

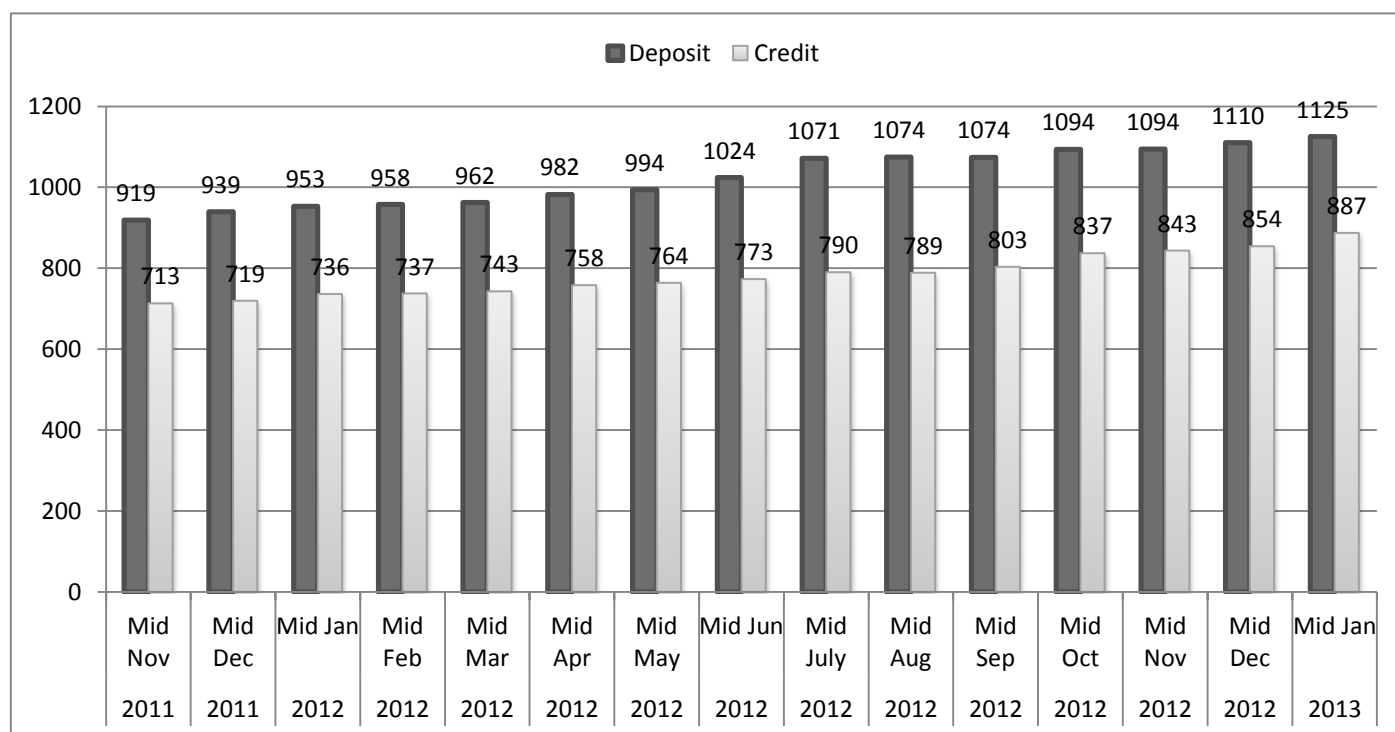
BANKING & FINANCIAL STATISTICS

Monthly

NEPAL RASTRA BANK

Bank & Financial Institution Regulation Department

Statistics Division



2069 Pus
Mid-Jan, 2013
(Revised)

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Explanatory Notes

- 1 **"Banking and Financial Statistics, Monthly"** contains statistical information of NRB licensed
 2 Blank spaces in the headings and sub-headings indicate the unavailability of data or nil in
 3 The following months of the Gregorian Calendar year are the approximate equivalent of the

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

- 4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro -Credits	Total
Data available , out of total number	32	90	65	24	211
Total Number of Licensed BFIs	32	90	66	25	213

- 5 All the amount in this statistics are in million of rupees.
 6 Short Names of BFIs are used in notification and their full names have been provided in the last page
 (List of Bank & Financial Institutions).

Major Financial Indicators

as on Pus End, 2069

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	58.1%	8.8%	5.1%	72.1%
2	Total Credit/GDP	44.9%	7.4%	4.7%	57.0%
3	Total Credit/ Total Deposit	77.2%	84.2%	91.2%	79.0%
4	Lcy Credit/Lcy Deposit & Core Capital	74.4%	72.4%	78.6%	74.4%
5	Fixed Deposit/Total Deposit	32.9%	4.6%	4.1%	41.6%
6	Saving Deposit/Total Deposit	38.0%	49.3%	45.4%	39.9%
7	Current Deposit/Total Deposit	9.6%	1.8%	0.0%	7.9%
8	NPL/ Total Loan	3.2%	5.8%	14.1%	4.4%
9	Total LLP/Total Loan	3.6%	5.1%	14.4%	4.7%
10	Deprived SectorLoan/Total Loan	3.9%	3.5%	2.7%	3.7%
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	12.0%	16.3%	21.4%	13.2%
2	Investment in Gov. Security/Total Deposit	15.0%	2.3%	2.6%	12.6%
3	Total Liquid Assets/Total Deposit	28.8%	34.6%	33.4%	29.9%
C. Capital Adequacy Ratios					
1	Core Capital/RWA (%)	9.6%	17.1%	16.9%	11.0%
2	Total Capital/RWA (%)	11.0%	18.0%	17.6%	12.3%
D. Other Information					
1	No. of Branches	1460	712	297	2469
2	No. of ATM	1153	116	59	1328
3	No. of Debit Card	2684420	228079	85628	2998127
4	No. of Credit Card	33786	0	0	33786
5	No. of Deposit Accounts	7990107	1977608	720747	10688462
6	No. of Loan	576965	166240	57285	800490
1	Wt. Avg Interest on Deposit	5.33			
	(a) Saving	4.28			
	(b) Fixed	8.44			
	(c) Call	4.38			
2	Wt. Avg Interest on Credit	12.83			

Note: Bank balance includes money at call

Nominal GDP (At Producer's Price) for 2011/012 Rs. 1558174 million(P)

Negative core capital has been excluded in calculation of Capital Adequacy Ratios

Statement of Assets and Liabilities of Bank & Financial Institutions (Aggregate)

Liabilities		Mid-July			Mid-Dec	Mid-Jan	% Change			
		2010	2011	2012	2012	2013				
		1	2	3	4	5	2/1	3/2	4/3	5/4
1	CAPITAL FUND	75485.91	103407.53	115162.99	126332.71	126680.23	37.0%	11.4%	9.7%	0.3%
	a. Paid-up Capital	78357.08	98418.17	104303.78	106579.54	113493.72	25.6%	6.0%	2.2%	6.5%
	b. Statutory Reserves	14234.22	17727.34	22068.14	24610.89	25334.65	24.5%	24.5%	11.5%	2.9%
	c. Retained Earning	-27003.31	-24280.93	-24321.75	-18949.24	-23774.57	-10.1%	0.2%	-22.1%	25.5%
	d. Others Reserves	9897.93	11542.96	13112.82	14091.52	11626.43	16.6%	13.6%	7.5%	-17.5%
2	BORROWINGS	27377.62	34058.68	17805.91	26141.36	21466.33	24.4%	-47.7%	46.8%	-17.9%
	a. NRB	7559.76	13307.22	4286.68	673.56	711.79	76.0%	-67.8%	-84.3%	5.7%
	b. "A"Class Licensed Institution	9794.34	10915.97	3297.01	9985.45	10219.95	11.5%	-69.8%	202.9%	2.3%
	c. Foreign Banks and Fin. Ins.	2043.47	2232.33	2507.93	2183.45	2189.67	9.2%	12.3%	-12.9%	0.3%
	d. Other Financial Ins.	4247.49	1453.38	781.08	6565.56	1611.52	-65.8%	-46.3%	740.6%	-75.5%
	e. Bonds and Securities	3732.56	6149.79	6933.22	6733.34	6733.41	64.8%	12.7%	-2.9%	0.0%
3	DEPOSITS	785238.00	869951.43	1071394.11	1110002.93	1122960.89	10.8%	23.2%	3.6%	1.2%
	a. Current	82134.06	80934.33	95993.06	84862.93	89231.49	-1.5%	18.6%	-11.6%	5.1%
	b. Savings	305780.51	305589.21	400723.15	441142.28	447776.74	-0.1%	31.1%	10.1%	1.5%
	c. Fixed	265134.63	332726.29	372137.55	367078.04	376448.69	25.5%	11.8%	-1.4%	2.6%
	d. Call Deposits	122927.86	139308.18	187998.54	200660.68	193227.35	13.3%	35.0%	6.7%	-3.7%
	e. Others	9260.94	11393.42	14541.81	16259.00	16276.62	23.0%	27.6%	11.8%	0.1%
4	Bills Payable	1256.39	964.92	1626.36	2108.96	2005.45	-23.2%	68.5%	29.7%	-4.9%
5	Other Liabilities	93435.28	106263.83	123660.25	162540.09	145217.55	13.7%	16.4%	31.4%	-10.7%
	1. Loan Loss Provision	25878.40	30215.83	33873.99	38103.63	41493.82	16.8%	12.1%	12.5%	8.9%
	2. Interest Suspense a/c	27923.60	28130.02	26056.17	34076.51	29890.65	0.7%	-7.4%	30.8%	-12.3%
	3. Others	39633.28	47917.98	63730.08	90359.94	73833.08	20.9%	33.0%	41.8%	-18.3%
6	Reconciliation A/c	4061.74	9872.98	1537.81	-1417.21	9049.30	143.1%	-84.4%	-192.2%	-738.5%
7	Profit & Loss A/c	21114.20	20198.37	19776.52	7476.55	10984.55	-4.3%	-2.1%	-62.2%	46.9%
	TOTAL	1007969.13	1144717.74	1350963.95	1433185.38	1438364.30	13.6%	18.0%	6.1%	0.4%
Assets										
1	LIQUID FUNDS	150503.17	147993.99	236056.86	211018.52	194206.86	-1.7%	59.5%	-10.6%	-8.0%
	a. Cash Balance	20454.89	23950.22	31020.07	27849.97	27691.78	17.1%	29.5%	-10.2%	-0.6%
	Nepalese Notes & Coins	19977.50	23410.19	30353.28	26940.92	26840.77	17.2%	29.7%	-11.2%	-0.4%
	Foreign Currency	477.39	540.03	666.79	909.05	851.01	13.1%	23.5%	36.3%	-6.4%
	b. Bank Balance	97818.17	90221.67	164605.21	133139.47	120792.23	-7.8%	82.4%	-19.1%	-9.3%
	1. In Nepal Rastra Bank	54779.16	54649.30	120457.25	85807.88	70454.24	-0.2%	120.4%	-28.8%	-17.9%
	2. "A"Class Licensed Institution	23351.07	15881.98	26284.33	23112.08	23001.91	-32.0%	65.5%	-12.1%	-0.5%
	3. Other Financial Ins.	9394.27	9176.54	7649.81	6522.91	6208.71	-2.3%	-16.6%	-14.7%	-4.8%
	4. In Foreign banks	10293.67	10513.86	10213.81	17696.60	21127.38	2.1%	-2.9%	73.3%	19.4%
	c. Money at Call	32230.11	33822.11	40431.58	50029.09	45722.85	4.9%	19.5%	23.7%	-8.6%
2	INVESTMENTS	84641.45	107562.37	137304.43	143056.16	144572.17	27.1%	27.7%	4.2%	1.1%
	a. Govt. Securities	81922.12	105115.15	133251.15	142224.92	141008.66	28.3%	26.8%	6.7%	-0.9%
	b. Others	2719.33	2447.22	4053.28	831.24	3563.51	-10.0%	65.6%	-79.5%	328.7%
3	SHARE & OTHER INVESTMENT	60629.17	53582.86	52851.08	60207.83	60627.76	-11.6%	-1.4%	13.9%	0.7%
4	LOANS & ADVANCES	609921.94	698778.98	779560.90	846627.35	880004.30	14.6%	11.6%	8.6%	3.9%
	a. Private Sector	593596.78	675113.87	741145.02	819436.53	850781.50	13.7%	9.8%	10.6%	3.8%
	b. Financial Institutions	12812.20	17299.98	31389.29	17710.04	20183.28	35.0%	81.4%	-43.6%	14.0%
	c. Government Organizations	3512.96	6365.14	7026.59	9480.77	9039.52	81.2%	10.4%	34.9%	-4.7%
5	BILL PURCHED	2257.03	5149.73	9634.19	6968.22	6938.79	128.2%	87.1%	-27.7%	-0.4%
6	LOANS AGT. COLLECTED BILLS	98.63	95.96	645.89	426.91	453.66	-2.7%	573.1%	-33.9%	6.3%
7	FIXED ASSETS	20405.87	24260.64	27146.40	28914.79	28997.98	18.9%	11.9%	6.5%	0.3%
8	OTHER ASSETS	69231.81	79138.14	93318.34	125432.15	106170.55	14.3%	17.9%	34.4%	-15.4%
	a. Accrued Interests	29133.06	29689.70	27621.76	39611.36	31601.44	1.9%	-7.0%	43.4%	-20.2%
	b. Others	40098.75	49448.44	65696.59	85820.79	74569.11	23.3%	32.9%	30.6%	-13.1%
9	Expenses not Written off	617.75	775.30	586.90	852.73	845.40	25.5%	-24.3%	45.3%	-0.9%
10	Non Banking Assets	1829.14	1549.65	2225.09	2331.71	2567.59	-15.3%	43.6%	4.8%	10.1%
11	Reconciliation Account	7397.61	21980.28	8638.94	3363.17	9518.19	197.1%	-60.7%	-61.1%	183.0%
12	Profit & Loss A/c	435.51	3849.83	2994.86	3985.90	3461.02	784.0%	-22.2%	33.1%	-13.2%
	TOTAL	1007969.09	1144717.74	1350963.88	1433185.43	1438364.27	13.6%	18.0%	6.1%	0.4%

Statement of Assets and Liabilities of Bank & Financial Institutions (Commercial Banks)

Liabilities		Mid-July			Mid-Dec	Mid-Jan	% Change			
		2010	2011	2012	2012	2013				
		1	2	3	4	5	2/1	3/2	4/3	5/4
1	CAPITAL FUND	40719.83	59064.45	77142.57	87554.28	88909.93	45.1%	30.6%	13.5%	1.5%
	a. Paid-up Capital	46630.42	58294.88	65983.34	67343.47	73854.64	25.0%	13.2%	2.1%	9.7%
	b. Statutory Reserves	12146.29	14925.88	18708.72	20803.19	21380.22	22.9%	25.3%	11.2%	2.8%
	c. Retained Earning	-26722.00	-24831.16	-19595.10	-13460.89	-16798.32	-7.1%	-21.1%	-31.3%	24.8%
	d. Others Reserves	8665.12	10674.85	12045.61	12868.52	10473.39	23.2%	12.8%	6.8%	-18.6%
2	BORROWINGS	19783.87	24852.84	15507.22	22899.05	18360.43	25.6%	-37.6%	47.7%	-19.8%
	a. NRB	6752.63	10226.06	4286.68	664.32	702.55	51.4%	-58.1%	-84.5%	5.8%
	b. "A"Class Licensed Institution	4816.79	6320.98	1970.74	7585.54	7892.68	31.2%	-68.8%	284.9%	4.0%
	c. Foreign Banks and Fin. Ins.	1933.27	1868.09	2175.84	2183.45	2189.67	-3.4%	16.5%	0.3%	0.3%
	d. Other Financial Ins.	2553.40	379.95	146.18	5737.92	847.70	-85.1%	-61.5%	3825.2%	-85.2%
	e. Bonds and Securities	3727.77	6057.77	6927.77	6727.83	6727.83	62.5%	14.4%	-2.9%	0.0%
3	DEPOSITS	630880.84	687587.89	867978.25	893649.88	905867.71	9.0%	26.2%	3.0%	1.4%
	a. Current	80606.20	78982.88	93304.43	82531.18	86757.55	-2.0%	18.1%	-11.5%	5.1%
	b. Savings	237709.33	231094.43	304786.78	338249.39	343862.59	-2.8%	31.9%	11.0%	1.7%
	c. Fixed	200058.50	253586.40	298835.74	288834.73	297964.40	26.8%	17.8%	-3.3%	3.2%
	d. Call Deposits	105687.16	116624.66	161784.11	174075.27	167312.77	10.3%	38.7%	7.6%	-3.9%
	e. Others	6819.65	7299.52	9267.20	9959.32	9970.40	7.0%	27.0%	7.5%	0.1%
4	Bills Payable	1225.99	942.94	1599.38	2087.35	1972.46	-23.1%	69.6%	30.5%	-5.5%
5	Other Liabilities	77413.03	84386.30	92665.24	123903.77	109504.01	9.0%	9.8%	33.7%	-11.6%
	1. Loan Loss Provision	21631.80	21340.08	22093.98	24944.58	25154.89	-1.3%	3.5%	12.9%	0.8%
	2. Interest Suspense a/c	24101.35	23249.43	19491.92	24694.43	21943.02	-3.5%	-16.2%	26.7%	-11.1%
	3. Others	31679.88	39796.79	51079.35	74264.76	62406.10	25.6%	28.4%	45.4%	-16.0%
6	Reconciliation A/c	1234.62	5931.58	-3672.89	-8440.96	1530.07	380.4%	-161.9%	129.8%	-118.1%
7	Profit & Loss A/c	16042.77	15598.52	15876.84	6419.56	8687.57	-2.8%	1.8%	-59.6%	35.3%
	TOTAL	787300.95	878364.52	1067096.61	1128072.94	1134832.18	11.6%	21.5%	5.7%	0.6%
Assets										
1	LIQUID FUNDS	102748.96	98071.74	161785.49	138287.28	125259.63	-4.6%	65.0%	-14.5%	-9.4%
	a. Cash Balance	17573.08	20265.25	26026.91	22802.06	22906.21	15.3%	28.4%	-12.4%	0.5%
	Nepalese Notes & Coins	17137.21	19764.98	25398.02	21929.73	22102.87	15.3%	28.5%	-13.7%	0.8%
	Foreign Currency	435.87	500.27	628.90	872.33	803.34	14.8%	25.7%	38.7%	-7.9%
	b. Bank Balance	69551.50	63293.26	127706.17	96590.96	86072.12	-9.0%	101.8%	-24.4%	-10.9%
	1. In Nepal Rastra Bank	49542.70	48727.39	110572.60	74326.18	60240.96	-1.6%	126.9%	-32.8%	-19.0%
	2. "A"Class Licensed Institution	8460.38	3826.02	6784.54	4365.63	4483.91	-54.8%	77.3%	-35.7%	2.7%
	3. Other Financial Ins.	1333.74	284.61	187.69	295.28	337.92	-78.7%	-34.1%	57.3%	14.4%
	4. In Foreign banks	10214.68	10455.24	10161.35	17603.87	21009.34	2.4%	-2.8%	73.2%	19.3%
	c. Money at Call	15624.38	14513.24	8052.41	18894.26	16281.30	-7.1%	-44.5%	134.6%	-13.8%
2	INVESTMENTS	81343.80	102655.92	131017.87	137137.53	139262.00	26.2%	27.6%	4.7%	1.5%
	a. Govt. Securities	79079.55	100267.30	127213.05	136368.27	135750.48	26.8%	26.9%	7.2%	-0.5%
	b. Others	2264.25	2388.62	3804.83	769.25	3511.52	5.5%	59.3%	-79.8%	356.5%
3	SHARE & OTHER INVESTMENT	52697.30	46901.44	50254.78	57008.18	57387.55	-11.0%	7.1%	13.4%	0.7%
4	LOANS & ADVANCES	467107.25	522853.34	612322.64	663082.33	691698.12	11.9%	17.1%	8.3%	4.3%
	a. Private Sector	453049.03	503339.45	577113.21	638150.99	666073.00	11.1%	14.7%	10.6%	4.4%
	b. Financial Institutions	11270.64	13362.34	28302.71	15572.63	16698.17	18.6%	111.8%	-45.0%	7.2%
	c. Government Organizations	2787.58	6151.55	6906.71	9358.70	8926.95	120.7%	12.3%	35.5%	-4.6%
5	BILL PURCHED	2172.60	5073.85	9606.97	6952.52	6914.84	133.5%	89.3%	-27.6%	-0.5%
6	LOANS AGT. COLLECTED BILLS	98.63	95.96	645.89	426.91	453.66	-2.7%	573.1%	-33.9%	6.3%
7	FIXED ASSETS	13896.13	16098.81	19818.66	21157.48	21213.59	15.9%	23.1%	6.8%	0.3%
8	OTHER ASSETS	60702.94	66675.11	76147.88	104144.07	87793.82	9.8%	14.2%	36.8%	-15.7%
	a. Accrued Interests	25188.38	24341.43	20790.32	29915.20	23486.38	-3.4%	-14.6%	43.9%	-21.5%
	b. Others	35514.55	42333.67	55357.56	74228.87	64307.44	19.2%	30.8%	34.1%	-13.4%
9	Expenses not Written off	458.84	600.70	447.80	618.91	624.23	30.9%	-25.5%	38.2%	0.9%
10	Non Banking Assets	1616.61	1376.57	1638.51	1662.95	1802.82	-14.8%	19.0%	1.5%	8.4%
11	Reconciliation Account	4457.91	17961.09	3410.11	-3746.52	2001.77	302.9%	-81.0%	-209.9%	-153.4%
12	Profit & Loss A/c	0.00	0.00	0.00	1341.37	420.15	0.0%	0.0%	0.0%	-68.7%
	TOTAL	787300.95	878364.52	1067096.59	1128072.99	1134832.15	11.6%	21.5%	5.7%	0.6%

Statement of Assets and Liabilities of Bank & Financial Institutions (Development Banks)

Liabilities		Mid-July			Mid-Dec	Mid-Jan	% Change			
		2010	2011	2012	2012	2013				
		1	2	3	4	5	2/1	3/2	4/3	5/4
1	CAPITAL FUND	15328.16	22524.65	22702.17	24075.13	23822.06	46.9%	0.8%	6.0%	-1.1%
	a. Paid-up Capital	14535.31	20895.09	21224.20	22064.04	22215.52	43.8%	1.6%	4.0%	0.7%
	b. Statutory Reserves	697.90	1138.32	1555.69	1834.86	1895.30	63.1%	36.7%	17.9%	3.3%
	c. Retained Earning	-443.94	67.66	-764.13	-498.44	-1003.54	-115.2%	-1229.4%	-34.8%	101.3%
	d. Others Reserves	538.89	423.58	686.41	674.67	714.78	-21.4%	62.1%	-1.7%	5.9%
2	BORROWINGS	4442.79	4700.02	1193.00	1875.10	1838.14	5.8%	-74.6%	57.2%	-2.0%
	a. NRB	660.65	2433.68	0.00	9.24	9.24	268.4%	-100.0%	0.0%	0.0%
	b. "A"Class Licensed Institution	2858.55	1334.02	651.10	1032.70	1059.50	-53.3%	-51.2%	58.6%	2.6%
	c. Foreign Banks and Fin. Ins.	110.20	364.24	332.08	0.00	0.00	230.5%	-8.8%	-100.0%	0.0%
	d. Other Financial Ins.	808.60	557.07	204.37	827.64	763.82	-31.1%	-63.3%	305.0%	-7.7%
	e. Bonds and Securities	4.79	11.02	5.45	5.51	5.58	130.1%	-50.6%	1.3%	1.2%
3	DEPOSITS	76950.81	96886.67	127300.11	136265.07	136930.08	25.9%	31.4%	7.0%	0.5%
	a. Current	1417.40	1860.53	2657.06	2222.00	2448.33	31.3%	42.8%	-16.4%	10.2%
	b. Savings	36106.43	42968.28	60924.67	66483.49	67494.97	19.0%	41.8%	9.1%	1.5%
	c. Fixed	24242.14	31162.87	37454.34	41175.14	41318.28	28.5%	20.2%	9.9%	0.3%
	d. Call Deposits	14605.32	20407.66	25427.81	25718.19	24953.63	39.7%	24.6%	1.1%	-3.0%
	e. Others	579.52	487.34	836.23	666.26	714.87	-15.9%	71.6%	-20.3%	7.3%
4	Bills Payable	6.00	17.78	18.91	20.14	28.44	196.1%	6.3%	6.5%	41.2%
5	Other Liabilities	8151.15	10858.30	13437.99	18490.35	16578.60	33.2%	23.8%	37.6%	-10.3%
	1. Loan Loss Provision	1921.50	3520.41	4781.47	5161.21	5838.46	83.2%	35.8%	7.9%	13.1%
	2. Interest Suspense a/c	2821.73	3189.40	3068.90	4324.33	3346.90	13.0%	-3.8%	40.9%	-22.6%
	3. Others	3407.92	4148.49	5587.62	9004.82	7393.24	21.7%	34.7%	61.2%	-17.9%
6	Reconciliation A/c	1412.56	2577.40	3894.17	5073.96	5584.57	82.5%	51.1%	30.3%	10.1%
7	Profit & Loss A/c	2168.20	2171.41	2347.45	733.47	1401.10	0.1%	8.1%	-68.8%	91.0%
	TOTAL	108459.67	139736.22	170893.79	186533.23	186182.99	28.8%	22.3%	9.2%	-0.2%
Assets										
1	LIQUID FUNDS	26036.28	29411.27	47387.40	45903.62	44233.27	13.0%	61.1%	-3.1%	-3.6%
	a. Cash Balance	1932.26	2465.05	3646.17	3806.29	3616.90	27.6%	47.9%	4.4%	-5.0%
	Nepalese Notes & Coins	1891.54	2426.96	3609.10	3770.03	3569.67	28.3%	48.7%	4.5%	-5.3%
	Foreign Currency	40.72	38.09	37.08	36.26	47.22	-6.5%	-2.7%	-2.2%	30.2%
	b. Bank Balance	13190.48	13229.83	20316.68	19135.57	18749.08	0.3%	53.6%	-5.8%	-2.0%
	1. In Nepal Rastra Bank	2698.20	3511.87	5968.59	6671.44	6271.07	30.2%	70.0%	11.8%	-6.0%
	2. "A"Class Licensed Institution	6785.58	5973.60	10461.52	9239.17	9593.43	-12.0%	75.1%	-11.7%	3.8%
	3. Other Financial Ins.	3627.70	3685.74	3834.11	3132.24	2766.54	1.6%	4.0%	-18.3%	-11.7%
	4. In Foreign banks	78.99	58.62	52.46	92.73	118.04	-25.8%	-10.5%	76.8%	27.3%
	c. Money at Call	10913.54	13716.40	23424.55	22961.76	21867.29	25.7%	70.8%	-2.0%	-4.8%
2	INVESTMENTS	2073.09	2519.63	3728.21	3666.10	3158.38	21.5%	48.0%	-1.7%	-13.8%
	a. Govt. Securities	1633.26	2497.03	3701.16	3656.00	3158.28	52.9%	48.2%	-1.2%	-13.6%
	b. Others	439.83	22.60	27.05	10.10	0.10	-94.9%	19.7%	-62.7%	-99.0%
3	SHARE & OTHER INVESTMENT	4728.69	3343.53	1626.01	2015.44	2093.43	-29.3%	-51.4%	23.9%	3.9%
4	LOANS & ADVANCES	65827.92	88923.32	100611.07	113149.80	115243.67	35.1%	13.1%	12.5%	1.9%
	a. Private Sector	65642.92	88169.21	99510.91	111643.18	112326.93	34.3%	12.9%	12.2%	0.6%
	b. Financial Institutions	177.78	609.74	1022.55	1418.05	2828.17	243.0%	67.7%	38.7%	99.4%
	c. Government Organizations	7.22	144.37	77.61	88.57	88.57	1898.8%	-46.2%	14.1%	0.0%
5	BILL PURCHED	10.17	45.71	10.73	9.24	7.33	349.5%	-76.5%	-13.9%	-20.6%
6	LOANS AGT. COLLECTED BILLS	0.00	0.00	0.00	0.00	0.00	0.0%	0.0%	0.0%	0.0%
7	FIXED ASSETS	2774.84	3828.14	3904.49	4180.59	4196.21	38.0%	2.0%	7.1%	0.4%
8	OTHER ASSETS	5186.02	7635.07	8164.94	10880.85	10024.56	47.2%	6.9%	33.3%	-7.9%
	a. Accrued Interests	2903.61	3339.09	3247.83	4468.34	3465.46	15.0%	-2.7%	37.6%	-22.4%
	b. Others	2282.41	4295.98	4917.11	6412.50	6559.10	88.2%	14.5%	30.4%	2.3%
9	Expenses not Written off	79.17	110.60	68.87	145.47	140.53	39.7%	-37.7%	111.2%	-3.4%
10	Non Banking Assets	24.30	12.72	275.99	300.25	334.08	-47.7%	2069.5%	8.8%	11.3%
11	Reconciliation Account	1511.69	2617.46	3917.20	5152.81	5568.98	73.1%	49.7%	31.5%	8.1%
12	Profit & Loss A/c	207.51	1288.76	1198.79	1129.09	1182.54	521.1%	-7.0%	-5.8%	4.7%
	TOTAL	108459.68	139736.22	170893.70	186533.23	186182.99	28.8%	22.3%	9.2%	-0.2%

Statement of Assets and Liabilities of Bank & Financial Institutions (Finance Companies)

Liabilities		Mid-July			Mid-Dec	Mid-Jan	% Change			
		2010	2011	2012	2012	2013				
		1	2	3	4	5	2/1	3/2	4/3	5/4
1	CAPITAL FUND	19437.92	21818.44	15318.24	14703.29	13948.25	12.2%	-29.8%	-4.0%	-5.1%
	a. Paid-up Capital	17191.35	19228.21	17096.24	17172.03	17423.57	11.8%	-11.1%	0.4%	1.5%
	b. Statutory Reserves	1390.03	1663.13	1803.73	1972.84	2059.12	19.6%	8.5%	9.4%	4.4%
	c. Retained Earning	162.63	482.56	-3962.52	-4989.91	-5972.71	196.7%	-921.1%	25.9%	19.7%
	d. Others Reserves	693.92	444.53	380.79	548.32	438.26	-35.9%	-14.3%	44.0%	-20.1%
2	BORROWINGS	3150.96	4505.82	1105.70	1367.21	1267.77	43.0%	-75.5%	23.7%	-7.3%
	a. NRB	146.48	647.48	0.00	0.00	0.00	342.0%	-100.0%	0.0%	0.0%
	b. "A"Class Licensed Institution	2118.99	3260.98	675.16	1367.21	1267.77	53.9%	-79.3%	102.5%	-7.3%
	c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	0.00	0.00	0.0%	0.0%	0.0%	0.0%
	d. Other Financial Ins.	885.49	516.36	430.54	0.00	0.00	-41.7%	-16.6%	-100.0%	0.0%
	e. Bonds and Securities	0.00	81.00	0.00	0.00	0.00	0.0%	-100.0%	0.0%	0.0%
3	DEPOSITS	77406.35	85476.88	76115.75	80087.98	80163.10	10.4%	-11.0%	5.2%	0.1%
	a. Current	110.47	90.92	31.57	109.75	25.61	-17.7%	-65.3%	247.6%	-76.7%
	b. Savings	31964.75	31526.50	35011.70	36409.41	36419.17	-1.4%	11.1%	4.0%	0.0%
	c. Fixed	40833.98	47977.03	35847.48	37068.17	37166.01	17.5%	-25.3%	3.4%	0.3%
	d. Call Deposits	2635.37	2275.86	786.61	867.22	960.96	-13.6%	-65.4%	10.2%	10.8%
	e. Others	1861.76	3606.57	4438.39	5633.43	5591.35	93.7%	23.1%	26.9%	-0.7%
4	Bills Payable	24.40	4.20	8.07	1.47	4.55	-82.8%	92.2%	-81.8%	209.4%
5	Other Liabilities	7871.10	11019.23	17557.02	20145.97	19134.94	40.0%	59.3%	14.7%	-5.0%
	1. Loan Loss Provision	2325.10	5355.35	6998.55	7997.85	10500.47	130.3%	30.7%	14.3%	31.3%
	2. Interest Suspense a/c	1000.53	1691.19	3495.35	5057.76	4600.72	69.0%	106.7%	44.7%	-9.0%
	3. Others	4545.48	3972.70	7063.11	7090.36	4033.74	-12.6%	77.8%	0.4%	-43.1%
6	Reconciliation A/c	1414.56	1364.00	1316.54	1949.78	1934.65	-3.6%	-3.5%	48.1%	-0.8%
7	Profit & Loss A/c	2903.23	2428.44	1552.23	323.52	895.88	-16.4%	-36.1%	-79.2%	176.9%
	TOTAL	112208.51	126617.00	112973.55	118579.22	117349.13	12.8%	-10.8%	5.0%	-1.0%
Assets										
1	LIQUID FUNDS	21717.93	20510.98	26883.96	26827.62	24713.97	-5.6%	31.1%	-0.2%	-7.9%
	a. Cash Balance	949.55	1219.92	1346.98	1241.62	1168.67	28.5%	10.4%	-7.8%	-5.9%
	Nepalese Notes & Coins	948.74	1218.25	1346.17	1241.15	1168.22	28.4%	10.5%	-7.8%	-5.9%
	Foreign Currency	0.80	1.67	0.82	0.46	0.45	108.0%	-50.9%	-43.5%	-3.5%
	b. Bank Balance	15076.19	13698.58	16582.35	17412.93	15971.03	-9.1%	21.1%	5.0%	-8.3%
	1. In Nepal Rastra Bank	2538.26	2410.04	3916.06	4810.26	3942.20	-5.1%	62.5%	22.8%	-18.0%
	2. "A"Class Licensed Institution	8105.10	6082.36	9038.28	9507.28	8924.57	-25.0%	48.6%	5.2%	-6.1%
	3. Other Financial Ins.	4432.83	5206.19	3628.01	3095.39	3104.26	17.4%	-30.3%	-14.7%	0.3%
	4. In Foreign banks	0.00	0.00	0.00	0.00	0.00	0.0%	0.0%	0.0%	0.0%
	c. Money at Call	5692.19	5592.47	8954.63	8173.07	7574.27	-1.8%	60.1%	-8.7%	-7.3%
2	INVESTMENTS	1224.57	2386.81	2558.35	2252.54	2151.78	94.9%	7.2%	-12.0%	-4.5%
	a. Govt. Securities	1209.31	2350.81	2336.94	2200.65	2099.89	94.4%	-0.6%	-5.8%	-4.6%
	b. Others	15.26	36.00	221.41	51.89	51.89	136.0%	515.0%	-76.6%	0.0%
3	SHARE & OTHER INVESTMENT	3203.18	3337.88	970.29	1184.21	1146.78	4.2%	-70.9%	22.0%	-3.2%
4	LOANS & ADVANCES	76986.77	87002.32	66627.19	70395.23	73062.51	13.0%	-23.4%	5.7%	3.8%
	a. Private Sector	74904.83	83605.21	64520.90	69642.36	72381.57	11.6%	-22.8%	7.9%	3.9%
	b. Financial Institutions	1363.78	3327.90	2064.03	719.36	656.94	144.0%	-38.0%	-65.1%	-8.7%
	c. Government Organizations	718.16	69.22	42.26	33.51	24.01	-90.4%	-38.9%	-20.7%	-28.4%
5	BILL PURCHASED	74.26	30.17	16.49	6.46	16.62	-59.4%	-45.3%	-60.8%	157.3%
6	LOANS AGT. COLLECTED BILLS	0.00	0.00	0.00	0.00	0.00	0.0%	0.0%	0.0%	0.0%
7	FIXED ASSETS	3734.90	4333.69	3423.26	3576.72	3588.18	16.0%	-21.0%	4.5%	0.3%
8	OTHER ASSETS	3342.85	4827.95	9005.53	10407.24	8352.17	44.4%	86.5%	15.6%	-19.7%
	a. Accrued Interests	1041.07	2009.17	3583.61	5227.82	4649.60	93.0%	78.4%	45.9%	-11.1%
	b. Others	2301.78	2818.78	5421.92	5179.42	3702.57	22.5%	92.3%	-4.5%	-28.5%
9	Expenses not Written off	79.74	64.00	70.23	88.35	80.64	-19.7%	9.7%	25.8%	-8.7%
10	Non Banking Assets	188.23	160.36	310.59	368.51	430.69	-14.8%	93.7%	18.6%	16.9%
11	Reconciliation Account	1428.01	1401.74	1311.63	1956.88	1947.44	-1.8%	-6.4%	49.2%	-0.5%
12	Profit & Loss A/c	228.01	2561.07	1796.07	1515.44	1858.34	1023.2%	-29.9%	-15.6%	22.6%
	TOTAL	112208.46	126616.99	112973.60	118579.22	117349.13	12.8%	-10.8%	5.0%	-1.0%

Statement of Assets and Liabilities

as on Pus End, 2069

Rs. in Million

	Liabilities	Class "A"	Class "B"	Class "C"	Total
1	CAPITAL FUND	88,909.9	23,822.1	13,948.2	126,680.2
	a. Paid-up Capital	73,854.6	22,215.5	17,423.6	113,493.7
	b. Calls in Advance	3,004.8	223.9	116.3	3,345.0
	c. Proposed Bonus Share	0.0	190.6	32.0	222.5
	d. General Reserves	21,380.2	1,895.3	2,059.1	25,334.6
	e. Share Premium	217.1	38.5	55.9	311.5
	f. Retained Earning	-16,798.3	-1,003.5	-5,972.7	-23,774.6
	g. Others Reserves Fund	7,251.5	261.8	234.1	7,747.4
2	BORROWINGS	18,360.4	1,838.1	1,267.8	21,466.3
	a. NRB	702.5	9.2	0.0	711.8
	b. Interbank Borrowing	7,892.7	1,059.5	1,267.8	10,219.9
	c. Foreign Banks and Fin. Ins.	2,189.7	0.0	0.0	2,189.7
	d. Other Financial Ins.	847.7	763.8	0.0	1,611.5
	e. Bonds and Securities	6,727.8	5.6	0.0	6,733.4
3	DEPOSITS	905,867.7	136,930.1	80,163.1	1,122,960.9
	a. Current	86,757.5	2,448.3	25.6	89,231.5
	Domestic	73,693.2	2,432.6	25.6	76,151.4
	Foreign	13,064.4	15.7	0.0	13,080.0
	b. Savings	343,862.6	67,495.0	36,419.2	447,776.7
	Domestic	337,364.1	66,941.5	36,351.7	440,657.3
	Foreign	6,498.5	553.5	67.5	7,119.5
	c. Fixed	297,964.4	41,318.3	37,166.0	376,448.7
	Domestic	264,562.9	41,244.5	37,112.9	342,920.3
	Foreign	33,401.5	73.8	53.1	33,528.4
	d. Call Deposits	167,312.8	24,953.6	961.0	193,227.4
	Domestic	155,500.8	24,727.8	961.0	181,189.6
	Foreign	11,811.9	225.8	0.0	12,037.8
	e. Others	9,970.4	714.9	5,591.3	16,276.6
	Domestic	8,773.5	714.9	5,591.3	15,079.8
	Foreign	1,196.9	0.0	0.0	1,196.9
4	Bills Payable	1,972.5	28.4	4.5	2,005.5
5	Other Liabilities	109,504.0	16,578.6	19,134.9	145,217.5
	1. Sundry Creditors	15,223.5	485.7	616.5	16,325.7
	2. Loan Loss Provision	25,154.9	5,838.5	10,500.5	41,493.8
	3. Interest Suspense a/c	21,943.0	3,346.9	4,600.7	29,890.6
	4. Others	47,182.6	6,907.5	3,417.3	57,507.4
6	Reconciliation A/c	1,530.1	5,584.6	1,934.7	9,049.3
7	Profit & Loss A/c	8,687.6	1,401.1	895.9	10,984.6
	TOTAL LIABILITIES	1,134,832.2	186,183.0	117,349.1	1,438,364.3

	Assets	Class "A"	Class "B"	Class "C"	Total
1	LIQUID FUNDS	125,259.6	44,233.3	24,714.0	194,206.9
	a. Cash Balance	22,906.2	3,616.9	1,168.7	27,691.8
	Nepalese Notes & Coins	22,102.9	3,569.7	1,168.2	26,840.8
	Foreign Currency	803.3	47.2	0.4	851.0
	b. Bank Balance	86,072.1	18,749.1	15,971.0	120,792.2
	1. In Nepal Rastra Bank	60,241.0	6,271.1	3,942.2	70,454.2
	Domestic Currency	59,331.3	6,243.4	3,942.2	69,516.8
	Foreign Currency	909.7	27.7	0.0	937.5
	2. "A"Class Licensed Institution	4,483.9	9,593.4	8,924.6	23,001.9
	Domestic Currency	4,242.0	9,568.9	8,921.3	22,732.2
	Foreign Currency	241.9	24.5	3.3	269.7
	3. Other Financial Ins.	337.9	2,766.5	3,104.3	6,208.7
	4. In Foreign Banks	21,009.3	118.0	0.0	21,127.4
	c. Money at Call	16,281.3	21,867.3	7,574.3	45,722.9
	Domestic Currency	5,568.8	21,713.8	7,574.3	34,856.8
	Foreign Currency	10,712.5	153.5	0.0	10,866.0
2	INVESTMENT IN SECURITIES	139,262.0	3,158.4	2,151.8	144,572.2
	a. Govt. Securities	135,750.5	3,158.3	2,099.9	141,008.7
	b. NRB Bond	2,739.6	0.0	0.0	2,739.6
	c. Govt. Non-Fin. Ins.	270.8	0.1	0.0	270.9
	d. Other Non-Fin Ins.	120.0	0.0	51.6	171.6
	e. Non Residents	381.1	0.0	0.3	381.4
3	SHARE & OTHER INVESTMENT	57,387.5	2,093.4	1,146.8	60,627.8
	a. Interbank Lending	3,045.5	249.8	16.0	3,311.3
	b. Non Residents	1.9	0.0	45.8	47.7
	c. Others	54,340.2	1,843.6	1,085.0	57,268.8
4	LOANS & ADVANCES	691,698.1	115,243.7	73,062.5	880,004.3
	a. Private Sector	666,073.0	112,326.9	72,381.6	850,781.5
	b. Financial Institutions	16,698.2	2,828.2	656.9	20,183.3
	c. Government Organizations	8,926.9	88.6	24.0	9,039.5
5	BILL PURCHASED	6,914.8	7.3	16.6	6,938.8
	a. Domestic Bills Purchased	2,265.9	5.7	16.6	2,288.2
	b. Foreign Bills Purchased	1,578.8	1.7	0.0	1,580.5
	c. Import Bills & Imports	3,070.1	0.0	0.0	3,070.1
6	LOANS AGAINST COLLECTED BILLS	453.7	0.0	0.0	453.7
	a. Against Domestic Bills	429.7	0.0	0.0	429.7
	b. Against Foreign Bills	24.0	0.0	0.0	24.0
7	FIXED ASSETS	21,213.6	4,196.2	3,588.2	28,998.0
8	OTHER ASSETS	87,793.8	10,024.6	8,352.2	106,170.5
	a. Accrued Interest:	23,486.4	3,465.5	4,649.6	31,601.4
	Financial Institutions	172.9	69.1	39.2	281.3
	Government Enterprises	4,492.2	126.5	197.8	4,816.4
	Private Sector	18,821.3	3,269.9	4,412.6	26,503.7
	b. Staff Loans / Adv.	15,000.2	671.2	328.6	16,000.0
	c. Sundry Debtors	13,151.1	1,269.9	782.7	15,203.7
	d. Cash In Transit	719.2	8.9	7.2	735.3
	e. Others	35,436.9	4,609.1	2,584.0	42,630.1
9	Expenses not Written off	624.2	140.5	80.6	845.4
10	Non Banking Assets	1,802.8	334.1	430.7	2,567.6
11	Reconcillation Account	2,001.8	5,569.0	1,947.4	9,518.2
12	Profit & Loss A/c	420.1	1,182.5	1,858.3	3,461.0
	TOTAL ASSETS	1,134,832.2	186,183.0	117,349.1	1,438,364.3

