

BANKING & FINANCIAL STATISTICS

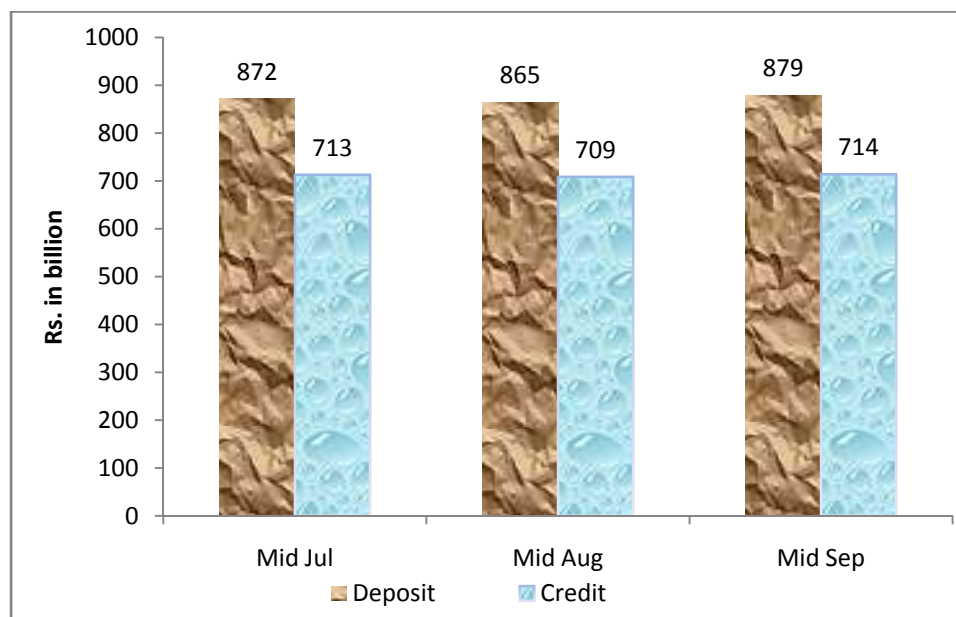
Monthly



NEPAL RASTRA BANK

Bank & Financial Institution Regulation Department

Statistics Division



2068 Bhadra
(Mid Sep, 2011)

(Provisional)

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Explanatory Notes

- 1 **"Banking and Financial Statistics, Monthly"** contains statistical information of NRB licensed Banks and Financial Institutions (BFIs).
- 2 Blank spaces in the headings and sub-headings indicate the unavailability of data or nil in transactions or not submitted in prescribed format.
- 3 The following months of the Gregorian Calendar year are the approximate equivalent of the months of the Nepalese Calendar Year:

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

- 4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro -Credits	Total
Data available , out of total number	31	87	78	12	208
Total Number of Licensed BFIs	31	87	79	21	218

- 5 All the amount in this statistics are in million of rupees.
- 6 Statistic Figures are subject to change upon receipt of data from missing BFIs.
- 7 Short Names of BFIs are used in notification and their full names have been provided in the last page (List of Bank & Financial Institutions).

Sources & Uses of Funds of Bank & Financial Institutions (Aggregate)

Rs in million

SOURCES OF FUNDS	Mid-July			Mid-Sep	Percentage change		
	2009	2010	2011	2011	Column	Column	Column
	1	2	3	4	2/1	3/2	4/3
1 CAPITAL FUND	52,205.4	77,660.6	105,816.3	120,034.8	48.8	36.3	13.4
a. Paid-up Capital	60,299.2	79,629.7	99,964.4	99,786.2	32.1	25.5	(0.2)
b. Statutory Reserves	10,916.6	14,397.2	17,972.9	19,601.4	31.9	24.8	9.1
c. Retained Earning	(27,804.6)	(26,878.1)	(24,306.5)	(12,253.3)	(3.3)	(9.6)	(49.6)
d. Others Reserves	8,794.2	10,511.7	12,185.5	12,900.6	19.5	15.9	5.9
2 BORROWINGS	35,109.4	38,131.4	47,096.3	34,139.6	8.6	23.5	(27.5)
a. NRB	2,402.5	7,770.2	13,508.1	5,289.3	223.4	73.8	(60.8)
b. "A"Class Licensed Institution	19,483.1	17,494.3	17,722.6	14,541.3	(10.2)	1.3	(18.0)
c. Foreign Banks and Fin. Ins.	5,644.5	3,757.4	3,912.3	4,087.9	(33.4)	4.1	4.5
d. Other Financial Ins.	4,047.5	5,377.0	5,803.5	4,050.0	32.8	7.9	(30.2)
e. Bonds and Securities	3,531.9	3,732.6	6,149.8	6,171.1	5.7	64.8	0.3
3 DEPOSITS	670,680.2	787,812.3	873,488.8	879,079.9	17.5	10.9	0.6
a. Current	72,662.6	82,136.8	80,935.2	70,742.3	13.0	(1.5)	(12.6)
b. Savings	315,232.5	307,297.5	309,125.2	310,682.0	(2.5)	0.6	0.5
c. Fixed	183,059.8	265,143.8	332,726.3	347,631.3	44.8	25.5	4.5
d. Call Deposits	91,663.5	122,927.9	139,308.2	137,315.3	34.1	13.3	(1.4)
e. Others	8,061.9	10,306.4	11,394.0	12,708.9	27.8	10.6	11.5
4 Bills Payable	1,846.6	1,256.4	964.9	1,112.7	(32.0)	(23.2)	15.3
5 Other Liabilities	105,987.5	94,850.8	108,082.5	119,884.0	(10.5)	14.0	10.9
1. Loan Loss Provision	28,259.9	26,267.2	30,652.1	31,438.7	(7.1)	16.7	2.6
2. Interest Suspense a/c	29,602.5	28,199.0	28,484.0	33,274.1	(4.7)	1.0	16.8
3. Others	48,125.1	40,384.6	48,946.4	55,171.2	(16.1)	21.2	12.7
6 Reconciliation A/c	97,728.6	5,788.2	10,096.2	22,667.1	(94.1)	74.4	124.5
7 Profit & Loss A/c	19,486.4	21,391.6	20,669.1	1,586.1	9.8	(3.4)	(92.3)
TOTAL	983,044.1	1,026,891.2	1,166,214.1	1,178,504.1	4.5	13.6	1.1
USES OF FUNDS							
1 LIQUID FUNDS	141,250.4	152,675.9	151,266.2	152,279.5	8.1	(0.9)	0.7
a. Cash Balance	17,804.7	20,479.8	23,982.0	21,126.5	15.0	17.1	(11.9)
Nepalese Notes & Coins	16,945.2	20,002.4	23,442.0	20,345.0	18.0	17.2	(13.2)
Foreign Currency	859.5	477.4	540.0	781.5	(44.5)	13.1	44.7
b. Bank Balance	99,306.3	99,510.0	92,854.0	105,003.9	0.2	(6.7)	13.1
1. In Nepal Rastra Bank	60,328.7	54,872.6	54,720.4	73,848.0	(9.0)	(0.3)	35.0
2. "A"Class Licensed Institution	25,655.1	24,432.8	17,767.0	15,208.0	(4.8)	(27.3)	(14.4)
3. Other Financial Ins.	5,334.9	9,910.9	9,852.8	6,759.5	85.8	(0.6)	(31.4)
4. In Foreign banks	7,987.6	10,293.7	10,513.9	9,188.3	28.9	2.1	(12.6)
c. Money at Call	24,139.5	32,686.1	34,430.2	26,149.1	35.4	5.3	(24.1)
2 INVESTMENTS	70,412.7	84,752.7	107,727.1	110,420.8	20.4	27.1	2.5
a. Govt. Securities	69,995.7	82,033.3	105,166.4	107,405.1	17.2	28.2	2.1
b. Others	417.0	2,719.3	2,560.7	3,015.7	552.0	(5.8)	17.8
3 SHARE & OTHER INVESTMENT	70,690.6	63,053.8	55,143.3	56,625.6	(10.8)	(12.5)	2.7
4 LOANS & ADVANCES	508,115.4	621,038.9	713,428.8	707,689.6	22.2	14.9	(0.8)
a. Private Sector	434,230.2	593,596.8	683,577.9	677,565.2	36.7	15.2	(0.9)
b. Financial Institutions	12,839.0	12,812.2	23,485.8	24,744.3	(0.2)	83.3	5.4
c. Government Organizations	61,046.2	14,629.9	6,365.1	5,380.0	(76.0)	(56.5)	(15.5)
5 BILL PURCHED	3,907.6	2,257.0	5,149.7	6,339.2	(42.2)	128.2	23.1
6 LOANS AGT. COLLECTED BILLS	17.9	98.6	96.0	194.0	452.2	(2.7)	102.2
7 FIXED ASSETS	15,187.7	20,631.3	24,520.0	25,353.4	35.8	18.8	3.4
8 OTHER ASSETS	66,526.2	70,139.6	80,391.3	94,382.6	5.4	14.6	17.4
a. Accrued Interests	30,094.8	29,446.8	30,048.8	39,397.0	(2.2)	2.0	31.1
b. Others	36,431.4	40,692.9	50,342.5	54,985.6	11.7	23.7	9.2
9 Expenses not Written off	628.6	619.3	776.4	742.9	(1.5)	25.4	(4.3)
10 Non Banking Assets	2,306.4	1,829.1	1,549.7	1,782.9	(20.7)	(15.3)	15.0
11 Reconciliation Account	95,875.9	9,109.8	22,233.3	18,638.4	(90.5)	144.1	(16.2)
12 Profit & Loss A/c	8,124.7	685.2	3,932.3	4,055.2	(91.6)	473.9	3.1
TOTAL	983,044.1	1,026,891.3	1,166,214.1	1,178,504.1	4.5	13.6	1.1

Sources & Uses of Funds of Commercial Banks (Aggregate)

Rs in million

SOURCES OF FUNDS	Mid-July			Mid-Sep	Percentage change		
	2009	2010	2011	2011	Column	Column	Column
	1	2	3	4	2/1	3/2	4/3
1 CAPITAL FUND	30,399.5	40,719.8	59,064.4	71,724.0	33.9	45.1	21.4
a. Paid-up Capital	40,738.3	46,630.4	58,294.9	58,536.7	14.5	25.0	0.4
b. Statutory Reserves	9,514.2	12,146.3	14,925.9	16,194.6	27.7	22.9	8.5
c. Retained Earning	(27,143.0)	(26,722.0)	(24,831.2)	(14,262.0)	(1.6)	(7.1)	(42.6)
d. Others Reserves	7,290.1	8,665.1	10,674.8	11,254.6	18.9	23.2	5.4
2 BORROWINGS	18,320.2	19,783.9	24,852.8	17,223.3	8.0	25.6	(30.7)
a. NRB	2,154.3	6,752.6	10,226.1	3,636.9	213.5	51.4	(64.4)
b. "A"Class Licensed Institution	8,132.5	4,816.8	6,321.0	5,016.5	(40.8)	31.2	(20.6)
c. Foreign Banks and Fin. Ins.	4,012.7	1,933.3	1,868.1	2,032.2	(51.8)	(3.4)	8.8
d. Other Financial Ins.	520.7	2,553.4	379.9	510.0	390.4	(85.1)	34.2
e. Bonds and Securities	3,500.0	3,727.8	6,057.8	6,027.8	6.5	62.5	(0.5)
3 DEPOSITS	563,604.5	630,880.8	687,587.9	701,853.7	11.9	9.0	2.1
a. Current	71,651.0	80,606.2	78,982.9	69,157.2	12.5	(2.0)	(12.4)
b. Savings	259,925.4	237,709.3	231,094.4	235,066.6	(8.5)	(2.8)	1.7
c. Fixed	141,259.4	200,058.5	253,586.4	270,707.7	41.6	26.8	6.8
d. Call Deposits	84,709.7	105,687.2	116,624.7	118,769.3	24.8	10.3	1.8
e. Others	6,058.9	6,819.7	7,299.5	8,153.0	12.6	7.0	11.7
4 Bills Payable	1,738.5	1,226.0	942.9	1,097.7	(29.5)	(23.1)	16.4
5 Other Liabilities	87,709.2	77,413.0	84,386.3	91,346.2	(11.7)	9.0	8.2
1. Loan Loss Provision	23,682.5	21,631.8	21,340.1	22,048.5	(8.7)	(1.3)	3.3
2. Interest Suspense a/c	27,666.2	24,101.3	23,249.4	25,789.6	(12.9)	(3.5)	10.9
3. Others	36,360.4	31,679.9	39,796.8	43,508.1	(12.9)	25.6	9.3
6 Reconciliation A/c	95,621.7	1,234.6	5,931.6	17,222.9	(98.7)	380.4	190.4
7 Profit & Loss A/c	14,772.4	16,042.8	15,598.5	1,662.8	8.6	(2.8)	(89.3)
TOTAL	812,165.9	787,300.9	878,364.5	902,130.6	(3.1)	11.6	2.7
USES OF FUNDS							
1 LIQUID FUNDS	105,989.0	102,749.0	98,071.7	106,694.8	(3.1)	(4.6)	8.8
a. Cash Balance	15,839.2	17,573.1	20,265.2	17,682.5	10.9	15.3	(12.7)
Nepalese Notes & Coins	15,014.6	17,137.2	19,765.0	16,956.8	14.1	15.3	(14.2)
Foreign Currency	824.6	435.9	500.3	725.8	(47.1)	14.8	45.1
b. Bank Balance	75,438.8	69,551.5	63,293.3	79,301.7	(7.8)	(9.0)	25.3
1. In Nepal Rastra Bank	55,539.2	49,542.7	48,727.4	67,339.1	(10.8)	(1.6)	38.2
2. "A"Class Licensed Institution	11,505.6	8,460.4	3,826.0	2,782.1	(26.5)	(54.8)	(27.3)
3. Other Financial Ins.	415.4	1,333.7	284.6	32.6	221.1	(78.7)	(88.6)
4. In Foreign banks	7,978.6	10,214.7	10,455.2	9,147.9	28.0	2.4	(12.5)
c. Money at Call	14,711.1	15,624.4	14,513.2	9,710.5	6.2	(7.1)	(33.1)
2 INVESTMENTS	69,261.4	81,343.8	102,655.9	105,413.0	17.4	26.2	2.7
a. Govt. Securities	68,902.0	79,079.6	100,267.3	102,534.9	14.8	26.8	2.3
b. Others	359.4	2,264.2	2,388.6	2,878.1	530.0	5.5	20.5
3 SHARE & OTHER INVESTMENT	61,595.5	52,697.3	46,901.4	49,801.8	(14.4)	(11.0)	6.2
4 LOANS & ADVANCES	398,143.0	467,107.2	522,853.3	522,258.8	17.3	11.9	(0.1)
a. Private Sector	387,543.3	453,049.0	503,339.4	503,707.3	16.9	11.1	0.1
b. Financial Institutions	7,991.7	11,270.6	13,362.3	13,392.3	41.0	18.6	0.2
c. Government Organizations	2,608.0	2,787.6	6,151.5	5,159.2	6.9	120.7	(16.1)
5 BILL PURCHED	3,745.7	2,172.6	5,073.8	6,321.0	(42.0)	133.5	24.6
6 LOANS AGT. COLLECTED BILLS	17.9	98.6	96.0	194.0	452.2	(2.7)	102.2
7 FIXED ASSETS	11,004.8	13,896.1	16,098.8	16,990.5	26.3	15.9	5.5
8 OTHER ASSETS	59,152.5	60,702.9	66,675.1	77,488.3	2.6	9.8	16.2
a. Accrued Interests	28,776.5	25,188.4	24,341.4	31,528.6	(12.5)	(3.4)	29.5
b. Others	30,376.0	35,514.6	42,333.7	45,959.7	16.9	19.2	8.6
9 Expenses not Written off	475.2	458.8	600.7	560.4	(3.4)	30.9	(6.7)
10 Non Banking Assets	1,889.1	1,616.6	1,376.6	1,597.0	(14.4)	(14.8)	16.0
11 Reconciliation Account	93,915.3	4,457.9	17,961.1	13,129.7	(95.3)	302.9	(26.9)
12 Profit & Loss A/c	6,976.4	0.0	0.0	1,681.3	(100.0)	0.0	0.0
TOTAL	812,165.9	787,300.9	878,364.5	902,130.7	(3.1)	11.6	2.7

Sources & Uses of Funds of Development Banks (Agreegate)

Rs in million

SOURCES OF FUNDS	Mid July				Percentage changes		
	2010			Mid-Sep 2011	Column 2/1	Column 3/2	Column 4/3
	2009	2010	2011	2011			
	1	2	3	4			
1 CAPITAL FUND	9,325.1	15,328.2	22,524.6	24,511.4	64.4	46.9	8.8
a. Paid-up Capital	9,140.9	14,535.3	20,895.1	20,956.5	59.0	43.8	0.3
b. Statutory Reserves	244.8	697.9	1,138.3	1,360.3	185.1	63.1	19.5
c. Retained Earning	(449.9)	(443.9)	67.7	1,678.1	(1.3)	(115.2)	2380.2
d. Others Reserves	389.3	538.9	423.6	516.6	38.4	(21.4)	21.9
2 BORROWINGS	2,622.6	4,442.8	4,700.0	4,157.4	69.4	5.8	(11.5)
a. NRB	84.3	660.7	2,433.7	1,067.4	683.7	268.4	(56.1)
b. "A"Class Licensed Institution	1,969.6	2,858.6	1,334.0	2,228.1	45.1	(53.3)	67.0
c. Foreign Banks and Fin. Ins.	38.1	110.2	364.2	359.8	189.2	230.5	(1.2)
d. Other Financial Ins.	528.7	808.6	557.1	439.9	52.9	(31.1)	(21.0)
e. Bonds and Securities	1.9	4.8	11.0	62.3	152.0	130.1	465.9
3 DEPOSITS	48,001.6	76,950.8	96,886.7	93,896.7	60.3	25.9	(3.1)
a. Current	519.7	1,417.4	1,860.5	1,430.8	172.7	31.3	(23.1)
b. Savings	26,551.0	36,106.4	42,968.3	43,006.7	36.0	19.0	0.1
c. Fixed	14,416.2	24,242.1	31,162.9	31,269.0	68.2	28.5	0.3
d. Call Deposits	5,975.3	14,605.3	20,407.7	17,585.5	144.4	39.7	(13.8)
e. Others	539.4	579.5	487.3	604.7	7.4	(15.9)	24.1
4 Bills Payable	27.4	6.0	17.8	10.7	(78.1)	196.1	(39.8)
5 Other Liabilities	5,584.5	8,151.2	10,858.3	13,768.3	46.0	33.2	26.8
1. Loan Loss Provision	2,162.1	1,921.5	3,520.4	3,538.5	(11.1)	83.2	0.5
2. Interest Suspense a/c	961.5	2,821.7	3,189.4	4,261.9	193.5	13.0	33.6
3. Others	2,460.9	3,407.9	4,148.5	5,967.8	38.5	21.7	43.9
6 Reconciliation A/c	877.8	1,412.6	2,577.4	2,292.5	60.9	82.5	(11.1)
7 Profit & Loss A/c	1,570.3	2,168.2	2,171.4	(213.0)	38.1	0.1	(109.8)
TOTAL	68,009.3	108,459.7	139,736.2	138,423.9	59.5	28.8	(0.9)
USES OF FUNDS							
1 LIQUID FUNDS	15,999.8	26,036.3	29,411.3	26,418.1	62.7	13.0	(10.2)
a. Cash Balance	1,309.4	1,932.3	2,465.0	2,361.0	47.6	27.6	(4.2)
Nepalese Notes & Coins	1,275.8	1,891.5	2,427.0	2,306.5	48.3	28.3	(5.0)
Foreign Currency	33.6	40.7	38.1	54.4	21.2	(6.5)	42.9
b. Bank Balance	10,901.5	13,190.5	13,229.8	12,700.6	21.0	0.3	(4.0)
1. In Nepal Rastra Bank	2,441.6	2,698.2	3,511.9	3,909.9	10.5	30.2	11.3
2. "A"Class Licensed Institution	6,185.5	6,785.6	5,973.6	5,692.0	9.7	(12.0)	(4.7)
3. Other Financial Ins.	2,265.4	3,627.7	3,685.7	3,058.2	60.1	1.6	(17.0)
4. In Foreign banks	9.0	79.0	58.6	40.4	777.7	(25.8)	(31.0)
c. Money at Call	3,788.9	10,913.5	13,716.4	11,356.5	188.0	25.7	(17.2)
2 INVESTMENTS	269.4	2,073.1	2,519.6	2,632.5	669.5	21.5	4.5
a. Govt. Securities	256.8	1,633.3	2,497.0	2,609.9	536.0	52.9	4.5
b. Others	12.6	439.8	22.6	22.6	3390.7	(94.9)	0.0
3 SHARE & OTHER INVESTMENT	4,643.3	4,728.7	3,343.5	2,891.9	1.8	(29.3)	(13.5)
4 LOANS & ADVANCES	41,828.4	65,827.9	88,923.3	89,089.1	57.4	35.1	0.2
a. Private Sector	0.0	65,642.9	88,169.2	88,363.3	0.0	34.3	0.2
b. Financial Institutions	0.0	177.8	609.7	561.1	0.0	243.0	(8.0)
c. Government Organizations	41,828.4	7.2	144.4	164.7	(100.0)	1898.8	14.1
5 BILL PURCHD	5.0	10.2	45.7	9.2	103.4	349.5	(79.8)
6 LOANS AGT. COLLECTED BILLS	0.0	0.0	0.0	0.0	0.0	0.0	0.0
7 FIXED ASSETS	1,321.6	2,774.8	3,828.1	3,899.7	110.0	38.0	1.9
8 OTHER ASSETS	2,757.7	5,186.0	7,635.1	9,345.7	88.1	47.2	22.4
a. Accrued Interests	261.2	2,903.6	3,339.1	4,436.6	1011.6	15.0	32.9
b. Others	2,496.5	2,282.4	4,296.0	4,909.1	(8.6)	88.2	14.3
9 Expenses not Written off	85.2	79.2	110.6	114.8	(7.1)	39.7	3.8
10 Non Banking Assets	112.0	24.3	12.7	11.4	(78.3)	(47.7)	(10.7)
11 Reconciliation Account	779.1	1,511.7	2,617.5	2,303.3	94.0	73.1	(12.0)
12 Profit & Loss A/c	207.8	207.5	1,288.8	1,708.1	(0.1)	521.1	32.5
TOTAL	68,009.3	108,459.7	139,736.2	138,423.9	59.5	28.8	(0.9)

Sources & Uses of Funds of Finance Companies (Agreegate)

Rs in million

SOURCES OF FUNDS	Mid July			Mid-Sep	Percentage changes		
	2009	2010	2011	2011	Column	Column	Column
	1	2	3	4	2/1	3/2	4/3
1 CAPITAL FUND	10,541.0	19,437.9	21,818.4	21,556.7	84.4	12.2	(1.2)
a. Paid-up Capital	9,321.1	17,191.3	19,228.2	19,189.4	84.4	11.8	(0.2)
b. Statutory Reserves	1,009.5	1,390.0	1,663.1	1,848.1	37.7	19.6	11.1
c. Retained Earning	(297.6)	162.6	482.6	(10.9)	(154.6)	196.7	(102.3)
d. Others Reserves	507.9	693.9	444.5	530.2	36.6	(35.9)	19.3
2 BORROWINGS	5,193.7	3,151.0	4,505.8	3,322.0	(39.3)	43.0	(26.3)
a. NRB	0.0	146.5	647.5	522.7	0.0	342.0	(19.3)
b. "A"Class Licensed Institution	4,008.1	2,119.0	3,261.0	2,105.0	(47.1)	53.9	(35.4)
c. Foreign Banks and Fin. Ins.	70.0	0.0	0.0	0.0	(100.0)	0.0	0.0
d. Other Financial Ins.	1,085.6	885.5	516.4	613.3	(18.4)	(41.7)	18.8
e. Bonds and Securities	30.0	0.0	81.0	81.0	(100.0)	0.0	0.0
3 DEPOSITS	57,073.4	77,406.3	85,476.9	80,853.0	35.6	10.4	(5.4)
a. Current	491.9	110.5	90.9	101.8	(77.5)	(17.7)	12.0
b. Savings	27,536.9	31,964.8	31,526.5	30,316.4	16.1	(1.4)	(3.8)
c. Fixed	27,378.5	40,834.0	47,977.0	45,637.2	49.1	17.5	(4.9)
d. Call Deposits	978.2	2,635.4	2,275.9	960.5	169.4	(13.6)	(57.8)
e. Others	688.0	1,861.8	3,606.6	3,837.0	170.6	93.7	6.4
4 Bills Payable	1.0	24.4	4.2	4.3	2449.2	(82.8)	2.3
5 Other Liabilities	10,558.3	7,871.1	11,019.2	13,687.7	(25.5)	40.0	24.2
1. Loan Loss Provision	2,052.8	2,325.1	5,355.3	5,585.7	13.3	130.3	4.3
2. Interest Suspense a/c	815.3	1,000.5	1,691.2	3,125.3	22.7	69.0	84.8
3. Others	7,690.1	4,545.5	3,972.7	4,976.7	(40.9)	(12.6)	25.3
6 Reconciliation A/c	1,112.1	1,414.6	1,364.0	1,485.2	27.2	(3.6)	8.9
7 Profit & Loss A/c	2,950.6	2,903.2	2,428.4	40.2	(1.6)	(16.4)	(98.3)
TOTAL	87,430.1	112,208.5	126,617.0	120,949.1	28.3	12.8	(4.5)
USES OF FUNDS							
1 LIQUID FUNDS	16,406.6	21,717.9	20,511.0	16,703.2	32.4	(5.6)	(18.6)
a. Cash Balance	605.4	949.5	1,219.9	1,068.1	56.8	28.5	(12.4)
Nepalese Notes & Coins	604.2	948.7	1,218.3	1,066.8	57.0	28.4	(12.4)
Foreign Currency	1.3	0.8	1.7	1.3	(37.6)	108.0	(22.8)
b. Bank Balance	10,426.9	15,076.2	13,698.6	11,012.8	44.6	(9.1)	(19.6)
1. In Nepal Rastra Bank	2,267.0	2,538.3	2,410.0	2,548.2	12.0	(5.1)	5.7
2. "A"Class Licensed Institution	5,961.7	8,105.1	6,082.4	5,180.0	36.0	(25.0)	(14.8)
3. Other Financial Ins.	2,198.2	4,432.8	5,206.2	3,284.6	101.7	17.4	(36.9)
4. In Foreign banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Money at Call	5,374.2	5,692.2	5,592.5	4,622.3	5.9	(1.8)	(17.3)
2 INVESTMENTS	815.7	1,224.6	2,386.8	2,309.0	50.1	94.9	(3.3)
a. Govt. Securities	785.7	1,209.3	2,350.8	2,209.0	53.9	94.4	(6.0)
b. Others	30.0	15.3	36.0	100.0	(49.2)	136.0	177.7
3 SHARE & OTHER INVESTMENT	2,449.8	3,203.2	3,337.9	2,803.0	30.8	4.2	(16.0)
4 LOANS & ADVANCES	59,921.2	76,986.8	87,002.3	85,529.2	28.5	13.0	(1.7)
a. Private Sector	45,186.8	74,904.8	83,605.2	81,992.8	65.8	11.6	(1.9)
b. Financial Institutions	4,590.1	1,363.8	3,327.9	3,480.3	(70.3)	144.0	4.6
c. Government Organizations	10,144.3	718.2	69.2	56.1	(92.9)	(90.4)	(18.9)
5 BILL PURCHED	156.9	74.3	30.2	9.0	(52.7)	(59.4)	(70.3)
6 LOANS AGT. COLLECTED BILLS	0.0	0.0	0.0	0.0	0.0	0.0	0.0
7 FIXED ASSETS	2,678.2	3,734.9	4,333.7	4,255.8	39.5	16.0	(1.8)
8 OTHER ASSETS	2,892.6	3,342.9	4,828.0	6,882.6	15.6	44.4	42.6
a. Accrued Interests	867.6	1,041.1	2,009.2	3,298.6	20.0	93.0	64.2
b. Others	2,025.1	2,301.8	2,818.8	3,584.1	13.7	22.5	27.1
9 Expenses not Written off	62.4	79.7	64.0	65.9	27.7	(19.7)	2.9
10 Non Banking Assets	305.3	188.2	160.4	174.5	(38.4)	(14.8)	8.8
11 Reconciliation Account	1,080.2	1,428.0	1,401.7	1,551.3	32.2	(1.8)	10.7
12 Profit & Loss A/c	661.1	228.0	2,561.1	665.6	(65.5)	1023.2	(74.0)
TOTAL	87,430.1	112,208.5	126,617.0	120,949.0	28.3	12.8	(4.5)

Aggregate Sources and Uses of Funds

Sources of funds

Rs. In million

Liabilities	Class "A"	Class "B"	Class "C"	Class "D"	Total
1 CAPITAL FUND	71,724.0	24,511.4	21,556.7	2,242.8	120,034.8
a. Paid-up Capital	58,536.7	20,956.5	19,189.4	1,103.6	99,786.2
b. Calls in Advance		127.9	193.1		321.0
c. General Reserves	16,194.6	1,360.3	1,848.1	198.4	19,601.4
d. Share Premium	317.1	62.6	84.6	1.9	466.3
e. Retained Earning	-14,262.0	1,678.1	-10.9	341.5	-12,253.3
f. Others Reserves Fund	10,143.9	321.1	251.7	597.3	11,314.1
g. Exchange Fluctuation Fund	793.5	4.9	0.7	0.0	799.2
2 BORROWINGS	17,223.3	4,157.4	3,322.0	9,436.8	34,139.6
a. NRB	3,636.9	1,067.4	522.7	62.3	5,289.3
b. "A"Class Licensed Institution	5,016.5	2,228.1	2,105.0	5,191.7	14,541.3
c. Foreign Banks and Fin. Ins.	2,032.2	359.8		1,696.0	4,087.9
d. Other Financial Ins.	510.0	439.9	613.3	2,486.9	4,050.0
e. Bonds and Securities	6,027.8	62.3	81.0		6,171.1
3 DEPOSITS	701,853.7	93,896.7	80,853.0	2,476.4	879,079.9
a. Current	69,157.2	1,430.8	101.8	52.5	70,742.3
Domestic	60,831.6	1,420.6	101.8	52.5	62,406.5
Foreign	8,325.5	10.2			8,335.8
b. Savings	235,066.6	43,006.7	30,316.4	2,292.3	310,682.0
Domestic	229,640.1	42,234.1	30,316.4	2,292.3	304,482.9
Foreign	5,426.5	772.6			6,199.1
c. Fixed	270,707.7	31,269.0	45,637.2	17.4	347,631.3
Domestic	237,238.3	30,875.3	45,637.2	17.4	313,768.3
Foreign	33,469.4	393.7			33,863.1
d. Call Deposits	118,769.3	17,585.5	960.5		137,315.3
e. Others	8,153.0	604.7	3,837.0	114.2	12,708.9
4 Bills Payable	1,097.7	10.7	4.3		1,112.7
5 Other Liabilities	91,346.2	13,768.3	13,687.7	1,081.8	119,884.0
1. Sundry Creditors	10,386.8	397.4	505.3	90.8	11,380.3
2. Loan Loss Provision	22,048.5	3,538.5	5,585.7	266.0	31,438.7
3. Interest Suspense a/c	25,789.6	4,261.9	3,125.3	97.3	33,274.1
4. Others	33,121.3	5,570.4	4,471.5	627.7	43,790.9
6 Reconciliation A/c	17,222.9	2,292.5	1,485.2	1,666.5	22,667.1
7 Profit & Loss A/c	1,662.8	-213.0	40.2	96.1	1,586.1
TOTAL LIABILITIES	902,130.6	138,423.9	120,949.1	17,000.5	1,178,504.1

