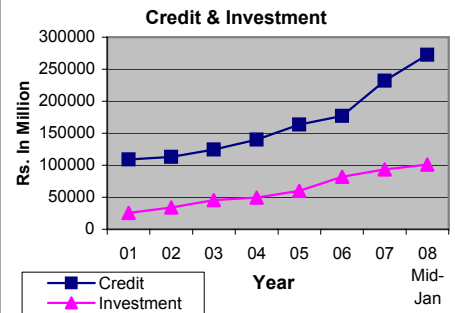
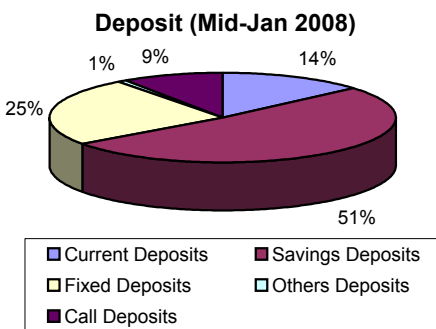


BANKING AND FINANCIAL STATISTICS

MID – JANUARY

NO. 50



NEPAL RASTRA BANK
BANKS & FINANCIAL INSTITUTIONS REGULATION DEPARTMENT
STATISTICS DIVISION

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NEPAL RASTRA BANK

BANKS & FINANCIAL INSTITUTIONS REGULATION
DEPARTMENT

STATISTICS DIVISION

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Explanatory Notes

1. This issue of "**Banking and Financial Statistics, Mid-Jan 2008, No-50**" contains statistical information on NRB licensed banks and non-bank financial institutions.
2. This bulletin consists of 56 tables and a brief explanation on performance of NRB licensed banks and financial institutions.
3. The statistics published in this bulletin are based on the actual monthly and quarterly returns of the banks and non-bank financial institutions.
4. Efforts have been made to present current data for mid-Jan 2008. If the data for that period are not available, the latest available data have been presented in this bulletin.
5. Format for tables of Sources and Uses of Funds of Commercial Banks has slightly been changed from bulletin no 44. Therefore, figures for new headings in these tables are not available for comparison.
6. The term 'Capital Funds' does not include pass loan loss provision.
7. As the ADB/N is upgraded into "A" class bank on 2062 Chaitra 03, the financial figures of the bank are consolidated in commercial banking section from mid July, 2007.
8. Due to unavailability of data in specified format, many sub-headings may not contain information. The total figure is shown under main heading.
9. Because of subsequent revisions, differences with previously published figures are at times unavoidable.
10. The totals in the tables may not exactly tally with the sum of the constituent items due to rounding off the figures.
11. For convenience, the following abbreviations are used in different places in the bulletin:

NBL = Nepal Bank Limited
RBB = Rastriya Banijya Bank
NIBL = Nepal Investment Bank Limited
NBBL = Nepal Bangladesh Bank Limited
EBL = Everest Bank Limited
NCCBL = Nepal Credit and Commerce Bank Limited
NICBL = Nepal Industrial and Commercial Bank Limited
MBL = Machhapuchchhre Bank Limited
SBL = Sidhartha Bank Limited
SFDB = Small Farmers Development Bank
RDB = Rural development bank

NaBL = Nabil Bank Limited
SCBNL = Standard Chartered Bank Nepal Limit
HBL = Himalayan Bank Limited
NSBIBL = Nepal SBI Bank Limited
BoKL = Bank of Kathmandu Limited
LuBL = Lumbini Bank Limited
KBL = Kumari Bank Limited
LaBL = Laxmi Bank Limited
ADB/N = Agricultural Dev. Bank /Nepal
OMCDBs = Other Micro Credit Development Banks
MCDBs = Micro Credit Development Banks

12. The following months of the Gregorian Calendar year are the approximate equivalent of the months of the Nepalese Calendar year:

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

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

Highlights on Performance of Banks and Non-Bank Financial Institutions

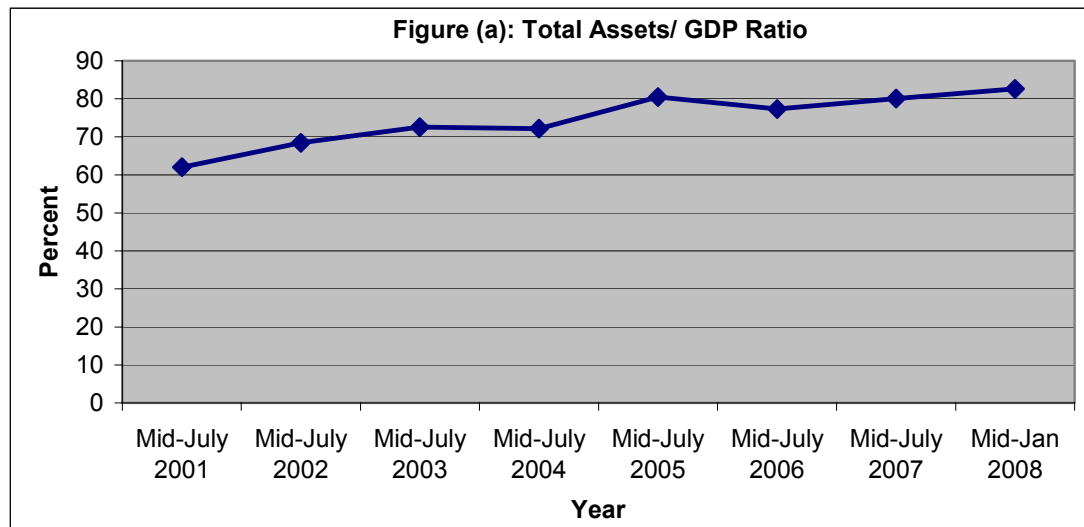
A. Financial Sector at a Glance:

1. The Nepalese financial sector is composed of banking sector and non-banking sector. Banking sector comprises Nepal Rastra Bank (NRB) and commercial banks. The non-banking sector includes development banks, finance companies, micro-credit development banks, co-operative financial institutions, non-government organizations (NGOs) performing limited banking activities and other financial institutions such as insurance companies, employee's provident fund, citizen investment trust, postal saving offices and Nepal stock exchange. However, this bulletin contains information only on those financial institutions which are licensed by NRB up to mid-Jan 2008.
2. During the last two and half decades the number of financial institutions has grown significantly. At the beginning of the 1980s there were only two commercial bank and two development banks in the country. After the induction of economic liberalization policy, particularly the financial sector liberalization, that impetus in the establishment of new bank and non-banks financial institutions. Consequently, by the end of mid-Jan 2008 altogether 235 banks and non-banks financial institutions licensed by NRB are in operation. Out of these, 23 are "A" class commercial banks, 58 "B" class development banks, 79 "C" class finance companies, 12 "D" class micro-credit development banks, 16 saving and credit co-operatives, and 47 NGOs.

Table (i) : Growth of Financial Institutions:

Type of Financial Institutions	Number of Institutions in mid-July								Mid-Jan 2008
	1980	1985	1990	1995	2000	2005	2006	2007	
Commercial Banks	2	3	5	10	13	17	18	20	23
Development Banks	2	2	2	3	7	26	28	38	58
Finance Companies	-	-	-	21	45	60	70	74	79
Micro Credit Development Banks	-	-	-	4	7	11	11	12	12
Saving and Credit Cooperatives(limited Banking activities)	-	-	-	6	19	20	19	17	16
NGOs (financial intermediaries)	-	-	-	-	7	47	47	47	47
Total	4	5	7	44	98	181	193	208	235

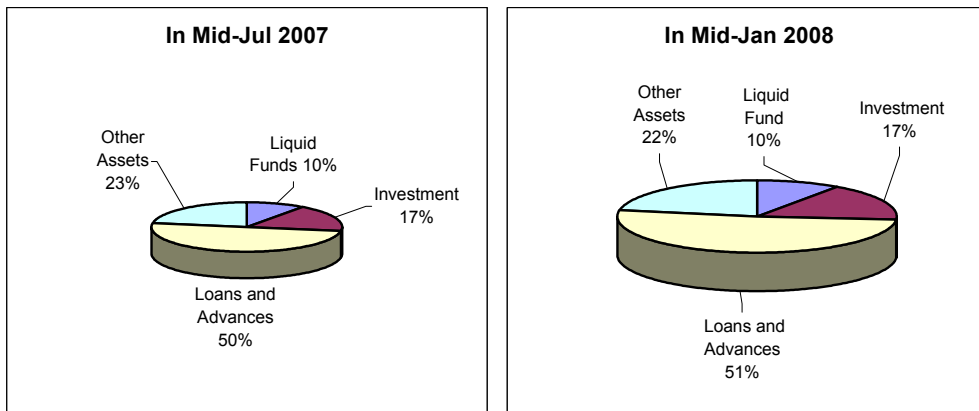
3. Along with increase in the number of financial institutions and their activities the total assets/liabilities of the whole financial system witnessed continuous growth over the last six and half years. During the period of 2001 to 2007 the total assets/liabilities increased by on an average of 13.51 percent. Propelled by the strong growth of the major component of total assets/liabilities, the overall assets/liabilities of financial system increased by higher rate of 16.49 percent in the first six months of 2007/08 over 4.79 percent in the same period of last year.
4. In mid-Jan 2008, the total assets/liabilities of financial system reached to Rs.678516.93 million from Rs.582477.30 million in mid July 2007. It was recorded Rs.273946.20 million at the end of mid July 2001.
5. The ratio of total assets/liabilities of the financial system to GDP at nominal prices climbed by 2.55 percentage point to 82.66 percent at mid-Jan 2008 from 80.11 percent in mid-July 2007.



6. Banking sector, as being the largest financial sector, alone held more than 80 percent of the total assets/liabilities of the financial system. As of mid-Jan 2008 commercial banks group occupied the 82.11 percent followed by finance companies 10.52 percent, development bank 4.72 percent micro credit development bank 1.77 percent and others 0.88 percent. Likewise, the respective shares were 84.23 percent, 3.89 percent, 9.18 percent, 1.77 percent and 0.93 percent in mid July 2007.

7. Of the component of liabilities the total deposit occupied 65.01 percent followed by other liabilities 26.86 percent, borrowing 5.62 percent and capital fund 2.44 percent in mid Jan 2008. Similarly, in the assets side loans and advances, other assets, investment and liquid fund occupied 51.27 percent, 22.27 percent, 17.63 percent and 9.84 percent respectively.

Figure (b): Assets Composition of Whole Financial System

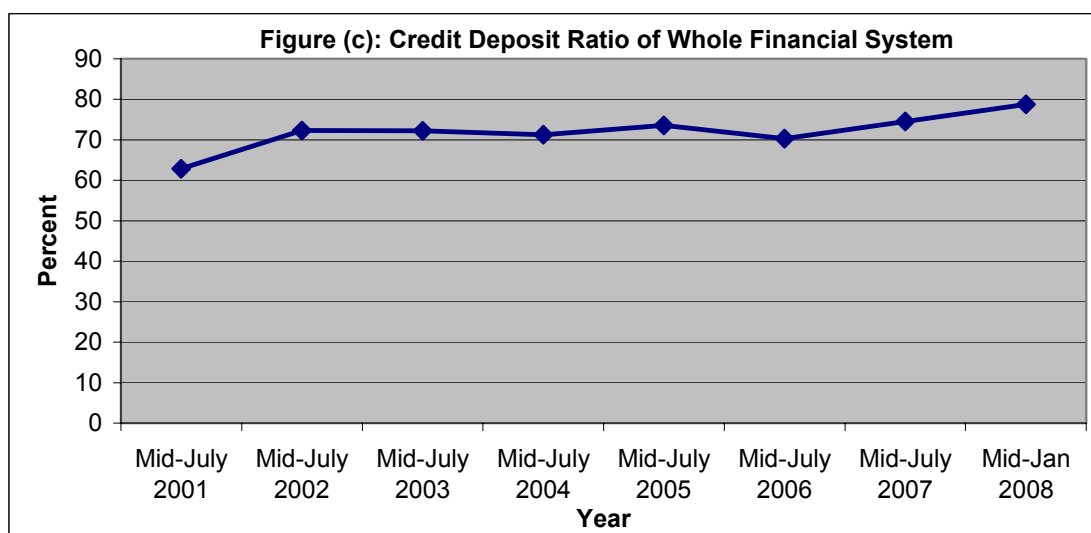


8. Commercial banking sector held dominate share on the major balance sheet components of financial system. Of the total deposits Rs.441634.23 million in mid Jan 2008, it occupied 84.92 percent followed by finance companies 9.26 percent, development banks 4.89 percent, others 0.63 percent and micro credit development banks 0.30 percent. Similarly, on the loans and advances the share of commercial banks stood at 78.29 percent, finance companies 12.88 percent, development banks 6.05 percent and micro credit development banks 1.85 percent and others 0.93 percent in the same period.
9. In the first six months of current fiscal year the financial system has gained the remarkable achievement in the capital fund front. During this period it is increased by 139.40 percent and reached to Rs.16522.71 million compared to last year. In mid July 2007, it was Rs.6901.70 million only.
10. The total deposit, a major source of fund for financial system accelerated by 12.91 percent and reached to Rs.441634.23 million in mid Jan 2008 compared to 9.19 percent growth in the same period of last year. The average annual growth rate was registered at 12.18 percent during the last six year.

11. The loans and advances reported substantial growth of 19.31 percent in mid Jan 2008 compared to 14.42 percent in the same period of the last year. At end of mid Jan 2008 total loans and advances reached to Rs.347900.74 million from Rs.291605.76 in the mid July 2007. During the 2001 to 2007 the annual average growth rate of loans and advances was recorded at 15.45 percent.
12. The higher growth rate of loans and advances compared to deposit mobilization attributed to increase in credit deposit ratio of financial system to 78.78 percent in mid Jan 2008 from 74.55 percent in the end of mid July 2007.

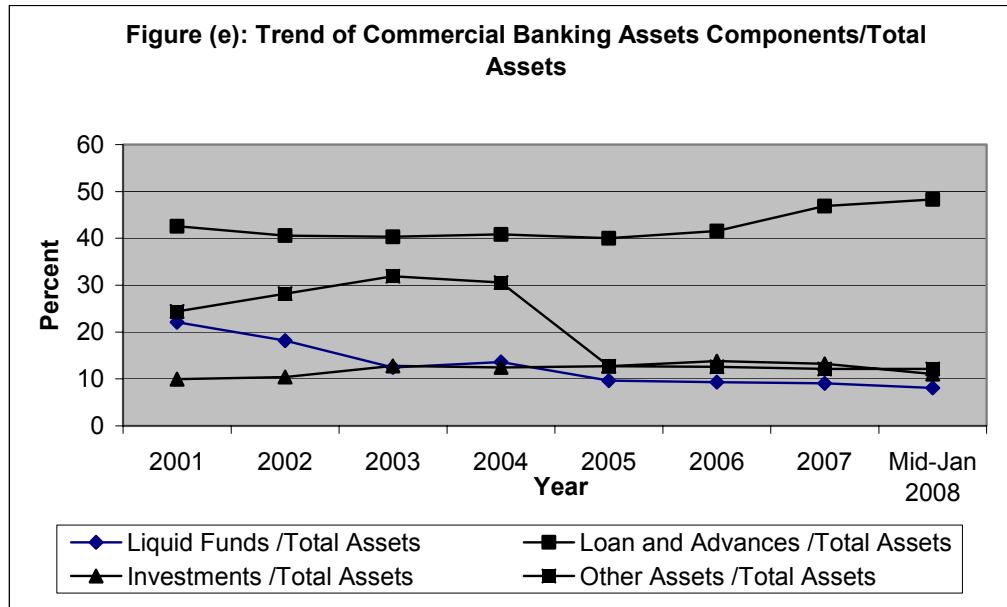
Table (ii) Growth of Major Balance-Sheet Indicators (in %):

Particulars	At end of mid-July							Mid Jan	
	2001	2002	2003	2004	2005	2006	2007	2007	2008
Capital Fund	26.56	43.97	26.56	-107.36	516.43	-17.90	192.50	158.99	139.4
Borrowings	-	-	-	12.46	23.77	34.61	22.32	0.38	42.73
Deposits	21.95	23.59	11.51	13.12	9.81	15.42	19.28	9.19	12.91
Liquid Funds	16.20	-5.90	-20.59	22.08	-14.32	4.23	21.66	9.23	14.93
Investments	40.59	43.36	31.00	8.64	18.95	33.76	14.53	1.86	10.72
Loans and Advances	15.94	19.54	11.35	11.67	13.38	10.22	26.55	14.42	19.31



B. Commercial Banking at a Glance:

13. The number of commercial bank branches operating in the country reached to 574 in mid Jan 2008. Of the total bank branches more than 46.34 percent i.e. 266 bank branches are concentrated in the central region. In the eastern, western, mid-western and far-western region 122, 117, 38 and 31 bank branches are in operation respectively.
14. The total sources of fund of commercial bank increased by higher rate of 14.18 percent in mid Jan 2008 compared to 9.53 percent in the same period of the last year. At end of the mid Jan 2008, the total sources of fund of the commercial banks reached to Rs. 557142.3 million. It was Rs. 487970.3 million in mid July 2007.
15. The composition of sources of fund shows that the proportion of total deposit stood more than two third. As of mid Jan 2008, it constituted the 67.31 percent. Similarly borrowing held the 3.09 percent and capital fund 0.69 percent in the same year. In the mid July 2007, proportions of deposit, borrowing and capital fund to the total sources of fund were 67.16 percent, 2.61 and -0.85 percent respectively.
16. In the first six months of current fiscal year deposit mobilization of commercial bank increased by 11.12 percent compare to 6.73 percent growth in the same period of last year. In mid Jan 2008 it reached to Rs. 375035.7 million from Rs. 337497.2 in the last year. On an average 10.98 percent annual growth rate was observed during the 2001 to 2007 period. During the first six months of 2007/08, the current, saving and fixed deposits were accelerated by higher rate of 13.0 percent, 10.21 percent and 6.63 percent compared to the respective percentage of 6.30, 6.59 and 6.55 in the same period of the last year.

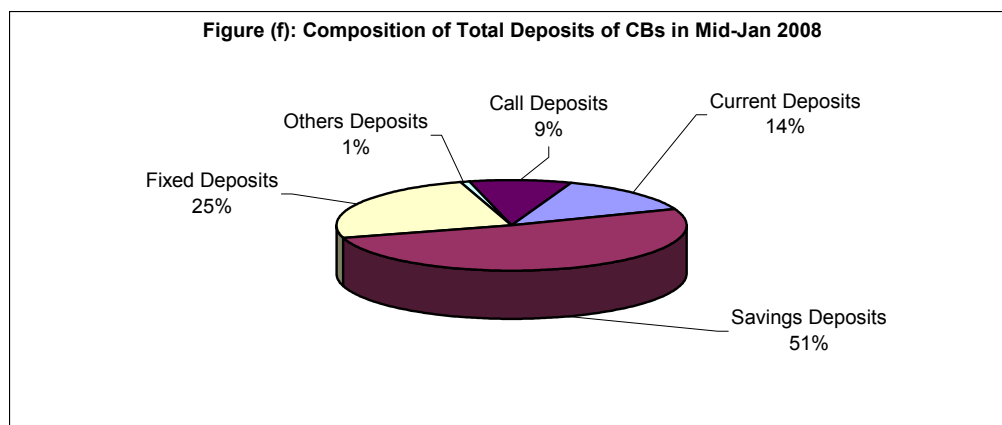


17. Of the components of total deposit, saving deposit constituted the highest share of 51.35 percent followed by fixed deposit 24.80 percent, current deposit 13.57 percent and call deposit 9.34 percent in the first six months of current fiscal year. In the last year the respective share of saving, fixed, current and call deposit were 51.77 percent, 25.84 percent, 13.34 percent and 7.99 percent.

18. The borrowings constituted 3.09 percent of total liabilities in mid-Jan 2008. It was 2.60 percent in the last year. During the first six months of 2007/8 the borrowing increased by higher rate of 35.03 percent over 10.26 percent in the same period of last year. By the end of mid Jan 2008 it reached to Rs.17216.6 million from Rs. 12750.4 million in mid July 2007.

19. As against the continued negative figure of capital fund of commercial banks, the remarkable achievement has been observed in the first six months of current fiscal year and turned to positive of Rs.3826.7 million. It was negative of Rs.4149.5 million in mid July 2007.

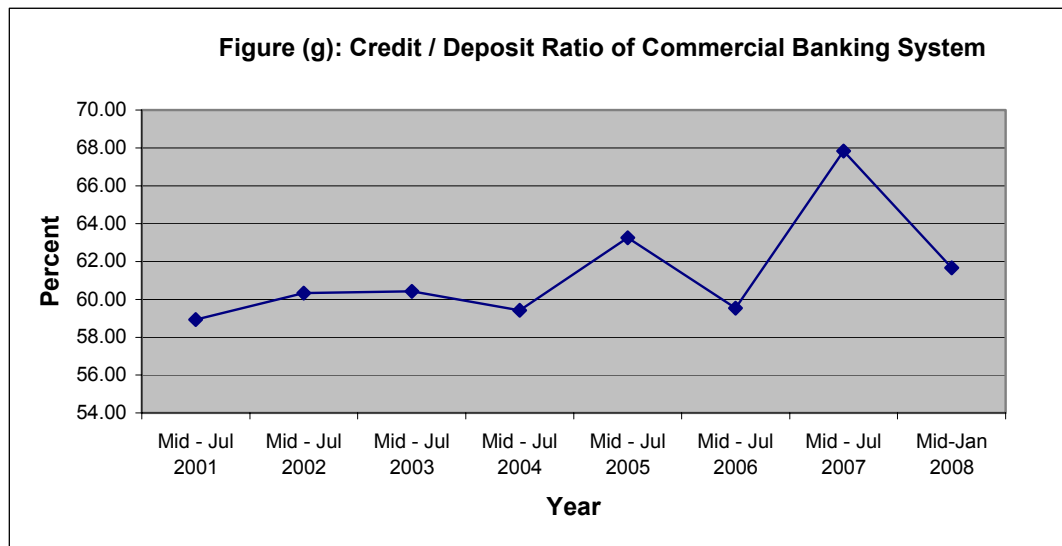
20. Loans and advances, the major component of uses of fund, constituted the 48.86 percent in mid Jan 2008. Similarly, investment and liquid funds, another component of assets, registered the 18.10 percent and 8.12 percent in the same period. In the mid July 2007 the respective share of loan and advances, investment and liquid funds were 46.66 percent, 19.06 percent and 8.98 percent.



21. During the first six months of current fiscal year, the loans and advances increased by slower rate of 17.51 percent compare to 21.35 percent in the last year. By the end of mid Jan 2008 the total outstanding amount of loans and advances of commercial bank reached to Rs.272364.0 million. It was Rs. 213142.4 million in mid Jan 2007.
22. The aggregate investment in the first six months of 2007/08 increased by higher rate of 7.84 percent compared to 1.13 percent in the same period of last year. At the end of mid Jan 2008, it reached to Rs. 100860.5 million. It was Rs.93530.8 million in mid July 2007.
23. Liquid funds increased by 2.65 percent and reached to Rs.45258.1 million in mid Jan 2008 from Rs. 44089.7 million in mid-July 2007.
24. The sector wise loans and advances of the commercial banks in the first six months of current fiscal year 2007/08 reached to Rs.272284.3 million. Out of these, the production sector constituted the highest share of 26.79 percent followed by wholesale & retailers 18.63 percent, construction 9.33 percent, service industries 7.66 percent, finance, insurance & fixed assets 6.80 percent agriculture 5.09 percent transportation, communication & public services 5.35 and consumable loan 3.13 percent.
25. Subsequent decision of NRB to phase out the priority sector credit, it is not mandatory for commercial banks to provide such credit from the fiscal year 2007/08. However, under the micro credit program these commercial banks have to provide minimum of 3.0 percent of their outstanding credit to the deprived sector from the current fiscal year 2007/08.
26. During the first six months of current fiscal year 2007/08 the deprived sector credit provided by commercial banks increased by 33.08 percent and reached to Rs. 9106.5 million. It was Rs. 6842.0 million in mid-July

2007. The ratio of deprived sector credit to total credit (six months ago) inched up to 3.93 percent in mid Jan 2008 over 3.24 percent in mid July 2007. Out of the total outstanding of deprived sector credit in the mid Jan, 2008, direct investment constituted 32.15 percent and rest were delivered through indirect channel.

27. In mid Jan 2008, the credit/deposit ratio of the commercial banks expanded by 3.95 point to 72.62 percent from 68.67 percent in mid July 2007. Higher growth rate of private sector credit compared to deposit collection contributed to increase in this ratio.



28. In the first six months of current fiscal year, net profit of the commercial banks increased by 24.43 percent compared to same period of the last year. These banks earned Rs. 4225.6 million during this period. In the last year it was 3395.9 million.

29. In contrast to negative capital adequacy structure of the commercial banks till mid July 2007, these banks has gained the remarkable improvement over it and maintained Rs. 5067.4 million positive at the end of the first six months of current fiscal year. In mid Jan 2008, the proportion of capital fund to risk weighted assets i.e. capital adequacy stood at 1.47 percent over -0.07 percent in mid July 2007.

Table (iii) Soundness Indicators of Commercial Banking System:

Indicators	Mid-July							Mid Jan
	2001	2002	2003	2004	2005	2006	2007	2008
Profitability (Rs. In million)	-7843	-9428	-3317	3707	5205	79888	88300	4225.6
NPL as Percentage of Total Loan	29.3	30.4	28.8	22.8	18.94	14.22	9.65	8.94
Total Capital Fund as Percentage of RWA	-5.49	-9.88	-12.04	-9.07	-6.33	-5.30	0.17	1.47

30. The proportion of non-performing loan to total gross loan of commercial banks declined by 5.14 point and remained to 8.94 percent in mid Jan 2008 over 14.08 percent in mid July 2007. At the end of mid Jan 2008, the total amount of NPL of commercial banks slightly inched up to Rs. 24360.0 million compared to Rs.24215.85 million in mid July 2007.

C. Development Banks:

31. During the first six months of current fiscal year total number of development banks increased substantially to 58 from 38 in mid July 2007. Out of these 10 are national level and rest are district level development banks.

32. In the last year the conversion of ADB/N into commercial banks resulted to decline in overall component of assets and liabilities of development banks. However, the first six months of 2007/08 the total assets/liabilities of development banks increased by 41.49 percent as against the 62.30 percent declined in the same period of previous year. An increase in the number of development banks attributed to expand these assets and liabilities. At the end of mid Jan 2008, these reached to Rs.32059.90 million over Rs. 22658.2 million in the mid July 2007. In mid Jan 2007 it was 18645.20 million.

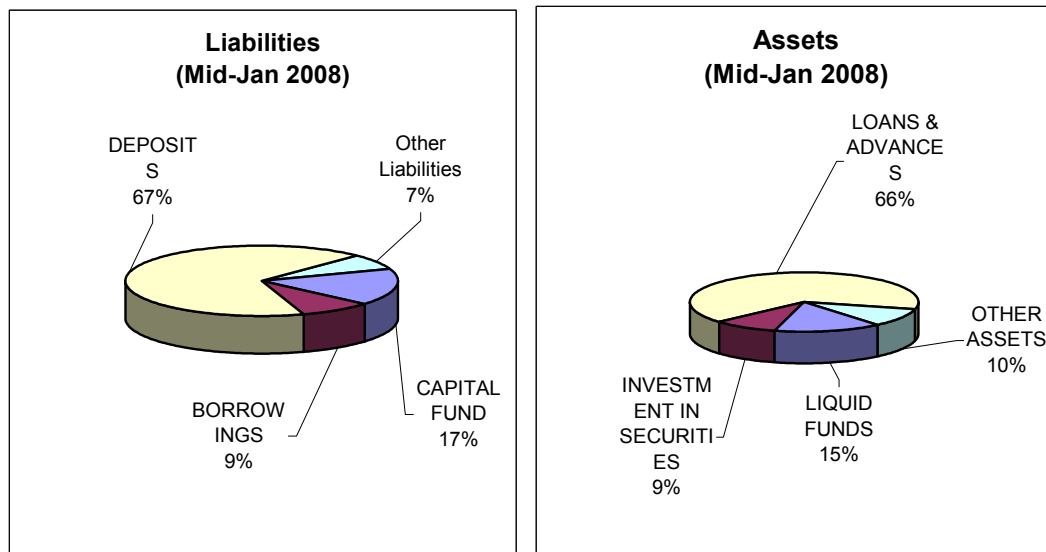
33. Of the liabilities, deposit constituted the highest share of 67.35 percent followed by capital fund 17.00 percent and borrowing 8.54 percent in mid Jan 2008. In the previous year the respective share of deposit, capital fund and borrowing were 67.84 percent, 17.92 percent and 9.85 percent. Similarly, the proportion of loans and advances to the total asset registered of 65.63 percent followed by liquid funds 15.41 percent and aggregate investment 9.09 percent in the same period.

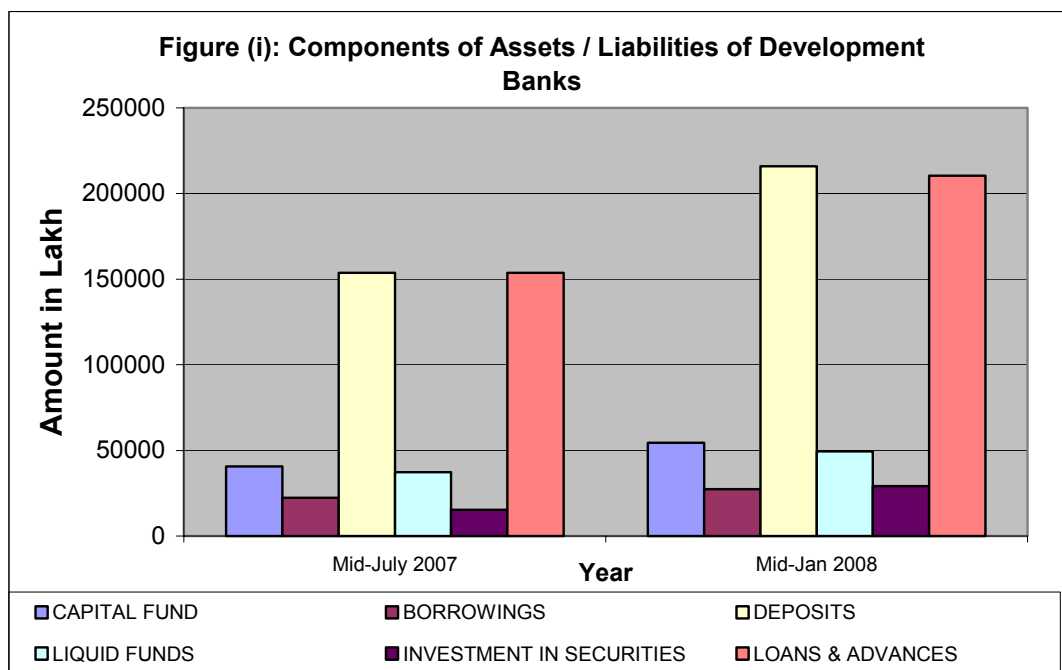
34. During the first six months of current fiscal year, capital funds, borrowing and deposit of development banks increased by 34.23 percent, 22.69 percent and 40.48 percent respectively. At the end of mid Jan 2008, the respective amount of capital fund, borrowing and deposits reached to Rs.5449.64 million, Rs. 2738.37 million and Rs. 21591.5

million over Rs.4060.04 million, Rs.2231.87 million and Rs.15370.0 million in mid July 2007 respectively.

35. On an assets side, the overall components were increased remarkably in the mid Jan 2008 compared to mid July 2007. Consequently, the liquid funds, aggregate investment and lending increased by 32.40 percent, 89.56 percent and 36.87 percent respectively. At end of mid Jan 2008, the amount of liquid fund, investment and loans & advances stood at Rs.4940.45 million, 2912.78 million and Rs.21041.8 million over Rs.3731.35 million, Rs.1430.98 million and Rs.12392.2 million in mid July 2007 respectively.
36. The ratio of Non-performing loan of the development banks declined to 4.50 percent in mid Jan 2008 as against 5.16 percent in mid July 2007. The total amount of NPL remained to Rs.810.5 million at end of mid Jan 2008.
37. The ratio of credit to deposit of development banks inched down to 97.45 in mid Jan 2008 from 100 percent in mid July 2007.

Figure (h) :



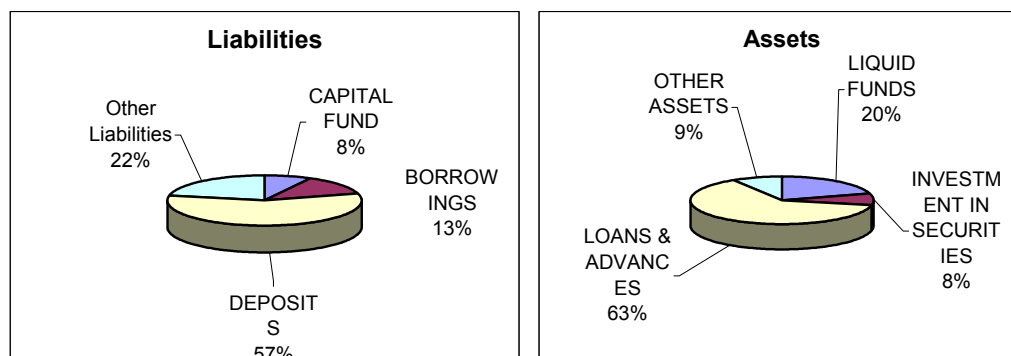


D. Finance Companies:

38. By the end of mid Jan 2008, total number of finance companies increased 79 from 74 in mid July 2007. During this period one finance company is upgraded into B class development banks while 6 other new finance companies came into operation. Out of that only 25 are been operating outside the Kathmandu valley.

39. The total assets/liabilities of the finance companies increased by 33.48 percent and reached to Rs.71365.76 million in mid-Jan 2008 from Rs. 53466.3 million in mid-July 2007. Of the total liabilities deposits held the largest share of 57.29 percent followed by borrowing 12.78 percent and capital fund 7.86 percent. On the assets side, loans and advances, liquid funds and investment held 62.81 percent, 20.37percent and 7.86 percent respectively.

Figure (h): Assets/Liabilities Composition of Finance Companies in mid-Jan 2008



40. Of the total liabilities, borrowing of the finance companies increased significantly by 162.93 percent and reached to Rs. 9122.57 million in mid Jan 2008 from Rs. 3469.54 million in mid July 2007. Similarly, the total deposit increased by 18.46 percent in the same period. In mid Jan 2008, the total deposit reached to 40884.67 million from Rs.3469.54 million in mid July 2007. The capital fund grew by merely 4.25 percent in the first six months of current fiscal year and reached to 5608.37 million from 5379.8 million in mid July 2007.
41. In the use side of funds, liquid fund increased substantially by 93.49 percent and reached to Rs.14537.33 million in mid Jan 2008 from Rs. 7513.41 million in mid July 2007. Similarly, loans & advances and aggregative investment increased by 25.85 percent and 21.0 percent respectively. By the end of mid Jan 2008, the outstanding amount of loans and advances accounted to Rs.44824.14 million and investment registered at Rs.5609.04 million. In the mid July 2007, these were Rs.35616.46 million and 4635.66 million respectively.
42. Credit deposit ratio of finance companies expanded by 6.44 percentage point to 109.63 percent in mid Jan 2008 from 103.19 percent in mid July 2007. Such ratio is increasing significantly from the fiscal year 2005/06 onwards.
43. With respect to the sector wise credit distribution, construction, wholesaler & retailers, consumable loan and transportation, communications & public services constituted 22.2 percent, 12.5 percent, 9.7 percent and 8.5 percent respectively. Whereas, others, non included elsewhere, held the highest share of 32.3 percent of total outstanding loans and advances in mid Jan 2008.
44. Based on un-audited financial results of second quarter revealed that the proportion of NPL to total loan declined by more than two point to 4.39 percent in mid Jan 2008 from 6.17 percent in mid July 2007. By the end

of mid Jan 2008 the total amount of NPL remained to Rs.194.4 million from Rs. 213.9 million in the last year.

E. Micro Credit Development Banks:

45. The total number of "D" class micro credit development banks remained the same as last year. As of mid Jan 2008 there were altogether 12 micro credit development banks. Out of these five are Regional Rural Development Banks.
46. During the first six months of 2007/08 the total assets/liabilities of micro credit development banks increased by 16.70 percent and reached to Rs.11998.94 million from Rs.10281 million in mid July 2007. Of the total assets/liabilities the proportion of Regional Rural Development Banks decreased to 34.31 percent in mid Jan 2008 from 38.57 in the last year.
47. In mid Jan 2008, the total outstanding of micro credit increased by 11.54 percent amounting to Rs.6447.6 million from Rs.5780.6 million in mid July 2007. Out of the total micro credit only 28.62 percent is held by Regional Rural Development Banks.

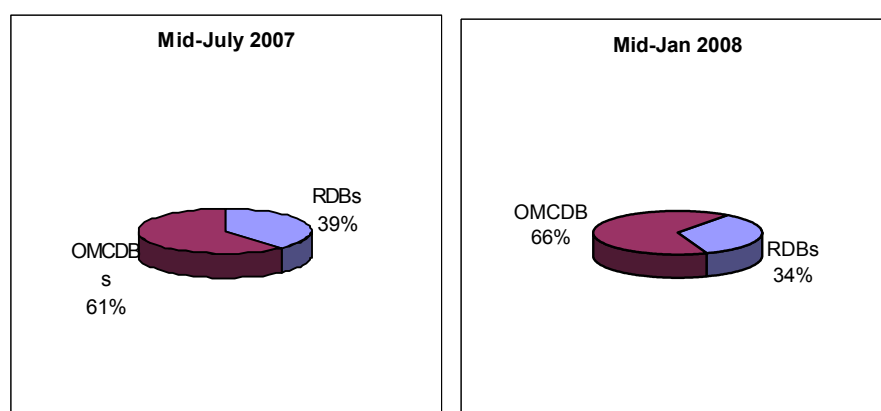
Rural Development Banks

48. There are five regional level rural development banks involved in micro credit activities. The total assets/liabilities of these Banks inched up by 3.82 percent and reached to Rs.4117.1 million in mid Jan 2008 from Rs. Rs. 3965.5 million in mid July 2007. Of the total liabilities, borrowing constituted 70.47 percent, deposit 13.29 percent and capital fund 7.35 percent. Similarly on the assets side, loans and advances held the highest share of 44.83 percent followed by aggregate investment 38.76 percent and liquid fund 4.71 percent in the mid Jan 2008.
49. During the first six months of 2007/08, deposit and borrowing increased by 4.35 and 5.64 percent respectively while the capital fund decreased by 10.61 percent. Likewise, in the assets side, the total credit and investment increased by 4.21 percent, 3.51 percent respectively. However, the liquid funds decrease by 1.77 percent in the same period.
50. By the end of mid Jan 2008, capital funds, borrowings, and deposit accounted to Rs. 302.5 million, 2901.5 million and 547.1 million respectively. Likewise, the liquid funds, investment and loans & advances stood at Rs. 194.0 million, 1595.9 million and 1845.6 million respectively.

Other Micro Credit Development Banks

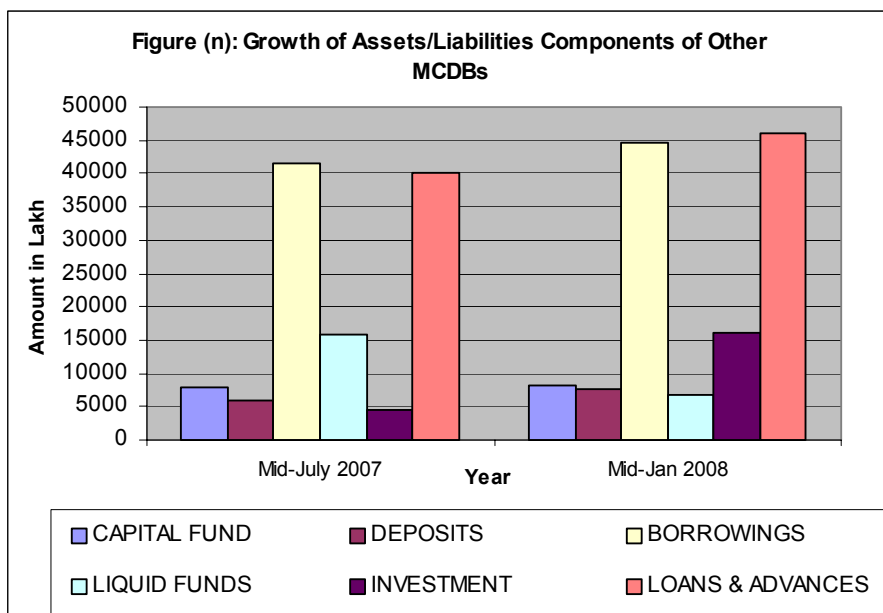
51. The total assets/liabilities of other micro credit development banks increased by 24.79 percent and reached to Rs. 7881.8 million in mid Jan 2008. It was Rs. 6315.9 million in mid July 2007.
52. In mid Jan 2008, the borrowing constituted 59.14 percent followed by capital fund 10.30 percent and deposit by 9.81 percent respectively. On the assets side, loans and advances a major chunk of assets, held the 58.39 percent while other components aggregate investment 20.39 percent and liquid fund 8.65 percent in the same period.

Figure (m): Composition of Micro Credit Development Banks' Assets/Liabilities



During the first six months of current fiscal year 2007/08, capital fund borrowing and deposit increased by 4.04 percent, 11.96 percent and 32.18 percent compared to the previous year respectively. The growth rate of respective components in the last year was 17.96 percent, 74.98 percent and 40.03 percent. As of mid Jan 2007, the capital fund, borrowing and deposit reached to Rs. 811.6 million, Rs.4661.6 million and Rs.773.5 million respectively.

On the assets front, aggregate investment increased substantially by 252.81 percent and reached to Rs.1607.4 million over 15.97 percent growth in the same period of last year. During the first six months of 2007/08 outstanding of micro credit increased by 14.77 percent and reached to Rs.4602.0 million from Rs.4009.6 million in mid July 2007. The liquid fund in the mid Jan 2008, decreased by 56.73 percent compared to mid July 2007 and remained to 681.7 million from Rs.1575.3 million.



F. Cooperatives and NGOs:

53. The number of financial cooperatives licensed by NRB to conduct limited banking activities decreased to 16 in mid-Jan 2008 from 17 in mid July 2007.

54. As against the decline in the number, the aggregate assets/liabilities of the cooperatives increased by 9.04 percent and reached to Rs. 3914.85 million in mid-Jan 2008 from Rs. 3590.39 million in mid-July 2007. Of the total liabilities, deposits accounted 67.90 percent, capital funds 9.32 percent and borrowings 4.88 percent. Similarly, loans and advances held 67.78 percent of total assets. Other components of total assets namely liquid funds and investments held 17.26 percent and 5.59 percent respectively.

55. During the first six months of 2007/08 the capital fund increased by 5.50 percent compared to 6.51 percent in the last year. The total deposit, a major chunk of sources of fund, grew by slower rate of 4.45 percent as against the 14.35 percent growth in same period of last year. By the end of mid Jan 2008, it reached to Rs.2658 million. Similarly, the borrowing accounted a higher rate of 97.53 percent growth in mid July 2007 compared to the last year.

56. In mid Jan 2008, loans and advances the major component of uses of fund, increased by 9.13 percent and reached to Rs. 2433.58 million from Rs.2229.81 million in mid July 2007. Similarly, liquid fund and investment increased by 26.55 percent and 12.91 percent in the same

period of last year. By the end of mid Jan 2008 liquid fund and investment reached to Rs.619.75 million and Rs.200.65 million respectively.

57. The total number of NGOs licensed by NRB to perform as a financial intermediaries remained the same to 47 in the mid Jan 2008. However, the total sources and uses of fund of these NGOs increased significantly and reached to Rs. 2034.17 million in mid Jan 2008 from Rs.1842.26 million in mid July 2007. By the end of mid Jan 2008 total outstanding micro credit of these NGOs stood at Rs. 786.89 million. It was Rs. 775.69 million in mid July 2007. Similarly, during this period Rs. 143.78million was mobilized as a macro saving. As of mid Jan 2008, borrowing stood at Rs.1281.36 million.

