

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 |
|-----------------|-------------------------------|-------------------------------------|--|-------------------------|
| 10000000 | Equity | | | |
| | Share Capital | | | |
| 10100000 | Share Capital | Ordinary Share Capital | | |
| 10101000 | Share Capital | Ordinary Share Capital | Promoter Ordinary Shares | |
| 10101010 | Share Capital | Ordinary Share Capital | Promoter Ordinary Shares | Institutional - Local |
| 101010101 | Share Capital | Ordinary Share Capital | Promoter Ordinary Shares | Institutional - Foreign |
| 101010102 | Share Capital | Ordinary Share Capital | Promoter Ordinary Shares | Individuals - Local |
| 101010103 | Share Capital | Ordinary Share Capital | Promoter Ordinary Shares | Individuals - Foreign |
| 101010104 | Share Capital | Ordinary Share Capital | Promoter Ordinary Shares | |
| 101010200 | Share Capital | Ordinary Share Capital | Public Ordinary Shares | |
| 101010201 | Share Capital | Ordinary Share Capital | Public Ordinary Shares | Institutional - Local |
| 101010202 | Share Capital | Ordinary Share Capital | Public Ordinary Shares | Institutional - Foreign |
| 101010203 | Share Capital | Ordinary Share Capital | Public Ordinary Shares | Individuals - Local |
| 101010204 | Share Capital | Ordinary Share Capital | Public Ordinary Shares | Individuals - Foreign |
| 101010300 | Share Capital | Ordinary Share Capital | Shares through exercise of Options | |
| 101010400 | Share Capital | Ordinary Share Capital | Treasury Shares | |
| 101010500 | Share Capital | Ordinary Share Capital | Others | |
| 101010501 | Share Capital | Ordinary Share Capital | Others | Share issue expenses |
| 101020000 | Share Capital | Preference Share Capital | | |
| 101020100 | Share Capital | Preference Share Capital | Convertible Preference Share (Equity Component) | |
| 101020200 | Share Capital | Preference Share Capital | Non-Redeemable Preference Share (Equity Component) | |
| 101020300 | Share Capital | Preference Share Capital | Treasury Shares | |
| 101020400 | Share Capital | Preference Share Capital | Others | |
| 102000000 | Bonds | | | |
| 102010000 | Bonds | Convertible Bond (Equity Component) | | |
| 102020000 | Bonds | Perpetual Bond (Equity Component) | | |
| 102030000 | Bonds | Others | | |
| 103000000 | Reserves & Surplus | | | |
| 103010000 | Reserves & Surplus | Statutory Reserves | | |
| 103010100 | Reserves & Surplus | Statutory Reserves | General Reserve | |
| 103010200 | Reserves & Surplus | Statutory Reserves | Exchange Equalization Fund | |
| 103010300 | Reserves & Surplus | Statutory Reserves | Capital Reserve Fund | |
| 103010400 | Reserves & Surplus | Statutory Reserves | Special Reserve | |
| 103010500 | Reserves & Surplus | Statutory Reserves | Investment Adjustment Fund | |
| 103010600 | Reserves & Surplus | Statutory Reserves | Capital Redemption Reserve | |
| 103010700 | Reserves & Surplus | Statutory Reserves | Debenture Redemption Reserve | |
| 103010800 | Reserves & Surplus | Statutory Reserves | Housing Reserve | |
| 103010900 | Reserves & Surplus | Statutory Reserves | Corporate Social Responsibility Fund | |
| 103011000 | Reserves & Surplus | Statutory Reserves | Other Reserves | |
| 103020000 | Reserves & Surplus | Non Statutory Reserve | | |
| 103020100 | Reserves & Surplus | Non Statutory Reserve | Assets Revaluation Reserve | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 |
|--------------|----------------------------------|-------------------------|--------------------------------------|--------------------------------|
| 103020101 | Reserves & Surplus | Non Statutory Reserve | Assets Revaluation Reserve | On Property, Plant & Equipment |
| 103020102 | Reserves & Surplus | Non Statutory Reserve | Assets Revaluation Reserve | On Intangible Assets |
| 103020103 | Reserves & Surplus | Non Statutory Reserve | Assets Revaluation Reserve | On Investment Property |
| 103020200 | Reserves & Surplus | Non Statutory Reserve | Institutional Development Fund | |
| 103020300 | Reserves & Surplus | Non Statutory Reserve | Contingency Reserve | |
| 103020400 | Reserves & Surplus | Non Statutory Reserve | Dividend Equalization Fund | |
| 103020500 | Reserves & Surplus | Non Statutory Reserve | Foreign Currency Translation Reserve | |
| 103020600 | Reserves & Surplus | Non Statutory Reserve | Fair Value through OCI Reserve | |
| 103020700 | Reserves & Surplus | Non Statutory Reserve | Hedging Reserves | |
| 103020701 | Reserves & Surplus | Non Statutory Reserve | Hedging Reserves | Fair value hedge |
| 103020702 | Reserves & Surplus | Non Statutory Reserve | Hedging Reserves | Cash flow hedge |
| 103020800 | Reserves & Surplus | Non Statutory Reserve | Sinking Fund | |
| 103020900 | Reserves & Surplus | Non Statutory Reserve | Staff Related Reserve Fund | |
| 103021000 | Reserves & Surplus | Non Statutory Reserve | Actuarial Gain/Loss Reserve | |
| 103021100 | Reserves & Surplus | Non Statutory Reserve | Deferred Tax Reserve | |
| 103021200 | Reserves & Surplus | Non Statutory Reserve | Capital Adjustment Fund | |
| 103021300 | Reserves & Surplus | Non Statutory Reserve | Other Reserve | |
| 104000000 | Securities Premium | | | |
| 104010000 | Securities Premium | Ordinary Shares | | |
| 104020000 | Securities Premium | Preference Shares | | |
| 105000000 | Retained Earning | | | |
| 106000000 | Profit & Loss Account | | | |
| 107000000 | Call in Advance | | | |
| 108000000 | Call in Arrear | | | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 | Regulatory Reporting Guidelines |
|------------------|--|--------------------------------|-------------------------|-------------------------------|--|
| 200000000 | Liabilities | | | | |
| 201000000 | Trading Liabilities | | | | |
| 201010000 | Trading Liabilities | Non - Derivatives | | | It should include the following details - 1. Currency 2. Name of Institution 3. Class of Institution 4. Collateral 5. Interest Rates |
| 201010100 | Trading Liabilities | Non - Derivatives | Pledged | | |
| 201010101 | Trading Liabilities | Non - Derivatives | Pledged | Short sold positions - debt | |
| 201010102 | Trading Liabilities | Non - Derivatives | Pledged | Short sold positions - equity | |
| 201010200 | Trading Liabilities | Non - Derivatives | Non-Pledged | | |
| 201010201 | Trading Liabilities | Non - Derivatives | Non-Pledged | Short sold positions - debt | |
| 201010202 | Trading Liabilities | Non - Derivatives | Non-Pledged | Short sold positions - equity | |
| 201020000 | Trading Liabilities | Derivatives | | | |
| 201020100 | Trading Liabilities | Derivatives | Pledged | | |
| 201020101 | Trading Liabilities | Derivatives | Pledged | Interest rate | |
| 201020102 | Trading Liabilities | Derivatives | Pledged | Credit | |
| 201020103 | Trading Liabilities | Derivatives | Pledged | Equity | |
| 201020104 | Trading Liabilities | Derivatives | Pledged | Foreign exchange | |
| 201020105 | Trading Liabilities | Derivatives | Pledged | OTC structured derivatives | |
| 201020200 | Trading Liabilities | Derivatives | Non-Pledged | | |
| 201020201 | Trading Liabilities | Derivatives | Non-Pledged | Interest rate | |
| 201020202 | Trading Liabilities | Derivatives | Non-Pledged | Credit | |
| 201020203 | Trading Liabilities | Derivatives | Non-Pledged | Equity | |
| 201020204 | Trading Liabilities | Derivatives | Non-Pledged | Foreign exchange | |
| 201020205 | Trading Liabilities | Derivatives | Non-Pledged | OTC structured derivatives | |
| 202000000 | Derivative liabilities held for risk management | | | | |
| 202010000 | Derivative liabilities held for risk management | Interest rate | | | |
| 202020000 | Derivative liabilities held for risk management | Credit | | | |
| 202030000 | Derivative liabilities held for risk management | Equity | | | |
| 202040000 | Derivative liabilities held for risk management | Foreign exchange | | | |
| 203000000 | Deposits from BFIs | | | | |
| 203010000 | Deposits from BFIs | VOSTRO Account | | | It should include the following details - 1. Currency 2. Name of Institution/ Individual 3. Class of Institution for Deposits 4. Interest Rate |
| 203010100 | Deposits from BFIs | VOSTRO Account | LCY | | |
| 203010200 | Deposits from BFIs | VOSTRO Account | FCY | | |
| 203020000 | Deposits from BFIs | Money market deposits | | | |
| 203020100 | Deposits from BFIs | Money market deposits | LCY | | |
| 203020200 | Deposits from BFIs | Money market deposits | FCY | | |
| 203030000 | Deposits from BFIs | Sale and repurchase agreements | | | |

| | | | |
|-----------|--------------------|--------------------------------|-----|
| 203030100 | Deposits from BFIs | Sale and repurchase agreements | LCY |
| 203030200 | Deposits from BFIs | Sale and repurchase agreements | FCY |
| 203040000 | Deposits from BFIs | Other deposits from banks | |
| 203040100 | Deposits from BFIs | Other deposits from banks | LCY |
| 203040200 | Deposits from BFIs | Other deposits from banks | FCY |

204000000 Deposits from Customer

| | | | |
|-----------|------------------------|-------------------------|---------------------------------------|
| 204010000 | Deposits from Customer | Term Deposits | |
| 204010100 | Deposits from Customer | Term Deposits | Fixed Deposits - LCY |
| 204010200 | Deposits from Customer | Term Deposits | Fixed Deposits - FCY |
| 204010300 | Deposits from Customer | Term Deposits | Matured Fixed Deposits - LCY |
| 204010400 | Deposits from Customer | Term Deposits | Matured Fixed Deposits - FCY |
| 204010500 | Deposits from Customer | Term Deposits | Other Term Deposits - LCY |
| 204010600 | Deposits from Customer | Term Deposits | Other Term Deposits - FCY |
| 204020000 | Deposits from Customer | Savings Deposits | |
| 204020100 | Deposits from Customer | Savings Deposits | LCY |
| 204020200 | Deposits from Customer | Savings Deposits | FCY |
| 204030000 | Deposits from Customer | Current Deposits | |
| 204030100 | Deposits from Customer | Current Deposits | LCY |
| 204030200 | Deposits from Customer | Current Deposits | FCY |
| 204040000 | Deposits from Customer | Call Deposit | |
| 204040100 | Deposits from Customer | Call Deposit | LCY |
| 204040200 | Deposits from Customer | Call Deposit | FCY |
| 204050000 | Deposits from Customer | Margin Deposits | |
| 204050100 | Deposits from Customer | Margin Deposits | Margin Account Letter of Credit - LCY |
| 204050200 | Deposits from Customer | Margin Deposits | Margin Account Letter of Credit - FCY |
| 204050300 | Deposits from Customer | Margin Deposits | Margin Account Guarantee - LCY |
| 204050400 | Deposits from Customer | Margin Deposits | Margin Account Guarantee - FCY |
| 204050500 | Deposits from Customer | Margin Deposits | Other Margin Deposits - LCY |
| 204050600 | Deposits from Customer | Margin Deposits | Other Margin Deposits - FCY |
| 204060000 | Deposits from Customer | Certificate of Deposits | |
| 204060100 | Deposits from Customer | Certificate of Deposits | LCY |
| 204060200 | Deposits from Customer | Certificate of Deposits | FCY |
| 204070000 | Deposits from Customer | Other Deposits | |
| 204070100 | Deposits from Customer | Other Deposits | LCY |
| 204070200 | Deposits from Customer | Other Deposits | FCY |

205000000 Debt Securities issued/ Borrowings

| | | | |
|-----------|------------------------------------|-------------------|-----------------------|
| 205010000 | Debt Securities issued/ Borrowings | At amortized cost | |
| 205010100 | Debt Securities issued/ Borrowings | At amortized cost | NRB refinancing - LCY |

It should include the following details -

1. Currency
2. Name of Institution/ Individual
3. Class of Institution for Deposits
4. Interest Rate
5. Type of Margin Account (applicable for Margin Deposits)

It should include the following details -

1. Currency
2. Name of Institution/ Individual
3. Class of Institution
4. Tenure
5. Interest Rate

| | | | |
|-----------|---------------------------------------|-------------------|--|
| 205010200 | Debt Securities issued/ Borrowings | At amortized cost | NRB refinancing - FCY |
| 205010300 | Debt Securities issued/ Borrowings | At amortized cost | NRB loan - LCY |
| 205010400 | Debt Securities issued/ Borrowings | At amortized cost | NRB loan - FCY |
| 205010500 | Debt Securities issued/ Borrowings | At amortized cost | Repos - LCY |
| 205010600 | Debt Securities issued/ Borrowings | At amortized cost | Repos - FCY |
| 205010700 | Debt Securities issued/ Borrowings | At amortized cost | Lender of last resort - LCY |
| 205010800 | Debt Securities issued/ Borrowings | At amortized cost | Lender of last resort - FCY |
| 205010900 | Debt Securities issued/ Borrowings | At amortized cost | Standing Liquidity Facility - LCY |
| 205011000 | Debt Securities issued/ Borrowings | At amortized cost | Standing Liquidity Facility - FCY |
| 205011100 | Debt Securities issued/ Borrowings | At amortized cost | Other borrowings from NRB - LCY |
| 205011200 | Debt Securities issued/ Borrowings | At amortized cost | Other borrowings from NRB - FCY |
| 205011300 | Debt Securities issued/ Borrowings | At amortized cost | Inter Bank/ Financial Institutions Borrowings - LCY |
| 205011400 | Debt Securities issued/ Borrowings | At amortized cost | Inter Bank/ Financial Institutions Borrowings - FCY |
| 205011500 | Debt Securities issued/ Borrowings | At amortized cost | Borrowings from Nepal Government LCY |
| 205011600 | Debt Securities issued/ Borrowings | At amortized cost | Borrowings from Nepal Government FCY |
| 205011700 | Debt Securities issued/ Borrowings | At amortized cost | Debentures - LCY |
| 205011800 | Debt Securities issued/ Borrowings | At amortized cost | Debentures - FCY |
| 205011900 | Debt Securities issued/ Borrowings | At amortized cost | Bonds - LCY |
| 205012000 | Debt Securities issued/ Borrowings | At amortized cost | Bonds - FCY |
| 205012100 | Debt Securities issued/ Borrowings | At amortized cost | Refinance Borrowing - LCY |
| 205012200 | Debt Securities issued/ Borrowings | At amortized cost | Refinance Borrowing - FCY |
| 205012300 | Debt Securities issued/ Borrowings | At amortized cost | Others Borrowings - LCY |

| | | | |
|-----------|---------------------------------------|--------------------------------------|--|
| 205012400 | Debt Securities issued/ Borrowings | At amortized cost | Others Borrowings - FCY |
| 205020000 | Debt Securities issued/ Borrowings | At fair value through profit or loss | |
| 205020100 | Debt Securities issued/ Borrowings | At fair value through profit or loss | NRB refinancing - LCY |
| 205020200 | Debt Securities issued/ Borrowings | At fair value through profit or loss | NRB refinancing - FCY |
| 205020300 | Debt Securities issued/ Borrowings | At fair value through profit or loss | NRB loan - LCY |
| 205020400 | Debt Securities issued/ Borrowings | At fair value through profit or loss | NRB loan - FCY |
| 205020500 | Debt Securities issued/ Borrowings | At fair value through profit or loss | Repos - LCY |
| 205020600 | Debt Securities issued/ Borrowings | At fair value through profit or loss | Repos - FCY |
| 205020700 | Debt Securities issued/ Borrowings | At fair value through profit or loss | Lender of last resort - LCY |
| 205020800 | Debt Securities issued/ Borrowings | At fair value through profit or loss | Lender of last resort - FCY |
| 205020900 | Debt Securities issued/ Borrowings | At fair value through profit or loss | Standing Liquidity Facility - LCY |
| 205021000 | Debt Securities issued/ Borrowings | At fair value through profit or loss | Standing Liquidity Facility - FCY |
| 205021100 | Debt Securities issued/ Borrowings | At fair value through profit or loss | Other borrowings from NRB - LCY |
| 205021200 | Debt Securities issued/ Borrowings | At fair value through profit or loss | Other borrowings from NRB - FCY |
| 205021300 | Debt Securities issued/ Borrowings | At fair value through profit or loss | Inter Bank/ Financial Institutions Borrowings - LCY |
| 205021400 | Debt Securities issued/ Borrowings | At fair value through profit or loss | Inter Bank/ Financial Institutions Borrowings - FCY |
| 205021500 | Debt Securities issued/ Borrowings | At fair value through profit or loss | Borrowings from Nepal Government LCY |
| 205021600 | Debt Securities issued/ Borrowings | At fair value through profit or loss | Borrowings from Nepal Government FCY |
| 205021700 | Debt Securities issued/ Borrowings | At fair value through profit or loss | Debentures - LCY |
| 205021800 | Debt Securities issued/ Borrowings | At fair value through profit or loss | Debentures - FCY |
| 205021900 | Debt Securities issued/ Borrowings | At fair value through profit or loss | Bonds - LCY |
| 205022000 | Debt Securities issued/ Borrowings | At fair value through profit or loss | Bonds - FCY |

| | | | |
|------------------|---------------------------------------|---|---|
| 205022100 | Debt Securities issued/ Borrowings | At fair value through profit or loss | Refinance Borrowing - LCY |
| 205022200 | Debt Securities issued/ Borrowings | At fair value through profit or loss | Refinance Borrowing - FCY |
| 205022300 | Debt Securities issued/ Borrowings | At fair value through profit or loss | Other Borrowings - LCY |
| 205022400 | Debt Securities issued/ Borrowings | At fair value through profit or loss | Other Borrowings - FCY |
| 206000000 | Subordinated Liabilities | | |
| 206010000 | Subordinated Liabilities | At amortized cost | |
| 206010100 | Subordinated Liabilities | At amortized cost | Redeemable Preference Share LCY |
| 206010200 | Subordinated Liabilities | At amortized cost | Redeemable Preference Share FCY |
| 206010300 | Subordinated Liabilities | At amortized cost | Non-Convertible Preference Share LCY |
| 206010400 | Subordinated Liabilities | At amortized cost | Non-Convertible Preference Share FCY |
| 206010500 | Subordinated Liabilities | At amortized cost | Other Preference Share (debt portion only) LCY |
| 206010600 | Subordinated Liabilities | At amortized cost | Other Preference Share (debt portion only) FCY |
| 206010700 | Subordinated Liabilities | At amortized cost | Subordinated Notes issued LCY |
| 206010800 | Subordinated Liabilities | At amortized cost | Subordinated Notes issued FCY |
| 206010900 | Subordinated Liabilities | At amortized cost | Subordinated Debenture LCY |
| 206011000 | Subordinated Liabilities | At amortized cost | Subordinated Debenture FCY |
| 206011100 | Subordinated Liabilities | At amortized cost | Subordinated Bonds LCY |
| 206011200 | Subordinated Liabilities | At amortized cost | Subordinated Bonds FCY |
| 206011300 | Subordinated Liabilities | At amortized cost | Others LCY |
| 206011400 | Subordinated Liabilities | At amortized cost | Others FCY |
| 206020000 | Subordinated Liabilities | Designated as at fair value through profit or loss | |
| 206020100 | Subordinated Liabilities | Designated as at fair value through profit or loss | Redeemable Preference Share LCY |
| 206020200 | Subordinated Liabilities | Designated as at fair value through profit or loss | Redeemable Preference Share FCY |
| 206020300 | Subordinated Liabilities | Designated as at fair value through profit or loss | Non-Convertible Preference Share LCY |
| 206020400 | Subordinated Liabilities | Designated as at fair value through profit or loss | Non-Convertible Preference Share FCY |
| 206020500 | Subordinated Liabilities | Designated as at fair value through profit or loss | Other Preference Share (debt portion only) LCY |
| 206020600 | Subordinated Liabilities | Designated as at fair value through profit or loss | Other Preference Share (debt portion only) FCY |

It should include the following details -

1. Currency
2. Name of Institution/ Individual
3. Class of Institution
4. Tenure

| | | | |
|------------------|----------------------------------|--|-------------------------------|
| 206020700 | Subordinated Liabilities | Designated as at fair value through profit or loss | Subordinated Notes issued LCY |
| 206020800 | Subordinated Liabilities | Designated as at fair value through profit or loss | Subordinated Notes issued FCY |
| 206020900 | Subordinated Liabilities | Designated as at fair value through profit or loss | Subordinated Debenture LCY |
| 206021000 | Subordinated Liabilities | Designated as at fair value through profit or loss | Subordinated Debenture FCY |
| 206021100 | Subordinated Liabilities | Designated as at fair value through profit or loss | Subordinated Bonds LCY |
| 206021200 | Subordinated Liabilities | Designated as at fair value through profit or loss | Subordinated Bonds FCY |
| 206021300 | Subordinated Liabilities | Designated as at fair value through profit or loss | Others LCY |
| 206021400 | Subordinated Liabilities | Designated as at fair value through profit or loss | Others FCY |
| 207000000 | Current Tax Liabilities | | |
| 207010000 | Current Tax Liabilities | Provision for Income Tax | |
| 207020000 | Current Tax Liabilities | Interest Payable on Income Tax | |
| 207030000 | Current Tax Liabilities | Fees Payable on Income Tax | |
| 207040000 | Current Tax Liabilities | Penalty Payable on Income Tax | |
| 207050000 | Current Tax Liabilities | Other Taxes | |
| 208000000 | Provisions | | |
| 208010000 | Provisions | Provision for Redundancy | |
| 208020000 | Provisions | Provision for Branch Closure | |
| 208030000 | Provisions | Provision for Onerous Contracts | |
| 208040000 | Provisions | Provision for bank levies | |
| 208050000 | Provisions | Provision on loans given to related parties | |
| 208060000 | Provisions | Provision on loans given to problematic banks | |
| 208070000 | Provisions | Other Provisions | |
| 209000000 | Allowances for Impairment | | |
| 209010000 | Allowances for Impairment | Investments held at amortized cost | |
| 209010100 | Allowances for Impairment | Investments held at amortized cost | Treasury Bills LCY |
| 209010200 | Allowances for Impairment | Investments held at amortized cost | Treasury Bills FCY |
| 209010300 | Allowances for Impairment | Investments held at amortized cost | Development Bonds LCY |
| 209010400 | Allowances for Impairment | Investments held at amortized cost | Development Bonds FCY |
| 209010500 | Allowances for Impairment | Investments held at amortized cost | National Saving Bond LCY |
| 209010600 | Allowances for Impairment | Investments held at amortized cost | National Saving Bond FCY |
| 209010700 | Allowances for Impairment | Investments held at amortized cost | Special Bonds LCY |
| 209010800 | Allowances for Impairment | Investments held at amortized cost | Special Bonds FCY |

| | | | |
|-----------|---------------------------|------------------------------------|------------------------------------|
| 209010900 | Allowances for Impairment | Investments held at amortized cost | Reverse Repo LCY |
| 209011000 | Allowances for Impairment | Investments held at amortized cost | Reverse Repo FCY |
| 209011100 | Allowances for Impairment | Investments held at amortized cost | NRB Bonds LCY |
| 209011200 | Allowances for Impairment | Investments held at amortized cost | NRB Bonds FCY |
| 209011300 | Allowances for Impairment | Investments held at amortized cost | NRB Deposit Auction LCY |
| 209011400 | Allowances for Impairment | Investments held at amortized cost | NRB Deposit Auction FCY |
| 209011500 | Allowances for Impairment | Investments held at amortized cost | Domestic Corporate Bonds LCY |
| 209011600 | Allowances for Impairment | Investments held at amortized cost | Domestic Corporate Bonds FCY |
| 209011700 | Allowances for Impairment | Investments held at amortized cost | Foreign Corporate Bonds LCY |
| 209011800 | Allowances for Impairment | Investments held at amortized cost | Foreign Corporate Bonds FCY |
| 209011900 | Allowances for Impairment | Investments held at amortized cost | Foreign Government Bonds LCY |
| 209012000 | Allowances for Impairment | Investments held at amortized cost | Foreign Government Bonds FCY |
| 209012100 | Allowances for Impairment | Investments held at amortized cost | Debentures LCY |
| 209012200 | Allowances for Impairment | Investments held at amortized cost | Debentures FCY |
| 209012300 | Allowances for Impairment | Investments held at amortized cost | Bonds LCY |
| 209012400 | Allowances for Impairment | Investments held at amortized cost | Bonds FCY |
| 209012500 | Allowances for Impairment | Investments held at amortized cost | Other Debt securities LCY |
| 209012600 | Allowances for Impairment | Investments held at amortized cost | Other Debt securities FCY |
| 209012700 | Allowances for Impairment | Investments held at amortized cost | Mutual Fund LCY |
| 209012800 | Allowances for Impairment | Investments held at amortized cost | Mutual Fund FCY |
| 209012900 | Allowances for Impairment | Investments held at amortized cost | Certificate of Deposits LCY |
| 209013000 | Allowances for Impairment | Investments held at amortized cost | Certificate of Deposits FCY |
| 209013100 | Allowances for Impairment | Investments held at amortized cost | Fixed deposits held with banks LCY |
| 209013200 | Allowances for Impairment | Investments held at amortized cost | Fixed deposits held with banks FCY |
| 209013300 | Allowances for Impairment | Investments held at amortized cost | Preference Shares LCY |
| 209013400 | Allowances for Impairment | Investments held at amortized cost | Preference Shares FCY |
| 209013500 | Allowances for Impairment | Investments held at amortized cost | Investment in Subsidiary |
| 209013600 | Allowances for Impairment | Investments held at amortized cost | Investment in Joint Venture |
| 209013700 | Allowances for Impairment | Investments held at amortized cost | Investment in Associates |
| 209013800 | Allowances for Impairment | Investments held at amortized cost | Others LCY |
| 209013900 | Allowances for Impairment | Investments held at amortized cost | Others FCY |
| 209020000 | Allowances for Impairment | Investments held at FVOCI | |
| 209020100 | Allowances for Impairment | Investments held at FVOCI | Others LCY |
| 209020200 | Allowances for Impairment | Investments held at FVOCI | Others FCY |
| 209030000 | Allowances for Impairment | Loans & Advances at amortized cost | |
| 209030100 | Allowances for Impairment | Loans & Advances at amortized cost | Term Loan LCY |
| 209030200 | Allowances for Impairment | Loans & Advances at amortized cost | Term Loan FCY |
| 209030300 | Allowances for Impairment | Loans & Advances at amortized cost | Demand & Other Working Capital LCY |
| 209030400 | Allowances for Impairment | Loans & Advances at amortized cost | Demand & Other Working Capital FCY |

| | | | |
|-----------|---------------------------|------------------------------------|--|
| 209030500 | Allowances for Impairment | Loans & Advances at amortized cost | Residential Home Loan LCY |
| 209030600 | Allowances for Impairment | Loans & Advances at amortized cost | Residential Home Loan FCY |
| 209030700 | Allowances for Impairment | Loans & Advances at amortized cost | Real Estate Loan LCY |
| 209030800 | Allowances for Impairment | Loans & Advances at amortized cost | Real Estate Loan FCY |
| 209030900 | Allowances for Impairment | Loans & Advances at amortized cost | Hire Purchase Loans LCY |
| 209031000 | Allowances for Impairment | Loans & Advances at amortized cost | Hire Purchase Loans FCY |
| 209031100 | Allowances for Impairment | Loans & Advances at amortized cost | Overdraft LCY |
| 209031200 | Allowances for Impairment | Loans & Advances at amortized cost | Overdraft FCY |
| 209031300 | Allowances for Impairment | Loans & Advances at amortized cost | Trust Receipt Loan/Import Loan LCY |
| 209031400 | Allowances for Impairment | Loans & Advances at amortized cost | Trust Receipt Loan/Import Loan FCY |
| 209031500 | Allowances for Impairment | Loans & Advances at amortized cost | Bills Purchased LCY |
| 209031600 | Allowances for Impairment | Loans & Advances at amortized cost | Bills Purchased FCY |
| 209031700 | Allowances for Impairment | Loans & Advances at amortized cost | Repurchase Agreement LCY |
| 209031800 | Allowances for Impairment | Loans & Advances at amortized cost | Repurchase Agreement FCY |
| 209031900 | Allowances for Impairment | Loans & Advances at amortized cost | Securities Borrowing LCY |
| 209032000 | Allowances for Impairment | Loans & Advances at amortized cost | Securities Borrowing FCY |
| 209032100 | Allowances for Impairment | Loans & Advances at amortized cost | Loans Against Collected Bills - Domestic LCY |
| 209032200 | Allowances for Impairment | Loans & Advances at amortized cost | Loans Against Collected Bills - Domestic FCY |
| 209032300 | Allowances for Impairment | Loans & Advances at amortized cost | Loans Against Collected Bills - Foreign LCY |
| 209032400 | Allowances for Impairment | Loans & Advances at amortized cost | Loans Against Collected Bills - Foreign FCY |
| 209032500 | Allowances for Impairment | Loans & Advances at amortized cost | Mortgage Lending LCY |
| 209032600 | Allowances for Impairment | Loans & Advances at amortized cost | Mortgage Lending FCY |

