	0.0	0.0	13.8	0.0	0.0	0.0		9.0	0.0	0.0	0.0	0.0	16.0	44.6	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
Domestic	0.0	0.0	13.8	0.0	0.0	0.0		9.0	0.0	0.0	0.0	0.0	16.0	44.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Foreign	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
b. Savings	127.4	98.0	394.0	2725.6	33.7	698.6		285.9	1691.7	1801.6	1198.4	569.4	957.3	505.9	1522.0	349.4	2651.8	35.9	159.6	557.1	1508.6	877.2	355.0	38.6	35.5	980.8	1113.2
Domestic	127.4	98.0	394.0	2725.6	33.7	698.6		285.9	1691.7	1801.6	1198.4	569.4	957.3	505.9	1522.0	349.4	2651.8	35.9	159.6	557.1	1508.6	877.2	355.0	38.6	35.5	980.8	1113.2
Foreign	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
c. Fixed	239.6	131.9	531.6	2821.5	0.9	540.6		563.0	1637.4	1394.5	928.3	1036.3	932.5	775.7	2433.1	542.3	1616.8	111.8	143.5	763.8	1207.0	877.2	406.3	31.1	64.9	909.1	225.0
Domestic	239.6	131.9	531.6	2821.5	0.9	540.6		563.0	1637.4	1394.5	928.3	1036.3	932.5	775.7	2433.1	542.3	1616.8	111.8	143.5	763.8	1207.0	877.2	406.3	31.1	64.9	909.1	225.0
Foreign	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
d. Call Deposits	0.0	0.0	16.1	0.0	248.1	0.0		39.5	0.0	0.0	0.0	0.0	0.0	33.0	449.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Domestic	0.0	0.0	16.1	0.0	248.1	0.0		39.5	0.0	0.0	0.0	0.0	0.0	33.0	449.5	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	0.0	0.0	0.0	0.0		
e. Others	167.1	2.4	0.0	663.4	659.6	4.9		40.3	0.0	8.0	1.8	0.0	1.0	26.4	16.4	7.0	0.0	0.0	0.0	1.9	0.0	0.0	77.1	50.9	0.0	6.5	3.5
Domestic	167.1	2.4	0.0	663.4	659.6	4.9		40.3	0.0	8.0	1.8	0.0	1.0	26.4	16.4	7.0	0.0	0.0	0.0	1.9	0.0	0.0	77.1	50.9	0.0	6.5	3.5
Foreign	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
<b>4 Bills Payable</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>		<b>0.5</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>											
<b>5 Other Liabilities</b>	<b>67.4</b>	<b>575.9</b>	<b>538.8</b>	<b>285.7</b>	<b>4914.6</b>	<b>48.1</b>		<b>169.0</b>	<b>441.2</b>	<b>258.7</b>	<b>236.5</b>	<b>115.8</b>	<b>326.9</b>	<b>616.8</b>	<b>168.9</b>	<b>769.2</b>	<b>142.3</b>	<b>397.0</b>	<b>40.9</b>	<b>158.7</b>	<b>284.2</b>	<b>132.4</b>	<b>881.0</b>	<b>221.5</b>	<b>34.0</b>	<b>743.2</b>	<b>53.5</b>
1. Sundry Creditors	18.4	54.2	64.5	18.5	8.7	3.9		0.5	9.1	41.5	4.8	10.8	2.3	46.6	7.5	0.1	14.3	18.3	0.5	5.1	1.3	3.2	9.1	0.9	6.3	8.9	3.0
2. Loan Loss Provision	13.3	225.1	119.7	82.7	2487.7	14.1		121.7	97.8	79.9	154.5	13.7	154.4	286.3	49.2	455.6	54.8	229.5	13.9	52.8	74.9	61.8	445.1	93.6	12.2	371.4	13.8
3. Interest Suspense a/c	11.6	97.4	106.5	35.7	2115.4	3.6		26.6	71.9	20.8	60.0	1.5	119.4	130.7	5.5	221.7	26.4	117.5	6.2	50.9	72.3	27.9	391.9	43.7	4.2	200.0	0.8
4. Others	24.1	199.2	248.1	148.9	302.8	26.5		20.3	262.4	116.5	17.3	89.8	50.9	153.3	106.6	91.8	46.9	31.6	20.4	49.8	135.7	39.5	34.8	83.4	11.3	162.9	36.0
<b>6 Reconciliation A/c</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>5.6</b>	<b>0.0</b>		<b>0.0</b>	<b>(0.0)</b>	<b>0.0</b>	<b>(0.5)</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>								
<b>7 Profit &amp; Loss A/c</b>	<b>14.1</b>	<b>0.0</b>	<b>103.7</b>	<b>180.3</b>	<b>229.6</b>	<b>25.6</b>		<b>5.6</b>	<b>73.0</b>	<b>65.2</b>	<b>55.4</b>	<b>30.2</b>	<b>66.8</b>	<b>225.3</b>	<b>87.0</b>	<b>0.0</b>	<b>91.0</b>	<b>60.3</b>	<b>0.6</b>	<b>113.0</b>	<b>157.6</b>	<b>8.3</b>	<b>0.0</b>	<b>11.8</b>	<b>70.7</b>	<b>79.4</b>	
	<b>872.9</b>	<b>800.2</b>	<b>1791.6</b>	<b>7623.7</b>	<b>5750.3</b>	<b>1568.3</b>		<b>1249.1</b>	<b>4242.9</b>	<b>3908.4</b>	<b>2818.8</b>	<b>2019.3</b>	<b>2991.5</b>	<b>4289.3</b>	<b>5240.9</b>	<b>1703.4</b>	<b>5154.3</b>	<b>542.2</b>	<b>442.7</b>	<b>1927.5</b>	<b>3610.1</b>	<b>2210.7</b>	<b>1478.7</b>	<b>329.9</b>	<b>182.8</b>	<b>2894.3</b>	<b>1628.5</b>

Table No.17  
Statement of Assets Liabilities of Finance Companies  
Mid July 2015

Finance Company	Nepal Awas	NFL	NIDC Capital	NNFL	NSMFL	KFL	Himalaya	Union	PFCL	Goodwill	SFL	SIFCL	Lumbini	ILFCO	Mahalaxmi	Lalitpur	United FC	General	Progressive	Janki	Pokhara	Central	Premier	Arun	Multipurpose	Synergy	Srijana	
<b>Assets</b>																												
<b>1 LIQUID FUNDS</b>	<b>99.9</b>	<b>14.4</b>	<b>721.4</b>	<b>1542.5</b>	<b>104.9</b>	<b>437.6</b>		<b>434.0</b>	<b>1268.6</b>	<b>921.8</b>	<b>620.3</b>	<b>574.1</b>	<b>825.2</b>	<b>1097.1</b>	<b>1129.9</b>	<b>354.5</b>	<b>991.4</b>	<b>97.2</b>	<b>138.9</b>	<b>688.0</b>	<b>880.8</b>	<b>668.6</b>	<b>102.7</b>	<b>29.2</b>	<b>26.8</b>	<b>691.8</b>	<b>408.0</b>	
a. Cash Balance	8.3	2.6	1.8	98.5	4.8	6.6		7.5	50.4	120.4	28.9	4.2	13.0	8.4	41.6	2.5	60.3	5.6	4.7	0.8	13.4	23.5	10.2	2.1	12.0	45.9	16.7	
Nepalese Notes & Coins	8.3	2.6	1.8	98.5	4.8	6.6		7.5	50.4	120.4	28.9	4.2	13.0	8.4	41.6	2.5	60.3	5.6	4.7	0.8	13.4	23.5	10.2	2.1	12.0	45.9	16.7	
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
b. Bank Balance	91.1	11.8	719.6	1444.0	41.1	21.6		157.9	1218.2	801.4	591.3	569.9	48.3	1088.8	202.4	352.0	931.1	91.6	134.2	32.2	45.7	72.6	92.5	27.1	14.8	645.9	28.4	
1. In Nepal Rastra Bank	29.8	6.2	28.6	210.3	3.8	21.6		154.7	164.9	144.1	55.0	41.7	44.5	49.4	168.8	342.5	232.3	15.9	21.7	30.2	45.7	71.0	54.2	13.4	0.0	118.8	26.6	
Domestic Currency	29.8	6.2	28.6	210.3	3.8	21.6		154.7	164.9	144.1	55.0	41.7	44.5	49.4	168.8	342.5	232.3	15.9	21.7	30.2	45.7	71.0	54.2	13.4	0.0	118.8	26.6	
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
2. "A"Class Licensed Institution	11.5	5.5	668.9	1142.1	36.6	0.0		3.1	435.9	657.3	225.1	226.4	3.8	1037.9	23.4	9.5	687.8	50.3	24.9	2.0	0.0	1.6	35.7	10.0	14.8	375.0	1.8	
Domestic Currency	11.5	5.5	668.9	1142.1	36.6	0.0		3.1	435.9	657.3	225.1	226.4	3.8	1037.9	23.4	9.5	687.8	50.3	24.9	2.0	0.0	1.6	35.7	10.0	14.8	375.0	1.8	
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
3. Other Financial Ins.	49.8	0.1	22.1	91.6	0.7	0.0		0.1	617.4	0.0	311.3	301.8	0.0	1.4	10.2	0.0	11.0	25.4	87.6	0.0	0.0	0.0	2.6	3.7	0.0	152.2	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	0.0	0.0	0.0	0.0	0.0	0.0		
c. Money at Call	0.5	0.0	0.0	0.0	0.0	59.0	409.4		268.7	0.0	0.0	0.0	0.0	763.8	0.0	885.9	0.0	0.0	0.0	655.0	821.8	572.4	0.0	0.0	0.0	0.0	0.0	362.9
Domestic Currency	0.5	0.0	0.0	0.0	0.0	59.0	409.4		268.7	0.0	0.0	0.0	0.0	763.8	0.0	885.9	0.0	0.0	0.0	655.0	821.8	572.4	0.0	0.0	0.0	0.0	0.0	362.9
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	0.0	0.0	0.0	0.0	0.0		
<b>2 INVESTMENT IN SECURITIES</b>	<b>20.0</b>	<b>10.0</b>	<b>0.0</b>	<b>152.1</b>	<b>10.0</b>	<b>2.0</b>		<b>16.5</b>	<b>0.0</b>	<b>97.0</b>	<b>70.0</b>	<b>55.0</b>	<b>120.0</b>	<b>890.0</b>	<b>138.1</b>	<b>0.0</b>	<b>150.0</b>	<b>15.0</b>	<b>3.2</b>	<b>0.0</b>	<b>0.0</b>	<b>30.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>222.0</b>	<b>0.3</b>
a. Govt.Securities	20.0	10.0	0.0	152.1	10.0	2.0		16.5	0.0	97.0	70.0	55.0	120.0	890.0	138.1	0.0	150.0	15.0	3.2	0.0	0.0	30.0	0.0	0.0	0.0	0.0	222.0	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	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	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	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	0.0	0.0	0.0	0.0	0.3		
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>63.7</b>	<b>17.5</b>	<b>57.2</b>	<b>102.9</b>	<b>21.6</b>	<b>72.0</b>		<b>1.1</b>	<b>5.9</b>	<b>98.5</b>	<b>9.7</b>	<b>3.2</b>	<b>120.1</b>	<b>55.6</b>	<b>57.1</b>	<b>18.2</b>	<b>131.9</b>	<b>0.2</b>	<b>2.1</b>	<b>5.8</b>	<b>109.2</b>	<b>31.9</b>	<b>1.2</b>	<b>0.1</b>	<b>0.2</b>	<b>7.2</b>	<b>0.0</b>	
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	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	0.0	0.0	0.0	0.0	0.0		
c. Others	63.7	17.5	57.2	102.9	21.6	72.0		1.1	5.9	98.5	9.7	3.2	120.1	55.6	57.1	18.2	131.9	0.2	2.1	5.8	109.2	31.9	1.2	0.1	0.2	7.2	0.0	
<b>4 LOANS &amp; ADVANCES</b>	<b>640.7</b>	<b>284.8</b>	<b>577.7</b>	<b>5524.5</b>	<b>2520.9</b>	<b>1024.6</b>		<b>685.6</b>	<b>2684.4</b>	<b>2461.6</b>	<b>1972.3</b>	<b>1217.2</b>	<b>1709.4</b>	<b>1816.5</b>	<b>3749.4</b>	<b>820.2</b>	<b>3704.8</b>	<b>263.4</b>	<b>263.9</b>	<b>1134.2</b>	<b>2303.7</b>	<b>1341.2</b>	<b>754.7</b>	<b>100.8</b>	<b>125.4</b>	<b>1355.7</b>	<b>1136.4</b>	
a. Private Sector	630.7	284.8	0.0	5524.5	2520.9	1005.4		685.6	2684.4	2461.6	1972.3	1217.2	1709.4	1776.5	3699.4	820.2	3704.8	263.4	263.9	1134.2	2285.2	1341.2	754.7	100.8	125.4	1355.7	1136.4	
b. Financial Institutions	10.0	0.0	577.7	0.0	0.0	19.2		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	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
<b>5 BILL PURCHASED</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>		<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>		
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	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	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	0.0	0.0	0.0	0.0	0.0		
<b>6 LOANS AGAINST COLLECTED BI</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>		<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	
a. Against Domestic Bills	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	0.0	0.0	0.0	0.0	0.0		
<b>7 FIXED ASSETS</b>	<b>5.6</b>	<b>9.5</b>	<b>43.9</b>	<b>112.1</b>	<b>83.9</b>	<b>12.7</b>		<b>29.1</b>	<b>35.2</b>	<b>231.6</b>	<b>46.4</b>	<b>117.5</b>	<b>6.6</b>	<b>40.4</b>	<b>93.0</b>	<b>46.0</b>	<b>88.4</b>	<b>3.1</b>	<b>2.3</b>	<b>17.3</b>	<b>139.8</b>	<b>45.2</b>	<b>40.6</b>	<b>5.3</b>	<b>3.4</b>	<b>133.6</b>	<b>11.4</b>	
<b>8 OTHER ASSETS</b>	<b>43.0</b>	<b>300.7</b>	<b>215.3</b>	<b>185.1</b>	<b>2992.9</b>	<b>18.2</b>		<b>82.5</b>	<b>248.6</b>	<b>87.5</b>	<b>100.1</b>	<b>50.9</b>	<b>210.3</b>	<b>219.5</b>	<b>72.2</b>	<b>391.4</b>	<b>87.1</b>	<b>133.5</b>	<b>24.0</b>	<b>78.9</b>	<b>176.5</b>	<b>87.6</b>	<b>546.9</b>	<b>104.2</b>	<b>26.0</b>	<b>381.8</b>	<b>71.0</b>	
a. Accrued Interest:	11.6	97.6	106.5	37.1	2090.4	3.6		27.2	73.3	20.8	66.4	1.6	120.1	133.7	5.5	223.7	26.8	117.5	6.2	50.9	72.3	30.8	391.9	43.7	4.2	200.0	0.8	
Financial Institutions	0.5	55.5	106.5	0.0	0.0	1.5		0.0	0.0	0.0	0.0</																	

Table No.17  
Statement of Assets Liabilities of Finance Companies  
Mid July 2015

Finance Company	Om	WMBFL	CMBFCL	Crystal	Gulheshwori	Everest	Prudential	ICFC	Sugarmatha	Kuber	NEFL	Seti	hama	Namaste	Kaski	Unique	Manjushree	Jebils	Reliance	Bhaktapur	TOTAL
<b>Sources of Fund</b>																					
<b>1 CAPITAL FUND</b>	<b>478.9</b>	<b>(311.0)</b>	<b>(1085.1)</b>	<b>(272.0)</b>	<b>306.4</b>	<b>136.0</b>	<b>519.3</b>	<b>561.3</b>	<b>350.6</b>	<b>(223.1)</b>	<b>301.0</b>	<b>65.2</b>	<b>234.0</b>	<b>36.8</b>	<b>322.5</b>	<b>247.9</b>	<b>264.2</b>	<b>236.5</b>	<b>393.3</b>	<b>211.0</b>	<b>10527.7</b>
a. Paid-up Capital	389.2	182.0	935.1	70.0	255.4	120.6	483.1	427.0	318.8	150.0	264.1	55.7	200.0	31.3	283.6	223.0	225.0	200.0	320.0	200.0	15424.2
b. Calls in Advance	0.0	1.4	0.0	24.5	0.0	0.0	0.0	35.4	0.0	25.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	124.5
c. Proposed Bonus Share	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	23.5
d. General Reserves	77.4	20.7	193.5	46.4	48.4	14.3	61.7	82.4	38.4	4.5	34.5	7.6	14.7	3.8	38.8	24.0	16.5	11.1	19.6	2.2	2478.7
e. Share Premium	0.0	1.4	2.6	0.0	0.0	1.0	0.1	0.0	0.5	0.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	32.9
f. Retained Earning	0.4	(516.4)	(2216.3)	(574.2)	0.9	0.0	(36.0)	1.5	(76.7)	(403.5)	0.2	1.8	(4.7)	1.3	0.2	1.0	19.4	0.1	51.1	8.8	(8614.8)
g. Others Reserves Fund	11.8	0.0	0.0	161.3	1.7	0.0	10.4	15.0	69.6	0.0	2.2	0.1	24.1	0.4	0.0	0.0	3.4	5.3	2.6	0.0	1058.7
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>8.3</b>	<b>30.9</b>	<b>27.8</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>100.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>482.0</b>
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	0.0
b. Interbank Borrowing	0.0	8.3	30.9	27.8	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	482.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	0.0
<b>3 DEPOSITS</b>	<b>4803.5</b>	<b>319.3</b>	<b>870.8</b>	<b>298.4</b>	<b>1342.1</b>	<b>999.1</b>	<b>1019.0</b>	<b>4309.4</b>	<b>2478.4</b>	<b>284.8</b>	<b>1184.2</b>	<b>217.8</b>	<b>216.3</b>	<b>276.5</b>	<b>2800.6</b>	<b>627.2</b>	<b>2087.6</b>	<b>905.1</b>	<b>1744.9</b>	<b>423.0</b>	<b>71953.8</b>
a. Current	0.0	0.0	0.0	0.0	0.0	0.0	7.8	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	91.2
Domestic	0.0	0.0	0.0	0.0	0.0	0.0	7.8	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	91.2
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Savings	2399.9	181.4	23.2	152.0	471.3	638.9	353.0	2799.2	1050.6	36.3	865.9	161.8	98.5	229.2	1740.8	244.6	306.9	262.9	786.1	220.0	34294.6
Domestic	2399.9	181.4	23.2	152.0	471.3	638.9	353.0	2799.2	1050.6	36.3	865.9	161.8	98.5	229.2	1740.8	244.6	306.9	262.9	786.1	220.0	34294.6
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	0.0
c. Fixed	2403.6	137.9	0.8	0.0	681.5	360.2	611.6	1508.0	941.6	248.5	318.2	56.0	54.8	47.3	1059.7	284.3	664.2	375.9	461.5	115.0	31196.5
Domestic	2403.6	137.9	0.8	0.0	681.5	360.2	611.6	1508.0	941.6	243.4	318.2	56.0	54.8	47.3	1059.7	284.3	664.2	375.9	461.5	115.0	31191.4
Foreign	0.0	0.0	0.0	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	5.1
d. Call Deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	44.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	88.0
Domestic	0.0	0.0	0.0	0.0	0.0	0.0	0.0	44.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	88.0
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
e. Others	0.0	0.0	846.9	146.4	189.4	0.0	2.0	2.2	486.2	0.0	0.2	0.0	63.0	0.0	0.0	98.4	1116.5	266.3	497.3	0.0	5452.8
Domestic	0.0	0.0	846.9	146.4	189.4	0.0	2.0	2.2	486.2	0.0	0.2	0.0	63.0	0.0	0.0	98.4	1116.5	266.3	497.3	0.0	5452.8
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	0.0
<b>4 Bills Payable</b>	<b>3.8</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>4.4</b>
<b>5 Other Liabilities</b>	<b>254.0</b>	<b>829.2</b>	<b>3376.1</b>	<b>997.3</b>	<b>95.5</b>	<b>48.3</b>	<b>108.1</b>	<b>439.7</b>	<b>316.6</b>	<b>615.2</b>	<b>34.2</b>	<b>16.0</b>	<b>40.8</b>	<b>8.0</b>	<b>93.6</b>	<b>27.1</b>	<b>184.5</b>	<b>159.7</b>	<b>150.7</b>	<b>22.0</b>	<b>20439.0</b>
1. Sundry Creditors	0.3	8.8	14.8	10.2	10.7	1.9	4.3	10.9	2.8	6.6	4.2	0.9	0.1	0.2	1.1	3.8	0.5	15.6	10.1	0.1	470.1
2. Loan Loss Provision	67.2	502.7	1756.9	439.3	36.9	11.7	43.3	137.0	110.4	351.6	11.0	3.4	7.4	2.9	39.5	6.1	88.7	57.5	65.6	12.6	9531.4
3. Interest Suspense a/c	35.9	292.8	1482.4	348.1	6.0	1.8	27.9	35.5	52.1	234.8	0.0	2.3	2.8	0.3	23.1	4.6	66.7	33.9	24.2	1.3	6646.3
4. Others	150.6	24.9	122.0	199.8	41.8	32.8	32.6	256.4	151.3	22.2	19.1	9.3	30.5	4.6	30.0	12.6	28.5	52.6	50.8	8.0	3791.2
<b>6 Reconciliation A/c</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>478.9</b>	<b>1312.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>1805.3</b>
<b>7 Profit &amp; Loss A/c</b>	<b>128.3</b>	<b>0.3</b>	<b>289.8</b>	<b>75.1</b>	<b>50.4</b>	<b>22.6</b>	<b>6.2</b>	<b>60.4</b>	<b>84.5</b>	<b>9.4</b>	<b>46.0</b>	<b>8.5</b>	<b>28.0</b>	<b>8.6</b>	<b>64.2</b>	<b>22.2</b>	<b>15.8</b>	<b>1.5</b>	<b>43.9</b>	<b>9.5</b>	<b>2795.2</b>
	<b>5668.4</b>	<b>846.1</b>	<b>3482.4</b>	<b>1126.6</b>	<b>1794.4</b>	<b>1205.9</b>	<b>1652.6</b>	<b>5371.0</b>	<b>3708.9</b>	<b>1998.3</b>	<b>1565.5</b>	<b>307.5</b>	<b>519.1</b>	<b>329.9</b>	<b>3280.9</b>	<b>924.5</b>	<b>2652.1</b>	<b>1302.8</b>	<b>2332.7</b>	<b>665.7</b>	<b>108007.4</b>