Table No.1
Financial System at a Glance

(Rs in Million)

	Mid - July							Mid-Jan	
	2001	2002	2003	2004	2005	2006	2007	2007	2008
1 Capital Fund	10993.50	15827.20	20031.00	-1474.30	-9088.10	-7461.47	6901.70	4401.54	16522.71
Commercial Banks	74.9%	64.5%	59.0%	-692.0%	-210.5%	237.78%	-60.12%	-117.31%	23.16%
Development Banks	5.7%	17.2%	20.6%	282.0%	52.15%	-26.86%	58.83%	79.86%	32.98%
Finance Companies	17.5%	16.8%	16.0%	247.8%	46.76%	90.55%	77.97%	105.72%	33.94%
Micro Credit Development Banks			3.1%	45.29%	8.14%	19.25%	16.21%	21.99%	6.74%
Others	1.9%	1.6%	1.4%	16.8%	3.44%	44.59%	7.13%	9.74%	3.17%
2 Borrowing			11650.90	13102.90	16217.60	21830.26	26703.67	21912.72	38112.97
Commercial Banks			27.2%	23.1%	42.2%	43.61%	47.75%	47.90%	45.17%
Development Banks			50.5%	45.5%	27.7%	23.94%	8.36%	8.39%	7.18%
Finance Companies			1.2%	10.0%	6.1%	5.29%	12.99%	10.37%	23.94%
Micro Cr. Development Banks			20.5%	21.1%	21.0%	24.39%	26.00%	29.64%	19.84%
Others			0.6%	0.3%	3.0%	2.77%	4.90%	3.69%	3.86%
3 Deposits	197325.60	205135.30	228736.40	258742.30	284115.20	327925.28	391152.60	358063.31	441634.23
Commercial Banks	92.1%	90.3%	89.1%	90.4%	88.8%	88.81%	86.28%	86.81%	84.92%
Development Banks	1.3%	2.4%	2.8%	1.5%	2.4%	1.78%	3.93%	3.38%	4.89%
Finance Companies	5.9%	6.6%	7.2%	7.5%	7.9%	8.34%	8.82%	8.90%	9.26%
Micro Cr. Development Banks			0.3%	0.3%	0.3%	0.28%	0.28%	0.26%	0.30%
Others	0.7%	0.8%	0.8%	0.6%	0.6%	0.78%	0.68%	0.64%	0.63%
4 Other Liabilities			96632.60	117061.30	183080.30	163664.30	157719.20	145833.01	182247.02
Commercial Banks			89.7%	89.4%	93.4%	89.01%	91.64%	93.77%	88.38%
Development Banks			6.8%	7.1%	4.0%	6.47%	0.63%	0.31%	1.25%
Finance Companies			2.3%	2.4%	1.6%	3.69%	6.41%	4.41%	8.64%
Micro Cr. Development Banks			0.7%	0.7%	0.8%	0.68%	0.71%	0.90%	1.10%
Others			0.4%	0.3%	0.3%	0.15%	0.61%	0.60%	0.63%
5 Liquid Fund	58587.30	55133.50	43782.00	53448.80	45792.50	47728.06	58064.15	52132.16	66734.87
Commercial Banks	94.9%	90.6%	87.2%	86.5%	83.8%	81.38%	75.93%	79.75%	67.82%
Development Banks	1.0%	3.4%	5.8%	4.3%	4.9%	3.25%	6.43%	5.29%	7.40%
Finance Companies	3.5%	5.2%	6.1%	8.4%	8.5%	11.29%	12.94%	10.76%	21.78%
Micro Cr. Development Banks			1.0%	1.1%	1.4%	2.77%	3.05%	2.96%	1.31%
Others	0.6%	0.8%	0.9%	0.8%	1.3%	1.31%	1.65%	1.23%	1.68%
6 Investment	27398.50	39279.70	51457.90	55903.10	66499.10	88959.57	101888.18	90611.53	112807.56
Commercial Banks	92.9%	87.1%	88.2%	88.8%	90.5%	92.37%	91.80%	91.71%	89.41%
Development Banks	1.8%	8.3%	6.7%	6.3%	3.0%	2.38%	1.51%	1.57%	2.58%
Finance Companies	4.6%	4.1%	4.6%	4.5%	3.6%	3.13%	4.55%	3.91%	4.97%
Micro Cr. Development Banks			2.0%	2.2%	2.3%	1.88%	1.96%	2.60%	2.84%
Others	0.7%	0.5%	0.5%	0.3%	0.6%	0.24%	0.18%	0.22%	0.20%
7 Loans and Advances	124048.90	148290.70	165119.10	184389.10	209053.70	230424.74	291605.76	263649.52	347900.74
Commercial Banks	88.0%	76.3%	75.4%	75.9%	78.3%	76.74%	79.50%	80.86%	78.29%
Development Banks	2.3%	14.7%	14.9%	13.8%	9.2%	8.72%	5.27%	4.55%	6.05%
Finance Companies	8.8%	8.1%	8.8%	9.5%	10.2%	11.76%	12.21%	11.87%	12.88%
Micro Cr. Development Banks			1.5%	1.5%	1.7%	1.87%	1.98%	1.83%	1.85%
Others	1.0%	0.9%	0.9%	0.7%	0.7%	0.91%	1.03%	0.88%	0.93%
8 Other Assets			96691.9	93691.2	152979.7	138846.08	130919.04	123817.29	151073.76
Commercial Banks			100.8%	101.7%	97.2%	94.26%	92.57%	92.92%	91.78%
Development Banks			-4.4%	-5.5%	0.0%	1.91%	1.54%	1.41%	2.09%
Finance Companies			2.7%	2.9%	1.9%	2.59%	4.36%	3.87%	4.24%
Micro Cr. Development Banks			0.3%	0.3%	0.4%	0.65%	0.56%	0.79%	0.97%
Others			0.6%	0.5%	0.4%	0.60%	0.98%	1.01%	0.92%
9 Total Assets / Liabilities	273946.20	314567.10	357050.90	387432.20	474325.90	505958.47	582477.30	530210.14	678516.93
Commercial Banks	91.8%	87.4%	85.6%	87.7%	86.7%	84.73%	84.23%	85.43%	82.11%
Development Banks	1.7%	6.0%	7.5%	4.7%	4.9%	5.22%	3.89%	3.38%	4.72%
Finance Companies	5.8%	5.9%	6.2%	7.0%	6.4%	7.68%	9.18%	8.53%	10.52%
Micro Cr. Development Banks			1.2%	1.3%	1.3%	1.62%	1.77%	1.83%	1.77%
Others	0.7%	0.7%	0.7%	0.6%	0.7%	0.75%	0.93%	0.83%	0.88%

Table No. 2
MAJOR INDICATORS OF COMMERCIAL BANKS & ADB/N

	Unit	Mid-July							MID-Jan	
		2001	2002	2003	2004	2005	2006	2007	2007	2008
1. Gross Domestic Product 1/	Rs.in million	441518.0	459443.0	492230.0	536749.0	589412.0	646469	719476	640547	719476 (P)
2. Number of Bank Branches	In Unit	430.0	413.0	447.0	423.0	422.0	437	552	542	574
3. Population per Bank Branches	In Thousand	53.8	57.3	54.1	58.5	60.0	59.2	47.9	46.7	46.1
4. Total Deposits	Rs.in million	181767.0	185144.7	203879.3	233811.2	252409.8	291245.5	337497.2	310858.5	375035.7
A. Current		25100.7	24327.0	28862.5	33729.9	34646.4	37386.5	45031.2	39743.2	50887.5
B. Savings		80988.4	83855.6	97238.9	114137.2	129995.0	151639.4	174732.5	161638.5	192570.1
C. Fixed		65322.3	64171.4	63287.6	65130.9	67318.2	76572.8	87212.6	81587.1	92993.4
D. Others		10355.6	12790.7	14490.3	20813.2	20450.2	25646.8	30520.9	27889.7	38584.7
5. Total Credit	Rs.in million	109121.2	113174.6	124522.4	140031.4	163718.8	176820.3	231829.5	213198	272370.6
6. Total Investment	Rs.in million	25446.5	34209.8	45386.3	49668.6	60181.1	82173.7	93530.8	83101.2	100860.5
7. Credit to Government Enterprises	Rs.in million	2909.7	2651.1	2867.7	2519.4	2442.5	4988.7	5461.4	5470.85	5782.7
8. Average Deposit per Bank Branch	Rs.in million	422.7	448.3	456.1	552.7	598.1	666.5	611.4	573.5	653.4
9. Per Capita Deposits	Rs. in Unit	7851.7	7997.6	8806.9	10099.8	10903.2	11515.5	13344.2	12290.9	14184.4
10. Average Credit per Bank Branch	Rs.in million	253.8	274.0	278.6	331.0	388.0	404.6	420.0	393.4	474.5
11. Per Capita Credit	Rs. in Unit	4713.7	4888.8	5378.9	6048.9	7072.1	6991.2	9166.2	8429.6	10301.5
12. Deposit Growth	In Percentage	17.3	1.9	10.1	14.7	8.0	9.6	15.9	6.7	11.1
13. Credit Growth	In Percentage	13.3	3.7	10.0	12.5	16.9	3.0	31.1	20.6	17.5
14. Investment Growth	In Percentage	41.6	34.4	32.7	9.4	21.2	24.5	13.8	1.1	7.8
15. Time Deposit Growth	In Percentage	14.4	1.2	8.4	11.7	10.1	10.0	13.9	6.5	6.6
16. Paid up Capital & Reserve Fund	Rs. in million	8230.2	10202.5	11814.6	14854.4	15153.3	16567	28640.7	26279.1	34807

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

Table No. 3
SOURCES AND USES OF FUND OF COMMERCIAL BANKS (AGGREGATE)

(Rs. in million)

	Mid-July							Mid-Jan	
	2001	2002	2003	2004	2005	2006	2007	2007	2008
1 CAPITAL FUND	8230.2	10202.5	11814.6	-10201.7	-19129.5	-17742.1	-4149.5	-5163.3	3826.7
a. Paid-up Capital	5504.1	6431.0	7726.0	8350.0	9723.9	10571.7	20017.1	18047.6	25488.3
b. Statutory Reserves	1787.1	2540.0	2820.0	3385.0	3825.9	4841.7	6586.0	6055.3	7393.5
c. Share Premium					10.0	10.0	10.0	10.0	210.0
d. Retained Earning		260.9	75.7	-25056.1	-34292.8	-34912.0	-32800.2	-31452.4	-31657.8
e. Others Reserves	939.0	970.6	1192.9	3119.4	1062.5	1376.8	1607.8	1744.6	1925.2
F. Exchange FluctuationFund					541.1	369.7	429.8	431.6	467.6
2 BORROWINGS	2308.7	2349.5	3170.4	3023.6	6842.9	9519.6	12750.4	10497.1	17216.6
a. NRB	411.8	1167.7	1437.0	731.6	4488.6	3644.5	3767.7	3440.4	5399.9
b. "A"Class Licensed Institution	1896.9	953.4	1599.2	1770.5	1347.2	1991.9	3119.3	2057.6	6543.6
c. Foreign Banks and Fin. Ins.	0.0	228.5	134.2	521.4	27.6	2273.2	3692.1	3210.2	3227.2
d. Other Financial Ins.					979.6		111.4	178.9	-14.0
e. Bonds and Securities						1610.0	2060.0	1610.0	2060.0
3 DEPOSITS	181767.0	185144.7	203879.3	233811.2	252409.8	291245.6	337497.2	310858.1	375035.7
a. Current	25100.7	24327.0	28862.5	33729.9	34646.4	37386.6	45031.2	39743.2	50887.5
Domestic					29196.3	32794.6	39967.0	34794.9	44036.3
Foreign					5450.0	4592.0	5064.2	4948.3	6851.3
b. Savings	80988.4	83855.6	97238.9	114137.2	129995.0	151639.4	174732.5	161638.2	192570.1
Domestic					123899.0	145701.7	168419.0	155999.2	186018.2
Foreign					6095.9	5937.7	6313.5	5639.0	6551.9
c. Fixed	65322.3	64171.4	63287.6	65130.9	67318.2	76572.8	87212.6	81587.0	92993.4
Domestic					59053.9	63555.6	72661.1	68072.6	80278.7
Foreign					8264.3	13017.2	14551.4	13514.4	12714.8
d. Call Deposits	7691.8	10531.9	12027.9	18061.1	17681.7	22722.1	26953.3	24989.2	35039.0
e. Others	2663.8	2258.8	2462.4	2752.1	2768.5	2924.7	3567.6	2900.5	3545.7
4 Bills Payable					480.2	599.6	698.7	918.8	844.8
5 Other Liabilities	59221.3	77221.2	86697.4	113183.6	92900.7	86580.7	79854.6	83132.0	88732.2
1. Sundry Creditors					2986.1	4513.5	8064.9	9280.0	14987.0
2. Loan Loss Provision					31419.2	26097.4	28485.1	28536.4	29632.2
3. Interest Suspense a/c					39070.5	36083.1	33659.7	33347.9	34751.8
4. Others	59221.3	77221.2	86697.4	113183.6	19424.9	19886.7	9644.6	11967.7	9361.3
6 Reconciliation A/c					65319.8	47230.1	60737.6	56982.5	66674.3
7 Profit & Loss A/c							581.3		4811.9
SOURCES OF FUNDS	251527.2	274917.9	305561.7	339816.7	398824.0	417433.5	487970.3	457225.2	557142.3
1 LIQUID FUNDS	55583.3	49937.2	38163.6	46252.8	38369.4	38842.1	44089.7	41577.2	45258.1
a. Cash Balance	4775.1	5494.8	5440.4	4719.3	5137.3	6306.6	7813.6	5999.4	8585.0
Nepalese Notes & Coins	4116.9	4881.1	4735.9	4283.8	4763.8	5908.6	7359.7	5534.8	8055.2
Foreign Currency	658.2	613.8	704.5	435.5	373.5	398.0	453.9	464.6	529.8
b. Bank Balance	37230.9	31115.2	21334.4	26579.7	21173.5	24309.2	28434.1	28840.4	28376.1
1. In Nepal Rastra Bank	21440.9	23170.3	16867.6	22728.2	17859.5	21058.2	23233.2	24155.6	22932.9
Domestic Currency					16501.0	20866.6	23085.4	24008.5	22682.8
Foreign Currency					1358.6	191.6	147.9	147.1	250.1
2. "A"Class Licensed Institution	796.1	928.2	683.7	1825.1	848.9	1288.9	1545.4	1718.1	3056.4
Domestic Currency					835.2	1287.7	1511.9	1511.5	2805.5
Foreign Currency					13.7	1.2	33.0	206.6	250.8
3. Other Financial Ins.					0.0	0.0	258.6	224.4	375.6
4. In Foreign banks	14993.9	7016.7	3783.1	2026.4	2465.1	1962.1	3397.0	2742.3	2011.2
c. Money at Call	13577.3	13327.3	11388.8	14953.8	12058.7	8226.3	7841.8	6737.4	8297.0
Domestic Currency					1482.0	1805.5	2768.1	2282.3	3229.8
Foreign Currency					10576.7	6420.8	5073.7	4455.0	5067.2
2 INVESTMENTS	25100.9	28573.8	39045.5	42384.3	50821.9	57539.1	64443.0	57133.4	61608.8
a. Govt. Securities	25100.9	28573.8	39045.5	42384.3	47678.2	57464.7	63889.5	56883.8	61608.8
b. NRB Bond							0.0	0.0	0.0
c. Govt. Non-Fin. Ins.					100.4	0.0	0.0	0.0	0.0
d. Other Non-Fin Ins.					0.0	0.0	0.0	0.0	0.0
e. Non Residents					3043.4	74.4	553.5	249.7	0.0
3 SHARE & OTHER INVESTMENT	345.6	5636.0	6340.8	7284.3	9359.1	24634.7	29087.8	25967.8	39251.7
1. Non Residents					6467.5	17515.0	21374.8	20718.9	22507.1
2. Others					2891.5	7119.7	7713.2	5248.8	16744.6
4 LOANS & ADVANCES	107118.9	111694.4	123211.1	138922.9	159641.4	173383.4	228951.9	210331.6	269185.0
a. Government Organization	2909.6	2651.1	2867.7	2519.4	2442.5	4988.7	5461.4	5470.8	5782.7
b. Pvt. Sector	104209.3	109043.3	120343.4	136403.5	157198.9	168394.7	218597.7	199213.1	257679.5
c. Financial Institutions							4892.7	5647.7	5722.8
5 BILL PURCHASED	1887.2	1322.2	1143.8	1050.4	3909.2	3353.8	2824.1	2810.8	3179.5
a. Domestic Bills Purchased					745.7	669.6	500.4	609.8	721.1
b. Foreign Bills Purchased	1887.2	1322.2	1143.8	1050.4	1053.4	1230.9	1060.3	1246.7	1010.2
c. Import Bills & Imports					2110.1	1453.3	1263.3	954.3	1448.1
6 LOANS AGAINST COLLECTED BILLS	115.0	158.0	167.5	58.2	168.2	83.0	53.5	55.5	6.1
a. Against Domestic Bills					21.7	21.2	1.4	35.1	5.4
b. Against Foreign Bills	115.0	158.0	167.5	58.2	146.5	61.8	52.1	20.4	0.7
7 FIXED ASSETS					3809.6	4026.7	6077.7	5384.8	6676.7
8 OTHER ASSETS	61376.3	77596.3	97489.4	103863.8	50728.6	52632.7	59145.7	56767.0	67611.0
a. Accrued Interests	19888.5	23742.8	27722.2	34458.5	38786.5	36718.0	33444.3	33863.9	35616.6
Govt. Entp.	334.3	308.2	297.8	180.3	161.9	297.7	423.6	227.2	372.5
Private Sector	19554.2	23434.6	27424.4	34278.2	38624.6	36420.3	33020.8	33636.7	35244.2
b. Staff Loans / Adv.					4448.0	5877.6	6181.8	7168.2	7168.2
c. Sundry Debtors					2427.5	1750.5	7052.0	3509.5	12065.6
d. Cash In Transit					795.8	513.6	584.8	373.5	2584.2
e. Others	41487.8	53853.5	69767.2	69405.3	8718.8	9202.6	12186.9	12838.3	10176.4
9 Expenses not Written off					262.4	377.5	350.0	373.0	345.8
10 Non Banking Assets					1269.9	2109.7	2633.5	2837.0	2572.2
11 Reconciliation Account					75288.9	59040.3	50313.4	48465.6	53316.1
12 Profit & Loss A/c					5195.2	1410.5	5521.5		8131.3
USES OF FUNDS	251527.2	274917.9	305561.7	339816.7	398823.9	417433.5	487970.3	457225.2	557142.3

Table No.4
SOME RATIOS OF COMMERCIAL BANKS & ADB/N

	Mid-July							MID-Jan	
	2001	2002	2003	2004	2005	2006	2007	2007	2008
A. GDP, DEPOSITS, CREDIT & INVESTMENT									
1. Deposit / GDP	44.2	43.8	41.4	43.6	42.8	45.1	46.9	48.5	52.1
2. Credit / GDP	26.6	26.8	25.3	26.1	27.8	27.4	32.2	33.3	37.9
3. Investment / GDP	6.2	8.1	9.2	9.3	10.2	12.7	13.0	13.0	14.0
4. Credit & Investment / GDP	32.8	34.9	34.5	35.3	38.0	40.1	45.2	46.3	51.9
5. Time Deposit / GDP	35.6	35.1	32.6	33.4	33.5	35.3	36.4	38.0	39.7
6. Current Deposit / GDP	8.6	8.8	5.9	6.3	5.9	5.8	6.3	6.2	7.1
7. Credit / Total Deposit	60.0	61.1	61.1	59.9	64.9	60.7	68.7	68.6	72.6
8. Investment / Total Deposit	14.0	18.5	22.3	21.2	23.8	28.2	27.7	26.7	26.9
9. Credit & Investment / Total Deposit	74.0	79.6	83.3	81.1	88.7	88.9	96.4	95.3	99.5
10. Time Deposit / Total Deposit	80.5	80.0	78.7	76.7	78.2	78.4	77.6	78.2	76.1
11. Current Deposit / Total Deposit	19.5	20.0	14.2	14.4	13.7	12.8	13.3	12.8	13.6
12. Credit to Govt. Entp. / Total Credit	2.7	2.3	2.3	1.8	1.5	2.8	2.4	2.6	2.1
13. Credit to Pvt.Sector / Total Credit	97.3	97.7	97.7	98.2	98.5	97.2	95.5	94.8	96.1
B. LIQUIDITY									
1. NRB Balance / Total Deposit	12.5	13.4	8.9	9.7	7.1	7.2	6.9	7.8	6.1
2. Vault / Total Deposit	2.8	3.2	2.9	1.8	1.9	2.2	2.3	1.9	2.3
3. Total Liquid Fund / Total Deposit	32.4	29.0	20.2	19.8	15.2	13.3	13.1	13.4	12.1
C. CAPITAL ADEQUACY									
1. Capital / Total Deposit	4.5	5.5	5.8	-4.4	-7.6	-6.1	-1.2	-1.7	1.0
2. Capital / Total Credit	7.5	9.0	9.5	-7.3	-10.8	-10.0	-1.8	-2.4	-1.4
3. Capital / Total Assets	3.3	3.7	3.9	-3.0	-4.7	-4.1	-0.8	-1.1	-0.7
4. Capital Fund / Risk weighted Assets	-5.49	-9.88	-12.04	-9.07	-6.33	-5.3	-0.07	-2.83	1.47

Table No. 5
Capital Fund to Risk Weighted Assets of Commercial Banks

(Rs. in million)

Banks	Mid-July 2003		Mid-July 2004		Mid-July 2005		Mid-July 2006		Mid-July 2007		Mid-January 2007		Mid-January 2008	
	Capital Fund	Capital Fund to Risk Weighted Assets (In %)	Capital Fund	Capital Fund to Risk Weighted Assets (In %)	Capital Fund	Capital Fund to Risk Weighted Assets (In %)	Capital Fund	Capital Fund to Risk Weighted Assets (In %)	Capital Fund	Capital Fund to Risk Weighted Assets (In %)	Capital Fund	Capital Fund to Risk Weighted Assets (In %)	Capital Fund	Capital Fund to Risk Weighted Assets (In %)
1. Nepal Bank Limited	-9449.14	-28.25	-8806.67	-24.97	-7514.785	-19.54	-5008.4	-29.67	-6082.40	-30.57	-7114.00	-39.40	-6229.90	-30.46
2. Rastriya Banijya Bank	-21998.92	-44.28	-21009.57	-42.12	-20288.801	-40.54	-17865.29	-50.30	-16676.60	-44.24	-17685.80	-52.85	-16904.70	-40.15
3. NABIL Bank Limited	1455.09	13.05	1609.42	13.56	1766.072	12.44	2567.79	15.08	2826.60	12.61	2438.50	13.16	2714.40	11.16
4. Nepal Investment Bank Limited	698.24	8.85	1099.38	11.18	1579.2125	11.58	2246.1	12.36	2911.00	13.36	2348.80	11.32	3145.30	11.04
5. Standard Chartered Bank Nepal Limited.	1464.85	14.21	1560.16	15.99	1664.361	16.36	2344.6	19.13	2553.30	18.44	2199.30	16.93	2676.30	17.56
6. Himalayan Bank Limited	1604.21	11.03	1790.57	10.62	2034.008	11.10	2588.9	13.10	2787.00	12.81	2535.50	11.59	2857.30	10.79
7. Nepal SBI Bank Limited	686.28	13.78	671.41	10.25	744.875	9.47	1348.08	15.01	1711.80	15.50	1467.90	14.08	1658.20	13.03
8. Nepal Bangladesh Bank Limited	843.26	8.11	743.80	5.61	386.644	3.02	835.76	6.70	-1038.20	-8.68	-958.30	-7.55	-2638.40	-20.71
9. Everest Bank Limited	703.74	12.33	766.88	11.07	1247.562	13.57	1414.79	12.86	1729.18	11.31	1539.00	11.64	2303.70	12.53
10. Bank of Kathmandu Limited	658.31	12.05	704.86	11.18	777.45	11.22	1216.7	15.71	1397.70	13.62	1321.70	15.27	1439.70	11.67
11. Nepal Credit and Commerce Bank Limited	269.65	6.51	223.23	3.42	404.793	5.51	383.77	5.22	-477.50	-7.66	278.70	3.97	341.90	5.30
12. Lumbini Bank Limited	361.77	11.37	337.08	8.71	274.13	6.35	-648.2	-13.29	-396.50	-7.04	-446.80	-7.75	9.50	0.15
13. Nepal Industrial & Commercial Bank Limited	594.51	18.87	656.36	13.75	730.985	13.29	1037.5	13.62	1217.24	12.29	1077.50	12.04	1344.50	11.54
14. Machhapuchhre Bank Limited	517.87	24.75	579.38	17.82	688.843	11.36	987.9	12.98	1099.50	11.12	1098.80	12.36	1149.20	11.50
15. Kumari Bank Limited	390.91	15.46	570.15	12.81	701.503	11.15	961.65	12.64	1132.60	11.39	1018.60	11.11	1268.30	10.30
16. Laxmi Bank Limited	334.58	38.56	574.56	29.13	639.438	20.72	695.4	14.18	911.60	12.21	743.20	12.40	1009.10	10.22
17. Siddhartha Bank Limited	355.01	41.85	383.29	19.36	413.425	13.93	641	14.83	874.98	12.17	667.10	11.44	950.60	9.95
18. Global Bank Ltd									512.00	16.63	508.70	387.70	729.60	14.40
19. Agriculture Development Bank Ltd.									2818.50	6.49	-478.30	-1.18	4510.20	9.39
20. Citizens Bank International Ltd.													605.50	12.71
21. Prime Commercial Bank Ltd.													719.80	22.58
22. Sun Rise BANK Ltd.													697.40	40.20
23. Bank of Asia Ltd.													709.90	17.75
Total	-20509.78	-12.04	-17545.71	-9.07	-13750.285	-6.33	-4251.95	-5.30	-188.2	-0.07	-7439.9	-2.83	5067.4	1.47

Table No. 6
Non Performing Loan Status of Commercial Banks

(Rs. in million)

Banks	Mid-July												Mid-January								
	2003			2004			2005			2006			2007			2007			2008		
	Total Gross Loan	NPL	NPL to Total Gross Loan (In%)	Total Gross Loan	NPL	NPL to Total Gross Loan (In%)	Total Gross Loan	NPL	NPL to Total Gross Loan (In%)	Total Gross Loan	NPL	NPL to Total Gross Loan (In%)	Total Gross Loan	NPL	NPL to Total Gross Loan (In%)	Total Gross Loan	NPL	NPL to Total Gross Loan (In%)	Total Gross Loan	NPL	NPL to Total Gross Loan (In%)
1. Nepal Bank Limited	18132.33	10964.91	60.47	17937.66	9640.08	53.74	16866.50	8372.00	49.64	12441.59	2262.18	18.18	13756.60	1856.00	13.49	12754.40	2252.10	17.66	16001.10	2243.10	14.02
2. Rastriya Baniya Bank	26608.83	16005.32	60.15	25105.68	14470.52	57.64	27000.90	13689.30	50.70	23246.50	8622.20	37.09	24871.36	6876.50	27.65	22896.00	11548.80	50.44	25126.80	6792.20	27.03
3. NABIL Bank Limited	8113.68	449.63	5.54	8548.66	286.68	3.35	10946.74	144.51	1.32	13278.78	182.60	1.38	15903.00	178.30	1.12	15154.30	249.10	1.64	19973.70	215.80	1.08
4. Nepal Investment Bank Limited	5921.79	117.09	1.98	7338.57	181.44	2.47	10453.16	280.87	2.69	13171.54	272.49	2.07	17769.00	421.97	2.37	16160.90	304.00	1.88	22175.60	375.60	1.69
5. Standard Chartered Bank Nepal Limited.	6000.16	247.95	4.13	6693.86	252.20	3.77	8420.87	226.31	2.69	9206.28	195.90	2.13	10790.10	197.10	1.83	9775.80	188.50	1.93	12093.90	178.70	1.48
6. Himalayan Bank Limited	10844.60	1092.84	10.08	12919.63	1147.46	8.88	13451.17	1001.35	7.44	15761.97	1040.75	6.60	17793.70	641.60	3.61	17301.90	890.20	5.15	20777.00	656.90	3.16
7. Nepal SBI Bank Limited	4795.84	426.90	8.90	5531.83	345.82	6.25	6739.35	441.02	6.54	8241.45	505.30	6.13	10065.00	45.80	4.56	9298.90	508.00	5.16	11795.10	512.00	4.34
8. Nepal Bangladesh Bank Limited	7961.51	1013.28	12.73	9644.70	1042.18	10.81	9626.91	1832.94	19.04	9796.38	2927.00	29.88	9169.40	3645.90	39.76	9796.60	3410.80	34.82	9890.70	3829.30	38.72
9. Everest Bank Limited	5049.58	111.19	2.20	6095.84	104.76	1.72	7900.09	128.81	1.63	10136.25	129.20	1.27	14082.68	113.17	0.80	11783.70	122.20	1.04	16968.70	109.20	0.64
10. Bank of Kathmandu Limited	4856.03	420.87	8.67	6008.31	399.94	6.66	6182.05	308.51	4.99	7488.70	203.60	2.72	9694.00	243.29	2.51	8437.00	245.70	2.91	11835.30	288.80	2.44
11. Nepal Credit and Commerce Bank Limited	3396.41	700.83	20.63	4717.30	600.05	12.72	6011.90	519.26	8.64	5899.16	1289.90	21.87	5122.20	1606.87	31.37	5836.90	1004.30	17.21	5274.20	1362.00	25.82
12. Lumbini Bank Limited	2622.36	306.77	11.70	3222.75	237.30	7.36	3685.13	561.13	15.23	4321.58	1339.20	30.99	4944.60	1007.00	20.37	5081.40	1063.80	20.94	5502.60	821.80	14.93
13. Nepal Industrial & Commercial Bank Limited	2562.86	170.69	6.66	3743.09	146.59	3.92	4909.36	185.43	3.78	6902.10	179.55	2.60	9128.70	1001.10	1.11	8035.90	275.50	3.43	10682.50	89.20	0.84
14. Machhapuchhre Bank Limited	1495.86	31.10	2.08	2540.79	24.98	0.98	5130.22	19.86	0.39	6146.57	16.92	0.28	7319.90	85.16	1.16	7297.90	45.00	0.62	8186.00	137.00	1.67
15. Kumari Bank Limited	2137.59	36.32	1.70	3697.99	28.19	0.76	5681.01	53.99	0.95	7007.78	64.35	0.92	9062.50	66.20	0.73	8425.70	131.50	1.56	11391.20	96.60	0.85
16. Laxmi Bank Limited	775.94	0.00	0.00	1750.93	0.00	0.00	2726.14	44.49	1.63	4279.80	33.50	0.78	6529.20	23.10	0.35	5356.00	29.20	0.55	8363.60	24.70	0.30
17. Siddhartha Bank Limited	629.03	0.00	0.00	1567.83	25.22	1.61	2634.93	67.93	2.58	3869.27	33.57	0.87	6319.90	21.50	0.34	4811.70	52.20	1.08	8030.00	25.60	0.32
18. Global Bank Ltd													2601.70	0.00	0.00		0.00	0.00	3905.40	0.00	0.00
19. Agriculture Development Bank Ltd.										33310.75	6858.99	20.59	34440.37	6185.29	17.96	33269.10	7446.50	22.38	35522.60	6601.50	18.58
20. Citizens Bank International Ltd.*																			4087.30		
21. Prime Commercial Bank Ltd.																			2839.60		
22. Sun Rise BANK Ltd.																			1056.90		
23. Bank of Asia Ltd.																			900.40		
Total	111904.40	32095.69	28.68	127065.40	28933.41	22.77	148366.43	27877.70	18.79	194506.45	26157.20	13.45	229363.91	24215.85	10.56	211474.10	29767.40	14.08	272380.20	24360.00	8.94

* Data not available.

Table No. 12
SOURCES AND USES OF FUND OF HIMALAYAN BANK LTD.

(Rs. in million)

	Mid-July							Mid-Jan	
	2001	2002	2003	2004	2005	2006	2007	2007	2008
1 CAPITAL FUND	501.6	651.6	740.6	1435.9	1328.2	1541.7	1766.1	1766.1	2146.5
a. Paid-up Capital	300.0	390.0	429.0	536.3	643.5	772.2	810.8	810.8	1013.5
b. General Reserve	183.6	239.7	288.8	329.2	381.8	443.4	534.9	534.9	633.3
c. Share Premium					0	0	0	0	0
d. Retained Earning		0.0		68.9	173.9	158.2	156.6	156.6	184.4
e. Others Reserves	18.0	21.9	22.8	501.5	102.9	154.3	244.3	244.3	295.8
F. Exchange Fluctuation Fund					26.1	13.6	19.5	19.5	19.5
2 BORROWINGS	5.4	48.2	538.8	66.4	485	383	360	362	727.7
a. NRB	0.0	47.6	403.7	66.4	25	23			
b. "A"Class Licensed Institution	5.4	0.6	135.1	0.0	100	0		2	367.7
c. Foreign Bank and Fin. Ins.	0.0	0.0	0.0	0.0	0	0			
d. Other Financial Ins.		0.0	0.0	0.0	360	0			
e. Bonds and Securities						360	360	360	360
3 DEPOSITS	17613.6	18595.2	21002.8	22760.9	24831.1	26456.2	29905.8	28516.6	29713.7
a. Current	2313.7	2652.8	3702.2	4353.1	5013	4993.6	5447.1	5475	6067.7
Domestic					3446.9	3647.4	4370.2	4365	4486.7
Foreign					1566.1	1346.2	1076.9	1110	1581
b. Savings	9164.1	9102.8	10840.8	11719.7	12852.4	14582.8	15784.7	15309.4	16943.3
Domestic					11925.3	13287.7	14573	14182.9	15886.6
Foreign					927.1	1295.1	1211.7	1126.5	1056.7
c. Fixed	5668.1	6044.9	5880.7	6043.7	6364.3	6350.2	8201.1	7260.9	6265.6
Domestic					2540	2353.3	4076.4	3384.4	3143.1
Foreign					3824.3	3996.9	4124.7	3876.5	3122.5
d. Call Deposits	0.0	343.8	201.3	219.6	15.4	41.6	97.9	40.4	1.5
e. Others	467.7	450.9	377.8	424.8	586	488	375	430.9	435.6
4 Bills Payable						101.3	94.9	82.8	124.5
6 Other Liabilities	2808.4	2085.7	2439.0	2488.0	1705.9	2067.2	1557.4	1918	1979.8
1. Sundry Creditors					17.2	83.6	24	73.1	50.8
2. Loan Loss Provision					937.1	1029	760.1	999.9	841.3
3. Interest Suspense a/c					518.2	558.2	343.1	498.7	409.2
4. Others	2808.4	2085.7	2439.0	2488.0	233.4	396.4	430.2	346.3	678.5
7 Reconciliation A/c					0	1.7	132.8	54.5	174.6
8 Profit & Loss A/c					752.4	513.8	828.5	386.4	414.6
SOURCES OF FUNDS	20929.0	21380.7	24721.2	26751.2	29102.6	31064.9	34645.5	33086.4	35281.4
1 LIQUID FUNDS	7192.6	7658.8	8281.7	8613.5	8173.2	2677.6	3259.6	2660.7	3272.6
a. Cash Balance	149.9	462.8	382.7	274.2	287.2	305.4	177.2	236.1	276
Nepalese Notes & Coins	131.7	450.1	350.0	274.2	287.2	263.3	154.6	202.8	248.2
Foreign Currency	18.2	12.7	32.7	0.0	0.0	42.1	22.6	33.3	27.8
b. Bank Balance	1136.9	768.6	1770.0	1494.5	1262.2	1366.9	1372.4	1546.3	1484.8
1. In Nepal Rastra Bank	1073.2	695.4	1130.0	1623.9	1412	1093	1269.5	1273.6	1181.8
Domestic Currency					1373.2	1109.6	1255	1251.7	1160.3
Foreign Currency					38.8	-16.6	14.5	21.9	21.5
2. "A"Class Licensed Institution	11.0	36.3	40.0	33.0	2.5	78.6	40.8	113.5	114.2
Domestic Currency					2.5	78.6	38.8	113.2	115.4
Foreign Currency					0	0	2	0.3	-1.2
3. Other Financial Ins.									
4. In Foreign banks	52.7	36.9	600.0	-162.4	-152.3	195.3	62.1	159.2	188.8
c. Money at Call	5905.8	6427.4	6129.0	6844.8	6623.8	1005.3	1710	878.3	1511.8
Domestic Currency					200	0	130	325	195
Foreign Currency					6423.8	1005.3	1580	553.3	1316.8
2 INVESTMENTS	2224.3	2588.6	3980.0	2781.7	5469.7	5144.4	6454.8	6057.2	4194.9
a. Govt. Securities	2224.3	2588.6	3980.0	2781.7	5469.7	4577.7	6454.8	6057.2	4194.9
b. NRB Bond						566.7			
c. Govt. Non-Fin. Ins.									
d. Other Non-Fin Ins.									
e. Non Residents									
3 SHARE & OTHER INVESTMENT	10.7	34.3	34.3	96.6	39.9	5746.1	5366.8	5375.9	5157.7
1. Non Residents					0	0	5294.7	5309.6	4799
2. Others					39.9	5746.1	72.1	66.3	358.7
4 LOANS & ADVANCES	8836.6	9673.5	10894.2	13081.7	13245.0	15515.7	17672.0	17102.4	20561.6
a. Govt. Entp.	536.4	352.5	742.7	766.2	745	605	702	598	654
b. Pvt. Sector	8300.2	9321.0	10151.5	12315.5	12500	14911	16970	16505	19908
c. Financial Institutions									
5 BILL PURCHED	340.3	0.0	180.0	0.0	345.9	252.6	169.5	199.3	215.3
a. Domestic Bills Purchased					345.9	252.6	30.3	14.2	78.3
b. Foreign Bills Purchased	340.3	0.0	180.0	0.0			139.2	185.1	137
c. Import Bills & Imports									
6 LOANS AGAINST COLLECTED BILLS					0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills									
b. Against Foreign Bills									
8 FIXED ASSETS					481.0	540.8	575.0	569.2	616.5
9 OTHER ASSETS	2324.5	1425.7	1351.0	2177.7	1035.8	1050.0	1009.9	974.7	1147.9
a. Accrued Interests	115.5	313.4	313.5	661.9	701.4	688.2	415.3	635.2	514.6
Govt. Entp.	0.0	5.5	0.9	2.2		0.0	0.0	0.0	0.0
Private Sector	115.5	307.9	312.6	659.7	701.4	688.2	415.3	635.2	514.6
b. Staff Loans / Adv.						109.4	151.7	196.5	167.8
c. Sundry Debtors					58.8	27.1	33.2	13.7	36.8
d. Cash In Transit					0.0	0.0		0.9	
e. Others	2209.0	1112.3	1037.5	1515.8	275.6	225.3	409.7	128.4	428.7
10 Expenses not Written off						121.5	118.3	116.1	111.4
11 Non Banking Assets					57.9	16.2	19.6	30.9	3.5
12 Reconciliation Account					254.2	0	0	0	0
13 Profit & Loss A/c					0	0	0	0	0
USES OF FUNDS	20929.0	21380.7	24721.2	26751.2	29102.6	31064.9	34645.5	33086.4	35281.4

Table No. 13
SOURCES AND USES OF FUND OF NEPAL SBI BANK LIMITED.

(Rs. in million)

	Mid-July							Mid-Jan	
	2001	2002	2003	2004	2005	2006	2007	2007	2008
1 CAPITAL FUND	243.5	541.5	582.9	823.2	689.3	1119.8	989.9	1204.7	1163.3
a. Paid-up Capital	143.9	424.9	425.2	426.9	431.9	840.2	647.8	840.2	647.8
b. General Reserve	73.2	75.7	83.9	136.2	191	245.7	140.7	140.7	191.7
c. Share Premium					0	0	0	0.0	0.0
d. Retained Earning		12.2	40.9	12.2	38.2	5.3	1.7	1.7	0.7
e. Others Reserves	26.4	28.7	32.9	247.9	22.4	22.4	192.4		315.3
F. Exchange FluctuationFund					5.8	6.2	7.3	222.1	7.8
2 BORROWINGS	0.0	264.2	65.8	0.0	67.4	0	1015.4	942.6	1124.692
a. NRB	0.0	264.2	65.8	0.0	67.4	0		50	0
b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0					0
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0			815.4	892.6	924.692
d.Other Financial Ins.		0.0		0.0					0
e. Bonds and Securities							200		200
3 DEPOSITS	6618.4	5572.2	6522.8	7232.1	8645.8	10852.7	11445.2	10589.5	12852.08
a. Current	2359.9	1086.7	1300.0	1712.6	1774.1	1375.4	1930.4	1323.5	1839.742
Domestic					1724.2	1326.9	1884.3	1293.8	1794.891
Foreign					49.9	48.5	46.1	29.7	44.851
b. Savings	1259.5	1274.7	1820.7	2024.2	2684.7	2832.7	3274.7	3135.5	3797.52
Domestic					2601	2764.9	3175.6	3043	3721.684
Foreign					83.7	67.8	99.1	92.5	75.836
c. Fixed	2929.4	3132.7	3337.6	3371.4	4086.4	6116.2	5517.3	5556.8	6618.921
Domestic					4086.4	5970.4	5354.8	5395.4	6601.225
Foreign					0	145.8	162.5	161.4	17.696
d. Call Deposits	0.0	26.3	0.0	0.0	0	449	624.7	437.7	478.484
e. Others	69.6	51.9	64.5	123.9	100.6	79.4	98.1	136	117.416
4 Bills Payable					32.7	35.5	61.6	85.8	74.977
6 Other Liabilities	538.5	574.3	829.1	877.7	957.2	1263.1	1490.4	1397.2	1589.183
1. Sundry Creditors					11.4	86.1	311.2	190.5	241.159
2. Loan Loss Provision					397.3	613.6	589.2	600.7	629.016
3. Interest Suspense a/c					475.5	462.8	464.6	465.7	511.144
4. Others	538.5	574.3	829.1	877.7	73	100.6	125.4	140.3	207.864
7 Reconciliation A/c					7.1	244.7	0.2	50.5	2.6
8 Profit & Loss A/c					217.1	219.8	394.5	162.6	147.3
SOURCES OF FUNDS	7400.4	6952.2	8000.6	8933.0	10616.6	13735.6	15397.2	14432.9	16954.2
1 LIQUID FUNDS	2348.2	1403.2	1331.6	775.0	459.6	894.5	1754.5	1384.6	961.603
a. Cash Balance	148.5	166.6	269.6	161.2	143.7	269.7	287.5	248.3	298.194
Nepalese Notes & Coins	133.2	147.8	243.1	140.1	125.3	244.1	262.2	234.8	281.3
Foreign Currency	15.3	18.8	26.5	21.1	18.4	25.6	25.3	13.5	16.9
b. Bank Balance	1809.7	1236.6	1062.0	613.8	315.9	261.6	835.1	978.3	645.587
1. In Nepal Rastra Bank	294.2	1177.5	892.3	578.3	390.1	629.9	556.7	641.3	342.801
Domestic Currency					387.6	626.3	544	636.4	336.107
Foreign Currency					2.5	3.6	12.7	4.9	6.694
2. "A"Class Licensed Institution	4.7	12.9	12.2	7.3	8.1	4.7	11.8	8.9	37.313
Domestic Currency					8.1	4.1	10.8	8.3	35.778
Foreign Currency						0.6	1	0.6	1.535
3. Other Financial Ins.									0
4. In Foreign banks	1510.8	46.2	157.5	28.2	-82.3	-373	266.6	328.1	265.473
c. Money at Call	390.0	0.0	0.0	0.0	0	363.2	631.9	158	17.822
Domestic Currency							215	350	0
Foreign Currency							148.2	281.9	17.822
2 INVESTMENTS	364.7	503.2	1189.4	1871.5	2588.2	3680.4	2345.6	2793.6	3053.8
a. Govt. Securities	364.7	503.2	1189.4	1871.5	2470	3680.4	2345.6	2793.6	3053.777
b. NRB Bond					118.2	0			0
c. Govt. Non-Fin. Ins.									0
d. Other Non-Fin Ins.									0
e. Non Residents									0
3 SHARE & OTHER INVESTMENT	8.9	17.9	17.9	17.9	19.5	19.5	31.9	31.9	31.9
1. Non Residents					0	0	0	0	0
2. Others					19.5	19.5	31.9	31.9	31.939
4 LOANS & ADVANCES	4091	4529	4761	5491	6619	8060	9847	9089	11607
a. Govt. Entp.	88.3	87.4	50.0	72.9	43	163	206	187	114
b. Pvt. Sector	4002.7	4441.2	4711.1	5418.0	6576	7897	9464	8726	11309
c. Financial Institutions							176	176	184
5 BILL PURCHED	85.3	65.3	5.0	61.6	146.1	190.8	218.4	210.2	188.0
a. Domestic Bills Purchased					29.5	26.8	51.6	15.8	36.299
b. Foreign Bills Purchased	85.3	65.3	5.0	61.6	116.6	164	166.8	194.4	151.667
c. Import Bills & Imports									0.0
6 LOANS AGAINST COLLECTED BILLS					0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills									
b. Against Foreign Bills									
8 FIXED ASSETS					132.6	147.2	194.3	155.2	212.7
9 OTHER ASSETS	502.3	433.9	695.6	716.1	632.1	697.6	1000.5	742.1	893.5
a. Accrued Interests	164.6	198.5	389.7	421.2	494.0	431.4	485.2	523.9	556.6
Govt. Entp.	0.0	2.3	0.5	0.4		0.0	0.0	0.0	0.0
Private Sector	164.6	196.2	389.2	420.8	494.0	431.4	485.2	523.9	556.6
b. Staff Loans / Adv.						46.5	53.4	43.5	52.4
c. Sundry Debtors					1.0	0.9	250.7	35.1	16.1
d. Cash In Transit					0.0	0.0	0.0	0.0	0.0
e. Others	337.7	235.5	305.9	294.9	137.1	218.8	211.2	139.6	268.413
10 Expenses not Written off					0	2.4	1.5	2.4	1.548
11 Non Banking Assets					19.4	43.6	3.8	24	3.847
12 Reconciliation Account					0	0	0	0	0
13 Profit & Loss A/c					0	0	0	0	0
USES OF FUNDS	7400.4	6952.1	8000.6	8933.0	10616.6	13735.6	15397.2	14432.9	16954.1

Table No. 14
SOURCES AND USES OF FUND OF NEPAL BANGLADESH BANK LIMITED.