Uses of Funds

Assets	Class "A"	Class "B"	Class "C"	Class "D"	Total
1 LIQUID FUNDS	106,694.8	26,418.1	16,703.2	2,463.5	152,279.5
a. Cash Balance	17,682.5	2,361.0	1,068.1	14.9	21,126.5
Nepalese Notes & Coins	16,956.8	2,306.5	1,066.8	14.9	20,345.0
Foreign Currency	725.8	54.4	1.3		781.5
b. Bank Balance	79,301.7	12,700.6	11,012.8	1,988.8	105,003.9
1. In Nepal Rastra Bank	67,339.1	3,909.9	2,548.2	50.8	73,848.0
Domestic Currency	66,847.8	3,903.5	2,548.1	50.8	73,350.2
Foreign Currency	491.3	6.4	0.0		497.8
2. "A"Class Licensed Institution	2,782.1	5,692.0	5,180.0	1,553.9	15,208.0
Domestic Currency	2,643.3	5,687.4	5,179.9	1,553.9	15,064.5
Foreign Currency	138.8	4.6	0.1	0.0	143.5
3. Other Financial Ins.	32.6	3,058.2	3,284.6	384.1	6,759.5
4. In Foreign Banks	9,147.9	40.4			9,188.3
c. Money at Call	9,710.5	11,356.5	4,622.3	459.8	26,149.1
Domestic Currency	5,225.2	11,193.0	4,622.3	459.8	21,500.3
Foreign Currency	4,485.4	163.5			4,648.9
2 INVESTMENT IN SECURITIES	105,413.0	2,632.5	2,309.0	66.2	110,420.8
a. Govt. Securities	102,534.9	2,609.9	2,209.0	51.2	107,405.1
b. NRB Bond	6.0	10.0	100.0		116.0
c. Govt. Non-Fin. Ins.	1,952.0				1,952.0
d. Other Non-Fin Ins.	123.7	12.6			136.3
e. Non Residents	796.4			15.0	811.4
3 SHARE & OTHER INVESTMENT	49,801.8	2,891.9	2,803.0	1,129.0	56,625.6
a. Non Residents	38,019.6	108.4	50.9		38,178.9
b. Others	11,782.2	2,783.5	2,752.0	1,129.0	18,446.7
4 LOANS & ADVANCES	522,258.8	89,089.1	85,529.2	10,812.5	707,689.6
a. Private Sector	503,707.3	88,363.3	81,992.8	3,501.9	677,565.2
b. Financial Institutions	13,392.3	561.1	3,480.3	7,310.6	24,744.3
c. Government Organizations	5,159.2	164.7	56.1		5,380.0
5 BILL PURCHASED	6,321.0	9.2	9.0		6,339.2
a. Domestic Bills Purchased	512.1	9.2	9.0		530.3
b. Foreign Bills Purchased	3,745.6				3,745.6
c. Import Bills & Imports	2,063.3				2,063.3
6 LOANS AGAINST COLLECTED BILLS	194.0				194.0
a. Against Domestic Bills	192.2				192.2
b. Against Foreign Bills	1.8				1.8
7 FIXED ASSETS	16,990.5	3,899.7	4,255.8	207.4	25,353.4
8 OTHER ASSETS	77,488.3	9,345.7	6,882.6	665.9	94,382.6
a. Accrued Interest:	31,528.6	4,436.6	3,298.6	133.1	39,397.0
Financial Institutions	2,067.1	115.0	162.8	69.2	2,414.2
Government Enterprises	260.5	53.4	1.7	0.2	315.8
Private Sector	29,201.0	4,268.2	3,134.1	63.7	36,667.0
b. Staff Loans / Adv.	12,537.1	468.0	287.9	294.9	13,587.9
c. Sundry Debtors	11,378.0	672.9	510.8	50.1	12,611.8
d. Cash In Transit	555.7	2.5	0.0	43.9	602.1
e. Others	21,488.9	3,765.7	2,785.3	143.9	28,183.8
9 Expenses not Written off	560.4	114.8	65.9	1.8	742.9
10 Non Banking Assets	1,597.0	11.4	174.5		1,782.9
11 Reconciliation Account	13,129.7	2,303.3	1,551.3	1,654.1	18,638.4
12 Profit & Loss A/c	1,681.3	1,708.1	665.6	0.1	4,055.2
TOTAL ASSETS	902,130.7	138,423.9	120,949.0	17,000.5	1,178,504.1

Agregate Profit & Loss Account

Rs. In million

Expenses	Class "A"	Class "B"	Class "C"	Class "D"	Total
1 Interest Expenses	7,975.7	1,687.3	1,681.0	114.8	11,458.8
1.1 Deposit Liabilities	7,837.8	1,637.5	1,596.0	31.5	11,102.8
1.1.1 Saving A/c	1,731.3	653.9	528.1	31.2	2,944.5
1.1.2 Fixed A/c	4,461.5	658.4	1,016.3	0.2	6,136.4
1.1.2.1 Upto 3 Months Fixed A/c	267.1	38.5	38.3		343.8
1.1.2.2 3 to 6 Months fixed A/c	281.7	21.1	30.3		333.2
1.1.2.3 6 Months to 1 Year Fixed A/c	1,905.4	338.4	503.1		2,746.9
1.1.2.4 Above 1 Year	2,007.3	260.5	444.6	0.2	2,712.5
1.1.3 Call Deposit	1,643.2	325.3	51.5		2,020.0
1.1.4 Certificate of Deposits	1.8		0.0		1.8
1.2 Others	137.9	49.7	85.0	83.4	356.1
2 Commission/Fee Expense	28.4	1.7	0.4	2.8	33.2
3 Employees Expenses	1,972.7	241.7	166.6	73.6	2,454.6
4 Office Operatiing Expenses	1,140.4	311.4	156.2	27.0	1,635.0
5 Exchange Fluctuation Loss	9.9	13.0		0.0	22.9
5.1 Due to Change in Exchange Rates	4.4	13.0		0.0	17.4
5.2 Due to Foreign Currency Transactions	5.5				5.5
6 Non-Operatiing Expenses	6.6	15.6	15.3		37.5
7. Provision for Risk	270.9	1,148.5	35.7	9.1	1,464.2
7.1 Loan loss Provision	270.9	1,146.8	33.5	9.1	1,460.3
7.1.1 General Loan loss Provision	46.4	69.3	34.1	7.0	156.9
7.1.2 Special Loan Loss Provision	224.4	1,077.5	-0.6	2.1	1,303.4
7.1.3 Additional Loan Loss Provision					
7.2. Provision for Non-Banking Assets			0.3		0.3
7.3. Provision for Loss on Investment		1.7	2.0		3.6
7.4. Provision for Loss of Other Assets				0.0	0.0
8 Loan Written Off	20.5		0.0		20.5
9 Provision for Staff Bonus	186.7	1.7	4.5	2.1	194.9
10 Provision for Income Tax	559.2	5.0	13.4	6.3	583.9
11 Others	2.8	1.1	0.1		3.9
12 Net Profit	919.8	-1,353.8	-1.0	96.0	-339.0
TOTAL EXPENSES	13,093.7	2,072.9	2,072.2	331.7	17,570.5

Income	Class "A"	Class "B"	Class "C"	Class "D"	Total
1. Interest Income	10,563.9	1,354.1	1,245.8	288.0	13,451.9
1.1. On Loans and Advance	9,016.4	1,210.2	1,122.5	253.8	11,602.9
1.2. On Investment	1,210.3	25.5	12.8	0.6	1,249.2
1.2.1 Government Bonds	1,100.5	20.3	9.2	0.6	1,130.5
1.2.2 Foreign Bonds	6.0				6.0
1.2.3 NRB Bonds	97.8	1.1	3.5		102.4
1.2.4 Deventure & Bonds	6.1	4.2	0.1		10.3
1.3 Agency Balance	69.7	9.4	4.5		83.6
1.4 On Call Deposit	97.5	76.5	40.3	14.8	229.0
1.5 Others	170.1	32.5	65.8	18.8	287.2
2. Comission & Discount	700.0	58.5	27.3	3.4	789.2
2.1 Bills Purchase & Discount	35.4	0.3	0.0		35.6
2.2 Comission	574.3	31.3	14.3	0.4	620.3
2.3 Others	90.4	26.9	13.0	3.0	133.3
3 Income From Exchange Fluctuation	455.4	13.9	3.2		472.5
3.1 Due to Change in Exchange Rate	120.1	0.9	3.2		124.2
3.2 Due to Foreign Currency Trans.	335.3	13.0			348.3
4 Other Operating Income	214.1	67.5	51.1	33.3	365.9
5 Non Operating Income	7.4	7.5	3.4	6.5	24.8
6 Provision Written Back	90.3	2.7	68.8	0.4	162.1
7 Recovery from Written off Loan	62.3	0.2	4.3		66.8
8 Income from Extra Ordinary Expenses	62.0	0.0			62.0
9 Net Loss	938.3	568.7	668.4	0.0	2,175.4
TOTAL INCOME	13,093.7	2,073.0	2,072.2	331.7	17,570.5

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

Rs. In million

Sectorwise		Class "A"	Class "B"	Class "C"	Class "D"	Total
1	Agricultural and Forest Related	15,836.0	2,711.5	1,523.2	4,195.1	24,265.7
2	Fishery Related	1,730.9	24.0	10.2		1,765.1
3	Mining Related	2,243.4	250.3	260.6		2,754.3
4	Manufacturing (Producing) Related	115,645.5	7,242.7	7,076.3	403.0	130,367.3
5	Construction	54,466.4	10,802.8	13,698.5	0.6	78,968.3
6	Electricity, Gas and Water	8,044.1	1,214.9	212.3	2.2	9,473.6
7	Metal Products, Machinery & Electronic Equipment & Assemblage	6,943.9	1,356.8	1,187.9	25.9	9,514.5
8	Transport, Communication and Public Utilities	25,212.4	8,562.6	7,431.3	86.8	41,293.1
9	Wholesaler & Retailer	105,331.8	17,311.8	14,073.4	1,114.8	137,831.9
10	Finance, Insurance and Real Estate	57,760.7	9,415.3	10,061.4	2,447.8	79,685.1
11	Hotel or Restaurant	12,700.8	3,069.0	2,744.1	111.5	18,625.3
12	Other Services	23,600.7	5,519.9	4,093.9	659.7	33,874.2
13	Consumption Loans	33,129.4	5,597.1	6,371.3	0.0	45,097.8
14	Local Government	1,105.7	79.9	54.0		1,239.6
15	Others	64,913.3	15,624.5	16,739.9	1,765.0	99,042.7
TOTAL		528,665.1	88,782.9	85,538.2	10,812.5	713,798.7

Product wise		Class "A"	Class "B"	Class "C"	Class "D"	Total
1	Term Loan	77,062.7	10,915.1	14,361.7		102,339.5
2	Overdraft	89,632.0	21,578.0			111,210.0
3	Trust Receipt Loan / Import Loan	30,618.7	260.5	33.9		30,913.1
4	Demand & Other Working Capital Loan	124,002.1	12,100.7	20,942.2		157,045.0
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)	28,994.3	5,987.3	6,962.4		41,944.0
6	Real Estate Loan	68,861.0	12,517.5	15,818.1		97,196.6
7	Margin Nature Loan	6,733.5	2,151.4	2,653.0		11,537.8
8	Hire Purchase Loan	34,424.1	10,074.5	8,983.7		53,482.3
9	Deprived Sector Loan	15,175.3	2,940.5	1,798.2	9,728.9	29,642.9
10	Bills Purchased	6,007.9	9.2	9.0		6,026.0
11	Other Product	47,153.6	10,248.3	13,976.0	1,083.6	72,461.5
TOTAL LOAN & ADVANCES		528,665.1	88,782.9	85,538.2	10,812.5	713,798.7

Collateral Wise		Class "A"	Class "B"	Class "C"	Class "D"	Total
1	Gold and Silver	16,303.5	889.0	189.7		17,382.2
2	Government Securities	2,663.0	22.2	9.1		2,694.3
3	Non Governmental Securities	5,136.6	1,851.6	1,182.3		8,170.4
4	Fixed Deposit Receipts	10,553.3	1,524.5	3,127.5		15,205.4
4.1	Own	9,839.8	1,521.6	3,127.5		14,488.8
4.2	Other Licences Institutions	713.6	3.0	0.0		716.6
5	Collateral of Properties	444,523.9	80,460.4	75,975.4	523.0	601,482.7
5.1	Fixed Assets	364,239.3	79,637.2	75,366.8	523.0	519,766.3
5.2	Current Assets	80,284.7	823.2	608.6		81,716.4
6	Against security of Bill	8,440.8	8.5	0.8		8,450.1
6.1	Domestic Bills	344.1	8.5	0.8		353.4
6.2	Foreign Bills	8,096.7				8,096.7
7	Against Guarantee	9,573.0	1,483.9	1,014.0	4,954.8	17,025.8
7.1	Government Guarantee	2,591.2	107.4	90.1		2,788.7
7.2	Institutional Guarantee	4,410.7	383.1	368.5	312.6	5,474.9
7.3	Personal Guarantee	878.3	715.0	366.7	89.1	2,049.1
7.4	Collective Guarantee	44.9	277.8	17.2	4,553.1	4,892.9
7.5	International Rated Foreign Bank's Guarantee	109.4				109.4
7.6	Other Guarantee	1,538.7	0.6	171.6		1,710.9
8	Credit Card	407.5				407.5
9	Others	31,063.5	2,542.7	4,039.4	5,334.7	42,980.3
Total		528,665.1	88,782.9	85,538.2	10,812.5	713,798.7

	Liabilities	NCDL	Cosmos	Manasu	Samabridhi
1	CAPITAL FUND	66.40	14.98	67.55	70.28
	a. Paid-up Capital	70.00	17.50	70.00	70.00
	b. Calls in Advance				
	c. General Reserves	-3.60		-2.45	0.06
	d. Share Premium				
	e. Retained Earning		-2.52		0.22
	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	217.64	50.22	113.44	47.86
	a. Current	2.80		0.26	1.10
	Domestic	2.80		0.26	1.10
	Foreign				
	b. Savings	57.56	47.35	65.14	26.99
	Domestic	57.56	47.35	65.14	26.99
	Foreign				
	c. Fixed	45.91	2.87	6.81	4.18
	Domestic	45.91	2.87	6.81	4.18
	Foreign				
	d. Call Deposits	111.37		41.23	15.58
	e. Others				
4	Bills Payable				
5	Other Liabilities	10.55	1.98	5.41	4.54
	1. Sundry Creditors	1.40	0.16	1.94	0.59
	2. Loan Loss Provision	1.62	0.49	0.89	0.71
	3. Interest Suspense a/c	1.08	0.09	1.00	
	4. Others	6.45	1.25	1.58	3.24
6	Reconciliation A/c			2.42	
7	Profit & Loss A/c				
	TOTAL LIABILITIES	294.60	67.18	188.82	122.68

Assets

1	LIQUID FUNDS	103.75	16.04	50.36	38.35
	a. Cash Balance	4.65	2.39	3.93	7.10
	Nepalese Notes & Coins	4.65	2.39	3.92	7.10
	Foreign Currency			0.01	
	b. Bank Balance	22.19	2.19	6.93	31.26
	1. In Nepal Rastra Bank	11.43	2.19		2.96
	Domestic Currency	11.43	2.19		2.96
	Foreign Currency				
	2. "A"Class Licensed Institution	10.76		6.93	4.09
	Domestic Currency	10.76		6.93	4.09
	Foreign Currency				
	3. Other Financial Ins.				24.21
	4. In Foreign Banks				
	c. Money at Call	76.91	11.46	39.50	
	Domestic Currency	76.91	11.46	39.50	
	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	161.79	43.28	111.52	71.18
	a. Private Sector	161.79	43.28	111.52	71.18
	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	20.01	6.19	17.34	9.67
8	OTHER ASSETS	5.74	0.74	6.15	2.38
	a. Accrued Interest:	1.08		1.00	
	b. Staff Loans / Adv.	0.10	0.08	0.55	
	c. Sundry Debtors		0.01	3.98	0.29
	d. Cash In Transit				
	e. Others	4.56	0.65	0.62	2.08
9	Expenses not Written off				
10	Non Banking Assets				
11	Reconciliation Account		0.01	2.37	0.02
12	Profit & Loss A/c	3.30	0.91	1.08	1.08
	TOTAL ASSETS	294.60	67.18	188.82	122.68

	Liabilities	Manjushree	Subhaxmi	Jebils	Reliance	Lotus	Baibhav	Bhaktapur
1	CAPITAL FUND	179.63	222.96	108.14	167.80	127.07	149.34	131.13
	a. Paid-up Capital	140.00	200.00	102.00	140.00	120.00	147.00	125.00
	b. Calls in Advance							
	c. General Reserves	4.68	8.17	0.37	3.87	1.41		
	d. Share Premium							
	e. Retained Earning	34.95	14.69	5.77	23.93	5.66	2.34	6.13
	f. Others Reserves Fund		0.11					
	g. Exchange Fluctuation Fund							
2	BORROWINGS	37.00			28.40			
	a. NRB				28.40			
	b. "A"Class Licensed Institution	37.00						
	c. Foreign Banks and Fin. Ins.							
	d. Other Financial Ins.							
	e. Bonds and Securities							
3	DEPOSITS	578.36	454.43	279.43	735.97	212.24	96.50	101.47
	a. Current							
	Domestic							
	Foreign							
	b. Savings	55.37	98.17	75.71	115.80	66.24	38.21	50.21
	Domestic	55.37	98.17	75.71	115.80	66.24	38.21	50.21
	Foreign							
	c. Fixed	240.31	328.11	121.81	340.23	101.95	17.59	12.79
	Domestic	240.31	328.11	121.81	340.23	101.95	17.59	12.79
	Foreign							
	d. Call Deposits							38.47
	e. Others	282.68	28.15	81.90	279.94	44.05	40.70	
4	Bills Payable							
5	Other Liabilities	60.02	38.05	22.48	47.96	18.56	5.00	2.09
	1. Sundry Creditors	1.11	1.56	0.17	2.55	0.10	0.43	0.00
	2. Loan Loss Provision	8.77	7.37	3.60	8.66	3.60	2.62	0.43
	3. Interest Suspense a/c	20.76	11.32	9.44	14.49	5.40		
	4. Others	29.37	17.80	9.26	22.25	9.46	1.95	1.66
6	Reconciliation A/c							
7	Profit & Loss A/c							
	TOTAL LIABILITIES	855.01	715.44	410.05	980.12	357.87	250.84	234.69

Assets

1	LIQUID FUNDS	93.64	172.04	72.37	254.50	83.88	84.06	165.82
	a. Cash Balance	9.59	4.38	3.63	8.33	2.28	6.42	2.87
	Nepalese Notes & Coins	9.59	4.38	3.63	8.33	2.28	6.42	2.87
	Foreign Currency							
	b. Bank Balance	84.05	167.66	68.74	246.17	81.60	77.65	162.95
	1. In Nepal Rastra Bank	16.46	11.48	4.03	37.47	16.12	2.36	6.22
	Domestic Currency	16.46	11.48	4.03	37.47	16.12	2.36	6.22
	Foreign Currency							
	2. "A"Class Licensed Institution	67.23	43.83	21.62	93.25	30.19	64.16	143.80
	Domestic Currency	67.23	43.83	21.62	93.25	30.19	64.16	143.80
	Foreign Currency							
	3. Other Financial Ins.	0.35	112.35	43.09	115.44	35.29	11.12	12.93
	4. In Foreign Banks							
	c. Money at Call							
	Domestic Currency							
	Foreign Currency							
2	INVESTMENT IN SECURITIES		13.82	8.00	4.00	6.00	1.00	2.48
	a. Govt. Securities		13.82	8.00		6.00	1.00	2.48
	b. NRB Bond				4.00			
	c. Govt. Non-Fin. Ins.							
	d. Other Non-Fin Ins.							
	e. Non Residents							
3	SHARE & OTHER INVESTMENT			0.02	16.00			
	a. Non Residents							
	b. Others			0.02	16.00			
4	LOANS & ADVANCES	687.56	484.36	292.58	663.34	255.82	155.49	55.50
	a. Private Sector	675.03	475.86	288.58	653.84	251.52		55.50
	b. Financial Institutions	12.54	8.50	4.00	9.50	4.30	155.49	
	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	20.88	14.92	10.23	10.17	5.41	8.86	6.35
8	OTHER ASSETS	39.19	23.13	19.69	24.31	5.89	1.03	2.05
	a. Accrued Interest:	20.76	11.32	9.45	4.45	5.40		0.09
	b. Staff Loans / Adv.	9.34	6.68	5.00	0.64			
	c. Sundry Debtors	0.69	0.01	0.35	1.14		0.64	0.28
	d. Cash In Transit							
	e. Others	8.40	5.12	4.90	18.09	0.49	0.39	1.68
9	Expenses not Written off			1.69	1.94			1.16
10	Non Banking Assets							
11	Reconciliation Account							
12	Profit & Loss A/c	13.74	7.17	5.46	5.86	0.87	0.40	1.33
	TOTAL ASSETS	855.01	715.44	410.05	980.12	357.87	250.84	234.69

	Liabilities	Naya Nepal	Summit	Sworojgar	First	Nagbelli	Kalka	Mirmire	Janautthan	Mithila
1	CAPITAL FUND			11.84	81.10	10.47	11.72			18.01
	a. Paid-up Capital			10.99	70.00	10.01	12.00			16.50
	b. Calls in Advance									
	c. General Reserves				2.22		-0.29			0.31
	d. Share Premium									
	e. Retained Earning			0.85	8.88	0.46				1.20
	f. Others Reserves Fund									
	g. Exchange Fluctuation Fund									
2	BORROWINGS			90.91	485.07	32.21	16.91			7.67
	a. NRB									
	b. "A"Class Licensed Institution			19.44	149.18	17.77				
	c. Foreign Banks and Fin. Ins.			16.00						
	d. Other Financial Ins.			55.48	335.89	14.44	16.91			7.67
	e. Bonds and Securities									
3	DEPOSITS			21.88		8.16	9.47			4.06
	a. Current									
	Domestic									
	Foreign									
	b. Savings						9.47			3.27
	Domestic						9.47			3.27
	Foreign									
	c. Fixed									
	Domestic									
	Foreign									
	d. Call Deposits									
	e. Others			21.88		8.16				0.79
4	Bills Payable									
5	Other Liabilities			4.25	21.14	1.36	0.78			4.59
	1. Sundry Creditors			0.08	0.06					1.49
	2. Loan Loss Provision			0.99	3.32	0.41	0.35			1.63
	3. Interest Suspense a/c				0.13					0.80
	4. Others			3.17	17.63	0.96	0.44			0.67
6	Reconciliation A/c									
7	Profit & Loss A/c			0.40	1.98	0.29	0.40			0.03
	TOTAL LIABILITIES			129.28	589.28	52.50	39.29			34.36

Assets

1	LIQUID FUNDS			27.61	260.21	10.01	3.84			8.43
	a. Cash Balance			0.06		0.39	1.02			0.04
	Nepalese Notes & Coins			0.06		0.39	1.02			0.04
	Foreign Currency									
	b. Bank Balance			27.55	260.21	9.62	2.81			8.39
	1. In Nepal Rastra Bank				2.63					
	Domestic Currency				2.63					
	Foreign Currency									
	2. "A"Class Licensed Institution			10.63	155.75	3.35	2.26			2.09
	Domestic Currency			10.63	155.75	3.35	2.26			2.09
	Foreign Currency									
	3. Other Financial Ins.			16.92	101.83	6.27	0.55			6.30
	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									
	a. Non Residents									
	b. Others									
4	LOANS & ADVANCES			96.52	312.60	40.91	33.33			22.26
	a. Private Sector			96.52		40.91	33.33			22.26
	b. Financial Institutions				312.60					
	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			2.20	6.37	1.17	1.36			0.63
8	OTHER ASSETS			2.96	10.10	0.31	0.12			2.92
	a. Accrued Interest:			0.68	5.56		0.05			0.80
	b. Staff Loans / Adv.			1.62	0.04	0.02				0.19
	c. Sundry Debtors			0.07		0.10				1.61
	d. Cash In Transit									
	e. Others			0.58	4.50	0.19	0.07			0.32
9	Expenses not Written off						0.64			0.08
10	Non Banking Assets									
11	Reconciliation Account									
12	Profit & Loss A/c					0.10				0.04
	TOTAL ASSETS			129.28	589.28	52.50	39.29			34.36

Profit and Loss Account of Commercial Banks

Expenses	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB
1 Interest Expenses	36.10	494.96	574.99	686.99	199.76	490.00	405.22	154.46
1.1 Deposit Liabilities	36.10	488.19	565.77	671.96	199.00	489.00	403.22	154.46
1.1.1 Saving A/c	26.00	222.59	124.77	112.95	40.05	151.00	44.67	78.46
1.1.2 Fixed A/c	9.20	254.23	301.45	369.22	106.01	338.00	332.62	48.93
1.1.2.1 Upto 3 Months Fixed A/		0.03	42.20	6.66		74.00	46.92	
1.1.2.2 3 to 6 Months fixed A/		0.46	57.28		2.07		90.01	8.01
1.1.2.3 6 Months to 1 Year Fixed A/		199.00	165.80		23.55		159.98	
1.1.2.4 Above 1 Yea	9.20	54.74	36.17	362.56	80.39	264.00	35.71	40.92
1.1.3 Call Deposit		11.37	139.55	189.79	52.93		25.93	27.07
1.1.4 Certificate of Deposit:	0.90							
1.2 Others		6.77	9.22	15.03	0.76	1.00	2.00	
2 Commission/Fee Expense			14.15	9.52				2.38
3 Employees Expenses	380.10	304.52	90.10	53.90	74.85	102.00	57.74	41.62
4 Office Operating Expenses	66.90	103.84	67.48	60.01	42.35	89.00	63.39	20.83
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rate:								
5.2 Due to Foreign Currency Transactions:								
6 Non-Operating Expenses		0.88					0.15	3.04
7. Provision for Risk		9.56			49.97	43.00		0.01
7.1 Loan loss Provision		9.56			49.97	43.00		0.01
7.1.1 General Loan loss Provision		0.07				43.00		0.01
7.1.2 Special Loan Loss Provision		9.49			49.97			
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		4.83			11.04			
9 Provision for Staff Bonus	10.60		44.58	28.84	16.87			
10 Provision for Income Tax	31.10		133.73	86.53	50.60			
11 Others		0.06						
12 Net Profit	75.20	3.97	312.04	201.91	118.08	236.00	-230.19	-111.09
TOTAL EXPENSES	600.00	922.62	1237.07	1127.69	563.51	960.00	296.30	111.24

Income

1. Interest Income	512.00	809.58	1085.62	1006.79	423.67	817.00	224.54	68.01
1.1. On Loans and Advance	515.70	634.98	913.53	939.72	261.47	717.00	95.79	62.50
1.2. On Investment	7.60	159.41	128.65	58.13	134.51	93.00	77.81	3.66
1.2.1 Government Bond:	7.60	156.61	126.62	58.13	134.40	93.00	64.00	3.66
1.2.2 Foreign Bond:			2.03					
1.2.3 NRB Bond:							13.81	
1.2.4 Deventure & Bond:		2.80			0.11			
1.3 Agency Balance	0.10	12.52	0.00	7.76	0.12		48.87	0.01
1.4 On Call Deposit	0.60	2.28	34.27	1.18	1.51	7.00	0.26	0.92
1.5 Others	-12.00	0.39	9.17		26.06		1.81	0.92
2. Comission & Discount	13.70	33.68	98.11	30.31	17.14	107.00	57.72	20.08
2.1 Bills Purchase & Discount	0.10	0.14	0.54	1.66	1.62	19.00	0.02	1.30
2.2 Comission	13.60	30.07	97.20	28.98	19.33	69.00	43.76	17.97
2.3 Others		3.47	0.37	-0.33	-3.82	19.00	13.93	0.81
3 Income From Exchange Fluctuation	11.50	32.52	51.34	46.60	102.30	36.00	13.95	9.73
3.1 Due to Change in Exchange Rate	8.10	26.73	17.03	12.57	23.50	5.00	0.61	-0.98
3.2 Due to Foreign Currency Trans	3.40	5.79	34.31	34.03	78.80	31.00	13.33	10.71
4 Other Operating Income		32.06		43.57	6.79			5.78
5 Non Operating Income		0.24	1.39	0.42			0.10	0.60
6 Provision Written Back	34.20	3.59			5.58			7.04
7 Recovery from Written off Loan	2.60	0.73	0.61		8.04			0.01
8 Income from Extra Ordinary Expenses	26.00	10.22						
9 Net Loss								
TOTAL INCOME	600.00	922.62	1237.07	1127.69	563.51	960.00	296.30	111.24

Expenses	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi
1 Interest Expenses	487.90	262.66	167.97	284.76	107.29	257.67	260.15	286.76
1.1 Deposit Liabilities	485.53	254.80	164.76	278.64	107.27	249.51	248.49	281.71
1.1.1 Saving A/c	85.74	51.95	63.74	35.59	21.23	66.38	62.49	56.29
1.1.2 Fixed A/c	286.65	144.20	62.12	184.98	76.88	123.62	133.40	174.64
1.1.2.1 Upto 3 Months Fixed A/	46.58			10.22		0.42		0.32
1.1.2.2 3 to 6 Months fixed A/	89.76			5.81		0.77		2.22
1.1.2.3 6 Months to 1 Year Fixed A/	132.98	144.20	3.86	104.05	76.88	73.03		96.68
1.1.2.4 Above 1 Yea	17.33		58.25	64.91		49.40	133.40	75.42
1.1.3 Call Deposit	113.14	58.65	38.91	58.06	9.16	59.52	52.61	50.78
1.1.4 Certificate of Deposit:								
1.2 Others	2.37	7.86	3.21	6.12	0.02	8.16	11.66	5.05
2 Commission/Fee Expense								
3 Employees Expenses	66.04	36.25	23.94	28.66	11.01	32.62	29.30	20.47
4 Office Operating Expenses	38.84	46.71	18.48	31.96	14.86	44.08	31.32	22.03
5 Exchange Fluctuation Loss								2.32
5.1 Due to Change in Exchange Rate:								
5.2 Due to Foreign Currency Transactions:							2.32	
6 Non-Operating Expenses			0.03					
7. Provision for Risk					28.12			
7.1 Loan loss Provision					28.12			
7.1.1 General Loan loss Provision								
7.1.2 Special Loan Loss Provision					28.12			
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	25.95	15.49		11.74		6.38		10.50
10 Provision for Income Tax	77.83	46.46		35.22		19.15		31.50
11 Others								
12 Net Profit	181.61	108.40	-125.88	82.17	-101.55	44.69		73.49
TOTAL EXPENSES	878.17	515.97	84.54	474.51	59.73	404.59	323.08	444.75