Table No.17  
Statement of Assets Liabilities of Finance Companies  
Mid July 2015

Finance Company	Om	WMBFL	CMBFCL	Crystal	Guleshwori	Everest	Prudential	ICFC	Sugarmatha	Kuber	NEFL	Seti	hama	Namaste	Kaski	Unique	Manjushree	Jebils	Reliance	Bhaktapur	TOTAL	
<b>Assets</b>																						
<b>1 LIQUID FUNDS</b>	<b>1398.1</b>	<b>8.6</b>	<b>37.5</b>	<b>17.2</b>	<b>278.6</b>	<b>324.6</b>	<b>646.9</b>	<b>1127.2</b>	<b>692.2</b>	<b>51.6</b>	<b>356.6</b>	<b>108.4</b>	<b>206.2</b>	<b>109.8</b>	<b>767.5</b>	<b>248.5</b>	<b>687.1</b>	<b>413.6</b>	<b>561.1</b>	<b>314.4</b>	<b>23225.4</b>	
a. Cash Balance	70.2	1.2	2.0	0.3	7.6	25.1	8.2	147.1	23.0	5.3	15.9	1.6	0.9	3.8	60.5	2.8	23.5	7.1	17.1	8.5	1026.3	
Nepalese Notes & Coins	70.2	1.2	2.0	0.3	7.5	25.1	8.0	147.1	23.0	5.3	15.9	1.5	0.9	3.8	60.5	2.8	23.5	7.1	17.1	8.5	1025.9	
Foreign Currency	0.0	0.0	0.0	0.0	0.1	0.0	0.2	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	0.4	
b. Bank Balance	1327.9	7.4	35.5	16.9	32.5	299.5	70.8	980.1	669.2	0.0	340.6	106.8	205.3	6.3	121.5	245.7	663.7	21.1	544.0	305.8	15476.2	
1. In Nepal Rastra Bank	139.4	0.1	4.0	1.9	32.0	20.7	68.8	244.2	81.2	0.0	56.6	0.2	14.3	0.0	113.9	11.4	47.6	21.1	151.8	22.9	3127.9	
Domestic Currency	139.4	0.1	4.0	1.9	32.0	20.7	68.8	244.2	81.2	0.0	56.6	0.2	14.3	0.0	113.9	11.4	47.6	21.1	151.8	22.9	3127.9	
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	0.0	
2. "A"Class Licensed Institution	1085.2	2.8	1.4	13.2	0.5	199.3	1.9	593.7	237.1	0.0	103.8	34.8	120.2	6.3	7.4	99.6	369.7	0.0	150.2	129.6	8847.5	
Domestic Currency	1085.2	2.8	1.4	13.2	0.5	199.3	1.9	593.7	237.1	0.0	103.8	34.8	120.2	6.3	7.4	99.6	369.7	0.0	150.2	129.6	8847.5	
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	0.0	0.0	
3. Other Financial Ins.	103.3	4.5	30.1	1.8	0.0	79.5	0.0	142.2	350.9	0.0	180.3	71.8	70.8	0.0	0.2	134.6	246.4	0.0	242.0	153.4	3500.9	
4. In Foreign Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
c. Money at Call	0.0	0.0	0.0	0.0	238.5	0.0	567.9	0.0	0.0	46.2	0.0	0.0	0.0	99.7	585.5	0.0	0.0	385.4	0.0	0.0	6722.8	
Domestic Currency	0.0	0.0	0.0	0.0	238.5	0.0	567.9	0.0	0.0	46.2	0.0	0.0	0.0	99.7	585.5	0.0	0.0	385.4	0.0	0.0	6722.8	
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
<b>2 INVESTMENT IN SECURITIES</b>	<b>160.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>65.0</b>	<b>0.0</b>	<b>28.2</b>	<b>0.5</b>	<b>128.0</b>	<b>0.0</b>	<b>25.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>60.0</b>	<b>23.1</b>	<b>50.0</b>	<b>0.0</b>	<b>18.6</b>	<b>2559.5</b>		
a. Govt.Securities	160.0	0.0	0.0	0.0	65.0	0.0	28.2	0.5	128.0	0.0	25.0	0.0	0.0	0.0	60.0	23.1	50.0	0.0	18.6	2559.2		
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	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	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	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	0.3	
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>2.2</b>	<b>0.2</b>	<b>0.0</b>	<b>3.2</b>	<b>100.8</b>	<b>0.5</b>	<b>31.0</b>	<b>106.7</b>	<b>152.7</b>	<b>0.5</b>	<b>81.6</b>	<b>0.1</b>	<b>28.3</b>	<b>0.0</b>	<b>14.2</b>	<b>48.7</b>	<b>0.0</b>	<b>41.3</b>	<b>111.1</b>	<b>23.4</b>	<b>1740.6</b>	
a. Interbank Lending	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.0	
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	0.0	
c. Others	2.2	0.2	0.0	3.2	100.8	0.5	31.0	106.7	144.7	0.5	81.6	0.1	28.3	0.0	14.2	48.7	0.0	41.3	111.1	23.4	1732.6	
<b>4 LOANS &amp; ADVANCES</b>	<b>3934.6</b>	<b>501.8</b>	<b>1756.9</b>	<b>445.9</b>	<b>1228.5</b>	<b>846.6</b>	<b>648.4</b>	<b>3652.8</b>	<b>2093.0</b>	<b>376.5</b>	<b>1089.3</b>	<b>182.2</b>	<b>231.1</b>	<b>217.0</b>	<b>2427.4</b>	<b>551.8</b>	<b>1791.9</b>	<b>698.6</b>	<b>1574.9</b>	<b>296.2</b>	<b>64721.7</b>	
a. Private Sector	3934.6	501.8	1756.9	268.3	1202.3	846.6	631.4	3652.8	2082.3	0.0	1057.3	182.2	218.1	217.0	2427.4	551.8	1735.1	686.6	1477.4	296.2	63177.0	
b. Financial Institutions	0.0	0.0	0.0	177.6	20.0	0.0	17.0	0.0	10.7	376.5	32.0	0.0	15.0	0.0	0.0	0.0	56.8	12.0	43.5	0.0	1466.0	
c. Government Organizations	0.0	0.0	0.0	0.0	6.3	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	54.0	0.0	78.7	
<b>5 BILL PURCHASED</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>6.4</b>	
a. Domestic Bills Purchased	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.8	2.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.4	
b. Foreign Bills Purchased	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	0.0	
<b>6 LOANS AGAINST COLLECTED BI</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	
a. Against Domestic Bills	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	0.0	
<b>7 FIXED ASSETS</b>	<b>54.1</b>	<b>20.0</b>	<b>89.8</b>	<b>203.7</b>	<b>60.0</b>	<b>11.8</b>	<b>241.4</b>	<b>86.3</b>	<b>21.6</b>	<b>8.0</b>	<b>6.6</b>	<b>5.1</b>	<b>9.7</b>	<b>0.9</b>	<b>40.9</b>	<b>3.4</b>	<b>27.9</b>	<b>5.8</b>	<b>23.0</b>	<b>3.3</b>	<b>2327.7</b>	
<b>8 OTHER ASSETS</b>	<b>118.7</b>	<b>309.4</b>	<b>1598.1</b>	<b>384.0</b>	<b>61.5</b>	<b>22.3</b>	<b>49.2</b>	<b>388.1</b>	<b>129.0</b>	<b>246.1</b>	<b>6.4</b>	<b>11.6</b>	<b>26.7</b>	<b>2.0</b>	<b>30.9</b>	<b>12.0</b>	<b>122.0</b>	<b>82.5</b>	<b>59.9</b>	<b>9.2</b>	<b>10605.1</b>	
a. Accrued Interest:	45.4	292.8	1482.4	348.1	6.2	1.8	30.4	71.3	54.7	234.8	0.0	2.3	2.6	0.3	23.1	4.6	48.3	32.2	24.2	1.3	4812.5	
Financial Institutions	35.9	0.0	1439.6	0.0	0.4	0.0	8.0	19.8	11.3	0.0	0.0	0.0	0.2	0.0	0.0	0.0	0.3	0.0	0.5	0.0	0.1	17.9
Government Enterprises	9.5	0.0	0.0	0.0	0.2	0.0	0.2	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	
Private Sector	0.0	292.8	42.8	348.1	5.7	1.8	22.2	51.5	43.1	234.8	0.0	2.3	2.6	0.3	23.1	4.6	48.3	32.2	24.2	1.3	4812.5	
b. Staff Loans / Adv.	2.4	5.1	0.1	0.0	10.9	6.5	0.0	63.2	0.0	1.0	0.8	2.5	0.2	0.0	2.2	1.0	22.3	8.9	7.1	1.0	305.2	
c. Sundry Debtors	9.2	0.1	3.5	0.4	17.9	4.0	1.1	47.6	1.5	2.0	3.0	3.3	0.0	1.0	0.3	0.1	11.1	0.4	2.3	2.4	1248.9	
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	0.0	0.0	0.0	0.1	
e. Others	61.6	11.6	112.1	35.6	26.5	10.0	17.7	205.9	72.8	8.2	2.5	3.5	23.7	0.7	5.3	6.1	21.9	36.9	26.3	4.4	2355.9	
<b>9 Expenses not Written off</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.8</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>1.0</b>	<b>2.1</b>	<b>0.6</b>	<b>38.5</b>	
<b>10 Non Banking Assets</b>	<b>0.7</b>	<b>5.4</b>	<b>0.0</b>	<b>72.5</b>	<b>0.0</b>	<b>0.0</b>	<b>6.8</b>	<b>9.5</b>	<b>9.7</b>	<b>0.9</b>	<b>0.0</b>	<b>0.0</b>	<b>15.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>801.7</b>	
<b>11 Reconciliation Account</b>	<b>0.0</b>	<b>0.7</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.5</b>	<b>0.0</b>	<b>0.0</b>	<b>1802.2</b>	
<b>12 Profit &amp; Loss A/c</b>	<b>0.0</b>	<b>0.0</b>	<b																			

Table No. 18  
SECTORWISE OUTSTANNDING CREDIT OF FINANCE COMPANIES  
Mid July 2014

<b>Finance Companies</b>		Nepal Aawas	NFL	NIDC Capital	NNFL	NSMFL	Himalaya	Union	PFCL	Goodwill	SFL	SIFCL	Lumbini	ILFCO	Mahalaxmi
1 Agricultural and Forest Related	0.0	15.5	11.5	55.8	0.5	30.9		9.1	129.2	62.8	84.2	69.0	25.1	2.0	30.8
2 Fishery Related	0.0	0.0	0.0	0.1	0.0	0.0		0.0	1.0	0.0	19.6	0.0	0.0	0.0	32.8
3 Mining Related	0.0	0.0	0.0	0.0	0.0	0.0		2.5	21.7	0.0	0.0	0.5	0.9	3.0	1.3
4 Manufacturing (Producing) Related	0.0	17.2	26.3	334.6	61.1	0.0		55.2	226.8	0.0	95.6	94.0	216.4	186.4	186.5
5 Construction	424.7	39.8	46.6	1630.4	110.4	152.9		136.9	1104.8	761.3	119.9	336.6	256.7	90.1	359.0
6 Electricity, Gas and Water	0.0	2.9	10.7	0.0	0.0	0.0		0.0	6.0	0.0	0.0	0.0	0.0	76.9	0.0
7 Metal Products, Machinery & Electronic Equipment	0.0	0.0	0.7	25.9	3.5	0.0		28.2	38.4	139.3	0.0	19.4	0.0	57.2	38.0
8 Transport, Communication and Public Utilities	58.4	0.4	12.0	206.6	0.0	68.6		161.8	144.4	239.5	179.5	66.1	117.3	527.3	629.4
9 Wholesaler & Retailer	0.0	91.0	237.9	558.3	33.3	187.1		14.1	156.2	801.9	575.7	137.4	262.0	154.7	746.7
10 Finance, Insurance and Real Estate	0.0	0.0	97.8	389.3	100.3	76.4		50.0	97.6	0.0	138.9	121.3	73.7	260.4	296.1
11 Hotel or Restaurant	0.0	8.2	18.0	61.8	27.5	2.9		2.4	14.0	0.0	12.4	49.8	95.4	1.9	326.1
12 Other Services	0.0	0.0	9.7	94.2	0.0	22.0		46.0	16.4	92.0	8.3	226.7	329.6	49.4	183.1
13 Consumption Loans	22.1	19.4	104.4	210.1	150.2	247.1		78.0	113.8	163.9	30.3	74.9	105.0	297.5	473.5
14 Local Government	0.0	0.0	0.0	0.0	33.2	19.2		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
15 Others	135.6	90.5	2.0	1957.5	2000.9	217.5		101.4	614.1	201.0	707.9	21.4	227.2	109.7	446.2
16 Total	<b>640.7</b>	<b>284.8</b>	<b>577.7</b>	<b>5524.5</b>	<b>2520.9</b>	<b>1024.6</b>		<b>685.6</b>	<b>2684.4</b>	<b>2461.6</b>	<b>1972.3</b>	<b>1217.2</b>	<b>1709.4</b>	<b>1816.5</b>	<b>3749.4</b>

<b>Finance Companies</b>		Lalitpur	United FC	General	Progressive	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	Synergy	Srijana	Om	WMBFL	CMBFCL
1 Agricultural and Forest Related	0.0	0.0	0.0	5.5	60.6	37.1	52.4	5.6	9.8	40.9	105.6	112.8	32.6	0.0	328.3	
2 Fishery Related	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.7	0.0	0.0	0.0	0.0	
3 Mining Related	2.5	0.0	0.0	0.0	0.0	0.0	22.7	0.0	14.3	0.0	0.0	0.0	0.0	0.0	0.0	
4 Manufacturing (Producing) Related	0.0	20.6	1.5	2.8	108.6	77.7	40.2	72.8	0.0	3.9	167.7	0.0	116.8	22.3	600.3	
5 Construction	22.9	545.6	31.6	34.0	104.4	393.1	331.0	117.6	21.2	26.0	101.4	56.0	629.6	45.9	0.0	
6 Electricity, Gas and Water	0.0	0.0	0.0	0.0	0.0	3.5	9.5	30.9	0.0	0.0	0.1	0.0	0.0	0.0	0.0	
7 Metal Products, Machinery & Electronic Equipment	0.0	300.3	0.0	5.0	0.0	0.0	0.0	29.3	0.1	0.0	9.9	0.0	2.2	0.1	0.0	
8 Transport, Communication and Public Utilities	0.0	972.0	0.0	36.7	0.0	307.5	87.3	77.4	0.0	0.0	251.2	0.0	704.7	19.6	2.9	
9 Wholesaler & Retailer	170.0	412.2	96.5	24.2	381.9	259.3	102.1	82.7	19.1	23.7	109.8	244.4	411.6	50.3	120.0	
10 Finance, Insurance and Real Estate	280.1	117.2	0.0	8.0	10.8	261.9	52.2	95.2	0.0	0.0	116.8	0.0	332.0	181.0	0.0	
11 Hotel or Restaurant	0.0	0.0	0.0	0.0	72.4	123.0	8.8	32.5	7.1	0.0	62.3	0.0	53.7	0.4	74.8	
12 Other Services	141.5	0.0	5.7	3.5	49.7	138.2	47.4	0.0	0.1	5.7	83.6	14.8	24.9	5.3	0.0	
13 Consumption Loans	77.6	490.9	2.9	23.1	60.4	15.0	130.9	19.5	5.8	20.7	63.8	45.0	499.2	9.5	2.1	
14 Local Government	0.0	0.0	0.0	0.0	2.0	0.0	0.0	0.0	0.0	0.0	4.0	0.0	0.0	0.0	0.0	
15 Others	125.6	846.2	125.2	121.0	283.5	687.2	456.6	191.2	23.4	4.4	277.8	663.4	1127.3	167.5	628.5	
Total	<b>820.2</b>	<b>3704.8</b>	<b>263.4</b>	<b>263.9</b>	<b>1134.2</b>	<b>2303.7</b>	<b>1341.2</b>	<b>754.7</b>	<b>100.8</b>	<b>125.4</b>	<b>1355.7</b>	<b>1136.4</b>	<b>3934.6</b>	<b>501.8</b>	<b>1756.9</b>	

