# BANKING & FINANCIAL STATISTICS

Monthly

## NEPAL RASTRA BANK

Bank & Financial Institution Regulation Department

**Statistics Division**

**2068 Ashadh**
**(Mid July, 2011)**

*(Provisional)*

# Contents


| | | Page |
|---|---|---|
| 1. | Consolidated Statistics | |
| | a. Statement of Assets & Liabilities | 1 |
| | b. Profit & Loss account | 3 |
| | c. Sector wise, product wise and security wise credit | 4 |
| 2. | Statement of Assets & Liabilities | |
| | a. Commercial banks | 5 |
| | b. Development banks | 8 |
| | c. Finance companies | 16 |
| | d. Micro credit development banks | 23 |
| 3. | Profit & Loss account | |
| | a. Commercial banks | 25 |
| | b. Development banks | 30 |
| | c. Finance companies | 41 |
| | d. Micro credit development banks | 51 |
| 4. | Sector wise, product wise and security wise credit | |
| | a. Commercial banks | 54 |
| | b. Development banks | 58 |
| | c. Finance companies | 67 |
| | d. Micro credit development banks | 75 |
| 5. | Full name and short name of the institutions | 77 |

# Agregate Statement of Assets & Liabilities

Rs. In Lakh

| | Liabilities | Class "A" | Class "B" | Class "C" | Class "D" | Total |
|---|---|---|---|---|---|---|
| 1 | **CAPITAL FUND** | 590644.47 | 225246.48 | 218184.37 | 24087.91 | 1058163.23 |
| | a. Paid-up Capital | 582948.77 | 208950.86 | 192282.05 | 15462.60 | 999644.28 |
| | b. Calls in Advance | | 1116.68 | 1758.99 | | 2875.67 |
| | c. General Reserves | 149258.83 | 11383.23 | 16631.33 | 2455.54 | 179728.93 |
| | d. Share Premium | 3170.62 | 626.30 | 407.17 | 18.94 | 4223.03 |
| | e. Retained Earning | -248311.58 | 676.60 | 4825.65 | -255.72 | -243065.05 |
| | f. Others Reserves Fund | 96124.83 | 2444.73 | 2279.19 | 6406.51 | 107255.25 |
| | g. Exchange Fluctuation Fund | 7453.01 | 48.08 | | 0.03 | 7501.12 |
| 2 | **BORROWINGS** | 248528.45 | 47000.23 | 45058.16 | 130375.86 | 470962.70 |
| | a. NRB | 102260.56 | 24336.80 | 6474.80 | 2008.94 | 135081.10 |
| | b. "A"Class Licensed Institution | 63209.80 | 13340.16 | 32609.77 | 68065.87 | 177225.60 |
| | c. Foreign Banks and Fin. Ins. | 18680.90 | 3642.41 | | 16799.54 | 39122.85 |
| | d. Other Financial Ins. | 3799.48 | 5570.70 | 5163.59 | 43501.51 | 58035.29 |
| | e. Bonds and Securities | 60577.70 | 110.16 | 810.00 | | 61497.86 |
| 3 | **DEPOSITS** | 6875878.88 | 968866.70 | 854768.76 | 35373.91 | 8734888.25 |
| | a. Current | 789828.80 | 18605.25 | 909.20 | 8.90 | 809352.15 |
| | Domestic | 686443.43 | 18479.28 | 909.20 | 8.90 | 705840.81 |
| | Foreign | 103385.37 | 125.98 | | | 103511.34 |
| | b. Savings | 2310944.29 | 429682.81 | 315265.00 | 35359.45 | 3091251.55 |
| | Domestic | 2254205.93 | 428694.88 | 315261.00 | 35277.26 | 3033439.08 |
| | Foreign | 56738.35 | 987.93 | 4.00 | 82.19 | 57812.47 |
| | c. Fixed | 2535863.96 | 311628.70 | 479770.28 | | 3327262.95 |
| | Domestic | 2235798.65 | 307885.57 | 479757.28 | | 3023441.50 |
| | Foreign | 300065.31 | 3743.13 | 13.00 | | 303821.45 |
| | d. Call Deposits | 1166246.61 | 204076.58 | 22758.61 | | 1393081.81 |
| | e. Others | 72995.22 | 4873.35 | 36065.66 | 5.56 | 113939.80 |
| 4 | **Bills Payable** | 9429.37 | 177.80 | 41.99 | | 9649.17 |
| 5 | **Other Liabilities** | 843863.02 | 108582.98 | 110192.31 | 18186.43 | 1080824.74 |
| | 1. Sundry Creditors | 130443.28 | 3975.92 | 4298.65 | 2695.48 | 141413.33 |
| | 2. Loan Loss Provision | 213400.78 | 35204.07 | 53553.46 | 4362.51 | 306520.82 |
| | 3. Interest Suspense a/c | 232494.32 | 31894.04 | 16911.87 | 3539.54 | 284839.77 |
| | 4. Others | 267524.65 | 37508.95 | 35428.32 | 7588.91 | 348050.82 |
| 6 | **Reconcillation A/c** | 59315.81 | 25773.97 | 13639.98 | 2232.02 | 100961.78 |
| 7 | **Profit & Loss A/c** | 155985.23 | 21714.05 | 24284.38 | 4707.46 | 206691.11 |
| | **TOTAL LIABILITIES** | 8783645.23 | 1397362.20 | 1266169.95 | 214963.60 | 11662140.99 |

| | Assets | Class "A" | Class "B" | Class "C" | Class "D" | Total |
|---|---|---|---|---|---|---|
| 1 | **LIQUID FUNDS** | 980717.42 | 294112.74 | 205109.77 | 32722.24 | 1512662.17 |
| | a. Cash Balance | 202652.47 | 24650.49 | 12199.20 | 317.83 | 239819.99 |
| | Nepalese Notes & Coins | 197649.75 | 24269.57 | 12182.52 | 317.83 | 234419.68 |
| | Foreign Currency | 5002.72 | 380.91 | 16.68 | | 5400.31 |
| | b. Bank Balance | 632932.57 | 132298.30 | 136985.84 | 26323.55 | 928540.27 |
| | 1. In Nepal Rastra Bank | 487273.85 | 35118.74 | 24100.39 | 710.83 | 547203.81 |
| | Domestic Currency | 482749.47 | 35050.58 | 24100.19 | 710.83 | 542611.08 |
| | Foreign Currency | 4524.38 | 68.15 | 0.19 | | 4592.72 |
| | 2. "A"Class Licensed Institution | 38260.20 | 59735.98 | 60823.57 | 18849.88 | 177669.64 |
| | Domestic Currency | 34973.36 | 59616.35 | 60810.12 | 18848.12 | 174247.95 |
| | Foreign Currency | 3286.85 | 119.63 | 13.45 | 1.76 | 3421.69 |
| | 3. Other Financial Ins. | 2846.11 | 36857.39 | 52061.88 | 6762.84 | 98528.21 |
| | 4. In Foreign Banks | 104552.41 | 586.20 | | | 105138.61 |
| | c. Money at Call | 145132.38 | 137163.96 | 55924.73 | 6080.86 | 344301.92 |
| | Domestic Currency | 60476.27 | 131779.99 | 55924.73 | 6080.86 | 254261.85 |
| | Foreign Currency | 84656.11 | 5383.97 | | | 90040.08 |
| 2 | **INVESTMENT IN SECURITIES** | 1026559.22 | 25196.31 | 23868.13 | 1647.35 | 1077271.01 |
| | a. Govt.Securities | 1002673.03 | 24970.31 | 23508.13 | 512.25 | 1051663.72 |
| | b. NRB Bond | 16877.46 | 106.00 | 360.00 | | 17343.46 |
| | c. Govt.Non-Fin. Ins. | 584.93 | | | | 584.93 |
| | d. Other Non-Fin Ins. | 3323.18 | 120.00 | | 1127.10 | 4570.28 |
| | e Non Residents | 3100.61 | | | 8.00 | 3108.61 |
| 3 | **SHARE & OTHER INVESTMENT** | 469014.40 | 33435.33 | 33378.85 | 15604.51 | 551433.09 |
| | a. Non Residents | 350021.55 | 108.00 | 564.96 | | 350694.51 |
| | b. Others | 118992.85 | 33327.33 | 32813.89 | 15604.51 | 200738.57 |
| 4 | **LOANS & ADVANCES** | 5228533.37 | 889233.21 | 870023.24 | 146498.57 | 7134288.39 |
| | a. Private Sector | 5033394.46 | 881692.12 | 836052.08 | 84639.97 | 6835778.63 |
| | b. Financial Institutions | 133623.41 | 6097.36 | 33278.99 | 61858.60 | 234858.37 |
| | c. Government Organizations | 61515.50 | 1443.73 | 692.17 | | 63651.40 |
| 5 | **BILL PURCHASED** | 50738.49 | 457.10 | 301.74 | | 51497.33 |
| | a. Domestic Bills Purchased | 16635.07 | 457.10 | 301.74 | | 17393.91 |
| | b. Foreign Bills Purchased | 17282.78 | | | | 17282.78 |
| | c. Import Bills & Imports | 16820.64 | | | | 16820.64 |
| 6 | **LOANS AGAINST COLLECTED BILLS** | 959.56 | | | | 959.56 |
| | a. Against Domestic Bills | 741.12 | | | | 741.12 |
| | b. Against Foreign Bills | 218.45 | | | | 218.45 |
| 7 | **FIXED ASSETS** | 160988.07 | 38281.41 | 43336.91 | 2593.48 | 245199.87 |
| 8 | **OTHER ASSETS** | 666751.08 | 76350.74 | 48279.55 | 12531.85 | 803913.21 |
| | a. Accrued Interest: | 243414.34 | 33390.92 | 20091.74 | 3590.98 | 300487.98 |
| | Financial Institutions | 8966.74 | 1315.14 | 1668.12 | 93.12 | 12043.12 |
| | Government Enterprises | 1258.22 | 140.43 | 17.43 | 0.28 | 1416.36 |
| | Private Sector | 233189.38 | 31935.35 | 18406.19 | 3497.58 | 287028.50 |
| | b. Staff Loans / Adv. | 120632.74 | 4606.01 | 2610.74 | 4455.89 | 132305.39 |
| | c. Sundry Debtors | 96816.03 | 4961.81 | 4369.34 | 1287.08 | 107434.26 |
| | d. Cash In Transit | 2002.83 | 143.16 | 9.02 | 155.90 | 2310.91 |
| | e. Others | 203885.14 | 33248.84 | 21198.70 | 3042.01 | 261374.68 |
| 9 | **Expenses not Written off** | 6007.01 | 1105.97 | 640.03 | 10.81 | 7763.83 |
| 10 | **Non Banking Assets** | 13765.68 | 127.22 | 1603.65 | | 15496.54 |
| 11 | **Reconcillation Account** | 179610.91 | 26174.56 | 14017.36 | 2530.18 | 222333.01 |
| 12 | **Profit & Loss A/c** | | 12887.61 | 25610.71 | 824.60 | 39322.92 |
| | **TOTAL ASSETS** | 8783645.22 | 1397362.19 | 1266169.94 | 214963.59 | 11662140.94 |

# Agregate Profit & Loss Account

Rs. In Lakh

| Expenses | Class "A" | Class "B" | Class "C" | Class "D" | Total |
|---|---|---|---|---|---|
| **1 Interest Expenses** | 428052.87 | 90306.97 | 95210.71 | 6062.95 | 619633.50 |
| 1.1 Deposit Liabilities | 411202.29 | 83560.32 | 89182.14 | 1348.65 | 585293.40 |
| 1.1.1 Saving A/c | 101066.07 | 33853.12 | 30749.41 | 1348.65 | 167017.25 |
| 1.1.2 Fixed A/c | 226774.60 | 34067.33 | 55402.12 | | 316244.06 |
| 1.1.2.1 Upto 3 Months Fixed A/c | 13983.45 | 773.54 | 2023.84 | | 16780.83 |
| 1.1.2.2 3 to 6 Months fixed A/c | 11296.15 | 1015.13 | 1676.34 | | 13987.62 |
| 1.1.2.3 6 Months to 1 Year Fixed A/c | 97150.73 | 18201.29 | 27070.74 | | 142422.76 |
| 1.1.2.4 Above 1 Year | 104344.27 | 14077.38 | 24631.21 | | 143052.86 |
| 1.1.3 Call Deposit | 80088.22 | 15635.90 | 3009.62 | | 98733.74 |
| 1.1.4 Certificate of Deposits | 3273.40 | 3.96 | 20.99 | | 3298.35 |
| 1.2 Others | 16850.58 | 6746.65 | 6028.57 | 4714.30 | 34340.10 |
| **2 Commission/Fee Expense** | 2743.96 | 43.81 | 23.58 | 0.09 | 2811.44 |
| **3 Employees Expenses** | 107813.69 | 12208.55 | 9256.81 | 3310.22 | 132589.27 |
| **4 Office Operatiing Expenses** | 77674.88 | 17880.04 | 13162.48 | 1116.82 | 109834.22 |
| **5 Exchange Fluctuation Loss** | 1034.49 | 5.03 | | 0.02 | 1039.54 |
| 5.1 Due to Change in Exchange Rates | 1031.68 | 5.10 | | 0.02 | 1036.80 |
| 5.2 Due to Foreign Currency Transactions | 2.81 | -0.07 | | | 2.74 |
| **6 Non-Operatiing Expenses** | 488.56 | 756.82 | 23.68 | | 1269.06 |
| **7. Provision for Risk** | 61009.63 | 16538.28 | 32912.42 | 481.22 | 110941.55 |
| 7.1 Loan loss Provision | 60563.87 | 16288.38 | 32727.20 | 474.06 | 110053.52 |
| 7.1.1 General Loan loss Provision | 37937.66 | 2795.76 | 3660.44 | 311.72 | 44705.58 |
| 7.1.2 Special Loan Loss Provision | 21806.03 | 13482.14 | 28470.18 | 162.34 | 63920.68 |
| 7.1.3 Additional Loan Loss Provision | 820.19 | 10.49 | 596.58 | | 1427.26 |
| 7.2. Provision for Non-Banking Assets | 148.83 | 138.16 | 155.17 | | 442.16 |
| 7.3. Provision for Loss on Investment | 275.50 | 74.40 | 40.12 | | 390.01 |
| 7.4. Provision for Loss of Other Assets | 21.42 | 37.34 | -10.07 | 7.16 | 55.85 |
| **8 Loan Written Off** | 9717.12 | 86.77 | 380.63 | | 10184.53 |
| **9 Provision for Staff Bonus** | 16392.60 | 2517.83 | 2224.67 | 408.70 | 21543.80 |
| **10 Provision for Income Tax** | 42045.38 | 7321.97 | 6427.45 | 1307.34 | 57102.15 |
| **11 Others** | 11426.86 | 67.16 | 16.11 | | 11510.13 |
| **12 Net Profit** | 155985.23 | 22926.34 | 24256.21 | 3269.65 | 206437.44 |
| ***TOTAL EXPENSES*** | 914385.28 | 170659.58 | 183894.75 | 15957.01 | 1284896.61 |

## Income

| | | | | | |
|---|---|---|---|---|---|
| **1. Interest Income** | 743932.75 | 142791.28 | 144539.02 | 13615.70 | 1044878.76 |
| 1.1. On Loans and Advance | 655225.69 | 116466.28 | 124612.84 | 11525.15 | 907829.96 |
| 1.2. On Investment | 60967.43 | 1788.70 | 1271.33 | 28.82 | 64056.29 |
| 1.2.1 Government Bonds | 53881.44 | 1069.83 | 846.43 | 28.82 | 55826.53 |
| 1.2.2 Foreign Bonds | 224.56 | | | | 224.56 |
| 1.2.3 NRB Bonds | 6185.52 | 163.74 | 353.93 | | 6703.19 |
| 1.2.4 Deventure & Bonds | 675.91 | 555.13 | 70.97 | | 1302.01 |
| 1.3 Agency Balance | 4458.29 | 2121.52 | 1901.68 | 28.92 | 8510.42 |
| 1.4 On Call Deposit | 12159.58 | 14504.44 | 8483.87 | 770.65 | 35918.54 |
| 1.5 Others | 11121.75 | 7910.34 | 8269.30 | 1262.16 | 28563.55 |
| **2. Comission & Discount** | 48573.17 | 5109.59 | 3877.50 | 61.86 | 57622.13 |
| 2.1 Bills Purchase & Discount | 1149.43 | 85.39 | 29.87 | | 1264.68 |
| 2.2 Comission | 36542.89 | 2725.61 | 1834.02 | 22.91 | 41125.44 |
| 2.3 Others | 10880.85 | 2298.59 | 2013.61 | 38.95 | 15232.01 |
| **3 Income From Exchange Fluctuation** | 19569.53 | 1.53 | 0.79 | | 19571.85 |
| 3.1 Due to Change in Exchange Rate | 3090.26 | -73.37 | 0.79 | | 3017.68 |
| 3.2 Due to Foreign Currency Trans. | 16479.26 | 74.91 | | | 16554.17 |
| **4 Other Operating Income** | 15695.63 | 6662.89 | 5976.08 | 1937.57 | 30272.17 |
| **5 Non Operating Income** | 4941.87 | 853.61 | 535.35 | 272.19 | 6603.01 |
| **6 Provision Written Back** | 53435.63 | 2146.99 | 3078.66 | 49.35 | 58710.64 |
| **7 Recovery from Written off Loan** | 7920.36 | 25.52 | 264.14 | 20.34 | 8230.36 |
| **8 Income from Extra Ordinary Expenses** | 20316.34 | 180.56 | 35.48 | | 20532.38 |
| **9 Net Loss** | | 12887.61 | 25587.71 | | 38475.32 |
| ***TOTAL INCOME*** | 934385.28 | 170659.58 | 183894.73 | 15957.01 | 1284896.60 |

# Agregate Statement of Sector wise, Product wise and Security wise Credit

Rs. In Lakh

| Sectorwise | | Class "A" | Class "B" | Class "C" | Class "D" | Total |
|---|---|---|---|---|---|---|
| 1 | Agricultural and Forest Related | 124608.00 | 25557.76 | 14977.46 | 21973.94 | 187117.15 |
| 2 | Fishery Related | 17508.30 | 222.66 | 110.92 | | 17841.87 |
| 3 | Mining Related | 22048.16 | 2296.35 | 2458.20 | | 26802.72 |
| 4 | Manufacturing (Producing) Related | 1145693.72 | 71590.00 | 67283.04 | 3484.78 | 1288051.54 |
| 5 | Construction | 515676.67 | 102692.00 | 136495.85 | 64.84 | 754929.35 |
| 6 | Electricity,Gas and Water | 77661.07 | 11092.18 | 2228.32 | | 90981.57 |
| 7 | Metal Products, Machinary & Electronic Equipment & Assemblage | 64146.89 | 15214.21 | 11821.80 | 0.00 | 91182.88 |
| 8 | Transport, Communication and Public Utilities | 250654.47 | 88131.82 | 77683.73 | 809.07 | 417279.09 |
| 9 | Wholesaler & Retailer | 1099542.15 | 168860.20 | 145315.17 | 4067.02 | 1417784.53 |
| 10 | Finance, Insurance and Real Estate | 595804.92 | 95483.59 | 98925.50 | 25336.20 | 815550.22 |
| 11 | Hotel or Restaurant | 123196.45 | 29428.12 | 27917.25 | 1029.42 | 181571.24 |
| 12 | Other Services | 230507.82 | 54070.33 | 41296.59 | 6333.27 | 332208.01 |
| 13 | Consumption Loans | 328944.03 | 51436.97 | 68041.29 | 0.00 | 448422.29 |
| 14 | Local Government | 11070.72 | 7332.38 | 1012.22 | | 19415.33 |
| 15 | Others | 673168.06 | 166281.70 | 174496.67 | 27572.16 | 1041518.59 |
| | **TOTAL** | 5280231.42 | 889690.28 | 870064.00 | 90670.68 | 7130656.38 |

## Product wise

| | | | | | | |
|---|---|---|---|---|---|---|
| 1 | Term Loan | 758606.80 | 105243.08 | 142083.28 | | 1005933.15 |
| 2 | Overdraft | 917192.91 | 211463.10 | 325.00 | | 1128981.01 |
| 3 | Trust Receipt Loan / Import Loan | 291269.45 | 185.33 | | | 291454.78 |
| 4 | Demand & Other Working Capital Loan | 1236225.40 | 130196.91 | 215012.18 | | 1581434.50 |
| 5 | Residential Personal Home Loan (Up to Rs. 80 Lakh) | 289392.79 | 56429.42 | 71107.77 | | 416929.98 |
| 6 | Real Estate Loan | 689038.91 | 130598.44 | 168561.34 | | 988198.70 |
| 7 | Margin Nature Loan | 71175.59 | 22970.75 | 27172.82 | | 121319.16 |
| 8 | Hire Purchase Loan | 344088.23 | 100175.83 | 91165.15 | | 535429.22 |
| 9 | Deprived Sector Loan | 181802.96 | 28946.19 | 18160.35 | 90669.85 | 319579.34 |
| 10 | Bills Purchased | 47814.56 | 457.10 | 339.29 | | 48610.95 |
| 11 | Other Product | 453623.83 | 103024.13 | 136397.77 | 0.83 | 693046.55 |
| | **TOTAL LOAN & ADVANCES** | 5280231.42 | 889690.28 | 870324.95 | 90670.68 | 7130917.33 |

## Collateral Wise

| | | | | | | |
|---|---|---|---|---|---|---|
| 1 | Gold and Silver | 156318.43 | 9101.10 | 1201.02 | | 166620.55 |
| 2 | Government Securities | 28014.67 | 211.66 | 93.24 | | 28319.57 |
| 3 | Non Governmental Securities | 56457.73 | 15096.74 | 12547.64 | | 84102.12 |
| 4 | Fixed Deposit Receipts | 83794.66 | 16484.01 | 36345.87 | | 136624.54 |
| 4.1 | Own | 77649.76 | 16170.81 | 36345.42 | | 130165.98 |
| 4.2 | Other Licences Institutions | 6144.91 | 313.20 | 0.45 | | 6458.56 |
| 5 | Collateral of Properties | 4484161.03 | 770662.11 | 784309.64 | 2367.50 | 6041500.28 |
| 5.1 | Fixed Assets | 3681876.82 | 759858.65 | 778147.62 | 2367.50 | 5222250.59 |
| 5.2 | Current Assets | 802284.21 | 10803.46 | 6162.02 | | 819249.69 |
| 6 | Against security of Bill | 66168.98 | 294.75 | | | 66463.73 |
| 6.1 | Domestic Bills | 3649.38 | 294.75 | | | 3944.13 |
| 6.2 | Foreign Bills | 62519.60 | | | | 62519.60 |
| 7 | Against Guarantee | 94443.80 | 13610.29 | 9999.89 | 52692.57 | 170746.56 |
| 7.1 | Government Guarantee | 25749.57 | 526.36 | 889.88 | | 27165.80 |
| 7.2 | Institutional Guarantee | 42750.72 | 3656.74 | 3735.79 | 2927.21 | 53070.47 |
| 7.3 | Personal Guarantee | 8427.46 | 6802.61 | 2908.09 | 6208.64 | 24346.81 |
| 7.4 | Collective Guarantee | 123.38 | 2488.31 | 83.00 | 43555.89 | 46250.57 |
| 7.5 | International Rated Foreign Bank's Guarantee | 6117.50 | 131.82 | 602.33 | | 6851.64 |
| 7.6 | Other Guarantee | 11275.17 | 4.45 | 1780.81 | 0.83 | 13061.27 |
| 8 | Credit Card | 3562.14 | | | | 3562.14 |
| 9 | Others | 307309.97 | 64229.62 | 25897.69 | 35610.62 | 433047.89 |
| | **Total** | 5280231.41 | 889690.29 | 870394.99 | 90670.68 | 7130987.37 |

## Statement of Assets & Liabilities of Commercial Banks

| | Liabilities | NBL | RBB | NABIL | NIBL | SCBNL | HBL | NSBI | NBB | EBL |
|---|---|---|---|---|---|---|---|---|---|---|
| 1 | **CAPITAL FUND** | **-46077.00** | **-74229.40** | **38357.02** | **45853.93** | **33716.21** | **34392.16** | **25081.93** | **18456.56** | **27591.36** |
| | a. Paid-up Capital | 3804.00 | 11723.00 | 20297.69 | 24090.98 | 16101.68 | 20000.00 | 18693.03 | 20093.96 | 12796.07 |
| | b. Calls in Advance | | | | | | | | | |
| | c. General Reserves | 16087.00 | 23163.73 | 15685.00 | 10892.02 | 14124.91 | 10128.00 | 3828.68 | 9568.45 | 6171.93 |
| | d. Share Premium | | | 0.74 | 118.49 | | | 496.60 | 358.70 | 147.80 |
| | e. Retained Earning | -72524.00 | -125839.34 | 23.22 | 4136.13 | 299.65 | 1365.98 | 42.49 | -12865.76 | 726.21 |
| | f. Others Reserves Fund | 5876.00 | 15764.21 | 1536.36 | 6306.64 | 779.08 | 2667.30 | 1919.13 | 730.95 | 7528.91 |
| | g. Exchange Fluctuation Fund | 680.00 | 959.00 | 814.00 | 309.68 | 2410.90 | 230.88 | 102.00 | 570.27 | 220.44 |
| 2 | **BORROWINGS** | **18424.00** | **48128.03** | **19505.99** | **13307.64** | **3500.00** | **5100.00** | **2000.00** | | **7820.00** |
| | a. NRB | | 40193.26 | | | | 100.00 | | | 4820.00 |
| | b. "A"Class Licensed Institution | | 6800.00 | 16505.99 | 2807.64 | 3500.00 | | | | |
| | c. Foreign Banks and Fin. Ins. | 18424.00 | | | | | | | | |
| | d. Other Financial Ins. | | 1134.77 | | | | | | | |
| | e. Bonds and Securities | | | 3000.00 | 10500.00 | | 5000.00 | 2000.00 | | 3000.00 |
| 3 | **DEPOSITS** | **468042.00** | **739240.78** | **496913.96** | **501381.17** | **379992.42** | **409206.27** | **424154.45** | **115116.77** | **411279.14** |
| | a. Current | 109159.00 | 187937.47 | 58183.87 | 40426.92 | 115456.04 | 36942.50 | 42594.16 | 11945.87 | 47912.03 |
| | Domestic | 106743.00 | 187198.27 | 45327.22 | 28556.57 | 61142.86 | 29038.66 | 41562.11 | 10745.89 | 47413.85 |
| | Foreign | 2416.00 | 739.20 | 12856.64 | 11870.35 | 54313.18 | 7903.84 | 1032.05 | 1199.98 | 498.18 |
| | b. Savings | 272558.00 | 385900.19 | 142885.21 | 135547.88 | 116198.15 | 159945.64 | 80792.45 | 56524.23 | 130391.09 |
| | Domestic | 272457.00 | 385619.60 | 131400.59 | 128905.57 | 96699.40 | 152334.00 | 79613.42 | 56259.28 | 129264.74 |
| | Foreign | 101.00 | 280.59 | 11484.63 | 6642.31 | 19498.75 | 7611.64 | 1179.03 | 264.95 | 1126.35 |
| | c. Fixed | 74823.00 | 142668.50 | 168408.31 | 183783.00 | 101362.44 | 135073.70 | 280135.50 | 26016.82 | 150619.38 |
| | Domestic | 74761.00 | 142668.50 | 152666.16 | 170673.64 | 54916.88 | 125017.38 | 147804.82 | 24484.02 | 147239.75 |
| | Foreign | 62.00 | | 15742.16 | 13109.37 | 46445.56 | 10056.32 | 132330.68 | 1532.80 | 3379.63 |
| | d. Call Deposits | 7294.00 | 16057.68 | 121663.30 | 135035.34 | 44058.95 | 65050.78 | 19170.75 | 18034.58 | 75500.45 |
| | e. Others | 4208.00 | 6676.94 | 5773.26 | 6588.03 | 2916.84 | 12193.65 | 1461.59 | 2595.27 | 6856.19 |
| 4 | **Bills Payable** | **111.00** | **297.43** | **1895.55** | **82.50** | **659.66** | **925.17** | **806.62** | **141.25** | **497.17** |
| 5 | **Other Liabilities** | **103877.00** | **215176.10** | **43556.48** | **40205.16** | **23198.67** | **29815.04** | **14671.91** | **43173.13** | **12350.76** |
| | 1. Sundry Creditors | 54062.00 | 6892.19 | 8318.58 | 7291.70 | 4795.24 | 724.29 | 2061.75 | 1779.37 | 756.65 |
| | 2. Loan Loss Provision | 15010.00 | 38612.80 | 9410.40 | 6153.61 | 2339.64 | 13477.63 | 3537.23 | 17795.77 | 6041.51 |
| | 3. Interest Suspense a/c | 30147.00 | 150254.86 | 2967.24 | 2304.99 | 1882.23 | 6148.79 | 1404.11 | 9363.75 | 552.05 |
| | 4. Others | 4658.00 | 19416.25 | 22860.26 | 24454.86 | 14181.56 | 9464.34 | 7668.82 | 14234.25 | 5000.55 |
| 6 | **Reconcillation A/c** | **8790.00** | **261.21** | | **107.14** | | **-564.02** | | **-217.78** | **104.21** |
| 7 | **Profit & Loss A/c** | **3834.00** | **17592.55** | **12696.62** | **12632.10** | **11204.56** | **14110.11** | **4584.44** | **6550.85** | **9313.04** |
| | **TOTAL LIABILITIES** | **557001.00** | **946466.70** | **612925.61** | **613569.64** | **452271.53** | **492984.73** | **471299.35** | **183220.78** | **468955.68** |

## Assets

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 1 | **LIQUID FUNDS** | **112381.00** | **71362.40** | **48844.74** | **82903.71** | **72566.83** | **38051.64** | **48774.87** | **24746.96** | **61228.64** |
| | a. Cash Balance | 15685.00 | 17605.11 | 7445.92 | 17186.66 | 6106.91 | 6320.46 | 10076.89 | 5330.57 | 10489.99 |
| | Nepalese Notes & Coins | 15372.00 | 17260.69 | 7019.00 | 16677.34 | 5709.02 | 5955.52 | 9784.67 | 5130.51 | 10365.80 |
| | Foreign Currency | 313.00 | 344.42 | 426.92 | 509.31 | 397.89 | 364.94 | 292.22 | 200.06 | 124.19 |
| | b. Bank Balance | 92696.00 | 52924.79 | 16873.70 | 64217.05 | 23651.04 | 23323.18 | 38697.98 | 19416.39 | 50738.65 |
| | 1. In Nepal Rastra Bank | 81710.00 | 48135.47 | 14693.99 | 40094.60 | 16382.77 | 13906.26 | 23305.89 | 15668.97 | 47063.21 |
| | Domestic Currency | 81677.00 | 47663.78 | 14592.92 | 39706.66 | 16150.16 | 13420.48 | 23180.35 | 15441.28 | 46850.88 |
| | Foreign Currency | 33.00 | 471.69 | 101.07 | 387.94 | 232.60 | 485.77 | 125.54 | 227.69 | 212.33 |
| | 2. "A"Class Licensed Institution | 6563.00 | 1933.73 | 335.66 | 803.36 | 755.05 | 1465.07 | 596.94 | 663.59 | 1341.48 |
| | Domestic Currency | 6563.00 | 1933.73 | 335.66 | 803.05 | 755.05 | 1438.38 | 552.57 | 656.21 | 1341.48 |
| | Foreign Currency | | | | 0.31 | | 26.69 | 44.37 | 7.39 | |
| | 3. Other Financial Ins. | | | | | | | | 57.74 | |
| | 4. In Foreign Banks | 4423.00 | 2855.59 | 1844.05 | 23319.09 | 6513.23 | 7951.85 | 14795.15 | 3026.09 | 2333.96 |
| | c. Money at Call | 4000.00 | 832.50 | 24525.12 | 1500.00 | 42808.88 | 8408.00 | | | |
| | Domestic Currency | 4000.00 | 832.50 | 7250.00 | 1500.00 | | 2000.00 | | | |
| | Foreign Currency | | | 17275.12 | | 42808.88 | 6408.00 | | | |
| 2 | **INVESTMENT IN SECURITIES** | **55821.00** | **125764.41** | **89203.43** | **42946.00** | **99657.54** | **64074.31** | **55748.43** | **21138.00** | **71450.17** |
| | a. Govt.Securities | 55821.00 | 123641.23 | 87422.61 | 42946.00 | 99572.61 | 47255.85 | 55748.43 | 21138.00 | 71450.17 |
| | b. NRB Bond | | | | | | 16818.46 | | | |
| | c. Govt.Non-Fin. Ins. | | | | | 84.93 | | | | |
| | d. Other Non-Fin Ins. | | 2123.18 | | | | | | | |
| | e Non Residents | | | 1780.81 | | | | | | |
| 3 | **SHARE & OTHER INVESTMENT** | **20798.00** | **27567.23** | **41624.78** | **31304.57** | **72929.29** | **22569.91** | **133361.80** | **3588.59** | **6005.11** |
| | a. Non Residents | 18064.00 | | 36633.80 | 26959.55 | 72078.78 | 20669.89 | 132965.33 | 2044.88 | 3130.60 |
| | b. Others | 2734.00 | 27567.23 | 4990.98 | 4345.02 | 850.51 | 1900.02 | 396.47 | 1543.72 | 2874.51 |
| 4 | **LOANS & ADVANCES** | **266378.00** | **367921.95** | **387655.94** | **416652.41** | **176982.43** | **316566.46** | **216570.88** | **99436.89** | **315347.01** |
| | a. Private Sector | 266078.00 | 348098.04 | 378011.62 | 401151.36 | 160646.67 | 316566.46 | 210727.62 | 96382.67 | 265782.01 |
| | b. Financial Institutions | 300.00 | 9119.93 | 6844.41 | 9485.98 | 14876.83 | | 5843.26 | 2126.71 | 26716.45 |
| | c. Government Organizations | | 10703.98 | 2799.90 | 6015.07 | 1458.93 | | | 927.51 | 22848.55 |
| 5 | **BILL PURCHASED** | **721.00** | **739.09** | **712.46** | **2224.52** | **9642.35** | **13116.21** | **617.04** | **2937.66** | **1271.42** |
| | a. Domestic Bills Purchased | | 535.12 | 200.11 | 1374.07 | 0.86 | 11410.57 | | 443.76 | 231.34 |
| | b. Foreign Bills Purchased | 56.00 | 203.11 | 512.36 | 303.53 | 9641.50 | 1705.64 | 617.04 | 58.35 | 1040.08 |
| | c. Import Bills & Imports | 665.00 | 0.86 | | 546.92 | | | | 2435.55 | |
| 6 | **LOANS AGAINST COLLECTED BILLS** | | | **859.00** | | | | | | |
| | a. Against Domestic Bills | | | 715.12 | | | | | | |
| | b. Against Foreign Bills | | | 143.88 | | | | | | |
| 7 | **FIXED ASSETS** | **3082.00** | **8412.38** | **9352.13** | **11472.65** | **4930.60** | **10967.98** | **7534.85** | **3075.04** | **4602.59** |
| 8 | **OTHER ASSETS** | **88558.00** | **202346.06** | **34673.14** | **26065.77** | **15285.97** | **25697.98** | **8607.85** | **27777.45** | **9050.74** |
| | a. Accrued Interest: | 30147.00 | 149926.77 | 4869.16 | 3053.65 | 4026.05 | 7559.49 | 2486.56 | 9504.30 | 1464.40 |
| | b. Staff Loans / Adv. | 17033.00 | 30476.78 | 7211.73 | 1222.29 | 2043.03 | 7207.74 | 1761.63 | 2788.59 | 6490.64 |
| | c. Sundry Debtors | 8149.00 | 434.61 | 4600.98 | 1210.55 | 2715.45 | 931.47 | 448.53 | 158.48 | 200.65 |
| | d. Cash In Transit | | 377.38 | | | | -0.01 | | | |
| | e. Others | 33229.00 | 21130.52 | 17991.27 | 20579.29 | 6501.45 | 9999.29 | 3911.13 | 15326.08 | 895.05 |
| 9 | **Expenses not Written off** | **445.00** | **353.41** | | | **276.52** | **1799.17** | **83.63** | **520.19** | |
| 10 | **Non Banking Assets** | **3811.00** | **2848.43** | | | | **141.07** | | | |
| 11 | **Reconcillation Account** | **5006.00** | **139151.34** | | | | | | | |
| 12 | **Profit & Loss A/c** | | | | | | | | | |
| | **TOTAL ASSETS** | **557001.00** | **946466.70** | **612925.61** | **613569.64** | **452271.53** | **492984.73** | **471299.35** | **183220.78** | **468955.68** |

| | Liabilities | BOK | NCC | NIC | Lumbini | MBL | Kumari | Laxmi | SBL | ADBNL | Global |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | **CAPITAL FUND** | **20713.60** | **15233.00** | **17649.53** | **14422.83** | **17735.11** | **19661.58** | **19128.14** | **18776.89** | **109035.01** | **15633.13** |
| | a. Paid-up Capital | 13594.81 | 14000.00 | 13115.52 | 13000.00 | 16271.97 | 14850.00 | 16135.21 | 15711.30 | 94743.00 | 15000.00 |
| | b. Calls in Advance | | | | | | | | | | |
| | c. General Reserves | 4642.81 | 2981.00 | 3105.39 | 2528.96 | 1273.06 | 2354.44 | 1549.96 | 1665.55 | 13294.40 | 321.08 |
| | d. Share Premium | | | 418.74 | 52.79 | | 44.38 | 130.72 | 136.93 | | 150.50 |
| | e. Retained Earning | 506.37 | -2090.00 | 20.95 | -1790.46 | 98.16 | 176.51 | 170.42 | 446.90 | -43916.68 | 19.27 |
| | f. Others Reserves Fund | 1649.87 | 333.00 | 854.71 | 614.84 | | 2172.43 | 1045.31 | 749.47 | 44822.08 | 3.00 |
| | g. Exchange Fluctuation Fund | 319.74 | 9.00 | 134.21 | 16.69 | 91.93 | 63.81 | 96.53 | 66.74 | 92.21 | 139.27 |
| 2 | **BORROWINGS** | **6649.00** | **3748.00** | **9733.00** | | **12476.00** | **10609.25** | **3500.00** | **2984.60** | **25437.01** | **4000.00** |
| | a. NRB | 4649.00 | 3748.00 | 6308.00 | | 11620.00 | 3840.00 | | | 1222.30 | 4000.00 |
| | b. "A"Class Licensed Institution | | | 1425.00 | | 856.00 | 2769.25 | | | | |
| | c. Foreign Banks and Fin. Ins. | | | | | | | | 256.90 | | |
| | d. Other Financial Ins. | | | | | | | | 450.00 | 1214.71 | |
| | e. Bonds and Securities | 2000.00 | | 2000.00 | | | 4000.00 | 3500.00 | 2277.70 | 23000.00 | |
| 3 | **DEPOSITS** | **210184.17** | **109513.00** | **183944.36** | **67729.96** | **164114.26** | **169862.87** | **182996.28** | **216040.06** | **343986.16** | **150664.90** |
| | a. Current | 24282.45 | 6193.00 | 16087.47 | 3014.96 | 4880.44 | 7923.78 | 7495.68 | 5027.76 | 28395.83 | 7040.09 |
| | Domestic | 20233.87 | 6091.00 | 15684.55 | 2615.70 | 4644.99 | 7331.48 | 6655.40 | 4022.87 | 28395.83 | 5804.97 |
| | Foreign | 4048.58 | 102.00 | 402.92 | 399.26 | 235.45 | 592.29 | 840.28 | 1004.89 | | 1235.12 |
| | b. Savings | 66075.60 | 49238.00 | 38698.45 | 20351.01 | 56221.78 | 65514.22 | 32156.94 | 31696.62 | 168719.84 | 38607.67 |
| | Domestic | 64210.44 | 48282.00 | 38124.41 | 20182.56 | 55983.24 | 64415.51 | 30706.00 | 31421.45 | 168719.84 | 37953.40 |
| | Foreign | 1865.16 | 956.00 | 574.04 | 168.45 | 238.53 | 1098.71 | 1450.94 | 275.17 | | 654.28 |
| | c. Fixed | 78502.50 | 31377.00 | 95175.53 | 36739.36 | 65037.11 | 66546.63 | 94535.41 | 114582.72 | 145707.07 | 64012.04 |
| | Domestic | 69536.39 | 31377.00 | 87866.22 | 36604.08 | 62511.65 | 60058.67 | 86005.00 | 107109.11 | 145707.07 | 62097.79 |
| | Foreign | 8966.11 | | 7309.30 | 135.28 | 2525.46 | 6487.96 | 8530.41 | 7473.61 | | 1914.25 |
| | d. Call Deposits | 39073.24 | 21259.00 | 32916.06 | 7157.72 | 36408.49 | 28516.06 | 46738.61 | 63030.35 | 1163.42 | 38293.95 |
| | e. Others | 2250.38 | 1446.00 | 1066.84 | 466.91 | 1566.44 | 1362.18 | 2069.64 | 1702.62 | | 2711.15 |
| 4 | **Bills Payable** | **215.78** | **87.00** | **51.89** | **62.29** | **35.98** | **81.18** | **3021.00** | | | **82.23** |
| 5 | **Other Liabilities** | **11944.16** | **19627.00** | **9313.36** | **5041.10** | **7857.00** | **16419.79** | **12073.07** | **14309.76** | **156696.36** | **8209.56** |
| | 1. Sundry Creditors | 722.03 | 6236.00 | 2295.07 | 865.14 | 147.55 | 10466.29 | 413.17 | 6300.93 | 12901.95 | 1691.32 |
| | 2. Loan Loss Provision | 4887.58 | 3975.00 | 2315.76 | 1011.16 | 3148.59 | 2963.91 | 1854.85 | 2581.53 | 57236.84 | 4067.52 |
| | 3. Interest Suspense a/c | 5.26 | 1456.00 | 368.84 | 1534.54 | 1356.91 | 1131.34 | 401.14 | 714.21 | 15724.05 | 535.09 |
| | 4. Others | 6329.29 | 7960.00 | 4333.69 | 1630.27 | 3203.95 | 1858.25 | 9403.92 | 4713.09 | 70833.51 | 1915.63 |
| 6 | **Reconcillation A/c** | | | | | | | | | **15447.55** | |
| 7 | **Profit & Loss A/c** | **6114.10** | **2148.00** | **4984.01** | **3998.71** | **63.76** | **2392.39** | **3803.74** | **3029.62** | **16080.81** | **2263.17** |
| | **TOTAL LIABILITIES** | **255820.81** | **150356.00** | **225676.14** | **91254.89** | **202282.11** | **219027.06** | **224522.23** | **255140.94** | **666682.90** | **180852.99** |

## Assets

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | **LIQUID FUNDS** | **21588.62** | **17559.00** | **16770.94** | **11000.81** | **25117.46** | **16200.47** | **28233.20** | **27884.66** | **48816.72** | **17544.47** |
| | a. Cash Balance | 5423.71 | 4205.00 | 4057.96 | 2933.18 | 8700.87 | 5247.84 | 3554.32 | 4912.49 | 15835.07 | 5226.84 |
| | Nepalese Notes & Coins | 5329.58 | 4133.00 | 3989.72 | 2879.20 | 8304.00 | 5059.00 | 3504.04 | 4797.85 | 15835.07 | 5137.07 |
| | Foreign Currency | 94.13 | 72.00 | 68.24 | 53.98 | 396.86 | 188.84 | 50.28 | 114.64 | | 89.77 |
| | b. Bank Balance | 11365.71 | 13154.00 | 12712.98 | 8067.63 | 13337.68 | 6437.43 | 24178.87 | 14144.36 | 32708.18 | 12317.63 |
| | 1. In Nepal Rastra Bank | 6416.94 | 10718.00 | 8179.47 | 7209.33 | 10727.44 | 5269.49 | 18736.05 | 12224.12 | 25344.83 | 8091.71 |
| | Domestic Currency | 6046.14 | 10673.00 | 8116.08 | 7132.80 | 10684.11 | 5266.22 | 18026.17 | 12197.63 | 25344.83 | 7977.94 |
| | Foreign Currency | 370.81 | 45.00 | 63.39 | 76.53 | 43.33 | 3.27 | 709.89 | 26.49 | | 113.77 |
| | 2. "A"Class Licensed Institution | 979.93 | 843.00 | 617.84 | 123.66 | 1047.33 | 254.07 | 1286.30 | 301.74 | 6897.68 | 1469.33 |
| | Domestic Currency | 949.09 | 841.00 | 613.91 | 120.82 | 1021.63 | 253.32 | 812.95 | 300.35 | 6894.93 | 1463.12 |
| | Foreign Currency | 30.84 | 2.00 | 3.94 | 2.84 | 25.69 | 0.75 | 473.35 | 1.39 | 2.75 | 6.22 |
| | 3. Other Financial Ins. | | | | | 0.14 | | | 1424.00 | | |
| | 4. In Foreign Banks | 3968.84 | 1593.00 | 3915.67 | 734.63 | 1562.77 | 913.88 | 4156.53 | 194.50 | 465.67 | 2756.59 |
| | c. Money at Call | 4799.20 | 200.00 | | | 3078.91 | 4515.20 | 500.00 | 8827.81 | 273.47 | |
| | Domestic Currency | | 200.00 | | | 600.00 | 2308.00 | 500.00 | 6585.00 | | |
| | Foreign Currency | 4799.20 | | | | 2478.91 | 2207.20 | | 2242.81 | 273.47 | |
| 2 | **INVESTMENT IN SECURITIES** | **40021.38** | **20059.00** | **39971.22** | **12517.36** | **12386.32** | **28047.67** | **20196.65** | **17953.61** | **59436.81** | **20679.48** |
| | a. Govt.Securities | 40021.38 | 19059.00 | 38651.43 | 12517.36 | 12386.32 | 28047.67 | 19696.65 | 17953.61 | 59436.81 | 20679.48 |
| | b. NRB Bond | | | | | | | | | | |
| | c. Govt.Non-Fin. Ins. | | | | | | | 500.00 | | | |
| | d. Other Non-Fin Ins. | | 1000.00 | | | | | | | | |
| | e Non Residents | | | 1319.80 | | | | | | | |
| 3 | **SHARE & OTHER INVESTMENT** | **2844.61** | **1594.00** | **8722.64** | **812.58** | **1709.24** | **7275.17** | **10319.43** | **7425.30** | **14037.25** | **8522.79** |
| | a. Non Residents | 2443.21 | | 6412.50 | 712.00 | 622.38 | 2705.60 | 6123.30 | 3272.81 | | 8347.79 |
| | b. Others | 401.40 | 1594.00 | 2310.14 | 100.58 | 1086.86 | 4569.57 | 4196.13 | 4152.50 | 14037.25 | 175.00 |
| 4 | **LOANS & ADVANCES** | **172478.02** | **92171.00** | **151493.40** | **62113.34** | **147105.81** | **148983.80** | **152626.77** | **183984.13** | **403893.45** | **127618.78** |
| | a. Private Sector | 166538.15 | 88196.00 | 148734.07 | 60103.50 | 140244.63 | 147315.27 | 147890.30 | 183984.13 | 398352.03 | 123884.27 |
| | b. Financial Institutions | 4441.32 | 1971.00 | 2759.33 | 2009.84 | 6387.18 | 1668.53 | 3390.14 | | 5204.81 | 3734.51 |
| | c. Government Organizations | 1498.56 | 2004.00 | | | 474.00 | | 1346.33 | | 336.61 | |
| 5 | **BILL PURCHASED** | **7065.49** | **127.00** | **161.76** | **18.16** | **214.83** | **279.97** | **1268.28** | **2487.83** | | **172.97** |
| | a. Domestic Bills Purchased | 27.59 | 35.00 | 39.24 | | 180.79 | 106.95 | 236.30 | | | 172.97 |
| | b. Foreign Bills Purchased | 169.78 | 92.00 | 122.52 | 18.16 | 34.04 | 173.02 | 11.64 | 2487.83 | | |
| | c. Import Bills & Imports | 6868.12 | | | | | | 1020.33 | | | |
| 6 | **LOANS AGAINST COLLECTED BILLS** | **26.00** | | | | | | | | | |
| | a. Against Domestic Bills | 26.00 | | | | | | | | | |
| | b. Against Foreign Bills | | | | | | | | | | |
| 7 | **FIXED ASSETS** | **8765.74** | **4719.00** | **3542.47** | **1672.90** | **7254.85** | **3057.55** | **4505.06** | **5335.90** | **10216.02** | **3663.60** |
| 8 | **OTHER ASSETS** | **3030.94** | **9347.00** | **4920.21** | **2375.47** | **6902.80** | **15182.26** | **7372.83** | **10069.50** | **128835.73** | **2650.89** |
| | a. Accrued Interest: | 643.95 | 1849.00 | 423.04 | 537.36 | 1665.76 | 1413.79 | 680.93 | 1165.68 | 15724.05 | 332.27 |
| | b. Staff Loans / Adv. | 643.79 | 1122.00 | 549.96 | 424.51 | 1300.43 | 1436.67 | 890.99 | 1945.46 | 29180.63 | 140.37 |
| | c. Sundry Debtors | 473.66 | 568.00 | 1301.80 | 686.99 | 575.55 | 1549.17 | 84.48 | 4454.80 | 65658.98 | 1975.83 |
| | d. Cash In Transit | 49.47 | | | | | | | | 1575.99 | |
| | e. Others | 1220.07 | 5808.00 | 2645.41 | 726.61 | 3361.07 | 10782.63 | 5716.43 | 2503.56 | 16696.08 | 202.42 |
| 9 | **Expenses not Written off** | | | **93.49** | | **1530.69** | | | | | |
| 10 | **Non Banking Assets** | | **4714.00** | | **744.26** | **60.00** | | | | **1446.92** | |
| 11 | **Reconcillation Account** | | **66.00** | | **0.01** | **0.11** | **0.16** | | | | |
| 12 | **Profit & Loss A/c** | | | | | | | | | | |
| | **TOTAL ASSETS** | **255820.81** | **150356.00** | **225676.14** | **91254.89** | **202282.11** | **219027.06** | **224522.23** | **255140.94** | **666682.90** | **180852.99** |

| | Liabilities | Citizens | Prime | BOA | Sunrise | DCBL | NMB | Kist | Janata | Mega | CTBNL | Civil |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | **CAPITAL FUND** | **21442.91** | **24104.78** | **20919.28** | **21824.22** | **20329.69** | **21699.57** | **20895.23** | **14461.66** | **16826.08** | **14000.00** | **12000.00** |
| | a. Paid-up Capital | 20000.00 | 22457.46 | 20000.00 | 20150.00 | 19209.11 | 20000.00 | 20000.00 | 14000.00 | 16310.00 | 14000.00 | 12000.00 |
| | b. Calls in Advance | | | | | | | | | | | |
| | c. General Reserves | 688.43 | 991.41 | 547.72 | 578.26 | 973.71 | 1417.59 | 676.07 | 19.26 | | | |
| | d. Share Premium | 429.72 | | 259.65 | 324.08 | | 100.78 | | | | | |
| | e. Retained Earning | 271.08 | 655.92 | 64.37 | 752.41 | 122.45 | 44.33 | 178.75 | 77.00 | 516.08 | | |
| | f. Others Reserves Fund | 45.54 | | 0.74 | | 7.22 | 102.85 | 40.41 | 365.35 | | | |
| | g. Exchange Fluctuation Fund | 8.15 | | 46.80 | 19.48 | 17.21 | 34.03 | | 0.05 | | | |
| 2 | **BORROWINGS** | **8050.00** | **2131.20** | **9900.00** | | **10700.00** | **4972.00** | **9100.43** | **910.55** | **1147.52** | **1903.07** | **2207.55** |
| | a. NRB | | | | | 8200.00 | 4260.00 | 9000.00 | 150.00 | 150.00 | | |
| | b. "A"Class Licensed Institution | 8050.00 | 2131.20 | 9900.00 | | 1500.00 | 712.00 | 100.43 | 760.55 | 997.52 | 1603.07 | 2207.55 |
| | c. Foreign Banks and Fin. Ins. | | | | | | | | | | | |
| | d. Other Financial Ins. | | | | | 1000.00 | | | | | | |
| | e. Bonds and Securities | | | | | | | | | | 300.00 | |
| 3 | **DEPOSITS** | **134783.22** | **189389.00** | **136773.65** | **133853.97** | **93225.35** | **128662.22** | **158086.85** | **35016.03** | **53734.93** | **24878.65** | **29523.27** |
| | a. Current | 3190.67 | 5502.43 | 2413.31 | 3550.85 | 1906.68 | 5180.51 | 3134.55 | 817.20 | 1412.01 | 250.56 | 893.08 |
| | Domestic | 2944.85 | 5380.75 | 2404.22 | 3230.54 | 1854.40 | 5151.82 | 3101.15 | 811.56 | 817.16 | 215.76 | 644.93 |
| | Foreign | 245.82 | 121.68 | 9.08 | 320.31 | 52.28 | 28.69 | 33.40 | 5.64 | 594.85 | 34.80 | 248.15 |
| | b. Savings | 32357.62 | 21197.66 | 24445.98 | 54907.48 | 11595.23 | 18835.01 | 71357.75 | 4063.32 | 15958.66 | 3015.30 | 1893.58 |
| | Domestic | 32145.02 | 21121.50 | 24409.00 | 54430.21 | 11485.74 | 18588.06 | 71352.91 | 4062.06 | 15873.87 | 3012.93 | 1878.43 |
| | Foreign | 212.60 | 76.16 | 36.98 | 477.27 | 109.49 | 246.95 | 4.84 | 1.25 | 84.78 | 2.37 | 15.15 |
| | c. Fixed | 60165.63 | 74402.93 | 79835.86 | 48681.52 | 44499.12 | 65630.93 | 46213.47 | 15965.97 | 21705.43 | 8615.56 | 10883.49 |
| | Domestic | 54429.09 | 71982.13 | 65506.12 | 45292.39 | 42825.92 | 59236.68 | 46092.70 | 15965.97 | 21705.43 | 8615.56 | 10883.49 |
| | Foreign | 5736.54 | 2420.80 | 14329.74 | 3389.13 | 1673.20 | 6394.25 | 120.77 | | | | |
| | d. Call Deposits | 38485.06 | 87345.35 | 29596.39 | 24540.76 | 33346.02 | 38436.92 | 36617.02 | 13816.29 | 14334.32 | 12803.35 | 15138.30 |
| | e. Others | 584.24 | 940.63 | 482.11 | 2173.37 | 1878.30 | 578.85 | 764.06 | 353.25 | 324.52 | 193.88 | 714.82 |
| 4 | **Bills Payable** | **37.82** | **170.71** | **55.65** | **25.68** | | **25.89** | **13.44** | **14.59** | **21.86** | | **9.86** |
| 5 | **Other Liabilities** | **7592.23** | **4581.24** | **12956.26** | **9793.88** | **5053.23** | **3527.80** | **6932.58** | **1252.95** | **1864.98** | **989.85** | **884.52** |
| | 1. Sundry Creditors | 3.53 | 314.20 | | 18.70 | | 599.00 | 340.58 | 40.70 | 15.69 | 193.14 | 42.06 |
| | 2. Loan Loss Provision | 2424.05 | 2131.45 | 1450.43 | 4029.54 | 2035.12 | 1426.34 | 1886.63 | 430.43 | 481.65 | 248.63 | 316.46 |
| | 3. Interest Suspense a/c | 744.50 | 222.57 | 515.76 | 970.36 | 491.99 | 492.20 | 696.74 | | 74.09 | | 20.63 |
| | 4. Others | 4420.15 | 1913.02 | 10990.07 | 4775.28 | 2526.12 | 1010.26 | 4008.63 | 781.82 | 1293.56 | 548.07 | 505.37 |
| 6 | **Reconcillation A/c** | | | | **35387.40** | | | | | | | **0.09** |
| 7 | **Profit & Loss A/c** | **3123.68** | **3700.15** | **2660.22** | **1310.64** | **1097.29** | **3574.38** | **1970.15** | **342.73** | **233.54** | **259.96** | **94.36** |
| | **TOTAL LIABILITIES** | **175029.86** | **224077.09** | **183265.06** | **202195.78** | **130405.56** | **162461.87** | **196998.68** | **51998.51** | **73828.91** | **42031.52** | **44719.65** |

## Assets

| | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | **LIQUID FUNDS** | **17323.73** | **35287.74** | **23914.67** | **22283.51** | **13359.39** | **17530.54** | **24014.09** | **7231.50** | **11389.47** | **7950.54** | **8073.40** |
| | a. Cash Balance | 8314.53 | 9050.65 | 3207.72 | 5874.81 | 5162.04 | 2646.88 | 7629.64 | 1310.94 | 1599.14 | 614.92 | 500.98 |
| | Nepalese Notes & Coins | 8116.43 | 8991.36 | 3141.64 | 5789.15 | 5066.90 | 2501.93 | 7538.77 | 1286.86 | 1538.57 | 599.54 | 446.57 |
| | Foreign Currency | 198.10 | 59.29 | 66.09 | 85.66 | 95.13 | 144.95 | 90.87 | 24.08 | 60.57 | 15.37 | 54.40 |
| | b. Bank Balance | 6740.83 | 20188.40 | 15779.45 | 13169.73 | 8197.35 | 12291.99 | 12253.87 | 2110.05 | 3300.32 | 2778.63 | 4772.42 |
| | 1. In Nepal Rastra Bank | 4925.20 | 17355.42 | 9298.08 | 8900.28 | 5141.01 | 8767.57 | 11524.29 | 1335.36 | 2714.82 | 936.43 | 2279.59 |
| | Domestic Currency | 4895.79 | 17226.82 | 9158.81 | 8773.38 | 5123.85 | 8563.26 | 11464.33 | 1299.14 | 2704.91 | 923.18 | 2263.04 |
| | Foreign Currency | 29.40 | 128.60 | 139.27 | 126.90 | 17.15 | 204.30 | 59.96 | 36.22 | 9.90 | 13.25 | 16.55 |
| | 2. "A"Class Licensed Institution | 741.99 | 1517.62 | 421.04 | 2107.43 | 855.76 | 830.82 | 366.82 | 600.48 | 490.05 | 308.35 | 1645.72 |
| | Domestic Currency | 741.03 | 800.92 | 414.68 | 2094.84 | 838.33 | 830.82 | 336.32 | 600.48 | 490.05 | 68.92 | 62.35 |
| | Foreign Currency | 0.97 | 716.70 | 6.36 | 12.59 | 17.43 | | 30.50 | | | 239.44 | 1583.37 |
| | 3. Other Financial Ins. | | | | | 394.47 | 0.28 | | | | 969.47 | |
| | 4. In Foreign Banks | 1073.64 | 1315.36 | 6060.33 | 2162.02 | 1806.11 | 2693.32 | 362.76 | 174.21 | 95.45 | 564.37 | 847.11 |
| | c. Money at Call | 2268.37 | 6048.69 | 4927.50 | 3238.97 | | 2591.67 | 4130.58 | 3810.50 | 6490.00 | 4557.00 | 2800.00 |
| | Domestic Currency | 770.00 | 5449.58 | 4500.00 | 2903.60 | | | 4130.58 | 3100.00 | 6490.00 | 4557.00 | 2800.00 |
| | Foreign Currency | 1498.37 | 599.11 | 427.50 | 335.37 | | 2591.67 | | 710.50 | | | |
| 2 | **INVESTMENT IN SECURITIES** | **11138.82** | **10689.12** | **21348.04** | **7434.84** | **16141.33** | **19075.53** | **17952.53** | **4709.79** | **5581.81** | **6883.79** | **2410.42** |
| | a. Govt.Securities | 11138.82 | 10689.12 | 21348.04 | 7375.84 | 16141.33 | 18875.53 | 17952.53 | 4709.79 | 5581.81 | 6883.79 | 2410.42 |
| | b. NRB Bond | | | | 59.00 | | | | | | | |
| | c. Govt.Non-Fin. Ins. | | | | | | | | | | | |
| | d. Other Non-Fin Ins. | | | | | | 200.00 | | | | | |
| | e Non Residents | | | | | | | | | | | |
| 3 | **SHARE & OTHER INVESTMENT** | **12875.55** | **2971.34** | **5133.88** | **3598.60** | **3461.28** | **7092.14** | **918.98** | | **3819.88** | **123.29** | **217.17** |
| | a. Non Residents | 1427.00 | 1408.34 | 356.25 | | 712.23 | 1246.04 | 34.60 | | 1527.38 | 123.29 | |
| | b. Others | 11448.55 | 1563.00 | 4777.63 | 3598.60 | 2749.05 | 5846.11 | 884.38 | | 2292.50 | | 217.17 |
| 4 | **LOANS & ADVANCES** | **124373.65** | **170703.32** | **118732.00** | **123687.95** | **90344.09** | **108147.06** | **134322.16** | **35843.09** | **48164.62** | **24862.86** | **31499.09** |
| | a. Private Sector | 121453.47 | 167025.30 | 115163.46 | 109159.56 | 87822.11 | 105844.55 | 133973.03 | 35143.42 | 45374.62 | 23267.37 | 28607.80 |
| | b. Financial Institutions | 2097.59 | 2500.00 | 2796.59 | 13622.26 | 1874.28 | 1774.40 | | 699.68 | | 303.68 | 1074.70 |
| | c. Government Organizations | 822.60 | 1178.02 | 771.95 | 906.14 | 647.70 | 528.11 | 349.13 | | 2790.00 | 1291.81 | 1816.59 |
| 5 | **BILL PURCHASED** | **694.10** | **135.70** | | **655.88** | **90.55** | **5283.86** | **47.87** | | | | **52.50** |
| | a. Domestic Bills Purchased | 694.10 | 133.56 | | 648.70 | 90.55 | | 21.00 | | | | 52.50 |
| | b. Foreign Bills Purchased | | 2.14 | | 7.18 | | | 26.87 | | | | |
| | c. Import Bills & Imports | | | | | | 5283.86 | | | | | |
| 6 | **LOANS AGAINST COLLECTED BILLS** | **74.56** | | | | | | | | | | |
| | a. Against Domestic Bills | | | | | | | | | | | |
| | b. Against Foreign Bills | 74.56 | | | | | | | | | | |
| 7 | **FIXED ASSETS** | **3322.49** | **2973.93** | **3248.74** | **5081.23** | **3930.74** | **2765.49** | **14030.32** | **2537.19** | **3004.98** | **1033.85** | **1954.83** |
| 8 | **OTHER ASSETS** | **5198.08** | **1315.93** | **10887.73** | **3912.72** | **2779.59** | **2567.25** | **5498.94** | **1676.93** | **1868.16** | **1018.17** | **461.38** |
| | a. Accrued Interest: | 910.71 | 222.57 | 515.76 | 990.44 | 830.07 | 751.80 | 1106.54 | 68.27 | 303.87 | 84.72 | 52.27 |
| | b. Staff Loans / Adv. | 842.29 | 173.31 | 542.05 | 78.60 | 337.08 | 297.52 | 2611.64 | 283.44 | 727.76 | 470.06 | 12.73 |
| | c. Sundry Debtors | 63.62 | 7.63 | | 236.55 | 10.89 | 95.07 | 149.41 | 24.71 | | | 48.15 |
| | d. Cash In Transit | | | | | | | | | | | |
| | e. Others | 3381.45 | 912.43 | 9829.92 | 2607.13 | 1601.54 | 1422.86 | 1631.35 | 1300.50 | 836.54 | 463.39 | 348.23 |
| 9 | **Expenses not Written off** | **28.87** | | | **153.77** | **298.60** | | **213.79** | | | **159.02** | **50.86** |
| 10 | **Non Banking Assets** | | | | | | | | | | | |
| 11 | **Reconcillation Account** | | | | **35387.28** | | | | | | | |
| 12 | **Profit & Loss A/c** | | | | | | | | | | | |
| | **TOTAL ASSETS** | **175029.86** | **224077.09** | **183265.06** | **202195.78** | **130405.56** | **162461.87** | **196998.68** | **51998.51** | **73828.91** | **42031.52** | **44719.65** |

## Statement of Assets & Liabilities of Development Banks

| | Liabilities | Century | NIDC | Uddhyam | Malika | SDBL | UDBL | MDBL | Narayani | PDBL | Sahayogi | Pashupati | Karnali |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | **CAPITAL FUND** | **11009.45** | **7243.53** | **594.66** | **2406.62** | **6724.24** | **150.86** | **8258.63** | **828.00** | **3579.50** | **836.10** | **6738.81** | **818.00** |
| | a. Paid-up Capital | 10800.00 | 4158.23 | 500.00 | 2048.25 | 6450.00 | 804.00 | 10000.00 | 656.00 | 3365.22 | 750.00 | 6631.72 | 800.00 |
| | b. Calls in Advance | | | | | | | | | | | | |
| | c. General Reserves | | 3950.15 | 30.65 | 143.62 | 249.66 | 18.41 | 720.55 | 111.00 | 182.11 | 83.17 | 88.51 | 17.00 |
| | d. Share Premium | | | | 3.44 | | | | | 5.40 | | 8.95 | |
| | e. Retained Earning | | -1696.35 | 1.83 | 200.14 | 15.94 | -671.55 | -2470.93 | 58.00 | 18.12 | 2.90 | 9.00 | |
| | f. Others Reserves Fund | 209.45 | 831.50 | 62.18 | 11.17 | 8.64 | | 9.00 | 3.00 | 8.65 | 0.03 | 0.63 | 1.00 |
| | g. Exchange Fluctuation Fund | | | | | | | | | | | | |
| 2 | **BORROWINGS** | **583.61** | | | | **1666.26** | **573.85** | **5494.00** | **450.00** | **44.83** | | | |
| | a. NRB | | | | | 146.80 | | 2109.00 | | | | | |
| | b. "A"Class Licensed Institution | 583.61 | | | | 1500.00 | | 3385.00 | 410.00 | | | | |
| | c. Foreign Banks and Fin. Ins. | | | | | | | | | 44.83 | | | |
| | d. Other Financial Ins. | | | | | 19.46 | 573.85 | | 40.00 | | | | |
| | e. Bonds and Securities | | | | | | | | | | | | |
| 3 | **DEPOSITS** | **13588.78** | **2875.29** | **2370.08** | **13698.55** | **40015.15** | **120.99** | **21497.00** | **10151.00** | **15482.26** | **8759.22** | **4581.98** | **7984.00** |
| | a. Current | 677.63 | 77.93 | 60.75 | 217.60 | 1219.80 | | 573.00 | | 62.92 | 336.31 | 49.57 | |
| | Domestic | 677.19 | 77.93 | 60.75 | 217.60 | 1219.80 | | 570.00 | | 62.92 | 336.31 | 49.57 | |
| | Foreign | 0.44 | | | | | | 3.00 | | | | | |
| | b. Savings | 3293.74 | 535.55 | 425.13 | 12176.11 | 17613.25 | 113.64 | 2652.00 | 6533.00 | 8480.21 | 6495.56 | 1449.41 | 6794.00 |
| | Domestic | 3293.74 | 535.55 | 425.13 | 12176.11 | 17613.25 | 113.64 | 2652.00 | 6533.00 | 8480.21 | 6495.56 | 1449.41 | 6794.00 |
| | Foreign | | | | | | | | | | | | |
| | c. Fixed | 4158.04 | 2161.25 | 891.87 | 846.99 | 14364.33 | 7.35 | 7391.00 | 3605.00 | 4420.92 | 1617.06 | 1909.74 | |
| | Domestic | 4158.04 | 2161.25 | 891.87 | 846.99 | 14364.33 | 7.35 | 7391.00 | 3605.00 | 4420.92 | 1617.06 | 1909.74 | |
| | Foreign | | | | | | | | | | | | |
| | d. Call Deposits | 5364.10 | 100.56 | 992.32 | 417.96 | 6743.40 | | 10381.00 | | 2478.93 | 310.29 | 1168.06 | 1136.00 |
| | e. Others | 95.27 | | | 39.89 | 74.37 | | 500.00 | 13.00 | 39.28 | | 5.20 | 54.00 |
| 4 | **Bills Payable** | **0.16** | | | | | | | | | | | |
| 5 | **Other Liabilities** | **918.08** | **40102.50** | **155.42** | **809.55** | **1284.19** | **520.80** | **2291.00** | **604.00** | **708.14** | **325.92** | **1121.04** | **210.00** |
| | 1. Sundry Creditors | 154.45 | 743.63 | 6.03 | 212.50 | 158.21 | 63.17 | | 54.00 | 58.52 | 49.95 | 9.94 | 12.00 |
| | 2. Loan Loss Provision | 118.73 | 9304.44 | 68.12 | 329.35 | 415.26 | 136.79 | 997.00 | 179.00 | 201.11 | 79.38 | 492.03 | 109.00 |
| | 3. Interest Suspense a/c | 13.10 | 24680.55 | 23.69 | 85.50 | 188.15 | 130.34 | 569.00 | 169.00 | 21.57 | 16.77 | 225.35 | 24.00 |
| | 4. Others | 631.80 | 5373.87 | 57.58 | 182.20 | 522.57 | 190.50 | 725.00 | 202.00 | 426.94 | 179.82 | 393.71 | 65.00 |
| 6 | **Reconcillation A/c** | | | | **39.89** | | | | **2905.00** | | | | |
| 7 | **Profit & Loss A/c** | **221.58** | **1337.65** | **23.11** | **500.54** | **609.44** | | **600.00** | **303.00** | **311.83** | **223.36** | **376.79** | **103.00** |
| | **TOTAL LIABILITIES** | **26321.66** | **51558.97** | **3143.27** | **17455.15** | **50299.28** | **1366.50** | **38140.63** | **15241.00** | **20126.56** | **10144.60** | **12818.61** | **9115.00** |