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| 209032700 | Allowances for Impairment | Loans & Advances at amortized cost | Margin Nature Loan LCY |
| 209032800 | Allowances for Impairment | Loans & Advances at amortized cost | Margin Nature Loan FCY |
| 209032900 | Allowances for Impairment | Loans & Advances at amortized cost | Packing Credits LCY |
| 209033000 | Allowances for Impairment | Loans & Advances at amortized cost | Packing Credits FCY |
| 209033100 | Allowances for Impairment | Loans & Advances at amortized cost | Lending Commitments - Held for Trading LCY |
| 209033200 | Allowances for Impairment | Loans & Advances at amortized cost | Lending Commitments - Held for Trading FCY |
| 209033300 | Allowances for Impairment | Loans & Advances at amortized cost | Auto Loan LCY |
| 209033400 | Allowances for Impairment | Loans & Advances at amortized cost | Auto Loan FCY |
| 209033500 | Allowances for Impairment | Loans & Advances at amortized cost | Personal Loan LCY |
| 209033600 | Allowances for Impairment | Loans & Advances at amortized cost | Personal Loan FCY |
| 209033700 | Allowances for Impairment | Loans & Advances at amortized cost | Receivable on Credit Card LCY |
| 209033800 | Allowances for Impairment | Loans & Advances at amortized cost | Receivable on Credit Card FCY |
| 209033900 | Allowances for Impairment | Loans & Advances at amortized cost | Finance lease receivables LCY |
| 209034000 | Allowances for Impairment | Loans & Advances at amortized cost | Finance lease receivables FCY |
| 209034100 | Allowances for Impairment | Loans & Advances at amortized cost | Others LCY |
| 209034200 | Allowances for Impairment | Loans & Advances at amortized cost | Others FCY |
| 209030000 | Allowances for Impairment | Loans & Advances at FVOCI | |
| 209030100 | Allowances for Impairment | Loans & Advances at FVOCI | Term Loan LCY |
| 209030200 | Allowances for Impairment | Loans & Advances at FVOCI | Term Loan FCY |
| 209030300 | Allowances for Impairment | Loans & Advances at FVOCI | Demand & Other Working Capital LCY |
| 209030400 | Allowances for Impairment | Loans & Advances at FVOCI | Demand & Other Working Capital FCY |
| 209030500 | Allowances for Impairment | Loans & Advances at FVOCI | Residential Home Loan LCY |
| 209030600 | Allowances for Impairment | Loans & Advances at FVOCI | Residential Home Loan FCY |
| 209030700 | Allowances for Impairment | Loans & Advances at FVOCI | Real Estate Loan LCY |
| 209030800 | Allowances for Impairment | Loans & Advances at FVOCI | Real Estate Loan FCY |
| 209030900 | Allowances for Impairment | Loans & Advances at FVOCI | Hire Purchase Loans LCY |
| 209031000 | Allowances for Impairment | Loans & Advances at FVOCI | Hire Purchase Loans FCY |

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| 209031100 | Allowances for Impairment | Loans & Advances at FVOCI | Overdraft LCY |
| 209031200 | Allowances for Impairment | Loans & Advances at FVOCI | Overdraft FCY |
| 209031300 | Allowances for Impairment | Loans & Advances at FVOCI | Trust Receipt Loan/Import Loan LCY |
| 209031400 | Allowances for Impairment | Loans & Advances at FVOCI | Trust Receipt Loan/Import Loan FCY |
| 209031500 | Allowances for Impairment | Loans & Advances at FVOCI | Bills Purchased LCY |
| 209031600 | Allowances for Impairment | Loans & Advances at FVOCI | Bills Purchased FCY |
| 209031700 | Allowances for Impairment | Loans & Advances at FVOCI | Repurchase Agreement LCY |
| 209031800 | Allowances for Impairment | Loans & Advances at FVOCI | Repurchase Agreement FCY |
| 209031900 | Allowances for Impairment | Loans & Advances at FVOCI | Securities Borrowing LCY |
| 209032000 | Allowances for Impairment | Loans & Advances at FVOCI | Securities Borrowing FCY |
| 209032100 | Allowances for Impairment | Loans & Advances at FVOCI | Loans Against Collected Bills - Domestic LCY |
| 209032200 | Allowances for Impairment | Loans & Advances at FVOCI | Loans Against Collected Bills - Domestic FCY |
| 209032300 | Allowances for Impairment | Loans & Advances at FVOCI | Loans Against Collected Bills - Foreign LCY |
| 209032400 | Allowances for Impairment | Loans & Advances at FVOCI | Loans Against Collected Bills - Foreign FCY |
| 209032500 | Allowances for Impairment | Loans & Advances at FVOCI | Mortgage Lending LCY |
| 209032600 | Allowances for Impairment | Loans & Advances at FVOCI | Mortgage Lending FCY |
| 209032700 | Allowances for Impairment | Loans & Advances at FVOCI | Margin Nature Loan LCY |
| 209032800 | Allowances for Impairment | Loans & Advances at FVOCI | Margin Nature Loan FCY |
| 209032900 | Allowances for Impairment | Loans & Advances at FVOCI | Packing Credits LCY |
| 209033000 | Allowances for Impairment | Loans & Advances at FVOCI | Packing Credits FCY |
| 209033100 | Allowances for Impairment | Loans & Advances at FVOCI | Lending Commitments - Held for Trading LCY |
| 209033200 | Allowances for Impairment | Loans & Advances at FVOCI | Lending Commitments - Held for Trading FCY |
| 209033300 | Allowances for Impairment | Loans & Advances at FVOCI | Auto Loan LCY |
| 209033400 | Allowances for Impairment | Loans & Advances at FVOCI | Auto Loan FCY |
| 209033500 | Allowances for Impairment | Loans & Advances at FVOCI | Personal Loan LCY |
| 209033600 | Allowances for Impairment | Loans & Advances at FVOCI | Personal Loan FCY |
| 209033700 | Allowances for Impairment | Loans & Advances at FVOCI | Receivable on Credit Card LCY |
| 209033800 | Allowances for Impairment | Loans & Advances at FVOCI | Receivable on Credit Card FCY |
| 209033900 | Allowances for Impairment | Loans & Advances at FVOCI | Others LCY |
| 209034000 | Allowances for Impairment | Loans & Advances at FVOCI | Others FCY |
| 209040000 | Allowances for Impairment | Investment Property | |
| 209050000 | Allowances for Impairment | Property & Equipment | |
| 209050100 | Allowances for Impairment | Property & Equipment | Building |
| 209050200 | Allowances for Impairment | Property & Equipment | IT Equipment |
| 209050300 | Allowances for Impairment | Property & Equipment | Fixture & Fittings |
| 209050400 | Allowances for Impairment | Property & Equipment | Office Equipment & Appliances |
| 209050500 | Allowances for Impairment | Property & Equipment | Vehicles |
| 209050600 | Allowances for Impairment | Property & Equipment | Machinery |

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| 209060000 | Allowances for Impairment | Intangible Assets and Goodwill | |
| 209060100 | Allowances for Impairment | Intangible Assets and Goodwill | Goodwill |
| 209070000 | Allowances for Impairment | On Non-Banking Assets | |
| 209080000 | Allowances for Impairment | Group impairment | |
| 210000000 | Accumulated Depreciation and Amortization of Intangibles | | |
| 210010000 | Accumulated Depreciation and Amortization of Intangibles | Accumulated Depreciation | |
| 210010100 | Accumulated Depreciation and Amortization of Intangibles | Accumulated Depreciation | Building |
| 210010200 | Accumulated Depreciation and Amortization of Intangibles | Accumulated Depreciation | IT Equipment |
| 210010300 | Accumulated Depreciation and Amortization of Intangibles | Accumulated Depreciation | Fixture & Fittings |
| 210010400 | Accumulated Depreciation and Amortization of Intangibles | Accumulated Depreciation | Office Equipment & Appliances |
| 210010500 | Accumulated Depreciation and Amortization of Intangibles | Accumulated Depreciation | Vehicles |
| 210010600 | Accumulated Depreciation and Amortization of Intangibles | Accumulated Depreciation | Machinery |
| 210010700 | Accumulated Depreciation and Amortization of Intangibles | Accumulated Depreciation | Others |
| 210020000 | Accumulated Depreciation and Amortization of Intangibles | Amortization of Intangibles | |
| 210020100 | Accumulated Depreciation and Amortization of Intangibles | Amortization of Intangibles | Software - Purchased |
| 210020200 | Accumulated Depreciation and Amortization of Intangibles | Amortization of Intangibles | Trademark |
| 210020300 | Accumulated Depreciation and Amortization of Intangibles | Amortization of Intangibles | Mortgage Serving Rights |

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| 210020400 | Accumulated Depreciation and Amortization of Intangibles | Amortization of Intangibles | Patents |
| 210020500 | Accumulated Depreciation and Amortization of Intangibles | Amortization of Intangibles | Copyrights |
| 210020600 | Accumulated Depreciation and Amortization of Intangibles | Amortization of Intangibles | Others |
| 211000000 | Deferred Tax Liabilities | | |
| 211010000 | Deferred Tax Liabilities | Deferred Tax Liabilities on Temporary Difference | |
| 211010100 | Deferred Tax Liabilities | Deferred Tax Liabilities on Temporary Difference | Deferred Tax Liabilities on Temporary Difference recognized in PL |
| 211010200 | Deferred Tax Liabilities | Deferred Tax Liabilities on Temporary Difference | Deferred Tax Liabilities on Temporary Difference recognized in OCI |
| 211010300 | Deferred Tax Liabilities | Deferred Tax Liabilities on Temporary Difference | Deferred Tax Liabilities on Temporary Differences recognized Directly in Equity |
| 211020000 | Deferred Tax Liabilities | Deferred Tax Liabilities on Carry forward of Unused Tax Losses | |
| 211020100 | Deferred Tax Liabilities | Deferred Tax Liabilities on Carry forward of Unused Tax Losses | Deferred Tax Liabilities on Unused Tax Losses Recognized in PL |
| 211020200 | Deferred Tax Liabilities | Deferred Tax Liabilities on Carry forward of Unused Tax Losses | Deferred Tax Liabilities on Unused Tax Losses Recognized in OCI |
| 211020300 | Deferred Tax Liabilities | Deferred Tax Liabilities on Carry forward of Unused Tax Losses | Deferred Tax Liabilities on Unused Tax Losses recognized Directly in Equity |
| 212000000 | Other Liabilities | | |
| 212010000 | Other Liabilities | Liability for Defined Benefit Obligation | |
| 212010100 | Other Liabilities | Liability for Defined Benefit Obligation | Pension Fund |
| 212010200 | Other Liabilities | Liability for Defined Benefit Obligation | Gratuity Fund |
| 212010300 | Other Liabilities | Liability for Defined Benefit Obligation | Other Retirement Fund |
| 212020000 | Other Liabilities | Liability for Defined Contribution Plan | |
| 212020100 | Other Liabilities | Liability for Defined Contribution Plan | Staff Provident Fund |

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| 212020200 | Other Liabilities | Liability for Defined Contribution Plan | Employee Life Insurance Fund | |
| 212030000 | Other Liabilities | Liability for long-service leave | | |
| 212040000 | Other Liabilities | Cash settled share based payment liability | | |
| 212050000 | Other Liabilities | Other employee benefits | | |
| 212050001 | Other Liabilities | Other employee benefits | Staff Welfare Fund | |
| 212050002 | Other Liabilities | Other employee benefits | Staff Training Fund | |
| 212050003 | Other Liabilities | Other employee benefits | Provision for Staff Bonus | |
| 212050004 | Other Liabilities | Other employee benefits | Staff Medical Fund | |
| 212050005 | Other Liabilities | Other employee benefits | Other Funds | |
| 212060000 | Other Liabilities | Financial guarantee contracts issued | | |
| 212070000 | Other Liabilities | Creditors and accruals | | |
| 212070100 | Other Liabilities | Creditors and accruals | Sundry Creditors | |
| 212070101 | Other Liabilities | Creditors and accruals | Sundry Creditors | Retention payable |
| 212070102 | Other Liabilities | Creditors and accruals | Sundry Creditors | Supplier payable |
| 212070103 | Other Liabilities | Creditors and accruals | Sundry Creditors | Others |
| 212070200 | Other Liabilities | Creditors and accruals | Sundry Creditors for Expenses/ Accrued Expenses | |
| 212070201 | Other Liabilities | Creditors and accruals | Sundry Creditors for Expenses/ Accrued Expenses | Statutory Audit fee |
| 212070202 | Other Liabilities | Creditors and accruals | Sundry Creditors for Expenses/ Accrued Expenses | Internal Audit fee |
| 212070203 | Other Liabilities | Creditors and accruals | Sundry Creditors for Expenses/ Accrued Expenses | Tax Audit fee |
| 212070204 | Other Liabilities | Creditors and accruals | Sundry Creditors for Expenses/ Accrued Expenses | System Audit fee |
| 212070205 | Other Liabilities | Creditors and accruals | Sundry Creditors for Expenses/ Accrued Expenses | Other Audit fees |
| 212070206 | Other Liabilities | Creditors and accruals | Sundry Creditors for Expenses/ Accrued Expenses | Lease Expense payable |
| 212070207 | Other Liabilities | Creditors and accruals | Sundry Creditors for Expenses/ Accrued Expenses | Other accrued expenses |
| 212070300 | Other Liabilities | Creditors and accruals | Bills Payable | |
| 212070301 | Other Liabilities | Creditors and accruals | Bills Payable | Stale Drafts |
| 212070302 | Other Liabilities | Creditors and accruals | Bills Payable | T.T/Fax Transfers |
| 212070303 | Other Liabilities | Creditors and accruals | Bills Payable | Old Manager Cheques |
| 212070304 | Other Liabilities | Creditors and accruals | Bills Payable | Cash Suspense |
| 212070305 | Other Liabilities | Creditors and accruals | Bills Payable | Demand Draft |
| 212070306 | Other Liabilities | Creditors and accruals | Bills Payable | Mail Transfer |
| 212070307 | Other Liabilities | Creditors and accruals | Bills Payable | Manager cheque |
| 212070308 | Other Liabilities | Creditors and accruals | Bills Payable | Pay order |
| 212070309 | Other Liabilities | Creditors and accruals | Bills Payable | Bills Payable under Letter of Credit |
| 212070310 | Other Liabilities | Creditors and accruals | Bills Payable | Others |

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| 212070400 | Other Liabilities | Creditors and accruals | Interest Payable on Deposits | |
| 212070500 | Other Liabilities | | Interest Payable on Debt securities issued | |
| 212070501 | Other Liabilities | Creditors and accruals | Interest Payable on Debt securities issued | NRB Re-financing |
| 212070502 | Other Liabilities | Creditors and accruals | Interest Payable on Debt securities issued/ Borrowings | Loans from NRB |
| 212070503 | Other Liabilities | Creditors and accruals | Interest Payable on Debt securities issued/ Borrowings | NRB - Repo financing |
| 212070504 | Other Liabilities | Creditors and accruals | Interest Payable on Debt securities issued/ Borrowings | Lender of last resort |
| 212070505 | Other Liabilities | Creditors and accruals | Interest Payable on Debt securities issued/ Borrowings | Standing Liquidity Facility |
| 212070506 | Other Liabilities | Creditors and accruals | Interest Payable on Debt securities issued/ Borrowings | Inter bank borrowing |
| 212070507 | Other Liabilities | Creditors and accruals | Interest Payable on Debt securities issued/ Borrowings | Borrowings from Nepal Government |
| 212070508 | Other Liabilities | Creditors and accruals | Interest Payable on Debt securities issued/ Borrowings | Debentures |
| 212070509 | Other Liabilities | Creditors and accruals | Interest Payable on Debt securities issued/ Borrowings | Bonds |
| 212070510 | Other Liabilities | Creditors and accruals | Interest Payable on Debt securities issued/ Borrowings | Re-finance borrowing |
| 212070511 | Other Liabilities | Creditors and accruals | Interest Payable on Debt securities issued/ Borrowings | Others |
| 212070600 | Other Liabilities | Creditors and accruals | Payables | |
| 212070601 | Other Liabilities | Creditors and accruals | Payables | Remittance Payable |
| 212070602 | Other Liabilities | Creditors and accruals | Payables | Forward Contract Payable |
| 212070603 | Other Liabilities | Creditors and accruals | Payables | Payable to clearing house |
| 212070604 | Other Liabilities | Creditors and accruals | Payables | Credit Card - VISA |
| 212070605 | Other Liabilities | Creditors and accruals | Payables | Credit Card - MasterCard |
| 212070606 | Other Liabilities | Creditors and accruals | Payables | Credit Card - Diners club |
| 212070607 | Other Liabilities | Creditors and accruals | Payables | Credit Card - Others |
| 212070608 | Other Liabilities | Creditors and accruals | Payables | Payables in FCY |
| 212070700 | Other Liabilities | Creditors and accruals | Interest Suspense Account | |
| 212080000 | Other Liabilities | Others | | |
| 212080100 | Other Liabilities | Others | Tax deducted at source | |
| 212080101 | Other Liabilities | Others | Tax deducted at source | Rent |
| 212080102 | Other Liabilities | Others | Tax deducted at source | Salary |
| 212080103 | Other Liabilities | Others | Tax deducted at source | Royalty |
| 212080104 | Other Liabilities | Others | Tax deducted at source | Payment to non-resident |
| 212080105 | Other Liabilities | Others | Tax deducted at source | Contract |
| 212080106 | Other Liabilities | Others | Tax deducted at source | Service Fee |
| 212080107 | Other Liabilities | Others | Tax deducted at source | Lease payments |
| 212080108 | Other Liabilities | Others | Tax deducted at source | Audit fee |

