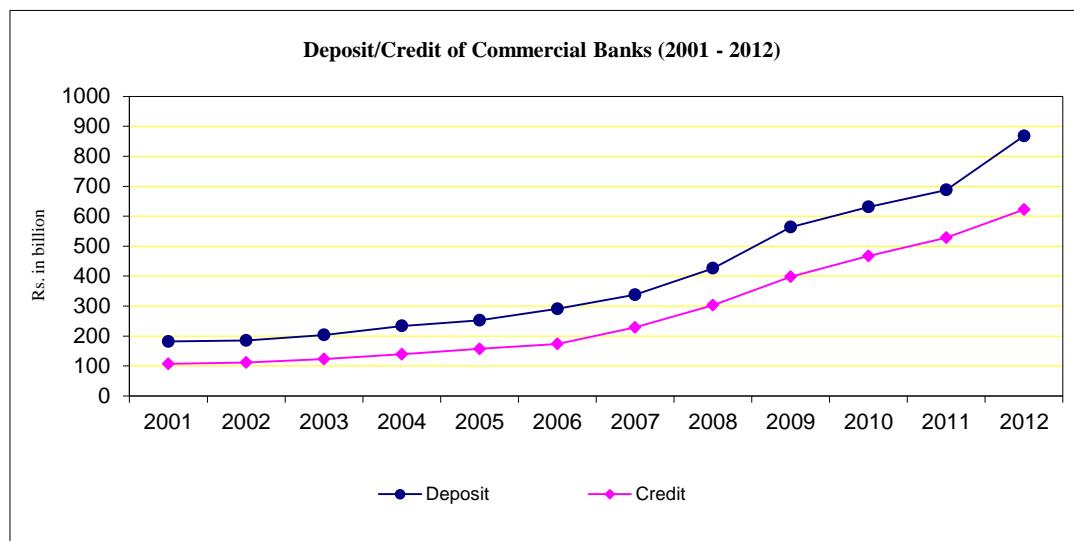


BANKING AND FINANCIAL STATISTICS

MID - JULY, 2012

NO. 58



NEPAL RASTRA BANK
BANK AND FINANCIAL INSTITUTION REGULATION DEPARTMENT
STATISTICS DIVISION

BANKING AND FINANCIAL STATISTICS

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STATISTICS DIVISION

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Explanatory Notes

1. This issue of "**Banking and Financial Statistics, Mid-July 2012, Issue No. 58**" contains statistical information of NRB licensed Banks and Non-bank Financial Institutions.
2. This bulletin consists of 56 tables and a brief explanation on performance of NRB licensed banks and financial institutions.
3. The figures published in this bulletin are based on the actual monthly and quarterly returns of the banks and non-bank financial institutions.
4. Efforts have been made to present current data for mid-July 2012.
5. Blank space in the heading and sub heading indicates the not availability of data or nil in transaction.
6. Because of subsequent revisions, differences with previously published figures are at times unavoidable.
7. The totals in the tables may not exactly tally with the sum of the constituent items due to rounding of the figures.
8. The following months of the Gregorian Calendar year are the approximate equivalent of the months of the Nepalese Calendar Year:

<u>Gregorian Month</u>	<u>Nepalese Month</u>
Mid-Apr/Mid-May	Baisakh
Mid-May/Mid-June	Jeth
Mid-June/Mid-July	Asar
Mid-July/Mid-Aug	Saun
Mid-Aug /Mid-Sept	Bhadau
Mid-Sept/Mid-Oct	Asoj
Mid-Oct/Mid-Nov	Kattik
Mid-Nov/Mid-Dec	Mangsir
Mid-Dec/Mid-Jan	Pus
Mid-Jan/Mid-Feb	Magh
Mid-Feb/Mid-Mar	Fagun
Mid-Mar/Mid-Apr	Chait

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

Highlights on Performance of Banks and Non-Bank Financial Institutions

Financial Sector at a Glance

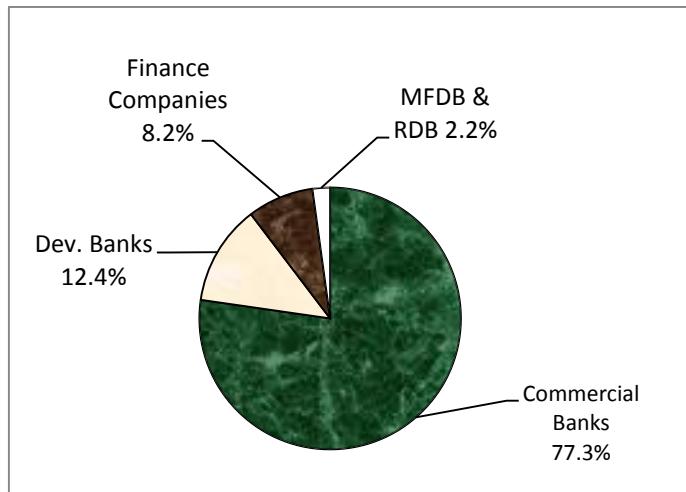
1. The history of financial system of Nepal was begun in 1937 with the establishment of the Nepal Bank Ltd. as the first commercial bank of Nepal with the joint ownership of government and general public. Nepal Rastra Bank was established after 19 years since the establishment of the first commercial bank. A decade after the establishment of NRB, Rastriya Banijya Bank, a commercial bank under the ownership of Government Nepal was established.
2. In the context of banking development, the 1980s saw a major structural change in financial sector policies, regulations and institutional developments. Government emphasized the role of the private sector for the investment in the financial sector. With the adoption of the financial sector liberalization by the government in 80's opened the door for foreign Banks to open Joint venture Banks in Nepal. As a result, various banking and non-banking financial institutions have come into existence. Nabil Bank Limited, the first foreign joint venture bank of Nepal, started operations in July 1984. During two decades, Nepal witnessed tremendous increment in number of financial institutions. Nepalese banking system has now a wide geographic reach and institutional diversification.
3. Consequently, by the end of mid – July 2012, altogether 265 banks and non- bank financial institutions licensed by NRB are in operation. Out of them, 32 are "A" class commercial banks, 88 "B" class development banks, 69 "C" class finance companies, 24 "D" class micro-credit development banks, 16 saving and credit co-operatives and 36 NGOs. In mid- July 2011, the commercial banks branches reached to 1425 with the population of nineteen thousand per branch. Present development of financial institutions in Nepal is reflected in table below.

Growth of Financial Institutions

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

4. As of Mid – July 2012, Commercial Bank group occupied 77.3 percent of total assets/liabilities followed by Development Banks 12.4 percent, Finance Companies 8.2 percent and Micro-finance Development Bank 2.2 percent. In Mid – July 2011, the respective shares were 75.3, 12.0, 10.9 and 1.8 percent respectively as presented in Table 1.

Figure 1 Total Assets/Liabilities Structure



5. The composition of the total liabilities shows as usual, deposit held dominant share of 78.0 percent followed by other Liabilities 11.0 percent Capital fund by 8.5 percent and borrowings by 2.5 percent respectively in Mid – July 2012. Likewise in the assets side, loan and advances accounted the largest share of 58.5 percent followed by investments 15.2 percent, liquid fund 17.5 percent and others 8.8 percent in the same period as shown in figure below.

Figure 2 Compositions of Assets/Liabilities of Financial System as on Mid-July, 2012

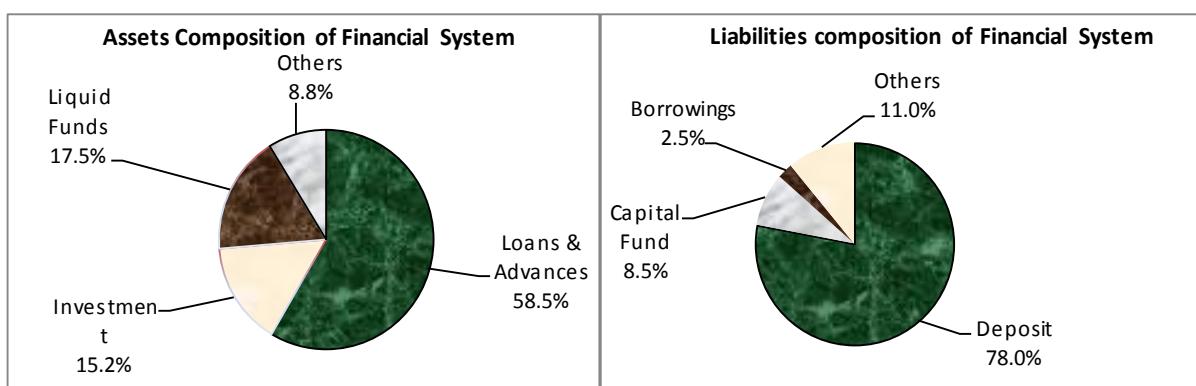


Figure 2 (a)

Figure 2 (b)

6. Commercial Banks held dominant share on the major balance sheet components of financial system. Of the total deposits Rs. 1076,629 million in Mid - July 2012, the commercial banks occupied 80.6 percent. Similarly, development banks held 11.8 percent, finance companies 7.1 percent and micro finance development banks 0.5 percent. Likewise, on the loans and advances the share of commercial banks stood

at 77.1 percent, development banks 12.5 percent, finance companies 8.3 percent and micro finance development banks 2.2 percent in Mid - July 2012. In the same year the share of commercial banks in the borrowings, liquid funds and investments constitute 45.1 percent, 66.9 percent and 86.3 percent respectively as reflected in Table 1.

7. The capital fund, one of the components of liabilities, witnessed growth of 11.4 percent and reached to Rs. 117,980 million in Mid - July 2012 from Rs. 105,816 million in mid July 2011. The borrowings decreased significantly by 26.9 percent while deposit and other liabilities increased by 23.2 percent, 16.7 percent respectively compared to Mid - July 2011. Similarly loans and advances, the major component of assets increased by 12.3 percent and reached to Rs. 807,579 million in Mid - July 2012 from Rs. 718,674 million in mid July 2011. Likewise investment increased by 28.9 percent while liquid fund witnessed significant growth of 59.9 percent in Mid – July 2012 compared to the previous period as shown in Table 1.

Growth of Major Balance-Sheet Indicators (%)

Particulars	Mid- July											
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	
Capital Fund	26.56	43.97	26.56	-107.36	-516.43	17.90	192.50	273.5	104.36	46.66	36.9	11.4
Borrowings	-	-	-	12.46	23.77	34.61	22.32	17.55	12.73	7.51	23.8	-26.9
Deposits	21.95	3.96	11.51	13.12	9.81	15.42	19.28	30.10	32.55	16.83	10.8	23.2
Liquid Funds	16.20	-5.90	-20.59	22.08	-14.32	4.23	21.66	68.64	45.18	7.34	-0.8	59.9
Investment	40.59	43.36	31.00	8.64	18.95	33.76	14.53	18.11	17.46	4.53	10.2	28.9
Loans & Advances	15.94	19.54	11.35	11.67	13.38	10.22	26.55	34.27	30.70	21.32	15.8	12.3

Commercial Banks

8. The number of commercial bank branches operating in the country increased to 1425 in Mid – July 2012 from 1245 in mid July 2011. Among the total bank branches, 49.7 percent bank branches are concentrated in the central region followed by Western 17.9 percent, Eastern 17.8 Mid Western 8.4 percent and Far Western 5.9 percent respectively as presented in Table 44.
9. The total assets of commercial banks increased by 21.5 percent compared to increment of 11.6 percent in the previous year. By the end of this fiscal year, the total assets of commercial banking sector reached to Rs. 1067,096 million from Rs 878,364 million in the last period as shown in Table 3.
10. The share of loans and advances to total assets remained 58.3 percent in Mid - July 2012. Similarly, share of investment and liquid funds to total assets registered 17.0 percent and 15.2 percent respectively as represented in Table 3.

11. The composition of liabilities of commercial banks shows that, the deposit has occupied the dominant share of 81.3 percent followed by others 10.0 percent capital fund 7.2 percent and Borrowings 1.5 percent in the Mid - July 2012 as reflected in Table 3.

Figure 3 Compositions of Assets/Liabilities of Commercial Banks as on Mid- July 2012

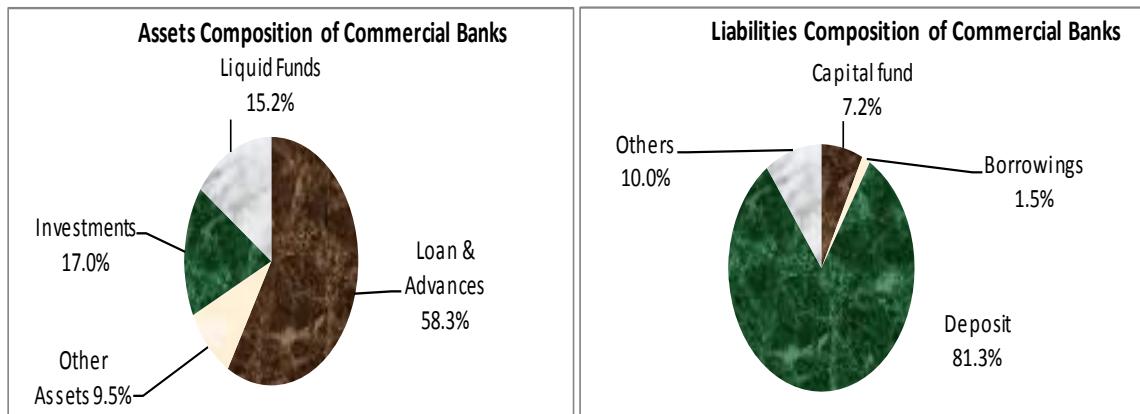
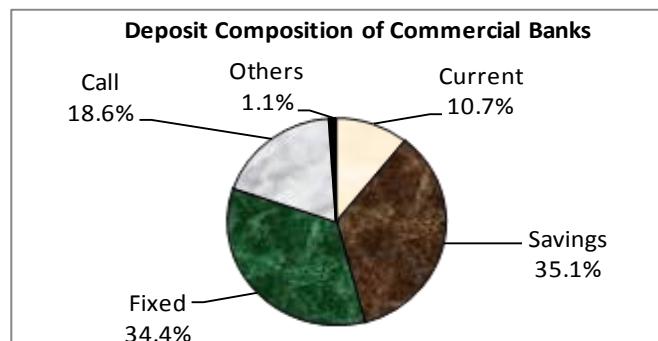


Figure 3 (a)

Figure 3 (b)

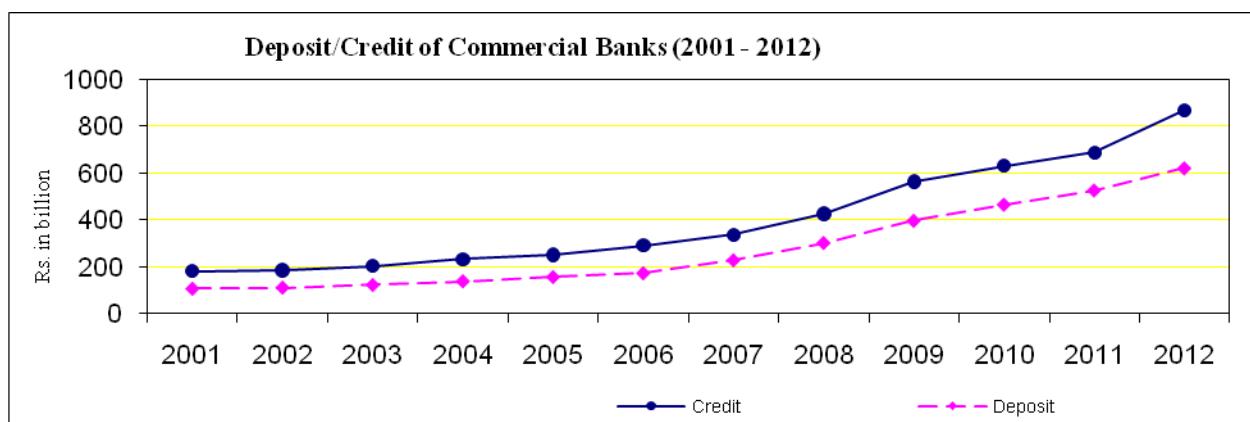
12. In the Mid - July 2012, the loans and advances increased by 17.9 percent compare to 12.4 percent in Mid - July 2011. By the end of Mid - July 2012, the total outstanding amount of loans and advances including Bills Purchase and Loan against Collected Bills of commercial banks reached to Rs. 622,575 million. It was Rs. 528,023 million in Mid - July 2011 as shown in Table 3.
13. The total investment including share & other investment of commercial banks in Mid - July 2012 increased by 21.2 percent and reached to Rs. 181,273 million from Rs.149,557 million in Mid - July 2012. Similarly liquid fund increased significantly by 65.0 percent and amounted to Rs. 161,785 million in Mid - July 2012 as shown in Table 3.
14. In the Mid - July 2012, total deposit of commercial bank increased by 26.2 percent compare to 9.0 percent growth in the Mid - July 2011. As of Mid - July 2012, it reached to Rs.867,978 million from Rs 687,588 million in the Mid - July 2011. Among the component of deposit, current deposit increased by 18.1 percent compared to 2 percent of decrement in last year. Similarly, saving & fixed deposit increased by 31.8 percent and 17.8 percent as shown in Table 3.
15. The Saving deposit comprises the major share in total deposit followed by fixed deposit, call deposit and current deposit. As of Mid - July 2012, the proportion of saving, fixed and calls & current deposits are 35.1 percent, 34.4 percent, 18.6 and 10.7 percent respectively as reflected in Table 3.

Figure 4



16. In the Mid - July 2012, the borrowing decreased by 37.6 percent compared to increment of 25.6 percent in the previous year. By the end of Mid – July 2012, it reached to Rs.15, 507 million from Rs. 24,853 million in the Mid - July 2011 as reflected in Table 3.
17. Capital fund of commercial banks increased by 30.6 percent compared to previous year and reached to Rs. 77,143 million in Mid - July 2012. It was Rs. 59,064 million in Mid - July 2011 as presented in Table 3.
18. Out of the Rs. 622,575 million outstanding sector wise credits in Mid - July 2012, the largest proportion of the loans and advances is occupied by manufacturing sector. The share of this sector is 23.1 percent followed by wholesale & retailers 20.5 percent, other sector 11.1 percent, finance, insurance & real estate by 10.0 percent and construction 9.8 percent. Similarly, transportation, communication & public services comprise 4.0 percent, consumable loan by 6.1 percent, other service industries by 4.9 percent and agriculture by 3.7 percent in the same period as represented in Table 40.
19. The outstanding of deprived sector credit of commercial banks in the Mid - July 2012 by the end of Mid – July reached to Rs. 24,150 million as presented in Table 42. The ratio of deprived sector credit to total outstanding of product wise loans and advances stood at 3.8 percent in the current period. Last year it was 3.6 percent.
20. In Mid - July 2012, the credit to deposit ratio of the commercial banks reached to 71.7 percent compared to 76.8 percent in Mid - July 2010 as presented in Table 3.

Figure 5



21. The non-performing loan of commercial banks decreased to 2.6 percent in Mid – July 2012 from 3.2 percent in the Mid - July 2011. The total amount of NPA in Mid –July 2012 reached to Rs. 16,325 million from Rs. 16,872 million in the Mid - July 2011 as reflected in Table 6.

Development Banks

22. The total number of development banks increased to 88 in Mid - July 2012 from 87 in Mid - July 2011. Out of them, 19 are national level and rests are district level development banks.
23. The total assets/liabilities of development banks increased by 22.3 percent and reached to Rs. 170,894 million in the Mid - July 2012 from Rs. 139,736 million in Mid - July 2011. The entry of new development banks along with business expansion resulted to increase in the total assets and liabilities.
24. Among the component of liabilities, deposit constituted 74.5 percent followed by capital fund 13.3 percent borrowing by 0.7 percent and others by 11.5 percent in Mid - July 2012. In the previous year the respective share of deposit, capital fund and borrowing were 69.3 percent, 16.1 percent and 3.4 percent. On the assets side, loans and advances constituted 58.9 percent, liquid funds 27.7 percent and investment 3.0 percent in Mid - July 2012. The respective shares were 63.7 percent, 21.0 percent and 4.2 percent respectively in Mid -July 2011 as reflected in Table 45.

Figure 6 Compositions of Assets/Liabilities of Dev. Bank as on Mid-July, 2012

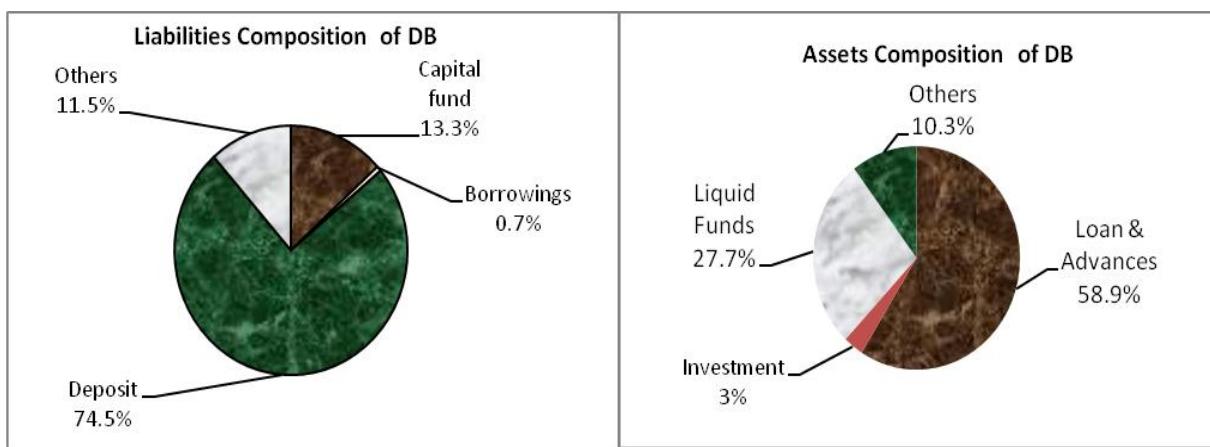
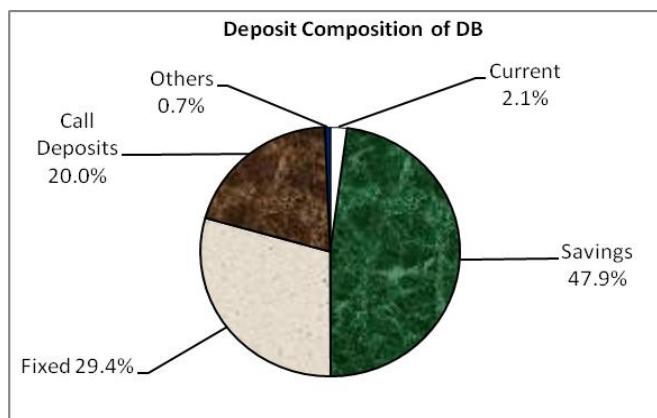


Figure 6(a)

Figure 6(b)

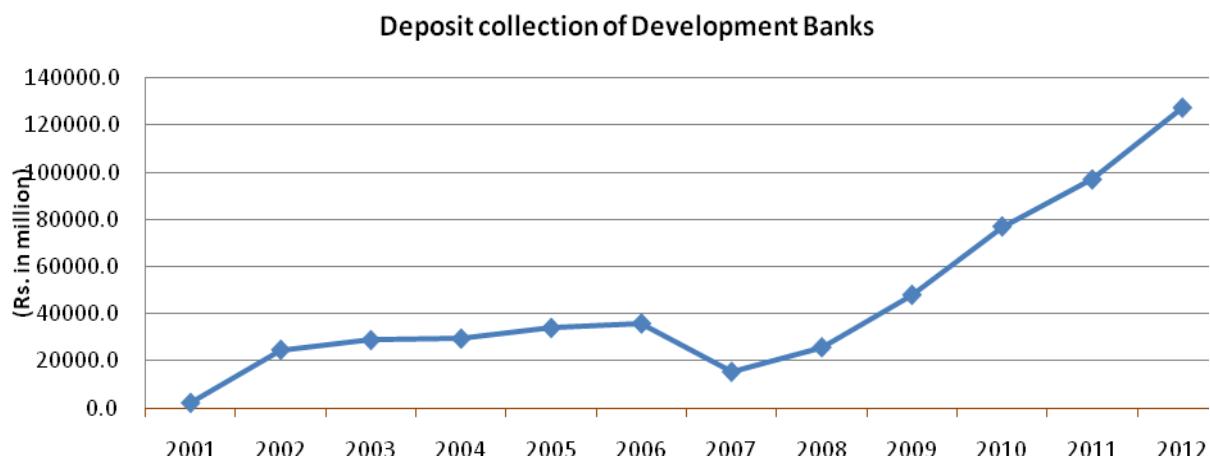
25. In total deposit of Development Bank in 2012, Saving deposit comprises the major share 47.9 percent in total deposit followed by Fixed deposit of 29.4 percent , Call deposit 20.0 percent , Current deposit 2.1 percent and others 0.7 percent. As of Mid - July 2011, the proportion of saving, fixed, and call & current deposits were 44.3 percent, 32.2 percent, 21.1 and 1.9 percent respectively as reflected in Table 45.

Figure 7



26. During the period of current fiscal year, the deposit collection of Development Banks increased by 31.4 percent and reached to Rs. 127,300 million in Mid – July 2012 from Rs. 96,887 million. Deposit in previous year had increased by 25.9 percent. Similarly capital fund increased by 0.8 percent and reached to Rs. 22,702 million. In the same period borrowings decreased significantly by 74.6 percent and reached to Rs. 1,193 million in Mid – July 2012 from 4,700 million in previous year. The increment of capital fund and borrowings were 46.9 percent and 5.8 percent in Mid – July 2011.

Figure 8



27. The average proportion of non-performing loan to total outstanding loan of development banks reached to 4.9 percent in Mid - July 2012 from 4.2 percent in Mid - July 2011. Total amount of NPL as end of Mid July 2012 is Rs. 10,062 million as presented in Table 48.

Finance Companies

28. The total number of finance companies remained to 69 in Mid - July 2012. During this period the following finances went into merger.

S.No	Name	Merge into
1	Universal Finance	Business Development Bank
2	Shikhar Finance	Kasthamandap Development Bank
3	Swastik Merchant Finance	Infrastructure Development Bank
4	Suryadarshan Finance	Annapurna Bikash Bank
5	Standard Finance	Machapuchhre Bank
6	IME Finance	Global Bank
7	Lord Buddha Finance	Global Bank

During the period Annapurna Finance upgraded to Development bank and started operation as Kailash Development Bank.

29. The decrement in number of Finance Companies resulted the total assets/liabilities of the finance companies to shrink by 10.7 percent in Mid -July 2012 and reached to Rs. 112,973 million from 126,617 million in Mid - July 2012 as presented in Table 50. Among the total liabilities deposits held the largest share of 67.4 percent followed by capital fund 13.6 percent, others 18.1 percent and borrowings 1.0 percent. The respective share of deposit, capital fund and borrowing were 67.5 percent, 17.2 percent and 11.7 percent in the previous year. On the assets side, loan and advances held 59.0 percent of total assets followed by liquid funds 23.8 percent, investments 3.1 percent and others 14.1 percent in Mid – July 2012 as presented in Table 50. The respective share of loan & advances, liquid funds and investments were 68.7 percent, 16.2 percent and 4.5 percent in Mid July 2011.

Figure 9 Compositions of Assets/Liabilities of Finance Companies as on Mid-July, 2012

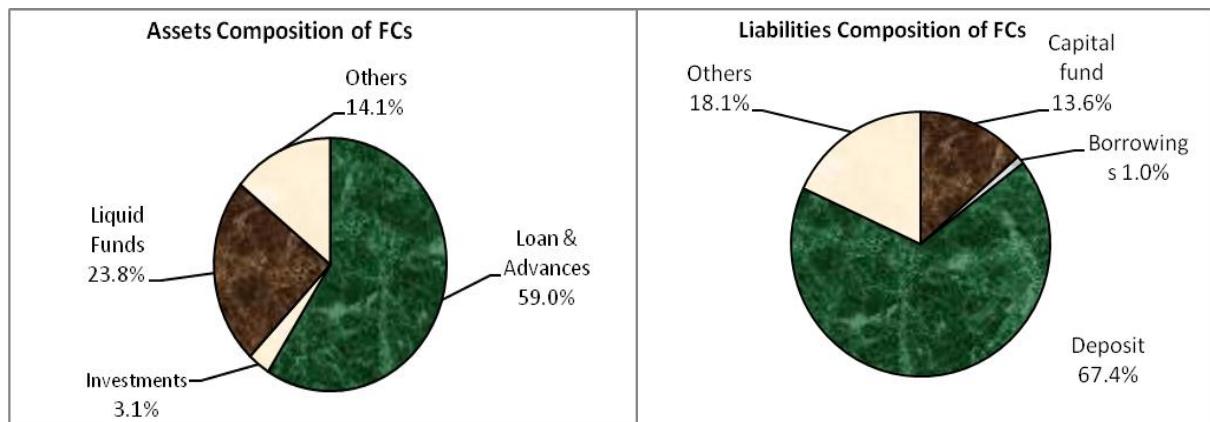
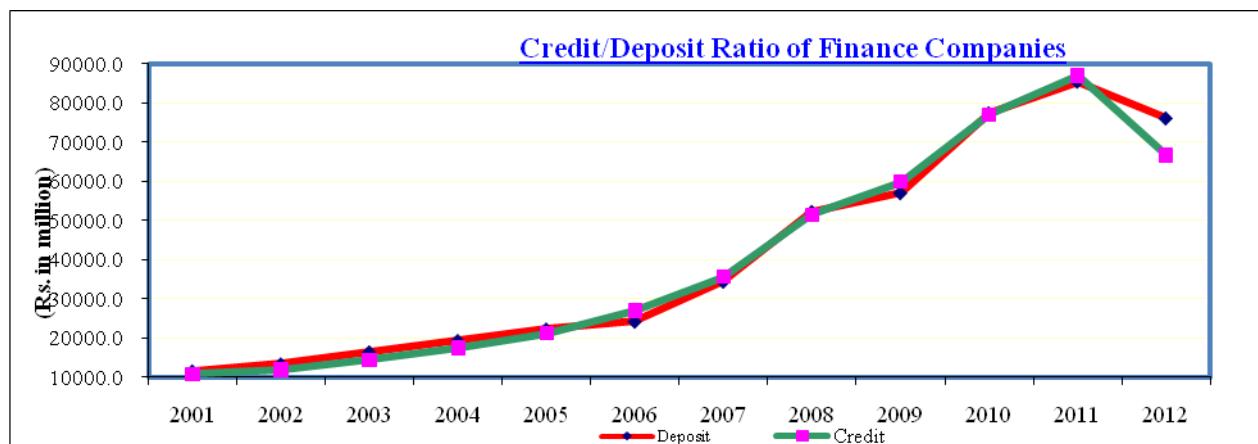


Figure 9(a)

Figure 9(b)

30. The total deposit mobilization by the finance companies in the current fiscal year decreased 10.9 by percent in Mid - July 2012 and reached to Rs. 76,116 million from Rs. 85,477 million. Similarly, capital fund decreased by 29.7 percent and reached to 15,318 Rs. million from Rs. 21,818 million. Likewise, borrowing decreased by 75.4 percent and reached to Rs. 1,106 million from Rs. 4,506 million in Mid – July 2012 as reflected in Table 50.
31. In the Mid - July 2012, liquid fund decreased by 31.0 percent and reached to Rs. 26,884 million from Rs. 20,511 million Mid - July 2011. Likewise, loan & advances declined by 23.4 percent. The growth was 28.5 percent in Mid - July 2011. The total outstanding amount of loan and advances including Bills purchased and loan against collected bills reached to Rs. 66,644 million in Mid – July 2012 from Rs. 87,032 million in Mid - July 2011. Likewise, the investment including Share & other investment decreased by 38.4 percent and reached to Rs. 3,529 million in Mid – July 2012. The increment was 29.3 percent in Mid – July 2011.
32. Credit deposit ratio of finance companies reached to 87.5 percent in Mid - July 2012 from 101.8 percent in the Mid - July 2011.

Figure 10



33. The average proportion of non-performing loan to total outstanding loan of Finance Companies reached to 10.7 percent in Mid - July 2012 and reached to Rs. 7,145 million as presented in Table 53 . The ratio was 5.4 percent and amount of Rs. 4,729 million in the Mid - July 2011.

Micro Finance Development Banks & Rural Development Banks

34. Currently there are 24 'D' class rural & micro finance development banks in the country. Out of them five are regional level rural development banks and remaining are micro finance development banks.
35. In Mid - July 2012, the total assets/liabilities of micro finance development banks increased by 39.6 percent compared to increment of 13.6 percent in the Mid - July 2011. In Mid - July 2012, the total assets/liabilities of these banks reached to Rs. 30,007million from Rs. 21,496 million in Mid - July 2011 as presented in Table 55.

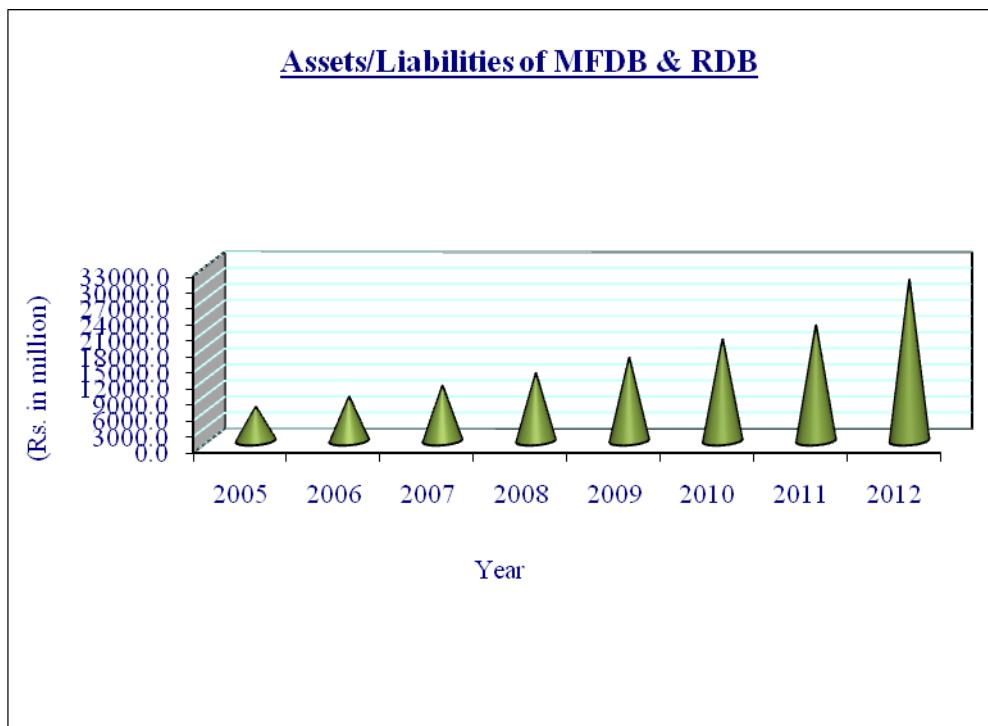


Figure 11

36. As of Mid - July 2012 the total outstanding loan and advances of micro finance development banks increased by 21.0 percent and reached to Rs. 17,738 million from Rs. 14,650 million in Mid - July 2011 as reflected in Table 55.

Cooperatives and NGOs

37. The number of financial cooperatives licensed by NRB to conduct limited banking activities and number of NGOs are 16 and 36 respectively in Mid – July 2012. Due to unavailability of current data, the statistical information of cooperatives and NGOs are not included in this bulletin.

Table No.1
Financial System at a Glance

(Rs in Million)

		Mid - July											
		2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1 Capital Fund	10993.5	15827.2	20031.0	(1474.3)	(9088.1)	(7461.5)	6901.7	25778.0	52681.8	77264.3	105816.3	117979.6	
Commercial Banks	74.9%	64.5%	59.0%	-692.0%	-210.5%	-237.8%	-60.1%	38.6%	57.7%	52.7%	55.8%	65.4%	
Development Banks	5.7%	17.2%	20.6%	282.0%	52.2%	63.9%	58.8%	25.4%	17.7%	19.8%	21.3%	19.2%	
Finance Companies	17.5%	16.8%	16.0%	247.8%	46.8%	57.8%	78.0%	28.9%	20.0%	24.6%	20.6%	13.0%	
Micro Finance Development Banks				3.1%	45.3%	8.1%	11.1%	16.2%	4.9%	3.7%	2.8%	2.3%	2.4%
Others	1.9%	1.6%	1.4%	16.9%	3.4%	5.0%	7.1%	2.2%	0.9%	0.0%	0.0%	0.0%	
2 Borrowing		11650.9	13102.9	16217.6	21830.3	26703.7	31391.5	35387.8	38047.1	47096.3	34392.3		
Commercial Banks				27.2%	23.1%	42.2%	43.6%	47.7%	45.9%	51.8%	52.0%	52.8%	45.1%
Development Banks				50.5%	45.5%	27.7%	23.9%	8.4%	8.1%	7.4%	11.7%	10.0%	3.5%
Finance Companies				1.2%	10.0%	6.1%	5.3%	13.0%	13.9%	14.7%	8.1%	9.6%	3.2%
Micro Finance Development Banks				20.5%	21.1%	21.0%	24.4%	26.0%	26.8%	25.4%	28.3%	27.7%	48.2%
Others				0.6%	0.3%	3.0%	2.8%	4.9%	5.4%	0.8%	0.0%	0.0%	
3 Deposits	197325.6	205135.3	228736.4	258742.3	284115.2	327925.3	391152.6	508905.7	674584.3	788083.6	873488.8	1076629.3	
Commercial Banks	92.1%	90.3%	89.1%	90.4%	88.8%	88.8%	86.3%	83.7%	83.5%	80.1%	78.7%	80.6%	
Development Banks	1.3%	2.4%	2.8%	1.5%	2.4%	1.8%	3.9%	5.1%	7.1%	9.8%	11.1%	11.8%	
Finance Companies	5.9%	6.6%	7.2%	7.5%	7.9%	8.3%	8.8%	10.3%	8.5%	9.9%	9.8%	7.1%	
Micro Finance Development Banks				0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%
Others	0.7%	0.8%	0.5%	0.3%	0.6%	0.8%	0.7%	0.6%	0.6%	0.0%	0.0%	0.0%	
4 Other Liabilities		96632.6	117061.3	183080.3	163664.3	157719.2	140248.7	107071.3	94786.2	108082.5	126163.1		
Commercial Banks				89.7%	89.4%	93.4%	89.0%	91.6%	82.9%	81.9%	81.7%	78.1%	73.4%
Development Banks				6.8%	7.1%	4.0%	6.5%	0.6%	3.6%	5.2%	8.6%	10.0%	10.7%
Finance Companies				2.3%	2.4%	1.6%	3.7%	6.4%	11.6%	9.9%	8.2%	10.2%	13.9%
Micro Finance Development Banks				0.7%	0.7%	0.8%	0.7%	0.7%	1.0%	2.0%	1.5%	1.7%	2.0%
Others				0.4%	0.3%	0.3%	0.1%	0.6%	0.9%	1.0%	0.0%	0.0%	
5 Liquid Fund	58587.3	55133.5	43782.0	53448.8	45792.5	47728.1	58064.2	97917.7	142159.2	152590.3	151266.2	241900.3	
Commercial Banks	94.9%	90.6%	87.0%	86.3%	83.8%	81.4%	75.9%	68.3%	74.6%	67.3%	64.8%	66.9%	
Development Banks	1.0%	3.4%	5.6%	4.1%	4.9%	3.3%	6.4%	10.2%	11.3%	17.1%	19.4%	19.6%	
Finance Companies	3.5%	5.2%	5.9%	8.2%	8.5%	11.3%	12.9%	18.1%	11.5%	14.2%	13.6%	11.1%	
Micro Finance Development Banks				0.8%	0.9%	1.4%	2.8%	3.1%	1.2%	2.0%	1.4%	2.2%	2.4%
Others	0.6%	0.8%	0.7%	0.5%	1.3%	1.3%	1.6%	2.2%	0.6%	0.0%	0.0%	0.0%	
6 Investment	27398.5	39279.7	51457.9	55903.1	66499.1	88959.6	101888.2	120335.6	141347.3	147743.6	162870.4	209934.4	
Commercial Banks	92.9%	87.1%	88.2%	88.8%	90.5%	92.4%	91.8%	90.5%	92.6%	90.7%	91.8%	86.3%	
Development Banks	1.8%	8.3%	6.7%	6.3%	3.0%	2.4%	1.5%	2.8%	3.5%	4.6%	3.6%	2.6%	
Finance Companies	4.6%	4.1%	4.6%	4.5%	3.6%	3.1%	4.5%	3.6%	2.3%	3.0%	3.5%	1.7%	
Micro Finance Development Banks				2.0%	2.2%	2.3%	1.9%	2.0%	2.9%	1.5%	1.7%	2.0%	
Others	0.7%	0.5%	0.5%	0.3%	0.6%	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	
7 Loans and Advances	124048.9	148290.7	165119.1	184389.1	209053.7	230424.7	291605.8	391537.7	511752.8	620837.5	718674.5	807579.3	
Commercial Banks	88.0%	76.3%	75.4%	75.9%	78.3%	76.7%	79.5%	78.3%	77.8%	75.2%	73.5%	77.1%	
Development Banks	2.3%	14.7%	14.9%	13.8%	9.2%	8.7%	5.3%	6.0%	8.2%	10.6%	12.4%	12.5%	
Finance Companies	8.8%	8.1%	8.8%	9.5%	10.2%	11.8%	12.2%	13.2%	11.7%	12.4%	12.1%	8.3%	
Micro Finance Development Banks				1.5%	1.5%	1.7%	1.9%	2.0%	1.8%	1.6%	1.8%	2.0%	
Others	1.0%	0.9%	0.9%	0.7%	0.7%	0.9%	1.0%	0.7%	0.7%	0.0%	0.0%	0.0%	
8 Other Assets		96691.9	93691.2	152979.7	138846.1	130919.0	96532.9	67366.6	70130.0	80391.3	94913.2		
Commercial Banks				100.8%	101.7%	97.2%	94.3%	92.6%	87.3%	87.8%	86.6%	82.9%	80.2%
Development Banks				-4.4%	-5.5%	0.0%	1.9%	1.5%	3.0%	4.1%	7.4%	9.5%	8.6%
Finance Companies				2.7%	2.9%	1.9%	2.6%	4.4%	7.1%	4.3%	4.8%	6.0%	9.5%
Micro Finance Development Banks				0.3%	0.3%	0.4%	0.6%	0.6%	0.9%	2.3%	1.3%	1.6%	1.7%
Others				0.6%	0.5%	0.4%	0.6%	1.0%	1.7%	1.6%	0.0%	0.0%	
9 Total Assets / Liabilities	273946.2	314567.1	357050.9	387432.2	474325.9	505958.5	582477.3	706324.0	988878.8	1026595.1	1166214.1	1380971.4	
Commercial Banks	91.8%	87.4%	85.6%	87.7%	86.7%	84.7%	84.2%	80.2%	82.1%	76.7%	75.3%	77.3%	
Development Banks	1.7%	6.0%	7.5%	4.7%	4.9%	5.2%	3.9%	5.6%	6.9%	10.6%	12.0%	12.4%	
Finance Companies	5.8%	5.9%	6.2%	7.0%	6.4%	7.7%	9.2%	11.4%	8.8%	10.9%	10.9%	8.2%	
MFDB & RDB				1.2%	1.3%	1.3%	1.6%	1.8%	1.8%	1.6%	1.8%	1.8%	
Others	0.7%	0.7%	0.7%	0.6%	0.7%	0.7%	0.9%	1.0%	0.6%	0.0%	0.0%	0.0%	

Table No. 2
Major Indicators of COMMERCIAL BANKS

	Unit	Mid - July											
		2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1. Gross Domestic Product ¹	Rs.in million	441519.00	459443.00	492231.00	536749.00	589412.00	654055.00	727089.00	818401.00	960011.00	1170993.00	1345767.00	1558174.00
2. Number of Bank Branches	In Unit	430.00	413.00	447.00	423	422	437	470	555	752	987	1245	1423
3. Population per Bank Branches	In Thousand	53.84	57.31	54.14	58.49	59.95	59.18	56.26	48.70	36.76	28.37	21.38	18.62
4. Total Deposits	Rs.in million	181767.00	185144.70	203879.30	233811.20	252409.80	291245.50	337497.20	426080.30	563604.40	630880.84	687587.89	867978.25
A. Current	Rs.in million	25100.70	24327.00	28862.50	33729.90	34646.40	37386.50	45031.20	56089.30	71651.00	80606.2	78982.9	93304.4
B. Savings	Rs.in million	80988.40	83855.60	97238.90	114137.20	129995.00	151639.40	174732.50	211452.00	259925.40	237709.33	231094.43	304786.78
C. Fixed	Rs.in million	65322.30	64171.40	63287.60	65130.90	67318.20	76572.80	87212.60	104772.50	141259.40	200058.50	253586.40	298835.74
D. Others	Rs.in million	10355.60	12790.70	14490.30	20813.20	20450.20	25646.80	30520.90	53766.50	90768.60	112506.81	123924.18	171051.31
5. Total Credit	Rs.in million	109121.20	113174.60	124522.40	140031.40	163718.80	176820.30	231829.50	302913.40	398143.00	469279.84	528023.14	622575.49
6. Total Investment	Rs.in million	25446.50	34209.80	45386.30	49668.60	60181.10	82173.70	93530.80	108954.80	130856.90	134041.09	149557.36	181272.66
7. Credit to Government Enterprises	Rs.in million	2909.70	2651.10	2867.70	2519.40	2442.50	4988.70	5461.40	2772.90	2608.00	6268.50	7807.70	6906.71
8. Average Deposit per Bank Branch	Rs.in million	422.71	448.29	456.11	552.75	598.13	666.47	611.41	767.71	749.47	639.19	552.28	609.96
9. Per Capita Deposits	Rs. in Unit	7851.71	7997.61	8806.88	10099.84	10903.23	11515.46	13344.19	15763.24	20390.90	22324.95	25829.75	32760.69
10. Average Credit per Bank Branch	Rs.in million	253.77	274.03	278.57	331.04	387.96	404.62	419.98	545.79	529.45	475.46	424.11	437.51
11. Per Capita Credit	Rs. in Unit	4713.66	4888.75	5378.94	6048.87	7072.09	6991.24	9166.23	11206.56	14404.59	16606.39	19835.58	23498.29
12. Deposit Growth	In Percentage	17.31	1.86	10.12	14.68	7.95	9.60	15.88	26.25	32.28	11.94	8.99	26.24
13. Credit Growth	In Percentage	13.28	3.71	10.03	12.45	16.92	3.03	31.11	30.66	31.44	17.87	12.52	17.91
14. Investment Growth	In Percentage	41.63	34.44	32.67	9.44	21.17	24.51	13.82	16.49	20.10	2.43	11.58	21.21
15. Time Deposit Growth	In Percentage	14.39	1.17	8.44	11.68	10.07	10.04	13.90	20.13	34.82	41.62	26.76	17.84
16. Paid up Capital & Reserve Fund	Rs. in million	8230.20	10202.50	11814.60	14854.40	15153.30	16567.00	28640.70	41208.20	56912.90	66877.97	83578.54	92199.07

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

Table No. 3

Statement of Assets & Liabilities of COMMERCIAL BANKS (AGGREGATE)

(Rs. in million)

Liabilities	Mid-July											
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
CAPITAL FUND	8230.2	10202.5	11814.6	(10201.7)	(19129.5)	(17742.1)	(4149.5)	9960.7	30399.5	40719.8	59064.4	77142.6
a. Paid-up Capital	5504.1	6431.0	7726.0	8350.0	9723.9	10571.7	20017.1	31829.9	40738.3	46630.4	58294.9	65983.3
b. Calls in advance										260.4	0.0	4325.3
c. Statutory Reserves	1787.1	2540.0	2820.0	3385.0	3825.9	4841.7	6586.0	7467.1	9514.2	12146.3	14925.9	18708.7
d. Share Premium					10.0	10.0	10.0	347.4	298.4	303.5	317.1	213.3
e. Retained Earning		260.9	75.7	(25056.1)	(34292.8)	(34912.0)	(32800.2)	(31727.9)	(27143.0)	(26722.0)	(24831.2)	(19595.1)
f. Others Reserves	939.0	970.6	1192.9	3119.4	1062.5	1376.8	1607.8	1911.2	6670.4	7414.6	9612.5	6742.9
g. Exchange Fluctuation Fund					541.1	369.7	429.8	133.0	321.4	686.7	745.3	764.1
BORROWINGS	2308.7	2349.5	3170.4	3023.6	6842.9	9519.6	12750.4	14408.2	18320.2	19783.9	24852.8	15507.2
a. NRB	411.8	1167.7	1437.0	731.6	4488.6	3644.5	3767.7	2673.1	2154.3	6752.6	10226.1	4286.7
b. "A"Class Licensed Institution	1896.9	953.4	1599.2	1770.5	1347.2	1991.9	3119.3	4410.5	8132.5	4816.8	6321.0	1970.7
c. Foreign Banks and Fin. Ins.	0.0	228.5	134.2	521.4	27.6	2273.2	3692.1	4022.7	4012.7	1933.3	1868.1	2175.8
d. Other Financial Ins.					979.6		111.4	426.2	520.7	2553.4	379.9	146.2
e. Bonds and Securities						1610.0	2060.0	2875.7	3500.0	3727.8	6057.8	6927.8
DEPOSITS	181767.0	185144.7	203879.3	233811.2	252409.8	291245.6	33749.7	426080.3	5363064.5	630880.8	687587.9	867978.3
a. Current	25100.7	24327.0	28862.5	33729.9	34646.4	37386.6	45031.2	56089.3	71651.0	80606.2	78982.9	93304.4
Domestic					29196.3	32794.6	39967.0	48226.3	63927.8	69758.6	68644.3	83148.3
Foreign					5450.0	4592.0	5064.2	7863.0	7723.2	10847.6	10338.5	10156.1
b. Savings	80988.4	83855.6	97238.9	114137.2	129995.0	151639.4	174732.5	211452.0	259925.4	237709.3	231094.4	304788.6
Domestic					6095.9	5937.7	6313.5	7641.3	9571.6	5226.9	5673.8	5829.3
Foreign					59053.9	63555.6	72661.3	88824.5	102973.3	172137.7	223579.9	264970.6
c. Fixed	65322.3	64171.4	63287.6	65130.9	67318.2	76572.8	87212.6	104772.5	141259.4	200058.5	253586.4	298835.7
Domestic					8264.3	13017.2	14551.4	15948.0	30962.1	27920.8	30066.5	33865.1
Foreign					19681.7	22722.1	26953.3	49417.4	84709.7	105687.2	116624.7	161784.1
d. Call Deposits	7691.8	10531.9	12027.9	18061.1	2752.1	2768.5	3567.6	4349.2	6058.9	6819.7	7299.5	9267.2
e. Others	2663.8	2258.8	2462.4			480.2	599.6	698.7	975.6	1738.5	1226.0	942.9
Bills Payable												1599.4
Other Liabilities	59221.3	77221.2	86697.4	113183.6	92900.7	86580.7	79854.6	81303.1	87709.2	77413.0	84386.3	92665.2
1. Sundry Creditors					2986.1	4513.5	8064.9	15198.9	17306.4	10054.0	13044.3	15909.0
2. Loan Loss Provision					31419.2	26097.4	28485.1	24730.6	23682.5	21631.8	21340.1	22094.0
3. Interest Suspense a/c					39070.5	36083.1	33659.7	29554.2	27666.2	24101.3	23249.4	19491.9
4. Others	59221.3	77221.2	86697.4	113183.6	19424.9	19886.7	9644.6	11819.3	19054.0	21629.5	26752.5	35170.4
Reconciliation A/c					65319.8	47230.1	60736.7	19151.2	95621.7	1234.6	5931.6	(3672.9)
Profit & Loss A/c					10104.8	11272.7	3249.1	14856.8	14772.4	16042.8	15598.5	15876.8
Total	251527.2	274917.9	305561.7	339816.7	408928.8	428706.2	490638.1	566736.0	812165.9	787300.9	878364.5	1067096.6
Assets												
LIQUID FUNDS	55583.3	49937.2	38163.6	46252.8	38369.4	38842.1	44089.7	66875.4	105989.0	102749.0	98071.7	161785.5
a. Cash Balance	4775.1	5494.8	5440.4	4719.3	5137.3	6306.6	7813.6	13010.3	15839.2	17573.1	20265.2	26026.9
Nepalese Notes & Coins	4116.9	4881.1	4735.9	4283.8	4763.8	5908.6	7359.7	12651.6	15014.6	17137.2	19765.0	25398.0
Foreign Currency	658.2	613.8	704.5	435.5	373.5	398.0	453.9	358.7	824.6	435.9	500.3	628.9
b. Bank Balance	37230.9	31115.2	21334.4	26579.7	21173.5	24309.2	28434.1	43459.7	75438.8	69551.5	63293.3	127706.2
1. In Nepal Rastra Bank	21440.9	23170.3	16867.6	22728.2	17859.5	21058.2	20866.6	23085.4	30820.1	55539.2	49542.7	48727.4
Domestic Current					16501.0	191.6	147.9	352.5	1190.7	609.5	452.4	758.1
Foreign Currency					1358.6	191.6	147.9	352.5	1190.7	609.5	452.4	758.1
2. "A"Class Licensed Institution	796.1	928.2	683.7	1825.1	848.9	1288.9	1545.4	7094.1	11505.6	8460.4	3826.0	6784.5
Domestic Currency					835.2	1287.7	1511.9	6942.8	11462.2	8415.1	3497.3	6101.5
Foreign Currency					13.7	1.2	33.0	151.3	43.4	45.3	328.7	683.0
3. Other Financial Ins.					0.0	0.0	320.6	415.4	1333.7	284.6	187.7	
4. In Foreign banks	14993.9	7016.7	3783.1	2026.4	2465.1	1962.1	3397.0	5252.5	7978.6	10214.7	10455.2	10161.4
c. Money at Call	13577.3	13327.3	11388.8	14953.8	12058.7	8226.3	7841.8	10405.4	14711.1	15624.4	14513.2	8052.4
Domestic Currency					1482.0	1805.5	2768.1	3591.0	8418.7	8296.2	6047.6	2865.4
Foreign Currency					10576.7	6420.8	5073.7	6814.4	6292.4	7328.1	8465.6	5187.0
INVESTMENTS	25100.9	28573.8	39045.5	42384.3	50821.9	57539.1	64443.0	71495.5	69261.4	81343.8	102655.9	131017.9
a. Govt.Securities	25100.9	28573.8	39045.5	42384.3	47678.2	57464.7	63889.5	71065.8	68902.0	79709.6	100267.3	127213.0
b. NRB Bond							0.0	0.0	0.0	1386.8	1687.7	3030.3
c. Govt.Non-Fin. Ins.					100.4	0.0	0.0	17.0	17.0	8.5	58.5	270.8
d. Other Non-Fin. Ins.					0.0	0.0	0.0	170.0	70.0	382.3	332.3	120.0
e. Non Residents					3043.4	74.4	553.5	242.7	272.4	486.7	310.1	383.8
SHARE & OTHER INVESTMENT	345.6	5636.0	6340.8	7284.3	9359.1	24634.7	29087.8	37459.3	61595.5	52697.3	46901.4	50254.8
a. Interbank Lending						6467.5	17515.0	21374.8	18240.7	33293.2	35917.0	35002.2
b. Non Residents						2891.5	7119.7	7713.2	19218.6	28302.3	16780.3	11899.3
c. Others												48304.2
LOANS & ADVANCES	107118.9	111694.4	123211.1	138922.9	157198.9	173383.4	228951.9	302913.4	398143.0	467107.2	522853.3	613222.6
a. Private Sector	104209.3	109043.3	120343.4	136403.5	157198.9	168394.7	218597.7	288246.8	387543.3	453049.0	503394.9	577113.2
b. Financial Institutions							4892.7	11893.7	7991.7	11270.6	13362.3	28302.7
c. Government Organizations	2909.6	2651.1	2867.7	2519.4	2442.5	4988.7	5461.4	2772.9	2608.0	2787.6	6151.5	6906.7
BILL PURCHASED	1887.2	1322.2	1143.8	1050.4	3909.2	3353.8	2824.1	3694.9	3745.7	2172.6	5073.8	9607.0
a. Domestic Bills Purchased					745.7	669.6	500.4	931.4	1308.0	662.0	1663.5	3165.4
b. Foreign Bills Purchased					1053.4	1230.9	1060.3	1381.8	1560.5	742.8	1728.3	3466.1
c. Import Bills & Imports					2110.1	1453.3	1263.3	1381.7	873.7	767.8	1682.1	2975.4
LOANS AGAINST COLLECTED BILLS	115.0	158.0	167.5	58.2	168.2	83.0	53.5	29.7	17.9	98.6	96.0	645.9
a. Against Domestic Bills					21.7	21.2	1.4	29.6	17.8	71.4	74.1	593.5
b. Against Foreign Bills					146.5	61.8	52.1	0.0	0.1	27.3	21.8	52.4
FIXED ASSETS												
OTHER ASSETS	61376.3	77596.3	97489.4	103863.8	50728.6	52632.7	59145.6	55347.5	59152.5	60702.9	66675.1	76147.9
a. Accrued Interests	19888.5	23742.8	27722.2	34458.5	38786.5	36718.0	33444.3	30046.4	28776.5	25188.4	24341.4	20790.3
Financial Institutions					36420.3	33020.8	29613.7	28347.2	25018			

Table No. 4
Some Ratios of COMMERCIAL BANKS

	Mid July											
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
A. GDP, DEPOSITS, CREDIT & INVESTMENT												
1. Deposit / GDP	44.25	43.85	41.42	43.56	42.82	44.53	46.91	51.91	58.71	53.88	51.09	55.70
2. Credit / GDP	26.56	26.80	25.30	26.09	27.78	27.03	32.22	36.90	41.47	39.89	39.24	39.96
3. Investment / GDP	6.19	8.10	9.22	9.25	10.21	12.56	13.00	13.27	13.63	11.45	3.49	11.63
4. Credit & Investment / GDP	32.76	34.91	34.52	35.34	37.99	39.60	45.22	50.18	55.10	51.34	42.72	51.59
5. Time Deposit / GDP	35.62	35.06	32.61	33.40	33.48	34.89	36.41	38.53	14.71	17.08	18.84	19.18
6. Current Deposit / GDP	8.63	8.79	5.86	6.28	5.88	5.72	6.26	6.83	7.46	6.88	5.87	5.99
7. Credit / Deposit	60.03	61.13	61.08	59.89	64.86	60.71	68.69	71.09	70.64	74.04	76.79	71.73
8. Investment / Deposit	14.00	18.48	22.26	21.24	23.84	28.21	27.71	25.57	23.22	21.25	6.82	20.88
9. Credit & Investment / Deposit	74.03	79.60	83.34	81.13	88.70	88.93	96.40	96.66	93.86	95.29	83.61	92.61
10. Fixed Deposit / Total Deposit	35.94	34.66	31.04	27.86	26.67	26.29	25.84	25.06	25.06	31.71	36.88	34.43
11. Current Deposit / Total Deposit	19.51	20.05	14.16	14.43	13.73	12.84	13.34	13.16	12.71	12.78	14.96	10.75
12. Credit to Govt. Entp. / Credit	2.67	2.34	2.30	1.80	1.49	2.82	2.36	0.66	0.66	1.34	1.47	1.13
13. Credit to Pvt.Sector / Total Credit	97.33	97.66	97.70	98.20	98.51	97.18	95.53	95.16	99.34	98.66	98.53	98.87
B. LIQUIDITY												
1. NRB Balance / Deposit	12.51	13.44	8.91	9.72	7.08	7.23	6.88	7.23	9.85	7.85	7.09	12.74
2. Vault / Deposit	2.79	3.19	2.87	1.83	1.89	2.17	2.32	2.97	2.81	2.79	2.95	3.00
3. Liquid Fund / Deposit	32.43	28.97	20.15	19.78	15.20	13.34	13.06	15.70	18.81	16.29	14.26	18.64
C. CAPITAL ADEQUACY												
1. Capital Fund / Total Deposit	4.53	5.51	5.79	(4.36)	(7.58)	(6.09)	(1.23)	2.34	5.39	7.39	8.59	11.15
2. Capital Fund/ Total Credit	7.54	9.01	9.49	(7.29)	(10.82)	(10.03)	(1.79)	3.29	7.64	9.98	11.19	12.39
3. Capital Fund / Total Assets	3.27	3.71	3.87	(3.00)	(4.65)	(4.14)	(0.85)	1.76	3.74	5.92	6.72	7.23
4. Capital Fund / Risk weighted Assets	(5.49)	(9.88)	(12.04)	(9.07)	(6.33)	(5.30)	(1.71)	4.04	7.22	6.58	10.59	11.50