### Assets

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | **LIQUID FUNDS** | **781.70** | **7117.18** | **1119.02** | **6022.97** | **7141.59** | **365.96** | **7276.00** | **3219.00** | **5681.84** | **3282.68** | **1279.37** | **3482.00** |
| | a. Cash Balance | 395.43 | 77.24 | 14.62 | 541.42 | 556.70 | 6.65 | 373.00 | 255.00 | 525.07 | 203.09 | 216.18 | 699.00 |
| | Nepalese Notes & Coins | 388.93 | 77.24 | 14.62 | 525.03 | 556.41 | 6.65 | 358.00 | 255.00 | 525.07 | 203.09 | 216.06 | 699.00 |
| | Foreign Currency | 6.50 | | | 16.39 | 0.29 | | 15.00 | | | | 0.12 | |
| | b. Bank Balance | 386.27 | 7039.95 | 1104.41 | 2122.45 | 1437.05 | 359.31 | 6903.00 | 2964.00 | 940.04 | 523.27 | 1063.19 | 314.00 |
| | 1. In Nepal Rastra Bank | 217.29 | 523.00 | 1.05 | 726.24 | 1399.53 | 44.42 | 403.00 | 6.00 | 1.75 | 450.99 | 86.14 | 314.00 |
| | Domestic Currency | 204.52 | 523.00 | 1.05 | 726.24 | 1399.53 | 44.42 | 403.00 | 6.00 | 1.75 | 450.99 | 86.14 | 314.00 |
| | Foreign Currency | 12.77 | | | | | | | | | | | |
| | 2. "A"Class Licensed Institution | 95.35 | 5924.77 | 164.87 | 721.21 | 37.52 | 15.11 | 1204.00 | 1166.00 | 907.99 | 72.28 | 676.73 | |
| | Domestic Currency | 44.37 | 5924.77 | 164.87 | 721.21 | 37.52 | 15.11 | 1195.00 | 1166.00 | 907.99 | 72.28 | 676.73 | |
| | Foreign Currency | 50.98 | | | | | | 9.00 | | | | | |
| | 3. Other Financial Ins. | | 592.18 | 938.49 | 675.00 | | 299.78 | 5296.00 | 1792.00 | 30.30 | | 300.33 | |
| | 4. In Foreign Banks | 73.63 | | | | | | | | | | | |
| | c. Money at Call | | | | 3359.10 | 5147.84 | | | | 4216.73 | 2556.32 | | 2469.00 |
| | Domestic Currency | | | | 3359.10 | 5115.99 | | | | 4216.73 | 2556.32 | | 2469.00 |
| | Foreign Currency | | | | | 31.85 | | | | | | | |
| 2 | **INVESTMENT IN SECURITIES** | **6120.40** | | | **611.50** | **2048.00** | | **2506.00** | | **50.00** | | | |
| | a. Govt.Securities | 6120.40 | | | 611.50 | 2048.00 | | 2506.00 | | 50.00 | | | |
| | b. NRB Bond | | | | | | | | | | | | |
| | c. Govt.Non-Fin. Ins. | | | | | | | | | | | | |
| | d. Other Non-Fin Ins. | | | | | | | | | | | | |
| | e Non Residents | | | | | | | | | | | | |
| 3 | **SHARE & OTHER INVESTMENT** | **5790.00** | **1648.37** | **22.00** | **71.94** | **213.02** | | **41.00** | **1343.00** | **45.00** | **400.00** | **803.00** | **30.00** |
| | a. Non Residents | | | | | | | | 108.00 | | | | |
| | b. Others | 5790.00 | 1648.37 | 22.00 | 71.94 | 213.02 | | 41.00 | 1235.00 | 45.00 | 400.00 | 803.00 | 30.00 |
| 4 | **LOANS & ADVANCES** | **11873.00** | **13035.68** | **1826.04** | **9355.66** | **36976.64** | **697.27** | **25427.00** | **7331.00** | **13108.49** | **6192.54** | **9792.92** | **4786.00** |
| | a. Private Sector | 11873.00 | 12643.75 | 1822.03 | 9205.66 | 36976.64 | 697.27 | 24494.00 | 7304.00 | 13108.49 | 6192.54 | 9577.92 | 4786.00 |
| | b. Financial Institutions | | | | 150.00 | | | 933.00 | | | | 200.00 | |
| | c. Government Organizations | | 391.93 | 4.00 | | | | | 27.00 | | | 15.00 | |
| 5 | **BILL PURCHASED** | | | | | | | **174.00** | | | | | |
| | a. Domestic Bills Purchased | | | | | | | 174.00 | | | | | |
| | b. Foreign Bills Purchased | | | | | | | | | | | | |
| | c. Import Bills & Imports | | | | | | | | | | | | |
| 6 | **LOANS AGAINST COLLECTED BILLS** | | | | | | | | | | | | |
| | a. Against Domestic Bills | | | | | | | | | | | | |
| | b. Against Foreign Bills | | | | | | | | | | | | |
| 7 | **FIXED ASSETS** | **940.96** | **1075.23** | **66.89** | **472.17** | **3135.99** | **23.64** | **1205.00** | **80.00** | **568.70** | **87.73** | **216.07** | **307.00** |
| 8 | **OTHER ASSETS** | **815.60** | **28596.98** | **66.69** | **832.72** | **784.04** | **264.30** | **1511.63** | **366.00** | **558.37** | **181.42** | **727.41** | **508.00** |
| | a. Accrued Interest: | 104.11 | 24680.55 | 26.79 | 85.50 | 234.67 | 144.56 | 642.00 | 188.00 | 23.51 | 16.77 | 258.75 | 24.00 |
| | b. Staff Loans / Adv. | 386.03 | 125.92 | 25.01 | 133.94 | 195.20 | | 258.00 | 41.00 | 313.27 | 20.81 | 47.77 | 165.00 |
| | c. Sundry Debtors | 1.03 | 1613.40 | 1.47 | 2.33 | 23.21 | 106.86 | | 57.00 | 22.85 | 31.73 | 23.58 | 26.00 |
| | d. Cash In Transit | | | | | | | | | 10.14 | | | |
| | e. Others | 324.43 | 2177.11 | 13.42 | 610.95 | 330.96 | 12.88 | 611.63 | 80.00 | 188.60 | 112.11 | 397.30 | 293.00 |
| 9 | **Expenses not Written off** | | | **18.23** | **18.67** | | | | | **114.16** | **0.23** | | **1.00** |
| 10 | **Non Banking Assets** | | | **24.41** | **69.52** | | **2.98** | | | | | | |
| 11 | **Reconcillation Account** | | **85.53** | | | | | | **2902.00** | | | **-0.15** | **1.00** |
| 12 | **Profit & Loss A/c** | | | | | | **12.35** | | | | | | |
| | **TOTAL ASSETS** | **26321.66** | **51558.97** | **3143.27** | **17455.15** | **50299.28** | **1366.50** | **38140.63** | **15241.00** | **20126.56** | **10144.60** | **12818.61** | **9115.00** |

| | Liabilities | Triveni | Annapurna | Bhrikuti | Suvekchha | Bageshwori | Sanima | Gaurishankar | Gorkha | Gandaki | Infrastructure | Business | Biratlaxmi |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | **CAPITAL FUND** | **1581.28** | **7277.35** | **3095.93** | **1182.77** | **1050.00** | **20945.11** | **2239.60** | **7533.85** | **2241.93** | **7132.50** | **7172.70** | **1547.00** |
| | a. Paid-up Capital | 1357.00 | 6720.00 | 2792.44 | 1078.53 | 594.00 | 20160.00 | 2119.20 | 6608.19 | 2000.00 | 6606.80 | 6900.60 | 1315.00 |
| | b. Calls in Advance | | | | | 208.00 | | | 8.20 | | | | |
| | c. General Reserves | 100.03 | 169.44 | 231.38 | 77.39 | 76.00 | 385.55 | 77.90 | 341.52 | 111.89 | 296.06 | 247.81 | 80.00 |
| | d. Share Premium | 115.26 | 21.11 | 59.82 | 9.58 | 3.00 | 105.64 | | 23.82 | 0.81 | 56.92 | 3.80 | |
| | e. Retained Earning | 8.99 | 363.96 | 9.85 | 17.27 | 169.00 | 275.92 | 38.80 | 23.46 | 115.01 | 18.52 | 20.30 | 8.00 |
| | f. Others Reserves Fund | | 2.84 | 2.44 | | | | 3.70 | 528.65 | 14.22 | 153.17 | | 144.00 |
| | g. Exchange Fluctuation Fund | | | | | | 18.01 | | 0.00 | | 1.03 | 0.19 | |
| 2 | **BORROWINGS** | **205.58** | | **500.00** | **920.00** | **30.00** | **6580.00** | | **1090.00** | | | | |
| | a. NRB | | | | 320.00 | | 6580.00 | | | | | | |
| | b. "A"Class Licensed Institution | | | 500.00 | 300.00 | | | | 1090.00 | | | | |
| | c. Foreign Banks and Fin. Ins. | | | | | | | | | | | | |
| | d. Other Financial Ins. | 205.58 | | | 300.00 | 30.00 | | | | | | | |
| | e. Bonds and Securities | | | | | | | | | | | | |
| 3 | **DEPOSITS** | **16235.68** | **10442.70** | **19867.10** | **8212.32** | **11745.00** | **63567.37** | **6490.43** | **32598.74** | **15866.97** | **14902.26** | **17196.73** | **17631.00** |
| | a. Current | 473.74 | 60.28 | 310.20 | 33.48 | 116.00 | 1312.56 | 172.02 | 1882.29 | | 190.93 | 191.91 | 360.00 |
| | Domestic | 473.74 | 60.28 | 310.20 | 33.48 | 116.00 | 1307.67 | 172.02 | 1882.29 | | 190.93 | 191.91 | 360.00 |
| | Foreign | | | | | | 4.90 | | | | | | |
| | b. Savings | 7777.32 | 3652.66 | 10872.08 | 2923.92 | 8044.00 | 26703.84 | 4133.47 | 12622.77 | 7379.28 | 4300.21 | 6956.72 | 9290.00 |
| | Domestic | 7777.32 | 3652.66 | 10872.08 | 2923.92 | 8044.00 | 26531.78 | 4133.47 | 12621.38 | 7379.28 | 4300.21 | 6956.72 | 9290.00 |
| | Foreign | | | | | | 172.06 | | 1.39 | | | | |
| | c. Fixed | 4772.53 | 3679.24 | 3874.05 | 3069.53 | 956.00 | 26922.87 | 1056.60 | 12495.95 | 4197.77 | 6983.71 | 4426.53 | 5314.00 |
| | Domestic | 4772.53 | 3679.24 | 3874.05 | 3069.53 | 956.00 | 26440.85 | 1056.60 | 12495.95 | 4197.77 | 6983.71 | 4426.53 | 5314.00 |
| | Foreign | | | | | | 482.02 | | | | | | |
| | d. Call Deposits | 3180.65 | 3049.00 | 4773.52 | 2185.39 | 2367.00 | 8529.53 | 1128.34 | 5508.09 | 4268.41 | 3364.92 | 5598.54 | 2635.00 |
| | e. Others | 31.44 | 1.52 | 37.25 | | 262.00 | 98.57 | | 89.63 | 21.51 | 62.49 | 23.03 | 32.00 |
| 4 | **Bills Payable** | **15.16** | | | | | | | | | | **18.64** | |
| 5 | **Other Liabilities** | **302.07** | **1507.78** | **1022.24** | **412.28** | **252.00** | **2539.64** | **264.87** | **20679.87** | **578.94** | **876.80** | **1053.70** | **391.00** |
| | 1. Sundry Creditors | 13.28 | 237.83 | 29.26 | 50.55 | 61.00 | 205.85 | 40.20 | 141.14 | 18.30 | 12.69 | 2.53 | 61.00 |
| | 2. Loan Loss Provision | 167.39 | 243.69 | 213.73 | 169.69 | 178.00 | 648.61 | 129.70 | 12225.29 | 146.77 | 329.65 | 169.41 | 180.00 |
| | 3. Interest Suspense a/c | 39.65 | 99.87 | 18.24 | 53.56 | 11.00 | 222.90 | 58.83 | 2270.41 | 42.09 | 173.98 | 125.64 | 8.00 |
| | 4. Others | 81.75 | 926.39 | 761.01 | 138.48 | 2.00 | 1462.28 | 36.14 | 6043.03 | 371.78 | 360.48 | 756.12 | 142.00 |
| 6 | **Reconcillation A/c** | **2090.30** | | **4525.12** | | | | | **-66.51** | | | | |
| 7 | **Profit & Loss A/c** | **491.19** | **807.01** | **610.31** | **181.82** | **413.00** | **1545.06** | **434.23** | | **415.34** | **500.12** | **875.84** | **477.00** |
| | **TOTAL LIABILITIES** | **20921.26** | **20034.84** | **29620.70** | **10909.19** | **13490.00** | **95177.18** | **9429.13** | **61835.95** | **19103.18** | **23411.68** | **26317.61** | **20046.00** |

## Assets

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | **LIQUID FUNDS** | **3562.24** | **5146.20** | **6622.71** | **2441.13** | **3697.00** | **15762.43** | **2705.66** | **2895.14** | **6326.57** | **4660.90** | **6533.33** | **5939.00** |
| | a. Cash Balance | 966.46 | 348.11 | 340.40 | 441.48 | 543.00 | 1470.96 | 266.46 | 515.46 | 314.71 | 321.83 | 426.98 | 327.00 |
| | Nepalese Notes & Coins | 963.98 | 348.11 | 340.40 | 441.48 | 519.00 | 1437.16 | 266.46 | 467.00 | 301.88 | 304.74 | 418.41 | 327.00 |
| | Foreign Currency | 2.48 | | | | 24.00 | 33.80 | | 48.46 | 12.83 | 17.09 | 8.57 | |
| | b. Bank Balance | 2139.95 | 2639.22 | 1158.17 | 1999.65 | 1539.00 | 3778.77 | 784.18 | 106.85 | 6011.86 | 4339.07 | 1054.06 | 1028.00 |
| | 1. In Nepal Rastra Bank | 1.12 | 20.52 | 50.99 | | 1175.00 | 3256.42 | 9.91 | 104.78 | 870.11 | 360.50 | 1038.80 | 1017.00 |
| | Domestic Currency | 1.12 | 20.52 | 50.99 | | 1175.00 | 3252.92 | 9.91 | 102.27 | 870.11 | 356.26 | 1038.80 | 1017.00 |
| | Foreign Currency | | | | | | 3.50 | | 2.51 | | 4.24 | | |
| | 2. "A"Class Licensed Institution | 1572.09 | 2618.70 | 1106.96 | 571.72 | 335.00 | 354.39 | 98.37 | 2.07 | 2991.75 | 2987.41 | 15.26 | 11.00 |
| | Domestic Currency | 1572.09 | 2618.70 | 1106.96 | 571.72 | 335.00 | 353.50 | 98.37 | 2.07 | 2991.75 | 2980.02 | 15.26 | 11.00 |
| | Foreign Currency | | | | | | 0.89 | | | | 7.39 | | |
| | 3. Other Financial Ins. | 566.74 | | 0.22 | 1427.93 | | | 675.90 | | 2150.00 | 991.16 | | |
| | 4. In Foreign Banks | | | | | 29.00 | 167.97 | | | | | | |
| | c. Money at Call | 455.83 | 2158.87 | 5124.14 | | 1615.00 | 10512.70 | 1655.02 | 2272.83 | | | 5052.29 | 4584.00 |
| | Domestic Currency | 455.83 | 2158.87 | 5124.14 | | 1615.00 | 10317.99 | 1655.02 | 2235.90 | | | 5052.29 | 4584.00 |
| | Foreign Currency | | | | | | 194.71 | | 36.93 | | | | |
| 2 | **INVESTMENT IN SECURITIES** | | **39.14** | **252.00** | **171.72** | **5.00** | **6709.53** | | | | | | **256.00** |
| | a. Govt.Securities | | 39.14 | 252.00 | 171.72 | 5.00 | 6709.53 | | | | | | 250.00 |
| | b. NRB Bond | | | | | | | | | | | | 6.00 |
| | c. Govt.Non-Fin. Ins. | | | | | | | | | | | | |
| | d. Other Non-Fin Ins. | | | | | | | | | | | | |
| | e Non Residents | | | | | | | | | | | | |
| 3 | **SHARE & OTHER INVESTMENT** | **13.20** | **16.70** | **810.00** | **5.00** | | **2457.00** | **3.00** | **700.58** | | **950.04** | **1539.74** | **261.00** |
| | a. Non Residents | | | | | | | | | | | | |
| | b. Others | 13.20 | 16.70 | 810.00 | 5.00 | | 2457.00 | 3.00 | 700.58 | | 950.04 | 1539.74 | 261.00 |
| 4 | **LOANS & ADVANCES** | **14232.38** | **13590.71** | **16596.98** | **7656.52** | **9233.00** | **64361.85** | **5910.07** | **38567.98** | **12059.01** | **17015.64** | **16609.98** | **12845.00** |
| | a. Private Sector | 14232.38 | 13590.71 | 16596.98 | 7656.52 | 9233.00 | 64092.72 | 5910.07 | 38567.98 | 12059.01 | 17015.64 | 16609.98 | 12845.00 |
| | b. Financial Institutions | | | | | | | | | | | | |
| | c. Government Organizations | | | | | | 269.13 | | | | | | |
| 5 | **BILL PURCHASED** | | | | | | | | | | | | |
| | a. Domestic Bills Purchased | | | | | | | | | | | | |
| | b. Foreign Bills Purchased | | | | | | | | | | | | |
| | c. Import Bills & Imports | | | | | | | | | | | | |
| 6 | **LOANS AGAINST COLLECTED BILLS** | | | | | | | | | | | | |
| | a. Against Domestic Bills | | | | | | | | | | | | |
| | b. Against Foreign Bills | | | | | | | | | | | | |
| 7 | **FIXED ASSETS** | **650.51** | **335.13** | **460.42** | **368.38** | **325.00** | **3610.72** | **573.15** | **1118.08** | **387.92** | **399.08** | **1070.16** | **455.00** |
| 8 | **OTHER ASSETS** | **372.63** | **773.03** | **353.47** | **220.23** | **228.00** | **2226.56** | **237.25** | **6011.35** | **329.68** | **346.70** | **564.40** | **290.00** |
| | a. Accrued Interest: | 68.27 | 99.87 | 18.24 | 53.56 | 11.00 | 415.86 | 58.88 | 2270.41 | 42.10 | 173.98 | 143.99 | 8.00 |
| | b. Staff Loans / Adv. | 111.96 | | 18.04 | 11.56 | 44.00 | 436.14 | 45.63 | 539.72 | 81.48 | 9.09 | 30.84 | 124.00 |
| | c. Sundry Debtors | 53.35 | 13.00 | 25.45 | 67.59 | 57.00 | 79.44 | 38.07 | 37.95 | 5.55 | 5.28 | 1.43 | 20.00 |
| | d. Cash In Transit | | | | | | | | | | 98.59 | | |
| | e. Others | 139.05 | 660.16 | 291.74 | 87.52 | 116.00 | 1295.13 | 94.67 | 3163.26 | 200.55 | 59.76 | 388.14 | 138.00 |
| 9 | **Expenses not Written off** | | **133.93** | | **46.21** | **2.00** | **49.08** | | **343.61** | | **22.77** | | |
| 10 | **Non Banking Assets** | | | | | | | | | | | | |
| 11 | **Reconcillation Account** | **2090.30** | | **4525.12** | | | | | | | **16.55** | | |
| 12 | **Profit & Loss A/c** | | | | | | | | **12199.21** | | | | |
| | **TOTAL ASSETS** | **20921.26** | **20034.84** | **29620.70** | **10909.19** | **13490.00** | **95177.18** | **9429.13** | **61835.95** | **19103.18** | **23411.68** | **26317.61** | **20046.00** |

| | Liabilities | Excel | WDBL | H & B | Araniko | NDEP | CEDBL | Miteri | Tinau | Rising | Muktinath | Sewa | Kankai |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | **CAPITAL FUND** | **1196.00** | **999.61** | **10813.17** | **2161.79** | **5754.60** | **11157.03** | **979.00** | **1075.95** | **1687.99** | **2331.47** | **1227.96** | **536.96** |
| | a. Paid-up Capital | 800.00 | 600.00 | 8979.30 | 2000.00 | 5461.33 | 10880.00 | 902.88 | 1000.00 | 1400.00 | 2000.00 | 1150.00 | 400.00 |
| | b. Calls in Advance | | 216.00 | | | | | | | | | | 86.15 |
| | c. General Reserves | 89.00 | 183.61 | 693.12 | 35.98 | 200.47 | 148.67 | 18.84 | 20.85 | 33.37 | 331.47 | 54.88 | 10.72 |
| | d. Share Premium | | | | | 17.91 | 54.07 | 4.25 | | 128.64 | | | |
| | e. Retained Earning | 107.00 | | 1140.75 | 125.76 | 73.79 | 50.77 | | 54.22 | 125.98 | | 20.08 | 40.09 |
| | f. Others Reserves Fund | 200.00 | | | | | | 53.03 | 0.88 | | | 3.00 | |
| | g. Exchange Fluctuation Fund | | | | 0.05 | 1.10 | 23.53 | | | | | | |
| 2 | **BORROWINGS** | | | **750.04** | | **5225.00** | **7106.58** | | | **30.16** | **2717.77** | **5.16** | |
| | a. NRB | | | 721.00 | | 1425.00 | 3459.00 | | | | | | |
| | b. "A"Class Licensed Institution | | | | | 3500.00 | | | | | | 5.16 | |
| | c. Foreign Banks and Fin. Ins. | | | | | | 3597.58 | | | | | | |
| | d. Other Financial Ins. | | | 29.04 | | 300.00 | | | | | 2717.77 | | |
| | e. Bonds and Securities | | | | | | 50.00 | | | 30.16 | | | |
| 3 | **DEPOSITS** | **15661.00** | **4792.14** | **57960.20** | **3526.70** | **35191.53** | **44204.65** | **5079.57** | **6550.62** | **7503.40** | **18361.96** | **13322.29** | **3455.78** |
| | a. Current | | 145.25 | 481.79 | 42.90 | 1241.25 | 963.16 | 51.91 | 12.14 | 95.74 | 351.57 | 327.46 | 49.27 |
| | Domestic | | 145.25 | 481.79 | 42.90 | 1241.25 | 950.71 | 51.91 | 12.14 | 95.74 | 351.57 | 327.46 | 49.27 |
| | Foreign | | | | | | 12.45 | | | | | | |
| | b. Savings | 11014.00 | 3458.54 | 20617.98 | 1992.98 | 12395.64 | 11257.66 | 3038.29 | 1833.63 | 3552.14 | 11313.50 | 7579.33 | 2035.84 |
| | Domestic | 11014.00 | 3458.54 | 20617.98 | 1992.98 | 12360.46 | 10596.57 | 3038.29 | 1833.63 | 3552.14 | 11313.50 | 7579.33 | 2035.84 |
| | Foreign | | | | | 35.18 | 661.09 | | | | | | |
| | c. Fixed | 2485.00 | 885.25 | 26660.70 | 685.46 | 10888.89 | 13983.93 | 1322.69 | 3382.96 | 2319.08 | 4071.18 | 2690.39 | 333.47 |
| | Domestic | 2485.00 | 885.25 | 26660.70 | 685.46 | 10888.89 | 10722.82 | 1322.69 | 3382.96 | 2319.08 | 4071.18 | 2690.39 | 333.47 |
| | Foreign | | | | | | 3261.11 | | | | | | |
| | d. Call Deposits | | 296.67 | 10037.43 | 805.36 | 10612.61 | 17612.71 | 666.68 | 1301.42 | 1526.48 | 2625.70 | 2713.05 | 1033.90 |
| | e. Others | 2162.00 | 6.43 | 162.30 | | 53.14 | 387.19 | | 20.47 | 9.96 | | 12.05 | 3.30 |
| 4 | **Bills Payable** | | | **1.60** | | | **5.98** | | | | | | |
| 5 | **Other Liabilities** | **558.00** | **192.53** | **2537.90** | **342.88** | **1743.46** | **3202.07** | **68.44** | **351.48** | **352.22** | **684.81** | **529.90** | **135.13** |
| | 1. Sundry Creditors | 34.00 | | 30.30 | 12.30 | 121.05 | 56.42 | 9.15 | 11.39 | 12.09 | 9.74 | 17.78 | 10.58 |
| | 2. Loan Loss Provision | 198.00 | 122.31 | 800.70 | 102.07 | 394.88 | 484.80 | 41.90 | 131.73 | 181.33 | 301.01 | 101.21 | 42.77 |
| | 3. Interest Suspense a/c | 13.00 | | 348.28 | 31.73 | 213.21 | 77.73 | 0.42 | 18.60 | 66.66 | 96.51 | 20.54 | 6.70 |
| | 4. Others | 313.00 | 70.22 | 1358.62 | 196.78 | 1014.31 | 2583.13 | 16.97 | 189.76 | 92.14 | 277.54 | 390.37 | 75.08 |
| 6 | **Reconcillation A/c** | **2922.00** | | | **0.02** | **-3.77** | | | | | **0.89** | | **376.20** |
| 7 | **Profit & Loss A/c** | **398.00** | **122.91** | | **252.27** | **345.33** | **1140.44** | **196.29** | **81.44** | **281.77** | **611.63** | **246.96** | **54.80** |
| | **TOTAL LIABILITIES** | **20735.00** | **6107.19** | **72062.91** | **6283.66** | **48256.14** | **66816.75** | **6323.30** | **8059.49** | **9855.54** | **24708.53** | **15332.26** | **4558.87** |

## Assets

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | **LIQUID FUNDS** | **6987.00** | **2091.63** | **10358.22** | **1968.89** | **6623.44** | **15051.12** | **2098.15** | **2400.91** | **1370.44** | **6620.39** | **4493.91** | **1082.76** |
| | a. Cash Balance | 369.00 | 202.76 | 986.65 | 73.63 | 1254.00 | 955.93 | 40.77 | 101.89 | 156.16 | 633.59 | 498.82 | 221.43 |
| | Nepalese Notes & Coins | 368.00 | 202.76 | 978.28 | 73.63 | 1224.20 | 936.06 | 40.77 | 101.69 | 156.16 | 626.10 | 496.26 | 221.40 |
| | Foreign Currency | 1.00 | | 8.37 | | 29.80 | 19.88 | | 0.20 | | 7.49 | 2.56 | 0.03 |
| | b. Bank Balance | 369.00 | 1888.87 | 9371.57 | 1895.26 | 2704.49 | 760.60 | 255.13 | 2299.02 | 509.61 | 5986.81 | 3995.09 | 191.61 |
| | 1. In Nepal Rastra Bank | 2.00 | 0.28 | 3471.76 | 23.35 | 2681.32 | 473.47 | 41.13 | 1.37 | 0.77 | 1421.09 | 408.99 | 0.50 |
| | Domestic Currency | 2.00 | 0.28 | 3471.76 | 23.35 | 2680.72 | 465.17 | 41.13 | 1.37 | 0.77 | 1421.09 | 408.99 | 0.50 |
| | Foreign Currency | | | | | 0.60 | 8.30 | | | | | | |
| | 2. "A"Class Licensed Institution | 367.00 | 1658.93 | 3187.80 | 936.54 | 22.06 | 184.88 | 214.00 | 2297.65 | 508.84 | 2352.33 | 2428.89 | 190.98 |
| | Domestic Currency | 367.00 | 1658.93 | 3187.80 | 936.54 | 21.35 | 184.88 | 214.00 | 2297.65 | 508.84 | 2352.33 | 2428.89 | 190.98 |
| | Foreign Currency | | | | | 0.71 | | | | | | | |
| | 3. Other Financial Ins. | | 229.66 | 2712.01 | 935.37 | 1.11 | | | | | 2213.39 | 1157.20 | 0.13 |
| | 4. In Foreign Banks | | | | | | 102.24 | | | | | | |
| | c. Money at Call | 6249.00 | | | | 2664.94 | 13334.59 | 1802.25 | | 704.67 | | | 669.72 |
| | Domestic Currency | 6249.00 | | | | 2590.42 | 10017.82 | 1802.25 | | 704.67 | | | 669.72 |
| | Foreign Currency | | | | | 74.53 | 3316.77 | | | | | | |
| 2 | **INVESTMENT IN SECURITIES** | | **100.00** | **583.13** | **200.00** | **1111.90** | **2746.35** | | | | | **100.00** | |
| | a. Govt.Securities | | | 583.13 | 200.00 | 1111.90 | 2626.35 | | | | | 100.00 | |
| | b. NRB Bond | | 100.00 | | | | | | | | | | |
| | c. Govt.Non-Fin. Ins. | | | | | | | | | | | | |
| | d. Other Non-Fin Ins. | | | | | | 120.00 | | | | | | |
| | e Non Residents | | | | | | | | | | | | |
| 3 | **SHARE & OTHER INVESTMENT** | | **105.00** | **1546.30** | **51.00** | **850.61** | **4369.02** | **1.00** | **452.00** | **840.00** | **231.11** | **3.00** | **1.00** |
| | a. Non Residents | | | | | | | | | | | | |
| | b. Others | | 105.00 | 1546.30 | 51.00 | 850.61 | 4369.02 | 1.00 | 452.00 | 840.00 | 231.11 | 3.00 | 1.00 |
| 4 | **LOANS & ADVANCES** | **10414.00** | **3477.40** | **55978.70** | **3616.89** | **36227.99** | **41199.15** | **4070.63** | **5026.70** | **7085.23** | **16965.58** | **10120.70** | **2892.27** |
| | a. Private Sector | 10386.00 | 3477.40 | 55706.23 | 3616.89 | 36100.35 | 40015.60 | 4046.63 | 5026.70 | 7085.23 | 16965.58 | 10106.97 | 2892.27 |
| | b. Financial Institutions | | | 272.47 | | 24.34 | 1024.79 | 9.00 | | | | | |
| | c. Government Organizations | 28.00 | | | | 103.30 | 158.77 | 15.00 | | | | 13.73 | |
| 5 | **BILL PURCHASED** | | | **57.00** | | **162.35** | | | | | | | |
| | a. Domestic Bills Purchased | | | 57.00 | | 162.35 | | | | | | | |
| | b. Foreign Bills Purchased | | | | | | | | | | | | |
| | c. Import Bills & Imports | | | | | | | | | | | | |
| 6 | **LOANS AGAINST COLLECTED BILLS** | | | | | | | | | | | | |
| | a. Against Domestic Bills | | | | | | | | | | | | |
| | b. Against Foreign Bills | | | | | | | | | | | | |
| 7 | **FIXED ASSETS** | **231.00** | **84.08** | **1672.40** | **267.86** | **2310.00** | **1120.09** | **82.32** | **58.26** | **357.06** | **485.11** | **200.11** | **144.08** |
| 8 | **OTHER ASSETS** | **181.00** | **134.66** | **1850.46** | **179.02** | **969.85** | **2330.76** | **71.20** | **105.61** | **199.55** | **397.44** | **370.97** | **57.22** |
| | a. Accrued Interest: | 13.00 | 13.44 | 372.89 | | 397.88 | 210.31 | 0.42 | 18.60 | 66.66 | 96.51 | 20.54 | 6.70 |
| | b. Staff Loans / Adv. | 23.00 | 50.64 | 380.20 | 69.96 | 32.48 | 71.93 | 6.14 | | | 31.64 | 51.71 | |
| | c. Sundry Debtors | 18.00 | 28.50 | 33.03 | 15.15 | 110.02 | 1514.32 | 7.42 | 37.46 | 9.72 | 34.51 | 175.41 | 10.32 |
| | d. Cash In Transit | | | | | | | | | | | | |
| | e. Others | 127.00 | 42.08 | 1064.34 | 93.91 | 429.48 | 534.20 | 57.22 | 49.55 | 123.17 | 234.77 | 123.31 | 40.20 |
| 9 | **Expenses not Written off** | | | | | | | | **16.01** | **3.26** | **8.91** | **43.57** | |
| 10 | **Non Banking Assets** | | | | | | | | | | | | |
| 11 | **Reconcillation Account** | **2922.00** | **114.42** | **16.70** | | | **0.26** | | | | | | **381.54** |
| 12 | **Profit & Loss A/c** | | | | | | | | | | | | |
| | **TOTAL ASSETS** | **20735.00** | **6107.19** | **72062.91** | **6283.66** | **48256.14** | **66816.75** | **6323.30** | **8059.49** | **9855.54** | **24708.53** | **15332.26** | **4558.87** |

| | Liabilities | Public | Mahakali | Ace | Bhargav | Shangrila | Resunga | Rara | diyalo | Country | Alpine | Nilgiri | Kasthamandap |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | **CAPITAL FUND** | **1297.43** | **395.35** | **8260.25** | **522.67** | **3374.23** | **610.96** | **2074.54** | **1118.20** | **3246.27** | **1038.61** | **523.00** | **4902.12** |
| | a. Paid-up Capital | 1500.00 | 381.50 | 7504.64 | 600.00 | 3200.00 | 306.00 | 2001.00 | 1000.00 | 3200.00 | 1000.00 | 500.00 | 4808.10 |
| | b. Calls in Advance | 17.74 | | | | | 214.44 | | | | | | |
| | c. General Reserves | 16.00 | 8.63 | 743.84 | 0.05 | 42.60 | 18.10 | 14.69 | 25.12 | 46.17 | 20.13 | 19.00 | 52.49 |
| | d. Share Premium | | 2.56 | | | | | | | | | | |
| | e. Retained Earning | -252.86 | 2.55 | 7.62 | -77.38 | 114.53 | 70.86 | 58.75 | 92.38 | | 13.82 | 4.00 | 41.54 |
| | f. Others Reserves Fund | 16.55 | 0.10 | 0.55 | | 17.11 | 1.56 | 0.10 | 0.70 | 0.10 | 4.66 | | |
| | g. Exchange Fluctuation Fund | | | 3.60 | | | | | | | | | |
| 2 | **BORROWINGS** | | | | | | | | **820.00** | **153.00** | | | **1440.00** |
| | a. NRB | | | | | | | | | 153.00 | | | 1440.00 |
| | b. "A"Class Licensed Institution | | | | | | | | | | | | |
| | c. Foreign Banks and Fin. Ins. | | | | | | | | | | | | |
| | d. Other Financial Ins. | | | | | | | | 820.00 | | | | |
| | e. Bonds and Securities | | | | | | | | | | | | |
| 3 | **DEPOSITS** | **5442.40** | **2112.68** | **45891.31** | **1885.01** | **17405.70** | **7432.58** | **2679.80** | **3486.10** | **9048.40** | **4829.57** | **3467.00** | **30691.21** |
| | a. Current | 16.65 | | 1063.07 | 14.86 | | | | 14.04 | 132.64 | 193.84 | 13.00 | 428.41 |
| | Domestic | 16.65 | | 1026.82 | 14.86 | | | | 14.04 | 132.64 | 193.84 | 13.00 | 428.34 |
| | Foreign | | | 36.25 | | | | | | | | | 0.07 |
| | b. Savings | 2527.62 | 1882.24 | 22511.10 | 1140.26 | 10846.53 | 6706.34 | 2166.61 | 778.12 | 1611.39 | 2967.18 | 1500.00 | 13882.54 |
| | Domestic | 2527.62 | 1882.24 | 22470.80 | 1140.26 | 10846.53 | 6706.34 | 2166.61 | 778.12 | 1611.39 | 2967.18 | 1500.00 | 13862.89 |
| | Foreign | | | 40.30 | | | | | | | | | 19.65 |
| | c. Fixed | 2566.66 | 230.44 | 18182.61 | 441.38 | 5379.35 | 721.33 | 486.70 | 1401.75 | 4370.05 | 850.90 | 1091.00 | 8927.87 |
| | Domestic | 2566.66 | 230.44 | 18182.61 | 441.38 | 5379.35 | 721.33 | 486.70 | 1401.75 | 4370.05 | 850.90 | 1091.00 | 8927.87 |
| | Foreign | | | | | | | | | | | | |
| | d. Call Deposits | 331.47 | | 3992.80 | 288.51 | 1170.51 | | | 1288.69 | 2934.32 | 816.05 | 860.00 | 7423.04 |
| | e. Others | | | 141.72 | | 9.31 | 4.91 | 26.49 | 3.50 | | 1.60 | 3.00 | 29.35 |
| 4 | **Bills Payable** | | | | | | | | | | | | |
| 5 | **Other Liabilities** | **592.08** | **68.24** | **2824.01** | **68.18** | **699.11** | **200.56** | **166.55** | **127.67** | **467.00** | **316.46** | **169.00** | **1241.59** |
| | 1. Sundry Creditors | 29.51 | 4.68 | 33.95 | 4.29 | 32.17 | 51.92 | 9.62 | 6.32 | 23.96 | 61.12 | 7.00 | 251.30 |
| | 2. Loan Loss Provision | 401.88 | 22.20 | 447.48 | 23.96 | 218.27 | 82.55 | 33.39 | 35.80 | 102.84 | 82.04 | 29.00 | 318.23 |
| | 3. Interest Suspense a/c | 104.66 | 5.98 | 134.45 | 7.22 | 75.68 | 20.22 | 18.66 | 12.01 | 27.50 | 44.99 | 17.00 | 122.65 |
| | 4. Others | 56.02 | 35.38 | 2208.13 | 32.71 | 373.00 | 45.86 | 104.88 | 73.54 | 312.70 | 128.31 | 116.00 | 549.41 |
| 6 | **Reconcillation A/c** | | | | | **0.00** | **2240.63** | | **168.15** | | | | |
| 7 | **Profit & Loss A/c** | **106.58** | **51.76** | **660.53** | **101.99** | **294.07** | **209.01** | **176.05** | **146.24** | **187.13** | **117.06** | **144.00** | **201.84** |
| | **TOTAL LIABILITIES** | **7438.49** | **2628.03** | **57636.10** | **2577.85** | **21773.12** | **10693.74** | **5096.94** | **5866.37** | **13101.80** | **6301.70** | **4303.00** | **38476.75** |

## Assets

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | **LIQUID FUNDS** | **868.39** | **957.60** | **8169.77** | **995.40** | **5058.21** | **3562.71** | **2062.95** | **1159.82** | **2108.65** | **1539.21** | **1599.00** | **7682.41** |
| | a. Cash Balance | 65.99 | 53.41 | 636.67 | 29.63 | 310.92 | 368.76 | 101.60 | 61.36 | 194.75 | 256.44 | 191.00 | 463.57 |
| | Nepalese Notes & Coins | 65.99 | 48.84 | 592.62 | 29.63 | 294.56 | 368.76 | 101.60 | 61.36 | 194.75 | 252.62 | 191.00 | 448.34 |
| | Foreign Currency | | 4.58 | 44.06 | | 16.36 | | | | | 3.82 | | 15.23 |
| | b. Bank Balance | 332.70 | 904.19 | 1795.56 | 965.77 | 4747.29 | 226.85 | 1346.23 | 1098.47 | 556.00 | 421.62 | 224.00 | 7218.84 |
| | 1. In Nepal Rastra Bank | 321.49 | 10.52 | 1489.49 | 95.72 | 943.64 | 4.69 | | 131.43 | 277.58 | 21.37 | 0.10 | 1022.79 |
| | Domestic Currency | 321.49 | 10.52 | 1477.92 | 95.72 | 943.64 | 4.69 | | 131.43 | 277.58 | 21.37 | 0.10 | 1022.79 |
| | Foreign Currency | | | 11.57 | | | | | | | | | |
| | 2. "A"Class Licensed Institution | 11.00 | 730.29 | 19.07 | 527.47 | 2186.47 | 199.12 | 1346.23 | 306.97 | 276.82 | 250.87 | 220.90 | 3951.15 |
| | Domestic Currency | 11.00 | 730.29 | 19.07 | 527.47 | 2186.47 | 199.12 | 1346.23 | 306.97 | 276.82 | 250.87 | 220.90 | 3849.61 |
| | Foreign Currency | | | | | | | | | | | | 101.53 |
| | 3. Other Financial Ins. | 0.22 | 163.38 | | 342.58 | 1617.18 | 23.04 | | 660.07 | 1.60 | 149.38 | 3.00 | 2244.90 |
| | 4. In Foreign Banks | | | 286.99 | | | | | | | | | |
| | c. Money at Call | 469.69 | | 5737.54 | | | 2967.11 | 615.12 | | 1357.90 | 861.15 | 1184.00 | |
| | Domestic Currency | 469.69 | | 5717.63 | | | 2967.11 | 615.12 | | 1357.90 | 861.15 | 1184.00 | |
| | Foreign Currency | | | 19.91 | | | | | | | | | |
| 2 | **INVESTMENT IN SECURITIES** | **25.00** | **20.60** | **2445.61** | **32.00** | | | | **100.00** | **172.89** | | | **1479.97** |
| | a. Govt.Securities | 25.00 | 20.60 | 2445.61 | 32.00 | | | | 100.00 | 172.89 | | | 1479.97 |
| | b. NRB Bond | | | | | | | | | | | | |
| | c. Govt.Non-Fin. Ins. | | | | | | | | | | | | |
| | d. Other Non-Fin Ins. | | | | | | | | | | | | |
| | e Non Residents | | | | | | | | | | | | |
| 3 | **SHARE & OTHER INVESTMENT** | | **5.00** | **4521.27** | | **10.00** | | **5.00** | **800.00** | **155.00** | **155.00** | | **1930.63** |
| | a. Non Residents | | | | | | | | | | | | |
| | b. Others | | 5.00 | 4521.27 | | 10.00 | | 5.00 | 800.00 | 155.00 | 155.00 | | 1930.63 |
| 4 | **LOANS & ADVANCES** | **5696.49** | **1549.67** | **39086.85** | **1437.09** | **15903.10** | **4606.86** | **2835.26** | **3446.64** | **10250.99** | **4222.27** | **2514.00** | **25392.27** |
| | a. Private Sector | 5696.49 | 1545.27 | 38196.51 | 1437.09 | 15903.10 | 4606.86 | 2835.26 | 3446.64 | 10118.88 | 4222.27 | 2514.00 | 24844.97 |
| | b. Financial Institutions | | | 738.77 | | | | | | 13.55 | | | 547.30 |
| | c. Government Organizations | | 4.40 | 151.58 | | | | | | 118.56 | | | |
| 5 | **BILL PURCHASED** | | | | | | | | | | | | |
| | a. Domestic Bills Purchased | | | | | | | | | | | | |
| | b. Foreign Bills Purchased | | | | | | | | | | | | |
| | c. Import Bills & Imports | | | | | | | | | | | | |
| 6 | **LOANS AGAINST COLLECTED BILLS** | | | | | | | | | | | | |
| | a. Against Domestic Bills | | | | | | | | | | | | |
| | b. Against Foreign Bills | | | | | | | | | | | | |
| 7 | **FIXED ASSETS** | **615.65** | **46.12** | **1332.76** | **44.72** | **441.61** | **113.34** | **92.15** | **60.17** | **310.71** | **152.73** | **71.00** | **1211.03** |
| 8 | **OTHER ASSETS** | **232.96** | **49.04** | **2078.77** | **38.33** | **357.25** | **147.51** | **78.86** | **128.02** | **71.93** | **191.87** | **119.00** | **663.39** |
| | a. Accrued Interest: | 104.66 | 5.98 | 145.87 | 7.22 | 162.01 | 20.22 | 18.66 | 12.19 | 27.50 | 44.99 | 17.00 | 335.09 |
| | b. Staff Loans / Adv. | 78.63 | 17.31 | 79.79 | 6.28 | 28.38 | | 0.19 | 1.76 | | | 6.00 | 53.65 |
| | c. Sundry Debtors | 14.61 | 9.94 | 24.75 | | 1.22 | 67.49 | 8.17 | 24.63 | 0.05 | 39.71 | | 88.41 |
| | d. Cash In Transit | | | | | | | | | | 28.00 | | |
| | e. Others | 35.05 | 15.81 | 1828.37 | 24.83 | 165.63 | 59.80 | 51.84 | 89.44 | 44.38 | 79.17 | 96.00 | 186.24 |
| 9 | **Expenses not Written off** | | | **1.06** | | **2.95** | | | **3.57** | **31.47** | **4.98** | | **74.27** |
| 10 | **Non Banking Assets** | | | | **30.31** | | | | | | | | |
| 11 | **Reconcillation Account** | | | | | | **2263.32** | **22.72** | **168.15** | **0.16** | **35.64** | | **42.78** |
| 12 | **Profit & Loss A/c** | | | | | | | | | | | | |
| | **TOTAL ASSETS** | **7438.49** | **2628.03** | **57636.10** | **2577.85** | **21773.12** | **10693.74** | **5096.94** | **5866.37** | **13101.80** | **6301.70** | **4303.00** | **38476.75** |

| | Liabilities | Garima | City | Bishow | Professional | Kabeli | Kamana | Corporate | Pathibhara | Purnima | Jyoti | Bagmati | Hamro |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | **CAPITAL FUND** | **2272.19** | **2510.75** | **2549.83** | **1036.97** | **202.05** | **2175.44** | **2380.31** | **1012.48** | **1056.97** | **7622.87** | **258.83** | **397.07** |
| | a. Paid-up Capital | 2000.00 | 2000.00 | 2400.00 | 1000.00 | 200.00 | 2000.00 | 2000.00 | 975.40 | 1000.00 | 7400.00 | 265.00 | 210.00 |
| | b. Calls in Advance | | | | | | | | | | | | 181.75 |
| | c. General Reserves | 59.82 | 99.68 | 31.86 | 8.71 | | 39.44 | 76.06 | 13.91 | 12.78 | 52.16 | | 0.32 |
| | d. Share Premium | | | | | | | | 1.32 | | | | |
| | e. Retained Earning | 212.37 | 406.07 | 117.97 | 28.26 | 2.05 | 136.00 | 304.25 | 20.55 | 44.19 | 163.15 | -6.17 | |
| | f. Others Reserves Fund | | 5.00 | | | | | | 1.30 | | 7.56 | | 5.00 |
| | g. Exchange Fluctuation Fund | | | | | | | | | | | | |
| 2 | **BORROWINGS** | | **200.00** | **300.00** | | | **100.00** | **200.00** | | | | | |
| | a. NRB | | | | | | | | | | | | |
| | b. "A"Class Licensed Institution | | | 300.00 | | | 100.00 | | | | | | |
| | c. Foreign Banks and Fin. Ins. | | | | | | | | | | | | |
| | d. Other Financial Ins. | | 200.00 | | | | | 200.00 | | | | | |
| | e. Bonds and Securities | | | | | | | | | | | | |
| 3 | **DEPOSITS** | **14379.79** | **17085.91** | **17734.75** | **1863.42** | **1856.57** | **12511.75** | **8697.99** | **7390.81** | **5286.09** | **25566.24** | **920.75** | **2198.13** |
| | a. Current | 462.29 | 34.60 | 196.57 | 63.74 | 50.89 | 160.72 | 55.27 | 84.36 | 26.73 | 1414.39 | | 115.98 |
| | Domestic | 462.29 | 34.60 | 196.57 | 63.74 | 50.89 | 160.72 | 55.27 | 84.36 | 26.73 | 1414.27 | | 115.98 |
| | Foreign | | | | | | | | | | 0.12 | | |
| | b. Savings | 8216.52 | 9152.06 | 5867.32 | 669.46 | 1390.62 | 5309.57 | 2736.45 | 4151.82 | 2906.83 | 9920.55 | 596.77 | 1060.30 |
| | Domestic | 8216.52 | 9152.06 | 5867.32 | 669.46 | 1390.62 | 5309.57 | 2736.45 | 4151.82 | 2906.83 | 9864.24 | 596.77 | 1060.30 |
| | Foreign | | | | | | | | | | 56.31 | | |
| | c. Fixed | 3603.83 | 4692.42 | 7172.02 | 217.37 | 309.52 | 3056.06 | 4689.45 | 761.92 | 1326.02 | 8450.11 | 102.13 | 468.84 |
| | Domestic | 3603.83 | 4692.42 | 7172.02 | 217.37 | 309.52 | 3056.06 | 4689.45 | 761.92 | 1326.02 | 8450.11 | 102.13 | 468.84 |
| | Foreign | | | | | | | | | | | | |
| | d. Call Deposits | 2097.15 | 3200.70 | 4498.84 | 912.85 | 105.54 | 3985.40 | 1191.19 | 2392.71 | 1026.52 | 5613.27 | 219.25 | 553.01 |
| | e. Others | | 6.13 | | | | | 25.64 | | | 167.92 | 2.60 | |
| 4 | **Bills Payable** | | **45.99** | | | | | | | | | | |
| 5 | **Other Liabilities** | **650.89** | **918.73** | **1208.54** | **69.34** | **39.84** | **520.73** | **540.37** | **144.11** | **157.70** | **1418.68** | **21.37** | **55.79** |
| | 1. Sundry Creditors | 71.17 | 0.67 | 18.08 | 7.79 | 2.57 | 17.17 | 130.73 | 5.87 | 9.22 | 25.07 | 2.07 | 5.05 |
| | 2. Loan Loss Provision | 117.56 | 149.66 | 164.76 | 16.75 | 16.73 | 120.88 | 102.45 | 65.43 | 51.74 | 444.71 | 7.40 | 16.38 |
| | 3. Interest Suspense a/c | 33.64 | 101.55 | 89.36 | 3.23 | 4.53 | 84.25 | 65.39 | 9.58 | 5.49 | 73.92 | | |
| | 4. Others | 428.52 | 666.85 | 936.34 | 41.57 | 16.01 | 298.43 | 241.79 | 63.24 | 91.25 | 875.00 | 11.90 | 34.36 |
| 6 | **Reconcillation A/c** | **2108.24** | | | | | **-0.55** | | **6730.00** | | | | |
| 7 | **Profit & Loss A/c** | **425.45** | **468.36** | **364.93** | **57.20** | **17.47** | **283.17** | **366.71** | **60.45** | **65.62** | **601.95** | **5.82** | **6.30** |
| | **TOTAL LIABILITIES** | **19836.56** | **21229.74** | **22158.05** | **3026.93** | **2115.93** | **15590.54** | **12185.39** | **15337.86** | **6566.38** | **35209.74** | **1206.77** | **2657.30** |

## Assets

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | **LIQUID FUNDS** | **5379.97** | **5457.26** | **5585.10** | **1459.16** | **706.78** | **4443.48** | **2819.23** | **3098.00** | **2605.00** | **6591.20** | **407.47** | **800.96** |
| | a. Cash Balance | 327.45 | 462.81 | 223.58 | 65.72 | 111.87 | 163.76 | 28.30 | 379.55 | 166.94 | 345.80 | 11.91 | 55.93 |
| | Nepalese Notes & Coins | 324.60 | 461.47 | 223.58 | 65.72 | 111.87 | 162.95 | 28.30 | 379.55 | 166.66 | 340.85 | 11.91 | 55.93 |
| | Foreign Currency | 2.85 | 1.34 | | | | 0.81 | | | 0.28 | 4.95 | | |
| | b. Bank Balance | 1085.24 | 4994.45 | 939.36 | 85.72 | 135.88 | 4279.72 | 2690.93 | 429.69 | 294.96 | 2805.13 | 50.60 | 161.86 |
| | 1. In Nepal Rastra Bank | 773.64 | 808.87 | 939.36 | 0.87 | 8.40 | 715.18 | 134.92 | 10.82 | 283.89 | 1384.80 | | 0.86 |
| | Domestic Currency | 773.64 | 808.87 | 939.36 | 0.87 | 8.40 | 715.18 | 134.92 | 10.82 | 283.89 | 1384.80 | | 0.86 |
| | Foreign Currency | | | | | | | | | | | | |
| | 2. "A"Class Licensed Institution | 11.60 | 2904.78 | | 84.70 | 127.48 | 1417.21 | 1298.70 | 418.80 | 11.07 | 320.33 | 50.60 | 161.00 |
| | Domestic Currency | 11.60 | 2904.78 | | 84.70 | 127.48 | 1417.21 | 1298.70 | 418.80 | 11.07 | 320.22 | 50.60 | 161.00 |
| | Foreign Currency | | | | | | | | | | 0.11 | | |
| | 3. Other Financial Ins. | 300.00 | 1280.80 | | 0.15 | | 2147.33 | 1257.31 | 0.07 | | 1100.00 | | |
| | 4. In Foreign Banks | | | | | | | | | | | | |
| | c. Money at Call | 3967.28 | | 4422.16 | 1307.72 | 459.03 | | 100.00 | 2288.76 | 2143.10 | 3440.27 | 344.96 | 583.17 |
| | Domestic Currency | 3967.28 | | 4422.16 | 1307.72 | 459.03 | | 100.00 | 2288.76 | 2143.10 | 3360.13 | 344.96 | 583.17 |
| | Foreign Currency | | | | | | | | | | 80.14 | | |
| 2 | **INVESTMENT IN SECURITIES** | | **100.00** | | | | | | | **1.00** | **1272.43** | | **10.00** |
| | a. Govt.Securities | | 100.00 | | | | | | | 1.00 | 1272.43 | | 10.00 |
| | b. NRB Bond | | | | | | | | | | | | |
| | c. Govt.Non-Fin. Ins. | | | | | | | | | | | | |
| | d. Other Non-Fin Ins. | | | | | | | | | | | | |
| | e Non Residents | | | | | | | | | | | | |
| 3 | **SHARE & OTHER INVESTMENT** | | **508.60** | **15.00** | **1.00** | | **310.00** | | | **50.00** | **1.00** | | **5.70** |
| | a. Non Residents | | | | | | | | | | | | |
| | b. Others | | 508.60 | 15.00 | 1.00 | | 310.00 | | | 50.00 | 1.00 | | 5.70 |
| 4 | **LOANS & ADVANCES** | **11715.87** | **14156.10** | **15737.44** | **1499.96** | **1190.25** | **10201.78** | **8744.06** | **5218.16** | **3658.22** | **25611.54** | **740.50** | **1638.22** |
| | a. Private Sector | 11715.53 | 14115.43 | 15737.44 | 1499.96 | 1190.25 | 10201.78 | 8744.06 | 5212.82 | 3658.22 | 25460.97 | 740.50 | 1638.22 |
| | b. Financial Institutions | | | | | | | | 0.01 | | 104.57 | | |
| | c. Government Organizations | 0.34 | 40.67 | | | | | | 5.33 | | 46.00 | | |
| 5 | **BILL PURCHASED** | | | | | | | **63.75** | | | | | |
| | a. Domestic Bills Purchased | | | | | | | 63.75 | | | | | |
| | b. Foreign Bills Purchased | | | | | | | | | | | | |
| | c. Import Bills & Imports | | | | | | | | | | | | |
| 6 | **LOANS AGAINST COLLECTED BILLS** | | | | | | | | | | | | |
| | a. Against Domestic Bills | | | | | | | | | | | | |
| | b. Against Foreign Bills | | | | | | | | | | | | |
| 7 | **FIXED ASSETS** | **256.30** | **526.15** | **568.54** | **35.91** | **186.97** | **363.09** | **344.35** | **203.92** | **136.55** | **891.72** | **39.93** | **184.02** |
| 8 | **OTHER ASSETS** | **356.93** | **446.06** | **251.97** | **30.90** | **31.93** | **272.19** | **214.00** | **87.79** | **93.83** | **805.40** | **15.23** | **16.13** |
| | a. Accrued Interest: | 33.64 | 106.11 | 89.36 | 3.23 | 4.53 | 84.25 | 66.48 | 9.58 | 50.95 | 214.91 | 0.02 | |
| | b. Staff Loans / Adv. | | 61.71 | | 1.57 | 0.15 | | | 15.29 | | 202.50 | 7.61 | 3.60 |
| | c. Sundry Debtors | 1.22 | 0.01 | 6.98 | 1.83 | 2.59 | 33.61 | | 7.02 | 12.30 | 24.71 | 0.15 | |
| | d. Cash In Transit | | | | | | | | | | | | |
| | e. Others | 322.07 | 278.23 | 155.63 | 24.28 | 24.66 | 154.33 | 147.52 | 55.90 | 30.58 | 363.28 | 7.45 | 12.53 |
| 9 | **Expenses not Written off** | **19.25** | **35.57** | | | | | | | **21.78** | **36.45** | **3.64** | **2.26** |
| 10 | **Non Banking Assets** | | | | | | | | | | | | |
| 11 | **Reconcillation Account** | **2108.24** | | | | | | | **6730.00** | | | | |
| 12 | **Profit & Loss A/c** | | | | | | | | | | | | |
| | **TOTAL ASSETS** | **19836.56** | **21229.74** | **22158.05** | **3026.93** | **2115.93** | **15590.54** | **12185.39** | **15337.86** | **6566.38** | **35209.74** | **1206.77** | **2657.30** |

| | Liabilities | Kakre | Shine | Pacific | Civic | IDBL | Gulmi | Kanchan | Matribhumi | Bright | Innovative | Jhimruk | Metro |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | **CAPITAL FUND** | **184.14** | **2130.70** | **391.25** | **140.15** | **4738.35** | **147.52** | **703.55** | **273.55** | **1004.26** | **673.78** | **108.00** | **725.48** |
| | a. Paid-up Capital | 180.00 | 2000.00 | 390.00 | 140.00 | 4480.00 | 140.00 | 700.00 | 154.00 | 980.00 | 662.50 | 120.00 | 700.00 |
| | b. Calls in Advance | | | | | | 19.40 | | 114.00 | | | 43.00 | |
| | c. General Reserves | | 26.14 | 0.25 | 0.03 | 44.34 | | 0.71 | 0.79 | 24.26 | 2.26 | -55.00 | 5.10 |
| | d. Share Premium | | | | | | | | | | | | |
| | e. Retained Earning | | 103.88 | 1.00 | 0.12 | 177.16 | | 2.84 | 4.76 | | 9.02 | | 20.38 |
| | f. Others Reserves Fund | 4.14 | 0.68 | | | 36.85 | -11.88 | | | | | | |
| | g. Exchange Fluctuation Fund | | | | | | | | | | | | |
| 2 | **BORROWINGS** | | | | | **1050.00** | | | | **150.00** | | | |
| | a. NRB | | | | | | | | | | | | |
| | b. "A"Class Licensed Institution | | | | | 1000.00 | | | | 150.00 | | | |
| | c. Foreign Banks and Fin. Ins. | | | | | | | | | | | | |
| | d. Other Financial Ins. | | | | | 50.00 | | | | | | | |
| | e. Bonds and Securities | | | | | | | | | | | | |
| 3 | **DEPOSITS** | **1516.20** | **12787.50** | **2719.83** | **774.32** | **37659.13** | **2100.91** | **4602.80** | **1264.11** | **3278.11** | **3673.11** | **1227.00** | **4882.14** |
| | a. Current | 10.34 | 441.52 | 28.19 | | 282.86 | | | 3.43 | 21.66 | 114.05 | 61.00 | 55.84 |
| | Domestic | 10.34 | 441.52 | 28.19 | | 282.86 | | | 3.43 | 21.66 | 114.05 | 61.00 | 55.84 |
| | Foreign | | | | | | | | | | | | |
| | b. Savings | 1250.81 | 6405.03 | 1334.41 | 700.04 | 12260.54 | 1892.52 | 4161.06 | 646.03 | 760.19 | 1538.24 | 704.00 | 1806.90 |
| | Domestic | 1250.81 | 6405.03 | 1334.41 | 700.04 | 12260.54 | 1892.52 | 4161.06 | 646.03 | 760.19 | 1538.24 | 704.00 | 1806.90 |
| | Foreign | | | | | | | | | | | | |
| | c. Fixed | 255.05 | 3229.48 | 362.26 | 74.28 | 12681.51 | 208.39 | 441.74 | 301.84 | 535.96 | 861.17 | 222.00 | 1544.37 |
| | Domestic | 255.05 | 3229.48 | 362.26 | 74.28 | 12681.51 | 208.39 | 441.74 | 301.84 | 535.96 | 861.17 | 222.00 | 1544.37 |
| | Foreign | | | | | | | | | | | | |
| | d. Call Deposits | | 2684.56 | 994.47 | | 12370.42 | | | 312.81 | 1959.00 | 1159.65 | 240.00 | 1475.03 |
| | e. Others | | 26.91 | 0.50 | | 63.79 | | | | 1.31 | | | |
| 4 | **Bills Payable** | | | | | **5.70** | | | | | **3.02** | | |
| 5 | **Other Liabilities** | **53.13** | **471.74** | **31.37** | **24.43** | **1228.25** | **45.70** | **144.69** | **27.49** | **155.05** | **79.51** | **18.00** | **181.38** |
| | 1. Sundry Creditors | 40.15 | 205.31 | 0.69 | 14.99 | 74.60 | 10.68 | 2.80 | 2.94 | 17.90 | 4.39 | 1.00 | 14.35 |
| | 2. Loan Loss Provision | 10.70 | 86.84 | 22.99 | 4.93 | 472.40 | 13.16 | 36.28 | 10.36 | 29.92 | 27.15 | 10.00 | 40.81 |
| | 3. Interest Suspense a/c | | 2.58 | 3.28 | 3.08 | 149.16 | 5.12 | 14.40 | 0.84 | 1.48 | 5.36 | 3.00 | 27.18 |
| | 4. Others | 2.28 | 177.01 | 4.41 | 1.42 | 532.09 | 16.74 | 91.20 | 13.35 | 105.75 | 42.61 | 4.00 | 99.04 |
| 6 | **Reconcillation A/c** | | | | **29.18** | | **545.29** | **713.80** | **110.24** | | | | |
| 7 | **Profit & Loss A/c** | **42.90** | **274.21** | **53.68** | **1.08** | **359.58** | **19.06** | **60.17** | **17.97** | **90.25** | **24.30** | **17.00** | **91.71** |
| | **TOTAL LIABILITIES** | **1796.37** | **15664.15** | **3196.13** | **969.16** | **45041.03** | **2858.48** | **6225.01** | **1693.36** | **4677.67** | **4453.72** | **1370.00** | **5880.71** |

## Assets

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | **LIQUID FUNDS** | **645.31** | **6355.98** | **775.78** | **347.27** | **9184.27** | **880.96** | **1183.79** | **627.40** | **1473.55** | **1524.26** | **312.00** | **1557.28** |
| | a. Cash Balance | 57.32 | 235.32 | 35.52 | 22.69 | 1857.51 | 42.32 | 104.54 | 45.52 | 58.98 | 106.25 | 104.00 | 147.84 |
| | Nepalese Notes & Coins | 56.26 | 235.32 | 35.52 | 22.69 | 1856.09 | 41.93 | 104.54 | 45.52 | 58.98 | 106.25 | 103.00 | 147.84 |
| | Foreign Currency | 1.06 | | | | 1.42 | 0.39 | | | | | 1.00 | |
| | b. Bank Balance | 587.99 | 686.31 | 740.26 | 30.25 | 2958.57 | 838.64 | 1079.25 | 75.32 | 1414.57 | 198.71 | 183.00 | 269.10 |
| | 1. In Nepal Rastra Bank | | 0.96 | 105.66 | | 2844.52 | | 6.76 | | 28.32 | 198.71 | | 269.10 |
| | Domestic Currency | | 0.96 | 105.66 | | 2844.52 | | 6.76 | | 28.32 | 198.71 | | 269.10 |
| | Foreign Currency | | | | | | | | | | | | |
| | 2. "A"Class Licensed Institution | 533.06 | 685.35 | 287.42 | 18.85 | 112.93 | 565.42 | 850.84 | 75.32 | 467.99 | | 183.00 | |
| | Domestic Currency | 533.06 | 685.35 | 287.42 | 18.85 | 112.93 | 565.42 | 850.84 | 75.32 | 467.99 | | 183.00 | |
| | Foreign Currency | | | | | | | | | | | | |
| | 3. Other Financial Ins. | 54.93 | | 347.18 | 11.40 | 1.12 | 273.22 | 221.65 | | 918.25 | | | |
| | 4. In Foreign Banks | | | | | | | | | | | | |
| | c. Money at Call | | 5434.35 | | 294.32 | 4368.19 | | | 506.56 | | 1219.30 | 25.00 | 1140.34 |
| | Domestic Currency | | 5434.35 | | 294.32 | 4350.94 | | | 506.56 | | 1219.30 | 25.00 | 1140.34 |
| | Foreign Currency | | | | | 17.25 | | | | | | | |
| 2 | **INVESTMENT IN SECURITIES** | | **103.68** | | | | | | | | | | |
| | a. Govt.Securities | | 103.68 | | | | | | | | | | |
| | b. NRB Bond | | | | | | | | | | | | |
| | c. Govt.Non-Fin. Ins. | | | | | | | | | | | | |
| | d. Other Non-Fin Ins. | | | | | | | | | | | | |
| | e Non Residents | | | | | | | | | | | | |
| 3 | **SHARE & OTHER INVESTMENT** | **1.00** | **10.00** | | | **80.00** | | **901.00** | | **31.00** | | **1.00** | |
| | a. Non Residents | | | | | | | | | | | | |
| | b. Others | 1.00 | 10.00 | | | 80.00 | | 901.00 | | 31.00 | | 1.00 | |
| 4 | **LOANS & ADVANCES** | **1069.89** | **8683.98** | **2298.84** | **493.40** | **33700.95** | **1316.67** | **3102.09** | **899.34** | **2991.67** | **2715.41** | **983.00** | **4080.14** |
| | a. Private Sector | 1069.89 | 8683.98 | 2285.90 | 493.40 | 33018.31 | 1316.67 | 3102.09 | 899.34 | 2991.67 | 2715.41 | 983.00 | 4080.14 |
| | b. Financial Institutions | | | 12.94 | | 682.64 | | | | | | | |
| | c. Government Organizations | | | | | | | | | | | | |
| 5 | **BILL PURCHASED** | | | | | | | | | | | | |
| | a. Domestic Bills Purchased | | | | | | | | | | | | |
| | b. Foreign Bills Purchased | | | | | | | | | | | | |
| | c. Import Bills & Imports | | | | | | | | | | | | |
| 6 | **LOANS AGAINST COLLECTED BILLS** | | | | | | | | | | | | |
| | a. Against Domestic Bills | | | | | | | | | | | | |
| | b. Against Foreign Bills | | | | | | | | | | | | |
| 7 | **FIXED ASSETS** | **24.97** | **263.19** | **81.37** | **56.21** | **1290.69** | **71.74** | **216.67** | **39.55** | **133.90** | **167.23** | **38.00** | **156.40** |
| 8 | **OTHER ASSETS** | **55.20** | **247.28** | **38.34** | **35.00** | **785.12** | **43.84** | **107.48** | **15.70** | **47.54** | **46.82** | **35.00** | **86.89** |
| | a. Accrued Interest: | | 6.89 | 3.28 | 3.08 | 149.16 | 4.06 | 57.87 | 0.84 | 1.48 | 5.36 | 3.00 | 27.18 |
| | b. Staff Loans / Adv. | 1.48 | 90.63 | 11.32 | 14.74 | 2.26 | | 0.79 | 0.07 | | | | |
| | c. Sundry Debtors | 40.54 | | 11.32 | 12.94 | 6.65 | 0.36 | 7.58 | 7.36 | 0.97 | 6.70 | 11.00 | 3.51 |
| | d. Cash In Transit | | | | | | | | | | | | |
| | e. Others | 13.18 | 149.76 | 12.42 | 4.23 | 627.05 | 39.42 | 41.24 | 7.43 | 45.10 | 34.76 | 21.00 | 56.20 |
| 9 | **Expenses not Written off** | | | **1.80** | **8.10** | | | | **1.13** | | | **1.00** | |
| 10 | **Non Banking Assets** | | | | | | | | | | | | |
| 11 | **Reconcillation Account** | | **0.04** | | **29.18** | | **545.27** | **713.97** | **110.24** | | | | |
| 12 | **Profit & Loss A/c** | | | | | | | | | | | | |
| | **TOTAL ASSETS** | **1796.37** | **15664.15** | **3196.13** | **969.16** | **45041.03** | **2858.48** | **6225.01** | **1693.36** | **4677.67** | **4453.72** | **1370.00** | **5880.71** |

| | Liabilities | Vivor | Gaumukhi | Raptiveri | Consumer | Khadbari | Tourism | Mission | Surya | Mt. Makalu | Sindhu | Sahara | Social |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | **CAPITAL FUND** | **7870.66** | **128.16** | **594.00** | **1436.24** | **171.42** | **4118.68** | **694.09** | **148.00** | **138.53** | **510.01** | **140.00** | **3861.05** |
| | a. Paid-up Capital | 6817.50 | 140.00 | 600.00 | 1400.00 | 175.00 | 4000.00 | 700.00 | 140.00 | 140.00 | 510.00 | 140.00 | 3826.53 |
| | b. Calls in Advance | | | | | | | | 8.00 | | | | |
| | c. General Reserves | 295.93 | | | 7.25 | | 14.94 | 3.87 | | | 0.01 | | |
| | d. Share Premium | | | | | | | | | | | | |
| | e. Retained Earning | 522.80 | -11.84 | -6.00 | 28.99 | -3.58 | 59.20 | -9.78 | | -1.47 | | | |
| | f. Others Reserves Fund | 234.42 | | | | | 43.97 | | | | | | 34.52 |
| | g. Exchange Fluctuation Fund | | | | | | 0.57 | | | | | | |
| 2 | **BORROWINGS** | **7983.00** | | | **600.00** | | **60.00** | **30.00** | | | **25.00** | | **500.00** |
| | a. NRB | 7983.00 | | | | | | | | | | | |
| | b. "A"Class Licensed Institution | | | | 600.00 | | | | | | | | 500.00 |
| | c. Foreign Banks and Fin. Ins. | | | | | | | | | | | | |
| | d. Other Financial Ins. | | | | | | 60.00 | | | | 25.00 | | |
| | e. Bonds and Securities | | | | | | | 30.00 | | | | | |
| 3 | **DEPOSITS** | **27760.55** | **621.49** | **1271.00** | **3725.44** | **491.39** | **13556.14** | **3360.58** | **528.93** | **327.45** | **2956.96** | **550.70** | **4925.76** |
| | a. Current | 496.97 | 40.76 | 10.00 | 75.79 | 28.18 | 358.31 | 2.72 | 20.87 | 2.45 | 169.10 | 288.16 | 3.91 |
| | Domestic | 496.97 | 40.76 | 10.00 | 75.79 | 28.18 | 289.12 | 2.72 | 20.87 | 2.45 | 169.10 | 288.16 | 3.91 |
| | Foreign | | | | | | 69.19 | | | | | | |
| | b. Savings | 5555.12 | 564.16 | 852.00 | 1022.64 | 334.98 | 2479.61 | 1657.74 | 175.74 | 265.12 | 1378.28 | 234.79 | 1172.12 |
| | Domestic | 5555.12 | 564.16 | 852.00 | 1022.64 | 334.98 | 2477.66 | 1657.74 | 175.74 | 265.12 | 1378.28 | 234.79 | 1172.12 |
| | Foreign | | | | | | 1.95 | | | | | | |
| | c. Fixed | 17620.54 | 16.58 | 322.00 | 1632.72 | 75.34 | 4016.14 | 625.38 | 151.81 | 42.47 | 595.74 | 14.75 | 1081.78 |
| | Domestic | 17620.54 | 16.58 | 322.00 | 1632.72 | 75.34 | 4016.14 | 625.38 | 151.81 | 42.47 | 595.74 | 14.75 | 1081.78 |
| | Foreign | | | | | | | | | | | | |
| | d. Call Deposits | 4079.42 | | 87.00 | 993.18 | 52.89 | 6559.87 | 1074.74 | 180.51 | 17.41 | 809.00 | 13.00 | 2667.96 |
| | e. Others | 8.50 | | | 1.10 | | 142.21 | | | | 4.85 | | |
| 4 | **Bills Payable** | **80.35** | | | | | **1.35** | | | | | | |
| 5 | **Other Liabilities** | **3285.87** | **16.03** | **112.00** | **205.40** | **16.12** | **503.05** | **79.26** | **11.65** | **18.29** | **50.85** | **6.70** | **276.67** |
| | 1. Sundry Creditors | 5.73 | 5.48 | 88.00 | 30.86 | 5.83 | 3.65 | | 6.45 | 0.22 | 3.64 | 2.00 | 0.02 |
| | 2. Loan Loss Provision | 1024.34 | 5.09 | 15.00 | 37.11 | 4.49 | 119.02 | 24.87 | 3.90 | 2.97 | 16.81 | 2.79 | 59.95 |
| | 3. Interest Suspense a/c | 355.83 | 4.99 | 7.00 | 26.07 | 2.70 | 18.79 | 3.97 | 0.59 | 14.72 | 4.96 | 0.89 | 23.20 |
| | 4. Others | 1899.98 | 0.47 | 2.00 | 111.36 | 3.10 | 361.59 | 50.42 | 0.71 | 0.39 | 25.44 | 1.02 | 193.51 |
| 6 | **Reconcillation A/c** | | **51.81** | **221.00** | | **0.66** | | | | | | | |
| 7 | **Profit & Loss A/c** | | | **18.00** | **129.23** | **11.81** | **389.52** | | | **0.99** | | | **117.05** |
| | **TOTAL LIABILITIES** | **46980.44** | **817.50** | **2216.00** | **6096.30** | **691.40** | **18628.74** | **4163.93** | **688.58** | **485.26** | **3542.82** | **697.40** | **9680.53** |

## Assets

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | **LIQUID FUNDS** | **2036.98** | **225.28** | **708.00** | **2037.85** | **179.73** | **6184.56** | **1382.77** | **191.59** | **154.02** | **1528.29** | **400.09** | **2831.43** |
| | a. Cash Balance | 325.56 | 68.78 | 98.00 | 36.21 | 37.92 | 361.11 | 116.62 | 26.56 | 39.87 | 63.88 | 75.62 | 83.45 |
| | Nepalese Notes & Coins | 325.56 | 66.50 | 98.00 | 36.21 | 37.92 | 332.68 | 116.62 | 26.56 | 39.87 | 62.09 | 75.62 | 83.45 |
| | Foreign Currency | | 2.29 | | | | 28.43 | | | | 1.80 | | |
| | b. Bank Balance | 1711.42 | 32.17 | 84.00 | 21.43 | 34.33 | 370.33 | 9.10 | 161.03 | 18.20 | 137.90 | 26.00 | 442.12 |
| | 1. In Nepal Rastra Bank | 845.89 | | 83.00 | 18.42 | | 370.33 | 9.10 | | | 9.90 | | 426.45 |
| | Domestic Currency | 845.89 | | 83.00 | 18.42 | | 332.90 | 9.10 | | | 9.90 | | 426.45 |
| | Foreign Currency | | | | | | 37.43 | | | | | | |
| | 2. "A"Class Licensed Institution | 530.52 | 31.77 | 1.00 | 2.45 | 34.26 | | | 159.38 | 17.65 | 128.00 | 26.00 | 15.06 |
| | Domestic Currency | 530.52 | 31.77 | 1.00 | 2.45 | 34.26 | | | 159.38 | 17.65 | 128.00 | 26.00 | 15.06 |
| | Foreign Currency | | | | | | | | | | | | |
| | 3. Other Financial Ins. | 335.01 | 0.40 | | 0.56 | 0.07 | | | 1.65 | 0.55 | | | 0.61 |
| | 4. In Foreign Banks | | | | | | | | | | | | |
| | c. Money at Call | | 124.33 | 526.00 | 1980.21 | 107.48 | 5453.12 | 1257.05 | 4.00 | 95.95 | 1326.51 | 298.47 | 2305.85 |
| | Domestic Currency | | 124.33 | 526.00 | 1980.21 | 107.48 | 3841.25 | 1257.05 | 4.00 | 95.95 | 1326.51 | 298.47 | 2305.85 |
| | Foreign Currency | | | | | | 1611.87 | | | | | | |
| 2 | **INVESTMENT IN SECURITIES** | **1510.00** | | | | | **338.89** | | | | | | **93.96** |
| | a. Govt.Securities | 1510.00 | | | | | 338.89 | | | | | | 93.96 |
| | b. NRB Bond | | | | | | | | | | | | |
| | c. Govt.Non-Fin. Ins. | | | | | | | | | | | | |
| | d. Other Non-Fin Ins. | | | | | | | | | | | | |
| | e Non Residents | | | | | | | | | | | | |
| 3 | **SHARE & OTHER INVESTMENT** | **3594.29** | | | | | **300.00** | | | | **93.22** | | **127.00** |
| | a. Non Residents | | | | | | | | | | | | |
| | b. Others | 3594.29 | | | | | 300.00 | | | | 93.22 | | 127.00 |
| 4 | **LOANS & ADVANCES** | **24135.76** | **463.88** | **1191.00** | **3711.12** | **448.87** | **11138.44** | **2487.43** | **390.80** | **296.67** | **1680.83** | **224.48** | **5994.53** |
| | a. Private Sector | 22925.78 | 463.88 | 1191.00 | 3636.12 | 448.87 | 10988.44 | 2487.43 | 390.80 | 296.67 | 1680.83 | 224.48 | 5994.53 |
| | b. Financial Institutions | 1158.99 | | | 75.00 | | 150.00 | | | | | | |
| | c. Government Organizations | 50.99 | | | | | | | | | | | |
| 5 | **BILL PURCHASED** | | | | | | | | | | | | |
| | a. Domestic Bills Purchased | | | | | | | | | | | | |
| | b. Foreign Bills Purchased | | | | | | | | | | | | |
| | c. Import Bills & Imports | | | | | | | | | | | | |
| 6 | **LOANS AGAINST COLLECTED BILLS** | | | | | | | | | | | | |
| | a. Against Domestic Bills | | | | | | | | | | | | |
| | b. Against Foreign Bills | | | | | | | | | | | | |
| 7 | **FIXED ASSETS** | **1294.03** | **36.65** | **64.00** | **189.77** | **15.98** | **318.14** | **249.25** | **65.33** | **15.43** | **151.16** | **36.82** | **564.43** |
| 8 | **OTHER ASSETS** | **13941.58** | **17.19** | **32.00** | **157.56** | **42.11** | **348.71** | **22.17** | **20.12** | **17.65** | **22.67** | **14.38** | **69.18** |
| | a. Accrued Interest: | 525.72 | 4.99 | 7.00 | 26.07 | 2.70 | 37.99 | 3.97 | 0.59 | 14.72 | 4.96 | 1.31 | 26.60 |
| | b. Staff Loans / Adv. | 329.88 | 0.71 | 1.00 | 50.00 | 1.31 | 28.71 | 0.72 | | | 0.85 | 0.36 | |
| | c. Sundry Debtors | 14.00 | | 17.00 | 9.57 | 34.13 | 52.61 | 0.99 | 9.00 | 0.02 | | 0.49 | |
| | d. Cash In Transit | | | | | | | | | | | | 6.43 |
| | e. Others | 13071.99 | 11.49 | 7.00 | 71.92 | 3.97 | 229.40 | 16.49 | 10.53 | 2.91 | 16.86 | 12.22 | 36.15 |
| 9 | **Expenses not Written off** | **4.52** | **3.25** | | | **4.71** | | **7.83** | **7.15** | **1.49** | **0.62** | **5.47** | |
| 10 | **Non Banking Assets** | | | | | | | | | | | | |
| 11 | **Reconcillation Account** | **0.02** | **51.81** | **221.00** | | | | | | | | | |
| 12 | **Profit & Loss A/c** | **463.25** | **19.43** | | | | | **14.48** | **13.59** | | **66.03** | **16.16** | |
| | **TOTAL ASSETS** | **46980.44** | **817.50** | **2216.00** | **6096.30** | **691.40** | **18628.74** | **4163.93** | **688.58** | **485.26** | **3542.82** | **697.40** | **9680.53** |

| | Liabilities | NCDBL | Cosmos | Manaslu | Samabriddhi |
|---|---|---|---|---|---|
| 1 | **CAPITAL FUND** | **700.00** | **175.00** | **700.00** | **700.00** |
| | a. Paid-up Capital | 700.00 | 175.00 | 700.00 | 700.00 |
| | b. Calls in Advance | | | | |
| | c. General Reserves | | | | |
| | d. Share Premium | | | | |
| | e. Retained Earning | | | | |
| | f. Others Reserves Fund | | | | |
| | g. Exchange Fluctuation Fund | | | | |
| 2 | **BORROWINGS** | | | | |
| | a. NRB | | | | |
| | b. "A"Class Licensed Institution | | | | |
| | c. Foreign Banks and Fin. Ins. | | | | |
| | d. Other Financial Ins. | | | | |
| | e. Bonds and Securities | | | | |
| 3 | **DEPOSITS** | **2465.97** | **466.36** | **1093.10** | **514.10** |
| | a. Current | 42.10 | | 30.35 | 10.89 |
| | Domestic | 42.10 | | 30.35 | 10.89 |
| | Foreign | | | | |
| | b. Savings | 677.47 | 442.46 | 672.18 | 226.76 |
| | Domestic | 677.47 | 442.46 | 672.18 | 226.76 |
| | Foreign | | | | |
| | c. Fixed | 415.11 | 23.90 | 62.11 | 41.28 |
| | Domestic | 415.11 | 23.90 | 62.11 | 41.28 |
| | Foreign | | | | |
| | d. Call Deposits | 1331.29 | | 328.46 | 235.17 |
| | e. Others | | | | |
| 4 | **Bills Payable** | | | | |
| 5 | **Other Liabilities** | **60.27** | **19.25** | **26.14** | **35.58** |
| | 1. Sundry Creditors | 22.50 | 7.04 | 15.14 | 11.87 |
| | 2. Loan Loss Provision | 15.03 | 3.80 | 8.92 | 6.21 |
| | 3. Interest Suspense a/c | 0.44 | | 0.99 | |
| | 4. Others | 22.30 | 8.41 | 1.09 | 17.50 |
| 6 | **Reconcillation A/c** | | | **66.37** | |
| 7 | **Profit & Loss A/c** | | | | **4.36** |
| | **TOTAL LIABILITIES** | **3226.24** | **660.61** | **1885.61** | **1254.04** |