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| 212080109 | Other Liabilities | Others | Tax deducted at source | Social Security contributions |
| 212080110 | Other Liabilities | Others | Tax deducted at source | Retirement benefits |
| 212080111 | Other Liabilities | Others | Tax deducted at source | Meeting fees |
| 212080112 | Other Liabilities | Others | Tax deducted at source | Interest on deposit |
| 212080113 | Other Liabilities | Others | Tax deducted at source | Interest on debentures/bonds |
| 212080114 | Other Liabilities | Others | Tax deducted at source | Dividend |
| 212080115 | Other Liabilities | Others | Tax deducted at source | Others |
| 212080200 | Other Liabilities | Others | Unearned Income | |
| 212080201 | Other Liabilities | Others | Unearned Income | Unearned discount |
| 212080202 | Other Liabilities | Others | Unearned Income | Unearned commission |
| 212080203 | Other Liabilities | Others | Unearned Income | Unearned income FCY |
| 212080204 | Other Liabilities | Others | Unearned Income | Unearned other income |
| 212080300 | Other Liabilities | Others | Embedded Derivative | |
| 212080400 | Other Liabilities | Others | Liabilities under Finance Lease | |
| 212080500 | Other Liabilities | Others | Dividend Payable | |
| 212080501 | Other Liabilities | Others | Dividend Payable | for year 1 |
| 212080502 | Other Liabilities | Others | Dividend Payable | for year 2 |
| 212080503 | Other Liabilities | Others | Dividend Payable | for year 3 |
| 212080504 | Other Liabilities | Others | Dividend Payable | for year 4 |
| 212080505 | Other Liabilities | Others | Dividend Payable | for year 5 |
| 212080600 | Other Liabilities | Others | Unidentified Deposits | |
| 212080700 | Other Liabilities | Others | Travel cheque payable | |
| 212080800 | Other Liabilities | Others | Good for payment cheque | |
| 212080900 | Other Liabilities | Others | Unclaimed Liabilities | |
| 212081000 | Other Liabilities | Others | Payable in prepaid card | |
| 212081100 | Other Liabilities | Others | Collection fee payable | |
| 212081200 | Other Liabilities | Others | ATM cash withdrawal payable to other banks | |
| 212081300 | Other Liabilities | Others | Other Advances | |
| 212081400 | Other Liabilities | Others | Deferred Income | |
| 212081500 | Other Liabilities | Others | Deferred Grant Income | |
| 212081600 | Other Liabilities | Others | Payable to government | |
| 212081601 | Other Liabilities | Others | Payable to government | National government |
| 212081602 | Other Liabilities | Others | Payable to government | Provincial government |
| 212081603 | Other Liabilities | Others | Payable to government | Local government |
| 213000000 | Reconciliation A/c | | | |
| 213010000 | Reconciliation A/c | Central Office | | |
| 213020000 | Reconciliation A/c | Regional/Branch Office | | |
| 213030000 | Reconciliation A/c | Pension | | |
| 213040000 | Reconciliation A/c | Government Transactions | | |
| 213050000 | Reconciliation A/c | Loanable Fund | | |
| 213060000 | Reconciliation A/c | Others | | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 | Regulatory Reporting Guidelines | Remarks & Key |
|------------------|-----------------------------------|---|---|-------------------------|---|---------------|
| 300000000 | Assets | | | | | |
| 301000000 | Cash & Cash Equivalent | | | | | |
| | | | | | It should include the following details - | |
| | | | | | 1. Currency | |
| 301010000 | Cash & Cash Equivalent | Cash in hand & at vault | | | | |
| 301010100 | Cash & Cash Equivalent | Cash in hand & at vault | Teller cash LCY | | | |
| 301010200 | Cash & Cash Equivalent | Cash in hand & at vault | Teller cash FCY | | | |
| 301010300 | Cash & Cash Equivalent | Cash in hand & at vault | Reserve Cash LCY | | | |
| 301010400 | Cash & Cash Equivalent | Cash in hand & at vault | Reserve Cash FCY | | | |
| 301010500 | Cash & Cash Equivalent | Cash in hand & at vault | In Vault LCY | | | |
| 301010600 | Cash & Cash Equivalent | Cash in hand & at vault | In Vault FCY | | | |
| 301010700 | Cash & Cash Equivalent | Cash in hand & at vault | In ATM LCY | | | |
| 301010800 | Cash & Cash Equivalent | Cash in hand & at vault | In ATM FCY | | | |
| 301010900 | Cash & Cash Equivalent | Cash in hand & at vault | In Transit LCY | | | |
| 301011000 | Cash & Cash Equivalent | Cash in hand & at vault | In Transit FCY | | | |
| 301011100 | Cash & Cash Equivalent | Cash in hand & at vault | Others | | | |
| 301020000 | Cash & Cash Equivalent | Unrestricted Bank Balance | | | | |
| | | | | | It should include the following details - | |
| 301020100 | Cash & Cash Equivalent | Unrestricted Bank Balance | with Central Bank (NRB) - LCY | | 1. Currency | |
| 301020200 | Cash & Cash Equivalent | Unrestricted Bank Balance | with Central Bank (NRB) - FCY | | 2. Name of Bank | |
| 301020300 | Cash & Cash Equivalent | Unrestricted Bank Balance | with other Central Banks - FCY | | 3. Class of Bank | |
| | | | | | 4. Type of Account held - Current/Others | |
| 301020400 | Cash & Cash Equivalent | Unrestricted Bank Balance | With domestic BFIs - LCY | | | |
| 301020500 | Cash & Cash Equivalent | Unrestricted Bank Balance | With domestic BFIs - FCY | | | |
| 301020600 | Cash & Cash Equivalent | Unrestricted Bank Balance | With foreign BFIs - FCY | | | |
| 301030000 | Cash & Cash Equivalent | Money Market Placement (Highly Liquid Financial Assets) | | | | |
| | | | | | It should include the following details - | |
| | | | | | 1. Currency | |
| | | | | | 2. Name of Bank | |
| | | | | | 3. Class of Bank | |
| 301030100 | Cash & Cash Equivalent | Money Market Placement (Highly Liquid Financial Assets) | Money at Call & Short Notice with domestic BFIs - LCY | | | |
| 301030200 | Cash & Cash Equivalent | Money Market Placement (Highly Liquid Financial Assets) | Money at Call & Short Notice with domestic BFIs - FCY | | | |
| 301030300 | Cash & Cash Equivalent | Money Market Placement (Highly Liquid Financial Assets) | Money at Call & Short Notice with foreign BFIs - LCY | | | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 | Regulatory Reporting Guidelines | Remarks & Key |
|------------------|---|---|--|-------------------------|---------------------------------|---|
| 301030400 | Cash & Cash Equivalent | Money Market Placement (Highly Liquid Financial Assets) | Money at Call & Short Notice with foreign BFIs - FCY | | | |
| 301030500 | Cash & Cash Equivalent | Money Market Placement (Highly Liquid Financial Assets) | Fixed Deposits with maturity <3 months | | | |
| 301030600 | Cash & Cash Equivalent | Money Market Placement (Highly Liquid Financial Assets) | Other Money Market Placements - LCY | | | |
| 301030700 | Cash & Cash Equivalent | Money Market Placement (Highly Liquid Financial Assets) | Other Money Market Placements - FCY | | | |
| 302000000 | Trading Assets | | | | | |
| 302010000 | Trading Assets | Non - Derivatives | | | | It should include the following details - 1. Currency 2. Name of Institution 3. Class of Institution 4. Collateral 5. Interest Rates |
| 302010100 | Trading Assets | Non - Derivatives | Treasury Bill LCY | | | |
| 302010200 | Trading Assets | Non - Derivatives | Treasury Bill FCY | | | |
| 302010300 | Trading Assets | Non - Derivatives | Development Bond LCY | | | |
| 302010400 | Trading Assets | Non - Derivatives | Development Bond FCY | | | |
| 302010500 | Trading Assets | Non - Derivatives | National Savings Bond LCY | | | |
| 302010600 | Trading Assets | Non - Derivatives | National Savings Bond FCY | | | |
| 302010700 | Trading Assets | Non - Derivatives | Special Bond LCY | | | |
| 302010800 | Trading Assets | Non - Derivatives | Special Bond FCY | | | |
| 302010900 | Trading Assets | Non - Derivatives | NRB Bonds LCY | | | |
| 302011000 | Trading Assets | Non - Derivatives | NRB Bonds FCY | | | |
| 302011100 | Trading Assets | Non - Derivatives | Foreign Corporate bonds FCY | | | |
| 302011200 | Trading Assets | Non - Derivatives | Domestic Corporate bonds LCY | | | |
| 302011300 | Trading Assets | Non - Derivatives | Domestic Corporate bonds FCY | | | |
| 302011400 | Trading Assets | Non - Derivatives | Equities LCY | | | |
| 302011500 | Trading Assets | Non - Derivatives | Equities FCY | | | |
| 302011600 | Trading Assets | Non - Derivatives | Asset-backed securities LCY | | | |
| 302011700 | Trading Assets | Non - Derivatives | Asset-backed securities FCY | | | |
| 302020000 | Trading Assets | Derivatives | | | | |
| 302020100 | Trading Assets | Derivatives | Interest rate | | | |
| 302020200 | Trading Assets | Derivatives | Credit | | | |
| 302020300 | Trading Assets | Derivatives | Equity | | | |
| 302020400 | Trading Assets | Derivatives | Foreign exchange | | | |
| 302020500 | Trading Assets | Derivatives | OTC structured derivatives | | | |
| 303000000 | Derivative assets held for risk management | | | | | It should include the following details - |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 | Regulatory Reporting Guidelines | Remarks & Key |
|------------------|--|---------------------------|---|-------------------------|---|---------------|
| 303010000 | Derivative assets held for risk management | Interest rate | | | 1. Currency | |
| 303020000 | Derivative assets held for risk management | Credit | | | 2. Name of Institution | |
| 303030000 | Derivative assets held for risk management | Equity | | | 3. Class of Institution | |
| 303040000 | Derivative assets held for risk management | Foreign exchange | | | 4. Collateral | |
| 304000000 | Dues from BFIs | | | | 5. Interest Rates | |
| 304010000 | Dues from BFIs | At amortized cost | | | It should include the following details - | |
| 304010100 | Dues from BFIs | At amortized cost | Repurchase Agreement LCY | | 1. Currency | |
| 304010200 | Dues from BFIs | At amortized cost | Repurchase Agreement FCY | | 2. Name of Institution | |
| 304010300 | Dues from BFIs | At amortized cost | Securities Borrowing LCY | | 3. Class of Institution | |
| 304010400 | Dues from BFIs | At amortized cost | Securities Borrowing FCY | | 4. Collateral | |
| 304010500 | Dues from BFIs | At amortized cost | Placements with domestic BFIs (more than 90 days) LCY | | 5. Sector | |
| 304010600 | Dues from BFIs | At amortized cost | Placements with domestic BFIs (more than 90 days) FCY | | 6. Sub Sector | |
| 304010700 | Dues from BFIs | At amortized cost | Placements with foreign BFIs (more than 90 days) LCY | | 7. Interest Rate | |
| 304010800 | Dues from BFIs | At amortized cost | Placements with foreign BFIs (more than 90 days) FCY | | 8. Performing/ Non Performing Loan | |
| 304010900 | Dues from BFIs | At amortized cost | Others LCY | | 9. Residential Status | |
| 304011000 | Dues from BFIs | At amortized cost | Others FCY | | 10. Lending to Deprived Sector | |
| 304020000 | Dues from BFIs | At fair value through P/L | | | | |
| 304020100 | Dues from BFIs | At fair value through P/L | Repurchase Agreement LCY | | | |
| 304020200 | Dues from BFIs | At fair value through P/L | Repurchase Agreement FCY | | | |
| 304020300 | Dues from BFIs | At fair value through P/L | Securities Borrowing LCY | | | |
| 304020400 | Dues from BFIs | At fair value through P/L | Securities Borrowing FCY | | | |
| 304020500 | Dues from BFIs | At fair value through P/L | Placements with domestic BFIs (more than 90 days) LCY | | | |
| 304020600 | Dues from BFIs | At fair value through P/L | Placements with domestic BFIs (more than 90 days) FCY | | | |
| 304020700 | Dues from BFIs | At fair value through P/L | Placements with foreign BFIs (more than 90 days) LCY | | | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 | Regulatory Reporting Guidelines | Remarks & Key |
|------------------|--|---------------------------|---|-------------------------|---|---------------|
| 304020800 | Dues from BFIs | At fair value through P/L | Placements with foreign BFIs (more than 90 days) FCY | | | |
| 304020900 | Dues from BFIs | At fair value through P/L | Others LCY | | | |
| 304021000 | Dues from BFIs | At fair value through P/L | Others FCY | | | |
| 304030000 | Dues from BFIs | At fair value through OCI | | | | |
| 304030100 | Dues from BFIs | At fair value through OCI | Repurchase Agreement LCY | | | |
| 304030200 | Dues from BFIs | At fair value through OCI | Repurchase Agreement FCY | | | |
| 304030300 | Dues from BFIs | At fair value through OCI | Securities Borrowing LCY | | | |
| 304030400 | Dues from BFIs | At fair value through OCI | Securities Borrowing FCY | | | |
| 304030500 | Dues from BFIs | At fair value through OCI | Placements with domestic BFIs (more than 90 days) LCY | | | |
| 304030600 | Dues from BFIs | At fair value through OCI | Placements with domestic BFIs (more than 90 days) FCY | | | |
| 304030700 | Dues from BFIs | At fair value through OCI | Placements with foreign BFIs (more than 90 days) LCY | | | |
| 304030800 | Dues from BFIs | At fair value through OCI | Placements with foreign BFIs (more than 90 days) FCY | | | |
| 304030900 | Dues from BFIs | At fair value through OCI | Others LCY | | | |
| 304031000 | Dues from BFIs | At fair value through OCI | Others FCY | | | |
| 305000000 | Loans and advances to Customers | | | | It should include the following details - | |
| 305010000 | Loans and advances to customers | At amortized cost | | | 1. Currency | |
| 305010100 | Loans and advances to customers | At amortized cost | Term Loan LCY | | 2. Name of Institution | |
| 305010200 | Loans and advances to customers | At amortized cost | Term Loan FCY | | 3. Class of Institution | |
| 305010300 | Loans and advances to customers | At amortized cost | Demand & Other Working Capital LCY | | 4. Collateral | |
| 305010400 | Loans and advances to customers | At amortized cost | Demand & Other Working Capital FCY | | 5. Sector | |
| 305010500 | Loans and advances to customers | At amortized cost | Residential Home Loan LCY | | 6. Sub Sector | |
| 305010600 | Loans and advances to customers | At amortized cost | Real Estate Loan LCY | | 7. Interest Rate | |
| 305010700 | Loans and advances to customers | At amortized cost | Hire Purchase Loans LCY | | 8. Performing/ Non Performing Loan | |
| 305010800 | Loans and advances to customers | At amortized cost | Overdraft LCY | | 9. Residential Status | |
| 305010900 | Loans and advances to customers | At amortized cost | Overdraft FCY | | 10. Lending to Deprived Sector | |
| 305011000 | Loans and advances to customers | At amortized cost | Trust Receipt Loan/Import Loan LCY | | | |
| 305011100 | Loans and advances to customers | At amortized cost | Trust Receipt Loan/Import Loan FCY | | | |
| 305011200 | Loans and advances to customers | At amortized cost | Bills Purchased LCY | | | |
| 305011300 | Loans and advances to customers | At amortized cost | Bills Purchased FCY | | | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 | Regulatory Reporting Guidelines | Remarks & Key |
|--------------|---------------------------------|-------------------------|--|-------------------------|---------------------------------|---------------|
| 305011400 | Loans and advances to customers | At amortized cost | Repurchase Agreement LCY | | | |
| 305011500 | Loans and advances to customers | At amortized cost | Repurchase Agreement FCY | | | |
| 305011600 | Loans and advances to customers | At amortized cost | Securities Borrowing LCY | | | |
| 305011700 | Loans and advances to customers | At amortized cost | Securities Borrowing FCY | | | |
| 305011800 | Loans and advances to customers | At amortized cost | Loans Against Collected Bills - Domestic LCY | | | |
| 305011900 | Loans and advances to customers | At amortized cost | Loans Against Collected Bills - Domestic FCY | | | |
| 305012000 | Loans and advances to customers | At amortized cost | Loans Against Collected Bills - Foreign LCY | | | |
| 305012100 | Loans and advances to customers | At amortized cost | Loans Against Collected Bills - Foreign FCY | | | |
| 305012200 | Loans and advances to customers | At amortized cost | Mortgage Lending LCY | | | |
| 305012300 | Loans and advances to customers | At amortized cost | Mortgage Lending FCY | | | |
| 305012400 | Loans and advances to customers | At amortized cost | Margin Nature Loan LCY | | | |
| 305012500 | Loans and advances to customers | At amortized cost | Packing Credits LCY | | | |
| 305012600 | Loans and advances to customers | At amortized cost | Packing Credits FCY | | | |
| 305012700 | Loans and advances to customers | At amortized cost | Lending Commitments - Held for Trading LCY | | | |
| 305012800 | Loans and advances to customers | At amortized cost | Lending Commitments - Held for Trading FCY | | | |
| 305012900 | Loans and advances to customers | At amortized cost | Auto Loan LCY | | | |
| 305013000 | Loans and advances to customers | At amortized cost | Personal Loan LCY | | | |
| 305013100 | Loans and advances to customers | At amortized cost | Receivable on Credit Card LCY | | | |
| 305013200 | Loans and advances to customers | At amortized cost | Receivable on Credit Card FCY | | | |
| 305013300 | Loans and advances to customers | At amortized cost | Finance lease receivables LCY | | | |
| 305013400 | Loans and advances to customers | At amortized cost | Finance lease receivables FCY | | | |
| 305013500 | Loans and advances to customers | At amortized cost | Others LCY | | | |
| 305013600 | Loans and advances to customers | At amortized cost | Others FCY | | | |
| 305020000 | Loans and advances to customers | Fair Value through P/L | | | | |
| 305020100 | Loans and advances to customers | Fair Value through P/L | Term Loan LCY | | | |
| 305020200 | Loans and advances to customers | Fair Value through P/L | Term Loan FCY | | | |
| 305020300 | Loans and advances to customers | Fair Value through P/L | Demand & Other Working Capital LCY | | | |
| 305020400 | Loans and advances to customers | Fair Value through P/L | Demand & Other Working Capital FCY | | | |
| 305020500 | Loans and advances to customers | Fair Value through P/L | Residential Home Loan LCY | | | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 | Regulatory Reporting Guidelines | Remarks & Key |
|--------------|---------------------------------|-------------------------|--|-------------------------|---------------------------------|---------------|
| 305020600 | Loans and advances to customers | Fair Value through P/L | Real Estate Loan LCY | | | |
| 305020700 | Loans and advances to customers | Fair Value through P/L | Hire Purchase Loans LCY | | | |
| 305020800 | Loans and advances to customers | Fair Value through P/L | Overdraft LCY | | | |
| 305020900 | Loans and advances to customers | Fair Value through P/L | Overdraft FCY | | | |
| 305021000 | Loans and advances to customers | Fair Value through P/L | Trust Receipt Loan/Import Loan LCY | | | |
| 305021100 | Loans and advances to customers | Fair Value through P/L | Trust Receipt Loan/Import Loan FCY | | | |
| 305021200 | Loans and advances to customers | Fair Value through P/L | Bills Purchased LCY | | | |
| 305021300 | Loans and advances to customers | Fair Value through P/L | Bills Purchased FCY | | | |
| 305021400 | Loans and advances to customers | Fair Value through P/L | Repurchase Agreement LCY | | | |
| 305021500 | Loans and advances to customers | Fair Value through P/L | Repurchase Agreement FCY | | | |
| 305021600 | Loans and advances to customers | Fair Value through P/L | Securities Borrowing LCY | | | |
| 305021700 | Loans and advances to customers | Fair Value through P/L | Securities Borrowing FCY | | | |
| 305021800 | Loans and advances to customers | Fair Value through P/L | Loans Against Collected Bills - Domestic LCY | | | |
| 305021900 | Loans and advances to customers | Fair Value through P/L | Loans Against Collected Bills - Domestic FCY | | | |
| 305022000 | Loans and advances to customers | Fair Value through P/L | Loans Against Collected Bills - Foreign LCY | | | |
| 305022100 | Loans and advances to customers | Fair Value through P/L | Loans Against Collected Bills - Foreign FCY | | | |
| 305022200 | Loans and advances to customers | Fair Value through P/L | Mortgage Lending LCY | | | |
| 305022300 | Loans and advances to customers | Fair Value through P/L | Mortgage Lending FCY | | | |
| 305022400 | Loans and advances to customers | Fair Value through P/L | Margin Nature Loan LCY | | | |
| 305022500 | Loans and advances to customers | Fair Value through P/L | Packing Credits LCY | | | |
| 305022600 | Loans and advances to customers | Fair Value through P/L | Packing Credits FCY | | | |
| 305022700 | Loans and advances to customers | Fair Value through P/L | Lending Commitments - Held for Trading LCY | | | |
| 305022800 | Loans and advances to customers | Fair Value through P/L | Lending Commitments - Held for Trading FCY | | | |
| 305022900 | Loans and advances to customers | Fair Value through P/L | Auto Loan LCY | | | |
| 305023000 | Loans and advances to customers | Fair Value through P/L | Personal Loan LCY | | | |
| 305023100 | Loans and advances to customers | Fair Value through P/L | Receivable on Credit Card LCY | | | |
| 305023200 | Loans and advances to customers | Fair Value through P/L | Receivable on Credit Card FCY | | | |
| 305023300 | Loans and advances to customers | Fair Value through P/L | Finance lease receivables LCY | | | |
| 305023400 | Loans and advances to customers | Fair Value through P/L | Finance lease receivables FCY | | | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 | Regulatory Reporting Guidelines | Remarks & Key |
|--------------|---------------------------------|-------------------------|--|-------------------------|---------------------------------|---------------|
| 305023500 | Loans and advances to customers | Fair Value through P/L | Others LCY | | | |
| 305023600 | Loans and advances to customers | Fair Value through P/L | Others FCY | | | |
| 305030000 | Loans and advances to customers | Fair Value through OCI | | | | |
| 305030100 | Loans and advances to customers | Fair Value through OCI | Term Loan LCY | | | |
| 305030200 | Loans and advances to customers | Fair Value through OCI | Term Loan FCY | | | |
| 305030300 | Loans and advances to customers | Fair Value through OCI | Demand & Other Working Capital LCY | | | |
| 305030400 | Loans and advances to customers | Fair Value through OCI | Demand & Other Working Capital FCY | | | |
| 305030500 | Loans and advances to customers | Fair Value through OCI | Residential Home Loan LCY | | | |
| 305030600 | Loans and advances to customers | Fair Value through OCI | Real Estate Loan LCY | | | |
| 305030700 | Loans and advances to customers | Fair Value through OCI | Hire Purchase Loans LCY | | | |
| 305030800 | Loans and advances to customers | Fair Value through OCI | Overdraft LCY | | | |
| 305030900 | Loans and advances to customers | Fair Value through OCI | Overdraft FCY | | | |
| 305031000 | Loans and advances to customers | Fair Value through OCI | Trust Receipt Loan/Import Loan LCY | | | |
| 305031100 | Loans and advances to customers | Fair Value through OCI | Trust Receipt Loan/Import Loan FCY | | | |
| 305031200 | Loans and advances to customers | Fair Value through OCI | Bills Purchased LCY | | | |
| 305031300 | Loans and advances to customers | Fair Value through OCI | Bills Purchased FCY | | | |
| 305031400 | Loans and advances to customers | Fair Value through OCI | Repurchase Agreement LCY | | | |
| 305031500 | Loans and advances to customers | Fair Value through OCI | Repurchase Agreement FCY | | | |
| 305031600 | Loans and advances to customers | Fair Value through OCI | Securities Borrowing LCY | | | |
| 305031700 | Loans and advances to customers | Fair Value through OCI | Securities Borrowing FCY | | | |
| 305031800 | Loans and advances to customers | Fair Value through OCI | Loans Against Collected Bills - Domestic LCY | | | |
| 305031900 | Loans and advances to customers | Fair Value through OCI | Loans Against Collected Bills - Domestic FCY | | | |
| 305032000 | Loans and advances to customers | Fair Value through OCI | Loans Against Collected Bills - Foreign LCY | | | |
| 305032100 | Loans and advances to customers | Fair Value through OCI | Loans Against Collected Bills - Foreign FCY | | | |
| 305032200 | Loans and advances to customers | Fair Value through OCI | Mortgage Lending LCY | | | |
| 305032300 | Loans and advances to customers | Fair Value through OCI | Mortgage Lending FCY | | | |
| 305032400 | Loans and advances to customers | Fair Value through OCI | Margin Nature Loan LCY | | | |
| 305032500 | Loans and advances to customers | Fair Value through OCI | Packing Credits LCY | | | |
| 305032600 | Loans and advances to customers | Fair Value through OCI | Packing Credits FCY | | | |
| 305032700 | Loans and advances to customers | Fair Value through OCI | Lending Commitments - Held for Trading LCY | | | |
| 305032800 | Loans and advances to customers | Fair Value through OCI | Lending Commitments - Held for Trading FCY | | | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 | Regulatory Reporting Guidelines | Remarks & Key |
|------------------|---------------------------------|-------------------------|------------------------------------|-------------------------|---------------------------------|--|
| 305032900 | Loans and advances to customers | Fair Value through OCI | Auto Loan LCY | | | |
| 305033000 | Loans and advances to customers | Fair Value through OCI | Personal Loan LCY | | | |
| 305033100 | Loans and advances to customers | Fair Value through OCI | Receivable on Credit Card LCY | | | |
| 305033200 | Loans and advances to customers | Fair Value through OCI | Receivable on Credit Card FCY | | | |
| 305033300 | Loans and advances to customers | Fair Value through OCI | Finance lease receivables LCY | | | |
| 305033400 | Loans and advances to customers | Fair Value through OCI | Finance lease receivables FCY | | | |
| 305033500 | Loans and advances to customers | Fair Value through OCI | Others LCY | | | |
| 305033600 | Loans and advances to customers | Fair Value through OCI | Others FCY | | | |
| 306000000 | Investment securities | | | | | |
| 306010000 | Investment securities | At amortized cost | | | | It should include the following details - 1. Currency 2. Name of Institution 3. Class of Institution 4. Tenure |
| 306010100 | Investment securities | At amortized cost | Treasury Bills LCY | | | |
| 306010200 | Investment securities | At amortized cost | Treasury Bills FCY | | | |
| 306010300 | Investment securities | At amortized cost | Development Bonds LCY | | | |
| 306010400 | Investment securities | At amortized cost | Development Bonds FCY | | | |
| 306010500 | Investment securities | At amortized cost | National Saving Bond LCY | | | |
| 306010600 | Investment securities | At amortized cost | National Saving Bond FCY | | | |
| 306010700 | Investment securities | At amortized cost | Special Bonds LCY | | | |
| 306010800 | Investment securities | At amortized cost | Special Bonds FCY | | | |
| 306010900 | Investment securities | At amortized cost | Reverse Repo LCY | | | |
| 306011000 | Investment securities | At amortized cost | Reverse Repo FCY | | | |
| 306011100 | Investment securities | At amortized cost | NRB Bonds LCY | | | |
| 306011200 | Investment securities | At amortized cost | NRB Deposit Auction LCY | | | |
| 306011300 | Investment securities | At amortized cost | Domestic Corporate Bonds LCY | | | |
| 306011400 | Investment securities | At amortized cost | Foreign Corporate Bonds FCY | | | |
| 306011500 | Investment securities | At amortized cost | Foreign Government Bonds FCY | | | |
| 306011600 | Investment securities | At amortized cost | Debentures LCY | | | |
| 306011700 | Investment securities | At amortized cost | Bonds LCY | | | |
| 306011800 | Investment securities | At amortized cost | Other Debt securities LCY | | | |
| 306011900 | Investment securities | At amortized cost | Other Debt securities FCY | | | |
| 306012000 | Investment securities | At amortized cost | Mutual Fund LCY | | | |
| 306012100 | Investment securities | At amortized cost | Certificate of Deposits LCY | | | |
| 306012200 | Investment securities | At amortized cost | Certificate of Deposits FCY | | | |
| 306012300 | Investment securities | At amortized cost | Fixed deposits held with banks LCY | | | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 | Regulatory Reporting Guidelines | Remarks & Key |
|------------------|-------------------------------|-------------------------------|------------------------------------|-------------------------|---------------------------------|---------------|
| 306012400 | Investment securities | At amortized cost | Fixed deposits held with banks FCY | | | |
| 306012500 | Investment securities | At amortized cost | Preference Shares LCY | | | |
| 306012600 | Investment securities | At amortized cost | Investment in Subsidiary | | | |
| 306012700 | Investment securities | At amortized cost | Investment in Joint Venture | | | |
| 306012800 | Investment securities | At amortized cost | Investment in Associates | | | |
| 306012900 | Investment securities | At amortized cost | Others LCY | | | |
| 306013000 | Investment securities | At amortized cost | Others FCY | | | |
| 306020000 | Investment securities | At fair value through P/L | | | | |
| 306020100 | Investment securities | At fair value through P/L | Corporate Bonds LC | | | |
| 306020200 | Investment securities | At fair value through P/L | Corporate Bonds FC | | | |
| 306020300 | Investment securities | At fair value through P/L | Asset Backed securities LC | | | |
| 306020400 | Investment securities | At fair value through P/L | Asset Backed securities FC | | | |
| 306020500 | Investment securities | At fair value through P/L | Debt securities LC | | | |
| 306020600 | Investment securities | At fair value through P/L | Debt securities FC | | | |
| 306020700 | Investment securities | At fair value through P/L | Equity Shares LC | | | |
| 306020800 | Investment securities | At fair value through P/L | Equity Shares FC | | | |
| 306020900 | Investment securities | At fair value through P/L | Mutual Fund LC | | | |
| 306021000 | Investment securities | At fair value through P/L | Others LC | | | |
| 306021100 | Investment securities | At fair value through P/L | Others FC | | | |
| 306030000 | Investment securities | Fair Value through OCI | | | | |
| 306030100 | Investment securities | Fair Value through OCI | Others LC | | | |
| 306030200 | Investment securities | Fair Value through OCI | Others FC | | | |
| 307000000 | Current tax assets | | | | | |
| 307010000 | Current tax assets | Advance Payment of Tax | | | | |
| 307020000 | Current tax assets | Income Tax (TDS) Receivable | | | | |
| 308000000 | Investment Properties | | | | | |
| 308010000 | Investment Properties | Land | | | | |
| 308020000 | Investment Properties | Land & Building | | | | |
| 309000000 | Property and equipment | | | | | |
| 309010000 | Property and equipment | Land | | | | |
| 309020000 | Property and equipment | Building | | | | |
| 309030000 | Property and equipment | IT Equipment | | | | |
| 309040000 | Property and equipment | Fixture & Fittings | | | | |
| 309050000 | Property and equipment | Office Equipment & Appliances | | | | |
| 309060000 | Property and equipment | Vehicles | | | | |
| 309070000 | Property and equipment | Machinery | | | | |
| 309080000 | Property and equipment | Capital Construction Expenses | | | | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 | Regulatory Reporting Guidelines | Remarks & Key |
|------------------|---------------------------------------|---|---|-------------------------|---------------------------------|---------------|
| 309080100 | Property and equipment | Capital Construction Expenses | Running bills payment | | | |
| 309080200 | Property and equipment | Capital Construction Expenses | Consultancy charges payment | | | |
| 309080300 | Property and equipment | Capital Construction Expenses | Material purchased | | | |
| 309080400 | Property and equipment | Capital Construction Expenses | Others | | | |
| 309090000 | Property and equipment | In transit | | | | |
| 309100000 | Property and equipment | Leasehold developments | | | | |
| 309100100 | Property and equipment | Leasehold developments | Land | | | |
| 309100200 | Property and equipment | Leasehold developments | Building | | | |
| 309100300 | Property and equipment | Leasehold developments | IT Equipment | | | |
| 309100400 | Property and equipment | Leasehold developments | Fixture & Fittings | | | |
| 309100500 | Property and equipment | Leasehold developments | Office Equipment & Appliances | | | |
| 309100600 | Property and equipment | Leasehold developments | Vehicles | | | |
| 309100700 | Property and equipment | Leasehold developments | Machinery | | | |
| 309100800 | Property and equipment | Leasehold developments | Others | | | |
| 309110000 | Property and equipment | Other | | | | |
| 310000000 | Intangible Assets and Goodwill | | | | | |
| 310010000 | Intangible Assets and Goodwill | Goodwill | | | | |
| 310020000 | Intangible Assets and Goodwill | Intangible Assets | | | | |
| 310020100 | Intangible Assets and Goodwill | Intangible Assets | Software | | | |
| 310020101 | Intangible Assets and Goodwill | Intangible Assets | Software | Purchased | | |
| 310020102 | Intangible Assets and Goodwill | Intangible Assets | Software | Developed | | |
| 310020200 | Intangible Assets and Goodwill | Intangible Assets | Trademark | | | |
| 310020300 | Intangible Assets and Goodwill | Intangible Assets | Patents | | | |
| 310020400 | Intangible Assets and Goodwill | Intangible Assets | Copyrights | | | |
| 310020500 | Intangible Assets and Goodwill | Intangible Assets | Mortgage serving rights | | | |
| 311000000 | Deferred tax assets | | | | | |
| 311010000 | Deferred tax assets | Deferred tax assets on Temporary Difference | | | | |
| 311010100 | Deferred tax assets | Deferred tax assets on Temporary Difference | Deferred tax assets on Temporary Difference recognized in PL | | | |
| 311010200 | Deferred tax assets | Deferred tax assets on Temporary Difference | Deferred tax assets on Temporary Difference recognized in OCI | | | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 | Regulatory Reporting Guidelines | Remarks & Key |
|------------------|---------------------|---|--|-------------------------------|---|---------------|
| 311010300 | Deferred tax assets | Deferred tax assets on Temporary Difference | Deferred tax assets on Temporary Differences | recognized Directly in Equity | | |
| 311020000 | Deferred tax assets | Deferred tax assets on Carry forward of Unused Tax Losses | | | | |
| 311020100 | Deferred tax assets | Deferred tax assets on Carry forward of Unused Tax Losses | Deferred tax assets on Unused Tax Losses | Recognized in PL | | |
| 311020200 | Deferred tax assets | Deferred tax assets on Carry forward of Unused Tax Losses | Deferred tax assets on Unused Tax Losses | Recognized in OCI | | |
| 311020300 | Deferred tax assets | Deferred tax assets on Carry forward of Unused Tax Losses | Deferred tax assets on Unused Tax Losses | recognized Directly in Equity | | |
| 312000000 | Other assets | | | | | |
| 312010000 | Other assets | Assets held for Sale | | | It should include the following details - | |
| 312010100 | Other assets | Assets held for Sale | Non Current Assets held for sale | | 1. Currency | |
| 312010200 | Other assets | Assets held for Sale | Intangible Assets held for sale | | 2. Name of Institution/ Individual | |
| 312010300 | Other assets | Assets held for Sale | Non-banking assets | | 3. Class of Institution | |
| 312020000 | Other assets | Accounts Receivables & Prepayments | | | 4. Tenure - to classify LT/ST | |
| 312020100 | Other assets | Accounts Receivables & Prepayments | Sundry Debtors | | 5. Sector | |
| 312020200 | Other assets | Accounts Receivables & Prepayments | Clearing Cheques | | | |
| 312020300 | Other assets | Accounts Receivables & Prepayments | Accounts Receivable on Forward Contracts | | | |
| 312020400 | Other assets | Accounts Receivables & Prepayments | Receivable from clearing houses | | | |
| 312020500 | Other assets | Accounts Receivables & Prepayments | Traveler's cheque discounted | | | |
| 312020600 | Other assets | Accounts Receivables & Prepayments | Card receivables | | | |
| 312020601 | Other assets | Accounts Receivables & Prepayments | Card receivables | VISA | | |
| 312020602 | Other assets | Accounts Receivables & Prepayments | Card receivables | Master Card | | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 | Regulatory Reporting Guidelines | Remarks & Key |
|--------------|--------------------|--|--|---|---------------------------------|---------------|
| 312020603 | Other assets | Accounts Receivables & Prepayments | Card receivables | Diners Club | | |
| 312020604 | Other assets | Accounts Receivables & Prepayments | Card receivables | Others | | |
| 312020700 | Other assets | Accounts Receivables & Prepayments | Cash over/short | | | |
| 312020800 | Other assets | Accounts Receivables & Prepayments | Prepaid Expenses | | | |
| 312020801 | Other assets | Accounts Receivables & Prepayments | Prepaid Expenses | Prepaid Rent | | |
| 312020802 | Other assets | Accounts Receivables & Prepayments | Prepaid Expenses | Prepaid Insurance | | |
| 312020803 | Other assets | Accounts Receivables & Prepayments | Prepaid Expenses | Prepaid to DCGF | | |
| 312020804 | Other assets | Accounts Receivables & Prepayments | Prepaid Expenses | Prepaid AMC charges | | |
| 312020805 | Other assets | Accounts Receivables & Prepayments | Prepaid Expenses | Prepaid subscription & membership charges | | |
| 312020806 | Other assets | Accounts Receivables & Prepayments | Prepaid Expenses | Prepaid on communications | | |
| 312020807 | Other assets | Accounts Receivables & Prepayments | Prepaid Expenses | Prepaid Expenses FCY | | |
| 312020808 | Other assets | Accounts Receivables & Prepayments | Prepaid Expenses | Other prepaid expenses | | |
| 312020900 | Other assets | Accounts Receivables & Prepayments | Draft paid receivable | | | |
| 312021000 | Other assets | Accounts Receivables & Prepayments | Others | | | |
| 312030000 | Other assets | Accrued Interest on Cash & Cash Equivalent | | | | |
| 312030100 | Other assets | Accrued Interest on Cash & Cash Equivalent | Unrestricted Bank Balance with Central Bank (NRB) - LCY | | | |
| 312030200 | Other assets | Accrued Interest on Cash & Cash Equivalent | Unrestricted Bank Balance with Central Bank (NRB) - FCY | | | |
| 312030300 | Other assets | Accrued Interest on Cash & Cash Equivalent | Unrestricted Bank Balance with other Central Banks - FCY | | | |
| 312030400 | Other assets | Accrued Interest on Cash & Cash Equivalent | Unrestricted Bank Balance Domestic BFIs - LCY | | | |
| 312030500 | Other assets | Accrued Interest on Cash & Cash Equivalent | Unrestricted Bank Balance Domestic BFIs - FCY | | | |
| 312030600 | Other assets | Accrued Interest on Cash & Cash Equivalent | Unrestricted Bank Balance Foreign BFIs - FCY | | | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 | Regulatory Reporting Guidelines | Remarks & Key |
|--------------|--------------------|--|---|-------------------------|---------------------------------|---------------|
| 312030700 | Other assets | Accrued Interest on Cash & Cash Equivalent | Money at Call & Short Notice with domestic BFIs - LCY | | | |
| 312030800 | Other assets | Accrued Interest on Cash & Cash Equivalent | Money at Call & Short Notice with domestic BFIs - FCY | | | |
| 312030900 | Other assets | Accrued Interest on Cash & Cash Equivalent | Money at Call & Short Notice with foreign BFIs - LCY | | | |
| 312031000 | Other assets | Accrued Interest on Cash & Cash Equivalent | Money at Call & Short Notice with foreign BFIs - FCY | | | |
| 312031100 | Other assets | Accrued Interest on Cash & Cash Equivalent | Fixed Deposits with maturity <3 months | | | |
| 312031200 | Other assets | Accrued Interest on Cash & Cash Equivalent | Other Money Market Placements - LCY | | | |
| 312031300 | Other assets | Accrued Interest on Cash & Cash Equivalent | Other Money Market Placements - FCY | | | |
| 312040000 | Other assets | Accrued Interest on derivative assets held for risk management | | | | |