(Rs. in million)

	Mid-July							Mid-Jan	
	2001	2002	2003	2004	2005	2006	2007	2007	2008
1 CAPITAL FUND	299.7	595.6	622.6	1038.7	1038.1	234.6	-1562.4	-1008.1	-2795.7
a. Paid-up Capital	119.1	238.1	359.9	359.9	719.9	719.9	719.9	719.9	744.1
b. General Reserve	137.9	178.2	190.9	205.2	201.7	201.7	201.7	201.7	204.693
c. Share Premium					3.5	3.5	3.5	3.5	3.472
d. Retained Earning		145.8	0.0	145.8	0.0	-803.7	-2605.4	-2046.5	-3866.0
e. Others Reserves	42.7	33.5	71.8	327.8	72	72	72	72	72
F. Exchange FluctuationFund					41	41.2	45.9	41.3	46.016
2 BORROWINGS	0.0	152.5	68.3	67.2	0	71	230	720	0
a. NRB	0.0	152.5	8.3	30.0	0	71	230	720	0
b. "A"Class Licensed Institution	0.0	0.0	60.0	0.0	0	0	0	0	0
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	37.2	0	0	0	0	0
d. Other Financial Ins.		0.0	0.0	0.0	0	0	0	0	0
e. Bonds and Securities									
3 DEPOSITS	8578.8	9514.0	10548.0	12747.3	12125.5	13014.8	9464	9134.2	10215.38
a. Current	634.1	864.5	884.2	1137.0	1077.6	1117.5	872.5	760.4	1056.073
Domestic					950.9	1032	822.8	696.7	1000.083
Foreign					126.7	85.5	49.7	63.7	55.99
b. Savings	1694.9	2086.9	2913.6	4225.9	5475.2	7414.8	5582.9	4850.7	6462.822
Domestic					5454.3	7390.2	5562.1	4831.2	6438.84
Foreign					20.9	24.6	20.8	19.5	23.982
c. Fixed	5236.8	5453.6	5031.6	4875.7	3536.6	2867	1578.1	2397.1	1386.209
Domestic					3444.8	2848.2	1575.4	2379.2	1384.187
Foreign					91.8	18.8	2.7	17.9	2.022
d. Call Deposits	682.1	766.0	1439.8	2208.8	1770.4	1363.6	1155.7	893.5	1095.939
e. Others	330.9	343.0	278.8	299.9	265.7	251.9	274.8	232.5	214.338
4 Bills Payable					-94.9	-252.1	22.7	-50.1	49.6
6 Other Liabilities	1452.2	1737.0	1690.3	2043.4	2499.2	3292.7	5571	5381	7897.788
1. Sundry Creditors					114.4	162.4	161.1	220.6	1529.097
2. Loan Loss Provision					1184.5	1691.9	3633.7	3460.1	4122.01
3. Interest Suspense a/c					702.6	984.6	1249.8	1256.3	1522.429
4. Others	1452.2	1737.0	1690.3	2043.4	497.7	453.8	526.4	444	724.252
7 Reconciliation A/c					-104.1	-96.2	-19.9	-219.7	-204.743
8 Profit & Loss A/c					76.1	457	576.9		208.88
SOURCES OF FUNDS	10330.7	11999.1	12929.2	15896.6	15539.9	16721.8	14282.3	13957.3	15371.2
1 LIQUID FUNDS	1810.1	1836.7	891.8	1488.8	1493.2	1764.7	1195.3	569.3	949.184
a. Cash Balance	242.8	362.8	309.8	350.7	300.9	354.5	391.7	350.4	453.917
Nepalese Notes & Coins	221.5	334.2	267.4	319.7	279.4	333.3	371.0	328.6	414.5
Foreign Currency	21.3	28.6	42.4	31.0	21.5	21.2	20.7	21.8	39.4
b. Bank Balance	756.1	1395.6	582.0	1056.2	1054.4	1292.8	771.1	138.9	347.641
1. In Nepal Rastra Bank	634.1	1170.7	511.0	800.3	747.7	1110.4	613.2	35.1	683.616
Domestic Currency					735.5	1009.1	599.1	3.2	634.72
Foreign Currency					12.2	101.3	14.1	31.9	48.896
2. "A"Class Licensed Institution	22.2	20.9	15.1	33.2	21.4	11.3	21.5	12.3	-180.291
Domestic Currency					20.2	10.9	21.2	12	-180.588
Foreign Currency					1.2	0.4	0.3	0.3	0.297
3. Other Financial Ins.									0
4. In Foreign banks	99.8	204.0	55.9	222.7	285.3	171.1	136.4	91.5	-155.684
c. Money at Call	811.2	78.3	0.0	81.9	137.9	117.4	32.5	80	147.626
Domestic Currency					0	30	32.5	80	147.626
Foreign Currency					137.9	87.4			0
2 INVESTMENTS	262.5	891.0	2040.4	2578.9	2212.5	2525.3	826.8	300.5	1019.7
a. Govt. Securities	262.5	891.0	2040.4	2578.9	2212.5	2525.3	826.8	300.5	1019.721
b. NRB Bond									0
c. Govt. Non-Fin. Ins.									0
d. Other Non-Fin Ins.									0
e. Non Residents									0
3 SHARE & OTHER INVESTMENT	15.0	138.4	236.3	38.4	62.8	64.8	182.2	250.1	230.1
1. Non Residents							102.4	170.3	151.288
2. Others					62.8	64.8	79.8	80	78.823
4 LOANS & ADVANCES	7022	7969	8363	9996	8740	9011	8303	9021	9091.5
a. Govt. Entp.	318.9	260.7	283.0	333.5	58	159	59	88.5	80
b. Pvt. Sector	6703.4	7708.4	8079.9	9662.1	8682	8852	7863	8546.2	8746
c. Financial Institutions							382	386	265
5 BILL PURCHES	325.1	245.4	129.0	258.0	984.5	895.2	856.3	776.1	799.4
a. Domestic Bills Purchased					18.9	8.4	10.5	3.3	41.766
b. Foreign Bills Purchased	325.1	245.4	129.0	258.0	128.2	144.2	101	61	70
c. Import Bills & Imports					837.4	742.6	744.8	711.8	688.1
6 LOANS AGAINST COLLECTED BILLS	0.0	7.6	0.0	0.0	0.0	0.0	0.0	0	0.0
a. Against Domestic Bills									0.0
b. Against Foreign Bills	0.0	7.6	0.0	0.0					0
8 FIXED ASSETS					199.4	172.1	141.2	167.5	146.6
9 OTHER ASSETS	895.7	910.9	1268.8	1536.9	1509.0	1793.4	2326.6	2324.7	2710.9
a. Accrued Interests	91.9	124.2	160.8	300.9	364.7	984.5	1249.8	1256.3	1522.4
Govt. Entp.	0.0	0.0	0.8	3.1		7.7	15.0	0.6	15.4
Private Sector	91.9	124.2	160.0	297.8	364.7	976.8	1234.8	1255.7	1507.0
b. Staff Loans / Adv.						71.4	93.4	93.5	114.4
c. Sundry Debtors					21.0	21.1	12.9	17.7	22.8
d. Cash In Transit					0.0	0.0		0	0.0
e. Others	803.8	786.7	1108.0	1236.0	1123.3	716.4	970.5	957.2	1051.235
10 Expenses not Written off					10.6	10.7	6.8	9.7	5.497
11 Non Banking Assets					328.1	484.9	444.3	478.7	418.39
12 Reconciliation Account					0	0	0	0	0
13 Profit & Loss A/c					0	0	0	60.1	0
USES OF FUNDS	10330.7	11999.1	12929.2	15896.6	15539.9	16721.8	14282.3	13957.3	15371.3

Table No. 15
SOURCES AND USES OF FUND OF EVEREST BANK LIMITED.

(Rs. in million)

	Mid-July							Mid-Jan	
	2001	2002	2003	2004	2005	2006	2007	2007	2008
1 CAPITAL FUND	249.4	497.8	587.1	665.8	980.3	832.5	963.6	962.8	1603.5
a. Paid-up Capital	197.0	399.3	455.0	455.0	755.0	518.0	518.0	518.0	831.4
b. General Reserve	13.4	27.3	44.9	64.5	93.2	127.3	180.8	180.8	234.848
c. Share Premium					6.4	6.4	6.4	6.4	206.427
d. Retained Earning		62.5	72.9	62.5	46.9	70.5	108.6	108.6	130.5
e. Others Reserves	39.0	8.7	14.3	83.8	63	94.5	133.1	132.3	183.326
F. Exchange FluctuationFund					15.8	15.8	16.7	16.7	16.978
2 BORROWINGS	80.0	310.3	83.2	433.3	0	300	300	300	300
a. NRB	0.0	81.8	0.0	0.0	0	0	0	0	0
b. "A"Class Licensed Institution	80.0	0.0	0.0	0.0	0	0	0	0	0
c. Foreign Bank and Fin.Ins.	0.0	228.5	83.2	433.3	0	0	0	0	0
d.Other Financial Ins.		0.0	0.0	0.0	0	300	300	0	0
e. Bonds and Securities								300	300
3 DEPOSITS	4574.5	5461.1	6694.9	8064.0	10097.8	13802.5	19097.7	16054.2	22315.09
a. Current	399.7	489.6	562.4	719.8	1025.2	1155.2	2620	1695.1	4529.327
Domestic					997.8	1128.5	2585.2	1663.8	4478.9
Foreign					27.4	26.7	34.8	31.3	50.427
b. Savings	1384.1	1733.3	2758.0	3730.7	4806.9	6929.2	9018	7854.4	10529.54
Domestic					4767.5	6815	8887.7	7729.2	10389.93
Foreign					39.4	114.2	130.3	125.2	139.605
c. Fixed	2470.2	2694.6	2803.4	2914.1	3444.5	4298.2	5658.7	4879.8	5832.895
Domestic					3418	3758.1	5368.4	4188.8	5662.928
Foreign					26.5	540.1	290.3	691	169.967
d. Call Deposits	225.6	439.4	428.0	565.6	704.4	1293.3	1578.9	1453	1241.239
e. Others	94.9	104.2	143.1	133.8	116.8	126.6	222.1	171.9	182.092
4 Bills Payable					17.6	11.1	26.8	57.8	26.9
6 Other Liabilities	336.3	505.0	895.0	804.1	782.1	1176.5	1398.8	1258.7	1270.562
1. Sundry Creditors					231.9	29.4	44.5	117.1	106.606
2. Loan Loss Provision					317.7	356.1	418.6	397.6	464.737
3. Interest Suspense a/c					57.8	61.6	83.1	83.3	149.104
4. Others	336.3	505.0	895.0	804.1	174.7	729.4	852.6	660.7	550.115
7 Reconciliation A/c					2915.4	211.4	1247.8	479.6	1059.1
8 Profit & Loss A/c					275.8	380.5	300.6	198.4	290.4
SOURCES OF FUNDS	5240.2	6774.2	8260.2	9967.2	15069.0	16714.5	23335.3	19311.5	26865.6
1 LIQUID FUNDS	824.1	809.2	1156.1	869.7	1624.2	1619.6	3329.7	2298.1	4155.31
a. Cash Balance	108.0	169.9	136.6	128.7	192.6	259.4	535	252.2	591.2
Nepalese Notes & Coins	92.9	146.3	109.8	117.8	180.6	246.1	512.3	238.7	561.5
Foreign Currency	15.1	23.6	26.8	10.9	12.0	13.3	22.7	13.5	29.7
b. Bank Balance	716.1	502.3	982.0	508.9	861.6	1360.2	2794.7	1895.9	3166.11
1. In Nepal Rastra Bank	385.6	357.7	724.8	441.9	774.5	1139.5	1846.8	1407.8	2946.646
Domestic Currency					757.1	1136.5	1841.7	1400.3	2921.069
Foreign Currency					17.4	3	5.1	7.5	25.577
2. "A"Class Licensed Institution	2.3	3.1	5.9	4.2	13.4	6.1	36.3	4.9	16.183
Domestic Currency					12.5	6.1	32.6	4.8	12.332
Foreign Currency					0.9	0	3.7	0.1	3.851
3. Other Financial Ins.					0	0	0	0	0
4. In Foreign banks	328.2	141.5	251.3	62.8	73.7	214.6	911.6	483.2	203.281
c. Money at Call	0.0	137.0	37.5	232.1	570	0	0	150	398
Domestic Currency					570	0	0	150	398
Foreign Currency					0	0	0	0	0
2 INVESTMENTS	823.0	1538.9	1599.4	2466.4	2100.3	3548.6	4704.6	3467.9	4011.0
a. Govt. Securities	823.0	1538.9	1599.4	2466.4	2100.3	3548.6	4704.6	3467.9	4011.006
b. NRB Bond									0
c. Govt. Non-Fin. Ins.									0
d. Other Non-Fin Ins.									0
e. Non Residents									0
3 SHARE & OTHER INVESTMENT	3.7	89.7	17.1	17.1	19.4	652.7	280.5	844.4	262.3
1. Non Residents						646.2	274	837.9	237.403
2. Others					19.4	6.5	6.5	6.5	24.89
4 LOANS & ADVANCES	2963.7	3969.6	5030.9	6116.6	7914.4	10124.2	14059.2	11739.7	16921.2
a. Govt. Entp.	0.0	0.0	60.0	69.2	0	494	643	684	683
b. Pvt. Sector	2963.7	3969.6	4970.9	6047.4	7914	9631	13027	10697	15852
c. Financial Institutions							388.9	359	385.5
5 BILL PURCHED					29.7	30.7	40.8	44.0	47.6
a. Domestic Bills Purchased					16.4	21.7	28.8	40.6	39.357
b. Foreign Bills Purchased					13.3	9	12	3	8
c. Import Bills & Imports					0.0	0.0	0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS					0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills									0.0
b. Against Foreign Bills									0
8 FIXED ASSETS					133.7	152.0	170.3	159.9	236.8
9 OTHER ASSETS	582.8	353.7	438.0	482.9	449.9	576.9	750.2	757.5	1231.3
a. Accrued Interests	94.3	99.8	147.6	176.6	180.6	110.2	72.2	148.6	201.0
Govt. Entp.	0.0	0.0	0.9	0.2	0	0.0	0.5	0.0	0.1
Private Sector	94.3	99.8	146.7	176.4	180.6	110.2	71.7	148.6	200.9
b. Staff Loans / Adv.						72.8	102.6	84.1	120.7
c. Sundry Debtors					20.9	9.7	56.9	49.5	319.0
d. Cash In Transit					3.3	0.0	0.0	0.0	9.5
e. Others	488.5	253.9	290.4	306.3	245.1	384.2	518.5	475.3	581.041
10 Expenses not Written off					0	0	0	0	0.005
11 Non Banking Assets					48.7	9.9	0	0	0
12 Reconciliation Account					2748.7	0	0	0	0
13 Profit & Loss A/c					0	0	0	0	0
USES OF FUNDS	5197.3	6761.1	8241.5	9952.7	15069.0	16714.6	23335.3	19311.5	26865.6

Table No. 16
SOURCES AND USES OF FUND OF BANK OF KATHMANDU LIMITED.

(Rs. in million)

	Mid-July							Mid-Jan	
	2001	2002	2003	2004	2005	2006	2007	2007	2008
1 CAPITAL FUND	259.8	510.7	520.2	734.6	650.8	720.7	840.2	840.2	982.0
a. Paid-up Capital	233.6	463.6	463.6	463.6	463.6	463.6	603.1	603.1	603.1
b. General Reserve	20.1	33.1	35.0	51.4	76.9	104.8	145.3	145.3	197.8
c. Share Premium					0	0	0	0	0
d. Retained Earning		5.5	12.9	51.9	6.5	1.0	8.3	8.3	6.7
e. Others Reserves	6.1	8.5	8.7	167.7	92.9	139.2	68.9	68.9	157.8
F. Exchange Fluctuation Fund					10.9	12.1	14.6	14.6	16.6
2 BORROWINGS	100.0	0.0	498.2	912.2	6	753.2	930	440	1005
a. NRB	0.0	0.0	107.0	8.0	6	0	360	0	490
b. "A"Class Licensed Institution	100.0	0.0	391.2	904.2	0	553.2	370	240	315
c. Foreign Bank and Fin. Ins.	0.0	0.0	0.0	0.0	0	0	0	0	0
d. Other Financial Ins.		0.0	0.0	0.0	0	0	0	0	0
e. Bonds and Securities					200	200	200	200	200
3 DEPOSITS	5724.1	5735.9	6169.6	7741.6	8942.8	10429.3	12358.6	11956.1	13499.4
a. Current	681.5	789.6	935.7	997.9	1302.6	1409.2	1661.8	1913.7	1827.8
Domestic					1135.7	1218.8	1490.7	1691.4	1654.3
Foreign					166.9	190.4	171.1	222.3	173.5
b. Savings	1848.9	1862.6	2267.3	2873.8	3447.5	4582	5526.8	5286.2	6431.2
Domestic					3244.5	4297.3	5298.3	5068.1	6237.4
Foreign					203	284.7	228.5	218.1	193.8
c. Fixed	1948.5	1958.8	1991.1	2279.7	2878.9	2709.8	3037.2	2733.4	2868.2
Domestic					2194.2	1940.1	2216.5	2105.4	2267.3
Foreign					684.7	769.7	820.7	628	600.9
d. Call Deposits	1050.1	995.1	854.7	1450.7	1162.1	1618.6	1966.5	1930.6	2215.5
e. Others	195.1	129.8	120.8	139.5	151.7	109.7	166.3	92.2	156.7
4 Bills Payable					19.2	11	9.3	16.4	18.6
6 Other Liabilities	444.9	567.7	777.6	574.6	398.4	415.9	580.9	500.9	835.1
1. Sundry Creditors					-12.8	69.1	46.4	3.4	152.9
2. Loan Loss Provision					269.7	236.2	286.5	268.3	331.4
3. Interest Suspense a/c					27.8	24	14.7	14.4	23.7
4. Others	444.9	567.7	777.6	574.6	113.7	86.6	233.3	214.8	327.1
7 Reconciliation A/c					0	0	0	0	0
8 Profit & Loss A/c					228.8	330.7	278.5	195	241.6
SOURCES OF FUNDS	6528.8	6814.3	7965.6	9963.0	10246.0	12660.8	14997.5	13948.6	16581.7
1 LIQUID FUNDS	1529.9	810.7	692.7	1150.0	1428.3	1945.6	1560.9	2018.5	1853
a. Cash Balance	171.2	193.1	157.4	139.2	161.5	184	219	299.6	390.7
Nepalese Notes & Coins	157.1	178.0	133.0	111.1	150.6	171.2	198.0	265.8	368.7
Foreign Currency	14.1	15.1	24.4	28.1	10.9	12.8	21.0	33.8	22.0
b. Bank Balance	972.3	490.2	527.8	655.7	579	544.7	1082.6	1015.3	1150.5
1. In Nepal Rastra Bank	399.9	298.2	362.4	447.4	417.9	349.3	883.5	745	945.2
Domestic Currency					386.7	336.7	877.1	741	934.1
Foreign Currency					31.2	12.6	6.4	4	11.1
2. "A"Class Licensed Institution	11.3	59.3	19.9	26.1	29.3	21.3	42.3	43	29.8
Domestic Currency					24.3	20.7	41.2	42.3	26.2
Foreign Currency					5	0.6	1.1	0.7	3.6
3. Other Financial Ins.					0	0	0	0	0
4. In Foreign banks	561.1	132.7	145.5	182.2	131.8	174.1	156.8	227.3	175.5
c. Money at Call	386.4	127.4	7.5	355.1	687.8	1216.9	259.3	703.6	311.8
Domestic Currency					0	0	0	50	58.3
Foreign Currency					687.8	1216.9	259.3	653.6	253.5
2 INVESTMENTS	300.8	542.7	1510.8	2371.8	2216.5	2654.8	2332.0	2830.7	1612.6
a. Govt. Securities	300.8	542.7	1510.8	2371.8	2146.6	2654.8	2332	2830.7	1612.6
b. NRB Bond									0
c. Govt. Non-Fin. Ins.									0
d. Other Non-Fin Ins.									0
e. Non Residents					69.9	0	0	0	0
3 SHARE & OTHER INVESTMENT	24.6	88.0	108.0	22.8	19.2	93.6	663.2	92.7	592.3
1. Non Residents									0
2. Others					19.2	93.6	663.2	92.7	592.3
4 LOANS & ADVANCES	4275.3	4840.1	4913.3	6049.7	6166.9	7525.2	9663.6	8272.4	11803.3
a. Govt. Entp.	0.0	88.4	0.0	0.0	0	82	293	315	287
b. Pvt. Sector	4275.3	4751.7	4913.3	6049.7	6167	7443	9371	7958	11517
c. Financial Institutions									0
5 BILL PURCHED	51.8	137.5	27.7	25.0	82.3	17.6	31.1	161.1	32.0
a. Domestic Bills Purchased					19.5	9.7	21.3	153.2	18.6
b. Foreign Bills Purchased	51.8	137.5	27.7	25.0	15	6	6	6	0
c. Import Bills & Imports					47.8	1.9	9.8	1.9	13.4
6 LOANS AGAINST COLLECTED BILLS	0.0	0.0	15.2	30.2	29.3	43.4	27.4	12.1	0.0
a. Against Domestic Bills					29.3	43.4	27.4	12.1	0.0
b. Against Foreign Bills	0.0	0.0	15.2	30.2	225.8	269.0	489.3	461.8	498.0
8 FIXED ASSETS					225.8	269.0	489.3	461.8	498.0
9 OTHER ASSETS	346.4	395.3	697.9	313.5	53.7	104.3	226.4	91.9	174.8
a. Accrued Interests	-5.5	12.4	41.1	31.4	23.6	58.0	56.6	57.2	57.9
Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Private Sector	-5.5	12.4	41.1	31.4	23.6	58.0	56.6	57.2	57.9
b. Staff Loans / Adv.						0.0	29.9	4.7	28.7
c. Sundry Debtors					17.4	26.0	126.7	12.2	53.8
d. Cash In Transit					0.0	0.0	0.0	0.0	0.0
e. Others	351.9	382.9	656.8	282.1	12.7	20.3	13.2	17.8	34.4
10 Expenses not Written off					0	0	0	0	0
11 Non Banking Assets					24	7.3	3.6	7.4	15.7
12 Reconciliation Account					0	0	0	0	0
13 Profit & Loss A/c					0	0	0	0	0
USES OF FUNDS	6528.8	6814.3	7965.6	9963.0	10246.0	12660.8	14997.5	13948.6	16581.7

Table No. 17
SOURCES AND USES OF FUND OF BANK OF NEPAL CREDIT & COMMERCE BANK LIMITED.

(Rs. in million)

	Mid-July							Mid-Jan	
	2001	2002	2003	2004	2005	2006	2007	2007	2008
1 CAPITAL FUND	364.2	380.8	510.7	941.3	725.5	260.7	-308.3	305.4	-510.0
a. Paid-up Capital	350.0	350.0	490.0	595.0	693.6	698.4	699.1	698.7	699.4
b. General Reserve	9.8	13.4	13.4	29.8	30.5	30.5	30.5	30.5	30.5
c. Share Premium					0	0	0	0	0
d. Retained Earning		0.0	0.0	113.6	0.0	-468.2	-1063.2	-423.8	-1265.2
e. Others Reserves	4.4	17.4	7.3	202.9	0	0	25.3		25.3
F. Exchange Fluctuation Fund					1.4	0	0	0	0
2 BORROWINGS	0.0	0.0	19.7	0.0	0	0	0	0	0
a. NRB	0.0	0.0	19.7	0.0	0	0	0	0	0
b. "A" Class Licensed Institution	0.0	0.0	0.0	0.0	0	0	0	0	0
c. Foreign Bank and Fin. Ins.	0.0	0.0	0.0	0.0	0	0	0	0	0
d. Other Financial Ins.		0.0	0.0	0.0	0	0	0	0	0
e. Bonds and Securities									
3 DEPOSITS	3772.7	3709.0	4294.1	5959.6	6630.1	6619.5	6500.3	6146.5	6313.3
a. Current	261.2	362.4	252.3	452.5	380.3	372.6	451.4	313	469.9
Domestic					374.3	361.4	440.7	309.4	464.5
Foreign					6	11.2	10.7	3.6	5.4
b. Savings	600.6	798.3	1024.6	1919.8	2626.1	3370.3	3317.3	3183.5	3864.5
Domestic					2572.1	3300	3260.5	3157.1	3844.9
Foreign					54	70.3	56.8	26.4	19.6
c. Fixed	2710.2	2421.5	2613.0	2659.5	2676.5	1922.9	1736.6	1802.9	961.7
Domestic					2675.2	1922.9	1735.7	1802.9	945.2
Foreign					1.3	0	0.9	0	16.5
d. Call Deposits	106.7	61.0	350.0	839.5	819.6	838.4	900.4	745.5	923.7
e. Others	94.0	65.8	54.2	88.3	127.6	115.3	94.6	101.6	93.5
4 Bills Payable					5.8	63.6	14.5	4.9	12.7
6 Other Liabilities	466.4	928.0	811.8	715.3	1220.5	1651	2568.4	1986.7	2939.3
1. Sundry Creditors					25.8	29.2	18.4	25.2	412.8
2. Loan Loss Provision					584.9	684.7	1406.9	836.2	1204.7
3. Interest Suspense a/c					504.9	754	902.7	950	916.2
4. Others	466.4	928.0	811.8	715.3	104.9	183.1	240.4	175.3	405.6
7 Reconciliation A/c					0.1	14.8	41.8		138.7
8 Profit & Loss A/c						31.2			299.3
SOURCES OF FUNDS	4603.3	5017.8	5636.3	7616.2	8582.0	8640.8	8816.7	8443.5	9193.3
1 LIQUID FUNDS	940.3	809.7	793.3	1024.9	710.6	805.1	832.4	853.4	1011.6
a. Cash Balance	113.0	167.5	246.4	209.7	151.4	230.6	265.8	203.6	274.8
Nepalese Notes & Coins	93.5	149.0	192.4	183.0	140.5	219.8	256.8	186.5	255.8
Foreign Currency	19.5	18.5	54.0	26.7	10.9	10.8	9.0	17.1	19.0
b. Bank Balance	357.5	378.5	433.9	760.8	511.3	553.4	490.9	509.1	598.2
1. In Nepal Rastra Bank	249.8	235.8	363.2	550.6	441	478.2	255.1	293.9	526.2
Domestic Currency					452.2	468.8	248.3	291	522.9
Foreign Currency					-11.2	9.4	6.8	2.9	3.3
2. "A" Class Licensed Institution	32.9	52.6	26.1	112.1	23.5	19.6	71	24.1	34.9
Domestic Currency					22.1	19.2	68.4	22.6	31.2
Foreign Currency					1.4	0.4	2.6	1.5	3.7
3. Other Financial Ins.					0	0	120	120	0
4. In Foreign banks	74.8	90.1	44.6	98.1	46.8	55.6	44.8	71.1	37.1
c. Money at Call	469.8	263.7	113.0	54.4	47.9	21.1	75.7	140.7	138.6
Domestic Currency					10	0	40	100	80
Foreign Currency					37.9	21.1	35.7	40.7	58.6
2 INVESTMENTS	197.7	199.7	315.2	511.9	324.7	521.6	1155.3	118.9	1178.7
a. Govt. Securities	197.7	199.7	315.2	511.9	324.7	521.6	1155.3	118.9	1178.7
b. NRB Bond									0
c. Govt. Non-Fin. Ins.									0
d. Other Non-Fin Ins.									0
e. Non Residents									0
3 SHARE & OTHER INVESTMENT	91.2	126.1	91.8	96.6	68.1	75.6	70.0	75.6	61.6
1. Non Residents									0
2. Others					68.1	75.6	70	75.6	61.6
4 LOANS & ADVANCES	2894.1	2936.9	3321.8	4417.6	5934.3	5836.6	5083.9	5787.6	5248.1
a. Govt. Entp.	97.3	98.1	98.8	146.4	86	144	136	134	141
b. Pvt. Sector	2796.8	2838.8	3223.0	4271.2	5849	5692	4774	5481	5108
c. Financial Institutions							173.4	173.4	
5 BILL PURCHED	31.8	0.2	0.5	19.3	104.0	78.1	38.3	49.3	26.1
a. Domestic Bills Purchased					78.4	69.6	10.7	19.5	5.9
b. Foreign Bills Purchased	31.8	0.2	0.5	19.3	25.6	8.5	27.6	30	20
c. Import Bills & Imports					0.0	0.0	0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills									0.0
b. Against Foreign Bills									0.0
8 FIXED ASSETS					197.0	201.0	203.2	203.4	217.3
9 OTHER ASSETS	448.2	945.2	1113.7	1545.9	829.3	1024.4	1273.9	1181.3	1397.6
a. Accrued Interests	245.5	1.7	4.4	428.6	671.2	796.6	919.6	951.8	930.5
Govt. Entp.	0.0	0.0	0.0	2.3	0.0	0.0	35.2	27.5	43.4
Private Sector	245.5	1.7	4.4	426.3	671.2	796.6	884.4	924.3	887.1
b. Staff Loans / Adv.						27.6	36.8	34.0	51.8
c. Sundry Debtors					20.2	12.7	63.6	12.5	61.0
d. Cash In Transit					0.0	0.0	0.0	0.0	0.0
e. Others	202.7	943.5	1109.3	1117.3	137.9	187.5	253.9	183	354.3
10 Expenses not Written off					15.9	11.8	7.7	12.3	7.9
11 Non Banking Assets					57.5	86.6	47.4	61.7	44.4
12 Reconciliation Account					0	0		-14.5	0
13 Profit & Loss A/c					340.6	0	104.6	114.5	0
USES OF FUNDS	4603.3	5017.8	5636.3	7616.2	8582.0	8640.8	8816.7	8443.5	9193.3

Table No. 18
SOURCES AND USES OF FUND OF LUMBINI BANK LIMITED.

(Rs. in million)

	Mid-July							Mid-Jan	
	2001	2002	2003	2004	2005	2006	2007	2007	2008
1 CAPITAL FUND	351.1	351.4	380.5	358.4	526.3	106.1	-622.1	-722.1	-279.7
a. Paid-up Capital	350.0	350.0	350.0	350.0	500.0	500.0	600.0	500.0	750.0
b. General Reserve	0.1	0.1	28.7	17.9	21.6	21.6	21.6	21.6	60.112
c. Share Premium					0	0	0	0	0
d. Retained Earning		0.0	0.0	-64.4	0.0	-415.5	-1245.4	-1245.4	-1091.4
e. Others Reserves	1.0	1.3	1.8	54.9	0	0	0	0	0
F. Exchange FluctuationFund					4.7	0	1.7	1.7	1.669
2 BORROWINGS	0.0	121.5	90.0	164.7	0	0	23.5	0	260
a. NRB	0.0	121.5	0.0	164.7	0	0	0	0	200
b. "A"Class Licensed Institution	0.0	0.0	90.0	0.0	0	0	23.5	0	60
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	0	0	0	0	0
d. Other Financial Ins.					0	0	0	0	0
e. Bonds and Securities								0	0
3 DEPOSITS	2097.4	2646.1	2959.8	3777.6	4029.5	4786.5	6024.6	5804.4	5657.42
a. Current	66.6	122.8	158.7	200.0	149.8	159.9	348	248.8	280.65
Domestic					143.7	154.1	327.1	230.8	264.163
Foreign					6.1	5.8	20.9	18	16.487
b. Savings	435.0	548.5	571.2	833.2	940.9	1769.4	2703.5	2159.4	3082.533
Domestic					940	1768.9	2694.9	2153.5	3054.745
Foreign					0.9	0.5	8.6	5.9	27.788
c. Fixed	1271.3	1674.9	1808.1	1829.5	2142.8	1822	1660.1	1884.5	1074.317
Domestic					2107.5	1747.6	1593.6	1811.9	999.109
Foreign					35.3	74.4	66.5	72.6	75.208
d. Call Deposits	273.2	268.1	375.9	863.8	740.5	950.1	1222.2	1424.6	1142.573
e. Others	51.3	31.9	45.9	51.1	55.5	85.1	90.8	87.1	77.347
4 Bills Payable					47.4	104.6	14.3	56.5	29.2
6 Other Liabilities	95.6	292.0	221.3	484.4	775.5	1724	1468.7	1426.9	1327.991
1. Sundry Creditors					6	57.8	39.3	47.4	42.542
2. Loan Loss Provision					645.9	1391.3	1062.4	1084.1	895.534
3. Interest Suspense a/c					112.7	238.9	260.9	232.8	270.59
4. Others	95.6	292.0	221.3	484.4	10.9	36	106.1	62.6	119.325
7 Reconciliation A/c					4.6	14		1.7	3.7
8 Profit & Loss A/c					0	0	225.9	217.4	295.3
SOURCES OF FUNDS	2544.1	3410.9	3651.6	4785.1	5383.3	6735.2	7134.9	6784.8	7293.9
1 LIQUID FUNDS	301.6	531.7	466.1	681.0	469.4	452.1	830.9	544.3	555.921
a. Cash Balance	63.7	98.6	83.8	114.7	92.7	133.4	138.5	116.4	109.075
Nepalese Notes & Coins	56.5	90.1	66.8	96.4	82.1	122.4	129.5	102.7	102.8
Foreign Currency	7.2	8.5	17.0	18.3	10.6	11.0	9.0	13.7	6.3
b. Bank Balance	237.9	433.1	249.7	416.4	256.2	268.7	362.3	260.6	403.356
1. In Nepal Rastra Bank	136.3	284.0	185.7	324.8	211.8	178.3	280.5	227.2	383.066
Domestic Currency					206.9	176.5	273.3	224	374.951
Foreign Currency					4.9	1.8	7.2	3.2	8.115
2. "A"Class Licensed Institution	68.0	62.8	22.8	26.5	15.6	20.5	54.1	23.9	15.008
Domestic Currency					12.6	20.3	54.1	23.7	14.998
Foreign Currency					3	0.2	0	0.2	0.01
3. Other Financial Ins.					0	0	0	0	0
4. In Foreign banks	33.6	86.3	41.2	65.1	28.8	69.9	27.7	9.5	5.282
c. Money at Call	0.0	0.0	132.6	149.9	120.5	50	330.1	167.3	43.49
Domestic Currency					0	50	250	121	10
Foreign Currency					120.5	0	80.1	46.3	33.49
2 INVESTMENTS	208.8	100.0	274.9	433.1	376.0	527.0	795.6	627.4	594.7
a. Govt. Securities	208.8	100.0	274.9	433.1	376	527	795.6	627.4	594.662
b. NRB Bond									0
c. Govt. Non-Fin. Ins.									0
d. Other Non-Fin Ins.									0
e. Non Residents									0
3 SHARE & OTHER INVESTMENT	3.3	170.7	20.8	5.3	16.0	147.0	33.9	113.5	92.2
1. Non Residents						101	28.2	102.8	80.896
2. Others					16	46	5.7	10.7	11.274
4 LOANS & ADVANCES	1793.0	2295.4	2626.7	3207.0	3816.9	4315.0	4938.2	5057.2	5497.6
a. Govt. Entp.	0.0	15.0	46.8	45.0	0	144	130	126	130
b. Pvt. Sector	1793.0	2280.4	2579.9	3162.0	3817	4171	4658	4827	5206
c. Financial Institutions							150.5	104.6	161
5 BILL PURCHED	0.2	1.2	5.3	11.0	12.9	69.0	6.4	24.2	5.2
a. Domestic Bills Purchased					2.9	0.2	0.7	3.3	3.848
b. Foreign Bills Purchased	0.2	1.2	5.3	11.0	10	68.8	5.7	21	1
c. Import Bills & Imports					0.0	0.0	0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills									0.0
b. Against Foreign Bills	0.0	0.0	0.0	0.0					
8 FIXED ASSETS					47.2	50.1	75.6	71.7	76.1
9 OTHER ASSETS	237.2	312.0	257.8	447.7	217.8	303.1	359.3	291.4	403.3
a. Accrued Interests	57.0	65.3	65.7	117.6	112.7	205.9	226.0	199.8	238.8
Govt. Entp.	0.0	0.0	0.0	0.0	0.0	4.5			0.0
Private Sector	57.0	65.3	65.7	117.6	112.7	201.4	226.0	199.8	238.8
b. Staff Loans / Adv.						44.8	38.4	37.2	41.0
c. Sundry Debtors					78.2	5.4	48.5	28.1	66.2
d. Cash In Transit					0.0	0.0	0.0	0.0	0.0
e. Others	180.2	246.7	192.1	330.1	26.9	47	46.4	26.3	57.279
10 Expenses not Written off					10.6	16.2	21	6	4.28
11 Non Banking Assets					45	54.1	73.8	49.1	64.821
12 Reconciliation Account					0	0	0	0	0
13 Profit & Loss A/c					371.5	801.6	0	0	0
USES OF FUNDS	2544.1	3410.9	3651.6	4785.1	5383.3	6735.2	7134.7	6784.8	7294.0

Table No. 19
SOURCES AND USES OF FUND OF NEPAL INDUSTRIAL & COMMERCIAL BANK LIMITED.

	(Rs. in million)							Mid-Jan	
	2001	2002	2003	2004	2005	2006	2007	2007	2008
1 CAPITAL FUND	519.8	531.2	526.1	559.2	620.4	673.1	766.5	766.5	918.0
a. Paid-up Capital	499.7	499.9	499.9	500.0	500.0	600.0	660.0	660.0	792.0
b. General Reserve	4.8	16.9	15.9	21.1	34.7	57.5	76.8	76.8	108.472
c. Share Premium					0	0	0	0	0
d. Retained Earning		11.8	7.6	3.1	82.1	11.5	25.0	25.0	11.9
e. Others Reserves	15.3	2.7	2.7	35.0	0	0	0	0	0
F. Exchange FluctuationFund					3.62	4.1	4.7	4.7	5.625
2 BORROWINGS	0.0	0.0	274.8	60.0	450	657.7	552.1	521.5	976.32
a. NRB	0.0	0.0	0.0	60.0	0	0	200		650
b. "A"Class Licensed Institution	0.0	0.0	274.8	0.0	450	450	152.1	290	126.32
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	0	7.7		31.5	0
d. Other Financial Ins.	0.0	0.0	0.0	0.0	0	0		0	0
e. Bonds and Securities							200	200	200
3 DEPOSITS	3575.8	3165.3	3143.9	5146.4	6243.3	8765.8	10068.3	9390.5	10867.95
a. Current	248.0	257.2	235.8	278.5	233.1	391.8	510.2	421.1	533.807
Domestic					206.3	357.1	473.8	378.9	514.67
Foreign					26.8	34.7	36.4	42.2	19.137
b. Savings	526.0	576.2	733.7	1280.4	2026.3	2797.4	3335.7	3092.1	3654.166
Domestic					2018.7	2745.8	3249.8	3028.4	3560.006
Foreign					7.6	51.6	85.9	63.7	94.16
c. Fixed	1958.0	1347.1	1143.0	2083.1	2930.6	4064.5	4074.6	4131.5	4631.373
Domestic					2559.3	3296.2	3689.1	3372	4430.079
Foreign					371.3	768.3	385.5	759.5	201.294
d. Call Deposits	797.1	942.9	966.1	1416.2	989.9	1459.2	2066.2	1679	1968.041
e. Others	46.7	41.9	65.3	88.2	63.4	52.9	81.6	66.8	80.56
4 Bills Payable					28.3	91.5	31.7	63.5	38.4
6 Other Liabilities	286.7	166.1	302.9	388.6	212.9	329.2	299.9	353.7	339.286
1. Sundry Creditors					16.4	51.5	50.3	67.1	94.945
2. Loan Loss Provision					174.7	244.7	225.6	252.6	182.796
3. Interest Suspense a/c					9.1	9	3.5	9.7	5.46
4. Others	286.7	166.1	302.9	388.6	12.7	24	20.5	24.3	56.085
7 Reconciliation A/c					32742.2	38555.3	47040.6	43369.1	52558.3
8 Profit & Loss A/c					193.6	148.8	232.1	119.8	121.29
SOURCES OF FUNDS	4382.3	3862.7	4247.7	6154.2	40490.7	49221.4	58991.2	54584.6	65819.5
1 LIQUID FUNDS	539.4	606.5	348.0	448.8	1095	1097.5	858.8	871.7	839.599
a. Cash Balance	127.1	139.9	95.8	79.1	69.8	139.2	181.6	103.9	170.395
Nepalese Notes & Coins	117.2	120.4	88.5	65.6	59.5	129.3	172.7	93.6	161.9
Foreign Currency	9.9	19.5	7.3	13.5	10.3	9.9	8.9	10.3	8.5
b. Bank Balance	412.3	419.8	222.3	240.0	935.3	604.8	514.2	618.2	648.64
1. In Nepal Rastra Bank	331.7	350.6	175.2	205.1	832.4	450.7	358.8	459	590.606
Domestic Currency					830	447.3	355.6	457.1	587.709
Foreign Currency					2.4	3.4	3.2	1.9	2.897
2. "A"Class Licensed Institution	9.4	9.7	6.2	12.4	19.3	34.3	29.2	33	27.752
Domestic Currency					18.7	33.6	29	29.2	25.361
Foreign Currency					0.6	0.7	0.2	3.8	2.391
3. Other Financial Ins.					0	0	51.3	51.3	31.353
4. In Foreign banks	71.2	59.5	40.9	22.5	83.6	119.8	74.9	74.9	-1.071
c. Money at Call	0.0	46.8	29.9	129.7	89.9	353.5	163	149.6	20.564
Domestic Currency					0	167.5	130		20.564
Foreign Currency					89.9	186	33	149.6	0
2 INVESTMENTS	511.4	680.0	1075.2	1235.3	1194.3	1756.6	1004.4	1169.4	795.8
a. Govt. Securities	511.4	680.0	1075.2	1235.3	1194.3	1756.6	1004.4	1169.4	795.849
b. NRB Bond									0
c. Govt. Non-Fin. Ins.									0
d. Other Non-Fin Ins.									0
e. Non Residents									0
3 SHARE & OTHER INVESTMENT	0.0	73.4	78.1	525.4	378.6	723.3	495.4	877.1	573.9
1. Non Residents					287.1	505.5	378.8	532.1	317.784
2. Others					91.5	217.8	116.6	345	256.098
4 LOANS & ADVANCES	2572.5	2328.8	2527.6	3729.1	4895.4	6882.8	9107.6	8014.9	10672.8
a. Govt. Entp.	150.0	50.0	50.0	45.0	125	105	143	105	166
b. Pvt. Sector	2422.5	2278.8	2477.6	3684.1	4770	6778	8626	7638	10098
c. Financial Institutions							338.7	271.3	408.6
5 BILL PURCHED	49.7	9.4	10.5	6.6	17.9	19.3	21.1	21.3	7.6
a. Domestic Bills Purchased					5.9	5.3	4.6	5.6	0
b. Foreign Bills Purchased	49.7	9.4	10.5	6.6	12	14	16.5	16	8
c. Import Bills & Imports					0.0	0.0	0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS	0.0	31.7	26.2	10.9	0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills									0.0
b. Against Foreign Bills	0.0	31.7	26.2	10.9					
8 FIXED ASSETS					50.9	33.9	139.9	118.2	147.1
9 OTHER ASSETS	709.3	132.9	182.1	198.1	100.1	136.1	305.0	148.2	209.7
a. Accrued Interests	57.0	45.6	34.7	43.3	11.4	15.1	13.5	16.8	13.7
Govt. Entp.	0.0	0.0	0.0	0.6	0.0	0.0	0.7	0.1	1.5
Private Sector	57.0	45.6	34.7	42.7	11.4	15.1	12.8	16.7	12.1
b. Staff Loans / Adv.						15.1	15.2	12.5	18.1
c. Sundry Debtors					34.0	62.8	187.4	71.6	160.0
d. Cash In Transit					0.0	0.0	0.0	0.0	0.0
e. Others	652.3	87.3	147.4	154.8	54.7	43.1	88.9	47.3	17.829
10 Expenses not Written off					13.7	12.2	15	10.3	18.162
11 Non Banking Assets					2.6	4.4	3.4	2.6	1.164
12 Reconciliation Account					32742.2	38555.3	47040.6	43350.9	52553.68
13 Profit & Loss A/c					0	0	0	0	0
USES OF FUNDS	4382.3	3862.7	4247.7	6154.2	40490.7	49221.4	58991.2	54584.6	65819.5

Table No. 20
SOURCES AND USES OF FUND OF MACHHAPUCHHRE BANK LIMITED.