## Assets

| | | | | | |
|---|---|---|---|---|---|
| 1 | **LIQUID FUNDS** | **1423.06** | **176.05** | **710.66** | **530.00** |
| | a. Cash Balance | 51.40 | 27.22 | 54.44 | 42.85 |
| | Nepalese Notes & Coins | 51.40 | 27.22 | 52.55 | 42.85 |
| | Foreign Currency | | | 1.89 | |
| | b. Bank Balance | 248.60 | 13.06 | 71.94 | 487.15 |
| | 1. In Nepal Rastra Bank | 104.27 | | | 29.61 |
| | Domestic Currency | 104.27 | | | 29.61 |
| | Foreign Currency | | | | |
| | 2. "A"Class Licensed Institution | 144.33 | 13.06 | 71.94 | 42.65 |
| | Domestic Currency | 144.33 | 13.06 | 71.94 | 42.65 |
| | Foreign Currency | | | | |
| | 3. Other Financial Ins. | | | | 414.89 |
| | 4. In Foreign Banks | | | | |
| | c. Money at Call | 1123.06 | 135.77 | 584.28 | |
| | Domestic Currency | 1123.06 | 135.77 | 584.28 | |
| | Foreign Currency | | | | |
| 2 | **INVESTMENT IN SECURITIES** | | | | |
| | a. Govt.Securities | | | | |
| | b. NRB Bond | | | | |
| | c. Govt.Non-Fin. Ins. | | | | |
| | d. Other Non-Fin Ins. | | | | |
| | e Non Residents | | | | |
| 3 | **SHARE & OTHER INVESTMENT** | | | | |
| | a. Non Residents | | | | |
| | b. Others | | | | |
| 4 | **LOANS & ADVANCES** | **1503.43** | **380.18** | **891.79** | **621.43** |
| | a. Private Sector | 1503.43 | 380.18 | 891.79 | 621.43 |
| | b. Financial Institutions | | | | |
| | c. Government Organizations | | | | |
| 5 | **BILL PURCHASED** | | | | |
| | a. Domestic Bills Purchased | | | | |
| | b. Foreign Bills Purchased | | | | |
| | c. Import Bills & Imports | | | | |
| 6 | **LOANS AGAINST COLLECTED BILLS** | | | | |
| | a. Against Domestic Bills | | | | |
| | b. Against Foreign Bills | | | | |
| 7 | **FIXED ASSETS** | **183.97** | **64.11** | **171.85** | **86.79** |
| 8 | **OTHER ASSETS** | **81.69** | **4.52** | **21.32** | **15.82** |
| | a. Accrued Interest: | 0.44 | | 0.99 | |
| | b. Staff Loans / Adv. | 0.53 | 1.07 | 8.64 | 0.45 |
| | c. Sundry Debtors | 31.32 | 0.09 | 4.83 | 3.05 |
| | d. Cash In Transit | | | | |
| | e. Others | 49.40 | 3.36 | 6.86 | 12.32 |
| 9 | **Expenses not Written off** | | | | |
| 10 | **Non Banking Assets** | | | | |
| 11 | **Reconcillation Account** | | **10.52** | **66.21** | |
| 12 | **Profit & Loss A/c** | **34.09** | **25.23** | **23.78** | |
| | **TOTAL ASSETS** | **3226.24** | **660.61** | **1885.61** | **1254.04** |

## Statement of Assets & Liabilities of Finance Companies

| | Liabilities | NHDFCL | NFL | NIDC Capital | NNFL | AFCL | NSMFL | Peoples | Merchantile | KFL | Himalaya | Union | Gorkha |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | **CAPITAL FUND** | **2065.00** | **1465.31** | **3586.58** | **7905.75** | **7947.44** | **22202.20** | **3314.00** | **342.91** | **1702.44** | **1603.02** | **2076.35** | **1569.98** |
| | a. Paid-up Capital | 1676.00 | 1114.43 | 2223.56 | 6474.85 | 7893.07 | 20342.88 | 2890.00 | 180.00 | 1380.08 | 1400.00 | 1758.97 | 1458.11 |
| | b. Calls in Advance | | | | | | | | | | | | |
| | c. General Reserves | 379.00 | 343.99 | 649.81 | 1097.68 | | 588.04 | 262.00 | 58.25 | 241.75 | 83.04 | 298.93 | 102.72 |
| | d. Share Premium | | | | 127.94 | | 24.77 | 107.00 | | 2.17 | | | 0.72 |
| | e. Retained Earning | 4.00 | 6.89 | 260.49 | 162.45 | 54.37 | 1153.65 | 46.00 | 10.32 | 30.71 | 71.98 | 4.87 | 2.36 |
| | f. Others Reserves Fund | 6.00 | | 452.72 | 42.84 | | 92.86 | 9.00 | 94.34 | 47.73 | 48.00 | 13.58 | 6.07 |
| | g. Exchange Fluctuation Fund | | | | | | | | | | | | |
| 2 | **BORROWINGS** | | **500.00** | **4600.00** | | **2000.00** | **5203.55** | **300.00** | | | **1050.00** | | |
| | a. NRB | | | 600.00 | | | | | | | | | |
| | b. "A"Class Licensed Institution | | 500.00 | 4000.00 | | 2000.00 | 4089.77 | | | | 1050.00 | | |
| | c. Foreign Banks and Fin. Ins. | | | | | | | | | | | | |
| | d. Other Financial Ins. | | | | | | 1113.78 | 300.00 | | | | | |
| | e. Bonds and Securities | | | | | | | | | | | | |
| 3 | **DEPOSITS** | **4976.00** | **6756.54** | **14318.91** | **24030.62** | **35380.36** | **26236.82** | **7609.00** | **419.95** | **4171.47** | **5492.62** | **9889.66** | **3281.90** |
| | a. Current | | | 5.47 | | 339.72 | | | | | | 50.84 | |
| | Domestic | | | 5.47 | | 339.72 | | | | | | 50.84 | |
| | Foreign | | | | | | | | | | | | |
| | b. Savings | 767.00 | 1687.78 | 3119.44 | 7090.52 | 12272.63 | 12240.36 | 1518.00 | | 810.21 | 733.29 | 1831.14 | 490.36 |
| | Domestic | 767.00 | 1687.78 | 3119.44 | 7090.52 | 12268.63 | 12240.36 | 1518.00 | | 810.21 | 733.29 | 1831.14 | 490.36 |
| | Foreign | | | | | 4.00 | | | | | | | |
| | c. Fixed | 3974.00 | 5021.89 | 8118.23 | 16940.10 | 16592.34 | 13996.46 | 6005.00 | 419.11 | 3361.26 | 4759.33 | 7588.65 | 2791.54 |
| | Domestic | 3974.00 | 5021.89 | 8118.23 | 16940.10 | 16579.34 | 13996.46 | 6005.00 | 419.11 | 3361.26 | 4759.33 | 7588.65 | 2791.54 |
| | Foreign | | | | | 13.00 | | | | | | | |
| | d. Call Deposits | | | 3075.77 | | 6175.67 | | | | | | 418.95 | |
| | e. Others | 235.00 | 46.87 | | | | | 86.00 | 0.84 | | | 0.09 | |
| 4 | **Bills Payable** | | | | | | | | | | | **2.51** | |
| 5 | **Other Liabilities** | **751.00** | **1810.57** | **2369.84** | **2101.29** | **1901.07** | **33293.71** | **961.00** | **96.36** | **322.55** | **588.21** | **1183.80** | **415.75** |
| | 1. Sundry Creditors | 219.00 | 168.17 | 384.43 | 76.52 | 87.51 | 166.67 | 67.00 | 1.25 | 12.90 | 84.92 | 9.34 | 6.33 |
| | 2. Loan Loss Provision | 174.00 | 341.98 | 674.57 | 442.58 | 890.00 | 26625.42 | 449.00 | 27.45 | 104.67 | 186.60 | 206.81 | 194.93 |
| | 3. Interest Suspense a/c | 142.00 | 171.16 | 568.82 | 423.26 | | 3710.64 | 215.00 | 41.31 | 62.09 | 45.59 | 73.34 | 144.84 |
| | 4. Others | 216.00 | 1129.26 | 742.02 | 1158.94 | 923.56 | 2790.98 | 230.00 | 26.35 | 142.89 | 271.10 | 894.30 | 69.65 |
| 6 | **Reconcillation A/c** | | | | | | | **80.00** | | | | | |
| 7 | **Profit & Loss A/c** | **294.00** | **363.12** | **561.25** | **784.96** | **1045.10** | | **242.00** | **17.02** | **293.54** | | **164.53** | **271.98** |
| | **TOTAL LIABILITIES** | **8086.00** | **10895.53** | **25436.58** | **34822.62** | **48273.97** | **86936.28** | **12506.00** | **876.24** | **6490.00** | **8733.85** | **13316.86** | **5539.61** |

## Assets

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | **LIQUID FUNDS** | **2588.00** | **1756.53** | **9416.77** | **4677.74** | **8403.94** | **622.14** | **1138.00** | **64.36** | **747.28** | **1267.70** | **1240.32** | **826.61** |
| | a. Cash Balance | 5.00 | 16.03 | 80.84 | 345.85 | 544.71 | 148.48 | 61.00 | 1.23 | 25.39 | 74.17 | 41.38 | 27.87 |
| | Nepalese Notes & Coins | 5.00 | 15.50 | 80.84 | 345.85 | 540.71 | 148.48 | 61.00 | 1.23 | 25.39 | 74.17 | 41.38 | 27.87 |
| | Foreign Currency | | 0.53 | | | 4.00 | | | | | | | |
| | b. Bank Balance | 2319.00 | 242.33 | 8535.93 | 4331.89 | 2169.19 | 188.94 | 566.00 | 63.13 | 721.89 | 1193.53 | 553.67 | 170.47 |
| | 1. In Nepal Rastra Bank | 101.00 | 169.70 | 27.78 | 555.66 | 2040.19 | 17.05 | 11.00 | 9.11 | 124.33 | 228.51 | 539.51 | 151.70 |
| | Domestic Currency | 101.00 | 169.70 | 27.78 | 555.66 | 2040.19 | 17.05 | 11.00 | 9.11 | 124.33 | 228.51 | 539.51 | 151.70 |
| | Foreign Currency | | | | | | | | | | | | |
| | 2. "A"Class Licensed Institution | 640.00 | 72.48 | 1880.17 | 3187.00 | 129.00 | 138.57 | 555.00 | 50.88 | 597.56 | 965.02 | 12.90 | 18.77 |
| | Domestic Currency | 640.00 | 72.48 | 1880.17 | 3187.00 | 129.00 | 138.57 | 555.00 | 50.88 | 597.56 | 965.02 | 12.90 | 18.77 |
| | Foreign Currency | | | | | | | | | | | | |
| | 3. Other Financial Ins. | 1578.00 | 0.15 | 6627.98 | 589.24 | | 33.32 | | 3.14 | | | 1.26 | |
| | 4. In Foreign Banks | | | | | | | | | | | | |
| | c. Money at Call | 264.00 | 1498.17 | 800.00 | | 5690.04 | 284.72 | 511.00 | | | | 645.27 | 628.27 |
| | Domestic Currency | 264.00 | 1498.17 | 800.00 | | 5690.04 | 284.72 | 511.00 | | | | 645.27 | 628.27 |
| | Foreign Currency | | | | | | | | | | | | |
| 2 | **INVESTMENT IN SECURITIES** | **250.00** | **245.50** | **1002.61** | **799.44** | **1086.45** | **109.14** | | **30.00** | **175.00** | | **445.17** | **30.00** |
| | a. Govt.Securities | 250.00 | 245.50 | 1002.61 | 799.44 | 1086.45 | 109.14 | | 30.00 | 175.00 | | 445.17 | 30.00 |
| | b. NRB Bond | | | | | | | | | | | | |
| | c. Govt.Non-Fin. Ins. | | | | | | | | | | | | |
| | d. Other Non-Fin Ins. | | | | | | | | | | | | |
| | e Non Residents | | | | | | | | | | | | |
| 3 | **SHARE & OTHER INVESTMENT** | **2.00** | **218.25** | **1018.29** | **964.85** | **3369.10** | **1596.92** | **56.00** | **46.82** | **992.59** | **100.73** | **62.15** | **7.26** |
| | a. Non Residents | | | | | | | | | | | | |
| | b. Others | 2.00 | 218.25 | 1018.29 | 964.85 | 3369.10 | 1596.92 | 56.00 | 46.82 | 992.59 | 100.73 | 62.15 | 7.26 |
| 4 | **LOANS & ADVANCES** | **4727.00** | **7408.77** | **12115.71** | **25741.73** | **33838.00** | **49516.65** | **9614.00** | **678.91** | **4225.77** | **7040.04** | **10794.30** | **3921.55** |
| | a. Private Sector | 4727.00 | 7408.77 | 12115.71 | 25741.73 | 33838.00 | 48556.76 | 9614.00 | 678.91 | 4225.77 | 7040.04 | 10761.80 | 3921.55 |
| | b. Financial Institutions | | | | | | 625.00 | | | | | | |
| | c. Government Organizations | | | | | | 334.89 | | | | | 32.49 | |
| 5 | **BILL PURCHASED** | | | | | | | | | | | | |
| | a. Domestic Bills Purchased | | | | | | | | | | | | |
| | b. Foreign Bills Purchased | | | | | | | | | | | | |
| | c. Import Bills & Imports | | | | | | | | | | | | |
| 6 | **LOANS AGAINST COLLECTED BILLS** | | | | | | | | | | | | |
| | a. Against Domestic Bills | | | | | | | | | | | | |
| | b. Against Foreign Bills | | | | | | | | | | | | |
| 7 | **FIXED ASSETS** | **47.00** | **52.57** | **488.52** | **1091.01** | **1247.92** | **2887.44** | **1281.00** | **8.53** | **183.81** | **160.55** | **313.05** | **558.64** |
| 8 | **OTHER ASSETS** | **472.00** | **1177.36** | **1130.20** | **1432.90** | **328.56** | **6799.31** | **337.00** | **47.62** | **162.95** | **149.33** | **458.09** | **195.10** |
| | a. Accrued Interest: | 231.00 | 217.24 | 568.82 | 423.26 | | 3705.32 | 215.00 | 41.31 | 62.09 | 45.59 | 97.90 | 145.10 |
| | b. Staff Loans / Adv. | 124.00 | | 4.97 | 202.97 | 78.70 | 88.09 | | 0.17 | 9.18 | 46.66 | 56.91 | |
| | c. Sundry Debtors | 23.00 | 124.06 | | 96.32 | 211.86 | 1116.64 | 13.00 | 0.85 | 4.43 | 8.93 | 113.38 | 0.79 |
| | d. Cash In Transit | | | | | | | | | | | | |
| | e. Others | 94.00 | 836.06 | 556.41 | 710.36 | 38.00 | 1889.26 | 109.00 | 5.29 | 87.25 | 48.15 | 189.90 | 49.21 |
| 9 | **Expenses not Written off** | | **5.88** | | **75.93** | | | | | | | **3.79** | **0.45** |
| 10 | **Non Banking Assets** | | **30.66** | **264.48** | **39.02** | | **11.92** | | | **2.60** | **15.50** | | |
| 11 | **Reconcillation Account** | | | | | | **267.76** | **80.00** | | | | | |
| 12 | **Profit & Loss A/c** | | | | | | **25125.00** | | | | | | |
| | **TOTAL ASSETS** | **8086.00** | **10895.53** | **25436.58** | **34822.62** | **48273.97** | **86936.28** | **12506.00** | **876.24** | **6490.00** | **8733.85** | **13316.86** | **5539.61** |

| | Liabilities | PFCL | NHMFL | Universal | Samjhana | Goodwill | SFL | SIFCL | Lumbini | Investa | YFL | Standard | ILFCO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | **CAPITAL FUND** | **2319.31** | **2682.41** | **1886.69** | | **3259.66** | **1650.68** | **1839.00** | **4000.02** | **725.01** | **1870.96** | **10505.98** | **21264.73** |
| | a. Paid-up Capital | 1785.17 | 2202.97 | 1520.03 | | 3000.00 | 1308.69 | 1391.00 | 2681.25 | 240.00 | 1610.00 | 10018.80 | 20088.00 |
| | b. Calls in Advance | | | | | | | | | | | | |
| | c. General Reserves | 480.97 | 441.97 | 311.26 | | 229.34 | 294.06 | 429.70 | 783.88 | 114.42 | 232.46 | 330.41 | 1093.82 |
| | d. Share Premium | | 2.19 | | | 14.08 | | | 53.26 | | 14.30 | | 35.90 |
| | e. Retained Earning | 38.22 | 2.60 | 51.29 | | 16.25 | 47.93 | 18.30 | 401.94 | 322.59 | 13.27 | 102.74 | 47.02 |
| | f. Others Reserves Fund | 14.96 | 32.68 | 4.11 | | | | | 79.68 | 48.00 | 0.93 | 54.03 | |
| | g. Exchange Fluctuation Fund | | | | | | | | | | | | |
| 2 | **BORROWINGS** | | | **1535.00** | | **1850.00** | **50.00** | | | | | **1900.00** | |
| | a. NRB | | | 720.00 | | 950.00 | | | | | | 1080.00 | |
| | b. "A"Class Licensed Institution | | | 680.00 | | 900.00 | | | | | | 720.00 | |
| | c. Foreign Banks and Fin. Ins. | | | | | | | | | | | | |
| | d. Other Financial Ins. | | | 135.00 | | | 50.00 | | | | | 100.00 | |
| | e. Bonds and Securities | | | | | | | | | | | | |
| 3 | **DEPOSITS** | **13504.86** | **15193.36** | **10209.21** | | **13510.15** | **9389.27** | **12177.64** | **12613.63** | **103.50** | **8958.92** | **27784.46** | **16597.87** |
| | a. Current | | | | | | | | | | | 456.37 | 56.80 |
| | Domestic | | | | | | | | | | | 456.37 | 56.80 |
| | Foreign | | | | | | | | | | | | |
| | b. Savings | 5230.32 | 1335.20 | 1443.72 | | 4830.70 | 3705.07 | 2852.59 | 2394.54 | | 2791.55 | 9522.05 | 2457.26 |
| | Domestic | 5230.32 | 1335.20 | 1443.72 | | 4830.70 | 3705.07 | 2852.59 | 2394.54 | | 2791.55 | 9522.05 | 2457.26 |
| | Foreign | | | | | | | | | | | | |
| | c. Fixed | 8274.53 | 12061.06 | 8380.09 | | 8679.08 | 5650.08 | 9325.05 | 9352.00 | 103.50 | 5726.46 | 14428.05 | 13024.89 |
| | Domestic | 8274.53 | 12061.06 | 8380.09 | | 8679.08 | 5650.08 | 9325.05 | 9352.00 | 103.50 | 5726.46 | 14428.05 | 13024.89 |
| | Foreign | | | | | | | | | | | | |
| | d. Call Deposits | | | | | | | | | | | 3377.99 | 810.22 |
| | e. Others | | 1797.10 | 385.40 | | 0.36 | 34.12 | | 867.09 | | 440.91 | | 248.69 |
| 4 | **Bills Payable** | | | | | | | | | | | | |
| 5 | **Other Liabilities** | **1712.35** | **1861.15** | **1064.36** | | **1072.11** | **738.50** | **724.27** | **2531.92** | **165.19** | **774.86** | **1327.61** | **4170.26** |
| | 1. Sundry Creditors | 73.43 | 111.58 | 145.99 | | 28.82 | 46.56 | 35.20 | 14.96 | 2.99 | 17.15 | 6.89 | 251.83 |
| | 2. Loan Loss Provision | 526.32 | 434.79 | 224.89 | | 265.99 | 241.45 | 131.35 | 1368.18 | 127.09 | 288.87 | 423.97 | 1556.36 |
| | 3. Interest Suspense a/c | 259.18 | 189.04 | | | 89.37 | 123.82 | 13.10 | 932.09 | | 111.08 | 155.59 | 957.71 |
| | 4. Others | 853.44 | 1125.74 | 693.48 | | 687.93 | 326.67 | 544.62 | 216.69 | 35.11 | 357.76 | 741.16 | 1404.37 |
| 6 | **Reconcillation A/c** | | | | | | | | | | | | |
| 7 | **Profit & Loss A/c** | **460.32** | **647.93** | **310.03** | | **204.65** | **443.12** | **375.20** | **400.74** | **57.32** | **539.54** | **607.79** | **1508.50** |
| | **TOTAL LIABILITIES** | **17996.85** | **20384.85** | **15005.29** | | **19896.57** | **12271.57** | **15116.11** | **19546.31** | **1051.02** | **12144.28** | **42125.84** | **43541.36** |

## Assets

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | **LIQUID FUNDS** | **3451.34** | **1455.64** | **2348.28** | | **2108.50** | **2076.84** | **2139.20** | **1861.58** | **444.26** | **2056.30** | **7329.01** | **8044.71** |
| | a. Cash Balance | 153.21 | 243.41 | 75.84 | | 398.64 | 124.35 | 46.30 | 282.45 | 1.01 | 59.47 | 497.88 | 128.66 |
| | Nepalese Notes & Coins | 153.21 | 243.41 | 75.84 | | 398.64 | 124.35 | 46.30 | 282.45 | 1.01 | 59.47 | 497.88 | 128.66 |
| | Foreign Currency | | | | | | | | | | | | |
| | b. Bank Balance | 3298.13 | 643.86 | 359.90 | | 1709.86 | 1952.49 | 2092.90 | 954.76 | 443.25 | 192.07 | 6831.13 | 7916.04 |
| | 1. In Nepal Rastra Bank | 453.02 | 625.88 | 280.00 | | 267.46 | 261.78 | 357.40 | 262.70 | 2.70 | 2.19 | 1341.77 | 1060.95 |
| | Domestic Currency | 453.02 | 625.88 | 280.00 | | 267.46 | 261.78 | 357.40 | 262.70 | 2.70 | 2.19 | 1341.77 | 1060.95 |
| | Foreign Currency | | | | | | | | | | | | |
| | 2. "A"Class Licensed Institution | 2845.11 | 17.42 | 79.90 | | 1442.39 | 1310.41 | 1455.80 | 15.25 | | 189.18 | 3666.70 | 5378.64 |
| | Domestic Currency | 2845.11 | 17.42 | 79.90 | | 1442.39 | 1310.41 | 1455.80 | 15.25 | | 189.18 | 3666.70 | 5378.64 |
| | Foreign Currency | | | | | | | | | | | | |
| | 3. Other Financial Ins. | | 0.56 | | | | 380.31 | 279.70 | 676.80 | 440.55 | 0.70 | 1822.66 | 1476.45 |
| | 4. In Foreign Banks | | | | | | | | | | | | |
| | c. Money at Call | | 568.37 | 1912.54 | | | | | 624.38 | | 1804.76 | | |
| | Domestic Currency | | 568.37 | 1912.54 | | | | | 624.38 | | 1804.76 | | |
| | Foreign Currency | | | | | | | | | | | | |
| 2 | **INVESTMENT IN SECURITIES** | **450.00** | **432.86** | **400.00** | | **1185.39** | **300.00** | **454.90** | **536.25** | **3.88** | **306.32** | **790.03** | **1670.50** |
| | a. Govt.Securities | 450.00 | 432.86 | 400.00 | | 1185.39 | 300.00 | 454.90 | 536.25 | 3.88 | 306.32 | 790.03 | 1670.50 |
| | b. NRB Bond | | | | | | | | | | | | |
| | c. Govt.Non-Fin. Ins. | | | | | | | | | | | | |
| | d. Other Non-Fin Ins. | | | | | | | | | | | | |
| | e Non Residents | | | | | | | | | | | | |
| 3 | **SHARE & OTHER INVESTMENT** | **206.03** | **702.81** | **121.85** | | **352.96** | **225.16** | **3.00** | **191.99** | | **6.42** | **2547.80** | **353.26** |
| | a. Non Residents | | 515.75 | | | | | | | | | | 47.26 |
| | b. Others | 206.03 | 187.06 | 121.85 | | 352.96 | 225.16 | 3.00 | 191.99 | | 6.42 | 2547.80 | 306.00 |
| 4 | **LOANS & ADVANCES** | **12747.91** | **15222.72** | **10858.19** | | **13297.46** | **8927.84** | **11026.02** | **15658.80** | **515.01** | **9169.10** | **28971.33** | **31271.44** |
| | a. Private Sector | 12747.91 | 15222.72 | | | | 8927.84 | 11026.02 | 15658.80 | | 9169.10 | 28971.33 | 30808.94 |
| | b. Financial Institutions | | | 10758.49 | | 13297.46 | | | | 515.01 | | | 310.00 |
| | c. Government Organizations | | | 99.70 | | | | | | | | | 152.50 |
| 5 | **BILL PURCHASED** | | | | | | | | | | | | |
| | a. Domestic Bills Purchased | | | | | | | | | | | | |
| | b. Foreign Bills Purchased | | | | | | | | | | | | |
| | c. Import Bills & Imports | | | | | | | | | | | | |
| 6 | **LOANS AGAINST COLLECTED BILLS** | | | | | | | | | | | | |
| | a. Against Domestic Bills | | | | | | | | | | | | |
| | b. Against Foreign Bills | | | | | | | | | | | | |
| 7 | **FIXED ASSETS** | **430.34** | **1334.26** | **1032.97** | | **2299.11** | **207.43** | **1234.39** | **143.16** | **22.57** | **152.90** | **1881.18** | **821.57** |
| 8 | **OTHER ASSETS** | **652.90** | **1222.44** | **220.03** | | **550.27** | **488.28** | **244.27** | **1154.53** | **65.30** | **360.16** | **380.33** | **1254.78** |
| | a. Accrued Interest: | 314.52 | 189.05 | 184.97 | | 429.03 | 123.82 | 14.57 | 932.05 | 22.01 | 151.99 | 160.19 | 968.54 |
| | b. Staff Loans / Adv. | 97.19 | 0.73 | | | 10.47 | 115.44 | 6.72 | 11.30 | 2.16 | 10.90 | 69.50 | |
| | c. Sundry Debtors | 35.06 | | 20.74 | | 3.17 | 112.54 | 24.34 | | | 63.30 | 0.01 | 38.58 |
| | d. Cash In Transit | 9.02 | | | | | | | | | | | |
| | e. Others | 197.10 | 1032.66 | 14.32 | | 107.60 | 136.48 | 198.64 | 211.18 | 41.13 | 133.97 | 150.63 | 247.66 |
| 9 | **Expenses not Written off** | | | **14.17** | | **102.88** | | | | | | | **124.61** |
| 10 | **Non Banking Assets** | **55.76** | **14.12** | **9.80** | | | **46.03** | **14.31** | | | **93.08** | **226.16** | **0.50** |
| 11 | **Reconcillation Account** | **2.58** | | | | | | | | | | | |
| 12 | **Profit & Loss A/c** | | | | | | | | | | | | |
| | **TOTAL ASSETS** | **17996.85** | **20384.85** | **15005.29** | | **19896.57** | **12271.57** | **15116.09** | **19546.31** | **1051.02** | **12144.28** | **42125.84** | **43541.36** |

| | Liabilities | Mahalaxmi | Lalitpur | Bhajuratna | United FC | General | Progressive | AEFL | Navadurga | Janaki | Pokhara | Central | Premier |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | **CAPITAL FUND** | **4658.82** | **2704.00** | **733.00** | **3906.08** | **1340.00** | **1197.44** | **1600.58** | **1436.23** | **1414.81** | **4091.04** | **2013.00** | **1399.85** |
| | a. Paid-up Capital | 4200.00 | 1879.00 | 385.00 | 3508.01 | 970.00 | 1200.00 | 1078.66 | 1266.32 | 975.00 | 3120.00 | 1684.00 | 1206.65 |
| | b. Calls in Advance | | | | | | | 329.34 | | | | | |
| | c. General Reserves | 449.67 | 597.00 | 97.00 | 350.65 | 110.00 | 23.46 | 190.42 | 149.67 | 261.98 | 608.50 | 282.00 | 170.62 |
| | d. Share Premium | | | | 14.90 | 39.00 | 48.45 | | | | 43.16 | 1.00 | 4.34 |
| | e. Retained Earning | 9.15 | 228.00 | 63.00 | 32.52 | 5.00 | -126.77 | 2.16 | 20.24 | 177.83 | 297.02 | 19.00 | 18.24 |
| | f. Others Reserves Fund | | | 188.00 | | 216.00 | 52.30 | | | | 22.36 | 27.00 | |
| | g. Exchange Fluctuation Fund | | | | | | | | | | | | |
| 2 | **BORROWINGS** | **830.00** | **950.00** | | | **150.00** | **695.80** | **285.00** | | | | **1730.00** | **640.00** |
| | a. NRB | | | | | | 75.80 | | | | | | |
| | b. "A"Class Licensed Institution | 500.00 | 950.00 | | | | 620.00 | 270.00 | | | | 1730.00 | 300.00 |
| | c. Foreign Banks and Fin. Ins. | | | | | | | | | | | | |
| | d. Other Financial Ins. | 330.00 | | | | 150.00 | | 15.00 | | | | | 340.00 |
| | e. Bonds and Securities | | | | | | | | | | | | |
| 3 | **DEPOSITS** | **21544.18** | **17251.00** | **1869.00** | **27448.41** | **9889.00** | **1991.25** | **7476.84** | **9641.63** | **7179.52** | **12986.73** | **18071.00** | **10440.81** |
| | a. Current | | | | | | | | | | | | |
| | Domestic | | | | | | | | | | | | |
| | Foreign | | | | | | | | | | | | |
| | b. Savings | 8347.29 | 6056.00 | 359.00 | 9348.07 | 2885.00 | 730.47 | 3221.04 | 4493.32 | 1990.48 | 6337.72 | 5476.00 | 4308.25 |
| | Domestic | 8347.29 | 6056.00 | 359.00 | 9348.07 | 2885.00 | 730.47 | 3221.04 | 4493.32 | 1990.48 | 6337.72 | 5476.00 | 4308.25 |
| | Foreign | | | | | | | | | | | | |
| | c. Fixed | 13135.87 | 11065.00 | 1510.00 | 18100.34 | 7004.00 | 1260.78 | 4255.80 | 5148.31 | 4957.17 | 6649.01 | 12595.00 | 6084.66 |
| | Domestic | 13135.87 | 11065.00 | 1510.00 | 18100.34 | 7004.00 | 1260.78 | 4255.80 | 5148.31 | 4957.17 | 6649.01 | 12595.00 | 6084.66 |
| | Foreign | | | | | | | | | | | | |
| | d. Call Deposits | | | | | | | | | | | | |
| | e. Others | 61.02 | 130.00 | | | | | | | 231.87 | | | 47.90 |
| 4 | **Bills Payable** | | | | | | | | **39.20** | | | | |
| 5 | **Other Liabilities** | **1364.85** | **3308.00** | **358.00** | **1047.07** | **1108.00** | **283.47** | **1267.13** | **698.79** | **1346.43** | **1624.44** | **842.00** | **1320.62** |
| | 1. Sundry Creditors | 78.91 | 6.00 | 156.11 | 108.01 | 56.00 | 6.54 | | 19.98 | 30.95 | 6.69 | 52.00 | 311.02 |
| | 2. Loan Loss Provision | 316.40 | 1452.00 | 62.89 | 363.97 | 400.00 | 149.40 | 672.33 | 156.32 | 467.82 | 752.60 | 405.00 | 377.28 |
| | 3. Interest Suspense a/c | 98.62 | | 62.00 | 218.10 | 344.00 | 95.14 | 350.24 | 87.10 | 301.78 | 235.53 | 152.00 | 454.07 |
| | 4. Others | 870.92 | 1850.00 | 77.00 | 356.98 | 308.00 | 32.39 | 244.56 | 435.39 | 545.88 | 629.62 | 233.00 | 178.25 |
| 6 | **Reconcillation A/c** | | **24.00** | | **7783.32** | **-20.00** | | | | | | | |
| 7 | **Profit & Loss A/c** | **661.60** | **183.00** | **85.00** | **972.09** | **354.00** | **120.36** | **129.79** | **174.30** | **1022.40** | **442.56** | **163.00** | **94.34** |
| | **TOTAL LIABILITIES** | **29059.45** | **24420.00** | **3045.00** | **41156.97** | **12821.00** | **4288.31** | **10759.34** | **11990.15** | **10963.16** | **19144.77** | **22819.00** | **13895.61** |

## Assets

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | **LIQUID FUNDS** | **4755.18** | **486.00** | **301.00** | **5792.20** | **1143.00** | **491.94** | **1157.29** | **2220.56** | **3336.56** | **5480.80** | **4155.00** | **1720.80** |
| | a. Cash Balance | 162.59 | 29.00 | 3.00 | 198.66 | 76.00 | 27.41 | 45.79 | 79.52 | 19.81 | 67.14 | 157.00 | 190.57 |
| | Nepalese Notes & Coins | 162.59 | 29.00 | 3.00 | 198.66 | 76.00 | 27.41 | 45.79 | 79.52 | 19.81 | 67.14 | 157.00 | 190.57 |
| | Foreign Currency | | | | | | | | | | | | |
| | b. Bank Balance | 530.62 | 457.00 | 298.00 | 5593.54 | 1067.00 | 464.54 | 1111.50 | 2141.04 | 2431.00 | 701.58 | 638.00 | 1530.23 |
| | 1. In Nepal Rastra Bank | 508.98 | 312.00 | 75.00 | 777.49 | 176.00 | 138.23 | 197.05 | 215.93 | 152.08 | 699.58 | 632.00 | 244.06 |
| | Domestic Currency | 508.98 | 312.00 | 75.00 | 777.49 | 176.00 | 138.23 | 197.05 | 215.93 | 152.08 | 699.58 | 632.00 | 244.06 |
| | Foreign Currency | | | | | | | | | | | | |
| | 2. "A"Class Licensed Institution | 21.48 | 140.00 | 223.00 | 2214.33 | 866.00 | 24.53 | 262.21 | 1493.38 | 2078.92 | 2.00 | 6.00 | 378.61 |
| | Domestic Currency | 21.48 | 140.00 | 223.00 | 2214.33 | 866.00 | 24.53 | 262.21 | 1493.38 | 2078.92 | 2.00 | 6.00 | 378.61 |
| | Foreign Currency | | | | | | | | | | | | |
| | 3. Other Financial Ins. | 0.16 | 5.00 | | 2601.72 | 25.00 | 301.77 | 652.24 | 431.73 | 200.00 | | | 907.55 |
| | 4. In Foreign Banks | | | | | | | | | | | | |
| | c. Money at Call | 4061.97 | | | | | | | | 885.75 | 4712.08 | 3360.00 | |
| | Domestic Currency | 4061.97 | | | | | | | | 885.75 | 4712.08 | 3360.00 | |
| | Foreign Currency | | | | | | | | | | | | |
| 2 | **INVESTMENT IN SECURITIES** | **833.79** | **165.00** | **43.00** | **625.00** | **150.00** | **32.00** | **300.00** | **328.62** | **292.06** | | **300.00** | **66.00** |
| | a. Govt.Securities | 833.79 | 165.00 | 43.00 | 625.00 | 150.00 | 32.00 | 300.00 | 328.62 | 292.06 | | 300.00 | 66.00 |
| | b. NRB Bond | | | | | | | | | | | | |
| | c. Govt.Non-Fin. Ins. | | | | | | | | | | | | |
| | d. Other Non-Fin Ins. | | | | | | | | | | | | |
| | e Non Residents | | | | | | | | | | | | |
| 3 | **SHARE & OTHER INVESTMENT** | **3999.84** | **1348.00** | **681.00** | **104.27** | **501.00** | **545.13** | **103.01** | **752.40** | | **512.86** | **277.00** | **116.98** |
| | a. Non Residents | | | | | | | | | | | | |
| | b. Others | 3999.84 | 1348.00 | 681.00 | 104.27 | 501.00 | 545.13 | 103.01 | 752.40 | | 512.86 | 277.00 | 116.98 |
| 4 | **LOANS & ADVANCES** | **18458.28** | **20339.00** | **1734.00** | **25452.84** | **10380.00** | **2927.22** | **7641.29** | **7764.93** | **6675.41** | **12406.26** | **17241.00** | **10660.00** |
| | a. Private Sector | 18358.28 | 20339.00 | 1694.00 | 25452.84 | 10280.00 | 2927.22 | 7601.14 | 7651.08 | 6675.41 | 12170.26 | 17241.00 | 10660.00 |
| | b. Financial Institutions | 100.00 | | 40.00 | | 100.00 | | 40.15 | 98.62 | | 236.00 | | |
| | c. Government Organizations | | | | | | | | 15.23 | | | | |
| 5 | **BILL PURCHASED** | | | | | | | | | | | | |
| | a. Domestic Bills Purchased | | | | | | | | | | | | |
| | b. Foreign Bills Purchased | | | | | | | | | | | | |
| | c. Import Bills & Imports | | | | | | | | | | | | |
| 6 | **LOANS AGAINST COLLECTED BILLS** | | | | | | | | | | | | |
| | a. Against Domestic Bills | | | | | | | | | | | | |
| | b. Against Foreign Bills | | | | | | | | | | | | |
| 7 | **FIXED ASSETS** | **277.75** | **499.00** | **16.00** | **818.59** | **58.00** | **54.86** | **636.62** | **458.20** | **148.62** | **111.90** | **486.00** | **508.77** |
| 8 | **OTHER ASSETS** | **703.31** | **1555.00** | **177.00** | **546.65** | **494.00** | **226.76** | **576.56** | **465.44** | **510.51** | **632.95** | **358.00** | **729.43** |
| | a. Accrued Interest: | 98.62 | 1171.00 | 96.00 | 218.10 | 344.00 | 95.14 | 350.23 | 113.71 | 301.78 | 366.16 | 152.00 | 564.12 |
| | b. Staff Loans / Adv. | 37.19 | 165.00 | 1.00 | 12.06 | 32.00 | 31.73 | 7.26 | 4.86 | | | 12.00 | |
| | c. Sundry Debtors | 61.57 | 13.00 | 77.00 | 98.64 | 118.00 | 59.41 | 74.87 | 197.42 | 1.11 | 0.51 | 9.00 | 11.91 |
| | d. Cash In Transit | | | | | | | | | | | | |
| | e. Others | 505.93 | 206.00 | 3.00 | 217.85 | | 40.49 | 144.20 | 149.45 | 207.62 | 266.28 | 185.00 | 153.40 |
| 9 | **Expenses not Written off** | **9.78** | | **1.00** | **33.99** | | | **14.94** | | | | **2.00** | |
| 10 | **Non Banking Assets** | **11.97** | **4.00** | **92.00** | **0.11** | **104.00** | **10.40** | **316.09** | | | | | **93.63** |
| 11 | **Reconcillation Account** | **9.55** | **24.00** | | **7783.32** | **-9.00** | | **13.54** | | | | | |
| 12 | **Profit & Loss A/c** | | | | | | | | | | | | |
| | **TOTAL ASSETS** | **29059.45** | **24420.00** | **3045.00** | **41156.97** | **12821.00** | **4288.31** | **10759.34** | **11990.15** | **10963.16** | **19144.77** | **22819.00** | **13895.61** |

| | Liabilities | Arun | Multipurpose | Butwal | Srijana | Om | CMB | WMBFL | CMBFCL | Crystal | Royal | Guheshwori | Patan |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | **CAPITAL FUND** | **1075.16** | **307.68** | **2394.00** | **542.97** | **2752.82** | **1107.19** | **1320.79** | **9784.30** | **1436.90** | **3388.85** | **1590.46** | **1291.20** |
| | a. Paid-up Capital | 1500.00 | 250.00 | 2090.00 | 280.00 | 2467.50 | 1500.00 | 1819.80 | 9350.70 | 700.00 | 2990.94 | 1353.47 | 1100.00 |
| | b. Calls in Advance | 80.00 | | | 166.00 | | | | | 244.90 | | | |
| | c. General Reserves | 19.61 | 13.41 | 213.00 | 27.85 | 253.80 | 155.89 | 206.90 | 371.04 | 103.79 | 211.14 | 173.78 | 74.15 |
| | d. Share Premium | -524.45 | | 2.00 | | 10.43 | 2.77 | 13.60 | 26.11 | | 3.91 | | 4.79 |
| | e. Retained Earning | | 34.71 | 89.00 | 69.12 | 20.89 | -849.98 | -719.51 | 36.45 | 220.21 | 171.10 | 63.21 | 107.26 |
| | f. Others Reserves Fund | | 9.56 | | | 0.20 | 298.51 | | | 168.00 | 11.77 | | 5.00 |
| | g. Exchange Fluctuation Fund | | | | | | | | | | | | |
| 2 | **BORROWINGS** | | | **850.00** | | | **400.00** | **1062.81** | **2172.00** | | **2205.00** | | **165.00** |
| | a. NRB | | | | | | | | | | 780.00 | | |
| | b. "A"Class Licensed Institution | | | 600.00 | | | 400.00 | 455.00 | 1012.00 | | 1325.00 | | |
| | c. Foreign Banks and Fin. Ins. | | | | | | | | | | | | |
| | d. Other Financial Ins. | | | 250.00 | | | | 607.81 | 350.00 | | 100.00 | | 165.00 |
| | e. Bonds and Securities | | | | | | | | 810.00 | | | | |
| 3 | **DEPOSITS** | **2070.13** | **620.76** | **15749.00** | **985.18** | **21619.69** | **4502.87** | **7769.80** | **27195.79** | **10775.74** | **17898.77** | **8681.78** | **3936.67** |
| | a. Current | | | | | | | | | | | | |
| | Domestic | | | | | | | | | | | | |
| | Foreign | | | | | | | | | | | | |
| | b. Savings | 785.35 | 159.14 | 5885.00 | 529.41 | 7881.53 | 2111.68 | 1236.08 | 5945.56 | 696.73 | 5811.88 | 1216.79 | 1616.59 |
| | Domestic | 785.35 | 159.14 | 5885.00 | 529.41 | 7881.53 | 2111.68 | 1236.08 | 5945.56 | 696.73 | 5811.88 | 1216.79 | 1616.59 |
| | Foreign | | | | | | | | | | | | |
| | c. Fixed | 1284.78 | 461.62 | 9578.00 | 378.96 | 13738.16 | 2391.19 | 4872.34 | 13315.61 | 7613.64 | 12066.01 | 6185.90 | 2320.08 |
| | Domestic | 1284.78 | 461.62 | 9578.00 | 378.96 | 13738.16 | 2391.19 | 4872.34 | 13315.61 | 7613.64 | 12066.01 | 6185.90 | 2320.08 |
| | Foreign | | | | | | | | | | | | |
| | d. Call Deposits | | | | | | | | 7934.62 | | | | |
| | e. Others | | | 286.00 | 76.81 | | | 1661.38 | | 2465.37 | 20.89 | 1279.09 | |
| 4 | **Bills Payable** | | | | | | | | | | **0.28** | | |
| 5 | **Other Liabilities** | **280.46** | **274.18** | **1552.00** | **353.62** | **1129.42** | **1729.54** | **2569.97** | **4309.71** | **1239.57** | **1175.46** | **873.20** | **644.42** |
| | 1. Sundry Creditors | 11.50 | 33.06 | 73.00 | 211.66 | 105.83 | 8.72 | 48.78 | 138.67 | 13.42 | 5.87 | 62.09 | 4.03 |
| | 2. Loan Loss Provision | 34.71 | 75.84 | 458.00 | 20.18 | 242.04 | 1035.20 | 1571.65 | 1410.97 | 353.47 | 360.12 | 357.56 | 163.31 |
| | 3. Interest Suspense a/c | 62.98 | 61.69 | 283.00 | 7.63 | 152.43 | 263.16 | 605.40 | 1504.63 | 474.19 | 250.83 | 106.11 | 14.18 |
| | 4. Others | 171.26 | 103.60 | 738.00 | 114.15 | 629.12 | 422.46 | 344.14 | 1255.44 | 398.49 | 558.64 | 347.44 | 462.90 |
| 6 | **Reconcillation A/c** | **33.03** | | | | | | | | | | | |
| 7 | **Profit & Loss A/c** | **54.66** | **36.76** | **153.00** | **61.53** | **456.99** | **168.89** | | | **42.57** | **241.20** | **501.90** | **121.13** |
| | **TOTAL LIABILITIES** | **3513.44** | **1239.38** | **20698.00** | **1943.30** | **25958.92** | **7908.49** | **12723.37** | **43461.80** | **13494.78** | **24909.56** | **11647.34** | **6158.42** |

## Assets

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | **LIQUID FUNDS** | **399.01** | **150.12** | **4730.00** | **418.31** | **4141.16** | **1858.71** | **326.93** | **542.07** | **512.53** | **3300.48** | **2342.63** | **384.41** |
| | a. Cash Balance | 142.15 | 10.98 | 210.00 | 53.66 | 176.15 | 46.09 | 106.89 | 79.54 | 11.31 | 146.05 | 37.73 | 9.69 |
| | Nepalese Notes & Coins | 142.15 | 10.98 | 209.00 | 53.66 | 176.15 | 46.09 | 106.89 | 79.54 | 11.31 | 146.05 | 36.15 | 9.69 |
| | Foreign Currency | | | 1.00 | | | | | | | | 1.58 | |
| | b. Bank Balance | 142.59 | 139.14 | 4520.00 | 101.18 | 3965.01 | 1812.62 | 220.04 | 462.53 | 497.22 | 749.54 | 187.29 | 374.72 |
| | 1. In Nepal Rastra Bank | 14.00 | | 481.00 | 42.68 | 508.71 | 111.66 | 56.70 | 2.95 | 243.90 | 539.39 | 185.36 | 149.14 |
| | Domestic Currency | 14.00 | | 481.00 | 42.68 | 508.71 | 111.66 | 56.70 | 2.95 | 243.90 | 539.39 | 185.36 | 149.14 |
| | Foreign Currency | | | | | | | | | | | | |
| | 2. "A"Class Licensed Institution | 128.59 | 138.11 | 1250.00 | 48.50 | | 287.96 | 53.04 | 79.17 | 67.11 | 209.85 | 1.82 | 195.60 |
| | Domestic Currency | 128.59 | 138.11 | 1250.00 | 48.50 | | 287.96 | 53.04 | 79.17 | 67.11 | 209.85 | 1.82 | 195.60 |
| | Foreign Currency | | | | | | | | | | | | |
| | 3. Other Financial Ins. | | 1.03 | 2789.00 | 10.00 | 3456.30 | 1413.00 | 110.30 | 380.41 | 186.21 | 0.30 | 0.11 | 29.98 |
| | 4. In Foreign Banks | | | | | | | | | | | | |
| | c. Money at Call | 114.27 | | | 263.47 | | | | | 4.00 | 2404.90 | 2117.61 | |
| | Domestic Currency | 114.27 | | | 263.47 | | | | | 4.00 | 2404.90 | 2117.61 | |
| | Foreign Currency | | | | | | | | | | | | |
| 2 | **INVESTMENT IN SECURITIES** | | | **701.00** | | **745.50** | **200.00** | **320.00** | **900.00** | **2.00** | **928.50** | **300.00** | |
| | a. Govt.Securities | | | 701.00 | | 745.50 | 200.00 | | 900.00 | 2.00 | 928.50 | 300.00 | |
| | b. NRB Bond | | | | | | | 320.00 | | | | | |
| | c. Govt.Non-Fin. Ins. | | | | | | | | | | | | |
| | d. Other Non-Fin Ins. | | | | | | | | | | | | |
| | e Non Residents | | | | | | | | | | | | |
| 3 | **SHARE & OTHER INVESTMENT** | **1.00** | **1.95** | **76.00** | **0.95** | **410.27** | **121.21** | **927.45** | **1125.29** | **55.99** | **342.22** | **286.57** | **979.27** |
| | a. Non Residents | | | | 0.95 | | | | | | | | |
| | b. Others | 1.00 | 1.95 | 76.00 | | 410.27 | 121.21 | 927.45 | 1125.29 | 55.99 | 342.22 | 286.57 | 979.27 |
| 4 | **LOANS & ADVANCES** | **2726.80** | **937.92** | **13802.00** | **1348.83** | **19544.08** | **4726.57** | **9655.54** | **36370.84** | **10548.44** | **17898.67** | **7856.43** | **3937.46** |
| | a. Private Sector | 2726.80 | 937.92 | 13802.00 | 1348.83 | 19544.08 | 4726.57 | 9443.14 | 35405.92 | 7390.46 | 17377.46 | 7856.43 | 3912.46 |
| | b. Financial Institutions | | | | | | | 175.00 | 964.92 | 3157.98 | 521.21 | | 25.00 |
| | c. Government Organizations | | | | | | | 37.40 | | | | | |
| 5 | **BILL PURCHASED** | | | | | | | | | | | | |
| | a. Domestic Bills Purchased | | | | | | | | | | | | |
| | b. Foreign Bills Purchased | | | | | | | | | | | | |
| | c. Import Bills & Imports | | | | | | | | | | | | |
| 6 | **LOANS AGAINST COLLECTED BILLS** | | | | | | | | | | | | |
| | a. Against Domestic Bills | | | | | | | | | | | | |
| | b. Against Foreign Bills | | | | | | | | | | | | |
| 7 | **FIXED ASSETS** | **104.88** | **20.72** | **686.00** | **49.42** | **626.67** | **89.83** | **301.39** | **1685.60** | **1071.78** | **1421.26** | **595.44** | **224.41** |
| 8 | **OTHER ASSETS** | **204.31** | **112.88** | **650.00** | **125.79** | **464.54** | **908.08** | **1002.46** | **2770.46** | **1304.04** | **971.30** | **258.03** | **576.31** |
| | a. Accrued Interest: | 62.98 | 61.69 | 283.00 | 7.63 | 152.43 | 263.16 | 709.77 | 1504.63 | 474.19 | 296.08 | 106.11 | 147.02 |
| | b. Staff Loans / Adv. | 1.50 | 30.33 | 50.00 | 9.43 | 51.81 | 20.65 | 140.91 | 5.97 | | 52.90 | | 21.59 |
| | c. Sundry Debtors | 24.87 | 8.67 | 210.00 | 4.28 | 49.87 | 14.45 | 1.00 | 89.25 | 553.59 | 14.58 | 18.09 | 6.61 |
| | d. Cash In Transit | | | | | | | | | | | | |
| | e. Others | 114.95 | 12.19 | 107.00 | 104.45 | 210.43 | 609.82 | 150.78 | 1170.61 | 276.26 | 607.74 | 133.83 | 401.09 |
| 9 | **Expenses not Written off** | | **8.67** | **18.00** | | **26.70** | **4.09** | | | | **47.13** | **8.24** | |
| 10 | **Non Banking Assets** | **44.41** | **7.12** | **12.00** | | | | **27.41** | | | | | **56.56** |
| 11 | **Reconcillation Account** | **33.03** | | | | | | **7.35** | **26.00** | | | | |
| 12 | **Profit & Loss A/c** | | | **23.00** | | | | **154.84** | **41.54** | | | | |
| | **TOTAL ASSETS** | **3513.44** | **1239.38** | **20698.00** | **1943.30** | **25958.92** | **7908.49** | **12723.37** | **43461.80** | **13494.78** | **24909.56** | **11647.34** | **6158.42** |

| | Liabilities | Fewa | Everest | Prudential | ICFC | IME | Sagarmatha | Shikhar | Civil | Prabhu | Imperial | Kuber | NEFL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | **CAPITAL FUND** | **3327.02** | **933.15** | **3146.00** | **3699.84** | **4807.76** | **1650.92** | **1252.28** | **1460.34** | **4452.87** | **1487.48** | **1868.60** | **1454.96** |
| | a. Paid-up Capital | 2730.00 | 748.53 | 2931.00 | 3293.84 | 3598.70 | 1375.00 | 1000.00 | 1300.00 | 4080.00 | 1380.00 | 1500.00 | 1297.85 |
| | b. Calls in Advance | | | | | 686.50 | | | | | | 252.25 | |
| | c. General Reserves | 296.80 | 61.93 | 138.00 | 325.45 | 380.93 | 105.16 | 52.86 | 94.76 | 226.68 | 98.53 | 45.29 | 54.06 |
| | d. Share Premium | 34.86 | 8.29 | | | 39.66 | 54.11 | | 1.83 | 34.08 | | 6.25 | |
| | e. Retained Earning | 265.36 | 114.40 | 24.00 | 73.49 | 101.97 | 68.24 | 199.42 | 62.02 | 111.49 | 8.95 | 64.81 | 103.05 |
| | f. Others Reserves Fund | | | 53.00 | 7.06 | | 48.41 | | 1.73 | 0.61 | | | |
| | g. Exchange Fluctuation Fund | | | | | | | | | | | | |
| 2 | **BORROWINGS** | | | **2110.00** | **5550.00** | | **1080.00** | **100.00** | | | **300.00** | **332.00** | |
| | a. NRB | | | 835.00 | | | 180.00 | | | | | | |
| | b. "A"Class Licensed Institution | | | 1250.00 | 5400.00 | | 800.00 | 100.00 | | | | 190.00 | |
| | c. Foreign Banks and Fin. Ins. | | | | | | | | | | | | |
| | d. Other Financial Ins. | | | 25.00 | 150.00 | | 100.00 | | | | 300.00 | 142.00 | |
| | e. Bonds and Securities | | | | | | | | | | | | |
| 3 | **DEPOSITS** | **20099.09** | **2653.38** | **10162.00** | **31174.94** | **43981.54** | **11469.79** | **6113.02** | **4620.22** | **51142.32** | **7510.91** | **11638.55** | **5327.92** |
| | a. Current | | | | | | | | | | | | |
| | Domestic | | | | | | | | | | | | |
| | Foreign | | | | | | | | | | | | |
| | b. Savings | 6710.62 | 1341.78 | 4562.00 | 15945.04 | 30453.68 | 2227.83 | 1076.51 | 1822.93 | 36791.09 | 2536.48 | 2962.95 | 3302.75 |
| | Domestic | 6710.62 | 1341.78 | 4562.00 | 15945.04 | 30453.68 | 2227.83 | 1076.51 | 1822.93 | 36791.09 | 2536.48 | 2962.95 | 3302.75 |
| | Foreign | | | | | | | | | | | | |
| | c. Fixed | 9815.73 | 1311.60 | 5595.00 | 15204.47 | 9130.93 | 7223.56 | 5014.90 | 2262.92 | 14026.13 | 4974.43 | 8675.60 | 2023.92 |
| | Domestic | 9815.73 | 1311.60 | 5595.00 | 15204.47 | 9130.93 | 7223.56 | 5014.90 | 2262.92 | 14026.13 | 4974.43 | 8675.60 | 2023.92 |
| | Foreign | | | | | | | | | | | | |
| | d. Call Deposits | | | | | | | | | | | | |
| | e. Others | 3572.74 | | 5.00 | 25.43 | 4396.93 | 2018.40 | 21.61 | 534.37 | 325.10 | | | 1.25 |
| 4 | **Bills Payable** | | | | | | | | | | | | |
| 5 | **Other Liabilities** | **1251.77** | **354.71** | **1477.00** | **1665.57** | **1136.07** | **801.54** | **390.77** | **367.52** | **2079.62** | **621.84** | **1033.06** | **248.74** |
| | 1. Sundry Creditors | 37.08 | 17.82 | 5.00 | 6.09 | 38.81 | 6.91 | 1.13 | 7.39 | 13.26 | 6.67 | 115.94 | 42.47 |
| | 2. Loan Loss Provision | 274.49 | 100.58 | 303.00 | 492.35 | 555.68 | 300.68 | 133.54 | 80.33 | 477.20 | 263.32 | 386.67 | 47.07 |
| | 3. Interest Suspense a/c | 184.92 | 48.63 | 165.00 | 115.52 | 137.90 | 128.30 | 68.55 | 83.33 | 62.08 | 142.96 | 215.90 | |
| | 4. Others | 755.28 | 187.69 | 1004.00 | 1051.60 | 403.68 | 365.65 | 187.55 | 196.47 | 1527.09 | 208.89 | 314.55 | 159.20 |
| 6 | **Reconcillation A/c** | | | | | | **1173.22** | | | | | **4566.41** | |
| 7 | **Profit & Loss A/c** | **621.06** | **97.76** | **388.00** | **542.02** | **1652.86** | **205.82** | **388.02** | **240.48** | **870.37** | **213.66** | **136.99** | **171.20** |
| | **TOTAL LIABILITIES** | **25298.94** | **4039.00** | **17283.00** | **42632.36** | **51578.23** | **16381.29** | **8244.09** | **6688.56** | **58545.17** | **10133.89** | **19575.61** | **7202.82** |

## Assets

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | **LIQUID FUNDS** | **5479.55** | **1336.73** | **1461.00** | **13790.17** | **11206.59** | **3045.27** | **1562.95** | **1548.19** | **9822.45** | **2455.74** | **1077.21** | **2108.63** |
| | a. Cash Balance | 513.75 | 34.66 | 34.00 | 687.28 | 937.15 | 269.58 | 202.49 | 9.30 | 1537.45 | 45.00 | 298.79 | 75.51 |
| | Nepalese Notes & Coins | 513.75 | 34.66 | 33.00 | 687.28 | 937.15 | 269.58 | 202.49 | 9.30 | 1529.75 | 45.00 | 298.79 | 75.51 |
| | Foreign Currency | | | 1.00 | | | | | | 7.69 | | | |
| | b. Bank Balance | 605.14 | 1302.07 | 1427.00 | 12902.90 | 1357.96 | 2775.69 | 1360.46 | 1538.89 | 8285.01 | 2410.74 | 778.42 | 2033.12 |
| | 1. In Nepal Rastra Bank | 554.89 | 52.90 | 985.00 | 633.31 | 894.28 | 558.00 | 199.47 | 113.34 | 1069.72 | 263.23 | 12.33 | 167.24 |
| | Domestic Currency | 554.89 | 52.90 | 985.00 | 633.31 | 894.28 | 558.00 | 199.47 | 113.34 | 1069.53 | 263.23 | 12.33 | 167.24 |
| | Foreign Currency | | | | | | | | | 0.19 | | | |
| | 2. "A"Class Licensed Institution | 47.61 | 996.16 | 376.00 | 8317.94 | 463.68 | 1092.44 | 230.92 | 777.64 | 4351.99 | 1291.65 | 92.03 | 1079.66 |
| | Domestic Currency | 47.61 | 996.16 | 376.00 | 8317.94 | 463.68 | 1092.44 | 230.92 | 777.64 | 4338.54 | 1291.65 | 92.03 | 1079.66 |
| | Foreign Currency | | | | | | | | | 13.45 | | | |
| | 3. Other Financial Ins. | 2.64 | 253.01 | 66.00 | 3951.65 | | 1125.25 | 930.07 | 647.91 | 2863.30 | 855.86 | 674.06 | 786.22 |
| | 4. In Foreign Banks | | | | | | | | | | | | |
| | c. Money at Call | 4360.66 | | | 200.00 | 8911.48 | | | | | | | |
| | Domestic Currency | 4360.66 | | | 200.00 | 8911.48 | | | | | | | |
| | Foreign Currency | | | | | | | | | | | | |
| 2 | **INVESTMENT IN SECURITIES** | **397.44** | | **166.00** | **587.79** | **1076.70** | **200.00** | **123.59** | **200.00** | **820.16** | **200.00** | | **122.92** |
| | a. Govt.Securities | 397.44 | | 166.00 | 587.79 | 1076.70 | 200.00 | 123.59 | 200.00 | 820.16 | 200.00 | | 122.92 |
| | b. NRB Bond | | | | | | | | | | | | |
| | c. Govt.Non-Fin. Ins. | | | | | | | | | | | | |
| | d. Other Non-Fin Ins. | | | | | | | | | | | | |
| | e Non Residents | | | | | | | | | | | | |
| 3 | **SHARE & OTHER INVESTMENT** | | **105.48** | **326.00** | **961.00** | | **476.93** | **50.00** | **305.00** | **481.27** | **765.00** | **200.00** | **48.77** |
| | a. Non Residents | | | | | | | | | | | | |
| | b. Others | | 105.48 | 326.00 | 961.00 | | 476.93 | 50.00 | 305.00 | 481.27 | 765.00 | 200.00 | 48.77 |
| 4 | **LOANS & ADVANCES** | **18560.98** | **2389.97** | **12612.00** | **25083.19** | **33978.17** | **10988.22** | **6249.62** | **4426.87** | **40074.92** | **6126.74** | **12892.12** | **4706.86** |
| | a. Private Sector | 18560.98 | 2389.97 | 12562.00 | 25083.19 | 33678.17 | 10935.13 | 6249.62 | 4426.87 | 40074.92 | 6009.85 | 12892.12 | 4633.86 |
| | b. Financial Institutions | | | 50.00 | | 300.00 | 53.09 | | | | 116.89 | | 73.00 |
| | c. Government Organizations | | | | | | | | | | | | |
| 5 | **BILL PURCHASED** | | | **16.00** | | | | | | **285.74** | | | |
| | a. Domestic Bills Purchased | | | 16.00 | | | | | | 285.74 | | | |
| | b. Foreign Bills Purchased | | | | | | | | | | | | |
| | c. Import Bills & Imports | | | | | | | | | | | | |
| 6 | **LOANS AGAINST COLLECTED BILLS** | | | | | | | | | | | | |
| | a. Against Domestic Bills | | | | | | | | | | | | |
| | b. Against Foreign Bills | | | | | | | | | | | | |
| 7 | **FIXED ASSETS** | **299.95** | **36.68** | **1904.00** | **844.51** | **4436.41** | **220.29** | **59.59** | **24.50** | **3018.35** | **271.22** | **374.83** | **80.87** |
| 8 | **OTHER ASSETS** | **561.02** | **170.14** | **798.00** | **1351.60** | **880.36** | **277.36** | **184.40** | **182.80** | **4008.88** | **315.19** | **455.39** | **116.85** |
| | a. Accrued Interest: | 184.92 | 48.63 | 166.00 | 521.16 | 137.90 | 128.30 | 68.63 | 182.80 | 130.31 | 142.98 | 216.84 | |
| | b. Staff Loans / Adv. | | 5.31 | 6.00 | 206.04 | 97.97 | 0.27 | 27.50 | | 51.10 | 29.93 | 43.89 | 3.42 |
| | c. Sundry Debtors | 63.50 | 17.61 | 133.00 | 12.75 | 2.94 | 0.04 | 1.76 | | 49.10 | 0.13 | 123.83 | 27.21 |
| | d. Cash In Transit | | | | | | | | | | | | |
| | e. Others | 312.60 | 98.59 | 493.00 | 611.66 | 641.55 | 148.75 | 86.51 | | 3778.38 | 142.15 | 70.83 | 86.22 |
| 9 | **Expenses not Written off** | | | | **14.10** | | | **13.94** | **1.20** | | | **3.45** | **17.92** |
| 10 | **Non Banking Assets** | | | | | | | | | | | | |
| 11 | **Reconcillation Account** | | | | | | **1173.22** | | | **33.39** | | **4572.61** | |
| 12 | **Profit & Loss A/c** | | | | | | | | | | | | |
| | **TOTAL ASSETS** | **25298.94** | **4039.00** | **17283.00** | **42632.36** | **51578.23** | **16381.29** | **8244.09** | **6688.56** | **58545.17** | **10133.89** | **19575.61** | **7202.82** |

| | Liabilities | Valley | Seti | hama | reliable | Lord Buddha | Swastik | Api | Namaste | Kaski | Suryadarshan | Zenith | Unique |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | **CAPITAL FUND** | **1350.86** | **451.28** | **2012.85** | **2411.00** | **1797.17** | **1095.51** | **1387.59** | **172.09** | **2248.00** | **1035.34** | **2150.11** | **1174.94** |
| | a. Paid-up Capital | 1280.00 | 400.00 | 2000.00 | 1980.00 | 1682.09 | 1000.00 | 1200.00 | 142.00 | 2057.00 | 1000.00 | 2053.14 | 1000.00 |
| | b. Calls in Advance | | | | | | | | | | | | |
| | c. General Reserves | 50.98 | 13.86 | 8.51 | 182.00 | 60.73 | 95.51 | 27.23 | 9.39 | 80.00 | 24.07 | 62.31 | 38.00 |
| | d. Share Premium | | | | 32.00 | 0.26 | | 64.51 | | 59.00 | | | |
| | e. Retained Earning | 19.88 | 37.42 | 4.34 | 207.00 | | | 95.85 | 20.71 | 2.00 | 11.27 | 27.64 | 136.94 |
| | f. Others Reserves Fund | | | | 10.00 | 54.08 | | | | 50.00 | | 7.02 | |
| | g. Exchange Fluctuation Fund | | | | | | | | | | | | |
| 2 | **BORROWINGS** | **200.00** | | **150.00** | **1742.00** | | | | | | **740.00** | **200.00** | |
| | a. NRB | | | 150.00 | 334.00 | | | | | | 450.00 | | |
| | b. "A"Class Licensed Institution | | | | 1408.00 | | | | | | 100.00 | 200.00 | |
| | c. Foreign Banks and Fin. Ins. | | | | | | | | | | | | |
| | d. Other Financial Ins. | 200.00 | | | | | | | | | 190.00 | | |
| | e. Bonds and Securities | | | | | | | | | | | | |
| 3 | **DEPOSITS** | **8654.42** | **1297.97** | **3309.38** | **16415.00** | **4443.72** | **2821.25** | **7025.34** | **789.81** | **10661.00** | **5070.97** | **8066.24** | **3890.26** |
| | a. Current | | | | | | | | | | | | |
| | Domestic | | | | | | | | | | | | |
| | Foreign | | | | | | | | | | | | |
| | b. Savings | 1663.25 | 1052.27 | 1769.14 | 10050.00 | 2384.49 | 1401.70 | 5037.27 | 685.69 | 5176.00 | 2332.55 | 2566.02 | 615.85 |
| | Domestic | 1663.25 | 1052.27 | 1769.14 | 10050.00 | 2384.49 | 1401.70 | 5037.27 | 685.69 | 5176.00 | 2332.55 | 2566.02 | 615.85 |
| | Foreign | | | | | | | | | | | | |
| | c. Fixed | 4107.55 | 245.70 | 1537.04 | 6365.00 | 2059.23 | 1419.55 | 1988.07 | 103.83 | 5485.00 | 2736.52 | 3173.90 | 2368.94 |
| | Domestic | 4107.55 | 245.70 | 1537.04 | 6365.00 | 2059.23 | 1419.55 | 1988.07 | 103.83 | 5485.00 | 2736.52 | 3173.90 | 2368.94 |
| | Foreign | | | | | | | | | | | | |
| | d. Call Deposits | | | | | | | | | | | | |
| | e. Others | 2883.62 | | 3.20 | | | | | 0.29 | | 1.90 | 2326.32 | 905.48 |
| 4 | **Bills Payable** | | | | | | | | | | | | |
| 5 | **Other Liabilities** | **594.47** | **133.12** | **1562.43** | **752.00** | **211.86** | **126.72** | **244.38** | **26.54** | **482.00** | **361.26** | **106.85** | **197.48** |
| | 1. Sundry Creditors | 26.87 | 2.87 | 1.12 | 187.00 | 60.86 | 12.56 | 5.17 | 0.85 | 10.00 | 61.12 | 7.15 | 5.74 |
| | 2. Loan Loss Provision | 175.49 | 42.36 | 1126.46 | 269.00 | 70.48 | 38.54 | 103.11 | 11.93 | 127.00 | 59.88 | 72.25 | 48.58 |
| | 3. Interest Suspense a/c | 126.67 | 14.10 | 321.06 | 109.00 | 38.02 | 21.56 | 34.25 | 1.57 | 79.00 | 25.87 | 11.85 | 8.56 |
| | 4. Others | 265.44 | 73.79 | 113.79 | 187.00 | 42.50 | 54.06 | 101.86 | 12.20 | 266.00 | 214.39 | 15.60 | 134.60 |
| 6 | **Reconcillation A/c** | | | | | | | | | | | | |
| 7 | **Profit & Loss A/c** | **179.81** | **69.34** | | **457.00** | **296.01** | **158.38** | **123.52** | **31.27** | **300.00** | **157.73** | **349.84** | **176.31** |
| | **TOTAL LIABILITIES** | **10979.56** | **1951.71** | **7034.66** | **21777.00** | **6748.75** | **4201.86** | **8780.83** | **1019.71** | **13691.00** | **7365.29** | **10873.04** | **5439.00** |