Income

1. Interest Income	803.42	454.71	68.06	441.08	47.13	381.38	150.55	400.67
1.1. On Loans and Advance	705.78	395.56	39.12	376.66	30.02	363.49	108.21	376.05
1.2. On Investment	97.04	58.24	27.91	59.69	16.77	15.95	3.12	24.62
1.2.1 Government Bond:	65.85	58.02	24.56	40.38	16.77	15.30	3.12	23.97
1.2.2 Foreign Bond:	2.18			1.74				
1.2.3 NRB Bond:	29.01		2.05	17.57				
1.2.4 Deventure & Bond:		0.23	1.29			0.65		0.65
1.3 Agency Balance				0.00	0.25			
1.4 On Call Deposit	0.60	0.18	0.11	4.12		1.94		
1.5 Others		0.72	0.93	0.61	0.09		39.22	
2. Comission & Discount	31.15	35.02	7.13	14.09	4.69	8.01	22.22	30.36
2.1 Bills Purchase & Discount	0.15	5.51	0.40	0.09	0.00	0.06	0.38	1.07
2.2 Comission	31.00	29.51	6.73	8.15	4.68	7.71	21.83	28.21
2.3 Others				5.85		0.23		1.08
3 Income From Exchange Fluctuation	25.36	26.07	2.68	9.93	2.69	9.79	9.58	13.60
3.1 Due to Change in Exchange Rate	-1.29		1.28	0.40	1.24	1.92	9.58	1.46
3.2 Due to Foreign Currency Trans	26.65	26.07	1.40	9.53	1.46	7.87		12.15
4 Other Operating Income	17.16	0.18	5.88	8.90	2.53	5.41		
5 Non Operating Income	1.08		0.00	0.51			0.03	0.12
6 Provision Written Back								
7 Recovery from Written off Loan			0.80		2.69			
8 Income from Extra Ordinary Expenses								
9 Net Loss							140.70	
TOTAL INCOME	878.17	515.97	84.54	474.51	59.73	404.59	323.08	444.75

Expenses	SBL	ADBNI	Global	Citizens	Prime	BOA	Sunrise	DCBL
1 Interest Expenses	366.94	206.23	241.98	243.75	342.56	229.90	240.82	168.49
1.1 Deposit Liabilities	366.12	205.98	241.43	235.97	340.20	229.90	208.37	162.68
1.1.1 Saving A/c	40.84	3.66	100.28	37.28	22.81	28.10	64.41	19.00
1.1.2 Fixed A/c	224.49	201.98	79.82	130.06	161.58	144.52	101.19	85.77
1.1.2.1 Upto 3 Months Fixed A/	1.23	0.47		10.92			4.32	
1.1.2.2 3 to 6 Months fixed A/	12.15	0.79		3.71	2.50		0.49	
1.1.2.3 6 Months to 1 Year Fixed A/	98.69	24.85		97.23	146.09		83.79	73.96
1.1.2.4 Above 1 Yea	112.42	175.87	79.82	18.21	12.99	144.52	12.59	11.81
1.1.3 Call Deposit	100.79	0.34	61.32	68.63	155.81	57.28	42.77	57.03
1.1.4 Certificate of Deposit:								0.87
1.2 Others	0.82	0.25	0.55	7.77	2.36		32.46	5.81
2 Commission/Fee Expense			2.02	0.07			0.25	
3 Employees Expenses	22.34	324.45	27.32	28.09	15.73	22.43	34.96	15.88
4 Office Operating Expenses	40.00	33.30	35.19	27.12	23.37	25.30	36.17	16.00
5 Exchange Fluctuation Loss		0.46					2.71	4.40
5.1 Due to Change in Exchange Rate:							2.71	1.65
5.2 Due to Foreign Currency Transactions:		0.46						2.75
6 Non-Operating Expenses		2.07					0.28	
7. Provision for Risk	-5.58	81.24				55.62		
7.1 Loan loss Provision	-5.58	81.24				55.62		
7.1.1 General Loan loss Provision	-5.58							
7.1.2 Special Loan Loss Provision		81.24				55.62		
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		4.63						
9 Provision for Staff Bonus	6.25		7.97					
10 Provision for Income Tax	18.74		23.91					
11 Others		2.71						
12 Net Profit	43.72	401.88	55.78	-176.29			40.28	
TOTAL EXPENSES	492.40	1056.97	394.16	122.73	381.66	333.24	355.46	204.76

Income

1. Interest Income	452.24	876.58	357.77	103.28	83.53	136.27	338.15	31.98
1.1. On Loans and Advance	416.04	819.01	325.28	75.64	58.95	100.01	293.83	9.29
1.2. On Investment	25.55	50.29	31.51	15.83		31.63	10.77	5.56
1.2.1 Government Bond:		50.29	31.40	15.83		31.63	10.48	5.56
1.2.2 Foreign Bond:								
1.2.3 NRB Bond:	25.55						0.29	
1.2.4 Deventure & Bond:			0.11					
1.3 Agency Balance	0.05							
1.4 On Call Deposit	10.60		0.74	11.82				
1.5 Others		7.28	0.25		24.58	4.63	33.55	17.12
2. Comission & Discount	24.18	13.21	26.47	13.20	8.22	14.77	12.84	6.29
2.1 Bills Purchase & Discount				1.59	0.13	0.02	0.13	0.67
2.2 Comission	12.36	13.21	25.65	8.47	8.09	3.37	12.71	2.55
2.3 Others	11.82		0.82	3.14		11.38		3.08
3 Income From Exchange Fluctuation	15.98	4.76	9.09	3.91	4.90	-4.88	3.13	
3.1 Due to Change in Exchange Rate	6.88	4.76	3.64	0.80	2.67	-6.21		
3.2 Due to Foreign Currency Trans	9.09		5.45	3.11	2.24	1.32	3.13	
4 Other Operating Income		59.31	0.83	2.21	12.81		1.10	
5 Non Operating Income		2.16		0.13			0.25	
6 Provision Written Back		28.36			7.65	3.84		
7 Recovery from Written off Loan		46.86						
8 Income from Extra Ordinary Expenses		25.73						
9 Net Loss					264.54	183.25		166.49
TOTAL INCOME	492.40	1056.97	394.16	122.73	381.66	333.24	355.46	204.76

Expenses	NMB	Kist	Janata	Mega	CTBNL	Civil	Century
1 Interest Expenses	213.67	248.22	64.86	107.01	55.97	59.96	27.73
1.1 Deposit Liabilities	210.29	245.48	64.45	106.00	55.75	59.18	27.59
1.1.1 Saving A/c	25.75	91.51	4.50	31.94	6.29	3.88	7.17
1.1.2 Fixed A/c	132.06	107.59	33.64	51.53	20.50	27.76	12.83
1.1.2.1 Upto 3 Months Fixed A/	1.82	0.33	3.92	14.48	0.05	2.18	
1.1.2.2 3 to 6 Months fixed A/	0.00	1.94	0.55	2.78		0.45	
1.1.2.3 6 Months to 1 Year Fixed A/	22.24	91.87	24.31	34.20		15.32	12.83
1.1.2.4 Above 1 Yea	108.00	13.45	4.87	0.07	20.45	9.81	
1.1.3 Call Deposit	52.47	46.38	26.31	22.53	28.96	27.53	7.59
1.1.4 Certificate of Deposit:							
1.2 Others	3.38	2.74	0.41	1.01	0.22	0.78	0.14
2 Commission/Fee Expense						0.03	
3 Employees Expenses	19.01	44.55	14.06	20.53	12.60	11.60	6.07
4 Office Operating Expenses	22.69	45.57	14.98	22.70	12.29	14.69	9.01
5 Exchange Fluctuation Loss							
5.1 Due to Change in Exchange Rate:							
5.2 Due to Foreign Currency Transactions:							
6 Non-Operating Expenses						0.20	
7. Provision for Risk	3.00				5.93		
7.1 Loan loss Provision	3.00				5.93		
7.1.1 General Loan loss Provision	3.00				5.93		
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				1.50			
10 Provision for Income Tax				4.49			
11 Others							
12 Net Profit	-127.73	-197.14		10.47			
TOTAL EXPENSES	130.64	141.20	93.90	166.70	86.80	86.47	42.81

Income

1. Interest Income	116.47	123.11	31.57	158.58	22.65	20.39	17.13
1.1. On Loans and Advance	88.13	90.97	22.31	139.81	8.56	15.85	17.13
1.2. On Investment	25.33	26.59	6.56	4.57	6.26	3.75	
1.2.1 Government Bond:	25.06	26.59	6.56	4.57	0.49		
1.2.2 Foreign Bond:							
1.2.3 NRB Bond:					5.77	3.75	
1.2.4 Deventure & Bond:	0.27						
1.3 Agency Balance							
1.4 On Call Deposit	0.03	2.43	2.69	13.38		0.79	
1.5 Others	2.99	3.12	0.00	0.82	7.83		
2. Comission & Discount	3.95	14.97	8.65	1.33	7.17	10.45	3.97
2.1 Bills Purchase & Discount	0.20	0.44		0.00		0.13	
2.2 Comission	3.65	5.15	8.24	1.32	1.21	6.63	3.97
2.3 Others	0.10	9.38	0.40		5.96	3.69	
3 Income From Exchange Fluctuation	4.41	3.12	1.54	2.74	1.69	1.32	0.09
3.1 Due to Change in Exchange Rate	1.37	0.83	-2.18	0.60	1.69	-1.99	0.09
3.2 Due to Foreign Currency Trans	3.04	2.29	3.73	2.14		3.30	
4 Other Operating Income	5.47			4.05		0.02	
5 Non Operating Income	0.34		0.04				
6 Provision Written Back							
7 Recovery from Written off Loan							
8 Income from Extra Ordinary Expenses							
9 Net Loss			52.11		55.30	54.30	21.62
TOTAL INCOME	130.64	141.20	93.90	166.70	86.80	86.47	42.81

Profit and Loss Account of Development Banks

Expenses	NIDC	Uddhyan	Malika	SDBL	UDBL	MDBL	Narayani	PDBL
1 Interest Expenses	5.11	4.55	12.74	70.35		39.68	17.77	27.91
1.1 Deposit Liabilities	5.11	4.55	12.74	68.40		36.04	16.64	27.91
1.1.1 Saving A/c	0.79	0.76	10.52	26.81		4.18	9.74	13.78
1.1.2 Fixed A/c	4.07	1.97	1.59	30.07		17.05	6.90	9.76
1.1.2.1 Upto 3 Months Fixed A/	0.02			1.89			0.64	0.11
1.1.2.2 3 to 6 Months fixed A/			1.59	0.14				0.03
1.1.2.3 6 Months to 1 Year Fixed A/	0.01	1.80		8.20		3.81	1.91	8.27
1.1.2.4 Above 1 Yea	4.05	0.17		19.84		13.23	4.35	1.35
1.1.3 Call Deposit	0.25	1.81	0.63	11.52		14.81		4.37
1.1.4 Certificate of Deposit:								
1.2 Others				1.95		3.64	1.13	
2 Commission/Fee Expense				0.35				
3 Employees Expenses	2.72	1.07	4.73	9.87	0.17	6.88	1.28	5.45
4 Office Operating Expenses	5.77	1.13	3.10	10.02	0.10	8.89	1.57	3.41
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rate:								
5.2 Due to Foreign Currency Transactions:								
6 Non-Operating Expenses						0.95	0.10	
7. Provision for Risk				1.66				
7.1 Loan loss Provision								
7.1.1 General Loan loss Provision								
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:				1.66				
7.4. Provision for Loss of Other Assets:								
8 Loan Written Off								
9 Provision for Staff Bonus								
10 Provision for Income Tax								
11 Others								
12 Net Profit			0.23		0.01			
TOTAL EXPENSES	13.61	6.75	20.80	92.25	0.28	56.41	20.72	36.76

Income

1. Interest Income	7.45	4.14	17.02	41.16	0.12	8.03	6.05	20.73
1.1. On Loans and Advance	7.45	2.46	16.10	38.07	0.12	4.01	5.95	16.28
1.2. On Investment				2.89		0.44		0.99
1.2.1 Government Bond:				2.89		0.44		0.54
1.2.2 Foreign Bond:								
1.2.3 NRB Bond:								0.45
1.2.4 Deventure & Bond:								
1.3 Agency Balance						3.52		
1.4 On Call Deposit		1.68	0.03					
1.5 Others			0.89	0.19		0.06	0.10	3.47
2. Comission & Discount		0.12	1.72	1.26	0.01	0.52	0.27	0.42
2.1 Bills Purchase & Discount								
2.2 Comission		0.02	1.72	1.26		0.52		0.42
2.3 Others		0.11			0.01		0.27	
3 Income From Exchange Fluctuation				0.14		0.04		
3.1 Due to Change in Exchange Rate				0.10		0.04		
3.2 Due to Foreign Currency Trans				0.04				
4 Other Operating Income	0.13		1.10	2.14			0.17	3.38
5 Non Operating Income	5.25		0.96	0.11				0.01
6 Provision Written Back								
7 Recovery from Written off Loan					0.15			
8 Income from Extra Ordinary Expenses								
9 Net Loss	0.78	2.49		47.45		47.82	14.23	12.21
TOTAL INCOME	13.61	6.75	20.80	92.25	0.28	56.41	20.72	36.76

Expenses	Sahayogi	Pashupati	Karnali	Triveni	Annapurna	Bhrikuti	Suvekcha	Bageshwori
1 Interest Expenses	15.01	8.70	4.29	27.50	20.45	34.47	16.79	15.06
1.1 Deposit Liabilities	15.01	8.24	4.29	27.45	20.45	34.23	15.67	15.06
1.1.1 Saving A/c	10.97	2.06	2.59	11.63	7.11	16.04	5.11	10.65
1.1.2 Fixed A/c	3.53	4.33	1.70	10.35	7.88	9.15	7.21	1.55
1.1.2.1 Upto 3 Months Fixed A/		0.03		0.16		0.03	0.66	
1.1.2.2 3 to 6 Months fixed A/		0.08		2.84		0.04	0.01	
1.1.2.3 6 Months to 1 Year Fixed A/	1.08	3.68		3.74		6.66	2.64	1.00
1.1.2.4 Above 1 Yea	2.45	0.55	1.70	3.61	7.88	2.42	3.90	0.55
1.1.3 Call Deposit	0.51	1.85		5.47	5.46	9.04	3.36	2.86
1.1.4 Certificate of Deposit:								
1.2 Others		0.46		0.05		0.24	1.12	
2 Commission/Fee Expense		0.00						
3 Employees Expenses	1.57	3.52	2.92	2.89	3.55	4.20	1.91	2.91
4 Office Operating Expenses	2.85	2.30	2.88	4.68	4.05	3.89	2.05	1.92
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rate:								
5.2 Due to Foreign Currency Transactions:								
6 Non-Operating Expenses								
7. Provision for Risk		0.26						
7.1 Loan loss Provision		0.26						
7.1.1 General Loan loss Provision		0.26						
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								
10 Provision for Income Tax								
11 Others					0.60			
12 Net Profit	-0.69	-6.77				-2.14		-11.49
TOTAL EXPENSES	18.74	8.01	10.09	35.08	28.65	40.43	20.74	8.40

Income

1. Interest Income	16.69	7.43	4.00	26.73	14.69	37.16	18.21	5.93
1.1. On Loans and Advance	16.30	6.72	4.00	24.97	14.66	34.66	18.21	5.89
1.2. On Investment								
1.2.1 Government Bond:								
1.2.2 Foreign Bond:								
1.2.3 NRB Bond:								
1.2.4 Deventure & Bond:								
1.3 Agency Balance								
1.4 On Call Deposit	0.39			1.76	0.03	1.82	0.00	0.04
1.5 Others		0.71				0.69		
2. Comission & Discount	0.88	0.04	1.18	1.84	1.65	0.28	0.15	2.47
2.1 Bills Purchase & Discount					0.03			
2.2 Comission	0.88	0.04	0.35	1.84	0.28	0.28	0.15	0.66
2.3 Others			0.83		1.34			1.81
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans								
4 Other Operating Income	1.17	0.55				2.99	1.02	
5 Non Operating Income								
6 Provision Written Back								
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss			4.91	6.51	12.31		1.36	
TOTAL INCOME	18.74	8.01	10.09	35.08	28.65	40.43	20.74	8.40

Expenses	Sanima	Gaurishankar	Gorkha	Gandaki	Infrastructure	Business	Biratnaxmi	Excel
1 Interest Expenses	123.56	9.38	55.98	24.35	27.91	27.11	29.00	0.39
1.1 Deposit Liabilities	118.68	9.38	54.37	24.35	27.91	27.08	29.00	0.39
1.1.1 Saving A/c	42.31	5.40	19.25	10.13	6.47	11.25	14.00	0.12
1.1.2 Fixed A/c	58.31	1.98	26.61	9.15	15.98	9.03	11.00	0.27
1.1.2.1 Upto 3 Months Fixed A/	0.65			0.01	5.70	0.24		0.02
1.1.2.2 3 to 6 Months fixed A/	1.93		0.05	0.27	0.78	0.39	1.00	0.03
1.1.2.3 6 Months to 1 Year Fixed A/	46.17	0.72	17.02	5.07	8.55	5.38	4.00	0.20
1.1.2.4 Above 1 Yea	9.56	1.26	9.55	3.80	0.95	3.02	6.00	0.02
1.1.3 Call Deposit	18.06	2.00	8.50	5.07	5.46	6.80	4.00	
1.1.4 Certificate of Deposit:								
1.2 Others	4.88		1.62			0.03		
2 Commission/Fee Expense								
3 Employees Expenses	13.94	2.13	9.20	2.62	2.98	2.39	6.00	2.67
4 Office Operating Expenses	13.44	2.13	42.46	2.31	4.06	27.31	3.00	1.98
5 Exchange Fluctuation Loss	2.53							
5.1 Due to Change in Exchange Rate:	2.53							
5.2 Due to Foreign Currency Transactions:								
6 Non-Operating Expenses	3.93						3.00	
7. Provision for Risk	0.31		1113.70					
7.1 Loan loss Provision	0.31		1113.70					
7.1.1 General Loan loss Provision	0.31		46.15					
7.1.2 Special Loan Loss Provision			1067.55					
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								1.48
10 Provision for Income Tax								4.45
11 Others								
12 Net Profit	-57.46	0.43	-1176.71			-22.34		10.39
TOTAL EXPENSES	100.25	14.07	44.64	29.28	34.95	34.47	41.00	21.36

Income

1. Interest Income	93.92	12.73	43.86	23.15	31.20	33.33	34.00	19.91
1.1. On Loans and Advance	59.21	12.62	43.86	23.15	25.34	33.08	34.00	19.91
1.2. On Investment	10.08							
1.2.1 Government Bond:	10.08							
1.2.2 Foreign Bond:								
1.2.3 NRB Bond:								
1.2.4 Deventure & Bond:								
1.3 Agency Balance								
1.4 On Call Deposit	20.57				5.74			
1.5 Others	4.06	0.11			0.12	0.25		
2. Comission & Discount	1.21	1.34	0.08	0.21	0.33	0.01	4.00	0.34
2.1 Bills Purchase & Discount								
2.2 Comission	1.21	0.18	0.08	0.21	0.33	0.01		0.13
2.3 Others		1.16					4.00	0.21
3 Income From Exchange Fluctuation	0.78		0.16					
3.1 Due to Change in Exchange Rate			0.15					
3.2 Due to Foreign Currency Trans	0.78		0.00					
4 Other Operating Income	4.34		0.54	2.39	1.13	1.13		1.11
5 Non Operating Income								
6 Provision Written Back								
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss				3.53	2.29		3.00	
TOTAL INCOME	100.25	14.07	44.64	29.28	34.95	34.47	41.00	21.36

Expenses	WDBL	H & B	Araniko	NDEP	CEDBL	Miteri	Tinau	Rising
1 Interest Expenses	7.66	115.22	5.66	69.92	79.16	8.96	14.79	13.03
1.1 Deposit Liabilities	7.66	115.22	5.66	65.48	65.63	8.96	14.79	12.99
1.1.1 Saving A/c	6.02	41.78	4.37	19.98	17.36	7.55	4.13	7.84
1.1.2 Fixed A/c	1.64	60.57	1.29	24.32	28.48	0.48	8.08	5.15
1.1.2.1 Upto 3 Months Fixed A/		18.45			3.51		0.10	
1.1.2.2 3 to 6 Months fixed A/	0.26	1.05			2.78	0.02	0.03	0.04
1.1.2.3 6 Months to 1 Year Fixed A/	0.36	26.97			18.55	0.04	1.49	3.96
1.1.2.4 Above 1 Yea	1.03	14.10	1.29	24.32	3.64	0.42	6.47	1.15
1.1.3 Call Deposit		12.87		21.18	19.79	0.94	2.58	
1.1.4 Certificate of Deposit:								
1.2 Others				4.44	13.53			0.04
2 Commission/Fee Expense					1.10			
3 Employees Expenses	0.90	14.37	1.52	6.45	11.43	1.69	1.31	2.04
4 Office Operating Expenses	0.73	11.62	0.66	11.94	9.00	1.27	1.25	1.40
5 Exchange Fluctuation Loss				0.01				
5.1 Due to Change in Exchange Rate:				0.01				
5.2 Due to Foreign Currency Transactions:								
6 Non-Operating Expenses	6.02							
7. Provision for Risk				20.07	0.10			
7.1 Loan loss Provision				20.07	0.10			
7.1.1 General Loan loss Provision				20.07	0.10			
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			0.02					
10 Provision for Income Tax			0.05					
11 Others								
12 Net Profit			0.13	-9.34				
TOTAL EXPENSES	15.31	141.21	8.03	99.05	100.79	11.92	17.35	16.47

Income

1. Interest Income	9.98	67.54	6.87	95.64	43.90	6.55	8.94	12.64
1.1. On Loans and Advance	9.98	66.84	6.87	88.05	14.44	6.55	8.94	11.97
1.2. On Investment		0.70		1.27	4.15			
1.2.1 Government Bond:		0.70		1.27				
1.2.2 Foreign Bond:								
1.2.3 NRB Bond:								
1.2.4 Deventure & Bond:					4.15			
1.3 Agency Balance				5.86				
1.4 On Call Deposit				0.29	18.94			
1.5 Others				0.17	6.37			0.67
2. Comission & Discount	0.55	0.85	0.13	2.13	2.80	0.22		0.22
2.1 Bills Purchase & Discount				0.05	0.02			
2.2 Comission	0.55	0.85	0.13	2.08	0.83	0.22		0.18
2.3 Others					1.95			0.04
3 Income From Exchange Fluctuation			0.01	0.14	0.53			
3.1 Due to Change in Exchange Rate			0.01	0.06	0.27			
3.2 Due to Foreign Currency Trans				0.08	0.26			
4 Other Operating Income		3.41	1.02	1.14		1.30	1.80	0.85
5 Non Operating Income	0.49							
6 Provision Written Back					1.61			
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss	4.29	69.41			51.95	3.85	6.61	2.77
TOTAL INCOME	15.31	141.21	8.03	99.05	100.79	11.92	17.35	16.47

Expenses	Muktinath	Sewa	Kankai	Public	Mahakali	Ace	Bhargav	Shangrila
1 Interest Expenses	33.33	23.43	5.15	10.01	0.01	81.51	3.10	29.98
1.1 Deposit Liabilities	28.20	23.42	5.15	10.01	0.01	80.68	3.10	29.98
1.1.1 Saving A/c	16.20	12.28	2.94	3.73	0.00	39.27	1.63	15.38
1.1.2 Fixed A/c	8.61	5.77	0.67	5.76	0.01	36.05	0.99	12.06
1.1.2.1 Upto 3 Months Fixed A/		0.11				0.79	0.04	0.04
1.1.2.2 3 to 6 Months fixed A/	1.45	0.01	0.06	0.63		0.00	0.27	0.25
1.1.2.3 6 Months to 1 Year Fixed A/	4.41	2.71	0.50	3.70	0.00	29.28	0.48	8.71
1.1.2.4 Above 1 Yea	2.74	2.94	0.12	1.44	0.00	5.97	0.20	3.07
1.1.3 Call Deposit	3.39	5.37	1.54	0.52		5.36	0.48	2.54
1.1.4 Certificate of Deposit:								
1.2 Others	5.13	0.01				0.83		
2 Commission/Fee Expense								
3 Employees Expenses	6.83	1.44	1.52	2.68	0.88	7.27	0.97	3.73
4 Office Operating Expenses	5.30	2.54	1.38	1.86	0.77	11.18	0.99	4.53
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rate:								
5.2 Due to Foreign Currency Transactions:								
6 Non-Operating Expenses								
7. Provision for Risk	0.45				1.03			0.20
7.1 Loan loss Provision	0.45				1.03			0.20
7.1.1 General Loan loss Provision	0.45				-0.02			0.30
7.1.2 Special Loan Loss Provision					1.06			-0.10
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					0.02			
10 Provision for Income Tax					0.06			
11 Others								
12 Net Profit	9.02				0.14	-60.88		-6.92
TOTAL EXPENSES	54.94	27.41	8.05	14.55	2.91	39.08	5.06	31.53

Income

1. Interest Income	48.84	19.00	4.79	10.24	2.72	33.34	1.42	27.79
1.1. On Loans and Advance	48.49	19.00	4.73	10.16	2.70	29.36	1.42	27.42
1.2. On Investment						1.09		
1.2.1 Government Bond:						1.09		
1.2.2 Foreign Bond:								
1.2.3 NRB Bond:								
1.2.4 Deventure & Bond:								
1.3 Agency Balance								
1.4 On Call Deposit	0.35		0.01	0.08		0.30		0.37
1.5 Others			0.05		0.02	2.60		
2. Comission & Discount	2.99	0.53	0.46	0.06	0.19	0.19	0.35	3.74
2.1 Bills Purchase & Discount								
2.2 Comission		0.53	0.46	0.06	0.18	0.19	0.35	0.69
2.3 Others	2.99			0.00	0.01			3.05
3 Income From Exchange Fluctuation						0.38		0.00
3.1 Due to Change in Exchange Rate						0.11		0.00
3.2 Due to Foreign Currency Trans						0.27		
4 Other Operating Income	3.11	3.22		0.52		5.16		
5 Non Operating Income								
6 Provision Written Back								
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss		4.66	2.80	3.73			3.29	
TOTAL INCOME	54.94	27.41	8.05	14.55	2.91	39.08	5.06	31.53

Expenses	Resunga	Rara	diyalo	Country	Alpine	Nilgiri	Kasthaman dap	Garima
1 Interest Expenses	10.06	4.76	8.29	23.33	7.25	1.38	59.66	24.82
1.1 Deposit Liabilities	10.06	4.76	7.65	23.28	7.25	1.38	58.07	24.82
1.1.1 Saving A/c	9.02	3.82	0.01	2.57	4.65		24.75	13.28
1.1.2 Fixed A/c	1.04	0.94	0.10	10.84	1.96	1.38	19.65	8.05
1.1.2.1 Upto 3 Months Fixed A/		0.01	0.02	1.25		0.01	0.33	
1.1.2.2 3 to 6 Months fixed A/	0.00	0.03		0.09		0.03	0.55	0.78
1.1.2.3 6 Months to 1 Year Fixed A/	0.07	0.50	0.07	8.95	1.20	0.67	15.87	4.77
1.1.2.4 Above 1 Yea	0.97	0.40	0.00	0.55	0.76	0.67	2.90	2.50
1.1.3 Call Deposit			7.55	9.87	0.64		13.67	3.49
1.1.4 Certificate of Deposit:								
1.2 Others			0.64	0.05			1.59	
2 Commission/Fee Expense				0.12			0.02	
3 Employees Expenses	1.26	0.68	0.89	1.15	1.18	0.51	8.72	3.53
4 Office Operatiing Expenses	0.55	0.46	1.05	2.09	1.10	4.39	8.45	3.15
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rate:								
5.2 Due to Foreign Currency Transactions:								
6 Non-Operatiing Expenses								
7. Provision for Risk				8.97				
7.1 Loan loss Provision				8.97				
7.1.1 General Loan loss Provision				0.04				
7.1.2 Special Loan Loss Provision				8.93				
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets:								
7.3. Provision for Loss on Investmen:								
7.4. Provision for Loss of Other Assets:								
8 Loan Written Off								
9 Provision for Staff Bonus								
10 Provision for Income Tax								
11 Others				0.45				
12 Net Profit	-2.28	-2.09			0.59			
TOTAL EXPENSES	9.60	3.81	10.23	36.11	10.11	6.28	76.85	31.50

Income

1. Interest Income	8.31	2.60	7.29	26.01	9.00	4.52	26.33	24.39
1.1. On Loans and Advance	8.31	2.60	6.89	20.64	8.84	4.51	25.32	24.32
1.2. On Investment			0.03	0.07				
1.2.1 Government Bond:			0.03	0.07				
1.2.2 Foreign Bond:								
1.2.3 NRB Bond:								
1.2.4 Deventure & Bond:								
1.3 Agency Balance								
1.4 On Call Deposit	0.00			5.30	0.16	0.01		0.07
1.5 Others			0.37				1.01	
2. Comission & Discount	1.29	1.21	0.02	0.11	1.11	0.15	0.53	0.35
2.1 Bills Purchase & Discount						0.15		
2.2 Comission	1.09	0.40	0.02	0.10	0.12		0.50	0.35
2.3 Others	0.19	0.81		0.01	0.99		0.02	
3 Income From Exchange Fluctuation							0.24	
3.1 Due to Change in Exchange Rate							0.16	
3.2 Due to Foreign Currency Trans							0.08	
4 Other Operating Income			0.31	1.26		0.61	1.15	3.55
5 Non Operating Income								
6 Provision Written Back				0.46				
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses				0.01				
9 Net Loss			2.61	8.26		1.00	48.60	3.21
TOTAL INCOME	9.60	3.81	10.23	36.11	10.11	6.28	76.85	31.50

Expenses	City	Bishow	Professiona l	Kabeli	Kamana	Corporate	Pathibhara	Purnima
1 Interest Expenses	31.05	32.67	0.11	2.58	20.88	19.39	11.52	9.97
1.1 Deposit Liabilities	31.03	32.39	0.11	2.58	16.68	19.39	11.52	9.97
1.1.1 Saving A/c	14.73	8.21	0.03	1.83	8.86	7.55	6.07	5.02
1.1.2 Fixed A/c	10.76	16.60	0.08	0.62	6.37	11.81	1.67	3.14
1.1.2.1 Upto 3 Months Fixed A/	0.76	0.93			0.11			
1.1.2.2 3 to 6 Months fixed A/	0.68	0.83	0.00	0.06	0.35		0.03	0.00
1.1.2.3 6 Months to 1 Year Fixed A/	7.05	11.04	0.07	0.27	2.62	1.09	0.93	2.71
1.1.2.4 Above 1 Yea	2.27	3.80	0.01	0.29	3.28	10.72	0.71	0.43
1.1.3 Call Deposit	5.54	7.58	0.00	0.13	1.46	0.02	3.78	1.81
1.1.4 Certificate of Deposit:								
1.2 Others	0.02	0.28			4.20			
2 Commission/Fee Expense								
3 Employees Expenses	2.22	2.61	0.73	0.81	1.57	1.25	2.03	1.19
4 Office Operatiing Expenses	3.65	2.39	0.68	0.59	2.58	0.88	1.84	1.78
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rate:								
5.2 Due to Foreign Currency Transactions:								
6 Non-Operatiing Expenses								
7. Provision for Risk						0.20		
7.1 Loan loss Provision						0.20		
7.1.1 General Loan loss Provision						0.20		
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 Investmen:								
7.4. Provision for Loss of Other Assets:								
8 Loan Written Off								
9 Provision for Staff Bonus			0.14					
10 Provision for Income Tax			0.41					
11 Others								
12 Net Profit		-8.97	0.95			-11.25		
TOTAL EXPENSES	36.92	28.70	3.01	3.98	25.03	10.47	15.39	12.94