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

Banks	Mid-July 2003		Mid-July 2004		Mid-July 2005		Mid-January 2006		Mid-July 2006		Mid-July 2007		Mid-July 2008		Mid-July 2009		Mid-July 2010		Mid-July 2011		Mid-July 2012	
	Capital Fund	Capital Fund to Risk Weighted Assets (%)	Capital Fund	Capital Fund to Risk Weighted Assets (%)	Capital Fund	Capital Fund to Risk Weighted Assets (%)	Capital Fund (In Million)	Capital Fund to Risk Weighted Assets (%)	Capital Fund	Capital Fund to Risk Weighted Assets (%)	Capital Fund	Capital Fund to Risk Weighted Assets (%)	Capital Fund	Capital Fund to Risk Weighted Assets (%)	Capital Fund	Capital Fund to Risk Weighted Assets (%)	Capital Fund	Capital Fund to Risk Weighted Assets (%)	Capital Fund	Capital Fund to Risk Weighted Assets (%)	Capital Fund	Capital Fund to Risk Weighted Assets (%)
1 Nepal Bank Limited	(9449.14)	(28.25)	(8806.67)	(24.97)	(7514.79)	(19.54)	(7072.25)	(30.47)	(5008.40)	(29.67)	(6334.74)	(32.47)	(5744.60)	(22.60)	(5404.00)	(14.85)	(4851.80)	(11.17)	(4607.70)	(9.66)	(3008.00)	(5.46)
2 Rastriya Banijya Bank	(21998.92)	(44.28)	(21009.57)	(42.12)	(20288.80)	(40.54)	(19693.87)	(59.89)	(17865.29)	(50.30)	(17265.78)	(48.45)	(17162.60)	(44.17)	(13823.20)	(37.70)	(8617.08)	(24.08)	(7422.94)	(22.52)	(4738.00)	(9.35)
3 NABIL Bank Limited	1455.09	13.05	1609.42	13.56	1766.07	12.44	1828.89	12.73	2567.79	15.08	2307.63	12.04	3207.70	11.91	4065.20	11.71	3129.41	11.61	3835.70	11.75	6921.00	12.71
4 Nepal Investment Bank Limited	698.24	8.85	1099.38	11.18	1579.21	11.58	1366.69	11.30	2246.10	12.36	2851.62	12.17	3898.50	11.31	5358.10	12.10	3765.16	11.69	4585.39	12.09	7397.00	11.82
5 Standard Chartered Bank Nepal Limited.	1464.85	14.21	1560.16	15.99	1664.36	16.36	1922.27	19.67	2344.60	19.13	2225.28	15.71	3115.40	16.80	3190.40	14.70	3053.00	17.78	3371.62	17.38	5019.00	16.28
6 Himalayan Bank Limited	1604.21	11.03	1790.57	10.62	2034.01	11.10	2056.96	11.26	2588.90	13.10	2651.37	12.11	3348.00	12.50	3980.70	11.31	3119.88	11.02	3439.22	11.45	5700.76	11.90
7 Nepal SBI Bank Limited	686.28	13.78	671.41	10.25	744.88	9.47	897.39	12.61	1348.08	15.01	1444.80	13.29	1726.00	12.54	2048.40	12.18	2141.89	14.14	2508.19	11.84	3999.00	11.37
8 Nepal Bangladesh Bank Limited	843.26	8.11	743.80	5.61	386.64	3.02	291.67	3.10	835.76	6.70	(2707.44)	(23.55)	(2151.40)	(16.49)	855.60	6.62	1112.24	12.87	1845.66	10.53	2323.00	11.86
9 Everest Bank Limited	703.74	12.33	766.88	11.07	1247.56	13.57	934.97	12.33	1414.79	12.86	1676.12	11.19	2387.13	11.34	2875.90	11.04	2203.62	10.56	2759.14	10.43	4643.10	11.08
10 Bank of Kathmandu Limited	658.31	12.05	704.86	11.18	777.45	11.22	785.65	14.37	1216.70	15.71	1265.83	12.38	1635.16	11.47	2067.70	11.91	1741.60	11.45	2071.36	11.62	3240.64	12.58
11 Nepal Credit and Commerce Bank Limited	269.65	6.51	223.23	3.42	404.79	5.51	269.60	5.11	383.77	5.22	(574.91)	(9.13)	734.10	11.22	992.00	10.93	1099.00	14.25	1523.30	13.58	1923.00	11.81
12 Nepal Industrial & Commercial Bank Limited	594.51	18.87	656.36	13.75	730.99	13.29	722.35	12.10	1037.50	13.62	1208.61	12.20	1626.90	12.96	1963.70	14.60	1660.25	15.30	17649.53	24.49	2643.00	12.85
13 Lumbini Bank Limited	361.77	11.37	337.08	8.71	274.13	6.35	88.17	3.26	(648.20)	(13.29)	(435.81)	(7.80)	366.90	5.99	998.40	17.78	1151.52	24.62	1442.28	14.68	2112.00	23.55
14 Machhapuchhre Bank Limited	517.87	24.75	579.38	17.82	688.84	11.36	678.32	10.61	987.90	12.98	1110.67	12.07	1264.17	11.30	1776.60	11.61	1700.20	11.18	1773.51	10.86	2789.00	14.60
15 Kumari Bank Limited	390.91	15.46	570.15	12.81	701.50	11.15	739.70	10.51	961.65	12.64	1115.21	11.20	1898.80	14.96	2060.80	11.57	1624.51	13.80	1966.16	14.45	2760.00	13.27
16 Laxmi Bank Limited	334.58	38.56	574.56	29.13	639.44	20.72	655.09	15.84	695.40	14.18	921.93	12.43	1213.24	11.16	1721.60	11.49	1795.60	14.99	1912.81	13.21	2649.55	11.81
17 Siddhartha Bank Limited	355.01	41.85	383.29	19.36	413.43	13.93	562.10	15.85	641.00	14.83	863.82	11.84	1178.00	11.20	1630.70	10.45	1492.79	10.73	1877.69	11.75	3022.00	11.47
18 Agriculture Development Bank Ltd.											1753.24	4.19	6661.59	14.93	11206.60	15.79	8976.24	18.05	10903.50	19.95	16324.00	18.25
19 Global Bank Ltd.											487.34	14.69	767.61	11.66	1054.70	9.53	1522.28	11.36	1563.31	11.20	3386.00	12.47
20 Citizens Bank International Ltd.											565.12	21.43	668.00	11.80	1116.10	11.65	1308.27	11.28	2144.29	15.57	2571.03	15.54
21 Prime Commercial Bank Ltd													776.41	13.28	1131.90	10.35	1329.21	11.68	2410.48	16.34	3018.74	14.85
22 Bank of Asia Nepal Ltd.													732.10	21.30	1143.00	12.45	1534.98	14.86	2091.93	17.41	2494.08	16.81
23 Sunrise Bank Ltd.													707.89	14.16	1493.70	13.36	1582.12	11.74	2182.42	14.68	2409.00	12.75
24 Development Credit Bank Ltd.													1318.80	28.23	1929.80	21.02	1883.79	24.03	2032.97	21.23	2413.00	18.38
25 NMB Bank Ltd.													1286.50	36.25	1642.80	20.14	1816.05	20.68	2169.96	17.80	2289.00	14.65
26 Kist Bank Ltd.																2045.10	14.83	2089.52	14.49	2359.99	12.53	
27 Janata Bank Nepal Limited																1400.00	67.81	1446.17	36.44	2210.82	24.39	
28 Mega Bank Nepal Limited																		1682.61	19.33	1862.00	19.11	
29 Commerz and Trust Bank Nepal Limited																		1400.00	28.77	1495.00	20.80	
30 Civil Bank Limited																		1200.00	21.28	1306.00	14.19	
31 Century Commercial Bank Limited																		1100.95	42.08	1200.00	23.06	
32 Sanina Bank Limited																		2334.00	21.81			
Total	(20509.78)	(12.04)	(17545.71)	(9.07)	(13750.28)	(6.33)	(12966.30)	(4.72)	(4251.95)	(5.30)	(4870.10)	(1.71)	15460.31	235.00	37257.20	241.74	40719.83	377.06	74949.02	464.49	97068.72	443.75

Table No.6
Non Performing Loan Status of Commercial Banks

(Rs. in million)

Banks	Mid - July																		(Rs. in million)																					
	2003			2004			2005			2006			2007			2008			2009			2010			2011			2012												
	Total Gross Loan	NPL	NPL to Total Gross Loan (%)	Total Gross Loan	NPL	NPL to Total Gross Loan (%)	Total Gross Loan	NPL	NPL to Total Gross Loan (%)	Total Gross Loan	NPL	NPL to Total Gross Loan (%)	Total Gross Loan	NPL	NPL to Total Gross Loan (%)	Total Gross Loan	NPL	NPL to Total Gross Loan (%)	Total Gross Loan	NPL	NPL to Total Gross Loan (%)	Total Gross Loan	NPL	NPL to Total Gross Loan (%)	Total Gross Loan	NPL	NPL to Total Gross Loan (%)	Total Gross Loan	NPL	NPL to Total Gross Loan (%)										
1 Nepal Bank Limited	18132.33	10964.91	60.47	17937.66	9640.08	53.74	16866.50	8372.00	49.64	12441.59	2262.18	18.18	13756.60	1856.00	13.49	15770.70	1410.80	8.95	1982.25	1151.40	5.91	25086.80	573.20	2.28	26709.90	1410.73	5.28	29698.86	1731.63	5.83										
2 Rastriya Banjya Bank	26608.83	16005.32	60.15	25105.68	14470.52	57.64	27000.90	13689.30	50.70	23100.87	8045.50	34.83	2847.36	6876.50	27.65	27494.60	5951.80	21.65	31606.96	4955.97	15.68	35925.1	4085.02	11.45	36866.10	4024.64	10.92	40484.44	2940.36	7.27										
3 NABIL Bank Limited	8113.68	449.63	5.54	8548.66	286.68	3.35	10496.74	144.51	1.32	13278.78	182.60	1.38	15903.00	178.30	1.12	21769.80	171.40	0.79	27589.93	220.72	0.80	30303.93	45.58	0.14	38824.74	698.85	1.77	42867.78	969.34	2.26										
4 Nepal Investment Bank Limited	5921.79	117.09	1.98	7383.57	181.44	2.47	10453.16	280.87	2.69	13171.54	272.49	2.07	17769.00	421.97	2.37	27529.30	304.40	1.12	36827.16	301.98	0.82	40948.44	189.82	0.46	41887.69	245.63	0.59	42912.08	850.42	1.98										
5 Standard Chartered Bank Nepal Limited	6000.16	247.95	4.13	6693.86	252.20	3.77	8420.87	226.31	2.69	9206.28	195.90	2.13	10790.10	197.10	1.83	13964.40	128.70	0.92	13679.76	90.29	0.66	16176.65	87.17	0.54	18662.48	115.80	0.62	19828.51	147.31	0.74										
6 Himalayan Bank Limited	10844.60	1092.84	10.08	12919.63	1147.46	8.88	13451.17	1001.35	7.44	15761.90	10407.5	6.60	17793.70	641.60	3.61	20233.90	475.80	2.35	25519.14	551.21	2.16	29123.76	92.29	2.16	316.36	32968.27	1293.38	3.92	35968.62	740.64	2.06									
7 Nerb SB Bank Limited	4795.84	426.90	8.90	5531.83	345.82	6.25	6739.35	441.02	6.54	8241.45	505.30	6.13	10650.00	45.80	4.56	12742.60	464.90	3.65	15131.75	305.66	2.02	18023.36	264.94	1.47	21717.89	245.53	1.13	26463.67	143.85	0.54										
8 Nepal Bangladesh Bank Limited	7961.51	1013.28	12.73	9644.70	1042.18	10.81	9626.91	1832.94	19.04	9796.38	2927.00	29.88	9169.40	3645.90	39.76	9469.60	2945.30	31.10	7025.65	1355.95	19.30	9119.03	161.50	1.77	10237.46	1963.56	19.18	10943.16	469.38	4.29										
9 Everest Bank Limited	5049.58	111.19	2.20	2095.84	104.76	1.72	7900.09	128.81	1.63	10136.25	129.20	1.27	14028.68	113.17	0.80	18836.40	121.00	0.64	24469.56	117.45	0.48	28156.40	43.71	0.16	31661.84	108.40	0.34	36616.83	307.49	0.84										
10 Bank of Kathmandu Limited	4856.03	420.87	8.67	6008.31	399.94	6.66	6182.05	308.51	4.99	7488.70	203.60	2.72	6964.00	243.29	2.51	12747.80	233.80	1.76	14945.72	189.81	1.27	17113.33	202.08	1.18	17956.95	326.33	1.82	19319.14	443.39	2.30										
11 Nepal Credit and Commerce Bank Ltd	3396.41	700.83	20.63	4717.30	600.05	72.01	6110.90	519.26	8.64	5899.16	1289.90	21.87	5122.20	1606.87	31.37	5281.00	864.00	16.36	7183.68	196.83	2.74	8387.77	227.72	2.71	9229.80	363.30	3.94	12900.60	361.56	2.88										
12 Nepal Industrial & Commercial Bank Ltd	2562.86	170.69	6.66	3743.09	146.59	3.92	4909.36	185.43	3.78	6902.10	179.55	2.60	9128.70	1001.10	1.11	11465.46	98.30	0.86	13679.39	123.11	0.90	12929.30	72.40	0.56	15165.52	90.36	0.60	17523.19	128.55	0.73										
13 Lumbini Bank Limited	2623.36	306.77	11.70	3222.75	237.30	7.36	3685.13	561.13	15.23	4321.58	1339.20	30.99	4944.60	1007.00	20.37	5367.40	798.20	14.87	5681.39	514.73	9.66	5273.30	245.87	4.66	6213.15	59.73	0.96	6797.19	326.86	0.47										
14 Machhapuchhre Bank Limited	1495.86	31.10	2.08	2540.79	24.98	0.98	5130.22	19.86	0.39	6146.57	16.92	0.28	7319.90	85.16	1.16	8969.80	92.90	1.04	12467.19	342.85	2.75	14727.07	266.27	1.78	14727.06	660.73	4.48	16105.66	433.17	2.69										
15 Kumari Bank Limited	2137.59	36.32	1.70	3697.99	28.19	0.76	5681.01	53.99	0.95	7007.78	64.35	0.92	9062.50	66.20	0.73	11530.80	156.00	1.35	14593.57	62.75	0.43	14938.51	60.14	0.40	14926.38	167.90	1.12	17877.54	399.96	2.24										
16 Laxmi Bank Limited	775.94	0.00	0.00	1750.93	0.00	0.00	2726.14	44.49	1.63	4279.80	33.50	0.78	6529.20	23.10	0.35	9794.40	12.70	0.13	13463.35	6.73	0.05	14736.41	17.73	0.12	15389.51	138.84	0.90	16697.06	103.70	0.62										
17 Sildhartha Bank Limited	629.03	0.00	0.00	1567.83	25.22	1.61	2634.93	67.93	2.58	3869.27	33.57	0.87	6319.90	21.50	0.34	9481.20	57.00	0.60	13330.80	59.99	0.45	16895.41	70.57	0.42	18647.20	109.57	0.59	20607.30	463.85	2.25										
18 Agriculture Development Bank Ltd.	3310.75	3310.75	100.00	20.59	3440.37	6185.29	17.96	36585.40	4256.20	11.63	32566.53	2875.62	8.83	39375.27	3235.90	8.22	40389.35	3491.50	8.64	45373.64	2880.63	6.35																		
19 Global Bank Ltd										2601.70	0.00	0.00	5134.07	0.00	0.00	9063.09	8.52	0.09	12163.64	74.47	0.61	12779.18	321.78	2.52	20764.49	322.77	1.55													
20 Citizens Bank International Ltd.													4798.30	0.00	0.00	8121.11	0.00	0.00	10924.88	4.37	0.04	12514.23	146.18	1.17	14415.39	285.81	2.01													
21 Prime Commercial Bank Ltd																5156.00	0.00	0.00	9732.59	0.00	0.00	14102.43	29.97	0.21	17083.90	81.19	0.48	19315.41	91.06	0.47										
22 Bank of Asia Nepal Ltd.																2755.30	0.00	0.00	7635.76	0.76	0.01	11229.90	11.56	0.10	11873.20	76.62	0.65	12519.13	402.85	3.22										
23 Sunrise Bank Ltd.																	4057.69	0.00	0.00	8963.62	13.89	0.16	12356.68	163.60	1.34	12434.38	427.64	3.44	14823.53	449.66	3.03									
24 Development Credit Bank Ltd.																3692.54	79.80	2.16	6352.98	102.93	1.62	7500.48	89.53	1.19	1094.46	148.55	1.64	11426.71	142.43	1.25										
25 NMB Bank Ltd.																	2009.9	30.5	1.517488432	5194.21	25.45163	0.49	7931.13	55.83	0.09	13143.09	30.16	0.27	12468.48	305.85	2.45									
26 Kirti Bank Ltd.																				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
27 Janata Bank Nepal Ltd.																				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
28 Mega Bank Nepal Limited																																								
29 Commerz and Trust Bank Nepal Limited																																								
30 Civil Bank Limited																																								
31 Century Commercial Bank Limited																																								
Total	111904.40	32095.69	28.68	127065.40	28933.41	22.77	148366.43	27877.70	18.79	194360.82	25580.50	13.16	229363.91	24215.85	10.56	306638.36	18648.50	6.08	384315.13	13574.64	3.53	469160.83	11223.34	2.39	528023.14	16871.58	3.20	612935.20	16325.23	2.66										

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

(Rs. in million)

	Liabilities		Mid-July											
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012		
1 CAPITAL FUND	1125.7	1349.5	1449.1	1064.3	(10347.5)	(10066.5)	(6056.7)	(5399.8)	(4958.8)	(4851.8)	(4607.7)	(3084.1)		
a. Paid-up Capital	380.4	380.4	380.4	380.4	380.4	380.4	380.4	380.4	380.4	380.4	380.4	380.4	1772.8	
b. Calls in advance											0.0	0.0	0.0	
c. Statutory Reserves	544.6	544.6	557.2	557.2	699.3	1045.3	1286.8	1332.2	1380.0	1558.8	1608.7	1634.4		
d. Share Premium					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
e. Retained Earning					(11672.7)	(11672.7)	(7877.3)	(7306.4)	(6976.4)	(7363.0)	(7252.4)	(7190.8)		
f. Others Reserves	200.7	424.6	511.5	126.7	127.4	180.5	127.7	193.9	206.2	504.0	587.6	631.5		
g. Exchange Fluctuation Fund					118.1	0.0	25.7	0.0	51.0	68.0	68.0	68.0	68.0	
2 BORROWINGS	266.2	215.0	52.4	0.0	1124.9	1717.4	1604.9	1820.1	1970.7	2125.1	1842.4	2153.8		
a. NRB	264.8	213.7	52.4	0.0	1124.5	1717.4	1604.9	1820.1	1970.7	300.0	0.0	0.0		
b. "A" Class Licensed Institution	1.4	1.4	0.0	0.0	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1825.1	1842.4	2153.8		
d. Other Financial Ins.					0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
e. Bonds and Securities									0.0	0.0	0.0	0.0	0.0	
3 DEPOSITS	35528.6	34060.1	34737.4	36288.5	34744.2	35444.9	38715.2	41451.7	44346.1	42129.9	46804.2	56042.6		
a. Current	5000.7	4311.7	4689.5	6300.0	5714.4	6030.5	6761.5	7799.1	9572.1	10540.7	10915.9	12325.2		
Domestic					5522.7	5873.6	6605.7	7639.1	9382.8	10342.5	10674.3	12115.1		
Foreign					191.8	156.9	155.8	160.0	189.3	198.2	241.6	210.1		
b. Savings	20281.6	19851.5	21534.5	22063.0	22671.8	23547.4	26425.4	28545.1	31079.7	27241.3	27255.8	29980.6		
Domestic					22665.5	23538.9	26412.9	28530.9	31074.0	27233.9	27245.7	29971.8		
Foreign					6.3	9.0	12.5	14.1	5.7	7.4	10.1	8.8		
c. Fixed	9921.8	9731.8	8396.9	7481.0	6269.3	5790.9	5393.2	4757.9	3579.4	4241.1	7482.3	11664.6		
Domestic					6263.3	5784.5	5387.6	4752.0	3572.6	4234.6	7476.1	11659.6		
Foreign					5.9	6.4	5.6	6.0	6.8	6.5	6.2	5.0		
d. Call Deposits	0.0	7.8	12.4	270.0	2.8	0.0	250.0	0.0	0.0	729.4	1649.1			
e. Others	324.5	157.4	104.1	174.5	86.0	75.6	135.1	99.6	115.0	106.8	420.8	423.1		
4 Bills Payable					169.2	76.1	92.4	35.9	56.9	47.1	11.1	73.0		
5 Other Liabilities	13947.3	28191.9	30090.6	26711.0	36401.0	23575.4	10265.5	9718.7	10191.6	9280.3	10387.7	9510.5		
1. Sundry Creditors					814.5	1641.5	2362.0	2556.3	3273.2	3934.3	5406.2	3591.6		
2. Loan Loss Provision					9249.9	3269.6	2376.3	2141.8	2188.6	1527.4	1501.0	1696.4		
3. Interest Suspense a/c					13629.7	6456.8	5090.4	4510.5	4046.0	3285.8	3014.7	3311.5		
4. Others	13947.3	28191.9	30090.6	26711.0	12707.0	12207.5	436.8	510.1	683.8	532.8	465.8	911.0		
6 Reconciliation A/c					1768.0	1056.0	3085.8	2033.4	3002.2	934.3	879.0	(4030.6)		
7 Profit & Loss A/c					1399.5	2329.7				428.6	383.4	406.7		
Total	50867.7	63816.6	66329.5	64063.8	65259.2	54133.0	47707.1	49660.0	54608.8	50093.5	55700.1	61071.9		
	Assets													
1 LIQUID FUNDS	8050.5	8063.8	4770.6	6444.0	5886.2	5517.4	7003.6	5055.2	9454.8	9968.6	11238.1	11991.9		
a. Cash Balance	1784.8	1648.9	1420.9	969.4	1020.7	1116.5	1084.9	1180.5	1498.6	1573.7	1568.5	1939.2		
Nepalese Notes & Coins	1479.4	1409.9	1198.1	885.9	942.5	1048.4	1012.9	1120.2	1469.1	1536.8	1537.2	1914.1		
Foreign Currency	305.4	239.0	222.8	83.5	78.2	68.1	72.0	60.3	29.5	36.9	31.3	25.1		
b. Bank Balance	6265.7	6410.9	3349.7	4452.6	4315.5	4400.9	5918.7	3874.7	7556.1	8394.9	9269.6	10052.7		
1. In Nepal Rastra Bank	3050.4	3307.4	2524.1	3783.5	3793.6	3702.9	5112.8	2868.8	6519.7	7350.2	8171.0	8569.8		
Domestic Currency					2626.6	3702.2	5125.8	3868.8	6487.1	7319.9	8167.7	8511.1		
Foreign Currency					1167.0	0.7	(13.0)	0.0	32.6	30.3	3.3	58.7		
2. "A" Class Licensed Institution	328.1	244.0	84.8	129.1	183.8	291.8	327.6	316.4	452.3	350.2	656.3	404.4		
Domestic Currency					183.8	291.8	320.0	316.4	452.3	348.6	656.3	404.4		
Foreign Currency					0.0	0.0	7.6	0.0	0.0	1.6	0.0	0.0		
3. Other Financial Ins.					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
4. In Foreign banks	2887.2	2859.5	740.8	540.0	338.1	406.2	478.3	689.5	584.1	694.5	442.3	1078.5		
c. Money at Call	0.0	4.1	0.0	1022.0	550.0	0.0	0.0	0.0	400.0	0.0	400.0	0.0		
Domestic Currency					550.0	0.0	0.0	0.0	400.0	0.0	400.0	0.0		
Foreign Currency							0.0	0.0	0.0	0.0	0.0	0.0		
2 INVESTMENTS	6720.0	7115.2	11722.8	10593.8	13838.6	11776.9	13226.3	12918.4	10597.9	4339.8	5582.1	6049.3		
a. Govt. Securities	6720.0	7115.2	11722.8	10593.8	11278.0	11776.9	13226.3	12918.4	10597.9	4212.4	5582.1	6049.3		
b. NRB Bond					0.0	0.0	0.0	0.0	0.0	127.4	0.0	0.0		
c. Govt. Non-Fin. Ins.					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
d. Other Non-Fin. Ins.					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
e. Non Residents					2560.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
3 SHARE & OTHER INVESTMENT	56.3	37.6	59.8	429.9	51.2	2644.5	3057.0	3733.5	2881.1	1476.0	2079.8	2423.9		
a. Interbank Lending					0.0	2597.2	2045.5	2426.9	2249.0	1332.6	1806.4	0.0		
b. Non Residents					51.2	47.3	1011.5	1306.6	632.1	143.4	273.4	2423.9		
c. Others							22.6	1.6	7.9	9.3	0.1	0.0		
4 LOANS & ADVANCES	21728.8	20755.6	19078.1	19108.0	17456.0	12180.4	13377.5	15480.6	19261.0	25074.2	26637.8	29551.3		
a. Private Sector	21131.0	20103.4	18335.1	18616.7	16883.7	11414.9	12424.1	14809.8	18208.9	24747.4	26607.8	29551.3		
b. Financial Institutions					572.3	765.5	742.7	396.1	660.8	326.8	30.0	0.0		
c. Government Organizations	597.8	652.2	743.0	491.3	572.3	765.5	742.7	396.1	660.8	0.0	0.0	0.0		
5 BILL PURCHASED	234.2	139.2	88.4	33.7	1073.3	610.7	373.1	290.1	221.2	12.5	72.1	147.5		
a. Domestic Bills Purchased					22.6	1.6	7.9	9.3	0.1	0.0	0.0	0.0		
b. Foreign Bills Purchased	234.2	139.2	88.4	33.7	21.2	15.3	6.8	6.1	6.6	6.4	5.6	5.0		
c. Import Bills & Imports					1029.5	593.8	366.3	276.2	205.3	6.0	66.5	142.5		
6 LOANS AGAINST COLLECTED BILLS	99.3	102.7	99.6	0.0	1.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
a. Against Domestic Bills					1.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
b. Against Foreign Bills	99.3	102.7	99.6	0.0										
7 FIXED ASSETS													361.9	
8 OTHER ASSETS	13978.6	27602.5	30510.2	27454.4	15731.5	10504.9	8933.9	9382.5	10569.4	8410.0	8855.8	8764.9		
a. Accrued Interests	6958.2	8793.0	9772.9	11498.8	12950.6	6456.0	4146.0	4510.6	4044.2	3250.1	3014.7	3311.5		
Financial Institutions	101.9	132.1	195.1	141.0	161.9	128.3	306.8	273.2	313.8	0.0	0.0	0.0		
Govt. Entp.				</										

Table No. 8

Statement of Assets & Liabilities of RASTRIYA BANIJYA BANK

		Mid-July											
	Liabilities	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1 CAPITAL FUND	1506.7	1538.2	1557.5	(23839.8)	(21437.9)	(2082.5)	(18385.1)	(17219.5)	(13290.5)	(8617.1)	(7422.9)	(2313.2)	
a. Paid-up Capital	1172.3	1172.3	1172.3	1172.3	1172.3	1172.3	1172.3	1172.3	1172.3	1172.3	1172.3	1172.3	1172.3
b. Calls in advance										0.0	0.0	0.0	0.0
c. Statutory Reserves						0.0	0.0	0.0	0.0	0.0	0.0	1911.0	2316.4
d. Share Premium						0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
e. Retained Earning						5.5	5.5	5.5	101.4	101.4	486.9	1576.4	1269.2
f. Others Reserves						140.4	83.9	68.6	0.0	0.0	95.9	95.9	95.9
g. Exchange Fluctuation Fund						266.2	297.7	317.0	225.7	144.0	165.3	50.3	1202.5
2 BORROWINGS	146.9	156.1	161.9	338.0	3215.7	4351.5	2213.1	2516.0	3873.6	4039.8	4812.8	2923.1	
a. NRB	146.9	156.1	161.9	338.0	3215.7	1646.0	149.5	165.3	50.3	2903.9	4019.3	2923.1	
b. "A"Class Licensed Institution		0.0	0.0	0.0	0.0	0.0	440.0	0.0	1172.6	1022.5	680.0	0.0	
c. Foreign Banks and Fin. Ins.		0.0	0.0	0.0	0.0	0.0	2265.5	2063.6	2350.7	2650.7	0.0	0.0	
d. Other Financial Ins.		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	113.5	113.5	0.0	
e. Bonds and Securities							0.0	0.0	0.0	0.0	0.0	0.0	
3 DEPOSITS	40500.4	38964.6	39308.6	40313.6	43489.2	45700.7	50192.6	57990.8	67976.3	68623.2	73924.1	87775.0	
a. Current	4864.0	4639.7	4687.9	5227.5	6419.8	7891.2	10084.7	12853.0	17642.1	17949.1	18793.7	21961.8	
Domestic					6341.1	7872.8	9946.0	12678.2	17599.7	17923.0	18719.8	21924.2	
Foreign					78.7	18.4	138.7	174.8	42.4	26.1	73.9	37.6	
b. Savings	18822.1	18997.2	20861.2	23288.9	26848.2	29494.9	32909.4	40213.0	46102.8	42826.9	38590.0	43823.4	
Domestic					25690.0	29480.3	32847.4	40134.3	46089.7	42778.7	38562.0	43813.9	
Foreign					1158.2	14.6	62.0	78.7	13.1	48.2	28.1	9.5	
c. Fixed	16477.2	15166.6	13579.5	11572.8	9001.5	8103.8	6997.5	4479.8	3207.8	6539.2	14266.9	18010.0	
Domestic					8712.2	8099.9	6698.6	4093.1	3207.8	6539.2	14266.9	18010.0	
d. Call Deposits	0.8	6.7	2.2	134.6	1034.9	45.0	6.6	14.4	140.8	539.3	1605.8	3213.6	
e. Others	336.3	154.4	177.8	89.8	184.8	165.8	194.4	430.6	882.8	768.6	667.7	766.2	
4 Bills Payable	31490.7	35459.2	41070.3	64012.7	40601.2	42099.9	50010.0	29562.5	26740.8	23603.0	21517.6	17629.5	
5 Other Liabilities	31490.7	35459.2	41070.3	64012.7	40601.2	42099.9	50010.0	29562.5	26740.8	23603.0	21517.6	17629.5	
1. Sundry Creditors					575.2	602.7	663.9	724.3	818.5	587.5	689.2	830.9	
2. Loan Loss Provision					15214.4	13593.1	8967.5	7709.4	6483.4	5362.5	3861.3	3508.9	
3. Interest Suspense a/c					21558.6	24786.8	19059.7	17715.9	17946.0	15782.3	15025.5	10795.7	
4. Others	31490.7	35459.2	41070.3	64012.7	3253.0	3117.3	809.9	802.6	1492.9	1628.0	1941.6	2493.9	
6 Reconciliation A/c	31490.7	35459.2	41070.3	64012.7	11299.2	7227.0	6680.0	12528.9	12242.9	0.0	26.1	0.0	
7 Profit & Loss A/c	31490.7	35459.2	41070.3	64012.7	388.4	1949.7	1771.1	1846.9	2032.1	2010.7	1759.3	1446.2	
Total	73644.7	76118.1	82098.3	80824.5	77594.1	81087.1	72041.3	84686.2	99662.6	89448.2	94646.7	107478.3	
Assets													
1 LIQUID FUNDS	14559.8	15089.9	8158.8	10704.1	6714.9	7495.5	5707.9	14584.8	13482.1	11587.4	7136.2	19530.5	
a. Cash Balance	899.6	853.8	1016.4	840.4	1027.1	1086.6	1431.2	2307.5	2031.3	1674.7	1760.5	2100.3	
Nepalese Notes & Coins	736.1	725.0	884.6	738.4	919.8	1006.5	1339.2	2256.0	1716.3	1590.4	1726.1	2073.6	
Foreign Currency	163.5	128.8	131.8	102.0	107.3	80.1	92.0	51.5	315.0	84.3	34.4	26.8	
b. Bank Balance	13660.2	14236.1	7142.4	9763.7	5687.8	6408.9	4256.7	11727.3	11450.8	9912.8	5292.5	16917.8	
1. In Nepal Rastra Bank	11881.8	13077.4	5917.5	8845.8	4788.2	5959.7	3749.7	11054.5	9776.1	8264.6	4813.5	16333.6	
Domestic Currency					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Foreign Currency					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
2. "A"Class Licensed Institution	(36.0)	(43.7)	6.8	709.9	105.2	109.2	84.0	96.8	252.0	141.7	193.4	214.1	
Domestic Currency					107.7	109.2	84.0	96.8	252.0	141.7	193.4	212.1	
Foreign Currency					(2.5)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
3. Other Financial Ins.					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
4. In Foreign banks	1814.4	1202.4	1218.1	208.0	794.4	340.0	423.0	525.1	1422.7	1506.5	285.6	370.1	
c. Money at Call	0.0	0.0	0.0	100.0	0.0	0.0	20.0	550.0	0.0	0.0	83.3	512.3	
Domestic Currency					0.0	0.0	20.0	550.0	0.0	0.0	83.3	380.0	
Foreign Currency					0.0	0.0	0.0	0.0	0.0	0.0	0.0	132.3	
2 INVESTMENTS	5576.3	4088.5	4137.1	2918.9	6494.9	9025.7	10129.2	10565.9	8365.5	9576.3	12576.4	23274.8	
a. Govt.Securities	5576.3	4088.5	4137.1	2918.9	6494.8	9025.7	10129.2	10565.9	8365.5	9364.0	12364.1	23062.5	
b. NRB Bond					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
c. Govt.Non-Fin. Ins.					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
d. Other Non-Fin Ins.					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
e. Non Residents					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
3 SHARE & OTHER INVESTMENT	80.6	82.1	95.8	223.1	2058.1	2753.2	2693.0	4165.6	7277.4	3413.2	2756.7	3226.3	
a. Interbank Lending					0.0	2445.8	0.0	0.0	0.0	0.0	0.0	0.0	
b. Non Residents					2058.1	307.4	2693.0	4165.6	7277.4	3413.2	2756.7	3027.5	
c. Others					307.4	2693.0	4165.6	7277.4	3413.2	2756.7	3027.5	3027.5	
4 LOANS & ADVANCES	28081.2	28183.5	27969.6	26514.4	28614.0	26863.8	25214.8	27353.6	31464.1	35616.6	36792.2	40346.2	
a. Private Sector	27446.5	27622.5	27403.5	26211.5	28291.2	25257.8	23271.9	25867.2	30785.6	34697.1	34809.8	37672.0	
b. Financial Institutions					322.8	1606.0	1124.7	739.8	362.4	334.8	1070.4	1786.7	
c. Government Organizations	634.7	561.0	566.1	302.9	192.0	818.2	746.6	316.1	584.7	912.0	887.5	887.5	
5 BILL PURCHASED	327.7	316.6	276.8	267.3	305.8	300.9	207.5	137.6	143.5	75.9	73.9	102.7	
a. Domestic Bills Purchased					19.2	28.0	87.4	21.7	60.0	57.0	53.5	83.3	
b. Foreign Bills Purchased	327.7	316.6	276.8	267.3	286.6	272.9	120.1	115.9	83.5	18.9	20.3	19.2	
c. Import Bills & Imports					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	
6 LOANS AGAINST COLLECTED BILLS	15.8	15.9	12.5	0.0	0.0	0.2	0.0	3.4	0.3	0.0	0.0	0.0	
a. Against Domestic Bills					0.0	0.2	3.4	0.2	0.0	0.0	0.0	0.0	
b. Against Foreign Bills	15.8	15.9	12.5	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	
7 FIXED ASSETS	25003.3	28341.6	41447.7	40196.7	25419.8	30034.5	25707.7	23373.3	23626.8	23561.3	20234.6	18269.1	
8 OTHER ASSETS	11277.3	13302.1	15401.4	19136.8	21504.1	24739.4	19042.9	17682.9	17893.9	15768.1	14992.7	10892.7	
a. Accrued Interests	11277.3	13302.1	15401.4	19136.8	21504.1	24597.1	18985.7	17680.5	17892.8	15758.8	14635.4	10669.0	
Financial institution	232.4	162.8	92.8	29.5	0.0	142.3	57.2	2.4	1.1	9.3	13.2	87.8	
Govt. Entp.	11044.9	13139.3	15308.6	19107.3	21504.1	24597.1	19447.7	2141.2	2949.5	3011.2	3085.7	3407.4	
Private Sector							1128.4	536.8	1013.0	770.7	1246.4	43.5	
b. Staff Loans / Adv.							645.5	0.0	532.8	269.0	434.6	244.6	
c. Sundry Debtors							2141.8	2813.6	2977.8	1701.2	1040.7	33.6	
d. Cash in Transit							0.0	0.0	10.4	7.9	28.1	35.3	
e. Others	13726.0	15039.5	26046.3	21059.9	21059.9	21059.9	21059.9	21059.9	21059.9	21059.9	21059.9	21059.9	
9 Expenses not Written off												0.1	
10 Non Banking Assets												284.8	
11 Reconciliation Account												126.1	
12 Profit & Loss A/c												1542.0	
Total	73644.7	76118.1	82098.3	80824.5	77594.1	81087.1	72041.3	84686.2	99662.6	89448.2 </			

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

(Rs. In million)

		Mid-July											
	Liabilities	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1 CAPITAL FUND	1046.9	1062.8	1146.4	1804.2	1482.4	1657.7	1874.8	2057.0	2436.2	3129.4	3835.7	4566.5	
a. Paid-up Capital	849.1	491.7	491.7	491.7	491.7	491.7	491.7	689.2	965.7	1449.1	2029.8	2029.8	
b. Calls in Advance										0.0	0.0	0.0	
c. Statutory Reserves	0.0	514.5	568.8	652.0	743.2	847.0	975.0	983.5	1133.5	1340.5	1568.5	1836.5	
d. Share Premium					0.7	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
e. Retained Earning	26.2	2.1	26.1	29.8	30.0	33.4	112.4	160.7	103.6	2.3	493.6		
f. Others Reserves	197.8	30.4	83.8	634.4	183.1	251.1	330.4	271.8	112.1	160.7	153.6	109.1	
g. Exchange Fluctuation Fund					33.9	37.8	44.2	0.0	64.1	75.4	81.4	97.5	
2 BORROWINGS	0.0	280.0	961.5	229.7	17.1	173.2	882.6	1600.0	1981.3	374.9	1950.6	611.1	
a. NRB	0.0	0.0	611.5	0.0	0.0	600.0	600.0	0.0	0.0	0.0	0.0	0.0	
b. "A"Class Licensed Institution	0.0	280.0	350.0	229.7	17.1	173.2	282.6	760.0	1050.0	74.9	1650.6	311.1	
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	631.3	0.0	0.0	0.0	
d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	240.0	0.0	0.0	0.0	0.0	
e. Bonds and Securities									300.0	300.0	300.0	300.0	
3 DEPOSITS	15838.9	15370.6	13437.7	14098.0	14586.8	19348.4	23342.4	31915.0	37348.3	46334.8	49691.4	55023.7	
a. Current	2957.1	2723.0	3025.0	2687.0	2843.5	2953.3	3446.1	5365.8	5515.9	7920.7	5818.4	6734.4	
Domestic					2046.1	2326.5	2603.3	3210.0	4063.1	6312.7	4532.7	5297.6	
Foreign					797.4	626.8	842.8	1558.5	1452.8	1608.0	1285.7	1436.8	
b. Savings	4917.1	4889.0	5237.4	5994.1	7026.4	8770.8	10187.4	12160.0	14620.4	13783.6	14288.5	17994.8	
Domestic					6114.6	7575.0	9103.6	10959.0	12932.8	12739.9	13140.1	16651.9	
Foreign					1012.9	1105.1	2892.4	5877.2	5568.3	12694.3	15266.6	12805.0	
c. Fixed	3719.2	2446.8	2252.6	2310.6	2078.6	3450.2	5435.2	8464.1	8310.7	14711.1	16840.8	14044.9	
Domestic					1012.9	1105.1	2892.4	5877.2	5568.3	12694.3	15266.6	12805.0	
Foreign					1065.7	2345.1	2542.8	2586.9	2742.4	2016.8	1574.2	1239.9	
d. Call Deposits	3948.3	4944.7	2540.7	2801.6	2341.3	3851.2	3961.6	5563.4	8438.3	9294.0	12166.3	15566.7	
e. Others	297.2	367.1	382.0	304.7	297.0	322.9	312.1	361.8	463.0	625.5	577.3	682.9	
4 Bills Payable					71.3	113.8	94.2	141.9	407.7	101.1	189.6	132.4	
5 Other Liabilities	2568.6	2932.4	2730.3	2102.4	1639.4	1862.4	2780.8	2014.4	2143.3	2870.9	4355.6	9490.7	
1. Sundry Creditors					176.9	216.9	478.0	296.7	491.0	604.2	831.9	4742.4	
2. Loan Loss Provision					392.0	352.9	356.3	404.6	409.1	752.2	941.0	1227.9	
3. Interest Suspense a/c					166.6	145.0	112.2	132.4	155.9	220.7	296.7	371.2	
4. Others	2568.6	2932.4	2730.3	2102.4	903.9	1147.6	1834.3	1180.7	1087.4	1293.8	2286.0	3149.3	
6 Reconciliation A/c					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
7 Profit & Loss A/c					817.9	979.1	685.6	750.4	1624.9	1798.7	1269.7	1720.9	
Total	19454.4	19645.7	18275.9	18234.3	18614.9	24134.6	29660.4	38478.6	45941.6	54609.8	61292.6	71545.3	
Assets													
1 LIQUID FUNDS	6284.9	4999.3	4162.1	3916.9	1345.2	2365.2	1963.1	4623.5	3925.4	4513.7	4884.5	5098.6	
a. Cash Balance	208.2	318.1	190.6	286.9	146.3	237.8	270.4	511.4	674.4	636.0	744.6	1050.7	
Nepalese Notes & Coins	182.3	285.4	157.6	263.2	132.4	220.1	243.1	485.6	640.9	602.6	701.9	1013.6	
Foreign Currency	25.9	32.7	33.0	23.7	13.9	17.7	27.3	25.9	33.5	33.4	42.7	37.0	
b. Bank Balance	602.6	593.8	957.1	682.5	413.2	392.5	1129.2	2159.7	2698.1	759.6	1687.4	3221.5	
1. In Nepal Rastra Bank	510.2	366.3	892.8	606.4	107.3	318.4	1113.2	1829.5	2648.6	545.1	1469.4	3678.4	
Domestic Currency					85.7	299.1	1100.8	1827.4	2617.4	597.8	1459.3	3657.1	
Foreign Currency					21.6	19.3	12.4	2.1	31.2	(52.7)	10.1	21.2	
2. "A"Class Licensed Institution	4.8	24.0	16.2	37.8	26.2	26.9	31.5	23.0	42.0	47.4	33.6	53.0	
Domestic Currency					26.2	26.9	31.5	23.0	42.0	47.4	33.6	53.0	
Foreign Currency					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
3. Other Financial Ins.					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
4. In Foreign banks	87.6	203.5	48.1	38.3	279.7	47.2	(15.5)	307.2	7.5	167.1	184.4	(509.8)	
c.Money at Call	5474.1	4087.4	3014.4	2947.5	785.7	1734.9	563.5	1952.4	552.9	3118.1	2452.5	826.4	
Domestic Currency					102.5	670.0	100.0	20.0	0.0	1700.0	725.0	0.0	
Foreign Currency					683.2	1064.9	463.5	1932.4	552.9	1418.1	1727.5	826.4	
2 INVESTMENTS	2732.9	4120.3	3663.5	3672.6	2826.8	2372.3	5359.2	4889.6	3978.7	8128.3	8920.3	8211.5	
a. Govt.Securities	2732.9	4120.3	3663.5	3672.6	2413.9	2297.9	4805.7	4646.9	3706.2	7941.3	8742.3	7991.2	
b. NRB Bond					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
c. Govt.Non-Fin. Ins.					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
d. Other Non-Fin. Ins.					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
e. Non Residents					412.9	74.4	553.5	242.7	272.4	187.0	178.1	220.3	
3 SHARE & OTHER INVESTMENT	19.8	1081.8	24.3	24.5	1526.5	3802.5	3593.1	5077.0	6896.3	5483.8	4162.5	5863.4	
a. Interbank Lending					1497.9	3711.2	3521.5	4995.2	6734.6	5391.1	3663.4	1.8	
b. Non Residents					28.6	91.3	71.6	81.8	161.7	92.7	499.1	4781.2	
c. Others					19.3	1.6	0.1	0.0	0.0	0.0	0.0	0.0	
4 LOANS & ADVANCES	8173.1	7072.0	7996.9	8635.1	11078.0	13021.3	15657.1	21514.6	27816.6	32902.8	38765.6	42731.7	
a. Private Sector	7807.3	6751.1	7719.2	8497.3	11018.0	12661.3	15199.6	20857.5	27036.9	31995.5	37801.2	41713.5	
Financial Institutions					397.5	596.4	779.2	627.3	684.4	1018.2			
c. Government Organizations	101.3	64.7	20.8	20.3	60.0	360.0	60.0	60.8	0.4	280.0	280.0	0.0	
a. Domestic Bills Purchased	264.5	256.2	256.9	117.5	144.7	218.1	221.2	255.1	180.5	41.8	71.2	50.0	
b. Foreign Bills Purchased					77.2	66.7	63.0	216.6	83.9	8.5	20.0	12.8	
c. Import Bills & Imports	264.5	256.2	256.9	117.5	67.5	151.4	158.2	38.6	96.6	33.3	51.2	37.2	
6 LOANS AGAINST COLLECTED BILLS	0.0	0.0	14.0	17.1	137.6	39.4	24.7	0.0	0.0	86.4	85.9	86.0	
a. Against Domestic Bills					20.4	21.0	0.0	0.0	0.0	61.9	71.5	58.4	
b. Against Foreign Bills	0.0	0.0	14.0	17.1	117.2	18.4	24.7	0.0	0.0	24.5	14.4	27.6	
7 FIXED ASSETS					361.2	319.1	289.0	511.6	636.1	781.2	935.2	890.0	
8 OTHER ASSETS	1979.2	2116.3	2158.2	1850.6	1194.9	1996.7	2553.0	1607.1	2508.1	2669.8	3467.3	8613.9	
a. Accrued Interests	369.5	377.3	241.2	212.7	185.0	288.1	220.0	224.2	378.3	440.3	486.9	660.4	
Financial institution					0.0	0.6	0.0	0.0	0.0	19.3	0.0	0.0	
Govt. Empt.	0.0	3.6	3.6	0.0	0.0	0.0	0.0	0.0	378.3	440.3	467.6	602.6	
Private Sector	369.5	373.7	237.6	212.7	185.0	287.5	220.0	224.2	378.3	440.3	467.6	602.6	
b. Staff Loans / Adv.					286.7	335.2	392.2	490.4	526.5	721.2	813.6</td		

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

(Rs. In million)

	Mid-July													
	(Rs. In million)													
	Liabilities		2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1 CAPITAL FUND	407.1	419.9	557.1	740.7	1234.5	1158.1	1370.8	1959.0	3421.1	3765.2	4585.4	5161.3		
a. Paid-up Capital	135.3	170.0	295.3	295.3	587.7	590.6	801.4	1203.9	2407.1	2409.1	2409.1	3012.9		
b. Calls in Advance						0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
c. Statutory Reserves	222.5	233.8	245.2	268.7	299.3	345.7	415.8	516.1	655.9	836.0	1089.2	1324.5		
d. Share Premium					49.9	0.0	0.0	0.0	0.0	11.8	11.8	11.8		
e. Retained Earning					126.8	329.6	203.5	131.5	213.1	330.3	480.4	630.7	519.3	
f. Others Reserves	49.3	16.1	16.6			17.9	18.3	22.1	25.9	27.8	27.8	31.0	37.2	
g. Exchange Fluctuation Fund														
2 BORROWINGS	120.0	98.5	6.8	61.5	50.0	550.0	800.0	1050.0	1088.8	1087.3	1330.8	1617.6		
a. NRB	0.0	98.5	6.8	61.5	50.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	331.9	
b. "A"Class Licensed Institution	120.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.8	37.3	280.8	235.7		
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
d. Other Financial Ins.					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
e. Bonds and Securities						550.0	800.0	1050.0	1050.0	1050.0	1050.0	1050.0		
3 DEPOSITS	4256.2	4174.8	7922.8	11706.3	14254.8	18927.3	24488.9	34451.8	46697.9	50094.7	50138.1	57010.6		
a. Current	769.0	787.5	979.0	1625.1	1583.2	1705.6	2175.1	3138.7	3756.4	4025.8	4042.7	6611.3		
Domestic					1233.7	1307.0	1749.6	2590.1	2975.0	3692.4	2855.7	5961.7		
Foreign					349.5	398.6	425.5	548.6	781.4	333.4	1187.0	649.6		
b. Savings	1259.6	1276.7	2433.9	4922.0	6703.5	8082.0	10742.2	13688.8	17066.2	14322.5	13554.8	17276.0		
Domestic					6352.2	7695.5	10262.6	13060.1	15949.4	14075.8	12890.6	16652.0		
Foreign					351.3	386.5	479.6	628.7	1116.8	246.6	664.2	624.1		
c. Fixed	1658.7	945.9	1672.8	2294.7	3212.4	5413.0	7516.8	7944.2	11633.4	16825.1	18378.3	20057.5		
Domestic					2242.2	3293.4	5265.6	5789.3	8144.9	16778.6	17067.4	18761.3		
Foreign					970.2	2119.6	2251.2	2154.9	3488.5	46.5	1310.9	1296.2		
d. Call Deposits	502.5	1052.0	2610.6	2576.6	2469.7	3448.2	3683.1	9073.0	13513.9	14141.8	13503.5	12194.7		
e. Others	66.4	112.7	226.5	287.9	286.0	278.5	371.7	607.1	728.0	779.5	658.8	871.1		
4 Bills Payable	14.3	18.8	32.4	78.8	75.5	27.2	8.3	3.0						
5 Other Liabilities	750.2	694.6	615.7	1056.8	804.0	943.0	1308.2	1835.2	2369.2	3154.3	4020.5	4655.1		
1. Sundry Creditors					114.5	192.8	223.4	290.7	441.3	489.9	729.2	525.0		
2. Loan Loss Provision					256.2	374.3	442.7	537.2	584.4	627.5	615.4	853.9		
3. Interest Suspense a/c					54.1	78.0	90.5	106.7	153.7	185.3	230.5	328.3		
4. Others	750.2	694.6	615.7	1056.8	379.2	297.9	551.6	900.6	1189.8	1851.6	2445.5	2947.9		
6 Reconciliation A/c					0.0	0.0	10.8	0.0	0.0	3.6	10.7	15.7		
7 Profit & Loss A/c					280.3	410.0	561.7	830.7	982.0	1422.5	1263.2	1318.3		
Total	5533.5	5387.8	9102.4	13565.3	16637.9	22007.2	28572.8	40205.5	54634.5	59554.7	61357.0	69781.6		
Assets														
1 LIQUID FUNDS	446.7	1899.1	926.4	1215.2	1340.4	2354.9	2791.5	3755.0	7918.0	7558.4	8290.4	12009.1		
a. Cash Balance	71.5	61.5	200.9	315.4	374.2	562.5	764.0	1464.5	1833.4	1525.4	1718.7	1964.0		
Nepalese Notes & Coins	62.9	50.8	178.6	288.0	350.4	542.0	736.9	1434.6	1763.9	1487.6	1667.7	1908.7		
Foreign Currency	8.6	10.7	22.3	27.4	23.8	20.5	27.1	29.9	69.5	37.9	50.9	55.3		
b. Bank Balance	375.2	1837.6	725.5	899.8	966.2	1792.4	1677.5	2290.5	6084.6	5290.4	6421.7	9839.8		
1. In Nepal Rastra Bank	212.3	166.3	450.4	533.9	780.2	1526.1	1381.3	1820.1	4411.2	3237.2	4009.5	8502.7		
Domestic Currency					739.1	1506.3	1357.6	1736.5	4303.0	3125.3	3970.7	8450.3		
Foreign Currency					41.1	19.8	23.7	83.6	108.2	111.9	38.8	52.4		
2. "A"Class Licensed Institution	3.8	2.8	3.5	85.8	15.6	25.7	20.8	70.8	201.8	74.6	80.3	147.2		
Domestic Currency					15.3	21.1	19.2	69.0	201.5	73.4	80.3	144.0		
Foreign Currency					0.3	4.6	1.6	1.8	0.3	1.2	0.0	3.2		
3. Other Financial Ins.					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
4. In Foreign banks	159.1	1668.5	271.6	280.1	170.4	240.6	275.4	399.6	1471.6	1978.7	2331.9	1189.9		
Money at Call	0.0	0.0	0.0	0.0	0.0	350.0	0.0	0.0	742.5	150.0	205.4			
Domestic Currency					350.0	0.0	0.0	370.0	150.0	200.0				
Foreign Currency					0.0	0.0	0.0	372.5	0.0	54.4				
2 INVESTMENTS	300.0	224.4	400.0	2001.1	1948.5	2522.3	3256.4	3155.0	2531.3	4201.9	4294.6	6169.5		
a. Govt.Securities	300.0	224.4	400.0	2001.1	1948.5	2522.3	3256.4	3155.0	2531.3	4201.9	4294.6	6169.5		
b. NRB Bond								0.0	0.0	0.0	0.0	0.0		
c. Govt.Non-Fin. Ins.								0.0	0.0	0.0	0.0	0.0		
d. Other Non-Fin. Ins.								0.0	0.0	0.0	0.0	0.0		
3 SHARE & OTHER INVESTMENT	12.7	37.6	1345.3	2171.4	2125.7	3150.6	3262.2	3724.4	4871.8	3694.5	3130.5	4271.6		
a. Interbank Lending						1922.2	3043.1	3207.4	3664.5	4807.5	0.0	2696.0	0.0	
b. Non Residents						203.5	107.5	54.8	59.9	64.3	3694.5	434.5	4183.7	
c. Others						49.3	144.7	200.9	345.3	166.1	137.4	347.0		
4 LOANS & ADVANCES	2385.5	2693.0	5872.6	7174.4	10295.4	13007.2	17482.0	27145.5	36250.4	40689.6	41665.2	42510.4		
a. Private Sector	2360.5	2668.0	5757.6	7004.4	10180.4	12923.2	16904.8	26533.4	33806.8	39101.6	40115.1	41238.0		
Financial Institutions						493.4	561.9	2240.2	1563.2	948.6	740.6			
Government Organizations	25.0	25.0	115.0	170.0	115.0	84.0	83.8	50.2	203.4	24.9	601.5	531.8		
b. Domestic Bills Purchased	45.8	22.7	76.6	115.8	30.4	49.3	144.7	200.9	345.3	166.1	137.4	347.0		
Foreign Bills Purchased	45.8	22.7	76.6	115.8	70.1	0.0	0.0	0.0	162.5	38.5	30.4	47.7		
c. Import Bills & Imports					94.5	115.0	142.4	182.9	69.0	54.6	54.7	7.0		
6 LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
a. Against Domestic Bills														
b. Against Foreign Bills														
7 FIXED ASSETS														
8 OTHER ASSETS	2342.8	511.0	481.5	887.4	392.3	432.5	729.7	970.1	1126.5	1191.1	1147.3	1087.4		
a. Accrued Interests	120.6	79.3	110.6	112.0	131.2	158.1	174.7	184.0	333.6	220.0	303.8	429.7		
Financial institution					0.0	0.1	0.0	0.1	0.1	0.1	0.3	0.2		
Govt. Entp.	0.0	0.6	0.6	1.0										
Private Sector	120.6	78.7	110.0	111.0	131.2	158.1	174.6	184.0	333.6	220.0	303.8	429.7		
b. Staff Loans / Adv.					40.3	56.2	62.9	81.3	100.6	122.2	143.3			
c. Sundry Debtors					61.1	64.6	97.7	118.9	36.3	184.0	121.1	162.8		
d. Cash In Transit					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
e. Others	2222.2	431.7	370.9	775.4	200.0	169.5	401.1	697.2	906.9	1455.5	2057.9	2595.1		
9 Expenses not Written off					0.0	0.0	0.0	1.5						

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

(Rs. In million)

	Mid-July													
	(Rs. In million)													
	Liabilities		2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1 CAPITAL FUND	920.3	1012.3	1119.0	1527.9	1278.2	1576.3	1755.3	2117.2	2493.4	3053.0	3371.6	3677.8		
a. Paid-up Capital	339.5	339.5	339.5	374.6	374.6	374.6	413.3	620.8	932.0	1398.5	1610.2	1610.2		
b. Calls in Advance							0.0	0.0	0.0	0.0	0.0	0.0	0.0	
c. Statutory Reserves	508.9	595.0	679.1	679.1	749.3	749.3	749.3	826.5	990.3	1195.3	1412.5	1636.3		
d. Share Premium		0.0	0.0	99.6		245.2	370.6	504.7	383.3	239.5	30.0	95.6		
e. Retained Earning					37.5	75.0	74.9	165.2	0.0	0.0	77.9	76.5		
f. Others Reserves	71.9	77.8	100.4	374.6		116.8	132.2	147.2	0.0	187.8	219.7	241.1	259.2	
g. Exchange Fluctuation Fund														
2 BORROWINGS	1590.0	671.5	79.1	78.3	43.8	10.2	1190.9	0.0	300.0	0.0	350.0	0.0		
a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	400.0	0.0	0.0	0.0	0.0	0.0	0.0	
b. "A"Class Licensed Institution	1590.0	671.5	28.1	64.7	16.2	10.2	6.5	0.0	300.0	0.0	350.0	0.0		
c. Foreign Banks and Fin. Ins.		0.0	0.0	51.0	13.6	27.6	0.0	784.4	0.0	0.0	0.0	0.0	0.0	
d. Other Financial Ins.				0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0	
e. Bonds and Securities									0.0	0.0	0.0	0.0	0.0	
3 DEPOSITS	15430.1	15835.7	18755.5	21161.4	19344.0	23050.5	24640.3	29743.9	35871.8	35182.7	37999.2	35965.6		
a. Current	3279.4	3808.4	5768.6	5816.9	4356.3	4681.8	4794.5	6174.6	6202.8	9763.2	11545.6	11317.2		
Domestic					2360.6	3071.6	2806.9	3855.5	3582.9	4942.5	6114.3	5636.2		
Foreign					1995.7	1610.2	1987.6	2319.1	2619.9	4820.7	5431.3	5681.1		
b. Savings	8404.6	9441.8	10633.1	12771.8	13027.7	14597.5	15244.2	17856.0	19187.7	12430.0	11619.8	15502.3		
Domestic					10733.3	12078.9	12685.8	14580.4	15389.2	10561.3	9669.9	13309.3		
Foreign					2294.4	2518.6	2558.4	3275.6	3798.5	1868.7	1949.9	2193.0		
c. Fixed	3471.7	2264.9	1948.5	1428.5	1416.4	2136.3	3196.5	3301.1	7101.7	9175.1	10136.2	4623.3		
Domestic					631.9	386.5	413.2	478.5	791.9	3603.1	5491.7	3376.2		
Foreign					784.5	1749.8	2783.3	2822.6	6309.8	5572.0	4644.6	1247.1		
d. Call Deposits	0.0	101.1	185.2	941.0	294.9	1125.5	919.0	1938.2	3001.6	3563.2	4405.9	3617.5		
e. Others	274.4	219.5	220.1	203.2	248.7	509.4	486.1	474.0	378.0	251.2	291.7	905.3		
4 Bills Payable	54	5	1											
5 Other Liabilities	3477.7	2156.1	2355.5	1691.5	1279.9	1442.5	1622.6	1550.0	1912.4	2113.5	2319.9	2067.9		
1. Sundry Creditors					116.8	192.6	259.3	253.9	358.4	476.7	479.5	246.0		
2. Loan Loss Provision					277.7	270.4	287.5	245.4	200.9	217.9	234.0	252.5		
3. Interest Suspense a/c					133.5	160.1	240.6	115.5	117.6	136.2	188.2	153.3		
4. Others	3477.7	2156.1	2355.5	1691.5	751.9	819.4	835.2	935.2	1235.5	1282.7	1418.2	1416.0		
6 Reconciliation A/c	7	7	7	7	7	7	7	7	7	7	7	7		
7 Profit & Loss A/c	7	7	7	7	7	7	7	7	7	7	7	7		
Total	21418.1	19675.6	22309.1	24459.1	22758.8	26797.8	29937.4	34312.9	41678.8	41525.2	45227.2	42970.8		
	Assets													
1 LIQUID FUNDS	8086.5	2890.6	3170.0	4241.8	3370.8	3253.5	3996.1	4247.7	6788.5	3598.8	7256.7	8492.1		
a. Cash Balance	187.6	257.8	198.7	187.7	195.4	279.4	378.4	414.9	463.4	509.1	610.7	509.7		
Nepalese Notes & Coins	169.9	224.0	153.2	154.2	162.1	243.3	336.4	382.8	416.8	471.6	570.9	473.5		
Foreign Currency	17.7	33.8	45.5	33.5	33.3	36.1	42.0	32.1	46.6	37.5	39.8	36.2		
b. Bank Balance	7898.9	570.8	1313.4	1835.5	915.7	996.8	1856.5	1635.3	2673.9	1420.2	2365.1	5856.4		
1. In Nepal Rastra Bank	659.5	369.8	1141.1	1534.2	692.2	749.8	1613.7	1266.2	1851.2	819.5	1638.3	4833.7		
Domestic Currency					681.0	731.8	1592.3	1232.6	1832.8	669.4	1615.0	4712.4		
Foreign Currency					11.2	18.0	21.4	33.6	18.4	150.1	23.3	121.3		
2. "A"Class Licensed Institution	1.4	16.7	112.3	165.1	15.5	18.6	28.8	49.6	51.3	28.6	75.5	90.0		
Domestic Currency					15.5	18.6	28.8	49.6	51.3	28.6	75.5	90.0		
Foreign Currency					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
3. Other Financial Ins.					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
4. In Foreign banks	7238.0	184.3	60.0	136.2	208.0	228.4	214.0	319.5	771.4	572.1	651.3	932.6		
c.Money at Call	0.0	2062.0	1657.9	2218.6	2259.7	1977.3	1761.2	2197.5	3651.2	1669.5	4280.9	2126.0		
Domestic Currency					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
Foreign Currency														
2 INVESTMENTS	4811.0	5784.8	6722.8	7948.2	7204.6	8644.9	7115.7	8146.1	10007.3	8540.0	9965.8	7871.2		
a. Govt.Securities	4811.0	5784.8	6722.8	7948.2	7204.6	8644.9	7115.7	8137.6	9998.8	8531.5	9957.3	7862.7		
b. NRB Bond								0.0	0.0	0.0	0.0	0.0		
c. Govt.Non-Fin. Ins.								8.5	8.5	8.5	8.5	8.5		
d. Other Non-Fin Ins.								0.0	0.0	0.0	0.0	0.0		
e. Non Residents								0.0	0.0	0.0	0.0	0.0		
3 SHARE & OTHER INVESTMENT	11.2	3491.2	3634.9	3412.1	2499.5	4205.7	6448.3	5756.7	8633.2	11307.5	7292.9	5091.4		
a. Interbank Lending					2486.1	4190.3	6403.4	5756.7	8300.1	10844.9	7207.9	0.0		
b. Non Residents					13.4	15.4	44.9	33.1	462.6	85.1	5091.4			
c. Others					3.0	4.5	2.6	1.8	4.9	59.0	0.1	0.0		
4 LOANS & ADVANCES	5838.7	5675.6	6028.5	6662.0	8213.5	8905.1	10538.1	13355.0	13118.6	15932.2	17698.2	18376.0		
a. Private Sector	5478.8	5389.4	5977.0	6655.3	7898.3	8821.9	9596.3	12599.0	12722.4	15595.5	16064.7	17451.1		
b. Financial Institutions								566.6	357.3	252.1	244.6	1487.7	924.9	
c. Government Organizations	359.9	286.2	51.5	6.7	315.2	83.2	375.2	398.7	144.1	94.1	145.9	0.0		
5 BILL PURCHED	85.4	112.3	52.2	67.6	313.6	301.2	251.9	609.4	762.1	244.5	964.2	1452.5		
a. Domestic Bills Purchased					3.0	4.5	2.6	1.8	4.9	59.0	0.1	0.0		
b. Foreign Bills Purchased					235.9	296.7	249.3	607.6	757.2	185.5	964.1	1452.5		
c. Import Bills & Imports					74.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
6 LOANS AGAINST COLLECTED BILLS	6	6	6	6	6	6	6	6	6	6	6	6		
a. Against Domestic Bills					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
b. Against Foreign Bills					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
7 FIXED ASSETS	7	7	7	7	7	7	7	7	7	7	7	7		
8 OTHER ASSETS	2585.3	1721.1	2700.7	2127.4	754.1	1095.4	1158.3	1755.9	1861.2	1390.3	1528.6	1179.1		
a. Accrued Interests	186.6	216.0	167.6	290.7	266.6	378.4	441.9	293.5	337.6	251.3	402.6	203.3		
Financial institution	0.0	0.0	2.5	0.0	14.2	0.6	0.0	12.7	9.4	31.7	31.1			
Govt. Entp.	0.0	0.0	165.1	290.7	266.6	364.2	441.3	293.5	324.9	241.9	355.8	144.1		
Private Sector	186.6	216.0			122.9	146.1	161.8	182.5	185.3	204.3	215.5			
b. Staff Loans / Adv.					94.1	59.5	109.0	87.6	143.8	310.5				