## Assets

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | **LIQUID FUNDS** | **1939.12** | **360.78** | **862.41** | **5435.00** | **1623.06** | **846.80** | **2165.07** | **387.75** | **3032.00** | **1760.20** | **3623.12** | **786.25** |
| | a. Cash Balance | 237.53 | 40.52 | 49.14 | 420.00 | 19.69 | 19.35 | 113.41 | 21.85 | 104.00 | 77.30 | 344.34 | 23.28 |
| | Nepalese Notes & Coins | 237.53 | 40.22 | 49.14 | 420.00 | 19.69 | 19.35 | 113.41 | 21.51 | 104.00 | 77.06 | 344.34 | 23.28 |
| | Foreign Currency | | 0.30 | | | | | | 0.34 | | 0.24 | | |
| | b. Bank Balance | 1701.59 | 320.26 | 71.47 | 211.00 | 1603.37 | 827.45 | 159.40 | 20.08 | 2928.00 | 1682.91 | 3278.78 | 762.97 |
| | 1. In Nepal Rastra Bank | 483.73 | 1.60 | 66.49 | 179.00 | 116.47 | 138.53 | 153.40 | | 292.00 | 194.83 | 242.56 | 39.45 |
| | Domestic Currency | 483.73 | 1.60 | 66.49 | 179.00 | 116.47 | 138.53 | 153.40 | | 292.00 | 194.83 | 242.56 | 39.45 |
| | Foreign Currency | | | | | | | | | | | | |
| | 2. "A"Class Licensed Institution | 66.52 | 240.12 | 3.46 | 7.00 | 819.00 | 597.28 | 3.12 | 20.03 | 362.00 | 229.88 | 1144.17 | 386.80 |
| | Domestic Currency | 66.52 | 240.12 | 3.46 | 7.00 | 819.00 | 597.28 | 3.12 | 20.03 | 362.00 | 229.88 | 1144.17 | 386.80 |
| | Foreign Currency | | | | | | | | | | | | |
| | 3. Other Financial Ins. | 1151.34 | 78.54 | 1.52 | 25.00 | 667.90 | 91.64 | 2.88 | 0.05 | 2274.00 | 1258.20 | 1892.05 | 336.72 |
| | 4. In Foreign Banks | | | | | | | | | | | | |
| | c. Money at Call | | | 741.80 | 4804.00 | | | 1892.26 | 345.83 | | | | |
| | Domestic Currency | | | 741.80 | 4804.00 | | | 1892.26 | 345.83 | | | | |
| | Foreign Currency | | | | | | | | | | | | |
| 2 | **INVESTMENT IN SECURITIES** | **195.83** | **15.00** | **170.50** | **444.00** | **160.00** | **40.00** | | | **294.00** | **130.07** | **100.00** | **170.00** |
| | a. Govt.Securities | 195.83 | 15.00 | 170.50 | 444.00 | 160.00 | 40.00 | | | 294.00 | 130.07 | 100.00 | 170.00 |
| | b. NRB Bond | | | | | | | | | | | | |
| | c. Govt.Non-Fin. Ins. | | | | | | | | | | | | |
| | d. Other Non-Fin Ins. | | | | | | | | | | | | |
| | e Non Residents | | | | | | | | | | | | |
| 3 | **SHARE & OTHER INVESTMENT** | **1.00** | **151.00** | **1.00** | **10.00** | **511.18** | **305.00** | **650.00** | **51.00** | **100.00** | **500.00** | **32.10** | **1.00** |
| | a. Non Residents | | | | | | | | | | | | 1.00 |
| | b. Others | 1.00 | 151.00 | 1.00 | 10.00 | 511.18 | 305.00 | 650.00 | 51.00 | 100.00 | 500.00 | 32.10 | |
| 4 | **LOANS & ADVANCES** | **8400.95** | **1376.77** | **4923.03** | **13960.00** | **4298.94** | **2828.83** | **5583.71** | **570.43** | **10027.00** | **4710.90** | **6795.42** | **4407.96** |
| | a. Private Sector | 8400.95 | 1376.77 | 4822.03 | 13785.00 | 4201.36 | 2828.83 | 5583.71 | 570.43 | 10027.00 | 4636.77 | 6795.42 | 4323.96 |
| | b. Financial Institutions | | | 101.00 | 175.00 | 95.00 | | | | | 56.75 | | 84.00 |
| | c. Government Organizations | | | | | 2.58 | | | | | 17.38 | | |
| 5 | **BILL PURCHASED** | | | | | | | | | | | | |
| | a. Domestic Bills Purchased | | | | | | | | | | | | |
| | b. Foreign Bills Purchased | | | | | | | | | | | | |
| | c. Import Bills & Imports | | | | | | | | | | | | |
| 6 | **LOANS AGAINST COLLECTED BILLS** | | | | | | | | | | | | |
| | a. Against Domestic Bills | | | | | | | | | | | | |
| | b. Against Foreign Bills | | | | | | | | | | | | |
| 7 | **FIXED ASSETS** | **209.80** | **13.78** | **86.62** | **1316.00** | **38.36** | **57.61** | **115.98** | **4.15** | **131.00** | **91.82** | **72.99** | **30.52** |
| 8 | **OTHER ASSETS** | **232.57** | **30.59** | **724.76** | **595.00** | **117.21** | **121.79** | **251.60** | **6.38** | **106.00** | **172.30** | **249.41** | **43.28** |
| | a. Accrued Interest: | 126.67 | 14.10 | 321.06 | 119.00 | 38.02 | 21.56 | 34.25 | 1.57 | 79.00 | 69.99 | 11.85 | 8.56 |
| | b. Staff Loans / Adv. | 9.02 | | 6.14 | 16.00 | 2.21 | 17.13 | 113.11 | 1.10 | | 2.04 | 129.25 | 1.31 |
| | c. Sundry Debtors | 9.47 | 2.81 | 2.12 | 56.00 | 6.55 | 3.52 | 53.37 | 2.76 | 10.00 | | 13.13 | 8.81 |
| | d. Cash In Transit | | | | | | | | | | | | |
| | e. Others | 87.41 | 13.68 | 395.44 | 404.00 | 70.42 | 79.58 | 50.88 | 0.96 | 17.00 | 100.27 | 95.18 | 24.61 |
| 9 | **Expenses not Written off** | **0.29** | **3.79** | | **17.00** | | **1.83** | **14.46** | | **1.00** | | | |
| 10 | **Non Banking Assets** | | | | | | | | | | | | |
| 11 | **Reconcillation Account** | | | | | | | | | | | | |
| 12 | **Profit & Loss A/c** | | | **266.33** | | | | | | | | | |
| | **TOTAL ASSETS** | **10979.56** | **1951.71** | **7034.66** | **21777.00** | **6748.75** | **4201.86** | **8780.83** | **1019.71** | **13691.00** | **7365.29** | **10873.04** | **5439.00** |

| | Liabilities | Manjushree | Subhalaxmi | Jebils | Reliance | Lotus | Baibhav | Bhaktapur |
|---|---|---|---|---|---|---|---|---|
| 1 | **CAPITAL FUND** | **1633.93** | **2047.57** | **1032.84** | **1438.72** | **1206.00** | **1470.00** | **1254.76** |
| | a. Paid-up Capital | 1400.00 | 2000.00 | 1020.00 | 1400.00 | 1200.00 | 1470.00 | 1250.00 |
| | b. Calls in Advance | | | | | | | |
| | c. General Reserves | 46.79 | 45.25 | 3.70 | 38.72 | 1.00 | | |
| | d. Share Premium | | | | | | | |
| | e. Retained Earning | 187.14 | 1.27 | 9.15 | | 5.00 | | 4.76 |
| | f. Others Reserves Fund | | 1.05 | | | | | |
| | g. Exchange Fluctuation Fund | | | | | | | |
| 2 | **BORROWINGS** | **660.00** | | | **770.00** | | | |
| | a. NRB | | | | 320.00 | | | |
| | b. "A"Class Licensed Institution | 660.00 | | | 400.00 | | | |
| | c. Foreign Banks and Fin. Ins. | | | | | | | |
| | d. Other Financial Ins. | | | | 50.00 | | | |
| | e. Bonds and Securities | | | | | | | |
| 3 | **DEPOSITS** | **7304.55** | **4737.20** | **2844.70** | **7577.50** | **2214.00** | **744.49** | **805.02** |
| | a. Current | | | | | | | |
| | Domestic | | | | | | | |
| | Foreign | | | | | | | |
| | b. Savings | 522.68 | 936.30 | 576.39 | 959.39 | 631.00 | 244.79 | 374.45 |
| | Domestic | 522.68 | 936.30 | 576.39 | 959.39 | 631.00 | 244.79 | 374.45 |
| | Foreign | | | | | | | |
| | c. Fixed | 2655.12 | 3480.91 | 1073.31 | 4011.20 | 957.00 | 107.12 | 91.18 |
| | Domestic | 2655.12 | 3480.91 | 1073.31 | 4011.20 | 957.00 | 107.12 | 91.18 |
| | Foreign | | | | | | | |
| | d. Call Deposits | | | | | 626.00 | | 339.39 |
| | e. Others | 4126.75 | 319.99 | 1195.00 | 2606.91 | | 392.58 | |
| 4 | **Bills Payable** | | | | | | | |
| 5 | **Other Liabilities** | **360.38** | **235.49** | **97.72** | **458.74** | **128.00** | **40.49** | **6.10** |
| | 1. Sundry Creditors | 12.07 | 12.30 | 4.26 | 17.99 | 1.00 | 2.89 | |
| | 2. Loan Loss Provision | 87.70 | 73.72 | 36.04 | 163.11 | 36.00 | 26.24 | 4.35 |
| | 3. Interest Suspense a/c | 23.13 | 28.58 | 12.96 | 60.79 | 28.00 | | |
| | 4. Others | 237.48 | 120.89 | 44.45 | 216.86 | 63.00 | 11.36 | 1.75 |
| 6 | **Reconcillation A/c** | | | | | | | |
| 7 | **Profit & Loss A/c** | **160.34** | **183.97** | **48.60** | **104.60** | **57.00** | **14.90** | **53.82** |
| | **TOTAL LIABILITIES** | **10119.20** | **7204.23** | **4023.85** | **10349.56** | **3605.00** | **2269.88** | **2119.70** |

## Assets

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| 1 | **LIQUID FUNDS** | **2011.53** | **1519.30** | **851.44** | **2761.17** | **903.00** | **1543.43** | **1592.11** |
| | a. Cash Balance | 252.29 | 27.26 | 81.92 | 152.04 | 20.00 | 45.25 | 35.19 |
| | Nepalese Notes & Coins | 252.29 | 27.26 | 81.92 | 152.04 | 20.00 | 45.25 | 35.19 |
| | Foreign Currency | | | | | | | |
| | b. Bank Balance | 1759.24 | 1492.04 | 769.52 | 2609.13 | 883.00 | 1498.19 | 43.78 |
| | 1. In Nepal Rastra Bank | 299.22 | 183.30 | 56.35 | 554.09 | 178.00 | 18.58 | 43.78 |
| | Domestic Currency | 299.22 | 183.30 | 56.35 | 554.09 | 178.00 | 18.58 | 43.78 |
| | Foreign Currency | | | | | | | |
| | 2. "A"Class Licensed Institution | 453.61 | 307.37 | 337.44 | 410.38 | 215.00 | 1284.33 | |
| | Domestic Currency | 453.61 | 307.37 | 337.44 | 410.38 | 215.00 | 1284.33 | |
| | Foreign Currency | | | | | | | |
| | 3. Other Financial Ins. | 1006.41 | 1001.37 | 375.73 | 1644.65 | 490.00 | 195.27 | |
| | 4. In Foreign Banks | | | | | | | |
| | c. Money at Call | | | | | | | 1513.14 |
| | Domestic Currency | | | | | | | 1513.14 |
| | Foreign Currency | | | | | | | |
| 2 | **INVESTMENT IN SECURITIES** | | **138.21** | **80.00** | **40.00** | **60.00** | | |
| | a. Govt.Securities | | 138.21 | 80.00 | | 60.00 | | |
| | b. NRB Bond | | | | 40.00 | | | |
| | c. Govt.Non-Fin. Ins. | | | | | | | |
| | d. Other Non-Fin Ins. | | | | | | | |
| | e Non Residents | | | | | | | |
| 3 | **SHARE & OTHER INVESTMENT** | **400.00** | **300.00** | **0.22** | **230.00** | | | |
| | a. Non Residents | | | | | | | |
| | b. Others | 400.00 | 300.00 | 0.22 | 230.00 | | | |
| 4 | **LOANS & ADVANCES** | **7277.15** | **4946.08** | **2868.33** | **7021.37** | **2556.00** | **624.10** | **434.55** |
| | a. Private Sector | 7141.78 | 4636.13 | 2868.33 | 6926.37 | 2511.00 | | 434.55 |
| | b. Financial Institutions | 135.37 | 309.95 | | 95.00 | 45.00 | 624.10 | |
| | c. Government Organizations | | | | | | | |
| 5 | **BILL PURCHASED** | | | | | | | |
| | a. Domestic Bills Purchased | | | | | | | |
| | b. Foreign Bills Purchased | | | | | | | |
| | c. Import Bills & Imports | | | | | | | |
| 6 | **LOANS AGAINST COLLECTED BILLS** | | | | | | | |
| | a. Against Domestic Bills | | | | | | | |
| | b. Against Foreign Bills | | | | | | | |
| 7 | **FIXED ASSETS** | **208.77** | **146.62** | **102.98** | **101.64** | **54.00** | **88.23** | **63.22** |
| 8 | **OTHER ASSETS** | **221.75** | **154.02** | **103.05** | **175.98** | **32.00** | **14.11** | **18.22** |
| | a. Accrued Interest: | 23.19 | 28.58 | 15.00 | 39.05 | 28.00 | | 0.90 |
| | b. Staff Loans / Adv. | 90.51 | 64.08 | 59.95 | 3.23 | | | |
| | c. Sundry Debtors | 6.71 | 0.07 | 9.95 | 12.80 | | 10.18 | 0.53 |
| | d. Cash In Transit | | | | | | | |
| | e. Others | 101.34 | 61.29 | 18.15 | 120.90 | 4.00 | 3.94 | 16.79 |
| 9 | **Expenses not Written off** | | | **17.83** | **19.39** | | | **11.60** |
| 10 | **Non Banking Assets** | | | | | | | |
| 11 | **Reconcillation Account** | | | | | | | |
| 12 | **Profit & Loss A/c** | | | | | | | |
| | **TOTAL ASSETS** | **10119.20** | **7204.23** | **4023.85** | **10349.56** | **3605.00** | **2269.88** | **2119.70** |

## Statement of Assets & Liabilities of Micro Credit Development Banks

| | Liabilities | PUGBB | SPGBB | PAGBB | MPGBB | MGBB | NIRDHAN | RMDC | DIPROSC | CHHIMEK | Swabalamban | Sanakisan | NERUDE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | **CAPITAL FUND** | **662.00** | **-838.30** | **1006.00** | **820.30** | **1109.70** | **2502.88** | **7883.14** | **1399.70** | **1335.54** | **2254.60** | **3708.04** | **499.10** |
| | a. Paid-up Capital | 600.00 | 585.00 | 660.00 | 735.70 | 1000.00 | 1782.00 | 3200.00 | 1032.40 | 1260.20 | 1159.40 | 1287.88 | 400.00 |
| | b. Calls in Advance | | | | | | | | | | | | |
| | c. General Reserves | 53.00 | 13.80 | 133.20 | 50.40 | 107.30 | 249.85 | 751.26 | 172.00 | 397.03 | 364.80 | 90.26 | 64.82 |
| | d. Share Premium | | | | | | 5.10 | | | 13.84 | | | |
| | e. Retained Earning | -67.00 | -1437.10 | 167.70 | | 2.40 | 0.71 | 821.69 | 183.60 | -341.14 | 216.10 | 217.57 | 2.39 |
| | f. Others Reserves Fund | 76.00 | | 45.10 | 34.20 | | 465.20 | 3110.19 | 11.70 | 5.60 | 514.30 | 2112.33 | 31.89 |
| | g. Exchange Fluctuation Fund | | | | | | 0.03 | | | | | | |
| 2 | **BORROWINGS** | **7422.00** | **1947.80** | **8066.90** | **5749.00** | **6242.60** | **15577.41** | **23127.01** | **7516.30** | **12725.37** | **9388.40** | **21550.93** | **3390.63** |
| | a. NRB | 619.00 | 164.50 | 100.50 | 160.40 | 441.90 | 41.30 | | 129.80 | 143.15 | | 208.39 | |
| | b. "A"Class Licensed Institution | 6734.00 | 1783.30 | | 5587.80 | 5157.60 | 15536.10 | 4466.15 | 6054.60 | 8711.30 | | 9915.03 | 1258.78 |
| | c. Foreign Banks and Fin. Ins. | | | | | | | 16799.54 | | | | | |
| | d. Other Financial Ins. | 69.00 | | 7966.40 | 0.80 | 643.10 | | 1861.32 | 1331.90 | 3870.92 | 9388.40 | 11427.51 | 2131.85 |
| | e. Bonds and Securities | | | | | | | | | | | | |
| 3 | **DEPOSITS** | **779.00** | **484.80** | **2680.60** | **2158.00** | **1998.90** | **6342.11** | | **2458.60** | **10182.16** | **5172.50** | | **2350.41** |
| | a. Current | | | | | | | | | | | | |
| | Domestic | | | | | | | | | | | | |
| | Foreign | | | | | | | | | | | | |
| | b. Savings | 779.00 | 484.80 | 2680.60 | 2158.00 | 1998.90 | 6342.11 | | 2458.60 | 10182.16 | 5172.50 | | 2350.41 |
| | Domestic | 779.00 | 484.80 | 2680.60 | 2158.00 | 1998.90 | 6342.11 | | 2458.60 | 10182.16 | 5172.50 | | 2350.41 |
| | Foreign | | | | | | | | | | | | |
| | c. Fixed | | | | | | | | | | | | |
| | Domestic | | | | | | | | | | | | |
| | Foreign | | | | | | | | | | | | |
| | d. Call Deposits | | | | | | | | | | | | |
| | e. Others | | | | | | | | | | | | |
| 4 | **Bills Payable** | | | | | | | | | | | | |
| 5 | **Other Liabilities** | **2556.00** | **1816.80** | **1397.10** | **782.90** | **1412.80** | **2221.91** | **1817.33** | **605.50** | **1051.36** | **1560.40** | **2010.81** | **717.18** |
| | 1. Sundry Creditors | 56.00 | 14.60 | 108.30 | 57.10 | 21.10 | 45.50 | 4.59 | 265.50 | 90.03 | 162.30 | 1355.41 | 490.41 |
| | 2. Loan Loss Provision | 295.00 | 221.30 | 372.10 | 214.10 | 608.20 | 522.73 | 896.36 | 157.60 | 191.06 | 272.30 | 452.29 | 78.76 |
| | 3. Interest Suspense a/c | 929.00 | 1114.50 | 197.30 | 350.80 | 358.10 | 304.10 | 0.29 | 158.70 | 12.09 | 91.00 | 4.68 | 10.96 |
| | 4. Others | 1276.00 | 466.40 | 719.40 | 160.90 | 425.40 | 1349.58 | 916.09 | 23.70 | 758.18 | 1034.80 | 198.43 | 137.05 |
| 6 | **Reconcillation A/c** | **1.00** | **1241.60** | | **4.80** | **121.80** | | | | | **0.80** | **12.93** | |
| 7 | **Profit & Loss A/c** | | | **358.00** | **94.70** | | **337.10** | **969.55** | **741.90** | **739.21** | **519.10** | **294.13** | **471.36** |
| | **TOTAL LIABILITIES** | **11420.00** | **4652.70** | **13508.60** | **9609.70** | **10885.80** | **26981.41** | **33797.03** | **12722.00** | **26033.65** | **18895.80** | **27576.84** | **7428.68** |

## Assets

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | **LIQUID FUNDS** | **1258.00** | **161.20** | **2561.50** | **1616.30** | **824.50** | **3289.93** | **2088.79** | **1229.40** | **6523.48** | **1577.40** | **7094.44** | **618.22** |
| | a. Cash Balance | 38.00 | 26.20 | 53.90 | 57.40 | 37.30 | 17.59 | 0.05 | 11.00 | 0.03 | 11.10 | 12.00 | 16.12 |
| | Nepalese Notes & Coins | 38.00 | 26.20 | 53.90 | 57.40 | 37.30 | 17.59 | 0.05 | 11.00 | 0.03 | 11.10 | 12.00 | 16.12 |
| | Foreign Currency | | | | | | | | | | | | |
| | b. Bank Balance | 659.00 | 135.00 | 2507.60 | 396.00 | 787.20 | 230.18 | 2088.74 | 871.30 | 6523.45 | 598.60 | 7082.44 | 602.10 |
| | 1. In Nepal Rastra Bank | 45.00 | 32.90 | 5.40 | 50.70 | 53.00 | 120.57 | 149.48 | | | 75.00 | 120.00 | 33.00 |
| | Domestic Currency | 45.00 | 32.90 | 5.40 | 50.70 | 53.00 | 120.57 | 149.48 | | | 75.00 | 120.00 | 33.00 |
| | Foreign Currency | | | | | | | | | | | | |
| | 2. "A"Class Licensed Institution | 114.00 | | 2502.20 | 345.30 | 424.10 | 109.61 | 1535.99 | 242.20 | 5042.90 | 270.50 | 6849.98 | 137.05 |
| | Domestic Currency | 114.00 | | 2502.20 | 345.30 | 424.10 | 109.61 | 1534.23 | 242.20 | 5042.90 | 270.50 | 6849.98 | 137.05 |
| | Foreign Currency | | | | | | | 1.76 | | | | | |
| | 3. Other Financial Ins. | 500.00 | 102.10 | | | 310.10 | | 403.27 | 629.10 | 1480.54 | 253.10 | 112.46 | 432.05 |
| | 4. In Foreign Banks | | | | | | | | | | | | |
| | c. Money at Call | 561.00 | | | 1162.90 | | 3042.16 | | 347.10 | | 967.70 | | |
| | Domestic Currency | 561.00 | | | 1162.90 | | 3042.16 | | 347.10 | | 967.70 | | |
| | Foreign Currency | | | | | | | | | | | | |
| 2 | **INVESTMENT IN SECURITIES** | **8.00** | | **977.10** | | | **537.25** | **125.00** | | | | | |
| | a. Govt.Securities | | | | | | 387.25 | 125.00 | | | | | |
| | b. NRB Bond | | | | | | | | | | | | |
| | c. Govt.Non-Fin. Ins. | | | | | | | | | | | | |
| | d. Other Non-Fin Ins. | | | 977.10 | | | 150.00 | | | | | | |
| | e Non Residents | 8.00 | | | | | | | | | | | |
| 3 | **SHARE & OTHER INVESTMENT** | | **283.00** | | **111.50** | **1560.20** | **788.99** | **8378.13** | **50.00** | **135.60** | **2726.10** | **1270.10** | **200.00** |
| | a. Non Residents | | | | | | | | | | | | |
| | b. Others | | 283.00 | | 111.50 | 1560.20 | 788.99 | 8378.13 | 50.00 | 135.60 | 2726.10 | 1270.10 | 200.00 |
| 4 | **LOANS & ADVANCES** | **7843.00** | **1544.60** | **8857.80** | **6461.90** | **7116.30** | **20121.97** | **22408.99** | **10544.00** | **17747.63** | **12871.70** | **18774.77** | **5832.34** |
| | a. Private Sector | 7843.00 | 1544.60 | 8857.80 | 6461.90 | 7116.30 | 20121.97 | | 10544.00 | | 12871.70 | | 5832.34 |
| | b. Financial Institutions | | | | | | | 22408.99 | | 17747.63 | | 18774.77 | |
| | c. Government Organizations | | | | | | | | | | | | |
| 5 | **BILL PURCHASED** | | | | | | | | | | | | |
| | a. Domestic Bills Purchased | | | | | | | | | | | | |
| | b. Foreign Bills Purchased | | | | | | | | | | | | |
| | c. Import Bills & Imports | | | | | | | | | | | | |
| 6 | **LOANS AGAINST COLLECTED BILLS** | | | | | | | | | | | | |
| | a. Against Domestic Bills | | | | | | | | | | | | |
| | b. Against Foreign Bills | | | | | | | | | | | | |
| 7 | **FIXED ASSETS** | **112.00** | **18.90** | **61.50** | **132.30** | **181.70** | **847.05** | **24.14** | **114.60** | **632.58** | **135.70** | **99.86** | **78.60** |
| 8 | **OTHER ASSETS** | **2156.00** | **1451.40** | **1047.20** | **1024.10** | **688.60** | **1395.42** | **771.98** | **784.00** | **994.36** | **1584.90** | **337.67** | **214.16** |
| | a. Accrued Interest: | 973.00 | 1037.40 | 197.30 | 350.80 | 358.10 | 309.95 | 63.71 | 166.90 | 19.12 | 91.00 | 4.68 | 10.96 |
| | b. Staff Loans / Adv. | 107.00 | 367.20 | 589.20 | 523.00 | 91.60 | 835.37 | 41.67 | 385.30 | 917.07 | 534.20 | 0.09 | 49.70 |
| | c. Sundry Debtors | 75.00 | 2.70 | 101.60 | 49.40 | 31.10 | 110.28 | 0.32 | | 29.19 | 695.60 | 166.39 | 1.63 |
| | d. Cash In Transit | | 39.30 | | | 116.60 | | | | 0.00 | | | |
| | e. Others | 1001.00 | 4.80 | 159.10 | 100.90 | 91.20 | 139.82 | 666.29 | 231.80 | 28.98 | 264.10 | 166.51 | 151.87 |
| 9 | **Expenses not Written off** | | | | | | **0.81** | | | | | | |
| 10 | **Non Banking Assets** | | | | | | | | | | | | |
| 11 | **Reconcillation Account** | | **1193.60** | **3.50** | | | **0.00** | | | | | | **485.36** |
| 12 | **Profit & Loss A/c** | **43.00** | | | **263.60** | **514.50** | | | | | | | |
| | **TOTAL ASSETS** | **11420.00** | **4652.70** | **13508.60** | **9609.70** | **10885.80** | **26981.41** | **33797.03** | **12722.00** | **26033.65** | **18895.80** | **27576.84** | **7428.68** |

| | Liabilities | Naya Nepal | Summit | Sworojgar | First | Nagbeli | Kalika | Mirmire | Janautthan | Mithila |
|---|---|---|---|---|---|---|---|---|---|---|
| 1 | **CAPITAL FUND** | **118.84** | **176.49** | **104.64** | **708.23** | **100.10** | **114.99** | **140.00** | **110.00** | **171.92** |
| | a. Paid-up Capital | 140.00 | 175.00 | 109.90 | 700.00 | 100.10 | 120.00 | 140.00 | 110.00 | 165.03 |
| | b. Calls in Advance | | | | | | | | | |
| | c. General Reserves | | 1.49 | | 8.23 | | -5.01 | | | 3.12 |
| | d. Share Premium | | | | | | | | | |
| | e. Retained Earning | -21.16 | | -5.26 | | | | | | 3.78 |
| | f. Others Reserves Fund | | | | | | | | | |
| | g. Exchange Fluctuation Fund | | | | | | | | | |
| 2 | **BORROWINGS** | **639.56** | **764.41** | **928.53** | **4692.47** | **230.50** | **160.48** | **145.00** | **31.00** | **79.57** |
| | a. NRB | | | | | | | | | |
| | b. "A"Class Licensed Institution | 65.00 | 272.22 | 198.05 | 2315.93 | | | | 10.00 | |
| | c. Foreign Banks and Fin. Ins. | | | | | | | | | |
| | d. Other Financial Ins. | 574.56 | 492.18 | 730.48 | 2376.54 | 230.50 | 160.48 | 145.00 | 21.00 | 79.57 |
| | e. Bonds and Securities | | | | | | | | | |
| 3 | **DEPOSITS** | **137.00** | **236.08** | **180.79** | | **71.90** | **82.19** | **6.10** | **18.50** | **34.27** |
| | a. Current | | | | | 8.90 | | | | |
| | Domestic | | | | | 8.90 | | | | |
| | Foreign | | | | | | | | | |
| | b. Savings | 137.00 | 236.08 | 180.79 | | 63.00 | 82.19 | 6.10 | 18.50 | 28.71 |
| | Domestic | 137.00 | 236.08 | 180.79 | | 63.00 | | 6.10 | 18.50 | 28.71 |
| | Foreign | | | | | | 82.19 | | | |
| | c. Fixed | | | | | | | | | |
| | Domestic | | | | | | | | | |
| | Foreign | | | | | | | | | |
| | d. Call Deposits | | | | | | | | | |
| | e. Others | | | | | | | | | 5.56 |
| 4 | **Bills Payable** | | | | | | | | | |
| 5 | **Other Liabilities** | **21.69** | **50.51** | **18.68** | **80.96** | **7.50** | **6.11** | **3.20** | **2.70** | **45.00** |
| | 1. Sundry Creditors | 2.82 | 4.35 | | 0.22 | | | 1.40 | 1.50 | 14.35 |
| | 2. Loan Loss Provision | 13.54 | 2.63 | 8.28 | 33.17 | 3.70 | 3.12 | 0.30 | | 15.97 |
| | 3. Interest Suspense a/c | | | | | | | | | 8.02 |
| | 4. Others | 5.33 | 43.53 | 10.40 | 47.57 | 3.80 | 2.99 | 1.50 | 1.20 | 6.66 |
| 6 | **Reconcillation A/c** | | **815.69** | | | | | **32.00** | **1.40** | |
| 7 | **Profit & Loss A/c** | **15.34** | **34.28** | **14.92** | **102.73** | **4.60** | **2.16** | **0.20** | | **8.19** |
| | **TOTAL LIABILITIES** | **932.43** | **2077.45** | **1247.55** | **5584.39** | **414.60** | **365.92** | **326.50** | **163.60** | **338.95** |

## Assets

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 1 | **LIQUID FUNDS** | **290.23** | **221.99** | **389.79** | **2590.28** | **38.60** | **38.48** | **156.70** | **44.00** | **109.01** |
| | a. Cash Balance | 1.67 | 8.03 | | | 4.30 | 12.69 | 0.10 | 0.10 | 10.25 |
| | Nepalese Notes & Coins | 1.67 | 8.03 | | | 4.30 | 12.69 | 0.10 | 0.10 | 10.25 |
| | Foreign Currency | | | | | | | | | |
| | b. Bank Balance | 288.56 | 213.96 | 389.79 | 2590.28 | 34.30 | 25.79 | 156.60 | 43.90 | 98.77 |
| | 1. In Nepal Rastra Bank | 5.03 | | | 20.75 | | | | | |
| | Domestic Currency | 5.03 | | | 20.75 | | | | | |
| | Foreign Currency | | | | | | | | | |
| | 2. "A"Class Licensed Institution | 20.84 | 108.83 | 149.82 | 913.98 | 34.30 | 1.54 | 22.80 | 4.30 | 19.64 |
| | Domestic Currency | 20.84 | 108.83 | 149.82 | 913.98 | 34.30 | 1.54 | 22.80 | 4.30 | 19.64 |
| | Foreign Currency | | | | | | | | | |
| | 3. Other Financial Ins. | 262.69 | 105.13 | 239.97 | 1655.55 | | 24.25 | 133.80 | 39.60 | 79.13 |
| | 4. In Foreign Banks | | | | | | | | | |
| | c. Money at Call | | | | | | | | | |
| | Domestic Currency | | | | | | | | | |
| | Foreign Currency | | | | | | | | | |
| 2 | **INVESTMENT IN SECURITIES** | | | | | | | | | |
| | a. Govt.Securities | | | | | | | | | |
| | b. NRB Bond | | | | | | | | | |
| | c. Govt.Non-Fin. Ins. | | | | | | | | | |
| | d. Other Non-Fin Ins. | | | | | | | | | |
| | e Non Residents | | | | | | | | | |
| 3 | **SHARE & OTHER INVESTMENT** | **100.00** | | | | | | | **0.90** | |
| | a. Non Residents | | | | | | | | | |
| | b. Others | 100.00 | | | | | | | 0.90 | |
| 4 | **LOANS & ADVANCES** | **528.89** | **1007.43** | **819.21** | **2927.21** | **364.70** | **308.71** | **117.90** | **106.00** | **193.52** |
| | a. Private Sector | 528.89 | 1007.43 | 819.21 | | 364.70 | 308.71 | 117.90 | 106.00 | 193.52 |
| | b. Financial Institutions | | | | 2927.21 | | | | | |
| | c. Government Organizations | | | | | | | | | |
| 5 | **BILL PURCHASED** | | | | | | | | | |
| | a. Domestic Bills Purchased | | | | | | | | | |
| | b. Foreign Bills Purchased | | | | | | | | | |
| | c. Import Bills & Imports | | | | | | | | | |
| 6 | **LOANS AGAINST COLLECTED BILLS** | | | | | | | | | |
| | a. Against Domestic Bills | | | | | | | | | |
| | b. Against Foreign Bills | | | | | | | | | |
| 7 | **FIXED ASSETS** | **11.28** | **15.71** | **19.71** | **63.66** | **10.30** | **11.53** | **7.20** | **8.90** | **6.26** |
| 8 | **OTHER ASSETS** | **0.74** | **15.03** | **18.84** | **3.24** | **1.00** | **0.82** | **12.70** | **0.30** | **29.40** |
| | a. Accrued Interest: | | | | 0.03 | | | | | 8.02 |
| | b. Staff Loans / Adv. | | | 12.48 | | | | 0.10 | | 1.91 |
| | c. Sundry Debtors | 0.52 | | 0.55 | | 0.10 | | 6.60 | | 16.11 |
| | d. Cash In Transit | | | | | | | | | |
| | e. Others | 0.22 | 15.03 | 5.80 | 3.21 | 0.90 | 0.82 | 6.00 | 0.30 | 3.37 |
| 9 | **Expenses not Written off** | **1.26** | **1.59** | | | | **6.39** | | | **0.76** |
| 10 | **Non Banking Assets** | | | | | | | | | |
| 11 | **Reconcillation Account** | **0.03** | **815.69** | | | | | **32.00** | | |
| 12 | **Profit & Loss A/c** | | | | | | | | **3.50** | |
| | **TOTAL ASSETS** | **932.43** | **2077.45** | **1247.55** | **5584.39** | **414.60** | **365.92** | **326.50** | **163.60** | **338.95** |

# Profit and Loss Account of Commercial Banks

| Expenses | NBL | RBB | NABIL | NIBL | SCBNL | HBL |
|---|---|---|---|---|---|---|
| **1 Interest Expenses** | **14573.00** | **24242.49** | **29548.49** | **36201.30** | **10031.00** | **24139.02** |
| 1.1 Deposit Liabilities | 14573.00 | 20854.86 | 29111.17 | 35114.14 | 9959.99 | 24056.12 |
| 1.1.1 Saving A/c | 6413.00 | 10132.26 | 6181.50 | 5499.48 | 2311.47 | 7259.69 |
| 1.1.2 Fixed A/c | 4678.00 | 10231.70 | 15812.60 | 19071.60 | 5160.47 | 16795.03 |
| 1.1.2.1 Upto 3 Months Fixed A/ | | 15.57 | 1498.88 | 609.70 | 30.44 | 3541.83 |
| 1.1.2.2 3 to 6 Months fixed A/ | | 19.92 | 3008.32 | | 58.70 | |
| 1.1.2.3 6 Months to 1 Year Fixed A/ | 4678.00 | 8337.72 | 10190.25 | | 1172.59 | |
| 1.1.2.4 Above 1 Yea | | 1858.49 | 1115.14 | 18461.90 | 3898.73 | 13253.19 |
| 1.1.3 Call Deposit | 259.00 | 490.90 | 7117.08 | 10543.06 | 2488.04 | 1.40 |
| 1.1.4 Certificate of Deposits | 3223.00 | | | | | |
| 1.2 Others | | 3387.63 | 437.32 | 1087.16 | 71.02 | 82.90 |
| **2 Commission/Fee Expense** | | | **1376.03** | **1172.79** | | |
| **3 Employees Expenses** | **20554.00** | **14327.05** | **4466.16** | **3334.81** | **3658.27** | **5141.49** |
| **4 Office Operatiing Expenses** | **3515.00** | **5108.73** | **3959.33** | **4377.15** | **3040.59** | **5859.16** |
| **5 Exchange Fluctuation Loss** | | **940.92** | | | | |
| 5.1 Due to Change in Exchange Rates | | 940.92 | | | | |
| 5.2 Due to Foreign Currency Transactions | | | | | | |
| **6 Non-Operatiing Expenses** | | | | | | |
| **7. Provision for Risk** | | **4194.82** | **2347.99** | **869.36** | **814.96** | **1896.63** |
| 7.1 Loan loss Provision | | 3912.98 | 2347.99 | 869.36 | 814.96 | 1896.63 |
| 7.1.1 General Loan loss Provision | | 2251.85 | 344.69 | 9.52 | | 1896.63 |
| 7.1.2 Special Loan Loss Provision | | 1606.70 | 2003.31 | 859.84 | 814.96 | |
| 7.1.3 Additional Loan Loss Provision | | 54.43 | | | | |
| 7.2. Provision for Non-Banking Assets | | 13.92 | | | | |
| 7.3. Provision for Loss on Investment | | 267.92 | | | | |
| 7.4. Provision for Loss of Other Assets | | | | | | |
| **8 Loan Written Off** | | | | | **489.77** | |
| **9 Provision for Staff Bonus** | **463.00** | **1407.40** | **1917.19** | **1804.65** | **1600.65** | |
| **10 Provision for Income Tax** | **792.00** | | **5719.07** | **5413.96** | **4801.95** | |
| **11 Others** | **-445.00** | **204.66** | | | | |
| **12 Net Profit** | **3834.00** | **17592.55** | **12696.62** | **12632.10** | **11204.56** | **14110.11** |
| ***TOTAL EXPENSES*** | **43286.00** | **68018.62** | **62030.89** | **65806.12** | **35641.74** | **51146.40** |

## Income

| | | | | | | |
|---|---|---|---|---|---|---|
| **1. Interest Income** | **37352.00** | **50278.70** | **52265.34** | **57675.36** | **27186.99** | **43173.83** |
| 1.1. On Loans and Advance | 33091.00 | 40906.81 | 44543.50 | 54276.97 | 19303.70 | 38361.92 |
| 1.2. On Investment | 3141.00 | 8105.80 | 5298.33 | 2583.87 | 6085.18 | 3877.53 |
| 1.2.1 Government Bonds | 3043.00 | 7941.48 | 5187.99 | 2583.87 | 6078.58 | 3877.53 |
| 1.2.2 Foreign Bonds | | | 110.33 | | | |
| 1.2.3 NRB Bonds | | | | | | |
| 1.2.4 Deventure & Bonds | 98.00 | 164.32 | | | 6.60 | |
| 1.3 Agency Balance | 4.00 | 829.28 | 0.69 | 464.25 | 5.86 | |
| 1.4 On Call Deposit | 280.00 | 376.06 | 2130.71 | 350.27 | 56.61 | 934.38 |
| 1.5 Others | 836.00 | 60.75 | 292.11 | | 1735.63 | |
| **2. Comission & Discount** | **2416.00** | **4350.01** | **6041.92** | **1785.75** | **3198.65** | **6191.33** |
| 2.1 Bills Purchase & Discount | 2.00 | 4.78 | 35.03 | 125.53 | 159.27 | 120.21 |
| 2.2 Comission | 2414.00 | 3579.07 | 5964.01 | 1660.22 | 1239.21 | 3956.03 |
| 2.3 Others | | 766.16 | 42.88 | | 1800.17 | 2115.09 |
| **3 Income From Exchange Fluctuation** | **136.00** | **660.64** | **2800.37** | **2431.90** | **3871.34** | **1781.24** |
| 3.1 Due to Change in Exchange Rate | -108.00 | | 946.75 | 248.94 | 724.15 | 74.47 |
| 3.2 Due to Foreign Currency Trans | 244.00 | 660.64 | 1853.62 | 2182.96 | 3147.18 | 1706.77 |
| **4 Other Operating Income** | | **1889.03** | | **3340.68** | **386.60** | |
| **5 Non Operating Income** | | **962.00** | **69.81** | **83.96** | **64.45** | |
| **6 Provision Written Back** | **-364.00** | **7602.97** | **669.51** | **488.47** | **671.59** | |
| **7 Recovery from Written off Loan** | **1986.00** | **2275.27** | **183.94** | | **262.12** | |
| **8 Income from Extra Ordinary Expenses** | **1760.00** | | | | | |
| **9 Net Loss** | | | | | | |
| ***TOTAL INCOME*** | **43286.00** | **68018.62** | **62030.89** | **65806.12** | **35641.74** | **51146.40** |

| Expenses | NSBI | NBB | EBL | BOK | NCC | NIC | Lumbini |
|---|---|---|---|---|---|---|---|
| **1 Interest Expenses** | **20960.39** | **7562.69** | **25358.76** | **12185.93** | **8732.00** | **14466.24** | **5190.79** |
| 1.1 Deposit Liabilities | 20700.11 | 7559.17 | 24945.33 | 11526.66 | 8475.00 | 13214.51 | 5188.57 |
| 1.1.1 Saving A/c | 2482.84 | 3966.26 | 4718.26 | 2534.66 | 3547.00 | 1995.21 | 1224.51 |
| 1.1.2 Fixed A/c | 16650.36 | 2070.46 | 13890.42 | 6555.26 | 2820.00 | 8849.26 | 3361.01 |
| 1.1.2.1 Upto 3 Months Fixed A/ | 3602.68 | | 3795.64 | | | 78.86 | |
| 1.1.2.2 3 to 6 Months fixed A/ | 2155.12 | 48.65 | 2581.26 | | | 93.88 | |
| 1.1.2.3 6 Months to 1 Year Fixed A/ | 9358.92 | | 6277.53 | 6555.26 | 197.00 | 3226.93 | 3361.01 |
| 1.1.2.4 Above 1 Yea | 1533.64 | 2021.80 | 1235.99 | | 2623.00 | 5449.59 | |
| 1.1.3 Call Deposit | 1566.91 | 1522.46 | 6336.65 | 2436.74 | 2108.00 | 2370.03 | 603.04 |
| 1.1.4 Certificate of Deposits | | | | | | | |
| 1.2 Others | 260.28 | 3.51 | 413.43 | 659.27 | 257.00 | 1251.73 | 2.22 |
| **2 Commission/Fee Expense** | | **68.41** | | | | | |
| **3 Employees Expenses** | **2554.46** | **1894.33** | **2931.31** | **1924.06** | **1079.00** | **1398.94** | **815.31** |
| **4 Office Operatiing Expenses** | **4450.27** | **1322.28** | **3831.12** | **2764.31** | **1222.00** | **1849.10** | **1149.76** |
| **5 Exchange Fluctuation Loss** | | | | | **30.00** | | |
| 5.1 Due to Change in Exchange Rates | | | | | 30.00 | | |
| 5.2 Due to Foreign Currency Transactions | | | | | | | |
| **6 Non-Operatiing Expenses** | | **2.73** | | | | **1.28** | |
| **7. Provision for Risk** | **480.26** | **4224.26** | **982.99** | **1417.02** | **669.00** | **341.61** | |
| 7.1 Loan loss Provision | 480.26 | 4149.31 | 982.99 | 1417.02 | 669.00 | 341.61 | |
| 7.1.1 General Loan loss Provision | 400.89 | 245.37 | 982.99 | 83.37 | | 222.58 | |
| 7.1.2 Special Loan Loss Provision | 79.37 | 3169.49 | | 1313.65 | 669.00 | 119.03 | |
| 7.1.3 Additional Loan Loss Provision | | 734.45 | | 20.00 | | | |
| 7.2. Provision for Non-Banking Assets | | 74.95 | | | | | |
| 7.3. Provision for Loss on Investment | | | | | | | |
| 7.4. Provision for Loss of Other Assets | | | | | | | |
| **8 Loan Written Off** | **1381.73** | | | **6.75** | **136.00** | | **1736.80** |
| **9 Provision for Staff Bonus** | **645.63** | | **1331.02** | **873.44** | **310.00** | **712.00** | **464.57** |
| **10 Provision for Income Tax** | **1871.88** | | **3997.12** | **2620.33** | **947.00** | **2136.01** | **646.98** |
| **11 Others** | | | **120.52** | | **8.00** | | |
| **12 Net Profit** | **4584.44** | **6550.85** | **9313.04** | **6114.10** | **2148.00** | **4984.01** | **3998.71** |
| ***TOTAL EXPENSES*** | **36929.06** | **21625.53** | **47865.88** | **27905.93** | **15281.00** | **25889.20** | **14002.91** |

## Income

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| **1. Interest Income** | **30964.85** | **14350.80** | **43310.26** | **23919.31** | **13355.00** | **23214.61** | **9427.81** |
| 1.1. On Loans and Advance | 24269.38 | 12497.76 | 38698.10 | 21743.74 | 11710.00 | 19438.64 | 8247.22 |
| 1.2. On Investment | 3745.14 | 1550.19 | 3690.26 | 2094.15 | 1507.00 | 2909.68 | 696.59 |
| 1.2.1 Government Bonds | 3118.21 | 1281.17 | 2668.72 | 2081.09 | 1306.00 | 2797.28 | 696.59 |
| 1.2.2 Foreign Bonds | | | 1.83 | | | 112.40 | |
| 1.2.3 NRB Bonds | 626.93 | 269.02 | 1019.71 | | 123.00 | | |
| 1.2.4 Deventure & Bonds | | | | 13.06 | 78.00 | | |
| 1.3 Agency Balance | 2573.51 | | 157.78 | | | 0.16 | 25.35 |
| 1.4 On Call Deposit | 227.82 | 82.74 | 764.12 | 34.15 | 54.00 | 832.73 | |
| 1.5 Others | 149.00 | 220.11 | | 47.27 | 84.00 | 33.41 | 458.65 |
| **2. Comission & Discount** | **3419.40** | **1628.50** | **2034.68** | **2180.28** | **492.00** | **997.68** | **161.93** |
| 2.1 Bills Purchase & Discount | 9.86 | 116.63 | 34.28 | 282.60 | 13.00 | 8.69 | 2.44 |
| 2.2 Comission | 2457.81 | 1436.95 | 1770.19 | 1897.68 | 479.00 | 346.46 | 159.50 |
| 2.3 Others | 951.73 | 74.91 | 230.21 | | | 642.53 | |
| **3 Income From Exchange Fluctuation** | **705.33** | **597.26** | **462.59** | **1264.22** | **133.00** | **680.28** | **113.90** |
| 3.1 Due to Change in Exchange Rate | 3.16 | 75.25 | 34.30 | | 1.00 | 17.40 | 6.47 |
| 3.2 Due to Foreign Currency Trans | 702.17 | 522.01 | 428.29 | 1264.22 | 132.00 | 662.88 | 107.43 |
| **4 Other Operating Income** | | **615.82** | **1480.62** | **210.26** | **495.00** | **812.33** | **164.49** |
| **5 Non Operating Income** | **36.14** | **254.35** | **14.36** | **8.74** | **107.00** | **184.18** | **6.00** |
| **6 Provision Written Back** | **421.61** | **3108.84** | **563.37** | **323.13** | **669.00** | | **3405.53** |
| **7 Recovery from Written off Loan** | **1381.73** | **1069.98** | | | **30.00** | | **723.26** |
| **8 Income from Extra Ordinary Expenses** | | | | | | **0.11** | |
| **9 Net Loss** | | | | | | | |
| ***TOTAL INCOME*** | **36929.06** | **21625.53** | **47865.88** | **27905.93** | **15281.00** | **25889.20** | **14002.91** |

| Expenses | MBL | Kumari | Laxmi | SBL | ADBNL | Global | Citizens | Prime |
|---|---|---|---|---|---|---|---|---|
| **1 Interest Expenses** | **15432.82** | **15619.36** | **15038.51** | **19257.53** | **21220.00** | **12880.63** | **12363.10** | **17804.63** |
| 1.1 Deposit Liabilities | 14876.08 | 14653.05 | 14644.77 | 18372.35 | 20439.31 | 12433.82 | 11164.07 | 16904.34 |
| 1.1.1 Saving A/c | 3489.84 | 5202.76 | 2581.22 | 1960.81 | 6353.34 | 4966.95 | 2441.71 | 1097.16 |
| 1.1.2 Fixed A/c | 7946.85 | 7182.95 | 9084.97 | 11542.24 | 14033.62 | 4937.24 | 6445.74 | 8518.75 |
| 1.1.2.1 Upto 3 Months Fixed A/ | 78.02 | | 0.92 | 416.23 | | | 75.91 | |
| 1.1.2.2 3 to 6 Months fixed A/ | 116.43 | | 511.24 | 2195.46 | | | 15.34 | 128.58 |
| 1.1.2.3 6 Months to 1 Year Fixed A/ | 5963.96 | | 7229.18 | 4678.59 | | | 4892.35 | 7602.04 |
| 1.1.2.4 Above 1 Yea | 1788.44 | 7182.95 | 1343.63 | 4251.96 | 14033.62 | 4937.24 | 1462.14 | 788.12 |
| 1.1.3 Call Deposit | 3439.39 | 2267.35 | 2978.58 | 4869.30 | 52.35 | 2529.63 | 2276.62 | 7288.43 |
| 1.1.4 Certificate of Deposits | | | | | | | | |
| 1.2 Others | 556.74 | 966.30 | 393.74 | 885.18 | 780.69 | 446.82 | 1199.03 | 900.29 |
| **2 Commission/Fee Expense** | | | | | | **72.13** | **21.69** | |
| **3 Employees Expenses** | **1642.50** | **1683.50** | **1576.62** | **1569.57** | **25629.09** | **1550.32** | **816.89** | **759.24** |
| **4 Office Operatiing Expenses** | **2742.77** | **2107.97** | **1690.54** | **2647.80** | **5445.77** | **4773.29** | **1769.82** | **1437.47** |
| **5 Exchange Fluctuation Loss** | | | | | **47.00** | | | |
| 5.1 Due to Change in Exchange Rates | | | | | 47.00 | | | |
| 5.2 Due to Foreign Currency Transactions | | | | | | | | |
| **6 Non-Operatiing Expenses** | **0.24** | **5.07** | | | **248.20** | **-1.33** | | |
| **7. Provision for Risk** | **7349.40** | **962.24** | **104.50** | **166.57** | **26318.91** | **592.80** | **1033.68** | **584.48** |
| 7.1 Loan loss Provision | 7349.40 | 962.24 | 104.50 | 166.57 | 26318.91 | 592.80 | 1031.79 | 583.24 |
| 7.1.1 General Loan loss Provision | | -27.94 | 64.60 | 166.57 | 26318.91 | -46.97 | 168.71 | 141.92 |
| 7.1.2 Special Loan Loss Provision | 7349.40 | 990.18 | 39.91 | | | 639.76 | 863.08 | 430.01 |
| 7.1.3 Additional Loan Loss Provision | | | | | | | | 11.31 |
| 7.2. Provision for Non-Banking Assets | | | | | | | | |
| 7.3. Provision for Loss on Investment | | | | | | | 1.89 | |
| 7.4. Provision for Loss of Other Assets | | | | | | | | 1.23 |
| **8 Loan Written Off** | **6855.46** | | | | | **-934.81** | | |
| **9 Provision for Staff Bonus** | **9.14** | **341.77** | **543.39** | **432.80** | **1578.48** | **262.20** | | **528.59** |
| **10 Provision for Income Tax** | **27.43** | **1025.31** | **1630.17** | **1318.81** | **3650.25** | **358.86** | | **1585.78** |
| **11 Others** | | | | | **11538.68** | | | |
| **12 Net Profit** | **63.76** | **2392.39** | **3803.74** | **3029.62** | **16080.81** | **2263.17** | **3123.68** | **3700.15** |
| ***TOTAL EXPENSES*** | **34123.52** | **24137.60** | **24387.47** | **28422.69** | **111757.19** | **21817.26** | **19128.87** | **26400.34** |

## Income

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **1. Interest Income** | **20536.56** | **22223.37** | **22333.33** | **26721.49** | **62807.68** | **19756.01** | **17952.33** | **24728.47** |
| 1.1. On Loans and Advance | 18765.04 | 20232.95 | 21256.49 | 24109.82 | 59080.60 | 17610.91 | 16313.43 | 23145.01 |
| 1.2. On Investment | 1174.80 | 180.85 | 1076.84 | 1380.44 | 2487.41 | 2042.23 | 779.87 | 820.98 |
| 1.2.1 Government Bonds | 1136.05 | 180.85 | 1038.09 | | | 1819.31 | 779.87 | 820.98 |
| 1.2.2 Foreign Bonds | | | | | | | | |
| 1.2.3 NRB Bonds | | | | 1380.44 | 2487.41 | | | |
| 1.2.4 Deventure & Bonds | 38.75 | | 38.75 | | | 222.93 | | |
| 1.3 Agency Balance | | | | 149.92 | 233.00 | | 5.78 | |
| 1.4 On Call Deposit | 596.73 | 458.06 | | 1081.31 | | 87.11 | 853.26 | 135.44 |
| 1.5 Others | | 1351.53 | | | 1006.67 | 15.76 | | 627.03 |
| **2. Comission & Discount** | **441.83** | **1530.20** | **1371.39** | **1314.30** | **1148.29** | **1708.79** | **789.60** | **463.10** |
| 2.1 Bills Purchase & Discount | 6.25 | | 49.04 | | | 7.08 | 79.32 | 15.62 |
| 2.2 Comission | 417.46 | 1530.20 | 1264.73 | 587.51 | 1148.29 | 1657.25 | 189.37 | 445.93 |
| 2.3 Others | 18.12 | | 57.62 | 726.80 | | 44.46 | 520.91 | 1.56 |
| **3 Income From Exchange Fluctuation** | **406.82** | **379.06** | **631.28** | **386.90** | **34.63** | **309.33** | **132.83** | **154.71** |
| 3.1 Due to Change in Exchange Rate | 21.00 | 379.06 | 68.65 | 27.86 | 32.00 | 113.40 | -11.96 | 3.03 |
| 3.2 Due to Foreign Currency Trans | 385.81 | | 562.63 | 359.04 | 2.63 | 195.93 | 144.79 | 151.68 |
| **4 Other Operating Income** | **724.06** | | | | **3402.78** | **44.46** | **186.81** | **1004.32** |
| **5 Non Operating Income** | **987.98** | **4.97** | **10.46** | | **1241.16** | **-1.33** | **67.30** | **49.73** |
| **6 Provision Written Back** | **11026.27** | | **12.62** | | **24776.04** | | | |
| **7 Recovery from Written off Loan** | | | **8.07** | | | | | |
| **8 Income from Extra Ordinary Expenses** | | | **20.34** | | **18346.61** | | | |
| **9 Net Loss** | | | | | | | | |
| ***TOTAL INCOME*** | **34123.52** | **24137.60** | **24387.47** | **28422.69** | **111757.19** | **21817.26** | **19128.87** | **26400.34** |

| Expenses | BOA | Sunrise | DCBL | NMB | Kist | Janata | Mega | CTBNL |
|---|---|---|---|---|---|---|---|---|
| **1 Interest Expenses** | **12397.00** | **12215.69** | **9506.76** | **10532.95** | **13028.24** | **1968.18** | **3007.50** | **1382.89** |
| 1.1 Deposit Liabilities | 12397.00 | 11833.77 | 8462.83 | 10038.65 | 12538.26 | 1925.61 | 2744.61 | 1336.78 |
| 1.1.1 Saving A/c | 1850.61 | 4319.77 | 814.37 | 1173.15 | 5259.43 | 135.11 | 860.79 | 138.22 |
| 1.1.2 Fixed A/c | 7256.61 | 5324.49 | 5015.12 | 5655.90 | 4977.35 | 1100.07 | 1104.92 | 352.21 |
| 1.1.2.1 Upto 3 Months Fixed A/ | | 25.99 | | 80.94 | 8.05 | 48.75 | 73.80 | 0.86 |
| 1.1.2.2 3 to 6 Months fixed A/ | | 291.29 | | 7.74 | 50.27 | 0.42 | 6.62 | |
| 1.1.2.3 6 Months to 1 Year Fixed A/ | | 1658.07 | 4167.73 | 1339.27 | 4030.24 | 884.05 | 1024.48 | |
| 1.1.2.4 Above 1 Yea | 7256.61 | 3349.14 | 847.39 | 4227.94 | 888.79 | 166.85 | 0.01 | 351.35 |
| 1.1.3 Call Deposit | 3289.78 | 2189.52 | 2582.94 | 3209.60 | 2301.48 | 690.43 | 778.91 | 846.35 |
| 1.1.4 Certificate of Deposits | | | 50.40 | | | | | |
| 1.2 Others | | 381.91 | 1043.93 | 494.30 | 489.98 | 42.57 | 262.89 | 46.11 |
| **2 Commission/Fee Expense** | | **26.15** | | | | | **5.96** | |
| **3 Employees Expenses** | **1222.65** | **1406.50** | **876.15** | **791.33** | **1936.39** | **536.57** | **800.19** | **286.91** |
| **4 Office Operatiing Expenses** | **1679.77** | **2397.85** | **896.25** | **1363.95** | **2932.28** | **876.13** | **1182.15** | **538.85** |
| **5 Exchange Fluctuation Loss** | | | | | | | **13.76** | |
| 5.1 Due to Change in Exchange Rates | | | | | | | 13.76 | |
| 5.2 Due to Foreign Currency Transactions | | | | | | | | |
| **6 Non-Operatiing Expenses** | | | | | | **2.09** | | |
| **7. Provision for Risk** | **274.38** | **2507.54** | **595.40** | **201.83** | **543.94** | **369.60** | **481.65** | **248.63** |
| 7.1 Loan loss Provision | 274.38 | 2507.54 | 595.40 | 196.14 | 463.79 | 369.60 | 481.65 | 248.63 |
| 7.1.1 General Loan loss Provision | 59.72 | 2507.54 | 145.79 | 381.73 | 84.14 | 369.60 | 481.65 | 248.63 |
| 7.1.2 Special Loan Loss Provision | 214.67 | | 449.61 | -185.59 | 379.65 | | | |
| 7.1.3 Additional Loan Loss Provision | | | | | | | | |
| 7.2. Provision for Non-Banking Assets | | | | | 59.96 | | | |
| 7.3. Provision for Loss on Investment | | | | 5.69 | | | | |
| 7.4. Provision for Loss of Other Assets | | | | | 20.19 | | | |
| **8 Loan Written Off** | | | | **45.44** | | | | |
| **9 Provision for Staff Bonus** | **380.38** | **187.23** | **166.49** | | **281.45** | **48.96** | **33.36** | **37.14** |
| **10 Provision for Income Tax** | **1143.60** | **561.70** | **499.48** | | **844.35** | **146.88** | **100.09** | **111.41** |
| **11 Others** | | | | | | | | |
| **12 Net Profit** | **2660.22** | **1310.64** | **1097.29** | **3574.38** | **1970.15** | **342.73** | **233.54** | **259.96** |
| ***TOTAL EXPENSES*** | **19757.99** | **20613.30** | **13637.84** | **16509.88** | **21536.80** | **4291.15** | **5858.20** | **2865.78** |

## Income

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **1. Interest Income** | **18594.83** | **19187.45** | **13081.37** | **14923.85** | **19943.63** | **3943.39** | **5430.17** | **2699.03** |
| 1.1. On Loans and Advance | 16593.81 | 17648.65 | 11727.61 | 13049.07 | 17751.63 | 3074.09 | 4415.22 | 1594.26 |
| 1.2. On Investment | 1015.82 | 1179.98 | 322.56 | 1162.93 | 1307.65 | 162.61 | 211.76 | 134.87 |
| 1.2.1 Government Bonds | 1015.82 | 1163.50 | 322.56 | 1147.43 | 1307.65 | 162.61 | 211.76 | 16.67 |
| 1.2.2 Foreign Bonds | | | | | | | | |
| 1.2.3 NRB Bonds | | 16.48 | | | | 0.00 | | 118.19 |
| 1.2.4 Deventure & Bonds | | | | 15.50 | | | | |
| 1.3 Agency Balance | 2.82 | 2.45 | | | | 0.00 | 0.20 | |
| 1.4 On Call Deposit | | | 181.21 | 77.69 | 234.95 | 706.69 | 452.98 | 965.70 |
| 1.5 Others | 982.39 | 356.36 | 849.99 | 634.16 | 649.40 | | 350.01 | 4.21 |
| **2. Comission & Discount** | **805.40** | **1064.72** | **470.93** | **342.06** | **1505.24** | **309.12** | **59.36** | **134.43** |
| 2.1 Bills Purchase & Discount | 0.63 | 29.37 | 17.43 | 9.96 | 15.54 | | 1.34 | |
| 2.2 Comission | 208.34 | 633.66 | 129.11 | 323.62 | 157.75 | 295.46 | 58.02 | 45.13 |
| 2.3 Others | 596.42 | 401.70 | 324.39 | 8.48 | 1331.95 | 13.67 | | 89.31 |
| **3 Income From Exchange Fluctuation** | **308.54** | **340.35** | **85.54** | **471.91** | **87.93** | **35.86** | **88.33** | **32.31** |
| 3.1 Due to Change in Exchange Rate | 224.14 | 37.11 | 2.65 | 120.45 | 3.81 | 4.35 | | 32.31 |
| 3.2 Due to Foreign Currency Trans | 84.40 | 303.24 | 82.89 | 351.46 | 84.12 | 31.51 | 88.33 | |
| **4 Other Operating Income** | | **20.77** | | **532.31** | | | **280.25** | |
| **5 Non Operating Income** | | | | **39.01** | | **2.77** | **0.09** | |
| **6 Provision Written Back** | **49.22** | | | **11.45** | | | | |
| **7 Recovery from Written off Loan** | | | | | | | | |
| **8 Income from Extra Ordinary Expenses** | | | | **189.28** | | | | |
| **9 Net Loss** | | | | | | | | |
| ***TOTAL INCOME*** | **19757.99** | **20613.30** | **13637.84** | **16509.88** | **21536.80** | **4291.15** | **5858.20** | **2865.78** |

| Expenses | Civil | Century |
|---|---|---|
| **1 Interest Expenses** | **972.84** | **232.14** |
| 1.1 Deposit Liabilities | 930.29 | 228.07 |
| 1.1.1 Saving A/c | 80.37 | 74.34 |
| 1.1.2 Fixed A/c | 261.88 | 87.53 |
| 1.1.2.1 Upto 3 Months Fixed A/ | 0.36 | |
| 1.1.2.2 3 to 6 Months fixed A/ | 6.89 | |
| 1.1.2.3 6 Months to 1 Year Fixed A/ | 238.02 | 87.53 |
| 1.1.2.4 Above 1 Yea | 16.60 | |
| 1.1.3 Call Deposit | 588.05 | 66.20 |
| 1.1.4 Certificate of Deposits | | |
| 1.2 Others | 42.55 | 4.07 |
| **2 Commission/Fee Expense** | **0.79** | |
| **3 Employees Expenses** | **534.18** | **115.91** |
| **4 Office Operatiing Expenses** | **554.51** | **188.93** |
| **5 Exchange Fluctuation Loss** | | **2.81** |
| 5.1 Due to Change in Exchange Rates | | |
| 5.2 Due to Foreign Currency Transactions | | 2.81 |
| **6 Non-Operatiing Expenses** | **7.82** | **222.45** |
| **7. Provision for Risk** | **316.46** | **118.73** |
| 7.1 Loan loss Provision | 316.46 | 118.73 |
| 7.1.1 General Loan loss Provision | 316.46 | 118.73 |
| 7.1.2 Special Loan Loss Provision | | |
| 7.1.3 Additional Loan Loss Provision | | |
| 7.2. Provision for Non-Banking Assets | | |
| 7.3. Provision for Loss on Investment | | |
| 7.4. Provision for Loss of Other Assets | | |
| **8 Loan Written Off** | | |
| **9 Provision for Staff Bonus** | | **31.65** |
| **10 Provision for Income Tax** | | **94.96** |
| **11 Others** | | |
| **12 Net Profit** | **94.36** | **221.58** |
| ***TOTAL EXPENSES*** | **2480.95** | **1229.16** |

## Income

| | | |
|---|---|---|
| **1. Interest Income** | **1942.69** | **652.23** |
| 1.1. On Loans and Advance | 1590.25 | 178.13 |
| 1.2. On Investment | 144.33 | 96.79 |
| 1.2.1 Government Bonds | | 96.79 |
| 1.2.2 Foreign Bonds | | |
| 1.2.3 NRB Bonds | 144.33 | |
| 1.2.4 Deventure & Bonds | | |
| 1.3 Agency Balance | 3.23 | |
| 1.4 On Call Deposit | 204.88 | |
| 1.5 Others | | 377.31 |
| **2. Comission & Discount** | **210.91** | **5.37** |
| 2.1 Bills Purchase & Discount | 3.53 | |
| 2.2 Comission | 85.59 | 5.37 |
| 2.3 Others | 121.79 | |
| **3 Income From Exchange Fluctuation** | **40.92** | **4.23** |
| 3.1 Due to Change in Exchange Rate | 4.29 | 4.23 |
| 3.2 Due to Foreign Currency Trans | 36.63 | |
| **4 Other Operating Income** | **5.11** | **99.93** |
| **5 Non Operating Income** | **281.33** | **467.40** |
| **6 Provision Written Back** | | |
| **7 Recovery from Written off Loan** | | |
| **8 Income from Extra Ordinary Expenses** | | |
| **9 Net Loss** | | |
| ***TOTAL INCOME*** | **2480.95** | **1229.16** |

# Profit and Loss Account of Development Banks

| Expenses | NIDC | Uddhyam | Malika | SDBL | UDBL | MDBL | Narayani | PDBL |
|---|---|---|---|---|---|---|---|---|
| **1 Interest Expenses** | **187.98** | **193.95** | **630.11** | **3916.42** | **83.29** | **2302.00** | **931.00** | **1372.23** |
| 1.1 Deposit Liabilities | 187.98 | 193.72 | 630.11 | 3798.10 | 43.97 | 1910.00 | 840.00 | 1345.03 |
| 1.1.1 Saving A/c | 23.33 | 44.55 | 560.21 | 1430.24 | 17.45 | 149.00 | 438.00 | 716.37 |
| 1.1.2 Fixed A/c | 128.61 | 76.08 | 58.93 | 1720.29 | 26.52 | 902.00 | 402.00 | 444.41 |
| 1.1.2.1 Upto 3 Months Fixed A/ | | | 0.54 | 3.73 | | | 13.00 | 0.22 |
| 1.1.2.2 3 to 6 Months fixed A/ | | | 1.17 | 3.11 | | | 3.00 | 0.36 |
| 1.1.2.3 6 Months to 1 Year Fixed A/ | 0.29 | 65.89 | 17.95 | 651.18 | | 212.00 | 183.00 | 347.07 |
| 1.1.2.4 Above 1 Yea | 128.32 | 10.19 | 39.27 | 1062.27 | 26.52 | 690.00 | 203.00 | 96.76 |
| 1.1.3 Call Deposit | 36.04 | 73.08 | 10.97 | 647.57 | | 859.00 | | 184.25 |
| 1.1.4 Certificate of Deposits | | | | | | | | |
| 1.2 Others | | 0.24 | | 118.32 | 39.32 | 392.00 | 91.00 | 27.20 |
| **2 Commission/Fee Expense** | | | | **7.31** | | | | |
| **3 Employees Expenses** | **528.75** | **53.13** | **332.78** | **451.60** | **28.06** | **495.00** | **85.00** | **274.88** |
| **4 Office Operatiing Expenses** | **304.81** | **63.82** | **355.37** | **765.33** | **15.50** | **611.00** | **78.00** | **422.20** |
| **5 Exchange Fluctuation Loss** | | | | **0.32** | | | | |
| 5.1 Due to Change in Exchange Rates | | | | 0.32 | | | | |
| 5.2 Due to Foreign Currency Transactions | | | | | | | | |
| **6 Non-Operatiing Expenses** | | | | **0.80** | | **2.00** | **44.00** | |
| **7. Provision for Risk** | **24.80** | **16.80** | **31.51** | **238.49** | **12.22** | **165.00** | **112.00** | **9.57** |
| 7.1 Loan loss Provision | 24.80 | 16.80 | 31.51 | 226.21 | 11.66 | 159.00 | 112.00 | 9.57 |
| 7.1.1 General Loan loss Provision | 24.80 | 5.67 | 31.41 | 108.84 | | 70.00 | 28.00 | 11.69 |
| 7.1.2 Special Loan Loss Provision | | 8.12 | | 117.37 | 11.66 | 89.00 | 84.00 | -2.12 |
| 7.1.3 Additional Loan Loss Provision | | 3.02 | 0.10 | | | | | |
| 7.2. Provision for Non-Banking Assets | | | | | 0.56 | 6.00 | | |
| 7.3. Provision for Loss on Investment | | | | 12.28 | | | | |
| 7.4. Provision for Loss of Other Assets | | | | | | | | |
| **8 Loan Written Off** | | **14.49** | | | | | | **25.90** |
| **9 Provision for Staff Bonus** | **126.62** | **2.73** | **64.57** | **87.21** | | **73.00** | | **44.55** |
| **10 Provision for Income Tax** | **245.13** | **4.17** | **145.16** | **262.64** | | **129.00** | | **133.64** |
| **11 Others** | | | | | | | | |
| **12 Net Profit** | **1337.65** | **23.11** | **500.54** | **609.44** | | **600.00** | **303.00** | **311.83** |
| ***TOTAL EXPENSES*** | **2755.74** | **372.21** | **2060.04** | **6339.56** | **139.08** | **4377.00** | **1553.00** | **2594.80** |

## Income

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **1. Interest Income** | **1602.84** | **320.55** | **1624.66** | **5742.61** | **95.04** | **3947.00** | **1367.00** | **2393.69** |
| 1.1. On Loans and Advance | 971.24 | 238.55 | 1015.11 | 5119.14 | 83.71 | 3282.00 | 1093.00 | 2102.43 |
| 1.2. On Investment | 0.82 | | 50.35 | 225.57 | | 142.00 | | 44.58 |
| 1.2.1 Government Bonds | 0.82 | | | | | 142.00 | | |
| 1.2.2 Foreign Bonds | | | | | | | | |
| 1.2.3 NRB Bonds | | | 50.35 | | | | | 44.58 |
| 1.2.4 Deventure & Bonds | | | | 225.57 | | | | |
| 1.3 Agency Balance | | | 211.97 | | | 502.00 | 138.00 | |
| 1.4 On Call Deposit | | 82.00 | 339.59 | 354.15 | 11.33 | | | |
| 1.5 Others | 630.78 | | 7.64 | 43.75 | | 21.00 | 136.00 | 246.68 |
| **2. Comission & Discount** | **23.98** | **20.09** | **105.19** | **86.41** | **0.59** | **157.00** | **37.00** | **31.60** |
| 2.1 Bills Purchase & Discount | | | | | | | | |
| 2.2 Comission | 23.98 | 1.30 | 105.19 | 86.41 | 0.08 | 157.00 | 19.00 | 31.60 |
| 2.3 Others | | 18.80 | | | 0.52 | | 18.00 | |
| **3 Income From Exchange Fluctuation** | | | | **0.32** | | | | |
| 3.1 Due to Change in Exchange Rate | | | | | | | | |
| 3.2 Due to Foreign Currency Trans | | | | 0.32 | | | | |
| **4 Other Operating Income** | **137.06** | | **136.99** | **355.07** | | | **30.00** | **151.13** |
| **5 Non Operating Income** | **499.75** | **2.12** | **35.23** | **10.76** | | **22.00** | **10.00** | **4.97** |
| **6 Provision Written Back** | **492.10** | **29.45** | **157.97** | **144.39** | **6.43** | **100.00** | **109.00** | |
| **7 Recovery from Written off Loan** | | | | | **24.66** | | | |
| **8 Income from Extra Ordinary Expenses** | | | | | | **151.00** | | **13.41** |
| **9 Net Loss** | | | | | **12.35** | | | |
| ***TOTAL INCOME*** | **2755.74** | **372.21** | **2060.04** | **6339.56** | **139.08** | **4377.00** | **1553.00** | **2594.80** |

| Expenses | Sahayogi | Pashupati | Karnali | Triveni | Annapurna | Bhrikuti | Suvekchha | Bageshwori |
|---|---|---|---|---|---|---|---|---|
| **1 Interest Expenses** | **575.86** | **692.53** | **534.00** | **1361.37** | **1421.03** | **1500.97** | **924.39** | **703.00** |
| 1.1 Deposit Liabilities | 575.86 | 487.05 | 534.00 | 1283.78 | 1063.39 | 1478.82 | 788.63 | 697.00 |
| 1.1.1 Saving A/c | 415.37 | 104.33 | 379.00 | 586.47 | 265.09 | 883.43 | 262.72 | 486.00 |
| 1.1.2 Fixed A/c | 146.07 | 229.28 | 155.00 | 474.57 | 479.84 | 370.66 | 354.24 | 87.00 |
| 1.1.2.1 Upto 3 Months Fixed A/ | | 1.83 | | 3.38 | | 1.69 | 3.17 | |
| 1.1.2.2 3 to 6 Months fixed A/ | | 2.27 | | 12.50 | | 2.93 | 0.16 | |
| 1.1.2.3 6 Months to 1 Year Fixed A/ | 27.97 | 195.23 | | 377.42 | | 226.01 | 174.17 | 58.00 |
| 1.1.2.4 Above 1 Yea | 118.10 | 29.94 | 155.00 | 81.27 | 479.84 | 140.03 | 176.74 | 29.00 |
| 1.1.3 Call Deposit | 14.42 | 153.44 | | 222.74 | 314.50 | 224.73 | 171.67 | 124.00 |
| 1.1.4 Certificate of Deposits | | | | | 3.96 | | | |
| 1.2 Others | | 205.48 | | 77.59 | 357.64 | 22.15 | 135.76 | 6.00 |
| **2 Commission/Fee Expense** | | **2.36** | | | | | **7.42** | |
| **3 Employees Expenses** | **89.33** | **127.90** | **128.00** | **145.84** | **177.97** | **213.56** | **113.59** | **161.00** |
| **4 Office Operatiing Expenses** | **203.43** | **206.50** | **193.00** | **288.58** | **216.94** | **231.38** | **173.73** | **183.00** |
| **5 Exchange Fluctuation Loss** | | | | | | | | |
| 5.1 Due to Change in Exchange Rates | | | | | | | | |
| 5.2 Due to Foreign Currency Transactions | | | | | | | | |
| **6 Non-Operatiing Expenses** | | | | | | | | |
| **7. Provision for Risk** | **22.96** | **348.25** | | **57.70** | **230.32** | **63.61** | **51.26** | |
| 7.1 Loan loss Provision | 22.96 | 234.97 | | 57.06 | 230.32 | 63.61 | 51.26 | |
| 7.1.1 General Loan loss Provision | 20.37 | 29.42 | | 57.06 | 45.46 | 31.14 | 10.10 | |
| 7.1.2 Special Loan Loss Provision | 2.59 | 205.56 | | | 184.86 | 32.47 | 41.16 | |
| 7.1.3 Additional Loan Loss Provision | | | | | | | | |
| 7.2. Provision for Non-Banking Assets | | 113.28 | | 0.64 | | | | |
| 7.3. Provision for Loss on Investment | | | | | | | | |
| 7.4. Provision for Loss of Other Assets | | | | | | | | |
| **8 Loan Written Off** | | **13.18** | **9.00** | | | | | |
| **9 Provision for Staff Bonus** | **31.91** | | | | **115.29** | **87.19** | | |
| **10 Provision for Income Tax** | **95.72** | | | | **345.86** | **261.56** | | |
| **11 Others** | | | | | **67.16** | | | |
| **12 Net Profit** | **223.36** | **376.79** | **103.00** | **491.19** | **807.01** | **610.31** | **181.82** | **413.00** |
| ***TOTAL EXPENSES*** | **1242.57** | **1767.52** | **967.00** | **2344.68** | **3381.58** | **2968.58** | **1452.21** | **1460.00** |