Income

1. Interest Income	34.25	25.41	2.80	3.27	21.90	8.22	13.03	7.24
1.1. On Loans and Advance	32.97	25.41	2.80	2.63	21.76	7.98	13.03	7.23
1.2. On Investment	0.07							
1.2.1 Government Bond:	0.07							
1.2.2 Foreign Bond:								
1.2.3 NRB Bond:								
1.2.4 Deventure & Bond:								
1.3 Agency Balance								
1.4 On Call Deposit				0.64	0.15			0.01
1.5 Others	1.21		0.00			0.24		
2. Comission & Discount	1.67	3.29	0.01	0.18	0.26	0.10	0.18	1.18
2.1 Bills Purchase & Discount						0.05		
2.2 Comission	1.67	0.19	0.01	0.18	0.26	0.03	0.18	1.18
2.3 Others		3.10				0.03		
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans								
4 Other Operating Income			0.19	0.15	0.84	2.14	0.72	
5 Non Operating Income								0.02
6 Provision Written Back								
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss	1.00			0.38	2.03		1.46	4.50
TOTAL INCOME	36.92	28.70	3.01	3.98	25.03	10.47	15.39	12.94

Expenses	Jyoti	Bagmati	Hamro	Kakre	Shine	Pacific	Civic	IDBL
1 Interest Expenses	46.17	1.58	3.26	0.01	23.54	4.81	1.27	67.30
1.1 Deposit Liabilities	46.07	1.58	3.26	0.01	23.54	4.81	1.27	65.96
1.1.1 Saving A/c	16.30	0.94	1.45	0.01	10.44	2.40	1.10	18.98
1.1.2 Fixed A/c	20.37	0.26	1.00		7.59	0.78	0.17	24.71
1.1.2.1 Upto 3 Months Fixed A/			0.02					0.22
1.1.2.2 3 to 6 Months fixed A/	0.01		0.01		0.05	0.05		0.80
1.1.2.3 6 Months to 1 Year Fixed A/	0.04	0.11	0.79		6.20	0.41	0.09	18.71
1.1.2.4 Above 1 Yea	20.31	0.15	0.18		1.34	0.32	0.08	4.99
1.1.3 Call Deposit	9.40	0.39	0.81		5.51	1.63		22.26
1.1.4 Certificate of Deposit:								
1.2 Others	0.10							1.35
2 Commission/Fee Expense								
3 Employees Expenses	7.64	0.53	0.67	0.39	1.93	0.61	0.53	8.70
4 Office Operating Expenses	9.74	0.23	0.81	0.64	1.63	0.61	0.76	9.68
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rate:								
5.2 Due to Foreign Currency Transactions:								
6 Non-Operating Expenses								
7. Provision for Risk	-0.10							
7.1 Loan loss Provision	-0.10							
7.1.1 General Loan loss Provision	-0.10							
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								
10 Provision for Income Tax								
11 Others								
12 Net Profit			0.62	2.09		0.52		
TOTAL EXPENSES	63.45	2.35	5.35	3.14	27.10	6.55	2.56	85.68

Income

1. Interest Income	58.04	1.87	4.72	2.80	6.68	5.80	1.25	28.88
1.1. On Loans and Advance	46.54	1.87	4.72	2.80	6.34	5.80	1.25	28.63
1.2. On Investment	1.34				0.11			
1.2.1 Government Bond:	1.34				0.11			
1.2.2 Foreign Bond:								
1.2.3 NRB Bond:								
1.2.4 Deventure & Bond:								
1.3 Agency Balance								
1.4 On Call Deposit	8.30				0.23			0.04
1.5 Others	1.86			0.01				0.21
2. Comission & Discount	2.17	0.03	0.24	0.06	2.57	0.14		0.44
2.1 Bills Purchase & Discount								
2.2 Comission	2.17	0.03	0.01	0.06	0.42	0.14		0.44
2.3 Others			0.23		2.15			
3 Income From Exchange Fluctuation	-0.01							
3.1 Due to Change in Exchange Rate	0.00							
3.2 Due to Foreign Currency Trans	-0.01							
4 Other Operating Income	1.07	0.29	0.39			0.57	0.35	1.89
5 Non Operating Income				0.28		0.04		
6 Provision Written Back								
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss	2.17	0.17			17.85		0.95	54.47
TOTAL INCOME	63.45	2.35	5.35	3.14	27.10	6.55	2.56	85.68

Expenses	Gulmi	Kanchan	Matribhum	Bright	Innovative	Jhimruk	Metro	Vivor
1 Interest Expenses	3.06	6.74	2.28	3.09	7.09	2.00	9.60	53.98
1.1 Deposit Liabilities	3.06	6.74	2.28	3.02	6.94	2.00	9.60	52.97
1.1.1 Saving A/c	2.72	5.85	0.99	0.66	2.43	1.06	3.45	10.25
1.1.2 Fixed A/c	0.34	0.89	0.71	0.62	2.09	0.37	3.49	30.40
1.1.2.1 Upto 3 Months Fixed A/		0.11	0.00				0.02	0.28
1.1.2.2 3 to 6 Months fixed A/		0.04	0.02	0.00		0.02	0.19	0.00
1.1.2.3 6 Months to 1 Year Fixed A/	0.19	0.43	0.31	0.33	1.72	0.10	2.19	2.96
1.1.2.4 Above 1 Yea	0.15	0.32	0.37	0.29	0.37	0.25	1.09	27.16
1.1.3 Call Deposit			0.58	1.74	2.42	0.57	2.66	12.32
1.1.4 Certificate of Deposit:								
1.2 Others				0.07	0.15			1.01
2 Commission/Fee Expense						0.05		
3 Employees Expenses	0.49	1.64	0.51	0.37	0.67	0.41	0.74	5.99
4 Office Operating Expenses	0.66	0.84	0.28	0.21	2.30	0.54	1.70	9.03
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rate:								
5.2 Due to Foreign Currency Transactions:								
6 Non-Operating Expenses								
7. Provision for Risk	0.01			0.02			0.12	
7.1 Loan loss Provision	0.01			0.02			0.12	
7.1.1 General Loan loss Provision	0.01			0.02			0.12	
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								
10 Provision for Income Tax								
11 Others								
12 Net Profit								
TOTAL EXPENSES	4.22	9.23	3.06	3.68	10.06	3.00	12.15	69.00

Income

1. Interest Income	3.22	4.45	1.26	2.43	6.94	1.75	8.57	14.63
1.1. On Loans and Advance	2.55	4.42	1.26	2.43	6.91	1.74	6.84	5.94
1.2. On Investment								1.94
1.2.1 Government Bond:								1.63
1.2.2 Foreign Bond:								
1.2.3 NRB Bond:								0.31
1.2.4 Deventure & Bond:								
1.3 Agency Balance								
1.4 On Call Deposit	0.67				0.01		1.73	0.00
1.5 Others		0.03			0.02	0.01		6.74
2. Comission & Discount	0.06	0.54	0.36		0.25	0.38	0.62	0.00
2.1 Bills Purchase & Discount								
2.2 Comission		0.44	0.08		0.11	0.33		0.00
2.3 Others	0.06	0.11	0.28		0.14	0.05	0.62	
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans								
4 Other Operating Income	0.25			0.11	0.75			0.51
5 Non Operating Income								0.36
6 Provision Written Back						0.13		
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss	0.69	4.24	1.45	1.14	2.12	0.74	2.96	53.50
TOTAL INCOME	4.22	9.23	3.06	3.68	10.06	3.00	12.15	69.00

Expenses	Gaumukhi	Raptiveri	Consumer	Khadbari	Tourism	Mission	Surya	Mt. Makalu
1 Interest Expenses	0.94	2.46	7.48	0.63	20.19	6.85	0.80	
1.1 Deposit Liabilities	0.94	2.46	6.90	0.63	19.96	6.85	0.80	
1.1.1 Saving A/c	0.91	1.60	2.01	0.49	4.37	3.01	0.28	
1.1.2 Fixed A/c	0.03	0.76	3.62	0.13	8.44	1.60	0.36	
1.1.2.1 Upto 3 Months Fixed A/				0.01	1.17	0.02		
1.1.2.2 3 to 6 Months fixed A/					0.42	0.04	0.00	
1.1.2.3 6 Months to 1 Year Fixed A/	0.01	0.38	1.63	0.02	6.63	1.36	0.20	
1.1.2.4 Above 1 Yea	0.02	0.38	1.98	0.10	0.22	0.18	0.16	
1.1.3 Call Deposit		0.10	1.27	0.02	7.15	2.24	0.16	
1.1.4 Certificate of Deposit:								
1.2 Others			0.57		0.23			
2 Commission/Fee Expense	0.01							
3 Employees Expenses	0.35	0.66	1.59	0.29	4.15	1.24	0.43	0.14
4 Office Operating Expenses	0.18	0.67	1.24	0.10	3.83	0.82	0.18	0.30
5 Exchange Fluctuation Loss					10.46			
5.1 Due to Change in Exchange Rate:					10.46			
5.2 Due to Foreign Currency Transactions:								
6 Non-Operating Expenses								
7. Provision for Risk								
7.1 Loan loss Provision								
7.1.1 General Loan loss Provision								
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								
10 Provision for Income Tax								
11 Others								
12 Net Profit								0.42
TOTAL EXPENSES	1.49	3.79	10.30	1.02	38.63	8.92	1.41	0.85

Income

1. Interest Income	0.97	2.78	5.21	0.31	14.78	5.93	0.94	0.81
1.1. On Loans and Advance	0.97	2.78	5.21	0.31	7.67	5.83	0.94	0.81
1.2. On Investment					0.37			
1.2.1 Government Bond:								
1.2.2 Foreign Bond:								
1.2.3 NRB Bond:					0.37			
1.2.4 Deventure & Bond:								
1.3 Agency Balance								
1.4 On Call Deposit					6.46	0.10		
1.5 Others					0.28			
2. Comission & Discount	0.44	0.74	0.01	0.22	1.07	0.06	0.33	0.04
2.1 Bills Purchase & Discount								
2.2 Comission	0.43	0.64	0.01	0.22	1.07	0.06	0.33	0.04
2.3 Others	0.02	0.10		0.00				
3 Income From Exchange Fluctuation					11.49			
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans					11.49			
4 Other Operating Income	0.01		0.17		1.58	0.84		0.01
5 Non Operating Income								
6 Provision Written Back								
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss	0.07	0.27	4.91	0.50	9.71	2.09	0.14	
TOTAL INCOME	1.49	3.79	10.30	1.02	38.63	8.92	1.41	0.85

Expenses	Sindhu	Sahara	Social	NCDBL	Cosmos	Manaslu	Samabridhi
1 Interest Expenses	6.23	1.10	10.29	4.42	0.95	1.63	0.81
1.1 Deposit Liabilities	6.23	1.10	9.89	4.42	0.95	1.63	0.81
1.1.1 Saving A/c	4.80	0.52	0.70	0.96	0.89	1.03	0.71
1.1.2 Fixed A/c	1.43	0.04	2.46	1.10	0.06	0.13	0.11
1.1.2.1 Upto 3 Months Fixed A/				0.01			0.03
1.1.2.2 3 to 6 Months fixed A/	0.01			0.01	0.00		
1.1.2.3 6 Months to 1 Year Fixed A/	1.20		2.38	0.95	0.02		0.03
1.1.2.4 Above 1 Yea	0.22	0.04	0.08	0.13	0.03	0.13	0.04
1.1.3 Call Deposit		0.54	6.73	2.36		0.47	
1.1.4 Certificate of Deposit:							
1.2 Others			0.40				
2 Commission/Fee Expense							
3 Employees Expenses	1.61	0.38	3.12	0.87	0.44	0.86	0.81
4 Office Operating Expenses	1.17	0.42	1.40	1.63	0.68	0.90	0.88
5 Exchange Fluctuation Loss							
5.1 Due to Change in Exchange Rate:							
5.2 Due to Foreign Currency Transactions:							
6 Non-Operating Expenses			1.56				
7. Provision for Risk	0.56			0.11	0.11		0.71
7.1 Loan loss Provision	0.56			0.11	0.11		0.71
7.1.1 General Loan loss Provision	0.56			0.11	0.04		0.71
7.1.2 Special Loan Loss Provision					0.08		
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							
10 Provision for Income Tax							
11 Others							
12 Net Profit							
TOTAL EXPENSES	9.56	1.90	16.37	7.02	2.18	3.39	3.21

Income

1. Interest Income	4.91	0.65	2.90	3.36	1.07	1.87	1.93
1.1. On Loans and Advance	4.82	0.65	2.90	3.35	1.07	1.78	1.93
1.2. On Investment							
1.2.1 Government Bond:							
1.2.2 Foreign Bond:							
1.2.3 NRB Bond:							
1.2.4 Deventure & Bond:							
1.3 Agency Balance							
1.4 On Call Deposit	0.07			0.00		0.09	
1.5 Others	0.01						0.00
2. Comission & Discount			0.04	0.04	0.20		0.02
2.1 Bills Purchase & Discount							
2.2 Comission			0.04	0.02	0.01		0.02
2.3 Others				0.02	0.20		0.01
3 Income From Exchange Fluctuation							
3.1 Due to Change in Exchange Rate							
3.2 Due to Foreign Currency Trans							
4 Other Operating Income	1.35	0.33	0.28	0.33		0.44	0.18
5 Non Operating Income							
6 Provision Written Back			0.50				
7 Recovery from Written off Loan							
8 Income from Extra Ordinary Expenses							
9 Net Loss	3.31	0.92	12.65	3.30	0.91	1.08	1.08
TOTAL INCOME	9.56	1.90	16.37	7.02	2.18	3.39	3.21

Profit and Loss Account of Finance Companies

Expenses	NHDFCL	NFL	NIDC Capital	NINFL	AFCL	NSMFL	Peoples	Merchantil e
1 Interest Expenses	10.20	14.12	30.00	45.84	68.99	68.11	13.00	0.18
1.1 Deposit Liabilities	10.20	13.62	28.67	45.84	68.01	54.56	13.00	0.18
1.1.1 Saving A/c	1.50	1.95	6.59	9.53	19.67	20.69	3.00	
1.1.2 Fixed A/c	8.70	11.67	18.05	36.31	37.80	29.50	10.00	0.18
1.1.2.1 Upto 3 Months Fixed A/		0.10	0.23	0.10	0.07	0.04	2.00	0.15
1.1.2.2 3 to 6 Months fixed A/		0.09	0.25	0.35	0.92	0.80		
1.1.2.3 6 Months to 1 Year Fixed A/	4.50	9.44	0.75	20.38	20.55	16.36	6.00	0.03
1.1.2.4 Above 1 Yea	4.20	2.05	16.82	15.48	16.26	12.30	2.00	
1.1.3 Call Deposit			4.03		10.54	4.37		
1.1.4 Certificate of Deposit:								
1.2 Others		0.50	1.33		0.98	13.56		
2 Commission/Fee Expense		0.00						
3 Employees Expenses	1.60	1.26	1.80	5.89	5.56	4.22	1.00	0.05
4 Office Operatiing Expenses	0.90	1.59	2.20	4.73	6.36	5.58	1.00	0.07
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rate:								
5.2 Due to Foreign Currency Transactions:								
6 Non-Operatiing Expenses			0.10			14.27		
7. Provision for Risk				0.43	0.56			
7.1 Loan loss Provision				0.43	0.56			
7.1.1 General Loan loss Provision				0.43				
7.1.2 Special Loan Loss Provision					0.56			
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					0.47			
10 Provision for Income Tax					1.42			
11 Others						0.09		
12 Net Profit	0.20	-15.35			3.31			2.55
TOTAL EXPENSES	12.90	1.61	34.10	56.89	86.67	92.27	15.00	2.85

Income

1. Interest Income	12.60	1.54	8.95	49.94	83.06	34.44	2.00	2.74
1.1. On Loans and Advance	9.90	1.54	7.53	46.87	64.75	34.34	2.00	2.60
1.2. On Investment			0.36		1.60			0.14
1.2.1 Government Bond:			0.36		1.60			
1.2.2 Foreign Bond:								
1.2.3 NRB Bond:								0.14
1.2.4 Deventure & Bond:								
1.3 Agency Balance								
1.4 On Call Deposit				3.07	10.60	0.09		
1.5 Others	2.70		1.06		6.11			
2. Comission & Discount		0.02	0.16	0.22	0.16	0.07		0.11
2.1 Bills Purchase & Discount								
2.2 Comission		0.00	0.16	0.22	0.16			0.11
2.3 Others		0.01				0.07		
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans								
4 Other Operating Income	0.30	0.06	0.48	2.26	3.45	0.15		
5 Non Operating Income			0.52	0.25		1.40		
6 Provision Written Back				0.33		47.83		
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss			23.99	3.89		8.39	13.00	
TOTAL INCOME	12.90	1.61	34.10	56.89	86.67	92.27	15.00	2.85

Expenses	KFL	Himalaya	Union	Gorkha	PFCL	NHMFL	Universal	Samjhana
1 Interest Expenses	8.55	6.07	21.77	6.80	26.86	32.43	24.53	
1.1 Deposit Liabilities	8.55	6.07	21.65	6.80	26.86	32.43	24.53	
1.1.1 Saving A/c	1.37	0.46	2.68	0.67	8.30	5.29	4.22	
1.1.2 Fixed A/c	7.17	5.61	18.05	6.13	18.55	27.14	20.31	
1.1.2.1 Upto 3 Months Fixed A/	0.43		0.70		0.02	1.49	0.53	
1.1.2.2 3 to 6 Months fixed A/	0.10		0.01	0.01	2.55	0.03	0.03	
1.1.2.3 6 Months to 1 Year Fixed A/	2.58		12.15	4.50	3.97	8.56	8.45	
1.1.2.4 Above 1 Yea	4.07	5.61	5.19	1.62	12.02	17.07	11.30	
1.1.3 Call Deposit			0.91					
1.1.4 Certificate of Deposit:								
1.2 Others			0.12					
2 Commission/Fee Expense		0.14						
3 Employees Expenses	0.90	1.04	3.09	0.76	2.77	2.39	1.12	
4 Office Operating Expenses	1.27	0.70	2.83	0.75	1.87	1.86	1.01	
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rate:								
5.2 Due to Foreign Currency Transactions:								
6 Non-Operating Expenses			0.17					
7. Provision for Risk		0.20			0.01			
7.1 Loan loss Provision		0.20			0.01			
7.1.1 General Loan loss Provision		0.20						
7.1.2 Special Loan Loss Provision					0.01			
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								
10 Provision for Income Tax								
11 Others								
12 Net Profit	0.99	0.52				0.17	8.99	
TOTAL EXPENSES	11.71	8.67	27.86	8.31	31.51	36.84	35.65	

Income

1. Interest Income	11.18	8.28	9.04	2.51	10.23	20.55	35.64	
1.1. On Loans and Advance	10.35	8.28	8.78	2.48	10.22	18.86	33.32	
1.2. On Investment			0.06			0.61	0.60	
1.2.1 Government Bond:			0.06			0.61	0.60	
1.2.2 Foreign Bond:								
1.2.3 NRB Bond:								
1.2.4 Deventure & Bond:								
1.3 Agency Balance								
1.4 On Call Deposit	0.80			0.03	0.01	1.09		
1.5 Others	0.03		0.20				1.72	
2. Comission & Discount	0.04	0.02	0.01	0.36	2.82	0.02	0.00	
2.1 Bills Purchase & Discount								
2.2 Comission	0.04	0.02	0.01		0.03	0.02	0.00	
2.3 Others				0.36	2.79			
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans								
4 Other Operating Income	0.37	0.37	0.71			0.69	0.01	
5 Non Operating Income	0.04					0.14		
6 Provision Written Back	0.07					15.45		
7 Recovery from Written off Loan	0.02		0.20					
8 Income from Extra Ordinary Expenses								
9 Net Loss			17.91	5.44	18.46			
TOTAL INCOME	11.71	8.67	27.86	8.31	31.51	36.84	35.65	

Expenses	Goodwill	SFL	SIFCL	Lumbini	Investa	YFL	Standard	ILFCO
1 Interest Expenses	25.84	2.46	22.18	23.77	0.04	18.47	54.49	29.03
1.1 Deposit Liabilities	19.63	2.41	22.18	23.77	0.04	18.47	53.42	29.03
1.1.1 Saving A/c	0.71	0.04	4.16	0.47		5.62	13.55	4.16
1.1.2 Fixed A/c	18.92	2.37	18.02	23.30	0.04	12.85	33.43	24.22
1.1.2.1 Upto 3 Months Fixed A/	0.25		0.05	0.94		0.02	1.34	
1.1.2.2 3 to 6 Months fixed A/	0.24		0.14	0.13		0.03	1.14	
1.1.2.3 6 Months to 1 Year Fixed A/	4.85		16.60	13.19		4.18	27.12	10.07
1.1.2.4 Above 1 Yea	13.57	2.37	1.23	9.04	0.04	8.62	3.82	14.15
1.1.3 Call Deposit							6.45	0.66
1.1.4 Certificate of Deposit:								
1.2 Others	6.21	0.05					1.07	
2 Commission/Fee Expense								
3 Employees Expenses	2.95	2.30	1.46	1.66	0.11	1.71	6.44	4.51
4 Office Operating Expenses	5.13	1.19	1.96	1.51	0.33	1.65	4.83	6.86
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rate:								
5.2 Due to Foreign Currency Transactions:								
6 Non-Operating Expenses							0.70	
7. Provision for Risk		0.28						16.34
7.1 Loan loss Provision								16.34
7.1.1 General Loan loss Provision								16.34
7.1.2 Special Loan Loss Provision								
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets:		0.28						
7.3. Provision for Loss on Investment:								
7.4. Provision for Loss of Other Assets:								
8 Loan Written Off								
9 Provision for Staff Bonus	0.19			2.71				
10 Provision for Income Tax	0.58			8.13				
11 Others								
12 Net Profit	1.36	5.36	-18.90	18.97	0.95			-7.38
TOTAL EXPENSES	36.06	11.58	6.70	56.75	1.43	21.83	66.47	49.38

Income

1. Interest Income	33.82	10.08	5.40	54.13	0.91	13.60	12.62	48.11
1.1. On Loans and Advance	32.50	9.16	5.40	54.13	0.91	13.46	10.29	37.18
1.2. On Investment	1.32					0.07	1.00	1.89
1.2.1 Government Bond:	1.32					0.07		1.89
1.2.2 Foreign Bond:								
1.2.3 NRB Bond:							1.00	
1.2.4 Deventure & Bond:								
1.3 Agency Balance								
1.4 On Call Deposit		0.00				0.07	0.02	
1.5 Others		0.92					1.31	9.04
2. Comission & Discount	2.24	1.44		0.18		0.15	0.16	0.04
2.1 Bills Purchase & Discount				0.00				
2.2 Comission		0.03		0.17		0.15	0.16	
2.3 Others	2.24	1.41		0.01				0.04
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans								
4 Other Operating Income			1.30	2.44	0.52	0.61	0.43	1.23
5 Non Operating Income		0.06						
6 Provision Written Back								
7 Recovery from Written off Loan						0.10		
8 Income from Extra Ordinary Expenses								
9 Net Loss						7.37	53.26	
TOTAL INCOME	36.06	11.58	6.70	56.75	1.43	21.83	66.47	49.38

Expenses	Mahalaxmi	Lalitpur	Bhajuratna	United FC	General	Progressive	AEFL	Navadurga
1 Interest Expenses	43.77	39.18	0.54	76.30	22.00	5.73	16.02	0.65
1.1 Deposit Liabilities	43.34	34.56	0.54	53.43	21.00	4.14	14.93	0.65
1.1.1 Saving A/c	14.41	11.20		14.13	5.00	1.34	4.54	
1.1.2 Fixed A/c	28.90	23.36	0.54	39.30	16.00	2.80	10.39	0.65
1.1.2.1 Upto 3 Months Fixed A/	1.82	0.59			2.00		0.68	
1.1.2.2 3 to 6 Months fixed A/	0.22	0.39					0.68	
1.1.2.3 6 Months to 1 Year Fixed A/	4.82	13.35	0.24			0.66	4.77	
1.1.2.4 Above 1 Yea	22.04	9.03	0.30	39.30	14.00	2.13	4.26	0.65
1.1.3 Call Deposit								
1.1.4 Certificate of Deposit:	0.03							
1.2 Others	0.43	4.62		22.87	1.00	1.59	1.10	
2 Commission/Fee Expense								
3 Employees Expenses	3.30	1.43	0.81	6.33	1.00	0.81	1.14	1.74
4 Office Operating Expenses	2.67	1.37	0.89	4.96	1.00	0.99	1.50	1.29
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rate:								
5.2 Due to Foreign Currency Transactions:								
6 Non-Operating Expenses								
7. Provision for Risk								
7.1 Loan loss Provision								
7.1.1 General Loan loss Provision								
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				0.02				
9 Provision for Staff Bonus								
10 Provision for Income Tax								
11 Others								
12 Net Profit		-16.95	-0.50			0.67		
TOTAL EXPENSES	49.74	25.03	1.74	87.61	24.00	8.20	18.66	3.68

Income

1. Interest Income	21.84	24.33	1.64	71.08	13.00	6.75	7.55	1.27
1.1. On Loans and Advance	20.37	24.33	1.56	47.27	12.00	6.75	6.11	0.94
1.2. On Investment	0.06		0.02	0.88				
1.2.1 Government Bond:			0.02	0.88				
1.2.2 Foreign Bond:								
1.2.3 NRB Bond:								
1.2.4 Deventure & Bond:	0.06							
1.3 Agency Balance								
1.4 On Call Deposit	0.11			0.03	1.00			
1.5 Others	1.30		0.06	22.91			1.44	0.33
2. Comission & Discount	0.16	0.10		0.41	1.00	0.08	0.13	
2.1 Bills Purchase & Discount								
2.2 Comission	0.06	0.10		0.41	1.00		0.13	
2.3 Others	0.10					0.08		
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans								
4 Other Operating Income	0.89	0.60	0.01	2.09		1.36	1.15	0.78
5 Non Operating Income			0.09					
6 Provision Written Back								
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss	26.85			14.03	10.00		9.83	1.63
TOTAL INCOME	49.74	25.03	1.74	87.61	24.00	8.20	18.66	3.68

Expenses	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	Butwal	Srijana
1 Interest Expenses	15.78	24.10	40.03	24.46	4.16	0.15	31.22	0.09
1.1 Deposit Liabilities	15.78	24.10	37.63	23.11	4.16	0.15	30.31	0.09
1.1.1 Saving A/c	5.18	10.74	10.54	8.64	1.70		9.60	
1.1.2 Fixed A/c	10.60	13.36	27.09	14.47	2.46	0.15	20.71	0.09
1.1.2.1 Upto 3 Months Fixed A/			0.04	2.27	0.03		0.25	
1.1.2.2 3 to 6 Months fixed A/		1.65	0.23	0.43	0.59		0.20	
1.1.2.3 6 Months to 1 Year Fixed A/		8.92	1.49	9.78	1.45		11.16	
1.1.2.4 Above 1 Yea	10.60	2.79	25.33	1.99	0.40	0.15	9.10	0.09
1.1.3 Call Deposit								
1.1.4 Certificate of Deposit:								
1.2 Others			2.40	1.35			0.91	
2 Commission/Fee Expense	0.14							0.10
3 Employees Expenses	0.85	1.20	2.25	2.45	1.23	0.11	3.04	0.63
4 Office Operating Expenses	0.44	1.98	1.48	2.39	0.75	0.17	3.38	0.46
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rate:								
5.2 Due to Foreign Currency Transactions:								
6 Non-Operating Expenses								
7. Provision for Risk			15.97			-1.18		
7.1 Loan loss Provision			15.97			-1.18		
7.1.1 General Loan loss Provision			15.97			0.03		
7.1.2 Special Loan Loss Provision						-1.21		
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							0.22	
10 Provision for Income Tax							0.65	
11 Others								
12 Net Profit	3.75					2.14	1.53	2.88
TOTAL EXPENSES	20.96	27.28	59.73	29.30	6.14	1.40	40.04	4.16

Income

1. Interest Income	16.60	13.95	17.33	7.53	0.96	1.32	39.41	3.41
1.1. On Loans and Advance	15.55	13.88	16.73	7.53	0.96	1.32	39.41	3.39
1.2. On Investment	0.17		0.59					
1.2.1 Government Bond:								
1.2.2 Foreign Bond:								
1.2.3 NRB Bond:	0.17		0.59					
1.2.4 Deventure & Bond:								
1.3 Agency Balance								
1.4 On Call Deposit			0.01					0.02
1.5 Others	0.88	0.07						
2. Comission & Discount	0.02	1.59	0.08	0.00	0.01		0.20	0.07
2.1 Bills Purchase & Discount								
2.2 Comission	0.02		0.08	0.00	0.01		0.20	0.07
2.3 Others		1.59		0.00				
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans								
4 Other Operating Income	0.29		0.44	0.54	0.05	0.08	0.34	0.68
5 Non Operating Income	0.05							
6 Provision Written Back			2.90				0.09	
7 Recovery from Written off Loan	4.00				0.00			
8 Income from Extra Ordinary Expenses								
9 Net Loss		11.74	38.97	21.23	5.11			
TOTAL INCOME	20.96	27.28	59.73	29.30	6.14	1.40	40.04	4.16