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

(Rs. In million)

	Liabilities		Mid-July											
			2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1 CAPITAL FUND	501.6	651.6	740.6	1435.9	1328.2	1541.7	1766.1	2146.5	2513.0	3119.9	3439.2	3995.5		
a. Paid-up Capital	300.0	390.0	429.0	536.3	643.5	772.2	810.8	1013.5	1216.2	1600.0	2000.0	2400.0		
b. Calls in Advance										0.0	0.0	0.0		
c. Statutory Reserves	183.6	239.7	288.8	329.2	381.8	443.4	534.9	633.3	760.5	911.0	1012.8	1191.4		
d. Share Premium				0.0	68.9	173.9	158.2	156.6	184.4	96.8	36.5	136.6	32.9	
e. Retained Earning		18.0	21.9	22.8	501.5	102.9	154.3	244.3	295.8	418.6	549.2	266.7	341.4	
f. Others Reserves						26.1	13.6	19.5	19.5	20.9	23.1	23.1	29.8	
g. Exchange Fluctuation Fund														
2 BORROWINGS	5.4	48.2	538.8	66.4	485.0	383.0	360.0	870.0	500.0	500.0	510.0	500.0		
a. NRB	0.0	47.6	403.7	66.4	25.0	23.0			0.0	0.0	0.0	10.0	0.0	
b. "A"Class Licensed Institution	5.4	0.6	135.1	0.0	100.0	0.0			10.0	0.0	0.0	0.0	0.0	
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0			0.0	0.0	0.0	0.0	0.0	
d. Other Financial Ins.			0.0	0.0	0.0	360.0	0.0		0.0	0.0	0.0	0.0	0.0	
e. Bonds and Securities						360.0	360.0	860.0	500.0	500.0	500.0	500.0	500.0	
3 DEPOSITS	17613.6	18595.2	21002.8	22760.9	24831.1	26456.2	29905.8	31805.3	34681.0	37609.4	40920.6	47731.0		
a. Current	2313.7	2652.8	3702.2	4353.1	5013.0	4993.6	5447.1	6801.3	7566.4	9036.6	3694.3	4584.0		
Domestic				3446.9	3647.4	4370.2	4983.3	5614.3	6718.8	2903.9	3593.4			
Foreign				1566.1	1346.2	1076.9	1818.0	1952.1	2317.8	790.4	990.7			
b. Savings	9164.1	9102.8	10840.8	11719.7	12852.4	14582.8	15784.7	17955.0	20061.0	16294.7	15994.6	21915.6		
Domestic				11925.3	13287.7	14573.0	16727.3	18477.5	15494.6	15233.4	21915.2			
Foreign				927.1	1295.1	1211.7	1207.6	1583.5	800.1	761.2	720.4			
c. Fixed	5668.1	6044.9	5880.7	6043.7	6364.3	6350.2	8201.1	6423.9	6377.1	11328.6	13507.4	11866.5		
Domestic				2540.0	2353.3	4076.4	3101.8	5054.2	10153.6	12501.7	11091.6			
Foreign				3824.3	3996.9	4124.7	3322.0	1322.9	1175.0	1005.6	774.9			
d. Call Deposits	0.0	343.8	201.3	219.6	15.4	41.6	97.9	0.0	11.2	4.4	6505.1	8393.4		
e. Others	467.7	450.9	377.8	424.8	586.0	488.0	375.0	645.2	665.2	945.0	1219.4	971.5		
4 Bills Payable								101.3	94.9	101.3	114.7	303.9	92.5	19.0
5 Other Liabilities	2808.4	2085.7	2439.0	2488.0	1705.9	2067.2	1557.4	1516.7	1731.4	2175.1	2981.5	2566.9		
1. Sundry Creditors					17.2	83.6	24.0	25.6	25.4	18.1	72.4	97.5		
2. Loan Loss Provision					937.1	1029.0	760.1	679.0	708.4	1093.3	1347.8	940.1		
3. Interest Suspense a/c					518.2	558.2	343.1	350.5	377.6	501.1	614.9	534.4		
4. Others	2808.4	2085.7	2439.0	2488.0	233.4	396.4	430.2	461.7	620.0	562.5	946.4	995.0		
6 Reconciliation A/c						0.0	1.7	132.8	36.1	68.6	188.7	(56.4)	33.6	
7 Profit & Loss A/c						752.4	513.8	828.5	1050.8	1182.1	871.8	1411.0	1052.5	
Total	20929.0	21380.7	24721.2	26751.2	29102.6	31064.9	34645.5	37526.8	40790.7	44768.8	49298.5	55898.4		
Assets														
1 LIQUID FUNDS	7192.6	7658.8	8281.7	8613.5	8173.2	2677.6	3259.6	2503.4	4398.5	4324.6	3805.2	6626.9		
a. Cash Balance	149.9	462.8	382.7	274.2	287.2	305.4	177.2	278.2	473.8	514.2	632.0	951.3		
Nepalese Notes & Coins	131.7	450.1	350.0	274.2	287.2	263.3	154.6	260.4	424.0	478.1	595.6	916.3		
Foreign Currency	18.2	12.7	32.7	0.0	0.0	42.1	22.6	17.8	49.8	36.2	36.5	35.1		
b. Bank Balance	1136.9	768.6	1770.0	1494.5	1262.2	1366.9	1372.4	1118.5	2578.4	3351.9	2332.3	5411.0		
1. In Nepal Rastra Bank	1073.2	695.4	1130.0	1623.9	1412.0	1093.0	1269.5	959.3	2328.4	2604.8	1390.6	3979.2		
Domestic Currency				38.8	(16.6)	41.5	37.0	148.2	32.1	48.6	93.3			
Foreign Currency				2.5	78.6	40.8	42.3	80.1	383.0	146.5	234.4			
2. "A"Class Licensed Institution	11.0	36.3	40.0	33.0	2.5	78.6	38.8	42.0	78.6	369.1	143.8	233.4		
Domestic Currency				2.5	78.6	38.8	42.0	78.6	369.1	143.8	233.4			
Foreign Currency				0.0	0.0	2.0	0.3	1.5	13.8	2.7	1.0			
3. Other Financial Ins.							0.0	0.0	0.0	0.0	0.0	0.0		
4. In Foreign banks	52.7	36.9	600.0	(162.4)	(152.3)	195.3	62.1	117.0	166.2	364.1	795.2	1197.4		
Domestic Currency				600.0	623.8	1005.3	1710.0	1106.7	1350.0	458.6	840.8	264.6		
Foreign Currency				200.0	0.0	130.0	0.0	700.0	200.0	200.0	0.0	0.0		
c. Money at Call	5905.8	6427.4	6129.0	6844.8	6623.8	1005.3	6423.8	1005.3	1580.0	1106.7	650.0	258.6	640.8	264.6
Domestic Currency				200.0	0.0	130.0	0.0	700.0	200.0	200.0	0.0	0.0		
Foreign Currency				6423.8	1005.3	1580.0	1106.7	650.0	258.6	640.8	264.6			
2 INVESTMENTS	2224.3	2588.6	3980.0	2781.7	546.7	5144.4	6454.8	7471.7	4212.3	4465.4	6407.4	9199.9		
a. Govt.Securities	2224.3	2588.6	3980.0	2781.7	546.7	4577.7	6454.8	7471.7	4212.3	4465.4	4725.6	6440.6		
b. NRB Bond						566.7					1681.8	2759.3		
c. Govt.Non-Fin. Ins.											0.0	0.0		
d. Other Non-Fin Ins.											0.0	0.0		
e. Non Residents											0.0	0.0		
3 SHARE & OTHER INVESTMENT	10.7	34.3	34.3	96.6	39.9	5746.1	5366.8	5280.3	4319.2	3829.8	2257.0	870.6		
a. Interbank Lending					0.0	5746.1	5294.7	5190.8	4225.3	3750.9	2067.0	0.0		
b. Non Residents					39.9	72.1	89.6	93.9	78.9	190.0	870.6			
c. Others					39.9	72.1	89.6	93.9	78.9	190.0	870.6			
4 LOANS & ADVANCES	8836.6	9673.5	10894.2	13081.7	13245.0	15515.7	17672.0	19985.2	25292.1	28976.6	31656.6	34282.6		
a. Private Sector	8300.2	9321.0	10151.5	12315.5	12499.6	14911.1	16969.7	19985.2	25292.1	28976.6	31656.6	3422.3		
b. Government Organizations	536.4	352.5	742.7	766.2	745.4	604.6	702.3	0.0	0.0	0.0	0.0	0.0		
5 BILL PURCHASED	340.3	0.0	180.0	0.0	345.9	252.6	169.5	248.7	285.3	147.2	1311.6	1685.9		
a. Domestic Bills Purchased					345.9	252.6	30.3	44.7	152.8	7.3	1141.1	52.0		
b. Foreign Bills Purchased	340.3	0.0	180.0	0.0			139.2	204.0	132.6	139.9	170.6	23.8		
c. Import Bills & Imports							0.0	0.0	0.0	0.0	0.0	1610.1		
6 LOANS AGAINST COLLECTED BILLS					0.0									
a. Against Domestic Bills														
b. Against Foreign Bills														
7 FIXED ASSETS					481.0	540.8	575.0	705.2	863.6	969.7	1096.8	1305.4		
8 OTHER ASSETS	2324.5	1425.7	1351.0	2177.7	1035.8	1050.0	1009.9	1191.8	1238.6	1869.9	2569.8	1833.7		
a. Accrued Interests	115.5	313.4	313.5	661.9	701.4	688.2	415.3	407.4	408.8	573.8	755.9	534.4		
Financial institution					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
Govt. Entp.	0.0	5.5	0.9	2.2										
Private Sector	115.5	307.9	312.6	659.7	701.4	688.2	415.3	407.4	408.					

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

(Rs. In million)

	Mid-July											
	Liabilities											
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1 CAPITAL FUND	243.5	541.5	582.9	823.2	689.3	1119.8	989.9	1163.3	1414.6	2141.9	2508.2	2822.1
a. Paid-up Capital	143.9	424.9	425.2	426.9	431.9	840.2	647.8	874.5	874.5	1653.6	1869.3	2094.0
b. Calls in Advance								0.0	0.0	0.0	0.0	0.0
c. Statutory Reserves	73.2	75.7	83.9	136.2	191.0	245.7	140.7	191.7	241.2	304.5	382.9	475.8
d. Share Premium					0.0	0.0	0.0	0.0	0.0	49.7	0.0	
e. Retained Earnings				12.2	40.9	12.2	38.2	5.3	1.7	0.7	3.8	4.2
f. Others Reserves	26.4	28.7	32.9	247.9	22.4	22.4	192.4	88.6	287.1	169.7	191.9	237.8
g. Exchange Fluctuation Fund					5.8	6.2	7.3	7.8	10.2	10.2	10.2	10.3
2 BORROWINGS	0.0	264.2	65.8	0.0	67.4	0.0	1015.4	1827.5	927.5	308.2	200.0	600.0
a. NRB	0.0	264.2	65.8	0.0	67.4	0.0		0.0	0.0	0.0	0.0	0.0
b. "A" Class Licensed Institution	0.0	0.0	0.0	0.0				20.0	0.0	0.0	0.0	0.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0			815.4	1607.5	727.5	108.2	0.0	0.0
d. Other Financial Ins.				0.0	0.0			0.0	0.0	0.0	0.0	0.0
e. Bonds and Securities								200.0	200.0	200.0	200.0	600.0
3 DEPOSITS	6618.4	5572.2	6522.8	7232.1	8645.8	10852.7	11445.2	13715.4	27957.2	34896.3	42415.4	53337.1
a. Current	2359.9	1086.7	1300.0	1712.6	1774.1	1930.4	1738.1	2864.7	2861.9	4259.4	3777.9	
Domestic				1724.2	1326.9	1884.3	1694.8	2671.9	2520.4	4156.2	3516.2	
Foreign				49.9	48.5	46.1	43.3	192.9	341.5	103.2	261.7	
b. Savings	1259.5	1274.7	1820.7	2024.2	2684.7	2832.7	3274.7	4171.2	5822.3	7348.8	8079.2	10344.6
Domestic				2601.0	2764.9	3175.6	4103.7	5751.6	7259.8	7961.3	10278.5	
Foreign				83.7	67.8	99.1	67.5	67.5	89.0	117.9	66.1	
c. Fixed	2929.4	3132.7	3337.6	3371.4	4086.4	6116.2	5517.3	6854.9	17438.4	22148.9	28013.6	36208.7
Domestic				4086.4	5970.4	5354.8	6834.8	7473.0	10408.5	14780.5	16251.5	
d. Call Deposits	0.0	26.3	0.0	0.0	0.0	0.0	145.8	162.5	20.1	9965.4	11740.5	13233.1
e. Others	69.6	51.9	64.5	123.9	100.6	79.4	98.1	122.4	186.5	123.1	146.2	305.0
4 Bills Payable					32.7	35.5	61.6	75.1	62.9	172.6	80.7	120.4
5 Other Liabilities	538.5	574.3	829.1	877.7							1461.8	1467.2
1. Sundry Creditors					11.4	86.1	311.2	109.0	95.3	199.8	206.2	452.1
2. Loan Loss Provision					397.3	613.6	589.2	616.2	474.9	464.2	353.7	321.6
3. Interest Suspense a/c					475.5	462.8	464.6	513.2	297.9	270.3	140.4	77.0
4. Others	538.5	574.3	829.1	877.7	73.0	100.6	125.4	309.4	421.8	527.5	766.9	995.4
6 Reconciliation A/c					7.1	244.7	0.2	9.7	0.0	0.0	0.0	0.0
7 Profit & Loss A/c					217.1	219.8	394.5	255.1	337.6	400.5	458.4	471.1
Total	7400.4	6952.2	8000.6	8933.0	10616.6	13735.6	15397.2	18594.0	31989.8	39381.3	47129.9	59196.8
Assets												
1 LIQUID FUNDS	2348.2	1403.2	1331.6	775.0	459.6	894.5	1754.5	1651.6	1910.9	3549.4	4877.5	5686.6
a. Cash Balance	148.5	166.6	269.6	161.2	143.7	269.7	287.5	314.7	659.0	815.7	1007.7	1186.8
Nepalese Notes & Coins	133.2	147.8	243.1	140.1	125.3	244.1	262.2	301.2	640.5	796.9	978.5	1167.1
Foreign Currency	15.3	18.8	26.5	21.1	18.4	25.6	25.3	13.5	18.5	18.8	29.2	19.7
b. Bank Balance	1809.7	1236.6	1062.0	613.8	315.9	261.6	835.1	1032.9	1251.9	2733.8	3869.8	4321.6
1. In Nepal Rastra Bank	294.2	1177.5	892.3	578.3	390.1	629.9	556.7	403.8	444.1	1842.8	2330.6	3269.6
Domestic Currency				387.6	626.3	544.0	391.8	380.6	1777.3	2318.0	3229.0	
Foreign Currency				2.5	3.6	12.7	12.0	63.5	65.5	12.6	40.6	
2. "A" Class Licensed Institution	4.7	12.9	12.2	7.3	8.1	4.7	11.8	19.5	47.0	56.9	59.7	113.5
Domestic Currency				8.1	4.1	10.8	16.8	45.0	52.3	55.3	108.0	
Foreign Currency				0.6	1.0	2.7	2.0	4.7	4.4	5.5		
3. Other Financial Ins.							0.0	0.0	0.0	0.0	0.0	
4. In Foreign banks	1510.8	46.2	157.5	28.2	(82.3)	(373.0)	266.6	609.6	760.8	834.0	1479.5	938.5
c. Money at Call	390.0	0.0	0.0	0.0	0.0	0.0	363.2	631.9	304.0	0.0	0.0	178.3
Domestic Currency				215.0	350.0	0.0	0.0	0.0	0.0	0.0	90.0	
Foreign Currency				148.2	281.9	304.0	0.0	0.0	0.0	0.0	0.0	88.3
2 INVESTMENTS	364.7	503.2	1189.4	1871.5	2588.2	3680.4	2345.6	3093.6	3306.6	4313.3	5574.8	4560.7
a. Govt. Securities	364.7	503.2	1189.4	1871.5	2470.0	3680.4	2345.6	3093.6	3306.6	3720.6	5574.8	4560.7
b. NRB Bond					118.2	0.0		0.0	0.0	0.0	0.0	
c. Govt. Non-Fin. Ins.							0.0	0.0	0.0	0.0	0.0	
d. Other Non-Fin. Ins.							0.0	0.0	0.0	0.0	0.0	
3 SHARE & OTHER INVESTMENT	8.9	17.9	17.9	17.9	19.5	19.5	31.9	53.3	9979.6	11941.8	13336.2	19902.7
a. Interbank Lending					19.5	19.5	31.9	53.3	32.9	37.0	39.6	0.0
b. Non Residents					0.0	0.0	0.0	0.0	9946.7	11904.8	13296.5	
c. Others					19.5	31.9	53.3	32.9	37.0	39.6	19902.7	
4 LOANS & ADVANCES	4091.0	4528.6	4761.1	5490.9	6619.1	8059.6	9846.7	12574.9	15465.2	17887.2	21657.1	26403.8
a. Private Sector	4002.7	4441.2	4711.1	5418.0	6576.1	7896.6	9464.4	12230.1	14871.1	17048.0	21072.8	25296.4
b. Financial Institutions							176.4	239.3	383.8	558.0	584.3	1107.4
c. Government Organizations	88.3	87.4	50.0	72.9	43.0	163.0	205.9	104.5	210.3	281.2	0.0	0.0
5 BILL PURCHASED	85.3	65.3	5.0	61.6	146.1	190.8	218.4	167.7	146.8	136.2	61.7	59.9
a. Domestic Bills Purchased					29.5	26.8	51.6	17.8	20.7	17.8	0.0	
b. Foreign Bills Purchased					116.6	164.0	166.8	149.8	126.1	118.4	61.7	40.9
c. Import Bills & Imports					0.0	0.0	0.0	0.0	0.0	0.0	0.0	
6 LOANS AGAINST COLLECTED BILLS					0.0							
a. Against Domestic Bills								0.0	0.0	0.0	0.0	
b. Against Foreign Bills								0.0	0.0	0.0	0.0	
7 FIXED ASSETS	502.3	433.9	695.6	716.1	632.1	697.6	1000.5	802.9	774.2	920.1	860.8	1386.7
a. Accrued Interests	164.6	198.5	389.7	421.2	494.0	431.4	485.2	455.1	349.8	322.1	248.7	381.7
Financial institution						46.5	53.4	57.8	87.5	123.8	176.2	312.2
Govt. Entp.	0.0	2.3	0.5	0.4		1.0	0.9	250.7	38.7	66.5	121.0	44.9
Private Sector	164.6	196.2	389.2	420.8	494.0	431.4	485.2	455.1	349.8	322.1	248.7	381.7
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	0.0	0.0
d. Cash In Transit						0.0	0.0	0.0	0.0	0.0	0.0	0.0
e. Others	337.7	235.6	305.9	294.9	137.1	218.8	211.2	231.1	235.1	290.6	391.1	366.4
9 Expenses not Written off					0.0	2.4	1.5	1.0	0.5	0.0	8.4	31.2
10 Non Banking Assets					19.4	43.6	3.8	0.0	0.0	2.9	0.0	17.8
11 Reconciliation Account					0.0							
12 Profit & Loss A/c					0.0							
Total	7400.4	6952.2	8000.6	8933.0	10616.6	13735.6	15397.2	18594.0	31989.8			

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

(Rs. In million)

	Mid-July											
	(Rs. In million)											
	Liabilities											
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1 CAPITAL FUND	299.7	595.6	622.6	1038.7	1038.1	234.6	(1562.4)	(2783.4)	(1045.9)	1112.2	1845.7	2144.5
a. Paid-up Capital	119.1	238.1	359.9	359.9	719.9	719.9	744.1	1860.3	1860.3	2009.4	2009.4	0.0
b. Calls in Advance										0.0	0.0	0.0
c. Statutory Reserves	137.9	178.2	190.9	205.2	201.7	201.7	201.7	320.9	752.6	956.8	956.8	956.8
d. Share Premium					3.5	3.5	3.5	35.9	35.9	35.9	35.9	35.9
e. Retained Earning	145.8	0.0	145.8	0.0	(803.7)	(2605.4)	(3850.6)	(3386.8)	(1664.8)	(1286.6)	(991.2)	0.0
f. Others Reserves	42.7	33.5	71.8	327.8	72.0	72.0	72.0	72.0	72.1	73.1	130.9	130.9
g. Exchange Fluctuation Fund					41.0	41.2	45.9	46.0	51.8	56.2	57.0	2.7
2 BORROWINGS	0.0	152.5	68.3	67.2	0.0	71.0	230.0	30.0	0.0	0.0	0.0	0.0
a. NRB	0.0	152.5	8.3	30.0	0.0	71.0	230.0	30.0	0.0	0.0	0.0	0.0
b. "A"Class Licensed Institution	0.0	0.0	60.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	37.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Financial Ins.					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
e. Bonds and Securities								0.0	0.0	0.0	0.0	0.0
3 DEPOSITS	8578.8	9514.0	10548.0	12747.3	12125.5	13014.8	9464.0	10883.7	9995.6	10052.5	11511.7	16997.9
a. Current	634.1	864.5	884.2	1137.0	1077.6	1117.5	872.5	1147.1	1082.3	1265.2	1194.6	1617.0
Domestic					950.9	1032.0	822.8	972.2	981.0	1090.2	1074.6	1506.8
Foreign					126.7	85.5	49.7	174.8	101.3	175.1	120.0	110.2
b. Savings	1694.9	2086.9	2913.6	4225.9	5475.2	7414.8	5582.9	6867.2	7099.3	5889.8	5652.4	6694.6
Domestic					5454.3	7390.2	5562.1	6835.5	7053.4	5860.2	5625.9	6680.2
Foreign					20.9	24.6	20.8	31.7	45.9	29.6	26.5	14.4
c. Fixed	5236.8	5453.6	5031.6	4875.7	3536.6	2867.0	1578.1	1166.7	813.2	1357.3	2601.7	2795.6
Domestic					3444.8	2848.2	1575.4	1166.7	812.4	1356.6	2448.4	2696.6
Foreign					91.8	18.8	2.7	0.0	0.8	0.7	153.3	99.1
d. Call Deposits	682.1	766.0	1439.8	2208.8	1770.4	1363.6	1155.7	1489.0	808.1	1307.9	1803.5	5601.3
e. Others	330.9	343.0	278.8	299.9	265.7	251.9	274.8	213.7	192.7	232.2	259.5	289.3
4 Bills Payable	1452.2	1737.0	1690.3	2043.4	2499.2	3292.7	5571.0	6357.5	5436.1	3509.3	4317.3	2799.7
5 Other Liabilities	1452.2	1737.0	1690.3	2043.4	114.4	162.4	161.1	1507.7	1166.0	92.0	177.9	33.0
1. Sundry Creditors					1184.5	1691.9	3633.7	3301.4	2376.3	1533.2	1779.6	613.1
2. Loan Loss Provision					702.6	984.6	1249.8	843.2	1002.1	639.5	936.4	251.6
3. Interest Suspense a/c					265.7	251.9	274.8	213.7	192.7	232.2	259.5	289.3
4. Others	1452.2	1737.0	1690.3	2043.4	497.8	453.8	526.4	705.2	891.6	1244.6	1423.4	1902.0
6 Reconciliation A/c	0.0	(104.1)	(96.2)	(19.9)	382.7	422.4	5.2	(21.8)	0.6			
7 Profit & Loss A/c	0.0	76.1	457.0	576.9	684.3	1994.2	1327.7	655.1	915.7			
Total	10330.7	11999.1	12929.2	15896.6	15540.0	16721.8	14282.3	15584.2	16829.9	16022.3	18322.1	22886.3
Assets												
1 LIQUID FUNDS	1810.1	1836.7	891.8	1488.8	1493.2	1764.7	1195.3	1962.2	2971.4	2049.2	2474.7	5010.2
a. Cash Balance	242.8	362.8	309.8	350.7	300.9	354.5	391.7	612.0	459.4	422.0	533.1	569.9
Nepalese Notes & Coins	221.5	334.2	267.4	319.7	279.4	333.3	371.0	602.0	448.4	402.2	513.1	560.6
Foreign Currency	21.3	28.6	42.4	31.0	21.5	21.2	20.7	10.1	11.0	19.8	20.0	9.4
b. Bank Balance	756.1	1395.6	582.0	1056.2	1054.4	1292.8	771.1	1350.1	2112.0	1627.2	1941.6	4440.3
1. In Nepal Rastra Bank	634.1	1170.7	511.0	800.3	747.7	1110.4	613.2	1005.8	1869.8	1423.3	1566.9	4093.8
Domestic Currency					735.5	1009.1	599.1	996.5	1766.2	1416.3	1544.1	4019.9
Foreign Currency					12.2	101.3	14.1	9.3	103.6	7.0	22.8	73.9
2. "A"Class Licensed Institution	22.2	20.9	15.1	33.2	21.4	11.3	21.5	61.2	33.6	45.8	66.4	139.8
Domestic Currency					20.2	10.9	21.2	60.8	33.4	45.0	65.6	138.8
Foreign Currency					1.2	0.4	0.3	0.4	0.2	0.8	0.7	0.9
3. Other Financial Ins.								0.0	0.0	0.0	0.5	0.7
4. In Foreign banks	99.8	204.0	55.9	222.7	285.3	171.1	136.4	283.1	208.6	158.2	302.6	206.0
c. Money at Call	811.2	78.3	0.0	81.9	137.9	117.4	32.5	0.0	400.0	0.0	0.0	0.0
Domestic Currency					0.0	30.0	32.5	0.0	400.0	0.0	0.0	0.0
Foreign Currency					137.9	87.4	0.0	0.0	0.0	0.0	0.0	0.0
2 INVESTMENTS	262.5	891.0	2040.4	2578.9	2212.5	2525.3	826.8	1221.8	1715.8	1879.2	2113.8	3724.9
a. Govt.Securities	262.5	891.0	2040.4	2578.9	2212.5	2525.3	826.8	1221.8	1715.8	1521.8	2113.8	3724.9
b. NRB Bond								0.0	0.0	357.4	0.0	0.0
c. Govt.Non-Fin. Ins.								0.0	0.0	0.0	0.0	0.0
d. Other Non-Fin Ins.								0.0	0.0	0.0	0.0	0.0
e. Non Residents								0.0	0.0	0.0	0.0	0.0
3 SHARE & OTHER INVESTMENT	15.0	138.4	236.3	38.4	62.8	64.8	182.2	194.2	130.1	268.6	358.9	159.4
a. Interbank Lending							102.4	136.4	78.0	83.9	204.5	0.0
b. Non Residents							64.8	79.8	57.8	52.1	184.7	154.4
c. Others								79.8	52.1	184.7	154.4	159.4
4 LOANS & ADVANCES	7022.3	7969.1	8362.9	9995.6	8739.8	9010.7	8302.8	8420.0	8507.9	8860.1	9943.7	10673.4
a. Private Sector	6703.4	7708.4	8079.9	9662.1	8681.8	8852.1	7862.6	8104.5	8125.7	8480.3	9638.3	10171.1
b. Financial Institutions							381.6	228.0	272.1	262.4	212.7	228.8
c. Government Organizations	318.9	260.7	283.0	333.5	58.0	158.6	58.6	87.6	110.1	117.4	92.8	273.6
5 BILL PURCHASED	325.1	245.4	129.0	258.0	984.5	895.2	856.3	1049.7	622.7	259.0	293.8	269.7
a. Domestic Bills Purchased					18.9	8.4	10.5	23.1	215.0	35.9	44.4	190.9
b. Foreign Bills Purchased	325.1	245.4	129.0	258.0	128.2	144.2	101.0	107.6	81.7	100.0	5.8	78.8
c. Import Bills & Imports					837.4	742.6	744.8	918.9	326.0	123.1	243.6	0.0
6 LOANS AGAINST COLLECTED BILLS	0.0	7.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills								0.0	0.0	0.0	0.0	0.0
b. Against Foreign Bills	0.0	7.6	0.0	0.0				0.0	0.0	0.0	0.0	0.0
7 FIXED ASSETS	895.7	910.9	1268.8	1536.9	1509.1	1793.4	2326.6	2215.3	2464.5	2312.5	2777.7	2461.7
8 OTHER ASSETS	91.9	124.2	160.8	300.9	364.7	984.5	1249.8	843.8	1002.1	651.5	950.4	281.9
a. Accrued Interests					7.7	15.0	16.0	0.0	0.0	0.0	0.0	0.0
Financial institution	0.0	0.0	0.8	3.1	364.7	976.8	1234.8	827.8	1002.1	651.5	950.4	281.9
Govt. Entp.	91.9	124.2	160.0	297.8		71.4	93.4	125.3	142.1	211.5	278.9	373.3
Private Sector					21.0	21.1	12.9	39.8	18.4	19.8	15.8	38.6
b. Staff Loans / Adv.					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Sundry Debtors					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Cash In Transit					803.8	786.7	1108.0	1236.0	1123.4	716.4	970.5	1206.4
e. Others					10.6	10.7	6.8	6.2	6.9	2.9	52.0	0.5
9 Expenses not Written off	</											

Table No. 15

Statement of Assets & Liabilities of EVEREST BANK LTD.

	Mid-July												(Rs. In million)	
	Liabilities		2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1 CAPITAL FUND	249.4	497.8	587.1	665.8	980.3	832.5	963.6	1601.5	2066.5	2203.6	2759.1	3113.5		
a. Paid-up Capital	197.0	399.3	455.0	455.0	755.0	518.0	518.0	831.4	838.8	1030.5	1279.6	1391.6		
b. Calls in Advance							6.4	6.4	206.4	206.4	14.8	14.8		
c. Statutory Reserves	13.4	27.3	44.9	64.5	93.2	127.3	180.8	232.8	447.9	450.8	617.2	803.5		
d. Share Premium					6.4	6.4	6.4	206.4	206.4	14.8	14.8	14.8		
e. Retained Earning	62.5	72.9	62.5	46.9	70.5	108.6	130.5	83.8	82.4	72.6	36.1			
f. Others Reserves	39.0	8.7	14.3	83.8	63.0	94.5	133.1	183.3	467.5	603.0	752.9	844.7		
g. Exchange Fluctuation Fund					15.8	15.8	16.7	17.0	22.0	22.0	22.0	22.9		
2 BORROWINGS	80.0	310.3	83.2	433.3	0.0	300.0	300.0	300.0	612.0	704.6	782.0	0.0		
a. NRB	0.0	81.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	404.6	482.0	0.0		
b. "A" Class Licensed Institution	80.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
c. Foreign Banks and Fin. Ins.	0.0	228.5	83.2	433.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
d. Other Financial Ins.		0.0	0.0	0.0	0.0	300.0	300.0	0.0	312.0	0.0	0.0	0.0		
e. Bonds and Securities							300.0	300.0	300.0	300.0	300.0	300.0		
3 DEPOSITS	4574.5	5461.1	6694.9	8064.0	10097.8	13802.5	19097.7	23976.3	33322.9	36932.3	41172.9	50006.1		
a. Current	399.7	489.6	562.4	719.8	1025.2	1155.2	2620.0	2492.3	4859.9	4173.3	4791.2	6098.3		
Domestic					997.8	1128.5	2585.2	2443.0	4840.1	4074.3	4741.4	6019.9		
Foreign					27.4	26.7	34.8	49.3	19.8	99.1	49.8	78.4		
b. Savings	1384.1	1733.3	2758.0	3730.7	4806.9	6929.9	9018.0	11883.9	14782.3	13360.0	13039.1	17269.3		
Domestic					4767.5	6815.0	8887.7	11724.2	14623.8	13217.7	12926.5	17184.5		
Foreign					39.4	114.2	130.3	159.7	158.5	142.3	112.6	84.8		
c. Fixed	2470.2	2694.6	2803.4	2914.1	3444.5	4298.2	5658.7	6598.0	7094.7	10440.3	15061.9	13007.5		
Domestic					3418.0	3758.1	5368.4	6406.0	6630.4	9873.9	14724.0	12914.5		
Foreign					26.5	540.1	290.3	192.0	464.2	566.4	338.0	93.0		
d. Call Deposits	225.6	439.4	428.0	565.6	704.4	1293.3	1578.9	2780.6	6294.0	8412.8	7550.0	12952.2		
e. Others	94.9	104.2	143.1	133.8	116.8	126.6	22.1	221.4	292.0	545.9	685.6	678.9		
4 Bills Payable	17.6	11.1	26.8	49.4	49.4	148.7	145.5	49.7	49.7	49.7	49.7	692.4		
5 Other Liabilities	336.3	505.0	895.0	804.1	782.1	1176.5	1398.8	1491.5	1213.6	1222.1	1235.1	1697.1		
1. Sundry Creditors					231.9	29.4	44.5	78.7	93.0	77.6	75.7	235.1		
2. Loan Loss Provision					317.7	356.1	418.6	497.3	584.9	600.0	604.2	705.9		
3. Interest Suspense a/c					57.8	61.6	83.1	92.2	81.1	68.6	55.2	88.6		
4. Others	336.3	505.0	895.0	804.1	174.7	729.4	852.6	823.2	454.6	475.9	500.1	667.6		
6 Reconciliation A/c	2915.4	211.4	1247.8	424.4	12.6	13.1	10.4	9.5	9.5	831.8	931.3	1090.6		
7 Profit & Loss A/c	275.8	380.5	300.6	300.6	722.8	624.1	38000.3	42053.0	46895.6	56609.2				
Total	5240.2	6774.2	8260.2	9967.2	15069.0	16714.5	23335.3	28565.9	38000.3	42053.0	46895.6	56609.2		
Assets														
1 LIQUID FUNDS	824.1	809.2	1156.1	869.7	1624.2	1619.6	3329.7	3198.4	6164.4	7818.8	6122.9	10363.3		
a. Cash Balance	108.0	169.9	136.6	128.7	192.6	259.4	535.0	823.0	944.7	1091.5	1049.0	1701.0		
Nepalese Notes & Coins	92.9	146.3	109.8	117.8	180.6	246.1	512.3	809.2	927.3	1072.6	1036.6	1688.4		
Foreign Currency	15.1	23.6	26.8	10.9	12.0	13.3	22.7	13.8	17.4	18.9	12.4	12.6		
b. Bank Balance	716.1	502.3	982.0	508.9	861.6	1360.2	2794.7	2029.4	5219.7	6727.3	5073.9	8662.3		
1. In Nepal Rastra Bank	385.6	357.7	724.8	441.9	774.5	1139.5	1846.8	1080.9	4787.2	5625.1	4706.3	8159.8		
Domestic Currency					757.1	1136.5	1841.7	1063.2	4342.3	5606.0	4685.1	8132.8		
Foreign Currency					17.4	3.0	5.1	17.7	444.9	19.1	21.2	26.9		
2. "A" Class Licensed Institution	2.3	3.1	5.9	4.2	13.4	6.1	36.3	47.8	26.0	118.1	134.1	144.4		
Domestic Currency					12.5	6.1	32.6	38.0	24.0	116.0	134.1	144.4		
Foreign Currency					0.9	0.0	3.7	9.8	2.0	2.1	0.0	0.0		
3. Other Financial Ins.					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
4. In Foreign banks	328.2	141.5	251.3	62.8	73.7	214.6	911.6	900.7	406.5	984.1	233.4	358.2		
c. Money at Call	0.0	137.0	37.5	232.1	570.0	0.0	0.0	346.0	0.0	0.0	0.0	0.0		
Domestic Currency					570.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
Foreign Currency					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
2 INVESTMENTS	823.0	1538.9	1599.4	2466.4	2100.3	3548.6	4704.6	4906.5	5146.0	4354.4	7145.0	6068.9		
a. Govt. Securities	823.0	1538.9	1599.4	2466.4	2100.3	3548.6	4704.6	4906.5	5146.0	4354.4	7145.0	6068.9		
b. NRB Bond							0.0	0.0	0.0	0.0	0.0	0.0		
c. Govt. Non-Fin. Ins.							0.0	0.0	0.0	0.0	0.0	0.0		
d. Other Non-Fin. Ins.							0.0	0.0	0.0	0.0	0.0	0.0		
e. Non Residents							0.0	0.0	0.0	0.0	0.0	0.0		
3 SHARE & OTHER INVESTMENT	3.7	89.7	17.1	17.1	19.4	652.7	280.5	154.6	804.0	655.6	600.5	1796.4		
a. Interbank Lending						646.2	274.0	138.4	702.0	291.7	313.1	0.0		
b. Non Residents						6.5	6.5	16.2	102.0	363.8	287.5	1796.4		
c. Others						19.4	6.5	16.2	102.0	20.0	28.7	1796.4		
4 LOANS & ADVANCES	2963.7	3969.6	5030.9	6116.6	7914.4	10124.2	14059.2	18814.3	24366.2	28129.7	31534.7	36376.0		
a. Private Sector	2963.7	3969.6	4970.9	6047.4	7914.4	9630.6	13027.4	17718.2	22025.8	24002.0	26578.2	29910.3		
b. Financial Institutions							388.9	572.9	1632.9	3063.0	2671.6	4581.2		
c. Government Organizations	0.0	0.0	60.0	69.2	0.0	493.6	642.9	523.2	707.5	1064.6	2284.9	1884.4		
5 BILL PURCHASED						29.7	30.7	40.8	22.1	103.4	26.7	127.1	240.9	
a. Domestic Bills Purchased						16.4	21.7	28.8	16.3	99.9	18.5	23.1	9.8	
b. Foreign Bills Purchased						13.3	9.0	12.0	5.8	3.5	8.2	104.0	231.1	
c. Import Bills & Imports						0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
6 LOANS AGAINST COLLECTED BILLS						0.0								
a. Against Domestic Bills									0.0	0.0	0.0	0.0		
b. Against Foreign Bills									0.0	0.0	0.0	0.0		
7 FIXED ASSETS	582.8	353.7	438.0	482.9	449.9	576.9	750.2	1155.0	989.1	604.8	905.1	1215.9		
a. Accrued Interests	94.3	99.8	147.6	176.6	180.6	110.2	72.2	127.5	140.5	108.1	146.4	145.4		
Financial institution						0.0	0.5	35.3	23.6	0.0	0.0	56.8		
Govt. Entp.	0.0	0.0	0.9	0.2	180.6	110.2	71.7	92.2	116.9	108.1	69.9	29.5		
Private Sector	94.3	99.8	146.7	176.4	180.6	110.2	72.8	102.6	156.6	306.0	424.8	649.1		
b. Staff Loans / Adv.						20.9	9.7	56.9	168.7	75.3	17.4	20.1	12.0	
c. Sundry Debtors						3.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
d. Cash In Transit						0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
e. Others	531.4	267.0	309.1	320.8	245.1	384.1	518.5	702.1	467.4	54.4	89.5	252.5		
9 Expenses not Written off						0.0								
10 Non Banking Assets						48.7	9.9	0.0	0.0	0.0	0.0	0.0		
11 Reconciliation Account						2748.7	0.0	0.0	0.0	0.0	0.0	0.0		
12 Profit & Loss A/c						0.0								
Total	5240.2	6774.2	8260.2	9967.2	15069.0	16714.5	23335.3	28565.9	38000.3	42053.0	46895.6	56609.2		

Table No. 16

Statement of Assets & Liabilities of BANK OF KATHMANDU LTD.

(Rs. In Million)

	Liabilities		Mid-July										
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	
1 CAPITAL FUND	259.8	510.7	520.2	734.6	650.8	720.7	840.2	982.0	1342.1	1741.6	2071.4	2435.2	
a. Paid-up Capital	233.6	463.6	463.6	463.6	463.6	463.6	603.1	603.1	844.4	1182.2	1359.5	1604.2	
b. Calls in Advance									0.0	0.0	0.0	0.0	
c. Statutory Reserves	20.1	33.1	35.0	51.4	76.9	104.8	145.3	197.8	270.1	362.4	464.3	585.3	
d. Share Premium					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
e. Retained Earnings	5.5	12.9	51.9	6.5	1.0	8.3	6.7	22.2	34.7	50.6	13.4		
f. Others Reserves	6.1	8.5	167.7	92.9	139.2	68.9	174.4	205.4	136.4	165.0	195.3		
g. Exchange Fluctuation Fund					10.9	12.1	14.6	0.0	0.0	25.9	32.0	37.0	
2 BORROWINGS	100.0	0.0	498.2	912.2	6.0	753.2	930.0	300.0	300.0	500.0	664.9	382.9	
a. NRB	0.0	0.0	107.0	8.0	6.0	0.0	360.0	0.0	0.0	0.0	464.9	5.0	
b. "A" Class Licensed Institution	100.0	0.0	391.2	904.2	0.0	553.2	370.0	100.0	100.0	300.0	0.0	177.9	
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
e. Bonds and Securities						200.0	200.0	200.0	200.0	200.0	200.0	200.0	
3 DEPOSITS	5724.1	5735.9	6169.6	7741.6	8942.8	10429.3	12358.6	15832.7	18083.9	20315.8	21018.4	24991.4	
a. Current	681.5	789.6	935.7	997.9	1302.6	1409.2	1661.8	2092.3	2294.4	2747.3	2428.2	2789.0	
Domestic					1135.7	1218.8	1490.7	1908.9	2097.9	2217.2	2023.4	2637.0	
Foreign					166.9	190.4	171.1	183.4	196.5	530.1	404.9	152.1	
b. Savings	1848.9	1862.6	2267.3	2873.8	3447.5	4582.0	5526.8	6595.2	7260.3	6723.2	6607.6	8116.5	
Domestic					3244.5	4297.3	5298.3	6330.3	7032.4	6493.8	6420.1	7950.8	
Foreign					203.0	284.7	228.5	264.9	227.9	229.4	186.5	165.7	
c. Fixed	1948.5	1958.8	1991.1	2279.7	2878.9	2709.8	3037.2	3703.1	4474.6	6386.3	7850.3	7646.3	
Domestic					2194.2	1940.1	2216.5	3025.2	3587.7	5890.2	6953.6	6295.5	
Foreign					684.7	769.7	820.7	677.9	886.9	896.6	1350.8		
d. Call Deposits	1050.1	995.1	854.7	1450.7	1162.1	1618.6	1966.5	3198.1	3823.4	4093.9	3907.3	6060.9	
e. Others	195.1	129.8	120.8	139.5	151.7	109.7	166.3	244.0	231.2	367.8	225.0	378.7	
4 Bills Payable					19.2	11.0	9.3	34.2	34.6	37.9	21.6	29.1	
5 Other Liabilities	444.9	567.7	777.6	574.6	398.4	415.9	580.9	642.6	522.9	953.9	1194.4	1386.4	
1. Sundry Creditors					(12.8)	69.1	46.4	43.5	63.9	45.3	72.2	108.3	
2. Loan Loss Provision					269.7	236.2	286.5	279.0	297.5	387.1	488.8	505.2	
3. Interest Suspense a/c					27.8	24.0	14.7	14.8	11.9	12.0	0.5	45.0	
4. Others	444.9	567.7	777.6	574.6	113.7	86.6	233.3	305.3	149.6	509.5	632.9	727.9	
6 Reconciliation A/c					0.0								
7 Profit & Loss A/c					228.8	330.7	278.5	367.6	725.8	509.6	611.4	609.0	
Total	6528.8	6814.3	7965.6	9963.0	10246.0	12660.8	14997.5	18159.1	21009.3	24058.8	25582.1	29834.1	
Assets													
1 LIQUID FUNDS	1529.9	810.7	692.7	1150.0	1428.3	1945.6	1560.9	1513.1	2421.5	2724.4	2158.9	3901.3	
a. Cash Balance	171.2	193.1	157.4	139.2	161.5	184.0	219.0	536.7	565.1	455.2	542.4	750.9	
Nepalese Notes & Coins	157.1	178.0	133.0	111.1	150.6	171.2	198.0	524.3	541.4	449.9	533.0	741.4	
Foreign Currency	14.1	15.1	24.4	28.1	10.9	12.8	21.0	12.4	23.7	5.3	9.4	9.5	
b. Bank Balance	972.3	490.2	527.8	655.7	579.0	544.7	1082.6	903.7	1603.9	1337.2	1136.6	2631.6	
1. In Nepal Rastra Bank	399.9	298.2	362.4	447.4	417.9	349.3	883.5	606.1	1323.8	686.7	641.7	1970.8	
Domestic Currency					386.7	336.7	877.1	592.5	1240.6	663.9	604.6	1939.6	
Foreign Currency					31.2	12.6	6.4	13.6	83.2	23.7	37.1	31.2	
2. "A" Class Licensed Institution	11.3	59.3	19.9	26.1	29.3	21.3	42.3	85.6	136.0	395.7	98.0	203.1	
Domestic Currency					24.3	20.7	41.2	85.1	135.3	394.9	94.9	201.6	
Foreign Currency					5.0	0.6	1.1	0.5	0.7	0.8	3.1	1.5	
3. Other Financial Ins.					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
4. In Foreign banks	561.1	132.7	145.5	182.2	131.8	174.1	156.8	212.0	144.1	253.9	396.9	457.9	
c. Money at Call	386.4	127.4	7.5	355.1	687.8	1216.9	259.3	72.7	252.5	932.0	479.9	518.6	
Domestic Currency					687.8	1216.9	259.3	65.8	252.5	932.0	479.9	518.6	
Foreign Currency					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
2 INVESTMENTS	300.8	542.7	1510.8	2371.8	2216.5	2654.8	2332.0	2113.2	1745.0	2954.9	4002.1	5037.6	
a. Govt. Securities	300.8	542.7	1510.8	2371.8	2146.6	2654.8	2332.0	2113.2	1745.0	2954.9	4002.1	5037.6	
b. NRB Bond								0.0	0.0	0.0	0.0	0.0	
c. Govt. Non-Fin. Ins.								0.0	0.0	0.0	0.0	0.0	
d. Other Non-Fin. Ins.								0.0	0.0	0.0	0.0	0.0	
e. Non Residents								0.0	0.0	0.0	0.0	0.0	
3 SHARE & OTHER INVESTMENT	24.6	88.0	108.0	22.8	19.2	93.6	663.2	1090.8	1029.4	214.3	284.5	209.1	
a. Interbank Lending								0.0	0.0	226.2	244.3	0.0	
b. Non Residents								0.0	0.0	40.1	209.1		
c. Others								0.0	0.0	40.1	209.1		
4 LOANS & ADVANCES	4275.3	4840.1	4913.3	6049.7	6166.9	7525.2	9663.6	12692.9	14894.7	16847.1	17247.8	18064.1	
a. Private Sector	4275.3	4751.7	4913.3	6049.7	6166.9	7443.3	9370.9	12692.9	14894.7	16350.3	16653.8	17471.4	
b. Financial Institutions								0.0	0.0	346.9	444.1	592.4	
c. Government Organizations	0.0	88.4	0.0	0.0	0.0	81.9	292.7	0.0	0.0	149.9	149.9	0.0	
5 BILL PURCHASED	51.8	137.5	27.7	25.0	82.3	17.6	31.1	46.4	35.0	197.2	706.5	1255.0	
a. Domestic Bills Purchased						19.5	9.7	21.3	14.0	16.1	15.6	2.8	
b. Foreign Bills Purchased						15.0	6.0	28.7	13.0	20.9	17.0	28.9	
c. Import Bills & Imports						47.8	1.9	9.8	3.7	5.9	160.7	686.8	
6 LOANS AGAINST COLLECTED BILLS	0.0	0.0	15.2	30.2	29.3	43.4	27.4	8.5	15.9	0.0	2.6	0.4	
a. Against Domestic Bills						29.3	43.4	27.4	0.0	0.0	2.6	0.0	
b. Against Foreign Bills	0.0	0.0	15.2	30.2	29.3	43.4	27.4	0.0	0.0	0.0	0.0	0.0	
7 FIXED ASSETS													
8 OTHER ASSETS	346.4	395.3	697.9	313.5	53.7	104.3	226.4	116.3	170.4	200.1	303.1	391.6	
a. Accrued Interests													
Financial institution	(5.5)	12.4	41.1	31.4	23.6	58.0	56.6	38.3	35.5	41.2	44.6	100.5	
Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	55.4	
Private Sector	(5.5)	12.4	41.1	31.4	23.6	58.0	56.6	38.3	35.5	41.2	19.7	45.0	
b. Staff Loans / Adv.													
c. Sundry Debtors						17.4	26.0	126.7	7.9	48.3	44.2	47.4	
d. Cash In Transit						0.0	0.0	0.0	20.5	0.0	3.6	4.9	
e. Others						351.9	382.9	656.8	282.1	12.7	13.2	17.3	
9 Expenses not Written off						0.0	0.0	0.0	24.4	0.0	0.0	0.0	
10 Non Banking Assets						24.0	7.3	3.6	0.5	0.0	0.0	3.9	
11 Reconciliation Account						0.0	0.0	0.0	0.0	0.0	0.0	0.0	
12 Profit & Loss A/c						0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Total	6528.8	6814.3	7965.6	9963.0	10246.0	12660.8	14997.5	18159.1	21009.3	24058.8	25582.1	29834.1	

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

(Rs. In million)

		Mid-July											
	Liabilities	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1	CAPITAL FUND	364.2	380.8	510.7	941.3	725.5	260.7	(308.3)	200.7	684.7	1099.0	1523.3	1748.6
a.	Paid-up Capital	350.0	350.0	490.0	595.0	693.6	698.4	699.1	1399.6	1399.6	1399.7	1400.0	1400.0
b.	Calls in Advance									0.0	0.0	0.0	0.0
c.	Statutory Reserves	9.8	13.4	13.4	29.8	30.5	30.5	30.5	130.2	213.3	298.1	342.3	
d.	Share Premium				0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1
e.	Retained Earning		0.0	0.0	113.6	0.0	(468.2)	(1063.2)	(1265.2)	(871.0)	(539.9)	(209.0)	(36.1)
f.	Others Reserves	4.4	17.4	7.3	202.9	0.0	0.0	25.3	35.8	25.9	25.0	33.3	41.5
g.	Exchange Fluctuation Fund					1.4	0.0	0.0	0.0	0.0	0.9	0.9	0.9
2	BORROWINGS	0.0	0.0	19.7	0.0	0.0	0.0	0.0	0.0	0.0	206.9	374.8	0.0
a.	NRB	0.0	0.0	19.7	0.0	0.0	0.0	0.0	0.0	0.0	206.9	374.8	0.0
b.	"A"Class Licensed Institution	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c.	Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d.	Other Financial Ins.				0.0	0.0	0.0	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
3	DEPOSITS	3772.7	3709.0	4294.1	5959.6	6630.1	6619.5	6500.3	7320.2	9137.0	10824.7	10951.3	16485.4
a.	Current	261.2	362.4	252.3	452.5	380.3	372.6	451.4	440.8	593.5	565.4	619.3	646.4
Domestic						374.3	361.4	440.7	427.6	587.9	552.9	609.1	625.6
Foreign						6.0	11.2	10.7	13.2	5.6	12.5	10.2	20.8
b.	Savings	600.6	798.3	1024.6	1919.8	2626.1	3370.3	3317.3	4557.3	5457.7	4933.3	4923.8	5418.1
Domestic						2572.1	3300.0	3260.5	4468.7	5380.6	4855.3	4828.2	5329.7
Foreign						54.0	70.3	56.8	88.6	77.1	78.0	95.6	88.4
c.	Fixed	2710.2	2421.5	2613.0	2659.5	2676.5	1922.9	1736.6	508.5	1145.5	1902.3	3137.7	4868.8
Domestic						2675.2	1922.9	1735.7	508.5	1145.5	1902.3	3137.7	4780.5
Foreign						1.3	0.0	0.9	0.0	0.0	0.0	0.0	88.3
d.	Call Deposits	106.7	61.0	350.0	839.5	819.6	838.4	900.4	1718.5	1822.9	3281.9	2125.9	5411.3
e.	Others	94.0	65.8	54.2	88.3	127.6	115.3	94.6	95.1	117.4	141.8	144.6	140.8
4	Bills Payable					5.8	63.6	14.5	110.2	15.4	30.7	8.7	14.1
5	Other Liabilities	466.4	928.0	811.8	715.3	1220.5	1651.0	2568.4	1988.6	1409.3	1824.2	1962.7	1494.5
1.	Sundry Creditors					25.8	29.2	18.4	35.9	284.3	605.4	623.6	146.1
2.	Loan Loss Provision					584.9	684.7	1406.9	861.4	325.5	332.2	397.5	403.0
3.	Interest Suspense a/c					504.9	754.0	902.7	621.7	218.4	154.8	145.6	151.8
4.	Others	466.4	928.0	811.8	715.3	104.9	183.1	240.4	469.6	581.1	731.8	796.0	793.6
6	Reconciliation A/c					0.1	14.8	41.8	60.6	0.0	0.0	0.0	0.0
7	Profit & Loss A/c					98.3	31.2		495.6	410.6	457.0	214.8	197.8
	Total	4603.3	5017.8	5636.3	7616.2	8680.3	8640.8	8816.7	10175.9	11657.0	14442.5	15035.6	19940.5
	Assets												
1	LIQUID FUNDS	940.3	809.7	793.3	1024.9	710.6	805.1	832.4	1632.2	1373.4	2356.3	1755.9	2282.2
a.	Cash Balance	113.0	167.5	246.4	209.7	151.4	230.6	265.8	592.6	342.7	517.7	420.5	647.2
Nepalese Notes & Coins		93.5	149.0	192.4	183.0	140.5	219.8	256.8	580.3	321.0	509.8	413.3	640.7
Foreign Currency		19.5	18.5	54.0	26.7	10.9	10.8	9.0	12.3	21.7	7.9	7.2	6.5
b.	Bank Balance	357.5	378.5	433.9	760.8	511.3	553.4	490.9	885.2	844.3	1678.7	1315.4	1635.0
1. In Nepal Rastra Bank		249.8	235.8	363.2	550.6	441.0	478.2	255.1	762.4	781.5	1483.1	1071.8	1339.8
Domestic Currency						452.2	468.8	248.3	757.7	775.6	1483.6	1067.3	1324.5
Foreign Currency						(11.2)	9.4	6.8	4.7	5.9	(0.5)	4.5	15.4
2. "A"Class Licensed Institution		32.9	52.6	26.1	112.1	23.5	19.6	71.0	38.0	20.8	57.1	84.3	166.3
Domestic Currency						22.1	19.2	68.4	37.2	19.3	56.6	84.1	165.9
Foreign Currency						1.4	0.4	2.6	0.8	1.5	0.5	0.2	0.4
3.	Other Financial Ins.					0.0	0.0	120.0	0.0	0.0	0.0	0.0	0.0
4.	In Foreign banks	74.8	90.1	44.6	98.1	46.8	55.6	44.8	84.8	42.0	138.5	159.3	128.9
c.	Money at Call	469.8	263.7	113.0	54.4	47.9	21.1	75.7	154.4	186.4	159.9	20.0	0.0
Domestic Currency						10.0	0.0	40.0	60.0	60.0	90.0	20.0	0.0
Foreign Currency						37.9	21.1	35.7	94.4	126.4	69.9	0.0	0.0
2	INVESTMENTS	197.7	199.7	315.2	511.9	324.7	521.6	1155.3	1835.6	1427.6	1861.0	2005.9	3034.2
a.	Govt.Securities	197.7	199.7	315.2	511.9	324.7	521.6	1155.3	1735.6	1427.6	1761.0	1905.9	2934.2
b.	NRB Bond								0.0	0.0	0.0	0.0	0.0
c.	Govt.Non-Fin. Ins.								0.0	0.0	0.0	0.0	0.0
d.	Other Non-Fin Ins.								100.0	0.0	100.0	100.0	100.0
e.	Non Residents								0.0	0.0	0.0	0.0	0.0
3	SHARE & OTHER INVESTMENT	91.2	126.1	91.8	96.6	68.1	75.6	70.0	64.4	155.6	99.2	159.4	20.0
a.	Interbank Lending								0.0	0.0	0.0	0.0	0.0
b.	Non Residents								0.0	0.0	0.0	0.0	0.0
c.	Others								0.0	0.0	0.0	0.0	0.0
4	LOANS & ADVANCES	2894.1	2936.9	3321.8	4417.6	5934.3	5836.6	5083.9	5084.5	7141.6	8373.4	9217.1	12868.1
a.	Private Sector	2796.8	2838.8	3223.0	4271.2	5848.8	5692.4	4774.1	4786.1	6808.4	7987.3	8819.6	12443.2
b.	Financial Institutions								173.4	173.4	185.8	197.1	133.0
c.	Government Organizations	97.3	98.1	98.8	146.4	85.5	144.2	136.4	125.0	159.8	200.3	200.4	291.9
5	BILL PURCHASED	31.8	0.2	0.5	19.3	104.0	78.1	38.3	196.5	42.1	14.5	12.7	32.5
a.	Domestic Bills Purchased					78.4	69.6	10.7	187.6	41.4	4.1	3.5	6.4
b.	Foreign Bills Purchased	31.8	0.2	0.5	19.3	25.6	8.5	27.6	8.9	0.7	10.4	9.2	26.1
c.	Import Bills & Imports					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
6	LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	0.0	0.0	0.0						
a.	Against Domestic Bills								0.0	0.0	0.0	0.0	0.0
b.	Against Foreign Bills								0.0	0.0	0.0	0.0	0.0
7	FIXED ASSETS												
8	OTHER ASSETS	448.2	945.2	1113.7	1545.9	829.3	1024.4	1273.9	1071.1	856.9	875.2	934.7	491.7
a.	Accrued Interests	245.5	1.7	4.4	428.6	671.2	796.6	919.6	638.3	260.9	179.2	184.9	179.7
Financial institution									51.4	37.9	4.8	0.1	27.4
Govt. Entp.		0.0	0.0	0.0	2.3	0.0	0.0	35.2		586.9	223.0	174.4	145.7
Private Sector		245.5	1.7	4.4	426.3	671.2	796.6	884.4				152.3	
b.	Staff Loans / Adv.								27.6	36.8	59.4	79.6	94.0
c.	Sundry Debtors								20.2	12.7	63.6	66.8	42.5
d.	Cash In Transit								0.0	0.0	0.0	0.0	0.0
e.	Others	202.7	943.5	1109.3	1117.3	137.9	187.5	253.9	306.6	473.9	575.6	580.8	98.4
9	Expenses not Written off					15.9	11.8	7.7	2.9	1.1	0.0	0.0	0.0
10	Non Banking Assets					57.5	86.6	47.4	59.9	235.6	475.7	471.4	463.7
11	Reconciliation Account				</td								

Table No. 18
Statement of Assets & Liabilities of NEPAL INDUSTRIAL & COMMERCIAL BANK LTD.

