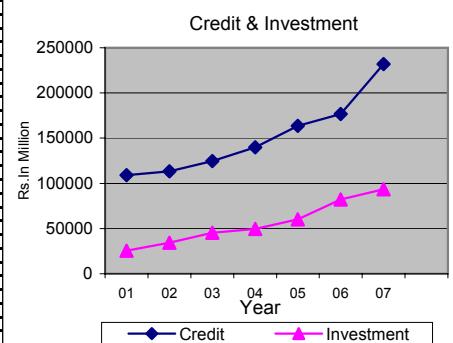
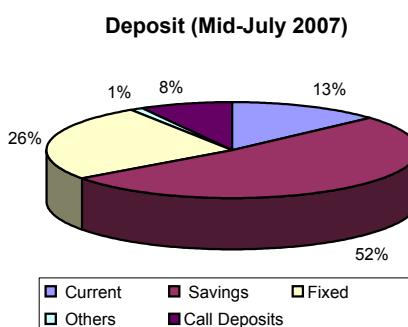


# BANKING AND FINANCIAL STATISTICS

MID – JULY 2007

NO. 49



**NEPAL RASTRA BANK**  
BANKS & FINANCIAL INSTITUTIONS REGULATION DEPARTMENT  
STATISTICS DIVISION

# **BANKING AND FINANCIAL STATISTICS**

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## Explanatory Notes

1. This issue of "**Banking and Financial Statistics, Mid-July 2007, No-49**" contains statistical information on NRB licensed banks and non-bank financial institutions.
2. This bulletin consists of 54 tables and a brief explanation on performance of NRB licensed banks and financial institutions.
3. The statistics published in this bulletin are based on the actual monthly and quarterly returns of the banks and non-bank financial institutions.
4. Efforts have been made to present current data for mid-July 2007. If the data for mid-July 2007 are not available, the latest available data have been presented in this bulletin.
5. Format for tables of Sources and Uses of Funds of Commercial Banks has slightly been changed from bulletin no 44. Therefore, figures for new headings in these tables are not available for comparison.
6. The term 'Capital Funds' does not include pass loan loss provision in this bulletin.
7. In the previous bulletin the financial transactions of ADB/N are presented in commercial banking and development banking part as the nature of its transactions. ADB/N is upgraded as "A" class licensed institution on 2062 Chaitra 03. So, all the financial figures of ADB/N are consolidated in commercial banking part.
8. Due to unavailability of data in specified format, many sub-headings may not contain information. The total figure is shown under main heading.
9. Because of subsequent revisions, differences with previously published figures are at times unavoidable.
10. The totals in the tables may not exactly tally with the sum of the constituent items due to rounding off the figures.
11. For convenience, the following abbreviations are used in different places in the bulletin:

A.B.C. = Advance on Bills Collection	Bal = Balance
Co. = Company	Dev. = Development
Ent. = Enterprises	Ex. Eq. Fund = Exchange Equalization Fund
FDR = Fixed Deposit Receipt	FC = Foreign Currency
Fin. = Financial	Govt. = Government
Ins. = Institutions	Inv. = Investment
Ltd. = Limited	No. = Number
Pvt. = Private	P. & D. = Purchase and Discount
Trans. = Transaction	RDB = Rural development bank
NBL = Nepal Bank Limited	NaBL = Nabil Bank Limited
RBB = Rastriya Banijya Bank	SCBNL = Standard Chartered Bank Nepal Limit
NIBL = Nepal Investment Bank Limited	HBL = Himalayan Bank Limited
NBBL = Nepal Bangladesh Bank Limited	NSBIBL = Nepal SBI Bank Limited
EBL = Everest Bank Limited	BoKL = Bank of Kathmandu Limited
NCCBL = Nepal Credit and Commerce Bank Limited	LuBL = Lumbini Bank Limited
NICBL = Nepal Industrial and Commercial	KBL = Kumari Bank Limited

Bank Limited	
MBL = Machhapuchchhre Bank Limited	LaBL = Laxmi Bank Limited
SBL = Sidhartha Bank Limited	ADBL = Agricultural Dev. Bank Ltd.
SFDB = Small Farmers Development Bank	CBs = Commercial Banks
DBs = Development Banks	MCDBs = Micro Credit Development Banks
OMCDBs = Other Micro Credit Development Banks	ADB/N = Agricultural Dev. Bank /Nepal

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

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

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

# Highlights on Performance of Banks and Non-Bank Financial Institutions

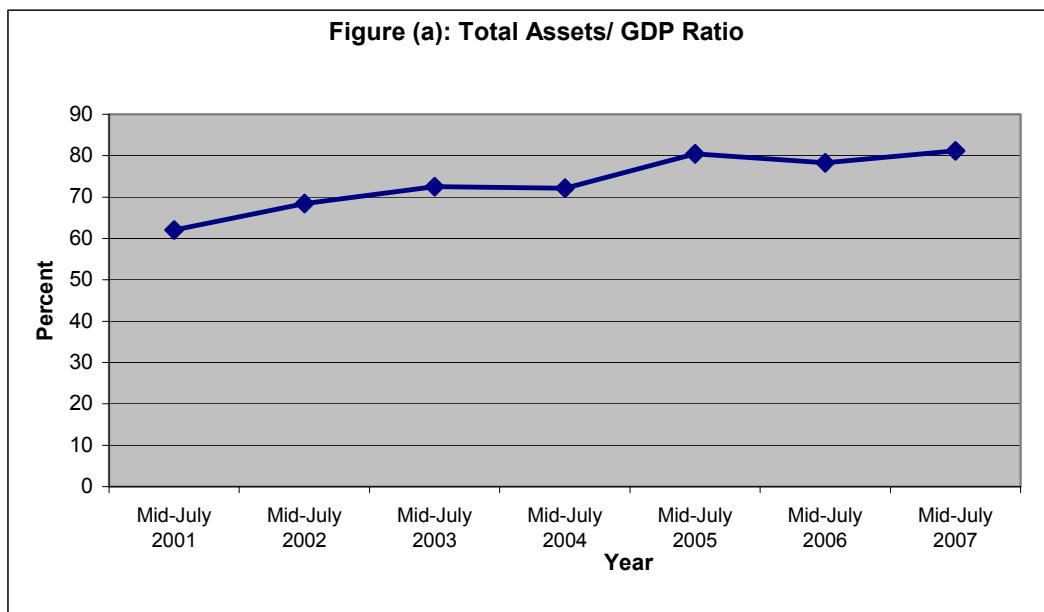
## A. Financial Sector at a Glance:

1. The Nepalese financial sector is composed of banking sector and non-banking sector. Banking sector comprises Nepal Rastra Bank (NRB) and commercial banks. The non-banking sector includes development banks, finance companies, micro-credit development banks, co-operative financial institutions, non-government organizations (NGOs) performing limited banking activities and other financial institutions such as insurance companies, employee's provident fund, citizen investment trust, postal saving offices and Nepal stock exchange. However, this bulletin contains information only on those financial institutions which are licensed by NRB up to mid-July 2007.
2. During the last two and half decades the number of financial institutions has grown significantly. At the beginning of the 1980s there were only two commercial bank and development banks in the country. After the induction of economic liberalization policy, particularly the financial sector liberalization, that impetus in the establishment of new bank and non bank financial institutions. Consequently, by the end of mid-July 2007 altogether 208 bank and non bank financial institutions licensed by NRB are in operation. Out of them, 20 are "A" class commercial banks, 38 "B" class development banks, 74 "C" class finance companies, 12 "D" class micro-credit development banks, 17 saving and credit co-operatives, and 47 NGOs (Table 1).

Table (i) : Growth of Financial Institutions:

Type of Financial Institutions	Number of Institutions in mid-July							
	1980	1985	1990	1995	2000	2005	2006	2007
Commercial Banks	2	3	5	10	13	17	18	20
Development Banks	2	2	2	3	7	26	28	38
Finance Companies	-		-	21	45	60	70	74
Micro Credit Development Banks	-		-	4	7	11	11	12
Saving and Credit Cooperatives	-		-	6	19	20	19	17
NGOs (limited Banking activities)	-		-	-	7	47	47	47
Total	4	5	7	44	98	181	193	208

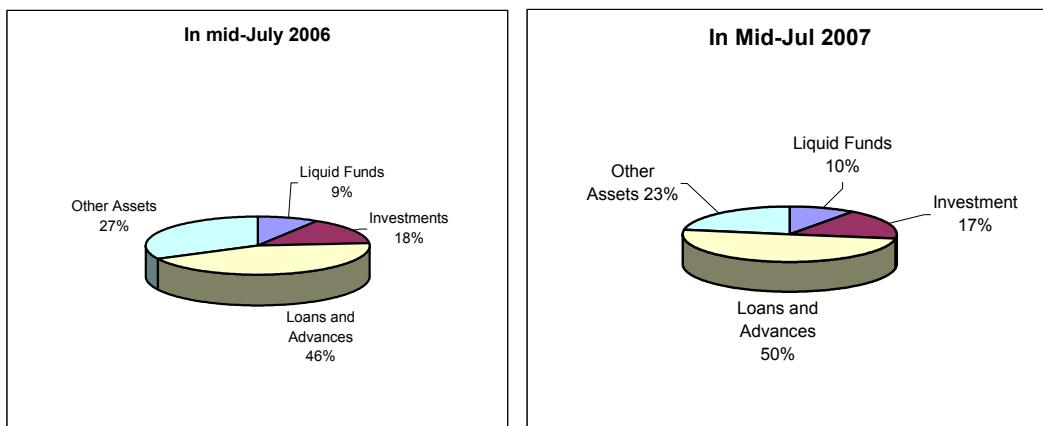
3. As an increased in number as well as business of the financial institutions, the total assets/liabilities of the financial system witnessed continuous growth over the last seven years. During this period such assets/liabilities increased persistently at an average rate of 18.87 percent per annum during 2001 to 2007 and reached to Rs. 582477.3 million in mid-July 2007 from Rs. 273946.2 million in mid-July 2001. The total assets/liabilities in the mid-July 2007 registered a higher growth of 15.12 percent compared to 6.7percent in the previous year.
4. The total assets/liabilities of the financial system to GDP ratio at nominal prices increased to 80.96 percent at mid-July 2007 from 78.29 percent in mid-July 2006. The same ratio was 62.04 percent in mid-July 2001.



5. The structure of financial assets/liabilities shows that commercial bank alone hold more than 80 percent of the total assets and liabilities of the financial system. As of mid July 2007 commercial bank group occupied the 84.23 percent share followed by finance companies by 9.18 percent, development bank by 3.89 percent micro credit development bank by 1.77 percent and others by 0.93 percent. The upgrade of ADB/N attributed to decline in the share of development bank group to the total assets/liabilities in mid-July 2007. In mid-July 2006, the market shares of commercial banks, development banks, finance companies and micro credit development banks and others to the total assets/liabilities were 84.73 percent, 5.22 percent, 7.68 percent and 1.62 percent and 0.75 percent respectively.

6. The composition of total assets/liabilities of the financial system shows that, the capital fund, of the component of liabilities, surge up remarkably and registered at the positive figure of 6901.70 million in current year from the negative figures in the last three years. In mid July 2007 the deposit and borrowing, the other component of liabilities, held the 67.15 percent and 4.58 percent of total liabilities respectively. The capital fund constituted the 1.18 percent of total liabilities in the same year.
7. In the assets side, loan and advances accounted a dominant position of 50.06 percent of total assets in the mid July 2007. Similarly other assets, investments and liquid funds occupied the 22.53 percent, 17.49 percent and 9.97 percent respectively.(Table no. 1).

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



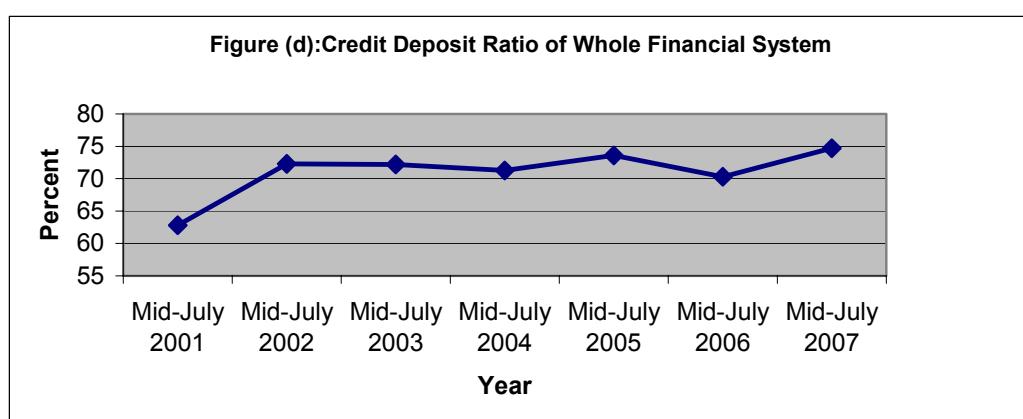
8. Commercial banks held dominate share on the major balance sheet components of financial system. Of the total deposits Rs.391152.60 million in mid-July 2007, the commercial banks occupied 86.28 percent of total liabilities followed by finance companies 8.82 percent, development banks 3.93 percent, micro credit development banks 0.28 percent and others 0.68 percent. Similarly, on the loans and advances the share of commercial banks stood at 79.50 percent, finance companies at 12.21 percent, development banks at 5.27 percent and micro credit development banks at 1.98 percent and others at 1.03 percent. In the same year the share of commercial banks in borrowings, liquid funds and investments of whole financial system constituted 47.75 percent, 86.28 percent and 91.64 percent respectively.

9. The Capital fund considered as a major indicator of financial strength, recorded positive in the current fiscal year as against negative in the previous year. As of mid July 2007, such funds accounted of Rs. 6901.70 million from Rs.-7461.47(negative) million in the last year. Deposits, investments, and loans and advances witnessed strong growth during 2001-07. During this period deposits grew at an average rate of 16.37 percent per annum, investments at 45.31 percent, and loans and advances at 22.51 percent. In mid July 2007, deposit accelerated by 19.28 percent compared to 15.42 percent in previous year and reached to Rs.391152.60 million. The loan and advances reported substantial growth of 26.55 percent in mid July 2007 compared to 10.22 percent in the last year and reached to Rs.291605.76 million. On an average it increased by 22.51 percent during 2001 to 2007.

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

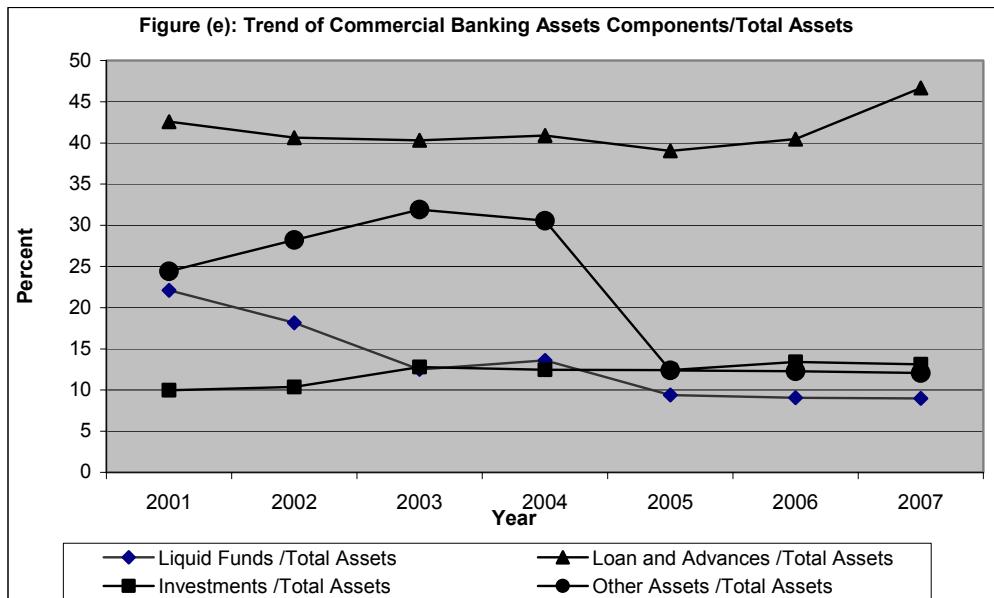
Particulars	Year ending mid-July						
	2001	2002	2003	2004	2005	2006	2007
<b>Capital Fund</b>	26.56	43.97	26.56	-107.36	516.43	-17.90	192.50
<b>Borrowings</b>	-	-	-	12.46	23.77	34.61	22.32
<b>Deposits</b>	21.95	23.59	11.51	13.12	9.81	15.42	19.28
<b>Liquid Funds</b>	16.20	-5.90	-20.59	22.08	-14.32	4.23	21.66
<b>Investments</b>	40.59	43.36	31.00	8.64	18.95	33.76	14.53
<b>Loans and Advances</b>	15.94	19.54	11.35	11.67	13.38	10.22	26.55

In the current fiscal year loan and advances expanded higher than deposit growth rate attributed to increase credit deposit ratio to 74.55 percent in mid July 2007 from 70.27 percent in the last year.

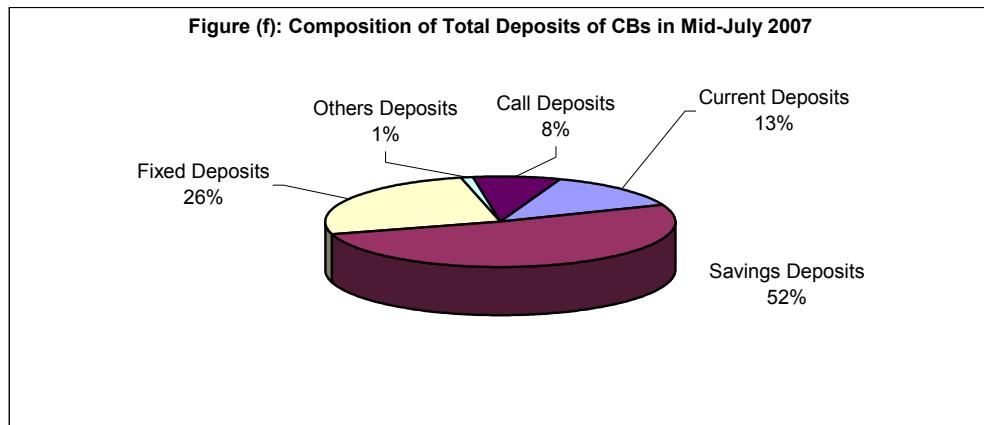


## **B. Commercial Banking at a Glance:**

8. The number of commercial bank branches operating in the country reached to 552 including 45 commercial bank branches and 102 other non commercial bank branched of ADB/N in mid July 2007. Of the total bank branches more than 46 percent bank branches are concentrated in the central region. By the end of mid July 2007, 254 branches are being operated in this region. In the eastern, western, mid-western and far-western region 119, 114, 36 and 29 bank branches are in operation respectively.
9. As an increment of number and business of commercial bank contributed to impressive growth in the size of total assets i.e. sources of fund. In the mid July 2007, the total sources of fund of commercial bank increased by higher rate of 14.45 percent compared to 4.84 percent in preceding year. The total sources of fund of the commercial banks reached to Rs. 490638.1 million in mid July 2007. It was Rs. 428706.2 million in 2006.
10. Loans and advances, the major component of assets, constituted the 46.66 percent of total assets in mid July 2007. Similarly, investment and liquid funds, another component of assets, registered the 19.06 percent and 8.98 percent of total assets in the same year. In the preceding year the respective share of loan and advances, investment and liquid funds were 40.44 percent, 19.15 percent and 9.06 percent.
11. In the current year the loan and advances increased by higher rate of 32.05 percent compare to 8.61 percent in the last year. By the end of mid July 2007 the total outstanding amount of loan and advances of commercial bank reached to Rs.228951.9 million. It was Rs. 173383.4 million in mid-July 2006.

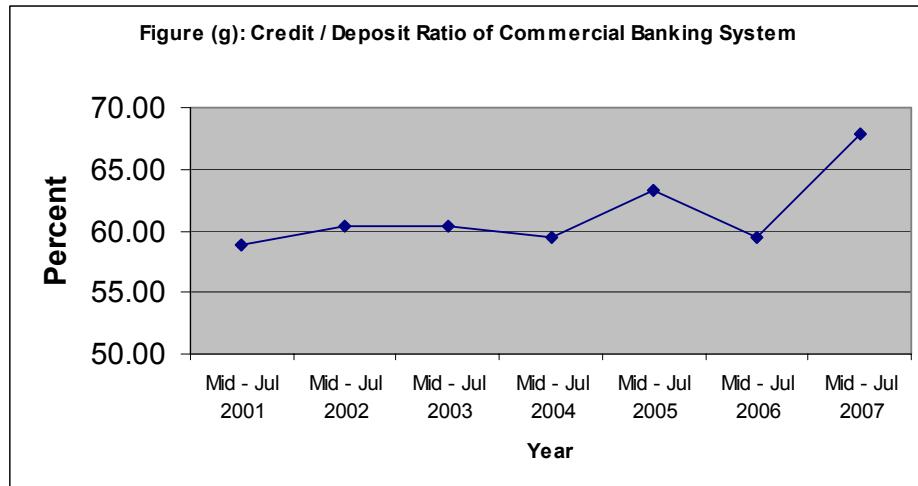


12. Of the component of liabilities, capital funds, despite the significant improvement, remained negative of Rs.4149.5 million in mid July 2007 as against Rs.17742.1 million negative in the last year.
13. The composition of total liabilities shows that, the deposit held more than two third of total liabilities over the period of 2001-07. As of mid July 2007, it constituted the 68.79 percent. Similarly borrowing held the 2.60 percent in the same year. In the mid July 2006, the respective proportion of deposit and borrowing were 67.93 percent and 2.22 percent.
14. In the current fiscal year deposit mobilization of commercial bank marginally increased by 15.88 percent compare to 15.39 percent growth in the previous year. By the end of mid July 2007 it reached to Rs. 337497.2 million from Rs. 291245.6 in the last year. Of the component of deposit, current deposit accelerated by higher rate of 20.45 percent compared to 7.91 percent in last year. Fixed deposit increased slightly higher of 13.89 percent compared to 13.75 percent in the previous year. However, saving and call deposit growth rate slipped to 15.23 percent and 18.62 percent compare to 16.65 percent and 28.51 percent respectively.
15. Of the components of total deposit, saving deposit constituted the highest share of 51.77 percent followed by fixed deposit 25.84 percent, current deposit 12.84 percent and call deposit 7.99 percent in mid July 2007. In the last year the respective share of saving, fixed, current and call deposit were 52.07 percent, 26.29 percent, 13.34 percent and 7.80 percent.



16. The share of borrowings to total liabilities accounted to 2.60 percent in mid-July 2007. It was 2.20 percent in the last year. In the mid July 2007 the borrowing of commercial banks grew by slower rate of 33.93 percent compared to 39.12 percent in previous year. By the end of mid July 2007 it reached to Rs. 12750.4 million from Rs. 9519.6 million in the last year.
17. Liquid funds increased by 14.45 percent and reached to Rs.44089.7 million in mid-July 2007 from Rs. 38842.1 million in mid-July 2006.
18. In the purpose wise credit front, the total outstanding loans and advances reached to Rs.231844.7 million in mid July 2007. Out of them the production sector constituted the highest share of 26.90 percent followed by wholesale & retailers 19.68 percent, construction 8.53 percent, service industries 7.92 percent, finance, insurance & fixed assets 6.0 percent agriculture 5.98 percent transportation, communication & public services 5.66 and consumable loan 3.51 percent.
19. Subsequent decision of NRB to phase out priority sector lending, it will not be compulsory to provide such loan from the fiscal year 2007/08. By the end of mid July 2007, total priority sector credit reached to Rs. 26957.40 million. The inclusion of financial figures of ADB/N in commercial bank resulted to increase significant proportion of priority sector credit to total credit in the current fiscal year. Consequently, it is recorded at 12.75 percent of total outstanding loan of six months ago. It was 5.7 percent (Rs. 10104.1 million) in mid July 2006.
20. The deprived sector credit increased by 30.20 percent and reached to Rs. 6842.0 million in mid-July 2007 as compared to Rs. 5255.13 million in mid-July 2007. The ratio of deprived sector credit to total credit(six month ago) recorded at 3.24 percent in the current fiscal year. Last year it is was 2.97 percent.

21. By the end of mid July 2007, the credit/deposit ratio of the commercial banks increased to 67.84 percent from 59.53 percent in the last year. Higher growth rate of loans and advances compared to deposit mobilization contributed to increase in this ratio.



22. In the current fiscal year the net profit of the banking system grew by slower rate of 10.20 percent compared to 53.38 percent in the last year. By the end of mid July 2007 the net profit amounted to Rs. 8797.9 million from Rs 7983.5 in mid July 2006.

23. In the capital adequacy front, it increased remarkably and turned to positive of 0.17 percent in the current fiscal year as against the negative in last four years. In the previous year this ratio was negative of 5.3 percent.

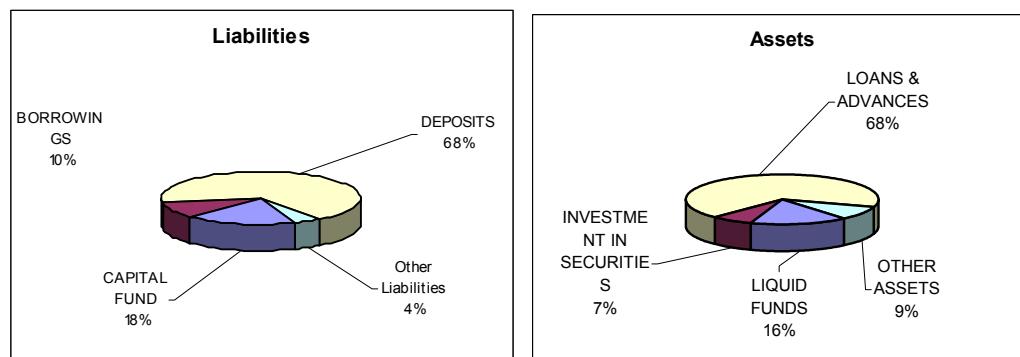
Table (iii) Soundness Indicators of Commercial Banking System:

Indicators	Mid-July						
	2001	2002	2003	2004	2005	2006	2007
Profitability (Rs. In million)	-7843	-9428	-3317	3707	5205	7983.51	8797.9
NPL as Percentage of Total Loan	29.3	30.4	28.8	22.8	18.94	14.22	9.65
Total Capital Fund as Percentage of RWA	-5.49	-9.88	-12.04	-9.07	-6.33	-5.30	0.17

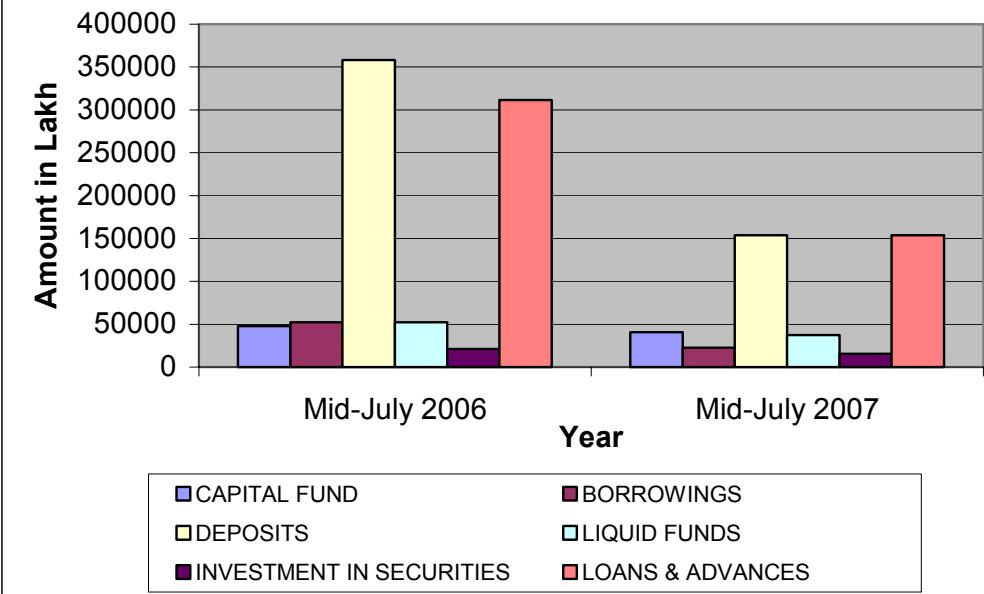
24. The status of non-performing loan of commercial banks shows that, they are making positive improvement over it. By the end of mid July 2007, the ratio of non-performing loans to total loan and advances declined to 9.65 percent. Total amount of non-performing loan remained to Rs. 22182.9 million in the same year. In the last year the percent and amount of non-performing loan were 14.22 percent and Rs. 26770.42 million respectively.

### C. Development Banks:

25. By the end of mid July 2007 the total number of development banks reached to 38 from 18 in the last year. Out of them, 7 are national level and rest district level development banks.
26. The total assets/liabilities of development banks declined around 60 percent in the current year compared to previous year. The upgrade of ADB/N into commercial bank attributed to decelerate the overall assets and liabilities of the development banks. Consequently all the component of assets and liabilities of development banks in the current year remained at the lower level compared to the previous year. In the mid July 2007 total assets and liabilities remained to Rs. 22658.2 million in the mid July 2007 from Rs. 60098.5 million in the last year.
27. Of the component of liabilities, deposit constituted 67.84 percent followed by capital fund 17.92 percent and borrowing 9.85 percent in mid July 2007. In the previous year the respective share of deposit, capital fund and borrowing were 59.62 percent, 7.93 percent and 8.70 percent. On the assets side, loans and advances consisted to 67.79 percent, liquid funds 16.47 percent and aggregate investment 6.78 percent in the same year.
28. In the current fiscal year capital funds, borrowing and deposit of development banks decreased by 14.80 percent, 57.29 percent and 57.11 percent respectively. In the same year, liquid funds, aggregate investment and credit went down by 28.69 percent, 57.97 percent and 50.67 percent accordingly.
29. The ratio of NPL to total loan of the development banks marginally improved to 5.16 percent and reached to Rs. 679.80 million. It was 6.31 percent in the previous year.



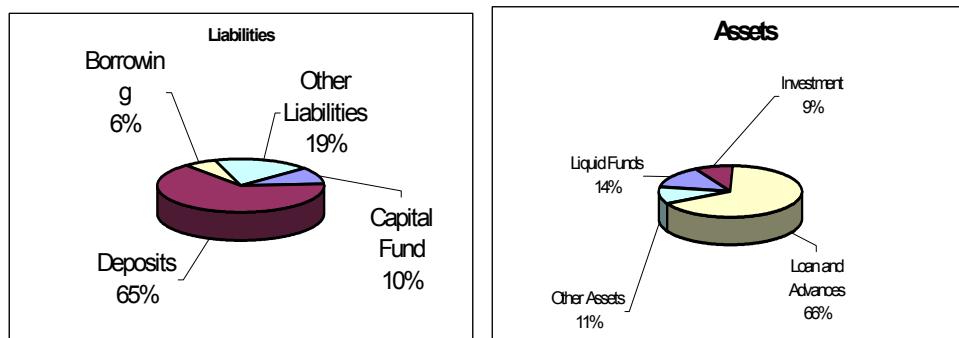
**Figure (i): Components of Assets / Liabilities of Development Banks**



#### **D. Finance Companies:**

30. Subsequent to the financial sector liberalization the number of finance companies is came into operation in the country. By the end of mid July 2007 the total number of finance companies reached to 74 from 70 in the last year. Out of that only 24 are been operating outside the Kathmandu valley.
31. The total assets/liabilities of the finance companies increased by 37.60 percent and reached to Rs. 53466.3 million in mid-July 2007 from Rs. 38856.2 million in mid-July 2006. Of the total liabilities deposits held the largest share of 64.55 percent followed by capital funds 10.05 percent and borrowings 6.49 percent. The structure of liabilities shows that they were highly using the borrowed fund and reached to 6.49 percent of total liabilities in the current year compare to 2.97 percent of last year.

**Figure (h): Assets/Liabilities Composition of Finance Companies in mid-July 2007**



On the assets side, loans and advances held 66.61 percent of total assets followed by liquid funds 14.05 percent, Investments 8.67 percent and other assets 4.88 percent in mid-July 2007.

32. The total deposit of finance companies witnessed a strong growth of 41.85 percent in mid July 2007 compare to 8.91 percent in the last year. Consequently the deposit reached to 34514.71 million in the same year from 24332.5 million in 2006. Similarly, capital fund increased by 24.68 percent in the mid July 2007 and reached to 5379.8 million from 4314.81 million in 2006. Likewise, borrowing increased significantly by 200.44 percent amounted to Rs 34695.4 million in mid-July 2007 from Rs. 11548.1 million in mid-July 2006
33. In the use side of fund of finance companies, loans and advances increased by 31.53 percent compared to 27.59 percent in previous year. The total outstanding amount of loans and advances reached to Rs.35616.5 million in mid July 2007 from 27079.0 million in mid July 2006. Similarly, liquid funds and investment increased by 39.48 percent and 66.48 percent respectively. By the end of mid July 2007, the liquid funds and investment accounted to Rs.7513.41 million and Rs.4635.7 million respectively. In the last year, the respective amount were Rs.5386.7 million and Rs.2784.5 million.
34. Credit deposit ratio of finance companies increased significantly and reached to 103.19 percent in mid July 2007 from 98.01 percent in 2006.
35. The ratio of NPL to total loan improved in the current year and dropped to 6.43 percent from 8.37 in the last year. By the end of mid July 2007 the total amount of NPL remained to Rs.213.9 million from Rs.216.4 million in the last year.

## **E. Micro Credit Development Banks:**

36. By the end of this current year the total number of "D" class micro credit development banks reached to 12 from 11 in the last year. There were 11 micro credit development banks in 2002. Out of them five are regional level Rural Development Banks and remaining are district level micro development banks.

37. During the current fiscal year, the total assets/liabilities of micro credit development banks increased by 2.54 percent lower than the 30.12 percent in the last year. By the end of mid July 2007, the total assets/liabilities of these banks reached to Rs. 10281.40 million from Rs. 8197.40 million in the last year. Of the total assets/liabilities Rural Development Banks held the 38.57 percent and rest by other micro credit development banks.

38. As of the mid July 2007 the total outstanding micro credit went up by 34.34 percent amounting Rs. 5780.6 million compared to increase of 21.64 percent in preceding year.

#### Rural Development Banks

39. The total assets/liabilities of Rural Development Banks increased by 9.57 percent amounting Rs. 3965.5 million in mid July 2007 from Rs. 3619.3 million in the last year. Of the total liabilities borrowing consisted 70.12 percent deposit 13.06 percent and capital fund 8.53 percent. Similarly on the assets side, loans and advances constituted the highest share of 44.66 percent followed by aggregate investment 38.88 percent and liquid fund 4.98 percent in the current fiscal year.

40. In the mid July 2007, of the major component of liabilities, borrowing, capital fund and deposit increased by 20.70 percent, 6.99 percent and 3.62 percent respectively. Similarly, in the assets side, the loans & advances and investment increased by 9.56 percent, 34.23 percent respectively while liquid funds decrease by 34.21 percent in the same year.

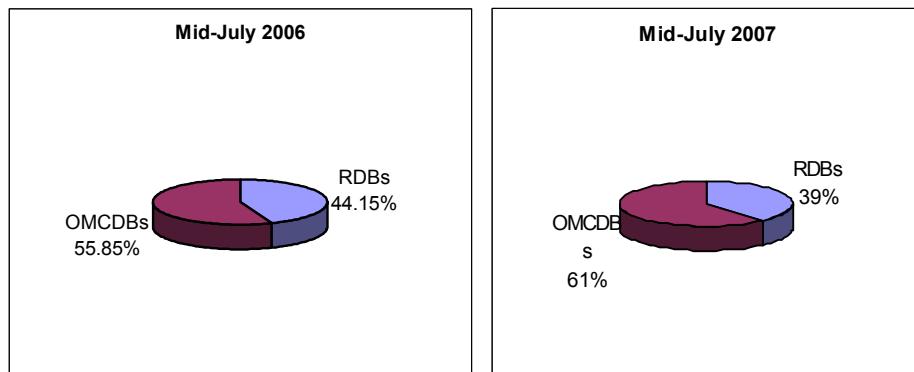
41. By the end of mid July 2007, capital funds, borrowings, and deposit accounted to Rs. 338.4 million, 2780.6 million and 517.9 million respectively. Likewise, the liquid funds, investment and loans & advances stood at Rs. 197.5 million, 1541.8 million and 1771.0 million respectively.

#### Other Micro Credit Development Banks

42. The total assets/liabilities of other micro credit development banks increased by 37.96 percent amounting Rs. 6315.9 million in the current

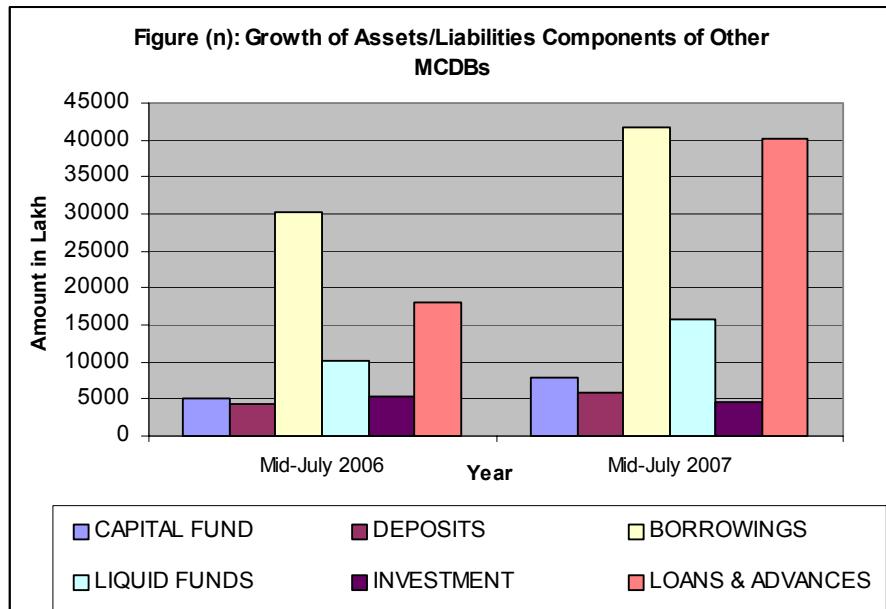
fiscal year. Of the component of liabilities borrowing constituted 65.92 percent followed by capital fund 12.35 percent and deposit by 9.27percent respectively. On the assets side, loans and advances a major chunk of assets, held the 63.49 percent while other components liquid fund 24.94 percent and aggregate investment 7.21 percent in the same year.

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



In the mid July 2007 capital fund, borrowing and deposit increased by 51.74percent, 37.81 percent and 35.24 percent respectively compared to the previous year. The growth rate of respective components in the last year was 17.96 percent, 74.98 percent and 40.03 percent.

On the assets front, liquid fund and loans & advances in the current fiscal year increased by 54.20 percent and 49.25 percent respectively. While aggregate investment decelerated by 13.05 percent. Consequently, the liquid fund, investment and loans & advances of these banks stood at 1575.3 million, 455.6 million and 4009.6 million respectively in the same year.



## F. Cooperatives and NGOs:

43. The number of financial cooperatives licensed by NRB to conduct limited banking activities decreased to 17 in mid-July 2007 from 19 in the last year. NRB had revoked the license of two cooperatives in the current year.
44. The aggregate assets/liabilities of cooperatives increased by 24.78 percent and reached to Rs. 3590.39 million in mid-July 2007 from Rs. 2877.28 million in mid-July 2006. Of the total liabilities in mid-July 2007, deposits accounted 70.87 percent, capital funds 9.63 percent and borrowings 3.89 percent. Similarly, loans and advances held 62.10 percent of total assets. Other components of total assets namely liquid funds and investments held 13.64 percent and 4.95 percent respectively.
45. Of the component of liabilities of cooperatives, capital fund increased by 6.52 percent in mid July2007 compared to 21.97 percent in previous year. The total deposit, a major chunk of sources of fund, expanded by 26.50 percent and reached to Rs. 2544.68 million during the current fiscal year. Similarly, the borrowing accounted a higher rate of 97.53 percent growth in mid July 2007 compared to the last year.
46. In the current fiscal year, loans and advances, the major component of uses of fund of cooperatives, increased by 33.89 percent and reached to Rs. 2229.81 million from 1665.42 million. Similarly, investment increased by 10.02 percent amounting Rs. 177.73 million in the same year. The liquid funds decreased by 0.70 percent as against the 9.92 percent increase in the last year.

47.The total number of NGOs licensed by NRB to perform the financial intermediaries remained standstill to 47 in the mid July 2007. The total sources and uses of fund of these NGOs increased significantly and reached to Rs. 1842.26 million in mid July 2007. It was accounted Rs. 894.27 million in the last year. During the current fiscal year the total outstanding amount of micro credit of these NGOs stood at Rs. 775.69 million. It was Rs. 439.82 million in the last year. Similarly, these NGOs mobilized Rs. 123.04 million as saving and Rs. 1168.09 million as borrowing in the mid July 2007.

**Table No.1**  
**Financial System at a Glance**

(Rs in Million)

	<b>Mid - July</b>						
	2001	2002	2003	2004	2005	2006	2007
<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>
Commercial Banks	74.9%	64.5%	59.0%	-692.0%	-210.5%	237.78%	-60.12%
Development Banks	5.7%	17.2%	20.6%	282.0%	52.15%	-26.86%	58.83%
Finance Companies	17.5%	16.8%	16.0%	247.8%	46.76%	90.55%	77.97%
Micro Credit Development Banks			3.1%	45.29%	8.14%	19.25%	16.21%
Others	1.9%	1.6%	1.4%	16.8%	3.44%	44.59%	7.13%
<b>2 Borrowing</b>			<b>11650.90</b>	<b>13102.90</b>	<b>16217.60</b>	<b>21830.26</b>	<b>26703.67</b>
Commercial Banks			27.2%	23.1%	42.2%	43.61%	47.75%
Development Banks			50.5%	45.5%	27.7%	23.94%	8.36%
Finance Companies			1.2%	10.0%	6.1%	5.29%	12.99%
Micro Cr. Development Banks			20.5%	21.1%	21.0%	24.39%	26.00%
Others			0.6%	0.3%	3.0%	2.77%	4.90%
<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>
Commercial Banks	92.1%	90.3%	89.1%	90.4%	88.8%	88.81%	86.28%
Development Banks	1.3%	2.4%	2.8%	1.5%	2.4%	1.78%	3.93%
Finance Companies	5.9%	6.6%	7.2%	7.5%	7.9%	8.34%	8.82%
Micro Cr. Development Banks			0.3%	0.3%	0.3%	0.28%	0.28%
Others	0.7%	0.8%	0.8%	0.6%	0.6%	0.78%	0.68%
<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>
Commercial Banks			89.7%	89.4%	93.4%	89.01%	91.64%
Development Banks			6.8%	7.1%	4.0%	6.47%	0.63%
Finance Companies			2.3%	2.4%	1.6%	3.69%	6.41%
Micro Cr. Development Banks			0.7%	0.7%	0.8%	0.68%	0.71%
Others			0.4%	0.3%	0.3%	0.15%	0.61%
<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>
Commercial Banks	94.9%	90.6%	87.2%	86.5%	83.8%	81.38%	75.93%
Development Banks	1.0%	3.4%	5.8%	4.3%	4.9%	3.25%	6.43%
Finance Companies	3.5%	5.2%	6.1%	8.4%	8.5%	11.29%	12.94%
Micro Cr. Development Banks			1.0%	1.1%	1.4%	2.77%	3.05%
Others	0.6%	0.8%	0.9%	0.8%	1.3%	1.31%	1.65%
<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>
Commercial Banks	92.9%	87.1%	88.2%	88.8%	90.5%	92.37%	91.80%
Development Banks	1.8%	8.3%	6.7%	6.3%	3.0%	2.38%	1.51%
Finance Companies	4.6%	4.1%	4.6%	4.5%	3.6%	3.13%	4.55%
Micro Cr. Development Banks			2.0%	2.2%	2.3%	1.88%	1.96%
Others	0.7%	0.5%	0.5%	0.3%	0.6%	0.24%	0.18%
<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>
Commercial Banks	88.0%	76.3%	75.4%	75.9%	78.3%	76.74%	79.50%
Development Banks	2.3%	14.7%	14.9%	13.8%	9.2%	8.72%	5.27%
Finance Companies	8.8%	8.1%	8.8%	9.5%	10.2%	11.76%	12.21%
Micro Cr. Development Banks			1.5%	1.5%	1.7%	1.87%	1.98%
Others	1.0%	0.9%	0.9%	0.7%	0.7%	0.91%	1.03%
<b>8 Other Assets</b>			<b>96691.9</b>	<b>93691.2</b>	<b>152979.7</b>	<b>138846.08</b>	<b>130919.04</b>
Commercial Banks			100.8%	101.7%	97.2%	94.26%	92.57%
Development Banks			-4.4%	-5.5%	0.0%	1.91%	1.54%
Finance Companies			2.7%	2.9%	1.9%	2.59%	4.36%
Micro Cr. Development Banks			0.3%	0.3%	0.4%	0.65%	0.56%
Others			0.6%	0.5%	0.4%	0.60%	0.98%
<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>
Commercial Banks	91.8%	87.4%	85.6%	87.7%	86.7%	84.73%	84.23%
Development Banks	1.7%	6.0%	7.5%	4.7%	4.9%	5.22%	3.89%
Finance Companies	5.8%	5.9%	6.2%	7.0%	6.4%	7.68%	9.18%
Micro Cr. Development Banks			1.2%	1.3%	1.3%	1.62%	1.77%
Others	0.7%	0.7%	0.7%	0.6%	0.7%	0.75%	0.93%

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

	Unit	Mid-July						
		2001	2002	2003	2004	2005	2006	2007
1. Gross Domestic Product 1/	Rs.in million	441518.0	459443.0	492230.0	536749.0	589412.0	646469	719476 (P)
2. Number of Bank Branches	In Unit	430.0	413.0	447.0	423.0	422.0	437	552
3. Population per Bank Branches	In Thousand	53.8	57.3	54.1	58.5	60.0	59.2	47.9
4. Total Deposits	Rs.in million	181767.0	185144.7	203879.3	233811.2	252409.8	291245.5	337497.2
A. Current		25100.7	24327.0	28862.5	33729.9	34646.4	37386.5	45031.2
B. Savings		80988.4	83855.6	97238.9	114137.2	129995.0	151639.4	174732.5
C. Fixed		65322.3	64171.4	63287.6	65130.9	67318.2	76572.8	87212.6
D. Others		10355.6	12790.7	14490.3	20813.2	20450.2	25646.8	30520.9
5. Total Credit	Rs.in million	109121.2	113174.6	124522.4	140031.4	163718.8	176820.3	231829.5
6. Total Investment	Rs.in million	25446.5	34209.8	45386.3	49668.6	60181.1	82173.7	93530.8
7. Credit to Government Enterprises	Rs.in million	2909.7	2651.1	2867.7	2519.4	2442.5	4988.7	5461.4
8. Average Deposit per Bank Branch	Rs.in million	422.7	448.3	456.1	552.7	598.1	666.5	611.4
9. Per Capita Deposits	Rs. in Unit	7851.7	7997.6	8806.9	10099.8	10903.2	11515.5	13344.2
10. Average Credit per Bank Branch	Rs.in million	253.8	274.0	278.6	331.0	388.0	404.6	420.0
11. Per Capita Credit	Rs. in Unit	4713.7	4888.8	5378.9	6048.9	7072.1	6991.2	9166.2
12. Deposit Growth	In Percentage	17.3	1.9	10.1	14.7	8.0	9.6	15.9
13. Credit Growth	In Percentage	13.3	3.7	10.0	12.5	16.9	3.0	31.1
14. Investment Growth	In Percentage	41.6	34.4	32.7	9.4	21.2	24.5	13.8
15. Time Deposit Growth	In Percentage	14.4	1.2	8.4	11.7	10.1	10.0	13.9
16. Paid up Capital & Reserve Fund	Rs. in million	8230.2	10202.5	11814.6	14854.4	15153.3	16567	28640.7

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

(P) = Provisional

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

	Mid-July (Rs. in million)						
	Mid-July						
	2001	2002	2003	2004	2005	2006	2007
<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>
a. Paid-up Capital	5504.1	6431.0	7726.0	8350.0	9723.9	10571.7	20017.1
b. Statutory Reserves	1787.1	2540.0	2820.0	3385.0	3825.9	4841.7	6586.0
c. Share Premium					10.0	10.0	10.0
d. Retained Earning		260.9	75.7	-25056.1	-34292.8	-34912.0	-32800.2
e. Others Reserves	939.0	970.6	1192.9	3119.4	1603.5	1746.5	2037.6
1. Ex.Eq.Fund					541.1	369.7	429.8
2. Other					1062.5	1376.8	1607.8
<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>
a. NRB	411.8	1167.7	1437.0	731.6	4488.6	3644.5	3767.7
b. "A"Class Licensed Institution	1896.9	953.4	1599.2	1770.5	1347.2	1991.9	3119.3
c. Foreign Banks and Fin. Ins.	0.0	228.5	134.2	521.4	27.6	2273.2	3692.1
d. Other Financial Ins.					979.6		111.4
e. Bonds and Securities						1610.0	2060.0
<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>
a. Current	25100.7	24327.0	28862.5	33729.9	34646.4	37386.6	45031.2
Domestic					29196.3	32794.6	39967.0
Foreign					5450.0	4592.0	5064.2
b. Savings	80988.4	83855.6	97238.9	114137.2	129995.0	151639.4	174732.5
Domestic					123899.0	145701.7	168419.0
Foreign					6095.9	5937.7	6313.5
c. Fixed	65322.3	64171.4	63287.6	65130.9	67318.2	76572.8	87212.6
Domestic					59053.9	63555.6	72661.1
Foreign					8264.3	13017.2	14551.4
d. Call Deposits	7691.8	10531.9	12027.9	18061.1	17681.7	22722.1	26953.3
e. Others	2663.8	2258.8	2462.4	2752.1	2768.5	2924.7	3567.6
<b>4 Bills Payable</b>					<b>480.2</b>	<b>599.6</b>	<b>698.7</b>
<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>
1. Sundry Creditors					2986.1	4513.5	8064.9
2. Loan Loss Provision					31419.2	26097.4	28485.1
3. Interest Suspense a/c					39070.5	36083.1	33659.7
4. Others	59221.3	77221.2	86697.4	113183.6	19424.9	19886.7	9644.6
<b>6 Reconciliation A/c</b>					<b>65319.8</b>	<b>47230.1</b>	<b>60737.6</b>
<b>7 Profit &amp; Loss A/c</b>					<b>10104.8</b>	<b>11272.7</b>	<b>3249.1</b>
<b>SOURCES OF FUNDS</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>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>
a. Cash Balance	4775.1	5494.8	5440.4	4719.3	5137.3	6306.6	7813.6
Nepalese Notes & Coins	4116.9	4881.1	4735.9	4283.8	4763.8	5908.6	7359.7
Foreign Currency	658.2	613.8	704.5	435.5	373.5	398.0	453.9
b. Bank Balance	37230.9	31115.2	21334.4	26579.7	21173.5	24309.2	28434.1
1. In Nepal Rastra Bank	21440.9	23170.3	16867.6	22728.2	17859.5	21058.2	23233.2
Domestic Currency					16501.0	20866.6	23085.4
Foreign Currency					1358.6	191.6	147.9
2. "A"Class Licensed Institution	796.1	928.2	683.7	1825.1	848.9	1288.9	1545.4
Domestic Currency					835.2	1287.7	1511.9
Foreign Currency					13.7	1.2	33.0
3. Other Financial Ins.					0.0	0.0	258.6
4. In Foreign banks	14993.9	7016.7	3783.1	2026.4	2465.1	1962.1	3397.0
c. Money at Call	13577.3	13327.3	11388.8	14953.8	12058.7	8226.3	7841.8
Domestic Currency					1482.0	1805.5	2768.1
Foreign Currency					10576.7	6420.8	5073.7
<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>
a. Govt.Securities	25100.9	28573.8	39045.5	42384.3	47678.2	57464.7	63889.5
b. NRB Bond					100.4	0.0	0.0
c. Govt.Non-Fin. Ins.					0.0	0.0	0.0
d. Other Non-Fin Ins.					3043.4	74.4	553.5
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>
1. Non Residents					6467.5	17515.0	21374.8
2.Others					2891.5	7119.7	7713.2
<b>4 LOANS &amp; ADVANCES</b>	<b>107118.9</b>	<b>111694.4</b>	<b>123211.1</b>	<b>138922.9</b>	<b>159641.4</b>	<b>173383.4</b>	<b>228951.9</b>
a. Government Organization	2909.6	2651.1	2867.7	2519.4	2442.5	4988.7	5461.4
b. Pvt. Sector	104209.3	109043.3	120343.4	136403.5	157198.9	168394.7	218597.7
c. Financial Institutions							4892.7
<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>3353.8</b>	<b>2824.1</b>
a. Domestic Bills Purchased					745.7	669.6	500.4
b. Foreign Bills Purchased	1887.2	1322.2	1143.8	1050.4	1053.4	1230.9	1060.3
c. Import Bills & Imports					2110.1	1453.3	1263.3
<b>6 LOANS AGAINST COLLECTED BILLS</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>
a. Against Domestic Bills					21.7	21.2	1.4
b. Against Foreign Bills	115.0	158.0	167.5	58.2	146.5	61.8	52.1
<b>7 FIXED ASSETS</b>					<b>3809.6</b>	<b>4026.7</b>	<b>6077.7</b>
<b>8 OTHER ASSETS</b>	<b>61376.3</b>	<b>77596.3</b>	<b>97489.4</b>	<b>103863.8</b>	<b>50728.5</b>	<b>52632.7</b>	<b>59145.6</b>
a. Accrued Interests	19888.5	23742.8	27722.2	34458.5	38786.5	36718.0	33444.3
Govt. Entp.	334.3	308.2	297.8	180.3	161.9	297.7	423.6
Private Sector	19554.2	23434.6	27424.4	34278.2	38624.6	36420.3	33020.8
b. Staff Loans / Adv.					2427.5	1750.5	7052.0
c. Sundry Debtors					795.8	513.6	584.8
d. Cash In Transit					8718.7	9202.6	12186.9
e. Others	41487.8	53853.5	69767.2	69405.3	262.4	377.5	350.0
<b>9 Expenses not Written off</b>					<b>1269.9</b>	<b>2109.7</b>	<b>2633.5</b>
<b>10 Non Banking Assets</b>					<b>75288.9</b>	<b>59040.3</b>	<b>50313.4</b>
<b>11 Reconciliation Account</b>					<b>15300.1</b>	<b>12683.2</b>	<b>2667.8</b>
<b>12 Profit &amp; Loss A/c</b>							
<b>USES OF FUNDS</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>

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

	Mid-July							
	2001	2002	2003	2004	2005	2006	2007	
<b>A. GDP, DEPOSITS, CREDIT &amp; INVESTMENT</b>								
1. Deposit / GDP	44.2	43.8	41.4	43.6	42.8	45.1	46.9	
2. Credit / GDP	26.6	26.8	25.3	26.1	27.8	27.4	32.2	
3. Investment / GDP	6.2	8.1	9.2	9.3	10.2	12.7	13.0	
4. Credit & Investment / GDP	32.8	34.9	34.5	35.3	38.0	40.1	45.2	
5. Time Deposit / GDP	35.6	35.1	32.6	33.4	33.5	35.3	36.4	
6. Current Deposit / GDP	8.6	8.8	5.9	6.3	5.9	5.8	6.3	
7. Credit / Total Deposit	60.0	61.1	61.1	59.9	64.9	60.7	68.7	
8. Investment / Total Deposit	14.0	18.5	22.3	21.2	23.8	28.2	27.7	
9. Credit & Investment / Total Deposit	74.0	79.6	83.3	81.1	88.7	88.9	96.4	
10. Time Deposit / Total Deposit	80.5	80.0	78.7	76.7	78.2	78.4	77.6	
11. Current Deposit / Total Deposit	19.5	20.0	14.2	14.4	13.7	12.8	13.3	
12. Credit to Govt. Entp. / Total Credit	2.7	2.3	2.3	1.8	1.5	2.8	2.4	
13. Credit to Pvt.Sector / Total Credit	97.3	97.7	97.7	98.2	98.5	97.2	95.5	
<b>B. LIQUIDITY</b>								
1. NRB Balance / Total Deposit	12.5	13.4	8.9	9.7	7.1	7.2	6.9	
2. Vault / Total Deposit	2.8	3.2	2.9	1.8	1.9	2.2	2.3	
3. Total Liquid Fund / Total Deposit	32.4	29.0	20.2	19.8	15.2	13.3	13.1	
<b>C. CAPITAL ADEQUACY</b>								
1. Capital / Total Deposit	4.5	5.5	5.8	-4.4	-7.6	-6.1	-1.2	
2. Capital / Total Credit	7.5	9.0	9.5	-7.3	-10.8	-10.0	-1.8	
3. Capital / Total Assets	3.3	3.7	3.9	-3.0	-4.7	-4.1	-0.8	
4. Capital Fund / Risk weighted Assets	-5.49	-9.88	-12.04	-9.07	-6.33	-5.3	0.17	

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

(Rs. in million)

Banks	Mid-July 2003		Mid-July 2004		Mid-July 2005		Mid-July 2006		Mid-July 2007	
	Capital Fund	Capital Fund to Risk Weighted Assets ( In %)	Capital Fund	Capital Fund to Risk Weighted Assets ( In %)	Capital Fund	Capital Fund to Risk Weighted Assets ( In %)	Capital Fund	Capital Fund to Risk Weighted Assets ( In %)	Capital Fund	Capital Fund to Risk Weighted Assets ( In %)
1. Nepal Bank Limited	-9449.14	-28.25	-8806.67	-24.97	-7514.785	-19.54	-5008.4	-29.67	-6082.40	-30.57
2. Rastriya Banijya Bank	-21998.92	-44.28	-21009.57	-42.12	-20288.8	-40.54	-17865.3	-50.30	-16676.60	-44.24
3. NABIL Bank Limited	1455.09	13.05	1609.42	13.56	1766.072	12.44	2567.79	15.08	2826.60	12.61
4. Nepal Investment Bank Limited	698.24	8.85	1099.38	11.18	1579.2125	11.58	2246.1	12.36	2911.00	13.36
5. Standard Chartered Bank Nepal Limited.	1464.85	14.21	1560.16	15.99	1664.361	16.36	2344.6	19.13	2553.30	18.44
6. Himalayan Bank Limited	1604.21	11.03	1790.57	10.62	2034.008	11.10	2588.9	13.10	2787.00	12.81
7. Nepal SBI Bank Limited	686.28	13.78	671.41	10.25	744.875	9.47	1348.08	15.01	1711.80	15.50
8. Nepal Bangladesh Bank Limited	843.26	8.11	743.80	5.61	386.644	3.02	835.76	6.70	-1038.20	-8.68
9. Everest Bank Limited	703.74	12.33	766.88	11.07	1247.562	13.57	1414.79	12.86	1729.18	11.31
10. Bank of Kathmandu Limited	658.31	12.05	704.86	11.18	777.45	11.22	1216.7	15.71	1397.70	13.62
11. Nepal Credit and Commerce Bank Limited	269.65	6.51	223.23	3.42	404.793	5.51	383.77	5.22	-477.50	-7.66
12. Lumbini Bank Limited	361.77	11.37	337.08	8.71	274.13	6.35	-648.2	-13.29	-396.50	-7.04
13. Nepal Industrial & Commercial Bank Limited	594.51	18.87	656.36	13.75	730.985	13.29	1037.5	13.62	1217.24	12.29
14. Machhapuchhre Bank Limited	517.87	24.75	579.38	17.82	688.843	11.36	987.9	12.98	1099.50	11.12
15. Kumari Bank Limited	390.91	15.46	570.15	12.81	701.503	11.15	961.65	12.64	1132.60	11.39
16. Laxmi Bank Limited	334.58	38.56	574.56	29.13	639.438	20.72	695.4	14.18	911.60	12.21
17. Siddhartha Bank Limited	355.01	41.85	383.29	19.36	413.425	13.93	641	14.83	874.98	12.17
18. Global Bank Ltd									512.00	16.63
19. Agriculture Development Bank Ltd.									2818.50	6.49
20. Citizens Bank International Ltd.*										
<b>Total</b>	<b>-20509.78</b>	<b>-12.04</b>	<b>-17545.71</b>	<b>-9.07</b>	<b>-13750.28</b>	<b>-6.33</b>	<b>-4251.95</b>	<b>-5.30</b>	<b>-188.2</b>	<b>0.17</b>

\* Data not available.