Aggregate Profit & Loss Account

Up to Pus , 2069

Rs. in Million

Expenses	Class "A"	Class "B"	Class "C"	Total
1 Interest Expenses	22912.68	5935.46	3959.21	32807.36
1.1 Deposit Liabilities	22685.81	5842.46	3924.96	32453.23
1.1.1 Saving A/c	6881.92	2439.80	1547.94	10869.66
1.1.2 Fixed A/c	12218.48	2559.17	2327.23	17104.87
1.1.2.1 Upto 3 Months Fixed A/c	539.46	31.63	50.85	621.94
1.1.2.2 3 to 6 Months fixed A/c	459.44	95.55	78.19	633.19
1.1.2.3 6 Months to 1 Year Fixed A/c	4881.08	1416.40	1197.50	7494.98
1.1.2.4 Above 1 Year	6338.50	1015.58	1000.69	8354.76
1.1.3 Call Deposit	3568.54	843.50	49.71	4461.75
1.1.4 Certificate of Deposits	16.87	0.00	0.09	16.95
1.2 Others	226.87	93.00	34.25	354.13
2 Commission/Fee Expense	178.27	2.41	2.36	183.04
3 Employees Expenses	5570.00	862.61	444.26	6876.87
4 Office Operating Expenses	4586.54	1040.13	894.83	6521.51
5 Exchange Fluctuation Loss	30.30	0.61	1.72	32.64
5.1 Due to Change in Exchange Rates	30.05	0.49	0.00	30.55
5.2 Due to Foreign Currency Transactions	0.25	0.12	1.72	2.09
6 Non-Operating Expenses	510.76	33.49	3.97	548.22
7. Provision for Risk	4979.71	1983.10	1712.68	8675.50
7.1 Loan loss Provision	4695.60	1914.10	1621.72	8231.42
7.1.1 General Loan loss Provision	1213.07	255.29	591.58	2059.94
7.1.2 Special Loan Loss Provision	3472.55	1622.32	873.63	5968.50
7.1.3 Additional Loan Loss Provision	9.97	36.49	156.51	202.97
7.2. Provision for Non-Banking Assets	280.32	59.36	79.86	419.54
7.3. Provision for Loss on Investment	0.00	0.55	4.84	5.39
7.4. Provision for Loss of Other Assets	3.80	9.09	6.26	19.15
8 Loan Written Off	40.60	0.71	1.97	43.28
9 Provision for Staff Bonus	952.74	96.49	41.30	1090.54
10 Provision for Income Tax	3006.52	278.18	122.69	3407.40
11 Others	96.40	0.13	0.22	96.76
12 Net Profit	8393.44	903.65	758.01	10055.11
TOTAL EXPENSES	51257.98	11136.99	7943.25	70338.22

Income	Class "A"	Class "B"	Class "C"	Total
1. Interest Income	42189.94	8738.22	5110.65	56038.81
1.1. On Loans and Advance	39488.76	7858.70	4589.71	51937.17
1.2. On Investment	1840.59	67.65	60.34	1968.57
1.2.1 Government Bonds	1622.03	64.80	50.23	1737.06
1.2.2 Foreign Bonds	22.99	0.00	0.00	22.99
1.2.3 NRB Bonds	174.88	2.19	4.02	181.09
1.2.4 Deventure & Bonds	20.69	0.66	6.09	27.44
1.3 Agency Balance	432.00	55.82	66.87	554.69
1.4 On Call Deposit	159.55	598.23	249.98	1007.75
1.5 Others	269.04	157.83	143.76	570.62
2. Comission & Discount	2947.64	310.05	96.22	3353.91
2.1 Bills Purchase & Discount	127.45	1.16	0.00	128.61
2.2 Comission	2273.57	162.21	42.67	2478.44
2.3 Others	546.62	146.68	53.56	746.86
3 Income From Exchange Fluctuation	1551.48	12.17	0.67	1564.32
3.1 Due to Change in Exchange Rate	-193.98	2.01	0.67	-191.30
3.2 Due to Foreign Currency Trans.	1745.46	10.16	0.00	1755.62
4 Other Operating Income	1342.57	457.50	262.06	2062.13
5 Non Operating Income	566.52	73.05	61.31	700.87
6 Provision Written Back	2067.39	799.24	681.95	3548.58
7 Recovery from Written off Loan	313.68	26.63	8.52	348.84
8 Income from Extra Ordinary Expenses	152.46	35.04	1.39	188.89
9 Net Loss	126.31	685.09	1720.47	2531.87
TOTAL INCOME	51257.99	11136.99	7943.25	70338.22

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

as on Pus End, 2069

Sector Wise		Class "A"	Class "B"	Class "C"	Total
1	Agricultural and Forest Related	27968.19	5186.10	1926.88	35081.17
2	Fishery Related	1886.60	126.10	22.95	2035.64
3	Mining Related	3830.07	176.53	174.57	4181.17
4	Manufacturing (Producing) Related	164507.93	8048.51	5622.47	178178.92
5	Construction	64817.78	13412.70	9368.22	87598.70
6	Electricity, Gas and Water	16284.54	1687.64	314.41	18286.58
7	Metal Products, Mach. & Ele. Eqp.	9362.81	2001.83	931.81	12296.46
8	Tras., Com. and Public Utilities	24222.17	10326.21	5704.41	40252.79
9	Wholesaler & Retailer	148168.70	23997.86	11143.78	183310.33
10	Finance, Insurance and Real Estate	64966.43	10832.46	7718.06	83516.95
11	Hotel or Restaurant	17774.72	4092.73	1984.35	23851.80
12	Other Services	34518.22	5749.74	3052.84	43320.81
13	Consumption Loans	44762.42	8323.07	5943.36	59028.86
14	Local Government	796.19	31.05	52.58	879.82
15	Others	75199.87	21236.60	19118.44	115554.91
Total sectorwise Loan		699066.63	115229.14	73079.13	887374.90

Product Wise		Class "A"	Class "B"	Class "C"	Total
1	Term Loan	97875.52	13731.30	10669.98	122276.80
2	Overdraft	135996.47	31423.50	0.00	167419.98
3	Trust Receipt Loan / Import Loan	46734.98	0.00	0.00	46734.98
4	Demand & Other Working Capital Loan	172274.77	14362.39	19326.90	205964.07
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	40469.04	10527.38	6159.47	57155.89
6	Real Estate Loan	66388.48	12354.84	12173.55	90916.87
7	Margin Nature Loan	6722.34	2336.92	2632.66	11691.92
8	Hire Purchase Loan	32840.23	11918.72	6920.12	51679.07
9	Deprived Sector Loan	27089.20	4046.41	1946.01	33081.62
10	Bills Purchased	7313.08	7.33	16.62	7337.03
11	Other Product	65362.52	14520.33	13233.81	93116.66
Total Product wise Loan		699066.63	115229.14	73079.13	887374.89

Collateral Wise		Class "A"	Class "B"	Class "C"	Total
1	Gold and Silver	23482.91	2815.71	513.16	26811.78
2	Government Securities	2542.66	25.21	104.66	2672.53
3	Non Governmental Securities	5165.42	1909.02	1381.55	8455.99
4	Fixed Deposit Receipts	6972.73	1481.64	1684.77	10139.14
5	Own	6528.47	1481.64	1667.01	9677.13
6	Other Licences Institutions	444.25	0.00	17.75	462.01
7	Collateral of Properties	595322.13	105803.37	63359.13	764484.63
8	Fixed Assets	462745.11	105369.27	62900.97	631015.34
9	Current Assets	132577.02	434.10	458.16	133469.28
10	Against security of Bill	9299.21	13.65	12.89	9325.75
11	Domestic Bills	809.62	5.65	12.89	828.16
12	Foreign Bills	8489.59	8.00	0.00	8497.59
13	Against Guarantee	16603.87	2142.62	964.69	19711.18
14	Government Guarantee	2868.19	97.45	85.62	3051.27
15	Institutional Guarantee	10240.51	827.11	319.75	11387.37
16	Personal Guarantee	631.30	175.78	407.16	1214.25
17	Collective Guarantee	191.69	1020.05	19.10	1230.84
18	Int. Rtd. Foreign Bank's Guarantee	52.88	0.00	0.00	52.88
19	Other Guarantee	2619.29	22.23	133.05	2774.57
20	Credit Card	418.77	0.00	1.52	420.29
21	Others	39258.93	1037.92	5056.76	45353.61
Total Collateral wise Loan		699066.62	115229.14	73079.13	887374.89

Statement of Assets and Liabilities
as on Pus end, 2069 (Rs in million)

S.N.	Bank Name	NBL	RBB	NABIL	NBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	
Liabilities		0.00								0.00							
1	CAPITAL FUND	-2907.78	-121.81	5445.12	6051.79	4124.38	4632.01	3197.46	2953.97	4177.32	2700.84	1926.53	2581.33	2033.60	2648.08	2489.34	
	a. Paid-up Capital	1772.83	5497.61	2436.84	3768.01	1853.90	2760.00	2355.74	2009.40	1761.13	1684.40	1400.00	1311.55	1601.60	2478.79	1603.80	
	b. Calls in Advance		3004.79														
	c. Proposed Bonus Share																
	d. General Reserves	1669.67	2896.54	2176.50	1532.38	1870.12	1383.15	571.80	1118.74	1021.57	706.84	377.78	409.68	369.53	180.11	285.69	
	e. Share Premium			0.07	11.85				35.87	18.56		0.08	41.87	5.28		4.44	
	f. Retained Earning	-7123.46	-12838.73	552.95	19.64	8.94	72.90	2.20	-345.99	437.52	40.39	96.49	651.15	17.31	-199.95	2.90	
	g. Others Reserves Fund	773.19	1317.98	278.76	719.92	391.42	415.96	267.72	135.96	938.54	269.21	52.18	167.07	39.89	189.12	592.51	
2	BORROWINGS	2189.67	29.59	3225.21	1396.96		500.00	600.00			1011.17		450.19		96.36	400.00	
	a. NRB		29.59		89.40						61.11						
	b. Interbank Borrowing			2925.21	257.56						950.00		250.19		96.36		
	c. Foreign Banks and Fin. Ins.	2189.67															
	d. Other Financial Ins.																
	e. Bonds and Securities			300.00	1050.00		500.00	600.00			0.06		200.00			400.00	
3	DEPOSITS	57014.22	86166.53	58996.03	55137.37	37050.04	47536.58	54099.71	15104.55	49222.73	23974.43	18585.83	22137.90	9201.43	22552.19	23423.36	
	a. Current	9555.86	17375.50	6998.81	5377.26	14471.02	4332.32	3852.53	1075.70	4984.74	2468.98	684.05	826.60	296.27	735.62	1316.64	
	Domestic	9288.46	17348.48	5402.44	4451.87	6533.77	3324.38	3680.55	946.14	4867.71	2274.05	664.49	792.97	275.80	719.88	1187.27	
	Foreign	267.40	27.02	1596.38	925.39	7937.25	1007.94	171.99	129.55	117.03	194.93	19.56	33.64	20.47	15.74	129.38	
	b. Savings	32592.76	48132.95	20973.20	19388.34	17013.52	24932.07	11689.69	7300.08	19782.60	8916.59	5714.96	5423.11	2812.14	10162.71	6588.58	
	Domestic	32584.34	48123.43	19344.09	18767.51	14585.62	24158.71	11600.89	7284.66	19694.65	8690.62	5642.79	5374.84	2800.68	10140.23	6519.67	
	Foreign	8.42	9.52	1629.11	620.83	2427.91	773.36	88.80	15.42	87.95	225.97	72.17	48.27	11.45	22.48	68.92	
	c. Fixed	13454.41	17637.71	11911.27	13995.45	2714.17	11260.06	36065.89	3130.70	14065.22	6574.20	5935.77	10175.09	3868.85	7101.90	9141.84	
	Domestic	13454.41	17637.71	10600.40	12352.66	1941.84	10340.55	15949.73	2942.95	13936.50	5451.35	5935.77	9793.28	3855.71	6867.92	8383.02	
	Foreign			1310.87	1642.79	772.34	919.50	20116.15	187.75	128.72	1122.85		381.82	13.14	233.98	758.82	
	d. Call Deposits	977.62	2133.51	18361.38	15303.23	2084.89	6258.20	3277.24	9628.90	5561.64	6060.93	5578.78	2181.79	4384.14	6220.59		
	Domestic	977.62	2126.33	15169.14	13548.15	2073.94	5055.19	2216.00	3240.03	7388.61	5382.45	6050.89	5191.16	2088.62	4363.86	6172.63	
	Foreign		7.18	3192.24	1755.07	10.94	1203.01	44.44	37.21	2240.29	179.19	10.04	387.62	93.17	20.27	47.97	
	e. Others	433.57	886.86	751.36	1073.08	766.44	753.93	231.16	320.83	761.27	453.02	190.12	134.31	42.38	167.82	155.70	
	Domestic	433.37	886.86	726.85	721.86	321.34	595.51	169.98	320.40	761.27	419.63	189.29	134.31	41.99	141.34	155.70	
	Foreign	0.20		24.51	351.22	445.10	158.42	61.18	0.44		33.38	0.83		0.39	26.48		
4	Bills Payable	74.71	17.59	390.45	2.91	47.84	104.11	86.38	10.31	857.76	30.39	10.54	38.00	13.38	16.33	116.37	
5	Other Liabilities	10538.31	18399.05	6130.28	5485.51	1802.84	3695.31	1798.87	3110.20	2324.66	1484.72	1795.30	1531.57	601.90	1659.34	2280.24	
	1. Sundry Creditors	4054.86	786.82	1445.44	524.81	199.18	21.32	244.57	80.43	203.00	142.86	230.04	468.04	120.64	29.36	825.72	
	2. Loan Loss Provision	2109.73	3457.66	1245.67	1323.77	247.71	1169.02	381.22	579.31	774.72	523.65	578.63	286.76	141.19	627.91	656.20	
	3. Interest Suspense a/c	3674.05	11366.53	404.42	428.55	183.29	655.03	74.86	354.88	228.54	68.36	191.50	90.68	69.87	264.14	263.75	
	4. Others	699.67	2788.04	3034.76	3208.38	1172.66	1849.94	1098.23	2095.58	1118.40	749.85	795.13	686.09	270.20	737.94	534.57	
6	Reconciliation A/c	1366.12			19.28		37.41	0.43	54.74	8.66			41.77	0.21			
7	Profit & Loss A/c	-56.71	662.86	1112.33	891.27	558.89	506.60	381.86	277.34	642.46	302.68	269.47	261.45	90.55	32.97	202.03	
	TOTAL LIABILITIES	68218.53	105153.81	75299.41	68985.10	43583.99	57012.02	60164.71	21511.12	57233.59	29504.23	22587.66	27042.20	11941.07	27005.26	28911.34	
Assets		-0.01								0.00							
1	LIQUID FUNDS	13477.36	11246.66	5480.31	7196.01	7245.47	4826.16	5308.49	1808.94	5365.16	2417.37	1651.06	3074.89	2488.01	3623.93	3459.09	
	a. Cash Balance	1813.26	1948.06	1039.83	1471.88	510.31	668.12	1172.68	530.67	1532.98	602.13	573.40	410.03	313.47	1050.80	574.55	
	Nepalese Notes & Coins	1764.60	1904.28	989.51	1403.19	448.63	598.82	1141.56	508.65	1515.85	588.38	564.69	400.03	288.57	1002.46	550.81	
	Foreign Currency	48.66	43.78	50.32	68.69	61.67	69.30	31.12	22.01	17.13	13.75	8.72	10.00	24.91	48.34	23.74	
	b. Bank Balance	11014.10	8163.43	2513.27	5538.00	2263.13	3962.62	3985.82	1278.28	3132.18	1815.24	1077.65	2514.85	2174.53	2573.13	1999.96	
	1. In Nepal Rastra Bank	8740.15	6983.93	1310.16	2789.50	656.27	2360.30	2918.52	805.43	1445.40	613.89	815.25	2234.10	1985.85	1903.17	1518.43	
	Domestic Currency	8579.44	6926.95	1341.39	2735.87	617.87	2274.39	2885.71	767.35	1417.81	571.84	813.29	2159.24	1976.06	1891.19	1508.65	
	Foreign Currency	160.71	56.98	-31.23	53.62	38.40	85.90	32.80	38.08	27.59	42.04	1.96	74.86	9.79	11.98	9.78	
	2. "A" Class Licensed Institution	544.42	162.40	47.00	91.05	99.12	148.03	77.10	63.76	116.92	149.88	148.76	112.14	51.31	312.15	70.68	
	Domestic Currency	544.42	161.43	47.00	85.89	99.12	147.04	71.64	62.84	116.92	148.23	148.16	111.66	51.27	308.54	81.68	
	Foreign Currency		0.97		5.15		1.00	5.46	0.91		1.65	0.59	0.49	0.05	3.61	-11.00	
	3. Other Financial Ins.								0.72						326.51		
	4. In Foreign Banks	1729.53	1017.10	1156.10	2657.46	1507.74	1454.29	990.20	408.37	1569.86	1051.48	113.64	168.61	137.37	31.30	410.85	
	c. Money at Call	650.00	1135.17	1927.21	186.13	4472.04	195.43	150.00		700.00			150.00			884.58	
	Domestic Currency	650.00	1080.00				100.00	150.00		700.00			150.00				
	Foreign Currency		55.17	1927.21	186.13	4472.04	95.43									884.58	
2	INVESTMENT IN SECURITIES	8182.06	27238.49	11704.22	5425.89	8292.47	6466.09	3900.43	3966.42	6707.91	4287.14	2997.00	3051.02	325.63	1939.04	3642.77	
	a. Govt. Securities	8182.06	27026.17	11485.43	5425.89	8283.98	3726.45	3900.43	3966.42	6707.91	4287.14	2897.00	2888.75	325.63	1939.04	3642.77	
	b. NRB Bond						2739.65										
	c. Govt. Non-Fin. Ins.		212.32			8.49											
	d. Other Non-Fin Ins.											100.00					
	e. Non Residents			218.79									162.27				
3	SHARE & OTHER INVESTMENT	2609.65	2810.29	6994.00	5041.31	6833.08	2397.18	19649.50	172.96	985.18	176.48	299.10	1036.37	173.50	431.62	417.62	
	a. Interbank Lending			219.00													

Statement of Assets and Liabilities
as on Pus end, 2069 (Rs in million)

S.N.	Bank Name	Laxmi	SBL	ADBNL	Global	Citizens	Prime	BOA	Sunrise	Grand	NMB	Kist	Janata	Mega	CTBNL	Civil	Century
Liabilities					0.00	0.00			0.00					0.00			
1	CAPITAL FUND	2470.25	2183.27	12972.65	2552.38	2281.76	2593.13	2500.77	2151.20	2160.66	2263.69	2243.30	2060.55	1784.77	1438.52	2031.84	1159.46
	a. Paid-up Capital	1694.08	1619.24	9474.30	2184.86	2101.84	2342.72	2000.00	2015.00	2000.00	2000.00	2000.00	2000.00	1631.00	1400.00	2000.00	1080.00
	b. Calls in Advance																
	c. Proposed Bonus Share																
	d. General Reserves	301.30	294.93	2886.04	146.67	153.47	225.06	96.75	88.91	151.74	196.50	98.47	19.54	19.24	7.59	28.29	1.65
	e. Share Premium	13.07			3.99	2.97		25.96	32.41		10.08						
	f. Retained Earning	238.61	103.63	602.57	152.07	6.85	7.71	365.87	7.44	7.13	44.06	115.01	40.90	75.26	27.62		6.49
	g. Others Reserves Fund	223.18	165.47	9.74	64.78	16.62	17.64	12.18	7.44	1.79	13.04	29.82	0.11	59.27	3.30	3.54	71.32
2	BORROWINGS	350.00	760.10	3351.02	505.55	87.65	131.40	429.10				181.03	927.60	877.11	410.00		13.10
	a. NRB		58.90	102.58	105.55							155.41		100.00			
	b. Interbank Borrowing		45.00	131.41		87.65	131.40	429.10				23.37	927.60	777.11	410.00		13.10
	c. Foreign Banks and Fin. Ins.																
	d. Other Financial Ins.		28.43	817.03								2.25					
	e. Bonds and Securities	350.00	627.77	2300.00	400.00												
3	DEPOSITS	23716.97	26713.80	44971.72	29371.92	19635.95	24395.71	16082.61	22157.74	16299.72	17052.37	20983.57	10424.66	11826.67	8397.22	11002.10	8161.38
	a. Current	970.79	803.56	4223.13	1021.81	646.38	609.11	313.69	716.02	450.00	491.71	400.94	495.21	249.57	109.38	342.36	196.16
	Domestic	845.62	702.82	4217.96	954.87	630.78	588.69	312.90	645.42	444.37	487.55	394.93	492.55	234.64	108.76	330.97	180.30
	Foreign	125.18	100.74	5.17	66.94	15.60	20.41	0.79	70.60	5.63	4.16	6.02	2.65	14.92	0.62	11.39	15.86
	b. Savings	4975.40	6821.73	23469.11	13141.93	5043.34	3859.22	4184.74	8049.84	2112.83	3749.18	11853.61	2516.28	4410.65	1069.59	1234.48	1882.69
	Domestic	4872.38	6795.15	23469.11	13082.25	5019.04	3847.79	4177.20	8013.96	2096.15	3722.66	11847.05	2515.71	4382.93	1063.94	1227.89	1880.18
	Foreign	103.02	26.58		59.68	24.30	11.43	7.54	35.88	16.68	26.52	6.56	0.56	27.72	5.65	6.59	2.51
	c. Fixed	10309.28	9762.94	17238.14	10328.27	8933.88	8554.88	7136.59	8894.54	9378.88	7134.33	6265.44	4646.55	1611.88	4454.18	5481.13	3291.52
	Domestic	8860.87	9324.94	17208.29	9450.51	8582.36	8160.68	7133.97	8060.45	9019.28	6470.26	6134.04	4646.55	1578.39	4322.18	5481.13	3291.52
	Foreign	1448.41	438.00	29.86	877.76	351.52	394.20	2.63	834.08	359.60	664.07	131.40		33.49	132.00		
	d. Call Deposits	6989.03	9068.11	41.14	4494.04	4861.20	11157.35	4371.08	4201.79	4088.64	5550.77	2338.15	2705.20	5412.23	2692.64	3820.83	2751.62
	Domestic	5882.98	8922.80	41.14	4323.50	4843.71	11135.44	4300.44	4159.62	3903.96	5380.61	2276.70	2705.20	5298.35	2642.63	3394.52	2751.62
	Foreign	1106.06	145.31		170.54	17.49	21.91	70.64	42.17	184.68	170.16	61.45		113.88	50.01	426.32	
	e. Others	472.46	257.45	0.19	385.87	151.15	215.15	76.51	295.56	269.36	126.38	125.43	61.42	142.34	71.43	123.30	39.39
	Domestic	450.99	256.33	0.19	385.87	151.15	215.15	76.51	295.56	260.49	63.41	125.43	61.42	142.34	71.43	123.09	39.39
	Foreign	21.47	1.13						8.87	62.96					0.09	0.20	
4	Bills Payable	6.78			12.28	11.62	20.19	41.42	9.02	2.19	1.97	10.50	8.49	18.46		7.04	5.42
5	Other Liabilities	2595.30	2745.09	26547.39	4029.61	1089.89	1250.51	1301.57	1589.87	1304.78	820.24	1417.42	338.36	633.40	216.48	357.98	196.58
	1. Sundry Creditors	928.89	1019.45	1249.74	2433.65	0.08	8.86		6.82		49.02	82.41	4.70	3.33	2.96	2.01	42.84
	2. Loan Loss Provision	372.42	611.05	5347.46	594.70	401.88	634.26	399.63	600.47	277.68	390.68	643.61	130.73	208.22	84.55	134.49	79.93
	3. Interest Suspense a/c	148.98	164.59	1851.76	114.56	121.65	201.93	159.43	254.91	122.31	100.09	224.22	21.92	48.51	11.20	33.89	12.76
	4. Others	1145.01	950.00	18098.43	886.70	566.29	405.46	742.51	727.67	904.79	280.44	467.18	181.01	373.34	117.77	187.60	61.05
6	Reconciliation A/c									0.34	0.00	0.00				1.10	
7	Profit & Loss A/c	110.19	128.80	546.35	244.91	158.67	161.82	314.52	126.29	87.88	254.23		69.84	83.85	41.39	52.73	39.54
	TOTAL LIABILITIES	29249.48	32531.06	88389.13	36716.65	23265.55	28552.75	20669.98	26034.13	19855.57	20392.49	24835.83	13829.50	15224.26	10504.70	13451.69	9575.47
Assets					0.00	0.00			0.00								0.00
1	LIQUID FUNDS	4775.84	3434.06	4237.99	4174.20	3040.02	4163.76	2450.16	4442.28	2199.66	2059.41	2245.82	1640.52	2128.93	1623.30	2073.42	722.70
	a. Cash Balance	289.53	633.27	1769.52	793.26	614.75	919.48	304.55	514.81	417.85	366.49	652.98	242.51	243.46	166.52	201.70	299.33
	Nepalese Notes & Coins	266.44	566.19	1761.60	778.68	598.63	904.73	292.29	507.68	383.16	352.35	641.06	238.91	234.40	160.74	192.36	297.20
	Foreign Currency	23.09	67.08	7.92	14.58	16.13	14.75	12.26	7.13	34.69	14.14	11.92	3.60	9.06	5.78	9.34	2.13
	b. Bank Balance	4411.85	1460.33	2331.48	3380.93	2277.90	2437.21	1793.71	3387.23	1781.82	1618.33	1464.04	882.44	648.19	1267.86	1584.62	423.36
	1. In Nepal Rastra Bank	2296.41	1407.30	1618.28	1984.30	1844.12	1997.41	1648.31	2717.44	924.99	1258.37	1201.81	708.68	410.99	1116.59	1047.66	346.46
	Domestic Currency	2262.27	1402.52	1618.28	1940.37	1838.65	1982.46	1635.78	2673.13	852.39	1249.23	1184.97	706.11	406.84	1105.76	1035.81	345.60
	Foreign Currency	34.13	4.78		43.93	5.47	14.95	12.54	44.31	72.59	9.14	16.84	2.57	4.15	10.83	11.85	0.86
	2. "A" Class Licensed Institution	217.42	17.17	684.13	174.43	189.12	47.38	72.50	86.03	215.95	109.93	44.13	68.94	31.56	12.66	137.67	55.96
	Domestic Currency	200.37	16.08	670.59	174.43	183.28	47.38	71.56	82.34	42.65	109.93	43.83	68.94	31.56	12.66	121.66	55.45
	Foreign Currency	17.05	1.09	13.54		5.83		0.93	3.70	173.31		0.30				16.01	0.51
	3. Other Financial Ins.				8.20					1.82	0.06				0.60		
	4. In Foreign Banks	1898.03	35.86	29.07	1213.99	244.67	392.42	72.90	583.76	639.05	249.97	218.09	104.82	205.64	138.02	399.29	20.94
	c. Money at Call	74.46	1340.45	137.00	147.37	807.07	351.90	540.24		74.59	128.80	515.57	1237.28	188.91	287.09		
	Domestic Currency		442.50		14.50	780.79	200.00	450.00			128.80		562.20	160.00			
	Foreign Currency	74.46	897.95	137.00		132.87	26.28	151.90	90.24		74.59		515.57	675.08	28.91	287.09	
2	INVESTMENT IN SECURITIES	2520.79	2952.43	8830.50	4315.57	1660.94	2305.62	1824.27	2223.43	2081.77	2005.32	2371.06	1630.96	1270.93	683.22	956.84	1031.15
	a. Govt. Securities	2470.79	2952.43	8830.50	4315.57	1660.94	2305.62	1824.27	2223.43	2081.77	1985.32	2371.06	1630.96	1270.93	683.22	956.84	1031.15
	b. NRB Bond																
	c. Govt. Non-Fin. Ins.	50.00															

Statement of Assets and Liabilities
as on Pus end, 2069 (Rs in million)

S.N.	Bank Name	Sanima	NDC	Malika	Siddhartha	UDBL	Manakamana	Narayani	PDBL	Sahayogi	Axis	Karnali	Triveni	Suprim	Bhrikuti
Liabilities		0.00	0.00	0.00			0.00		0.00	0.00	0.00		0.00	0.00	0.00
1	CAPITAL FUND	2129.58	1218.67	298.25	665.05	14.29	884.67	121.01	400.13	134.80	754.25	105.93	273.92	964.96	427.52
	a. Paid-up Capital	2016.00	415.82	204.83	645.00	80.40	1000.00	55.57	336.52	90.00	718.17	80.00	248.06	772.00	321.09
	b. Calls in Advance			5.18				6.12							-0.02
	c. Proposed Bonus Share							10.05							57.80
	d. General Reserves	93.95	423.60	22.62	38.07	1.84	83.82	17.52	30.69	12.77	29.05	2.69	23.79	45.94	47.85
	e. Share Premium	10.56		0.34					0.54		0.89			0.32	2.11
	f. Retained Earning	6.21	291.81	62.28	-33.18	-67.95	-198.61	21.99	27.17	31.91	4.09	23.24	1.30	143.63	0.22
	g. Others Reserves Fund	2.86	87.44	3.00	15.16		-0.54	9.76	5.21	0.13	2.04			0.45	1.28
															0.57
2	BORROWINGS	437.62				5.58	360.00	14.50					3.00		
	a. NRB														
	b. Interbank Borrowing	437.62					360.00	14.50							
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.												3.00		
	e. Bonds and Securities					5.58									
3	DEPOSITS	14470.73	938.63	1875.66	4969.18	51.94	2958.58	942.41	2627.21	1515.91	1155.04	1008.47	2517.42	1536.81	3976.81
	a. Current	365.82	23.14	64.35	80.04		92.10		7.31	36.20	10.06		46.38	26.49	36.47
	Domestic	361.80	23.14	64.35	79.81		91.11		7.31	36.20	10.06		46.38	26.49	36.47
	Foreign	4.02			0.22		0.99								
	b. Savings	4064.66	166.02	1418.13	2619.67	51.84	855.94	574.21	1428.04	1216.04	371.73	864.58	1141.77	777.96	1802.32
	Domestic	4037.99	166.02	1418.13	2619.67	51.84	855.94	574.21	1428.04	1216.04	371.73	864.58	1141.77	777.96	1802.32
	Foreign	26.67													
	c. Fixed	7509.44	586.35	176.45	1421.32	0.09	921.57	367.25	664.48	206.82	251.52	139.91	810.52	339.11	868.99
	Domestic	7393.63	586.35	176.45	1421.32	0.09	921.57	367.25	664.48	206.82	251.52	139.91	810.52	339.11	868.99
	Foreign	115.81													
	d. Call Deposits	2495.65	163.12	213.16	845.47		1081.70		522.62	56.86	521.25		516.47	392.99	1241.48
	Domestic	2492.97	163.12	213.16	845.47		1081.70		522.62	56.86	521.25		516.47	392.99	1241.48
	Foreign	2.68													
	e. Others	35.17		3.58	2.68		7.27	0.95	4.76		0.47	3.98	2.28	0.26	27.54
	Domestic	35.17		3.58	2.68		7.27	0.95	4.76		0.47	3.98	2.28	0.26	27.54
	Foreign														
4	Bills Payable														
5	Other Liabilities	431.43	2561.12	163.21	605.25	69.42	405.81	111.63	110.64	63.31	184.67	54.48	69.18	335.74	103.76
	1. Sundry Creditors	11.62	98.29	0.47	23.79	15.77		9.09	14.92	7.05	4.26	0.80	9.41	1.50	7.23
	2. Loan Loss Provision	139.99	534.70	40.82	451.26	10.40	112.23	33.96	35.67	20.03	54.59	16.55	34.31	164.80	42.64
	3. Interest Suspense a/c	31.85	1327.94	12.32	100.77	24.00	75.15	40.10	6.23	5.68	40.09	30.17		36.91	13.14
	4. Others	247.97	600.20	109.60	29.44	19.24	218.43	28.49	53.82	30.55	85.72	6.96	25.45	132.53	40.74
6	Reconciliation A/c		2.37					274.28		0.02	0.00		976.41		1077.74
7	Profit & Loss A/c	130.53	71.08	18.34		23.41	49.57		20.06	17.98	1.73		174.04		24.76
	TOTAL LIABILITIES	17599.90	4791.87	2355.46	6239.47	164.63	4658.63	1463.82	3158.03	1732.03	2095.69	1168.87	4013.96	2837.52	5610.58
Assets		0.00	0.00				0.00		0.00			0.00	0.00	0.00	
1	LIQUID FUNDS	1178.63	1098.92	651.67	1837.37	38.92	1015.03	244.47	746.55	544.90	452.31	262.83	652.78	864.29	1402.23
	a. Cash Balance	264.01	13.06	67.08	98.43	1.70	40.52	12.00	82.72	21.90	57.02	69.07	55.71	50.29	121.91
	Nepalese Notes & Coins	256.40	13.06	65.78	97.83	1.70	38.21	12.00	82.72	21.90	57.02	69.07	55.70	50.29	121.91
	Foreign Currency	7.61		1.30	0.59		2.31						0.01		
	b. Bank Balance	914.62	1085.85	141.22	351.95	37.22	974.51	232.47	169.48	110.93	395.30	27.12	182.23	576.92	156.12
	1. In Nepal Rastra Bank	631.48	106.73	106.55	332.91	4.44	183.47	0.47	2.29	93.34	75.84	27.12	0.06	90.37	97.67
	Domestic Currency	624.02	106.73	106.55	332.91	4.44	183.47	0.47	2.29	93.34	75.84	27.12	0.06	90.37	97.67
	Foreign Currency	7.46													
	2. "A" Class Licensed Institution	124.23	969.91	34.67	19.04	1.57	644.97	64.02	166.79	17.59	185.31		174.00	486.56	45.76
	Domestic Currency	123.52	969.91	34.67	18.99	1.57	640.93	64.02	166.79	17.59	185.31		174.00	486.56	45.76
	Foreign Currency	0.72			0.05		4.04								
	3. Other Financial Ins.		9.21			31.21	134.73	167.98	0.40		134.15		8.17		12.70
	4. In Foreign Banks	158.91					11.34								
	c. Money at Call			443.37	1387.00				494.36	412.07		166.64	414.84	237.07	1124.19
	Domestic Currency			443.37	1382.10				494.36	412.07		166.64	414.84	237.07	1124.19
	Foreign Currency				4.89										
2	INVESTMENT IN SECURITIES	2470.63	47.81	61.15	232.46		189.52		5.00				20.00	76.59	25.20
	a. Govt. Securities	2470.63	47.81	61.15	232.46		189.52		5.00				20.00	76.59	25.20
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	107.27	192.63	6.30	38.97		4.05	26.59	5.67		1.90	3.00	18.43	1.67	0.10
	a. Interbank Lending														
	b. Non Residents														
	c. Others	107.27	192.63	6.30	38.97		4.05	26.59	5.67		1.90	3.00	18.43	1.67	0.10
4	LOANS & ADVANCES	13133.46	1701.63	1402.24	3449.05	62.88	3036.43	629.02	2274.28	1146.87	1461.87	730.55	2084.76	1612.57	3029.50
	a. Private Sector	12833.88	1678.43	1402.24	3449.05	62.88	2948.31	629.02	2274.28	1146.87	1444.97	730.55	2084.76	466.51	3029.50
	b. Financial Institutions	249.58					88.11				16.90			1146.06	
	c. Government Organizations	50.00	23.20												
5	BILL PURCHASED				1.00										
	a. Domestic Bills Purchased				1.00										
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	LOANS AGAINST COLLECTED BILLS														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	FIXED ASSETS	491.84	122.43	61.18	294.46	1.93	138.21	9.74	60.80	8.30	46.51	32.64	67.04	47.81	40.07
8	OTHER ASSETS	218.06	1628.46	170.00	183.10	39.10	221.78	245.56	65.26	31.93	130.61	125.45	42.02	170.53	35.75
	a. Accrued Interest:	45.38	1327.94	13.81	102.57	25.42	83.40	42.23	6.45	5.68	45.35	30.17		37.35	14.28
	Financial	0.58				1.42								27.92	
	Government Enterprises	13.53	30.70	1.49	1.80		8.25		0.22					0.44	1.13
	Private Sector	31.27	1297.24	12.32	100.77	24.00	75.15	42.23	6.23	5.68	45.35	30.17		8.99	13.14
	b. Staff Loans / Adv.	67.70	18.80	48.28	29.28		36.08	7.12	29.94	4.90	4.60	40.79	12.52	1.66	2.91
	c. Sundry Debtors	0.29	164.25		28.17	12.39	186.74	11.84	12.61	14.38	27.64	16.33	19.55	0.54	
	d. Cash In Transit							0.41							
	e. Others	104.69	117.47	107.91	23.08	1.29	102.30	9.47	16.62	8.74	66.29	26.85	13.17	111.97	18.02
9	Expenses not Written off			0.34					0.07			1.65		11.54	
10	Non Banking Assets			2.58		21.81	53.60			2.48					
11	Reconciliation Account							274.27	0.39			0.01	976.63		1077.74
12	Profit & Loss A/c														

Statement of Assets and Liabilities
as on Pus end, 2069 (Rs in million)

S.N.	Bank Name	Suwestcha	Bageshwari	Saurashankar	Gurtha	Gandaki	infrastructure	Business	Biratnaxmi	Excel	Western	H & B	Araniko	NDEP	CEDBL	Miteri
Liabilities																
1	CAPITAL FUND	146.87	289.96	256.38	-1051.76	282.88	904.61	1015.70	220.07	175.03	90.10	1061.81	239.31	632.48	1174.28	119.48
	a. Paid-up Capital	118.68	242.20	211.92	660.82	250.00	827.53	842.06	173.36	100.00	60.00	897.93	200.00	582.45	1088.00	108.35
	b. Calls in Advance				0.82						21.60					
	c. Proposed Bonus Share	0.36	25.72		52.87			20.81								
	d. General Reserves	13.57	19.45	18.57	34.15	27.24	49.11	99.95	20.82	25.20	6.38	66.32	8.62	32.04	43.48	8.29
	e. Share Premium	0.96	1.35		2.38	0.08	5.69	0.38	1.07					1.79	5.41	
	f. Retained Earning	11.73	0.04	25.80	-1802.80	2.44	17.21	72.02	1.21	49.83	2.12	94.53	30.58	15.90	6.00	2.55
	g. Others Reserves Fund	1.57	1.20	0.09	0.00	3.11	5.06	1.29	2.81				3.02	0.11	0.30	0.29
2	BORROWINGS											277.63		33.12	304.41	
	a. NRB															
	b. Interbank Borrowing															
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.											277.63		33.12	304.41	
	e. Bonds and Securities															
3	DEPOSITS	1156.13	1831.73	1148.87	936.65	2126.57	2682.66	3630.64	2877.49	2425.13	781.80	6078.31	549.72	4416.43	6789.82	810.49
	a. Current	33.98	13.83	18.02	328.79	26.62	28.32	55.10	40.47	31.08	14.00	93.13	6.38	69.35	143.38	8.70
	Domestic	33.98	13.83	18.02	328.79	26.62	28.32	55.10	40.47	31.08	14.00	93.13	6.38	69.34	141.75	8.70
	Foreign													0.01	1.64	
	b. Savings	443.30	1144.39	666.09	381.43	1026.42	811.97	1446.21	1603.87	1577.52	516.86	2395.06	450.32	2158.52	1836.77	487.01
	Domestic	443.30	1144.39	666.09	381.29	1026.42	811.97	1446.21	1603.87	1577.52	516.86	2395.06	450.32	2157.78	1784.57	487.01
	Foreign				0.14									0.74	52.20	
	c. Fixed	395.73	237.79	184.78	49.25	551.91	883.25	1345.21	881.46	456.41	154.49	2676.05	92.87	1388.11	3142.70	243.55
	Domestic	395.73	237.79	184.78	49.25	551.91	883.25	1345.21	881.46	456.41	154.49	2676.05	92.87	1388.11	3068.90	243.55
	Foreign														73.80	
	d. Call Deposits	283.13	390.86	279.99	172.84	519.53	931.54	780.31	347.41	359.41	96.09	883.19		787.97	1605.97	71.23
	Domestic	283.13	390.86	279.99	172.84	519.53	931.54	780.31	347.41	359.41	96.09	883.19		787.96	1383.82	71.23
	Foreign				0.01									0.01	222.15	
	e. Others		44.87		4.34	2.09	27.58	3.81	4.28	0.72	0.36	30.87	0.15	12.47	61.00	
	Domestic		44.87		4.34	2.09	27.58	3.81	4.28	0.72	0.36	30.87	0.15	12.47	61.00	
	Foreign															
4	Bills Payable		2.69									0.02		15.58	0.60	
5	Other Liabilities	97.63	42.31	56.64	3747.25	67.95	251.93	384.49	1225.38	60.87	23.38	428.19	45.65	334.54	345.23	22.76
	1. Sundry Creditors	8.41	3.14	2.30	1.42	4.58	2.32	35.47	9.81	9.29	12.90	5.57	1.25	10.58	8.38	1.22
	2. Loan Loss Provision	64.51	28.23	21.92	1635.62	21.94	114.54	104.37	29.77	25.59	10.24	242.00	26.69	129.67	91.72	9.19
	3. Interest Suspense a/c	8.80	3.40	6.59	536.19	9.28	76.76	98.13	1.96	4.99		92.47	10.31	82.39	22.18	0.81
	4. Others	15.92	7.53	25.82	1574.02	32.15	58.32	146.52	1183.84	21.00	0.24	88.14	7.40	111.90	222.95	11.54
6	Reconciliation A/c		-3.06		0.03		0.00			553.55	8.84	2.24		-0.24		62.66
7	Profit & Loss A/c		33.57		12.15		35.74		35.94	9.05	1.85		2.34		49.70	13.67
	TOTAL LIABILITIES	1400.63	2197.21	1474.07	3632.14	2513.14	3839.20	5030.83	4358.89	3223.63	905.98	7848.19	837.02	5431.91	8664.03	1029.07
Assets																
1	LIQUID FUNDS	402.37	554.67	438.26	181.20	656.98	1247.41	877.34	739.50	1064.67	282.28	850.10	238.03	1187.30	2071.80	208.33
	a. Cash Balance	61.90	43.85	33.88	15.94	62.59	87.07	55.33	64.44	79.56	28.43	238.19	11.80	143.57	112.98	8.10
	Nepalese Notes & Coins	61.90	42.92	33.88	15.28	61.33	86.72	55.27	64.43	79.55	28.43	237.09	11.57	141.67	111.51	8.10
	Foreign Currency		0.93		0.66	1.26	0.35	0.06	0.01	0.02		1.10	0.22	1.91	1.47	
	b. Bank Balance	340.47	182.95	39.93	1.46	594.39	1160.34	246.64	211.29	701.42	55.69	611.92	35.03	277.11	128.19	44.31
	1. In Nepal Rastra Bank		103.39	0.22	1.46	113.56	331.75	244.31	209.67	550.33	0.03	253.82	32.17	268.33	85.93	18.11
	Domestic Currency		103.39	0.22	1.17	113.56	331.24	244.31	209.67	550.33	0.03	253.82	32.17	268.27	84.96	18.11
	Foreign Currency				0.30		0.52							0.06	0.98	
	2. "A" Class Licensed Institution	156.78	9.60	15.99		337.27	737.70	2.29	1.62	151.10	55.66	250.66	1.51	8.50	27.21	26.19
	Domestic Currency	156.78	9.60	15.99		337.27	736.74	2.29	1.62	151.10	55.66	249.62	1.51	8.42	26.29	26.19
	Foreign Currency						0.96					1.04		0.09	0.93	
	3. Other Financial Ins.	183.69		23.72		143.56	90.89	0.03				107.43	1.35	0.27		
	4. In Foreign Banks		69.96												15.04	
	c. Money at Call		327.88	364.46	163.79			575.37	463.78	283.69	198.17		191.20	766.62	1830.63	155.93
	Domestic Currency		327.88	364.46	163.50			575.37	463.78	283.69	198.17		191.20	766.02	1706.76	155.93
	Foreign Currency				0.29									0.60	123.88	
2	INVESTMENT IN SECURITIES		0.81				4.00	110.00	121.00		10.00	291.59	20.00	113.71	313.07	
	a. Govt. Securities		0.81				4.00	110.00	121.00		10.00	291.59	20.00	113.71	313.07	
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e. Non Residents															
3	SHARE & OTHER INVESTMENT	0.50			67.06	2.00	89.91	13.20	11.10		0.50	16.15	11.06	85.22	411.98	5.10
	a. Interbank Lending															
	b. Non Residents															
	c. Others	0.50			67.06	2.00	89.91	13.20	11.10		0.50	16.15	11.06	85.22	411.98	5.10
4	LOANS & ADVANCES	910.67	1570.16	896.01	1996.81	1694.12	2269.15	3484.42	2216.42	1547.57	509.35	6013.88	506.06	3568.85	5604.97	730.58
	a. Private Sector	910.67	1570.16	896.01	1996.81	1694.12	2269.15	3484.42	2216.42	631.70	509.35	5935.77	506.06	3568.85	5502.13	730.58
	b. Financial Institutions									915.87		78.11			102.85	
	c. Government Organizations															
5	BILL PURCHASED											3.20				
	a. Domestic Bills Purchased											3.20				
	b. Foreign Bills Purchased															
	c. Import Bills & Imports															
6	LOANS AGAINST COLLECTED BILLS															
	a. Against Domestic Bills															
	b. Against Foreign Bills															
7	FIXED ASSETS	34.91	34.65	61.99	165.28	114.67	68.74	239.79	54.51	28.98	34.81	254.32	29.85	249.46	116.29	7.04
8	OTHER ASSETS	29.54	35.72	77.81	871.83	45.37	136.40	214.88	1216.36	29.17	69.03	388.19	32.29	166.41	145.92	15.35
	a. Accrued Interest:	8.80	3.40	6.59	536.19	9.28	82.88	98.16	1.96	4.99		98.61	10.31	94.73	29.40	0.81
	Financial								1.96			0.22			0.56	
	Government Enterprises						6.12	0.02	4.99			2.35		12.20	7.22	
	Private Sector	8.80	3.40	6.59	536.19	9.28	76.76	98.13				96.04	10.31	82.53	21.62	0.81
	b. Staff Loans / Adv.	2.96	12.38	3.00	28.38	10.70	1.46	12.98	24.94	2.61	8.24	38.66	6.64	3.43	12.32	4.47
	c. Sundry Debtors	6.61	10.18	50.96	6.18	11.82	0.04	42.09	25.19	7.36	52.37	186.45	1.38	24.17	51.64	3.98
	d. Cash In Transit						1.11</									