Table No. 18  
SECTORWISE OUTSTANNDING CREDIT OF FINANCE COMPANIES  
Mid July 2014

Finance Companies			Crystal	Guhestwori	Everest	Prudential	ICFC	Sagarmatha	Kuber	NEFL	Seti	hama	Namaste	Kaski	Unique	Manjushree	Jebils
1 Agricultural and Forest Related	0.0	4.1	67.1	3.6	180.5	91.9	0.0	2.4	35.3	0.0	16.3	117.2	0.0	24.3	39.0		
2 Fishery Related	0.0	0.0	2.8	0.0	0.5	1.8	0.0	0.0	0.0	0.0	0.5	1.8	0.0	0.0	0.0	0.0	
3 Mining Related	0.0	1.4	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	0.0	
4 Manufacturing (Producing) Related	0.0	76.9	43.7	69.1	265.3	76.2	7.6	34.5	16.6	26.0	4.1	80.0	11.6	121.5	6.5		
5 Construction	154.8	238.7	128.2	32.8	62.7	498.6	15.1	123.5	7.7	4.3	65.5	402.9	55.5	411.1	174.5		
6 Electricity, Gas and Water	0.0	2.0	0.0	0.0	40.4	1.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
7 Metal Products, Machinery & Electronic Equipment	0.0	12.8	18.1	0.0	56.9	9.4	0.0	0.3	0.0	0.0	0.9	0.0	0.0	9.0	0.2		
8 Transport, Communication and Public Utilities	0.0	38.5	213.6	64.7	25.9	492.7	3.0	219.3	0.0	40.4	4.2	351.5	66.2	283.9	62.7		
9 Wholesaler & Retailer	0.0	28.4	116.3	33.9	695.9	117.1	23.5	99.6	66.8	24.4	7.8	443.8	87.5	108.9	43.0		
10 Finance, Insurance and Real Estate	0.0	63.2	36.7	63.8	766.8	19.8	195.1	46.4	0.0	37.7	1.0	191.5	22.3	26.5	13.6		
11 Hotel or Restaurant	0.0	2.3	4.0	20.0	98.2	27.7	0.2	5.0	1.8	2.1	2.6	90.1	49.7	48.6	5.4		
12 Other Services	0.0	106.5	19.0	99.7	78.5	72.9	13.8	6.5	14.9	27.5	10.7	13.8	9.2	17.0	17.6		
13 Consumption Loans	9.4	289.0	28.5	131.2	190.2	330.4	9.7	127.8	1.0	20.8	1.4	59.0	54.5	289.1	220.8		
14 Local Government	0.0	0.0	0.0	0.0	0.0	0.3	0.0	1.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
15 Others	281.7	364.7	168.8	129.7	1190.4	356.2	111.0	422.9	38.2	49.8	102.1	675.8	195.3	451.9	115.3		
<b>Total</b>	<b>445.9</b>	<b>1228.5</b>	<b>846.6</b>	<b>648.4</b>	<b>3652.8</b>	<b>2096.8</b>	<b>379.1</b>	<b>1089.3</b>	<b>182.2</b>	<b>233.1</b>	<b>217.0</b>	<b>2427.4</b>	<b>551.8</b>	<b>1791.9</b>	<b>698.6</b>		

Finance Companies			Reliance	Bhaktapur
1 Agricultural and Forest Related	41.7	22.0	0	0
2 Fishery Related	0.0	0.0		
3 Mining Related	0.0	0.0		
4 Manufacturing (Producing) Related	34.2	23.4		
5 Construction	260.2	83.8		
6 Electricity, Gas and Water	10.3	0.0		
7 Metal Products, Machinery & Electronic Equipment	23.6	0.7		
8 Transport, Communication and Public Utilities	320.7	40.1		
9 Wholesaler & Retailer	113.1	17.5		
10 Finance, Insurance and Real Estate	54.2	9.0		
11 Hotel or Restaurant	29.9	16.6		
12 Other Services	78.9	11.6		
13 Consumption Loans	205.0	22.0		
14 Local Government	0.0	0.0		
15 Others	403.0	49.5		
<b>Total</b>	<b>1574.9</b>	<b>296.2</b>		

**Table No. 19**  
**NPL Status of FINANCE COMPANIES**

Rs. Million

S.No.	Name	Mid-July 2012			Mid-July 2013			Mid-July 2014			Mid-July 2015		
		Loan Amount	NPL Amount	NPL(%)									
1	Nepal Aawas	404.00	6.62	1.64	396.74	4.80	1.21	407.77	4.98	1.22	640.7	6.97	1.1
2	NFL	600.09	157.27	26.21	465.58	200.62	43.09	393.66	208.56	52.98	284.8	253.36	89.0
3	NIDC Capital	1049.33	192.84	18.38	937.85	223.29	23.81	622.70	189.37	30.41	577.7	122.55	21.2
4	NNFL	3033.27	90.08	2.97	3581.22	39.84	1.11	4557.07	18.86	0.41	5524.5	32.79	0.6
5	NSMFL	1482.97	947.50	63.89	2981.03	2814.33	94.41	2709.86	2673.78	98.67	2520.9	2487.39	98.7
6	Peoples	640.23	574.82	89.78	365.73	355.99	97.34	32.72	31.85	97.34			
7	KFL	326.08	14.54	4.46	463.63	21.26	4.59	452.93	21.15	4.67	1024.6	8.02	0.8
8	Himalaya	0.00	0.00	0.00	739.85	61.96	8.37						
9	Union	907.83	32.22	3.55	801.69	63.61	7.93	672.73	123.76	18.40	685.6	117.50	17.1
10	PFCL	1332.14	33.76	2.53	1906.69	40.07	2.10	2408.06	45.40	1.89	2684.4	71.70	2.7
11	NHMFL	1482.20	62.88	4.24	1361.57	54.17	3.98	1301.79	257.21	19.76			
12	Goodwill	1349.62	13.37	0.99	1757.71	14.16	0.81	2268.71	17.65	0.78	2461.6	29.91	1.2
13	SFL	862.71	6.14	0.71	1155.04	4.96	0.43	1806.07	110.99	6.15	1972.3	202.48	10.3
14	SIFCL	1144.02	5.40	0.47	1245.12	2.14	0.17	1296.10	1.51	0.12	1217.2	1.51	0.1
15	Lumbini	1409.40	67.88	4.82	1511.75	95.20	6.30	1828.87	277.54	15.18	1709.4	175.94	10.3
16	ILFCO	2448.67	153.94	6.29	2642.98	122.36	4.63	2218.93	362.78	16.35	1816.5	339.82	18.7
17	Mahalaxmi	1935.94	33.77	1.74	2425.98	24.51	1.01	3135.07	27.47	0.88	3749.4	20.99	0.6
18	Lalitpur	1706.77	169.65	9.94	1310.75	306.38	23.37	1094.26	358.21	32.74	820.2	494.90	60.3
19	United FC	2080.51	21.19	1.02	2610.67	20.02	0.77	3212.36	17.38	0.54	3704.8	26.23	0.7
20	General	946.27	34.38	3.63	472.25	294.12	62.28	263.43	236.53	89.79	263.4	236.53	89.8
21	Progressive	180.51	14.85	8.23	208.29	52.93	25.41	279.61	45.61	16.31	263.9	12.13	4.6
22	Navadurga	920.86	13.16	1.43	953.74	27.52	2.89	845.00	36.81	4.36			
23	Janaki	752.98	52.01	6.91	792.68	66.01	8.33	968.00	47.29	4.89	1134.2	43.46	3.8
24	Pokhara	1393.53	151.17	10.85	1694.81	61.94	3.65	2012.49	43.43	2.16	2303.7	51.41	2.2
25	Central	1358.09	26.91	1.98	1255.20	59.87	4.77	1184.47	69.10	5.83	1341.2	48.89	3.6
26	Premier	1005.85	52.85	5.25	971.35	312.01	32.12	824.95	214.65	26.02	754.7	488.07	64.7
27	Arun	213.00	79.14	37.16	201.82	124.49	61.68	171.26	83.93	49.01	100.8	93.56	92.8
28	Multipurpose	101.69	14.25	14.01	105.00	15.36	14.62	106.92	17.37	16.25	125.4	12.22	9.7
29	Synergy	1107.87	24.23	2.19	2371.97	370.16	15.61	1885.28	417.16	22.13	1355.7	393.77	29.0
30	Srijana	191.05	2.68	1.40	512.66	0.50	0.10	729.89	7.50	1.03	1136.4	8.38	0.7
31	Om	2521.10	6.18	0.25	40.68	0.00	0.00	3426.18	15.53	0.45	3934.6	19.87	0.5
32	WMBFL	826.11	134.55	16.29	704.83	456.47	64.76	737.54	97.15	13.17	501.8	492.26	98.1
33	CMBFCL	2618.62	2529.16	96.58	2306.82	2295.69	99.52	2017.80	2017.44	99.98	1756.9	1756.92	100.0
34	Crystal	866.69	137.50	15.86	654.75	582.89	89.03	596.06	589.36	98.88	445.9	439.20	98.5
35	Guheshwori	671.27	31.20	4.65	824.86	11.77	1.43	866.43	0.51	0.06	1228.5	9.67	0.8
36	Patan	328.13	47.13	14.36	189.35	73.14	38.63	193.31	50.36	26.05			
37	Fewa	2149.67	13.77	0.64	2815.12	18.81	0.67	3335.08	22.94	0.69			
38	Everest	312.77	5.50	1.76	472.14	4.57	0.97	657.10	4.78	0.73	846.6	3.31	0.4
39	Prudential	904.92	230.66	25.49	920.93	251.25	27.28	781.37	46.03	5.89	648.4	41.45	6.4
40	ICFC	2615.05	165.46	6.33	3154.30	27.77	0.88	3292.00	60.73	1.84	3652.8	99.11	2.7
41	Sagarmatha	1063.67	30.97	2.91	1251.31	47.83	3.82	1501.34	44.73	2.98	2093.0	100.64	4.8
42	Kuber	894.99	209.83	23.44	682.93	566.19	82.91	3079.26	257.11	8.35	376.5	357.17	94.9
43	NEFL	489.61	0.00	0.00	694.68	0.00	0.00	847.39	0.00	0.00	1089.3	0.00	0.0
44	Seti	136.30	4.91	3.60	146.03	1.46	1.00	171.51	1.57	0.91	182.2	3.41	1.9
45	hama	382.40	129.04	33.75	320.71	83.65	26.08	340.49	37.24	10.94	233.1	5.14	2.2
46	Namaste	74.36	0.73	0.98	99.89	0.87	0.88	138.41	0.67	0.48	217.0	0.71	0.3
47	Kaski	1117.75	5.43	0.49	1514.60	6.38	0.42	2070.53	9.61	0.46	2427.4	15.24	0.6
48	Zenith	714.55	4.00	0.56	760.05	15.98	2.10	874.70	26.13	2.99			
49	Unique	394.34	1.40	0.35	429.55	2.19	0.51	549.38	2.46	0.45	551.8	0.45	0.1
50	Manjushree	710.75	5.82	0.82	954.01	2.83	0.30	1143.88	47.06	4.11	1791.9	82.28	4.6
51	Jebils	365.89	6.09	1.66	586.16	37.01	6.31	672.04	78.25	11.64	698.6	40.39	5.8
52	Reliance	653.88	10.48	1.60	888.02	18.02	2.03	1360.02	29.96	2.20	1574.9	59.88	3.8
53	Bhaktapur	146.83	0.07	0.05	248.73	3.84	1.54	275.20	26.71	9.71	296.2	14.44	4.9
	Total	53327.1	6759.4	12.68	58861.8	10363.2	17.61	68618.0	9434.2	13.75	64721.7	9322.0	14.40

Table No.20  
**Statement of Assets & Liabilities of Funds of Microfinance FIs**  
(AGGREGATE)

(Rs. In Million)

Liabilities	Mid July										
	2005	2006	2007	2008	2009	2010	2011	2012 <sup>(23)</sup>	2013 <sup>(31)</sup>	2014 <sup>(37)</sup>	2015 <sup>(38)</sup>
<b>1 CAPITAL FUND</b>	<b>739.8</b>	<b>830.4</b>	<b>1118.5</b>	<b>1257.9</b>	<b>1939.8</b>	<b>2174.7</b>	<b>2408.8</b>	<b>2816.6</b>	<b>3801.3</b>	<b>4950.7</b>	<b>6142.7</b>
a. Paid-up Capital	548.2	570.9	775.7	943.1	1098.9	1272.7	1546.3	1717.2	2234.0	2974.3	3987.3
b. Statutory Reserves	103.2	127.5	62.6	87.0	148.2	162.9	0.0	288.3	383.5	523.1	750.3
c. Retained Earning	0.0	41.3	51.2	5.8	85.9	125.2	1.9	107.6	208.2	220.6	8.9
d. Others Reserves	88.4	90.7	229.0	222.0	606.9	613.8	220.0	703.6	975.6	1232.7	1396.2
<b>2 BORROWINGS</b>	<b>3402.4</b>	<b>5324.9</b>	<b>6944.2</b>	<b>8400.6</b>	<b>8972.9</b>	<b>10753.8</b>	<b>13037.6</b>	<b>16586.4</b>	<b>20216.3</b>	<b>27897.3</b>	<b>38648.4</b>
a. NRB	10.3	37.7	146.2	93.9	164.0	210.4	200.9	198.4	210.3	526.4	306.3
b. Others	1726.6	5324.9	6944.2	8400.6	8972.9	10753.8	13037.6	16388.0	20006.0	27371.0	38342.1
<b>3 DEPOSITS</b>	<b>748.8</b>	<b>932.5</b>	<b>1103.1</b>	<b>1540.0</b>	<b>2000.6</b>	<b>2574.3</b>	<b>3537.4</b>	<b>5235.2</b>	<b>7221.6</b>	<b>11001.2</b>	<b>16013.1</b>
<b>4 Other Liabilities</b>	<b>1318.5</b>	<b>696.0</b>	<b>1016.7</b>	<b>1161.6</b>	<b>2135.5</b>	<b>1415.5</b>	<b>1818.6</b>	<b>2502.9</b>	<b>3009.7</b>	<b>3777.5</b>	<b>5170.5</b>
1. Loan Loss Provision	0.0	114.4	245.8	272.4	362.4	388.8	436.3	505.5	694.0	829.4	986.7
2. Interest Suspense a/c	0.0	31.0	63.7	112.8	159.5	275.4	354.0	410.0	446.9	475.0	600.6
3. Others	1318.5	628.6	707.2	776.4	1693.4	751.3	1028.4	1587.5	1868.8	2473.1	3583.2
<b>5 Reconciliation A/c</b>	<b>0.0</b>	<b>215.9</b>	<b>25.6</b>	<b>121.3</b>	<b>117.0</b>	<b>1726.4</b>	<b>223.2</b>	<b>2236.6</b>	<b>688.6</b>	<b>1088.2</b>	<b>2330.2</b>
<b>6 Profit &amp; Loss A/c</b>	<b>90.5</b>	<b>119.7</b>	<b>73.3</b>	<b>101.3</b>	<b>193.1</b>	<b>277.4</b>	<b>470.7</b>	<b>629.8</b>	<b>837.9</b>	<b>1473.7</b>	<b>2575.6</b>
<b>TOTAL LIABILITIES</b>	<b>6300.1</b>	<b>8197.4</b>	<b>10281.4</b>	<b>12582.7</b>	<b>15438.8</b>	<b>18922.2</b>	<b>21496.4</b>	<b>30007.5</b>	<b>35775.3</b>	<b>50188.7</b>	<b>70880.4</b>
<b>Assets</b>											
<b>1 LIQUID FUNDS</b>	<b>653.9</b>	<b>1321.8</b>	<b>1772.8</b>	<b>1163.1</b>	<b>2855.1</b>	<b>2172.7</b>	<b>3272.2</b>	<b>5843.5</b>	<b>6322.8</b>	<b>7202.8</b>	<b>6954.0</b>
a. Cash Balance	0.0	19.7	22.3	37.4	50.7	24.9	31.8	44.2	42.8	39.2	59.0
b. Bank Balance	639.9	1092.8	1646.8	991.6	2539.1	1691.9	2632.4	3253.9	3561.6	3710.6	3908.7
C.Money at Call	0.0	209.3	103.7	134.1	265.2	456.0	608.1	2545.4	2718.5	3452.9	2986.3
<b>2 INVESTMENT IN SECURITIES</b>	<b>162.5</b>	<b>270.0</b>	<b>57.0</b>	<b>96.2</b>	<b>66.2</b>	<b>111.2</b>	<b>164.7</b>	<b>128.7</b>	<b>116.2</b>	<b>116.2</b>	<b>116.2</b>
<b>3 SHARE &amp; OTHER INVESTMENTS</b>	<b>1353.6</b>	<b>1402.6</b>	<b>1940.4</b>	<b>3407.8</b>	<b>2002.0</b>	<b>2424.6</b>	<b>1560.5</b>	<b>2040.6</b>	<b>2963.6</b>	<b>2894.2</b>	<b>2350.1</b>
<b>4 LOANS &amp; ADVANCES</b>	<b>3537.6</b>	<b>4303.0</b>	<b>5780.6</b>	<b>7078.2</b>	<b>8222.8</b>	<b>11117.0</b>	<b>14649.9</b>	<b>17738.3</b>	<b>23401.7</b>	<b>35689.3</b>	<b>55126.4</b>
Institutional	0.0	0.0	0.0	0.0	1757.2	0.0	14649.9	6194.1	6740.3	9863.5	14863.0
Individual	3537.6	4303.0	5780.6	7078.2	6465.5	11117.0	0.0	11544.2	16661.4	25825.8	40263.4
<b>8 FIXED ASSETS</b>	<b>0.0</b>	<b>78.1</b>	<b>101.0</b>	<b>117.7</b>	<b>183.0</b>	<b>225.5</b>	<b>259.3</b>	<b>340.2</b>	<b>444.6</b>	<b>624.4</b>	<b>803.5</b>
<b>9 OTHER ASSETS</b>	<b>389.1</b>	<b>392.1</b>	<b>363.7</b>	<b>460.5</b>	<b>1723.4</b>	<b>907.8</b>	<b>1253.2</b>	<b>1594.9</b>	<b>1685.8</b>	<b>2485.4</b>	<b>3274.6</b>
10 Expenses not Written off	0.0	0.4	1.0	6.2	5.7	1.5	1.1	0.7	9.8	9.4	7.2
11 Non Banking Assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
12 Reconciliation Account	0.0	208.4	15.5	96.3	101.2	1712.1	253.0	2234.8	699.6	1085.2	2202.2
13 Profit & Loss A/c	203.5	221.0	249.4	156.7	279.4	249.7	82.5	85.8	131.2	81.8	46.2
<b>TOTAL ASSETS</b>	<b>6300.1</b>	<b>8197.4</b>	<b>10281.4</b>	<b>12582.7</b>	<b>15438.8</b>	<b>18922.2</b>	<b>21496.4</b>	<b>30007.5</b>	<b>35775.4</b>	<b>50188.7</b>	<b>70880.4</b>