(Rs. In million)

	Mid-July													
	Liabilities		2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1 CAPITAL FUND	519.8	531.2	526.1	559.2	620.4	673.1	766.5	1069.9	1351.8	1660.3	1765.0	1998.3		
a. Paid-up Capital	499.7	499.9	499.9	500.0	500.0	600.0	660.0	943.9	1140.5	1311.6	1311.6	1311.6		
b. Calls in Advance										0.0	0.0	0.0		
c. Statutory Reserves	4.8	16.9	15.9	21.1	34.7	57.5	76.8	108.5	157.1	220.6	310.5	409.7		
d. Share Premium					0.0	0.0	0.0	0.0	41.9	41.9	41.9	41.9		
e. Retained Earning					3.1	82.1	11.5	25.0	11.9	1.6	30.6	2.1	68.2	
f. Others Reserves	15.3	2.7	2.7	35.0	0.0	0.0	0.0	5.6	10.8	45.3	85.5	153.2		
g. Exchange Fluctuation Fund						3.6	4.1	4.7	0.0	0.0	10.4	13.4	13.9	
2 BORROWINGS	0.0	0.0	274.8	60.0	450.0	657.7	552.1	535.0	860.4	1923.3	973.3	332.4		
a. NRB	0.0	0.0	0.0	60.0	0.0	0.0	200.0	0.0	0.0	1287.1	630.8	0.0		
b. "A"Class Licensed Institution	0.0	0.0	274.8	0.0	450.0	450.0	152.1	335.0	660.4	436.2	142.5	132.4		
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	7.7		0.0	0.0	0.0	0.0	0.0		
d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0		
e. Bonds and Securities										200.0	200.0	200.0	200.0	200.0
3 DEPOSITS	3575.8	3165.3	3143.9	5146.4	6243.3	8765.8	10068.3	13078.5	15579.9	15968.9	18394.4	22111.8		
a. Current	248.0	257.2	235.8	278.5	233.1	391.8	510.2	648.2	831.4	1219.9	1608.7	1568.8		
Domestic					206.3	357.1	473.8	621.9	811.6	1187.5	1568.5	1546.0		
Foreign					26.8	34.7	36.4	26.3	19.7	32.4	40.3	22.7		
b. Savings	526.0	576.2	733.7	1280.4	2026.3	2797.4	3335.7	3667.7	3993.7	3732.6	3869.8	5129.5		
Domestic					2018.7	2745.8	3249.8	3554.2	3916.3	3658.0	3812.4	5096.1		
Foreign														
c. Fixed	1958.0	1347.1	1143.0	2083.1	2930.6	4064.5	4074.6	5876.0	7580.1	7554.1	9517.6	9649.9		
Domestic					2559.3	3296.2	3689.1	5336.0	7118.3	7232.5	8786.6	9149.6		
Foreign					371.3	768.3	385.5	539.9	461.8	321.5	730.9	500.3		
d. Call Deposits	797.1	942.9	966.1	1416.2	989.9	1459.2	2066.2	2814.4	3069.3	3340.9	3291.6	5644.2		
e. Others	46.7	41.9	65.3	88.2	63.4	52.9	81.6	72.3	105.5	121.5	106.7	119.5		
4 Bills Payable					28.3	91.5	31.7	31.8	238.9	10.6	5.2	39.3		
5 Other Liabilities	286.7	166.1	302.9	388.6	212.9	329.2	299.9	487.2	615.9	685.7	931.3	1053.8		
1. Sundry Creditors					16.4	51.5	50.3	206.2	290.7	94.4	229.5	405.3		
2. Loan Loss Provision					174.7	244.7	225.6	20.7	199.7	196.5	231.6	280.9		
3. Interest Suspense a/c					9.1	9.0	3.5	2.9	5.4	27.5	36.9	83.5		
4. Others	286.7	166.1	302.9	388.6	12.7	24.0	20.5	257.5	120.2	367.4	434.3	284.1		
6 Reconciliation A/c					3274.2	38555.3	47040.6	0.0	73119.7	0.0	0.0	0.0		
7 Profit & Loss A/c					193.6	148.8	232.1	248.9	357.1	447.4	498.4	394.2		
Total	4382.3	3862.7	4247.7	6154.2	40490.7	49221.4	58991.2	15451.4	92123.8	20696.2	22567.6	25929.9		
Assets														
1 LIQUID FUNDS	539.4	606.5	348.0	448.8	1095.0	1097.5	858.8	1352.3	1461.1	2186.2	1677.1	2755.4		
a. Cash Balance	127.1	139.9	95.8	79.1	69.8	139.2	181.6	235.2	337.3	530.6	405.8	609.3		
Nepalese Notes & Coins	117.2	120.4	88.5	65.6	59.5	129.3	172.7	227.0	325.2	525.6	399.0	603.7		
Foreign Currency	9.9	19.5	7.3	13.5	10.3	9.9	8.9	8.2	12.1	5.0	6.8	5.6		
b. Bank Balance	412.3	419.8	222.3	240.0	935.3	604.8	514.2	957.1	1123.8	1555.6	1271.3	2146.1		
1. In Nepal Rastra Bank	331.7	350.6	175.2	205.1	832.4	450.7	358.8	634.1	971.0	589.3	817.9	1659.2		
Domestic Currency					830.0	447.3	355.6	622.0	954.3	568.1	811.6	1647.5		
Foreign Currency					2.4	3.4	3.2	12.2	16.7	21.2	6.3	11.6		
2. "A"Class Licensed Institution	9.4	9.7	6.2	12.4	19.3	34.3	29.2	138.1	28.0	498.6	61.8	271.6		
Domestic Currency					18.7	33.6	29.0	137.3	27.6	498.0	61.4	271.1		
Foreign Currency					0.6	0.7	0.2	0.8	0.4	0.6	0.4	0.5		
3. Other Financial Ins.					0.0	0.0	51.3	22.1	0.0	212.2	0.0	0.0		
4. In Foreign banks	71.2	59.5	40.9	22.5	83.6	119.8	74.9	162.8	124.8	255.5	391.6	215.4		
c. Money at Call	0.0	46.8	29.9	129.7	89.9	353.5	163.0	160.0	0.0	100.0	0.0	0.0		
Domestic Currency					0.0	167.5	130.0	160.0	0.0	100.0	0.0	0.0		
Foreign Currency					89.9	186.0	33.0	0.0	0.0	0.0	0.0	0.0		
2 INVESTMENTS	511.4	680.0	1075.2	1235.3	1194.3	1756.6	1004.4	1545.4	2195.6	4270.1	3997.1	3785.7		
a. Govt.Securities	511.4	680.0	1075.2	1235.3	1194.3	1756.6	1004.4	1545.4	2195.6	3979.0	3865.1	3622.2		
b. NRB Bond														
c. Govt.Non-Fin. Ins.														
d. Other Non-Fin. Ins.														
e. Non Residents										291.2	132.0	163.5		
3 SHARE & OTHER INVESTMENT	0.0	73.4	78.1	525.4	378.6	723.3	495.4	766.1	830.9	676.6	872.3	287.3	0.0	
a. Interbank Lending							287.1	505.5	378.8	689.6	784.4	418.9	641.3	0.0
b. Non Residents							91.5	217.8	116.6	76.5	46.5	257.7	231.0	287.3
c. Others									0.3	0.0	0.0	0.0	0.0	
4 LOANS & ADVANCES	2572.5	2328.8	2527.6	3729.1	4895.4	6882.8	9107.6	11446.5	13889.3	12906.1	15149.3	17460.2		
a. Private Sector	2422.5	2278.8	2477.6	3684.1	4770.1	6777.5	8626.4	11099.8	13527.0	12602.8	14873.4	17460.2		
b. Financial Institutions														
c. Government Organizations	150.0	50.0	50.0	45.0	125.3	105.3	142.5	0.3	0.0	0.0	0.0	0.0		
5 BILL PURCHASED	49.7	9.4	10.5	6.6	17.9	19.3	21.1	18.8	26.5	23.2	16.2	63.0		
a. Domestic Bills Purchased							5.9	5.3	4.6	0.5	0.2	6.6	3.9	58.2
b. Foreign Bills Purchased	49.7	9.4	10.5	6.6	12.0	14.0	16.5	18.3	26.3	16.6	12.3	4.7		
c. Import Bills & Imports					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
6 LOANS AGAINST COLLECTED BILLS	0.0	31.7	26.2	10.9	50.9	33.9	139.9	172.1	221.8	292.4	354.2	405.6		
a. Against Domestic Bills														
b. Against Foreign Bills	0.0	31.7	26.2	10.9	34.0	62.8	187.4	80.0	274.5	69.8	130.2	902.4		
					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
7 FIXED ASSETS														
8 OTHER ASSETS	709.3	132.9	182.1	198.1	100.1	136.1	305.0	122.8	337.5	331.5	492.0	1160.5		
a. Accrued Interests	57.0	45.6	34.7	43.3	11.4	15.1	13.5	12.9	16.4	27.5	42.3	136.0		
Financial institution											3.2	0.0		
Govt. Entp.	0.0	0.0	0.0	0.6	0.0	0.0	0.7	0.0	0.0	0.0	0.0	52.4		
Private Sector	57.0	45.6	34.7	42.7	11.4	15.1	12.8	12.9	16.4	27.5	39.1	83.5		
b. Staff Loans / Adv.							15.1	15.2	18.9	27.6	42.2	55.0	86.5	
c. Sundry Debtors							34.0	62.8	187.4	80.0	274.5	69.8	130.2	
d. Cash In Transit														

Table No. 19
Statement of Assets & Liabilities of Fund of LUMBINI BANK LTD.

(Rs. In million)

	Mid-July											(Rs. In million)		
	Liabilities		2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1 CAPITAL FUND	351.1	351.4	380.5	358.4	526.3	106.1	(622.1)	(34.0)	394.1	1151.5	1442.3	1849.2		
a. Paid-up Capital	350.0	350.0	350.0	350.0	500.0	500.0	600.0	995.7	1096.1	1294.5	1300.0	1430.0		
b. Calls in Advance											0.0	0.0	0.0	0.0
c. Statutory Reserves	0.1	0.1	28.7	17.9	21.6	21.6	21.6	60.1	125.6	192.1	252.9	330.8		
d. Share Premium					0.0	0.0	0.0	0.0	0.0	0.0	5.3	5.3		
e. Retained Earning		0.0	0.0	(64.4)	0.0	(415.5)	(1245.4)	(1091.4)	(829.3)	(336.8)	(179.0)	20.9		
f. Others Reserves	1.0	1.3	1.8	54.9	0.0	0.0	0.0	0.0	0.0	0.0	61.5	60.3		
g. Exchange Fluctuation Fund						4.7	0.0	1.7	1.7	1.7	1.7	1.7	1.7	1.8
2 BORROWINGS	0.0	121.5	90.0	164.7	0.0	0.0	23.5	0.0	19.5	15.0	0.0	0.0		
a. NRB	0.0	121.5	0.0	164.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. "A"Class Licensed Institution	0.0	0.0	90.0	0.0	0.0	0.0	0.0	23.5	0.0	19.5	15.0	0.0	0.0	0.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Financial Ins.														
e. Bonds and Securities														
3 DEPOSITS	2097.4	2646.1	2959.8	3777.6	4029.5	4786.5	6024.6	5703.7	6444.9	5758.0	6773.0	7668.6		
a. Current	66.6	122.8	158.7	200.0	149.8	159.9	348.0	336.8	528.3	351.5	301.5	372.0		
Domestic														
Foreign														
b. Savings	435.0	548.5	571.2	833.2	940.9	1769.4	2703.5	3304.4	3206.9	2106.9	2035.1	2408.2		
Domestic														
Foreign														
c. Fixed	1271.3	1674.9	1808.1	1829.5	2142.8	1822.0	1660.1	878.1	1113.4	2109.1	3673.9	3573.3		
Domestic														
Foreign														
d. Call Deposits	273.2	268.1	375.9	863.8	740.5	950.1	1222.2	1124.7	1550.6	1151.2	715.8	1262.6		
e. Others	51.3	31.9	45.9	51.1	55.5	85.1	90.8	59.8	45.7	39.2	46.7	52.5		
4 Bills Payable					47.4	104.6	14.3	29.1	17.9	10.3	6.2	5.4		
5 Other Liabilities	95.6	292.0	221.3	484.4	775.5	1724.0	1468.7	1366.3	1177.7	839.8	504.1	492.4		
1. Sundry Creditors					6.0	57.8	39.3	65.0	47.5	82.9	86.5	101.0		
2. Loan Loss Provision					645.9	1391.3	1062.4	914.0	698.0	385.5	101.1	89.0		
3. Interest Suspense a/c					112.7	238.9	260.9	241.3	246.2	133.0	153.5	52.9		
4. Others	95.6	292.0	221.3	484.4	10.9	36.0	106.1	146.0	185.9	238.3	163.0	249.6		
6 Reconciliation A/c					4.6	14.0	0.0	0.0	0.0	5.2	0.0	0.2		
7 Profit & Loss A/c					0.0	0.0	328.7	391.8	297.7	399.9	217.5			
Total	2544.1	3410.9	3651.6	4785.1	5383.3	6735.2	7134.9	7393.8	8445.9	8077.4	9125.5	10233.3		
Assets														
1 LIQUID FUNDS	301.6	531.7	466.1	681.0	469.4	452.1	830.9	710.3	1311.0	1033.2	1100.1	2210.6		
a. Cash Balance	63.7	98.6	83.8	114.7	92.7	133.4	138.5	146.3	168.1	198.5	293.3	269.9		
Nepalese Notes & Coins	56.5	90.1	66.8	96.4	82.1	122.4	129.5	141.8	156.3	191.3	287.9	263.8		
Foreign Currency	7.2	8.5	17.0	18.3	10.6	11.0	9.0	4.5	11.9	7.2	5.4	6.1		
b. Bank Balance	237.9	433.1	249.7	416.4	256.2	268.7	362.3	496.3	826.1	779.7	806.8	1940.7		
1. In Nepal Rastra Bank	136.3	284.0	185.7	324.8	211.8	178.3	280.5	411.3	749.9	561.3	720.9	1788.3		
Domestic Currency					206.9	176.5	273.3	401.2	739.8	555.3	713.3	1781.5		
Foreign Currency					4.9	1.8	7.2	10.2	10.1	6.0	7.7	6.8		
2. "A"Class Licensed Institution	68.0	62.8	22.8	26.5	15.6	20.5	54.1	53.4	62.3	169.2	12.4	45.7		
Domestic Currency					12.6	20.3	54.1	53.4	62.3	168.7	12.1	45.7		
Foreign Currency					3.0	0.2	0.0	0.0	0.0	0.5	0.3	0.0		
3. Other Financial Ins.					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
4. In Foreign banks	33.6	86.3	41.2	65.1	28.8	69.9	27.7	31.6	13.8	49.2	73.5	106.7		
c. Money at Call	0.0	0.0	132.6	149.9	120.5	0.0	250.0	53.9	285.0	55.0	0.0	0.0		
Domestic Currency					120.5	0.0	80.1	13.8	31.8	0.0	0.0	0.0		
Foreign Currency					2.9	0.2	0.7	1.4	1.1	0.7	1.8	0.4		
2 INVESTMENTS	208.8	100.0	274.9	433.1	376.0	527.0	795.6	731.5	719.0	924.7	1251.7	455.4		
a. Govt.Securities	208.8	100.0	274.9	433.1	376.0	527.0	795.6	731.5	719.0	924.7	1251.7	455.4		
b. NRB Bond								0.0	0.0	0.0	0.0	0.0		
c. Govt.Non-Fin. Ins.								0.0	0.0	0.0	0.0	0.0		
d. Other Non-Fin Ins.								0.0	0.0	0.0	0.0	0.0		
e. Non Residents								0.0	0.0	0.0	0.0	0.0		
3 SHARE & OTHER INVESTMENT	3.3	170.7	20.8	5.3	16.0	147.0	33.9	85.9	209.6	84.9	81.3	93.8	0.0	
a. Interbank Lending						101.0	28.2	79.6	78.2	74.8	71.2	0.0		
b. Non Residents														
c. Others														
4 LOANS & ADVANCES	1793.0	2295.4	2626.7	3207.0	3816.9	4315.0	4938.2	5365.7	5680.3	5479.7	6211.3	6978.8		
a. Private Sector	1793.0	2280.4	2579.9	3162.0	3816.9	4170.8	4658.1	5201.4	5539.4	5378.3	6010.4	6830.5		
b. Financial Institutions														
c. Government Organizations														
0.0	15.0	46.8	45.0	0.0	144.2	129.6	0.0	0.0	0.0	0.0	0.0	0.0	147.3	
5 BILL PURCHASED	0.2	1.2	5.3	11.0	12.9	69.0	6.4	1.6	1.1	0.7	1.8	0.4		
a. Domestic Bills Purchased					2.9	0.2	0.7	1.4	1.1	0.7	1.8	0.4		
b. Foreign Bills Purchased	0.2	1.2	5.3	11.0	10.0	68.8	5.7	1.4	1.1	0.7	1.8	0.4		
c. Import Bills & Imports					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
6 LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	0.0	0.0	47.2	50.1	75.6	76.5	92.0	143.3	167.3	197.1	
a. Against Domestic Bills														
b. Against Foreign Bills	0.0	0.0	0.0	0.0	26.9	47.0	46.6	69.2	93.2	204.0	72.7	70.2		
7 FIXED ASSETS					10.6	16.2	21.0	3.3	0.0	0.0	0.0	0.0	0.0	
8 OTHER ASSETS	237.2	312.0	257.8	447.7	217.8	303.1	359.3	383.2	416.8	410.9	237.5	223.1		
a. Accrued Interests	57.0	65.3	65.7	117.6	112.7	205.9	226.0	211.5	239.0	132.3	53.7	51.3		
Financial institution														
Govt. Entp.	0.0	0.0	0.0	0.0	4.5	44.8	38.4	39.8	41.0	44.2	42.5	42.4		
Private Sector	57.0	65.3	65.7	117.6	112.7	201.4	226.0	211.5	239.0	132.3	53.7	51.3		
b. Staff Loans & Adv.														
c. Sundry Debtors						78.2	5.4	48.5	62.7	43.6	30.4	68.7	59.3	
d. Cash In Transit						0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
e. Others	180.2	246.7	192.1	330.1	26.9	47.0	46.6	69.2	93.2	204.0	72.7	70.2		
9 Expenses not Written off					10.6	16.2	21.0	3.3	0.0	0.0	0.0	0.0	0.0	
10 Non Banking Assets					45.0	54.								

Table No. 20
Statement of Assets & Liabilities of MACHHAPUCHHRE BANK LTD.

(Rs. In million)

	Mid-July													
	(Rs. In million)													
	Liabilities		2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1 CAPITAL FUND	84.1	137.3	486.4	542.9	552.9	802.8	930.8	1086.7	1576.8	1700.2	1773.5	2363.2		
a. Paid-up Capital	84.0	136.2	544.2	550.0	550.0	715.0	821.7	901.3	1479.1	1479.3	1627.2	2478.8		
b. Calls in Advance										0.0	0.0	0.0		
c. Statutory Reserves	0.0	0.0	0.0	3.1	12.4	29.4	56.2	0.0	88.0	112.6	127.3	129.3		
d. Share Premium					0.0	0.0	0.0	71.0	0.0	0.0	0.0	0.0		
e. Retained Earning		0.0	(57.8)	(15.4)	(9.5)	3.4	13.5	107.8	3.1	99.2	9.8	17.7		
f. Other Reserves	0.1	1.1	0.0	5.2	0.0	55.0	35.3	0.0	0.0	0.0	0.0	1.2		
g. Exchange Fluctuation Fund						0.0	0.0	4.1	6.6	6.6	9.1	9.2	9.2	
2 BORROWINGS	0.0	0.0	90.0	75.2	154.2	117.1	228.5	88.6	4.1	150.0	1247.6	3.1		
a. NRB	0.0	0.0	0.0	3.0	0.0	117.1	80.8	36.6	0.9	0.0	1162.0	0.0		
b. "A"Class Licensed Institution	0.0	0.0	90.0	72.2	154.2	0.0	119.0	3.0	0.0	150.0	85.6	0.0		
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	28.7	49.0	3.2	0.0	0.0	0.0		
d. Other Financial Ins.								0.0	0.0	0.0	0.0	3.1		
e. Bonds and Securities								0.0	0.0	0.0	0.0	0.0		
3 DEPOSITS	700.0	994.8	1778.7	2754.6	5586.5	7893.3	9475.0	11101.1	15596.1	18533.5	16411.4	21545.3		
a. Current	27.0	49.3	53.5	71.4	142.6	248.9	346.2	497.3	549.5	626.0	488.0	632.9		
Domestic					130.6	240.4	336.6	469.7	527.6	570.2	464.5	615.8		
Foreign					12.0	8.5	9.6	27.6	21.9	55.8	23.5	17.1		
b. Savings	57.8	134.5	252.1	493.1	1250.0	2333.3	3856.8	4933.3	6844.5	6598.8	5622.2	8844.8		
Domestic					1246.2	2322.6	3832.7	4905.1	6811.9	6577.1	5598.3	8820.8		
Foreign					3.8	10.7	24.1	28.2	32.6	21.7	23.9	23.9		
c. Fixed	612.0	736.2	921.6	1227.3	1914.8	2604.9	2733.4	2961.2	3681.8	6754.2	6503.7	7065.0		
Domestic					1897.1	2362.9	2542.5	2546.8	3268.6	6572.1	6251.2	6893.0		
Foreign					17.7	242.0	190.9	414.4	413.2	182.1	252.5	172.0		
d. Call Deposits	0.0	69.9	530.6	892.0	2209.3	2586.0	2269.1	2588.4	4309.3	4416.2	3640.8	4879.6		
e. Others	3.2	4.9	20.9	70.8	69.8	120.2	269.5	120.9	211.0	138.3	156.6	123.0		
4 Bills Payable						9.3	11.4	21.5	10.2	24.1	14.5	3.6	31.2	
5 Other Liabilities	16.9	55.5	76.4	123.6	220.4	271.5	448.3	709.1	1100.9	1143.1	785.7	1221.8		
1. Sundry Creditors					92.5	64.1	10.7	14.0	20.4	20.8	14.8	20.5		
2. Loan Loss Provision					67.3	77.4	229.3	263.7	517.3	654.6	314.9	447.2		
3. Interest Suspense a/c					26.8	47.6	42.9	44.6	67.7	106.4	135.7	200.8		
4. Others	16.9	55.5	76.4	123.6	33.8	82.4	165.4	386.8	495.5	361.3	320.4	553.4		
6 Reconciliation A/c					13614.6	0.0	0.0	0.0	188.5	0.0	0.0	0.0		
7 Profit & Loss A/c					116.3	159.7	93.0	146.6	92.6	136.2	6.4	10.8		
Total	801.0	1187.6	2431.5	3496.3	20254.2	9255.8	11197.1	13142.3	18583.1	21677.5	20228.2	25448.4		
Assets														
1 LIQUID FUNDS	151.5	265.2	421.7	560.3	746.2	1518.2	1434.1	1588.2	2770.8	3121.3	2511.7	5440.4		
a. Cash Balance	21.6	31.5	45.6	64.8	121.6	280.4	386.0	560.3	743.2	1049.4	870.1	1305.8		
Nepalese Notes & Coins	17.9	26.7	37.7	58.9	109.0	262.4	364.4	539.3	695.6	1028.4	830.4	1258.6		
Foreign Currency	3.7	4.8	7.9	5.9	12.6	18.0	21.6	21.0	47.6	21.0	39.7	47.2		
b. Bank Balance	89.9	194.6	156.1	345.5	609.6	519.4	898.1	1027.9	2027.6	1410.3	1333.8	4134.6		
1. In Nepal Rastra Bank	37.4	110.8	88.9	136.7	463.3	489.1	785.7	893.3	1757.0	1094.6	1072.7	3081.8		
Domestic Currency					456.0	480.7	777.5	868.0	1743.6	1070.1	1068.4	3074.2		
Foreign Currency					7.3	8.4	8.2	25.3	13.4	24.5	4.3	7.6		
2. "A"Class Licensed Institution	6.8	47.0	27.7	54.7	102.4	13.0	38.4	19.8	99.4	124.0	104.7	754.4		
Domestic Currency					101.4	24.0	36.7	19.1	98.2	122.4	102.2	750.8		
Foreign Currency					1.0	(11.0)	1.7	0.7	1.2	1.6	2.6	3.6		
3. Other Financial Ins.					0.0	0.0	51.0	11.9	0.4	3.6	0.0	138.8		
4. In Foreign banks	45.7	36.8	39.5	154.1	43.9	17.3	23.0	102.9	170.8	188.1	156.3	159.5		
c. Money at Call	40.0	39.1	220.0	150.0	15.0	718.4	150.0	0.0	0.0	661.6	307.9	0.0		
Domestic Currency					15.0	525.0	150.0	0.0	0.0	508.0	60.0	0.0		
Foreign Currency					0.0	193.4	0.0	0.0	0.0	153.6	247.9	0.0		
2 INVESTMENTS	47.5	49.4	79.3	71.3	127.3	904.5	951.3	827.4	477.8	1896.5	1238.6	1448.9		
a. Govt.Securities	47.5	49.4	79.3	71.3	127.3	904.5	951.3	827.4	477.8	1896.5	1238.6	1448.9		
b. NRB Bond								0.0	0.0	0.0	0.0	0.0		
c. Govt.Non-Fin. Ins.								0.0	0.0	0.0	0.0	0.0		
d. Other Non-Fin Ins.								0.0	0.0	0.0	0.0	0.0		
e. Non Residents								0.0	0.0	0.0	0.0	0.0		
3 SHARE & OTHER INVESTMENT	7.5	28.9	319.0	203.1	341.3	286.9	871.2	686.2	768.3	200.3	170.9	264.5		
a. Interbank Lending					274.3	274.6	556.9	0.0	37.4	62.2	0.0	0.0		
b. Non Residents					67.0	12.3	871.2	129.3	768.3	162.9	108.7	264.5		
c. Others					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
4 LOANS & ADVANCES	499.2	680.8	1494.1	2541.7	5051.4	6033.4	7281.3	8880.5	12956.9	14934.3	14710.6	16023.4		
a. Private Sector	499.2	680.8	1494.1	2541.7	5051.4	6033.4	6325.2	8195.7	12494.4	14541.8	14024.5	15663.1		
b. Financial Institutions							622.2	519.8	413.3	359.4	638.7	312.1		
c. Government Organizations							333.9	165.0	49.2	33.1	47.4	48.2		
5 BILL PURCHASED	0.6	1.8	1.9	2.7	80.2	113.2	45.0	89.1	27.4	37.8	21.5	82.3		
a. Domestic Bills Purchased					71.2	104.2	17.0	46.0	17.7	32.4	18.1	78.8		
b. Foreign Bills Purchased	0.6	1.8	1.9	2.7	9.0	9.0	28.0	43.1	9.7	5.4	3.4	3.5		
c. Import Bills & Imports					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
6 LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
a. Against Domestic Bills								0.0	0.0	0.0	0.0	0.0		
b. Against Foreign Bills								0.0	0.0	0.0	0.0	0.0		
7 FIXED ASSETS														
8 OTHER ASSETS	94.7	161.5	115.5	117.2	152.8	221.7	286.7	464.7	594.1	624.1	690.3	1158.5		
a. Accrued Interests	3.4	15.2	12.7	17.0	27.0	54.8	39.8	47.1	84.6	140.2	138.1	188.2		
Financial Institution						24.0	39.7	52.2	50.9	103.6	130.0	159.9		
Govt. Entp.						5.2	38.5	40.6	15.8	3.9	7.0	74.2		
Private Sector	3.4	15.2	12.7	17.0	27.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
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	0.0	0.0		
d. Cash In Transit						0.0	0.0	0.0	0.0	0.0	0.0	0.0		
e. Others	91.3	146.3	102.8	100.2	120.6	104.4	159.3	349.5	454.7	373.3	336.1	723.7		
9 Expenses not Written off						48.4	54.4	64.6	75.0	134.0	124.9	153.1		

Table No. 21

Statement of Assets & Liabilities of KUMARI BANK LTD.

(Rs. In million)

	Mid-July													
	Liabilities		2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1 CAPITAL FUND	350.0	347.3	348.6	501.4	559.7	766.8	863.2	1595.6	1370.0	1624.5	1966.2	2213.8		
a. Paid-up Capital	350.0	350.0	350.0	500.0	500.0	625.0	750.0	1470.0	1186.0	1306.0	1485.0	1603.8		
b. Calls in Advance										0.0	0.0	0.0		
c. Statutory Reserves	0.0	0.0	0.3	0.3	12.5	30.1	50.8	84.9	119.8	172.1	235.4	285.7		
d. Share Premium					0.0	0.0	0.0	0.0	0.0	0.0	4.4	4.4		
e. Retained Earning		(2.9)	(2.9)	(2.9)	17.2	8.0	19.6	35.0	38.3	19.2	17.7	2.9		
f. Others Reserves	0.0	0.2	1.2	4.0	26.3	100.0	37.5	0.0	20.0	121.3	217.2	308.1		
g. Exchange Fluctuation Fund					3.7	3.7	5.3	5.7	5.9	5.9	6.4	8.9		
2 BORROWINGS	0.0	32.0	0.0	0.0	401.8	224.4	213.0	100.0	693.4	829.7	1060.9	405.4		
a. NRB	0.0	32.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	384.0	0.0		
b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0	401.8	224.4	213.0	100.0	293.4	429.7	276.9	5.4		
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
d. Other Financial Ins.					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
e. Bonds and Securities								0.0	400.0	400.0	400.0	400.0		
3 DEPOSITS	316.0	1180.0	2513.1	4816.5	6270.1	7800.4	10560.0	12781.0	15860.6	17408.5	16986.3	21985.2		
a. Current	37.3	84.1	135.1	250.8	280.3	355.2	401.0	600.9	779.2	634.2	792.4	955.6		
Domestic					260.4	344.9	382.4	570.0	758.1	601.1	733.1	932.5		
Foreign					19.9	10.3	18.6	30.9	21.2	33.1	59.2	23.0		
b. Savings	75.4	260.9	461.9	910.9	1515.5	2317.9	4469.0	4142.7	4150.0	5114.4	5515.4	5887.1		
Domestic					1488.4	2265.3	4319.8	3966.1	4042.8	5012.7	6441.6	5834.4		
Foreign					27.1	52.6	149.2	176.6	107.2	101.7	109.9	52.7		
c. Fixed	86.8	332.3	795.4	1292.4	2302.1	3189.9	2772.2	3799.6	4527.0	7206.2	6654.7	9158.1		
Domestic					2282.5	2983.1	2650.4	3473.0	4506.5	6877.5	6005.9	8442.1		
Foreign					19.6	206.8	121.8	326.6	20.5	328.7	648.8	715.9		
d. Call Deposits	105.0	482.7	1093.3	2299.9	2102.8	1880.7	2827.7	4124.6	6135.6	4266.5	2851.6	5805.2		
e. Others	11.5	20.0	27.4	62.5	69.4	56.7	90.1	113.3	268.7	187.2	136.2	179.2		
4 Bills Payable					7.3	11.9	16.6	65.3	70.0	42.3	8.1	20.7		
5 Other Liabilities	8.6	52.4	205.6	412.1	363.0	444.2	391.9	784.9	845.5	1093.5	1642.0	1866.3		
1. Sundry Creditors					146.2	248.6	195.9	513.6	511.7	735.5	1046.6	630.2		
2. Loan Loss Provision					144.2	130.3	133.4	189.6	186.6	199.0	296.4	508.7		
3. Interest Suspense a/c					5.9	22.9	42.1	53.8	71.6	83.2	113.1	184.0		
4. Others	8.6	52.4	205.6	412.1	66.7	42.4	20.5	28.0	75.6	75.8	185.8	543.4		
6 Reconciliation A/c					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
7 Profit & Loss A/c					93.6	142.9	279.7	292.1	425.6	501.1	239.2	260.4		
Total	674.6	1611.7	3067.3	5730.0	7695.5	9390.6	12324.4	15619.0	19265.1	21499.7	21902.7	26751.9		
	Assets													
1 LIQUID FUNDS	271.8	129.2	291.7	1067.4	513.2	813.6	1424.6	1490.7	2078.7	3388.5	1620.0	4043.9		
a. Cash Balance	18.8	30.3	40.8	68.5	111.2	135.8	190.8	565.6	549.1	574.1	524.8	584.1		
Nepalese Notes & Coins	16.5	23.4	38.6	64.8	107.9	129.9	178.6	542.4	530.6	567.6	505.9	574.5		
Foreign Currency	2.3	6.9	2.2	3.7	3.3	5.9	12.2	23.2	18.6	6.5	18.9	9.7		
b. Bank Balance	153.0	98.9	250.9	617.0	332.1	252.5	481.4	368.2	1227.2	2149.4	643.7	3138.5		
1. In Nepal Rastra Bank	86.0	50.9	224.0	524.6	219.8	209.2	384.8	244.6	1120.8	1666.7	526.9	2862.9		
Domestic Currency					211.1	207.8	368.1	232.5	1091.0	1660.7	526.6	2856.1		
Foreign Currency					8.7	1.4	16.7	12.1	29.7	6.0	0.3	6.8		
2. "A"Class Licensed Institution	37.3	1.3	2.2	10.5	5.5	6.0	5.6	59.2	16.2	158.4	25.4	121.3		
Domestic Currency					3.8	4.7	2.8	57.6	12.5	152.9	25.3	119.5		
Foreign Currency					1.7	1.3	2.8	1.6	3.7	5.5	0.1	1.8		
3. Other Financial Ins.					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
4. In Foreign banks	29.7	46.7	24.7	81.9	106.8	37.3	91.0	64.4	90.3	324.3	91.4	154.3		
c. Money at Call	100.0	0.0	0.0	381.9	69.9	425.3	752.4	556.8	302.4	665.0	451.5	321.2		
Domestic Currency					0.0	145.0	372.2	25.0	90.0	365.0	230.8	0.0		
Foreign Currency					69.9	280.3	380.2	531.8	212.4	300.0	220.7	321.2		
2 INVESTMENTS	19.8	116.7	236.0	601.9	1220.7	1114.3	1297.9	1469.1	1080.1	1729.9	2804.8	2562.6		
a. Govt.Securities	19.8	116.7	236.0	601.9	1120.3	1114.3	1297.9	1469.1	1080.1	1729.9	2804.8	2562.6		
b. NRB Bond								0.0	0.0	0.0	0.0	0.0		
c. Govt.Non-Fin. Ins.								0.0	0.0	0.0	0.0	0.0		
d. Other Non-Fin Ins.								0.0	0.0	0.0	0.0	0.0		
e. Non Residents								0.0	0.0	0.0	0.0	0.0		
3 SHARE & OTHER INVESTMENT	0.0	138.3	187.5	0.0	120.0	0.4	0.4	168.2	158.3	21.9	727.5	365.9		
a. Interbank Lending					0.0	0.0	0.0	0.0	0.0	0.0	270.6	0.0		
b. Non Residents					120.0	0.4	0.4	168.2	158.3	21.9	457.0	288.2		
c. Others											0.0	0.0		
4 LOANS & ADVANCES	263.5	1120.2	2144.4	3709.0	5519.2	6918.3	9011.0	11449.7	14681.8	14875.1	14898.4	17808.4		
a. Private Sector	263.5	1060.2	2104.4	3659.0	5519.2	6848.3	8789.7	11200.8	14503.6	14798.6	14731.5	17515.7		
b. Financial Institutions								151.3	248.2	178.2	76.6	166.9		
c. Government Organizations					0.0	40.0	50.0	70.0	70.0	0.0	0.0	0.0		
5 BILL PURCHASED	1.6	1.4	2.0	0.0	37.7	91.8	51.5	81.8	117.0	96.0	28.0	68.9		
a. Domestic Bills Purchased					4.6	21.0	22.5	45.3	75.5	63.8	10.7	53.1		
b. Foreign Bills Purchased	1.6	1.4	2.0	0.0	6.9	70.8	29.0	36.6	41.5	32.2	17.3	15.9		
c. Import Bills & Imports					26.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
6 LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	0.0	0.0	0.0								
a. Against Domestic Bills								0.0	0.0	0.0	0.0	0.0		
b. Against Foreign Bills								0.0	0.0	0.0	0.0	0.0		
7 FIXED ASSETS	117.9	105.9	205.7	351.7	202.9	357.7	344.8	730.9	879.3	1103.0	1518.2	1306.2		
8 OTHER ASSETS														
a. Accrued Interests	1.7	7.2	14.2	21.3	20.9	39.4	50.7	69.6	89.8	101.0	141.4	199.0		
Financial Institution					20.9	39.4	50.7	69.6	89.8	101.0	113.1	183.9		
Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.0		
Private Sector	1.7	7.2	14.2	21.3	20.9	39.4	50.7	69.6	89.8	101.0	113.1	183.9		
b. Staff Loans / Adv.					21.5	39.4	46.7	0.0	0.0	103.9	143.7	145.7		
c. Sundry Debtors					94.9	3.0	9.9	16.3	0.0	113.4	154.9	26.8		
d. Cash In Transit					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
e. Others	116.2	98.7	191.5	330.4	87.1	293.8	244.8	598.2	789.5	784.7	1078.3	934.6		
9 Expenses not Written off					0.0	0.1	0.1	0.1	0.0	0.0	0.0	0.0		
10 Non Banking Assets					0.0	4.8	4.8	7.4	0.0	0.0	0.0	0.0		
11 Reconciliation Account					0.3	0.0	0.0	0.0	21.9	0.0	0.0	0.0		
12 Profit & Loss A/c					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
Total	674.6	1611.7	3067.3	5730.0	7695.5	9390.6	12324.4	15619.0	19265.1	21499.7	21902.7	26751.9		

Table No. 22
Statement of Assets & Liabilities of LAXMI BANK LTD.

(Rs. In million)

	Mid-July												
	Liabilities		2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1 CAPITAL FUND	275.0	330.0	550.0	612.8	618.1	798.8	1047.9	1158.3	1795.6	1912.8	2113.9		
a. Paid-up Capital	275.0	330.0	549.2	609.8	609.8	729.7	913.2	1098.1	1613.5	1613.5	1694.1		
b. Calls in Advance					0.2	2.3	7.6	14.7	27.8	51.8	89.6	155.0	230.0
c. Statutory Reserves						0.0	0.0	0.0	0.0	0.0	13.1	13.1	13.1
d. Share Premium						0.0	0.0	0.0	0.0	52.1	5.5	21.3	17.0
e. Retained Earnings						0.0	0.0	0.0	53.4	53.4	0.0	51.8	104.5
f. Others Reserves						0.0	0.6	0.0	0.0	1.0	1.4	2.9	6.3
g. Exchange Fluctuation Fund							0.7	0.7	1.0	1.4	2.9	9.7	11.4
2 BORROWINGS	0.0	70.0	317.0	17.7	29.8	0.0	450.0	800.0	450.0	350.0	350.0	378.0	
a. NRB						0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.0
b. "A" Class Licensed Institution						0.0	70.0	279.8	17.7	29.8	450.0	450.0	100.0
c. Foreign Banks and Fin. Ins.						0.0	0.0	37.2	0.0	0.0	0.0	0.0	0.0
d. Other Financial Ins.						0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
e. Bonds and Securities										0.0	350.0	350.0	350.0
3 DEPOSITS	112.6	691.8	1684.3	3028.6	4444.3	7611.7	10917.2	16051.3	18082.9	18299.6	22831.8		
a. Current						2.8	49.7	211.1	429.4	94.6	378.6	284.4	1043.8
Domestic									404.4	84.5	360.9	266.3	1014.4
Foreign									25.0	10.1	17.7	18.1	29.4
b. Savings						17.9	98.5	185.5	446.7	1000.1	1857.2	2590.4	3463.2
Domestic									442.1	985.0	1784.7	2412.2	3287.7
Foreign									4.6	15.1	72.5	178.3	175.5
c. Fixed						64.5	288.6	1082.9	1779.2	2657.6	4256.2	5824.7	7185.0
Domestic									2642.7	4117.5	5404.6	6406.5	7821.6
Foreign									49.5	14.9	138.7	420.1	778.5
d. Call Deposits						24.4	247.2	187.8	346.8	651.0	947.3	2068.6	4003.9
e. Others						3.0	7.8	17.0	26.5	41.0	172.4	149.1	355.3
4 Bills Payable									31.4	85.0	55.4	5.9	16.2
5 Other Liabilities	1.9	20.3	70.4	196.1	268.1	269.1	485.8	643.2	969.3	1207.3	1466.8		
1. Sundry Creditors						58.4	73.9	21.2	26.4	33.0	48.2	41.3	17.9
2. Loan Loss Provision						60.4	69.8	91.8	113.5	147.7	176.2	185.5	218.6
3. Interest Suspense a/c						2.1	10.1	15.5	19.3	21.9	29.3	40.1	79.1
4. Others						1.9	20.3	70.4	75.2	114.3	140.6	326.6	440.5
6 Reconciliation A/c									49.6	63.8	65.5	120.8	186.2
7 Profit & Loss A/c										326.2	380.4	357.3	
Total	389.5	1112.1	2621.7	3936.2	5509.1	8800.5	13027.6	18855.1	21629.3	22452.2	27149.5		
	Assets												
1 LIQUID FUNDS	222.8	168.5	490.8	529.1	225.2	482.7	1489.9	2082.8	2744.1	2823.3	5108.2		
a. Cash Balance						3.0	16.0	37.0	105.9	66.6	119.4	267.9	211.7
Nepalese Notes & Coins						2.8	15.2	35.4	101.7	64.3	109.2	262.6	200.6
Foreign Currency						0.2	0.8	1.6	4.2	2.3	10.2	5.4	11.1
b. Bank Balance						165.8	137.5	342.6	358.6	158.6	350.3	970.2	1621.1
1. In Nepal Rastra Bank						40.7	80.1	222.6	254.9	132.4	323.7	720.4	1243.7
Domestic Currency									252.0	128.5	319.0	701.6	1224.0
Foreign Currency									2.9	3.9	4.7	18.8	19.6
2. "A" Class Licensed Institution						107.2	26.6	68.8	32.6	8.4	4.1	46.0	59.4
Domestic Currency									31.5	8.2	4.1	46.0	59.4
Foreign Currency									1.1	0.2	0.0	0.0	0.0
3. Other Financial Ins.									0.0	0.0	0.0	0.0	0.0
4. In Foreign banks						17.9	30.8	51.2	71.1	17.8	22.5	203.8	318.0
c. Money at Call						54.0	15.0	111.2	64.6	0.0	13.0	251.7	250.0
Domestic Currency									1.0	0.0	13.0	251.7	250.0
Foreign Currency									63.6	0.0	0.0	0.0	0.0
2 INVESTMENTS	30.0	95.0	283.9	401.0	425.0	977.8	734.7	933.9	1520.4	2019.7	2055.5		
a. Govt. Securities						30.0	95.0	283.9	401.0	425.0	977.8	684.7	883.9
b. NRB Bond										0.0	0.0	0.0	0.0
c. Govt. Non-Fin. Ins.										0.0	0.0	50.0	50.0
d. Other Non-Fin. Ins.										50.0	50.0	50.0	0.0
e. Non Residents										0.0	0.0	0.0	0.0
3 SHARE & OTHER INVESTMENT	0.0	0.0	0.0	13.4	155.6	459.3	516.5	1715.4	1715.4	1715.4	1715.4	1715.4	1715.4
a. Interbank Lending									0.0	0.0	0.0	989.3	612.3
b. Non Residents									0.0	0.0	0.0	0.0	0.0
c. Others									13.4	155.6	459.3	516.5	1715.4
4 LOANS & ADVANCES	124.1	764.0	1701.0	2700.8	4274.3	6527.5	9784.0	13446.1	14731.8	15262.7	15847.8		
a. Private Sector						74.1	764.0	1701.0	2700.8	4149.7	6374.2	9784.0	13446.1
b. Financial Institutions										0.0	0.0	316.4	339.0
c. Government Organizations						50.0	0.0	0.0	124.6	153.3	0.0	0.0	131.6
5 BILL PURCHASED	0.0	12.2	49.8	35.2	0.3	1.7	10.5	17.3	1.3	23.6	43.7	4.6	126.8
a. Domestic Bills Purchased									0.0	0.0	0.0	0.0	0.0
b. Foreign Bills Purchased									0.0	0.0	0.0	0.0	0.0
c. Import Bills & Imports									0.0	0.0	0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills													
b. Against Foreign Bills													
7 FIXED ASSETS				149.0	162.3	194.5	273.6	323.1	380.5	450.5	434.5		
8 OTHER ASSETS	12.6	72.4	96.2	83.6	243.6	145.8	203.6	331.7	570.1	737.3	1141.5		
a. Accrued Interests													
Financial Institution						0.7	5.2	14.9	23.0	28.1	24.9	32.7	115.9
Govt. Entp.						0.0	0.3	0.0	0.0	0.1	0.0	0.0	0.0
Private Sector						0.7	4.9	14.9	23.0	28.1	24.8	0.0	49.5
b. Staff Loans / Adv.									12.7	25.6	30.3	53.0	64.5
c. Sundry Debtors									9.7	59.3	6.8	0.9	6.2
d. Cash In Transit									0.0	0.0	0.0	0.0	0.0
e. Others						11.9	67.2	81.3	50.9	143.5	95.3	133.9	228.3
9 Expenses not Written off									21.3	15.6	10.4	1.7	0.9
10 Non Banking Assets									2.8	7.2	0.8	3.9	3.9
11 Reconciliation Account									0.0	0.0	0.0	0.5	0.0
12 Profit & Loss A/c									0.0	0.0	0.0	0.0	0.0
USES OF FUNDS	389.5	1112.1	2621.7	3936.2	5509.1	8800.5	13027.6	18855.1	21629.3	22452.2	27149.5		

Table No. 23
Statement of Assets & Liabilities of SIDDHARTHA BANK LTD.

(Rs. In million)

	Mid-July											
	Liabilities		2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1 CAPITAL FUND	350.0	350.0	377.2	537.9	703.2	931.7	1296.1	1492.8	1877.7	1989.2		
a. Paid-up Capital	350.0	350.0	350.0	500.0	600.0	828.0	952.2	1310.4	1571.1	1619.2		
b. Calls in Advance									0.0	0.0	0.0	0.0
c. Statutory Reserves	0.0	0.0	0.0	37.9	27.1	46.2	74.8	118.4	166.6	228.8		
d. Share Premium				0.0	0.0	0.0	0.0	0.0	0.0	13.7	0.0	
e. Retained Earning	0.0	0.0	27.2	0.0	0.0	0.0	1.1	16.8	44.7	32.3		
f. Others Reserves	0.0	0.0	0.0	0.0	74.9	56.2	264.3	40.5	74.9	101.5		
g. Exchange Fluctuation Fund				0.0	0.0	1.2	1.4	3.7	6.7	6.7	7.3	
2 BORROWINGS	110.0	220.0	190.0	181.2	430.0	205.1	327.6	572.8	298.5	697.1		
a. NRB	0.0	0.0	0.0	70.0		0.0	0.0	0.0	0.0	0.0	0.0	
b. "A"Class Licensed Institution	110.0	220.0	190.0	111.2	430.0	205.1	327.6	345.0	0.0	45.0		
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	25.7	0.0	
d. Other Financial Ins.				0.0		0.0	0.0	0.0	0.0	45.0	24.3	
e. Bonds and Securities	0.0	0.0	0.0			0.0	0.0	0.0	0.0	227.8	627.8	
3 DEPOSITS	391.6	1291.3	2461.9	3918.1	6625.2	10253.5	15984.9	20217.7	21604.0	26019.0		
a. Current	49.8	58.8	85.7	82.3	150.8	232.7	393.7	365.5	502.8	747.4		
Domestic			81.6	79.1	137.5	226.9	370.9	353.9	402.3	590.6		
Foreign			4.1	3.2	13.3	5.9	22.8	11.6	100.5	156.9		
b. Savings	64.2	267.6	525.7	1128.4	1881.7	2654.7	3469.6	2962.3	3169.7	5666.1		
Domestic			523.7	1120.4	1872.3	2626.8	3445.8	2940.0	3142.1	5640.9		
Foreign			2.0	8.0	9.4	27.9	23.8	22.3	27.5	25.3		
c. Fixed	66.9	537.2	1196.5	1632.1	3022.6	4562.7	7158.2	10202.7	11458.3	10966.9		
Domestic			1169.8	1617.3	3009.6	4429.3	6925.6	9193.8	10710.9	9996.7		
Foreign			26.7	14.8	13.0	133.4	232.6	1008.9	747.4	970.2		
d. Call Deposits	189.7	393.4	620.9	1029.6	1493.3	2721.6	4849.2	6564.8	6303.0	8343.7		
e. Others	21.0	34.3	33.1	45.7	76.8	81.9	114.3	122.4	170.3	294.8		
4 Bills Payable			7.3	1.2	10.5	0.7	0.2	0.0	0.0	0.0		
5 Other Liabilities	23.8	93.4	110.1	160.5	255.7	506.1	644.0	734.0	1431.0	1934.6		
1. Sundry Creditors			20.3	27.2	67.4	114.6	218.4	255.9	630.1	676.4		
2. Loan Loss Provision			62.4	73.9	99.3	141.0	171.9	229.3	258.2	407.0		
3. Interest Suspense a/c			3.9	18.5	18.1	23.8	19.8	38.0	71.4	116.4		
4. Others	23.8	93.4	23.5	40.9	70.9	226.7	234.0	210.8	471.3	734.9		
6 Reconciliation A/c			4.0	1.6	1259.7	(1.3)	(6.5)	0.2	0.0	0.0		
7 Profit & Loss A/c			42.7	100.1	157.5	246.3	348.8	255.2	303.0	304.5		
Total	875.4	1954.7	3193.2	4900.6	9441.8	12142.3	18595.2	23272.7	25514.1	30944.4		
Assets												
1 LIQUID FUNDS	97.1	246.7	170.0	362.1	732.8	1022.2	2028.0	3056.4	2788.5	5087.7		
a. Cash Balance	9.3	18.3	33.4	65.0	130.4	149.0	270.9	326.9	491.2	936.5		
Nepalese Notes & Coins	8.6	17.1	32.8	62.3	126.4	145.7	265.7	320.9	479.8	790.5		
Foreign Currency	0.7	1.2	0.6	2.7	4.0	3.4	5.2	6.0	11.5	146.0		
b. Bank Balance	55.7	53.6	104.1	57.1	376.0	288.4	1272.2	2050.5	1414.4	3478.7		
1. In Nepal Rastra Bank	42.6	35.4	45.6	48.8	380.7	270.2	980.4	1027.4	1222.4	2925.1		
Domestic Currency			45.1	47.2	378.9	268.1	977.3	1021.8	1219.8	2920.0		
Foreign Currency			0.5	1.6	1.8	2.2	3.1	5.6	2.6	5.1		
2. "A"Class Licensed Institution	0.5	1.8	21.2	8.3	(4.7)	5.3	257.9	996.0	30.2	484.4		
Domestic Currency			21.2	5.2	3.0	5.3	257.9	996.0	30.0	42.9		
Foreign Currency			0.0	3.1	(7.7)	0.0	0.0	0.0	0.1	441.6		
3. Other Financial Ins.			0.0	0.0		0.0	0.0	0.0	0.0	0.0		
4. In Foreign banks	12.6	16.4	37.3	0.0	0.0	12.9	33.8	27.1	19.4	69.2		
c. Money at Call	32.1	174.8	32.5	240.0	226.4	584.7	484.8	679.0	882.8	672.5		
Domestic Currency			30.0	0.0	40.0	584.7	415.0	320.0	658.5	315.0		
Foreign Currency			2.5	240.0	186.4	0.0	69.8	359.0	224.3	357.5		
2 INVESTMENTS	3.8	42.1	277.1	394.6	625.7	850.1	1693.6	1401.4	1795.4	2673.4		
a. Govt.Securities	3.8	42.1	277.1	394.6	625.7	850.1	1693.6	1092.8	1795.4	2673.4		
b. NRB Bond						0.0	0.0	308.6	0.0	0.0		
c. Govt.Non-Fin. Ins.						0.0	0.0	0.0	0.0	0.0		
d. Other Non-Fin. Ins.						0.0	0.0	0.0	0.0	0.0		
e. Non Residents						0.0	0.0	0.0	0.0	0.0		
3 SHARE & OTHER INVESTMENT	70.0	0.0	0.0	112.6	242.4	300.0	482.9	1071.4	742.5	695.6		
a. Interbank Lending				0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
b. Non Residents				0.0	0.0	0.0	0.0	0.0	327.3	0.0		
c. Others				0.0	112.6	242.4	300.0	482.9	1071.4	415.2	695.6	
4 LOANS & ADVANCES	629.0	1567.9	2634.9	3869.3	6319.8	9480.8	13504.8	16895.4	18398.4	20115.2		
a. Private Sector	629.0	1567.9	2634.9	3869.3	6296.3	9480.8	13504.8	16895.4	18398.4	6293.8		
b. Financial Institutions					23.5	0.0	0.0	0.0	0.0	0.0		
c. Government Organizations						0.0	0.0	0.0	0.0	0.0	797.5	
5 BILL PURCHASED	0.0	0.0	0.2	0.0	0.1	0.4	0.0	0.0	0.0	248.8	492.1	
a. Domestic Bills Purchased			0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	142.5	
b. Foreign Bills Purchased			0.2	0.0	0.0	0.4	0.0	0.0	0.0	0.0	349.6	
c. Import Bills & Imports			0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
6 LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
a. Against Domestic Bills						0.0	0.0	0.0	0.0	0.0	0.0	
b. Against Foreign Bills						0.0	0.0	0.0	0.0	0.0	0.0	
7 FIXED ASSETS			52.3	74.1	95.0	135.6	193.5	370.7	533.6	622.3		
8 OTHER ASSETS	75.5	98.0	47.3	84.6	148.7	353.2	692.5	477.5	1007.0	1258.1		
a. Accrued Interests	4.2	14.5	22.1	21.6	22.5	29.9	41.5	73.3	116.6	178.1		
Financial Institution						0.0	0.0	0.0	45.1	70.0		
Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	61.8		
Private Sector	4.2	14.5	22.1	21.6	22.5	29.9	41.5	73.3	71.4	46.4		
b. Staff Loans / Adv.				0.0	0.0	44.0	109.1	0.0	194.5	241.2		
c. Sundry Debtors			0.9	6.7	22.0	40.2	58.9	375.7	445.5	384.8		
d. Cash In Transit			0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
e. Others	71.3	83.5	24.3	56.3	104.2	239.1	483.0	28.5	250.4	454.1		
9 Expenses not Written off			11.4	3.3	1.1	0.0	0.0	0.0	0.0	0.0	0.0	
10 Non Banking Assets			0.0	0.0	14.2	0.0	0.0	0.0	0.0	0.0	0.0	
11 Reconciliation Account			0.0	0.0	1262.0	0.0	0.0	0.0	0.0	0.0	0.0	
12 Profit & Loss A/c			0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Total	875.4	1954.7	3193.2	4900.6	9441.8	12142.3	18595.2	23272.7	25514.1	30944.4		

Table No. 24
Statement of Assets & Liabilities of AGRICULTURAL DEVELOPMENT BANK LTD.

(Rs. In million)

	Mid-July													
	Liabilities		2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1 CAPITAL FUND		0.0	0.0	0.0	0.0	0.0	0.0	214.7	4522.6	8756.2	8976.2	10903.5	12462.5	
a. Paid-up Capital							0.0	7528.0	10777.5	9437.5	9474.3	9474.3		
b. Calls in Advance							0.0	0.0	482.7	694.4	828.2	1039.7	1329.4	
c Statutory Reserves							0.0	0.0	0.0	0.0	0.0	0.0	0.0	
d Share Premium							0.0	0.0	(7796.7)	(6950.0)	(6837.4)	(5453.8)	(4391.7)	
e. Retained Earning							0.0	0.0	0.0	0.0	0.0	0.0	(869.2)	
f. Others Reserves							0.0	0.0	0.7	0.7	3987.9	3943.6	4482.2	
g. Exchange Fluctuation Fund							0.0	0.0	0.0	0.0	0.0	9.2	9.2	
2 BORROWINGS		0.0	0.0	0.0	0.0	619.5	0.0	374.0	257.4	263.2	2550.6	2543.7	3227.2	
a. NRB		0.0	0.0	0.0	0.0	0.0	0.0	142.6	21.1	132.4	110.6	122.2	902.1	
b. "A"Class Licensed Institution		0.0	0.0	0.0	0.0	0.0	0.0	150.0	50.0	0.0	0.0	0.0	0.0	
c. Foreign Banks and Fin. Ins.		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
d. Other Financial Ins.						0.0	0.0	81.4	186.2	130.8	2439.9	121.5	25.1	
e. Bonds and Securities						619.5	0.0			0.0	0.0	2300.0	2300.0	
3 DEPOSITS		16640.9	20052.1	23005.9	26267.2	27100.1	29990.2	32406.9	32553.8	35154.8	32463.0	34398.6	43239.0	
a. Current		1201.3	1294.9	1393.0	1630.0	1835.4	2367.8	2381.8	2397.4	3100.1	2461.0	2839.6	4349.0	
Domestic						1835.4	2367.8	2381.8	2397.4	3100.1	2461.0	2839.6	4348.3	
Foreign						0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.7	
b. Savings		10257.3	11002.9	12732.2	14632.6	15121.7	16087.9	17922.4	19175.4	21381.3	18540.6	16872.0	20783.4	
Domestic						15121.7	16087.9	17922.4	19175.4	21381.3	18540.6	16872.0	20783.4	
Foreign						0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
c. Fixed		5182.3	7754.3	8756.2	9846.8	10087.0	11443.4	12102.5	10981.0	10672.6	11118.1	14570.7	18034.4	
Domestic						10087.0	11443.4	12102.5	10981.0	10672.6	11118.1	14570.7	18034.4	
Foreign						0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
d. Call Deposits		0.0	0.0	0.0	0.0	56.0	91.1	0.2	0.0	0.8	343.3	116.3	61.8	
e. Others		0.0	0.0	124.5	157.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.4	
4 Bills Payable						20.5	18.2		0.0	0.0	0.0	0.0	0.0	
5 Other Liabilities		532.1	821.4	1541.6	8533.6	2731.0	3593.7	17790.5	14250.0	15299.9	15057.8	15669.6	18466.8	
1. Sundry Creditors						460.7	684.1	2876.0	2437.1	1490.2	919.9	1290.2	1074.3	
2. Loan Loss Provision						1182.8	1638.2	7071.9	5456.3	6399.5	5737.0	5723.7	5944.5	
3. Interest Suspense a/c						1080.9	1264.0	5624.3	4117.5	2772.2	2257.2	1572.4	1722.9	
4. Others		532.1	821.4	1541.6	8533.6	6.6	7.4	2218.3	2239.2	4638.0	6143.6	7083.4	9725.0	
6 Reconciliation A/c						3068.6	0.0	1257.9	1294.1	117.2	84.4	1544.8	0.0	
7 Profit & Loss A/c						568.5	0.0	1452.9	1618.2	1238.0	1450.1	1608.1	1861.0	
Total		17173.0	20873.5	24547.5	34800.8	34108.2	33602.1	53496.9	54496.1	60829.2	60582.0	66668.3	79256.5	
	Assets													
1 LIQUID FUNDS		2244.8	1911.0	2035.0	2312.6	2300.0	3679.9	3517.0	3624.0	7446.6	5800.2	4881.7	6285.2	
a. Cash Balance		458.5	528.8	618.7	473.5	601.7	599.8	748.9	905.2	1413.7	1364.8	1583.5	2059.0	
Nepalese Notes & Coins		448.0	517.2	612.5	470.0	600.1	599.8	747.1	905.1	1413.0	1364.1	1583.5	2056.3	
Foreign Currency		10.5	11.6	6.2	3.5	1.6	0.0	1.8	0.1	0.7	0.6	0.0	2.7	
b. Bank Balance		17863.3	1382.2	1416.3	1839.1	1694.8	3080.1	2768.1	2668.8	3788.7	2782.4	3270.8	4226.1	
1. In Nepal Rastra Bank		1498.4	1110.9	1161.4	1532.4	1487.0	2492.5	1951.9	1806.9	2717.8	1612.3	2534.5	3340.7	
Domestic Currency						1487.0	2492.5	1951.9	1806.9	2717.8	1612.3	2534.5	3340.7	
Foreign Currency						0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
2. "A"Class Licensed Institution		287.9	271.3	254.9	306.7	207.8	584.6	660.1	861.9	982.8	1091.5	689.5	844.5	
Domestic Currency						207.8	584.6	660.1	747.2	970.1	1091.5	689.5	839.8	
Foreign Currency						0.0	0.0	0.0	114.7	12.7	0.0	0.3	4.8	
3. Other Financial Ins.						0.0	0.0	156.1	0.0	0.0	0.0	0.0	3.6	
4. In Foreign banks						0.0	3.0	0.0	88.1	78.6	46.6	37.3	0.0	
c. Money at Call						3.5	0.0	0.0	50.0	2244.2	1653.0	27.3	0.0	
Domestic Currency						3.5	0.0	0.0	50.0	2244.2	1653.0	0.0	0.0	
Foreign Currency						0.0	0.0	0.0	0.0	0.0	0.0	27.3	0.0	
2 INVESTMENTS		0.0	0.0	0.0	0.0	0.2	0.0	1759.6	2706.3	3474.0	3426.4	5943.7	10314.9	
a. Govt.Securities						0.2	0.0	1759.6	2706.3	3474.0	3426.4	5943.7	10314.9	
b. NRB Bond									0.0	0.0	0.0	0.0	0.0	
c. Govt.Non-Fin. Ins.									0.0	0.0	0.0	0.0	0.0	
d. Other Non-Fin Ins.									0.0	0.0	0.0	0.0	0.0	
e Non Residents									0.0	0.0	0.0	0.0	0.0	
3 SHARE & OTHER INVESTMENT						0.0	0.0	653.3	2082.4	3415.3	1115.4	1403.7	577.0	
a. Interbank Lending								0.0	0.0	0.0	0.0	0.0	0.0	
b. Non Residents								0.0	0.0	0.0	0.0	0.0	0.0	
c. Others								0.0	0.0	0.0	0.0	0.0	0.0	
4 LOANS & ADVANCES		5700.5	6847.8	8794.7	9221.2	10746.4	11040.6	34225.0	36585.4	38271.0	39375.3	40389.3	45337.6	
a. Private Sector		5700.5	6847.8	8794.7	9221.2	10746.4	11040.6	34125.3	35533.8	37698.0	38549.2	39835.2	44777.9	
Financial Institutions								99.7	929.8	573.0	826.1	520.5	559.7	
b. Government Organizations									929.8	573.0	826.1	520.5	559.7	
5 BILL PURCHASED		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
a. Domestic Bills Purchased						0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
b. Foreign Bills Purchased						0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
c. Import Bills & Imports						0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
6 LOANS AGAINST COLLECTED BILLS		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
a. Against Domestic Bills								0.0	0.0	0.0	0.0	0.0	0.0	
b. Against Foreign Bills								0.0	0.0	0.0	0.0	0.0	0.0	
7 FIXED ASSETS		9227.7	12114.7	13717.8	23267.0	1921.6	1975.6	11619.5	5624.3	4117.5	2772.2	2257.2	1572.4	
8 OTHER ASSETS						123.1	133.3	867.2	781.1	803.0	967.2	1021.6	1442.5	
a. Accrued Interests		150.5	91.1	834.7	958.4	1096.4	1264.0	5624.3	4117.5	2772.2	2257.2	1572.4	1722.9	
Financial Institution							1264.0	5624.3	4117.5	2772.2	2257.2	1572.4	1722.9	
Govt. Entp.		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Private Sector		150.5	91.1	834.7	958.4	1096.4	1264.0	5624.3	4117.5	2772.2	2257.2	1572.4	1722.9	
b. Staff Loans / Adv.						293.3	1311.2	1853.7	2071.3	2374.2	2918.1	3582.5		
c. Sundry Debtors						332.7	412.8	4301.7	1720.4	1395.9	3987.8	6565.9	4987.3	
d. Cash In Transit						0.0	0.0	52.0	207.2	85.0	0.0	157.6	27.6	
e. Others		9077.2	12023.6	12883.1	22308.6	492.5	5.5	330.3	63.9	632.0	1046.6	1669.6	4498.6	
9 Expenses not Written off						0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
10 Non Banking Assets						231.0	168.0	855.3	754.3	463.1	231.8	144.7	111.4	
11 Reconciliation Account						18376.3	16140.6		0.0	0.0	0.0	0.0	369.1	
12 Profit & Loss A/c						409.6	464.1		0.0	0.0	0.0	0.0	0.0	
Total		17173.0	20873.5	24547.5	34800.8	34108.2	33602.1	53496.9	54496.1	60829.2	60582.0	66668.3	79256.5	

Table No. 25
Statement of Assets & Liabilities of Fund of GLOBAL BANK LTD.