Table No. 6  
Non Performing Loan Status of Commercial Banks

(Rs. in million)

Banks	Mid-July 2003			Mid-July 2004			Mid-July 2005			Mid-July 2006			Mid-July 2007			
	Total Gross Loan	NPL	NPL to Total Gross Loan (In%)	Total Gross Loan	NPL	NPL to Total Gross Loan (In%)	Total Gross Loan	NPL	NPL to Total Gross Loan (In%)	Total Gross Loan	NPL	NPL to Total Gross Loan (In%)	Total Gross Loan	NPL	NPL to Total Gross Loan (In%)	
1. Nepal Bank Limited	18132.33	10964.91	<b>60.47</b>	17937.66	9640.08	<b>53.74</b>	16866.55	8372.11	<b>49.64</b>	12879.22	3233.90	<b>25.11</b>	13750.70	2007.50	<b>14.60</b>	
2. Rastriya Banijya Bank	26608.83	16005.32	<b>60.15</b>	25105.68	14470.52	<b>57.64</b>	25835.20	13689.34	<b>52.99</b>	27158.89	12313.84	<b>45.34</b>	25422.60	6719.30	<b>26.43</b>	
3. NABIL Bank Limited	8113.68	449.63	<b>5.54</b>	8548.66	286.68	<b>3.35</b>	10946.74	144.51	<b>1.32</b>	13278.78	165.98	<b>1.25</b>	15903.00	178.30	<b>1.12</b>	
4. Nepal Investment Bank Limited	5921.79	117.09	<b>1.98</b>	7338.57	181.44	<b>2.47</b>	10453.16	280.87	<b>2.69</b>	13171.54	302.94	<b>2.30</b>	17769.00	376.10	<b>2.12</b>	
5. Standard Chartered Bank Nepal Limited.	6000.16	247.95	<b>4.13</b>	6693.86	252.20	<b>3.77</b>	8420.87	226.31	<b>2.69</b>	9206.28	195.17	<b>2.12</b>	10789.90	197.10	<b>1.83</b>	
6. Himalayan Bank Limited	10844.60	1092.84	<b>10.08</b>	12919.63	1147.46	<b>8.88</b>	13451.17	1001.35	<b>7.44</b>	15939.63	978.69	<b>6.14</b>	17841.60	629.80	<b>3.53</b>	
7. Nepal SBI Bank Limited	4795.84	561.67	<b>11.71</b>	5531.83	345.82	<b>6.25</b>	6739.35	441.02	<b>6.54</b>	8232.11	520.26	<b>6.32</b>	10065.00	45.80	<b>0.46</b>	
8. Nepal Bangladesh Bank Limited	7961.51	1013.28	<b>12.73</b>	9644.70	1042.18	<b>10.81</b>	9626.91	1832.94	<b>19.04</b>	8478.77	1040.34	<b>12.27</b>	9159.10	3217.50	<b>35.13</b>	
9. Everest Bank Limited	5049.58	111.19	<b>2.20</b>	6095.84	104.76	<b>1.72</b>	7900.09	128.81	<b>1.63</b>	10154.86	121.85	<b>1.20</b>	14099.90	107.00	<b>0.76</b>	
10. Bank of Kathmandu Limited	4856.03	420.87	<b>8.67</b>	6008.31	399.94	<b>6.66</b>	6182.05	308.51	<b>4.99</b>	7542.75	190.17	<b>2.52</b>	9722.10	214.00	<b>2.20</b>	
11. Nepal Credit and Commerce Bank Limited	3396.41	700.83	<b>20.63</b>	4717.30	600.05	<b>12.72</b>	6011.90	519.26	<b>8.64</b>	5914.44	655.91	<b>11.09</b>	5122.20	1568.70	<b>30.63</b>	
12. Lumbini Bank Limited	2618.55	302.96	<b>11.57</b>	3222.75	237.30	<b>7.36</b>	3685.13	561.13	<b>15.23</b>	4384.00	1401.58	<b>31.97</b>	4944.60	981.40	<b>19.85</b>	
13. Nepal Industrial & Commercial Bank Limited	2562.86	170.69	<b>6.66</b>	3743.09	146.59	<b>3.92</b>	4909.36	185.43	<b>3.78</b>	6657.38	173.09	<b>2.60</b>	9128.70	100.30	<b>1.10</b>	
14. Machhapuchhre Bank Limited	1495.86	31.10	<b>2.08</b>	2540.79	24.98	<b>0.98</b>	5130.22	19.86	<b>0.39</b>	6068.90	16.99	<b>0.28</b>	7326.20	82.20	<b>1.12</b>	
15. Kumari Bank Limited	2137.59	36.32	<b>1.70</b>	3697.99	28.19	<b>0.76</b>	5681.01	53.99	<b>0.95</b>	6010.19	54.09	<b>0.90</b>	9062.50	66.20	<b>0.73</b>	
16. Laxmi Bank Limited	775.94	0.00	<b>0.00</b>	1750.93	0.00	<b>0.00</b>	2726.14	44.49	<b>1.63</b>	4274.56	27.78	<b>0.65</b>	6529.20	23.10	<b>0.35</b>	
17. Siddhartha Bank Limited	629.03	0.00	<b>0.00</b>	1567.83	25.22	<b>1.61</b>	2634.93	67.93	<b>2.58</b>	3869.28	51.84	<b>1.34</b>	6319.90	21.50	<b>0.34</b>	
18. Global Bank Ltd														2601.70	0.00	<b>0.00</b>
19. Agriculture Development Bank Ltd.										25087.23	5326.00	<b>21.23</b>	34225.00	5647.10	<b>16.50</b>	
20. Citizens Bank International Ltd.*																
<b>Total</b>	111900.59	32226.66	<b>28.80</b>	127065.40	28933.41	<b>22.77</b>	147200.78	27877.84	<b>18.94</b>	188308.81	26770.42	<b>14.22</b>	229782.90	22182.90	<b>9.65</b>	

\* Data not available.

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

	Mid-July							(Rs. in million)
	2001	2002	2003	2004	2005	2006	2007	
<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>1820.6</b>	
a. Paid-up Capital	380.4	380.4	380.4	380.4	380.4	380.4	380.4	
b. General Reserve	544.6	544.6	557.2	557.2	699.3	1045.3	1286.8	
c. Share Premium					0	0		
d. Retained Earning					-11672.7	-11672.7		
e. Others Reserves	200.7	424.6	511.5	126.7	245.5	180.5	153.4	
1. Ex.Eq.Fund					118.1	0	25.7	
2. Other					127.4	180.5	127.7	
<b>2 BORROWINGS</b>	<b>266.2</b>	<b>215.0</b>	<b>52.4</b>	<b>0.0</b>	<b>1124.85</b>	<b>1717.4</b>	<b>1604.9</b>	
a. NRB	264.8	213.7	52.4	0.0	1124.46	1717.4	1604.9	
b. "A"Class Licensed Institution	1.4	1.4	0.0	0.0	0.34	0	0	
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0	0	0	
d. Other Financial Ins.					0.05	0	0	
e. Bonds and Securities								
<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>	
a. Current	5000.7	4311.7	4689.5	6300.0	5714.43	6030.5	6761.5	
Domestic					5522.66	5873.6	6605.7	
Foreign					191.77	156.9	155.8	
b. Savings	20281.6	19851.5	21534.5	22063.0	22671.8	23547.9	26425.4	
Domestic					22665.5	23538.9	26421.9	
Foreign					6.26	9	12.5	
c. Fixed	9921.8	9731.8	8396.9	7481.0	6269.26	5790.9	5393.2	
Domestic					6263.32	5784.5	5387.6	
Foreign					5.945	6.4	5.6	
d. Call Deposits	0.0	7.8	12.4	270.0	2.75	0		
e. Others	324.5	157.4	104.1	174.5	85.97	75.6	135.1	
<b>4 Bills Payable</b>					<b>169.2</b>	<b>76.1</b>	<b>92.4</b>	
<b>5 Other Liabilities</b>	<b>13947.3</b>	<b>28191.9</b>	<b>30090.6</b>	<b>26711.0</b>	<b>36401</b>	<b>23575.4</b>	<b>10265.5</b>	
1. Sundry Creditors					814.477	1641.5	2362	
2. Loan Loss Provision					9249.89	3269.6	2376.3	
3. Interest Suspense a/c					13629.7	6456.8	5090.4	
4. Others	<b>13947.3</b>	<b>28191.9</b>	<b>30090.6</b>	<b>26711.0</b>	<b>12707</b>	<b>12207.5</b>	<b>436.8</b>	
<b>6 Reconciliation A/c</b>					<b>1767.96</b>	<b>1056</b>	<b>3085.8</b>	
<b>7 Profit &amp; Loss A/c</b>					<b>1399.5</b>	<b>2329.7</b>	<b>-7877.3</b>	
<b>SOURCES OF FUNDS</b>	<b>50867.7</b>	<b>63816.6</b>	<b>66329.5</b>	<b>64063.8</b>	<b>65259.2</b>	<b>54133.0</b>	<b>47707.1</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>	
a. Cash Balance	1784.8	1648.9	1420.9	969.4	1020.7	1116.5	1084.9	
Nepalese Notes & Coins	1479.4	1409.9	1198.1	885.9	942.5	1048.4	1012.9	
Foreign Currency	305.4	239.0	222.8	83.5	78.2	68.1	72.0	
b. Bank Balance	6265.7	6410.9	3349.7	4452.6	4315.5	4400.9	5918.7	
1. In Nepal Rastra Bank	3050.4	3307.4	2524.1	3783.5	3793.6	3702.9	5112.8	
Domestic Currency					2626.6	3702.2	5125.8	
Foreign Currency					1167	0.7	-13	
2. "A"Class Licensed Institution	328.1	244.0	84.8	129.1	183.8	291.8	327.6	
Domestic Currency					183.8	291.8	320	
Foreign Currency					0	0	7.6	
3. Other Financial Ins.					0	0		
4. In Foreign banks	2887.2	2859.5	740.8	540.0	338.1	406.2	478.3	
Domestic Currency	0.0	4.1	0.0	1022.0	550	0	0	
Foreign Currency					550	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>	
a. Govt.Securities	6720.0	7115.2	11722.8	10593.8	11278	11776.9	13226.3	
b. NRB Bond					0	0	0	
c. Govt.Non-Fin. Ins.					0	0	0	
d. Other Non-Fin. Ins.					0	0	0	
e. Non Residents					2560.6	0	0	
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>56.3</b>	<b>37.6</b>	<b>59.8</b>	<b>429.9</b>	<b>51.2</b>	<b>2644.5</b>	<b>3057.0</b>	
1. Non Residents					0	2597.2	2045.5	
2.Others					51.2	47.3	1011.5	
<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>	
a. Government Organization	597.8	652.2	743.0	491.3	572.3	765.5	742.7	
b. Pvt. Sector	21131.0	20103.4	18335.1	18616.7	16884	11415	12424	
c. Financial Institutions							211	
<b>5 BILL PURCHED</b>	<b>234.2</b>	<b>139.2</b>	<b>88.4</b>	<b>33.7</b>	<b>1073.3</b>	<b>610.7</b>	<b>373.1</b>	
a. Domestic Bills Purchased					22.6	1.6		
b. Foreign Bills Purchased	234.2	139.2	88.4	33.7	21.2	15.3	6.8	
c. Import Bills & Imports					1029.5	593.8	366.3	
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>99.3</b>	<b>102.7</b>	<b>99.6</b>	<b>0.0</b>	<b>1.3</b>	<b>0.0</b>	<b>0.0</b>	
a. Against Domestic Bills					1.3	0.0	0.0	
b. Against Foreign Bills	99.3	102.7	99.6	0.0				
<b>7 FIXED ASSETS</b>					<b>208.9</b>	<b>210.6</b>	<b>189.7</b>	
<b>8 OTHER ASSETS</b>	<b>13978.6</b>	<b>27602.5</b>	<b>30510.2</b>	<b>27454.4</b>	<b>15731.5</b>	<b>10504.9</b>	<b>8933.9</b>	
a. Accrued Interests	6958.2	8793.0	9772.9	11498.8	12950.6	6456.0	4146.0	
Govt. Entp.	101.9	132.1	195.1	141.0	161.9	128.3	306.8	
Private Sector	6856.3	8660.9	9577.8	11357.8	12788.7	6327.7	3839.2	
b. Staff Loans / Adv.					322.4	254.9	293.2	
c. Sundry Debtors					147.1	513.6		
d. Cash In Transit					2311.4	1966.2	3243.5	
e. Others	7020.4	18809.5	20737.3	15955.6		122.3	128	91.6
<b>9 Expenses not Written off</b>						169.3	798.2	838.5
<b>10 Non Banking Assets</b>						388.4	737.4	615.9
<b>11 Reconciliation Account</b>						10332.2	9024	
<b>12 Profit &amp; Loss A/c</b>								
<b>USES OF FUNDS</b>	<b>50867.7</b>	<b>63816.6</b>	<b>66329.5</b>	<b>64063.8</b>	<b>65259.2</b>	<b>54133.0</b>	<b>47707.1</b>	

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

(Rs. in million)

	Mid-July						
	2001	2002	2003	2004	2005	2006	2007
<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>-18385.1</b>
a. Paid-up Capital	1172.3	1172.3	1172.3	1172.3	1172.3	1172.3	1172.3
b. General Reserve	68.2	68.2	68.2	369.2	276.2	540.8	1195.4
c. Share Premium					0	0	0
d. Retained Earning				-25607.0	-23032.3	-22085.0	-20826.9
e. Others Reserves	266.2	297.7	317.0	225.7	145.9	89.4	74.1
1. Ex.Eq.Fund					140.4	83.9	68.6
2. Other					5.5	5.5	5.5
<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>4315.1</b>	<b>2213.1</b>
a. NRB	146.9	156.1	161.9	338.0	3215.7	1646	149.5
b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0	0	440	
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0	2265.5	2063.6
d. Other Financial Ins.	0.0	0.0	0.0	0.0	0	0	
e. Bonds and Securities						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>
a. Current	4864.0	4639.7	4687.9	5227.5	6419.8	7891.2	10084.7
Domestic					6341.1	7872.8	9946
Foreign					78.7	18.4	138.7
b. Savings	18822.1	18997.2	20861.2	23288.9	26848.2	29494.9	32909.4
Domestic					25690	29480.3	32847.4
Foreign					1158.2	14.6	62
c. Fixed	16477.2	15166.6	13579.5	11572.8	9001.5	8103.8	6997.5
Domestic					8712.2	8099.9	6698.6
Foreign					289.3	3.9	298.9
d. Call Deposits	0.8	6.7	2.2	134.6	1034.9	45	6.6
e. Others	336.3	154.4	177.8	89.8	184.8	165.8	194.4
<b>4 Bills Payable</b>					<b>38.3</b>	<b>40.8</b>	<b>62.6</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</b>
1. Sundry Creditors					575.2	602.7	663.9
2. Loan Loss Provision					15214.4	13593.1	8967.5
3. Interest Suspense a/c					21558.6	24786.8	19059.7
4. Others	31490.7	35459.2	41070.3	64012.7	3253	3117.3	809.9
<b>6 Reconciliation A/c</b>					<b>11299.2</b>	<b>7227</b>	<b>6680</b>
<b>7 Profit &amp; Loss A/c</b>					<b>4136.5</b>	<b>4343.2</b>	<b>4325.4</b>
<b>SOURCES OF FUNDS</b>	<b>73644.7</b>	<b>76118.1</b>	<b>82098.3</b>	<b>80824.5</b>	<b>81342.2</b>	<b>83480.6</b>	<b>74589.6</b>
<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>
a. Cash Balance	899.6	853.8	1016.4	840.4	1027.1	1086.6	1431.2
Nepalese Notes & Coins	736.1	725.0	884.6	738.4	919.8	1006.5	1339.2
Foreign Currency	163.5	128.8	131.8	102.0	107.3	80.1	92.0
b. Bank Balance	13660.2	14236.1	7142.4	9763.7	5687.8	6408.9	4256.7
1. In Nepal Rastra Bank	11881.8	13077.4	5917.5	8845.8	4788.2	5959.7	3749.7
Domestic Currency					4788.2	5959.7	3749.7
Foreign Currency					0	0	
2. "A"Class Licensed Institution	-36.0	-43.7	6.8	709.9	105.2	109.2	84
Domestic Currency					105.2	109.2	84
Foreign Currency					-2.5	0	0
3. Other Financial Ins.					0	0	0
4. In Foreign banks	1814.4	1202.4	1218.1	208.0	794.4	340	423
c. Money at Call	0.0	0.0	0.0	100.0	0	0	20
Domestic Currency					0	0	20
Foreign Currency					0	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>
a. Govt. Securities	5576.3	4088.5	4137.1	2918.9	6494.8	9025.7	10129.2
b. NRB Bond					0	0	0
c. Govt.Non-Fin. Ins.					0	0	0
d. Other Non-Fin Ins.					0	0	0
e. Non Residents					0	0	0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>80.6</b>	<b>82.1</b>	<b>95.8</b>	<b>223.1</b>	<b>2058.1</b>	<b>2753.2</b>	<b>2693.0</b>
1. Non Residents					0	2445.8	0
2.Others					2058.1	307.4	2693
<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>
a. Govt. Entp.	634.7	561.0	566.1	302.9	323	1606	1125
b. Pvt. Sector	27446.5	27622.5	27403.5	26211.5	28291	25258	23272
c. Financial Institutions							818
<b>5 BILL PURCHASED</b>	<b>327.7</b>	<b>316.6</b>	<b>276.8</b>	<b>267.3</b>	<b>305.8</b>	<b>300.9</b>	<b>207.5</b>
a. Domestic Bills Purchased					19.2	28	87.4
b. Foreign Bills Purchased	327.7	316.6	276.8	267.3	286.6	272.9	120.1
c. Import Bills & Imports					0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>15.8</b>	<b>15.9</b>	<b>12.5</b>	<b>0.0</b>	<b>0.0</b>	<b>0.2</b>	<b>0.0</b>
a. Against Domestic Bills					0.2		
b. Against Foreign Bills	15.8	15.9	12.5	0.0			
<b>7 FIXED ASSETS</b>					<b>549.4</b>	<b>603.3</b>	<b>670.1</b>
<b>8 OTHER ASSETS</b>	<b>25003.3</b>	<b>28341.6</b>	<b>41447.7</b>	<b>40196.7</b>	<b>25419.8</b>	<b>30034.5</b>	<b>25707.7</b>
a. Accrued Interests	11277.3	13302.1	15401.4	19136.8	21504.1	24739.4	19042.9
Govt. Entp.	232.4	162.8	92.8	29.5	0.0	142.3	57.2
Private Sector	11044.9	13139.3	15308.6	19107.3	21504.1	24597.1	18985.7
b. Staff Loans / Adv.					1944.7	2141.2	
c. Sundry Debtors					1128.4	536.8	1013.0
d. Cash In Transit					645.5	0.0	532.8
e. Others	13726.0	15039.5	26046.3	21059.9	2141.8	2813.6	2977.8
<b>9 Expenses not Written off</b>					0	0	
<b>10 Non Banking Assets</b>					273.2	403	316.2
<b>11 Reconciliation Account</b>					7164.1	3607	1394.9
<b>12 Profit &amp; Loss A/c</b>					3748.1	2393.5	2548.3
<b>USES OF FUNDS</b>	<b>73644.7</b>	<b>76118.1</b>	<b>82098.3</b>	<b>80824.5</b>	<b>81342.2</b>	<b>83480.6</b>	<b>74589.6</b>

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

(Rs. in million)

	Mid-July						
	2001	2002	2003	2004	2005	2006	2007
<b>1 CAPITAL FUND</b>	<b>1046.9</b>	<b>1062.8</b>	<b>1146.4</b>	<b>1804.2</b>	<b>1482.35</b>	<b>1657.7</b>	<b>1874.8</b>
a. Paid-up Capital	849.1	491.7	491.7	491.7	491.7	491.7	491.7
b. General Reserve	0.0	514.5	568.8	652.0	743.2	847	975
c. Share Premium					0.7	0.1	0.1
d. Retained Earning		26.2	2.1	26.1	29.8	30.0	33.4
e. Others Reserves	197.8	30.4	83.8	634.4	217	288.9	374.6
1. Ex.Eq.Fund					33.9	37.8	44.2
2. Other					183.1	251.1	330.4
<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>
a. NRB	0.0	0.0	611.5	0.0	0	0	600
b. "A"Class Licensed Institution	0.0	280.0	350.0	229.7	17.1	173.2	282.6
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	0	0	0
d. Other Financial Ins.	0.0	0.0	0.0	0.0	0	0	0
e. Bonds and Securities						0	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>
a. Current	2957.1	2723.0	3025.0	2687.0	2843.5	2953.3	3446.1
Domestic					2046.1	2326.5	2603.3
Foreign					797.4	626.8	842.8
b. Savings	4917.1	4889.0	5237.4	5994.1	7026.4	8770.8	10187.4
Domestic					6114.6	7757	9103.6
Foreign					911.8	1013.8	1083.8
c. Fixed	3719.2	2446.8	2252.6	2310.6	2078.6	3450.2	5435.2
Domestic					1012.9	1105.1	2892.4
Foreign					1065.7	2345.1	2542.8
d. Call Deposits	3948.3	4944.7	2540.7	2801.6	2341.3	3851.2	3961.6
e. Others	297.2	367.1	382.0	304.7	297	322.9	312.1
<b>4 Bills Payable</b>					71.3	113.8	94.2
<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>
1. Sundry Creditors					176.9	216.9	478
2. Loan Loss Provision					392	352.9	356.3
3. Interest Suspense a/c					166.6	145	112.2
4. Others	<b>2568.6</b>	<b>2932.4</b>	<b>2730.3</b>	<b>2102.4</b>	<b>903.9</b>	<b>1147.6</b>	<b>1834.3</b>
<b>6 Reconciliation A/c</b>					0	0	0
<b>7 Profit &amp; Loss A/c</b>					817.9	979.1	685.6
<b>SOURCES OF FUNDS</b>	<b>19454.4</b>	<b>19645.7</b>	<b>18275.9</b>	<b>18234.3</b>	<b>18614.9</b>	<b>24134.6</b>	<b>29660.4</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>
a. Cash Balance	208.2	318.1	190.6	286.9	146.3	237.8	270.4
Nepalese Notes & Coins	182.3	285.4	157.6	263.2	132.4	220.1	243.1
Foreign Currency	25.9	32.7	33.0	23.7	13.9	17.7	27.3
b. Bank Balance	602.6	593.8	957.1	682.5	413.2	392.5	1129.2
1. In Nepal Rastra Bank	510.2	366.3	892.8	606.4	107.3	318.4	1113.2
Domestic Currency					85.7	299.1	1100.8
Foreign Currency					21.6	19.3	12.4
2. "A"Class Licensed Institution	4.8	24.0	16.2	37.8	26.2	26.9	31.5
Domestic Currency					26.2	26.9	31.5
Foreign Currency					0	0	0
3. Other Financial Ins.				0.0	0	0	0
4. In Foreign banks	87.6	203.5	48.1	38.3	279.7	47.2	-15.5
c. Money at Call	5474.1	4087.4	3014.4	2947.5	785.7	1734.9	563.5
Domestic Currency					102.5	670	100
Foreign Currency					683.2	1064.9	463.5
<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>
a. Govt.Securities	2732.9	4120.3	3663.5	3672.6	2413.9	2297.9	4805.7
b. NRB Bond					0	0	0
c. Govt.Non-Fin. Ins.					0	0	0
d. Other Non-Fin Ins.					0	0	0
e. Non Residents					412.9	74.4	553.5
<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>
1. Non Residents					1497.9	3711.2	3521.5
2.Others					28.6	91.3	71.6
<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>
a. Govt. Entp.	101.3	64.7	20.8	20.3	60	360	60
b. Pvt. Sector	7807.3	6751.1	7719.2	8497.3	11018	12661	15200
c. Financial Institutions							398
<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</b>	<b>221.2</b>
a. Domestic Bills Purchased					77.2	66.7	63
b. Foreign Bills Purchased	264.5	256.2	256.9	117.5	68	151	158
c. Import Bills & Imports					0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>0.0</b>	<b>14.0</b>	<b>17.1</b>	<b>137.6</b>	<b>39.4</b>	<b>24.7</b>
a. Against Domestic Bills					20.4	21.0	0.0
b. Against Foreign Bills	0.0	0.0	14.0	17.1	117.2	18.4	24.7
<b>7 FIXED ASSETS</b>					<b>361.2</b>	<b>319.1</b>	<b>289.0</b>
<b>8 OTHER ASSETS</b>	<b>1979.2</b>	<b>2116.3</b>	<b>2158.2</b>	<b>1850.6</b>	<b>1194.9</b>	<b>1996.7</b>	<b>2553.0</b>
a. Accrued Interests	369.5	377.3	241.2	212.7	185.0	288.1	220.0
Govt. Entp.	0.0	3.6	3.6	0.0	0.0	0.6	
Private Sector	369.5	373.7	237.6	212.7	185.0	287.5	220.0
b. Staff Loans / Adv.					126.6	148.7	335.2
c. Sundry Debtors					0.0	0.0	374.6
d. Cash In Transit		0.1			0.0	0.0	
e. Others	1609.7	1738.9	1917.0	1637.9	883.3	1273.2	1623.2
9 Expenses not Written off					0	0	0
<b>10 Non Banking Assets</b>					0	0	0
<b>11 Reconciliation Account</b>					0	0	0
<b>12 Profit &amp; Loss A/c</b>					0	0	0
<b>USES OF FUNDS</b>	<b>19454.4</b>	<b>19645.7</b>	<b>18275.9</b>	<b>18234.3</b>	<b>18614.9</b>	<b>24134.6</b>	<b>29660.4</b>

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

(Rs. in million)

	Mid-July						
	2001	2002	2003	2004	2005	2006	2007
<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>
a. Paid-up Capital	135.3	170.0	295.3	295.3	587.7	590.6	801.4
b. General Reserve	222.5	233.8	245.2	268.7	299.3	345.7	415.8
c. Share Premium					0	0	0
d. Retained Earning				49.9	0.0	0.0	0.0
e. Others Reserves	49.3	16.1	16.6	126.8	347.5	221.8	153.6
1. Ex-Eq.Fund					17.9	18.3	22.1
2. Other					329.6	203.5	131.5
<b>2 BORROWINGS</b>	<b>120.0</b>	<b>98.5</b>	<b>6.8</b>	<b>61.5</b>	<b>50</b>	<b>550</b>	<b>800</b>
a. NRB	0.0	98.5	6.8	61.5	50	0	0
b. "A"Class Licensed Institution	120.0	0.0	0.0	0.0	0	0	0
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	0	0	0
d. Other Financial Ins.	0.0	0.0	0.0	0.0	0	0	0
e. Bonds and Securities					550	800	
<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>
a. Current	769.0	787.5	979.0	1625.1	1583.2	1705.6	2175.1
Domestic					1233.7	1307	1749.6
Foreign					349.5	398.6	425.5
b. Savings	1259.6	1276.7	2433.9	4922.0	6703.5	8082	10742.2
Domestic					6352.2	7695.5	10262.6
Foreign					351.3	386.5	479.6
c. Fixed	1658.7	945.9	1672.8	2294.7	3212.4	5413	7516.8
Domestic					2242.2	3293.4	5265.6
Foreign					970.2	2119.6	2251.2
d. Call Deposits	502.5	1052.0	2610.6	2576.6	2469.7	3448.2	3683.1
e. Others	66.4	112.7	226.5	287.9	286	278.5	371.7
<b>4 Bills Payable</b>					<b>14.3</b>	<b>18.8</b>	<b>32.4</b>
<b>6 Other Liabilities</b>	<b>750.2</b>	<b>694.6</b>	<b>615.7</b>	<b>1056.8</b>	<b>804</b>	<b>943</b>	<b>1308.2</b>
1. Sundry Creditors					114.5	192.8	223.4
2. Loan Loss Provision					256.2	374.3	442.7
3. Interest Suspense a/c					54.1	78	90.5
4. Others	<b>750.2</b>	<b>694.6</b>	<b>615.7</b>	<b>1056.8</b>	<b>379.2</b>	<b>297.9</b>	<b>551.6</b>
<b>7 Reconciliation A/c</b>					<b>0</b>	<b>0</b>	<b>10.8</b>
<b>8 Profit &amp; Loss A/c</b>					<b>280.3</b>	<b>410</b>	<b>561.7</b>
<b>SOURCES OF FUNDS</b>	<b>5533.5</b>	<b>5387.8</b>	<b>9102.4</b>	<b>13565.3</b>	<b>16637.9</b>	<b>22007.2</b>	<b>28572.8</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>
a. Cash Balance	71.5	61.5	200.9	315.4	374.2	562.5	764
Nepalese Notes & Coins	62.9	50.8	178.6	288.0	350.4	542.0	736.9
Foreign Currency	8.6	10.7	22.3	27.4	23.8	20.5	27.1
b. Bank Balance	375.2	1837.6	725.5	899.8	966.2	1792.4	1677.5
1. In Nepal Rastra Bank	212.3	166.3	450.4	533.9	780.2	1526.1	1381.3
Domestic Currency					739.1	1506.3	1357.6
Foreign Currency					41.1	19.8	23.7
2. "A"Class Licensed Institution	3.8	2.8	3.5	85.8	15.6	25.7	20.8
Domestic Currency					15.3	21.1	19.2
Foreign Currency					0.3	4.6	1.6
3. Other Financial Ins.					0	0	0
4. In Foreign banks	159.1	1668.5	271.6	280.1	170.4	240.6	275.4
c. Money at Call	0.0	0.0	0.0	0.0	0	0	350
Domestic Currency							350
Foreign Currency							
<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>
a. Govt. Securities	300.0	224.4	400.0	2001.1	1948.5	2522.3	3256.4
b. NRB Bond							
c. Govt.Non-Fin. Ins.							
d. Other Non-Fin Ins.							
e. Non Residents							
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>12.7</b>	<b>37.6</b>	<b>1345.3</b>	<b>2171.4</b>	<b>2125.7</b>	<b>3150.6</b>	<b>3262.2</b>
1. Non Residents					1922.2	3043.1	3207.4
2. Others					203.5	107.5	54.8
<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>
a. Govt. Entp.	25.0	25.0	115.0	170.0	115	84	84
b. Pvt. Sector	2360.5	2668.0	5757.6	7004.4	10180	12923	16905
c. Financial Institutions							493
<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>
a. Domestic Bills Purchased					30.4	49.3	144.7
b. Foreign Bills Purchased	45.8	22.7	76.6	115.8	70.1	0	
c. Import Bills & Imports					94.5	115.0	142.4
<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							
b. Against Foreign Bills							
<b>8 FIXED ASSETS</b>							
<b>9 OTHER ASSETS</b>	<b>2342.8</b>	<b>511.0</b>	<b>481.5</b>	<b>887.4</b>	<b>392.3</b>	<b>432.5</b>	<b>729.7</b>
a. Accrued Interests	120.6	79.3	110.6	112.0	131.2	158.1	174.7
Govt. Entp.	0.0	0.6	0.6	1.0		0.0	0.1
Private Sector	120.6	78.7	110.0	111.0	131.2	158.1	174.6
b. Staff Loans / Adv.						40.3	56.2
c. Sundry Debtors					61.1	64.6	97.7
d. Cash In Transit					0.0	0.0	
e. Others	2222.2	431.7	370.9	775.4	200	169.5	401.1
<b>10 Expenses not Written off</b>					0	0	0
<b>11 Non Banking Assets</b>					4.6	2.9	4.4
<b>12 Reconciliation Account</b>					0.1	0	0
<b>13 Profit &amp; Loss A/c</b>							
<b>USES OF FUNDS</b>	<b>5533.5</b>	<b>5387.8</b>	<b>9102.4</b>	<b>13565.3</b>	<b>16637.9</b>	<b>22007.2</b>	<b>28572.8</b>

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

(Rs. in million)

	Mid-July						
	2001	2002	2003	2004	2005	2006	2007
<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>
a. Paid-up Capital	339.5	339.5	339.5	374.6	374.6	374.6	413.3
b. General Reserve	508.9	595.0	679.1	679.1	749.3	749.3	749.3
c. Share Premium					0	0	0
d. Retained Earning		0.0	0.0	99.6		245.2	370.6
e. Others Reserves	71.9	77.8	100.4	374.6	154.3	207.2	222.1
1. Ex.Eq.Fund					116.8	132.2	147.2
2. Other					37.5	75	74.9
<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>
a. NRB	0.0	0.0	0.0	0.0	0	0	400
b. "A"Class Licensed Institution	1590.0	671.5	28.1	64.7	16.2	10.2	6.5
c. Foreign Bank and Fin.Ins.	0.0	0.0	51.0	13.6	27.6	0	784.4
d.Other Financial Ins.		0.0	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>21161.4</b>	<b>19344</b>	<b>23050.5</b>	<b>24640.3</b>
a. Current	3279.4	3808.4	5768.6	5816.9	4356.3	4681.8	4794.5
Domestic					2360.6	3071.6	2806.9
Foreign					1995.7	1610.2	1987.6
b. Savings	8404.6	9441.8	10633.1	12771.8	13027.7	14597.5	15244.2
Domestic					10733.3	12078.9	12685.8
Foreign					2294.4	2518.6	2558.4
c. Fixed	3471.7	2264.9	1948.5	1428.5	1416.4	2136.3	3196.5
Domestic					631.9	386.5	413.2
Foreign					784.5	1749.8	2783.3
d. Call Deposits	0.0	101.1	185.2	941.0	294.9	1125.5	919
e. Others	274.4	219.5	220.1	203.2	248.7	509.4	486.1
<b>4 Bills Payable</b>					55	<b>55.8</b>	<b>36.2</b>
<b>6 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>
1. Sundry Creditors					116.8	192.6	259.3
2. Loan Loss Provision					277.7	270.4	287.5
3. Interest Suspense a/c					133.5	160.1	240.6
4. Others	3477.7	2156.1	2355.5	1691.5	751.9	819.4	835.2
<b>7 Reconciliation A/c</b>					0	0	0
<b>8 Profit &amp; Loss A/c</b>					757.9	662.5	692.1
<b>SOURCES OF FUNDS</b>	<b>21418.1</b>	<b>19675.6</b>	<b>22309.1</b>	<b>24459.1</b>	<b>22758.8</b>	<b>26797.8</b>	<b>29937.4</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>
a. Cash Balance	187.6	257.8	198.7	187.7	195.4	279.4	378.4
Nepalese Notes & Coins	169.9	224.0	153.2	154.2	162.1	243.3	336.4
Foreign Currency	17.7	33.8	45.5	33.5	33.3	36.1	42.0
b. Bank Balance	7898.9	570.8	1313.4	1835.5	915.7	996.8	1856.5
1. In Nepal Rastra Bank	659.5	369.8	1141.1	1534.2	692.2	749.8	1613.7
Domestic Currency					681	731.8	1592.3
Foreign Currency					11.2	18	21.4
2. "A"Class Licensed Institution	1.4	16.7	112.3	165.1	15.5	18.6	28.8
Domestic Currency					15.5	18.6	28.8
Foreign Currency					0	0	0
3. Other Financial Ins.					0	0	0
4. In Foreign banks	7238.0	184.3	60.0	136.2	208	228.4	214
c.Money at Call	0.0	2062.0	1657.9	2218.6	2259.7	1977.3	1761.2
Domestic Currency							
Foreign Currency							
<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>
a. Govt.Securities	4811.0	5784.8	6722.8	7948.2	7204.6	8644.9	7115.7
b. NRB Bond							
c. Govt.Non-Fin. Ins.							
d. Other Non-Fin. Ins.							
e. Non Residents							
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>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>
1. Non Residents					2486.1	4190.3	6403.4
2.Others					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>
a. Govt. Entp.	359.9	286.2	51.5	6.7	315	83	375
b. Pvt. Sector	5478.8	5389.4	5977.0	6655.3	7898	8822	9596
c. Financial Institutions							566.6
<b>5 BILL PURCHASED</b>	<b>85.4</b>	<b>112.3</b>	<b>52.2</b>	<b>67.6</b>	<b>313.6</b>	<b>301.2</b>	<b>251.9</b>
a. Domestic Bills Purchased					3	4.5	2.6
b. Foreign Bills Purchased					235.9	296.7	249.3
c. Import Bills & Imports					74.7	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>					0.0	0.0	0.0
a. Against Domestic Bills							
b. Against Foreign Bills							
<b>8 FIXED ASSETS</b>							
<b>9 OTHER ASSETS</b>	<b>2585.3</b>	<b>1721.1</b>	<b>2700.7</b>	<b>2127.4</b>	<b>754.1</b>	<b>1095.4</b>	<b>1158.3</b>
a. Accrued Interests	186.6	216.0	167.6	290.7	266.6	378.4	441.9
Govt. Entp.	0.0	0.0	2.5	0.0		14.2	0.6
Private Sector	186.6	216.0	165.1	290.7	266.6	364.2	441.3
b. Staff Loans / Adv.					94.1	59.5	109.0
c. Sundry Debtors					0.0	0.0	0.0
d. Cash In Transit					122.9	146.1	
e. Others	2398.7	1505.1	2533.1	1836.7	393.4	534.6	461.3
<b>10 Expenses not Written off</b>					8.3	1.3	1.6
<b>11 Non Banking Assets</b>						0	0
<b>12 Reconciliation Account</b>						0	0
<b>13 Profit &amp; Loss A/c</b>						0	0
<b>USES OF FUNDS</b>	<b>21418.1</b>	<b>19675.6</b>	<b>22309.1</b>	<b>24459.1</b>	<b>22758.8</b>	<b>26797.8</b>	<b>29937.4</b>

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

(Rs. in million)

	Mid-July						
	2001	2002	2003	2004	2005	2006	2007
<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>
a. Paid-up Capital	300.0	390.0	429.0	536.3	643.5	772.2	810.8
b. General Reserve	183.6	239.7	288.8	329.2	381.8	443.4	534.9
c. Share Premium					0	0	0
d. Retained Earning		0.0		68.9	173.9	158.2	156.6
e. Others Reserves	18.0	21.9	22.8	501.5	129	167.9	263.8
1. Ex.Eq.Fund					26.1	13.6	19.5
2. Other					102.9	154.3	244.3
<b>2 BORROWINGS</b>	<b>5.4</b>	<b>48.2</b>	<b>538.8</b>	<b>66.4</b>	<b>485</b>	<b>383</b>	<b>360</b>
a. NRB	0.0	47.6	403.7	66.4	25	23	
b. "A"Class Licensed Institution	5.4	0.6	135.1	0.0	100	0	
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	0	0	
d. Other Financial Ins.		0.0	0.0	0.0	360	0	
e. Bonds and Securities						360	360
<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>
a. Current	2313.7	2652.8	3702.2	4353.1	5013	4993.6	5447.1
Domestic					3446.9	3647.4	4370.2
Foreign					1566.1	1346.2	1076.9
b. Savings	9164.1	9102.8	10840.8	11719.7	12852.4	14582.8	15784.7
Domestic					11925.3	13287.7	14573
Foreign					927.1	1295.1	1211.7
c. Fixed	5668.1	6044.9	5880.7	6043.7	6364.3	6350.2	8201.1
Domestic					2540	2353.3	4076.4
Foreign					3824.3	3996.9	4124.7
d. Call Deposits	0.0	343.8	201.3	219.6	15.4	41.6	97.9
e. Others	467.7	450.9	377.8	424.8	586	488	375
<b>4 Bills Payable</b>						<b>101.3</b>	<b>94.9</b>
<b>6 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>
1. Sundry Creditors					17.2	83.6	24
2. Loan Loss Provision					937.1	1029	760.1
3. Interest Suspense a/c					518.2	558.2	343.1
4. Others	2808.4	2085.7	2439.0	2488.0	233.4	396.4	430.2
<b>7 Reconciliation A/c</b>					0	1.7	132.8
<b>8 Profit &amp; Loss A/c</b>					752.4	513.8	828.5
<b>SOURCES OF FUNDS</b>	<b>20929.0</b>	<b>21380.7</b>	<b>24721.2</b>	<b>26751.2</b>	<b>29102.6</b>	<b>31064.9</b>	<b>34645.5</b>
<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>
a. Cash Balance	149.9	462.8	382.7	274.2	287.2	305.4	177.2
Nepalese Notes & Coins	131.7	450.1	350.0	274.2	287.2	263.3	154.6
Foreign Currency	18.2	12.7	32.7	0.0	0.0	42.1	22.6
b. Bank Balance	1136.9	768.6	1770.0	1494.5	1262.2	1366.9	1372.4
1. In Nepal Rastra Bank	1073.2	695.4	1130.0	1623.9	1412	1093	1269.5
Domestic Currency					1373.2	1109.6	1255
Foreign Currency					38.8	-16.6	14.5
2. "A"Class Licensed Institution	11.0	36.3	40.0	33.0	2.5	78.6	40.8
Domestic Currency					2.5	78.6	38.8
Foreign Currency					0	0	2
3. Other Financial Ins.							
4. In Foreign banks	52.7	36.9	600.0	-162.4	-152.3	195.3	62.1
c. Money at Call	5905.8	6427.4	6129.0	6844.8	6623.8	1005.3	1710
Domestic Currency					200	0	130
Foreign Currency					6423.8	1005.3	1580
<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>
a. Govt.Securities	2224.3	2588.6	3980.0	2781.7	5469.7	4577.7	6454.8
b. NRB Bond						566.7	
c. Govt.Non-Fin. Ins.							
d. Other Non-Fin Ins.							
e. Non Residents							
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>10.7</b>	<b>34.3</b>	<b>34.3</b>	<b>96.6</b>	<b>39.9</b>	<b>5746.1</b>	<b>5366.8</b>
1. Non Residents					0	0	5294.7
2.Others					39.9	5746.1	72.1
<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>
a. Govt. Entp.	536.4	352.5	742.7	766.2	745	605	702
b. Pvt. Sector	8300.2	9321.0	10151.5	12315.5	12500	14911	16970
c. Financial Institutions							
<b>5 BILL PURCHASED</b>	<b>340.3</b>	<b>0.0</b>	<b>180.0</b>	<b>0.0</b>	<b>345.9</b>	<b>252.6</b>	<b>169.5</b>
a. Domestic Bills Purchased					345.9	252.6	30.3
b. Foreign Bills Purchased	340.3	0.0	180.0	0.0			139.2
c. Import Bills & Imports							
<b>6 LOANS AGAINST COLLECTED BILLS</b>					0.0	0.0	0.0
a. Against Domestic Bills							
b. Against Foreign Bills							
<b>8 FIXED ASSETS</b>							
<b>9 OTHER ASSETS</b>	<b>2324.5</b>	<b>1425.7</b>	<b>1351.0</b>	<b>2177.7</b>	<b>1035.8</b>	<b>1050.0</b>	<b>1009.9</b>
a. Accrued Interests	115.5	313.4	313.5	661.9	701.4	688.2	415.3
Govt. Entp.	0.0	5.5	0.9	2.2		0.0	0.0
Private Sector	115.5	307.9	312.6	659.7	701.4	688.2	415.3
b. Staff Loans / Adv.						109.4	151.7
c. Sundry Debtors					58.8	27.1	33.2
d. Cash In Transit					0.0	0.0	
e. Others	2209.0	1112.3	1037.5	1515.8	275.6	225.3	409.7
10 Expenses not Written off						121.5	118.3
11 Non Banking Assets					57.9	16.2	19.6
12 Reconciliation Account					254.2	0	0
13 Profit & Loss A/c					0	0	0
<b>USES OF FUNDS</b>	<b>20929.0</b>	<b>21380.7</b>	<b>24721.2</b>	<b>26751.2</b>	<b>29102.6</b>	<b>31064.9</b>	<b>34645.5</b>

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

(Rs. in million)

	Mid-July						
	2001	2002	2003	2004	2005	2006	2007
<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>
a. Paid-up Capital	143.9	424.9	425.2	426.9	431.9	840.2	647.8
b. General Reserve	73.2	75.7	83.9	136.2	191	245.7	140.7
c. Share Premium					0	0	0
d. Retained Earning		12.2	40.9	12.2	38.2	5.3	1.7
e. Others Reserves	26.4	28.7	32.9	247.9	28.2	28.6	199.7
1. Ex-Eq.Fund					5.8	6.2	7.3
2. Other					22.4	22.4	192.4
<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</b>	<b>1015.4</b>
a. NRB	0.0	264.2	65.8	0.0	67.4	0	
b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0			
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0			815.4
d. Other Financial Ins.		0.0		0.0			200
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>
a. Current	2359.9	1086.7	1300.0	1712.6	1774.1	1375.4	1930.4
Domestic					1724.2	1326.9	1884.3
Foreign					49.9	48.5	46.1
b. Savings	1259.5	1274.7	1820.7	2024.2	2684.7	2832.7	3274.7
Domestic					2601	2764.9	3175.6
Foreign					83.7	67.8	99.1
c. Fixed	2929.4	3132.7	3337.6	3371.4	4086.4	6116.2	5517.3
Domestic					4086.4	5970.4	5354.8
Foreign					0	145.8	162.5
d. Call Deposits	0.0	26.3	0.0	0.0	0	449	624.7
e. Others	69.6	51.9	64.5	123.9	100.6	79.4	98.1
<b>4 Bills Payable</b>					32.7	35.5	61.6
<b>6 Other Liabilities</b>	<b>538.5</b>	<b>574.3</b>	<b>829.1</b>	<b>877.7</b>	<b>957.2</b>	<b>1263.1</b>	<b>1490.4</b>
1. Sundry Creditors					11.4	86.1	311.2
2. Loan Loss Provision					397.3	613.6	589.2
3. Interest Suspense a/c					475.5	462.8	464.6
4. Others	<b>538.5</b>	<b>574.3</b>	<b>829.1</b>	<b>877.7</b>	<b>73</b>	<b>100.6</b>	<b>125.4</b>
<b>7 Reconciliation A/c</b>					7.1	244.7	0.2
<b>8 Profit &amp; Loss A/c</b>					217.1	219.8	394.5
<b>SOURCES OF FUNDS</b>	<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>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>
a. Cash Balance	148.5	166.6	269.6	161.2	143.7	269.7	287.5
Nepalese Notes & Coins	133.2	147.8	243.1	140.1	125.3	244.1	262.2
Foreign Currency	15.3	18.8	26.5	21.1	18.4	25.6	25.3
b. Bank Balance	1809.7	1236.6	1062.0	613.8	315.9	261.6	835.1
1. In Nepal Rastra Bank	294.2	1177.5	892.3	578.3	390.1	629.9	556.7
Domestic Currency					387.6	626.3	544
Foreign Currency					2.5	3.6	12.7
2. "A"Class Licensed Institution	4.7	12.9	12.2	7.3	8.1	4.7	11.8
Domestic Currency					8.1	4.1	10.8
Foreign Currency					0.6	1	
3. Other Financial Ins.							
4. In Foreign banks	1510.8	46.2	157.5	28.2	-82.3	-373	266.6
c. Money at Call	390.0	0.0	0.0	0.0	0	363.2	631.9
Domestic Currency						215	350
Foreign Currency						148.2	281.9
<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>
a. Govt.Securities	364.7	503.2	1189.4	1871.5	2470	3680.4	2345.6
b. NRB Bond					118.2	0	
c. Govt.Non-Fin. Ins.							
d. Other Non-Fin Ins.							
e. Non Residents							
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>8.9</b>	<b>17.9</b>	<b>17.9</b>	<b>17.9</b>	<b>19.5</b>	<b>19.5</b>	<b>31.9</b>
1. Non Residents					0	0	0
2.Others					19.5	19.5	31.9
<b>4 LOANS &amp; ADVANCES</b>	<b>4091</b>	<b>4529</b>	<b>4761</b>	<b>5491</b>	<b>6619</b>	<b>8060</b>	<b>9847</b>
a. Govt. Entp.	88.3	87.4	50.0	72.9	43	163	206
b. Pvt. Sector	4002.7	4441.2	4711.1	5418.0	6576	7897	9464
c. Financial Institutions							176
<b>5 BILL PURCHASED</b>	<b>85.3</b>	<b>65.3</b>	<b>5.0</b>	<b>61.6</b>	<b>146.1</b>	<b>190.8</b>	<b>218.4</b>
a. Domestic Bills Purchased					29.5	26.8	51.6
b. Foreign Bills Purchased	85.3	65.3	5.0	61.6	116.6	164	166.8
c. Import Bills & Imports							
<b>6 LOANS AGAINST COLLECTED BILLS</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills							
b. Against Foreign Bills							
<b>8 FIXED ASSETS</b>							
<b>9 OTHER ASSETS</b>	<b>502.3</b>	<b>433.9</b>	<b>695.6</b>	<b>716.1</b>	<b>632.1</b>	<b>697.6</b>	<b>1000.5</b>
a. Accrued Interests	164.6	198.5	389.7	421.2	494.0	431.4	485.2
Govt. Entp.	0.0	2.3	0.5	0.4		0.0	0.0
Private Sector	164.6	196.2	389.2	420.8	494.0	431.4	485.2
b. Staff Loans / Adv.						46.5	53.4
c. Sundry Debtors					1.0	0.9	250.7
d. Cash In Transit					0.0	0.0	0.0
e. Others	337.7	235.5	305.9	294.9	137.1	218.8	211.2
<b>10 Expenses not Written off</b>					0	2.4	1.5
<b>11 Non Banking Assets</b>					19.4	43.6	3.8
<b>12 Reconciliation Account</b>					0	0	0
<b>13 Profit &amp; Loss A/c</b>					0	0	0
<b>USES OF FUNDS</b>	<b>7400.4</b>	<b>6952.1</b>	<b>8000.6</b>	<b>8933.0</b>	<b>10616.6</b>	<b>13735.6</b>	<b>15397.2</b>

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

	(Rs. in million)						
	Mid-July						
	2001	2002	2003	2004	2005	2006	2007
<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>
a. Paid-up Capital	119.1	238.1	359.9	359.9	719.9	719.9	719.9
b. General Reserve	137.9	178.2	190.9	205.2	201.7	201.7	201.7
c. Share Premium					3.5	3.5	3.5
d. Retained Earning		145.8	0.0	145.8	0.0	-803.7	-2605.4
e. Others Reserves	42.7	33.5	71.8	327.8	113	113.2	117.9
1. Ex Eq.Fund					41	41.2	45.9
2. Other					72	72	72
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>152.5</b>	<b>68.3</b>	<b>67.2</b>	<b>0</b>	<b>71</b>	<b>230</b>
a. NRB	0.0	152.5	8.3	30.0	0	71	230
b. "A"Class Licensed Institution	0.0	0.0	60.0	0.0	0	0	0
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	37.2	0	0	0
d. Other Financial Ins.		0.0		0.0	0	0	0
e. Bonds and Securities					0	0	0
<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</b>
a. Current	634.1	864.5	884.2	1137.0	1077.6	1117.5	872.5
Domestic					950.9	1032	822.8
Foreign					126.7	85.5	49.7
b. Savings	1694.9	2086.9	2913.6	4225.9	5475.2	7414.8	5582.9
Domestic					5454.3	7390.2	5562.1
Foreign					20.9	24.6	20.8
c. Fixed	5236.8	5453.6	5031.6	4875.7	3536.6	2867	1578.1
Domestic					3444.8	2848.2	1575.4
Foreign					91.8	18.8	2.7
d. Call Deposits	682.1	766.0	1439.8	2208.8	1770.4	1363.6	1155.7
e. Others	330.9	343.0	278.8	299.9	265.7	251.9	274.8
<b>4 Bills Payable</b>					<b>-94.9</b>	<b>-252.1</b>	<b>22.7</b>
<b>6 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</b>
1. Sundry Creditors					114.4	162.4	161.1
2. Loan Loss Provision					1184.5	1691.9	3633.7
3. Interest Suspense a/c					702.6	984.6	1249.8
4. Others	1452.2	1737.0	1690.3	2043.4	497.7	453.8	526.4
<b>7 Reconciliation A/c</b>					<b>-104.1</b>	<b>-96.2</b>	<b>-19.9</b>
<b>8 Profit &amp; Loss A/c</b>					<b>76.1</b>	<b>457</b>	<b>576.9</b>
<b>SOURCES OF FUNDS</b>	<b>10330.7</b>	<b>11999.1</b>	<b>12929.2</b>	<b>15896.6</b>	<b>15539.9</b>	<b>16721.8</b>	<b>14282.3</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>
a. Cash Balance	242.8	362.8	309.8	350.7	300.9	354.5	391.7
Nepalese Notes & Coins	221.5	334.2	267.4	319.7	279.4	333.3	371.0
Foreign Currency	21.3	28.6	42.4	31.0	21.5	21.2	20.7
b. Bank Balance	756.1	1395.6	582.0	1056.2	1054.4	1292.8	771.1
1. In Nepal Rastra Bank	634.1	1170.7	511.0	800.3	747.7	1110.4	613.2
Domestic Currency					735.5	1009.1	599.1
Foreign Currency					12.2	101.3	14.1
2. "A"Class Licensed Institution	22.2	20.9	15.1	33.2	21.4	11.3	21.5
Domestic Currency					20.2	10.9	21.2
Foreign Currency					1.2	0.4	0.3
3. Other Financial Ins.							
4. In Foreign banks	99.8	204.0	55.9	222.7	285.3	171.1	136.4
c. Money at Call	811.2	78.3	0.0	81.9	137.9	117.4	32.5
Domestic Currency					0	30	32.5
Foreign Currency					137.9	87.4	
<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>
a. Govt.Securities	262.5	891.0	2040.4	2578.9	2212.5	2525.3	826.8
b. NRB Bond							
c. Govt.Non-Fin. Ins.							
d. Other Non-Fin Ins.							
e. Non Residents							
<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>
1. Non Residents							102.4
2.Others					62.8	64.8	79.8
<b>4 LOANS &amp; ADVANCES</b>	<b>7022</b>	<b>7969</b>	<b>8363</b>	<b>9996</b>	<b>8740</b>	<b>9011</b>	<b>8303</b>
a. Govt. Entp.	318.9	260.7	283.0	333.5	58	159	59
b. Pvt. Sector	6703.4	7708.4	8079.9	9662.1	8682	8852	7863
c. Financial Institutions							382
<b>5 BILL PURCHASED</b>	<b>325.1</b>	<b>245.4</b>	<b>129.0</b>	<b>258.0</b>	<b>984.5</b>	<b>895.2</b>	<b>856.3</b>
a. Domestic Bills Purchased					18.9	8.4	10.5
b. Foreign Bills Purchased	325.1	245.4	129.0	258.0	128.2	144.2	101
c. Import Bills & Imports					837.4	742.6	744.8
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>7.6</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	0.0	7.6	0.0	0.0			
<b>8 FIXED ASSETS</b>							
<b>9 OTHER ASSETS</b>	<b>895.7</b>	<b>910.9</b>	<b>1268.8</b>	<b>1536.9</b>	<b>1509.1</b>	<b>1793.4</b>	<b>2326.6</b>
a. Accrued Interests	91.9	124.2	160.8	300.9	364.7	984.5	1249.8
Govt. Entp.	0.0	0.0	0.8	3.1		7.7	15.0
Private Sector	91.9	124.2	160.0	297.8	364.7	976.8	1234.8
b. Staff Loans / Adv.						71.4	93.4
c. Sundry Debtors					21.0	21.1	12.9
d. Cash In Transit					0.0	0.0	
e. Others	803.8	786.7	1108.0	1236.0	1123.4	716.4	970.5
<b>10 Expenses not Written off</b>					10.6	10.7	6.8
<b>11 Non Banking Assets</b>					328.1	484.9	444.3
<b>12 Reconciliation Account</b>					0	0	0
<b>13 Profit &amp; Loss A/c</b>					0	0	0
<b>USES OF FUNDS</b>	<b>10330.7</b>	<b>11999.1</b>	<b>12929.2</b>	<b>15896.6</b>	<b>15540.0</b>	<b>16721.8</b>	<b>14282.3</b>

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

(Rs. in million)

	Mid-July						
	2001	2002	2003	2004	2005	2006	2007
<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>
a. Paid-up Capital	197.0	399.3	455.0	455.0	755.0	518.0	518.0
b. General Reserve	13.4	27.3	44.9	64.5	93.2	127.3	180.8
c. Share Premium					6.4	6.4	6.4
d. Retained Earning		62.5	72.9	62.5	46.9	70.5	108.6
e. Others Reserves	39.0	8.7	14.3	83.8	78.8	110.3	149.8
1. Ex.Eq.Fund					15.8	15.8	16.7
2. Other					63	94.5	133.1
<b>2 BORROWINGS</b>	<b>80.0</b>	<b>310.3</b>	<b>83.2</b>	<b>433.3</b>	<b>0</b>	<b>300</b>	<b>300</b>
a. NRB	0.0	81.8	0.0	0.0	0	0	0
b. "A"Class Licensed Institution	80.0	0.0	0.0	0.0	0	0	0
c. Foreign Bank and Fin.Ins.	0.0	228.5	83.2	433.3	0	0	0
d. Other Financial Ins.		0.0	0.0	0.0	0	300	300
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>
a. Current	399.7	489.6	562.4	719.8	1025.2	1155.2	2620
Domestic					997.8	1128.5	2585.2
Foreign					27.4	26.7	34.8
b. Savings	1384.1	1733.3	2758.0	3730.7	4806.9	6929.2	9018
Domestic					4767.5	6815	8887.7
Foreign					39.4	114.2	130.3
c. Fixed	2470.2	2694.6	2803.4	2914.1	3444.5	4298.2	5658.7
Domestic					3418	3758.1	5368.4
Foreign					26.5	540.1	290.3
d. Call Deposits	225.6	439.4	428.0	565.6	704.4	1293.3	1578.9
e. Others	94.9	104.2	143.1	133.8	116.8	126.6	222.1
<b>4 Bills Payable</b>					17.6	11.1	<b>26.8</b>
<b>6 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>
1. Sundry Creditors					231.9	29.4	44.5
2. Loan Loss Provision					317.7	356.1	418.6
3. Interest Suspense a/c					57.8	61.6	83.1
4. Others	<b>336.3</b>	<b>505.0</b>	<b>895.0</b>	<b>804.1</b>	<b>174.7</b>	<b>729.4</b>	<b>852.6</b>
<b>7 Reconciliation A/c</b>					<b>2915.4</b>	<b>211.4</b>	<b>1247.8</b>
<b>8 Profit &amp; Loss A/c</b>					<b>275.8</b>	<b>380.5</b>	<b>300.6</b>
<b>SOURCES OF FUNDS</b>	<b>5240.2</b>	<b>6774.2</b>	<b>8260.2</b>	<b>9967.2</b>	<b>15069.0</b>	<b>16714.5</b>	<b>23335.3</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>
a. Cash Balance	108.0	169.9	136.6	128.7	192.6	259.4	535
Nepalese Notes & Coins	92.9	146.3	109.8	117.8	180.6	246.1	512.3
Foreign Currency	15.1	23.6	26.8	10.9	12.0	13.3	22.7
b. Bank Balance	716.1	502.3	982.0	508.9	861.6	1360.2	2794.7
1. In Nepal Rastra Bank	385.6	357.7	724.8	441.9	774.5	1139.5	1846.8
Domestic Currency					757.1	1136.5	1841.7
Foreign Currency					17.4	3	5.1
2. "A"Class Licensed Institution	2.3	3.1	5.9	4.2	13.4	6.1	36.3
Domestic Currency					12.5	6.1	32.6
Foreign Currency					0.9	0	3.7
3. Other Financial Ins.					0	0	0
4. In Foreign banks	328.2	141.5	251.3	62.8	73.7	214.6	911.6
c. Money at Call	0.0	137.0	37.5	232.1	570	0	0
Domestic Currency					570	0	0
Foreign Currency					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>
a. Govt.Securities	823.0	1538.9	1599.4	2466.4	2100.3	3548.6	4704.6
b. NRB Bond							
c. Govt.Non-Fin. Ins.							
d. Other Non-Fin Ins.							
e. Non Residents							
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>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>
1. Non Residents						646.2	274
2.Others					19.4	6.5	6.5
<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>
a. Govt. Entp.	0.0	0.0	60.0	69.2	0	494	643
b. Pvt. Sector	2963.7	3969.6	4970.9	6047.4	7914	9631	13027
c. Financial Institutions							388.9
<b>5 BILL PURCHASED</b>					29.7	30.7	<b>40.8</b>
a. Domestic Bills Purchased					16.4	21.7	28.8
b. Foreign Bills Purchased					13.3	9	12
c. Import Bills & Imports					0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>					0.0	0.0	<b>0.0</b>
a. Against Domestic Bills							
b. Against Foreign Bills							
<b>8 FIXED ASSETS</b>							
<b>9 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>
a. Accrued Interests	94.3	99.8	147.6	176.6	180.6	110.2	72.2
Govt. Entp.	0.0	0.0	0.9	0.2	0	0.0	0.5
Private Sector	94.3	99.8	146.7	176.4	180.6	110.2	71.7
b. Staff Loans / Adv.						72.8	102.6
c. Sundry Debtors					20.9	9.7	56.9
d. Cash In Transit					3.3	0.0	0.0
e. Others	<b>488.5</b>	<b>253.9</b>	<b>290.4</b>	<b>306.3</b>	<b>245.1</b>	<b>384.2</b>	<b>518.5</b>
<b>10 Expenses not Written off</b>					0	0	0
<b>11 Non Banking Assets</b>					48.7	9.9	0
<b>12 Reconciliation Account</b>					2748.7	0	0
<b>13 Profit &amp; Loss A/c</b>					0	0	0
<b>USES OF FUNDS</b>	<b>5197.3</b>	<b>6761.1</b>	<b>8241.5</b>	<b>9952.7</b>	<b>15069.0</b>	<b>16714.6</b>	<b>23335.3</b>