| 312050000 | Other assets | Accrued Interest on dues from BFIs at amortized cost | | | | |
| 312050100 | Other assets | Accrued Interest on dues from BFIs at amortized cost | Repurchase Agreement LCY | | | |
| 312050200 | Other assets | Accrued Interest on dues from BFIs at amortized cost | Repurchase Agreement FCY | | | |
| 312050300 | Other assets | Accrued Interest on dues from BFIs at amortized cost | Securities Borrowing LCY | | | |
| 312050400 | Other assets | Accrued Interest on dues from BFIs at amortized cost | Securities Borrowing FCY | | | |
| 312050500 | Other assets | Accrued Interest on dues from BFIs at amortized cost | Placements with domestic BFIs (more than 90 days) LCY | | | |
| 312050600 | Other assets | Accrued Interest on dues from BFIs at amortized cost | Placements with domestic BFIs (more than 90 days) FCY | | | |
| 312050700 | Other assets | Accrued Interest on dues from BFIs at amortized cost | Placements with foreign BFIs (more than 90 days) LCY | | | |
| 312050800 | Other assets | Accrued Interest on dues from BFIs at amortized cost | Placements with foreign BFIs (more than 90 days) FCY | | | |
| 312050900 | Other assets | Accrued Interest on dues from BFIs at amortized cost | Others LCY | | | |
| 312051000 | Other assets | Accrued Interest on dues from BFIs at amortized cost | Others FCY | | | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 | Regulatory Reporting Guidelines | Remarks & Key |
|--------------|--------------------|---|---|-------------------------|---------------------------------|---------------|
| 312060000 | Other assets | Accrued Interest on dues from BFIs at FVTPL | | | | |
| 312060100 | Other assets | Accrued Interest on dues from BFIs at FVTPL | Repurchase Agreement | LCY | | |
| 312060200 | Other assets | Accrued Interest on dues from BFIs at FVTPL | Repurchase Agreement | FCY | | |
| 312060300 | Other assets | Accrued Interest on dues from BFIs at FVTPL | Securities Borrowing | LCY | | |
| 312060400 | Other assets | Accrued Interest on dues from BFIs at FVTPL | Securities Borrowing | FCY | | |
| 312060500 | Other assets | Accrued Interest on dues from BFIs at FVTPL | Placements with domestic BFIs (more than 90 days) | LCY | | |
| 312060600 | Other assets | Accrued Interest on dues from BFIs at FVTPL | Placements with domestic BFIs (more than 90 days) | FCY | | |
| 312060700 | Other assets | Accrued Interest on dues from BFIs at FVTPL | Placements with foreign BFIs (more than 90 days) | LCY | | |
| 312060800 | Other assets | Accrued Interest on dues from BFIs at FVTPL | Placements with foreign BFIs (more than 90 days) | FCY | | |
| 312060900 | Other assets | Accrued Interest on dues from BFIs at FVTPL | Others | LCY | | |
| 312061000 | Other assets | Accrued Interest on dues from BFIs at FVTPL | Others | FCY | | |
| 312070000 | Other assets | Accrued Interest on dues from BFIs at FVOCI | | | | |
| 312070100 | Other assets | Accrued Interest on dues from BFIs at FVOCI | Repurchase Agreement | LCY | | |
| 312070200 | Other assets | Accrued Interest on dues from BFIs at FVOCI | Repurchase Agreement | FCY | | |
| 312070300 | Other assets | Accrued Interest on dues from BFIs at FVOCI | Securities Borrowing | LCY | | |
| 312070400 | Other assets | Accrued Interest on dues from BFIs at FVOCI | Securities Borrowing | FCY | | |
| 312070500 | Other assets | Accrued Interest on dues from BFIs at FVOCI | Placements with domestic BFIs (more than 90 days) | LCY | | |
| 312070600 | Other assets | Accrued Interest on dues from BFIs at FVOCI | Placements with domestic BFIs (more than 90 days) | FCY | | |
| 312070700 | Other assets | Accrued Interest on dues from BFIs at FVOCI | Placements with foreign BFIs (more than 90 days) | LCY | | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 | Regulatory Reporting Guidelines | Remarks & Key |
|--------------|--------------------|---|--|-------------------------|---------------------------------|---------------|
| 312070800 | Other assets | Accrued Interest on dues from BFIs at FVOCI | Placements with foreign BFIs (more than 90 days) FCY | | | |
| 312070900 | Other assets | Accrued Interest on dues from BFIs at FVOCI | Others LCY | | | |
| 312071000 | Other assets | Accrued Interest on dues from BFIs at FVOCI | Others FCY | | | |
| 312080000 | Other assets | Accrued Interest on loans and advances to customers at amortized cost | | | | |
| 312080100 | Other assets | Accrued Interest on loans and advances to customers at amortized cost | Term Loan LCY | | | |
| 312080200 | Other assets | Accrued Interest on loans and advances to customers at amortized cost | Term Loan FCY | | | |
| 312080300 | Other assets | Accrued Interest on loans and advances to customers at amortized cost | Demand & Other Working Capital LCY | | | |
| 312080400 | Other assets | Accrued Interest on loans and advances to customers at amortized cost | Demand & Other Working Capital FCY | | | |
| 312080500 | Other assets | Accrued Interest on loans and advances to customers at amortized cost | Residential Home Loan LCY | | | |
| 312080600 | Other assets | Accrued Interest on loans and advances to customers at amortized cost | Real Estate Loan LCY | | | |
| 312080700 | Other assets | Accrued Interest on loans and advances to customers at amortized cost | Hire Purchase Loans LCY | | | |
| 312080800 | Other assets | Accrued Interest on loans and advances to customers at amortized cost | Overdraft LCY | | | |
| 312080900 | Other assets | Accrued Interest on loans and advances to customers at amortized cost | Overdraft FCY | | | |
| 312081000 | Other assets | Accrued Interest on loans and advances to customers at amortized cost | Trust Receipt Loan/Import Loan LCY | | | |
| 312081100 | Other assets | Accrued Interest on loans and advances to customers at amortized cost | Trust Receipt Loan/Import Loan FCY | | | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 | Regulatory Reporting Guidelines | Remarks & Key |
|--------------|--------------------|---|--|-------------------------|---------------------------------|---------------|
| 312081200 | Other assets | Accrued Interest on loans and advances to customers at amortized cost | Bills Purchased LCY | | | |
| 312081300 | Other assets | Accrued Interest on loans and advances to customers at amortized cost | Bills Purchased FCY | | | |
| 312081400 | Other assets | Accrued Interest on loans and advances to customers at amortized cost | Repurchase Agreement LCY | | | |
| 312081500 | Other assets | Accrued Interest on loans and advances to customers at amortized cost | Repurchase Agreement FCY | | | |
| 312081600 | Other assets | Accrued Interest on loans and advances to customers at amortized cost | Securities Borrowing LCY | | | |
| 312081700 | Other assets | Accrued Interest on loans and advances to customers at amortized cost | Securities Borrowing FCY | | | |
| 312081800 | Other assets | Accrued Interest on loans and advances to customers at amortized cost | Loans Against Collected Bills - Domestic LCY | | | |
| 312081900 | Other assets | Accrued Interest on loans and advances to customers at amortized cost | Loans Against Collected Bills - Domestic FCY | | | |
| 312082000 | Other assets | Accrued Interest on loans and advances to customers at amortized cost | Loans Against Collected Bills - Foreign LCY | | | |
| 312082100 | Other assets | Accrued Interest on loans and advances to customers at amortized cost | Loans Against Collected Bills - Foreign FCY | | | |
| 312082200 | Other assets | Accrued Interest on loans and advances to customers at amortized cost | Mortgage Lending LCY | | | |
| 312082300 | Other assets | Accrued Interest on loans and advances to customers at amortized cost | Mortgage Lending FCY | | | |
| 312082400 | Other assets | Accrued Interest on loans and advances to customers at amortized cost | Margin Nature Loan LCY | | | |
| 312082500 | Other assets | Accrued Interest on loans and advances to customers at amortized cost | Packing Credits LCY | | | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 | Regulatory Reporting Guidelines | Remarks & Key |
|--------------|--------------------|---|--|-------------------------|---------------------------------|---------------|
| 312082600 | Other assets | Accrued Interest on loans and advances to customers at amortized cost | Packing Credits FCY | | | |
| 312082700 | Other assets | Accrued Interest on loans and advances to customers at amortized cost | Lending Commitments - Held for Trading LCY | | | |
| 312082800 | Other assets | Accrued Interest on loans and advances to customers at amortized cost | Lending Commitments - Held for Trading FCY | | | |
| 312082900 | Other assets | Accrued Interest on loans and advances to customers at amortized cost | Auto Loan LCY | | | |
| 312083000 | Other assets | Accrued Interest on loans and advances to customers at amortized cost | Personal Loan LCY | | | |
| 312083100 | Other assets | Accrued Interest on loans and advances to customers at amortized cost | Receivable on Credit Card LCY | | | |
| 312083200 | Other assets | Accrued Interest on loans and advances to customers at amortized cost | Receivable on Credit Card FCY | | | |
| 312083300 | Other assets | Accrued Interest on loans and advances to customers at amortized cost | Finance lease receivables LCY | | | |
| 312083400 | Other assets | Accrued Interest on loans and advances to customers at amortized cost | Finance lease receivables FCY | | | |
| 312083500 | Other assets | Accrued Interest on loans and advances to customers at amortized cost | Others LCY | | | |
| 312083600 | Other assets | Accrued Interest on loans and advances to customers at amortized cost | Others FCY | | | |
| 312090000 | Other assets | Accrued Interest on loans and advances to customers at FVTPL | | | | |
| 312090100 | Other assets | Accrued Interest on loans and advances to customers at FVTPL | Term Loan LCY | | | |
| 312090200 | Other assets | Accrued Interest on loans and advances to customers at FVTPL | Term Loan FCY | | | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 | Regulatory Reporting Guidelines | Remarks & Key |
|--------------|--------------------|--|------------------------------------|-------------------------|---------------------------------|---------------|
| 312090300 | Other assets | Accrued Interest on loans and advances to customers at FVTPL | Demand & Other Working Capital LCY | | | |
| 312090400 | Other assets | Accrued Interest on loans and advances to customers at FVTPL | Demand & Other Working Capital FCY | | | |
| 312090500 | Other assets | Accrued Interest on loans and advances to customers at FVTPL | Residential Home Loan LCY | | | |
| 312090600 | Other assets | Accrued Interest on loans and advances to customers at FVTPL | Real Estate Loan LCY | | | |
| 312090700 | Other assets | Accrued Interest on loans and advances to customers at FVTPL | Hire Purchase Loans LCY | | | |
| 312090800 | Other assets | Accrued Interest on loans and advances to customers at FVTPL | Overdraft LCY | | | |
| 312090900 | Other assets | Accrued Interest on loans and advances to customers at FVTPL | Overdraft FCY | | | |
| 312091000 | Other assets | Accrued Interest on loans and advances to customers at FVTPL | Trust Receipt Loan/Import Loan LCY | | | |
| 312091100 | Other assets | Accrued Interest on loans and advances to customers at FVTPL | Trust Receipt Loan/Import Loan FCY | | | |
| 312091200 | Other assets | Accrued Interest on loans and advances to customers at FVTPL | Bills Purchased LCY | | | |
| 312091300 | Other assets | Accrued Interest on loans and advances to customers at FVTPL | Bills Purchased FCY | | | |
| 312091400 | Other assets | Accrued Interest on loans and advances to customers at FVTPL | Repurchase Agreement LCY | | | |
| 312091500 | Other assets | Accrued Interest on loans and advances to customers at FVTPL | Repurchase Agreement FCY | | | |
| 312091600 | Other assets | Accrued Interest on loans and advances to customers at FVTPL | Securities Borrowing LCY | | | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 | Regulatory Reporting Guidelines | Remarks & Key |
|--------------|--------------------|--|--|-------------------------|---------------------------------|---------------|
| 312091700 | Other assets | Accrued Interest on loans and advances to customers at FVTPL | Securities Borrowing FCY | | | |
| 312091800 | Other assets | Accrued Interest on loans and advances to customers at FVTPL | Loans Against Collected Bills - Domestic LCY | | | |
| 312091900 | Other assets | Accrued Interest on loans and advances to customers at FVTPL | Loans Against Collected Bills - Domestic FCY | | | |
| 312092000 | Other assets | Accrued Interest on loans and advances to customers at FVTPL | Loans Against Collected Bills - Foreign LCY | | | |
| 312092100 | Other assets | Accrued Interest on loans and advances to customers at FVTPL | Loans Against Collected Bills - Foreign FCY | | | |
| 312092200 | Other assets | Accrued Interest on loans and advances to customers at FVTPL | Mortgage Lending LCY | | | |
| 312092300 | Other assets | Accrued Interest on loans and advances to customers at FVTPL | Mortgage Lending FCY | | | |
| 312092400 | Other assets | Accrued Interest on loans and advances to customers at FVTPL | Margin Nature Loan LCY | | | |
| 312092500 | Other assets | Accrued Interest on loans and advances to customers at FVTPL | Packing Credits LCY | | | |
| 312092600 | Other assets | Accrued Interest on loans and advances to customers at FVTPL | Packing Credits FCY | | | |
| 312092700 | Other assets | Accrued Interest on loans and advances to customers at FVTPL | Lending Commitments - Held for Trading LCY | | | |
| 312092800 | Other assets | Accrued Interest on loans and advances to customers at FVTPL | Lending Commitments - Held for Trading FCY | | | |
| 312092900 | Other assets | Accrued Interest on loans and advances to customers at FVTPL | Auto Loan LCY | | | |
| 312093000 | Other assets | Accrued Interest on loans and advances to customers at FVTPL | Personal Loan LCY | | | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 | Regulatory Reporting Guidelines | Remarks & Key |
|--------------|--------------------|--|------------------------------------|-------------------------|---------------------------------|---------------|
| 312093100 | Other assets | Accrued Interest on loans and advances to customers at FVTPL | Receivable on Credit Card LCY | | | |
| 312093200 | Other assets | Accrued Interest on loans and advances to customers at FVTPL | Receivable on Credit Card FCY | | | |
| 312093300 | Other assets | Accrued Interest on loans and advances to customers at FVTPL | Finance lease receivables LCY | | | |
| 312093400 | Other assets | Accrued Interest on loans and advances to customers at FVTPL | Finance lease receivables FCY | | | |
| 312093500 | Other assets | Accrued Interest on loans and advances to customers at FVTPL | Others LCY | | | |
| 312093600 | Other assets | Accrued Interest on loans and advances to customers at FVTPL | Others FCY | | | |
| 312100000 | Other assets | Accrued Interest on loans and advances to customers at FVOCI | | | | |
| 312100100 | Other assets | Accrued Interest on loans and advances to customers at FVOCI | Term Loan LCY | | | |
| 312100200 | Other assets | Accrued Interest on loans and advances to customers at FVOCI | Term Loan FCY | | | |
| 312100300 | Other assets | Accrued Interest on loans and advances to customers at FVOCI | Demand & Other Working Capital LCY | | | |
| 312100400 | Other assets | Accrued Interest on loans and advances to customers at FVOCI | Demand & Other Working Capital FCY | | | |
| 312100500 | Other assets | Accrued Interest on loans and advances to customers at FVOCI | Residential Home Loan LCY | | | |
| 312100600 | Other assets | Accrued Interest on loans and advances to customers at FVOCI | Real Estate Loan LCY | | | |
| 312100700 | Other assets | Accrued Interest on loans and advances to customers at FVOCI | Hire Purchase Loans LCY | | | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 | Regulatory Reporting Guidelines | Remarks & Key |
|--------------|--------------------|--|--|-------------------------|---------------------------------|---------------|
| 312100800 | Other assets | Accrued Interest on loans and advances to customers at FVOCI | Overdraft LCY | | | |
| 312100900 | Other assets | Accrued Interest on loans and advances to customers at FVOCI | Overdraft FCY | | | |
| 312101000 | Other assets | Accrued Interest on loans and advances to customers at FVOCI | Trust Receipt Loan/Import Loan LCY | | | |
| 312101100 | Other assets | Accrued Interest on loans and advances to customers at FVOCI | Trust Receipt Loan/Import Loan FCY | | | |
| 312101200 | Other assets | Accrued Interest on loans and advances to customers at FVOCI | Bills Purchased LCY | | | |
| 312101300 | Other assets | Accrued Interest on loans and advances to customers at FVOCI | Bills Purchased FCY | | | |
| 312101400 | Other assets | Accrued Interest on loans and advances to customers at FVOCI | Repurchase Agreement LCY | | | |
| 312101500 | Other assets | Accrued Interest on loans and advances to customers at FVOCI | Repurchase Agreement FCY | | | |
| 312101600 | Other assets | Accrued Interest on loans and advances to customers at FVOCI | Securities Borrowing LCY | | | |
| 312101700 | Other assets | Accrued Interest on loans and advances to customers at FVOCI | Securities Borrowing FCY | | | |
| 312101800 | Other assets | Accrued Interest on loans and advances to customers at FVOCI | Loans Against Collected Bills - Domestic LCY | | | |
| 312101900 | Other assets | Accrued Interest on loans and advances to customers at FVOCI | Loans Against Collected Bills - Domestic FCY | | | |
| 312102000 | Other assets | Accrued Interest on loans and advances to customers at FVOCI | Loans Against Collected Bills - Foreign LCY | | | |
| 312102100 | Other assets | Accrued Interest on loans and advances to customers at FVOCI | Loans Against Collected Bills - Foreign FCY | | | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 | Regulatory Reporting Guidelines | Remarks & Key |
|--------------|--------------------|--|--|-------------------------|---------------------------------|---------------|
| 312102200 | Other assets | Accrued Interest on loans and advances to customers at FVOCI | Mortgage Lending LCY | | | |
| 312102300 | Other assets | Accrued Interest on loans and advances to customers at FVOCI | Mortgage Lending FCY | | | |
| 312102400 | Other assets | Accrued Interest on loans and advances to customers at FVOCI | Margin Nature Loan LCY | | | |
| 312102500 | Other assets | Accrued Interest on loans and advances to customers at FVOCI | Packing Credits LCY | | | |
| 312102600 | Other assets | Accrued Interest on loans and advances to customers at FVOCI | Packing Credits FCY | | | |
| 312102700 | Other assets | Accrued Interest on loans and advances to customers at FVOCI | Lending Commitments - Held for Trading LCY | | | |
| 312102800 | Other assets | Accrued Interest on loans and advances to customers at FVOCI | Lending Commitments - Held for Trading FCY | | | |
| 312102900 | Other assets | Accrued Interest on loans and advances to customers at FVOCI | Auto Loan LCY | | | |
| 312103000 | Other assets | Accrued Interest on loans and advances to customers at FVOCI | Personal Loan LCY | | | |
| 312103100 | Other assets | Accrued Interest on loans and advances to customers at FVOCI | Receivable on Credit Card LCY | | | |
| 312103200 | Other assets | Accrued Interest on loans and advances to customers at FVOCI | Receivable on Credit Card FCY | | | |
| 312103300 | Other assets | Accrued Interest on loans and advances to customers at FVOCI | Finance lease receivables LCY | | | |
| 312103400 | Other assets | Accrued Interest on loans and advances to customers at FVOCI | Finance lease receivables FCY | | | |
| 312103500 | Other assets | Accrued Interest on loans and advances to customers at FVOCI | Others LCY | | | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 | Regulatory Reporting Guidelines | Remarks & Key |
|--------------|--------------------|--|--------------------------|-------------------------|---------------------------------|---------------|
| 312103600 | Other assets | Accrued Interest on loans and advances to customers at FVOCI | Others FCY | | | |
| 312110000 | Other assets | Accrued Interest on investment securities at amortized cost | | | | |
| 312110100 | Other assets | Accrued Interest on investment securities at amortized cost | Treasury Bills LCY | | | |
| 312110200 | Other assets | Accrued Interest on investment securities at amortized cost | Treasury Bills FCY | | | |
| 312110300 | Other assets | Accrued Interest on investment securities at amortized cost | Development Bonds LCY | | | |
| 312110400 | Other assets | Accrued Interest on investment securities at amortized cost | Development Bonds FCY | | | |
| 312110500 | Other assets | Accrued Interest on investment securities at amortized cost | | | | |
| 312110600 | Other assets | Accrued Interest on investment securities at amortized cost | National Saving Bond LCY | | | |
| 312110700 | Other assets | Accrued Interest on investment securities at amortized cost | National Saving Bond FCY | | | |
| 312110800 | Other assets | Accrued Interest on investment securities at amortized cost | Special Bonds LCY | | | |
| 312110800 | Other assets | Accrued Interest on investment securities at amortized cost | Special Bonds FCY | | | |
| 312110900 | Other assets | Accrued Interest on investment securities at amortized cost | Reverse Repo LCY | | | |
| 312111000 | Other assets | Accrued Interest on investment securities at amortized cost | Reverse Repo FCY | | | |
| 312111100 | Other assets | Accrued Interest on investment securities at amortized cost | NRB Bonds LCY | | | |
| 312111200 | Other assets | Accrued Interest on investment securities at amortized cost | NRB Deposit Auction LCY | | | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 | Regulatory Reporting Guidelines | Remarks & Key |
|--------------|--------------------|---|------------------------------------|-------------------------|---------------------------------|---------------|
| 312111300 | Other assets | Accrued Interest on investment securities at amortized cost | Domestic Corporate Bonds LCY | | | |
| 312111400 | Other assets | Accrued Interest on investment securities at amortized cost | Foreign Corporate Bonds FCY | | | |
| 312111500 | Other assets | Accrued Interest on investment securities at amortized cost | Foreign Government Bonds FCY | | | |
| 312111600 | Other assets | Accrued Interest on investment securities at amortized cost | Debentures LCY | | | |
| 312111700 | Other assets | Accrued Interest on investment securities at amortized cost | Bonds LCY | | | |
| 312111800 | Other assets | Accrued Interest on investment securities at amortized cost | Other Debt securities LCY | | | |
| 312111900 | Other assets | Accrued Interest on investment securities at amortized cost | Other Debt securities FCY | | | |
| 312112000 | Other assets | Accrued Interest on investment securities at amortized cost | Mutual Fund LCY | | | |
| 312112100 | Other assets | Accrued Interest on investment securities at amortized cost | Certificate of Deposits LCY | | | |
| 312112200 | Other assets | Accrued Interest on investment securities at amortized cost | Certificate of Deposits FCY | | | |
| 312112300 | Other assets | Accrued Interest on investment securities at amortized cost | Fixed deposits held with banks LCY | | | |
| 312112400 | Other assets | Accrued Interest on investment securities at amortized cost | Fixed deposits held with banks FCY | | | |
| 312112500 | Other assets | Accrued Interest on investment securities at amortized cost | Preference Shares LCY | | | |
| 312112600 | Other assets | Accrued Interest on investment securities at amortized cost | Investment in Subsidiary | | | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 | Regulatory Reporting Guidelines | Remarks & Key |
|--------------|--------------------|---|-----------------------------|-------------------------|---------------------------------|---------------|
| 312112700 | Other assets | Accrued Interest on investment securities at amortized cost | Investment in Joint Venture | | | |
| 312112800 | Other assets | Accrued Interest on investment securities at amortized cost | Investment in Associates | | | |
| 312112900 | Other assets | Accrued Interest on investment securities at amortized cost | Others LCY | | | |
| 312113000 | Other assets | Accrued Interest on investment securities at amortized cost | Others FCY | | | |
| 312120000 | Other assets | Accrued Interest on investment securities at FVTPL | | | | |
| 312120100 | Other assets | Accrued Interest on investment securities at FVTPL | Corporate Bonds LCY | | | |
| 312120200 | Other assets | Accrued Interest on investment securities at FVTPL | Corporate Bonds FCY | | | |
| 312120300 | Other assets | Accrued Interest on investment securities at FVTPL | Asset Backed securities LCY | | | |
| 312120400 | Other assets | Accrued Interest on investment securities at FVTPL | Asset Backed securities FCY | | | |
| 312120500 | Other assets | Accrued Interest on investment securities at FVTPL | Debt securities LCY | | | |
| 312120600 | Other assets | Accrued Interest on investment securities at FVTPL | Debt securities FCY | | | |
| 312120700 | Other assets | Accrued Interest on investment securities at FVTPL | Equity Shares LCY | | | |
| 312120800 | Other assets | Accrued Interest on investment securities at FVTPL | Equity Shares FCY | | | |
| 312120900 | Other assets | Accrued Interest on investment securities at FVTPL | Mutual Fund LCY | | | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 | Regulatory Reporting Guidelines | Remarks & Key |
|--------------|--------------------|---|--------------------------------|-------------------------|---------------------------------|---------------|
| 312121000 | Other assets | Accrued Interest on investment securities at FVTPL | Others LCY | | | |
| 312121100 | Other assets | Accrued Interest on investment securities at FVTPL | Others FCY | | | |
| 312130000 | Other assets | Accrued Interest on investment securities at FVOCI | | | | |
| 312130100 | Other assets | Accrued Interest on investment securities at FVOCI | Investment securities - LCY | | | |
| 312130200 | Other assets | Accrued Interest on investment securities at FVOCI | Investment securities - FCY | | | |
| 312140000 | Other assets | Accrued Penal Interest Income - LCY | | | | |
| 312150000 | Other assets | Accrued Penal Interest Income - FCY | | | | |
| 312160000 | Other assets | Accrued Overdue Interest - LCY | | | | |
| 312170000 | Other assets | Accrued Overdue Interest - FCY | | | | |
| 312180000 | Other assets | Accrued interest on Current Account overdrawn - LCY | | | | |
| 312190000 | Other assets | Accrued interest on Current Account overdrawn - FCY | | | | |
| 312200000 | Other assets | Commission Receivable | | | | |
| 312200100 | Other assets | Commission Receivable | Letter of Credit | | | |
| 312200200 | Other assets | Commission Receivable | Guarantee | | | |
| 312200300 | Other assets | Commission Receivable | Bill Collection | | | |
| 312200400 | Other assets | Commission Receivable | IPOs & FPOs collection | | | |
| 312200500 | Other assets | Commission Receivable | Share underwriting | | | |
| 312200600 | Other assets | Commission Receivable | Credit Card | | | |
| 312200700 | Other assets | Commission Receivable | Traveler's cheque | | | |
| 312200800 | Other assets | Commission Receivable | Agency commission | | | |
| 312200900 | Other assets | Commission Receivable | ATM cash withdrawal | | | |
| 312201000 | Other assets | Commission Receivable | ATM balance enquiry commission | | | |
| 312201100 | Other assets | Commission Receivable | Remittances | | | |
| 312201200 | Other assets | Commission Receivable | Others | | | |
| 312210000 | Other assets | Insurance Commission Receivable | | | | |
| 312220000 | Other assets | Restricted Deposits with Central Bank | | | | |
| 312220100 | Other assets | Restricted Deposits with Central Bank | in LCY | | | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 | Regulatory Reporting Guidelines | Remarks & Key |
|------------------|-------------------------------|--|-------------------------|-------------------------|---------------------------------|---------------|
| 312220200 | Other assets | Restricted Deposits with Central Bank | in FCF | | | |
| 312230000 | Other assets | Advance to staff | | | | |
| 312230100 | Other assets | Advance to staff | Salary advance | | | |
| 312230200 | Other assets | Advance to staff | Medical advance | | | |
| 312230300 | Other assets | Advance to staff | Other advance | | | |
| 312240000 | Other assets | Advance for expenses | | | | |
| 312250000 | Other assets | Other non trading derivatives | | | | |
| 312260000 | Other assets | Embedded Derivative | | | | |
| 312270000 | Other assets | Deposits | | | | |
| 312280000 | Other assets | Earnest Money | | | | |
| 312290000 | Other assets | Stationary Stock | | | | |
| 312300000 | Other assets | Fuel Stock | | | | |
| 312310000 | Other assets | Gold stock/ Bullion | | | | |
| 312320000 | Other assets | Silver stock | | | | |
| 312330000 | Other assets | Gold/silver margin FCY | | | | |
| 313000000 | Reconciliation Account | | | | | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 | Regulatory Reporting Guidelines | NFRS Accounting Standard Reference | Remarks & Key |
|------------------|---|--|-------------------------|-------------------------------|---------------------------------|------------------------------------|--|
| 400000000 | Contingent Liabilities and Commitments | | | | | | It should include the following details - NAS 37 |
| 401000000 | Contingent Liabilities and Commitments | Claims on Bank but not acknowledged as liabilities | | | | | 1. Currency |
| 402000000 | Contingent Liabilities and Commitments | Letter of credit (Outstanding Value) | | | | | 2. Name of Bank |
| 403000000 | Contingent Liabilities and Commitments | Rediscounted bills | | | | | 3. Class of Bank |
| 404000000 | Contingent Liabilities and Commitments | Outstanding Guarantees/Bonds | | | | | 4. Tenure - </> 6 months (For Letter of Credit) |
| 404010000 | Contingent Liabilities and Commitments | Outstanding Guarantees/Bonds | | Bid Bonds | | | |
| 404020000 | Contingent Liabilities and Commitments | Outstanding Guarantees/Bonds | | Performance bond | | | |
| 404030000 | Contingent Liabilities and Commitments | Outstanding Guarantees/Bonds | | Other Guarantee Bonds | | | |
| 405000000 | Contingent Liabilities and Commitments | Unpaid portion of partly paid share investment | | | | | |
| 406000000 | Contingent Liabilities and Commitments | Forward foreign exchange contract | | | | | |
| 407000000 | Contingent Liabilities and Commitments | Bills Under Collection | | | | | |
| 407010000 | Contingent Liabilities and Commitments | Bills Under Collection | | Doc. Collection O/W Memo A/C | | | |
| 407020000 | Contingent Liabilities and Commitments | Bills Under Collection | | Clean Collection O/W Memo A/C | | | |
| 407030000 | Contingent Liabilities and Commitments | Bills Under Collection | | Doc. Collection I/W Memo A/C | | | |
| 407040000 | Contingent Liabilities and Commitments | Bills Under Collection | | Clean Collection I/W Memo A/C | | | |
| 408000000 | Contingent Liabilities and Commitments | Acceptance & Endorsement | | | | | |
| 409000000 | Contingent Liabilities and Commitments | Underwriting Commitment | | | | | |
| 410000000 | Contingent Liabilities and Commitments | Irrevocable loan commitment | | | | | |
| 411000000 | Contingent Liabilities and Commitments | Capital Expenditure commitment | | | | | |
| 412000000 | Contingent Liabilities and Commitments | Guarantee against International rated bank's counter guarantee | | | | | |
| 413000000 | Contingent Liabilities and Commitments | Advance payment guarantee | | | | | |
| 414000000 | Contingent Liabilities and Commitments | Financial and other guarantee | | | | | |
| 415000000 | Contingent Liabilities and Commitments | Custom Guarantee | | | | | |
| 416000000 | Contingent Liabilities and Commitments | Loan sale with repurchase agreement | | | | | |
| 417000000 | Contingent Liabilities and Commitments | Contingent Liabilities on Income Tax | | | | | |
| 418000000 | Contingent Liabilities and Commitments | Legal Cases | | | | | |
| 419000000 | Contingent Liabilities and Commitments | Others | | | | | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 |
|--------------|--------------------|--|--|-------------------------|
| 500000000 | Income | | | |
| 501000000 | Interest Income | | | |
| 501010000 | Interest Income | Cash & Cash Equivalent | | |
| 501010100 | Interest Income | Cash & Cash Equivalent | Unrestricted Bank Balance with Central Bank (NRB) - LCY | |
| 501010200 | Interest Income | Cash & Cash Equivalent | Unrestricted Bank Balance with Central Bank (NRB) - FCY | |
| 501010300 | Interest Income | Cash & Cash Equivalent | Unrestricted Bank Balance with other Central Banks - FCY | |
| 501010400 | Interest Income | Cash & Cash Equivalent | Unrestricted Bank Balance Domestic BFIs - LCY | |
| 501010500 | Interest Income | Cash & Cash Equivalent | Unrestricted Bank Balance Domestic BFIs - FCY | |
| 501010600 | Interest Income | Cash & Cash Equivalent | Unrestricted Bank Balance Foreign BFIs - FCY | |
| 501010700 | Interest Income | Cash & Cash Equivalent | Money at Call & Short Notice with domestic BFIs - LCY | |
| 501010800 | Interest Income | Cash & Cash Equivalent | Money at Call & Short Notice with domestic BFIs - FCY | |
| 501010900 | Interest Income | Cash & Cash Equivalent | Money at Call & Short Notice with foreign BFIs - LCY | |
| 501011000 | Interest Income | Cash & Cash Equivalent | Money at Call & Short Notice with foreign BFIs - FCY | |
| 501011100 | Interest Income | Cash & Cash Equivalent | Fixed Deposits with maturity <3 months | |
| 501011200 | Interest Income | Cash & Cash Equivalent | Other Money Market Placements - LCY | |
| 501011300 | Interest Income | Cash & Cash Equivalent | Other Money Market Placements - FCY | |
| 501020000 | Interest Income | Derivative assets held for risk management | | |
| 501030000 | Interest Income | Dues from BFIs at amortized cost | | |
| 501030100 | Interest Income | Dues from BFIs at amortized cost | Repurchase Agreement LCY | |
| 501030200 | Interest Income | Dues from BFIs at amortized cost | Repurchase Agreement FCY | |
| 501030300 | Interest Income | Dues from BFIs at amortized cost | Securities Borrowing LCY | |
| 501030400 | Interest Income | Dues from BFIs at amortized cost | Securities Borrowing FCY | |
| 501030500 | Interest Income | Dues from BFIs at amortized cost | Placements with domestic BFIs (more than 90 days) LCY | |
| 501030600 | Interest Income | Dues from BFIs at amortized cost | Placements with domestic BFIs (more than 90 days) FCY | |
| 501030700 | Interest Income | Dues from BFIs at amortized cost | Placements with foreign BFIs (more than 90 days) LCY | |
| 501030800 | Interest Income | Dues from BFIs at amortized cost | Placements with foreign BFIs (more than 90 days) FCY | |
| 501030900 | Interest Income | Dues from BFIs at amortized cost | Others LCY | |
| 501031000 | Interest Income | Dues from BFIs at amortized cost | Others FCY | |
| 501040000 | Interest Income | Dues from BFIs at FVTPL | | |
| 501040100 | Interest Income | Dues from BFIs at FVTPL | Repurchase Agreement LCY | |
| 501040200 | Interest Income | Dues from BFIs at FVTPL | Repurchase Agreement FCY | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 |
|--------------|--------------------|---|--|-------------------------|
| 501040300 | Interest Income | Dues from BFIs at FVTPL | Securities Borrowing LCY | |
| 501040400 | Interest Income | Dues from BFIs at FVTPL | Securities Borrowing FCY | |
| 501040500 | Interest Income | Dues from BFIs at FVTPL | Placements with domestic BFIs (more than 90 days) LCY | |
| 501040600 | Interest Income | Dues from BFIs at FVTPL | Placements with domestic BFIs (more than 90 days) FCY | |
| 501040700 | Interest Income | Dues from BFIs at FVTPL | Placements with foreign BFIs (more than 90 days) LCY | |
| 501040800 | Interest Income | Dues from BFIs at FVTPL | Placements with foreign BFIs (more than 90 days) FCY | |
| 501040900 | Interest Income | Dues from BFIs at FVTPL | Others LCY | |
| 501041000 | Interest Income | Dues from BFIs at FVTPL | Others FCY | |
| 501050000 | Interest Income | Dues from BFIs at FVOCI | | |
| 501050100 | Interest Income | Dues from BFIs at FVOCI | Repurchase Agreement LCY | |
| 501050200 | Interest Income | Dues from BFIs at FVOCI | Repurchase Agreement FCY | |
| 501050300 | Interest Income | Dues from BFIs at FVOCI | Securities Borrowing LCY | |
| 501050400 | Interest Income | Dues from BFIs at FVOCI | Securities Borrowing FCY | |
| 501050500 | Interest Income | Dues from BFIs at FVOCI | Placements with domestic BFIs (more than 90 days) LCY | |
| 501050600 | Interest Income | Dues from BFIs at FVOCI | Placements with domestic BFIs (more than 90 days) FCY | |
| 501050700 | Interest Income | Dues from BFIs at FVOCI | Placements with foreign BFIs (more than 90 days) LCY | |
| 501050800 | Interest Income | Dues from BFIs at FVOCI | Placements with foreign BFIs (more than 90 days) FCY | |
| 501050900 | Interest Income | Dues from BFIs at FVOCI | Others LCY | |
| 501051000 | Interest Income | Dues from BFIs at FVOCI | Others FCY | |
| 501060000 | Interest Income | Loans and advances to customers at amortized cost | | |
| 501060100 | Interest Income | Loans and advances to customers at amortized cost | Term Loan LCY | |
| 501060200 | Interest Income | Loans and advances to customers at amortized cost | Term Loan FCY | |
| 501060300 | Interest Income | Loans and advances to customers at amortized cost | Demand & Other Working Capital LCY | |
| 501060400 | Interest Income | Loans and advances to customers at amortized cost | Demand & Other Working Capital FCY | |
| 501060500 | Interest Income | Loans and advances to customers at amortized cost | Residential Home Loan LCY | |
| 501060600 | Interest Income | Loans and advances to customers at amortized cost | Real Estate Loan LCY | |
| 501060700 | Interest Income | Loans and advances to customers at amortized cost | Hire Purchase Loans LCY | |
| 501060800 | Interest Income | Loans and advances to customers at amortized cost | Overdraft LCY | |
| 501060900 | Interest Income | Loans and advances to customers at amortized cost | Overdraft FCY | |
| 501061000 | Interest Income | Loans and advances to customers at amortized cost | Trust Receipt Loan/Import Loan LCY | |
| 501061100 | Interest Income | Loans and advances to customers at amortized cost | Trust Receipt Loan/Import Loan FCY | |
| 501061200 | Interest Income | Loans and advances to customers at amortized cost | Bills Purchased LCY | |
| 501061300 | Interest Income | Loans and advances to customers at amortized cost | Bills Purchased FCY | |
| 501061400 | Interest Income | Loans and advances to customers at amortized cost | Repurchase Agreement LCY | |
| 501061500 | Interest Income | Loans and advances to customers at amortized cost | Repurchase Agreement FCY | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 |
|--------------|--------------------|---|--|-------------------------|
| 501061600 | Interest Income | Loans and advances to customers at amortized cost | Securities Borrowing LCY | |
| 501061700 | Interest Income | Loans and advances to customers at amortized cost | Securities Borrowing FCY | |
| 501061800 | Interest Income | Loans and advances to customers at amortized cost | Loans Against Collected Bills - Domestic LCY | |
| 501061900 | Interest Income | Loans and advances to customers at amortized cost | Loans Against Collected Bills - Domestic FCY | |
| 501062000 | Interest Income | Loans and advances to customers at amortized cost | Loans Against Collected Bills - Foreign LCY | |
| 501062100 | Interest Income | Loans and advances to customers at amortized cost | Loans Against Collected Bills - Foreign FCY | |
| 501062200 | Interest Income | Loans and advances to customers at amortized cost | Mortgage Lending LCY | |