(Rs. in million)

	Mid-July							Mid-Jan	
	2001	2002	2003	2004	2005	2006	2007	2007	2008
1 CAPITAL FUND	84.1	137.3	486.4	542.9	552.9	802.8	930.8	931.1	930.5
a. Paid-up Capital	84.0	136.2	544.2	550.0	550.0	715.0	821.7	715.0	821.7
b. General Reserve	0.0	0.0	0.0	3.1	12.4	29.4	56.2	56.2	56.2
c. Share Premium					0	0	0	0	0
d. Retained Earning		0.0	-57.8	-15.4	-9.5	3.4	13.5	13.5	13.5
e. Others Reserves	0.1	1.1	0.0	5.2	0	55	35.3	142.3	35
F. Exchange Fluctuation Fund					0	0	4.1	4.1	4.1
2 BORROWINGS	0.0	0.0	90.0	75.2	154.2	117.1	228.5	317.3	407.2
a. NRB	0.0	0.0	0.0	3.0	0	117.1	80.8	24.9	400
b. "A"Class Licensed Institution	0.0	0.0	90.0	72.2	154.2	0	119	200	0
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	0	0	28.7	92.4	7.2
d. Other Financial Ins.		0.0	0.0	0.0	0	0			0
e. Bonds and Securities									0
3 DEPOSITS	700.0	994.8	1778.7	2754.6	5586.5	7893.3	9475	8653	9327.4
a. Current	27.0	49.3	53.5	71.4	142.6	248.9	346.2	218.2	311.2
Domestic					130.6	240.4	336.6	211.6	278.3
Foreign					12	8.5	9.6	6.6	32.9
b. Savings	57.8	134.5	252.1	493.1	1250	2333.3	3856.8	3187.4	4480.5
Domestic					1246.2	2322.6	3832.7	3173.2	4454.7
Foreign					3.8	10.7	24.1	14.2	25.8
c. Fixed	612.0	736.2	921.6	1227.3	1914.8	2604.9	2733.4	2816.4	2490.8
Domestic					1897.1	2362.9	2542.5	2610.1	2304.5
Foreign					17.7	242	190.9	206.3	186.3
d. Call Deposits	0.0	69.9	530.6	892.0	2209.3	2586	2269.1	2304.5	1848.6
e. Others	3.2	4.9	20.9	70.8	69.8	120.2	269.5	126.5	196.3
4 Bills Payable					9.3	11.4	21.5	16.7	18.5
6 Other Liabilities	16.9	55.5	76.4	123.6	220.4	271.5	448.3	367.7	496.2
1. Sundry Creditors					92.5	64.1	10.7	14.7	115.5
2. Loan Loss Provision					67.3	77.4	229.3	144.3	178
3. Interest Suspense a/c					26.8	47.6	42.9	47.7	63.7
4. Others	16.9	55.5	76.4	123.6	33.8	82.4	165.4	161	139
7 Reconciliation A/c					13614.6	0	0	0	0
8 Profit & Loss A/c					116.3	159.7	93	31.3	261.2
SOURCES OF FUNDS	801.0	1187.6	2431.5	3496.3	20254.2	9255.8	11197.1	10317.1	11441.0
1 LIQUID FUNDS	151.5	265.2	421.7	560.3	746.2	1518.2	1434.1	1384.4	1523.5
a. Cash Balance	21.6	31.5	45.6	64.8	121.6	280.4	386	305.6	351.2
Nepalese Notes & Coins	17.9	26.7	37.7	58.9	109.0	262.4	364.4	284.4	329.3
Foreign Currency	3.7	4.8	7.9	5.9	12.6	18.0	21.6	21.2	21.9
b. Bank Balance	89.9	194.6	156.1	345.5	609.6	519.4	898.1	599	522.3
1. In Nepal Rastra Bank	37.4	110.8	88.9	136.7	463.3	489.1	785.7	531.9	337.6
Domestic Currency					456	480.7	777.5	526.5	328.2
Foreign Currency					7.3	8.4	8.2	5.4	9.4
2. "A"Class Licensed Institution	6.8	47.0	27.7	54.7	102.4	13	38.4	41.4	103.1
Domestic Currency					101.4	24	36.7	40.2	101.2
Foreign Currency					1	-11	1.7	1.2	1.9
3. Other Financial Ins.					0	0	51	10	11
4. In Foreign banks	45.7	36.8	39.5	154.1	43.9	17.3	23	15.7	70.6
c. Money at Call	40.0	39.1	220.0	150.0	15	718.4	150	479.8	650
Domestic Currency					15	525	150	430	650
Foreign Currency					0	193.4	49.8	0	0
2 INVESTMENTS	47.5	49.4	79.3	71.3	127.3	904.5	951.3	681.7	484.4
a. Govt. Securities	47.5	49.4	79.3	71.3	127.3	904.5	951.3	681.7	484.4
b. NRB Bond									0
c. Govt. Non-Fin. Ins.									0
d. Other Non-Fin. Ins.									0
e. Non Residents									0
3 SHARE & OTHER INVESTMENT	7.5	28.9	319.0	203.1	341.3	286.9	871.2	388.5	468.8
1. Non Residents					274.3	274.6	246.8	246.8	294.5
2. Others					67	12.3	871.2	141.7	174.3
4 LOANS & ADVANCES	499.2	680.8	1494.1	2541.7	5051.4	6033.4	7281.3	7230.1	8040.6
a. Govt. Entp.	0.0	0.0	0.0	0.0	0	0	334	15	67
b. Pvt. Sector	499.2	680.8	1494.1	2541.7	5051	6033	6325	6972	7580
c. Financial Institutions							622.2	243.8	394.3
5 BILL PURCHED	0.6	1.8	1.9	2.7	80.2	113.2	45.0	67.7	140.5
a. Domestic Bills Purchased					71.2	104.2	17	45	95.4
b. Foreign Bills Purchased	0.6	1.8	1.9	2.7	9	9	28	23	45
c. Import Bills & Imports					0.0	0.0	0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills									0.0
b. Against Foreign Bills									0.0
8 FIXED ASSETS					86.2	104.9	259.5	213.6	296.5
9 OTHER ASSETS	94.7	161.5	115.5	117.2	152.8	221.7	286.7	279.1	407.8
a. Accrued Interests	3.4	15.2	12.7	17.0	27.0	54.8	47.1	64.6	72.5
Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	7.3	0.0	0.4
Private Sector	3.4	15.2	12.7	17.0	27.0	54.8	39.8	64.6	72.1
b. Staff Loans / Adv.					24.0	39.7	37.0	37.0	36.3
c. Sundry Debtors					5.2	38.5	40.6	59.1	46.5
d. Cash In Transit					0.0	0.0	0.0	0.0	0.0
e. Others	91.3	146.3	102.8	100.2	120.6	104.4	159.3	118.4	252.5
10 Expenses not Written off					48.4	54.4	64.6	59.5	71.3
11 Non Banking Assets					5.8	18.6	3.4	12.5	7.6
12 Reconciliation Account					13614.6	0	0	0	0
13 Profit & Loss A/c					0	0	0	0	0
USES OF FUNDS	801.0	1187.6	2431.5	3496.3	20254.2	9255.8	11197.1	10317.1	11441.0

Table No. 22
SOURCES AND USES OF FUND OF LAXMI BANK LIMITED.

(Rs. in million)

	Mid-July						Mid-Jan	
	2002	2003	2004	2005	2006	2007	2007	2008
1 CAPITAL FUND	275.0	330.0	550.0	612.8	618.1	798.8	678.9	866.7
a. Paid-up Capital	275.0	330.0	549.2	609.8	609.8	729.7	609.8	732.0
b. General Reserve	0.0	0.0	0.2	2.3	7.6	14.7	14.7	27.78
c. Share Premium				0	0	0	0	0
d. Retained Earning	0.0	0.0	0.0	0.0	0.0	0.0	0.0	52.1
e. Others Reserves	0.0	0.0	0.6	0	0	53.4	53.4	53.42
F. Exchange Fluctuation Fund				0.7	0.7	1	1	1.362
2 BORROWINGS	0.0	70.0	317.0	17.7	29.8	0	0	450
a. NRB	0.0	0.0	0.0	0	0	0	0	0
b. "A" Class Licensed Institution	0.0	70.0	279.8	17.7	29.8	0	0	450
c. Foreign Bank and Fin. Ins.	0.0	0.0	37.2	0	0	0	0	0
d. Other Financial Ins.	0.0	0.0	0.0	0	0	0	0	0
e. Bonds and Securities								0
3 DEPOSITS	112.6	691.8	1684.3	3028.6	4444.3	7611.7	5571.3	8987.55
a. Current	2.8	49.7	211.1	429.4	94.6	378.6	173.8	302.88
Domestic				404.4	84.5	360.9	143.7	284.8
Foreign				25	10.1	17.7	30.1	18.08
b. Savings	17.9	98.5	185.5	446.7	1000.1	1857.2	1411	2244.6
Domestic				442.1	985	1784.7	1328.6	2124.2
Foreign				4.6	15.1	72.5	82.4	120.4
c. Fixed	64.5	288.6	1082.9	1779.2	2657.6	4256.2	3482.4	4528.9
Domestic				1729.7	2642.7	4117.5	3390	4335.5
Foreign				49.5	14.9	138.7	92.4	193.4
d. Call Deposits	24.4	247.2	187.8	346.8	651	947.3	415.3	1806.5
e. Others	3.0	7.8	17.0	26.5	41	172.4	88.8	104.67
4 Bills Payable				31.4	85	55.4	10.2	3.1
6 Other Liabilities	1.9	20.3	70.4	196.1	268.1	269.1	212.6	405.038
1. Sundry Creditors				58.4	73.9	21.2	58.7	45
2. Loan Loss Provision				60.4	69.8	91.8	83.7	113.4
3. Interest Suspense a/c				2.1	10.1	15.5	21.1	19.38
4. Others	1.9	20.3	70.4	75.2	114.3	140.6	49.1	227.258
7 Reconciliation A/c								
8 Profit & Loss A/c				49.6	63.8	65.5	39.1	60.07
SOURCES OF FUNDS	389.5	1112.1	2621.7	3936.2	5509.1	8800.5	6512.1	10772.5
1 LIQUID FUNDS	222.8	168.5	490.8	529.1	225.2	482.7	503.1	541.416
a. Cash Balance	3.0	16.0	37.0	105.9	66.6	119.4	101.1	115.662
Nepalese Notes & Coins	2.8	15.2	35.4	101.7	64.3	109.2	91.9	107.5
Foreign Currency	0.2	0.8	1.6	4.2	2.3	10.2	9.2	8.2
b. Bank Balance	165.8	137.5	342.6	358.6	158.6	350.3	330.7	425.754
1. In Nepal Rastra Bank	40.7	80.1	222.6	254.9	132.4	323.7	278.8	386.302
Domestic Currency				252	128.5	319	255	390.593
Foreign Currency				2.9	3.9	4.7	23.8	-4.291
2. "A" Class Licensed Institution	107.2	26.6	68.8	32.6	8.4	4.1	17.9	20.138
Domestic Currency				31.5	8.2	4.1	17.1	20.138
Foreign Currency				1.1	0.2	0	0.8	0
3. Other Financial Ins.				0	0	0	0	0
4. In Foreign banks	17.9	30.8	51.2	71.1	17.8	22.5	34	19.314
c. Money at Call	54.0	15.0	111.2	64.6	0	13	71.3	0
Domestic Currency				1	0	13	0	0
Foreign Currency				63.6	0	0	71.3	0
2 INVESTMENTS	30.0	95.0	283.9	401.0	425.0	977.8	258.2	285.828
a. Govt. Securities	30.0	95.0	283.9	401	425	977.8	258.2	285.828
b. NRB Bond								0
c. Govt. Non-Fin. Ins.								0
d. Other Non-Fin. Ins.								0
e. Non Residents								0
3 SHARE & OTHER INVESTMENT	0.0	0.0	0.0	13.4	155.6	459.3	154.1	1069.8
1. Non Residents				0	0	0	0	0
2. Others				13.4	155.6	459.3	154.1	1069.757
4 LOANS & ADVANCES	124.1	764.0	1701.0	2700.8	4274.3	6527.5	5316.5	8358.4
a. Govt. Entp.	50.0	0.0	0.0	0	125	153	129	53
b. Pvt. Sector	74.1	764.0	1701.0	2701	4150	6374	5188	8306
c. Financial Institutions								0
5 BILL PURCHED	0.0	12.2	49.8	35.2	0.3	1.7	39.5	5.2
a. Domestic Bills Purchased				0	0	1.7	15.2	5.172
b. Foreign Bills Purchased	0.0	12.2	49.8	35.2	0.3	0	24	0
c. Import Bills & Imports				0.0	0.0	0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills								0.0
b. Against Foreign Bills								0
8 FIXED ASSETS				149.0	162.3	194.5	136.9	212.1
9 OTHER ASSETS	12.6	72.4	96.2	83.6	243.6	145.8	89.5	296.1
a. Accrued Interests	0.7	5.2	14.9	23.0	28.1	24.9	32.7	48.1
Govt. Entp.	0.0	0.3	0.0	0.0	0.0	0.1	0.5	0.1
Private Sector	0.7	4.9	14.9	23.0	28.1	24.8	32.2	48.0
b. Staff Loans / Adv.				12.7	12.7	25.6	12.9	25.7
c. Sundry Debtors				9.7	59.3		5.8	84.6
d. Cash In Transit				0.0	0.0		0.0	0.0
e. Others	11.9	67.2	81.3	50.9	143.5	95.3	38.1	137.67
10 Expenses not Written off				21.3	15.6	10.4	13.6	1.829
11 Non Banking Assets				2.8	7.2	0.8	0.7	1.832
12 Reconciliation Account				0	0	0	0	0
13 Profit & Loss A/c				0	0	0	0	0
USES OF FUNDS	389.5	1112.1	2621.7	3936.2	5509.1	8800.5	6512.1	10772.4

Table No. 23
SOURCES AND USES OF FUND OF SIDDHARTHA BANK LIMITED.

(Rs. in million)

	Mid-July					Mid-Jan	
	2003	2004	2005	2006	2007	2007	2008
1 CAPITAL FUND	350.0	350.0	377.2	537.9	703.2	603.2	793.7
a. Paid-up Capital	350.0	350.0	350.0	500.0	600.0	500.0	600.0
b. General Reserve	0.0	0.0	0	37.9	27.1	27.1	46.168
c. Share Premium			0	0	0	0	0
d. Retained Earning	0.0	0.0	27.2	0.0	0.0	0.0	0.0
e. Others Reserves	0.0	0.0	0	0	74.9	74.9	146.191
F. Exchange Fluctuation Fund			0	0	1.2	1.2	1.352
2 BORROWINGS	110.0	220.0	190	181.2	430	176.3	601.455
a. NRB	0.0	0.0	0	70			270
b. "A"Class Licensed Institution	110.0	220.0	190	111.2	430	176.3	331.455
c. Foreign Bank and Fin.Ins.	0.0	0.0	0	0			0
d. Other Financial Ins.	0.0	0.0	0	0			0
e. Bonds and Securities				0			0
3 DEPOSITS	391.6	1291.3	2461.9	3918.1	6625.2	5031.6	8275.554
a. Current	49.8	58.8	85.7	82.3	150.8	114.5	179.226
Domestic			81.6	79.1	137.5	111.7	172.854
Foreign			4.1	3.2	13.3	2.8	6.372
b. Savings	64.2	267.6	525.7	1128.4	1881.7	1435.5	2412.921
Domestic			523.7	1120.4	1872.3	1426.6	2397.458
Foreign			2	8	9.4	8.9	15.463
c. Fixed	66.9	537.2	1196.5	1632.1	3022.6	2256.5	3846.747
Domestic			1169.8	1617.3	3009.6	2242.3	3833.538
Foreign			26.7	14.8	13	14.2	13.209
d. Call Deposits	189.7	393.4	620.9	1029.6	1493.3	1164.8	1741.511
e. Others	21.0	34.3	33.1	45.7	76.8	60.3	95.149
4 Bills Payable			7.3	1.2	10.5		1.5
6 Other Liabilities	23.8	93.4	110.1	160.5	255.7	223.2	424.917
1. Sundry Creditors			20.3	27.2	67.4	39.5	171.305
2. Loan Loss Provision			62.4	73.9	99.3	80.2	110.66
3. Interest Suspense a/c			3.9	18.5	18.1	21.7	19.39
4. Others	23.8	93.4	23.5	40.9	70.9	81.8	123.562
7 Reconciliation A/c			4	1.6	1259.7	5.2	-2.2
8 Profit & Loss A/c			42.7	100.1	157.5	65.8	116.014
SOURCES OF FUNDS	875.4	1954.7	3193.2	4900.6	9441.8	6105.3	10211.0
1 LIQUID FUNDS	97.1	246.7	170	362.1	732.8	405.2	520.676
a. Cash Balance	9.3	18.3	33.4	65	130.4	67	79.571
Nepalese Notes & Coins	8.6	17.1	32.8	62.3	126.4	60.8	75.7
Foreign Currency	0.7	1.2	0.6	2.7	4.0	6.2	3.8
b. Bank Balance	55.7	53.6	104.1	57.1	376	234	437.105
1. In Nepal Rastra Bank	42.6	35.4	45.6	48.8	380.7	222.4	450.026
Domestic Currency			45.1	47.2	378.9	223.5	448.511
Foreign Currency			0.5	1.6	1.8	-1.1	1.515
2. "A"Class Licensed Institution	0.5	1.8	21.2	8.3	-4.7	11.6	12.071
Domestic Currency			21.2	5.2	3	6.9	12.071
Foreign Currency			0	3.1	-7.7	4.7	0
3. Other Financial Ins.			0	0	0	0	0
4. In Foreign banks	12.6	16.4	37.3	0	0	0	-24.992
c. Money at Call	32.1	174.8	32.5	240	226.4	104.2	4
Domestic Currency			30	0	40	104.2	4
Foreign Currency			2.5	240	186.4	0	0
2 INVESTMENTS	3.8	42.1	277.1	394.6	625.7	330.9	371.3
a. Govt. Securities	3.8	42.1	277.1	394.6	625.7	330.9	371.306
b. NRB Bond							0
c. Govt. Non-Fin. Ins.							0
d. Other Non-Fin Ins.							0
e. Non Residents							0
3 SHARE & OTHER INVESTMENT	70.0	0.0	0.0	112.6	242.4	315.2	839.8
1. Non Residents			0	0	0	0	0
2. Others			0	112.6	242.4	315.2	839.815
4 LOANS & ADVANCES	629.0	1567.9	2634.9	3869.3	6319.8	4811.7	8029.9
a. Govt. Entp.	0.0	0.0	0	0	0	0	0
b. Pvt. Sector	629.0	1567.9	2635	3869	6296	4809	8024
c. Financial Institutions					23.5	3	5.8
5 BILL PURCHED	0.0	0.0	0.2	0.0	0.1	0.1	0.0
a. Domestic Bills Purchased			0	0	0.1	0.1	
b. Foreign Bills Purchased			0.2	0	0	0	
c. Import Bills & Imports			0.0	0.0	0.0	0.0	
6 LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills							0.0
b. Against Foreign Bills							
8 FIXED ASSETS			52.3	74.1	95.0	89.2	109.1
9 OTHER ASSETS	75.5	98.0	47.3	84.6	148.7	150.8	340.1
a. Accrued Interests	4.2	14.5	22.1	21.6	22.5	36.7	42.7
Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Private Sector	4.2	14.5	22.1	21.6	22.5	36.7	42.7
b. Staff Loans / Adv.				0.0	0.0	0.0	72.5
c. Sundry Debtors			0.9	6.7	22.0	19.2	59.7
d. Cash In Transit			0.0	0.0	0.0	0.0	0.0
e. Others	71.3	83.5	24.3	56.3	104.2	94.9	165.279
10 Expenses not Written off			11.4	3.3	1.1	2.2	0
11 Non Banking Assets			0	0	14.2	0	0
12 Reconciliation Account			0	0	126.2	0	0
13 Profit & Loss A/c			0	0	0	0	0
USES OF FUNDS	875.4	1954.7	3193.2	4900.6	9441.8	6105.3	10211.0

Table No.25
SOURCES AND USES OF FUND OF GLOBAL BANK LIMITED

(Rs. in million)

	Mid-July	Mid-Jan	
	2007	2007	2008
1 CAPITAL FUND	510.0	510.0	663.6
a. Paid-up Capital	510.0	510.0	700.0
b. General Reserve		0	0
c. Share Premium		0	0
d. Retained Earning			-36.4
e. Others Reserves	0	0	0
F. Exchange FluctuationFund		0	0
2 BORROWINGS	30	1	180.058
a. NRB		0	0
b. "A"Class Licensed Institution		1	180.058
c. Foreign Bank and Fin.Ins.		0	0
d.Other Financial Ins.	30	0	0
e. Bonds and Securities		0	0
3 DEPOSITS	3021.4	11.1	4394.148
a. Current	195	0.3	132.196
Domestic	187.5	0.3	120.065
Foreign	7.5		12.131
b. Savings	595.5	6.1	848.588
Domestic	576.1	6.1	827.571
Foreign	19.4		21.017
c. Fixed	1363.8	0.2	2000.196
Domestic	1285.3	0.2	1923
Foreign	78.5		77.196
d. Call Deposits	811.1		1349.087
e. Others	56	4.5	64.081
4 Bills Payable			0
6 Other Liabilities	51.5	4	101.224
1. Sundry Creditors	16.3	3.6	43.388
2. Loan Loss Provision	26		39.053
3. Interest Suspense a/c			0.082
4. Others	9.2	0.4	18.701
7 Reconciliation A/c			
8 Profit & Loss A/c			36.23
SOURCES OF FUNDS	3612.9	526.1	5375.2
1 LIQUID FUNDS	485.3	486.2	576.89
a. Cash Balance	66.7	9.7	55.187
Nepalese Notes & Coins	62.6	9.7	50.1
Foreign Currency	4.1		5.0
b. Bank Balance	406.4	76.5	326.583
1. In Nepal Rastra Bank	304.2	63.5	204.537
Domestic Currency	303.2	63.5	200.861
Foreign Currency	1		3.676
2. "A"Class Licensed Institution	21.6	5	16.633
Domestic Currency	14.7	5	9.998
Foreign Currency	6.9		6.635
3. Other Financial Ins.	36.3	0	77.63
4. In Foreign banks	44.3	8	27.783
c. Money at Call	12.2	400	195.12
Domestic Currency		400	0
Foreign Currency	12.2		195.12
2 INVESTMENTS	124.6	0.0	124.6
a. Govt. Securities	124.6		124.617
b. NRB Bond			0
c. Govt. Non-Fin. Ins.			0
d. Other Non-Fin Ins.			0
e. Non Residents			0
3 SHARE & OTHER INVESTMENT	252.7	0.0	622.0
1. Non Residents	118.8		0
2. Others	133.9		622
4 LOANS & ADVANCES	2597.3	0.0	3874.5
a. Govt. Entp.	103		120
b. Pvt. Sector	2495		3755
c. Financial Institutions			
5 BILL PURCHED	3.0	0.0	23.7
a. Domestic Bills Purchased	3		23.732
b. Foreign Bills Purchased			0
c. Import Bills & Imports			0.0
6 LOANS AGAINST COLLECTED BILLS	1.4	0.0	6.1
a. Against Domestic Bills	1.4		5.4
b. Against Foreign Bills			0.668
8 FIXED ASSETS	72.5	25.1	79.9
9 OTHER ASSETS	41.9	8.2	58.2
a. Accrued Interests	3.6	0.1	10.4
Govt. Entp.			0.0
Private Sector	3.6	0.1	10.4
b. Staff Loans / Adv.	10.1	1.6	26.2
c. Sundry Debtors	10.0		13.0
d. Cash In Transit			0.0
e. Others	18.2	6.5	8.574
10 Expenses not Written off	10.2	6.6	9.308
11 Non Banking Assets	0	0	0
12 Reconciliation Account	0	0	0
13 Profit & Loss A/c	24	0	0
USES OF FUNDS	3612.9	526.1	5375.3

Table No.26

SOURCES AND USES OF FUND OF CITIZENS BANK INTERNATIONAL LIMITED

(Rs. in million)

	Mid-July 2007	Mid-Jan 2008
1 CAPITAL FUND	560.0	544.7
a. Paid-up Capital	560.0	560.0
b. General Reserve		0
c. Share Premium		0
d. Retained Earning		-15.3
e. Others Reserves	0	0
F. Exchange Fluctuation Fund		0
2 BORROWINGS	1372.6	1129.753
a. NRB		0
b. "A"Class Licensed Institution	1372.6	1129.753
c. Foreign Bank and Fin.Ins.		0
d. Other Financial Ins.		0
e. Bonds and Securities		0
3 DEPOSITS	1553.1	4341.567
a. Current	74.6	156.4
Domestic	74.1	148.2
Foreign	0.5	8.2
b. Savings	97.7	423.398
Domestic	96.8	394.935
Foreign	0.9	28.463
c. Fixed	958.9	2877.176
Domestic	686	2877.176
Foreign	272.9	0
d. Call Deposits	421.9	884.593
e. Others		0
4 Bills Payable	1.3	2.6
6 Other Liabilities	233.3	108.02
1. Sundry Creditors	195.5	11.421
2. Loan Loss Provision	20.5	29.88
3. Interest Suspense a/c	0.9	3.894
4. Others	16.4	62.825
7 Reconciliation A/c		
8 Profit & Loss A/c		41.912
SOURCES OF FUNDS	3720.3	6168.5
1 LIQUID FUNDS	927.9	324.248
a. Cash Balance	46.1	49.435
Nepalese Notes & Coins	45.8	46.5
Foreign Currency	0.3	2.9
b. Bank Balance	91.5	83.509
1. In Nepal Rastra Bank	67.5	71.84
Domestic Currency	66.3	69.569
Foreign Currency	1.2	2.271
2. "A"Class Licensed Institution	20	8.362
Domestic Currency	10.9	7.003
Foreign Currency	9.1	1.359
3. Other Financial Ins.		0
4. In Foreign banks	4	3.307
c. Money at Call	790.3	191.304
Domestic Currency	790.3	191.304
Foreign Currency		0
2 INVESTMENTS	0.0	0.0
a. Govt. Securities		
b. NRB Bond		0
c. Govt. Non-Fin. Ins.		0
d. Other Non-Fin Ins.		0
e. Non Residents		
3 SHARE & OTHER INVESTMENT	431.0	1441.5
1. Non Residents		
2. Others	431	1441.536
4 LOANS & ADVANCES	2046.7	4085.2
a. Govt. Entp.	5	149
b. Pvt. Sector	2042	3936
c. Financial Institutions		
5 BILL PURCHED	0.0	0.0
a. Domestic Bills Purchased		
b. Foreign Bills Purchased		
c. Import Bills & Imports		0.0
6 LOANS AGAINST COLLECTED BILLS	0.0	0.0
a. Against Domestic Bills		0.0
b. Against Foreign Bills		
8 FIXED ASSETS	75.2	78.8
9 OTHER ASSETS	224.6	238.8
a. Accrued Interests	207.5	25.2
Govt. Entp.		0.8
Private Sector	207.5	24.4
b. Staff Loans / Adv.	0.1	0.9
c. Sundry Debtors	0.3	8.2
d. Cash In Transit		0.0
e. Others	16.7	204.497
10 Expenses not Written off		0
11 Non Banking Assets	0	0
12 Reconciliation Account	0	0
13 Profit & Loss A/c	14.9	0
USES OF FUNDS	3720.3	6168.6

Table No.27
SOURCES AND USES OF FUND OF PRIME COMMERCIAL BANK LIMITED
(Rs. in million)

	Mid-Jan 2008
1 CAPITAL FUND	700.0
a. Paid-up Capital	700.0
b. General Reserve	0
c. Share Premium	0
d. Retained Earning	0.0
e. Others Reserves	0
F. Exchange FluctuationFund	0
2 BORROWINGS	50
a. NRB	0
b. "A"Class Licensed Institution	50
c. Foreign Bank and Fin.Ins.	0
d.Other Financial Ins.	0
e. Bonds and Securities	0
3 DEPOSITS	2547.15
a. Current	83.632
Domestic	83.632
Foreign	0
b. Savings	837.317
Domestic	836.956
Foreign	0.361
c. Fixed	1208.819
Domestic	1208.819
Foreign	0
d. Call Deposits	408.116
e. Others	9.266
4 Bills Payable	9.2
6 Other Liabilities	46.914
1. Sundry Creditors	0.391
2. Loan Loss Provision	28.395
3. Interest Suspense a/c	0.101
4. Others	18.027
7 Reconciliation A/c	0
8 Profit & Loss A/c	0
SOURCES OF FUNDS	3353.3
1 LIQUID FUNDS	293.779
a. Cash Balance	60.395
Nepalese Notes & Coins	58.1
Foreign Currency	2.3
b. Bank Balance	233.384
1. In Nepal Rastra Bank	204.773
Domestic Currency	204.336
Foreign Currency	0.437
2. "A"Class Licensed Institution	28.611
Domestic Currency	23.783
Foreign Currency	4.828
3. Other Financial Ins.	0
4. In Foreign banks	0
c. Money at Call	0
Domestic Currency	0
Foreign Currency	0
2 INVESTMENTS	0.0
a. Govt. Securities	0
b. NRB Bond	0
c. Govt. Non-Fin. Ins.	0
d. Other Non-Fin Ins.	0
e. Non Residents	0
3 SHARE & OTHER INVESTMENT	130.0
1. Non Residents	130
2. Others	0
4 LOANS & ADVANCES	2839.5
a. Govt. Entp.	0
b. Pvt. Sector	2839
c. Financial Institutions	0
5 BILL PURCHED	0.1
a. Domestic Bills Purchased	0
b. Foreign Bills Purchased	0
c. Import Bills & Imports	0.0
6 LOANS AGAINST COLLECTED BILLS	0.0
a. Against Domestic Bills	0.0
b. Against Foreign Bills	0.0
8 FIXED ASSETS	39.9
9 OTHER ASSETS	29.3
a. Accrued Interests	0.6
Govt. Entp.	0.0
Private Sector	0.6
b. Staff Loans / Adv.	4.5
c. Sundry Debtors	0.0
d. Cash In Transit	0.0
e. Others	24.181
10 Expenses not Written off	12.079
11 Non Banking Assets	0
12 Reconciliation Account	0
13 Profit & Loss A/c	8.633
USES OF FUNDS	3353.3

Table No.28
SOURCES AND USES OF FUND OF SUNRISE BANK LIMITED

(Rs. in million)

	Mid-Jan 2008
1 CAPITAL FUND	700.0
a. Paid-up Capital	700.0
b. General Reserve	0
c. Share Premium	0
d. Retained Earning	0.0
e. Others Reserves	0
F. Exchange Fluctuation Fund	0
2 BORROWINGS	407.024
a. NRB	190
b. "A"Class Licensed Institution	198.046
c. Foreign Bank and Fin.Ins.	0
d. Other Financial Ins.	18.978
e. Bonds and Securities	0
3 DEPOSITS	1518.855
a. Current	22.038
Domestic	21.77
Foreign	0.268
b. Savings	197.857
Domestic	184.218
Foreign	13.639
c. Fixed	476.788
Domestic	348.789
Foreign	127.999
d. Call Deposits	815.529
e. Others	6.643
4 Bills Payable	0.2
6 Other Liabilities	31.843
1. Sundry Creditors	0
2. Loan Loss Provision	10.542
3. Interest Suspense a/c	1.12
4. Others	20.181
7 Reconciliation A/c	439.814
8 Profit & Loss A/c	
SOURCES OF FUNDS	3097.7
1 LIQUID FUNDS	855.084
a. Cash Balance	24.335
Nepalese Notes & Coins	24.0
Foreign Currency	0.3
b. Bank Balance	371.947
1. In Nepal Rastra Bank	84.175
Domestic Currency	83.767
Foreign Currency	0.408
2. "A"Class Licensed Institution	23.334
Domestic Currency	19.119
Foreign Currency	4.215
3. Other Financial Ins.	255.638
4. In Foreign banks	8.8
c. Money at Call	458.802
Domestic Currency	405.05
Foreign Currency	53.752
2 INVESTMENTS	228.0
a. Govt. Securities	228
b. NRB Bond	0
c. Govt. Non-Fin. Ins.	0
d. Other Non-Fin Ins.	0
e. Non Residents	
3 SHARE & OTHER INVESTMENT	421.3
1. Non Residents	
2. Others	421.275
4 LOANS & ADVANCES	1055.6
a. Govt. Entp.	
b. Pvt. Sector	1056
c. Financial Institutions	
5 BILL PURCHED	1.4
a. Domestic Bills Purchased	
b. Foreign Bills Purchased	1
c. Import Bills & Imports	0.0
6 LOANS AGAINST COLLECTED BILLS	0.0
a. Against Domestic Bills	0.0
b. Against Foreign Bills	
8 FIXED ASSETS	9.1
9 OTHER ASSETS	74.0
a. Accrued Interests	4.5
Govt. Entp.	0.0
Private Sector	4.5
b. Staff Loans / Adv.	9.7
c. Sundry Debtors	37.0
d. Cash In Transit	0.0
e. Others	22.865
10 Expenses not Written off	0
11 Non Banking Assets	0
12 Reconciliation Account	440.081
13 Profit & Loss A/c	13.15
USES OF FUNDS	3097.8

Table No.29
SOURCES AND USES OF FUND OF BANK OF ASIA NEPAL LIMITED
(Rs. in million)

	Mid-Jan 2008
1 CAPITAL FUND	700.0
a. Paid-up Capital	700.0
b. General Reserve	0
c. Share Premium	0
d. Retained Earning	0.0
e. Others Reserves	0
f. Exchange Fluctuation Fund	0
2 BORROWINGS	253.16
a. NRB	0
b. "A" Class Licensed Institution	250
c. Foreign Bank and Fin. Ins.	3.16
d. Other Financial Ins.	0
e. Bonds and Securities	0
3 DEPOSITS	3394.622
a. Current	30
Domestic	30
Foreign	0
b. Savings	100.807
Domestic	100.807
Foreign	0
c. Fixed	577.65
Domestic	577.65
Foreign	0
d. Call Deposits	2679.08
e. Others	7.085
4 Bills Payable	0.4
6 Other Liabilities	14.255
1. Sundry Creditors	3.789
2. Loan Loss Provision	9.004
3. Interest Suspense a/c	0.187
4. Others	1.275
7 Reconciliation A/c	0
8 Profit & Loss A/c	0
SOURCES OF FUNDS	4362.4
1 LIQUID FUNDS	355.089
a. Cash Balance	14.56
Nepalese Notes & Coins	13.6
Foreign Currency	0.9
b. Bank Balance	290.529
1. In Nepal Rastra Bank	276.296
Domestic Currency	276.296
Foreign Currency	0
2. "A" Class Licensed Institution	1.427
Domestic Currency	0.167
Foreign Currency	1.26
3. Other Financial Ins.	0
4. In Foreign banks	12.806
c. Money at Call	50
Domestic Currency	50
Foreign Currency	0
2 INVESTMENTS	57.3
a. Govt. Securities	57.3
b. NRB Bond	0
c. Govt. Non-Fin. Ins.	0
d. Other Non-Fin Ins.	0
e. Non Residents	0
3 SHARE & OTHER INVESTMENT	2983.0
1. Non Residents	0
2. Others	2982.971
4 LOANS & ADVANCES	899.3
a. Govt. Entp.	0
b. Pvt. Sector	899
c. Financial Institutions	0
5 BILL PURCHED	1.0
a. Domestic Bills Purchased	1
b. Foreign Bills Purchased	0
c. Import Bills & Imports	0.0
6 LOANS AGAINST COLLECTED BILLS	0.0
a. Against Domestic Bills	0.0
b. Against Foreign Bills	0
8 FIXED ASSETS	20.4
9 OTHER ASSETS	42.5
a. Accrued Interests	20.6
Govt. Entp.	0.0
Private Sector	20.6
b. Staff Loans / Adv.	3.4
c. Sundry Debtors	16.5
d. Cash In Transit	0.0
e. Others	1.987
10 Expenses not Written off	2.419
11 Non Banking Assets	0
12 Reconciliation Account	0
13 Profit & Loss A/c	1.49
USES OF FUNDS	4362.5

Table No.31
SECTORWISE LOANS and ADVANCES of COMMERCIAL BANKS
Mid-January,2008

(Rs.In.Million)

Sectors \ Banks	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBIBL	NBBL	EBL	BOKL	NCCBL	LuBL	NICBL	MBL	KBL	LaBL	SBL	ADB	GLOBAL	CITIZEN	PRIME	SUNRISE	BOA	TOTAL
1 Agriculture	299.0	951.5	51.5	180.6	432.9	661.7	144.8	49.3	86.4	81.0	271.6	139.7	119.3	53.4	307.6	0.0	46.1	9829.7	146.3	0.0	0.0	0.0	0.0	13852.6
2 Mining	16.9	241.1	13.8	1.9	68.9	0.0	0.0	29.4	17.5	348.8	19.3	0.0	0.0	51.0	314.6	0.0	2.8	19.5	366.6	19.2	0.0	0.0	0.0	1531.4
3 Productions	3848.6	4767.0	6534.2	7601.2	2499.9	9679.9	4242.8	3798.5	3921.4	3141.1	1505.9	1134.0	3868.3	1515.4	2543.3	3238.8	2140.2	4517.5	447.9	1188.5	389.5	346.3	82.9	72953.1
4 Construction	685.7	1876.1	2265.8	798.2	2521.0	544.3	1429.3	715.3	2313.5	1302.5	561.1	231.2	2016.5	602.7	1469.6	2067.3	1043.8	1602.7	667.3	244.5	252.3	25.1	175.9	25412.0
5 Metal Productions,Machinery & Electrical Tools & Fittings	233.5	595.9	277.9	285.7	43.7	479.4	402.1	231.2	59.8	223.2	32.6	6.0	2.8	714.0	222.0	0.0	102.1	370.4	263.3	10.4	11.0	0.0	0.0	4566.7
6 Transportation Equipment Production & Fitting	259.5	366.2	1751.7	13.7	5.9	85.2	0.4	130.9	106.1	95.5	19.7	62.8	0.0	93.6	572.3	297.6	132.7	97.1	37.1	0.0	12.0	0.0	0.0	4139.8
7 Transportation , Communications & Public Services	748.2	931.6	1522.8	844.4	696.0	1345.0	574.2	1125.5	1208.5	1285.1	621.3	446.1	286.2	847.4	366.7	168.6	763.7	531.2	59.4	208.5	0.0	0.0	0.0	14580.5
8 Wholesaler & Retailers	2926.4	6294.0	2936.7	3811.5	796.0	2704.3	2196.3	1557.1	5262.3	2084.2	719.5	1170.9	1820.2	1637.7	1235.6	907.5	1232.8	10222.4	68.6	585.9	312.6	114.9	137.1	50734.5
9 Finance, Insurance & Fixed Assets	819.6	2320.1	1092.6	1280.2	901.7	1238.8	490.4	483.0	439.9	1103.6	262.4	168.4	852.5	632.6	1462.0	673.5	935.5	876.1	23.3	1016.3	867.1	151.4	431.1	18522.2
10 Service Industries	480.1	1973.3	2053.8	2586.4	362.7	2001.5	750.3	1017.9	427.5	998.5	528.0	529.7	398.0	641.6	791.3	483.5	385.0	3430.7	451.8	330.7	197.6	6.4	32.5	20858.8
11 Consumable Loan	4082.1	1812.5	106.1	251.3	71.7	201.1	54.1	89.7	217.4	243.3	82.3	0.3	61.0	20.2	661.7	23.3	103.7	408.2	0.0	0.0	0.0	0.0	39.8	8529.8
12 Local Government	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
13 Others	1601.4	2996.7	1366.8	4520.6	3693.2	1835.8	1510.5	662.8	2908.6	928.5	650.6	1608.6	1257.6	1371.5	1360.8	503.5	1141.4	3617.1	1373.7	481.3	801.9	410.1	0.0	36603.0
Total	16001.1	25126.0	19973.7	22175.6	12093.6	20777.0	11795.2	9890.9	16968.9	11835.3	5274.3	5497.6	10682.6	8181.1	11307.3	8363.6	8029.9	35522.6	3905.3	4085.2	2844.0	1054.2	899.3	272284.3

Table No 33
Deprived Sector Loan Statement of Commercial Banks
Mid-January,2008

(Rs in million)

Loan Title	NBL	RBB	NABIL	NINV	SCBL	HBL	NSBIB	NBBL	EBL	BOK	NCCB	LMBIBL	NICB	MPBL	KMBL	LAXMI	SDBL	ADBL	GLOBAL	CITIZENS	PRIME	SUNRISE	BOA	TOTAL	
2. Deprived Sector Loans																									
(A) Direct Investment	256.24	701.9	2.94	485.7	0.0	0.0	336.5	0.5	4.8	4.2	0.0	0.0	0.0	0.3	0.0	0.0	0.0	1134.5	0.0	0.0	0.0	0.0	0.0	0.0	2927.5
- Agriculture	184.59	417		13.8			67.8	0.4	4.0					0.3				1134.5							1822.3
- Domestic Industries	9.46	62.3		75.5			83.6																		230.8
- Services	62.19	222.6	2.9	331.5			175.5	0.1	0.8	4.2															799.8
- Power Sector				64.9			9.7																		74.6
- Machine & Import of Raw Materials																									0.0
(B) Indirect Investment	334.57	141.3	539.0		325.0	558.4	310.7	273.7	429.3	529.8	187.7	159.9	371.8	247.2	273.6	206.8	155.6	1134.8							6179.0
Total	590.81	843.2	541.94	485.7	325	558.35	647.2	274.17	434.01	534	187.7	159.92	371.75	247.5	273.59	206.8	155.6	2269.3	0	0	0	0	0	0	9106.5

Table No. 35
OWNERSHIP CLASSIFICATION OF DEPOSITS OF COMMERCIAL BANKS
(AGGREGATE)

(Rs.in million)

	Foreigners	Development Committees	Financial Insts.	Other Govt. Corps.	Non-Government Insts.	Commercial Banks	Non-Profit Earning Insts.	Individuals	Other	Total
Current										
Mid-July. 2000	4027.3	538.1	1768.8	1598.8	4314.4	330.5	1386.5	4117.3	1446.6	19528.3
Mid-July. 2001	4497.1	459.8	2492.8	3830.6	3941.4	469.1	1540.6	4817.9	1850.1	23899.4
Mid-July. 2002	4502.8	652.4	2127.7	1866.0	4813.7	603.0	1595.1	6134.7	2031.6	24327.0
Mid-July. 2003	5090.5	827.8	2562.6	4532.1	6546.0	563.2	2055.4	4895.7	1789.6	28862.9
Mid-July. 2004	4973.4	1045.8	3699.8	4778.9	7600.2	716.5	3217.3	5114.0	2584.0	33729.9
Mid-July. 2005	5446.4	1381.4	3741.4	4980.1	7149.4	543.0	2431.3	6463.7	2509.7	34646.4
Mid-July. 2006	4591.8	594.2	4398.0	4684.4	8807.8	488.2	3122.2	8825.8	1874.3	37386.6
Mid-July. 2007	5116.3	521.1	3953.2	5650.3	11006.8	2339.4	2893.7	12673.4	877.0	45031.2
Mid-January. 2008	6850.9	530.4	4157.2	8119.8	10657.8	2049.2	3045.0	13434.1	2043.1	50887.5
Saving										
Mid-July. 2000	2339.3	25.1	158.9	811.3	1073.8	0.0	917.2	51755.0	606.1	57686.7
Mid-July. 2001	3380.9	19.8	134.4	677.7	2884.2	0.6	979.9	60795.8	1857.8	70731.1
Mid-July. 2002	3832.7	91.1	574.5	565.3	1833.3	0.5	2241.8	70826.0	3890.4	83855.6
Mid-July. 2003	4353.9	80.7	762.2	467.7	1194.8	3.2	3529.6	84836.4	2010.4	97238.9
Mid-July. 2004	6609.0	180.8	1145.7	984.7	2030.0	32.7	2939.6	97931.8	2282.9	114137.2
Mid-July. 2005	6095.8	362.0	1658.4	2041.6	2475.5	44.0	3773.9	110446.6	3097.2	129995.0
Mid-July. 2006	5933.9	191.7	1381.7	1930.0	2787.0	66.2	6831.9	128148.0	4369.0	151639.4
Mid-July. 2007	6313.4	197.9	1778.1	1417.9	4983.6	98.5	4635.6	152920.4	2387.1	174732.5
Mid-January. 2008	6551.5	199.3	5488.8	1952.2	5274.6	38.5	4732.9	166998.2	1334.3	192570.1
Fixed										
Mid-July. 2000#	6066.1	10.6	15795.4	9047.4	3360.7	80.0	1555.8	20221.8	4283.7	60421.5
Mid-July. 2001#	9063.8	13.2	14827.2	10808.0	3926.7	235.8	1783.0	18046.1	9128.0	67831.8
Mid-July. 2002#	8911.1	31.6	19913.5	9508.9	3630.0	388.3	2256.8	28060.5	2002.6	74703.3
Mid-July. 2003	6539.7	26.4	22065.2	4364.7	2603.9	205.1	4197.3	22225.0	1060.3	63287.6
Mid-July. 2004	7651.3	35.9	25557.4	3823.6	2413.1	55.4	3878.8	20603.8	1111.6	65130.9
Mid-July. 2005	8264.3	94.3	28673.3	4735.8	2634.0	27.0	3570.6	17931.7	1387.2	67318.2
Mid-July. 2006	13017.2	99.7	30388.6	5398.2	2705.8	32.5	2700.2	17787.2	4443.5	76572.8
Mid-July. 2007	14551.2	75.0	37322.2	7443.5	1997.2	306.8	3106.1	21747.3	663.4	87212.6
Mid-January. 2008	13249.4	123.7	35911.9	9271.6	2566.4	372.1	3704.8	24047.9	3745.8	92993.4
Total										
Mid-July. 2000	12432.7	573.8	17723.1	11457.5	8748.9	410.5	3859.5	76094.1	6336.4	137636.5
Mid-July. 2001	16941.8	492.8	17454.4	15316.3	10752.3	705.5	4303.5	83659.8	12835.9	162462.3
Mid-July. 2002	17246.6	775.1	22615.7	11940.2	10277.0	991.8	6093.7	105021.2	7924.6	182885.9
Mid-July. 2003	15984.1	934.9	25390.0	9364.5	10344.7	771.5	9782.3	111957.1	4860.3	189389.4
Mid-July. 2004	19233.7	1262.5	30402.9	9587.2	12043.3	804.6	10035.7	123649.6	5978.5	212998.0
Mid-July. 2005	19806.5	1837.7	34073.1	11757.5	12258.9	614.0	9775.8	134842.0	6994.1	231959.6
Mid-July. 2006	23542.9	885.6	36168.3	12012.5	14300.6	586.9	12654.3	154760.9	10686.8	265598.8
Mid-July. 2007	25981.0	794.0	43053.5	14511.7	17987.6	2744.7	10635.5	187341.1	3927.5	306976.4
Mid-January. 2008	26651.7	853.4	45557.9	19343.5	18498.8	2459.8	11482.6	204480.2	7123.1	336451.0

\$ Including Call Deposit of NABIL, Nepal Investment, NBBL and NCC Bank Limited.

Including Call Deposit.