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

(Rs. in million)

	Mid-July						
	2001	2002	2003	2004	2005	2006	2007
<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>
a. Paid-up Capital	233.6	463.6	463.6	463.6	463.6	463.6	603.1
b. General Reserve	20.1	33.1	35.0	51.4	76.9	104.8	145.3
c. Share Premium					0	0	0
d. Retained Earning		5.5	12.9	51.9	6.5	1.0	8.3
e. Others Reserves	6.1	8.5	8.7	167.7	103.8	151.3	83.5
1. Ex.Eq.Fund					10.9	12.1	14.6
2. Other					92.9	139.2	68.9
<b>2 BORROWINGS</b>	<b>100.0</b>	<b>0.0</b>	<b>498.2</b>	<b>912.2</b>	<b>6</b>	<b>753.2</b>	<b>930</b>
a. NRB	0.0	0.0	107.0	8.0	6	0	360
b. "A"Class Licensed Institution	100.0	0.0	391.2	904.2	0	553.2	370
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	0	0	0
d. Other Financial Ins.		0.0	0.0	0.0	0	0	0
e. Bonds and Securities					200	200	
<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>
a. Current	681.5	789.6	935.7	997.9	1302.6	1409.2	1661.8
Domestic					1135.7	1218.8	1490.7
Foreign					166.9	190.4	171.1
b. Savings	1848.9	1862.6	2267.3	2873.8	3447.5	4582	5526.8
Domestic					3244.5	4297.3	5298.3
Foreign					203	284.7	228.5
c. Fixed	1948.5	1958.8	1991.1	2279.7	2878.9	2709.8	3037.2
Domestic					2194.2	1940.1	2216.5
Foreign					684.7	769.7	820.7
d. Call Deposits	1050.1	995.1	854.7	1450.7	1162.1	1618.6	1966.5
e. Others	195.1	129.8	120.8	139.5	151.7	109.7	166.3
<b>4 Bills Payable</b>					<b>19.2</b>	<b>11</b>	<b>9.3</b>
<b>6 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>
1. Sundry Creditors					-12.8	69.1	46.4
2. Loan Loss Provision					269.7	236.2	286.5
3. Interest Suspense a/c					27.8	24	14.7
4. Others	444.9	567.7	777.6	574.6	113.7	86.6	233.3
<b>7 Reconciliation A/c</b>					<b>0</b>	<b>0</b>	<b>0</b>
<b>8 Profit &amp; Loss A/c</b>					<b>228.8</b>	<b>330.7</b>	<b>278.5</b>
<b>SOURCES OF FUNDS</b>	<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>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>
a. Cash Balance	171.2	193.1	157.4	139.2	161.5	184	219
Nepalese Notes & Coins	157.1	178.0	133.0	111.1	150.6	171.2	198.0
Foreign Currency	14.1	15.1	24.4	28.1	10.9	12.8	21.0
b. Bank Balance	972.3	490.2	527.8	655.7	579	544.7	1082.6
1. In Nepal Rastra Bank	399.9	298.2	362.4	447.4	417.9	349.3	883.5
Domestic Currency					386.7	336.7	877.1
Foreign Currency					31.2	12.6	6.4
2. "A"Class Licensed Institution	11.3	59.3	19.9	26.1	29.3	21.3	42.3
Domestic Currency					24.3	20.7	41.2
Foreign Currency					5	0.6	1.1
3. Other Financial Ins.					0	0	0
4. In Foreign banks	561.1	132.7	145.5	182.2	131.8	174.1	156.8
c. Money at Call	386.4	127.4	7.5	355.1	687.8	1216.9	259.3
Domestic Currency					687.8	1216.9	259.3
Foreign Currency					0	0	0
<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>
a. Govt.Securities	300.8	542.7	1510.8	2371.8	2146.6	2654.8	2332
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>
1. Non Residents							
2.Others							
<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>
a. Govt. Entp.	0.0	88.4	0.0	0.0	0	82	293
b. Pvt. Sector	4275.3	4751.7	4913.3	6049.7	6167	7443	9371
c. Financial Institutions							
<b>5 BILL PURCHASED</b>	<b>51.8</b>	<b>137.5</b>	<b>27.7</b>	<b>25.0</b>	<b>82.3</b>	<b>17.6</b>	<b>31.1</b>
a. Domestic Bills Purchased					19.5	9.7	21.3
b. Foreign Bills Purchased	51.8	137.5	27.7	25.0	15	6	
c. Import Bills & Imports					47.8	1.9	9.8
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>0.0</b>	<b>15.2</b>	<b>30.2</b>	<b>29.3</b>	<b>43.4</b>	<b>27.4</b>
a. Against Domestic Bills							
b. Against Foreign Bills	0.0	0.0	15.2	30.2	29.3	43.4	27.4
<b>8 FIXED ASSETS</b>					<b>225.8</b>	<b>269.0</b>	<b>489.3</b>
<b>9 OTHER ASSETS</b>	<b>346.4</b>	<b>395.3</b>	<b>697.9</b>	<b>313.5</b>	<b>53.7</b>	<b>104.3</b>	<b>226.4</b>
a. Accrued Interests	-5.5	12.4	41.1	31.4	23.6	58.0	56.6
Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Private Sector	-5.5	12.4	41.1	31.4	23.6	58.0	56.6
b. Staff Loans / Adv.						0.0	29.9
c. Sundry Debtors					17.4	26.0	126.7
d. Cash In Transit					0.0	0.0	0.0
e. Others	351.9	382.9	656.8	282.1	12.7	20.3	13.2
<b>10 Expenses not Written off</b>					0	0	0
<b>11 Non Banking Assets</b>					24	7.3	3.6
<b>12 Reconciliation Account</b>					0	0	0
<b>13 Profit &amp; Loss A/c</b>					0	0	0
<b>USES OF FUNDS</b>	<b>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>

Table No. 17  
SOURCES AND USES OF FUND OF BANK OF NEPAL CREDIT & COMMERCE BANK LIMITED.  
(Rs. in million)

	Mid-July						
	2001	2002	2003	2004	2005	2006	2007
<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>
a. Paid-up Capital	350.0	350.0	490.0	595.0	693.6	698.4	699.1
b. General Reserve	9.8	13.4	13.4	29.8	30.5	30.5	30.5
c. Share Premium					0	0	0
d. Retained Earning		0.0	0.0	113.6	0.0	-468.2	-1063.2
e. Others Reserves	4.4	17.4	7.3	202.9	1.4	0	25.3
1. Ex.Eq.Fund					1.4	0	0
2. Other					0	0	25.3
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>0.0</b>	<b>19.7</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>
a. NRB	0.0	0.0	19.7	0.0	0	0	0
b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0	0	0	0
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	0	0	0
d. Other Financial Ins.					0	0	0
e. Bonds and Securities					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>
a. Current	261.2	362.4	252.3	452.5	380.3	372.6	451.4
Domestic					374.3	361.4	440.7
Foreign					6	11.2	10.7
b. Savings	600.6	798.3	1024.6	1919.8	2626.1	3370.3	3317.3
Domestic					2572.1	3300	3260.5
Foreign					54	70.3	56.8
c. Fixed	2710.2	2421.5	2613.0	2659.5	2676.5	1922.9	1736.6
Domestic					2675.2	1922.9	1735.7
Foreign					1.3	0	0.9
d. Call Deposits	106.7	61.0	350.0	839.5	819.6	838.4	900.4
e. Others	94.0	65.8	54.2	88.3	127.6	115.3	94.6
<b>4 Bills Payable</b>						<b>5.8</b>	<b>63.6</b>
<b>6 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</b>	<b>2568.4</b>
1. Sundry Creditors					25.8	29.2	18.4
2. Loan Loss Provision					584.9	684.7	1406.9
3. Interest Suspense a/c					504.9	754	902.7
4. Others	<b>466.4</b>	<b>928.0</b>	<b>811.8</b>	<b>715.3</b>	<b>104.9</b>	<b>183.1</b>	<b>240.4</b>
<b>7 Reconciliation A/c</b>						<b>0.1</b>	<b>14.8</b>
<b>8 Profit &amp; Loss A/c</b>						<b>98.3</b>	<b>31.2</b>
<b>SOURCES OF FUNDS</b>	<b>4603.3</b>	<b>5017.8</b>	<b>5636.3</b>	<b>7616.2</b>	<b>8680.3</b>	<b>8640.8</b>	<b>8816.7</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>
a. Cash Balance	113.0	167.5	246.4	209.7	151.4	230.6	265.8
Nepalese Notes & Coins	93.5	149.0	192.4	183.0	140.5	219.8	256.8
Foreign Currency	19.5	18.5	54.0	26.7	10.9	10.8	9.0
b. Bank Balance	357.5	378.5	433.9	760.8	511.3	553.4	490.9
1. In Nepal Rastra Bank	249.8	235.8	363.2	550.6	441	478.2	255.1
Domestic Currency					452.2	468.8	248.3
Foreign Currency					-11.2	9.4	6.8
2. "A"Class Licensed Institution	32.9	52.6	26.1	112.1	23.5	19.6	71
Domestic Currency					22.1	19.2	68.4
Foreign Currency					1.4	0.4	2.6
3. Other Financial Ins.					0	0	120
4. In Foreign banks	74.8	90.1	44.6	98.1	46.8	55.6	44.8
c. Money at Call	469.8	263.7	113.0	54.4	47.9	21.1	75.7
Domestic Currency					10	0	40
Foreign Currency					37.9	21.1	35.7
<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>
a. Govt.Securities	197.7	199.7	315.2	511.9	324.7	521.6	1155.3
b. NRB Bond							
c. Govt.Non-Fin. Ins.							
d. Other Non-Fin Ins.							
e. Non Residents							
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>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>
1. Non Residents							
2.Others					68.1	75.6	70
<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>5083.9</b>
a. Govt. Entp.	97.3	98.1	98.8	146.4	86	144	136
b. Pvt. Sector	2796.8	2838.8	3223.0	4271.2	5849	5692	4774
c. Financial Institutions							173.4
<b>5 BILL PURCHASED</b>	<b>31.8</b>	<b>0.2</b>	<b>0.5</b>	<b>19.3</b>	<b>104.0</b>	<b>78.1</b>	<b>38.3</b>
a. Domestic Bills Purchased					78.4	69.6	10.7
b. Foreign Bills Purchased	31.8	0.2	0.5	19.3	25.6	8.5	27.6
c. Import Bills & Imports					0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>						
a. Against Domestic Bills							
b. Against Foreign Bills							
<b>8 FIXED ASSETS</b>							
<b>9 OTHER ASSETS</b>	<b>448.2</b>	<b>945.2</b>	<b>1113.7</b>	<b>1545.9</b>	<b>829.3</b>	<b>1024.4</b>	<b>1273.9</b>
a. Accrued Interests	245.5	1.7	4.4	428.6	671.2	796.6	919.6
Govt. Entp.	0.0	0.0	0.0	2.3	0.0	0.0	35.2
Private Sector	245.5	1.7	4.4	426.3	671.2	796.6	884.4
b. Staff Loans / Adv.						27.6	36.8
c. Sundry Debtors					20.2	12.7	63.6
d. Cash In Transit					0.0	0.0	0.0
e. Others	202.7	943.5	1109.3	1117.3	137.9	187.5	253.9
<b>10 Expenses not Written off</b>					15.9	11.8	7.7
<b>11 Non Banking Assets</b>					57.5	86.6	47.4
<b>12 Reconciliation Account</b>					0	0	
<b>13 Profit &amp; Loss A/c</b>					438.9	0	104.6
<b>USES OF FUNDS</b>	<b>4603.3</b>	<b>5017.8</b>	<b>5636.3</b>	<b>7616.2</b>	<b>8680.3</b>	<b>8640.8</b>	<b>8816.7</b>

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

(Rs. in million)

	Mid-July						
	2001	2002	2003	2004	2005	2006	2007
<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>
a. Paid-up Capital	350.0	350.0	350.0	350.0	500.0	500.0	600.0
b. General Reserve	0.1	0.1	28.7	17.9	21.6	21.6	21.6
c. Share Premium					0	0	0
d. Retained Earning		0.0	0.0	-64.4	0.0	-415.5	-1245.4
e. Others Reserves	1.0	1.3	1.8	54.9	4.7	0	1.7
1. Ex.Eq.Fund					4.7	0	1.7
2. Other					0	0	0
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>121.5</b>	<b>90.0</b>	<b>164.7</b>	<b>0</b>	<b>0</b>	<b>23.5</b>
a. NRB	0.0	121.5	0.0	164.7	0	0	0
b. "A"Class Licensed Institution	0.0	0.0	90.0	0.0	0	0	23.5
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	0	0	0
d. Other Financial Ins.					0	0	0
e. Bonds and Securities					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>
a. Current	66.6	122.8	158.7	200.0	149.8	159.9	348
Domestic					143.7	154.1	327.1
Foreign					6.1	5.8	20.9
b. Savings	435.0	548.5	571.2	833.2	940.9	1769.4	2703.5
Domestic					940	1768.9	2694.9
Foreign					0.9	0.5	8.6
c. Fixed	1271.3	1674.9	1808.1	1829.5	2142.8	1822	1660.1
Domestic					2107.5	1747.6	1593.6
Foreign					35.3	74.4	66.5
d. Call Deposits	273.2	268.1	375.9	863.8	740.5	950.1	1222.2
e. Others	51.3	31.9	45.9	51.1	55.5	85.1	90.8
<b>4 Bills Payable</b>					<b>47.4</b>	<b>104.6</b>	<b>14.3</b>
<b>6 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</b>	<b>1468.7</b>
1. Sundry Creditors					6	57.8	39.3
2. Loan Loss Provision					645.9	1391.3	1062.4
3. Interest Suspense a/c					112.7	238.9	260.9
4. Others	95.6	292.0	221.3	484.4	10.9	36	106.1
<b>7 Reconciliation A/c</b>					<b>4.6</b>	<b>14</b>	
<b>8 Profit &amp; Loss A/c</b>					<b>0</b>	<b>0</b>	<b>225.9</b>
<b>SOURCES OF FUNDS</b>	<b>2544.1</b>	<b>3410.9</b>	<b>3651.6</b>	<b>4785.1</b>	<b>5383.3</b>	<b>6735.2</b>	<b>7134.9</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>
a. Cash Balance	63.7	98.6	83.8	114.7	92.7	133.4	138.5
Nepalese Notes & Coins	56.5	90.1	66.8	96.4	82.1	122.4	129.5
Foreign Currency	7.2	8.5	17.0	18.3	10.6	11.0	9.0
b. Bank Balance	237.9	433.1	249.7	416.4	256.2	268.7	362.3
1. In Nepal Rashtra Bank	136.3	284.0	185.7	324.8	211.8	178.3	280.5
Domestic Currency					206.9	176.5	273.3
Foreign Currency					4.9	1.8	7.2
2. "A"Class Licensed Institution	68.0	62.8	22.8	26.5	15.6	20.5	54.1
Domestic Currency					12.6	20.3	54.1
Foreign Currency					3	0.2	
3. Other Financial Ins.					0	0	
4. In Foreign banks	33.6	86.3	41.2	65.1	28.8	69.9	27.7
c.Money at Call	0.0	0.0	132.6	149.9	120.5	50	330.1
Domestic Currency					0	50	250
Foreign Currency					120.5	0	80.1
<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>
a. Govt.Securities	208.8	100.0	274.9	433.1	376	527	795.6
b. NRB Bond							
c. Govt.Non-Fin. Ins.							
d. Other Non-Fin Ins.							
e. Non Residents							
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>3.3</b>	<b>170.7</b>	<b>20.8</b>	<b>5.3</b>	<b>16.0</b>	<b>147.0</b>	<b>33.9</b>
1. Non Residents					101	28.2	
2.Others					16	46	5.7
<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>
a. Govt. Entp.	0.0	15.0	46.8	45.0	0	144	130
b. Pvt. Sector	1793.0	2280.4	2579.9	3162.0	3817	4171	4658
c. Financial Institutions							150.5
<b>5 BILL PURCHED</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>
a. Domestic Bills Purchased					2.9	0.2	0.7
b. Foreign Bills Purchased	0.2	1.2	5.3	11.0	10	68.8	5.7
c. Import Bills & Imports					0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>						
a. Against Domestic Bills							
b. Against Foreign Bills	0.0	0.0	0.0	0.0			
<b>8 FIXED ASSETS</b>					<b>47.2</b>	<b>50.1</b>	<b>75.6</b>
<b>9 OTHER ASSETS</b>	<b>237.2</b>	<b>312.0</b>	<b>257.8</b>	<b>447.7</b>	<b>217.8</b>	<b>303.1</b>	<b>359.3</b>
a. Accrued Interests	57.0	65.3	65.7	117.6	112.7	205.9	226.0
Govt. Entp.	0.0	0.0	0.0	0.0	0.0	4.5	
Private Sector	57.0	65.3	65.7	117.6	112.7	201.4	226.0
b. Staff Loans / Adv.						44.8	38.4
c. Sundry Debtors					78.2	5.4	48.5
d. Cash In Transit					0.0	0.0	0.0
e. Others	180.2	246.7	192.1	330.1	26.9	47	46.4
<b>10 Expenses not Written off</b>					10.6	16.2	21
<b>11 Non Banking Assets</b>					45	54.1	73.8
<b>12 Reconciliation Account</b>					0	0	0
<b>13 Profit &amp; Loss A/c</b>					371.5	801.6	
<b>USES OF FUNDS</b>	<b>2544.1</b>	<b>3410.9</b>	<b>3651.6</b>	<b>4785.1</b>	<b>5383.3</b>	<b>6735.2</b>	<b>7134.7</b>

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

(Rs. in million)

	Mid-July						
	2001	2002	2003	2004	2005	2006	2007
<b>1 CAPITAL FUND</b>	<b>519.8</b>	<b>531.2</b>	<b>526.1</b>	<b>559.2</b>	<b>620.38</b>	<b>673.1</b>	<b>766.5</b>
a. Paid-up Capital	499.7	499.9	499.9	500.0	500.0	600.0	660.0
b. General Reserve	4.8	16.9	15.9	21.1	34.7	57.5	76.8
c. Share Premium					0	0	0
d. Retained Earning			11.8	7.6	3.1	82.1	11.5
e. Other Reserves	15.3	2.7	2.7	35.0	3.62	4.1	4.7
1. Ex Eq.Fund					3.62	4.1	4.7
2. Other					0	0	0
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>0.0</b>	<b>274.8</b>	<b>60.0</b>	<b>450</b>	<b>657.7</b>	<b>552.1</b>
a. NRB	0.0	0.0	0.0	60.0	0	0	200
b. "A"Class Licensed Institution	0.0	0.0	274.8	0.0	450	450	152.1
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	0	7.7	
d. Other Financial Ins.	0.0	0.0	0.0	0.0	0	0	
e. Bonds and Securities						200	200
<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>
a. Current	248.0	257.2	235.8	278.5	233.1	391.8	510.2
Domestic					206.3	357.1	473.8
Foreign					26.8	34.7	36.4
b. Savings	526.0	576.2	733.7	1280.4	2026.3	2797.4	3335.7
Domestic					2018.7	2745.8	3249.8
Foreign					7.6	51.6	85.9
c. Fixed	1958.0	1347.1	1143.0	2083.1	2930.6	4064.5	4074.6
Domestic					2559.3	3296.2	3689.1
Foreign					371.3	768.3	385.5
d. Call Deposits	797.1	942.9	966.1	1416.2	989.9	1459.2	2066.2
e. Others	46.7	41.9	65.3	88.2	63.4	52.9	81.6
<b>4 Bills Payable</b>					28.3	91.5	31.7
<b>6 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>
1. Sundry Creditors					16.4	51.5	50.3
2. Loan Loss Provision					174.7	244.7	225.6
3. Interest Suspense a/c					9.1	9	3.5
4. Others	286.7	166.1	302.9	388.6	12.7	24	20.5
<b>7 Reconciliation A/c</b>					32742.2	38555.3	47040.6
<b>8 Profit &amp; Loss A/c</b>					193.6	148.8	232.1
<b>SOURCES OF FUNDS</b>	<b>4382.3</b>	<b>3862.7</b>	<b>4247.7</b>	<b>6154.2</b>	<b>40490.7</b>	<b>49221.4</b>	<b>58991.2</b>
<b>1 LIQUID FUNDS</b>	<b>539.4</b>	<b>606.5</b>	<b>348.0</b>	<b>448.8</b>	<b>1095</b>	<b>1097.5</b>	<b>858.8</b>
a. Cash Balance	127.1	139.9	95.8	79.1	69.8	139.2	181.6
Nepalese Notes & Coins	117.2	120.4	88.5	65.6	59.5	129.3	172.7
Foreign Currency	9.9	19.5	7.3	13.5	10.3	9.9	8.9
b. Bank Balance	412.3	419.8	222.3	240.0	935.3	604.8	514.2
1. In Nepal Rastra Bank	331.7	350.6	175.2	205.1	832.4	450.7	358.8
Domestic Currency					830	447.3	355.6
Foreign Currency					2.4	3.4	3.2
2. "A"Class Licensed Institution	9.4	9.7	6.2	12.4	19.3	34.3	29.2
Domestic Currency					18.7	33.6	29
Foreign Currency					0.6	0.7	0.2
3. Other Financial Ins.					0	0	51.3
4. In Foreign banks	71.2	59.5	40.9	22.5	83.6	119.8	74.9
c. Money at Call	0.0	46.8	29.9	129.7	89.9	353.5	163
Domestic Currency					0	167.5	130
Foreign Currency					89.9	186	33
<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>
a. Govt.Securities	511.4	680.0	1075.2	1235.3	1194.3	1756.6	1004.4
b. NRB Bond							
c. Govt.Non-Fin. Ins.							
d. Other Non-Fin Ins.							
e. Non Residents							
<b>3 SHARE &amp; OTHER INVESTMENT</b>	0.0	73.4	78.1	525.4	378.6	723.3	495.4
1. Non Residents					287.1	505.5	378.8
2.Others					91.5	217.8	116.6
<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>
a. Govt. Entp.	150.0	50.0	50.0	45.0	125	105	143
b. Pvt. Sector	2422.5	2278.8	2477.6	3684.1	4770	6778	8626
c. Financial Institutions							338.7
<b>5 BILL PURCHASED</b>	<b>49.7</b>	<b>9.4</b>	<b>10.5</b>	<b>6.6</b>	<b>17.9</b>	<b>19.3</b>	<b>21.1</b>
a. Domestic Bills Purchased					5.9	5.3	4.6
b. Foreign Bills Purchased	49.7	9.4	10.5	6.6	12	14	16.5
c. Import Bills & Imports					0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>31.7</b>	<b>26.2</b>	<b>10.9</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills							
b. Against Foreign Bills	0.0	31.7	26.2	10.9			
<b>8 FIXED ASSETS</b>							
<b>9 OTHER ASSETS</b>	<b>709.3</b>	<b>132.9</b>	<b>182.1</b>	<b>198.1</b>	<b>100.1</b>	<b>136.1</b>	<b>305.0</b>
a. Accrued Interests	57.0	45.6	34.7	43.3	11.4	15.1	13.5
Govt. Entp.	0.0	0.0	0.0	0.6	0.0	0.0	0.7
Private Sector	57.0	45.6	34.7	42.7	11.4	15.1	12.8
b. Staff Loans / Adv.						15.1	15.2
c. Sundry Debtors					34.0	62.8	187.4
d. Cash In Transit					0.0	0.0	0.0
e. Others	652.3	87.3	147.4	154.8	54.7	43.1	88.9
<b>10 Expenses not Written off</b>					13.7	12.2	15
<b>11 Non Banking Assets</b>					2.6	4.4	3.4
<b>12 Reconciliation Account</b>					32742.2	38555.3	47040.6
<b>13 Profit &amp; Loss A/c</b>					0	0	0
<b>USES OF FUNDS</b>	<b>4382.3</b>	<b>3862.7</b>	<b>4247.7</b>	<b>6154.2</b>	<b>40490.7</b>	<b>49221.4</b>	<b>58991.2</b>

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

	Mid-July (Rs. in million)						
	2001	2002	2003	2004	2005	2006	2007
<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>
a. Paid-up Capital	84.0	136.2	544.2	550.0	550.0	715.0	821.7
b. General Reserve	0.0	0.0	0.0	3.1	12.4	29.4	56.2
c. Share Premium					0	0	0
d. Retained Earning			0.0	-57.8	-15.4	-9.5	3.4
e. Others Reserves	0.1	1.1	0.0	5.2	0	55	39.4
1. Ex.Eq.Fund					0	0	4.1
2. Other					0	55	35.3
<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>
a. NRB	0.0	0.0	0.0	3.0	0	117.1	80.8
b. "A"Class Licensed Institution	0.0	0.0	90.0	72.2	154.2	0	119
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	0	0	28.7
d. Other Financial Ins.			0.0	0.0	0	0	0
e. Bonds and Securities				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</b>
a. Current	27.0	49.3	53.5	71.4	142.6	248.9	346.2
Domestic					130.6	240.4	336.6
Foreign					12	8.5	9.6
b. Savings	57.8	134.5	252.1	493.1	1250	2333.3	3856.8
Domestic					1246.2	2322.6	3832.7
Foreign					3.8	10.7	24.1
c. Fixed	612.0	736.2	921.6	1227.3	1914.8	2604.9	2733.4
Domestic					1897.1	2362.9	2542.5
Foreign					17.7	242	190.9
d. Call Deposits	0.0	69.9	530.6	892.0	2209.3	2586	2269.1
e. Others	3.2	4.9	20.9	70.8	69.8	120.2	269.5
<b>4 Bills Payable</b>					9.3	11.4	21.5
<b>6 Other Liabilities</b>	<b>16.9</b>	<b>55.5</b>	<b>76.4</b>	<b>123.6</b>	<b>220.4</b>	<b>271.5</b>	<b>448.3</b>
1. Sundry Creditors					92.5	64.1	10.7
2. Loan Loss Provision					67.3	77.4	229.3
3. Interest Suspense a/c					26.8	47.6	42.9
4. Others	<b>16.9</b>	<b>55.5</b>	<b>76.4</b>	<b>123.6</b>	<b>33.8</b>	<b>82.4</b>	<b>165.4</b>
<b>7 Reconciliation A/c</b>					<b>13614.6</b>	<b>0</b>	<b>0</b>
<b>8 Profit &amp; Loss A/c</b>					<b>116.3</b>	<b>159.7</b>	<b>93</b>
<b>SOURCES OF FUNDS</b>	<b>801.0</b>	<b>1187.6</b>	<b>2431.5</b>	<b>3496.3</b>	<b>20254.2</b>	<b>9255.8</b>	<b>11197.1</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>
a. Cash Balance	21.6	31.5	45.6	64.8	121.6	280.4	386
Nepalese Notes & Coins	17.9	26.7	37.7	58.9	109.0	262.4	364.4
Foreign Currency	3.7	4.8	7.9	5.9	12.6	18.0	21.6
b. Bank Balance	89.9	194.6	156.1	345.5	609.6	519.4	898.1
1. In Nepal Rastra Bank	37.4	110.8	88.9	136.7	463.3	489.1	785.7
Domestic Currency					456	480.7	777.5
Foreign Currency					7.3	8.4	8.2
2. "A"Class Licensed Institution	6.8	47.0	27.7	54.7	102.4	13	38.4
Domestic Currency					101.4	24	36.7
Foreign Currency					1	-11	1.7
3. Other Financial Ins.					0	0	51
4. In Foreign banks	45.7	36.8	39.5	154.1	43.9	17.3	23
c. Money at Call	40.0	39.1	220.0	150.0	15	718.4	150
Domestic Currency					15	525	150
Foreign Currency					0	193.4	
<b>2 INVESTMENTS</b>	<b>47.5</b>	<b>49.4</b>	<b>79.3</b>	<b>71.3</b>	<b>127.3</b>	<b>904.5</b>	<b>951.3</b>
a. Govt.Securities	47.5	49.4	79.3	71.3	127.3	904.5	951.3
b. NRB Bond							
c. Govt.Non-Fin. Ins.							
d. Other Non-Fin Ins.							
e. Non Residents							
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>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>
1. Non Residents					274.3	274.6	
2.Others					67	12.3	871.2
<b>4 LOANS &amp; 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>
a. Govt. Entp.	0.0	0.0	0.0	0.0	0	0	334
b. Pvt. Sector	499.2	680.8	1494.1	2541.7	5051	6033	6325
c. Financial Institutions							622.2
<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>
a. Domestic Bills Purchased					71.2	104.2	17
b. Foreign Bills Purchased	0.6	1.8	1.9	2.7	9	9	28
c. Import Bills & Imports					0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills							
b. Against Foreign Bills							
<b>8 FIXED ASSETS</b>							
<b>9 OTHER ASSETS</b>	<b>94.7</b>	<b>161.5</b>	<b>115.5</b>	<b>117.2</b>	<b>152.8</b>	<b>221.7</b>	<b>286.7</b>
a. Accrued Interests	3.4	15.2	12.7	17.0	27.0	54.8	47.1
Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	7.3
Private Sector	3.4	15.2	12.7	17.0	27.0	54.8	39.8
b. Staff Loans / Adv.						24.0	39.7
c. Sundry Debtors					5.2	38.5	40.6
d. Cash In Transit					0.0	0.0	0.0
e. Others	91.3	146.3	102.8	100.2	120.6	104.4	159.3
<b>10 Expenses not Written off</b>					48.4	54.4	64.6
<b>11 Non Banking Assets</b>					5.8	18.6	3.4
<b>12 Reconciliation Account</b>					13614.6	0	0
<b>13 Profit &amp; Loss A/c</b>					0	0	0
<b>USES OF FUNDS</b>	<b>801.0</b>	<b>1187.6</b>	<b>2431.5</b>	<b>3496.3</b>	<b>20254.2</b>	<b>9255.8</b>	<b>11197.1</b>

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

(Rs. in million)

	Mid-July						
	2001	2002	2003	2004	2005	2006	2007
<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>
a. Paid-up Capital	350.0	350.0	350.0	500.0	500.0	625.0	750.0
b. General Reserve	0.0	0.0	0.3	0.3	12.5	30.1	50.8
c. Share Premium					0	0	0
d. Retained Earning		-2.9	-2.9	-2.9	17.2	8.0	19.6
e. Others Reserves	0.0	0.2	1.2	4.0	30	103.7	42.8
1. Ex.Eq.Fund					3.7	3.7	5.3
2. Other					26.3	100	37.5
<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</b>
a. NRB	0.0	32.0	0.0	0.0	0	0	0
b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0	401.8	224.4	213
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	0	0	0
d. Other Financial Ins.		0.0	0.0	0.0	0	0	0
e. Bonds and Securities					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</b>
a. Current	37.3	84.1	135.1	250.8	280.3	355.2	401
Domestic					260.4	344.9	382.4
Foreign					19.9	10.3	18.6
b. Savings	75.4	260.9	461.9	910.9	1515.5	2317.9	4469
Domestic					1488.4	2265.3	4319.8
Foreign					27.1	52.6	149.2
c. Fixed	86.8	332.3	795.4	1292.4	2302.1	3189.9	2772.2
Domestic					2282.5	2983.1	2650.4
Foreign					19.6	206.8	121.8
d. Call Deposits	105.0	482.7	1093.3	2299.9	2102.8	1880.7	2827.7
e. Others	11.5	20.0	27.4	62.5	69.4	56.7	90.1
<b>4 Bills Payable</b>					7.3	11.9	16.6
<b>6 Other Liabilities</b>	<b>8.6</b>	<b>52.4</b>	<b>205.6</b>	<b>412.1</b>	<b>363</b>	<b>444.2</b>	<b>391.9</b>
1. Sundry Creditors					146.2	248.6	195.9
2. Loan Loss Provision					144.2	130.3	133.4
3. Interest Suspense a/c					5.9	22.9	42.1
4. Others	<b>8.6</b>	<b>52.4</b>	<b>205.6</b>	<b>412.1</b>	<b>66.7</b>	<b>42.4</b>	<b>20.5</b>
<b>7 Reconciliation A/c</b>					<b>0</b>	<b>0</b>	<b>0</b>
<b>8 Profit &amp; Loss A/c</b>					<b>93.6</b>	<b>142.9</b>	<b>279.7</b>
<b>SOURCES OF FUNDS</b>	<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>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>
a. Cash Balance	18.8	30.3	40.8	68.5	111.2	135.8	190.8
Nepalese Notes & Coins	16.5	23.4	38.6	64.8	107.9	129.9	178.6
Foreign Currency	2.3	6.9	2.2	3.7	3.3	5.9	12.2
b. Bank Balance	153.0	98.9	250.9	617.0	332.1	252.5	481.4
1. In Nepal Rastra Bank	86.0	50.9	224.0	524.6	219.8	209.2	384.8
Domestic Currency					211.1	207.8	368.1
Foreign Currency					8.7	1.4	16.7
2. "A"Class Licensed Institution	37.3	1.3	2.2	10.5	5.5	6	5.6
Domestic Currency					3.8	4.7	2.8
Foreign Currency					1.7	1.3	2.8
3. Other Financial Ins.					0	0	0
4. In Foreign banks	29.7	46.7	24.7	81.9	106.8	37.3	91
c. Money at Call	100.0	0.0	0.0	381.9	69.9	425.3	752.4
Domestic Currency					0	145	372.2
Foreign Currency					69.9	280.3	380.2
<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>
a. Govt.Securities	19.8	116.7	236.0	601.9	1120.3	1114.3	1297.9
b. NRB Bond					100.4	0	0
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>
1. Non Residents					0	0	0
2.Others					120	0.4	0.4
<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>9011.0</b>
a. Govt. Entp.	0.0	60.0	40.0	50.0	0	70	70
b. Pvt. Sector	263.5	1060.2	2104.4	3659.0	5519	6848	8790
c. Financial Institutions							151.3
<b>5 BILL PURCHASED</b>	<b>1.6</b>	<b>1.4</b>	<b>2.0</b>	<b>0.0</b>	<b>37.7</b>	<b>91.8</b>	<b>51.5</b>
a. Domestic Bills Purchased					4.6	21	22.5
b. Foreign Bills Purchased	1.6	1.4	2.0	0.0	6.9	70.8	29
c. Import Bills & Imports					26.2	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills							
b. Against Foreign Bills							
<b>8 FIXED ASSETS</b>							
<b>9 OTHER ASSETS</b>	<b>117.9</b>	<b>105.9</b>	<b>205.7</b>	<b>351.7</b>	<b>202.9</b>	<b>357.7</b>	<b>344.8</b>
a. Accrued Interests	1.7	7.2	14.2	21.3	20.9	39.4	50.7
Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Private Sector	1.7	7.2	14.2	21.3	20.9	39.4	50.7
b. Staff Loans / Adv.						21.5	39.4
c. Sundry Debtors					94.9	3.0	9.9
d. Cash In Transit					0.0	0.0	0.0
e. Others	116.2	98.7	191.5	330.4	87.1	293.8	244.8
<b>10 Expenses not Written off</b>					0	0	0.1
<b>11 Non Banking Assets</b>					0	4.8	4.8
<b>12 Reconciliation Account</b>					0.3	0	0
<b>13 Profit &amp; Loss A/c</b>					0	0	0
<b>USES OF FUNDS</b>	<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>

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

(Rs. in million)

	Mid-July					
	2002	2003	2004	2005	2006	2007
<b>1 CAPITAL FUND</b>	<b>275.0</b>	<b>330.0</b>	<b>550.0</b>	<b>612.77</b>	<b>618.07</b>	<b>798.8</b>
a. Paid-up Capital	275.0	330.0	549.2	609.8	609.8	729.7
b. General Reserve	0.0	0.0	0.2	2.3	7.6	14.7
c. Share Premium				0	0	0
d. Retained Earning	0.0	0.0	0.0	0.0	0.0	0.0
e. Others Reserves	0.0	0.0	0.6	0.7	0.7	54.4
1. Ex.Eq.Fund				0.7	0.7	1
2. Other				0	0	53.4
<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</b>
a. NRB	0.0	0.0	0.0	0	0	
b. "A"Class Licensed Institution	0.0	70.0	279.8	17.7	29.8	
c. Foreign Bank and Fin.Ins.	0.0	0.0	37.2	0	0	
d. Other Financial Ins.	0.0	0.0	0.0	0	0	
e. Bonds and Securities						
<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>
a. Current	2.8	49.7	211.1	429.4	94.6	378.6
Domestic				404.4	84.5	360.9
Foreign				25	10.1	17.7
b. Savings	17.9	98.5	185.5	446.7	1000.1	1857.2
Domestic				442.1	985	1784.7
Foreign				4.6	15.1	72.5
c. Fixed	64.5	288.6	1082.9	1779.2	2657.6	4256.2
Domestic				1729.7	2642.7	4117.5
Foreign				49.5	14.9	138.7
d. Call Deposits	24.4	247.2	187.8	346.8	651	947.3
e. Others	3.0	7.8	17.0	26.5	41	172.4
<b>4 Bills Payable</b>				<b>31.4</b>	<b>85</b>	<b>55.4</b>
<b>6 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>
1. Sundry Creditors				58.4	73.9	21.2
2. Loan Loss Provision				60.4	69.8	91.8
3. Interest Suspense a/c				2.1	10.1	15.5
4. Others	1.9	20.3	70.4	75.2	114.3	140.6
<b>7 Reconciliation A/c</b>				<b>49.6</b>	<b>63.8</b>	<b>65.5</b>
<b>8 Profit &amp; Loss A/c</b>						
<b>SOURCES OF FUNDS</b>	<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>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>
a. Cash Balance	3.0	16.0	37.0	105.9	66.6	119.4
Nepalese Notes & Coins	2.8	15.2	35.4	101.7	64.3	109.2
Foreign Currency	0.2	0.8	1.6	4.2	2.3	10.2
b. Bank Balance	165.8	137.5	342.6	358.6	158.6	350.3
1. In Nepal Rastra Bank	40.7	80.1	222.6	254.9	132.4	323.7
Domestic Currency				252	128.5	319
Foreign Currency				2.9	3.9	4.7
2. "A"Class Licensed Institution	107.2	26.6	68.8	32.6	8.4	4.1
Domestic Currency				31.5	8.2	4.1
Foreign Currency				1.1	0.2	
3. Other Financial Ins.				0	0	0
4. In Foreign banks	17.9	30.8	51.2	71.1	17.8	22.5
c. Money at Call	54.0	15.0	111.2	64.6	0	13
Domestic Currency				1	0	13
Foreign Currency				63.6	0	
<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>
a. Govt. Securities	30.0	95.0	283.9	401	425	977.8
b. NRB Bond						
c. Govt.Non-Fin. Ins.						
d. Other Non-Fin Ins.						
e. Non Residents						
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>13.4</b>	<b>155.6</b>	<b>459.3</b>
1. Non Residents				0	0	0
2.Others				13.4	155.6	459.3
<b>4 LOANS &amp; ADVANCES</b>	<b>124.1</b>	<b>764.0</b>	<b>1701.0</b>	<b>2700.8</b>	<b>4274.3</b>	<b>6527.5</b>
a. Govt. Entp.	50.0	0.0	0.0	0	125	153
b. Pvt. Sector	74.1	764.0	1701.0	2701	4150	6374
c. Financial Institutions						
<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>
a. Domestic Bills Purchased				0	0	1.7
b. Foreign Bills Purchased	0.0	12.2	49.8	35.2	0.3	
c. Import Bills & Imports				0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills						
b. Against Foreign Bills						
<b>8 FIXED ASSETS</b>						
<b>9 OTHER ASSETS</b>	<b>12.6</b>	<b>72.4</b>	<b>96.2</b>	<b>83.6</b>	<b>243.6</b>	<b>145.8</b>
a. Accrued Interests	0.7	5.2	14.9	23.0	28.1	24.9
Govt. Entp.	0.0	0.3	0.0	0.0	0.0	0.1
Private Sector	0.7	4.9	14.9	23.0	28.1	24.8
b. Staff Loans / Adv.					12.7	25.6
c. Sundry Debtors				9.7	59.3	
d. Cash In Transit				0.0	0.0	
e. Others	11.9	67.2	81.3	50.9	143.5	95.3
<b>10 Expenses not Written off</b>				21.3	15.6	10.4
<b>11 Non Banking Assets</b>				2.8	7.2	0.8
<b>12 Reconciliation Account</b>				0	0	0
<b>13 Profit &amp; Loss A/c</b>				0	0	0
<b>USES OF FUNDS</b>	<b>389.5</b>	<b>1112.1</b>	<b>2621.7</b>	<b>3936.2</b>	<b>5509.1</b>	<b>8800.5</b>

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

(Rs. in million)

	Mid-July				
	2003	2004	2005	2006	2007
<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>
a. Paid-up Capital	350.0	350.0	350.0	500.0	600.0
b. General Reserve	0.0	0.0	0	37.9	27.1
c. Share Premium			0	0	0
d. Retained Earning	0.0	0.0	27.2	0.0	0.0
e. Others Reserves	0.0	0.0	0	0	76.1
1. Ex.Eq.Fund			0	0	1.2
2. Other			0	0	74.9
<b>2 BORROWINGS</b>	<b>110.0</b>	<b>220.0</b>	<b>190</b>	<b>181.2</b>	<b>430</b>
a. NRB	0.0	0.0	0	70	
b. "A"Class Licensed Institution	110.0	220.0	190	111.2	430
c. Foreign Bank and Fin.Ins.	0.0	0.0	0	0	
d.Other Financial Ins.	0.0	0.0	0	0	
e. Bonds and Securities				0	
<b>3 DEPOSITS</b>	<b>391.6</b>	<b>1291.3</b>	<b>2461.9</b>	<b>3918.1</b>	<b>6625.2</b>
a. Current	49.8	58.8	85.7	82.3	150.8
Domestic			81.6	79.1	137.5
Foreign			4.1	3.2	13.3
b. Savings	64.2	267.6	525.7	1128.4	1881.7
Domestic			523.7	1120.4	1872.3
Foreign			2	8	9.4
c. Fixed	66.9	537.2	1196.5	1632.1	3022.6
Domestic			1169.8	1617.3	3009.6
Foreign			26.7	14.8	13
d. Call Deposits	189.7	393.4	620.9	1029.6	1493.3
e. Others	21.0	34.3	33.1	45.7	76.8
<b>4 Bills Payable</b>			<b>7.3</b>	<b>1.2</b>	<b>10.5</b>
<b>6 Other Liabilities</b>	<b>23.8</b>	<b>93.4</b>	<b>110.1</b>	<b>160.5</b>	<b>255.7</b>
1. Sundry Creditors			20.3	27.2	67.4
2. Loan Loss Provision			62.4	73.9	99.3
3. Interest Suspense a/c			3.9	18.5	18.1
4. Others	23.8	93.4	23.5	40.9	70.9
<b>7 Reconciliation A/c</b>			<b>4</b>	<b>1.6</b>	<b>1259.7</b>
<b>8 Profit &amp; Loss A/c</b>			<b>42.7</b>	<b>100.1</b>	<b>157.5</b>
<b>SOURCES OF FUNDS</b>	<b>875.4</b>	<b>1954.7</b>	<b>3193.2</b>	<b>4900.6</b>	<b>9441.8</b>
<b>1 LIQUID FUNDS</b>	<b>97.1</b>	<b>246.7</b>	<b>170</b>	<b>362.1</b>	<b>732.8</b>
a. Cash Balance	9.3	18.3	33.4	65	130.4
Nepalese Notes & Coins	8.6	17.1	32.8	62.3	126.4
Foreign Currency	0.7	1.2	0.6	2.7	4.0
b. Bank Balance	55.7	53.6	104.1	57.1	376
1. In Nepal Rastra Bank	42.6	35.4	45.6	48.8	380.7
Domestic Currency			45.1	47.2	378.9
Foreign Currency			0.5	1.6	1.8
2. "A"Class Licensed Institution	0.5	1.8	21.2	8.3	-4.7
Domestic Currency			21.2	5.2	3
Foreign Currency			0	3.1	-7.7
3. Other Financial Ins.			0	0	0
4. In Foreign banks	12.6	16.4	37.3	0	0
c. Money at Call	32.1	174.8	32.5	240	226.4
Domestic Currency			30	0	40
Foreign Currency			2.5	240	186.4
<b>2 INVESTMENTS</b>	<b>3.8</b>	<b>42.1</b>	<b>277.1</b>	<b>394.6</b>	<b>625.7</b>
a. Govt.Securities	3.8	42.1	277.1	394.6	625.7
b. NRB Bond					
c. Govt.Non-Fin. Ins.					
d. Other Non-Fin Ins.					
e. Non Residents					
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>70.0</b>	<b>0.0</b>	<b>0.0</b>	<b>112.6</b>	<b>242.4</b>
1. Non Residents			0	0	0
2.Others			0	112.6	242.4
<b>4 LOANS &amp; ADVANCES</b>	<b>629.0</b>	<b>1567.9</b>	<b>2634.9</b>	<b>3869.3</b>	<b>6319.8</b>
a. Govt. Entp.	0.0	0.0	0	0	0
b. Pvt. Sector	629.0	1567.9	2635	3869	6296
c. Financial Institutions					23.5
<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>
a. Domestic Bills Purchased			0	0	0.1
b. Foreign Bills Purchased			0.2	0	0
c. Import Bills & Imports			0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills					
b. Against Foreign Bills					
<b>8 FIXED ASSETS</b>			<b>52.3</b>	<b>74.1</b>	<b>95.0</b>
<b>9 OTHER ASSETS</b>	<b>75.5</b>	<b>98.0</b>	<b>47.3</b>	<b>84.6</b>	<b>148.7</b>
a. Accrued Interests	4.2	14.5	22.1	21.6	22.5
Govt. Entp.	0.0	0.0	0.0	0.0	0.0
Private Sector	4.2	14.5	22.1	21.6	22.5
b. Staff Loans / Adv.				0.0	0.0
c. Sundry Debtors			0.9	6.7	22.0
d. Cash In Transit			0.0	0.0	0.0
e. Others	71.3	83.5	24.3	56.3	104.2
<b>10 Expenses not Written off</b>			11.4	3.3	1.1
<b>11 Non Banking Assets</b>			0	0	14.2
<b>12 Reconciliation Account</b>			0	0	1262
<b>13 Profit &amp; Loss A/c</b>			0	0	0
<b>USES OF FUNDS</b>	<b>875.4</b>	<b>1954.7</b>	<b>3193.2</b>	<b>4900.6</b>	<b>9441.8</b>

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

(Rs. in million)

	Mid-July						
	2001	2002	2003	2004	2005	2006	2007
<b>1 CAPITAL FUND</b>	0.0	0.0	0.0	0.0	0	0	214.7
a. Paid-up Capital					0.0	0.0	7528.0
b. General Reserve					0	0	482.7
c. Share Premium					0	0	0
d. Retained Earning					0.0	0.0	-7796.7
e. Others Reserves					0	0	0.7
1. Ex.Eq.Fund					0	0	0
2. Other					0	0	0.7
<b>2 BORROWINGS</b>	0.0	0.0	0.0	0.0	619.5	0	374
a. NRB	0.0	0.0	0.0	0.0	0	0	142.6
b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0	0	0	150
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	0	0	0
d. Other Financial Ins.					619.5	0	81.4
e. Bonds and Securities							
<b>3 DEPOSITS</b>	16640.9	20052.1	23005.9	26267.2	27100.1	29990.2	32406.9
a. Current	1201.3	1294.9	1393.0	1630.0	1835.4	2367.8	2381.8
Domestic					1835.4	2367.8	2381.8
Foreign					0	0	0
b. Savings	10257.3	11002.9	12732.2	14632.6	15121.7	16087.9	17922.4
Domestic					15121.7	16087.9	17922.4
Foreign					0	0	0
c. Fixed	5182.3	7754.3	8756.2	9846.8	10087	11443.4	12102.5
Domestic					10087	11443.4	12102.5
Foreign					0	0	0
d. Call Deposits	0.0	0.0	0.0	0.0	56	91.1	0.2
e. Others	0.0	0.0	124.5	157.8	0	0	0
<b>4 Bills Payable</b>					20.5	18.2	
<b>6 Other Liabilities</b>	532.1	821.4	1541.6	8533.6	2731	3593.7	17790.5
1. Sundry Creditors					460.7	684.1	2876
2. Loan Loss Provision					1182.8	1638.2	7071.9
3. Interest Suspense a/c					1080.9	1264	5624.3
4. Others	532.1	821.4	1541.6	8533.6	6.6	7.4	2218.3
<b>7 Reconciliation A/c</b>					3068.6	0	1257.9
<b>8 Profit &amp; Loss A/c</b>					568.5	0	1452.9
<b>SOURCES OF FUNDS</b>	17173.0	20873.5	24547.5	34800.8	34108.2	33602.1	53496.9
<b>1 LIQUID FUNDS</b>	2244.8	1911.0	2035.0	2312.6	2300	3679.9	3517
a. Cash Balance	458.5	528.8	618.7	473.5	601.7	599.8	748.9
Nepalese Notes & Coins	448.0	517.2	612.5	470.0	600.1	599.8	747.1
Foreign Currency	10.5	11.6	6.2	3.5	1.6	0.0	1.8
b. Bank Balance	1786.3	1382.2	1416.3	1839.1	1694.8	3080.1	2768.1
1. In Nepal Rastra Bank	1498.4	1110.9	1161.4	1532.4	1487	2492.5	1951.9
Domestic Currency					1487	2492.5	1951.9
Foreign Currency					0	0	0
2. "A"Class Licensed Institution	287.9	271.3	254.9	306.7	207.8	584.6	660.1
Domestic Currency					207.8	584.6	660.1
Foreign Currency					0	0	0
3. Other Financial Ins.					0	0	156.1
4. In Foreign banks					0	3	
c. Money at Call					3.5	0	0
Domestic Currency					3.5	0	0
Foreign Currency					0	0	0
<b>2 INVESTMENTS</b>	0.0	0.0	0.0	0.0	0.2	0.0	1759.6
a. Govt. Securities					0.2	0	1759.6
b. NRB Bond							
c. Govt.Non-Fin. Ins.							
d. Other Non-Fin. Ins.							
e. Non Residents							
<b>3 SHARE &amp; OTHER INVESTMENT</b>					0.0	0.0	653.3
1. Non Residents					0	0	653.3
2. Others					0	0	653.3
<b>4 LOANS &amp; ADVANCES</b>	5700.5	6847.8	8794.7	9221.2	10746.4	11040.6	34225.0
a. Govt. Entp.	0.0	0.0	0.0	0.0	0	0	100
b. Pvt. Sector	5700.5	6847.8	8794.7	9221.2	10746	11041	34125
c. Financial Institutions							
<b>5 BILL PURCHED</b>	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Domestic Bills Purchased					0	0	0
b. Foreign Bills Purchased					0	0	0
c. Import Bills & Imports					0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills							
b. Against Foreign Bills							
<b>8 FIXED ASSETS</b>							
<b>9 OTHER ASSETS</b>	9227.7	12114.7	13717.8	23267.0	1921.6	1975.6	11619.5
a. Accrued Interests	150.5	91.1	834.7	958.4	1096.4	1264.0	5624.3
Govt. Entp.	0.0	0.0	0.0	0.0			
Private Sector	150.5	91.1	834.7	958.4	1096.4	1264.0	5624.3
b. Staff Loans / Adv.						293.3	1311.2
c. Sundry Debtors					332.7	412.8	4301.7
d. Cash In Transit					0.0	0.0	52.0
e. Others	9077.2	12023.6	12883.1	22308.6	492.5	5.5	330.3
<b>10 Expenses not Written off</b>					0	0	0
<b>11 Non Banking Assets</b>					231	168	855.3
<b>12 Reconciliation Account</b>					18376.3	16140.6	
<b>13 Profit &amp; Loss A/c</b>					409.6	464.1	
<b>USES OF FUNDS</b>	17173.0	20873.5	24547.5	34800.8	34108.2	33602.1	53496.9

Table No.25  
SOURCES AND USES OF FUND OF GLOBAL BANK LIMITED  
(Rs. in million)

	Mid-July 2007
<b>1 CAPITAL FUND</b>	<b>510</b>
a. Paid-up Capital	510.0
b. General Reserve	
c. Share Premium	
d. Retained Earning	
e. Others Reserves	0
1. Ex.Eq.Fund	
2. Other	
<b>2 BORROWINGS</b>	<b>30</b>
a. NRB	
b. "A"Class Licensed Institution	
c. Foreign Bank and Fin.Ins.	
d. Other Financial Ins.	30
e. Bonds and Securities	
<b>3 DEPOSITS</b>	<b>3021.4</b>
a. Current	195
Domestic	187.5
Foreign	7.5
b. Savings	595.5
Domestic	576.1
Foreign	19.4
c. Fixed	1363.8
Domestic	1285.3
Foreign	78.5
d. Call Deposits	811.1
e. Others	56
<b>4 Bills Payable</b>	<b>51.5</b>
<b>6 Other Liabilities</b>	<b>51.5</b>
1. Sundry Creditors	16.3
2. Loan Loss Provision	26
3. Interest Suspense a/c	
4. Others	9.2
<b>7 Reconciliation A/c</b>	<b>-24</b>
<b>SOURCES OF FUNDS</b>	<b>3588.9</b>
<b>1 LIQUID FUNDS</b>	<b>485.3</b>
a. Cash Balance	66.7
Nepalese Notes & Coins	62.6
Foreign Currency	4.1
b. Bank Balance	406.4
1. In Nepal Rashtra Bank	304.2
Domestic Currency	303.2
Foreign Currency	1
2. "A"Class Licensed Institution	21.6
Domestic Currency	14.7
Foreign Currency	6.9
3. Other Financial Ins.	36.3
4. In Foreign banks	44.3
c. Money at Call	12.2
Domestic Currency	
Foreign Currency	12.2
<b>2 INVESTMENTS</b>	<b>124.6</b>
a. Govt.Securities	124.6
b. NRB Bond	
c. Govt.Non-Fin. Ins.	
d. Other Non-Fin Ins.	
e. Non Residents	
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>252.7</b>
1. Non Residents	118.8
2.Others	133.9
<b>4 LOANS &amp; ADVANCES</b>	<b>2597.3</b>
a. Govt. Entp.	103
b. Pvt. Sector	2495
c. Financial Institutions	
<b>5 BILL PURCHED</b>	<b>3.0</b>
a. Domestic Bills Purchased	3
b. Foreign Bills Purchased	
c. Import Bills & Imports	
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>1.4</b>
a. Against Domestic Bills	1.4
b. Against Foreign Bills	
<b>8 FIXED ASSETS</b>	<b>72.5</b>
<b>9 OTHER ASSETS</b>	<b>41.9</b>
a. Accrued Interests	3.6
Govt. Entp.	
Private Sector	3.6
b. Staff Loans / Adv.	10.1
c. Sundry Debtors	10.0
d. Cash In Transit	
e. Others	18.2
<b>10 Expenses not Written off</b>	<b>10.2</b>
<b>11 Non Banking Assets</b>	<b>0</b>
<b>12 Reconciliation Account</b>	<b>0</b>
<b>13 Profit &amp; Loss A/c</b>	<b>0</b>
<b>USES OF FUNDS</b>	<b>3588.9</b>

Table No.26  
SOURCES AND USES OF FUND OF CITIZENS BANK INTERNATIONAL LIMITED  
(Rs. in million)

	Mid-July 2007
<b>1 CAPITAL FUND</b>	<b>560</b>
a. Paid-up Capital	560.0
b. General Reserve	0
c. Share Premium	0
d. Retained Earning	0
e. Others Reserves	0
1. Ex.Eq.Fund	0
2. Other	0
<b>2 BORROWINGS</b>	<b>1372.6</b>
a. NRB	1372.6
b. "A"Class Licensed Institution	1372.6
c. Foreign Bank and Fin.Ins.	0
d. Other Financial Ins.	0
e. Bonds and Securities	0
<b>3 DEPOSITS</b>	<b>1553.1</b>
a. Current	74.6
Domestic	74.1
Foreign	0.5
b. Savings	97.7
Domestic	96.8
Foreign	0.9
c. Fixed	958.9
Domestic	686
Foreign	272.9
d. Call Deposits	421.9
e. Others	0
<b>4 Bills Payable</b>	<b>1.3</b>
<b>6 Other Liabilities</b>	<b>233.3</b>
1. Sundry Creditors	195.5
2. Loan Loss Provision	20.5
3. Interest Suspense a/c	0.9
4. Others	16.4
<b>7 Reconciliation A/c</b>	<b>0</b>
<b>8 Profit &amp; Loss A/c</b>	<b>0</b>
<b>SOURCES OF FUNDS</b>	<b>3720.3</b>
<b>1 LIQUID FUNDS</b>	<b>927.9</b>
a. Cash Balance	46.1
Nepalese Notes & Coins	45.8
Foreign Currency	0.3
b. Bank Balance	91.5
1. In Nepal Rastra Bank	67.5
Domestic Currency	66.3
Foreign Currency	1.2
2. "A"Class Licensed Institution	20
Domestic Currency	10.9
Foreign Currency	9.1
3. Other Financial Ins.	0
4. In Foreign banks	4
c. Money at Call	790.3
Domestic Currency	790.3
Foreign Currency	0
<b>2 INVESTMENTS</b>	<b>0.0</b>
a. Govt.Securities	0
b. NRB Bond	0
c. Govt.Non-Fin. Ins.	0
d. Other Non-Fin Ins.	0
e. Non Residents	0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>431.0</b>
1. Non Residents	0
2.Others	431
<b>4 LOANS &amp; ADVANCES</b>	<b>2046.7</b>
a. Govt. Entp.	5
b. Pvt. Sector	2042
c. Financial Institutions	0
<b>5 BILL PURCHASED</b>	<b>0.0</b>
a. Domestic Bills Purchased	0
b. Foreign Bills Purchased	0
c. Import Bills & Imports	0
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>
a. Against Domestic Bills	0
b. Against Foreign Bills	0
<b>8 FIXED ASSETS</b>	<b>75.2</b>
<b>9 OTHER ASSETS</b>	<b>224.6</b>
a. Accrued Interests	207.5
Govt. Entp.	0
Private Sector	207.5
b. Staff Loans / Adv.	0.1
c. Sundry Debtors	0.3
d. Cash In Transit	0
e. Others	16.7
<b>10 Expenses not Written off</b>	<b>0</b>
<b>11 Non Banking Assets</b>	<b>0</b>
<b>12 Reconciliation Account</b>	<b>0</b>
<b>13 Profit &amp; Loss A/c</b>	<b>14.9</b>
<b>USES OF FUNDS</b>	<b>3720.3</b>