## Income

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **1. Interest Income** | **1110.19** | **1650.12** | **847.00** | **2095.12** | **2954.32** | **2803.95** | **1347.28** | **1284.00** |
| 1.1. On Loans and Advance | 881.07 | 1233.75 | 691.00 | 1834.52 | 2263.37 | 2310.80 | 1198.59 | 1215.00 |
| 1.2. On Investment | | | | 7.19 | 9.87 | | | |
| 1.2.1 Government Bonds | | | | | | | | |
| 1.2.2 Foreign Bonds | | | | | | | | |
| 1.2.3 NRB Bonds | | | | 7.19 | 9.87 | | | |
| 1.2.4 Deventure & Bonds | | | | | | | | |
| 1.3 Agency Balance | | | | | | | | |
| 1.4 On Call Deposit | 229.12 | | 156.00 | 187.49 | 336.76 | | 148.69 | 68.00 |
| 1.5 Others | | 416.37 | | 65.92 | 344.32 | 493.15 | | 1.00 |
| **2. Comission & Discount** | **33.68** | **3.02** | **120.00** | **249.56** | **238.98** | **23.80** | **15.88** | **176.00** |
| 2.1 Bills Purchase & Discount | | 1.79 | | | 9.86 | | | |
| 2.2 Comission | 33.68 | 1.22 | 31.00 | 249.56 | 17.60 | 23.80 | 15.88 | 54.00 |
| 2.3 Others | | | 89.00 | | 211.52 | | | 122.00 |
| **3 Income From Exchange Fluctuation** | | | | | | | | |
| 3.1 Due to Change in Exchange Rate | | | | | | | | |
| 3.2 Due to Foreign Currency Trans | | | | | | | | |
| **4 Other Operating Income** | **88.22** | **114.08** | | | | **140.83** | **88.32** | |
| **5 Non Operating Income** | | **0.31** | | | | | | |
| **6 Provision Written Back** | **10.48** | | | | **188.28** | | **0.73** | |
| **7 Recovery from Written off Loan** | | | | | | | | |
| **8 Income from Extra Ordinary Expenses** | | | | | | | | |
| **9 Net Loss** | | | | | | | | |
| ***TOTAL INCOME*** | **1242.57** | **1767.52** | **967.00** | **2344.68** | **3381.58** | **2968.58** | **1452.21** | **1460.00** |

| Expenses | Sanima | Gaurishankar | Gorkha | Gandaki | Infrastructure | Business | Biratlaxmi | Excel |
|---|---|---|---|---|---|---|---|---|
| **1 Interest Expenses** | **6830.00** | **748.00** | **5598.08** | **1427.73** | **1742.42** | **1539.86** | **1320.00** | **1271.00** |
| 1.1 Deposit Liabilities | 6196.67 | 718.50 | 5345.84 | 1231.18 | 1721.91 | 1533.97 | 1320.00 | 1262.00 |
| 1.1.1 Saving A/c | 2178.03 | 274.20 | 2834.16 | 597.27 | 338.95 | 583.95 | 621.00 | 1016.00 |
| 1.1.2 Fixed A/c | 3325.27 | 122.00 | 2499.48 | 421.38 | 992.66 | 562.95 | 516.00 | 246.00 |
| 1.1.2.1 Upto 3 Months Fixed A/ | 20.71 | | 1.87 | 6.53 | 208.98 | 83.37 | | 5.00 |
| 1.1.2.2 3 to 6 Months fixed A/ | 172.35 | | 16.56 | 10.82 | 82.96 | 72.57 | 17.00 | 15.00 |
| 1.1.2.3 6 Months to 1 Year Fixed A/ | 2592.74 | 59.90 | 1615.00 | 177.04 | 635.23 | 295.74 | 210.00 | 116.00 |
| 1.1.2.4 Above 1 Yea | 539.46 | 62.10 | 866.05 | 226.99 | 65.49 | 111.27 | 289.00 | 110.00 |
| 1.1.3 Call Deposit | 693.37 | 322.30 | 12.20 | 212.53 | 390.30 | 387.07 | 183.00 | |
| 1.1.4 Certificate of Deposits | | | | | | | | |
| 1.2 Others | 633.33 | 29.50 | 252.24 | 196.55 | 20.51 | 5.89 | | 9.00 |
| **2 Commission/Fee Expense** | | | | | | | | **1.00** |
| **3 Employees Expenses** | **558.36** | **112.50** | **500.63** | **150.65** | **223.74** | **120.15** | **190.00** | **132.00** |
| **4 Office Operatiing Expenses** | **652.37** | **149.40** | **1024.99** | **213.75** | **335.09** | **184.72** | **135.00** | **156.00** |
| **5 Exchange Fluctuation Loss** | | | | | **1.31** | | | |
| 5.1 Due to Change in Exchange Rates | | | | | 1.39 | | | |
| 5.2 Due to Foreign Currency Transactions | | | | | -0.08 | | | |
| **6 Non-Operatiing Expenses** | **195.59** | | | | | | **354.00** | |
| **7. Provision for Risk** | **132.72** | **14.10** | **11486.31** | **76.54** | **118.90** | | | **40.00** |
| 7.1 Loan loss Provision | 132.72 | 14.10 | 11425.41 | 76.54 | 118.90 | | | 40.00 |
| 7.1.1 General Loan loss Provision | 132.72 | 7.80 | 593.54 | 49.75 | 19.97 | | | 40.00 |
| 7.1.2 Special Loan Loss Provision | | 6.30 | 10831.87 | 26.79 | 98.93 | | | |
| 7.1.3 Additional Loan Loss Provision | | | | | | | | |
| 7.2. Provision for Non-Banking Assets | | | | | | | | |
| 7.3. Provision for Loss on Investment | | | 60.89 | | | | | |
| 7.4. Provision for Loss of Other Assets | | | | | | | | |
| **8 Loan Written Off** | | | | | | | | |
| **9 Provision for Staff Bonus** | **221.43** | | | **59.33** | **71.45** | **125.12** | | **57.00** |
| **10 Provision for Income Tax** | **669.27** | | | **178.01** | **214.34** | **375.36** | | **174.00** |
| **11 Others** | | | | | | | | |
| **12 Net Profit** | **1545.06** | **434.20** | | **415.34** | **500.12** | **875.84** | **477.00** | **398.00** |
| ***TOTAL EXPENSES*** | **10804.81** | **1458.20** | **18610.00** | **2521.35** | **3207.37** | **3221.05** | **2476.00** | **2229.00** |

## Income

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **1. Interest Income** | **10380.60** | **1379.50** | **6218.07** | **2354.40** | **2974.22** | **3073.68** | **2204.00** | **2122.00** |
| 1.1. On Loans and Advance | 8517.59 | 929.20 | 5389.41 | 1899.29 | 2482.72 | 2575.48 | 1775.00 | 1610.00 |
| 1.2. On Investment | 416.91 | | 76.40 | 6.07 | 1.96 | | 20.00 | |
| 1.2.1 Government Bonds | 416.91 | | 76.40 | | | | | |
| 1.2.2 Foreign Bonds | | | | | | | | |
| 1.2.3 NRB Bonds | | | | 6.07 | 1.96 | | | |
| 1.2.4 Deventure & Bonds | | | | | | | 20.00 | |
| 1.3 Agency Balance | | | | | | | | 512.00 |
| 1.4 On Call Deposit | 1192.02 | 450.30 | 742.98 | 253.41 | 465.03 | 370.23 | 409.00 | |
| 1.5 Others | 254.07 | | 9.29 | 195.63 | 24.51 | 127.97 | | |
| **2. Comission & Discount** | **55.34** | **78.70** | **18.50** | **11.26** | **23.94** | **2.61** | **212.00** | **31.00** |
| 2.1 Bills Purchase & Discount | | | | | | | | |
| 2.2 Comission | 55.34 | 17.00 | 18.50 | 11.26 | 23.94 | 2.61 | | 7.00 |
| 2.3 Others | | 61.70 | | | | | 212.00 | 24.00 |
| **3 Income From Exchange Fluctuation** | **1.58** | | **2.27** | **0.66** | | **0.02** | | |
| 3.1 Due to Change in Exchange Rate | -16.70 | | -0.24 | 0.66 | | | | |
| 3.2 Due to Foreign Currency Trans | 18.28 | | 2.50 | | | 0.02 | | |
| **4 Other Operating Income** | **342.21** | | **171.95** | **109.81** | **188.32** | **144.74** | | **76.00** |
| **5 Non Operating Income** | **3.48** | | | **3.70** | **11.13** | | | |
| **6 Provision Written Back** | **21.61** | | | **41.52** | **9.76** | | **60.00** | |
| **7 Recovery from Written off Loan** | | | | | | | | |
| **8 Income from Extra Ordinary Expenses** | | | | | | | | |
| **9 Net Loss** | | | **12199.21** | | | | | |
| ***TOTAL INCOME*** | **10804.81** | **1458.20** | **18610.00** | **2521.35** | **3207.37** | **3221.05** | **2476.00** | **2229.00** |

| Expenses | WDBL | H & B | Aranikо | NDEP | CEDBL | Miteri | Tinau | Rising |
|---|---|---|---|---|---|---|---|---|
| **1 Interest Expenses** | **346.30** | **2758.33** | **262.31** | **4195.27** | **4161.20** | **448.00** | **618.30** | **674.44** |
| 1.1 Deposit Liabilities | 346.30 | 2729.60 | 262.31 | 3499.75 | 3330.84 | 370.43 | 618.30 | 673.05 |
| 1.1.1 Saving A/c | 268.59 | 1010.76 | 154.49 | 889.06 | 977.58 | 213.29 | 178.31 | 431.52 |
| 1.1.2 Fixed A/c | 77.71 | 1137.40 | 39.63 | 1376.88 | 1173.29 | 125.64 | 375.28 | 241.53 |
| 1.1.2.1 Upto 3 Months Fixed A/ | | 102.26 | | | 133.46 | 0.32 | 5.39 | |
| 1.1.2.2 3 to 6 Months fixed A/ | 0.85 | 83.62 | | | 113.58 | 0.11 | 1.68 | 1.34 |
| 1.1.2.3 6 Months to 1 Year Fixed A/ | 5.75 | 634.72 | | | 654.88 | 21.86 | 175.82 | 21.89 |
| 1.1.2.4 Above 1 Yea | 71.11 | 316.80 | 39.63 | 1376.88 | 271.37 | 103.35 | 192.39 | 218.30 |
| 1.1.3 Call Deposit | | 581.44 | 68.19 | 1233.81 | 1179.96 | 31.50 | 64.71 | |
| 1.1.4 Certificate of Deposits | | | | | | | | |
| 1.2 Others | | 28.73 | | 695.52 | 830.36 | 77.57 | | 1.39 |
| **2 Commission/Fee Expense** | | | **0.10** | | **22.78** | | | |
| **3 Employees Expenses** | **56.19** | **242.56** | **60.96** | **323.80** | **496.19** | **71.89** | **51.60** | **126.90** |
| **4 Office Operatiing Expenses** | **86.63** | **442.07** | **155.05** | **663.39** | **594.95** | **93.04** | **124.73** | **177.12** |
| **5 Exchange Fluctuation Loss** | | **0.06** | | **1.68** | | | | |
| 5.1 Due to Change in Exchange Rates | | 0.06 | | 1.67 | | | | |
| 5.2 Due to Foreign Currency Transactions | | | | 0.01 | | | | |
| **6 Non-Operatiing Expenses** | | | | | | | | |
| **7. Provision for Risk** | **7.37** | **76.72** | **111.25** | **101.65** | **143.41** | **10.26** | **23.06** | **89.65** |
| 7.1 Loan loss Provision | 7.37 | 76.72 | 111.25 | 100.42 | 143.41 | 10.26 | 23.06 | 89.65 |
| 7.1.1 General Loan loss Provision | | 46.61 | 4.61 | 100.42 | 68.29 | 10.26 | 23.06 | 27.22 |
| 7.1.2 Special Loan Loss Provision | | 30.11 | 106.64 | | 75.12 | | | 62.43 |
| 7.1.3 Additional Loan Loss Provision | 7.37 | | | | | | | |
| 7.2. Provision for Non-Banking Assets | | | | | | | | |
| 7.3. Provision for Loss on Investment | | | | 1.22 | | | | |
| 7.4. Provision for Loss of Other Assets | | | | | | | | |
| **8 Loan Written Off** | | | | | | | | |
| **9 Provision for Staff Bonus** | **17.55** | **173.19** | **36.04** | **49.33** | **162.92** | | **11.63** | |
| **10 Provision for Income Tax** | **52.67** | **519.57** | **108.11** | **148.00** | **488.76** | | **34.90** | |
| **11 Others** | | | | | | | | |
| **12 Net Profit** | **122.91** | **1212.33** | **252.27** | **345.33** | **1140.44** | **196.29** | **81.44** | **281.77** |
| ***TOTAL EXPENSES*** | **689.62** | **5424.83** | **986.09** | **5828.45** | **7210.65** | **819.48** | **945.66** | **1349.88** |

## Income

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **1. Interest Income** | **530.91** | **4850.89** | **831.18** | **5542.48** | **6361.59** | **756.41** | **866.86** | **1242.83** |
| 1.1. On Loans and Advance | 530.91 | 4456.26 | 560.69 | 4678.00 | 5167.29 | 587.09 | 660.48 | 939.16 |
| 1.2. On Investment | | 5.27 | | 87.99 | 291.35 | | | |
| 1.2.1 Government Bonds | | 5.27 | | 87.99 | | | | |
| 1.2.2 Foreign Bonds | | | | | | | | |
| 1.2.3 NRB Bonds | | | | | | | | |
| 1.2.4 Deventure & Bonds | | | | | 291.35 | | | |
| 1.3 Agency Balance | | | | 719.51 | | | | |
| 1.4 On Call Deposit | | 371.51 | | 45.88 | 580.43 | 163.15 | 206.38 | 198.37 |
| 1.5 Others | | 17.85 | 270.49 | 11.10 | 322.52 | 6.17 | | 105.30 |
| **2. Comission & Discount** | **45.30** | **27.63** | **11.56** | **233.79** | **827.50** | **7.51** | **2.96** | **9.78** |
| 2.1 Bills Purchase & Discount | | 0.03 | | 3.97 | 0.14 | | | |
| 2.2 Comission | 45.30 | 27.60 | 9.55 | 229.82 | 91.17 | 7.51 | 2.96 | 7.59 |
| 2.3 Others | | | 2.01 | | 736.19 | | | 2.19 |
| **3 Income From Exchange Fluctuation** | | **1.79** | **0.04** | **2.41** | **21.12** | | | |
| 3.1 Due to Change in Exchange Rate | | 0.92 | 0.04 | 0.18 | 0.41 | | | |
| 3.2 Due to Foreign Currency Trans | | 0.87 | | 2.23 | 20.71 | | | |
| **4 Other Operating Income** | | **274.74** | **41.21** | **48.72** | | **55.56** | **75.84** | **97.27** |
| **5 Non Operating Income** | **113.41** | | | | | | | |
| **6 Provision Written Back** | | **269.78** | **102.10** | **1.05** | **0.44** | | | |
| **7 Recovery from Written off Loan** | | | | | | | | |
| **8 Income from Extra Ordinary Expenses** | | | | | | | | |
| **9 Net Loss** | | | | | | | | |
| ***TOTAL INCOME*** | **689.62** | **5424.83** | **986.09** | **5828.45** | **7210.65** | **819.48** | **945.66** | **1349.88** |

| Expenses | Muktinath | Sewa | Kankai | Public | Mahakali | Ace | Bhargav | Shangrila |
|---|---|---|---|---|---|---|---|---|
| **1 Interest Expenses** | **1533.00** | **1134.16** | **263.35** | **608.29** | **122.27** | **5091.46** | **152.11** | **1533.53** |
| 1.1 Deposit Liabilities | 1344.38 | 1131.92 | 250.88 | 608.29 | 122.27 | 4409.80 | 152.11 | 1533.53 |
| 1.1.1 Saving A/c | 797.23 | 626.41 | 143.52 | 255.07 | 108.14 | 1863.02 | 82.64 | 870.76 |
| 1.1.2 Fixed A/c | 383.02 | 307.59 | 30.55 | 301.86 | 14.13 | 2086.73 | 51.56 | 565.38 |
| 1.1.2.1 Upto 3 Months Fixed A/ | | 0.20 | | 0.31 | | 0.17 | 0.49 | 1.41 |
| 1.1.2.2 3 to 6 Months fixed A/ | 62.66 | 0.04 | 4.30 | 10.49 | | 23.23 | 18.65 | 7.62 |
| 1.1.2.3 6 Months to 1 Year Fixed A/ | 227.56 | 157.57 | 20.69 | 209.10 | 0.10 | 1703.01 | 21.77 | 398.75 |
| 1.1.2.4 Above 1 Yea | 92.80 | 149.77 | 5.56 | 81.96 | 14.03 | 360.32 | 10.65 | 157.60 |
| 1.1.3 Call Deposit | 164.13 | 197.92 | 76.81 | 51.36 | | 460.05 | 17.91 | 97.40 |
| 1.1.4 Certificate of Deposits | | | | | | | | |
| 1.2 Others | 188.61 | 2.24 | 12.47 | | | 681.66 | | |
| **2 Commission/Fee Expense** | | | | | | | | |
| **3 Employees Expenses** | **364.22** | **131.18** | **57.33** | **145.71** | **42.49** | **492.12** | **43.47** | **215.30** |
| **4 Office Operatiing Expenses** | **378.34** | **156.72** | **83.83** | **193.22** | **38.20** | **737.27** | **53.39** | **380.02** |
| **5 Exchange Fluctuation Loss** | | | | | | | | |
| 5.1 Due to Change in Exchange Rates | | | | | | | | |
| 5.2 Due to Foreign Currency Transactions | | | | | | | | |
| **6 Non-Operatiing Expenses** | | **70.01** | | | | | | |
| **7. Provision for Risk** | **182.91** | **27.44** | **8.19** | | **4.92** | **124.14** | | **53.62** |
| 7.1 Loan loss Provision | 182.91 | 27.44 | 8.19 | | 4.92 | 111.46 | | 53.62 |
| 7.1.1 General Loan loss Provision | 78.37 | 27.44 | 8.19 | | 4.92 | 58.70 | | -7.79 |
| 7.1.2 Special Loan Loss Provision | 104.54 | | | | | 52.75 | | 61.41 |
| 7.1.3 Additional Loan Loss Provision | | | | | | | | |
| 7.2. Provision for Non-Banking Assets | | | | | | 12.68 | | |
| 7.3. Provision for Loss on Investment | | | | | | | | |
| 7.4. Provision for Loss of Other Assets | | | | | | | | |
| **8 Loan Written Off** | | | | **2.66** | | | **21.51** | |
| **9 Provision for Staff Bonus** | | **35.28** | | | **7.39** | **94.36** | | **42.02** |
| **10 Provision for Income Tax** | | **105.84** | **20.40** | | **22.14** | **283.09** | | **126.02** |
| **11 Others** | | | | | | | | |
| **12 Net Profit** | **611.63** | **246.96** | **54.80** | **106.58** | **51.76** | **660.53** | **101.99** | **294.07** |
| ***TOTAL EXPENSES*** | **3070.10** | **1907.60** | **487.90** | **1056.47** | **289.17** | **7482.97** | **372.47** | **2644.58** |

## Income

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **1. Interest Income** | **2728.31** | **1749.12** | **455.90** | **947.20** | **270.29** | **7131.60** | **229.83** | **2489.67** |
| 1.1. On Loans and Advance | 2442.57 | 1440.72 | 403.66 | 858.45 | 205.70 | 5041.77 | 227.09 | 2195.57 |
| 1.2. On Investment | | 18.22 | | 2.25 | 2.79 | 55.37 | 2.74 | |
| 1.2.1 Government Bonds | | | | | 2.79 | 55.37 | | |
| 1.2.2 Foreign Bonds | | | | | | | | |
| 1.2.3 NRB Bonds | | | | 2.25 | | | 2.74 | |
| 1.2.4 Deventure & Bonds | | 18.22 | | | | | | |
| 1.3 Agency Balance | | | | | | | | |
| 1.4 On Call Deposit | | 290.18 | 51.00 | 86.51 | | 1284.31 | | 258.13 |
| 1.5 Others | 285.74 | | 1.24 | | 61.80 | 750.15 | | 35.97 |
| **2. Comission & Discount** | **58.74** | **21.75** | **32.00** | **11.48** | **18.88** | **16.73** | **42.66** | **154.72** |
| 2.1 Bills Purchase & Discount | | | | | | | | |
| 2.2 Comission | | 21.75 | 32.00 | 8.16 | 17.71 | 16.73 | 42.66 | 19.84 |
| 2.3 Others | 58.74 | | | 3.31 | 1.17 | | | 134.87 |
| **3 Income From Exchange Fluctuation** | | | | **0.00** | | **-8.78** | | **0.20** |
| 3.1 Due to Change in Exchange Rate | | | | 0.00 | | -15.11 | | 0.20 |
| 3.2 Due to Foreign Currency Trans | | | | 0.00 | | 6.33 | | |
| **4 Other Operating Income** | **283.05** | **118.31** | | **72.13** | | **339.48** | **41.07** | |
| **5 Non Operating Income** | | | | | | **3.93** | **1.68** | |
| **6 Provision Written Back** | | **18.42** | | **25.67** | | | **40.51** | |
| **7 Recovery from Written off Loan** | | | | | | | **0.57** | |
| **8 Income from Extra Ordinary Expenses** | | | | | | | **16.15** | |
| **9 Net Loss** | | | | | | | | |
| ***TOTAL INCOME*** | **3070.10** | **1907.60** | **487.90** | **1056.47** | **289.17** | **7482.97** | **372.47** | **2644.58** |

| Expenses | Resunga | Rara | diyalo | Country | Alpine | Nilgiri | Kasthamandap | Garima |
|---|---|---|---|---|---|---|---|---|
| **1 Interest Expenses** | **395.45** | **197.25** | **448.97** | **1176.42** | **365.43** | **211.82** | **3231.73** | **1315.72** |
| 1.1 Deposit Liabilities | 395.45 | 197.25 | 370.38 | 1075.47 | 365.43 | 211.82 | 3108.42 | 1144.19 |
| 1.1.1 Saving A/c | 351.59 | 155.45 | 60.39 | 138.00 | 234.50 | 111.45 | 1111.06 | 640.45 |
| 1.1.2 Fixed A/c | 43.86 | 41.80 | 165.99 | 540.21 | 86.00 | 53.98 | 1096.26 | 354.19 |
| 1.1.2.1 Upto 3 Months Fixed A/ | | 3.36 | 6.71 | 31.80 | | 0.80 | 2.37 | |
| 1.1.2.2 3 to 6 Months fixed A/ | 0.03 | 0.31 | 2.21 | 4.56 | | 6.29 | 20.24 | 27.20 |
| 1.1.2.3 6 Months to 1 Year Fixed A/ | 5.52 | 19.98 | 117.38 | 473.55 | 48.26 | 26.53 | 887.65 | 217.32 |
| 1.1.2.4 Above 1 Yea | 38.31 | 18.15 | 39.70 | 30.30 | 37.74 | 20.36 | 186.01 | 109.67 |
| 1.1.3 Call Deposit | | | 144.00 | 397.26 | 44.93 | 46.39 | 901.09 | 149.55 |
| 1.1.4 Certificate of Deposits | | | | | | | | |
| 1.2 Others | | | 78.59 | 100.95 | | | 123.31 | 171.53 |
| **2 Commission/Fee Expense** | | | | **0.02** | | | **0.49** | |
| **3 Employees Expenses** | **67.63** | **38.32** | **43.24** | **73.27** | **58.07** | **31.33** | **346.45** | **156.21** |
| **4 Office Operatiing Expenses** | **79.28** | **80.20** | **76.23** | **170.97** | **112.52** | **90.82** | **570.00** | **233.97** |
| **5 Exchange Fluctuation Loss** | | | | | | | **1.61** | |
| 5.1 Due to Change in Exchange Rates | | | | | | | 1.61 | |
| 5.2 Due to Foreign Currency Transactions | | | | | | | | |
| **6 Non-Operatiing Expenses** | | | | **0.49** | | | | |
| **7. Provision for Risk** | **68.91** | **14.45** | **9.48** | **28.74** | **26.29** | **5.04** | **112.94** | **32.97** |
| 7.1 Loan loss Provision | 36.57 | 14.45 | 9.48 | 28.74 | 26.29 | 5.04 | 112.94 | 32.97 |
| 7.1.1 General Loan loss Provision | 36.57 | 9.24 | 8.15 | 28.47 | 5.14 | 2.93 | 85.96 | 32.97 |
| 7.1.2 Special Loan Loss Provision | | 5.21 | 1.34 | 0.27 | 21.15 | 2.11 | 26.98 | |
| 7.1.3 Additional Loan Loss Provision | | | | | | | | |
| 7.2. Provision for Non-Banking Assets | | | | | | | | |
| 7.3. Provision for Loss on Investment | | | | | | | | |
| 7.4. Provision for Loss of Other Assets | 32.34 | | | | | | | |
| **8 Loan Written Off** | | | | | | | | |
| **9 Provision for Staff Bonus** | | **25.14** | **12.64** | **26.73** | **16.61** | | **28.83** | **60.78** |
| **10 Provision for Income Tax** | | **75.45** | **37.92** | **80.20** | **49.09** | | **86.50** | **182.34** |
| **11 Others** | | | | | | | | |
| **12 Net Profit** | **209.01** | **176.05** | **146.24** | **187.13** | **117.06** | **144.00** | **201.84** | **425.45** |
| ***TOTAL EXPENSES*** | **820.29** | **606.86** | **774.73** | **1743.97** | **745.07** | **483.01** | **4580.40** | **2407.44** |

## Income

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **1. Interest Income** | **729.97** | **384.87** | **727.57** | **1633.36** | **682.09** | **448.49** | **4348.31** | **2198.80** |
| 1.1. On Loans and Advance | 533.35 | 384.87 | 478.86 | 1353.90 | 588.32 | 396.47 | 3573.16 | 1683.74 |
| 1.2. On Investment | | | 8.98 | 15.30 | | | 80.34 | 1.34 |
| 1.2.1 Government Bonds | | | 8.98 | 15.30 | | | 80.34 | |
| 1.2.2 Foreign Bonds | | | | | | | | |
| 1.2.3 NRB Bonds | | | | | | | | 1.34 |
| 1.2.4 Deventure & Bonds | | | | | | | | |
| 1.3 Agency Balance | | | | | | | | |
| 1.4 On Call Deposit | 196.63 | | | 159.39 | 93.77 | 52.02 | | 363.02 |
| 1.5 Others | | | 239.73 | 104.77 | | | 694.81 | 150.70 |
| **2. Comission & Discount** | **90.32** | **221.99** | **2.04** | **5.39** | **59.28** | **11.06** | **45.47** | **20.88** |
| 2.1 Bills Purchase & Discount | | | | | | | | |
| 2.2 Comission | 45.76 | 84.54 | 2.04 | 3.92 | 15.86 | 11.06 | 44.10 | 20.88 |
| 2.3 Others | 44.55 | 137.45 | | 1.47 | 43.42 | | 1.38 | |
| **3 Income From Exchange Fluctuation** | | | | | | **0.24** | **4.42** | |
| 3.1 Due to Change in Exchange Rate | | | | | | | | |
| 3.2 Due to Foreign Currency Trans | | | | | | 0.24 | 4.42 | |
| **4 Other Operating Income** | | | **43.31** | **104.93** | | **23.22** | **182.20** | **168.81** |
| **5 Non Operating Income** | | | | | | | | |
| **6 Provision Written Back** | | | **1.81** | | **3.70** | | | **18.95** |
| **7 Recovery from Written off Loan** | | | | **0.29** | | | | |
| **8 Income from Extra Ordinary Expenses** | | | | | | | | |
| **9 Net Loss** | | | | | | | | |
| ***TOTAL INCOME*** | **820.29** | **606.86** | **774.73** | **1743.97** | **745.07** | **483.01** | **4580.40** | **2407.44** |

| Expenses | City | Bishow | Professional | Kabeli | Kamana | Corporate | Pathibhara | Purnima |
|---|---|---|---|---|---|---|---|---|
| **1 Interest Expenses** | **1502.32** | **1623.94** | **123.43** | **116.29** | **1042.09** | **937.97** | **515.59** | **415.52** |
| 1.1 Deposit Liabilities | 1474.87 | 1560.63 | 123.01 | 116.29 | 785.82 | 937.97 | 515.59 | 415.52 |
| 1.1.1 Saving A/c | 741.27 | 417.88 | 56.81 | 84.72 | 435.81 | 369.32 | 287.94 | 202.36 |
| 1.1.2 Fixed A/c | 460.98 | 860.87 | 19.16 | 25.27 | 267.65 | 559.72 | 73.67 | 159.21 |
| 1.1.2.1 Upto 3 Months Fixed A/ | 25.80 | 59.61 | | 0.33 | 5.91 | | | 0.06 |
| 1.1.2.2 3 to 6 Months fixed A/ | 38.39 | 52.40 | 0.19 | 1.53 | 9.89 | | 2.48 | 0.30 |
| 1.1.2.3 6 Months to 1 Year Fixed A/ | 286.90 | 577.80 | | 10.43 | 150.05 | 107.50 | 42.31 | 127.20 |
| 1.1.2.4 Above 1 Yea | 109.89 | 171.06 | 18.97 | 12.98 | 101.80 | 452.22 | 28.88 | 31.65 |
| 1.1.3 Call Deposit | 272.62 | 281.88 | 47.04 | 6.30 | 82.36 | 8.93 | 153.98 | 53.95 |
| 1.1.4 Certificate of Deposits | | | | | | | | |
| 1.2 Others | 27.45 | 63.31 | 0.43 | | 256.27 | | | |
| **2 Commission/Fee Expense** | | | | | | | | |
| **3 Employees Expenses** | **113.11** | **164.96** | **34.65** | **37.98** | **108.96** | **73.40** | **109.88** | **58.67** |
| **4 Office Operatiing Expenses** | **216.87** | **292.27** | **55.80** | **55.58** | **169.57** | **73.88** | **168.94** | **116.90** |
| **5 Exchange Fluctuation Loss** | | | | | | | | |
| 5.1 Due to Change in Exchange Rates | | | | | | | | |
| 5.2 Due to Foreign Currency Transactions | | | | | | | | |
| **6 Non-Operatiing Expenses** | | | | | | | | |
| **7. Provision for Risk** | **41.00** | **59.65** | **4.90** | **11.46** | **51.05** | **12.99** | **38.35** | **22.41** |
| 7.1 Loan loss Provision | 36.00 | 59.65 | 4.90 | 11.46 | 51.05 | 12.99 | 38.35 | 22.41 |
| 7.1.1 General Loan loss Provision | 36.00 | 59.65 | 4.63 | 7.88 | 44.33 | 10.86 | 21.43 | 9.69 |
| 7.1.2 Special Loan Loss Provision | | | 0.27 | 3.58 | 6.72 | 2.14 | 16.92 | 12.72 |
| 7.1.3 Additional Loan Loss Provision | | | | | | | | |
| 7.2. Provision for Non-Banking Assets | 5.00 | | | | | | | |
| 7.3. Provision for Loss on Investment | | | | | | | | |
| 7.4. Provision for Loss of Other Assets | | | | | | | | |
| **8 Loan Written Off** | | | | | | | | |
| **9 Provision for Staff Bonus** | **68.75** | **52.13** | **8.17** | **2.50** | **40.46** | **52.39** | **8.64** | **9.37** |
| **10 Provision for Income Tax** | **219.15** | **156.40** | **24.51** | **7.49** | **121.36** | **157.16** | **25.91** | **28.12** |
| **11 Others** | | | | | | | | |
| **12 Net Profit** | **468.36** | **364.93** | **57.20** | **17.47** | **283.17** | **366.71** | **60.45** | **65.62** |
| ***TOTAL EXPENSES*** | **2629.56** | **2714.28** | **308.66** | **248.77** | **1816.66** | **1674.50** | **927.74** | **716.61** |

## Income

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **1. Interest Income** | **2445.83** | **2511.63** | **287.66** | **212.46** | **1676.40** | **1542.63** | **831.93** | **661.61** |
| 1.1. On Loans and Advance | 2019.94 | 2127.78 | 189.80 | 163.70 | 1303.71 | 1427.76 | 647.83 | 527.53 |
| 1.2. On Investment | 9.20 | 0.18 | | | | 2.07 | | |
| 1.2.1 Government Bonds | 9.20 | 0.18 | | | | | | |
| 1.2.2 Foreign Bonds | | | | | | | | |
| 1.2.3 NRB Bonds | | | | | | 2.07 | | |
| 1.2.4 Deventure & Bonds | | | | | | | | |
| 1.3 Agency Balance | | | | | | | | |
| 1.4 On Call Deposit | 311.97 | 376.69 | 97.70 | 48.76 | 369.14 | | 184.10 | 134.08 |
| 1.5 Others | 104.72 | 6.98 | 0.17 | | 3.55 | 112.80 | | |
| **2. Comission & Discount** | **183.55** | **202.65** | **0.61** | **4.11** | **120.06** | **17.70** | **20.36** | **6.75** |
| 2.1 Bills Purchase & Discount | | | | | | 9.75 | | |
| 2.2 Comission | 180.08 | 8.18 | 0.61 | 4.00 | 120.06 | 3.91 | 20.36 | 6.75 |
| 2.3 Others | 3.47 | 194.47 | | 0.11 | | 4.05 | | |
| **3 Income From Exchange Fluctuation** | **0.18** | | | | | | | |
| 3.1 Due to Change in Exchange Rate | 0.05 | | | | | | | |
| 3.2 Due to Foreign Currency Trans | 0.13 | | | | | | | |
| **4 Other Operating Income** | | | **19.35** | **26.60** | **20.20** | **114.17** | **75.20** | **48.25** |
| **5 Non Operating Income** | | | | | | | **0.25** | |
| **6 Provision Written Back** | | | **1.04** | **5.60** | | | | |
| **7 Recovery from Written off Loan** | | | | | | | | |
| **8 Income from Extra Ordinary Expenses** | | | | | | | | |
| **9 Net Loss** | | | | | | | | |
| ***TOTAL INCOME*** | **2629.56** | **2714.28** | **308.66** | **248.77** | **1816.66** | **1674.50** | **927.74** | **716.61** |

| Expenses | Jyoti | Bagmati | Hamro | Kakre | Shine | Pacific | Civic | IDBL |
|---|---|---|---|---|---|---|---|---|
| **1 Interest Expenses** | **2218.62** | **60.92** | **127.60** | **92.98** | **943.91** | **189.89** | **46.44** | **3666.28** |
| 1.1 Deposit Liabilities | 2172.85 | 60.92 | 127.60 | 92.98 | 932.20 | 181.68 | 46.44 | 3500.22 |
| 1.1.1 Saving A/c | 750.53 | 38.47 | 55.87 | 72.70 | 404.93 | 100.26 | 40.97 | 944.65 |
| 1.1.2 Fixed A/c | 906.55 | 9.46 | 43.60 | 20.28 | 310.07 | 32.48 | 5.47 | 1529.52 |
| 1.1.2.1 Upto 3 Months Fixed A/ | | 0.62 | 1.27 | | | 0.02 | | 23.66 |
| 1.1.2.2 3 to 6 Months fixed A/ | 2.47 | | 0.35 | 0.06 | 0.45 | 1.18 | | 47.96 |
| 1.1.2.3 6 Months to 1 Year Fixed A/ | 3.68 | 2.30 | 36.22 | 10.04 | 252.81 | 16.94 | 3.74 | 1149.46 |
| 1.1.2.4 Above 1 Yea | 900.40 | 6.54 | 5.75 | 10.18 | 56.81 | 14.34 | 1.73 | 308.44 |
| 1.1.3 Call Deposit | 515.77 | 12.99 | 28.14 | | 217.20 | 48.94 | | 1026.06 |
| 1.1.4 Certificate of Deposits | | | | | | | | |
| 1.2 Others | 45.77 | | | | 11.71 | 8.21 | | 166.06 |
| **2 Commission/Fee Expense** | | | **0.03** | | | | | |
| **3 Employees Expenses** | **308.37** | **36.12** | **33.77** | **19.02** | **91.22** | **33.99** | **20.08** | **421.00** |
| **4 Office Operatiing Expenses** | **578.89** | **24.01** | **55.65** | **31.05** | **135.75** | **62.96** | **34.98** | **844.39** |
| **5 Exchange Fluctuation Loss** | **0.05** | | | | | | | |
| 5.1 Due to Change in Exchange Rates | 0.05 | | | | | | | |
| 5.2 Due to Foreign Currency Transactions | | | | | | | | |
| **6 Non-Operatiing Expenses** | | | | | | | | |
| **7. Provision for Risk** | **277.95** | **4.83** | **12.11** | **2.96** | **34.64** | **12.80** | **4.51** | **243.24** |
| 7.1 Loan loss Provision | 277.95 | 4.83 | 7.11 | 2.96 | 34.64 | 12.80 | 4.51 | 243.24 |
| 7.1.1 General Loan loss Provision | 84.21 | 1.81 | 7.11 | 2.96 | 34.64 | 12.80 | 4.51 | 105.28 |
| 7.1.2 Special Loan Loss Provision | 193.74 | 3.02 | | | | | | 137.96 |
| 7.1.3 Additional Loan Loss Provision | | | | | | | | |
| 7.2. Provision for Non-Banking Assets | | | | | | | | |
| 7.3. Provision for Loss on Investment | | | | | | | | |
| 7.4. Provision for Loss of Other Assets | | | 5.00 | | | | | |
| **8 Loan Written Off** | **0.03** | | | | | | | |
| **9 Provision for Staff Bonus** | **85.99** | **0.58** | **2.34** | | **39.18** | | **0.15** | **51.37** |
| **10 Provision for Income Tax** | **257.98** | | | | **117.52** | **13.00** | **0.46** | **154.11** |
| **11 Others** | | | | | | | | |
| **12 Net Profit** | **601.95** | **5.82** | **6.30** | **42.90** | **274.21** | **53.68** | **1.08** | **359.58** |
| ***TOTAL EXPENSES*** | **4329.83** | **132.27** | **237.80** | **188.91** | **1636.43** | **366.32** | **107.72** | **5739.96** |

## Income

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **1. Interest Income** | **3982.60** | **115.84** | **228.22** | **172.24** | **1533.11** | **290.79** | **89.61** | **5263.38** |
| 1.1. On Loans and Advance | 3381.00 | 99.99 | 201.36 | 153.34 | 1198.50 | 282.47 | 76.24 | 4643.36 |
| 1.2. On Investment | 77.06 | | 0.84 | | 5.75 | | | |
| 1.2.1 Government Bonds | 77.06 | | 0.84 | | 5.75 | | | |
| 1.2.2 Foreign Bonds | | | | | | | | |
| 1.2.3 NRB Bonds | | | | | | | | |
| 1.2.4 Deventure & Bonds | | | | | | | | |
| 1.3 Agency Balance | | | | | | | | |
| 1.4 On Call Deposit | 334.28 | 15.85 | 26.02 | | 328.86 | | 13.37 | 487.49 |
| 1.5 Others | 190.26 | | | 18.90 | | 8.32 | | 132.54 |
| **2. Comission & Discount** | **287.16** | **1.85** | **8.24** | **0.68** | **103.32** | **18.63** | **1.09** | **108.76** |
| 2.1 Bills Purchase & Discount | | | | | | | | 59.86 |
| 2.2 Comission | 287.16 | 1.85 | 4.69 | 0.01 | 19.11 | 18.63 | 1.09 | 48.91 |
| 2.3 Others | | | 3.54 | 0.67 | 84.21 | | | |
| **3 Income From Exchange Fluctuation** | **0.70** | | | | | | | **0.02** |
| 3.1 Due to Change in Exchange Rate | 0.50 | | | | | | | |
| 3.2 Due to Foreign Currency Trans | 0.20 | | | | | | | 0.02 |
| **4 Other Operating Income** | **59.37** | **11.56** | **1.34** | **15.99** | | **20.24** | **13.66** | **367.81** |
| **5 Non Operating Income** | | | | | | **36.66** | **0.02** | |
| **6 Provision Written Back** | | **3.02** | | | | | **3.34** | |
| **7 Recovery from Written off Loan** | | | | | | | | |
| **8 Income from Extra Ordinary Expenses** | | | | | | | | |
| **9 Net Loss** | | | | | | | | |
| ***TOTAL INCOME*** | **4329.83** | **132.27** | **237.80** | **188.91** | **1636.43** | **366.32** | **107.72** | **5739.96** |

| Expenses | Gulmi | Kanchan | Matribhumi | Bright | Innovative | Jhimruk | Metro | Vivor |
|---|---|---|---|---|---|---|---|---|
| **1 Interest Expenses** | **107.40** | **262.04** | **77.14** | **254.42** | **251.15** | **81.00** | **436.21** | **4076.52** |
| 1.1 Deposit Liabilities | 107.40 | 261.68 | 77.14 | 237.63 | 235.13 | 78.00 | 436.21 | 3695.21 |
| 1.1.1 Saving A/c | 89.01 | 228.98 | 36.21 | 59.72 | 87.37 | 36.00 | 155.69 | 698.67 |
| 1.1.2 Fixed A/c | 18.39 | 32.70 | 22.63 | 47.63 | 77.43 | 28.00 | 157.46 | 2291.36 |
| 1.1.2.1 Upto 3 Months Fixed A/ | | 1.72 | 0.03 | 0.03 | 0.06 | 3.00 | 3.76 | 0.82 |
| 1.1.2.2 3 to 6 Months fixed A/ | | 2.38 | 0.29 | 0.15 | 0.01 | 7.00 | 19.37 | 5.69 |
| 1.1.2.3 6 Months to 1 Year Fixed A/ | 10.70 | 15.15 | 9.42 | 28.57 | 63.33 | 10.00 | 101.30 | 347.63 |
| 1.1.2.4 Above 1 Yea | 7.69 | 13.46 | 12.89 | 18.88 | 14.03 | 8.00 | 33.03 | 1937.23 |
| 1.1.3 Call Deposit | | | 18.30 | 130.27 | 70.33 | 14.00 | 123.06 | 705.17 |
| 1.1.4 Certificate of Deposits | | | | | | | | |
| 1.2 Others | | 0.36 | | 16.80 | 16.02 | 3.00 | | 381.32 |
| **2 Commission/Fee Expense** | | | | | | **2.00** | | |
| **3 Employees Expenses** | **24.91** | **59.32** | **21.68** | **46.39** | **39.32** | **22.00** | **35.23** | **503.61** |
| **4 Office Operatiing Expenses** | **38.47** | **99.74** | **24.25** | **71.35** | **107.74** | **38.00** | **81.90** | **662.95** |
| **5 Exchange Fluctuation Loss** | | | | | | | | |
| 5.1 Due to Change in Exchange Rates | | | | | | | | |
| 5.2 Due to Foreign Currency Transactions | | | | | | | | |
| **6 Non-Operatiing Expenses** | | | | | **2.61** | | | |
| **7. Provision for Risk** | **6.32** | **22.41** | **4.44** | **11.93** | **15.89** | **6.00** | **14.11** | **820.45** |
| 7.1 Loan loss Provision | 6.32 | 22.41 | 4.44 | 11.93 | 15.89 | 6.00 | 14.11 | 820.45 |
| 7.1.1 General Loan loss Provision | 6.32 | 17.06 | 4.44 | 11.93 | 15.89 | 5.00 | 14.11 | 21.88 |
| 7.1.2 Special Loan Loss Provision | | 5.36 | | | | 1.00 | | 798.57 |
| 7.1.3 Additional Loan Loss Provision | | | | | | | | |
| 7.2. Provision for Non-Banking Assets | | | | | | | | |
| 7.3. Provision for Loss on Investment | | | | | | | | |
| 7.4. Provision for Loss of Other Assets | | | | | | | | |
| **8 Loan Written Off** | | | | | | | | |
| **9 Provision for Staff Bonus** | | **8.60** | **2.53** | **12.89** | | | **13.10** | |
| **10 Provision for Income Tax** | | **25.79** | **7.70** | **38.68** | | | **39.31** | |
| **11 Others** | | | | | | | | |
| **12 Net Profit** | **19.06** | **60.17** | **17.97** | **90.25** | **24.30** | **17.00** | **91.71** | |
| ***TOTAL EXPENSES*** | **196.16** | **538.06** | **155.71** | **525.92** | **441.01** | **166.00** | **711.57** | **6063.53** |

## Income

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **1. Interest Income** | **166.70** | **491.37** | **135.79** | **485.41** | **397.38** | **122.00** | **663.62** | **4259.00** |
| 1.1. On Loans and Advance | 138.04 | 316.15 | 109.48 | 420.32 | 280.26 | 119.00 | 562.60 | 3162.03 |
| 1.2. On Investment | | | | | | | | 102.66 |
| 1.2.1 Government Bonds | | | | | | | | 84.63 |
| 1.2.2 Foreign Bonds | | | | | | | | |
| 1.2.3 NRB Bonds | | | | | | | | 18.03 |
| 1.2.4 Deventure & Bonds | | | | | | | | |
| 1.3 Agency Balance | | | | | | | | |
| 1.4 On Call Deposit | 28.66 | 56.52 | 26.31 | 65.09 | 105.32 | 3.00 | 101.02 | |
| 1.5 Others | | 118.70 | | | 11.80 | | | 994.31 |
| **2. Comission & Discount** | **5.32** | **46.69** | **19.92** | **0.89** | **5.18** | **18.00** | **47.95** | **0.38** |
| 2.1 Bills Purchase & Discount | | | | | | | | |
| 2.2 Comission | | 40.90 | 5.94 | 0.89 | 1.97 | 18.00 | | 0.38 |
| 2.3 Others | 5.32 | 5.79 | 13.98 | | 3.21 | | 47.95 | |
| **3 Income From Exchange Fluctuation** | | | | | | | | **-46.57** |
| 3.1 Due to Change in Exchange Rate | | | | | | | | -46.57 |
| 3.2 Due to Foreign Currency Trans | | | | | | | | |
| **4 Other Operating Income** | **19.39** | | | **39.62** | **38.45** | | | **1075.34** |
| **5 Non Operating Income** | | | | | | | | **63.09** |
| **6 Provision Written Back** | **4.75** | | | | | **26.00** | | **249.03** |
| **7 Recovery from Written off Loan** | | | | | | | | |
| **8 Income from Extra Ordinary Expenses** | | | | | | | | |
| **9 Net Loss** | | | | | | | | **463.25** |
| ***TOTAL INCOME*** | **196.16** | **538.06** | **155.71** | **525.92** | **441.01** | **166.00** | **711.57** | **6063.53** |

| Expenses | Gaumukhi | Raptiveri | Consumer | Khadbari | Tourism | Mission | Surya | Mt. Makalu |
|---|---|---|---|---|---|---|---|---|
| **1 Interest Expenses** | **20.81** | **84.00** | **378.85** | **19.63** | **816.08** | **171.30** | **20.14** | **12.10** |
| 1.1 Deposit Liabilities | 20.81 | 84.00 | 303.76 | 19.63 | 760.00 | 171.30 | 20.14 | 12.10 |
| 1.1.1 Saving A/c | 19.92 | 51.00 | 84.13 | 14.21 | 137.54 | 68.59 | 5.34 | 9.64 |
| 1.1.2 Fixed A/c | 0.89 | 29.00 | 151.57 | 4.55 | 341.88 | 44.57 | 9.75 | 2.37 |
| 1.1.2.1 Upto 3 Months Fixed A/ | | | | 0.03 | 2.77 | 0.91 | | |
| 1.1.2.2 3 to 6 Months fixed A/ | | | | 0.42 | 13.91 | 5.84 | 0.03 | |
| 1.1.2.3 6 Months to 1 Year Fixed A/ | 0.18 | 13.50 | 82.66 | 0.36 | 318.22 | 33.44 | 5.40 | 1.43 |
| 1.1.2.4 Above 1 Yea | 0.70 | 15.50 | 68.91 | 3.74 | 6.98 | 4.38 | 4.32 | 0.94 |
| 1.1.3 Call Deposit | | 4.00 | 68.06 | 0.87 | 280.58 | 58.14 | 5.05 | 0.08 |
| 1.1.4 Certificate of Deposits | | | | | | | | |
| 1.2 Others | | | 75.09 | | 56.08 | | | |
| **2 Commission/Fee Expense** | **0.02** | | | | | | | |
| **3 Employees Expenses** | **22.78** | **43.00** | **73.27** | **17.87** | **130.20** | **48.62** | **21.51** | **8.47** |
| **4 Office Operatiing Expenses** | **17.98** | **51.00** | **77.12** | **15.12** | **188.99** | **103.17** | **21.66** | **6.05** |
| **5 Exchange Fluctuation Loss** | | | | | | | | |
| 5.1 Due to Change in Exchange Rates | | | | | | | | |
| 5.2 Due to Foreign Currency Transactions | | | | | | | | |
| **6 Non-Operatiing Expenses** | | | | **1.13** | | | | **4.23** |
| **7. Provision for Risk** | **3.89** | **12.00** | **18.75** | **2.31** | **103.21** | **24.87** | **3.90** | **2.97** |
| 7.1 Loan loss Provision | 3.89 | 12.00 | 18.75 | 2.31 | 103.21 | 24.87 | 3.90 | 2.97 |
| 7.1.1 General Loan loss Provision | 3.43 | 8.00 | 18.75 | 2.31 | 96.71 | 24.87 | 3.90 | 2.97 |
| 7.1.2 Special Loan Loss Provision | 0.46 | 4.00 | | | 6.50 | | | |
| 7.1.3 Additional Loan Loss Provision | | | | | | | | |
| 7.2. Provision for Non-Banking Assets | | | | | | | | |
| 7.3. Provision for Loss on Investment | | | | | | | | |
| 7.4. Provision for Loss of Other Assets | | | | | | | | |
| **8 Loan Written Off** | | | | | | | | |
| **9 Provision for Staff Bonus** | | | **18.46** | | **55.65** | | | |
| **10 Provision for Income Tax** | | | **55.38** | | **166.93** | | | |
| **11 Others** | | | | | | | | |
| **12 Net Profit** | | **18.00** | **129.23** | **11.81** | **389.52** | | | **0.99** |
| ***TOTAL EXPENSES*** | **65.48** | **208.00** | **751.08** | **67.87** | **1850.58** | **347.96** | **67.21** | **34.81** |

## Income

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **1. Interest Income** | **34.58** | **178.00** | **703.51** | **52.22** | **1616.66** | **284.60** | **37.30** | **29.56** |
| 1.1. On Loans and Advance | 32.98 | 161.00 | 545.12 | 48.32 | 1095.08 | 179.66 | 33.63 | 22.19 |
| 1.2. On Investment | | | | | 15.16 | | | |
| 1.2.1 Government Bonds | | | | | | | | |
| 1.2.2 Foreign Bonds | | | | | | | | |
| 1.2.3 NRB Bonds | | | | | 15.16 | | | |
| 1.2.4 Deventure & Bonds | | | | | | | | |
| 1.3 Agency Balance | | | 38.04 | | | | | |
| 1.4 On Call Deposit | 1.60 | 17.00 | 114.86 | 3.90 | 406.37 | 104.94 | 3.67 | 7.36 |
| 1.5 Others | | | 5.48 | | 100.05 | | | |
| **2. Comission & Discount** | **10.59** | **30.00** | **0.33** | **15.65** | **48.21** | **4.60** | **16.32** | **4.12** |
| 2.1 Bills Purchase & Discount | | | | | | | | |
| 2.2 Comission | 10.52 | 26.00 | | 14.99 | 48.21 | 4.60 | 16.32 | 4.12 |
| 2.3 Others | 0.07 | 4.00 | 0.33 | 0.66 | | | | |
| **3 Income From Exchange Fluctuation** | | | | | **20.92** | | | |
| 3.1 Due to Change in Exchange Rate | | | | | 2.28 | | | |
| 3.2 Due to Foreign Currency Trans | | | | | 18.64 | | | |
| **4 Other Operating Income** | **0.81** | | **47.24** | | **164.79** | **44.28** | | **1.12** |
| **5 Non Operating Income** | | | | | | | | |
| **6 Provision Written Back** | **0.06** | | | | | | | |
| **7 Recovery from Written off Loan** | | | | | | | | |
| **8 Income from Extra Ordinary Expenses** | | | | | | | | |
| **9 Net Loss** | **19.43** | | | | | **14.48** | **13.59** | |
| ***TOTAL INCOME*** | **65.48** | **208.00** | **751.08** | **67.87** | **1850.58** | **347.96** | **67.21** | **34.81** |

| Expenses | Sindhu | Sahara | Social | NCDBL | Cosmos | Manaslu | Samabriddhi |
|---|---|---|---|---|---|---|---|
| **1 Interest Expenses** | **175.79** | **13.07** | **218.24** | **99.17** | **14.73** | **27.00** | **14.03** |
| 1.1 Deposit Liabilities | 175.79 | 13.07 | 212.13 | 99.17 | 14.73 | 27.00 | 14.03 |
| 1.1.1 Saving A/c | 65.73 | 6.25 | 48.48 | 22.67 | 13.85 | 17.86 | 13.37 |
| 1.1.2 Fixed A/c | 39.80 | 0.54 | 44.61 | 22.04 | 0.88 | 2.94 | 0.66 |
| 1.1.2.1 Upto 3 Months Fixed A/ | | | | 0.07 | | | |
| 1.1.2.2 3 to 6 Months fixed A/ | 0.36 | | | 0.07 | 0.07 | 0.11 | |
| 1.1.2.3 6 Months to 1 Year Fixed A/ | 34.71 | | 40.46 | 19.31 | 0.27 | | 0.35 |
| 1.1.2.4 Above 1 Yea | 4.73 | 0.54 | 4.14 | 2.59 | 0.54 | 2.83 | 0.31 |
| 1.1.3 Call Deposit | 70.25 | 6.28 | 119.04 | 54.46 | | 6.20 | |
| 1.1.4 Certificate of Deposits | | | | | | | |
| 1.2 Others | | | 6.11 | | | | |
| **2 Commission/Fee Expense** | | | | | | **0.28** | |
| **3 Employees Expenses** | **49.84** | **8.21** | **126.37** | **43.83** | **14.74** | **34.00** | **17.35** |
| **4 Office Operatiing Expenses** | **76.46** | **20.70** | **106.03** | **77.16** | **39.68** | **70.87** | **30.29** |
| **5 Exchange Fluctuation Loss** | | | | | | | |
| 5.1 Due to Change in Exchange Rates | | | | | | | |
| 5.2 Due to Foreign Currency Transactions | | | | | | | |
| **6 Non-Operatiing Expenses** | | | **59.40** | **6.91** | | | **15.65** |
| **7. Provision for Risk** | **16.81** | **2.79** | **59.95** | **15.03** | **3.80** | **8.92** | **6.21** |
| 7.1 Loan loss Provision | 16.81 | 2.79 | 59.95 | 15.03 | 3.80 | 8.92 | 6.21 |
| 7.1.1 General Loan loss Provision | 16.81 | 2.22 | 59.95 | 15.03 | 3.80 | 8.92 | 6.21 |
| 7.1.2 Special Loan Loss Provision | | 0.57 | | | | | |
| 7.1.3 Additional Loan Loss Provision | | | | | | | |
| 7.2. Provision for Non-Banking Assets | | | | | | | |
| 7.3. Provision for Loss on Investment | | | | | | | |
| 7.4. Provision for Loss of Other Assets | | | | | | | |
| **8 Loan Written Off** | | | | | | | |
| **9 Provision for Staff Bonus** | | | **16.72** | | | | |
| **10 Provision for Income Tax** | | | **50.16** | | | | |
| **11 Others** | | | | | | | |
| **12 Net Profit** | | | **117.05** | | | | **4.36** |
| ***TOTAL EXPENSES*** | **318.90** | **44.77** | **753.91** | **242.10** | **72.95** | **141.07** | **87.89** |

## Income

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| **1. Interest Income** | **217.06** | **23.02** | **646.02** | **151.79** | **38.16** | **106.25** | **74.99** |
| 1.1. On Loans and Advance | 98.35 | 14.26 | 415.60 | 68.44 | 28.62 | 47.22 | 23.57 |
| 1.2. On Investment | | | 2.14 | | | | |
| 1.2.1 Government Bonds | | | | | | | |
| 1.2.2 Foreign Bonds | | | | | | | |
| 1.2.3 NRB Bonds | | | 2.14 | | | | |
| 1.2.4 Deventure & Bonds | | | | | | | |
| 1.3 Agency Balance | | | | | | | |
| 1.4 On Call Deposit | 102.08 | 8.76 | 219.56 | 83.35 | 9.54 | 59.03 | 51.42 |
| 1.5 Others | 16.62 | | 8.72 | | | | |
| **2. Comission & Discount** | | | **1.88** | **2.49** | **9.56** | | **0.44** |
| 2.1 Bills Purchase & Discount | | | | | | | |
| 2.2 Comission | | | 1.69 | 0.70 | 9.07 | | 0.44 |
| 2.3 Others | | | 0.19 | 1.79 | 0.49 | | |
| **3 Income From Exchange Fluctuation** | | | | | | | |
| 3.1 Due to Change in Exchange Rate | | | | | | | |
| 3.2 Due to Foreign Currency Trans | | | | | | | |
| **4 Other Operating Income** | **35.80** | **5.59** | **106.01** | **22.62** | | **11.04** | **12.46** |
| **5 Non Operating Income** | | | | **31.11** | | | |
| **6 Provision Written Back** | | | | | | | |
| **7 Recovery from Written off Loan** | | | | | | | |
| **8 Income from Extra Ordinary Expenses** | | | | | | | |
| **9 Net Loss** | **66.03** | **16.16** | | **34.09** | **25.23** | **23.78** | |
| ***TOTAL INCOME*** | **318.90** | **44.77** | **753.91** | **242.10** | **72.95** | **141.07** | **87.89** |

# Profit and Loss Account of Finance Companies

| Expenses | NHDFCL | NFL | NIDC Capital | NNFL | AFCL | NSMFL | Peoples | Merchantile |
|---|---|---|---|---|---|---|---|---|
| **1 Interest Expenses** | **485.00** | **833.21** | **1581.28** | **2195.00** | **3585.68** | **4180.56** | **1081.00** | **44.80** |
| 1.1 Deposit Liabilities | 482.00 | 829.72 | 1412.47 | 2195.00 | 3295.35 | 3581.70 | 1081.00 | 44.80 |
| 1.1.1 Saving A/c | 101.00 | 123.64 | 397.96 | 769.39 | 1087.41 | 1199.03 | 190.00 | 0.07 |
| 1.1.2 Fixed A/c | 381.00 | 706.08 | 899.23 | 1425.62 | 1727.76 | 2101.12 | 891.00 | 44.73 |
| 1.1.2.1 Upto 3 Months Fixed A/ | | 14.59 | 111.35 | 3.16 | 3.07 | 195.29 | 227.00 | 4.84 |
| 1.1.2.2 3 to 6 Months fixed A/ | | 2.14 | 121.42 | 9.38 | 34.63 | 31.92 | 13.00 | |
| 1.1.2.3 6 Months to 1 Year Fixed A/ | 189.00 | 577.04 | 359.50 | 624.88 | 896.88 | 1061.07 | 515.00 | 28.20 |
| 1.1.2.4 Above 1 Yea | 192.00 | 112.31 | 306.96 | 788.20 | 793.18 | 812.84 | 136.00 | 11.69 |
| 1.1.3 Call Deposit | | | 115.28 | | 480.18 | 281.55 | | |
| 1.1.4 Certificate of Deposits | | | | | | | | |
| 1.2 Others | 3.00 | 3.49 | 168.81 | | 290.33 | 598.86 | | |
| **2 Commission/Fee Expense** | | **0.01** | | | | | | |
| **3 Employees Expenses** | **66.00** | **62.54** | **119.97** | **328.21** | **339.53** | **388.09** | **56.00** | **13.69** |
| **4 Office Operatiing Expenses** | **74.00** | **117.19** | **179.12** | **322.89** | **551.20** | **576.21** | **88.00** | **13.22** |
| **5 Exchange Fluctuation Loss** | | | | | | | | |
| 5.1 Due to Change in Exchange Rates | | | | | | | | |
| 5.2 Due to Foreign Currency Transactions | | | | | | | | |
| **6 Non-Operatiing Expenses** | | | **10.11** | | | | | |
| **7. Provision for Risk** | **109.00** | | **28.90** | **205.53** | **147.40** | **25464.27** | **247.00** | |
| 7.1 Loan loss Provision | 109.00 | | 28.90 | 205.53 | 142.34 | 25464.27 | 247.00 | |
| 7.1.1 General Loan loss Provision | 1.00 | | | 205.53 | 70.12 | | | |
| 7.1.2 Special Loan Loss Provision | 108.00 | | 28.90 | | 72.22 | 25464.27 | 247.00 | |
| 7.1.3 Additional Loan Loss Provision | | | | | | | | |
| 7.2. Provision for Non-Banking Assets | | | | | 5.06 | | | |
| 7.3. Provision for Loss on Investment | | | | | | | | |
| 7.4. Provision for Loss of Other Assets | | | | | | | | |
| **8 Loan Written Off** | | | **2.47** | | | | | |
| **9 Provision for Staff Bonus** | **42.00** | **55.17** | **80.18** | **113.48** | **149.53** | | | |
| **10 Provision for Income Tax** | **126.00** | **99.59** | **240.53** | **349.81** | **450.18** | | | |
| **11 Others** | | | | | | **4.93** | **9.00** | |
| **12 Net Profit** | **294.00** | **363.12** | **561.25** | **784.96** | **1045.10** | | **242.00** | **17.02** |
| ***TOTAL EXPENSES*** | **1196.00** | **1530.82** | **2803.81** | **4299.88** | **6268.62** | **30614.06** | **1723.00** | **88.73** |

## Income

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **1. Interest Income** | **1001.00** | **1274.82** | **2432.77** | **3915.03** | **5923.24** | **4862.71** | **1533.00** | **81.35** |
| 1.1. On Loans and Advance | 756.00 | 1123.72 | 1653.61 | 3391.04 | 4856.73 | 4622.48 | 1479.00 | 75.71 |
| 1.2. On Investment | | 18.09 | 45.94 | 45.54 | 87.83 | 6.24 | | |
| 1.2.1 Government Bonds | | | | 45.54 | | 6.24 | | |
| 1.2.2 Foreign Bonds | | | | | | | | |
| 1.2.3 NRB Bonds | | 15.96 | 45.94 | | 87.83 | | | |
| 1.2.4 Deventure & Bonds | | 2.13 | | | | | | |
| 1.3 Agency Balance | | | | | | | | 5.64 |
| 1.4 On Call Deposit | | 85.59 | 701.25 | 478.45 | 566.84 | 168.95 | | |
| 1.5 Others | 245.00 | 47.42 | 31.97 | | 411.84 | 65.04 | 54.00 | |
| **2. Comission & Discount** | | **0.88** | **39.82** | **233.98** | **8.98** | **10.40** | | **4.31** |
| 2.1 Bills Purchase & Discount | | | | | | | | |
| 2.2 Comission | | 0.88 | 26.53 | 9.84 | 8.98 | 2.13 | | 2.84 |
| 2.3 Others | | | 13.29 | 224.14 | | 8.27 | | 1.47 |
| **3 Income From Exchange Fluctuation** | | | | | | | | |
| 3.1 Due to Change in Exchange Rate | | | | | | | | |
| 3.2 Due to Foreign Currency Trans | | | | | | | | |
| **4 Other Operating Income** | **33.00** | **90.81** | **106.35** | **11.10** | **275.88** | **197.08** | **43.00** | |
| **5 Non Operating Income** | | **52.42** | **113.51** | **24.94** | | **208.09** | | |
| **6 Provision Written Back** | **162.00** | **108.39** | **84.13** | **114.82** | **60.52** | **210.78** | **131.00** | **3.07** |
| **7 Recovery from Written off Loan** | | **3.51** | **27.23** | | | | **11.00** | |
| **8 Income from Extra Ordinary Expenses** | | | | | | | **5.00** | |
| **9 Net Loss** | | | | | | **25125.00** | | |
| ***TOTAL INCOME*** | **1196.00** | **1530.82** | **2803.81** | **4299.88** | **6268.62** | **30614.06** | **1723.00** | **88.73** |

| Expenses | KFL | Himalaya | Union | Gorkha | PFCL | NHMFL | Universal | Samjhana |
|---|---|---|---|---|---|---|---|---|
| **1 Interest Expenses** | **542.46** | **715.28** | **1269.08** | **402.09** | **1271.03** | **1719.69** | **1456.14** | |
| 1.1 Deposit Liabilities | 542.46 | 538.52 | 1265.31 | 401.84 | 1271.03 | 1627.81 | 1456.14 | |
| 1.1.1 Saving A/c | 85.87 | 91.31 | 158.19 | 39.78 | 371.66 | 289.58 | 267.25 | |
| 1.1.2 Fixed A/c | 456.59 | 447.21 | 1057.16 | 362.06 | 899.37 | 1338.23 | 1188.89 | |
| 1.1.2.1 Upto 3 Months Fixed A/ | 11.90 | | 3.20 | | 1.82 | 28.17 | 27.28 | |
| 1.1.2.2 3 to 6 Months fixed A/ | 2.23 | | 0.43 | 1.00 | 8.15 | 25.88 | 13.51 | |
| 1.1.2.3 6 Months to 1 Year Fixed A/ | 249.72 | 153.66 | 744.74 | 241.02 | 49.83 | 449.66 | 553.09 | |
| 1.1.2.4 Above 1 Yea | 192.74 | 293.55 | 308.79 | 120.04 | 839.56 | 834.52 | 595.01 | |
| 1.1.3 Call Deposit | | | 49.97 | | | | | |
| 1.1.4 Certificate of Deposits | | | | | | | | |
| 1.2 Others | | 176.76 | 3.77 | 0.25 | | 91.88 | | |
| **2 Commission/Fee Expense** | | **8.79** | | | | | | |
| **3 Employees Expenses** | **58.62** | **113.07** | **157.71** | **55.37** | **182.87** | **129.81** | **75.48** | |
| **4 Office Operatiing Expenses** | **90.31** | **85.21** | **237.71** | **52.74** | **212.35** | **103.82** | **78.43** | |
| **5 Exchange Fluctuation Loss** | | | | | | | | |
| 5.1 Due to Change in Exchange Rates | | | | | | | | |
| 5.2 Due to Foreign Currency Transactions | | | | | | | | |
| **6 Non-Operatiing Expenses** | | | **2.20** | **0.95** | | | | |
| **7. Provision for Risk** | **0.41** | **29.71** | **46.73** | **1.46** | **23.38** | **2.97** | **21.25** | |
| 7.1 Loan loss Provision | | 29.71 | 46.73 | 1.46 | 22.73 | | 21.25 | |
| 7.1.1 General Loan loss Provision | | 29.71 | | 1.46 | 22.73 | | 1.06 | |
| 7.1.2 Special Loan Loss Provision | | | 46.73 | | | | 20.19 | |
| 7.1.3 Additional Loan Loss Provision | | | | | | | | |
| 7.2. Provision for Non-Banking Assets | 0.41 | | | | 0.65 | | | |
| 7.3. Provision for Loss on Investment | | | | | | 2.97 | | |
| 7.4. Provision for Loss of Other Assets | | | | | | | | |
| **8 Loan Written Off** | **40.42** | | | **0.76** | | | | |
| **9 Provision for Staff Bonus** | | **16.90** | **23.50** | | **65.76** | | **44.29** | |
| **10 Provision for Income Tax** | | **46.07** | **70.51** | | **197.28** | | **132.87** | |
| **11 Others** | | | | | | | | |
| **12 Net Profit** | **293.54** | **104.19** | **164.53** | **271.98** | **460.32** | **647.93** | **310.03** | |
| ***TOTAL EXPENSES*** | **1025.76** | **1119.22** | **1971.98** | **785.35** | **2412.99** | **2604.22** | **2118.49** | |

## Income

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **1. Interest Income** | **941.35** | **1011.33** | **1749.82** | **665.43** | **2193.65** | **2417.94** | **2052.27** | |
| 1.1. On Loans and Advance | 941.35 | 969.85 | 1612.45 | 611.92 | 1954.66 | 2290.48 | 1826.83 | |
| 1.2. On Investment | | | 18.73 | 2.57 | 26.85 | 24.78 | | |
| 1.2.1 Government Bonds | | | 18.73 | 2.57 | 26.85 | 24.78 | | |
| 1.2.2 Foreign Bonds | | | | | | | | |
| 1.2.3 NRB Bonds | | | | | | | | |
| 1.2.4 Deventure & Bonds | | | | | | | | |
| 1.3 Agency Balance | | | | | | | | |
| 1.4 On Call Deposit | | | 63.47 | 50.94 | 212.14 | 99.80 | | |
| 1.5 Others | | 41.48 | 55.17 | | | 2.88 | 225.44 | |
| **2. Comission & Discount** | **1.00** | **6.47** | **16.65** | **32.62** | **187.07** | **12.86** | **61.94** | |
| 2.1 Bills Purchase & Discount | | | | | | | | |
| 2.2 Comission | 1.00 | 6.47 | 16.65 | 0.16 | 2.93 | 12.86 | 21.04 | |
| 2.3 Others | | | | 32.46 | 184.14 | | 40.90 | |
| **3 Income From Exchange Fluctuation** | | | | | | | | |
| 3.1 Due to Change in Exchange Rate | | | | | | | | |
| 3.2 Due to Foreign Currency Trans | | | | | | | | |
| **4 Other Operating Income** | **44.99** | **84.77** | **121.25** | | **2.16** | **54.55** | **4.28** | |
| **5 Non Operating Income** | **1.34** | **0.47** | | | **3.57** | | | |
| **6 Provision Written Back** | **37.08** | **16.18** | **72.27** | **65.64** | **26.55** | **88.79** | | |
| **7 Recovery from Written off Loan** | | | **12.00** | **21.66** | | | | |
| **8 Income from Extra Ordinary Expenses** | | | | | | **30.08** | | |
| **9 Net Loss** | | | | | | | | |
| ***TOTAL INCOME*** | **1025.76** | **1119.22** | **1971.98** | **785.35** | **2412.99** | **2604.22** | **2118.49** | |

| Expenses | Goodwill | SFL | SIFCL | Lumbini | Investa | YFL | Standard | ILFCO |
|---|---|---|---|---|---|---|---|---|
| **1 Interest Expenses** | **1627.11** | **1016.69** | **1197.75** | **1371.39** | **13.27** | **862.12** | **2507.85** | **2050.50** |
| 1.1 Deposit Liabilities | 1337.02 | 1014.98 | 1193.03 | 1366.33 | 13.27 | 862.12 | 2478.41 | 2035.46 |
| 1.1.1 Saving A/c | 346.36 | 366.74 | 255.48 | 202.14 | | 237.40 | 844.09 | 246.62 |
| 1.1.2 Fixed A/c | 990.66 | 648.24 | 937.55 | 1164.19 | 13.27 | 624.72 | 1200.00 | 1727.36 |
| 1.1.2.1 Upto 3 Months Fixed A/ | 9.28 | | 4.10 | 7.25 | | 0.93 | 10.96 | 26.15 |
| 1.1.2.2 3 to 6 Months fixed A/ | 2.23 | | 0.91 | 48.31 | | 1.12 | 72.24 | 1.05 |
| 1.1.2.3 6 Months to 1 Year Fixed A/ | 328.75 | | 250.04 | 868.57 | | 272.20 | 925.31 | 853.80 |
| 1.1.2.4 Above 1 Yea | 650.40 | 648.24 | 682.50 | 240.06 | 13.27 | 350.47 | 191.49 | 846.36 |
| 1.1.3 Call Deposit | | | | | | | 434.32 | 61.49 |
| 1.1.4 Certificate of Deposits | | | | | | | | |
| 1.2 Others | 290.09 | 1.70 | 4.72 | 5.06 | | | 29.44 | 15.04 |
| **2 Commission/Fee Expense** | | | | | | | | |
| **3 Employees Expenses** | **162.63** | **107.20** | **122.14** | **101.22** | **19.37** | **93.86** | **326.24** | **353.21** |
| **4 Office Operatiing Expenses** | **280.33** | **108.02** | **135.34** | **94.21** | **19.63** | **122.26** | **519.55** | **512.56** |
| **5 Exchange Fluctuation Loss** | | | | | | | | |
| 5.1 Due to Change in Exchange Rates | | | | | | | | |
| 5.2 Due to Foreign Currency Transactions | | | | | | | | |
| **6 Non-Operatiing Expenses** | | | | | | | | |
| **7. Provision for Risk** | **54.94** | **101.39** | **72.76** | **502.56** | | **167.83** | **353.09** | **464.42** |
| 7.1 Loan loss Provision | 52.71 | 101.35 | 72.76 | 502.56 | | 167.83 | 303.14 | 464.42 |
| 7.1.1 General Loan loss Provision | 52.71 | 101.35 | 16.95 | 502.56 | | 9.50 | 78.22 | 464.42 |
| 7.1.2 Special Loan Loss Provision | | | 55.81 | | | 158.33 | 43.99 | |
| 7.1.3 Additional Loan Loss Provision | | | | | | | 180.93 | |
| 7.2. Provision for Non-Banking Assets | | | | | | | 49.95 | |
| 7.3. Provision for Loss on Investment | 2.23 | 0.04 | | | | | | |
| 7.4. Provision for Loss of Other Assets | | | | | | | | |
| **8 Loan Written Off** | | | | | | | **4.45** | **66.08** |
| **9 Provision for Staff Bonus** | **28.62** | | **53.60** | **57.25** | | | **86.83** | **216.45** |
| **10 Provision for Income Tax** | **81.59** | | **160.80** | **171.74** | | | **260.48** | **656.05** |
| **11 Others** | | | | | | | | |
| **12 Net Profit** | **204.65** | **443.12** | **375.20** | **400.74** | **57.32** | **539.54** | **607.79** | **1508.50** |
| ***TOTAL EXPENSES*** | **2439.87** | **1776.42** | **2117.59** | **2699.11** | **109.59** | **1785.61** | **4666.28** | **5827.78** |

