

Table No. 41
Sources and Uses of Funds of DEVELOPMENT BANKS
(AGGREGATE)

(Rs in Lakh)

	Mid-July									Mid-Jan
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1 CAPITAL FUND	3223.2	26856.6	41226.2	41586.6	47548.6	47651.6	40600.4	65511.4	93251.0	119406.0
a. Paid-up Capital	3163.4	23580.6	24008.4	25053.7	31527.4	31223.6	28606.2	54199.2	91409.0	110010.2
b. General Reserves	7.5	2941.7	2149.4	2208.9	2302.0	2557.9	1375.2	1926.2	2448.0	4236.0
c. Share Premium							19.0	59.0	91.0	362.0
d. Retained Earning						281.0	(392.0)	(1883.0)	(4499.0)	(579.7)
e. Others Reserves	52.3	334.3	15068.4	14324.0	13719.2	13589.1	10992.0	11210.0	3576.0	5249.5
f. Ex.Eq.Fund								0.0	113.0	128.0
2 BORROWINGS	1.5	59320.8	58894.1	59599.3	51177.7	52262.2	22318.7	25326.7	26226.0	49355.8
a. NRB	1.5	3025.8	11152.1	11759.3	11428.0	11591.0	7965.0	7785.0	843.0	1405.0
b. "A"Class Licensed Institution		41563.0	6871.0	6969.0	6830.0	7583.0	5967.0	7289.0	19696.0	33451.0
c. Foreign Banks and Fin. Ins.							0.0	0.0	381.0	749.0
d. Other Financial Ins.		14732.0	40871.0	40871.0	32919.7	32996.2	7976.7	8942.7	5287.0	13750.8
e. Bonds and Securities						92.0	410.0	1310.0	19.0	0.0
3 DEPOSITS	21960.0	246774.5	288024.5	294272.0	339578.4	358327.4	153700.0	257499.0	480016.0	593321.5
a. Current							1578.0	5142.0	5197.0	12118.9
Domestic							1565.0	5137.0	5150.0	12166.9
Foreign							13.0	5.0	47.0	52.0
b. Savings							60027.0	123708.0	265510.0	332033.7
Domestic							59019.0	122648.0	264023.0	330471.7
Foreign							1008.0	1060.0	1487.0	1562.0
c. Fixed							71325.0	85926.0	144162.0	167423.1
Domestic							67205.0	80626.0	138564.0	162811.1
Foreign							4120.0	5300.0	5598.0	4738.0
d. Call Deposits							14079.0	34569.0	59753.0	75746.9
e. Others							6691.0	8154.0	5394.0	5898.9
4 Bills Payable							20.0	467.0	274.0	352.0
5 Other Liabilities	380.9	50896.0	85771.6	94120.3	150028.4	149165.2	15713.0	53322.0	55845.0	53510.3
1. Sundry Creditors	64.5	9.0	5207.9	5254.5	179.4	251.0	664.0	8708.0	13239.0	7627.5
2. Loan Loss Provision						1723.0	6605.0	9377.0	21621.0	21588.2
3. Interest Suspense a/c						1508.0	2647.0	3747.0	9615.0	8451.9
4. Others	316.4	50887.0	80563.7	88865.8	149849.0	145683.2	5797.0	31490.0	11370.0	15842.7
6 Reconciliation A/c		2818.6	2818.6	2561.1	627.7	2015.0	928.0	2745.0	8778.0	11591.8
7 Profit & Loss A/c	432.5	(5433.0)	(6588.4)	(13123.8)	(10811.2)	(8436.1)	(6698.1)	(6183.1)	15703.0	12451.1
Total Sources of Funds	25998.0	378414.8	470146.5	479015.3	578149.6	600985.3	226582.0	398688.0	680093.0	839988.5
1 LIQUID FUNDS	4794.0	36294.5	41369.6	40536.8	45627.4	52325.3	37313.5	99678.5	159998.0	143858.2
a. Cash Balance	118.6	30572.6	7251.4	7421.3	6572.2	6894.0	2372.1	6030.1	13094.0	17297.5
Nepalese Notes & Coins						6683.0	2133.1	5721.1	12758.0	16488.6
Foreign Currency						211.0	239.0	309.0	336.0	808.9
b. Bank Balance	4675.4	5721.9	34118.3	33115.5	39055.3	36911.3	22554.4	66965.4	109015.0	91093.7
1. In Nepal Rastra Bank	56.0	549.4	14594.0	15140.0	12534.3	13987.1	5222.7	22605.7	24416.0	21679.5
Domestic Currency						13981.1	5181.7	22559.7	24358.0	21560.5
Foreign Currency						6.0	41.0	46.0	58.0	116.0
2. "A"Class Licensed Institution	4178.9	4826.8	18634.3	16325.5	24657.7	18262.2	10212.7	28072.7	61855.0	44620.7
Domestic Currency						18251.2	10181.7	27559.7	61542.0	44381.7
Foreign Currency						11.0	31.0	513.0	313.0	239.0
3. Other Financial Ins.	440.6	345.7	890.0	1650.0	1863.3	4662.0	7075.0	16155.0	22654.0	24489.4
4. in Foreign banks							45.0	132.0	90.0	204.0
C.Money at Call						8520.0	12386.0	26683.0	37889.0	35467.0
Domestic Currency						8519.0	11244.0	26231.0	34696.0	34447.0
Foreign Currency						1.0	1142.0	452.0	3193.0	1020.0
2 INVESTMENT IN SECURITIES	500.0	16240.0	11616.6	11147.4	4748.6	5143.7	1479.0	2057.0	2694.0	10075.0
a. Govt.Securities	500.0	16240.0	11616.6	11147.4	4748.6	5143.7	1374.0	1782.0	2568.0	9754.0
b. NRB Bond								0.0	0.0	195.0
c. Govt.Non-Fin. Ins.							105.0	105.0	0.0	0.0
d. Other Non-Fin Ins.								170.0	126.0	126.0
e. Non Residents								0.0	0.0	0.0
3 SHARE & OTHER INVESTMENT	653.3	11676.4	12176.5	11969.4	15161.7	16046.9	13886.8	31190.8	46433.0	50877.6
1.1 Non Residents							87.0	39.0	0.0	0.0
2.Others							13799.8	31151.8	46433.0	50877.6
4 LOANS & ADVANCES	18410.3	275548.2	310268.8	319052.6	298937.1	311399.5	153597.0	236610.0	418284.0	570904.1
a. Govt. Entp.								0.0	0.0	0.0
b. Financial								0.0	0.0	0.0
c. Pvt. Sector	18410.3	275548.2	310268.8	319052.6	298937.1	311399.5	153597.0	236610.0	418284.0	570904.1
5 BILL PURCHASED							22.0	141.0	95.0	173.0
a. Domestic Bills Purchased							22.0	141.0	95.0	173.0
b. Foreign Bills Purchased							0.0	0.0	0.0	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
a. Against Domestic Bills							0.0	0.0	0.0	0.0
b. Against Foreign Bills							0.0	0.0	0.0	0.0
8 FIXED ASSETS						2265.0	3954.0	7489.0	13216.0	19910.3
9 OTHER ASSETS	1640.5	38655.8	94332.7	96039.4	212795.4	207395.9	6347.7	10247.7	27577.0	30081.7
a. Accrued Interests	632.9	231.3	11755.4	13148.0	2126.3	1711.7	2789.7	3769.7	2612.0	7204.7
Govt. Entp.								0.0	2.0	0.0
Private Sector							2789.7	3863.7	2610.0	7190.5
b. Staff Loan & Advances									1314.0	2285.7
c. Sundry Debtors	130.4	88.4	60529.7	60531.2	110.5	373.5	604.5	1477.5	2371.0	5179.7
d. Cash In Transit							102.0	5.0	99.0	4.0
e. Others	877.2	38336.0	22047.6	22360.2	210558.6	205310.7	2851.5	4995.5	21181.0	15407.5
10 Expenses not Written off						346.0	615.0	882.0	852.0	786.7
11 Non Banking Assets						701.0	1033.0	699.0	1120.0	396.3
12 Reconciliation Account			340.8	182.5	575.5	2021.0	657.0	2400.0	7791.0	11290.0
13 Profit & Loss A/c			41.6	87.4	304.0	3319.0	7558.0	7339.0	2078.0	1635.7
Total uses of Fund	25998.0	378414.8	470146.5	479015.3	578149.6	600985.3	226582.0	398688.0	680093.0	839988.5

Table No.42
Sources Uses of Funds of Development Banks
Mid-January 2010 (Pouch end, 2066)