Table No. 27  
Profit And Loss Account of Commercial Banks  
Mid-July,2007

																					(Rs.In million)	
Expenses	NBL	RBB	NABIL	NIBL	SCBL	HBL	NSBIB	NBBL	EBL	BOK	NCCB	LMBIB	NICB	MPBL	KMBL	LAXMI	SDBL	ADBL	GLOBAL	CITIZENS	TOTAL	
<b>1 Interest Expenses</b>	<b>775.5</b>	<b>917.8</b>	<b>502.7</b>	<b>685.4</b>	<b>411.4</b>	<b>766.5</b>	<b>412.2</b>	<b>448.1</b>	<b>517.2</b>	<b>339.4</b>	<b>283.0</b>	<b>264.7</b>	<b>421.2</b>	<b>397.7</b>	<b>447.7</b>	<b>280.3</b>	<b>378.5</b>	<b>1606.6</b>	<b>40.3</b>	<b>21.5</b>	<b>9917.5</b>	
1.1 Deposit Liabilities	681.3	917.8	482.5	644.9	406.3	762.3	397.7	409.5	499.2	320.2	282.5	264.1	421.2	395.7	383.5	279.3	378.5	1534.4	39.3	8.3	9508.2	
1.1.1 Saving A/c	479.8	527.0	183.3	218.6	257.9	310.7	83.6	227.3	210.2	153.7	128.4	99.9	112.5	115.3	101.4	54.1	98.5	912.4	7.3	0.3	4282.1	
1.1.2 Fixed A/c	197.3	361.1	179.2	275.5	98.0	450.9	291.4	126.3	232.9	95.9	111.7	101.7	215.7	156.0	153.0	181.2	143.1	601.2	16.5	6.8	3995.3	
1.1.2.1 Upto 3 Months Fixed A/c	197.3		15.6	0.0	98.0	101.0		0.3	0.6				16.9	4.8						0.9	435.4	
1.1.2.2 3 to 6 Months fixed A/c			21.6			2.6		0.2	1.7		2.5		21.4	0.8			0.7			51.5		
1.1.2.3 6 Months to 1 Year Fixed A/c			360.5	131.3				10.8	44.9	95.9	5.2	101.7	38.4	15.4						10.8	2.6	836.1
1.1.2.4 Above 1 Year			0.6	10.8		347.3		115.0	185.7		104.0		139.0	135.0	153.0					5.7	3.4	1323.0
1.1.3 Call Deposit	4.2	29.7	120.0	150.8	50.4	0.7	22.7	55.8	56.1	70.6	42.4	62.5	93.0	124.4	129.1	44.0	136.9	20.8	15.6	1.1	1230.8	
1.1.4 Certificate of Deposits								0.1												0.1		
1.2 Others	94.2		20.2	40.5	5.1	4.2	14.5	38.6	18.0	19.2	0.5	0.7		2.0	64.2	1.0		72.2	1.0	13.2	409.3	
<b>2 Commission/Fee Expense</b>	<b>49.9</b>	<b>11.6</b>	<b>4.1</b>	<b>0.0</b>	<b>7.3</b>																	<b>72.8</b>
<b>3 Staff Expenses</b>	<b>737.7</b>	<b>760.6</b>	<b>195.5</b>	<b>145.4</b>	<b>199.8</b>	<b>287.4</b>	<b>53.0</b>	<b>94.5</b>	<b>89.0</b>	<b>69.8</b>	<b>56.2</b>	<b>59.9</b>	<b>51.8</b>	<b>55.9</b>	<b>73.2</b>	<b>48.8</b>	<b>45.1</b>	<b>1414.4</b>	<b>13.3</b>	<b>6.0</b>	<b>4457.0</b>	
<b>4 Office Operating Expenses</b>	<b>317.0</b>	<b>494.3</b>	<b>164.0</b>	<b>239.7</b>	<b>238.5</b>	<b>321.2</b>	<b>120.3</b>	<b>110.2</b>	<b>167.2</b>	<b>136.4</b>	<b>78.7</b>	<b>69.0</b>	<b>63.6</b>	<b>102.4</b>	<b>104.5</b>	<b>64.1</b>	<b>75.6</b>	<b>289.9</b>	<b>24.8</b>	<b>2.9</b>	<b>3184.2</b>	
<b>5 Exchange Fluctuation Loss</b>	<b>0.0</b>	<b>0.4</b>	<b>0.0</b>	<b>0.0</b>	<b>5.0</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>1.9</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>7.4</b>	
5.1 Due to Change in Exchange Rates																					0.0	
5.2 Due to Foreign Currency Transactions								0.1													0.0	
<b>6 Non-Operating Expenses</b>	<b>0.0</b>	<b>51.5</b>						<b>0.5</b>	<b>6.6</b>	<b>9.0</b>					<b>0.0</b>							<b>347.4</b>
<b>7 Loan Written Off</b>	<b>15.1</b>																					<b>198.7</b>
<b>8 Loan Loss Provision</b>	<b>-0.4</b>	<b>304.5</b>	<b>23.0</b>	<b>42.4</b>	<b>42.7</b>	<b>0.0</b>	<b>0.0</b>	<b>8.9</b>	<b>84.5</b>	<b>56.9</b>	<b>194.7</b>	<b>0.0</b>	<b>58.3</b>	<b>151.3</b>	<b>18.4</b>	<b>28.5</b>	<b>32.0</b>	<b>1868.9</b>	<b>26.0</b>	<b>20.6</b>	<b>2961.3</b>	
8.1 General Loan Loss Provision		272.7	49.2	13.7	13.8			-17.9	84.5	13.6	-32.3		12.8	133.7	17.3	23.9	32.0	344.9	26.0	20.6	1008.4	
8.2 Special Loan Loss Provision	-0.4	31.8	-26.2	28.7	28.9	0.0	0.0	26.8	0.0	43.3	227.0	0.0	45.5	17.6	1.2	4.6	0.0	1524.0	0.0	0.0	1952.8	
7.2.1 Sub-Standard Loan Loss Provision	0.0	10.7	7.4	20.0	5.9			20.3	0.0	-3.9	-8.7		7.5	15.2	0.5	0.8						352.0
7.2.2 Doubtful Loans Loss Provision		-0.1	-8.3	3.8				56.5	0.0	0.3	120.7		0.4	16.7	2.9	1.4						619.2
7.2.3 Loss Loan Loss Provision	-0.4	21.2	-25.3	5.0	23.0			-50.0		46.9	115.0		37.7	-14.3	-2.2	2.5						822.5
8.3 Provision Expense for NBA								53.5	5.2		4.7		37.5		-1.9	1.2						104.6
8.4 Provision Expense for Investment															-0.5							-2.6
8.5 Provision Expense for Other Assets																						35.0
<b>9 Provision for Staff Bonus</b>	<b>41.8</b>	<b>0.0</b>	<b>94.5</b>	<b>74.4</b>	<b>101.6</b>				<b>45.5</b>	<b>39.6</b>		<b>25.8</b>										<b>432.8</b>
<b>10 Provision for Income Tax</b>	<b>3.8</b>	<b>290.7</b>	<b>228.6</b>	<b>324.1</b>					<b>154.3</b>	<b>116.9</b>	<b>41.5</b>	<b>32.7</b>										<b>1222.7</b>
<b>11 Others</b>	<b>420.7</b>																					<b>1397.3</b>
<b>12 Net Profit</b>	<b>417.7</b>	<b>1777.4</b>	<b>654.7</b>	<b>515.7</b>	<b>692.1</b>	<b>828.4</b>	<b>359.9</b>	<b>576.9</b>	<b>300.6</b>	<b>278.5</b>		<b>225.9</b>	<b>231.9</b>	<b>93.0</b>	<b>278.8</b>	<b>65.5</b>	<b>198.0</b>	<b>1452.0</b>			<b>8946.9</b>	
<b>TOTAL EXPENSES</b>	<b>2710.0</b>	<b>4325.4</b>	<b>1975.0</b>	<b>1943.1</b>	<b>2014.3</b>	<b>2208.4</b>	<b>946.0</b>	<b>1306.0</b>	<b>1372.4</b>	<b>1037.5</b>	<b>702.5</b>	<b>824.7</b>	<b>842.3</b>	<b>814.1</b>	<b>924.6</b>	<b>539.6</b>	<b>767.6</b>	<b>7983.0</b>	<b>104.31</b>	<b>50.84</b>	<b>33391.6</b>	
<b>TOTAL INCOME</b>	<b>2710.0</b>	<b>4325.4</b>	<b>1975.0</b>	<b>1943.1</b>	<b>2014.3</b>	<b>2208.4</b>	<b>946.0</b>	<b>1306.0</b>	<b>1372.4</b>	<b>1037.5</b>	<b>702.5</b>	<b>824.7</b>	<b>842.3</b>	<b>814.1</b>	<b>924.6</b>	<b>539.6</b>	<b>767.6</b>	<b>7983.0</b>	<b>104.31</b>	<b>50.84</b>	<b>33391.6</b>	
<b>1. Interest Income</b>	<b>1841.6</b>	<b>2599.5</b>	<b>1465.0</b>	<b>1565.3</b>	<b>1410.8</b>	<b>1776.1</b>	<b>831.0</b>	<b>998.3</b>	<b>1158.0</b>	<b>821.4</b>	<b>475.5</b>	<b>460.8</b>	<b>735.4</b>	<b>700.8</b>	<b>847.3</b>	<b>470.5</b>	<b>688.2</b>	<b>4570.6</b>	<b>65.60</b>	<b>26.98</b>	<b>23508.6</b>	
1.1 On Loans and Advance	1237.9	2161.4	1084.6	1287.8	729.7	1243.5	705.6	934.7	983.8	648.0	446.6	429.9	621.0	600.1	690.0	423.7	539.7	4393.0	39.6	10.4	19210.9	
1.2 On Investment	469.3	330.8	126.8	78.5	323.8	191.6	109.4	46.8	160.8	108.6	15.0	19.7	51.8	19.4	44.9	10.3	13.8	143.0	1.1	0.0	2265.2	
1.2.1 Government Bonds	469.3		117.7	78.5	323.8	191.6	103.0	29.9	114.4	108.6	14.4	19.7	51.8	19.4	44.9	10.3						1841.2
1.2.2 Foreign Bonds	0.0		9.1					6.4			32.2		0.6									41.3
1.2.3 NRB Bonds			0.0																		20.8	
1.2.4 Deventure & Bonds			330.8																		361.9	
1.3 Agency Balance	6.0	105.3	4.5	10.0	9.7		0.5		6.8	14.2			4.6	1.3								148.6
1.4 On Call Deposit	1.5	0.0	247.9	183.0	339.7	341.1		6.4	5.7	0.6	10.8	4.5	60.8	12.4	111.8	36.5	64.7	0.3	24.9	16.6	1469.0	
1.5 Others	127.0	2.0	1.2	6.0	7.9		15.5	10.4	1.0	64.2	3.1	2.2	0.6	68.9	0.6	70.0	34.3				415.0	
<b>2. Comission &amp; Discount</b>	<b>180.9</b>	<b>368.2</b>	<b>269.3</b>	<b>178.0</b>	<b>262.2</b>	<b>244.5</b>	<b>65.2</b>	<b>88.9</b>	<b>124.3</b>	<b>96.7</b>	<b>31.8</b>	<b>24.0</b>	<b>62.6</b>	<b>34.7</b>	<b>56.0</b>	<b>34.0</b>	<b>53.9</b>	<b>49.8</b>	<b>5.6</b>	<b>8.4</b>	<b>2239.1</b>	
2.1 Bills Purchase & Discount	0.2	136.1	6.2	19.6	18.5	7.0	3.0	4.3	0.5	1.4	0.4	1.1	1.0			2.7	8.1	0.2	0.0	0.0	210.3	
2.2 Comission	180.8	158.7	256.9	158.4	230.2	180.3	25.3	74.2	87.8	96.7	30.4	23.0	58.5	32.4	56.0	25.3	25.6	49.6	4.2	8.4	1762.6	
2.3 Others			73.4	6.2		13.5	57.2	37.0	10.4	36.0	0.0	0.6	3.0	1.3		6.0	20.2				266.2	
<b>3 Income From Exchange Fluctuation</b>	<b>-48.3</b>	<b>5.8</b>	<b>194.9</b>	<b>143.7</b>	<b>309.1</b>	<b>149.5</b>	<b>49.6</b>	<b>43.1</b>	<b>27.1</b>	<b>96.3</b>	<b>5.9</b>	<b>13.7</b>	<b>44.2</b>	<b>29.0</b>	<b>20.3</b>	<b>20.9</b>	<b>20.0</b>	<b>1.6</b>	<b>9.1</b>	<b>0.6</b>	<b>1136.0</b>	
3.1 Due to Change in Exchange Rate	-68.3	-6.3	42.4	15.0	309.1		48.7	16.5	-45.8		-7.0	-0.3	3.8		20.3		0.8	1.6	5.4	335.8		
3.2 Due to Foreign Currency Trans.	20.0	12.1	152.5	128.7		149.5	1.0	26.6	72.9	96.3	12.9	14.0	40.5	29.0			19.2		3.7	0.6	779.3	
<b>4 Other Income</b>	<b>735.7</b>	<b>1351.9</b>	<b>41.8</b>	<b>56.2</b>	<b>11.0</b>	<b>38.4</b>		<b>114.2</b>	<b>50.2</b>		<b>36.6</b>	<b>49.8</b>		<b>49.1</b>			<b>703.0</b>	<b>0.0</b>	<b>0.0</b>	<b>3237.7</b>		
<b>5 Non Operating Income</b>		<b>0.0</b>	<b>4.0</b>	</td																		

**Table No.28**  
**SECTORWISE LOANS and ADVANCES of COMMERCIAL BANKS**  
 Mid-July,2007

Sectors	Banks	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBIBL	NBBL	EBL	BOKL	NCCBL	LuBL	NICBL	MBL	KBL	LaBL	SBL	ADB	GLOBAL	CITIZEN	TOTAL
1 Agriculture		478.3	963.4	54.5	156.9	465.8	660.2	266.1	47.7	55.4	81.5	223.1	136.1	139.7	54.0	299.5	19.8	31.0	9638.6	110.4	0.0	13882.0
2 Mining		7.4	166.5	13.9	5.4	97.3	19.6	1.1	25.5	11.8	343.9	29.1	0.4	0.0	57.1	263.3	0.0	6.4	19.6	246.7	0.0	1315.0
3 Productions		3419.1	5070.6	5701.5	5858.4	2175.3	8083.2	3605.3	3332.9	3319.1	2852.1	1690.1	1174.9	3511.1	1488.8	1627.8	2442.3	1852.2	4259.9	467.3	437.8	62369.6
4 Construction		372.9	1369.2	1923.3	771.8	2105.1	462.4	1269.3	512.9	2086.8	1102.5	456.0	140.8	1698.2	524.2	918.0	1252.7	835.3	1600.7	281.1	87.3	19770.6
5 Metal Productions,Machinery & Electrical Tools & Fittings		80.2	390.7	163.2	144.4	26.0	192.9	364.4	150.2	58.8	208.6	19.3	18.8	2.3	380.0	185.9	0.0	66.9	365.4	97.7	3.6	2919.4
6 Transportation Equipment Production & Fitting		84.0	265.3	1467.9	11.4	5.8	72.3	0.0	76.2	86.5	10.8	26.1	44.9	0.0	105.6	466.4	322.3	96.8	97.0	3.9	0.0	3243.2
7 Transportation, Communications & Public Services		864.2	818.2	917.7	861.0	1001.5	1436.5	489.6	1072.7	964.9	1106.0	440.6	457.9	252.0	764.3	191.5	136.8	745.1	525.7	2.1	82.5	13130.8
8 Wholesaler & Retailers		2558.6	6453.0	2458.5	3264.4	1080.3	2595.0	1850.1	1716.3	4266.2	1741.3	754.8	1016.4	1712.9	1513.6	756.4	1053.3	1051.5	9593.2	43.4	156.5	45635.7
9 Finance, Insurance & Fixed Assets		693.3	2342.4	821.1	961.7	567.7	963.0	609.9	535.3	466.0	726.8	241.2	160.4	647.5	715.1	870.2	450.5	560.3	875.7	0.0	709.4	13917.5
10 Service Industries		470.1	2078.9	1260.7	2125.5	405.8	1575.8	761.6	952.6	502.9	861.3	559.6	571.1	368.4	586.6	797.2	428.4	364.3	3178.1	258.8	259.6	18367.4
11 Consumable Loan		3644.1	2053.1	84.6	221.2	87.6	322.7	36.5	100.8	228.0	238.4	40.0	0.1	41.2	37.2	578.1	4.7	43.5	358.2	0.0	0.0	8120.1
12 Local Government		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	24.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	24.1
13 Others		1078.5	3451.0	1036.1	3387.0	2771.8	1603.7	811.2	635.8	2029.7	421.2	642.3	1216.4	755.5	1054.8	2056.6	418.4	666.4	3713.0	1090.2	309.9	29149.3
Total		13750.8	25422.3	15903.0	17769.1	10790.0	17987.3	10065.1	9159.0	14100.0	9694.4	5122.2	4938.2	9128.7	7281.3	9010.9	6529.2	6319.7	34225.1	2601.7	2046.7	231844.7

Table No. 29  
SECURITY-WISE LOANS AND ADVANCES OF COMMERCIAL BANKS\*  
Mid-July, 2007

																					(Rs.In million)	
Security	Banks	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCCB	LBL	NIC	MBL	KBL	Laxmi	SBL	ADB/N	GLOBAL	CITIZENS	TOTAL
1 Gold/Silver		1148.3	1474.0	0.0	224.0	0.0	0.0	0.0	0.0	0.0	24.7	0.0	4.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2875.2
2 Government Securities		2424.0	47.0	41.6	4.9	480.7	141.2	252.9	1.1	53.3	155.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3602.6
3 Non Government Securities		6.5	497.8	1.7	420.0	206.4	68.3	58.6	8.9	21.3	0.0	237.0	20.0	506.7	15.2	333.1	0.0	4.5	0.0	102.8	240.5	2749.4
<b>4 Fixed A/c Receipt</b>		298.2	59.2	334.7	200.9	805.0	757.1	248.2	123.9	555.4	1183.5	106.4	88.1	226.1	341.0	106.9	12.1	76.0	358.2	139.0	57.8	6077.5
4.1 On Own Bank		138.6	59.0	210.1	163.7	501.9	683.5	148.2	123.9	257.8	294.7	101.2	76.7	57.1	129.3	21.9	5.6	51.7	358.2	25.8	35.0	3443.9
4.2 On Other Banks		159.6	0.2	124.5	37.2	303.1	73.6	100.0	0.0	297.5	888.8	5.2	11.4	169.0	211.7	84.9	6.5	24.3	0.0	113.2	22.8	2633.5
<b>5 Asset Guarantee</b>		7177.0	19984.0	11218.7	15955.4	6361.5	16048.3	9127.9	7030.2	12750.0	7457.3	3999.4	3895.7	7931.3	6315.7	7120.6	6133.0	5518.5	33866.9	1694.8	1375.3	190961.4
<b>5.1 Fixed Assets</b>		4386.9	19610.1	7908.9	11599.3	5652.0	13345.8	5262.3	6385.7	9463.3	5571.3	3263.5	3748.4	4945.3	4647.1	6626.2	3996.7	4037.1	33866.9	837.7	953.1	156107.6
5.1.1 Lands & Buildings		3232.2	19198.6	4542.3	10086.7	3652.7	9792.3	4465.8	5479.7	7634.6	4465.0	2908.0	3248.1	4311.1	3403.6	5571.4	3376.4	2795.7	33866.9	208.3	820.8	133060.1
5.1.2 Machinery & Tools		458.7	5.3	516.7	123.3	0.0	789.0	419.2	294.8	135.0	89.9	19.5	87.2	32.8	753.5	126.6	81.3	354.1	0.0	21.5	13.5	4321.9
5.1.3 Furniture & Fixture		126.9	14.7	1.7	0.0	0.0	0.0	0.0	0.9	47.1	0.0	42.3	2.5	0.0	0.0	3.5	0.0	0.0	0.0	0.0	0.0	239.6
5.1.4 Vehicles		507.6	356.3	2189.4	984.2	1976.3	1094.0	373.0	610.3	1397.0	1016.4	236.6	406.8	594.6	488.3	421.3	499.5	741.5	0.0	41.1	118.8	14055.1
5.1.5 Other Fixed Assets		61.5	35.2	658.8	405.2	23.0	1670.5	4.2	0.0	249.6	0.0	57.1	3.7	6.8	1.7	503.4	39.5	145.8	0.0	566.8	0.0	4432.9
<b>5.2 Current Assets</b>		2790.1	373.9	3309.8	4356.1	709.5	2702.5	3865.6	644.5	3286.7	1886.0	735.9	147.3	2986.0	1668.6	494.4	2136.3	1481.4	0.0	857.1	422.2	34853.8
<b>5.2.1 Agricultural Products</b>		613.7	133.1	429.7	102.5	11.1	0.0	290.3	30.0	652.4	0.0	52.7	0.0	281.9	0.0	0.0	183.1	184.0	0.0	178.9	0.0	3143.5
5.2.1.1 Rice		581.5	36.7	166.1	98.7	0.0	0.0	73.2	22.2	108.0	0.0	9.2	0.0	6.7	0.0	0.0	103.3	0.0	0.0	101.4	0.0	1307.1
5.2.1.2 Raw Jute		10.0	60.9	18.2	0.0	0.0	0.0	0.0	0.0	1.4	0.0	28.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	119.3
5.2.1.3 Other Agricultural Products		22.2	35.5	245.3	3.8	11.1	0.0	217.1	7.8	543.1	0.0	14.7	0.0	275.2	0.0	0.0	79.8	184.0	0.0	77.5	0.0	1717.0
<b>5.2.2 Other Non Agricultural Products</b>		2176.3	240.8	2880.1	4253.6	698.4	2702.5	3575.3	614.5	2634.3	1886.0	683.2	147.3	2704.1	1668.6	494.4	1953.2	1297.4	0.0	678.2	422.2	31710.4
5.2.2.1 Raw Materials		62.2	5.7	135.8	106.6	272.2	0.0	1422.6	84.4	619.3	1178.9	365.1	34.6	1178.0	408.0	1.5	137.0	269.4	0.0	405.2	213.9	6900.5
5.2.2.2 Semi Ready Made Good:		777.4	4.6	8.4	0.0	0.0	0.0	155.5	113.6	0.8	0.0	18.1	0.0	1.1	0.0	359.3	410.1	1.0	0.0	0.7	86.5	1937.1
5.2.2.3 Readymade Goods		1336.7	230.5	2735.9	4147.0	426.2	2702.5	1997.2	416.5	2014.2	707.1	300.0	112.8	1525.0	1260.6	133.6	1406.1	1027.0	0.0	272.3	121.8	22872.8
5.2.2.3.1 Salt, Sugar, Ghee, Oil		287.7	21.0	271.7	120.8	0.0	0.0	298.5	168.1	174.5	705.7	177.0	0.0	384.7	2.4	189.1	53.9	0.0	181.1	9.3	3045.6	
5.2.2.3.2 Clothing		483.4	15.8	129.1	27.1	0.0	0.0	5.9	29.4	55.3	1.4	13.1	0.0	37.4	0.0	0.0	48.9	0.0	0.0	13.4	860.2	
5.2.2.3.3 Other Goods		565.5	193.7	2335.0	3999.1	426.2	2702.5	1692.8	219.0	1784.5	0.0	109.9	112.8	1102.9	1258.2	133.6	1217.0	924.1	0.0	91.2	99.0	18967.0
<b>6 On Bills Guarantee</b>		381.2	1094.3	2626.3	360.2	1.8	169.6	131.6	1019.3	56.7	99.8	76.8	331.9	12.7	23.5	1164.3	0.0	0.0	9.8	0.0	7559.8	
6.1 Domestic Bills		0.1	84.0	25.2	56.9	1.8	0.0	0.0	10.5	20.9	0.0	22.1	10.4	3.1	22.6	7.3	0.0	0.0	0.0	7.4	0.0	272.4
6.2 Foreign Bills		381.1	1010.3	2601.0	303.3	0.0	169.6	131.6	1008.9	35.8	99.8	54.7	321.5	9.6	0.9	1157.0	0.0	0.0	2.4	0.0	0.0	7287.5
6.2.1 Import Bill & Letter of Credit		366.3	840.3	2491.5	148.8	0.0	169.6	57.9	857.4	25.8	2.6	17.4	307.4	0.0	0.9	1139.6	0.0	0.0	0.0	0.0	0.0	6425.3
6.2.2 Export Bill		8.0	85.7	84.8	78.0	0.0	0.0	49.7	93.9	3.6	28.2	32.4	8.3	9.6	0.0	10.6	0.0	0.0	0.0	0.0	0.0	492.9
6.2.3 Against Export Bill		0.0	34.6	24.7	4.7	0.0	0.0	24.0	44.5	0.0	69.1	0.0	5.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	207.4
6.2.4 Other Foreign Bills		6.8	49.7	0.0	71.8	0.0	0.0	0.0	13.0	6.4	0.0	4.9	0.0	0.0	0.0	6.9	0.0	0.0	0.0	2.4	0.0	161.9
<b>7 Guarantee</b>		930.9	1125.0	589.3	183.0	1084.9	735.0	173.7	944.0	543.6	798.0	275.9	332.0	220.2	562.9	164.7	242.1	441.5	0.0	535.8	0.0	9882.3
7.1 Government Guarantee		358.9	0.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	365.2
7.2 Institutional Guarantee		374.7	2.0	487.7	164.4	972.2	120.2	163.2	381.9	271.1	404.5	267.9	231.3	220.2	378.3	124.6	242.1	439.5	0.0	0.0	0.0	5245.6
7.3 Personal Guarantee		144.3	1044.0	0.6	10.3	0.0	69.9	10.5	198.3	27.8	0.0	2.4	67.7	0.0	104.9	29.7	0.0	0.0	0.0	0.0	0.0	1710.5
7.4 Group Guarantee		52.4	78.3	21.7	0.0	0.0	0.0	0.0	0.1	0.0	12.4	0.0	0.0	0.0	0.0	0.4	0.0	0.0	0.0	0.0	0.0	165.3
7.5 On Other Guarantee		0.5	0.0	79.3	8.2	112.7	545.0	0.0	363.6	244.7	381.0	0.0	33.0	0.0	79.7	10.0	0.0	2.1	0.0	535.8	0.0	2395.7
<b>8 Credit Card</b>		0.0	0.0	62.8	9.2	62.7	47.2	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	182.7
<b>9 Earthquake Victim Loan</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
<b>10 Others</b>		1384.8	1141.0	1028.0	411.5	1787.0	20.6	72.2	31.5	119.7	0.0	402.0	270.5	227.5	23.0	121.4	141.2	279.1	0.0	119.4	373.2	7953.7
<b>Total</b>		13750.8	25422.3	15903.0	17769.1	10790.0	17987.3	10065.1	9159.0	14100.0	9694.4	5122.2	4938.2	9128.7	7281.3	9010.9	6529.2	6319.7	34225.1	2601.7	2046.7	231844.7

\* In some cases total loans and advances may vary with the same figures shown in Sources and Uses of Funds of respective banks because of Loan Loss provision adjustment.

Table No 30  
PRIORITY AND DEPRIVED SECTOR LOAN STATEMENT of COMMERCIAL BANKS  
Mid-July,2007

Loan Title	NBL	RBB	NABIL	NIBL	SCBL	HBL	NSBIB	NBBL	EBL	BOK	NCCB	LMBIBL	NICB	MPBL	KMBL	LAXMI	SDBL	ADB/N	GLOBAL	CITIZENS	(Rs in million) TOTAL
<b>1 Priority Sector</b>	<b>913.65</b>	<b>2429.3</b>	<b>365.24</b>	<b>485.7</b>	<b>191.9</b>	<b>407.4</b>	<b>367.3</b>	<b>495.7</b>	<b>1259.0</b>	<b>283.0</b>	<b>293.8</b>	<b>267.4</b>	<b>503.0</b>	<b>643.5</b>	<b>170.9</b>	<b>107.7</b>	<b>331.4</b>	<b>17441.4</b>	<b>0.0</b>	<b>0.0</b>	<b>26957.4</b>
(A) Direct Investment	603.67	2429.3	365.24	485.7	191.9	407.4	367.3	495.7	891.6	283.0	293.8	267.4	181.4	643.5	170.9	107.7	331.4	17441.4	0.0	0.0	25958.5
- Agriculture	261.59	769	24.8	13.8	128.4	20.6	68.6	36.5	20.5	43.1	25.6	1.5	7.5	16.3							11076.2
- Domestic Industries	149.83	594.5	37.2	75.5	32.5	87.3	84.7	119.8	369.5	21.0	82.6	18.7	48.1	4.7	39.9	12.4	9.5	4259.9			6047.6
- Services	192.25	1065.8	158.2	331.5	31.0	299.5	204.8	239.5	501.6	38.3	95.3	26.6	125.8	191.5	29.4	41.7	307.1	3178.0			7057.9
- Power Sector			145.0	64.9			9.2	100.0		180.6	90.3	67.0		344.8	101.6	53.6	14.8				1171.8
- Machine & Import of Raw Materials								0.0			153.7		86.2								604.9
(B) Indirect Investment	309.98					0.0			367.4			321.6		0.0							999.0
<b>2 Deprived Loans</b>	<b>574.18</b>	<b>754.2</b>	<b>430.2</b>	<b>514.6</b>	<b>303.2</b>	<b>533.7</b>	<b>280.5</b>	<b>390.3</b>	<b>370.6</b>	<b>188.3</b>	<b>188.0</b>	<b>153.7</b>	<b>321.6</b>	<b>227.9</b>	<b>231.8</b>	<b>128.5</b>	<b>91.1</b>	<b>1159.7</b>	<b>0.0</b>	<b>0.0</b>	<b>6842.0</b>
(A) Direct Investment	264.2	613.5	11.4	3.0	0.0	0.0	0.0	0.8	3.1	0.0	0.0	0.0	0.0	0.3	0.0	0.0	0.0	1159.7	0.0	0.0	2056.0
- Agriculture	189.47	383.5	5.0					0.5	2.1	0.0			0.0	0.3				1159.7			1740.5
- Domestic Industries	11.54	53.5																			65.0
- Services	63.19	176.5	6.4	3.0	0.0			0.4	1.0		0.0		321.6	227.6	231.8	128.5	91.1				250.4
(B) Indirect Investment	309.98	140.7	418.8	511.6	303.2	533.7	280.5	389.5	367.5	188.3	188.0	153.7									4786.0
<b>Total</b>	<b>1487.83</b>	<b>3183.5</b>	<b>795.4</b>	<b>1000.3</b>	<b>495.1</b>	<b>941.1</b>	<b>647.8</b>	<b>886.0</b>	<b>1629.6</b>	<b>471.3</b>	<b>481.8</b>	<b>421.1</b>	<b>824.6</b>	<b>871.4</b>	<b>402.7</b>	<b>236.2</b>	<b>422.5</b>	<b>18601.1</b>	<b>0.0</b>	<b>0.0</b>	<b>33799.4</b>

Table No. 31  
COMMERCIAL BANKS LOANS TO PUBLIC ENTERPRISES  
(Aggregate)  
Mid July, 2007

		(Rs.in million)																				
Corporation	Banks	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCCB	LBL	NIC	MBL	KBL	LAXMI	SBL	ADBL	GLOBAL	CITIZENS	Total
<b>1 Industrial</b>		27.3	22.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	84.7	0.0	0.0	0.0	0.0	153.3	0.0	0.0	0.0	0.0	287.5
1.1 Agricultural Lime Industries Ltd.		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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 Birjung Sugar Mills Ltd.		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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 Dairy Development Corporation		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
1.4 Herbs Production and Processing Center Ltd.		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
1.5 Hetauda Cement Industries Ltd.		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
1.6 Janakpur Cigarette Factory Ltd.		0.0	22.1	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	22.1	
1.7 Limbini Sugar Mills Ltd.		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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 Nepal Rosin and Terpentine Ltd.		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
1.9 Royal Drugs LTD.		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	84.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	84.7	
1.10 Udayapur Cement Industries Ltd.		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
1.11 Nepal Orient and Magnesite Pvt. LTD.		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
1.12 Himal Cement Company		15.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.6	
1.13 Hetauda Textile Industries Ltd.		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
1.14 Bhaktapur Brick Factory		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
1.15 Others		11.6	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	165.0	
<b>2 Trading</b>		474.1	811.7	0.0	0.0	375.0	475.4	206.0	58.6	455.0	292.7	0.0	0.0	0.0	333.9	0.0	0.0	0.0	99.7	102.6	4.7	3689.4
2.1 Agriculture Input Corporation		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
2.2 Cottage Industries Development Corporation		0.0	9.1	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	9.1	
2.3 National Trading Ltd.		0.0	0.1	0.0	0.0	375.0	368.1	0.0	27.3	0.0	0.0	0.0	83.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	854.4	
2.4 Nepal Food Corporation		316.2	0.0	0.0	0.0	0.0	0.0	95.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	411.7	
2.5 Nepal Oil Corporation		0.0	700.0	0.0	0.0	0.0	0.0	0.0	200.0	250.0	0.0	0.0	250.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1499.7	
2.6 The Timbre Corporation of Nepal		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
2.7 Others		157.9	102.5	0.0	0.0	107.4	110.5	58.6	227.7	42.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	102.6	4.7	914.5
<b>3 Financial</b>		241.3	0.1	0.0	83.9	0.0	0.0	0.0	0.0	188.0	0.0	0.0	129.7	142.5	0.0	70.0	0.0	0.0	0.0	0.0	0.0	855.4
3.1 Agriculture Development Bank		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0
3.2 Nepal Industrial Development Corporation		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
3.3 Rastriya Banijya Bank		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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 Credit Insurance and Loan Guarantee Corp. Pvt. Ltd.		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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 Nepal Housing Development Finance Company		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
3.6 Nepal Stock Exchange		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
3.7 Citizen Investment Fund		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
3.8 National Insurance Corporation		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
3.9 Others		241.3	0.1	0.0	83.9	0.0	0.0	0.0	0.0	188.0	0.0	0.0	129.7	42.5	0.0	70.0	0.0	0.0	0.0	0.0	0.2	755.4
<b>4 Service Oriented</b>		0.0	286.6	60.0	0.0	0.2	226.9	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	573.7
4.1 Industrial Area Management Ltd.		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
4.2 National Construction Company Nepal Ltd.		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
4.3 Nepal Transportaion and Warehouse Management Co. Ltd.		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
4.4 Nepal Engineering Consultancy Service Center Ltd.		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
4.5 Royal Nepal Airlines Corporation		0.0	286.6	60.0	0.0	0.0	226.9	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	573.5
4.6 National Productivity and Economic Development Center Ltd.		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
4.7 Nepal Transportation Corporation		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
4.8 Others		0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
<b>5 Other Government Corporations</b>		0.0	4.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	51.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	55.8
5.1 Cultural Corporation		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
5.2 Gorakhpatra Corporation		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
5.3 Janak Educationa Material Center Ltd.		0.0	4.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.1	
5.4 Nepal Television		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
5.5 Rural Housing Company Ltd.		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
5.6 Nepal Water Supply Corporation		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
5.7 Nepal Electricity Authority		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
5.8 Nepal Telecommunication Corporation		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
5.9 Civil Aviation Authority		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
5.10 Others		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	51.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	51.7	
<b>Total</b>		742.7	1124.7	60.0	83.9	375.2	702.4	206.0	58.6	643.0	292.7	136.4	129.7	142.5	333.9	70.0	153.3	0.0	99.7	102.6	4.7	5461.8

Table No. 32  
OWNERSHIP CLASSIFICATION OF DEPOSITS OF COMMERCIAL BANKS  
(AGGREGATE)

(Rs.in million)

	Foreigners	Development Committees	Financial Insts.	Other Govt. Corps.	Non-Government Insts.	Commercial Banks	Non-Profit Earning Insts.	Individuals	Other	Total
<b>Current</b>										
Mid-July. 2000	4027.3	538.1	1768.8	1598.8	4314.4	330.5	1386.5	4117.3	1446.6	19528.3
Mid-July. 2001	4497.1	459.8	2492.8	3830.6	3941.4	469.1	1540.6	4817.9	1850.1	23899.4
Mid-July. 2002	4502.8	652.4	2127.7	1866.0	4813.7	603.0	1595.1	6134.7	2031.6	24327.0
Mid-July. 2003	5090.5	827.8	2562.6	4532.1	6546.0	563.2	2055.4	4895.7	1789.6	28862.9
Mid-July. 2004	4973.4	1045.8	3699.8	4778.9	7600.2	716.5	3217.3	5114.0	2584.0	33729.9
Mid-July. 2005	5446.4	1381.4	3741.4	4980.1	7149.4	543.0	2431.3	6463.7	2509.7	34646.4
Mid-July. 2006	4591.8	594.2	4398.0	4684.4	8807.8	488.2	3122.2	8825.8	1874.3	37386.6
Mid-July. 2007	5116.3	521.1	3953.2	5650.3	11006.8	2339.4	2893.7	12673.4	877.0	45031.2
<b>Saving</b>										
Mid-July. 2000	2339.3	25.1	158.9	811.3	1073.8	0.0	917.2	51755.0	606.1	57686.7
Mid-July. 2001	3380.9	19.8	134.4	677.7	2884.2	0.6	979.9	60795.8	1857.8	70731.1
Mid-July. 2002	3832.7	91.1	574.5	565.3	1833.3	0.5	2241.8	70826.0	3890.4	83855.6
Mid-July. 2003	4353.9	80.7	762.2	467.7	1194.8	3.2	3529.6	84836.4	2010.4	97238.9
Mid-July. 2004	6609.0	180.8	1145.7	984.7	2030.0	32.7	2939.6	97931.8	2282.9	114137.2
Mid-July. 2005	6095.8	362.0	1658.4	2041.6	2475.5	44.0	3773.9	110446.6	3097.2	129995.0
Mid-July. 2006	5933.9	191.7	1381.7	1930.0	2787.0	66.2	6831.9	128148.0	4369.0	151639.4
Mid-July. 2007	6313.4	197.9	1778.1	1417.9	4983.6	98.5	4635.6	152920.4	2387.1	174732.5
<b>Fixed</b>										
Mid-July. 2000#	6066.1	10.6	15795.4	9047.4	3360.7	80.0	1555.8	20221.8	4283.7	60421.5
Mid-July. 2001#	9063.8	13.2	14827.2	10808.0	3926.7	235.8	1783.0	18046.1	9128.0	67831.8
Mid-July. 2002#	8911.1	31.6	19913.5	9508.9	3630.0	388.3	2256.8	28060.5	2002.6	74703.3
Mid-July. 2003	6539.7	26.4	22065.2	4364.7	2603.9	205.1	4197.3	22225.0	1060.3	63287.6
Mid-July. 2004	7651.3	35.9	25557.4	3823.6	2413.1	55.4	3878.8	20603.8	1111.6	65130.9
Mid-July. 2005	8264.3	94.3	28673.3	4735.8	2634.0	27.0	3570.6	17931.7	1387.2	67318.2
Mid-July. 2006	13017.2	99.7	30388.6	5398.2	2705.8	32.5	2700.2	17787.2	4443.5	76572.8
Mid-July. 2007	14551.2	75.0	37322.2	7443.5	1997.2	306.8	3106.1	21747.3	663.4	87212.6
<b>Total</b>										
Mid-July. 2000	12432.7	573.8	17723.1	11457.5	8748.9	410.5	3859.5	76094.1	6336.4	137636.5
Mid-July. 2001	16941.8	492.8	17454.4	15316.3	10752.3	705.5	4303.5	83659.8	12835.9	162462.3
Mid-July. 2002	17246.6	775.1	22615.7	11940.2	10277.0	991.8	6093.7	105021.2	7924.6	182885.9
Mid-July. 2003	15984.1	934.9	25390.0	9364.5	10344.7	771.5	9782.3	111957.1	4860.3	189389.4
Mid-July. 2004	19233.7	1262.5	30402.9	9587.2	12043.3	804.6	10035.7	123649.6	5978.5	212998.0
Mid-July. 2005	19806.5	1837.7	34073.1	11757.5	12258.9	614.0	9775.8	134842.0	6994.1	231959.6
Mid-July. 2006	23542.9	885.6	36168.3	12012.5	14300.6	586.9	12654.3	154760.9	10686.8	265598.8
Mid-July. 2007	25981.0	794.0	43053.5	14511.7	17987.6	2744.7	10635.5	187341.1	3927.5	306976.4

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

# Including Call Deposit.

Table No. 33  
INTEREST RATE STRUCTURE OF COMMERCIAL BANKS AND ADB/N  
(Mid-July, 2007)

**Deposits :**

(in %)

Banks	Savings		Special Savings		Fixed																
	B.C.	Exis.	B.C.	Exis.	7 days		14 days		1 month		2 months		3 months		6 months		1 year		2 yrs/Above		
	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	
NBL	2.50	2.00			-	-	-	-	2.75	2.00	-	-	3.00	2.25	3.25	2.50	3.75	3.00	-	3.50	
RBB	2.00	2.00			-	-	-	-	-	-	-	-	2.25	2.25	2.50	2.50	3.25-3.5	3.25-3.5	-	-	
NABIL	2.00	2.00	3-4	3-4	-	-	2.50	1.75	3.00	2.00	-	-	3.25	2.75	3.50	3.00	4.00	3.50	4-4.25	3.75-4.25	
NIB	2.75-3	2.50		2.75	-	-	1.25	1.25	1.75	1.75	-	-	2.5-2.75	2.5-2.75	2.75-3	2.75-3	3.5-3.75	3.5-3.75	3.75-4	3.75-4	
SCBL	2.00	2.00			-	-	1.00	1.00	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.75	1.75	2.25	2.25	2.50	2.50
HBL	2.00	2.00	2.75	2.75	-	-	1.75	1.75	2.00	2.00	-	-	2.50	2.50	3.00	3.00	3.75	3.75	3.75	3.75	
NSBI	3.25	3.25			-	-	-	-	2.75	2.75	-	-	3.25	3.25	3.75	3.75	4.50	4.00	4.50	4.00	
NBB	4.50	4.50		3.5-4.75	-	-	-	-	3.50	3.50	-	-	4.00	4.00	4.50	4.50	4.75	4.75	5.00	5.00	
EBL	3.25	3.00	2.75	2.75	-	-	-	-	-	2.75	-	2.75	3.00	3.00	3.50	3.50	4.00	4.00	4.50	4.50	
BOK	2.50	2.25	2.25-4.25	2.00	1.50	1.50	2.00	2.00	2.50	2.50	-	-	3.00	3.00	3.50	3.25	4.4-5	3.5-3.75	5-5.25	3-4.25	
NCCB	4.50	4.50		4.25-5	-	-	-	-	-	-	-	-	4.00	4.00	4.50	4.50	4.9-5	5.00	5.4-6.40	5.50	
LBL	4.00	5.00		5.00	-	-	-	-	-	-	-	-	-	4.00	4.00	4.50	4.25	5.00	4.75	5.25-5.5	
NICB	3.00	3.00	5.00	5.00	-	-	1.75	-	2.25	-	-	-	2.75	2.50	3.5-3.75	3.25	4.25-4.5	4-4.25	4.25-5.5	4.75-5	
MBL	4.00	4.00	4.00	4.00	-	-	-	-	-	-	-	-	2.5-3	2.5-3	3.5-4	3-3.5	4.5-4.75	3.5-4	4.75-5.50	4-5	
KBL	3.00	3.00	4.00	4.00				2.00	2.00	2.25-2.5	2.25-2.5			2.5-3	2.5-3	2.75-3.25	2.75-3.25	3.75-4	3.75-4	4.25-4.75	4.25-4.75
LAXMI	3.50	3.5-4	3.5-4.5	4-4.5	-	-	-	-	2.50	2.50			3.00	3.00	3.50	3.50	4.50	4.25-5	4.5-5.25	-	
SIDHARTHA	5.00	5.00	4.50	4.25	1.50	1.50	2.50	2.50	2.75	2.75			3.25	3.25	3.50	3.50	4.50	4.50	5.00	5.00	
ADB/N	3.00	3.00			-	-	-	-	2.00	2-2.25	-	-	2.50	2.5-2.75	3.00	3-3.25	3.50	4-4.25	4-4.5	4.25-5	
GLOBAL		4.00		4-5					2.50		3.00			3.50		4.00		4.50		4.75-5	
CITIZENS		4.00		4.00			3.50		3.50			3.50		3.50		4.00		4.50		5.00	

**Credit :**

Banks	Overdraft		Export Credit		Import L/C		Against FDR		Agst HMG Bond		Against BG/CG		Agst other Guran.		Industrial Loan	
	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.
NBL	10.00	10.00	8.50	8.00	-	-	+1.5%	+1.5%	7.00	6.50	8.75	7.00	-	-	-	-
RBB	11.00	11.00	8.00	8.00	8.00	8.00	+1.5%	+1.5%	5.00	5.00	8.50	8.50	-	-	-	-
NABIL	-	-	9.50	7-10.5	8.5-11	7-10.5	7.00	7.00	7-7.5	7-7.5	9.00	7.50	10.00	8.50	-	-
NIB	10-12	9.75-12	8.5-10.5	8.25-10.5	-	-	8.50	7-8	7.50	7.00	7.5-8.5	8.00	-	-	-	-
SCBL	6.50	6.50	6.50-11.5	6.50-11.5	7.5-9	7.5-9	+2% ,+3%	+2%,+3%	6.5-8	6.5-8	8.5-9.50	8.5-9.50	10-11	10-11	10-11.5	10-11.5
HBL	9-12	8-10	8.25-8.75	6-8.75	7.4-11.75	6-9.5	+2 %	+2 %,+2.5%	5-6	6.50	8.25-9.25	6.5-8	-	-	8.25-12.75	-
NSBI	10-12.5	8.5-11	8-10.5	6.5-9	-	-	+1%,+2%	+1%,+2%	6.5-7	6.5-7	8.5-9.5	7.5-9.5	-	-	-	-
NBB	12-13	-	10-10.5	9.9-5	10-10.5	-	1.5%,+2%	+2%	8.50	7.50	12.00	8.00	-	-	-	10-12
EBL	8-11	8-11	7-8	7-8	6.75-10	6.75-10	+1.25%	+1.25%	5-6	5-6	7.5-8.5	7.5-8.5	-	-	8-11	8-11
BOK	10-13.50	10-13.50	5-10.5	5-10.5	8-12.50	8-12.5	6.5-8.5	6.5-8.5	6.5-8	6.5-8	8-10.5	8-10.5	6.5-8.5	6.5-8.5	10.5-13	10.5-13
NCCB	13-14.5	13-14.5	9-11	10-11	-	-	+1.5%,+2%	+1.5,+2%	9.00	9.00	10.50	10.50	-	-	12.5-13.5	12.5-13.5
LBL	11-13	11-13	-	-	9-10.5	9-10.5	+2 %	+2 %	7.50-8.5	7.50-8.5	8.50	8.50	-	-	9-12.5	9-12.5
NICB	7-11	6-12.5	6-10.5	6-10.5	7-10.5	8-10	+2%-3%	+2%-3%	6-8	6-8	6.5-8.5	6.5-8.5	-	-	-	-
MBL	10-12	9-11	7.5-8.5	7.5-8.5	7.5-9	7.5-9	+1.5%	+1.5%	6.00	6.00	7.00	7.00	8.50	8.50	-	-
KBL	10-12	10-12	9.5-10.5	9.5-10.5	8-11	8.00	+2%	+2%	7.75-9	7.75-9	-	-	9.5-10	9.5-10	10-12	10-12
LAXMI	9.5-11	9.5-11	9-10	9-10	7-9.5	7-9.5	7.5-9	7.5-9	7.5-9	7.5-9	7.5-9	7.5-9	-	-	-	-
SIDHARTHA	9.75-11	9.75-11	8.5-10.5	8.5-10.5	8-9.5	8-9.5	+2%	+2%	7.5-8	7.5-8	8.5-9	8.5-9	9-9.5	9-9.5	8-10.5	8-10.5
ADB/N	11.5-15.5	11.5-12.5	-	-	-	-	+2%	+2%	-	6.50	-	-	-	-	10-13	10.00
GLOBAL		9-11			8.50			+2, +2.5	6.50		8.5-9					7-11.25
CITIZENS		9-12			8.50			+2	7.50		8.00					8.25-10.5

Contd....

Banks	Commercial Loan		Priority Sector		Deprived Sector		Term Loan		Working Capital		Hire Purchase		Consortium		Others	
	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.
NBL	-	-	10.50	10.00	8.00	7.50	-	-	10.00	10.00	11.00	10.50			5-11.5	5-11
RBB	-	-	13.00	13.00	8.50	8.50	11.00	11.00	-	-	10.00	7.00	APCD	APCD	5-13	5-13
NABIL	-	-	11-12	9.5-11	6-9	4.5-9	11-13	9-12	10-12	8-11.5	7-9.5	6.5-12			7-13	6.5-12
NIB	-	-	4-12.75	4-12	4-9	4-9	11.00	11-12	10-12	10-11.5	9.5-12	9-11			7-13.75	6.5-13
SCBL	11-11.5	11-11.5	-	-	7.50	7.50	10-11.5	10-11.5	9-10	9-10	7-9.5	7-9.5			6.50-13	6.50-13
HBL	8.25-12.5	-	11-12.25	10.00	4.5-8.25	4.5-8.25	9.5-11.75	8-10.5	-	-	9-11.5	8-9			6-13.5	6-12
NSBI	-	-	11.5-12	9.5-11	7-9	7-9	11-12.5	8.5-11	-	-	9.5-10.5	8.5-9.5			7-12.50	6.25-11
NBB	-	8-9.5	11.00	10.00	10.00	9.50	11-12	-	-	-	9.5-12.5	9.50	APCD		7-13	6-10.5
EBL	8-11	8-11	-	-	4.5-10	4.5-10	8-11	8-11	8-11	8-11	6-7	8.5-10.5			4.5-11	4.5-11
BOK	11-13.50	11-13.50	-	-	6.5-11	6.5-11	10.5-13	10.5-13	10-13.50	10-13.50	7.5-11	7.5-11			5-13.50	5-13.50
NCCB	13-14	11-14	12-13	12-13	7-11	7-11	12.5-14	12.5-14	-	-	11.5-12.5	11.5-12.5	APCD		9-14.5	9-14
LBL	9.5-13	9.5-13	11.5-12	11.5-12	7-10	7-10	11.5-13	11.5-13	11-13	11-13	10.5-11.5	10.5-11.5			4.5-15	4.5-15
NICB	-	-	-	-	7.5-9.5	7.5-9.5	9-12.5	7-14	8-11	10-12	8-11	9-11			6-14	6-14
MBL	-	-	10.00	10.00	5-10	5-10	10-11	10-11	9-11	9-11	8.5-9.5	8.5-9.5	APCD	APCD	6.5-11	6.5-11
KBL	10.5-12	10.5-12	10-12	10-12	6-7	6-7	11-12	11-12	10-12	10-12	9-11	9-11			8-13	8-13
LAXMI	-	-	9.5-11	9.5-11	5-9	5-9	9-11	9-11	7.5-11	7.5-11	5-10	5-10			5-11	5-12
SIDHARTHA	8.5-11	8.5-11	9.5-10.5	9.5-10.5	6-8	6-8	9.75-11	8.5-11	9.5-11	9.5-11	8.5-11	8.5-11			7-11	7-11
ADB/N	11-14	11.00	-	-	-	-	-	-	-	-	10-13	10.00			12.5-15.5	10-12.5
GLOBAL		8-12		11.00		6-10		9-12		8.5-10.5		10-11			6-12	
CITIZENS		8.5-12						8.5-11.5		8.5-11.5		6.5-10		APCD		6.5-12

B.C. = Before Change

Exis. = Existing

APCD = As Per Consortium Decision

Effective Date

Banks	Before Change	Existing
NEPAL BANK LTD (NBL).....	2062/03/01(15 June. 2005)	2063/09/01 (16 Dec '2006 )
RASTRIYA BANIYJA BANK (RBB) .....	2063/10/01 (15 Jan. '2007. )	2064/01/01 (14 April. '2007. )
NABIL BANK LTD.(NABIL) .....	2063/06/01 (17 Sep. 2006)	2063/12/07 (21 March. 2007)
NEPAL INVESTMENT BANK (NIB) .....	2061/04/01 (16 Jul. '2004 )	2062/01/01 (14 Apr. '2005 )
STANDARD CHARTERED BANK. (SCBL).....	2063/10/01 (15 Jan.'2007 )	2064/01/01 (14 April.'2007 )
HIMALAYAN BANK LTD. (HBL).....	2062/03/01 (15 Jun.'2005 )	2063/10/01 (15 Jun.'2007 )
NEPAL SBI BANK (NSBI).....	2063/03/10 (24 June. '2006 )	2064/01/30 (13 May. '2007 )
NEPAL BANGLADESH BANK .(NBB).....	2061/02/01 (14 May '2004 )	2062/03/31 (15 Jul '2005 )
EVEREST BANK (EBL).....	2062/05/01 (17 Aug '2005 )	2063/09/01 (16 Dec '2006 )
BANK OF KATHMANDU .(BOK).....	2063/08/10 (26 Nov '2006 )	2063/12/01 (15 Mar '2007 )
NEPAL CREDIT & COM. BANK LTD.(NCCB).....	2062/06/01 (17 Sep. '2005 )	2063/07/02 (19 Oct. '2006 )
LUMBINI BANK LIMITED.(LBL).....	2061/10/01 (14 Jan. 2005)	2062/02/08 (22 May. 2005)
NEPAL INDUSTRIAL & COMM.BANK LTD.(NICB)..	2062/05/01 (17 Aug. '2005)	2063/04/01 (17 July. '2006)
MACHHAPUCHCHHRE BANK LTD.(MPBL).....	2062/12/20 (02 Apr. 2006 )	2063/05/16 (01 Sep. 2006 )
KUMARI BANK LTD.(KBL).....	2063/01/04 (17 Apr.'2006)	2063/04/16 (01 Aug.'2006)
LAXMI BANK LTD (LAXMI)	2062/02/18 (01 June 2005)	2062/12/19 ( 01 Apr 2006 )
SIDHARTHA BANK LTD (SIDHARTHA)	2063/07/01 (18 Oct.2006)	2063/10/01 (15 Jan.2007)
AGRICULTURE DEVELOPMENT BANK LTD (ADBL).....	2061/04/01 ( 16 Jul '2004 )	2062/04/01 ( 16 Jul '2004 )
GLOBAL BANK LTD.(GLOBAL)		2064/03/01 ( 15 June '2007 )
CITIZENS BANK INTERNATIONAL LTD.(CITIZENS)		2064/01/07 ( 20 Apr '2007 )

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

<b>Names</b>	<b>Operation Date (A.D.)</b>	<b>Head Office</b>	<b>Telephone No.:</b>	<b>Fax no.</b>
1. Nepal Bank Limited	1937/11/15	Dharmapath, Kathmandu	4221185	4222383
2. Rastriya Banijya Bank	1966/01/23	Singhdarbarplaza, Kathmandu	4246022/4268302	4252931
3. NABIL Bank Limited	1984/07/16	Kantipath, Kathmandu	4429546	4429548
4. Nepal Investment Bank Limited	1986/02/27	Durbar Marg, Kathmandu	4228229/4225257	4228927/4226349
5. Standard Chartered Bank Nepal Limited.	1987/01/30	Naya Baneshwar, Kathmandu	4781469	4780762
6. Himalayan Bank Limited	1993/01/18	Thamel, Kathmandu	4227749	4222800
7. Nepal SBI Bank Limited	1993/07/07	Hattisar, Kathmandu	4435516	4435612
8. Nepal Bangladesh Bank Limited	1993/06/05	Naya Baneshwar, Kathmandu	4783972/75	4780106/4490824
9. Everest Bank Limited	1994/10/18	Lazimpat, Kathmandu	4443377	4443160
10. Bank of Kathmandu Limited	1995/03/12	Kamaladi, Kathmandu	4414541	4418990
11. Nepal Credit and Commerce Bank Limited	1996/10/14	Siddharthanagar, Rupandehi	071-521921/4246991	071-521953/4244610
12. Lumbini Bank Limited	1998/07/17	Narayangadh, Chitawan	056524150/4243158	056-524250/4227590
13. Nepal Industrial & Commercial Bank Limited	1998/07/21	Biaratnagar, Morang	021-521921/4262277	021-522748/4241865
14. Machhapuchhre Bank Limited	2000/10/03	Prithvichowk, Pokhara	061-530900/4443681	061-530500/4418537
15. Kumari Bank Limited	2001/04/03	Putali Sadak, Kathmandu	4232112	4231960
16. Laxmi Bank Limited	2002/04/03	Adarshanagar, Birgunj	011-663425/26	011-663427
17. Siddhartha Bank Limited	2002/12/24	Kamaladi, Kathmandu	4442919/920	4442921
18. Agriculture Development Bank Ltd.	2006/03/16	Ramshahapath, Kathmandu	4252358	4262718
19. Global Bank Ltd.	2007/01/02	Birgunj, Parsa	4231198	
20. Citizens Bank International Ltd.	2007/06/21	Kamaladi, Kathmandu	4262699, 4221799	4265030

**Table No. 35**  
**List of Class A Licensed Financial Institution (Commercial Banks) Branches**  
**Mid-July 2007**

Devel- opment Region	Zone	District	RBB*	NBL	ADB/N	NBBL	NaBL	EBL	HBL	NSBIBL	SCBNL	NCCBL	BOKL	NIBL	NICBL	LuBL	MBL	KBL	SBL	LaBL	Global	Citizen	Total	Dev.Region
			Dist.	Zone																				
Eastern	Mechi	Jhapa	3	6	6	-	-	1	-	1	-	1	-	-	-	1	-	-	-	-	-	-	19	29
		Ilam	2	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	
		Panchthar	-	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	
		Taplejung	-	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	
	Koshi	Sunsari	3	4	6	1	2	2	1	2	1	-	-	-	1	-	-	1	-	-	-	-	24	65
		Morang	6	3	7	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	30	
		Dhankuta	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	
		Terhathum	-	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	
		Sankhuwasava	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	
		Bhojpur	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	
	Sagarmatha	Saptari	1	2	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	25
		Udayapur	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	
		Siraha	3	3	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	
		Khotang	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	
		Okhaldhunga	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	
		Solukhumbu	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	

Development Region	Zone	District	RBB*	Total																					
				NBL	ADB/N	NBBL	NaBL	EBL	HBL	NSBBL	SCBNL	NCCBL	BOKL	NIBL	NICBL	LuBL	MBL	KBL	SBL	LaBL	Global	Citizen	Dist.	Zone	Dev.Region
Central	Janakpur	Sarlahi	1	1	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	33	254	
		Dhanusha	2	2	3	-	-	1	-	1	-	-	-	1	1	1	-	-	-	-	-	-	12		
		Mohattari	1		5	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7		
		Dolakha	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3		
		Ramechhap	2	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3		
	Narayani	Sindhuli	1	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Bara	2		4	-	-	1	-	-	1	1	1	-	-	-	-	-	-	-	-	-	10		
		Rautahat	2	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6		
		Parsa	2	3	3	1	2	2	1	3	-	1	1	1	1	-	1	2	1	1	1	-	27		
		Chitawan	2	2	6	-	-	-	2	-	-	1	-	1	-	1	-	1	-	-	1	-	16		
	Bagmati	Makawanpur	1	2	2	1	-	-	1	-	1	-	1	-	1	-	1	-	-	-	-	-	10	152	
		Kathmandu	14	11	19	4	6	7	3	3	2	4	3	4	2	1	2	3	2	2	1	1	94		
		Bhaktapur	3	2	3	-	-	-	1	-	-	-	-	1	-	-	-	-	-	-	-	-	10		
		Lalitpur	2	5	4	2	1	1	1	-	1	1	1	1	1	-	1	1	-	1	-	1	24		
		Rsauwa	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Dhading	2	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4		
		Sindhupalchok	1	1	1	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	4		
		Kabre	2	2	2	-	-	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	11		
		Nuwakot	1	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4		
Western	Gandaki	Lamjung	1	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	49	114
		Tanahun	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	4		
		Gorkha	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Manang	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Syangja	1	2	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6		
		Kaski	3	3	4	1	2	1	1	3	2	1	1	1	1	-	4	1	1	2	-	32			
	Lumbini	Gulmi	1	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	54	
		Nawalparasi	3	1	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8		
		Palpa	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3		
		Arghakhanchi	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Rupandehi	2	2	10	1	3	2	2	2	2	3	1	2	-	1	1	-	-	-	-	-	34		
	Dhawlagiri	Kapilbastu	1	2	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6		
		Baglung	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	11	
		Parwat	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3		
		Mustang	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	2		
		Myagdi	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3		

Devel-opment Region	Zone	District	RBB*	Total																				
				NBL	ADB/N	NBBL	NaBL	EBL	HBL	NSBBL	SCBNL	NCCBL	BOKL	NIBL	NICBL	LuBL	MBL	KBL	SBL	LaBL	Global	Citizen	Dist.	Zone
Mid-Western	Rapti	Rolpa	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	13	36
		Dang	2	1	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8		
		Rukum	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Salyan	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Pyuthan	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
	Karnali	Jumla	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	5	36
		Mugu	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Humla	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Kalikot	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Dolpa	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
Far Western	Bheri	Dailekh	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	18	36
		Surkhet	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3		
		Jajarkot	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Bardiya	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Banke	2	2	-	1	1	1	-	-	1	-	1	1	1	-	-	-	-	-	-	11		
		Bajhang	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	18	29
	Seti	Doti	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Bajura	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Kailali	3	2	5	1	-	1	-	-	-	-	-	1	-	-	-	-	-	-	-	13		
		Achham	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Darchula	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
Mahakali	Baitadi	Baitadi	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	11	29
		Dadeldhura	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Kanchanpur	1	1	4	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	7		
		Total	112	96	147	17	18	21	15	16	11	17	13	16	10	5	12	9	5	9	2	1	552	552

Table No. 36  
SOURCES AND USES OF FUND OF DEVELOPMENT BANKS  
(AGGREGATE)

(Rs in Lakh)

	Mid-July						
	2001	2002	2003	2004	2005	2006	2007
<b>1 CAPITAL FUND</b>	<b>3223.19</b>	<b>26856.58</b>	<b>41226.2</b>	<b>41586.56</b>	<b>47548.58</b>	<b>47651.6</b>	<b>40600.4</b>
a. Paid-up Capital	3163.37	23580.6	24008.4	25053.7	31527.4	31223.6	28606.2
b. General Reserves	7.52	2941.7	2149.4	2208.9	2301.98	2557.9	1375.2
c. Share Premium							19
d. Retained Earning						281	-392
e. Others Reserves	52.3	334.28	15068.4	14323.96	13719.2	13589.1	10992
1. Ex.Eq.Fund							10992
2. Other							
<b>2 BORROWINGS</b>	<b>1.48</b>	<b>59320.76</b>	<b>58894.05</b>	<b>59599.3</b>	<b>51177.65</b>	<b>52262.2</b>	<b>22318.7</b>
a. NRB	1.48	3025.76	11152.08	11759.3	11427.95	11591	7965
b. "A"Class Licensed Institution		41563	6871	6969	6830	7583	5967
c. Foreign Banks and Fin. Ins.							0
d. Other Financial Ins.		14732	40870.97	40871	32919.7	32996.2	7976.7
e. Bonds and Securities						92	410
<b>3 DEPOSITS</b>	<b>21959.96</b>	<b>246774.5</b>	<b>288024.5</b>	<b>294271.95</b>	<b>339578.41</b>	<b>358327.4</b>	<b>153700</b>
a. Current							1578
Domestic							1565
Foreign							13
b. Savings							60027
Domestic							59019
Foreign							1008
c. Fixed							71325
Domestic							67205
Foreign							4120
d. Call Deposits							14079
e. Others							6691
<b>4 Bills Payable</b>	<b>380.9</b>	<b>50896</b>	<b>85771.6</b>	<b>94120.26</b>	<b>150028.37</b>	<b>149165.2</b>	<b>15713</b>
<b>6 Other Liabilities</b>	<b>64.5</b>	<b>9</b>	<b>5207.9</b>	<b>5254.48</b>	<b>179.37</b>	<b>251</b>	<b>664</b>
1. Sundry Creditors						1723	6605
2. Loan Loss Provision						1508	2647
3. Interest Suspense a/c						149849	5797
4. Others	316.4	50887	80563.7	88865.78	149849	145683.2	5797
<b>7 Reconciliation A/c</b>			<b>2818.58</b>	<b>2561.09</b>	<b>627.7</b>	<b>2015</b>	<b>928</b>
<b>8 Profit &amp; Loss A/c</b>	<b>432.5</b>	<b>-5433</b>	<b>-6588.4</b>	<b>-13123.84</b>	<b>-10811.15</b>	<b>-8436.1</b>	<b>-6698.1</b>
<b>Total Sources of Funds</b>	<b>25998.03</b>	<b>378414.8</b>	<b>470146.5</b>	<b>479015.3</b>	<b>578149.6</b>	<b>600985.3</b>	<b>226582</b>
<b>1 LIQUID FUNDS</b>	<b>4793.99</b>	<b>36294.51</b>	<b>41369.64</b>	<b>40536.76</b>	<b>45627.43</b>	<b>52325.3</b>	<b>37313.5</b>
a. Cash Balance	118.55	30572.57	7251.37	7421.26	6572.17	6894	2372.1
Nepalese Notes & Coins						6683	2133.1
Foreign Currency						211	239
b. Bank Balance	4675.44	5721.94	34118.27	33115.5	39055.26	36911.3	22555.4
1. In Nepal Rastra Bank	56	549.42	14594	15140	12534.28	13987.1	5222.7
Domestic Currency						13981.1	5181.7
Foreign Currency						6	41
2. "A"Class Licensed Institution	4178.88	4826.82	18634.27	16325.5	24657.68	18262.2	10212.7
Domestic Currency						18251.2	10181.7
Foreign Currency						11	31
3. Other Financial Ins.	440.56	345.7	890	1650	1863.3	4662	7075
4. in Foreign banks							45
C.Money at Call						8520	12386
Domestic Currency						8519	11244
Foreign Currency						1	1142
<b>2 INVESTMENT IN SECURITIES</b>	<b>500</b>	<b>16240</b>	<b>11616.6</b>	<b>11147.35</b>	<b>4748.55</b>	<b>5143.7</b>	<b>1479</b>
a. Govt.Securities	500	16240	11616.6	11147.35	4748.55	5143.7	1374
b. NRB Bond							105
c. Govt.Non-Fin. Ins.							
d. Other Non-Fin Ins.							
e. Non Residents							
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>653.25</b>	<b>11676.37</b>	<b>12176.47</b>	<b>11969.35</b>	<b>15161.66</b>	<b>16046.9</b>	<b>13886.8</b>
1.1 Non Residents							87
2.Others							13799.8
<b>4 LOANS &amp; ADVANCES</b>	<b>18410.34</b>	<b>275548.2</b>	<b>310268.8</b>	<b>319052.59</b>	<b>298937.05</b>	<b>311399.5</b>	<b>153597</b>
a. Govt. Entp.	18410.34	275548.2	310268.8	319052.59	298937.05	311399.5	153597
a. Pvt. Sector							
b. Financial							
<b>5 BILL PURCHED</b>						<b>22</b>	<b>141</b>
a. Domestic Bills Purchased						22	141
b. Foreign Bills Purchased						0	0
c. Import Bills & Imports						0	0
<b>6 LOANS AGAINST COLLECTED BILLS</b>							<b>0</b>
a. Against Domestic Bills							0
b. Against Foreign Bills							0
<b>8 FIXED ASSETS</b>						<b>2265</b>	<b>3954</b>
<b>9 OTHER ASSETS</b>	<b>1640.45</b>	<b>38655.76</b>	<b>94332.65</b>	<b>96039.43</b>	<b>212795.44</b>	<b>207395.9</b>	<b>6347.7</b>
a. Accrued Interests	632.89	231.32	11755.38	13148	2126.3	1711.7	2789.7
Govt. Entp.							
Private Sector							
c. Sundry Debtors	130.4	88.4	60529.65	60531.2	110.5	373.5	604.5
d. Cash In Transit							102
e. Others	877.16	38336.04	22047.62	22360.23	210558.64	205310.7	2851.5
<b>10 Expenses not Written off</b>						<b>346</b>	<b>615</b>
<b>11 Non Banking Assets</b>				<b>340.8</b>	<b>182.45</b>	<b>575.46</b>	<b>701</b>
<b>12 Reconciliation Account</b>				<b>41.57</b>	<b>87.39</b>	<b>303.97</b>	<b>2021</b>
<b>13 Profit &amp; Loss A/c</b>						<b>3319</b>	<b>657</b>
<b>Total uses of Fund</b>	<b>25998.03</b>	<b>378414.8</b>	<b>470146.5</b>	<b>479015.3</b>	<b>578149.6</b>	<b>600985.3</b>	<b>226582</b>

**Table No.37**

(Rs in Lakh)

\*Figures as on 2003 July.