Table No. 36
INTEREST RATE STRUCTURE OF COMMERCIAL BANKS AND ADB/N
(Mid-January, 2008)

Deposits :

(in %)

Banks	Savings		Special Savings		Fixed															
	B.C.	Exis.	B.C.	Exis.	7 days		14 days		1 month		2 months		3 months		6 months		1 year		2 yrs/Above	
					B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.
NBL	2.00	2.00			-	-	-	-	2.00	2.00	-	-	2.25	2.25	2.50	2.50	3.00	3.00	3.50	3.50
RBB	2.00	2.00			-	-	-	-	-	-	-	-	2.25	2.25	2.50	2.50	3.25-3.5	3.25-3.5	-	-
NABIL	2.00	2.00	3-4	3-4	-	-	2.50	1.75	3.00	2.00	-	-	3.25	2.75	3.50	3.00	4.00	3.50	4-4.25	3.75-4.25
NIB	2.50	2.50	2.75	2.75	-	-	1.25	1.25	1.75	1.75	-	-	2.5-2.75	2.5-2.75	2.75-3	2.75-3	3.5-3.75	4.25-4.5	3.75-4	4.5-5
SCBL	2.00	2.00			-	-	1.00	1.00	1.50	1.50	1.50	1.50	1.50	1.50	1.75	1.75	2.25	2.25	2.50	2.50
HBL	2.00	2.00	2.75	2.75	-	-	1.75	1.75	2.00	2.00	-	-	2.50	2.50	3.00	3.00	3.75	3.75	3.75	4.00
NSBI	3.00	3.00			-	-	-	-	2.75	2.75	-	-	3.25	3.25	3.75	3.75	4.00	4.00	4.00	4.00
NBB	4.50	4.50	3.5-4.75	3.5-4.75	-	-	-	-	3.50	3.50	-	-	4.00	4.00	4.50	4.50	4.75	4.75	5.00	5.00
EBL	3.25	3.00	2.75	2.75	-	-	-	-	-	2.75	-	2.75	3.00	3.00	3.50	3.50	4.00	4.00	4.50	4.50
BOK	2.50	2.25	2.25-4.25	2.00	1.50	1.50	2.00	2.00	2.50	2.50	-	-	3.00	3.00	3.50	3.25	4-4.5	3.5-3.75	5-5.25	3-4.25
NCCB	4.50	4.50		4.25-5	-	-	-	-	-	-	-	-	4.00	4.00	4.50	4.50	4.9-5	5.00	5.4-6.40	5.50
LBL	5.00	5.00	5.00	2.5-5	-	-	-	-	-	-	-	-	4.00	4.00	4.50	4.50	5.00	5.00	5.25-5.5	5.25-5.5
NICB	3.00	3.00	5.00	1.25-5	-	-	-	1.75	-	2.25	-	-	2.50	2.50	3.25	3.25	4-4.25	4-4.25	4.75-5	4.5-5
MBL	4.00	4.00	4.00	4.00	-	-	-	-	-	-	-	-	2.5-3	2.5-3	3-3.5	3-3.5	3.5-4	3.25-3.75	4-5	3.75-4.75
KBL	2.75	3.00	3.5-4.5	3.5-4.5	-	-	2.00	2.00	2.25-2.5	2.50	-	-	2.5-3	3.00	2.75-3.25	3.50	3.75-4	5.00	4.25-4.75	5.5-6
LAXMI	3.50	3.5-4	4-4.5	4-4.5	-	-	-	-	2.50	2.50	-	-	3.00	3.00	3.50	3.50	4.25-5	4.25-4.75	-	4.5-5
SIDHARTHA	5.00	5.00	4.50	4.25	1.50	1.50	2.50	2.50	2.75	2.75	-	-	3.25	3.25	3.50	3.50	4.50	4.50	5.00	5.00
ADB/N	3.00	3.00			-	-	-	-	2.00	2-2.25	-	-	2.50	2.5-2.75	3.00	3-3.25	3.50	4-4.25	4-4.5	4.25-5
GLOBAL		4.00		4-5					2.50	3.00				3.50		4.00		4.50		4.75-5
CITIZENS		4.00				1.50			2.50		3.25		3.50		3.75		4.00		4.25	5.00
SUNRISE	4.00	4.00	4.25-4.5	4.25-5			2.50	2.50	3.00	3.00			3.50	3.50	4.00	4.00	4.25	4.75	4.50	5.25
BANK ASIA	4.00	4.00	3-4.75	4-4.75					2.50	2.75			2.75	3.00	3.50	4.00	4.50	4.25-4.75	5.00	4.5-5.5
PRIME	4.00	4.00	4.5-4.75	4.5-4.75			1.25	1.25	1.75	1.75			2.75	2.75	3.00	3.00	4.50	4.50	4.75-5	4.75-5

Credit :

Banks	Overdraft		Export Credit		Import L/C		Against FDR		Agnst HMG Bond		Against BG/CG		Agnst other Guran.		Industrial Loan	
	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.
NBL	10.00	10.00	8.00	8.00	-	-	+1.5%	+1.5%	6.50	6.50	7.00	7.00	-	-	-	-
RBB	10.00	10.00	8.00	8.00	8.00	8.00	+1.5%	+1.5%	5.00	5.00	7.00	7.00	-	6.00	-	-
NABIL	-	-	9.50	7-10.5	8.5-11	7-10.5	7.00	7.00	7-7.5	7-7.5	9.00	7.50	10.00	8.50	-	-
NIB	9.75-12	9.75-12	8.25-10.5	8.25-10.5	-	-	7-8	7-8	7.00	7.00	8.00	8.00	-	-	-	-
SCBL	6.50	6.50	6.50-11.5	6.50-11.5	7.5-9	7.5-9	+2%,+3%	+2%,+3%	6.5-8	6.5-8	8.5-9.50	8.5-9.50	10-11	10-11	10-11.5	10-11.5
HBL	8-10	8-10	6-8.75	6-8.75	6-9.5	6-9	+2%,+2.5%	+2.5%	6.50	6.50	6.5-8	7-8	-	-	-	-
NSBI	8.5-11	8.5-11	6.5-9	6.5-9	-	-	+1%+2%	+1%+2%	6.5-7	6.5-7	7.5-9.5	7.5-9.5	-	-	-	-
NBB	-	-	9-9.5	9-9.5	-	-	-	+2%	7.50	7.50	8.00	8.00	-	-	10-12	10-10.5
EBL	8-11	8-11	7-8	7-8	6.75-10	6.75-10	+1.25%	+1.25%	5-6	5-6	7.5-8.5	7.5-8.5	-	-	8-11	8-11
BOK	10-13.50	10-13.50	5-10.5	5-10.5	8-12.50	8-12.5	6.5-8.5	6.5-8.5	6.5-8	6.5-8	8-10.5	8-10.5	6.5-8.5	6.5-8.5	10.5-13	10.5-13
NCCB	13-14.5	13-14.5	9-11	10-11	-	-	+1.5%+2%	+1.5%+2%	9.00	9.00	10.50	10.50	-	-	12.5-13.5	12.5-13.5
LBL	11-13	10-12	-	-	9-10.5	8-10	+2%	+2%	7.50-8.5	7.50-8.5	8.50	8.50	-	-	9-12.5	8-12
NICB	6-12.5	6-11	6-10.5	4-9	8-10	7.5-9.5	+2%+3%	+2%	6-8	6-8	6.5-8.5	6.5-8	-	-	-	-
MBL	9-11	9-11	7.5-8.5	7.5-8.5	7.5-9	7.5-9	+1.5%	+1.5%	6.00	6.00	7.00	7.00	8.50	8.50	-	-
KBL	10-12	10-12	9.5-10.5	9.5-10.5	8-11	8-11	+2%	+2%	7.75-9	7.75-9	9.50	9.50	9.5-10	9.5-10	10-12	10-12
LAXMI	9.5-11	9.5-11	9-10	9-10	7.9-5	7.9-5	7.5-9	7.5-9	7.5-9	7.5-9	7.5-9	7.5-9	-	-	-	-
SIDHARTHA	9.75-11	9.75-11	8.5-10.5	8.5-10.5	8-9.5	8-9.5	+2%	+2%	7.5-8	7.5-8	8.5-9	8.5-9	9-9.5	9-9.5	8-10.5	8-10.5
ADB/N	11.5-15.5	11.5-12.5	-	-	-	-	-	+2%	6.50	-	-	-	-	-	10-13	10.00
GLOBAL		9-11						+2,+2.5	6.50			8.5-9				7-11.25
CITIZENS		9-12		8.50				+2	7.50			8.00		8.5		8.25-11
SUNRISE	8-10.5	9-10.5	6.5-8.5	7.5-8.5	6.5-8.5	7.5-8.5	+2	+2	6.50	6.50	6.5-8	6.5-8				
BANK ASIA		8-12						+2	6.50			6.50				
PRIME		9-10		7.5-9				7.00	7.00			7.00				

Contd....

Banks	Commercial Loan		Priority Sector		Deprived Sector		Term Loan		Working Capital		Hire Purchase		Consortium		Others	
	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.
NBL	-	-	10.00	10.00	7.50	7.50	-	-	10.00	10.00	10.50	10.50			5-11	4-11
RBB	-	-	10.50	10.50	7.50	7.50	10.00	10.00	-	-	7.00	9.00	APCD	APCD	5-11	5-11
NABIL	-	-	11-12	9.5-11	6-9	4.5-9	11-13	9-12	10-12	8-11.5	7-9.5	6.5-12			7-13	6.5-12
NIB	-	-	4-12	4-12	4-9	4-9	11-12	11-12	10-12	9.75-12	9-11	9-11			6.5-13	6.5-13
SCBL	11-11.5	11-11.5	-	-	7.50	7.50	10-11.5	10-11.5	9-10	9-10	7-9.5	7-9.5			6.50-13	6.50-13
HBL	-	-	10.00	-	4.5-8.25	4.5-8.25	8-10.5	8-10.5	-	-	8-9	7-9			6-12	6-10.5
NSBI	-	-	9.5-11	9.5-11	7-9	7-9	8.5-11	8.5-11	-	-	8.5-9.5	8.5-9.5			6.25-11	6.25-11
NBB	8-9.5	8-9.5	10.00	10.00	9.50	9.50	-	-	-	9.00	9.50	9.50	APCD	APCD	6-10.5	7.5-10.5
EBL	8-11	8-11	-	-	4.5-10	4.5-10	8-11	8-11	8-11	8-11	6-7	8.5-10.5			4.5-11	4.5-11
BOK	11-13.50	11-13.50	-	-	6.5-11	6.5-11	10.5-13	10.5-13	10-13.50	10-13.50	7.5-11	7.5-11			5-13.50	5-13.50
NCCB	13-14	11-14	12-13	12-13	7-11	7-11	12.5-14	12.5-14	-	-	11.5-12.5	11.5-12.5		APCD	9-14.5	9-14
LBL	9.5-13	8.5-12	11.5-12		7-10	5-8	11.5-13	10.5-12	11-13	9.5-12	10.5-11.5	10.5-11.5			4.5-15	5-13
NICB	-	-	-	-	7.5-9.5	6-8	7-14	9-11	10-12	8-10.5	9-11	6.99-9.99			6-14	6-11.5
MBL	-	-	10.00		5-10	5-10	10-11	10-11	9-11	9-11	8.5-9.5	8.5-9.5	APCD	APCD	6.5-11	6.5-11
KBL	10.5-12	10.5-12	10-12	10-12	6-7	6-7	11-12	11-12	10-12	10-12	9-11	9-11			6-13	6-13
LAXMI	-	-	9.5-11	9.5-11	5-9	5-9	9-11	9-11	7.5-11	7.5-11	5-10	5-10			5-12	5-12
SIDHARTHA	8.5-11	8.5-11	9.5-10.5	9.5-10.5	6-8	6-8	9.75-11	8.5-11	9.5-11	9.5-11	8.5-11	8.5-11			7-11	7-11
ADB/N	11-14	11.00	-	-	-	-	-	-	-	-	10-13	10.00			12.5-15.5	10-12.5
GLOBAL		8-12		11.00		6-10		9-12		8.5-10.5		10-11				6-12
CITIZENS	8.5-12							9-12		8.5-11.5		7-10		APCD		7-12
SUNRISE					4.5-9	5-9	8.5-11	9.5-11			7-10.5	8-10.5			6.5-11	6.5-12
BANK ASIA								9-11.5		8-12						6.5-11
PRIME				11.00				9.00		9.00		7.5-10				7-12

B.C. = Before Change

Exis. = Existing

APCD = As Per Consortium Decision

Banks

	Before Change	Existing
NEPAL BANK LTD (NBL).....	2063/09/01 (16 Dec '2006)	2064/04/14 (30 Jul '2007)
RASTRIYA BANIJYA BANK (RBB)	2064/04/01 (17 Jul. '2007.)	2064/07/01 (18 Oct. '2007.)
NABIL BANK LTD.(NABIL)	2063/06/01 (17 Sep. 2006)	2063/12/07 (21 March. 2007)
NEPAL INVESTMENT BANK (NIB)	2062/01/01 (14 Apr. '2005)	2064/07/15 (01 Nov. '2007)
STANDARD CHARTERED BANK. (SCBL).....	2064/04/01 (17 Jul.'2007)	2064/07/01 (18 Oct.'2007)
HIMALAYAN BANK LTD. (HBL).....	2063/10/01 (15 Jan.'2007)	2064/06/13 (30 Sep.'2007)
NEPAL SBI BANK (NSBI).....	2064/04/25 (10 Aug. '2007)	2064/09/05 (20 Dec. '2007)
NEPAL BANGLADESH BANK .(NBB).....	2062/03/31 (15 Jul '2005)	2064/04/15 (31 Jul '2007)
EVEREST BANK (EBL).....	2062/05/01 (17 Aug '2005)	2063/09/01 (16 Dec '2006)
BANK OF KATHMANDU .(BOK).....	2063/08/10 (26 Nov '2006)	2064/09/01 (16 Jan '2008)
NEPAL CREDIT & COM. BANK LTD.(NCCB).....	2062/06/01 (17 Sep. '2005)	2063/07/02 (19 Oct. '2006)
LUMBINI BANK LIMITED.(LBL).....	2063/03/32 (16 July. 2007)	2064/05/01 (18 August. 2007)
NEPAL INDUSTRIAL & COMM.BANK LTD.(NICB).....	2063/04/01 (17 July. '2006)	2064/06/16 (03 Oct. '2007)
MACHHAPUCHHRE BANK LTD.(MPBL).....	2063/05/16 (01 Sep. 2006)	2064/08/23 (09 Dec. 2007)
KUMARI BANK LTD.(KBL).....	2064/04/01 (17 Jul.'2007)	2064/09/17 (01 Jan.'2008)
LAXMI BANK LTD (LAXMI).....	2062/12/19 (01 Apr 2006)	2063/12/18 (01 Mar 2007)
SIDHARTHA BANK LTD (SIDHARTHA).....	2063/07/01 (18 Oct.2006)	2063/10/01 (15 Jan.2007)
AGRICULTURE DEVELOPMENT BANK LTD (ADBL).....	2061/04/01 (16 Jul '2004)	2062/04/01 (16 Jul '2004)
GLOBAL BANK LTD (GLOBAL).....		2064/03/01 (15 June '2007)
CITIZENS BANK INTERNATIONAL LTD (CITIZENS).....		2064/04/01 (17 Jul '2007)
SUNRISE BANK LTD.(SUNRISE).....	2064/07/14 (31 Oct. '2007)	2064/09/15 (30 Dec. '2007)
BANK OF ASIA LTD.(BANK ASIA).....	2064/06/25 (12 Oct. '2007)	2064/09/22 (06 Jan. '2008)
PRIME COMMERCIAL BANK LTD.(PRIME).....	2064/08/23 (09 Dec. '2007)	2064/09/09 (24 Dec. '2007)

Effective Date

Table No. 37

List of Class A Licensed Financial Institution (Commercial Banks) Branches
Mid-January 2008

Development Region	Zone	District	RBB*	NBL	ADB/N	NBBL	NaBL	EBL	HBL	NSBIBL	SCBNL	NCCBL	BOKL	NIBL	NICBL	LuBL	MBL	KBL	SBL	LaBL	Global	Citizen	Prime	Sunrise	BOA	Total			
																										Dist.	Zone	Dev. Region	
Eastern	Mechi	Jhapa	3	6	6	-	2	1	-	1	-	1	-	-	1	-	-	-	-	-	-	-	-	-	-	-	21	31	122
		Ilam	2	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5		
		Panchthar	-	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Taplejung	-	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3		
	Koshi	Sunsari	3	4	6	1	2	2	1	2	2	2	1	1	1	1	1	-	1	-	-	-	-	-	-	-	25	66	
		Morang	6	3	7	1	1	1	1	1	1	1	1	1	1	1	1	-	1	1	1	-	-	-	-	-	30		
		Dhankuta	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3		
		Terhathum	-	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Sankhuwasava	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3		
		Bhojpur	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3		
	Sagarmatha	Saptari	1	2	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	25	
		Udayapur	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3		
		Siraha	3	3	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11		
		Khotang	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Okhaldhunga	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Solukhumbu	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3		

Development Region	Zone	District	RBB*	NBL	ADB/N	NBL	NaBL	EBL	HBL	NSBIBL	SCBNL	NCCBL	BOKL	NIBL	NICBL	LuBL	MBL	KBL	SBL	LaBL	Global	Citizen	Prime	Sunrise	BOA	Total				
																										Dist.	Zone	Dev.Region		
Central	Janakpur	Sarlahi	1	1	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	34	266	
		Dhanusha	2	2	3	1	-	1	-	-	1	-	-	1	1	1	-	-	-	-	-	1	-	-	-	-	-			14
		Mohattari	1	-	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			6
		Dolakha	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			3
		Ramechhap	2	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			3
	Narayani	Sindhuli	1	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Bara	2	-	4	-	-	1	-	-	-	1	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	10		
		Rautahat	2	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6		
		Parsa	2	3	3	1	2	2	1	3	-	1	1	1	1	1	-	1	2	1	1	1	1	-	-	-	-	27		
		Chitawan	2	2	6	-	1	-	2	-	-	-	1	-	1	-	1	-	-	-	-	-	-	-	-	-	-	17		
	Bagmati	Makawanpur	1	2	2	1	1	-	1	-	1	-	1	-	-	1	-	-	-	-	-	-	-	-	-	-	-	11		
		Kathmandu	16	11	19	4	6	7	4	3	2	4	3	4	2	1	2	3	2	3	1	1	1	1	1	1	1	101		
		Bhaktapur	3	2	3	-	-	-	1	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	10		
		Lalitpur	2	5	4	2	1	1	2	-	1	1	1	1	1	1	-	1	1	-	1	-	-	-	-	-	-	25		
		Rsauwa	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Dhading	2	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4		
		Sindhupalchok	-	1	1	1	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4		
Kabhre		2	3	2	-	-	-	1	-	-	-	1	-	1	-	-	-	1	-	-	1	-	-	-	-	-	12			
Western	Gandaki	Nuwakot	1	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4			
		Lamjung	1	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4		
		Tanahun	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	4		
		Gorkha	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Manang	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
	Lumbini	Syangja	1	2	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6		
		Kaski	3	3	4	1	2	1	1	3	3	1	1	1	1	1	-	4	1	1	2	-	-	-	-	-	-	33		
		Gulmi	1	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Nawalparasi	3	1	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8		
		Palpa	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3		
Dhawalagiri	Arghakanchi	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1			
	Rupandehi	2	2	10	1	3	2	2	2	2	3	1	2	-	1	1	-	-	-	-	-	-	-	-	-	-	34			
	Kapilbastu	1	2	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6			
	Baglung	1	1	1	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	5			
	Parwat	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3			
Dhawalagiri	Mustang	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	2			
	Myagdi	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3			

Development Region	Zone	District	RBB*	NBL	ADB/N	NBBL	NaBL	EBL	HBL	NSBIBL	SCBNL	NCCBL	BOKL	NIBL	NICBL	LuBL	MBL	KBL	SBL	LaBL	Global	Citizen	Prime	Sunrise	BOA	Total				
																										Dist.	Zone	Dev. Region		
Mid-Western	Rapti	Rolpa	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	15	38	
		Dang	2	1	5	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			10
		Rukum	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			1
		Salyan	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			1
		Pyuthan	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			2
	Karnali	Jumla	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		5
		Mugu	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Humla	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Kalikot	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
	Bheri	Dolpa	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		18
		Dailekh	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Surkhet	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3		
		Jajarkot	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Bardiya	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
	Far Western	Seti	Banke	2	2	-	1	1	1	-	-	1	-	1	1	1	-	-	-	-	-	-	-	-	-	-	-	11		19
Bajhang			1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
Doti			2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
Bajura			1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
Kailali			3	2	5	1	1	1	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14		
Mahakali		Achham	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	12	
		Darchula	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		1
		Baitadi	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Dadeldhura	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Kanchanpur	1	1	4	-	1	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8		
Total			114	97	147	17	27	21	17	16	13	17	13	16	10	5	12	9	5	11	3	1	1	1	1	574	574	574		

* It excludes its four regional branches that are performing non-banking activities in Biratnagar, Birjung, Pokhara and Nepalgunj.

Table No. 38
SOURCES AND USES OF FUND OF DEVELOPMENT BANKS
(AGGREGATE)

(Rs in Lakh)

	Mid-July							Md-Jan	
	2001	2002	2003	2004	2005	2006	2007	2007	2008
1 CAPITAL FUND	3223.19	26856.58	41226.2	41586.56	47548.58	47651.6	40600.4	37264.4	54496.39
a. Paid-up Capital	3163.37	23580.6	24008.4	25053.7	31527.4	31223.6	28606.2	25319.2	42754.2
b. General Reserves	7.52	2941.7	2149.4	2208.9	2301.98	2557.9	1375.2	1328.2	2194.19
c. Share Premium							19	19	59
d. Retained Earning						281	-392	-377	-1500
e. Others Reserves	52.3	334.28	15068.4	14323.96	13719.2	13589.1	10992	10975	10989
1. Ex.Eq.Fund									0
2. Other							10992	10975	11003
2 BORROWINGS	1.48	59320.76	58894.05	59599.3	51177.65	52262.2	22318.7	20889.7	27383.7
a. NRB	1.48	3025.76	11152.08	11759.3	11427.95	11591	7965	7951	7840
b. "A"Class Licensed Institution		41563	6871	6969	6830	7583	5967	6512	8693
c. Foreign Banks and Fin. Ins.							0	0	0
d. Other Financial Ins.		14732	40870.97	40871	32919.7	32996.2	7976.7	6015.7	10440.7
e. Bonds and Securities						92	410	411	410
3 DEPOSITS	21959.96	246774.5	288024.5	294271.95	339578.41	358327.4	153700	123576	215915
a. Current							1578	1080	3544
Domestic							1565	1077	3533
Foreign							13	3	11
b. Savings							60027	47459	93642
Domestic							59019	47274	93319
Foreign							1008	185	323
c. Fixed							71325	58692	91965
Domestic							67205	56670	86560
Foreign							4120	2022	5405
d. Call Deposits							14079	9629	18877
e. Others							6691	6716	7887
4 Bills Payable							20	0	15
6 Other Liabilities	380.9	50896	85771.6	94120.26	150028.37	149165.2	15713	12797	24586
1. Sundry Creditors	64.5	9	5207.9	5254.48	179.37	251	664	823	1192
2. Loan Loss Provision						1723	6605	5162	7866
3. Interest Suspense a/c						1508	2647	2677	3499
4. Others	316.4	50887	80563.7	88865.78	149849	145683.2	5797	4135	12029
7 Reconciliation A/c			2818.58	2561.09	627.7	2015	928	582	5743
8 Profit & Loss A/c	432.5	-5433	-6588.4	-13123.84	-10811.15	-8436.1	-6698.1	-8657.12	-7540.1
Total Sources of Funds	25998.03	378414.8	470146.5	479015.3	578149.6	600985.3	226582	186451.98	320598.99
1 LIQUID FUNDS	4793.99	36294.51	41369.64	40536.76	45627.43	52325.3	37313.5	30152.5	49404.5
a. Cash Balance	118.55	30572.57	7251.37	7421.26	6572.17	6894	2372.1	2037.1	3498.1
Nepalese Notes & Coins						6683	2133.1	1818.1	3332.1
Foreign Currency						211	239	219	166
b. Bank Balance	4675.44	5721.94	34118.27	33115.5	39055.26	36911.3	22555.4	17644.4	29125.4
1. In Nepal Rastra Bank	56	549.42	14594	15140	12534.28	13987.1	5222.7	3099.7	6777.7
Domestic Currency						13981.1	5181.7	3093.7	6756.7
Foreign Currency						6	41	6	21
2. "A"Class Licensed Institution	4178.88	4826.82	18634.27	16325.5	24657.68	18262.2	10212.7	8490.7	12943.7
Domestic Currency						18251.2	10181.7	8392.7	12925.7
Foreign Currency						11	31	98	18
3. Other Financial Ins.	440.56	345.7	890	1650	1863.3	4662	7075	6050	9264
4. in Foreign banks							45	4	140
C. Money at Call						8520	12386	10471	16781
Domestic Currency						8519	11244	8522	15600
Foreign Currency						1	1142	1949	1181
2 INVESTMENT IN SECURITIES	500	16240	11616.6	11147.35	4748.55	5143.7	1479	1291	2108
a. Govt. Securities	500	16240	11616.6	11147.35	4748.55	5143.7	1374	1291	1953
b. NRB Bond									0
c. Govt. Non-Fin. Ins.							105		105
d. Other Non-Fin Ins.									50
e. Non Residents									0
3 SHARE & OTHER INVESTMENT	653.25	11676.37	12176.47	11969.35	15161.66	16046.9	13886.8	13018.8	27019.8
1.1 Non Residents							87	87	39
2. Others							13799.8	12931.8	26980.8
4 LOANS & ADVANCES	18410.34	275548.2	310268.8	319052.59	298937.05	311399.5	153597	123755	210152
a. Govt. Entp.									
a. Pvt. Sector	18410.34	275548.2	310268.8	319052.59	298937.05	311399.5	153597	123755	210152
b. Financial									
5 BILL PURCHED						22	141	167	266
a. Domestic Bills Purchased						22	141	167	266
b. Foreign Bills Purchased							0	0	0
c. Import Bills & Imports							0	0	0
6 LOANS AGAINST COLLECTED BILLS							0	0	0
a. Against Domestic Bills							0	0	0
b. Against Foreign Bills							0	0	0
8 FIXED ASSETS						2265	3954	3446	6516
9 OTHER ASSETS	1640.45	38655.76	94332.65	96039.43	212795.44	207395.9	6347.7	6787.68	15512.68
a. Accrued Interests	632.89	231.32	11755.38	13148	2126.3	1711.7	2789.7	3074.68	3756.68
Govt. Entp.								23	
Private Sector							2789.7	3051.68	3756.68
c. Sundry Debtors	130.4	88.4	60529.65	60531.2	110.5	373.5	604.5	640.5	1984.5
d. Cash In Transit							102	20	13
e. Others	877.16	38336.04	22047.62	22360.23	210558.64	205310.7	2851.5	3052.5	9758.5
10 Expenses not Written off						346	615	581	915
11 Non Banking Assets						701	1033	531	737
12 Reconciliation Account			340.8	182.45	575.46	2021	657	859	1070
13 Profit & Loss A/c			41.57	87.39	303.97	3319	7558	5863	6898
Total uses of Fund	25998.03	378414.8	470146.5	479015.3	578149.6	600985.3	226582	186451.98	320598.99

Table No.40
Unaudited Financial Results (Quarterly) of Development Bank
As of Mid-Jan 2008 (Second Qtr. Of Fiscal Year 2007/08)

S. N.	Particulars	NIDC	NDB	UDB	Malika	Siddhart	Dev.CR	CSI	United	Narayani	Pashchin	Sahayog	Pashupa	Karnali	Annapur	Triveni	Bhrikuti	Bageshw	Gorkha	Sanima	Business
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1.	Total Capital and Liabilities (1.1 to 1.7)	0	6677.82	1,272	9009	7714	36375	8718	1142	3,552	7911	2,255	2490	2,751	4,418	4032	5,462	3833	19509	33007	6134
1	Paid Up Capital		2538	175	500	500	3011	1120	35	200	525	200	610	204	600	350	240	300	3200	3200	600
1	Reserve and Surplus		-5780.59	245	382	199	772	-2416	-552	142	214	71	74	0	122	42	208	119	326	398	180
1	Debtenture and Bond														0		0				
1	Borrowings				631	123	500		624	99	200	0	79	24	497	272	0	275	300	4796	450
2	Deposits (a.+b.)	0	7262.67	712	6596	6603	30674	1359	237	2,823	6748	1836	1622	2331	3096	3179	4457	3075	15434	24095	4741
a.	Domestic Currency		7262.67	712	6596	6603	30646	1359	237	2,823	6748	1836	1622	2331	3096	3179	4457	3075	15434	18417	4741
b.	Foreign Currency						28										0				5678
2	Income Tax Liability			12						0	29	3	5	4	0				40		
2	Other Liabilities		2657.74	128	900	289	1418	8655	798	288	195	145	100	188	103	189	557	64	209	518	163
2.	Total Assets (2.1 to 2.7)	0	6677.82	1,272	9009	7714	36375	8718	1142	3,552	7911	2,255	2490	2,751	4,418	4032	5,462	3833	19509	33007	6134
2	Cash and Bank Balance		251.15	62	366	1510	2097	1226	57	294	738	211	119	841	130	553	861	292	503	999	470
2	Money at Call and Short Notice		1539.95	0	881		4662				150	308			248		0		1251	1818	
2	Investments		3	0	1772	535	1238	103	38	511	6581	1	123	100	1044	1	300	3	2326	8312	775
2	Loans and Advances		4104.95	909	4999	5345	26262	5789	713	2,578	230	1592	2192	1526	2905	3295	4060	3270	14646	21212	4566
3	Fixed Assets		127.71	10	64	157	1326	78	16	32	11	41	20	74	33	50	121	151	99	210	40
3	Non Banking Assets		160.84	161	123	13		176	13	0	201	2			0		0				
3	Other Assets		490.22	130	804	154	790	1346	305	137		100	36	210	58	133	120	117	684	456	283
3.	Profit and Loss Account	Up to This																			
3	Interest Income		385.06	58	289	394	1312	242	18	152	334	109	115	143	188	163	211	171	720	995	218
3	Interest Expense		379.44	26	180	218	748	167	39	95	199	51	52	69	109	77	124	78	361	623	128
	A. Net Interest Income (3.1 - 3.2)	0	5.62	32	109	176	564	74	-21	57	135	58	63	74	79	86	87	93	359	372	90
3	Fees, Commission and Discount		3.11	5	13	5	18	1		2	10	4	1	1	5	19	27	26	1	78	1
3	Other Operating Income		5.7	0	18	47	40			8	52	19	16	18	18		25	10	41		62
4	Foreign Exchange Gain/Loss (Net)		4.45	0			1							0	0		0				6
	B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5)	0	18.88	37	140	228	623	75	-21	67	197	81	80	93	102	105	139	129	401	456	153
4	Staff Expenses		80.89	12	37	31	184	29	9	15	29	15	16	18	16	15	18	22	78	83	17
4	Other Operating Expenses		111.68	2	30	50	127	24	4	18	43	24	27	1556	15	26	23	26	89	108	28
	C. Operating Profit Before Provision (B. -3.6-3.7)	0	-173.69	23	73	147	312	23	-34	34	125	42	37	-1481	71	64	98	81	234	265	108
4	Provision for Possible Losses		224.7	0	11	37	9	0	487	26	47	8	19	0	24	16	28	9	90	73	25
	D. Operating Profit (C. -3.8)	0	-398.39	23	62	110	303	23	-521	8	78	34	18	-1481	47	48	70	72	144	192	83
4	Non Operating Income / Expenses (Net)		27.32	1		-1		-6	69	0	0	0									
3.10	Write Back of Provision for Possible Loss		233.63	5		8		129		6					5						
	E. Profit from Regular Activities (D+3.9+3.10)	0	-137.44	29	62	117	303	146	-452	14	78	34	18	-1481	52	48	70	72	144	192	83
3	Extraordinary Income/Expenses (Net)		-0.38																		
	F. Profit before Bonus and Taxes (E. + 3.11)	0	-137.82	29	62	117	303	146	-452	14	78	34	18	-1481	52	48	70	72	144	192	83
3	Provision for Staff Bonus			0		11		13		0		0		0		0	6		14	17	8
3	Provision for Tax			0		33		42		0		0		0		0	21		41	55	24
	G. Net Profit/Loss (F. - 3.12-3.13)	0	-137.82	29	62	73	303	91	-452	14	78	34	18	-1481	52	48	70	45	89	120	51
4.	Ratios	At the End of This Quarter																			
4	Capital Fund to RWA		-39%	28.23%	13.7%	12%	12%	14%	-61.78%	10%	11%	15.32%	28.34%	7.40%	17.12%	13%	16%	13%	21%	14.64%	16.45%
4	Non Performint Loan(NPL) To Total Loan		24%	3.60%	9%	3%	1%	67%	59.99%	7%	2%	4.05%	4.23%	0.08%	1.40%	0%	2%	2%	2%	0.21%	0.82%
4	Total Loan Loss Provision to Total NPL		84%	100%	61%	76%	178%	75%	113.84%	96%	86%	109.13%	80.09%	0.43%	146.70%	631%	130%	118%	103%	498.00%	170.00%

S. N.	Particulars	Infrastruc	Gandaki	Gauri Sh	Subhech	Birat Lax	Excel	Western	Himchuli	NDEP	Clean	Muktinath	Tinau	Araniko	Miteri	Gaidakot	Sewa	Kankai	Public	Mahakali	Ace Dev.	
		21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	
1.	Total Capital and Liabilities (1.1 to 1.7)	7,655	4291	2,093	2565	2817	2380	1,632	7171	13740	15031	2275	1948	818	821	640	1902	626	2432	328	20755	
1	Paid Up Capital	560	500	380	280	500	200	108	650	1920	1787	260	210	169	158	140	175	140	450	59	3200	
1	Reserve and Surplus	182	102	-41	62	44	64	19	112	21	-114	22	-28	-13	-19	-4	1	4	-10		448	
1	Debenture and Bond			0																		
1	Borrowings			35	60					950	2077	199								362	1300	
2	Deposits (a.+b.)	6886	3609	1615	2108	2236	1930	1368	6255	10654	11008	1763	1500	645	599	483	1647	480	1622	261	15317	
a.	Domestic Currency	6886	3609	1615	2108	2236	1930	1368	6255	10626	11003	1763	1500	645	599	483	1647	480	1622	261	15317	
b.	Foreign Currency	0								28	5											
2	Income Tax Liability	0	0	0		9		0								20				2	-26	
2	Other Liabilities	27	80	104	55	28	186	137	154	195	273	31	266	17	83	1	79	2	6	8	516	
2.	Total Assets (2.1 to 2.7)	7,655	4291	2,093	2565	2817	2380	1,632	7171	13740	15031	2275	1948	818	821	640	1902	626	2432	328	20755	
2	Cash and Bank Balance	1108	1216	414	242	184	673	367	1302	559	803	515	408	21	134	32	178	24	59	161	697	
2	Money at Call and Short Notice		0	97		346				960	2315			109	0	169			51	170	2022	
2	Investments	105	0		50	10				3470	716		2		100	1	2		100		5675	
2	Loans and Advances	6045	2980	1397	2220	2210	1640	1186	5698	8240	10726	1655	1478	659	548	416	1647	515	2002	149	10613	
3	Fixed Assets	52	22	39	18	44	16	22	42	81	284	50	41	27	23	13	23	25	52	10	724	
3	Non Banking Assets					23														0	2	6
3	Other Assets	345	73	146	35		51	57	129	430	187	55	19	2	16	9	52	11	49	6	1018	
3.	Profit and Loss Account																					
3	Interest Income	345	159	81	138	133	93	55	269	423	423	78	36	33	30	25	63	23	56	4	617	
3	Interest Expense	263	90	46	71	74	48	29	173	234	269	44	26	15	12	13	44	8	21	2	365	
	A. Net Interest Income (3.1 - 3.2)	82	69	35	67	59	45	26	96	189	154	34	10	18	18	12	19	15	35	2	252	
3	Fees, Commission and Discount	6	1	7	6	16	14	8	51	28	46		6	2	7	3	5	4	0	1	12	
3	Other Operating Income	35	16	13	13	5	4	9				16		6	0	1	17	3	29	3	56	
4	Foreign Exchange Gain/Loss (Net)	0								-6	-4				0							
	B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5)	123	86	55	86	80	63	43	147	211	196	50	16	26	25	16	41	22	64	6	320	
4	Staff Expenses	22	12	14	13	14	9	11	17	43	72	11	9	7	8	4	5	5	21	5	89	
4	Other Operating Expenses	43	14	17	19	25	14	10	27	49	85	11	27	8	11	6	9	4	19	5	123	
	C. Operating Profit Before Provision (B. -3.6-3.7)	58	60	24	54	41	40	22	103	119	39	28	-20	11	6	6	27	13	24	-4	108	
4	Provision for Possible Losses	12	10	38	30	13	5	23	26	89	27	7	8	13	2	5	11	5	20	2	40	
	D. Operating Profit (C. -3.8)	46	50	-14	24	28	35	-1	77	30	12	21	-28	-2	4	1	16	8	4	-6	68	
4	Non Operating Income / Expenses (Net)																				-65	
3.1	Write Back of Provision for Possible Loss																				91	
	E. Profit from Regular Activities (D+3.9+3.10)	46	50	-14	24	28	35	-1	77	30	12	21	-28	-2	4	1	16	8	4	-6	94	
3	Extraordinary Income/Expenses (Net)																					
	F. Profit before Bonus and Taxes (E. + 3.11)	46	50	-14	24	28	35	-1	77	30	12	21	-28	-2	4	1	16	8	4	-6	94	
3	Provision for Staff Bonus	0						237	7		1										8	
3	Provision for Tax	0				9		462	22												27	
	G. Net Profit/Loss (F. - 3.12-3.13)	46	50	-14	24	19	35	-700	48	30	11	21	-28	-2	4	1	16	8	4	-6	59	
4.	Ratios																					
4	Capital Fund to RWA	10.04%	19%	18.26%	15%	19%	14%	8.00%	13%	16.00%	14%	15%	12%	21%	21.54%	28%	16%	25.00%	21%	29%	22%	
4	Non Performint Loan(NPL) To Total Loan	2%	1%	8.92%	5%	1%	0%	10.00%	0%	3.10%	0%	0%	0%	1%	0%	6%	0%	0%	0%	0%	1%	
4	Total Loan Loss Provision to Total NPL	85%	191%	64%	58%	121%	418%	31%	324%	56.30%	0%	0%	20%	134%	0%	41%	0%	0%	0%	0%	162%	
		0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	

S. N.	Particulars	Sangrila	Bhargab	Vibor	Resunga	Rara	Diyalo	Country	Kastham	Alpine	Nilgiri	Corporat	Kamana	City	Garima	Biswo	Pathibha	Professic	Kabell	Total
		41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	
1.	Total Capital and Liabilities (1.1 to 1.7)	2444	716	3634	420	517	546	1184	4022	472	568	666	793	2103	562	1589	376	377	121	279,291
1	Paid Up Capital	399	120	2074	101	100	325	510	2240	335	105	350	130	350	265	732	255	350	101	38,796
1	Reserve and Surplus	-23	-3	-115		-5	-7	-1	12	-4		6	-9	-9	-6		-5	-3	-1	-4,575
1	Debenture and Bond																			0
1	Borrowings																			13,853
2	Deposits (a.+b.)	2040	574	1601	258	418	224	644	1683	100	447	307	646	1720	300	819	117	28	20	183,288
a.	Domestic Currency	2040	574	1601	258	418	224	644	1683	100	447	307	646	1720	300	819	117	28	20	205,073
b.	Foreign Currency																			5,739
2	Income Tax Liability						1													99
2	Other Liabilities	28	25	74	61	4	3	31	87	41	16	3	26	42	3	38	9	2	1	20,306
2.	Total Assets (2.1 to 2.7)	2444	716	3634	420	517	546	1184	4022	472	568	666	793	2103	562	1589	376	377	121	279,291
2	Cash and Bank Balance	1083	113	679	80	99	241	587	144	187	121	139	233	101	322	115	212	294	94	25,521
2	Money at Call and Short Notice			1100			0		1236			50		525		1002			0	21,010
2	Investments	3			0		50		2052	100				50						36,252
2	Loans and Advances	1203	556	984	291	393	220	555	157	116	411	421	509	1326	174	376	132	44		180,085
3	Fixed Assets	74	33	776	25	18	6	31		55	14	38	20	38	27	68	26	34	22	5,574
3	Non Banking Assets																			881
3	Other Assets	81	14	95	24	7	29	11	433	14	22	18	31	63	39	28	6	5	5	9,968
3.	Profit and Loss Account																			
3	Interest Income	29	13	27	2	5	3	8	49	1	4	6	4	19	1	14	2	1		9,489
3	Interest Expense	26	7	8	2	2	1	4	11		4	1	4	12	1	4	1			5,658
	A. Net Interest Income (3.1 - 3.2)	3	6	19	0	3	2	4	38	1	0	5	0	7	0	10	1	1	0	3,830
3	Fees, Commission and Discount	19	4		0	2	0	0	27	3		7	5	0		4	2			516
3	Other Operating Income		10	12	5	5	2	12		1	5			19	3			0		680
4	Foreign Exchange Gain/Loss (Net)																			1
	B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5)	22	20	31	5	10	4	16	65	5	5	12	5	26	3	14	3	1	0	5,027
4	Staff Expenses	11	6	45	3	4	4	4	17	4	3	3	6	5	3	6	4	1	1	1,246
4	Other Operating Expenses	22	11	91	6	7	5	8	16	7	6	3	3	17	4	8	4	2		3,077
	C. Operating Profit Before Provision (B. -3.6-3.7)	-11	3	-105	-4	-1	-5	4	32	-6	-4	6	-4	4	-4	0	-5	-2	-1	705
4	Provision for Possible Losses	12	6	10	3	4	2	5	20	1	4	4	5	13	2	4	1	1		1,617
	D. Operating Profit (C. -3.8)	-23	-3	-115	-7	-5	-7	-1	12	-7	-8	2	-9	-9	-6	-4	-6	-3	-1	-912
4	Non Operating Income / Expenses (Net)									4										29
3.10	Write Back of Provision for Possible Loss																			478
	E. Profit from Regular Activities (D+3.9+3.10)	-23	-3	-115	-7	-5	-7	-1	12	-3	-8	2	-9	-9	-6	-4	-6	-3	-1	-406
3	Extraordinary Income/Expenses (Net)																			0
	F. Profit before Bonus and Taxes (E. + 3.11)	-23	-3	-115	-7	-5	-7	-1	12	-3	-8	2	-9	-9	-6	-4	-6	-3	-1	-406
3	Provision for Staff Bonus																			322
3	Provision for Tax																			736
	G. Net Profit/Loss (F. - 3.12-3.13)	-23	-3	-115	-7	-5	-7	-1	12	-3	-8	2	-9	-9	-6	-4	-6	-3	-1	-1,464
4.	Ratios																			At the End of Corresponding Previous Year Quarter
4	Capital Fund to RWA	23%	19.41%	92%	27.00%	23%	88.93%	75%	75.57%	104%	22.00%	70.53%	21%	22%	79%	46%	119%	243.89%	367%	16.11
4	Non Performint Loan(NPL) To Total Loan	0%	0%	0%	0%	0%	0.00%	0%	0.00%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	4.50
4	Total Loan Loss Provision to Total NPL	0%	0%	0%	0%	0%	0.00%	0%	0.00%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	88.33

Table No.41
SECTORWISE OUTSTANDING CREDIT OF DEVELOPING BANKS
 Mid- Jan, 2008 (Poush- 2064)

	NIDC	NDB	UDBL	Malika	Siddharth	DEV.CR	CSI	United	Narayani	Pashchim.	Sahayogi	Pashupati	Karnali	Annapurna	Triveni	Bhrikuti	Bageshwori	Gorkha	Sanima	Business
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Development Banks																				
1 Agriculture	0.0	208.0	49.0	303.0	366.0	787.0	404.0	22.0	97.0	1322.0	32.0	11.0	357.0	294.0	338.0	152.0	2.0	0.0	7.0	4.0
2 Mines	0.0	0.0	0.0	0.0	21.0	381.0	324.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3 About Productions	0.0	1307.0	106.0	395.0	338.0	3809.0	2048.0	251.0	22.0	482.0	54.0	143.0	25.0	120.0	246.0	442.0	183.0	380.0	2090.0	20.0
4 Construction	0.0	772.0	289.0	400.0	206.0	4522.0	693.0	158.0	556.0	525.0	642.0	208.0	601.0	0.0	442.0	0.0	472.0	1273.0	2339.0	39.0
5 Metal Productions,Machinery & Electrical Tools & fitti	0.0	15.0	0.0	1.0	243.0	142.0	135.0	0.0	0.0	45.0	0.0	125.0	230.0	0.0	25.0	0.0	90.0	0.0	17.0	37.0
6 Transportation Equipment Production & Fitting	0.0	0.0	0.0	278.0	108.0	0.0	85.0	22.0	0.0	14.0	0.0	0.0	0.0	0.0	37.0	0.0	0.0	0.0	0.0	48.0
7 Transportation, Communications & Public Services	0.0	145.0	0.0	102.0	816.0	2554.0	116.0	0.0	161.0	1236.0	7.0	344.0	0.0	0.0	422.0	651.0	559.0	650.0	2269.0	37.0
8 Wholesaler & Retailers	0.0	457.0	48.0	2362.0	462.0	1397.0	995.0	204.0	1170.0	482.0	210.0	300.0	308.0	343.0	289.0	631.0	1015.0	1559.0	2420.0	484.0
9 Finance, Insurance & Fixed Assets	0.0	263.0	182.0	0.0	676.0	2571.0	275.0	0.0	0.0	1896.0	0.0	63.0	0.0	605.0	0.0	0.0	0.0	2982.0	1340.0	482.0
10 Service Industries	0.0	1675.0	85.0	0.0	694.0	3327.0	531.0	0.0	168.0	171.0	174.0	353.0	0.0	129.0	481.0	2112.0	369.0	500.0	1149.0	87.0
11 Consumable Loan	0.0	106.0	0.0	47.0	164.0	167.0	83.0	1.0	105.0	63.0	40.0	15.0	5.0	0.0	0.0	44.0	27.0	5097.0	5437.0	3328.0
12 Local Government	0.0	0.0	6.0		0.0	0.0	25.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2490.0	0.0	0.0
13 Others	20655.0	219.0	144.0	1111.0	1377.0	6572.0	8.0	55.0	299.0	488.0	433.0	625.0	0.0	1252.0	1015.0	28.0	131.0	0.0	4144.0	0.0
Total	20655.0	5167.0	909.0	4999.0	5471.0	26229.0	5722.0	713.0	2578.0	6724.0	1592.0	2187.0	1526.0	2743.0	3295.0	4060.0	2848.0	14931.0	21212.0	4566.0