| 501062300 | Interest Income | Loans and advances to customers at amortized cost | Mortgage Lending FCY | |
| 501062400 | Interest Income | Loans and advances to customers at amortized cost | Margin Nature Loan LCY | |
| 501062500 | Interest Income | Loans and advances to customers at amortized cost | Packing Credits LCY | |
| 501062600 | Interest Income | Loans and advances to customers at amortized cost | Packing Credits FCY | |
| 501062700 | Interest Income | Loans and advances to customers at amortized cost | Lending Commitments - Held for Trading LCY | |
| 501062800 | Interest Income | Loans and advances to customers at amortized cost | Lending Commitments - Held for Trading FCY | |
| 501062900 | Interest Income | Loans and advances to customers at amortized cost | Auto Loan LCY | |
| 501063000 | Interest Income | Loans and advances to customers at amortized cost | Personal Loan LCY | |
| 501063100 | Interest Income | Loans and advances to customers at amortized cost | Receivable on Credit Card LCY | |
| 501063200 | Interest Income | Loans and advances to customers at amortized cost | Receivable on Credit Card FCY | |
| 501063300 | Interest Income | Loans and advances to customers at amortized cost | Finance lease receivables LCY | |
| 501063400 | Interest Income | Loans and advances to customers at amortized cost | Finance lease receivables FCY | |
| 501063500 | Interest Income | Loans and advances to customers at amortized cost | Others LCY | |
| 501063600 | Interest Income | Loans and advances to customers at amortized cost | Others FCY | |
| 501070000 | Interest Income | Loans and advances to customers at FVTPL | | |
| 501070100 | Interest Income | Loans and advances to customers at FVTPL | Term Loan LCY | |
| 501070200 | Interest Income | Loans and advances to customers at FVTPL | Term Loan FCY | |
| 501070300 | Interest Income | Loans and advances to customers at FVTPL | Demand & Other Working Capital LCY | |
| 501070400 | Interest Income | Loans and advances to customers at FVTPL | Demand & Other Working Capital FCY | |
| 501070500 | Interest Income | Loans and advances to customers at FVTPL | Residential Home Loan LCY | |
| 501070600 | Interest Income | Loans and advances to customers at FVTPL | Real Estate Loan LCY | |
| 501070700 | Interest Income | Loans and advances to customers at FVTPL | Hire Purchase Loans LCY | |
| 501070800 | Interest Income | Loans and advances to customers at FVTPL | Overdraft LCY | |
| 501070900 | Interest Income | Loans and advances to customers at FVTPL | Overdraft FCY | |
| 501071000 | Interest Income | Loans and advances to customers at FVTPL | Trust Receipt Loan/Import Loan LCY | |
| 501071100 | Interest Income | Loans and advances to customers at FVTPL | Trust Receipt Loan/Import Loan FCY | |
| 501071200 | Interest Income | Loans and advances to customers at FVTPL | Bills Purchased LCY | |
| 501071300 | Interest Income | Loans and advances to customers at FVTPL | Bills Purchased FCY | |
| 501071400 | Interest Income | Loans and advances to customers at FVTPL | Repurchase Agreement LCY | |
| 501071500 | Interest Income | Loans and advances to customers at FVTPL | Repurchase Agreement FCY | |
| 501071600 | Interest Income | Loans and advances to customers at FVTPL | Securities Borrowing LCY | |
| 501071700 | Interest Income | Loans and advances to customers at FVTPL | Securities Borrowing FCY | |
| 501071800 | Interest Income | Loans and advances to customers at FVTPL | Loans Against Collected Bills - Domestic LCY | |
| 501071900 | Interest Income | Loans and advances to customers at FVTPL | Loans Against Collected Bills - Domestic FCY | |
| 501072000 | Interest Income | Loans and advances to customers at FVTPL | Loans Against Collected Bills - Foreign LCY | |
| 501072100 | Interest Income | Loans and advances to customers at FVTPL | Loans Against Collected Bills - Foreign FCY | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 |
|--------------|--------------------|--|--|-------------------------|
| 501072200 | Interest Income | Loans and advances to customers at FVTPL | Mortgage Lending LCY | |
| 501072300 | Interest Income | Loans and advances to customers at FVTPL | Mortgage Lending FCY | |
| 501072400 | Interest Income | Loans and advances to customers at FVTPL | Margin Nature Loan LCY | |
| 501072500 | Interest Income | Loans and advances to customers at FVTPL | Packing Credits LCY | |
| 501072600 | Interest Income | Loans and advances to customers at FVTPL | Packing Credits FCY | |
| 501072700 | Interest Income | Loans and advances to customers at FVTPL | Lending Commitments - Held for Trading LCY | |
| 501072800 | Interest Income | Loans and advances to customers at FVTPL | Lending Commitments - Held for Trading FCY | |
| 501072900 | Interest Income | Loans and advances to customers at FVTPL | Auto Loan LCY | |
| 501073000 | Interest Income | Loans and advances to customers at FVTPL | Personal Loan LCY | |
| 501073100 | Interest Income | Loans and advances to customers at FVTPL | Receivable on Credit Card LCY | |
| 501073200 | Interest Income | Loans and advances to customers at FVTPL | Receivable on Credit Card FCY | |
| 501073300 | Interest Income | Loans and advances to customers at FVTPL | Finance lease receivables LCY | |
| 501073400 | Interest Income | Loans and advances to customers at FVTPL | Finance lease receivables FCY | |
| 501073500 | Interest Income | Loans and advances to customers at FVTPL | Others LCY | |
| 501073600 | Interest Income | Loans and advances to customers at FVTPL | Others FCY | |
| 501080000 | Interest Income | Loans and advances to customers at FVOCI | | |
| 501080100 | Interest Income | Loans and advances to customers at FVOCI | Term Loan LCY | |
| 501080200 | Interest Income | Loans and advances to customers at FVOCI | Term Loan FCY | |
| 501080300 | Interest Income | Loans and advances to customers at FVOCI | Demand & Other Working Capital LCY | |
| 501080400 | Interest Income | Loans and advances to customers at FVOCI | Demand & Other Working Capital FCY | |
| 501080500 | Interest Income | Loans and advances to customers at FVOCI | Residential Home Loan LCY | |
| 501080600 | Interest Income | Loans and advances to customers at FVOCI | Real Estate Loan LCY | |
| 501080700 | Interest Income | Loans and advances to customers at FVOCI | Hire Purchase Loans LCY | |
| 501080800 | Interest Income | Loans and advances to customers at FVOCI | Overdraft LCY | |
| 501080900 | Interest Income | Loans and advances to customers at FVOCI | Overdraft FCY | |
| 501081000 | Interest Income | Loans and advances to customers at FVOCI | Trust Receipt Loan/Import Loan LCY | |
| 501081100 | Interest Income | Loans and advances to customers at FVOCI | Trust Receipt Loan/Import Loan FCY | |
| 501081200 | Interest Income | Loans and advances to customers at FVOCI | Bills Purchased LCY | |
| 501081300 | Interest Income | Loans and advances to customers at FVOCI | Bills Purchased FCY | |
| 501081400 | Interest Income | Loans and advances to customers at FVOCI | Repurchase Agreement LCY | |
| 501081500 | Interest Income | Loans and advances to customers at FVOCI | Repurchase Agreement FCY | |
| 501081600 | Interest Income | Loans and advances to customers at FVOCI | Securities Borrowing LCY | |
| 501081700 | Interest Income | Loans and advances to customers at FVOCI | Securities Borrowing FCY | |
| 501081800 | Interest Income | Loans and advances to customers at FVOCI | Loans Against Collected Bills - Domestic LCY | |
| 501081900 | Interest Income | Loans and advances to customers at FVOCI | Loans Against Collected Bills - Domestic FCY | |
| 501082000 | Interest Income | Loans and advances to customers at FVOCI | Loans Against Collected Bills - Foreign LCY | |
| 501082100 | Interest Income | Loans and advances to customers at FVOCI | Loans Against Collected Bills - Foreign FCY | |
| 501082200 | Interest Income | Loans and advances to customers at FVOCI | Mortgage Lending LCY | |
| 501082300 | Interest Income | Loans and advances to customers at FVOCI | Mortgage Lending FCY | |
| 501082400 | Interest Income | Loans and advances to customers at FVOCI | Margin Nature Loan LCY | |
| 501082500 | Interest Income | Loans and advances to customers at FVOCI | Packing Credits LCY | |
| 501082600 | Interest Income | Loans and advances to customers at FVOCI | Packing Credits FCY | |
| 501082700 | Interest Income | Loans and advances to customers at FVOCI | Lending Commitments - Held for Trading LCY | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 |
|--------------|--------------------|--|--|-------------------------|
| 501082800 | Interest Income | Loans and advances to customers at FVOCI | Lending Commitments - Held for Trading FCY | |
| 501082900 | Interest Income | Loans and advances to customers at FVOCI | Auto Loan LCY | |
| 501083000 | Interest Income | Loans and advances to customers at FVOCI | Personal Loan LCY | |
| 501083100 | Interest Income | Loans and advances to customers at FVOCI | Receivable on Credit Card LCY | |
| 501083200 | Interest Income | Loans and advances to customers at FVOCI | Receivable on Credit Card FCY | |
| 501083300 | Interest Income | Loans and advances to customers at FVOCI | Finance lease receivables LCY | |
| 501083400 | Interest Income | Loans and advances to customers at FVOCI | Finance lease receivables FCY | |
| 501083500 | Interest Income | Loans and advances to customers at FVOCI | Others LCY | |
| 501083600 | Interest Income | Loans and advances to customers at FVOCI | Others FCY | |
| 501090000 | Interest Income | Investment Securities at amortized cost | | |
| 501090100 | Interest Income | Investment Securities at amortized cost | Treasury Bills LCY | |
| 501090200 | Interest Income | Investment Securities at amortized cost | Treasury Bills FCY | |
| 501090300 | Interest Income | Investment Securities at amortized cost | Development Bonds LCY | |
| 501090400 | Interest Income | Investment Securities at amortized cost | Development Bonds FCY | |
| 501090500 | Interest Income | Investment Securities at amortized cost | National Saving Bond LCY | |
| 501090600 | Interest Income | Investment Securities at amortized cost | National Saving Bond FCY | |
| 501090700 | Interest Income | Investment Securities at amortized cost | Special Bonds LCY | |
| 501090800 | Interest Income | Investment Securities at amortized cost | Special Bonds FCY | |
| 501090900 | Interest Income | Investment Securities at amortized cost | Reverse Repo LCY | |
| 501091000 | Interest Income | Investment Securities at amortized cost | Reverse Repo FCY | |
| 501091100 | Interest Income | Investment Securities at amortized cost | NRB Bonds LCY | |
| 501091200 | Interest Income | Investment Securities at amortized cost | NRB Deposit Auction LCY | |
| 501091300 | Interest Income | Investment Securities at amortized cost | Domestic Corporate Bonds LCY | |
| 501091400 | Interest Income | Investment Securities at amortized cost | Foreign Corporate Bonds FCY | |
| 501091500 | Interest Income | Investment Securities at amortized cost | Foreign Government Bonds FCY | |
| 501091600 | Interest Income | Investment Securities at amortized cost | Debentures LCY | |
| 501091700 | Interest Income | Investment Securities at amortized cost | Bonds LCY | |
| 501091800 | Interest Income | Investment Securities at amortized cost | Other Debt securities LCY | |
| 501091900 | Interest Income | Investment Securities at amortized cost | Other Debt securities FCY | |
| 501092000 | Interest Income | Investment Securities at amortized cost | Mutual Fund LCY | |
| 501092100 | Interest Income | Investment Securities at amortized cost | Certificate of Deposits LCY | |
| 501092200 | Interest Income | Investment Securities at amortized cost | Certificate of Deposits FCY | |
| 501092300 | Interest Income | Investment Securities at amortized cost | Fixed deposits held with banks LCY | |
| 501092400 | Interest Income | Investment Securities at amortized cost | Fixed deposits held with banks FCY | |
| 501092500 | Interest Income | Investment Securities at amortized cost | Preference Shares LCY | |
| 501092600 | Interest Income | Investment Securities at amortized cost | Investment in Subsidiary | |
| 501092700 | Interest Income | Investment Securities at amortized cost | Investment in Joint Venture | |
| 501092800 | Interest Income | Investment Securities at amortized cost | Investment in Associates | |
| 501092900 | Interest Income | Investment Securities at amortized cost | Others LCY | |
| 501093000 | Interest Income | Investment Securities at amortized cost | Others FCY | |
| 501100000 | Interest Income | Investment Securities at FVTPL | | |
| 501100100 | Interest Income | Investment Securities at FVTPL | Corporate Bonds LCY | |
| 501100200 | Interest Income | Investment Securities at FVTPL | Corporate Bonds FCY | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 |
|------------------|-------------------------------------|--------------------------------|--|-------------------------|
| 501100300 | Interest Income | Investment Securities at FVTPL | Asset Backed securities LCY | |
| 501100400 | Interest Income | Investment Securities at FVTPL | Asset Backed securities FCY | |
| 501100500 | Interest Income | Investment Securities at FVTPL | Debt securities LCY | |
| 501100600 | Interest Income | Investment Securities at FVTPL | Debt securities FCY | |
| 501100700 | Interest Income | Investment Securities at FVTPL | Equity Shares LCY | |
| 501100800 | Interest Income | Investment Securities at FVTPL | Equity Shares FCY | |
| 501100900 | Interest Income | Investment Securities at FVTPL | Mutual Fund LCY | |
| 501101000 | Interest Income | Investment Securities at FVTPL | Others LCY | |
| 501101100 | Interest Income | Investment Securities at FVTPL | Others FCY | |
| 501110000 | Interest Income | Investment Securities at FVOCI | | |
| 501110100 | Interest Income | Investment Securities at FVOCI | Others LCY | |
| 501110200 | Interest Income | Investment Securities at FVOCI | Others FCY | |
| 501120000 | Interest Income | Others | | |
| 501120100 | Interest Income | Others | Penal Interest Income - LCY | |
| 501120200 | Interest Income | Others | Penal Interest Income - FCY | |
| 501120300 | Interest Income | Others | Overdue Interest - LCY | |
| 501120400 | Interest Income | Others | Overdue Interest - FCY | |
| 501120500 | Interest Income | Others | Current Account overdrawn - LCY | |
| 501120600 | Interest Income | Others | Current Account overdrawn - FCY | |
| 502000000 | Fees & Commission Income | | | |
| 502010000 | Fees & Commission Income | Fee Income | | |
| 502010100 | Fees & Commission Income | Fee Income | Consortium Fee | |
| 502010200 | Fees & Commission Income | Fee Income | SWAP Fee | |
| 502010300 | Fees & Commission Income | Fee Income | Prepayment Fee | |
| 502010400 | Fees & Commission Income | Fee Income | Renewal Fee | |
| 502010500 | Fees & Commission Income | Fee Income | Commitment Fee | |
| 502010600 | Fees & Commission Income | Fee Income | Service Fee | |
| 502010700 | Fees & Commission Income | Fee Income | Loan documentation fee | |
| 502010800 | Fees & Commission Income | Fee Income | Loan management fee | |
| 502010900 | Fees & Commission Income | Fee Income | Late payment fee | |
| 502011000 | Fees & Commission Income | Fee Income | Brokerage | |
| 502011100 | Fees & Commission Income | Fee Income | Other fee income | |
| 502020000 | Fees & Commission Income | Commission | | |
| 502020100 | Fees & Commission Income | Commissions | Import Letter of Credit - Amendment | |
| 502020200 | Fees & Commission Income | Commissions | Import Letter of Credit - Cancellation | |
| 502020300 | Fees & Commission Income | Commissions | Import Letter of Credit - Issuance | |
| 502020400 | Fees & Commission Income | Commissions | Import Letter of Credit - Acceptance | |
| 502020500 | Fees & Commission Income | Commissions | Import Letter of Credit - Others fee/commissions | |
| 502020600 | Fees & Commission Income | Commissions | Export Letter of Credit- Advisory | |
| 502020700 | Fees & Commission Income | Commissions | Export Letter of Credit- Negotiations | |
| 502020800 | Fees & Commission Income | Commissions | Export Letter of Credit- Collection | |
| 502020900 | Fees & Commission Income | Commissions | Export Letter of Credit- Others fee/commissions | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 |
|------------------|--|---|---|-------------------------|
| 502021000 | Fees & Commission Income | Commissions | Guarantee - Bid Bond | |
| 502021100 | Fees & Commission Income | Commissions | Guarantee - Performance Bond | |
| 502021200 | Fees & Commission Income | Commissions | Guarantee - Counter Guarantee | |
| 502021300 | Fees & Commission Income | Commissions | Guarantee - Amendment | |
| 502021400 | Fees & Commission Income | Commissions | Guarantee - Others | |
| 502021500 | Fees & Commission Income | Commissions | Debit Card | |
| 502021600 | Fees & Commission Income | Commissions | Credit Card | |
| 502021700 | Fees & Commission Income | Commissions | Prepaid card | |
| 502021800 | Fees & Commission Income | Commissions | Other Cards | |
| 502021900 | Fees & Commission Income | Commissions | Share Underwriting/Issue - Collections | |
| 502022000 | Fees & Commission Income | Commissions | Share Underwriting/Issue - Issuance | |
| 502022100 | Fees & Commission Income | Commissions | Share Underwriting/Issue - Others | |
| 502022200 | Fees & Commission Income | Commissions | Clean bill Collection fee | |
| 502022300 | Fees & Commission Income | Commissions | Fee - Collection Under Letter of Credit | |
| 502022400 | Fees & Commission Income | Commissions | Fee - Collection without Letter of Credit | |
| 502022500 | Fees & Commission Income | Commissions | Inward Remittance fee | |
| 502022600 | Fees & Commission Income | Commissions | Outward Remittance fee | |
| 502022700 | Fees & Commission Income | Commissions | Clean Bill Purchase Fee | |
| 502022800 | Fees & Commission Income | Commissions | Documentary Bills | |
| 502022900 | Fees & Commission Income | Commissions | Export bills purchase | |
| 502023000 | Fees & Commission Income | Commissions | Import bills purchase | |
| 502023100 | Fees & Commission Income | Commissions | Utility Bills | |
| 502023200 | Fees & Commission Income | Commissions | Commission on Gold/Silver | |
| 502023300 | Fees & Commission Income | Commissions | Others | |
| 502030000 | Fees & Commission Income | Asset management fees | | |
| 502040000 | Fees & Commission Income | Financial guarantee contracts issued | | |
| 502050000 | Fees & Commission Income | Others | | |
| 503000000 | Trading Income | | | |
| 503010000 | Trading Income | Fixed income | | |
| 503020000 | Trading Income | Equities | | |
| 503030000 | Trading Income | Foreign exchange | | |
| 503040000 | Trading Income | Other | | |
| 504000000 | Income from other financial instruments designated at fair value through profit or loss | | | |
| 504010000 | Income from other financial instruments designated at fair value through profit or loss | Derivatives held for risk management purposes | | |
| 504010100 | Income from other financial instruments designated at fair value through profit or loss | Derivatives held for risk management purposes | Interest Rate Risk | |
| 504010200 | Income from other financial instruments designated at fair value through profit or loss | Derivatives held for risk management purposes | Credit Risk | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 |
|---------------------|---|---|------------------------------------|--------------------------------|
| 504010300 | Income from other financial instruments designated at fair value through profit or loss | Derivatives held for risk management purposes | Equity Risk | |
| 504010400 | Income from other financial instruments designated at fair value through profit or loss | Derivatives held for risk management purposes | Foreign Exchange Risk | |
| 504020000 | Income from other financial instruments designated at fair value through profit or loss | Investment securities | | |
| 504020100 | Income from other financial instruments designated at fair value through profit or loss | Investment securities | Corporate Bonds LCY | |
| 504020200 | Income from other financial instruments designated at fair value through profit or loss | Investment securities | Corporate Bonds FCY | |
| 504020300 | Income from other financial instruments designated at fair value through profit or loss | Investment securities | Asset Backed securities LCY | |
| 504020400 | Income from other financial instruments designated at fair value through profit or loss | Investment securities | Asset Backed securities FCY | |
| 504020500 | Income from other financial instruments designated at fair value through profit or loss | Investment securities | Debt securities LCY | |
| 504020600 | Income from other financial instruments designated at fair value through profit or loss | Investment securities | Debt securities FCY | |
| 504020700 | Income from other financial instruments designated at fair value through profit or loss | Investment securities | Equity Shares LCY | |
| 504020800 | Income from other financial instruments designated at fair value through profit or loss | Investment securities | Equity Shares FCY | |
| 504020900 | Income from other financial instruments designated at fair value through profit or loss | Investment securities | Mutual Fund LCY | |
| 504021000 | Income from other financial instruments designated at fair value through profit or loss | Investment securities | Others LCY | |
| 504021100 | Income from other financial instruments designated at fair value through profit or loss | Investment securities | Others FCY | |
| 504030000 | Income from other financial instruments designated at fair value through profit or loss | Loans and advances at fair value through profit or loss | | |
| 504030100 | Income from other financial instruments designated at fair value through profit or loss | Loans and advances at fair value through profit or loss | Term Loan LCY | |
| 504030200 | Income from other financial instruments designated at fair value through profit or loss | Loans and advances at fair value through profit or loss | Term Loan FCY | |
| 504030300 | Income from other financial instruments designated at fair value through profit or loss | Loans and advances at fair value through profit or loss | Demand & Other Working Capital LCY | |
| 504030400 | Income from other financial instruments designated at fair value through profit or loss | Loans and advances at fair value through profit or loss | Demand & Other Working Capital FCY | |
| 504030500 | Income from other financial instruments designated at fair value through profit or loss | Loans and advances at fair value through profit or loss | Residential Home Loan LCY | |
| 504030600 | Income from other financial instruments designated at fair value through profit or loss | Loans and advances at fair value through profit or loss | Real Estate Loan LCY | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 |
|---------------------|---|---|--|--------------------------------|
| 504030700 | Income from other financial instruments designated at fair value through profit or loss | Loans and advances at fair value through profit or loss | Hire Purchase Loans LCY | |
| 504030800 | Income from other financial instruments designated at fair value through profit or loss | Loans and advances at fair value through profit or loss | Overdraft LCY | |
| 504030900 | Income from other financial instruments designated at fair value through profit or loss | Loans and advances at fair value through profit or loss | Overdraft FCY | |
| 504031000 | Income from other financial instruments designated at fair value through profit or loss | Loans and advances at fair value through profit or loss | Trust Receipt Loan/Import Loan LCY | |
| 504031100 | Income from other financial instruments designated at fair value through profit or loss | Loans and advances at fair value through profit or loss | Trust Receipt Loan/Import Loan FCY | |
| 504031200 | Income from other financial instruments designated at fair value through profit or loss | Loans and advances at fair value through profit or loss | Bills Purchased LCY | |
| 504031300 | Income from other financial instruments designated at fair value through profit or loss | Loans and advances at fair value through profit or loss | Bills Purchased FCY | |
| 504031400 | Income from other financial instruments designated at fair value through profit or loss | Loans and advances at fair value through profit or loss | Repurchase Agreement LCY | |
| 504031500 | Income from other financial instruments designated at fair value through profit or loss | Loans and advances at fair value through profit or loss | Repurchase Agreement FCY | |
| 504031600 | Income from other financial instruments designated at fair value through profit or loss | Loans and advances at fair value through profit or loss | Securities Borrowing LCY | |
| 504031700 | Income from other financial instruments designated at fair value through profit or loss | Loans and advances at fair value through profit or loss | Securities Borrowing FCY | |
| 504031800 | Income from other financial instruments designated at fair value through profit or loss | Loans and advances at fair value through profit or loss | Loans Against Collected Bills - Domestic LCY | |
| 504031900 | Income from other financial instruments designated at fair value through profit or loss | Loans and advances at fair value through profit or loss | Loans Against Collected Bills - Domestic FCY | |
| 504032000 | Income from other financial instruments designated at fair value through profit or loss | Loans and advances at fair value through profit or loss | Loans Against Collected Bills - Foreign LCY | |
| 504032100 | Income from other financial instruments designated at fair value through profit or loss | Loans and advances at fair value through profit or loss | Loans Against Collected Bills - Foreign FCY | |
| 504032200 | Income from other financial instruments designated at fair value through profit or loss | Loans and advances at fair value through profit or loss | Mortgage Lending LCY | |
| 504032300 | Income from other financial instruments designated at fair value through profit or loss | Loans and advances at fair value through profit or loss | Mortgage Lending FCY | |
| 504032400 | Income from other financial instruments designated at fair value through profit or loss | Loans and advances at fair value through profit or loss | Margin Nature Loan LCY | |
| 504032500 | Income from other financial instruments designated at fair value through profit or loss | Loans and advances at fair value through profit or loss | Packing Credits LCY | |
| 504032600 | Income from other financial instruments designated at fair value through profit or loss | Loans and advances at fair value through profit or loss | Packing Credits FCY | |
| 504032700 | Income from other financial instruments designated at fair value through profit or loss | Loans and advances at fair value through profit or loss | Lending Commitments - Held for Trading LCY | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 |
|---------------------|---|---|--|--------------------------------|
| 504032800 | Income from other financial instruments designated at fair value through profit or loss | Loans and advances at fair value through profit or loss | Lending Commitments - Held for Trading FCY | |
| 504032900 | Income from other financial instruments designated at fair value through profit or loss | Loans and advances at fair value through profit or loss | Auto Loan LCY | |
| 504033000 | Income from other financial instruments designated at fair value through profit or loss | Loans and advances at fair value through profit or loss | Personal Loan LCY | |
| 504033100 | Income from other financial instruments designated at fair value through profit or loss | Loans and advances at fair value through profit or loss | Receivable on Credit Card LCY | |
| 504033200 | Income from other financial instruments designated at fair value through profit or loss | Loans and advances at fair value through profit or loss | Receivable on Credit Card FCY | |
| 504033300 | Income from other financial instruments designated at fair value through profit or loss | Loans and advances at fair value through profit or loss | Finance lease receivables LCY | |
| 504033400 | Income from other financial instruments designated at fair value through profit or loss | Loans and advances at fair value through profit or loss | Finance lease receivables FCY | |
| 504033500 | Income from other financial instruments designated at fair value through profit or loss | Loans and advances at fair value through profit or loss | Others LCY | |
| 504033600 | Income from other financial instruments designated at fair value through profit or loss | Loans and advances at fair value through profit or loss | Others FCY | |
| 504040000 | Income from other financial instruments designated at fair value through profit or loss | Debt securities issued at fair value through profit or loss | | |
| 504040100 | Income from other financial instruments designated at fair value through profit or loss | Debt securities issued at fair value through profit or loss | NRB refinancing - LCY | |
| 504040200 | Income from other financial instruments designated at fair value through profit or loss | Debt securities issued at fair value through profit or loss | NRB refinancing - FCY | |
| 504040300 | Income from other financial instruments designated at fair value through profit or loss | Debt securities issued at fair value through profit or loss | NRB loan - LCY | |
| 504040400 | Income from other financial instruments designated at fair value through profit or loss | Debt securities issued at fair value through profit or loss | NRB loan - FCY | |
| 504040500 | Income from other financial instruments designated at fair value through profit or loss | Debt securities issued at fair value through profit or loss | Repos - LCY | |
| 504040600 | Income from other financial instruments designated at fair value through profit or loss | Debt securities issued at fair value through profit or loss | Repos - FCY | |
| 504040700 | Income from other financial instruments designated at fair value through profit or loss | Debt securities issued at fair value through profit or loss | Lender of last resort - LCY | |
| 504040800 | Income from other financial instruments designated at fair value through profit or loss | Debt securities issued at fair value through profit or loss | Lender of last resort - FCY | |
| 504040900 | Income from other financial instruments designated at fair value through profit or loss | Debt securities issued at fair value through profit or loss | Standing Liquidity Facility - LCY | |
| 504041000 | Income from other financial instruments designated at fair value through profit or loss | Debt securities issued at fair value through profit or loss | Standing Liquidity Facility - FCY | |
| 504041100 | Income from other financial instruments designated at fair value through profit or loss | Debt securities issued at fair value through profit or loss | Other borrowings from NRB - LCY | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 |
|--------------|---|--|---|-------------------------|
| 504041200 | Income from other financial instruments designated at fair value through profit or loss | Debt securities issued at fair value through profit or loss | Other borrowings from NRB - FCY | |
| 504041300 | Income from other financial instruments designated at fair value through profit or loss | Debt securities issued at fair value through profit or loss | Inter Bank/ Financial Institutions Borrowings - LCY | |
| 504041400 | Income from other financial instruments designated at fair value through profit or loss | Debt securities issued at fair value through profit or loss | Inter Bank/ Financial Institutions Borrowings - FCY | |
| 504041500 | Income from other financial instruments designated at fair value through profit or loss | Debt securities issued at fair value through profit or loss | Borrowings from Nepal Government LCY | |
| 504041600 | Income from other financial instruments designated at fair value through profit or loss | Debt securities issued at fair value through profit or loss | Borrowings from Nepal Government FCY | |
| 504041700 | Income from other financial instruments designated at fair value through profit or loss | Debt securities issued at fair value through profit or loss | Debentures - LCY | |
| 504041800 | Income from other financial instruments designated at fair value through profit or loss | Debt securities issued at fair value through profit or loss | Debentures - FCY | |
| 504041900 | Income from other financial instruments designated at fair value through profit or loss | Debt securities issued at fair value through profit or loss | Bonds - LCY | |
| 504042000 | Income from other financial instruments designated at fair value through profit or loss | Debt securities issued at fair value through profit or loss | Bonds - FCY | |
| 504042100 | Income from other financial instruments designated at fair value through profit or loss | Debt securities issued at fair value through profit or loss | Refinance Borrowing - LCY | |
| 504042200 | Income from other financial instruments designated at fair value through profit or loss | Debt securities issued at fair value through profit or loss | Refinance Borrowing - FCY | |
| 504042300 | Income from other financial instruments designated at fair value through profit or loss | Debt securities issued at fair value through profit or loss | Other Borrowings - LCY | |
| 504042400 | Income from other financial instruments designated at fair value through profit or loss | Debt securities issued at fair value through profit or loss | Other Borrowings - FCY | |
| 504050000 | Income from other financial instruments designated at fair value through profit or loss | Subordinated liabilities designated at fair value through profit or loss | | |
| 504050100 | Income from other financial instruments designated at fair value through profit or loss | Subordinated liabilities designated at fair value through profit or loss | Redeemable Preference Share | LCY |
| 504050200 | Income from other financial instruments designated at fair value through profit or loss | Subordinated liabilities designated at fair value through profit or loss | Redeemable Preference Share | FCY |
| 504050300 | Income from other financial instruments designated at fair value through profit or loss | Subordinated liabilities designated at fair value through profit or loss | Non-Convertible Preference Share | LCY |
| 504050400 | Income from other financial instruments designated at fair value through profit or loss | Subordinated liabilities designated at fair value through profit or loss | Non-Convertible Preference Share | FCY |
| 504050500 | Income from other financial instruments designated at fair value through profit or loss | Subordinated liabilities designated at fair value through profit or loss | Other Preference Share (debt portion only) | LCY |
| 504050600 | Income from other financial instruments designated at fair value through profit or loss | Subordinated liabilities designated at fair value through profit or loss | Other Preference Share (debt portion only) | FCY |
| 504050700 | Income from other financial instruments designated at fair value through profit or loss | Subordinated liabilities designated at fair value through profit or loss | Subordinated Notes issued | LCY |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 |
|------------------|---|--|-------------------------------|-------------------------|
| 504050800 | Income from other financial instruments designated at fair value through profit or loss | Subordinated liabilities designated at fair value through profit or loss | Subordinated Notes issued FCY | |
| 504050900 | Income from other financial instruments designated at fair value through profit or loss | Subordinated liabilities designated at fair value through profit or loss | Subordinated Debenture LCY | |
| 504051000 | Income from other financial instruments designated at fair value through profit or loss | Subordinated liabilities designated at fair value through profit or loss | Subordinated Debenture FCY | |
| 504051100 | Income from other financial instruments designated at fair value through profit or loss | Subordinated liabilities designated at fair value through profit or loss | Subordinated Bonds LCY | |
| 504051200 | Income from other financial instruments designated at fair value through profit or loss | Subordinated liabilities designated at fair value through profit or loss | Subordinated Bonds FCY | |
| 504051300 | Income from other financial instruments designated at fair value through profit or loss | Subordinated liabilities designated at fair value through profit or loss | Others LCY | |
| 504051400 | Income from other financial instruments designated at fair value through profit or loss | Subordinated liabilities designated at fair value through profit or loss | Others FCY | |
| 505000000 | Other Income | | | |
| 505010000 | Other Income | Gain on sale of investments held at FVTPL | | |
| 505010100 | Other Income | Gain on sale of investments held at FVTPL | Government bonds | |
| 505010200 | Other Income | Gain on sale of investments held at FVTPL | Corporate bonds | |
| 505010300 | Other Income | Gain on sale of investments held at FVTPL | Equities | |
| 505020000 | Other Income | Gain on sale of investments held at FVOCI | | |
| 505020100 | Other Income | Gain on sale of investments held at FVOCI | Government bonds | |
| 505020200 | Other Income | Gain on sale of investments held at FVOCI | Corporate bonds | |
| 505020300 | Other Income | Gain on sale of investments held at FVOCI | Equities | |
| 505030000 | Other Income | Dividends Income | | |
| 505030100 | Other Income | Dividends Income | Equities | |
| 505030200 | Other Income | Dividends Income | Preference share | |
| 505030300 | Other Income | Dividends Income | Mutual Funds | |
| 505040000 | Other Income | Gain on securitization of loans and receivables (MBS) | | |
| 505050000 | Other Income | Foreign exchange gain | | |
| 505050100 | Other Income | Foreign exchange gain | Revaluation gain | |
| 505050200 | Other Income | Foreign exchange gain | Trading gain | |
| 505060000 | Other Income | Other | | |
| 505060100 | Other Income | Other | Draft charges | |
| 505060200 | Other Income | Other | Travel Cheque charges | |
| 505060300 | Other Income | Other | Cheque related charges | |
| 505060400 | Other Income | Other | Commitment Fee | |
| 505060500 | Other Income | Other | Card Income | |
| 505060501 | Other Income | Other | Card Income | ATM Card |
| 505060502 | Other Income | Other | Card Income | Credit Card |
| 505060600 | Other Income | Other | Government Grant received | |
| 505060700 | Other Income | Other | Operating Lease Income | |
| 505060800 | Other Income | Other | Sub-Lease Income | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 |
|------------------|-----------------------------------|--|--|-------------------------|
| 505060900 | Other Income | Other | Contingent Rental Income on Lease | |
| 505061000 | Other Income | Other | Rental Income from Investment Properties | |
| 505061100 | Other Income | Other | Income from Asset sale | |
| 505061200 | Other Income | Other | Rent of safe depository vault | |
| 505061300 | Other Income | Other | Concessions from NRB | |
| 505061400 | Other Income | Other | Write Back from Allowances for Impairment | |
| 505061500 | Other Income | Other | Recovery of written-off Loan | |
| 505061600 | Other Income | Other | Insurance Agency Income | |
| 505061700 | Other Income | Other | Minimum balance fee | |
| 505061800 | Other Income | Other | Telex/swift Charges | |
| 505061900 | Other Income | Other | Rent form NBA | |
| 505062000 | Other Income | Other | DP Fee | |
| 505062100 | Other Income | Other | Credit Information Charges | |
| 505062200 | Other Income | Other | Online/Ecommerce charges | |
| 505062300 | Other Income | Other | Card Swapping - Merchant Charges | |