1. NIDC=NEPAL INDUSTRIAL DEVELOPMENT CORPORATION

## **2. NDB=NEPAL DEVELOPMENT BANK.**

3. UDBL=UDHYAM DEVELOPMENT BANK LTD.

#### 4. MALIKA=MALIKA DEVELOPMENT BANK

5. SIDDHARTHA=SIDDHARTHA DEVELOPMENT BANK LTD.

EV.CR.=DEVELOPMENT CREDIT BANK LTD.

SI=NEPAL CSI DEVELOPMENT BANK L

DB=UNITED DEVELOPMENT BANK LTD

NARAYANI =NARAYANIN AUDYOGIK DE

PASHCHIM=PASHCHIMANCHAL BIKAS BANK LTD.

## **11.SAHAYOGI=SAHAYOGI BIKAS BANK LTD.**

12. PASHUPATI=PASHUPATI BIKAS BANK LTD.

13. KARNALI=KARNALI BIKAS BANK LTD.

TC 14. ANNAPURNA= ANNAPURNA BIKAS BANK LTD.

16. BHRIKUTI= BHRIKUTI BIKAS BANK LTD

7. BAGESHWORI=BAGESHWORI BIKAS BANK LTD



Table No.38  
Unaudited Financial Results (Quarterly) of Development Bank  
As at 4th Quarter of the Fiscal Year 2006/2007 (Mid-July 2007)

Rs. In 'ooo'

S. N.	Particulars	NIDC*	NDB	UDB	Malika	Siddhartha	Dev.CR	CSI	UDB	Narayani	Pashchim.	Sahayogi	Pashupati	Karnali	Annapurna	Triveni	Bhrikuti	Bageshwori	
<b>1.</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	0	1,123,407	120,790	865,671	700,704	3,153,100	894,541	178,978	327,270	527,931	192,895	226,727	238,495	348,250	307,879	434,427	319,396	
1.1	Paid Up Capital	246199	15000	35000	50000	268800	112000	3500	20000	52500	20000	29000	20400	60000	35000	23957	30000		
1.2	Reserve and Surplus	-444617	22030	25838	16141	113801	-251392	0	10488	18422	6164	3539	0	7081	6867	9394	6423		
1.3	Debtenture and Bond			0	0			0								0			
1.4	Borrowings		0	49245	62022	50000	0	4500	0	7000	0		2601	33519	17198	0	10000		
<b>1.5 Deposits (a.+b.)</b>		0	1312098	71942	680246	549519	2539632	282082	27723	282236	435546	160851	177826	201315	236994	236904	387379	267385	
a. Domestic Currency		1312098	71942	680246	549519	2538632	282082	27723	282236	435546	160851	177826	201315	236994	236904	387379	267385		
b. Foreign Currency				0	1000			0							0				
<b>1.6 Income Tax Liability</b>			1230	264	5881	0	0	0	470	2092	247	1562	387	2553		827	1751		
<b>1.7 Other Liabilities</b>		9727	10588	75078	17141	180867	751851	143255	14076	12371	5633	14800	13792	8103	11910	12870	3837		
<b>2.</b>	<b>Total Assets (2.1 to 2.7)</b>	0	1,123,407	120,790	865,671	700,704	3,153,100	894,541	178,978	327,270	527,931	192,895	226,727	238,495	348,250	307,879	434,427	319,396	
2.1	Cash and Bank Balance	77734	9172	40164	96363	152786	69464	3570	58294	67289	51127	42041	48776	32485	73375	75107	45403		
2.2	Money at Call and Short Notice	232163	0	233561	0	264945		2095					35148	0	0				
2.3	Investments	124200	0	132745	60500	42615	10300	3800	41633	20000		12000	0	67450		17500	0		
2.4	Loans and Advances	580844	84103	384105	516279	2382174	684869	81676	214483	407341	132335	167463	165660	207051	217259	327937	252814		
2.5	Fixed Assets	13373	846	5424	10653	134309	9590	1628	3108	18834	2313	1921	6819	1144	3589	10273	14283		
2.6	Non Banking Assets	39269	17826	13760	3873	17515		1652	0	1158	166				0				
2.7	Other Assets	55824	8843	55912	13036	158756	120318	84557	9752	13309	6954	3302	17240	4972	13656	3610	6896		
<b>3.</b>	<b>Profit and Loss Account</b>	Up to This Quarter																	
3.1	Interest Income	102670	18163	64478	51840	256936	50546	11437	32943	45020	19611	19547	21402	24029	18796	29383	23311		
3.2	Interest Expense	93273	6484	31694	28034	132154	39126	5580	18645	25927	8893	10411	11614	13185	7967	17189	10424		
<b>A. Net Interest Income (3.1 - 3.2)</b>		0	9397	11679	32784	23806	124782	11420	5857	14298	19093	10718	9136	9788	10844	10829	12194	12887	
3.3	Fees, Commission and Discount	692	680	2246	1431	11108	895	54	1425	1089	565	389	479	170	3073	4816	2263		
3.4	Other Operating Income	12035	82	3487	5837	0	793	396	1396	4559	1698	3383	1485		4339	2647			
3.5	Foreign Exchange Gain/Loss (Net)	229	0	0	0	375	-76	0					0	0	3	0			
<b>B. Total Operating Income (A+ 3.3+ 3.4 + 3.5)</b>		0	22353	12441	38517	31074	136265	13032	6307	17119	24741	12979	12908	11752	13372	13905	21349	17797	
<b>3.6 Staff Expenses</b>			18929	1740	5267	3817	25166	6214	1379	2939	2737	2177	2571	3837	2068	1746	1893	2685	
<b>3.7 Other Operating Expenses</b>			35477	846	7370	6460	23125	8119	0	4855	6054	4095	3572	6617	1747	3733	4325	5916	
<b>C. Operating Profit Before Provision (B. -3.6-3.7)</b>		0	-32053	9855	25880	20797	87974	-1301	4928	9325	15950	6707	6765	1298	9557	8426	15131	9196	
<b>3.8 Provision for Possible Losses</b>			61279	5802	10182	1614	9534	170272	12109	7291	1733	1485	1317	0	642	1559	2651	2600	
<b>D. Operating Profit (C. - 3.8)</b>		0	-93332	4053	15698	19183	78440	-171573	-7181	2034	14217	5222	5448	1298	8915	6867	12480	6596	
<b>3.9 Non Operating Income / Expenses (Net)</b>			2972	653		72	-1470	0	3102		70	8			0				
<b>3.10 Write Back of Provision for Possible Loss</b>			27020	3416		1354		0	1877	0			0		0				
<b>E. Profit from Regular Activities (D+3.9+3.10)</b>		0	-63340	8122	15698	20537	78512	-173043	-7181	7013	14217	5292	5456	1298	8915	6867	12480	6596	
<b>3.11 Extraordinary Income/Expenses (Net)</b>			-121					0											
<b>F. Profit before Bonus and Taxes (E. + 3.11)</b>		0	-63461	8122	15698	20537	78512	-173043	-7181	7013	14217	5292	5456	1298	8915	6867	12480	6596	
<b>3.12 Provision for Staff Bonus</b>			0	1570	1867	7137		0	637		481	496		810		1135	660		
<b>3.13 Provision for Tax</b>			0	4386	5881	22483		0	2008		1181	1562		2553		3347	1751		
<b>G. Net Profit/Loss (F. - 3.12-3.13)</b>		0	-63461	8122	12789	48892	-173043	-7181	4368	14217	3630	3398	1298	5552	6867	7998	4185		
<b>4.</b>	<b>Ratios</b>	At the End of This Quarter																	
4.1	Capital Fund to RWA			-27.58%	27.43%	12%	12.35%	13.84%	-15%	2.79%	15.55%	15.89%	16.67%	16.66%	6.75%	23.58%	18%	10%	12.48%
4.2	Non Performit Loan(NPL) To Total Loan			12%	4.25%	10.69%	1.45%	2.68%	59%	16.70%	7.73%	2.10%	4.95%	3.85%	0.12%	1.74%	0%	2%	1%
4.3	Total Loan Loss Provision to Total NPL			83%	100%	123.00%	1.18%	165.69%	75%	78.87%	86.71%	112.90%	91.51%	79.54%	0.13%	111.10%	1%	97%	139%

\* Data not available.

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16. BHRIKUTI= BHRIKUTI BIKAS BANK LTD

17. BAGESHWORI=BAGESHWORI BIKAS BANK LTD

(Rs in '000)

S. N.	Particulars	Gorkha	Sanima	Business	Infrastructure	Gandaki	Gauri Sha	Subhechchha	Birat Laxmi	Excel	Western	Himchuli	NDEP	Clean	Muktinath	Tinau	Araniko	Miteri	Gaidakot	Sewa	Kankai	Public	Total
1.	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	1,456,683	2,531,942	459,200	699,619	292,144	156,671	202,334	211,912	180,703	119,002	472,681	903,586	1,031,303	127,914	117,154	60,169	57,683	51,720	81,773	33,790	59,748	19,268,192
1.1	Paid Up Capital	320,000	320,000	60,000	56000	50,000	18300	23860	30000	14000	10800	30000	192000	163200	13000	21000	15400	14000	12000	14000	30000	2,444,716	
1.2	Reserve and Surplus	22,720	27720	7360	14886	4969	-2417	3843	2629	2932	1961	9378	-702	-11948	-2831	-1670	-319	-1392	-289	-1436	-374,427	0	
1.3	Debenture and Bond						0		0			0		0		0							0
1.4	Borrowings	324520	0		6000	3660	5000					0	30000	271000								1251	877,516
1.5	<b>Deposits (a+b.)</b>	1095684	1822705	377555	622946	224783	128260	163883	163958	158591	104632	419091	679923	591123	113689	97140	44791	36248	37614	66373	19745	29099	14,847,511
a.	Domestic Currency	1,095,684	14,15576	377555	622946	224783	128260	163883	163958	158591	104632	419091	678672	589867	113689	97140	44791	36248	37614	66373	19745	29099	14,436,875
b.	Foreign Currency	407129	0									0	1251	1256									410,636
1.6	Income Tax Liability	8631		2516	0	0	1444	220	9	462	0		0									30,546	
1.7	Other Liabilities	9648	36997	14285	3271	6392	8868	4304	15105	5171	1147	14212	2385	17928	1225	1845	1648	5635	425	4792	334	834	1,442,330
2.	<b>Total Assets (2.1 to 2.7)</b>	1,456,683	2,531,942	459,200	699,619	292,144	156,671	202,334	211,912	180,703	119,002	472,681	903,586	1,031,303	127,914	117,154	60,169	57,683	51,720	81,773	33,790	59,748	19,268,192
2.1	Cash and Bank Balance	55,333	81657	36592	128572	34418	37658	14698	59553	68429	28120	99096	48387	119059	29442	29124	1895	7382	3318	24377	5680	25684	1,881,633
2.2	Money at Call and Short Notice	170,428	431434				5958		0	0	0	135518	64486		25364	10000	15553		2265			10000	1,638,918
2.3	Investments	117,500	466271	65000	10500			1000				179519	10000			0							1,382,533
2.4	Loans and Advances	1,075,350	1501917	346592	524873	244531	104078	183185	146479	107489	86473	353384	518813	798474	93218	82799	31170	34585	31179	52572	22493	16447	13,162,494
2.5	Fixed Assets	10,683	10575	2401	3179	2259	3519	1549	3599	1095	2298	4215	8378	30489	2679	3907	1665	2104	815	1761	2335	4993	342,605
2.6	Non Banking Assets						0					0		0				0					95,219
2.7	Other Assets	27,389	40088	8615	32495	10936	5458	2902	1281	3690	2102	15986	12971	8795	2575	1324	75	3612	855	3063	1017	2624	764,790
3.	<b>Profit and Loss Account</b>											0											0
3.1	Interest Income	112,409	124713	34952	63604	19637	10872	18966	12775	12611	8037	25765	51938	36214	2347	3610	2349	1547	1667	1169	274	323	1,335,891
3.2	Interest Expense	51,450	66750	20181	41777	8340	6248	10067	7463	6856	3492	15500	27132	21410	1337	2608	1469	666	809	1014	63	95	755,327
A.	<b>Net Interest Income (3.1 - 3.2)</b>	60959	57963	14771	21827	11297	4624	8599	5312	5755	4545	10285	24806	14804	1010	1002	880	861	856	155	211	226	580,564
3.3	Fees, Commission and Discount	1229	5851	84	1476	323	2996	986	2039	1680	1160	12759	4315	6139	0	620	243	543	461	263	191	56	74,789
3.4	Other Operating Income	5,589	0	3516	6837	2523	0	2076	2054	917	1463	0	346	2151	659	0	163	773	268	209	209	74,037	
3.5	<b>Foreign Exchange Gain/Loss (Net)</b>	6	298	0	-40	-126		0		-5253	-527	0	5	0	0	0	0	0	0	0	0	-6,702	
B.	<b>Total Operating Income (A + 3.3 + 3.4 + 3.5)</b>	67783	63516	18371	30100	14017	7620	11961	9405	8352	7168	23024	22868	20762	3161	1622	1787	1424	1482	1191	670	493	722,688
3.6	Staff Expenses	13,141	11238	2693	3280	1791	2246	1920	1786	1348	1417	2484	7541	10624	791	908	1139	956	533	397	152	279	151,829
3.7	Other Operating Expenses	16,485	15615	4456	7550	4110	3680	3365	2548	1981	1969	3616	10788	14101	1325	2723	1221	2157	951	1660	580	1485	24,677
2.	<b>Operating Profit Before Provision (B. - 3.6-3.7)</b>	38157	36663	11222	19270	8116	1694	6676	5071	3023	3782	16924	4539	3963	1045	-2009	573	1689	2	866	62	-1271	346,182
3.8	<b>Provision for Possible Losses</b>	8,018	7433	1769	5720	1355	2278	1767	1493	882	1177	2340	5241	7985	932	822	314	347	317	526	227	165	341,178
D.	<b>Operating Profit (C. - 3.8)</b>	30139	29230	9453	13550	6761	-584	4909	3578	4141	2605	14584	-702	-11948	113	-2831	-887	-2036	-319	-1392	-289	-1436	5,004
3.9	<b>Non Operating Income / Expenses (Net)</b>						0															5,407	
3.10	<b>Write Back of Provision for Possible Losses</b>						134	0															33,801
E.	<b>Profit from Regular Activities (D+3.9+3.10)</b>	30139	29230	9453	13550	6761	-584	5043	3578	4141	2605	14584	-702	-11948	113	-2831	-887	-2036	-319	-1392	-289	-1436	44,212
3.11	<b>Extraordinary Income/Expenses (Net)</b>						0																-121
F.	<b>Profit before Bonus and Taxes (E + 3.11)</b>	30139	29230	9453	13550	6761	-584	5043	3578	4141	2605	14584	-702	-11948	113	-2831	-887	-2036	-319	-1392	-289	-1436	44,091
3.12	<b>Provision for Staff Bonuses</b>	2740	2657	859	1232	615	458	325	414	237	1326												25,656
3.13	<b>Provision for Tax</b>	8631	7894	2535	2516	1813	1444	1025	1174	462	4176												76,822
G.	<b>Net Profit/Loss (F. - 3.12-3.13)</b>	18768	18679	6059	9802	4333	-584	3141	2228	2553	1906	9062	-702	-11948	113	-2831	-887	-2036	-319	-1392	-289	-1436	-58,367
4.	<b>Ratios</b>																						At the End of Corresponding Previous Year Quarter
4.1	<b>Capital Fund to RWA</b>	29%	20%	19.12%	11.00%	21.64%	12.79%	15.20%	20.05%	14.19%	11.08%	9.46%	25.80%	17.32%	11.92%	20.41%	30.39%	30.20%	49.00%	16.51%	48.00%	95.00%	15.79
4.2	<b>Non Perform Loan(NPL) To Total Loan</b>	1%	0%	0%	2%	0%	3.27%	3.01%	0.87%	1%	1.39%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	5.21
4.3	<b>Total Loan Loss Provision to Total NPL</b>	134%	0%	464%	92%	951%	113%	65.22%	170%	137%	123%	793%	0%	0%	0%	0%	0%	0%	3358%	0%	0%	0%	91%

\* Data not available.  
 18. GORKHA=GORKHA BIKAS BANK LTD  
 19. SANIMA=SANIMA BAKAS BANK LTD  
 20. BUSINESS=BUSINESS DEV. FINANCIAL INSTITUTE LTD.  
 21. INFRASTRUCTURE=INFRASTRUCTURE DEV. FINANCIAL INS. LTD.  
 22. MOUNT=MOUNT EVEREST DEV.FINANCIAL INS. LTD.  
 23. GAURISHANKER=GAURISHANKER BIKAS BITTIYA SANSTHA LTD.  
 24. SUBHECHCHA=SUBHECHCHA BIKAS BANK LTD.  
 25. BIRAT LAXMI=BIRATLAXMI BITTIYA SANSTHA LTD.  
 26. EXCEL CREDIT=EXCEL CREDIT & COMMERCIAL BITTIYA SANSTHA  
 27. WESTERN=WESTERN BIKAS BANK LTD.  
 28. HIMCHULI=HIMCHULI BIKAS BITTIYA SANSTHA LTD.  
 29. NEPAL DEV.=NEPAL DEV. AND EMPLOYMENT PROMOTING BANK LTD.  
 30. CLEAN=CLEAN ENARGY BITTIYA SANSTHA LTD.  
 31. MUKTINATH=MUKTINATH BIKAS LTD.  
 32. TINAU=TINAU BIKAS BITTIYA SANSTHA LTD.  
 33. ARANIKO = ARANIKO BIKAS BANK LTD.  
 34. MITERI = MITERI BIKAS BITTIYA SANSTHA LTD.  
 35. GAIDAKOT=GAIDAKOT BIKAS BITTIYA SANSTHA LTD  
 36. SEWA=SEWA BIKAS BANK LTD  
 37. KANKAI=KANKAI BIKAS BANK LTD  
 PUBLIC=PUBLIC DEV. FIN. INSTITUTION LTD

Table No.39  
SECTORWISE OUTSTANDING CREDIT OF DEVELOPMENT BANKS  
Mid-July. 2007 (Asadh,2064)

(Rs in Lakh)

Particulars	NIDC	NDB	UDBL	Malika	Siddharth	DEV.CR	CSI	UDB	Narayani	Pashchim.	Sahayogi	Pashupati	Karnali	Annapurna	Triveni	Bhrikuti	Bageshwori
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
<b>1 Agriculture</b>	0.0	397.0	46.0	326.0	376.0	766.0	404.0	36.0	98.0	894.0	35.0	10.0	277.0	241.0	282.0	146.0	5.0
<b>2 Mines</b>	0.0	0.0	0.0	0.0	23.0	408.0	324.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>3 About Productions</b>	0.0	1241.0	108.0	327.0	346.0	4264.0	2289.0	295.0	55.0	400.0	56.0	155.0	62.0	128.0	255.0	248.0	192.0
<b>4 Construction</b>	0.0	1130.0	209.0	350.0	251.0	4355.0	955.0	0.0	356.0	340.0	536.0	247.0	595.0	0.0	291.0	0.0	424.0
<b>5 Metal Productions,Machinary &amp; Electrical Tools &amp; fitting</b>	0.0	115.0	0.0	1.0	217.0	42.0	135.0	34.0	0.0	47.0	0.0	0.0	0.0	0.0	19.0	0.0	86.0
<b>6 Transportation Equipment Production &amp; Fitting</b>	0.0	0.0	0.0	180.0	39.0	0.0	85.0	559.0	0.0	12.0	0.0	0.0	281.0	0.0	52.0	0.0	0.0
<b>7 Transportation, Communications &amp; Public Services</b>	0.0	208.0	57.0	99.0	708.0	2044.0	124.0	0.0	156.0	591.0	7.0	371.0	0.0	0.0	235.0	632.0	377.0
<b>8 Wholesaler &amp; Retailers</b>	0.0	841.0	198.0	1933.0	503.0	1506.0	1111.0	294.0	1050.0	332.0	203.0	265.0	427.0	308.0	199.0	574.0	979.0
<b>9 Finance, Insurance &amp; Fixed Assets</b>	0.0	450.0	0.0	0.0	551.0	2755.0	420.0	0.0	0.0	1205.0	0.0	89.0	0.0	436.0	0.0	0.0	0.0
<b>10 Service Industries</b>	0.0	1645.0	95.0	0.0	421.0	3499.0	815.0	0.0	168.0	134.0	159.0	161.0	0.0	140.0	368.0	1641.0	335.0
<b>11 Consumable Loan</b>	0.0	53.0	0.0	121.0	184.0	28.0	84.0	1.0	121.0	25.0	49.0	2.0	15.0	0.0	0.0	38.0	23.0
<b>12 Local Government</b>	0.0	0.0	3.0		0.0	0.0	25.0	467.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>13 Others</b>	0.0	358.0	125.0	504.0	1634.0	4085.0	11.0	6481.0	300.0	194.0	341.0	375.0	0.0	818.0	472.0	0.0	146.0
<b>Total</b>	0.0	6438.0	841.0	3841.0	5253.0	23752.0	6782.0	8167.0	2304.0	4174.0	1386.0	1675.0	1657.0	2071.0	2173.0	3279.0	2567.0

(Rs in Lakh)

Particulars	Gorkha	Sanima	Business	Infrastructure	Gandaki	Gauri Sha.	Subhechchha	Birat Laxmi	Excel Dev.	Western	Himchuli	Nepal Bikash	Araniko	MITERI	Muktinath	Tinai	Clean Energy	Gaidakot	Sewa	Kankai	Public	TOTAL
	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	
1 Agriculture	0.0	8.0	13.0	29.0	66.0	79.0	138.0	93.0	0.0	0.0	21.0	0.0	4.0	0.0	0.0	4.0	0.0	25.0	3.0	38.0	0.0	4860.0
2 Mines	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	0.0	984.0
3 About Productions	188.0	1185.0	0.0	482.0	40.0	37.0	22.0	54.0	209.0	43.0	278.0	0.0	3.0	0.0	0.0	73.0	1963.0	0.0	4.0	51.0	0.0	15053.0
4 Construction	1153.0	1577.0	784.0	1700.0	319.0	126.0	282.0	75.0	0.0	75.0	746.0	683.0	103.0	62.0	223.0	0.0	195.0	50.0	0.0	1.0	45.0	18238.0
5 Metal Productions,Machinary & Electrical Tools & fitti	0.0	0.0	39.0	5.0	26.0	0.0	0.0	0.0	0.0	14.0	0.0	0.0	0.0	14.0	0.0	0.0	0.0	0.0	1.0	0.0	0.0	795.0
6 Transportation Equipment Production & Fitting	0.0	0.0	7.0	0.0	0.0	0.0	0.0	0.0	127.0	0.0	0.0	8.0	65.0	30.0	0.0	14.0	19.0	0.0	0.0	0.0	52.0	1530.0
7 Transportation, Communications & Public Services	719.0	2287.0	780.0	492.0	165.0	48.0	699.0	167.0	0.0	234.0	492.0	444.0	26.0	0.0	237.0	207.0	954.0	0.0	210.0	16.0	62.0	13848.0
8 Wholesaler & Retailers	1517.0	2087.0	272.0	893.0	268.0	300.0	623.0	271.0	386.0	247.0	739.0	888.0	66.0	128.0	357.0	230.0	1102.0	25.0	97.0	55.0	0.0	21274.0
9 Finance, Insurance & Fixed Assets	2652.0	291.0	576.0	70.0	357.0	0.0	0.0	0.0	119.0	0.0	0.0	953.0	0.0	9.0	0.0	214.0	1207.0	0.0	152.0	0.0	0.0	12506.0
10 Service Industries	490.0	840.0	165.0	0.0	313.0	123.0	104.0	60.0	81.0	15.0	249.0	565.0	38.0	5.0	0.0	83.0	544.0	0.0	59.0	6.0	6.0	13327.0
11 Consumable Loan	1933.0	3700.0	830.0	475.0	39.0	5.0	0.0	313.0	55.0	13.0	19.0	452.0	5.0	0.0	0.0	327.0	1.0	0.0	0.0	0.0	0.0	8911.0
12 Local Government	2251.0	0.0	0.0	78.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1247.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4071.0
13 Others	0.0	3044.0	0.0	1113.0	852.0	323.0	1.0	454.0	97.0	235.0	990.0	0.0	5.0	98.0	115.0	3.0	1449.0	211.0	0.0	60.0	1.0	24895.0
Total	10903.0	15019.0	3466.0	5337.0	2445.0	1041.0	1869.0	1487.0	1074.0	880.0	3534.0	5240.0	315.0	346.0	932.0	828.0	7985.0	312.0	526.0	227.0	166.0	140292.0

**Table No.40**  
**Non Performing Loan Status of Development Banks (Grade-B)**

(Rs. In Thousand)

Banks Name	Mid-July 2005			Mid-July 2006			Mid-July 2007		
	Total Loan	Total NPL	NPL/Total Loan (%)	Total Loan	Total NPL	NPL/Total Loan (%)	Total Loan	Total NPL	NPL/Total Loan (%)
1. ADB*	22565050	741100	3.28	0.00	0	0.00	0.00	0.00	0.00
2. NIDC	0	0	0.00	0	0	0.00	0.00	0.00	0.00
3. N D B	842876	62828	7.45	591947	29597	5.00	580844.00	68481.51	11.79
4. Dev.Credit	1394543	56596	4.06	1918339	15730	0.82	2382174.00	63842.26	2.68
5. CSI	833251	62828	7.54	690776	226575	32.80	684869.00	402086.59	58.71
6. Uddyam	90838	6108	6.72	94497	4725	5.00	84103.00	3574.00	4.25
7. Malika	289199	9230	3.19	323863	30378	9.38	384105.00	7486.05	1.95
8. Siddhartha	144734	4703	3.25	245239	6401	2.61	516279.00	7486.05	1.45
9. United	93177	1377	1.48	100787	3397	3.37	81676.00	13640.00	16.70
10. Narayani	148290	11746	7.92	184870	11887	6.43	214483.00	16579.54	7.73
11.Pashchanchal	201547	4813	2.39	239077	72	0.03	407341.00	8554.16	2.10
12. Sahayogi	76647	6702	8.74	105690	3234	3.06	132335.00	6550.58	4.95
13. Pashupati	120747	1500	1.24	137923	4372	3.17	167463.00	6447.33	3.85
14. Karnali	59337	3805	6.41	117732	290	0.25	165660.00	198.79	0.12
15. Annapurna	67158	0	0.00	124124	4282	3.45	207051.00	3602.69	1.74
16. Triveni	42009	0	0.00	73631	0	0.00	217259.00	238.98	0.11
17. Bhrikuti	52558	0	0.00	157848	1578	1.00	327937.00	5902.87	1.80
18. Subhechchha	47113	0	0.00	110787	1462	1.32	183185.00	5513.87	3.01
19. Bageshwori	51159	0	0.00	124154	0	0.00	252814.00	2780.95	1.10
20. Gurkha	308073	0	0.00	683,078	4958	0.73	1075350.00	10753.50	1.00
21. Gauri Sha.	24958	0	0.00	53193	1851	3.48	104078.00	3403.35	3.27
22. Sanima	250588	0	0.00	758633	0	0.00	1501917.00	0.00	0.00
23. Gandaki	57408	0	0.00	119376	0	0.00	244531.00	268.98	0.11
24. Infrastructure	12544	0	0.00	301415	0	0.00	524873.00	10497.46	2.00
25. Business Dev.	42057	0	0.00	207402	0	0.00	346592.00	797.16	0.23
26. Birat Laxmi	14154	0	0.00	68180	0	0.00	146479.00	1274.37	0.87
27.Excle				59522	59522	100.00	107489.00	752.42	0.70
28 Merchant				34201	0	0.00	86473.00	1201.97	1.39
29 Himchuli				130111	0	0.00	353384.00	459.40	0.13
30 Nepal Dev.							518813.00	0.00	0.00
31 Araniko							31170.00	0.00	0.00
32 Miteri							34585.00	0.00	0.00
33 Muktinath							93218.00	0.00	0.00
34 Tinau							82799.00	0.00	0.00
35 Clean Energy							798474.00	0.00	0.00
36 Gaidakot							31179.00	0.00	0.00
37 Sewa							52572.00	0.00	0.00
38 Kankai							22493.00	0.00	0.00
39 Public							16447.00	0.00	0.00
<b>Total</b>	<b>27830015</b>	<b>973336</b>	<b>3.50</b>	<b>7756395</b>	<b>410311</b>	<b>5.29</b>	<b>13162494</b>	<b>652375</b>	<b>4.96</b>

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

- 1. ADB=AGRICULTURE DEVELOPMENT BANK.
- 2. NIDC=NEPAL INDUSTRIAL DEVELOPMENT CORPORATION
- 3. NDB=NEPAL DEVELOPMENT BANK.
- 4. DEV.CR.=DEVELOPMENT CREDIT BANK LTD.
- 5. CSI=NEPAL CSI DEVELOPMENT BANK LTD.
- 6. UDB=UDDYAM DEVELOPMENT BANK LTD.
- 7. MALIKA=MALIKA DEVELOPMENT BANK.
- 8. SIDDHARTHA=SIDDHARTHA DEVELOPMENT BANK LTD.
- 9. UDB=UNITED DEVELOPMENT BANK LTD.
- 10. NARAYANI =NARAYANI AUDYOGIK DEVELOPMENT B.
- 11. PASHCHIM=PASHCHIMANCHAL BIKAS BANK LTD.
- 12. SAHAYOGI=SAHAYOGI BIKAS BANK LTD.
- 13. PASHUPATI=PASHUPATI BIKAS BANK LTD.
- 14. KARNALI=KARNALI BIKAS BANK LTD.
- 15. ANNAPURNA=ANNAPURNA BIKAS BANK LTD.
- 16. TRIVENI=TRIVENI BIKAS BANK LTD
- 17. BHRIKUTI=BHRIKUTI BIKAS BANK LTD
- 18. SUBHECHCHA=SUBHECHCHA BIKAS BANK LTD.
- 19. BAGESHWORI=BAGESHWORI BIKAS BANK LTD
- 20. GORKHA=GORKHA BIKAS BANK LTD
- 21. GAURISHANKER=GAURISHANKER BIKAS BITTIYA SANSTHA LTD.
- 22. SANIMA=SANIMA BAKAS BANK LTD
- 23. GANDAKI=GANDAKI DEV.FINANCIAL INS. LTD.
- 24. INFRASTRUCTURE=INFRASTRUCTURE DEV. FINANCIAL INS. LTD.
- 25. BIRAT LAXMI=BIRATLAXMI BITTIYA SANSTHA LTD.
- 26. EXCEL CREDIT=EXCEL CREDIT AND COMMERCIAL BITTIYA SANSTHA
- 27. MERCHAT=MERCHAT BIKAS BITTIYA SANSTHA LTD.
- 28. HIMCHULI=HIMCHULI BIKAS BITTIYA SANSTHA LTD.
- 29. NDEP=NEPAL DEVELOPMENT AND EMPLOYMENT PROMOTION BANK LTD
- 30. CLEAN=CLEAN ENARGY BITTIYA SANSTHA LTD.
- 31. MUKTINATH=MUKTINATH BIKAS LTD.
- 32. TINAU=TINAU BIKAS BITTIYA SANSTHA LTD.
- 33. ARANIKO = ARANIKO BIKAS BANK LTD.
- 34. MITERI =MITERI BIKAS BITTIYA SANSTHA LTD.
- 35. GAIDAKOT =GAIDAKOT BIKAS BITTIYA SANSTHA LTD.
- 36 SEWA=SEWA BIKAS BANK LTD
- 37 KANKAI=KANKAI BIKAS BANK LTD
- 38 PUBLIC=PUBLIC DEV. FIN. INSTITUTION LTD

Table No. 41  
SOURCES AND USES OF FUNDS OF FINANCE COMPANIES  
(AGGREGATE)

(Rs. In Lakh)

SOURCES AND USES	Mid- July						
	2001 (48)	2002 (54)	2003 (57)	2004 (58)	2005 (59)	2006 (70)	2007 (74)
<b>1. CAPITAL FUND</b>	<b>19289.0</b>	<b>26621.0</b>	<b>32052.0</b>	<b>36538.0</b>	<b>42500.0</b>	<b>43148.1</b>	<b>53798.6</b>
a. Paid-up Capital	12206.0	15226.0	19474.0	21558.0	24115.0	33567.0	44398.6
b. General Reserves	2426.0	3032.0	3391.0	4055.0	4811.0	5865.2	7114.7
c. Share Premium	0.0	0.0	0.0	0.0	0.0	0.0	60.5
d. Retained Earnings	0.0	0.0	0.0	0.0	0.0	3063.6	721.8
e. Others Reserves	706.0	1827.0	433.0	999.0	1296.0	652.3	1503.0
1. Ex.Eq.Fund	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. Other	0.0	0.0	0.0	0.0	0.0	652.3	1503.0
<b>2. BORROWINGS</b>	<b>2150.0</b>	<b>2448.0</b>	<b>1343.0</b>	<b>13065.0</b>	<b>9908.0</b>	<b>11548.1</b>	<b>34695.4</b>
a. NRB	0.0	0.0	139.0	0.0	0.0	0.0	0
b. "A"Class Licensed Institution	2150.0	2448.0	1204.0	13065.0	9908.0	9949.7	27078.8
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	1409.1	3176.6
e. Bonds and Securities	0.0	0.0	0.0	0.0	0.0	189.3	4440.0
<b>3. DEPOSITS</b>	<b>116540.0</b>	<b>134539.0</b>	<b>165103.0</b>	<b>193917.0</b>	<b>223416.0</b>	<b>243325.0</b>	<b>345147.1</b>
a. Current	0.0	0.0	0.0	0.0	0.0	167.6	1.2
Domestic	0.0	0.0	0.0	0.0	0.0	167.6	1.2
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Savings	0.0	0.0	0.0	0.0	0.0	81180.6	116652.0
Domestic	0.0	0.0	0.0	0.0	0.0	81180.6	116652.0
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Fixed	0.0	0.0	0.0	0.0	0.0	190075.9	222407.5
Domestic	0.0	0.0	0.0	0.0	0.0	190075.9	222403.0
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	4.5
d. Call Deposits	0.0	0.0	0.0	0.0	0.0	559.6	5174.9
e. Others	0.0	0.0	0.0	0.0	0.0	1530.2	911.5
<b>4. Bills Payable</b>	<b>0.0</b>						
<b>5. Contra Account</b>	<b>0.0</b>						
<b>6. Other Liabilities</b>	<b>16651.0</b>	<b>18255.0</b>	<b>17885.0</b>	<b>22312.0</b>	<b>19456.0</b>	<b>52619.7</b>	<b>83382.0</b>
1. Sundry Creditors	0.0	0.0	0.0	0.0	0.0	7663.6	22612.3
2. Loan Loss Provision	3951.0	6536.0	8754.0	9926.0	12278.0	12060.2	21693.4
3. Interest Suspense a/c	0.0	0.0	0.0	0.0	0.0	8301.6	9597.1
4. Others	0.0	0.0	0.0	0.0	0.0	23559.9	28774.2
<b>7. 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>2011.2</b>	<b>4247.0</b>
<b>8. Profit &amp; Loss A/c</b>	<b>3342.0</b>	<b>2664.0</b>	<b>4782.0</b>	<b>6155.0</b>	<b>9087.0</b>	<b>5721.4</b>	<b>13393.2</b>
<b>TOTAL SOURCES OF FUNDS</b>	<b>157972.0</b>	<b>184527.0</b>	<b>221164.0</b>	<b>271987.0</b>	<b>304367.0</b>	<b>388562.3</b>	<b>534663.3</b>
<b>1. LIQUID FUNDS</b>	<b>20485.0</b>	<b>28624.0</b>	<b>26740.0</b>	<b>44698.0</b>	<b>39049.0</b>	<b>53866.6</b>	<b>75134.1</b>
a. Cash Balance	1399.0	1704.0	1090.0	1321.0	1259.0	1987.3	2561.0
Nepalese Notes & Coins	0.0	0.0	0.0	0.0	0.0	1987.3	2549.3
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	11.7
b. Bank Balance	19086.0	26920.0	25650.0	43377.0	37790.0	38215.7	41031.3
1. In Nepal Rastra Bank	172.0	312.0	1789.0	4301.0	4409.0	7499.3	9229.4
Domestic Currency	0.0	0.0	0.0	0.0	0.0	7499.3	9229.4
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. "A"Class Licensed Institution	18914.0	26608.0	23861.0	39076.0	33381.0	23055.5	20123.9
Domestic Currency	0.0	0.0	0.0	0.0	0.0	23055.5	20123.9
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	7661.0	11678.0
4. In Foreign banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Money at Call	0.0	0.0	0.0	0.0	0.0	13663.6	31541.9
Domestic Currency	0.0	0.0	0.0	0.0	0.0	13663.6	31541.9
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>2. INVESTMENTS</b>	<b>12680.0</b>	<b>16234.0</b>	<b>23924.0</b>	<b>25105.0</b>	<b>24112.0</b>	<b>9632.4</b>	<b>12220.6</b>
a. Govt.Securities	8372.0	11200.0	7024.0	12700.0	5675.0	9632.4	12220.6
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.	4308.0	5034.0	16900.0	12405.0	18437.0	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>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>18212.2</b>	<b>34136.0</b>
1. Non Residents	0.0	0.0	0.0	0.0	0.0	18212.2	34136.0
2.Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>4. LOANS &amp; ADVANCES</b>	<b>108653</b>	<b>119496</b>	<b>144737</b>	<b>175408</b>	<b>212233</b>	<b>270789.5</b>	<b>356164.6</b>
a. Govt. Entp.	0	0	0	0	0	0.0	0.0
i. Financial	0	0	0	0	0	0	0.0
ii. Non-Finan.	0.0	0.0	0.0	0.0	0.0	0.0	0
b. Pvt. Sector	0.0	0.0	0.0	0.0	0.0	270789.5	356164.6
c. For. Bills P. & D.	0	0	0	0	0	0	0.0
d. Foreign A. B. C.	0	0	0	0	0	0	0.0
<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>163.6</b>	<b>0.0</b>
a. Domestic Bills Purchased	0.0	0.0	0.0	0.0	0.0	163.6	0.0
b. Foreign Bills Purchased	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Import Bills & Imports	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>6. LOANS AGAINST COLLECTED BILLS</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. Contra Account</b>	<b>0.0</b>						
<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>9677.1</b>	<b>14048.5</b>
<b>9. OTHER ASSETS</b>	<b>16154.0</b>	<b>20173.0</b>	<b>25763.0</b>	<b>26776.0</b>	<b>28973.0</b>	<b>19636.7</b>	<b>26125.7</b>
a. Accrued Interests	0.0	0.0	0.0	0.0	0.0	8543.7	10391.0
Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Private Sector	0.0	0.0	0.0	0.0	0.0	8543.7	10391.0
b. Staff Loans / Adv.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Sundry Debtors	0.0	0.0	0.0	0.0	0.0	1444.7	2560.1
d. Cash In Transit	0.0	0.0	0.0	0.0	0.0	6.9	22.2
e. Others	16154.0	20173.0	25763.0	26776.0	28973.0	9641.4	13152.4
<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>324.8</b>	<b>1040.7</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>4233.8</b>	<b>3608.1</b>
<b>12. Reconciliation Account</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>1241.0</b>	<b>3624.2</b>
<b>13. Profit &amp; Loss A/c</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>784.6</b>	<b>8560.8</b>
<b>TOTAL USES OF FUNDS</b>	<b>157972.0</b>	<b>184527.0</b>	<b>221164.0</b>	<b>271987.0</b>	<b>304367.0</b>	<b>388562.3</b>	<b>534663.3</b>

\*Figures in parenthesis show the number of Finance Companies

Table No.42  
Sources & Uses of Funds of Finance Companies.  
Mid-July 2007

(Rs.in Lakhs )

	NHDFCO	NFSCO	NFCO	AFCO	NIDC CM	NSMCO	PFCO	KAFL	UFCO	MFCO	NBFICO	PaFCO	GORKHA	SFCO	NHMFCO	UF-CMCO	SIFC	SIDDHARTH	GFC	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	
<b>1 CAPITAL FUND</b>	<b>996.0</b>	<b>442.4</b>	<b>1877.0</b>	<b>2361.0</b>	<b>926.4</b>	<b>1784.8</b>	<b>776.0</b>	<b>574.1</b>	<b>553.3</b>	<b>279.0</b>	<b>736.5</b>	<b>863.2</b>	<b>363.7</b>	<b>246.0</b>	<b>842.0</b>	<b>672.1</b>	<b>776.6</b>	<b>690.5</b>	<b>603.7</b>	
a. Paid-up Capital	638.0	300.0	1045.0	1680.0	749.4	1600.0	664.0	330.0	725.1	180.0	501.1	556.0	300.0	222.0	653.0	500.1	560.0	520.0	500.0	
b. General Reserves	247.0	133.9	466.0	396.0	147.5	131.9	101.0	147.4	111.5	50.2	152.0	261.3	55.6	24.0	175.0	154.8	208.4	107.6	82.5	
c. Share Premium	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
d. Retained Earning	109.0	8.5	10.0	285.0	29.5	52.9	11.0	18.7	-283.3	30.8	83.4	45.9	8.1	0.0	14.0	17.2	8.2	10.9	21.0	
e. Others Reserves	2.0	0.0	356.0	0.0	0.0	0.0	0.0	78.0	0.0	18.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	52.0	0.2	
2. Other	2.0	0.0	356.0	0.0	0.0	0.0	0.0	78.0	0.0	18.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	52.0	0.2	
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>289.0</b>	<b>0.0</b>	<b>500.0</b>	<b>900.0</b>	<b>800.0</b>	<b>0.0</b>	<b>0.0</b>	<b>350.5</b>	<b>0.0</b>	<b>179.5</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>157.5</b>	<b>535.0</b>	<b>0.0</b>	
b. "A"Class Licensed Institution	0.0	289.0	0.0	500.0	900.0	800.0	0.0	0.0	150.5	0.0	179.5	0.0	0.0	0.0	0.0	0.0	157.5	535.0	0.0	
d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	200.0	0.0	0.0	0.0	0.0	0.0	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	
<b>3 DEPOSITS</b>	<b>4626.0</b>	<b>3727.9</b>	<b>6295.0</b>	<b>12517.0</b>	<b>6050.4</b>	<b>15638.7</b>	<b>5292.0</b>	<b>3167.2</b>	<b>6699.8</b>	<b>168.4</b>	<b>5447.3</b>	<b>6285.4</b>	<b>3075.0</b>	<b>2595.0</b>	<b>8115.0</b>	<b>6576.5</b>	<b>7006.5</b>	<b>5067.2</b>	<b>4617.5</b>	
a. Current	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Domestic	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
b. Savings	983.0	1166.4	1595.0	4498.0	2173.2	7258.6	1122.0	569.0	2044.9	0.0	2469.1	1864.8	382.0	870.0	2400.0	1674.4	2467.1	1574.0	0.0	
Domestic	983.0	1166.4	1595.0	4498.0	2173.2	7258.6	1122.0	569.0	2044.9	0.0	2469.1	1864.8	382.0	870.0	2400.0	1674.4	2467.1	1574.0	0.0	
c. Fixed	3643.0	2493.8	4700.0	8019.0	3877.2	8380.1	4160.0	2598.2	4633.2	163.0	2978.2	4420.6	2693.0	1725.0	5715.0	4875.4	4539.4	3490.3	4581.9	
Domestic	3643.0	2493.8	4700.0	8019.0	3877.2	8380.1	4160.0	2598.2	4633.2	163.0	2978.2	4420.6	2693.0	1725.0	5715.0	4875.4	4539.4	3490.3	4581.9	
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	
d. Call Deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
e. Others	0.0	67.7	0.0	0.0	0.0	0.0	0.0	10.0	0.0	21.7	5.4	0.0	0.0	0.0	0.0	0.0	26.7	0.0	35.6	
<b>6 Other Liabilities</b>	<b>557.0</b>	<b>1298.5</b>	<b>1142.0</b>	<b>1215.0</b>	<b>3815.5</b>	<b>1915.0</b>	<b>378.0</b>	<b>585.5</b>	<b>546.3</b>	<b>74.9</b>	<b>292.8</b>	<b>1875.6</b>	<b>471.1</b>	<b>158.0</b>	<b>741.0</b>	<b>605.2</b>	<b>494.1</b>	<b>935.1</b>	<b>728.6</b>	
1. Sundry Creditors	171.0	67.9	244.0	76.0	2314.9	57.9	8.0	18.6	0.0	3.6	17.3	62.8	1.7	4.0	13.0	23.4	9.3	123.6	34.6	
2. Loan Loss Provision	113.0	616.2	266.0	523.0	560.8	690.5	208.0	263.4	127.4	35.2	189.7	779.2	145.5	95.0	382.0	272.4	184.7	252.2	307.3	
3. Interest Suspense a/c	106.0	236.9	273.0	94.0	303.4	243.9	80.0	112.0	38.0	16.7	64.0	232.0	90.9	59.0	66.0	153.5	45.2	181.5	86.8	
4. Others	167.0	377.5	359.0	522.0	636.4	922.7	82.0	191.5	380.9	19.4	21.8	801.6	233.0	0.0	280.0	155.9	254.9	377.8	299.9	
<b>7 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>8 Profit &amp; Loss A/c</b>	<b>111.0</b>	<b>424.7</b>	<b>428.0</b>	<b>373.0</b>	<b>632.1</b>	<b>328.0</b>	<b>147.0</b>	<b>0.0</b>	<b>155.5</b>	<b>6.0</b>	<b>575.5</b>	<b>148.0</b>	<b>38.8</b>	<b>321.0</b>	<b>434.0</b>	<b>266.5</b>	<b>311.7</b>	<b>285.6</b>	<b>150.8</b>	
<b>TOTAL LIABILITIES</b>	<b>6290.0</b>	<b>6182.5</b>	<b>9742.0</b>	<b>16966.0</b>	<b>12324.4</b>	<b>20466.5</b>	<b>6593.0</b>	<b>4326.8</b>	<b>8305.4</b>	<b>528.3</b>	<b>7231.6</b>	<b>9172.2</b>	<b>3948.6</b>	<b>3320.0</b>	<b>10132.0</b>	<b>8120.3</b>	<b>8746.4</b>	<b>7513.4</b>	<b>6100.6</b>	
<b>1 LIQUID FUNDS</b>	<b>504.0</b>	<b>303.5</b>	<b>1092.0</b>	<b>1157.0</b>	<b>3113.8</b>	<b>2818.0</b>	<b>627.0</b>	<b>384.2</b>	<b>228.5</b>	<b>61.1</b>	<b>1367.4</b>	<b>822.1</b>	<b>557.9</b>	<b>185.0</b>	<b>969.0</b>	<b>1291.3</b>	<b>1010.9</b>	<b>611.9</b>	<b>450.0</b>	
a. Cash Balance	13.0	24.8	29.0	39.0	39.8	115.2	46.0	23.1	13.4	22.1	30.0	63.6	24.0	40.0	25.0	69.6	81.6	76.0	134.4	
Nepalese Notes & Coins	13.0	24.8	29.0	39.0	39.8	115.2	46.0	23.1	13.4	22.1	30.0	63.6	24.0	40.0	25.0	69.6	81.6	76.0	134.4	
b. Bank Balance	491.0	278.7	1063.0	555.0	204.9	448.1	581.0	361.1	212.4	39.0	1337.4	755.5	533.9	145.0	944.0	444.8	929.3	535.9	315.6	
1. In Nepal Rastra Bank	102.0	81.8	131.0	305.0	182.3	357.6	120.0	65.9	137.6	3.3	120.0	2.0	79.3	29.0	180.0	147.2	644.2	106.0	109.7	
Domestic Currency	102.0	81.8	131.0	305.0	182.3	357.6	120.0	65.9	137.6	3.3	120.0	2.0	79.3	29.0	180.0	147.2	644.2	106.0	109.7	
2. "A"Class Licensed Institution	389.0	73.9	782.0	250.0	22.6	90.5	20.0	295.2	32.6	35.7	597.4	756.5	161.5	116.0	272.0	297.6	195.8	289.9	205.9	
Domestic Currency	389.0	73.9	782.0	250.0	22.6	90.5	20.0	295.2	32.6	35.7	597.4	756.5	161.5	116.0	272.0	297.6	195.8	289.9	205.9	
3. Other Financial Ins.	0.0	123.0	150.0	0.0	0.0	0.0	0.0	441.0	0.0	42.2	0.0	620.0	0.0	293.1	0.0	492.0	0.0	89.3	140.0	0.0
C.Money at Call	0.0	0	0	563	2869.1	2254.7	0	0	2.7	0	0	0	0	0	0	0	776.9	0.0	0.0	
Domestic Currency	0.0	0	0	563.0	2869.1	2254.7	0	0	2.7	0	0	0	0	0	0	0	776.9	0.0	0.0	
<b>2 INVESTMENT IN SECURITIES</b>	<b>50</b>	<b>295.5</b>	<b>171</b>	<b>183</b>	<b>125</b>	<b>116.8</b>	<b>0</b>	<b>0</b>	<b>114</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>125</b>	<b>0</b>	<b>200</b>	<b>0</b>	
a. Govt.Securities	50.0	295.5	171.0	183.0	125.0	116.8	0.0	0.0	114.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	521.8	
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>974.0</b>	<b>430.7</b>	<b>1616.0</b>	<b>113.0</b>	<b>1729.4</b>	<b>521.6</b>	<b>70.0</b>	<b>609.4</b>	<b>135.0</b>	<b>0.0</b>	<b>74.9</b>	<b>706.5</b>	<b>0.0</b>	<b>120.0</b>	<b>66.0</b>	<b>42.5</b>	<b>150.0</b>	<b>0.0</b>	<b>122.0</b>	
2.Others	974.0	430.7	1616.0	113.0	1729.4	521.6	70.0	609.4	135.0	0.0	74.9	706.5	0.0	120.0	66.0	42.5	150.0	0.0	122.0	
<b>4 LOANS &amp; ADVANCES</b>	<b>4435.0</b>	<b>4210.5</b>	<b>5493.0</b>	<b>15140.0</b>	<b>5712.4</b>	<b>13723.7</b>	<b>5645.0</b>	<b>2841.5</b>	<b>5995.5</b>	<b>379.4</b>	<b>5378.2</b>	<b>6680.3</b>	<b>2940.1</b>	<b>2306.0</b>	<b>8012.0</b>	<b>5952.7</b>	<b>6987.2</b>	<b>6251.9</b>	<b>4519.0</b>	
<b>5 FIXED ASSETS</b>	<b>25.0</b>	<b>26.5</b>	<b>322.0</b>	<b>66.0</b>	<b>467.2</b>	<b>2304.9</b>	<b>38.0</b>	<b>136.6</b>	<b>716.9</b>	<b>21.1</b>	<b>188.2</b>	<b>382.7</b>	<b>22.0</b>	<b>513.0</b>	<b>14.7</b>	<b>58.9</b>	<b>127.9</b>	<b>171.0</b>		
<b>6 OTHER ASSETS</b>	<b>302.0</b>	<b>740.8</b>	<b>752.0</b>	<b>302.0</b>	<b>485.7</b>	<b>901.4</b>	<b>199.0</b>	<b>311.4</b>	<b>579.0</b>	<b>66.7</b>	<b>175.0</b>	<b>411.1</b>	<b>168.0</b>	<b>616.0</b>	<b>385.2</b>	<b>662.4</b>	<b>215.3</b>	<b>403.7</b>		
a. Accrued Interests	131	237	372	94	303.4	245.4	80	112	54.7	16.7	20.5	255.8	145	73	115	153.5	46.9	181.5	86.8	
Private Sector	131.0	237.0	372.0	94.0	303.4	245.4	80.0	112.0	54.7	16.7	20.5	255.8	145.0	73.0	115.0	153.5	46.9	181.5	86.8	
c. Sundry Debtors	5.0	11.2	248.0	7.0	0.0	20.4	7.0	3.5	86.5	47.3	1.8	37.2	23.0	35.0	50.4	4.4	158.0	28.5	24.0	
d. Cash In Transit	0.0</td																			