	Infrastructure	Gandaki	Gauri Sha.	Subhechhha	Birat Laxmi	Excel Dev.	Western	Himchuli	Nepal Bilkash	Araniko	MITERI	Muktinath	Tinau	Clean Energy	Gaidakot	Sewa	Kankal	Public	Mahakali	Ace Dev.
	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	
Development Banks																				
1 Agriculture	31.0	69.0	100.0	114.0	145.0	83.0	0.0	21.0	0.0	5.0	0.0	0.0	7.0	0.0	41.0	6.0	60.0	0.0	9.0	311.0
2 Mines	0.0	0.0	0.0	0.0		0.0	4.0	0.0	0.0	0.0	0.0	0.0	0.0	372.0	0.0	0.0	0.0	0.0	0.0	30.0
3 About Productions	770.0	34.0	28.0	24.0	115.0	167.0	40.0	292.0	84.0	3.0	0.0	0.0	60.0	1892.0	0.0	27.0	64.0	0.0	0.0	1081.0
4 Construction	1914.0	327.0	198.0	334.0	97.0	0.0	64.0	1166.0	924.0	140.0	79.0	353.0	15.0	319.0	58.0	0.0	40.0	395.0	30.0	4290.0
5 Metal Productions, Machinery & Electrical Tools & fitti	3.0	19.0	0.0	0.0	0.0	0.0	13.0	43.0	37.0	0.0	12.0	0.0	0.0	59.0	0.0	1.0	0.0	0.0	0.0	181.0
6 Transportation Equipment Production & Fitting	0.0	0.0	0.0	0.0	0.0	183.0	0.0	0.0	8.0	113.0	82.0	0.0	11.0	63.0	0.0			0.0	0.0	899.0
7 Transportation, Communications & Public Services	495.0	263.0	68.0	909.0	175.0	0.0	355.0	797.0	587.0	36.0	0.0	447.0	406.0	1158.0	0.0	696.0	32.0	561.0	0.0	77.0
8 Wholesaler & Retailers	900.0	358.0	423.0	761.0	509.0	612.0	332.0	1243.0	990.0	109.0	100.0	603.0	334.0	1336.0	15.0	193.0	132.0	355.0	19.0	716.0
9 Finance, Insurance & Fixed Assets	89.0	413.0	0.0	0.0	0.0	228.0	0.0	0.0	1722.0	0.0	79.0	0.0	413.0	1785.0	0.0	308.0	0.0	0.0	0.0	1615.0
10 Service Industries	463.0	276.0	201.0	137.0	89.0	149.0	30.0	334.0	759.0	56.0	5.0	0.0	0.0	805.0	0.0	399.0	9.0	696.0	0.0	277.0
11 Consumable Loan	95.0	31.0	7.0	8.0	413.0	87.0	19.0	54.0	152.0	4.0	1.0	0.0	0.0	339.0	1.0	15.0	0.0	0.0	91.0	317.0
12 Local Government	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0	0.0	0.0				0.0	344.0
13 Others	1411.0	1190.0	370.0	0.0	701.0	116.0	329.0	1748.0	2977.0	193.0	190.0	252.0	232.0	2598.0	301.0	2.0	184.0	15.0	0.0	475.0
Total	6171.0	2980.0	1395.0	2287.0	2244.0	1625.0	1186.0	5698.0	8240.0	659.0	548.0	1655.0	1478.0	10726.0	416.0	1647.0	521.0	2022.0	149.0	10613.0

																				Rs In Lakh
Development Banks	Sangrila	Bhargab	Vibor	Resunga	Rara	Diyalo	Country	Kasthamamandap	Alpine	Nilgiri	Corporate	Kamana	City	Garima	Biswo	Pathibhara	Professional	Kabelli	TOTAL	
	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58		
1 Agriculture		1.0	0.0	0.0	2.0	0.0	4.0	0.0	0.0	5.0		17.0	16.0	24.0	0.0		11.0		5837.0	
2 Mines		0.0	47.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0		0.0				1179.0	
3 About Productions		80.0	0.0	0.0	0.0	5.0	0.0	0.0	0.0	0.0		22.0	28.0		0.0		2.0		17279.0	
4 Construction		63.0	70.0	124.0	0.0	21.0		0.0	0.0	0.0		90.0	345.0	13.0	119.0		1.0		25726.0	
5 Metal Productions,Machinery & Electrical Tools & fitting		5.0	0.0	0.0	0.0			497.0	0.0	0.0		0.0	45.0						2020.0	
6 Transportation Equipment Production & Fitting		183.0	0.0	0.0	0.0			0.0	82.0	0.0		0.0			0.0				2216.0	
7 Transportation, Communications & Public Services		4.0	0.0	106.0	0.0	5.0	163.0	149.0	0.0	12.0		0.0	423.0	6.0	0.0				17999.0	
8 Wholesaler & Retailers		99.0	0.0	53.0	50.0	144.0	154.0	0.0	10.0	137.0		99.0	71.0	80.0	0.0		12.0		26085.0	
9 Finance, Insurance & Fixed Assets		0.0	650.0	0.0	0.0	18.0	26.0	0.0	18.0			73.0	309.0		0.0		1.0		19082.0	
10 Service Industries		38.0	98.0	0.0	0.0	7.0	0.0	0.0				106.0	82.0	17.0	215.0		10.0		17263.0	
11 Consumable Loan			0.0	0.0	0.0		0.0	1406.0				29.0	7.0		0.0				17805.0	
12 Local Government			0.0	0.0	0.0		0.0	0.0							0.0				2865.0	
13 Others	1203.0	82.0	119.0	8.0	341.0	20.0	208.0	0.0	6.0	259.0	421.0	73.0		34.0	42.0	133.0	7.0		54796.0	
Total	1203.0	555.0	984.0	291.0	393.0	220.0	555.0	2052.0	116.0	413.0	421.0	509.0	1326.0	174.0	376.0	133.0	44.0	0.0	210152.0	

Table No.42
Non Performing Loan Status of Development Banks (Grade-B)

(Rs in Lakhs)

Banks Name	Mid-July									Mid-Jan					
	2005			2006			2007			2007			2008		
	Total Loan	Total NPL	NPL/Total Loan	Total Loan	Total NPL	NPL/Total Loan	Total Loan	Total NPL	NPL/Total Loan	Total Loan	Total NPL	NPL/Total Loan	Total Loan	Total NPL	NPL/Total Loan
1. ADB	225651	7411	3.28	0	0	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0	0.00
2. NIDC	0	0	0.00	0	0	0.00	0	0	0.00	0.00	0.00	0.00	0	0	0.00
3. N D B	8429	628	7.45	5919	295.9735	5.00	5808	685	11.79	5861.26	761.96	13.00	4105	1003	24.43
4. Dev. Credit	13945	566	4.06	19183	157	0.82	23822	638	2.68	21448.47	712.09	3.32	26262	326	1.24
5. CSI	8333	628	7.54	6908	2266	32.80	6849	4021	58.71	7777.85	3733.37	48.00	5789	3878	66.99
6. Uddyam	908	61	6.72	945	47	5.00	841	36	4.25	951.59	32.07	3.37	909	33	3.63
7. Malika	2892	92	3.19	3239	304	9.38	3841	75	1.95	3779.34	366.60	9.70	4999	445	8.90
8. Siddhartha	1447	47	3.25	2452	64	2.61	5163	75	1.45	2915.24	116.90	4.01	5345	164	3.07
9. United	932	14	1.48	1008	34	3.37	817	136	16.70	988.04	91.99	9.31	713	428	60.03
10. Narayani	1483	117	7.92	1849	119	6.43	2145	166	7.73	1944.42	181.03	9.31	2,578	180	6.98
11. Pashchanchal	2015	48	2.39	2391	1	0.03	4073	86	2.10	2746.01	0.82	0.03	230	5	2.17
12. Sahayogi	766	67	8.74	1057	32	3.06	1323	66	4.95	1087.55	52.42	4.82	1592	64	4.02
13. Pashupati	1207	15	1.24	1379	44	3.17	1675	64	3.85	1520.69	45.62	3.00	2192	93	4.24
14. Kamali	593	38	6.41	1177	3	0.25	1657	2	0.12	1529.38	0.00	0.00	1526	1	0.07
15. Annapurna	672	0	0.00	1241	43	3.45	2071	36	1.74	1587.15	19.20	1.21	2905	41	1.41
16. Triveni	420	0	0.00	736	0	0.00	2173	2	0.11	1452.33	0.00	0.00	3295	6	0.18
17. Bhrikuti	526	0	0.00	1578	16	1.00	3279	59	1.80	2278.41	45.57	2.00	4060	66	1.63
18. Subhechhha	471	0	0.00	1108	15	1.32	1832	55	3.01	1407.33	18.58	1.32	2220	108	4.86
19. Bageshwori	512	0	0.00	1242	0	0.00	2528	28	1.10	1716.11	17.16	1.00	3270	59	1.80
20. Gorkha	3081	0	0.00	6831	50	0.73	10754	108	1.00	7809.06	156.18	2.00	14646	293	2.00
21. Gauri Sha.	250	0	0.00	532	19	3.48	1041	34	3.27	768.37	24.66	3.21	1397	125	8.95
22. Sanima	2506	0	0.00	7586	0	0.00	15019	0	0.00	11924.66	0.00	0.00	21212	45	0.21
23. Gandaki	574	0	0.00	1194	0	0.00	2445	3	0.11	1527.72	0.00	0.00	2980	18	0.60
24. Infrastructure	125	0	0.00	3014	0	0.00	5249	105	2.00	5029.24	0.00	0.00	6045	140	2.32
25. Business Dev.	421	0	0.00	2074	0	0.00	3466	8	0.23	2593.68	0.00	0.00	4566	37	0.81
26. Birat Laxmi	142	0	0.00	682	0	0.00	1465	13	0.87	897.46	11.13	1.24	2210	28	1.27
27. Excle				595	595	100.00	1075	8	0.70	626.89	6.27	1.00	1640	1	0.06
28. Western				342	0	0.00	865	12	1.39	632.61	4.18	0.66	1186	119	10.03
29. Himchuli				1301	0	0.00	3534	5	0.13	1838.79	0.00	0.00	5698	19	0.33
30. NDEP							5188	0	0.00	2720.75	0.00	0.00	8240	255	3.09
31. Araniko							312	0	0.00	0.00	0.00	0.00	659	10	1.52
32. Miteri							346	0	0.00	0.00	0.00	0.00	548	0	0.00
33. Muktinath							932	0	0.00	1.50	0.00	0.00	1655	0	0.00
34. Tinnu							828	0	0.00	153.29	0.00	0.00	1478	0	0.00
35. Clean Energy							7985	0	0.00	3766.75	0.00	0.00	10726	0	0.00
36. Gaidakot							312	0	0.00	33.12	0.00	0.00	416	25	6.01
37. Sewa							526	0	0.00				1647	0	0.00
38. Kankai							225	0	0.00				515	0	0.00
39. Public							164	0	0.00				2002	0	0.00
40. Mahakali													149	0	0.00
41. Ace Dev.													10613	90	0.85
42. Sangria													1203	0	0.00
43. Bhargab													556	0	0.00
44. Vibor													984	0	0.00
45. Resunga													291	0	0.00
46. Rara													393	0	0.00
47. Diyalo													220	0	0.00
48. Country													555	0	0.00
49. Kasthamandap													157	0	0.00
50. Alpine													116	0	0.00
51. Nilgiri													411	0	0.00
52. Corporate													421	0	0.00
53. Kamana													509	0	0.00
54. City													1326	0	0.00
55. Ganima													174	0	0.00
56. Biswo													376	0	0.00
57. Pathibhara													132	0	0.00
58. Professional													44	0	0.00
59. Kabeli													0	0	0.00
Total	278300	9733	3.50	77564	4103	5.29	131625	6524	4.96	101315	6398	6.31	180085	8105	4.50

Table No. 45
SOURCES AND USES OF FINANCE COMPANIES

(Rs in Lakhs)

	Within Ktm.	Out of Ktm.	Total	Percentage Share	
	Valley (54)* (A)	Valley (25)* (B)	(C)	A	B
1 CAPITAL FUND	40986.0	15097.7	56083.7	73.1	26.9
a. Paid-up Capital	0.0	0.0			#DIV/0!
b. General Reserve	37524.5	11162.1	48686.6	77.1	22.9
c. Share Premium	5739.3	2384.4	8123.7	70.6	29.4
d. Retained Earning	210.5	10.9	221.4	95.1	4.9
e. Others Reserves	-3594.6	1127.9	-2466.7	145.7	-45.7
1. Ex.Eq.Fund	1106.3	412.4	1518.7	72.8	27.2
2. Other	0.0	0.0	0.0	0.0	0.0
	1106.3	412.4	1518.7	72.8	27.2
2 BORROWINGS	81925.4	9300.3	91225.7	89.8	10.2
a. NRB	0.0	0.0	0.0	0.0	0.0
b. *A*Class Licensed Institution	56880.4	8299.6	65180.0	87.3	12.7
c. Foreign Banks and Fin. Ins.	0.0	0.0			
d. Other Financial Ins.	20057.0	1000.7	21057.7	95.2	4.8
e. Bonds and Securities	4988.0	0.0	4988.0	100.0	0.0
	0.0	0.0	-		
3 DEPOSITS	301088.7	107758.0	408846.7	73.6	26.4
a. Current	8167.9	0.0	8167.9	0.0	0.0
Domestic	8167.9	0.0	8167.9	0.0	0.0
Foreign	0.0	0.0	0.0		
b. Savings	104011.3	41775.8	145787.1	71.3	28.7
Domestic	104011.3	41775.8	145787.1	71.3	28.7
Foreign	0.0	0.0	0.0		
c. Fixed	180471.6	65494.0	245965.6	73.4	26.6
Domestic	180471.6	65494.0	245965.6	73.4	26.6
Foreign	0.0	0.0	0.0		
d. Call Deposits	8378.5	391.5	8770.0	95.5	4.5
e. Others	59.4	96.7	156.1	38.1	61.9
4 Bills Payable	0.0	0.0	0.0	0.0	0.0
6 Other Liabilities	125657.4	16467.6	142125.0	88.4	11.6
1. Sundry Creditors	79206.0	2857.6	82063.6	96.5	3.5
2. Loan Loss Provision	18105.3	4560.2	22665.5	79.9	20.1
2.1. General Loan Loss Prov.	4866.5	1139.3	6005.8	81.0	19.0
2.2. Special Loan Loss Prov.	13258.5	3458.3	16716.8	79.3	20.7
3. Interest Suspense a/c	8705.9	2812.1	11518.0	75.6	24.4
4. Others	19640.2	6237.7	25877.9	75.9	24.1
	0.0	0.0			
7 Reconciliation A/c	0.0	7686.4	7686.4	0.0	100.0
8 Profit & Loss A/c	4576.9	3113.3	7690.2	59.5	40.5
TOTAL LIABILITIES	554234.3	159423.3	713657.6	77.7	22.3
1 LIQUID FUNDS	129366.2	16007.1	145373.3	89.0	11.0
a. Cash Balance	2005.0	819.3	2824.3	71.0	29.0
Nepalese Notes & Coins	2004.0	813.8	2817.8	71.1	28.9
Foreign Currency	1.0	5.5	6.5	15.4	84.6
b. Bank Balance	35887.8	13513.9	49401.7	72.6	27.4
1. In Nepal Rastra Bank	10111.5	2218.7	12330.2	82.0	18.0
Domestic Currency	10111.5	2218.7	12330.2	82.0	18.0
Foreign Currency	0.0	0.0	0.0		
2. *A*Class Licensed Institution	11966.2	8166.0	20132.2	-	40.6
Domestic Currency	11966.2	8166.0	20132.2	59.4	40.6
Foreign Currency	0.0	0.0	0.0		
3. Other Financial Ins.	13810.1	3129.2	16939.3	-	18.5
4. in Foreign banks	0.0	0.0	0.0		
C.Money at Call	91473.4	1673.9	93147.3	98.2	1.8
Domestic Currency	91473.4	1673.9	93147.3	98.2	1.8
Foreign Currency	0.0	0.0	0.0		
2 INVESTMENT IN SECURITIES	11149.6	888.3	12037.9	92.6	7.4
a. Govt.Securities	11149.6	888.3	12037.9	92.6	7.4
b. NRB Bond	0.0	0.0			
c. Govt.Non-Fin. Ins.	0.0	0.0	0.0	0.0	0.0
d. Other Non-Fin Ins.	0.0	0.0	0.0		
e. Non Residents	0.0	0.0	0.0		
3 SHARE & OTHER INVESTMENT	35193.5	8859.0	44052.5	79.9	20.1
1.1 Non Residents	0.0	0.0	0.0	0.0	0.0
2.Others	35193.5	8859.0	44052.5	79.9	20.1
4 LOANS & ADVANCES	334441.7	113761.1	448202.8	74.6	25.4
a. Govt. Entp.	0.0	0.0	0.0		
i. Financial	0.0	0.0	0.0		
ii. Non-Finan.	0.0	0.0	0.0		
b. Pvt. Sector	334441.7	113761.1	448202.8	74.6	25.4
	0.0	0.0	0.0		
5 BILL PURCHASED	57.3	0.0	57.3	100.0	0.0
a. Domestic Bills Purchased	57.3	0.0	57.3	100.0	0.0
b. Foreign Bills Purchased	0.0	0.0	0.0		
c. Import Bills & Imports	0.0	0.0	0.0		
6 LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills	0.0	0.0	0.0		
b. Against Foreign Bills	0.0	0.0	0.0		
8 FIXED ASSETS	16083.9	1815.3	17899.2	89.9	10.1
9 OTHER ASSETS	24014.4	8229.9	32244.3	74.5	25.5
a. Accrued Interests	11059.3	3245.6	14304.9	77.3	22.7
Govt. Entp	0.0	0.0	0.0		
Private Sector	11059.3	3245.6	14304.9	77.3	22.7
c. Sundry Debtors	2984.0	920.0	3904.0	76.4	23.6
d. Cash In Transit	38.6	0.0	38.6	100.0	0.0
e. Others	9932.5	4064.3	13996.8	71.0	29.0
10 Expenses not Written off	767.3	98.1	865.4	88.7	11.3
11 Non Banking Assets	2329.1	991.3	3320.4	70.1	29.9
12 Reconciliation Account	-178.0	7934.2	7756.2	-2.3	102.3
13 Profit & Loss A/c	1009.3	839.0	1848.3	54.6	45.4
TOTAL ASSETS	554234.3	159423.3	713657.6	77.7	22.3

TABLE NO.46
SECTORWISE OUTSTANDING CREDIT OF FINANCE COMPANIES
Mid-Jan 2008

(Rs.in Lakhs)

Heads \ Banks	NHDFCC	NFSCO	NFCO	AFCO	NIDC CM	NSMCO	PFCO	KAFAL	UFCO	MFCO	NaFCO	PaFCO	GORKHA	SFCO	NHMFCC	UF-CMC	SIFC	SIDDHAR	GFC	IME
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1 Agriculture	0.0	13.6	218.0	0.0	0.0	0.0	0.0	37.0	119.0	0.0	437.8	142.9	38.0	0.0	18.1	374.9	521.0	0.0	0.0	289.0
2 Mines														0.0	14.7					30.0
3 About Productions	0.0	20.0	812.0	800.0	467.7	443.6	264.0	0.0	543.0	18.0	497.4	218.9	96.0	207.0	437.3	28.5	843.6	276.0	102.9	1200.0
4 Construction	4841.0	2900.3	2295.0	6282.1	955.2	6377.4	2353.0	0.0	2147.0	6.0	2128.3	0.0	749.0	841.0	3952.0	2164.7	1373.5	2768.0	1760.0	3000.0
5 Metal Productions,Machinery & Electrical Tools & fitting	0.0	12.3		792.0	13.3	1.5	0.0	0.0	19.0	0.0	0.0	0.0	23.0	0.0	96.0	0.0	0.0	0.0	181.4	158.0
6 Transportation Equipment Production & Fitting				26.9	296.0	0.0	0.0	0.0	0.0				0.0		813.9	107.6	95.4	0.0	0.0	346.0
7 Transportation, Communications & Public Services	0.0	0.0	119.0	5936.6	29.0	147.3	0.0	46.6	1249.0	177.8	0.0	0.0	1079.0	296.0	14.2	0.0	185.0	1411.0	483.0	116.0
8 Wholesaler & Retailers	0.0	0.0	1245.0	2925.8	667.5	2341.4	2250.0	281.4	268.0	101.0	965.0	1203.0	311.0	32.0	388.2	2984.0	1163.0	1073.6	1010.0	555.0
9 Finance, Insurance & Fixed Assets			347.0	375.9	351.1	734.0	0.0	63.0	531.0	0.0	521.0	0.0	0.0	0.0	699.9	0.0	997.9	0.0	0.0	1140.0
10 Service Industries	0.0	169.9	83.0	484.1	274.0	4774.0	0.0	800.0	36.0	9.0	0.0	0.0	41.0	46.0	0.0	152.9	506.6	284.0	0.0	256.0
11 Consumable Loan	0.0	850.0	55.0	953.3	1841.7	893.2	192.0	1469.6	1819.0	62.0	1048.0	0.0	143.0	0.0	714.4	119.6	112.1	0.0	0.0	100.0
12 Local Government	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
13 Others	25.0	1031.3	1063.0	164.3	2155.3	3887.4	276.0	348.3	542.7	0.2	90.2	5460.1	1271.7	884.0	3845.3	1999.7	1854.1	1188.5	1056.4	7.0
Total	4866.0	4997.4	6237.0	18741.0	7050.8	19599.8	5335.0	3045.9	7273.7	374.0	5687.7	7024.9	3751.7	2306.0	10994.0	7931.9	7652.2	7001.1	4593.7	7197.0

Heads \ Banks	HFSC	YETI	INVESTA	LUMBINI	STANDA	MAHALA	BFSCO	LALITPU	ILFCO	UNITED	NSMB	GENERA	MERCHA	ALPIC	NMBF	NFCL	PFL	JFCL	CFC	PFCO
	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
1 Agriculture	0.0	2.4	117.7	0.0	0.0	260.5	74.0	0.0	0.0	1.0	479.6	18.0	16.0	5.0	179.0	115.9	0.0	0.0	0.0	0.0
2 Mines	31.6			0.0				75.0		38.2	0.0		0.0	12.0		20.0				
3 About Productions	0.0	505.9	0.0	711.0	367.0	586.6	30.0	366.2	0.0	186.2	520.8	1952.0	53.0	868.9	744.0	395.8	0.0	466.0	15.0	371.0
4 Construction	520.0	834.0	98.0	2568.0	618.8	3024.3	800.0	3000.0	826.0	85.6	1209.6	0.0	646.8	1569.3	2670.0	353.5	1845.0	1527.0	1249.0	1242.0
5 Metal Productions,Machinery & Electrical Tools & fitting	6.4	1.8	0.0	26.0	0.0	75.1	0.0	0.0	19.0	470.6	264.3	4.0	16.0	21.1	105.0	35.0	0.0	0.0	13.2	0.0
6 Transportation Equipment Production & Fitting	156.0	0.0	0.0			3.0		402.0	17.0			0.0		311.6	189.9	80.0	569.4			
7 Transportation, Communications & Public Services	0.0	299.5	590.9	1284.0	433.0	2109.0	0.0	283.0	8506.0	677.5	279.3	0.0	427.0	259.7	1134.9	170.0	0.0	253.7	1074.0	511.0
8 Wholesaler & Retailers	580.6	581.6	0.0	1484.0	603.0	1448.0	559.0	380.0	10027.0	163.0	145.4	1301.0	18.0	566.3	707.0	672.7	3788.0	1672.3	168.0	609.0
9 Finance, Insurance & Fixed Assets	296.8	0.0	0.0	291.0	0.0	0.0	0.0	175.0	0.0	470.2	701.7	295.0	0.0	2559.7	675.5	478.0	0.0	0.0	0.0	0.0
10 Service Industries	0.0	0.0	0.0	632.0	33.0	180.0	0.0	35.0	5.0	0.0	481.7	189.0	11.0	16.2	152.4	100.9	330.0	27.0	0.0	0.0
11 Consumable Loan	0.0	275.4	34.8	150.0	4228.0	171.4	344.0	3346.0	96.0	5929.0	0.0	0.0	33.0	86.4	6123.0	118.0	0.0	1006.9	3067.0	191.0
12 Local Government	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
13 Others	511.1	594.4	0.0	2319.9	10649.6	1241.5	63.9	2117.5	333.3	1824.6	2049.0	546.7	129.6	1218.2	6159.1	710.5	1615.4	670.4	2871.8	2047.7
Total	2102.5	3095.0	841.4	9465.9	16932.4	9099.4	1870.9	10179.7	19829.3	9845.9	6131.4	4305.7	1350.4	7494.4	18839.8	3250.3	8147.8	5623.3	8458.0	4971.7

Heads \ Banks	AFSL	MS&IFC	BUTWAL	Kaski	SFL	OM	COSMIC	World	Capital	Crystal	Royal	Guheshw	Patan	Kist	Fewa	Everest	Birgunj	Prudent	ICFC	ZENITH
	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
1 Agriculture	0.0	66.1	51.0	40.0	24.6	0.0	238.0	0.0	172.5	0.0	0.0	26.7	66.4	90.8	38.0	0.7	0.0	4.2	0.0	0.0
2 Mines			65.0																	
3 About Productions	0.0	17.0	258.1	10.0	0.0	58.0	286.0	0.0	3.4	0.0	79.2	57.6	322.0	1.4	393.0	0.0	95.5	85.9	242.5	195.8
4 Construction	0.0	104.0	384.0	1069.0	0.0	3447.0	695.0	3108.1	702.4	3525.9	1511.2	1056.0	334.0	627.0	2274.0	1043.0	1222.0	756.0	625.0	165.0
5 Metal Productions,Machinery & Electrical Tools & fitting	97.0	0.0	24.0	0.0	0.0	5.0	185.0	0.0	97.3	0.0	33.9	0.0	9.5	0.0	0.0	0.0	146.7	0.0	56.0	0.0
6 Transportation Equipment Production & Fitting			25.0				1055.0	0.0	97.3		150.8	0.6			111.0		321.0	47.9		
7 Transportation, Communications & Public Services	0.0	0.0	1617.0	174.0	0.0	820.0	0.0	881.0	0.0	0.0	106.0	44.0	0.6	0.0	1398.0	254.5	701.0	0.0	0.0	0.0
8 Wholesaler & Retailers	0.0	52.3	722.5	241.0	19.5	2058.0	544.0	0.0	0.0	0.0	295.3	2.5	428.8	0.0	1013.0	357.7	1196.5	253.0	645.0	210.0
9 Finance, Insurance & Fixed Assets	0.0	0.0	2628.8	71.0	50.0	834.0	800.0	0.0	0.0	0.0	1073.8	853.0	0.0	0.0	57.0	0.0	0.0	315.0	55.9	0.0
10 Service Industries	0.0	0.0	143.0	33.0	0.3	146.0	152.0	0.0	0.0	0.0	148.2	27.3	48.9	32.9	221.0	20.1	44.0	0.0	150.0	0.0
11 Consumable Loan	0.0	58.0	104.0	0.0	0.0	89.0	170.0	2600.0	105.8	677.5	1.9	148.0	503.2	2161.0	126.0	36.1	83.2	44.0	800.0	79.0
12 Local Government	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
13 Others	336.3	163.6	747.6	272.0	341.1	0.0	170.7	779.8	13098.7	408.8	2355.0	2369.5	1856.5	12750.8	1652.0	285.9	5773.2	1498.0	5718.6	860.0
Total	433.3	461.0	6770.0	1910.0	435.5	7457.0	4295.7	7368.9	14277.4	4612.2	5755.3	4585.2	3569.9	15663.9	7283.0	1998.0	9583.1	3004.0	8293.0	1509.8

Heads \ Banks	Sagarna	Shikhar	CIVIL	Prabhu	Imperial	Kuber	Nepal Ex	Valley	Seti	Harna	Reliable	Lord Bud	Api Finar	Nameste	Suryadar	Unique	Manjushr	Subhala	Swostik	Total	
	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79		
1 Agriculture	6.0	0.0	0.0	6.0	5.0	4.0	4.8	0.0	94.7	0.0	35.0	20.0	0.0	0.0						4472.9	
2 Mines																					286.5
3 About Productions	33.0	0.0	0.0	219.0	176.9	0.0	2.3	0.0	22.9	24.0	0.0	96.6	13.0	0.0			23.0			18095.4	
4 Construction	368.8	50.8	243.8	522.0	516.3	1091.0	59.5	280.3	30.5	368.4	468.0	166.2	65.4	0.0	300.0	300.0	107.0	300.0		98394.6	
5 Metal Productions,Machinery & Electrical Tools & fitting	0.0	0.0	0.0	42.0	53.7	0.0	0.0	396.8	0.0	1.5	54.0	0.0	0.0	0.0			80.9			3556.4	
6 Transportation Equipment Production & Fitting	0.4				392.1	16.0			52.6	12.0	0.0				96.0	96.0		96.0		5696.4	
7 Transportation, Communications & Public Services	359.9	0.0	179.0	451.0	0.0	165.0	478.4	0.0	18.0	0.0	649.0	218.9	46.9	0.0						38097.3	
8 Wholesaler & Retailers	30.3	390.1	233.0	363.0	343.9	25.0	0.0	0.0	180.0	0.0	930.0	141.4	39.4	0.0	26.0	26.0	86.0	26.0		55914.6	
9 Finance, Insurance & Fixed Assets	1180.0	0.0	512.0	224.0	165.0	279.0	79.9	0.0	0.0	28.3	439.0	67.0	12.0	0.0			233.0		40.0	21416.4	
10 Service Industries	33.6	6.0	39.0	59.0	80.0	41.0	0.0	0.0	0.0	12.0	79.0	0.0	0.0	0.0	1.0	1.0		1.0		11626.0	
11 Consumable Loan	122.1	29.9	15.0	0.0	0.0	0.0	1.0	5.0	0.0	0.0	0.0	112.1	0.0	0.0					33.0	43644.6	
12 Local Government	0.0	0.0	0.0	0.0	9.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0					145.0	9.0	
13 Others	1797.9	1690.4	1245.2	8631.0	2604.3	1767.1	409.6	221.1	65.3	1579.8	3761.0	752.5	266.1	177.4	10.0	1134.6	325.1	1223.9	704.9	140788.0	
Total	3932.0	2167.2	2467.0	10517.0	4346.2	3388.1	1035.5	903.2	464.0	2026.0	6415.0	1574.7	442.8	177.4	433.0	1557.6	855.0	1646.9	922.9	448033.8	

S. N.	Particulars/ Name of Finance Companies	HFSC 21	YETI 22	INVESTA 23	LUMBINI 24	STANDAR 25	MAHALA 26	BFSO 27	LALITPUR 28	ILFCO 29	UNITED 30	NSMB 31	GENERAL 32	MERCHAN 33	ALPIC 34	NMBF 35	NFCL 36	PFL 37	JFCL 38	CFC 39	PFCO 40
I.	Total Capital and Liabilities (1.1 to 1.7)	2318.32	4162.09	928.04	12902.73	19384.02	12672.89	2736.98	12895.10	26467.08	11348.65	9542.30	5739.53	1778.28	9819.69	120556.10	4687.08	12131.80	5814.34	10859.01	5902.73
1.1	Paid Up Capital	480.00	312.50	240.00	600.00	660.00	800.00	350.00	506.25	1200.00	750.00	1000.00	242.00	333.80	779.87	2000.00	395.50	600.00	400.00	720.00	331.20
1.2	Reserve and Surplus	-165.51	173.01	304.36	995.28	336.75	284.51	160.92	986.94	495.10	531.43	-5995.00	122.51	-165.24	95.98	1332.60	123.14	992.86	349.79	368.83	74.94
1.4	Borrowings					9520.00	1649.48		1512.67	4170.00	3089.71	0.00		937.21	23930.60	75.00				1425.00	
1.5	Deposits (a.+ b.)	1834.14	3309.02	182.13	8639.11	8405.81	9396.54	1926.17	8730.58	18701.88	6191.61	5401.3	4869.75	1551.72	6285.31	18801.74	3702.9	9213.65	4723.46	9261.85	3655.71
a.	Domestic Currency	1834.14	3309.02	182.13	8639.11	8405.81	9396.54	1926.17	8730.58	18701.88	6191.61	5401.30	4869.75	1551.72	6285.31	18801.74	3702.90	9213.65	4723.46	9261.85	3655.71
1.6	Income Tax Liability	7.26	-4.41						0.00			0.00		0.30				58.00			
1.7	Other Liabilities	162.43	371.97	201.55	2668.34	461.46	542.36	299.89	1158.66	1900.10	785.90	9136.00	505.27	57.70	1721.32	74491.16	390.54	1267.29	341.09	508.33	415.88
2.	Total Assets (2.1 to 2.7)	2318.32	4162.09	928.04	12902.73	19384.02	12672.89	2736.98	12895.10	26467.10	11348.65	9542.30	5739.53	1778.28	9819.69	120556.10	4687.08	12131.80	5814.34	10859.01	5902.73
2.1	Cash and Bank Balance	253.41	625.90	66.59	880.37	548.86	1687.68	359.57	728.94	1485.20	266.08	188.00	1037.21	531.13	643.86	1081.72	287.86	9.81	139.45	1907.16	256.59
2.2	Money at Call and Short Notice		195.40			569.99				0.00	291.43	0.00				82482.15		736.81	389.89		
2.3	Investments	115.44	4.74		1108.23	588.93	1485.27	284.85	1278.37	2216.80	328.60	254.30	0.27		625.85	16156.42	864.07	2772.86	130.00	350.98	430.80
2.4	Loans and Advances	1485.50	3061.19	841.42	9465.98	16572.05	9099.42	1870.94	10348.70	19829.30	9845.93	6131.40	4305.74	1174.16	7494.47	18192.30	3250.36	8147.86	5127.56	8457.67	4971.71
2.5	Fixed Assets	160.89	55.93	2.88	37.44	714.07	157.75	13.05	58.89	2121.60	157.42	340.00	20.87	6.90	149.32	918.76	105.32	14.28	11.35	59.50	42.85
2.6	Non Banking Assets	11.33	65.28		154.75	42.56	33.01	17.22	0.00	49.38	139.00	25.87	18.13	248.56	2.59			30.11	0.21		28.28
2.7	Other Assets	291.75	153.65	17.15	1255.96	390.12	200.21	175.56	462.98	814.20	409.81	2489.60	349.57	47.96	657.63	1722.16	179.47	420.07	15.88	83.70	172.50
3.	Profit and Loss Account (up to this Quarter)									0.00		0.00									
3.1	Interest Income	68.96	187.46	85.68	411.44	535.51	578.71	147.22	618.71	813.50	518.97	165.10	205.88	92.15	406.91	1166.68	164.41	522.28	309.14	144.14	189.77
3.2	Interest Expense	36.80	139.81	12.63	214.33	359.60	389.33	58.58	364.01	556.70	270.96	214.40	200.37	59.31	331.36	757.13	107.60	304.83	199.34	259.56	128.82
A.	Net Interest Income (3.1 - 3.2)	32.16	47.65	73.05	197.11	175.91	189.38	88.64	254.70	256.80	248.01	-49.30	5.51	32.84	75.55	409.55	56.81	217.45	109.80	-115.42	60.95
3.3	Fees, Commission and Discount		3.26		49.89	13.12	11.07	1.47	5.10	86.70	80.39	0.00	2.82	0.77	0.13	48.61	0.53	33.75	13.07	3.84	0.21
3.4	Other Operating Income	1.70	9.78	14.64	0.29	41.73	24.74	7.82	83.81	0.00	44.83	12.60	18.43	4.00	20.51	276.00	10.96	18.06	43.61	21.44	
B.	total Operating Income (A.+3.3+3.4+3.4)	33.86	60.69	87.69	247.29	230.76	225.19	97.93	343.61	343.50	373.23	-36.70	26.76	37.61	96.19	734.16	68.30	251.20	140.93	-67.97	82.60
3.6	Staff Expenses	9.00	21.34	12.45	24.72	29.60	51.46	15.86	32.10	63.90	57.25	38.00	26.69	13.05	18.92	77.89	14.09	18.10	15.56	19.44	20.85
3.7	Other Operating Expenses	9.64	15.72	7.57	24.26	36.27	35.29	37.61	27.89	54.88	85.33	25.30	20.93	14.48	31.55	96.04	10.78	14.47	14.44	15.82	34.51
C.	Operating Profit Before Provision (B.-3.6-3.7)	15.22	23.63	67.67	198.31	164.89	138.44	44.46	283.62	224.72	230.65	-100.00	-20.86	10.08	45.72	560.23	43.43	218.63	110.93	-103.23	27.24
3.8	Provision for Possible Losses	10.71	1.04		40.35	144.92	94.61	19.24		51.60	63.70	397.50		41.43	18.44	84.13	14.91	16.10	0.00	36.47	-18.99
D.	Operating Profit (C. -3.8)	4.51	22.59	67.67	157.96	19.97	43.83	25.22	283.62	173.12	166.95	-497.50	-20.86	-31.35	27.28	476.10	28.52	202.53	110.93	-139.70	46.23
3.9	Non Operating Income / Expenses (Net)	4.07	3.36		14.89	10.90	6.71			1.00	85.40									6.97	
3.10	Write Back of Provision for Possible Loss				14.89			7.56		0.00	3.55	0.00		37.70		7.17	18.73		14.48		
E.	Profit from Regular Activities (D+3.9+3.10)	8.58	25.95	67.67	172.85	30.87	50.54	32.78	283.62	174.12	170.50	-412.10	-20.86	6.35	27.28	483.27	47.25	202.53	125.41	-132.73	46.23
3.11	Extraordinary Income/Expenses (Net)		0.57		110.00	-2.81				0.00	-2.10	0.00									
F.	Profit before Bonus and Taxes (E. + 3.11)	8.58	26.52	67.67	282.85	28.06	50.54	32.78	283.62	174.12	168.40	-412.10	-20.86	6.35	27.28	483.27	47.25	202.53	125.41	-132.73	46.23
3.12	Provision for Staff Bonus				25.71					0.00		0.00				43.93		18.41			
3.13	Provision for Tax				81.00					0.00		0.00				138.39		58.00			
G.	Net Profit/Loss (F. - 3.12-3.13)	8.58	26.52	67.67	176.14	28.06	50.54	32.78	283.62	174.12	168.40	-412.10	-20.86	6.35	27.28	300.95	47.25	126.12	125.41	-132.73	46.23
4.	Ratios (At the end of this Quarter)												0.00								
4.1	Capital Fund to RWA	19.63%	15.15%	82.00%	15.94%	12.05%	11.12%	18.66%	11.37%	11.31%	11.39%	-49.53%	8.51%	11.68%	13.89%	11.37%	12.60%	15.99%	13.01%	12.40%	9.01%
4.2	Non Performing Loan (NPL) To Total	2.64%	3.27%	6.00%	9.47%	1.16%	2.30%	5.19%	4.19%	2.28%	1.40%	89.19%	2.69%	19.40%	4.88%	1.57%	2.00%	4.37%	7.96%	1.01%	9.10%
4.3	Total Loan Loss Provision to Total NPL	167.83	136.67	25.00	107.11	184.02	144.36	120.25	111.63	142.77	168.36	99.15	121.00	66.74	95.26	219.36	150.35	135.00	95.00	204.74	208.70

S. N.	Particulars\ Name of Finance Companies	AFLS 41	MIS&IFCO 42	BU/TWAL 43	Kaski 44	SFL 45	OM 46	COSMIC 47	World 48	Capital 49	Crystal 50	Royal 51	Guneshwon 52	Patan 53	Kist 54	Fewa 55	Everest 56	Brigunj 57	Prudent 58	ICTC 59	ZENITH 60
1.	Total Capital and Liabilities (1.1 to 1.7)	622.42	577.90	8674.00	2840.70	704.78	8703.19	6489.24	11286.94	17529.32	7564.12	7735.83	5458.70	5023.96	25212.00	8139.25	2442.62	12205.32	4620.43	13219.79	1860.40
1.1	Paid Up Capital	110.00	30.00	632.50	300.00	140.00	700.00	750.51	600.00	1610.00	490.00	582.00	616.00	500.00	2000.00	700.00	200.00	726.00	500.00	749.35	360.00
1.2	Reserve and Surplus	-405.02	15.20	206.55	-6.10	25.70	351.73	178.83	559.00	583.00	168.14	265.71	154.50	4.22	457.00	208.07	31.94	105.81	191.96	380.62	-14.00
1.4	Borrowings			435.10	0.00		200.00	183.00	472.51	1028.52		705.82	169.78		3789.00			4350.00	100.00	5144.92	310.00
1.5	Deposits (a + b.)	613.81	389.7	6451.58	2491.8	450	6962.64	4287.02	9057.31	12799.4	5953.18	5988.63	4132.65	3935.37	18016	6880.59	1986.19	6606.83	3590.38	6455.49	1180
a.	Domestic Currency	613.81	389.70	6451.58	2491.80	450.00	6962.64	4287.02	9057.31	12799.40	5953.18	5988.63	4132.65	3935.37	18016.00	6880.59	1986.19	6606.83	3590.38	6455.49	1180.00
1.6	Income Tax Liability		0.00			27.18	-7.94	130.33	0.27		47.88				120.00	6.55					4.40
1.7	Other Liabilities	303.63	143.00	948.27	55.00	61.90	496.76	959.55	597.85	1508.40	904.92	193.67	385.77	584.37	830.00	344.04	224.49	416.68	238.09	489.41	20.00
2.	Total Assets (2.1 to 2.7)	622.42	577.90	8674.00	2840.70	704.78	8703.19	6489.24	11286.94	17529.32	7564.12	7735.83	5458.70	5023.96	25212.00	8139.25	2442.62	12205.32	4620.43	13219.79	1860.40
2.1	Cash and Bank Balance	73.55	19.60	1077.53	63.30	144.70	168.86	766.53	1901.56	1125.09	908.38	1125.26	136.95	159.76	4674.00	202.22	500.58	1819.73	502.14	3048.31	269.60
2.2	Money at Call and Short Notice			741.60	741.60		264.82						374.32		606.42						0.00
2.3	Investments		0.30	1253.25	50.00	10.30	255.77	453.63	1566.77	857.32	522.00	999.77	295.68	770.27	3093.00	5.50	100.00	450.00	850.00	1310.00	0.00
2.4	Loans and Advances	433.30	461.00	5689.32	1909.70	435.49	7456.58	4616.30	7351.61	14277.41	4612.20	5466.22	4585.21	3572.18	15664.00	7282.81	1777.84	9583.10	3004.09	8293.03	1509.00
2.5	Fixed Assets	3.76	27.37	124.32	46.20	3.70	272.67	28.58	70.46	908.78	1088.99	59.99	17.30	14.54	849.00	17.40	4.16	80.69	44.12	58.38	50.70
2.6	Non Banking Assets	56.31	8.83	20.53	0.00	44.80			17.20			10.91		147.75				12.16			0.00
2.7	Other Assets	55.50	60.80	509.05	29.90	65.79	284.49	624.20	379.34	360.72	432.55	73.68	49.24	359.46	932.00	24.90	60.04	259.64	220.08	510.07	31.10
3.	Profit and Loss Account (up to this Quarter)																				0.00
3.1	Interest Income	20.28	28.00	787.82	53.00	36.90	396.52	641.37	528.71	763.58	291.66	394.64	272.96	202.83	917.00	415.14	226.94	388.13	237.31	521.88	144.30
3.2	Interest Expense	62.28	23.40	532.03	37.30	18.80	279.92	328.15	366.35	481.86	224.38	242.81	145.14	155.10	550.00	233.33	142.14	231.26	143.90	321.01	76.00
A.	Net Interest Income (3.1 - 3.2)	-42.00	4.60	255.79	15.70	18.10	116.60	313.22	162.36	281.72	67.28	151.83	127.82	47.73	367.00	181.81	84.80	156.87	93.41	200.87	68.30
3.3	Fees, Commission and Discount	2.23	0.20	23.52	24.40	1.80	0.89	5.82	49.09	0.28	0.48	1.82	0.86	0.11	6.00	0.83	23.21	14.25	64.24		0.00
3.4	Other Operating Income	9.39	0.80	36.77	0.00	6.90	48.29	39.82	1.90	36.89	77.77	23.51	25.45	10.92	185.00	46.54	31.75	44.56	12.32	1.64	82.60
B.	otal Operating Income (A.+3.3+3.4+3.4)	-30.38	5.60	316.08	40.10	26.80	165.78	358.86	213.35	318.89	145.53	177.16	154.13	58.76	558.00	229.18	116.55	224.64	119.98	266.75	150.90
3.6	Staff Expenses	9.27	3.40	53.17	10.50	5.70	12.95	49.16	30.32	27.08	16.83	27.94	11.22	12.66	59.00	12.52	10.65	28.64	16.55	36.67	57.30
3.7	Other Operating Expenses	10.44	2.70	99.72	15.90	5.00	16.81	91.41	45.88	21.01	33.26	30.45	14.60	17.22	162.00	16.55	16.63	44.72	18.76	35.38	84.20
C.	Operating Profit Before Provision (B.-3.6-3.7)	-50.09	-0.50	163.19	13.70	16.10	136.02	218.29	137.15	270.80	95.44	118.77	128.31	28.88	337.00	200.11	89.27	151.28	84.67	194.70	9.40
3.8	Provision for Possible Losses	9.40	9.40	23.67	23.67	10.60	31.08	114.23	28.95	29.71	48.22	7.32	25.00	5.85	71.00	30.50	47.80	58.54	16.43	81.59	151.00
D.	Operating Profit (C. -3.8)	-50.09	-9.90	139.52	-9.97	5.50	104.94	104.06	108.20	241.09	47.22	111.45	103.31	23.03	266.00	169.61	41.47	92.74	68.24	113.11	-141.60
3.9	Non Operating Income / Expenses (Net)									4.99		3.89	3.35								0.00
3.10	Write Back of Provision for Possible Loss					0.00															0.00
E.	Profit from Regular Activities (D+3.9)	-50.09	-9.90	139.52	-9.97	5.50	105.00	104.06	108.20	246.08	47.22	115.34	106.66	23.03	266.00	169.61	41.47	92.74	68.24	113.11	-141.60
3.11	Extraordinary Income/Expenses (Net)			-2.34	-2.34																0.00
F.	Profit before Bonus and Taxes (E. + 3.11)	-50.09	-9.90	137.18	-12.31	5.50	105.00	104.06	108.20	246.08	47.22	115.34	106.66	23.03	266.00	169.61	41.47	92.74	68.24	113.11	-141.60
3.12	Provision for Staff Bonus		0.00	12.47	12.47		9.54	12.47			10.49			24.00	15.42			8.43			0.00
3.13	Provision for Tax		0.00	36.79	36.79		30.06	33.12			33.03			76.00	48.57			26.56			0.00
G.	Net Profit/Loss (F. - 3.12-3.13)	-50.09	-9.90	87.92	-61.57	5.50	65.40	58.47	108.20	246.08	47.22	71.82	106.66	23.03	166.00	105.62	41.47	57.75	68.24	113.11	-141.60
4.	Ratios (At the end of this Quarter)																				
4.1	Capital Fund to RWA	-0.52%	9.00%	14.58%	14.58%	29.40%	13.66%	13.51%	14.15%	11.04%	12.93%	12.55%	16.65%	13.00%	12.57%	13.56%	13.34%	9.35%	0.21%	12.25%	21.00%
4.2	Non Performing Loan (NPL) To Total	67.82%	12.00%	2.77%	2.77%	8.00%	1.00%	4.85%	1.99%	1.26%	5.78%	3.84%	3.07%	7.10%	3.84%	4.90%	5.63%	0.51%	1.13%	1.29%	
4.3	Total Loan Loss Provision to Total NPL	92.10%	65.00	138.74%	138.74%	37.20%	198.00	262.60%	204.00	297.37	104.14	130.77	138.43	119.74	2.71	446.19	117.00%	195.00	206.20	177.04	