| 505062400 | Other Income | Other | Card Issuance Fee | |
| 505062500 | Other Income | Other | Gain arising from derecognition of financial assets measured at amortized cost | |
| 505062600 | Other Income | Other | Other | |
| 506000000 | Other Comprehensive Income | | | |
| 506010000 | Other Comprehensive Income | Items that maybe reclassified to profit and loss | | |
| 506010100 | Other Comprehensive Income | Items that maybe reclassified to profit and loss | Change in fair value of investments at FVOCI | |
| 506010200 | Other Comprehensive Income | Items that maybe reclassified to profit and loss | Deferred gain on cash flow hedges | |
| 506010300 | Other Comprehensive Income | Items that maybe reclassified to profit and loss | Exchange differences on translation of foreign operations | |
| 506010400 | Other Comprehensive Income | Items that maybe reclassified to profit and loss | Income arising from discontinued operations | |
| 506010500 | Other Comprehensive Income | Items that maybe reclassified to profit and loss | Gain on investment hedge | |
| 506010600 | Other Comprehensive Income | Items that maybe reclassified to profit and loss | Others | |
| 506020000 | Other Comprehensive Income | Items that will not be reclassified to profit and loss | | |
| 506020100 | Other Comprehensive Income | Items that will not be reclassified to profit and loss | Deferred gain on cash flow hedges | |
| 506020200 | Other Comprehensive Income | Items that will not be reclassified to profit and loss | Remeasurements of post-employment benefit liability | |
| 506020300 | Other Comprehensive Income | Items that will not be reclassified to profit and loss | Others | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 |
|--------------|--------------------|---|---|-------------------------|
| 60000000 | Expenditure | | | |
| 60100000 | Interest Expense | | | |
| 601010000 | Interest Expense | Derivative liabilities held for risk management | | |
| 601020000 | Interest Expense | Deposit from BFIs | | |
| 601020100 | Interest Expense | Deposit from BFIs | VOSTRO Account - LCY | |
| 601020200 | Interest Expense | Deposit from BFIs | VOSTRO Account - FCY | |
| 601020300 | Interest Expense | Deposit from BFIs | Money market deposits - LCY | |
| 601020400 | Interest Expense | Deposit from BFIs | Money market deposits - FCY | |
| 601020500 | Interest Expense | Deposit from BFIs | Sale and repurchase agreements - LCY | |
| 601020600 | Interest Expense | Deposit from BFIs | Sale and repurchase agreements - FCY | |
| 601020700 | Interest Expense | Deposit from BFIs | Items in the course of collection - LCY | |
| 601020800 | Interest Expense | Deposit from BFIs | Items in the course of collection - FCY | |
| 601020900 | Interest Expense | Deposit from BFIs | Other deposits from banks - LCY | |
| 601021000 | Interest Expense | Deposit from BFIs | Other deposits from banks - FCY | |
| 601030000 | Interest Expense | Deposits from customers | | |
| 601030100 | Interest Expense | Deposits from customers | Fixed Deposits - LCY | |
| 601030200 | Interest Expense | Deposits from customers | Fixed Deposits - FCY | |
| 601030300 | Interest Expense | Deposits from customers | Matured Fixed Deposits - LCY | |
| 601030400 | Interest Expense | Deposits from customers | Matured Fixed Deposits - FCY | |
| 601030500 | Interest Expense | Deposits from customers | Other Term Deposits - LCY | |
| 601030600 | Interest Expense | Deposits from customers | Other Term Deposits - FCY | |
| 601030700 | Interest Expense | Deposits from customers | Savings Deposits - LCY | |
| 601030800 | Interest Expense | Deposits from customers | Savings Deposits - FCY | |
| 601030900 | Interest Expense | Deposits from customers | Current Deposits - LCY | |
| 601031000 | Interest Expense | Deposits from customers | Current Deposits - FCY | |
| 601031100 | Interest Expense | Deposits from customers | Call Deposit - LCY | |
| 601031200 | Interest Expense | Deposits from customers | Call Deposit - FCY | |
| 601031300 | Interest Expense | Deposits from customers | Margin Account Letter of Credit - LCY | |
| 601031400 | Interest Expense | Deposits from customers | Margin Account Letter of Credit - FCY | |
| 601031500 | Interest Expense | Deposits from customers | Margin Account Guarantee - LCY | |
| 601031600 | Interest Expense | Deposits from customers | Margin Account Guarantee - FCY | |
| 601031700 | Interest Expense | Deposits from customers | Other Margin Deposits - LCY | |
| 601031800 | Interest Expense | Deposits from customers | Other Margin Deposits - FCY | |
| 601031900 | Interest Expense | Deposits from customers | Certificate of Deposits - LCY | |
| 601032000 | Interest Expense | Deposits from customers | Certificate of Deposits - FCY | |
| 601032100 | Interest Expense | Deposits from customers | Other Deposits - LCY | |
| 601032200 | Interest Expense | Deposits from customers | Other Deposits - FCY | |
| 601040000 | Interest Expense | Debt securities issued/ Borrowings | | |
| 601040100 | Interest Expense | Debt securities issued/ Borrowings | NRB refinancing - LCY | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 |
|------------------|--------------------------------------|------------------------------------|--|-------------------------|
| 601040200 | Interest Expense | Debt securities issued/ Borrowings | NRB refinancing - FCY | |
| 601040300 | Interest Expense | Debt securities issued/ Borrowings | NRB loan - LCY | |
| 601040400 | Interest Expense | Debt securities issued/ Borrowings | NRB loan - FCY | |
| 601040500 | Interest Expense | Debt securities issued/ Borrowings | NRB Repos - LCY | |
| 601040600 | Interest Expense | Debt securities issued/ Borrowings | NRB Repos - FCY | |
| 601040700 | Interest Expense | Debt securities issued/ Borrowings | NRB - Lender of last resort - LCY | |
| 601040800 | Interest Expense | Debt securities issued/ Borrowings | NRB - Lender of last resort - FCY | |
| 601040900 | Interest Expense | Debt securities issued/ Borrowings | NRB - Standing Liquidity Facility - LCY | |
| 601041000 | Interest Expense | Debt securities issued/ Borrowings | NRB - Standing Liquidity Facility - FCY | |
| 601041100 | Interest Expense | Debt securities issued/ Borrowings | Inter Bank/Fin.Institutiions - LCY | |
| 601041200 | Interest Expense | Debt securities issued/ Borrowings | Inter Bank/Fin.Institutiions - FCY | |
| 601041300 | Interest Expense | Debt securities issued/ Borrowings | Debentures - LCY | |
| 601041400 | Interest Expense | Debt securities issued/ Borrowings | Debentures - FCY | |
| 601041500 | Interest Expense | Debt securities issued/ Borrowings | Other Bonds - LCY | |
| 601041600 | Interest Expense | Debt securities issued/ Borrowings | Other Bonds - FCY | |
| 601041700 | Interest Expense | Debt securities issued/ Borrowings | Refinance Borrowing - LCY | |
| 601041800 | Interest Expense | Debt securities issued/ Borrowings | Refinance Borrowing - FCY | |
| 601041900 | Interest Expense | Debt securities issued/ Borrowings | Others - LCY | |
| 601042000 | Interest Expense | Debt securities issued/ Borrowings | Others - FCY | |
| 601050000 | Interest Expense | Subordinated liabilities | | |
| 601050100 | Interest Expense | Subordinated liabilities | Redeemable Preference Share - LCY | |
| 601050200 | Interest Expense | Subordinated liabilities | Redeemable Preference Share - FCY | |
| 601050300 | Interest Expense | Subordinated liabilities | Subordinated Debenture - LCY | |
| 601050400 | Interest Expense | Subordinated liabilities | Subordinated Debenture - FCY | |
| 601050500 | Interest Expense | Subordinated liabilities | Subordinated Variable Coupon Notes - LCY | |
| 601050600 | Interest Expense | Subordinated liabilities | Subordinated Variable Coupon Notes - FCY | |
| 601050700 | Interest Expense | Subordinated liabilities | Subordinated Debenture - LCY | |
| 601050800 | Interest Expense | Subordinated liabilities | Subordinated Debenture - FCY | |
| 601050900 | Interest Expense | Subordinated liabilities | Subordinated Bonds - LCY | |
| 601051000 | Interest Expense | Subordinated liabilities | Subordinated Bonds - FCY | |
| 601051100 | Interest Expense | Subordinated liabilities | Others - LCY | |
| 601051200 | Interest Expense | Subordinated liabilities | Others - FCY | |
| 601060000 | Interest Expense | Other | | |
| 601060100 | Interest Expense | Other | LCY | |
| 601060200 | Interest Expense | Other | FCY | |
| 602000000 | Fees & Commission Expense | | | |
| 602010000 | Fees & Commission Expense | Fee | | |
| 602010100 | Fees & Commission Expense | Fee | ASBA fee | |
| 602010200 | Fees & Commission Expense | Fee | Inter branch transaction fee | |
| 602010300 | Fees & Commission Expense | Fee | ATM management fee | |
| 602010400 | Fees & Commission Expense | Fee | NCHL - IPS fee | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 |
|------------------|--|------------------------------------|---|-------------------------|
| 602010500 | Fees & Commission Expense | Fee | VISA card fee | |
| 602010600 | Fees & Commission Expense | Fee | MasterCard fee | |
| 602010700 | Fees & Commission Expense | Fee | Others | |
| 602020000 | Fees & Commission Expense | Commission Expense | | |
| 602020100 | Fees & Commission Expense | Commission Expense | Guarantee commission | |
| 602020200 | Fees & Commission Expense | Commission Expense | Others | |
| 602030000 | Fees & Commission Expense | Inter Bank transaction fees | | |
| 602040000 | Fees & Commission Expense | Other | | |
| 603000000 | Impairment Loss on Financial Assets | | | |
| 603010000 | Impairment Loss on Financial Assets | Loan & Advances to BFIs | | |
| 603010100 | Impairment Loss on Financial Assets | Loan & Advances to BFIs | Repurchase Agreement | |
| 603010200 | Impairment Loss on Financial Assets | Loan & Advances to BFIs | Securities Borrowing | |
| 603010300 | Impairment Loss on Financial Assets | Loan & Advances to BFIs | Others | |
| 603020000 | Impairment Loss on Financial Assets | Loans & Advances at amortized cost | | |
| 603020100 | Impairment Loss on Financial Assets | Loans & Advances at amortized cost | Term Loan LC | |
| 603020200 | Impairment Loss on Financial Assets | Loans & Advances at amortized cost | Term Loan FC | |
| 603020300 | Impairment Loss on Financial Assets | Loans & Advances at amortized cost | Demand & Other Working Capital LC | |
| 603020400 | Impairment Loss on Financial Assets | Loans & Advances at amortized cost | Demand & Other Working Capital FC | |
| 603020500 | Impairment Loss on Financial Assets | Loans & Advances at amortized cost | Residential Home Loan LC | |
| 603020600 | Impairment Loss on Financial Assets | Loans & Advances at amortized cost | Real Estate Loan LC | |
| 603020700 | Impairment Loss on Financial Assets | Loans & Advances at amortized cost | Hire Purchase Loans LC | |
| 603020800 | Impairment Loss on Financial Assets | Loans & Advances at amortized cost | Overdraft LC | |
| 603020900 | Impairment Loss on Financial Assets | Loans & Advances at amortized cost | Overdraft FC | |
| 603021000 | Impairment Loss on Financial Assets | Loans & Advances at amortized cost | Trust Receipt Loan/Import Loan LC | |
| 603021100 | Impairment Loss on Financial Assets | Loans & Advances at amortized cost | Trust Receipt Loan/Import Loan FC | |
| 603021200 | Impairment Loss on Financial Assets | Loans & Advances at amortized cost | Bills Purchased LC | |
| 603021300 | Impairment Loss on Financial Assets | Loans & Advances at amortized cost | Bills Purchased FC | |
| 603021400 | Impairment Loss on Financial Assets | Loans & Advances at amortized cost | Repurchase Agreement LC | |
| 603021500 | Impairment Loss on Financial Assets | Loans & Advances at amortized cost | Repurchase Agreement FC | |
| 603021600 | Impairment Loss on Financial Assets | Loans & Advances at amortized cost | Securities Borrowing LC | |
| 603021700 | Impairment Loss on Financial Assets | Loans & Advances at amortized cost | Securities Borrowing FC | |
| 603021800 | Impairment Loss on Financial Assets | Loans & Advances at amortized cost | Loans Against Collected Bills - Domestic LC | |
| 603021900 | Impairment Loss on Financial Assets | Loans & Advances at amortized cost | Loans Against Collected Bills - Domestic FC | |
| 603022000 | Impairment Loss on Financial Assets | Loans & Advances at amortized cost | Loans Against Collected Bills - Foreign LC | |
| 603022100 | Impairment Loss on Financial Assets | Loans & Advances at amortized cost | Loans Against Collected Bills - Foreign FC | |
| 603022200 | Impairment Loss on Financial Assets | Loans & Advances at amortized cost | Mortgage Lending LC | |
| 603022300 | Impairment Loss on Financial Assets | Loans & Advances at amortized cost | Mortgage Lending FC | |
| 603022400 | Impairment Loss on Financial Assets | Loans & Advances at amortized cost | Margin Nature Loan LC | |
| 603022500 | Impairment Loss on Financial Assets | Loans & Advances at amortized cost | Packing Credits LC | |
| 603022600 | Impairment Loss on Financial Assets | Loans & Advances at amortized cost | Packing Credits FC | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 |
|--------------|-------------------------------------|------------------------------------|---|-------------------------|
| 603022700 | Impairment Loss on Financial Assets | Loans & Advances at amortized cost | Lending Commitments - Held for Trading LC | |
| 603022800 | Impairment Loss on Financial Assets | Loans & Advances at amortized cost | Lending Commitments - Held for Trading FC | |
| 603022900 | Impairment Loss on Financial Assets | Loans & Advances at amortized cost | Auto Loan LC | |
| 603023000 | Impairment Loss on Financial Assets | Loans & Advances at amortized cost | Personal Loan LC | |
| 603023100 | Impairment Loss on Financial Assets | Loans & Advances at amortized cost | Receivable on Credit Card LC | |
| 603023200 | Impairment Loss on Financial Assets | Loans & Advances at amortized cost | Receivable on Credit Card FC | |
| 603023300 | Impairment Loss on Financial Assets | Loans & Advances at amortized cost | Finance lease receivables LC | |
| 603023400 | Impairment Loss on Financial Assets | Loans & Advances at amortized cost | Finance lease receivables FC | |
| 603023500 | Impairment Loss on Financial Assets | Loans & Advances at amortized cost | Others LC | |
| 603023600 | Impairment Loss on Financial Assets | Loans & Advances at amortized cost | Others FC | |
| 603030000 | Impairment Loss on Financial Assets | Loans & Advances at FVOCI | | |
| 603030100 | Impairment Loss on Financial Assets | Loans & Advances at FVOCI | Term Loan LC | |
| 603030200 | Impairment Loss on Financial Assets | Loans & Advances at FVOCI | Term Loan FC | |
| 603030300 | Impairment Loss on Financial Assets | Loans & Advances at FVOCI | Demand & Other Working Capital LC | |
| 603030400 | Impairment Loss on Financial Assets | Loans & Advances at FVOCI | Demand & Other Working Capital FC | |
| 603030500 | Impairment Loss on Financial Assets | Loans & Advances at FVOCI | Residential Home Loan LC | |
| 603030600 | Impairment Loss on Financial Assets | Loans & Advances at FVOCI | Real Estate Loan LC | |
| 603030700 | Impairment Loss on Financial Assets | Loans & Advances at FVOCI | Hire Purchase Loans LC | |
| 603030800 | Impairment Loss on Financial Assets | Loans & Advances at FVOCI | Overdraft LC | |
| 603030900 | Impairment Loss on Financial Assets | Loans & Advances at FVOCI | Overdraft FC | |
| 603031000 | Impairment Loss on Financial Assets | Loans & Advances at FVOCI | Trust Receipt Loan/Import Loan LC | |
| 603031100 | Impairment Loss on Financial Assets | Loans & Advances at FVOCI | Trust Receipt Loan/Import Loan FC | |
| 603031200 | Impairment Loss on Financial Assets | Loans & Advances at FVOCI | Bills Purchased LC | |
| 603031300 | Impairment Loss on Financial Assets | Loans & Advances at FVOCI | Bills Purchased FC | |
| 603031400 | Impairment Loss on Financial Assets | Loans & Advances at FVOCI | Repurchase Agreement LC | |
| 603031500 | Impairment Loss on Financial Assets | Loans & Advances at FVOCI | Repurchase Agreement FC | |
| 603031600 | Impairment Loss on Financial Assets | Loans & Advances at FVOCI | Securities Borrowing LC | |
| 603031700 | Impairment Loss on Financial Assets | Loans & Advances at FVOCI | Securities Borrowing FC | |
| 603031800 | Impairment Loss on Financial Assets | Loans & Advances at FVOCI | Loans Against Collected Bills - Domestic LC | |
| 603031900 | Impairment Loss on Financial Assets | Loans & Advances at FVOCI | Loans Against Collected Bills - Domestic FC | |
| 603032000 | Impairment Loss on Financial Assets | Loans & Advances at FVOCI | Loans Against Collected Bills - Foreign LC | |
| 603032100 | Impairment Loss on Financial Assets | Loans & Advances at FVOCI | Loans Against Collected Bills - Foreign FC | |
| 603032200 | Impairment Loss on Financial Assets | Loans & Advances at FVOCI | Mortgage Lending LC | |
| 603032300 | Impairment Loss on Financial Assets | Loans & Advances at FVOCI | Mortgage Lending FC | |
| 603032400 | Impairment Loss on Financial Assets | Loans & Advances at FVOCI | Margin Nature Loan LC | |
| 603032500 | Impairment Loss on Financial Assets | Loans & Advances at FVOCI | Packing Credits LC | |
| 603032600 | Impairment Loss on Financial Assets | Loans & Advances at FVOCI | Packing Credits FC | |
| 603032700 | Impairment Loss on Financial Assets | Loans & Advances at FVOCI | Lending Commitments - Held for Trading LC | |
| 603032800 | Impairment Loss on Financial Assets | Loans & Advances at FVOCI | Lending Commitments - Held for Trading FC | |
| 603032900 | Impairment Loss on Financial Assets | Loans & Advances at FVOCI | Auto Loan LC | |
| 603033000 | Impairment Loss on Financial Assets | Loans & Advances at FVOCI | Personal Loan LC | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 |
|--------------|-------------------------------------|------------------------------------|-----------------------------------|-------------------------|
| 603033100 | Impairment Loss on Financial Assets | Loans & Advances at FVOCI | Receivable on Credit Card LC | |
| 603033200 | Impairment Loss on Financial Assets | Loans & Advances at FVOCI | Receivable on Credit Card FC | |
| 603033300 | Impairment Loss on Financial Assets | Loans & Advances at FVOCI | Finance lease receivables LC | |
| 603033400 | Impairment Loss on Financial Assets | Loans & Advances at FVOCI | Finance lease receivables FC | |
| 603033500 | Impairment Loss on Financial Assets | Loans & Advances at FVOCI | Others LC | |
| 603033600 | Impairment Loss on Financial Assets | Loans & Advances at FVOCI | Others FC | |
| 603040000 | Impairment Loss on Financial Assets | Investments held at amortized cost | | |
| 603040100 | Impairment Loss on Financial Assets | Investments held at amortized cost | Treasury Bills LC | |
| 603040200 | Impairment Loss on Financial Assets | Investments held at amortized cost | Treasury Bills FC | |
| 603040300 | Impairment Loss on Financial Assets | Investments held at amortized cost | Development Bonds LC | |
| 603040400 | Impairment Loss on Financial Assets | Investments held at amortized cost | Development Bonds FC | |
| 603040500 | Impairment Loss on Financial Assets | Investments held at amortized cost | National Saving Bond LC | |
| 603040600 | Impairment Loss on Financial Assets | Investments held at amortized cost | National Saving Bond FC | |
| 603040700 | Impairment Loss on Financial Assets | Investments held at amortized cost | Special Bonds LC | |
| 603040800 | Impairment Loss on Financial Assets | Investments held at amortized cost | Special Bonds FC | |
| 603040900 | Impairment Loss on Financial Assets | Investments held at amortized cost | Reverse Repo LC | |
| 603041000 | Impairment Loss on Financial Assets | Investments held at amortized cost | Reverse Repo FC | |
| 603041100 | Impairment Loss on Financial Assets | Investments held at amortized cost | NRB Bonds LC | |
| 603041200 | Impairment Loss on Financial Assets | Investments held at amortized cost | NRB Deposit Auction LC | |
| 603041300 | Impairment Loss on Financial Assets | Investments held at amortized cost | Domestic Corporate Bonds LC | |
| 603041400 | Impairment Loss on Financial Assets | Investments held at amortized cost | Foreign Corporate Bonds FC | |
| 603041500 | Impairment Loss on Financial Assets | Investments held at amortized cost | Foreign Government Bonds FC | |
| 603041600 | Impairment Loss on Financial Assets | Investments held at amortized cost | Debentures LC | |
| 603041700 | Impairment Loss on Financial Assets | Investments held at amortized cost | Bonds LC | |
| 603041800 | Impairment Loss on Financial Assets | Investments held at amortized cost | Other Debt securities LC | |
| 603041900 | Impairment Loss on Financial Assets | Investments held at amortized cost | Other Debt securities FC | |
| 603042000 | Impairment Loss on Financial Assets | Investments held at amortized cost | Mutual Fund LC | |
| 603042100 | Impairment Loss on Financial Assets | Investments held at amortized cost | Certificate of Deposits LC | |
| 603042200 | Impairment Loss on Financial Assets | Investments held at amortized cost | Certificate of Deposits FC | |
| 603042300 | Impairment Loss on Financial Assets | Investments held at amortized cost | Fixed deposits held with banks LC | |
| 603042400 | Impairment Loss on Financial Assets | Investments held at amortized cost | Fixed deposits held with banks FC | |
| 603042500 | Impairment Loss on Financial Assets | Investments held at amortized cost | Preference Shares LC | |
| 603042600 | Impairment Loss on Financial Assets | Investments held at amortized cost | Investment in Subsidiary | |
| 603042700 | Impairment Loss on Financial Assets | Investments held at amortized cost | Investment in Joint Venture | |
| 603042800 | Impairment Loss on Financial Assets | Investments held at amortized cost | Investment in Associates | |
| 603042900 | Impairment Loss on Financial Assets | Investments held at amortized cost | Others LC | |
| 603043000 | Impairment Loss on Financial Assets | Investments held at amortized cost | Others FC | |
| 603050000 | Impairment Loss on Financial Assets | Investments held at FVOCI | | |
| 603050100 | Impairment Loss on Financial Assets | Investments held at FVOCI | Others LC | |
| 603050200 | Impairment Loss on Financial Assets | Investments held at FVOCI | Others FC | |
| 603050000 | Impairment Loss on Financial Assets | Others | | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 |
|-----------------|--------------------------|---|------------------------------|--|
| 60400000 | Personnel Expense | | | |
| 604010000 | Personnel Expense | Wages and Salaries | | |
| 604010100 | Personnel Expense | Wages and Salaries | Salary | |
| 604010101 | Personnel Expense | Wages and Salaries | Salary | Permanent staff |
| 604010102 | Personnel Expense | Wages and Salaries | Salary | Contract staff |
| 604010200 | Personnel Expense | Wages and Salaries | Allowance | |
| 604010300 | Personnel Expense | Wages and Salaries | Provision for Bonus | |
| 604010400 | Personnel Expense | Wages and Salaries | Others Staff Expense | |
| 604010401 | Personnel Expense | Wages and Salaries | Others Staff Expense | Uniform Expense |
| 604010402 | Personnel Expense | Wages and Salaries | Others Staff Expense | Dashain Expense |
| 604010403 | Personnel Expense | Wages and Salaries | Others Staff Expense | Insurance Premium-Staff |
| 604010404 | Personnel Expense | Wages and Salaries | Others Staff Expense | Funeral Grant - Staff |
| 604010405 | Personnel Expense | Wages and Salaries | Others Staff Expense | Ex Gratia VRS |
| 604010406 | Personnel Expense | Wages and Salaries | Others Staff Expense | Cash Incentive Expense |
| 604010407 | Personnel Expense | Wages and Salaries | Others Staff Expense | Medical Expense-Staff |
| 604010408 | Personnel Expense | Wages and Salaries | Others Staff Expense | Staff Welfare |
| 604010409 | Personnel Expense | Wages and Salaries | Others Staff Expense | Telephone-Staff Office |
| 604010410 | Personnel Expense | Wages and Salaries | Others Staff Expense | Staff Amenities |
| 604010411 | Personnel Expense | Wages and Salaries | Others Staff Expense | Outsource & Daily wage Expense |
| 604010412 | Personnel Expense | Wages and Salaries | Others Staff Expense | Training- In-house |
| 604010413 | Personnel Expense | Wages and Salaries | Others Staff Expense | Training- Foreign |
| 604010414 | Personnel Expense | Wages and Salaries | Others Staff Expense | Training- Institutions |
| 604010415 | Personnel Expense | Wages and Salaries | Others Staff Expense | Training- Other Expenses |
| 604010416 | Personnel Expense | Wages and Salaries | Others Staff Expense | Staff Lunch |
| 604010417 | Personnel Expense | Wages and Salaries | Others Staff Expense | Staff Welfare |
| 604010418 | Personnel Expense | Wages and Salaries | Others Staff Expense | Amortization of prepaid benefit to staff |
| 604010419 | Personnel Expense | Wages and Salaries | Others Staff Expense | Others Staff cost |
| 604020000 | Personnel Expense | Compulsory social security contributions | | |
| 604030000 | Personnel Expense | Contributions to defined contribution plans | | |
| 604030100 | Personnel Expense | Contributions to defined contribution plans | Employee Provident Fund | |
| 604030200 | Personnel Expense | Contributions to defined contribution plans | Employee Life Insurance Fund | |
| 604030300 | Personnel Expense | Contributions to defined contribution plans | Citizen Investment Trust | |
| 604030400 | Personnel Expense | Contributions to defined contribution plans | Other Approved Fund | |
| 604030500 | Personnel Expense | Contributions to defined contribution plans | Other unapproved Fund | |
| 604040000 | Personnel Expense | Equity-settled share-based payments | | |
| 604050000 | Personnel Expense | Cash-settled share-based payments | | |
| 604060000 | Personnel Expense | Expenses related to post-employment defined benefit plans | | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 |
|------------------|---|---|------------------------------------|-------------------------|
| 604060100 | Personnel Expense | Expenses related to post-employment defined benefit plans | Pension Fund | |
| 604060200 | Personnel Expense | Expenses related to post-employment defined benefit plans | Gratuity Fund | |
| 604060300 | Personnel Expense | Expenses related to post-employment defined benefit plans | Other Retirement Fund | |
| 604070000 | Personnel Expense | Increase in liability for long-service leave | | |
| 605000000 | Impairment of Non Financial Assets | | | |
| 605010000 | Impairment of Non Financial Assets | On Property and Equipment | | |
| 605010100 | Impairment of Non Financial Assets | On Property and Equipment | Land | |
| 605010200 | Impairment of Non Financial Assets | On Property and Equipment | Building | |
| 605010300 | Impairment of Non Financial Assets | On Property and Equipment | IT Equipment | |
| 605010400 | Impairment of Non Financial Assets | On Property and Equipment | Fixture & Fittings | |
| 605010500 | Impairment of Non Financial Assets | On Property and Equipment | Office Equipment & Appliances | |
| 605010600 | Impairment of Non Financial Assets | On Property and Equipment | Vehicles | |
| 605010700 | Impairment of Non Financial Assets | On Property and Equipment | Machinery | |
| 605010800 | Impairment of Non Financial Assets | On Property and Equipment | Others | |
| 605020000 | Impairment of Non Financial Assets | On Intangible Assets | | |
| 605020100 | Impairment of Non Financial Assets | On Intangible Assets | Software - Purchased | |
| 605020200 | Impairment of Non Financial Assets | On Intangible Assets | Software - Developed | |
| 605020300 | Impairment of Non Financial Assets | On Intangible Assets | Trademark | |
| 605020400 | Impairment of Non Financial Assets | On Intangible Assets | Mortgage Serving Rights | |
| 605020500 | Impairment of Non Financial Assets | On Intangible Assets | Customer Lists | |
| 605020600 | Impairment of Non Financial Assets | On Intangible Assets | Core Deposit Relationships | |
| 605020700 | Impairment of Non Financial Assets | On Intangible Assets | Credit Card Customer Relationships | |
| 605020800 | Impairment of Non Financial Assets | On Intangible Assets | Patents | |
| 605020900 | Impairment of Non Financial Assets | On Intangible Assets | Copyrights | |
| 605021000 | Impairment of Non Financial Assets | On Intangible Assets | Others | |
| 605030000 | Impairment of Non Financial Assets | On Goodwill | | |
| 605040000 | Impairment of Non Financial Assets | On Investment Property | | |
| 605050000 | Impairment of Non Financial Assets | On Non-Banking Assets | | |
| 605060000 | Impairment of Non Financial Assets | Group impairment | | |
| 606000000 | Depreciation/Amortization | | | |
| 606020000 | Depreciation/Amortization | Depreciation | | |
| 606020100 | Depreciation/Amortization | Depreciation | Building | |
| 606020200 | Depreciation/Amortization | Depreciation | IT Equipment | |
| 606020300 | Depreciation/Amortization | Depreciation | Fixture & Fittings | |
| 606020400 | Depreciation/Amortization | Depreciation | Office Equipment & Appliances | |
| 606020500 | Depreciation/Amortization | Depreciation | Vehicles | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 |
|------------------|---------------------------|--|-------------------------------|-------------------------|
| 606020600 | Depreciation/Amortization | Depreciation | Machinery | |
| 606020700 | Depreciation/Amortization | Depreciation | Others | |
| 606030000 | Depreciation/Amortization | Amortization of Intangibles | | |
| 606030100 | Depreciation/Amortization | Amortization of Intangibles | Software - Purchased | |
| 606030100 | Depreciation/Amortization | Amortization of Intangibles | Trademark | |
| 606030200 | Depreciation/Amortization | Amortization of Intangibles | Mortgage Serving Rights | |
| 606030300 | Depreciation/Amortization | Amortization of Intangibles | Patents | |
| 606030400 | Depreciation/Amortization | Amortization of Intangibles | Copyrights | |
| 606030500 | Depreciation/Amortization | Amortization of Intangibles | Others | |
| 607000000 | Other Expenses | | | |
| 607010000 | Other Expenses | Software licensing and other IT costs | | |
| 607020000 | Other Expenses | Expenses for investment property that generated rental income | | |
| 607030000 | Other Expenses | Expenses for investment property that did not generate rental income | | |
| 607040000 | Other Expenses | Operating Lease Expenses | | |
| 607050000 | Other Expenses | Branch closure cost provisions | | |
| 607060000 | Other Expenses | Redundancy provisions | | |
| 607070000 | Other Expenses | Onerous lease provisions | | |
| 607080000 | Other Expenses | Contingent Rental Expense on Lease | | |
| 607090000 | Other Expenses | Sub-Lease Expense | | |
| 607100000 | Other Expenses | House Rent | | |
| 607110000 | Other Expenses | Stationery | | |
| 607120000 | Other Expenses | Electricity & water | | |
| 607130000 | Other Expenses | Repair & Maintenance | | |
| 607130100 | Other Expenses | Repair & Maintenance | Building | |
| 607130200 | Other Expenses | Repair & Maintenance | IT equipment | |
| 607130300 | Other Expenses | Repair & Maintenance | Furniture & Fixture | |
| 607130400 | Other Expenses | Repair & Maintenance | Office Equipment & Appliances | |
| 607130500 | Other Expenses | Repair & Maintenance | Vehicle | |
| 607130600 | Other Expenses | Repair & Maintenance | Others | |
| 607140000 | Other Expenses | Insurance | | |
| 607140100 | Other Expenses | Insurance | Property & Equipment | |
| 607140200 | Other Expenses | Insurance | DCGF | |
| 607140300 | Other Expenses | Insurance | Bank Blanket Insurance | |
| 607150000 | Other Expenses | Postage & Telephone | | |
| 607160000 | Other Expenses | Travelling Expenses | | |
| 607170000 | Other Expenses | Advertisement | | |
| 607180000 | Other Expenses | Newspapers & Books | | |
| 607190000 | Other Expenses | Legal Expenses | | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 |
|--------------|--------------------|--|--|-------------------------|
| 607200000 | Other Expenses | Donation | | |
| 607210000 | Other Expenses | Expenses related to Board Meeting | | |
| 607210100 | Other Expenses | Expenses related to Board Meeting | BOD Meeting Fee | |
| 607210200 | Other Expenses | Expenses related to Board Meeting | BOD Communication Expense | |
| 607210300 | Other Expenses | Expenses related to Board Meeting | BOD Stationery Expense | |
| 607210400 | Other Expenses | Expenses related to Board Meeting | BOD Travelling Expense | |
| 607210500 | Other Expenses | Expenses related to Board Meeting | BOD Lunch/Dinner Expense | |
| 607210600 | Other Expenses | Expenses related to Board Meeting | BOD Other Expense | |
| 607210700 | Other Expenses | Expenses related to Board Meeting | Audit Committee Meeting Fee | |
| 607210800 | Other Expenses | Expenses related to Board Meeting | Credit Risk Management Committee Meeting Fee | |
| 607210900 | Other Expenses | Expenses related to Board Meeting | Other Committee Fee | |
| 607211000 | Other Expenses | Expenses related to Board Meeting | Committee Lunch/Dinner Expense | |
| 607220000 | Other Expenses | Expenses related to General Meeting | | |
| 607230000 | Other Expenses | Audit Fees | | |
| 607230100 | Other Expenses | Audit Fees | Statutory Audi Fee | |
| 607230200 | Other Expenses | Audit Fees | Tax Audit Fee | |
| 607230300 | Other Expenses | Audit Fees | System Audit Fee | |
| 607230400 | Other Expenses | Audit Fees | Due Diligence Audit | |
| 607230500 | Other Expenses | Audit Fees | Other Audit | |
| 607240000 | Other Expenses | Share Issuance expenses | | |
| 607250000 | Other Expenses | Reimbursement of technical services | | |
| 607260000 | Other Expenses | Entertainment expenses | | |
| 607270000 | Other Expenses | Writing off expenses | | |
| 607280000 | Other Expenses | Security expenses | | |
| 607290000 | Other Expenses | Credit security premium | | |
| 607300000 | Other Expenses | Commission and discount | | |
| 607310000 | Other Expenses | Fund Transfer Commission | | |
| 607320000 | Other Expenses | Fuel | | |
| 607320100 | Other Expenses | Fuel | Vehicle | |
| 607320200 | Other Expenses | Fuel | Generator | |
| 607320300 | Other Expenses | Fuel | Others | |
| 607330000 | Other Expenses | Foreign Exchange Loss | | |
| 607330100 | Other Expenses | Foreign Exchange Loss | Due to Change in Exchange Rates | |
| 607330200 | Other Expenses | Foreign Exchange Loss | Due to Foreign Currency Transaction | |
| 607330300 | Other Expenses | Foreign Exchange Loss | Due to trading | |
| 607340000 | Other Expenses | Pre - Operative Expenses - Written off | | |
| 607350000 | Other Expenses | Loan Written Off | | |
| 607360000 | Other Expenses | Interest Waived | | |
| 607370000 | Other Expenses | Notice Publish Expenses | | |
| 607380000 | Other Expenses | Registration Fee | | |
| 607390000 | Other Expenses | Outsource Expenses | | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 |
|------------------|---------------------|--|--|-------------------------|
| 607400000 | Other Expenses | Physical Fund Transfer Expenses | | |
| 607410000 | Other Expenses | Promotional Expense | | |
| 607420000 | Other Expenses | Card Expense | | |
| 607430000 | Other Expenses | Internet Charges | | |
| 607440000 | Other Expenses | Swift Charges | | |
| 607450000 | Other Expenses | SMS Service Charges | | |
| 607460000 | Other Expenses | ATM Connectivity Charge | | |
| 607470000 | Other Expenses | Branch Connectivity Charge | | |
| 607480000 | Other Expenses | Annual Report Printing Expense | | |
| 607490000 | Other Expenses | Preliminary Expense Amortization | | |
| 607500000 | Other Expenses | Vehicle Tax | | |
| 607510000 | Other Expenses | Guest Entertainment Expense | | |
| 607520000 | Other Expenses | Membership And Renewal | | |
| 607530000 | Other Expenses | Share Registration Fee | | |
| 607540000 | Other Expenses | Share Listing Fee | | |
| 607550000 | Other Expenses | Office Equipment (Non Capitalized) | | |
| 607560000 | Other Expenses | Local Conveyance/Transportations | | |
| 607570000 | Other Expenses | Debenture Issue Expense | | |
| 607580000 | Other Expenses | Loan Recovery Expense | | |
| 607590000 | Other Expenses | Conference Expense | | |
| 607600000 | Other Expenses | Miscellaneous Expenses | | |
| 607610000 | Other Expenses | Dealer Compensation | | |
| 607620000 | Other Expenses | Loss arising from derecognition of financial assets measured at amortized cost | | |
| 607630000 | Other Expenses | Payable to government | | |
| 607630100 | Other Expenses | Payable to government | National government | |
| 607630200 | Other Expenses | Payable to government | Provincial government | |
| 607630300 | Other Expenses | Payable to government | Local government | |
| 607640000 | Other Expenses | Provision for bank levies | | |
| 607650000 | Other Expenses | Provision on loans given to related parties | | |
| 607660000 | Other Expenses | Provision on loans given to problematic banks | | |
| 608000000 | Income Taxes | | | |
| 608010000 | Income Taxes | | | |
| 608010100 | Income Taxes | Current Tax | Current year income tax | |
| 608010200 | Income Taxes | Current Tax | Change in estimate of previous year | |
| 608010300 | Income Taxes | Current Tax | Interest expense on Income Tax | |
| 608010400 | Income Taxes | Current Tax | Fees expense on Income Tax | |
| 608010500 | Income Taxes | Current Tax | Penalty on Income Tax | |
| 608020000 | Income Taxes | Deferred Tax | | |
| 608020100 | Income Taxes | Deferred Tax | on Temporary Difference recognized in PL | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 |
|------------------|---|--|---|-------------------------|
| 608020200 | Income Taxes | Deferred Tax | on Temporary Difference recognized in OCI | |
| 608020300 | Income Taxes | Deferred Tax | on Temporary Differences recognized Directly in Equity | |
| 608020400 | Income Taxes | Deferred Tax | on Unused Tax Losses Recognized in PL | |
| 608020500 | Income Taxes | Deferred Tax | on Unused Tax Losses Recognized in OCI | |
| 608020600 | Income Taxes | Deferred Tax | on Unused Tax Losses recognized Directly in Equity | |
| 609000000 | Items relating to Other Comprehensive Income | | | |
| 609010000 | Items relating to Other Comprehensive Income | Items that maybe reclassified to profit and loss | | |
| 609010100 | Items relating to Other Comprehensive Income | Items that maybe reclassified to profit and loss | Change in fair value of available for sale investment | |
| 609010200 | Items relating to Other Comprehensive Income | Items that maybe reclassified to profit and loss | Deferred loss on cash flow hedges | |
| 609010300 | Items relating to Other Comprehensive Income | Items that maybe reclassified to profit and loss | Deferred costs of hedging | |
| 609010400 | Items relating to Other Comprehensive Income | Items that maybe reclassified to profit and loss | Exchange differences on translation of foreign operations | |
| 609010500 | Items relating to Other Comprehensive Income | Items that maybe reclassified to profit and loss | Expense arising from discontinued operations | |
| 609010600 | Items relating to Other Comprehensive Income | Items that maybe reclassified to profit and loss | Loss on investment hedge | |
| 609010700 | Items relating to Other Comprehensive Income | Items that maybe reclassified to profit and loss | Income tax relating to these items | |
| 609020000 | Items relating to Other Comprehensive Income | Items that will not be reclassified to profit and loss | | |
| 609020100 | Items relating to Other Comprehensive Income | Items that will not be reclassified to profit and loss | Deferred loss on cash flow hedges | |
| 609020200 | Items relating to Other Comprehensive Income | Items that will not be reclassified to profit and loss | Remeasurements of post-employment benefit | |
| 609020300 | Items relating to Other Comprehensive Income | Items that will not be reclassified to profit and loss | Deferred costs of hedging | |
| 609020400 | Items relating to Other Comprehensive Income | Items that will not be reclassified to profit and loss | Income tax relating to these items | |