Statement of Assets and Liabilities
as on Pus end, 2069 (Rs in million)

S.N.	Bank Name	Tinau	Rising	Mukdnath	Sewa	Kankai	Public	Mahakali	Ace	Bhagav	Shangrha	Resunga	Rara	diyalo	Country	Alpine
Liabilities		0.00			0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1	CAPITAL FUND	130.10	262.06	282.95	165.33	104.55	157.69	44.25	894.36	103.52	381.20	96.40	250.96	107.62	332.59	108.72
	a. Paid-up Capital	100.00	200.00	245.00	138.00	91.21	150.00	40.00	797.82	100.00	320.00	70.38	200.10	100.00	320.00	100.00
	b. Calls in Advance				10.56		1.77									
	c. Proposed Bonus Share											15.48				
	d. General Reserves	3.63	9.99	28.13	16.32	2.72	7.52	3.27	88.53	0.97	19.39	8.33	4.66	7.28	11.44	6.98
	e. Share Premium		12.86			0.03		0.26								
	f. Retained Earning	26.47	39.10	4.74	0.44	10.60	-5.59	0.22	2.09	2.55	38.08	1.33	46.19	0.12	0.15	1.05
	g. Others Reserves Fund		0.10	5.08			3.99	0.50	5.92		3.73	0.87		0.22	1.00	0.69
2	BORROWINGS		5.64	120.00					570.00							
	a. NRB															
	b. Interbank Borrowing								570.00							
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.		5.64	120.00												
	e. Bonds and Securities															
3	DEPOSITS	1434.29	1100.80	3075.88	2029.35	501.73	763.77	344.77	5613.91	301.34	2774.12	1479.91	475.87	659.44	1248.26	647.55
	a. Current	15.39	9.05	46.13	24.77	10.10	2.60		85.39	1.73				5.06	12.82	21.72
	Domestic	15.39	9.05	46.13	24.77	10.10	2.60		83.29	1.73				5.06	12.82	21.72
	Foreign								2.11							
	b. Savings	615.40	578.01	2041.78	1078.18	282.02	280.91	289.68	3228.26	161.23	1696.08	1352.84	403.02	214.42	276.41	344.05
	Domestic	615.40	578.01	2041.78	1078.18	282.02	280.91	289.68	3218.98	161.23	1696.08	1352.84	403.02	214.42	276.41	344.05
	Foreign								9.28					0.00		
	c. Fixed	657.79	300.65	700.95	576.25	75.88	321.48	55.08	1939.20	85.82	715.72	126.86	68.86	248.30	489.43	141.52
	Domestic	657.79	300.65	700.95	576.25	75.88	321.48	55.08	1939.20	85.82	715.72	126.86	68.86	248.30	489.43	141.52
	Foreign															
	d. Call Deposits	145.71	212.67	286.87	349.56	133.61	158.78		347.24	49.16	358.08			191.32	469.60	140.15
	Domestic	145.71	212.67	286.87	349.56	133.61	158.78		346.76	49.16	358.08			191.32	469.60	140.15
	Foreign								0.48							
	e. Others		0.44	0.15	0.60	0.11			13.82	3.39	4.24	0.21	4.00	0.35		0.12
	Domestic		0.44	0.15	0.60	0.11			13.82	3.39	4.24	0.21	4.00	0.35		0.12
	Foreign															
4	Bills Payable															
5	Other Liabilities	61.22	88.62	145.44	62.93	16.74	54.58	11.64	538.60	9.77	127.00	39.58	12.71	17.30	64.64	64.78
	1. Sundry Creditors	1.24	1.27	0.28	1.48	0.66	14.08	1.78	2.33	0.60	0.42	4.66	0.45	0.64	1.08	16.55
	2. Loan Loss Provision	12.78	29.26	39.38	15.77	6.87	13.49	4.34	231.52	3.51	44.26	13.78	7.62	5.82	19.03	13.42
	3. Interest Suspense a/c	4.48	14.54	14.02	5.27	1.46	8.36	2.02	80.99		20.17	5.04	2.24	5.90	9.66	9.58
	4. Others	42.71	43.55	91.77	40.42	7.74	18.66	3.49	223.77	5.65	62.15	16.12	2.41	4.94	34.87	25.24
6	Reconciliation A/c			-0.72					0.00	45.09		696.58	104.43			23.20
7	Profit & Loss A/c	6.71	11.85	46.53	16.97	6.13	8.84	2.07	4.49	33.28	5.76	33.89	7.31	5.58	9.11	
	TOTAL LIABILITIES	1632.32	1468.98	3670.08	2274.59	629.14	984.88	402.72	7616.88	464.20	3315.61	2318.23	877.86	791.67	1651.07	853.36
Assets		0.00		0.00		0.00			0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1	LIQUID FUNDS	463.82	434.17	734.77	692.36	175.92	183.53	137.48	2060.00	131.59	738.48	862.19	334.54	197.45	302.96	183.13
	a. Cash Balance	38.61	45.27	54.59	68.18	39.81	13.98	7.46	89.06	6.76	56.48	22.94	11.00	6.71	28.36	30.67
	Nepalese Notes & Coins	38.61	45.27	54.59	68.05	39.81	13.98	1.96	85.29	6.74	56.06	22.94	11.00	6.71	28.36	30.67
	Foreign Currency			0.00	0.13			5.50	3.77	0.02	0.42					
	b. Bank Balance	375.30	62.36	174.02	624.18	32.66	42.77	130.02	197.00	124.83	682.00	43.99	123.92	164.16	100.79	50.93
	1. In Nepal Rastra Bank	77.30	0.14	174.02	51.52	0.05	42.26	4.97	165.68	21.45	135.03	4.63		11.50	58.82	1.92
	Domestic Currency	77.30	0.14	174.02	51.52	0.05	42.26	4.97	164.40	21.45	135.03	4.63		11.50	58.82	1.92
	Foreign Currency							1.29								
	2. "A" Class Licensed Institution	156.95	62.22		424.51	32.60	0.52	37.70	11.55	85.32	495.72	39.29	43.03	96.88	41.81	40.72
	Domestic Currency	156.95	62.22		424.51	32.60	0.52	37.70	11.55	85.32	495.72	39.29	43.03	96.88	41.81	40.72
	Foreign Currency															
	3. Other Financial Ins.	141.05			148.14	0.02		87.34	0.03	18.06	51.26	0.07	80.89	55.77	0.16	8.30
	4. In Foreign Banks							19.74								
	c. Money at Call	49.91	326.54	506.16		103.45	126.77		1773.95			795.27	199.62	26.58	173.81	101.53
	Domestic Currency	49.91	326.54	506.16		103.45	126.77		1768.92			795.27	199.62	26.58	173.81	101.53
	Foreign Currency								5.03							
2	INVESTMENT IN SECURITIES				10.10	2.50	2.06	335.70	3.20	45.00				10.00	72.51	10.00
	a. Govt. Securities				10.00	2.50	2.06	335.70	3.20	45.00				10.00	72.51	10.00
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.			0.10												
	d. Other Non-Fin Ins.															
	e. Non Residents															
3	SHARE & OTHER INVESTMENT	2.63	30.10	182.49	0.20	0.10	34.04	0.50	157.77		1.00		0.50	90.00	20.50	0.50
	a. Interbank Lending		30.00	130.00					12.50						20.00	
	b. Non Residents															
	c. Others	2.63	0.10	52.49	0.20	0.10	34.04	0.50	145.27		1.00		0.50	90.00	0.50	0.50
4	LOANS & ADVANCES	1106.19	930.62	2631.03	1503.84	429.05	691.48	246.63	4537.98	255.46	2414.91	726.18	379.04	476.57	1197.32	568.08
	a. Private Sector	1106.19	930.62	2631.03	1503.84	429.05	691.48	246.18	4418.66	255.46	2414.91	726.18	379.04	476.57	1183.45	568.08
	b. Financial Institutions								119.33						2.01	
	c. Government Organizations							0.44							11.86	
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	37.40	28.32	45.24	32.06	15.57	24.05	3.40	140.61	6.46	46.45	11.12	15.06	7.35	31.91	16.27
8	OTHER ASSETS	20.22	45.77	76.55	33.83	7.30	28.62	12.65	334.29	21.01	64.89	22.16	16.20	10.24	23.82	75.38
	a. Accrued Interest:	4.48	15.70	14.02	5.27	1.46	8.36	2.02	89.72		26.38	5.04	2.24	5.90	13.12	10.83
	Financial		1.16						0.01						0.00	
	Government Enterprises								8.73		6.22				3.48	
	Private Sector	4.48	14.54	14.02	5.27	1.46	8.36	2.02	80.97		20.17	5.04	2.24	5.90	9.63	10.83
	b. Staff Loans / Adv.	4.89	1.77	1.66	10.35		8.23	3.17	26.82	1.55	13.66			0.53	4.12	1.46
	c. Sundry Debtors	0.28	1.16	13.55	10.11	1.13	4.74	6.08	6.67	0.34	0.79	16.44	3.75	0.59	0.14	56.61
	d. Cash In Transit															
	e. Others	10.56	27.14	47.32	8.10	4.72	7.29	1.38	211.08	19.11	24.07	0.68	10.21	3.21	6.44	6.48
9	Expenses not Written off	2.06			2.20				0.61	4.87				0.06	2.05	

Statement of Assets and Liabilities
as on Pus end, 2069 (Rs in million)

S.N.	Bank Name	Nigiri	Katmandu	Garma	City	Bishow	Professional	Kabeli	Kamana	Corporate	Pathihara	Purnima	Jyoti	Bagmati	Hanro	Kakre
Liabilities		0.00				0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1	CAPITAL FUND	63.75	742.26	252.80	283.97	277.70	103.42	26.53	221.25	248.27	112.03	107.08	817.84	52.25	44.70	36.09
	a. Paid-up Capital	50.00	651.93	220.00	253.73	252.00	100.00	20.00	200.00	200.00	100.00	100.00	740.00	50.00	21.00	30.00
	b. Calls in Advance							1.50							18.53	
	c. Proposed Bonus Share	7.50														
	d. General Reserves	5.73	22.74	24.30	25.43	21.53	3.31	4.16	16.69	15.05		4.16	28.91		1.41	
	e. Share Premium		0.11								0.14					
	f. Retained Earning	0.52	67.34	8.46	2.23	2.67		0.87	3.56	33.17	6.17	2.37	45.53	2.25	3.26	6.09
	g. Others Reserves Fund		0.14	0.05	2.58	1.50	0.11		1.00	0.05	0.46	0.55	3.41		0.50	
2	BORROWINGS		40.00													
	a. NRB															
	b. Interbank Borrowing		40.00													
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.															
	e. Bonds and Securities															
3	DEPOSITS	562.24	4483.63	2559.42	2627.90	2737.82	289.86	349.99	1859.32	1266.92	1259.96	1064.43	3633.29	154.61	296.02	378.03
	a. Current	2.69	70.08	49.35	10.06	29.62	2.45	5.49	22.95		9.16	36.63	142.04	1.80	15.58	2.79
	Domestic	2.69	70.07	49.35	10.06	29.62	2.45	5.49	22.95		9.16	36.63	141.99	1.80	15.58	2.79
	Foreign		0.01										0.05			
	b. Savings	284.65	2242.56	1527.25	1605.45	936.33	122.24	267.05	956.49	472.27	700.11	590.31	1747.58	100.32	149.47	280.25
	Domestic	284.65	2235.48	1527.25	1605.45	936.33	122.24	267.05	956.49	472.27	700.11	590.31	1743.65	100.32	149.47	280.25
	Foreign		7.08										3.93			
	c. Fixed	184.72	1405.79	645.76	851.32	1072.81	57.78	59.07	481.77	616.06	168.50	273.05	987.55	27.94	76.83	60.85
	Domestic	184.72	1405.79	645.76	851.32	1072.81	57.78	59.07	481.77	616.06	168.50	273.05	987.55	27.94	76.83	60.85
	Foreign															
	d. Call Deposits	89.66	762.93	337.07	157.68	699.05	107.40	18.39	398.11	149.02	382.19	163.99	685.35	24.20	54.14	34.14
	Domestic	89.66	762.93	337.07	157.68	699.05	107.40	18.39	398.11	149.02	382.19	163.99	682.24	24.20	54.14	34.14
	Foreign												3.11			
	e. Others	0.53	2.26		3.39					29.57		0.45	70.77	0.34		
	Domestic	0.53	2.26		3.39					29.57		0.45	70.77	0.34		
	Foreign															
4	Bills Payable				1.11			1.87								
5	Other Liabilities	38.64	289.40	82.10	163.19	191.54	20.01	5.69	68.57	115.57	29.51	26.49	249.89	4.24	5.96	4.50
	1. Sundry Creditors	0.21	15.11	12.56	0.15	1.79	12.08	0.45	1.81	10.57	0.32	2.41	2.15	0.25	0.48	1.37
	2. Loan Loss Provision	6.03	94.30	23.88	25.86	25.96	2.86	2.30	17.40	40.13	15.31	9.48	77.43	1.62	2.84	2.79
	3. Interest Suspense a/c	5.96	42.87	10.38	19.20	13.65	1.07	1.13	14.00	24.88	2.79	1.50	34.78	0.24		0.34
	4. Others	26.43	137.11	35.29	117.98	150.15	4.01	1.81	35.36	39.99	11.09	13.10	135.53	2.13	2.64	0.00
6	Reconciliation A/c	0.00	750.67	650.72								274.83				
7	Profit & Loss A/c	6.24	205.65	21.96	25.60	24.26	3.61	1.72	22.04	64.69	6.50	4.16	26.44	1.19	2.84	2.13
	TOTAL LIABILITIES	670.86	6511.61	3567.00	3101.77	3231.33	416.91	383.94	2173.05	1695.45	1682.83	1202.17	4727.47	212.28	349.53	420.75
Assets		0.00			0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00		0.00
1	LIQUID FUNDS	209.00	1536.09	617.25	764.91	695.72	182.61	178.98	527.27	500.37	411.92	491.40	1127.70	44.30	41.74	132.48
	a. Cash Balance	19.92	90.89	84.54	53.12	46.46	10.68	11.62	29.54	5.04	54.43	27.67	50.49	8.08	10.92	8.64
	Nepalese Notes & Coins	19.70	90.47	84.54	53.09	46.46	10.68	11.62	29.47	5.04	54.43	27.67	50.25	8.08	10.92	8.56
	Foreign Currency	0.23	0.42		0.04				0.06				0.25			0.08
	b. Bank Balance	33.16	1445.21	141.64	627.18	147.63	16.08	31.18	497.73	495.33	93.05	61.58	250.06	11.75	22.09	123.84
	1. In Nepal Rastra Bank	0.01	180.06	141.64	134.90	147.63	0.09	5.06	103.15	62.03	17.10	59.34	218.85		0.09	
	Domestic Currency	0.01	180.06	141.64	134.90	147.63	0.09	5.06	103.15	62.03	17.10	59.34	218.85		0.09	
	Foreign Currency															
	2. "A" Class Licensed Institution	33.15	1015.20		405.26		15.97	26.12	162.84	303.22	75.95	2.24	31.21	11.57	22.00	93.43
	Domestic Currency	33.15	997.84		405.26		15.97	26.12	162.84	303.22	75.95	2.24	31.16	11.57	22.00	93.43
	Foreign Currency		17.35										0.05			
	3. Other Financial Ins.		249.95		87.02		0.02		231.73	130.09	0.01			0.18		30.41
	4. In Foreign Banks															
	c. Money at Call	155.92		391.08	84.61	501.63	155.85	136.19			264.43	402.15	827.14	24.46	8.74	
	Domestic Currency	155.92		391.08	84.61	501.63	155.85	136.19			264.43	402.15	820.46	24.46	8.74	
	Foreign Currency												6.68			
2	INVESTMENT IN SECURITIES		181.11		59.58								177.41		1.00	
	a. Govt. Securities		181.11		59.58								177.41		1.00	
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin. Ins.															
	e. Non Residents															
3	SHARE & OTHER INVESTMENT		43.06		41.96	1.50	0.10		26.00	14.63			0.10	1.00	4.55	0.10
	a. Interbank Lending				34.15											
	b. Non Residents															
	c. Others		43.06		7.80	1.50	0.10		26.00	14.63			0.10	1.00	4.55	0.10
4	LOANS & ADVANCES	428.54	3532.29	2220.96	2108.96	2361.85	213.25	180.31	1547.87	1090.86	951.42	683.99	3185.20	156.30	283.70	279.36
	a. Private Sector	428.54	3423.82	2220.96	2104.90	2361.85	213.25	180.31	1547.87	1090.86	951.42	683.99	3176.25	156.30	283.70	279.36
	b. Financial Institutions		108.47										8.95			
	c. Government Organizations				4.07											
5	BILL PURCHASED									1.45						
	a. Domestic Bills Purchased									1.45						
	b. Foreign Bills Purchased															
	c. Import Bills & Imports															
6	LOANS AGAINST COLLECTED BILLS															
	a. Against Domestic Bills															
	b. Against Foreign Bills															
7	FIXED ASSETS	9.01	142.21	37.82	61.76	69.44	5.72	17.23	37.54	33.25	23.36	17.13	99.68	7.12	14.71	5.68
8	OTHER ASSETS	24.32	104.74	39.87	64.60	102.82	15.23	7.15	34.38	54.89	21.30	9.66	135.20	2.81	3.43	3.13
	a. Accrued Interest:	5.96	57.06	10.38	23.65	13.65	1.07	1.13	14.00	24.90	2.79	4.55	46.84	0.24		
	Financial															
	Government Enterprises		4.62									3.06	12.06			
	Private Sector	5.96	52.44	10.38	23.65	13.65	1.07	1.13	14.00	24.90	2.79	1.50	34.78	0.24		
	b. Staff Loans / Adv.	1.28	14.18	0.60	7.93		0.17	2.96			2.74		17.61	1.01	0.94	0.80
	c. Sundry Debtors	0.56	6.20	0.61	0.16	8.35	12.49	0.81	9.46	0.01	9.24	1.38	9.07	0.78	0.77	0.34
	d. Cash In Transit															
	e. Others	16.52	27.30	28.29	32.85	80.82	1.51	2.24	10.91	29.99	6.53	3.72	61.69	0.78	1.71	2.00
9	Expenses not Written off		15.05	0.37			0.27						2.19	0.75	0.41	
10	Non Banking Assets															
11	Reconciliation Account		756.63	650.72					</							

Statement of Assets and Liabilities
as on Pus end, 2069 (Rs in million)

S.N.	Bank Name	Shine	Pacific	Civic	IDBL	Gulmi	Kanchan	Manabhum	Bright	Innovative	Jhimruk	Metro	Vibor	Gaumukhi	Raptiveri	Consumer
Liabilities		0.00			0.00	0.00		0.00		0.00		0.00		0.00		
1	CAPITAL FUND	255.00	64.15	40.49	720.95	33.31	118.40	32.32	161.33	107.05	23.51	112.59	732.04	25.74	83.02	219.19
	a. Paid-up Capital	234.00	60.00	40.00	640.00	25.00	100.00	28.60	140.00	100.00	12.00	106.00	776.17	28.00	75.01	200.00
	b. Calls in Advance					2.66					12.00		140.00			
	c. Proposed Bonus Share															
	d. General Reserves	17.36	2.63	0.10	8.08	5.65	3.67	0.74	4.14	1.41	0.26	4.57	41.82	0.26	0.30	3.84
	e. Share Premium															
	f. Retained Earning	2.24	1.52	0.39	68.21		14.73	2.98	17.09	5.64	-0.84	2.02	-263.83	-2.52	7.35	15.35
	g. Others Reserves Fund	1.41			4.67				0.10		0.10		37.88		0.36	
2	BORROWINGS													3.00		30.00
	a. NRB															
	b. Interbank Borrowing															30.00
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.													3.00		
	e. Bonds and Securities															
3	DEPOSITS	2455.62	520.51	177.75	3057.89	449.19	773.52	194.04	557.13	803.41	267.01	941.94	2863.35	238.92	217.66	556.53
	a. Current	45.33	2.53		40.48			0.16	4.02	15.85	4.67	9.95	127.52	1.49	2.97	6.15
	Domestic	45.33	2.53		40.48			0.16	4.02	15.85	4.67	9.95	127.52	1.49	2.97	6.15
	Foreign															
	b. Savings	1228.22	271.93	151.09	1716.84	405.28	671.81	118.19	143.20	373.44	186.25	479.87	876.16	199.67	134.68	273.77
	Domestic	1228.22	271.93	151.09	1716.84	405.28	671.81	118.19	143.20	373.44	186.25		876.16	199.67	134.68	273.77
	Foreign											479.87				
	c. Fixed	550.89	62.53	26.66	990.56	43.91	101.71	43.12	167.51	248.59	28.10	312.57	1520.19	16.39	69.18	225.96
	Domestic	550.89	62.53	26.66	990.56	43.91	101.71	43.12	167.51	248.59	28.10	312.57	1520.19	16.39	69.18	225.96
	Foreign															
	d. Call Deposits	630.33	183.16		297.09			32.20	242.16	165.52	47.55	139.56	338.36	17.59	10.83	49.53
	Domestic	630.33	183.16		297.09			32.20	242.16	165.52	47.55	139.56	338.36	17.59	10.83	49.53
	Foreign															
	e. Others	0.85	0.37		12.92			0.37	0.23		0.44		1.13	3.78		1.11
	Domestic	0.85	0.37		12.92			0.37	0.23		0.44		1.13	3.78		1.11
	Foreign															
4	Bills Payable				3.05					0.06			0.52			
5	Other Liabilities	67.04	7.81	9.85	236.99	12.81	25.65	4.62	22.64	26.18	5.08	25.48	707.49	4.32	10.22	44.73
	1. Sundry Creditors	15.60		0.04	10.82	0.55	0.84	0.18	0.46	1.32	0.23	2.07	0.54	0.11	1.34	4.26
	2. Loan Loss Provision	22.57	4.80	1.62	119.18	2.93	8.41	2.57	6.00	6.79	2.38	8.10	349.98	2.25	5.16	20.63
	3. Interest Suspense a/c	1.71	1.54	0.89	51.93	1.58	4.59	0.88	3.70	2.02	0.63	4.30	94.46	0.82	2.92	7.54
	4. Others	27.16	1.48	7.30	55.06	7.75	11.81	1.00	12.48	16.04	1.84	11.01	262.50	1.13	0.80	12.29
6	Reconciliation A/c			11.87				15.74						32.80	24.43	
7	Profit & Loss A/c	32.57	11.15	2.75	10.03	1.86	15.16	1.74	3.40	7.85	3.09	7.67		2.98		4.21
	TOTAL LIABILITIES	2810.23	603.63	242.72	4028.91	497.17	932.74	248.47	744.50	944.55	298.70	1087.68	4303.40	307.75	335.33	854.66
Assets		0.00	0.00	0.00	0.00	0.00		0.00	0.00			0.00	0.00		0.00	0.00
1	LIQUID FUNDS	648.96	110.61	56.52	1362.29	208.83	261.83	57.28	348.89	232.52	64.36	213.99	738.62	76.34	66.53	246.15
	a. Cash Balance	41.38	14.02	5.75	158.58	13.76	19.90	5.18	13.53	12.81	11.54	18.44	63.26	9.75	15.56	13.01
	Nepalese Notes & Coins	41.38	14.02	5.75	158.13	13.68	19.90	5.18	13.53	12.81	11.40	18.44	63.26	9.53	15.56	13.01
	Foreign Currency				0.45	0.08					0.14			0.22		
	b. Bank Balance	154.37	30.83	3.33	84.56	15.01	241.92	12.60	335.36	41.27	19.23	38.11	675.35	13.24	13.37	19.27
	1. In Nepal Rastra Bank	132.02	24.35		70.34	1.00	2.22	0.10	21.95	41.27	17.90	38.11	160.08		13.25	18.42
	Domestic Currency	132.02	24.35		70.34	1.00	2.22	0.10	21.95	41.27	17.90	38.11	160.08		13.25	18.42
	Foreign Currency															
	2. "A" Class Licensed Institution	15.67	6.41	3.33	11.97	14.00	165.10	12.50	198.64		1.23		466.52	13.13		0.73
	Domestic Currency	15.67	6.41	3.33	11.97	14.00	165.10	12.50	198.64		1.23		466.52	13.13		0.73
	Foreign Currency															
	3. Other Financial Ins.	6.68	0.06		0.30	0.01	74.60		114.77		0.10		48.76	0.11	0.12	0.12
	4. In Foreign Banks				1.96											
	c. Money at Call	453.20	65.77	47.43	1119.15	180.06		39.50		178.44	33.59	157.45		53.35	37.60	213.87
	Domestic Currency	453.20	65.77	47.43	1118.48	180.06		39.50		178.44	33.59	157.45		53.35	37.60	213.87
	Foreign Currency				0.67											
2	INVESTMENT IN SECURITIES	10.00			0.50							35.65	123.25			
	a. Govt. Securities	10.00			0.50							35.65	123.25			
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e. Non Residents															
3	SHARE & OTHER INVESTMENT	1.00		0.50	34.17	3.08	0.10		0.10		0.10		210.59			
	a. Interbank Lending				23.17											
	b. Non Residents															
	c. Others	1.00		0.50	11.00	3.08	0.10		0.10		0.10		210.59			
4	LOANS & ADVANCES	2080.48	474.95	161.95	2344.59	270.07	634.21	168.71	362.92	678.71	223.11	808.50	1684.20	190.39	215.88	562.70
	a. Private Sector	2080.48	472.57	161.95	2262.78	267.25	634.21	168.71	361.92	678.71	223.11	808.50	1524.92	190.39	215.88	556.70
	b. Financial Institutions		2.38		81.82	2.82			1.00				110.28			6.00
	c. Government Organizations												49.00			
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	29.58	6.67	6.51	107.77	9.07	20.80	3.85	15.36	17.87	4.58	13.97	52.14	5.48	5.60	22.91
8	OTHER ASSETS	40.21	11.03	4.67	143.06	6.13	14.19	2.83	17.23	15.45	6.55	15.56	1347.86	2.55	22.37	22.89
	a. Accrued Interest:	1.71	1.54	0.89	51.95	1.58	6.38	0.88	3.70	2.02	0.63	5.99	94.70	0.82	2.92	7.54
	Financial				0.41								0.00			
	Government Enterprise				0.02		1.78					1.69	0.24			
	Private Sector	1.71	1.54	0.89	51.52	1.58	4.59	0.88	3.70	2.02	0.63	4.30	94.46	0.82	2.92	7.54
	b. Staff Loans / Adv.	7.13	2.00	0.69	49.42	0.13	0.39	0.23	9.20	0.27	0.02		21.60	0.11	3.00	6.94
	c. Sundry Debtors		3.69	0.00	6.53	0.06	1.91	0.02	1.05	3.98	3.08	1.86	18.09	0.31	15.21	2.98
	d. Cash In Transit															
	e. Others	31.37	3.81	3.08	35.16	4.36	5.52	1.71	3.28	9.18	2.82	7.71	1213.47	1.30	1.25	5.43
9	Expenses not Written off		0.37	0.70	0.26			0.06					0.38	0.19		
10	Non Banking Assets												31.22			
11	Reconciliation Account	0.00		11.87			1.61	15.74					0.00	32.80	24.72	
12	Profit & Loss A/c				36.27								115.15		0.23	
	TOTAL ASSETS	2810.23	603.63	242												

Statement of Assets and Liabilities
as on Pus end, 2069 (Rs in million)

S.N.	Bank Name	Khadhari	Tourism	Mission	Surya	Mt. Nakulu	Sindhu	Sahara	Social	K Community	Cosmos	Manaslu	Ramtaraddhi	Ekata	Malinchowk	Kailash
Liabilities		0.00	0.00	0.00		0.00				0.00	0.00	0.00	0.00		0.00	0.00
1	CAPITAL FUND	53.00	728.85	71.22	12.20	14.94	47.42	12.54	258.22	60.74	13.46	69.70	72.91	60.58	51.41	858.90
	a. Paid-up Capital	50.00	640.00	70.00	15.00	14.00	51.00	14.00	382.65	70.00	17.50	72.04	70.00	60.00	51.00	707.62
	b. Calls in Advance										3.15					
	c. Proposed Bonus Share															
	d. General Reserves	2.82	16.89	1.07			-3.58	-1.54	2.15				1.40	0.12	0.02	129.87
	e. Share Premium															1.77
	f. Retained Earning		67.35	0.15	-2.80	0.94			-126.59	-10.17	-7.19	-2.34		0.45	0.13	17.07
	g. Others Reserves Fund	0.17	4.61					0.07		0.91			1.51	0.01	0.26	2.58
2	BORROWINGS		47.35	9.42							5.25		9.24			
	a. NRB												9.24			
	b. Interbank Borrowing		45.00													
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.		2.35	9.42							5.25					
	e. Bonds and Securities															
3	DEPOSITS	97.24	2664.93	743.32	114.85	67.58	554.05	124.70	558.06	454.62	134.71	370.51	208.00	608.36	94.91	5687.66
	a. Current	3.35	111.88	2.39	7.20	0.04		2.76	1.29	4.74		4.29	3.36	10.57	0.61	52.76
	Domestic	3.35	101.22	2.39	7.20	0.04		2.76	1.29	4.74		4.29	3.36	10.57	0.61	52.76
	Foreign		10.66													
	b. Savings	69.88	1133.61	382.11	62.39	57.75	273.10	93.32	112.18	200.87	122.35	191.63	76.40	307.93	25.62	2062.53
	Domestic	69.88	1133.38	382.11	62.39	57.75	273.10	93.32	112.18	200.87	122.35	191.63	76.40	307.93	25.62	2062.53
	Foreign		0.23													
	c. Fixed	20.13	737.35	190.19	36.96	4.67	83.92	10.70	118.18	140.38	12.36	70.00	57.46	92.18	25.85	2387.94
	Domestic	20.13	737.35	190.19	36.96	4.67	83.92	10.70	118.18	140.38	12.36	70.00	57.46	92.18	25.85	2387.94
	Foreign															
	d. Call Deposits	3.88	567.43	168.62	8.30	5.12		17.74	326.41	108.63		104.60	70.69	197.02	42.84	1184.43
	Domestic	3.88	567.35	168.62	8.30	5.12		17.74	326.41	108.63		104.60	70.69	197.02	42.84	1184.43
	Foreign		0.08													
	e. Others		114.67				197.03	0.18					0.10	0.67		0.00
	Domestic		114.67				197.03	0.18					0.10	0.67		0.00
	Foreign															
4	Bills Payable		2.37						0.58							
5	Other Liabilities	4.35	123.23	19.24	2.03	4.35	15.44	2.76	203.15	18.37	2.25	6.46	13.79	10.61	2.87	352.60
	1. Sundry Creditors	0.07	0.04		0.74	0.33	1.85			0.27	1.65	-0.09	2.01			20.60
	2. Loan Loss Provision	1.00	68.80	6.11	0.84	0.48	4.26	1.27	137.15	5.45	1.08	3.18	0.47	4.94	0.80	121.78
	3. Interest Suspense a/c	1.71	24.69	0.66	0.10	2.61	3.72	0.45	37.95	1.31	0.16	0.63		0.32	0.20	69.56
	4. Others	1.57	29.70	12.47	0.34	0.93	5.61	1.04	28.05	11.61	0.74	0.99	13.41	3.35	1.87	140.66
6	Reconciliation A/c					0.02					0.01			0.06		
7	Profit & Loss A/c	1.41	17.79	4.74	0.68	1.02	0.87	3.29	13.32		0.99	0.14		4.85	0.11	34.88
	TOTAL LIABILITIES	155.99	3584.52	847.94	129.75	87.91	617.78	143.29	1033.33	533.73	156.68	446.82	303.94	684.46	149.31	6934.03
Assets		0.00	0.00							0.00		0.00	0.00			0.00
1	LIQUID FUNDS	43.97	721.91	232.80	35.24	34.01	146.51	42.39	240.79	147.49	42.33	96.12	83.98	166.78	58.45	1443.92
	a. Cash Balance	4.23	146.40	20.70	4.22	4.48	14.62	10.57	14.35	7.55	5.70	13.14	11.32	19.00	4.89	143.37
	Nepalese Notes & Coins	4.23	124.14	20.70	4.22	4.48	14.39	10.57	14.35	7.55	5.70	13.08	11.32	19.00	4.89	142.72
	Foreign Currency		22.27				0.23					0.06				0.65
	b. Bank Balance	5.55	81.66	40.59	7.16	3.91	16.68	31.82	226.44	27.87	3.18	23.95	13.38	147.79	5.40	325.76
	1. In Nepal Rastra Bank		81.66	6.75			16.68		90.49	25.88			0.10	33.61		318.84
	Domestic Currency		73.76	6.75					90.49	25.88			0.10	33.61		318.84
	Foreign Currency		7.90				16.68									
	2. "A" Class Licensed Institution	5.54		33.84	7.16	3.91		31.82	72.07	1.98	3.18	23.95	13.24	27.46	5.40	6.92
	Domestic Currency	5.54		33.84	7.16	3.91		31.82	72.07	1.98	3.18	23.95	13.24	27.46	5.40	6.92
	Foreign Currency															
	3. Other Financial Ins.	0.01				0.00	0.00		63.88				0.04	86.71		
	4. In Foreign Banks															
	c. Money at Call	34.20	493.84	171.51	23.85	25.63	115.21			112.07	33.45	59.03	59.28		48.16	974.79
	Domestic Currency	34.20	482.35	171.51	23.85	25.63	115.21			112.07	33.45	59.03	59.28		48.16	974.79
	Foreign Currency		11.49													
2	INVESTMENT IN SECURITIES		80.00										0.56			356.35
	a. Govt. Securities		80.00										0.56			356.35
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e. Non Residents															
3	SHARE & OTHER INVESTMENT								63.30				1.50			112.59
	a. Interbank Lending															
	b. Non Residents															
	c. Others								63.30				1.50			112.59
4	LOANS & ADVANCES	100.19	2618.62	592.26	84.28	47.79	425.86	92.79	617.59	347.46	107.17	318.30	197.48	494.33	79.58	4753.25
	a. Private Sector	100.19	2603.62	592.26	84.28	47.79	425.86	92.79	609.60	347.46	107.17	318.30	195.53	494.33	79.58	4753.25
	b. Financial Institutions		15.00						7.99				1.95			
	c. Government Organizations															
5	BILL PURCHASED		1.68													
	a. Domestic Bills Purchased															
	b. Foreign Bills Purchased		1.68													
	c. Import Bills & Imports															
6	LOANS AGAINST COLLECTED BILLS															
	a. Against Domestic Bills															
	b. Against Foreign Bills															
7	FIXED ASSETS	1.54	67.36	17.46	6.17	2.48	20.77	5.04	56.75	25.76	6.00	21.51	12.78	17.48	9.53	126.00
8	OTHER ASSETS	7.05	94.95	4.99	3.62	3.55	24.64	3.06	54.91	10.37	0.69	10.89	1.72	5.86	1.74	139.25
	a. Accrued Interest:	1.71	26.48	0.66	0.10	2.61	3.72	0.50	39.60	1.31	0.16	0.63		0.32	0.20	72.61
	Financial															35.47
	Government Enterprises		1.79					0.50	1.65			0.63				3.06
	Private Sector	1.71	24.69	0.66	0.10	2.61	3.72		37.95	1.31	0.16			0.32	0.20	34.08
	b. Staff Loans / Adv.	1.15	12.47	0.05			0.60	0.04	1.30	0.31	0.12	4.54	0.04			10.61
	c. Sundry Debtors	3.88	4.42	2.94	2.44	0.39		1.56	0.35		0.01	4.96	0.50	2.40		27.55
	d. Cash In Transit															
	e. Others	0.31	51.57	1.34	1.07	0.54	20.32	0.96	13.66	8.75	0.41	0.76	1.18	3.15	1.53	28.47
9	Expenses not Written off	0.40		0.43	0.45	0.07										2.68
10	Non Banking Assets															
11	Reconciliation Account	2.86														
12	Profit & Loss A/c									2.65	0.48		5.93			
	TOTAL ASSETS	155.99	3584.52	847.94	129.75	87.91	617.78	143.29	1033.33	533.73	156.68	446.82	303.94	684.46	149.31	6934.03

Statement of Assets and Liabilities
as on Pus end, 2069 (Rs in million)

S.N.	Bank Name	Sajpa	Saptakoshi	Nepal Awam	NFL	NFL Capital	NNFL	NSMFL	Peoples	Mer Chantile	KFL	Himalaya	Union	Gorkha	PFCL	NHML
Liabilities		0.00			0.00			0.00		0.00	0.00			0.00		0.00
1	CAPITAL FUND	14.00	60.00	227.10	117.22	306.32	816.25	-294.77	39.56	184.73			215.67	109.63	312.46	286.01
	a. Paid-up Capital	14.00	60.00	176.10	135.86	233.56	647.48	2034.29	289.01	18.00	154.66		176.58	160.74	237.68	220.30
	b. Calls in Advance															
	c. Proposed Bonus Share															
	d. General Reserves			49.10	40.00	77.86	139.95	58.80	26.20	6.88	29.74		33.96	14.11	66.46	50.87
	e. Share Premium						12.79	2.48	10.74		0.22			0.07		0.22
	f. Retained Earning			1.30	-91.81	-8.30	9.67	-2399.63	-515.81	1.62	0.11		1.60	-65.89	6.31	9.46
	g. Others Reserves Fund			0.60	33.16	3.09	6.35	9.29	1.60	13.07			3.54	0.61	2.00	5.17
2	BORROWINGS							40.03	12.50							
	a. NRB															
	b. Interbank Borrowing							40.03	12.50							
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.															
	e. Bonds and Securities															
3	DEPOSITS	34.53	46.57	459.30	523.27	1482.75	3598.58	1474.24	354.31		482.54		1045.14	343.30	1918.28	1515.26
	a. Current	4.99	7.87			4.87							7.43			
	Domestic	4.99	7.87			4.87							7.43			
	Foreign															
	b. Savings	21.41	12.86	106.30	114.69	450.48	1510.45	300.01	48.99		120.36		225.51	62.96	877.63	132.65
	Domestic	21.41	12.86	106.30	114.69	450.48	1510.45	300.01	48.99		120.36		225.51	62.96	877.63	132.65
	Foreign															
	c. Fixed	8.13	2.44	311.70	405.24	979.39	1988.96	151.46	289.49		356.17		743.38	280.34	1040.65	1180.37
	Domestic	8.13	2.44	311.70	405.24	979.39	1988.96	151.46	289.49		356.17		743.38	280.34	1040.65	1180.37
	Foreign															
	d. Call Deposits	0.01	23.40			48.01		473.01					43.00			
	Domestic	0.01	23.40			48.01		473.01					43.00			
	Foreign															
	e. Others			41.30	3.34		99.18	549.77	15.83		6.00		25.81			202.24
	Domestic			41.30	3.34		99.18	549.77	15.83		6.00		25.81			202.24
	Foreign															
4	Bills Payable												0.20			
5	Other Liabilities	1.17	1.77	90.10	335.18	471.46	396.01	4055.62	715.14	1.32	49.75		143.55	123.31	288.06	303.98
	1. Sundry Creditors	0.89	0.60	21.60	14.82	33.40	11.84	96.29	55.55		0.63		0.46	1.86	20.01	
	2. Loan Loss Provision	0.24	0.22	18.70	147.81	214.83	141.99	2790.79	533.98	1.13	12.66		81.74	47.50	60.83	63.97
	3. Interest Suspense a/c		0.04	18.30	57.29	159.63	62.73	964.06	120.52		7.83		29.46	20.91	43.20	77.89
	4. Others	0.04	0.92	31.50	115.27	63.60	179.44	204.47	5.10	0.19	28.64		31.90	53.04	164.02	162.13
6	Reconciliation A/c							5.44								
7	Profit & Loss A/c				35.72		25.75		51.93	2.09				1.40	7.91	1.87
	TOTAL LIABILITIES	49.70	108.34	776.50	1011.39	2260.43	4836.59	5280.56	945.63	42.96	717.02		1404.57	577.65	2526.71	2107.13
Assets		0.00		0.00	0.00	0.00	0.00	0.00			0.00		0.00			0.00
1	LIQUID FUNDS	16.52	79.66	289.30	83.13	802.65	842.27	309.97	133.12	5.62	230.99		342.83	199.14	610.36	309.09
	a. Cash Balance	1.60	3.32	1.40	3.20	4.68	45.74	5.48	5.38	5.34	2.66		2.48	3.14	25.30	7.32
	Nepalese Notes & Coins	1.60	3.32	1.40	3.15	4.68	45.74	5.48	5.38	5.34	2.66		2.48	3.14	25.30	7.32
	Foreign Currency				0.05											
	b. Bank Balance	14.92	76.34	249.10	79.93	797.97	796.52	221.47	39.72	0.28	45.22		61.31	73.93	585.05	134.81
	1. In Nepal Rastra Bank		2.47	11.30	47.68	57.81	89.14	171.92	38.55	0.01	30.58		57.85	10.90	67.50	95.74
	Domestic Currency		2.47	11.30	47.68	57.81	89.14	171.92	38.55	0.01	30.58		57.85	10.90	67.50	95.74
	Foreign Currency															
	2. "A" Class Licensed Institution	14.92	73.58	174.70	20.05	551.40	698.19	31.31	1.17	0.05			3.33	63.03	517.56	38.93
	Domestic Currency	14.92	73.58	174.70	20.05	551.40	698.19	31.31	1.17	0.05			3.33	63.03	517.56	38.93
	Foreign Currency															
	3. Other Financial Ins.		0.29	63.10	12.19	188.76	9.20	18.24		0.22	14.64		0.13			0.14
	4. In Foreign Banks															
	c. Money at Call			38.80				83.01	88.02		183.12		279.04	122.06		166.96
	Domestic Currency			38.80				83.01	88.02		183.12		279.04	122.06		166.96
	Foreign Currency															
2	INVESTMENT IN SECURITIES			25.00	24.95	20.27	136.32	10.91		3.00	5.00		39.97	7.90	5.00	94.47
	a. Govt. Securities			25.00	24.95	20.27	136.32	10.91		3.00	5.00		39.97	7.90	5.00	42.90
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin Ins.															51.58
	e. Non Residents															
3	SHARE & OTHER INVESTMENT			5.80	38.30	69.92	50.19	107.42	4.50	9.42	6.21		8.39	1.03	7.72	17.45
	a. Interbank Lending															
	b. Non Residents															
	c. Others			5.80	38.30	69.92	50.19	107.42	4.50	9.42	6.21		8.39	1.03	7.72	17.45
4	LOANS & ADVANCES	23.60	21.86	396.30	591.51	997.34	3462.45	3081.24	561.78	21.42	409.60		841.65	247.93	1700.32	1361.62
	a. Private Sector	11.31	21.86	396.30	591.51	997.34	3462.45	3010.06	561.78	21.42	409.60		841.65	247.93	1700.32	1361.62
	b. Financial Institutions	12.29						62.50								
	c. Government Organizations							8.68								
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	3.78	4.36	5.20	13.20	44.65	111.79	151.56	118.46	0.68	51.33		32.64	55.70	45.77	131.71
8	OTHER ASSETS	3.39	1.00	50.70	190.11	201.02	226.31	1482.71	127.77	2.82	10.84		74.57	21.82	154.33	191.37
	a. Accrued Interest:	0.04	0.04	23.80	58.40	160.05	62.73	961.31	120.52		7.83		30.73	20.94	44.40	79.95
	Financial	0.00		1.20												
	Government Enterprise				1.11	0.42							1.28	0.03		2.07
	Private Sector	0.03	0.04	22.60	57.29	159.63	62.73	961.31	120.52		7.83		29.46	20.91	44.40	77.89
	b. Staff Loans / Adv.	0.42		19.50	0.00	0.40	19.72	4.38		0.01	0.21		8.94		8.80	9.24
	c. Sundry Debtors	2.23		2.60	46.36	14.27	19.33	330.25	0.37	2.56	0.33		22.92	0.41	3.21	
	d. Cash In Transit														2.23	
	e. Others	0.71	0.96	4.80	85.35	26.30	124.53	186.77	6.89	0.25	2.48		11.98	0.46	95.69	102.18
9	Expenses not Written off	0.50	0.44				3.29			0.33			2.50	0.43		
10	Non Banking Assets				10.54	18.49	3.97	1.19			0.19			43.72	3.48	1.41
11	Reconciliation Account												0.00		-0.26	
12	Profit & Loss A/c	1.91	1.02	4.20	59.66	106.09		135.56			2.53		62.01			
	TOTAL ASSETS	49.70	108.34	776.50	1011.39	2260.43	4836.59	5280.56	945.63	42.96	717.02		1404.57	577.65	2526.71	2107.13