(Rs. In million)

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

Table No. 26
Statement of Assets & Liabilities of CITIZENS BANK INTERNATIONAL LTD.

	Mid-July							
	(Rs. In million)							
	Liabilities		2007	2008	2009	2010	2011	2012
1 CAPITAL FUND		560.0	544.7	1034.1	1308.3	2144.3	2233.9	
a. Paid-up Capital		560.0	560.0	1000.0	1207.0	2000.0	2101.8	
b. Calls in Advance					0.0	0.0	0.0	
c. Statutory Reserves			0.0	30.1	68.8	68.8	108.5	
d. Share Premium			0.0	0.0	0.0	43.0	3.0	
e. Retained Earnings			(15.3)	3.2	27.1	27.1	9.2	
f. Others Reserves			0.0	0.0	0.0	4.6	4.6	10.5
g. Exchange Fluctuation Fund				0.0	0.7	0.8	0.8	0.8
2 BORROWINGS		1372.6	476.1	250.0	651.2	805.0	88.3	
a. NRB			0.0	0.0	501.2	0.0	0.0	
b. "A" Class Licensed Institution		1372.6	476.1	250.0	150.0	805.0	88.3	
c. Foreign Banks and Fin. Ins.			0.0	0.0	0.0	0.0	0.0	
d. Other Financial Ins.			0.0	0.0	0.0	0.0	0.0	
e. Bonds and Securities				0.0	0.0	0.0	0.0	
3 DEPOSITS		1553.1	6139.6	11524.4	14214.5	13478.3	17354.5	
a. Current		74.6	145.7	397.4	383.2	319.1	512.8	
Domestic		74.1	142.8	395.2	374.9	294.5	486.4	
Foreign		0.5	2.9	2.1	8.3	24.6	26.4	
b. Savings		97.7	1107.0	3610.2	3809.1	3235.8	4719.0	
Domestic		96.8	1085.4	3422.2	3773.3	3214.5	4698.9	
Foreign		0.9	21.6	188.0	35.8	21.3	20.1	
c. Fixed		958.9	4037.9	3678.5	6531.4	6016.6	7412.5	
Domestic		686.0	3308.2	3521.3	6055.8	5442.9	7058.2	
Foreign		272.9	729.7	157.2	475.6	573.7	354.3	
d. Call Deposits		421.9	849.0	3838.4	3414.2	3848.5	4632.0	
e. Others			0.0	0.0	76.6	58.4	78.2	
4 Bills Payable		1.3	4.2	4.2	2.4	3.8	1.4	
5 Other Liabilities		233.3	115.5	350.2	573.1	759.2	923.1	
1. Sundry Creditors		195.5	0.0	0.0	0.2	0.4	0.1	
2. Loan Loss Provision		20.5	48.0	82.1	139.2	242.4	285.8	
3. Interest Suspense a/c		0.9	6.3	10.9	27.1	74.4	100.3	
4. Others		16.4	61.2	257.2	406.6	442.0	536.8	
6 Reconciliation A/c		0.0	0.0	0.0	0.0	0.0	0.0	
7 Profit & Loss A/c		75.3	0.0	0.0	312.4	355.4		
Total		3720.3	7355.4	13162.9	16749.4	17503.0	20956.6	
Assets								
1 LIQUID FUNDS		927.9	1065.6	2455.2	2680.6	1732.4	3790.3	
a. Cash Balance		46.1	316.8	366.9	626.7	831.5	692.3	
Nepalese Notes & Coins		45.8	312.0	353.8	617.2	811.6	677.9	
Foreign Currency		0.3	4.8	13.1	9.5	19.8	14.4	
b. Bank Balance		91.5	306.2	1188.0	1818.9	674.1	3076.9	
1. In Nepal Rastra Bank		67.5	190.1	1033.7	1596.4	492.5	2634.6	
Domestic Currency		66.3	181.9	1026.1	1585.3	489.6	2634.6	
Foreign Currency		1.2	8.2	7.6	11.1	2.9	0.0	
2. "A" Class Licensed Institution		20.0	83.5	30.5	56.6	74.2	113.0	
Domestic Currency		10.9	76.4	24.4	56.2	74.1	113.0	
Foreign Currency		9.1	7.1	6.1	0.4	0.1	0.0	
3. Other Financial Ins.			0.0	0.0	17.2	0.0	0.0	
4. In Foreign banks		4.0	32.7	123.8	148.7	107.4	329.4	
c. Money at Call		790.3	442.7	900.4	235.0	226.8	21.1	
Domestic Currency		790.3	380.4	900.4	220.0	77.0	21.1	
Foreign Currency			62.3	0.0	15.0	149.8	0.0	
2 INVESTMENTS		0.0	177.6	336.5	1355.7	1113.9	1323.2	
a. Govt. Securities			177.6	336.5	1355.7	1113.9	1323.2	
b. NRB Bond			0.0	0.0	0.0	0.0	0.0	
c. Govt. Non-Fin. Ins.			0.0	0.0	0.0	0.0	0.0	
d. Other Non-Fin. Ins.			0.0	0.0	0.0	0.0	0.0	
e. Non Residents			0.0	0.0	0.0	0.0	0.0	
3 SHARE & OTHER INVESTMENT		431.0	996.4	1690.8	1324.5	1287.6	207.0	
a. Interbank Lending							26.5	
b. Non Residents			0.0	0.0	0.0	142.7	0.0	
c. Others		431.0	996.4	1690.8	1324.5	1144.9	180.5	
4 LOANS & ADVANCES		2046.7	4788.3	8195.8	10906.1	12437.4	14325.5	
a. Private Sector		2042.1	4788.3	8195.8	10711.5	12145.3	13811.1	
b. Financial Institutions			0.0	0.0	194.7	209.8	361.3	
c. Government Organizations		4.6	0.0	0.0	0.0	82.3	153.1	
5 BILL PURCHASED		0.0	10.0	14.4	18.8	69.4	65.1	
a. Domestic Bills Purchased			10.0	14.4	18.8	69.4	65.1	
b. Foreign Bills Purchased			0.0	0.0	0.0	0.0	0.0	
c. Import Bills & Imports			0.0	0.0	0.0	0.0	0.0	
6 LOANS AGAINST COLLECTED BILLS		0.0	0.0	0.0	0.0	7.5	24.8	
a. Against Domestic Bills			0.0	0.0	0.0	0.0	0.0	
b. Against Foreign Bills			0.0	0.0	0.0	7.5	24.8	
7 FIXED ASSETS		75.2	145.6	170.0	230.1	332.2	529.7	
8 OTHER ASSETS		224.6	171.8	300.1	233.7	519.8	658.5	
a. Accrued Interests		207.5	22.8	67.6	79.7	91.1	112.4	
Financial Institution			0.0	0.0	23.6	15.6	0.0	
Govt. Entp.			0.0	0.0	23.6	0.0	12.1	
Private Sector		207.5	22.8	67.6	56.1	75.5	100.3	
b. Staff Loans / Adv.		0.1	6.1	29.8	71.1	84.2	109.2	
c. Sundry Debtors		0.3	1.8	9.9	6.5	6.4	50.5	
d. Cash In Transit			0.0	0.0	0.0	0.0	0.0	
e. Others		16.7	141.0	192.8	76.4	338.1	386.4	
9 Expenses not Written off			0.0	0.0	0.0	2.9	32.4	
10 Non Banking Assets		0.0	0.0	0.0	0.0	0.0	0.0	
11 Reconciliation Account		0.0	0.0	0.0	0.0	0.0	0.0	
12 Profit & Loss A/c		14.9	0.0	0.0	0.0	0.0	0.0	
Total		3720.3	7355.4	13162.9	16749.4	17503.0	20956.6	

Table No. 27
Statement of Assets & Liabilities of PRIME COMMERCIAL BANK

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

Table No. 28
Statement of Assets & Liabilities of BANK OF ASIA NEPAL LTD.
(Rs. In million)

	Liabilities	2008	2009	2010	2011	2012	Mid-July
1	CAPITAL FUND	700.0	1004.5	1535.0	2091.9	2154.4	
a.	Paid-up Capital	700.0	1000.0	1500.0	2000.0	2000.0	
b.	Calls in Advance			0.0	0.0	0.0	
c.	Statutory Reserves	0.0	0.9	13.2	54.8	96.7	
d.	Share Premium	0.0	0.0	19.0	26.0	26.0	
e.	Retained Earning	0.0	3.3	1.6	6.4	19.5	
f.	Others Reserves	0.0	0.0	0.0	0.1	1.9	
g.	Exchange Fluctuation Fund	0.0	0.3	1.1	4.7	10.3	
2	BORROWINGS	500.0	1409.7	876.4	990.0	0.0	
a.	NRB	0.0	0.0	0.0	0.0	0.0	
b.	"A" Class Licensed Institution	500.0	1409.7	876.4	990.0	0.0	
c.	Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	
d.	Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	
e.	Bonds and Securities	0.0	0.0	0.0	0.0	0.0	
3	DEPOSITS	3054.8	8946.4	12480.8	13677.4	15351.2	
a.	Current	38.6	213.4	287.8	241.3	220.9	
Domestic		38.2	205.5	284.5	240.4	213.1	
Foreign		0.4	7.9	3.3	0.9	7.8	
b.	Savings	288.5	2634.2	3271.1	2444.6	3443.8	
Domestic		287.9	2632.0	3265.9	2440.9	3440.4	
Foreign		0.6	2.1	5.2	3.7	3.4	
c.	Fixed	1840.2	2401.1	5716.8	7983.6	7236.8	
Domestic		1552.4	680.0	5314.6	6550.6	6667.9	
Foreign		287.9	1721.1	402.3	1433.0	568.9	
d.	Call Deposits	871.8	3577.8	3139.7	2959.6	4384.3	
e.	Others	15.7	119.9	65.3	48.2	65.5	
4	Bills Payable	3.4	153.2	4.0	5.6	27.1	
5	Other Liabilities	62.0	146.2	760.5	1295.6	1073.3	
1.	Sundry Creditors	7.8	28.3	0.0	0.0	0.0	
2.	Loan Loss Provision	27.6	63.4	122.5	145.0	264.1	
3.	Interest Suspense a/c	0.2	3.4	15.0	51.6	102.4	
4.	Others	26.5	51.1	623.0	1099.0	706.7	
6	Reconciliation A/c	0.0	0.0	0.0	0.0	0.0	
7	Profit & Loss A/c	4.5	110.6	207.6	266.0	220.6	
	Total	4324.7	11770.6	15864.3	18326.5	18826.6	
	Assets						
1	LIQUID FUNDS	395.2	1113.1	1686.1	2391.5	3341.9	
a.	Cash Balance	73.2	236.5	268.8	320.8	416.9	
Nepalese Notes & Coins		71.8	227.2	264.2	314.2	411.1	
Foreign Currency		1.3	9.4	4.6	6.6	5.8	
b.	Bank Balance	322.1	876.6	668.0	1577.9	2722.2	
1. In Nepal Rastra Bank		254.3	496.7	480.9	929.8	2312.0	
Domestic Currency		254.0	489.0	465.9	915.9	2293.8	
Foreign Currency		0.3	7.7	15.0	13.9	18.2	
2. "A" Class Licensed Institution		36.0	98.9	42.5	42.1	68.8	
Domestic Currency		35.8	96.7	42.2	41.5	68.3	
Foreign Currency		0.2	2.2	0.3	0.6	0.5	
3. Other Financial Ins.		0.0	0.0	0.0	0.0	0.0	
4. In Foreign banks		31.8	281.1	144.6	606.0	341.4	
c.	Money at Call	0.0	0.0	749.3	492.8	202.9	
Domestic Currency		0.0	0.0	708.4	450.0	0.0	
Foreign Currency		0.0	0.0	40.9	42.8	202.9	
2	INVESTMENTS	115.5	216.6	1308.2	2134.8	1850.2	
a.	Govt. Securities	115.5	216.6	1308.2	2134.8	1850.2	
b.	NRB Bond	0.0	0.0	0.0	0.0	0.0	
c.	Govt. Non-Fin. Ins.	0.0	0.0	0.0	0.0	0.0	
d.	Other Non-Fin. Ins.	0.0	0.0	0.0	0.0	0.0	
e.	Non Residents	0.0	0.0	0.0	0.0	0.0	
3	SHARE & OTHER INVESTMENT	957.3	2424.3	1104.2	513.4	48.2	
a.	Interbank Lending					0.0	
b.	Non Residents	0.0	0.0	0.0	35.6	0.0	
c.	Others	957.3	2424.3	1104.2	477.8	48.2	
4	LOANS & ADVANCES	2755.2	7713.1	11230.0	11873.2	12490.6	
a.	Private Sector	2755.2	7713.1	10970.7	11516.3	12065.6	
b.	Financial Institutions	0.0	0.0	259.3	279.7	347.7	
c.	Government Organizations	0.0	0.0	0.0	77.2	77.2	
5	BILL PURCHASED	0.0	0.0	0.0	0.0	28.6	
a.	Domestic Bills Purchased	0.0	0.0	0.0	0.0	28.6	
b.	Foreign Bills Purchased	0.0	0.0	0.0	0.0	0.0	
c.	Import Bills & Imports	0.0	0.0	0.0	0.0	0.0	
6	LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	0.0	0.0	
a.	Against Domestic Bills	0.0	0.0	0.0	0.0	0.0	
b.	Against Foreign Bills	0.0	0.0	0.0	0.0	0.0	
7	FIXED ASSETS	64.9	206.0	305.4	324.9	340.0	
8	OTHER ASSETS	36.4	96.3	230.4	1088.8	694.2	
a.	Accrued Interests	3.5	34.5	48.0	51.6	102.4	
Financial Institution				0.0	0.0		
Govt. Entp.		0.0	0.0	0.0	0.0	0.0	
Private Sector		3.5	34.5	48.0	51.6	102.4	
b.	Staff Loans / Adv.	11.1	23.2	37.9	54.2	83.9	
c.	Sundry Debtors	0.8	3.6	0.0	0.0	9.5	
d.	Cash In Transit	0.0	0.0	0.0	0.0	0.0	
e.	Others	21.0	35.1	144.5	983.0	498.4	
9	Expenses not Written off	0.0	0.0	0.0	0.0	0.0	
10	Non Banking Assets	0.0	0.0	0.0	0.0	32.9	
11	Reconciliation Account	0.0	1.2	0.0	0.0	0.0	
12	Profit & Loss A/c	0.0	0.0	0.0	0.0	0.0	
	Total	4324.7	11770.6	15864.3	18326.5	18826.6	

Table No. 29
Statement of Assets & Liabilities of SUNRISE BANK LTD.

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

Table No. 30
Statement of Assets & Liabilities of GRAND BANK LTD.

(Rs. In million)

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

Table No. 31
Statement of Assets & Liabilities of NMB BANK LTD.

(Rs. In million)

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

Table No. 32
Statement of Assets & Liabilities of KIST BANK LTD.

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

Table No. 33
Statement of Assets & Liabilities of JANATA BANK NEPAL LTD.

(Rs. In million)

	Liabilities	Mid-July		
		2010	2011	2012
1 CAPITAL FUND		1400.0	1446.2	2076.9
a. Paid-up Capital		1400.0	1400.0	2000.0
b. Calls in Advance		0.0	0.0	0.0
c. Statutory Reserves		0.0	1.9	8.1
d Share Premium		0.0	0.0	0.0
e. Retained Earning		0.0	7.7	32.2
f. Others Reserves		0.0	36.5	36.5
g. Exchange Fluctuation Fund		0.0	0.0	0.1
2 BORROWINGS		0.0	91.1	173.3
a. NRB		0.0	15.0	15.0
b. "A"Class Licensed Institution		0.0	76.1	158.3
c. Foreign Banks and Fin. Ins.		0.0	0.0	0.0
d. Other Financial Ins.		0.0	0.0	0.0
e. Bonds and Securities		0.0	0.0	0.0
3 DEPOSITS		855.3	3501.6	7722.8
a. Current		32.3	81.7	321.9
Domestic		24.5	81.2	314.7
Foreign		7.8	0.6	7.2
b. Savings		110.8	406.3	1051.4
Domestic		110.7	406.2	1050.9
Foreign		0.1	0.1	0.4
c. Fixed		148.5	1596.6	3904.3
Domestic		148.5	1596.6	3904.3
Foreign		0.0	0.0	0.0
d. Call Deposits		558.6	1381.6	2392.9
e. Others		5.2	35.3	52.3
4 Bills Payable		12.7	1.5	12.0
5 Other Liabilities		53.3	125.3	316.5
1. Sundry Creditors		10.5	4.1	4.9
2. Loan Loss Provision		6.1	43.0	74.6
3. Interest Suspense a/c		0.0	0.0	8.4
4. Others		36.8	78.2	228.6
6 Reconciliation A/c		0.0	0.0	0.0
7 Profit & Loss A/c		44.3	34.3	59.1
Total		2365.6	5199.9	10360.6
Assets				
1 LIQUID FUNDS		1422.9	723.1	1136.2
a. Cash Balance		15.2	131.1	380.9
Nepalese Notes & Coins		14.2	128.7	370.0
Foreign Currency		1.0	2.4	10.9
b. Bank Balance		1257.5	211.0	739.8
1. In Nepal Rastra Bank		31.4	133.5	590.4
Domestic Currency		31.4	129.9	595.6
Foreign Currency		0.0	3.6	(5.2)
2. "A"Class Licensed Institution		1010.7	60.0	96.9
Domestic Currency		1010.7	60.0	96.9
Foreign Currency		0.0	0.0	0.0
3. Other Financial Ins.		200.0	0.0	0.0
4. In Foreign banks		15.4	17.4	52.5
c. Money at Call		150.2	381.1	15.5
Domestic Currency		150.2	310.0	0.0
Foreign Currency		0.0	71.1	15.5
2 INVESTMENTS		75.0	471.0	1276.0
a. Govt.Securities		75.0	471.0	1276.0
b. NRB Bond		0.0	0.0	0.0
c. Govt.Non-Fin. Ins.		0.0	0.0	0.0
d. Other Non-Fin Ins.		0.0	0.0	0.0
e. Non Residents		0.0	0.0	0.0
3 SHARE & OTHER INVESTMENT		0.0	0.0	0.0
a. Interbank Lending				0.0
b. Non Residents		0.0	0.0	0.0
c. Others		0.0	0.0	0.0
4 LOANS & ADVANCES		608.3	3584.3	7460.5
a. Private Sector		608.3	3514.3	7236.0
b. Financial Institutions		0.0	70.0	224.4
c. Government Organizations		0.0	0.0	0.0
5 BILL PURCHASED		0.0	0.0	0.8
a. Domestic Bills Purchased		0.0	0.0	0.0
b. Foreign Bills Purchased		0.0	0.0	0.8
c. Import Bills & Imports		0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS		0.0	0.0	0.0
a. Against Domestic Bills		0.0	0.0	0.0
b. Against Foreign Bills		0.0	0.0	0.0
7 FIXED ASSETS		189.6	253.7	304.1
8 OTHER ASSETS		69.8	167.7	183.1
a. Accrued Interests		26.9	6.8	28.5
Financial Institution			0.6	0.0
Govt. Entp.		0.0	4.7	20.1
Private Sector		26.9	1.5	8.4
b. Staff Loans / Adv.		14.5	28.3	83.7
c. Sundry Debtors		0.5	2.5	26.9
d. Cash In Transit		0.0	0.0	0.0
e. Others		27.8	130.1	43.9
9 Expenses not Written off		0.0	0.0	0.0
10 Non Banking Assets		0.0	0.0	0.0
11 Reconciliation Account		0.0	0.0	0.0
12 Profit & Loss A/c		0.0	0.0	0.0
Total		2365.6	5199.9	10360.6

Table No. 34
Statement of Assets & Liabilities of MEGA BANK NEPAL LTD.

(Rs. In million)

	Liabilities	Mid-July	
		2011	2012
1 CAPITAL FUND		1682.6	1711.5
a. Paid-up Capital		1631.0	1631.0
b. Calls in Advance		0.0	0.0
c Statutory Reserves		0.0	4.9
d Share Premium		0.0	0.0
e. Retained Earning		51.6	19.2
f. Others Reserves		0.0	56.5
g. Exchange Fluctuation Fund		0.0	0.0
2 BORROWINGS		114.8	303.4
a. NRB		15.0	5.0
b. "A"Class Licensed Institution		99.8	298.4
c. Foreign Banks and Fin. Ins.		0.0	0.0
d. Other Financial Ins.		0.0	0.0
e. Bonds and Securities		0.0	0.0
3 DEPOSITS		5373.5	9192.6
a. Current		141.2	239.2
Domestic		81.7	207.8
Foreign		59.5	31.4
b. Savings		1595.9	3955.0
Domestic		1587.4	3939.6
Foreign		8.5	15.5
c. Fixed		2170.5	3089.7
Domestic		2170.5	2879.5
Foreign		0.0	210.1
d. Call Deposits		1433.4	1751.4
e. Others		32.5	157.3
4 Bills Payable		2.2	18.8
5 Other Liabilities		186.5	414.4
1. Sundry Creditors		1.6	0.0
2. Loan Loss Provision		48.2	114.3
3. Interest Suspense a/c		7.4	22.9
4. Others		129.4	277.2
6 Reconciliation A/c		0.0	0.0
7 Profit & Loss A/c		23.4	71.5
Total		7382.9	11712.2
	Assets		
1 LIQUID FUNDS		1138.9	1732.7
a. Cash Balance		159.9	249.7
Nepalese Notes & Coins		153.9	242.3
Foreign Currency		6.1	7.4
b. Bank Balance		330.0	1350.7
1. In Nepal Rashtra Bank		271.5	1196.5
Domestic Currency		270.5	1193.8
Foreign Currency		1.0	2.7
2. "A"Class Licensed Institution		49.0	109.6
Domestic Currency		49.0	0.0
Foreign Currency		0.0	109.6
3. Other Financial Ins.		0.0	0.0
4. In Foreign banks		9.5	44.6
c. Money at Call		649.0	132.3
Domestic Currency		649.0	0.0
Foreign Currency		0.0	132.3
2 INVESTMENTS		558.2	872.8
a. Govt. Securities		558.2	872.8
b. NRB Bond		0.0	0.0
c. Govt. Non-Fin. Ins.		0.0	0.0
d. Other Non-Fin. Ins.		0.0	0.0
e. Non Residents		0.0	0.0
3 SHARE & OTHER INVESTMENT		382.0	424.2
a. Interbank Lending		0.0	0.0
b. Non Residents		152.7	0.0
c. Others		229.3	424.2
4 LOANS & ADVANCES		4816.5	8047.8
a. Private Sector		4537.5	7653.4
b. Financial Institutions		0.0	94.9
c. Government Organizations		279.0	299.5
5 BILL PURCHASED		0.0	0.0
a. Domestic Bills Purchased		0.0	0.0
b. Foreign Bills Purchased		0.0	0.0
c. Import Bills & Imports		0.0	0.0
6 LOANS AGAINST COLLECTED BILLS		0.0	0.0
a. Against Domestic Bills		0.0	0.0
b. Against Foreign Bills		0.0	0.0
7 FIXED ASSETS		300.5	398.0
8 OTHER ASSETS		186.8	236.6
a. Accrued Interests		30.4	26.0
Financial Institution		4.8	0.0
Govt. Entp.		11.9	3.3
Private Sector		13.8	22.8
b. Staff Loans / Adv.		72.8	89.7
c. Sundry Debtors		0.0	0.0
d. Cash In Transit		0.0	0.0
e. Others		83.7	120.8
9 Expenses not Written off		0.0	0.0
10 Non Banking Assets		0.0	0.0
11 Reconciliation Account		0.0	0.0
12 Profit & Loss A/c		0.0	0.0
Total		7382.9	11712.2

Table No. 35
Statement of Assets & Liabilities of COMMERZ & TRUST BANK NEPAL LTD.

(Rs. In million)

	Liabilities	Mid-July	
		2011	2012
1 CAPITAL FUND		1400.0	1423.3
a. Paid-up Capital		1400.0	1400.0
b. Calls in Advance		0.0	0.0
c Statutory Reserves		0.0	7.5
d Share Premium		0.0	0.0
e. Retained Earning		0.0	15.9
f. Others Reserves		0.0	0.0
g. Exchange Fluctuation Fund		0.0	0.0
2 BORROWINGS		190.3	44.0
a. NRB		0.0	0.0
b. "A"Class Licensed Institution		160.3	44.0
c. Foreign Banks and Fin. Ins.		0.0	0.0
d. Other Financial Ins.		0.0	0.0
e. Bonds and Securities		30.0	0.0
3 DEPOSITS		2487.9	6282.0
a. Current		25.1	35.9
Domestic		21.6	29.7
Foreign		3.5	6.2
b. Savings		301.5	849.0
Domestic		301.3	848.5
Foreign		0.2	0.5
c. Fixed		861.6	3684.3
Domestic		861.6	3596.4
Foreign		0.0	88.0
d. Call Deposits		1280.3	1662.1
e. Others		19.4	50.8
4 Bills Payable		0.0	0.0
5 Other Liabilities		99.0	144.7
1. Sundry Creditors		19.3	3.7
2. Loan Loss Provision		24.9	56.0
3. Interest Suspense a/c		0.0	0.5
4. Others		54.8	84.5
6 Reconciliation A/c		0.0	0.0
7 Profit & Loss A/c		26.0	14.2
Total		4203.2	7908.2
Assets			
1 LIQUID FUNDS		795.1	1403.4
a. Cash Balance		61.5	142.5
Nepalese Notes & Coins		60.0	135.1
Foreign Currency		1.5	7.4
b. Bank Balance		277.9	1180.1
1. In Nepal Rastra Bank		93.6	1070.9
Domestic Currency		92.3	1067.6
Foreign Currency		1.3	3.3
2. "A"Class Licensed Institution		30.8	10.9
Domestic Currency		6.9	10.9
Foreign Currency		23.9	0.0
3. Other Financial Ins.		96.9	0.6
4. In Foreign banks		56.4	97.6
c. Money at Call		455.7	80.8
Domestic Currency		455.7	54.3
Foreign Currency		0.0	26.5
2 INVESTMENTS		688.4	652.3
a. Govt.Securities		688.4	652.3
b. NRB Bond		0.0	0.0
c. Govt.Non-Fin. Ins.		0.0	0.0
d. Other Non-Fin Ins.		0.0	0.0
e. Non Residents		0.0	0.0
3 SHARE & OTHER INVESTMENT		12.3	0.0
a. Interbank Lending			0.0
b. Non Residents		12.3	0.0
c. Others		0.0	0.0
4 LOANS & ADVANCES		2486.3	5487.2
a. Private Sector		2326.7	5359.0
b. Financial Institutions		30.4	8.2
c. Government Organizations		129.2	120.0
5 BILL PURCHASED		0.0	112.0
a. Domestic Bills Purchased		0.0	0.0
b. Foreign Bills Purchased		0.0	112.0
c. Import Bills & Imports		0.0	0.0
6 LOANS AGAINST COLLECTED BILLS		0.0	0.0
a. Against Domestic Bills		0.0	0.0
b. Against Foreign Bills		0.0	0.0
7 FIXED ASSETS		103.4	160.7
8 OTHER ASSETS		101.8	92.7
a. Accrued Interests		8.5	2.2
Financial Institution		8.5	0.0
Govt. Entp.		0.0	1.7
Private Sector		0.0	0.5
b. Staff Loans / Adv.		47.0	52.0
c. Sundry Debtors		0.0	0.0
d. Cash In Transit		0.0	0.0
e. Others		46.3	38.5
9 Expenses not Written off		15.9	0.0
10 Non Banking Assets		0.0	0.0
11 Reconciliation Account		0.0	0.0
12 Profit & Loss A/c		0.0	0.0
Total		4203.2	7908.2

Table No. 36
Statement of Assets & Liabilities of Fund of CIVIL BANK LTD.

(Rs. In million)

	Liabilities	Mid-July	
		2011	2012
1	CAPITAL FUND	1200.0	1204.6
a.	Paid-up Capital	1200.0	1200.0
b.	Calls in Advance	0.0	0.0
c.	Statutory Reserves	0.0	1.1
d.	Share Premium	0.0	0.0
e.	Retained Earnings	0.0	0.0
f.	Others Reserves	0.0	3.4
g.	Exchange Fluctuation Fund	0.0	0.1
2	BORROWINGS	220.8	460.6
a.	NRB	0.0	0.0
b.	"A"Class Licensed Institution	220.8	460.6
c.	Foreign Banks and Fin. Ins.	0.0	0.0
d.	Other Financial Ins.	0.0	0.0
e.	Bonds and Securities	0.0	0.0
3	DEPOSITS	2952.3	8807.5
a.	Current	89.3	147.0
Domestic	64.5	144.1	
Foreign	24.8	2.9	
b.	Savings	189.4	1057.4
Domestic	187.8	1054.6	
Foreign	1.5	2.8	
c.	Fixed	1088.3	4352.5
Domestic	1088.3	4087.9	
Foreign	0.0	264.6	
d.	Call Deposits	1513.8	3128.6
e.	Others	71.5	122.1
4	Bills Payable	1.0	110.5
5	Other Liabilities	88.5	225.1
1.	Sundry Creditors	4.2	1.7
2.	Loan Loss Provision	31.6	78.3
3.	Interest Suspense a/c	2.1	12.7
4.	Others	50.5	132.3
6	Reconciliation A/c	0.0	0.0
7	Profit & Loss A/c	9.4	43.3
	Total	4472.0	10851.6
	Assets		
1	LIQUID FUNDS	807.3	1324.7
a.	Cash Balance	50.1	207.5
Nepalese Notes & Coins	44.7	203.5	
Foreign Currency	5.4	4.0	
b.	Bank Balance	477.2	1117.2
1. In Nepal Rastra Bank	228.0	828.4	
Domestic Currency	226.3	823.5	
Foreign Currency	1.7	4.9	
2. "A"Class Licensed Institution	164.6	82.3	
Domestic Currency	6.2	79.9	
Foreign Currency	158.3	2.4	
3. Other Financial Ins.	0.0	0.0	
4. In Foreign banks	84.7	206.5	
c.	Money at Call	280.0	0.0
Domestic Currency	280.0	0.0	
Foreign Currency	0.0	0.0	
2	INVESTMENTS	241.0	1168.7
a.	Govt.Securities	241.0	1168.7
b.	NRB Bond	0.0	0.0
c.	Govt.Non-Fin. Ins.	0.0	0.0
d.	Other Non-Fin Ins.	0.0	0.0
e.	Non Residents	0.0	0.0
3	SHARE & OTHER INVESTMENT	21.7	158.5
a.	Interbank Lending		0.0
b.	Non Residents	0.0	0.0
c.	Others	21.7	158.5
4	LOANS & ADVANCES	3149.9	7294.4
a.	Private Sector	2860.8	7013.3
b.	Financial Institutions	107.5	140.0
c.	Government Organizations	181.7	141.1
5	BILL PURCHASED	5.3	0.4
a.	Domestic Bills Purchased	5.3	0.4
b.	Foreign Bills Purchased	0.0	0.0
c.	Import Bills & Imports	0.0	0.0
6	LOANS AGAINST COLLECTED BILLS	0.0	535.1
a.	Against Domestic Bills	0.0	535.1
b.	Against Foreign Bills	0.0	0.0
7	FIXED ASSETS	195.5	270.8
8	OTHER ASSETS	46.1	97.8
a.	Accrued Interests	5.2	14.1
Financial Institution	3.2	0.0	
Govt. Entp.	0.0	1.4	
Private Sector	2.1	12.7	
b.	Staff Loans / Adv.	1.3	19.9
c.	Sundry Debtors	4.8	27.0
d.	Cash In Transit	0.0	0.0
e.	Others	34.8	36.7
9	Expenses not Written off	5.1	0.0
10	Non Banking Assets	0.0	0.0
11	Reconciliation Account	0.0	1.4
12	Profit & Loss A/c	0.0	0.0
	Total	4472.0	10851.6

Table No. 37
Statement of Assets & Liabilities of CENTURY COMMERCIAL BANK LTD.

	Liabilities	Mid-July	
		2011	2012
1 CAPITAL FUND		1100.9	1154.8
a. Paid-up Capital		1080.0	1080.0
b. Calls in Advance		0.0	0.0
c Statutory Reserves		0.0	1.6
d Share Premium		0.0	0.0
e. Retained Earning		0.0	6.5
f. Others Reserves		20.9	66.5
g. Exchange Fluctuation Fund		0.0	0.1
2 BORROWINGS		58.4	0.0
a. NRB		0.0	0.0
b. "A"Class Licensed Institution		58.4	0.0
c. Foreign Banks and Fin. Ins.		0.0	0.0
d. Other Financial Ins.		0.0	0.0
e. Bonds and Securities		0.0	0.0
3 DEPOSITS		1358.9	4460.7
a. Current		67.8	96.1
Domestic		67.7	94.7
Foreign		0.0	1.5
b. Savings		329.4	1410.6
Domestic		329.4	1405.4
Foreign		0.0	5.3
c. Fixed		415.8	2007.8
Domestic		415.8	2007.8
Foreign		0.0	0.0
d. Call Deposits		536.4	925.1
e. Others		9.5	21.1
4 Bills Payable		0.0	8.6
5 Other Liabilities		91.8	199.1
1. Sundry Creditors		15.4	3.4
2. Loan Loss Provision		11.9	42.0
3. Interest Suspense a/c		1.3	0.4
4. Others		63.2	153.3
6 Reconciliation A/c		0.0	0.0
7 Profit & Loss A/c		22.2	4.3
Total		2632.2	5827.4
	Assets		
1 LIQUID FUNDS		78.2	595.8
a. Cash Balance		39.5	119.9
Nepalese Notes & Coins		38.9	118.5
Foreign Currency		0.7	1.4
b. Bank Balance		38.6	394.4
1. In Nepal Rastra Bank		21.7	363.9
Domestic Currency		20.5	362.0
Foreign Currency		1.3	2.0
2. "A"Class Licensed Institution		9.5	3.4
Domestic Currency		4.4	3.4
Foreign Currency		5.1	0.0
3. Other Financial Ins.		0.0	0.0
4. In Foreign banks		7.4	27.0
c. Money at Call		0.0	81.5
Domestic Currency		0.0	67.0
Foreign Currency		0.0	14.5
2 INVESTMENTS		612.0	554.0
a. Govt.Securities		612.0	553.0
b. NRB Bond		0.0	1.0
c. Govt.Non-Fin. Ins.		0.0	0.0
d. Other Non-Fin. Ins.		0.0	0.0
e. Non Residents		0.0	0.0
3 SHARE & OTHER INVESTMENT		579.0	0.0
a. Interbank Lending			0.0
b. Non Residents		0.0	0.0
c. Others		579.0	0.0
4 LOANS & ADVANCES		1187.3	4202.2
a. Private Sector		1187.3	4202.2
b. Financial Institutions		0.0	0.0
c. Government Organizations		0.0	0.0
5 BILL PURCHASED		0.0	0.0
a. Domestic Bills Purchased		0.0	0.0
b. Foreign Bills Purchased		0.0	0.0
c. Import Bills & Imports		0.0	0.0
6 LOANS AGAINST COLLECTED BILLS		0.0	0.0
a. Against Domestic Bills		0.0	0.0
b. Against Foreign Bills		0.0	0.0
7 FIXED ASSETS		94.1	197.0
8 OTHER ASSETS		81.6	278.5
a. Accrued Interests		10.4	1.5
Financial Institution		1.1	0.0
Govt. Entp.		8.0	1.1
Private Sector		1.3	0.4
b. Staff Loans / Adv.		38.6	53.1
c. Sundry Debtors		0.1	53.5
d. Cash In Transit		0.0	0.0
e. Others		32.4	170.4
9 Expenses not Written off		0.0	0.0
10 Non Banking Assets		0.0	0.0
11 Reconciliation Account		0.0	0.0
12 Profit & Loss A/c		0.0	0.0
Total		2632.2	5827.5

Table No. 38
Statement of Assets & Liabilities of SANIMA BANK LTD.

	Liabilities	2012
1	CAPITAL FUND	2118.7
a.	Paid-up Capital	2016.0
b.	Calls in Advance	0.0
c	Statutory Reserves	69.6
d	Share Premium	10.6
e.	Retained Earnings	20.7
f.	Others Reserves	0.0
g.	Exchange Fluctuation Fund	1.8
2	BORROWINGS	88.3
a.	NRB	0.0
b.	"A"Class Licensed Institution	0.0
c.	Foreign Banks and Fin. Ins.	0.0
d.	Other Financial Ins.	88.3
e.	Bonds and Securities	0.0
3	DEPOSITS	11178.7
a.	Current	372.6
	Domestic	371.9
	Foreign	0.6
b.	Savings	3554.9
	Domestic	3534.4
	Foreign	20.5
c.	Fixed	5454.0
	Domestic	5425.6
	Foreign	28.4
d.	Call Deposits	1775.4
e.	Others	21.9
4	Bills Payable	0.0
5	Other Liabilities	415.5
1.	Sundry Creditors	32.1
2.	Loan Loss Provision	109.8
3.	Interest Suspense a/c	30.6
4.	Others	243.0
6	Reconciliation A/c	0.0
7	Profit & Loss A/c	120.9
	Total	13922.1
	Assets	
1	LIQUID FUNDS	1373.1
a.	Cash Balance	256.2
	Nepalese Notes & Coins	253.4
	Foreign Currency	2.8
b.	Bank Balance	1116.2
1.	In Nepal Rastra Bank	1005.2
	Domestic Currency	1002.3
	Foreign Currency	2.9
2.	"A"Class Licensed Institution	86.2
	Domestic Currency	86.2
	Foreign Currency	0.0
3.	Other Financial Ins.	0.0
4.	In Foreign banks	24.8
c.	Money at Call	0.7
	Domestic Currency	0.0
	Foreign Currency	0.7
2	INVESTMENTS	2002.5
a.	Govt.Securities	2002.5
b.	NRB Bond	0.0
c.	Govt.Non-Fin. Ins.	0.0
d.	Other Non-Fin. Ins.	0.0
e.	Non Residents	0.0
3	SHARE & OTHER INVESTMENT	106.3
a.	Interbank Lending	0.0
b.	Non Residents	0.0
c.	Others	106.3
4	LOANS & ADVANCES	9640.0
a.	Private Sector	9512.2
b.	Financial Institutions	90.9
c.	Government Organizations	36.9
5	BILL PURCHASED	0.0
a.	Domestic Bills Purchased	0.0
b.	Foreign Bills Purchased	0.0
c.	Import Bills & Imports	0.0
6	LOANS AGAINST COLLECTED BILLS	0.0
a.	Against Domestic Bills	0.0
b.	Against Foreign Bills	0.0
7	FIXED ASSETS	479.0
8	OTHER ASSETS	321.2
a.	Accrued Interests	55.8
	Financial Institution	0.6
	Govt. Entp.	0.0
	Private Sector	55.3
b.	Staff Loans / Adv.	68.2
c.	Sundry Debtors	10.2
d.	Cash In Transit	0.0
e.	Others	187.0
9	Expenses not Written off	0.0
10	Non Banking Assets	0.0
11	Reconciliation Account	0.0
12	Profit & Loss A/c	0.0
	Total	13922.1

Table No. 39
Profit & Loss Account of Commercial Banks of Nepal
Mid - July - 2012

	(Rs.in million)																																			
Expenses	NBL	RBB	NABIL	NIB	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumaun	Laxmi	SBL	ADBNL	Global	Citizens	Prime	BOA	Sunrise	DCBL	NMB	Kist	Janata	Mega	CTBNL	Civil	Century	Sanima	Total			
1 Interest Expenses	2194.3	3045.6	3155.5	3814.4	1007.1	2817.0	1037.8	2873.3	1484.5	1050.3	1621.6	626.7	1499.0	1622.5	1646.2	2048.9	2050.8	2035.2	1406.9	2057.2	1312.1	1410.7	1122.8	1256.3	1587.6	545.7	749.7	417.5	562.9	259.4	753.6	5264.8				
1.1 Deposit Liabilities	2178.6	3015.6	3121.1	3715.8	1003.3	2749.0	2737.4	1037.7	2856.4	1461.0	1046.9	1602.4	626.7	1475.9	1576.5	1616.3	2044.9	2698.7	2035.2	1391.4	2033.1	1312.1	1409.6	1116.5	1252.8	1588.1	543.3	740.9	416.2	553.3	259.0	748.0	51958.6			
1.1.1 Saving A/c	1302.4	2127.2	687.2	645.6	275.6	870.0	283.4	467.9	601.1	302.7	364.8	213.1	129.9	432.4	329.3	213.6	315.1	999.6	1027.3	256.7	163.0	182.0	408.6	704.0	183.3	633.2	45.9	247.4	52.9	54.9	82.3	242.0	13924.5			
1.1.2 Fixed A/c	876.0	1705.9	1654.8	2146.7	497.4	1403.0	2237.4	301.4	1629.0	831.1	462.6	1022.2	432.1	672.5	874.7	1039.3	1171.9	1657.2	718.5	878.4	1014.8	845.5	722.5	71.8	794.8	717.6	303.6	357.8	211.1	277.4	128.5	415.3	28072.5			
1.1.2.1 Upto 3 Months Fixed A/c	0.0	0.3	248.2	36.9	32.8	0.0	465.9	0.0	469.2	0.0	0.0	0.0	2.8	0.0	1.2	31.7	4.7	7.4	73.8	0.0	0.0	11.5	0.0	16.5	0.9	32.3	81.5	0.0	14.3	-	3.7	135.5				
1.1.2.2 3 to 6 Months fixed A/c	0.0	3.0	331.0	0.0	2.4	0.0	222.7	55.8	372.1	0.0	0.0	0.0	0.0	6.0	0.0	8.6	102.3	6.3	8.8	44.1	0.0	0.0	78.0	0.0	0.1	40.7	15.4	20.6	25.9	13.1	-	14.9	1371.6			
1.1.2.3 6 Months to 1 Year Fixed A/c	0.0	1284.3	827.4	0.0	107.8	0.0	397.1	0.0	435.4	831.1	23.8	0.0	432.1	357.1	0.0	320.6	559.6	139.7	101.7	565.9	42.5	0.0	633.05	63.1	171.3	582.9	217.5	255.0	137.3	188.3	128.5	334.2	9137.3			
1.1.2.4 Above 1 Year	876.0	418.4	248.2	2109.8	354.4	1403.0	1151.6	245.6	352.4	0.0	438.7	1022.2	0.0	306.5	874.7	708.9	478.3	1506.5	600.7	194.5	972.3	845.5	0.0	8.7	607.0	93.1	38.4	0.7	47.8	61.7	-	62.5	16028.1			
1.1.3 Call Deposit	0.2	102.5	779.1	923.5	230.2	476.0	268.4	626.3	327.2	219.5	367.2	64.7	371.0	372.5	363.4	557.9	37.3	289.4	256.3	855.2	284.6	278.5	335.6	274.7	232.4	193.8	135.8	152.3	221.0	48.3	99.7	9952.0				
1.1.4 Certificate of Deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	166.5					
1.2 Others	15.7	30.0	34.4	98.6	3.8	68.0	33.4	0.1	17.0	23.5	3.4	19.1	0.1	23.1	46.0	29.9	4.0	152.1	0.0	14.5	24.1	0.0	1.1	11.1	0.0	0.0	4.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2 Commission/Fee Expenses	0.0	0.0	0.0	135.6	0.0	0.0	0.0	0.0	0.0	0.0																										
3 Employees Expenses	1831.0	1439.6	517.7	340.2	381.7	1351.0	289.2	201.1	352.1	248.7	148.3	179.7	32.6	165	194.1	178.8	174.1	2389.4	225.2	108.8	90.8	145.7	194.3	108.0	92.4	234.8	80.7	113.1	63.9	86.8	39.1	79.6	12127.3			
4 Office Operating Expenses	380.8	599.1	417.7	468.8	349.3	0.0	490.2	151.7	467.3	307.9	153.5	209.4	111.2	306	215.3	195.8	336.7	491.4	839.2	211.7	187.7	274.1	108.1	159.7	305.3	135.8	178.5	98.7	119.2	81.0	110.9	8651.4				
5 Exchange Fluctuation Loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				
5.1 Due to Change in Exchange Rates	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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 Due to Foreign Currency Transactions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				
6 Non-Operating Expenses	0.0	1.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0																										
7. Provision for Risk	71.6	639.3	883.1	305.0	209.0	(74.5)	78.0	451.4	101.7	94.1	132.2	49.3	8.0	639	295	164.8	2069.4	197	122.8	105.4	135.2	161.8	29.0	279.3	259.0	31.6	74.2	31.1	46.7	30.6	52.9	7965.0				
7.1 Loan loss Provision	71.6	617.9	840.8	347.0	209.0	(74.5)	60.3	384.5	101.7	94.1	132.2	49.3	8.0	637.6	208.6	29.5	164.8	2061.7	196.4	128.8	72.2	108.5	161.6	0.0	277.7	188.3	31.6	74.2	31.1	46.7	30.6	54.9	44.9	7670.5		
7.1.1 General Loan loss Provision	0.0	388.1	35.9	558.4	0.0	(74.5)	48.6	69.1	107.7	11.3	0.0	23.2	0.0	1.1	26.7	17.0	164.8	685.4	61.4	130.5	135.0	159.6	45.5	266.5	179.1	-	34.2	-	-	-	-	-	-	-	-	514.2
7.1.2 Special Loan Loss Provision	0.0	1.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0																											
7.1.3 Additional Loan Loss Provision	0.0	1.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0																											
7.2 Provision for Non-Banking Assets	0.0	0.0																																		

Table No. 40

Sectors		NBL				RBB				NABIL				NIBL				SCBNL				HBL				NSBI				NBB							
		2009	2010	2011	2012	2009	2010	2011	2012	2009	2010	2011	2012	2009	2010	2011	2012	2009	2010	2011	2012	2009	2010	2011	2012	2009	2010	2011	2012	2009	2010	2011	2012				
Agricultural and Forest Related		128.7	201.7	222.3	620.5	378.1	426.2	452.9	676.2	263.9	298.9	326.7	176.1	255.6	308.5	643.1	311.5	362.2	754.3	429.4	677.0	697.1	671.8	395.5	363.0	398.3	453.8	226.4	45.8	46.6	68.1	54.2					
Fishery Related		0.0	0.0	0.0	0.0	0.0	0.0	75.1	22.7	19.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				
Mining Related		21.5	77.4	73.4	115.9	280.5	647.8	73.1	788.9	15.4	9.0	15.9	29.7	3.0	24.2	21.4	220.3	0.0	0.0	8.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.0	10.0	8.1	19.2	6.7			
Manufacturing (Producing) Related		4126.7	4145.1	4513.0	4771.1	5614.8	5797.9	5636.1	5984.3	7829.5	3687.9	11205.8	13032.7	10753.7	12046.3	13871.0	14629.2	2516.3	3149.6	3358.8	4240.7	10507.9	11339.8	12442.8	4888.8	4328.5	4476.7	4188.9	2520.2	1997.5	2070.7	2070.7	1997.5				
Construction		1662.5	2203.9	2384.0	2312.9	2367.2	3340.5	4849.8	4014.5	4780.6	5022.4	4856.3	1889.9	1699.3	1522.5	1412.9	3479.7	4231.8	3237.4	4220.4	1799.4	1565.8	1333.8	1886.1	2260.0	438.9	2519.0	2856.1	2854.2	130.9	1400.2	1852.6	2634.4				
Electricity, Gas and Water		198.5	200.1	200.1	198.5	198.5	198.5	198.5	198.5	198.5	198.5	198.5	198.5	198.5	198.5	198.5	198.5	198.5	198.5	198.5	198.5	198.5	198.5	198.5	198.5	198.5	198.5	198.5	198.5	198.5	198.5						
Metall Products, Machinery & Electronic Equipment & Asses		493.5	245.8	245.8	375.5	1219.5	2003.9	91.2	51.5	291.1	294.6	110.0	22.0	504.4	297.7	486.7	217.6	229.0	34.0	22.3	175.0	436.8	814.6	42.3	814.6	80.3	403.9	308.6	418.8	684.9	269.5	191.5	223.7	191.5			
Wholesaler & Retailer		299.1	165.9	82.8	750.0	919.5	765.9	1545.7	248.8	494.8	417.9	344.9	110.0	120.0	97.8	131.8	2.8	5.1	12.0	49.6	88.9	1120.3	1417.9	143.9	3.6	555.6	556.6	556.6	556.6	556.6	556.6	556.6	556.6	556.6	556.6		
Finance, Insurance and Real Estate		1220.2	515.6	531.9	618.1	866.3	815.9	2114.7	1067.6	1313.2	623.8	859.4	1035.8	1701.9	527.9	599.8	6600.4	101.1	196.4	292.7	341.5	849.4	4046.6	471.0	2028.6	550.1	475.7	475.7	886.0	1008.3	1835.5	1930.4	2278.1	194.5	897.8	194.5	194.5
Hotels & Restaurant		1067.3	369.7	346.9	121.3	203.9	505.7	766.7	1964.0	871.3	989.3	1133.6	447.9	232.7	230.1	195.1	405.0	172.3	49.0	52.6	1429.8	690.8	810.8	795.8	488.4	258.9	258.9	258.9	258.9	258.9	258.9	258.9	258.9	258.9			
Other Services		276.6	392.2	432.0	240.7	244.1	102.9	159.9	175.1	197.9	185.3	210.8	220.8	212.0	253.8	242.5	242.5	116.6	190.8	104.0	211.6	216.1	350.0	584.2	239.9	242.2	242.2	242.2	242.2	242.2	242.2	242.2	242.2				
Consumer Loan		306.7	541.5	740.6	942.8	321.0	766.0	660.0	660.0	660.0	660.0	660.0	660.0	660.0	660.0	660.0	660.0	660.0	660.0	660.0	660.0	660.0	660.0	660.0	660.0	660.0	660.0	660.0	660.0	660.0	660.0						
Local Government		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0						
Others		301.2	397.6	386.9	325.0	429.7	122.8	164.8	192.8	268.0	210.9	29.4	319.3	909.5	704.5	662.4	614.9	509.3	560.3	605.3	263.2	253.2	300.2	233.6	227.9	335.7	343.1	421.9	514.1	135.9	713.5	123.6	895.8	123.6			
TOTAL		19482.3	25086.7	26709.9	26969.8	31607.6	36692.1	40484.4	27997.1	33036.9	38922.7	42687.6	46827.1	40948.4	41887.7	42912.1	13880.8	16176.7	18662.5	19828.5	25577.4	29124.0	32968.3	35968.6	15612.0	18023.4	21718.8	26463.7	9130.5	9119.0	10237.5	10943.1					
Sectors		EBL				BOS				NCCB				NCIB				LUMBINI				MBL				KUMARI				LAXMI							
		2009	2010	2011	2012	2009	2010	2011	2012	2009	2010	2011	2012	2009	2010	2011	2012	2009	2010	2011	2012	2009	2010	2011	2012	2009	2010	2011	2012	2009	2010	2011	2012				
Agricultural and Forest Related		203.1	204.4	992.8	1903.2	79.3	170.7	132.2	370.8	452.6	206.3	259.6	298.1	99.6	441.6	298.0	338.0	18.8	128.3	166.1	274.2	42.7	51.4	62.7	71.4	298.2	411.4	414.4	360.5	16.4	16.8	59.7	320.1				
Fishery Related		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0						
Mining Related		0.6	0.2	0.2	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0						
Manufacturing (Producing) Related		3886.0	4210.2	5276.3	6265.5	3488.5	4036.5	412.4	5825.0	1474.0	1723.2	1972.0	2047.9	486.7	3660.0	4092.3	6060.0	276.2	655.3	641.6	531.9	2617.8	3098.6	3233.0	4141.1	2695.7	2688.2	2727.5	516.5	2032.0	3243.8	3257.8	4278.8				
Construction		2961.3	3047.4	3970.7	4847.3	1808.5	1957.4	1478.8	1475.7	229.9	1004.5	1245.4	1254.5	208.3	1982.2	2390.2	97.3	435.7	723.5	869.7	1445.5	1361.6	1205.8	1578.8	1544.8	1706.1	2337.1	4508.8	3358.2	318.8	2905.8	2905.8					
Electricity, Gas and Water		313.3	454.7	144.1	231.2	680.2	1055.7	28.7	216.0	202.6	236.2	118.8	118.8	23.1	301.5	111.9	142.1	54.2	193.0	176.2	735.7	83.9	110.9	125.7	125.7	125.7	125.7	125.7	125.7	125.7	125.7						
Metall Products, Machinery & Electrical Tools & fitting		386.5	386.5	556.4	918.2	247.7	28.7	202.6	236.2	118.8	178.9	235.3	21.2	17.4	12.1	33.6	3.1	0.9	3.9	9.0	84.4	125.7	118.0	137.0	22.7	622.8	998.2	1153.0	692.5	680.2	336.3	609.8	804.8	804.8			
Transportation, Storage & Communications		216.0	294.2	222.8	212.0	9103.3	594.5	2580.6	1616.8	160.9	77.1	19.0	267.5	30.6	58.3	53.9	27.1	90.8	203.7	310.4	6.7	62.7	71.4	81.8	70.8	13.8	36.5	84.1	22.9	92.3	118.9	5.5	368.96703				
Wholesaler & Retailers		2.3	2.3	2.3	2.3	0.0	0.0	0.0	167.4	174.3	2.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				
Finance, Insurance & Fixed Assets		363.3	122.8	78.8	91.9	3.0	0.0	0.0	4.4	369.9	212.5	21.2	6.6	7.8	5.2	217.2	157.5	221.6	210.4	219.7	222.5	161.0	444.5	420.3	2014.9	211.4	213.6	255.6	255.6	255.6	255.6	255.6	255.6	255.6	255.6		
Construction		204.9	204.9	340.7	345.7	407.0	477.0	2.1	220.0	236.0	236.0	236.0	236.0	236.0	236.0	236.0	236.0	236.0	236.0	236.0	236.0	236.0	236.0	236.0	236.0	236.0	236.0	236.0	236.0	236.0	236.0	236.0	236.0				
Electricity, Gas & Water		1568.4	213.9	230.0	248.0	204.0	248.0	203.1	294.2	256.1	256.1	216.3	955.7	1634.0	583.3	800.2	823.9	839.2	861.7	861.1	109.8	124.6	943.9	1510.9	1623.9	217.0	690.6	714.5	537.9	573.6	619.0	809.0	676.2	731.1	247.8		
Other Services		962.9	132.9	147.5	171.1	434.7	444.5	337.0	270.7	269.7	204.8	79.2	296.3	710.2	294.9	386.6	699.7	826.4	208.5	528.2	561.2	213.9	377.4	403.6	493.5	656.5	716.0	820.0	655.6	483.8	745.5	171.1	171.1				
13 Consumable Loan		144.8	161.4	161.4	161.4	197.4	179.1	247.4	31.9	415.5	120.0	439.3	384.5	92.0	660.3	89.9	89.9	102.4	15.9	80.3	430.1	254.5	524.2	494.5	273.8	255.6	255.6	255.6	255.6	255.6	255.6	255.6	255.6	255.6			
14 Local Government		60.1	103.1	155.1	155.1	489.9	496.1	847.0	322.4	223.6	533.5	394.2	93.9	593.7	180.3	18.4	217.7	245.5	319.1	418.7	576.1	554.1	282.7	522.1	10.0	147.8	26.6	867.4	124.2	135.6	106.7	2.5	839.9	662.2	104.0		
15 Others		226.1	31.0	367.6	460.0	488.9	496.1	847.0	322.4	223.6	533.5	394.2	93.9	593.7	180.3	18.4	217.7	245.5	319.1	418.7	576.1	554.1	282.7	522.1	10.0	147.8	26.6	867.4	124.2	135.6	106.7	2.5	839.9	662.2	104.0		
T																																					

Table No. 41

Statement of Productwise Loan & Advances

Mid July 2012

Particulars	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NBB	NSBI	EBL	BOK	NCC	NIC	LUMBINI	MBL	KUMARI	LAXMI	SBL	ADBNL	GLOBAL	CITIZENS	PRIME		
1 Term Loan	6128.11	3931.39	5832.77	5837.89	1272.90	5585.69	1167.53	502.05	3842.24	2690.95	1781.29	969.50	914.11	2562.64	2854.55	2695.11	3821.16	13119.31	1444.97	2922.16	2181.36		
a. Industrial Institutions	2813.56	2499.91	3855.96	4169.56	593.37	2884.45	850.30	218.87	507.59	1917.05	903.21	654.82	358.00	1860.36	436.77	1120.92	1937.42	0.00	660.81	1677.94	1786.07		
b. Business Institutions	1159.85	104.04	202.42	1.78	588.89	402.05	0.00	21.92	72.58	196.67	138.32	42.66	35.16	76.42	1993.62	258.94	179.36	0.00	61.06	73.93	177.38		
c. Service Sector Institutions	111.89	990.98	1591.95	1495.22	52.55	2243.90	317.22	237.03	918.28	535.11	653.98	230.04	512.81	602.59	29.32	1315.26	1256.59	0.00	485.38	604.90	217.92		
d. Others	2042.81	336.46	182.45	171.33	38.09	55.30	0.00	24.23	2343.79	42.12	85.78	41.98	8.14	23.27	394.84	0.00	447.79	13119.31	237.71	565.40	0.00		
2 Overdraft	3500.75	5895.79	9102.80	8766.19	2900.83	6041.81	1397.34	2774.41	4661.47	4544.02	2494.61	1021.06	741.12	2760.83	5480.55	2150.61	5148.86	2858.83	4546.96	2904.15	5367.24		
a. Industrial Institutions	422.58	1141.41	3322.04	3387.26	1400.22	1724.91	427.35	598.63	1252.38	1079.33	1223.49	555.38	70.72	944.10	669.12	405.41	1036.64	0.00	771.26	931.40	2558.10		
b. Business Institutions	2421.60	3744.13	4277.58	2993.60	1198.75	2666.02	30.94	1433.00	1461.81	3238.04	2346.26	396.93	437.20	1508.95	3611.24	933.85	1721.48	0.00	2227.97	814.03	2411.45		
c. Service Sector Institutions	47.21	744.93	1091.86	1379.08	192.98	1184.17	808.89	484.69	1551.31	105.70	399.78	65.04	233.20	194.26	47.65	317.53	404.59	0.00	795.45	194.65	397.69		
d. Others	609.37	265.32	411.32	1006.25	108.88	466.70	130.16	258.09	395.97	120.95	325.08	3.71	0.00	1152.54	493.82	1986.16	2858.83	752.28	964.08	0.00			
3 Trust Receipt Loan / Import Loan	714.89	451.67	4584.28	5329.20	1234.34	5171.59	1266.81	899.72	1752.20	828.12	775.78	1441.75	192.04	1394.80	710.64	542.27	824.56	0.00	1136.93	329.66	409.92		
a. Industrial Institutions	200.21	230.14	3838.76	3366.22	754.53	3529.68	837.43	364.91	347.04	667.63	648.27	1179.14	17.61	1165.15	120.75	222.83	454.26	0.00	661.00	128.52	243.45		
b. Business Institutions	358.70	171.24	723.78	1716.15	479.81	1547.44	429.38	523.13	1367.31	158.00	116.92	262.61	174.43	229.65	589.89	292.13	365.50	0.00	384.21	198.93	166.46		
c. Service Sector Institutions	0.00	4.44	5.85	238.39		94.47	0.00	8.92	37.85	2.50	5.68	0.00	0.00	0.00	0.00	27.32	2.50	0.00	91.02	2.21	0.00		
d. Others	155.99	45.85	15.88	8.44		0.00	2.76	0.00	0.00	4.91	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4 Demand & Other Working Capital Loan	5034.98	13659.10	7299.97	9672.63	3760.90	7253.75	1293.768	2688.97	11109.10	4649.44	1430.39	4952.86	2074.04	1990.89	3112.17	5135.77	2707.48	21284.46	5918.78	2292.73	588.81		
a. Industrial Institutions	1909.17	1818.77	2940.74	3746.11	1731.99	3739.07	4264.87	655.05	3190.30	2036.40	769.99	3412.52	421.51	809.64	632.60	2460.41	1167.58	0.00	2354.91	935.35	341.56		
b. Business Institutions	2304.91	1152.22	3860.00	2239.77	1464.90	2415.43	8212.16	1372.11	5262.05	2193.41	393.90	1506.76	1188.71	885.79	1988.51	2153.96	1248.37	0.00	2640.61	1085.00	233.50		
c. Service Sector Institutions	45.40	158.61	393.11	2969.26	564.00	1040.44	337.24	463.80	519.70	339.56	82.80	415.33	295.46	67.50	389.00	145.95	0.00	912.23	272.38	13.75			
d. Others	775.51	156.50	106.12	717.49		58.81	123.41	198.01	2137.05	80.07	183.70	0.00	48.50	0.00	423.56	132.34	145.57	21284.46	11.02	0.00	0.00		
5 Residential Personal Home Loan (Up to Rs. 80 Lakh)	1618.25	3088.17	2446.11	775.98	2820.15	1569.51	2329.93	566.27	4329.00	1305.17	702.08	1474.13	161.42	578.32	1417.78	733.55	951.08	2080.17	786.42	407.93	865.46		
6 Real Estate Loan	940.20	2151.48	4671.46	8069.04	1658.14	3880.25	1331.66	808.08	2183.79	1407.57	1398.33	2063.34	1160.41	2787.16	2569.08	2614.04	4392.06	317.44	3217.43	2528.89	3994.03		
a. Residential Real Estate except Residential Personal Home Loan Up to Rs. 80 Lakh	618.33	183.64	353.62	435.64	97.72	315.37	317.91	138.90	518.30	111.70	14.80	528.87	86.56	148.67	177.93	383.82	0.00	0.00	74.53	284.59	302.27		
b. Commercial Complex & Residential Apartment Construction Loan	0.00	350.79	786.27	2691.04		1236.66	319.70		771.26	168.55	347.19	355.72	235.36	562.97	487.54	997.09	1864.78	317.44	861.63	473.39	762.05		
c. Lending on Income Generated Commercial Complex	0.00	186.80	610.30	60.46		97.14	0.00	65.13	223.17	160.91	47.70	23.28	375.79	132.22		698.88	739.79	0.00	163.08	0.00	761.15		
d. Other Real Estate (Including Land Purchase & Plotting)	321.87	1430.25	2921.27	4881.90	1560.42	2231.08	694.06	604.05	671.06	966.42	988.64	1155.48	462.70	1943.30	1903.61	534.25	1787.49	0.00	2118.19	1770.91	2168.56		
i. Land Purchase and Plotting Loan	0.00	0.00	360.43	1808.72	913.30	350.74	0.00	190.72	571.06	414.69	417.69	98.74	252.25	805.57		0.00	362.06	0.00	1530.44	1591.60	1146.42		
ii. Loan of 5M or and above without specified purpose (P/L,M/L and Flexi Loan etc.)	0.00	1291.47	2560.84	3073.18	20.12	1871.92	644.91	385.12	100.00	528.83	378.11	1056.74	0.00	1137.73		459.01	1286.74	0.00	587.75	179.30	1022.14		
iii. Others	321.87	138.78			627.01	8.43	49.15	28.21	0.00	22.90	192.84	0.00	210.45	0.00	1903.61	75.24	138.69	0.00	0.00	0.00	0.00		
7 Margin Nature Loan	991.44	416.85	0.00	46.98	0.00	373.35	0.00	0.14	35.13	131.45	141.52	111.16	27.04	128.67	266.06	224.13	385.73	0.00	302.27	102.94	776.35		
a. Loan above Rs. 1 Crore	641.50	316.93		41.68		669.56	0.00	0.00	25.00	131.45	109.84	92.10	13.94	66.50	203.77	0.00	189.62	78.45	677.19				
b. Loan above Rs. 50 Lakh to 1 Crore	49.52	34.07				36.73	0.00	0.00	6.75			15.00	5.42	7.00	31.83	39.53	8.48	76.19	0.00	75.40	9.39	31.83	
c. Loan above Rs. 25 Lakh to 50 Lakh	88.38	10.20				17.70	0.00	0.00	0.00			13.94	6.57	0.00	8.32	14.51	8.73	40.14	0.00	13.47	2.66	34.23	
d. Loan below Rs. 25 Lakh	212.04	55.65				5.30		8.37	0.00	0.14	3.38		2.74	7.06	6.11	22.02	8.25	3.68	40.64	0.00	23.78	12.44	33.11
8 Hire Purchase Loan	1532.37	1073.63	3568.10	1437.09	3126.15	1694.58	388.27	1044.63	1854.28	1163.21	772.60	1289.29	475.75	897.04	642.65	516.46	1001.09	55.63	1044.10	864.14	529.99		
a. Business Purpose	425.55	345.65	1526.30	1119.42	261.32	1315.93	241.62	890.60	804.27	408.43	573.50	429.80	397.38	582.10	191.11	221.97	706.03	0.00	713.89	369.94	412.60		
b. Personal Purpose	1106.82	727.98	2041.80	317.67	2864.83	378.64	146.65	154.03	1050.01	754.79	199.10	859.48	78.37	314.93	451.54	294.48	295.06	55.63	330.21	494.20	117.39		
9 Deprived Sector Loan	526.39	1330.80	1384.01	1395.95	613.90	1136.15	843.01	381.36	1258.20	763.32	407.93	515.90	242.07	548.08	621.81	504.26	690.63	5358.39	617.27	443.44	685.47		
10 Bills Purchased	147.54	102.66	136.05	389.69	1452.54	1685.85	59.86	249.21	240.85	1255.03	32.61	62.66	0.40	82.27	68.93	849.28	492.13	0.00	354.23	89.87	155.49		
11 Other Product	8564.29	8346.90	3842.23	1191.44	988.66	1217.07	4741.58	1028.32	5350.55	580.84	1163.46	3621.54	990.79	2374.97	133.33	731.58	192.52	263.40	1395.12	1529.48	3761.27		
a. Credit Card	0.00	0.00	127.63	38.19	107.55	67.86		0.00		12.57	0.00	0.00	0.00	0.00	0.00	11.92	0.00	0.00	24.54				

Table 41 Contd..