| Account Code | Broad Account Head | Sub - Classification L1 | Sub - Classification L2 | Sub - Classification L3 |
|--------------|----------------------------|-------------------------|-------------------------|-------------------------|
| 70000000 | Contra | | | |
| 70100000 | Bills | | | |
| 701010000 | Bills | | Documentary Bill O/W | |
| 701020000 | Bills | | Clean Bill O/W | |
| 701030000 | Bills | | Documentary Bill I/W | |
| 701040000 | Bills | | Clean Bill I/W | |
| 702000000 | Stock of Traveler's Cheque | | | |
| 703000000 | Capital Commitment | | | |
| 704000000 | Letter of Credit | | | |
| 704010000 | Letter of Credit | | Import LC | |
| 704020000 | Letter of Credit | | Export LC | |
| 705000000 | Bank Guarantee Issued | | | |
| 706000000 | Unearned Guarantee | | | |
| 707000000 | Discounted Bills | | | |
| 708000000 | Unpaid Investment Account | | | |
| 709000000 | Underwriting Commitment | | | |
| 710000000 | FBIII | | | |
| 710010000 | FBIII | | Inward | |
| 710020000 | FBIII | | Outward | |

Master Data

| Category | Particulars | Sub Sector |
|------------|---|---|
| Currency | Nepali Rupee NPR | |
| Currency | Indian Rupee INR | |
| Currency | U.S. Dollar USD | |
| Currency | Euro EUR | |
| Currency | Pound Sterling GBP | |
| Currency | Swiss Frank CHF | |
| Currency | Australian Dollar AUD | |
| Currency | Canadian Dollar CAD | |
| Currency | Singapore Dollar SGD | |
| Currency | Japanese Yen JPY | |
| Currency | Swedish Krona SEK | |
| Currency | Danish Krone DKK | |
| Currency | Hong Kong Dollar HKD | |
| Currency | Saudi Riyal SAR | |
| Currency | Qatar Riyal QAR | |
| Currency | Chinese Yuan CNY | |
| Sector | Agricultural and Forest Related | |
| Sector | Fishery Related | |
| Sector | Mining Related | |
| | Agriculture, Forestry & Beverage | |
| Sector | Production Related | |
| Sector | Non Food Production Related | |
| Sector | Construction | |
| Sector | Electricity, Gas and Water | |
| Sector | Metal Products, Machinery & Electronic Equipment & Assemblage | |
| Sector | Transport, Communication and Public Utilities | |
| Sector | Wholesaler & Retailer | |
| Sector | Finance, Insurance and Real Estate | |
| Sector | Hotel or Restaurant | |
| Sector | Other Services | |
| Sector | Consumption Loans | |
| Sector | Local Government | |
| Sector | Others | |
| Sub Sector | Agricultural and Forest Related | Crop and Crop Services |
| Sub Sector | Agricultural and Forest Related | Vegetable |
| Sub Sector | Agricultural and Forest Related | Tea/Coffee |
| Sub Sector | Agricultural and Forest Related | Tobacco |
| Sub Sector | Agricultural and Forest Related | Jute |
| Sub Sector | Agricultural and Forest Related | Other Cash crops |
| Sub Sector | Agricultural and Forest Related | Fruits & Flowers |
| Sub Sector | Agricultural and Forest Related | Cold stores |
| Sub Sector | Agricultural and Forest Related | Fertilizer & Insecticides |
| Sub Sector | Agricultural and Forest Related | Animal husbandry / Slaughter house |
| Sub Sector | Agricultural and Forest Related | Poultry |
| Sub Sector | Agricultural and Forest Related | Bee keeping |
| Sub Sector | Agricultural and Forest Related | Other Agricultural and Agro Services |
| Sub Sector | Agricultural and Forest Related | Irrigation |
| Sub Sector | Agricultural and Forest Related | Forestry |
| Sub Sector | Fishery Related | Fishery Related |
| Sub Sector | Mining Related | Metal and Ore (Iron, Lead etc.) |
| Sub Sector | Mining Related | Coal |
| Sub Sector | Mining Related | Limestone |
| Sub Sector | Mining Related | Magnesite |
| Sub Sector | Mining Related | Talc |
| Sub Sector | Mining Related | Oil and Gas Extraction |
| Sub Sector | Mining Related | Other Mining and Quarrying |
| Sub Sector | Agriculture, Forestry & Beverage Production Related | Food Processing(Packaging & Processing) |
| Sub Sector | Agriculture, Forestry & Beverage Production Related | Agricultural and Forest product |
| Sub Sector | Agriculture, Forestry & Beverage Production Related | Sugar |
| Sub Sector | Agriculture, Forestry & Beverage Production Related | Tobacco Processing |
| Sub Sector | Agriculture, Forestry & Beverage Production Related | Lumber and Wood Products/Furniture |
| Sub Sector | Agriculture, Forestry & Beverage Production Related | Others |
| Sub Sector | Agriculture, Forestry & Beverage Production Related | Beverages(Beer, Liquor, Soda etc.) |
| Sub Sector | Agriculture, Forestry & Beverage Production Related | Alcoholic |
| Sub Sector | Agriculture, Forestry & Beverage Production Related | Non Alcoholic |
| Sub Sector | Non-food Production Related | Handicraft |
| Sub Sector | Non-food Production Related | Textile Production & Garments |
| Sub Sector | Non-food Production Related | Paper & Allied Products |
| Sub Sector | Non-food Production Related | Printing & Publishing |
| Sub Sector | Non-food Production Related | Medicine |
| Sub Sector | Non-food Production Related | Refined Oil & Coal Products |

| | | |
|------------|---|---|
| Sub Sector | Non-food Production Related | Resin & Turpentine |
| Sub Sector | Non-food Production Related | Rubber Tyre |
| Sub Sector | Non-food Production Related | Leather |
| Sub Sector | Non-food Production Related | Plastic |
| Sub Sector | Non-food Production Related | Cement |
| Sub Sector | Non-food Production Related | Stone, Clay and Glass Products |
| Sub Sector | Non-food Production Related | Other construction related |
| Sub Sector | Non-food Production Related | Metals-Basic Iron & Steel Plant |
| Sub Sector | Non-food Production Related | Metals-Other Plant / Workshop |
| Sub Sector | Non-food Production Related | Miscellaneous Manufacturing |
| Sub Sector | Construction | Residential |
| Sub Sector | Construction | Non Residential (Commercial) |
| Sub Sector | Construction | Heavy Construction(Highway, Bridge etc.) |
| Sub Sector | Electricity, Gas and Water | Electricity |
| Sub Sector | Electricity, Gas and Water | Hydropower |
| Sub Sector | Electricity, Gas and Water | Renewal Power |
| Sub Sector | Electricity, Gas and Water | Other Power |
| Sub Sector | Electricity, Gas and Water | Gas and Gas Pipeline Services |
| Sub Sector | Electricity, Gas and Water | Water |
| Sub Sector | Metal Products, Machinery & Electronic Equipment & Assemblage | Fabricated Metal Products |
| Sub Sector | Metal Products, Machinery & Electronic Equipment & Assemblage | Machinery Tools |
| Sub Sector | Metal Products, Machinery & Electronic Equipment & Assemblage | Machinery-Agriculture related |
| Sub Sector | Metal Products, Machinery & Electronic Equipment & Assemblage | Machinery-Construction, Oil, Mining |
| Sub Sector | Metal Products, Machinery & Electronic Equipment & Assemblage | Machinery-Office & Computing |
| Sub Sector | Metal Products, Machinery & Electronic Equipment & Assemblage | Machinery-Others |
| Sub Sector | Metal Products, Machinery & Electronic Equipment & Assemblage | Electrical Equipment |
| Sub Sector | Metal Products, Machinery & Electronic Equipment & Assemblage | Home Appliances & Other Durables |
| Sub Sector | Metal Products, Machinery & Electronic Equipment & Assemblage | Communication Equipment |
| Sub Sector | Metal Products, Machinery & Electronic Equipment & Assemblage | Electronic Components |
| Sub Sector | Metal Products, Machinery & Electronic Equipment & Assemblage | Medical Related Equipment |
| Sub Sector | Metal Products, Machinery & Electronic Equipment & Assemblage | Generators |
| Sub Sector | Metal Products, Machinery & Electronic Equipment & Assemblage | Turbines |
| Sub Sector | Transport, Communication and Public Utilities | Motor Vehicles, Parts & Accessories |
| Sub Sector | Transport, Communication and Public Utilities | Jet Boat/water transport |
| Sub Sector | Transport, Communication and Public Utilities | Aircraft & Aircraft Parts |
| Sub Sector | Transport, Communication and Public Utilities | Transport Related Other productions |
| Sub Sector | Transport, Communication and Public Utilities | Means of Rail/Road Passenger |
| Sub Sector | Transport, Communication and Public Utilities | Truck Services & Warehousing |
| Sub Sector | Transport, Communication and Public Utilities | Other all services |
| Sub Sector | Wholesaler & Retailer | Wholesale Trade-Durables |
| Sub Sector | Wholesaler & Retailer | Wholesale Trade-Non Durables |
| Sub Sector | Wholesaler & Retailer | Automotive Dealer / Franchise |
| Sub Sector | Wholesaler & Retailer | Other Retail Trade |
| Sub Sector | Wholesaler & Retailer | Import Trade |
| Sub Sector | Wholesaler & Retailer | Export Trade |
| Sub Sector | Finance, Insurance and Real Estate | Ka class FIs |
| Sub Sector | Finance, Insurance and Real Estate | Kha class FIs |
| Sub Sector | Finance, Insurance and Real Estate | Ga class FIs |
| Sub Sector | Finance, Insurance and Real Estate | Gha class FIs |
| Sub Sector | Finance, Insurance and Real Estate | Savings & Credit Cooperatives |
| Sub Sector | Finance, Insurance and Real Estate | Provident Fund & Insurance Companies |
| Sub Sector | Finance, Insurance and Real Estate | Other Financial Institutions |
| Sub Sector | Finance, Insurance and Real Estate | Non Financial Government Institutions-Industrial |
| Sub Sector | Finance, Insurance and Real Estate | Non Financial Government Institutions-Trading |
| Sub Sector | Finance, Insurance and Real Estate | Non Financial Government Institutions-Service |
| Sub Sector | Finance, Insurance and Real Estate | Non Financial Government Institutions-Others |
| Sub Sector | Finance, Insurance and Real Estate | Private Non Financial Institutions |
| Sub Sector | Finance, Insurance and Real Estate | Other Investment Institutions |
| Sub Sector | Finance, Insurance and Real Estate | Real Estate |
| Sub Sector | Hotel or Restaurant | Tourism Service (Trekking, Travel Agency, Mountaineering, Resort, Rafting, Camping) |
| Sub Sector | Hotel or Restaurant | Hotel (Including Other Service) |
| Sub Sector | Hotel or Restaurant | Entertainment, Recreation, Films |
| Sub Sector | Other Services | Advertisement |
| Sub Sector | Other Services | Automotive Services |
| Sub Sector | Other Services | Other all Service Companies |
| Sub Sector | Other Services | Hospital, Clinic etc. |
| Sub Sector | Other Services | Educational Services |
| Sub Sector | Consumption Loans | Gold, Silver |
| Sub Sector | Consumption Loans | Fixed Deposit Receipt |
| Sub Sector | Consumption Loans | Securities |
| Sub Sector | Consumption Loans | Credit Cards |
| Sub Sector | Consumption Loans | Hire Purchase (Personal Consumption Loan) |