	ACE	HFSC	YETI	INVESTA	LUMBINI	STANDARD	MAHALAXMI	BFSCO	LALITPUR	ILFCO	UNITED	NSMB	GENERAL	MERCHANT	ALPIC	NMBF	NFCL	PFL	JFCL
	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38
<b>1 CAPITAL FUND</b>	<b>3542.7</b>	<b>480.0</b>	<b>397.9</b>	<b>476.7</b>	<b>919.3</b>	<b>750.4</b>	<b>924.6</b>	<b>442.9</b>	<b>957.1</b>	<b>1514.4</b>	<b>754.0</b>	<b>106.3</b>	<b>398.0</b>	<b>231.7</b>	<b>896.6</b>	<b>2692.9</b>	<b>625.9</b>	<b>1311.4</b>	<b>661.0</b>
a. Paid-up Capital	3200.0	480.0	312.5	240.0	600.0	660.0	660.0	350.0	506.3	1200.0	600.0	1000.0	242.0	221.8	780.0	1995.0	395.5	600.0	400.0
b. General Reserves	329.3	0.0	121.2	70.4	251.2	81.3	237.9	45.4	224.4	313.9	91.7	0.0	143.0	9.9	96.0	676.0	60.5	251.9	114.1
c. Share Premium	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	60.5	0.0	0.0
d. Retained Earning	13.4	0.0	-35.8	166.3	0.7	9.1	26.7	12.5	39.8	0.5	2.3	-893.7	13.0	0.0	20.6	21.9	60.5	407.5	46.9
e. Others Reserves	0.0	0.0	0.0	0.0	67.4	0.0	0.0	35.0	186.6	0.0	60.0	0.0	0.0	0.0	0.0	48.9	52.0	100.0	100.0
2. Other	0.0	0.0	0.0	0.0	67.4	0.0	0.0	35.0	186.6	0.0	60.0	0.0	0.0	0.0	0.0	48.9	52.0	100.0	100.0
<b>2 BORROWINGS</b>	<b>1300.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.7</b>	<b>0.0</b>	<b>1250.0</b>	<b>200.0</b>	<b>0.0</b>	<b>0.0</b>	<b>6410.7</b>	<b>2487.8</b>	<b>10.1</b>	<b>0.0</b>	<b>0.0</b>	<b>625.9</b>	<b>9121.8</b>	<b>0.0</b>	<b>400.0</b>	<b>0.0</b>
b. "A"Class Licensed Institution	1300.0	0.0	0.0	0.0	0.0	700.0	200.0	0.0	0.0	6410.7	2487.8	10.1	0.0	0.0	0.0	4681.8	0.0	400.0	0.0
d. Other Financial Ins.					0.7	550.0	0.0		0.0				0.0	0.0	625.9			0.0	
e. Bonds and Securities															4440.0				
<b>3 DEPOSITS</b>	<b>9881.3</b>	<b>1999.8</b>	<b>3215.4</b>	<b>182.1</b>	<b>7897.7</b>	<b>5981.0</b>	<b>8375.1</b>	<b>1865.8</b>	<b>8446.3</b>	<b>10378.9</b>	<b>4942.7</b>	<b>6280.8</b>	<b>4321.0</b>	<b>1412.2</b>	<b>6314.9</b>	<b>12918.5</b>	<b>3005.7</b>	<b>8832.2</b>	<b>4289.1</b>
a. Current	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.2	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.2	0.0	0.0	0.0	0.0
b. Savings	4302.0	401.0	1417.8	0.0	2692.5	2186.0	3366.2	486.2	3232.2	1932.7	1232.4	248.9	770.0	343.9	991.5	4449.2	1339.9	3494.5	810.3
Domestic	4302.0	401.0	1417.8	0.0	2692.5	2186.0	3366.2	486.2	3232.2	1932.7	1232.4	248.9	770.0	343.9	991.5	4449.2	1339.9	3494.5	810.3
c. Fixed	5296.5	1598.8	1797.6	182.1	5202.2	3795.0	5008.9	1373.8	5214.1	8446.2	3710.3	3910.2	3551.0	1068.2	5323.4	6824.1	1665.8	5337.7	3272.8
Domestic	5296.5	1598.8	1797.6	182.1	5202.2	3795.0	5008.9	1373.8	5214.1	8446.2	3710.3	3910.2	3551.0	1068.2	5323.4	6824.1	1665.8	5337.7	3272.8
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Call Deposits	0.0	0.0	0.0	0.0	3.0	0.0	0.0	0.0	0.0	0.0	0.0	2121.7	0.0	0.0	1644.0	0.0	0.0	0.0	0.0
e. Others	282.8	0.0	0.0	0.0	0.0			5.8				0.0	0.0	0.1				0.0	206.0
<b>6 Other Liabilities</b>	<b>1223.5</b>	<b>128.1</b>	<b>831.1</b>	<b>278.0</b>	<b>1729.7</b>	<b>598.1</b>	<b>772.9</b>	<b>317.5</b>	<b>1002.4</b>	<b>1670.3</b>	<b>708.4</b>	<b>7961.4</b>	<b>543.0</b>	<b>312.8</b>	<b>1511.2</b>	<b>18801.8</b>	<b>113.5</b>	<b>1008.4</b>	<b>975.9</b>
1. Sundry Creditors	8.1	36.0	24.8	0.5	41.3	2.9	23.8	41.9	8.3	32.8	292.8	37.0	48.0	3.7	52.0	18074.1	3.1	3.4	5.2
2. Loan Loss Provision	197.7	50.9	124.7	156.3	830.6	218.5	202.6	56.2	579.3	595.1	128.4	5025.4	141.0	95.4	417.9	563.4	68.5	427.9	429.0
3. Interest Suspense a/c	72.6	41.2	37.0	11.0	615.8	51.8	51.0	46.4	197.8	209.9	54.7	2101.0	114.0	0.0	308.2	164.3	38.0	189.8	110.2
4. Others	945.1	0.0	644.6	110.2	242.0	324.9	495.5	173.0	217.0	832.5	232.5	798.0	240.0	213.7	733.1	0.0	3.9	387.3	431.5
<b>7 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>8 Profit &amp; Loss A/c</b>	<b>348.3</b>	<b>0.0</b>	<b>78.2</b>	<b>67.7</b>	<b>539.9</b>	<b>249.6</b>	<b>1139.9</b>	<b>73.0</b>	<b>549.0</b>	<b>6.0</b>	<b>225.3</b>	<b>0.0</b>	<b>42.0</b>	<b>12.7</b>	<b>168.2</b>	<b>1199.4</b>	<b>92.8</b>	<b>275.4</b>	<b>0.0</b>
<b>TOTAL LIABILITIES</b>	<b>16295.8</b>	<b>2607.9</b>	<b>4522.6</b>	<b>1005.2</b>	<b>11086.6</b>	<b>8829.1</b>	<b>13939.9</b>	<b>2699.2</b>	<b>10954.8</b>	<b>19980.3</b>	<b>9118.2</b>	<b>14358.6</b>	<b>5304.0</b>	<b>1969.4</b>	<b>9516.8</b>	<b>44734.4</b>	<b>3837.9</b>	<b>11827.4</b>	<b>5926.0</b>
<b>1 LIQUID FUNDS</b>	<b>1479.0</b>	<b>225.8</b>	<b>1079.8</b>	<b>5.9</b>	<b>1510.2</b>	<b>1103.1</b>	<b>1332.2</b>	<b>200.3</b>	<b>1268.0</b>	<b>1691.7</b>	<b>131.2</b>	<b>123.7</b>	<b>592.0</b>	<b>218.5</b>	<b>387.4</b>	<b>20094.5</b>	<b>246.9</b>	<b>783.1</b>	<b>585.3</b>
a. Cash Balance	47.9	84.4	6.2	1.4	70.8	17.9	92.2	3.7	18.7	25.7	16.2	8.9	68.0	40.4	15.3	29.8	32.7	2.6	44.8
Nepalese Notes & Coins	47.9	84.4	6.2	1.4	70.8	17.9	92.2	3.7	18.7	25.7	16.2	8.9	68.0	40.4	15.3	29.8	32.7	2.6	44.8
Foreign Currency																			
b. Bank Balance	263.8	141.4	1073.6	4.5	180.8	416.6	1240.0	196.6	1249.3	1666.0	115.0	114.8	524.0	58.7	372.1	311.8	214.2	780.5	149.2
1. In Nepal Rastra Bank	261.9	40.2	66.3	4.5	180.8	199.7	196.7	37.9	411.2	211.9	100.3	101.5	103.0	31.2	150.8	127.8	68.7	180.8	116.7
Domestic Currency	261.9	40.2	66.3	4.5	180.8	199.7	196.7	37.9	411.2	211.9	100.3	101.5	103.0	31.2	150.8	127.8	68.7	180.8	116.7
2. "A"Class Licensed Institution	1.9	101.2	1007.3	0.0	0.0	193.0	970.7	158.7	838.1	1141.3	7.0	13.3	421.0	2.5	207.0	184.0	124.3	599.7	32.5
Domestic Currency	1.9	101.2	1007.3	0.0	0.0	193.0	970.7	158.7	838.1	1141.3	7.0	13.3	421.0	2.5	207.0	184.0	124.3	599.7	32.5
3. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	23.9	72.6	0.0	0.0	312.8	7.7	0.0	0.0	25.0	14.3	0.0	21.2	0.0	0.0
C.Money at Call	1167.3	0.0	0.0	0.0	1258.6	668.6	0	0	0	0	0	0	0	0	0	19752.9	0	0	391.3
Domestic Currency	1167.3	0.0	0.0	0.0	1258.6	668.6	0	0	0	0	0	0	0	0	0	19752.9	0	0	391.3
<b>2 INVESTMENT IN SECURITIES</b>	<b>1276.2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>136.3</b>	<b>73.9</b>	<b>125</b>	<b>40</b>	<b>8.6</b>	<b>2570.5</b>	<b>135.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>4772.3</b>	<b>25.5</b>	<b>0.0</b>	<b>0.0</b>
a. Govt.Securities	1276.2	0.0	0.0	0.0	136.3	73.9	125.0	40.0	8.6	2570.5	135.0	0.0	0.0	0.0	0.0	4772.3	25.5	0.0	0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>2891.8</b>	<b>115.0</b>	<b>230.0</b>	<b>0.0</b>	<b>521.9</b>	<b>116.2</b>	<b>1085.3</b>	<b>202.7</b>	<b>911.1</b>	<b>46.3</b>	<b>3.6</b>	<b>378.7</b>	<b>20.0</b>	<b>2.1</b>	<b>375.9</b>	<b>3855.1</b>	<b>780.9</b>	<b>2472.9</b>	<b>191.0</b>
2.Others	2891.8	115.0	230.0	0.0	521.9	116.2	1085.3	202.7	911.1	46.3	3.6	378.7	20.0	2.1	375.9	3855.1	780.9	2472.9	191.0
<b>4 LOANS &amp; ADVANCES</b>	<b>9187.3</b>	<b>1833.6</b>	<b>2667.0</b>	<b>841.4</b>	<b>8126.1</b>	<b>6580.3</b>	<b>7593.8</b>	<b>1978.9</b>	<b>8258.9</b>	<b>12396.6</b>	<b>8159.7</b>	<b>6433.5</b>	<b>4243.0</b>	<b>1345.1</b>	<b>7841.2</b>	<b>14522.3</b>	<b>2564.1</b>	<b>8255.6</b>	<b>5000.7</b>
b. Pvt. Sector	9187.3	1833.6	2667.0	841.4	8126.1	6580.3	7593.8	1978.9	8258.9	12396.6	8159.7	6433.5	4243.0	1345.1	7841.2	14522.3	2564.1	8255.6	5000.7
<b>5 FIXED ASSETS</b>	<b>783.9</b>	<b>132.6</b>	<b>57.1</b>	<b>2.9</b>	<b>36.3</b>	<b>718.8</b>	<b>150.9</b>	<b>12.7</b>	<b>46.2</b>	<b>2115.2</b>	<b>113.3</b>	<b>469.4</b>	<b>26.0</b>	<b>5.4</b>	<b>148.7</b>	<b>324.3</b>	<b>21.7</b>	<b>12.4</b>	<b>23.7</b>
<b>6 OTHER ASSETS</b>	<b>438.3</b>	<b>285.9</b>	<b>488.7</b>	<b>0.0</b>	<b>704.6</b>	<b>224.2</b>	<b>1045.9</b>	<b>216.8</b>	<b>266.0</b>	<b>1103.2</b>	<b>498.1</b>	<b>2215.2</b>	<b>114.9</b>	<b>148.1</b>	<b>753.3</b>	<b>1165.9</b>	<b>198.8</b>	<b>299.3</b>	<b>121.3</b>
a. Accrued Interests	119	41.2	40.8	0	561	76.9	50.9	51.21	13.7	215.7	54.7	2114.2	114	43.2	308.2	413.9	38.4	222	114.3
Private Sector	119.0	41.2	40.8	0.0	561.0	76.9	50.9	51.2	13.7	215.7	54.7	2114.2	114.0	43.2	308.2	413.9	38.4	222.0	114.3
c. Sundry Debtors	8.2	8.2	16.7	0.0	8.0	102.2	102.0	154.3	38.6										

	CFC	PFCO	AFSL	MS&IFCO	BUTWAL	NBF&LC	SFL	OM	COSMIC	World	Capital	Crystal	Royal	Guheshwor	Patan	Kist	Fewa	Everest	Birgunj
	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
<b>1 CAPITAL FUND</b>	<b>596.0</b>	<b>367.9</b>	<b>-295.0</b>	<b>46.8</b>	<b>751.1</b>	<b>542.4</b>	<b>165.1</b>	<b>849.0</b>	<b>866.3</b>	<b>773.6</b>	<b>1646.1</b>	<b>531.6</b>	<b>571.8</b>	<b>758.7</b>	<b>504.2</b>	<b>2129.9</b>	<b>642.0</b>	<b>232.0</b>	<b>709.8</b>
a. Paid-up Capital	480.0	288.0	110.0	30.0	632.5	500.5	105.0	700.0	750.5	600.0	1610.0	350.0	550.0	550.0	300.0	2000.0	500.0	200.0	660.0
b. General Reserves	105.0	60.6	4.9	4.6	82.8	30.4	12.2	69.0	115.8	61.6	36.1	25.7	21.8	22.8	4.2	61.8	40.0	7.8	22.7
c. Share Premium	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Retained Earning	11.0	19.3	-410.3	5.5	35.8	11.5	47.9	29.0	0.0	52.0	0.0	120.9	0.0	185.9	0.0	68.1	102.0	24.2	27.1
e. Others Reserves	0.0	0.0	0.4	6.7	0.0	0.0	0.0	51.0	0.0	60.0	0.0	35.0	0.0	0.0	200.0	0.0	0.0	0.0	0.0
2 BORROWINGS	0.0	0.0	0.0	0.0	435.1	48.0	0.0	200.0	189.0	0.0	194.6	0.0	716.1	100.0	0.0	2648.5	150.0	0.0	0.0
b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0	435.1	48.0	0.0	200.0	189.0	0.0	194.6	0.0	716.1	0.0	0.0	1248.5	150.0	0.0	0.0
d. Other Financial Ins.																			
e. Bonds and Securities																			
<b>3 DEPOSITS</b>	<b>5221.0</b>	<b>2529.9</b>	<b>613.8</b>	<b>373.7</b>	<b>6165.9</b>	<b>1238.3</b>	<b>447.6</b>	<b>6279.0</b>	<b>4287.0</b>	<b>8006.3</b>	<b>3661.2</b>	<b>5381.8</b>	<b>6065.5</b>	<b>3273.0</b>	<b>3835.6</b>	<b>11921.0</b>	<b>5631.0</b>	<b>1986.1</b>	<b>5148.7</b>
a. Current	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Savings	971.0	1148.2	212.5	101.1	2648.6	74.6	199.9	2501.0	769.7	1322.6	1697.6	762.0	2134.1	674.1	856.1	6261.9	2021.0	860.2	2836.5
Domestic	971.0	1148.2	212.5	101.1	2648.6	74.6	199.9	2501.0	769.7	1322.6	1697.6	762.0	2134.1	674.1	856.1	6261.9	2021.0	860.2	2836.5
c. Fixed	4250.0	1368.5	401.3	272.6	3517.3	1159.3	198.7	3778.0	3517.3	6683.7	1963.6	4590.9	3931.4	2598.9	2979.5	5659.1	3610.0	1125.9	2272.4
Domestic	4250.0	1368.5	401.3	272.6	3517.3	1159.3	198.7	3778.0	3517.3	6683.7	1959.1	4590.9	3931.4	2598.9	2979.5	5659.1	3610.0	1125.9	2272.4
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Call Deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
e. Others																			
<b>6 Other Liabilities</b>	<b>551.0</b>	<b>928.4</b>	<b>552.2</b>	<b>153.7</b>	<b>1321.9</b>	<b>5466.1</b>	<b>560.5</b>	<b>342.0</b>	<b>1082.2</b>	<b>448.1</b>	<b>7711.2</b>	<b>708.4</b>	<b>733.8</b>	<b>756.2</b>	<b>477.4</b>	<b>555.7</b>	<b>424.0</b>	<b>183.1</b>	<b>205.1</b>
1. Sundry Creditors	41.0	88.6	7.9	9.1	49.9	4.4	6.9	2.0	42.6	34.5	17.6	7.2	8.3	25.0	5.8	58.9	49.0	8.1	17.4
2. Loan Loss Provision	57.0	83.6	267.9	10.4	218.7	2170.9	6.1	113.0	584.8	265.6	401.4	169.4	270.3	172.4	261.9	214.2	121.0	101.8	34.7
3. Interest Suspense a/c	82.0	60.2	252.4	32.4	307.9	786.4	4.6	156.0	287.7	42.8	64.7	192.2	59.7	70.0	40.8	30.9	34.0	37.1	31.0
4. Others	371.0	696.0	24.0	101.7	745.4	2504.4	542.9	71.0	167.1	105.2	7227.5	339.6	395.5	488.8	168.9	251.7	220.0	36.1	122.0
<b>7 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>1719.6</b>
<b>8 Profit &amp; Loss A/c</b>	<b>125.0</b>	<b>87.5</b>	<b>0.0</b>	<b>-1.0</b>	<b>0.0</b>	<b>-481.9</b>	<b>0.0</b>	<b>775.0</b>	<b>64.7</b>	<b>536.6</b>	<b>466.3</b>	<b>0.0</b>	<b>252.2</b>	<b>0.0</b>	<b>65.6</b>	<b>414.0</b>	<b>170.0</b>	<b>41.4</b>	<b>105.6</b>
<b>TOTAL LIABILITIES</b>	<b>6493.0</b>	<b>3913.7</b>	<b>871.0</b>	<b>573.2</b>	<b>8674.0</b>	<b>6812.9</b>	<b>1173.2</b>	<b>8445.0</b>	<b>6489.2</b>	<b>9764.6</b>	<b>13679.4</b>	<b>6621.8</b>	<b>8339.4</b>	<b>4887.9</b>	<b>4882.8</b>	<b>17669.1</b>	<b>7017.0</b>	<b>2442.6</b>	<b>7888.8</b>
<b>1 LIQUID FUNDS</b>	<b>992.0</b>	<b>351.2</b>	<b>73.6</b>	<b>51.2</b>	<b>1689.0</b>	<b>104.3</b>	<b>158.6</b>	<b>594.0</b>	<b>766.9</b>	<b>714.2</b>	<b>1312.7</b>	<b>838.1</b>	<b>1272.8</b>	<b>565.0</b>	<b>525.8</b>	<b>3180.0</b>	<b>630.0</b>	<b>500.6</b>	<b>448.2</b>
a. Cash Balance	22.0	37.2	40.6	42.1	43.2	1.8	5.0	13.0	24.5	23.6	27.7	11.6	15.1	10.2	21.3	88.7	13.0	13.7	24.1
Nepalese Notes & Coins	22.0	37.2	40.6	42.1	43.2	1.8	5.0	13.0	24.5	23.6	27.7	11.6	15.1	10.2	21.3	88.7	13.0	12.1	21.0
Foreign Currency																		1.6	3.1
b. Bank Balance	970.0	314.0	33.0	9.1	1645.8	102.5	153.6	161.0	742.4	690.6	1285.0	826.5	1257.7	554.8	504.5	3091.3	126.0	486.9	424.1
1. In Nepal Rastra Bank	118.0	76.7	6.0	0.0	12.0	48.3	1.0	144.0	100.0	7.1	250.0	123.7	126.3	69.8	80.5	1064.2	112.0	40.4	106.1
Domestic Currency	118.0	76.7	6.0	0.0	12.0	48.3	1.0	144.0	100.0	7.1	250.0	123.7	126.3	69.8	80.5	1064.2	112.0	40.4	106.1
2. "A"Class Licensed Institution	699.0	237.3	27.0	8.1	959.8	54.2	142.6	0.0	283.9	683.5	732.3	702.8	763.7	472.3	424.0	231.6	14.0	438.1	318.0
Domestic Currency	699.0	237.3	27.0	8.1	959.8	54.2	142.6	0.0	283.9	683.5	732.3	702.8	763.7	472.3	424.0	231.6	14.0	438.1	318.0
3. Other Financial Ins.	153.0	0.0	0.0	1.0	674.0	0.0	10.0	17.0	358.5	0.0	301.8	0.0	367.7	12.7	0.0	1795.5	0.0	8.4	0.0
C.Money at Call	0.0	0.0	0.0	0.0	0.0	0.0	0.0	420.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Domestic Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	420.0	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>125.0</b>	<b>16.0</b>	<b>0.0</b>	<b>0.0</b>	<b>628.0</b>	<b>25.0</b>	<b>0.0</b>	<b>45.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>2.0</b>	<b>222.4</b>	<b>0.0</b>	<b>0.0</b>	<b>75.0</b>	<b>5.0</b>	<b>0.0</b>	<b>0.0</b>
a. Govt.Securities	125.0	16.0	0.0	0.0	628.0	25.0	0.0	45.0	0.0	0.0	0.0	2.0	222.4	0.0	0.0	75.0	5.0	0.0	0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>150.0</b>	<b>414.0</b>	<b>0.0</b>	<b>0.1</b>	<b>0.0</b>	<b>110.0</b>	<b>0.0</b>	<b>250.0</b>	<b>459.5</b>	<b>1586.0</b>	<b>582.3</b>	<b>1046.7</b>	<b>900.8</b>	<b>52.9</b>	<b>487.7</b>	<b>1896.8</b>	<b>0.0</b>	<b>100.0</b>	<b>100.0</b>
2.Others	150.0	414.0	0.0	0.1	0.0	110.0	0.0	250.0	459.5	1586.0	582.3	1046.7	900.8	52.9	487.7	1896.8	0.0	100.0	100.0
<b>4 LOANS &amp; ADVANCES</b>	<b>4978.0</b>	<b>2925.8</b>	<b>428.7</b>	<b>418.7</b>	<b>5689.3</b>	<b>3375.2</b>	<b>435.5</b>	<b>6504.0</b>	<b>4616.3</b>	<b>7203.0</b>	<b>11096.3</b>	<b>4307.4</b>	<b>5661.5</b>	<b>3717.0</b>	<b>3019.2</b>	<b>11201.6</b>	<b>6244.0</b>	<b>1777.8</b>	<b>5403.5</b>
b. Pvt. Sector	4978.0	2925.8	428.7	418.7	5689.3	3375.2	435.5	6504.0	4616.3	7203.0	11096.3	4307.4	5661.5	3717.0	3019.2	11201.6	6244.0	1777.8	5403.5
<b>5 FIXED ASSETS</b>	<b>48.0</b>	<b>41.8</b>	<b>3.8</b>	<b>19.1</b>	<b>124.3</b>	<b>8.9</b>	<b>3.5</b>	<b>267.0</b>	<b>28.5</b>	<b>67.9</b>	<b>424.0</b>	<b>77.6</b>	<b>25.5</b>	<b>14.9</b>	<b>14.3</b>	<b>807.8</b>	<b>10.0</b>	<b>4.2</b>	<b>70.3</b>
<b>6 OTHER ASSETS</b>	<b>147.1</b>	<b>108.6</b>	<b>356.0</b>	<b>72.2</b>	<b>518.3</b>	<b>1146.8</b>	<b>20.6</b>	<b>783.3</b>	<b>588.2</b>	<b>187.6</b>	<b>262.1</b>	<b>311.5</b>	<b>253.4</b>	<b>72.2</b>	<b>831.1</b>	<b>501.9</b>	<b>128.0</b>	<b>60.0</b>	<b>142.5</b>
a. Accrued Interests	53	65.4	274	32.4	315.5	786.4	4.6	100	287.7	39.9	62.7	192.2	59.7	70	331.3	67.7	34	37.1	28.2
Private Sector	53.0	65.4	274.0	32.4	315.5	786.4	4.6	100.0	287.7	39.9	62.7	192.2	59.7	70.0	331.3	67.7	34.0	37.1	28.2
c. Sundry Debtors	1.7	7.5	5.8	39.8	138.0	21.5	16.0	66.0	34.3	33.9	2.9	119.3	61.7	1.9	64.1	16.0	22.5	1.2	18.9
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
e. Others	92.4	35.7	76.2	0.0	64.8	338.9	0.0	617.3	266.2	113.8	196.5	0.0	132.0	0.3	435.7	418.2</			

																			(Rs. In Lakh)
	Prudent	ICFC	IME	Sagarmatha	Shikhar	CIVIL	Prabhu	Imperial	Kuber	Nepal Exp.	Valley	Seti	Hama	Reliable	Lord Budda	Ap Finance	Namaste	Total	
	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74		
<b>1 CAPITAL FUND</b>	<b>563.7</b>	<b>570.1</b>	<b>838.3</b>	<b>309.0</b>	<b>300.0</b>	<b>564.0</b>	<b>814.0</b>	<b>493.5</b>	<b>279.7</b>	<b>496.3</b>	<b>257.3</b>	<b>51.9</b>	<b>315.0</b>	<b>577.5</b>	<b>350.0</b>	<b>140.0</b>	<b>41.0</b>	<b>53798.4</b>	
a. Paid-up Capital	500.0	505.8	825.0	300.0	300.0	500.0	850.0	500.0	275.0	500.0	275.0	51.0	315.0	577.5	350.0	140.0	51.0	44398.6	
b. General Reserves	26.1	15.3	2.7	1.8	0.0	1.0	1.0	0.0	4.7	0.0	0.0	0.6	0.0	0.0	0.0	0.0	0.0	7114.7	
c. Share Premium	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	60.8	
d. Retained Earning	0.0	49.0	10.6	0.0	0.0	4.0	-37.0	-6.5	0.0	-3.7	-17.7	0.3	0.0	0.0	0.0	0.0	0.0	721.0	
e. Others Reserves	37.6	0.0	0.0	7.2	0.0	59.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-10.0	
<b>2 OTHER BORROWINGS</b>	<b>37.6</b>	<b>0.0</b>	<b>0.0</b>	<b>7.2</b>	<b>0.0</b>	<b>59.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>1503.0</b>	
<b>2 Other</b>	<b>37.6</b>	<b>0.0</b>	<b>0.0</b>	<b>7.2</b>	<b>0.0</b>	<b>59.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>1503.0</b>	
b. "A"Class Licensed Institution	66.7	1666.7	0.0	650.0	0.0	190.0	205.0	550.0	167.2	0.0	0.0	0.0	0.0	900.0	0.0	0.0	0.0	34695.7	
d. Other Financial Ins.	100.0	0.0	0.0	50.0					100.0	50.0								3176.0	
e. Bonds and Securities																		4440.0	
<b>3 DEPOSITS</b>	<b>3629.4</b>	<b>4703.5</b>	<b>5116.5</b>	<b>2794.8</b>	<b>1839.8</b>	<b>1946.0</b>	<b>3761.0</b>	<b>3150.1</b>	<b>3070.4</b>	<b>767.7</b>	<b>809.1</b>	<b>477.4</b>	<b>1238.4</b>	<b>4952.5</b>	<b>1025.0</b>	<b>205.7</b>	<b>85.1</b>	<b>345147.0</b>	
a. Current	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0	
Domestic	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0	
b. Savings	999.0	2940.3	3716.5	687.3	478.7	857.0	2665.0	916.6	1459.6	449.7	545.5	279.1	844.5	1882.5	864.8	119.5	85.0	116652.0	
Domestic	999.0	2940.3	3716.5	687.3	478.7	857.0	2665.0	916.6	1459.6	449.7	545.5	279.1	844.5	1882.5	864.8	119.5	85.0	116652.0	
c. Fixed	2623.7	1763.2	786.8	2107.5	1310.4	950.0	1058.0	1675.6	1610.8	318.0	263.6	101.9	393.9	3070.0	144.4	86.2	0.1	22240.7	
Domestic	2623.7	1763.2	786.8	2107.5	1310.4	950.0	1058.0	1675.6	1610.8	318.0	263.6	101.9	393.9	3070.0	144.4	86.2	0.1	22240.7	
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	4.5	
d. Call Deposits	0.0	0.0	613.2	0.0	0.0	139.0	0.0	557.9	0.0	0.0	0.0	96.1	0.0	0.0	0.0	0.0	0.0	5174.0	
e. Others	6.7	0.0	0.0	0.0	50.7	0.0	38.0	0.0	0.0	0.0	0.0	0.3	0.0	0.0	15.8	0.0	0.0	911.0	
<b>6 Other Liabilities</b>	<b>217.1</b>	<b>207.3</b>	<b>224.9</b>	<b>233.5</b>	<b>96.9</b>	<b>129.0</b>	<b>65.0</b>	<b>86.8</b>	<b>276.5</b>	<b>23.2</b>	<b>32.5</b>	<b>19.6</b>	<b>80.5</b>	<b>198.0</b>	<b>9.6</b>	<b>3.4</b>	<b>0.0</b>	<b>83382.0</b>	
1. Sundry Creditors	6.2	3.9	13.0	63.0	1.2	11.0	6.0	11.0	2.5	2.6	1.3	2.1	0.1	11.0	0.9	1.0	0.0	22612.0	
2. Loan Loss Provision	53.8	112.2	59.7	64.3	27.1	25.0	35.0	33.6	48.7	7.7	7.1	4.1	19.4	45.0	8.2	2.1	0.0	21693.0	
3. Interest Suspense a/c	28.1	14.4	0.0	0.0	14.1	0.0	10.0	4.1	26.4	4.6	2.5	2.1	2.9	17.0	0.5	0.1	0.0	9597.0	
4. Others	129.0	76.8	152.2	106.2	54.5	93.0	14.0	38.1	198.9	8.3	21.6	11.3	58.1	125.0	0.0	0.2	0.0	28774.0	
<b>7 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>4247.0</b>											
<b>8 Profit &amp; Loss A/c</b>	<b>60.1</b>	<b>214.0</b>	<b>89.2</b>	<b>50.2</b>	<b>28.1</b>	<b>0.0</b>	<b>3.0</b>	<b>67.4</b>	<b>0.0</b>	<b>12.9</b>	<b>21.9</b>	<b>0.0</b>	<b>-16.1</b>	<b>37.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>13393.0</b>	
<b>TOTAL LIABILITIES</b>	<b>4637.0</b>	<b>7361.6</b>	<b>6268.9</b>	<b>4037.5</b>	<b>2264.8</b>	<b>2829.0</b>	<b>4848.0</b>	<b>4347.8</b>	<b>3793.8</b>	<b>1300.1</b>	<b>1120.8</b>	<b>548.9</b>	<b>1617.8</b>	<b>6665.0</b>	<b>1384.6</b>	<b>349.1</b>	<b>126.1</b>	<b>534663.0</b>	
<b>1 LIQUID FUNDS</b>	<b>379.4</b>	<b>1184.6</b>	<b>1098.2</b>	<b>698.9</b>	<b>557.8</b>	<b>326.0</b>	<b>922.0</b>	<b>1073.4</b>	<b>765.2</b>	<b>342.0</b>	<b>136.0</b>	<b>123.5</b>	<b>186.7</b>	<b>1225.0</b>	<b>506.9</b>	<b>107.5</b>	<b>119.6</b>	<b>75134.0</b>	
a. Cash Balance	18.2	40.3	128.8	16.6	27.8	11.0	177.0	8.4	8.9	20.3	14.9	15.9	3.7	20.0	5.8	9.6	18.2	2561.0	
Nepalese Notes & Coins	18.2	40.3	128.8	16.6	27.8	11.0	170.0	8.4	8.9	20.3	14.9	15.9	3.7	20.0	5.8	9.6	18.2	2549.0	
Foreign Currency							7.0											11.7	
b. Bank Balance	361.3	1144.3	969.4	682.3	530.0	315.0	745.0	1065.0	756.3	156.0	50.2	107.6	30.2	788.0	501.1	97.9	101.4	41031.3	
1. In Nepal Rastra Bank	75.5	157.6	100.0	289.5	40.2	37.0	74.0	78.0	177.6	1.0	43.0	0.0	30.2	111.0	20.8	12.1	0.0	9229.0	
Domestic Currency	75.5	157.6	100.0	289.5	40.2	37.0	74.0	78.0	177.6	1.0	43.0	0.0	30.2	111.0	20.8	12.1	0.0	9229.0	
2. "A"Class Licensed Institution	46.9	137.9	388.0	164.5	74.9	113.0	111.0	67.4	578.7	1.3	7.2	74.4	0.0	15.0	75.8	85.8	101.4	20123.9	
Domestic Currency	46.9	137.9	388.0	164.5	74.9	113.0	111.0	67.4	578.7	1.3	7.2	74.4	0.0	15.0	75.8	85.8	101.4	20123.9	
3. Other Financial Ins.	238.9	848.8	481.4	228.3	414.9	165.0	560.0	919.6	0.0	153.7	0.0	33.2	0.0	662.0	404.5	0.0	0.0	11678.0	
C.Money at Call	0	0	0	0	0	0	0	0	0	165.7	70.9	0.0	152.8	417.0	0.0	0.0	0.0	31541.0	
Domestic Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	165.7	70.9	0.0	152.8	417.0	0.0	0.0	0.0	31541.0	
<b>2 INVESTMENT IN SECURITIES</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>12220.0</b>											
a. Govt.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	
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>950.0</b>	<b>1260.0</b>	<b>0.0</b>	<b>27.7</b>	<b>0.0</b>	<b>600.0</b>	<b>29.0</b>	<b>0.0</b>	<b>325.0</b>	<b>146.0</b>	<b>230.0</b>	<b>0.0</b>	<b>0.0</b>	<b>750.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>34136.0</b>	
2.Others	950.0	1260.0	0.0	27.7	0.0	600.0	29.0	0.0	325.0	146.0	230.0	0.0	0.0	750.0	0.0	0.0	0.0	34136.0	
<b>4 LOANS &amp; ADVANCES</b>	<b>3091.6</b>	<b>4591.9</b>	<b>4883.8</b>	<b>3266.8</b>	<b>1649.0</b>	<b>1753.0</b>	<b>2914.0</b>	<b>3114.6</b>	<b>2564.6</b>	<b>770.5</b>	<b>711.7</b>	<b>406.7</b>	<b>1396.7</b>	<b>4581.0</b>	<b>822.2</b>	<b>211.2</b>	<b>0.0</b>	<b>356164.0</b>	
b. Pvt. Sector	3091.6	4591.9	4883.8	3266.8	1649.0	1753.0	2914.0	3114.6	2564.6	770.5	711.7	406.7	1396.7	4581.0	822.2	211.2	0.0	356164.0	
<b>5 FIXED ASSETS</b>	<b>36.1</b>	<b>62.1</b>	<b>52.9</b>	<b>25.2</b>	<b>21.0</b>	<b>22.0</b>	<b>617.0</b>	<b>131.9</b>	<b>41.3</b>	<b>10.3</b>	<b>17.1</b>	<b>4.7</b>	<b>21.8</b>	<b>34.0</b>	<b>34.8</b>	<b>9.2</b>	<b>3.0</b>	<b>14048.0</b>	
<b>6 OTHER ASSETS</b>	<b>173.8</b>	<b>253.0</b>	<b>234.0</b>	<b>18.9</b>	<b>29.0</b>	<b>15.0</b>	<b>342.0</b>	<b>15.2</b>	<b>97.7</b>	<b>29.8</b>	<b>10.5</b>	<b>3.6</b>	<b>4.8</b>	<b>58.6</b>	<b>0.9</b>	<b>20.2</b>	<b>1.2</b>	<b>26068.0</b>	
a. Accrued Interests	47.6	35.7	5.1	11.1	14	0	29	4.1	26.9	3	2.5	3.2	2.9	46	0.5	0	0.1	10391.0	
Private Sector	47.6	35.7	5.1	11.1	14.0	0.0	29.0	4.1	26.9	3.0	2.5	3.2	2.9	46.0	0.5	0.0	0.1	10391.0	
c. Sundry Debtors	39.8	7.6	1.5	0.2	15.0	15.0	0.0	6.2	5.5	0.7	0.7	0.4	0.3	0.2	0.4	0.0	0.0	2560.0	
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	22.0	
e. Others	86.4	209.7	227.4	7.6	0.0	0.0	313.0	4.9	65.3	26.1	7.3	0.0	1.6	12.4	0.0	20.2	1.1	13095.0	
<b>7 Expenses not Written off</b>	<b>6.0</b>	<b>10.0</b>	<b>0.0</b>	<b>0.0</b>	<b>8.0</b>	<b>5.0</b>	<b>23.0</b>	<b>12.7</b>	<b>0.0</b>	<b>1.5</b>	<b>3.7</b>	<b>10.4</b>	<b>7.8</b>	<b>0.0</b>	<b>11.5</b>	<b>1.0</b>	<b>2.3</b>	<b>1040.0</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>0.0</b>	<b>3608.0</b>											
<b>9 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>38.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>3624.0</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>57.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>8560.0</b>	
<b>TOTAL ASSETS</b>	<b>4637.0</b>	<b>7361.6</b>	<b>6268.9</b>	<b>4037.5</b>	<b>2264.8</b>	<b>2829.0</b>	<b>4848.0</b>	<b>4347.</b>											

58 .PRUDENT=Prudential Merchant Banking &Finance Ltd.

72 | **ord Budda** = **ord budda financial Institution**

59. ICEC = Investment & Credit Finance Co. Ltd

73. Apni = Apni Financial, financial Institution Ltd.

60. IME= IMF Bitiya Sanstha Limited

on 1

73. API = API Financial Financial Institution Ltd.

60. IME- IME Birla Sanstha Limited

311

14. Nameste = Nameste Bittiya Sanstha Limited.

61. Sagarmatha = Sagarmatha Merchant Banking  
62. Shikhar = Shikhar Bittiya Sanstha Ltd.

63 . CIVIL = Civil Merchant Bitiya Sanstha Limited

64. Prabhu= Prabhu Bitiya Sanstha Limited.

**Table No. 43**  
**SOURCES AND USES OF FINANCE COMPANIES**

		Within Ktm. Valley (50)* (A)	Out of Ktm. Valley (24) (B)	Total (C)	Mid-July 2007 (Rs.in Lakhs )	
					A	B
1	<b>CAPITAL FUND</b>	<b>39745.8</b>	<b>14052.8</b>	<b>53798.6</b>	<b>73.9</b>	<b>26.1</b>
	a. Paid-up Capital	33798.0	10600.6	44398.6	76.1	23.9
	b. General Reserve	4991.4	2123.2	7114.7	70.2	29.8
	c. Share Premium	60.5	0.0	60.5	100.0	0.0
	d. Retained Earning	-267.0	988.9	721.8	-37.0	137.0
	e. Others Reserves	1162.9	340.1	1503.0	77.4	22.6
2	2. Other <b>BORROWINGS</b>	1162.9	340.1	1503.0	77.4	22.6
	b. "A"Class Licensed Institution	24431.2	2647.6	27078.8	90.2	9.8
	d. Other Financial Ins.	3175.9	0.7	3176.6	100.0	0.0
	e. Bonds and Securities	4440.0	0.0	4440.0	100.0	0.0
	<b>3 DEPOSITS</b>	<b>250831.7</b>	<b>94315.4</b>	<b>345147.1</b>	<b>72.7</b>	<b>27.3</b>
	a. Current	1.2	0.0	1.2	0.0	0.0
3	Domestic	1.2	0.0	1.2	0.0	0.0
	b. Savings	82661.0	33991.0	116652.0	70.9	29.1
	Domestic	82661.0	33991.0	116652.0	70.9	29.1
	c. Fixed	162487.0	59920.5	222407.5	73.1	26.9
	Domestic	162482.5	59920.5	222403.0	73.1	26.9
	Foreign	4.5	0.0	4.5	100.0	0.0
6	d. Call Deposits	5078.8	96.1	5174.9	98.1	1.9
	e. Others	603.7	307.8	911.5	66.2	33.8
	<b>6 Other Liabilities</b>	<b>65261.4</b>	<b>18120.7</b>	<b>83382.0</b>	<b>78.3</b>	<b>21.7</b>
	1. Sundry Creditors	22072.4	538.9	22611.3	97.6	2.4
	2. Loan Loss Provision	15859.6	5817.1	21691.3	73.1	26.8
	3. Interest Suspense a/c	6859.5	2737.5	9597.0	71.5	28.5
7	4. Others	20469.9	8304.1	28774.0	71.1	28.9
	<b>Reconciliation A/c</b>	<b>0.0</b>	<b>4247.0</b>	<b>4247.0</b>	<b>0.0</b>	<b>100.0</b>
8	<b>Profit &amp; Loss A/c</b>	<b>8964.4</b>	<b>4428.9</b>	<b>13393.2</b>	<b>66.9</b>	<b>33.1</b>
<b>TOTAL LIABILITIES</b>		<b>396850.3</b>	<b>137813.0</b>	<b>534663.3</b>	<b>74.2</b>	<b>25.8</b>
1	<b>LIQUID FUNDS</b>	<b>61606.6</b>	<b>13527.5</b>	<b>75134.1</b>	<b>82.0</b>	<b>18.0</b>
	a. Cash Balance	1877.1	683.8	2561.0	73.3	26.7
	Nepalese Notes & Coins	1870.1	679.1	2549.3	73.4	26.6
	Foreign Currency	7.0	4.7	11.7	59.8	40.2
	b. Bank Balance	30218.6	10812.7	41031.3	73.6	26.4
	1. In Nepal Rastra Bank	7609.1	1620.3	9229.4	82.4	17.6
2	Domestic Currency	7609.1	1620.3	9229.4	82.4	17.6
	2. "A"Class Licensed Institution	12661.4	7462.5	20123.9	-	37.1
	Domestic Currency	12661.4	7462.5	20123.9	62.9	37.1
	3. Other Financial Ins.	9948.1	1729.9	11678.0	-	14.8
	C. Money at Call	29510.9	2031.0	31541.9	93.6	6.4
	Domestic Currency	29510.9	2031.0	31541.9	93.6	6.4
3	<b>INVESTMENT IN SECURITIES</b>	<b>11209.6</b>	<b>1011.0</b>	<b>12220.6</b>	<b>91.7</b>	<b>8.3</b>
	a. Govt. Securities	11209.6	1011.0	12220.6	91.7	8.3
3	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>26850.3</b>	<b>7285.7</b>	<b>34136.0</b>	<b>78.7</b>	<b>21.3</b>
	2.Others	26850.3	7285.7	34136.0	78.7	21.3
4	<b>LOANS &amp; ADVANCES</b>	<b>256802.2</b>	<b>99362.4</b>	<b>356164.6</b>	<b>72.1</b>	<b>27.9</b>
	b. Pvt. Sector	256802.2	99362.4	356164.6	72.1	27.9
8	<b>FIXED ASSETS</b>	<b>12390.4</b>	<b>1658.1</b>	<b>14048.5</b>	<b>88.2</b>	<b>11.8</b>
	<b>9 OTHER ASSETS</b>	<b>18669.9</b>	<b>7398.6</b>	<b>26068.5</b>	<b>71.6</b>	<b>28.4</b>
9	a. Accrued Interests	7663.2	2727.8	10391.0	73.7	26.3
	Private Sector	7663.2	2727.8	10391.0	73.7	26.3
	c. Sundry Debtors	1912.7	647.4	2560.1	74.7	25.3
	d. Cash In Transit	22.2	0.0	22.2	0.0	0.0
	e. Others	9071.8	4023.4	13095.2	69.3	30.7
10	10 Expenses not Written off	929.5	111.2	1040.7	89.3	10.7
	<b>11 Non Banking Assets</b>	<b>2731.2</b>	<b>876.9</b>	<b>3608.1</b>	<b>75.7</b>	<b>24.3</b>
12	<b>Reconciliation Account</b>	<b>236.8</b>	<b>3387.4</b>	<b>3624.2</b>	<b>6.5</b>	<b>93.5</b>
	<b>13 Profit &amp; Loss A/c</b>	<b>5366.6</b>	<b>3194.2</b>	<b>8560.8</b>	<b>62.7</b>	<b>37.3</b>
<b>TOTAL ASSETS</b>		<b>396850.3</b>	<b>137813.0</b>	<b>534663.3</b>	<b>74.2</b>	<b>25.8</b>

TABLE NO.44  
SECTORWISE OUTSTANDING CREDIT OF FINANCE COMPANIES  
Mid-July 2007

(Rs. In Lakhs))

Heads \ Banks	NHDFCO	NFSCO	NFCO	AFCO	NIDC CM	NSMCO	PFCO	KAFAL	UFCO	MFCO	NaFCO	PaFCO	GORKHA	SFCO	NHMFCO	UF-CMCO	SIFC	SIDDHARTH	GFC
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
1 Agriculture	0.0	21.1	215.0	0.0	0.0	4.6	0.0	36.4	169.0	0.0	0.0	120.5	39.0	10.0	18.1	374.9	521.0	0.0	0.0
2 Mines															0.0	14.7			
3 About Productions	0.0	21.3	752.0	599.0	419.0	1338.2	264.0	0.0	628.0	18.0	461.7	474.0	120.0	45.0	437.3	28.5	843.6	276.0	102.9
4 Construction	4384.0	2009.9	2156.0	5247.0	1323.7	3919.1	2353.0	900.0	1419.0	8.0	1632.0	261.0	757.0	448.0	3952.0	2164.7	1373.5	2768.0	1760.0
5 Metal Productions,Machinary & Electrical Tools & f itting	0.0	12.3		260.0	1.3	5.0	0.0	0.0	660.0	0.0	0.0	0.0	28.0	0.0	96.0	0.0	0.0	0.0	181.4
6 Transportation Equipment Production &			40.0	325.0	0.0	0.0	0.0	0.0	0.0				925.0	628.0	813.9	107.6	95.4	0.0	0.0
7 Transportation, Communications & Public	0.0	241.2	215.0	4579.0	26.8	49.9	0.0	60.5	1184.0	159.0	0.0	451.0	0.0	98.4	14.2	0.0	185.0	1411.0	483.0
8 Wholesaler & Retailers	0.0	283.4	1149.0	2628.0	920.8	1010.0	2250.0	336.2	160.0	101.0	965.0	1300.0	0.0	111.5	388.2	2984.0	1163.0	1073.6	1010.0
9 Finance, Insurance & Fixed Assets			358.0	177.0	66.5	70.9	0.0	0.0	428.0	0.0	295.0	251.0	0.0	0.0	699.9	0.0	997.9	0.0	0.0
10 Service Industries	0.0	116.0	84.0	982.0	172.9	360.4	0.0	0.0	43.0	0.0	0.0	0.0	379.0	38.5	0.0	152.9	506.6	284.0	0.0
11 Consumable Loan	0.0	594.5		161.0	1256.6	611.5	192.0	1328.6	613.0	84.0	200.0	350.0	117.0	0.0	714.4	119.6	112.1	0.0	0.0
12 Local Government	0.0	843.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
13 Others	51.0	67.8	564.0	467.0	1199.8	6354.1	586.0	179.8	691.5	9.4	1824.5	2547.8	872.1	1554.6	863.3	20.5	1189.1	439.3	981.7
Total	4435.0	4210.5	5493.0	15140.0	5712.4	13723.7	5645.0	2841.5	5995.5	379.4	5378.2	6680.3	2940.1	2306.0	8012.0	5952.7	6987.2	6251.9	4519.0

Heads \ Banks	ACE	HFSC	YETI	INVESTA	LUMBINI	STANDARD	MAHALAXMI	BFSCO	LALITPUR	ILFCO	UNITED	NSMB	GENERAL	MERCHANT	ALPIC	NMBF	NFCL	PFL	JFCL
	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38
1 Agriculture	289.0	0.0	2.4	117.7	0.0	0.0	237.1	74.0	0.0	0.0	1.0	479.6	18.0	16.0	5.0	183.9	115.9	0.0	0.0
2 Mines	30.0	31.6			0.0				53.0		52.2	0.0		0.0	12.0		20.0		
3 About Productions	1323.0	0.0	505.9	0.0	711.0	285.0	445.8	30.0	359.9	0.0	171.5	520.8	1952.0	64.9	868.9	1541.5	395.8	0.0	466.0
4 Construction	3228.0	520.0	834.0	98.0	2568.0	1198.3	2506.0	918.0	3441.3	931.0	45.0	1209.6	0.0	654.0	1569.3	2373.9	353.5	1917.0	1527.0
5 Metal Productions,Machinery & Electrical Tools & f itting	158.0	6.4	1.8	0.0	26.0	0.0	26.8	0.0	15.0	24.2	313.1	264.3	4.0	13.0	21.1	90.3	35.0	0.0	0.0
6 Transportation Equipment Production &	346.0	156.0	0.0	0.0			13.0		185.0	6128.0			0.0		311.6	174.9	80.0	0.0	
7 Transportation, Communications & Public	116.0	0.0	299.5	590.9	1284.0	310.7	1977.0	0.0	0.0	0.0	1103.2	279.3	0.0	390.0	259.7	1145.8	170.0	0.0	253.7
8 Wholesaler & Retailers	564.0	580.6	581.6	0.0	1484.0	464.3	1297.0	559.0	376.0	0.0	73.0	145.4	1301.0	144.8	566.3	583.8	672.7	5447.7	1672.3
9 Finance, Insurance & Fixed Assets	1243.0	296.8	0.0	0.0	291.0	0.0	0.0	0.0	1871.0	0.0	470.2	701.7	295.0	0.0	2559.7	1059.8	478.0	0.0	0.0
10 Service Industries	256.0	0.0	0.0	0.0	632.0	151.9	267.0	0.0	685.0	36.0	0.0	481.7	189.0	11.0	16.2	157.2	100.9	272.0	27.0
11 Consumable Loan	344.0	0.0	275.4	34.8	150.0	3843.1	156.0	344.0	378.0	115.0	5929.0	0.0	0.0	44.0	86.4	2725.0	118.0	0.0	1006.9
12 Local Government	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
13 Others	1290.3	242.2	166.4	0.0	980.1	327.0	668.1	53.9	894.7	5162.4	1.5	2351.1	484.0	7.4	1565.0	4486.2	24.3	618.9	47.8
Total	9187.3	1833.6	2667.0	841.4	8126.1	6580.3	7593.8	1978.9	8258.9	12396.6	8159.7	6433.5	4243.0	1345.1	7841.2	14522.3	2564.1	8255.6	5000.7

Heads \ Banks	GFC	PFCO	AFSL	MS&IFCO	BUTWAL	NBF&LC	SFL	OM	COSMIC	World	Capital	Crystal	Royal	Guheshwori	Patan	Kist	Fewa	Everest	Birgunj
	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
1 Agriculture	5.5	0.0	0.0	64.2	43.8	0.0	24.6	0.0	238.0	0.0	172.5	0.0	0.0	26.7	66.4	90.8	38.0	0.7	0.0
2 Mines					41.7														
3 About Productions	316.5	371.0	0.0	18.9	202.0	580.5	0.0	100.0	286.0	0.0	3.4	0.0	79.2	57.6	322.0	1.4	393.0	0.0	95.5
4 Construction	2511.0	1242.0	0.0	80.8	305.8	0.0	0.0	3361.0	695.0	2769.8	702.4	3525.9	1511.2	1056.0	334.0	627.0	2274.0	1043.0	1222.0
5 Metal Productions,Machinary & Electrical Tools & f itting	13.2	0.0	0.0	0.0	17.2	3.7	0.0	5.0	185.0	0.0	97.3	0.0	33.9	0.0	9.5	0.0	0.0	0.0	146.7
6 Transportation Equipment Production &					20.0				1122.0	0.0	97.3		150.8	0.6			111.0		321.0
7 Transportation, Communications & Public Wholesaler & Retailers	0.0	511.0	0.0	43.6	1218.0	525.7	0.0	540.0	0.0	782.6	0.0	0.0	106.0	44.0	0.6	0.0	1398.0	254.5	701.0
8 Wholesaler & Retailers	605.2	609.0	0.0	73.8	675.3	604.8	19.5	1556.0	544.0	0.0	0.0	0.0	295.3	2.5	428.8	0.0	1013.0	357.7	1196.5
9 Finance, Insurance & Fixed Assets	266.1	0.0	0.0	0.0	2286.4	795.7	50.0	652.0	977.0	0.0	0.0	0.0	1073.8	853.0	0.0	0.0	57.0	0.0	0.0
10 Service Industries	382.9	0.0	0.0	0.0	113.0	110.0	0.3	161.0	382.0	2843.3	0.0	0.0	148.2	27.3	48.9	32.9	221.0	20.1	44.0
11 Consumable Loan	677.5	191.0	0.0	86.1	107.0	24.6	0.0	85.0	170.0	378.0	105.8	677.5	1.9	148.0	503.2	2161.0	126.0	36.1	83.2
12 Local Government	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
13 Others	200.1	1.8	2925.8	51.3	659.1	730.2	341.1	44.0	17.3	429.3	9917.6	104.0	2261.2	1501.3	1305.8	8288.5	613.0	65.7	1593.6
Total	4978.0	2925.8	2925.8	418.7	5689.3	3375.2	435.5	6504.0	4616.3	7203.0	11096.3	4307.4	5661.5	3717.0	3019.2	11201.6	6244.0	1777.8	5403.5

( Rs.In Lakh)

Heads \ Banks	Prudent	ICFC	IME	Sagarmatha	Shikhar	CIVIL	Prabhu	Imperial	Kuber	Nepal Exp.	Vyali	Seti	Hama	Reliable	Lord Buddha	Api Finance	Nameste	Total
	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	
1 Agriculture	4.2	0.0	0.0	6.0	0.0	0.0	6.0	5.0	4.0	4.8	0.0	94.7	0.0	35.0	20.0	0.0	0.0	4020.1
2 Mines																		255.2
3 About Productions	85.9	242.5	195.8	33.0	0.0	0.0	219.0	176.9	0.0	2.3	0.0	22.9	24.0	0.0	96.6	13.0	0.0	20396.4
4 Construction	756.0	625.0	1614.1	368.8	50.8	243.8	522.0	516.3	1091.0	59.5	280.3	30.5	368.4	468.0	166.2	65.4	0.0	95149.4
5 Metal Productions,Machinary & Electrical Tools & f itting	0.0	56.0	0.0	0.0	0.0	0.0	42.0	53.7	0.0	0.0	396.8	0.0	1.5	54.0	0.0	0.0	0.0	3358.5
6 Transportation Equipment Production &	47.9			0.4														12673.1
7 Transportation, Communications & Public	0.0	0.0	0.0	359.9	0.0	179.0	451.0	0.0	165.0	478.4	0.0	18.0	0.0	649.0	218.9	46.9	0.0	25982.0
8 Wholesaler & Retailers	253.0	645.0	2104.2	30.3	390.1	233.0	363.0	343.9	25.0	0.0	180.0		930.0	141.4	39.4	0.0	47967.5	
9 Finance, Insurance & Fixed Assets	315.0	55.9	0.0	1180.0	0.0	512.0	224.0	165.0	279.0	79.9	0.0	0.0	28.3	439.0	67.0	12.0	0.0	22966.5
10 Service Industries	0.0	150.0	0.0	33.6	6.0	39.0	59.0	80.0	41.0	0.0	0.0	0.0	12.0	79.0	0.0	0.0	0.0	11436.7
11 Consumable Loan	44.0	800.0	79.0	122.1	29.9	15.0	0.0	0.0	0.0	1.0	5.0	0.0	0.0	0.0	112.1	0.0	0.0	28773.9
12 Local Government	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	852.0
13 Others	1585.6	2017.5	890.7	1132.7	1172.2	531.2	1028.0	1372.7	943.6	144.6	29.6	8.0	950.5	1927.0	0.0	34.3	0.0	84619.2
Total	3091.6	4591.9	4883.8	3266.8	1649.0	1753.0	2914.0	3114.6	2564.6	770.5	711.7	406.7	1396.7	4581.0	822.2	211.0	0.0	358661.5

**Table No : 45**  
**Unaudited Financial Results of Finance Companies(Quarterly)**  
As of Mid-July 2007

(Rs.In '000)

S. N.	Particulars\Name of Finance Companies	NHDCO	NFSCO	NFCO	AFCO	NIDCM	NSMCO	PFCO	KaFAL	UFCO	MFCO	NaFCO	PaFCO	GORKHA	SnrFCO	NHMFCO	Uf-CMFCO	SIFC	SIDH	GFC
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
<b>I.</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	618,477	618,254	974,251	1,639,564	1,142,394	2,046,655	648,038	425,848	785,179	47,153	690,105	883,400	369,828	288,040	1,013,167	796,676	874,609	743,621	497,549
1.1	Paid Up Capital	63,821	30,000	104,577	168,000	74,941	160,000	66,394	33,000	72,515	18,000	50,111	55,660	30,000	22,165	65,340	50,012	56,000	52,000	50,000
1.2	Reserve and Surplus	46,880	56,726	126,018	105,467	58,118	51,285	20,389	25,113	(1,565)	10,353	41,809	59,175	9,160	(13,816)	42,227	43,860	41,058	17,047	53,720
1.3	Debenture and Bond	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.4	Borrowings	-	28,909	-	50,000	50,000	80,000	-	-	35,047	-	-	46	-	-	-	-	15,747	53,500	1,633
1.5	Deposits (a.+ b.)	462,625	372,879	629,562	1,251,610	622,580	1,563,870	529,180	316,797	670,404	16,846	582,268	652,493	307,999	238,917	811,421	654,975	700,649	506,708	336,738
a.	Domestic Currency	462,625	372,879	629,562	1,251,610	622,580	1,563,870	529,180	316,797	670,404	16,846	582,268	652,493	307,999	238,917	811,421	654,975	700,649	506,708	336,738
1.6	Income Tax Liability	6,586	32,528	-	17,182	19,749	40,625	258	-	209	1,203	-	299	-	-	-	-	-	5,304	
1.7	Other Liabilities	38,565	97,212	114,094	47,305	317,006	150,875	31,817	50,938	8,778	1,745	14,714	116,026	22,370	40,774	94,179	47,829	61,156	114,366	50,154
<b>2.</b>	<b>Total Assets (2.1 to 2.7)</b>	618,477	618,254	974,251	1,639,564	1,142,394	2,046,655	648,038	425,848	785,179	47,153	690,105	883,400	369,828	288,040	1,013,167	796,676	874,609	743,621	497,549
2.1	Cash and Bank Balance	50,388	30,394	94,186	59,440	72,775	56,338	67,774	54,832	18,417	6,115	49,742	82,214	9,530	18,481	49,839	51,435	101,095	47,193	56,565
2.2	Money at Call and Short Notice	-	-	-	56,330	342,349	225,466	-	-	4,442	-	-	0	55,718	-	-	-	-	-	-
2.3	Investments	102,394	72,671	178,636	24,964	50,982	63,835	3,086	60,952	25,007	42	93,528	70,627	4,828	11,947	66,236	131,376	35,000	14,027	49,929
2.4	Loans and Advances	443,507	421,050	549,287	1,461,624	654,469	1,372,367	564,517	284,153	586,706	33,932	523,362	668,032	291,007	230,602	801,152	595,267	698,721	625,190	348,013
2.5	Fixed Assets	1,996	2,662	32,235	6,614	46,382	231,063	3,812	13,656	62,231	2,107	18,822	38,268	3,865	2,911	53,667	1,472	5,853	12,793	16,001
2.6	Non Banking Assets	-	17,507	29,593	-	17,866	8,008	1,449	4,371	-	-	1,474	6,140	-	12,546	7,111	5,963	15,564	12,313	9,833
2.7	Other Assets	20,192	73,970	90,314	30,592	46,571	89,578	7,400	7,884	88,376	4,957	3,177	18,119	4,880	11,553	35,162	11,163	18,376	32,105	17,208
3.	Profit and Loss Account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3.1	Interest Income	62,010	51,425	78,203	143,564	135,391	160,711	71,185	47,459	93,083	3,917	67,462	104,590	36,049	28,633	96,923	80,077	88,484	69,693	43,070
3.2	Interest Expense	31,927	25,297	35,853	76,152	79,480	104,638	41,613	26,619	63,776	1,167	36,992	48,571	21,120	23,215	55,049	43,762	48,418	38,288	29,096
<b>A.</b>	<b>Net Interest Income (3.1 - 3.2)</b>	30,083	26,128	42,350	67,412	55,911	56,073	29,572	20,840	29,307	2,750	30,470	56,019	14,929	5,418	41,874	36,315	40,066	31,405	13,974
3.3	Fees, Commission and Discount	2,235	54	154	1,366	3,431	1,515	15	565	4,667	48	320	5,022	237	314	4,036	478	-	122	6,861
3.4	Other Operating Income	1,616	8,917	5,636	9,635	38,251	13,095	1,036	3,165	8,513	201	6,149	2,284	2,802	1,294	6,157	5,867	5,940	10,444	1,761
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	
<b>B.</b>	<b>Total Operating Income (A.+3.3+3.4+3.5)</b>	33,934	35,099	48,140	78,413	97,593	70,683	30,623	24,570	42,487	2,999	36,939	63,325	17,968	7,026	52,067	42,660	46,006	41,971	22,597
3.6	Staff Expenses	5,095	3,281	8,100	7,780	5,521	16,560	3,953	3,097	7,964	1,162	3,597	6,499	4,122	3,666	6,505	4,547	6,064	4,355	4,469
3.7	Other Operating Expenses	4,170	4,868	8,528	6,495	11,759	19,390	5,096	5,476	16,133	1,051	4,597	8,623	4,014	3,487	6,259	5,671	7,834	5,100	6,165
C.	Operating Profit Before Provision (B.-3.6-3.7)	24,669	26,950	31,512	64,138	80,313	34,733	21,574	15,997	18,390	786	28,745	48,203	9,832	(127)	39,303	32,442	32,108	32,516	11,963
3.8	Provision for Possible Losses	142	-	4,514	4,202	24,353	8,304	9,002	5,088	-	418	2,874	17,140	4,444	6,033	1,855	5,788	1,019	3,957	2,549
D.	Operating Profit (C. -3.8)	24,527	26,950	26,998	59,936	55,960	26,429	12,572	10,909	18,390	368	25,871	31,063	5,388	(6,160)	37,448	26,654	31,089	28,559	9,414
3.9	Non Operating Income / Expenses (Net)	-	3,446	6,233	17	11,475	15,708	1,120	364	1,289	-	2,748	-	-	-	100	-	53	-	215
3.10	Write Back of Provision for Possible Loss	-	12,086	9,620	-	7,305	16,967	-	1,662	8,664	292	150	-	-	1,894	264	-	-	-	-
E.	Profit from Regular Activities (D+3.9+3.10)	24,527	42,482	42,851	59,953	74,740	59,104	13,692	12,935	28,343	660	28,769	31,063	5,388	(4,266)	37,812	26,654	31,142	28,559	9,629
3.11	Extraordinary Income/Expenses (Net)	-	-	-	-	(5,775)	(6,424)	1,068	1,004	10,150	-	(268)	1,038	-	-	(982)	-	-	-	1,732
F.	Profit before Bonus and Taxes (E. + 3.11)	24,527	42,482	42,851	599	68,965	52,680	14,760	13,939	38,493	660	28,501	32,101	5,388	(4,266)	36,830	26,654	31,142	28,559	11,361
3.12	Provision for Staff Bonus	2,230	-	4,285	5,450	6,270	4,789	1,342	1,085	1,562	-	2,591	2,729	489	-	3,348	-	2,830	2,596	1,033
3.13	Provision for Tax	6,586	-	12,148	17,182	19,749	15,086	4,227	4,233	-	-	7,644	8,052	1,800	-	11,184	-	8,917	7,659	2,705
G.	Net Profit/Loss (F. - 3.12-3.13)	15,711	42,482	26,418	(22,033)	42,946	32,805	9,191	8,621	36,931	660	18,266	21,320	3,099	(4,266)	22,298	26,654	19,395	18,304	7,623
<b>4.</b>	<b>Ratios</b>																			
4.1	Capital Fund to RWA	20.62%	19.43%	27.96%	18.75%	17.17%	13.02%	16.37%	18.90%	10.35%	76.00%	16.10%	14.57%	13.60%	4.92%	13.97%	15.23%	14.50%	15.57%	17.53%
4.2	Non Performing Loan (NPL) To Total Loan	1.57%	8.21%	3.91%	2.48%	6.30%	4.07%	2.04%	5.79%	0.87%	8.10%	1.37%	9.13%	4.93%	8.15%	7.47%	3.48%	1.56%	4.63%	6.51%
4.3	Total Loan Loss Provision to Total NPL	162.50%	112.23%	124.05%	139.00%	132.10%	123.56%	180.66%	160.14%	245.85%	61.24%	196.60%	110.80%	106.23%	108.10%	66.92%	131.32%	138.77%	85.51%	117.32%