Statement of Productwise Loan & Advances

Mid July 2012

Particulars	BOA	SUNRISE	NMB	DCBL	KIST	JANATA	MEGA	CTBML	CIVIL	CENTURY	SANIMA	TOTAL	(Rs in million)
1 Term Loan	1544.75	2066.36	1619.60	1740.84	2991.71	1341.32	782.48	897.49	261.45	360.62	1538.97	87203.30	
a. Industrial Institutions	1092.17	827.31	330.67	462.83	105.05	773.06	149.01	675.36	76.61	184.51	644.99	37028.30	
b. Business Institutions	124.00	94.02	553.66	682.66	1123.40	65.41	318.72	78.71	56.57	99.93	377.57	9361.69	
c. Service Sector Institutions	328.49	1133.80	696.31	592.86	1495.44	495.29	257.67	137.27	125.15	67.64	513.88	20247.19	
d. Others	0.09	11.22	38.97	2.49	267.83	7.55	57.08	5.70	3.13	8.74	2.53	20566.13	
2 Overdraft	2925.61	2316.24	1082.53	616.82	4733.96	1628.22	873.18	1499.12	1587.44	1601.65	1718.60	107443.63	
a. Industrial Institutions	709.41	480.44	213.39	102.00	195.39	622.51	126.19	300.89	566.03	228.23	463.32	27929.53	
b. Business Institutions	1453.85	1093.64	678.53	144.61	3686.73	753.52	524.65	974.37	673.18	1105.33	816.43	51779.64	
c. Service Sector Institutions	89.36	526.57	117.14	156.01	291.34	252.14	126.47	123.80	318.91	61.59	185.51	12889.51	
d. Others	672.99	215.59	73.48	214.19	560.51	0.05	95.88	100.05	29.32	206.51	253.34	14844.95	
3 Trust Receipt Loan / Import Loan	176.71	956.05	882.43	499.58	330.40	450.63	845.89	478.37	608.50	116.74	6.30	35342.77	
a. Industrial Institutions	50.60	599.48	749.19	260.11	303.48	394.86	358.65	289.13	302.27	71.90	6.30	22364.20	
b. Business Institutions	126.11	343.82	110.98	239.47	26.92	50.98	487.23	189.24	297.79	44.84	0.00	12173.05	
c. Service Sector Institutions		12.74	22.26	0.00	0.00					0.00	0.00	556.16	
d. Others			0.00	0.00	0.00	4.79	0.00			8.44	0.00	249.36	
4 Demand & Other Working Capital Loan	2189.17	3865.62	3773.30	1964.57	768.18	2362.13	3126.04	1669.02	2893.17	845.76	2359.27	155371.13	
a. Industrial Institutions	1187.74	1712.04	1615.06	829.73	169.68	1266.05	1159.58	815.14	1360.92	428.87	1316.78	51200.13	
b. Business Institutions	887.83	1256.18	1640.69	963.61	570.92	808.98	1722.54	782.10	1057.42	363.00	902.42	65130.76	
c. Service Sector Institutions	94.90	892.61	501.68	171.22	27.58	257.10	241.30	71.78	464.84	53.90	105.30	12341.37	
d. Others	18.70	4.80	15.87	0.00	0.00	30.00	2.62		10.00	0.00	34.76	26698.87	
5 Residential Personal Home Loan (Up to Rs. 80 Lakh)	828.20	502.55	145.15	875.23	940.92	109.08	134.96	106.68	113.36	391.80	492.75	35647.57	
6 Real Estate Loan	2140.38	2643.97	2433.52	1303.01	3138.20	589.36	313.59	273.97	1232.99	382.37	1090.20	69685.45	
a. Residential Real Estate except Residential Personal Home Loan Up to Rs. 80 Lakh	144.47	116.70	108.96	263.12	426.25	72.39	50.82	137.98	126.36	59.64	206.76	6806.61	
b. Commercial Complex & Residential Apartment Construction Loan	945.35	1353.31	1424.19	411.40	367.94	64.92	39.07	29.52	476.33	49.83	61.74	18813.02	
c. Lending on Income Generated Commercial Complex	146.35		121.28	0.00	106.74	63.67			0.00	39.78	0.00	4823.63	
d. Other Real Estate (Including Land Purchase & Plotting)	904.21	1173.97	779.09	628.49	2237.26	388.38	223.70	106.46	630.30	233.12	821.71	39242.19	
i. Land Purchase and Plotting Loan	315.88	1173.97	516.83	272.94	2104.56	333.79	103.35	67.57	214.94	25.72	339.91	16283.91	
ii. Loan of 5M or and above without specified purpose (P/L,M/L and Flexi Loan etc.)	588.32		0.00	355.55	117.07	54.59	120.35	38.89	24.01	185.39	460.01	18528.09	
iii. Others			262.26	0.00	15.63				391.35	22.00	21.78	4430.20	
7 Margin Nature Loan	101.22	73.57	124.93	275.53	364.46	128.02	0.00	154.71	95.68	29.83	106.04	6274.21	
a. Loan above Rs. 1 Crore	69.80	58.73	47.60	180.74	280.51	93.31		143.35	88.08	11.01	70.02	4732.69	
b. Loan above Rs. 50 Lakh to 1 Crore	12.22	7.80	51.22	51.11	37.20			3.64	0.00	8.59	19.45	618.36	
c. Loan above Rs. 25 Lakh to 50 Lakh	10.33		12.10	26.24	25.28			6.39	4.90	6.17	0.00	350.26	
d. Loan below Rs. 25 Lakh	8.87	7.04	14.01	17.44	21.47	34.71		1.33	2.70	4.06	16.57	572.90	
8 Hire Purchase Loan	1395.50	809.24	171.35	1100.22	880.41	345.02	962.01	239.99	194.76	134.86	798.20	32002.61	
a. Business Purpose	1155.80	466.49	127.39	557.08	648.92	242.23	512.72	167.82	139.76	66.05	409.48	16431.18	
b. Personal Purpose	239.69	342.75	43.97	543.14	231.48	102.80	449.28	72.17	55.00	68.80	388.72	15571.43	
9 Deprived Sector Loan	434.93	513.79	341.13	424.62	478.55	224.45	274.64	145.17	186.67	89.74	219.23	23601.26	
10 Bills Purchased	109.71	226.69	45.10	1333.17	30.55	0.82	111.97	0.37	0.00	0.00	0.00	9765.53	
11 Other Product	672.96	849.45	807.66	2334.89	309.19	282.25	735.05	22.64	655.43	248.82	1310.44	60238.10	
a. Credit Card				0.00	0.00	0.00				0.00	0.00	390.25	
b. Education Loan				22.65	3.52	28.66		3.72	3.62	0.00	0.00	2394.42	
c. Small & Medium Industrial Loan				6.59	1961.50	45.30		620.60	0.00	0.00	710.75	9122.50	
d. Others	221.13	234.13	740.50	0.00	135.91	108.49	0.00	12.26	588.98	4.65	90.17	21325.39	
TOTAL LOAN & ADVANCES	12519.13	14823.53	11426.71	12468.48	14966.53	7461.29	8047.82	5599.15	7829.82	4202.19	9640.01	622575.56	

Table No. 42
Deprived Sector Loan Statement of COMMERCIAL BANKS
Mid - July

Banks	NBL				RBB				NABIL				NIBL				SCBNL				HBL				NSBI				
	2009	2010	2011	2012	2009	2010	2011	2012	2009	2010	2011	2012	2009	2010	2011	2012	2009	2010	2011	2012	2009	2010	2011	2012	2009	2010	2011	2012	
A. Direct Lending	62,261	158.2	189.9		311.4	410.4	323.5	375.1	42.2	41.6	41.5	42.9	2.3	2.2	2.1	2.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	717.3	0.0	0.0	0.0	0.0
	37,081	9.2	8.9		42.9	10.5	41.0	27.0	6.1	5.0	8.0	5.0		0.0	0.0			0.0	0.0			633.6	0.0		0.0	0.0			
	3,169	1.0	0.4		8.2	16.8	15.4	6.0	0.0	3.0	0.0	0.0		0.0	0.0			0.0	0.0			0.0	0.0		0.0	0.0			
	22,011	148.0	11.6		260.3	383.1	157.1	151.0	36.0	33.6	33.5	35.6	2.3	2.2	0.0	0.0			0.0	0.0			0.0	0.0		0.0	0.0		
		169.0				110.0	191.1			0.0	2.3			2.1	2.1			0.0	0.0			0.0	0.0		0.0	0.0			
B. Indirect Investment	452,01	384.5	439.1		140.5	619.5	593.7	762.9	832.7	712.1	797.0	1177.7	1117.4	1332.5	1336.8	1079.4	501.6	375.3	412.5	533.3	709.0	940.0	0.0	972.2	441.5	408.0	446.0	711.9	
(i) Institutional Lending (Wholesale)	452,01		388.2		140.5		569.9	739.1	832.7		687.4	1061.1	1117.4		0.0	1025.6	501.6		354.3	475.1	709.0		0.0	888.5	441.5		421.0	686.9	
(ii) Share Investment			50.9				23.8	23.8			109.6	116.5			0.0	53.8			58.2	58.2			0.0	83.7			25.0	25.0	
C. Yuba Sworojgar Karja		197.6	197.6				216.6	216.6			280.0	280.0	280.0				0.0	368.3		138.8	138.8	138.8		255.2	255.2		156.1	156.1	
Total (A+B+C)	514.3	740.3	826.6		451.9	1029.9	1133.8	1354.6	874.8	1033.8	1118.4	1500.6	1119.6	1334.7	1339.0	1449.8	501.6	514.1	551.3	672.1	709.0	1195.2	972.5	1227.4	441.5	564.1	602.1	868.0	

Banks	NBB				EBL				BOK				NCCB				NICB				LUMBINI				MBL				
	2009	2010	2011	2012	2009	2010	2011	2012	2009	2010	2011	2012	2009	2010	2011	2012	2009	2010	2011	2012	2009	2010	2011	2012	2009	2010	2011	2012	
A. Direct Lending	0.1	0.1	0.1	11.3	100.2	0.6	0.3	0.1	32.2	32.5	33.1	34.1	0.0	4.0	5.3	6.0	0.0	0.0	0.0	0.0	126.4	0.0	74.5	36.0	36.0	36.0			
	0.1	0.1	0.1	0.1	13.9	0.3	0.0	0.0	0.4	0.4	1.0	2.1		2.0	3.8	4.5		0.0	0.0			0.0	0.0	5.1	0.0	0.0	0.0		
	0.0	0.0	0.0	27.2	0.1	0.2			0.0		0.0	0.0			0.0	0.0			0.0	0.0			0.0	0.0	6.8	0.0	0.0	0.0	
	0.0	0.0	11.3	59.1	0.2	0.1	0.0	31.8	32.1	2.2	32.1		2.0	0.0	0.0		0.0	0.0			0.0	0.0	0.0	0.0	62.6	36.0	36.0	36.0	
	0.0	0.0	0.0	0.0				0.0		29.9	0.0			1.5	1.5			0.0	0.0			0.0	0.0			0.0	0.0	0.0	0.0
B. Indirect Investment	309.1	260.2	222.0	289.8	616.7	670.2	770.8	1075.3	426.4	364.3	439.5	596.8	212.1	184.2	200.5	337.2	422.8	45.0	308.9	402.0	204.7	145.0	0.0	186.3	366.9	297.4	313.3	312.3	
(i) Institutional Lending (Wholesale)	309.1		211.0	278.8	616.7		754.8	1059.4	426.4		422.0	579.3	212.1		193.4	330.1	422.8		277.9	376.7	204.7		126.4	184.8	366.9		313.3	312.3	
(ii) Share Investment			11.0	11.0			15.9	15.9			17.5	17.5			7.1	7.1			31.0	25.2			0.0	1.5		0.0	0.0	0.0	
C. Yuba Sworojgar Karja		91.3	91.3	91.3		198.7	198.7	198.7		149.9	149.9	149.9		71.8	71.8	71.8		139.2	139.2			57.3	57.3		57.3	129.8	129.8	199.8	
Total (A+B+C)	309.2	351.6	313.4	392.4	716.9	869.5	969.8	1274.1	458.6	546.7	622.5	780.8	212.1	260.0	277.6	415.0	422.8	45.0	448.1	541.1	204.7	202.3	183.7	243.6	441.4	463.2	479.1	548.1	

Banks	KUMARI				LAXMI				SBL				ADBL				GLOBAL				CITIZENS				PRIME				
	2009	2010	2011	2012	2009	2010	2011	2012	2009	2010	2011	2012	2009	2010	2011	2012	2009	2010	2011	2012	2009	2010	2011	2012	2009	2010	2011	2012	
A. Direct Lending	0.0	0.0	0.0	0.0	5.8	3.8	0.0	0.0	0.0	0.0	0.0	0.0	0	2684.8	2533.3	3976.5	4417.4	0.0	0.0	30.0	93.5	0.0	325.1	0.0	0.0	438.3	0.0	5.8	
	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0	2232.3	2318.8	3708.9	3979.5			0.0	61.8		0.0		0.0	0.0	0.0	0.0	
	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0	269.2	108.0	114.2	118.6			0.0	0.0		0.0		0.0	0.0	0.0	0.0	
	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0	182.4	113.5	153.4	319.3			30.0	30.0		0.0		0.0	0.0	0.0	0.0	
	0.0	0.0	0.0	0.0	5.8	3.8			0.0	0.0	0.0	0.0	0	0.0	0.0	0.0	0.0	0.0	0.0	1.8	325.1	0.0		438.3	0.0	5.8			
B. Indirect Investment	421.0	324.9	321.9	377.4	327.7	328.6	435.8	389.6	383.3	402.5	555.6	1113.8	949.5	9															

Table No. 43
List of Class A Licensed Financial Institutions (Commercial Banks)
 Mid - July, 2012

	Names	Operation Date (A.D.)	Head Office	Telephone No.	Fax no.
1	Nepal Bank Limited	1937/11/15	Dharmapath, Kathmandu	4247999	4222383/4220414
2	Rastriya Banijya Bank	1966/01/23	Singhdarbarplaza, Kathmandu	4246022/4252595	4252931
3	Nabil Bank Limited	1984/07/16	Kantipath, Kathmandu	4429546	4429548
4	Nepal Investment Bank Limited	1986/02/27	Durbar Marg, Kathmandu	4228229/4225257	4228927/4226349
5	Standard Chartered Bank Nepal Limited.	1987/01/30	Naya Baneshwar, Kathmandu	4781469/4782333	4780762/4780314
6	Himalayan Bank Limited	1993/01/18	Thamel, Kathmandu	4227749	4222800
7	Nepal SBI Bank Limited	1993/07/07	Hattisar, Kathmandu	4435516	4435612
8	Nepal Bangladesh Bank Limited	1993/06/05	Naya Baneshwar, Kathmandu	4783975/76	4784326
9	Everest Bank Limited	1994/10/18	Lazimpat, Kathmandu	4443377	4443160
10	Bank of Kathmandu Limited	1995/03/12	Kamaladi, Kathmandu	4414541	4418990/4428986
11	Nepal Credit and Commerce Bank Limited	1996/10/14	Siddharthanagar, Rupandehi	071-521921/4246991	071-521953/4244610
12	Nepal Industrial & Commercial Bank Limited	1998/07/21	Biratnagar, Morang	021-521921/4222236	021-522748/4241865
13	Lumbini Bank Limited	1998/07/17	Narayangadh, Chitawan	056524150/4243165	056-524250/4227590
14	Machhapuchhre Bank Limited	2000/10/03	Prithvichowk, Pokhara	061-530900/4443681	061-530500/4418537
15	Kumari Bank Limited	2001/04/03	Durbarmarg, Kathmandu	4232112	4231960
16	Laxmi Bank Limited	2002/04/03	Adarshanagar, Birgunj	011-663425-26/4444684-8	011-663427/4444640
17	Siddhartha Bank Limited	2002/12/24	Hattisar, Kathmandu	4442919/920	4442921
18	Agriculture Development Bank Ltd.	2006/03/16	Ramshahapath, Kathmandu	4252358	4262718
19	Global Bank Ltd.	2007/01/02	Birgunj, Parsa	4231198	4231057
20	Citizens Bank International Ltd.	2007/06/21	Kamaladi, Kathmandu	4262699, 4221799	4265030
21	Prime Commercial Bank Ltd.	2007/09/24	New Road, Kathmandu	4233388	4233390
22	Bank of Asia Nepal Ltd.	2007/10/12	Tripureswor, Kathmandu	4263212, 4263213	4258326
23	Sunrise Bank Ltd.	2007/10/12	Gairidhara Crossing, Kathmandu	4420612, 4425089	4422475
24	Development Credit Bank Ltd.	2008/05/25	Kamaladi, Kathmandu	4231120/4221420	4231469
25	NMB Bank Ltd.	2008/06/05	Babarmahal, Kathmandu	4246160	4246156
26	Kist Bank Ltd.	2009/05/07	Anam Nagar, Kathmandu	4232500	4229588
27	Janata Bank Nepal Ltd.	2010/04/05	Naya Baneshwar, Kathmandu	4786100	4786300
28	Mega Bank Nepal Ltd.	2010/07/23	Kantipath, Kathmandu	4257711	4266599
29	Commerz & Trust Bank Nepal Ltd.	2010/09/20	Kamaladi, Kathmandu	4446150	4444770
30	Civil Bank Ltd.	2010/11/26	Kamaladi, Kathmandu	4255551	4255500
31	Century Commercial Bank Ltd.	2011/03/10	Putalisadak, Kathmandu	4445062	4441422
32	Sanima Bank Ltd.	2/15/2012	Nagpokhari, Kathmandu		

Table No. 44
Commercial Bank Branches
Mid-July 2012

Development Region	Zone	District	Total												Dist.	Zone	Dev.Region																	
			NBL	RBB	NABIL	NBL	SCBNL	HBL	NSBBL	Koshi	Sagarmatha	Jankpur	Narayani	Bagnati	Global																			
Eastern	Jhapa	8	4	3	1	1	2	1	1	1	2	1	1	2	2	1	51	71																
	Ilam	1	2			1											11																	
	Panchthar	1															4																	
	Taplejung	1															5																	
	Sunsari	4	3	2	1	2	3	1	2	1	1	1	1	2	1		49																	
	Morang	4	7	1	1	1	1	3	1	1	2	1	1	1	3	2	2	58																
	Dhankuta	-	2									2					6																	
	Terelthum	1															5																	
	Sankhuwasabha	1	2	1													8																	
	Bhojpur	1	1														3																	
Central	Saptari	2	3									1		8			15	55																
	Udayapur	1	3	1							1			3	1	1	12																	
	Siraha	3	4			1				1	2			4	2		17																	
	Khotang	-	2												1		3																	
	Okhaldhunga	-	1												1		2																	
	Solukhumbu	-	3	1										1	1		6																	
	Sarlahi	3	1	1						2				4			12																	
	Dhanusha	2	3	1	1		1	1	1		1	1	7	1	1		24																	
	Mohattari	-	2				1					1	5				10																	
	Dolakha	1	1	1		1					1	1		1	1		10																	
Mid-Western	Rameechhap	-	2											1			4	709																
	Sindhuli	-	2									1	1		1		5																	
	Bara	2	2	1					1	1	1			6	1		16																	
	Rautahat	2	2							1			3		1		10																	
	Parsa	5	3	2	1	1	1	3	1	2	1	1	1	2	1	1	41																	
	Chitawan	4	3	1	2	1	3	1	1	1	1	3	1	2	1	1	2																	
	Makawanpur	2	1	1	1	1	1	1	1	1	1	1	1	3	1	1	17																	
	Kathmandu	13	16	19	14	4	11	17	5	13	13	4	13	4	12	8	8	335																
	Bhaktapur	2	3	1	1	1	1	1	1	1	1	1	1	2	1	2	1	31																
	Lalitpur	5	2	2	2	2	3	3	2	3	1	2	2	3	3	2	3	77																
Far Western	Rsauwa	1												1			4	511																
	Dhading	-	3			1								1		1	1																	
	Sindhupalchowk	3				1		1	1	1	1			3			19																	
	Kavre	2	2	1	1	1			1	1	2	1		2	1	1	20																	
	Nuwakot	1	2			1	1						3		1		9																	
	Lamjung	1	1	1					1				3		2		9																	
	Tanahub	3	1	1		2			1		1	3	1	3		1	18																	
	Gorkha	-	3	1		1			1				3		2		13																	
	Manang	1											1				2																	
	Syanga	2	1	1		1			1			1	3		1		11																	
Hill	Kaski	3	5	2	1	2	2	4	1	2	1	1	1	7	1	1	1	56	256															
	Gulmi	-	1			1				1				2			5																	
	Nawalparas	-	4		1	1				2	1	1		4	1	1	17																	
	Palpa	1	2	1	1	1	1			1			2				10																	
	Arghakhanchi	-	1			1		1	1	1			2	1			9																	
	Rupandehi	3	4	3	2	2	2	2	1	3	1	3	1	1	1	1	5																	
	Kapilbastu	2	1	1				2			1	1	3				11																	
	Baglung	1	1	1			1		1			1	1		3	2	13																	
	Parbat	1	1				1						2				5																	
	Mustang	1										1			1		3																	
Terai	Myagdi	1	1						1		1		1	1			7	28																
	Rolpa	1										1	1				4																	
	Dang	1	2	2	1	1	1	1	2	1		1	2	7	2	1	28																	
	Rukum	1										1	1				3																	
	Salyan	1							1	1		1					4																	
	Pvuthan	1	1									1					3																	
	Jumla	-	1	1	1				1				1				4																	
	Mugu	-	1										1				2																	
	Humla	-	1									1	1				3																	
	Kalikot	-	1									1					2																	
Hill	Dolpa	1										1					2	120																
	Dailekh	-	1									1	1				5																	
	Surkhet	1	1	1	1	1	1	1	1		2	1	1				12																	
	Jajarkot	1										1					2																	
	Bardiya	2	2					1				3					9																	
	Banka	2	3	1	1	1	1	2	1	1	2	1	1	1	6	1	1	37																
	Bajhang	-	1									1					2																	
	Doti	-	2									2					6																	
	Bajura	-	1									1					2																	
	Kailali	2	4	1	1	1	2	1	1	3	1	1	1	2	7	2	1	37																
Terai	Achham	-	1									2					4	85																
	Darchula	-	1									1					3																	
	Baitadi	-	1									2	1				5																	
	Dadeldhura	1	1									1	1				6																	
	Kanchanpur	1	2	1		1			1	1		1	6	1	1	1	20																	
	Total	112	142	49	41	16	39	59	19	45	45	22	37	16	54	28	29	41	234	57	33	32	29	49	21	21	52	23	23	14	13	8	22	1,425

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

(Rs in Lakh)

	Mid-July													
	Liabilities		2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1 CAPITAL FUND	3223.2	26856.6	41226.2	41586.6	47548.6	47651.6	40600.4	65511.4	93251.0	153282.2	225246.5	227021.6		
a. Paid-up Capital	3163.4	23580.6	24008.4	25053.7	31527.4	31223.6	28606.2	54199.2	91409.0	145353.1	208950.9	212242.0		
b. Calls in Advance								1375.2	1926.2	2448.0	6979.6	1116.7	2760.1	
c. General Reserves	7.5	2941.7	2149.4	2208.9	2302.0	2557.9		19.0	59.0	91.0	1357.2	626.3	1329.1	
d. Share Premium							281.0	(392.0)	(1883.0)	(4499.0)	(4439.4)	676.6	(7641.3)	
e. Retained Earning														
f. Other Reserves	52.3	334.3	15068.4	14324.0	13719.2	13589.1	10992.0	11210.0	3576.0	1785.6	2444.7	2744.1		
g. Ex.Eq.Fund									0.0	113.0	35.3	48.1	0.0	
2 BORROWINGS	1.5	59320.8	58894.1	59599.3	51177.7	52262.2	22318.7	25326.7	26226.0	44427.9	47000.2	11930.0		
a. NRB	1.5	3025.8	11152.1	11759.3	11428.0	11591.0	7965.0	7785.0	843.0	6606.5	24336.8	0.0		
b. "A"Class Licensed Institution														
c. Foreign Banks and Fin. Ins.	41563.0	6871.0	6969.0	6830.0	7583.0	5967.0	7289.0	19696.0	28585.5	13340.2	0.0			
d. Other Financial Ins.							0.0	0.0	381.0	1102.0	3642.4	3320.8		
e. Bonds and Securities										5287.0	8086.0	5570.7	2043.7	
3 DEPOSITS	21960.0	246774.5	288024.5	294272.0	339578.4	358327.4	153700.0	257499.0	480016.0	769508.1	968866.7	1273001.1		
a. Current							1578.0	5142.0	5197.0	14174.0	18605.3	26570.6		
Domestic								1565.0	5137.0	5150.0	14025.8	18479.3	26434.1	
Foreign								13.0	5.0	47.0	109.1	126.0	136.4	
b. Savings							60027.0	123708.0	265510.0	361064.3	429682.8	609246.7		
Domestic								59019.0	122648.0	264023.0	358551.2	428694.9	598361.7	
Foreign								1008.0	1060.0	1487.0	2513.1	987.9	10885.0	
c. Fixed							71325.0	85926.0	144162.0	242421.4	311628.7	374543.4		
Domestic								67205.0	80626.0	138564.0	240530.9	307885.6	367536.0	
Foreign								4120.0	5300.0	5598.0	1890.5	3743.1	7007.4	
d. Call Deposits							14079.0	34569.0	59753.0	146053.2	204076.6	254278.1		
e. Others								6691.0	8154.0	5394.0	5795.2	4873.4	8362.3	
4 Bills Payable								20.0	467.0	274.0	60.0	177.8	189.1	
5 Other Liabilities	380.9	50896.0	85771.6	94120.3	150028.4	149165.2	15713.0	53322.0	55845.0	81511.5	108583.0	134379.9		
1. Sundry Creditors	64.5	9.0	5207.9	5254.5	179.4	251.0	664.0	8708.0	13239.0	5415.3	3975.9	3730.0		
2. Loan Loss Provision						1723.0	6605.0	9377.0	21621.0	19215.0	35204.1	47814.7		
3. Interest Suspense a/c						1508.0	2647.0	3747.0	9615.0	28217.3	31894.0	30689.0		
4. Others	316.4	50887.0	80563.7	88865.8	149849.0	145683.2	5797.0	31490.0	11370.0	28663.9	37508.9	52146.2		
6 Reconciliation A/c				2818.6	2561.1	627.7	2015.0	928.0	2745.0	8778.0	14125.6	25774.0	38941.7	
7 Profit & Loss A/c	432.5	(5433.0)	(6588.4)	(13123.8)	(10811.2)	(8436.1)	(6698.1)	(6183.1)	(15703.0)	(21682.0)	(21714.1)	(23474.5)		
Total	25998.0	378414.8	470146.5	479015.3	578149.6	600985.3	226582.0	398688.0	680093.0	1084597.3	1397362.2	1708937.8		
Assets														
1 LIQUID FUNDS	4794.0	36294.5	41369.6	40536.8	45627.4	52325.3	37313.5	99678.5	159998.0	260362.8	294112.7	473874.0		
a. Cash Balance	118.6	30572.6	7251.4	7421.3	6572.2	6894.0	2372.1	6030.1	13094.0	19322.6	24650.5	36461.7		
Nepalese Notes & Coins						6683.0	2133.1	5721.1	12758.0	18915.4	24269.6	36091.0		
Foreign Currency						211.0	239.0	309.0	336.0	407.2	380.9	370.8		
b. Bank Balance	4675.4	5721.9	34118.3	33115.5	39055.3	36911.3	22555.4	66965.4	109015.0	131904.8	132298.3	203166.8		
1. In Nepal Rastra Bank	56.0	549.4	14594.0	15140.0	12534.3	13987.1	5222.7	22605.7	24416.0	26982.0	35118.7	59685.9		
Domestic Currency						13981.1	5181.7	22559.7	24358.0	26693.0	35050.6	59646.1		
Foreign Currency						6.0	41.0	46.0	58.0	78.4	68.2	39.9		
2. "A"Class Licensed Institution	4178.9	4826.8	18634.3	16325.5	24657.7	18262.2	10212.7	28072.7	61855.0	67855.8	59736.0	104615.2		
Domestic Currency						18251.2	10181.7	27559.7	61542.0	67581.9	59616.3	103017.0		
Foreign Currency						11.0	31.0	513.0	313.0	259.8	119.6	1598.2		
3. Other Financial Ins.	440.6	345.7	890.0	1650.0	1863.3	4662.0	7075.0	16155.0	22654.0	36277.0	36857.4	38341.1		
4. in Foreign banks							45.0	132.0	90.0	789.9	586.2	524.6		
C.Money at Call						8520.0	12386.0	26683.0	37889.0	109135.4	131764.0	234245.5		
Domestic Currency						8519.0	11244.0	26231.0	34696.0	102780.9	131780.0	232986.1		
Foreign Currency						1.0	1142.0	452.0	319.3	1666.3	5384.0	1259.3		
2 INVESTMENT IN SECURITIES	500.0	16240.0	11616.6	11147.4	4748.6	5143.7	1479.0	2057.0	2694.0	20730.9	25196.3	37282.1		
a. Govt.Securities	500.0	16240.0	11616.6	11147.4	4748.6	5143.7	1374.0	1782.0	2568.0	16332.6	24970.3	37011.6		
b. NRB Bond							105.0	105.0	0.0	4277.3	106.0	2.0		
c. Govt.Non-Fin. Ins.								170.0	126.0	121.0	120.0	268.5		
d. Other Non-Fin Ins.								0.0	0.0	0.0	0.0	0.0		
e. Non Residents														
3 SHARE & OTHER INVESTMENT	653.3	11676.4	12176.5	11969.4	15161.7	16046.9	13886.8	31190.8	46433.0	47286.9	33435.3	16260.1		
1.1 Non Residents							87.0	39.0	0.0	0.0	108.0	0.0		
2.Others								39.0	0.0					
4 LOANS & ADVANCES	18410.3	275548.2	310268.8	319052.6	298937.1	311399.5	153597.0	236610.0	418284.0	658279.2	889233.2	1006110.7		
a. Pvt. Sector	18410.3	275548.2	310268.8	319052.6	298937.1	311399.5	153597.0	236610.0	418284.0	656429.2	881692.1	995109.1		
b. Financial									0.0	1777.8	6097.4	10225.5		
c. Govt. Entp.									0.0	72.2	1443.7	776.1		
5 BILL PURCHASED							22.0	141.0	95.0	50.0	101.7	457.1	107.3	
a. Domestic Bills Purchased								141.0	95.0	50.0	101.7	457.1	107.3	
b. Foreign Bills Purchased								0.0	0.0	0.0	0.0	0.0		
c. Import Bills & Imports								0.0	0.0	0.0	0.0	0.0		
6 LOANS AGAINST COLLECTED BILLS								0.0	0.0	0.0	0.0	0.0		
a. Against Domestic Bills														
b. Against Foreign Bills														
8 FIXED ASSETS														
9 OTHER ASSETS	1640.5	38655.8	94332.7	96039.4	212795.4	207395.9	6347.7	10247.7	27577.0	51860.2	76350.7	81649.4		
a. Accrued Interests	632.9	231.3	11755.4	13148.0	2126.3	1711.7	2789.7	3769.7	2612.0	29036.1	33390.9	32478.3		
Financial Institutions									0.0	2.0	9.4	1206.6		
Govt. Entp.									2789.7	3863.7	2610.0	28213.6	31935.3	
Private Sector										2610.0	28213.6	31935.3	30523.8	
b. Staff Loan & Advances	130.4	88.4	60529.7	60531.2	110.5	373.5	604.5	1477.5	1314.0	2517.2	4606.0	5502.3		
c. Sundry Debtors							102.0	5.0	99.0	0.0	4961.8	6495.2		
d. Cash In Transit									0.0	0.0	143.2	19.0		
e. Others	877.2	38336.0	22047.6	22360.2	210558.6	205310.7	2851.5	4995.5	21181.0	16235.1	33248.8	37154.7		
10 Expenses not Written off							346.0	615.0						

Table No.46
Statement of Assets & Liabilities of Development Banks
Mid- July 2012 (Ashad- 2069)

Particulars	NIDC	Malika	SDBL	UDBL	MDBL	Narayani	PDBL	Sahayogi	Axis	Karnali	Triveni	Suprim	Bhrikuti	Suvekshhya	(In Lakh)		
1 CAPITAL FUND	865.9	253.1	747.2	13.9	884.7	104.2	366.4	102.9	761.5	83.7	253.1	928.9	372.5	131.5	141.3	228.8	
a. Paid-up Capital	415.8	204.8	645.0	80.4	1000.0	65.6	336.5	90.0	718.2	80.0	215.8	772.0	321.1	118.7	59.4	211.9	
b. Calls in Advance	0.0	0.0	0.0	0.0	0.0	6.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	31.2	0.0	
c. General Reserves	423.6	22.6	38.1	1.8	83.8	14.2	23.9	12.8	0.9	2.7	16.3	38.7	35.4	10.4	12.8	13.1	
d. Share Premium	0.0	0.3	0.0	0.0	0.0	0.0	0.5	0.0	41.2	0.0	19.6	2.1	0.0	1.3	34.6	0.0	
e. Retained Earning	(61.0)	22.3	62.4	(68.4)	(198.6)	8.5	0.2	0.0	0.0	0.0	1.4	114.8	15.2	0.5	2.7	3.7	
f. Others Reserves Fund	87.4	3.0	1.8	0.0	(0.6)	9.8	5.2	0.1	1.2	1.0	0.0	1.3	0.7	0.5	0.6	0.1	
g. Exchange Fluctuation Fund	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
2 BORROWINGS	0.0	0.0	0.0	5.4	0.0	21.1	0.0	20.0	0.0	0.0							
a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
b. "A" Class Licensed Institution	0.0	0.0	0.0	0.0	0.0	21.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.0	0.0	0.0	
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
e. Bonds and Securities	0.0	0.0	0.0	5.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
3 DEPOSITS	511.6	1820.3	4954.2	57.1	2768.1	958.7	2284.3	1398.2	1036.8	990.1	2344.9	1915.7	3077.6	1066.7	1724.5	1023.4	
a. Current	111.6	54.5	89.7	0.0	57.4	0.0	7.1	36.8	40.6	0.0	63.5	8.2	52.3	26.9	13.2	20.2	
Domestic	111.6	54.5	88.2	0.0	56.9	0.0	7.1	36.8	40.6	0.0	63.5	8.2	52.3	26.9	13.2	20.2	
Foreign	0.0	0.0	1.5	0.0	0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
b. Savings	98.1	1409.2	2353.5	56.6	567.1	612.2	1332.6	1112.3	297.4	858.1	1043.5	995.7	1691.6	400.2	1121.5	621.9	
Domestic	98.1	1409.2	2353.5	56.6	567.1	612.2	1332.6	1112.3	297.4	858.1	0.0	995.7	1691.6	400.2	1121.5	621.9	
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1043.5	0.0	0.0	0.0	0.0	0.0	
c. Fixed	251.9	132.8	1451.2	0.5	756.6	345.1	542.4	200.9	267.3	129.3	730.6	443.7	624.9	350.7	171.8	143.3	
Domestic	251.9	132.8	1451.2	0.5	756.6	345.1	542.4	200.9	267.3	129.3	730.6	443.7	624.9	350.7	171.8	143.3	
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
d. Call Deposits	50.0	221.6	1056.3	0.0	1377.1	0.0	396.9	48.2	431.2	0.0	504.3	467.7	684.7	288.9	378.0	237.9	
e. Others	0.0	2.3	3.4	0.0	9.9	1.4	5.4	0.0	0.3	2.7	3.0	0.4	24.0	0.0	40.1	0.0	
4 Bills Payable	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.5	0.0	
5 Other Liabilities	3073.7	148.5	302.1	64.1	335.4	61.4	84.9	46.4	138.7	37.7	61.0	244.9	82.2	53.3	28.5	43.2	
1. Sundry Creditors	80.1	12.9	18.9	14.4	0.0	8.2	3.9	2.5	2.1	0.8	8.8	1.9	3.3	7.0	4.6	4.2	
2. Loan Loss Provision	545.1	41.4	200.8	11.1	82.8	18.1	23.6	11.5	79.5	14.7	23.3	87.0	29.4	15.4	19.2	16.3	
3. Interest Suspense a/c	1759.4	8.3	59.1	19.7	76.3	17.3	3.1	2.5	37.9	7.5	0.0	24.2	5.1	5.6	1.6	3.6	
4. Others	689.2	85.9	23.2	18.9	176.3	17.7	54.3	29.9	19.2	14.7	28.9	131.7	44.4	25.4	3.0	19.1	
6 Reconciliation A/c	2.1	0.0	0.0	0.0	0.0	329.1	0.0	0.0	0.0	0.0	536.6	0.0	874.9	0.0	2.5	0.0	
7 Profit & Loss A/c	379.5	49.8	0.0	0.4	62.4	26.4	34.1	32.5	12.6	14.2	37.9	35.7	60.7	18.1	53.8	27.6	
TOTAL LIABILITIES	4832.7	2271.7	6003.5	140.9	4050.6	1500.9	2769.7	1580.0	1949.6	1125.8	3233.5	3125.2	4467.9	1289.7	1956.1	1322.9	
1 LIQUID FUNDS	818.2	828.8	1598.2	39.7	1003.9	266.2	803.4	551.3	723.1	379.9	788.9	1466.8	1130.1	398.0	613.6	445.1	
a. Cash Balance	12.5	89.0	104.9	2.5	73.4	42.1	113.5	31.0	38.6	79.7	58.7	65.1	87.2	70.4	55.5	31.4	
Nepalese Notes & Coins	12.5	85.9	104.8	2.5	73.0	42.1	113.5	31.0	38.6	79.7	58.7	65.1	87.2	70.4	54.2	31.4	
Foreign Currency	0.0	3.1	0.1	0.0	0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.3	0.0	
b. Bank Balance	805.8	148.0	467.0	37.2	930.4	224.1	134.8	82.1	684.5	26.2	160.1	393.8	79.9	327.6	213.9	49.3	
1. In Nepal Rastra Bank	130.3	97.0	444.2	4.4	155.9	0.5	2.3	61.8	4.8	26.2	4.3	105.4	51.2	0.0	136.0	1.0	
Domestic Currency	130.3	97.0	444.2	4.4	155.9	0.5	2.3	61.8	4.8	26.2	4.3	105.4	51.2	0.0	136.0	1.0	
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
2. "A" Class Licensed Institution	669.5	51.0	22.9	1.6	707.2	48.3	132.2	20.3	581.8	0.0	135.6	187.4	27.5	127.1	63.7	24.4	
Domestic Currency	669.5	51.0	22.9	1.6	703.4	48.3	132.2	20.3	581.8	0.0	135.6	187.4	27.5	127.1	63.7	24.4	
Foreign Currency	0.0	0.0	0.0	0.0	3.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
3. Other Financial Ins.	6.0	0.0	0.0	0.0	31.2	49.5	175.3	0.3	0.0	97.9	0.0	20.2	101.0	1.1	200.5	0.0	
4. In Foreign Banks	0.0	0.0	0.0	0.0	0.0	17.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.2	0.0	
C.Money at Call	0.0	591.8	1026.2	0.0	0.0	0.0	0.0	555.1	438.1	0.0	274.1	570.0	1007.9	963.1	0.0	344.2	364.4
Domestic Currency	0.0	591.8	1023.5	0.0	0.0	0.0	0.0	555.1	438.1	0.0	274.1	570.0	1007.9	963.1	0.0	344.2	364.4
Foreign Currency	0.0	0.0	2.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
2 INVESTMENT IN SECURITIES	47.8	61.2	302.0	0.0	189.5	0.0	5.0	0.0	0.0	0.0	29.8	16.7	25.2	0.0	0.0	0.0	
a. Govt.Securities	47.8	61.2	302.0	0.0	189.5	0.0	5.0	0.0	0.0	0.0	20.0	16.7	25.2	0.0	1.3	0.0	
b. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
c. Govt.Non-Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
d. Other Non-Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
e. Non Residents	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
3 SHARE & OTHER INVESTMENTS	213.6	6.3	39.0	0.0	4.1	134.5	20.7	40.0	1.9	3.0	0.0	1.7	0.1	0.5	0.0	2.4	
a. Interbank Lending	0.0	0.0	0.0	0.0	102.5	0.0	20.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
b. Non Residents	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
c. Others	213.6	6.3	39.0	0.0	4.1	32.0	20.7	20.0	1.9	3.0	0.0	1.7	0.1	0.5	0.0	0.0	
4 LOANS & ADVANCES	1476.8	1186.7	3562.5	64.7	2438.2	710.8	1812.7	954.6	1088.7	650.2	1772.2	1462.9	2362.6	830.7	1274.8	748.9	
a. Pvt. Sector	1453.6	1186.7	3562.5	64.7	2411.3	710.8	1812.7	954.6	1073.0	650.2	1772.2	1452.2	2362.6	830.7	1274.8	748.9	
b. Financial Institution	0.0	0.0	0.0	0.0	27.0	0.0	0.0	0.0	15.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
c. Non-Financial Govt.Org.	23.2																

Table No.46 Contd..
Statement of Assets & Liabilities of Development Banks
Mid-July 2012 (Ashad- 2069)

Particulars	Gorkha	Gandaki	Infrastructure	Business	Biratnagar	Excel	WDBL	H & B	Aniko	NDEP	CEDBL	Mitry	Tinuu	Rising	Mukti Math	Seva	Kankai	Public
1 CAPITAL FUND	(436.8)	246.4	882.9	926.2	188.1	139.8	90.1	1007.3	213.4	618.5	1166.2	100.4	115.2	245.3	269.7	136.3	73.4	139.3
a. Paid-up Capital	660.8	220.0	827.5	842.1	171.2	80.0	60.0	897.9	200.0	582.5	1088.0	90.3	100.0	200.0	200.0	115.0	40.0	150.0
b. Calls in Advance	0.8	0.0	0.0	0.0	0.0	0.0	21.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.6	23.8	1.8	
c. General Reserves	34.2	19.6	44.8	79.2	14.3	16.9	6.4	66.3	8.6	29.1	37.1	4.3	3.6	6.6	13.9	10.4	1.9	3.4
d. Share Premium	2.4	0.1	5.7	0.4	1.0	0.0	0.0	0.0	0.0	1.8	5.4	0.0	0.0	12.9	0.0	0.0	0.0	0.0
e. Retained Earning	(1187.8)	4.5	(0.1)	3.2	0.5	22.7	2.1	40.0	4.7	5.1	14.2	5.3	11.6	25.8	55.1	1.0	7.7	(18.0)
f. Others Reserves Fund	52.9	2.2	4.9	1.3	0.9	20.2	0.0	3.0	0.1	0.0	19.1	0.5	0.0	0.0	0.8	0.3	0.0	2.1
g. Exchange Fluctuation Fund	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.1	2.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2 BORROWINGS	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.5	0.0	45.7	332.1	0.0	0.0	8.3	127.4	0.0	0.0	0.0
a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. "A" Class Licensed Institution	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	332.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.5	0.0	45.7	0.0	0.0	0.0	8.3	127.4	0.0	0.0	0.0
e. Bonds and Securities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3 DEPOSITS	979.4	2073.7	2412.4	3150.3	2614.7	2330.4	762.0	7204.9	482.9	4499.2	5476.6	772.6	1276.3	922.5	2750.6	2060.8	525.5	636.8
a. Current	268.0	54.6	21.0	61.4	44.7	25.0	12.6	115.9	9.5	116.0	149.7	9.3	45.0	10.5	34.7	26.6	7.0	3.1
Domestic	268.0	54.6	21.0	61.4	44.7	25.0	12.6	115.9	9.5	116.0	149.3	9.3	45.0	10.5	34.7	26.6	7.0	3.1
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
b. Savings	445.6	947.3	607.2	1231.5	1438.4	1518.7	486.1	2943.2	403.9	1820.9	1645.1	424.7	473.1	472.9	1768.1	1008.6	266.1	291.4
Domestic	445.5	947.3	607.2	1231.5	1438.4	1518.7	486.1	2943.2	403.9	1820.1	1643.3	424.7	473.1	472.9	1768.1	1008.6	266.1	291.4
Foreign	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	30.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Fixed	102.5	546.7	943.4	1197.3	718.2	432.1	135.8	2876.8	69.4	1255.6	2734.9	237.3	609.9	269.7	585.6	459.0	68.5	245.9
Domestic	102.5	546.7	943.4	1197.3	718.2	432.1	135.8	2876.8	69.4	1250.0	2525.7	237.3	609.9	269.7	585.6	459.0	68.5	245.9
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.6	209.2	0.0	0.0	0.0	0.0	0.0	0.0
d. Call Deposits	158.1	523.1	802.9	654.9	410.5	0.0	127.0	1257.5	0.0	1300.8	902.3	101.4	148.2	168.9	362.3	566.1	183.7	96.4
e. Others	5.3	2.0	38.0	5.2	2.9	354.5	0.4	11.5	0.2	6.1	44.7	0.0	0.0	0.0	0.0	0.5	0.3	0.0
4 Bills Payable	0.0	0.3	0.0	1.7	0.0	0.0	0.0	0.4	0.0	1.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5 Other Liabilities	3433.6	48.9	171.6	204.9	56.4	49.9	14.9	387.6	43.7	228.0	257.0	11.4	49.2	51.3	130.8	68.1	13.7	32.0
1. Sundry Creditors	1.7	2.0	2.4	12.3	7.3	4.1	0.9	2.8	1.8	10.6	3.7	1.0	2.6	1.6	1.1	1.5	0.4	2.8
2. Loan Loss Provision	1599.8	17.2	81.8	60.2	23.5	20.3	13.7	148.3	15.9	70.1	67.3	7.1	11.0	26.0	35.9	13.8	5.3	7.4
3. Interest Suspense a/c	407.5	5.5	46.4	37.5	1.0	2.4	0.0	51.8	8.9	44.5	11.6	0.2	2.8	11.3	15.0	1.8	1.0	4.6
4. Others	1424.7	24.2	40.9	94.9	24.7	23.1	0.2	184.8	17.1	102.8	174.3	3.0	32.7	12.5	78.8	51.0	6.9	17.2
6 Reconciliation A/c	(0.1)	0.0	0.0	0.0	0.0	0.0	0.0	27.3	0.0	0.0	0.0	19.1	0.0	0.0	(0.0)	0.0	0.0	0.0
7 Profit & Loss A/c	0.0	60.7	21.6	94.4	50.3	35.7	10.0	81.0	16.5	4.5	136.7	32.9	10.2	30.4	73.2	29.9	7.2	22.6
TOTAL LIABILITIES	3976.2	2430.0	3488.5	4377.4	2909.5	2555.7	904.2	8682.6	756.5	5396.1	7369.5	936.4	1450.8	1257.8	3351.8	2295.2	619.8	830.7
1 LIQUID FUNDS	109.5	788.6	1123.3	866.1	865.9	1218.4	374.6	2174.6	243.7	1198.8	1929.7	304.6	521.1	349.8	923.3	837.9	260.7	179.8
a. Cash Balance	18.8	68.4	62.5	66.6	56.8	65.0	26.6	216.3	14.7	138.5	90.2	4.3	35.4	41.5	69.4	80.5	51.6	10.2
Nepalese Notes & Coins	17.5	66.0	62.1	66.0	56.8	65.0	26.6	214.7	14.4	135.2	88.8	4.3	35.4	41.5	69.4	80.4	51.6	10.2
Foreign Currency	1.3	2.4	0.4	0.6	0.0	0.0	0.0	1.6	0.3	3.4	1.4	0.0	0.0	0.0	0.1	0.0	0.0	0.0
b. Bank Balance	1.7	720.1	1060.7	194.9	224.2	138.2	35.5	1958.2	229.0	270.8	523.6	36.9	396.9	51.8	176.0	757.4	29.2	35.1
1. In Nepal Rastra Bank	1.6	102.8	133.2	188.2	222.6	0.2	0.0	439.0	24.6	246.3	345.5	14.1	0.1	0.1	176.0	147.0	0.1	34.5
Domestic Currency	1.3	102.8	132.7	188.2	222.6	0.2	0.0	439.0	24.6	246.2	344.4	14.1	0.1	0.1	176.0	147.0	0.1	34.5
Foreign Currency	0.3	0.0	0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. "A" Class Licensed Institution	0.2	357.9	832.4	6.8	1.6	138.0	35.5	1308.8	41.0	24.4	164.5	22.8	339.9	51.7	0.0	532.6	29.1	0.6
Domestic Currency	0.2	357.9	831.4	6.8	1.6	138.0	35.5	1308.5	41.0	24.6	164.3	22.8	339.9	51.7	0.0	532.6	29.1	0.6
Foreign Currency	0.0	0.0	1.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.7	132.3	0.0	0.0	0.0	0.0	0.0	0.0
3. Other Financial Ins.	0.0	259.4	95.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	210.4	163.3	0.1	0.0	0.0	0.0	0.0	0.0
4. In Foreign Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
C.Money at Call	89.0	0.0	0.0	604.6	584.9	1015.2	312.5	0.0	0.0	789.4	1315.9	263.4	88.8	256.4	677.9	0.0	179.9	134.5
Domestic Currency	88.7	0.0	0.0	604.6	584.9	1015.2	312.5	0.0	0.0	785.8	1228.7	263.4	88.8	256.4	677.9	0.0	179.9	134.5
Foreign Currency	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.7	87.2	0.0	0.0	0.0	0.0	0.0	0.0
2 INVESTMENT IN SECURITIES	0.0	0.0	4.0	110.0	121.0	0.0	10.0	308.7	20.0	254.2	463.8	0.0	0.0	0.0	0.0	10.0	0.0	2.5
a. Govt.Securities	0.0	0.0	4.0	110.0	121.0	0.0	10.0	308.7	20.0	254.2	446.8	0.0	0.0	0.0	0.0	10.0	0.0	2.5
b. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Govt.Non-Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Non-Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
e. Non Residents	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3 SHARE & OTHER INVESTMENTS	67.1	0.0	86.0	5.1	11.1	0.0	10.5	16.7	0.1	22.6	42.7	0.1	30.2	30.1	162.6	0.3	0.1	34.0

Table No.46 Contd..
Statement of Assets & Liabilities of Development Banks
Mid- July 2012 (Ashad- 2069)

Particulars	Muktakali	Ace	Bhargab	Shringri	Resunga	Rana	Diyalo	Country	Alpine	Nilgiri	Kashmandap	Ganima	City	Bishwo	Professional	Kabli	Kamana	Corporate	
1 CAPITAL FUND	42.2	889.9	103.8	334.7	77.7	223.4	113.4	329.5	105.9	53.8	708.9	232.5	262.2	254.2	102.2	23.7	215.4	275.1	
a. Paid-up Capital	40.0	797.7	100.0	320.0	70.4	200.1	100.0	320.0	100.0	50.0	651.9	200.0	220.0	240.0	100.0	20.0	200.0	200.0	
b. Calls in Advance	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.5	0.0	0.0	
c. General Reserves	1.9	87.6	2.3	10.1	4.4	1.5	4.9	9.0	4.2	3.7	19.5	14.2	15.0	10.6	2.1	1.3	9.5	15.0	
d. Share Premium	0.3	0.0	0.0	0.0	1.3	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
e. Retained Earning	0.0	0.4	1.4	2.7	1.1	21.8	8.3	0.0	0.9	0.2	37.2	18.3	26.7	0.6	0.2	0.9	5.9	60.0	
f. Others Reserves Fund	0.0	3.7	0.0	1.9	0.5	0.0	0.2	0.5	0.8	0.0	0.1	0.0	0.5	3.0	0.0	0.0	0.0	0.1	
g. Exchange Fluctuation Fund	0.0	0.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
2 BORROWINGS	0.0	610.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
b. "A" Class Licensed Institution	0.0	610.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
e. Bonds and Securities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
3 DEPOSITS	273.4	5605.9	249.3	2571.9	1256.0	427.3	612.3	1452.3	619.8	548.2	4643.3	2151.0	2340.2	2267.9	291.5	304.9	1482.9	1115.6	
a. Current	0.0	62.6	1.1	0.0	0.0	0.0	2.9	12.8	11.8	17.4	39.4	57.3	12.8	19.6	10.5	7.3	26.0	28.4	
Domestic	0.0	59.6	1.1	0.0	0.0	0.0	2.9	12.8	11.8	17.4	39.4	57.3	12.8	19.6	10.5	7.3	26.0	28.4	
Foreign	0.0	3.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
b. Savings	232.5	2975.9	149.4	1558.9	1153.5	364.9	168.2	221.8	320.3	265.1	2050.3	1271.7	1383.1	810.9	103.1	233.1	825.6	398.9	
Domestic	232.5	2969.6	149.4	1558.9	1153.5	364.9	168.2	221.8	320.3	265.1	2049.4	1271.7	1383.1	810.9	103.1	233.1	825.6	398.9	
Foreign	0.0	6.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
c. Fixed	40.9	2233.0	58.1	699.7	102.2	57.6	189.8	451.4	124.3	153.9	1243.9	505.0	698.0	936.9	44.8	52.6	406.4	561.4	
Domestic	40.9	2233.0	58.1	699.7	102.2	57.6	189.8	451.4	124.3	153.9	1243.9	51.1	698.0	936.9	44.8	52.6	406.4	561.4	
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
d. Call Deposits	0.0	319.4	40.6	309.3	0.0	0.0	251.1	766.3	163.3	111.4	1307.2	317.0	241.5	500.5	133.1	11.8	224.8	123.0	
e. Others	0.0	14.9	0.0	4.0	0.3	4.8	0.4	0.0	0.1	0.4	2.5	0.0	4.7	0.0	0.0	0.0	3.9	0.0	
4 Bills Payable	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.7	0.8	0.0	0.4	0.0	
5 Other Liabilities	9.5	403.8	10.8	101.4	34.1	8.4	15.2	40.8	41.7	26.4	248.6	77.2	136.4	119.4	11.4	6.4	62.1	143.5	
1. Sundry Creditors	0.4	6.6	0.8	3.4	1.3	0.5	1.4	1.3	8.1	0.1	11.1	14.0	0.1	7.7	4.3	0.7	1.3	7.3	
2. Loan Loss Provision	3.0	137.3	3.5	28.2	11.5	6.4	4.6	10.9	11.3	4.5	55.1	18.4	19.6	19.5	2.3	2.2	13.2	106.2	
3. Interest Suspense a/c	0.8	42.8	0.6	11.1	2.4	0.0	2.2	4.5	6.3	2.5	22.7	4.5	10.5	6.1	0.4	1.6	10.8	27.0	
4. Others	5.3	217.0	5.9	58.7	19.0	1.5	6.9	24.1	16.1	19.2	159.8	40.3	106.1	86.2	4.4	2.0	36.8	3.0	
6 Reconciliation A/c	0.0	0.0	23.0	0.0	505.7	0.0	0.0	0.0	0.2	0.0	817.8	525.1	0.0	0.0	0.0	0.0	0.0	0.0	
7 Profit & Loss A/c	7.1	2.2	0.0	50.0	18.6	27.6	14.6	18.2	14.3	16.3	34.8	49.9	51.9	53.5	6.5	2.7	35.2	0.0	
TOTAL LIABILITIES	332.1	7511.8	386.8	3058.0	1892.1	686.7	755.5	1840.8	781.8	644.7	6453.5	3035.7	2795.3	2695.8	411.6	337.7	1796.0	1534.2	
1 LIQUID FUNDS	109.7	1946.5	160.8	787.8	687.8	355.5	318.3	695.5	263.7	244.2	1757.8	780.5	758.9	681.8	188.8	123.5	536.9	396.0	
a. Cash Balance	5.1	96.8	5.2	45.4	43.6	20.7	7.9	38.3	27.6	13.7	94.3	64.7	48.2	33.4	10.1	19.8	28.8	3.0	
Nepalese Notes & Coins	5.1	93.5	5.2	44.5	43.6	20.7	7.9	38.3	27.2	13.4	93.3	64.6	48.1	33.4	10.1	19.8	28.5	3.0	
Foreign Currency	0.0	3.4	0.0	0.9	0.0	0.0	0.0	0.0	0.3	0.2	1.0	0.0	0.1	0.0	0.0	0.3	0.0	0.0	
b. Bank Balance	104.5	326.1	155.6	742.4	39.1	168.0	209.0	88.9	36.9	28.0	1663.5	112.1	623.0	648.3	15.2	20.3	508.2	393.0	
1. In Nepal Rastra Bank	5.0	318.4	13.6	118.4	4.6	0.0	12.9	65.7	3.5	0.0	248.8	102.1	124.7	110.9	0.1	2.2	80.1	50.1	
Domestic Currency	5.0	317.7	13.6	118.4	4.6	0.0	12.9	65.7	3.5	0.0	248.8	102.1	124.7	110.9	0.1	2.2	80.1	50.1	
Foreign Currency	0.0	0.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
2. "A" Class Licensed Institution	53.6	3.1	103.8	353.1	34.4	83.5	76.0	23.0	29.7	28.0	953.9	0.0	407.7	247.2	15.1	18.2	263.9	226.8	
Domestic Currency	53.6	3.1	103.8	353.1	34.4	83.5	76.0	23.0	29.7	28.0	949.1	0.0	407.7	247.2	15.1	18.2	263.9	226.8	
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
3. Other Financial Ins.	45.9	0.0	38.2	270.9	0.1	84.5	120.1	0.2	3.7	0.0	460.8	10.0	90.7	290.2	0.0	0.0	164.1	116.0	
4. In Foreign Banks	0.0	4.6	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	
C.Money at Call	0.0	1523.6	0.0	0.0	605.2	166.8	101.4	568.3	199.1	202.5	0.0	603.7	87.6	0.0	163.5	83.3	0.0	0.0	
Domestic Currency	0.0	1508.7	0.0	0.0	605.2	166.8	101.4	568.3	199.1	202.5	0.0	603.7	87.6	0.0	163.5	83.3	0.0	0.0	
Foreign Currency	0.0	14.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
2 INVESTMENT IN SECURITIES	2.1	370.1	3.2	50.9	0.0	0.0	10.0	73.7	10.0	0.0	247.5	0.0	55.0	0.0	0.0	0.0	0.0	0.0	
a. Govt.Securities	2.1	369.9	3.2	50.9	0.0	0.0	10.0	73.7	10.0	0.0	247.5	0.0	55.0	0.0	0.0	0.0	0.0	0.0	0.0
b. NRB Bond	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	0.0	
c. Govt.Non-Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
d. Other Non-Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
e. Non Residents	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
3 SHARE & OTHER INVESTMENTS	0.5	194.2	0.0	1.0	0.0	0.5	0.0	0.5	0.5	0.0	63.1	0.0	39.6	1.6	0.1	0.0	31.0 </		