| | | |
|----------------------|---|------------------|
| Sub Sector | Local Government | Local Government |
| Sub Sector | Others | Others |
| Class of Institution | Class "A" licensed institution | |
| Class of Institution | Class "B" licensed institution | |
| Class of Institution | Class "C" licensed institution | |
| Class of Institution | Class "D" licensed institution | |
| Class of Institution | Saving & Credit Cooperative | |
| Class of Institution | Non-Governmental Organizations | |
| Class of Institution | Employee Provident Fund | |
| Class of Institution | Citizen Investment Trust | |
| Class of Institution | Pension Fund & Insurance | |
| Class of Institution | Other Financial Institutions | |
| Class of Institution | Nepal Army | |
| Class of Institution | Nepal Police | |
| Class of Institution | Armed Police | |
| Class of Institution | Local Government | |
| Class of Institution | Other Government Institutions | |
| Class of Institution | Non-Financial Govt. Institutions - Industrial | |
| Class of Institution | Non-Financial Govt. Institutions -Trading | |
| Class of Institution | Non-Financial Govt. Institutions - Service | |
| Class of Institution | Non-Financial Govt. Institutions - Others | |
| Class of Institution | Non-Financial Private Institutions | |
| Class of Institution | Other Institutions | |
| Class of Institution | Foreign Banks | |
| Class of Institution | Foreign Institutions | |
| Class of Institution | Small & Medium Enterprises | |
| Margin A/c | Margin Accounts LC | |
| Margin A/c | Margin Accounts GTEE | |
| Margin A/c | Margin Accounts Remittance | |
| Margin A/c | Margin Accounts Negotiation | |
| Margin A/c | Margin Accounts Safe Deposit Locker | |
| Margin A/c | Margin Accounts Acceptance | |
| Margin A/c | Margin Accounts Loans | |
| Margin A/c | Margin Accounts Staff | |
| Margin A/c | Margin Accounts Credit Card | |
| Margin A/c | Margin Accounts Others | |
| Collateral | Gold and Silver | |
| Collateral | Government Securities | |
| Collateral | Non Governmental Securities | |
| Collateral | Fixed Deposit Receipts_Own | |
| Collateral | Fixed Deposit Receipts_Other Licenses Institutions | |
| Collateral | Collateral of Properties_Fixed Assets_Real Estate (Land and Building) | |
| Collateral | Collateral of Properties_Fixed Assets_Machinery and Equipment | |
| Collateral | Collateral of Properties_Fixed Assets_Furniture And Fixture | |
| Collateral | Collateral of Properties_Fixed Assets_Vehicles | |
| Collateral | Collateral of Properties_Fixed Assets_Other Fixed Assets | |
| Collateral | Collateral of Properties_Current Assets_Agricultural | |
| Collateral | Production_Rice and Paddy | |
| Collateral | Collateral of Properties_Current Assets_Agricultural | |
| Collateral | Production_Jute | |
| Collateral | Collateral of Properties_Current Assets_Agricultural | |
| Collateral | Production_Other Agricultural Products | |
| Collateral | Collateral of Properties_Current Assets_Other Non-agricultural | |
| Collateral | Product_Raw Materials | |
| Collateral | Collateral of Properties_Current Assets_Other Non-agricultural | |
| Collateral | Product_Semi Finished Product | |
| Collateral | Collateral of Properties_Current Assets_Other Non-agricultural | |
| Collateral | Product_Finished Product | |
| Collateral | Collateral of Properties_Current Assets_Other Non-agricultural | |
| Collateral | Product_Salt, Sugar, Ghee, Edible Oil | |
| Collateral | Collateral of Properties_Current Assets_Other Non-agricultural | |
| Collateral | Product_Clothes | |
| Collateral | Collateral of Properties_Current Assets_Other Non-agricultural | |
| Collateral | Product_Other Goods | |
| Collateral | Against security of Bill_Domestic Bills | |
| Collateral | Against security of Bill_Foreign Bills_Import Bills & Letter of Credits | |
| Collateral | Against security of Bill_Foreign Bills_Export Bills | |
| Collateral | Against security of Bill_Foreign Bills_Against security of Export Bills | |
| Collateral | Against security of Bill_Foreign Bills_Other Foreign Bills | |
| Collateral | Against Guarantee_Government Guarantee | |

| | |
|------------------------------------|---|
| Collateral | Against Guarantee_Institutional Guarantee |
| Collateral | Against Guarantee_Personal Guarantee |
| Collateral | Against Guarantee_Collective Guarantee |
| Collateral | Against Guarantee_International Rated Foreign Bank's Guarantee |
| Collateral | Against Guarantee_Other Guarantee |
| Collateral | Against Guarantee_Counter Guarantee |
| Collateral | Credit Card |
| Collateral | Others |
| Residential Status | Resident |
| Residential Status | Non Resident |
| Class of Institutions for Deposits | Foreign Entities or Individuals_Foreign Diplomatic and Grant Commissions |
| Class of Institutions for Deposits | Foreign Entities or Individuals_Projects Undertaken by Foreign Government |
| Class of Institutions for Deposits | Foreign Entities or Individuals_International Organizations (Including UNO) |
| Class of Institutions for Deposits | Foreign Entities or Individuals_Other International Non-gov. Organizations_Residential |
| Class of Institutions for Deposits | Foreign Entities or Individuals_Other International Non-gov. Organizations_Non-residential |
| Class of Institutions for Deposits | Foreign Entities or Individuals_Foreign Banks |
| Class of Institutions for Deposits | Foreign Entities or Individuals_Other Financial Institutions |
| Class of Institutions for Deposits | Foreign Entities or Individuals_Foreign Airlines |
| Class of Institutions for Deposits | Foreign Entities or Individuals_Foreign Country's Pension Camp_Government of India |
| Class of Institutions for Deposits | Foreign Entities or Individuals_Foreign Country's Pension Camp_British Government |
| Class of Institutions for Deposits | Foreign Entities or Individuals_Foreign Nationals_Residential |
| Class of Institutions for Deposits | Foreign Entities or Individuals_Foreign Nationals_Non-residential |
| Class of Institutions for Deposits | Foreign Entities or Individuals_Others_Residential |
| Class of Institutions for Deposits | Foreign Entities or Individuals_Others_Non-Residential |
| Class of Institutions for Deposits | Municipality/V.D.C./D.D.C. |
| Class of Institutions for Deposits | Financial Institutions_Deposit Accepting Financial Institutions_A Class licensed institution (Including ADB/N Branches) |
| Class of Institutions for Deposits | Financial Institutions_Deposit Accepting Financial Institutions_B Class licensed institutions |
| Class of Institutions for Deposits | Financial Institutions_Deposit Accepting Financial Institutions_C Class licensed institutions |
| Class of Institutions for Deposits | Financial Institutions_Deposit Accepting Financial Institutions_D Class licensed institutions |
| Class of Institutions for Deposits | Financial Institutions_Deposit Accepting Financial Institutions_Cooperatives (having license to limited banking) |
| Class of Institutions for Deposits | Financial Institutions_Deposit Accepting Financial Institutions_NGOs |
| Class of Institutions for Deposits | Financial Institutions_Deposit Accepting Financial Institutions_Postal Saving Banks (Saving Deposits Only) |
| Class of Institutions for Deposits | Financial Institutions_Other financial Institutions_Nepal Industrial Development Corporation |
| Class of Institutions for Deposits | Financial Institutions_Other financial Institutions_Agriculture Development Bank (Excluding commercial banking branches) |
| Class of Institutions for Deposits | Financial Institutions_Financial Institutions not accepting deposits_Insurance companies |
| Class of Institutions for Deposits | Financial Institutions_Financial Institutions not accepting deposits_Employees Provident Fund |
| Class of Institutions for Deposits | Financial Institutions_Financial Institutions not accepting deposits_Citizen Investment Trust |
| Class of Institutions for Deposits | Financial Institutions_Financial Institutions not accepting deposits_Other |
| Class of Institutions for Deposits | Financial Institutions_Other Intermediary Financial Units_Rural Self-help Fund (Grameen Swablamban Kosh) |
| Class of Institutions for Deposits | Financial Institutions_Other Intermediary Financial Units_Money-Changers |
| Class of Institutions for Deposits | Financial Institutions_Other Intermediary Financial Units_Stock Brokers |
| Class of Institutions for Deposits | Financial Institutions_Other Intermediary Financial Units_Stock Exchange |
| Class of Institutions for Deposits | Financial Institutions_Other Intermediary Financial Units Non-financial Institutions_Governmental Institutions and Companies_Industrial |
| Class of Institutions for Deposits | Non-financial Institutions_Governmental Institutions and Companies_Trading |

| | |
|------------------------------------|--|
| Class of Institutions for Deposits | Non-financial Institutions_Governmental Institutions and Companies_Other |
| Class of Institutions for Deposits | Non-financial Institutions_Non-governmental Institution and Companies |
| Class of Institutions for Deposits | Non-financial Institutions_Non-governmental Institution and Companies_Industrial |
| Class of Institutions for Deposits | Non-financial Institutions_Non-governmental Institution and Companies_Trading |
| Class of Institutions for Deposits | Non-financial Institutions_Non-governmental Institution and Companies_Other |
| Class of Institutions for Deposits | Non-financial Institutions_Non-governmental Institution and Companies |
| Class of Institutions for Deposits | Non-profit Organizations_Schools, Campuses |
| Class of Institutions for Deposits | Non-profit Organizations_Hospitals, Nourishing Homes |
| Class of Institutions for Deposits | Non-profit Organizations_Others_Residential |
| Class of Institutions for Deposits | Non-profit Organizations_Others_Non-residential |
| Class of Institutions for Deposits | Non-profit Organizations_Others |
| Class of Institutions for Deposits | Individuals_Residential |
| Class of Institutions for Deposits | Individuals_Non-residential |
| Class of Institutions for Deposits | Others_Residential |
| Class of Institutions for Deposits | Others_Non-residential |
| Class of Institutions for Deposits | Cashiers' Deposits |

Summary description of key GL heads forming part of the Uniform Chart of Accounts

Account Descriptions of Key Account Heads

In order to ease the process of transition of banks and financial institutions (referred to as licensed institutions in this document) from their individual Chart of Account (COA) to Uniform Chart of Account (UCOA) as well as to ensure uniformity in re-classification of accounts, a description of key account heads has been provided below. These descriptions have been provided based on a study of the directives of Nepal Rastra Bank (NRB), Nepalese Financial Reporting Standards (NFRS), the Model Financial Statements and internationally accepted accounting practices.

GL Equity

This includes accounts under account code 100000000.

101010300 Shares through exercise of Options

Employees or existing shareholders might be given an option to subscribe to shares of licensed institution at a discounted price on a pre-determined date. This account shall include shares acquired through exercise of options by such employees or existing shareholders.

101010400 Treasury Shares (Equity)

It shall include repurchase or buyback of the licensed institution's own equity share.

101020100 Convertible Preference Share (Equity Component)

Convertible Preference Shares includes an option for the holder of the shares to convert the preferred shares into a fixed number of common shares at any time after a predetermined date. Convertible Preference Share have both a liability and an equity component from the issuer's perspective. The equity component is assigned the residual amount after deducting from the fair value of the instrument as a whole the amount separately determined for the liability component.

101020200 Non-Redeemable Preference Share (Equity Component)

Unlike redeemable preference shares where the issuer is liable to redeem the preference shares from the holder after a fixed date, Non-Redeemable Preference shares need not be redeemed. Such preference shares have both liability and equity component from the issuer's perspective. The equity component is assigned the residual amount after deducting from the fair value of the instrument as a whole the amount separately determined for the liability component.

101020300 Treasury Shares (Preference share)

It shall include repurchase or buyback of its own preference share.

102010000 Convertible Bond (Equity Component)

Convertible Bonds include an option for the holder of the bonds to convert the same into a fixed number of common shares at any time after a predetermined date. Convertible bonds have both a liability and an equity component from the issuer's perspective. The equity component is assigned the residual amount after deducting from the fair value of the bond as a whole the amount separately determined for the liability component.

102020000 Perpetual Bond (Equity Component)

Perpetual bonds are bonds with no maturity date. They have both liability and equity component from the issuer's perspective. The equity component is assigned the residual amount after deducting from the fair value of the bond as a whole the amount separately determined for the liability component.

103010100 General Reserve

In this reserve, the amount transformed from appropriation of net profit according to the Banks and Financial Institutions Act, shall be included. No type of dividend (cash or bonus share) shall be distributed from the amount in general/statutory reserve fund. Approval of the Central Bank shall be obtained in order to use the amount in this fund.

103010200 Exchange Equalization Fund

A bank or financial institution which has obtained the license to carry on foreign exchange transactions shall make necessary accounts adjustments in the profit and loss account of the revaluation profits earned as a result of fluctuations in the exchange rates of foreign currencies, other than the Indian currency, every year at the end of the same fiscal year. While making such accounts adjustment in the Statement of Profit and Loss, if revaluation earning has been made in any fiscal year, at least twenty five per cent of such profits shall be credited to the exchange equalization fund.

103010300 Capital Reserve Fund

This head shall include an amount from share forfeiture due to non-payment of remaining amount for the unpaid shares and capital grants received in cash or kind. In addition to this, capital reserve arising out of merger and acquisition should also be recorded here.

103010400 Special Reserve

The amount for creation of any special reserve funds by the institution through utilization of accumulated profit according to the Directives of NRB shall be appropriated by debiting the Appropriation Account.

103010500 Investment Adjustment Fund

It includes statutory reserves created as a cushion for adverse price movements in bank's investments as directed by the Directives of Nepal Rastra Bank.

103010600 Capital Redemption Reserve

This head shall include the statutory reserve created for making payment towards Redeemable Non-Convertible Preference Shares.

103010700 Debenture Redemption Reserve

This head shall include the statutory reserve created for making payment towards redemption of debentures or other debt instruments.

103010800 Housing Reserve

The reserve created for the purpose of staff quarters or housing shall be accounted under this head.

103010900 Corporate Social Responsibility Fund

The fund created for the purpose of corporate social responsibility shall be accounted under this head.

103020100 Assets Revaluation Reserve

Any reserve created from revaluation of assets (such as Property & Equipment, Intangible Assets, Investment Property) shall be shown under this head. Revaluation reserves often serve as a cushion against unexpected losses but may not be fully available to absorb unexpected losses due to the subsequent deterioration in market values and tax consequences of revaluation.

103020200 Institutional Development Fund

Where the institution decides to create an Institutional Development Fund by appropriating some portion of its net profit, such amount shall be shown in this head.

103020300 Contingency Reserve

Where the institution decides to create "contingent reserve" for future contingencies by appropriating some portion of its net profit, such amount shall be appropriated to this fund.

103020400 Dividend Equalization Fund

For the purpose of maintaining uniformity in dividend payment, certain amount of profit during the year of profit making may be transferred into this account. Dividend may be distributed by debiting this account with the approval of the Board of Directors and endorsed by the General meeting.

103020500 Foreign Currency Translation Reserve

The translation reserve comprises all foreign currency differences arising from the translation of the financial statements of foreign operations as well as the effective portions of any foreign currency difference arising from hedges of a net investment.

103020600 Fair Value (AFS) Reserves

The fair value reserve comprises the cumulative net change in the fair value of available-for-sale financial assets, until the assets are derecognised or impaired.

103020700 Hedging Reserves

The hedging reserve comprises the effective portion of the cumulative net change in the fair value of hedging instruments used in cash flow hedges pending subsequent recognition in profit or loss as the hedged cash flows affect profit or loss.

103020800 Sinking Fund

A sinking fund is a fund created by a licensed institution by setting aside revenue over a period of time to fund a future capital expense, or repayment of a long-term debt. This account shall be treated as non-statutory in nature.

103020900 Staff Related Reserve Fund

In this reserve, any reserve created for staff welfare shall be included under this head

103021000 Actuarial Gain/Loss Reserve

Actuarial gain or loss represent change in actuarial assumptions used to value employee obligations.

103021100 Deferred Tax Reserve

Any reserve created on the basis of net profit arising out of accounting treatment of deferred tax shall be included under this head.

103021200 Capital Adjustment Fund

In times of unfavorable economic situation, projects related to industry, trade, education, health, tourism and energy, among others, will get a grace period of one year if their instalment repayment period begins immediately after the completion of the project. BFIs need to transfer the interest income of the grace period to the capital adjustment fund from profit and loss settlement account. This fund can be utilized for purposes as may be notified by NRB from time to time.

104000000 Securities Premium

This represents the amount of money collected on issue of shares in excess of its face value. The outstanding amount in this account shall not be considered eligible for distribution of cash dividend.

105000000 Retained Earnings

It includes accumulated profits which has not been distributed to shareholders and has been ploughed back in the licensed institution's operations. It represent free earnings available for distribution to shareholders.

106000000 Profit & Loss Account

Under this, the balance of accumulated profit or loss according to the statement of Profit or Loss or Other comprehensive income shall be shown.

107000000 Call in Advance

Money received in advance from shareholders shall in included under this account.

108000000 Call in Arrear

Money not received with in call date form shareholders shall be included in this account.

GL Liabilities

This will include all accounts under account code 200000000.

201000000 Trading Liabilities

Trading liabilities are those liabilities which the licensed institution acquires or incurs principally for the purpose of selling or repurchasing in the near term, or holds as part of a portfolio that is managed together for short-term profit or position taking

201010100 Trading Liabilities Non - Derivatives Pledged

It includes securities short-sold positions of debt or equity backed with collateral that bank is recognizing at fair value.

201010200 Trading Liabilities Non - Derivatives Non-Pledged

It includes securities short-sold positions of debt or equity without collateral that bank is recognizing at fair value.

201020100 Trading Liabilities Derivatives Pledged

It includes net position arises out of Interest rate, Credit, Equity, Foreign exchange, OTC structured derivatives which are pledged.

201020200 Trading Liabilities Derivatives Non-Pledged

It includes net position arises out of Interest rate, Credit, Equity, Foreign exchange, OTC structured derivatives which are not pledged.

202000000 Derivative liabilities held for risk management

It includes all derivative liabilities that are not classified as trading liabilities.

203000000 Deposits from BFIs

It shall include deposit from banking and financial institutions licensed by NRB.

203030000 Sale and repurchase agreements

A securities repurchase agreement (repo) is an arrangement involving the sale of securities for cash, at a specified price, with a commitment to repurchase the same or similar securities at a fixed price either on a specified future date (often one or a few days hence, but also further in the future) or with an "open" maturity.

203040000 Items in the course of collection

Deposits which are in the process of collection from the clearing house and which is yet to be credited into depositors account is exhibited under this head.

204000000 Deposits from Customer

It includes all the deposit others than deposit from licensed institutions of NRB.

205000000 Debt Securities issued/Borrowings

Debenture or debt securities issued by bank, all types of borrowing, loan from NRB, Standing Liquidity Facility (SLF), borrowing under lender of last resort (LOLR), refinance borrowing and Repos shall be included under this broad account head.

206000000 Subordinated Liabilities

Liabilities subordinated, at the event of winding up, to the claims of depositors, debt securities issued/borrowing and other creditors shall be included here.

206010100 Subordinated Liabilities - Redeemable preference share

It is economically the same as a bond and is accounted for in the same way as a bond. The redeemable preference share is therefore treated as a liability rather than equity, even though legally it is a share of the issuer.

206010300 Subordinated Liabilities - Other Preference Share (debt portion only)

The debt portion of the preference shares whose equity component has been accounted for under GL Equity, should be recorded here.

207000000 Current Tax Liabilities

The provision created for the purpose of current income tax, including fees, penalties shall be included under this head.

208000000 Provisions

A provision is recognised when as a result of a past event, the licensed institution has a present legal or constructive obligation that can be estimated reliably, and it is probable that an outflow of economic benefits will be required to settle the obligation.

208010000 Provision for Redundancy

It shall include benefits payable as a result of employment being terminated or based on a dismissal plan of the licensed institution.

208020000 Provision for Branch Closure

This provision shall include expected outflow on branch closure set out in the plan announced by licensed institutions.

208030000 Provision for Onerous Contracts

Provision for onerous contract is recognised when the expected benefits to be derived by the licensed institution from a contract is lower than the unavoidable cost of meeting its obligation under the contract.

208040000 Allowances for Impairment

Impairment losses have been defined in 603000000. The corresponding effect of such impairment losses will be accounted for in this head of GL Liabilities.

208070000 Provision for bank levies

Provision for bank levies is recognised when the condition that triggers the payment of any levy is met. If a levy obligation is subject to a minimum activities threshold so that the obligating event is reaching a minimum activity, then a provision is recognised when that minimum activities threshold is reached.

209000000 Deferred Tax Liabilities

Deferred tax liabilities are the amounts of income taxes payable in future periods in respect of taxable temporary differences, shall be included under this head.

210000000 Other Liabilities

Any residual liabilities not captured above, should be accounted under an appropriate head in this account.

210010100 Liabilities for Defined Benefit Obligation Pension Fund

Defined contribution plans are post-employment benefit plans under which an entity pays fixed contributions into a separate entity (a fund) and will have no legal or constructive obligation to pay further contributions if the fund does not hold sufficient assets to pay all employee benefits relating to employee service in the current and prior periods. Pension fund is post-employment benefit plans. Thus liability of such nature shall be accounted under this head.

210010200 Liabilities for Defined Benefit Obligation Gratuity Fund

Defined benefit plans are post-employment benefit plans other than defined contribution plans. Gratuity fund is post-employment benefit plans. The liabilities related to gratuity fund shall be accounted under this head.

210030000 Liabilities for long-service leave:

Encashment of Long-service leave is a benefit plan. The liabilities related to long service leave is recorded under this head.

210040000 Cash settled share based payment liabilities:

The liabilities created under recognition of share-based payment transactions (such as granted shares, share options, or share appreciation rights), including transactions with employees or other parties to be settled in cash, are included here.

210080200 Liabilities on Unearned Income

When BFIs receives revenue in advances, it shall be recognized as liabilities under this head. When the services are provided, this account balance is decreased and the corresponding income account should be credited.

210080300 Liabilities on Embedded Derivative

A derivative is a financial instrument whose value changes in response to the change in an underlying variable such as an interest rate, commodity or security price, or index; that requires no initial investment, or one that is smaller than would be required for a contract with similar response to changes in market factors; and that is settled at a future date. Forwards, forward rate agreements (FRA), interest rate swaps (IRS), Futures, Options, Caps & floors are example of derivatives. Certain hybrid securities may have an embedded derivative component in a non-derivative instrument. The liabilities created under embedded derivatives in such a contract are recorded here.

210080400 Liabilities under Finance Lease

At the commencement of the lease term, lessees shall recognize finance leases as assets and liabilities at amounts equal to the fair value of the leased property or, if lower, the present value of the minimum lease payments, each determined at the inception of the lease. Minimum lease payment after reducing finance charges shall be reduced subsequently from this account.

210080500 Liabilities on Dividend Payable

Proposed and unpaid amount of dividend as approved by the General Meeting shall be recorded under this head.

210081400 Liabilities on Deferred Income

This shall include liabilities related to any other deferred income.

210081500 Liabilities on Deferred Grant Income

This shall include liabilities related to grant deferred income.

205020403 Borrowing Refinance

The amount borrowed from re-financing agency in respect of loans and advances made in compliance with requirements of re-finance schemes, shall be included under this head.

211000000 Reconciliation A/c

This account is to be utilized for reconciling balances between the head office account and the branch account. Various reconciliation accounts may be included under this head. For example, Central Office, Regional/Branch Office, Pension, Government Transactions, Loanable Fund etc.

GL Assets

This will include all accounts under account code 300000000.

301000000 Cash & Cash Equivalent

Cash and cash equivalents include notes and coins on hand, unrestricted balances held with central bank and other commercial banks and highly liquid financial assets with original maturities of three months or less from the acquisition date that are subject to an insignificant risk of changes in their fair value, and are used by the licensed institution in the management of its short term commitments. It shall be bifurcated and recorded both in local currency as well as foreign currency.

301030100 Money at Call & Short Notice

The amount of all interest bearing placements with other licensed institutions (local or foreign) with maturity period of not-exceeding 7 days with stipulated condition for payment at call or at short notice (48 hours) shall be recorded under this head.

302000000 Trading Assets

Trading assets are those assets that the licensed institution acquires principally for the purpose of selling in the near term, or holds as part of a portfolio that is managed together for short-term profit.

302010000 Non – Derivative Trading Assets

Trading Assets other than derivatives (as defined below) are reported here.

302020000 Derivative Trading Assets

The licensed institution enters into derivatives for trading and risk management purposes. Accordingly, derivatives that are entered into for the purpose of trading as defined under the head 302000000 shall be recorded under this head.

303000000 Derivative assets held for risk management

The licensed institution enters into derivatives for trading and risk management purposes. The licensed institution may also take positions with the expectation of profiting from favorable movements in prices, rates or indices. Such derivative instruments held for risk management purposes rather than trading are to be accounted for under this head.

304000000 Loans and advances to Banks and Financial Institutions

Loans and advances include non-derivative financial assets with fixed or determinable payments that are not quoted in an active market, other than:

- a) Those that the Group intends to sell immediately or in the near term and Those that the Group upon initial recognition, designates as at fair value through profit or loss,
- b) Those that the Group, upon initial recognition, designates as available-for-sale,
- c) Those for which the Group may not recover substantially all of its initial investment, other than because of credit deterioration.

Loans and advances to other banks & financial institutions licensed by NRB has been classified as loans and advances to BFIs and all other are classified as loans and advances to customers.

304010000 Repurchase Agreement

A securities repurchase agreement (repo) is an arrangement involving the sale of securities for cash, at a specified price, with a commitment to repurchase the same or similar securities at a fixed price either on a specified future date (often one or a few days hence, but also further in the future) or with an “open” maturity. The inverse position is referred to as reverse repo which is accounted for as an asset in the books.

304020000 Securities Borrowing

This is similar to a securities repurchase agreement (repo). A key difference between repo and securities lending is that most repo is for general collateral (GC) and is therefore motivated by the need to borrow and lend cash whereas securities lending is typically driven by the need to borrow securities. Securities borrowing should be recorded here.

305010100 Term Loan

Term Loan means the loan extended in the nature of capital expenses for a period of more than one year. The term loan of less than one year shall have to be exhibited in the demand or other current capital loan head. Similarly, the residential housing loans, real estate loans, hire purchase loans of any term extended and to be repaid in installment or at once, shall not have to be stated under head and they shall have to be stated in their respective heads.

305010200 Demand & Other Working Capital

All loans in the nature of current capital including hypothecation, working capital, short term loans, demand loans, time loans, cash credit shall be included under the demand and other current capital loan.

305010300 Residential Home Loan

Under this head, the outstanding amount of housing loan up to 10 million extended to a customer for house construction or purchase fixing the installment having regard to the Income sources by the banks and financial institutions has to be recorded.

305010400 Real Estate Loan

The following loan and advance shall be taken as the loan and advance extended for the purpose of real estate:

- a) Loan to Residential Real Estate;
- b) Loan extended for construction of Commercial Building or residential apartment
- c) Commercial Real Estate (CRE) including construction completed
- d) Land & Land Development Real Estate (LRE) which includes following:
 - i. Land purchase and land plotting
 - ii. Loan of five million rupees or above extended against the collateral of land or building without disclosing any purpose. In case the banks and financial institutions extending loans through various products (such as personal loans, mortgage loans, flexi loans and so on) having mortgaged land or house without disclosing the purpose shall also have to be calculated as the real estate loan.

Provided that none of the following loans shall be regarded as the real estate loan:-

- a) Housing loans extended up to 10 million for residential purpose which may be sustained by the regular income sources;
- b) The loans to which a house or land is mortgaged in addition to other securities for regular commercial loans by the commercial firms/companies other than those engaged in land development and house construction.

305010500 Hire Purchase Loans

Under this head, the loans extended to purchase any transport vehicles or goods for letting them out in commercial manner or using it shall be regarded as the commercial purpose loan under the hire purchase but the outstanding amount of loans extended to the customer to purchase a transport vehicle or goods have to be exhibited under personal hire purchase loan. Other loans for purchasing other products (auto loan, vehicles loan) shall also to be exhibited under this head.

305010600 Overdraft

Banks and financial institutions which are entitled to make available overdraft facilities shall have to exhibit the outstanding amount under this head which is due after making available overdraft limit to its individual or institutional customers or after making available overdrawn facility in the current deposit account.

305010700 Trust Receipt Loan/Import Loan

The import loan made available for the purpose of importing goods through L/C shall have to be exhibited as the trust receipt loan. In case there are other loans extended under this head, such other import loans shall also be included in this head.