## Income

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **1. Interest Income** | **2174.38** | **1508.49** | **1872.70** | **2301.65** | **68.97** | **1485.85** | **4391.12** | **5614.71** |
| 1.1. On Loans and Advance | 2093.97 | 1277.42 | 1741.63 | 2127.77 | 68.97 | 1345.27 | 3714.99 | 4894.93 |
| 1.2. On Investment | 80.41 | | 36.31 | 38.34 | | 31.24 | 44.50 | 111.17 |
| 1.2.1 Government Bonds | 80.41 | | 36.31 | 38.34 | | 31.24 | | 111.17 |
| 1.2.2 Foreign Bonds | | | | | | | | |
| 1.2.3 NRB Bonds | | | | | | | 44.50 | |
| 1.2.4 Deventure & Bonds | | | | | | | | |
| 1.3 Agency Balance | | | 94.76 | | | | 404.19 | |
| 1.4 On Call Deposit | | 184.30 | | 135.54 | | 103.19 | | |
| 1.5 Others | | 46.78 | | | | 6.15 | 227.44 | 608.61 |
| **2. Comission & Discount** | **265.49** | **260.63** | | **9.79** | | **10.81** | **12.06** | **5.09** |
| 2.1 Bills Purchase & Discount | | | | 0.72 | | | | |
| 2.2 Comission | | 22.64 | | 7.97 | | 10.81 | 12.06 | |
| 2.3 Others | 265.49 | 237.99 | | 1.10 | | | | 5.09 |
| **3 Income From Exchange Fluctuation** | | | | | | | | |
| 3.1 Due to Change in Exchange Rate | | | | | | | | |
| 3.2 Due to Foreign Currency Trans | | | | | | | | |
| **4 Other Operating Income** | | | **141.63** | **111.04** | **40.62** | **83.47** | **203.94** | **207.97** |
| **5 Non Operating Income** | | **7.30** | **16.83** | **18.09** | | **16.25** | **7.41** | |
| **6 Provision Written Back** | | | **86.43** | **258.53** | | **188.31** | **51.75** | |
| **7 Recovery from Written off Loan** | | | | | | **0.92** | | |
| **8 Income from Extra Ordinary Expenses** | | | | | | | | |
| **9 Net Loss** | | | | | | | | |
| ***TOTAL INCOME*** | **2439.87** | **1776.42** | **2117.59** | **2699.11** | **109.59** | **1785.61** | **4666.28** | **5827.78** |

| Expenses | Mahalaxmi | Lalitpur | Bhajuratna | United FC | General | Progressive | AEFL | Navadurga |
|---|---|---|---|---|---|---|---|---|
| **1 Interest Expenses** | **2281.54** | **2180.00** | **179.40** | **3859.21** | **891.00** | **226.18** | **1008.64** | **887.99** |
| 1.1 Deposit Liabilities | 2260.34 | 1889.00 | 179.40 | 2723.61 | 890.00 | 221.57 | 921.16 | 883.18 |
| 1.1.1 Saving A/c | 670.81 | 742.00 | 35.00 | 846.90 | 272.00 | 75.46 | 292.48 | 373.21 |
| 1.1.2 Fixed A/c | 1585.54 | 1147.00 | 144.40 | 1876.71 | 618.00 | 146.11 | 628.68 | 509.97 |
| 1.1.2.1 Upto 3 Months Fixed A/ | 64.72 | 24.00 | | | 103.00 | | 32.64 | |
| 1.1.2.2 3 to 6 Months fixed A/ | 8.89 | 22.00 | | | 9.00 | | 8.98 | |
| 1.1.2.3 6 Months to 1 Year Fixed A/ | 216.30 | 659.00 | 67.80 | | | 47.02 | 356.20 | |
| 1.1.2.4 Above 1 Yea | 1295.63 | 442.00 | 76.60 | 1876.71 | 506.00 | 99.09 | 230.86 | 509.97 |
| 1.1.3 Call Deposit | | | | | | | | |
| 1.1.4 Certificate of Deposits | 3.99 | | | | | | | |
| 1.2 Others | 21.20 | 291.00 | | 1135.60 | 1.00 | 4.61 | 87.48 | 4.81 |
| **2 Commission/Fee Expense** | | | | | | | | |
| **3 Employees Expenses** | **197.59** | **110.00** | **42.90** | **374.90** | **70.00** | **53.71** | **73.20** | **83.51** |
| **4 Office Operatiing Expenses** | **194.41** | **89.00** | **53.90** | **379.25** | **82.00** | **77.08** | **134.90** | **91.28** |
| **5 Exchange Fluctuation Loss** | | | | | | | | |
| 5.1 Due to Change in Exchange Rates | | | | | | | | |
| 5.2 Due to Foreign Currency Transactions | | | | | | | | |
| **6 Non-Operatiing Expenses** | **2.80** | | | | | | | |
| **7. Provision for Risk** | **67.19** | **269.00** | | **13.27** | **20.00** | | **157.01** | **35.33** |
| 7.1 Loan loss Provision | 66.53 | 279.00 | | 13.27 | | | 157.01 | 34.92 |
| 7.1.1 General Loan loss Provision | 46.72 | -2.00 | | 13.27 | | | | 2.40 |
| 7.1.2 Special Loan Loss Provision | 19.81 | 281.00 | | | | | | 32.52 |
| 7.1.3 Additional Loan Loss Provision | | | | | | | 157.01 | |
| 7.2. Provision for Non-Banking Assets | | | | | 20.00 | | | 0.41 |
| 7.3. Provision for Loss on Investment | 0.66 | | | | | | | |
| 7.4. Provision for Loss of Other Assets | | -10.00 | | | | | | |
| **8 Loan Written Off** | | | | **33.80** | | | **0.28** | |
| **9 Provision for Staff Bonus** | **94.52** | **25.00** | **12.00** | | | **3.26** | **18.54** | **24.90** |
| **10 Provision for Income Tax** | **283.55** | **72.00** | **37.00** | | | | **55.62** | **74.69** |
| **11 Others** | | | | **0.41** | | | | |
| **12 Net Profit** | **661.60** | **183.00** | **85.00** | **972.09** | **134.00** | **120.36** | **129.79** | **174.30** |
| ***TOTAL EXPENSES*** | **3783.20** | **2928.00** | **410.20** | **5632.93** | **1197.00** | **480.59** | **1577.98** | **1372.00** |

## Income

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **1. Interest Income** | **3583.23** | **2734.00** | **383.60** | **5330.78** | **1047.00** | **373.54** | **1402.12** | **1312.18** |
| 1.1. On Loans and Advance | 2670.72 | 2648.00 | 307.50 | 4001.21 | 970.00 | 312.04 | 1135.17 | 1078.70 |
| 1.2. On Investment | 20.09 | 23.00 | 4.30 | 34.21 | 6.00 | 2.88 | | |
| 1.2.1 Government Bonds | | 15.00 | 0.10 | 34.21 | | | | |
| 1.2.2 Foreign Bonds | | | | | | | | |
| 1.2.3 NRB Bonds | | 8.00 | 4.20 | | | | | |
| 1.2.4 Deventure & Bonds | 20.09 | | | | 6.00 | 2.88 | | |
| 1.3 Agency Balance | | | | | | | | |
| 1.4 On Call Deposit | 275.82 | | 9.40 | 225.54 | 68.00 | 58.63 | | |
| 1.5 Others | 616.60 | 63.00 | 62.40 | 1069.82 | 3.00 | | 266.95 | 233.48 |
| **2. Comission & Discount** | **42.16** | **6.00** | **2.10** | **53.60** | **129.00** | **22.25** | **6.96** | **6.00** |
| 2.1 Bills Purchase & Discount | | | | | | | | |
| 2.2 Comission | 6.62 | 6.00 | 2.10 | 53.60 | 129.00 | | 6.96 | 6.00 |
| 2.3 Others | 35.54 | | | | | 22.25 | | |
| **3 Income From Exchange Fluctuation** | | | | | | | | |
| 3.1 Due to Change in Exchange Rate | | | | | | | | |
| 3.2 Due to Foreign Currency Trans | | | | | | | | |
| **4 Other Operating Income** | **133.80** | **149.00** | **11.40** | **225.20** | **3.00** | **0.60** | **168.90** | **53.42** |
| **5 Non Operating Income** | **3.86** | **-3.00** | | | | | | **0.40** |
| **6 Provision Written Back** | **20.15** | **42.00** | **11.60** | **23.34** | **18.00** | **84.19** | | |
| **7 Recovery from Written off Loan** | | | **1.10** | | | | | |
| **8 Income from Extra Ordinary Expenses** | | | **0.40** | | | | | |
| **9 Net Loss** | | | | | | | | |
| ***TOTAL INCOME*** | **3783.20** | **2928.00** | **410.20** | **5632.93** | **1197.00** | **480.59** | **1577.98** | **1372.00** |

| Expenses | Janaki | Pokhara | Central | Premier | Arun | Multipurpo se | Butwal | Srijana |
|---|---|---|---|---|---|---|---|---|
| **1 Interest Expenses** | **719.15** | **1197.41** | **2475.00** | **1397.35** | **274.30** | **85.86** | **1865.00** | **105.32** |
| 1.1 Deposit Liabilities | 719.15 | 1197.41 | 1969.00 | 1314.80 | 260.45 | 85.86 | 1770.00 | 105.32 |
| 1.1.1 Saving A/c | 196.32 | 552.75 | 341.00 | 471.34 | 63.61 | | 480.00 | 54.28 |
| 1.1.2 Fixed A/c | 522.83 | 644.66 | 1628.00 | 843.47 | 196.83 | 85.86 | 1274.00 | 51.04 |
| 1.1.2.1 Upto 3 Months Fixed A/ | | | 15.00 | 3.62 | 2.21 | | 5.00 | |
| 1.1.2.2 3 to 6 Months fixed A/ | | 32.23 | 4.00 | 15.74 | 108.02 | | 9.00 | |
| 1.1.2.3 6 Months to 1 Year Fixed A/ | | 386.79 | 80.00 | 689.94 | 64.63 | | 685.00 | 51.04 |
| 1.1.2.4 Above 1 Yea | 522.83 | 225.64 | 1529.00 | 134.17 | 21.98 | 85.86 | 575.00 | |
| 1.1.3 Call Deposit | | | | | | | | |
| 1.1.4 Certificate of Deposits | | | | | | | 16.00 | |
| 1.2 Others | | | 506.00 | 82.55 | 13.85 | | 95.00 | |
| **2 Commission/Fee Expense** | **6.63** | | | | | **1.05** | | **5.07** |
| **3 Employees Expenses** | **38.69** | **77.44** | **125.00** | **97.82** | **57.08** | **14.37** | **194.00** | **20.38** |
| **4 Office Operatiing Expenses** | **33.29** | **119.34** | **131.00** | **133.20** | **86.74** | **14.98** | **326.00** | **51.45** |
| **5 Exchange Fluctuation Loss** | | | | | | | | |
| 5.1 Due to Change in Exchange Rates | | | | | | | | |
| 5.2 Due to Foreign Currency Transactions | | | | | | | | |
| **6 Non-Operatiing Expenses** | | | | | | | | |
| **7. Provision for Risk** | **247.86** | | **401.00** | **169.16** | **12.48** | **32.50** | **95.00** | **1.48** |
| 7.1 Loan loss Provision | 247.86 | | 401.00 | 169.16 | 12.48 | 35.32 | 95.00 | 1.48 |
| 7.1.1 General Loan loss Provision | 9.01 | | 401.00 | 169.16 | 12.48 | 0.77 | 95.00 | |
| 7.1.2 Special Loan Loss Provision | 121.79 | | | | | 34.55 | | 1.48 |
| 7.1.3 Additional Loan Loss Provision | 117.06 | | | | | | | |
| 7.2. Provision for Non-Banking Assets | | | | | | -2.82 | | |
| 7.3. Provision for Loss on Investment | | | | | | | | |
| 7.4. Provision for Loss of Other Assets | | | | | | | | |
| **8 Loan Written Off** | **232.37** | | | | | | | |
| **9 Provision for Staff Bonus** | | **79.03** | **23.00** | **13.48** | **7.81** | | **19.00** | **8.79** |
| **10 Provision for Income Tax** | | **237.09** | **70.00** | **40.43** | **23.42** | | **55.00** | **26.37** |
| **11 Others** | | | | | | | | |
| **12 Net Profit** | **1022.40** | **553.20** | **163.00** | **94.34** | **54.66** | **36.76** | **130.00** | **61.53** |
| ***TOTAL EXPENSES*** | **2300.39** | **2263.51** | **3388.00** | **1945.78** | **516.49** | **185.52** | **2684.00** | **280.39** |

## Income

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **1. Interest Income** | **1627.55** | **2168.51** | **3200.00** | **1698.86** | **431.52** | **172.73** | **2490.00** | **236.20** |
| 1.1. On Loans and Advance | 1318.63 | 1803.23 | 2587.00 | 1698.86 | 383.00 | 172.73 | 2086.00 | 219.18 |
| 1.2. On Investment | 11.10 | | 27.00 | | | | 37.00 | |
| 1.2.1 Government Bonds | | | 27.00 | | | | 37.00 | |
| 1.2.2 Foreign Bonds | | | | | | | | |
| 1.2.3 NRB Bonds | 11.10 | | | | | | | |
| 1.2.4 Deventure & Bonds | | | | | | | | |
| 1.3 Agency Balance | | | | | | | | |
| 1.4 On Call Deposit | 297.82 | 356.49 | 219.00 | | 48.52 | | 367.00 | 17.02 |
| 1.5 Others | | 8.79 | 367.00 | | | | | |
| **2. Comission & Discount** | | **84.08** | **10.00** | **9.21** | **0.11** | **0.07** | **30.00** | **1.80** |
| 2.1 Bills Purchase & Discount | | | | | | | | |
| 2.2 Comission | | 84.08 | 10.00 | 4.06 | 0.11 | 0.07 | 30.00 | 1.80 |
| 2.3 Others | | | | 5.15 | | | | |
| **3 Income From Exchange Fluctuation** | | | | | | | | |
| 3.1 Due to Change in Exchange Rate | | | | | | | | |
| 3.2 Due to Foreign Currency Trans | | | | | | | | |
| **4 Other Operating Income** | **16.04** | | **168.00** | **237.62** | **44.49** | **6.89** | **164.00** | **33.30** |
| **5 Non Operating Income** | **3.00** | | **10.00** | **0.08** | | **5.83** | | |
| **6 Provision Written Back** | **577.70** | **10.92** | | | **15.88** | | | **9.09** |
| **7 Recovery from Written off Loan** | **76.10** | | | | **24.49** | | | |
| **8 Income from Extra Ordinary Expenses** | | | | | | | | |
| **9 Net Loss** | | | | | | | | |
| ***TOTAL INCOME*** | **2300.39** | **2263.51** | **3388.00** | **1945.78** | **516.49** | **185.52** | **2684.00** | **280.39** |

| Expenses | Om | CMB | WMBFL | CMBFCL | Crystal | Royal | Guheshwori | Patan |
|---|---|---|---|---|---|---|---|---|
| **1 Interest Expenses** | **2245.27** | **514.53** | **1260.69** | **3436.39** | **1288.94** | **2252.18** | **1024.43** | **480.59** |
| 1.1 Deposit Liabilities | 2238.70 | 511.95 | 1089.71 | 3080.05 | 1288.94 | 2137.17 | 1012.13 | 474.63 |
| 1.1.1 Saving A/c | 595.50 | 250.34 | 375.51 | 633.93 | 180.16 | 659.63 | 231.75 | 200.47 |
| 1.1.2 Fixed A/c | 1643.20 | 261.61 | 714.20 | 1499.71 | 1108.78 | 1477.54 | 780.38 | 274.16 |
| 1.1.2.1 Upto 3 Months Fixed A/ | 119.35 | | 76.43 | 3.50 | 97.82 | 96.74 | 2.43 | |
| 1.1.2.2 3 to 6 Months fixed A/ | 57.36 | | 1.66 | 44.60 | 24.41 | 89.67 | 9.13 | |
| 1.1.2.3 6 Months to 1 Year Fixed A/ | 1064.49 | | 517.22 | 733.27 | 351.79 | 740.73 | 416.86 | |
| 1.1.2.4 Above 1 Yea | 402.00 | 261.61 | 118.89 | 718.34 | 634.76 | 550.41 | 351.96 | 274.16 |
| 1.1.3 Call Deposit | | | | 946.41 | | | | |
| 1.1.4 Certificate of Deposits | | | | | | | | |
| 1.2 Others | 6.57 | 2.58 | 170.98 | 356.34 | | 115.01 | 12.30 | 5.96 |
| **2 Commission/Fee Expense** | | | | | | | | |
| **3 Employees Expenses** | **152.15** | **74.87** | **90.98** | **331.55** | **68.70** | **105.42** | **64.25** | **76.31** |
| **4 Office Operatiing Expenses** | **257.68** | **110.77** | **172.60** | **545.10** | **173.25** | **184.36** | **79.49** | **59.50** |
| **5 Exchange Fluctuation Loss** | | | | | | | | |
| 5.1 Due to Change in Exchange Rates | | | | | | | | |
| 5.2 Due to Foreign Currency Transactions | | | | | | | | |
| **6 Non-Operatiing Expenses** | | | | | | | | **6.41** |
| **7. Provision for Risk** | **61.69** | **63.06** | **487.76** | **418.89** | | **67.50** | **67.41** | **14.30** |
| 7.1 Loan loss Provision | 61.69 | 47.26 | 487.76 | 389.01 | | 63.99 | 65.08 | 14.30 |
| 7.1.1 General Loan loss Provision | 14.62 | 33.87 | 487.76 | 27.36 | | 32.54 | | 14.30 |
| 7.1.2 Special Loan Loss Provision | 47.07 | 13.39 | | 361.65 | | 31.45 | | |
| 7.1.3 Additional Loan Loss Provision | | | | | | | 65.08 | |
| 7.2. Provision for Non-Banking Assets | | 15.80 | | | | | | |
| 7.3. Provision for Loss on Investment | | | | 29.88 | | 3.51 | 0.83 | |
| 7.4. Provision for Loss of Other Assets | | | | | | | 1.50 | |
| **8 Loan Written Off** | | | | | | | | |
| **9 Provision for Staff Bonus** | **65.28** | **18.67** | | | | **35.10** | | |
| **10 Provision for Income Tax** | **195.85** | **17.80** | | | | **109.78** | | |
| **11 Others** | | | **1.77** | | | | | |
| **12 Net Profit** | **456.99** | **168.89** | | | **42.57** | **241.20** | **501.90** | **121.13** |
| ***TOTAL EXPENSES*** | **3434.92** | **968.59** | **2013.80** | **4731.93** | **1573.46** | **2995.52** | **1737.48** | **758.24** |

## Income

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **1. Interest Income** | **3252.17** | **729.39** | **1530.97** | **4527.68** | **1461.00** | **2812.45** | **1626.16** | **714.49** |
| 1.1. On Loans and Advance | 2923.53 | 566.41 | 1327.28 | 3942.56 | 1406.92 | 2460.67 | 1364.53 | 553.49 |
| 1.2. On Investment | 35.23 | 12.10 | | 12.25 | 1.16 | 74.96 | 18.72 | |
| 1.2.1 Government Bonds | 35.23 | 12.10 | | | | 74.96 | 14.10 | |
| 1.2.2 Foreign Bonds | | | | | | | | |
| 1.2.3 NRB Bonds | | | | | 1.16 | | | |
| 1.2.4 Deventure & Bonds | | | | 12.25 | | | 4.62 | |
| 1.3 Agency Balance | | | | | | | 30.28 | |
| 1.4 On Call Deposit | 263.05 | | | | 52.92 | 220.70 | 212.63 | |
| 1.5 Others | 30.38 | 150.88 | 203.69 | 572.87 | | 56.11 | | 161.00 |
| **2. Comission & Discount** | | **3.49** | **187.67** | **14.39** | **2.54** | **5.02** | **11.60** | **13.26** |
| 2.1 Bills Purchase & Discount | | | | | | | | |
| 2.2 Comission | | 3.49 | 4.24 | 14.39 | 2.54 | 5.02 | 11.60 | 0.52 |
| 2.3 Others | | | 183.43 | | | | | 12.74 |
| **3 Income From Exchange Fluctuation** | | | | | | | | |
| 3.1 Due to Change in Exchange Rate | | | | | | | | |
| 3.2 Due to Foreign Currency Trans | | | | | | | | |
| **4 Other Operating Income** | **181.84** | **27.92** | | **133.48** | **109.92** | **178.06** | **93.89** | **28.63** |
| **5 Non Operating Income** | **0.90** | **5.33** | | **14.84** | | | **5.83** | |
| **6 Provision Written Back** | | **116.55** | **140.32** | | | | | **1.86** |
| **7 Recovery from Written off Loan** | | **85.91** | | | | | | |
| **8 Income from Extra Ordinary Expenses** | | | | | | | | |
| **9 Net Loss** | | | **154.84** | **41.54** | | | | |
| ***TOTAL INCOME*** | **3434.92** | **968.59** | **2013.80** | **4731.93** | **1573.46** | **2995.52** | **1737.48** | **758.24** |

| Expenses | Fewa | Everest | Prudential | ICFC | IME | Sagarmatha | Shikhar | Civil |
|---|---|---|---|---|---|---|---|---|
| **1 Interest Expenses** | **2027.79** | **272.92** | **1588.00** | **3632.13** | **3103.81** | **1324.29** | **633.55** | **532.30** |
| 1.1 Deposit Liabilities | 2027.79 | 272.92 | 1362.00 | 3185.06 | 3096.66 | 1264.66 | 612.34 | 532.30 |
| 1.1.1 Saving A/c | 870.07 | 122.30 | 499.00 | 1399.88 | 2215.68 | 174.95 | 84.69 | 532.30 |
| 1.1.2 Fixed A/c | 1157.72 | 150.62 | 862.00 | 1785.17 | 880.98 | 874.87 | 527.65 | |
| 1.1.2.1 Upto 3 Months Fixed A/ | 5.15 | 51.72 | 143.00 | 11.73 | 9.47 | 47.35 | 81.09 | |
| 1.1.2.2 3 to 6 Months fixed A/ | 51.33 | | | 36.25 | 71.37 | 85.26 | 65.79 | |
| 1.1.2.3 6 Months to 1 Year Fixed A/ | 788.62 | 32.33 | 392.00 | 994.64 | 688.81 | 673.59 | 324.81 | |
| 1.1.2.4 Above 1 Yea | 312.62 | 66.58 | 327.00 | 742.55 | 111.33 | 68.67 | 55.96 | |
| 1.1.3 Call Deposit | | | | | | 214.84 | | |
| 1.1.4 Certificate of Deposits | | | 1.00 | | | | | |
| 1.2 Others | | | 226.00 | 447.07 | 7.15 | 59.63 | 21.21 | |
| **2 Commission/Fee Expense** | | | | | | | | **0.60** |
| **3 Employees Expenses** | **172.57** | **22.10** | **86.00** | **282.06** | **421.10** | **133.98** | **45.85** | **68.11** |
| **4 Office Operatiing Expenses** | **229.95** | **53.62** | **115.00** | **446.81** | **635.76** | **146.36** | **48.28** | **46.60** |
| **5 Exchange Fluctuation Loss** | | | | | | | | |
| 5.1 Due to Change in Exchange Rates | | | | | | | | |
| 5.2 Due to Foreign Currency Transactions | | | | | | | | |
| **6 Non-Operatiing Expenses** | | | | **1.20** | | | | |
| **7. Provision for Risk** | **42.10** | **6.54** | **119.00** | **160.14** | **185.67** | **116.54** | | **80.33** |
| 7.1 Loan loss Provision | 42.10 | 6.54 | 113.00 | 114.80 | 182.78 | 80.68 | | 80.33 |
| 7.1.1 General Loan loss Provision | 42.10 | | | 21.72 | 66.47 | | | 80.33 |
| 7.1.2 Special Loan Loss Provision | | 6.54 | 113.00 | 93.08 | 116.31 | 80.68 | | |
| 7.1.3 Additional Loan Loss Provision | | | | | | | | |
| 7.2. Provision for Non-Banking Assets | | | 5.00 | | | 35.86 | | |
| 7.3. Provision for Loss on Investment | | | | | | | | |
| 7.4. Provision for Loss of Other Assets | | | 1.00 | 45.34 | 2.89 | | | |
| **8 Loan Written Off** | | | | | | | | |
| **9 Provision for Staff Bonus** | **88.72** | **13.97** | **55.00** | **77.43** | | **29.40** | | **34.35** |
| **10 Provision for Income Tax** | **266.17** | **41.90** | **167.00** | **232.29** | | **88.21** | | **103.06** |
| **11 Others** | | | | | | | | |
| **12 Net Profit** | **621.06** | **97.76** | **388.00** | **542.02** | **1652.86** | **205.82** | **388.02** | **240.48** |
| ***TOTAL EXPENSES*** | **3448.36** | **508.80** | **2518.00** | **5374.09** | **5999.20** | **2044.60** | **1115.70** | **1105.83** |

## Income

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **1. Interest Income** | **3247.15** | **490.10** | **2382.00** | **5115.10** | **5382.92** | **1892.95** | **950.05** | **955.19** |
| 1.1. On Loans and Advance | 2822.74 | 399.35 | 2252.00 | 3902.62 | 4698.73 | 1689.80 | 936.77 | 955.19 |
| 1.2. On Investment | 24.66 | 10.20 | 23.00 | 41.70 | 42.79 | 14.41 | 2.47 | |
| 1.2.1 Government Bonds | 0.28 | 10.20 | | 41.70 | 42.79 | 1.38 | 2.47 | |
| 1.2.2 Foreign Bonds | | | | | | | | |
| 1.2.3 NRB Bonds | 24.38 | | | | | 13.03 | | |
| 1.2.4 Deventure & Bonds | | | 23.00 | | | | | |
| 1.3 Agency Balance | | | | 992.85 | | | | |
| 1.4 On Call Deposit | 399.75 | 80.55 | 60.00 | | 618.91 | | | |
| 1.5 Others | | | 47.00 | 177.94 | 22.49 | 188.74 | 10.81 | |
| **2. Comission & Discount** | **9.21** | **2.47** | **116.00** | **249.56** | **219.85** | **139.32** | **165.65** | **2.33** |
| 2.1 Bills Purchase & Discount | | | 3.00 | | | | | 2.33 |
| 2.2 Comission | 9.21 | 2.47 | 2.00 | 249.56 | 219.85 | 10.91 | 73.83 | |
| 2.3 Others | | | 111.00 | | | 128.41 | 91.82 | |
| **3 Income From Exchange Fluctuation** | | | | | | | | |
| 3.1 Due to Change in Exchange Rate | | | | | | | | |
| 3.2 Due to Foreign Currency Trans | | | | | | | | |
| **4 Other Operating Income** | **192.00** | **16.21** | | **9.42** | **396.43** | | | **43.14** |
| **5 Non Operating Income** | | | | | | **12.33** | | |
| **6 Provision Written Back** | | **0.02** | **20.00** | | | | | **105.17** |
| **7 Recovery from Written off Loan** | | | | | | | | |
| **8 Income from Extra Ordinary Expenses** | | | | | | | | |
| **9 Net Loss** | | | | | | | | |
| ***TOTAL INCOME*** | **3448.36** | **508.80** | **2518.00** | **5374.09** | **5999.20** | **2044.60** | **1115.70** | **1105.83** |

| Expenses | Prabhu | Imperial | Kuber | NEFL | Valley | Seti | hama | reliable |
|---|---|---|---|---|---|---|---|---|
| **1 Interest Expenses** | **3727.55** | **988.51** | **1431.32** | **601.31** | **806.72** | **82.36** | **508.73** | **2120.00** |
| 1.1 Deposit Liabilities | 3670.13 | 981.42 | 1357.88 | 573.78 | 754.69 | 82.36 | 502.59 | 1867.00 |
| 1.1.1 Saving A/c | 2254.78 | 367.51 | 455.40 | 301.25 | 167.23 | 61.20 | 249.78 | 1076.00 |
| 1.1.2 Fixed A/c | 1415.35 | 613.91 | 902.48 | 272.53 | 381.32 | 21.16 | 252.81 | 791.00 |
| 1.1.2.1 Upto 3 Months Fixed A/ | 8.67 | 14.20 | | 7.79 | | 0.07 | 7.45 | 83.00 |
| 1.1.2.2 3 to 6 Months fixed A/ | 138.31 | 3.74 | | 7.67 | 15.05 | 0.18 | 15.83 | 44.00 |
| 1.1.2.3 6 Months to 1 Year Fixed A/ | 1132.39 | 361.94 | 902.48 | 221.63 | 269.16 | 9.39 | 196.46 | 588.00 |
| 1.1.2.4 Above 1 Yea | 135.98 | 234.03 | | 35.44 | 97.11 | 11.52 | 33.07 | 76.00 |
| 1.1.3 Call Deposit | | | | | 206.14 | | | |
| 1.1.4 Certificate of Deposits | | | | | | | | |
| 1.2 Others | 57.42 | 7.09 | 73.44 | 27.53 | 52.03 | | 6.14 | 253.00 |
| **2 Commission/Fee Expense** | | | | | | | | |
| **3 Employees Expenses** | **524.66** | **59.36** | **146.99** | **76.70** | **97.87** | **26.82** | **60.87** | **180.00** |
| **4 Office Operatiing Expenses** | **1012.22** | **120.37** | **331.15** | **99.30** | **168.79** | **25.02** | **111.06** | **186.00** |
| **5 Exchange Fluctuation Loss** | | | | | | | | |
| 5.1 Due to Change in Exchange Rates | | | | | | | | |
| 5.2 Due to Foreign Currency Transactions | | | | | | | | |
| **6 Non-Operatiing Expenses** | | | | | | | | |
| **7. Provision for Risk** | **118.04** | **21.59** | **162.41** | **19.29** | **118.93** | | **599.17** | **29.00** |
| 7.1 Loan loss Provision | 118.04 | 21.59 | 162.41 | 5.92 | 118.93 | | 652.65 | 19.00 |
| 7.1.1 General Loan loss Provision | 83.47 | 21.59 | 162.41 | 5.92 | 40.97 | | -4.99 | 7.00 |
| 7.1.2 Special Loan Loss Provision | 34.58 | | | | 77.96 | | 657.64 | 12.00 |
| 7.1.3 Additional Loan Loss Provision | | | | | | | | |
| 7.2. Provision for Non-Banking Assets | | | | 13.37 | | | | 10.00 |
| 7.3. Provision for Loss on Investment | | | | | | | | |
| 7.4. Provision for Loss of Other Assets | | | | | | | -53.48 | |
| **8 Loan Written Off** | | | | | | | | |
| **9 Provision for Staff Bonus** | **124.34** | | | **24.45** | **25.69** | **9.91** | | **65.00** |
| **10 Provision for Income Tax** | **373.01** | | | **73.35** | **77.06** | **29.72** | **-144.85** | **196.00** |
| **11 Others** | | | | | | | | |
| **12 Net Profit** | **870.37** | **213.66** | **136.99** | **171.20** | **179.81** | **69.34** | | **457.00** |
| ***TOTAL EXPENSES*** | **6750.20** | **1403.49** | **2208.86** | **1065.60** | **1474.87** | **243.17** | **1134.98** | **3233.00** |

## Income

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **1. Interest Income** | **5969.75** | **1343.02** | **1968.38** | **979.73** | **1307.98** | **219.83** | **790.19** | **2983.00** |
| 1.1. On Loans and Advance | 5571.62 | 967.00 | 1799.82 | 789.49 | 1175.60 | 180.60 | 696.06 | 2560.00 |
| 1.2. On Investment | 21.86 | 4.86 | 8.84 | 7.33 | 23.24 | | 6.81 | 32.00 |
| 1.2.1 Government Bonds | 21.86 | | 8.84 | 6.93 | | | 6.81 | |
| 1.2.2 Foreign Bonds | | | | | | | | |
| 1.2.3 NRB Bonds | | 4.86 | | 0.40 | 23.24 | | | 32.00 |
| 1.2.4 Deventure & Bonds | | | | | | | | |
| 1.3 Agency Balance | 373.96 | | | | | | | |
| 1.4 On Call Deposit | | | 98.49 | | 109.14 | | 59.32 | 374.00 |
| 1.5 Others | 2.30 | 371.16 | 61.23 | 182.91 | | 39.23 | 28.00 | 17.00 |
| **2. Comission & Discount** | **496.77** | **1.89** | **26.81** | **24.78** | **165.35** | **1.08** | **17.37** | **41.00** |
| 2.1 Bills Purchase & Discount | 23.64 | | | | | | | |
| 2.2 Comission | 473.14 | 1.89 | 26.81 | 24.78 | 23.84 | 1.08 | 16.50 | 41.00 |
| 2.3 Others | | | | | 141.51 | | 0.87 | |
| **3 Income From Exchange Fluctuation** | **-2.21** | | | | | | | **3.00** |
| 3.1 Due to Change in Exchange Rate | -2.21 | | | | | | | 3.00 |
| 3.2 Due to Foreign Currency Trans | | | | | | | | |
| **4 Other Operating Income** | **257.90** | **55.78** | **213.67** | **58.25** | | **12.17** | **61.10** | **161.00** |
| **5 Non Operating Income** | **0.09** | **2.80** | | **2.84** | | | | |
| **6 Provision Written Back** | **27.89** | | | | **1.54** | **10.09** | | **45.00** |
| **7 Recovery from Written off Loan** | | | | | | | | |
| **8 Income from Extra Ordinary Expenses** | | | | | | | | |
| **9 Net Loss** | | | | | | | **266.33** | |
| ***TOTAL INCOME*** | **6750.20** | **1403.49** | **2208.86** | **1065.60** | **1474.87** | **243.17** | **1134.98** | **3233.00** |

| Expenses | Lord Buddha | Swastik | Api | Namaste | Kaski | Suryadarshan | Zenith | Unique |
|---|---|---|---|---|---|---|---|---|
| **1 Interest Expenses** | **625.71** | **329.66** | **632.19** | **54.09** | **1191.00** | **655.62** | **891.63** | **460.37** |
| 1.1 Deposit Liabilities | 622.32 | 326.13 | 632.19 | 54.09 | 1191.00 | 599.46 | 887.29 | 398.88 |
| 1.1.1 Saving A/c | 279.43 | 175.13 | 365.84 | 45.42 | 488.00 | 524.52 | 553.55 | 135.46 |
| 1.1.2 Fixed A/c | 342.89 | 151.00 | 266.35 | 8.67 | 703.00 | 74.94 | 333.74 | 263.42 |
| 1.1.2.1 Upto 3 Months Fixed A/ | 14.61 | | 14.75 | | 44.00 | | 9.70 | 0.21 |
| 1.1.2.2 3 to 6 Months fixed A/ | 5.88 | 1.05 | 3.05 | | 2.00 | 58.65 | 50.16 | 1.03 |
| 1.1.2.3 6 Months to 1 Year Fixed A/ | 277.78 | 81.84 | 217.94 | 0.62 | 576.00 | 11.52 | 185.56 | 229.29 |
| 1.1.2.4 Above 1 Yea | 44.62 | 68.11 | 30.60 | 8.05 | 81.00 | 4.77 | 88.32 | 32.89 |
| 1.1.3 Call Deposit | | | | | | | | |
| 1.1.4 Certificate of Deposits | | | | | | | | |
| 1.2 Others | 3.39 | 3.53 | | | | 56.16 | 4.34 | 61.50 |
| **2 Commission/Fee Expense** | | | **0.02** | | | | | |
| **3 Employees Expenses** | **57.78** | **48.50** | **76.60** | **16.68** | **88.00** | **60.73** | **83.03** | **32.52** |
| **4 Office Operatiing Expenses** | **66.42** | **56.07** | **109.72** | **12.58** | **113.00** | **79.65** | **109.29** | **79.72** |
| **5 Exchange Fluctuation Loss** | | | | | | | | |
| 5.1 Due to Change in Exchange Rates | | | | | | | | |
| 5.2 Due to Foreign Currency Transactions | | | | | | | | |
| **6 Non-Operatiing Expenses** | | | | | | | | |
| **7. Provision for Risk** | **3.40** | **18.64** | **44.87** | **6.79** | **32.00** | **36.43** | **16.62** | |
| 7.1 Loan loss Provision | 3.40 | 18.64 | 44.87 | 6.79 | 32.00 | 36.43 | 15.14 | |
| 7.1.1 General Loan loss Provision | 3.40 | 18.64 | 44.87 | 6.79 | | 13.97 | 10.80 | |
| 7.1.2 Special Loan Loss Provision | | | | | 32.00 | 22.45 | 4.34 | |
| 7.1.3 Additional Loan Loss Provision | | | | | | | | |
| 7.2. Provision for Non-Banking Assets | | | | | | | 1.48 | |
| 7.3. Provision for Loss on Investment | | | | | | | | |
| 7.4. Provision for Loss of Other Assets | | | | | | | | |
| **8 Loan Written Off** | | | | | | | | |
| **9 Provision for Staff Bonus** | | | **17.65** | **4.51** | **43.00** | **22.95** | | **25.19** |
| **10 Provision for Income Tax** | | | **52.94** | **13.84** | **129.00** | **71.78** | | **75.56** |
| **11 Others** | | | | | | | | |
| **12 Net Profit** | **296.01** | **158.38** | **123.52** | **31.27** | **300.00** | **157.73** | **349.84** | **176.31** |
| ***TOTAL EXPENSES*** | **1049.32** | **611.25** | **1057.50** | **139.76** | **1896.00** | **1084.89** | **1450.41** | **849.68** |

## Income

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **1. Interest Income** | **1006.79** | **526.38** | **984.60** | **119.62** | **1797.00** | **987.82** | **1354.06** | **800.40** |
| 1.1. On Loans and Advance | 739.11 | 522.52 | 748.10 | 93.74 | 1535.00 | 707.29 | 1095.65 | 750.53 |
| 1.2. On Investment | 16.95 | 3.86 | 0.78 | | | 4.38 | 6.35 | 11.12 |
| 1.2.1 Government Bonds | | 3.86 | 0.78 | | | 4.38 | 6.35 | 11.12 |
| 1.2.2 Foreign Bonds | | | | | | | | |
| 1.2.3 NRB Bonds | 16.95 | | | | | | | |
| 1.2.4 Deventure & Bonds | | | | | | | | |
| 1.3 Agency Balance | | | | | | | | |
| 1.4 On Call Deposit | 128.92 | | 174.81 | 20.25 | 262.00 | | 252.06 | |
| 1.5 Others | 121.81 | | 60.91 | 5.63 | | 276.14 | | 38.75 |
| **2. Comission & Discount** | **42.53** | **37.68** | **7.42** | **2.60** | **99.00** | **2.36** | | **49.05** |
| 2.1 Bills Purchase & Discount | | 0.18 | | | | | | |
| 2.2 Comission | 2.20 | 34.30 | 7.42 | 2.60 | | 2.36 | | 8.49 |
| 2.3 Others | 40.33 | 3.20 | | | 99.00 | | | 40.57 |
| **3 Income From Exchange Fluctuation** | | | | | | | | |
| 3.1 Due to Change in Exchange Rate | | | | | | | | |
| 3.2 Due to Foreign Currency Trans | | | | | | | | |
| **4 Other Operating Income** | | **47.19** | **65.49** | **9.30** | | **73.83** | **96.35** | |
| **5 Non Operating Income** | | | | | | | | |
| **6 Provision Written Back** | | | | **8.23** | | **20.88** | | |
| **7 Recovery from Written off Loan** | | | | | | | | **0.22** |
| **8 Income from Extra Ordinary Expenses** | | | | | | | | |
| **9 Net Loss** | | | | | | | | |
| ***TOTAL INCOME*** | **1049.32** | **611.25** | **1057.50** | **139.76** | **1896.00** | **1084.89** | **1450.41** | **849.68** |

| Expenses | Manjushree | Subhalaxmi | Jebils | Reliance | Lotus | Baibhav | Bhaktapur |
|---|---|---|---|---|---|---|---|
| **1 Interest Expenses** | **853.72** | **534.88** | **299.32** | **910.95** | **199.00** | **27.36** | **18.57** |
| 1.1 Deposit Liabilities | 809.02 | 533.61 | 295.73 | 896.59 | 197.00 | 27.36 | 18.57 |
| 1.1.1 Saving A/c | 436.15 | 73.99 | 64.87 | 383.50 | 93.00 | 23.87 | 9.24 |
| 1.1.2 Fixed A/c | 372.87 | 399.93 | 111.75 | 479.63 | 104.00 | 3.49 | 2.15 |
| 1.1.2.1 Upto 3 Months Fixed A/ | 7.48 | 22.70 | 1.29 | 101.60 | | | |
| 1.1.2.2 3 to 6 Months fixed A/ | 41.00 | 2.36 | 0.89 | 140.17 | 1.00 | | 0.07 |
| 1.1.2.3 6 Months to 1 Year Fixed A/ | 208.75 | 130.68 | 84.07 | 80.94 | 86.00 | 2.57 | 0.90 |
| 1.1.2.4 Above 1 Yea | 115.64 | 244.19 | 25.50 | 156.91 | 17.00 | 0.92 | 1.18 |
| 1.1.3 Call Deposit | | 59.69 | 119.11 | 33.46 | | | 7.18 |
| 1.1.4 Certificate of Deposits | | | | | | | |
| 1.2 Others | 44.70 | 1.27 | 3.59 | 14.35 | 2.00 | | |
| **2 Commission/Fee Expense** | | | **0.03** | **1.38** | | | |
| **3 Employees Expenses** | **62.45** | **69.95** | **81.15** | **70.62** | **42.00** | **25.20** | **8.89** |
| **4 Office Operatiing Expenses** | **145.49** | **94.85** | **87.32** | **112.29** | **100.00** | **29.75** | **35.19** |
| **5 Exchange Fluctuation Loss** | | | | | | | |
| 5.1 Due to Change in Exchange Rates | | | | | | | |
| 5.2 Due to Foreign Currency Transactions | | | | | | | |
| **6 Non-Operatiing Expenses** | | | | | | | |
| **7. Provision for Risk** | **29.33** | **19.54** | **6.34** | **111.23** | **31.00** | **26.24** | **4.35** |
| 7.1 Loan loss Provision | 29.33 | 17.86 | 6.34 | 111.23 | 30.00 | 26.24 | 4.35 |
| 7.1.1 General Loan loss Provision | 29.33 | 3.93 | 0.81 | 34.73 | 20.00 | 26.24 | 4.35 |
| 7.1.2 Special Loan Loss Provision | | 13.93 | 5.53 | | 10.00 | | |
| 7.1.3 Additional Loan Loss Provision | | | | 76.50 | | | |
| 7.2. Provision for Non-Banking Assets | | | | | | | |
| 7.3. Provision for Loss on Investment | | | | | | | |
| 7.4. Provision for Loss of Other Assets | | 1.68 | | | 1.00 | | |
| **8 Loan Written Off** | | | | | | | |
| **9 Provision for Staff Bonus** | **22.91** | **26.28** | **6.91** | **14.94** | **8.00** | **2.13** | |
| **10 Provision for Income Tax** | **68.72** | **78.84** | **20.53** | **44.83** | **20.00** | **6.39** | |
| **11 Others** | | | | | | | |
| **12 Net Profit** | **160.34** | **183.97** | **48.60** | **104.60** | **57.00** | **14.90** | **53.82** |
| ***TOTAL EXPENSES*** | **1342.96** | **1008.31** | **550.21** | **1370.83** | **457.00** | **131.97** | **120.82** |

## Income

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| **1. Interest Income** | **1279.20** | **955.42** | **504.62** | **1288.65** | **406.00** | **114.98** | **116.44** |
| 1.1. On Loans and Advance | 1123.38 | 697.07 | 401.39 | 1055.21 | 311.00 | 53.76 | 13.56 |
| 1.2. On Investment | 3.03 | | 4.80 | 14.35 | 3.00 | | |
| 1.2.1 Government Bonds | | | 4.80 | | | | |
| 1.2.2 Foreign Bonds | | | | | | | |
| 1.2.3 NRB Bonds | 3.03 | | | 14.35 | 3.00 | | |
| 1.2.4 Deventure & Bonds | | | | | | | |
| 1.3 Agency Balance | | | | | | | |
| 1.4 On Call Deposit | | | 96.26 | 145.82 | | 60.61 | |
| 1.5 Others | 152.79 | 258.35 | 2.17 | 73.27 | 92.00 | 0.61 | 102.88 |
| **2. Comission & Discount** | **63.76** | **0.59** | **1.33** | **0.19** | **48.00** | **16.99** | **4.38** |
| 2.1 Bills Purchase & Discount | | | | | | | |
| 2.2 Comission | 2.68 | 0.16 | 0.76 | 0.19 | 48.00 | | |
| 2.3 Others | 61.08 | 0.43 | 0.57 | | | 16.99 | 4.38 |
| **3 Income From Exchange Fluctuation** | | | | | | | |
| 3.1 Due to Change in Exchange Rate | | | | | | | |
| 3.2 Due to Foreign Currency Trans | | | | | | | |
| **4 Other Operating Income** | | **52.30** | **44.26** | **81.99** | **1.00** | | |
| **5 Non Operating Income** | | | | | | | |
| **6 Provision Written Back** | | | | | **2.00** | | |
| **7 Recovery from Written off Loan** | | | | | | | |
| **8 Income from Extra Ordinary Expenses** | | | | | | | |
| **9 Net Loss** | | | | | | | |
| ***TOTAL INCOME*** | **1342.96** | **1008.31** | **550.21** | **1370.83** | **457.00** | **131.97** | **120.82** |

## Profit and Loss Account of Micro Credit Development Banks

| Expenses | PUGBB | SPGBB | PAGBB | MPGBB | MGBB | NIRDHAN | RMDC |
|---|---|---|---|---|---|---|---|
| **1 Interest Expenses** | | | | | | **1461.74** | **604.41** |
| 1.1 Deposit Liabilities | | | | | | 344.73 | |
| 1.1.1 Saving A/c | | | | | | 344.73 | |
| 1.1.2 Fixed A/c | | | | | | | |
| 1.1.2.1 Upto 3 Months Fixed A/ | | | | | | | |
| 1.1.2.2 3 to 6 Months fixed A/ | | | | | | | |
| 1.1.2.3 6 Months to 1 Year Fixed A/ | | | | | | | |
| 1.1.2.4 Above 1 Yea | | | | | | | |
| 1.1.3 Call Deposit | | | | | | | |
| 1.1.4 Certificate of Deposits | | | | | | | |
| 1.2 Others | | | | | | 1117.01 | 604.41 |
| **2 Commission/Fee Expense** | | | | | | | |
| **3 Employees Expenses** | | | | | | **1711.09** | **158.31** |
| **4 Office Operatiing Expenses** | | | | | | **309.45** | **84.95** |
| **5 Exchange Fluctuation Loss** | | | | | | **0.02** | |
| 5.1 Due to Change in Exchange Rates | | | | | | 0.02 | |
| 5.2 Due to Foreign Currency Transactions | | | | | | | |
| **6 Non-Operatiing Expenses** | | | | | | | |
| **7. Provision for Risk** | | | | | | **55.65** | **127.48** |
| 7.1 Loan loss Provision | | | | | | 55.65 | 127.48 |
| 7.1.1 General Loan loss Provision | | | | | | 43.83 | 127.48 |
| 7.1.2 Special Loan Loss Provision | | | | | | 11.83 | |
| 7.1.3 Additional Loan Loss Provision | | | | | | | |
| 7.2. Provision for Non-Banking Assets | | | | | | | |
| 7.3. Provision for Loss on Investment | | | | | | | |
| 7.4. Provision for Loss of Other Assets | | | | | | | |
| **8 Loan Written Off** | | | | | | | |
| **9 Provision for Staff Bonus** | | | | | | **59.85** | **178.35** |
| **10 Provision for Income Tax** | | | | | | **262.48** | **535.32** |
| **11 Others** | | | | | | | |
| **12 Net Profit** | | | | | | **337.10** | **1248.19** |
| ***TOTAL EXPENSES*** | | | | | | **4197.38** | **2937.01** |

## Income

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| **1. Interest Income** | | | | | | **3493.13** | **2824.95** |
| 1.1. On Loans and Advance | | | | | | 3324.01 | 1660.57 |
| 1.2. On Investment | | | | | | 20.38 | 8.44 |
| 1.2.1 Government Bonds | | | | | | 20.38 | 8.44 |
| 1.2.2 Foreign Bonds | | | | | | | |
| 1.2.3 NRB Bonds | | | | | | | |
| 1.2.4 Deventure & Bonds | | | | | | | |
| 1.3 Agency Balance | | | | | | | |
| 1.4 On Call Deposit | | | | | | 147.38 | 99.23 |
| 1.5 Others | | | | | | 1.36 | 1056.70 |
| **2. Comission & Discount** | | | | | | | |
| 2.1 Bills Purchase & Discount | | | | | | | |
| 2.2 Comission | | | | | | | |
| 2.3 Others | | | | | | | |
| **3 Income From Exchange Fluctuation** | | | | | | | |
| 3.1 Due to Change in Exchange Rate | | | | | | | |
| 3.2 Due to Foreign Currency Trans | | | | | | | |
| **4 Other Operating Income** | | | | | | **419.90** | **112.06** |
| **5 Non Operating Income** | | | | | | **264.02** | |
| **6 Provision Written Back** | | | | | | | |
| **7 Recovery from Written off Loan** | | | | | | **20.34** | |
| **8 Income from Extra Ordinary Expenses** | | | | | | | |
| **9 Net Loss** | | | | | | | |
| ***TOTAL INCOME*** | | | | | | **4197.38** | **2937.01** |

| Expenses | DIPROSC | CHHIMEK | Swabalamban | Sanakisan | NERUDE | Naya Nepal | Summit |
|---|---|---|---|---|---|---|---|
| **1 Interest Expenses** | | **1876.84** | | **1045.78** | **437.50** | **54.82** | **74.55** |
| 1.1 Deposit Liabilities | | 815.42 | | | 161.28 | 4.36 | 10.81 |
| 1.1.1 Saving A/c | | 815.42 | | | 161.28 | 4.36 | 10.81 |
| 1.1.2 Fixed A/c | | | | | | | |
| 1.1.2.1 Upto 3 Months Fixed A/ | | | | | | | |
| 1.1.2.2 3 to 6 Months fixed A/ | | | | | | | |
| 1.1.2.3 6 Months to 1 Year Fixed A/ | | | | | | | |
| 1.1.2.4 Above 1 Yea | | | | | | | |
| 1.1.3 Call Deposit | | | | | | | |
| 1.1.4 Certificate of Deposits | | | | | | | |
| 1.2 Others | | 1061.42 | | 1045.78 | 276.22 | 50.46 | 63.74 |
| **2 Commission/Fee Expense** | | | | | **0.04** | | |
| **3 Employees Expenses** | | **839.87** | | **131.69** | **322.29** | **25.30** | **42.22** |
| **4 Office Operatiing Expenses** | | **374.82** | | **97.24** | **105.01** | **15.32** | **29.48** |
| **5 Exchange Fluctuation Loss** | | | | | | | |
| 5.1 Due to Change in Exchange Rates | | | | | | | |
| 5.2 Due to Foreign Currency Transactions | | | | | | | |
| **6 Non-Operatiing Expenses** | | | | | | | |
| **7. Provision for Risk** | | **51.69** | | **158.68** | **28.40** | **9.82** | **0.61** |
| 7.1 Loan loss Provision | | 51.69 | | 151.56 | 28.40 | 9.82 | 0.61 |
| 7.1.1 General Loan loss Provision | | 50.51 | | 32.50 | 17.15 | 2.58 | 0.44 |
| 7.1.2 Special Loan Loss Provision | | 1.18 | | 119.06 | 11.25 | 7.24 | 0.17 |
| 7.1.3 Additional Loan Loss Provision | | | | | | | |
| 7.2. Provision for Non-Banking Assets | | | | | | | |
| 7.3. Provision for Loss on Investment | | | | | | | |
| 7.4. Provision for Loss of Other Assets | | | | 7.12 | | | |
| **8 Loan Written Off** | | | | | | | |
| **9 Provision for Staff Bonus** | | **105.71** | | **42.02** | | | **4.90** |
| **10 Provision for Income Tax** | | **317.90** | | **126.06** | | | **14.73** |
| **11 Others** | | | | | | | |
| **12 Net Profit** | | **739.21** | | **294.13** | **471.36** | **15.34** | **34.28** |
| ***TOTAL EXPENSES*** | | **4306.04** | | **1895.60** | **1364.60** | **120.60** | **200.77** |

## Income

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| **1. Interest Income** | | **3132.61** | | **1850.49** | **1216.91** | **99.66** | **157.73** |
| 1.1. On Loans and Advance | | 3109.23 | | 1585.04 | 1179.56 | 70.74 | 154.06 |
| 1.2. On Investment | | | | | | | |
| 1.2.1 Government Bonds | | | | | | | |
| 1.2.2 Foreign Bonds | | | | | | | |
| 1.2.3 NRB Bonds | | | | | | | |
| 1.2.4 Deventure & Bonds | | | | | | | |
| 1.3 Agency Balance | | | | | | 28.92 | |
| 1.4 On Call Deposit | | | | 130.96 | | | 3.67 |
| 1.5 Others | | 23.38 | | 134.49 | 37.35 | | |
| **2. Comission & Discount** | | **59.90** | | **0.98** | | | |
| 2.1 Bills Purchase & Discount | | | | | | | |
| 2.2 Comission | | 20.95 | | 0.98 | | | |
| 2.3 Others | | 38.95 | | | | | |
| **3 Income From Exchange Fluctuation** | | | | | | | |
| 3.1 Due to Change in Exchange Rate | | | | | | | |
| 3.2 Due to Foreign Currency Trans | | | | | | | |
| **4 Other Operating Income** | | **1099.13** | | **12.40** | **140.15** | **20.94** | **43.04** |
| **5 Non Operating Income** | | | | | **7.54** | | |
| **6 Provision Written Back** | | **14.40** | | **31.73** | | | |
| **7 Recovery from Written off Loan** | | | | | | | |
| **8 Income from Extra Ordinary Expenses** | | | | | | | |
| **9 Net Loss** | | | | | | | |
| ***TOTAL INCOME*** | | **4306.04** | | **1895.60** | **1364.60** | **120.60** | **200.77** |

| Expenses | Sworojgar | First | Nagbeli | Kalika | Mirmire | Janautthan | Mithila |
|---|---|---|---|---|---|---|---|
| **1 Interest Expenses** | **62.08** | **418.51** | | **16.03** | | | **10.69** |
| 1.1 Deposit Liabilities | 7.40 | | | 2.87 | | | 1.78 |
| 1.1.1 Saving A/c | 7.40 | | | 2.87 | | | 1.78 |
| 1.1.2 Fixed A/c | | | | | | | |
| 1.1.2.1 Upto 3 Months Fixed A/ | | | | | | | |
| 1.1.2.2 3 to 6 Months fixed A/ | | | | | | | |
| 1.1.2.3 6 Months to 1 Year Fixed A/ | | | | | | | |
| 1.1.2.4 Above 1 Yea | | | | | | | |
| 1.1.3 Call Deposit | | | | | | | |
| 1.1.4 Certificate of Deposits | | | | | | | |
| 1.2 Others | 54.68 | 418.51 | | 13.16 | | | 8.90 |
| **2 Commission/Fee Expense** | | | | **0.05** | | | |
| **3 Employees Expenses** | **26.20** | **28.77** | | **12.14** | | | **12.35** |
| **4 Office Operatiing Expenses** | **31.78** | **37.33** | | **20.00** | | | **11.43** |
| **5 Exchange Fluctuation Loss** | | | | | | | |
| 5.1 Due to Change in Exchange Rates | | | | | | | |
| 5.2 Due to Foreign Currency Transactions | | | | | | | |
| **6 Non-Operatiing Expenses** | | | | | | | |
| **7. Provision for Risk** | **7.11** | **27.12** | | **3.12** | | | **11.54** |
| 7.1 Loan loss Provision | 7.07 | 27.12 | | 3.12 | | | 11.54 |
| 7.1.1 General Loan loss Provision | 6.99 | 27.12 | | 3.12 | | | |
| 7.1.2 Special Loan Loss Provision | 0.08 | | | | | | 11.54 |
| 7.1.3 Additional Loan Loss Provision | | | | | | | |
| 7.2. Provision for Non-Banking Assets | | | | | | | |
| 7.3. Provision for Loss on Investment | | | | | | | |
| 7.4. Provision for Loss of Other Assets | 0.04 | | | | | | |
| **8 Loan Written Off** | | | | | | | |
| **9 Provision for Staff Bonus** | **1.73** | **14.68** | | | | | **1.46** |
| **10 Provision for Income Tax** | **2.43** | **44.03** | | | | | **4.39** |
| **11 Others** | | | | | | | |
| **12 Net Profit** | **14.92** | **102.73** | | **2.16** | | | **10.24** |
| ***TOTAL EXPENSES*** | **146.25** | **673.17** | | **53.50** | | | **62.09** |

## Income

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| **1. Interest Income** | **109.86** | **634.65** | | **42.58** | | | **53.14** |
| 1.1. On Loans and Advance | 96.46 | 252.01 | | 40.33 | | | 53.14 |
| 1.2. On Investment | | | | | | | |
| 1.2.1 Government Bonds | | | | | | | |
| 1.2.2 Foreign Bonds | | | | | | | |
| 1.2.3 NRB Bonds | | | | | | | |
| 1.2.4 Deventure & Bonds | | | | | | | |
| 1.3 Agency Balance | | | | | | | |
| 1.4 On Call Deposit | 13.40 | 373.76 | | 2.25 | | | |
| 1.5 Others | | 8.88 | | | | | |
| **2. Comission & Discount** | | | | **0.84** | | | **0.15** |
| 2.1 Bills Purchase & Discount | | | | | | | |
| 2.2 Comission | | | | 0.84 | | | 0.15 |
| 2.3 Others | | | | | | | |
| **3 Income From Exchange Fluctuation** | | | | | | | |
| 3.1 Due to Change in Exchange Rate | | | | | | | |
| 3.2 Due to Foreign Currency Trans | | | | | | | |
| **4 Other Operating Income** | **36.04** | **38.52** | | **10.08** | | | **5.31** |
| **5 Non Operating Income** | | | | | | | **0.62** |
| **6 Provision Written Back** | **0.35** | | | | | | **2.87** |
| **7 Recovery from Written off Loan** | | | | | | | |
| **8 Income from Extra Ordinary Expenses** | | | | | | | |
| **9 Net Loss** | | | | | | | |
| ***TOTAL INCOME*** | **146.25** | **673.17** | | **53.50** | | | **62.09** |

# Statement of Loan & Advance of Commercial Banks

| Sector wise credit | | NBL | RBB | NABIL | NIBL | SCBNL | HBL | NSBI | NBB | EBL |
|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Agricultural and Forest Related | 2222.35 | 4529.27 | 2989.39 | 3084.81 | 7542.63 | 6717.78 | 4538.18 | 680.61 | 9928.12 |
| 2 | Fishery Related | | 751.36 | | | | | | 11.87 | |
| 3 | Mining Related | 734.21 | 7330.75 | 158.91 | 241.80 | | | | 80.92 | |
| 4 | Manufacturing (Producing) Related | 45129.58 | 56381.41 | 112057.91 | 138709.91 | 33581.46 | 124428.38 | 46767.09 | 20707.19 | 52761.94 |
| 5 | Construction | 23840.01 | 36058.70 | 50224.39 | 15225.40 | 36238.66 | 13537.65 | 28561.22 | 18526.45 | 39972.46 |
| 6 | Electricity,Gas and Water | 1954.29 | 3202.40 | 1188.78 | 2131.31 | 237.71 | 8776.52 | 1959.92 | 73.61 | 4547.45 |
| 7 | Metal Products, Machinary & Electronic Equipment & Assemblage | 527.54 | 9131.81 | 4733.16 | 2216.10 | 1750.15 | 330.73 | 4187.53 | 2237.24 | 5563.75 |
| 8 | Transport, Communication and Public Utilities | 9828.43 | 16469.09 | 41477.46 | 9788.77 | 120.49 | 14178.60 | 5566.41 | 6918.40 | 30375.44 |
| 9 | Wholesaler & Retailer | 53318.60 | 112469.79 | 85943.90 | 59984.56 | 29273.45 | 47701.28 | 67668.69 | 19304.44 | 101262.60 |
| 10 | Finance, Insurance and Real Estate | 9059.38 | 21135.74 | 30302.69 | 60298.81 | 13540.69 | 51021.67 | 5843.26 | 7863.80 | 21838.92 |
| 11 | Hotel or Restaurant | 3469.02 | 5056.61 | 9893.11 | 23090.81 | 489.99 | 8107.84 | 2961.62 | 4815.21 | 7014.67 |
| 12 | Other Services | 4319.62 | 16089.37 | 18834.99 | 25312.12 | 1307.71 | 21616.01 | 2696.33 | 4567.01 | 8857.55 |
| 13 | Consumption Loans | 74003.09 | 61386.66 | 2077.06 | 12547.68 | 34824.92 | 7918.92 | 4245.17 | 4226.22 | 20036.91 |
| 14 | Local Government | | 2182.79 | | | 1388.07 | 2551.95 | | | |
| 15 | Others | 38692.88 | 16485.29 | 29345.65 | 66244.86 | 26328.84 | 22795.35 | 42192.50 | 12361.58 | 14458.62 |
| | **TOTAL** | 267099.00 | 368661.04 | 389227.40 | 418876.94 | 186624.78 | 329682.67 | 217187.92 | 102374.55 | 316618.43 |

## Product wise credit

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Term Loan | 54524.00 | 45051.32 | 57153.32 | 54405.61 | 7717.77 | 51286.81 | 11217.70 | 20759.27 | 48231.58 |
| 2 | Overdraft | 28942.00 | 67281.43 | 86973.59 | 97983.99 | 25954.45 | 47792.35 | 7577.17 | 27992.27 | 1554.64 |
| 3 | Trust Receipt Loan / Import Loan | 8461.00 | 19881.73 | 29490.97 | 41228.77 | 14928.57 | 42801.94 | 14609.61 | 6160.04 | 19419.32 |
| 4 | Demand & Other Working Capital Loan | 51266.00 | 90993.59 | 53807.81 | 83723.12 | 35523.16 | 80299.52 | 99075.91 | 15805.15 | 128326.83 |
| 5 | Residential Personal Home Loan (Up to Rs. 80 Lakh) | 17021.00 | 30146.58 | 21551.43 | 7526.48 | 26649.65 | 11437.27 | 21329.46 | 4315.07 | 30437.80 |
| 6 | Real Estate Loan | 7362.00 | 17245.06 | 52155.73 | 90141.81 | 18720.52 | 36503.68 | 17512.43 | 8458.12 | 21216.20 |
| 7 | Margin Nature Loan | 9492.00 | 3355.66 | | 1424.35 | | 9897.30 | 20.95 | 10.00 | 776.60 |
| 8 | Hire Purchase Loan | 18386.00 | 8100.45 | 39842.15 | 15384.66 | 34059.03 | 16152.04 | 4344.19 | 12173.75 | 45061.31 |
| 9 | Deprived Sector Loan | 4131.00 | 11338.20 | 9943.83 | 9168.86 | 4931.11 | 8888.29 | 5771.68 | 3023.41 | 9698.05 |
| 10 | Bills Purchased | 722.00 | 739.09 | 712.46 | 1635.12 | 9642.35 | 13116.21 | 617.04 | 479.40 | 1271.42 |
| 11 | Other Product | 66792.00 | 74527.93 | 37596.11 | 16254.16 | 8498.17 | 11507.26 | 35111.78 | 3198.08 | 10624.68 |
| | **TOTAL LOAN & ADVANCES** | 267099.00 | 368661.04 | 389227.40 | 418876.94 | 186624.78 | 329682.67 | 217187.92 | 102374.55 | 316618.43 |

## Security wise credit

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Gold and Silver | 54533.93 | 59126.90 | 239.97 | 9348.79 | | | | 365.23 | |
| 2 | Government Securities | 6918.31 | 5268.84 | 926.77 | 17.10 | 12406.76 | 78.23 | 917.25 | | 575.31 |
| 3 | Non Governmental Securities | 114.64 | 535.89 | | 1692.95 | 0.18 | 14352.53 | 20.96 | | 9262.94 |
| 4 | Fixed Deposit Receipts | 1932.95 | 1804.68 | 4865.91 | 4177.02 | 4648.78 | 3383.02 | 7228.42 | 2714.16 | 10198.66 |
| 4.1 | Own | 1301.67 | 1713.20 | 4449.36 | 4177.02 | 1287.53 | 3379.45 | 7228.42 | 2714.16 | 10193.79 |
| 4.2 | Other Licences Institutions | 631.28 | 91.48 | 416.55 | | 3361.25 | 3.57 | | | 4.87 |
| 5 | Collateral of Properties | 164604.84 | 288135.81 | 305649.91 | 358598.94 | 144685.13 | 289018.89 | 194246.53 | 89027.59 | 288078.01 |
| 5.1 | Fixed Assets | 130902.27 | 285571.83 | 235999.32 | 307465.76 | 119101.54 | 268597.70 | 155060.39 | 84187.50 | 119967.28 |
| 5.2 | Current Assets | 33702.57 | 2563.98 | 69650.59 | 51133.18 | 25583.59 | 20421.19 | 39186.14 | 4840.10 | 168110.73 |
| 6 | Against security of Bill | 1404.60 | 2124.79 | 27608.46 | 1891.60 | | 13116.54 | 1577.38 | 613.06 | 1024.59 |
| 6.1 | Domestic Bills | 0.13 | 140.70 | 347.19 | | | 847.47 | 309.35 | 443.77 | 140.02 |
| 6.2 | Foreign Bills | 1404.47 | 1984.09 | 27261.27 | 1891.60 | | 12269.08 | 1268.03 | 169.29 | 884.57 |
| 7 | Against Guarantee | 8283.03 | 3089.77 | 606.16 | 5339.54 | 2776.46 | 9112.86 | 5556.47 | 9518.81 | 4494.46 |
| 7.1 | Government Guarantee | 5995.89 | 126.91 | | 3682.72 | 1388.07 | | 1561.21 | 913.00 | 2178.27 |
| 7.2 | Institutional Guarantee | 2000.73 | 2921.04 | | 1567.86 | 1388.39 | | 3015.26 | 3128.76 | 1483.08 |
| 7.3 | Personal Guarantee | 284.39 | 36.61 | 10.16 | 81.91 | | | | 5477.05 | 3.86 |
| 7.4 | Collective Guarantee | 2.02 | 5.21 | 44.37 | | | | | | |
| 7.5 | International Rated Foreign Bank's Guarantee | | | | | | 217.77 | 980.00 | | |
| 7.6 | Other Guarantee | | | 551.63 | 7.05 | | 8895.09 | | | 829.25 |
| 8 | Credit Card | | | 1220.52 | 438.73 | 975.62 | 620.59 | | | |
| 9 | Others | 29306.70 | 8574.36 | 48109.70 | 37372.27 | 21131.84 | | 7640.91 | 135.70 | 2984.46 |
| | **Total** | 267099.00 | 368661.04 | 389227.40 | 418876.94 | 186624.78 | 329682.67 | 217187.92 | 102374.55 | 316618.43 |

| Sector wise credit | | BOK | NCC | NIC | Lumbini | MBL | Kumari | Laxmi | SBL | ADBNL | Global |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Agricultural and Forest Related | 1322.46 | 2596.00 | 2979.59 | 1661.35 | 627.19 | 4139.86 | 596.81 | 2228.33 | 52805.83 | 189.98 |
| 2 | Fishery Related | | | | -0.89 | | | | | 16714.25 | |
| 3 | Mining Related | | | | -35.94 | 494.56 | 4152.10 | | 788.21 | | 27.32 |
| 4 | Manufacturing (Producing) Related | 49124.29 | 19720.00 | 49831.89 | 6415.57 | 32839.42 | 27366.99 | 33577.68 | 34041.53 | 47746.80 | 25749.53 |
| 5 | Construction | 14787.94 | 10415.00 | 19821.86 | 7235.30 | 12050.86 | 17979.79 | 33183.16 | 22400.06 | 24560.55 | 9557.16 |
| 6 | Electricity,Gas and Water | 6801.90 | 2708.00 | 1119.49 | 1929.71 | 8395.46 | 1581.90 | 1145.43 | 3862.55 | | 119.13 |
| 7 | Metal Products, Machinary & Electronic Equipment & Assemblage | 2025.53 | 2353.00 | 120.50 | 39.05 | 1188.13 | 3467.69 | 335.80 | 861.37 | 1854.41 | 964.49 |
| 8 | Transport, Communication and Public Utilities | 1603.81 | 6278.00 | 2786.15 | 2566.40 | 6228.41 | 6924.64 | 8242.18 | 9119.05 | 1473.32 | 827.81 |
| 9 | Wholesaler & Retailer | 43640.57 | 15184.00 | 25917.97 | 13598.23 | 26204.55 | 15164.26 | 25263.79 | 25475.11 | 131513.28 | 28932.27 |
| 10 | Finance, Insurance and Real Estate | 22434.18 | 17247.00 | 21797.00 | 4302.70 | 19408.67 | 22646.17 | 34444.31 | 31193.32 | 5135.88 | 10003.84 |
| 11 | Hotel or Restaurant | 1627.26 | 1927.00 | 1106.76 | 5284.14 | 980.27 | 3134.84 | 397.96 | 2444.78 | 9736.74 | 4586.98 |
| 12 | Other Services | 12927.15 | 1696.00 | 2825.14 | 2161.79 | 6236.00 | 5554.31 | 6074.05 | 14274.66 | 23707.29 | 2961.90 |
| 13 | Consumption Loans | 13218.42 | 8332.00 | 8790.88 | 270.16 | 6014.64 | 12480.16 | 4998.26 | 1640.80 | 3941.99 | 4438.96 |
| 14 | Local Government | | | | 572.94 | | | 1346.33 | 1350.50 | | |
| 15 | Others | 10055.98 | 3842.00 | 14557.93 | 16130.99 | 26652.48 | 24671.05 | 4289.29 | 36791.69 | 84703.11 | 39432.39 |
| | **TOTAL** | 179569.51 | 92298.00 | 151655.16 | 62131.50 | 147320.64 | 149263.77 | 153895.05 | 186471.96 | 403893.45 | 127791.75 |

## Product wise credit

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Term Loan | 23819.44 | 7797.00 | 8590.70 | 6404.53 | 21700.57 | 24140.39 | 26663.42 | 35574.17 | 97645.19 | 9379.84 |
| 2 | Overdraft | 46405.66 | 28612.00 | 9636.55 | 6795.84 | 31449.29 | 46031.03 | 24389.34 | 48039.52 | 49514.44 | 32167.08 |
| 3 | Trust Receipt Loan / Import Loan | 6734.73 | 3370.00 | 8924.45 | 1421.55 | 10189.05 | 3860.49 | 6410.87 | 7501.96 | | 6155.26 |
| 4 | Demand & Other Working Capital Loan | 37615.01 | 11194.00 | 41644.19 | 10925.50 | 13495.88 | 24834.47 | 37071.02 | 26309.84 | 185849.77 | 30125.13 |
| 5 | Residential Personal Home Loan (Up to Rs. 80 Lakh) | 12676.91 | 5407.00 | 14120.27 | 856.00 | 5736.66 | 10842.07 | 5771.84 | 7009.99 | 19680.60 | 3538.94 |
| 6 | Real Estate Loan | 17528.54 | 16291.00 | 17542.12 | 9358.18 | 30484.24 | 27072.35 | 34661.41 | 38837.99 | 83.63 | 26084.06 |
| 7 | Margin Nature Loan | 1329.10 | 995.00 | 3090.28 | 635.57 | 297.53 | 2598.05 | 1495.69 | 4587.46 | | 4297.80 |
| 8 | Hire Purchase Loan | 14122.78 | 8426.00 | 8552.23 | 4313.32 | 10263.55 | 3929.97 | 4111.96 | 9202.36 | 1445.00 | 9588.85 |
| 9 | Deprived Sector Loan | 6027.27 | 2706.00 | 4170.50 | 1837.25 | 4791.35 | 4663.68 | 4890.98 | 5402.40 | 49673.92 | 3734.51 |
| 10 | Bills Purchased | 7091.49 | 127.00 | 80.90 | 18.16 | 214.83 | 279.97 | 1205.59 | 2495.91 | | 172.97 |
| 11 | Other Product | 6218.59 | 7373.00 | 35302.96 | 19565.61 | 18697.68 | 1011.29 | 7222.94 | 1510.35 | 0.91 | 2547.31 |
| | **TOTAL LOAN & ADVANCES** | 179569.51 | 92298.00 | 151655.16 | 62131.50 | 147320.64 | 149263.77 | 153895.05 | 186471.96 | 403893.45 | 127791.75 |