Expenses	Om	CMB	WMBFL	CMBFCL	Crystal	Royal	Guheshwor	Patan
1 Interest Expenses	46.26	9.48	17.86	54.18	22.83	38.14	17.56	0.53
1.1 Deposit Liabilities	46.26	9.36	16.32	51.77	22.83	35.67	17.56	0.34
1.1.1 Saving A/c	15.34	3.88	4.93	10.34	5.85	10.66	4.44	0.02
1.1.2 Fixed A/c	30.92	5.48	11.39	26.19	16.98	25.01	13.12	0.32
1.1.2.1 Upto 3 Months Fixed A/	0.41		0.33		2.37	3.42	0.03	
1.1.2.2 3 to 6 Months fixed A/	0.98		0.01	1.38	1.19	1.56	0.01	
1.1.2.3 6 Months to 1 Year Fixed A/	22.26	4.56	8.35	12.99	6.42	14.52	2.86	
1.1.2.4 Above 1 Yea	7.27	0.92	2.70	11.82	7.00	5.51	10.22	0.32
1.1.3 Call Deposit				15.24				
1.1.4 Certificate of Deposit:								
1.2 Others		0.12	1.54	2.41		2.47		0.19
2 Commission/Fee Expense								
3 Employees Expenses	3.21	1.15	1.91	8.79	0.59	1.53	0.91	0.96
4 Office Operating Expenses	4.88	1.35	2.02	3.35	0.76	3.18	0.56	0.65
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rate:								
5.2 Due to Foreign Currency Transactions:								
6 Non-Operating Expenses								0.06
7. Provision for Risk	0.01	0.44						
7.1 Loan loss Provision	0.01	0.44						
7.1.1 General Loan loss Provision	0.01	0.44						
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								
10 Provision for Income Tax								
11 Others								
12 Net Profit								
TOTAL EXPENSES	54.36	12.42	21.79	66.32	24.18	42.85	19.03	2.20

Income

1. Interest Income	29.23	5.57	7.24	25.39	8.23	8.41	17.94	1.91
1.1. On Loans and Advance	29.23	4.83	6.84	24.76	8.17	8.14	13.44	1.81
1.2. On Investment		0.27						
1.2.1 Government Bond:		0.27						
1.2.2 Foreign Bond:								
1.2.3 NRB Bond:								
1.2.4 Deventure & Bond:							4.50	
1.3 Agency Balance								
1.4 On Call Deposit	0.00				0.06	0.02		
1.5 Others		0.47	0.40	0.63		0.25		0.10
2. Comission & Discount			0.64	0.03	0.08	0.06	0.07	
2.1 Bills Purchase & Discount								
2.2 Comission			0.00	0.03	0.02	0.06	0.07	
2.3 Others			0.64		0.06			
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans								
4 Other Operating Income	2.79	0.82				0.04	0.61	0.26
5 Non Operating Income	0.00	0.07		0.08	0.49		0.09	
6 Provision Written Back		2.05						
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss	22.33	3.91	13.91	40.82	15.38	34.34	0.32	0.03
TOTAL INCOME	54.36	12.42	21.79	66.32	24.18	42.85	19.03	2.20

Expenses	Fewa	Everest	Prudential	ICFC	IME	Sagarmath ^a	Shikhar	Civil
1 Interest Expenses	39.33	5.32	24.39	64.56	66.70	24.62	13.81	9.12
1.1 Deposit Liabilities	39.33	5.32	19.81	61.59	66.70	24.16	13.58	9.12
1.1.1 Saving A/c	16.81	2.46	7.53	26.48	45.71	7.51	2.39	8.25
1.1.2 Fixed A/c	22.52	2.86	12.27	35.11	20.99	16.65	11.19	0.87
1.1.2.1 Upto 3 Months Fixed A/	1.03	1.24	0.80	2.01	1.67	0.90	1.18	
1.1.2.2 3 to 6 Months fixed A/	0.15			0.36	0.87	1.96	1.40	
1.1.2.3 6 Months to 1 Year Fixed A/	15.67	0.48	5.34	16.48	15.67	12.62	7.77	0.77
1.1.2.4 Above 1 Yea	5.67	1.15	6.13	16.26	2.78	1.17	0.85	0.10
1.1.3 Call Deposit								
1.1.4 Certificate of Deposit:			0.01					
1.2 Others			4.58	2.97		0.46	0.23	
2 Commission/Fee Expense								
3 Employees Expenses	2.64	0.55	1.88	4.96	8.89	3.28	1.29	1.06
4 Office Operatiing Expenses	3.74	0.99	1.33	7.07	4.75	1.62	1.26	0.61
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rate:								
5.2 Due to Foreign Currency Transactions:								
6 Non-Operatiing Expenses								
7. Provision for Risk						1.98		
7.1 Loan loss Provision								
7.1.1 General Loan loss Provision								
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:						1.98		
7.4. Provision for Loss of Other Assets:								
8 Loan Written Off								
9 Provision for Staff Bonus				0.86				
10 Provision for Income Tax				2.58				
11 Others								
12 Net Profit		-2.51		6.02				
TOTAL EXPENSES	45.71	4.35	27.60	86.04	80.34	31.50	16.36	10.79

Income

1. Interest Income	29.82	4.04	8.75	82.80	33.76	10.99	5.95	5.63
1.1. On Loans and Advance	29.53	4.04	8.22	80.48	17.63	10.99	5.90	5.28
1.2. On Investment	0.29		0.03		1.09		0.04	
1.2.1 Government Bond:					1.09		0.04	
1.2.2 Foreign Bond:								
1.2.3 NRB Bond:	0.29							
1.2.4 Deventure & Bond:			0.03					
1.3 Agency Balance								
1.4 On Call Deposit					15.04			0.01
1.5 Others			0.50	2.32			0.01	0.34
2. Comission & Discount	0.12	0.04	0.79	3.16	1.21	0.82	0.50	0.04
2.1 Bills Purchase & Discount								0.00
2.2 Comission	0.12	0.04	0.01	3.16	1.21	0.14	0.04	0.04
2.3 Others			0.78			0.68	0.46	
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans								
4 Other Operating Income	2.60	0.27		0.09	6.85			0.36
5 Non Operating Income								
6 Provision Written Back								
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss	13.17		18.06		38.52	19.69	9.91	4.77
TOTAL INCOME	45.71	4.35	27.60	86.04	80.34	31.50	16.36	10.79

Expenses	Prabhu	Imperial	Kuber	NEFL	Valley	Seti	hama	reliable
1 Interest Expenses	81.24	16.83	24.02	10.22	17.40	0.02	6.75	32.00
1.1 Deposit Liabilities	81.17	16.78	23.10	9.45	17.26	0.02	6.73	29.00
1.1.1 Saving A/c	49.05	5.22	5.34	5.03	2.69	0.02	1.06	16.00
1.1.2 Fixed A/c	32.12	11.56	17.76	4.42	9.95	0.00	3.99	13.00
1.1.2.1 Upto 3 Months Fixed A/	0.78	1.22		0.01			1.07	1.00
1.1.2.2 3 to 6 Months fixed A/	3.35			0.04	1.58		0.04	1.00
1.1.2.3 6 Months to 1 Year Fixed A/	25.15	4.95	17.76	3.10	3.25		1.69	10.00
1.1.2.4 Above 1 Yea	2.84	5.40		1.27	5.12	0.00	1.19	1.00
1.1.3 Call Deposit					4.62		1.68	
1.1.4 Certificate of Deposit:								
1.2 Others	0.07	0.05	0.92	0.77	0.14		0.02	3.00
2 Commission/Fee Expense								
3 Employees Expenses	10.81	1.06	2.64	1.35	2.90	0.50	0.95	3.00
4 Office Operatiing Expenses	9.89	0.67	2.37	1.07	1.17	0.30	1.15	3.00
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rate:								
5.2 Due to Foreign Currency Transactions:								
6 Non-Operatiing Expenses								
7. Provision for Risk	0.70							
7.1 Loan loss Provision	0.70							
7.1.1 General Loan loss Provision	0.70							
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								
10 Provision for Income Tax								
11 Others								
12 Net Profit					-6.19	2.02		
TOTAL EXPENSES	102.65	18.55	29.03	12.64	15.28	2.84	8.85	38.00

Income

1. Interest Income	67.48	6.88	12.86	8.09	14.35	2.53	6.28	19.00
1.1. On Loans and Advance	67.29	5.52	12.84	7.19	13.93	2.52	5.03	13.00
1.2. On Investment		0.16		0.03	0.42		0.18	
1.2.1 Government Bond:				0.03			0.18	
1.2.2 Foreign Bond:								
1.2.3 NRB Bond:		0.16			0.42			
1.2.4 Deventure & Bond:								
1.3 Agency Balance	0.01							
1.4 On Call Deposit			0.02				1.07	5.00
1.5 Others	0.18	1.20		0.87		0.01		1.00
2. Comission & Discount	3.81		0.89	0.22	0.93	0.03	0.04	
2.1 Bills Purchase & Discount								
2.2 Comission	3.81		0.89	0.22	0.16	0.03	0.04	
2.3 Others					0.77			
3 Income From Exchange Fluctuation	3.16							
3.1 Due to Change in Exchange Rate	3.16							
3.2 Due to Foreign Currency Trans								
4 Other Operating Income	3.00	0.10	0.97	0.36		0.28	0.38	1.00
5 Non Operating Income		0.08						
6 Provision Written Back	0.04							
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss	25.16	11.50	14.31	3.97			2.15	18.00
TOTAL INCOME	102.65	18.55	29.03	12.64	15.28	2.84	8.85	38.00

Expenses	Lord Buddha	Swastik	Api	Namaste	Kaski	Suryadarshan	Zenith	Unique
1 Interest Expenses	0.73	5.69	12.57	1.08	21.41	10.72	15.32	7.94
1.1 Deposit Liabilities	0.73	5.69	12.57	1.08	21.41	10.27	15.23	6.58
1.1.1 Saving A/c	0.01	2.32	8.29	1.00	8.86	4.00	8.41	1.16
1.1.2 Fixed A/c	0.72	3.38	4.27	0.08	12.55	6.28	6.82	5.42
1.1.2.1 Upto 3 Months Fixed A/	0.28		0.07		1.12	0.38	0.03	0.00
1.1.2.2 3 to 6 Months fixed A/			0.06			0.53	0.70	0.02
1.1.2.3 6 Months to 1 Year Fixed A/	0.44	2.16	3.34	0.00	10.36	5.34	4.37	4.82
1.1.2.4 Above 1 Yea	0.01	1.22	0.80	0.08	1.07	0.04	1.72	0.57
1.1.3 Call Deposit								
1.1.4 Certificate of Deposit:								
1.2 Others						0.45	0.09	1.36
2 Commission/Fee Expense			0.00					
3 Employees Expenses	1.07	0.74	1.34	0.32	1.60	1.23	1.84	0.64
4 Office Operating Expenses	0.84	1.11	1.42	0.09	1.87	1.27	1.32	0.89
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rate:								
5.2 Due to Foreign Currency Transactions:								
6 Non-Operating Expenses								
7. Provision for Risk								
7.1 Loan loss Provision								
7.1.1 General Loan loss Provision								
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								
10 Provision for Income Tax								
11 Others								
12 Net Profit	4.15			0.20				
TOTAL EXPENSES	6.79	7.54	15.33	1.68	24.88	13.22	18.48	9.47

Income

1. Interest Income	6.78	5.57	10.47	1.36	18.30	4.28	6.01	7.98
1.1. On Loans and Advance	5.57	5.39	10.21	1.36	17.97	4.10	5.91	7.70
1.2. On Investment	0.05				0.17	0.03	0.10	
1.2.1 Government Bond:						0.03	0.10	
1.2.2 Foreign Bond:								
1.2.3 NRB Bond:	0.05				0.17			
1.2.4 Deventure & Bond:								
1.3 Agency Balance								
1.4 On Call Deposit								
1.5 Others	1.16	0.18	0.26		0.16	0.15		0.28
2. Comission & Discount	0.01	0.40	0.12	0.07		0.03		
2.1 Bills Purchase & Discount								
2.2 Comission	0.01	0.40	0.12	0.07		0.03		
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		0.04	0.52	0.26	1.24	0.11	1.61	
5 Non Operating Income								
6 Provision Written Back								
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss		1.52	4.21		5.34	8.80	10.86	1.49
TOTAL INCOME	6.79	7.54	15.33	1.68	24.88	13.22	18.48	9.47

Expenses	Manjushree	Subhalaxmi	Jebils	Reliance	Lotus	Baibhav	Bhaktapur
1 Interest Expenses	13.79	10.00	5.96	26.77	4.60	1.78	1.61
1.1 Deposit Liabilities	12.70	10.00	5.96	24.72	4.60	1.78	1.61
1.1.1 Saving A/c	6.90	1.70	1.22	11.19	2.29	1.41	0.73
1.1.2 Fixed A/c	5.80	7.75	2.92	13.53	2.31	0.37	0.23
1.1.2.1 Upto 3 Months Fixed A/	0.09	0.17	0.23	0.28	0.03		
1.1.2.2 3 to 6 Months fixed A/	0.38	0.05	0.12	1.37			0.02
1.1.2.3 6 Months to 1 Year Fixed A/	2.57	2.48	1.32	0.30	1.83	0.22	0.07
1.1.2.4 Above 1 Yea	2.76	5.05	1.26	11.58	0.45	0.14	0.14
1.1.3 Call Deposit		0.55	1.82				0.65
1.1.4 Certificate of Deposit:							
1.2 Others	1.09			2.05			
2 Commission/Fee Expense							
3 Employees Expenses	1.40	2.15	1.25	1.51	0.68	0.73	0.36
4 Office Operating Expenses	1.53	1.65	1.41	1.67	0.75	0.40	0.40
5 Exchange Fluctuation Loss							
5.1 Due to Change in Exchange Rate:							
5.2 Due to Foreign Currency Transactions:							
6 Non-Operating Expenses							
7. Provision for Risk							
7.1 Loan loss Provision							
7.1.1 General Loan loss Provision							
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							
10 Provision for Income Tax							
11 Others							
12 Net Profit							
TOTAL EXPENSES	16.72	13.80	8.63	29.95	6.03	2.90	2.37

Income

1. Interest Income	2.69	5.67	2.60	23.85	4.89	2.01	0.89
1.1. On Loans and Advance	2.39	5.67	2.56	16.27	4.89	2.01	0.89
1.2. On Investment			0.03	0.49			
1.2.1 Government Bond:			0.03				
1.2.2 Foreign Bond:							
1.2.3 NRB Bond:				0.49			
1.2.4 Deventure & Bond:							
1.3 Agency Balance							
1.4 On Call Deposit			0.01	2.12			
1.5 Others	0.30		0.00	4.97			
2. Comission & Discount	0.29	0.02	0.19	-0.01		0.50	0.15
2.1 Bills Purchase & Discount							
2.2 Comission	0.01	0.02	0.19	-0.01			
2.3 Others	0.29					0.50	0.15
3 Income From Exchange Fluctuation							
3.1 Due to Change in Exchange Rate							
3.2 Due to Foreign Currency Trans							
4 Other Operating Income		0.94	0.38	0.27	0.27		
5 Non Operating Income							
6 Provision Written Back							
7 Recovery from Written off Loan							
8 Income from Extra Ordinary Expenses							
9 Net Loss	13.74	7.17	5.46	5.85	0.87	0.40	1.33
TOTAL INCOME	16.72	13.80	8.63	29.95	6.03	2.90	2.37

Profit and Loss Account of Micro Credit Development Banks

Expenses	PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN	RMDC
1 Interest Expenses				1.53		33.65	11.21
1.1 Deposit Liabilities				0.93		7.52	
1.1.1 Saving A/c				0.72		7.52	
1.1.2 Fixed A/c				0.22			
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				0.22			
1.1.3 Call Deposit							
1.1.4 Certificate of Deposit:							
1.2 Others				0.60		26.14	11.21
2 Commission/Fee Expense							
3 Employees Expenses				6.91		29.78	2.88
4 Office Operating Expenses				2.35		8.34	0.76
5 Exchange Fluctuation Loss						0.00	
5.1 Due to Change in Exchange Rate:						0.00	
5.2 Due to Foreign Currency Transactions:							
6 Non-Operating Expenses							
7. Provision for Risk						2.10	
7.1 Loan loss Provision						2.10	
7.1.1 General Loan loss Provision						0.42	
7.1.2 Special Loan Loss Provision						1.68	
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							
10 Provision for Income Tax							
11 Others							
12 Net Profit				9.70		11.70	9.88
TOTAL EXPENSES				20.50		85.57	24.73

Income

1. Interest Income				18.97		72.09	22.54
1.1. On Loans and Advance				18.56		66.54	0.92
1.2. On Investment						0.43	0.14
1.2.1 Government Bond:						0.43	0.14
1.2.2 Foreign Bond:							
1.2.3 NRB Bond:							
1.2.4 Deventure & Bond:							
1.3 Agency Balance							
1.4 On Call Deposit				0.06		5.12	3.58
1.5 Others				0.34			17.89
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				1.53		6.94	2.19
5 Non Operating Income						6.53	
6 Provision Written Back				0.00			
7 Recovery from Written off Loan							
8 Income from Extra Ordinary Expenses							
9 Net Loss							
TOTAL INCOME				20.50		85.57	24.73

Expenses	DIPROSC	CHHIMEK	Swabalamb an	Sanakisan	NERUDE	Naya Nepal	Summit
1 Interest Expenses	0.01	38.53		8.97	8.96		
1.1 Deposit Liabilities	0.01	19.04			3.45		
1.1.1 Saving A/c	0.01	19.04			3.45		
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 Deposit:							
1.2 Others		19.49		8.97	5.51		
2 Commission/Fee Expense				2.77	0.00		
3 Employees Expenses	9.08	14.95		1.59	6.48		
4 Office Operatiing Expenses	3.17	7.93		0.92	1.42		
5 Exchange Fluctuation Loss							
5.1 Due to Change in Exchange Rate:							
5.2 Due to Foreign Currency Transactions:							
6 Non-Operatiing Expenses							
7. Provision for Risk	5.38	0.79			0.51		
7.1 Loan loss Provision	5.38	0.79			0.51		
7.1.1 General Loan loss Provision	5.38	0.72			0.18		
7.1.2 Special Loan Loss Provision		0.07			0.33		
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				1.82			
10 Provision for Income Tax				5.45			
11 Others							
12 Net Profit	23.57	17.25		12.72	8.22		
TOTAL EXPENSES	41.20	79.44		34.23	25.59		

Income

1. Interest Income	38.63	59.66		34.16	23.49		
1.1. On Loans and Advance	38.43	59.62		34.06	23.24		
1.2. On Investment							
1.2.1 Government Bond:							
1.2.2 Foreign Bond:							
1.2.3 NRB Bond:							
1.2.4 Deventure & Bond:							
1.3 Agency Balance							
1.4 On Call Deposit	0.03			0.01			
1.5 Others	0.17	0.04		0.09	0.25		
2. Comission & Discount	2.50	0.85		0.07			
2.1 Bills Purchase & Discount							
2.2 Comission		0.39		0.00			
2.3 Others	2.50	0.45		0.06			
3 Income From Exchange Fluctuation							
3.1 Due to Change in Exchange Rate							
3.2 Due to Foreign Currency Trans							
4 Other Operating Income	0.07	18.64			2.10		
5 Non Operating Income							
6 Provision Written Back		0.30					
7 Recovery from Written off Loan							
8 Income from Extra Ordinary Expenses							
9 Net Loss							
TOTAL INCOME	41.20	79.44		34.23	25.59		

Expenses	Sworojgar	First	Nagbeli	Kaalka	Mirmire	Janautthan	Mithila
1 Interest Expenses	2.28	8.36	0.71	0.40			0.21
1.1 Deposit Liabilities	0.33		0.10	0.05			0.04
1.1.1 Saving A/c	0.33		0.10	0.05			0.04
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 Deposit:							
1.2 Others	1.95	8.36	0.62	0.35			0.17
2 Commission/Fee Expense							
3 Employees Expenses	0.57	0.46	0.26	0.25			0.41
4 Office Operating Expenses	0.51	0.60	0.52	0.27			0.17
5 Exchange Fluctuation Loss							
5.1 Due to Change in Exchange Rate:							
5.2 Due to Foreign Currency Transactions:							
6 Non-Operating Expenses							
7. Provision for Risk	0.29			0.03			0.03
7.1 Loan loss Provision	0.28			0.03			0.03
7.1.1 General Loan loss Provision	0.25			0.03			0.03
7.1.2 Special Loan Loss Provision	0.02						
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:	0.01						
8 Loan Written Off							
9 Provision for Staff Bonus		0.28					
10 Provision for Income Tax		0.85					
11 Others							
12 Net Profit	0.40	1.98	0.20	0.40			
TOTAL EXPENSES	4.05	12.53	1.69	1.35			0.82

Income

1. Interest Income	3.44	11.83	1.48	1.06			0.65
1.1. On Loans and Advance	2.83	6.40	1.48	1.06			0.65
1.2. On Investment							
1.2.1 Government Bond:							
1.2.2 Foreign Bond:							
1.2.3 NRB Bond:							
1.2.4 Deventure & Bond:							
1.3 Agency Balance							
1.4 On Call Deposit	0.60	5.43					
1.5 Others							
2. Comission & Discount				0.02			
2.1 Bills Purchase & Discount							
2.2 Comission				0.02			
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	0.50	0.70	0.21	0.26			0.15
5 Non Operating Income							
6 Provision Written Back	0.11						
7 Recovery from Written off Loan							
8 Income from Extra Ordinary Expenses							
9 Net Loss							0.01
TOTAL INCOME	4.05	12.53	1.69	1.35			0.82

Statement of Credit of Commercial Banks

Sector wise credit		NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL
1	Agricultural and Forest Related	288.79	634.91	344.86	314.57	792.02	677.04	433.99	52.45	1040.75
2	Fishery Related		50.07						1.88	
3	Mining Related	48.15	664.88	20.75	24.25				35.84	4.59
4	Manufacturing (Producing) Related	4932.67	5565.54	11651.39	14120.05	3230.35	11936.60	4535.69	2167.48	5373.59
5	Construction	2502.94	3836.49	5008.01	1528.05	3992.50	1464.88	2827.40	2451.16	4024.75
6	Electricity, Gas and Water	264.40	299.20	128.96	208.03	24.25	851.34	196.38	6.85	451.56
7	Metal Products, Machinery & Electronic Equipment & Assemblage	51.26	866.64	482.61	313.01	193.06	28.49	364.24	131.95	623.83
	Transport, Communication and Public Utilities	945.30	1628.21	4123.71	1031.65	15.54	1487.63	578.50	374.59	2986.35
9	Wholesaler & Retailer	5374.46	8484.45	8896.70	6256.69	2978.44	5216.33	6588.17	1897.72	10524.33
10	Finance, Insurance and Real Estate	908.75	2065.10	3000.57	5912.76	1354.07	4655.39	480.47	622.15	2235.30
11	Hotel or Restaurant	346.33	615.86	996.97	2252.85	54.55	815.17	294.32	515.78	659.63
12	Other Services	419.34	1577.47	2072.77	2507.29	122.60	2310.83	274.83	498.27	891.18
13	Consumption Loans	7671.96	6281.93	196.20	1435.76	3433.52	745.65	339.42	473.73	1835.21
14	Local Government		216.93			138.81	255.20			
15	Others	2911.63	2121.20	2756.36	6353.30	2523.66	3531.04	4152.68	1204.70	1321.59
	TOTAL	26665.98	34908.88	39679.86	42258.25	18853.38	33975.58	21066.10	10434.55	31972.66

Product wise credit

1	Term Loan	6016.70	4681.85	5484.67	5593.38	717.13	5277.81	1148.54	1601.48	5073.73
2	Overdraft	3100.60	5380.08	8795.84	9755.34	2060.31	4851.27	704.23	2848.73	115.03
3	Trust Receipt Loan / Import Loan	885.80	1418.86	3359.47	4752.65	1266.59	4718.79	1658.46	698.91	2055.92
4	Demand & Other Working Capital Loan	4444.10	8261.41	5745.19	8170.30	4309.86	7764.74	9204.44	1393.21	13094.50
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)	1466.40	2857.37	2243.36	746.30	2690.78	1250.85	2098.81	494.96	3357.30
6	Real Estate Loan	782.60	1618.39	4994.74	8847.02	1870.65	3678.97	1718.92	826.89	1873.55
7	Margin Nature Loan	924.90	260.34		126.37		809.38	2.09	1.02	77.68
8	Hire Purchase Loan	1829.20	812.81	4265.60	1541.30	3359.81	1631.25	427.36	1207.21	4339.51
9	Deprived Sector Loan	412.90	929.38	981.50	901.53	493.11	807.92	577.37	301.87	851.50
10	Bills Purchased	8.90	81.71	36.04	107.14	1232.55	2093.06	21.18	54.15	42.78
11	Other Product	6793.88	8606.68	3773.45	1716.93	852.59	1091.53	3504.69	1006.12	1091.16
	TOTAL LOAN & ADVANCES	26665.98	34908.88	39679.86	42258.25	18853.38	33975.58	21066.10	10434.55	31972.66

Security wise credit

1	Gold and Silver	5677.41	6034.39	23.82	1007.29				83.22	
2	Government Securities	685.33	515.94	83.36	2.30	1223.02	3.53	2.56		57.53
3	Non Governmental Securities	11.40	161.66		153.38		809.38	2.09		927.43
4	Fixed Deposit Receipts	192.34	419.37	517.17	413.17	430.19	315.24	710.48	239.85	850.25
4.1	Own	128.77	263.95	476.01	413.17	97.09	314.89	710.48	239.85	849.77
4.2	Other Licences Institutions	63.57	155.42	41.16		333.10	0.36			0.49
5	Collateral of Properties	16364.02	26749.97	30820.29	36238.17	14321.71	29866.31	18679.29	9028.61	28877.95
5.1	Fixed Assets	13490.26	26621.20	23667.26	31192.70	12249.48	28238.19	15333.03	8505.91	11301.05
5.2	Current Assets	2873.77	128.77	7153.04	5045.47	2072.24	1628.12	3346.26	522.69	17576.90
6	Against security of Bill	200.08	217.83	3303.83	139.99		2093.06	292.18	91.37	104.19
6.1	Domestic Bills		22.39	25.62			63.34	69.34	45.07	14.37
6.2	Foreign Bills	200.08	195.44	3278.21	139.99		2029.72	222.83	46.30	89.82
7	Against Guarantee	836.12	266.15	54.64	526.80	295.23	818.34	555.74	949.89	487.66
7.1	Government Guarantee	607.31	12.10		368.27	138.81		156.12	91.30	217.83
7.2	Institutional Guarantee	199.31	240.58		141.53	156.42		301.62	311.30	173.74
7.3	Personal Guarantee	28.39	10.96	2.52	16.30				547.29	13.00
7.4	Collective Guarantee	1.11	2.51	4.44						0.00
7.5	International Rated Foreign Bank's Guarantee						11.39	98.00		
7.6	Other Guarantee			47.68	0.70		806.95			83.10
8	Credit Card			127.75	57.32	104.84	69.72			
9	Others	2699.27	543.57	4749.01	3719.83	2478.39		823.76	41.61	667.65
	Total	26665.98	34908.88	39679.86	42258.25	18853.38	33975.58	21066.10	10434.55	31972.66

Sector wise credit		BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL	Global
1	Agricultural and Forest Related	153.11	261.89	308.49	180.90	62.81	387.99	61.46	236.28	8250.98	20.80
2	Fishery Related									1675.81	
3	Mining Related					49.03	495.77		87.62	0.00	2.66
4	Manufacturing (Producing) Related	4916.96	1785.73	4382.79	610.04	3265.88	2676.43	3664.95	3201.50	4677.50	2917.84
5	Construction	1479.14	1011.18	2030.02	705.05	1113.93	1885.66	3278.69	2249.62	2380.72	972.80
6	Electricity, Gas and Water	675.97	289.39	118.29	185.24	839.81	134.47	113.83	395.38	1.70	12.05
7	Metal Products, Machinery & Electronic Equipment & Assemblage	225.53	221.47	5.75	9.32	127.95	459.20	25.73	84.49	154.57	130.26
8	Transport, Communication and Public Utilities	164.98	602.37	276.03	230.40	602.68	873.02	885.27	897.72	145.07	93.76
9	Wholesaler & Retailer	4147.49	1562.49	2643.19	1521.60	2554.66	1424.85	2552.56	2605.90	10713.96	2918.10
10	Finance, Insurance and Real Estate	2287.88	1652.72	1732.56	437.93	1926.59	2088.76	3328.55	3059.45	520.41	937.88
11	Hotel or Restaurant	152.17	190.73	103.30	571.66	97.69	300.71	35.73	256.77	997.95	478.63
12	Other Services	1347.05	185.20	211.84	206.14	615.46	580.32	504.92	1254.09	2405.92	308.47
13	Consumption Loans	1281.73	882.68	868.71	35.85	447.72	1227.63	537.16	165.19	412.06	407.51
14	Local Government				57.29			134.63	135.05		
15	Others	947.62	382.68	1410.74	1638.86	2615.60	2333.71	403.42	3727.83	7471.28	4007.94
	TOTAL	17779.63	9028.53	14091.71	6390.27	14319.81	14868.51	15526.91	18356.88	39807.93	13208.69

Product wise credit

1	Term Loan	2529.06	767.60	820.93	697.00	2193.23	2310.15	2586.09	3250.72	10171.22	952.82
2	Overdraft	4313.54	2822.19	978.49	710.70	3130.58	4269.99	2425.66	4571.68	4955.94	3201.30
3	Trust Receipt Loan / Import Loan	620.45	335.65	820.79	151.04	1184.57	301.65	703.39	766.03		782.65
4	Demand & Other Working Capital Loan	3667.92	1051.15	3788.16	1177.63	1058.60	2449.22	3911.23	2462.15	19352.00	3384.49
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)	1254.17	568.77	1430.87	99.15	536.19	1113.27	588.44	699.98	1757.00	352.52
6	Real Estate Loan	1726.39	1500.69	1733.38	951.44	2884.64	3016.74	3367.62	4320.10	676.36	2588.41
7	Margin Nature Loan	132.91	118.99	291.72	73.20	32.64	265.41	150.27	481.58		393.71
8	Hire Purchase Loan	1358.84	810.31	876.76	436.95	971.39	559.59	420.11	909.51	115.14	945.73
9	Deprived Sector Loan	634.08	271.08	422.16	172.35	479.18	451.67	458.20	490.45	2576.95	371.93
10	Bills Purchased	935.05	20.95	11.23	0.71	79.92	33.92	235.60	201.43		4.00
11	Other Product	607.22	761.15	2917.22	1920.10	1768.87	96.91	680.30	203.26	203.32	231.13
	TOTAL LOAN & ADVANCES	17779.63	9028.53	14091.71	6390.27	14319.81	14868.51	15526.91	18356.88	39807.93	13208.69

Security wise credit

1	Gold and Silver		353.74	15.95							
2	Government Securities	26.06		3.59	57.29			2.49			
3	Non Governmental Securities	2.20	218.99	316.52	38.70	37.90	188.55		16.64		96.14
4	Fixed Deposit Receipts	489.22	197.48	216.68	135.22	360.98	54.44	128.33	458.80	3391.93	1.72
4.1	Own	484.50	197.48	216.68	135.22	286.25	54.44	128.33	458.56	3391.93	1.72
4.2	Other Licences Institutions	4.72				74.73			0.25		
5	Collateral of Properties	15493.85	7608.81	13006.05	5390.87	13425.99	14222.90	14565.95	16341.45	36415.99	3321.52
5.1	Fixed Assets	13345.95	6082.21	8852.97	5268.09	9868.48	13913.90	11144.73	11993.48	36415.99	2359.41
5.2	Current Assets	2147.90	1526.60	4153.08	122.78	3557.51	309.01	3421.22	4347.97		962.11
6	Against security of Bill	1067.35	5.04	10.68	324.04	55.36	3.14		2.29		
6.1	Domestic Bills			8.08		54.48					
6.2	Foreign Bills	1067.35	5.04	2.60	324.04	0.88	3.14		2.29		
7	Against Guarantee	686.86	323.46	411.99	132.39	412.42	197.24	245.44	507.77		50.36
7.1	Government Guarantee	2.17	71.84	139.16		129.84	0.77	134.63	135.05		
7.2	Institutional Guarantee	139.03	193.40	272.83	98.97	250.62	186.47	86.43	372.72		
7.3	Personal Guarantee		58.22		0.02	31.96		24.38			12.15
7.4	Collective Guarantee										27.10
7.5	International Rated Foreign Bank's Guarantee										
7.6	Other Guarantee	545.66			33.40		10.00				11.11
8	Credit Card	14.08						11.14			22.63
9	Others		321.01	110.24	311.75	27.16	202.24	573.56	1029.93		9716.33
	Total	17779.63	9028.53	14091.71	6390.27	14319.81	14868.51	15526.91	18356.88	39807.93	13208.69