Table No.21  
Statement of Assets Liabilities of fund of MICROFINANCE FINANCIAL INSTITUTIONS  
Mid -July, 2015

Rs. In Million

Liabilities	NepalGBB	NIRDHAN	RMDC	DEPROSC	CHHIMEK	Swabalamban	Sanakisan	NERUDE	Naya Nepal	Summit	Sworojgar	First
<b>1 CAPITAL FUND</b>	<b>12.2</b>	<b>546.3</b>	<b>1580.9</b>	<b>272.6</b>	<b>550.3</b>	<b>477.3</b>	<b>861.3</b>	<b>179.0</b>	<b>21.6</b>	<b>44.8</b>	<b>35.5</b>	<b>219.6</b>
a. Paid-up Capital	557.5	336.0	572.0	171.9	283.7	219.8	230.7	125.0	20.0	35.3	20.0	200.0
b. Statutory Reserve	51.3	101.8	165.9	61.3	102.3	110.7	67.6	39.1	1.4	6.3	3.5	12.9
c. Retained Earning	-691.3	56.2	345.8	30.6	60.5	30.5	112.4	4.4	0.1	1.6	3.0	4.8
d. Others Reserve fund	94.7	52.3	497.3	8.8	103.7	116.4	450.6	10.5	0.0	1.7	9.0	1.8
<b>2 BORROWINGS</b>	<b>3668.3</b>	<b>4379.8</b>	<b>3906.9</b>	<b>1794.0</b>	<b>3058.2</b>	<b>2898.7</b>	<b>7179.8</b>	<b>825.2</b>	<b>99.0</b>	<b>335.9</b>	<b>251.2</b>	<b>2071.9</b>
a. NRB	<b>68.5</b>	<b>0.7</b>	<b>0.0</b>	<b>6.3</b>	<b>7.5</b>	<b>0.0</b>	<b>7.2</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
B. Others	3599.8	4379.1	3906.9	1787.7	3050.6	2898.7	7172.7	825.2	99.0	335.9	251.2	2071.9
<b>3 DEPOSITS</b>	<b>1364.3</b>	<b>2766.4</b>	<b>0.0</b>	<b>835.8</b>	<b>4957.8</b>	<b>2191.3</b>	<b>0.0</b>	<b>652.3</b>	<b>44.1</b>	<b>223.4</b>	<b>198.0</b>	<b>0.0</b>
<b>4 OTHER LIABILITIES</b>	<b>1613.7</b>	<b>529.6</b>	<b>184.7</b>	<b>176.0</b>	<b>349.4</b>	<b>573.7</b>	<b>807.5</b>	<b>222.9</b>	<b>25.0</b>	<b>53.8</b>	<b>34.9</b>	<b>54.9</b>
1. Loan Loss Provision	330.6	83.1	40.5	38.4	77.6	92.2	115.3	33.4	14.2	2.0	6.2	20.7
2. Interest Suspense a/c	439.4	71.7	0.1	37.0	0.0	9.8	1.1	9.2	4.7	0.0	0.8	0.0
3. Others	843.7	374.9	144.1	100.6	271.8	471.7	691.1	180.3	6.0	51.8	27.9	34.2
<b>5 RECONCILIATION A/C</b>	<b>121.6</b>	<b>0.0</b>	<b>0.0</b>	<b>0.3</b>	<b>0.0</b>	<b>0.0</b>	<b>0.1</b>	<b>831.0</b>	<b>0.0</b>	<b>364.2</b>	<b>0.0</b>	<b>0.0</b>
<b>6 PROFIT &amp; LOSS A/C</b>	<b>211.2</b>	<b>437.4</b>	<b>215.2</b>	<b>211.2</b>	<b>451.6</b>	<b>238.3</b>	<b>153.9</b>	<b>131.6</b>	<b>3.7</b>	<b>27.8</b>	<b>18.3</b>	<b>36.6</b>
<b>TOTAL LIABILITIES</b>	<b>6991.3</b>	<b>8659.6</b>	<b>5887.7</b>	<b>3289.8</b>	<b>9367.2</b>	<b>6379.3</b>	<b>9002.7</b>	<b>2842.1</b>	<b>193.3</b>	<b>1049.9</b>	<b>537.8</b>	<b>2383.0</b>
<b>Assets</b>	0.0											
<b>1 LIQUID FUNDS</b>	<b>680.1</b>	<b>783.4</b>	<b>380.5</b>	<b>231.4</b>	<b>1180.6</b>	<b>713.6</b>	<b>628.7</b>	<b>249.9</b>	<b>41.3</b>	<b>67.5</b>	<b>68.1</b>	<b>283.4</b>
a. Cash Balance	13.1	11.1	0.0	1.9	0.0	1.4	0.1	1.7	1.1	4.7	0.0	0.0
b. Bank Balance	667.0	103.1	380.5	140.3	1180.5	44.4	265.3	248.2	2.4	3.6	14.5	283.4
c. Money at Call	0.0	669.2	0.0	89.2	0.0	667.7	363.3	0.0	37.8	59.2	53.7	0.0
<b>2 INVESTMENT IN SECURITIES EXCEPT SHARES</b>	<b>0.0</b>	<b>38.7</b>	<b>0.0</b>	<b>0.0</b>	<b>75.5</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>3 SHARES &amp; OTHER INVESTMENT</b>	<b>223.6</b>	<b>15.1</b>	<b>1357.5</b>	<b>0.0</b>	<b>7.4</b>	<b>183.8</b>	<b>201.0</b>	<b>10.3</b>	<b>10.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>4 LOANS &amp; ADVANCES</b>	5021.6	6914.5	4054.8	2847.0	7614.1	5105.7	8096.8	1651.6	131.8	593.8	455.0	2069.3
Institutional	0.0	0.0	4054.8	0.0	0.0	0.0	8096.8	0.0	131.8	0.0	0.0	2069.3
Individual	5021.6	6914.5	0.0	2847.0	7614.1	5105.7	0.0	1651.6	0.0	593.8	455.0	0.0
<b>5 FIXED ASSETS</b>	<b>51.0</b>	<b>267.9</b>	<b>1.9</b>	<b>15.5</b>	<b>125.6</b>	<b>27.4</b>	<b>13.6</b>	<b>22.4</b>	<b>1.7</b>	<b>8.2</b>	<b>3.3</b>	<b>12.7</b>
<b>6 OTHER ASSETS</b>	<b>1015.0</b>	<b>639.3</b>	<b>93.1</b>	<b>195.9</b>	<b>364.0</b>	<b>343.9</b>	<b>62.7</b>	<b>76.7</b>	<b>8.5</b>	<b>16.3</b>	<b>11.4</b>	<b>17.6</b>
<b>7 EXPENSES NOT WRITTEN OFF</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>							
<b>8 NON BANKING ASSETS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>							
<b>9 RECONCILIATION A/C</b>	<b>0.0</b>	<b>0.6</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>4.9</b>	<b>0.0</b>	<b>831.2</b>	<b>0.1</b>	<b>364.2</b>	<b>0.0</b>	<b>0.0</b>
<b>10 PROFIT &amp; LOSS A/C</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>							
<b>TOTAL ASSETS</b>	<b>6991.3</b>	<b>8659.6</b>	<b>5887.7</b>	<b>3289.8</b>	<b>9367.2</b>	<b>6379.3</b>	<b>9002.7</b>	<b>2842.1</b>	<b>193.3</b>	<b>1049.9</b>	<b>537.8</b>	<b>2383.0</b>

Table No.21  
Statement of Assets Liabilities of fund of MICROFINANCE FINANCIAL INSTITUTIONS  
Mid -July, 2015

Rs. In Million

Liabilities	Nagbeli	Kalika	Mirmire	Janauththan	Mithila	Womi	Laxmi	ILFCO	Mahila	Vijay	Kisan	Clean village	FORWARD	Reliable	Mahuli	Suryodaya	Mero
<b>1 CAPITAL FUND</b>	<b>23.6</b>	<b>58.7</b>	<b>18.2</b>	<b>23.0</b>	<b>30.1</b>	<b>16.9</b>	<b>102.5</b>	<b>103.7</b>	<b>112.6</b>	<b>144.5</b>	<b>12.6</b>	<b>39.4</b>	<b>154.3</b>	<b>34.3</b>	<b>42.5</b>	<b>24.8</b>	<b>141.6</b>
a. Paid-up Capital	20.0	50.0	20.0	20.0	28.3	15.3	100.0	100.0	110.0	140.0	12.0	28.0	105.0	35.0	14.0	28.0	138.8
b. Statutory Reserve	2.6	1.8	0.4	3.0	1.4	0.5	0.5	0.5	0.0	0.9	0.3	0.0	10.1	0.0	2.6	0.0	0.6
c. Retained Earning	1.1	6.6	-2.3	0.0	0.5	1.1	2.0	3.1	0.0	3.6	0.2	-0.6	39.3	-0.7	0.0	-3.2	2.2
d. Others Reserve fund	0.0	0.3	0.0	0.0	0.0	0.0	0.0	0.0	2.5	0.0	0.0	12.0	0.0	0.0	25.9	0.0	0.0
<b>2 BORROWINGS</b>	<b>233.1</b>	<b>226.3</b>	<b>191.4</b>	<b>186.2</b>	<b>196.2</b>	<b>232.5</b>	<b>513.1</b>	<b>45.0</b>	<b>158.0</b>	<b>208.9</b>	<b>183.4</b>	<b>450.8</b>	<b>1878.9</b>	<b>240.5</b>	<b>319.7</b>	<b>198.0</b>	<b>1200.2</b>
a. NRB	<b>0.0</b>	<b>15.0</b>	<b>3.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>198.0</b>	<b>0.0</b>									
B. Others	233.1	226.3	191.4	186.2	196.2	232.5	513.1	45.0	158.0	208.9	168.4	447.8	1878.9	240.5	319.7	0.0	1200.2
<b>3 DEPOSITS</b>	<b>67.0</b>	<b>132.6</b>	<b>32.8</b>	<b>40.6</b>	<b>25.3</b>	<b>63.9</b>	<b>192.0</b>	<b>29.2</b>	<b>18.7</b>	<b>19.3</b>	<b>45.2</b>	<b>84.8</b>	<b>1275.9</b>	<b>35.6</b>	<b>368.9</b>	<b>53.1</b>	<b>101.9</b>
<b>4 OTHER LIABILITIES</b>	<b>25.4</b>	<b>28.1</b>	<b>15.4</b>	<b>7.2</b>	<b>10.3</b>	<b>23.2</b>	<b>23.1</b>	<b>12.9</b>	<b>25.5</b>	<b>16.6</b>	<b>2.6</b>	<b>18.6</b>	<b>146.3</b>	<b>13.3</b>	<b>63.6</b>	<b>5.4</b>	<b>43.7</b>
1. Loan Loss Provision	4.4	5.9	4.6	3.6	5.4	5.2	7.2	1.2	4.0	3.1	1.1	4.7	31.8	2.6	10.5	2.2	12.1
2. Interest Suspense a/c	0.0	0.5	2.6	0.0	0.0	2.5	0.0	1.0	2.4	2.3	0.0	4.3	0.0	2.2	0.0	2.2	0.0
3. Others	21.1	21.8	8.2	3.6	4.9	15.5	15.9	10.7	19.0	11.2	1.5	9.7	114.5	8.5	53.1	1.0	31.5
<b>5 RECONCILIATION A/C</b>	<b>0.0</b>	<b>238.9</b>	<b>0.0</b>	<b>0.0</b>	<b>0.2</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>168.0</b>	<b>378.1</b>	<b>11.8</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>6 PROFIT &amp; LOSS A/C</b>	<b>17.6</b>	<b>45.1</b>	<b>8.5</b>	<b>12.7</b>	<b>38.3</b>	<b>12.8</b>	<b>16.4</b>	<b>3.9</b>	<b>5.3</b>	<b>11.5</b>	<b>8.8</b>	<b>10.9</b>	<b>127.5</b>	<b>10.5</b>	<b>27.9</b>	<b>5.6</b>	<b>41.2</b>
<b>TOTAL LIABILITIES</b>	<b>366.9</b>	<b>729.7</b>	<b>266.3</b>	<b>269.7</b>	<b>300.4</b>	<b>349.3</b>	<b>847.1</b>	<b>194.8</b>	<b>320.0</b>	<b>400.8</b>	<b>420.6</b>	<b>982.6</b>	<b>3594.6</b>	<b>334.2</b>	<b>822.7</b>	<b>286.8</b>	<b>1528.7</b>
<b>Assets</b>																	
<b>1 LIQUID FUNDS</b>	<b>16.4</b>	<b>113.8</b>	<b>22.2</b>	<b>53.2</b>	<b>26.9</b>	<b>24.8</b>	<b>32.0</b>	<b>31.9</b>	<b>18.1</b>	<b>126.4</b>	<b>30.2</b>	<b>126.3</b>	<b>414.7</b>	<b>22.0</b>	<b>56.7</b>	<b>57.0</b>	<b>299.0</b>
a. Cash Balance	2.8	1.4	0.3	0.1	0.4	0.0	0.5	0.0	1.9	0.0	8.2	0.3	0.9	0.5	1.8	0.4	0.8
b. Bank Balance	13.6	112.5	22.0	1.2	1.1	2.2	9.8	2.4	1.1	126.3	1.0	5.7	71.9	21.6	4.8	1.5	94.2
c. Money at Call	0.0	0.0	0.0	51.8	25.4	22.6	21.7	29.5	15.1	0.0	21.0	120.3	341.9	0.0	50.0	55.1	204.0
<b>2 INVESTMENT IN SECURITIES EXCEPT SHARES</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>2.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>3 SHARES &amp; OTHER INVESTMENT</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>70.0</b>	<b>50.5</b>	<b>77.0</b>	<b>8.3</b>	<b>0.0</b>	<b>0.0</b>	<b>5.0</b>	<b>40.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>4 LOANS &amp; ADVANCES</b>	339.3	357.3	230.6	209.3	239.2	307.6	709.2	97.8	173.1	246.0	211.2	448.2	2884.6	262.0	746.4	223.5	1184.0
Institutional	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Individual	339.3	357.3	230.6	209.3	239.2	307.6	709.2	97.8	173.1	246.0	211.2	448.2	2884.6	262.0	746.4	223.5	1184.0
<b>5 FIXED ASSETS</b>	<b>3.3</b>	<b>4.6</b>	<b>6.3</b>	<b>2.6</b>	<b>3.2</b>	<b>4.0</b>	<b>26.7</b>	<b>4.6</b>	<b>8.9</b>	<b>10.9</b>	<b>6.5</b>	<b>7.7</b>	<b>74.1</b>	<b>3.4</b>	<b>4.7</b>	<b>3.2</b>	<b>23.9</b>
<b>6 OTHER ASSETS</b>	<b>7.8</b>	<b>15.1</b>	<b>7.1</b>	<b>4.6</b>	<b>5.1</b>	<b>10.9</b>	<b>9.2</b>	<b>3.9</b>	<b>42.9</b>	<b>6.4</b>	<b>4.4</b>	<b>22.4</b>	<b>216.2</b>	<b>6.8</b>	<b>14.9</b>	<b>3.2</b>	<b>21.8</b>
<b>7 EXPENSES NOT WRITTEN OFF</b>	<b>0.0</b>	<b>6.1</b>	<b>0.0</b>	<b>0.1</b>	<b>0.3</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>						
<b>8 NON BANKING ASSETS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>											
<b>9 RECONCILIATION A/C</b>	<b>0.0</b>	<b>238.9</b>	<b>0.0</b>	<b>168.0</b>	<b>378.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>							
<b>10 PROFIT &amp; LOSS A/C</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>26.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>2.8</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>TOTAL ASSETS</b>	<b>366.9</b>	<b>729.7</b>	<b>266.3</b>	<b>269.7</b>	<b>300.4</b>	<b>349.3</b>	<b>847.1</b>	<b>194.8</b>	<b>320.0</b>	<b>400.8</b>	<b>420.6</b>	<b>982.6</b>	<b>3594.6</b>	<b>334.2</b>	<b>822.7</b>	<b>286.8</b>	<b>1528.7</b>

Table No.21  
Statement of Assets Liabilities of fund of MICROFINANCE FINANCIAL INSTITUTIONS  
Mid -July, 2015

Rs. In Million

<b>Liabilities</b>	<b>Samata</b>	<b>RSDC</b>	<b>Samudayik</b>	<b>National</b>	<b>Sewa MF</b>	<b>Unnati</b>	<b>Swadeshi</b>
<b>1 CAPITAL FUND</b>	<b>10.6</b>	<b>60.9</b>	<b>21.8</b>	<b>68.9</b>	10.50	15.40	70.00
a. Paid-up Capital	11.1	60.0	14.0	70.0	10.50	15.40	70.00
b. Statutory Reserve	0.0	0.9	0.0	0.0	0.00	0.00	0.00
c. Retained Earning	-0.5	0.0	-0.9	-1.1	0.00	0.00	0.00
d. Others Reserve fund	0.0	0.0	8.7	0.0	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>2 BORROWINGS</b>	<b>94.4</b>	<b>474.9</b>	<b>241.0</b>	<b>380.7</b>	<b>2.67</b>	<b>36.00</b>	<b>287.40</b>
a. NRB	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
B. Others	94.4	474.9	241.0	380.7	<b>2.67</b>	<b>36.00</b>	<b>287.40</b>
<b>3 DEPOSITS</b>	<b>19.8</b>	<b>0.0</b>	<b>126.1</b>	<b>24.8</b>	<b>1.21</b>	<b>3.96</b>	<b>16.96</b>
<b>4 OTHER LIABILITIES</b>	<b>4.0</b>	<b>10.6</b>	<b>26.5</b>	<b>11.4</b>	<b>0.17</b>	<b>2.34</b>	<b>8.20</b>
1. Loan Loss Provision	1.3	5.1	9.0	4.7	0.00	0.38	2.40
2. Interest Suspense a/c	0.9	0.0	0.0	3.9	0.00	0.32	1.86
3. Others	1.8	5.5	17.5	2.8	0.17	1.64	3.94
<b>5 RECONCILIATION A/C</b>	<b>0.0</b>	<b>0.0</b>	<b>215.9</b>	<b>0.0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>6 PROFIT &amp; LOSS A/C</b>	<b>3.4</b>	<b>8.6</b>	<b>6.2</b>	<b>15.8</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>TOTAL LIABILITIES</b>	<b>132.2</b>	<b>555.1</b>	<b>637.6</b>	<b>501.7</b>	<b>14.55</b>	<b>57.70</b>	<b>382.56</b>
<b>Assets</b>							
<b>1 LIQUID FUNDS</b>	<b>21.9</b>	<b>34.0</b>	<b>44.1</b>	<b>13.3</b>	<b>2.65</b>	<b>10.01</b>	<b>47.95</b>
a. Cash Balance	0.0	0.0	2.9	0.2	0.29	0.11	0.01
b. Bank Balance	0.6	34.0	41.2	2.3	2.37	0.21	1.94
c. Money at Call	21.3	0.0	0.0	10.8	0.00	9.69	45.99
<b>2 INVESTMENT IN SECURITIES EXCEPT SHARES</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>3 SHARES &amp; OTHER INVESTMENT</b>	<b>0.0</b>	<b>0.0</b>	<b>20.7</b>	<b>0.0</b>	<b>0.00</b>	<b>0.00</b>	<b>70.00</b>
<b>4 LOANS &amp; ADVANCES</b>	105.9	510.4	330.1	468.5	8.47	38.01	240.13
Institutional	0.0	510.4	0.0	0.0	0.00	0.00	0.00
Individual	105.9	0.0	330.1	468.5	8.47	38.01	240.13
<b>5 FIXED ASSETS</b>	<b>2.7</b>	<b>4.5</b>	<b>18.2</b>	<b>11.4</b>	<b>1.19</b>	<b>4.71</b>	<b>10.57</b>
<b>6 OTHER ASSETS</b>	<b>1.7</b>	<b>6.0</b>	<b>8.2</b>	<b>8.4</b>	<b>0.00</b>	<b>0.64</b>	<b>2.42</b>
<b>7 EXPENSES NOT WRITTEN OFF</b>	<b>0.0</b>	<b>0.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.65</b>	<b>0.00</b>	<b>0.00</b>
<b>8 NON BANKING ASSETS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>9 RECONCILIATION A/C</b>	<b>0.0</b>	<b>0.0</b>	<b>216.2</b>	<b>0.0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>10 PROFIT &amp; LOSS A/C</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>1.60</b>	<b>4.33</b>	<b>11.49</b>
<b>TOTAL ASSETS</b>	<b>132.2</b>	<b>555.1</b>	<b>637.6</b>	<b>501.7</b>	<b>14.55</b>	<b>57.70</b>	<b>382.56</b>