Particulars	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30		
	NDC	NOBL *	Udayam	Malika	Swadhinata	United	Marakama na	Narayani	PDEL	Sahayogi	Pashupati	Karnali	Triveni	Annapurna	Bhakti	SIBL	Bageshwari	Sirama	Gurushankar	Govaha	Gandaki	IDBL	Business	Biraitam	Excell	Western	Himchal	Arniko	NDEP	Clear		
1 CAPITAL FUND	6271.8	0.0	435.0	2311.0	6624.6	(519.4)	4019.0	658.0	1391.0	406.0	2242.0	415.0	939.0	2212.0	2302.0	550.0	578.0	8751.0	1553.0	6212.0	1270.0	4064.0	2301.0	827.0	997.0	319.0	2113.0	1085.0	5255.0	3411.0		
a. Paid-up Capital	4158.2	0.0	350.0	2042.0	6450.0	140.0	7000.0	350.0	1265.0	360.0	2000.0	408.0	585.0	2100.0	2115.0	464.0	495.0	8064.0	1400.0	6000.0	1000.0	3200.0	2100.0	550.0	800.0	270.0	1026.0	1020.0	4800.0	3200.0		
b. General Reserves	827.7	28.0	83.0	152.3	17.9	473.0	17.9	112.0	4.0	55.0	7.0	29.0	85.0	110.0	44.0	43.0	214.0	36.0	0.0	57.0	174.0	39.0	39.0	10.0	37.0	0.0	0.0	436.0	0.0			
c. Share Premium	154.3	22.0	186.0	22.3	(677.3)	(3454.0)	256.0	14.0	4.0	187.0	4.0	187.0	325.0	27.0	16.0	42.0	37.0	389.0	117.0	212.0	0.0	0.0	0.0	0.0	0.0	74.0	39.0	393.0	65.0	18.0		
d. Retained Earning	1131.5	35.0																			6.0	616.0	233.0	48.0				1.0	59.0	128.0		
e. Others Reserves Fund																												0.0	24.0	24.0		
f. Exchange Fluctuation Fund																													1.0	59.0	90.0	
2 BORROWINGS	0.0	0.0	415.0	0.0	3171.6	600.2	2630.0	200.0	1744.0	60.0	455.0	0.0	24.0	995.0	1150.0	650.0	0.0	7860.0	400.0	2250.0	200.0	1800.0	0.0	137.0	230.0	0.0	1512.0	0.0	2750.0	3629.0		
a. NRB	0.0						130.0																									
b. *A-Class Licensed Institution							2700.0		2500.0		200.0		100.0			250.0		7860.0	400.0	2250.0	200.0	1500.0	0.0	137.0	230.0	0.0	1512.0	0.0	2750.0	3629.0		
c. Foreign Banks and Fin. Ins.			415.0		471.6	600.2			1594.0	60.0	355.0	20.0	100.0	1150.0	400.0					0.0		300.0						75.0	180.0			
d. Other Financial Ins.																																
e. Bonds and Securities																																
3 DEPOSITS	0.0	0.0	790.0	10179.0	22079.8	694.7	7880.0	6199.0	11282.0	4380.0	5913.0	5194.0	10064.0	7986.0	12599.0	6200.0	7078.0	54908.0	3987.0	43240.0	11549.0	14947.0	13261.0	8278.0	10496.0	3667.0	20259.0	3558.0	20546.0	32451.0		
a. Current	0.0	0.0	5.0	0.0	356.9	0.0	326.0	0.0	115.0	218.0	0.0	0.0	138.0	521.0	172.0	0.0	0.0	1665.0	311.0	0.0	0.0	25.0	0.0	880.0	0.0	0.0	871.0	89.0	418.0	802.0		
Domestic			5.0		356.9		326.0		115.0	218.0			138.0	521.0	172.0			1665.0	311.0			25.0		880.0			871.0	89.0	418.0	776.0		
Foreign																		8.0												26.0		
b. Savings	0.0	0.0	478.0	9618.0	14542.9	365.9	3298.0	3223.0	7923.0	3350.0	2483.0	4252.0	7635.0	3924.0	9900.0	4218.0	6182.0	20968.0	3148.0	21196.0	9420.0	6020.0	10394.0	5345.0	9197.0	3007.0	10685.0	2345.0	6578.0	14493.0		
Domestic			478.0	9618.0	14542.9	365.9	3298.0	3223.0	7923.0	3350.0	2483.0	4252.0	7635.0	3924.0	9900.0	4218.0	6182.0	19814.0	3148.0	21191.0	9420.0	6020.0	10394.0	5345.0	9197.0	3007.0	10685.0	2345.0	6529.0	14208.0		
Foreign																	1154.0			5.0										49.0	285.0	
c. Fixed	0.0	0.0	209.0	561.0	4719.3	328.8	856.0	2338.0	2989.0	812.0	3422.0	942.0	2112.0	2594.0	2454.0	1982.0	673.0	23396.0	528.0	16964.0	2110.0	4950.0	2820.0	2014.0	1014.0	646.0	2410.0	420.0	8282.0	9213.0		
Domestic			209.0	561.0	4719.3	328.8	856.0	2338.0	2989.0	812.0	3422.0	942.0	2112.0	2594.0	2454.0	1982.0	673.0	19348.0	528.0	16964.0	2110.0	4950.0	2820.0	2014.0	1014.0	646.0	2410.0	420.0	8282.0	8520.0		
Foreign																	4038.0													693.0		
d. Call Deposits			98.0		2436.7		2545.0	209.0				163.0	94.0			135.0	884.0			3441.0		3880.0	37.0					6230.0	704.0	5234.0	7798.0	
e. Others					23.9		855.0	638.0	46.0		8.0	16.0	1.0	57.0		88.0	48.0			1639.0	19.0	72.0	10.0	39.0	285.0	14.0	63.0	34.0	145.0	209.0		
4 Bills Payable	19550.4	0.0	192.0	1642.0	918.1	1740.2	2056.0	461.0	588.0	249.0	319.0	233.0	178.0	575.0	805.0	553.0	435.0	1491.0	170.0	2252.0	317.0	820.0	377.0	389.0	265.0	143.0	531.0	135.0	866.0	936.0		
1. Sundry Creditors	1424.8		10.0	1036.0	91.2	20.4	0.0	97.0	46.0	28.0	38.0	91.0	33.0	86.0	33.0	202.0	24.0	37.0	11.0	4.0	29.0	(1.0)	4.0	99.0	49.0	10.0	96.0	44.0	30.0	51.0		
2. Loan Loss Provision	12569.6		75.0	201.0	289.0	496.7	1187.0	145.0	224.0	77.0	66.0	71.0	105.0	134.0	173.0	163.0	558.0	90.0	571.0	312.0	131.0	128.0	111.0	81.0	203.0	72.0	285.0	304.0				
3. Interest Suspense a/c	5442.8		55.0	106.0	52.1	374.9	531.0	92.0	41.0	36.0	59.0	26.0	37.0	76.0	10.0	34.0	24.0	100.0	43.0	210.0	33.0	143.0	79.0	13.0	10.0	13.0	86.0	19.0	16.0	10.0		
4. Others	113.2		52.0	299.0	485.7	848.2	338.0	127.0	277.0	108.0	156.0	45.0	3.0	279.0	589.0	182.0	224.0	796.0	26.0	1467.0	125.0	366.0	163.0	149.0	95.0	39.0	156.0	0.0	535.0	571.0		
6 Reconciliation A/c	334.8			332.0			2514.0	0.0			7.0	2197.0	1361.0	(14.0)	(7.0)				427.0								1887.0	0.0	60.0			
7 Profit & Loss A/c	935.0		49.0	102.0	352.7	24.4	1100.0	146.0	213.0	139.0	9.0	91.0	551.0	854.0	377.0	456.0	130.0	378.0	153.0	549.0	180.0	279.0	541.0	953.0	160.0	108.0	188.0	112.0	279.0	141.0		
TOTAL LIABILITIES	27092.1	0.0	1881.0	14566.0	33146.8	2540.0	17685.0	10178.0	15218.0	5236.0	8938.0	5940.0	13953.0	12622.0	18594.0	8395.0	8214.0	73388.0	6690.0	54503.0	13516.0	21910.0	16501.0	10729.0	14035.0	4237.0	24603.0	4889.0	29756.0	40977.0		
1 LIQUID FUNDS	6918.6	0.0	199.0	5515.0	5336.5	777.0	2564.0	1063.0	1783.0	589.0	1581.0	2066.0	1959.0	1869.0	3272.0	761.0	1830.0	10098.0	1275.0	9027.0	2427.0	3357.0	3294.0	1585.0	2909.0	1161.0	4538.0	1223.0	3192.0	5640.0		
a. Cash Balance	0.3	0.0	7.0	379.0	374.0	1.9	144.0	177.0	313.0	76.0	166.0	566.0	220.0	272.0	327.0	235.0	345.0	973.0	196.0	2312.0	294.0	593.0	251.0	262.0	315.0	139.0	743.0	111.0	447.0	749.0		
Nepalese Notes & Coins			7.0	363.0	374.0	1.9	144.0	174.0	313.0	76.0	166.0	566.0	218.0	272.0	327.0	235.0	335.0	936.0	196.0	1891.0	283.0	563.0	243.0	252.0	283.0	139.0	732.0	111.0	442.0	700.0		
Foreign Currency				16.0		0.0	0.0	3.0				2.0				10.0	37.0			421.0	11.0	32.0	8.0	10.0	32.0		11.0	5.0	49.0			
b. Bank Balance	6918.3	0.0	192.0	815.0	4962.6	775.1	2350.0	886.0</																								

Table No.42
Sources Uses of Funds of Development Banks
Mid-January 2010 (Pouch end, 2006)