Sector wise credit		Citizens	Prime	BOA	Sunrise	DCBL	NMB	Kist	Janata	Mega	CTBNL
1	Agricultural and Forest Related	58.42	208.95	50.23	86.89	159.19	155.49	269.57	78.85	3.46	198.33
2	Fishery Related		3.17								
3	Mining Related	57.79	286.30	140.45	159.03	84.59			9.98	42.24	29.48
4	Manufacturing (Producing) Related	2335.96	2877.14	1701.21	2609.00	1681.01	2754.19	966.68	1537.59	1388.78	617.85
5	Construction	798.86	1105.73	2029.06	527.62	666.38	1348.84	2185.94	94.00	496.36	149.53
6	Electricity, Gas and Water	807.17	736.03	541.95	125.25	2.72	149.79	250.01		37.18	128.20
7	Metal Products, Machinery & Electronic Equipment & Assemblage	138.91	35.81	628.21	97.59	66.90	352.13	52.57	334.19	447.67	236.00
	Transport, Communication and Public Utilities	243.98	259.62	1851.52	485.50	995.48	808.18	910.49	105.54	1060.68	482.18
9	Wholesaler & Retailer	1098.56	2272.94	1994.20	2048.25	1112.75	1979.71	2012.69	567.86	1227.19	592.66
10	Finance, Insurance and Real Estate	2694.76	2751.58	1434.49	3517.63	2595.41	1273.96	2914.20	355.48	278.15	106.06
11	Hotel or Restaurant	142.40	112.64	156.27	225.16	332.64	103.41	1002.24	210.18	282.17	95.51
12	Other Services	690.65	524.38	349.42	731.38	483.24	676.47	971.86	258.11	144.53	115.46
13	Consumption Loans	877.37	453.02	261.45	921.16	65.55	864.75	180.14	297.27	348.46	26.97
14	Local Government		77.19		90.61						
15	Others	2122.58	5733.23	501.17	837.02	863.26	491.75	1531.25	205.43	187.26	294.82
	TOTAL	12067.41	17360.53	11716.82	12462.10	9109.12	10958.66	13247.64	4054.50	5944.12	3073.04

Product wise credit

1	Term Loan	2656.36	2360.70	1332.86	1741.97	1419.47	1453.81	2390.36	641.50	480.75	410.85
2	Overdraft	2154.14	4502.28	2346.69	2047.88	742.23	629.65	3756.16	892.80	617.79	907.27
3	Trust Receipt Loan / Import Loan	383.18	571.06	181.27	529.08	309.59	588.85	28.32	193.06	611.97	234.81
4	Demand & Other Working Capital Loan	1302.09	448.59	1866.09	2974.50	2678.91	1726.25	1591.61	1454.05	2703.11	1119.32
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)	381.89	576.41	575.42	389.74	84.10	683.22	431.98	69.70	59.74	12.65
6	Real Estate Loan	2620.37	3904.26	2515.65	2863.08	2582.93	1590.27	2831.24	245.47	122.41	98.37
7	Margin Nature Loan	144.96	712.98	125.81	79.40	333.36	399.01	451.31	110.89		179.06
8	Hire Purchase Loan	1005.49	545.19	1640.01	837.80	191.68	1190.39	1025.31	195.59	788.10	105.06
9	Deprived Sector Loan	323.44	491.46	344.70	426.93	257.52	307.86	366.25	69.87	1.81	0.34
10	Bills Purchased	57.35	51.76		5.54	34.99	464.50	30.58	1.91	1.90	
11	Other Product	1038.13	3195.84	788.32	566.19	474.33	1924.86	344.52	179.66	556.55	5.31
	TOTAL LOAN & ADVANCES	12067.41	17360.53	11716.82	12462.10	9109.12	10958.66	13247.64	4054.50	5944.12	3073.04

Security wise credit

1	Gold and Silver	266.69	2344.54		406.00				63.76		
2	Government Securities						0.04				
3	Non Governmental Securities	137.77	739.37	125.81			445.56	465.73	125.89	37.18	
4	Fixed Deposit Receipts	243.02	171.60	135.64	76.33	23.44	86.04	199.96	1.07	48.26	6.94
4.1	Own	232.43	171.60	131.18	76.33	23.44	86.04	199.96	1.07	46.48	6.94
4.2	Other Licences Institutions	10.58		4.46						1.78	
5	Collateral of Properties	9923.41	13447.59	11378.18	11136.11	8416.40	9966.96	12036.65	3738.23	5711.91	2884.14
5.1	Fixed Assets	7864.45	13020.85	8610.41	8430.33	7079.47	7633.60	12014.60	2674.51	3295.90	788.23
5.2	Current Assets	2058.96	426.74	2767.77	2705.78	1336.92	2333.37	22.05	1063.72	2416.02	2095.91
6	Against security of Bill	217.07				4.64	46.07	30.47	33.36	9.42	
6.1	Domestic Bills	18.34						0.14	14.90		
6.2	Foreign Bills	198.73				4.64	46.07	30.33	18.46	9.42	
7	Against Guarantee	58.60	442.60	77.19	443.97	104.51	283.32	402.56		1.44	0.34
7.1	Government Guarantee	12.63	117.80	77.19	90.61		52.81	34.91			
7.2	Institutional Guarantee		324.21		353.35	104.49	180.61	322.70			0.34
7.3	Personal Guarantee	45.97	0.59			0.03	47.77	38.76			
7.4	Collective Guarantee						2.13	6.14		1.44	
7.5	International Rated Foreign Bank's Guarantee										
7.6	Other Guarantee							0.05			
8	Credit Card										
9	Others	1220.85	214.83		399.70	560.12	130.67	112.27	92.20	135.90	181.63
	Total	12067.41	17360.53	11716.82	12462.10	9109.12	10958.66	13247.64	4054.50	5944.12	3073.04

Sector wise credit		Civil	Century
1	Agricultural and Forest Related	6.03	56.50
2	Fishery Related		
3	Mining Related		
4	Manufacturing (Producing) Related	1148.25	414.84
5	Construction	51.17	269.90
6	Electricity, Gas and Water	13.70	55.00
7	Metal Products, Machinery & Electronic Equipment & Assemblage	53.13	1.48
8	Transport, Communication and Public Utilities	34.50	31.97
9	Wholesaler & Retailer	1058.68	504.25
10	Finance, Insurance and Real Estate	504.84	126.82
11	Hotel or Restaurant	293.88	7.46
12	Other Services	285.42	75.86
13	Consumption Loans	29.52	124.18
14	Local Government		
15	Others	261.65	68.03
	TOTAL	3740.79	1736.29

Product wise credit

1	Term Loan	148.47	151.44
2	Overdraft	1070.96	972.63
3	Trust Receipt Loan / Import Loan	456.81	49.03
4	Demand & Other Working Capital Loan	1252.24	194.98
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)	44.65	78.33
6	Real Estate Loan	312.31	197.19
7	Margin Nature Loan		54.50
8	Hire Purchase Loan	44.45	36.71
9	Deprived Sector Loan		
10	Bills Purchased	159.00	
11	Other Product	251.91	1.48
	TOTAL LOAN & ADVANCES	3740.79	1736.29

Security wise credit

1	Gold and Silver	16.65	10.00
2	Government Securities		
3	Non Governmental Securities	23.76	54.50
4	Fixed Deposit Receipts	15.21	22.97
4.1	Own	15.21	
4.2	Other Licences Institutions		22.97
5	Collateral of Properties	3495.82	1648.82
5.1	Fixed Assets	2118.44	864.19
5.2	Current Assets	1377.39	784.63
6	Against security of Bill	189.34	
6.1	Domestic Bills	8.00	
6.2	Foreign Bills	181.34	
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		
	Total	3740.79	1736.29

Statement of Credit of Development Banks

Sector wise credit		NIDC	Uddhyam	Malika	SDBL	UDBL	MIDBL	Narayani	PDBL	Sahayogi	Pashupati
1	Agricultural and Forest Related	22.14	17.80	23.48	185.49	24.17	27.00	11.03	260.62	15.44	44.93
2	Fishery Related			2.07	2.15				2.12	0.10	
3	Mining Related				22.45		15.38				
4	Manufacturing (Producing) Related	696.64	16.53	113.80	277.04	0.30	212.69	28.02	100.51	12.98	179.28
5	Construction		23.82	32.98	345.15	4.25	744.88	68.48	159.22	114.17	41.75
6	Electricity, Gas and Water	30.10		2.01	14.77		9.00				1.62
7	Metal Products, Machinery & Electronic Equipment & Assemblage	4.01			176.02				16.13	0.68	0.01
8	Transport, Communication and Public Utilities		20.05	60.32	319.42	1.92		56.52	177.80	6.95	41.47
9	Wholesaler & Retailer	1.03	38.85	480.36	492.01	19.86	553.98	219.35	208.16	192.76	134.17
10	Finance, Insurance and Real Estate	99.73	6.17	15.00	526.15		358.59	119.35	158.89		174.33
11	Hotel or Restaurant	401.70	12.86	3.96	293.82		163.09	19.79	35.69	0.10	1.47
12	Other Services	43.86	7.93	32.79	295.54		79.96		27.00	47.58	21.93
13	Consumption Loans	3.30	2.23	27.95	459.50		325.00	80.13	32.27	16.45	25.85
14	Local Government										1.50
15	Others	6.16	31.70	168.09	171.67	18.95	40.12	137.67	201.59	234.84	134.75
	TOTAL	1308.67	177.95	962.81	3581.19	69.46	2529.68	740.34	1380.00	642.05	803.06

Product wise credit

1	Term Loan	914.01	11.64	57.34	832.36		256.82	37.06	160.31		60.36
2	Overdraft	49.30	65.79				255.42	137.67	378.47		172.67
3	Trust Receipt Loan / Import Loan										
4	Demand & Other Working Capital Loan	207.95	1.75	664.75	854.65		953.38	219.35		203.69	286.43
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)	6.20	20.59	30.86		4.25	70.63	60.99	36.14	90.55	36.69
6	Real Estate Loan	94.03	6.17		801.17		616.69	119.35	253.94	23.23	157.35
7	Margin Nature Loan			2.44	134.45		283.70	65.62	0.89		
8	Hire Purchase Loan	19.62	16.10	84.60	391.97	1.92	40.65	56.52	132.20	6.78	60.23
9	Deprived Sector Loan		4.51	31.33	94.28	2.12	50.71	21.38	55.53	18.49	28.82
10	Bills Purchased										0.20
11	Other Product	17.56	51.40	91.50	472.31	61.16	1.68	22.40	362.52	299.31	0.31
	TOTAL LOAN & ADVANCES	1308.67	177.95	962.81	3581.19	69.46	2529.68	740.34	1380.00	642.05	803.06

Security wise credit

1	Gold and Silver										
2	Government Securities				16.00						
3	Non Governmental Securities				136.79		282.15	65.62	0.89		
4	Fixed Deposit Receipts		0.96	12.90	109.56		3.97	14.51	18.13	16.45	0.31
4.1	Own		0.96	12.90	109.56		3.97	14.51	18.13	16.45	0.31
4.2	Other Licences Institutions										
5	Collateral of Properties		176.58	932.42	3288.04	41.18	2180.36	657.51	1345.24	623.60	775.31
5.1	Fixed Assets		176.58	932.42	3288.04	41.18	2180.36	657.51	1344.93	623.60	775.31
5.2	Current Assets								0.31		
6	Against security of Bill										0.20
6.1	Domestic Bills										0.20
6.2	Foreign Bills										
7	Against Guarantee		0.40	1.20	30.80	28.28	60.04	2.70	15.74		27.24
7.1	Government Guarantee		0.40					2.70			1.50
7.2	Institutional Guarantee				30.80		50.59				20.00
7.3	Personal Guarantee					28.28	9.45		14.80		5.74
7.4	Collective Guarantee			1.20					0.94		
7.5	International Rated Foreign Bank's Guarantee										
7.6	Other Guarantee										
8	Credit Card										
9	Others	1308.67		16.29			3.17			2.00	
	Total	1308.67	177.95	962.81	3581.19	69.46	2529.68	740.34	1380.00	642.05	803.06

Sector wise credit		Karnali	Triveni	Annapurna	Bhrikuti	Suvekchha	Bageshwori	Sanima	Gaurishankar	Gorkha	Gandaki
1	Agricultural and Forest Related	83.59	270.42	54.48	61.60	15.74	18.74	0.75	21.70	11.50	37.72
2	Fishery Related								0.09		2.17
3	Mining Related		15.62	1.00			9.80		2.50	33.81	2.47
4	Manufacturing (Producing) Related	36.30	153.05	29.09	214.71	7.45	56.56	1058.89	31.25	52.75	49.43
5	Construction	43.31	127.94	56.89		73.68	128.25	1123.00	82.06	79.76	117.71
6	Electricity, Gas and Water							354.08			
7	Metal Products, Machinery & Electronic Equipment & Assemblage		7.93	1.60			8.88	44.80	2.87		11.48
8	Transport, Communication and Public Utilities	51.40	200.86	74.10	221.80	142.02	113.33	749.50	59.10	125.54	130.80
9	Wholesaler & Retailer	168.89	129.22	260.45	734.52	444.86	400.98	877.14	47.37	436.59	306.00
10	Finance, Insurance and Real Estate		69.20	220.33				725.22	40.22	1380.92	52.28
11	Hotel or Restaurant		9.89	227.83		0.11	77.23	75.23	6.17	44.34	49.12
12	Other Services	104.61	37.96	16.81	250.78	14.49	56.42	447.34	21.29	106.27	42.89
13	Consumption Loans	11.50	13.58	16.38	23.84	65.26	9.64	469.41	16.33	298.74	38.68
14	Local Government										
15	Others		488.51	343.36	229.95	26.45	60.50	504.01	275.33	1096.68	380.66
	TOTAL	499.60	1524.18	1302.32	1737.19	790.06	940.33	6429.37	606.28	3666.91	1221.41

Product wise credit

1	Term Loan	205.19	120.86		95.25	71.43	146.07	1006.57	190.70	50.93	45.12
2	Overdraft		479.67		1064.07	274.93	486.71	1294.99	202.96	724.28	486.45
3	Trust Receipt Loan / Import Loan										
4	Demand & Other Working Capital Loan			939.75				899.91	1.20	681.81	12.06
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)		86.30	49.47	138.55	67.25	124.18	263.84	54.31	77.64	93.64
6	Real Estate Loan	43.31	93.39	219.86	109.00	84.35		1537.67	40.23	1419.97	107.68
7	Margin Nature Loan					46.89		76.62		277.26	
8	Hire Purchase Loan	51.40	200.22	27.98	229.19	186.79	113.23	807.40	52.53	81.87	139.89
9	Deprived Sector Loan	24.81	72.63	36.57	67.67	26.45	26.59	172.17	41.54	58.62	34.30
10	Bills Purchased										
11	Other Product	174.89	471.11	28.69	33.46	31.98	43.55	370.20	22.81	294.54	302.27
	TOTAL LOAN & ADVANCES	499.60	1524.18	1302.32	1737.19	790.06	940.33	6429.37	606.28	3666.91	1221.41

Security wise credit

1	Gold and Silver										10.78
2	Government Securities										
3	Non Governmental Securities									277.26	
4	Fixed Deposit Receipts	11.50	13.58	13.78	16.38	20.49	9.54	147.45	6.40	21.48	18.34
4.1	Own	11.50	13.58	13.78	16.38	20.49	9.54	147.45	6.40	21.48	18.34
4.2	Other Licences Institutions										
5	Collateral of Properties	488.10	1510.60	1258.78	1720.81	769.57	930.79	6041.44	593.61	3314.06	1192.29
5.1	Fixed Assets	488.10	1510.60	1258.78	1720.81	769.57	930.79	5511.75	593.61	3314.06	1192.29
5.2	Current Assets							529.69			
6	Against security of Bill										
6.1	Domestic Bills										
6.2	Foreign Bills										
7	Against Guarantee			3.70				4.34	5.54		
7.1	Government Guarantee			3.70							
7.2	Institutional Guarantee										
7.3	Personal Guarantee							4.34	0.10		
7.4	Collective Guarantee								5.44		
7.5	International Rated Foreign Bank's Guarantee										
7.6	Other Guarantee										
8	Credit Card										
9	Others			26.06				236.14	0.73	54.11	
	Total	499.60	1524.18	1302.32	1737.19	790.06	940.33	6429.37	606.28	3666.91	1221.41

Sector wise credit		Infrastruc ture	Business	Biratxmi	Excel	WDBL	H & B	Araniko	NDEP	CEDBL	Miteri
1	Agricultural and Forest Related	28.41	5.75	110.00	82.31	1.83	34.63	21.41	127.48	106.47	12.79
2	Fishery Related						0.75	0.20			0.80
3	Mining Related		0.36				0.19				
4	Manufacturing (Producing) Related	155.76	38.55	109.00	53.40	10.90	231.81	6.98	126.94	434.90	9.27
5	Construction	229.60	264.20	94.00	1.50	15.06	1203.77	72.93	591.81	296.68	43.53
6	Electricity,Gas and Water						15.67	1.47		336.48	
7	Metal Products, Machinery & Electronic Equipment & Assemblage	0.14	74.21		3.27		41.63	6.47	11.39	371.51	0.25
8	Transport, Communication and Public Utilities	63.12	523.90		45.70	74.21	454.68	55.93	163.38	459.73	33.32
9	Wholesaler & Retailer	540.61	205.18	479.00	402.26	102.24	1080.40	61.50	358.22	656.31	88.80
10	Finance, Insurance and Real Estate		186.74		98.58		534.89	23.86	450.95	680.64	28.06
11	Hotel or Restaurant	32.12	28.99		48.87	13.94	130.52	8.09	109.74	78.87	5.37
12	Other Services	59.45	22.95	44.00	67.32	27.71	417.83	3.83	546.03	30.13	16.88
13	Consumption Loans	40.75	39.57	83.00	110.39	12.57	234.16	12.41	520.52	94.19	90.17
14	Local Government										1.50
15	Others	513.89	193.31	456.00	139.43	101.02	1044.45	93.46	585.51	456.89	99.72
	TOTAL	1663.85	1583.71	1375.00	1053.03	359.47	5425.38	368.53	3591.98	4002.82	430.45

Product wise credit

1	Term Loan	137.69	177.15	306.00	27.46	123.34	255.61	67.58	463.89	621.09	15.40
2	Overdraft	960.10	208.17	551.00	171.52	113.66	896.87	132.14	1165.13	1140.48	73.86
3	Trust Receipt Loan / Import Loan										
4	Demand & Other Working Capital Loan			178.00	497.96	10.23	1107.90	10.36		578.39	3.20
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)	58.33	264.20	94.00	34.32	15.06	513.74	43.60	184.22	221.23	29.81
6	Real Estate Loan	275.03	132.88	20.00	86.98		747.74	19.47	746.88	708.77	28.06
7	Margin Nature Loan	51.61			2.44		73.15	2.78	289.28	198.54	
8	Hire Purchase Loan	63.13	551.17	28.00	62.51	74.21	613.81	59.93	186.95	409.50	39.52
9	Deprived Sector Loan	40.56	41.45	33.00	33.32	8.48	117.75	20.75	117.01	113.37	13.04
10	Bills Purchased						5.70				
11	Other Product	77.40	208.69	165.00	136.52	14.50	1093.11	11.94	438.63	11.45	227.57
	TOTAL LOAN & ADVANCES	1663.85	1583.71	1375.00	1053.03	359.47	5425.38	368.53	3591.98	4002.82	430.45

Security wise credit

1	Gold and Silver				65.82		1.61		137.28		74.99
2	Government Securities				1.00						
3	Non Governmental Securities						1.57		285.91	200.54	
4	Fixed Deposit Receipts	40.75	12.30	55.00	20.92	12.57	100.65	4.98	64.34	48.06	6.66
4.1	Own	40.75	12.30	55.00	20.92	12.57	98.84	4.98	63.69	48.06	6.66
4.2	Other Licences Institutions						1.81		0.65		
5	Collateral of Properties	1571.35	1571.41	1287.00	961.44	346.91	5029.94	360.31	2928.61	3472.40	348.80
5.1	Fixed Assets	1571.35	1571.41	1287.00	961.44	346.91	5005.42	360.31	2926.00	3259.09	348.80
5.2	Current Assets						24.52		2.61	213.30	
6	Against security of Bill						5.70				
6.1	Domestic Bills						5.70				
6.2	Foreign Bills										
7	Against Guarantee	0.14					12.83	0.08	7.10	63.99	
7.1	Government Guarantee									15.88	
7.2	Institutional Guarantee	0.14					9.50		1.23	48.11	
7.3	Personal Guarantee						3.33		5.88		
7.4	Collective Guarantee										
7.5	International Rated Foreign Bank's Guarantee										
7.6	Other Guarantee							0.08			
8	Credit Card										
9	Others	51.61		33.00	3.85		273.09	3.16	168.74	217.82	
	Total	1663.85	1583.71	1375.00	1053.03	359.47	5425.38	368.53	3591.98	4002.82	430.45

Sector wise credit		Tinau	Rising	Mukhtinat h	Sewa	Kankai	Public	Mahakali	Ace	Bhargav	Shangrila
1	Agricultural and Forest Related	18.17	38.69		172.59	12.58	31.93	5.00	66.48	2.22	2.64
2	Fishery Related								7.49		
3	Mining Related				25.37		4.38				
4	Manufacturing (Producing) Related	19.32	62.31		47.58	21.71	61.30	4.12	571.97		82.00
5	Construction	3.24	144.27	444.51	53.71	32.02	119.56	18.10	599.74	27.24	144.27
6	Electricity, Gas and Water								73.59		3.75
7	Metal Products, Machinery & Electronic Equipment & Assemblage	0.28			16.89		5.97		68.82		10.22
8	Transport, Communication and Public Utilities	60.62		380.09	149.86	4.62	91.60	16.70	350.92	9.41	237.89
9	Wholesaler & Retailer	212.81	60.21	230.30	360.88	105.50	82.06	42.30	591.62	87.66	367.40
10	Finance, Insurance and Real Estate	49.98	5.00		53.98		76.17		651.94		133.14
11	Hotel or Restaurant				7.82	0.70		2.32	85.80		62.12
12	Other Services	82.44	5.15		141.26	3.93	16.04		158.57	3.07	66.99
13	Consumption Loans	9.33	22.93	14.84	37.61	4.01	49.33	19.80	152.86	1.18	101.50
14	Local Government	48.14			1.37				15.16		
15	Others	10.05	347.05	668.96	5.98	100.57	5.03	47.79	697.25	15.43	510.86
	TOTAL	514.37	685.61	1738.69	1074.91	285.63	550.76	156.12	4092.22	146.20	1722.79

Product wise credit

1	Term Loan	33.14		44.47	156.77	69.77	20.78		566.87	46.75	173.63
2	Overdraft	280.17	125.27	172.83	240.35	156.11	210.05	31.21	1408.61	55.55	252.95
3	Trust Receipt Loan / Import Loan										
4	Demand & Other Working Capital Loan				251.04			46.42	138.31		544.16
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)		144.27	431.83	116.26	32.02	111.32	18.10	307.05	27.24	118.03
6	Real Estate Loan	53.41	5.00	25.67	51.03	11.44	61.17		939.25		152.28
7	Margin Nature Loan				0.70			4.84	130.49		1.98
8	Hire Purchase Loan	70.63	46.99	380.09	166.63	8.09	87.96	34.54	311.43	9.41	349.41
9	Deprived Sector Loan	14.07	21.12	524.89	25.21	7.14	14.81	4.65	88.89	3.87	75.07
10	Bills Purchased										
11	Other Product	62.96	342.96	158.91	66.92	1.06	39.83	21.20	201.30	3.40	55.28
	TOTAL LOAN & ADVANCES	514.37	685.61	1738.69	1074.91	285.63	550.76	156.12	4092.22	146.20	1722.79

Security wise credit

1	Gold and Silver		7.07			0.13					10.20
2	Government Securities								0.07		
3	Non Governmental Securities								137.56		1.98
4	Fixed Deposit Receipts	7.37	15.85	14.84	17.54	0.40	27.18	1.96	101.62	1.18	22.20
4.1	Own	7.37	15.85	14.84	17.54	0.40	27.18	1.96	101.62	1.18	22.20
4.2	Other Licences Institutions										
5	Collateral of Properties	501.03	662.69	1198.96	1053.71	285.10	519.03	154.17	3764.81	145.02	1641.96
5.1	Fixed Assets	501.03	662.69	1198.96	1053.71	285.10	519.03	154.17	3764.81	145.02	1641.96
5.2	Current Assets										
6	Against security of Bill										
6.1	Domestic Bills										
6.2	Foreign Bills										
7	Against Guarantee	5.96		524.89	3.66				88.16		46.46
7.1	Government Guarantee				1.37				15.16		
7.2	Institutional Guarantee	5.65			0.41				72.50		
7.3	Personal Guarantee	0.31		524.89					0.50		
7.4	Collective Guarantee				1.88						46.46
7.5	International Rated Foreign Bank's Guarantee										
7.6	Other Guarantee										
8	Credit Card										
9	Others						4.55				
	Total	514.37	685.61	1738.69	1074.91	285.63	550.76	156.12	4092.22	146.20	1722.79

Sector wise credit		Resunga	Rara	diyalo	Country	Alpine	Nigiri	Kasthama ndap	Garima	City	Bishow
1	Agricultural and Forest Related	1.05	4.96	26.94	32.45	44.06	3.20	52.87	19.53	31.99	
2	Fishery Related										
3	Mining Related			1.00							
4	Manufacturing (Producing) Related			22.72	62.03	5.93		284.21	23.44	18.27	
5	Construction	194.39	16.25	17.67	47.15			232.17	132.38	347.07	172.95
6	Electricity, Gas and Water			1.00				80.53			
7	Metal Products, Machinery & Electronic Equipment & Assemblage			3.15	3.87			28.81	2.42	49.56	
8	Transport, Communication and Public Utilities	176.83		50.01		40.37	27.00	221.31	280.45	364.47	
9	Wholesaler & Retailer	106.78	146.69	119.61	261.01	86.84	68.30	428.10	125.01	178.66	
10	Finance, Insurance and Real Estate			28.81	61.41	74.20	0.90	551.68	82.56	35.69	
11	Hotel or Restaurant			7.29	23.85	0.90		210.13	25.78	110.98	
12	Other Services		5.93	16.05	13.33	1.64		153.21	44.23	130.85	934.66
13	Consumption Loans	2.07	19.20	11.07	107.82	4.99	46.30	1.83	41.13	127.90	405.09
14	Local Government			2.04		1.97		3.58	0.03		
15	Others	4.99	85.73	40.54	399.87	160.28	138.65	231.51	452.63	29.44	60.80
	TOTAL	486.10	278.76	347.91	1012.79	421.17	284.35	2479.94	1229.59	1424.88	1573.50

Product wise credit

1	Term Loan	154.66			21.29	34.10	65.05	295.89	229.53	327.33	337.16
2	Overdraft		146.69	255.12	392.53	61.22	76.80	1140.23	345.32	187.70	486.38
3	Trust Receipt Loan / Import Loan				259.02						
4	Demand & Other Working Capital Loan	115.92	85.19	10.50			68.30	119.50	43.04		
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)		11.45	12.99	43.29	45.83		189.72	112.22	279.13	140.97
6	Real Estate Loan	18.38		18.00	49.70	28.36	0.90	493.99	68.53	38.82	133.51
7	Margin Nature Loan			10.56		0.60		9.75		17.37	
8	Hire Purchase Loan	176.83	17.32	29.46	99.56	84.68	27.00	160.11	264.63	430.08	224.45
9	Deprived Sector Loan	18.25	9.84	9.17	29.13	19.30		58.31	108.06	47.84	60.80
10	Bills Purchased							1.50			
11	Other Product	2.07	8.27	2.12	118.27	147.08	46.30	10.94	58.26	96.63	190.23
	TOTAL LOAN & ADVANCES	486.10	278.76	347.91	1012.79	421.17	284.35	2479.94	1229.59	1424.88	1573.50

Security wise credit

1	Gold and Silver						40.10		24.01	52.13	148.88
2	Government Securities										
3	Non Governmental Securities									17.37	
4	Fixed Deposit Receipts	2.07	1.88	11.06	8.26	4.74	6.20	24.49	17.11	19.36	31.75
4.1	Own	2.07	1.88	11.06	8.26	4.74	6.20	24.49	17.11	19.36	31.75
4.2	Other Licences Institutions										
5	Collateral of Properties	484.03	276.88	334.81	992.67	397.14	238.05	2368.19	1080.41	1306.50	1332.07
5.1	Fixed Assets	484.03	276.88	334.81	992.67	397.14	238.05	2368.19	1080.41	1306.50	1332.07
5.2	Current Assets										
6	Against security of Bill							1.50			
6.1	Domestic Bills							1.50			
6.2	Foreign Bills										
7	Against Guarantee			2.04	11.86	17.33		76.02	108.06	29.52	60.80
7.1	Government Guarantee			2.04	11.86				0.03	4.07	2.69
7.2	Institutional Guarantee							58.31			
7.3	Personal Guarantee							17.71		18.58	
7.4	Collective Guarantee					17.33			108.03	6.87	58.11
7.5	International Rated Foreign Bank's Guarantee										
7.6	Other Guarantee										
8	Credit Card										
9	Others					1.97		9.75			
	Total	486.10	278.76	347.91	1012.79	421.17	284.35	2479.94	1229.59	1424.88	1573.50

Sector wise credit		Professional	Kabelli	Kamana	Corporate	Pathibhara	Purnima	Jyoti	Bagmati	Hamro	Kakre
1	Agricultural and Forest Related	15.47	5.20	34.37	80.76	3.64	14.18	27.61	9.45	4.45	10.20
2	Fishery Related			2.21							
3	Mining Related						7.81	42.76			
4	Manufacturing (Producing) Related	17.36	0.19	33.90	189.22	13.13	15.86	163.86	6.06		3.14
5	Construction	7.26	11.44	219.21	88.49	71.44	12.19	377.45	20.73	6.97	6.22
6	Electricity, Gas and Water							131.78			
7	Metal Products, Machinery & Electronic Equipment & Assemblage		0.09	13.05	7.52			51.37			
8	Transport, Communication and Public Utilities	15.12	8.43	195.94	94.79	0.36	61.07	342.75		1.72	
9	Wholesaler & Retailer	43.52	24.86	131.13	139.69	235.21	118.46	133.57	28.43	78.85	35.16
10	Finance, Insurance and Real Estate			76.71	148.19	3.21	33.98	180.80		23.98	
11	Hotel or Restaurant		5.58	57.00	13.84	0.41	1.13	112.91			2.57
12	Other Services	2.38	4.98	69.44	1.16	6.87	9.97	106.52			4.81
13	Consumption Loans	4.13	72.89	73.51	17.52	56.77	7.23	103.69	2.85	26.40	0.42
14	Local Government							4.60			
15	Others	39.32	13.04	89.83	108.60	141.10	113.82	771.23	16.77	32.04	52.82
	TOTAL	144.55	146.70	996.30	889.78	532.14	395.71	2550.91	84.29	174.40	115.35