Table No. 22  
List of Merged and Merging BFIs (post "Merger Bylaw, 2011")

Upto Mid-July, 2015

S.N	Merged and Merging BFIs		Name of BFI (after merger)	Date of operation (after merger)	Merger/ Acquisition
1	Himchuli Bikash Bank Ltd. (B class, National Level)	Birgunj Finance Ltd. (C class, National Level)	H&B Development Bank Ltd. (B class, National Level)	2011/06/15	Merger
2	Business Development Bank Ltd. (B class, National Level)	Universal Finance Ltd. (C class, National Level)	Business Universal Development Bank Ltd. (B class, National Level)	2012/04/03	Merger
3	Kasthamandap Development Bank Ltd. (B Class, National Level)	Shikhar Finance Ltd. (C class, National Level)	Kasthamandap Development Bank Ltd. (B Class, National Level)	2012/04/13	Merger
4	Machhapuchhre Bank Ltd.	Standard Finance Ltd. (C class, National Level)	Machhapuchhre Bank Ltd.	2012/07/09	Merger
5	Global Bank Ltd.	IME Financial Institutions Ltd. (C Class, National Level) and Lord Buddha Finance Ltd.(C class, National Level)	Global IME bank Ltd.	2012/07/09	Merger
6	Infrastructure Development Bank Ltd. (B Class, National Level)	Swastik Finance Ltd. (C class, National Level)	Infrastructure Development Bank Ltd. (B class, National Level)	2012/07/10	Merger
7	Annapurna Development Bank Ltd. (B Class, National Level)	Suryadarshan Finance Ltd. (C Class, National Level)	Supreme Development Bank Ltd. (B class, National Level)	2012/07/13	Merger
8	Pashupati Development Bank Ltd. (B class, National Level)	Uddhyam Bikash Bank Ltd. (B Class, National Level)	Axis Development Bank Ltd. (B class, National Level)	2012/07/13	Merger
9	Vibor bikash Bank Ltd. (B class, National Level)	Bhajuratna Finance and Savings Company Ltd. (C class, National Level)	Vibor Bikash Bank Ltd. (B class, National Level)	2012/09/02	Merger
10	Butwal Finance Ltd. (C class, National Level)	Alpic Everest Finance Ltd. (C class, National Level) and CMB Finance Ltd. (C class, National Level)	Synergy Finance Ltd. (C class, National level)	2012/12/06	Merger
11	Shine Development Bank Ltd. (B class, National Level)	Resunga Bikash Bank Ltd. (B class, National Level)	Shine Resunga Development Bank Ltd. (B class, 10 District Level)	2013/03/17	Merger
12	Prudential Finance Coy. Ltd. (C class, National Level)	Gorkha Finance Ltd. (C class, National Level)	Prudential Finance Comapany Ltd. (C class, National Level)	2013/03/18	Merger
13	Nepal Industrial and Commercial Bank Ltd.(A class)	Bank of Asia Ltd. (A class)	NIC Asia Ltd.(A class)	2013/06/30	Merger
14	Diyalo Bikash Bank Ltd. (B class, , National Level)	Professional Bikash Bank Ltd. (B class, National Level)	Professional Diyalo Bikash Bank (B class, 10 District Level)	2013/06/30	Merger
15	Araniko Development Bank Ltd. (B class, National Level)	Surya Development Bank Ltd. (B class, National Level)	Araniko Development Bank Ltd. (B class, 10 District Level)	2013/07/14	Merger
16	Global IME Bank Ltd.(A class)	Social Development Bank Ltd. (B class, National Level) and Gulmi Bikash Bank Ltd. (B class, National Level)	Global IME Bank Ltd. (A class, National Level)	2013/07/14	Merger
17	Prabhu Finance Ltd. (C class, National Level)	Sambridhi Bikash Bank Ltd. (B class, National Level) and Baibhav Finance Ltd. (C class, National Level)	Prabhu Bikash Bank Ltd. (B class, National Level)	2013/07/14	Merger
18	Royal Merchant Banking and Finance Ltd. (C class, National Level)	Rara Bikash Bank Ltd. (B class, National Level) and Api Finance Ltd. (C class, National Level)	Apex Development Bank Ltd. (B class, National Level)	2013/07/15	Merger

S.N	Merged and Merging BFIs		Name of BFI (after merger)	Date of operation (after merger)	Merger/ Acquisition
19	Manakama Development Bank Ltd. (B class, National Level)	Yeti Finance Ltd. (C class), Valley Finance Ltd. (C Class, National Level)	Yeti Development Bank Ltd. (B class, National Level)	2013/07/15	Merger
20	Global IME Bank Ltd. (A Class)	Commerz and Trust Bank Ltd. (A class)	Global IME Bank Ltd. (A Class)	2014/04/09	Merger
21	Civil Bank Ltd.(A class)	1. Axis Development Bank (B class, National Level) 2.Civil Merchant Finance Company (C class, National Level)	Civil Bank Ltd.(A class)	2014/04/14	Merger
22	Reliable Finance Ltd. (C class, National Level)	1. Shivalaxmi Finance Ltd. (C class, National Level) 2. Nepal Consumer Development Bank Ltd.(B Class, 10 District Level)	Reliable Development Bank Ltd.(B Class, National Level)	2014/04/16	Merger
23	Siddhartha Finance Ltd (C class, National Level)	Imperial Finance Ltd. (C class, National Level)	Siddhartha Finance Ltd.(C class, National Level)	2014/05/02	Merger
24	Reliance Finance Ltd.(C class, National Level)	Lotus Investment Finance Ltd. (C class, National Level)	Reliance Lotus Finance Ltd.(C class, National Level)	2014/05/08	Merger
25	Birat Laxmi Development Bank Ltd.(B class, 3 District Level)	Khadbari Development Bank Ltd.(B class, 1 District Level)	Birat Laxmi Development Bank Ltd.(B class, 10 District Level)	2014/05/17	Merger
26	Shangrila Development Bank Ltd.(B class, 10 District Level)	Bageshwori Development Bank (B class, National Level)	Shangrila Development Bank Ltd.(B class, National Level)	2014/06/13	Merger
27	Lumbini Bank Ltd.(A class, National Level)	Nawadurga Finance Co. Ltd.(C class, National Level)	Lumbini Bank Ltd.(A class)	2014/06/29	Merger
28	Purwanchal Grameen Bikas Bank Ltd. (D class, National Level)	Madyamanchal Grameen Bikas Bank Ltd. (D class, Regional Level),Paschimanchal Grameen Bikas Bank Ltd. (D class, Regional Level),Madya Paschimanchal Grameen Bikas Bank Ltd. (D class, Regional Level),Sudur Paschimanchal Grameen Bikas Bank Ltd. (D class, Regional Level)	Nepal Grameen Bikas Bank Ltd. (D class, National Level)	2014/08/15	Merger
29	Kist Bank Ltd. (A class)	Prabhu Bikas Bank Ltd. (B class, National Level),Gaurishankar Development Bank Ltd. (B class, National Level),Zenith Finance Ltd. (C class, National Level)	Prabhu Bank Ltd. (A class)	2014/09/15	Merger
30	Triveni Bikas Bank Ltd. (B class, 10 District Level)	Public Development Bank Ltd. (B class, 3 District Level),Bright Development Bank Ltd. (B class, 3 District Level)	Triveni Bikas Bank Ltd. (B class, National Level)	2015/06/01	Merger
31	NDEP Development Bank Ltd. (B class, National Level)	Rising Development Bank Ltd. (B class, 3 District Level)	Deva Development Bank Ltd. (B class, National Level)	2015/07/10	Merger
32	Biswo Bikas Bank Ltd. (B class, 10 District Level)	Fewa Finance Ltd. (C class, National Level)	Fewa Bikas Bank Ltd. (B class, National Level)	2015/07/13	Merger
33	Garima Bikas Bank Ltd. (B class, 10 District Level)	Nilgiri Bikas Bank Ltd. (B class, 3 District Level)	Garima Bikas Bank Ltd. (B class, National Level)	2015/07/14	Merger
34	Sagarmatha Merchant & Fin. Co. Ltd. (C class, National Level)	Patan Finance Ltd. (C class, National Level)	Sagarmatha Finance Ltd. (C class, National Le	2015/07/16	Merger
35	Citizens' Banks International Ltd. (A class)	Nepal Housing & Merchant Fin. Ltd. (C class, National Level),Peoples' Finance Ltd. (C class, National Level)	Citizens' Banks International Ltd. (A class)	2015/05/08	Acquisition
36	Muktinath Bikas Bank Ltd. (B class, 10 District Level)	Civic Development Bank Ltd. (B class, 1 District Level)	Muktinath Bikas Bank Ltd. (B class, National Level)	2015/07/14	Acquisition

**List of Class A Licensed Financial Institutions (Commercial Banks)**

Mid - July, 2015

	<b>Names</b>	<b>Operation Date (A.D.)</b>	<b>Head Office</b>	<b>Telephone No.</b>	<b>Fax no.</b>
1	Nepal Bank Ltd.	1937/11/15	Dharmapath,Kathmandu	4247999	4222383/4220414
2	Rastriya Banijya Bank Ltd.	1966/01/23	Singhadurbarplaza,Kathmandu	4246022/4252595	4252931
3	Agriculture Development Bank Ltd.	1968/01/21	Ramshahpath, Kathmandu	4252358	4262718
4	Nabil Bank Ltd.	1984/07/12	Beena Marg, Kathmandu	4429546	4429548
5	Nepal Investment Bank Ltd.	1986/03/09	Durbarmarg, Kathmandu	4228229/4225257	4228927/4226349
6	Standard Chartered Bank Nepal Ltd.	1987/02/28	Nayabaneswor, Kathmandu	4781469/4782333	4780762/4780314
7	Himalayan Bank Ltd.	1993/01/18	Kamaladi, Kathmandu	4227749	4222800
8	Nepal SBI Bank Ltd.	1993/07/07	Hattisar, Kathmandu	4435516	4435612
9	Nepal Bangladesh Bank Ltd.	1994/06/06	Kamaladi, Kathmandu	4783975/76	4784326
10	Everest Bank Ltd.	1994/10/18	Lazimpat , Kathmandu	4443377	4443160
11	Bank of Kathmandu Ltd.	1995/03/12	Kamaladi, Kathmandu	4414541	4418990/4428986
12	Nepal Credit and Commerce Bank Ltd.	1996/10/14	Siddharthanagar, Rupandehi	071-521921/4246991	071-521953/4244610
13	Kumari Bank Ltd.	2001/04/03	Durbarmarg, Kathmandu	4232112	4231960
14	Laxmi Bank Ltd.	2002/04/03	Adarsanagar, Birgunj, Parsa	011-663425-26/4444684-85	011-663427/4444640
15	Siddhartha Bank Ltd.	2002/12/24	Hattisar, Kathmandu	4442919/920	4442921
16	Citizens Bank International Ltd.	2007/04/20	Kamaladi, Kathmandu	4262699/ 4221799	4265030
17	Prime Commercial Bank Ltd.	2007/09/24	Newroad, Kathmandu	4233388	4233390
18	Sunrise Bank Ltd.	2007/10/12	Gairidhara, Kathmandu	4420612/ 4425089	4422475
19	Grand Bank Nepal Ltd.	2008/05/25	Kamaladi, Kathmandu	4231120/4221420	4231469
20	NMB Bank Ltd.	2008/06/02	Babarmahal, Kathmandu	4246160	4246156
21	Janata Bank Nepal Ltd.	2010/04/05	Naya Baneshwor, Kathmandu	4786100	4786300
22	Mega Bank Nepal Ltd.	2010/07/23	Kantipath, Kathmandu	4257711	4266599
23	Century Commercial Bank Ltd.	2011/03/10	Putalisadak , Kathmandu	4445062	4441422
24	Sanima Bank Ltd.	2012/02/15	Nagpokhari, Kathmandu	4428979	4428969
25	Machhapuchhre Bank Ltd.	2012/7/9*	Prithwichowk, Pokhara, Kaski	061-530900/4443681	061-530500/4418537
26	NIC Asia Bank Ltd.	2013/6/30*	Biaratnagar, Morang	021-521921/5111177	021-522784/5111180
27	Global IME Bank Ltd.	2014/4/9*	Birgunj, Parsa	4231198	4231057
28	Civil Bank Ltd.	2014/4/14*	Kamaladi, Kathmandu	4255551	4255500
29	Lumbini Bank Ltd.	2014/6/29*	Narayangadh, Chitawan	056524150/4243165	056-524250/4227590
30	Prabhu Bank Ltd.	2014/9/15*	Babbarmahal, Kathmandu	4232500	4229588

\*Joint operation date after merger

**List of Class B Licensed Financial Institutions (Development Banks)**

Mid - July, 2015

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 level (Achham, Doti, Dadeldhura, Kanchanpur, Kailali, Bardiya, Banke, Dang, Kapilbastu, Rupandehi)
3	Siddhartha Development Bank Ltd.	2000/06/26	Tinkune, Kathmandu	National Level
4	Narayani Development Bank Ltd.	2001/10/17	Ratna Nagar, Chitawan	1-3 District Level (Nawalparasi, Chitwan, Makawanpur)
5	Pashimanchal Development Bank Ltd.	2003/04/03	Butwal, Rupandehi	4-10 District level (Rupandehi, Nawalparasi, Palpa, Kapilbastu, Dang, Banke, Syanja, Kaski, Chitwan)
6	Sahayogi Bikas Bank Ltd.	2003/10/23	Janakpurdham, Dhanusha	1-3 District Level (Dhanusa, Mahottari, Sindhuli)
7	Karnali Bikash Bank Ltd.	2004/02/18	Nepalgunj, Banke	1-3 District Level (Banke, Bardiya, Dang)
8	Bhrikuti Development Bank Ltd.	2004/09/03	Butwal, Rupandehi	4-10 District level (Rupendehi, Nawalparasi, Kapilbastu, Chitwan , Syanja, Palpa, Argakachi, Gulmi, Dang, Rolpa)
9	Shubhechchha Bikas Bank Ltd.	2004/09/26	Narayangadh, Chitawan	1-3 District Level (Makawanpur, Chitwan, Nawalparasi)
10	Gorkha Developoment Bank (Nepal) Ltd.	2004/12/05	Putalisadak, Kathmandu	National Level
11	Gandaki Development Bank Ltd.	2005/01/25	Pokhara, Kaski	4-10 District level (Chitwan, Syanja, Kaski, Lamjung, Parbat, Tanahu, Gorkha, Rupandehi, Nawalparasi, Baglung)
12	Excel Development Bank Ltd.	2005/07/21	Birtamod, Jhapa	1-3 District Level (Ilam, Jhapa, Morang)
13	Western Development Bank Ltd.	2005/09/15	Ghorahi, Dang	1-3 District Level (Dang, Banke, Kapilbastu)
14	Clean Energy Development Bank Ltd.	2006/09/07	Sitapaila, Kathmandu	National Level
15	Miteri Development Bank Ltd.	2006/10/13	Dharan, Sunsari	1-3 District Level (Jhapa, Morang, Sunsari)
16	Tinau Bikas Bank Ltd.	2006/11/01	Butwal, Rupandehi	1-3 District Level (Rupandehi, Nawalparasi, Chitwan)
17	Sewa Bikas Bank Ltd.	2007/02/25	Butwal, Rupandehi	4-10 District level (Rupandehi, Nawalparasi, Kapilbastu, Palpa, Syangha,Chitawan, Gulmi, Arghakhachi, Dang, Bake )
18	Kankai Bikas Bank Ltd.	2007/05/03	Damak, Jhapa	1-3 District Level (Jhapa, Ilam, Morang)
19	Ace Development Bank Ltd.	2007/08/15	Naxal, Kathmandu	National Level
20	Mahakali Bikas Bank Ltd.	2007/08/18	Mahendranagar, Kanchanpur	1-3 District Level (Kanchanpur, Kailali, Dadeldhura)
21	Bhargav Bikas Bank Ltd.	2007/08/30	Nepalgunj, Banke	1-3 District Level (Banke, Dang, Bardiya)
22	Country Development Bank Ltd.	2007/10/04	Banepa, Kavre	4-10 District level (Kavrepalanchowk, Sindhupalchowk, Sindhuli, Bara, Parsa, Makawanpur, Chitwan, Nawalparasi, Rupandehi, Kapilbastu)
23	Alpine Development Bank Ltd.	2007/10/05	Hetauda, Makawanpur	1-3 District Level (Makawanpur, Chitwan, Kavrepalanchowk)
24	City Development Bank Ltd.	2007/10/19	Pokhara, Kaski	4-10 District level (Kaski, Tanahu, Lamjung, Syanja, Myagdi, Parbat, Baglung, Manang, Gorkha, Chitwan)
25	Kamana Bikas Bank Ltd.	2007/10/29	Srijanachowk,Pokhara, Kaski	4-10 District level (Kaski, Tanahu, Lamjung, Dhading, Nawalparasi, Rupandehi, Makawanpur, Parsa, Syanja, Chitwan)
26	Corporate Development Bank Ltd.	2007/11/07	Birgunj, Parsa	1-3 District Level (Parsa, Makawanpur, Kavrepalanchowk)
27	Pathibhara Bikas Bank Ltd.	2007/11/21	Urlabari, Morang	1-3 District Level (Jhapa, Morang, Sunsari)
28	Kabeli Bikas Bank Ltd.	2007/12/16	Dhankutabazaar, Dhankuta	1 District Level (Dhankuta)
29	Purnima Bikas Bank Ltd.	2008/05/20	Siddharthanagar, Rupandehi	1-3 District Level (Rupandehi, Nawalparasi, Chitwan)
30	Jyoti Bikas Bank Ltd.	2008/07/24	Kamaladi, Kathmandu	National Level
31	Bagmati Development Bank Ltd.	2009/03/23	Hariwon, Sarlahi	1 District Level (Sarlahi)
32	Hamro Bikas Bank Ltd.	2009/04/19	Battar, Nuwakot	1 District Level (Nuwakot)
33	Kakre Bihar Bikas Bank Ltd.	2009/05/15	Birendranagar, Surkhet	1 District Level (Surkhet)
34	Pacific Development Bank Ltd.	2009/07/26	Beshishahar, Lamjung	1 District Level (Lamjung)
35	International Development Bank Ltd.	2009/09/04	Teku, Kathmandu	National Level
36	Kanchan Development Bank Ltd.	2009/09/19	Mahendranagar, Kanchanpur	1-3 District Level (Kavre, Kanchanpur, Dadeldhura)
37	Matribhumi Bikas Bank Ltd.	2009/10/09	Sindhulimadi, Sindhuli	1 District Level (Sindhuli)
38	Innovative Development Bank Ltd.	2009/11/13	Siddharthanagar, Rupandehi	1-3 District Level (Rupandehi, Nawalparasi, Chitwan)
39	Jhimruk Bikas Bank Ltd.	2009/12/14	Bagdula, Pyuthan	1 District Level (Pyuthan)