Statement of Assets and Liabilities
as on Pus end, 2069 (Rs in million)

S.N.	Bank Name	Goodwill	SFL	SIFCL	Lumbini	YFL	ILFCO	Maharajm	Lalitpur	United FC	General	Progressive	Navadurga	Janaki	Pokhara	Central
Liabilities							0.00		0.00	0.00			0.00		0.00	0.00
1	CAPITAL FUND	346.45	247.09	218.20	475.58	236.19	2180.86	486.43	-155.24	410.02	130.18	135.59	188.38	225.13	402.89	278.20
	a. Paid-up Capital	310.50	154.43	160.00	294.94	201.96	2008.80	420.00	187.95	350.80	132.23	120.00	165.95	146.25	312.00	168.36
	b. Calls in Advance															
	c. Proposed Bonus Share															
	d. General Reserves	30.56	35.59	56.85	102.25	33.50	167.26	65.43	59.72	54.85	15.81	2.82	21.80	48.76	60.78	32.62
	e. Share Premium						3.59			1.49	0.23	4.84			4.32	0.12
	f. Retained Earning	5.39	55.68	1.34	45.61	0.73	0.18	1.00	-402.91	1.16	-23.64	6.40	0.43	30.12	25.80	67.88
	g. Others Reserves Fund		1.38		32.78		1.02			1.72	5.56	1.53	0.20			9.22
2	BORROWINGS	135.00														
	a. NRB															
	b. Interbank Borrowing	135.00														
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.															
	e. Bonds and Securities															
3	DEPOSITS	2133.56	1230.84	1492.75	1648.96	1496.07	1382.06	2657.00	1403.75	2495.32	519.40	181.13	1159.62	1006.70	1889.02	1531.74
	a. Current						7.82	5.48								
	Domestic						7.82	5.48								
	Foreign															
	b. Savings	1009.94	595.46	425.81	670.33	537.87	346.34	1134.57	428.27	1109.25	129.01	86.54	372.85	365.20	1011.06	551.16
	Domestic	1009.94	595.46	425.81	670.33	537.87	346.34	1134.57	428.27	1109.25	129.01	86.54	372.85	365.20	1011.06	551.16
	Foreign															
	c. Fixed	1117.49	629.94	1066.94	977.66	798.43	910.49	1353.12	966.65	1386.07	390.39	94.59	703.92	624.84	877.96	980.58
	Domestic	1117.49	629.94	1066.94	977.66	798.43	910.49	1353.12	966.65	1386.07	390.39	94.59	703.92	624.84	877.96	980.58
	Foreign															
	d. Call Deposits						100.01	140.81					82.85			
	Domestic						100.01	140.81					82.85			
	Foreign															
	e. Others	6.14	5.45		0.97	159.77	17.39	23.02	8.84					16.65		
	Domestic	6.14	5.45		0.97	159.77	17.39	23.02	8.84					16.65		
	Foreign															
4	Bills Payable												4.12			
5	Other Liabilities	126.53	64.62	72.10	281.89	159.06	595.32	123.74	852.97	143.07	289.35	99.17	105.13	210.02	308.56	144.47
	1. Sundry Creditors	7.40	4.62	5.48	9.10	10.22	54.20	11.88	0.78	24.96	12.63	0.18	3.58	3.35	38.11	29.95
	2. Loan Loss Provision	30.13	14.64	14.61	80.84	70.59	215.35	54.06	369.37	54.55	156.92	74.51	19.28	53.40	192.19	29.50
	3. Interest Suspense a/c	26.20	16.84	6.53	98.56	21.91	185.27	13.04	276.65	25.54	102.94	17.57	14.97	79.54	73.93	58.35
	4. Others	62.79	28.52	45.49	93.39	56.35	140.50	44.76	206.17	38.01	16.86	6.90	67.31	73.73	4.32	26.68
6	Reconciliation A/c				-1.16				10.00	533.97	-0.49					
7	Profit & Loss A/c	8.75	11.77	25.29	12.04	6.61	15.56	21.90	140.88	17.58			15.29	34.82		6.41
	TOTAL LIABILITIES	2750.29	1554.31	1808.33	2417.32	1897.92	4173.80	3289.07	2252.36	3599.95	938.44	415.89	1472.54	1476.66	2600.47	1960.82
Assets							0.00				0.00	0.00		0.00	0.00	0.00
1	LIQUID FUNDS	520.79	501.61	370.55	624.06	359.64	1118.41	785.90	124.41	591.08	9.25	159.07	327.35	432.58	906.00	479.45
	a. Cash Balance	67.91	12.20	13.21	5.69	15.72	9.34	19.82	9.00	35.32	4.93	4.66	15.94	2.19	12.74	14.35
	Nepalese Notes & Coins	67.91	12.20	13.21	5.69	15.72	9.34	19.82	9.00	35.32	4.93	4.66	15.94	2.19	12.74	14.35
	Foreign Currency															
	b. Bank Balance	452.87	489.42	357.34	50.06	50.96	1109.07	242.51	115.41	555.76	4.32	154.40	311.41	23.65	80.46	96.21
	1. In Nepal Rastra Bank	133.16	56.59	42.98	48.46	2.82	91.37	137.39	64.09	185.36	0.90	10.74	101.67	22.55	80.46	91.71
	Domestic Currency	133.16	56.59	42.98	48.46	2.82	91.37	137.39	64.09	185.36	0.90	10.74	101.67	22.55	80.46	91.71
	Foreign Currency															
	2. "A" Class Licensed Institution	319.71	256.97	168.90	1.60	48.07	981.06	105.11	51.32	282.14	2.57	87.16	99.04	1.10		4.50
	Domestic Currency	319.71	256.97	168.90	1.60	48.07	981.06	105.11	51.32	282.14	2.57	87.16	99.04	1.10		4.50
	Foreign Currency															
	3. Other Financial Ins.		175.86	145.46		0.07	36.63	0.02	88.26	0.86	56.51	110.71				
	4. In Foreign Banks															
	c. Money at Call				568.31	292.97		523.57						406.74	812.80	368.89
	Domestic Currency				568.31	292.97		523.57						406.74	812.80	368.89
	Foreign Currency															
2	INVESTMENT IN SECURITIES	124.40	10.00	46.29	93.63	51.94	167.05	171.58		62.50	15.00	3.20	32.70	9.68		30.00
	a. Govt. Securities	124.40	10.00	46.29	93.63	51.94	167.05	171.58		62.50	15.00	3.20	32.70	9.68		30.00
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e. Non Residents															
3	SHARE & OTHER INVESTMENT	89.71	2.61	0.30	44.08	5.20	51.26	11.91	14.81	5.08	0.10	0.51	14.40	120.61	0.05	29.16
	a. Interbank Lending												8.00			
	b. Non Residents															
	c. Others	89.71	2.61	0.30	44.08	5.20	51.26	11.91	14.81	5.08	0.10	0.51	6.40	120.61	0.05	29.16
4	LOANS & ADVANCES	1659.75	959.23	1235.33	1429.39	1369.43	2532.00	2224.16	1593.85	2278.33	702.28	157.31	978.34	795.50	1435.10	1260.43
	a. Private Sector	1659.75	959.23	1235.33	1429.39	1369.43	2487.00	2184.16	1593.85	2278.33	692.28	153.36	960.46	795.50	1422.60	1260.43
	b. Financial Institutions						45.00	40.00			10.00	3.95	16.36			
	c. Government Organizations												1.52		12.50	
5	BILL PURCHASED															
	a. Domestic Bills Purchased															
	b. Foreign Bills Purchased															
	c. Import Bills & Imports															
6	LOANS AGAINST COLLECTED BILLS															
	a. Against Domestic Bills															
	b. Against Foreign Bills															
7	FIXED ASSETS	257.08	26.11	124.29	11.18	36.02	60.91	31.74	50.71	78.44	5.15	4.47	48.66	16.77	126.14	49.50
8	OTHER ASSETS	85.41	54.21	18.41	154.49	64.76	208.14	50.59	458.59	46.22	114.65	25.97	70.49	101.41	117.12	106.44
	a. Accrued Interest:	26.20	16.84	7.85	98.56	27.42	187.43	13.04	276.65	26.19	102.94	17.57	15.81	79.54	79.10	58.46
	Financial						0.52	0.00								
	Government Enterprises			1.33		0.70	2.35			0.65			0.85			0.12
	Private Sector	26.20	16.84	6.53	98.56	26.73	184.56	13.04	276.65	25.54	102.94	17.57	14.97	79.54	79.10	58.35
	b. Staff Loans / Adv.	1.88	9.31	0.62	0.93	1.34		5.68	15.46	2.80	3.63	0.29	0.26			8.63
	c. Sundry Debtors	0.29	9.04	2.37	0.00	10.89	7.82	12.91	5.58	12.64	8.02	2.23	47.52	3.91	0.10	13.38
	d. Cash In Transit												1.42			
	e. Others	57.05	19.02	7.56	54.99	25.11	12.89	18.96	160.90	4.60	0.05	5.89	5.48	17.97	37.92	25.97
9	Expenses not Written off	13.16					32.68	7.94	2.80							0.10
10	Non Banking Assets		0.54	1.43	60.49	10.94	0.05	4.48		0.01	8.14	4.16		0.11		5.74
11	Reconciliation Account							0.78	10.00	535.49	0.96		0.60			
12	Profit & Loss A/c															

Statement of Assets and Liabilities
as on Pus end, 2069 (Rs in million)

S.N.	Bank Name	Premier	Arun	Mahaprasad	Synergy	Srijana	Om	WMBFL	CMBFL	Crystal	Royal	Sushilwoti	Patan	Fewa	Everest	Prudential
Liabilities					0.00	0.00	0.00		0.00			0.00				
1	CAPITAL FUND	153.77	42.19	30.06	561.32	85.86	325.40	92.09	-1567.19	150.25	405.03	221.06	84.82	377.95	100.84	291.82
	a. Paid-up Capital	127.01	150.00	25.00	474.41	28.00	271.43	181.98	935.07	70.00	329.12	155.68	110.00	300.30	84.21	322.39
	b. Calls in Advance		8.00		9.00		33.60			24.49						
	c. Proposed Bonus Share											23.35				
	d. General Reserves	20.69	1.96	1.70	71.04	6.11	45.49	20.69	37.10	10.38	25.85	30.23	6.40	53.97	9.87	20.29
	e. Share Premium	0.43			0.52			1.36	2.61		0.39		0.48	3.49	0.99	
	f. Retained Earning	5.64	-117.77	2.40	-16.49	18.15	7.76	-111.94	-2541.97	28.58	47.39	11.58	-32.06	20.20	5.77	-95.52
	g. Others Reserves Fund			0.96	22.85		0.73			16.80	2.27	0.21				44.67
2	BORROWINGS							37.90	39.35	78.29						24.70
	a. NRB															
	b. Interbank Borrowing							37.90	39.35	78.29						24.70
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.															
	e. Bonds and Securities															
3	DEPOSITS	1041.50	185.00	73.28	2813.34	312.46	3519.28	561.90	1598.19	529.04	2305.41	807.54	319.26	2879.51	471.32	653.72
	a. Current															
	Domestic															
	Foreign															
	b. Savings	397.67	56.39	20.22	1426.83	219.44	1682.18	242.16	393.97	266.50	1328.20	207.81	138.47	1296.33	265.44	319.01
	Domestic	397.67	56.39	20.22	1426.83	219.44	1682.18	242.16	393.97	266.50	1328.20	207.81	138.47	1296.33	265.44	319.01
	Foreign															
	c. Fixed	532.71	107.45	53.07	1364.35	84.72	1837.10	319.75	132.70	81.45	974.87	473.11	180.79	1178.28	205.88	332.91
	Domestic	532.71	107.45		1364.35	84.72	1837.10	319.75	132.70	81.45	974.87	473.11	180.79	1178.28	205.88	332.91
	Foreign			53.07												
	d. Call Deposits															
	Domestic															
	Foreign															
	e. Others	111.12	21.16		22.16	8.31			1071.52	181.09	2.34	126.62		404.90		1.80
	Domestic	111.12	21.16		22.16	8.31			1071.52	181.09	2.34	126.62		404.90		1.80
	Foreign															
4	Bills Payable						0.16				0.06					
5	Other Liabilities	207.35	127.90	45.83	414.83	22.74	150.80	572.70	3240.94	661.74	117.65	88.73	121.35	149.04	36.72	421.79
	1. Sundry Creditors	14.59	0.55	4.04	7.19	1.64	0.47	3.63	20.73	13.19	1.06	7.90	0.59	4.24	1.59	2.04
	2. Loan Loss Provision	51.76	82.71	12.50	126.58	4.10	39.27	359.77	2399.06	451.56	59.84	33.63	65.26	49.30	11.92	148.07
	3. Interest Suspense a/c	128.38	27.79	13.86	150.20	2.44	25.24	184.15	715.59	164.34	27.84	8.38	18.94	31.64	7.45	76.12
	4. Others	12.62	16.85	15.44	130.88	14.56	85.83	25.15	105.56	32.65	28.91	38.83	36.55	63.87	15.76	195.55
6	Reconciliation A/c		7.77		0.00											
7	Profit & Loss A/c			0.10	28.65	8.60	29.20		151.87		10.24	20.69		23.03	0.05	
	TOTAL LIABILITIES	1402.62	362.86	149.27	3818.15	429.66	4024.85	1264.60	3463.16	1419.31	2838.39	1138.02	525.43	3429.53	608.93	1392.04
Assets					0.00	0.00					0.00	0.00		0.00	0.00	0.00
1	LIQUID FUNDS	167.67	37.42	17.38	902.78	39.51	827.50	12.93	78.04	60.80	365.53	250.22	159.22	843.63	154.60	67.89
	a. Cash Balance	11.24	2.47	6.62	34.98	7.02	26.10	4.95	2.01	1.21	31.66	6.81	0.95	58.61	14.63	8.59
	Nepalese Notes & Coins	11.24	2.47	6.62	34.98	7.02	26.10	4.95	2.01	1.21	31.66	6.57	0.95	58.61	14.63	8.56
	Foreign Currency											0.23			0.00	0.03
	b. Bank Balance	156.43	34.95	10.75	867.79	14.39	801.41	7.98	76.03	59.20	150.36	18.11	158.27	110.43	139.97	33.56
	1. In Nepal Rastra Bank	28.81	13.40		93.48	12.85	39.56	0.19	11.04	41.64	133.75	17.37	21.79	98.11	9.99	31.58
	Domestic Currency	28.81	13.40		93.48	12.85	39.56	0.19	11.04	41.64	133.75	17.37	21.79	98.11	9.99	31.58
	Foreign Currency															
	2. "A" Class Licensed Institution	117.70	17.92	10.75	402.93	1.54	688.12	0.99	8.25	4.67	16.47	0.74	121.73	12.05	102.63	1.38
	Domestic Currency	117.70	17.92	10.75	402.93	1.54	688.12	0.99	8.25	4.67	16.47	0.74	121.73	12.05	102.63	1.38
	Foreign Currency															
	3. Other Financial Ins.	9.92	3.63		371.38		73.72	6.79	56.74	12.88	0.14		14.75	0.26	27.34	0.60
	4. In Foreign Banks															
	c. Money at Call					18.09				0.40	183.51	225.30		674.60		25.73
	Domestic Currency					18.09				0.40	183.51	225.30		674.60		25.73
	Foreign Currency															
2	INVESTMENT IN SECURITIES	26.60			129.96	0.32	104.55	32.00		0.20	160.51	40.00		0.55		22.27
	a. Govt. Securities	26.60			129.96		104.55	32.00		0.20	160.51	40.00		0.55		22.27
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e. Non Residents					0.32										
3	SHARE & OTHER INVESTMENT	1.70	0.10	0.19	19.96		1.03	0.25	0.03	5.60	44.60	20.43	47.78		0.55	15.71
	a. Interbank Lending				0.10											4.66
	b. Non Residents									3.10	42.69					
	c. Others	1.70	0.10	0.19	19.86		1.03	0.25	0.03	2.50	1.91	20.43	47.78		0.55	11.05
4	LOANS & ADVANCES	986.70	228.96	107.03	2284.03	355.11	2969.33	753.21	2417.92	734.69	2054.90	749.02	229.32	2467.83	405.45	706.36
	a. Private Sector	986.70	228.96	107.03	2284.03	355.11	2969.33	753.21	2410.92	734.69	2018.00	749.02	224.82	2467.83	405.45	420.57
	b. Financial Institutions								7.00		36.90		4.50			285.79
	c. Government Organizations															
5	BILL PURCHASED												3.80			0.16
	a. Domestic Bills Purchased												3.80			0.16
	b. Foreign Bills Purchased															
	c. Import Bills & Imports															
6	LOANS AGAINST COLLECTED BILLS															
	a. Against Domestic Bills															
	b. Against Foreign Bills															
7	FIXED ASSETS	47.87	28.58	1.95	146.58	4.69	67.72	26.15	134.93	63.88	140.94	56.95	20.67	55.71	25.30	191.08
8	OTHER ASSETS	133.55	40.21	22.27	224.15	28.59	48.87	209.93	832.24	203.72	68.89	21.38	40.43	61.75	23.03	194.30
	a. Accrued Interest:	128.38	27.79	13.86	155.97	2.44	26.59	184.15	715.59	164.34	29.70	8.38	25.94	31.84	7.45	76.35
	Financial								0.06							25.42
	Government Enterprises	128.38			5.77		1.35				1.86		7.00	0.20		0.49
	Private Sector		27.79	13.86	150.20	2.44	25.24	184.15	715.53	164.34	27.84	8.38	18.94	31.64	7.45	50.44
	b. Staff Loans / Adv.		0.05	3.76	6.83	2.57	3.13	11.52	0.00		5.76	0.00	1.48		2.41	7.91
	c. Sundry Debtors	1.08	3.19	1.37	44.93	5.59	3.41	0.07	3.33	10.75	2.69	7.69	0.42	5.32	6.59	0.47
	d. Cash In Transit															
	e. Others	4.09	9.17	3.28	16.42	17.99	15.74	14.18	113.31	28.63	30.74	5.30	12.61	24.59	6.57	109.57
9	Expenses not Written off				1.37	0.09	4.22				3.03	0.02				0.37
10	Non Banking Assets	9.36	7.58	0.44	45.04	0.54		0.31					5.66			118.01
11	Reconciliation Account		7.77					0.66						0.06		
12	Profit															

Statement of Assets and Liabilities
as on Pus end, 2069 (Rs in million)

S.N.	Bank Name	ICFC	Sagarmatha	Civil	Prabhu	Imperial	Kuber	NEFL	Valley	Seti	Hama	reliable	Apl	Namaste	Kaski	Zenith
Liabilities				0.00	0.00	0.00		0.00	0.00		0.00			0.00	0.00	
1	CAPITAL FUND	411.21	192.70	185.90	633.33	175.48	129.01	191.77	165.48	50.89	169.69	280.26	145.98	24.40	262.64	222.71
	a. Paid-up Capital	356.19	165.00	149.50	548.96	149.73	150.00	178.48	143.36	40.00	200.00	241.93	137.34	15.00	240.74	205.31
	b. Calls in Advance				16.00		25.23									
	c. Proposed Bonus Share								8.60							
	d. General Reserves	51.31	16.33	17.66	58.56	12.85	4.49	12.27	11.20	3.95	1.80	33.88	8.02	2.22	20.08	16.13
	e. Share Premium			0.18	3.41		0.62								0.33	
	f. Retained Earning	2.12	6.78	18.00	3.95	12.90	-51.37	0.05	1.55	6.94	-32.12	3.07	0.63	7.10	1.49	0.26
	g. Others Reserves Fund	1.60	4.59	0.55	2.45		0.04	0.96	0.77			1.38		0.08		1.00
2	BORROWINGS	600.00										300.00				
	a. NRB															
	b. Interbank Borrowing	600.00										300.00				
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.															
	e. Bonds and Securities															
3	DEPOSITS	3524.45	1542.28	634.12	7521.34	714.83	717.38	701.42	829.51	137.30	305.72	1970.27	1077.13	92.98	1547.97	1076.42
	a. Current															
	Domestic															
	Foreign															
	b. Savings	2162.14	504.66	217.26	6298.91	295.43	244.34	470.02	259.64	108.60	125.25	1519.26	685.12	80.44	929.62	587.67
	Domestic	2162.14	504.66	217.26	6298.91	295.43	244.34	470.02	259.64	41.10	125.25	1519.26	685.12	80.44	929.62	587.67
	Foreign									67.50						
	c. Fixed	1359.02	639.80	323.91	1198.36	419.40	473.04	231.27	308.79	28.70	120.82	451.01	392.00	12.50	618.35	208.27
	Domestic	1359.02	639.80	323.91	1198.36	419.40	473.04	231.27	308.79	28.70	120.82	451.01	392.00	12.50	618.35	208.27
	Foreign															
	d. Call Deposits															
	Domestic															
	Foreign															
	e. Others	3.29	397.82	92.94	24.07			0.13	261.09		59.66			0.04		280.47
	Domestic	3.29	397.82	92.94	24.07			0.13	261.09		59.66			0.04		280.47
	Foreign															
4	Bills Payable															
5	Other Liabilities	235.76	134.14	49.12	230.71	69.80	685.81	24.81	82.36	24.71	174.38	107.74	30.50	3.85	64.27	35.16
	1. Sundry Creditors	3.54	1.35	0.37	1.50	1.71	17.42	7.00	4.08	0.36	0.11	8.28	0.59	0.21	0.29	0.19
	2. Loan Loss Provision	58.03	59.95	12.56	64.86	31.61	515.82	6.55	29.53	5.10	99.19	45.92	11.34	1.73	21.46	12.32
	3. Interest Suspense a/c	48.09	26.79	17.07	17.73	23.07	136.80	0.46	19.74	5.72	39.34	27.12	3.53	0.22	12.77	5.44
	4. Others	126.09	46.05	19.13	146.62	13.41	15.77	10.81	29.01	13.52	35.74	26.43	15.04	1.70	29.76	17.21
6	Reconciliation A/c		621.62			89.49	667.27	0.00	0.43			0.31				
7	Profit & Loss A/c	33.32	10.19	5.72	5.84			7.35	0.22	4.09	16.98	8.63	10.66	1.61	21.00	13.85
	TOTAL LIABILITIES	4804.74	2500.94	874.86	8391.22	1049.60	2199.47	925.34	1078.00	216.98	666.77	2667.21	1264.27	122.84	1895.88	1348.14
Assets				0.00	0.00	0.00		0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00
1	LIQUID FUNDS	1450.12	371.92	254.52	2449.47	330.98	55.93	142.95	212.54	53.13	203.86	661.98	236.40	39.74	490.81	483.63
	a. Cash Balance	107.13	13.07	3.55	229.27	4.63	16.61	12.28	20.00	3.44	1.06	50.79	28.77	0.87	25.28	19.02
	Nepalese Notes & Coins	107.13	13.07	3.55	229.19	4.63	16.61	12.28	20.00	3.44	1.06	50.79	28.77	0.82	25.28	19.02
	Foreign Currency				0.08									0.05		
	b. Bank Balance	1342.99	358.84	20.53	1401.24	326.35	2.73	130.67	192.54	49.69	7.21	45.32	26.63	2.73	62.70	464.61
	1. In Nepal Rastra Bank	96.65	36.28	20.13	1026.09	75.22	1.01	15.10	10.55	0.16	7.04	44.62	25.25		59.54	26.10
	Domestic Currency	96.65	36.28	20.13	1026.04	75.22	1.01	15.10	10.55	0.16	7.04	44.62	25.25		59.54	26.10
	Foreign Currency				0.05											
	2. "A" Class Licensed Institution	930.09	166.12	0.37	369.64	203.94	1.72	68.62	175.80	13.11	0.15	0.70	1.17	2.72	3.09	176.61
	Domestic Currency	930.09	166.12	0.37	366.34	203.94	1.72	68.62	175.80	13.11	0.15	0.70	1.17	2.72	3.09	176.61
	Foreign Currency				3.30											
	3. Other Financial Ins.	316.26	156.44	0.03	5.51	47.19		46.95	6.19	36.43	0.03		0.21	0.01	0.06	261.90
	4. In Foreign Banks															
	c. Money at Call			230.44	818.96		36.59				195.59	565.88	181.00	36.14	402.84	
	Domestic Currency			230.44	818.96		36.59				195.59	565.88	181.00	36.14	402.84	
	Foreign Currency															
2	INVESTMENT IN SECURITIES	2.81	54.73	20.00	92.51			37.50	11.16	1.50	17.05	96.37				20.00
	a. Govt. Securities	2.81	54.73	20.00	92.51			37.50	11.16	1.50	17.05	96.37				20.00
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e. Non Residents															
3	SHARE & OTHER INVESTMENT	27.79	61.02	6.65	15.59	3.22	0.50	87.79	0.10	0.10	0.10	6.00				8.21
	a. Interbank Lending					3.22										
	b. Non Residents															
	c. Others	27.79	61.02	6.65	15.59		0.50	87.79	0.10	0.10	0.10	6.00				8.21
4	LOANS & ADVANCES	3007.20	1272.75	526.60	4735.56	551.35	806.52	628.65	746.56	141.84	324.86	1624.28	968.51	79.99	1356.81	792.93
	a. Private Sector	3007.20	1265.55	526.60	4735.56	536.16	806.52	610.35	746.56	141.84	309.76	1596.78	968.51	79.99	1356.81	792.93
	b. Financial Institutions		7.20			15.19		17.00			15.10	27.50				
	c. Government Organizations							1.30								
5	BILL PURCHASED				10.06		2.60									
	a. Domestic Bills Purchased				10.06		2.60									
	b. Foreign Bills Purchased															
	c. Import Bills & Imports															
6	LOANS AGAINST COLLECTED BILLS															
	a. Against Domestic Bills															
	b. Against Foreign Bills															
7	FIXED ASSETS	77.72	19.92	30.33	348.54	26.45	23.64	9.68	65.39	6.07	15.12	142.81	16.02	1.45	19.17	8.05
8	OTHER ASSETS	238.85	60.41	36.75	737.13	32.96	160.83	18.52	30.12	13.27	84.27	131.91	37.98	1.67	21.13	32.08
	a. Accrued Interest:	59.16	29.67	17.58	20.47	23.07	136.81	1.75	19.74	5.75	39.80	29.76	3.53	0.22	12.77	5.44
	Financial					0.64										
	Government Enterprises	10.51	2.88		2.74			1.30	19.74		0.46	2.64				
	Private Sector	48.65	26.79	17.58	17.73	22.44	136.81	0.46		5.75	39.34	27.12	3.53	0.22	12.77	5.44
	b. Staff Loans / Adv.	38.89	3.96	2.74	11.54	3.56	3.34	0.79	1.97	0.10	0.16	1.09	24.27	0.04	3.45	18.05
	c. Sundry Debtors	7.12	0.19	0.48	1.67	0.36	10.32	7.84	5.03	5.38	0.21	45.64	7.05	0.57	3.00	1.07
	d. Cash In Transit			3.00					0.51							
	e. Others	133.69	26.59	12.95	703.46	5.96	10.37	8.14	3.39	1.53	44.10	55.42	3.13	0.84	1.92	7.53
9	Expenses not Written off	0.25						0.25	1.45	0.28		0.46	0.73			
10	Non Banking Assets		28.63				0.95		10.20		21.50	3.41				
11	Reconciliation Account		621.66		2.36	89.49	677.41		0.48							

Statement of Assets and Liabilities
as on Pus end, 2069 (Rs in million)

S.N.	Bank Name	Unique	Manjushree	Subhasini	Jeebis	Reliance	Lotus	Balbhav	Bhaktapur
Liabilities		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1	CAPITAL FUND	212.01	244.56	211.30	111.09	213.45	134.24	154.22	132.91
	a. Paid-up Capital	200.00	225.00	200.00	102.00	200.00	120.00	147.00	125.00
	b. Calls in Advance								
	c. Proposed Bonus Share								
	d. General Reserves	11.76	11.23	10.73	1.93	2.69	2.85	1.29	1.58
	e. Share Premium								
	f. Retained Earning	0.25	8.34	0.33	7.16	10.76	11.39	5.89	6.33
	g. Others Reserves Fund			0.23				0.04	
2	BORROWINGS								
	a. NRB								
	b. Interbank Borrowing								
	c. Foreign Banks and Fin. Ins.								
	d. Other Financial Ins.								
	e. Bonds and Securities								
3	DEPOSITS	390.33	1089.42	646.98	526.47	931.33	326.62	109.70	253.49
	a. Current								
	Domestic								
	Foreign								
	b. Savings	102.08	138.78	140.34	132.95	201.56	93.94	21.25	115.64
	Domestic	102.08	138.78	140.34	132.95	201.56	93.94	21.25	115.64
	Foreign								
	c. Fixed	170.51	432.81	431.70	209.93	397.78	162.26	45.82	64.57
	Domestic	170.51	432.81	431.70	209.93	397.78	162.26	45.82	64.57
	Foreign								
	d. Call Deposits								73.27
	Domestic								73.27
	Foreign								
	e. Others	117.74	517.84	74.93	183.58	331.98	70.42	42.63	
	Domestic	117.74	517.84	74.93	183.58	331.98	70.42	42.63	
	Foreign								
4	Bills Payable								
5	Other Liabilities	25.49	58.22	35.99	28.39	70.33	21.74	6.21	5.86
	1. Sundry Creditors	4.58	0.34	4.60	0.54	2.74	0.16	0.17	0.00
	2. Loan Loss Provision	5.76	15.30	10.14	10.35	26.03	7.55	5.36	2.84
	3. Interest Suspense a/c	1.22	16.82	4.19	11.02	15.39	6.19		
	4. Others	13.93	25.76	17.05	6.47	26.17	7.83	0.67	3.01
6	Reconciliation A/c								
7	Profit & Loss A/c	12.56	3.59	3.55	7.08		6.26	7.26	0.12
	TOTAL LIABILITIES	640.38	1395.80	897.81	673.02	1215.12	488.85	277.38	392.37
Assets		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1	LIQUID FUNDS	180.20	403.04	237.98	134.04	463.51	145.71	58.14	199.63
	a. Cash Balance	3.59	15.76	5.67	7.18	14.90	2.27	4.53	6.00
	Nepalese Notes & Coins	3.59	15.76	5.67	7.18	14.90	2.27	4.53	6.00
	Foreign Currency								
	b. Bank Balance	176.61	387.28	232.31	126.86	448.61	143.44	8.71	193.64
	1. In Nepal Rastra Bank	26.36	30.74	21.61	24.57	48.60	21.72	8.71	13.36
	Domestic Currency	26.36	30.74	21.61	24.57	48.60	21.72	8.71	13.36
	Foreign Currency								
	2. "A" Class Licensed Institution	36.32	319.27	84.36	33.06	197.93	27.27		95.64
	Domestic Currency	36.32	319.27	84.36	33.06	197.93	27.27		95.64
	Foreign Currency								
	3. Other Financial Ins.	113.93	37.27	126.33	69.23	202.08	94.45		84.64
	4. In Foreign Banks								
	c. Money at Call							44.91	
	Domestic Currency							44.91	
	Foreign Currency								
2	INVESTMENT IN SECURITIES	17.00	30.00	20.00	8.45	4.00	6.00		5.00
	a. Govt. Securities	17.00	30.00	20.00	8.45	4.00	6.00		5.00
	b. NRB Bond								
	c. Govt. Non-Fin. Ins.								
	d. Other Non-Fin Ins.								
	e. Non Residents								
3	SHARE & OTHER INVESTMENT	22.13		1.05	15.55	4.42	5.00	2.52	5.00
	a. Interbank Lending								
	b. Non Residents								
	c. Others	22.13		1.05	15.55	4.42	5.00	2.52	5.00
4	LOANS & ADVANCES	408.13	878.27	601.12	472.69	707.02	318.18	206.42	172.86
	a. Private Sector	397.53	860.17	590.47	466.69	694.71	312.88	206.42	172.86
	b. Financial Institutions	10.60	18.10	10.65	6.00	12.30	5.30		
	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	2.57	22.69	14.94	8.46	8.23	4.12	8.66	5.32
8	OTHER ASSETS	10.35	61.81	21.98	27.28	15.20	9.84	1.64	1.58
	a. Accrued Interest:	1.28	16.82	4.19	11.26	1.26	6.19		0.04
	Financial	0.00	0.35	0.00	11.02		0.03		
	Government Enterprise	0.06			0.24	1.26			0.04
	Private Sector	1.22	16.48	4.19			6.16		
	b. Staff Loans / Adv.	0.40	28.20	7.26	7.83	2.33	0.97	0.22	
	c. Sundry Debtors	0.08	0.52	2.41	0.28	6.32	0.45		0.56
	d. Cash In Transit								
	e. Others	8.60	16.27	8.12	7.91	5.28	2.23	1.42	0.98
9	Expenses not Written off			0.73	0.97	0.21			2.97
10	Non Banking Assets								
11	Reconciliation Account								
12	Profit & Loss A/c				5.59	12.53			
	TOTAL ASSETS	640.38	1395.80	897.81	673.02	1215.12	488.85	277.38	392.37

Profit and Loss Account
Up to Pus end, 2069 (Rs in million)

Bank Name	NBL	RBB	NABL	NBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens
Expenses	0.00						0.00					0.00		0.00						
1. Interest Expense	1134.60	1302.99	1161.74	1402.15	316.07	1054.93	1280.11	487.25	1105.99	575.22	539.94	660.21	275.99	728.76	743.92	725.03	883.99	1320.86	926.78	534.16
1.1 On Deposit Liabilities	1126.41	1294.10	1147.55	1355.34	314.28	1033.54	1248.81	487.17	1105.52	569.94	539.75	653.11	275.99	728.76	727.94	709.98	881.86	1314.92	906.03	533.87
1.1.1 Saving Account	594.96	528.76	364.29	312.72	164.48	394.98	179.11	216.93	325.36	157.26	137.80	119.48	65.00	253.21	171.51	113.64	203.24	464.76	358.10	107.73
1.1.2 Fixed Account	531.45	732.49	527.59	693.58	109.49	638.56	1031.51	153.95	573.05	286.03	254.55	410.66	166.63	344.97	413.96	432.90	461.63	815.16	419.22	335.60
1.1.2.1 Up to 3 months Fixed Account		0.15	79.14	11.38	4.13	126.29	156.98		55.32					0.13		0.19	40.26	0.21	3.33	6.87
1.1.2.2 3 to 6 months Fixed Account		10.80	105.52		0.00		44.55	39.00	88.04					2.06		0.69	84.56	2.43	1.48	5.82
1.1.2.3 6 months to 1 year Fixed Account		502.42	263.80		9.74		401.56		301.52	286.03	11.61		166.63	165.84		235.64	165.36	73.09	30.37	214.79
1.1.2.4 Above 1 year Fixed Account	531.45	219.12	79.14	682.21	95.62	512.27	428.42	114.95	128.17		242.94	410.66		176.94	413.96	196.38	171.45	739.43	384.04	108.12
1.1.3 Call Deposit	0.01	32.85	255.67	349.04	40.31		38.19	116.29	207.11	126.64	147.40	122.97	44.36	130.59	142.47	163.44	216.99	20.62	128.71	90.54
1.1.4 Certificate of Deposit																		14.38		
1.2 On Borrowing	8.19	8.89	14.19	46.80	1.79	21.39	31.30	0.08	0.47	5.28	0.18	7.10	0.00		15.98	15.05	2.13	5.94	20.75	0.29
2. Commission Expense	24.62	77.34	58.92				7.63											6.80	0.54	
3. Staff Expense	720.94	753.38	267.93	166.73	208.08	280.00	152.89	100.70	167.46	136.72	67.39	83.22	42.72	113.44	100.23	106.14	90.08	1083.66	124.58	69.22
4. Office Operating Expenses	278.00	260.78	222.67	240.90	196.71	380.97	222.74	83.12	235.31	174.58	84.98	120.24	50.45	164.94	103.89	99.81	174.09	180.18	116.60	113.14
5. Foreign Exchange Loss				1.90	8.16		0.84						0.24	3.16				14.82		
5.1 Due to Change in Exchange Rates				1.90	8.16		0.84						0.24	3.16				14.57		
5.2 Due to Foreign Currency Transaction																		0.25		
6. Non Operating Expense		0.05					2.49					0.08			0.00			0.34		507.54
7. Provision for Risk	65.95	147.43	199.49	279.01	30.53	178.49	91.84	127.24	68.91	61.97	183.27		52.22	217.63	176.62	159.29	221.25	675.06	194.84	283.84
7.1 Loan loss Provision	87.50	143.72	199.49	279.01	30.53	178.49	91.84	67.70	68.91	61.97	183.27		52.22	193.32	169.54	159.29	221.25	674.63	174.88	247.29
7.1.1 General Loan loss Provision	87.50	37.25	23.29	72.50		178.49	21.09	48.80	68.91	18.74				24.19	6.51	13.83	221.25	72.77	13.70	18.12
7.1.2 Special Loan Loss Provision		106.47	176.20	206.51	30.53		70.75	18.90		33.26	183.27		52.22	169.13	163.03	145.46		601.86	161.18	229.17
7.1.3 Additional Loan Loss Provision										9.97										
7.2. Provision for Non-Banking Assets	-21.56	0.01						59.54						24.21	7.08			0.44	19.96	36.55
7.3. Provision for Loss on Investment																				
7.5. Provision for Loss of Other Assets		3.70												0.10						
8. Loan Written Off	4.51				19.98						2.26						12.87	0.73		
9. Provision for Staff Bonus			158.78	127.32	79.84	72.49	54.57		91.78	43.95		37.35	9.27	4.71	14.72	14.35	18.40	72.38	34.99	
10. Provision for Income Tax			475.45	381.97	239.52	218.26	163.81		275.34	136.86		112.05	29.79	14.13	44.17	43.05	55.20	358.43	104.96	
11. Others		1.12																0.63		94.65
12. Net Profit		662.86	1112.33	891.27	558.89	506.60	381.86	277.34	642.46	302.68	236.46	261.45	62.90	32.97	103.06	110.19	128.80	546.35	244.91	158.67
Total Expenses	2204.00	3153.23	3675.72	3550.16	1657.78	2691.75	2351.14	1083.28	2587.25	1431.99	1114.30	1274.60	523.58	1279.75	1286.61	1257.87	1584.69	4253.45	1754.44	1761.76
Income	0.00																			
1. Interest Income	1916.36	2547.00	2824.63	2850.69	1191.71	2188.69	2049.52	727.45	2285.79	1182.56	934.64	1142.93	495.29	1101.93	1175.42	1084.84	1354.44	3287.21	1544.42	1011.22
1.1 On Loans and Advances	1777.44	2270.09	2544.18	2722.64	1055.64	2014.83	1621.86	677.45	2156.67	1104.43	894.64	1039.59	484.82	1082.48	1131.39	1065.99	1286.56	3140.46	1479.04	976.02
1.2 On Investment	82.72	224.21	163.13	89.79	96.54	161.05	74.59	40.23	128.55	76.95	38.01	87.50	9.45	11.59	11.90	18.85	50.29	125.30	61.55	32.03
1.2.1 Government Bonds	77.79	216.01	159.27	89.79	96.22	161.05	74.59	27.54	24.08	76.30	27.75	28.61	9.45	11.59	11.90	16.92	50.29	125.30	61.23	32.03
1.2.2 Foreign Bonds			3.86							13.19		5.93								
1.2.3 NRB Bonds								12.69	91.28		6.39	52.96							0.32	
1.2.4 Debenture & Bonds	4.94	8.20			0.33					0.65	3.88					1.93				
1.3 On Agency Balance		41.46	0.19	36.49	0.46	12.81	330.86					0.06	0.90				0.16			0.01
1.4 On Call Deposit	2.88	3.01	88.88	1.77	4.10			1.34	0.57	0.06		12.32					17.44	0.07	0.92	2.57
1.5 On Others	53.32	8.23	28.25	34.98		22.20	8.43		1.11	1.98	3.47	0.12	7.85	32.13				21.38	2.91	0.59
2. Commission and Discount	74.97	194.09	378.53	230.75	126.74	260.46	218.07	91.36	144.22	97.41	35.63	47.70	10.63	25.04	82.66	100.69	131.06	53.94	125.00	86.89
2.1 Bills Purchase and Discount	0.06	0.47	1.59	8.94	3.60	29.07	0.07	8.15	21.12	26.95	1.85	0.29	0.01	0.57	0.45	8.02			0.33	2.78
2.2 Commission	74.91	186.35	376.03	221.81	89.33	231.39	144.32	79.89	112.04	70.46	33.79	18.94	10.62	24.48	82.22	89.58	59.90	39.88	52.23	21.95
2.3 Others		7.27	0.91	33.81		73.68	3.32	11.06				28.47				3.09	71.17	14.06	72.44	62.16
3. Exchange Flactuation Income	15.55	-48.52	230.01	164.89	257.42	158.54	48.57	35.20	48.72	76.89	2.43	48.76	5.55	18.42	26.88	53.81	99.19	2.34	32.28	1.58
3.1 Due to Change in Exchange Rate	2.89	-77.06	181.97			84.30		4.10	4.26		-1.76	1.16		7.08	7.80	22.04	2.34	23.34	-6.96	
3.2 Due to Foreign Currency Transaction	12.65	28.54	48.04	164.89	257.42	74.24	48.57	31.10	44.46	76.89	4.18	47.60	5.55	18.42	19.80	46.01	77.15		8.94	8.54
4. Other Operating Income	116.44	162.91		78.90	22.26	75.37		34.80	105.77	31.62	58.14	35.19	11.92	79.57	1.27			230.40	4.11	19.87
5. Non Operating Income	7.47	1.72	2.75		0.06	2.33	0.96	2.27	2.75		2.31	0.01		10.78	0.05			0.34	-0.23	510.99
6. Write Back from Provisions for loss		217.46	239.03	224.94	35.37		32.20	111.29		43.51	64.26			44.01	0.33	17.05		450.52	48.86	131.20
7. Recovery of written-off Loan	16.21	76.87	0.77		24.23		1.83	80.91					0.20			1.20		111.46		
8. Income from Extra Ordinary transactions		1.70				6.37					16.89					0.28		117.24		
9. Net Loss	57.00																			
Total Income	2204.00	3153.23	3675.72	3550.16	1657.78	2691.75	2351.14	1083.28	2587.25	1431.99	1114.30	1274.60	523.58	1279.75	1286.61	1257.87	1584.69	4253.45	1754.44	1761.76