Product wise credit

1	Term Loan		14.07	187.00	34.73			386.48		1.72	46.57
2	Overdraft			305.18	280.57	211.47	43.55	483.85		22.39	
3	Trust Receipt Loan / Import Loan										
4	Demand & Other Working Capital Loan	52.05	36.38		141.75	54.51	126.18	468.67	57.81	57.50	49.22
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)	7.26	6.15	156.27	70.96	72.00	10.44	244.53	20.15	3.47	
6	Real Estate Loan			38.92	136.81	3.21	33.98	213.17		23.98	6.22
7	Margin Nature Loan			1.45	10.18			115.35			
8	Hire Purchase Loan	16.00	15.13	222.50	105.12	47.68	65.27	330.79	2.37	25.40	3.51
9	Deprived Sector Loan	3.20	3.71	23.94	25.56	10.73	7.94	81.22	3.49	5.26	5.52
10	Bills Purchased				1.10						
11	Other Product	66.04	71.26	61.03	83.00	132.54	108.36	226.86	0.47	34.68	4.30
	TOTAL LOAN & ADVANCES	144.55	146.70	996.30	889.78	532.14	395.71	2550.91	84.29	174.40	115.35

Security wise credit

1	Gold and Silver		68.69	32.58		5.10					
2	Government Securities										
3	Non Governmental Securities							115.31			
4	Fixed Deposit Receipts	3.19	0.45	19.03	5.17	4.31	3.02	22.99	0.48	1.00	0.42
4.1	Own	3.19	0.45	19.03	5.17	4.31	3.02	22.99	0.48	1.00	0.42
4.2	Other Licences Institutions										
5	Collateral of Properties	141.36	77.56	935.42	865.54	522.20	392.69	2325.43	83.81	173.41	114.93
5.1	Fixed Assets	141.36	77.56	935.42	865.54	522.20	392.69	2294.41	83.81	173.41	114.93
5.2	Current Assets							31.02			
6	Against security of Bill				1.10						
6.1	Domestic Bills				1.10						
6.2	Foreign Bills										
7	Against Guarantee			5.81	0.10			73.30			
7.1	Government Guarantee							46.00			
7.2	Institutional Guarantee							10.17			
7.3	Personal Guarantee			5.81	0.10			17.13			
7.4	Collective Guarantee										
7.5	International Rated Foreign Bank's Guarantee										
7.6	Other Guarantee										
8	Credit Card										
9	Others			3.45	17.87	0.53		13.87			
	Total	144.55	146.70	996.30	889.78	532.14	395.71	2550.91	84.29	174.40	115.35

Sector wise credit		Shine	Pacific	Civic	IDBL	Gulmi	Kanchan	Matribhu mi	Bright	Innovativ e	Jhimruk
1	Agricultural and Forest Related	21.39	26.90	8.67	16.49	3.63		7.22	15.36	11.65	1.39
2	Fishery Related	0.28								3.07	0.10
3	Mining Related				47.17						
4	Manufacturing (Producing) Related	71.21	2.38		284.11	6.05		4.24	44.03	57.90	5.01
5	Construction	78.65	44.03	6.13	160.13	22.81		14.19	22.73	35.05	6.20
6	Electricity, Gas and Water					3.75		0.46		2.30	
7	Metal Products, Machinery & Electronic Equipment & Assemblage		2.03			1.43				10.12	
8	Transport, Communication and Public Utilities	92.74	22.97			24.96		5.00	28.69	70.00	15.70
9	Wholesaler & Retailer	311.42	65.87	17.29	743.28	42.20		26.66	92.75	42.37	27.65
10	Finance, Insurance and Real Estate	43.54	1.60		471.39			7.58	12.00	8.42	
11	Hotel or Restaurant	13.97	2.15	1.00	9.84	1.50		2.04	7.45	3.67	2.10
12	Other Services	25.23	21.81		420.31			1.94	6.70	7.34	0.30
13	Consumption Loans	80.36	10.65	10.35	121.34	4.94		4.96	14.26	17.07	23.03
14	Local Government										
15	Others	248.80	53.60	13.81	842.78	15.57		27.18	56.99	19.49	21.44
	TOTAL	987.59	253.99	57.25	3116.82	126.84		101.46	300.96	288.45	102.92

Product wise credit

1	Term Loan	68.24	4.08		54.16	3.75		32.01	8.67	35.12	16.31
2	Overdraft	170.94	65.38		324.22			24.39	168.10	59.22	12.91
3	Trust Receipt Loan / Import Loan					1.50					
4	Demand & Other Working Capital Loan	392.25		31.98	246.11	50.92			46.14	50.83	19.71
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)	49.95	44.03	4.75	31.98			9.28	11.52	19.29	6.19
6	Real Estate Loan	72.15			530.21	22.81		7.58	12.00	13.06	
7	Margin Nature Loan	3.76			192.90	10.56					
8	Hire Purchase Loan	156.70	32.62	10.30	209.30	27.93		7.05	40.99	82.35	16.23
9	Deprived Sector Loan	22.20	6.13	1.87	54.36	6.43		2.44	6.80	10.58	2.26
10	Bills Purchased										
11	Other Product	51.40	101.75	8.35	1473.59	2.94		18.70	6.73	18.00	29.31
	TOTAL LOAN & ADVANCES	987.59	253.99	57.25	3116.82	126.84		101.46	300.96	288.45	102.92

Security wise credit

1	Gold and Silver				105.59						19.31
2	Government Securities										
3	Non Governmental Securities				192.90						
4	Fixed Deposit Receipts	12.64	1.00	0.12	15.76	0.09		3.02	1.96	3.14	0.70
4.1	Own	12.64	1.00	0.12	15.76	0.09		3.02	1.96	3.14	0.70
4.2	Other Licences Institutions										
5	Collateral of Properties	948.99	252.99	57.14	2748.22	112.18		96.80	299.00	285.31	82.91
5.1	Fixed Assets	948.99	252.99	57.14	2741.53	112.18		96.80	299.00	285.31	82.91
5.2	Current Assets				6.69						
6	Against security of Bill										
6.1	Domestic Bills										
6.2	Foreign Bills										
7	Against Guarantee	22.20			54.36	4.00		1.65			
7.1	Government Guarantee										
7.2	Institutional Guarantee							0.72			
7.3	Personal Guarantee				51.44	0.62					
7.4	Collective Guarantee	22.20			2.92	3.39		0.93			
7.5	International Rated Foreign Bank's Guarantee										
7.6	Other Guarantee										
8	Credit Card										
9	Others	3.76				10.56					
	Total	987.59	253.99	57.25	3116.82	126.84		101.46	300.96	288.45	102.92

Sector wise credit		Metro	Vivor	Gaumukhi	Raptiveri	Consumer	Khadbari	Tourism	Mission	Surya	Mt. Makalu
1	Agricultural and Forest Related	2.88	8.33	15.59	11.04	0.19		3.54	25.39	0.32	1.56
2	Fishery Related										
3	Mining Related		6.99					3.99	6.50		
4	Manufacturing (Producing) Related		223.33	1.58	16.62	27.20	10.42	178.51	30.45		0.14
5	Construction	72.29	223.79	6.58	10.65	37.70	6.15	166.64	44.87	2.62	0.65
6	Electricity, Gas and Water		111.27				0.30	40.96			
7	Metal Products, Machinery & Electronic Equipment & Assemblage	16.52	227.36	0.95	10.82		1.64	18.05	1.60		
8	Transport, Communication and Public Utilities	112.61	243.37	8.07		97.07	0.85	76.78	28.11		0.98
9	Wholesaler & Retailer	122.04	243.51	20.70	54.39	37.81	22.24	271.60	95.01	27.52	1.19
10	Finance, Insurance and Real Estate	37.29	541.95		17.97	7.50		15.88	8.60		
11	Hotel or Restaurant		55.79		3.00	10.56	0.95	127.62	5.70	1.43	0.54
12	Other Services	3.93	32.31	0.33	8.10	24.79	2.91	48.91	8.88		0.15
13	Consumption Loans	30.18	297.01	4.31	4.60	30.88	4.16	53.08	1.28	12.28	7.32
14	Local Government										
15	Others	22.12	152.25	1.26	3.20	89.33	3.97	176.01	24.02		27.62
	TOTAL	419.85	2367.27	59.36	140.39	363.04	53.59	1181.57	280.41	44.17	40.15

Product wise credit

1	Term Loan	20.18	447.80	18.83	84.00	30.74		39.07	122.70	8.94	
2	Overdraft	107.30	507.11	7.10	11.00	100.65	24.77	626.58	81.49	20.00	0.60
3	Trust Receipt Loan / Import Loan										
4	Demand & Other Working Capital Loan	0.14	267.01			27.56	14.25	119.26			27.44
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)	61.29	9.93			29.56	6.15	111.58	38.87	2.62	0.65
6	Real Estate Loan	37.29	506.70	5.68	17.98			99.01	4.94		
7	Margin Nature Loan		20.26			22.83		7.51			
8	Hire Purchase Loan	138.06	302.62	9.43	2.93	111.30	0.77	153.11	15.78	10.96	0.98
9	Deprived Sector Loan	10.98	57.60		2.13	8.24	0.89	17.77	4.29	0.32	1.17
10	Bills Purchased							0.71			
11	Other Product	44.61	248.24	18.32	22.35	32.16	6.76	6.97	12.34	1.33	9.31
	TOTAL LOAN & ADVANCES	419.85	2367.27	59.36	140.39	363.04	53.59	1181.57	280.41	44.17	40.15

Security wise credit

1	Gold and Silver			0.51				3.12			33.48
2	Government Securities		5.10								
3	Non Governmental Securities		20.26	0.35		22.83		7.51			
4	Fixed Deposit Receipts	5.02	248.24	0.09	0.60	2.88	0.27	3.44	1.64	1.33	0.31
4.1	Own	5.02	248.24	0.09	0.60	2.88	0.27	3.44	1.15	1.33	0.31
4.2	Other Licences Institutions								0.49		
5	Collateral of Properties	414.33	1966.75	58.42	137.69	329.82	46.83	1149.99	278.77	42.84	6.05
5.1	Fixed Assets	414.33	1951.75	58.42	137.69	329.82	46.83	1149.99	278.77	42.84	6.05
5.2	Current Assets		15.00								
6	Against security of Bill										
6.1	Domestic Bills										
6.2	Foreign Bills										
7	Against Guarantee	0.50	52.50		2.10	7.50		20.63			0.32
7.1	Government Guarantee										
7.2	Institutional Guarantee		52.50			7.50		15.00			
7.3	Personal Guarantee	0.30						5.63			
7.4	Collective Guarantee				2.10						
7.5	International Rated Foreign Bank's Guarantee										
7.6	Other Guarantee	0.20									0.32
8	Credit Card										
9	Others		74.42				3.37				
	Total	419.85	2367.27	59.36	140.39	363.04	53.59	1181.57	280.41	44.17	40.15

Sector wise credit		Sindhu	Sahara	Social	NCDBL	Cosmos	Manaslu	Samabrid dhi
1	Agricultural and Forest Related	1.53	1.56				2.97	11.79
2	Fishery Related							0.40
3	Mining Related							0.80
4	Manufacturing (Producing) Related	10.40	0.90	17.68	12.48	0.48	0.46	2.66
5	Construction	14.62	0.23	35.41	20.89	1.50	15.33	4.47
6	Electricity, Gas and Water							
7	Metal Products, Machinery & Electronic Equipment & Assemblage		1.00	19.97				
8	Transport, Communication and Public Utilities	78.94			10.50	15.27	17.80	2.96
9	Wholesaler & Retailer	77.00	20.29	74.97	70.43	9.32	17.58	25.06
10	Finance, Insurance and Real Estate	9.20		7.95				1.99
11	Hotel or Restaurant	3.30	0.61	178.90	8.91			10.50
12	Other Services	1.15	0.23	7.46	2.96	14.83	3.02	1.20
13	Consumption Loans	7.07		85.32	7.75	0.80	42.83	1.30
14	Local Government							
15	Others	21.09	6.89	121.86	27.87	1.09	11.54	8.06
	TOTAL	224.31	31.69	549.53	161.79	43.28	111.52	71.18

Product wise credit

1	Term Loan	45.61	1.00	133.98	1.46	20.55	6.86	6.01
2	Overdraft	67.57	22.09	251.65	55.61	0.80	5.25	4.87
3	Trust Receipt Loan / Import Loan							
4	Demand & Other Working Capital Loan				5.00		8.42	14.57
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)			5.42	15.75		15.33	9.62
6	Real Estate Loan	23.82		63.82		1.50		
7	Margin Nature Loan			84.60				
8	Hire Purchase Loan	78.94		8.41	16.72	15.27	19.09	3.76
9	Deprived Sector Loan	0.15		0.93	0.19	1.09	2.07	1.38
10	Bills Purchased							
11	Other Product	8.22	8.60	0.72	67.06	4.09	54.50	30.98
	TOTAL LOAN & ADVANCES	224.31	31.69	549.53	161.79	43.28	111.52	71.18

Security wise credit

1	Gold and Silver	6.22					41.44	
2	Government Securities							
3	Non Governmental Securities			84.81				
4	Fixed Deposit Receipts	0.86		0.72	1.53		0.10	0.01
4.1	Own	0.86		0.72	1.53		0.10	0.01
4.2	Other Licences Institutions							
5	Collateral of Properties	217.16	31.69	464.00	160.07	43.28	69.98	71.17
5.1	Fixed Assets	217.16	31.69	464.00	160.07	43.28	69.98	71.17
5.2	Current Assets							
6	Against security of Bill							
6.1	Domestic Bills							
6.2	Foreign Bills							
7	Against Guarantee	0.08						
7.1	Government Guarantee							
7.2	Institutional Guarantee							
7.3	Personal Guarantee	0.08						
7.4	Collective Guarantee							
7.5	International Rated Foreign Bank's Guarantee							
7.6	Other Guarantee							
8	Credit Card							
9	Others				0.19			
	Total	224.31	31.69	549.53	161.79	43.28	111.52	71.18

Statement of Credit of Finance Companies

Sector wise credit		NHDFCL	NFL	NIDC Capital	NNFL	AFCL	NSMFL	Peoples	Merchant ile	KFL	Himalaya
1	Agricultural and Forest Related		34.80	19.56	74.87	13.30	43.41	15.00		10.16	3.88
2	Fishery Related				2.00						
3	Mining Related							105.00			
4	Manufacturing (Producing) Related		21.88	21.90	171.19	177.70	128.63	119.00			
5	Construction	428.50	99.09	209.30	426.71	576.07	2107.11	366.00	2.86	55.24	211.59
6	Electricity, Gas and Water		28.56				28.14				
7	Metal Products, Machinery & Electronic Equipment & Assemblage			6.28	20.25	164.80	3.45				
8	Transport, Communication and Public Utilities		7.87	49.36	101.89	871.40	6.11	3.00	26.42	9.27	
9	Wholesaler & Retailer		236.41	60.32	279.58	472.60	171.00	116.00	7.61	43.01	358.74
10	Finance, Insurance and Real Estate			31.05	300.30	311.80	507.84			33.23	
11	Hotel or Restaurant		38.49	74.03	24.43	213.00	45.58	97.00			
12	Other Services		9.64	9.84	125.84	124.60	362.15			2.61	
13	Consumption Loans	44.30	91.01	178.12	90.94	141.30	161.34	50.00	35.23	116.10	125.33
14	Local Government						33.18			8.37	
15	Others		158.29	502.78	990.21	259.00	1025.93	33.00		141.34	16.93
	TOTAL	472.80	726.05	1162.51	2608.21	3325.57	4623.85	904.00	72.12	419.31	716.47

Product wise credit

1	Term Loan		1.28	521.88	127.73	342.20	483.35	321.00	7.27	82.55	358.73
2	Overdraft										
3	Trust Receipt Loan / Import Loan										
4	Demand & Other Working Capital Loan		371.86		509.47	778.10	827.07			141.34	
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)	365.50	57.43	61.53	324.68	528.67	445.63	34.00		46.04	190.09
6	Real Estate Loan		72.82	218.52	317.73	326.10	2206.01	481.00	1.60	42.43	21.50
7	Margin Nature Loan	45.00	46.27	236.94	50.89	8.50	70.28	24.00		86.72	
8	Hire Purchase Loan		7.98	48.45	99.30	1029.20	361.06	13.00	26.42	9.27	19.22
9	Deprived Sector Loan	18.00	14.31	7.49	47.36	65.80	95.98	14.00	1.60	8.37	16.93
10	Bills Purchased										
11	Other Product	44.30	154.10	67.70	1131.05	247.00	134.46	17.00	35.23	2.61	110.00
	TOTAL LOAN & ADVANCES	472.80	726.05	1162.51	2608.21	3325.57	4623.85	904.00	72.12	419.31	716.47

Security wise credit

1	Gold and Silver										
2	Government Securities										
3	Non Governmental Securities					7.30	70.28	24.00		86.72	
4	Fixed Deposit Receipts	44.30	39.63	64.69	79.26	74.70	91.06	17.00	35.23	29.38	101.41
4.1	Own	44.30	39.63	64.69	79.26	74.70	91.06	17.00	35.23	29.38	101.41
4.2	Other Licences Institutions										
5	Collateral of Properties	428.50	627.18	908.86	2451.78	3214.32	4366.83	848.00	35.46	303.22	598.13
5.1	Fixed Assets	428.50	627.18	908.06	2451.78	3214.32	4366.83	848.00	35.46	303.22	598.13
5.2	Current Assets			0.80							
6	Against security of Bill										
6.1	Domestic Bills										
6.2	Foreign Bills										
7	Against Guarantee			112.43		28.15	95.68		0.08		
7.1	Government Guarantee					13.15	33.18				
7.2	Institutional Guarantee					15.00					
7.3	Personal Guarantee			40.23					0.08		
7.4	Collective Guarantee										
7.5	International Rated Foreign Bank's Guarantee										
7.6	Other Guarantee			72.20			62.50				
8	Credit Card										
9	Others		59.24	76.54	77.17	1.10		15.00	1.35		16.93
	Total	472.80	726.05	1162.51	2608.21	3325.57	4623.85	904.00	72.12	419.31	716.47

Sector wise credit		Union	Gorkha	PFCL	NHMFL	Universal	Samjhana	Goodwill	SFL	SIFCL	Lumbini
1	Agricultural and Forest Related	9.88		88.56	77.19	35.83		75.71		53.78	3.77
2	Fishery Related			0.30							
3	Mining Related			4.59	2.80	42.00					1.33
4	Manufacturing (Producing) Related	118.39	2.76	130.01	111.98	165.25			126.93	180.24	201.93
5	Construction	274.35	57.96	96.91	271.62	223.90		375.67	108.15	177.37	279.44
6	Electricity, Gas and Water			1.50	0.29	1.35					
7	Metal Products, Machinery & Electronic Equipment & Assemblage	77.98	0.08	5.95	14.05	0.02		44.15		0.52	10.39
8	Transport, Communication and Public Utilities	99.52	37.08	156.10	114.70	17.44		109.63	103.40	42.15	172.66
9	Wholesaler & Retailer	17.93	27.90	368.96	102.57	145.76		543.88	370.95	257.89	259.66
10	Finance, Insurance and Real Estate	90.70	59.60	84.53	417.81	141.36				111.81	116.26
11	Hotel or Restaurant	17.09	7.50	27.37	34.24	132.39				51.51	192.90
12	Other Services	37.73	2.48	29.66	91.76	71.34		33.96	18.93	203.94	157.96
13	Consumption Loans	144.84	37.85	53.31	161.42	36.22		70.62	47.04	64.67	50.96
14	Local Government										
15	Others	186.84	150.24	301.73	146.36	43.61		54.88	113.19	0.14	133.43
	TOTAL	1075.26	383.45	1349.47	1546.79	1056.48		1308.50	888.59	1144.02	1580.70

Product wise credit

1	Term Loan	278.01		425.53	399.36	558.92		477.10		284.59	
2	Overdraft										
3	Trust Receipt Loan / Import Loan										
4	Demand & Other Working Capital Loan	151.08	178.51	433.28					449.96	329.66	869.50
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)	157.90	42.70	49.80	177.93	197.52		205.07	74.44	140.61	68.33
6	Real Estate Loan	164.01	87.17	151.28	434.97	163.86		370.49	33.71	157.15	316.89
7	Margin Nature Loan	58.12	26.70	3.30	60.32	16.96		54.88	12.81	25.36	4.24
8	Hire Purchase Loan	125.17	37.09	164.95	108.54	18.53		119.67	103.40	36.40	122.32
9	Deprived Sector Loan	21.99	8.80	38.00	25.70	25.19		47.32	34.18	25.64	21.50
10	Bills Purchased										
11	Other Product	118.99	2.48	83.34	339.98	75.50		33.96	180.09	144.61	177.92
	TOTAL LOAN & ADVANCES	1075.26	383.45	1349.47	1546.79	1056.48		1308.50	888.59	1144.02	1580.70

Security wise credit

1	Gold and Silver			12.17							
2	Government Securities										
3	Non Governmental Securities	58.12	26.70							25.36	
4	Fixed Deposit Receipts	49.14	11.14	21.26	126.71	16.44			47.04	39.31	48.73
4.1	Own	49.14	11.14	21.26	126.71	16.44			47.04	39.31	48.73
4.2	Other Licences Institutions										
5	Collateral of Properties	929.17	345.61	1316.04	1339.16	1002.28			841.55	1079.15	1489.67
5.1	Fixed Assets	929.17	345.61	1316.04	1339.16	1002.28			841.55	1079.15	1489.67
5.2	Current Assets										
6	Against security of Bill										
6.1	Domestic Bills										
6.2	Foreign Bills										
7	Against Guarantee	38.83				27.76				0.20	21.50
7.1	Government Guarantee	3.25				9.97					
7.2	Institutional Guarantee	18.30									21.50
7.3	Personal Guarantee	17.28				0.83				0.20	
7.4	Collective Guarantee										
7.5	International Rated Foreign Bank's Guarantee										
7.6	Other Guarantee					16.96					
8	Credit Card										
9	Others				80.92	10.00		1308.50			20.81
	Total	1075.26	383.45	1349.47	1546.79	1056.48		1308.50	888.59	1144.02	1580.70

Sector wise credit		Investra	YFL	Standard	ILFCO	Mahala mi	Lalitpur	Bhajura ra	United FC	General	Progressi ve
1	Agricultural and Forest Related	2.30	7.69	4.43	0.83	5.25		2.67	2.88	1.00	5.80
2	Fishery Related			2.00							
3	Mining Related				6.40	6.17	4.25		1.00		
4	Manufacturing (Producing) Related		136.56	749.07	290.15	137.26		6.74	33.21	29.00	26.00
5	Construction	3.73	35.63	136.92	96.46	557.43	85.30	47.13	916.16	186.00	14.56
6	Electricity, Gas and Water			103.21							
7	Metal Products, Machinery & Electronic Equipment & Assemblage		4.40	5.80	157.07	9.21			261.73		0.50
8	Transport, Communication and Public Utilities	40.54	43.82	585.54	1050.88	204.76		34.38	17.54		62.40
9	Wholesaler & Retailer		206.50	288.20	180.53	278.87	552.34	39.26	16.16	393.00	7.80
10	Finance, Insurance and Real Estate		73.75	229.45	354.10	13.90	799.91		108.00		74.71
11	Hotel or Restaurant		31.09	280.14	13.69	74.19					1.00
12	Other Services		54.96	116.36	637.54	15.24	208.16		0.52	37.00	6.60
13	Consumption Loans	0.89	139.01	23.76	68.96	78.19	221.68	11.39	992.65	41.00	46.10
14	Local Government										
15	Others	0.39	161.47	331.55	108.27	428.00	128.01	20.36	113.45	329.00	35.50
	TOTAL	47.84	894.88	2856.43	2964.88	1808.47	1999.65	161.93	2463.31	1016.00	280.97

Product wise credit

1	Term Loan		129.23	463.47	880.35	263.56	552.34	48.67	4.21		19.50
2	Overdraft										
3	Trust Receipt Loan / Import Loan										
4	Demand & Other Working Capital Loan	4.61	481.32	776.36	268.57	436.79	4.25		56.68		39.70
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)		29.77	88.40	54.50	236.57	85.30		624.66		16.40
6	Real Estate Loan		72.56	311.05	608.27	368.96	799.91	47.13	127.16	186.00	32.50
7	Margin Nature Loan		13.54	151.96	30.90	86.59	36.70	8.96	107.58	16.00	32.80
8	Hire Purchase Loan	40.54	112.37	195.28	1007.65	210.22	40.00	34.38	1088.44	23.00	62.40
9	Deprived Sector Loan	2.69	19.51	48.59	46.25	37.47	41.00	4.74	49.97	10.00	7.95
10	Bills Purchased										
11	Other Product		36.58	821.32	68.38	168.31	440.15	18.05	404.60	781.00	69.72
	TOTAL LOAN & ADVANCES	47.84	894.88	2856.43	2964.88	1808.47	1999.65	161.93	2463.31	1016.00	280.97

Security wise credit

1	Gold and Silver										
2	Government Securities										
3	Non Governmental Securities			170.17	30.90		36.70	9.01	0.39	16.00	32.90
4	Fixed Deposit Receipts		65.60	396.01	68.98	78.19	144.98	11.39	88.04	41.00	12.50
4.1	Own		65.60	396.01	68.94	78.19	144.98	11.39	88.04	41.00	12.50
4.2	Other Licences Institutions				0.04						
5	Collateral of Properties	47.45	815.38	2241.02	2804.05	1614.44	1522.80	136.78	2165.10	959.00	185.47
5.1	Fixed Assets	45.16	815.38	2241.02	2804.05	1602.41	929.46	136.78	2165.10	959.00	185.47
5.2	Current Assets	2.30				12.03	593.34				
6	Against security of Bill										
6.1	Domestic Bills										
6.2	Foreign Bills										
7	Against Guarantee			48.59	15.83	0.32			47.22		23.00
7.1	Government Guarantee				15.25						
7.2	Institutional Guarantee			48.59		0.02			45.95		3.00
7.3	Personal Guarantee				0.58	0.30			1.28		20.00
7.4	Collective Guarantee										
7.5	International Rated Foreign Bank's Guarantee										
7.6	Other Guarantee										
8	Credit Card										
9	Others	0.39	13.90	0.64	45.13	115.52	295.17	4.75	162.55		27.10
	Total	47.84	894.88	2856.43	2964.88	1808.47	1999.65	161.93	2463.31	1016.00	280.97

Sector wise credit		AEFL	Navadurga	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	Butwal	Srijana
1	Agricultural and Forest Related	35.09	30.65		5.50		32.49	20.40	20.28	32.80	0.53
2	Fishery Related	0.69								0.80	
3	Mining Related		0.25				12.13			30.90	
4	Manufacturing (Producing) Related	146.50	220.25	65.24	154.98	143.79	183.65		3.55	149.80	
5	Construction	105.03	15.76	167.54	91.88	139.56	154.70	80.80	20.65	42.20	20.29
6	Electricity, Gas and Water	3.75	1.50				14.78			2.70	
7	Metal Products, Machinery & Electronic Equipment & Assemblage	6.85	5.41			5.57	50.62	12.35		39.30	
8	Transport, Communication and Public Utilities	46.89	3.24		68.20	75.27	151.02			193.90	
9	Wholesaler & Retailer	56.65	261.52	250.56	368.33	800.39	95.16	62.13	18.24	230.80	55.24
10	Finance, Insurance and Real Estate	133.12	138.85	16.72	206.90	280.71	176.42			212.40	
11	Hotel or Restaurant	11.53	51.85	15.75	78.59	4.50	21.07	22.60		13.20	
12	Other Services	45.92	20.60	64.54	60.06	37.96	0.73	0.21	19.60	136.70	9.18
13	Consumption Loans	23.94	35.11	63.20	12.20	109.16	32.04	11.91	7.10	93.30	10.60
14	Local Government	4.02	1.52								
15	Others	139.43	11.64	24.85	244.83	34.06	138.56	63.07	3.76	109.10	38.05
	TOTAL	759.40	798.15	668.40	1291.47	1630.97	1063.37	273.46	93.18	1287.90	133.89

Product wise credit

1	Term Loan		1.50	315.80	193.11	11.57	61.50		49.17	541.80	55.24
2	Overdraft										
3	Trust Receipt Loan / Import Loan										
4	Demand & Other Working Capital Loan	326.66	628.29		601.90	1044.66	455.46	99.57		107.64	
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)	64.43	12.34	167.54	91.88	139.56	143.51	54.35	20.65	140.80	
6	Real Estate Loan	162.91	115.05	16.72	206.91	280.71	291.61	26.45		222.00	
7	Margin Nature Loan	5.52	19.19			45.14	20.19	9.70		42.33	20.29
8	Hire Purchase Loan	57.98	1.95	7.86	68.20	75.27	47.38	8.01	7.14	165.39	4.84
9	Deprived Sector Loan	29.38	13.31	14.73	37.50	34.06	22.57	5.53	3.76	27.56	2.92
10	Bills Purchased										
11	Other Product	112.52	6.52	145.75	91.97		21.15	69.84	12.46	40.38	50.60
	TOTAL LOAN & ADVANCES	759.40	798.15	668.40	1291.47	1630.97	1063.37	273.46	93.18	1287.90	133.89

Security wise credit

1	Gold and Silver										
2	Government Securities										
3	Non Governmental Securities		19.19			45.14	20.19				
4	Fixed Deposit Receipts	12.36	15.92	52.46	12.20	64.02	4.80	3.89	7.10	93.30	5.76
4.1	Own	12.36	15.92	52.46	12.20	64.02	4.80	3.89	7.10	93.30	5.76
4.2	Other Licences Institutions										
5	Collateral of Properties	734.28	749.88	610.89	1279.27	1521.81	1025.52	206.50	86.08	1194.60	25.13
5.1	Fixed Assets	734.28	749.88	610.89	1279.27	1521.81	1025.52	206.50	86.08	1194.60	25.13
5.2	Current Assets										
6	Against security of Bill										
6.1	Domestic Bills										
6.2	Foreign Bills										
7	Against Guarantee	7.25					12.86				
7.1	Government Guarantee	4.02					2.00				
7.2	Institutional Guarantee						10.00				
7.3	Personal Guarantee	3.23					0.86				
7.4	Collective Guarantee										
7.5	International Rated Foreign Bank's Guarantee										
7.6	Other Guarantee										
8	Credit Card										
9	Others	5.51	13.16	5.05				63.07			103.00
	Total	759.40	798.15	668.40	1291.47	1630.97	1063.37	273.46	93.18	1287.90	133.89