40	Metro Development Bank Ltd.	2009/12/16	Pokhara, Kaski	1-3 District Level (Kaski, Myagdi, Lamjung)
41	Raptibheri Bikas Bank Ltd.	2010/01/15	Nepalgunj, Banke	1-3 District Level(Banke, Bardiya, Dang)
42	Gaumukhee Bikas Bank Ltd.	2010/01/25	Bijuwar, Pyuthan	1 District Level (Pyuthan)
43	Tourism Development Bank Ltd.	2010/03/18	New Baneshwor, Kathmandu	National Level
44	Mission Development Bank Ltd.	2010/06/15	Butwal, Rupandehi	1-3 District Level (Rupandehi, Nawalparasi, Kapilvastu)
45	Mount Makalu Development Bank Ltd.	2010/07/21	Basantapur, Terathum	1 District Level (Terathum)
46	Sindhu Bikas Bank Ltd.	2010/09/09	Barhabise, Sindhupalchowk	1-3 District Level (Sindhupalchowk, Kavre, Dolka)
47	Sahara Bikas Bank Ltd.	2010/10/27	Malangawa, Sarlahi	1 District Level (Sarlahi)
48	Nepal Community Development Bank Ltd.	2010/11/03	Butwal, Rupendehi	1-3 District Level (Rupandehi, Nawalparasi, Chitwan)
49	Cosmos Development Bank Ltd.	2010/11/17	Harmaatarichowk, Gorkha	1 District Level (Gorkha)
50	Manaslu Bikash Bank Ltd.	2010/12/14	Buspark, Gorkha	1-3 District Level (Gorkha, Tanahu, Chitwan)
51	Society Development Bank Ltd.%	2011/6/15*	Kamaladi, Kathmandu	National Level
52	Ekata Bikash Bank Ltd.	2011/10/24	Butwal, Rupandehi	4-10 District level (Rupandehi, Kapilvastu, Dang, Rukum, Pyuthan, Rolpa, Surkhet, Kailali, Salyan, Banke)
53	Kalinchowk Development Bank Ltd.	2011/11/21	Charikot, Dolka	1-3 District Level (Dolka, Ramechhap, Sindhuli)
54	Business Universal Development Bank Ltd.	2012/4/4*	Anamnagar, Kathmandu	National Level
55	Kasthamandap Development Bank Ltd.	2012/4/13*	New Road, Kathmandu	National Level
56	Kailsh Bikash Bank Ltd.	2012/04/24	Putalisadak, Kathmandu	National Level
57	Infrastructure Development Bank Ltd.	2012/7/10*	Ghantaghari, Kathmandu	National Level
58	Supreme Development Bank Ltd.	2012/7/13*	Tinkune, Kathmandu	National Level
59	Salapa Bikash Bank Ltd.	2012/07/16	Diktel, Khotang	1 District Level (Khotang)
60	Vibor Bikash Bank Ltd.	2012/9/2*	Tripureshwor, Kathmandu	National Level
61	Saptakoshi Development Bank Ltd.	2012/10/02	Tankisunuwari, Morang	1-3 District Level (Morang, Ilam, Panchthar)
62	Shine Resunga Development Bank Ltd.	2013/3/17*	Tamghas, Gulmi	4-10 District level (Rupandehi, Nawalparasi, Argakhachi, Gulmi, Palpa, Dang, Pyuthan, Kapilvastu, Baglung, Chitwan)
63	Sajha Bikash Bank Ltd.	2013/4/30	Dhangadi, Kailali	1-3 District Level (Kailali, Kanchanpur, Bardiya)
64	Professional Diyalo Bikas Bank Ltd.	2013/6/30*	Banepa, Kavre	4-10 District level (Kavrepalanchowk, Sindhupalchowk, Dolka, Sinduli,, Makwanpur, Nawalparasi, Chitwan, Rupandehi, Tanahu, Kaski)
65	Arniko Development Bank Ltd.	2013/7/14*	Dhulikhel, Kavre	4-10 District level (Kavrepalanchowk, Sindhuli, Dhanusa, Dolka, Mahottari, Udaypur, Sunsari, Makwanpur, Parsa)
66	Yeti Development Bank Ltd.	2013/7/15*	Durbar Marg, Kathmandu	National Level
67	Apex Development Bank Ltd.	2013/7/15*	Durbarmarg, Kathmandu	National Level
68	Green Development Bank Ltd.	2013/8/25	Baglung Bazar, Baglung	1-3 District Level (Baglung, Myagdi, Kaski)
69	Reliable Development Bank Ltd.	2014/4/16*	Gyaneshwor, Kathmandu	National Level
70	Biratlaxmi Bikas Bank Ltd.	2014/5/17*	Biratnagar, Morang	4-10 District level (Morang, Sunsari, Jhapa, Sankhuwasabha, Dhankuta, Terhathum, Bhojpur, Ilam, Taplejung and Panchthar)
71	Sangrila Development Bank Ltd.	2014/7/13*	Baluwatar, Kathmandu	National Level
72	Triveni Bikas Bank Ltd.2	2015/6/1*	Bharatpur, Chitawan	National Level
73	Deva Bikash Bank Ltd.3	2015/7/10*	Laldurbarmarga, Kathmandu	National Level
74	Fewa Bikas Bank Ltd.4	2015/7/13*	Pokhara, Kaski	National Level
75	Garima Bikas Bank Ltd.5	2015/7/14*	Pokhara, Kaski	National Level
76	Muktinath Bikas Bank Ltd.6	2007/01/03	Pokhara, Kaski	National Level

\*Joint operation date after merger

## Annex-III

**List of Class C Licensed Financial Institutions (Finance Companies)**

Mid - July, 2015

S.No.	Names	Operation Date (A.D.)	Head Office	Working Area
1	Nepal Aawas Finance Ltd.	1992/08/03	Subidhanagar, 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	Kathmandu Finance Ltd.	1994/11/10	Dillibazar, Kathmandu	National Level
7	Himalaya Finance Ltd.	1994/11/11	Sundhara, Kathmandu	National Level
8	Union Finance Ltd.	1994/12/12	Narayanchaur, Naxal	National Level
9	Paschhimanchal Finance Co.Ltd.	1995/04/09	Butawal, Rupandehi	National Level
10	Samjhana Finance Co. Ltd.**	1995/05/03	Banepa, Kavre	National Level
11	Goodwill Finance Ltd.	1995/5/15	Dillibazaar, Kathmandu	National Level
12	Shree Investment & Finance Co. Ltd.	1995/06/01	Dillibazar, Kathmandu	National Level
13	Lumbini Finance & Leasing Co. Ltd.	1995/06/26	Thamel, Kathmandu	National Level
14	International Leasing & Finance Co. Ltd.	1995/10/31	Naya Baneshwor, Kathmandu	National Level
15	Mahalaxmi Finance Ltd.	1995/12/01	Putalisadak, Kathmandu	National Level
16	Lalitpur Finance Co. Ltd.	1995/12/14	Lagankhel, Lalitpur	National Level
17	United Finance Co. Ltd.	1996/01/26	Durbarmarg, Kathmandu	National Level
18	General Finance Ltd.	1996/2/1	Chabahil, Kathmandu	National Level
19	Progressive Finance Co. Ltd.	1996/02/26	Newroad, Kathmandu	National Level
20	Janaki Finance Co. Ltd.	1997/03/07	Janakpurdham, Dhanusha	1-3 District Level (Dhanusa, Mahottari, Siraha)
21	Pokhara Finance Ltd.	1997/03/16	Pokhara, Kaski	National Level
22	Central Finance Ltd.	1997/04/14	Kupondole, Lalitpur	National Level
23	Premier Finance Co. Ltd.	1997/6/8	Kumaripati, Lalitpur	National Level
24	Arun Finance Ltd.	1997/08/17	Dharan, Sunsari	National Level
25	Multipurpose Finance Co. Ltd	1998/04/15	Rajbiraj, Saptari	1 District Level (Saptari)
26	Shrijana Finance Ltd.	1999/12/14	Biratnagar, Morang	1-3 District Level (Morang, Sunsari, Saptari)
27	Om Finance Ltd.	2000/09/17	Pokhara, Kaski	National Level
28	World Merchant Banking & Finance Ltd.	2001/08/10	Hetauda, Makawanpur	National Level
29	Capital Merchant Banking & Finance Co. Ltd.	2002/02/01	Battisputali, Kathmandu	National Level
30	Crystal Finance Ltd.	2002/3/13	Thapathali, Kathmandu	National Level
31	Guheshwori Merchant Banking & Finance Ltd.	2002/06/13	Pulchowk, Lalitpur	National Level
32	Everest Finance Ltd.	2003/07/02	Siddharthanagar, Rupandehi	1-3 District Level (Kapilvastu, Rupandehi, Nawalparasi)
33	ICFC Finance Ltd.	2004/07/15	Bhatbhateni, Kathmandu	National Level
34	Kuber Merchant Finance Ltd.	2006/03/24	Kamalpokhari, Kathmandu	National Level

35	Nepal Express Finance Ltd.	2006/05/04	Sundhara, Kathmandu	National Level
36	Seti Finance Ltd.	2006/05/18	Tikapur, Kailali	1 District Level (Kailali)
37	Hama Merchant & Finance Ltd.	2006/06/16	Tripureshwor, Kathmandu	National Level
38	Namaste Bitiya Sanstha Ltd.	2007/07/09	Ghorahi, Dang	1 District Level (Dang)
39	Kaski Finance Ltd.	2007/07/30	Pokhara, Kaski	National Level
40	Unique Financial Institution Ltd.	2007/10/12	Putalisadak, Kathmandu	National Level
41	Manjushree Financial Institution Ltd.	2007/10/17	Nayabaneshwor, Kathmandu	National Level
42	Jebil's Finance Ltd.	2009/10/28	Newroad, Kathmandu	National Level
43	Bhaktapur Finance Ltd.	2011/02/08	Chyamsing , Bhaktapur	National Level
44	Synergy Finance Ltd.	2012/12/6*	Butawal, Rupandehi	National Level
45	Prudential Finance Company Ltd.	2013/3/18*	Nagpokhari, Kathmandu	National Level
46	Reliance Lotus Finance Ltd.	2014/05/08*	Pradarsani Marg, Kathmandu	National Level
47	Siddhartha Finance Ltd.	2014/5/2*	Siddarthanagar, Rupandehi	National Level
48	Sagarmatha Finance Ltd.	2015/7/16*	Maanawan, Lalitpur	National Level

\*\* In the process of liquidation.

\*Joint operation date after merger

**List of Class D Licensed Financial Institutions (Microfinance DBs)**

Mid - July, 2015

S.No.	Names	Operation Date (A.D.)	Head Office	Working Area
1	Nirdhan Utthan Bank Ltd.	1999/07/17	Anamnagar, Kathmandu	National Level
2	Rural Microfinance Development Centre Ltd.	1999/12/06	Putalisadak, Kathmandu	National Level
3	Deprosc Microfinance Development Bank Ltd.	2001/07/03	Ratnanagar, Chitwan	Regional Level (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)
4	Chhimek Microfinance Development Banks Ltd.	2001/12/10	Old Baneshwor, Kathmandu	National Level
5	Shawalamban Laghu Bitta Bikas Banks Ltd.	2002/02/22	Lalcolony Marg, Kathmandu	National Level
6	Sana Kisan Bikas Bank Ltd.	2002/03/11	Subidhanagar, Kathmandu	National Level
7	Nerude Laghu Bitta Bikas Bank Ltd.	2007/06/15	Biratnagar, Morang	National Level
8	Naya Nepal Laghu Bitta Bikas Bank Ltd.	2009/03/20	Dhulikhel, Kavre	4-10 District Level (Kavre, Ramechhap, Sindhuli, Mahottari, Dhanusa, Siraha, Saptari, Sunsari, Morang, Jhapa)
9	Mithila Laghu Bitta Bikas Bank Ltd.	2009/04/29	Dhalkebar, Dhanusha	4-10 District Level (Sindhuli, Mahottari, Dhanusi, Siraha, Sarlahi, Saptari, Rautahat, Udayapur, Bara, Ramechhap)
10	Summit Microfinance Development Bank Ltd.	2009/05/20	Anarmani, Jhapa	4-10 District Level (Jhapa, Morang, Sunsari, Taplejung, Ilam, Panchthar, Udayapur, Saptari, Siraha, Dhankuta)
11	Sworojagar Laghu Bitta Bikas Bank Ltd	2009/12/16	Banepa, Kavre	1-3 District Level (Kavre, Chitwan, Makawanpur)
12	Frist Microfinance Development Bank Ltd	2009/12/28	Gyaneshwor, Kathmandu	National Level
13	Nagbeli Microfinance Development Bank Ltd	2010/02/04	Anarmani, Jhapa	1-3 District Level (Jhapa, Morang, Sunsari, Ilam)
14	Kalika Microcredit Development Bank Ltd.	2010/07/21	Waling, Syangja	4-10 District Level (Syanja, Kaski, Parbat, Palpa, Nawalparasi, Rupandehi, Tanahu, Dhading, Gorkha, Makawanpur)
15	Mirmire Microfinance Development Bank Ltd.	2010/09/23	Banepa, Kavre	4-10 District Level (Rasuwa, Nuwakot, Dhading, Dolkha, Gulmi, Kavrepalanchowk, Makawanpur, Chitwan, Nawalparasi, Palpa)
16	Janautthan Samudayik Microfinance Dev. Bank Ltd.	2010/11/09	Butwal, Rupandehi	4-10 District Level (Kailali, Kanchanpur, Banke, Bardia, Dang, Kapilvastu, Rupandehi, Nawalparasi, Chitwan, Parsa)
17	Womi Microfinance Bittiya Sanstha Ltd.	2012/03/08	Khanikhola, Dhading	4-10 District Level (Dhading, Makawanpur, Chitwan, Nawalparasi, Tanahu, Lamjung, Kavrepalanchowk, Kaski, Syanja, Palpa)
18	Laxmi Microfinance Bittiya Sanstha Ltd.	2012/06/04	Maharajgunj, Kathmandu	National Level
19	ILFCO Microfinance Bittiya Sanstha Ltd.	2012/07/05	Chuchepati, Kathmandu	National Level
20	Mahila Sahayatra Microfinance Bittiya Sanstha Ltd.	2012/12/25	Chitlang, Makwanpur	National Level
21	Kisan Microfinance Bittiya Sanstha Ltd.	2013/01/16	Kamalbajar, Achham	4-10 District Level (Kailali, Achham, Bajura, Bajhang, Baitadi, Darchula, Kalikot, Humla, Mugu, Doti)
22	Vijaya Laghubitta Bittiya Sanstha Ltd.	2013/03/28	Rajjar, Nawalparasi	National Level
23	Clean Village Microfinance Bittiya Sanstha Ltd.	2013/03/31	Hemja, Kaski	4-10 District Level (Mustang, Manang, Myagdi, Kaski, Lamjung, Gorkha, Rasuwa, Sindhupalchowk, Solukhumbu)
24	FORWARD Community Microfinance Bittiya Sanstha Ltd	2013/05/17	Duhabi, Sunsari	National Level
25	Reliable Microfinance Bittiya Sanstha Ltd.	2013/05/19	Besisahar, Lamjung	4-10 District Level (Lamjung, Manang, Mustang, Dolpa, Ramechhap, Sindhupalchowk, Dhading, Nuwakot, Rasuwa, Gorkha)
26	Mahuli Samudyik Laghubitta Bittiya Sanstha Ltd.	2013/06/15	Bakdhuwa, Saptari	4-10 District Level (Saptari, Siraha, Udayapur, Khotang, Sunsari, Bhojpur, Okhaldhunga, Sindhuli, Dhankuta, Ramechhap)
27	Suryodaya Laghubitta Bittiya Sanstha Ltd.	2013/07/16	Putalibazar, Syanja	4-10 District Level (Baglung, Myagdi, Parbat, Syanja, Manang, Lamjung, Mustang, Gulmi, Pyuthan, Rolpa)
28	Mero Microfinance Bittiya Sanatha Ltd.	2013/07/18	Battar, Nuwakot	National Level
29	Samata Microfinance Bittiya Sanatha Ltd.	2013/08/25	Pipra, Simara	1 District Level (Bara)
30	RSDC Laghubitta Bittiya Sanstha Ltd.	2013/09/11	Butwal, Rupandehi	National Level

31	Samudayik Laghubitta Bitiya Sanstha Ltd.	2014/04/13	Panchkhal, Kavre	4-10 District Level (Paanchkhal, Kavrepalanchowk, Dolakha, Ramechhap, Okhaldhunga, Nuwakot, Khotang, Bhojpur, Sankhuasabha)
32	National Microfinance Bittiya Sanstha Ltd.	2014/07/02	Nilkantha-5, Dhading	National Level
33	Nepal Grameen Bikas Bank Ltd.	2014/8/15	Butawal, Rupandehi	National Level
34	Nepal Sewa Laghubitta Bitiya Sanstha Ltd.	2014/10/26	Phataksila-5, Sindhupalchok	1-3 District Level (Sindhupalchok, Rasuwa, Nuwakot)
35	Unnati Microfinance Bittiya Sanstha Ltd.	2014/11/07	Siddharthanagar, Rupandehi	4-10 District Level (Rupandehi, Palpa, Pyuthan, Kapilvastu, Arghakhhachi, Gulmi, Parbat, Baglung, Myagdi, Mustang)
36	Swadeshi Lagubitta Bittiya Sanstha Ltd.	2014/12/31	Itahari-8, Sunsari	National Level
37	NADEP Laghubitta Bittiya Sanstha Ltd.	2015/05/15	Gajuri, Dhading	National Level
38	Support Microfinace Bittiya Sanstha Ltd.	2015/07/11	Hasposa, Itahari	4-10 District Level (Sunsari, Terathum, Dhankuta, Panchthar, Bhojpur, Udayapur, Khotang, Sindhuli, Ramechhap, Makwanpur)