Profit and Loss Account
Up to Pus end, 2069 (Rs in million)

Bank Name	Prime	BOA	Sunrise	Grand	NMB	Kist	Janata	Mega	CTBNL	Civil	Century	Sanima	NIDC	Malika	Siddhartha	UDBL	Mahadama	Narayani	PDBL	Sahayogi	Axis	Karnali
Expenses	0.00			0.00									0.00	0.00				0.00	0.00		0.00	
1. Interest Expense	856.80	535.86	619.31	586.11	506.43	643.65	343.26	306.90	275.03	378.48	236.66	463.49	31.83	54.81	220.61	2.64	118.43	50.77	108.00	51.49	50.82	34.49
1.1 On Deposit Liabilities	855.06	535.26	618.89	585.99	506.42	640.79	341.50	303.75	274.56	374.73	236.33	457.64	31.83	54.81	220.61	2.51	118.22	49.60	108.00	51.49	50.82	34.49
1.1.1 Saving Account	95.04	97.52	195.62	426.35	95.74	323.59	65.47	119.90	30.08	34.50	62.87	101.91	4.76	39.63	97.13	1.90	33.02	26.79	56.10	38.99	14.54	32.01
1.1.2 Fixed Account	406.77	335.96	337.71	63.97	283.90	257.13	205.58	106.26	200.24	256.21	126.79	304.98	23.29	7.32	89.75	0.60	49.39	22.81	38.02	11.68	17.01	2.49
1.1.2.1 Up to 3 months Fixed Account	0.00		0.25		24.32	0.03	9.79	16.26		3.73		0.72			0.08			1.15	0.14		0.19	
1.1.2.2 3 to 6 months Fixed Account	6.26		14.39		1.26	18.16	2.30	10.52	12.41	4.02		5.18	0.03	0.03				2.03	0.31		1.62	
1.1.2.3 6 months to 1 year Fixed Account	368.17		323.06	54.68	95.34	199.82	173.75	79.11	148.98	225.35	126.79	257.63	8.21	0.07	51.05		33.68	5.98	34.69	3.38	10.83	
1.1.2.4 Above 1 year Fixed Account	32.35	335.96		9.29	162.99	39.13	19.74	0.38	38.85	23.11		41.44	15.05	7.22	34.90	0.60	15.71	13.65	2.89	8.29	4.37	2.49
1.1.3 Call Deposit	353.24	101.78	85.57	93.18	126.78	60.07	70.45	77.59	44.24	84.03	46.67	50.75	3.78	7.86	33.73		35.81		13.88	0.83	19.26	
1.1.4 Certificate of Deposit				2.49																		
1.2 On Borrowing	1.74	0.59	0.42	0.12	0.01	2.86	1.76	3.15	0.47	3.75	0.34	5.85				0.13	0.21	1.17			0.00	
2. Commission Expense			2.43												1.04							
3. Staff Expense	48.35	71.21	103.10	43.83	62.58	118.35	49.22	64.30	36.62	50.28	33.15	53.50	16.78	20.26	26.83	0.89	25.55	6.45	20.22	6.01	16.54	9.28
4. Office Operating Expenses	92.18	96.18	153.12	53.39	87.88	160.40	59.45	98.19	51.96	83.02	70.49	76.17	18.61	22.16	33.48	1.01	33.67	6.32	17.84	5.94	22.42	9.00
5. Foreign Exchange Loss				1.17																		
5.1 Due to Change in Exchange Rates				1.17																		
5.2 Due to Foreign Currency Transaction																						
6. Non Operating Expense	0.06						0.21										0.02					
7. Provision for Risk	302.17	196.03	188.76	52.72	129.33	379.81	56.11	93.93	28.06	56.19	39.06	42.65	31.82	2.78	543.62		49.61	23.52	12.03	8.32	7.17	1.82
7.1 Loan loss Provision	302.17	174.68	171.26	52.72	71.52	322.39	56.11	93.93	28.06	56.19	39.06	42.65	31.82	2.78	543.62		49.61	23.52	12.03	8.32	7.17	1.82
7.1.1 General Loan loss Provision	11.39	21.22	30.34	21.61	22.93	18.34	24.15	28.87	21.87	19.39	30.89	35.13	3.12	1.74	2.98		4.74	0.03	12.03	1.70	3.64	1.82
7.1.2 Special Loan Loss Provision	290.77	153.46	140.92	31.11	48.59	304.05	31.97	65.07	6.19	36.80	8.16	7.52	28.71	1.04	540.64		44.87	23.49		6.62	3.52	
7.1.3 Additional Loan Loss Provision																						
7.2. Provision for Non-Banking Assets		21.35	17.50		57.81	57.42																
7.3. Provision for Loss on Investment																						
7.5. Provision for Loss of Other Assets																						
8. Loan Written Off						0.25							0.71									
9. Provision for Staff Bonus	23.12	17.62	18.04	12.55			9.98	11.98	5.91			18.65	6.44	2.62					2.87	2.57	0.25	
10. Provision for Income Tax	69.35	52.85	54.13	37.66		0.00	29.93	35.94	17.74			55.94	9.37	7.86					8.60	7.71	0.74	
11. Others																						
12. Net Profit	161.82	123.31	126.29	87.88	254.23		69.84	83.85	41.39	52.73	39.54	130.53	71.08	18.34		23.41	49.57		20.06	17.98	1.73	
Total Expenses	1553.84	1093.05	1265.18	875.33	1040.46	1302.47	617.99	695.09	456.70	620.70	418.90	840.93	186.64	128.83	825.59	27.95	276.84	87.05	189.60	100.02	99.67	54.60
Income																						
1. Interest Income	1344.74	873.23	1014.54	788.31	859.28	1116.42	548.00	632.94	413.05	565.08	378.04	759.57	111.36	104.34	287.66	0.57	207.10	43.92	173.93	89.05	92.00	37.03
1.1 On Loans and Advances	1324.32	824.98	998.69	749.70	817.82	1058.92	526.13	596.71	404.72	552.78	371.23	736.54	91.86	85.85	256.68	0.57	191.25	35.57	159.38	79.33	83.84	35.50
1.2 On Investment	5.05	47.38	9.71	34.66	40.07	40.34	19.31	14.38	6.06	11.72	5.39	22.28	0.12	2.48	9.46		4.11		0.22			
1.2.1 Government Bonds	5.05	47.38	3.80	34.66	39.29	40.34	19.31	14.38	6.06	11.72	0.05	22.28	0.12	2.48	9.46		4.11					
1.2.2 Foreign Bonds																						
1.2.3 NRB Bonds			5.91								5.34								0.22			
1.2.4 Debenture & Bonds					0.77																	
1.3 On Agency Balance	0.02	0.78	3.79			1.41	2.55	0.04									10.56	6.65				
1.4 On Call Deposit					0.15	3.81		19.08		0.58				14.36	21.39				13.62	9.67	8.16	1.53
1.5 On Others	15.35	0.08	2.35	3.95	1.24	11.93		2.73	2.27		1.42	0.76	19.37	1.65	0.13		1.19	1.69	0.71	0.05		
2. Commission and Discount	45.12	64.12	56.50	18.60	20.29	86.94	39.61	11.69	32.42	18.36	29.21	8.94		3.81	5.41	0.01	13.64	0.14	1.74	3.26	1.42	4.83
2.1 Bills Purchase and Discount	2.53	0.23	6.09	2.41		1.38	0.08	0.16		0.27					0.01							
2.2 Commission	42.60	23.82	37.28	16.19	16.11	16.37	37.19	11.54	12.28	17.86	13.30	8.94		3.81	5.40		13.64	0.14	1.74	3.26	0.96	1.98
2.3 Others		40.08	13.14		4.17	69.19	2.34		20.14	0.23	15.91					0.01					0.46	2.84
3. Exchange Fluctuation Income	12.19	22.50	40.59	28.83	47.70	16.89	30.23	27.10	11.23	16.18	10.07	9.47			0.11		0.01					
3.1 Due to Change in Exchange Rate	5.42	14.57	10.15		9.59	0.19	-498.74	0.63	2.13	0.84	2.08	3.66					0.01					
3.2 Due to Foreign Currency Transaction	6.77	7.93	30.44	28.83	38.12	16.70	528.97	26.48	9.10	15.33	7.99	5.81			0.04							
4. Other Operating Income	64.43		57.32	39.58	29.50			19.92		21.08		42.20	15.57	9.46	14.67			1.12	13.89	7.71	6.25	
5. Non Operating Income		4.94			4.98	6.84	0.16	3.43			0.43	1.18	57.99	0.77	1.07				0.04			
6. Write Back from Provisions for loss	87.36	128.26	86.25		78.70	6.08					1.15	19.56	1.72	10.44	313.61	0.74	21.11	7.70				
7. Recovery of written-off Loan																26.63						
8. Income from Extra Ordinary transactions			9.98														34.97					
9. Net Loss					69.31										203.06			34.18				12.74
Total Income	1553.84	1093.05	1265.18	875.33	1040.46	1302.47	617.99	695.09	456.70	620.70	418.90	840.93	186.64	128.83	825.59	27.95	276.84	87.05	189.60	100.02	99.67	54.60

Profit and Loss Account
Up to Pus end, 2069 (Rs in million)

Bank Name	Triveni	Suprim	Bhrikuti	Suvechha	Bageshwari	Saurbhakar	Gurkha	Gandaki	Infrastructure	Business	Biratnaxmi	Excel	Western	H & B	Araniko	NDEP	CEDBL	Miteri	Tinau	Rising	Muktnath	Sewa
Expenses	0.00		0.00	0.00	0.00	0.00	0.00		0.00		0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00		0.00
1. Interest Expense	101.82	117.55	148.76	51.51	66.53	39.34	108.37	106.15	123.27	195.05	116.16	93.27	32.55	332.22	22.05	209.81	268.28	34.76	71.81	47.37	117.54	93.06
1.1 On Deposit Liabilities	101.82	81.16	148.50	51.40	66.53	39.34	108.37	86.83	123.27	195.05	116.16	93.27	32.55	330.25	22.05	208.62	255.52	34.76	71.81	47.13	111.41	93.06
1.1.1 Saving Account	39.34	33.13	80.02	16.77	40.17	22.75	14.77	37.11	31.99	50.76	57.87	46.21	23.90	108.60	17.27	86.74	59.13	5.52	22.00	28.74	66.22	38.27
1.1.2 Fixed Account	46.43	27.38	44.69	24.07	11.93	9.41	87.74	37.91	56.77	124.45	48.56	26.21	8.65	178.68	4.78	84.17	164.50	26.87	43.77	18.39	37.60	36.16
1.1.2.1 Up to 3 months Fixed Account	0.14		0.15	0.07				0.05	8.85	1.72		0.51		0.87			2.88	0.07				0.01
1.1.2.2 3 to 6 months Fixed Account	2.46		0.28	0.03				4.36	6.73	6.27	2.34	1.47	1.53	9.89			6.29	0.13	0.07	0.53	5.99	0.18
1.1.2.3 6 months to 1 year Fixed Account	35.74		38.45	9.35	1.20	3.52		21.52	31.00	50.01	20.67	11.76	2.21	92.64	1.36		145.40	5.05	30.19	11.87	22.87	17.60
1.1.2.4 Above 1 year Fixed Account	8.09	27.38	5.82	14.62	10.73	5.89	87.74	11.98	10.18	66.45	25.55	12.46	4.91	75.29	3.42	84.17	9.93	21.62	13.52	5.99	8.74	18.36
1.1.3 Call Deposit	16.05	20.65	23.78	10.56	14.43	7.18	5.86	11.81	34.51	19.84	9.72	20.85		42.96		37.71	31.89	2.37	6.04		7.60	18.62
1.1.4 Certificate of Deposit																						
1.2 On Borrowing		36.39	0.26	0.11				19.32						1.97		1.19	12.76			0.24	6.13	
2. Commission Expense									0.00			0.00			0.40		0.32					
3. Staff Expense	10.32	18.73	17.64	7.54	12.79	8.80	14.44	11.17	17.93	15.91	17.86	12.29	4.76	38.21	4.99	23.31	28.41	5.29	7.50	7.42	29.33	12.71
4. Office Operating Expenses	16.71	20.49	13.52	8.41	7.33	9.59	29.54	10.53	23.81	19.53	12.39	12.17	4.59	48.90	2.88	33.83	30.68	4.29	8.94	8.85	22.02	10.22
5. Foreign Exchange Loss									0.03						0.00	0.13	0.27					
5.1 Due to Change in Exchange Rates									0.03						0.00	0.13	0.27					
5.2 Due to Foreign Currency Transaction															0.00							
6. Non Operating Expense				0.01			0.06	0.04			29.10		3.46	0.47		0.03		0.02				
7. Provision for Risk	11.04	121.78	14.98	43.36	7.70	9.54	124.11	5.19	39.40	95.35	0.52	5.33		113.51	18.32	64.12	26.67	1.95		3.16	6.63	1.98
7.1 Loan loss Provision	11.04	121.78	14.98	43.36	7.70	9.54	124.11	5.19	39.40	43.26	0.52	5.33		113.51	18.32	64.12	26.67	1.95		3.16	6.63	1.98
7.1.1 General Loan loss Provision	2.06	2.82	6.91	0.54	7.70	1.34		2.89	2.10	3.44	0.52	5.33		34.91	0.68	64.12	9.46	1.34	1.04	5.11	1.98	
7.1.2 Special Loan Loss Provision	8.98	118.95	8.06	42.83		8.21	124.11	2.30	37.31	39.82				78.60	17.64		17.21	0.61		2.12	1.52	
7.1.3 Additional Loan Loss Provision																		0.00				
7.2. Provision for Non-Banking Assets										52.07												
7.3. Provision for Loss on Investment																						
7.5. Provision for Loss of Other Assets										0.02												
8. Loan Written Off																						
9. Provision for Staff Bonus	3.10		3.54			1.74						1.37			0.33		7.10	1.96	0.96	1.69	6.65	
10. Provision for Income Tax	9.31		10.61			5.21						4.11			1.00		21.30	5.87	2.88	5.08	19.94	
11. Others		0.13																				
12. Net Profit	21.73		24.76		33.57	12.15		35.74		-38.07	35.94	9.05	1.85		2.34	-60.96	49.70	13.67	6.71	11.85	46.53	16.97
Total Expenses	174.04	278.67	233.79	110.82	127.92	86.38	276.52	168.83	204.44	287.77	211.98	137.59	47.21	533.30	52.33	270.27	432.72	67.81	98.79	85.43	248.64	134.94
Income																						
1. Interest Income	159.92	169.73	217.09	83.45	114.98	75.31	58.07	155.98	168.93	270.47	186.61	129.28	36.81	465.59	34.85	258.23	379.21	60.32	88.98	78.28	216.89	123.54
1.1 On Loans and Advances	148.23	110.83	203.00	76.60	108.54	69.28	57.43	126.44	151.20	258.33	164.66	107.15	36.81	447.79	34.39	229.28	328.13	55.19	79.82	69.26	199.97	114.08
1.2 On Investment		0.76	1.13							1.45				2.89	0.46	1.89	7.03					0.38
1.2.1 Government Bonds		0.76	1.13							1.42				2.89	0.46	1.89	6.37					0.38
1.2.2 Foreign Bonds																						
1.2.3 NRB Bonds										0.04												
1.2.4 Debenture & Bonds																	0.66					
1.3 On Agency Balance												22.13				16.47						
1.4 On Call Deposit	11.69	21.76	12.96	6.85	6.44	6.03	0.64	10.22	17.73	10.69	21.96			11.83		7.07	35.84	5.12	9.17	9.02	16.83	9.08
1.5 On Others		36.39	0.00					19.32	0.00					3.09		3.52	8.21				0.09	
2. Commission and Discount	11.59	12.46	2.16	0.67	12.94	7.15	0.09	0.69	2.08	0.33		1.32	3.94	4.11	0.41	3.43	51.76	0.81	1.31	1.00	10.62	1.76
2.1 Bills Purchase and Discount		0.01												0.01		0.06	0.02					
2.2 Commission	9.76	1.65	2.16	0.67	3.03	0.88	0.09	0.64	1.80	0.33		0.65	3.94	4.10	0.41	3.37	4.92	0.81	1.31	0.90	9.40	1.76
2.3 Others	1.83	10.79			9.91	6.27		0.05	0.29			0.66					46.81			0.10	1.22	
3. Exchange Fluctuation Income							0.09	0.03	0.01	0.00				0.06	0.00	0.24	0.75					
3.1 Due to Change in Exchange Rate							0.09	0.03	0.01	0.00				0.03		0.00						
3.2 Due to Foreign Currency Transaction							0.00		0.00					0.04	0.00	0.24	0.75					
4. Other Operating Income			12.84	6.57			1.37	11.14	9.66	14.03	22.89	6.99	6.46	18.12	9.55	8.37		6.68	8.50	6.14	16.41	9.64
5. Non Operating Income	2.54			0.13				0.76						0.49								
6. Write Back from Provisions for loss		43.97	1.70			3.91	94.44	0.23	6.68	2.94	2.48			25.53	7.52	1.00					4.72	
7. Recovery of written-off Loan																						
8. Income from Extra Ordinary transactions																						
9. Net Loss		52.52		20.01			122.46		17.09					19.40								
Total Income	174.04	278.67	233.79	110.82	127.92	86.38	276.52	168.83	204.44	287.77	211.98	137.59	47.21	533.30	52.33	270.27	432.72	67.81	98.79	85.43	248.64	134.94

Profit and Loss Account
Up to Pus end, 2069 (Rs in million)

Bank Name	Kankai	Public	Mahakali	Ace	Bhargav	Shangrila	Resunga	Rara	dhyalo	Country	Alpine	Nilgiri	Kaanandap	Garima	City	Bishow	Professional	Kabel	Kamana	Corporate	Pathibarn	Purnima	
Expenses					0.00		0.00		0.00				0.00			0.00		0.00		0.00			
1. Interest Expense	20.97	35.90	11.09	225.71	12.62	105.10	50.89	17.18	30.74	78.47	24.76	25.04	192.11	96.80	110.91	117.93	9.49	11.76	70.83	65.07	48.68	45.60	
1.1 On Deposit Liabilities	20.97	35.90	11.09	221.90	12.62	105.10	50.89	17.18	30.74	78.47	24.76	25.04	192.00	96.80	110.91	117.93	9.49	11.76	65.79	64.65	48.68	45.60	
1.1.1 Saving Account	10.97	11.49	8.42	104.47	6.20	56.95	45.57	13.25	8.61	12.32	10.52	11.52	81.64	51.18	57.90	29.72	4.59	7.97	33.30	20.11	26.13	22.53	
1.1.2 Fixed Account	4.66	18.53	2.67	110.93	4.69	42.00	5.32	3.93	14.02	33.84	7.96	10.48	78.84	36.50	48.06	67.34	1.70	3.18	27.53	39.85	8.72	17.65	
1.1.2.1 Up to 3 months Fixed Account		0.00		0.01	0.40			0.03	0.07	0.01	0.07	0.11	7.04	0.25	1.88	1.11		0.03	0.71		0.06	0.07	
1.1.2.2 3 to 6 months Fixed Account	0.23	0.65		0.25	0.21	0.01		0.01	0.08	2.00	0.07	1.43	7.63	1.95	3.10	2.55	0.03	0.16	1.35		0.22	0.46	
1.1.2.3 6 months to 1 year Fixed Account	3.77	7.15		98.82	3.13	31.34	1.21	2.01	10.98	29.08	5.22	5.11	52.11	23.98	32.11	44.24	1.21	1.66	8.30	38.85	4.03	14.50	
1.1.2.4 Above 1 year Fixed Account	0.67	10.74	2.67	11.85	0.95	10.65	4.11	1.89	2.89	2.74	2.61	3.82	12.05	10.32	10.96	19.44	0.46	1.33	17.18	1.00	4.40	2.62	
1.1.3 Call Deposit	5.33	5.88		6.49	1.73	6.15			8.11	32.31	6.27	3.04	31.52	9.12	4.95	20.88	3.21	0.61	4.96	4.69	13.83	5.42	
1.1.4 Certificate of Deposit																							
1.2 On Borrowing				3.81									0.11						5.04	0.42			
2. Commission Expense										0.29			0.11										
3. Staff Expense	4.37	9.65	3.34	26.70	2.87	13.52	4.79	4.18	3.40	6.00	4.57	2.47	24.83	14.71	10.22	13.87	3.04	2.94	8.98	5.54	8.78	5.93	
4. Office Operating Expenses	5.01	7.46	2.18	38.03	3.52	14.27	4.44	5.68	4.41	10.30	7.76	1.45	33.17	19.82	15.25	16.95	2.66	2.67	9.02	4.92	10.44	7.60	
5. Foreign Exchange Loss													0.07										
5.1 Due to Change in Exchange Rates													0.07										
5.2 Due to Foreign Currency Transaction																							
6. Non Operating Expense										0.25									0.04				
7. Provision for Risk	0.58	5.90	1.38	95.36	0.46	12.57	1.00	1.20	0.63	8.17	3.45	1.49	39.23	5.45	6.25	6.48	0.55	0.10	4.20	10.15	8.48	3.19	
7.1 Loan loss Provision	0.58	5.90	1.38	94.81	0.46	12.57	1.00	1.20	0.63	8.17	3.45	1.49	39.23	5.45	6.25	6.48	0.55	0.10	4.20	10.15	8.48	3.19	
7.1.1 General Loan loss Provision	0.58	1.16	1.38	-2.39		2.60		0.62	0.63	2.11	0.94	0.50	0.58	5.45	1.34	6.48	0.55	0.10	3.34	1.50	1.81	1.26	
7.1.2 Special Loan Loss Provision		4.74		97.20		9.97	1.00	0.58		6.06	2.51	0.99	38.65		4.91				0.86	8.65	6.67	1.93	
7.1.3 Additional Loan Loss Provision					0.46																		
7.2. Provision for Non-Banking Assets																							
7.3. Provision for Loss on Investment				0.55																			
7.5. Provision for Loss of Other Assets																							
8. Loan Written Off		0.00																					
9. Provision for Staff Bonus			0.30			4.75	0.82			0.80	1.30		0.75	3.14	3.66	3.47	0.52	0.25	3.15	9.24	0.93		
10. Provision for Income Tax			0.89			14.26	2.47			2.39	3.90		2.24	9.41	10.97	10.40	1.55	0.74	9.45	27.72	2.79		
11. Others																							
12. Net Profit	6.13	1.89	2.07		4.49	33.28	5.76	5.68	7.31	5.58	9.11	6.24	5.23	21.96	25.60	24.26	3.61	1.72	22.04	64.69	6.50	4.16	
Total Expenses	37.07	60.80	21.24	385.80	23.95	197.77	70.17	33.93	46.49	112.25	54.85	36.69	297.73	171.28	182.85	193.36	21.43	20.19	127.70	187.33	86.61	66.49	
Income																							
1. Interest Income	34.11	54.73	19.60	313.30	20.17	182.05	65.03	31.54	43.57	102.80	46.16	34.06	283.22	152.58	167.08	173.52	20.08	17.53	115.86	104.90	78.27	60.09	
1.1 On Loans and Advances	31.40	51.88	16.14	280.33	18.30	168.87	46.90	25.44	33.88	84.42	42.52	30.53	252.62	143.62	156.45	162.85	16.94	14.53	105.99	95.68	72.94	53.17	
1.2 On Investment		0.10	0.08	7.08	0.12	0.85			0.44	2.82	0.34		4.06		0.81								
1.2.1 Government Bonds		0.10		7.08	0.12	0.85			0.44	2.82			3.83		0.81								
1.2.2 Foreign Bonds																							
1.2.3 NRB Bonds			0.08								0.34		0.23										
1.2.4 Debenture & Bonds																							
1.3 On Agency Balance																							
1.4 On Call Deposit	2.71	2.75		25.16	1.75	12.32	18.13	6.10	9.25	7.16	3.30	3.53		8.96	7.83	10.67	3.13	3.00	9.87		5.33	6.92	
1.5 On Others			3.38	0.72						8.41			26.54		1.99		0.01			9.22			
2. Commission and Discount	2.96	0.38	1.64	5.09	2.47	15.72	5.14	2.39	0.10	1.10	6.73	0.69	3.57	1.49	15.07	19.78	0.13	0.62	1.47	0.38	1.15	0.53	
2.1 Bills Purchase and Discount																				0.07			
2.2 Commission	0.16	0.38	1.50	5.09		1.41	2.80	2.21	0.10	1.10	0.93		3.50	1.49	15.07	0.95	0.13	0.62	1.47	0.17	1.15	0.53	
2.3 Others	2.80		0.14		2.47	14.31	2.35	0.18			5.80	0.69	0.08			18.83				0.14			
3. Exchange Flactuation Income				2.48		0.01						0.06	0.08		0.01								
3.1 Due to Change in Exchange Rate				0.18		0.01									0.01								
3.2 Due to Foreign Currency Transaction				2.30								0.06	0.08		0.01								
4. Other Operating Income		5.69		13.61					2.81	7.30		1.88	10.86	17.20				1.23	2.04	10.37	5.81	7.18	5.86
5. Non Operating Income				0.81												0.06			0.00		0.00		
6. Write Back from Provisions for loss					1.32					0.98	1.97				0.69					76.23			
7. Recovery of written-off Loan																							
8. Income from Extra Ordinary transactions										0.06													
9. Net Loss				50.52																			
Total Income	37.07	60.80	21.24	385.80	23.95	197.77	70.17	33.93	46.49	112.25	54.85	36.69	297.73	171.28	182.85	193.36	21.43	20.19	127.70	187.33	86.61	66.49	

Profit and Loss Account
Up to Pus end, 2069 (Rs in million)

Bank Name	Jyoti	Bagmati	Hamro	Kakre	Shine	Pacific	Civic	IDBL	Gulmi	Kanchan	Marbhum	Bright	Innovative	Jhimruk	Metro	V/bor	Gaumukhi	Raptiveri	Consumer	Khadbari	Tourism	Mission
Expenses	0.00	0.00	0.00		0.00		0.00	0.00		0.00	0.00					0.00	0.00					0.00
1. Interest Expense	152.35	7.12	12.13	15.05	92.70	18.69	6.97	134.05	15.53	26.48	9.43	25.48	35.50	9.78	40.30	150.31	8.61	11.36	25.49	3.56	91.41	32.41
1.1 On Deposit Liabilities	152.34	7.12	12.13	15.05	92.70	18.69	6.97	131.51	15.53	26.48	9.43	25.48	35.50	9.78	40.30	150.27	8.50	11.36	25.30	3.56	90.91	32.11
1.1.1 Saving Account	65.00	4.29	5.35	11.75	41.79	11.44	5.84	53.04	13.21	21.23	4.85	6.24	14.00	6.57	17.00	37.03	7.26	6.66	11.06	2.47	38.69	15.76
1.1.2 Fixed Account	61.57	1.37	4.63	3.30	34.31	3.07	1.13	70.68	2.33	5.25	2.91	8.50	15.20	1.40	17.83	85.06	0.72	4.22	12.47	1.06	36.98	10.19
1.1.2.1 Up to 3 months Fixed Account					0.15			0.03		0.07	0.02				0.08	1.66					0.02	0.20
1.1.2.2 3 to 6 months Fixed Account	0.94			0.02	1.36	0.11		0.89	0.01	0.24	0.02	0.00	0.02	0.02	1.15	0.31		0.08		0.04	8.35	0.45
1.1.2.3 6 months to 1 year Fixed Account	5.38	0.09	3.96	1.01	25.55	1.23	0.73	65.11	1.30	3.26	1.60	6.00	11.42	0.26	11.78	8.94	0.24	0.95		0.49	25.95	7.38
1.1.2.4 Above 1 year Fixed Account	55.25	1.29	0.67	2.27	7.24	1.72	0.41	4.64	1.01	1.68	1.27	2.50	3.76	1.12	4.81	74.14	0.47	3.19	12.47	0.53	2.66	2.16
1.1.3 Call Deposit	25.77	1.45	2.15		16.59	4.18		7.80			1.67	10.74	6.30	1.81	5.47	28.18	0.52	0.48	1.78	0.04	15.24	6.16
1.1.4 Certificate of Deposit																						
1.2 On Borrowing	0.01							2.55								0.04	0.10		0.19		0.50	0.29
2. Commission Expense														0.18			0.07					
3. Staff Expense	20.94	2.68	2.65	1.95	7.39	2.67	2.12	20.40	2.41	4.45	2.14	3.28	4.77	1.38	3.24	24.14	2.55	3.06	4.33	1.36	14.85	5.57
4. Office Operating Expenses	31.73	2.02	3.31	2.92	8.69	4.16	3.49	37.39	2.38	6.02	1.27	4.13	8.21	1.62	6.88	31.47	1.07	1.87	6.96	0.90	27.89	7.67
5. Foreign Exchange Loss								0.12														
5.1 Due to Change in Exchange Rates																						
5.2 Due to Foreign Currency Transaction								0.12														
6. Non Operating Expense																						
7. Provision for Risk	9.26	0.43	0.34		6.45	1.28	0.46	65.65	1.45	3.40	0.83	2.91	2.23	0.94	1.98	152.22	0.76	2.76	2.66	0.12	54.28	1.39
7.1 Loan loss Provision	9.26	0.43	0.34		6.45	1.28	0.46	65.65	0.90	2.18	0.83	2.91	2.23	0.94	1.98	144.93	0.76	2.76	2.66	0.12	54.28	1.39
7.1.1 General Loan loss Provision	1.32	0.43	0.34		4.80	1.23	0.46		0.60	1.77	0.03	2.91	2.23	0.73	1.98	0.10	0.66	1.00	0.18	0.12	6.28	1.18
7.1.2 Special Loan Loss Provision	7.94				1.65	0.05		65.65	0.30	0.41	0.79			0.21		144.83	0.10	1.76			14.44	0.22
7.1.3 Additional Loan Loss Provision																			2.48		33.55	
7.2. Provision for Non-Banking Assets																7.30						
7.3. Provision for Loss on Investment																						
7.5. Provision for Loss of Other Assets	0.00								0.55	1.22												
8. Loan Written Off																						
9. Provision for Staff Bonus	3.78		0.41		4.65							0.49		0.40	1.10		0.30		0.60	0.20	2.54	0.68
10. Provision for Income Tax	11.33		1.22		13.96							1.46		0.96	3.29				1.81	0.60	7.62	2.03
11. Others																						
12. Net Profit	26.44	1.19	2.84	2.13	32.57	11.15	2.75		1.86	15.16	1.74	3.40	7.85	3.09	7.67		2.98		4.21	1.41	17.79	4.74
Total Expenses	255.82	13.44	22.90	22.05	166.41	37.95	15.79	257.61	23.62	55.51	15.40	41.14	58.56	18.35	64.46	358.15	16.34	19.05	46.07	8.16	216.38	54.49
Income																						
1. Interest Income	240.00	11.99	20.30	19.62	155.38	33.81	13.48	197.91	21.01	50.72	13.76	37.30	51.01	15.64	58.99	118.92	12.92	16.76	42.95	7.16	179.82	49.84
1.1 On Loans and Advances	219.52	10.94	19.35	17.99	146.17	33.07	12.51	167.47	15.62	42.48	12.41	31.74	45.99	15.19	54.03	101.17	12.48	16.76	38.25	7.02	170.44	46.03
1.2 On Investment	3.52		0.05		0.28			0.02							1.50	1.64					3.44	
1.2.1 Government Bonds	3.52		0.05		0.28			0.02							1.50	0.35					3.44	
1.2.2 Foreign Bonds																						
1.2.3 NRB Bonds																1.29						
1.2.4 Debenture & Bonds																						
1.3 On Agency Balance																						
1.4 On Call Deposit	16.96	1.05	0.91		8.93	0.74	0.98	28.64	5.39	8.24	1.35	5.56	5.02	0.45	3.46	8.32	0.45		4.69	0.14	5.94	3.80
1.5 On Others					1.63			1.77								7.79						
2. Commission and Discount	11.74	0.18	0.37	0.30	11.03	0.69		4.49	0.53	4.79	1.65	0.17	0.65	2.49	0.38		0.03	0.66	2.06	0.24	0.99	0.38
2.1 Bills Purchase and Discount								0.98							0.00							
2.2 Commission	11.74	0.18	0.35	0.27	1.90	0.69		3.51		4.05	0.49	0.17	0.35	0.76		0.03	0.66	2.06	0.24	0.99	5.07	0.38
2.3 Others			0.02	0.03	9.13				0.53	0.74	1.16		0.30	1.73	0.38					0.00		
3. Exchange Fluctuation Income	0.01																				8.21	
3.1 Due to Change in Exchange Rate	0.02																				1.54	
3.2 Due to Foreign Currency Transaction	-0.01																				6.67	
4. Other Operating Income	4.08	1.26	2.23		3.45	2.27	5.71	1.94				2.50	6.90		5.09	17.84	2.55		2.88		14.37	4.27
5. Non Operating Income				2.13				0.08								0.22					0.02	
6. Write Back from Provisions for loss		0.01					0.04	23.26	0.06			1.17		0.22		105.99	0.20				8.90	
7. Recovery of written-off Loan																						
8. Income from Extra Ordinary transactions																						
9. Net Loss								26.24								115.15		0.23				
Total Income	255.82	13.44	22.90	22.05	166.41	37.95	15.79	257.61	23.62	55.51	15.40	41.14	58.56	18.35	64.46	358.15	16.34	19.05	46.07	8.16	216.38	54.49

Profit and Loss Account
Up to Pus end, 2069 (Rs in million)

Bank Name	Surya	Mt. Malau	Sindhu	Sahara	Social	N. Community	Cosmos	Manaslu	Samabridhi	Ekata	Kalichowk	Kailash	Salpa	Saptakoshi	Nepal Aawes	NFL	NBC Capital	NNFL	NSMFL	Peoples	Merchante	KFL
Expenses	0.00		0.00	0.00	0.00	0.00	0.00	0.00		0.00								0.00	0.00	0.00	0.00	
1. Interest Expense	4.47	1.58	14.96	4.91	28.44	23.90	6.98	15.13	8.59	21.96	3.94	245.83	1.03	0.31	24.90	33.41	80.22	173.20	46.09	6.62		29.46
1.1 On Deposit Liabilities	4.47	1.58	14.96	4.91	28.44	23.90	6.97	15.13	8.59	21.96	3.94	245.79	1.03	0.31	24.90	33.32	79.41	173.20	44.04	6.62		29.46
1.1.1 Saving Account	2.20	1.29	11.68	4.07	5.97	8.35	6.34	8.27	3.04	11.88	1.10	66.79	0.63	0.13	5.40	5.70	18.64	38.00	23.77	3.12		5.05
1.1.2 Fixed Account	2.01	0.17	3.28	0.43	7.27	8.87	0.63	3.75	3.17	4.27	0.91	140.01	0.35	0.03	19.50	27.62	60.13	135.21	14.63	3.50		24.42
1.1.2.1 Up to 3 months Fixed Account	0.00					0.04		0.01		0.02		0.58	0.02			0.59	0.06	0.56				0.43
1.1.2.2 3 to 6 months Fixed Account	0.01	0.01	0.03			0.06	0.02	0.04	0.00	0.03		2.68	0.01	0.00		1.35	0.06	2.39				0.75
1.1.2.3 6 months to 1 year Fixed Account	1.06	0.07	2.30		5.94	8.25	0.17	1.09	3.01	3.80		88.64	0.28	0.02	7.30	18.68	27.96	100.55		0.13		11.79
1.1.2.4 Above 1 year Fixed Account	0.94	0.09	0.96	0.43	1.33	0.53	0.43	2.61	0.15	0.42	0.91	48.11	0.04	0.01	12.20	7.01	32.05	31.70	14.63	3.37		11.45
1.1.3 Call Deposit	0.26	0.12		0.41	15.20	6.67		3.11	2.39	5.81	1.94	38.98	0.05	0.15			0.64		5.65			
1.1.4 Certificate of Deposit																						
1.2 On Borrowing							0.02					0.04				0.09	0.82		2.05			
2. Commission Expense																0.17						
3. Staff Expense	1.68	0.89	2.85	1.05	6.93	3.24	2.24	3.98	2.87	3.72	1.90	30.04	1.29	0.74	4.60	3.82	5.50	14.67	10.20	2.41	0.57	3.57
4. Office Operating Expenses	1.77	0.89	2.65	1.40	9.84	5.77	2.40	5.73	4.07	6.36	2.09	35.83	0.75	1.79	3.40	5.90	7.25	13.86	17.31	4.76	0.28	4.26
5. Foreign Exchange Loss																						
5.1 Due to Change in Exchange Rates																						
5.2 Due to Foreign Currency Transaction																						
6. Non Operating Expense													0.00									
7. Provision for Risk	0.23	0.05	0.64	0.28	25.21	2.41	0.33	0.68	7.76	1.17	0.40	20.08	0.24	0.22	8.10	36.08	88.65	39.33	117.56	1.62	0.32	
7.1 Loan loss Provision	0.23	0.05	0.64	0.28	25.21	2.41	0.33	0.68	0.47	1.17	0.40	20.08	0.24	0.22	8.10	36.08	88.65	39.33	117.56	1.62	0.32	
7.1.1 General Loan loss Provision	0.23	0.05	0.64	0.28	0.62	0.35	0.32	0.68	0.47	1.17	0.40	4.64	0.24	0.22	-0.20	0.12			3.72			0.32
7.1.2 Special Loan Loss Provision					24.59	2.06	0.01					15.44			8.30	35.97			35.61	117.56	1.62	
7.1.3 Additional Loan Loss Provision																	88.65					
7.2. Provision for Non-Banking Assets																						
7.3. Provision for Loss on Investment																	0.00					
7.5. Provision for Loss of Other Assets									7.29													
8. Loan Written Off																						
9. Provision for Staff Bonus		0.15									0.02	4.95						3.68				
10. Provision for Income Tax		0.50									0.05	14.59						11.03				
11. Others																			0.01			
12. Net Profit	0.68	1.02	0.87	3.29	13.32		0.51	0.14		4.85	0.11	34.88				-23.93		25.75		51.93	2.09	
Total Expenses	8.84	5.09	21.98	10.92	83.75	35.32	12.47	25.66	23.29	38.05	8.50	386.19	3.31	3.06	41.00	55.44	181.63	281.52	191.17	67.34	3.26	37.29
Income																						
1. Interest Income	7.20	4.45	19.73	8.98	48.10	30.11	10.39	22.14	15.08	31.97	7.58	361.09	0.73	1.67	35.40	33.76	70.27	267.48	45.53	22.59	2.82	29.73
1.1 On Loans and Advances	6.33	4.45	18.69	8.68	43.23	26.19	10.15	20.21	14.41	28.49	5.68	333.16	0.63	0.17	27.20	30.73	55.36	250.12	43.68	22.48	2.62	25.67
1.2 On Investment												8.11				0.96	0.42	6.44	0.85		0.14	0.03
1.2.1 Government Bonds												8.11					0.42	6.44	0.85		0.14	0.03
1.2.2 Foreign Bonds																						
1.2.3 NRB Bonds																0.87						
1.2.4 Debenture & Bonds																0.10						
1.3 On Agency Balance																				0.06		
1.4 On Call Deposit	0.87		1.04	0.30	4.86	3.92	0.25	1.93	0.68	3.48	1.91	18.85	0.10	1.50		2.07	14.10	10.91	1.00	0.10		4.03
1.5 On Others												0.96			8.20		0.40					
2. Commission and Discount	0.32	0.27	0.25		0.11	0.15	0.50	3.51	0.32	0.56	0.15	1.48	0.05	0.00		0.03	0.31	0.97	0.01			0.04
2.1 Bills Purchase and Discount																						
2.2 Commission	0.32	0.27	0.22		0.11	0.15	0.50		0.23	0.56	0.15	1.48	0.05	0.00		0.03	0.22	0.97				0.02
2.3 Others			0.03					3.51	0.08								0.09		0.01			0.01
3. Exchange Fluctuation Income																						
3.1 Due to Change in Exchange Rate																						
3.2 Due to Foreign Currency Transaction																						
4. Other Operating Income	1.31	0.37	2.00	1.95	2.07	2.41	1.57		1.97	5.40	0.64	23.61	0.62	0.36	1.40	4.69	4.47	12.29	0.51	1.64	0.00	2.78
5. Non Operating Income					5.81					0.12						4.46	0.49	0.78	6.28			0.49
6. Write Back from Provisions for loss					27.66						0.12					12.50			3.29	43.11	0.44	1.73
7. Recovery of written-off Loan																				0.00		
8. Income from Extra Ordinary transactions																						
9. Net Loss						2.65			5.93				1.91	1.02	4.20		106.09		135.56			2.53
Total Income	8.84	5.09	21.98	10.92	83.75	35.32	12.47	25.66	23.29	38.05	8.50	386.19	3.31	3.06	41.00	55.44	181.63	281.52	191.17	67.34	3.26	37.29

Profit and Loss Account
Up to Pus end, 2069 (Rs in million)