## Security wise credit

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Gold and Silver | | 3163.00 | 52.39 | | | | | | | |
| 2 | Government Securities | 274.21 | | 35.88 | 572.94 | | | 22.72 | | | |
| 3 | Non Governmental Securities | 22.00 | 1995.00 | 3338.28 | 289.90 | 333.96 | 1411.50 | | 139.65 | | 957.64 |
| 4 | Fixed Deposit Receipts | 5164.01 | 2146.00 | 6343.70 | 1244.99 | 4521.14 | 1031.99 | 1311.87 | 5665.71 | 4129.10 | 17.62 |
| 4.1 | Own | 5116.67 | 2146.00 | 6343.70 | 1253.99 | 3574.69 | 975.62 | 1311.87 | 5663.70 | 4129.10 | 17.62 |
| 4.2 | Other Licences Institutions | 47.34 | | | -9.00 | 946.45 | 56.37 | | 2.01 | | |
| 5 | Collateral of Properties | 159585.28 | 78292.00 | 136655.73 | 52291.94 | 137127.43 | 141583.84 | 144570.57 | 163204.13 | 399763.44 | 31734.82 |
| 5.1 | Fixed Assets | 137060.88 | 61278.00 | 90955.86 | 51007.20 | 101351.25 | 138481.78 | 112951.45 | 119047.02 | 399763.44 | 23647.88 |
| 5.2 | Current Assets | 22524.40 | 17014.00 | 45699.87 | 1284.74 | 35776.18 | 3102.06 | 31619.12 | 44157.11 | | 8086.94 |
| 6 | Against security of Bill | 8158.64 | 163.00 | 75.03 | 2587.44 | 919.18 | | | | | 140.00 |
| 6.1 | Domestic Bills | | | 39.24 | 1.00 | 475.00 | | | | | 140.00 |
| 6.2 | Foreign Bills | 8158.64 | 163.00 | 35.79 | 2586.44 | 444.18 | | | | | |
| 7 | Against Guarantee | 6365.37 | 3288.00 | 4068.84 | 1507.36 | 4123.97 | 2169.35 | 2249.84 | 5583.62 | | 617.37 |
| 7.1 | Government Guarantee | 21.71 | 718.00 | 1391.59 | | 1298.45 | 7.69 | 1346.33 | 1350.50 | | |
| 7.2 | Institutional Guarantee | 1285.34 | 1934.00 | 2677.26 | 1173.14 | 2506.19 | 2061.66 | 864.30 | 4228.13 | | |
| 7.3 | Personal Guarantee | | 636.00 | | 0.24 | 319.34 | | 39.20 | 4.99 | | 226.77 |
| 7.4 | Collective Guarantee | | | | | | | | | | |
| 7.5 | International Rated Foreign Bank's Guarantee | 4919.73 | | | | | | | | | |
| 7.6 | Other Guarantee | 138.59 | | | 333.97 | | 100.00 | | | | 390.60 |
| 8 | Credit Card | | | | | | | 107.99 | | | 198.68 |
| 9 | Others | | 3251.00 | 1085.31 | 3636.94 | 294.95 | 3067.09 | 5632.06 | 11878.85 | 0.91 | 94125.62 |
| | **Total** | 179569.51 | 92298.00 | 151655.16 | 62131.50 | 147320.64 | 149263.77 | 153895.05 | 186471.96 | 403893.45 | 127791.75 |

| Sector wise credit | | Citizens | Prime | BOA | Sunrise | DCBL | NMB | Kist | Janata | Mega | CTBNL |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Agricultural and Forest Related | 582.56 | 2037.31 | 791.00 | 840.96 | 1556.02 | 1514.33 | 1530.17 | 1606.89 | 26.93 | 2115.95 |
| 2 | Fishery Related | | 31.71 | | | | | | | | |
| 3 | Mining Related | 577.97 | 2810.27 | 1461.00 | 1596.66 | 804.00 | | | 99.81 | 426.08 | 299.52 |
| 4 | Manufacturing (Producing) Related | 24712.49 | 28917.19 | 17073.00 | 25107.28 | 16023.39 | 29821.58 | 3565.13 | 13131.79 | 10220.42 | 5753.61 |
| 5 | Construction | 8238.93 | 10917.78 | 16239.00 | 5379.24 | 6762.19 | 13047.98 | 11941.89 | 949.91 | 4707.11 | 1207.91 |
| 6 | Electricity,Gas and Water | 7421.19 | 7302.60 | 4679.00 | 1252.53 | | 1854.27 | 2387.24 | | 371.67 | |
| 7 | Metal Products, Machinary & Electronic Equipment & Assemblage | 1216.90 | 316.72 | 6414.00 | 1004.21 | 608.96 | 3237.57 | 690.83 | 2626.48 | 2005.56 | 1612.30 |
| 8 | Transport, Communication and Public Utilities | 2309.57 | 2596.59 | 18774.00 | 4903.30 | 9922.52 | 8508.20 | 7278.70 | 1017.97 | 9192.83 | 4592.91 |
| 9 | Wholesaler & Retailer | 12084.56 | 19850.13 | 20463.00 | 20743.41 | 10578.03 | 18865.91 | 37462.07 | 4517.43 | 10626.16 | 4931.55 |
| 10 | Finance, Insurance and Real Estate | 28782.65 | 27766.35 | 18763.00 | 34544.74 | 25901.66 | 13605.11 | 26393.46 | 3422.00 | 1660.88 | 303.68 |
| 11 | Hotel or Restaurant | 1448.18 | 1097.77 | 1570.00 | 3546.64 | 4429.66 | 1325.20 | 6848.84 | 1167.57 | 2673.47 | 655.61 |
| 12 | Other Services | 6996.83 | 5280.68 | 3774.00 | 7160.46 | 4838.39 | 6976.16 | 5724.30 | 2631.83 | 1474.10 | 405.08 |
| 13 | Consumption Loans | 8999.33 | 4300.59 | 2738.00 | 8684.37 | 619.31 | 9475.46 | 1678.64 | 2638.19 | 3276.40 | 193.95 |
| 14 | Local Government | | | 772.00 | 906.14 | | | | | | |
| 15 | Others | 21771.14 | 57613.32 | 5221.00 | 8673.88 | 8390.50 | 5199.16 | 28868.76 | 2033.23 | 1503.03 | 2790.79 |
| | **TOTAL** | 125142.31 | 170839.02 | 118732.00 | 124343.83 | 90434.64 | 113430.92 | 134370.03 | 35843.09 | 48164.62 | 24862.86 |

## Product wise credit

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Term Loan | 25971.48 | 23281.28 | 13402.00 | 18275.87 | 14817.82 | 13263.99 | 23686.77 | 4086.83 | 4838.38 | 2308.23 |
| 2 | Overdraft | 23928.85 | 44995.14 | 23642.00 | 21806.06 | 7085.47 | 6588.24 | 38155.35 | 8451.82 | 4406.76 | 6285.80 |
| 3 | Trust Receipt Loan / Import Loan | 4216.40 | 3401.52 | 1648.00 | 5172.64 | 2214.43 | 7228.36 | 1248.58 | 1312.41 | 5360.60 | 1908.01 |
| 4 | Demand & Other Working Capital Loan | 13515.18 | 4201.08 | 19017.00 | 26017.49 | 26968.10 | 18673.42 | 15321.13 | 14372.45 | 19226.56 | 10359.17 |
| 5 | Residential Personal Home Loan (Up to Rs. 80 Lakh) | 4018.67 | 5737.74 | 5600.00 | 3764.29 | 766.43 | 6979.40 | 4544.80 | 757.41 | 428.77 | 72.50 |
| 6 | Real Estate Loan | 27621.05 | 39300.93 | 25345.00 | 29537.06 | 25844.46 | 16258.31 | 28955.55 | 2390.05 | 948.26 | 1020.49 |
| 7 | Margin Nature Loan | 1572.10 | 7230.77 | 1425.00 | 753.39 | 3351.68 | 4569.33 | 4728.93 | 1102.94 | | 1884.11 |
| 8 | Hire Purchase Loan | 10432.60 | 5301.71 | 16835.00 | 8710.51 | 2019.50 | 11963.24 | 10548.65 | 1840.21 | 7448.36 | 981.81 |
| 9 | Deprived Sector Loan | 3733.43 | 4925.15 | 3668.00 | 4348.15 | 2570.00 | 3195.13 | 3861.46 | 699.68 | 6.01 | 3.68 |
| 10 | Bills Purchased | 768.66 | 135.70 | 98.00 | 655.88 | 90.55 | 5283.86 | 47.86 | | | |
| 11 | Other Product | 9363.89 | 32328.00 | 8052.00 | 5302.49 | 4706.20 | 19427.64 | 3270.95 | 829.30 | 5500.92 | 39.06 |
| | **TOTAL LOAN & ADVANCES** | 125142.31 | 170839.02 | 118732.00 | 124343.83 | 90434.64 | 113430.92 | 134370.03 | 35843.09 | 48164.62 | 24862.86 |

## Security wise credit

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Gold and Silver | 2758.29 | 22487.26 | | 3576.72 | | | | 429.71 | | |
| 2 | Government Securities | | | | | | 0.35 | | | | |
| 3 | Non Governmental Securities | 1572.11 | 7494.69 | 1425.00 | | | 4985.09 | 4634.22 | 1252.94 | 371.67 | |
| 4 | Fixed Deposit Receipts | 2659.82 | 3047.20 | 1380.00 | 828.85 | 205.29 | 928.57 | 1404.62 | 31.17 | 461.35 | 39.06 |
| 4.1 | Own | 2359.89 | 3047.20 | 1335.00 | 828.85 | 205.29 | 928.57 | 1404.62 | 31.17 | 443.55 | 39.06 |
| 4.2 | Other Licences Institutions | 299.93 | | 45.00 | | | | | | 17.80 | |
| 5 | Collateral of Properties | 102847.33 | 131953.40 | 115003.00 | 112253.98 | 83812.30 | 102943.66 | 123997.08 | 33197.63 | 46961.30 | 22778.37 |
| 5.1 | Fixed Assets | 80560.51 | 130003.60 | 88180.00 | 86371.22 | 71580.96 | 76271.53 | 123775.83 | 22464.80 | 29195.14 | 5436.44 |
| 5.2 | Current Assets | 22286.82 | 1949.79 | 26823.00 | 25882.76 | 12231.33 | 26672.13 | 221.25 | 10732.83 | 17766.16 | 17341.93 |
| 6 | Against security of Bill | 2684.36 | | 152.00 | | 90.21 | 425.00 | 37.00 | 226.29 | 105.11 | |
| 6.1 | Domestic Bills | 329.95 | | 152.00 | | | | 12.00 | 145.00 | | |
| 6.2 | Foreign Bills | 2354.41 | | | | 90.21 | 425.00 | 25.00 | 81.29 | 105.11 | |
| 7 | Against Guarantee | 656.02 | 4429.04 | 772.00 | 2933.72 | 1045.14 | 2511.05 | 3206.77 | | 3.61 | 135.20 |
| 7.1 | Government Guarantee | 35.99 | 1178.02 | 772.00 | 906.14 | | 528.11 | 349.13 | | | -0.15 |
| 7.2 | Institutional Guarantee | | 3245.14 | | 2027.59 | 1044.89 | 1623.79 | 2438.83 | | | 135.35 |
| 7.3 | Personal Guarantee | 620.03 | 5.87 | | | 0.25 | 355.24 | 325.55 | | | |
| 7.4 | Collective Guarantee | | | | | | 3.91 | 64.26 | | 3.61 | |
| 7.5 | International Rated Foreign Bank's Guarantee | | | | | | | | | | |
| 7.6 | Other Guarantee | | | | | | | 29.00 | | | |
| 8 | Credit Card | | | | | | | | | | |
| 9 | Others | 11964.38 | 1427.43 | | 4750.55 | 5281.70 | 1637.20 | 1090.34 | 705.36 | 261.58 | 1910.23 |
| | **Total** | 125142.31 | 170839.02 | 118732.00 | 124343.83 | 90434.64 | 113430.92 | 134370.03 | 35843.09 | 48164.62 | 24862.86 |

| Sector wise credit | | Civil | Century |
|---|---|---|---|
| 1 | Agricultural and Forest Related | 60.32 | 565.00 |
| 2 | Fishery Related | | |
| 3 | Mining Related | | |
| 4 | Manufacturing (Producing) Related | 11857.29 | 2572.00 |
| 5 | Construction | 558.10 | 1550.00 |
| 6 | Electricity,Gas and Water | 107.00 | 550.00 |
| 7 | Metal Products, Machinary & Electronic Equipment & Assemblage | 510.38 | 15.00 |
| 8 | Transport, Communication and Public Utilities | 462.00 | 323.00 |
| 9 | Wholesaler & Retailer | 7969.56 | 3629.00 |
| 10 | Finance, Insurance and Real Estate | 4493.37 | 650.00 |
| 11 | Hotel or Restaurant | 2307.93 | |
| 12 | Other Services | 2480.98 | 746.00 |
| 13 | Consumption Loans | 155.89 | 791.00 |
| 14 | Local Government | | |
| 15 | Others | 588.78 | 482.00 |
| | **TOTAL** | 31551.59 | 11873.00 |

## Product wise credit

| | | | |
|---|---|---|---|
| 1 | Term Loan | 1368.55 | 1243.00 |
| 2 | Overdraft | 8851.78 | 7903.00 |
| 3 | Trust Receipt Loan / Import Loan | 5616.20 | 392.00 |
| 4 | Demand & Other Working Capital Loan | 10253.91 | 414.00 |
| 5 | Residential Personal Home Loan (Up to Rs. 80 Lakh) | 77.76 | 590.00 |
| 6 | Real Estate Loan | 3718.67 | 840.00 |
| 7 | Margin Nature Loan | | 254.00 |
| 8 | Hire Purchase Loan | 340.03 | 207.00 |
| 9 | Deprived Sector Loan | | |
| 10 | Bills Purchased | 112.13 | |
| 11 | Other Product | 1212.58 | 30.00 |
| | **TOTAL LOAN & ADVANCES** | 31551.59 | 11873.00 |

## Security wise credit

| | | | |
|---|---|---|---|
| 1 | Gold and Silver | 136.23 | 100.00 |
| 2 | Government Securities | | |
| 3 | Non Governmental Securities | | 254.00 |
| 4 | Fixed Deposit Receipts | 48.99 | 230.00 |
| 4.1 | Own | 48.99 | |
| 4.2 | Other Licences Institutions | | 230.00 |
| 5 | Collateral of Properties | 30269.15 | 11289.00 |
| 5.1 | Fixed Assets | 18554.44 | 7084.00 |
| 5.2 | Current Assets | 11714.71 | 4205.00 |
| 6 | Against security of Bill | 1044.70 | |
| 6.1 | Domestic Bills | 126.57 | |
| 6.2 | Foreign Bills | 918.13 | |
| 7 | Against Guarantee | | |
| 7.1 | Government Guarantee | | |
| 7.2 | Institutional Guarantee | | |
| 7.3 | Personal Guarantee | | |
| 7.4 | Collective Guarantee | | |
| 7.5 | International Rated Foreign Bank's Guarantee | | |
| 7.6 | Other Guarantee | | |
| 8 | Credit Card | | |
| 9 | Others | 52.52 | |
| | **Total** | 31551.59 | 11873.00 |

# Statement of Loan & Advance of Development Banks

| Sector wise credit | | NIDC | Uddhyam | Malika | SDBL | UDBL | MDBL | Narayani | PDBL | Sahayogi | Pashupati |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Agricultural and Forest Related | 224.84 | 181.48 | 228.37 | 1821.52 | 242.80 | 493.84 | 112.00 | 2565.46 | 114.99 | 478.88 |
| 2 | Fishery Related | | | 20.47 | 21.47 | | | | 19.12 | 1.62 | |
| 3 | Mining Related | | | | 199.85 | | 230.24 | | | | |
| 4 | Manufacturing (Producing) Related | 7166.61 | 169.72 | 1034.14 | 2967.85 | 3.05 | 1504.76 | 302.00 | 865.32 | 156.19 | 1752.99 |
| 5 | Construction | | 243.12 | 329.99 | 3462.23 | 42.78 | 2748.48 | 826.00 | 1430.73 | 1128.39 | 499.99 |
| 6 | Electricity,Gas and Water | 301.00 | | 17.42 | 147.97 | | 362.66 | | 7.90 | | 17.00 |
| 7 | Metal Products, Machinary & Electronic Equipment & Assemblage | 40.12 | | | 1781.15 | | | | 160.46 | 7.50 | 1.77 |
| 8 | Transport, Communication and Public Utilities | | 202.64 | 561.31 | 3227.42 | 20.26 | 211.27 | 564.00 | 1603.50 | 52.42 | 451.82 |
| 9 | Wholesaler & Retailer | | 407.86 | 4950.18 | 5044.08 | 198.84 | 2287.92 | 2106.00 | 1921.21 | 1735.57 | 1755.08 |
| 10 | Finance, Insurance and Real Estate | 993.58 | 63.53 | 150.00 | 5383.57 | | 2620.17 | 1105.00 | 1642.19 | | 2569.33 |
| 11 | Hotel or Restaurant | 3812.02 | 128.05 | 43.47 | 2949.45 | | 2211.94 | | 347.05 | 1.00 | 138.30 |
| 12 | Other Services | 411.22 | 75.24 | 324.24 | 2975.75 | | 429.41 | 195.00 | 253.01 | 462.92 | 271.49 |
| 13 | Consumption Loans | 33.97 | 32.40 | 185.53 | 5150.08 | | 1826.24 | 796.00 | 327.75 | 192.58 | 226.85 |
| 14 | Local Government | | | | | | | | | | 15.00 |
| 15 | Others | 52.31 | 321.98 | 1510.54 | 1844.25 | 189.54 | 10674.07 | 1325.00 | 1964.79 | 2339.36 | 1614.42 |
| | **TOTAL** | 13035.68 | 1826.04 | 9355.66 | 36976.64 | 697.27 | 25601.00 | 7331.00 | 13108.49 | 6192.54 | 9792.92 |

## Product wise credit

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Term Loan | 9253.24 | 127.11 | 517.24 | 8710.10 | | 2569.00 | 390.00 | 1270.57 | | 544.00 |
| 2 | Overdraft | 253.72 | 672.46 | | | | 2556.00 | 1325.00 | 3697.43 | | 1687.73 |
| 3 | Trust Receipt Loan / Import Loan | | | | | | | | | | |
| 4 | Demand & Other Working Capital Loan | 2164.27 | 17.49 | 7010.15 | 8741.38 | | 9575.00 | 2106.00 | | 1849.79 | 3796.47 |
| 5 | Residential Personal Home Loan (Up to Rs. 80 Lakh) | 988.58 | 206.53 | 322.86 | | 42.78 | 729.00 | 761.00 | 4.00 | 878.80 | 371.69 |
| 6 | Real Estate Loan | | 63.53 | | 8127.35 | | 6177.00 | 1105.00 | 3004.87 | 249.44 | 2496.33 |
| 7 | Margin Nature Loan | | | 24.38 | 1367.91 | | 2858.00 | 661.00 | 3.00 | | 41.84 |
| 8 | Hire Purchase Loan | 199.90 | 156.12 | 760.26 | 3955.85 | 20.26 | 413.00 | 564.00 | 1188.90 | 50.72 | 563.69 |
| 9 | Deprived Sector Loan | | 50.83 | 259.77 | 896.00 | 22.26 | 531.00 | 215.00 | 479.69 | 120.81 | 289.46 |
| 10 | Bills Purchased | | | | | | 174.00 | | | | |
| 11 | Other Product | 175.97 | 531.96 | 461.00 | 5178.05 | 611.97 | 19.00 | 204.00 | 3460.03 | 3042.98 | 1.70 |
| | **TOTAL LOAN & ADVANCES** | 13035.68 | 1826.04 | 9355.66 | 36976.64 | 697.27 | 25601.00 | 7331.00 | 13108.49 | 6192.54 | 9792.92 |

## Security wise credit

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Gold and Silver | | | | | | | | | | |
| 2 | Government Securities | | | | 160.00 | | | | | | |
| 3 | Non Governmental Securities | | | | 1367.92 | | 1219.46 | 661.00 | 3.00 | | |
| 4 | Fixed Deposit Receipts | | 19.44 | 107.68 | 1612.04 | | 38.78 | 135.00 | 196.55 | 192.58 | 1.70 |
| 4.1 | Own | | 19.44 | 107.68 | 1612.04 | | 38.78 | 135.00 | 196.55 | 192.58 | 1.70 |
| 4.2 | Other Licences Institutions | | | | | | | | | | |
| 5 | Collateral of Properties | | 1802.59 | 9073.04 | 33526.69 | 414.47 | 23496.48 | 6508.00 | 12750.20 | 5979.91 | 9524.95 |
| 5.1 | Fixed Assets | | 1802.59 | 9073.04 | 33526.69 | 414.47 | 23374.63 | 6508.00 | 12747.08 | 5979.91 | 9524.95 |
| 5.2 | Current Assets | | | | | | 121.85 | | 3.12 | | |
| 6 | Against security of Bill | | | | | | 174.00 | | | | |
| 6.1 | Domestic Bills | | | | | | 174.00 | | | | |
| 6.2 | Foreign Bills | | | | | | | | | | |
| 7 | Against Guarantee | | 4.00 | 12.04 | 309.99 | 282.80 | 315.25 | 27.00 | 158.74 | | 224.43 |
| 7.1 | Government Guarantee | | 4.00 | | | | | 27.00 | | | |
| 7.2 | Institutional Guarantee | | | | 309.99 | | 315.25 | | | | 215.00 |
| 7.3 | Personal Guarantee | | | | | 282.80 | | | 148.94 | | 9.43 |
| 7.4 | Collective Guarantee | | | 12.04 | | | | | 9.80 | | |
| 7.5 | International Rated Foreign Bank's Guarantee | | | | | | | | | | |
| 7.6 | Other Guarantee | | | | | | | | | | |
| 8 | Credit Card | | | | | | | | | | |
| 9 | Others | 13035.68 | | 162.90 | | | 357.03 | | | 20.05 | 41.84 |
| | **Total** | 13035.68 | 1826.04 | 9355.66 | 36976.64 | 697.27 | 25601.00 | 7331.00 | 13108.49 | 6192.54 | 9792.92 |

| Sector wise credit | | Karnali | Triveni | Annapurna | Bhrikuti | Suvekchha | Bageshwori | Sanima | Gaurishankar | Gorkha | Gandaki |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Agricultural and Forest Related | 844.00 | 2354.79 | 543.00 | 608.10 | 158.92 | 137.00 | 7.62 | 183.50 | 117.00 | 400.68 |
| 2 | Fishery Related | | | | | | | | | | 19.86 |
| 3 | Mining Related | | 161.84 | 10.00 | | | 1.00 | | 25.00 | 338.10 | |
| 4 | Manufacturing (Producing) Related | 164.00 | 1468.02 | 291.00 | 2193.00 | 73.37 | 575.00 | 10198.88 | 338.80 | 542.53 | 496.13 |
| 5 | Construction | 458.00 | 1271.17 | 579.00 | | 775.44 | 1357.00 | 10470.77 | 831.60 | 875.19 | 1005.18 |
| 6 | Electricity,Gas and Water | | | | | | | 3516.08 | | | |
| 7 | Metal Products, Machinary & Electronic Equipment & Assemblage | | 41.78 | 16.00 | | | 81.00 | 905.65 | 20.50 | | 98.23 |
| 8 | Transport, Communication and Public Utilities | 530.00 | 1895.30 | 747.00 | 1933.81 | 1441.56 | 1128.00 | 7069.24 | 648.60 | 1307.39 | 1340.88 |
| 9 | Wholesaler & Retailer | 1681.00 | 1334.78 | 2728.00 | 7146.93 | 4120.75 | 3770.00 | 9345.91 | 503.90 | 4637.32 | 3132.79 |
| 10 | Finance, Insurance and Real Estate | | 719.37 | 2191.00 | | | | 7500.85 | 348.80 | 13995.29 | 534.49 |
| 11 | Hotel or Restaurant | | 142.29 | 2263.00 | | 1.12 | 430.00 | 721.25 | 63.30 | 476.39 | 478.56 |
| 12 | Other Services | 994.00 | 384.53 | 194.00 | 2172.98 | 154.30 | 624.00 | 3677.39 | 223.10 | 1079.49 | 416.23 |
| 13 | Consumption Loans | 115.00 | 122.38 | 264.00 | 240.46 | 688.41 | 131.00 | 4526.47 | 171.60 | 3399.36 | 352.84 |
| 14 | Local Government | | | | | | | | | | |
| 15 | Others | | 4336.13 | 3764.71 | 2301.70 | 242.65 | 999.00 | 6421.73 | 2551.37 | 11799.91 | 3783.14 |
| | **TOTAL** | 4786.00 | 14232.38 | 13590.71 | 16596.98 | 7656.52 | 9233.00 | 64361.85 | 5910.07 | 38567.98 | 12059.01 |

## Product wise credit

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Term Loan | 1845.00 | 1312.72 | | 984.09 | 736.51 | 1058.00 | 9683.83 | 1692.20 | 510.98 | 403.04 |
| 2 | Overdraft | | 4622.53 | | 10470.80 | 2351.76 | 4879.00 | 13015.88 | 2001.60 | 7802.80 | 4960.55 |
| 3 | Trust Receipt Loan / Import Loan | | | | | | | | | | |
| 4 | Demand & Other Working Capital Loan | | | 9751.71 | | | | 9630.74 | 12.00 | 7151.05 | 117.58 |
| 5 | Residential Personal Home Loan (Up to Rs. 80 Lakh) | | 1179.33 | 587.00 | 1178.00 | 705.39 | 1326.00 | 2522.27 | 556.30 | 851.97 | 804.42 |
| 6 | Real Estate Loan | 458.00 | 811.21 | 2191.00 | 972.00 | 913.24 | | 15047.91 | 338.60 | 14387.17 | 1099.30 |
| 7 | Margin Nature Loan | | | | | 455.96 | | 1186.67 | | 2926.85 | |
| 8 | Hire Purchase Loan | 530.00 | 1895.30 | 299.00 | 2007.50 | 1899.62 | 1127.00 | 8140.99 | 541.90 | 870.78 | 1399.55 |
| 9 | Deprived Sector Loan | 262.00 | 727.84 | 367.00 | 652.86 | 242.66 | 240.00 | 1735.42 | 423.30 | 718.19 | 313.10 |
| 10 | Bills Purchased | | | | | | | | | | |
| 11 | Other Product | 1691.00 | 3683.45 | 395.00 | 331.73 | 351.38 | 603.00 | 3398.13 | 344.17 | 3348.20 | 2961.47 |
| | **TOTAL LOAN & ADVANCES** | 4786.00 | 14232.38 | 13590.71 | 16596.98 | 7656.52 | 9233.00 | 64361.85 | 5910.07 | 38567.98 | 12059.01 |

## Security wise credit

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Gold and Silver | | | | | | | | | | 98.86 |
| 2 | Government Securities | | | | | | | | | | |
| 3 | Non Governmental Securities | | | | | | | | | | |
| 4 | Fixed Deposit Receipts | 115.00 | 122.38 | 225.00 | 167.02 | 230.37 | 105.00 | 1368.09 | 79.90 | | 178.20 |
| 4.1 | Own | 115.00 | 122.38 | 225.00 | 167.02 | 230.37 | 105.00 | 1368.09 | 79.90 | | 178.20 |
| 4.2 | Other Licences Institutions | | | | | | | | | | |
| 5 | Collateral of Properties | 4671.00 | 14110.00 | 13108.71 | 16429.96 | 7426.15 | 9128.00 | 60156.38 | 5776.40 | | 11781.95 |
| 5.1 | Fixed Assets | 4671.00 | 14110.00 | 13108.71 | 16429.96 | 7426.15 | 9128.00 | 52414.75 | 5776.40 | | 11781.95 |
| 5.2 | Current Assets | | | | | | | 7741.63 | | | |
| 6 | Against security of Bill | | | | | | | | | | |
| 6.1 | Domestic Bills | | | | | | | | | | |
| 6.2 | Foreign Bills | | | | | | | | | | |
| 7 | Against Guarantee | | | 37.00 | | | | 33.09 | 46.50 | | |
| 7.1 | Government Guarantee | | | 37.00 | | | | | | | |
| 7.2 | Institutional Guarantee | | | | | | | | | | |
| 7.3 | Personal Guarantee | | | | | | | 33.09 | 1.00 | | |
| 7.4 | Collective Guarantee | | | | | | | | 45.50 | | |
| 7.5 | International Rated Foreign Bank's Guarantee | | | | | | | | | | |
| 7.6 | Other Guarantee | | | | | | | | | | |
| 8 | Credit Card | | | | | | | | | | |
| 9 | Others | | | 220.00 | | | | 2804.29 | 7.27 | 38567.98 | |
| | **Total** | 4786.00 | 14232.38 | 13590.71 | 16596.98 | 7656.52 | 9233.00 | 64361.85 | 5910.07 | 38567.98 | 12059.01 |

## Sector wise credit

| | | Infrastructure | Business | Biratlaxmi | Excel | WDBL | H & B | Aranikо | NDEP | CEDBL | Miteri |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Agricultural and Forest Related | 297.53 | 60.03 | 974.00 | 799.00 | 19.08 | 341.80 | 219.39 | 1190.75 | 1059.98 | 128.72 |
| 2 | Fishery Related | | | | | | 7.75 | 1.00 | | | 8.00 |
| 3 | Mining Related | | 3.55 | | | | 1.85 | | | | |
| 4 | Manufacturing (Producing) Related | 1498.40 | 388.96 | 1032.00 | 543.00 | 111.07 | 2192.89 | 86.03 | 1268.45 | 4610.97 | 84.34 |
| 5 | Construction | 2343.14 | 2857.20 | 884.00 | 15.00 | 139.96 | 12339.81 | 693.35 | 6003.54 | 2794.18 | 420.78 |
| 6 | Electricity,Gas and Water | | | | | | 148.78 | 15.26 | | 3066.46 | |
| 7 | Metal Products, Machinary & Electronic Equipment & Assemblage | 1.63 | 746.79 | | 27.00 | | 428.42 | 66.74 | 116.54 | 3817.40 | 2.49 |
| 8 | Transport, Communication and Public Utilities | 651.19 | 5411.44 | | 446.00 | 751.66 | 4660.20 | 552.07 | 1637.01 | 4318.69 | 352.64 |
| 9 | Wholesaler & Retailer | 5622.16 | 2191.19 | 3771.00 | 3817.00 | 973.45 | 11667.77 | 534.08 | 3546.89 | 6823.93 | 807.22 |
| 10 | Finance, Insurance and Real Estate | | 1926.61 | | 967.00 | | 5510.34 | 236.38 | 4532.77 | 7361.26 | 295.60 |
| 11 | Hotel or Restaurant | 337.00 | 308.02 | | 485.00 | 129.92 | 1283.08 | 80.46 | 1095.77 | 791.09 | 30.14 |
| 12 | Other Services | 595.75 | 231.80 | 431.00 | 704.00 | 253.87 | 4183.95 | 36.96 | 5399.06 | 280.98 | 41.83 |
| 13 | Consumption Loans | 466.84 | 481.60 | 833.00 | 1131.00 | 73.49 | 2417.85 | 141.84 | 5537.89 | 1004.00 | 906.97 |
| 14 | Local Government | | | | | | | | | | 15.00 |
| 15 | Others | 5202.00 | 2002.79 | 4920.00 | 1480.00 | 1024.90 | 10851.21 | 953.33 | 6061.67 | 5270.22 | 976.90 |
| | **TOTAL** | 17015.64 | 16609.98 | 12845.00 | 10414.00 | 3477.40 | 56035.70 | 3616.89 | 36390.34 | 41199.15 | 4070.63 |

## Product wise credit

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Term Loan | 1453.54 | 1972.86 | 2668.00 | 316.00 | 1149.56 | 2584.41 | 682.58 | 4716.86 | 5284.47 | 63.45 |
| 2 | Overdraft | 9737.50 | 2236.29 | 5235.00 | 2446.00 | 1153.47 | 7442.95 | 1241.76 | 11653.05 | 12287.91 | 527.18 |
| 3 | Trust Receipt Loan / Import Loan | | | | | | | | | | |
| 4 | Demand & Other Working Capital Loan | | | 1682.00 | 4890.00 | 85.00 | 13736.26 | 120.64 | | 6317.75 | 44.99 |
| 5 | Residential Personal Home Loan (Up to Rs. 80 Lakh) | 571.86 | | | 444.00 | 139.90 | 5182.62 | 395.53 | 1926.92 | 2116.45 | 275.79 |
| 6 | Real Estate Loan | 2811.43 | 4217.23 | 1130.00 | 491.00 | | 7396.75 | 198.03 | 7439.25 | 7368.41 | 295.60 |
| 7 | Margin Nature Loan | 515.06 | | | 13.00 | | 790.81 | 37.75 | 2863.33 | 2336.38 | |
| 8 | Hire Purchase Loan | 651.19 | 5691.83 | 302.00 | 327.00 | 751.66 | 6353.01 | 588.70 | 1902.79 | 4213.33 | 378.91 |
| 9 | Deprived Sector Loan | 441.45 | 437.31 | 322.00 | 331.00 | 102.34 | 1195.43 | 223.09 | 1053.30 | 1158.40 | 132.76 |
| 10 | Bills Purchased | | | | | | 57.00 | | 162.35 | | |
| 11 | Other Product | 833.61 | 2054.46 | 1506.00 | 1156.00 | 95.47 | 11296.46 | 128.81 | 4672.48 | 116.06 | 2351.95 |
| | **TOTAL LOAN & ADVANCES** | 17015.64 | 16609.98 | 12845.00 | 10414.00 | 3477.40 | 56035.70 | 3616.89 | 36390.34 | 41199.15 | 4070.63 |

## Security wise credit

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Gold and Silver | | | | 685.00 | | 22.38 | | 1718.71 | | 802.33 |
| 2 | Government Securities | | | | | | | | | | |
| 3 | Non Governmental Securities | | | | 13.00 | | 15.68 | | 2879.72 | 2386.38 | |
| 4 | Fixed Deposit Receipts | 466.84 | 201.26 | 531.00 | 183.00 | 73.49 | 1108.89 | 62.01 | 661.72 | 479.06 | 64.78 |
| 4.1 | Own | 466.84 | 201.26 | 531.00 | 183.00 | 73.49 | 1094.49 | 62.01 | 655.22 | 479.06 | 64.78 |
| 4.2 | Other Licences Institutions | | | | | | 14.40 | | 6.50 | | |
| 5 | Collateral of Properties | 16032.11 | 16408.72 | 11992.00 | 9495.00 | 3403.91 | 51981.36 | 3512.42 | 29305.96 | 35747.86 | 3203.52 |
| 5.1 | Fixed Assets | 16032.11 | 16408.72 | 11992.00 | 9495.00 | 3403.91 | 51845.87 | 3512.42 | 29280.09 | 33514.67 | 3203.52 |
| 5.2 | Current Assets | | | | | | 135.49 | | 25.87 | 2233.19 | |
| 6 | Against security of Bill | | | | | | 57.00 | | | | |
| 6.1 | Domestic Bills | | | | | | 57.00 | | | | |
| 6.2 | Foreign Bills | | | | | | | | | | |
| 7 | Against Guarantee | 1.63 | | | | | 121.50 | 0.84 | 51.12 | 640.98 | |
| 7.1 | Government Guarantee | | | | | | | | | 158.77 | |
| 7.2 | Institutional Guarantee | 1.63 | | | | | 95.00 | | 2.57 | 482.21 | |
| 7.3 | Personal Guarantee | | | | | | 26.50 | | 48.55 | | |
| 7.4 | Collective Guarantee | | | | | | | | | | |
| 7.5 | International Rated Foreign Bank's Guarantee | | | | | | | | | | |
| 7.6 | Other Guarantee | | | | | | | 0.84 | | | |
| 8 | Credit Card | | | | | | | | | | |
| 9 | Others | 515.06 | | 322.00 | 38.00 | | 2728.89 | 41.62 | 1773.11 | 1944.88 | |
| | **Total** | 17015.64 | 16609.98 | 12845.00 | 10414.00 | 3477.40 | 56035.70 | 3616.89 | 36390.34 | 41199.15 | 4070.63 |

| Sector wise credit | | Tinau | Rising | Muktinath | Sewa | Kankai | Public | Mahakali | Ace | Bhargav | Shangrila |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Agricultural and Forest Related | 161.80 | 346.30 | | 1356.92 | 133.84 | 323.77 | 47.41 | 646.94 | 22.96 | 13.72 |
| 2 | Fishery Related | | | | | | | | 74.53 | | |
| 3 | Mining Related | | | | 244.38 | | 42.09 | | | | |
| 4 | Manufacturing (Producing) Related | 193.09 | 647.18 | | 367.46 | 201.44 | 637.30 | 41.40 | 5816.03 | | 801.21 |
| 5 | Construction | 34.21 | 1456.64 | 4180.17 | 565.31 | 331.38 | 1236.91 | 179.94 | 6318.27 | 281.33 | 1210.78 |
| 6 | Electricity,Gas and Water | | | | | | | | 837.91 | | |
| 7 | Metal Products, Machinary & Electronic Equipment & Assemblage | 3.02 | | | 135.70 | | 66.50 | | 666.58 | | 122.70 |
| 8 | Transport, Communication and Public Utilities | 666.90 | | 3782.87 | 1477.93 | 47.47 | 858.47 | 173.24 | 3429.60 | 120.72 | 2394.94 |
| 9 | Wholesaler & Retailer | 1889.51 | 617.76 | 2332.06 | 3448.35 | 1046.80 | 883.71 | 421.85 | 4838.08 | 829.04 | 3421.38 |
| 10 | Finance, Insurance and Real Estate | 614.27 | | | 585.12 | | 788.20 | | 6702.07 | | 1302.96 |
| 11 | Hotel or Restaurant | | | | 68.77 | 7.00 | 109.19 | 24.08 | 263.68 | 19.64 | 302.06 |
| 12 | Other Services | 713.22 | 46.50 | | 1435.03 | 39.35 | 165.95 | | 1327.23 | 115.29 | 579.01 |
| 13 | Consumption Loans | 102.19 | 332.31 | 132.92 | 375.44 | 85.64 | 533.83 | 178.82 | 1289.79 | 12.25 | 952.61 |
| 14 | Local Government | 523.38 | | 6537.54 | 13.73 | | | | 151.58 | | |
| 15 | Others | 125.11 | 3638.54 | | 46.57 | 999.35 | 50.59 | 482.93 | 6724.56 | 35.86 | 4801.74 |
| | **TOTAL** | 5026.70 | 7085.23 | 16965.58 | 10120.70 | 2892.27 | 5696.49 | 1549.67 | 39086.85 | 1437.09 | 15903.10 |

## Product wise credit

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Term Loan | 368.54 | | 380.13 | 1411.95 | 677.58 | 247.02 | | 4904.35 | 439.60 | 1553.40 |
| 2 | Overdraft | 2475.60 | 1319.56 | 1395.05 | | 1558.45 | 2201.01 | 318.56 | 13705.95 | 525.54 | 2046.61 |
| 3 | Trust Receipt Loan / Import Loan | 118.63 | | | | | | | | | 66.70 |
| 4 | Demand & Other Working Capital Loan | | | | 4734.47 | | | 463.26 | 1379.68 | | 5083.08 |
| 5 | Residential Personal Home Loan (Up to Rs. 80 Lakh) | | 1456.63 | 3547.22 | 1120.49 | 331.38 | 1102.18 | 179.94 | 3135.57 | 281.32 | 1060.15 |
| 6 | Real Estate Loan | 537.89 | 50.00 | 1189.83 | 416.88 | 123.82 | 612.81 | | 9025.17 | | 1561.79 |
| 7 | Margin Nature Loan | | | | 7.00 | | 49.44 | | 1289.99 | | 19.83 |
| 8 | Hire Purchase Loan | 702.44 | 456.99 | 3782.87 | 1570.25 | 74.06 | 906.98 | 339.08 | 2877.14 | 120.72 | 3365.89 |
| 9 | Deprived Sector Loan | 145.16 | 227.94 | 5120.37 | 235.39 | 74.00 | 149.97 | 43.88 | 890.35 | 35.07 | 694.73 |
| 10 | Bills Purchased | | | | | | | | | | |
| 11 | Other Product | 678.44 | 3574.11 | 1550.10 | 624.27 | 52.98 | 427.08 | 204.95 | 1878.66 | 34.84 | 450.92 |
| | **TOTAL LOAN & ADVANCES** | 5026.70 | 7085.23 | 16965.58 | 10120.70 | 2892.27 | 5696.49 | 1549.67 | 39086.85 | 1437.09 | 15903.10 |

## Security wise credit

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Gold and Silver | | 79.36 | | | 2.50 | | | 0.25 | | 83.49 |
| 2 | Government Securities | | | | | | | | 0.67 | | |
| 3 | Non Governmental Securities | | | 132.92 | | | | | 1360.67 | | 19.83 |
| 4 | Fixed Deposit Receipts | 96.21 | 252.95 | | 165.19 | 46.60 | 292.17 | 12.98 | 841.77 | 12.25 | 221.81 |
| 4.1 | Own | 96.21 | 252.95 | | 165.19 | 46.60 | | 12.98 | 841.77 | 12.25 | 221.81 |
| 4.2 | Other Licences Institutions | | | | | | 292.17 | | | | |
| 5 | Collateral of Properties | 4865.40 | 6752.92 | 11580.46 | 9895.44 | 2843.17 | 5357.78 | 1536.69 | 36001.92 | 1424.84 | 15190.74 |
| 5.1 | Fixed Assets | 4865.40 | 6752.92 | 11580.46 | 9895.44 | 2843.17 | 5357.78 | 1536.69 | 36001.92 | 1424.84 | 15190.74 |
| 5.2 | Current Assets | | | | | | | | | | |
| 6 | Against security of Bill | | | | | | | | | | |
| 6.1 | Domestic Bills | | | | | | | | | | |
| 6.2 | Foreign Bills | | | | | | | | | | |
| 7 | Against Guarantee | 65.09 | | 5252.19 | 41.52 | | | | 881.58 | | 387.23 |
| 7.1 | Government Guarantee | | | | 13.73 | | | | 151.58 | | |
| 7.2 | Institutional Guarantee | 60.00 | | | 4.80 | | | | 725.00 | | |
| 7.3 | Personal Guarantee | 5.09 | | 5120.37 | | | | | 5.00 | | |
| 7.4 | Collective Guarantee | | | | 22.99 | | | | | | 387.23 |
| 7.5 | International Rated Foreign Bank's Guarantee | | | 131.82 | | | | | | | |
| 7.6 | Other Guarantee | | | | | | | | | | |
| 8 | Credit Card | | | | | | | | | | |
| 9 | Others | | | | 18.55 | | 46.54 | | | | |
| | **Total** | 5026.70 | 7085.23 | 16965.58 | 10120.70 | 2892.27 | 5696.49 | 1549.67 | 39086.85 | 1437.09 | 15903.10 |

| Sector wise credit | | Resunga | Rara | diyalo | Country | Alpine | Nilgiri | Kasthamandap | Garima | City | Bishow |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Agricultural and Forest Related | 10.57 | 55.24 | 272.15 | 313.87 | 449.77 | 24.00 | 490.95 | 111.84 | 325.20 | |
| 2 | Fishery Related | | | | | | | | | | |
| 3 | Mining Related | | | | | | | | | | |
| 4 | Manufacturing (Producing) Related | | | 215.86 | 602.08 | 51.78 | | 3193.57 | 215.20 | 205.65 | |
| 5 | Construction | 1794.40 | 170.59 | 163.89 | 491.16 | | | 2398.71 | 1133.49 | 3683.53 | 1646.80 |
| 6 | Electricity,Gas and Water | | | 9.10 | | | | 801.01 | | | |
| 7 | Metal Products, Machinary & Electronic Equipment & Assemblage | | | 30.70 | 30.37 | | | 321.47 | | 510.81 | |
| 8 | Transport, Communication and Public Utilities | 1777.42 | | 466.03 | | 413.52 | 222.00 | 2271.57 | 2696.00 | 3580.36 | 2240.24 |
| 9 | Wholesaler & Retailer | 940.91 | 1462.13 | 1183.69 | 2668.76 | 861.80 | 741.00 | 4322.74 | 1295.73 | 1706.87 | |
| 10 | Finance, Insurance and Real Estate | | | 306.20 | 642.70 | 728.55 | 9.00 | 4640.68 | 801.20 | 368.92 | |
| 11 | Hotel or Restaurant | | | 104.95 | 238.63 | 8.79 | | 2846.53 | 194.81 | 1123.69 | |
| 12 | Other Services | | 63.02 | 159.68 | 132.39 | 19.27 | | 1569.15 | 401.07 | 1314.26 | 9541.03 |
| 13 | Consumption Loans | 20.70 | 201.09 | 113.37 | 1151.04 | 73.55 | 395.00 | 76.49 | 364.21 | 1195.42 | |
| 14 | Local Government | | | 20.40 | | 19.66 | | 35.75 | 0.34 | | |
| 15 | Others | 62.86 | 883.19 | 400.62 | 3979.99 | 1595.58 | 1123.00 | 2423.64 | 4501.98 | 141.39 | 2309.37 |
| | **TOTAL** | 4606.86 | 2835.26 | 3446.64 | 10250.99 | 4222.27 | 2514.00 | 25392.27 | 11715.87 | 14156.10 | 15737.44 |

## Product wise credit

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Term Loan | 1533.60 | | | 225.22 | 266.96 | 189.00 | 2835.74 | 2155.32 | 3279.18 | 3449.94 |
| 2 | Overdraft | | 1462.13 | 2495.80 | 3894.39 | 674.68 | 666.00 | 11767.17 | 3193.48 | 1860.84 | 4862.01 |
| 3 | Trust Receipt Loan / Import Loan | | | | | | | | | | |
| 4 | Demand & Other Working Capital Loan | 1003.49 | 877.60 | 105.00 | 2616.69 | | 741.00 | 1550.89 | 648.57 | | |
| 5 | Residential Personal Home Loan (Up to Rs. 80 Lakh) | | 117.34 | 129.08 | 432.90 | 451.31 | 212.00 | 1850.67 | 941.01 | 2842.91 | 1380.20 |
| 6 | Real Estate Loan | 154.41 | | 180.00 | 547.37 | 277.24 | 9.00 | 4945.01 | 688.73 | 403.60 | 1396.39 |
| 7 | Margin Nature Loan | | | 110.17 | | 1.95 | | 97.45 | | 147.78 | |
| 8 | Hire Purchase Loan | 1777.42 | 182.05 | 303.52 | 1041.59 | 864.78 | 222.00 | 1639.28 | 2551.60 | 4240.94 | 2240.24 |
| 9 | Deprived Sector Loan | 117.24 | 114.08 | 102.25 | 271.84 | 193.83 | 68.00 | 583.05 | 1008.15 | 478.82 | 522.00 |
| 10 | Bills Purchased | | | | | | | | | | |
| 11 | Other Product | 20.70 | 82.06 | 20.82 | 1220.99 | 1491.52 | 407.00 | 123.00 | 529.01 | 902.03 | 1886.66 |
| | **TOTAL LOAN & ADVANCES** | 4606.86 | 2835.26 | 3446.64 | 10250.99 | 4222.27 | 2514.00 | 25392.27 | 11715.87 | 14156.10 | 15737.44 |

## Security wise credit

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Gold and Silver | | | | | | 356.00 | | 226.05 | 443.16 | 1494.22 |
| 2 | Government Securities | | | | | | | | | | |
| 3 | Non Governmental Securities | | | | | | | | | 147.79 | |
| 4 | Fixed Deposit Receipts | 20.70 | 19.04 | 110.17 | 109.44 | 72.05 | 39.00 | 367.18 | 138.16 | 196.64 | 293.15 |
| 4.1 | Own | 20.70 | 19.04 | 110.17 | 109.44 | 72.05 | 39.00 | 367.18 | 138.16 | 196.64 | 293.15 |
| 4.2 | Other Licences Institutions | | | | | | | | | | |
| 5 | Collateral of Properties | 4586.16 | 2816.22 | 3316.07 | 10022.99 | 3955.44 | 2119.00 | 24133.75 | 10343.50 | 13248.42 | 13428.07 |
| 5.1 | Fixed Assets | 4586.16 | 2816.22 | 3316.07 | 10022.99 | 3955.44 | 2119.00 | 24133.75 | 10343.50 | 13248.42 | 13428.07 |
| 5.2 | Current Assets | | | | | | | | | | |
| 6 | Against security of Bill | | | | | | | | | | |
| 6.1 | Domestic Bills | | | | | | | | | | |
| 6.2 | Foreign Bills | | | | | | | | | | |
| 7 | Against Guarantee | | | 20.40 | | 173.17 | | 779.63 | 1008.16 | 120.09 | 522.00 |
| 7.1 | Government Guarantee | | | 20.40 | | | | | 0.34 | 40.67 | 26.87 |
| 7.2 | Institutional Guarantee | | | | | | | 583.05 | | | |
| 7.3 | Personal Guarantee | | | | | | | 196.58 | | 38.58 | |
| 7.4 | Collective Guarantee | | | | | 173.17 | | | 1007.82 | 40.84 | 495.13 |
| 7.5 | International Rated Foreign Bank's Guarantee | | | | | | | | | | |
| 7.6 | Other Guarantee | | | | | | | | | | |
| 8 | Credit Card | | | | | | | | | | |
| 9 | Others | | | | 118.56 | 21.61 | | 111.70 | | | |
| | **Total** | 4606.86 | 2835.26 | 3446.64 | 10250.99 | 4222.27 | 2514.00 | 25392.27 | 11715.87 | 14156.10 | 15737.44 |

## Sector wise credit

| | | Professional | Kabeli | Kamana | Corporate | Pathibhara | Purnima | Jyoti | Bagmati | Hamro | Kakre |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Agricultural and Forest Related | 154.55 | 53.97 | 344.27 | 768.92 | 30.63 | 132.09 | 120.78 | 85.01 | 35.50 | 112.49 |
| 2 | Fishery Related | | | 22.84 | | | | | | | |
| 3 | Mining Related | | | | | | | 411.59 | | | |
| 4 | Manufacturing (Producing) Related | 180.38 | 1.94 | 343.27 | 1597.57 | 140.48 | 272.93 | 1653.86 | 57.55 | | 31.50 |
| 5 | Construction | 85.34 | 122.85 | 2258.88 | 1083.94 | 662.11 | 124.04 | 3771.99 | 172.76 | 60.19 | 66.60 |
| 6 | Electricity,Gas and Water | | | | | | | 30.00 | | | |
| 7 | Metal Products, Machinary & Electronic Equipment & Assemblage | | 0.89 | 131.67 | 68.87 | | | 1720.59 | | | |
| 8 | Transport, Communication and Public Utilities | 157.69 | 84.85 | 2001.15 | 941.10 | 3.95 | 623.42 | 4149.77 | | 20.50 | |
| 9 | Wholesaler & Retailer | 457.77 | 254.80 | 1411.34 | 1354.78 | 2355.65 | 1062.23 | 1365.98 | 239.82 | 775.99 | 332.91 |
| 10 | Finance, Insurance and Real Estate | | | 781.58 | 1642.20 | 35.00 | | 2064.42 | | 217.30 | |
| 11 | Hotel or Restaurant | | 56.26 | 569.31 | 139.33 | 2.50 | 10.98 | 214.00 | | | 30.82 |
| 12 | Other Services | 23.75 | 49.78 | 682.27 | 26.96 | 68.37 | 78.47 | 1077.72 | | | 48.10 |
| 13 | Consumption Loans | 43.52 | 431.13 | 728.86 | 342.06 | 525.54 | 46.65 | 264.65 | 25.77 | 276.89 | 3.30 |
| 14 | Local Government | | | | | | | | | | |
| 15 | Others | 396.98 | 133.78 | 926.34 | 842.07 | 1393.92 | 1307.41 | 8766.20 | 159.58 | 251.85 | 444.17 |
| | **TOTAL** | 1499.96 | 1190.25 | 10201.78 | 8807.81 | 5218.16 | 3658.22 | 25611.54 | 740.50 | 1638.22 | 1069.89 |

## Product wise credit

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Term Loan | | 99.29 | 1910.27 | 315.62 | | | 3386.67 | | 20.50 | 509.25 |
| 2 | Overdraft | | | 3163.92 | 2624.93 | 2186.57 | 443.36 | 4937.06 | | 207.81 | |
| 3 | Trust Receipt Loan / Import Loan | | | | | | | | | | |
| 4 | Demand & Other Working Capital Loan | 557.84 | 449.69 | | 1225.07 | 521.13 | 1010.75 | 4705.74 | 514.77 | 538.10 | 332.91 |
| 5 | Residential Personal Home Loan (Up to Rs. 80 Lakh) | 73.84 | | 1627.47 | 825.03 | 665.62 | 105.88 | 2544.42 | 172.75 | 25.19 | |
| 6 | Real Estate Loan | | 86.57 | 386.68 | 1519.21 | 35.00 | 362.88 | 2473.27 | | 217.30 | 66.60 |
| 7 | Margin Nature Loan | | | 14.52 | 101.76 | | | 1189.95 | | | |
| 8 | Hire Purchase Loan | 166.49 | 87.56 | 2256.64 | 1107.74 | 478.57 | 623.41 | 3413.73 | 18.53 | 269.24 | 39.03 |
| 9 | Deprived Sector Loan | 30.57 | 29.99 | 236.61 | 200.47 | 111.53 | 113.19 | 675.48 | 27.19 | 43.90 | 78.91 |
| 10 | Bills Purchased | | | | 63.75 | | | | | | |
| 11 | Other Product | 671.24 | 437.15 | 605.66 | 824.22 | 1219.74 | 998.76 | 2285.22 | 7.25 | 316.18 | 43.19 |
| | **TOTAL LOAN & ADVANCES** | 1499.96 | 1190.25 | 10201.78 | 8807.81 | 5218.16 | 3658.22 | 25611.54 | 740.50 | 1638.22 | 1069.89 |

## Security wise credit

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Gold and Silver | | 392.50 | 326.57 | | | | | | | |
| 2 | Government Securities | | | | | | | | | | |
| 3 | Non Governmental Securities | | | | | | | 1189.67 | | | |
| 4 | Fixed Deposit Receipts | 34.07 | 3.54 | 182.78 | 172.84 | 46.30 | 46.65 | 218.84 | 7.25 | 7.65 | 3.30 |
| 4.1 | Own | 34.07 | 3.54 | 182.78 | 172.84 | 46.30 | 46.65 | 218.84 | 7.25 | 7.65 | 3.30 |
| 4.2 | Other Licences Institutions | | | | | | | | | | |
| 5 | Collateral of Properties | 1465.89 | 794.21 | 9601.03 | 8439.00 | 5166.53 | 3611.57 | 23820.99 | 733.25 | 1630.57 | 1066.59 |
| 5.1 | Fixed Assets | 1465.89 | 794.21 | 9601.03 | 8439.00 | 5166.53 | 3611.57 | 23501.56 | 733.25 | 1630.57 | 1066.59 |
| 5.2 | Current Assets | | | | | | | 319.43 | | | |
| 6 | Against security of Bill | | | | 63.75 | | | | | | |
| 6.1 | Domestic Bills | | | | 63.75 | | | | | | |
| 6.2 | Foreign Bills | | | | | | | | | | |
| 7 | Against Guarantee | | | 56.88 | 1.00 | | | 320.55 | | | |
| 7.1 | Government Guarantee | | | | | | | 46.00 | | | |
| 7.2 | Institutional Guarantee | | | | | | | 104.57 | | | |
| 7.3 | Personal Guarantee | | | 56.88 | 1.00 | | | 169.99 | | | |
| 7.4 | Collective Guarantee | | | | | | | | | | |
| 7.5 | International Rated Foreign Bank's Guarantee | | | | | | | | | | |
| 7.6 | Other Guarantee | | | | | | | | | | |
| 8 | Credit Card | | | | | | | | | | |
| 9 | Others | | | 34.52 | 131.22 | 5.33 | | 61.49 | | | |
| | **Total** | 1499.96 | 1190.25 | 10201.78 | 8807.81 | 5218.16 | 3658.22 | 25611.54 | 740.50 | 1638.22 | 1069.89 |

| Sector wise credit | | Shine | Pacific | Civic | IDBL | Gulmi | Kanchan | Matribhumi | Bright | Innovative | Jhimruk |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Agricultural and Forest Related | 163.25 | 177.77 | 73.79 | 158.62 | 30.03 | 20.65 | 61.39 | 149.14 | 74.73 | 16.00 |
| 2 | Fishery Related | | | | | | | | | 21.00 | 1.00 |
| 3 | Mining Related | | | | 489.01 | | | | | | |
| 4 | Manufacturing (Producing) Related | 724.19 | 24.20 | | 2920.61 | 74.94 | 110.18 | 40.56 | 441.13 | 516.95 | |
| 5 | Construction | 460.66 | 415.80 | 63.76 | 1617.66 | 232.71 | 381.52 | 145.21 | 230.96 | 352.12 | 65.00 |
| 6 | Electricity,Gas and Water | | | | | 38.52 | | 4.55 | | 23.00 | |
| 7 | Metal Products, Machinary & Electronic Equipment & Assemblage | | 21.34 | | | 8.25 | | | | 91.00 | |
| 8 | Transport, Communication and Public Utilities | 841.70 | 240.99 | | | 260.20 | 299.22 | 52.23 | 292.35 | 686.59 | 171.00 |
| 9 | Wholesaler & Retailer | 2935.72 | 582.13 | 185.07 | 7484.99 | 425.43 | 831.20 | 240.53 | 909.62 | 464.55 | 169.00 |
| 10 | Finance, Insurance and Real Estate | 502.36 | 8.27 | | 4918.67 | | 401.16 | 61.00 | 119.98 | 78.04 | |
| 11 | Hotel or Restaurant | 129.72 | 22.75 | | 98.85 | 15.00 | 18.19 | 20.69 | 74.50 | 37.37 | 15.00 |
| 12 | Other Services | 207.52 | 223.83 | | 4660.41 | | 150.00 | 19.43 | 66.98 | 53.40 | 3.00 |
| 13 | Consumption Loans | 744.14 | 94.94 | 72.67 | 2455.20 | 59.12 | 15.84 | 37.29 | 150.12 | 145.31 | 211.00 |
| 14 | Local Government | | | | | | | | | | |
| 15 | Others | 1974.72 | 486.82 | 98.10 | 8896.93 | 172.47 | 874.13 | 216.46 | 556.88 | 171.35 | 332.00 |
| | **TOTAL** | 8683.98 | 2298.84 | 493.40 | 33700.95 | 1316.67 | 3102.09 | 899.34 | 2991.67 | 2715.41 | 983.00 |

## Product wise credit

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Term Loan | 661.66 | 43.12 | | 703.58 | 575.54 | 145.55 | 28.98 | 85.60 | 359.80 | 159.00 |
| 2 | Overdraft | 1215.03 | 589.88 | | 3637.74 | | 940.01 | 239.18 | 1656.06 | 528.74 | 92.00 |
| 3 | Trust Receipt Loan / Import Loan | | | | | | | | | | |
| 4 | Demand & Other Working Capital Loan | 3729.90 | | 272.67 | 2564.01 | | 25.00 | | 576.70 | 522.15 | 182.00 |
| 5 | Residential Personal Home Loan (Up to Rs. 80 Lakh) | 360.66 | 415.80 | 60.98 | 318.55 | 232.70 | 381.52 | 84.63 | | 122.42 | 65.00 |
| 6 | Real Estate Loan | 602.36 | | | 5379.28 | | 401.16 | 61.00 | 119.98 | 176.58 | |
| 7 | Margin Nature Loan | 34.01 | | | 2244.68 | 129.00 | | | | | |
| 8 | Hire Purchase Loan | 1428.94 | 325.01 | 71.49 | 2106.69 | 305.93 | 298.22 | 71.52 | 416.79 | 755.85 | 171.00 |
| 9 | Deprived Sector Loan | 199.03 | 44.78 | 16.89 | 684.59 | 54.50 | 120.36 | 19.90 | 70.11 | 98.21 | 22.00 |
| 10 | Bills Purchased | | | | | | | | | | |
| 11 | Other Product | 452.39 | 880.25 | 71.37 | 16061.83 | 19.00 | 790.27 | 394.13 | 66.42 | 151.66 | 292.00 |
| | **TOTAL LOAN & ADVANCES** | 8683.98 | 2298.84 | 493.40 | 33700.95 | 1316.67 | 3102.09 | 899.34 | 2991.67 | 2715.41 | 983.00 |

## Security wise credit

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Gold and Silver | | | | 1517.74 | | | | | | 203.00 |
| 2 | Government Securities | | | | | | | | | | |
| 3 | Non Governmental Securities | | | | 2244.68 | | | | | | |
| 4 | Fixed Deposit Receipts | 122.89 | 10.92 | 1.18 | 937.47 | 0.90 | 15.84 | 18.00 | 25.68 | 47.31 | 8.00 |
| 4.1 | Own | 122.89 | 10.92 | 1.18 | 937.47 | 0.90 | 15.84 | 18.00 | 25.68 | 47.31 | 8.00 |
| 4.2 | Other Licences Institutions | | | | | | | | | | |
| 5 | Collateral of Properties | 8328.05 | 2287.91 | 492.22 | 28316.47 | 1150.30 | 3086.25 | 870.07 | 2965.99 | 2668.10 | 772.00 |
| 5.1 | Fixed Assets | 8328.05 | 2287.91 | 492.22 | 28248.52 | 1150.30 | 3086.25 | 870.07 | 2965.99 | 2668.10 | 772.00 |
| 5.2 | Current Assets | | | | 67.95 | | | | | | |
| 6 | Against security of Bill | | | | | | | | | | |
| 6.1 | Domestic Bills | | | | | | | | | | |
| 6.2 | Foreign Bills | | | | | | | | | | |
| 7 | Against Guarantee | 199.03 | | | 684.59 | 36.47 | | 11.27 | | | |
| 7.1 | Government Guarantee | | | | | | | | | | |
| 7.2 | Institutional Guarantee | | | | | | | 7.68 | | | |
| 7.3 | Personal Guarantee | | | | 652.89 | | | | | | |
| 7.4 | Collective Guarantee | 199.03 | | | 31.70 | 36.47 | | 3.59 | | | |
| 7.5 | International Rated Foreign Bank's Guarantee | | | | | | | | | | |
| 7.6 | Other Guarantee | | | | | | | | | | |
| 8 | Credit Card | | | | | | | | | | |
| 9 | Others | 34.01 | 0.01 | | | 129.00 | | | | | |
| | **Total** | 8683.98 | 2298.84 | 493.40 | 33700.95 | 1316.67 | 3102.09 | 899.34 | 2991.67 | 2715.41 | 983.00 |

| Sector wise credit | | Metro | Vivor | Gaumukhi | Raptiveri | Consumer | Khadbari | Tourism | Mission | Surya | Mt. Makalu |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Agricultural and Forest Related | 29.04 | 83.30 | 135.18 | 94.00 | 1.96 | | 28.40 | 226.11 | 0.65 | 15.67 |
| 2 | Fishery Related | | | | | | | | | | |
| 3 | Mining Related | | 69.91 | | | | | | 59.95 | | |
| 4 | Manufacturing (Producing) Related | | 2265.93 | 10.91 | 176.00 | 274.35 | 93.93 | 1624.48 | 314.27 | | 1.40 |
| 5 | Construction | 713.77 | 2275.11 | 51.01 | 85.00 | 363.54 | 62.01 | 1491.07 | 354.97 | 26.49 | 5.76 |
| 6 | Electricity,Gas and Water | | 1364.47 | | | | 3.00 | 380.09 | | | |
| 7 | Metal Products, Machinary & Electronic Equipment & Assemblage | 167.53 | 2268.80 | 9.47 | 99.00 | | 5.13 | 152.03 | 12.19 | | |
| 8 | Transport, Communication and Public Utilities | 1353.26 | 2457.53 | 88.07 | | 1019.21 | 4.00 | 691.67 | 254.77 | | 9.99 |
| 9 | Wholesaler & Retailer | 1143.22 | 2436.16 | 152.18 | 464.00 | 388.28 | 184.10 | 2666.96 | 839.96 | 229.71 | 10.59 |
| 10 | Finance, Insurance and Real Estate | 380.41 | 5524.01 | | 108.00 | 75.00 | | 155.67 | 82.11 | | |
| 11 | Hotel or Restaurant | | 560.52 | | 36.00 | 105.82 | 10.83 | 1203.52 | 63.71 | 13.29 | 4.90 |
| 12 | Other Services | 39.38 | 323.74 | 3.48 | 72.00 | 254.75 | 30.60 | 462.11 | 55.53 | | 1.50 |
| 13 | Consumption Loans | 32.57 | 2968.17 | 4.20 | 26.00 | 300.82 | 23.78 | 539.51 | 14.03 | 120.66 | 62.84 |
| 14 | Local Government | | | | | | | | | | |
| 15 | Others | 220.96 | 1538.11 | 9.37 | 31.00 | 927.39 | 31.49 | 1742.93 | 209.83 | | 184.03 |
| | **TOTAL** | 4080.14 | 24135.76 | 463.88 | 1191.00 | 3711.12 | 448.87 | 11138.44 | 2487.43 | 390.80 | 296.67 |

## Product wise credit

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Term Loan | 223.46 | 4766.54 | 150.81 | 797.00 | 314.76 | | 384.43 | 1086.53 | 69.62 | |
| 2 | Overdraft | 980.69 | 5078.44 | 28.00 | 114.00 | 1042.33 | 214.37 | 5901.72 | 711.42 | 173.37 | 7.00 |
| 3 | Trust Receipt Loan / Import Loan | | | | | | | | | | |
| 4 | Demand & Other Working Capital Loan | 12.23 | 2670.36 | | | 263.30 | 128.30 | 1135.50 | | | 8.29 |
| 5 | Residential Personal Home Loan (Up to Rs. 80 Lakh) | 624.48 | 99.40 | 42.01 | | 279.88 | 45.01 | 922.66 | 314.26 | 26.50 | 5.76 |
| 6 | Real Estate Loan | 380.41 | 5175.05 | | 108.00 | | | 1053.28 | 47.09 | | |
| 7 | Margin Nature Loan | | 247.13 | | | 237.80 | | 99.34 | | | |
| 8 | Hire Purchase Loan | 1542.84 | 3104.05 | 88.07 | 13.00 | 1130.50 | 8.02 | 1420.11 | 156.31 | 107.60 | 9.99 |
| 9 | Deprived Sector Loan | 89.13 | 575.99 | 11.23 | 23.00 | 82.86 | 8.92 | 178.40 | 39.65 | 0.65 | 3.71 |
| 10 | Bills Purchased | | | | | | | | | | |
| 11 | Other Product | 226.90 | 2418.80 | 143.76 | 136.00 | 359.69 | 44.25 | 43.00 | 132.17 | 13.06 | 261.93 |
| | **TOTAL LOAN & ADVANCES** | 4080.14 | 24135.76 | 463.88 | 1191.00 | 3711.12 | 448.87 | 11138.44 | 2487.43 | 390.80 | 296.67 |

## Security wise credit

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Gold and Silver | | | | | | 23.41 | | | | 233.25 |
| 2 | Government Securities | | 50.99 | | | | | | | | |
| 3 | Non Governmental Securities | | 247.13 | 3.74 | | 237.80 | | 99.34 | | | |
| 4 | Fixed Deposit Receipts | 28.42 | 2418.80 | 0.46 | 3.00 | 7.00 | 2.70 | 33.85 | 9.13 | 13.06 | 1.75 |
| 4.1 | Own | 28.42 | 2418.80 | 0.46 | 3.00 | 7.00 | 2.70 | 33.85 | 9.00 | 13.06 | 1.75 |
| 4.2 | Other Licences Institutions | | | | | | | | 0.13 | | |
| 5 | Collateral of Properties | 4049.52 | 20149.67 | 459.67 | 1165.00 | 3391.32 | 404.62 | 10850.37 | 2478.30 | 377.74 | 60.08 |
| 5.1 | Fixed Assets | 4049.52 | 19999.67 | 459.67 | 1165.00 | 3391.32 | 404.62 | 10850.37 | 2478.30 | 377.74 | 60.08 |
| 5.2 | Current Assets | | 150.00 | | | | | | | | |
| 6 | Against security of Bill | | | | | | | | | | |
| 6.1 | Domestic Bills | | | | | | | | | | |
| 6.2 | Foreign Bills | | | | | | | | | | |
| 7 | Against Guarantee | 2.20 | 525.00 | | 23.00 | 75.00 | | 154.88 | | | 1.60 |
| 7.1 | Government Guarantee | | | | | | | | | | |
| 7.2 | Institutional Guarantee | | 525.00 | | | 75.00 | | 150.00 | | | |
| 7.3 | Personal Guarantee | 0.19 | | | | | | 4.88 | | | |
| 7.4 | Collective Guarantee | | | | 23.00 | | | | | | |
| 7.5 | International Rated Foreign Bank's Guarantee | | | | | | | | | | |
| 7.6 | Other Guarantee | 2.01 | | | | | | | | | 1.60 |
| 8 | Credit Card | | | | | | | | | | |
| 9 | Others | | 744.16 | | | | 18.14 | | | | |
| | **Total** | 4080.14 | 24135.76 | 463.88 | 1191.00 | 3711.12 | 448.87 | 11138.44 | 2487.43 | 390.80 | 296.67 |

| Sector wise credit | | Sindhu | Sahara | Social | NCDBL | Cosmos | Manasiu | Samabriddhi |
|---|---|---|---|---|---|---|---|---|
| 1 | Agricultural and Forest Related | 15.40 | 14.66 | | | | 19.63 | 113.85 |
| 2 | Fishery Related | | | | | | | 4.00 |
| 3 | Mining Related | | | | | | | 8.00 |
| 4 | Manufacturing (Producing) Related | 105.00 | 9.00 | 163.68 | 123.47 | 4.93 | 1.16 | 20.50 |
| 5 | Construction | 118.10 | | 339.06 | 182.45 | 11.41 | 92.21 | 42.39 |
| 6 | Electricity,Gas and Water | | | | | | | |
| 7 | Metal Products, Machinary & Electronic Equipment & Assemblage | | 9.95 | 198.48 | | | | |
| 8 | Transport, Communication and Public Utilities | 593.43 | | | 155.88 | 151.05 | 164.06 | 25.58 |
| 9 | Wholesaler & Retailer | 548.62 | 118.64 | 1192.90 | 730.95 | 78.43 | 160.81 | 200.20 |
| 10 | Finance, Insurance and Real Estate | 92.00 | | 79.53 | | | | 19.90 |
| 11 | Hotel or Restaurant | 33.00 | 6.05 | 1781.74 | | | | 94.00 |
| 12 | Other Services | 11.76 | | 74.64 | 29.74 | 134.36 | 30.80 | 7.00 |
| 13 | Consumption Loans | 47.67 | | 877.10 | 8.30 | | 359.85 | 13.41 |
| 14 | Local Government | | | | | | | |
| 15 | Others | 115.85 | 66.18 | 1287.40 | 272.64 | | 63.27 | 72.60 |
| | **TOTAL** | 1680.83 | 224.48 | 5994.53 | 1503.43 | 380.18 | 891.79 | 621.43 |

## Product wise credit

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| 1 | Term Loan | 375.04 | 9.95 | 1339.80 | 14.74 | 172.21 | 57.75 | 59.10 |
| 2 | Overdraft | 442.34 | 132.49 | 2860.06 | 550.98 | | 50.40 | 32.00 |
| 3 | Trust Receipt Loan / Import Loan | | | | | | | |
| 4 | Demand & Other Working Capital Loan | | | | 50.00 | | 72.78 | 123.70 |
| 5 | Residential Personal Home Loan (Up to Rs. 80 Lakh) | | | 39.38 | 131.03 | | 92.22 | 83.09 |
| 6 | Real Estate Loan | 210.10 | | 815.66 | | 11.40 | | |
| 7 | Margin Nature Loan | | | 867.00 | | | | |
| 8 | Hire Purchase Loan | 593.43 | | 65.43 | 155.88 | 151.05 | 173.59 | 38.99 |
| 9 | Deprived Sector Loan | 0.49 | | | 1.96 | 0.01 | 18.87 | 12.75 |
| 10 | Bills Purchased | | | | | | | |
| 11 | Other Product | 59.43 | 82.04 | 7.20 | 598.84 | 45.52 | 426.18 | 271.80 |
| | **TOTAL LOAN & ADVANCES** | 1680.83 | 224.48 | 5994.53 | 1503.43 | 380.18 | 891.79 | 621.43 |

## Security wise credit

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| 1 | Gold and Silver | 42.98 | | | | | 349.34 | |
| 2 | Government Securities | | | | | | | |
| 3 | Non Governmental Securities | | | 867.00 | | | | |
| 4 | Fixed Deposit Receipts | 4.69 | | 7.20 | 8.30 | | | |
| 4.1 | Own | 4.69 | | 7.20 | 8.30 | | | |
| 4.2 | Other Licences Institutions | | | | | | | |
| 5 | Collateral of Properties | 1632.30 | 224.48 | 5120.30 | 1493.17 | 207.98 | 542.45 | 621.43 |
| 5.1 | Fixed Assets | 1632.30 | 224.48 | 5120.30 | 1493.17 | 203.05 | 542.45 | 621.43 |
| 5.2 | Current Assets | | | | | 4.93 | | |
| 6 | Against security of Bill | | | | | | | |
| 6.1 | Domestic Bills | | | | | | | |
| 6.2 | Foreign Bills | | | | | | | |
| 7 | Against Guarantee | 0.85 | | | | | | |
| 7.1 | Government Guarantee | | | | | | | |
| 7.2 | Institutional Guarantee | | | | | | | |
| 7.3 | Personal Guarantee | 0.85 | | | | | | |
| 7.4 | Collective Guarantee | | | | | | | |
| 7.5 | International Rated Foreign Bank's Guarantee | | | | | | | |
| 7.6 | Other Guarantee | | | | | | | |
| 8 | Credit Card | | | | | | | |
| 9 | Others | | | 0.03 | 1.96 | 172.20 | | |
| | **Total** | 1680.83 | 224.48 | 5994.53 | 1503.43 | 380.18 | 891.79 | 621.43 |

# Statement of Laon & Advance of Finance Companies

| Sector wise credit | | NHDFCL | NFL | NIDC Capital | NNFL | AFCL | NSMFL | Peoples | Merchantile | KFL | Himalaya |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Agricultural and Forest Related | | 348.00 | 212.61 | 701.00 | 102.00 | 440.40 | 198.00 | | 99.62 | 38.80 |
| 2 | Fishery Related | | | | 20.00 | | | | | | |
| 3 | Mining Related | | | | | | | 1054.00 | | | |
| 4 | Manufacturing (Producing) Related | | 218.83 | 225.45 | 1852.00 | 1751.00 | 1388.87 | 1289.00 | | | |
| 5 | Construction | 4335.00 | 993.17 | 2170.91 | 4132.73 | 6153.00 | 21735.56 | 3679.00 | 27.16 | 500.58 | 2099.44 |
| 6 | Electricity,Gas and Water | | 300.00 | | | | | | | | |
| 7 | Metal Products, Machinary & Electronic Equipment & Assemblage | | | 62.82 | 191.00 | 1388.00 | 34.50 | | | | |
| 8 | Transport, Communication and Public Utilities | | 87.46 | 512.74 | 1029.00 | 9886.00 | 1271.17 | 26.00 | 268.29 | 42.28 | |
| 9 | Wholesaler & Retailer | | 2371.00 | 608.30 | 2850.00 | 4996.00 | 1744.28 | 1419.00 | 76.21 | 425.92 | 3458.99 |
| 10 | Finance, Insurance and Real Estate | | | 313.54 | 3010.00 | 3917.00 | 5091.01 | | | 333.25 | |
| 11 | Hotel or Restaurant | | 384.90 | 767.50 | 225.00 | 2339.00 | 736.06 | 971.00 | | | |
| 12 | Other Services | | 96.40 | 101.98 | 1142.00 | 1409.00 | 3892.70 | | | 26.14 | |
| 13 | Consumption Loans | 392.00 | 968.60 | 1799.73 | 1094.00 | 1193.00 | 1807.60 | 598.00 | 307.25 | 1191.26 | 1274.88 |
| 14 | Local Government | | | | | 132.00 | 331.83 | 380.00 | | 83.47 | |
| 15 | Others | | 1640.42 | 5340.13 | 9495.00 | 572.00 | 11042.67 | | | 1523.25 | 167.93 |
| | **TOTAL** | 4727.00 | 7408.77 | 12115.71 | 25741.73 | 33838.00 | 49516.65 | 9614.00 | 678.91 | 4225.77 | 7040.04 |