Annex-V  
Districtwise Branch Detail of Bank and Financial Institutions  
Mid-July 2015

S.N o.	Zone	District	Class 'A'	Class 'B'	Class 'C'	Class 'D'	Total	populn.	Pop.Per Branch
1	Mechi	Jhapa	57	27	6	50	140	812650	5805
2		Ilam	12	2	0	18	32	290254	9070
3		Panchthar	8	2	0	10	20	191817	9591
4		Taplejung	5	1	0	5	11	127461	11587
	<b>Total</b>		<b>82</b>	<b>32</b>	<b>6</b>	<b>83</b>	<b>203</b>	<b>1422182</b>	<b>7006</b>
5	Koshi	Sunsari	60	19	7	51	137	763487	5573
6		Morang	62	34	5	56	157	965370	6149
7		Dhankuta	8	5	0	10	23	163412	7105
8		Terhathum	6	2	1	5	14	101577	7256
9		Sankhuwasabha	10	3	0	8	21	158742	7559
10		Bhojpur	8	1	0	6	15	182459	12164
	<b>Total</b>		<b>154</b>	<b>64</b>	<b>13</b>	<b>136</b>	<b>367</b>	<b>2335047</b>	<b>6363</b>
11	Sagarmatha	Saptari	18	1	2	27	48	639284	13318
12		Udayapur	13	2	1	19	35	317532	9072
13		Siraha	27	1	0	30	58	637328	10988
14		Khotang	5	2	0	6	13	206312	15870
15		Okhaldhunga	4	1	0	7	12	147984	12332
16		Solukhumbu	6	2	1	6	15	105886	7059
	<b>Total</b>		<b>73</b>	<b>9</b>	<b>4</b>	<b>95</b>	<b>181</b>	<b>2054326</b>	<b>11350</b>
17	Janakpur	Sarlahi	17	9	2	24	52	769729	14802
18		Dhanusha	34	5	1	28	68	754777	11100
19		Mahottari	13	4	2	23	42	627580	14942
20		Dolakha	11	8	0	13	32	186557	5830
21		Ramechhap	6	3	0	8	17	202646	11920
22		Sindhuli	6	7	0	10	23	296192	12878
	<b>Total</b>		<b>87</b>	<b>36</b>	<b>5</b>	<b>106</b>	<b>234</b>	<b>2837481</b>	<b>12126</b>
23	Narayani	Bara	24	4	2	39	69	687708	9967
24		Rautahat	13	5	0	19	37	686722	18560
25		Parsa	42	15	3	25	85	601017	7071
26		Chitawan	64	66	11	42	183	579984	3169
27		Makawanpur	24	15	5	25	69	420477	6094
	<b>Total</b>		<b>167</b>	<b>105</b>	<b>21</b>	<b>150</b>	<b>443</b>	<b>2975908</b>	<b>6718</b>
28	Bagmati	Kathmandu	377	85	74	24	560	1744240	3115
29		Bhaktapur	36	10	5	11	62	304651	4914
30		Lalitpur	84	13	13	14	124	468132	3775
31		Rasuwa	8	0	1	6	15	43300	2887
32		Dhading	22	7	2	21	52	336067	6463
33		Sindhupalchok	20	9	1	19	49	287798	5873
34		Kavre	25	23	3	29	80	381937	4774
35		Nuwakot	9	6	0	18	33	277471	8408
	<b>Total</b>		<b>581</b>	<b>153</b>	<b>99</b>	<b>142</b>	<b>975</b>	<b>3843596</b>	<b>3942</b>
36	Gandaki	Lamjung	10	9	3	14	36	167724	4659
37		Tanahu	20	23	3	15	61	323288	5300
38		Gorkha	14	9	0	12	35	271061	7745
39		Manang	2	1	0	2	5	6538	1308
40		Syangja	12	19	2	20	53	289148	5456
41		Kaski	57	79	20	19	175	492098	2812
	<b>Total</b>		<b>115</b>	<b>140</b>	<b>28</b>	<b>82</b>	<b>365</b>	<b>1549857</b>	<b>4246</b>

42	Lumbini	Gulmi	8	10	0	9	27	280160	10376
43		Nawalparasi	23	32	6	38	99	643508	6500
44		Palpa	11	10	1	17	39	261180	6697
45		Arghakhanchi	9	4	0	7	20	197632	9882
46		Rupandehi	75	79	15	34	203	880196	4336
47		Kapilbastu	12	14	4	19	49	571936	11672
		Total	138	149	26	124	437	2834612	6487
48	Dhawalagi ri	Baglung	19	10	0	6	35	268613	7675
49		Parbat	7	10	1	10	28	146590	5235
50		Mustang	5	2	0	2	9	13452	1495
51		Myagdi	9	11	2	4	26	113641	4371
		Total	40	33	3	22	98	542296	5534
52	Rapti	Rolpa	6	0	0	8	14	224506	16036
53		Dang	34	23	5	28	90	552583	6140
54		Rukum	6	1	0	7	14	208567	14898
55		Salyan	7	0	0	8	15	242444	16163
56		Pyuthan	4	12	0	6	22	228102	10368
		Total	57	36	5	57	155	1456202	9395
57	Karnali	Jumla	5	0	0	2	7	108921	15560
58		Mugu	2	0	0	1	3	55286	18429
59		Humla	3	0	0	0	3	50858	16953
60		Kalikot	3	0	0	2	5	136948	27390
61		Dolpa	3	0	0	1	4	36700	9175
		Total	16	0	0	6	22	388713	17669
62	Bheri	Dailekh	8	0	0	3	11	261770	23797
63		Surkhet	14	7	0	11	32	350804	10963
64		Jajarkot	3	1	0	3	7	171304	24472
65		Bardiya	11	9	0	19	39	426576	10938
66		Banke	43	21	4	21	89	491313	5520
		Total	79	38	4	57	178	1701767	9560
67	Seti	Bajhang	3	0	0	3	6	195159	32527
68		Doti	6	1	0	4	11	211746	19250
69		Bajura	2	0	0	4	6	134912	22485
70		Kailali	42	12	2	34	90	775709	8619
71		Achham	4	2	0	8	14	257477	18391
		Total	57	15	2	53	127	1575003	12402
72	Mahakali	Darchula	4	0	0	2	6	133274	22212
73		Baitadi	5	1	0	4	10	250898	25090
74		Dadeldhura	6	2	0	5	13	142094	10930
75		Kanchanpur	21	10	0	19	50	451248	9025
		Total	36	13	0	30	79	977514	12374
		Grand Total	1682	823	216	1143	3864	26494504	6857

BFI Class	A	B	C	D	Total
No. of BFIs	30	76	47	38	191
No. of Branches	1682	823	216	1143	3864
Pop. per Branch	15752	32193	122660	23180	6857

Region/BFI Class	A	B	C	D	Total
Eastern	309	105	23	314	751
Central	835	294	125	398	1652
Western	293	322	57	228	900
Mid-western	152	74	9	120	355
Far-western	93	28	2	83	206
Total	1682	823	216	1143	3864

#### Region wise Distribution of Branches (%)

Eastern	18.37	12.76	10.65	27.47
Central	49.64	35.72	57.87	34.82
Western	17.42	39.13	26.39	19.95
Mid-western	9.04	8.99	4.17	10.50
Far-western	5.53	3.40	0.93	7.26

**Annex-VI**  
**Districtwise Bank Branches of Commercial Banks**  
**Mid-July 2014**

S.NO.	District	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSB	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	SBL	ADBBL	Global	Citizens	Prime	Sunrise	Grand	NMB	Kist	Janata	Mega	Civil	Century	Sanima	Grand Total		
1	Jhapa	8	4	3	1	-	2	2	1	1	1	1	2	-	1	1	2	2	6	3	1	1	4	-	1	3	1	1	1	2	57	
2	Ilam	1	3	-	-	-	-	1	-	-	-	-	1	-	1	-	1	-	-	-	-	-	-	-	-	-	-	-	12			
3	Panchthar	1	1	-	-	-	-	-	1	-	-	-	-	-	1	-	-	2	1	-	-	-	-	-	-	-	1	-	8			
4	Taplejung	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	-	-	-	-	-	-	-	-	5				
5	Sunsari	4	4	2	1	1	2	2	1	2	2	-	3	-	1	1	2	1	7	2	2	2	3	2	1	4	2	1	1	3	60	
6	Morang	5	9	1	1	1	1	3	1	1	2	1	1	2	1	1	1	10	1	2	1	2	1	1	4	1	1	1	2	2	62	
7	Dhankuta	-	3	-	-	-	-	-	-	-	-	-	-	-	2	-	1	-	1	-	-	-	-	-	-	1	-	-	-	-	8	
8	Terhathum	1	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	1	1	-	-	-	-	-	-	1	-	1	6			
9	Sankhuwasabha	1	2	1	-	-	-	-	-	1	-	-	-	-	-	-	-	2	1	-	-	-	-	-	-	-	1	1	10			
10	Bhojpur	1	2	-	-	-	-	-	1	1	-	-	-	-	-	-	-	1	-	1	-	-	-	-	-	-	1	-	8			
11	Saptari	3	3	-	-	-	-	-	1	-	-	-	-	1	-	-	7	-	-	1	-	-	-	-	1	-	-	1	-	18		
12	Udayapur	1	3	-	1	-	-	-	-	-	-	-	1	-	-	-	3	1	1	-	1	-	-	-	-	1	-	-	13			
13	Siraha	3	4	-	-	-	-	1	-	-	1	1	2	-	-	-	4	5	-	-	-	1	3	-	-	-	1	1	27			
14	Khotang	-	2	-	-	-	-	-	-	1	-	-	-	-	-	-	1	-	-	-	-	-	-	-	1	-	5					
15	Okhaldhunga	-	1	-	-	-	-	-	-	-	-	-	1	-	-	-	-	1	-	-	-	-	-	-	1	-	4					
16	Solukhumbu	-	3	-	1	-	-	-	-	-	-	-	-	-	-	1	1	-	-	-	-	-	-	-	-	-	-	6				
17	Sarlahi	3	1	-	2	-	-	-	-	-	-	2	-	1	-	-	4	1	-	-	-	-	1	-	1	-	1	-	17			
18	Dhanusha	2	4	1	1	-	-	1	1	1	1	-	1	-	2	1	1	1	7	1	1	-	-	1	2	-	1	1	1	34		
19	Mahottari	-	2	-	-	-	-	1	-	-	-	-	1	-	-	1	5	-	-	1	-	-	1	-	-	1	-	13				
20	Dolakha	1	1	1	-	-	1	-	-	-	-	-	-	-	1	-	1	-	1	1	-	-	1	1	-	-	1	-	11			
21	Ramechhap	-	2	-	1	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-	1	-	-	-	1	-	6				
22	Sindhuli	-	2	-	-	-	-	-	-	-	-	-	-	-	-	1	1	-	-	-	-	-	-	-	1	-	-	6				
23	Bara	2	3	-	1	-	-	-	1	1	1	-	-	1	-	1	6	-	3	-	-	1	2	-	-	-	1	-	24			
24	Rautahat	2	2	-	-	-	-	1	-	1	1	-	1	-	-	-	2	-	-	1	-	-	1	-	-	1	-	13				
25	Parsa	5	3	2	1	1	1	2	1	2	1	1	1	-	1	2	1	1	4	1	1	1	1	2	1	1	1	1	42			
26	Chitawan	4	3	1	3	1	3	2	1	1	1	1	3	1	2	1	1	8	2	1	1	1	1	10	1	1	4	1	2	64		
27	Makawanpur	3	1	1	1	1	1	1	1	1	1	-	-	1	-	-	1	3	1	1	-	-	2	-	-	1	1	1	24			
28	Kathmandu	14	19	18	14	4	14	15	9	14	13	4	21	5	11	8	8	13	23	23	17	11	16	9	8	27	7	8	10	6	8	377
29	Bhaktapur	2	3	1	1	-	2	1	1	1	1	-	2	2	-	-	1	4	1	2	-	1	1	3	1	1	-	1	1	36		
30	Lalitpur	5	3	2	2	1	3	3	2	4	1	2	5	2	3	1	3	3	5	5	2	2	5	2	3	6	2	1	2	1	3	84
31	Rasuwa	1	-	-	-	-	1	-	1	-	-	-	-	-	-	-	1	-	-	-	-	-	1	-	2	1	-	-	8			
32	Dhading	-	3	-	-	-	1	-	1	-	-	-	1	-	-	4	1	-	-	-	-	-	5	1	1	1	1	2	22			
33	Sindhupalchok	2	1	-	-	-	1	1	1	1	-	-	-	1	-	3	2	-	-	2	-	-	1	1	2	-	-	-	20			
34	Kavre	3	2	1	1	-	1	-	-	1	1	1	1	1	-	3	-	1	1	-	2	1	1	-	-	2	-	-	25			
35	Nuwakot	1	2	-	-	-	1	-	1	-	-	-	-	-	-	3	-	-	1	-	-	-	-	-	-	-	-	9				
36	Lamjung	1	1	1	-	-	1	-	1	-	-	-	-	-	-	3	-	-	2	-	-	-	-	-	-	-	-	10				
37	Tanahu	3	2	-	1	-	-	2	-	1	-	-	1	3	1	-	3	-	-	2	-	-	1	-	-	-	-	20				
38	Gorkha	-	3	1	-	-	1	-	-	-	-	-	-	-	-	3	1	-	2	-	-	1	-	-	1	-	-	14				
39	Manang	1	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	2				
40	Syangja	2	1	-	1	-	1	-	1	-	-	-	2	-	-	4	-	-	-	-	-	-	-	-	-	-	-	12				
41	Kaski	3	6	2	2	2	2	3	1	2	1	1	1	-	6	1	1	2	5	2	1	1	1	1	3	1	1	2	1	57		
42	Gulmi	-	1	-	-	-	1	-	1	-	-	-	-	-	-	2	3	-	-	-	-	-	-	-	-	-	-	8				
43	Nawalparasi	-	5	-	-	-	1	1	-	-	-	-	2	1	1	-	4	1	-	1	1	-	5	-	-	-	-	23				
44	Palpa	1	3	-	1	-	1	1	-	-	-	1	-	-	2	-	2	-	-	-	-	1	-	-	-	-	11					
45	Arghakhanchi	-	1	-	-	-	1	-	1	-	-	-	-	-	-	2	1	-	-	-	-	-	1	-	-	-	-	9				
46	Rupandehi	3	5	3	2	2	2	2	2	3	1	3	1	1	2	2	2	2	11	3	3	1	2	1	1	6	2	2	2	1	25	
47	Kapilbastu	2	1	-	1	-	-	-	2	-	-	-	-	-	1	1	3	1	-	-	-	-	-	-	-	-	-	12				
48	Baglung	2	1	1	-	-	1	-	1	1	-	-	1	1	-	-	3	2	1	-	-	-	4	-	-	-	-	19				
49	Parbat	1	2	-	-	-	-	-	1	-	-	-	-	-	-	-	2	1	-	-	-	-	-	-	-	-	-	7				
50	Mustang	1	-	-	-	-	-	-	-	-	-	-	1	-	-	-	1	-	-	-	-	-	2	-	-	-	-	5				
51	Myagdi	1	1	-	-	-	-	-	1	-	-	-	1	-	-	1	1	1	-	-	-	-	2	-	-	-	-	9				
52	Rolpa	1	1	-	-	-	-	-	-	-	-	-	-	-	-	1	2	-	-	-	-	-	1	-	-	-	-	6				
53	Dang	1	3	2	1	-	1	1	1	2	-	1	1	-	2	7	2	1	-	-	-	4	1	1	-	1	1	34				
54	Rukum	1	1	-	-	-	-	-	-	-	-	-	1	-	1	-	1	1	-	-	-	-	-	-	-	1	-	6				
55	Salyan	1	-	-	-	-	-	1	-	-	-	-	1	2	-	-	1	-	-	-	-	-	-	-	1	-	7					
56	Pyuthan	1	1	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	1	-	-	4				
57	Jumla	-	1	-	1	-	-	-	-	1	-	-	-	-	-	1	-	1	-	-	-	-	-	-	-	-	5					
58	Mugu	-	1	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	2					
59	Humla	-	1	-	-	-	-	-	-	-	-	-	-	-	-	1	-	1	-	-	-	-	-	-	-	-	3					
60	Kalikot	-	1	-	-	-	-	-	-	-	-	-	-	-	-	1	1	-	-	-	-	-	-	-	-	-	3					
61	Dolpa	1	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	-	-	-	-	-	-	-	-	-	3					
62	Dailekh	-	2	-	-	-	-	-	-	1	-	-	-	-	-	1	1	-	-	-	-	-	1	1	-	-	8					
63	Surkhet	1	1	-	1	-	1	1	1	1	-	1	-	1	-	2	1	1	-	-	-	-	-	-	-	1	14					