Bank Name	Himalaya	Union	Gorkha	PFCL	NHMFL	Goodwill	SFL	SIFCL	Lumbini	YFL	ILFCO	Mahabani	Lalitpur	United FC	General	Progressive	Nevadurga	Janaki	Pokhara	Central	Premier	Arun
Expenses				0.00			0.00	0.00	0.00			0.00		0.00				0.00		0.00		
1. Interest Expense		61.85	20.53	99.44	90.37	91.41	65.60	71.09	88.56	73.01	71.66	129.04	104.05	132.54	38.41	11.41	57.75	54.64	89.42	95.89	66.53	9.76
1.1 On Deposit Liabilities		61.85	20.53	99.44	90.37	90.05	60.74	71.09	88.56	73.01	71.66	129.04	104.05	132.54	37.68	11.41	57.75	54.64	89.42	93.99	66.53	9.72
1.1.1 Saving Account		9.43	2.46	35.15	13.39	38.22	21.96	13.95	23.26	26.05	9.73	40.66	32.09	44.57	8.66	4.30	16.23	14.86	37.12	30.04	27.31	2.83
1.1.2 Fixed Account		49.49	18.07	64.29	76.98	51.83	38.78	57.14	65.30	46.95	60.32	83.68	71.96	87.97	29.02	7.10	40.85	39.78	52.30	63.95	39.22	6.89
1.1.2.1 Up to 3 months Fixed Account		1.28			3.19	0.81		0.06	1.56	0.24		0.37	0.15	0.40	1.41	0.02			2.62	2.27	4.30	2.98
1.1.2.2 3 to 6 months Fixed Account		1.32		0.32	2.85	2.46		0.04	5.28	0.93		0.37	1.64	2.37	0.20			0.00	7.85	5.44	1.30	0.07
1.1.2.3 6 months to 1 year Fixed Account		31.18	14.75	26.50	29.32	24.58		36.66	46.18	15.58	27.35	24.94	47.62	20.50		0.94			31.38	40.72	32.42	2.61
1.1.2.4 Above 1 year Fixed Account		15.70	3.32	37.46	41.62	23.98	38.78	20.39	12.29	30.19	32.96	57.99	22.55	64.70	27.41	6.14	40.85	39.77	10.46	15.52	1.20	1.23
1.1.3 Call Deposit		2.93									1.62	4.61					0.67					
1.1.4 Certificate of Deposit												0.09										
1.2 On Borrowing						1.36	4.85								0.73					1.91		0.05
2. Commission Expense												1.43		0.04				0.28				
3. Staff Expense		8.34	2.65	9.10	6.99	11.02	5.96	5.96	4.64	6.90	20.63	11.82	5.68	21.82	4.16	2.21	4.00	2.42	4.80	7.08	4.45	4.14
4. Office Operating Expenses		8.26	2.43	10.47	4.92	21.40	5.13	6.70	4.93	7.22	26.36	11.07	5.09	17.86	3.91	2.02	3.83	1.83	5.85	5.36	8.09	3.80
5. Foreign Exchange Loss																						
5.1 Due to Change in Exchange Rates																						
5.2 Due to Foreign Currency Transaction																						
6. Non Operating Expense												3.31										
7. Provision for Risk		54.64		8.12	0.58	3.40	6.17	0.65	5.67	18.44	38.41	14.39		12.78	153.01	56.90		0.52	29.33			8.97
7.1 Loan loss Provision		54.64		8.12	0.58	3.40	0.67	0.65	5.67	18.44	38.41	14.22		12.77	153.01	56.90		0.52	29.33			8.97
7.1.1 General Loan loss Provision								0.65	-0.31	0.66	38.41	14.22		1.87				0.52				-0.48
7.1.2 Special Loan Loss Provision		54.64		8.12	0.58				5.98	17.78				10.90	153.01			0.00	29.33			9.64
7.1.3 Additional Loan Loss Provision						3.40	0.67									56.90						-0.19
7.2. Provision for Non-Banking Assets							5.50															
7.3. Provision for Loss on Investment																						
7.5. Provision for Loss of Other Assets												0.16		0.01								
8. Loan Written Off		0.80												0.41								
9. Provision for Staff Bonus				1.13	0.27	1.18		1.94		0.94	1.75	3.13										
10. Provision for Income Tax				3.39	0.80	3.01		5.81		2.83	5.25	9.39										
11. Others																						
12. Net Profit			1.40	7.91	1.87	8.75	11.77	13.56	12.04	6.61	12.26	21.90	140.88	17.58			15.29	34.82		6.41		
Total Expenses		133.88	27.01	139.56	105.80	140.16	94.63	105.70	115.84	115.95	176.32	205.46	255.69	203.02	199.50	72.53	80.87	94.50	129.40	114.75	79.06	26.67
Income																						
1. Interest Income		59.20	22.00	126.19	88.14	116.88	81.95	94.99	70.90	102.04	168.00	173.75	92.83	185.60	68.00	7.75	76.90	79.70	106.03	96.49	31.63	10.20
1.1 On Loans and Advances		55.54	19.78	115.83	82.05	105.10	67.54	88.07	57.09	89.32	144.48	155.13	92.83	173.01	67.27	7.48	68.25	65.12	95.73	85.67	31.57	9.88
1.2 On Investment		1.28	0.23		1.82	4.75		1.86	2.70	1.58	5.36	2.11		2.80		0.14		0.16		1.40		
1.2.1 Government Bonds		1.28	0.23		1.82	4.75		1.86		1.58	5.36	2.11		2.80								
1.2.2 Foreign Bonds																						
1.2.3 NRB Bonds									2.70									0.16				
1.2.4 Debenture & Bonds																0.14			1.40			
1.3 On Agency Balance								5.06														
1.4 On Call Deposit		2.37	1.98	10.36	4.27	7.04	9.56		11.11	11.14		16.44		9.79	0.74			9.26	10.30	7.51		0.32
1.5 On Others		0.02					4.85				18.16	0.06				0.13	8.64	5.15		1.91	0.06	
2. Commission and Discount		0.01	1.08	13.34	0.09	0.82	12.65		0.27	0.93	0.51	1.57	0.06	1.78	0.87	0.11	0.01	0.03	7.06	0.44	0.52	0.04
2.1 Bills Purchase and Discount																						
2.2 Commission		0.01	0.00	0.07	0.09	0.82	0.11		0.27	0.93		1.50	0.06	0.98	0.01		0.01	0.00		0.44	0.02	0.04
2.3 Others			1.08	13.27			12.54				0.51	0.07		0.80	0.86	0.11		0.03	7.06		0.50	
3. Exchange Fluctuation Income																						
3.1 Due to Change in Exchange Rate																						
3.2 Due to Foreign Currency Transaction																						
4. Other Operating Income		3.78			3.59	15.34		7.85	3.38	7.37	7.68	6.77	1.39	15.65		3.47	3.49	1.26		4.72	4.63	0.68
5. Non Operating Income		0.38		0.03	0.19	3.02	0.03		3.58	0.77	0.12	9.37	4.00		0.63		0.01	0.76		2.38		
6. Write Back from Provisions for loss		8.01	2.97		13.79	4.11		2.87	35.62	4.41		14.00	157.42		47.06		0.46	8.29	0.23	10.71	13.11	3.39
7. Recovery of written-off Loan		0.49	0.96						2.08	0.44								4.45				0.11
8. Income from Extra Ordinary transactions																						
9. Net Loss		62.01													82.93	61.20			16.07		29.17	12.25
Total Income		133.88	27.01	139.56	105.80	140.16	94.63	105.70	115.84	115.95	176.32	205.46	255.69	203.02	199.50	72.53	80.87	94.50	129.40	114.75	79.06	26.67

Profit and Loss Account
Up to Pus end, 2069 (Rs in million)

Bank Name	Multipurpose	Synergy	Srijana	Om	WMBFL	CMBFCL	Crystal	Royal	Gulshewari	Patan	Fewa	Everest	Prudential	ICFC	Sagarmatha	Civil	Prabhu	Imperial	Kuber	INEFL	Valley	Seti
Expenses	0.00	0.00							0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00		
1. Interest Expense	4.75	154.78	10.25	173.94	36.57	41.42	24.77	131.91	44.76	20.20	126.46	21.80	40.26	158.55	76.11	33.02	281.55	44.45	46.00	37.85	48.62	5.62
1.1 On Deposit Liabilities	4.75	153.05	10.25	173.94	34.83	40.61	19.45	131.66	44.76	20.20	126.46	21.80	37.55	154.29	76.11	32.62	281.55	44.45	45.94	34.63	48.39	5.62
1.1.1 Saving Account	1.16	64.04	6.13	60.92	15.22	16.44	11.03	69.97	11.89	6.81	56.76	9.35	16.14	77.53	34.01	11.16	215.90	14.05	18.36	23.13	26.45	4.12
1.1.2 Fixed Account	3.59	89.02	4.11	113.01	19.62	10.02	8.42	61.70	32.87	13.39	69.70	12.45	21.41	76.77	42.09	17.59	65.65	30.40	27.58	11.50	21.95	1.49
1.1.2.1 Up to 3 months Fixed Account		6.32		1.35	0.80		0.45	3.02	0.02		1.01	5.34	0.82	0.05	1.36	0.00	0.78	0.22		0.01		
1.1.2.2 3 to 6 months Fixed Account				2.63	0.09		0.62	4.85	0.47		1.63	0.05	0.22	0.79	6.09	0.01	4.87	0.44		0.56	0.48	0.02
1.1.2.3 6 months to 1 year Fixed Account		44.07		83.12	9.27	0.95	7.35	42.05	15.90		50.49	3.42	1.61	35.07	27.64	14.06	44.78	12.40	27.58	4.86	11.08	0.67
1.1.2.4 Above 1 year Fixed Account	3.59	32.09	4.11	25.91	9.45	9.07		11.77	16.47	13.39	16.57	3.65	18.76	40.86	7.00	3.52	15.22	17.34		6.07	10.38	0.80
1.1.3 Call Deposit						14.16											3.87					
1.1.4 Certificate of Deposit																						
1.2 On Borrowing		1.73			1.74	0.81	5.32	0.25					2.71	4.26		0.40			0.05	3.22	0.23	
2. Commission Expense			0.33													0.12						
3. Staff Expense	0.75	17.72	2.49	11.57	4.43	10.01	3.13	6.38	3.11	2.16	14.35	2.86	4.42	17.52	9.02	3.26	44.92	3.61	7.22	5.25	5.76	2.20
4. Office Operating Expenses	1.53	25.01	2.10	17.10	6.41	14.57	352.05	10.89	4.44	2.71	17.31	4.64	6.42	26.37	7.51	1.90	61.21	2.97	12.77	5.89	7.60	0.87
5. Foreign Exchange Loss																	1.72					
5.1 Due to Change in Exchange Rates																						
5.2 Due to Foreign Currency Transaction																	1.72					
6. Non Operating Expense		0.09								0.45							0.08			0.00	0.03	
7. Provision for Risk	0.81	23.22	2.14	7.18	217.67			6.14	0.27	16.20	14.17	3.32	152.97		20.76	12.56	3.61	7.74	461.24	1.65	8.34	
7.1 Loan loss Provision	0.81	22.11	2.14	7.18	217.67			6.14	0.27	16.20	14.17	3.32	69.06		20.75	12.56	3.61	7.74	461.24	1.65	8.34	
7.1.1 General Loan loss Provision	-0.03	4.37	0.95	4.36				1.59	0.27	16.20	14.17	0.90				5.21	3.61	7.74	461.24	1.65	0.45	
7.1.2 Special Loan Loss Provision	0.84	17.75	1.19	2.83	217.67			4.55				2.42	69.06		20.75	7.34					2.01	
7.1.3 Additional Loan Loss Provision																					5.88	
7.2. Provision for Non-Banking Assets		1.11											72.99									
7.3. Provision for Loss on Investment													4.66		0.00							
7.5. Provision for Loss of Other Assets													6.26									
8. Loan Written Off							0.75															
9. Provision for Staff Bonus			3.94				1.46				3.29	0.01		4.76	0.04	0.82	0.83			1.05		
10. Provision for Income Tax			11.82				4.39				9.87	0.02		14.28	0.13	2.45	2.50			3.15		
11. Others		0.21																				
12. Net Profit	0.10		7.77	27.58		151.87		10.24	20.69		23.03	0.05		33.32	0.30	5.72	5.84			7.35	0.22	3.30
Total Expenses	7.94	221.03	25.08	253.12	265.09	217.87	379.95	172.18	73.27	41.72	208.48	32.71	204.07	254.80	113.86	59.85	402.27	58.77	527.23	62.20	70.58	11.98
Income																						
1. Interest Income	7.72	143.86	19.72	237.62	34.98	75.79	29.52	167.29	66.89	22.81	190.53	30.19	58.50	235.70	92.35	41.28	367.98	41.73	53.12	56.18	63.71	10.61
1.1 On Loans and Advances	7.72	120.27	19.44	217.66	33.05	74.06	28.18	156.52	60.07	21.97	180.01	28.38	57.72	208.18	85.98	34.32	298.28	37.91	50.85	43.30	59.06	8.86
1.2 On Investment		4.13		4.70				3.78	0.67			0.01	0.27		0.83	0.02	3.78			1.58		0.06
1.2.1 Government Bonds		4.13		4.70				3.78				0.01	0.27		0.83					1.58		
1.2.2 Foreign Bonds																						
1.2.3 NRB Bonds																0.02						0.06
1.2.4 Debenture & Bonds									0.67								3.78					
1.3 On Agency Balance								2.80						27.46			26.83					
1.4 On Call Deposit		17.55	0.28	15.26				6.93	3.35		10.51	1.81	0.35			5.30			2.27			
1.5 On Others		1.91			1.92	1.73	1.34	0.07		0.84			0.17	0.06	5.54	1.64	39.09	3.81		11.31	4.65	1.69
2. Commission and Discount	0.00	1.20	0.66		0.12	0.00		0.23	0.28	0.00	12.20	0.30	1.72	1.85	7.62	0.01	8.66	0.07	0.15	1.31	1.35	0.05
2.1 Bills Purchase and Discount																						
2.2 Commission		1.20	0.66		0.08			0.23	0.28	0.00	12.20	0.30	0.04	1.85	0.60		8.66	0.07	0.15	1.03		0.05
2.3 Others	0.00				0.04	0.00				0.00			1.68		7.03	0.01				0.28	1.35	
3. Exchange Fluctuation Income																						
3.1 Due to Change in Exchange Rate																						
3.2 Due to Foreign Currency Transaction																						
4. Other Operating Income	0.23	6.27	3.48	15.42	0.75	0.16		4.65	5.45	0.30	5.75	2.23		14.27		2.43	20.20	1.65	2.86	4.11	5.05	0.87
5. Non Operating Income		1.35		0.08		0.67			0.46	0.06					13.89		3.72	0.17		0.60	0.47	
6. Write Back from Provisions for loss		31.31	1.22		0.08	141.25			0.20				67.96	2.99		16.13	1.72					0.44
7. Recovery of written-off Loan																						
8. Income from Extra Ordinary transactions		1.39																				
9. Net Loss		35.65			229.17		350.43			18.55			75.89					15.16	471.10			
Total Income	7.94	221.03	25.08	253.12	265.09	217.87	379.95	172.18	73.27	41.72	208.48	32.71	204.07	254.80	113.86	59.85	402.27	58.77	527.23	62.20	70.58	11.98

Profit and Loss Account
Up to Pus end, 2069 (Rs in million)

Bank Name	hama	reliable	Api	Namaste	Kaski	Zenith	Unique	Manushree	Subhalemi	Jeebis	Reliance	Lotus	Balbhav	Bhatapur
Expenses	0.00	0.00	0.00					0.00	0.00	0.00	0.00	0.00		0.00
1. Interest Expense	18.80	76.20	50.55	3.66	70.00	46.80	21.88	49.74	34.79	25.16	44.99	17.96	9.32	8.88
1.1 On Deposit Liabilities	18.80	74.52	50.55	3.66	70.00	46.80	21.88	49.74	34.79	25.16	44.99	17.96	9.32	8.88
1.1.1 Saving Account	6.19	45.87	25.23	3.07	31.61	33.18	10.61	22.26	5.57	5.44	18.43	7.86	6.47	3.65
1.1.2 Fixed Account	8.95	28.64	25.32	0.59	38.38	13.62	11.27	27.49	25.66	13.10	26.56	10.10	2.86	3.51
1.1.2.1 Up to 3 months Fixed Account		0.31	0.31		0.32	0.24	0.71	0.20	1.11	0.12	2.55	0.14		
1.1.2.2 3 to 6 months Fixed Account	0.09	2.13	0.63		0.31	0.71	0.95	4.00	0.73	0.62	0.61	0.01		0.01
1.1.2.3 6 months to 1 year Fixed Account	3.95	21.78	19.92		35.26	6.41	7.99	13.36	6.11	8.64	6.13	8.43	1.93	1.54
1.1.2.4 Above 1 year Fixed Account	4.91	4.42	4.46	0.59	2.50	6.26	1.62	9.91	17.71	3.73	17.27	1.51	0.93	1.96
1.1.3 Call Deposit	3.66								3.56	6.62				1.72
1.1.4 Certificate of Deposit														
1.2 On Borrowing		1.69												
2. Commission Expense														
3. Staff Expense	3.04	10.93	6.99	1.20	7.64	6.54	2.47	3.91	4.68	4.39	3.42	2.15	2.53	2.13
4. Office Operating Expenses	3.68	12.58	8.08	0.80	10.71	5.26	3.24	7.13	7.02	5.18	5.50	4.03	3.04	2.77
5. Foreign Exchange Loss														
5.1 Due to Change in Exchange Rates														
5.2 Due to Foreign Currency Transaction														
6. Non Operating Expense														
7. Provision for Risk	4.73	11.45	5.00	0.26	4.91	2.86	0.47	2.92	1.92	2.68	7.27	2.48	0.81	1.31
7.1 Loan loss Provision	4.73	11.45	5.00	0.26	4.91	2.86	0.20	2.92	1.92	2.68	7.27	2.48	0.81	1.31
7.1.1 General Loan loss Provision		2.30		0.26		0.29		2.92		2.02	-0.02	0.59	0.81	0.23
7.1.2 Special Loan Loss Provision	4.73	9.15	5.00		4.91	2.57			1.92	0.66	7.29	0.88		1.08
7.1.3 Additional Loan Loss Provision							0.20				1.00			
7.2. Provision for Non-Banking Assets							0.26							
7.3. Provision for Loss on Investment														
7.5. Provision for Loss of Other Assets														
8. Loan Written Off														
9. Provision for Staff Bonus	2.34	1.23	0.86	0.23	1.87	1.52	1.79	0.51	0.51	0.21				0.02
10. Provision for Income Tax	6.39	3.70	2.59	0.69	5.60	4.55	5.38	1.54	1.52	0.56				0.05
11. Others														
12. Net Profit	16.98	8.63	6.04	1.61	13.06	10.62	12.56	3.59	3.55	1.50		6.26	7.26	0.12
Total Expenses	55.95	124.73	80.10	8.46	113.77	78.15	47.79	69.35	53.99	39.66	61.19	32.88	22.96	15.27
Income														
1. Interest Income	31.47	111.01	68.45	7.44	106.55	70.95	45.33	65.52	50.72	32.79	45.31	26.89	19.16	14.26
1.1 On Loans and Advances	26.94	100.79	63.33	6.61	99.02	60.84	40.43	60.06	50.72	29.44	38.70	23.46	12.97	10.03
1.2 On Investment	0.53	2.84				0.23	0.76	0.21		0.33	0.20	0.14		0.21
1.2.1 Government Bonds	0.53	2.84				0.23	0.76			0.33	0.20	0.14		0.21
1.2.2 Foreign Bonds														
1.2.3 NRB Bonds								0.21						
1.2.4 Debenture & Bonds														
1.3 On Agency Balance											4.67			
1.4 On Call Deposit	3.99	7.27	5.11	0.83	7.52	9.88	1.88			3.01			2.47	
1.5 On Others	0.00	0.10	0.02				2.26	5.25		0.00	1.73	3.29	3.73	4.02
2. Commission and Discount	0.08	6.09	1.43	0.13		0.54	2.46	3.84	0.10	0.07	0.07	0.05		0.01
2.1 Bills Purchase and Discount														
2.2 Commission	0.08	6.09	1.43	0.13		0.54		0.08	0.10	0.07	0.07	0.04		0.01
2.3 Others							2.46	3.75				0.02		
3. Exchange Fluctuation Income		0.67												
3.1 Due to Change in Exchange Rate		0.67												
3.2 Due to Foreign Currency Transaction														
4. Other Operating Income	1.03	6.81	10.21	0.89	7.23	6.26			3.17	3.87	3.28	1.55	1.81	1.01
5. Non Operating Income		0.15								1.94				
6. Write Back from Provisions for loss	23.38					0.40				0.99		4.38	1.99	
7. Recovery of written-off Loan														
8. Income from Extra Ordinary transactions														
9. Net Loss											12.53			
Total Income	55.95	124.73	80.10	8.46	113.77	78.15	47.79	69.35	53.99	39.66	61.19	32.88	22.96	15.27

Statement of Loans and Advances
as on Pus end, 2069 (Rs in million)

Bank Name	NBL	RBB	NABIL	NIBL	SCBNL	HLB	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime
Sector Wise																					
Agricultural and Forest Related	704.18	778.67	611.22	835.27	307.97	774.60	1307.59	200.62	3019.03	882.62	563.19	686.96	346.91	210.26	385.01	588.60	596.39	11397.22	463.82	69.66	409.25
Fishery Related		18.69	39.29					8.89				0.78		2.00		14.64		1781.20	17.91		2.38
Mining Related	189.18	1166.35	395.88	15.00				25.21	11.98		3.72			44.78	737.55		35.83	86.66	4.75	7.17	177.39
Manufacturing (Producing) Related	5040.12	6491.01	12600.50	16719.95	5743.39	12311.57	6221.21	2435.46	8058.75	6389.98	3778.01	5754.18	789.00	4587.31	4895.72	4131.88	4349.61	5682.33	4155.25	4111.56	5027.18
Construction	2279.14	5058.80	3897.50	1295.73	4959.92	2371.89	2711.43	2945.01	5351.85	1564.94	1431.60	2736.61	948.41	1383.87	2449.61	2769.04	2267.75	2474.93	1840.66	568.36	1592.39
Electricity,Gas and Water	349.60	660.91	2344.55	458.14	20.34	889.16	192.14	6.57	1969.33	1078.27	397.17	122.51	185.08	1401.78	477.78	387.95	677.15	6.50	56.88	901.32	515.15
Metal Products, Mach. & Ele. Eqp.	542.49	728.59	186.74	230.41	267.79	145.68	913.01	381.79	1057.59	324.63	384.40	49.96	15.34	184.62	587.19	94.23	173.17	165.96	220.19	54.05	126.06
Tras., Com. and Public Utilities	714.01	1481.56	848.97	1533.05	202.88	1801.05	962.26	393.34	2650.49	146.91	751.26	333.89	284.95	725.12	601.78	701.25	1309.35	264.27	173.23	93.74	250.50
Wholesaler & Retailer	6658.49	11614.05	9207.85	7513.68	3269.51	5919.83	9191.73	2712.06	11903.44	4970.38	2930.21	3396.71	1794.06	3040.43	2935.27	4445.30	3652.32	12587.08	5229.70	2829.15	3256.42
Finance, Insurance and Real Estate	904.33	2177.20	4842.54	5060.98	554.98	4416.07	931.55	800.57	4414.52	2196.14	2044.63	1892.48	408.04	2058.34	2233.04	2752.06	2904.28	647.87	1287.24	2922.19	3094.64
Hotel or Restaurant	608.30	1096.19	1180.55	1619.69	232.85	1462.85	226.67	220.65	699.31	255.75	498.87	101.18	806.32	284.89	383.77	66.19	413.02	1445.91	1042.83	166.50	189.00
Other Services	484.93	1588.46	2289.77	3392.71	92.06	4388.52	244.07	531.59	1285.34	1248.78	861.56	328.30	757.32	697.47	1531.99	617.24	1215.83	2978.50	785.17	703.65	551.80
Consumption Loans	10099.29	7976.76	2555.48	1464.42	2866.89	836.29	250.41	587.98	1666.20	1115.41	1147.08	1339.87	57.24	945.33	449.60	948.68	194.60	427.14	408.49	1496.00	709.71
Local Government	33.33	219.88			138.81								57.29			134.63	135.05	0.00			
Others	3809.30	2156.63	4454.62	6310.45	1166.28	3646.39	5325.52	1143.94	104.86	985.79	830.08	1415.10	1918.81	3047.05	1506.96	570.08	4258.19	8574.16	8230.45	2971.59	5125.23
TOTAL sectorwise	32416.68	43213.75	45455.45	46449.48	19823.66	38963.90	28477.58	12393.68	42192.68	21159.59	15621.78	18158.53	8368.76	18613.25	19175.28	18221.77	22182.55	48519.72	23916.58	16894.93	21027.09

Product Wise

Term Loan	6273.63	4434.26	6581.73	6242.36	1952.68	6280.28	1378.05	646.46	4176.00	2866.34	2188.66	937.41	1186.75	2725.38	3059.70	2833.63	3933.50	14851.77	1561.80	2784.99	2168.24
Overdraft	3862.23	6399.77	10801.76	9564.02	3637.01	6839.30	1049.81	3299.95	12948.63	4823.55	5149.42	1256.95	1062.15	3927.01	6168.59	2380.23	5782.35	3286.62	8014.93	3587.61	5720.72
Trust Receipt Loan / Import Loan	1195.30	644.81	5420.37	6854.04	1408.87	5831.90	1504.98	1129.62	2617.92	898.59	889.18	1915.63	343.36	1483.06	807.09	799.22	1025.95		1725.05	612.53	775.70
Demand & Other Working Capital Loan	6192.90	14660.74	6992.99	10704.29	3303.58	8288.20	14634.46	3244.44	6110.04	5733.60	1875.88	4591.60	2409.78	1991.44	3160.67	6121.31	3494.30	21667.94	6451.23	2947.35	1606.26
Res. Per. H. Loan (Up to Rs. 10 mil.)	1561.11	3187.92	2576.45	1136.22	3305.93	2057.23	2344.37	612.67	4646.04	1374.21	759.60	1606.08	226.36	829.86	1569.85	705.18	1087.93	2163.64	851.11	519.78	845.63
Real Estate Loan	997.36	2074.47	4721.95	7228.72	1554.97	3330.57	1082.45	793.48	2033.48	1277.09	1526.52	2304.61	1201.11	2824.05	2395.15	2183.27	4151.38	190.81	2560.60	2687.54	4074.70
Margin Nature Loan	1328.74	721.23		48.29		622.96		0.15	3.39	155.49	124.39	84.27	21.11	102.69	252.26	222.97	390.14		235.07	123.67	769.99
Hire Purchase Loan	1317.34	1072.05	3015.08	1360.00	2770.51	1953.80	353.01	997.71	1800.27	1242.36	799.15	1642.35	606.59	965.81	663.35	646.85	1145.29	81.00	1110.28	866.27	507.29
Deprived Sector Loan	762.68	1516.44	1603.52	1561.14	694.02	1274.97	980.46	429.25	1381.48	792.20	514.08	666.60	264.26	599.44	688.64	582.33	729.97	5927.55	632.56	544.82	729.90
Bills Purchased	24.43	66.90	78.50	577.63	102.26	1436.27	92.32	162.12	455.53	1445.64	58.64	14.13	0.92	43.06	29.67	562.55	165.94		209.41	51.84	43.34
Other Product	8909.97	8435.16	3663.09	1172.78	1093.84	1048.41	5057.67	1077.83	6019.90	550.53	1736.25	3138.90	1046.39	3121.45	380.31	1184.21	275.80	350.39	564.55	2168.53	3785.33
Total Product wise Loan	32416.68	43213.75	45455.45	46449.48	19823.66	38963.90	28477.58	12393.68	42192.68	21159.59	15621.78	18158.53	8368.76	18613.25	19175.28	18221.77	22182.55	48519.72	23916.58	16894.93	21027.09

Collateral Wise

Gold and Silver	7518.45	7306.30	21.17	1065.34				204.94		5.98	640.58	7.31	2.27	33.41		225.74				1097.54	2818.57
Government Securities	761.10	295.38	1003.54	41.28	223.01	0.24	1.50		142.49	12.19			57.29			0.67					
Non Governmental Securities	264.25	347.81		64.49		622.96			950.09		226.54	107.14	149.32	104.63	85.62		10.31		56.96	123.94	799.46
Fixed Deposit Receipts	297.88	279.45	386.49	139.32	215.61	318.71	978.06	156.75	735.46	281.15	198.23	307.02	42.43	529.88	250.81	74.31	417.83	287.47	54.18	68.33	94.61
Own	297.20	279.45	350.11	139.32	53.86	318.71	978.06	156.75	735.46	281.15	198.23	307.02	42.43	472.58	250.81	74.31	412.30	287.47	54.18	61.28	94.61
Other Licences Institutions	0.68		36.38			161.74			0.00					57.30			5.53			7.05	
Collateral of Properties	18220.31	33925.96	39013.02	39331.79	17092.59	35209.31	25306.82	10670.84	37324.80	18437.62	13345.70	17012.65	7161.72	17190.56	17757.14	17195.15	20373.23	48232.25	6530.68	14014.06	15323.66
Fixed Assets	14963.05	33746.10	24069.00	31885.27	13736.71	34160.06	20399.88	9660.11	17808.84	14551.79	10466.19	11224.48	6974.06	12796.55	17186.87	11156.88	13388.92	48232.25	5708.53	8677.67	14973.28
Current Assets	3257.27	179.86	14944.02	7446.53	3355.88	1049.24	4906.94	1010.73	19515.96	3885.83	2879.51	5788.17	187.66	4394.01	570.27	6038.27	6984.32		822.15	5336.38	350.38
Against security of Bill	536.84	125.73	1933.18	656.89		1436.27	151.65	228.38	132.27	1472.36	247.11	16.15	436.22	55.06			75.18		17.50	145.63	
Domestic Bills	0.03	21.94	2.95	215.42		110.43	20.97	80.39	1.15	0.93		8.13		55.06			2.85		17.50	49.13	
Foreign Bills	536.81	103.79	1930.22	441.47		1325.84	130.68	147.99	131.12	1471.44	247.11	8.02	436.22				72.33			96.50	
Against Guarantee	576.92	414.21	1126.58	1566.80	558.87	1312.99	798.27	935.02	2554.06	938.74	554.25	656.43	211.69	519.74	491.20	135.11	505.62		54.19	9.31	986.80
Government Guarantee	208.06	8.06	798.53	368.27	138.81			156.12	91.30	198.83	2.17	71.84	139.16			134.40	135.05		0.26		117.80
Institutional Guarantee	301.44	386.95	296.63	1190.09	420.06		642.15	418.81	1785.13	390.03	428.97	517.27	130.56	351.15	491.20		370.57		11.00		863.40
Personal Guarantee	0.06	17.18	16.56	7.73				377.61	49.56		52.49			34.19		0.48				9.31	5.34
Collective Guarantee	1.09	2.02								12.39											
Int. Rtd. Foreign Bank's Guarantee			14.86			38.02															
Other Guarantee	66.27			0.70		1274.97		47.30	520.54	534.14	0.95		81.13						42.93		0.26
Credit Card			147.64	42.01	118.35	63.41				11.56						11.98			23.83		
Others	4240.94	518.91	1823.84	3541.55	1615.24		1241.28	197.75	353.51		409.37	51.84	307.81	179.96	590.51	578.80	800.38		17179.24	1436.11	1003.99
Total	32416.68	43213.75	45455.45	46449.48	19823.66	38963.90	28477.58	12393.68	42192.68	21159.59	15621.78	18158.53	8368.76	18613.25	19175.28	18221.77	22182.55	48519.72	23916.58	16894.93	21027.09

Statement of Loans and Advances
as on Pus end, 2069 (Rs in million)

Bank Name	BOA	Sunrise	Grand	NMB	Kist	Janata	Mega	CTBNL	Civil	Century	Sanima	NIDC	Malika	Siddhartha	UDBL	Manakamana	Narayani	PDBL	Sahayogi	Axis	Karnali	Triveni
Sector Wise																						
Agricultural and Forest Related	101.99	121.51	467.91	252.59	537.85	236.26	95.27	481.10	258.74	122.85	153.07	80.48	22.28	200.64	23.82	43.29	9.75	222.53	61.39	83.17	105.12	406.47
Fishery Related		0.48			0.28			0.06						3.65	2.15			1.54	1.69			12.36
Mining Related	155.07	119.44	300.99	47.45			262.02	41.81	1.84					20.39		12.61						9.19
Manufacturing (Producing) Related	3202.86	4790.02	3089.08	3957.39	2665.16	3972.62	3503.11	2139.70	3206.80	1581.51	3125.72	502.29	179.39	334.22	0.25	177.89	14.54	194.13	58.09	152.03	45.10	174.57
Construction	2400.75	777.23	778.27	1722.47	2621.01	231.73	459.08	414.91	854.26	668.01	990.62		33.86	337.63	2.13	609.83	101.79	364.16	142.58	149.45	62.54	259.52
Electricity,Gas and Water	893.00	365.44	145.21	322.30	355.80	49.70	84.97	412.72	96.79	12.96	447.36	43.47		14.23		9.00		0.48		2.48		
Metal Products, Mach. & Ele. Eqp.	436.13	229.90	314.05	201.13	100.05	262.56	332.60	527.43	32.82	8.29	83.95	40.97		179.33				23.49		2.50		28.44
Tras., Com. and Public Utilities	1706.79	574.19	1032.30	766.86	435.54	426.78	1161.15	497.69	239.60	95.58	1061.84		75.08	316.64	1.06	39.57	27.99	231.28	3.33	146.85	65.42	174.28
Wholesaler & Retailer	2749.62	4059.23	1881.96	2715.98	4395.88	1471.58	2968.94	1462.25	2142.37	1961.87	3301.37	93.65	558.14	493.05	17.88	578.42	161.41	545.51	391.45	255.85	136.43	94.08
Finance, Insurance and Real Estate	1130.22	3271.67	3025.63	1675.28	2098.02	1140.21	679.36	412.42	1454.90	595.93	939.12	195.65	37.50	315.16		538.06	71.75	152.25		188.13		181.83
Hotel or Restaurant	118.13	424.17	475.11	459.86	1106.98	673.71	369.25	193.17	435.59	215.21	302.23	449.17	24.96	287.27		93.30	20.79	73.99		24.29		30.94
Other Services	576.17	799.28	1001.43	1230.34	1810.48	243.47	228.94	270.32	682.62	205.70	894.39	186.09	41.97	266.80		104.79		54.30	51.39	59.33	304.34	69.87
Consumption Loans	316.85	1163.54	63.35	668.14	748.69	767.24	504.77	247.04	453.07	1465.82	821.04	5.73	14.92	362.37		776.10	52.80	42.13	15.00	55.78	11.59	89.73
Local Government	77.19																			1.50		
Others	844.05	1161.65	1098.52	751.67	710.92	528.10	448.40	759.82	56.93	275.59	1012.75	104.14	409.33	320.19	17.74	53.59	168.21	368.49	421.95	340.50		553.49
TOTAL sectorwise	14708.82	17857.77	13673.84	14771.46	17586.65	10003.97	11097.93	7860.37	9916.35	7209.32	13133.46	1701.63	1402.24	3450.05	62.88	3036.43	629.02	2274.28	1146.87	1461.87	730.55	2084.76

Product Wise

Term Loan	1838.42	1944.04	2114.36	2263.92	3063.79	1597.47	951.56	1094.65	1189.79	733.08	2020.83	1003.97	61.51	840.65		274.27	28.67	181.28		222.62	181.54	203.66
Overdraft	3414.14	2880.64	1484.32	849.45	5639.37	2189.67	1278.51	2271.86	1999.07	2374.93	2051.91	200.76	222.37			76.51	168.21	952.05		476.34		643.31
Trust Receipt Loan / Import Loan	740.32	1807.53	786.90	534.01	1436.27	597.19	1073.78	424.34	955.38	258.38	237.73											
Demand & Other Working Capital Loan	2450.33	5441.94	4553.40	3567.62	1184.66	3228.43	5095.70	2676.58	2723.53	1301.67	3867.94	217.88	833.23	1053.86		1399.41	161.41		414.31	264.80		
Res. Per. H. Loan (Up to Rs. 10 mil.)	1133.18	694.41	209.86	1141.30	1527.59	166.48	166.85	156.65	148.16	519.86	637.55	10.30	33.86	305.67	2.13	199.81	97.20	86.21	111.94	140.89		209.49
Real Estate Loan	1844.07	2652.42	2765.10	1276.54	2567.62	623.32	272.90	355.39	1452.37	406.56	977.89	191.08		254.54		463.72	71.55	391.23	50.51	167.41	62.54	188.01
Margin Nature Loan	129.56	79.33	152.35	314.31	314.80	204.09		111.72	144.17	11.70	53.48		2.18	100.34		449.94	44.13	3.15		0.59		
Hire Purchase Loan	1484.56	749.13	156.08	1088.63	847.88	592.71	1090.95	298.04	285.81	220.89	1109.19	33.10	79.35	358.35	1.06	83.51	27.99	180.44	3.33	111.34	65.42	257.50
Deprived Sector Loan	495.51	565.35	437.58	518.73	560.00	312.61	310.61	217.77	304.81	159.45	330.48	31.97	42.51	116.15	0.56	88.11	21.20	68.18	33.70	49.16	20.98	79.40
Bills Purchased	537.41	25.86	319.41	560.41	51.64		1.45	174.38	20.95		0.46			1.00								
Other Product	641.32	1017.11	694.48	2656.55	393.03	492.00	855.63	79.00	692.31	1222.80	1845.99	12.58	127.24	419.48	59.14	1.14	8.67	411.73	533.08	28.72	400.07	503.40
Total Product wise Loan	14708.82	17857.77	13673.84	14771.46	17586.65	10003.97	11097.93	7860.37	9916.35	7209.32	13133.46	1701.63	1402.24	3450.05	62.88	3036.43	629.02	2274.28	1146.87	1461.87	730.55	2084.76

Collateral Wise

Gold and Silver	30.63	716.83	23.00			237.76	0.25	33.76	257.90	1201.98	33.21					157.40						
Government Securities				0.04		0.26	0.90			0.63	2.14			16.00								
Non Governmental Securities	129.56			356.92	314.80	231.00	36.27	27.50	144.17	11.70				100.34		449.94	44.13	3.15				
Fixed Deposit Receipts	156.66	47.96	10.39	44.56	144.51	182.36	23.53	20.44	76.85	30.79	120.70	0.36	10.65	73.59		5.37	8.67	11.53	15.00	6.78	11.59	34.27
Own	152.17	47.96	10.39	44.56	144.51	11.46	23.53	20.26	76.85	30.79	120.70	0.36	10.65	73.59		5.37	8.67	11.53	15.00	6.78	11.59	34.27
Other Licences Institutions	4.49					170.90		0.18														
Collateral of Properties	13780.21	16390.87	12770.95	13932.73	16462.69	8741.59	10019.62	7290.67	8995.05	5804.77	12463.13	1669.30	1351.64	3213.42	34.60	2354.55	573.50	2245.81	1129.86	1433.90	718.96	1999.63
Fixed Assets	8833.57	11143.58	9887.41	10037.41	14972.88	5920.53	6412.58	2078.43	5924.46	2150.19	9617.60	1669.30	1351.64	3213.42	34.60	2354.55	573.50	2245.81	1129.86	1433.90	718.96	1842.17
Current Assets	4946.64	5247.29	2883.54	3895.33	1489.81	2821.06	3607.04	5212.25	3070.59	3654.58	2845.52											157.46
Against security of Bill	534.58		188.44	50.00	269.81	76.42	475.55		17.01		20.96			1.00								
Domestic Bills	15.01		136.43		41.70	10.68	1.45		17.01		0.46			1.00								
Foreign Bills	519.56		52.01	50.00	228.11	65.75	474.11				20.50											
Against Guarantee	77.19		45.37	256.53	393.25		214.63	200.27	345.05	159.45	5.33		1.16	45.70	28.28	68.11	2.72	13.80		20.59		
Government Guarantee	77.19			52.81	34.91												2.72	0.01		1.90		
Institutional Guarantee			45.35	156.71	338.50			200.27	344.81	159.45				43.99		68.11				15.00		
Personal Guarantee			0.03	36.13	18.54		0.78				5.33			1.71	28.28				12.34	3.69		
Collective Guarantee				10.89	1.31		163.99						1.16						1.44			
Int. Rtd. Foreign Bank's Guarantee																		0.00				
Other Guarantee						49.86		0.24														
Credit Card																						
Others		702.11	635.69	130.67	1.59	534.59	327.18	287.73	80.33		488.01	31.97	38.79			1.05			2.01	0.59		50.86
Total	14708.82	17857.77	13673.84	14771.46	17586.65	10003.97	11097.93	7860.37	9916.35	7209.32	13133.46	1701.63	1402.24	3450.05	62.88	3036.43	629.02	2274.28	1146.87	1461.87	730.55	2084.76

Statement of Loans and Advances
as on Pus end, 2069 (Rs in million)

Bank Name	Suprim	Bhrikuti	Suvechha	Bageshwori	Gauridhara	Gurkha	Gandaki	Infrastructure	Business	Biratnaxmi	Excel	Western	H & B	Araniko	NDEP	CEDBL	Miteri	Tinau	Rising	Muktnath	Sewa	Kankai
Sector Wise																						
Agricultural and Forest Related	164.36	100.63	42.32	41.40	36.67	11.50	56.72	31.35	114.95	160.22	158.57	3.28	58.40	36.30	132.75	67.40	38.18	75.32	70.16	571.54	76.78	17.15
Fishery Related		2.09	0.29	1.94	0.34		2.98		1.36				8.51	5.57			0.47				43.36	
Mining Related				10.78			33.81	6.50	0.22		4.74		9.05								16.64	
Manufacturing (Producing) Related	97.01	360.36	5.75	106.05	22.80	4.80	82.40	229.65	152.38	139.27	99.18	28.49	360.39	22.92	157.13	461.83	50.36	50.12	79.21		100.99	22.66
Construction	77.84	256.98	93.23	170.17	85.71	36.61	230.33	138.54	580.84	129.90	29.43	21.48	749.07	63.20	522.64	622.94	76.52	94.55	213.64	550.66	195.55	36.56
Electricity,Gas and Water	2.89	2.80		2.15				13.74					23.12	0.85	1.30	881.96	35.06					
Metal Products, Mach. & Ele. Eqp.	62.49	7.41		78.45	0.14		10.69	0.08	103.48		5.61		27.46	6.02	11.88	580.22	8.99	23.23			2.91	
Tras., Com. and Public Utilities	56.06	531.80	229.28	141.87	47.88	63.06	145.82	124.82	464.71		74.75	41.69	452.53	48.18	115.35	487.60	86.22	145.80		605.78	258.01	12.94
Wholesaler & Retailer	271.10	1042.08	389.93	621.98	35.42	155.79	340.34	724.35	567.88	804.92	593.77	140.96	1547.83	80.03	390.74	806.13	140.68	335.02	65.65	496.82	324.16	135.30
Finance, Insurance and Real Estate	186.75	59.61		0.38	107.44	1045.00	92.56	119.45	909.04		191.40		390.69	15.47	309.37	595.48	54.76	15.62	4.90	22.18	59.21	
Hotel or Restaurant	66.86	15.50		163.96	8.24	17.83	50.96	8.85	66.79		103.28	19.85	225.33	29.79	168.08	41.61	23.57	19.93			18.80	2.15
Other Services	126.78	192.91	16.77	116.33	13.43	53.38	37.11	72.52	91.40	78.87	78.50	32.20	397.55	14.23	472.33	285.91	13.42	122.18	11.02	8.45	21.79	14.84
Consumption Loans	20.34	28.43	89.94	17.48	22.67	108.90	58.88	49.54	191.71	276.19	123.92	4.90	395.61	33.79	625.46	152.85	78.87	21.50	13.58	20.30	181.65	10.25
Local Government				0.00													1.50				1.37	
Others	480.10	428.90	43.18	97.23	515.26	466.12	578.83	756.24	239.66	627.03	84.42	216.51	1371.55	149.70	661.82	621.05	122.00	202.92	472.46	355.30	202.59	177.22
TOTAL sectorwise	1612.57	3029.50	910.67	1570.16	896.01	1996.81	1694.12	2269.15	3484.42	2216.42	1547.57	509.35	6017.08	506.06	3568.85	5604.97	730.58	1106.19	930.62	2631.03	1503.84	429.05