Table No.46 Contd..
Statement of Assets & Liabilities of Development Banks
Mid- July 2012 (Ashad- 2069)

Table No.46 Contd..
Statement of Assets & Liabilities of Development Banks
Mid-July 2012 (Ashad- 2069)

Particulars	Consumer	Khundhuri	Torism	Mission	Surya	Mt. Makalu	Sindhu	Sahil	Social	NCDBL	Cosmos	Manasu	Sambodhi	Ekata	Kalinchowk	Kailash	TOTAL	
1 CAPITAL FUND	216.7	35.3	691.7	67.8	14.0	13.9	43.8	12.2	397.5	63.3	15.7	68.4	70.3	60.0	51.2	828.6	22702.2	
a. Paid-up Capital	200.0	35.0	640.0	70.0	15.0	14.0	51.0	14.0	382.7	70.0	17.5	70.0	70.0	60.0	51.0	707.6	21224.2	
b. Calls in Advance	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.4	0.0	0.1	0.0	0.0	0.0	276.0	
c. General Reserves	3.3	0.0	9.5	0.4	0.0	0.0	(7.2)	0.0	2.1	0.0	0.0	0.0	0.2	0.0	0.0	105.9	1555.7	
d. Share Premium	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.8	132.9	
e. Retained Earning	13.4	0.1	37.7	(2.6)	(1.0)	(0.1)	0.0	(1.9)	12.7	(7.7)	(3.2)	(1.6)	0.0	0.0	0.2	11.1	(764.1)	
f. Others Reserves Fund	0.0	0.2	4.4	0.0	0.0	0.0	0.0	0.1	0.0	1.0	0.0	0.0	0.0	0.0	0.0	2.3	274.4	
g. Exchange Fluctuation Fund	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.1	
2 BORROWINGS	0.0	0.0	3.8	9.4	0.0	0.0	0.0	0.0	0.0	5.3	0.0	0.0	0.0	0.0	0.0	0.0	1193.0	
a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
b. "A" Class Licensed Institution	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	651.1	
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	332.1	
d. Other Financial Ins.	0.0	0.0	3.8	9.4	0.0	0.0	0.0	0.0	0.0	0.0	5.3	0.0	0.0	0.0	0.0	0.0	204.4	
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	5.4	
3 DEPOSITS	524.9	77.7	2160.8	603.0	105.7	51.8	462.0	112.2	596.8	450.3	113.4	295.2	161.6	345.5	65.3	5166.8	127300.1	
a. Current	5.7	3.3	69.0	1.2	6.7	0.0	0.0	27.2	1.0	5.8	0.0	2.9	3.4	4.9	0.4	84.0	2657.1	
Domestic	5.7	3.3	61.1	1.2	6.7	0.0	0.0	27.2	1.0	5.8	0.0	2.9	3.4	4.9	0.4	84.0	2643.4	
Foreign	0.0	0.0	8.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.6	
b. Savings	216.7	56.5	900.0	323.6	54.6	42.3	249.9	79.6	121.9	144.6	106.4	161.0	73.5	220.4	20.3	1733.2	60924.7	
Domestic	216.7	56.5	899.7	323.6	54.6	42.3	249.9	79.6	121.9	144.6	106.4	161.0	73.5	220.4	20.3	1733.2	59836.2	
Foreign	0.0	0.0	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1088.5	
c. Fixed	158.7	14.1	552.3	110.0	25.8	4.3	70.8	3.5	103.0	100.2	7.0	40.0	38.3	33.9	7.0	2189.2	37454.3	
Domestic	158.7	14.1	552.3	110.0	25.8	4.3	70.8	3.5	103.0	100.2	7.0	40.0	38.3	33.9	7.0	2189.2	36753.6	
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	700.7	
d. Call Deposits	143.4	3.8	605.5	168.2	17.8	5.2	0.0	1.6	370.9	199.6	0.0	91.4	46.3	86.2	37.6	1160.4	25427.8	
e. Others	0.4	0.0	33.9	0.0	0.8	0.0	141.3	0.2	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	836.2	
4 Bills Payable	0.0	0.0	0.5	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.9	
5 Other Liabilities	27.0	2.0	51.0	10.5	1.5	4.4	6.1	2.3	188.1	11.8	1.9	3.3	7.0	3.7	1.7	296.4	13438.0	
1. Sundry Creditors	2.8	0.2	1.3	0.0	0.7	0.3	0.4	0.0	0.0	0.6	0.9	0.6	0.0	0.0	0.0	0.0	373.0	
2. Loan Loss Provision	6.2	0.9	23.4	4.7	0.6	0.4	3.6	1.0	128.5	3.0	0.7	1.9	1.5	2.4	0.5	101.7	4781.5	
3. Interest Suspense a/c	5.2	0.3	11.9	0.3	0.0	2.9	0.6	0.7	32.0	0.6	0.1	0.2	0.0	0.1	0.1	0.0	3068.9	
4. Others	12.8	0.6	14.4	5.5	0.2	0.7	1.6	0.7	27.6	8.2	0.5	0.3	5.0	1.2	1.1	146.4	5214.6	
6 Reconciliation A/c	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3894.2	
7 Profit & Loss A/c	9.0	2.7	36.9	5.3	0.0	1.2	3.7	0.4	0.0	0.0	0.0	0.1	1.0	0.6	0.3	114.8	2347.4	
TOTAL LIABILITIES	777.7	117.7	2944.7	696.1	121.2	71.3	515.5	127.0	1182.4	525.3	136.3	367.0	239.9	409.8	118.4	6406.6	170893.8	
1 LIQUID FUNDS	318.9	21.9	765.2	195.4	48.9	22.7	132.6	43.3	350.6	185.5	51.2	146.9	74.6	151.2	60.0	1443.7	47387.4	
a. Cash Balance	8.7	4.9	135.6	14.4	4.9	6.1	12.7	9.6	18.9	8.2	4.7	6.9	8.1	12.0	6.1	123.7	3646.2	
Nepalese Notes & Coins	8.7	4.9	123.5	14.4	4.9	6.1	12.6	9.6	18.9	8.2	4.7	6.8	8.1	12.0	6.1	122.8	3609.1	
Foreign Currency	0.0	0.0	12.1	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.9	37.1	
b. Bank Balance	21.7	5.8	115.9	31.0	5.6	4.0	7.9	33.7	331.7	54.8	3.7	15.0	66.4	139.2	53.9	290.1	20316.7	
1. In Nepal Rastra Bank	18.3	0.0	115.9	2.1	0.0	0.0	3.6	0.0	71.6	19.2	0.0	0.0	7.6	18.0	0.0	0.0	268.1	5968.6
Domestic Currency	18.3	0.0	114.5	2.1	0.0	0.0	3.6	0.0	71.6	19.2	0.0	0.0	7.6	18.0	0.0	0.0	268.1	5964.6
Foreign Currency	0.0	0.0	1.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.0	
2. "A" Class Licensed Institution	3.3	5.8	0.0	28.8	5.6	4.0	4.3	33.7	69.3	35.6	3.7	15.0	27.0	29.9	7.5	22.1	10461.5	
Domestic Currency	3.3	5.8	0.0	28.8	5.6	4.0	4.3	33.7	69.3	35.6	3.7	15.0	27.0	29.9	7.5	22.1	10301.7	
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	159.8	
3. Other Financial Ins.	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3834.1	
4. In Foreign Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	52.5	
c. Money at Call	288.5	11.2	513.8	150.1	38.3	12.7	112.1	0.0	0.0	122.4	42.9	125.1	0.0	0.0	0.0	1029.9	23424.5	
Domestic Currency	288.5	11.2	506.0	150.1	38.3	12.7	112.1	0.0	0.0	122.4	42.9	125.1	0.0	0.0	0.0	1029.9	23298.6	
Foreign Currency	0.0	0.0	7.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	125.9	
2 INVESTMENT IN SECURITIES	0.0	0.0	80.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.6	0.0	0.0	0.0	410.4	3728.2
a. Govt. Securities	0.0	0.0	80.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.6	0.0	0.0	0.0	0.0	3701.2
b. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2	
c. Govt. Non-Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
d. Other Non-Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	26.8	
e. Non Residents	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
3 SHARE & OTHER INVESTMENTS	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	44.3	1626.0
a. Interbank Lending	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	288.4
b. Non Residents	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1337.6
c. Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4 LOANS & ADVANCES	421.1	88.3	1988.2	477.9	60.9	42.5	361.9	78.1	594.5	303.8	74.7</							

Table No.47
SECTORWISE OUTSTANNDING CREDIT OF DEVELOPING BANKS
Mid- July 2012 (Ashad- 2069)

	Development Banks													Rs In Lakh				
	NIDC	Malika	SDBL	UDBL	MDBL	Narayani	PDBL	Sahayogi	Axis	Karnali	Triveni	Supreme	Bhrikuti	Suvekshhya	Bageshwari	Gaurishankar	Gorkha	Gandaki
1 Agricultural and Forest Related	830.9	170.9	1973.9	239.1	269.2	94.8	2353.9	334.9	718.3	988.2	2942.2	814.4	802.4	397.6	299.3	343.6	115.0	459.4
2 Fishery Related	0.0	19.6	21.5	0.0	0.0	0.0	13.7	6.4	0.0	0.0	0.0	0.0	0.0	6.1	10.0	3.6	0.0	20.2
3 Mining Related	0.0	0.0	199.7	0.0	116.9	0.0	0.0	0.0	0.0	0.0	202.4	57.7	0.0	0.0	96.6	5.0	338.1	49.2
4 Manufacturing (Producing) Related	4792.7	1809.3	3023.4	2.9	1387.7	156.1	1668.7	352.7	1903.9	457.1	1151.4	554.6	2297.7	53.6	893.1	276.8	55.3	722.3
5 Construction	0.0	316.8	2909.1	32.7	6642.0	1046.7	2659.7	1310.0	883.2	578.9	1899.9	1422.1	0.0	811.6	1498.1	767.3	461.7	1844.0
6 Electricity, Gas and Water	263.2	11.8	147.2	0.0	90.0	0.0	5.8	0.0	15.3	0.0	37.0	27.0	0.0	0.0	0.0	0.0	0.0	0.0
7 Metal Products, Machinery & Electronic Equipment	24.8	0.0	1763.8	0.0	0.0	0.0	137.7	0.0	21.1	0.0	170.0	49.3	0.0	0.0	436.0	21.5	0.0	117.9
8 Transport, Communication and Public Utilities	0.0	776.9	3116.8	12.6	0.0	400.3	1674.3	54.3	597.8	478.1	2066.2	1101.1	3303.4	1950.8	1244.5	501.8	739.1	1508.9
9 Wholesaler & Retailer	743.3	4675.4	5588.5	180.3	6251.3	1839.7	4052.5	2992.2	2028.7	1391.8	1288.5	2604.5	10460.3	4187.7	5550.7	327.5	1663.9	3036.1
10 Finance, Insurance and Real Estate	1547.8	300.0	3461.0	0.0	2571.8	725.2	1365.4	0.0	1641.7	0.0	376.2	2324.8	0.0	0.0	0.0	1048.6	10724.9	631.4
11 Hotel or Restaurant	4328.2	269.6	3116.1	0.0	1036.3	222.8	436.2	0.0	148.5	0.0	411.3	881.4	0.0	0.0	1059.0	55.3	193.3	567.9
12 Other Services	1919.7	576.3	2729.6	0.0	275.2	0.0	470.5	501.2	391.2	2504.2	544.2	605.8	3742.9	138.9	696.2	172.9	540.7	462.5
13 Consumption Loans	60.0	126.8	4045.9	0.0	2797.1	842.6	330.9	193.5	469.7	103.5	268.6	668.1	238.1	370.0	220.2	155.0	1449.9	360.3
14 Local Government	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	19.0	0.0	0.0	2.3	0.0	0.0	0.0	0.0	0.0	0.0
15 Others	257.5	2813.8	3549.7	179.3	2944.6	1779.8	2957.5	3800.9	2048.4	0.0	6363.8	3516.1	2781.1	390.5	744.3	3810.3	5528.7	5062.8
TOTAL	14768.1	11867.1	35646.4	646.9	24382.1	7108.1	18126.9	9546.1	10886.6	6501.8	17721.8	14629.4	23626.0	8306.7	12748.1	7489.2	21810.7	14842.9

	Infrastructure	Business	Biratnani	Excel	WDBL	H & B	Arniko	NDEP	CEDBL	Mitery	Tinai	Rising	Muktinath	Sewa	Kankai	Public	Mahakali	Ace	Bhargab	Shangrila
1 Agricultural and Forest Related	365.4	675.1	1356.7	1088.6	6.1	466.7	274.2	1485.0	558.5	259.9	533.4	644.6	264.4	1642.4	110.2	479.4	117.5	763.3	28.2	260.8
2 Fishery Related	0.0	6.6	0.0	0.0	0.0	5.4	64.1	0.0	0.0	18.1	0.0	0.0	0.0	0.0	18.6	0.0	0.0	0.0	0.0	0.0
3 Mining Related	0.0	107.6	0.0	0.0	0.0	60.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	134.0	0.0	15.1	0.0	0.0	0.0	0.0
4 Manufacturing (Producing) Related	1840.8	1377.0	1272.9	641.7	208.6	3391.9	161.9	1580.0	4163.6	306.9	452.7	729.6	0.0	916.8	215.7	664.6	108.6	6766.2	0.0	978.5
5 Construction	1424.6	7871.3	1144.3	62.5	183.1	7653.5	647.6	5272.4	4001.3	660.6	615.4	1822.1	5575.3	1564.4	276.7	1179.4	259.2	6385.8	294.5	1638.0
6 Electricity, Gas and Water	70.0	35.9	0.0	0.0	0.0	225.0	9.0	0.0	6519.4	149.5	0.0	0.0	0.0	0.0	0.0	6.4	0.0	2299.7	0.0	25.7
7 Metal Products, Machinery & Electronic Equipment & Assemblage	1.0	740.8	0.0	51.1	0.0	190.8	64.6	134.5	4402.3	129.9	194.6	0.0	0.0	133.4	0.0	148.7	0.0	596.4	0.0	161.0
8 Transport, Communication and Public Utilities	1125.0	4442.3	0.0	646.5	547.3	4285.0	558.4	1279.4	4717.9	644.5	1122.0	0.0	4586.3	2097.9	67.4	562.3	103.8	2492.4	167.9	2243.2
9 Wholesaler & Retailer	6706.2	4582.5	6245.4	5883.0	1281.5	13751.5	773.8	3900.3	6841.8	1216.4	2603.7	613.7	3352.2	3701.0	1153.7	755.0	550.6	6016.5	674.1	3641.7
10 Finance, Insurance and Real Estate	1293.0	6262.7	0.0	1300.7	0.0	4449.4	164.8	4167.0	6786.7	503.2	388.6	49.9	225.0	733.2	0.0	800.4	0.0	7798.1	0.0	969.6
11 Hotel or Restaurant	288.4	1027.5	0.0	435.1	185.4	2276.0	299.9	1729.1	1030.1	136.1	151.3	0.0	0.0	251.0	24.5	68.1	45.6	2035.0	89.5	760.5
12 Other Services	969.6	605.4	655.9	605.1	326.9	4177.0	73.0	4437.0	1606.1	58.3	1056.5	81.7	0.0	1021.3	78.5	170.6	0.0	2001.5	0.0	2315.3
13 Consumption Loans	234.8	1306.6	1495.1	1378.7	119.9	2442.8	107.9	6141.5	745.7	827.1	72.2	191.2	227.3	193.1	83.3	626.5	249.0	628.4	13.0	1290.8
14 Local Government	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.0	0.0	0.0	0.0	0.0	13.7	0.0	0.0	0.0	151.6	0.0
15 Others	7077.0	1659.6	5801.5	915.3	1360.2	13818.8	1184.9	5546.5	4660.2	1017.0	1364.1	4077.5	7429.1	1388.9	1367.7	88.5	637.5	7644.9	612.8	6939.3
TOTAL	21395.7	30700.8	17971.9	13008.2	4219.1	57193.5	4384.0	35672.5	46033.6	5942.3	8554.6	8210.3	21659.7	13791.2	3377.6	5583.5	2071.8	45579.7	1879.9	21224.5

Table No.47
SECTORWISE OUTSTANNDING CREDIT OF DEVELOPING BANKS
Mid- July 2012 (Ashad- 2069)

Rs In Lakh

Development Banks		Resunga	Rara	Diyalo	Country	Alpine	Nilgiri	Kasthamandap	Garima	City	Bishwo	Professional	Kabeli	Kamana	Corporate	Pathibhara	Purnima	Jyoti	Bagnati	Hamo	Kakre
1 Agricultural and Forest Related		15.8	49.1	425.1	516.9	557.0	71.8	750.8	336.8	518.6	143.8	456.2	52.7	498.9	1097.5	117.7	302.8	448.5	109.8	166.5	154.7
2 Fishery Related		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.0	0.0	0.0	0.0	1.5	0.0	0.0	0.0	0.0
3 Mining Related		0.0	0.0	10.0	0.0	0.0	0.0	34.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4 Manufacturing (Producing) Related		0.0	0.0	219.7	539.1	71.6	0.0	3395.1	367.7	461.7	0.0	185.9	1.6	476.5	2021.7	199.0	577.9	2157.9	73.7	0.0	53.8
5 Construction		2598.8	386.3	169.0	505.6	0.0	0.0	3016.0	2568.2	4732.4	2236.8	42.4	151.8	2778.9	900.1	981.4	204.1	4651.2	297.8	98.0	108.1
6 Electricity, Gas and Water		0.0	0.0	10.0	1.3	0.0	0.0	884.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2062.9	0.0	0.0	0.0
7 Metal Products, Machinery & Electronic Equipment & Assemblage		0.0	0.0	47.5	158.6	0.0	0.0	225.6	0.0	512.5	0.0	0.0	0.5	102.4	173.5	0.0	0.0	623.1	0.0	0.0	0.0
8 Transport, Communication and Public Utilities		2372.2	0.0	496.6	7.8	367.4	237.6	1878.8	2619.3	4233.7	0.0	135.2	77.8	1873.5	938.4	0.0	689.0	3064.0	0.0	44.0	0.0
9 Wholesaler & Retailer		1536.5	1484.6	1184.2	2869.4	1175.6	1050.3	5399.9	2292.6	2831.0	8924.8	545.5	222.8	1571.2	1784.3	2733.3	1489.8	3143.1	331.2	1063.9	398.3
10 Finance, Insurance and Real Estate		0.0	0.0	551.9	585.0	677.3	29.9	9038.2	611.0	587.2	1303.7	0.0	0.0	765.2	1385.3	19.5	74.8	2916.5	52.4	0.0	0.0
11 Hotel or Restaurant		0.0	105.1	142.4	197.0	9.0	0.0	1924.3	634.5	1121.6	706.0	0.0	47.3	564.6	261.9	79.1	0.0	625.8	0.0	0.0	47.9
12 Other Services		0.0	43.0	154.1	131.0	0.0	0.0	1859.2	788.2	1616.5	213.9	50.7	50.9	745.1	160.3	175.0	114.9	927.5	0.0	12.0	39.9
13 Consumption Loans		15.2	183.4	229.5	946.3	70.1	552.8	360.3	1846.8	1315.7	4724.0	72.8	1116.2	1012.3	310.8	1408.6	97.1	2140.3	55.4	248.6	7.3
14 Local Government		0.0	0.0	20.4	0.0	0.0	0.0	48.5	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	46.0	0.0	0.0	0.0
15 Others		112.3	894.5	438.0	3705.7	1652.7	1803.0	4440.3	4665.6	262.1	921.7	600.6	194.4	1174.7	1018.5	1916.2	1529.1	7510.4	207.0	718.4	1000.5
TOTAL		6650.8	3145.9	4098.2	10163.6	4580.8	3745.2	33255.9	16731.0	18193.0	19174.7	2089.4	1916.1	11585.4	10052.2	7629.8	5079.5	30317.3	1128.8	2351.3	1810.3

Development Banks		Shine	Pacific	Civic	IDBL	Gulmi	Kanchan	Maribhumi	Bright	Innovative	Jhilmuk	Metro	Vivor	Gomukhii	Raptiheri	N. Consumer	Khandbari	Toriusn	Mission	Surya	Mt. Makalu
1 Agricultural and Forest Related		387.6	394.0	191.4	154.4	48.1	84.0	79.9	195.3	293.2	20.2	67.5	75.7	277.9	184.4	35.6	1.5	406.0	537.1	21.1	20.5
2 Fishery Related		4.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	39.4	0.6	0.0	0.0	3.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3 Mining Related		0.0	0.0	0.0	349.8	9.5	0.0	0.0	0.0	0.0	0.0	0.0	69.6	0.0	0.0	0.0	4.7	69.0	0.0	0.0	0.0
4 Manufacturing (Producing) Related		951.2	104.7	0.0	2287.3	42.5	369.9	55.9	507.8	995.6	37.8	0.0	693.8	44.3	107.7	358.8	120.4	2130.4	226.3	19.4	1.2
5 Construction		1213.6	764.2	203.0	1585.5	423.4	752.3	274.8	297.3	698.1	72.5	1165.1	2012.3	123.1	143.4	694.7	130.9	2121.7	489.6	31.2	17.9
6 Electricity, Gas and Water		0.0	0.0	0.0	0.0	41.8	0.0	4.6	0.0	8.0	0.0	0.0	173.3	0.0	0.0	0.0	10.0	57.5	0.0	0.0	0.0
7 Metal Products, Machinery & Electronic Equipment & Assemblage		0.0	38.6	0.0	0.0	25.7	0.0	0.0	71.6	155.8	0.0	169.4	1435.0	11.1	178.9	10.0	1.5	512.4	17.9	29.9	0.0
8 Transport, Communication and Public Utilities		1477.2	273.3	0.0	16.9	277.1	321.5	93.0	413.2	617.8	266.2	1450.2	2042.4	92.6	0.0	786.4	15.5	894.3	552.3	91.5	8.3
9 Wholesaler & Retailer		5318.6	827.5	341.2	4358.3	576.9	1568.8	339.4	592.8	795.2	444.0	1831.4	1355.2	430.0	850.8	349.1	352.1	4094.1	1643.5	218.2	31.7
10 Finance, Insurance and Real Estate		1214.1	35.2	0.0	4413.2	0.0	489.0	88.1	131.5	151.9	0.0	521.1	4661.3	0.0	172.0	60.0	0.0	285.2	48.9	0.0	0.0
11 Hotel or Restaurant		141.9	27.0	10.0	90.2	13.4	47.8	13.4	59.5	23.2	34.0	0.0	522.2	0.0	38.4	135.2	31.7	2076.0	45.9	10.9	3.9
12 Other Services		1139.4	222.8	5.1	3331.9	42.0	267.6	13.2	274.4	50.9	3.9	60.0	300.5	32.3	93.9	190.8	50.6	909.5	263.7	0.0	2.4
13 Consumption Loans		1067.2	146.2	82.0	1519.8	69.9	23.1	39.5	239.6	249.2	396.4	476.1	2224.7	156.1	85.1	399.2	85.6	2172.6	18.2	51.4	89.9
14 Local Government		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
15 Others		3052.3	686.0	330.5	6223.7	421.8	1208.8	388.5	824.9	480.0	369.9	379.6	1328.6	77.0	56.8	1191.6	83.5	4238.5	866.8	135.8	249.6
TOTAL		15967.1	3519.6	1163.3	24331.0	1992.3	5133.0	1390.2	3607.8	4558.3	1645.4	6120.4	16894.5	1248.0	1911.4	4211.4	883.3	19903.0	4779.2	609.3	425.3

Development Banks		Sindhу	Sahara	Social	NCDBL	Cosmos	Manasu	Sambhudi	Ekata	Kalinchowk	Kalash
1 Agricultural and Forest Related		22.6	18.2	0.0	244.8	15.3	58.9	395.3	91.2	49.7	44.0
2 Fishery Related		0.0	0.0	0.0	0.0	0.0	4.0	0.0	0.0	107.0	
3 Mining Related		0.0	0.0	0.0	0.0	0.0	3.0	0.0	0.0	0.0	
4 Manufacturing (Producing) Related		143.6	50.0	170.1	544.7	17.2	41.1	57.5	287.5	52.3	2641.4
5 Construction		232.8	18.8	1077.4	323.3	72.5	258.4	86.1	229.9	36.9	5161.1
6 Electricity, Gas and Water		0.0	4.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	27.0
7 Metal Products, Machinery & Electronic Equipment & Assemblage		0.0	10.0	102.0	29.6	0.0	0.0	0.0	151.4	0.0	1109.2
8 Transport, Communication and Public Utilities		1184.5	3.9	0.0	63.1	93.0	250.3	85.7	472.2	0.0	8551.9
9 Wholesaler & Retailer		1190.5	424.0	688.0	606.3	173.2	414.8	410.7	227.9	129.5	6910.6
10 Finance, Insurance and Real Estate		160.0	0.0	210.0	157.0	0.0	0.0	32.7	0.0	0.0	5251.9
11 Hotel or Restaurant		8.0	6.1	1788.7	212.6	0.0	22.5	69.3	18.4	22.9	3082.6
12 Other Services		0.0	27.7	60.9	79.2	164.1	59.8	33.9	132.8	0.0	2144.6
13 Consumption Loans		355.0	2.0	625.1	124.5	110.9	572.5	65.9	377.9	58.5	1464.6
14 Local Government		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
15 Others		321.7	216.4	1223.2	653.1	100.9	267.1	266.0	415.2	163.5	6116.1
TOTAL		3618.7	780.8	5945.4	3038.0	747.2	1945.6	1510.2	2404.5	513.2	42611.9

S.No.	Name	Mid - July , 2012			Rs. In Lakh
		Total Loan	Total NPL	% of NPL	
1	Nepal Industrial Development Corporation	14768.1	5431.8	36.8	
2	Malika Development Bank Ltd.	11867.1	528.8	4.5	
3	Siddhartha Development Bank Ltd.	35646.4	4415.0	12.4	
4	United Development Bank Ltd.	646.9	57.6	8.9	
5	Manakamana Development Bank Ltd.	24382.1	868.6	3.6	
6	Narayani Development Bank Ltd.	7108.1	254.6	3.6	
7	Pashimanchal Development Bank Ltd.	18126.9	110.4	0.6	
8	Sahayogi Bikas Bank Ltd.	9546.1	29.8	0.3	
9	Axis Development Bank Ltd.	10886.6	413.6	3.8	
10	Karnali Bikash Bank Ltd.	6501.8	179.0	2.8	
11	Triveni Development Bank Limited	17721.8	99.5	0.6	
12	Supreme Development Bank Limited	14629.4	1262.3	8.6	
13	Bhrikuti Bikas Bank Limited	23626.0	146.4	0.6	
14	Shubhechchha Bikas Bank Limited	8306.7	115.2	1.4	
15	Bageshwori Bikas Bank Limited	12748.1	125.5	1.0	
16	Gaurishankar Development Bank Ltd.	7489.2	149.7	2.0	
17	Gurkha Bikas Bank Limited	21810.7	17108.8	78.4	
18	Gandaki Bikas Bank Ltd.	14842.9	38.0	0.3	
19	Infrastructure Development Bank Ltd.	21395.7	1757.6	8.2	
20	Business Development Bank Ltd.	30700.8	422.1	1.4	
21	Biratnaxmi Bikas Bank Limited	17971.9	124.6	0.7	
22	Excel Development Bank Ltd.	13008.2	176.1	1.4	
23	Western Development Bank Ltd.	4219.1	136.7	3.2	
24	H & B Development Bank	57193.5	1603.7	2.8	
25	Araniko Bikas Bank Ltd.	4384.0	164.5	3.8	
26	NDEP Development Bank Ltd.	35672.5	789.4	2.2	
27	Clean Energy Development Bank Ltd.	46033.6	400.1	0.9	
28	Mitery Development Bank Ltd.	5942.3	21.4	0.4	
29	Tinai Bikas Bank Ltd.	8554.6	33.1	0.4	
30	Rising Development Bank Ltd.	8210.3	345.5	4.2	
31	Muktinath Bikas Bank Ltd.	21659.7	180.2	0.8	
32	Sewa Bikas Bank Ltd.	13791.2	0.0	0.0	
33	Kankai Bikas Bank Ltd.	3377.6	31.9	0.9	
34	Public Development Bank Ltd.	5583.5	31.6	0.6	
35	Mahakali Bikas Bank Ltd.	2071.8	21.2	1.0	
36	Ace Development Bank Ltd.	45579.7	1152.4	2.5	
37	Bhargab Bikas Bank Ltd.	1879.9	18.8	1.0	
38	Shangrila Bikas Bank Ltd.	21224.5	160.1	0.8	
39	Resunga Bikas Bank Ltd.	6650.8	96.7	1.5	
40	Rara Bikas Bank Ltd.	3145.9	76.3	2.4	
41	Diyalo Bikas Bank Ltd.	4098.2	8.9	0.2	
42	Country Development Bank Ltd.	10163.6	15.9	0.2	
43	Alpine Development Bank Ltd.	4580.8	90.4	2.0	
44	Nilgiri Bikas Bank Ltd.	3745.2	19.5	0.5	
45	Kasthamandap Development Bank Ltd.	33255.9	553.3	1.7	
46	Garima Bikas Bank Ltd.	16731.0	2.0	0.0	
47	City Development Bank Ltd.	18193.0	101.6	0.6	
48	Biswo Bikas Bank Ltd.	19174.7	8.3	0.0	
49	Professional Bikas Bank Ltd.	2089.4	4.2	0.2	
50	Kabeli Bikas Bank Ltd.	1916.1	5.0	0.3	
51	Kamana Bikas Bank Ltd.	11585.4	7.9	0.1	
52	Corporate Development Bank Ltd.	10052.2	1066.0	10.6	
53	Pathibhara Bikas Bank	7629.8	42.2	0.6	
54	Purnima Bikas Bank Ltd.	5079.5	25.4	0.5	
55	Jyoti Bikas Bank Ltd.	30317.3	394.5	1.3	
56	Bagmati Development Bank Ltd.	1128.8	2.9	0.3	
57	Hamro Bikas Bank Ltd.	2351.3	0.0	0.0	
58	Kakre Bihar Bikash Bank Ltd.	1810.3	0.0	0.0	
59	Shine Development Bank Ltd.	15967.1	4.9	0.0	
60	Pacific Development Bank Ltd.	3519.6	0.0	0.0	
61	Civic Development Bank Ltd.	1163.3	1.4	0.1	
62	International Development Bank Ltd.	24331.0	1706.4	7.0	
63	Gulmi Bikas Bank Ltd.	1992.3	0.0	0.0	
64	Kanchan Development Bank Ltd.	5133.0	9.5	0.2	
65	Matribhumi Bikas Bank Ltd.	1390.2	6.5	0.5	
66	Bright Development Bank Ltd.	3607.8	21.0	0.6	
67	Innovative Development Bank Ltd.	4558.3	0.0	0.0	
68	Jhimruk Bikas Bank Ltd.	1645.4	0.6	0.0	
69	Metro Development Bank Ltd.	6120.4	0.0	0.0	
70	Vibor Bikas Bank Ltd.	16894.5	3143.9	18.6	
71	Gaumukhi Development Bank Limited	1248.0	8.2	0.7	
72	Raptiveri Development Bank Ltd.	1911.4	22.7	1.2	
73	N.Consumer Development Bank Limited	4211.4	83.7	2.0	
74	Khadbari Development Bank Limited	883.3	0.0	0.0	
75	Tourism Development Bank Ltd.	19903.0	71.8	0.4	
76	Mission Development Bank Ltd.	4779.2	0.0	0.0	
77	Surya Development Bank Ltd.	609.3	0.0	0.0	
78	Mount Makalu Development Bank Ltd.	425.3	0.2	0.0	
79	Sindhu Bikas Bank Ltd.	3618.7	0.0	0.0	
80	Sahara Development Bank Ltd.	780.8	8.7	1.1	
81	Social Development Bank Ltd.	5945.4	1819.1	30.6	
82	Nepal Community Development Bank Ltd.	3038.0	0.0	0.0	
83	Cosmos Development Bank Ltd.	747.2	0.0	0.0	
84	Manasalu Development Bank Ltd.	1945.6	0.0	0.0	
85	Samabridhii Development Bank Ltd.	1510.2	0.0	0.0	
86	Ekata Bikash Bank Ltd.	2404.5	0.0	0.0	
87	Kalinchowk Development Bank Ltd.	513.2	0.0	0.0	
88	Kailash Bikash Bank	42611.9	935.9	2.2	
Total		1,006,218.0	49271.0	4.9	

Table No. 49
List of Class B Licensed Financial Institutions (DEVELOPMENT BANKS)
 Mid - July, 2012

Names	Operation Date (A.D.)	Head Office	Telephone No.:	Fax No.
1 Nepal Industrial Development Corporation	1959/06/15	Durbar Marg, Kathmandu	4227220/4222560	4227428
2 Malika Development Bank Ltd.	1998/12/27	Dhangadhi, Kailali	091-524800	091-524800
3 Siddhartha Development Bank Ltd.	1998/08/20	Butwal-11, Rupandehi	071-545543/546502	071-550457
4 United Development Bank Ltd.	2001/05/06	Jeetpur, Bara	053-520593	053-520920
5 Manakamana Development Bank Ltd.	2001/01/19	Heritage Plaza, Kathmandu	4268719/20	4269308
6 Narayani Development Bank Ltd.	2001/10/17	Ratna Nagar-1, Chitawan	056-561258	056-528516
7 Pashimanchal Development Bank Ltd.	2003/03/02	Butwal-8, Rupandehi	071-549894	071-549901
8 Sahayogi Bikas Bank Ltd.	2003/10/21	Murali chowk-4, Janakpurdham	041-525971/72	41-525971
9 Axis Development Bank Ltd.	2004/01/01	Banepa, Kavre	011-660385/84	011-660383
10 Karnali Bikash Bank Ltd.	2004/02/18	Nepalganj, Banke	081-526014/15	081-526044
11 Triveni Development Bank Limited	2004/07/26	Bharatpur, Chitawan	056-528831	056-522992
12 Supreme Development Bank Limited	2004/08/23	Banepa, Kavre	011-660480	011-660481
13 Bhrikuti Bikas Bank Limited	2004/08/19	Shankar Nagar, Butwal	071-562436	071-562437
14 Shubhechcha Bikas Bank Limited	2004/09/14	Narayangadh, Chitawan	056-526014/15	056-526044
15 Bareshowri Bikas Bank Limited	2004/10/19	Dhambohi chowk, Nepalganj	081-526254	081-52634
16 Gaurishankar Development Bank Ltd.	2004/11/19	Kawasot, Nawalparasi	78-540040	78-540469
17 Gorkha Bikas Bank Limited	2004/12/01	Putalisadak, Kathmandu	4255650	4-242829
18 Gandaki Bikas Bank Ltd.	2005/01/19	New Road, Pokhara	061-540466	061-541255
19 Infrastructure Development Bank Ltd.	2005/04/29	Banepa, Kavre	011-660542/43	011-660552
20 Business Development Bank Ltd.	2005/05/10	New Road, Pokhara	061-540725	061-540724
21 Biratlaxmi Bikas Bank Limited	2005/05/11	Biratnagar, Morang	021-538051/52	021-538218
22 Excel Development Bank Ltd.	2005/07/21	Anarmani, Birtamod Jhapa	023-543564	023-543563
23 Western Development Bank Ltd.	2005/09/15	Tribhuvannagar, Ghorahi, Dang	082-560732	082-560907
24 H. & B. Development Bank Ltd.	2011/06/15	Kamalpokhari, Kathmandu	061-542300/400	061-542333
25 Araniko Bikas Bank Ltd.	2006/07/06	Dhulekhel, Kavrepalanchowk	011-490193/490195	011-490195
26 NDEP Development Bank Ltd.	2006/07/17	Kamaladi, Kathmandu	4242272	4251653
27 Clean Energy Development Bank Ltd.	2006/09/06	Sitapaila, Kathmandu	4671444, 4671666	4277013
28 Mitery Development Bank Ltd.	2006/10/13	Mahendrapat-5, Dharan	025-531317	025-531354
29 Tinau Bikas Bank Ltd.	2006/10/13	Sangampath, Butwal	071-541055	071-546287
30 Rising Development Bank Ltd.	2006/12/18	Narayangadh, Chitawan	056-501850	056-501838
31 Muktinath Bikas Bank Ltd.	2006/12/18	Patalibazar, Svanja	063-420564	063-420547
32 Sewa Bikas Bank Ltd.	2007/02/25	Butwal	071-546993 / 94	071-542694
33 Kankai Bikas Bank Ltd.	2007/05/04	Damak, Jhapa	023-584749	023-584610
34 Public Development Bank Ltd.	2007/06/07	Birjuni, Parsa	051-527822 / 33	051-527866
35 Mahakali Bikas Bank Ltd.	2007/08/18	Mahendranagar, Kanchanpur	099-521365	099-525790
36 Ace Development Bank Ltd.	2007/08/15	Narayanchaur, Kathmandu	4441110/4411760	4445554
37 Bhargab Bikas Bank Ltd.	2007/08/30	Nepalganj, Banke	081-521027/525037	081-526058
38 Sanerila Bikas Bank Ltd.	2007/08/26	Pokhara, Kaski	061-538229	061-538390
39 Resunga Bikas Bank Ltd.	2007/09/26	Tamghas, Gulmi	079-520715	079-520248
40 Rara Bikas Bank Ltd.	2007/09/30	Birendranagar, Surkhet	083-523500	083-620153
41 Divalo Bikas Bank Ltd.	2007/10/01	Banepa, Kavre	011-660676/ 661215	011-660695
42 Country Development Bank Ltd.	2007/10/04	Banepa, Kavre	011-660701/660722	011-660733
43 Alpine Development Bank Ltd.	2007/10/05	Hetauda, Makawanpur	057-524674	057-524673
44 Nilgiri Bikas Bank Ltd.	2007/10/25	Beni, Mayedi	069-520955	069-520956
45 Kasthamandap Development Bank Ltd.	2007/10/25	New Road, Kathmandu	4258400	4233804
46 Garima Bikas Bank Ltd.	2007/11/23	Sanga	063-440015	063-440083
47 Corporate Development Bank Ltd.	2007/10/25	Birijung, Parsa	051-531031	051-527843
48 Kamana Bikas Bank Ltd.	2007/09/29	Lekhnath, Kaski	061-560300/ 560700	061-560499
49 City Development Bank Ltd.	2007/10/19	Pokhara, Kaski	061-521505	061-533038
50 Biswo Bikas Bank Ltd.	2007/11/21	Pokhara, Kaski	061-528001/ 528002	061-528003
51 Pathibhara Bikas Bank	2007/11/21	Uralbari, Morang	021-540702	021-540701
52 Professional Bikas Bank Ltd.	2007/10/17	Banepa, Kavre	16913574	
53 Kabeli Bikas Bank Ltd.	2007/11/15	Dhankuta	026-521435	026-521436
54 Purnima Bikas Bank Ltd.	2008/05/20	Siddharthanagar, Rupandehi	071-520856	71523857
55 Jyoti Bikas Bank Ltd.	2008/08/25	Kamal Pokhari, Kathmandu	4427627	4442192
56 Shine Development Bank Ltd.	2009/02/22	Butwal	071-551498/551500	071-551497
57 Baemati Development Bank Ltd.	2009/03/23	Hariwan, Sarlahi	046-530508	046-530509
58 Hamro Bikas Bank Ltd.	2009/04/19	Nuwakot	010-561777	010-561779
59 Kakre Bihar Bikash Bank Ltd.	2009/05/15	Surkhet	083-524432	083-524472
60 Pacific Development Bank Ltd.	2009/07/26	Beshishahar, Lamjung	066-520789	066-520787
61 Civic Development Bank Ltd.	2009/08/13	Dhadingbesi, Dhading	010-520704	010-520072
62 International Development Bank Ltd.	2009/09/4	Taku, Kathmandu	4212814	4212774
63 Kanchan Development Bank Ltd.	2009/09/19	Mahendranagar, Kanchanpur	099-520263	099-520265
64 Gulmi Bikas Bank Ltd.	2009/09/24	Tamghas, Gulmi	079-520038	079-521184
65 Bright Development Bank Ltd.	2009/10/08	Panauti, Kavre	011-440682	011-440684
66 Matribhumi Bikas Bank Ltd.	2009/10/09	Sindhulimadi, Sindhuli	047-520625	047-520625
67 Innovative Development Bank Ltd.	2009/11/13	Sidhharthanagar, Rupandehi	071-526301	071-526303
68 Jhimbuk Bikas Bank Ltd.	2009/12/14	Bagdula Pyuthan	086-460320	
69 Metro Development Bank Ltd.	2009/12/16	Pokhara, Kaski	061-526347	061-525810
70 Vibor Bikas Bank Ltd.	2007/10/04	Tripireshwor, Kathmandu	4233373	4233376
71 Rapit Veri Development Bank Ltd.	2010/01/16	Nepalganj, Banke	081-550505	081-550506
72 Gaumukhi Development Bank Ltd.	2010/01/15	Bijubar, Pyuthan	086-460323	086-460234
73 Nepal Consumer Development Bank Ltd.	2010/02/05	Pokhara, Kaski	061-539406	061-539407
74 Khandbari Development Bank Ltd.	2010/03/05	Khandbari, Shankhuwasabha	029-560860	029-560870
75 Tourism Development Bank Ltd.	2010/03/18	Thamel, Kathmandu	4701357	47011362
76 Mission Development Bank Ltd.	2010/06/15	Butwal, Rupandehi	071-551586	071-551587
77 Surya Development Bank Ltd.	2010/07/18	Charikot, Dolka	049-421899	
78 Mount Makalu Development Bank Ltd.	2010/07/21	Basantapur, Terathum	026-630124,5	
79 Sindhu Bikas Bank Ltd.	2010/09/09	Barhabise, Sindhupalchowk	011-489245	011-489247
80 Sahara Development Bank Ltd.	2010/10/27	Mahangawa, Sarlahi	046-521471	
81 Social Development Bank Ltd.	2010/10/12	Naxal, Kathmandu	01-4424685	01-4424780
82 Nepal Community Development Bank Ltd.	2010/11/03	Butwal, Rupandehi	071-541817	071-541819
83 Cosmos Development Bank Ltd.	2010/11/17	Gorkha bazar, Gorkha	064-421538	064-421536
84 Manaslu Development Bank Ltd.	2010/12/14	Buspark, Gorkha	064-421541	064-421539
85 Samabridhi Development Bank Ltd.	2010/12/31	Gajuri, Dhading	010-529280	
86 Ekata Bikash Bank Ltd.	2011/01/24	Rupandehi, Butwal	071-550556/550557	071-550558
87 Kalinchowk Development Bank Ltd.	2012/02/15	Charikot, Dolka	049-421937	049-421938
88 Kailash Bikash Bank	2012/04/24	Putalisadak, Kathmandu	01-4432139	01-4423779

SN	District	NDC	Malika	SDBL	UDBL	MDBL	Natrayani	PDBL	Satyayogi	Axis	Kamali	Triveni	Suprim	Bhrikuti	Suvekchha	Bageshwori	Gaurishankar	Gurkha	Gandaki	Infrastructure	Business	Birlatxmi	Excel	WDBL	H & B	Araniko	NDEP	CEDBL	Miteri	Tinai	Rising	Mukinath
1	Jhapa																															
2	Ilam																															
3	Panchthar																															
4	Taplejung																															
5	Sunsari																															
6	Morang	1	1																													
7	Dhankuta																															
8	Terhathum																															
9	Sankhuwasabha																															
10	Bhojpur																															
11	Saptari																															
12	Udayapur																															
13	Siraha																															
14	Khotang																															
15	Okhaldhunga																															
16	Solukhumbu																														1	
17	Sarlahi																														1	
18	Dhanusha																														1	
19	Mahottari																															
20	Dolakha																															
21	Ramechhap																															
22	Sindhuli																														1	
23	Bara																															
24	Rautahat																														3	
25	Parva	1																													2	
26	Chitawan	2	1	4	1	5			5	1	4		4	1	2	1	1									3	1	1	5			
27	Makawanpur																															
28	Kathmandu	2	4	3																										6		
29	Bhaktapur																														1	
30	Lalitpur																														1	
31	Rasuwa																															
32	Dhading																														2	
33	Sindhupalchok																														2	
34	Kavre																														3	
35	Nuwakot																														1	
36	Lamjung																															
37	Tanahu																														8	
38	Gorkha																															
39	Manang																															
40	Syangja																														10	
41	Kaski	1	1	1	1	1																									8	
42	Gulmi																															
43	Nawalparasi																														1	
44	Palpa	1																													3	
45	Arghakhanchi																															
46	Rupandehi	1	5	1	3																										4	
47	Kapilbastu																															
48	Baglung																														1	
49	Parbat																															
50	Mustang																															
51	Myagdi																															
52	Rolpa																															
53	Dang	2																														
54	Rukum																															
55	Salyan																															
56	Pyuthan																															
57	Jumla																															
58	Mugu																															
59	Humla																															
60	Kalikot																															
61	Dolpa																															
62	Dailekh																															
63	Surkhet																															
64	Jajarkot																															
65	Bardiya	1																														
66	Banke	1	1	1																												
67	Bajhang																															
68	Doti																															
69	Bajura																															
70	Kailali	1	4	1																												
71	Achham																															
72	Darchula																															
73	Baitadi																															
74	Dadeldhura	1																														
75	Kanchanpur	2																														
Total		6	15	17	1	13	4	4	11	7	12	15	6	9	9	22	13	10	8	14	12	7	28	5	16	9	6	6	8	26		

SN	District	Sewa	Kankai	Public	Mahakali	Ace	Bhargav	Shangrila	Resunga	Rara	diyalo	Country	Alpine	Nilgiri	Kasthamandap	Garima	City	Bishow	Professional	Kabeli	Kamana	Corporate	Pathibhara	Purnima	Jyoti	Bagmati	Harmo	Kakre	Shine	Pacific	Civic	IDBL
1	Jhapa	2																														
2	Ilam																															
3	Panchthar																															
4	Taplejung																															
5	Sunsari	2																												1		
6	Morang	1	1	2										1										6	2					1		
7	Dhankuta																			5												
8	Terhathum																															
9	Sankhuwasabha	1																														
10	Bhojpur																															
11	Saptari																															
12	Udayapur																															
13	Siraha																															
14	Khotang																													1		
15	Okhaldhunga																															
16	Solukhumbu														1																	
17	Sarlahi																											3		1		
18	Dhanusha																															
19	Mahottari																													1		
20	Dolakha													1																		
21	Ramechhap																													1		
22	Sindhuli													1																		
23	Bara																													1		
24	Rautahat																															
25	Parva	2	1										1										2	1					1			
26	Chitawan		2	1									1	4	1			1	1	2				1								
27	Makawanpur	1					1						5										1									
28	Kathmandu			4											7									6					5			
29	Bhaktapur			1																				1					1			
30	Lalitpur			1											2									1					1			
31	Rasuwa																															
32	Dhading																												3			
33	Sindhupalchok												1																	1		
34	Kavre	1											1	1	3				3	1												
35	Nuwakot																								4				3			
36	Lamjung																		1													
37	Tanahu						1											3			1			1								
38	Gorkha																															
39	Manang																															
40	Syangja															6																
41	Kaski			7											1	4	5	4			4									1		
42	Gulmi			7										1																		
43	Nawalparasi	4											1											1					1			
44	Palpa														2															4		
45	Arghakhanchi																													1		
46	Rupandehi	5											1		1	2	3						4	1				4				
47	Kapilbastu	1														1																
48	Baglung												1				1															
49	Parbat															1		1														
50	Mustang																															
51	Myagdi														2	1																
52	Rolpa																															
53	Dang						2																									
54	Rukum																															
55	Salyan																															
56	Pyuthan			1																												
57	Jumla																															
58	Mugu																															
59	Humla																															
60	Kalikot																															
61	Dolpa																															
62	Dailekh																															
63	Surkhet												4																2			
64	Jajarkot																															
65	Bardiya																															
66	Banke						1																									
67	Bajhang																															
68	Doti																															
69	Bajura																															
70	Kailali																															
71	Achham																															
72	Darchula																															
73	Baitadi																															
74	Dadeldhura																															
75	Kanchanpur			3																												
Total		10	3	7	3	13	3	13	7	4	3	5	12	2	18	15	9	9	4	5	7	4	9	5	17	3	4	2	6	3	3	14

SN	District	Guimi	Kanchan	Maitibhumi	Bright	Innovative	Jhimruk	Metro	Vibor	Raptiveri	Consumer	Khadbari	Tourism	Mission	Surya	Mt. Makalu	Sindhu	Sahara	Social	NCDBL	Cosmos	Manaslu	Samabiddhi	Ekata	Kalinchowk	Kailash	Total	
1	Jhapa																									22		
2	Ilam																									2		
3	Panchthar																									1		
4	Taplejung																									1		
5	Sunsari																		1							19		
6	Morang												1													28		
7	Dhankuta																									5		
8	Terhathum														2											2		
9	Sankhuwasabha												2					1								4		
10	Bhojpur													1												1		
11	Saptari																									0		
12	Udayapur																									3		
13	Siraha																									0		
14	Khotang																									1		
15	Okhaldhunga													1												1		
16	Solukhumbu																									2		
17	Sarlahi															2										7		
18	Dhanusha																									3		
19	Mahottari																									3		
20	Dolakha														3										2	8		
21	Ramechhap																									1		
22	Sindhuli		2																							6		
23	Bara																									5		
24	Rautahat																									5		
25	Parsa																									13		
26	Chitawan			1							1		1						1	1				1	62			
27	Makawanpur																									12		
28	Kathmandu							4					3					1							6	67		
29	Bhaktapur																									2		
30	Lalitpur													1											10			
31	Rasuwa																									0		
32	Dhading														1										3	11		
33	Sindhupalchok															3										9		
34	Kavre		2					1									1									24		
35	Nuwakot																									5		
36	Lamjung						1				1															7		
37	Tanahu																		1					1	21			
38	Gorkha																	4	2							9		
39	Manang																									0		
40	Syangja																									1		
41	Kaski							3	1		3		1												64			
42	Gulmi	3																								12		
43	Nawalparasi							1								2										26		
44	Palpa																									6		
45	Arghakhanchi																									1		
46	Rupandehi			3											4				2		2	1	62					
47	Kapilbastu																					2				10		
48	Baglung																									1		
49	Parbat																									3		
50	Mustang													1												1		
51	Myagdi							1																		4		
52	Rolpa																									0		
53	Dang								1													1			21			
54	Rukum																									1		
55	Salyan																									0		
56	Pyuthan						3		3																	7		
57	Jumla																									0		
58	Mugu																									0		
59	Humla																									0		
60	Kalikot																									0		
61	Dolpa																									0		
62	Dailekh																									0		
63	Surkhet																									7		
64	Jajarkot																									0		
65	Bardiya													1												6		
66	Banke												1													17		
67	Bajhang																									0		
68	Doti																									1		
69	Bajura																									0		
70	Kailali	2													1											9		
71	Achham																									2		
72	Darchula																									0		
73	Baitadi														1										1			
74	Dadeldhura	1																								2		
75	Kanchanpur	3																								8		
	Total	3	6	2	2	5	3	5	6	3	3	5	2	13	6	3	2	4	2	3	3	4	4	3	5	2	21	687

Table No. 50
Statement of Assets & Liabilities of FINANCE COMPANIES
(AGGREGATE)

(Rs. in Lakh)

Liabilities	Mid - July											
	2001 ⁽⁴⁸⁾	2002 ⁽⁵⁴⁾	2003 ⁽⁵⁷⁾	2004 ⁽⁵⁸⁾	2005 ⁽⁵⁹⁾	2006 ⁽⁷⁰⁾	2007 ⁽⁷⁴⁾	2008 ⁽⁷⁸⁾	2009(77)	2010 ⁽⁷⁹⁾	2011 ⁽⁷⁹⁾	2012 ⁽⁶⁹⁾
1. CAPITAL FUND	19289.0	26621.0	32052.0	36538.0	42500.0	43148.1	53798.6	74454.2	105409.6	194378.8	218184.4	153182.4
a. Paid-up Capital	12206.0	15226.0	19474.0	21558.0	24115.0	33567.0	44398.6	69107.3	93211.3	171913.5	192282.1	170962.4
b. Calls in Advance											1759.0	1569.4
c. General Reserves	2426.0	3032.0	3391.0	4055.0	4811.0	5865.2	7114.7	7876.9	10095.0	13900.3	16631.3	18480.3
d. Share Premium	0.0	0.0	0.0	0.0	0.0	0.0	60.5	48.8	259.3	1299.5	407.2	655.8
e Retained Earning	0.0	0.0	0.0	0.0	0.0	3063.6	721.8	(4553.2)	(2975.9)	1626.3	4825.6	(39625.2)
f. Others Reserves	706.0	1827.0	433.0	999.0	1296.0	652.3	1503.0	1964.4	4819.9	4680.9	227.9	1139.6
g. Ex-Eq.Fund	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	92.8	0.0	0.0
2. BORROWINGS	2150.0	2448.0	1343.0	13065.0	9908.0	11548.1	34695.4	43649.5	51937.2	31509.6	45058.2	11057.0
a. NRB	0.0	0.0	139.0	0.0	0.0	0.0	0.0	0.0	0.0	1464.8	6474.8	0.0
b. "A"Class Licensed Institution	2150.0	2448.0	1204.0	13065.0	9908.0	9949.7	27078.8	35773.0	40081.2	21189.9	32609.8	6751.6
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	1409.1	3176.6	7876.5	10856.0	8854.9	5163.6
d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	189.3	4440.0	0.0	300.0	0.0	4305.4
e. Bonds and Securities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	810.0	0.0	0.0
3. DEPOSITS	116540.0	134539.0	165103.0	193917.0	223416.0	243325.0	345147.1	528281.7	570734.4	774063.5	854768.8	761157.5
a. Current	0.0	0.0	0.0	0.0	0.0	0.0	167.6	1.2	1035.8	4918.9	1104.7	909.2
Domestic	0.0	0.0	0.0	0.0	0.0	0.0	167.6	1.2	1035.8	4918.9	1104.7	909.2
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Savings	0.0	0.0	0.0	0.0	0.0	0.0	81180.6	116652.0	229069.8	275369.0	319647.5	315265.0
Domestic	0.0	0.0	0.0	0.0	0.0	0.0	81180.6	116652.0	229069.8	275369.0	319647.5	315265.0
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Fixed	0.0	0.0	0.0	0.0	0.0	0.0	190075.9	22407.5	282696.7	273784.8	408339.8	479770.3
Domestic	0.0	0.0	0.0	0.0	0.0	0.0	190075.9	22407.5	282696.7	273784.8	408339.8	479770.3
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Call Deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.0	0.0
e. Others	0.0	0.0	0.0	0.0	0.0	0.0	1530.2	911.5	1841.0	6879.6	18617.6	36065.7
4. Bills Payable	0.0	3.0	9.6	244.0	42.0							
5. Other Liabilities	16651.0	18255.0	17885.0	22312.0	19456.0	52619.7	83824.0	132432.3	105583.3	78711.0	110192.3	175570.2
1. Sundry Creditors	0.0	0.0	0.0	0.0	0.0	0.0	7663.6	22612.3	66136.9	53536.1	16267.0	4298.7
2. Loan Loss Provision	3951.0	6536.0	8754.0	9260.0	12278.0	12060.2	21693.4	25100.1	20528.5	23251.0	53553.5	69985.5
3. Interest Suspense a/c	0.0	0.0	0.0	0.0	0.0	0.0	8301.6	9597.1	9761.2	8153.3	10005.3	16911.9
4. Others	0.0	0.0	0.0	0.0	0.0	0.0	23559.9	28774.2	9707.0	23365.4	29187.8	35428.3
6. Reconciliation A/c	0.0	0.0	0.0	0.0	0.0	0.0	2011.2	4247.0	8087.6	11121.2	14145.6	13640.0
7. Profit & Loss A/c	3342.0	2664.0	4782.0	6155.0	9087.0	1393.2	5721.4	22391.2	29056.6	29032.3	24284.4	15522.3
TOTAL	157972.0	184527.0	221165.0	271987.0	304367.0	388562.3	534663.3	803839.5	874300.8	1122084.7	1266170.0	1129735.5
Assets												
1. LIQUID FUNDS	20485.0	28624.0	26740.0	44698.0	39049.0	53866.6	75134.1	177417.4	164065.5	217179.3	205109.8	268839.6
a. Cash Balance	1399.0	1704.0	1090.0	1321.0	1259.0	1987.3	2561.0	5883.7	6054.5	9495.5	12199.2	13469.8
Nepalese Notes & Coins	0.0	0.0	0.0	0.0	0.0	0.0	1987.3	2579.3	5872.6	6041.6	9487.4	12182.5
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.7	11.1	12.9	8.0	8.2
b. Bank Balance	19086.0	26920.0	25650.0	43377.0	37790.0	38215.7	41031.3	145282.4	104268.8	150761.9	136985.8	165823.5
1. In Nepal Raster Bank	172.0	312.0	1789.0	4301.0	4409.0	7499.3	9229.4	38526.0	22669.8	25382.6	24100.4	39160.6
Domestic Currency	0.0	0.0	0.0	0.0	0.0	0.0	7499.3	9229.4	38526.0	20451.9	25382.6	24100.2
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2217.9	0.0	0.2
2. "A"Class Licensed Institution	18914.0	26608.0	23861.0	39076.0	33381.0	23055.5	20123.9	65482.6	59617.1	81051.0	60823.6	90382.8
Domestic Currency	0.0	0.0	0.0	0.0	0.0	0.0	23055.5	20123.9	65472.6	59283.3	81036.0	60810.1
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.8	15.0	0.9
3. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4. In Foreign banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c.Money at Call	0.0	0.0	0.0	0.0	0.0	0.0	13663.6	31541.9	26251.2	53742.5	56921.9	55924.7
Domestic Currency	0.0	0.0	0.0	0.0	0.0	0.0	13663.6	31541.9	26251.2	53742.5	56771.9	55924.7
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. INVESTMENTS	12680.0	16234.0	23924.0	25105.0	24112.0	9632.4	12220.6	7175.0	\$157.2	12245.7	23868.1	25583.5
a. Govt.Securities	8372.0	11200.0	7024.0	12700.0	5675.0	9632.4	12220.6	7175.0	7856.9	12093.1	23508.1	23369.4
b. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	152.6	360.0	1695.2
c. Govt.Non-Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Non-Fin. Ins.	4308.0	5034.0	16900.0	12405.0	18437.0	0.0	0.0	0.0	0.0	196.2	0.0	515.8
e. Non Residents	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.2
3. SHARE & OTHER INVESTMENT	0.0	0.0	0.0	0.0	0.0	0.0	18212.2	34136.0	35899.0	24498.0	32031.8	33378.8
1. Interbank Lending							18212.2		7.3	2270.0	0.0	441.9
2. Non Residents	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	565.0	31.0
3. Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4. LOANS & ADVANCES	108653.0	119496.0	144737.0	175408.0	212233.0	270789.5	356164.6	514941.5	59212.2	769867.7	870023.2	666271.9
a. Pvt. Sector	0.0	0.0	0.0	0.0	0.0	0.0	270789.5	356164.6	448388.6	451867.8	749048.3	836052.1
b. Financial Institutions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	55.3	45901.2	13637.8	33279.0
c. Govt.non-financial inst.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	66497.6	101443.2	7181.6	692.2
5. BILL PURCHASED	0.0	0.0	0.0	0.0	0.0	0.0	163.6	0.0	179.9	1569.0	742.6	301.7
a. Domestic Bills Purchased	0.0	0.0	0.0	0.0	0.0	0.0	163.6	0.0	179.9	1569.0	742.6	301.7
b. Foreign Bills Purchased	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	48.0	0.0	0.0	0.0
c. Import Bills & Imports	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
6. LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	0.0	0.0							
a. Against Domestic Bills	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Against Foreign Bills	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
7. FIXED ASSETS	0.0	0.0	0.0	0.0	0.0	0.0	9677.1	14048.5	20166.3	26782.3	37349.0	43336.9
8. OTHER ASSETS	16154.0	20173.0	25763.0	26776.0	28973.0	19636.7	26125.7	29284.5	28926.3	33428.5	48279.5	90055.