S. N.	Particulars/ Name of Finance Companies	Sagarmatha 61	Shikhar 62	CIVIL 63	Prabhu 64	Imperial 65	Kuber 66	Nepal Exp 67	Valley 68	Seti 69	Hama 70	Reliable 71	Lord Buddha 72	Api Finance 73	Nameste 74	Suryadarsh 75	Unique 76	Manjushree 77	Subhaxam 78	Swoistik 79	Total	
I.	Total Capital and Liabilities (1.1 to 1.7)	4724.68	2677.56	3866.38	12836.75	6177.26	4678.31	1543.60	1377.55	562.30	2434.48	9541.79	2546.02	922.57	300.80	1011.00	1869.73	1308.67	1854.60	1065.10	690.963	
1.1	Paid Up Capital	300.00	300.00	500.00	1120.00	500.00	275.00	500.00	275.00	51.00	315.00	577.50	516.00	140.00	51.00	300.00	300.00	700.00	700.00	318.00	318.00	48,852
1.2	Reserve and Surplus	136.29	25.82	71.51	-210.84	45.60	4.15	4.64	38.78	-14.10	15.38	146.87	11.54	-1.82	-12.80	-15.00	-101.64	2.46	-34.60	-11.80	12,747	
1.4	Borrowings	200.00			4754.49	800.00	199.06				100.00	2152.04			0.00	25.00	850.00	150.00	100.00	704.00	84,856	
1.5	Deposits (a.+ b.)	3907.39	2218.17	3161.26	6773.56	4657.06	3960.26	992.96	1038.96	476.4	1973	6551.56	2009.84	777.79	250.3	688	711.42	439.19	1032.8	41.4	417,224	
a.	Domestic Currency	3907.39	2218.17	3161.26	6773.56	4657.06	3960.26	992.96	1038.96	476.40	1973.00	6551.56	2009.84	777.79	250.30	688.00	711.42	439.19	1032.80	41.40	417,224	
1.6	Income Tax Liability	1.87								0.00	5.60				0.00	0.00			0.00	0.00	1,068	
1.7	Other Liabilities	179.13	133.57	133.61	399.54	174.60	239.84	46.00	24.81	49.00	25.50	113.82	8.64	6.60	12.30	13.00	109.95	17.02	56.40	13.50	126,216	
2.	Total Assets (2.1 to 2.7)	4724.68	2677.56	3866.38	12836.75	6177.26	4678.31	1543.60	1377.55	562.30	2434.48	9541.79	2546.02	922.57	300.80	1011.00	1869.73	1308.67	1854.60	1065.10	685,910	
2.1	Cash and Bank Balance	53.19	405.71	676.53	1010.56	1436.38	716.27	290.90	195.99	51.20	53.86	2248.06	738.45	32.81	116.80	496.00	164.08	92.62	131.40	93.00	49,560	
2.2	Money at Call and Short Notice	577.29										31.92		416.63	0.00	0.00		306.25	0.00	0.00	93,965	
2.3	Investments	71.11		625.00	38.37	150.00	350.00	146.00	241.75		160.50	700.00	200.00	442.08	0.00	17.00	50.00		0.00	0.00	54,251	
2.4	Loans and Advances	3932.07	2167.17	2467.48	10544.70	4346.19	3388.10	1035.47	903.23	464.00	2056.20	6425.32	1558.63	19.48	177.70	433.00	1557.62	855.04	1647.00	923.00	442,771	
2.5	Fixed Assets	40.37	21.47	22.75	733.70	161.62	43.16	22.51	14.09	5.90	24.36	38.04	37.79		5.00	23.00	60.43	45.02	33.00	20.90	17,653	
2.6	Non Banking Assets														0.00	0.00			0.00	0.00	2,691	
2.7	Other Assets	50.65	83.21	74.62	509.42	83.07	180.78	48.72	22.49	41.20	139.56	98.45	11.15	11.57	1.30	42.00	37.60	9.74	43.20	28.20	25,019	
3.	Profit and Loss Account (up to this Quarter)																					
3.1	Interest Income	231.32	92.42	148.91	228.79	213.78	197.35	63.41	57.43	22.80	100.72	383.92	78.56	21.66	3.50	20.00	24.74	16.35	2.20	3.40	23,529	
3.2	Interest Expense	146.10	80.56	89.01	234.28	162.03	159.40	30.77	26.68	12.60	63.95	248.74	47.84	11.73	2.70	13.00	6.70	1.94	12.30	0.20	15,417	
A.	Net Interest Income (3.1 - 3.2)	85.22	11.86	59.90	-5.49	51.75	37.95	32.64	30.75	10.20	36.77	135.18	30.72	9.93	0.80	7.00	18.04	14.41	-10.10	3.20	8,113	
3.3	Fees, Commission and Discount	0.77	11.28	0.51	68.24	3.44	1.15	2.68	8.65	1.40	12.65	8.51	21.04	0.53	1.40	2.00	0.05	0.18	0.00	0.00	921	
3.4	Other Operating Income	33.08	2.41	19.81	11.69	16.93	28.73	3.84	3.73	0.90	8.10	43.39		5.44	2.00	7.00	7.74	8.44	16.30	1.30	2,220	
B.	total Operating Income (A.+3.3+3.4+3.5)	119.07	25.55	80.22	74.46	72.12	67.83	39.16	43.13	12.50	57.52	187.08	51.76	15.90	4.20	16.00	25.78	22.90	6.38	4.50	11253.67	
3.6	Staff Expenses	18.38	9.82	10.19	53.90	11.76	13.00	10.29	12.82	5.70	7.92	21.27	8.98	5.66	2.10	8.00	8.05	3.88	9.40	3.50	1,913	
3.7	Other Operating Expenses	18.04	10.56	9.63	75.77	8.38	15.16	13.65	7.76	2.90	11.60	19.30	12.14	5.41	2.60	19.00	17.19	8.01	14.60	3.60	2,316	
C.	Operating Profit Before Provision (B.-3.6-3.7)	82.65	5.17	60.40	-55.21	51.98	39.67	15.22	22.55	3.90	38.00	146.51	30.64	4.83	-0.50	-11.00	-11.00	11.01	-17.62	-2.60	7,012	
3.8	Provision for Possible Losses	15.85	11.52	29.02	113.01	12.35	95.04	17.19	2.95	1.10	0.00	15.99	7.88	0.71	1.80	4.00	102.18	8.55	17.00	9.20	3,042	
D.	Operating Profit (C. -3.8)	66.80	-6.35	31.38	-168.22	39.63	-55.37	-1.97	19.60	2.80	38.00	130.52	22.76	4.12	-2.30	-15.00	-113.18	2.46	-34.62	-11.80	3,970	
3.9	Non Operating Income / Expenses (Net)									0.00					0.00	0.00					481	
3.10	Write Back of Provision for Possible Losses	10.34	14.96								0.00				0.00	0.00					207	
E.	Profit from Regular Activities (D+3.9-3.10)	77.14	8.61	31.38	-168.22	39.63	-55.37	-1.97	19.60	2.80	38.00	130.52	22.76	4.12	-2.30	-15.00	-113.18	2.46	-34.62	-11.80	4,658	
3.11	Extraordinary Income/Expenses (Net)																				103	
F.	Profit before Bonus and Taxes (E. + 3.11)	77.14	8.61	31.38	-168.22	39.63	-55.37	-1.97	19.60	2.80	38.00	130.52	22.76	4.12	-2.30	-15.00	-113.18	2.46	-34.62	-11.80	4,762	
3.12	Provision for Staff Bonus									0.00					0.00	0.00				0.00	235	
3.13	Provision for Tax									0.00					0.00	0.00				0.00	729	
G.	Net Profit/Loss (F. - 3.12-3.13)	77.14	8.61	31.38	-168.22	39.63	-55.37	-1.97	19.60	2.80	38.00	130.52	22.76	4.12	-2.30	-15.00	-113.18	2.46	-34.62	-11.80	3,798	
4.	Ratios (At the end of this Quarter)																					
4.1	Capital Fund to RWA	9.00%	11.31%	13.80%	17.95%	23.00%	10.88%	9.17%	38.93%	30.49%	64.64%	14.64%	11.25%	27.91%	24.84%	25.25%	17.40%	17.40%	37.86%	31.93%	47.85	
4.2	Non Performing Loan (NPL) To Total Loan		2.02%	0.37%	1.50%	0.29%	0.06%		0.34%	0.27%	2.04%	2.04%	0.15%		0.00%					0.00%	4.39	
4.3	Total Loan Loss Provision to Total NPL		87.85	291.25	87.98	485.97	1862.17		709.67	463.47	0.00		7.82		0.00					0.00	116.28	

S. N.	Particulars/ Name of Finance Companies	Sagarmatha 61	Shikhar 62	CIVIL 63	Prabhu 64	Imperial 65	Kuber 66	Nepal Exp 67	Valley 68	Seti 69	Harna 70	Reliable 71	Lord Buddha 72	Api Finance 73	Nameste 74	Suryadarsh 75	Unique 76	Manjushree 77	Subhaxam 78	Swostik 79	Total
1.	Total Capital and Liabilities (1.1 to 1.7)	4724.68	2677.56	3866.38	12836.75	6177.26	4678.31	1543.60	1377.55	562.30	2434.48	9541.79	2546.02	922.57	300.80	1011.00	1869.73	1308.67	1854.60	1065.10	690.963
1.1	Paid Up Capital	300.00	300.00	500.00	1120.00	500.00	275.00	500.00	275.00	51.00	315.00	577.50	516.00	140.00	51.00	300.00	300.00	700.00	700.00	318.00	48,852
1.2	Reserve and Surplus	136.29	25.82	71.51	-210.84	45.60	4.15	4.64	38.78	-14.10	15.38	146.87	11.54	-1.82	-12.80	-15.00	-101.64	2.46	-34.60	-11.80	12,747
1.4	Borrowings	200.00			4754.49	800.00	199.06				100.00	2152.04			0.00	25.00	850.00	150.00	100.00	704.00	84,856
1.5	Deposits (a.+ b.)	3907.39	2218.17	3161.26	6773.56	4657.06	3960.26	992.96	1038.96	476.4	1973	6551.56	2009.84	777.79	250.3	688	711.42	439.19	1032.8	41.4	417,224
a.	Domestic Currency	3907.39	2218.17	3161.26	6773.56	4657.06	3960.26	992.96	1038.96	476.40	1973.00	6551.56	2009.84	777.79	250.30	688.00	711.42	439.19	1032.80	41.40	417,224
1.6	Income Tax Liability	1.87								0.00	5.60				0.00	0.00				0.00	1,068
1.7	Other Liabilities	179.13	133.57	133.61	399.54	174.60	239.84	46.00	24.81	49.00	25.50	113.82	8.64	6.60	12.30	13.00	109.95	17.02	56.40	13.50	126,216
2.	Total Assets (2.1 to 2.7)	4724.68	2677.56	3866.38	12836.75	6177.26	4678.31	1543.60	1377.55	562.30	2434.48	9541.79	2546.02	922.57	300.80	1011.00	1869.73	1308.67	1854.60	1065.10	685,910
2.1	Cash and Bank Balance	53.19	405.71	676.53	1010.56	1436.38	716.27	290.90	195.99	51.20	53.86	2248.06	738.45	32.81	116.80	496.00	164.08	92.62	131.40	93.00	49,560
2.2	Money at Call and Short Notice	577.29										31.92		416.63	0.00	0.00		306.25	0.00	0.00	93,965
2.3	Investments	71.11		625.00	38.37	150.00	350.00	146.00	241.75		160.50	700.00	200.00	442.08	0.00	17.00	50.00		0.00	0.00	54,251
2.4	Loans and Advances	3932.07	2167.17	2467.48	10544.70	4346.19	3388.10	1035.47	903.23	464.00	2056.20	6425.32	1558.63	19.48	177.70	433.00	1557.62	855.04	1647.00	923.00	442,771
2.5	Fixed Assets	40.37	21.47	22.75	733.70	161.62	43.16	22.51	14.09	5.90	24.36	38.04	37.79		5.00	23.00	60.43	45.02	33.00	20.90	17,653
2.6	Non Banking Assets														0.00	0.00			0.00	0.00	2,691
2.7	Other Assets	50.65	83.21	74.62	509.42	83.07	180.78	48.72	22.49	41.20	139.56	98.45	11.15	11.57	1.30	42.00	37.60	9.74	43.20	28.20	25,019
3.	Profit and Loss Account (up to this Quarter)																				
3.1	Interest Income	231.32	92.42	148.91	228.79	213.78	197.35	63.41	57.43	22.80	100.72	383.92	78.56	21.66	3.50	20.00	24.74	16.35	2.20	3.40	23,529
3.2	Interest Expense	146.10	80.56	89.01	234.28	162.03	159.40	30.77	26.68	12.60	63.95	248.74	47.84	11.73	2.70	13.00	6.70	1.94	12.30	0.20	15,417
A.	Net Interest Income (3.1 - 3.2)	85.22	11.86	59.90	-5.49	51.75	37.95	32.64	30.75	10.20	36.77	135.18	30.72	9.93	0.80	7.00	18.04	14.41	-10.10	3.20	8,113
3.3	Fees, Commission and Discount	0.77	11.28	0.51	68.24	3.44	1.15	2.68	8.65	1.40	12.65	8.51	21.04	0.53	1.40	2.00	0.05	0.18	0.00	0.00	921
3.4	Other Operating Income	33.08	2.41	19.81	11.69	16.93	28.73	3.84	3.73	0.90	8.10	43.39		5.44	2.00	7.00	7.74	8.44	16.30	1.30	2,220
B.	total Operating Income (A.+3.3+3.4+3.4)	119.07	25.55	80.22	74.46	72.12	67.83	39.16	43.13	12.50	57.52	187.08	51.76	15.90	4.20	16.00	25.78	22.90	6.38	4.50	11253.67
3.6	Staff Expenses	18.38	9.82	10.19	53.90	11.76	13.00	10.29	12.82	5.70	7.92	21.27	8.98	5.66	2.10	8.00	8.05	3.88	9.40	3.50	1,913
3.7	Other Operating Expenses	18.04	10.56	9.63	75.77	8.38	15.16	13.65	7.76	2.90	11.60	19.30	12.14	5.41	2.60	19.00	17.19	8.01	14.60	3.60	2,316
C.	Operating Profit Before Provision (B.-3.6-3.7)	82.65	5.17	60.40	-55.21	51.98	39.67	15.22	22.55	3.90	38.00	146.51	30.64	4.83	-0.50	-11.00	-11.00	11.01	-17.62	-2.60	7,012
3.8	Provision for Possible Losses	15.85	11.52	29.02	113.01	12.35	95.04	17.19	2.95	1.10	0.00	15.99	7.88	0.71	1.80	4.00	102.18	8.55	17.00	9.20	3,042
D.	Operating Profit (C. -3.8)	66.80	-6.35	31.38	-168.22	39.63	-55.37	-1.97	19.60	2.80	38.00	130.52	22.76	4.12	-2.30	-15.00	-113.18	2.46	-34.62	-11.80	3,970
3.9	Non Operating Income / Expenses (Net)									0.00					0.00	0.00					481
3.10	Write Back of Provision for Possible Losses	10.34	14.96								0.00				0.00	0.00					207
E.	Profit from Regular Activities (D+3.9-3.10)	77.14	8.61	31.38	-168.22	39.63	-55.37	-1.97	19.60	2.80	38.00	130.52	22.76	4.12	-2.30	-15.00	-113.18	2.46	-34.62	-11.80	4,658
3.11	Extraordinary Income/Expenses (Net)																				103
F.	Profit before Bonus and Taxes (E. + 3.11)	77.14	8.61	31.38	-168.22	39.63	-55.37	-1.97	19.60	2.80	38.00	130.52	22.76	4.12	-2.30	-15.00	-113.18	2.46	-34.62	-11.80	4,762
3.12	Provision for Staff Bonus									0.00					0.00	0.00				0.00	235
3.13	Provision for Tax									0.00					0.00	0.00				0.00	729
G.	Net Profit/Loss (F. - 3.12-3.13)	77.14	8.61	31.38	-168.22	39.63	-55.37	-1.97	19.60	2.80	38.00	130.52	22.76	4.12	-2.30	-15.00	-113.18	2.46	-34.62	-11.80	3,798
4.	Ratios (At the end of this Quarter)																				
4.1	Capital Fund to RWA	9.00%	11.31%	13.80%	17.95%	23.00%	10.88%	9.17%	38.93%	30.49%	64.64%	14.64%	11.25%	27.91%	24.84%	25.25%	17.40%	17.40%	37.86%	31.93%	47.85
4.2	Non Performing Loan (NPL) To Total Loan		2.02%	0.37%	1.50%	0.29%	0.06%		0.34%	0.27%	2.04%	2.04%	0.15%			0.00%				0.00%	4.39
4.3	Total Loan Loss Provision to Total NPL		87.85	291.25	87.98	485.97	1862.17		709.67	463.47	0.00		7.82			0.00				0.00	116.28

Table No. 49
SOURCES AND USES OF FUNDS OF RURAL DEVELOPMENT BANKS
(AGGREGATE)

(Rs. in Lakh)

	SOURCES AND USES	Mid- July						Mid-Jan		
		2001	2002	2003	2004	2005	2006	2007	2008	
1	CAPITAL FUND	3075.25	3080.91	3032.38	3172.68	3039.18	3163	3384	2748	3025
	a. Paid-up Capital	2985	2985	2985	2985	2985	2985	2985	2985	2985
	b. General Reserves	26.25	27.14	24.51	17.87	30.43	167	218	-215	40
	c. Share Premium									
	d. Retained Earning						4		-29	
	e. Others Reserves	64	68.77	22.87	169.81	23.75	7	181	7	0
	1. Ex.Eq.Fund									
	2. Other						7	181		
2	BORROWINGS	10706.4	11810	13248.7	14719.6	16758.5	23037	27806	28650	29015
	a. NRB	100	322.93	394.39	0	0	280	976	751	264
	b. "A"Class Licensed Institution						9396	8079	13636	0
	c. Foreign Banks and Fin. Ins.						0	0	0	0
	d. Other Financial Ins.	10606.4	11487	12854.3	0	0	13361	18751	14263	28751
	e. Bonds and Securities						0	0	0	0
3	DEPOSITS	2833.6	3410.72	4515.56	4736.16	4397.96	4998	5179	4382	5471
	a. Current						0	0	0	29
	Domestic							0		29
	Foreign							0		0
	b. Savings						4788	5136	4382	5442
	Domestic						4788	5136	4382	5442
	Foreign							0		0
	c. Fixed						0	15	0	0
	Domestic	0	0	0	0	0		15	0	0
	Foreign							0		0
	d. Call Deposits							0		0
	e. Others						210	28	0	0
4	Bills Payable							0	0	0
6	Other Liabilities	3297.52	1975.14	2274.57	2853.87	4032.27	3766	3148	4580	2746
	1. Sundry Creditors						9	10		26
	2. Loan Loss Provision						343	771		865
	3. Interest Suspense a/c						183	216		652
	4. Others	3297.52	1975.14	2274.57	2853.87	4032.27	3231	2151	4580	1203
7	Reconciliation A/c						798	63	811	899
8	Profit & Loss A/c	54.08	-1209.76	-1016.99	-1854.31	224.12	431	75	118	15
	TOTAL LIABILITIES	19966.9	19067	22054.2	23628	28452	36193	39655	41289	41171
1	LIQUID FUNDS	1217.39	1667.59	2113.17	2570.76	2943.74	3002	1975	2902	1940
	a. Cash Balance	144.64	177.89	197.35	111.96	108.53	167	181	97	189
	Nepalese Notes & Coins						167	181	97	189
	Foreign Currency						0	0	0	0
	b. Bank Balance	1072.75	1489.7	1915.82	2458.8	2835.21	1389	1508	1359	1739
	1. In Nepal Rastra Bank	18.64	167.26	17.57	66.32	834.89	109	144	57	65
	Domestic Currency						109	144		65
	Foreign Currency						0	0		0
	2. "A"Class Licensed Institution	1054.11	1322.44	1898.25	1271.62	1847.15	1113	957	1228	1090
	Domestic Currency						1113	802	1228	1090
	Foreign Currency									
	3. Other Financial Ins.				1120.86	153.17	167	407	74	584
	4. in Foreign banks									
	C. Money at Call						1446	286	1446	12
	Domestic Currency						1446	286	1446	12
	Foreign Currency									
2	INVESTMENT IN SECURITIES	75	75	75	0	0	0	0	0	0
	a. Govt. Securities	75	75	75	0	0	0	0	0	0
	b. NRB Bond									0
	c. Govt. Non-Fin. Ins.									0
	d. Other Non-Fin Ins.									0
	e. Non Residents									0
3	SHARE & OTHER INVESTMENT	3806.45	4586.45	5298.83	5798.83	6605.71	11486	15418	17440	15959
	1.1 Non Residents							0		15959
	2. Others	3806.45	4586.45	5298.83	5798.83	6605.71	11486	15418	17440	0
4	LOANS & ADVANCES	10002.8	11458.9	13090.8	13584.1	14660.2	16165	17710	15316	18456
	a. Govt. Entp.									
	i. Financial	0	0	0	0	0			0	0
	ii. Non-Finan.									0
	b. Pvt. Sector	10002.8	11458.9	13090.8	13584.1	14660.2	16165	17710	15316	18456
5	BILL PURCHED									
	a. Domestic Bills Purchased									
	b. Foreign Bills Purchased	0	0	0	0	0			0	
	c. Import Bills & Imports									
6	LOANS AGAINST COLLECTED BILLS									
	a. Against Domestic Bills									
	b. Against Foreign Bills									
8	FIXED ASSETS						138	149	174	159
9	OTHER ASSETS	3236.26	1279.08	1476.39	1674.34	2207.74	2461	1909	2921	2006
	a. Accrued Interests	0	0	0	0	0	0	291	26	0
	Govt. Entp.							0		0
	Private Sector						0	291	626	0
	c. Sundry Debtors						0	21	15	99
	d. Cash In Transit						0	29	2254	21
	e. Others	3236.26	1279.08	1476.39	1674.34	2207.74	2461	1568	626	1886
10	Expenses not Written off						0	0		0
11	Non Banking Assets									0
12	Reconciliation Account						731		764	876
13	Profit & Loss A/c	1628.66	0	0	0	2034.57	2210	2494	1772	1775
	TOTAL ASSETS	19966.6	19067	22054.2	23628	28452	36193	39655	41289	41171

Table No 50
Sources & Uses of Fund Rural Development Banks

Mid-Jan 2008

(Rs. In Lakh)

	PUGBB	MGBB	PAGBB	MPGBB	SPGBB	TOTAL
	1	2	3	4	5	
1 CAPITAL FUND	777.0	632.0	706.0	311.0	599.0	3025.0
a. Paid-up Capital	600.0	600.0	600.0	600.0	585.0	2985.0
b. General Reserves	177.0	32.0	106.0	-289.0	14.0	40.0
c. Share Premium	0.0	0.0	0.0	0.0	0.0	0.0
d. Retained Earning	0.0	0.0	0.0	0.0	0.0	0.0
e. Others Reserves	0.0	0.0	0.0	0.0	0.0	0.0
1. Ex.Eq.Fund	0.0	0.0	0.0	0.0	0.0	0.0
2. Other	0.0	0.0	0.0	0.0	0.0	0.0
2 BORROWINGS	5024.0	6664.0	3847.0	8518.0	4962.0	29015.0
a. NRB	0.0	0.0	0.0	0.0	264.0	264.0
b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0	0.0	0.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Financial Ins.	5024.0	6664.0	3847.0	8518.0	4698.0	28751.0
e. Bonds and Securities	0.0	0.0	0.0	0.0	0.0	0.0
3 DEPOSITS	1796.0	1339.0	1163.0	778.0	395.0	5471.0
a. Current	0.0	0.0	29.0	0.0	0.0	29.0
Domestic	0.0	0.0	29.0	0.0	0.0	29.0
Foreign	0.0	0.0	0.0	0.0	0.0	0.0
b. Savings	1796.0	1339.0	1134.0	778.0	395.0	5442.0
Domestic	1796.0	1339.0	1134.0	778.0	395.0	5442.0
Foreign	0.0	0.0	0.0	0.0	0.0	0.0
c. Fixed	0.0	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0	0.0
Foreign	0.0	0.0	0.0	0.0	0.0	0.0
d. Call Deposits	0.0	0.0	0.0	0.0	0.0	0.0
e. Others	0.0	0.0	0.0	0.0	0.0	0.0
4 Bills Payable	0.0	0.0	0.0	0.0	0.0	0.0
6 Other Liabilities	231.0	716.0	254.0	234.0	1311.0	2746.0
1. Sundry Creditors	0.0	0.0	16.0	0.0	10.0	26.0
2. Loan Loss Provision	0.0	520.0	0.0	0.0	345.0	865.0
3. Interest Suspense a/c	0.0	0.0	0.0	0.0	652.0	652.0
4. Others	231.0	196.0	238.0	234.0	304.0	1203.0
0.0	0.0	0.0	0.0	0.0	0.0	0.0
7 Reconciliation A/c	0.0	0.0	0.0	0.0	899.0	899.0
8 Profit & Loss A/c	0.0	0.0	0.0	0.0	15.0	15.0
TOTAL LIABILITIES	7828.0	9351.0	5970.0	9841.0	8181.0	41171.0
						0.0
1 LIQUID FUNDS	425.0	548.0	481.0	287.0	199.0	1940.0
a. Cash Balance	39.0	61.0	48.0	28.0	13.0	189.0
Nepalese Notes & Coins	39.0	61.0	48.0	28.0	13.0	189.0
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0
b. Bank Balance	386.0	487.0	433.0	247.0	186.0	1739.0
1. In Nepal Rastra Bank	38.0	0.0	2.0	25.0	0.0	65.0
Domestic Currency	38.0	0.0	2.0	25.0	0.0	65.0
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0
2. "A"Class Licensed Institution	348.0	487.0	0.0	222.0	33.0	1090.0
Domestic Currency	348.0	487.0	0.0	222.0	33.0	1090.0
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0
3. Other Financial Ins.	0.0	0.0	431.0	0.0	153.0	584.0
4. In Foreign banks	0.0	0.0	0.0	0.0	0.0	0.0
C.Money at Call	0	0	0	12	0	12.0
Domestic Currency	0.0	0.0	0.0	12.0	0.0	12.0
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0
2 INVESTMENT IN SECURITIES	0	0	0	0	0	0.0
a. Govt.Securities	0.0	0.0	0.0	0.0	0.0	0.0
b. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0
c. Govt.Non-Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Non-Fin Ins.	0.0	0.0	0.0	0.0	0.0	0.0
e. Non Residents	0.0	0.0	0.0	0.0	0.0	0.0
3 SHARE & OTHER INVESTMENT	8.0	4175.0	963.0	7280.0	3533.0	15959.0
1.1 Non Residents	0.0	0.0	0.0	0.0	0.0	0.0
2.Others	8.0	4175.0	963.0	7280.0	3533.0	15959.0
4 LOANS & ADVANCES	7178.0	3835.0	4100.0	1857.0	1486.0	18456.0
a. Govt. Entp.	0	0	0	0	0	0.0
b. Financial Institutions	0.0	0.0	0.0	0.0	0.0	0.0
c. Pvt. Sector	7178.0	3835.0	4100.0	1857.0	1486.0	18456.0
5 BILL PURCHED	0	0	0	0	0	0.0
a. Domestic Bills Purchased	0.0	0.0	0.0	0.0	0.0	0.0
b. Foreign Bills Purchased	0.0	0.0	0.0	0.0	0.0	0.0
c. Import Bills & Imports	0.0	0.0	0.0	0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BI	0	0	0	0	0	0.0
a. Against Domestic Bills	0.0	0.0	0.0	0.0	0.0	0.0
b. Against Foreign Bills	0.0	0.0	0.0	0.0	0.0	0.0
8 FIXED ASSETS	28.0	15.0	43.0	44.0	29.0	159.0
9 OTHER ASSETS	189.0	168.0	383.0	373.0	893.0	2006.0
a. Accrued Interests	0	0	0	0	0	0.0
Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0
Private Sector	0.0	0.0	0.0	0.0	0.0	0.0
b. Sundry Debtors	0.0	0.0	96.0	0.0	3.0	99.0
c. Cash In Transit	0.0	0.0	0.0	0.0	21.0	21.0
d. Others	189.0	168.0	287.0	373.0	869.0	1886.0
10 Expenses not Written off	0.0	0.0	0.0	0.0	0.0	0.0
11 Non Banking Assets	0.0	0.0	0.0	0.0	0.0	0.0
12 Reconciliation Account	0.0	0.0	0.0	0.0	876.0	876.0
13 Profit & Loss A/c	0.0	610.0	0.0	0.0	1165.0	1775.0
TOTAL ASSETS	7828.0	9351.0	5970.0	9841.0	8181.0	41171.0
	0.0	0.0	0.0	0.0	0.0	0.0

PUGBB = Purbanchal Grameen Bikash Bank.

MGBB = Madhyamanchal Grameen Bikash Bank.

PAGBB = Paschimanchal Grameen Bikash Bank.

MPGBB = Madhya Paschimanchal Grameen Bikash Bank.

SPGBB = Sudur Pashimanchal Grameen Bikash Bank.

Table No.51
SOURCES AND USES OF FUNDS OF MICRO CREDIT DEVELOPMENT BANKS
(AGGREGATE)

(Rs. in Lakh)

	SOURCES AND USES	Mid- July				Mid-Jan	
		2004	2005	2006	2007	2007	2008
1	CAPITAL FUND	3504.32	4358.42	5141	7801	6929	8116
	a. Paid-up Capital	2222.87	2497.46	2724	4772.0	3989.0	5055.0
	b. General Reserves	109.72	1001.13	1108	408.0	1428.0	486.0
	c. Share Premium				0.0	0.0	0.0
	d. Retained Earning	125.96		409	512.0	633.0	507.0
	e. Others Reserves	1045.77	859.83	900	2109.0	879.0	2068.0
	1. Ex.Eq.Fund				0.0	0.0	0.0
	2. Other			900	2109.0	879.0	2068.0
2	BORROWINGS	12987.47	17265.85	30212	41636	36304	46616
	a. NRB	198.54	102.6	97	486.0	292.0	498.0
	b. "A"Class Licensed Institution	6068.78	6713.97	11496	25574.0	11603.0	27643.0
	c. Foreign Banks and Fin. Ins.			7909	12554.0	11335.0	13026.0
	d. Other Financial Ins.	6720.15	10449.28	10710	3022.0	13074.0	5449.0
	e. Bonds and Securities				0.0	0.0	0.0
3	DEPOSITS	2258.14	3090.46	4327	5852	4875	7735
	a. Current			0	0	0	0
	Domestic						
	Foreign						
	b. Savings			4327	5852.0	4875.0	7735.0
	Domestic			4327	5852.0	4875.0	7735.0
	Foreign						
	c. Fixed			0	0	0	0
	Domestic	0	0				
	Foreign						
	d. Call Deposits						
	e. Others	2258.14					
4	Bills Payable			780	0	0	0
6	Other Liabilities	6875.91	9153.2	3194	7019	5177	8738
	1. Sundry Creditors	82.53	83.64	574	165.0	475.0	1638.0
	2. Loan Loss Provision			801	1687.0	1048.0	1983.0
	3. Interest Suspense a/c			127	421.0	73.0	108.0
	4. Others	6793.38	9069.56	1692	4746.0	3581.0	5009.0
7	Reconciliation A/c			1361	193.0	2048.0	6819.0
8	Profit & Loss A/c	382.52	680.93	766	658.0	382.0	794.0
	TOTAL LIABILITIES	26008.36	34548.86	45781	63159	55715	78818
1	LIQUID FUNDS	3638.17	3595.28	10216	15753	12542	6817
	a. Cash Balance	34.71	31.26	30	42	38	49
	Nepalese Notes & Coins			30	42	38	49
	Foreign Currency				0	0	0
	b. Bank Balance	3603.46	3564.02	9539	14960	11596	6442
	1. In Nepal Rastra Bank	525.96	1069.43	1252	550	544	627
	Domestic Currency			515	270	152	271
	Foreign Currency			737	280	392	346
	2. "A"Class Licensed Institution	2588.5	2438.29	7359	10085	9740	4645
	Domestic Currency			7359	10085	9740	4645
	Foreign Currency				0	0	0
	3. Other Financial Ins.	489	56.3	928	4325	1312	1170
	4. in Foreign banks				0	0	0
	c. Money at Call			647	751	908	326
	Domestic Currency			647	751	908	326
	Foreign Currency				0	0	0
2	INVESTMENT IN SECURITIES	6508.82	1625	2700	570	2900	512
	a. Govt. Securities	1625	1625	1625	570	1625	512
	b. NRB Bond	0.3					
	c. Govt. Non-Fin. Ins.	4883.52		1075			
	d. Other Non-Fin Ins.						
	e. Non Residents					1275	
3	SHARE & OTHER INVESTMENT	0	6929.9	2540	3986	3177	15562
	1.1 Non Residents				0	0	0
	2. Others			2540	3986	3177	15562
4	LOANS & ADVANCES	14637.2	20715.86	26865	40096	32962	46020
	a. Govt. Entp.			8799		8188	
	i. Financial	0	0	8691		3209	
	ii. Non-Finan.			108		4979	
	b. Pvt. Sector	14637.2	20715.86	18066	40096	24774	46020
5	BILL PURCHED						
	a. Domestic Bills Purchased						
	b. Foreign Bills Purchased	0	0				
	c. Import Bills & Imports						
6	LOANS AGAINST COLLECTED BILLS						
	a. Against Domestic Bills						
	b. Against Foreign Bills						
8	FIXED ASSETS			643	861	679	998
9	OTHER ASSETS	1224.17	1682.82	1460	1728	1498	1953
	a. Accrued Interests	40.48	67.88	249	878	144	1120
	Govt. Entp.			78	60	72	126
	Private Sector			171	818	72	994
	c. Sundry Debtors	80.98	145.5	193	289	294	189
	d. Cash In Transit			8		-151	2
	e. Others	1102.71	1469.44	1010	561	1211	642
10	Expenses not Written off			4	10	6	66
11	Non Banking Assets					1	0
12	Reconciliation Account			1353	155	1950	6798
13	Profit & Loss A/c	0		0	0	0	92
	TOTAL ASSETS	26008.36	34548.86	45781	63159	55715	78818

Table No. 52
SOURCES AND USES OF FUND OF MICRO CREDIT DEVELOPMENT BANKS
Mid-Jan 2008

(Rs in Lakh)

	NIRDHAN 1	DIPROSE 2	CHHIMEK 3	RMDC 4	SANA KISAN 5	SWABALAMBAN 6	NERUDE 7	TOTAL
1 CAPITAL FUND	1066.0	324.0	579.0	2913.0	2258.0	905.0	71.0	8116.0
a. Paid-up Capital	402.0	174.0	510.0	2500.0	1199.0	200.0	70.0	5055.0
b. General Reserves	81.0	26.0	66.0	113.0	7.0	193.0		486.0
c. Share Premium	0.0	0.0	0.0	0.0		0.0		0.0
d. Retained Earning	52.0	0.0	3.0	255.0	0.0	196.0	1.0	507.0
e. Others Reserves	531.0	124.0	0.0	45.0	1052.0	316.0	0.0	2068.0
1. Ex.Eq.Fund	0.0	0.0	0.0	0.0	0.0	0.0		0.0
2. Other	531.0	124.0	0.0	45.0	1052.0	316.0		2068.0
								0.0
2 BORROWINGS	5423.0	2663.0	4732.0	17009.0	11758.0	3826.0	1205.0	46616.0
a. NRB	77.0	164.0	99.0	0.0	158.0			498.0
b. "A"Class Licensed Institution	5346.0	2499.0	3092.0	2797.0	11600.0	2309.0		27643.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	13026.0	0.0	0.0		13026.0
d. Other Financial Ins.	0.0	0.0	1541.0	1186.0	0.0	1517.0	1205.0	5449.0
e. Bonds and Securities		0.0	0.0					0.0
								0.0
3 DEPOSITS	2023.0	596.0	1948.0	0.0	342.0	2265.0	561.0	7735.0
a. Current	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0	0.0		0.0
Foreign	0.0	0.0	0.0	0.0	0.0	0.0		0.0
b. Savings	2023.0	596.0	1948.0	0.0	342.0	2265.0	561.0	7735.0
Domestic	2023.0	596.0	1948.0	0.0	342.0	2265.0	561.0	7735.0
Foreign	0.0	0.0	0.0	0.0	0.0	0.0		0.0
c. Fixed	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0	0.0		0.0
Foreign	0.0	0.0	0.0	0.0	0.0	0.0		0.0
d. Call Deposits	0.0	0.0	0.0	0.0	0.0	0.0		0.0
e. Others	0.0	0.0	0.0	0.0	0.0	0.0		0.0
4 Bills Payable	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
6 Other Liabilities	1000.0	238.0	426.0	4469.0	2190.0	334.0	81.0	8738.0
1. Sundry Creditors	78.0	15.0	121.0	450.0	930.0	44.0		1638.0
2. Loan Loss Provision	390.0	148.0	82.0	476.0	680.0	164.0	43.0	1983.0
3. Interest Suspense a/c	103.0	0.0	0.0	0.0	0.0	5.0		108.0
4. Others	429.0	75.0	223.0	3543.0	580.0	121.0	38.0	5009.0
								0.0
7 Reconciliation A/c	-37.0	0.0	5843.0	0.0	2.0	56.0	955.0	6819.0
8 Profit & Loss A/c	96.0	53.0	138.0	315.0	79.0	91.0	22.0	794.0
TOTAL LIABILITIES	9571.0	3874.0	13666.0	24706.0	16629.0	7477.0	2895.0	78818.0
1 LIQUID FUNDS	1135.0	460.0	995.0	1867.0	587.0	1630.0	143.0	6817.0
a. Cash Balance	13.0	5.0	8.0	0.0	3.0	15.0	5.0	49.0
Nepalese Notes & Coins	13.0	5.0	8.0	0.0	3.0	15.0	5.0	49.0
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0		0.0
b. Bank Balance	796.0	455.0	987.0	1867.0	584.0	1615.0	138.0	6442.0
1. In Nepal Rastra Bank	45.0	0.0	81.0	449.0	0.0	41.0	11.0	627.0
Domestic Currency	45.0	0.0	81.0	103.0	0.0	31.0	11.0	271.0
Foreign Currency	0.0	0.0	0.0	346.0	0.0	0.0		346.0
2. "A"Class Licensed Institution	201.0	453.0	567.0	1403.0	584.0	1310.0	127.0	4645.0
Domestic Currency	201.0	453.0	567.0	1403.0	584.0	1310.0	127.0	4645.0
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0		0.0
3. Other Financial Ins.	550.0	2.0	339.0	15.0	0.0	264.0		1170.0
4. in Foreign banks	0.0	0.0	0.0	0.0	0.0	0.0		0.0
C.Money at Call	326.0	0.0	0.0	0.0	0.0	0.0	0.0	326.0
Domestic Currency	326.0	0.0	0.0	0.0	0.0	0.0		326.0
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0		0.0
2 INVESTMENT IN SECURITIES	387.0	0.0	0.0	125.0	0.0	0.0	0.0	512.0
a. Govt. Securities	387.0	0.0	0.0	125.0	0.0	0.0		512.0
b. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0		0.0
c. Govt. Non-Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0		0.0
d. Other Non-Fin Ins.	0.0	0.0	0.0	0.0	0.0	0.0		0.0
e. Non Residents	0.0	0.0	0.0	0.0	0.0	0.0		0.0
3 SHARE & OTHER INVESTMENT	259.0	925.0	1261.0	10568.0	873.0	1416.0	260.0	15562.0
1.1 Non Residents	0.0	0.0	0.0	0.0		0.0		0.0
2. Others	259.0	925.0	1261.0	10568.0	873.0	1416.0	260.0	15562.0
4 LOANS & ADVANCES	6675.0	2395.0	5177.0	11899.0	14084.0	4316.0	1474.0	46020.0
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Financial Institutions	0.0	0.0	0.0	0.0	0.0	0.0		0.0
c. Pvt. Sector	6675.0	2395.0	5177.0	11899.0	14084.0	4316.0	1474.0	46020.0
								0.0
5 BILL PURCHASED	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Domestic Bills Purchased	0.0	0.0	0.0	0.0	0.0	0.0		0.0
b. Foreign Bills Purchased	0.0	0.0	0.0	0.0	0.0	0.0		0.0
c. Import Bills & Imports	0.0	0.0	0.0	0.0	0.0	0.0		0.0
6 LOANS AGAINST COLLECTED BIL	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills	0.0	0.0	0.0	0.0	0.0	0.0		0.0
b. Against Foreign Bills	0.0	0.0	0.0	0.0	0.0	0.0		0.0
8 FIXED ASSETS	688.0	33.0	163.0	0.0	33.0	30.0	51.0	998.0
9 OTHER ASSETS	367.0	61.0	223.0	247.0	960.0	85.0	10.0	1953.0
a. Accrued Interests	103.0	0.0	14.0	116.0	882.0	5.0	0.0	1120.0
Govt. Entp.	0.0	0.0	14.0	112.0	0.0	0.0		126.0
Private Sector	103.0	0.0	0.0	4.0	882.0	5.0		994.0
b. Sundry Debtors	36.0	0.0	119.0	3.0	11.0	19.0	1.0	189.0
c. Cash In Transit	0.0	0.0	0.0	0.0	2.0	0.0		2.0
d. Others	228.0	61.0	90.0	128.0	65.0	61.0	9.0	642.0
10 Expenses not Written off	60.0	0.0	4.0	0.0	0.0	0.0	2.0	66.0
11 Non Banking Assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
12 Reconciliation Account	0.0	0.0	5843.0	0.0	0.0	0.0	955.0	6798.0
13 Profit & Loss A/c	0.0	0.0	0.0	0.0	92.0	0.0	0.0	92.0
	9571.0	3874.0	13666.0	24706.0	16629.0	7477.0	2895.0	78818.0

1. NIRDHAN=NIRDHAN UTTHAN BANK LTD.

2. DIPROSC = DIPROSC DEVELOPMENT BANK

3. CHHIMEK=CHHIMEK DEVELOPMENT BANK LTD.

4. RMDC=RURAL MICROFINANCE DEVELOPMENTCENTRE.

5 SANA KISAN = SANA KISAN DEVELOPMENT BANK LTD

6. SWABALAMBAN = SWABALAMBAN LAGHU BITTA BIKASH BANK LTD.

7. NERUDE = NERUDE LAGHU BITTA BIKAS BANK LTD.

Table No. 53
SOURCES AND USES OF FUNDS OF SAVING & CREDIT CO-OPERATIVES SOCIETIES
(Licensed by NRB)
(AGGREGATE)

(Rs. in Thousand)

SOURCES AND USES	Mid- July							Mid-Jan	
	2001 (34)	2002 (34)	2003 (34)	2004 (21)	2005 (20)	2006(19)	2007(17)	2007(19)	2008(16)
1. CAPITAL FUND	204639	246929	272975	247185	266300	324797	345963	345963	364993
a. Paid-up Capital	169254	191786	218572	191665	203884	228,406	250,547	249,276	270,678
b. General Reseves	13953	21746	33521	31061	33971	40,588	47,943	42,951	51,945
c. Others Reserve	21432	33397	20882	24459	28445	55,803	56,905	53,736	42,370
2. DEPOSITS	1425233	1570725	1924544	2E+06	1769008	2011613	2544682	2300259	2657997
a. Saving	653667	730286	971338	865316	976008	1,206,500	1,633,931	1,428,616	1,765,094
b. Fixed	654309	697208	802524	626773	576068	569,533	685,254	636,975	647,460
c. Other	117257	143231	150682	187705	216932	235,580	225,497	234,668	245,443
3. BORROWINGS	66755	58694	66442	41108	46190	70726	139707	56467	190986
a. NRB	493	418	417	0	0	-	490	-	-
b. Commercial Banks	58877	56377	61285	36425	36200	45,603	67,558	47,347	53,773
c. ADB/N	0	0	0	0	0	-	-	-	-
d. Others	7385	1899	4740	4683	9990	25,123	72,149	8,630	137,213
4. OTHERS	303328	413538	394588	432188	384737	407,312	481,113	452,139	631,694
5. P/L ACCOUNTS	25405	31989	-8128.6	-47750	-4623	62,831	69,497	58,601	69,179
TOTAL SOURCES OF FUNDS	2025360	2321875	2650420	2E+06	2461612	2877279	3590394	3213429	3914849
1. LIQUID FUNDS	354409	448564	389055	413128	448652	493157	489726	441695	619751
a. Cash in Hand	143183	33289	41995	34004	35777	43559	41291	44056	70293
b. Bal. with NRB	6953	12299	28296	20090	20247	12809	45340	21412	58287
c. Bal. with Dom . Banks	204273	402976	318764	359034	392628	436789	403095	376227	491171
2. INVESTMENTS	180565	188796	251874	181491	142050	161525	177725	188372	200670
a. Govt. Securities	62361	56487	48212	40874	32657	32657	3897	32657	3897
b. NRB Bond	18777	26200	54500	86800	87300	50000	9880	9880	9880
c. Others	99427	106109	149162	53817	22093	78868	173828	145835	196773
3. LOANS & ADVANCES	1221221	1313597	1463248	1E+06	1440717	1665422	2229810	1948869	2433583
a. Commercial Loan	627039	659736	609285	547579	634969	741172	914245	861258	984766
b. Production Loan	103388	142115	64539	40114	73020	32794	38102	24110	30194
c. Loan against onFDR & Secu	53529	52009	49617	70424	73330	84995	105274	49364	109889
d. Others	437265	459737	739807	652543	659398	806461	1172189	1014137	1308734
4. OTHERS	250663	343762	532100	447247	430193	557175	693133	634493	660845
5. P/L ACCOUNTS	18502	27156	14143	0	0	0	0	0	0
TOTAL USES OF FUNDS	2025360	2321875	2650420	2E+06	2461612	2877279	3590394	3213429	3590394

Table No 54
SOURCES AND USES OF FUNDS OF SAVING & CREDIT CO-OPERATIVE SOCIETIES
(Liscensed by NRB)
Mid-Jan, 2008 (Push, 2064)

(Rs. In Thousand)

SOURCES AND USES	Naba-jiban	Sagun	NCFSO	Sahara	Binda-Basini	Mahila	Bahoo-Uddesya	Raj-Shree	Sah-Bittiya	Mana Kamana	BCFSL	Vyccu	Kisan	Himalay	Star	Upakar Saving	Total
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
CAPITAL FUNDS	25,631	18,929	32,118	40,923	24,789	23,430	23,134	35,400	9,828	13,347	9,288	11,647	5,022	74,408	5,029	12,070	364,993
a. Paid up Capital	18,208	11,950	26,375	32,852	17,505	13,184	22,663	30,426	8,349	11,500	6,567	5,435	4,567	45,592	5,002	10,503	270,678
b. General Reserves	3,812	2,673	3,489	4,137	1,743	10,246	244	3,052	952	464	833	3,381	321	15,765	-	833	51,945
c. Other Reserves	3,611	4,306	2,254	3,934	5,541	-	227	1,922	527	1,383	1,888	2,831	134	13,051	27	734	42,370
DEPOSITS	301,940	124,266	265,012	383,883	119,266	135,072	192,014	426,642	88,949	83,459	40,488	72,032	33,881	320,231	32,838	38,024	2,657,997
a. Saving	257,274	73,038	130,312	143,688	105,350	116,636	115,809	374,883	59,817	50,478	22,347	56,296	30,343	162,992	32,838	32,793	1,765,094
b. Fixed	44,666	51,228	134,500	24,898	13,916	18,436	76,205	51,759	9,564	32,981	7,563	15,736	3,538	157,239	-	5,231	647,460
c. Others	-	-	-	215,297	-	-	-	-	19,568	-	10,578	-	-	-	-	-	245,443
BORROWINGS	-	-	38,096	-	-	59,920	-	-	-	74,070	-	200	3,023	-	2,854	12,823	190,986
a. NRB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Commercial Banks	-	-	38,096	-	-	-	-	-	-	-	-	-	-	-	2,854	12,823	53,773
c. ADB/N	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Other Financial Institutions	-	-	-	-	-	59,920	-	-	-	74,070	-	200	3,023	-	-	-	137,213
OTHERS LIABILITIES	117,075	66,891	17,620	55,738	3,128	43,594	37,687	184,976	38,920	7,039	8,784	4,730	3,240	35,919	5,061	1,292	631,694
P/L Account	22,392	227	5,079	13,785	2,504	6,517	-	4,365	-	7,004	2,536	331	-	-	2,602	1,837	69,179
TOTAL SOURCES OF FUNDS	467,038	210,313	357,925	494,329	149,687	268,533	252,835	651,383	137,697	184,919	61,096	88,940	45,166	430,558	48,384	66,046	3,914,849
TOTAL USES OF FUNDS	467,038	210,313	357,925	494,329	149,687	268,533	252,835	651,383	137,697	184,919	61,096	88,940	45,166	430,558	48,384	66,046	3,914,849
LIQUID FUNDS	62,233	75,293	24,672	78,689	19,923	79,686	22,703	113,130	34,206	5,577	10,690	12,507	6,783	59,516	7,837	6,306	619,751
a. Cash in Hand	5,239	1,382	5,736	8,795	967	1,270	7,639	27,893	2,211	904	893	1,501	1,726	1,734	541	1,862	70,293
b. Bal. with NRB	134	699	1,518	1,800	18,956	505	-	-	31,995	-	300	350	-	1,641	188	201	58,287
c. Bal. with Dom. Bank	56,860	73,212	17,418	68,094	-	77,911	15,064	85,237	-	4,673	9,497	10,656	5,057	56,141	7,108	4,243	491,171
INVESTMENTS	623	194	105,827	10,101	122	5,216	1,092	501	101	60	2,101	693	10	73,585	22	422	200,670
a. Govt. Securities	-	-	2,500	-	-	-	-	-	-	-	-	-	-	1,375	22	-	3,897
b. NRB Bond/Fixed Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Others	623	194	103,327	10,101	122	5,216	1,092	501	101	60	2,101	693	10	72,210	-	422	196,773
LOANS & ADVANCES	263,381	78,787	186,096	353,105	125,347	150,692	217,169	328,866	68,708	170,894	42,007	72,816	35,760	251,482	32,558	55,915	2,433,583
a. Commercial Loan	139,529	9,844	32,978	258,777	80,901	12,717	143,151	162,584	21,393	16,178	9,395	-	27,676	29,437	18,017	22,189	984,766
b. Production Loan	12,267	792	3,735	-	-	2,180	-	-	558	-	1,041	-	441	-	1,494	7,686	30,194
c. Loan on FDR & Secu.	2,742	3,013	4,402	21,622	1,535	32	7,988	62,520	242	2,274	43	-	384	2,425	667	-	109,889
d. Others	108,843	65,138	144,981	72,706	42,911	135,763	66,030	103,762	46,515	152,442	31,528	72,816	7,259	219,620	12,380	26,040	1,308,734
OTHERS ASSETS	140,801	56,039	41,330	52,434	4,295	32,939	11,871	208,886	34,682	8,388	6,298	2,924	2,613	45975	7,967	3,403	660,845

Nabajiban Co-operative Society Ltd.
Sagun Co-operative Society Ltd.
Nepal Co-operative Finance Society Ltd.