Product Wise

Term Loan	207.36	57.20	113.45	380.33	244.70	24.78	59.57	147.00	443.45	417.35	61.18	147.39	397.59	102.02	433.39	1165.54	34.66	78.99		89.03	162.58	178.62
Overdraft		1596.24	242.90	819.84	336.36	278.75	713.30	1357.96	598.83	857.99	246.70	185.95	2226.50	238.51	1222.45	1640.15	168.97	614.38	229.79	407.79	607.58	172.63
Trust Receipt Loan / Import Loan				0.00																		
Demand & Other Working Capital Loan	595.81			0.00		274.11	10.79		64.42	254.10	806.20	88.38	199.67	8.76		860.50	1.00				152.23	
Res. Per. H. Loan (Up to Rs. 10 mil.)	107.11	213.84	85.83	165.31	89.37	36.54	185.56	104.21	574.70	129.90	135.21	21.48	541.90	42.26	163.72	402.65	68.11		213.64	550.66	204.84	36.56
Real Estate Loan	217.68	162.39	92.77	0.00	107.44	1087.00	153.72	276.59	869.16	67.23	59.32		703.83	9.64	580.07	832.79	50.21	93.90	5.00	22.18	19.63	6.20
Margin Nature Loan	47.18		45.40	0.00		103.78	129.54	42.13					157.04	20.84	234.08	162.45						
Hire Purchase Loan	82.26	523.15	253.07	138.27	52.96	41.04	148.24	124.82	566.76	34.39	38.28	41.69	504.29	59.41	130.55	357.67	78.20	128.43	39.81	605.78	155.80	20.95
Deprived Sector Loan	42.19	75.27	43.18	43.88	44.60	8.37	48.39	41.84	54.90	53.44	58.26	17.98	172.95	17.87	98.35	165.47	18.01	37.87	28.70	537.72	63.47	14.09
Bills Purchased				0.00									3.20									
Other Product	312.97	401.41	34.06	22.53	20.56	142.43	374.55	87.20	270.08	402.02	142.42	6.48	1110.11	6.75	706.24	17.75	311.41	152.63	413.69	417.87	137.70	
Total Product wise Loan	1612.57	3029.50	910.67	1570.16	896.01	1996.81	1694.12	2269.15	3484.42	2216.42	1547.57	509.35	6017.08	506.06	3568.85	5604.97	730.58	1106.19	930.62	2631.03	1503.84	429.05

Collateral Wise

Gold and Silver		12.34		1.50			20.95	37.12	20.25	166.67	73.36		12.81		301.92		62.93	5.87	1.90	3.54		
Government Securities	3.75														5.39							
Non Governmental Securities	47.18		45.40			103.78			42.13				148.79	20.84	229.31	162.45						
Fixed Deposit Receipts	13.08	7.77	20.74	15.99	12.52	5.13	17.29	12.43	25.79	75.13	23.47	4.90	230.91	1.08	58.97	66.59	10.74	15.50	11.68	16.76	17.07	2.24
Own	13.08	7.77	20.74	15.99	12.52	5.13	17.29	12.43	25.79	75.13	23.47	4.90	230.91	1.08	58.97	66.59	10.74	15.50	11.68	16.76	17.07	2.24
Other Licences Institutions																						
Collateral of Properties	1526.55	2991.77	844.53	1552.68	875.38	1878.68	1655.87	2089.99	3375.63	1974.62	1446.31	504.45	5541.75	483.66	2862.12	4971.79	655.41	1083.28	917.04	2073.01	1481.40	425.50
Fixed Assets	1526.55	2991.77	844.53	1552.68	875.38	1878.68	1655.87	2089.99	3375.63	1974.62	1446.31	504.45	5538.90	483.66	2859.14	4730.39	655.41	1083.28	917.04	2073.01	1481.40	425.50
Current Assets													2.85		2.98	241.40						
Against security of Bill													3.20									
Domestic Bills													3.20									
Foreign Bills																						
Against Guarantee	22.00				7.38			0.08	5.09		2.85		71.37	0.08	4.44	88.20		1.28		537.72	5.36	
Government Guarantee											2.85		12.07			15.88					1.37	
Institutional Guarantee								0.08					51.97		0.03	72.33		1.28				
Personal Guarantee					0.01				5.09				4.75	0.08	4.41							
Collective Guarantee					7.37								2.58							537.72	3.99	
Int. Rtd. Foreign Bank's Guarantee																						
Other Guarantee	22.00																					
Credit Card																						
Others		17.61			0.73	9.23		129.54	15.53		1.59		8.25	0.40	106.70	315.93	1.50	0.26				1.31
Total	1612.57	3029.50	910.67	1570.16	896.01	1996.81	1694.12	2269.15	3484.42	2216.42	1547.57	509.35	6017.08	506.06	3568.85	5604.97	730.58	1106.19	930.62	2631.03	1503.84	429.05

Statement of Loans and Advances
as on Pus end, 2069 (Rs in million)

Bank Name	Public	Mahakali	Ace	Bhargav	Shangrila	Resunga	Rara	dhalyo	Country	Alpine	Nilgiri	Kazananadap	Garima	City	Bishow	Professional	Kabeli	Kamana	Corporate	Patilbhara	Purnima	Jyoti
Sector Wise																						
Agricultural and Forest Related	62.01	15.99	95.35	7.44	34.28	0.22	4.56	66.74	73.57	66.02	5.96	74.76	50.04	108.89	74.41	60.20	10.54	93.01	121.16	15.05	44.93	42.67
Fishery Related	1.19				0.04													2.97				
Mining Related	4.61							1.00				3.48										
Manufacturing (Producing) Related	81.81	15.67	807.36		116.83			30.33	81.17	9.45		268.55	45.31	45.15		19.18	0.16	47.40	211.29	21.35	64.32	218.55
Construction	135.65	30.02	529.95	37.72	195.79	300.12	49.40	19.90	53.65			365.46	379.98	537.54	226.43	4.73	16.47	381.65	128.66	112.62	27.52	442.79
Electricity,Gas and Water	1.86		267.57		2.90			1.80	0.11			95.74	23.27									222.26
Metal Products, Mach. & Ele. Eqp.	20.33		56.19		23.31			5.00	14.77			37.93	5.90	38.92				15.62	17.70			67.35
Tras., Com. and Public Utilities	87.89	8.84	222.00	30.81	246.55	234.44		55.19	8.09	75.75	21.04	179.30	301.27	482.06		12.39	6.65	183.88	113.24		73.31	327.04
Wholesaler & Retailer	94.71	68.66	582.39	108.92	372.27	173.01	287.73	112.62	358.57	134.18	111.71	515.92	313.15	331.01	1052.05	50.56	24.46	253.72	217.38	322.78	202.84	292.91
Finance, Insurance and Real Estate	89.35		589.78		118.80			61.66	42.19	72.10	9.02	951.68	68.64	106.48	202.65			78.13	87.70		45.68	291.03
Hotel or Restaurant	6.40	11.94	246.03	6.78	132.38		11.19	15.22	40.62	5.34		169.14	99.63	103.42	77.17		1.87	72.69	28.86	8.94		67.17
Other Services	20.01		212.36	3.89	239.26			4.90	4.51	13.12		154.18	141.56	173.30	33.45	4.84	8.67	86.84	16.00	25.05	18.79	78.82
Consumption Loans	70.42	27.94	62.16	2.93	145.91	0.99	20.96	26.76	79.27	8.02	70.18	153.44	248.06	143.72	586.20	4.62	65.31	131.97	27.74	228.83	20.00	440.16
Local Government			15.16					2.04				4.85	0.03									4.60
Others	15.24	67.57	851.68	56.96	786.60	17.40	0.30	73.81	432.19	197.21	210.62	557.89	544.11	38.48	109.49	56.73	46.18	200.00	122.58	216.80	186.60	689.85
TOTAL sectorwise	691.48	246.63	4537.98	255.46	2414.91	726.18	379.04	476.57	1197.32	568.08	428.54	3532.29	2220.96	2108.96	2361.85	213.25	180.31	1547.87	1092.31	951.42	683.99	3185.20

Product Wise

Term Loan	12.14		861.80	77.01	372.43	17.11			27.03	240.56	32.55	248.21	374.69	329.62	372.29		32.82	307.69	103.05			488.08
Overdraft	239.15	51.16	1679.89	90.77	314.58		210.45	205.29	514.23	121.71	141.26	1324.09	758.38	294.53	747.72			506.75	304.82	304.38	102.23	673.40
Trust Receipt Loan / Import Loan																						
Demand & Other Working Capital Loan		84.33	274.63		826.65	178.76	88.47	99.81	307.11		111.71	339.76	10.62			71.21	44.02		241.85	83.90	221.63	343.85
Res. Per. H. Loan (Up to Rs. 10 mil.)	106.14	30.02	321.60	37.72	186.23	248.85	42.77	8.15	48.26	56.51	25.55	307.37	343.21	472.99	226.43	4.52	12.92	290.54	79.15	112.62	27.52	357.68
Real Estate Loan	59.35		781.54		125.52	8.95		27.76	32.47	15.60	9.02	842.26	92.65	100.82	202.65			61.01	65.15		45.68	394.23
Margin Nature Loan	3.83		106.52					14.77				197.79		20.09				1.16	9.88			97.29
Hire Purchase Loan	122.04	34.45	237.70	30.81	397.89	246.69	19.53	44.87	82.48	102.44	21.04	140.31	354.61	545.06	274.69	14.14	6.73	229.66	122.80	36.36	87.18	350.90
Deprived Sector Loan	30.88	8.93	150.49	6.22	107.55	24.89	11.19	14.70	45.81	24.49	17.23	117.69	89.91	101.99	109.49	6.87	11.16	42.57	38.84	26.92	18.16	99.13
Bills Purchased																			1.45			
Other Product	117.93	37.74	123.82	12.93	84.06	0.92	6.62	61.24	139.93	6.78	70.18	14.81	196.90	243.85	428.59	116.51	72.66	108.50	125.34	387.23	181.58	380.63
Total Product wise Loan	691.48	246.63	4537.98	255.46	2414.91	726.18	379.04	476.57	1197.32	568.08	428.54	3532.29	2220.96	2108.96	2361.85	213.25	180.31	1547.87	1092.31	951.42	683.99	3185.20

Collateral Wise

Gold and Silver			0.92		22.77						62.62	93.61	166.67	53.86	277.32		62.13	76.48		188.20		116.89
Government Securities			0.07																			
Non Governmental Securities			110.39					0.37						20.09								97.29
Fixed Deposit Receipts	7.33	2.33	30.95	2.93	17.29	0.99	1.42	2.20	8.04	6.78	7.56	44.59	22.45	25.42	34.23	1.81	2.85	20.37	6.45	4.27	6.13	12.36
Own	7.33	2.33	30.95	2.93	17.29	0.99	1.42	2.20	8.04	6.78	7.56	44.59	22.45	25.42	34.23	1.81	2.85	20.37	6.45	4.27	6.13	12.36
Other Licences Institutions																						
Collateral of Properties	680.25	244.30	4234.89	252.53	2267.30	725.18	377.62	471.96	1177.42	538.05	358.36	3105.65	1941.94	1922.76	1940.81	211.44	115.33	1434.41	1069.58	758.41	677.86	2857.92
Fixed Assets	680.25	244.30	4234.89	252.53	2267.30	725.18	377.62	471.96	1177.42	538.05	358.36	3105.65	1941.94	1922.76	1940.81	211.44	115.33	1434.41	1069.58	758.41	677.86	2828.51
Current Assets																						29.41
Against security of Bill												8.00							1.45			
Domestic Bills																			1.45			
Foreign Bills												8.00										
Against Guarantee			160.78		107.55			2.04	11.86	23.25		176.26	89.91	86.83	109.49			5.56				71.05
Government Guarantee			15.16					2.04	11.86	1.97				4.07	2.69							4.60
Institutional Guarantee			133.62							10.00		114.97										28.98
Personal Guarantee			12.00									61.29		5.48				5.56				21.01
Collective Guarantee					107.55					11.29			89.91	77.29	106.80							16.45
Int. Rtd. Foreign Bank's Guarantee																						
Other Guarantee																						
Credit Card																						
Others	3.91											104.18						11.05	14.82	0.53		29.70
Total	691.48	246.63	4537.98	255.46	2414.91	726.18	379.04	476.57	1197.32	568.08	428.54	3532.29	2220.96	2108.96	2361.85	213.25	180.31	1547.87	1092.31	951.42	683.99	3185.20

Statement of Loans and Advances
as on Pus end, 2069 (Rs in million)

Bank Name	Bagmati	Hamro	Kakre	Shine	Pacific	Civic	IDBL	Gulmi	Kanchan	Matribhumi	Bright	Innovative	Jhimruk	Metro	Vibor	Gaumukhi	Raptiveri	Consumer	Khadbari	Tourism	Mission	Surya
Sector Wise																						
Agricultural and Forest Related	17.73	21.06	25.66	53.85	55.63	19.35	16.38	4.46	10.39	9.07	22.52	63.83	11.02	7.22		43.28	21.95	28.84	0.15	87.94	60.81	4.45
Fishery Related	0.15			0.25		0.15	12.28		0.15		0.20	3.30	0.22			0.26				2.00		
Mining Related							20.62	9.40							6.95						6.40	
Manufacturing (Producing) Related	12.18		6.93	167.41	29.94		212.46	6.95	38.96	4.99	26.88	125.60	5.52		64.24	5.12	8.52	34.32	9.82	293.28	21.22	4.25
Construction	34.94	10.81	24.62	162.93	86.29	25.43	152.55	48.45	97.91	29.91	27.64	83.37	7.79	150.07	209.21	18.37	17.19	81.22	18.65	282.62	32.97	4.67
Electricity, Gas and Water								6.36		0.46		3.79			16.86				1.10	6.17		
Metal Products, Mach. & Ele. Eqp.			1.50		4.12		3.30	8.88			6.90	13.02		18.78	157.07	0.89	19.07	12.88	0.25	88.25	1.60	0.31
Tras., Com. and Public Utilities		2.29		261.84	39.43	5.50	27.75	30.85	37.46	18.12	47.77	78.94	43.36	187.10	192.79	24.29		84.82	1.55	113.72	61.37	18.08
Wholesaler & Retailer	45.17	113.25	80.84	626.92	101.05	35.91	410.40	61.61	195.85	43.51	53.25	102.41	54.39	273.84	55.63	67.23	93.37	43.17	40.23	550.49	224.17	27.10
Finance, Insurance and Real Estate	8.81			116.19	2.38		560.86		46.49	10.15	7.40	25.26		75.02	553.14		13.64	7.68		21.44	3.48	
Hotel or Restaurant			4.74	24.75	2.17	3.50	16.33	2.76	6.78	1.28	5.95	11.25	3.68		42.43		3.13	13.77	3.27	258.56	4.89	6.57
Other Services		0.40	7.97	150.25	31.34	0.48	206.49	9.48	33.73	3.57	28.38	21.68	0.78	11.97	35.77	4.47	8.37	33.54	5.35	100.63	25.57	
Consumption Loans	9.78	62.20	5.49	136.14	34.22	5.48	169.72	12.30	2.72	5.20	21.07	51.81	54.45	41.93	220.02	14.51	11.44	97.90	9.03	301.44	4.65	7.59
Local Government																						
Others	27.53	73.68	121.63	379.94	88.36	66.15	535.44	68.57	163.76	42.45	114.95	94.45	41.90	42.58	130.10	11.98	19.19	124.57	10.80	513.77	145.12	11.26
TOTAL sectorwise	156.30	283.70	279.36	2080.48	474.95	161.95	2344.59	270.07	634.21	168.71	362.92	678.71	223.11	808.50	1684.20	190.39	215.88	562.70	100.19	2620.30	592.26	84.28

Product Wise

Term Loan	15.56	2.29	102.32	117.39	3.45		28.98	3.70	21.53	40.55	35.45	52.63	28.87	61.00	166.08	31.11	147.73	71.66		113.78	95.80	10.07
Overdraft		30.64	121.63	275.93		1.00	170.12		146.23	73.67	230.06	209.89	42.03	234.65	293.26	55.06	2.91	143.43	36.05	1315.22	247.26	36.35
Trust Receipt Loan / Import Loan																						
Demand & Other Working Capital Loan	84.68	62.32		806.18	153.10	103.42	184.34	92.09	112.48		14.76	114.83	29.62		197.28			101.35	24.96	259.38	1.20	4.85
Res. Per. H. Loan (Up to Rs. 10 mil.)	34.00	7.82		126.43	86.29	24.60	108.62	81.45	95.61	16.98	20.45	48.82	7.79	138.09	32.76	17.71	11.12	59.98	11.94	227.89	30.76	4.67
Real Estate Loan	8.81		24.62	152.69			442.66		46.49	10.15		15.71		67.24	502.88	0.66	13.64	26.69	6.71	127.85	4.75	
Margin Nature Loan		32.95		7.67			87.42		37.75						16.24	0.26		21.00		1.80		
Hire Purchase Loan	9.04	16.29	4.75	364.49	46.69	6.97	157.18	35.58	37.46	17.46	36.80	115.71	47.23	222.04	222.32	26.51	7.58	88.88	1.97	261.36	28.26	23.34
Deprived Sector Loan	3.47	9.88	12.61	55.93	15.04	4.70	95.88	35.48	17.03	5.25	11.98	26.04	6.32	20.79	69.47	4.81	14.65	14.61	3.27	64.33	10.55	2.67
Bills Purchased																				1.68		
Other Product	0.74	121.50	13.44	173.77	170.38	21.26	1069.40	21.76	119.62	4.64	13.42	95.10	61.26	64.70	183.90	54.29	18.24	35.10	15.28	247.01	173.70	2.32
Total Product wise Loan	156.30	283.70	279.36	2080.48	474.95	161.95	2344.59	270.07	634.21	168.71	362.92	678.71	223.11	808.50	1684.20	190.39	215.88	562.70	100.19	2620.30	592.26	84.28

Collateral Wise

Gold and Silver		9.34			26.30	3.59	152.77						47.11			11.89		75.72	6.10	224.95		
Government Securities																						
Non Governmental Securities		32.95					87.42								16.24	0.11		21.00		1.80		
Fixed Deposit Receipts	0.74	3.62	5.49	25.83	0.66	0.42	16.95	0.21	2.72	2.70	4.91	9.07	1.07	7.00	178.29	0.15	3.86	7.29	1.31	12.45	4.61	2.32
Own	0.74	3.62	5.49	25.83	0.66	0.42	16.95	0.21	2.72	2.70	4.91	9.07	1.07	7.00	178.29	0.15	3.86	7.29	1.31	12.45	4.61	2.32
Other Licences Institutions																						
Collateral of Properties	155.56	237.80	273.87	2014.26	447.98	157.94	2000.00	235.40	593.73	163.97	357.00	669.64	174.92	801.51	1345.75	175.77	208.91	452.63	87.47	2363.31	580.66	81.96
Fixed Assets	155.56	237.80	273.87	2014.26	447.98	157.94	2000.00	235.40	593.73	163.97	357.00	669.64	174.92	801.51	1345.75	175.77	208.91	452.63	87.47	2363.31	580.66	81.96
Current Assets																						
Against security of Bill																						
Domestic Bills																						
Foreign Bills																						
Against Guarantee				32.72			87.45	34.46		2.04					69.47	2.47	3.10	6.06		16.10	6.99	
Government Guarantee															5.12							
Institutional Guarantee				32.00			87.24								64.35			6.00		15.00	1.76	
Personal Guarantee							0.21	0.25									3.10				5.23	
Collective Guarantee				0.72				34.21		2.04						2.47		0.06		1.10		
Int. Rtd. Foreign Bank's Guarantee																						
Other Guarantee																						
Credit Card																						
Others				7.67					37.75		1.00				74.45				5.31	1.68		
Total	156.30	283.70	279.36	2080.48	474.95	161.95	2344.59	270.07	634.21	168.71	362.92	678.71	223.11	808.50	1684.20	190.39	215.88	562.70	100.19	2620.30	592.26	84.28

Statement of Loans and Advances
as on Pus end, 2069 (Rs in million)

Bank Name	Mt. Makalu	Sindhu	Sahara	Social	NCommunity	Cosmos	Manaslu	Sannatidhi	Ekata	Kalinchowk	Kailash	Salpa	Saptakoshi	Negal Awes	NFL	NDC Capital	NNFL	NSMFL	Peoples	Merchantile	KFL	Himalaya
Sector Wise																						
Agricultural and Forest Related	4.14	2.96	2.30		53.99	1.40	8.64	45.80	13.93	6.94	7.70				34.80	7.27	85.56	41.49	6.25		28.45	
Fishery Related								0.40			14.24						2.53					
Mining Related								0.15								2.50			51.00			
Manufacturing (Producing) Related	0.12	12.23	5.08	12.96	39.98	1.53	4.75	8.52	43.18	5.72	285.33	0.40			36.74	40.44	217.42	97.15	4.77		4.63	
Construction	3.33	25.25	1.53	41.55	45.01	9.96	41.31	11.71	42.68	7.92	558.95			370.20	89.59	63.10	590.12	219.85	250.33	1.47	42.83	
Electricity,Gas and Water											2.70				22.46	8.05		23.08				
Metal Products, Mach. & Ele. Eqp.			1.00	10.20	9.28		4.23	1.58	33.65		98.29						24.56	3.45				
Tras., Com. and Public Utilities	2.70	156.61	0.34		3.59	14.91	33.99	16.14	111.93	8.11	815.06	0.42			1.38	44.49	118.96		0.83	16.02	13.57	
Wholesaler & Retailer	6.04	114.54	36.94	65.43	63.71	18.20	92.80	42.68	41.46	21.37	861.57	15.02			165.37	300.28	438.74	67.29	121.86	3.93	73.05	
Finance, Insurance and Real Estate		17.97		68.39	7.84			2.00			609.79					169.05	255.47	213.60			65.29	
Hotel or Restaurant	0.38	3.50	0.23	169.70	21.72		2.41	4.92	7.69	4.12	300.21	1.15			17.48	87.06	49.64	39.71	82.09		4.01	
Other Services	16.25	0.20	1.21	6.08	10.68	23.80	7.58	3.83	28.36		274.69	6.54			1.25	5.51	92.72				6.17	
Consumption Loans	9.84	49.29		113.77	13.82	16.10	89.07	11.86	59.97	6.57	155.13	0.08		26.10	81.71	161.13	89.88	283.42	20.31		96.71	
Local Government																		33.18			7.50	
Others	5.00	43.32	44.17	129.52	77.86	21.28	33.52	47.88	111.49	18.82	769.58				140.72	108.46	1496.86	2059.01	24.35		67.40	
TOTAL sectorwise	47.79	425.86	92.79	617.59	347.46	107.17	318.30	197.48	494.33	79.58	4753.25	23.60		396.30	591.51	997.34	3462.45	3081.24	561.78	21.42	409.60	

Product Wise

Term Loan		71.50	5.96	143.71		30.53	14.78	17.24	4.91	35.88	412.84	2.61			0.94	273.28	149.87	222.94	137.86	3.74	101.50	
Overdraft	0.80	102.08	3.59	208.70	75.66	14.90	69.75	21.68	163.39	16.19	973.22	20.26										
Trust Receipt Loan / Import Loan																						
Demand & Other Working Capital Loan	26.44		80.11		2.49		13.87	28.47	11.60		863.42				275.92	180.89	770.87	359.29			65.13	
Res. Per. H. Loan (Up to Rs. 10 mil.)	3.33			11.24	36.45	5.86	41.31	8.21	42.68	7.92	558.95		318.00		69.24	117.17	517.25	40.88	19.54		42.83	
Real Estate Loan		34.45		108.09	5.49			8.37	46.41		578.53		39.40		20.35	184.26	372.87	2062.03	372.19	1.20	65.29	
Margin Nature Loan		13.18		112.09				2.13			10.31				32.78	110.41	37.28	66.88	8.21		96.71	
Hire Purchase Loan	2.70	156.61	0.34	21.02	20.34	20.12	35.79	16.97	142.15	13.03	882.14				1.45	52.99	131.03	199.29	7.39	16.02	13.57	
Deprived Sector Loan	1.94	11.73	0.62	11.90	14.55	14.52	8.64	6.15	2.41	2.09	122.59	0.66	12.80		16.48	29.68	88.30	71.18	6.25	0.47	7.50	
Bills Purchased																						
Other Product	12.58	36.30	2.17	0.83	192.49	21.24	134.16	88.26	80.79	4.48	351.25	0.08		26.10	174.35	48.65	1394.98	58.74	10.34		17.09	
Total Product wise Loan	47.79	425.86	92.79	617.59	347.46	107.17	318.30	197.48	494.33	79.58	4753.25	23.60		396.30	591.51	997.34	3462.45	3081.24	561.78	21.42	409.60	

Collateral Wise

Gold and Silver	33.03	32.79				10.51	86.63		28.06		66.91											
Government Securities																						
Non Governmental Securities				112.09				1.50			10.31							66.88	8.21		80.06	
Fixed Deposit Receipts	0.18	3.32		0.83	2.60	0.38	0.64	2.65	1.68	1.65	63.68	0.08		26.10	48.86	45.15	67.28	17.25	5.54		16.65	
Own	0.18	3.32		0.83	2.60	0.38	0.64	2.65	1.68	1.65	63.68	0.08		26.10	48.86	45.15	67.28	17.25	5.54		16.65	
Other Licences Institutions																						
Collateral of Properties	14.36	389.76	92.79	496.68	338.09	80.38	231.03	189.67	462.18	77.93	4526.34	23.52		370.20	486.01	881.28	3327.53	1203.13	548.02	21.17	312.90	
Fixed Assets	14.36	389.76	92.79	496.68	338.09	80.38	231.03	189.67	462.18	77.93	4526.34	23.52		370.20	486.01	881.28	3327.53	1203.13	548.02	21.17	312.90	
Current Assets																						
Against security of Bill																						
Domestic Bills																						
Foreign Bills																						
Against Guarantee	0.23			7.99		15.90			2.41		84.44							71.18				
Government Guarantee											13.15							33.18				
Institutional Guarantee				7.99					2.41		70.00											
Personal Guarantee											1.29											
Collective Guarantee						15.90																
Int. Rtd. Foreign Bank's Guarantee																						
Other Guarantee	0.23																	38.00				
Credit Card																						
Others					6.77	0.00		3.66			1.57				56.64	70.91	67.64	1722.80	0.02	0.25		
Total	47.79	425.86	92.79	617.59	347.46	107.17	318.30	197.48	494.33	79.58	4753.25	23.60		396.30	591.51	997.34	3462.45	3081.24	561.78	21.42	409.60	

Statement of Loans and Advances
as on Pus end, 2069 (Rs in million)

Bank Name	Union	Gorkha	PFCL	NHML	Goodwill	SFL	SIFCL	Lumbini	YFL	ILFCO	Maharani	Lalitpur	United FC	General	Progressive	Navadurga	Janaki	Pokhara	Central	Premier	Arun	Multipurpose
Sector Wise																						
Agricultural and Forest Related	0.31		159.39	91.13	74.57		63.92	0.42	29.44	9.60	17.40			3.54	0.00	52.28	11.73	26.55	5.64	6.53	26.02	23.04
Fishery Related											11.87				0.00							
Mining Related			0.40					0.34		7.30		3.47	2.79			0.35			18.10	11.62	14.30	
Manufacturing (Producing) Related	83.21	5.43	129.63	52.64		108.52	150.15	178.78	296.49	314.19	165.45		30.02	8.98	13.32	317.51	92.67	107.28	144.25	134.97		6.19
Construction	209.18	48.05	407.59	170.67	432.15	131.73	290.78	197.13	97.70	84.98	463.52	67.87	728.13	109.42	18.21	13.15	150.50	38.63	102.59	133.35	48.14	22.16
Electricity,Gas and Water			2.75	0.13			0.60	4.98							0.00	2.00		3.21	3.56	25.77		
Metal Products, Mach. & Ele. Eqp.	54.68	0.08	11.97	5.25	83.97		4.74	0.86	1.00	160.14	7.46		254.80		1.40	5.25			2.54	49.54	10.31	
Tras., Com. and Public Utilities	57.87	23.51	123.96	127.01	115.89	101.24	52.06	132.29	200.89	803.50	253.60		20.41		30.84	5.52		169.02	84.95	110.95		
Wholesaler & Retailer	8.39	12.11	271.12	89.58	707.25	386.50	207.33	214.69	207.28	241.66	392.54	398.03	16.09	234.93	9.63	269.74	278.72	369.89	220.50	69.28	49.46	22.89
Finance, Insurance and Real Estate	66.73	35.38	45.04	300.84			84.41	91.82	53.53	314.77	372.06	718.18	118.86		25.62	84.16	42.61	184.94	240.65	203.66		
Hotel or Restaurant	4.64	7.50	20.55	33.44			54.04	193.74	26.67	18.36	62.32		20.00		0.00	64.15	8.71	48.92	6.03	9.86	22.63	
Other Services	16.04	1.01	22.65	45.68	53.71	8.02	221.38	176.90	16.32	355.25	47.47	141.11	0.87	16.49	21.95	23.43	81.91	71.25	55.68	7.79	0.13	9.73
Consumption Loans	183.98	27.54	90.41	164.82	122.88	20.56	105.92	29.88	156.64	68.45	133.64	141.25	908.33	54.07	17.93	69.72	55.27	11.01	92.18	29.66	8.76	20.16
Local Government															0.00	1.52	2.22					
Others	156.61	87.33	414.86	280.42	69.33	202.66		207.57	283.49	153.80	296.83	123.94	178.01	274.84	18.40	69.56	71.16	404.39	283.77	193.71	49.21	2.87
TOTAL sectorwise	841.65	247.93	1700.32	1361.62	1659.75	959.23	1235.33	1429.39	1369.43	2532.00	2224.16	1593.85	2278.33	702.28	157.31	978.34	795.50	1435.10	1260.43	986.70	228.96	107.03

Product Wise

Term Loan	193.48		828.49	250.92	698.08		180.43		101.25	738.23	235.47	398.03	1.50		17.57	1.50	371.39	198.14	6.81	45.43		60.44
Overdraft																						
Trust Receipt Loan / Import Loan																						
Demand & Other Working Capital Loan	100.32	115.44	369.41			537.54	395.95	804.99	825.74	359.77	647.10		164.44		30.07	839.54		526.10	801.05	332.74	95.60	
Res. Per. H. Loan (Up to Rs. 10 mil.)	113.46	39.63	129.96	173.37	338.09	78.49	199.13	90.83	31.34	37.56	335.31	67.87	474.34		9.57	8.73	127.70		101.19	284.78	35.60	22.16
Real Estate Loan	133.08	35.00	74.72	301.91	263.47	53.24	164.90	205.27	51.53	415.08	405.66	718.18	95.32	109.42	21.66	76.98	65.41	223.59	218.15	205.00	27.45	
Margin Nature Loan	137.35	24.63	2.00	52.78	69.33	19.15	81.14	8.30	13.01	26.54	74.61	23.80	119.59	10.46	13.01	22.90			36.16	14.98		
Hire Purchase Loan	60.75	23.51	136.05	127.01	139.32	101.24	42.71	77.55	258.30	788.34	274.56	28.89	953.58	10.82	28.67	1.75	4.73	169.02	52.57	37.50	5.73	6.61
Deprived Sector Loan	25.72	8.71	48.52	35.58	73.00	32.47	37.23	29.00	32.70	60.25	56.97	45.53	57.72	11.45	6.37	26.95	20.95	40.04	44.50	29.20	4.79	2.87
Bills Purchased																						
Other Product	77.50	1.01	111.18	420.04	78.45	137.10	133.85	213.44	55.57	106.22	194.48	311.55	411.85	560.13	30.37		205.32	278.21		37.08	59.80	14.96
Total Product wise Loan	841.65	247.93	1700.32	1361.62	1659.75	959.23	1235.33	1429.39	1369.43	2532.00	2224.16	1593.85	2278.33	702.28	157.31	978.34	795.50	1435.10	1260.43	986.70	228.96	107.03

Collateral Wise

Gold and Silver			13.39		24.75				17.71				28.88									
Government Securities													92.91									
Non Governmental Securities	137.35	24.65					81.14			26.54	74.61	23.80		10.46	12.58	23.18			36.16	14.98		
Fixed Deposit Receipts	27.23	2.89	26.18	124.28	98.13	20.56	24.78	26.08	37.86	55.24	48.44	88.56	18.76	54.07	4.91	46.54	47.40	11.01	46.66	9.75	3.03	13.55
Own	27.23	2.89	26.18	124.28	98.13	20.56	24.78	26.08	37.86	55.24	48.44	88.56	1.01	54.07	4.91	46.54	47.40	11.01	46.66	9.75	3.03	13.55
Other Licences Institutions													17.75									
Collateral of Properties	620.16	220.39	1660.73	1175.81	1383.56	938.67	1129.21	1342.30	1300.85	2388.63	2057.17	1261.97	1973.22	637.74	128.24	837.55	742.78	1424.10	1177.61	945.11	176.72	93.48
Fixed Assets	620.16	220.39	1660.73	1175.81	1383.56	938.67	1129.21	1342.30	1300.85	2388.63	2057.17	814.94	1973.22	637.74	128.24	837.55	742.78	1424.10	1177.61	945.11	176.72	93.48
Current Assets												447.03										
Against security of Bill																						
Domestic Bills																						
Foreign Bills																						
Against Guarantee	56.91		0.02		83.97		0.20	29.00		60.69	40.31		29.87		11.57					16.87		
Government Guarantee	3.25									15.25										2.00		
Institutional Guarantee	22.16							29.00		45.00	40.02				4.38					14.00		
Personal Guarantee	31.50						0.20			0.44	0.29		29.87		7.19					0.87		
Collective Guarantee			0.02																			
Int. Rtd. Foreign Bank's Guarantee																						
Other Guarantee					83.97																	
Credit Card																1.52						
Others				61.53	69.33			32.01	13.01	0.90	3.62	219.52	134.69			69.56	5.32				49.21	
Total	841.65	247.93	1700.32	1361.62	1659.75	959.23	1235.33	1429.39	1369.43	2532.00	2224.16	1593.85	2278.33	702.28	157.31	978.34	795.50	1435.10	1260.43	986.70	228.96	107.03

Statement of Loans and Advances
as on Pus end, 2069 (Rs in million)

Bank Name	Synergy	Srijana	Om	WMBFL	CMBFCL	Crystal	Royal	Gulshewari	Patan	Fewa	Everest	Prudential	ICFC	Sagarmatha	Civil	Prabhu	Imperial	Kuber	NEFL	Valley	Seti	hama
Sector Wise																						
Agricultural and Forest Related	81.34	6.79	21.38		368.50		67.56	0.38	7.49	18.82	24.86	1.64	55.70	86.73		188.96		0.10	3.51	0.42	19.29	2.94
Fishery Related	2.12									2.00	1.36		0.00	0.30	2.15							
Mining Related	5.56						29.97						0.70			14.70	6.50	4.98				
Manufacturing (Producing) Related	239.98		123.92	55.01	864.37		274.35	17.51	13.97	145.37	5.42	15.65	308.64	48.03		232.16	21.65	21.35	42.90		15.35	
Construction	273.92	17.78	396.15	52.87	9.08	245.27	63.59	227.90	44.85	368.89	84.91	33.38	152.22	140.99	21.97	417.61	38.81	47.48	39.23	37.94	5.39	8.06
Electricity,Gas and Water	97.88												36.49	0.56		79.38						
Metal Products, Mach. & Ele. Eqp.	16.11		5.00				39.29	2.69	0.30	49.11	0.74	0.06	57.51	12.11		9.55			5.38			
Tras., Com. and Public Utilities	284.95		190.00	32.73	5.32		44.72	13.12		447.61	175.07	29.17	9.35	185.14	297.97	198.56	34.40	6.89	105.45			60.61
Wholesaler & Retailer	271.30	150.56	576.45	82.60	177.72		230.40	4.38	6.77	360.76	13.30	76.94	549.42	116.65		496.20	114.18	65.45	53.27	267.01	65.67	19.38
Finance, Insurance and Real Estate	164.45		175.37	239.17	12.75		376.02	52.38	15.47	14.55		135.48	737.86	62.99	78.98	1068.04	79.93	313.51	42.69	33.24		76.47
Hotel or Restaurant	49.89	14.19	136.59	1.36	91.81		61.19	1.13	0.31	107.69	2.27	12.98	129.86	7.86		400.18	8.00	3.07	1.85			3.60
Other Services	393.77	14.89	28.56	23.99	2.99		20.80	61.76	12.82	92.87	3.89	41.11	43.70	73.11	0.05	410.44	7.60	65.67	12.98	1.78	9.15	42.59
Consumption Loans	118.34	12.64	318.49	35.57	13.71	13.61	69.82	58.03	64.39	87.19	15.67	74.87	120.21	162.90	9.10	325.10	8.29	48.60	106.40	131.25	4.16	3.71
Local Government	5.38												0.00						1.30			
Others	279.03	138.27	997.42	229.91	871.68	475.81	777.20	309.75	66.75	772.97	77.95	285.24	805.55	375.38	116.38	904.74	232.00	232.02	213.68	274.93	22.84	107.50
TOTAL sectorwise	2284.03	355.11	2969.33	753.21	2417.92	734.69	2054.90	749.02	233.12	2467.83	405.45	706.52	3007.20	1272.75	526.60	4745.62	551.35	809.12	628.65	746.56	141.84	324.86

Product Wise

Term Loan	738.89	150.56	354.63	158.88	1360.91	581.30	102.89	177.27		100.65	162.05	426.11	31.20	36.60	0.03	330.66		14.67	192.35	267.42	2.11	10.84
Overdraft													0.00									
Trust Receipt Loan / Import Loan													0.00									
Demand & Other Working Capital Loan	178.94		638.43	131.54	185.75	16.76	707.17		51.29	690.70			1892.72	248.24	392.47	1887.77	297.61	299.36	90.46	221.04	109.51	155.99
Res. Per. H. Loan (Up to Rs. 10 mil.)	422.76		187.85	0.19	3.90		72.92	143.18	18.04	233.02		11.38	145.97	136.12	21.97	113.79	33.31	39.34	38.54	27.32	5.39	3.93
Real Estate Loan	400.66		285.97	231.93	718.51	131.36	310.86	133.62	10.97	137.66	97.12	119.32	469.56	56.80	75.28	932.83	113.55	84.77	71.19	54.86		61.37
Margin Nature Loan	43.24		9.45	49.15			47.87	26.39	49.55			53.65	255.44	167.65	16.67	132.29	49.00	14.58	89.12	19.79		4.45
Hire Purchase Loan	128.04	5.19	192.41	36.51	12.52	5.17	37.90	17.62	1.12	501.81	67.22	37.78	81.63	211.79	10.70	371.09	38.30	25.86	120.41	30.75	2.93	69.00
Deprived Sector Loan	69.35	9.92	77.37	4.73	12.00	0.10	85.60	22.89	6.60	61.29	33.45	30.64	69.20	59.65	9.43	109.06	15.19	21.95	19.65	23.10	6.20	15.10
Bills Purchased									3.80			0.16				10.06		2.60				
Other Product	302.15	189.44	1223.21	140.28	124.33		689.68	228.06	91.74	742.71	45.61	27.49	61.47	355.90	0.05	858.07	4.38	305.98	6.93	102.28	15.70	4.18
Total Product wise Loan	2284.03	355.11	2969.33	753.21	2417.92	734.69	2054.90	749.02	233.12	2467.83	405.45	706.52	3007.20	1272.75	526.60	4745.62	551.35	809.12	628.65	746.56	141.84	324.86

Collateral Wise

Gold and Silver			207.76													24.80				91.38		
Government Securities													11.75									
Non Governmental Securities			9.45	18.59			47.87		49.55			53.65		167.65				12.47	89.12			
Fixed Deposit Receipts	48.37	7.45	79.89	20.15	5.80	7.96	21.95	14.01	13.47	23.16	21.56	11.50	109.64	27.19	9.10	27.36	4.38	14.54	2.33	9.12	1.21	3.71
Own	48.37	7.45	79.89	20.15	5.80	7.96	21.95	14.01	13.47	23.16	21.56	11.50	109.64	27.19	9.10	27.36	4.38	14.54	2.33	9.12	1.21	3.71
Other Licences Institutions																						
Collateral of Properties	1946.52	5.19	2672.22	656.46	2400.12	726.25	1900.82	629.34	158.21	2444.67	383.63	610.57	2537.35	1065.86	458.29	4166.93	482.77	755.88	518.90	646.06	140.63	294.48
Fixed Assets	1946.52	5.19	2672.22	656.46	2400.12	726.25	1900.82	629.34	158.18	2444.67	383.63	610.57	2537.35	1065.86	458.29	4166.93	482.77	755.78	518.90	646.06	140.63	294.48
Current Assets									0.03									0.10				
Against security of Bill												0.16										
Domestic Bills												0.16										
Foreign Bills																						
Against Guarantee	10.12			45.08	12.00		39.82	0.30	7.76				48.30	12.05	11.27	254.14		20.39				22.23
Government Guarantee	4.02													4.85				20.00				
Institutional Guarantee	0.05			34.22	12.00		36.70		4.51				13.00	7.20		14.72		0.39				15.10
Personal Guarantee	6.05			10.85			3.12	0.30	3.25				35.30		11.27	235.51						7.13
Collective Guarantee													0.00			3.91						
Int. Rtd. Foreign Bank's Guarantee																						
Other Guarantee																						
Credit Card																						
Others	279.03	342.48		12.94		0.49	44.43	105.37	4.12		0.26	30.64	300.16		47.95	272.39	64.19	5.85	18.30			4.45
Total	2284.03	355.11	2969.33	753.21	2417.92	734.69	2054.90	749.02	233.12	2467.83	405.45	706.52	3007.20	1272.75	526.60	4745.62	551.35	809.12	628.65	746.56	141.84	324.86

Statement of Loans and Advances
as on Pus end, 2069 (Rs in million)

Bank Name	reliable	Api	Namaste	Kaski	Zenith	Unique	Manushree	Subhalaxmi	Jebils	Reliance	Lotus	Baibhav	Bhaktapur
Sector Wise													
Agricultural and Forest Related	11.03	24.22	4.70	34.71	13.37	7.50	18.88	12.09	15.56		0.73	4.87	17.49
Fishery Related			0.42						0.05			0.15	
Mining Related													
Manufacturing (Producing) Related		83.86		52.47	52.72	45.30	87.26	44.29	3.00	19.29	11.50	11.53	24.79
Construction	258.67	77.48	23.26	193.77	77.96	16.49	58.18	50.82	65.99	133.58	31.65	9.79	49.19
Electricity,Gas and Water												3.50	
Metal Products, Mach. & Ele. Eqp.			0.50		9.41		26.86	1.25	0.30	13.63			
Tras., Com. and Public Utilities	88.59	147.97	1.68	261.85	28.58	39.87	69.38	58.16	39.84	153.53	82.60		2.53
Wholesaler & Retailer	425.78	347.39	9.19	315.44	76.53	45.49	88.08	73.67	60.85	43.32	39.54	35.05	36.90
Finance, Insurance and Real Estate	95.99		0.38	46.36	82.59	10.60	67.53	9.00	10.39	5.00	5.30	13.90	5.00
Hotel or Restaurant				0.15	22.95		13.17	12.85	6.56	9.26		0.53	3.50
Other Services	1.56	13.98	0.15	2.85	30.94	14.40	27.72	53.58	15.48	1.01	7.92	9.50	8.84
Consumption Loans	191.07	57.99	1.97	26.58	90.10	32.36	136.21	79.36	117.13	53.70	42.00	21.73	18.84
Local Government					1.47								
Others	551.60	215.63	37.75	422.62	306.30	196.12	284.99	206.05	137.55	274.70	96.95	95.87	5.77
TOTAL sectorwise	1624.28	968.51	79.99	1356.81	792.93	408.13	878.27	601.12	472.69	707.02	318.18	206.42	172.86