Table No.51
Statement of Assets & Liabilities of Finance Companies
Mid July 2012

	Rs in Lakh)																	
	Liabilities																	
	Nepal Axavis	Nepal Finance	NIDC	Narayani National	Peoples	Mercantile	Kalmamdu	Himtulya	Union	Gorkha	Pachchimanchal	Nepal Housing & Merchant	Goodwill	Sidhartha	Since Investment	Lumbini	Yeti	
1 CAPITAL FUND	2216.0	1847.5	3389.6	8709.7	(1661.5)	3426.7	355.1	1846.3	0.0	2156.4	1756.7	2783.3	2783.0	3457.6	1925.7	2115.4	4202.7	2202.8
a. Paid-up Capital	1761.0	1358.6	2335.6	6474.8	20342.9	2890.1	180.0	1546.6		1765.8	1606.6	1968.0	2203.0	3000.0	1544.3	1600.0	2681.3	1803.2
b. Call in Advance	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. General Reserves	443.0	400.0	778.6	1263.6	588.0	262.0	60.7	297.5		337.3	141.1	574.9	508.7	271.2	369.8	504.7	861.1	300.9
d. Share Premium	0.0	0.0	0.0	127.9	24.8	107.4	0.0	2.2		0.0	0.7	0.0	2.2	14.1	0.0	0.0	53.3	14.3
e. Retained Earnings	8.0	2.8	244.5	800.3	(22710.1)	(670.9)	1.8	0.0		17.9	2.3	223.7	17.4	172.3	11.7	10.7	599.7	84.5
f. Others Reserves Fund	4.0	86.1	30.9	43.0	92.9	14.7	112.7	0.0		35.4	5.9	17.2	51.7	0.0	0.0	0.0	7.4	0.0
g. Exchange Fluctuation Fund	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2 BORROWINGS	0.0	0.0	0.0	0.0	1084.6	300.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	925.0	0.0	0.0	0.0	0.0
a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. "A'Class Licensed Institution	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Financial Ins.	0.0	0.0	0.0	0.0	1084.6	300.0	0.0	0.0		0.0	0.0	0.0	0.0	925.0	0.0	0.0	0.0	0.0
e. Bonds and Securities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3 DEPOSITS	4550.0	6089.6	13776.1	30999.2	13504.3	3982.1	0.0	4767.0	10380.8	3148.7	16344.5	15551.0	16098.1	10357.0	13463.6	14461.0	12796.5	
a. Current	0.0	0.0	126.7	0.0	0.0	0.0	0.0	0.0		89.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	126.7	0.0	0.0	0.0	0.0	0.0		89.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Savings	947.0	1843.9	4228.6	12845.7	5564.4	652.5	0.0	1366.2		1901.2	506.8	7141.7	1120.7	6923.8	5129.6	3075.0	3078.8	4869.0
Domestic	947.0	1843.9	4228.6	12845.7	5564.4	652.5	0.0	1366.2		1901.2	506.8	7141.7	1120.7	6923.8	5129.6	3075.0	3078.8	0.0
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Fixed	3200.0	4211.9	8991.4	17668.2	3143.9	3185.1	0.0	3400.9		7486.7	2642.0	9202.9	11809.8	9111.3	5178.7	10388.6	9527.9	6673.6
Domestic	3200.0	4211.9	8991.4	17668.2	3143.9	3185.1	0.0	3400.9		7486.7	2642.0	9202.9	11809.8	9111.3	5178.7	10388.6	9527.9	6673.6
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Call Deposits	0.0	0.0	429.5	0.0	4796.0	0.0	0.0	0.0		670.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
e. Others	403.0	33.7	0.0	485.2	0.0	144.5	0.0	0.0		232.6	0.0	0.0	2620.6	63.1	48.7	0.0	1854.3	1253.9
4 Bills Payable	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5 Other Liabilities	671.0	2543.4	3394.5	2862.5	48964.7	7047.4	47.6	391.0	0.0	835.6	1183.3	2427.4	2874.2	903.4	753.9	762.8	2239.6	1290.7
1. Sundry Creditors	155.0	64.5	324.2	61.1	5778.6	185.6	0.0	10.0		8.6	19.4	62.7	0.0	41.3	60.3	43.8	31.6	74.0
2. Loan Loss Provision	106.0	72.7	1261.8	1026.6	9529.2	5754.7	12.5	142.1		366.5	483.0	527.7	687.0	267.3	147.0	168.3	1057.9	566.9
3. Interest Suspense a/c	126.0	494.9	1205.0	372.3	8760.2	1041.5	0.0	38.6		136.8	171.8	300.5	528.2	110.4	134.1	13.7	266.2	128.2
4. Others	284.0	126.1	603.5	1402.5	24896.8	65.6	35.2	200.4		323.7	509.1	1536.5	1659.0	484.3	412.5	537.0	883.9	521.7
6 Reconciliation A/c	0.0	0.0	0.0	0.0	0.0	54.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
7 Profit & Loss A/c	217.0	0.0	0.0	658.1	0.0	1534.9	603.3	126.8	0.0	0.0	443.7	68.3	169.4	449.5	322.2	602.4	147.9	
TOTAL	7654.0	10480.5	20560.2	43229.5	61946.7	9437.6	463.0	7131.1		13377.8	6088.8	21994.4	21276.5	21553.4	13486.2	16664.0	21505.7	16438.0
1 LIQUID FUNDS	2942.0	1718.7	6359.2	8276.5	7631.6	665.0	67.7	3385.3	2946.6	1055.2	6211.3	2352.5	3219.0	3977.2	3328.6	5480.3	4129.3	
a. Cash Balance	25.0	92.8	39.6	400.2	81.5	46.7	8.0	19.9		38.0	39.8	302.1	56.7	636.4	128.9	180.5	247.5	150.3
Nepalese Notes & Coins	25.0	92.4	39.6	400.2	81.5	46.7	8.0	19.9		38.0	39.8	302.1	56.7	636.4	128.9	180.5	247.5	150.3
Foreign Currency	0.0	0.5	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Bank Balance	1849.0	1625.9	6319.6	7876.3	6889.9	408.1	59.7	3363.5		789.8	170.3	75.5	1041.3	2582.6	3848.4	3148.2	381.7	512.0
1. In Nepal Rastra Bank	131.0	229.5	243.3	642.2	6744.8	406.1	0.1	553.3		637.1	85.5	75.5	952.2	376.7	535.7	630.4	357.3	14.8
Domestic Currency	131.0	229.5	243.3	642.2	6744.8	406.1	0.1	553.3		637.1	85.5	75.5	952.2	376.7	535.7	630.4	357.3	14.8
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. "A'Class Licensed Institution	578.0	1287.8	3666.9	6603.1	116.6	2.0	1.8	2812.0		151.4	84.9	0.0	88.3	2205.9	1890.3	2485.4	24.4	496.5
Domestic Currency	578.0	1287.8	3666.9	6603.1	116.6	2.0	1.8	2812.0		151.4	84.9	0.0	88.3	2205.9	1890.3	2485.4	24.4	496.5
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3. Other Financial Ins.	114.0	108.6	2409.4	631.1	28.5	0.0	0.7	0.0		1.3	0.0	0.0	0.8	0.0	1422.3	32.4	0.0	0.7
4. In Foreign Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
C.Money at Call	1068.0	0.0	0.0	0.0	660.1	210.1	0.0	0.0		2118.8	845.0	5833.7	1254.5	0.0	0.0	0.0	4851.1	3467.0
Domestic Currency	1068.0	0.0	0.0	0.0	660.1	210.1	0.0	0.0		2118.8	845.0	5833.7	1254.5	0.0	0.0	0.0	4851.1	3467.0
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2 INVESTMENT IN SECURITIES	250.0	249.5	402.7	1363.2	109.1	0.0	30.0	50.0	0.0	499.8	127.6	625.0	944.7	1253.6	200.0	452.9	936.3	519.4
a. Govt.Securities	250.0	249.5	402.7	0.0	109.1	0.0	30.0	50.0		499.8	127.6	625.0	249.0	1253.6	200.0	452.9	936.3	519.4
b. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Govt.Non-Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Non-Fin Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0				

Table No.51 Contd..
Statement of Assets & Liabilities of Finance Companies
Mid July 2012

Table 51 Contd..
Statement of Assets & Liabilities of Finance Companies
Mid July 2012

	Liabilities																			
	Capital	Cystal	Royal	Unileswari	Patan	Fewa	Everest	Prudential	IFC	Sagarmatha	Civil	Prabhu	Imperial	Kuber	Nepal Express	Valley	Seti	Hemu	Reliable	
1 CAPITAL FUND	(3768.1)	1478.2	3611.0	1895.6	908.6	3539.1	966.8	3676.6	4012.2	1910.4	1676.2	5260.4	1644.3	1969.3	1723.9	1530.6	511.5	1649.2	2573.7	
a. Paid-up Capital	9350.7	700.0	3291.2	1556.8	1100.0	3003.0	842.1	3223.9	3561.9	1650.0	1495.0	4692.0	1497.3	1500.0	1430.0	1433.6	400.0	2000.0	2213.9	
b. Call in Advance	0.0	244.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
c. General Reserves	371.0	103.8	258.5	237.2	64.0	428.3	81.2	202.9	432.8	160.0	140.1	394.6	128.5	44.9	87.1	86.9	25.9	8.5	260.4	
d. Share Premium	26.1	0.0	3.9	0.0	4.8	34.9	9.9	0.0	0.0	0.0	1.8	34.1	0.0	6.2	0.0	0.0	0.0	0.0	0.0	
e. Retained Earnings	(13516.0)	261.5	34.6	101.6	(260.2)	72.9	33.7	246.3	52	97.7	35.8	134.0	18.5	165.9	93.2	10.1	85.6	(359.3)	99.4	
f. Others Reserves Fund	0.0	168.0	22.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
g. Exchange Fluctuation Fund	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
2 BORROWINGS	838.0	1775.8	0.0	0.0	40.0	0.0	0.0	1069.0	400.0	0.0	0.0	0.0	80.0	0.0	0.0	0.0	0.0	0.0	3125.7	
a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
b. "A" Class Licensed Institution	838.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1069.0	400.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
d. Other Financial Ins.	0.0	1775.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
e. Bonds and Securities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
3 DEPOSITS	13579.6	4929.9	20947.7	8146.0	3205.0	2430.9	4010.9	7214.8	33811.3	13413.9	5674.7	74637.5	8020.8	8019.3	6503.6	8991.0	1434.3	3588.3	19139.2	
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	
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	
b. Savings	5114.1	2835.9	13388.1	1615.9	1277.6	11225.7	2398.8	3507.2	20970.3	4539.6	2145.3	62711.2	3474.6	2568.8	4403.2	2357.7	1141.6	1193.8	14365.1	
Domestic	5114.1	2835.9	13388.1	1615.9	1277.6	11225.7	2398.8	3507.2	20970.3	4539.6	2145.3	62711.2	3474.6	2568.8	4403.2	2357.7	1141.6	1193.8	14365.1	
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	
c. Fixed	1750.9	2077.4	7536.0	5535.0	1927.4	10323.3	1612.2	3142.2	12808.4	6263.0	2683.9	11570.3	4546.2	5450.5	2099.2	3772.1	292.7	1403.9	4774.2	
Domestic	1750.9	2077.4	7536.0	5535.0	1927.4	10323.3	1612.2	3142.2	12808.4	6263.0	2683.9	11570.3	4546.2	5450.5	2099.2	3772.1	292.7	1403.9	4774.2	
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
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	6714.6	167.7	23.6	995.1	0.0	2773.0	0.0	565.4	32.3	2611.3	845.5	355.9	0.0	0.0	1.3	2861.2	0.0	990.7	0.0	
4 Bills Payable	0.0	0.0	2.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
5 Other Liabilities	36836.2	3475.6	1098.3	857.1	1011.0	1242.9	339.1	2959.9	2420.5	994.7	518.2	2547.6	497.6	1878.3	166.4	665.7	172.4	1922.9	1116.0	
1. Sundry Creditors	242.8	81.2	5.2	78.7	7.1	18.4	40.1	12.2	5.3	15.9	10.7	15.4	12.4	226.0	28.9	18.4	9.0	1.1	348.8	
2. Loan Loss Provision	25234.1	1029.9	425.3	338.7	490.6	351.3	85.8	1465.0	921.6	305.7	230.3	615.1	238.7	418.3	49.0	217.6	52.1	1217.7	420.2	
3. Interest Suspense a/c	5617.1	1127.4	248.5	84.4	167.0	203.1	54.1	498.0	371.3	165.6	132.2	122.1	1038.1	3.8	124.5	22.7	386.3	133.5	0.0	
4. Others	5742.2	1237.1	419.2	355.3	346.2	670.1	159.1	984.7	1122.3	507.4	145.0	1786.9	124.4	195.8	84.9	305.4	88.5	317.9	213.5	
6 Reconciliation A/c	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
7 Profit & Loss A/c	0.0	24.3	367.2	503.5	0.0	555.7	87.9	0.0	141.6	26.5	105.0	97.49	88.4	0.0	176.0	124.3	73.9	8.0	342.6	
TOTAL	47485.6	11683.7	26027.0	11402.2	5164.6	29668.6	5404.8	14920.3	40785.3	20261.1	7974.2	83420.4	11073.5	17794.8	8570.0	11312.0	2192.1	7168.4	26297.5	
1 LIQUID FUNDS	1248.2	345.0	3807.6	3339.5	702.1	7208.1	1909.0	935.1	11663.4	3568.9	3109.9	32885.2	3826.2	761.0	2776.7	3119.7	716.2	1923.9	6295.7	
a. Cash Balance	72.8	4.3	317.2	56.9	8.2	675.9	98.7	53.1	996.8	193.0	9.7	3218.0	62.8	220.7	134.8	335.1	49.4	34.4	373.0	
Nepalese Notes & Coins	72.8	4.3	317.2	54.1	8.2	675.9	98.7	51.8	996.8	193.0	9.7	3214.5	62.8	220.7	134.8	335.1	49.4	34.4	373.0	
Foreign Currency	0.0	0.0	0.0	2.8	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
b. Bank Balance	1175.4	336.8	1793.1	177.8	694.0	909.1	1810.3	882.0	10666.6	3375.9	557.0	4648.2	3763.3	540.3	2641.8	2784.6	666.8	69.6	766.7	
1. In Nepal Rastra Bank	126.0	78.9	1313.1	172.5	223.6	862.0	83.9	350.6	703.9	336.2	416.3	3872.3	452.2	76.5	256.0	212.9	1.6	58.5	759.7	
Domestic Currency	126.0	78.9	1313.1	172.5	223.6	862.0	83.9	350.6	703.9	336.2	416.3	3872.0	452.2	76.5	256.0	212.9	1.6	58.5	759.7	
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
2. "A" Class Licensed Institution	560.9	229.8	477.6	5.2	433.3	44.5	441.2	529.1	704.7	1136.9	140.4	2649.7	149.8	761.5	1990.6	201.4	10.9	7.0	0.0	
Domestic Currency	560.9	229.8	477.6	5.2	433.3	44.5	441.2	529.1	704.7	1136.9	140.4	2649.7	149.8	761.5	1990.6	201.4	10.9	7.0	0.0	
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
3. Other Financial Ins.	488.5	28.1	2.4	0.1	37.0	2.6	285.2	2.3	285.0	1902.8	0.3	224.4	661.5	313.9	1624.4	581.2	463.8	0.2	0.0	
4. In Foreign Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
CMoney at Call	0.0	4.0	1697.3	3104.7	0.0	5623.2	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	
Domestic Currency	0.0	4.0	1697.3	3104.7	0.0	5623.2	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	
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
4 LOANS & ADVANCES	26186.2	8666.9	18823.6	6712.7	3243.3	21496.7	3127.7	9045.8	26150.5	10636.7	4382.7	39248.4	5941.6	8932.8	4896.1	7306.7	1363.0	3824.0	14734.0	
a. Pvt. Sector	25988.4	5679.9	18385.																	

Table 51 Contd..

Table No. 52
SECTORWISE OUTSTANDING CREDIT OF FINANCE COMPANIES
 Mid July 2012

Rs. In Lakh

	Finance Companies														
	Nepal Awas	Nepal Finance	NIDC	Narayani National	Nepal Shree	Peoples	Mercentile	Kathmandu	Himalaya	Union	Gorkha	Pashchimanchal	Nepal Housing & Merchant	Goodwill	Siddhartha
1 Agricultural and Forest Related	0.0	348.0	50.0	1036.3	418.1	68.5	0.0	185.4 #	62.1	0.0	1165.3	874.7	751.8	0.0	
2 Fishery Related	0.0	0.0	0.0	17.5	0.0	0.0	0.0	0.0 #	0.0	0.0	0.0	0.0	0.0	0.0	
3 Mining Related	0.0	0.0	25.0	0.0	0.0	710.0	0.0	0.0 #	0.0	0.0	64.0	0.0	0.0	0.0	
4 Manufacturing (Producing) Related	0.0	193.9	425.9	2080.4	1018.9	51.4	0.0	0.0 #	937.6	57.6	958.6	844.1	0.0	1098.6	
5 Construction	3780.0	1130.3	1107.3	6261.4	2957.4	2959.5	25.8	481.8 #	3224.9	635.9	2167.4	1580.2	3908.4	2510.2	
6 Electricity, Gas and Water	0.0	243.4	59.0	0.0	237.8	0.0	0.0	0.0 #	0.0	0.0	37.0	1.3	0.0	0.0	
7 Metal Products, Machinery & Electronic Equipment & Assemblage	0.0	0.0	20.0	226.7	34.5	0.0	0.0	0.0 #	588.3	0.8	94.5	89.8	630.2	0.0	
8 Transport, Communication and Public Utilities	0.0	37.1	466.7	1069.5	0.0	19.4	186.4	112.7 #	686.5	287.2	1336.8	1262.5	1112.5	855.4	
9 Wholesaler & Retailer	0.0	2072.2	3069.9	3697.4	674.0	1227.3	39.5	545.8 #	153.1	203.3	2121.6	984.5	5188.4	3374.7	
10 Finance, Insurance and Real Estate	0.0	0.0	1777.4	2624.2	2381.7	0.0	0.0	315.1 #	820.0	391.3	512.9	3631.0	0.0	0.0	
11 Hotel or Restaurant	0.0	384.8	859.5	521.1	398.7	820.9	0.0	0.0 #	69.9	75.0	284.9	335.6	0.0	0.0	
12 Other Services	0.0	12.0	54.9	996.8	2.0	0.0	0.0	3.8 #	218.1	11.6	298.1	461.5	370.7	139.6	
13 Consumption Loans	260.0	571.3	1705.4	793.2	3193.5	290.6	0.0	855.9 #	1653.3	303.7	1173.2	1955.4	1152.5	411.6	
14 Local Government	0.0	0.0	0.0	0.0	331.8	0.0	0.0	76.5 #	0.0	0.0	0.0	0.0	0.0	0.0	
15 Others	0.0	1201.8	1245.1	12014.0	3586.1	306.2	0.0	683.9 #	1597.0	1220.1	3237.0	2801.5	381.7	1335.5	
16 Total	4040.0	6000.9	10493.3	30332.7	14829.7	6402.3	251.6	3260.8 #	9078.3	3128.8	13321.4	14822.0	13496.2	8627.1	

	Finance Companies														
	Shree Investment	Lumbini	Yeti	ILFCO	Mahalaxmi	Lalitpur	Bhajuraina	United	General	Progressive	Apic	Navadurga	Janaki	Pokhara	Central
1 Agricultural and Forest Related	645.3	29.5	255.9	20.0	54.1	0.0	18.2	0.0	7.4	0.0	433.5	477.2	55.8	103.9	0.0
2 Fishery Related	0.0	0.0	0.0	0.0	60.7	0.0	0.0	0.0	0.0	0.0	6.3	0.0	0.0	0.0	0.0
3 Mining Related	0.0	0.4	0.0	64.0	0.0	36.0	0.0	0.0	0.0	0.0	0.0	3.5	0.0	0.0	0.0
4 Manufacturing (Producing) Related	1771.0	1644.2	2111.4	2917.3	1189.3	0.0	47.5	152.9	254.8	138.2	1161.0	2967.4	928.9	1231.6	1267.1
5 Construction	3756.7	3789.5	2988.8	3478.9	3713.5	757.3	315.4	7645.9	1842.0	239.0	1938.9	2871.0	1929.1	1736.1	1976.4
6 Electricity, Gas and Water	0.0	49.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.1	20.0	0.0	30.3	0.0
7 Metal Products, Machinery & Electronic Equipment & Assemblage	50.1	10.3	55.9	1630.2	67.3	0.0	0.0	2761.1	0.0	14.5	62.6	53.0	0.0	0.0	34.3
8 Transport, Communication and Public Utilities	510.9	1392.1	1270.5	7967.9	1911.2	0.0	261.9	187.3	0.0	398.2	455.3	59.6	0.0	951.1	497.8
9 Wholesaler & Retailer	2158.4	2367.3	1721.7	1617.4	2948.1	4569.4	287.0	131.2	3462.0	107.3	548.1	2877.6	2640.2	4334.5	6980.6
10 Finance, Insurance and Real Estate	884.1	762.2	561.5	3101.3	3512.4	7029.8	0.0	892.4	0.0	256.2	1046.4	999.5	433.1	2000.7	2265.8
11 Hotel or Restaurant	537.3	1825.1	380.5	177.4	565.8	0.0	0.0	0.0	0.0	0.0	94.3	551.1	103.4	504.7	34.3
12 Other Services	1963.1	1610.8	171.7	4656.1	583.6	1411.2	0.0	3.1	222.7	251.5	399.9	260.2	612.0	708.0	232.2
13 Consumption Loans	725.9	255.6	1281.4	469.8	1457.5	1498.6	151.1	7897.9	806.2	206.9	175.6	333.5	549.9	93.4	869.7
14 Local Government	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	40.2	15.2	21.8	0.0	0.0
15 Others	0.0	1976.4	2152.3	1162.8	3642.7	1765.4	150.7	1270.3	3122.5	223.0	1492.9	478.5	588.2	3472.5	375.0
Total	11440.2	14094.0	11004.9	24486.7	19359.4	17067.7	1231.9	20805.1	9462.7	1805.1	7097.7	9208.6	7529.8	13935.3	13580.9

Table No. 52
SECTORWISE OUTSTANDING CREDIT OF FINANCE COMPANIES
 Mid July 2012

Rs. In Lakh

	Finance Companies			Premier	Arun	Multipurpose	Burwal	Shrijana	Om	CMB	World	Capital	Crystal	Royal	Gaheshwori	Patan	Fe wa	Everest
1 Agricultural and Forest Related	54.4	194.0	216.4	303.7	3.2	162.3	49.9	2.7	3847.0	0.0	449.4	28.8	74.9	233.7	109.2			
2 Fishery Related	0.0	0.0	0.0	15.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.5	6.3		
3 Mining Related	117.6	141.0	0.0	8.0	0.0	0.0	0.0	0.0	0.0	0.0	297.4	0.0	0.0	0.0	0.0	0.0		
4 Manufacturing (Producing) Related	1668.5	0.0	42.5	987.3	0.0	752.8	201.0	588.8	9069.3	0.0	2243.8	165.4	262.0	1374.5	44.4			
5 Construction	2567.5	485.5	181.9	1395.6	203.6	3013.3	779.9	554.5	164.9	3614.7	2219.3	2438.3	777.7	3936.5	860.1			
6 Electricity, Gas and Water	239.5	0.0	0.0	11.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.0		
7 Metal Products, Machinery & Electronic Equipment & Assemblage	496.0	60.5	0.0	36.0	0.0	0.0	6.4	0.0	0.0	0.0	414.8	35.1	5.0	312.7	2.2			
8 Transport, Communication and Public Utilities	1192.9	0.0	0.0	1514.6	0.0	1742.3	580.9	371.7	154.6	0.0	519.1	168.3	0.0	4353.2	1487.2			
9 Wholesaler & Retailer	832.8	437.0	232.5	1948.6	668.8	6241.2	78.0	828.1	1871.8	0.0	1563.3	39.3	92.6	3412.3	29.9			
10 Finance, Insurance and Real Estate	2078.2	0.0	0.0	972.3	0.0	2093.4	59.8	2591.6	128.7	0.0	3651.5	750.2	276.7	175.9	0.2			
11 Hotel or Restaurant	103.2	226.0	0.0	62.9	0.0	1297.0	0.0	9.9	1002.0	0.0	475.5	12.9	4.0	1278.2	22.0			
12 Other Services	78.1	1.3	133.0	3023.1	148.0	272.6	230.0	333.1	38.6	0.0	195.1	182.9	128.1	837.5	0.7			
13 Consumption Loans	282.7	97.3	187.1	673.9	123.7	3097.4	325.4	362.5	382.4	268.0	641.1	864.0	797.6	748.7	150.8			
14 Local Government	0.0	0.0	0.0	13.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
15 Others	1605.3	487.3	23.5	393.2	763.2	6977.2	2271.7	2623.1	9536.2	4784.3	6963.3	2175.6	994.9	5262.8	409.9			
Total	10058.5	2130.0	1016.9	11078.7	1910.5	25211.0	4401.8	8261.1	26186.2	8666.9	18823.6	6712.7	3281.3	21496.7	3127.7			

	Finance Companies			Prudential	ICFC	Sagarmatha	Civil	Prabhu	Imperial	Kuber	Nepal Express	Valley	Seti	Hama	Reliable	Api	Namaste	Kaski
1 Agricultural and Forest Related	89.7	159.1	858.8	0.0	1346.0	0.0	11.0	37.0	5.3	158.0	20.0	79.3	107.9	28.6	282.4			
2 Fishery Related	0.0	0.0	3.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.0	0.0		
3 Mining Related	0.0	20.0	0.0	0.0	0.0	0.0	65.0	49.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
4 Manufacturing (Producing) Related	308.4	2169.7	394.2	0.0	1551.5	556.3	225.3	505.2	0.0	140.3	0.0	0.0	554.8	0.0	554.7			
5 Construction	625.5	3747.4	962.1	143.9	4287.5	689.9	711.0	686.7	474.6	45.1	54.9	2410.9	669.5	159.4	1820.9			
6 Electricity, Gas and Water	0.0	216.3	21.0	0.0	138.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
7 Metal Products, Machinery & Electronic Equipment & Assemblage	0.6	329.6	40.5	0.0	76.3	83.8	0.0	53.8	0.0	0.0	0.0	0.0	0.0	0.0	20.5	0.0		
8 Transport, Communication and Public Utilities	351.2	147.9	1878.7	2372.8	2045.7	345.7	80.5	846.9	0.0	0.0	448.2	529.4	1240.2	25.7	2288.7			
9 Wholesaler & Retailer	1349.0	4273.1	856.4	0.2	2872.2	1199.2	700.5	512.8	1908.5	647.9	138.7	2796.4	1863.6	89.1	2724.7			
10 Finance, Insurance and Real Estate	1464.9	7154.6	745.6	898.5	11042.8	808.5	3359.8	431.3	549.0	0.0	1101.8	991.4	0.0	5.6	441.3			
11 Hotel or Restaurant	371.8	1237.1	73.4	0.0	2302.1	5.0	31.1	39.4	0.0	0.0	21.0	0.0	0.0	0.0	4.3			
12 Other Services	699.8	252.3	477.3	19.1	2965.1	105.0	662.8	101.5	8.3	82.7	413.1	1680.9	106.1	2.0	22.2			
13 Consumption Loans	763.6	1106.7	834.3	84.2	2970.8	256.7	584.3	158.0	1069.0	48.7	49.0	1370.3	349.3	21.6	161.1			
14 Local Government	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
15 Others	333.1	7108.4	3627.6	864.0	8961.8	2011.5	2666.2	1876.9	3292.1	242.4	1577.4	4875.5	1381.4	385.0	3107.2			
Total	9049.2	26150.5	10636.7	4382.7	39249.0	5941.6	8958.8	4896.1	7306.7	1363.0	3824.0	14734.0	6242.9	743.6	11177.5			

	Finance Companies			Zenith	Unique	Manjusree	Subhalaxmi	Jebil's	Reliance	Lous	Baibhub	Bhaktapur	Total	
1 Agricultural and Forest Related	157.8	74.8	151.1	83.7	113.3	0.0	20.0	0.7	137.7	0.0	16712.6			
2 Fishery Related	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	128.4			
3 Mining Related	5.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1606.7		
4 Manufacturing (Producing) Related	709.2	163.0	583.3	241.5	33.0	178.3	130.9	0.8	189.7	52039.6				
5 Construction	1140.7	337.2	1128.8	691.4	752.6	990.1	351.1	54.8	350.8	89342.3				
6 Electricity, Gas and Water	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	35.0	0.0	1360.3			
7 Metal Products, Machinery & Electronic Equipment & Assemblage	55.2	0.0	272.0	8.5	0.0	151.3	0.0	0.0	0.0	0.0	8884.9			
8 Transport, Communication and Public Utilities	220.2	881.1	459.7	401.7	223.7	1551.0	0.0	0.0	10.4	0.0	51730.2			
9 Wholesaler & Retailer	574.7	481.0	882.1	812.4	641.4	402.2	333.3	300.6	476.9	0.0	105215.3			
10 Finance, Insurance and Real Estate	981.1	105.0	730.8	88.5	96.9	140.0	53.0	84.0	50.0	0.0	80302.0			
11 Hotel or Restaurant	305.1	0.0	176.4	101.0	65.5	96.4	0.0	20.0	15.0	0.0	17882.7			
12 Other Services	195.9	0.0	266.4	500.0	60.0	11.1	30.8	149.5	101.5	0.0	30170.3			
13 Consumption Loans	732.9	108.9	649.3	730.3	727.2	725.7	1123.9	137.7	90.5	0.0	54949.0			
14 Local Government	14.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	526.6		
15 Others	2601.5	1912.6	2383.8	1777.4	957.4	2470.9	793.2	555.6	72.3	0.0	155586.0			
Total	7145.5	3943.4	7100.4	5208.4	3658.9	6538.8	2820.4	1337.9	1468.3	0.0	666436.8			

Data not available

Table No. 53
NPL Status of FINANCE COMPANIES
Mid-July, 2012

S.No.	Name Of Finance Companies	Total Loan	Total NPL	% of NPL	Rs. in Lakh
1	Nepal Aawas Finance Co.Ltd.	4040.0	66.2	1.6	
2	Nepal Finance Co.Ltd.	6000.9	1572.7	26.2	
3	NIDC Capital Markets Ltd.	10493.3	1928.4	18.4	
4	Narayani National Finance Ltd.	30332.7	900.8	3.0	
5	Nepal Share Markets and Finance Ltd.	14829.7	9475.0	63.9	
6	Peoples Finance Ltd.	6402.3	5748.2	89.8	
7	Mercentile Finance Co. Ltd.	251.6	15.3	6.1	
8	Kathmandu Finance Ltd.	3260.8	145.4	4.5	
9	Himalaya Finance Ltd.	#	#	#	
10	Union Finance Ltd.	9078.3	322.2	3.5	
11	Gorkha Finance Ltd.	3128.8	465.5	14.9	
12	Paschimanchal Finance Co.Ltd.	13321.4	337.6	2.5	
13	Nepal Housing & Merchant Finance Ltd.	14822.0	628.8	4.2	
14	Goodwill Finance Ltd.	13496.2	133.7	1.0	
15	Siddhartha Finance Ltd.	8627.1	61.4	0.7	
16	Shree Investment & Finance Co. Ltd.	11440.2	54.0	0.5	
17	Lumbini Finance & Leasing Co. Ltd.	14094.0	678.8	4.8	
18	Yeti Finance Co. Ltd.	11004.9	504.2	4.6	
19	International Leasing & Finance Co. Ltd.	24486.7	1539.4	6.3	
20	Mahalaxmi Finance Co. Ltd.	19359.4	337.7	1.7	
21	Lalitpur Finance Co. Ltd.	17067.7	1696.5	9.9	
22	Bhajratna Finance & Saving Co. Ltd.	1231.9	143.7	11.7	
23	United Finance Ltd.	20805.1	211.9	1.0	
24	General Finance Ltd.	9462.7	343.8	3.6	
25	Progressive Finance Co. Ltd.	1805.1	148.5	8.2	
26	Alpic Everest Finance Ltd.	7097.7	446.9	6.3	
27	Nava Durga Finance Co.Ltd.	9208.6	131.6	1.4	
28	Janaki Finance Ltd.	7529.8	520.1	6.9	
29	Pokhara Finance Ltd.	13935.3	1511.7	10.8	
30	Central Finance Co. Ltd.	13580.9	269.1	2.0	
31	Premier Finance Co. Ltd.	10058.5	528.5	5.3	
32	Arun Finance & Saving Co. Ltd.	2130.0	791.4	37.2	
33	Multipurpose Finance Co. Ltd	1016.9	142.5	14.0	
34	Butwal Finance Co. Ltd.	11078.7	242.3	2.2	
35	Shrijana Finance Ltd.	1910.5	26.8	1.4	
36	Om Finance Ltd.	25211.0	61.8	0.2	
37	CMB Finance Ltd.	4401.8	490.2	11.1	
38	World Merchant Banking & Finance Ltd.	8261.1	1345.5	16.3	
39	Capital Merchant Banking & Finance Ltd.	26186.2	25291.6	96.6	
40	Crystal Finance Ltd.	8666.9	1375.0	15.9	
41	Royal Merchant Banking & Finance Ltd.	18823.6	397.4	2.1	
42	Guheshwori Merchant Banking & Finance Ltd.	6712.7	312.0	4.6	
43	Patan Finance Ltd.	3281.3	471.3	14.4	
44	Fewa Finance Ltd.	21496.7	137.7	0.6	
45	Everest Finance Co. Ltd.	3127.7	55.0	1.8	
46	Prudential Finance Company Ltd	9049.2	2306.6	25.5	
47	ICFC Finance Ltd.	26150.5	1654.6	6.3	
48	Sagarmatha Merchant Banking and Finance Co. Ltd	10636.7	309.7	2.9	
49	Civil Merchant Bittiya sanstha Ltd.	4382.7	74.4	1.7	
50	Prabhu Finance Co. Ltd.	39249.0	338.2	0.9	
51	Imperial Finance Ltd.	5941.6	253.5	4.3	
52	Kuber Merchant Bittiya sanstha Ltd.	8958.8	2098.3	23.4	
53	Nepal Express Finance Ltd.	4896.1	0.0	0.0	
54	Valley Finance Ltd.	7306.7	242.5	3.3	
55	Seti Bittiya sanstha Ltd.	1363.0	49.1	3.6	
56	Hama Merchant & Finance Ltd.	3824.0	1290.4	33.7	
57	Reliable Finance Ltd.	14734.0	366.4	2.5	
58	Api Finance Ltd.	6242.9	11.8	0.2	
59	Namaste Bittiya Sanstha Limited.	743.6	7.3	1.0	
60	Kaski Finance Limited	11177.5	54.3	0.5	
61	Zenith Finance Ltd.	7145.5	40.0	0.6	
62	Unique Financial Institution Ltd.	3943.4	14.0	0.4	
63	Manjushree Financial Institution Ltd.	7100.4	58.2	0.8	
64	Subhalaxmi Finance Ltd.	5208.4	51.7	1.0	
65	Jebil's Finance Ltd.	3658.9	60.9	1.7	
66	Reliance Finance Ltd.	6538.8	104.8	1.6	
67	Lotus Investment Finance Ltd.	2820.4	59.4	2.1	
68	Baibhab Finance Ltd.	1337.9	0.0	0.0	
69	Bhaktapur Finance Ltd.	1468.3	0.7	0.0	
	Total	666436.8	71454.7	10.7	

Data not available

Table No.54
List of Class C Licensed Financial Institutions (Finance Companies)
 Mid - July, 2012

Names	Operation Date (A.D.)	Head Office	Telephone No.	Fax No.
1 Nepal Aawas Finance Co.Ltd.	1992/03/08	Bijulibazar, Kathmandu	4780259	4782753
2 Nepal Finance Co.Ltd.	1993/01/06	Kamaladi Mode, Kathmandu	4220031	4241237
3 NIDC Capital Markets Ltd.	1993/03/11	Kamalpokhari, Kathmandu	4423219	4423401
4 Narayani National Finance Ltd.	2009/11/01	Kalikasthan, Kathmandu	4430201	
5 Nepal Share Markets and Finance Ltd.	1993/10/19	Ramshahapath, Kathmandu	4252532	4248845
6 Peoples Finance Ltd.	1993/04/15	Tripatheshwor, Kathmandu	4260991	4262405
7 Mercenite Finance Co. Ltd.	1994/11/10	Birgunj, Parsa	051-526874	051-521673
8 Kathmandu Finance Ltd.	1994/11/10	Dillibazar, Kathmandu	4430527	4437403
9 Himalaya Finance Ltd.	1993/11/11	Sundhara, Kathmandu	4259376	4250172
10 Union Finance Ltd.	1995/12/12	Kamaladi, Kathmandu	4241648/49	4241645
11 Gorkha Finance Ltd.	1995/03/12	Hattisar, Kathmandu	4438647	4429096
12 Paschimanchal Finance Co.Ltd.	1995/04/09	Butawal, Rupandehi	071-541609	071-541924
13 Nepal Housing & Merchant Finance Ltd.	1995/04/11	Dillibazar, Kathmandu	4430528	4436183
14 Goodwill Finance Ltd.	1995/05/16	Hattisar, Kathmandu	4444039	4443414
15 Siddhartha Finance Ltd.	1995/05/25	Siddharthanagar, Rupandehi	071-521478	071-523272
16 Shree Investment & Finance Co. Ltd	1995/06/01	Dillibazar, Kathmandu	4426146	4421779
17 Lumbini Finance & Leasing Co. Ltd.	1995/06/26	Thamel, Kathmandu	4423443	4425655
18 Yeti Finance Ltd.	1995/07/23	Hetauda, Makawanpur	057-520822	057-521842
19 International Leasing & Finance Co. Ltd.	1995/10/31	Naya Baneshwor, Kathmandu	4782010	4782267
20 Mahalaxmi Finance Ltd	1995/11/26	Putalisadak, Kathmandu	4224179	4230664
21 Lalitpur Finance Ltd.	1995/12/12	Lagankhel, Lalitpur	5523850	5531916
22 Bhajurata Finance Ltd.		Kantipath, Kathmandu		
23 United Finance Ltd.	1996/01/25	Durbarmarg, Kathmandu	4241648	4241645
24 General Finance Ltd.	1996/02/02	Chabahil, Kathmandu	4484753	4484754
25 ProgressiveFinance Co. Ltd.	1996/01/02	Newroad, Kathmandu	4421244	4246403
26 Alpic Everest Finance Ltd.	1996/07/16	Kathmandu Mall, Kathmandu	4150301	4150304
27 Nava Durga Finance Co.Ltd.	1997/02/09	Itachhe, Bhaktapur	6612999	6611999
28 Janak Finance Company Ltd.	1997/03/07	Janakpurdham, Dhanusa	041-521586	041-523340
29 Pokhara Finance Ltd.	1997/03/16	Gairapatan, Pokhara	061-531145	061-531610
30 Central Finance Ltd.	1997/04/14	Kupondole, Lalitpur	5544517	5540842
31 Premier Finance Co. Ltd.	1997/05/08	Kumaripati, Lalitpur	5521223	5550412
32 Arun Finance Ltd.	1997/08/17	Dharan, Sunsari	025-523185	025-524540
33 Multipurpose Finance Co. Ltd	1998/03/25	Rajbiraj, Saptari	031-521170	031-521980
34 Butwal Finance Ltd.	1998/06/21	Butawal, Rupandehi	071-544288	071-548711
35 Shrijana Finance Ltd.	1999/12/14	Biratnagar, Morang	021-440536	021-440481
36 Om Finance Ltd.	2000/09/17	New Road, Pokhara	061-532600	061-532800
37 CMB Finance Ltd.	2000/11/20	Jamal, Kathmandu	4223154	4232678
38 World Merchant Banking & Finance Ltd.	2001/08/10	Hetauda, Makawanpur	057-521129	057-523229
39 Capital Merchant Banking & Finance Ltd.	2002/02/01	Battisputali, Kathmandu	4469702	4496321
40 Crystal Finance Ltd.	2002/02/13	Bag Durbar, Kathmandu	4218269	4219058
41 Royal Merchant Banking & Finance Ltd.	2002/02/14	Durbarmarg, Kathmandu	4242900	4231347
42 Guheswori Merchant Banking & Finance Ltd	2002/06/13	Pulchowk, Lalitpur	5550406	5536169
43 Patan Finance Ltd.	2002/06/23	Pulchowk, Lalitpur	5009523	5009521
44 Fewa Finance Ltd.	2003/04/30	Chipledhunga, Pokhara	061-538300	061-538738
45 Everest Finance Co. Ltd.	2003/07/02	Siddharthanagar, Rupandehi	071-526507	071-526508
46 Prudential Finance Company Ltd	2003/06/06	Dillibazar, Kathmandu	4445988	4446453
47 ICFC Finance Ltd.	2003/06/15	Bhatbhateni, Kathmandu	4425292	4425294
48 Sagarmatha Merchant Banking and Finance Ltd	2005/08/29	Manwayan, Lalitpur	5547841	5535419
49 Civil Merchant Bittiya sanstha Ltd.	2005/09/18	Kuleshwor, Kathmandu	4289524	4289596
50 Prabhu Finance Co. Ltd.	2006/02/16	Lainchaur, Kathmandu	4442364	4442545
51 Imperial Finance Ltd.	2006/03/08	Thapatihal, Kathmandu	4101518	4101522
52 Kuber Merchant Finance Ltd.	2006/03/24	Kamalpokhari, Kathmandu	4416854	4416836
53 Nepal Express Finance Ltd.	2006/05/04	Sundhara, Kathmandu	4268056	4268332
54 Valley Finance Ltd.	2006/05/11	Maharajganj, Kathmandu	4721359	4721216
55 Seti Bittiya Sanstha Ltd.	2006/06/07	Tikapur, Kailali	091-560950	091-560966
56 Hama Merchant & Finance Ltd.	2006/06/16	Tripatheshwor, Kathmandu	4249503	4250245
57 Reliable Finance Ltd.	2006/09/06	Sundhara, Kathmandu	4218989	4218997
58 Apti Finance Ltd.	2007/04/25	B.P. Chowk, Pokhara	061-528325	061-528324
59 Namaste Bittiya Sanstha Limited.	2007/07/07	Ghorahi, Dang	082-561659	082-561559
60 Kaski Finance Limited	2007/07/30	Pokhara, Kaski	061-523011	061-523699
61 Zenith Finance Ltd.	2007/10/08	Newroad, Kathmandu	4233405	4233208
62 Unique Financial Institution Ltd.	2007/10/12	Putalisadak, Kathmandu	4440956	4440938
63 Manjushree Financial Institution Ltd.	2007/10/15	New Baneshor, Kathmandu	4782517	4782534
64 Subhalaxmi Finance Ltd.	2007/11/11	Naxal, Kathmandu	4441734	4441736
65 Jebils Finance Ltd.	2009/10/28	New Road, Kathmandu	4220426	4220402
66 Reliance Finance Ltd.	2009/12/03	Pradarsani Marg, Kathmandu	4261104	4220698
67 Lotus Investment Finance Ltd.	2010/04/11	Newroad, Kathmandu	4245104	
68 Baibhab Finance Ltd.	2011/01/24	Naya Baneshwor , Kathmandu	4467467	
69 Bhaktapur Finance Ltd.	2011/02/08	Chyamsing ,Bhaktapur	6619672	6619671

Table No.55
Statement of Assets & Liabilities of Funds of MFDB & RDB
(AGGREGATE)

(Rs. in Lakh)

Liabilities		Mid July							
		2005	2006	2007	2008	2009	2010	2011	2012
1	CAPITAL FUND	7397.6	8304.0	11185.0	12579.0	19398.3	21746.6	24087.9	28166.3
a.	Paid-up Capital	5482.5	5709.0	7757.0	9431.0	10989.2	12726.7	15462.6	17171.7
b.	Calls in Advances								29.4
c.	General Reserves	1031.6	1275.0	626.0	870.0	1481.6	1629.4	0.0	2883.2
d.	Share Premium	0.0	0.0	0.0	0.0	0.0	0.0	2455.5	58.1
e.	Retained Earning	0.0	413.0	512.0	58.0	859.0	1252.3	18.9	1075.7
f.	Others Reserves	883.6	907.0	2290.0	2220.0	6068.5	6138.2	(255.7)	6948.3
2	BORROWINGS	34024.3	53249.0	69442.0	84006.0	89729.4	107538.3	130375.9	165863.6
a.	NRB	102.6	377.0	1462.0	939.0	1639.6	2104.1	2008.9	1983.7
b.	Others	17265.9	53249.0	69442.0	84006.0	89729.4	107538.3	130375.9	163879.9
3	DEPOSITS	7488.4	9325.0	11031.0	15400.0	20006.3	25743.3	35373.9	52351.6
4	Bills Payable	0.0	780.0	0.0	0.0	797.6	0.0	0.0	0.0
6	Other Liabilities	13185.5	6960.0	10167.0	11616.0	21355.0	14154.9	18186.4	25028.8
1.	Sundry Creditors	83.6	583.0	175.0	1014.0	561.2	1793.8	2695.5	2653.9
2.	Loan Loss Provision	0.0	1144.0	2458.0	2724.0	3624.1	3887.6	4362.5	5054.7
3.	Interest Suspense a/c	0.0	310.0	637.0	1128.0	1594.7	2754.3	3539.5	4099.6
4.	Others	13101.8	4923.0	6897.0	6750.0	15575.0	5719.3	7588.9	13220.6
7	Reconciliation A/c	0.0	2159.0	256.0	1213.0	1170.2	17264.3	2232.0	22366.4
8	Profit & Loss A/c	905.1	1197.0	733.0	1013.0	1931.1	2773.7	4707.5	6298.1
TOTAL LIABILITIES		63000.9	81974.0	102814.0	125827.0	154387.9	189221.9	214963.6	300074.9
Assets									
1	LIQUID FUNDS	6539.0	13218.0	17728.0	11631.0	28550.6	21727.2	32722.2	58434.8
a.	Cash Balance	0.0	197.0	223.0	374.0	507.1	249.3	317.8	441.9
b.	Bank Balance	6399.2	10928.0	16468.0	9916.0	25391.2	16918.8	26323.6	32539.1
C.	Money at Call	0.0	2093.0	1037.0	1341.0	2652.3	4559.7	6080.9	25453.8
2	INVESTMENT IN SECURITIES	1625.0	2700.0	570.0	962.0	662.3	1112.3	1647.4	1286.7
a.	Govt. Securities	1625.0	1625.0	570.0	512.0	512.3	1112.3	512.3	1286.7
b.	NRB Bond	0.0	0.0	0.0	0.0	150.0	0.0	0.0	0.0
c.	Others	0.0	1075.0	0.0	450.0	0.0	0.0	1135.1	0.0
3	SHARE & OTHER INVESTMENT	13535.6	14026.0	19404.0	34078.0	20020.2	24246.0	15604.5	20405.8
a.	Shares & Debenture	0.0	0.0	0.0	0.0	0.0	0.0	0.0	458.9
b.	Others	6605.7	14026.0	19404.0	34078.0	20020.2	24246.0	15604.5	19946.9
4	LOANS & ADVANCES	35376.1	43030.0	57806.0	70782.0	82227.5	111169.8	146498.6	177383.2
Institutional		0.0	0.0	0.0	0.0	17572.4	0.0	146498.6	61941.2
Individual		35376.1	43030.0	57806.0	70782.0	64655.2	111169.8	0.0	115442.0
8	FIXED ASSETS	0.0	781.0	1010.0	1177.0	1830.3	2254.6	2593.5	3402.2
9	OTHER ASSETS	3890.6	3921.0	3637.0	4605.0	17233.6	9078.3	12531.8	15948.8
10	Expenses not Written off	0.0	4.0	10.0	62.0	57.2	15.2	10.8	7.0
11	Non Banking Assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
12	Reconciliation Account	0.0	2084.0	155.0	963.0	1012.5	17121.5	2530.2	22348.1
13	Profit & Loss A/c	2034.6	2210.0	2494.0	1567.0	2793.8	2496.8	824.6	858.3
TOTAL ASSETS		63000.9	81974.0	102814.0	125827.0	154388.0	189221.9	214963.6	300074.9

Table No.56
Statement of Assets & Liabilities of fund of MFDB & RDB

Mid -July, 2012

Rs. In Lakh

Liabilities		PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN	RMDC	DIPROSC	CHHIMEK	SWABAL AMBAN	SANA KISAN	NERUDE
1	CAPITAL FUND	566.8	-1325.0	1131.3	565.9	1079.4	2832.7	8831.4	1585.2	2074.7	2671.2	4283.1	748.6
a.	Paid-up Capital	600.0	585.0	660.0	735.7	1000.0	1924.6	3200.0	1061.4	1260.2	1247.8	1400.0	560.0
b.	Calls in Advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c.	General Reserves	53.3	13.6	165.3	63.0	58.1	325.6	751.3	257.7	397.0	503.0	148.4	124.8
d.	Share Premium	0.0	0.0	0.0	0.0	0.0	5.1	0.0	30.4	13.8	8.7	0.0	0.0
e.	Retained Earning	-163.2	-1923.6	244.9	-261.3	0.0	136.8	1789.9	212.3	398.1	87.6	397.7	29.1
f.	Others Reserves	76.7	0.0	61.2	28.5	21.3	440.7	3090.2	23.4	5.6	824.1	2337.1	34.7
2	BORROWINGS	6958.1	1762.2	9192.6	6008.6	5859.5	21114.2	25551.6	12123.0	15473.2	13212.8	32074.5	4803.0
a.	NRB	552.2	164.5	36.5	72.4	419.9	31.2	0.0	113.5	143.7	0.0	104.2	0.0
b.	Others	6405.8	1597.7	9156.0	5936.3	5439.6	21083.0	25551.6	12009.5	15329.5	13212.8	31970.3	4803.0
3	DEPOSITS	807.9	557.9	3050.3	2416.8	2415.0	9659.1	0.0	3255.8	15781.6	10015.0	0.0	2922.6
4	Bills Payable	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5	Other Liabilities	2596.8	2639.9	2061.4	902.5	2022.4	2510.8	2094.1	873.7	1208.6	3577.5	3334.0	690.9
1.	Sundry Creditors	38.3	0.0	0.0	0.8	22.5	84.2	7.3	285.6	127.6	1586.4	471.2	7.3
2.	Loan Loss Provision	478.7	526.8	642.4	382.3	68.7	553.8	762.2	175.1	248.5	370.0	559.1	131.2
3.	Interest Suspense a/c	1550.8	1102.5	280.4	173.7	428.8	196.1	0.0	191.0	0.0	119.8	15.1	18.3
4.	Others	529.0	1010.6	1138.6	345.7	1502.3	1676.7	1324.6	222.0	832.5	1501.4	2288.7	534.2
6	Reconciliation A/c	0.0	781.7	0.0	7.1	-10.2	0.0	0.0	0.0	16896.4	9.7	1.5	3462.3
7	Profit & Loss A/c	7.3	0.0	186.3	87.3	276.4	785.6	1640.5	633.1	781.2	572.7	662.4	379.1
	TOTAL LIABILITIES	10936.8	4416.7	15621.9	9988.2	11642.5	36902.3	38117.6	18470.7	52215.7	30058.9	40355.6	13006.6
	Assets												
1	LIQUID FUNDS	856.1	81.0	4342.0	2032.0	2221.0	5975.4	3925.3	5236.5	9061.2	4627.6	11409.3	1614.0
a.	Cash Balance	79.5	23.7	67.5	89.0	26.0	28.4	0.0	10.0	3.0	45.3	16.3	23.5
b.	Bank Balance	101.5	57.3	4274.5	721.2	2195.0	458.4	3925.2	1104.3	9058.2	978.3	2043.8	1590.6
C.	Money at Call	675.2	0.0	0.0	1221.7	0.0	5488.5	0.0	4122.2	0.0	3604.0	9349.2	0.0
2	INVESTMENT IN SECURITIES	0.0	0.0	0.0	0.0	0.0	387.3	125.0	0.0	754.6	0.0	0.0	0.0
a.	Govt.Securities	0.0	0.0	0.0	0.0	0.0	387.3	125.0	0.0	754.6	0.0	0.0	0.0
b.	NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c.	Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3	SHARE & OTHER INVESTMENT	8.0	108.0	851.3	11.5	10.2	1055.1	13903.7	50.0	58.5	1962.9	1405.5	700.1
a.	Shares & Debenture	8.0	8.0	29.1	11.5	10.2	81.3	61.3	50.0	58.5	0.0	0.0	0.0
b.	Others	0.0	100.0	822.2	0.0	0.0	973.8	13842.4	0.0	0.0	1962.9	1405.5	700.1
4	LOANS & ADVANCES	7519.9	1452.0	9112.5	6529.4	7744.0	26600.5	19054.8	12062.3	23419.1	20948.8	26761.6	6918.2
Institutional	0.0	0.0	0.0	0.0	0.0	0.0	19054.8	12062.3	0.0	0.0	26761.6	0.0	
Individual	7519.9	1452.0	9112.5	6529.4	7744.0	26600.5	0.0	0.0	23419.1	20948.8	0.0	6918.2	
5	FIXED ASSETS	135.7	18.7	69.8	134.6	182.3	1180.5	23.5	115.3	940.6	188.6	89.5	94.6
6	OTHER ASSETS	2266.9	1667.9	1203.9	1039.6	1485.0	1703.6	1085.5	1006.7	1085.3	2331.1	663.7	217.3
7	Expenses not Written off	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
8	Non Banking Assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
9	Reconciliation Account	0.4	769.3	2.6	0.0	0.0	0.0	0.0	0.0	16896.4	0.0	0.0	3462.3
10	Profit & Loss A/c	149.7	319.8	39.8	241.1	0.0	0.0	0.0	0.0	0.0	26.0	0.0	
	TOTAL ASSETS	10936.8	4416.7	15621.9	9988.2	11642.5	36902.3	38117.6	18470.7	52215.7	30058.9	40355.6	13006.6

Table No.56
Statement of Assets & Liabilities of fund of MFDB & RDB
Mid -July, 2012

Rs. In Lakh

Liabilities		Naya Nepal	Summit	Sworojgar	First	Nagbeli	Kalika	Mirmire	Janautthan	Mithila	Womi	Laxmi	TOTAL
1	CAPITAL FUND	130.3	283.5	115.3	1111.0	107.0	146.5	139.5	103.6	180.1	102.0	702.1	28166.3
a.	Paid-up Capital	140.0	250.0	109.9	1000.0	100.1	120.0	140.0	110.0	165.0	102.0	700.0	17171.7
b.	Calls in Advances	0.0	0.0	0.0	0.0	0.0	29.4	0.0	0.0	0.0	0.0	0.0	29.4
c.	General Reserves	-9.7	8.0	2.2	22.2	1.8	0.4	0.0	-6.4	3.1	0.0	0.4	2883.2
d.	Share Premium	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	58.1
e.	Retained Earning	0.0	24.2	3.1	88.8	1.5	-3.3	-0.5	0.0	12.0	0.0	1.7	1075.7
f.	Others Reserves	0.0	1.4	0.0	0.0	3.6	0.0	0.0	0.0	0.0	0.0	0.0	6948.3
2	BORROWINGS	889.7	1060.7	849.3	7567.2	732.9	222.7	284.0	62.4	61.7	0.0	0.0	165863.6
a.	NRB	0.0	0.0	0.0	0.0	0.0	284.0	0.0	61.7	0.0	0.0	0.0	1983.7
b.	Others	889.7	1060.7	849.3	7567.2	732.9	222.7	0.0	62.4	0.0	0.0	0.0	163879.9
3	DEPOSITS	229.5	461.7	360.4	0.0	134.8	152.7	14.2	61.2	49.9	1.8	3.4	52351.6
4	Bills Payable	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5	Other Liabilities	45.0	89.8	97.0	152.4	11.1	25.5	40.4	8.6	42.3	0.3	3.6	25028.8
1.	Sundry Creditors	3.4	2.6	1.2	0.2	0.0	0.4	4.0	3.5	4.7	0.1	2.7	2653.9
2.	Loan Loss Provision	31.0	4.5	15.4	40.6	8.4	5.0	21.0	3.8	25.5	0.1	0.4	5054.7
3.	Interest Suspense a/c	0.0	0.0	0.8	0.0	0.0	0.0	12.1	0.0	9.9	0.1	0.4	4099.6
4.	Others	10.6	82.8	79.6	111.5	2.8	20.1	3.3	1.3	2.3	0.0	0.1	13220.6
6	Reconciliation A/c	0.0	1046.8	0.8	0.0	0.0	0.0	53.5	0.0	116.7	0.0	0.0	22366.4
7	Profit & Loss A/c	31.4	44.7	6.0	105.9	15.2	15.9	0.0	2.1	64.5	0.0	0.6	6298.1
TOTAL LIABILITIES		1325.9	2987.3	1428.7	8936.4	1000.9	563.4	531.6	237.9	515.2	104.2	709.7	300074.9
Assets													
1	LIQUID FUNDS	545.6	424.7	179.2	4755.9	194.3	64.6	136.7	35.8	28.4	59.2	629.3	58434.8
a.	Cash Balance	1.4	6.4	1.6	0.0	8.2	9.2	0.2	0.0	2.8	0.0	0.0	441.9
b.	Bank Balance	20.0	8.6	177.7	4755.9	186.2	55.4	136.6	35.8	25.6	0.0	629.3	32539.1
C.	Money at Call	524.2	409.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	59.2	0.0	25453.8
2	INVESTMENT IN SECURITIES	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	19.9	0.0	1286.7
a.	Govt. Securities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	19.9	0.0	1286.7
b.	NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c.	Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3	SHARE & OTHER INVESTMENT	140.1	0.0	0.0	0.0	0.0	0.0	140.0	0.9	0.0	0.0	0.0	20405.8
a.	Shares & Debenture	0.1	0.0	0.0	0.0	0.0	0.0	140.0	0.9	0.0	0.0	0.0	458.9
b.	Others	140.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	19946.9
4	LOANS & ADVANCES	616.0	1470.8	1182.6	4062.5	781.5	475.5	130.3	192.9	294.2	11.7	41.9	177383.2
Institutional		0.0	0.0	0.0	4062.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	61941.2
Individual		616.0	1470.8	1182.6	0.0	781.5	475.5	130.3	192.9	294.2	11.7	41.9	115442.0
5	FIXED ASSETS	12.1	18.7	32.0	66.3	19.9	16.5	10.4	7.3	5.3	7.2	32.7	3402.2
6	OTHER ASSETS	12.2	22.3	34.9	51.7	5.3	6.7	30.1	1.0	18.8	3.6	5.8	15948.8
7	Expenses not Written off	0.0	3.9	0.0	0.0	0.0	0.0	3.1	0.0	0.0	0.0	0.0	7.0
8	Non Banking Assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
9	Reconciliation Account	0.0	1046.8	0.0	0.0	0.0	0.0	53.5	0.0	116.7	0.0	0.0	22348.1
10	Profit & Loss A/c	0.0	0.0	0.0	0.0	0.0	0.0	27.5	0.0	51.9	2.6	0.0	858.3
TOTAL ASSETS		1325.9	2987.3	1428.7	8936.4	1000.9	563.4	531.6	237.9	515.2	104.2	709.7	300074.9

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