6 Mahila Co-operatives Society Ltd.
7 Nepal Bahoodeshiya Saving & L
8 Raj Shree Saving & Investment C

10 Manakamana Finance Co-op. Soci
11 Bhery Co-operative Finance Societ
12 Vyccu Saving and Credit Co-operat

14 Himalaya Co-operative Finance Ltd.
15 Shree Star Bahoodeshya Saving and Credit Co-ope
16 Welfare Saving Fund and Credit Co-operative Society Ltd.

Table No. 55
SOURCES AND USES OF FUNDS OF MICRO FINANCE NGOS
Mid-Jan. 2008 (2064 Poush)

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	
1 Funds and Reserves	17353	-	443	0	2881	0	-	0	100	-	111	0	0	127	519	1146	0	1462	0	438	0			
2 Staff Fund	0	470	0	11	52	0	15285	0	0	0	0	234	0	0	0	0	0	458	1874	4755				
2.1 Staff Welfare Fund	0	0	-	-	0	-	-	0	-	-	-	17	-	-	-	-	-	287	-	-	-	-	-	
2.2 Staff Provident Fund	0	470	-	-	0	-	-	-	-	-	-	66	-	-	-	-	-	9	-	-	-	-	-	
2.3 Others	0	-	-	11	52	-	15285	-	-	-	-	151	-	-	-	-	-	162	1874	4755				
3 Savings and Deposits					14144	2743			345															
4 Borrowings	1455	121255	0	7741	35173	6390	92328	0	692	1065	0	10405	11527	1000	13677	1028	872	16895	102976	736	2727	0		
4.1 Domestic	0	119582	0	7741	35173	200	92328	0	692	1065	0	10405	11527	1000	13677	0	872	16895	102976	736	1518			
(a) CSD	-	0	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	0	0	0	0			
(b) Dom. Bank	0	119582	-	-	-	-	-	-	-	-	-	-	-	1000	10000	-	477	0	0	736				
(C) Dev. Banks	-	-	-	0	35173	-	-	-	0	-	-	-	-	-	-	-	-	0	81937	-	-			
(d) Financial Institutions	0	-	0	7741	-	0	65000	-	0	1065	0	10405	11527	-	3677	-	-	15395	19993	0	0			
(e) Social Institutions	0	-	-	-	-	-	-	-	0	-	-	0	-	-	-	-	384	1500	1046	0	0			
(f) Others	-	-	-	0	0	200	27328	-	692	-	-	0	0	0	0	0	11	0	0	0	1518			
4.2 Foreign Institutions	1455	1673	0	0	0	6190	0	0	0	0	0	0	0	0	0	1028	0	0	0	0	1209			
(a) Financial Institutions	0	0	-	-	-	6190	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
(b) Social Institutions	1455	1673	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
(C) Others	-	0	-	-	0	-	-	-	-	-	-	0	-	-	-	1028	-	-	-	-	0	1209		
5 Risk Bearing Fund	0	429	16	384	1757	49	860	145	0	-	36	395	334	-	154	125	-	583	3032	22	-			
6 Others Liabilities	185	9742	889	9417	4283	3	788	137	128	0	2	3636	8947	58	6107	4839	102	11840	50921	1175	0			
(a) Sundry Debtors	185	427	726	9417	2709	3	88	137	0	-	2	0	8513	15	5444	0	32	11242	43	0	-			
(b) Others	0	9315	163	0	1574	-	700	-	128	-	-	3636	434	43	663	4839	70	598	50878	1175	0			
7 P/L Account	1313	6948	252	110	4457	0	6047	-	56	1078	-3	1265	1991	-582	0	922	98	91	4683	0	2555			
Total Sources of Funds	20306	138844	1600	17663	62747	9185	115308	282	1321	2143	146	15935	22799	603	20457	8060	1072	30871	162070	4245	10037			
Total Uses of Funds	20306	138844	1600	17663	62747	9185	115308	282	1321	2143	146	15935	22799	603	20457	8060	1072	30871	162070	4245	10037			
Cash in Hand	1	62	32	152	41	49	180	-	44	-	17	11	93	35	20	5	46	187	1	5				
Bal. With Dom. Banks	1478	102536	271	432	4943	1634	69442	4	129	2	88	2120	976	-	716	2047	95	1490	22303	329	407			
Micro Credit	0	29227	1015	16668	51715	7180	42979	-	1050	1065	0	12310	21437	471	8118	3668	679	29164	133352	1777	150			
Govt. Bond	3000	0	-	-	173	-	-	-	-	-	-	-	-	-	10000	-	0	-	-	-	8101			
5 Fixed Assets	9393	178	78	285	743	42	1080	148	70	1076	29	96	153	22	290	301	68	150	4996	2130	0			
5.1 Land and Building	9161	-	-	177	340	-	700	-	-	800	-	-	-	-	-	-	-	-	3601	1990	-			
5.2 Furniture and Fixtures	16	149	22	7	274	42	103	46	0	52	-	96	153	22	290	73	34	0	372	134	-			
5.3 Vehicles	60	0	3	-	0	-	193	-	0	87	-	-	-	-	-	2	-	0	306	-	-			
5.4 Computer and Office equ	156	29	53	101	129	-	84	102	70	137	29	0	-	-	-	226	34	150	717	6	0			
6 Others	6434	6841	204	126	5132	280	1627	130	28	0	12	1398	140	75	1313	2039	230	21	1232	8	1374			
6.1 Interest Receivable	-	0	16	-	0	-	1206	-	-	-	-	0	-	-	-	-	-	-	-	-	-			
6.2 Stationary Stock	0	41	-	0	502	80	116	-	-	-	-	121	-	13	46	-	-	0	201	8	-			
6.3 Staff Loan	0	237	0	0	60	36	194	-	0	-	-	184	0	0	426	1021	7	-	0	-	-			
6.4 Sundry Debtors	36	1871	20	0	338	0	84	130	28	-	-	5	140	62	0	973	198	0	0	0	-			
6.5 Others	6398	4692	168	126	4232	164	27	-	0	-	12	1088	-	-	841	45	25	21	1031	0	1374			

- 1.Nepal Grameen Bikas Samaj Kendra,Biratna 8. Grameen Jagaran Manch (Programm Co-ordination Office),Baglun 15. SOLVE (Society of Local Volunteers Efforts),Dha 22. Patan Business & Professional Women , Pulchock, Lalitpur.
2.Nepal Rural Development Society Org,Kathm 9. Rural Awarness Forum, Baglung. 16. Women Enterprises Association of Nepal 23.Women Development Centre, Chitwan.
3.Nepal Sikara Rural Development Centre,Chita 10. Sarbodaya Grameen Bikas Sangh,Saptari 17. Center for Woman's Right & Development,Kathmandu
4.Chartare Youth Club,Baglung 11. People Awarness Forum,Rasuwa 18. Manushi , Gyaneshwar,Kathuwa
5.Mahuli Samudyik Bijkas Kendra,Saptari 12.Rastriya Shaichik Tatha Samajik Bikas Sanstha,Parbat 19. Jeevan Bikas Samaj, Morang
6.United Youth Community,Bardiya 13. Dhaulagiri Community Resources Dev. Centre 20.Women Development and Child Care Foundation,Saptari
7.Community Women Development Centre,Sap 14.Nepal Enviroment & Polution Eradication UNESCO Nepal Gangab 21. Mahila Adarsha Sewa Center,Kathmandu

Mid -Jan. 2008 (2064 Poush)

(Rs. Amount in Thousand)

	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	Total	
1 Funds and Reserves	0	650	35	765	0	2090			0	0	0	0	0		15			211	2131	8886	63113	54519	1955		158950	
2 Staff Fund	33	50	2637	0	0	900			0	0	0	0	1115		0	0	0	0	91	2623		4824	544		35956	
2.1 Staff Welfare Fund	14	18	-	-	-	-			-	-	-	-	0		-	-	-	-	67	1174		500			2077	
2.2 Staff Provident Fund	-	28	-	-	-	-			0	-	-	-	0		-	-	-	-	24	1449		4087			6133	
2.3 Others	19	4	2637	0	0	900			0	-	-	-	1115		-	-	-	0	0	0		237	544		27746	
3 Savings and Deposits						4072							51695						621			69240	918		143778	
4 Borrowings	34	4665	0	125	17841	3534			1597	0	0	0	144,437		316	0	0	1702	1113	157963	194250	325840	0		1281359	
4.1 Domestic	34	4665	0	125	17650	3534			1572	0	0	0	144,437		316	0	0	8	1113	156388	193096	325840	0		1265165	
(a) CSD	0	0	0	0	0	0			0	-	-	-	0		-	-	-	0	0	0	0	0	0	0	0	
(b) Dom. Bank	0	0	0	0	0	0			0	-	-	-	27377		-	-	-	0	0	156388	85000	325840	0		726400	
(C) Dev. Banks	0	4610	0	0	17650	0			0	-	-	-	0		-	-	-	0	0	0	0	0	0	0	139370	
(d) Financial Institutions	0	0	0	0	0	3534			0	-	-	-	117,060		-	-	-	0	0	0	104074	0	0	0	359471	
(e) Social Institutions	0	0	0	0	0	0			0	-	-	-	0		95	-	-	0	0	0	0	0	0	0	3025	
(f) Others	34	55	0	125	0	0			1572	0	0	0	0		221	-	-	8	1113	0	4022	0	0	0	36899	
4.2 Foreign Institutions	0	0	0	0	191	0			25	0	0	0	-		0	0	0	1694	0	1575	1154	0	0	0	16194	
(a) Financial Institutions	-	-	-	-	-	0			0	-	-	-	-		-	-	-	1694	0	0	1154	0	0	0	9038	
(b) Social Institutions	-	-	-	-	-	-			0	-	-	-	0		-	-	-	-	-	1575	-	0	0	0	4703	
(C) Others	-	-	-	-	191	-			25	-	-	-	-		-	-	-	0	-	-	-	-	-	-	2453	
5 Risk Bearing Fund	-	87	12	68	298	11			4	0	0	0	3,563		0	0	0	96	90	1022	1760	0	0	0	15332	
6 Others Liabilities	865	2554	2	0	1079	46			10	0	0	0	6007		0	0	0	834	184	32201	10634	168486	604		336173	
(a) Sundry Debtors	865	1833	2	0	46	0			0	-	-	-	2797		-	-	-	0	57	2510	4541	0	72	0	51706	
(b) Others	0	721	0	0	1079	0			10	-	-	-	3210		-	-	-	834	127	29691	6093	168486	532	0	284467	
7 P/L Account	132	0	-172	38	-96	0			0	0	0	0	22041		0	0	0	0	557	12331	0	0	0	0	66112	
Total Sources of Funds	1064	8006	2514	996	23290	6485			1611	0	0	0	228858		331	0	0	2843	4787	215026	338997	553669	4021		2034171	
Total Uses of Funds	1064	8006	2514	996	23290	6485			1611	0	0	0	228858		331	0	0	2843	4787	215026	338997	553669	4021		2034171	
Cash in Hand	20	22	255	37	243	12			72	-	-	-	8		-	-	-	79	98	8526	192	588	34	0	11167	
Bal. With Dom. Banks	68	152	909	9	1968	433			284	-	-	-	55995		15	-	-	372	234	0	151703	68110	681	0	492375	
Micro Credit	837	7101	1317	762	0	4026			1221	-	-	-	164363		229	-	-	1677	1902	83928	157498	0	0	0	786886	
Govt. Bond	-	-	-	-	-	-			-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	21274	
5 Fixed Assets	0	189	18	166	188	1932			13	0	0	0	5927		62	0	0	293	1765	9234	10218	19208	261		70802	
5.1 Land and Building	-	-	-	-	-	1175			0	-	-	-	3130		3	-	-	100	1553	7126	8480	14254	0	0	52590	
5.2 Furniture and Fixtures	0	15	18	58	0	143			13	-	-	-	574		29	-	-	193	30	519	462	1175	0	0	5114	
5.3 Vehicles	0	107	0	53	0	0			0	-	-	-	591		-	-	-	0	16	289	213	1600	0	0	3520	
5.4 Computer and Office eq	-	67	-	55	188	614			0	-	-	-	1632		30	-	-	166	1300	1063	2179	261	0	0	9578	
6 Others	139	542	15	22	20891	82			21	0	0	0	2565		25	0	0	422	788	113338	19386	465763	3045		652846	
6.1 Interest Receivable	-	-	-	-	20716	0			0	-	-	-	-		-	-	-	-	-	-	-	-	-	-	0	21938
6.2 Stationary Stock	18	0	15	0	12	0			0	-	-	-	305		-	-	-	0	59	0	593	0	0	0	2130	
6.3 Staff Loan	3	0	-	-	0	0			6	-	-	-	128		-	-	-	7	71	253	10275	0	203	0	13111	
6.4 Sundry Debtors	0	76	0	-	175	53			0	-	-	-	2132		-	-	-	273	0	4019	63	0	0	0	10676	
6.5 Others	118	466	0	22	0	17			15	-	-	-	0		25	-	-	142	658	109066	8455	465763	2842	0	604991	

- 24. Women's Self -Reliant Society
- 25. Women Development Centre of Nepal, Lalitpur
- 26. Bhagawan Youth Club, Alapot, Ktm.
- 27. Creative Women Environment Development Association, Kathmandu
- 28. Srijana Community Development Center, Siraha
- 29. Shreejana Development Center, Kaski
- 30. Cottage & Small Industries Organization, Kathmandu
- 31. Rural Area Dev. & Research Programme, Parbat
- 32. Adarsha Yuba Club, Bhaktapur
- 33. Society Welfare Action Nepal (SWAN), Dang
- 34. Social Upgrade in Progress of Education Region (SUPER), Dang
- 35. Nepal Women Community Service Center, Dang
- 36. Forum for Rural Women Ardency Development [FORWARD] Sunsar
- 37. Gramin Mahila Bikash Sanstha
- 38. Ama Samaj Shangh, Chitawan
- 39. Gramin Mahila Uthhan Kendra, Dang
- 40. Khurkot Youba Club ,Parbat
- 41. Grameen Sewa Nepal, (G.S.N.) Kailali.
- 42. Nari Avudya Kendra, Narayangadh
- 43. Mahila Upakar Manch ,Kohalpur, Banke
- 44. Neighbourhood Society Service Center (NSSC), Kathmandu.
- 45. Swabalamban Bikas Kendra, Kathmandu.
- 46. Development Project Service Center (DEROSC-NEPAL), Kathmandu
- 47. Gramin swayam sweak samaj Sarlahi

Table NO.56
List of Class A Licensed Financial Institution (Commercial Banks)
Mid-January, 2008

Names	Operation Date (A.D.)	Head Office	Telephone No.:	Fax no.
1. Nepal Bank Limited	1937/11/15	Dharmapath, Kathmandu	4221185	4222383
2. Rastriya Banijya Bank	1966/01/23	inghdarbarplaza, Kathmandu	4246022/4268302	4252931
3. NABIL Bank Limited	1984/07/16	Kantipath, Kathmandu	4429546	4429548
4. Nepal Investment Bank Limited	1986/02/27	Durbar Marg, Kathmandu	4228229/4225257	4228927/4226349
5. Standard Chartered Bank Nepal Limited.	1987/01/30	aya Baneshwar, Kathmandu	4781469	4780762
6. Himalayan Bank Limited	1993/01/18	Thamel, Kathmandu	4227749	4222800
7. Nepal SBI Bank Limited	1993/07/07	Hattisar, Kathmandu	4435516	4435612
8. Nepal Bangladesh Bank Limited	1993/06/05	aya Baneshwar, Kathmandu	4783972/75	4780106/4490824
9. Everest Bank Limited	1994/10/18	Lazimpat, Kathmandu	4443377	4443160
10. Bank of Kathmandu Limited	1995/03/12	Kamaladi, Kathmandu	4414541	4418990
11. Nepal Credit and Commerce Bank Limited	1996/10/14	Siddharthanagar, Rupandehi	071-521921/4246991	071-521953/4244610
12. Lumbini Bank Limited	1998/07/17	Narayangadh, Chitawan	056524150/4243158	056-524250/4227590
13. Nepal Industrial & Commercial Bank Limited	1998/07/21	Biaratnagar, Morang	021-521921/4262277	021-522748/4241865
14. Machhapuchhre Bank Limited	2000/10/03	Prithvichowk, Pokhara	061-530900/4443681	061-530500/4418537
15. Kumari Bank Limited	2001/04/03	Putali Sadak, Kathmandu	4232112	4231960
16. Laxmi Bank Limited	2002/04/03	Adarshanagar, Birgunj	011-663425/26	011-663427
17. Siddhartha Bank Limited	2002/12/24	Kamaladi, Kathmandu	4442919/920	4442921
18. Agriculture Development Bank Ltd.	2006/03/16	Ramshahapath, Kathmandu	4252358	4262718
19. Global Bank Ltd.	2007/01/02	Birgunj, Parsa	4231198	
20. Citizens Bank International Ltd.	2007/06/21	Kamaladi, Kathmandu	4262699, 4221799	4265030
21. Prime Commercial Bank Ltd.	2007/09/24	New Road, Kathmandu	4233388	4233390
22. Sun Rise BANK Ltd.	2007/10/12	iridhara Crossing, Kathmandu	4420612, 4425089	4422475
23. Bank of Asia Ltd.	2007/10/12	Tripureswor, Kathmandu	4263212, 4263213	4258326

Contd.....

List of Class B Licensed Financial Institution (Development Banks)
Mid-JANAURY,2008

	Names	Operation Date (A.D.)	Head Office	Telephone No.:	Fax No.
1	Nepal Industrial Development Corporation	1959/06/15	Durbar Marg, Kathmandu	4227220/4222560	4227428
2	Nepal Development Bank	1999/01/31	Kamaladi, Kathmandu	4245740	4245753
3	Uddyam Development Bank	1999/02/22	Tandi, Chitawan	056-560380	056-523086
4	Malika Development Bank	1998/12/27	Dhangadhi, Kailali	091-524800	091-524800
5	Siddhartha Development Bank	1998/08/20	Butawal-11, Rupandehi	071-545543/546502	071-550457
6	Development Credit Bank Ltd.	2001/01/23	Kamaladi, Kathmandu	4231120/4221420	4231469
7	United Development Banks Ltd.	2001/05/06	Jeetpur, Bara	053-520593	053-520920
8	Nepal cottage and Small Ind. Dev. Banks	2001/01/19	Heritage Plaza, Kathmandu	4268719/20	4269308
9	Narayani Ind. Development Bank	2001/10/17	Ratna Nagar-1, Chitawan	056-561258	056-528516
10	Pashimanchal Bikas Bank	2003/3/2	Butawal-8, Rupandehi	071-549899	071-549901
11	Sahayogi Bikas Bank	2003/10/21	Murali chowk-4, Janakpurdharm	041-525971/72	41-525971
12	Pashupati Bikash Bank	2004/01/01	Banepa, Kavre	011-660385/84	011-660383
13	Karnali Bikash Bank	2004/02/18	Nepalgunj, Banke	081-526014/15	081-526044
14	Triveni Development Bank Limited	2004/07/26	Bharatpur, Chitawan	056-528831	056-522992
15	Annapurna Development Bank Limited	2004/08/23	Banepa, Kavre	011-660480	011-660481
16	Bhrikuti Bikas Bank Limited	2004/08/19	Shankar Nagar, Butawal	071-562436	071-562437
17	Shubhechchha Bikas Bank Limited	2004/09/14	Narayangadh, Chitawan	056-526014/15	056-526044
18	Bageshwari Bikas Bank Limited	2004/10/19	Dhambojhi chowk, Nepalgunj	081-526254	081-52634
19	Sanima Bikas Bittiya Sanstha	2004/11/26	Nagpokhari, Kathmandu	442897/80	4428969
20	Gaurishankar Bikas Bittiya Sanstha	2004/11/19	Kawasoti, Nawalparasi	78-540040	78-540469
21	Gorkha Bikas Bank Limited	2004/12/01	Putalisadak, Kathmandu	4255650	4-242829
22	Gandaki Development Financial Institute	2005/01/19	New Road, Pokhara	061-540466	061-541255
23	Infrastructure Development Financial Institute	2005/04/29	Banepa, Kavre	011-660542/43	011-660552
24	Business Development Financial Institute	2005/05/10	New Road, Pokhara	061-540725	061-540724
25	Biratlxmi Financial Institute Limited	2005/05/11	Biratnagar, Morang	021-538051/52	021-538218
26	Excel Credit and Commercial Bittiya sanstha	2005/07/21	Anarmani Birtamod, Jhapa	023-543564	023-543563
27	Western Development Bank Ltd.	2005/09/15	Tribhuvannagar, Ghorahi, Dang	082-560732	082-560907
28	Himchuli Bikas Bittiya Sanstha Ltd.	2005/11/07	Mahendrapool, Pokhara	061-542300/400	061-542333
29	Arniko Bikas Bittiya Sanstha Ltd.	2006/07/06	Dhulekhel, Kavrepalanchwok	011-490193,490195	011-490195
30	Nepal Development and Employment Promotion Bank Ltd.	2006/07/17	Kamaladi, Kathmandu	4242272	4251653
31	Clean Energy Development Bank Ltd.	2006/09/06	Sitapaila, Kathmandu	4671444, 4671666	4277013
32	Mitery Bikas Bittiya Sanstha Ltd.	2006/10/13	Mahendrapath-5, Dharan	025-531317	025-531354
33	Tinau Bikas Bittiya Sanstha Ltd.	2006/10/13	Sangampanth, Butwol	071-541055	071-546287
34	Gaindakot Bikas Bittiya Sanstha Ltd.	2006/12/18	Navalparasi, Gaindakot	056-501850	056-501838
35	Muktinath Bikas Bank Ltd.	2006/12/18	Putalibazar, Syanja	063-420564	063-420547
36	Sewa Bikas Bank Ltd.	2007/2/25	Butawal	071-546993 / 94	071-542694
37	Kankai Bikas Bank Ltd.	2007/5/4	Damak, Jhapa	023-584749	023-584610
38	Public Development financial Institution Ltd.	2007/6/7	Birjung, Parsa	051-527822 / 33	051-527866
39	Mahakali Bikas Bank Ltd.	2007/8/18	Mahendranagar, Kanchanpur	099-521365	099-525790
40	Ace Development Bank Ltd.	1995/08/15	Narayananchaur, Kathmandu	4441110/ 4411760	4445554
41	Sangrila Bikas Bank Ltd.	2007/8/26	Pokhara, Kaski	061-538229	061-538390
42	Bhargab Bikas Bank Ltd.	2007/8/30	Nepalgunj, Banke	081-521027/ 525037	081-526058
43	Vibor Bikas Bank Ltd.	2007/10/4	Tripureshwor, Kathmadu	4233373	4233376
44	Resunga Bikas Bank Ltd.	2007/9/26	Tamghas, Gulmi	079-520715	079-520248
45	Rara Bikas Bank Ltd.	2007/9/30	Birendranagar, Surkhet	083-523500	083-620153
46	Diyalo Bikas Bank Ltd.	2007/10/01	Banepa, Kavre	011-660676/ 661215	011-660695
47	Country Development Bank Ltd.	2007/10/04	Banepa, Kavre	011-660701 /660722	011-660733
48	Kasthamandap Development Bank Ltd.	2007/10/25	New Road, Kathmandu	4258400	4233804
49	Alpine Development Bank Ltd.	2007/10/05	Hetauda, Makawanpur	057-524674	057-524673
50	Nilgiri Bikas Bank Ltd.	2007/10/25	Beni, Maygdi	069-520955	069-520956
51	Corporate Development Bank Ltd.	2007/10/25	Birjung, Parsa	051-531031	051-527843
52	Kamana Bikas Bank Ltd.	2007/9/29	Lekhnath, Kaski	061-560300/ 560700	061-560499
53	City Bikas Bank Ltd.	2007/10/19	Pokhara, Kaski	061-521505	061-533038
54	Garima Bikas Bank Ltd.	2007/11/23	Sanja	063-440015	063-440083
55	Biswo Bikas Bank Ltd.	2007/11/21	Pokhara, Kaski	061-528001/ 528002	061-528003
56	Pathibhara Bikas Bank	2007/11/21	Urlabari, Morang	021-540702	021-540701
57	Professional Bikas Bank Ltd.	2007/10/17	Banepa, Kavre	016913574	
58	Kabeli Bikas Bank Ltd.	2007/11/15	Dhankuta	026-521435	026-521436

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List of Class C Licensed Financial Institution (Finance Company)
Mid-JANUARY, 2008

	Names	Operation Date (A.D.)	Head Office	Telephone No.	Fax No.
1	Nepal Housing Development Finance Co.Ltd.	8/3/1992	Naya Baneshwor, Kathmandu	4780259	4782753
2	Nepal Finance and Savings Co.Ltd.	1993/01/06	Kamaladi, Kathmandu	4220031	4241237
3	NIDC Capital Markets Ltd.	1993/03/11	Kamaladi, Kathmandu	4423219	4423401
4	National Finance Co.Ltd.	1993/05/07	Pako Newroad, Kathmandu	4228380	4222920
5	Annapurna Finance Co.Ltd.	1993/09/30	Chiplehunga, Pokhara	061-522671	061-525797
6	Nepal Share Markets Ltd.	1993/10/19	Ramshahapath, Kathmandu	4252332	4248845
7	Peoples Finance Ltd.	1993/04/15	Tripureshwor, Kathmandu	4260991	4262405
8	Himalaya Finance & Savings Co.Ltd.	1993/11/11	Sundhara, Kathmandu	4250172/4259376	4273884
9	United Finance and Leasing Co.	1996/1/25	Kamaladi, Kathmandu	4240779/813	4246551
10	Union Finance Co. Ltd.	12/12/1995	Durbarmarg, Kathmandu	4241648/49	4241645
11	Mercentile Finance Co. Ltd.	1994/11/10	Adarshnagar, Birgunj	051-522274	051-521673
12	Kathmandu Finance Ltd.	1994/11/10	Putalisadak, Kathmandu	430506/27	4421506
13	Inbesta Finance Ltd.	1995/07/17	Adarshnagar, Birgunj	051-526214	51-521178
14	Narayani Finance Ltd.	1995/03/08	Narayangadh, Chitwan	056-520313/45	056-522230
15	Gorkha Finance Ltd.	1995/03/12	Kantipath, Kathmandu	4220337	4258239
16	Nepal Housing & Merchant Finance Co.Ltd.	1995/04/11	Dillibazar, Kathmandu	4430838	4416849
17	Paschimanchal Finance Co.Ltd.	1995/04/09	P.B.No.11, Butawal	071-541649	071-541924
18	Universal Finance & Capital Markets.	1995/04/27	Kantipath, Kathmandu	4240998	4245895
19	Samjhana Finance Co. Ltd.	1995/05/03	Banepa, Kavre	011-664561	011-661207
20	Goodwill Finance & Investment Co. Ltd.	1995/05/16	Dillibazar, Kathmandu	4422878	4416052
21	Shree Investment & Finance Co. Ltd.	1995/06/01	Dillibazar, Kathmandu	442616/4415344	4421779
22	Siddhartha Finance Co. Ltd.	1995/05/25	Siddharthanagar, Bhairahawa	071-521478	071-523272
23	Lumbini Finance & Leasing Co. Ltd.	1995/06/26	Thamel, Kathmandu	4423443	4425655
24	Yeti Finance Co. Ltd.	1995/07/23	Bank Road, Hetauda	057-520822/521842	057-521842
25	Standard Finance Ltd.	1995/07/23	Pautalisadak, Kathmandu	4244504	4226529
26	ACE Finance Co. Ltd.	1995/08/15	Kantipath, Kathmandu	4249396	4249477
27	International Leasing & Finance Co. Ltd.	1995/10/31	Naya Baneshwor, Kathmandu	4782010	4782267
28	Mahalaxmi Finance Co. Ltd.	1995/11/26	Birgunj	051-523271/529143	051-524341
29	Lalitpur Finance Co. Ltd.	1995/12/12	Lalitpur	5523850/5536598	5531916
30	Merchant Finance Co. Ltd.	1996/01/02	Kathmandu	4421244/4246402	4246403
31	Bhajaratra Finance & Saving Co. Ltd.	1996/01/09	Kantipath, Kathmandu	4249534	4261316
32	General Finance Ltd.	1996/02/02	Chabahil, Kathmandu	484753	4484753
33	Nepal Shreelanka Merchant Bank Ltd.	1996/02/04	Kamaladi, Kathmandu	4440300	4441034
34	Alpic Everest Finance Ltd.	1996/07/16	Baghbazar, Kathmandu	4266936	4241605
35	Nepal Merchant Banking & Finance Ltd.	1996/11/26	Durbarmarg, Kathmandu	4246160	4246156
36	Nava Durga Finance Co.Ltd.	1997/02/09	Itachhe, Bhaktapur	6612999	6611999
37	Pokhara Finance Ltd.	1997/03/16	Gairapatan, Pokhara	61-531145	061-531610
38	Janaki Finance Ltd.	1997/03/07	Janakpurdham, Dhanusha	041-521586/523339	041-523340
39	Central Finance Co. Ltd.	1997/04/14	Kupondole, Lalitpur	5522289/5521402	5523526
40	Premier Finance Co. Ltd.	1997/05/08	Manbhavan, Lalitpur	5550412	5550412
41	Arun Finance & Saving Co. Ltd.	1997/08/17	Putalibazar, Dharan	025-23185	025-524450
42	Multipurpose Saving & Investment Finance Co. Ltd.	1998/3/25	Saptari, Rajbira	031-521170	031-521980
43	Butwal Finance Co. Ltd.	1998/06/21	Butawal, Rupandehi	071-44288/44888	7148711
44	Nepal Bangladesh Finance & Leasing Co. Ltd.	1999/04/18	Main Road, Biratnagar	021-530972/973	021-521851
45	Shrijana Finance Ltd.	1999/12/14	Siraha, Lahan	033-560769	033-560769
46	Om Finance Ltd.	9/17/2000	New Road, Pokhara-9	061-532600/700	061-532800
47	Cosmic Merchant Banking & Finance Ltd.	2000/11/20	Lal Durbar Marg, Kathmandu	4223154/78	4232678
48	World Merchant Banking & Finance Ltd.	2001/08/10	Main Road, Hetauda	057-521129	057-523229
49	Capital Merchant Banking & Finance Ltd.	2002/02/01	Battispatali, Kathmandu	4471458	4496321
50	Crystal Finance Ltd.	2002/02/13	Bag Durbar, Kathmandu	4218269/270/271	4219058
51	Royal Merchant Banking & Finance Ltd.	2002/02/14	Durbarmarg, Kathmandu	4242900	4231349
52	Guheshworil Merchant Banking & Finance Ltd.	2002/06/13	Jawalake, Lalitpur	5521506	5536169
53	Patan Finance Ltd.	6/23/2002	Man Bhawan, Lalitpur	5539475	5544206
54	Kist Merchant Banking & Finance Ltd.	2003/02/21	Kamalpokhari, Kathmandu	4444463/4435463	4444838
55	Fewa Finance Ltd.	2003/04/30	Pokhara, Chiplehunga	061-538300/400	061-538738
56	Everest Finance Co. Ltd.	2003/07/02	Siddharthanagar, Bhairahawa	071-526507	071-526508
57	Birgunj Finance Ltd.	9/28/2003	Adarshnagar, Birgunj	051-523468	51530764
58	Prudential Merchant Banking & Finance Ltd.	2003/06/06	Dillibazar, Kathmandu	4445988	4446453
59	Investment Credit and Finance Co. Ltd.	2003/06/15	Bhatbhateni, Kathmandu	4425292	4425294
60	Sagarmatha Merchant Banking and Finance Co. Ltd.	2005/08/29	Lalitpur, Maanvawan	5547841/5535158	5535419
61	Shikhar Bittiya Sanstha Ltd.	2005/09/15	Kathmandu, Thapathali	4239290/9291	4239289
62	Civil Merchant Bittiya sanstha Ltd.	2005/09/18	Kathmandu, Kuleshwor	4289524/596	4289524
63	Prabhut Bittiya sanstha Ltd.	2006/02/16	Kathmandu, Kantipath	254580/81	4262315
64	Imperial Bittiya sanstha Ltd.	2006/03/08	Kathmandu, Putalisadak	4432373/4427923	4435314
65	Kuber Bittiya sanstha Ltd.	2006/03/24	Kathmandu, Putalisadak	4239797/98	4439796
66	Nepal Express Financial Institutions Ltd.	2006/05/04	Rupandehi, Butawal	071-560769	071-541683
67	Valley Bittiya sanstha Ltd.	2006/05/11	Kathmandu, Maharajganj	4374001	4376911
68	Seti Bittiya sanstha Ltd.	2006/06/07	Kailaly, Tikapur	091-560950	091-560966
69	Hama Bittiya sanstha Ltd.	2006/06/16	Kathmandu, Tripureshwor	4249503	4261148
70	Reliable Investment Bittiya sanstha Ltd.	2006/09/06	Kathmandu, Bagdurbar, Sundhara	4218927, 4218989	4218997
71	Loard Buddha Financial Institutions Ltd.	2006/11/19	Kathmandu, Newroad	4212770, 4212870	4216825
72	Api financial Institution	2007/4/25	Lekhanath Chock, Kaski	061-561667	061-561668
73	Nameste Bittiya Sanstha Limited.	2007/7/7	Ghorai, Dang	082-561659	082-561559
74	Suryadarshan Financial Institution Ltd.	2007/7/30	Baneshor, Kathmandu	4785211/17	4785213
75	Zenieth Merchant Financial Institution Ltd.	2007/10/08	Newroad, Kathmandu	4233404/ 405	4233208
76	Unique Financial Institution Ltd.	2007/10/12	Putalisadak, Kathmandu	4440956	4440938
77	Manjushree Financial Institution Ltd.	2007/10/15	New Baneshor, Kathmandu	4782517	4782534
78	Swostik Merchant Finance Company Ltd.	2007/10/16	Kichapokhari, Kathmandu	4441734/ 35	4441736
79	Subhalaxmi Finance Ltd.	2007/11/11	Naxal, Kathmandu	4233517/ 4233518	4233519

List of Class D Licensed Financial Institution (Micro Credit Development Banks)

	Names	Operation Date (A.D.)	Head Office	Telephone No.	Fax No.
1	Purbanchal Grameen Bikas Bank	1993/03/28	Biratnagar, Morang	021-529817/522740	021-524259
2	Sudur Pashimanchall Grameen Bikas Bank	1993/03/28	Dhangadhi, Kailali	091-522624	091-522963
3	Pashimanchall Grameen Bikas Bank	1995/04/01	Butawal-8, Rupendehi	071-549899/541596	071-541289
4	Madhya Pashimanchal Grameen Bikas Bank	1995/04/01	Nepalgunj, Banke	081-522011	081-522024
5	Madhymanchall Grameen Bikas Bank	1996/07/08	Janakpur, Dhanusha	041-520785/521642	041-521642
6	Nirdhan Utthan Bank	1999/04/13	Rupandehi, Bhairahawa	071-523764/68	071-521647
7	Rural Microfinance Development Centre	1996/12/06	Putalisadak, Kathmandu	4268020	4247702
8	Deprosc Development Bank	2001/07/03	Narayanghat, Chitwan	056-561183/4261354	056-561183
9	Chhimek Development Banks	2001/12/10	Makawanpur, Hetauda -4	057-521574	057-522460
10	Shawalamban Development Banks Ltd	2002/02/22	Janakpur, Dhanusha	41-524342	041-525748
11	Sana Kisan Vikas Banks	2002/03/11	Subidhanagar, Kathmandu	6461628	4479701
12	Nerude Bitya Sanstha Limited.	2007/06/07	Biratnagar, Morang	021-5245560	021-531087

LIST OF COOPERATIVES (NON CLASIFIED)

	Names	Operation Date(A.D.)	Head Office
1	Nabajivan Co-operative Society Ltd.	1993/12/15	Dhangadi, Kailali
2	Sagun Co-operative Society Ltd.	1994/10/9	Kathmandu
3	Nepal Co-operative Society Ltd.	1994/12/30	Kathmandu
4	The Sahara Loan,Savings & Investment Co-op.Soc. Ltd.	1995/04/15	Sarlahi
5	Bindabasini Saving Fund Co-operative Society Ltd.	1995/06/21	Khopasi, Kavre
6	Mahila Co-operative Society Ltd.	1995/09/27	Kathmandu
7	Bahooddeshya Saving & Loan Co-op.Society Ltd.	1995/12/25	Jhapa
8	Rajshree Saving & Invest Co-op Society Ltd	1996/02/19	Sarlahi
9	Sahakari Bittiya Bikas Sanstha	1996/06/16	Nepalgunj, Banke
10	Manakamanal Sahakari Sanstha Ltd.	1997/02/18	Banepa, Kavre
11	Very Co-operative Sanstha Ltd.	1997/03/05	Nepalgunj, Banke
12	Viccu Saving & Loan Co-operative Sanstha	1997/08/11	Gaindakot Navalparasi
13	Kisan Bahu-Uddeshiya Cooperative Sanstha Ltd.	1998/12/29	Lamkee, Kailali
14	Himalaya Co-operative Ltd.	1998/04/29	Kathmandu
15	Star Bahoo-Uddesyiya Saving & Credit Co-op Ltd.	1998/04/14	Biratnagar
16	Upakar Savings Fund & Credit Co-operative So. Ltd.	2000/03/21	Walling, Sayanja

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LIST OF NON GOVERNMENT ORGANIZATION (NON CLASIFIED)

	Names	Operation Date(A.D.)	Head Office
1	Nepal Grameen Bikas Samaj Kendra	2000/06/05	Biratnagar
2	Nepal Grameen Bikas Sanstha	2000/06/05	Kathmandu
3	Nepal Sikara Grameen Bikas Karyakram	2000/06/05	Chitawan
4	Chartare yuba Club	2000/06/05	Baglung
5	Mahuli Samudyik Bijkas Kendra	2000/06/12	Saptari
6	Samudayik Yuba Club	2000/06/29	Bardiya
7	Samudayik Mahila Bikas Kendra	2000/07/14	Saptari
8	Grameen Samudayako Lagi yojana Pratavuti, Nepal	2000/08/23	Dhankuta
9	Grameen Jagaran Munch (Programm C0-Ordination Office)	2000/09/11	Baglung
10	Sarbodaya Grameen Bikas Sangh	2000/09/26	Saptari
11	Jan Jagaran Manch	2000/10/26	Rasuwa
12	Rastriya Shaichik Tatha Samajik Bikas Sanstha	2000/10/01	Parbat
13	Dhaulagiri Community Researh Dev. Centre	2000/10/21	Baglung
14	Nepal Enviroment & Pollution Eradication UNESCO Nepal	2001/07/05	Gangabu
15	Society of Local Volunteers Efforts Nepal (Solve)	2001/07/10	Dhankuta
16	Women Enterprises Association of Nepal	2001/09/24	Kathmandu
17	Center for Women's Right and Development	2002/04/30	Kathmandu
18	MANUSHI	2002/05/03	Kathmandu
19	Life Development Society	2002/06/18	Morang
20	Women Development and Child Care Foundation	2002/07/02	Saptari
21	Mahila Adarsha Sewa Kendra	2002/07/02	Kthmandu
22	Patan Buisiness and Professional Women	2002/07/02	Lalitpur
23	Women Development Centre	2002/07/02	Chitwan
24	Womens Self -Relient Society	2002/07/14	Chitwan
25	Women Development Centre of Nepal	2002/07/12	Lalitpur
26	Bhagawan Youth Club, Alapot, Ktm.	2002/07/23	Kathmandu
27	Creative Women Environment Development Association,Kathmandu	2002/07/24	Kathmandu
28	Srijana Community Development Center,Siraha	2002/07/25	Siraha
29	Shreejana Development Center,Kaski	2002/08/22	Kaski
30	Cottage & Small Industries Organization,Kathmandu	2002/09/02	Kathmandu
31	Rural Area Dev. & Research Programme,Parbat	2002/09/03	Parbat
32	Adarsha Yuba Club,Bhaktapur	2002/09/06	Bhaktapur
33	Society Welfare Action Nepal (SWAN),Dang	2002/10/25	Dang
34	Social Upgrade in Progress of Education Region (SUPER),Dang	2002/10/29	Dang
35	Nepal Women Community Service Center,Dang	2002/10/30	Dang
36	Forum for Rural Women Ardency Development,Sunsary	2002/12/30	Sunsari
37	Gramin Mahila Bikash Sanstha	2003/04/23	Dang
38	Ama Samaj Shangh,Chitawan	2003/04/29	Chitwan
39	Gramin Mahila Utthan Kendra,Dang	2003/06/18	Dang
40	Khurkot Youba Club ,Parbat	2003/09/14	Parbat
41	Tharu Tatha Raji Mahila Samaj,Kailali.	2003/09/18	Kailali
42	Nari Avudya Kendra	2003/10/24	Chitwan
43	Mahila Upakar Manch	2003/10/29	Banke
44	Chhimek Samaj Sewa Sanstha	2004/09/29	Kathmandu
45	Sawabalamban Bikash Kendra	2004/11/01	Kathmandu
46	Bikash Aayojana Sewa Kendra	2004/11/01	Kathmandu
47	Grameen Swyamsewak samaj	2005/11/20	Sarlahi

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