S. N.	Particulars\ Name of Finance Companies	ACE	HFS	YETI	INVESTA	LUMBINI	SFL	MFL	BFS	LFCL	ILFCO	UNITED	NSMB	GENERAL	MFC	ALPIC	NMBF	NFCL	PkFL	JaFL
		20	21*	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38
<b>1.</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	1,586,575	231,832	408,060	92,804	1,108,655	850,007	1,053,316	269,916	1,095,400	1,998,025	911,820	970,719	508,650	151,009	1,026,516	4,470,891	381,900	1,182,639	537,219
1.1	Paid Up Capital	320,000	48,000	31,250	24,000	60,000	66,000	35,000	50,625	120,000	60,000	100,000	24,200	21,280	77,966	199,541	39,550	60,000	40,000	
1.2	Reserve and Surplus	56,592	(16,551)	16,635	30,436	85,930	33,787	26,453	16,590	81,695	67,772	37,935	(558,340)	14,337	(16,618)	28,475	189,734	9,573	24,890	26,099
1.3	Debenture and Bond	-	-	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	
1.4	Borrowings	130,000	-	-	-	125,000	20,000	-	0	641,067	248,787	1,017	-	-	62,590	937,255	-	40,000	-	
1.5	Deposits (a.+ b.)	988,129	183,414	321,725	18,213	789,770	598,066	877,026	186,573	844,632	1,037,892	494,262	432,271	432,052	139,820	631,487	1,296,389	301,131	883,222	428,699
a.	Domestic Currency	988,129	183,414	321,725	18,213	789,770	598,066	877,026	186,573	844,632	1,037,892	494,262	432,271	432,052	139,820	631,487	1,296,389	301,131	883,222	428,699
1.6	Income Tax Liability	1,298	726	(1,064)	-	-	6,078	-	-	15,360	-	-	760	-	-	-	-	-	6,029	
1.7	Other Liabilities	90,556	16,243	39,514	20,155	172,955	21,076	63,837	31,753	103,088	131,294	70,836	995,771	38,061	5,767	225,998	1,847,972	31,646	174,527	36392
<b>2.</b>	<b>Total Assets (2.1 to 2.7)</b>	1,586,575	231,832	408,060	92,804	1,108,655	850,007	1,053,316	269,916	1,095,400	1,998,025	911,820	970,719	508,650	151,009	1,026,516	4,470,891	381,900	1,182,639	537,219
2.1	Cash and Bank Balance	148,020	25,341	129,976	6,659	151,018	43,464	133,217	20,028	126,795	224,230	12,344	21,826	59,213	21,850	38,739	34,268	24,694	4,250	19,395
2.2	Money at Call and Short Notice	-	-	-	-	-	66,864	-	-	-	-	14,304	-	-	-	-	1,908,266	-	74,057	39,134
2.3	Investments	416,803	11,544	474	-	65,822	18,977	121,027	24,271	91,915	261,678	32,860	35,430	2,027	-	37,585	921,715	81,495	247,785	19,100
2.4	Loans and Advances	918,731	148,550	244,248	84,142	812,610	636,826	759,384	197,891	825,893	1,239,682	815,969	543,349	424,285	124,828	784,514	1,395,885	256,414	825,555	457,173
2.5	Fixed Assets	66,318	16,089	5,732	288	3,633	71,782	15,089	1,271	3,584	21,577	11,325	34,688	2,551	525	14,872	32,428	10,417	1,236	1,184
2.6	Non Banking Assets	644	1,133	6,254	-	15,475	-	6,385	4,778	1,722	50	5,293	13,897	2,587	-	125,992	-	0	-	21
2.7	Other Assets	36,059	29,175	21,376	1,715	60,097	12,094	18,214	21,677	45,491	60,808	19,725	321,529	17,987	3,806	24,814	178,329	8,880	29,756	1,212
Difference	-	-	-	-	-	-	(0)	-	-	-	-	-	-	-	-	-	-	-	-	
3.	Profit and Loss Account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3.1	Interest Income	110,837	6,896	41,852	8,568	8,568	116,312	98,170	25,799	121,909	151,209	80,806	19,846	41,548	16,876	96,158	237,639	33,733	106,506	71,470
3.2	Interest Expense	36,060	3,680	26,172	1,263	1,263	73,471	60,724	10,522	67,408	87,299	40,542	52,570	30,711	10,656	64,709	140,253	17,814	59,771	37,758
<b>A.</b>	<b>Net Interest Income (3.1 - 3.2)</b>	74,777	3,216	15,680	7,305	7,305	42,841	37,446	15,277	54,501	63,910	40,264	(32,724)	10,837	6,220	31,449	97,386	15,919	46,735	33,712
3.3	Fees, Commission and Discount	910	-	446	-	-	7,892	655	516	263	17,241	14,664	819	201	3	1,295	20,151	367	1,344	183
3.4	Other Operating Income	8,535	170	1,765	1,464	1,464	7,384	4,331	1,837	22,052	-	3,236	2,676	3,649	972	5,892	50,879	2,187	7,242	2,069
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>B.</b>	<b>Total Operating Income (A.+3.3+3.4+3.5)</b>	84,222	3,386	17,891	8,769	8,769	58,117	42,432	17,630	76,816	81,151	58,164	(29,229)	14,687	7,195	38,636	168,416	18,473	55,321	35,964
3.6	Staff Expenses	15,421	900	5,099	1,245	1,245	6,443	7,040	2,980	6,462	11,624	10,622	5,793	3,709	2,024	4,015	14,927	2,358	2,900	2,162
3.7	Other Operating Expenses	15,796	964	6,525	757	757	6,494	10,078	4,802	5,093	12,052	13,831	7,954	4,718	3,393	7,013	13,971	3,726	3,886	2,509
C.	Operating Profit Before Provision (B.-3.6-3.7)	53,005	1,522	6,267	6,767	6,767	45,180	25,314	9,848	65,261	57,475	33,711	(42,976)	6,260	1,778	27,608	139,518	12,389	48,535	31,293
3.8	Provision for Possible Losses	544	1,071	(1,502)	-	8,343	8,674	9,135	2,099	12,088	16,347	-	440,274	-	932	10,754	19,580	4,883	5,560	7,808
D.	Operating Profit (C. - 3.8)	52,461	451	7,769	6,767	(1,576)	36,506	16,179	7,749	53,173	41,128	33,711	(483,250)	6,260	846	119,938	7,506	42,975	23,485	
3.9	Non Operating Income / Expenses (Net)	1,348	407	46	-	-	3,724	4,762	-	-	414	-	3,313	558	64	-	3	-	-	
3.10	Write Back of Provision for Possible Loss	1,678	-	-	-	22,940	-	6,078	3,652	4,100	1,271	2,422	12,993	-	1,995	-	7,398	-	-	
E.	Profit from Regular Activities (D+3.9+3.10)	55,487	858	7,815	6,767	21,364	40,230	27,019	11,401	57,273	42,813	36,133	(466,944)	6,818	2,905	16,854	119,938	14,907	42,975	23,485
3.11	Extraordinary Income/Expenses (Net)	869	-	-	-	(2,376)	-	-	-	-	45	(2,031)	-	354	-	-	-	-	183	
F.	Profit before Bonus and Taxes (E. + 3.11)	56,356	858	7,815	6,767	18,988	40,230	27,019	11,401	57,273	42,813	36,178	(468,975)	6,818	3,259	16,854	119,938	14,907	42,975	23,668
3.12	Provision for Staff Bonus	3,166	-	710	-	6,853	3,657	2,406	1,037	5,207	-	3,289	-	620	232	10,903	1,355	3,907	2,118	
3.13	Provision for Tax	9,340	-	2,096	-	14,532	11,520	7,737	3,058	15,360	-	10,360	-	1,952	732	34,346	4,269	11,525	7,597	
G.	Net Profit/Loss (F. - 3.12-3.13)	43,850	858	5,009	6,767	(2,397)	25,053	16,876	7,306	36,706	42,813	22,529	(468,975)	4,246	2,295	16,854	74,689	9,283	27,543	13,953
<b>4.</b>	<b>Ratios</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4.1	Capital Fund to RWA	36.93%	19.63%	17.31%	61.96%	17.23%	15.14%	10.37%	21.80%	14.74%	14.14%	12.67%	-41.01%	11.39%	5.98%	11.32%	13.97	11.28%	15.30%	12.06%
4.2	Non Performing Loan (NPL) To Total Loan	1.15%	2.64%	3.54%	21.24%	12.46%	2.33%	1.68%	2.69%	5.18%	4.07%	1.02%	84.38%	2.05%	4.85%	4.00%	1.73%	1.70%	4.25%	7.69%
4.3	Total Loan Loss Provision to Total NPL	187.71%	167.83%	138.89%	81.10%	82.00%	143.05%	158.40%	113.05%	128.12%	117.92%	154.33%	92.56%	165.56%	148.80%	136.61%	224.71%	162.09%	121.59%	111.50%

S. N.	Particulars\ Name of Finance Companies	CFCL	PFCO	AFSL	MS&IFCO	BUTWAL	NBF&LC	SFL	OM	COSMIC	WORLD	CAPITAL	CRYSTAL	ROYAL	GUHESH	PATAN	KIST	FEWA	EVEREST	BIRGINI
		39	40	41	42	43	44*	45	46	47	48	49	50	51	52	53	54	55	56	57
<b>I.</b>	<b>Total Capital and Liabilities (I.1 to I.7)</b>	644,258	391,374	62,242	51,526	867,400	413,279	67,560	789,445	648,924	969,602	1,367,938	678,384	796,124	440,372	488,275	1,766,909	691,173	244,262	613,896
1.1	Paid Up Capital	48,000	28,800	11,000	3,000	63,250	50048	10,500	70,000	75,051	60,000	161,000	35,000	55,000	50,000	200,000	50,000	20,000	66,000	
1.2	Reserve and Surplus	24,107	13,322	(40,502)	1,327	20,655	1690	6,013	29,349	17,883	38,031	50,234	14,658	18,552	14,000	422	38,775	31,298	3,194	11,557
1.3	Debtenture and Bond	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	
1.4	Borrowings	-	-	-	-	43,510	12,300	-	20,000	18,300	1,466	19,459	-	91,613	10,000	-	264,851	15,000	-	-
1.5	Deposits (a.+ b.)	522,132	313,256	61,381	37,366	645,158	181,850	44,814	627,885	428,702	800,593	1,064,285	535,290	606,544	327,307	376,009	1,178,793	563,117	198,619	514,863
a. Domestic Currency	522,132	313,256	61,381	37,366	645,158	181,850	44,814	627,885	428,702	800,593	1,064,285	535,290	606,544	327,307	376,009	1,178,793	563,117	198,619	514,863	
1.6	Income Tax Liability	-	-	-	108	-	-	2,718	83	13,033	1,798	-	4,788	7,018	5,379	610	19,446	610	-	-
1.7	Other Liabilities	50,019	35,996	30,363	9,725	94,827	167,391	3,515	42128	95,955	67,714	72,960	88,648	17,397	28,686	61,234	65,044	31,148	22,449	21,476
<b>2.</b>	<b>Total Assets (2.1 to 2.7)</b>	644,258	391,374	62,242	51,526	867,400	413,279	67,560	789,445	648,924	969,602	1,367,938	678,384	796,124	440,372	488,275	1,766,909	691,173	244,262	613,896
2.1	Cash and Bank Balance	99,262	35,114	7,355	5,120	107,753	21,187	14,869	15,638	76,653	170,696	131,286	83,812	127,283	56,504	56,063	317,987	2,763	50,058	44,830
2.2	Money at Call and Short Notice	-	-	-	-	-	-	-	43,648	-	-	-	-	-	-	-	60,285	-	-	
2.3	Investments	27,527	43,080	-	27	125,325	39,527	1,027	30,557	45,363	59,327	58,232	104,873	110,563	5,287	77,027	197,180	550	10,000	10,000
2.4	Loans and Advances	497,814	292,579	17,947	39,893	568,932	275,418	43,549	650,452	461,630	720,295	1,109,635	430,748	539,116	371,723	301,925	1,120,163	624,441	177,784	540,349
2.5	Fixed Assets	4,744	4,182	376	1,920	12,432	1079	350	26,926	2,858	6,791	42,397	7,835	2,546	1,497	1,429	80,781	1,008	416	7,030
2.6	Non Banking Assets	90	5,167	5,631	883	2,053	28306	2,114	-	-	2,224	-	-	1,091	-	16,245	-	-	3,106	
2.7	Other Assets	14,821	11,252	30,933	3,683	50,905	47762	5,651	22,224	62,420	10,269	26,388	51,116	15,525	5,361	35,586	50,798	2,126	6,004	8,581
3.	Difference	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3.1	Profit and Loss Account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3.2	Interest Income	66,516	42,294	2,028	6,019	78,782	12939	7,577	66296	64,137	113,962	125,656	25,769	76,109	45,808	46,369	134,430	64,881	22,694	49,752
3.3	Interest Expense	38,489	24,590	6,228	4,253	53,203	19118	3,462	47754	32,815	64,716	72,018	22,603	40,397	21,115	30,868	78,961	34,637	14,214	27,388
<b>A.</b>	<b>Net Interest Income (3.1 - 3.2)</b>	28,027	17,704	(4,200)	1,766	25,579	(6,179)	4,115	18,542	31,322	49,246	53,638	3,166	35,712	24,693	15,501	55,469	30,244	8,480	22,364
3.5	Fees, Commission and Discount	1,014	551	223	165	2,352	19	494	103	582	6,114	72	723	969	218	59	2,595	-	2,589	-
3.4	Other Operating Income	6,067	2,978	939	283	3,677	1,608	1,551	11,119	3,982	150	9,612	5,749	4,493	5,219	3,509	11,080	7,840	3,175	3,718
<b>B.</b>	<b>Total Operating Income (A.+3.3+3.4+3.5)</b>	35,108	21,233	(3,038)	2,214	31,608	(4,552)	6,160	29,764	35,886	55,510	63,322	9,638	41,174	30,130	19,069	69,144	38,870	11,655	28,671
3.6	Staff Expenses	4,381	3,788	927	639	5,317	2,309	1,013	2,109	4,916	3,935	3,294	1,753	3,853	2,367	2,226	6,383	2,228	1,065	4,111
3.7	Other Operating Expenses	4,468	5,434	1,044	730	9,972	2,669	1,040	3,754	9,141	8,665	6,826	4,406	6,697	3,943	4,427	18,211	3,889	1,663	8,161
C.	Operating Profit Before Provision (B.-3.6-3.7)	26,259	12,011	(5,009)	845	16,319	(9,530)	4,107	23,901	21,829	42,910	53,202	3,479	30,624	23,820	12,416	44,550	32,753	8,927	16,399
3.8	Provision for Possible Losses	2,149	3,258	-	446	2,367	5,676	297	1,420	11,423	9,704	11,506	-	6,471	6,628	2,129	7,535	5,400	4,780	5,842
D.	Operating Profit (C. - 3.8)	24,110	8,753	(5,009)	399	13,952	(15,206)	3,810	22,481	10,406	33,206	41,696	3,479	24,153	17,192	10,287	37,015	27,353	4,147	10,557
3.9	Non Operating Income / Expenses (Net)	260	-	-	-	148	-	-	-	(1,620)	8	-	228	-	(3,351)	4,385	-	-	-	
3.10	Write Back of Provision for Possible Loss	-	-	-	-	-	-	254	-	-	1,000	-	4,434	125	1,628	-	-	-	-	
E.	Profit from Regular Activities (D+3.9+3.10)	24,370	8,753	(5,009)	399	13,952	(15,058)	4,064	22,481	10,406	32,586	41,704	7,913	24,506	18,820	6,936	41,400	27,353	4,147	10,557
3.11	Extraordinary Income/Expenses (Net)	-	-	-	-	(234)	-	-	-	-	-	-	-	-	-	-	-	-	-	
F.	Profit before Bonus and Taxes (E. + 3.11)	24,370	8,753	(5,009)	399	13,718	(15,058)	4,064	22,481	10,406	32,586	41,704	7,913	24,506	18,820	6,936	41,400	27,353	4,147	10,557
3.12	Provision for Staff Bonus	2,215	796	-	40	1,247	-	1,199	2,044	1,247	3,259	-	-	2,228	1,708	364	3,764	2,486	-	959
3.13	Provision for Tax	6,536	2,626	-	108	3,679	-	6,029	3,312	8,652	-	-	7,018	5,413	1,654	11,855	7,833	-	3,023	
G.	Net Profit/Loss (F. - 3.12-3.13)	15,619	5,331	(5,009)	251	8,792	(15,058)	2,865	14,408	5,847	20,675	41,704	7,913	15,260	11,699	4,918	25,781	17,034	4,147	6,575
<b>4.</b>	<b>Ratios</b>																			
4.1	Capital Fund to RWA	15.03%	14.12%	-52.27%	12.00%	14.58%	11.07%	30.04%	14.69%	13.51%	15.67%	15.85%	10.15%	12.11%	20.26%	15.13%	17.86%	14.22%	15.13%	13.97%
4.2	Non Performing Loan (NPL) To Total Loan	1.64%	1.66%	67.82%	9.00%	2.77%	30.36%	0.82%	0.82%	4.85%	67.00%	2.00%	3.26%	3.71%	1.74%	4.44%	1.71%	0.17%	4.91%	0.90%
4.3	Total Loan Loss Provision to Total NPL	170.43%	171.98%	92.10%	68.00%	138.74%	33.71%	56.70%	212.00%	262.60%	570.93%	180.71%	120.75%	128.84%	257.88%	93.49%	1.12%	1269.16%	117.00%	44.07%

(Rs. In '000)

S. N.	Particulars\ Name of Finance Companies	PRUDENT	ICFC	IME	Sagarmatha	Shikhar	CIVIL	Prabhu	Imperial	Kuber	Nepal Express	Vyati	Seti	Hama	Reliable	Lord budd	Apि	Nimste	
		58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	TOTAL
<b>1.</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>463,702</b>	<b>736,159</b>	<b>626,897</b>	<b>403,745</b>	<b>224,972</b>	<b>275,138</b>	<b>481,459</b>	<b>434,782</b>	<b>379,388</b>	<b>130,009</b>	<b>110,428</b>	<b>54,478</b>	<b>161,734</b>	<b>664,779</b>	<b>135,961</b>	<b>33,894</b>	<b>12,573</b>	<b>51,261,802</b>
1.1	Paid Up Capital	50,000	50,581	82,500	30,000	30,000	50,000	85,020	50,000	27,500	50,000	27,500	5,100	31,500	57,750	35,000	14,000	5,100	4,459,148
1.2	Reserve and Surplus	12,376	19,810	10,244	5,916	2,811	6,465	(3,388)	6,090	850	914	420	88	(1,185)	3,653	(1,134)	(823)	(1,029)	1,305,090
1.3	Debenture and Bond	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.4	Borrowings	16,671	166,023	65,000	-	19,000	20,506	55,000	16,720	-	-	-	100,000	-	-	-	-	-	3,476,017
1.5	Deposits (a.+ b.)	357,924	471,502	512,911	279,478	183,971	194,609	376,052	314,997	323,414	76,824	80,908	47,739	128,189	495,260	100,910	20,586	8,502	35,115,033
a. Domestic Currency	357,924	471,502	512,911	279,478	183,971	194,609	376,052	314,997	323,414	76,824	80,908	47,739	128,189	495,260	100,910	20,586	8,502	35,115,033	
1.6	Income Tax Liability	-	6,148	4,103	2,863	-	-	585	216	-	15	287	-	-	-	-	-	-	222,938
1.7	Other Liabilities	26,731	22,095	17,139	20,488	8,190	5,064	3,269	8,110	10,688	2,271	1,600	1,536	2,943.00	8,116	1,185	131	-	6,683,575
<b>2.</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>463,702</b>	<b>736,159</b>	<b>626,897</b>	<b>403,745</b>	<b>224,972</b>	<b>275,138</b>	<b>481,459</b>	<b>434,782</b>	<b>379,388</b>	<b>130,009</b>	<b>110,428</b>	<b>54,478</b>	<b>161,734</b>	<b>664,779</b>	<b>135,961</b>	<b>33,894</b>	<b>12,573</b>	<b>51,261,802</b>
2.1	Cash and Bank Balance	37,943	44,020	99,823	68,094	55,780	32,594	82,202	107,324	76,523	17,821	6,510	12,479	18,605.00	15,446	40,685	10,751	11,965	4,384,878
2.2	Money at Call and Short Notice	-	74,434	-	-	-	-	-	-	4,782	16,673	7,093	-	-	107,057	-	-	-	3,100,902
2.3	Investments	95,000	120,000	10,000	2,765	-	60,000	12,927	-	32,500	14,600	24,175	-	-	75,000	10,000	-	-	4,853,014
2.4	Loans and Advances	309,163	460,240	488,377	326,684	164,903	176,629	288,053	311,459	256,457	77,053	70,340	40,671	139,668	458,574	82,222	20,906	-	35,015,679
2.5	Fixed Assets	3,608	6,210	5,299	2,519	2,098	2,157	61,698	13,193	4,127	1,026	1,381	471	2,178	3,366	2,822	920	608	1,381,277
2.6	Non Banking Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	400,879	
2.7	Other Assets	17,988	31,255	23,398	3,683	2,191	3,758	36,579	2,806	4,999	2,836	929	857	1,283	5,336	232	1,317	-	2,125,173
3.	Profit and Loss Account	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
3.1	Interest Income	34,675	83,257	40,835	40,588	14,679	16,892	31,437	37,964	38,229	8,511	7,316	3,554	10,393	25,195	5,295	295	-	4,307,764
3.2	Interest Expense	18,695	49,340	21,015	26,222	10,842	9,197	19,803	24,053	27,188	4,352	3,349	1,632	6,083	14,558	2,967	156	-	2,529,960
<b>A.</b>	<b>Net Interest Income (3.1 - 3.2)</b>	<b>15,980</b>	<b>33,917</b>	<b>19,820</b>	<b>14,366</b>	<b>3,837</b>	<b>7,695</b>	<b>11,634</b>	<b>13,911</b>	<b>11,041</b>	<b>4,159</b>	<b>3,967</b>	<b>1,922</b>	<b>4,310</b>	<b>10,637</b>	<b>2,328</b>	<b>139</b>	<b>-</b>	<b>1,777,804</b>
3.3	Fees, Commission and Discount	353	6,623	3,888	1,770	3,829	145	6,582	113	95	356	1,386	316	505	6,274	1,041	25	-	151,319
3.4	Other Operating Income	4,510	4,299	7,200	5,653	1,972	4,203	3,448	3,575	4,228	826	1,023	264	1,420	-	-	419	-	390,356
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>B.</b>	<b>Total Operating Income (A.+3.3+3.4+3.5)</b>	<b>20,843</b>	<b>44,839</b>	<b>30,908</b>	<b>21,789</b>	<b>9,638</b>	<b>12,043</b>	<b>21,664</b>	<b>17,599</b>	<b>15,364</b>	<b>5,341</b>	<b>6,376</b>	<b>2,502</b>	<b>6,235</b>	<b>16,911</b>	<b>3,369</b>	<b>583</b>	<b>-</b>	<b>2,319,479</b>
3.6	Staff Expenses	3,266	6,532	3,919	3,222	1,503	1,666	6,609	1,819	2,516	1,475	1,839	939	1,372	4,832	804	222	32	312,487
3.7	Other Operating Expenses	3,468	9,142	8,174	5,031	2,912	2,580	13,069	2,908	4,633	1,772	1,882	503	3,603	3,741	2,878	974	997	432,442
C.	Operating Profit Before Provision (B.-3.6-3.7)	14,109	29,165	18,815	13,536	5,223	7,797	1,986	12,872	8,215	2,094	2,655	1,060	1,260	8,338	(313)	(613)	(1,029)	1,574,550
3.8	Provision for Possible Losses	2,206	7,673	4,489	5,159	1,929	1,782	1,747	2,659	3,304	710	444	272	1,654	4,684	822	211	-	775,048
D.	Operating Profit (C. - 3.8)	11,903	21,492	14,326	8,377	3,294	6,015	239	10,213	4,911	1,384	2,211	788	(394)	3,654	(1,135)	(824)	(1,029)	799,502
3.9	Non Operating Income / Expenses (Net)	(188)	-	-	-	-	78	-	-	-	195	278	-	-	-	-	-	-	57,828
3.10	Write Back of Provision for Possible Loss	-	-	-	290	-	-	-	-	-	-	-	157	-	-	-	-	-	131,319
E.	Profit from Regular Activities (D+3.9+3.10)	11,715	21,492	14,326	8,667	3,294	6,015	317	10,213	4,911	1,384	2,406	1,066	(237)	3,654	(1,135)	(824)	(1,029)	988,649
3.11	Extraordinary Income/Expenses (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(1,647)	
F.	Profit before Bonus and Taxes (E. + 3.11)	11,715	21,492	14,326	8,667	3,294	6,015	317	10,213	4,911	1,384	2,406	1,066	(237)	3,654	(1,135)	(824)	(1,029)	987,002
3.12	Provision for Staff Bonus	1,065	1,954	1,302	788	547	32	928	447	-	218	46	-	365	-	-	-	-	119,337
3.13	Provision for Tax	3,142	6,154	4,103	2,863	1,722	-	2,548	216	-	15	-	1,036	-	-	-	-	-	351,133
G.	Net Profit/Loss (F. - 3.12-3.13)	7,508	13,384	8,921	5,016	3,294	3,746	285	6,737	4,248	1,384	2,188	1,005	(237)	2,253	(1,135)	(824)	(1,029)	516,532
<b>4.</b>	<b>Ratios</b>																		
4.1	Capital Fund to RWA	18.21%	12.30%	16.00%	11.04%	16.96%	23.38%	22.00%	13.16%	11.13%	49.39%	35.97%	11.11%	20.50%	12.87%	36.56%	55.20%	193.40%	15.77
4.2	Non Performing Loan (NPL) To Total Loan	0.75%	1.46%	0.21%	3.62%	1.33%	0	0.20%	8.00%	0.00%	0.00%	16.00%	0.00%	0.02%	0.00%	0.00%	0.00%	0.00%	6.17
4.3	Total Loan Loss Provision to Total NPL	233.00%	168.00%	570.00%	54.32%	123.00%	0	611.88%	1362.00%	0.00%	0.00%	724.00%	1.00%	47.31%	0.00%	0.00%	0.00%	0.00%	#REF!

Table No :46  
NPL Status of Finance Companies (Rs In Million)

S.N	Name of Finance Companies	2005-July(59)			2006-July (70)			2007-July (74)		
		2062 Ashad			2063 Ashadhi			2064 Ashadh		
		Total Loan	Total NPA	% Of NPA	Total Loan	Total NPA	% Of NPA	Total Loan	Total NPA	% Of NPA
1	Nepal Housing Dev. Finance Co.	395.67	10.92	2.76	431.92	6.95	1.61	443.51	6.96	1.57
2	Nepal Finance & Savings Co. Ltd.	248.54	16.83	6.77	335.16	37.70	11.25	421.05	34.57	8.21
3	National Finance Co. Ltd.	492.43	45.65	9.27	509.69	47.10	9.24	549.29	21.48	3.91
4	Annapurna Finance Co. Ltd.	868.23	25.53	2.94	1025.73	50.26	4.90	1461.62	36.25	2.48
5	NIDC Capital Markets Limited	474.06	62.15	13.11	527.01	54.55	10.35	565.47	35.62	6.3
6	Nepal Share Markets & Finance Ltd.	1016.12	49.52	4.87	1106.52	56.54	5.11	1372.37	55.86	4.07
7	Peoples Finance Ltd.	356.29	11.23	3.15	529.33	8.58	1.62	564.52	11.52	2.04
8	Kathmandu Finance LTD.	80.00	17.78	22.23	250.66	19.40	7.74	284.15	16.45	5.79
9	Union Finance company Limited	352.79	27.60	7.82	419.74	12.89	3.07	586.71	5.10	0.87
10	Mercantile Finance Co. Ltd.	242.54	14.24	5.87	29.48	3.23	10.97	33.93	2.75	8.1
11	Narayeni Finance Ltd.	180.55	10.90	6.04	414.48	12.02	2.90	523.36	7.17	1.37
12	Paschimanchal Finance Co. Ltd.	438.80	25.10	5.72	614.62	107.74	17.53	668.03	60.99	9.13
13	Gorakh Finance Ltd.	585.27	27.81	4.75	265.23	8.35	3.15	291.01	14.35	4.93
14	Samjhana Finance Co. Ltd.*	192.22	6.50	3.38	206.92	10.30	4.98	230.60	18.79	8.15
15	Nepal Housing & Merch. Fin. Ltd.	535.91	68.33	12.75	718.27	52.58	7.32	801.15	59.85	7.47
16	Universal Finance Limited	438.80	25.54	5.82	437.54	37.54	8.58	595.27	20.72	3.48
17	Shri Investment & Fin. Co. Ltd.	369.50	20.26	5.48	590.94	12.06	2.04	698.72	10.90	1.56
18	Siddartha Finance Ltd.	369.50	18.60	5.03	378.82	34.09	9.00	625.19	28.95	4.63
19	Goodwill Finance Co. Ltd.	543.68	14.26	2.62	341.79	46.38	13.57	348.01	22.66	6.51
20	Ace Finance company Ltd.	751.66	51.12	6.80	722.18	36.11	5.00	918.73	10.57	1.15
21	Himalayan Finan. & Savings Co. Ltd.	116.14	13.57	11.68	129.23	0.00	0.00	148.55	3.92	2.64
22	Yeti Finance Co. Ltd.	285.96	9.57	3.35	244.43	12.61	5.16	244.25	8.65	3.54
23	Investa Finance Ltd.	381.30	11.88	3.12	83.64	18.01	21.53	84.14	17.87	21.24
24	Lumbini Fin. & Leasing Co. Ltd.	215.80	19.45	9.01	756.12	108.73	14.38	812.61	101.25	12.46
25	Standard Finance Ltd.	678.62	31.33	4.62	484.08	8.76	1.81	636.83	14.84	2.33
26	Mahalaxmi Finance Ltd.	566.43	37.57	6.63	595.53	17.75	2.98	759.38	12.76	1.68
27	Bhajuratna Finance & Savings Co. Ltd.	151.63	14.16	9.34	164.46	7.66	4.66	197.89	5.32	2.69
28	Lalitpur Finance Co. Ltd.	566.42	29.79	5.26	781.13	27.73	3.55	825.89	42.78	5.18
29	Interml Leasing & Fina. Co. Ltd.	531.39	17.93	3.37	946.35	53.56	5.66	1239.68	50.46	4.07
30	United Finance Limited	543.34	7.14	1.31	588.11	10.59	1.80	815.97	8.32	1.02
31	Nepal Srilanka Merchant Bank LTD.	617.60	109.13	17.67	614.11	123.62	20.13	543.35	458.48	84.38
32	General Finance Ltd.	210.30	34.53	16.42	208.55	31.16	14.94	424.29	8.70	2.05
33	Merchant Finance Co. Ltd.	110.69	5.14	4.65	110.17	12.81	11.63	124.83	6.05	4.85
34	Alpic Everest Finance Ltd.	600.30	95.09	15.84	671.43	38.67	5.76	784.51	31.38	4
35	Nepal Merchant Banking & Fin. Ltd.	753.60	29.16	3.87	1004.45	46.71	4.65	1395.89	24.15	1.73
36	Navadurga Finance Co. Ltd.	162.90	8.80	5.40	176.20	11.77	6.68	256.41	4.36	1.7
37	Pokhara Finance Limited	660.40	41.94	6.35	710.66	34.25	4.82	825.56	35.09	4.25
38	Janaki Finance Co. Ltd.	376.50	27.90	7.41	412.26	23.95	5.81	457.17	35.16	7.69
39	Central Finance Co. Ltd.	297.10	11.41	3.84	421.05	6.99	1.66	497.81	8.16	1.64
40	Premier Finance Co. Ltd.	215.30	12.29	5.71	250.18	3.45	1.38	292.58	4.86	1.66
41	Arun Finance & Savings Co. Ltd.*	55.90	34.61	61.91	30.08	14.05	46.70	17.95	12.17	67.82
42	Multipur. Saving & Invst. Fin. Co. Ltd.	20.80	1.01	4.86	32.42	3.89	12.00	39.89	3.59	9
43	Butawal Finance Limited	506.50	37.23	7.35	541.91	14.14	2.61	568.93	15.76	2.77
44	Nepal Bangladesh Fin. & Leasing Co. Ltd.	207.90	64.35	30.95	193.77	65.63	33.87	275.42	83.62	30.36
45	Shrijana Finance Company	21.40	0.95	4.44	28.11	0.39	1.39	43.55	0.36	0.82
46	Om Finance Limited	363.80	4.95	1.36	456.57	5.30	1.16	650.45	5.33	0.82
47	Cosmic Merchant Bankg & Fin. Limited	516.70	311.21	60.23	617.63	22.67	3.67	461.63	22.39	4.85
48	World Merchant Banking & Fin. Limited	399.30	7.63	1.91	566.28	0.00	0.00	720.30	482.60	67
49	Capital Merchant Banking & Fin. Limited	429.50	7.39	1.72	754.97	11.17	1.48	1109.64	22.19	2
50	Crystal FinanceLimited	392.80	30.09	7.66	398.30	0.00	0.00	430.75	14.04	3.26
51	Royal Merchant Banking & Finance	246.70	16.23	6.58	383.70	14.54	3.79	539.12	20.00	3.71
52	Guheshwori Merch.Banking & Fin. Co. Ltd.	192.60	3.72	1.93	223.99	0.00	0.00	371.72	6.47	1.74
53	Patan Finance Co. Ltd.	243.60	11.67	4.79	279.98	82.65	29.52	301.93	13.41	4.44
54	Kist Merchant Banking & Fin. Limited	337.53	0.00	0.00	665.46	585.60	0.80	1120.16	19.15	1.71
55	Fewa Finance Co. Ltd.	240.98	0.00	0.00	405.80	73.04	18.00	624.44	1.06	0.17
56	Everest Finance Co. Ltd.	90.90	1.62	1.78	137.67	2.67	1.94	177.78	8.73	4.91
57	Birgunj Finance Co. Ltd.	191.30	0.77	0.40	337.36	9.99	2.96	540.35	4.86	0.9
58	Prudensial Finance Co. Ltd.	81.10	0.00	0.00	128.05	0.04	0.03	309.16	0.71	0.75
59	Investment & Credit Finance Co. Ltd.	132.45	0.00	0.00	200.86	4.66	2.32	460.24	6.72	1.46
60	IME Bittiya Sanstha Limited				148.17	0.00	0.00	488.38	1.03	0.21
61	Sagarmatha Merchant Banking & Finance LTD.				48.57	0.00	0.00	326.68	11.83	3.62
62	Shikhar Bittiya Sanstha ltd.				43.97	0.00	0.00	164.90	2.19	1.33
63	Civil Merchant Bittiya Sanstha Limited.				23.01	0.00	0.00	176.63	0.00	0
64	Prabhu Bittiya Sanstha Limited.				0.00			288.05	0.58	0.2
65	Imperial Bittiya Sanstha Limited.				0.00			311.46	24.92	8
66	Kuber Bittiya Sanstha Limited.				0.00			256.46	0.00	0
67	Nepal Express Financial Institution Limited.				0.00			77.05	0.00	0
68	Vyali Bittiya Sanstha Limited.				0.00			70.34	11.25	16
69	Seti Bittiya Sanstha Limited.				0.00			40.67	0.00	0
70	Hama Bittiya Sanstha Limited.				0.00			139.67	0.00	0
71	Rilayabal Bittiya Sanstha Limited.				0.00			458.57	0.09	0.02
72	Lord buddha financial Institution							82.22	0.00	0
73	Api Financial financial Institution Ltd.							20.91	0.00	0
74	Nameste Financial Institution Ltd.				0.00	0.00		0.00	0.00	0
	Total	21646.04	1651.03	7.63	25854.78	2163.60	8.37	35015.68	2159.09	6.17

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

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

(Rs. in Lakh)

	SOURCES AND USES	Mid- July						
		2001	2002	2003	2004	2005	2006	2007
<b>1</b>	<b>CAPITAL FUND</b>	<b>3075.25</b>	<b>3080.91</b>	<b>3032.38</b>	<b>3172.68</b>	<b>3039.18</b>	<b>3163</b>	<b>3384</b>
a.	Paid-up Capital	2985	2985	2985	2985	2985	2985	2985
b.	General Reserves	26.25	27.14	24.51	17.87	30.43	167	218
c.	Share Premium						4	
d.	Retained Earning							
e.	Others Reserves	64	68.77	22.87	169.81	23.75	7	181
1.	Ex.Eq.Fund							
2.	Other						7	181
<b>2</b>	<b>BORROWINGS</b>	<b>10706.4</b>	<b>11810</b>	<b>13248.7</b>	<b>14719.6</b>	<b>16758.5</b>	<b>23037</b>	<b>27806</b>
a.	NRB	100	322.93	394.39	0	0	280	976
b.	"A"Class Licensed Institution						9396	8079
c.	Foreign Banks and Fin. Ins.						0	0
d.	Other Financial Ins.	10606.4	11487	12854.3	0	0	13361	18751
e.	Bonds and Securities							0
<b>3</b>	<b>DEPOSITS</b>	<b>2833.6</b>	<b>3410.72</b>	<b>4515.56</b>	<b>4736.16</b>	<b>4397.96</b>	<b>4998</b>	<b>5179</b>
a.	Current						0	0
Domestic							0	0
Foreign							0	0
b.	Savings						4788	5136
Domestic							4788	5136
Foreign							0	0
c.	Fixed						0	15
Domestic							0	15
Foreign							0	0
d.	Call Deposits	0	0	0	0	0	210	28
e.	Others							0
<b>4</b>	<b>Bills Payable</b>							0
<b>6</b>	<b>Other Liabilities</b>	<b>3297.52</b>	<b>1975.14</b>	<b>2274.57</b>	<b>2853.87</b>	<b>4032.27</b>	<b>3766</b>	<b>3148</b>
1.	Sundry Creditors						9	10
2.	Loan Loss Provision						343	771
3.	Interest Suspense a/c						183	216
4.	Others	3297.52	1975.14	2274.57	2853.87	4032.27	3231	2151
<b>7</b>	<b>Reconciliation A/c</b>						<b>798</b>	<b>63</b>
<b>8</b>	<b>Profit &amp; Loss A/c</b>	<b>54.08</b>	<b>-1209.76</b>	<b>-1016.99</b>	<b>-1854.31</b>	<b>224.12</b>	<b>431</b>	<b>75</b>
<b>TOTAL LIABILITIES</b>		<b>19966.9</b>	<b>19067</b>	<b>22054.2</b>	<b>23628</b>	<b>28452</b>	<b>36193</b>	<b>39655</b>
<b>1</b>	<b>LIQUID FUNDS</b>	<b>1217.39</b>	<b>1667.59</b>	<b>2113.17</b>	<b>2570.76</b>	<b>2943.74</b>	<b>3002</b>	<b>1975</b>
a.	Cash Balance	144.64	177.89	197.35	111.96	108.53	167	181
Nepalese Notes & Coins							167	181
Foreign Currency							0	0
b.	Bank Balance	1072.75	1489.7	1915.82	2458.8	2835.21	1389	1508
1. In Nepal Rastra Bank		18.64	167.26	17.57	66.32	834.89	109	144
Domestic Currency							109	144
Foreign Currency							0	0
2. "A"Class Licensed Institution		1054.11	1322.44	1898.25	1271.62	1847.15	1113	957
Domestic Currency							1113	802
Foreign Currency								
3. Other Financial Ins.								
4. in Foreign banks								
C.	Money at Call							
Domestic Currency							1446	286
Foreign Currency							1446	286
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>	<b>75</b>	<b>75</b>	<b>75</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
a.	Govt.Securities	75	75	75	0	0	0	0
b.	NRB Bond							
c.	Govt.Non-Fin. Ins.							
d.	Other Non-Fin Ins.							
e.	Non Residents							
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>3806.45</b>	<b>4586.45</b>	<b>5298.83</b>	<b>5798.83</b>	<b>6605.71</b>	<b>11486</b>	<b>15418</b>
1.1	Non Residents							0
2.Others		3806.45	4586.45	5298.83	5798.83	6605.71	11486	15418
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	<b>10002.8</b>	<b>11458.9</b>	<b>13090.8</b>	<b>13584.1</b>	<b>14660.2</b>	<b>16165</b>	<b>17710</b>
a.	Govt. Entp.							
i.	Financial	0	0	0	0	0		
ii.	Non-Finan.							
b.	Pvt. Sector	10002.8	11458.9	13090.8	13584.1	14660.2	16165	17710
<b>5</b>	<b>BILL PURCHED</b>							
a.	Domestic Bills Purchased							
b.	Foreign Bills Purchased							
c.	Import Bills & Imports							
<b>6</b>	<b>LOANS AGAINST COLLECTED BILLS</b>							
a.	Against Domestic Bills							
b.	Against Foreign Bills							
<b>8</b>	<b>FIXED ASSETS</b>							
<b>9</b>	<b>OTHER ASSETS</b>	<b>3236.26</b>	<b>1279.08</b>	<b>1476.39</b>	<b>1674.34</b>	<b>2207.74</b>	<b>2461</b>	<b>1909</b>
a.	Accrued Interests	0	0	0	0	0	0	291
Govt. Entp.							0	291
Private Sector							0	291
c.	Sundry Debtors						0	21
d.	Cash In Transit						0	29
e.	Others	3236.26	1279.08	1476.39	1674.34	2207.74	2461	1568
<b>10</b>	<b>Expenses not Written off</b>						0	0
<b>11</b>	<b>Non Banking Assets</b>						<b>731</b>	
<b>12</b>	<b>Reconciliation Account</b>							
<b>13</b>	<b>Profit &amp; Loss A/c</b>	<b>1628.66</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2034.57</b>	<b>2210</b>	<b>2494</b>
<b>TOTAL ASSETS</b>		<b>19966.6</b>	<b>19067</b>	<b>22054.2</b>	<b>23628</b>	<b>28452</b>	<b>36193</b>	<b>39655</b>

Table No 48  
Sources & Uses of Fund Rural Development Banks

Mid-July 2007

(Rs. In Lakh)

	PUGBB 1	MGBB 2	PAGBB 3	MPGBB 4	SPGBB 5	TOTAL
<b>1 CAPITAL FUND</b>	<b>704.0</b>	<b>632.0</b>	<b>650.0</b>	<b>800.0</b>	<b>598.0</b>	<b>3384.0</b>
a. Paid-up Capital	600.0	600.0	600.0	600.0	585.0	2985.0
b. General Reserves	104.0	32.0	50.0	19.0	13.0	218.0
c. Share Premium	0.0	0.0	0.0	0.0	0.0	0.0
d. Retained Earning	0.0	0.0	0.0	0.0	0.0	0.0
e. Others Reserves	0.0	0.0	0.0	181.0	0.0	181.0
1. Ex.Eq.Fund	0.0	0.0	0.0	0.0	0.0	0.0
2. Other	0.0	0.0	0.0	181.0	0.0	181.0
<b>2 BORROWINGS</b>	<b>5049.0</b>	<b>5155.0</b>	<b>4350.0</b>	<b>8468.0</b>	<b>4784.0</b>	<b>27806.0</b>
a. NRB	694.0	0.0	0.0	282.0	0.0	976.0
b. "A"Class Licensed Institution	0.0	0.0	0.0	8079.0	0.0	8079.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Financial Ins.	4355.0	5155.0	4350.0	107.0	4784.0	18751.0
e. Bonds and Securities						0.0
<b>3 DEPOSITS</b>	<b>1736.0</b>	<b>1258.0</b>	<b>1112.0</b>	<b>693.0</b>	<b>380.0</b>	<b>5179.0</b>
a. Current	0.0	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0	0.0
Foreign	0.0	0.0	0.0	0.0	0.0	0.0
b. Savings	1708.0	1258.0	1112.0	678.0	380.0	5136.0
Domestic	1708.0	1258.0	1112.0	678.0	380.0	5136.0
Foreign	0.0	0.0	0.0	0.0	0.0	0.0
c. Fixed	0.0	0.0	0.0	15.0	0.0	15.0
Domestic	0.0	0.0	0.0	15.0	0.0	15.0
Foreign	0.0	0.0	0.0	0.0	0.0	0.0
d. Call Deposits	0.0	0.0	0.0	0.0	0.0	0.0
e. Others	28.0	0.0	0.0	0.0	0.0	28.0
<b>4 Bills Payable</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>6 Other Liabilities</b>	<b>249.0</b>	<b>777.0</b>	<b>182.0</b>	<b>658.0</b>	<b>1282.0</b>	<b>3148.0</b>
1. Sundry Creditors	0.0	0.0	0.0	10.0	0.0	10.0
2. Loan Loss Provision	0.0	492.0	0.0	279.0	0.0	771.0
3. Interest Suspense a/c	0.0	0.0	0.0	216.0	0.0	216.0
4. Others	249.0	285.0	182.0	153.0	1282.0	2151.0
0.0				0.0		0.0
<b>7 Reconciliation A/c</b>	<b>0.0</b>	<b>59.0</b>	<b>0.0</b>	<b>4.0</b>	<b>0.0</b>	<b>63.0</b>
<b>8 Profit &amp; Loss A/c</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>75.0</b>	<b>0.0</b>	<b>75.0</b>
<b>TOTAL LIABILITIES</b>	<b>7738.0</b>	<b>7881.0</b>	<b>6294.0</b>	<b>10698.0</b>	<b>7044.0</b>	<b>39655.0</b>
<b>1 LIQUID FUNDS</b>	<b>600.0</b>	<b>464.0</b>	<b>490.0</b>	<b>265.0</b>	<b>156.0</b>	<b>1975.0</b>
a. Cash Balance	26.0	67.0	52.0	17.0	19.0	181.0
Nepalese Notes & Coins	26.0	67.0	52.0	17.0	19.0	181.0
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0
b. Bank Balance	302.0	397.0	438.0	234.0	137.0	1508.0
1. In Nepal Rastra Bank	41.0	0.0	1.0	69.0	33.0	144.0
Domestic Currency	41.0	0.0	1.0	69.0	33.0	144.0
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0
2. "A"Class Licensed Institution	261.0	0.0	437.0	155.0	104.0	957.0
Domestic Currency	261.0	0.0	437.0	0.0	104.0	802.0
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0
3. Other Financial Ins.	0.0	397.0	0.0	10.0	0.0	407.0
4. in Foreign banks	0.0	0.0	0.0	0.0	0.0	0.0
C.Money at Call	272	0	0	14	0	286.0
Domestic Currency	272.0	0.0	0.0	14.0	0.0	286.0
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0
<b>2 INVESTMENT IN SECURITIES</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
a. Govt.Securities	0.0	0.0	0.0	0.0	0.0	0.0
b. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0
c. Govt.Non-Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Non-Fin Ins.	0.0	0.0	0.0	0.0	0.0	0.0
e. Non Residents	0.0	0.0	0.0	0.0	0.0	0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>8.0</b>	<b>3019.0</b>	<b>1577.0</b>	<b>7341.0</b>	<b>3473.0</b>	<b>15418.0</b>
1.1 Non Residents	0.0	0.0	0.0	0.0	0.0	0.0
2.Others	8.0	3019.0	1577.0	7341.0	3473.0	15418.0
<b>4 LOANS &amp; ADVANCES</b>	<b>6943.0</b>	<b>3485.0</b>	<b>3916.0</b>	<b>1964.0</b>	<b>1402.0</b>	<b>17710.0</b>
a. Govt. Entp.	0	0	0	0	0	0.0
b. Financial Institutions	0.0	0.0	0.0	0.0	0.0	0.0
c. Pvt. Sector	6943.0	3485.0	3916.0	1964.0	1402.0	17710.0
<b>5 BILL PURCHASED</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
a. Domestic Bills Purchased	0.0	0.0	0.0	0.0	0.0	0.0
b. Foreign Bills Purchased	0.0	0.0	0.0	0.0	0.0	0.0
c. Import Bills & Imports	0.0	0.0	0.0	0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BI</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
a. Against Domestic Bills	0.0	0.0	0.0	0.0	0.0	0.0
b. Against Foreign Bills	0.0	0.0	0.0	0.0	0.0	0.0
<b>8 FIXED ASSETS</b>	<b>26.0</b>	<b>13.0</b>	<b>39.0</b>	<b>43.0</b>	<b>28.0</b>	<b>149.0</b>
<b>9 OTHER ASSETS</b>	<b>161.0</b>	<b>181.0</b>	<b>272.0</b>	<b>475.0</b>	<b>820.0</b>	<b>1909.0</b>
a. Accrued Interests	0	0	0	291	0	291.0
Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0
Private Sector	0.0	0.0	0.0	291.0	0.0	291.0
c. Sundry Debtors	0.0	0.0	0.0	21.0	0.0	21.0
d. Cash In Transit	0.0	0.0	0.0	29.0	0.0	29.0
e. Others	161.0	181.0	272.0	134.0	820.0	1568.0
<b>10 Expenses not Written off</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>11 Non Banking Assets</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>12 Reconciliation Account</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>13 Profit &amp; Loss A/c</b>	<b>0.0</b>	<b>719.0</b>	<b>0.0</b>	<b>610.0</b>	<b>1165.0</b>	<b>2494.0</b>
<b>TOTAL ASSETS</b>	<b>7738.0</b>	<b>7881.0</b>	<b>6294.0</b>	<b>10698.0</b>	<b>7044.0</b>	<b>39655.0</b>

PUGBB = Purbanchal Grameen Bikash Bank.

MGBB = Madhyamanchal Grameen Bikash Bank.

PAGBB = Paschimanchal Grameen Bikash Bank.

MPGBB = Madhya Paschimanchal Grameen Bikash Bank.

SPGBB = Sudur Pashimanchal Grameen Bikash Bank.

**Table No.49**  
**SOURCES AND USES OF FUNDS OF MICRO CREDIT DEVELOPMENT BANKS**  
**(AGGREGATE)**

(Rs. in Lakh)

	SOURCES AND USES	Mid-July			
		2004	2005	2006	2007
<b>1</b>	<b>CAPITAL FUND</b>	<b>3504.32</b>	<b>4358.42</b>	<b>5141</b>	<b>7801</b>
a.	Paid-up Capital	2222.87	2497.46	2724	4772.0
b.	General Reserves	109.72	1001.13	1108	408.0
c.	Share Premium				0.0
d.	Retained Earning	125.96		409	512.0
e.	Others Reserves	1045.77	859.83	900	2109.0
1.	Ex.Eq.Fund				0.0
2.	Other			900	2109.0
<b>2</b>	<b>BORROWINGS</b>	<b>12987.47</b>	<b>17265.85</b>	<b>30212</b>	<b>41636</b>
a.	NRB	198.54	102.6	97	486.0
b.	"A"Class Licensed Institution	6068.78	6713.97	11496	25574.0
c.	Foreign Banks and Fin. Ins.			7909	12554.0
d.	Other Financial Ins.	6720.15	10449.28	10710	3022.0
e.	Bonds and Securities				0.0
<b>3</b>	<b>DEPOSITS</b>	<b>2258.14</b>	<b>3090.46</b>	<b>4327</b>	<b>5852</b>
a.	Current			0	0
Domestic					0
Foreign					0
b.	Savings			4327	5852.0
Domestic				4327	5852.0
Foreign					0
c.	Fixed			0	0
Domestic		0	0		0
Foreign					0
d.	Call Deposits				0
e.	Others	2258.14			0
<b>4</b>	<b>Bills Payable</b>			780	0
<b>6</b>	<b>Other Liabilities</b>	<b>6875.91</b>	<b>9153.2</b>	<b>3194</b>	<b>7019</b>
1.	Sundry Creditors	82.53	83.64	574	165.0
2.	Loan Loss Provision			801	1687.0
3.	Interest Suspense a/c			127	421.0
4.	Others	6793.38	9069.56	1692	4746.0
<b>7</b>	<b>Reconciliation A/c</b>			<b>1361</b>	<b>193.0</b>
<b>8</b>	<b>Profit &amp; Loss A/c</b>	<b>382.52</b>	<b>680.93</b>	<b>766</b>	<b>658.0</b>
<b>TOTAL LIABILITIES</b>		<b>26008.36</b>	<b>34548.86</b>	<b>45781</b>	<b>63159</b>
<b>1</b>	<b>LIQUID FUNDS</b>	<b>3638.17</b>	<b>3595.28</b>	<b>10216</b>	<b>15753</b>
a.	Cash Balance	34.71	31.26	30	42
Nepalese Notes & Coins				30	42
Foreign Currency					0
b.	Bank Balance	3603.46	3564.02	9539	14960
1. In Nepal Rastra Bank	525.96	1069.43	1252	550	
Domestic Currency			515	270	
Foreign Currency			737	280	
2. "A"Class Licensed Institution	2588.5	2438.29	7359	10085	
Domestic Currency			7359	10085	
Foreign Currency				0	
3. Other Financial Ins.	489	56.3	928	4325	
4. in Foreign banks				0	
C.	Money at Call			647	751
Domestic Currency			647	751	
Foreign Currency				0	
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>	<b>6508.82</b>	<b>1625</b>	<b>2700</b>	<b>570</b>
a.	Govt.Securities	1625	1625	1625	570
b.	NRB Bond	0.3			
c.	Govt.Non-Fin. Ins.	4883.52		1075	
d.	Other Non-Fin Ins.				
e.	Non Residents				
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>0</b>	<b>6929.9</b>	<b>2540</b>	<b>3986</b>
1.1	Non Residents				0
2.Others	0		2540		3986
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	<b>14637.2</b>	<b>20715.86</b>	<b>26865</b>	<b>40096</b>
a.	Govt. Entp.			8799	
i.	Financial	0	0	8691	
ii.	Non-Finan.			108	
b.	Pvt. Sector	14637.2	20715.86	18066	40096
<b>5</b>	<b>BILL PURCHASED</b>				
a.	Domestic Bills Purchased				
b.	Foreign Bills Purchased				
c.	Import Bills & Imports				
<b>6</b>	<b>LOANS AGAINST COLLECTED BILLS</b>				
a.	Against Domestic Bills				
b.	Against Foreign Bills				
<b>8</b>	<b>FIXED ASSETS</b>				
<b>9</b>	<b>OTHER ASSETS</b>	<b>1224.17</b>	<b>1682.82</b>	<b>1460</b>	<b>1728</b>
a.	Accrued Interests	40.48	67.88	249	878
Govt. Entp.				78	60
Private Sector				171	818
c.	Sundry Debtors	80.98	145.5	193	289
d.	Cash In Transit			8	
e.	Others	1102.71	1469.44	1010	561
<b>10</b>	<b>Expenses not Written off</b>			4	10
<b>11</b>	<b>Non Banking Assets</b>				
<b>12</b>	<b>Reconciliation Account</b>			<b>1353</b>	<b>155</b>
<b>13</b>	<b>Profit &amp; Loss A/c</b>	<b>0</b>		<b>0</b>	<b>0</b>
<b>TOTAL ASSETS</b>		<b>26008.36</b>	<b>34548.86</b>	<b>45781</b>	<b>63159</b>

Table No. 50  
SOURCES AND USES OF FUND OF MICRO CREDIT DEVELOPMENT BANKS  
Mid- July 2007

(Rs in Lakh)

	<b>NIRDHAN</b>	<b>DIPROSE</b>	<b>CHHIMEK</b>	<b>RMDC</b>	<b>ANA KISA</b>	<b>WABALAMBA</b>	<b>NERUDE</b>	<b>TOTAL</b>
	1	2	3	4	5	6	7	
<b>1 CAPITAL FUND</b>	<b>1014.0</b>	<b>222.0</b>	<b>578.0</b>	<b>2893.0</b>	<b>2249.0</b>	<b>774.0</b>	<b>71.0</b>	<b>7801.0</b>
a. Paid-up Capital	329.0	174.0	300.0	2500.0	1199.0	200.0	70.0	4772.0
b. General Reserves	53.0	26.0	66.0	113.0	7.0	143.0		408.0
c. Share Premium	0.0	0.0			0.0	0.0		0.0
d. Retained Earning	96.0	0.0	2.0	227.0	0.0	186.0	1.0	512.0
e. Others Reserves	536.0	22.0	210.0	53.0	1043.0	245.0	0.0	2109.0
1. Ex.Eq.Fund	0.0	0.0	0.0	0.0	0.0	0.0		0.0
2. Other	536.0	22.0	210.0	53.0	1043.0	245.0		2109.0
								0.0
<b>2 BORROWINGS</b>	<b>5363.0</b>	<b>2427.0</b>	<b>3253.0</b>	<b>15339.0</b>	<b>11311.0</b>	<b>3765.0</b>	<b>178.0</b>	<b>41636.0</b>
a. NRB	82.0	166.0	87.0	0.0	151.0			486.0
b. "A"Class Licensed Institution	5281.0	2215.0	3156.0	1599.0	11160.0	2163.0		25574.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	12554.0	0.0	0.0		12554.0
d. Other Financial Ins.	0.0	46.0	10.0	1186.0	0.0	1602.0	178.0	3022.0
e. Bonds and Securities	0.0	0.0	0.0					0.0
								0.0
<b>3 DEPOSITS</b>	<b>1821.0</b>	<b>530.0</b>	<b>1060.0</b>	<b>0.0</b>	<b>323.0</b>	<b>2005.0</b>	<b>113.0</b>	<b>5852.0</b>
a. Current	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Domestic	0.0		0.0	0.0	0.0	0.0		0.0
Foreign	0.0	0.0	0.0	0.0	0.0	0.0		0.0
b. Savings	1821.0	530.0	1060.0	0.0	323.0	2005.0	113.0	5852.0
Domestic	1821.0	530.0	1060.0	0.0	323.0	2005.0	113.0	5852.0
Foreign	0.0	0.0	0.0	0.0	0.0	0.0		0.0
c. Fixed	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0	0.0		0.0
Foreign	0.0	0.0	0.0	0.0	0.0	0.0		0.0
d. Call Deposits	0.0	0.0	0.0	0.0	0.0	0.0		0.0
e. Others	0.0	0.0	0.0	0.0	0.0	0.0		0.0
<b>4 Bills Payable</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>6 Other Liabilities</b>	<b>771.0</b>	<b>163.0</b>	<b>97.0</b>	<b>4062.0</b>	<b>1465.0</b>	<b>452.0</b>	<b>9.0</b>	<b>7019.0</b>
1. Sundry Creditors	58.0	17.0	0.0	20.0	0.0	70.0		165.0
2. Loan Loss Provision	407.0	106.0	51.0	454.0	524.0	137.0	8.0	1687.0
3. Interest Suspense a/c	66.0	0.0	0.0	0.0	351.0	4.0		421.0
4. Others	240.0	40.0	46.0	3588.0	590.0	241.0	1.0	4746.0
								0.0
<b>7 Reconciliation A/c</b>	<b>-1.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>40.0</b>	<b>154.0</b>	<b>193.0</b>
<b>8 Profit &amp; Loss A/c</b>	<b>287.0</b>	<b>108.0</b>	<b>0.0</b>	<b>28.0</b>	<b>26.0</b>	<b>209.0</b>	<b>0.0</b>	<b>658.0</b>
<b>TOTAL LIABILITIES</b>	<b>9255.0</b>	<b>3450.0</b>	<b>4988.0</b>	<b>22322.0</b>	<b>15374.0</b>	<b>7245.0</b>	<b>525.0</b>	<b>63159.0</b>
<b>1 LIQUID FUNDS</b>	<b>1519.0</b>	<b>584.0</b>	<b>934.0</b>	<b>10687.0</b>	<b>461.0</b>	<b>1455.0</b>	<b>113.0</b>	<b>15753.0</b>
a. Cash Balance	12.0	7.0	2.0	0.0	5.0	16.0	0.0	42.0
Nepalese Notes & Coins	12.0	7.0	2.0	0.0	5.0	16.0		42.0
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0		0.0
b. Bank Balance	756.0	577.0	932.0	10687.0	456.0	1439.0	113.0	14960.0
1. In Nepal Rastra Bank	58.0	0.0	0.0	394.0	0.0	31.0	67.0	550.0
Domestic Currency	58.0	0.0	0.0	114.0	0.0	31.0	67.0	270.0
Foreign Currency	0.0	0.0	0.0	280.0	0.0	0.0		280.0
2. "A"Class Licensed Institution	248.0	574.0	0.0	7559.0	456.0	1202.0	46.0	10085.0
Domestic Currency	248.0	574.0	0.0	7559.0	456.0	1202.0	46.0	10085.0
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0		0.0
3. Other Financial Ins.	450.0	3.0	932.0	2734.0	0.0	206.0		4325.0
4. in Foreign banks	0.0	0.0	0.0	0.0	0.0	0.0		0.0
C.Money at Call	751	0	0	0	0	0		751.0
Domestic Currency	751.0	0.0		0.0	0.0	0.0		751.0
Foreign Currency	0.0	0.0		0.0	0.0	0.0		0.0
<b>2 INVESTMENT IN SECURITIES</b>	<b>445</b>	<b>0</b>	<b>0</b>	<b>125</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>570.0</b>
a. Govt. Securities	445.0	0.0	0.0	125.0	0.0	0.0		570.0
b. NRB Bond	0.0	0.0		0.0	0.0	0.0		0.0
c. Govt.Non-Fin. Ins.	0.0	0.0		0.0	0.0	0.0		0.0
d. Other Non-Fin Ins.	0.0	0.0		0.0	0.0	0.0		0.0
e. Non Residents	0.0			0.0	0.0	0.0		0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>166.0</b>	<b>675.0</b>	<b>1109.0</b>	<b>0.0</b>	<b>823.0</b>	<b>1213.0</b>	<b>0.0</b>	<b>3986.0</b>
1.1 Non Residents	0.0	0.0		0.0	0.0	0.0		0.0
2.Others	166.0	675.0	1109.0	0.0	823.0	1213.0		3986.0
<b>4 LOANS &amp; ADVANCES</b>	<b>6100.0</b>	<b>2110.0</b>	<b>2750.0</b>	<b>11350.0</b>	<b>13270.0</b>	<b>4266.0</b>	<b>250.0</b>	<b>40096.0</b>
a. Govt. Entp.	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. Pvt. Sector	6100.0	2110.0	2750.0	11350.0	13270.0	4266.0	250.0	40096.0
								0.0
<b>5 BILL PURCHASED</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
a. Domestic Bills Purchased	0.0	0.0	0.0	0.0	0.0	0.0		0.0
b. Foreign Bills Purchased	0.0	0.0	0.0	0.0	0.0	0.0		0.0
c. Import Bills & Imports	0.0		0.0	0.0	0.0	0.0		0.0
<b>6 LOANS AGAINST COLLECTED BILL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
a. Against Domestic Bills	0.0	0.0	0.0	0.0	0.0	0.0		0.0
b. Against Foreign Bills	0.0	0.0	0.0	0.0	0.0	0.0		0.0
<b>8 FIXED ASSETS</b>	<b>679.0</b>	<b>21.0</b>	<b>93.0</b>	<b>0.0</b>	<b>31.0</b>	<b>31.0</b>	<b>6.0</b>	<b>861.0</b>
<b>9 OTHER ASSETS</b>	<b>343.0</b>	<b>60.0</b>	<b>97.0</b>	<b>160.0</b>	<b>788.0</b>	<b>280.0</b>	<b>0.0</b>	<b>1728.0</b>
a. Accrued Interests	81	0	0	60	734	3	0	878.0
Govt. Entp.	0.0	0.0	0.0	60.0	0.0	0.0		60.0
Private Sector	81.0	0.0	0.0	0.0	734.0	3.0		818.0
c. Sundry Debtors	92.0	0.0	15.0	0.0	22.0	160.0		289.0
d. Cash In Transit	0.0	0.0	0.0	0.0	0.0	0.0		0.0
e. Others	170.0	60.0	82.0	100.0	32.0	117.0	0.0	561.0
<b>10 Expenses not Written off</b>	<b>3.0</b>	<b>0.0</b>	<b>5.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>2.0</b>	<b>10.0</b>
<b>11 Non Banking Assets</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>12 Reconciliation Account</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>1.0</b>	<b>0.0</b>	<b>154.0</b>	<b>155.0</b>
<b>13 Profit &amp; Loss A/c</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>TOTAL ASSETS</b>	<b>9255.0</b>	<b>3450.0</b>	<b>4988.0</b>	<b>22322.0</b>	<b>15374.0</b>	<b>7245.0</b>	<b>525.0</b>	<b>63159.0</b>

1. NIRDHAN=NIRDHAN UTTAH BANK LTD.

2.DIPROSC = DIPRSOC DEVELOPMENT BANK

3.CHHIMEK=CHHIMEK DEVELOPMENT BANK LTD.