Particulars	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	
	Misri	Tirau	Rang	Maknash	Sewa	Kankal	Public	Mahabali	Ace Div.	Sangria	Bergab	Vobur	Resunga	Rau	Dyalo	Country	KDBL	Alpine	Nigri	Corporate	Kimara #	City	Garma	Blawo	Painbhara	Professione	Kabari #	Purana	Joti	Shere	
1 CAPITAL FUND	461.0	638.0	1312.0	805.0	707.0	316.0	1576.0	212.0	8101.0	1315.0	302.0	6936.0	257.0	135.0	678.0	1382.0	2308.0	680.0	411.0	704.0	601.0	1521.0	1091.0	1527.0	520.0	516.0	107.0	350.0	4480.0	607.0	
a. Paid-up Capital	451.0	626.0	1296.0	650.0	600.0	280.0	1500.0	200.0	7505.0	1300.0	120.0	6800.0	214.0	101.0	650.0	1285.0	2240.0	670.0	350.0	700.0	520.0	1400.0	1060.0	1464.0	500.0	350.0	120.0	350.0	2590.0	600.0	
b. General Reserves		9.0	5.0	155.0	24.0			2.0	584.0	15.0		130.0	9.0		7.0	19.0	14.0	4.0	1.0	1.0		12.0	13.0	5.0	2.0			1.0		2.0	
c. Share Premium																															
d. Retained Earning	10.0	3.0	11.0		83.0	33.0	76.0	10.0	10.0			6.0	34.0	33.0	21.0	78.0	54.0	5.0	60.0	3.0	(22.0)	0.0	19.0	43.0	15.0		(1.0)	(13.0)	(1.0)		5.0
e. Others Reserves Fund											182.0			1.0								121.0	7.0	0.0	0.0	165.0			1890.0		2.0
f. Exchange Fluctuation Fund																					103.0										
2 BORROWINGS	0.0	500.0	0.0	1435.0	508.0	150.0	0.0	0.0	1200.0	0.0	135.0	2755.0	0.0	0.0	550.0	900.0	3000.0	0.0	0.0	600.0	400.0	400.0	200.0	200.0	0.0	0.0	0.0	150.0	600.0	470.0	
a. NRB									900.0		135.0	605.0			100.0	200.0	3000.0		0.0	400.0	400.0								600.0	470.0	
b. "A" Class Licensed Institution		500.0			508.0	150.0	0.0																								
c. Foreign Banks and Fin. Ins.																															
d. Other Financial Ins.				1435.0					300.0			2150.0			450.0	700.0					200.0		200.0						150.0		
e. Bonds and Securities																															
3 DEPOSITS	2497.0	4116.0	4287.0	8586.0	8943.0	2086.0	6753.0	1373.0	33235.0	13983.0	1625.0	23076.0	2907.0	1795.0	2108.0	4614.0	18665.0	3346.0	1880.0	5030.0	5984.0	13258.0	9934.0	11230.0	3153.0	1097.0	1076.0	2289.0	9667.0	4416.0	
a. Current	48.0	0.0	0.0	261.0	72.0	0.0	0.0	0.0	1136.0	0.0	0.0	333.0	0.0	0.0	25.0	144.0	728.0	53.0	0.0	0.0	0.0	50.0	354.0	131.0	13.0	1.0	16.0	0.0	475.0	0.0	
Domestic	48.0			261.0	72.0				1136.0			333.0			25.0	144.0	728.0	53.0				50.0	354.0	131.0	13.0	1.0	16.0		475.0		
Foreign																															
b. Savings	1915.0	1945.0	3799.0	6632.0	7112.0	1663.0	4113.0	1329.0	12554.0	10731.0	1278.0	3620.0	2615.0	1426.0	655.0	773.0	7798.0	2988.0	1421.0	3691.0	3328.0	10039.0	6966.0	5992.0	2076.0	908.0	939.0	1754.0	4630.0	3891.0	
Domestic	1915.0	1945.0	3799.0	6632.0	7112.0	1663.0	4113.0	1329.0	12554.0	10731.0	1278.0	3620.0	2615.0	1426.0	655.0	773.0	7757.0	2988.0	1421.0	3691.0	3328.0	10039.0	6966.0	5992.0	2076.0	908.0	939.0	1754.0	4602.0	3891.0	
Foreign																	41.0												28.0		
c. Fixed	383.0	2122.0	488.0	863.0	1753.0	53.0	2640.0	44.0	12361.0	2266.0	347.0	17623.0	288.0	362.0	854.0	1774.0	4591.0	302.0	457.0	1329.0	788.0	1690.0	1330.0	2521.0	133.0	68.0	121.0	535.0	2037.0	525.0	
Domestic	383.0	2122.0	488.0	863.0	1753.0	53.0	2640.0	44.0	12354.0	2266.0	347.0	17623.0	288.0	362.0	854.0	1774.0	4591.0	302.0	457.0	1329.0	788.0	1690.0	1330.0	2521.0	133.0	68.0	121.0	535.0	2037.0	525.0	
Foreign																															
d. Call Deposits	151.0	49.0		830.0	6.0	368.0			5512.0	978.0		1498.0			571.0	1923.0	5547.0				1868.0	1473.0	1284.0	2586.0	931.0	120.0			2453.0		
e. Others						2.0			1672.0	8.0		2.0	4.0	7.0	3.0		1.0	3.0	2.0	10.0		6.0						72.0			
4 Bills Payable	143.0	306.0	173.0	326.0	274.0	58.0	249.0	53.0	2617.0	308.0	174.0	1912.0	91.0	37.0	55.0	1208.0	1710.0	246.0	81.0	1025.0	122.0	359.0	196.0	426.0	166.0	45.0	98.0	88.0	326.0	67.0	
1. Sundry Creditors	95.0	1.0	10.0	82.0	111.0	82.0	119.0	19.0	80.0	50.0	11.0	17.0	17.0	15.0	2.0	1030.0	89.0	161.0	17.0	894.0	120.0	4.0	15.0	70.0	113.0	8.0	75.0	1.0	4.0	22.0	
2. Loan Loss Provision	32.0	101.0	92.0	90.0	109.0	25.0	73.0	14.0	294.0	119.0	126.0	185.0	38.0	15.0	27.0	89.0	173.0	38.0	22.0	61.0	55.0	116.0	88.0	90.0	27.0	18.0	16.0	26.0	112.0	35.0	
3. Interest Suspense a/c	3.0	23.0	38.0	48.0	44.0	3.0	10.0	98.0	41.0			85.0	15.0	7.0	7.0	8.0	7.0	18.0	17.0	14.0	28.0	56.0	36.0	43.0	5.0	0.0	5.0	6.0	1.0	3.0	
4. Others	13.0	182.0	42.0	178.0	39.0	30.0	65.0	10.0	2145.0	98.0	37.0	1625.0	21.0	0.0	19.0	101.0	1441.0	29.0	25.0	56.0	21.0	183.0	57.0	223.0	21.0	19.0	2.0	55.0	209.0	7.0	
6 Reconciliation A/c	259.0	0.0	0.0	19.0	95.0	224.0	0.0	0.0	(7.0)	3.0	293.0	0.0	0.0	0.0	0.0	0.0	14.0	0.0	0.0	(8.0)	0.0	0.0	0.0	0.0	375.0	0.0	0.0	274.0	0.0	0.0	
7 Profit & Loss A/c	40.0	62.0	44.0	181.0	75.0	18.0	119.0	9.0	415.0	63.0	3.0	1319.0	50.0	0.0	48.0	95.0	64.0	34.0	32.0	116.0	82.0	208.0	193.0	30.0	0.0	37.0	15.0	75.0	16.0	87.0	72.0
TOTAL LIABILITIES	3400.0	5622.0	5816.0	11352.0	10602.0	2852.0	8697.0	1647.0	45568.0	15662.0	2239.0	35998.0	3598.0	1967.0	3439.0	8199.0	25747.0	4320.0	2404.0	7475.0	7181.0	15864.0	11614.0	13413.0	4251.0	1673.0	1356.0	3167.0	15160.0	5632.0	
1 LIQUID FUNDS	372.0	784.0	1386.0	1547.0	2962.0	344.0	2009.0	688.0	3695.0	2490.0	718.0	1996.0	582.0	523.0	789.0	5875.0	871.0	464.0	1588.0	2147.0	2190.0	4878.0	1235.0	551.0	643.0	618.0	1551.0	1827.0			
a. Cash Balance	44.0	86.0	214.0	388.0	394.0	137.0	156.0	26.0	592.0	625.0	12.0	1115.0	185.0	47.0	24.0	185.0	762.0	143.0	16.0	127.0	280.0	227.0	317.0	141.0	49.0	86.0	78.0	258.0	121.0		
Nepalese Notes & Coins	44.0	86.0	214.0	375.0	368.0	129.0	154.0	25.0	544.0	608.0	12.0	1115.0	185.0	47.0	24.0	185.0	746.0	138.0	132.0	16.0	123.0	254.0	227.0	317.0	141.0	49.0	86.0	77.0	248.0	121.0	
Foreign Currency				13.0	16.0	8.0	2.0	1.0	38.0	17.0							16.0	5.0	3.0		4.0	6.0					1.0	1.0	1.0		
b. Bank Balance	146.0	698.0	2590.0	1159.0	2578.0	46.0	1753.0	582.0	844.0	1865.0	706.0	1791.0	161.0	476.0	503.0	294.0	5113.0	728.0	104.0	1572.0	1422.0	1887.0	1963.0	3341.0	180.0	502.0					

Table No.42
Sources Uses of Funds of Development Banks
Mid-January 2010 (Poush end, 2066)

Particulars	(Rs in Lakh)													TOTAL
	61	62	63	64	65	66	67	68	69	70	71	72	73	
	Bajmati	Harno	Kakre	Pacific	Chic	Intermontain	Kanchan	Jhemuk	Bright	Mairbhumi	Innawati	Gulmi	Metro	
1 CAPITAL FUND	137.0	210.0	120.0	0.0	1400.0	4531.0	700.0	120.0	980.0	154.0	663.0	140.0	700.0	119406.0
a. Paid-up Capital	140.0	210.0	120.0	0.0	1400.0	4480.0	700.0	120.0	980.0	154.0	662.0	140.0	700.0	110010.2
b. General Reserves													0.0	4236.0
c. Share Premium				0.0										362.0
d. Retained Earning	(3.0)			0.0							1.0			(579.7)
e. Others Reserves Fund						51.0								5249.5
f. Exchange Fluctuation Fund														128.0
2 BORROWINGS	15.0	0.0	0.0	0.0	0.0	2100.0	0.0	0.0	0.0	0.0	0.0	25.0	0.0	49355.8
a. NRB						500.0						25.0		1405.0
b. "A"Class Licensed Institution						1600.0								33451.0
c. Foreign Banks and Fin. Ins.														749.0
d. Other Financial Ins.	15.0													13750.8
e. Bonds and Securities														0.0
3 DEPOSITS	314.0	461.0	471.0	0.0	2242.1	13254.0	824.0	43.0	811.0	355.0	443.0	285.0	1144.0	593321.5
a. Current	0.0	34.0	5.0	0.0	0.0	706.0	0.0	0.0	3.0	7.0	1.0	54.0	856.0	12218.9
Domestic		34.0	5.0			706.0			3.0	7.0	1.0	54.0	856.0	12168.9
Foreign														52.0
b. Savings	300.0	343.0	439.0	0.0	1627.9	4230.0	687.0	26.0	751.0	328.0	391.0	141.0	0.0	332033.7
Domestic	300.0	343.0	439.0		1627.9	4230.0	687.0	26.0	751.0	328.0	391.0	141.0		330471.7
Foreign														1562.0
c. Fixed	4.0	84.0	27.0	0.0	14.0	4533.0	137.0	7.0	57.0	15.0	30.0	90.0	28.0	167423.1
Domestic	4.0	84.0	27.0		14.0	4533.0	137.0	7.0	57.0	15.0	30.0	90.0	28.0	162811.1
Foreign														4738.0
d. Call Deposits	10.0				600.2	3784.0		10.0			21.0			460.0
e. Others						1.0				5.0				5898.9
4 Bills Payable	20.0	9.0	5.0	0.0	104.6	1152.0	10.0	0.0	23.0	27.0	10.0	7.0	17.0	352.0
5 Other Liabilities	13.0	0.0	1.0	0.0	13.8	162.0	7.0	8.0	3.0	5.0	3.0	0.0	16.0	53510.3
1. Sundry Creditors	13.0	0.0	1.0	0.0	13.8	162.0	7.0	8.0	3.0	5.0	3.0	0.0	16.0	7627.5
2. Loan Loss Provision	4.0	5.0	4.0		6.2									21588.2
3. Interest Suspense a/c	3.0	4.0			84.6	163.0	3.0	6.0	3.0	2.0	1.0			8451.9
4. Others														15842.7
6 Reconciliation A/c	0.0	(19.0)	1.0	0.0	82.0	39.0	0.0	7.0	0.0	0.0	0.0	0.0	0.0	11591.8
7 Profit & Loss A/c	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	12451.1
TOTAL LIABILITIES	486.0	661.0	597.0	0.0	3746.7	21119.0	1573.0	163.0	1814.0	543.0	1120.0	457.0	1861.0	839888.5
1 LIQUID FUNDS	75.0	73.0	131.0	0.0	1853.1	3520.0	120.0	105.0	936.0	152.0	585.0	73.0	1567.0	143858.2
a. Cash Balance	20.0	22.0	12.0	0.0	69.4	203.0	10.0	29.0	58.0	11.0	24.0	13.0	16.0	17297.5
Nepalese Notes & Coins	19.0	22.0	9.0		55.5	203.0	10.0	25.0	58.0	11.0	24.0	13.0	16.0	16488.6
Foreign Currency	1.0		3.0		13.9		0.0	4.0						808.9
b. Bank Balance	21.0	51.0	119.0	0.0	72.7	1021.0	110.0	66.0	728.0	141.0	66.0	60.0	1551.0	91093.7
1. In Nepal Rastra Bank	0.0	1.0	0.0	0.0	0.0	998.0	18.0	0.0	5.0	0.0	66.0	60.0	117.0	21679.5
Domestic Currency		1.0				998.0	18.0		5.0		66.0	60.0	117.0	21560.5
Foreign Currency														116.0
2. "A"Class Licensed Institution	21.0	48.0	119.0	0.0	26.0	23.0	39.0	16.0	323.0	32.0	0.0	0.0	196.0	44620.7
Domestic Currency	21.0	48.0	119.0		26.0	23.0	39.0	16.0	323.0	32.0			196.0	44381.7
Foreign Currency														239.0
3. Other Financial Ins.		2.0			46.7		53.0	50.0	400.0	109.0			1238.0	24489.4
4. In Foreign Banks														204.0
C. Money at Call	34.0	0.0	0.0	0.0	1711.0	2296.0	0.0	10.0	150.0	0.0	495.0	0.0	0.0	35467.0
Domestic Currency	34.0				1711.0	2296.0	0.0	10.0	150.0	0.0	495.0			34447.0
Foreign Currency														1020.0
2 INVESTMENT IN SECURITIES	0.0	0.0	0.0	0.0	0.0	293.0	1.0	0.0	0.0	0.0	0.0	0.0	0.0	10075.0
a. Govt. Securities						293.0								9754.0
b. NRB Bond														195.0
c. Govt. Non-Fin. Ins.														0.0
d. Other Non-Fin. Ins.							1.0		0.0					126.0
e. Non Residents														0.0
3 SHARE & OTHER INVESTMENT	0.0	5.0	1.0	0.0	0.0	300.0	580.0	1.0	1.0	0.0	0.0	0.0	100.0	50877.6
a. Non Residents														0.0
b. Others		5.0	1.0			300.0	580.0	1.0	1.0				100.0	50877.6
4 LOANS & ADVANCES	355.0	504.0	442.0	0.0	1382.9	16200.0	729.0	0.0	796.0	336.0	462.0	332.0	135.0	570904.1
a. Pvt. Sector	355.0	504.0	442.0		1382.9	16200.0	729.0		796.0	336.0	462.0	332.0	135.0	570904.1
b. Financial Institution														0.0
c. Non-Financial Govt. Org.														0.0
5 BILL PURCHASED	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	173.0
a. Domestic Bills Purchased														173.0
b. Foreign Bills Purchased														0.0
c. Import Bills & Imports														0.0
6 LOANS AGAINST COLLECTED BI	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
a. Against Domestic Bills														0.0
b. Against Foreign Bills														0.0
7 FIXED ASSETS	28.0	68.0	15.0	0.0	277.2	388.0	51.0	33.0	52.0	32.0	28.0	22.0	52.0	19910.3
8 OTHER ASSETS	19.0	6.0	2.0	0.0	225.8	418.0	59.0	11.0	30.0	13.0	35.0	28.0	7.0	30081.7
a. Accrued Interests	0.0	0.0	0.0	0.0	6.2	6.0	0.0	0.0	2.0	2.0	2.0	1.0	0.0	7204.7
Govt. Entp.														0.0
Private Sector					6.2	6.0			2.0	2.0	2.0	1.0		7190.5
b. Staff Loans / Adv.	0.0				151.5	10.0			1.0					2285.7
c. Sundry Debtors	4.0				3.0	3.0	14.0					15.0		5179.7
d. Cash in Transit	4.0													4.0
e. Others	11.0	6.0	2.0		68.1	399.0	45.0	11.0	27.0	11.0	33.0	12.0	7.0	15407.5
9 Expenses not Written off	5.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	786.7
10 Non Banking Assets	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	396.3
11 Reconciliation Account	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	11290.0
12 Profit & Loss A/c	4.0	5.0	6.0	0.0	7.7	33.0	13.0	(1.0)	10.0	10.0	2.0	0.0	0.0	1635.7
TOTAL ASSETS	486.0	661.0	597.0	0.0	3746.7	21119.0	1573.0	163.0	1814.0	543.0	1120.0	457.0	1861.0	<