## Product wise credit

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Term Loan | | 12.83 | 5488.42 | 1477.77 | 3717.00 | 5264.29 | 3314.00 | 72.76 | 861.18 | 3458.99 |
| 2 | Overdraft | | | | | | | | | | |
| 3 | Trust Receipt Loan / Import Loan | | | | | | | | | | |
| 4 | Demand & Other Working Capital Loan | | 3739.90 | | 5227.98 | 7906.00 | 9968.26 | | | 1482.69 | |
| 5 | Residential Personal Home Loan (Up to Rs. 80 Lakh) | 3699.00 | 576.52 | 615.28 | 3189.08 | 5008.00 | 4949.29 | 318.00 | | 408.58 | 1884.44 |
| 6 | Real Estate Loan | 450.00 | 728.15 | 2196.81 | 3179.49 | 3917.00 | 22245.09 | 5089.00 | 16.00 | 425.25 | 215.00 |
| 7 | Margin Nature Loan | | 498.97 | 2566.65 | 515.58 | 73.00 | 717.25 | 289.00 | | 896.18 | |
| 8 | Hire Purchase Loan | | 88.54 | 516.22 | 904.91 | 10812.00 | 3881.83 | 123.00 | 268.29 | 42.28 | 205.41 |
| 9 | Deprived Sector Loan | 186.00 | 143.54 | 77.39 | 514.74 | 556.00 | 959.89 | 198.00 | 14.61 | 83.47 | 167.93 |
| 10 | Bills Purchased | | | | | | | | | | |
| 11 | Other Product | 392.00 | 1620.32 | 654.94 | 10732.18 | 1849.00 | 1530.75 | 283.00 | 307.25 | 26.14 | 1108.27 |
| | **TOTAL LOAN & ADVANCES** | 4727.00 | 7408.77 | 12115.71 | 25741.73 | 33838.00 | 49516.65 | 9614.00 | 678.91 | 4225.77 | 7040.04 |

## Security wise credit

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Gold and Silver | | | | | | | | | | |
| 2 | Government Securities | | | | | | | | | | |
| 3 | Non Governmental Securities | | | | | | 717.25 | 289.00 | | 896.18 | |
| 4 | Fixed Deposit Receipts | 392.00 | 418.54 | 621.12 | 997.00 | 687.00 | 1090.35 | 213.00 | 307.25 | 295.08 | 1019.21 |
| 4.1 | Own | 392.00 | 418.54 | 621.12 | 997.00 | 687.00 | 1090.35 | 213.00 | 307.25 | 295.08 | 1019.21 |
| 4.2 | Other Licences Institutions | | | | | | | | | | |
| 5 | Collateral of Properties | 4335.00 | 6361.61 | 9463.28 | 23950.73 | 32297.00 | 46752.21 | 9097.00 | 357.41 | 3034.51 | 5852.90 |
| 5.1 | Fixed Assets | 4335.00 | 6361.61 | 9455.29 | 23950.73 | 32297.00 | 46752.21 | 9097.00 | 357.41 | 3034.51 | 5852.90 |
| 5.2 | Current Assets | | | 7.99 | | | | | | | |
| 6 | Against security of Bill | | | | | | | | | | |
| 6.1 | Domestic Bills | | | | | | | | | | |
| 6.2 | Foreign Bills | | | | | | | | | | |
| 7 | Against Guarantee | | | 1179.01 | | 282.00 | 956.83 | | 0.77 | | |
| 7.1 | Government Guarantee | | | | | 132.00 | 331.83 | | | | |
| 7.2 | Institutional Guarantee | | | | | 150.00 | | | | | |
| 7.3 | Personal Guarantee | | | 402.20 | | | | | 0.77 | | |
| 7.4 | Collective Guarantee | | | | | | | | | | |
| 7.5 | International Rated Foreign Bank's Guarantee | | | | | | | | | | |
| 7.6 | Other Guarantee | | | 776.81 | | | 625.00 | | | | |
| 8 | Credit Card | | | | | | | | | | |
| 9 | Others | | 628.63 | 852.30 | 794.00 | 572.00 | | 15.00 | 13.48 | | 167.93 |
| | **Total** | 4727.00 | 7408.77 | 12115.71 | 25741.73 | 33838.00 | 49516.65 | 9614.00 | 678.91 | 4225.77 | 7040.04 |

| Sector wise credit | | Union | Gorkha | PFCL | NHMFL | Universal | Samjhana | Goodwill | SFL | SIFCL | Lumbini |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Agricultural and Forest Related | 99.32 | | 1086.73 | 746.31 | 373.62 | | 575.63 | | 568.18 | 7.51 |
| 2 | Fishery Related | | | 3.40 | | | | | | | |
| 3 | Mining Related | | | 103.00 | 28.00 | 420.00 | | | | | 13.29 |
| 4 | Manufacturing (Producing) Related | 1192.53 | 27.71 | 1167.78 | 1092.70 | 1673.88 | | | 1271.11 | 1695.02 | 2027.18 |
| 5 | Construction | 2792.96 | 584.76 | 986.63 | 2653.97 | 2263.36 | | 3676.51 | 1101.19 | 1620.70 | 2834.76 |
| 6 | Electricity,Gas and Water | | | 28.00 | 8.72 | 13.51 | | | | | |
| 7 | Metal Products, Machinary & Electronic Equipment & Assemblage | 791.84 | 1.10 | 43.76 | 141.82 | 0.21 | | 602.33 | | 4.25 | 104.35 |
| 8 | Transport, Communication and Public Utilities | 1054.06 | 403.71 | 1164.73 | 1200.34 | 167.45 | | 1097.59 | 1081.12 | 388.84 | 1764.00 |
| 9 | Wholesaler & Retailer | 199.74 | 283.32 | 3481.54 | 921.90 | 1545.37 | | 5715.09 | 3657.15 | 2442.12 | 2713.99 |
| 10 | Finance, Insurance and Real Estate | 897.01 | 599.87 | 970.00 | 4267.97 | 1413.57 | | | | 1121.59 | 1162.56 |
| 11 | Hotel or Restaurant | 172.15 | 75.00 | 236.85 | 334.92 | 1323.91 | | | | 525.95 | 1845.66 |
| 12 | Other Services | 390.58 | 21.44 | 165.76 | 949.08 | 731.22 | | 233.06 | 200.78 | 1995.29 | 1583.75 |
| 13 | Consumption Loans | 1547.89 | 412.63 | 319.88 | 1472.11 | 455.60 | | 899.67 | 540.40 | 662.24 | 529.36 |
| 14 | Local Government | | | | | | | | | | |
| 15 | Others | 1656.21 | 1512.01 | 2989.85 | 1404.88 | 476.48 | | 497.59 | 1076.09 | 1.86 | 1072.38 |
| | **TOTAL** | 10794.30 | 3921.55 | 12747.91 | 15222.72 | 10858.19 | | 13297.46 | 8927.84 | 11026.04 | 15658.80 |

## Product wise credit

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Term Loan | 2794.24 | | 4074.05 | 3779.19 | 5715.31 | | 5076.58 | | 2822.27 | |
| 2 | Overdraft | | | | | | | | | | |
| 3 | Trust Receipt Loan / Import Loan | | | | | | | | | | |
| 4 | Demand & Other Working Capital Loan | 1517.85 | 1813.18 | 4264.22 | | | | | 4351.64 | 3018.30 | 8708.21 |
| 5 | Residential Personal Home Loan (Up to Rs. 80 Lakh) | 1631.33 | 100.00 | 418.00 | 1779.72 | 1999.60 | | 1407.99 | 741.92 | 1319.86 | 695.40 |
| 6 | Real Estate Loan | 1443.04 | 1218.52 | 1351.86 | 4469.99 | 1638.57 | | 4269.26 | 359.27 | 1507.80 | 3200.17 |
| 7 | Margin Nature Loan | 591.02 | 283.54 | 33.00 | 578.68 | 174.93 | | 484.96 | 126.53 | 275.59 | 42.40 |
| 8 | Hire Purchase Loan | 1305.57 | 403.72 | 1350.97 | 1087.01 | 178.52 | | 1423.23 | 1081.12 | 321.22 | 1259.57 |
| 9 | Deprived Sector Loan | 220.10 | 81.15 | 352.68 | 268.55 | 251.90 | | 402.38 | 381.58 | 266.57 | 215.00 |
| 10 | Bills Purchased | | | | | | | | | | |
| 11 | Other Product | 1291.16 | 21.44 | 903.13 | 3259.58 | 899.36 | | 233.06 | 1885.78 | 1494.38 | 1538.04 |
| | **TOTAL LOAN & ADVANCES** | 10794.30 | 3921.55 | 12747.91 | 15222.72 | 10858.19 | | 13297.46 | 8927.84 | 11025.99 | 15658.80 |

## Security wise credit

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Gold and Silver | | | 65.29 | | | | | | | |
| 2 | Government Securities | | | | | | | | | | |
| 3 | Non Governmental Securities | 591.02 | 283.52 | | | | | | | 275.57 | |
| 4 | Fixed Deposit Receipts | 593.24 | 129.11 | 321.41 | 1123.47 | 244.95 | | 899.67 | 540.40 | 386.70 | 508.06 |
| 4.1 | Own | 593.24 | 129.11 | 321.41 | 1123.47 | 244.95 | | 899.67 | 540.40 | 386.70 | 508.06 |
| 4.2 | Other Licences Institutions | | | | | | | | | | |
| 5 | Collateral of Properties | 9245.05 | 3508.92 | 12340.21 | 13341.34 | 10230.27 | | 11297.88 | 8387.44 | 10361.78 | 14760.74 |
| 5.1 | Fixed Assets | 9245.05 | 3508.92 | 12340.21 | 13341.34 | 10230.27 | | 11297.88 | 8387.44 | 10361.78 | 14760.74 |
| 5.2 | Current Assets | | | | | | | | | | |
| 6 | Against security of Bill | | | | | | | | | | |
| 6.1 | Domestic Bills | | | | | | | | | | |
| 6.2 | Foreign Bills | | | | | | | | | | |
| 7 | Against Guarantee | 364.99 | | 21.00 | | 282.96 | | 602.33 | | 1.98 | 215.00 |
| 7.1 | Government Guarantee | 32.49 | | | | 99.70 | | | | | |
| 7.2 | Institutional Guarantee | 183.00 | | | | | | | | | 215.00 |
| 7.3 | Personal Guarantee | 149.50 | | 21.00 | | 8.33 | | | | 1.98 | |
| 7.4 | Collective Guarantee | | | | | | | | | | |
| 7.5 | International Rated Foreign Bank's Guarantee | | | | | | | 602.33 | | | |
| 7.6 | Other Guarantee | | | | | 174.93 | | | | | |
| 8 | Credit Card | | | | | | | | | | |
| 9 | Others | | | | 757.91 | 100.00 | | 497.59 | | | 174.99 |
| | **Total** | 10794.30 | 3921.55 | 12747.91 | 15222.72 | 10858.19 | | 13297.46 | 8927.84 | 11026.03 | 15658.80 |

| Sector wise credit | | Investa | YFL | Standard | ILFCO | Mahalaxmi | Lalitpur | Bhajuratna | United FC | General | Progressive |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Agricultural and Forest Related | 25.16 | 11.75 | 44.31 | 9.80 | 44.58 | | 27.00 | 39.68 | 8.00 | 59.00 |
| 2 | Fishery Related | | | 20.00 | | | | | | | |
| 3 | Mining Related | | | | 63.99 | 44.97 | 43.00 | | 0.21 | | |
| 4 | Manufacturing (Producing) Related | | 1135.22 | 7785.29 | 2895.27 | 1429.27 | | 69.00 | 331.50 | 355.00 | 260.00 |
| 5 | Construction | 37.94 | 352.46 | 1380.47 | 966.49 | 5706.53 | 1081.00 | 532.00 | 9488.97 | 1898.00 | 150.22 |
| 6 | Electricity,Gas and Water | | | 1032.14 | | | | | | | |
| 7 | Metal Products, Machinary & Electronic Equipment & Assemblage | | | 48.00 | 1439.25 | 77.92 | | | 2721.82 | | 5.00 |
| 8 | Transport, Communication and Public Utilities | 438.11 | 406.15 | 5844.77 | 10829.02 | 2074.60 | | 372.00 | 163.51 | | 648.00 |
| 9 | Wholesaler & Retailer | | 2372.60 | 2868.89 | 1823.25 | 2762.75 | 5604.00 | 404.00 | 156.81 | 4066.00 | 101.00 |
| 10 | Finance, Insurance and Real Estate | | 734.57 | 2351.08 | 3556.86 | 100.00 | 7947.00 | | 1242.46 | | 752.00 |
| 11 | Hotel or Restaurant | | 317.25 | 2806.76 | 141.64 | 633.39 | | | | | 10.00 |
| 12 | Other Services | | 537.25 | 1171.57 | 7776.47 | 299.93 | 2087.00 | | 5.97 | 395.00 | 67.00 |
| 13 | Consumption Loans | 9.00 | 1699.29 | 246.60 | 687.01 | 1086.94 | 2367.00 | 114.00 | 10516.02 | 493.00 | 491.00 |
| 14 | Local Government | | | | | | | | | | |
| 15 | Others | 4.80 | 1602.56 | 3371.45 | 1082.41 | 4197.40 | 1210.00 | 216.00 | 785.89 | 3165.00 | 384.00 |
| | **TOTAL** | 515.01 | 9169.10 | 28971.33 | 31271.44 | 18458.28 | 20339.00 | 1734.00 | 25452.84 | 10380.00 | 2927.22 |

## Product wise credit

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Term Loan | | 1389.75 | 4761.28 | 8951.20 | 2693.48 | 5604.00 | 499.60 | 42.87 | | 222.00 |
| 2 | Overdraft | | | | | | | | | | |
| 3 | Trust Receipt Loan / Import Loan | | | | | | | | | | |
| 4 | Demand & Other Working Capital Loan | 46.94 | 4694.79 | 7756.51 | 3942.48 | 4406.32 | 43.00 | | 586.75 | | 399.00 |
| 5 | Residential Personal Home Loan (Up to Rs. 80 Lakh) | | 314.68 | 974.68 | 539.35 | 2714.66 | 1081.00 | 531.50 | 6415.33 | | 169.00 |
| 6 | Real Estate Loan | | 728.69 | 3119.51 | 6074.56 | 3288.01 | 7947.00 | | 1610.76 | 1898.00 | 325.22 |
| 7 | Margin Nature Loan | | 139.46 | 1654.35 | 308.84 | 876.24 | 394.00 | 99.70 | 1265.14 | 158.00 | 339.00 |
| 8 | Hire Purchase Loan | 438.11 | 1057.76 | 1959.59 | 10311.26 | 2141.48 | 409.00 | 372.50 | 10998.74 | 257.00 | 627.00 |
| 9 | Deprived Sector Loan | 29.96 | 171.11 | 486.05 | 462.50 | 337.24 | 408.00 | 47.90 | 505.82 | 104.00 | 82.00 |
| 10 | Bills Purchased | | | 37.55 | | | | | | | |
| 11 | Other Product | | 672.86 | 8221.81 | 681.24 | 2000.85 | 4453.00 | 182.80 | 4027.43 | 7963.00 | 764.00 |
| | **TOTAL LOAN & ADVANCES** | 515.01 | 9169.10 | 28971.33 | 31271.44 | 18458.28 | 20339.00 | 1734.00 | 25452.84 | 10380.00 | 2927.22 |

## Security wise credit

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Gold and Silver | | | | | | | | | | |
| 2 | Government Securities | | | | | | | | | | |
| 3 | Non Governmental Securities | | | 1802.06 | 308.84 | | 394.00 | 148.00 | 3.90 | 158.00 | 339.00 |
| 4 | Fixed Deposit Receipts | | 643.21 | 4051.11 | 687.24 | 1086.94 | 1564.00 | 114.00 | 1039.38 | 493.00 | 152.00 |
| 4.1 | Own | | 643.21 | 4051.11 | 686.79 | 1086.94 | 1564.00 | 114.00 | 1039.38 | 493.00 | 152.00 |
| 4.2 | Other Licences Institutions | | | | 0.45 | | | | | | |
| 5 | Collateral of Properties | 510.21 | 8386.43 | 22550.62 | 29665.76 | 16367.72 | 15492.00 | 1472.00 | 22524.03 | 9729.00 | 2026.22 |
| 5.1 | Fixed Assets | 485.05 | 8386.43 | 22550.62 | 29665.76 | 16252.10 | 9480.00 | 1472.00 | 22524.03 | 9729.00 | 2026.22 |
| 5.2 | Current Assets | 25.16 | | | | 115.62 | 6012.00 | | | | |
| 6 | Against security of Bill | | | | | | | | | | |
| 6.1 | Domestic Bills | | | | | | | | | | |
| 6.2 | Foreign Bills | | | | | | | | | | |
| 7 | Against Guarantee | | | 486.05 | 158.27 | 3.52 | | | 478.32 | | 139.00 |
| 7.1 | Government Guarantee | | | | 152.50 | | | | | | |
| 7.2 | Institutional Guarantee | | | 486.05 | | 0.24 | | | 465.57 | | 30.00 |
| 7.3 | Personal Guarantee | | | | 5.77 | 3.28 | | | 12.75 | | 109.00 |
| 7.4 | Collective Guarantee | | | | | | | | | | |
| 7.5 | International Rated Foreign Bank's Guarantee | | | | | | | | | | |
| 7.6 | Other Guarantee | | | | | | | | | | |
| 8 | Credit Card | | | | | | | | | | |
| 9 | Others | 4.80 | 139.46 | 81.49 | 451.33 | 1000.10 | 2889.00 | | 1407.20 | | 271.00 |
| | **Total** | 515.01 | 9169.10 | 28971.33 | 31271.44 | 18458.28 | 20339.00 | 1734.00 | 25452.84 | 10380.00 | 2927.22 |

| Sector wise credit | | AEFL | Navadurga | Janaki | Pokhara | Central | Premier | Arun | Multipurpose | Butwal | Srijana |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Agricultural and Forest Related | 351.35 | 311.75 | | 52.42 | | 175.00 | 204.00 | 177.41 | 387.00 | 5.32 |
| 2 | Fishery Related | 7.00 | | | | | | | | 8.00 | |
| 3 | Mining Related | | 2.50 | 14.51 | | | 121.00 | | | 112.00 | |
| 4 | Manufacturing (Producing) Related | 1481.73 | 2094.20 | 570.68 | | 765.00 | 1683.00 | | 55.00 | 1526.00 | |
| 5 | Construction | 1112.33 | 149.13 | 1723.89 | 984.49 | 1446.00 | 1758.00 | 778.36 | 204.67 | 451.00 | 203.99 |
| 6 | Electricity,Gas and Water | 33.47 | 15.00 | | | | 501.00 | | | 31.00 | |
| 7 | Metal Products, Machinary & Electronic Equipment & Assemblage | 68.48 | 54.49 | | | 358.00 | 259.00 | 123.48 | | 404.00 | |
| 8 | Transport, Communication and Public Utilities | 454.07 | 32.42 | | 633.51 | 825.00 | 1554.00 | | | 2020.00 | |
| 9 | Wholesaler & Retailer | 552.21 | 2534.99 | 2512.58 | 5260.48 | 8758.00 | 882.00 | 621.89 | 186.40 | 2484.00 | 550.01 |
| 10 | Finance, Insurance and Real Estate | 1359.16 | 1328.09 | 156.33 | | 2983.00 | | | | 2536.00 | |
| 11 | Hotel or Restaurant | 119.08 | 511.88 | 175.05 | 822.16 | 45.00 | 182.00 | 226.00 | | 146.00 | |
| 12 | Other Services | 460.55 | 188.14 | 641.69 | 400.58 | 381.00 | 7.00 | 5.50 | 81.90 | 1390.00 | 85.55 |
| 13 | Consumption Loans | 228.57 | 411.86 | 656.55 | 122.01 | 1344.00 | 374.00 | 136.08 | 200.09 | 990.00 | 111.06 |
| 14 | Local Government | 40.15 | 15.23 | | | | | | | | |
| 15 | Others | 1373.14 | 115.25 | 224.13 | 4130.61 | 336.00 | 3164.00 | 631.49 | 32.45 | 1317.00 | 392.90 |
| | **TOTAL** | 7641.29 | 7764.93 | 6675.41 | 12406.26 | 17241.00 | 10660.00 | 2726.80 | 937.92 | 13802.00 | 1348.83 |

## Product wise credit

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Term Loan | | 15.00 | 3117.43 | 1048.17 | 133.00 | 623.00 | | 418.81 | 5708.00 | 550.01 |
| 2 | Overdraft | | | | | | | | | | |
| 3 | Trust Receipt Loan / Import Loan | | | | | | | | | | |
| 4 | Demand & Other Working Capital Loan | 3260.01 | 6065.88 | | 6082.65 | 11017.00 | 4497.00 | 1012.93 | | 1211.00 | |
| 5 | Residential Personal Home Loan (Up to Rs. 80 Lakh) | 691.94 | | 1723.89 | 1667.05 | 1446.00 | 1364.00 | 546.36 | 204.67 | 1481.00 | |
| 6 | Real Estate Loan | 1651.37 | 1267.74 | 156.33 | 2086.44 | 2983.00 | 2962.00 | 232.00 | | 2430.00 | |
| 7 | Margin Nature Loan | 55.43 | 195.15 | | | 477.00 | 204.00 | 97.00 | | 432.00 | 203.99 |
| 8 | Hire Purchase Loan | 568.26 | 19.46 | 74.24 | 633.52 | 849.00 | 513.00 | 80.54 | 90.19 | 1754.00 | 50.41 |
| 9 | Deprived Sector Loan | 318.58 | 151.70 | 154.28 | 365.83 | 336.00 | 232.00 | 56.02 | 32.45 | 300.00 | 30.62 |
| 10 | Bills Purchased | | | | | | | | | | |
| 11 | Other Product | 1095.70 | 50.00 | 1449.24 | 522.61 | | 265.00 | 701.96 | 191.80 | 486.00 | 513.80 |
| | **TOTAL LOAN & ADVANCES** | 7641.29 | 7764.93 | 6675.41 | 12406.26 | 17241.00 | 10660.00 | 2726.80 | 937.92 | 13802.00 | 1348.83 |

## Security wise credit

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Gold and Silver | | | | | | | | | | |
| 2 | Government Securities | | | | | | | | | | |
| 3 | Non Governmental Securities | | 201.66 | | | 477.00 | 204.00 | | | | |
| 4 | Fixed Deposit Receipts | 109.38 | 210.20 | 558.76 | 122.01 | 867.00 | 101.00 | 55.54 | 109.90 | 990.00 | 60.65 |
| 4.1 | Own | 109.38 | 210.20 | 558.76 | 122.01 | 867.00 | 101.00 | 55.54 | 109.90 | 990.00 | 60.65 |
| 4.2 | Other Licences Institutions | | | | | | | | | | |
| 5 | Collateral of Properties | 7383.27 | 7222.59 | 6071.83 | 12284.25 | 15897.00 | 10225.00 | 2039.77 | 828.02 | 12812.00 | 1288.18 |
| 5.1 | Fixed Assets | 7383.27 | 7222.59 | 6071.83 | 12284.25 | 15897.00 | 10225.00 | 2039.77 | 828.02 | 12812.00 | 1288.18 |
| 5.2 | Current Assets | | | | | | | | | | |
| 6 | Against security of Bill | | | | | | | | | | |
| 6.1 | Domestic Bills | | | | | | | | | | |
| 6.2 | Foreign Bills | | | | | | | | | | |
| 7 | Against Guarantee | 93.22 | | | | | 9.00 | | | | |
| 7.1 | Government Guarantee | 40.15 | | | | | | | | | |
| 7.2 | Institutional Guarantee | | | | | | | | | | |
| 7.3 | Personal Guarantee | 53.07 | | | | | 9.00 | | | | |
| 7.4 | Collective Guarantee | | | | | | | | | | |
| 7.5 | International Rated Foreign Bank's Guarantee | | | | | | | | | | |
| 7.6 | Other Guarantee | | | | | | | | | | |
| 8 | Credit Card | | | | | | | | | | |
| 9 | Others | 55.42 | 130.48 | 44.82 | | | 121.00 | 631.49 | | | |
| | **Total** | 7641.29 | 7764.93 | 6675.41 | 12406.26 | 17241.00 | 10660.00 | 2726.80 | 937.92 | 13802.00 | 1348.83 |

| Sector wise credit | | Om | CMB | WMBFL | CMBFCL | Crystal | Royal | Guheshwori | Patan | Fewa | Everest |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Agricultural and Forest Related | | | 16.77 | 3963.63 | | 94.01 | 5.00 | 74.90 | 177.58 | 80.39 |
| 2 | Fishery Related | | | 2.22 | | | | | | | |
| 3 | Mining Related | | | | 2.98 | | 300.00 | | | | |
| 4 | Manufacturing (Producing) Related | | 111.40 | 598.41 | 9886.62 | | 2869.37 | 184.60 | 265.27 | 956.95 | 62.86 |
| 5 | Construction | 2026.11 | 723.22 | 642.80 | 420.69 | 4621.43 | 1485.60 | 2520.60 | 933.96 | 4313.42 | 491.26 |
| 6 | Electricity,Gas and Water | | | | 9.49 | | | | | | |
| 7 | Metal Products, Machinary & Electronic Equipment & Assemblage | | 10.60 | | 122.47 | | 173.66 | 10.00 | 5.00 | 64.18 | 15.12 |
| 8 | Transport, Communication and Public Utilities | 1894.13 | 656.35 | 587.33 | 837.72 | | 618.65 | 335.00 | | 4776.25 | 1169.45 |
| 9 | Wholesaler & Retailer | 12744.27 | 45.15 | 836.47 | 2771.95 | | 1510.51 | 110.50 | 113.17 | 3873.53 | |
| 10 | Finance, Insurance and Real Estate | 934.76 | 75.00 | 3038.71 | 641.00 | 969.22 | 4339.21 | 947.80 | 394.87 | 135.66 | |
| 11 | Hotel or Restaurant | | | 80.48 | 1782.63 | 61.60 | 221.06 | 120.00 | 128.39 | 493.58 | |
| 12 | Other Services | 13.13 | 244.93 | 410.97 | 252.71 | | 35.73 | 161.30 | 128.00 | 803.36 | 11.74 |
| 13 | Consumption Loans | 1723.56 | 394.86 | 682.99 | 3932.09 | 487.39 | 809.86 | 1246.40 | 886.73 | 422.59 | 121.02 |
| 14 | Local Government | | | | | | | | | | |
| 15 | Others | 208.12 | 2465.06 | 2758.38 | 11746.86 | 4408.80 | 5441.01 | 2215.23 | 1007.17 | 2543.88 | 438.13 |
| | **TOTAL** | 19544.08 | 4726.57 | 9655.54 | 36370.84 | 10548.44 | 17898.67 | 7856.43 | 3937.46 | 18560.98 | 2389.97 |

## Product wise credit

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Term Loan | 12234.72 | 180.50 | 2022.54 | 14929.01 | 5648.80 | 641.70 | 2000.69 | | 963.26 | 361.82 |
| 2 | Overdraft | | | | | | | | | | |
| 3 | Trust Receipt Loan / Import Loan | | | | | | | | | | |
| 4 | Demand & Other Working Capital Loan | | 868.92 | 1335.17 | 6148.88 | | 5646.27 | | 814.99 | 6195.38 | |
| 5 | Residential Personal Home Loan (Up to Rs. 80 Lakh) | 208.12 | 553.21 | 9.23 | 234.21 | | 953.03 | 1764.74 | 536.32 | 969.82 | |
| 6 | Real Estate Loan | 2960.87 | 361.41 | 2844.79 | 8606.65 | 4621.43 | 4470.43 | 1587.05 | 417.50 | 2502.84 | 524.43 |
| 7 | Margin Nature Loan | 32.06 | 168.95 | 186.09 | 402.02 | | 398.43 | 441.92 | 643.66 | | |
| 8 | Hire Purchase Loan | 1894.13 | 301.87 | 736.54 | 790.11 | 96.93 | 545.89 | 163.56 | 67.05 | 4502.24 | 1169.45 |
| 9 | Deprived Sector Loan | 509.55 | 128.20 | 218.32 | 617.04 | 181.28 | 326.44 | 164.50 | 46.55 | 515.29 | 334.27 |
| 10 | Bills Purchased | | | | | | | | | | |
| 11 | Other Product | 1704.63 | 2163.51 | 2302.86 | 4642.92 | | 4916.48 | 1733.97 | 1411.39 | 2912.15 | |
| | **TOTAL LOAN & ADVANCES** | 19544.08 | 4726.57 | 9655.54 | 36370.84 | 10548.44 | 17898.67 | 7856.43 | 3937.46 | 18560.98 | 2389.97 |

## Security wise credit

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Gold and Silver | 538.14 | | | | | | | 73.65 | | |
| 2 | Government Securities | | | | | 33.24 | | | | | |
| 3 | Non Governmental Securities | 32.06 | | 153.13 | 402.01 | | 398.43 | | 665.32 | | |
| 4 | Fixed Deposit Receipts | 1153.36 | 268.35 | 372.06 | 2983.64 | 357.21 | 411.43 | 625.86 | 153.42 | 388.14 | 185.85 |
| 4.1 | Own | 1153.36 | 268.35 | 372.06 | 2983.64 | 357.21 | 411.43 | 625.86 | 153.42 | 388.14 | 185.85 |
| 4.2 | Other Licences Institutions | | | | | | | | | | |
| 5 | Collateral of Properties | 17820.52 | 4160.02 | 8583.34 | 32357.95 | 10157.99 | 16571.72 | 6697.30 | 2985.12 | 18172.84 | 2200.65 |
| 5.1 | Fixed Assets | 17820.52 | 4160.02 | 8583.34 | 32357.95 | 10157.99 | 16571.72 | 6697.30 | 2984.82 | 18172.84 | 2200.65 |
| 5.2 | Current Assets | | | | | | | | 0.30 | | |
| 6 | Against security of Bill | | | | | | | | | | |
| 6.1 | Domestic Bills | | | | | | | | | | |
| 6.2 | Foreign Bills | | | | | | | | | | |
| 7 | Against Guarantee | | 1.06 | 226.78 | 617.04 | | 341.18 | | 59.50 | | |
| 7.1 | Government Guarantee | | | | | | | | | | |
| 7.2 | Institutional Guarantee | | 1.06 | 88.61 | 617.04 | | 302.97 | | 25.14 | | |
| 7.3 | Personal Guarantee | | | 138.16 | | | 38.21 | | 34.36 | | |
| 7.4 | Collective Guarantee | | | | | | | | | | |
| 7.5 | International Rated Foreign Bank's Guarantee | | | | | | | | | | |
| 7.6 | Other Guarantee | | | | | | | | | | |
| 8 | Credit Card | | | | | | | | | | |
| 9 | Others | | 297.14 | 320.23 | 10.20 | | 175.91 | 533.27 | 0.45 | | 3.47 |
| | **Total** | 19544.08 | 4726.57 | 9655.54 | 36370.84 | 10548.44 | 17898.67 | 7856.43 | 3937.46 | 18560.98 | 2389.97 |

## Sector wise credit

| | | Prudential | ICFC | IME | Sagarmatha | Shikhar | Civil | Prabhu | Imperial | Kuber | NEFL |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Agricultural and Forest Related | 133.00 | 92.16 | 551.36 | 525.83 | | | 1092.22 | | 24.95 | 44.05 |
| 2 | Fishery Related | | | | | | | | | | |
| 3 | Mining Related | | 20.00 | | | | | | 65.00 | 49.75 | |
| 4 | Manufacturing (Producing) Related | 457.00 | 2739.08 | 2315.05 | 403.67 | | | 1915.19 | 609.50 | 253.48 | 323.20 |
| 5 | Construction | 398.00 | 1522.62 | 1736.43 | 636.65 | 224.38 | 130.52 | 3591.22 | 544.26 | 1740.74 | 374.89 |
| 6 | Electricity,Gas and Water | | | 103.00 | 15.00 | | | 138.00 | | | |
| 7 | Metal Products, Machinary & Electronic Equipment & Assemblage | 737.00 | 288.95 | 478.84 | 76.49 | | | 73.95 | 121.89 | | 53.80 |
| 8 | Transport, Communication and Public Utilities | 439.00 | 183.34 | 682.36 | 1884.89 | 60.67 | 2071.08 | 1849.17 | 525.60 | 163.44 | 690.66 |
| 9 | Wholesaler & Retailer | 1730.00 | 4216.73 | 5523.62 | 1082.99 | 2354.64 | 10.28 | 3553.11 | 1327.66 | 1021.78 | 426.79 |
| 10 | Finance, Insurance and Real Estate | 2080.00 | 6313.44 | 6511.99 | 1055.57 | 1748.00 | 1291.79 | 9784.80 | 912.14 | 2247.51 | 391.61 |
| 11 | Hotel or Restaurant | 389.00 | 1591.66 | 1701.31 | 68.97 | | | 3579.50 | 5.00 | 75.02 | 270.09 |
| 12 | Other Services | 900.00 | 596.10 | 1877.18 | 518.49 | | 31.48 | 1818.74 | 195.00 | 757.05 | 105.42 |
| 13 | Consumption Loans | 1039.00 | 1450.69 | 1394.09 | 1139.34 | 363.28 | 170.13 | 2808.78 | 213.06 | 1134.41 | 186.64 |
| 14 | Local Government | | | | | | | | | | 13.00 |
| 15 | Others | 4326.00 | 6068.40 | 11102.94 | 3580.33 | 1498.65 | 721.59 | 10156.00 | 1607.63 | 5423.99 | 1826.71 |
| | **TOTAL** | 12628.00 | 25083.19 | 33978.17 | 10988.22 | 6249.62 | 4426.87 | 40360.66 | 6126.74 | 12892.12 | 4706.86 |

## Product wise credit

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Term Loan | 8722.00 | 8.96 | 1038.84 | 163.33 | | 0.38 | 382.61 | | 181.69 | 2139.77 |
| 2 | Overdraft | | | | | | | | | | |
| 3 | Trust Receipt Loan / Import Loan | | | | | | | | | | |
| 4 | Demand & Other Working Capital Loan | | 15839.41 | 13213.98 | 2394.54 | 2354.64 | 2623.22 | 17184.65 | 3737.90 | 2977.30 | 438.82 |
| 5 | Residential Personal Home Loan (Up to Rs. 80 Lakh) | 64.00 | 455.86 | 1636.43 | 636.65 | 86.39 | 175.52 | 724.33 | 401.26 | 914.72 | 358.62 |
| 6 | Real Estate Loan | 1800.00 | 5363.99 | 5232.99 | 1002.48 | 1885.99 | 1292.35 | 7454.42 | 938.25 | 2394.94 | 673.95 |
| 7 | Margin Nature Loan | 798.00 | 1237.81 | 633.45 | 828.39 | 85.61 | 127.71 | 1067.91 | 193.80 | 335.64 | 47.00 |
| 8 | Hire Purchase Loan | 586.00 | 757.82 | 575.39 | 1924.98 | 183.85 | 80.91 | 3540.62 | 570.89 | 449.29 | 780.55 |
| 9 | Deprived Sector Loan | 265.00 | 464.95 | 776.38 | 238.39 | 123.61 | 95.30 | 1002.62 | 116.89 | 98.83 | 103.82 |
| 10 | Bills Purchased | 16.00 | | | | | | 285.74 | | | |
| 11 | Other Product | 377.00 | 954.38 | 10870.71 | 3799.46 | 1529.53 | 31.48 | 8717.76 | 167.75 | 5539.71 | 164.33 |
| | **TOTAL LOAN & ADVANCES** | 12628.00 | 25083.19 | 33978.17 | 10988.22 | 6249.62 | 4426.87 | 40360.66 | 6126.74 | 12892.12 | 4706.86 |

## Security wise credit

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Gold and Silver | | | | | | | 77.12 | | | |
| 2 | Government Securities | | 11.50 | | 48.50 | | | | | | |
| 3 | Non Governmental Securities | 799.00 | | | 857.12 | 85.61 | | | | 335.64 | 47.00 |
| 4 | Fixed Deposit Receipts | 143.00 | 859.93 | 315.87 | 558.67 | 154.49 | 127.13 | 443.33 | 163.25 | 689.32 | 49.69 |
| 4.1 | Own | 143.00 | 859.93 | 315.87 | 558.67 | 154.49 | 127.13 | 443.33 | 163.25 | 689.32 | 49.69 |
| 4.2 | Other Licences Institutions | | | | | | | | | | |
| 5 | Collateral of Properties | 11405.00 | 22393.96 | 33362.30 | 9448.51 | 6009.52 | 4053.14 | 36193.24 | 5652.82 | 11724.27 | 4537.17 |
| 5.1 | Fixed Assets | 11405.00 | 22393.96 | 33362.30 | 9448.51 | 6009.52 | 4053.14 | 36193.24 | 5652.82 | 11723.32 | 4537.17 |
| 5.2 | Current Assets | | | | | | | | | 0.95 | |
| 6 | Against security of Bill | | | | | | | | | | |
| 6.1 | Domestic Bills | | | | | | | | | | |
| 6.2 | Foreign Bills | | | | | | | | | | |
| 7 | Against Guarantee | | 288.40 | 300.00 | 71.98 | | 95.29 | 1565.71 | | 86.39 | |
| 7.1 | Government Guarantee | | | | | | | | | 42.70 | |
| 7.2 | Institutional Guarantee | | 50.00 | 300.00 | 71.98 | | | 269.62 | | 8.75 | |
| 7.3 | Personal Guarantee | | 238.40 | | | | 23.22 | 1296.08 | | 34.94 | |
| 7.4 | Collective Guarantee | | | | | | | | | | |
| 7.5 | International Rated Foreign Bank's Guarantee | | | | | | | | | | |
| 7.6 | Other Guarantee | | | | | | 72.07 | | | | |
| 8 | Credit Card | | | | | | | | | | |
| 9 | Others | 281.00 | 1529.40 | | 3.44 | | 151.31 | 2081.26 | 310.67 | 56.50 | 73.00 |
| | **Total** | 12628.00 | 25083.19 | 33978.17 | 10988.22 | 6249.62 | 4426.87 | 40360.66 | 6126.74 | 12892.12 | 4706.86 |

| Sector wise credit | | Valley | Seti | hama | reliable | Lord Buddha | Swastik | Api | Namaste | Kaski | Suryadarshan |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Agricultural and Forest Related | 7.96 | 55.32 | | | 8.49 | | | 14.15 | 203.00 | |
| 2 | Fishery Related | | | | | | | | 0.80 | | |
| 3 | Mining Related | | | | | | | | | | |
| 4 | Manufacturing (Producing) Related | 250.00 | 144.47 | | | 332.33 | | 116.10 | 18.18 | 437.00 | 381.70 |
| 5 | Construction | 556.74 | 50.85 | 74.74 | 2441.00 | 625.21 | 1167.78 | 751.76 | 126.93 | 2235.00 | 759.11 |
| 6 | Electricity,Gas and Water | | | | | | | | | | |
| 7 | Metal Products, Machinary & Electronic Equipment & Assemblage | | | 72.00 | | | | | | | 15.00 |
| 8 | Transport, Communication and Public Utilities | | | 494.64 | 772.00 | 726.33 | | 1336.48 | 48.87 | 2325.00 | 283.88 |
| 9 | Wholesaler & Retailer | 2907.52 | 733.81 | 92.81 | 3635.00 | 806.33 | 551.90 | 2102.33 | 50.57 | 1992.00 | 249.99 |
| 10 | Finance, Insurance and Real Estate | 552.02 | | 1544.99 | 503.00 | 99.32 | | | 36.29 | 455.00 | 461.35 |
| 11 | Hotel or Restaurant | | | 21.00 | | 234.74 | | | 12.15 | 48.00 | 41.49 |
| 12 | Other Services | 11.06 | 88.77 | 716.78 | 117.00 | 2.56 | 640.63 | 73.34 | 13.03 | 27.00 | 773.79 |
| 13 | Consumption Loans | 896.20 | 53.65 | 104.14 | 1171.00 | 63.20 | 388.55 | 381.95 | 26.11 | 240.00 | 576.51 |
| 14 | Local Government | | | | | | | | | | |
| 15 | Others | 3219.45 | 249.90 | 1801.93 | 5321.00 | 1400.43 | 79.97 | 821.75 | 223.36 | 2065.00 | 1168.07 |
| | **TOTAL** | 8400.95 | 1376.77 | 4923.03 | 13960.00 | 4298.94 | 2828.83 | 5583.71 | 570.43 | 10027.00 | 4710.90 |

## Product wise credit

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Term Loan | 3606.17 | 24.03 | 292.48 | 349.00 | | | | 113.88 | 178.00 | 1463.52 |
| 2 | Overdraft | | | | | | | | | | |
| 3 | Trust Receipt Loan / Import Loan | | | | | | | | | | |
| 4 | Demand & Other Working Capital Loan | 995.95 | 1062.00 | 2193.19 | 2836.00 | 1588.39 | 603.90 | 2855.96 | | 2251.00 | 1025.56 |
| 5 | Residential Personal Home Loan (Up to Rs. 80 Lakh) | 663.71 | 50.85 | 74.74 | 866.00 | 303.23 | 345.04 | 640.06 | 125.03 | 1989.00 | 575.49 |
| 6 | Real Estate Loan | 1848.02 | | 1443.99 | 1601.00 | 1222.88 | 776.84 | 111.69 | 36.29 | 701.00 | 608.69 |
| 7 | Margin Nature Loan | 234.79 | | 116.15 | 829.00 | 266.89 | 310.18 | | | | 348.34 |
| 8 | Hire Purchase Loan | 327.71 | 32.53 | 586.47 | 973.00 | 726.32 | 600.04 | 1478.48 | 34.15 | 2325.00 | 557.68 |
| 9 | Deprived Sector Loan | 145.05 | 35.69 | 101.00 | 399.00 | 97.58 | 47.87 | 128.09 | 20.81 | 203.00 | 74.13 |
| 10 | Bills Purchased | | | | | | | | | | |
| 11 | Other Product | 579.55 | 171.67 | 115.01 | 6107.00 | 93.65 | 144.96 | 369.42 | 240.28 | 2380.00 | 57.50 |
| | **TOTAL LOAN & ADVANCES** | 8400.95 | 1376.77 | 4923.03 | 13960.00 | 4298.94 | 2828.83 | 5583.71 | 570.43 | 10027.00 | 4710.90 |

## Security wise credit

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Gold and Silver | 446.82 | | | | | | | | | |
| 2 | Government Securities | | | | | | | | | | |
| 3 | Non Governmental Securities | | | | | 266.88 | 310.18 | | | | 348.34 |
| 4 | Fixed Deposit Receipts | 121.67 | 21.13 | 104.14 | 141.00 | 82.62 | 82.37 | 239.95 | 13.45 | 240.00 | 57.50 |
| 4.1 | Own | 121.67 | 21.13 | 104.14 | 141.00 | 82.62 | 82.37 | 239.95 | 13.45 | 240.00 | 57.50 |
| 4.2 | Other Licences Institutions | | | | | | | | | | |
| 5 | Collateral of Properties | 7687.41 | 1355.64 | 4385.61 | 8221.00 | 3851.86 | 2394.29 | 5343.76 | 555.98 | 9685.00 | 4230.93 |
| 5.1 | Fixed Assets | 7687.41 | 1355.64 | 4385.61 | 8221.00 | 3851.86 | 2394.29 | 5343.76 | 555.98 | 9685.00 | 4230.93 |
| 5.2 | Current Assets | | | | | | | | | | |
| 6 | Against security of Bill | | | | | | | | | | |
| 6.1 | Domestic Bills | | | | | | | | | | |
| 6.2 | Foreign Bills | | | | | | | | | | |
| 7 | Against Guarantee | | | 317.13 | | 97.58 | 0.02 | | | 102.00 | 74.13 |
| 7.1 | Government Guarantee | | | | | 2.58 | | | | 22.00 | 17.38 |
| 7.2 | Institutional Guarantee | | | 101.00 | | 95.00 | | | | | 56.75 |
| 7.3 | Personal Guarantee | | | 216.13 | | | 0.02 | | | | |
| 7.4 | Collective Guarantee | | | | | | | | | 80.00 | |
| 7.5 | International Rated Foreign Bank's Guarantee | | | | | | | | | | |
| 7.6 | Other Guarantee | | | | | | | | | | |
| 8 | Credit Card | | | | | | | | | | |
| 9 | Others | 145.05 | | 116.15 | 5598.00 | | 41.97 | | 1.00 | | |
| | **Total** | 8400.95 | 1376.77 | 4923.03 | 13960.00 | 4298.94 | 2828.83 | 5583.71 | 570.43 | 10027.00 | 4710.90 |

| Sector wise credit | | Zenith | Unique | Manjushree | Subhalaxmi | Jebils | Reliance | Lotus | Baibhav | Bhaktapur |
|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Agricultural and Forest Related | 140.70 | 35.85 | | | 68.88 | | 21.00 | | 15.00 |
| 2 | Fishery Related | | | 49.50 | | | | | | |
| 3 | Mining Related | | | | | | | | | |
| 4 | Manufacturing (Producing) Related | 517.10 | 305.04 | 697.86 | 244.00 | 39.00 | 312.40 | 131.00 | | 96.00 |
| 5 | Construction | 525.09 | 409.92 | 1043.00 | 265.17 | 169.55 | 1260.88 | 114.00 | 4.00 | 89.00 |
| 6 | Electricity,Gas and Water | | | | | | | | | |
| 7 | Metal Products, Machinary & Electronic Equipment & Assemblage | 68.08 | | 313.50 | | 12.76 | 183.08 | | | |
| 8 | Transport, Communication and Public Utilities | 157.62 | 1023.21 | 535.80 | 622.75 | 190.69 | 1971.43 | 30.00 | | |
| 9 | Wholesaler & Retailer | 929.00 | 567.74 | 925.04 | 622.40 | 659.70 | 710.86 | 682.00 | 295.00 | 136.24 |
| 10 | Finance, Insurance and Real Estate | 1365.65 | 84.00 | 845.76 | 68.45 | 322.88 | 522.79 | 43.00 | 64.00 | |
| 11 | Hotel or Restaurant | 349.63 | | 378.36 | 68.24 | 64.95 | 56.29 | | | |
| 12 | Other Services | 118.35 | 8.35 | 269.74 | 204.70 | 21.00 | 92.38 | 244.00 | 91.50 | |
| 13 | Consumption Loans | 954.04 | 97.37 | 35.75 | 823.44 | 425.13 | 408.70 | 997.00 | 25.60 | 15.85 |
| 14 | Local Government | 16.54 | | | | | | | | |
| 15 | Others | 1653.62 | 1876.48 | 2182.84 | 2026.93 | 893.80 | 1241.58 | 294.00 | 144.00 | 82.46 |
| | **TOTAL** | 6795.42 | 4407.96 | 7277.15 | 4946.08 | 2868.33 | 6760.39 | 2556.00 | 624.10 | 434.55 |

## Product wise credit

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Term Loan | 416.10 | | | | | | 253.00 | | 60.00 |
| 2 | Overdraft | | | | | | | | 325.00 | |
| 3 | Trust Receipt Loan / Import Loan | | | | | | | | | |
| 4 | Demand & Other Working Capital Loan | 1849.17 | 1345.19 | 4266.99 | 1493.87 | 850.21 | | 763.00 | | 237.24 |
| 5 | Residential Personal Home Loan (Up to Rs. 80 Lakh) | | 330.92 | 585.61 | 125.17 | 167.56 | 882.79 | | 4.00 | 89.00 |
| 6 | Real Estate Loan | 1353.65 | 828.39 | 1253.16 | 564.28 | 282.88 | 2132.91 | 114.00 | 64.00 | |
| 7 | Margin Nature Loan | 757.93 | 105.42 | 475.84 | 542.51 | 271.14 | 105.60 | 134.00 | | |
| 8 | Hire Purchase Loan | 230.31 | 746.78 | 485.80 | 564.01 | 248.23 | 2180.83 | 849.00 | 15.46 | 26.81 |
| 9 | Deprived Sector Loan | 133.03 | 86.91 | 136.37 | 84.95 | 51.56 | 89.54 | 45.00 | | |
| 10 | Bills Purchased | | | | | | | | | |
| 11 | Other Product | 2055.23 | 964.34 | 73.38 | 1571.29 | 996.74 | 1629.70 | 398.00 | 215.64 | 21.50 |
| | **TOTAL LOAN & ADVANCES** | 6795.42 | 4407.96 | 7277.15 | 4946.08 | 2868.33 | 7021.37 | 2556.00 | 624.10 | 434.55 |

## Security wise credit

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Gold and Silver | | | | | | | | | |
| 2 | Government Securities | | | | | | | | | |
| 3 | Non Governmental Securities | 757.93 | | | | | | | | |
| 4 | Fixed Deposit Receipts | 175.11 | 94.50 | 43.11 | 554.30 | 70.44 | 39.03 | 54.00 | 3.15 | 1.50 |
| 4.1 | Own | 175.11 | 94.50 | 43.11 | 554.30 | 70.44 | 39.03 | 54.00 | 3.15 | 1.50 |
| 4.2 | Other Licences Institutions | | | | | | | | | |
| 5 | Collateral of Properties | 5780.84 | 4124.03 | 6454.44 | 3764.31 | 2466.48 | 6431.48 | 2291.00 | 613.97 | 433.05 |
| 5.1 | Fixed Assets | 5780.84 | 4124.03 | 6454.44 | 3764.31 | 2466.48 | 6431.48 | 2291.00 | 613.97 | 433.05 |
| 5.2 | Current Assets | | | | | | | | | |
| 6 | Against security of Bill | | | | | | | | | |
| 6.1 | Domestic Bills | | | | | | | | | |
| 6.2 | Foreign Bills | | | | | | | | | |
| 7 | Against Guarantee | 81.54 | | | | 59.26 | 155.65 | 185.00 | | |
| 7.1 | Government Guarantee | 16.54 | | | | | | | | |
| 7.2 | Institutional Guarantee | 65.00 | | | | 40.00 | 70.00 | 43.00 | | |
| 7.3 | Personal Guarantee | | | | | 16.26 | 85.65 | 10.00 | | |
| 7.4 | Collective Guarantee | | | | | 3.00 | | | | |
| 7.5 | International Rated Foreign Bank's Guarantee | | | | | | | | | |
| 7.6 | Other Guarantee | | | | | | | 132.00 | | |
| 8 | Credit Card | | | | | | | | | |
| 9 | Others | | 189.42 | 779.60 | 627.47 | 272.14 | 465.23 | 26.00 | 6.98 | |
| | **Total** | 6795.42 | 4407.96 | 7277.15 | 4946.08 | 2868.33 | 7091.39 | 2556.00 | 624.10 | 434.55 |

# Statement of Loan & Advance of Micro Development Banks

| Sector wise credit | | PUGBB | SPGBB | PAGBB | MPGBB | MGBB | NIRDHAN | RMDC | DIPROSC | CHHIMEK | Swabalamban |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Agricultural and Forest Related | | | | | | 12867.22 | | | 8469.54 | |
| 2 | Fishery Related | | | | | | | | | | |
| 3 | Mining Related | | | | | | | | | | |
| 4 | Manufacturing (Producing) Related | | | | | | 3484.78 | | | | |
| 5 | Construction | | | | | | 64.84 | | | | |
| 6 | Electricity,Gas and Water | | | | | | | | | | |
| 7 | Metal Products, Machinary & Electronic Equipment & Assemblage | | | | | | 0.00 | | | | |
| 8 | Transport, Communication and Public Utilities | | | | | | 809.07 | | | | |
| 9 | Wholesaler & Retailer | | | | | | 1452.04 | | | 2413.37 | |
| 10 | Finance, Insurance and Real Estate | | | | | | | 22408.99 | | | |
| 11 | Hotel or Restaurant | | | | | | 963.60 | | | | |
| 12 | Other Services | | | | | | 134.24 | | | 6199.02 | |
| 13 | Consumption Loans | | | | | | 0.00 | | | | |
| 14 | Local Government | | | | | | | | | | |
| 15 | Others | | | | | | 346.19 | | | 665.69 | |
| | **TOTAL** | | | | | | 20121.97 | 22408.99 | | 17747.63 | |

## Product wise credit

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Term Loan | | | | | | | | | | |
| 2 | Overdraft | | | | | | | | | | |
| 3 | Trust Receipt Loan / Import Loan | | | | | | | | | | |
| 4 | Demand & Other Working Capital Loan | | | | | | | | | | |
| 5 | Residential Personal Home Loan (Up to Rs. 80 Lakh) | | | | | | | | | | |
| 6 | Real Estate Loan | | | | | | | | | | |
| 7 | Margin Nature Loan | | | | | | | | | | |
| 8 | Hire Purchase Loan | | | | | | | | | | |
| 9 | Deprived Sector Loan | | | | | | 20121.97 | 22408.99 | | 17747.63 | |
| 10 | Bills Purchased | | | | | | | | | | |
| 11 | Other Product | | | | | | | | | | |
| | **TOTAL LOAN & ADVANCES** | | | | | | 20121.97 | 22408.99 | | 17747.63 | |

## Security wise credit

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Gold and Silver | | | | | | | | | | |
| 2 | Government Securities | | | | | | | | | | |
| 3 | Non Governmental Securities | | | | | | | | | | |
| 4 | Fixed Deposit Receipts | | | | | | | | | | |
| 4.1 | Own | | | | | | | | | | |
| 4.2 | Other Licences Institutions | | | | | | | | | | |
| 5 | Collateral of Properties | | | | | | 1214.19 | | | 911.78 | |
| 5.1 | Fixed Assets | | | | | | 1214.19 | | | 911.78 | |
| 5.2 | Current Assets | | | | | | | | | | |
| 6 | Against security of Bill | | | | | | | | | | |
| 6.1 | Domestic Bills | | | | | | | | | | |
| 6.2 | Foreign Bills | | | | | | | | | | |
| 7 | Against Guarantee | | | | | | 18907.79 | 22408.99 | | | |
| 7.1 | Government Guarantee | | | | | | | | | | |
| 7.2 | Institutional Guarantee | | | | | | | | | | |
| 7.3 | Personal Guarantee | | | | | | | | | | |
| 7.4 | Collective Guarantee | | | | | | 18907.79 | 22408.99 | | | |
| 7.5 | International Rated Foreign Bank's Guarantee | | | | | | | | | | |
| 7.6 | Other Guarantee | | | | | | | | | | |
| 8 | Credit Card | | | | | | | | | | |
| 9 | Others | | | | | | | | | 16835.85 | |
| | **Total** | | | | | | 20121.97 | 22408.99 | | 17747.63 | |

| Sector wise credit | | Sanakisan | NERUDE | Naya Nepal | Summit | Sworojgar | First | Nagbeli | Kalika | Mirmire | Janauttha n | Mithila |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Agricultural and Forest Related | | | | | 402.37 | | | 147.72 | | | 87.09 |
| 2 | Fishery Related | | | | | | | | | | | |
| 3 | Mining Related | | | | | | | | | | | |
| 4 | Manufacturing (Producing) Related | | | | | | | | | | | |
| 5 | Construction | | | | | | | | | | | |
| 6 | Electricity,Gas and Water | | | | | | | | | | | |
| 7 | Metal Products, Machinary & Electronic Equipment & Assemblage | | | | | | | | | | | |
| 8 | Transport, Communication and Public Utilities | | | | | | | | | | | |
| 9 | Wholesaler & Retailer | | | | | | | | 104.85 | | | 96.76 |
| 10 | Finance, Insurance and Real Estate | | | | | | 2927.21 | | | | | |
| 11 | Hotel or Restaurant | | | | | | | | 56.14 | | | 9.68 |
| 12 | Other Services | | | | | | | | | | | |
| 13 | Consumption Loans | | | | | | | | | | | |
| 14 | Local Government | | | | | | | | | | | |
| 15 | Others | 18774.77 | 5832.34 | 528.89 | 1007.43 | 416.84 | | | | | | |
| | **TOTAL** | 18774.77 | 5832.34 | 528.89 | 1007.43 | 819.21 | 2927.21 | | 308.71 | | | 193.52 |

## Product wise credit

| | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Term Loan | | | | | | | | | | | |
| 2 | Overdraft | | | | | | | | | | | |
| 3 | Trust Receipt Loan / Import Loan | | | | | | | | | | | |
| 4 | Demand & Other Working Capital Loan | | | | | | | | | | | |
| 5 | Residential Personal Home Loan (Up to Rs. 80 Lakh) | | | | | | | | | | | |
| 6 | Real Estate Loan | | | | | | | | | | | |
| 7 | Margin Nature Loan | | | | | | | | | | | |
| 8 | Hire Purchase Loan | | | | | | | | | | | |
| 9 | Deprived Sector Loan | 18774.77 | 5832.34 | 528.06 | 1007.43 | 819.21 | 2927.21 | | 308.71 | | | 193.52 |
| 10 | Bills Purchased | | | | | | | | | | | |
| 11 | Other Product | | | 0.83 | | | | | | | | |
| | **TOTAL LOAN & ADVANCES** | 18774.77 | 5832.34 | 528.89 | 1007.43 | 819.21 | 2927.21 | | 308.71 | | | 193.52 |

## Security wise credit

| | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Gold and Silver | | | | | | | | | | | |
| 2 | Government Securities | | | | | | | | | | | |
| 3 | Non Governmental Securities | | | | | | | | | | | |
| 4 | Fixed Deposit Receipts | | | | | | | | | | | |
| 4.1 | Own | | | | | | | | | | | |
| 4.2 | Other Licences Institutions | | | | | | | | | | | |
| 5 | Collateral of Properties | | 44.24 | 51.09 | 64.50 | | | | 44.99 | | | 36.70 |
| 5.1 | Fixed Assets | | 44.24 | 51.09 | 64.50 | | | | 44.99 | | | 36.70 |
| 5.2 | Current Assets | | | | | | | | | | | |
| 6 | Against security of Bill | | | | | | | | | | | |
| 6.1 | Domestic Bills | | | | | | | | | | | |
| 6.2 | Foreign Bills | | | | | | | | | | | |
| 7 | Against Guarantee | | 5788.10 | 477.80 | 942.93 | 819.21 | 2927.21 | | 263.72 | | | 156.82 |
| 7.1 | Government Guarantee | | | | | | | | | | | |
| 7.2 | Institutional Guarantee | | | | | | 2927.21 | | | | | |
| 7.3 | Personal Guarantee | | 5788.10 | | | | | | 263.72 | | | 156.82 |
| 7.4 | Collective Guarantee | | | 476.97 | 942.93 | 819.21 | | | | | | |
| 7.5 | International Rated Foreign Bank's Guarantee | | | | | | | | | | | |
| 7.6 | Other Guarantee | | | 0.83 | | | | | | | | |
| 8 | Credit Card | | | | | | | | | | | |
| 9 | Others | 18774.77 | | | | | | | | | | |
| | **Total** | 18774.77 | 5832.34 | 528.89 | 1007.43 | 819.21 | 2927.21 | | 308.71 | | | 193.52 |

# Short and Full name of Bank and Financial Institutions

| SN | Full Name of Bank and Financial Institutions | Short Name |
|---|---|---|
| 1 | Nepal Bank Limited | NBL |
| 2 | Rastriya Banijya Bank | RBB |
| 3 | Nabil Bank Limited | NABIL |
| 4 | Nepal Investment Bank Limited | NIBL |
| 5 | Standard Chartered Bank Nepal Limited | SCBNL |
| 6 | Himalayan Bank Limited | HBL |
| 7 | Nepal SBI Bank Limited | NSBI |
| 8 | Nepal Bangaladesh Bank Limited | NBB |
| 9 | Everest Bank Limited | EBL |
| 10 | Bank of Kathmandu Limited | BOK |
| 11 | Nepal Credit and Commerce Bank Limited | NCC |
| 12 | Nepal Industrial and Commercial Bank Limited | NIC |
| 13 | Lumbini Bank Limited | Lumbini |
| 14 | Machhapuchhre Bank Limited | MBL |
| 15 | Kumari Bank Limited | Kumari |
| 16 | Laxmi Bank Limited | Laxmi |
| 17 | Siddhartha Bank Limited | SBL |
| 18 | Agriculture Development Bank | ADBNL |
| 19 | Global Bank Limited | Global |
| 20 | Citizens Bank International | Citizens |
| 21 | Prime Commercial Bank Limited | Prime |
| 22 | Bank of Asia Nepal Limited | BOA |
| 23 | Sunrise Bank Limited | Sunrise |
| 24 | DCBL Bank Limited | DCBL |
| 25 | NMB Bank Limited | NMB |
| 26 | Kist Bank Limited | Kist |
| 27 | Janata Bank Nepal Limited | Janata |
| 28 | Mega Bank Nepal Limited | Mega |
| 29 | Commerz and Trust Bank Nepal Limited | CTBNL |
| 30 | Civil Bank Limited | Civil |
| 31 | Century Commercial Bank | Century |
| 32 | Nepal Industrial Development Corporation | NIDC |
| 33 | Udhyam Development Bank Limited | Uddhyam |
| 34 | Malika Development Bank Limited | Malika |
| 35 | Siddhartha Development Bank Limited | SDBL |
| 36 | United Development Bank Limited | UDBL |
| 37 | Manakamana Development Bank Limited | MDBL |
| 38 | Narayani Development Bank Limited | Narayani |
| 39 | Pashimanchal Development Bank Limited | PDBL |
| 40 | Sahayogi Bikas Bank Limited | Sahayogi |
| 41 | Pashupati Development Bank Limited | Pashupati |
| 42 | Karnali Bikash Bank Limited | Karnali |
| 43 | Triveni Development Bank Limited | Triveni |
| 44 | Annapurna Development Bank Limited | Annapurna |
| 45 | Bhrikuti Bikas Bank Limited | Bhrikuti |
| 46 | Shubhechchha Bikas Bank Limited | Suvekchha |
| 47 | Bageshowri Development Bank Limited | Bageshwori |
| 48 | Sanima Bikas  Bank Limited | Sanima |
| 49 | Gaurishankar Development Bank Limited | Gaurishankar |
| 50 | Gorkha Bikas Bank Limited | Gorkha |
| 51 | Gandaki Bikas Bank Limited | Gandaki |
| 52 | Infrastructure Development Bank Limited | Infrastructure |
| 53 | Business Development Bank Limited | Business |
| 54 | Biratlaxmi Bikas Bank Limited | Biratlaxmi |

| SN | Full Name of Bank and Financial Institutions | Short Name |
|---|---|---|
| 55 | Excel Development Bank Limited | Excel |
| 56 | Western Development Bank Limited | WDBL |
| 57 | H. & B. Development Bank  Limited | H & B |
| 58 | Arniko  Development Bank Limited | Araniko |
| 59 | NDEP Development Bank Limited | NDEP |
| 60 | Clean Energy Development Bank Limited | CEDBL |
| 61 | Miteri Development Bank Limited | Miteri |
| 62 | Tinau Bikas Bank Limited | Tinau |
| 63 | Rising Development Bank Limited | Rising |
| 64 | Muktinath  Bikas Bank Limited | Muktinath |
| 65 | Sewa Bikas Bank Limited | Sewa |
| 66 | Kankai Bikas Bank Limited | Kankai |
| 67 | Public Development Bank Limited | Public |
| 68 | Mahakali Bikas Bank Limited | Mahakali |
| 69 | Ace Development Bank Limited | Ace |
| 70 | Bhargab Bikas Bank Limited | Bhargav |
| 71 | Sangrila Bikas Bank Limited | Shangrila |
| 72 | Resunga Bikas Bank Limited | Resunga |
| 73 | Rara Bikas Bank Limited | Rara |
| 74 | Diyalo Bikas Bank Limited | diyalo |
| 75 | Country Development Bank Limited | Country |
| 76 | Alpine Development Bank Limited | Alpine |
| 77 | Nilgiri Bikas Bank Limited | Nilgiri |
| 78 | Kasthamandap Development Bank Limited | Kasthamandap |
| 79 | Garima Bikas Bank Limited | Garima |
| 80 | City Development Bank Limited | City |
| 81 | Biswo Bikas Bank Limited | Bishow |
| 82 | Professional Bikas Bank Limited | Professional |
| 83 | Kabeli Bikas Bank Limited | Kabeli |
| 84 | Kamana Bikas Bank Limited | Kamana |
| 85 | Corporate Development Bank Limited | Corporate |
| 86 | Pathibhara Bikas Bank Limited | Pathibhara |
| 87 | Purnima Bikas Bank Limited | Purnima |
| 88 | Jyoti Development Bank Limited | Jyoti |
| 89 | Bagmati Development Bank Limited | Bagmati |
| 90 | Hamro Bikas Bank Limited | Hamro |
| 91 | Kakre Bihar Bikas Bank Limited | Kakre |
| 92 | Shine Development Bank Limited | Shine |
| 93 | Pacific Development Bank Limited | Pacific |
| 94 | Civic Development Bank Limited | Civic |
| 95 | International Development Bank Limited | IDBL |
| 96 | Gulmi Bikas Bank Limited | Gulmi |
| 97 | Kanchan Development Bank Limited | Kanchan |
| 98 | Matribhumi Bikas Bank Limited | Matribhumi |
| 99 | Bright Development Bank Limited | Bright |
| 100 | Innovative Development Bank Limited | Innovative |
| 101 | Jhimruk Bikas Bank Limited | Jhimruk |
| 102 | Metro Development Bank Limited | Metro |
| 103 | Vivor Bikash Bank Limited | Vivor |
| 104 | Gaumukhi Bikas Bank Limited | Gaumukhi |
| 105 | Raptibheri Bikas Bank Limited | Raptiveri |
| 106 | Nepal Consumer Development Bank Limited | Consumer |
| 107 | Khandbari Development Bank Limited | Khadbari |
| 108 | Tourism Development Bank Limited | Tourism |

| SN | Full Name of Bank and Financial Institutions | Short Name |
|---|---|---|
| 109 | Mission Development Bank Limited | Mission |
| 110 | Surya Development Bank Limited | Surya |
| 111 | Mount Makalu Development Bank Limited | Mt. Makalu |
| 112 | Sindhu Bikas Bank Limited | Sindhu |
| 113 | Sahara Development Bank Limited | Sahara |
| 114 | Social Development Bank Limited | Social |
| 115 | Nepal Community Development Bank Limited | NCDBL |
| 116 | Cosmos Development Bank Limited | Cosmos |
| 117 | Manasalu Development Bank Limited | Manaslu |
| 118 | Samabriddhi Development Bank Limited | Samabriddhi |
| 119 | Nepal Housing Development Finance Co.Limited | NHDFCL |
| 120 | Nepal Finance Limited | NFL |
| 121 | NIDC Capital Markets Limited | NIDC Capital |
| 122 | Narayani National Finance Limited | NNFL |
| 123 | Annapurna Finance Co.Limited | AFCL |
| 124 | Nepal Share Markets and Finance Limited | NSMFL |
| 125 | Peoples Finance Limited | Peoples |
| 126 | Mercantile Finance Co. Limited | Merchantile |
| 127 | Kathmandu Finance Limited | KFL |
| 128 | Himalaya Finance Limited | Himalaya |
| 129 | Union Finance Limited | Union |
| 130 | Gorkha Finance Limited | Gorkha |
| 131 | Paschhimanchal Finance Co.Limited | PFCL |
| 132 | Nepal Housing & Merchant Finance Limited | NHMFL |
| 133 | Universal Finance Limited | Universal |
| 134 | Samjhana Finance Co. Limited | Samjhana |
| 135 | Goodwill Finance Limited | Goodwill |
| 136 | Siddhartha Finance Limited | SFL |
| 137 | Shree Investment & Finance Co. Limited | SIFCL |
| 138 | Lumbini Finance & Leasing Co. Limited | Lumbini |
| 139 | Inbesta Finance Limited | Investa |
| 140 | Yeti Finance Limited | YFL |
| 141 | Standard Finance Limited | Standard |
| 142 | International Leasing & Finance Co. Limited | ILFCO |
| 143 | Mahalaxmi Finance Limited | Mahalaxmi |
| 144 | Lalitpur Finance Co. Limited | Lalitpur |
| 145 | Bhajuratna Finance & Saving Co. Limited | Bhajuratna |
| 146 | United Finance Co. Limited | United FC |
| 147 | General Finance Limited | General |
| 148 | Progessive Finance Limited | Progressive |
| 149 | Alpic Everest Finance Limited | AEFL |
| 150 | Nava Durga Finance Co.Limited | Navadurga |
| 151 | Janaki Finance Co. Limited | Janaki |
| 152 | Pokhara Finance Limited | Pokhara |
| 153 | Central Finance Limited | Central |
| 154 | Premier Finance Co. Limited | Premier |
| 155 | Arun Finance Limited | Arun |
| 156 | Multipurpose Finance Co. Limited | Multipurpose |
| 157 | Butwal Finance Limited | Butwal |
| 158 | Shrijana Finance Limited | Srijana |
| 159 | Om Finance Limited | Om |
| 160 | CMB Finance Limited | CMB |
| 161 | World Merchant Banking & Finance Limited | WMBFL |
| 162 | Capital Merchant Banking & Finance Co. Limited | CMBFCL |
| 163 | Crystal Finance Limited | Crystal |

| SN | Full Name of Bank and Financial Institutions | Short Name |
|---|---|---|
| 164 | Royal Merchant Banking & Finance Limited | Royal |
| 165 | Guheshworil Merchant Banking & Finance Limited | Guheshwori |
| 166 | Patan Finance Co. Limited | Patan |
| 167 | Fewa Finance Limited | Fewa |
| 168 | Everest Finance Limited | Everest |
| 169 | Prudential Finance Company Limited | Prudential |
| 170 | ICFC Finance Limited | ICFC |
| 171 | IME Financial Institution Limited | IME |
| 172 | Sagarmatha Merchant Banking and Finance Limited | Sagarmatha |
| 173 | Shikhar Finance Limited | Shikhar |
| 174 | Civil Merchant Bittiya Sanstha Limited | Civil |
| 175 | Prabhu Finance Co. Limited | Prabhu |
| 176 | Imperial Finance Limited | Imperial |
| 177 | Kuber Merchant Finance Limited | Kuber |
| 178 | Nepal Express Finance Limited | NEFL |
| 179 | Valley Finance Limited | Valley |
| 180 | Seti Bittiya Sanstha Limited | Seti |
| 181 | Hama Merchant & Finance Limited | hama |
| 182 | Reliable Finance Limited | reliable |
| 183 | Loard Buddha Finance Limited | Lord Buddha |
| 184 | Swostik Merchant Finance Company Limited | Swastik |
| 185 | Api Finance Limited | Api |
| 186 | Namaste Bitiya Sanstha Limited. | Namaste |
| 187 | Kaski Finance Limited | Kaski |
| 188 | Suryadarshan Finance Co. Limited | Suryadarshan |
| 189 | Zenith Finance Limited | Zenith |
| 190 | Unique Finance Limited | Unique |
| 191 | Manjushree Financial Institution Limited | Manjushree |
| 192 | Subhalaxmi Finance Limited | Subhalaxmi |
| 193 | Jebil's Finance Limited | Jebils |
| 194 | Reliance Finance Limited | Reliance |
| 195 | Lotus Investment Finance Limited | Lotus |
| 196 | Baibhava Finance Limited | Baibhava |
| 197 | Bhaktapur Finance Limited | Bhaktapur |
| 198 | Purbanchal Grameen Bikas Bank Limited | PUGBB |
| 199 | Sudur Pashimanchall Grameen Bikas Bank Limited | SPGBB |
| 200 | Pashimanchall Grameen Bikas Bank Limited | PAGBB |
| 201 | Madhya Pashimanchal Grameen Bikas Bank Limited | MPGBB |
| 202 | Madhymanchall Grameen Bikas Bank Limited | MGBB |
| 203 | Nirdhan Utthan Bank Limited | NIRDHAN |
| 204 | Rural Microfinance Development Centre Limited | RMDC |
| 205 | Deprosc Microfinance Development Bank Limited | DIPROSC |
| 206 | Chhimek Microfinance Development Banks Limited | CHHIMEK |
| 207 | Shawalamban Laghu Bitta Bikas Banks Limited | Swabalamban |
| 208 | Sana Kisan Vikas Bank Limited | Sanakisan |
| 209 | Nerude Laghu Bitta Bikas Bank Limited | NERUDE |
| 210 | Naya Nepal Laghu Bitta Bikas Bank Limited | Naya Nepal |
| 211 | Summit Microfinance Development Bank Limited | Summit |
| 212 | Sworojagar Laghu Bitta Bika Bank Limited | Sworojgar |
| 213 | Frist Microfinance Development Bank Limited | First |
| 214 | Nagbeli Microfinance Development Bank Limited | Nagbeli |
| 215 | Kalika Microcredit Development Bank Limited | Kalika |
| 216 | Mirmire Microfinance Development Bank Limited | Mirmire |
| 217 | Janautthan SamudayikMicrofinance Dev. Bank Limited | Janautthan |
| 218 | Mithila Laghu Bitta Bikas Banks Limited | Mithila |