4. RMDC=RURAL MICROFINANCE DEVELOPEMENTCENTRE.

Table No. 51  
 SOURCES AND USES OF FUNDS OF SAVING & CREDIT CO-OPERATIVES SOCIETIES  
 ( Licensed by NRB)  
 (AGGREGATE)

(Rs. in Thousand)

SOURCES AND USES	Mid- July						
	2001 (34)	2002 (34)	2003 (34)	2004 (21)	2005 (20)	2006(19)	2007(17)
<b>1. CAPITAL FUND</b>	<b>204639</b>	<b>246929</b>	<b>272975</b>	<b>247185</b>	<b>266300</b>	<b>324797</b>	<b>345963</b>
a. Paid-up Capital	169254	191786	218572	191665	203884	228,406	250,547
b. General Reserves	13953	21746	33521	31061	33971	40,588	47,943
c. Others Reserve	21432	33397	20882	24459	28445	55,803	56,905
<b>2. DEPOSITS</b>	<b>1425233</b>	<b>1570725</b>	<b>1924544</b>	<b>1679794</b>	<b>1769008</b>	<b>2011613</b>	<b>2544682</b>
a. Saving	653667	730286	971338	865316	976008	1,206,500	1,633,931
b. Fixed	654309	697208	802524	626773	576068	569,533	685,254
c. Other	117257	143231	150682	187705	216932	235,580	225,497
<b>3. BORROWINGS</b>	<b>66755</b>	<b>58694</b>	<b>66442</b>	<b>41108</b>	<b>46190</b>	<b>70726</b>	<b>139707</b>
a. NRB	493	418	417	0	0	-	
b. Commercial Banks	58877	56377	61285	36425	36200	45,603	67,558
c. ADB/N	0	0	0	0	0	-	
d. Others	7385	1899	4740	4683	9990	25,123	72,149
<b>4. OTHERS</b>	<b>303328</b>	<b>413538</b>	<b>394588</b>	<b>432188</b>	<b>384737</b>	<b>407,312</b>	<b>481,113</b>
<b>5. P/L ACCOUNTS</b>	<b>25405</b>	<b>31989</b>	<b>-8128.6</b>	<b>-47750</b>	<b>-4623</b>	<b>62,831</b>	<b>69,497</b>
<b>TOTAL SOURCES OF FUNDS</b>	<b>2025360</b>	<b>2321875</b>	<b>2650420</b>	<b>2352525</b>	<b>2461612</b>	<b>2877279</b>	<b>3590394</b>
<b>1. LIQUID FUNDS</b>	<b>354409</b>	<b>448564</b>	<b>389055</b>	<b>413128</b>	<b>448652</b>	<b>493157</b>	<b>489726</b>
a. Cash in Hand	143183	33289	41995	34004	35777	43559	41291
b. Bal. with NRB	6953	12299	28296	20090	20247	12809	45340
c. Bal. with Dom . Banks	204273	402976	318764	359034	392628	436789	403095
<b>2. INVESTMENTS</b>	<b>180565</b>	<b>188796</b>	<b>251874</b>	<b>181491</b>	<b>142050</b>	<b>161525</b>	<b>177725</b>
a. Govt. Securities	62361	56487	48212	40874	32657	32657	3897
b. NRB Bond	18777	26200	54500	86800	87300	50000	
c. Others	99427	106109	149162	53817	22093	78868	173828
<b>3. LOANS &amp; ADVANCES</b>	<b>1221221</b>	<b>1313597</b>	<b>1463248</b>	<b>1310660</b>	<b>1440717</b>	<b>1665422</b>	<b>2229810</b>
a. Commercial Loan	627039	659736	609285	547579	634969	741172	914245
b. Production Loan	103388	142115	64539	40114	73020	32794	38102
c. Loan against onFDR & Secu.	53529	52009	49617	70424	73330	84995	105274
d. Others	437265	459737	739807	652543	659398	806461	1172189
<b>4. OTHERS</b>	<b>250663</b>	<b>343762</b>	<b>532100</b>	<b>447247</b>	<b>430193</b>	<b>557175</b>	<b>693133</b>
<b>5. P/L ACCOUNTS</b>	<b>18502</b>	<b>27156</b>	<b>14143</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>TOTAL USES OF FUNDS</b>	<b>2025360</b>	<b>2321875</b>	<b>2650420</b>	<b>2352525</b>	<b>2461612</b>	<b>2877279</b>	<b>3590394</b>

\*Figures in Paranthosis Show the number of Cooperatives.

Table No. 52  
**SOURCES AND USES OF FUNDS OF SAVING & CREDIT CO-OPERATIVE SOCIETIES**  
(Licensed by NRB))  
Mid-July, 2007 (Asadh, 2064)

(Rs. In Thousand)

	<b>SOURCES AND USES</b>	Naba-jiban	Sagun	NCFSO	Sahara	Binda-Basini	Mahila	Bahoo-Uddesya	Raj-Shree	Sah-Bittiya	Manakamana	BCFSL	Vyccu	Amarawati	Kisan	Himalay	Star	Upakar Saving	Total
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	
<b>1 CAPITAL FUNDS</b>	<b>24,597</b>	<b>17,243</b>	<b>27,665</b>	<b>37,198</b>	<b>18,900</b>	<b>19,393</b>	<b>19,438</b>	<b>34,329</b>	<b>9,285</b>	<b>9,720</b>	<b>9,039</b>	<b>11,241</b>	<b>26,862</b>	<b>4,275</b>	<b>70,624</b>	<b>3,805</b>	<b>11,781</b>	<b>355,395</b>	
a. Paid up Capital	16,975	11,858	21,977	29,245	13,833	12,560	18,967	29,375	7,957	8,050	6,286	4,608	7,501	3,993	44,328	3,805	9,229	250,547	
b. General Reserves	3,812	2,404	3,134	3,993	1,743	6,833	244	3,032	929	420	833	3,137	671	143	15,782	-	833	47,943	
c. Other Reserves	3,810	2,981	2,554	3,960	3,324	-	227	1,922	399	1,250	1,920	3,496	18,690	139	10,514	-	1,719	56,905	
<b>2 DEPOSITS</b>	<b>281,358</b>	<b>125,223</b>	<b>215,457</b>	<b>322,100</b>	<b>104,090</b>	<b>148,273</b>	<b>167,659</b>	<b>403,259</b>	<b>80,982</b>	<b>111,085</b>	<b>37,174</b>	<b>62,080</b>	<b>108,176</b>	<b>27,035</b>	<b>292,323</b>	<b>27,603</b>	<b>30,805</b>	<b>2,544,682</b>	
a. Saving	239,995	73,293	101,455	105,125	73,870	129,812	103,133	403,259	49,930	53,049	20,050	51,560	5,708	24,128	145,663	27,603	26,298	1,633,931	
b. Fixed	41,363	51,930	114,002	20,962	30,220	18,461	64,526	-	11,363	57,916	7,449	10,520	102,468	2,907	146,660	-	4,507	685,254	
c. Others	-	-	-	196,013	-	-	-	-	19,689	120	9,675	-	-	-	-	-	-	225,497	
<b>3 BORROWINGS</b>	<b>-</b>	<b>-</b>	<b>40,384</b>	<b>-</b>	<b>-</b>	<b>59,835</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>29,506</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>523</b>	<b>-</b>	<b>2,000</b>	<b>7,459</b>	<b>139,707</b>	
a. NRB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
b. Commercial Banks	-	-	40,384	-	-	-	-	-	-	17,715	-	-	-	-	-	2,000	7,459	67,558	
c. ADB/N	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
d. Other Financial Institutions	-	-	-	-	-	59,835	-	-	-	11,791	-	-	-	523	-	-	-	72,149	
<b>4 OTHERS LIABILITIES</b>	<b>85,039</b>	<b>60,995</b>	<b>15,898</b>	<b>64,388</b>	<b>7,832</b>	<b>24,240</b>	<b>19,587</b>	<b>88,487</b>	<b>41,709</b>	<b>8,433</b>	<b>12,333</b>	<b>4,959</b>	<b>11,207</b>	<b>1,973</b>	<b>29,188</b>	<b>3,940</b>	<b>905</b>	<b>481,113</b>	
<b>5 P/L Account</b>	<b>19,585</b>	<b>1,794</b>	<b>6,097</b>	<b>5,140</b>	<b>-</b>	<b>7,071</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>13,652</b>	<b>322</b>	<b>-</b>	<b>-</b>	<b>628</b>	<b>9,741</b>	<b>5,467</b>	<b>-</b>	<b>69,497</b>	
<b>TOTAL SOURCES OF FUNDS</b>	<b>410,579</b>	<b>205,255</b>	<b>305,501</b>	<b>428,826</b>	<b>130,822</b>	<b>258,812</b>	<b>206,684</b>	<b>526,075</b>	<b>131,976</b>	<b>172,396</b>	<b>58,868</b>	<b>78,280</b>	<b>146,245</b>	<b>34,434</b>	<b>401,876</b>	<b>42,815</b>	<b>50,950</b>	<b>3,590,394</b>	
<b>TOTAL USES OF FUNDS</b>	<b>410,579</b>	<b>205,255</b>	<b>305,501</b>	<b>428,826</b>	<b>130,822</b>	<b>258,812</b>	<b>206,684</b>	<b>526,075</b>	<b>131,976</b>	<b>172,396</b>	<b>58,868</b>	<b>78,280</b>	<b>146,245</b>	<b>34,434</b>	<b>401,876</b>	<b>42,815</b>	<b>50,950</b>	<b>3,590,394</b>	
<b>6 LIQUIED FUNDS</b>	<b>95,943</b>	<b>74,993</b>	<b>21,715</b>	<b>61,065</b>	<b>25,047</b>	<b>82,351</b>	<b>12,081</b>	<b>-</b>	<b>17,225</b>	<b>8,524</b>	<b>10,248</b>	<b>9,342</b>	<b>12,197</b>	<b>6,001</b>	<b>43,958</b>	<b>3,669</b>	<b>5,367</b>	<b>489,726</b>	
a. Cash in Hand	4,199	778	4,389	12,759	1,597	1,015	3,759	-	3,440	744	989	1,061	330	2,630	1,061	538	2,002	41,291	
b. Bal.with NRB	570	700	1,518	1,800	23,450	505	-	-	13,785	-	300	350	600	-	1,511	100	151	45,340	
c. Bal.with Dom. Bank	91,174	73,515	15,808	46,506	-	80,831	8,322	-	-	7,780	8,959	7,931	11,267	3,371	41,386	3,031	3,214	403,095	
<b>7 INVESTMENTS</b>	<b>623</b>	<b>177</b>	<b>99,267</b>	<b>10,101</b>	<b>106</b>	<b>-</b>	<b>1,092</b>	<b>501</b>	<b>6,481</b>	<b>51</b>	<b>2,101</b>	<b>693</b>	<b>10</b>	<b>10</b>	<b>56,069</b>	<b>22</b>	<b>421</b>	<b>177,725</b>	
a. Govt. Securities	-	-	2,500	-	-	-	-	-	-	-	-	-	-	-	1,375	22	-	3,897	
b. NRB Bond/Fixed Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
c. Others	623	177	96,767	10,101	106	-	1,092	501	6,481	51	2,101	693	10	10	54,694	-	421	173,828	
<b>8 LOANS &amp; ADVANCES</b>	<b>206,832</b>	<b>78,495</b>	<b>144,253</b>	<b>306,755</b>	<b>103,178</b>	<b>143,029</b>	<b>184,370</b>	<b>288,192</b>	<b>84,941</b>	<b>153,999</b>	<b>38,672</b>	<b>65,408</b>	<b>75,460</b>	<b>26,441</b>	<b>255,932</b>	<b>29,369</b>	<b>44,484</b>	<b>2,229,810</b>	
a. Commercial Loan	109,134	11,214	29,706	258,777	67,799	14,122	127,191	162,584	21,784	14,041	9,310	-	6,014	19,782	29,437	16,617	16,733	914,245	
b. Production Loan	16,526	792	2,385	-	-	3,430	-	-	4,253	-	1,146	-	639	494	-	1,450	6,987	38,102	
c. Loan on FDR & Secu.	2,949	1,449	2,335	21,622	1,410	110	5,276	62,520	242	2,585	30	-	1,287	344	2,425	690	-	105,274	
d. Others	78,223	65,040	109,827	26,356	33,969	125,367	51,903	63,088	58,662	137,373	28,186	65,408	67,520	5,821	224,070	10,612	20,764	1,172,189	
<b>9 OTHERS ASSETS</b>	<b>107,181</b>	<b>51,590</b>	<b>40,266</b>	<b>50,905</b>	<b>2,491</b>	<b>33,432</b>	<b>9,141</b>	<b>237,382</b>	<b>23,329</b>	<b>9,822</b>	<b>7,847</b>	<b>2,837</b>	<b>58,578</b>	<b>1,982</b>	<b>45,917</b>	<b>9,755</b>	<b>678</b>	<b>693,133</b>	
	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

# Data as of Mid-April 2006

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

- 6 Mahila Co-operatives Society Ltd.
- 7 Nepal Bahauddesha Saving & Loa
- 8 Raj Shree Saving & Investment Co-
- 9 Sahakari Bittiya Bikas Sanstha Ltd.
- 10 Manakamana Finance Co-op. Society
- 11 Bhery Co-operative Finance Society I
- 12 Vyccu Saving and Credit Co-operativ
- 13 Amarwati Bahoodesha Sahakari Sai
- 14 Kisan Bahoodesha Sahakari Sansth

- 15 Himalaya Co-operative Finance Ltd.
- 16 Shree Star Bahoodesha Saving and Credit Co-operative Kisan Bikas Bank on B.S.2060.1
- 17 Welfare Saving Fund and Credit Co-operative Society Ltd.
- # 11 Sana Kisan Sahakari Sanstha were

Table No. 53  
SOURCES AND USES OF FUNDS OF MICRO FINANCE NGOs  
Mid -July-2007 (2064 Asadh)

(Amount in Thousand)

	1	2	3	4	5	6	7	8 @	9	10 #	11&	12	13	14&	15	16 &	17 &	18	19	20	21	22	23\$	
<b>1 Funds and Reserves</b>	<b>18036</b>	-	<b>443</b>	<b>110</b>	<b>1574</b>	<b>0</b>	-	<b>0</b>	<b>100</b>	-	<b>111</b>	<b>0</b>	<b>0</b>	<b>127</b>	<b>519</b>	<b>1146</b>	<b>0</b>	<b>1462</b>	<b>0</b>	<b>438</b>	<b>0</b>			
<b>2 Staff Fund</b>	<b>257</b>	<b>396</b>	<b>0</b>	<b>1605</b>	<b>148</b>	<b>0</b>	<b>12605</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>234</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>312</b>	<b>1874</b>	<b>1991</b>				
2.1 Staff Welfare Fund	257	0	-	-	136	-	-	0	-	-	-	17	-	-	-	-	-	-	181	-	-			
2.2 Staff Provident Fund	396	-	-	12	-	-	-	-	-	-	-	66	-	-	-	-	-	0	7	-	-			
2.3 Others	0	-	-	1605	0	-	12605	-	-	-	151	-	-	-	-	-	-	0	124	1874	1991			
<b>3 Savings and Deposits</b>				<b>10112</b>	<b>1632</b>			<b>345</b>																
<b>4 Borrowings</b>	<b>88435</b>	<b>112667</b>	<b>0</b>	<b>2816</b>	<b>23876</b>	<b>5120</b>	<b>88964</b>	<b>0</b>	<b>692</b>	<b>1065</b>	<b>0</b>	<b>10405</b>	<b>5537</b>	<b>1000</b>	<b>13677</b>	<b>1028</b>	<b>872</b>	<b>16895</b>	<b>75678</b>	<b>736</b>	<b>110</b>	<b>0</b>		
<b>4.1 Domestic</b>	<b>86084</b>	<b>111166</b>	<b>0</b>	<b>2816</b>	<b>23876</b>	<b>0</b>	<b>88964</b>	<b>0</b>	<b>692</b>	<b>1065</b>	<b>0</b>	<b>10405</b>	<b>5537</b>	<b>1000</b>	<b>13677</b>	<b>0</b>	<b>872</b>	<b>16895</b>	<b>75678</b>	<b>736</b>	<b>110</b>			
(a) CSD	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	0	0	-	0	0	0	
(b) Dom. Bank	10000	111166	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	736	-	-		
(C) Dev. Banks	-	-	-	0	23876	-	-	0	-	-	-	-	-	-	-	-	-	75182	-	-				
(d) Financial Institutions	76084	-	0	2816	-	0	65000	-	0	1065	0	10405	5537	-	3677	-	-	15395	496	0	0	0		
(e) Social Institutions	0	-	-	-	-	-	-	0	-	-	0	-	-	-	-	-	-	384	1500	-	0	0		
(f) Others	-	-	-	0	0	0	23964	-	692	-	-	0	-	-	-	0	0	11	0	0	0	110		
<b>4.2 Foreign Institutions</b>	<b>2351</b>	<b>1501</b>	<b>0</b>	<b>0</b>	<b>5120</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
(a) Financial Institutions	896	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-		
(b) Social Institutions	1455	1501	-	-	-	5120	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(C) Others	0	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	1028	-	-	-	0	-	
<b>5 Risk Bearing Fund</b>	<b>3031</b>	<b>429</b>	<b>16</b>	<b>87</b>	<b>1231</b>	<b>53</b>	<b>757</b>	<b>145</b>	<b>0</b>	-	<b>36</b>	<b>395</b>	<b>81</b>	-	<b>154</b>	<b>125</b>	-	<b>583</b>	<b>2473</b>	<b>22</b>	-	-		
<b>6 Others Liabilities</b>	<b>37294</b>	<b>8323</b>	<b>889</b>	<b>798</b>	<b>4171</b>	<b>48</b>	<b>748</b>	<b>137</b>	<b>128</b>	<b>0</b>	<b>2</b>	<b>3636</b>	<b>3296</b>	<b>58</b>	<b>6107</b>	<b>4839</b>	<b>102</b>	<b>11840</b>	<b>35238</b>	<b>1175</b>	<b>0</b>			
(a) Sundry Debtors	112	109	726	0	2767	48	48	137	0	-	2	0	3018	15	5444	0	32	11242	38	0	-	0		
(b) Others	37182	8214	163	798	1404	-	700	-	128	-	-	3636	278	43	663	4839	70	598	35200	1175	0	-		
<b>7 P/L Account</b>	<b>22845</b>	<b>8886</b>	<b>252</b>	<b>0</b>	<b>6562</b>	<b>0</b>	<b>4433</b>	-	<b>56</b>	<b>1078</b>	<b>-3</b>	<b>1265</b>	<b>250</b>	<b>-582</b>	<b>0</b>	<b>922</b>	<b>98</b>	<b>91</b>	<b>493</b>	<b>0</b>	<b>799</b>			
<b>Total Sources of Funds</b>	<b>169898</b>	<b>130701</b>	<b>1600</b>	<b>5416</b>	<b>47674</b>	<b>6853</b>	<b>107507</b>	<b>282</b>	<b>1321</b>	<b>2143</b>	<b>146</b>	<b>15935</b>	<b>9164</b>	<b>603</b>	<b>20457</b>	<b>8060</b>	<b>1072</b>	<b>30871</b>	<b>114194</b>	<b>4245</b>	<b>2900</b>			
<b>Total Uses of Funds</b>	<b>169898</b>	<b>130701</b>	<b>1600</b>	<b>5416</b>	<b>47674</b>	<b>6853</b>	<b>107507</b>	<b>282</b>	<b>1321</b>	<b>2143</b>	<b>146</b>	<b>15935</b>	<b>9164</b>	<b>603</b>	<b>20457</b>	<b>8060</b>	<b>1072</b>	<b>30871</b>	<b>114194</b>	<b>4245</b>	<b>2900</b>			
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1 Cash in Hand	374	34	32	56	31	34	12	-	44	-	17	11	359	35	20	5	-	46	187	1	-	-		
2 Bal. With Dom .Banks	30937	100766	271	662	3473	1690	67774	4	129	2	88	2120	196	-	716	2047	95	1490	5777	329	50	-		
3 Micro Credit	93808	20816	1015	4378	37850	4943	37856	-	1050	1065	0	12310	8420	471	8118	3668	679	29164	104543	1777	2576	-		
4 Govt. Bond	0	0	-	173	-	-	-	-	-	-	-	0	-	10000	-	0	-	-	-	0	-	0		
<b>5 Fixed Assets</b>	<b>9077</b>	<b>166</b>	<b>78</b>	<b>221</b>	<b>572</b>	<b>0</b>	<b>1040</b>	<b>148</b>	<b>70</b>	<b>1076</b>	<b>29</b>	<b>96</b>	<b>22</b>	<b>290</b>	<b>301</b>	<b>68</b>	<b>150</b>	<b>2347</b>	<b>2130</b>	<b>0</b>				
5.1 Land and Building	2650	-	-	177	340	-	700	-	-	800	-	-	-	-	-	-	-	1203	-	1990	-			
5.2 Furniture and Fixtures	387	124	22	7	162	-	74	46	0	52	-	96	22	290	73	34	0	354	-	134	-			
5.3 Vehicles	2726	32	3	-	59	-	191	-	0	87	-	-	-	-	-	2	-	0	216	-	-			
5.4 Computer and Office equip.	3314	10	53	37	11	-	75	102	70	137	29	0	-	-	226	34	150	574	6	0	-			
<b>6 Others</b>	<b>35702</b>	<b>8919</b>	<b>204</b>	<b>99</b>	<b>5575</b>	<b>186</b>	<b>825</b>	<b>130</b>	<b>28</b>	<b>0</b>	<b>12</b>	<b>1398</b>	<b>189</b>	<b>75</b>	<b>1313</b>	<b>2039</b>	<b>230</b>	<b>21</b>	<b>1340</b>	<b>8</b>	<b>274</b>			
6.1 Interest Receivable	-	0	16	-	0	546	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-			
6.2 Stationary Stock	330	21	-	0	206	-	61	-	-	-	-	121	13	46	-	-	0	176	8	-	-			
6.3 Staff Loan	139	224	0	0	28	-	218	-	0	-	-	184	0	0	426	1021	7	-	0	-	-			
6.4 Sundry Debtors	882	1614	20	0	154	8	0	130	28	-	-	5	189	62	0	973	198	0	207	0	-			
6.5 Others	34351	7060	168	99	5187	178	0	-	0	-	12	1088	-	841	45	25	21	957	0	274				

# Figure of Mid-July 2002

\* Figure of Mid-July, 2003

& Figure of mid-April , 2003

^ Figure of Mid-July, 2004

@ Figure of Mid-October, 2004

\$Figure of Mid-January, 2005

24.Women's Self-Reliant Society

7.Community Women Development Centre,Saptari

13.Dhulagiri Community Resources Dev. Centre

19.Jeevan Bikas Samaj, Morang

25.Women Development Centre of Nepal,Lalitpur

8. Grameen Jagaran Manch (Programm Co-ordination Office),Baglung

14.Nepal Enviroment & Pollution Eradication UNESCO Nepal Gangabu

20.Women Development and Child Care Foundation,Saptari

26.Bhagawan Youth Club, Alapot, Ktm.

9. Rural Awareness Forum, Baglung.

15. SOLVE ( Society of Local Volunteers Efforts),Dhankuta

21.Mahila Aadarsha Sewa Center,Kathmandu

27.Creative Women Environment Development Association,Kat

10. Sarbodaya Grameen Bikas Sangh,Saptari

16. Women Enterprises Association of Nepal

22.Patan Business & Professional Women , Pulchock, Lalitpur.

28.Srijana Community Development Center,Siraha

11. People Awarness Forum,Rasuwa

17.Center for Woman's Right & Development,Kathmandu

23.Women Development Centre, Chitwan.

29.Shreejana Development Center,Kaski

12.Rastriya Shaichik Tatha Samajik Bikas Sanstha,Parbat

18. Manushi , Gyaneshwar,Kathmandu

(Amount in Thousand)

	24	25	26&	27	28	29\$	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	Total	
<b>1 Funds and Reserves</b>	<b>0</b>	<b>650</b>	<b>35</b>	<b>699</b>	<b>0</b>	<b>2090</b>			<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>15</b>		<b>211</b>	<b>2131</b>	<b>8886</b>	<b>63113</b>	<b>33000</b>	<b>1955</b>	<b>136851</b>				
<b>2 Staff Fund</b>	<b>7</b>	<b>50</b>	<b>2637</b>	<b>0</b>	<b>0</b>	<b>900</b>			<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>231</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>78</b>	<b>2623</b>	<b>6323</b>	<b>544</b>	<b>32815</b>					
2.1 Staff Welfare Fund	5	18	-	-	-	-			0				0				-	67	1174	0		1855				
2.2 Staff Provident Fund	-	28	-	-	-	-			0				231				-	11	1449	4107		6307				
2.3 Others	2	4	2637	0	0	900			0				0				0	0	2216	544		24653				
<b>3 Savings and Deposits</b>													<b>36718</b>							<b>69240</b>		<b>918</b>	<b>123037</b>			
<b>4 Borrowings</b>	<b>0</b>	<b>4665</b>	<b>0</b>	<b>125</b>	<b>17841</b>	<b>3534</b>			<b>1394</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>124,773</b>	<b>316</b>	<b>0</b>	<b>0</b>	<b>1702</b>	<b>386</b>	<b>157963</b>	<b>194250</b>	<b>211566</b>	<b>0</b>	<b>1168088</b>			
<b>4.1 Domestic</b>	<b>0</b>	<b>4665</b>	<b>0</b>	<b>125</b>	<b>17650</b>	<b>3534</b>			<b>1394</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>124,773</b>	<b>316</b>	<b>0</b>	<b>0</b>	<b>8</b>	<b>386</b>	<b>156388</b>	<b>193096</b>	<b>211566</b>	<b>0</b>	<b>1153474</b>			
(a) CSD	0	0	0	0	0	0			0				0				0	0	0	0	0	0	0			
(b) Dom. Bank	0	0	0	0	0	0			0				25000				0	0	156388	85000	211566		611333			
(C) Dev. Banks	0	4610	0	0	17650	0			0				0				0	0	0	0	0	0	0	121318		
(d) Financial Institutions	0	0	0	0	0	3534			0				99,773				0	0	0	0	0	0	0	387856		
(e) Social Institutions	0	0	0	0	0	0			0				0				95	0	0	0	0	0	0	1979		
(f) Others	0	55	0	125	0	0			1394				0				221	8	386	0	4022	0	0	30988		
<b>4.2 Foreign Institutions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>191</b>	<b>0</b>			<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1694</b>	<b>0</b>	<b>1575</b>	<b>1154</b>	<b>0</b>	<b>0</b>	<b>14614</b>			
(a) Financial Institutions	-	-	-	-	0	0			0				-				1694	0	0	1154	0	0	3744			
(b) Social Institutions	-	-	-	-	-	-			0				0				-	-	1575	0	0	9651				
(C) Others	-	-	-	-	191	-			-				-				0	-	-	-	-	-	1219			
<b>5 Risk Bearing Fund</b>		87	12	61	298	11			4				2,999				96	76	1022	1760	0		16044			
<b>6 Others Liabilities</b>	<b>740</b>	<b>2554</b>	<b>2</b>	<b>0</b>	<b>1079</b>	<b>46</b>			<b>17</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3999</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>834</b>	<b>464</b>	<b>32201</b>	<b>10634</b>	<b>121298</b>	<b>604</b>	<b>292769</b>			
(a) Sundry Debtors	740	1833	2	0	0	46			0				978				0	0	2510	4541	0	72	34460			
(b) Others	0	721	0	0	1079	0			17				3021				834	464	29691	6093	121298	532	258309			
<b>7 P/L Account</b>	<b>44</b>	<b>0</b>	<b>-172</b>	<b>79</b>	<b>0</b>	<b>-96</b>			<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>15478</b>				<b>0</b>	<b>213</b>	<b>12331</b>	<b>0</b>	<b>816</b>	<b>0</b>	<b>76140</b>			
<b>Total Sources of Funds</b>	<b>791</b>	<b>8006</b>	<b>2514</b>	<b>964</b>	<b>23290</b>	<b>6485</b>			<b>1417</b>					<b>184198</b>		<b>331</b>	<b>0</b>	<b>0</b>	<b>2843</b>		<b>3348</b>	<b>215026</b>	<b>338997</b>	<b>373003</b>	<b>4021</b>	<b>1842255</b>
<b>Total Uses of Funds</b>	<b>791</b>	<b>8006</b>	<b>2514</b>	<b>964</b>	<b>23290</b>	<b>6485</b>			<b>1417</b>					<b>184198</b>		<b>331</b>	<b>0</b>	<b>0</b>	<b>2843</b>		<b>3348</b>	<b>215026</b>	<b>338997</b>	<b>373003</b>	<b>4021</b>	<b>1842255</b>
1 Cash in Hand	0	0	0	0	0	0			0				0				0	0	0	0	0	0	0	0		
2 Bal. With Dom. Banks	80	22	255	17	243	12			50				10				79	31	8526	192	471	34	11320			
3 Micro Credit	22	152	909	9	1968	433			281				35954		15		372	282	0	151703	44517	681	455914			
4 Govt. Bond	538	7101	1317	701	0	4026			1064				142278		229		1677	824	83928	157498	0		775688			
<b>5 Fixed Assets</b>	<b>20</b>	<b>189</b>	<b>18</b>	<b>166</b>	<b>188</b>	<b>1932</b>			<b>13</b>				<b>5113</b>	<b>62</b>	<b>0</b>	<b>0</b>	<b>293</b>	<b>1767</b>	<b>9234</b>	<b>10218</b>	<b>18713</b>	<b>261</b>	<b>66068</b>			
5.1 Land and Building	-	-	-	-	-	-			1175				0				3055	3	100	1553	7126	8480	14713	44065		
5.2 Furniture and Fixtures	15	15	18	58	0	143			13				447		29		193	30	519	462	659		4478			
5.3 Vehicles	5	107	0	53	0	0			0				591				0	16	289	213	1937		6527			
5.4 Computer and Office equip.	-	67	-	55	188	614			0				1020		30		-	168	1300	1063	1404	261	10998			
<b>6 Others</b>	<b>131</b>	<b>542</b>	<b>15</b>	<b>71</b>	<b>20891</b>	<b>82</b>			<b>9</b>				<b>843</b>	<b>25</b>	<b>0</b>	<b>0</b>	<b>422</b>	<b>444</b>	<b>113338</b>	<b>19386</b>	<b>309302</b>	<b>3045</b>	<b>524271</b>			
6.1 Interest Receivable	-	-	-	-	20716	0			0				-				-	37	0	593	0		21278			
6.2 Stationary Stock	18	0	15	0	0	12			0				361				7	1	253	10275	0	203	13066			
6.3 Staff Loan	3	0	-	0	0	0			0				77				0	273	0	4019	63	0	9584			
6.4 Sundry Debtors	50	76	0	175	53	0			0				405				0	142	406	109066	8455	309302	2842	478325		
6.5 Others	60	466	0	71	0	17			9				0				25									

# Figure of Mid-July 2002

24.Women's Self -Reliant Society  
 25.Women Development Centre of Nepal,Lalitpur  
 26. Bhagawan Youth Club, Alapot, Ktm.  
 27. Creative Women Environment Development Association,Kathmandu  
 28.Srijana Community Development Center,Siraha  
 29.Shreejana Development Center,Kaski

30.Cottage & Small Industries Organization,Kathmandu  
 31.Rural Area Dev. & Research Programme,Parbat  
 32.Adarsha Yuba Club,Bhaktapur  
 33.Society Welfare Action Nepal (SWAN),Dang  
 34.Social Upgrade in Progress of Education Region (SUPER),Dang  
 35.Nepal Women Community Service Center,Dang

36.Forum for Rural Women Ardency Development [ FORWARD] Sunsari  
 37.Gramin Mahila Bikash Sanstha  
 38.Ama Samaj Shangh,Chitawan  
 39.Gramin Mahila Utthan Kendra,Dang  
 40.Khurkot Youba Club ,Parbat  
 41.Grameen Sewa Nepal,(G.S.N.) Kailali.

42 Nari Avyuda Kendra,Narayangadh  
 43 Mahila Upakar Manch ,Kohalpur,Banke  
 44 Neighbourhood Society Service Center (NSSC), Kathmandu.  
 45 Swabhalamban Bikas Kendra, Kathmandu.  
 46 Development Project Service Center (DEROSC-NEPAL),Kathmandu.  
 47 Gramin swayan sneak samaj Sarlahi

Table NO.54  
List of Class B Licensed Financial Institution (Development Banks)  
Mid-JULY,2007

	<b>Names</b>	<b>Operation Date (A.D.)</b>	<b>Head Office</b>	<b>Telephone No.:</b>	<b>Fax No.</b>
1	Nepal Industrial Development Corporation	1959/06/15	Durbar Marg, Kathmandu	4227220/4222560	4227428
2	Nepal Development Bank	1999/01/31	Kamaladi, Kathmandu	4245740	4245753
3	Uddyam Development Bank	1999/02/22	Tandi, Chitawan	056-560380	056-523086
4	Malika Development Bank	1998/12/27	Dhangadhi, Kailali	091-524800	091-524800
5	Siddhartha Development Bank	1998/08/20	Butawal-11, Rupandehi	071-545543/546502	071-550457
6	Development Credit Bank Ltd.	2001/01/23	Kamaladi, Kathmandu	4231120/4221420	4231469
7	United Development Banks Ltd.	2001/05/06	Jeetpur, Bara	053-520593	053-520920
8	Nepal cottage and Small Ind. Dev. Banks	2001/01/19	Heritage Plaza, Kathmandu	4268719/20	4269308
9	Narayani Ind.Development Bank.	2001/10/17	Ratna Nagar-1, Chitawan	056-561258	056-528516
10	Pashimanchal Bikas Bank	2003/3/2	Butawal-8, Rupandehi	071-549899	071-549901
11	Sahayogi Bikas Bank	2003/10/21	Murali chowk-4, Janakpurdham	041-525971/72	41-525971
12	Pashupati Bikash Bank	2004/01/01	Banepa, Kavre	011-660385/84	011-660383
13	Karnali Bikash Bank	2004/02/18	Nepalgunj, Banke	081-526014/15	081-526044
14	Triveni Development Bank Limited	2004/07/26	Bharatpur, Chitawan	056-528831	056-522992
15	Annapurna Development Bank Limited	2004/08/23	Banepa, Kavre	011-660480	011-660481
16	Bhrikuti Bikas Bank Limited	2004/08/19	Shankar Nagar, Butwal	071-562436	071-562437
17	Shubhechchha Bikas Bank Limited	2004/09/14	Narayangadh, Chitawan	056-526014/15	056-526044
18	Bageshwori Bikas Bank Limited	2004/10/19	Dhambojhi chowk, Nepalgunj	081-526254	081-52634
19	Sanima Bikas Bittiya Sanstha	2004/11/26	Nagpokhari, Kathmandu	442897/80	4428969
20	Gaurishankar Bikas Bittiya Sanstha	2004/11/19	Kawasoti, Nawalparasi	78-540040	78-540469
21	Gorkha Bikas Bank Limited	2004/12/01	Putalisadak, Kathmandu	4255650	4-242829
22	Gandaki Development Financial Institute	2005/01/19	New Road, Pokhara	061-540466	061-541255
23	Infrastructure Development Financial Institute	2005/04/29	Banepa, Kavre	011-660542/43	011-660552
24	Business Development Financial Institute	2005/05/10	New Road, Pokhara	061-540725	061-540724
25	Biratlaxmi Financial Institute Limited	2005/05/11	Biratnagar, Morang	021-538051/52	021-538218
26	Excel Credit and Commercial Bittiya sanstha	2005/07/21	Anarmani,Birtamod,Jhapa	023-543564	023-543563
27	Merchat Bikas Bittiya Sanstha Ltd.	2005/09/15	Tribhuvannagar, Ghorahi,Dang	082-560732	082-560907
28	Himchuli Bikas Bittiya Sanstha Ltd.	2005/11/07	Mahendrapool, Pokhara	061-542300/400	061-542333
29	Arniko Bikas Bittiya Sanstha Ltd.	2006/07/06	Dhulekhel, Kavrepalanchwok	011-490193,490195	011-490195
30	Nepal Development and Employment Promotion Bank Ltd.	2006/07/17	Kamaladi, Kathmandu	4242272	4251653
31	Clean Energy Development Bank Ltd.	2006/09/06	Sitapaila, Kathmandu	4671444, 4671666	4277013
32	Miteri Bikas Bittiya Sanstha Ltd.	2006/10/13	Mahendrapath-5, Dharan	025-531317	025-531354
33	Tinau Bikas Bittiya Sanstha Ltd.	2006/10/13	Sangampath, Butwol	071-541055	071-546287
34	Gaindakot Bikas Bittiya Sanstha Ltd.	2006/12/18	Navalparasi, Gaindakot	056-501850	056-501838
35	Muktinath Bikas Bank Ltd.	2006/12/18	Putalibazar, Syanja	063-420564	063-420547
36	Sewa Bikas Bank Ltd.	2007/2/25	Butwai	071-546993 / 94	071-542694
37	Kankai Bikas Bank Ltd.	2007/5/4	Damak , Jhapa	023-584749	023-584610
38	Public Development financial Institution Ltd.	2007/6/7	Birjunj , Parsa	051-527822 / 33	051-527866

Contd.....

	<b>Names</b>	<b>Operation Date (A.D.)</b>	<b>Head Office</b>	<b>Telephone No.</b>	<b>Fax No.</b>
1	Nepal Housing Development Finance Co.Ltd.	8/3/1992	Naya Baneshwor, Kathmandu	4780259	4782753
2	Nepal Finance and Savings Co.Ltd.	1993/01/06	Kamaladi,Kathmandu	4220031	4241237
3	NIDC Capital Markets Ltd.	1993/03/11	Kamaladi, Kathmandu	4423219	4423401
4	National Finance Co.Ltd.	1993/05/07	Pako Newroad, Kathmandu	4228380	4222920
5	Annapurna Finance Co.Ltd.	1993/09/30	Chipledhunga, Pokhara	061-522671	061-525797
6	Nepal Share Markets Ltd.	1993/10/19	Ramshahapath, Kathmandu	4252332	4248845
7	Peoples Finance Ltd.	1993/04/15	Tripureshwor, Kathmandu	4260991	4262405
8	Himalaya Finance & Savings Co.Ltd.	1993/11/11	Sundhara, Kathmandu	4250172/4259376	4273884
9	United Finance and Leasing Co.	1996/1/25	Kamaladi, Kathmandu	4240779/813	4246551
10	Union Finance Co. Ltd.	12/12/1995	Durbarmarg, Kathmandu	4241648/49	4241645
11	Mercentile Finance Co. Ltd.	1994/11/10	Adarshnagar, Birgunj	051-522274	051-521673
12	Kathmandu Finance Ltd.	1994/11/10	Putalisadak, Kathmandu	430506/27	4421506
13	Inbesta Finance Ltd.	1995/07/17	Adarshnagar, Birgunj	051-526214	51-521178
14	Narayani Finance Ltd.	1995/03/08	Narayangadh, Chitwan	056-520313/45	056-522230
15	Gorkha Finance Ltd.	1995/03/12	Kantipath, Kathmandu	4220337	4258239
16	Nepal Housing & Merchant Finance Co.Ltd.	1995/04/11	Dillibazar, Kathmandu	4430838	4416849
17	Paschimanchal Finance Co.Ltd.	1995/04/09	P.B.No.11, Butawal	071-541649	071-541924
18	Universal Finance & Capital Markets.	1995/04/27	Kantipath, Kathmandu	4240998	4245895
19	Samjhana Finance Co. Ltd.	1995/05/03	Banepa, Kavre	011-664561	011-661207
20	Goodwill Finance & Investment Co. Ltd.	1995/05/16	Dillibazar, Kathmandu	4422878	4416052
21	Shree Investment & Finance Co. Ltd.	1995/06/01	Dillibazar, Kathmandu	442616/4415344	4421779
22	Siddhartha Finance Co. Ltd.	1995/05/25	Siddarthanagar, Bhairahawa	071-521478	071-523272
23	Lumbini Finance & Leasing Co. Ltd.	1995/06/26	Thamel, Kathmandu	4423443	4425655
24	Yeti Finance Co. Ltd.	1995/07/23	Bank Road, Hetauda	057-520822/521842	057-521842
25	Standard Finance Ltd.	1995/07/23	Pautalsadak, Kathmandu	4244504	4226529
26	ACE Finance Co. Ltd.	1995/08/15	Kantipath, Kathmandu	4249396	4249477
27	International Leasing & Finance Co. Ltd.	1995/10/31	Naya Baneshwor, Kathmandu	4782010	4782267
28	Mahalaxmi Finance Co. Ltd.	1995/11/26	Birgunj	051-523271/529143	051-524341
29	Lalitpur Finance Co. Ltd.	1995/12/12	Lalitpur	5523850/5536598	5531916
30	Merchant Finance Co. Ltd.	1996/01/02	Kathmandu	4421244/4246402	4246403
31	Bhajuratna Finance & Saving Co. Ltd.	1996/01/09	Kantipath, Kathmandu	4249534	4261316
32	General Finance Ltd.	1996/02/02	Chabahil, Kathmandu	484753	4484753
33	Nepal Shreelanka Merchant Bank Ltd.	1996/02/04	Kamaladi, Kathmandu	4440300	4441034
34	Alpic Everest Finance Ltd.	1996/07/16	Baghbazar, Kathmandu	4266936	4241605
35	Nepal Merchant Banking & Finance Ltd.	1996/11/26	Durbarmarg, Kathmandu	4246160	4246156
36	Nava Durga Finance Co.Ltd.	1997/02/09	Itachhe, Bhaktapur	6612999	6611999
37	Pokhara Finance Ltd.	1997/03/16	Gairapatan, Pokhara	61-531145	061-531610
38	Janaki Finance Ltd.	1997/03/07	Janakpurdham, Dhanusha	041-521586/523339	041-523340
39	Central Finance Co. Ltd.	1997/04/14	Kupondole, Lalitpur	5522289/5521402	5523526
40	Premier Finance Co. Ltd.	1997/05/08	Manbhavan, Lalitpur	5550412	5550412
41	Arun Finance & Saving Co. Ltd.	1997/08/17	Putalibazar, Dharan	025-23185	025-524450
42	Multipurpose Saving & Investment Finance Co. Ltd	1998/3/25	Saptari, Rajbiraj	031-521170	031-521980
43	Butwal Finance Co. Ltd.	1998/06/21	Butwal, Rupendehi	071-44288/44888	7148711
44	Nepal Bangladesh Finance & Leasing Co. Ltd.	1999/04/18	Main Road, Biratnagar	021-530972/973	021-521851
45	Shrijana Finance Ltd.	1999/12/14	Siraha, Lahan	033-560769	033-560769
46	Om Finance Ltd.	9/17/2000	New Road, Pokhara-9	061-532600/700	061-532800
47	Cosmic Merchant Banking & Finance Ltd.	2000/11/20	Lal Durbar Marg, Kathmandu	4223154/78	4232678
48	World Merchant Banking & Finance Ltd.	2001/08/10	Main Road, Hetauda	057-521129	057-523229
49	Capital Merchant Banking & Finance Ltd.	2002/02/01	Battisputali, Kathmandu	4471458	4496321
50	Crystal Finance Ltd.	2002/02/13	Bag Durbar, Kathmandu	4218269/270/271	4219058
51	Royal Merchant Banking & Finance Ltd.	2002/02/14	Durbarmarg, Kathmandu	4242900	4231349
52	Guheshworil Merchant Banking & Finance Ltd.	2002/06/13	Jawalakel, Lalitpur	5521506	5536169
53	Patan Finance Ltd.	6/23/2002	Man Bhawan, Lalitpur	5539475	5544206
54	Kist Merchant Banking & Finance Ltd.	2003/02/21	Kamalpokhari, Kathmandu	4444463/4435463	4444838
55	Fewa Finance Ltd.	2003/04/30	Pokhara, Chipledhunga	061-538300/400	061-538738
56	Everest Finance Co. Ltd.	2003/07/02	Siddarthanagar, Bhairahawa	071-526507	071-526508
57	Birgunj Finance Ltd.	9/28/2003	Adarshnagar , Birgunj	051-523468	51530764
58	Prudential Merchant Banking & Finance Ltd	2003/06/06	Dillibazar, Kathmandu	4445988	4446453
59	Investment Credit and Finance Co. Ltd.	2003/06/15	Bhatbhateni, Kathmandu	4425292	4425294
60	IME Financial Institution	2005/08/01	Kantipath, Kathmandu	4239170/71	4218083
61	Sagarmatha Merchant Banking and Finance Co. Ltd	2005/08/29	Lalitpur, Maanvawan	5547841/5535158	5535419
62	Shikhar Bittiya Sanstha Ltd.	2005/09/15	Kathmandu, Thapathali	4239290/9291	4239289
63	Civi Merchant Bittiya sanstha Ltd.	2005/09/18	Kathmandu, Kuleshwor	4289524/596	4289524
64	Prabhu Bittiya sanstha Ltd.	2006/02/16	Kathmandu, Kantipath	254580/81	4262315
65	Imperial Bittiya sanstha Ltd.	2006/03/08	Kathmandu, Putalisadak	4432373/4427923	4435314
66	Kuber Bittiya sanstha Ltd.	2006/03/24	Kathmandu, Putalisadak	4239797/98	4439796
67	Nepal Express Financial Institutions Ltd.	2006/05/04	Rupandehi, Butawal	071-560769	071-541683
68	Valley Bittiya sanstha Ltd.	2006/05/11	Kathmandu, Maharaiganj	4374001	4376911
69	Seti Bittiya sanstha Ltd.	2006/06/07	Kailali, Tikapur	091-560950	091-560966
70	Hama Bittiya sanstha Ltd.	2006/06/16	Kathmandu, Tripureshwor	4249503	4261148
71	Reliable Investment Bittiya sanstha Ltd.	2006/09/06	Kathmandu, Bagdubar,Sundhara	4218927, 4218989	4218997
72	Lord Buddha Financial Institutions Ltd.	2006/11/19	Kathmandu, Newroad	4212770, 4212870	4216825
73	Api financial Institution	2007/4/25	Lekhanath Chock, Kaski	061-561667	061-561668
74	Nameste Bittiya Sanstha Limited.	2007/7/7	Ghorai, Dang	082-561659	082-561559

Contd.....

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

Names		Operation Date (A.D.)	Head Office	Telephone No.	Fax No.
1	Purbanchal Grameen Bikas Bank	1993/03/28	Biratnagar, Morang	021-529817/522740	021-524259
2	Sudur Pashimanchal Grameen Bikas Bank	1993/03/28	Dhangadhi, Kailali	091-522624	091-522963
3	Pashimanchal Grameen Bikas Bank	1995/04/01	Butawal-8, Rupendehi	071-549899/541596	071-541289
4	Madhya Pashimanchal Grameen Bikas Bank	1995/04/01	Nepalgunj, Banke	081-522011	081-522024
5	Madhyamanchal Grameen Bikas Bank	1996/07/08	Janakpur, Dhanusha	041-520785/521642	041-521642
6	Nirdhan Utthan Bank	1999/04/13	Rupandehi, Bhairahawa	071-523764/68	071-521647
7	Rural Microfinance Development Centre	1996/12/06	Putalisadak, Kathmandu	4268020	4247702
8	Deprosc Development Bank	2001/07/03	Narayanghat, Chitwan	056-561183/4261354	056-561183
9	Chhimek Development Banks	2001/12/10	Makawanpur, Hetauda -4	057-521574	057-522460
10	Shawalamban Development Banks Ltd	2002/02/22	Janakpur, Dhanusha	41-524342	041-525748
11	Sana Kisan Vikas Banks	2002/03/11	Bijulibazar, Kathmandu	4781032	4783930
12	Nerude Bitiya Sanstha Limited.	2007/06/07	Biratnagar, Morang	021-5245560	021-531087

LIST OF COOPERATIVES (NON CLASIFIED)

Names		Operation Date(A.D.)	Head Office
1	Nabajivan Co-operative Society Ltd.	1993/12/15	Dhangadi, Kailali
2	Sagun Co-operative Society Ltd.	1994/10/9	Kathmandu
3	Nepal Co-operative Society Ltd.	1994/12/30	Kathmandu
4	The Sahara Loan,Savings & Investment Co-op.Soc. Ltd.	1995/04/15	Sarlahi
5	Bindabasini Saving Fund Co-operative Society Ltd.	1995/06/21	Khopasi, Kavre
6	Mahila Co-operative Society Ltd.	1995/09/27	Kathmandu
7	Bahooddeshya Saving & Loan Co-op.Society Ltd.	1995/12/25	Jhapa
8	Rajshree Saving & Invest.Co-op Society Ltd	1996/02/19	Sarlahi
9	Sahakari Bittiya Bikas Sanstha	1996/06/16	Nepalgunj, Banke
10	Manakamanal Sahakari Sanstha Ltd.	1997/02/18	Banepa, Kavre
11	Very Co-operative Sanstha Ltd.	1997/03/05	Nepalgunj, Banke
12	Viccu Saving & Loan Co-operative Sanstha	1997/08/11	Gaindakot,Navalparasi
13	Amarawati Bahu-Uddeshiya Cooperative Sanstha Ltd.	1997/12/03	New Baneshwor, Kathmandu
14	Kisan Bahu-Uddeshiya Cooperative Sanstha Ltd.	1998/12/29	Lamkee,Kailali
15	Himalaya Co-operative Ltd.	1998/04/29	Kathmandu
16	Star Bahoo-Uddesiya Saving & Credit Co-op Ltd	1998/04/14	Biratnagar
17	Upakar Savings Fund & Credit Co-operative So. Ltd.	2000/03/21	Walling, Sayanja

Contd.....

**LIST OF NON GOVERNMENT ORGANIZATION (NON CLASIFIED)**

	<b>Names</b>	<b>Operation Date(A.D.)</b>	<b>Head Office</b>
1	Nepal Grameen Bikas Samaj Kendra	2000/06/05	Biratnagar
2	Nepal Grameen Bikas Sanstha	2000/06/05	Kathmandu
3	Nepal Sikara Grameen Bikas Karyakram	2000/06/05	Chitawan
4	Chartare yuba Club	2000/06/05	Baglung
5	Mahuli Samudyik Bikas Kendra	2000/06/12	Saptari
6	Samudayik Yuba Club	2000/06/29	Bardiya
7	Samudayik Mahila Bikas Kendra	2000/07/14	Saptari
8	Grameen Samudayako Lagi yojana Pratavutti, Nepal	2000/08/23	Dhankuta
9	Grameen Jagaran Munch (Programm C0-Ordination Office)	2000/09/11	Baglung
10	Sarbodaya Grameen Bikas Sangh	2000/09/26	Saptari
11	Jan Jagaran Manch	2000/10/26	Rasuwa
12	Rastriya Shaichik Tatha Samajik Bikas Sanstha	2000/10/01	Parbat
13	Dhaulagiri Community Research Dev. Centre	2000/10/21	Baglung
14	Nepal Environment & Pollution Eradication UNESCO Nepal	2001/07/05	Gangabu
15	Society of Local Volunteers Efforts Nepal (Solve)	2001/07/10	Dhankuta
16	Women Enterprises Association of Nepal	2001/09/24	Kathmandu
17	Center for Women's Right and Development	2002/04/30	Kathmandu
18	MANUSHI	2002/05/03	Kathmandu
19	Life Development Society	2002/06/18	Morang
20	Women Development and Child Care Foundation	2002/07/02	Saptari
21	Mahila Adarsha Sewa Kendra	2002/07/02	Kthmandu
22	Patan Buisiness and Professional Women	2002/07/02	Lalitpur
23	Women Development Centre	2002/07/02	Chitwan
24	Womens Self -Relient Society	2002/07/14	Chitwan
25	Women Development Centre of Nepal	2002/07/12	Lalitpur
26	Bhagawan Youth Club, Alapot, Ktm.	2002/07/23	Kathmandu
27	Creative Women Environment Development Association,Kathmandu	2002/07/24	Kathmandu
28	Srijana Community Development Center,Siraha	2002/07/25	Siraha
29	Shreejana Development Center,Kaski	2002/08/22	Kaski
30	Cottage & Small Industries Organization,Kathmandu	2002/09/02	Kathmandu
31	Rural Area Dev. & Research Programme,Parbat	2002/09/03	Parbat
32	Adarsha Yuba Club,Bhaktapur	2002/09/06	Bhaktapur
33	Society Welfare Action Nepal (SWAN),Dang	2002/10/25	Dang
34	Social Upgrade in Progress of Education Region (SUPER),Dang	2002/10/29	Dang
35	Nepal Women Community Service Center,Dang	2002/10/30	Dang
36	Forum for Rural Women Ardeny Development,Sunsari	2002/12/30	Sunsari
37	Gramin Mahila Bikash Sanstha	2003/04/23	Dang
38	Ama Samaj Shangh,Chitawan	2003/04/29	Chitwan
39	Gramin Mahila Utthan Kendra,Dang	2003/06/18	Dang
40	Khurkot Youba Club ,Parbat	2003/09/14	Parbat
41	Tharu Tatha Raji Mahila Samaj,Kailali.	2003/09/18	Kailali
42	Nari Avudya Kendra	2003/10/24	Chitwan
43	Mahila Upakar Manch	2003/10/29	Bank
44	Chhimek Samaj Sewa Sanstha	2004/09/29	Kathmandu
45	Sawabalamban Bikash Kendra	2004/11/01	Kathmandu
46	Bikash Aayojana Sewa Kendra	2004/11/01	Kathmandu
47	Grameen Swyamsewak samaj	2005/11/20	Sarlahi

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