Table No. 43
Unaudited Financial Results (Quarterly) of Development Banks
Mid-January, 2010 (Pouch end, 2066)

S. N.	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Particulars	NIDC	NDBL *	Udayam	Malika	Siddhantha	United	Manakamana	Narayani	PDBL	Sahayogi	Pashupati	Karnali	Triveni	Annapurna	Bhrikuti
1. Total Capital and Liabilities (1.1 to 1.7)	1047052.0	0.0	188060.3	1455715.0	3275947.0	254000.1	1684436.0	738120.0	1517749.0	523580.0	887945.0	584351.0	1136906.0	1197515.0	1705719.0
1.1 Paid Up Capital	415823.0		35000.0	204243.0	645000.0	80200.0	700000.0	34988.0	126500.0	36000.0	200000.0	40800.0	50000.0	210000.0	211484.0
1.2 Reserve and Surplus	354738.0		13396.3	33465.0	52735.0	(63498.8)	(205923.0)	36565.0	33897.0	27681.0	25167.0	671.0	44272.0	29203.0	39866.0
1.3 Debenture and Bond									0.0						
1.4 Borrowings	0.0		41500.0		317160.0	60015.5	263000.0	20000.0	174434.0	6000.0	45500.0		2360.0	99500.0	115000.0
1.5 Deposits (a.+b.)	0.0	0.0	79117.8	1020218.0	2207974.0	69466.4	788053.0	622441.0	1128171.0	438008.0	591316.0	520255.0	1006416.0	798740.0	1259895.0
a. Domestic Currency			79117.8	1020218.0	2207974.0	69466.4	788053.0	622441.0	1128171.0	438008.0	591316.0	520255.0	1006416.0	798740.0	1259895.0
b. Foreign Currency									0.0						
1.6 Income Tax Liability	(99635.0)			22556.0	8219.0		(9966.0)		150.0	0.0	0.0	799.0	4010.0		
1.7 Other Liabilities	366126.0		19046.2	175233.0	44859.0	107817.1	148972.0	23976.0	54747.0	15076.0	25962.0	21832.0	29848.0	60072.0	79474.0
2. Total Assets (2.1 to 2.7)	1047052.0	0.0	188060.3	1455715.0	3275947.0	254000.1	1684436.0	738120.0	1517749.0	523580.0	887945.0	584351.0	1136906.0	1197515.0	1705719.0
2.1 Cash and Bank Balance	664465.0		19852.5	193447.0	533653.0	77698.6	236424.0	148802.0	82859.0	37395.0	158091.0	206666.0	88989.0	132298.0	327155.0
2.2 Money at Call and Short Notice	0.0			358086.0			20000.0		95413.0	21519.0			107041.0	54598.0	
2.3 Investments	89111.0		1500.0	165744.0	152542.0		25086.0	36006.0	12000.0	50000.0	23400.0	3000.0	21320.0	48000.0	40100.0
2.4 Loans and Advances	71349.0	0.0	142768.7	498116.0	2309586.0	120864.2	1336866.0	532510.0	1253094.0	398298.0	683723.0	349007.0	831678.0	919473.0	1299815.0
a. Real Estate Loan				952918.0			768133.0	200065.0	374167.0		298747.0		167231.0	148100.0	471600.0
b. Home/Housing Loan				32237.0	377254.0		9540.0	34238.0	111633.0	57427.0	44728.0		62024.0	75100.0	170500.0
c. Margin Type Loan				5500.0	95025.0		205982.0	5841.0	5.0		0.0		0.0	0.0	0.0
d. Term Loan	64339.0			51731.0	500278.0		38016.0	92298.0	55809.0		68149.0		45788.0	25795.0	233200.0
e. Overdraft Loan/TR Loan/WC Loan	7010.0			325458.0	226998.0		321195.0	185051.0	158842.0	60999.0	253112.0		142104.0		385000.0
f. Other	0.0			83190.0	157113.0		15017.0	552638.0	279872.0	18987.0	349007.0		414531.0	670478.0	39515.0
2.5 Fixed Assets	100361.0		9530.9	15945.0	226076.0	1216.1	20311.0	7207.0	28638.0	3699.0	8723.0	12815.0	54786.0	11790.0	18496.0
2.6 Non Banking Assets	0.0		2056.5	28213.0	0.0	344.7	7117.0	433.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2.7 Other Assets	121766.0		12351.8	196164.0	54090.0	53876.5	38632.0	13162.0	45745.0	12669.0	14008.0	12863.0	33092.0	31356.0	20153.0
3. Profit and Loss Account	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter
3.1 Interest Income	91472.0		7935.1	41493.0	149283.0	3598.8	79004.0	39518.0	76650.0	30990.0	45985.0	22856.0	48238.0	69013.0	88621.0
3.2 Interest Expense	2514.0		4769.9	21619.0	80166.0	3199.6	17996.0	22531.0	46022.0	14031.0	29477.0	11979.0	26007.0	39220.0	41581.0
A. Net Interest Income (3.1 - 3.2)	88958.0	0.0	3165.2	19874.0	69117.0	399.2	61008.0	16987.0	30628.0	16959.0	16508.0	10877.0	22231.0	29793.0	47040.0
3.3 Fees, Commission and Discount	0.0		164.3	3149.0	1868.0	1327.0	13751.0	3754.0	504.0	988.0	239.0	833.0	375.0	1254.0	880.0
3.4 Other Operating Income	19583.0		1686.6	2373.0	16753.0		0.0	110.0	7730.0	3928.0	2668.0	3644.0	6530.0	7112.0	5931.0
3.5 Foreign Exchange Gain/Loss (Net)	0.0						(44.0)				2.0		0.0		
B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5)	108541.0	0.0	5016.1	25396.0	87738.0	1726.2	74715.0	20851.0	38862.0	21875.0	19417.0	15354.0	29136.0	38159.0	53851.0
3.6 Staff Expenses	10224.0		2299.7	10547.0	10242.0	1975.7	11675.0	3449.0	7883.0	2957.0	3879.0	6026.0	4072.0	4613.0	6605.0
3.7 Other Operating Expenses	4545.0		5748.9	7796.0	12624.0	890.3	10034.0	2873.0	9063.0	6296.0	5217.0	4139.0	7191.0	5416.0	4842.0
C. Operating Profit Before Provision (B. -3.6-3.7)	93772.0	0.0	(3032.6)	7053.0	64872.0	(1139.9)	53006.0	14529.0	21916.0	12622.0	10321.0	5189.0	17873.0	28130.0	42404.0
3.8 Provision for Possible Losses	898.0		2027.1		8571.0		18268.0	2576.0	1931.0	147.0	9391.0	2134.0	3172.0	5094.0	4689.0
D. Operating Profit (C. -3.8)	92874.0	0.0	(5059.7)	7053.0	56301.0	(1139.9)	34738.0	11953.0	19985.0	12475.0	930.0	3055.0	14701.0	23036.0	37715.0
3.9 Non Operating Income / Expenses (Net)	22071.0		1042.8	2433.0	0.0		740.0	0.0	431.0	0.0	0.0		0.0	3100.0	
3.10 Write Back of Provision for Possible Loss	228478.0		8951.8	745.0	0.0	3182.6	254980.0	2665.0	885.0	1411.0			2202.0		
E. Profit from Regular Activities (D.+3.9+3.10)	343423.0	0.0	4934.9	10231.0	56301.0	2042.7	290458.0	14618.0	21301.0	13886.0	930.0	3055.0	14701.0	28338.0	37715.0
3.11 Extraordinary Income/Expenses (Net)							(180586.0)								
F. Profit before Bonus and Taxes (E. + 3.11)	343423.0	0.0	4934.9	10231.0	56301.0	2042.7	109872.0	14618.0	21301.0	13886.0	930.0	3055.0	14701.0	28338.0	37715.0
3.12 Provision for Staff Bonus	25505.0			930.0	5118.0	185.7	9988.0	1328.0	1936.0	1262.0	85.0		1337.0	2576.0	3429.0
3.13 Provision for Tax	33981.0		29.6	2790.0	15912.0		7647.0	3987.0	5809.0	3787.0	254.0		4010.0	7729.0	10288.0
G. Net Profit/Loss (F. - 3.12-3.13)	283937.0	0.0	4905.3	6511.0	35271.0	1857.0	92237.0	9303.0	13556.0	8837.0	591.0	3055.0	9354.0	18033.0	24000.0
4. Ratios	At the End of This Quarter														
4.1 Capital Fund to RWA	18.4%		31.1%	27.7%	26.6%	11.3%	34.7%	12.1%	0.1%	17.2%	19.8%	13.8%	11.1%	25.9%	21.7%
4.2 Non Performing Loan(NPL) To Total Loan	99.8%		4.1%	4.4%	0.5%	45.1%	8.7%	2.6%	0.0%	1.4%	1.7%	0.0%	0.9%	1.6%	0.8%
4.3 Total Loan Loss Provision to Total NPL	97.5%		128.7%	87.4%	2.6%		101.6%	101.0%	1.0%	141.9%	155.3%	0.7%	1.4%	92.0%	166.0%
4.4 Cost of Fund	3.3%			6.7%	7.3%		7.2%			7.9%	9.2%		8.3%	6.5%	7.4%

Note:- Total NPL Percent is Based on Gross Loan of Banks.