Sector wise credit		Om	CMB	WMBFL	CMBFCL	Crystal	Royal	Guheshw ori	Patan	Fewa	Everest
1	Agricultural and Forest Related			1.59	391.02		9.28	0.50	7.50	17.62	7.94
2	Fishery Related			0.22						2.20	1.30
3	Mining Related				0.30		30.00				
4	Manufacturing (Producing) Related		11.13	59.70	986.74		256.65	18.45	26.52	92.73	6.72
5	Construction	190.36	73.70	62.63	28.02	990.18	147.79	238.97	90.93	403.18	55.79
6	Electricity, Gas and Water				0.95						
7	Metal Products, Machinery & Electronic Equipment & Assemblage		1.06		12.09		16.26	1.00	0.50	6.62	1.50
8	Transport, Communication and Public Utilities	192.40	68.71	52.75	21.53		59.03	33.73		499.52	123.57
9	Wholesaler & Retailer	1332.56	4.34	83.19	240.65		145.01	11.05	11.92	388.56	
10	Finance, Insurance and Real Estate	112.95	7.50	286.08	48.34		424.64	88.90	32.05	13.37	
11	Hotel or Restaurant			7.88	151.26		18.59	12.00	3.60	53.04	
12	Other Services	0.90	23.01	40.74	8.09		3.46	16.60	12.80	79.96	1.11
13	Consumption Loans	206.07	36.63	81.36	313.46	33.67	64.71	115.52	83.27	49.72	11.73
14	Local Government										
15	Others	22.63	244.72	261.53	1094.87	9.31	527.75	215.33	101.56	277.73	44.87
	TOTAL	2057.88	470.80	937.66	3297.32	1033.16	1703.17	752.05	370.65	1884.25	254.54

Product wise credit

1	Term Loan	1279.51	18.05	197.94	1481.77	783.88	64.11	189.59		94.38	39.57
2	Overdraft										
3	Trust Receipt Loan / Import Loan										
4	Demand & Other Working Capital Loan		90.80	133.37	439.15		524.57		72.74	631.22	
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)	22.63	56.72	0.80	16.98	124.90	91.61	167.40	52.55	97.07	
6	Real Estate Loan	303.31	36.13	286.08	821.77	96.92	438.58	152.44	33.50	224.21	54.35
7	Margin Nature Loan	3.18	17.50	12.99	19.01		37.91	41.92	62.66		
8	Hire Purchase Loan	192.40	28.26	70.11	61.02	9.34	51.71	17.24	6.66	476.92	123.57
9	Deprived Sector Loan	53.04	12.82	11.72	46.02	18.12	32.62	16.25	4.73	50.02	37.05
10	Bills Purchased										
11	Other Product	203.80	210.52	224.65	411.60		462.06	167.21	137.81	310.43	
	TOTAL LOAN & ADVANCES	2057.88	470.80	937.66	3297.32	1033.16	1703.17	752.05	370.65	1884.25	254.54

Security wise credit

1	Gold and Silver	121.19							5.21		
2	Government Securities					3.10					
3	Non Governmental Securities	3.18		12.70	19.01		37.90		64.82		
4	Fixed Deposit Receipts	81.71	21.73	35.94	255.34	30.57	26.81	54.86	13.80	44.46	22.35
4.1	Own	81.71	21.73	35.94	255.34	30.57	26.81	54.86	13.80	44.46	22.35
4.2	Other Licences Institutions										
5	Collateral of Properties	1851.80	418.65	842.55	2975.94	990.18	1587.34	649.05	280.71	1839.79	231.86
5.1	Fixed Assets	1851.80	418.65	842.55	2975.94	990.18	1587.34	649.05	280.68	1839.79	231.86
5.2	Current Assets								0.03		
6	Against security of Bill										
6.1	Domestic Bills										
6.2	Foreign Bills										
7	Against Guarantee		0.11	22.24	46.02		34.12		6.06		
7.1	Government Guarantee										
7.2	Institutional Guarantee		0.11	8.86	46.02		30.30				
7.3	Personal Guarantee			13.38			3.82		2.51		
7.4	Collective Guarantee								3.55		
7.5	International Rated Foreign Bank's Guarantee										
7.6	Other Guarantee										
8	Credit Card										
9	Others		30.31	24.23	1.01	9.31	17.00	48.14	0.05		0.33
	Total	2057.88	470.80	937.66	3297.32	1033.16	1703.17	752.05	370.65	1884.25	254.54

Sector wise credit		Prudentia	ICFC	IME	Sagarmat	Shikhar	Civil	Prabhhu	Imperial	Kuber	NEFL
1	Agricultural and Forest Related	13.30	8.73	40.98	52.57	27.80		102.29		2.50	5.24
2	Fishery Related										
3	Mining Related		2.00						6.50	4.98	
4	Manufacturing (Producing) Related	46.04	267.79	247.73	39.55	34.20		197.69	61.55	32.71	32.44
5	Construction	36.11	154.03	190.61	60.24	22.41	12.76	376.27	53.90	92.03	37.06
6	Electricity, Gas and Water			10.30	1.50			13.80			
7	Metal Products, Machinery & Electronic Equipment & Assemblage	73.13	28.93	37.66	7.65	0.25		6.89	11.62		5.38
8	Transport, Communication and Public Utilities	41.94	18.38	56.67	179.60	7.78	210.30	192.36	52.27	14.85	69.45
9	Wholesaler & Retailer	132.67	400.75	557.80	108.28	146.56	1.03	370.92	133.27	135.76	43.43
10	Finance, Insurance and Real Estate	205.35	621.46	671.14	105.54	147.49	126.90	955.56	90.86	393.91	38.88
11	Hotel or Restaurant	39.21	158.10	203.84	6.90	1.30		367.77	0.50	9.89	27.12
12	Other Services	75.90	63.57	193.54	52.33	12.30	2.96	185.28	19.50	78.47	10.49
13	Consumption Loans	98.10	128.15	166.58	98.76	36.18	13.83	283.69	18.62	99.90	18.60
14	Local Government									4.27	1.30
15	Others	410.62	586.38	1122.65	341.44	207.98	75.10	1009.90	160.31	362.03	165.45
	TOTAL	1172.37	2438.27	3499.50	1054.36	644.25	442.88	4062.42	608.90	1231.30	454.83

Product wise credit

1	Term Loan	806.21	0.89	133.31	16.31		0.04	39.45		24.06	208.25
2	Overdraft										
3	Trust Receipt Loan / Import Loan										
4	Demand & Other Working Capital Loan		1536.51	1290.17	239.11	230.31	263.55	1743.07	375.93	294.33	50.78
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)	6.25	53.36	185.51	60.24	8.57	17.26	73.64	38.90	88.50	35.76
6	Real Estate Loan	175.35	522.12	553.83	100.25	161.29	126.97	740.62	93.48	224.61	56.57
7	Margin Nature Loan	75.47	121.26	85.20	82.70	8.49	12.46	103.69	18.03	32.53	4.10
8	Hire Purchase Loan	56.17	73.36	60.93	182.71	17.93	10.11	366.44	56.58	44.19	76.64
9	Deprived Sector Loan	16.20	46.03	82.89	23.30	11.97	9.53	102.78	11.69	9.83	10.24
10	Bills Purchased							5.56		2.60	
11	Other Product	36.72	84.73	1107.66	349.74	205.69	2.96	887.15	14.30	510.65	12.49
	TOTAL LOAN & ADVANCES	1172.37	2438.27	3499.50	1054.36	644.25	442.88	4062.42	608.90	1231.30	454.83

Security wise credit

1	Gold and Silver							5.49			
2	Government Securities		1.15		4.85						
3	Non Governmental Securities	75.47			85.55	8.49				29.87	4.10
4	Fixed Deposit Receipts	13.54	69.82	34.90	41.71	17.53	9.52	37.30	13.85	37.94	7.30
4.1	Own	13.54	69.82	34.90	41.71	17.53	9.52	37.30	13.85	37.94	7.30
4.2	Other Licences Institutions										
5	Collateral of Properties	1067.16	2186.55	3434.61	914.71	618.23	396.75	3620.38	565.33	1147.15	436.13
5.1	Fixed Assets	1067.16	2186.55	3434.61	914.71	618.23	396.75	3620.38	565.33	1147.05	436.13
5.2	Current Assets									0.10	
6	Against security of Bill										
6.1	Domestic Bills										
6.2	Foreign Bills										
7	Against Guarantee		30.37	30.00	7.20		21.49	210.70		8.58	
7.1	Government Guarantee									4.27	
7.2	Institutional Guarantee		5.00	30.00	7.20			30.72		0.84	
7.3	Personal Guarantee		23.67				14.60	176.58		3.47	
7.4	Collective Guarantee		1.70					3.40			
7.5	International Rated Foreign Bank's Guarantee										
7.6	Other Guarantee						6.89				
8	Credit Card										
9	Others	16.20	150.38		0.34		15.13	188.54	29.72	7.76	7.30
	Total	1172.37	2438.27	3499.50	1054.36	644.25	442.88	4062.42	608.90	1231.30	454.83

Sector wise credit		Valley	Seti	hama	reliable	Lord Buddha	Swastik	Api	Namaste	Kaski	Suryadars han
1	Agricultural and Forest Related	0.77	4.73			0.85			1.86	20.92	
2	Fishery Related								0.70		
3	Mining Related										
4	Manufacturing (Producing) Related	25.00	14.99			31.05	116.36	10.98	1.73	43.70	38.17
5	Construction	54.60	5.80	6.52	237.00	55.88		72.88	13.46	210.18	74.26
6	Electricity, Gas and Water										
7	Metal Products, Machinery & Electronic Equipment & Assemblage			6.82					1.75		1.50
8	Transport, Communication and Public Utilities			48.47	75.00	70.04		138.43	3.67	239.85	28.00
9	Wholesaler & Retailer	280.28	75.27	9.26	355.00	70.85	49.54	194.51	5.65	208.98	24.92
10	Finance, Insurance and Real Estate	52.18		153.82	40.00	7.84			3.47	42.42	44.19
11	Hotel or Restaurant			2.10		23.41			1.17	4.77	4.15
12	Other Services	1.08	8.50	67.67	34.00	0.26	62.88	6.96	1.28	2.64	77.32
13	Consumption Loans	82.90	6.44	5.54	110.00	7.43	33.59	31.85	1.99	15.11	57.31
14	Local Government										
15	Others	329.81	29.75	171.02	523.00	139.00	27.36	81.91	24.76	211.54	113.68
	TOTAL	826.62	145.48	471.21	1374.00	406.60	289.73	537.52	61.50	1000.11	463.50

Product wise credit

1	Term Loan	339.78	1.99	26.64	36.00	17.32			11.91	17.58	143.22
2	Overdraft										
3	Trust Receipt Loan / Import Loan										
4	Demand & Other Working Capital Loan	259.48	112.94	208.41	288.00	131.30	54.81	270.93		235.10	102.50
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)	44.72	5.80	6.52	65.00	29.83	28.26	61.80	13.30	184.43	55.91
6	Real Estate Loan	62.04		143.71	142.00	18.39	17.83	11.08	3.47	68.17	58.90
7	Margin Nature Loan	23.18		11.62	81.00	26.64	31.25				34.74
8	Hire Purchase Loan	30.28	4.41	57.63	93.00	70.04	58.85	149.88	3.91	239.85	55.06
9	Deprived Sector Loan	13.44	4.15	10.10	47.00	9.75	5.37	12.33	2.06	20.92	7.41
10	Bills Purchased										
11	Other Product	53.70	16.19	6.58	622.00	103.33	93.36	31.50	26.85	234.06	5.75
	TOTAL LOAN & ADVANCES	826.62	145.48	471.21	1374.00	406.60	289.73	537.52	61.50	1000.11	463.50

Security wise credit

1	Gold and Silver	45.68									
2	Government Securities										
3	Non Governmental Securities					26.64	31.24				34.75
4	Fixed Deposit Receipts	6.94	3.33	5.54	11.00	9.66	2.35	20.40	0.76	15.11	5.75
4.1	Own	6.94	3.33	5.54	11.00	9.66	2.35	20.40	0.76	15.11	5.75
4.2	Other Licences Institutions										
5	Collateral of Properties	760.03	142.15	423.03	766.00	360.54	240.49	517.12	60.65	975.14	415.59
5.1	Fixed Assets	760.03	142.15	423.03	766.00	360.54	240.49	517.12	60.65	975.14	415.59
5.2	Current Assets										
6	Against security of Bill										
6.1	Domestic Bills										
6.2	Foreign Bills										
7	Against Guarantee			31.03		9.76	11.25			9.86	7.41
7.1	Government Guarantee					0.26				1.64	1.74
7.2	Institutional Guarantee			10.10		9.50					5.68
7.3	Personal Guarantee			20.93			11.25				
7.4	Collective Guarantee									8.22	
7.5	International Rated Foreign Bank's Guarantee										
7.6	Other Guarantee										
8	Credit Card										
9	Others	13.97		11.61	597.00		4.40		0.10		
	Total	826.62	145.48	471.21	1374.00	406.60	289.73	537.52	61.50	1000.11	463.50

Sector wise credit		Zenith	Unique	Manjushree	Subhalaxmi	Jebils	Reliance	Lotus	Baibhav	Bhaktapur
1	Agricultural and Forest Related	14.31	5.68	4.95	0.30	6.08		2.09		1.50
2	Fishery Related									
3	Mining Related									
4	Manufacturing (Producing) Related	43.14	24.39	72.64	24.40	3.70	31.25	13.09		9.80
5	Construction	49.72	36.83	101.21	31.81	19.76	122.85	11.40	0.40	11.40
6	Electricity, Gas and Water									
7	Metal Products, Machinery & Electronic Equipment & Assemblage	8.69		32.35		1.26	18.22			
8	Transport, Communication and Public Utilities	15.20	80.54	53.43	63.26	16.44	194.72	2.99		
9	Wholesaler & Retailer	96.84	54.59	83.21	58.06	69.86	69.96	67.35	29.50	19.62
10	Finance, Insurance and Real Estate	135.65	8.40	82.72	6.85	24.69	52.28	4.30	6.40	
11	Hotel or Restaurant	36.96		15.15	6.74	6.50	4.94			2.50
12	Other Services	12.93	0.83	26.27	31.79	2.10	6.25	24.41	91.40	
13	Consumption Loans	79.77	9.02	1.87	59.71	41.83	39.89	99.49	4.55	1.65
14	Local Government	1.37								
15	Others	194.08	229.08	213.76	201.44	100.37	123.00	30.70	20.73	11.53
	TOTAL	688.66	449.36	687.56	484.36	292.58	663.34	255.82	155.49	55.50

Product wise credit

1	Term Loan	38.61		59.47		1.26		24.12		6.00
2	Overdraft									
3	Trust Receipt Loan / Import Loan							33.90		
4	Demand & Other Working Capital Loan	186.50	109.71	337.00	161.46	86.45		76.80		32.92
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)		28.92	55.56	13.83	19.56			0.40	11.40
6	Real Estate Loan	131.76	115.93	123.37	63.11	20.69	174.30	11.40	6.40	
7	Margin Nature Loan	69.48	9.81	46.77	48.73	28.24	10.40	13.38		
8	Hire Purchase Loan	27.14	71.60	48.42	57.41	22.12	213.60	85.66	1.51	2.72
9	Deprived Sector Loan	13.37	8.69	12.54	8.50	5.14	8.50	4.45		
10	Bills Purchased	0.80								
11	Other Product	221.00	104.70	4.43	131.32	109.12	256.60	40.01	113.28	2.46
	TOTAL LOAN & ADVANCES	688.66	449.36	687.56	484.36	292.58	663.40	255.82	155.49	55.50

Security wise credit

1	Gold and Silver									
2	Government Securities									
3	Non Governmental Securities	69.48								
4	Fixed Deposit Receipts	5.45	8.76	2.60	31.22	5.30	2.68	4.31	0.05	0.45
4.1	Own	5.45	8.76	2.60	31.22	5.30	2.68	4.31	0.05	0.45
4.2	Other Licences Institutions									
5	Collateral of Properties	605.06	375.79	609.57	404.41	245.52	613.23	229.18	71.59	55.05
5.1	Fixed Assets	605.06	375.79	609.57	404.41	245.52	613.23	229.18	71.59	55.05
5.2	Current Assets									
6	Against security of Bill	0.80								
6.1	Domestic Bills	0.80								
6.2	Foreign Bills									
7	Against Guarantee	7.87				13.42	8.08	18.78		
7.1	Government Guarantee	1.37								
7.2	Institutional Guarantee	6.50				4.00	7.00	4.30		
7.3	Personal Guarantee					9.12	1.08	1.40		
7.4	Collective Guarantee					0.30				
7.5	International Rated Foreign Bank's Guarantee									
7.6	Other Guarantee							13.08		
8	Credit Card									
9	Others		64.81	75.39	48.73	28.34	39.35	3.55	83.85	
	Total	688.66	449.36	687.56	484.36	292.58	663.34	255.82	155.49	55.50

Statement of Credit of Micro Development Banks

Sector wise credit		PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN	RMDC	DIPROSC	CHHIMEK	Swabalam ban
1	Agricultural and Forest Related				90.59		1341.80			865.86	
2	Fishery Related										
3	Mining Related										
4	Manufacturing (Producing) Related						344.39				
5	Construction						0.00				
6	Electricity, Gas and Water				2.25						
7	Metal Products, Machinery & Electronic Equipment & Assemblage						0.00				
8	Transport, Communication and Public Utilities				1.61		85.17				
9	Wholesaler & Retailer				584.11		151.91			244.09	
10	Finance, Insurance and Real Estate							2135.18			
11	Hotel or Restaurant						101.96				
12	Other Services						15.34			644.39	
13	Consumption Loans						0.00				
14	Local Government										
15	Others						13.27		1083.57	67.10	
	TOTAL				678.56		2053.84	2135.18	1083.57	1821.44	

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				678.56		2053.84	2135.18		1821.44	
10	Bills Purchased										
11	Other Product								1083.57		
	TOTAL LOAN & ADVANCES				678.56		2053.84	2135.18	1083.57	1821.44	

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				275.42		135.55			100.50	
5.1	Fixed Assets				275.42		135.55			100.50	
5.2	Current Assets										
6	Against security of Bill										
6.1	Domestic Bills										
6.2	Foreign Bills										
7	Against Guarantee				403.14		1918.29	2135.18			
7.1	Government Guarantee										
7.2	Institutional Guarantee										
7.3	Personal Guarantee										
7.4	Collective Guarantee				403.14		1918.29	2135.18			
7.5	International Rated Foreign Bank's Guarantee										
7.6	Other Guarantee										
8	Credit Card										
9	Others								1083.57	1720.94	
	Total				678.56		2053.84	2135.18	1083.57	1821.44	

Sector wise credit		Sanakisan	NERUDE	Naya Nepal	Summit	Sworogjar	First	Nagbeli	Kalika	Mirmire	Janautthan	Mithila
1	Agricultural and Forest Related	1800.00				71.97		1.57	16.29			7.03
2	Fishery Related											
3	Mining Related											
4	Manufacturing (Producing) Related	57.22						1.35				
5	Construction							0.59				
6	Electricity, Gas and Water							0.00				
7	Metal Products, Machinery & Electronic Equipment & Assemblage	25.93										
8	Transport, Communication and Public Utilities							0.06				
9	Wholesaler & Retailer	71.44						36.62	12.02			14.58
10	Finance, Insurance and Real Estate						312.60					
11	Hotel or Restaurant	3.23						0.60	5.02			0.65
12	Other Services											
13	Consumption Loans											
14	Local Government											
15	Others		576.44			24.54		0.12				
	TOTAL	1957.81	576.44			96.52	312.60	40.91	33.33			22.26

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	1957.81	576.44			96.52	312.60	40.91	33.33			22.26
10	Bills Purchased											
11	Other Product											
	TOTAL LOAN & ADVANCES	1957.81	576.44			96.52	312.60	40.91	33.33			22.26

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		4.05						4.20			3.24
5.1	Fixed Assets		4.05						4.20			3.24
5.2	Current Assets											
6	Against security of Bill											
6.1	Domestic Bills											
6.2	Foreign Bills											
7	Against Guarantee					96.52	312.60	40.91	29.13			19.02
7.1	Government Guarantee											
7.2	Institutional Guarantee						312.60					
7.3	Personal Guarantee							40.91	29.13			19.02
7.4	Collective Guarantee					96.52						
7.5	International Rated Foreign Bank's Guarantee											
7.6	Other Guarantee											
8	Credit Card											
9	Others	1957.81	572.39									
	Total	1957.81	576.44			96.52	312.60	40.91	33.33			22.26

Name list of Bank and Financial Institutions

SN	Full Name of Bank and Financial Institutions	Short Name
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A. Commercial Banks

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 Bangladesh 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

B. Development Banks

1	Nepal Industrial Development Corporation	NIDC
2	Udhyam Development Bank Limited	Udhyam
3	Malika Development Bank Limited	Malika
4	Siddhartha Development Bank Limited	SDBL
5	United Development Bank Limited	UDBL
6	Manakamana Development Bank Limited	MDBL
7	Narayani Development Bank Limited	Narayani
8	Pashimanchal Development Bank Limited	PDBL
9	Sahayogi Bikas Bank Limited	Sahayogi
10	Pashupati Development Bank Limited	Pashupati
11	Karnali Bikash Bank Limited	Karnali
12	Triveni Development Bank Limited	Triveni
13	Annapurna Development Bank Limited	Annapurna
14	Bhrikuti Bikas Bank Limited	Bhrikuti
15	Shubhechcha Bikas Bank Limited	Suvekchha
16	Bageshowri Development Bank Limited	Bageshwori
17	Sanima Bikas Bank Limited	Sanima
18	Gaurishankar Development Bank Limited	Gaurishankar
19	Gorkha Bikas Bank Limited	Gorkha
20	Gandaki Bikas Bank Limited	Gandaki
21	Infrastructure Development Bank Limited	Infrastructure
22	Business Development Bank Limited	Business
23	Biratlaxmi Bikas Bank Limited	Biratlaxmi

SN	Full Name of Bank and Financial Institutions	Short Name
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24	Excel Development Bank Limited	Excel
25	Western Development Bank Limited	WDBL
26	H. & B. Development Bank Limited	H & B
27	Arniko Development Bank Limited	Araniko
28	NDEP Development Bank Limited	NDEP
29	Clean Energy Development Bank Limited	CEDBL
30	Miteri Development Bank Limited	Miteri
31	Tinau Bikas Bank Limited	Tinau
32	Rising Development Bank Limited	Rising
33	Muktinath Bikas Bank Limited	Muktinath
34	Sewa Bikas Bank Limited	Sewa
35	Kankai Bikas Bank Limited	Kankai
36	Public Development Bank Limited	Public
37	Mahakali Bikas Bank Limited	Mahakali
38	Ace Development Bank Limited	Ace
39	Bhargab Bikas Bank Limited	Bhargav
40	Sangrila Bikas Bank Limited	Shangrila
41	Resunga Bikas Bank Limited	Resunga
42	Rara Bikas Bank Limited	Rara
43	Diyalo Bikas Bank Limited	diyalo
44	Country Development Bank Limited	Country
45	Alpine Development Bank Limited	Alpine
46	Nilgiri Bikas Bank Limited	Nilgiri
47	Kasthamandap Development Bank Limited	Kasthamandap
48	Garima Bikas Bank Limited	Garima
49	City Development Bank Limited	City
50	Biswo Bikas Bank Limited	Bishow
51	Professional Bikas Bank Limited	Professional
52	Kabeli Bikas Bank Limited	Kabeli
53	Kamana Bikas Bank Limited	Kamana
54	Corporate Development Bank Limited	Corporate
55	Pathibhara Bikas Bank Limited	Pathibhara
56	Purnima Bikas Bank Limited	Purnima
57	Jyoti Development Bank Limited	Jyoti
58	Bagmati Development Bank Limited	Bagmati
59	Hamro Bikas Bank Limited	Hamro
60	Kakre Bihar Bikas Bank Limited	Kakre
61	Shine Development Bank Limited	Shine
62	Pacific Development Bank Limited	Pacific
63	Civic Development Bank Limited	Civic
64	International Development Bank Limited	IDBL
65	Gulmi Bikas Bank Limited	Gulmi
66	Kanchan Development Bank Limited	Kanchan
67	Matribhumi Bikas Bank Limited	Matribhumi
68	Bright Development Bank Limited	Bright
69	Innovative Development Bank Limited	Innovative
70	Jhimruk Bikas Bank Limited	Jhimruk
71	Metro Development Bank Limited	Metro
72	Vivor Bikas Bank Limited	Vivor
73	Gaumukhi Bikas Bank Limited	Gaumukhi
74	Raptibheri Bikas Bank Limited	Raptiveri
75	Nepal Consumer Development Bank Limited	Consumer
76	Khandbari Development Bank Limited	Khadbari
77	Tourism Development Bank Limited	Tourism
78	Mission Development Bank Limited	Mission
79	Surya Development Bank Limited	Surya

SN	Full Name of Bank and Financial Institutions	Short Name
80	Mount Makalu Development Bank Limited	Mt. Makalu
81	Sindhu Bikas Bank Limited	Sindhu
82	Sahara Development Bank Limited	Sahara
83	Social Development Bank Limited	Social
84	Nepal Community Development Bank Limited	NCDDBL
85	Cosmos Development Bank Limited	Cosmos
86	Manasalu Development Bank Limited	Manaslu
87	Samabridhhi Development Bank Limited	Samabridhhi

C. Finance Companies

1	Nepal Housing Development Finance Co.Limited	NHDFCL
2	Nepal Finance Limited	NFL
3	NIDC Capital Markets Limited	NIDC Capital
4	Narayani National Finance Limited	NNFL
5	Annapurna Finance Co.Limited	AFCL
6	Nepal Share Markets and Finance Limited	NSMFL
7	Peoples Finance Limited	Peoples
8	Mercantile Finance Co. Limited	Mercantile
9	Kathmandu Finance Limited	KFL
10	Himalaya Finance Limited	Himalaya
11	Union Finance Limited	Union
12	Gorkha Finance Limited	Gorkha
13	Paschhimanchal Finance Co.Limited	PFCL
14	Nepal Housing & Merchant Finance Limited	NHMFL
15	Universal Finance Limited	Universal
16	Samjhana Finance Co. Limited	Samjhana
17	Goodwill Finance Limited	Goodwill
18	Siddhartha Finance Limited	SFL
19	Shree Investment & Finance Co. Limited	SIFCL
20	Lumbini Finance & Leasing Co. Limited	Lumbini
21	Inbesta Finance Limited	Investa
22	Yeti Finance Limited	YFL
23	Standard Finance Limited	Standard
24	International Leasing & Finance Co. Limited	ILFCO
25	Mahalaxmi Finance Limited	Mahalaxmi
26	Lalitpur Finance Co. Limited	Lalitpur
27	Bhajuratna Finance & Saving Co. Limited	Bhajuratna
28	United Finance Co. Limited	United FC
29	General Finance Limited	General
30	Progressive Finance Limited	Progressive
31	Alpic Everest Finance Limited	AEFL
32	Nava Durga Finance Co.Limited	Navadurga
33	Janaki Finance Co. Limited	Janaki
34	Pokhara Finance Limited	Pokhara
35	Central Finance Limited	Central
36	Premier Finance Co. Limited	Premier
37	Arun Finance Limited	Arun
38	Multipurpose Finance Co. Limited	Multipurpose
39	Butwal Finance Limited	Butwal
40	Shrijana Finance Limited	Srijana
41	Om Finance Limited	Om
42	CMB Finance Limited	CMB
43	World Merchant Banking & Finance Limited	WMBFL
44	Capital Merchant Banking & Finance Co. Limited	CMBFCL
45	Crystal Finance Limited	Crystal
46	Royal Merchant Banking & Finance Limited	Royal

SN	Full Name of Bank and Financial Institutions	Short Name
47	Guheshworil Merchant Banking & Finance Limited	Guheshwori
48	Patan Finance Co. Limited	Patan
49	Fewa Finance Limited	Fewa
50	Everest Finance Limited	Everest
51	Prudential Finance Company Limited	Prudential
52	ICFC Finance Limited	ICFC
53	IME Financial Institution Limited	IME
54	Sagarmatha Merchant Banking and Finance Limited	Sagarmatha
55	Shikhar Finance Limited	Shikhar
56	Civil Merchant Bittiya Sanstha Limited	Civil
57	Prabhu Finance Co. Limited	Prabhu
58	Imperial Finance Limited	Imperial
59	Kuber Merchant Finance Limited	Kuber
60	Nepal Express Finance Limited	NEFL
61	Valley Finance Limited	Valley
62	Seti Bittiya Sanstha Limited	Seti
63	Hama Merchant & Finance Limited	hama
64	Reliable Finance Limited	reliable
65	Loard Buddha Finance Limited	Lord Buddha
66	Swostik Merchant Finance Company Limited	Swastik
67	Api Finance Limited	Api
68	Namaste Bitiya Sanstha Limited.	Namaste
69	Kaski Finance Limited	Kaski
70	Suryadarshan Finance Co. Limited	Suryadarshan
71	Zenith Finance Limited	Zenith
72	Unique Finance Limited	Unique
73	Manjushree Financial Institution Limited	Manjushree
74	Subhalaxmi Finance Limited	Subhalaxmi
75	Jebil's Finance Limited	Jebils
76	Reliance Finance Limited	Reliance
77	Lotus Investment Finance Limited	Lotus
78	Baibhab Finance Limited	Baibhav
79	Bhaktapur Finance Limited	Bhaktapur

D. Micro-credit Development Banks

1	Purbanchal Grameen Bikas Bank Limited	PUGBB
2	Sudur Pashimanchal Grameen Bikas Bank Limited	SPGBB
3	Pashimanchal Grameen Bikas Bank Limited	PAGBB
4	Madhya Pashimanchal Grameen Bikas Bank Limited	MPGBB
5	Madhymanchall Grameen Bikas Bank Limited	MGBB
6	Nirdhan Utthan Bank Limited	NIRDHAN
7	Rural Microfinance Development Centre Limited	RMDC
8	Deprosc Microfinance Development Bank Limited	DIPROSC
9	Chhimek Microfinance Development Banks Limited	CHHIMEK
10	Shawalamban Laghu Bitta Bikas Banks Limited	Swabalamban
11	Sana Kisan Vikas Bank Limited	Sanakisan
12	Nerude Laghu Bitta Bikas Bank Limited	NERUDE
13	Naya Nepal Laghu Bitta Bikas Bank Limited	Naya Nepal
14	Summit Microfinance Development Bank Limited	Summit
15	Sworojagar Laghu Bitta Bika Bank Limited	Sworojgar
16	Frist Microfinance Development Bank Limited	Frist
17	Nagbeli Microfinance Development Bank Limited	Nagbeli
18	Kalika Microcredit Development Bank Limited	Kalika
19	Mirmire Microfinance Development Bank Limited	Mirmire
20	Janautthan SamudayikMicrofinance Dev. Bank Limited	Janautthan
21	Mithila Laghu Bitta Bikas Banks Limited	Mithila