**Annex-VII**  
**Districtwise Bank Branches of Development Banks**  
**Mid-July 2014**

**Annex-VII**  
**Districtwise Bank Branches of Development Banks**  
**Mid-July 2014**

**Annex-VII**  
**Districtwise Bank Branches of Development Banks**  
**Mid-July 2014**

S.NO.	District	Ekata	Kalinchowk	Kailash	Saija	Saptakoshi	Sajha	Apex	Green	Reliable	Grand Total
1	Jhapa	-	-	-	-	-	-	-	-	-	27
2	Ilam	-	-	-	-	-	-	-	-	-	2
3	Panchthar	-	-	-	-	-	-	-	-	-	2
4	Taplejung	-	-	-	-	-	-	-	-	-	1
5	Sunsari	-	-	-	-	-	-	-	-	-	19
6	Morang	-	-	-	-	1	-	-	-	1	34
7	Dhankuta	-	-	-	-	-	-	-	-	-	5
8	Terhathum	-	-	-	-	-	-	-	-	-	2
9	Sankhuwasabha	-	-	-	-	-	-	-	-	-	3
10	Bhojpur	-	-	-	-	-	-	-	-	-	1
11	Saptari	-	-	-	-	-	-	-	-	-	1
12	Udayapur	-	-	-	-	-	-	-	-	-	2
13	Siraha	-	-	-	-	-	-	-	-	-	1
14	Khotang	-	-	-	-	-	-	-	-	-	1
15	Okhaldhunga	-	-	-	-	-	-	-	-	-	1
16	Solukhumbu	-	-	-	-	-	-	-	-	-	2
17	Sarlahi	-	-	-	-	-	-	-	-	-	9
18	Dhanusha	-	-	-	-	-	-	-	-	-	5
19	Mahottari	-	-	-	-	-	-	-	-	-	4
20	Dolakha	-	2	-	-	-	-	-	-	-	8
21	Ramechhap	-	1	-	-	-	-	-	-	1	3
22	Sindhuli	-	1	-	-	-	-	-	-	-	7
23	Bara	-	-	-	-	-	-	-	-	-	4
24	Rautahat	-	-	-	-	-	-	-	-	-	5
25	Parsa	-	-	-	-	-	-	-	-	-	15
26	Chitawan	-	-	1	-	-	-	1	-	3	66
27	Makawanpur	-	-	-	-	-	-	-	-	-	15
28	Kathmandu	-	-	7	-	-	-	1	-	4	85
29	Bhaktapur	-	-	2	-	-	-	1	-	-	10
30	Lalitpur	-	-	1	-	-	-	-	-	-	13
31	Rasuwa	-	-	-	-	-	-	-	-	-	-
32	Dhading	-	-	-	-	-	-	-	-	-	7
33	Sindhupalchok	-	-	-	-	-	-	-	-	-	9
34	Kavre	-	-	-	-	-	-	-	-	-	23
35	Nuwakot	-	-	-	-	-	-	-	-	1	6
36	Lamjung	-	-	-	-	-	-	-	-	-	2
37	Tanahu	-	-	1	-	-	-	1	-	-	23
38	Gorkha	-	-	-	-	-	-	-	-	-	9
39	Manang	-	-	-	-	-	-	-	-	-	1
40	Syanga	-	-	1	-	-	-	-	-	-	19
41	Kaski	-	-	6	-	-	-	4	-	2	79
42	Gulmi	-	-	-	-	-	-	-	-	-	10
43	Nawalparasi	-	-	-	-	-	-	-	-	1	32
44	Palpa	-	-	-	-	-	-	-	-	-	10
45	Arghakhanchi	-	-	1	-	-	-	-	-	-	4
46	Rupandehi	3	-	1	-	-	-	-	-	-	79
47	Kapilbastu	3	-	-	-	-	-	-	-	-	14
48	Baglung	-	-	1	-	-	-	-	2	-	11
49	Parbat	-	-	1	-	-	-	-	-	-	10
50	Mustang	-	-	-	-	-	-	-	-	-	2
51	Myagdi	-	-	-	2	-	-	1	-	-	11
52	Rolpa	-	-	-	-	-	-	-	-	-	-
53	Dang	2	-	-	-	-	-	-	-	-	23
54	Rukum	-	-	-	-	-	-	-	-	-	1
55	Salyan	-	-	-	-	-	-	-	-	-	-
56	Pyuthan	-	-	-	-	-	-	-	-	-	12
57	Jumla	-	-	-	-	-	-	-	-	-	-
58	Mugu	-	-	-	-	-	-	-	-	-	-
59	Humla	-	-	-	-	-	-	-	-	-	-
60	Kalikot	-	-	-	-	-	-	-	-	-	-
61	Dolpa	-	-	-	-	-	-	-	-	-	-
62	Dailekh	-	-	-	-	-	-	-	-	-	-
63	Surkhet	-	-	-	-	-	-	4	-	-	7
64	Jajarkot	-	-	-	-	-	-	-	-	-	1
65	Bardiya	-	-	-	-	-	-	1	-	-	9
66	Banka	-	-	-	-	-	-	-	-	-	21
67	Bajhang	-	-	-	-	-	-	-	-	-	-
68	Doti	-	-	-	-	-	-	-	-	-	1
69	Bajura	-	-	-	-	-	-	-	-	-	-
70	Kailali	-	-	-	-	3	-	-	-	-	12
71	Achham	-	-	-	-	-	-	-	-	-	2
72	Darchula	-	-	-	-	-	-	-	-	-	-
73	Baitadi	-	-	-	2	-	-	-	-	-	1
74	Dadeldhura	-	-	-	-	-	-	-	-	-	2
75	Kanchanpur	-	-	-	-	2	-	-	-	-	10
	Total	8	4	23	-	1	5	13	3	15	823

**Annex-VIII**  
**Districtwise Bank Branches of Finance Companies**  
**Mid-July 2014**

**Annex-VIII**  
**Districtwise Bank Branches of Finance Companies**  
**Mid-July 2014**

S.NO.	District	Prudential	ICFC	Sagarmatha	Kuber	NEFL	Seti	hama	Namaste	Kaski	Unique	Manjushree	Jebils	Reliance	Bhaktapur	Grand Total
1	Jhapa	-	-	2	1	-	-	-	-	-	-	-	-	-	-	6
2	Ilam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Panchthar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Taplejung	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Sunsari	-	-	2	-	-	-	-	-	-	-	-	-	-	-	7
6	Morang	-	-	1	-	-	-	-	-	-	-	-	-	-	-	5
7	Dhankuta	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Terhathum	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
9	Sankhuwasabha	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Bhojpur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Saptari	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
12	Udayapur	-	-	1	-	-	-	-	-	-	-	-	-	-	-	1
13	Siraha	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Khotang	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Okhaldhunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Solukhumbu	-	-	1	-	-	-	-	-	-	-	-	-	-	-	1
17	Sarlahi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
18	Dhanusha	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
19	Mahottari	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
20	Dolakha	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21	Ramechhap	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22	Sindhuli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Bara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
24	Rautahat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25	Parsa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3
26	Chitawan	-	-	-	-	-	-	-	-	1	-	1	-	-	-	11
27	Makawanpur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5
28	Kathmandu	3	6	-	3	1	-	1	-	-	1	2	1	3	-	74
29	Bhaktapur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
30	Lalitpur	-	-	2	1	-	-	-	-	-	-	-	-	-	-	13
31	Rasuwa	-	1	-	-	-	-	-	-	-	-	-	-	-	-	1
32	Dhading	-	-	-	-	-	-	-	-	1	-	-	-	-	-	2
33	Sindhupalchok	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
34	Kavre	-	1	-	-	-	-	-	-	-	-	-	-	-	-	3
35	Nuwakot	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
36	Lamjung	-	-	-	-	-	-	-	-	1	-	-	-	-	-	3
37	Tanahu	-	-	-	-	-	-	-	-	2	-	-	-	-	-	3
38	Gorkha	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
39	Manang	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
40	Syangja	-	-	-	-	1	-	-	-	-	-	-	-	-	-	2
41	Kaski	-	-	-	1	1	-	-	-	4	-	-	-	-	-	20
42	Gulmi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
43	Nawalparasi	-	-	-	-	-	-	-	-	1	-	-	-	-	-	6
44	Palpa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
45	Arghakhanchi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
46	Rupandehi	-	2	-	-	2	-	-	-	-	-	-	-	-	-	15
47	Kapilbastu	-	1	-	-	-	-	-	-	-	-	-	-	-	-	4
48	Baglung	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
49	Parbat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
50	Mustang	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
51	Myagdi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
52	Rolpa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
53	Dang	-	-	-	-	-	-	-	1	-	-	-	-	-	-	5
54	Rukum	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	Salyan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	Pyuthan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	Jumla	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	Mugu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	Humla	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	Kalikot	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	Dolpa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	Daiilekh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	Surkhet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	Jajarkot	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	Bardiya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
66	Banke	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4
67	Bajhang	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
68	Doti	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
69	Bajura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
70	Kailali	-	-	-	-	1	-	-	-	-	-	-	-	-	-	2
71	Achham	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
72	Darchula	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
73	Baitadi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
74	Dadeldhura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
75	Kanchanpur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total	3	11	8	7	5	1	1	1	10	1	3	1	3	1	216

**Annex-IX**  
**Name list of Bank and Financial Institutions**

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
<b>A. Commercial Banks</b>					
1	Nepal Bank Ltd.	NBL	2	Rastriya Banijya Bank Ltd.	RBB
3	Nabil Bank Ltd.	NABIL	4	Nepal Investment Bank Ltd.	NIBL
5	Standard Chartered Bank Nepal Ltd.	SCBNL	6	Himalayan Bank Ltd.	HBL
7	Nepal SBI Bank Ltd.	NSBI	8	Nepal Bangaladesh Bank Ltd.	NBB
9	Everest Bank Ltd.	EBL	10	Bank of Kathmandu Ltd.	BOK
11	Nepal Credit and Commerce Bank Ltd.	NCC	12	NIC ASIA Bank Ltd.	NIC
13	Lumbini Bank Ltd.	Lumbini	14	Machhapuchhre Bank Ltd.	MBL
15	Kumari Bank Ltd.	Kumari	16	Laxmi Bank Ltd.	Laxmi
17	Siddhartha Bank Ltd.	SBL	18	Agriculture Development Bank Ltd.	ADBBL
19	Global IME Bank Ltd.	Global	20	Citizens Bank International Ltd.	Citizens
21	Prime Commercial Bank Ltd.	Prime	22	Sunrise Bank Ltd.	Sunrise
23	Grand Bank Nepal Ltd.	Grand	24	NMB Bank Ltd.	NMB
25	Prabhu Bank Ltd.	PRABHU	26	Janata Bank Nepal Ltd.	Janata
27	Mega Bank Nepal Ltd.	Mega	28	Civil Bank Ltd.	Civil
29	Century Commercial Bank Ltd.	Century	30	Sanima Bank Ltd.	Sanima
<b>B. Development Banks</b>					
1	NIDC Development Bank Ltd.	NIDC	2	Malika Bikash Bank Ltd.	Malika
3	Siddhartha Development Bank Ltd.	Siddhartha	4	Yeti Development Bank Ltd.	Yeti
5	Narayani Development Bank Ltd.	Narayani	6	Pashimanchal Development Bank Ltd.	PDBL
7	Sahayogi Bikas Bank Ltd.	Sahayogi	8	Karnali Bikash Bank Ltd.	Karnali
9	Triveni Bikas Bank Ltd.	Triveni	10	Supreme Development Bank Ltd.	Suprim
11	Bhrikuti Development Bank Ltd.	Bhrikuti	12	Shubhechchha Bikas Bank Ltd.	Suvekchha
13	Sangrila Development Bank Ltd.	Shangrila	14	Gorkha Development Bank (Nepal) Ltd.	Gurkha
15	Gandaki Development Bank Ltd.	Gandaki	16	Infrastructure Development Bank Ltd.	Infrastructure
17	Business Universal Development Bank Ltd.	Business	18	Biratlaxmi Bikas Bank Ltd.	Biratlaxmi
19	Excel Development Bank Ltd.	Excel	20	Western Development Bank Ltd.	Western
21	H&B Development Bank Ltd.	H & B	22	Araniko Development Bank Ltd.	Araniko
23	Deva Development Bank Ltd.	Deva	24	Clean Energy Development Bank Ltd.	CEDBL
25	Miteri Development Bank Ltd.	Miteri	26	Tinau Bikas Bank Ltd.	Tinau
27	Muktinath Bikas Bank Ltd.	Muktinath	28	Sewa Bikas Bank Ltd.	Sewa
29	Kankai Bikas Bank Ltd.	Kankai	30	Mahakali Bikas Bank Ltd.	Mahakali
31	Ace Development Bank Ltd.	Ace	32	Bhargab Bikas Bank Ltd.	Bhargav
33	Professional Diyalo Bikas Bank Ltd.	diyalo	34	Country Development Bank Ltd.	Country
35	Alpine Development Bank Ltd.	Alpine	36	Kasthamandap Development Bank Ltd.	Kastamandap
37	Garima Bikas Bank Ltd.	Garima	38	City Development Bank Ltd.	City

**Annex-IX**  
**Name list of Bank and Financial Institutions**

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
39	Fewa Bikas Bank Ltd.	FewaDB	40	Kabeli Bikas Bank Ltd.	Kabeli
41	Kamana Bikas Bank Ltd.	Kamana	42	Corporate Development Bank Ltd.	Corporate
43	Pathibhara Bikas Bank Ltd.	Pathibhara	44	Purnima Bikas Bank Ltd.	Purnima
45	Jyoti Bikas Bank Ltd.	Jyoti	46	Bagmati Development Bank Ltd.	Bagmati
47	Hamro Bikas Bank Ltd.	Hamro	48	Kakre Bihar Bikas Bank Ltd.	Kakre
49	Shine Resunga Development Bank Ltd.	Shine	50	Pacific Development Bank Ltd.	Pacific
51	International Development Bank Ltd.	IDBL	52	Kanchan Development Bank Ltd.	Kanchan
53	Matribhumi Bikas Bank Ltd.	Matribhumi	54	Innovative Development Bank Ltd.	Innovative
55	Jhimruk Bikas Bank Ltd.	Jhimruk	56	Metro Development Bank Ltd.	Metro
57	Vibor Bikas Bank Ltd.	Vibor	58	Gaumukhee Bikas Bank Ltd.	Gaumukhee
59	Raptibheri Bikas Bank Ltd.	Raptiveri	60	Tourism Development Bank Ltd.	Tourism
61	Mission Development Bank Ltd.	Mission	62	Mount Makalu Development Bank Ltd.	Mt. Makalu
63	Sindhu Bikas Bank Ltd.	Sindhu	64	Sahara Bikas Bank Ltd.	Sahara
65	Nepal Community Development Bank Ltd.	N.Community	66	Cosmos Development Bank Ltd.	Cosmos
67	Manaslu Bikash Bank Ltd.	Manaslu	68	Ekata Bikash Bank Ltd.	Ekata
69	Kalinchowk Development Bank Ltd.	Kalinchowk	70	Kailash Bikash Bank Ltd.	Kailash
71	Salpa Bikash Bank Ltd.	Salpa	72	Saptakoshi Development Bank Ltd.	Saptakoshi
73	Sajha Bikash Bank Ltd.	Sajha	74	Apex Development Bank Ltd.	Apex
75	Green Development Bank Ltd.	Green	76	Reliable Development Bank Ltd.	Reliable

**C. Finance Companies**

1	Nepal Aawas Finance Ltd.	Nepal Aawas	2	Nepal Finance Ltd.	NFL
3	NIDC Capital Markets Ltd.	NIDC Capital	4	Narayani National Finance Ltd.	NNFL
5	Nepal Share Markets and Finance Ltd.	NSMFL	6	Kathmandu Finance Ltd.	KFL
7	Himalaya Finance Ltd.	Himalaya	8	Union Finance Ltd.	Union
9	Paschimanchal Finance Co.Ltd.	PFCL	10	Goodwill Finance Ltd.	PFCL
11	Siddhartha Finance Ltd.	SFL	12	Shree Investment & Finance Co. Ltd.	SIFCL
13	Lumbini Finance & Leasing Co. Ltd.	Lumbini	14	International Leasing & Finance Co. Ltd.	ILFCO
15	Mahalaxmi Finance Ltd.	Mahalaxmi	16	Lalitpur Finance Co. Ltd.	Lalitpur
17	United Finance Co. Ltd.	United FC	18	General Finance Ltd.	General
19	Progressive Finance Co. Ltd.	Progressive	20	Janaki Finance Co. Ltd.	Janaki
21	Pokhara Finance Ltd.	Pokhara	22	Central Finance Ltd.	Central
23	Premier Finance Co. Ltd.	Premier	24	Arun Finance Ltd.	Arun
25	Multipurpose Finance Co. Ltd	Multipurpose	26	Synergy Finance Ltd.	Synergy
27	Shrijana Finance Ltd.	Srijana	28	Om Finance Ltd.	Om
29	World Merchant Banking & Finance Ltd.	WMBFL	30	Capital Merchant Banking & Finance Co. Ltd.	CMBFCL
31	Crystal Finance Ltd.	Crystal	32	Guheshwori Merchant Banking & Finance Ltd.	Guheshwori

**Annex-IX**  
**Name list of Bank and Financial Institutions**

<b>SN</b>	<b>Full Name of Bank</b>	<b>Short Name</b>	<b>SN</b>	<b>Full Name of Bank</b>	<b>Short Name</b>
33	Everest Finance Ltd.	Everest	34	Prudential Finance Company Ltd.	Prudential
35	ICFC Finance Ltd.	ICFC	36	Sagarmatha Finance Ltd.	Sagarmatha
37	Kuber Merchant Finance Ltd.	Kuber	38	Nepal Express Finance Ltd.	NEFL
39	Seti Finance Ltd.	Seti	40	Hama Merchant & Finance Ltd.	hama
41	Namaste Bittiya Sanstha Ltd.	Namaste	42	Kaski Finance Ltd.	Kaski
43	Unique Financial Institution Ltd.	Unique	44	Manjushree Financial Institution Ltd.	Manjushree
45	Jebil's Finance Ltd.	Jebils	46	Reliance Lotus Finance Ltd.	Reliance
47	Bhaktapur Finance Ltd.	Bhaktapur			
<b>D. Micro-credit Development Banks</b>					
1	Nepal Grameen Bikas Bank Ltd.	NepalGBB	2	Nirdhan Utthan Bank Ltd.	NIRDHAN
3	Rural Microfinance Development Centre Ltd.	RMDC	4	Deprosc Microfinance Development Bank Ltd.	DEPROSC
5	Chhimek Microfinance Development Banks Ltd.	CHHIMEK	6	Swabalamban Laghu Bitta Bikas Banks Ltd.	Swabalamban
7	Sana Kisan Bikas Bank Ltd.	Sanakisan	8	Nerude Laghu Bitta Bikas Bank Ltd.	NERUDE
9	Naya Nepal Laghu Bitta Bikas Bank Ltd.	Naya Nepal	10	Summit Microfinance Development Bank Ltd.	Summit
11	Sworojagar Laghu Bitta Bikas Bank Ltd	Sworojgar	12	Frist Microfinance Development Bank Ltd	First
13	Nagbeli Microfinance Development Bank Ltd	Nagbeli	14	Kalika Microcredit Development Bank Ltd.	Kalika
15	Mirmire Microfinance Development Bank Ltd.	Mirmire	16	Janauthan Samudayik Microfinance Dev. Bank Ltd.	Janauthan
17	Mithila Laghu Bitta Bikas Bank Ltd.	Mithila	18	Womi Microfinance Bittiya Sanstha Ltd.	Womi
19	Laxmi Microfinance Bittiya Sanstha Ltd.	Laxmi	20	ILFCO Microfinance Bittiya Sanstha Ltd.	ILFCO
21	Mahila Sahayatra Microfinance Bittiya Sanstha Ltd.	Mahila	22	Vijaya Laghubitta Bittiya Sanstha Ltd.	Vijay
23	Kisan Microfinance Bittiya Sanstha Ltd.	Kisan	24	Clean Village Microfinance Bittiya Sanstha Ltd.	Clean Village
25	Forward Community Microfinance Bittiya Sanstha Ltd.	FORWARD	26	Reliable Microfinance Bittiya Sanstha Ltd.	Reliable
27	Mahuli Samudayik Laghubitta Bittiya Sanstha Ltd.	Mahuli	28	Suryodaya Laghubitta Bittiya Sanstha Ltd.	Suryodaya
29	Mero Microfinance Bittiya Sanstha Ltd.	Mero	30	Samata Microfinance Bittiya Sanstha Ltd.	Samata
31	RSDC Laghubitta Bittiya Sanstha Ltd.	RSDC	32	Samudayik Laghubitta Bittiya Sanstha Ltd.	Samudayik
33	National Microfinance Bittiya Sanstha Ltd.	National	34	Nepal Sewa Laghubitta Bittiya Sanstha Ltd.	Sewa MF
35	Unnati Microfinance Bittiya Sanstha Ltd.	Unnati	36	Swadeshi Lagubitta Bittiya Sanstha Ltd.	Swadeshi
37	NADEP Laghubitta Bittiya Sanstha Ltd.	NADEP	38	Support Microfinace Bittiya Sanstha Ltd.	Support

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