Total ratios are calculated on simple average

except for NPL for which weighted average is applied.

* Data not available.

Table No. 43
Unaudited Financial Results (Quarterly) of Development Banks
Mid-January, 2010 (Push end, 2066)

S. N.	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Particulars	SBBL	Bageshwar	Sanima	Gaurishankar	Gorkha	Gandaki	IDBL	Business	Biratnami	Excel	Western	Himchuli	Amiko	NDEP	Clean Ene.
1. Total Capital and Liabilities (1.1 to 1.7)	802020.0	802714.0	7258957.0	610652.0	5365170.0	1347817.0	2170512.0	2205842.0	959855.0	1191966.0	422374.6	2460281.0	562715.0	2958456.0	4067232.0
1.1 Paid Up Capital	46416.0	49500.0	806400.0	140000.0	600000.0	100000.0	320000.0	565704.0	60500.0	80000.0	27000.0	168347.0	102000.0	480000.0	320000.0
1.2 Reserve and Surplus	15684.0	8260.0	106497.0	25049.0	135851.0	45040.0	114328.0	79712.0	13603.0	29876.0	15756.9	61713.0	14291.0	73391.0	35205.0
1.3 Debenture and Bond							0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
1.4 Borrowings	65000.0	0.0	786000.0	40000.0	225000.0	20000.0	180000.0	51500.0	13700.0	230.0		151180.0	0.0	275000.0	382870.0
1.5 Deposits (a.+b.)	620027.0	707849.0	5490836.0	398687.0	4323984.0	1154901.0	1494716.0	1446343.0	827799.0	1050801.0	365282.6	2025903.0	355846.0	2054657.0	3245121.0
a. Domestic Currency	620027.0	707849.0	4967208.0	398687.0	4323984.0	1154901.0	1494716.0	1446343.0	827799.0	1050801.0	365282.6	2025903.0	355846.0	2049690.0	3129845.0
b. Foreign Currency			523630.0						0.0					4967.0	115276.0
1.6 Income Tax Liability	3267.0	3541.0	2176.0	1822.0	17623.0		0.0	0.0	4247.0	0.0	2343.0	0.0	3352.0	0.0	0.0
1.7 Other Liabilities	51626.0	33564.0	67046.0	5094.0	62712.0	27876.0	61468.0	62583.0	40006.0	31059.0	11992.1	53138.0	87226.0	75408.0	84036.0
2. Total Assets (2.1 to 2.7)	802020.0	802714.0	7258957.0	610652.0	5365170.0	1347817.0	2170512.0	2205842.0	959855.0	1191966.0	422374.6	2460281.0	562715.0	2958456.0	4067232.0
2.1 Cash and Bank Balance	76113.0	183039.0	323068.0	127484.0	330946.0	242754.0	335675.0	108924.0	78885.0	62712.0	116042.8	453810.0	93906.0	148666.0	258229.0
2.2 Money at Call and Short Notice	0.0	0.0	686765.0	0.0	571785.0	0.0	0.0	402105.0	79666.0	228119.0	0.0	28548.0	25548.0	170559.0	305938.0
2.3 Investments	500.0	9806.0	857999.0	0.0	148133.0	10000.0	135808.0	35950.0	51925.0	25000.0	1600.0	48043.0	100.0	193996.0	391121.0
2.4 Loans and Advances	704763.0	576056.0	5010238.0	426845.0	4124628.0	1060341.0	1652912.0	1616660.0	704623.0	837945.0	286586.7	1865206.0	346186.0	2294162.0	2956054.0
a. Real Estate Loan			1065963.0	90204.0	1784309.0	274614.0	446757.0	153495.0	0.0	90275.0				836371.0	743909.0
b. Home/Housing Loan			908911.0	46886.0	140714.0	48389.0	217905.0	398400.0	72286.0	1921.0	9652.1	0.0		222504.0	172886.0
c. Margin Type Loan			166702.0		378267.0		12771.0	0.0	34375.0	325.0				202342.0	129632.0
d. Term Loan			354252.0	101964.0	33554.0	16834.0	20580.0	2367.0	29381.0	48240.0	152273.3			38322.0	236171.0
e. Overdraft Loan/TR Loan/WC Loan			136598.0	181572.0	1205628.0	287601.0	375406.0	63664.0	403834.0	562465.0	112079.4			340887.0	1177633.0
Other	704763.0	576056.0	1117812.0	6219.0	52156.0	283103.0	394993.0	970334.0	164747.0	103719.0	12581.9	1865206.0	346186.0	633235.0	495823.0
2.5 Fixed Assets	6398.0	16881.0	242368.0	46720.0	41608.0	19251.0	12735.0	13249.0	26020.0	21169.0	4455.4	31745.0	12093.0	94600.0	92798.0
2.6 Non Banking Assets													0.0		
2.7 Other Assets	14246.0	16932.0	138519.0	9603.0	148070.0	15471.0	33382.0	28954.0	18736.0	17021.0	13689.7	61477.0	81882.0	56473.0	63192.0
3. Profit and Loss Account	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter
3.1 Interest Income	40275.0	34511.0	260022.0	26366.0	260410.0	71973.0	94162.0	96856.0	48258.0	52519.0	15610.7	97637.0	21873.0	125127.0	155966.0
3.2 Interest Expense	22206.0	18429.0	166235.0	9661.0	153395.0	45477.0	55220.0	50722.0	27240.0	30793.0	9111.1	60875.0	8254.0	73552.0	109912.0
A. Net Interest Income (3.1 - 3.2)	18069.0	16082.0	93787.0	16705.0	107015.0	26496.0	38942.0	46134.0	21018.0	21726.0	6499.6	36762.0	13619.0	51575.0	46054.0
3.3 Fees, Commission and Discount	622.0	1916.0	1080.0	1023.0	314.0	239.0	1169.0	148.0	5767.0	1604.0	2485.6	21240.0	577.0	10880.0	23491.0
3.4 Other Operating Income	4264.0	3436.0	19214.0	3885.0	18548.0	5066.0	23120.0	10947.0	784.0	4401.0	2155.0	0.0	2507.0	1095.0	435.0
3.5 Foreign Exchange Gain/Loss (Net)			4707.0	87.0	44.0	7.0	(47.0)					0.0	2.0	119.0	(97.0)
B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5)	22955.0	21434.0	118788.0	21613.0	125964.0	31845.0	63238.0	57182.0	27569.0	27731.0	11140.2	58002.0	16705.0	63669.0	69883.0
3.6 Staff Expenses	2922.0	5321.0	17417.0	2400.0	17305.0	5279.0	6916.0	3667.0	5207.0	4938.0	2455.2	8568.0	2500.0	8247.0	20573.0
3.7 Other Operating Expenses	3938.0	3773.0	31095.0	2450.0	34203.0	5702.0	12823.0	5808.0	4908.0	4685.0	922.9	10655.0	2229.0	18732.0	21824.0
C. Operating Profit Before Provision (B. -3.6-3.7)	16095.0	12340.0	70276.0	16763.0	74456.0	20864.0	43499.0	47707.0	17454.0	18108.0	7762.2	38779.0	11976.0	36690.0	27486.0
3.8 Provision for Possible Losses	4810.0	(643.0)	10954.0	1468.0	9837.0	2830.0	5624.0	4912.0	2941.0	2824.0	2383.0	9266.0	1080.0	11591.0	6351.0
D. Operating Profit (C. -3.8)	11285.0	12983.0	59322.0	15295.0	64619.0	18034.0	37875.0	42795.0	14513.0	15284.0	5379.2	29513.0	10896.0	25099.0	21135.0
3.9 Non Operating Income / Expenses (Net)	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
3.10 Write Back of Provision for Possible Loss	123.0		0.0	0.0	0.0	0.0	3340.0			691.0		0.0	0.0	0.0	1000.0
E. Profit from Regular Activities (D.+3.9+3.10)	11408.0	12983.0	59322.0	15295.0	64619.0	18034.0	41215.0	42795.0	14513.0	15975.0	5379.2	29513.0	10896.0	25099.0	22135.0
3.11 Extraordinary Income/Expenses (Net)															
F. Profit before Bonus and Taxes (E. + 3.11)	11408.0	12983.0	59322.0	15295.0	64619.0	18034.0	41215.0	42795.0	14513.0	15975.0	5379.2	29513.0	10896.0	25099.0	22135.0
3.12 Provision for Staff Bonus	1037.0	1180.0	5393.0	1390.0	5874.0	1639.0	3747.0	3891.0	1319.0	1452.0	0.0	2683.0	991.0	2282.0	2013.0
3.13 Provision for Tax	3267.0	3541.0	16178.0	4171.0	17623.0	4919.0	9612.0	11672.0	3958.0	4357.0	0.0	8049.0	2972.0	6845.0	6037.0
G. Net Profit/Loss (F. - 3.12-3.13)	7104.0	8262.0	37751.0	9734.0	41122.0	11476.0	27856.0	27232.0	9236.0	10166.0	5379.2	18781.0	6933.0	15972.0	14085.0
4. Ratios															
4.1 Capital Fund to RWA	11.2%	12.2%	18.0%	12.3%	15.0%	13.7%	23.2%	37.7%	12.2%	12.4%	12.8%	12.5%	0.1%	22.5%	11.8%
4.2 Non Performant Loan(NPL) To Total Loan	2.1%	2.9%	0.1%	1.6%	0.7%	0.8%	1.9%	0.3%	1.5%	0.8%	3.3%	0.0%	1.8%	0.6%	0.0%
4.3 Total Loan Loss Provision to Total NPL	92.5%	93.8%	927.8%	131.3%	204.0%	156.7%	101.8%	444.0%	117.8%	175.5%	86.4%	483.4%	13.9%	214.6%	5414.0%
4.4 Cost of Fund			7.4%	6.0%	7.8%	9.9%	7.9%	8.3%	7.0%	7.7%	7.1%			7.2%	7.5%

Note:- Total NPL Percent is Based on Gross Loan of Banks.