Product Wise

Term Loan	63.27	29.41	11.40	21.58	46.37		33.69		3.37		20.90	2.47	20.25
Overdraft													
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan	361.03	598.87		346.33	169.79	116.69	502.92	189.69	93.36		36.55	56.60	61.42
Res. Per. H. Loan (Up to Rs. 10 mil.)	92.00	77.48	23.26	168.98		22.99	36.56	29.51	57.19	129.95		9.79	28.86
Real Estate Loan	153.92		0.38	71.16	129.80	90.34	83.89	58.32	19.90	46.99	31.65	6.40	
Margin Nature Loan	77.14			8.20	63.66	40.93	130.09	39.27	96.71	27.34	11.08	7.93	
Hire Purchase Loan	128.23	155.86	2.55	261.85	40.64	54.62	64.88	100.84	48.72	167.66	103.68	0.52	33.37
Deprived Sector Loan	52.40	17.51	2.57	34.71	20.36	10.88	18.10	17.08	12.66	10.90	11.55	6.63	5.00
Bills Purchased													
Other Product	696.31	89.38	39.84	444.00	322.31	71.69	8.14	166.42	140.78	324.18	102.77	116.07	23.96
Total Product wise Loan	1624.28	968.51	79.99	1356.81	792.93	408.13	878.27	601.12	472.69	707.02	318.18	206.42	172.86

Collateral Wise

Gold and Silver	63.27	33.07										0.03	8.12
Government Securities													
Non Governmental Securities	77.14				65.61	39.77	130.09						
Fixed Deposit Receipts	11.03	17.03	1.10	18.38	8.62	19.69	6.12	24.78	9.04	10.08	4.36	7.09	0.87
Own	11.03	17.03	1.10	18.38	8.62	19.69	6.12	24.78	9.04	10.08	4.36	7.09	0.87
Other Licences Institutions													
Collateral of Properties	880.90	918.41	78.79	1316.73	708.78	305.07	694.86	527.68	353.03	625.69	284.22	139.83	157.78
Fixed Assets	869.89	918.41	78.79	1316.73	708.78	305.07	694.86	527.68	353.03	625.69	284.22	139.83	157.78
Current Assets	11.01												
Against security of Bill										12.73			
Domestic Bills										12.73			
Foreign Bills													
Against Guarantee				13.51	9.92				13.82	13.16	24.15	5.00	1.10
Government Guarantee				1.60	1.47								
Institutional Guarantee					8.00				4.00	5.00	5.30	5.00	
Personal Guarantee					0.45				9.62	5.10	7.77		1.10
Collective Guarantee				11.91					0.20	3.06			
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee											11.08		
Credit Card													
Others	591.95		0.10	8.20		43.60	47.20	48.66	96.81	45.36	5.45	54.46	5.00
Total	1624.28	968.51	79.99	1356.81	792.93	408.13	878.27	601.12	472.69	707.02	318.18	206.42	172.86

Major Financial Indicators of Micro-credit Development Banks

Rs in million

Liabilities		Mid-July			Mid-Dec	Mid-Jan	% Change			
		2010	2011	2012	2012	2013				
		1	2	3	4	5	2/1	3/2	4/3	5/4
1	CAPITAL FUND	2174.7	2408.8	2816.6	3250.5	3318.3	10.8%	16.9%	15.4%	2.1%
	a. Paid-up Capital	1272.7	1546.3	1717.2	1825.2	1856.8	21.5%	11.1%	6.3%	1.7%
	b. Statutory Reserves	162.9	245.6	288.3	373.0	373.0	50.7%	17.4%	29.4%	0.0%
	c. Retained Earning	125.2	-25.6	107.6	205.3	186.3	-120.4%	-520.7%	90.9%	-9.3%
	d. Others Reserves	613.8	642.5	703.6	847.0	902.2	4.7%	9.5%	20.4%	6.5%
2	BORROWINGS	10753.8	13037.6	16586.4	15609.3	17521.4	21.2%	27.2%	-5.9%	12.2%
	a. NRB	210.4	200.9	198.4	170.9	164.4	-4.5%	-1.3%	-13.9%	-3.8%
	f. Others	10543.4	12836.7	16388.0	15438.5	17357.0	21.8%	27.7%	-5.8%	12.4%
3	DEPOSITS	2574.3	3537.4	5235.2	5754.1	5963.3	37.4%	48.0%	9.9%	3.6%
4	Other Liabilities	1415.5	1818.6	2502.9	3087.3	2834.1	28.5%	37.6%	23.3%	-8.2%
	a. Loan Loss Provision	388.8	436.3	505.5	655.9	644.2	12.2%	15.9%	29.8%	-1.8%
	b. Interest Suspense a/c	275.4	354.0	410.0	501.6	458.5	28.5%	15.8%	22.4%	-8.6%
	c. Others	751.3	1028.4	1587.5	1929.8	1731.4	36.9%	54.4%	21.6%	-10.3%
5	Reconcillation A/c	1726.4	223.2	2236.6	1588.7	1675.1	-87.1%	902.1%	-29.0%	5.4%
6	Profit & Loss A/c	277.4	470.7	629.8	338.4	414.1	69.7%	33.8%	-46.3%	22.3%
Total		18922.1	21496.4	30007.5	29628.4	31726.2	13.6%	39.6%	-1.3%	7.1%
Assets										
1	LIQUID FUNDS	2172.8	3272.2	5843.5	3936.7	5737.4	50.6%	78.6%	-32.6%	45.7%
	a. Cash Balance	24.9	31.8	44.2	29.2	37.7	27.5%	39.0%	-34.0%	29.3%
	b. Bank Balance	1691.9	2632.4	3253.9	2726.5	3160.1	55.6%	23.6%	-16.2%	15.9%
	c. Money at Call	456.0	608.1	2545.4	1181.1	2539.6	33.4%	318.6%	-53.6%	115.0%
2	INVESTMENT IN SECURITIES EXCEPT SHARES	111.2	164.7	128.7	128.7	128.7	48.1%	-21.9%	0.0%	0.0%
3	SHARE & OTHER INVESTMENT	2424.6	1560.5	2040.6	2854.5	2816.5	-35.6%	30.8%	39.9%	-1.3%
4	LOANS & ADVANCES	11117.0	14649.9	17738.3	19074.1	19402.1	31.8%	21.1%	7.5%	1.7%
	Institutional	11117.0	14649.9	6194.1	5186.5	5297.4	31.8%	-57.7%	-16.3%	2.1%
	Individual			11544.2	13887.6	14104.8	0.0%	0.0%	20.3%	1.6%
5	FIXED ASSETS	225.5	259.3	340.2	375.1	380.5	15.0%	31.2%	10.3%	1.4%
6	OTHER ASSETS	907.8	1253.2	1594.9	1585.9	1541.6	38.0%	27.3%	-0.6%	-2.8%
7	Expenses not Written off	1.5	1.1	0.7	10.6	10.6	-28.8%	-35.1%	1412.7%	0.0%
8	Reconcillation Account	1712.1	253.0	2234.8	0.0	0.0	-85.2%	783.3%	-100.0%	0.0%
9	Profit & Loss A/c	249.7	82.5	85.8	1570.3	1611.0	-67.0%	4.1%	1729.5%	2.6%
Total		18922.2	21496.4	30007.5	29628.4	31726.2	13.6%	39.6%	-1.3%	7.1%

Statement of Assets and Liabilities of Micro-finance Companies
as on Pus end, 2069 (Rs in million)

	Particulars	PUGBB	SPGGB	PAGBB	MPGGB	MGBB	NIRDHAN	RMDC	DIPROSC	CHHIMEK	SWABALAMBA	SANA KISAN	NERUDE
1	CAPITAL FUND	42.44	-169.58	137.13	47.43	108.53	305.18	1074.87	172.08	261.92	263.84	603.73	90.77
	a. Paid-up Capital	60.00	58.50	100.00	73.57	100.00	192.46	334.00	106.14	157.62	124.78	140.00	56.00
	b. Statutory Reserve	5.33	1.36	16.62	6.30	6.40	42.06	102.43	33.88	54.89	50.30	27.52	16.91
	c. Retained Earning	-30.50	-229.44	13.28	-40.59	0.00	18.41	283.84	25.87	47.01	8.76	78.78	2.51
	d. Others Reserve fund	7.60	0.00	7.22	8.15	2.13	52.25	354.60	6.18	2.41	80.00	357.43	15.34
2	BORROWINGS	710.07	176.21	986.96	583.27	575.22	2163.87	2758.37	1251.10	1533.22	1324.39	3417.98	595.36
	a. NRB	51.62	16.45	2.31	5.84	39.59	2.61	0.00	10.51	11.98	0.00	9.87	0.00
	B. Others	658.45	159.76	984.65	577.43	535.63	2161.26	2758.37	1240.59	1521.24	1324.39	3408.11	595.36
3	DEPOSITS	81.79	58.70	315.56	251.37	258.26	1071.47	0.00	365.83	1954.02	1067.00	0.00	334.32
4	OTHER LIABILITIES	281.77	277.29	234.26	103.10	218.95	335.39	215.19	103.62	227.36	323.86	341.92	102.81
	1. Loan Loss Provision	51.28	51.29	75.49	39.07	96.36	61.34	72.09	19.95	29.12	54.97	55.82	17.33
	2. Interest Suspense a/c	177.23	113.06	33.02	27.81	45.73	32.84	0.05	5.56	0.00	14.56	1.87	3.50
	3. Others	53.26	112.95	125.75	36.23	76.86	241.21	143.05	78.11	198.24	254.32	284.23	81.97
5	RECONCILIATION A/C	0.00	68.61	0.00	-2.00	31.09	0.00	0.00	0.00	980.11	39.49	0.29	424.19
6	PROFIT & LOSS A/C	6.48	0.00	26.60	5.84	4.53	58.03	78.41	47.83	65.08	31.23	44.36	18.24
	TOTAL LIABILITIES	1122.55	411.23	1700.50	989.00	1196.58	3933.95	4126.84	1940.45	5021.71	3049.80	4408.29	1565.67
Assets													
1	LIQUID FUNDS	141.11	13.68	447.94	181.80	86.42	521.81	252.17	500.05	916.97	495.63	1176.30	245.52
	a. Cash Balance	6.94	2.72	6.11	5.55	1.93	2.96	0.01	0.93	2.20	2.46	1.31	1.88
	b. Bank Balance	27.18	10.97	441.83	92.47	74.49	49.80	252.15	228.82	914.77	84.99	145.74	243.64
	c. Money at Call	106.99	0.00	0.00	83.78	10.00	469.05	0.00	270.31	0.00	408.18	1029.25	0.00
2	INVESTMENT IN SECURITIES EXCEPT SHARES	0.00	0.00	0.00	0.00	0.00	38.73	12.50	0.00	75.46	0.00	0.00	0.00
3	SHARES & OTHER INVESTMENT	0.80	10.80	115.13	1.15	116.02	105.21	1979.87	10.01	5.85	147.02	140.55	70.00
4	LOANS & ADVANCES	696.62	139.67	1001.86	669.36	802.68	2964.28	1802.19	1329.14	2772.86	2204.84	3035.56	795.34
	Institutional	0.00	0.00	0.00	0.00	0.00	0.00	1802.19	0.00	0.00	0.00	3035.56	0.00
	Individual	696.62	139.67	1001.86	669.36	802.68	2964.28	0.00	1329.14	2772.86	2204.84	0.00	795.34
5	FIXED ASSETS	13.88	1.91	9.08	13.92	18.26	130.43	2.28	12.59	106.90	17.83	9.31	9.68
6	OTHER ASSETS	239.50	169.33	126.17	122.78	111.97	174.96	77.83	82.31	163.56	184.48	45.55	20.92
7	EXPENSES NOT WRITTEN OFF	9.71	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	NON BANKING ASSETS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	RECONCILIATION A/C	0.00	67.91	0.31	0.00	0.00	-1.46	0.00	6.35	980.11	0.00	0.00	424.21
10	PROFIT & LOSS A/C	20.93	7.93	0.00	0.00	61.23	0.00	0.00	0.00	0.00	0.00	1.02	0.00
	TOTAL ASSETS	1122.55	411.23	1700.50	989.00	1196.58	3933.95	4126.84	1940.45	5021.71	3049.80	4408.29	1565.67

Statement of Assets and Liabilities of Micro-finance Companies
as on Pus end, 2069 (Rs in million)

	Particulars	Naya Nepal	Summit	Sworajgar	First	Nagbeli	Kalika	Mirmire	Janaathan	Mithila	Womi	Lax	IMBSL
1	CAPITAL FUND	15.96	31.74	11.84	105.86	11.57	21.31	11.20	10.55	18.76	9.93	70.27	60.94
	a. Paid-up Capital	14.00	25.00	10.99	100.00	10.01	12.00	14.00	11.00	16.50	10.20	70.00	60.00
	b. Statutory Reserve	1.96	1.69	0.30	4.33	0.37	0.29	0.00	-0.45	0.46	0.00	0.06	0.00
	c. Retained Earning	0.00	4.91	0.55	1.53	0.90	0.59	-2.80	0.00	1.80	-0.27	0.21	0.94
	d. Others Reserve fund	0.00	0.14	0.00	0.00	0.30	8.43	0.00	0.00	0.00	0.00	0.00	0.00
2	BORROWINGS	88.57	115.51	150.89	869.84	77.50	55.80	23.90	13.48	13.60	1.50	14.80	20.00
	a. NRB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13.60	0.00	0.00	0.00
	B. Others	88.57	115.51	150.89	869.84	77.50	55.80	23.90	13.48	0.00	1.50	14.80	20.00
3	DEPOSITS	27.64	65.43	50.31	0.00	17.68	21.42	2.21	7.58	6.30	0.74	3.29	2.38
4	OTHER LIABILITIES	5.22	12.81	13.35	15.09	1.94	7.77	4.87	1.13	4.01	0.26	0.77	1.42
	1. Loan Loss Provision	3.64	0.96	2.78	4.85	1.18	0.76	2.41	0.56	2.44	0.03	0.24	0.26
	2. Interest Suspense a/c	0.00	0.00	0.09	0.00	0.00	0.01	1.79	0.00	0.99	0.03	0.23	0.15
	3. Others	1.58	11.85	10.47	10.23	0.75	7.00	0.67	0.57	0.58	0.19	0.30	1.01
5	RECONCILIATION A/C	0.00	122.39	0.00	0.00	0.00	0.00	10.91	0.00	0.00	0.00	0.00	0.00
6	PROFIT & LOSS A/C	3.70	5.27	2.55	6.03	1.86	2.72	0.00	0.75	4.58	0.00	0.00	0.00
	TOTAL LIABILITIES	141.09	353.14	228.95	996.82	110.55	109.02	53.09	33.49	47.25	12.42	89.12	84.73
Assets													
1	LIQUID FUNDS	50.95	33.58	62.07	473.60	15.01	32.61	3.76	4.90	5.88	4.83	18.89	51.94
	a. Cash Balance	0.14	0.83	0.15	0.00	0.67	0.79	0.07	0.02	0.00	0.00	0.04	0.00
	b. Bank Balance	6.40	1.16	1.13	473.60	14.33	31.82	3.68	0.10	5.88	4.83	0.11	50.20
	c. Money at Call	44.41	31.59	60.78	0.00	0.00	0.00	0.00	4.78	0.00	0.00	18.75	1.74
2	INVESTMENT IN SECURITIES EXCEPT SHARES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.99	0.00	0.00
3	SHARES & OTHER INVESTMENT	14.01	0.00	0.00	52.00	0.00	0.00	8.00	0.09	0.00	0.00	40.00	0.00
4	LOANS & ADVANCES	72.63	191.20	160.58	459.63	92.78	72.89	20.96	27.61	35.74	4.07	23.90	25.74
	Institutional	0.00	0.00	0.00	459.63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Individual	72.63	191.20	160.58	0.00	92.78	72.89	20.96	27.61	35.74	4.07	23.90	25.74
5	FIXED ASSETS	1.24	2.32	2.85	6.93	2.19	2.51	5.39	0.76	1.02	0.68	3.73	4.84
6	OTHER ASSETS	2.21	3.26	3.45	4.66	0.58	1.00	2.13	0.13	1.55	0.22	1.45	1.56
7	EXPENSES NOT WRITTEN OFF	0.00	0.39	0.00	0.00	0.00	0.00	0.31	0.00	0.00	0.20	0.00	0.00
8	NON BANKING ASSETS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	RECONCILIATION A/C	0.05	122.39	0.00	0.00	0.00	0.00	11.00	0.00	0.00	0.16	0.00	0.00
10	PROFIT & LOSS A/C	0.00	0.00	0.00	0.00	0.00	0.00	1.53	0.00	3.06	0.27	1.16	0.65
	TOTAL ASSETS	141.09	353.14	228.95	996.82	110.55	109.02	53.09	33.49	47.25	12.42	89.12	84.73

Profit and Loss Account of Micro-finance Companies
Up to Pus end, 2069 (Rs in million)

Particulars	PUGBB	SPGGB	PAGBB	MPGGB	MGBB	NIRDHAN	RMDC	DIPROSC	CHHMEK	SWABALAMBAN	SANA KISAN	NERUDE	Naya Nepal	Summit	Sworogirgar
1 Interest Expenses	35.21	9.20	45.69	35.74	27.88	119.69	40.66	58.63	157.65	90.05	73.23	33.40	4.36	8.04	7.30
1.1 Deposit Liabilities	2.20	3.43	9.08	7.10	3.60	35.24	0.00	14.58	97.95	42.68	0.00	14.49	0.84	2.11	2.31
1.2 On Borrowing	33.01	5.77	36.60	28.64	24.28	84.45	40.66	44.05	59.69	47.37	73.23	18.90	3.52	5.93	4.99
2 Commission/Fee Expense	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.16	0.00	0.00	0.00	0.00
3 Employees Expenses	31.01	11.50	30.74	27.95	17.18	109.81	8.95	35.82	72.23	93.60	9.38	37.01	1.84	5.12	2.91
4 Office Operating Expenses	4.88	2.18	9.89	6.05	2.36	20.47	5.07	10.45	31.33	21.20	5.86	5.79	0.68	2.56	2.32
5 Non-Operating Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. Provision for Risk	4.69	1.30	17.77	1.24	0.35	4.82	0.00	2.44	4.66	16.07	5.96	6.30	0.34	0.53	1.63
6.1 Loan loss Provision	4.69	1.30	17.77	1.24	0.35	4.82	0.00	2.44	4.66	16.07	5.96	6.30	0.34	0.53	1.63
6.1.1 General Loan loss Provision	4.69	0.14	6.89	0.00	0.35	3.02	0.00	1.21	4.58	16.07	3.63	1.21	0.11	0.12	0.42
6.1.2 Special Loan Loss Provision	0.00	1.16	10.88	0.00	0.00	1.80	0.00	1.23	0.08	0.00	2.33	5.09	0.23	0.41	1.18
6.1.3 Additional Loan Loss Provision	0.00	0.00	0.00	1.24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03
6.2. Provision for Non-Banking Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.3. Provision for Loss on Investment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.4. Provision for Loss of Other Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7 Loan Written Off	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8 Provision for Staff Bonus	0.00	0.00	0.00	0.00	0.00	0.00	11.20	0.00	0.00	4.46	6.19	0.00	0.00	0.00	0.00
9 Provision for Income Tax	0.00	0.00	0.00	0.00	0.00	0.04	33.60	0.00	0.00	13.38	18.58	0.00	0.00	0.00	0.00
10 Net Profit	0.00	0.00	26.60	5.84	4.53	58.03	78.41	47.83	65.08	31.23	43.34	18.24	3.70	5.27	2.55
TOTAL EXPENSES	75.80	24.18	130.68	76.82	52.30	312.86	177.89	155.16	330.94	270.00	182.69	100.73	10.91	21.50	16.71
Income															
1. Interest Income	56.40	13.27	109.16	70.93	41.89	280.87	165.73	145.71	258.22	265.66	176.49	85.90	9.50	16.72	15.02
1.1 On Loans and Advances	54.35	12.63	91.89	64.87	34.36	262.26	77.09	130.07	254.69	252.24	152.51	83.24	6.41	16.72	13.88
1.2 On Investment	0.00	0.00	0.00	0.00	0.00	1.26	0.42	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.5 Others	2.05	0.64	17.27	6.06	7.53	17.35	88.22	15.64	3.53	13.42	23.98	2.66	3.09	0.00	1.14
2. Comission & Discount	0.00	0.28	9.04	0.00	0.00	0.07	0.00	9.18	2.82	0.00	0.07	0.00	0.00	0.00	0.00
2.1 Bills Purchase & Discount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2.2 Comission	0.00	0.00	0.13	0.00	0.00	0.00	0.00	0.00	1.56	0.00	0.00	0.00	0.00	0.00	0.00
2.3 Others	0.00	0.28	8.91	0.00	0.00	0.07	0.00	9.18	1.27	0.00	0.06	0.00	0.00	0.00	0.00
3 Other Operating Income	3.76	0.00	1.34	0.00	10.39	27.33	8.03	0.27	69.51	2.46	0.09	14.83	1.41	4.79	1.14
4 Non Operating Income	-0.10	0.00	0.41	4.28	0.00	4.59	0.00	0.00	0.00	1.89	0.00	0.00	0.00	0.00	0.00
5 Provision Written Back	1.28	2.70	10.35	1.61	0.02	0.00	4.13	0.00	0.39	0.00	6.05	0.00	0.00	0.00	0.55
6 Recovery from Written off Loan	0.00	0.00	0.38	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7 Income from Extra Ordinary Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8 Net Loss	14.45	7.93	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL INCOME	75.80	24.18	130.68	76.82	52.30	312.86	177.89	155.16	330.94	270.00	182.69	100.73	10.91	21.50	16.71

Profit and Loss Account of Micro-finance Companies
Up to Pus end, 2069 (Rs in million)

Particulars	First	Nagbeli	Kalika	Mirmire	Janauthan	Mithila	Womi	Lax	IMBSL
1 Interest Expenses	17.70	5.06	2.23	1.82	0.52	0.72	0.02	0.17	0.34
1.1 Deposit Liabilities	0.00	0.56	0.83	0.06	0.21	0.17	0.01	0.06	0.04
1.2 On Borrowing	17.70	4.50	1.39	1.76	0.31	0.55	0.00	0.10	0.31
2 Commission/Fee Expense	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3 Employees Expenses	2.79	1.62	1.55	1.67	0.95	1.14	0.43	3.10	1.54
4 Office Operating Expenses	2.56	1.11	1.17	0.94	0.36	1.02	0.14	1.40	1.45
5 Non-Operating Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. Provision for Risk	0.79	0.35	0.28	0.31	0.18	0.05	0.02	0.20	0.26
6.1 Loan loss Provision	0.79	0.35	0.28	0.31	0.18	0.05	0.02	0.20	0.26
6.1.1 General Loan loss Provision	0.79	0.04	0.26	0.02	0.08	0.05	0.02	0.20	0.26
6.1.2 Special Loan Loss Provision	0.00	0.31	0.02	0.29	0.00	0.00	0.00	0.00	0.00
6.1.3 Additional Loan Loss Provision	0.00	0.00	0.00	0.00	0.09	0.00	0.00	0.00	0.00
6.2. Provision for Non-Banking Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.3. Provision for Loss on Investment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.4. Provision for Loss of Other Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7 Loan Written Off	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8 Provision for Staff Bonus	0.86	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9 Provision for Income Tax	2.58	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10 Net Profit	6.03	1.86	2.72	0.00	0.75	1.52	0.00	0.00	0.00
TOTAL EXPENSES	33.32	10.00	7.95	4.75	2.76	4.44	0.61	4.87	3.59
Income									
1. Interest Income	30.84	9.00	5.77	2.40	2.20	3.63	0.29	3.40	2.94
1.1 On Loans and Advances	24.53	8.67	5.44	1.12	2.11	3.54	0.20	1.33	0.98
1.2 On Investment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.5 Others	6.31	0.33	0.34	1.28	0.09	0.08	0.09	2.06	1.95
2. Comission & Discount	0.00	0.00	0.08	0.00	0.00	0.00	0.00	0.00	0.00
2.1 Bills Purchase & Discount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2.2 Comission	0.00	0.00	0.08	0.00	0.00	0.00	0.00	0.00	0.00
2.3 Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3 Other Operating Income	2.48	1.00	2.10	0.81	0.56	0.65	0.05	0.31	0.00
4 Non Operating Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5 Provision Written Back	0.00	0.00	0.00	0.00	0.00	0.16	0.00	0.00	0.00
6 Recovery from Written off Loan	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7 Income from Extra Ordinary Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8 Net Loss	0.00	0.00	0.00	1.53	0.00	0.00	0.27	1.16	0.65
TOTAL INCOME	33.32	10.00	7.95	4.75	2.76	4.44	0.61	4.87	3.59

विवरण	PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN	RMDC	DIPROSC	CHHIMEK	SWABALAMBAN	SAWA KISAN	NERUDE	Naya Nepal	Summit	Sworjgar
कार्यक्षेत्र भएको जिल्ला संख्या	6	9	16	15	14	40	75	25	75	38	75	15	5	10	3
सेवा पुगेको जिल्ला संख्या	6	8	14	10	14	40	67	25	34	38	46	15	5	4	3
सेवा पुगेको गा.वि.स./न.पा. संख्या	287	102	397	162	351	1048	0	595	764	790	416	229	53	71	52
कुल कर्मचारी संख्या	220	91	217	175	310	558	25	188	407	555	48	246	28	54	52
कुल शाखा संख्या	31	21	44	30	39	105	1	54	60	96	8	38	6	8	8
कुल केन्द्र संख्या	1286	596	1541	1039	1576	7770	0	3895	8253	6311	0	3305	271	716	661
कुल समूह संख्या	11312	3123	12010	5598	8216	29341	0	15321	31575	34038	34748	14691	730	2262	1964
निष्क्रिय समूह संख्या	916	1877	1104	2116.8	2006	0	0	0	34	0	776	0	0	0	0
कुल सदस्य संख्या	35158	19021	60828	30271	37954	180131	0	74321	166038	161340	257342	63705	3683	11142	10340
निष्क्रिय सदस्य संख्या	15115	6546	5520	10584	7032	0	0	852	1322	0	13091	0	143	0	95
कुल ऋणी संख्या	31046	9160	38747	19520	36512	117137	75	54925	126629	113203	205566	49126	3204	8996	8178
कुल कर्जा वितरण	9210.82	1679.25	11216.02	4843.37	6846.65	18589.33	7549.62	7165.54	15576.36	17782.34	11810.44	5705.10	328.55	724.07	527.28
लघु व्यवसाय कर्जा	8008.91	1248.73	10286.58	3970.34	5638.23	16672.73	0.00	6499.16	14658.72	17622.36	11810.44	1008.97	300.42	649.43	527.28
लघु उद्यम/धितो कर्जा	1056.19	310.59	850.77	873.03	678.07	856.36	0.00	635.05	638.54	159.98	0.00	22.30	28.13	74.64	0.00
अन्य कर्जा	145.72	119.92	78.67	0.00	530.35	1060.24	7549.62	31.33	279.10	0.00	0.00	4673.84	0.00	0.00	0.00
कर्जाको साँवा असुली	8514.20	1539.58	10214.16	4174.01	6067.83	15625.05	5747.43	5836.39	12803.50	15577.49	8774.87	4909.77	255.92	532.87	366.69
लघु व्यवसाय कर्जाको साँवा असुली	7408.89	1165.82	9407.44	3527.87	5125.80	14193.99	0.00	5286.95	12304.79	15468.87	8774.87	809.03	237.72	503.48	366.69
लघु उद्यम/धितो कर्जाको साँवा असुली	985.28	255.13	729.69	646.14	450.83	615.91	0.00	518.65	261.42	108.62	0.00	8.86	18.20	29.40	0.00
अन्य कर्जाको साँवा असुली	120.03	118.63	77.02	0.00	491.20	815.15	5747.43	30.80	237.29	0.00	0.00	4091.87	0.00	0.00	0.00
कुल बाँकी कर्जा	696.62	139.67	1001.86	669.36	778.82	2964.28	1802.19	1329.15	2772.86	2204.84	3035.56	795.34	72.63	191.20	160.58
लघु व्यवसाय कर्जा बाँकी	600.03	82.91	879.13	442.47	512.43	2478.74	0.00	1212.21	2353.94	2153.49	3035.56	199.94	62.70	145.96	160.58
लघु उद्यम/धितो कर्जा बाँकी	70.91	55.47	121.08	226.89	228.07	240.45	0.00	116.41	377.12	51.35	0.00	13.44	9.93	45.24	0.00
अन्य कर्जा बाँकी	25.69	1.30	1.65	0.00	38.33	245.09	1802.19	0.53	41.80	0.00	0.00	581.97	0.00	0.00	0.00
भाखा नाघेको कर्जा रकम	53.36	55.38	96.43	32.71	101.81	36.06	0.00	9.09	1.58	210.00	22.67	12.47	7.02	1.78	2.04
भाखा नाघेको ऋणी संख्या	0	3583	5520	4885	7032	3984	0	840	132	27208	13	2358	316	118	95
ब्याज असुली रकम	56.40	65.29	302.47	64.87	248.92	693.11	0.00	130.07	644.53	967.56	1372.06	83.24	25.02	40.23	0.00
असुल हुन बाँकी ब्याज रकम	177.23	113.06	33.02	27.81	45.73	0.00	0.05	5.56	1.36	14.56	1.87	3.50	0.00	0.00	0.09
कर्जा नोक्सानी व्यवस्था	51.28	51.29	75.49	39.07	96.13	60.19	72.09	19.95	29.12	54.97	55.82	17.33	3.64	0.96	2.78
कुल बचतकर्ता संख्या	21435	13830	60828	29477	40982	175845	0	73663	166038	161340	0	63705	0	11142	10340
कुल बचत रकम	81.79	58.70	315.56	251.37	253.86	1071.47	0.00	365.83	1954.02	1067.00	0.00	334.32	27.64	65.43	50.31
अनिवार्य बचत	13.33	30.93	199.12	125.66	158.94	682.28	0.00	165.63	496.57	432.96	0.00	101.71	15.00	23.40	5.89
स्वेच्छिक बचत	68.26	25.78	97.14	125.71	33.06	261.17	0.00	95.39	407.32	618.11	0.00	232.60	12.64	42.03	14.98
अन्य बचत	0.20	1.99	19.30	0.00	61.86	0.00	0.00	104.81	861.62	15.93	0.00	0.00	0.00	0.00	29.44
सर्वसाधारणबाट संकलन गरेको बचत	0.00	0.00	0.00	0.00	0.00	128.03	0.00	0.00	188.50	0.00	0.00	0.00	0.00	0.00	0.00
कुल बचत/कुल कर्जा (%)	11.74%	42.03%	31.50%	37.55%	32.59%	36.15%	0.00%	27.52%	70.47%	48.39%	0.00%	42.03%	38.06%	34.22%	31.33%
लघु उद्यम कर्जा/कुल कर्जा (%)	10.18%	39.71%	12.09%	33.90%	29.28%	8.11%	0.00%	8.76%	13.60%	2.33%	0.00%	1.69%	13.67%	23.66%	0.00%

विवरण	First	Nagbeli	Kalika	Mirmire	Janauthan	Mithila	Womi	Lax	IMBSL
कार्यक्षेत्र भएको जिल्ला संख्या	75	3	5	10	10	3	1	5	1
सेवा पुगेको जिल्ला संख्या	34	2	5	3	5	3	1	6	2
सेवा पुगेको गा.वि.स./न.पा. संख्या	0	48	55	30	19	19	9	27	8
कुल कर्मचारी संख्या	13	30	36	19	17	11	9	27	9
कुल शाखा संख्या	1	4	8	3	2	3	2	5	1
कुल केन्द्र संख्या	0	299	302	95	1	117	32	131	56
कुल समूह संख्या	0	963	941	273	379	382	32	350	139
निष्क्रिय समूह संख्या	0	0	0	5	32	0	0	0	0
कुल सदस्य संख्या	0	4013	4801	1424	2795	1892	427	1899	695
निष्क्रिय सदस्य संख्या	0	0	0	50	153	0	7	0	0
कुल ऋणी संख्या	61	3013	2874	849	1342	1864	274	974	606
कुल कर्जा वितरण	1011.50	253.73	208.97	34.72	73.58	167.21	6.66	32.10	30.35
लघु व्यवसाय कर्जा	0.00	185.77	185.30	19.62	62.57	167.21	6.66	32.10	28.63
लघु उद्यम/धितो कर्जा	0.00	50.61	23.67	4.25	11.01	0.00	0.00	0.00	0.00
अन्य कर्जा	1011.50	17.35	0.00	10.85	0.00	0.00	0.00	0.00	1.73
कर्जाको साँवा असुली	550.19	160.95	136.08	13.76	45.97	131.47	1.30	8.20	4.61
लघु व्यवसाय कर्जाको साँवा असुली	0.00	131.57	123.54	5.57	38.83	131.47	1.30	8.20	4.61
लघु उद्यम/धितो कर्जाको साँवा असुली	0.00	19.05	12.54	1.02	7.14	0.00	0.00	0.00	0.00
अन्य कर्जाको साँवा असुली	550.19	10.33	0.00	7.17	0.00	0.00	0.00	0.00	0.00
कुल बाँकी कर्जा	459.63	92.78	72.89	20.96	27.61	35.74	4.07	23.90	25.74
लघु व्यवसाय कर्जा बाँकी	0.00	55.55	61.75	14.05	23.75	35.74	4.07	23.90	24.01
लघु उद्यम/धितो कर्जा बाँकी	0.00	32.69	11.14	3.23	3.86	0.00	0.00	0.00	0.00
अन्य कर्जा बाँकी	459.63	4.55	0.00	3.68	0.00	0.00	0.00	0.00	1.73
भाखा नाघेको कर्जा रकम	0.00	0.00	0.77	6.28	0.19	5.16	0.00	0.00	0.00
भाखा नाघेको ऋणी संख्या	0	0	118	197	1	99	0	0	0
ब्याज असुली रकम	68.78	0.00	16.65	4.04	5.47	3.54	0.20	1.33	0.98
असुल हुन बाँकी ब्याज रकम	0.00	0.00	0.01	1.79	0.05	0.99	0.03	0.23	0.00
कर्जा नोक्सानी व्यवस्था	4.85	1.18	0.76	2.41	0.47	2.44	0.03	0.24	0.26
कुल बचतकर्ता संख्या	0	4013	4801	1424	2642	1872	420	1899	695
कुल बचत रकम	0.00	17.68	21.42	2.21	7.58	5.82	0.74	3.29	2.38
अनिवार्य बचत	0.00	12.88	2.96	1.35	4.57	2.08	0.51	2.06	2.13
स्वेच्छिक बचत	0.00	4.79	5.76	0.47	3.01	3.58	0.23	1.18	0.24
अन्य बचत	0.00	0.01	12.70	0.39	0.00	0.16	0.00	0.04	0.01
सर्वसाधारणबाट संकलन गरेको बचत	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
कुल बचत/कुल कर्जा (%)	0.00%	19.06%	29.38%	10.53%	27.47%	16.30%	18.10%	13.75%	9.23%
लघु उद्यम कर्जा/कुल कर्जा (%)	0.00%	35.23%	15.28%	15.42%	13.99%	0.00%	0.00%	0.00%	0.00%

Name list of Bank and Financial Institutions

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
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 IME 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	Grand Bank Limited	Grand
25	NMB Bank Limited	NMB	26	Kist Bank Limited	Kist
27	Janata Bank Nepal Limited	Janata	28	Mega Bank Nepal Limited	Mega
29	Commerz and Trust Bank Nepal Limited	CTBNL	30	Civil Bank Limited	Civil
31	Century Commercial Bank	Century	32	Sanima Bank	Sanima
B. Development Banks					
1	NIDC Development Bank Limited	NIDC	2	Malika Development Bank Limited	Malika
3	Siddhartha Development Bank Limited	Siddhartha	4	United Development Bank Limited	UDBL
5	Manakamana Development Bank Limited	Manakamana	6	Narayani Development Bank Limited	Narayani
7	Pashimanchal Development Bank Limited	PDBL	8	Sahayogi Bikas Bank Limited	Sahayogi
9	Axis Development Bank Limited	Axis	10	Karnali Bikash Bank Limited	Karnali
11	Triveni Development Bank Limited	Triveni	12	Suprim Development Bank Limited	Suprim
13	Bhrikuti Bikas Bank Limited	Bhrikuti	14	Shubhechha Bikas Bank Limited	Suvechha
15	Bageshori Development Bank Limited	Bageshori	16	Gaurishankar Development Bank Limited	Gaurishankar
17	Gorkha Bikas Bank Limited	Gorkha	18	Gandaki Bikas Bank Limited	Gandaki
19	Infrastructure Development Bank Limited	Infrastructure	20	Business Universal Development Bank Limited	Business
21	Biratlaxmi Bikas Bank Limited	Biratlaxmi	22	Excel Development Bank Limited	Excel
23	Western Development Bank Limited	Western	24	H. & B. Development Bank Limited	H & B
25	Arnika Development Bank Limited	Aranika	26	NDEP Development Bank Limited	NDEP
27	Clean Energy Development Bank Limited	CEDBL	28	Miteri Development Bank Limited	Miteri
29	Tinau Bikas Bank Limited	Tinau	30	Rising Development Bank Limited	Rising
31	Muktinath Bikas Bank Limited	Muktinath	32	Sewa Bikas Bank Limited	Sewa
33	Kankai Bikas Bank Limited	Kankai	34	Public Development Bank Limited	Public
35	Mahakali Bikas Bank Limited	Mahakali	36	Ace Development Bank Limited	Ace
37	Bhargab Bikas Bank Limited	Bhargav	38	Sangrila Bikas Bank Limited	Shangrila
39	Resunga Bikas Bank Limited	Resunga	40	Rara Bikas Bank Limited	Rara
41	Diyalo Bikas Bank Limited	diyalo	42	Country Development Bank Limited	Country
43	Alpine Development Bank Limited	Alpine	44	Nilgiri Bikas Bank Limited	Nilgiri
45	Kasthamandap Development Bank Limited	Kasthamandap	46	Garima Bikas Bank Limited	Garima
47	City Development Bank Limited	City	48	Biswo Bikas Bank Limited	Bishow
49	Professional Bikas Bank Limited	Professional	50	Kabeli Bikas Bank Limited	Kabeli
51	Kamana Bikas Bank Limited	Kamana	52	Corporate Development Bank Limited	Corporate
53	Pathibhara Bikas Bank Limited	Pathibhara	54	Purnima Bikas Bank Limited	Purnima
55	Jyoti Development Bank Limited	Jyoti	56	Bagmati Development Bank Limited	Bagmati
57	Hamro Bikas Bank Limited	Hamro	58	Kakre Bihar Bikas Bank Limited	Kakre
59	Shine Development Bank Limited	Shine	60	Pacific Development Bank Limited	Pacific
61	Civic Development Bank Limited	Civic	62	International Development Bank Limited	IDBL
63	Gulmi Bikas Bank Limited	Gulmi	64	Kanchan Development Bank Limited	Kanchan
65	Matribhumi Bikas Bank Limited	Matribhumi	66	Bright Development Bank Limited	Bright
67	Innovative Development Bank Limited	Innovative	68	Jhimruk Bikas Bank Limited	Jhimruk
69	Metro Development Bank Limited	Metro	70	Vibor Bikash Bank Limited	Vibor
71	Gaumukhi Bikas Bank Limited	Gaumukhi	72	Raptibheri Bikas Bank Limited	Raptiveri
73	Nepal Consumer Development Bank Limited	Consumer	74	Khandbari Development Bank Limited	Khandbari
75	Tourism Development Bank Limited	Tourism	76	Mission Development Bank Limited	Mission
77	Surya Development Bank Limited	Surya	78	Mount Makalu Development Bank Limited	Mt. Makalu
79	Sindhu Bikas Bank Limited	Sindhu	80	Sahara Development Bank Limited	Sahara
81	Social Development Bank Limited	Social	82	Nepal Community Development Bank Limited	N.Community
83	Cosmos Development Bank Limited	Cosmos	84	Manasalu Development Bank Limited	Manaslu
85	Samabridhhi Development Bank Limited	Samabridhhi	86	Ekata Development Bank Limited	Ekata
87	Kalinchowk Development Bank Limited	Kalinchowk	88	Kailash Bikash Bank	Kailash
89	Salpa Bikas Bank	Salpa	90	Saptakoshi Bikas Bank Limited	Saptakoshi

C. Finance Companies					
1	Nepal Aawas Finance Limited	Nepal Aawas	2	Nepal Finance Limited	NFL
3	NIDC Capital Markets Limited	NIDC Capital	4	Narayani National Finance Limited	NNFL
5	Nepal Share Markets and Finance Limited	NSMFL	6	Peoples Finance Limited	Peoples
7	Mercantile Finance Co. Limited	Mercantile	8	Kathmandu Finance Limited	KFL
9	Himalaya Finance Limited	Himalaya	10	Union Finance Limited	Union
11	Gorkha Finance Limited	Gorkha	12	Paschhimanchal Finance Co.Limited	PFCL
13	Nepal Housing & Merchant Finance Limited	NHMFL	14	Goodwill Finance Limited	Goodwill
15	Siddhartha Finance Limited	SFL	16	Shree Investment & Finance Co. Limited	SIFCL
17	Lumbini Finance & Leasing Co. Limited	Lumbini	18	Yeti Finance Limited	YFL
19	International Leasing & Finance Co. Limited	ILFCO	20	Mahalaxmi Finance Limited	Mahalaxmi
21	Lalitpur Finance Co. Limited	Lalitpur	22	United Finance Co. Limited	United FC
23	General Finance Limited	General	24	Progressive Finance Limited	Progressive
25	Nava Durga Finance Co.Limited	Navadurga	26	Janaki Finance Co. Limited	Janaki
27	Pokhara Finance Limited	Pokhara	28	Central Finance Limited	Central
29	Premier Finance Co. Limited	Premier	30	Arun Finance Limited	Arun
31	Multipurpose Finance Co. Limited	Multipurpose	32	Synergy Finance Limited	Synergy
33	Shrijana Finance Limited	Srijana	34	Om Finance Limited	Om
35	World Merchant Banking & Finance Limited	WMBFL	36	Capital Merchant Banking & Finance Co. Limited	CMBFCL
37	Crystal Finance Limited	Crystal	38	Royal Merchant Banking & Finance Limited	Royal
39	Guheshworil Merchant Banking & Finance Limited	Guheshwori	40	Patan Finance Co. Limited	Patan
41	Fewa Finance Limited	Fewa	42	Everest Finance Limited	Everest
43	Prudential Finance Company Limited	Prudential	44	ICFC Finance Limited	ICFC
45	Sagarmatha Merchant Banking and Finance Limited	Sagarmatha	46	Civil Merchant Bittiya Sanstha Limited	Civil
47	Prabhu Finance Co. Limited	Prabhu	48	Imperial Finance Limited	Imperial
49	Kuber Merchant Finance Limited	Kuber	50	Nepal Express Finance Limited	NEFL
51	Valley Finance Limited	Valley	52	Seti Bittiya Sanstha Limited	Seti
53	Hama Merchant & Finance Limited	hama	54	Reliable Finance Limited	reliable
55	Api Finance Limited	Api	56	Namaste Bitiya Sanstha Limited.	Namaste
57	Kaski Finance Limited	Kaski	58	Zenith Finance Limited	Zenith
59	Unique Finance Limited	Unique	60	Manjushree Financial Institution Limited	Manjushree
61	Subhalaxmi Finance Limited	Subhalaxmi	62	Jebil's Finance Limited	Jebils
63	Reliance Finance Limited	Reliance	64	Lotus Investment Finance Limited	Lotus
65	Baibhab Finance Limited	Baibhav	66	Bhaktapur Finance Limited	Bhaktapur
D. Micro-credit Development Banks					
1	Purbanchal Grameen Bikas Bank Limited	PUGBB	2	Sudur Pashimanchall Grameen Bikas Bank Limited	SPGBB
3	Pashimanchall 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 Bikas Bank Limited	Sworojgar	16	Frist Microfinance Development Bank Limited	First
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	22	Womi Microfinance Bittiya Sanstha	Womi
23	Laxmi Microfinance Bittiya Sanstha Limited	Laxmi	24	ILFCO Microfinance Bittiya Sanstha Ltd.	ILFCO
25	Mahila Sahayatra Microfinance Dev. Bank	Mahila			