Total ratios are calculated on simple average

except for NPL for which weighted average is applied.

* Data not available.

Table No. 43
Unaudited Financial Results (Quarterly) of Development Banks
Mid-January, 2010 (Push end, 2066)

S. N.	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
Particulars	Mitry	Tinau	Rising	Mukhtath	Sewa	Kankail	Public	Mahakail	Ace Dev.	Sangilia	Bhangab	Vibor	Reaunga	Rara	Diyalo
1. Total Capital and Liabilities (1.1 to 1.7)	313916.0	562248.0	581642.0	1135207.0	1044966.0	285102.0	869249.0	162321.0	4448432.0	1548994.0	204525.0	3578477.0	331424.0	198476.0	343941.0
1.1 Paid Up Capital	45144.0	62617.0	27466.0	65000.0	60000.0	28000.0	150000.0	20000.0	750464.0	79800.0	12000.0	680000.0	21420.0	10050.0	65000.0
1.2 Reserve and Surplus	3527.0	1155.0	4420.0	33600.0	22474.0	3570.0	10272.0	2102.0	86063.0	7594.0	(6267.0)	145569.0	7431.0	2224.0	6603.0
1.3 Debenture and Bond								0.0							
1.4 Borrowings		50000.0		143523.0	50838.0		0.0		120000.0		13500.0	275500.0			55000.0
1.5 Deposits (a.+b.)	249741.0	411640.0	430669.0	858626.0	894337.0	208513.0	675354.0	137325.0	3323456.0	1398294.0	162670.0	2307631.0	290654.0	179472.0	210834.0
a. Domestic Currency	249741.0	411640.0	430669.0	858626.0	894337.0	208513.0	675354.0	137325.0	3299122.0	1398294.0	162670.0	2307631.0	290654.0	179472.0	210834.0
b. Foreign Currency									24334.0						
1.6 Income Tax Liability	0.0	0.0	1223.0				1389.0	581.0	(3879.0)	170.0		61226.0	1356.0	0.0	1604.0
1.7 Other Liabilities	15504.0	36836.0	117864.0	34458.0	17317.0	45019.0	32234.0	2313.0	172328.0	63136.0	22622.0	108551.0	10563.0	6730.0	4900.0
2. Total Assets (2.1 to 2.7)	313916.0	562248.0	581642.0	1135207.0	1044966.0	285102.0	869249.0	162321.0	4448432.0	1548994.0	204525.0	3578477.0	331424.0	198476.0	343941.0
2.1 Cash and Bank Balance	18964.0	78488.0	47263.0	154738.0	296226.0	18302.0	73631.0	60817.0	143517.0	249025.0	71887.0	190646.0	35621.0	52360.0	52739.0
2.2 Money at Call and Short Notice	18198.0	0.0	83362.0			15991.0	117343.0		216928.0				42641.0	0.0	
2.3 Investments	29000.0	9986.0	20000.0	27600.0	19645.0		44038.0	5492.0	1001555.0	29454.0		1390306.0	0.0	500.0	20000.0
2.4 Loans and Advances	235829.0	461794.0	406289.0	893155.0	700744.0	214097.0	576353.0	90537.0	2882702.0	1177924.0	121661.0	1845775.0	236025.0	139109.0	263470.0
a. Real Estate Loan	22895.0	91456.0		65207.0	105749.0	12400.0	69561.0		272857.0	195138.0		804566.0			27678.0
b. Home/Housing Loan	20243.0	747.0	81633.0	200653.0	72723.0	35598.0	75349.0	12500.0	375410.0	115372.0		149107.0	12260.0		1542.0
c. Margin Type Loan		0.0		21551.0	1812.0	0.0	607.0		247323.0	3564.0		67140.0			16173.0
d. Term Loan	3707.0	30802.0	162208.0	361464.0	79180.0	34700.0	136049.0	16098.0	445926.0	91449.0		252991.0	217557.0		20387.0
e. Overdraft Loan/TR Loan/WC Loan	100635.0	176383.0	122600.0	152227.0	188770.0	105699.0	105282.0	43878.0	1074180.0	526758.0		424036.0			94696.0
f. Other	88349.0	162406.0	39848.0	92053.0	252510.0	25700.0	189505.0	18061.0	467006.0	245643.0	121661.0	147935.0	6208.0	139109.0	102994.0
2.5 Fixed Assets	5693.0	6114.0	12649.0	14513.0	12608.0	9136.0	19341.0	1925.0	112494.0	52486.0	3378.0	48356.0	6087.0	4309.0	4589.0
2.6 Non Banking Assets				0.0			7383.0								
2.7 Other Assets	6232.0	5866.0	12079.0	45201.0	15743.0	27576.0	31160.0	3550.0	91236.0	40105.0	7599.0	103394.0	11050.0	2198.0	3143.0
3. Profit and Loss Account	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter
3.1 Interest Income	16001.0	28486.0	20642.0	53833.0	48109.0	13128.0	51787.0	6173.0	195853.0	60666.0	7814.0	78015.0	12122.0	7217.0	19423.0
3.2 Interest Expense	7860.0	20175.0	9963.0	28951.0	32032.0	7482.0	31934.0	3063.0	113468.0	42467.0	6399.0	53225.0	5979.0	4577.0	11790.0
A. Net Interest Income (3.1 - 3.2)	8141.0	8311.0	10679.0	24882.0	16077.0	5646.0	19853.0	3110.0	82385.0	18199.0	1415.0	24790.0	6143.0	2640.0	7633.0
3.3 Fees, Commission and Discount	572.0	197.0	124.0	6956.0	1617.0	862.0	626.0	732.0	3826.0	11756.0	688.0	802.0	989.0	1532.0	74.0
3.4 Other Operating Income	1695.0	3145.0	3762.0	6733.0	4227.0	1006.0	6293.0	33.0	10766.0	1737.0	2028.0	223412.0	1228.0	1468.0	1886.0
3.5 Foreign Exchange Gain/Loss (Net)				0.0			0.0		(993.0)	0.0					
B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5)	10408.0	11653.0	14565.0	38571.0	21921.0	7514.0	26772.0	3875.0	95984.0	31692.0	4131.0	249004.0	8360.0	5640.0	9593.0
3.6 Staff Expenses	2344.0	2233.0	2330.0	9002.0	3987.0	2335.0	7647.0	1363.0	18722.0	6215.0	1513.0	18056.0	1403.0	1523.0	1393.0
3.7 Other Operating Expenses	4037.0	2746.0	3198.0	8694.0	3642.0	2618.0	9050.0	1007.0	30029.0	16221.0	1849.0	18813.0	843.0	1196.0	1681.0
C. Operating Profit Before Provision (B. -3.6-3.7)	4027.0	6674.0	9037.0	20875.0	14292.0	2561.0	10075.0	1505.0	47233.0	9256.0	769.0	212135.0	6114.0	2921.0	6519.0
3.8 Provision for Possible Losses	1234.0	495.0	4554.0	2390.0	2541.0	730.0	7920.0	100.0	10139.0	4021.0	0.0	14136.0	1143.0	280.0	638.0
D. Operating Profit (C. -3.8)	2793.0	6179.0	4483.0	18485.0	11751.0	1831.0	2155.0	1405.0	37094.0	5235.0	769.0	197999.0	4971.0	2641.0	5881.0
3.9 Non Operating Income / Expenses (Net)				370.0					290.0			0.0			
3.10 Write Back of Provision for Possible Loss							2939.0		4116.0	33.0	716.0	9326.0			
E. Profit from Regular Activities (D.+3.9+3.10)	2793.0	6179.0	4483.0	18855.0	11751.0	1831.0	5094.0	1405.0	41500.0	5268.0	1485.0	207325.0	4971.0	2641.0	5881.0
3.11 Extraordinary Income/Expenses (Net)															
F. Profit before Bonus and Taxes (E. + 3.11)	2793.0	6179.0	4483.0	18855.0	11751.0	1831.0	5094.0	1405.0	41500.0	5268.0	1485.0	207325.0	4971.0	2641.0	5881.0
3.12 Provision for Staff Bonus	254.0	0.0	408.0	1647.0	1068.0	463.0	128.0	3773.0	479.0			18848.0	452.0	0.0	535.0
3.13 Provision for Tax	762.0	0.0	1223.0	4940.0	3205.0	1389.0	383.0	11318.0	1437.0			56543.0	1356.0	0.0	1604.0
G. Net Profit/Loss (F. - 3.12-3.13)	1777.0	6179.0	2852.0	12268.0	7478.0	1831.0	3242.0	894.0	26409.0	3352.0	1485.0	131934.0	3163.0	2641.0	3742.0
4. Ratios															
4.1 Capital Fund to RWA	19.7%	14.6%	16.4%	11.5%	11.6%	14.3%	26.1%	21.5%	21.7%	11.6%	16.6%	22.2%	11.1%	10.7%	27.4%
4.2 Non Performint Loan(NPL) To Total Loan	0.7%	1.3%	3.6%	0.0%	1.8%	0.4%	0.0%	1.0%	0.0%	0.0%	8.3%	0.0%	0.5%	0.2%	0.0%
4.3 Total Loan Loss Provision to Total NPL	198.0%	161.3%	63.6%	0.0%	0.8%	274.4%	3.4%	147.8%	3335.8%	0.0%	107.0%		55.8%	628.7%	0.0%
4.4 Cost of Fund	6.6%	9.6%	7.7%	8.2%	5.9%	6.9%	0.1%	0.0%	7.7%	7.5%		9.6%	4.8%		9.1%

Note:- Total NPL Percent is Based on Gross Loan of Banks.

Total ratios are calculated on simple average except for NPL for which weighted average is applied.

* Data not available.

Table No. 43
Unaudited Financial Results (Quarterly) of Development Banks
Mid-January, 2010 (Poush end, 2066)

S. N.	Country	KD&L	Alpine	Nigiri	Corporate	Kamana	City	Garima	Biswo	Pathibhara	Professional	Kabali	Purnima	Jyoti	Shire
Particulars															
1. Total Capital and Liabilities (1.1 to 1.7)	817563.0	2549229.0	432067.0	235054.0	881735.0	882933.0	1569224.0	1157839.0	1340637.0	387573.0	167277.0	135053.5	289331.0	1502988.0	563501.0
1.1 Paid Up Capital	128500.0	224000.0	67000.0	35000.0	97300.0	89297.0	140000.0	106000.0	146400.0	50000.0	35000.0	14000.0	35000.0	259000.0	60000.0
1.2 Reserve and Surplus	19204.0	13166.0	4368.0	6035.0	24305.0	11998.0	25402.0	22411.0	5637.0	4392.0	18110.0	(4937.8)	1669.0	4849.0	5225.0
1.3 Debenture and Bond															
1.4 Borrowings	90000.0	300000.0			165000.0	38000.0	40000.0	20000.0	20000.0				15000.0	60000.0	47000.0
1.5 Deposits (a.+b.)	461416.0	1866507.0	334582.0	187730.0	557231.0	727902.0	1325213.0	993424.0	1127068.0	315351.0	109663.0	121900.4	228934.0	966732.0	441656.0
a. Domestic Currency	461416.0	1862351.0	334582.0	187730.0	557231.0	727902.0	1325213.0	993424.0	1127068.0	315351.0	109663.0	121900.4	228934.0	959929.0	441656.0
b. Foreign Currency		4156.0												6803.0	
1.6 Income Tax Liability	4076.0	2250.0	0.0	883.0	12750.0		728.0	0.0		1013.0	663.0				1952.0
1.7 Other Liabilities	114367.0	143306.0	26117.0	5406.0	25149.0	15736.0	37881.0	16004.0	41532.0	16817.0	3841.0	4090.9	8728.0	212407.0	7668.0
2. Total Assets (2.1 to 2.7)	817563.0	2549229.0	432067.0	235054.0	881735.0	882933.0	1569224.0	1157839.0	1340637.0	387573.0	167277.0	135053.5	289331.0	1502988.0	563501.0
2.1 Cash and Bank Balance	47872.0	587495.0	87127.0	23843.0	28120.0	172649.0	214717.0	218988.0	122084.0	32057.0	55050.0	42581.1	15799.0	135059.0	182752.0
2.2 Money at Call and Short Notice	31039.0	0.0	0.0	22464.0	102075.0				365760.0	91388.0	0.0	8625.7	40928.0	0.0	
2.3 Investments	10500.0	365131.0	28500.0			26675.0	154473.0	29467.0		0.0		15000.0	6637.0	189431.0	6000.0
2.4 Loans and Advances	694326.0	1435555.0	296235.0	178123.0	721476.0	645331.0	1139762.0	882645.0	755827.0	247986.0	107146.0	58973.3	217726.0	1117534.0	353603.0
a. Real Estate Loan	617453.0	117553.0	1136.0	1136.0	288183.0	141039.0	130399.0	45538.0	142427.0					241610.0	73100.0
b. Home/Housing Loan	98803.0	133768.0	64669.0	34261.0	77961.0	91441.0	252655.0	116048.0	84511.0	28289.0				137221.0	18800.0
c. Margin Type Loan		2752.0	500.0		9869.0	2324.0	2698.0	0.0						48379.0	1200.0
d. Term Loan		136124.0	186606.0	21184.0	66688.0	18260.0	212851.0	0.0	17145.0					209872.0	162700.0
e. Overdraft Loan/TR Loan/WC Loan	387798.0	430884.0	43836.0	97757.0	100757.0	110634.0	115848.0	209967.0	86911.0	137898.0				243084.0	9900.0
f. Other	207725.0	114574.0	624.0	23785.0	178018.0	281639.0	425311.0	511092.0	424833.0	81799.0	107146.0		217726.0	237362.0	87903.0
2.5 Fixed Assets	4551.0	60675.0	10723.0	7332.0	8481.0	23817.0	35496.0	19187.0	35603.0	10501.0	3739.0		7460.8	4299.0	39366.0
2.6 Non Banking Assets			0.0								0.0				
2.7 Other Assets	29275.0	100373.0	9482.0	3292.0	21583.0	14461.0	24776.0	7552.0	21616.0	5641.0	1342.0	2412.6	3942.0	21598.0	9994.0
3. Profit and Loss Account	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter
3.1 Interest Income	41694.0	111392.0	14764.0	10651.0	42440.0	38302.0	69578.0	55377.0	46322.0	16656.0	9704.0	4774.6	13925.0	65116.0	24507.0
3.2 Interest Expense	25730.0	81348.0	7897.0	6307.0	24517.0	24073.0	43087.0	32169.0	30441.0	8368.0	4586.0	3099.6	9042.0	31477.0	14849.0
A. Net Interest Income (3.1 - 3.2)	15964.0	30044.0	6867.0	4244.0	17923.0	14229.0	26491.0	23208.0	15881.0	8288.0	5118.0	1675.0	4883.0	33639.0	9658.0
3.3 Fees, Commission and Discount	151.0	1627.0	3125.0	289.0	2864.0	4295.0	2227.0	404.0	152.0	518.0	21.0	220.7	217.0	7687.0	2731.0
3.4 Other Operating Income	4204.0	7308.0	2904.0	991.0	5963.0	0.0	7384.0	9248.0	5359.0	1325.0	430.0	695.4	1694.0	1155.0	462.0
3.5 Foreign Exchange Gain/Loss (Net)		(1186.0)			0.0	0.0	9.0							(18.0)	
B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5)	20319.0	37793.0	12896.0	5524.0	26750.0	18524.0	36111.0	32860.0	21392.0	10131.0	5569.0	2591.1	6794.0	42463.0	12851.0
3.6 Staff Expenses	1580.0	10425.0	2065.0	1067.0	2689.0	3858.0	4237.0	5352.0	4470.0	2378.0	1275.0	1384.5	1309.0	8504.0	1588.0
3.7 Other Operating Expenses	2948.0	13876.0	4132.0	926.0	2719.0	3759.0	7587.0	4634.0	8886.0	3472.0	1302.0	1741.7	1613.0	16044.0	2176.0
C. Operating Profit Before Provision (B. -3.6-3.7)	15791.0	13492.0	6699.0	3531.0	21342.0	10907.0	24287.0	22874.0	8036.0	4281.0	2992.0	(535.1)	3872.0	17915.0	9087.0
3.8 Provision for Possible Losses	845.0	5448.0	1346.0	294.0	1960.0	1593.0	3450.0	3361.0	566.0	561.0	561.0	1160.9	1182.0	4335.0	1929.0
D. Operating Profit (C. -3.8)	14946.0	8044.0	5353.0	3237.0	19382.0	9314.0	20837.0	19307.0	4675.0	3715.0	2431.0	(1696.0)	2690.0	13580.0	7158.0
3.9 Non Operating Income / Expenses (Net)	0.0	0.0								0.0					
3.10 Write Back of Provision for Possible Loss											0.0				
E. Profit from Regular Activities (D.+3.9+3.10)	14946.0	8044.0	5353.0	3237.0	19382.0	9314.0	20837.0	19307.0	4675.0	3715.0	2431.0	(1696.0)	2690.0	13580.0	7158.0
3.11 Extraordinary Income/Expenses (Net)															
F. Profit before Bonus and Taxes (E. + 3.11)	14946.0	8044.0	5353.0	3237.0	19382.0	9314.0	20837.0	19307.0	4675.0	3715.0	2431.0	(1696.0)	2690.0	13580.0	7158.0
3.12 Provision for Staff Bonus	1359.0	731.0	487.0	294.0	1762.0	846.0	1894.0	1755.0	425.0	338.0	221.0	241.0	244.0	1235.0	650.0
3.13 Provision for Tax	4076.0	934.0	1460.0	883.0	5286.0	2540.0	5683.0	5266.0	1275.0	1013.0	663.0		907.0	3704.0	1952.0
G. Net Profit/Loss (F. - 3.12-3.13)	9511.0	6379.0	3406.0	2060.0	12334.0	5928.0	13260.0	12286.0	2975.0	2364.0	1547.0	(1696.0)	1639.0	8641.0	4556.0
4. Ratios															
4.1 Capital Fund to RWA	21.9%	12.3%	20.6%	19.1%	16.9%	14.2%	13.0%	14.5%	20.9%	20.6%	44.0%	11.1%	16.5%	37.6%	17.2%
4.2 Non Performant Loan(NPL) To Total Loan	0.0%	0.6%	0.7%	0.6%	0.4%	0.1%	0.0%	0.0%	0.4%	0.3%	2.4%	10.7%	0.5%	0.0%	0.0%
4.3 Total Loan Loss Provision to Total NPL	0.0%	204.5%	436.7%	207.1%	308.9%		0.0%		272.0%	339.4%	71.8%	43.3%	233.0%	0.0%	
4.4 Cost of Fund	8.3%	7.3%	6.0%	7.7%	10.1%	7.5%	8.0%	8.2%	7.6%	6.7%	9.4%	5.2%		7.4%	6.2%

Note:- Total NPL Percent is Based on Gross Loan of Banks.
Total ratios are calculated on simple average
except for NPL for which weighted average is applied.
* Data not available.

Table No. 43
Unaudited Financial Results (Quarterly) of Development Banks
Mid-January, 2010 (Poush end, 2066)

S. N.	Particulars	61	62	63	64	65	66	67	68	69	70	71	72	73	Total
		Begmati	Hamro	Kakre	Pacific *	Civic	International	Kanchan *	Gulmi	Bright	Matribhumi	Innovative	Jhimruk	Metro	Rs.In *000*
1.	Total Capital and Liabilities (1.1 to 1.7)	48242.0	65631.0	59055.0	0.0	37390.0	2095664.0	0.0	45146.0	187917.0	53340.0	111093.0	15051.0	185809.0	80808921.5
1.1	Paid Up Capital	14000.0	21000.0	12000.0		14000.0	448000.0		14000.0	98000.0	15400.0	66250.0	12000.0	70000.0	11204013.0
1.2	Reserve and Surplus	(669.0)	(2375.0)	(498.0)		(77.0)	13257.0		(242.0)	286.0	(306.0)	(847.0)	(1236.0)	(361.0)	1695593.6
1.3	Debenture and Bond														0.0
1.4	Borrowings	1500.0		0.0			210000.0		2500.0						5052310.5
1.5	Deposits (a.+b.)	31383.0	46094.0	47048.0	0.0	22421.0	1325466.0	0.0	28536.0	88958.0	35562.0	44267.0	4277.0	114450.0	59385813.2
a.	Domestic Currency	31383.0	46094.0	47048.0		22421.0	1325466.0		28536.0	88958.0	35547.0	44267.0	4277.0	114450.0	58706632.2
b.	Foreign Currency										15.0				679181.0
1.6	Income Tax Liability					4.0				112.0					63714.0
1.7	Other Liabilities	2028.0	912.0	505.0		1042.0	98941.0		352.0	561.0	2684.0	1423.0	10.0	1720.0	3407477.3
2.	Total Assets (2.1 to 2.7)	48242.0	65631.0	59055.0	0.0	37390.0	2095664.0	0.0	45146.0	187917.0	53340.0	111093.0	15051.0	185809.0	80808921.5
2.1	Cash and Bank Balance	4046.0	2237.0	13124.0		1421.0	122394.0		7240.0	106282.0	15262.0	8966.0	10462.0	156600.0	9806500.0
2.2	Money at Call and Short Notice	3401.0	5006.0			17110.0	229560.0			0.0		49515.0			4591376.7
2.3	Investments	0.0	500.0	100.0			59322.0		100.0	100.0			100.0	10000.0	6117149.0
2.4	Loans and Advances	35890.0	50417.0	44181.0	0.0	13829.0	1603786.0	0.0	32887.0	74103.0	33561.0	46238.0	0.0	13375.0	56256332.9
a.	Real Estate Loan						482995.0			29205.0		18800.0			12746250.0
b.	Home/Housing Loan	5346.0					151672.0		16926.0	743.0	2200.0	2468.0		1698.0	5711752.1
c.	Margin Type Loan						125954.0		3663.0	0.0					1792276.0
d.	Term Loan	429.0					969.0		11531.0	17793.0	2795.0	2750.0		6815.0	5574672.3
e.	Overdraft Loan/TR Loan/WC Loan	12643.0					717467.0			2475.0	13400.0	19440.0		3575.0	14028454.4
f.	Other	17472.0	50417.0	44181.0		13829.0	124729.0		767.0	23887.0	15166.0	2780.0		1287.0	16080321.9
2.5	Fixed Assets	2781.0	6783.0	1448.0		2772.0	38810.0		2177.0	5190.0	3221.0	2792.0	3842.0	5119.0	1872680.2
2.6	Non Banking Assets		0.0							0.0					45547.2
2.7	Other Assets	2124.0	688.0	202.0		2258.0	41792.0		2742.0	2242.0	1296.0	3582.0	647.0	715.0	2119335.6
3.	Profit and Loss Account	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter
3.1	Interest Income	2108.0	2540.0	1916.0		742.0	51848.0		717.0	3614.0	747.0	1456.0		512.0	3446794.3
3.2	Interest Expense	749.0	1409.0	1081.0		65.0	27017.0		396.0	893.0	477.0	505.0	13.0	177.0	1961332.3
	A. Net Interest Income (3.1 - 3.2)	1359.0	1131.0	835.0	0.0	677.0	24831.0	0.0	321.0	2721.0	270.0	951.0	(13.0)	335.0	1485462.0
3.3	Fees, Commission and Discount	35.0	581.0	9.0		297.0	25999.0		290.0	1.0	212.0	2.0		344.0	187293.6
3.4	Other Operating Income	298.0	0.0	540.0			58.0		342.0	1461.0	844.0	600.0	24.0		500614.0
3.5	Foreign Exchange Gain/Loss (Net)									0.0					2592.0
	B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5)	1692.0	1712.0	1384.0	0.0	974.0	50888.0	0.0	953.0	4183.0	1326.0	1553.0	11.0	679.0	2175961.6
3.6	Staff Expenses	1322.0	652.0	318.0		441.0	9721.0		283.0	1288.0	603.0	618.0	(383.0)	336.0	347609.2
3.7	Other Operating Expenses	613.0	1128.0	627.0		472.0	12159.0		581.0	1696.0	693.0	1450.0	(865.0)	569.0	450985.8
	C. Operating Profit Before Provision (B. -3.6-3.7)	(243.0)	(68.0)	439.0	0.0	61.0	29008.0	0.0	89.0	1199.0	30.0	(515.0)	1259.0	(226.0)	1377366.6
3.8	Provision for Possible Losses	146.0	441.0	337.0		138.0	16200.0		332.0	749.0	336.0	462.0		135.0	236321.0
	D. Operating Profit (C. -3.8)	(389.0)	(509.0)	102.0	0.0	(77.0)	12808.0	0.0	(243.0)	450.0	(306.0)	(977.0)	1259.0	(361.0)	1141045.6
3.9	Non Operating Income / Expenses (Net)														30477.8
3.10	Write Back of Provision for Possible Loss					2.0									525786.4
	E. Profit from Regular Activities (D+3.9+3.10)	(389.0)	(509.0)	102.0	0.0	(75.0)	12808.0	0.0	(243.0)	450.0	(306.0)	(977.0)	1259.0	(361.0)	1697309.7
3.11	Extraordinary Income/Expenses (Net)														(180586.0)
	F. Profit before Bonus and Taxes (E. + 3.11)	(389.0)	(509.0)	102.0	0.0	(75.0)	12808.0	0.0	(243.0)	450.0	(306.0)	(977.0)	1259.0	(361.0)	1516723.7
3.12	Provision for Staff Bonus						1164.0			41.0					130071.7
3.13	Provision for Tax						3493.0			123.0					322740.6
	G. Net Profit/Loss (F. - 3.12-3.13)	(389.0)	(509.0)	102.0	0.0	(75.0)	8151.0	0.0	(243.0)	286.0	(306.0)	(977.0)	1259.0	(361.0)	1063911.5
4.	Ratios														At the End of This Quarter #
4.1	Capital Fund to RWA	32.6%	31.0%	24.9%		59.6%	25.4%		36.0%	97.1%	34.6%	104.1%		139.0%	24.86%
4.2	Non Performant Loan(NPL) To Total Loan	0.0%	0.0%			0.0%			0.0%		0.0%			0.0%	1.04%
4.3	Total Loan Loss Provision to Total NPL	0.0%				0.0%			1.0%		0.0%			0.0%	300.51%
4.4	Cost of Fund	7.0%		74.8%		0.0%	9.4%		5.5%	8.2%	7.8%	8.2%		0.0%	8.16%

Note:- Total NPL Percent is Based on Gross Loan of Banks.
Total ratios are calculated on simple average except for NPL for which weighted average is applied.
* Data not available.

Table No. 44
Sectorwise Outstanding Credit of Development Banks
Mid-January, 2010 (Poush end, 2066)

Development Banks	NIDC #	NDBL *	Uddyam	Malika	Siddhartha	United	Manakamana	Narayani	PDBL	Sahayogi	Pashupati	Karnali	Triveni	Annapurna #	Bhrikuti	SBBL
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1 Agriculture	463.0		50.0	199.0	550.2	19.8	437.0	98.0	1974.0	19.0	346.0	340.0	721.0	680.0	315.0	115.0
2 Mines			0.0	0.0	473.6		110.0	0.0	8.0	0.0	0.0	0.0	21.0		0.0	0.0
3 About Productions			0.0	454.0	1378.6	200.6	249.0	204.0	445.0	124.0	586.0	19.0	272.0	316.0	831.0	92.0
4 Construction	8133.0		0.0	326.0	3543.9		687.0	2377.0	1256.0	1437.0	447.0	944.0	773.0	355.0	0.0	1135.0
5 Metal Productions, Machinery & Electrical Tools & fitting			0.0	0.0	383.1		0.0	0.0	0.0	0.0	19.0	0.0	0.0	5.0	0.0	0.0
6 Transportation Equipment Production & Fitting			0.0	275.0	99.8	22.1	74.0	0.0	82.0	0.0	0.0	633.0	0.0	28.0	0.0	0.0
7 Transportation, Communications & Public Services	130.0		84.0	9.0	1836.6		548.0	541.0	1572.0	15.0	247.0	0.0	586.0	56.0	1466.0	1260.0
8 Wholesaler & Retailers	38.0		218.0	3030.0	1254.4	472.8	477.0	1649.0	836.0	599.0	677.0	1011.0	658.0	686.0	3327.0	4109.0
9 Finance, Insurance & Fixed Assets			0.0	0.0	9785.4		2043.0	0.0	3709.0	0.0	2184.0	0.0	0.0	1039.0	0.0	0.0
10 Service Industries	2677.0		423.0	147.0	1018.9		1074.0	109.0	161.0	327.0	814.0	524.0	228.0	238.0	3366.0	274.0
11 Consumable Loan			48.0	47.0	382.5		491.0	244.0	312.0	46.0	146.0	28.0	84.0	0.0	215.0	63.0
12 Local Government			0.0		0.0		108.0	0.0	0.0	2.0	0.0	0.0	0.0	0.0	0.0	0.0
13 Others			604.0	494.0	2677.9	493.3	7067.0	249.0	2175.0	1414.0	1356.0	0.0	4820.0	3968.0	3480.0	0.0
Total	11441.0	0.0	1427.0	4981.0	23384.9	1208.7	13365.0	5471.0	12530.0	3983.0	6822.0	3499.0	8163.0	7371.0	13000.0	7048.0

Table No. 44
Sectorwise Outstanding Credit of Development Banks
Mid-January, 2010 (Poush end, 2066)

Development Banks	BBBL	Sanima	Gaurishankar	Gorkha	Gandaki	IDBL	Business	Biratnaxmi #	Excel	Western	Himchuli	Arniko	NDEP	Clean Ene.	Mitery
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
1 Agriculture	49.0	1.0	113.0	0.0	365.0	52.0	8.0	369.0	374.0	34.0	61.0	173.0	128.0	3.0	0.0
2 Mines	0.0		5.0	0.0	18.0	0.0	0.0		0.0	0.0	3.0	0.0	0.0	168.0	0.0
3 About Productions	383.0	4091.0	333.0	611.0	297.0	716.0	61.0	319.0	454.0	83.0	891.0	74.0	457.0	2397.0	0.0
4 Construction	632.0	9181.0	501.0	1526.0	489.0	5087.0	3986.0	581.0	0.0	97.0	5458.0	168.0	3706.0	714.0	202.0
5 Metal Productions, Machinery & Electrical Tools & fitting	208.0	96.0	0.0	0.0	129.0	2.0	0.0	0.0	60.0	7.0	200.0	12.0	153.0	1246.0	0.0
6 Transportation Equipment Production & Fitting	50.0	0.0	31.0	0.0	0.0	0.0	83.0	0.0	366.0	0.0	66.0	302.0	216.0	0.0	77.0
7 Transportation, Communications & Public Services	941.0	4628.0	308.0	1577.0	1469.0	509.0	6844.0	202.0	166.0	630.0	2197.0	78.0	827.0	1944.0	0.0
8 Wholesaler & Retailers	2203.0	7211.0	245.0	3619.0	1721.0	3578.0	1061.0	893.0	2398.0	838.0	872.0	449.0	1016.0	3253.0	616.0
9 Finance, Insurance & Fixed Assets	0.0	10767.0	247.0	18003.0	1299.0	12.0	1535.0	0.0	1289.0	0.0	1074.0	225.0	7739.0	5274.0	229.0
10 Service Industries	932.0	2767.0	367.0	1187.0	739.0	955.0	268.0	194.0	781.0	296.0	1213.0	60.0	3193.0	1630.0	15.0
11 Consumable Loan	48.0	5723.0	60.0	3958.0	145.0	146.0	290.0	1122.0	740.0	53.0	147.0	24.0	2096.0	186.0	208.0
12 Local Government	0.0	0.0	0.0	0.0	0.0	0.0	56.0	0.0	0.0	0.0		0.0	3408.0	0.0	0.0
13 Others	477.0	6196.0	2148.0	11337.0	3932.0	5472.0	1975.0	1857.0	1751.0	828.0	6470.0	473.0	3.0	13050.0	1011.0
Total	5923.0	50661.0	4358.0	41818.0	10603.0	16529.0	16167.0	5537.0	8379.0	2866.0	18652.0	2038.0	22942.0	29865.0	2358.0

Table No. 44
Sectorwise Outstanding Credit of Development Banks
Mid-January, 2010 (Poush end, 2066)

Development Banks	Tinau	Rising	Muktinath	Sewa	Kankai	Public	Mahakali	Ace Dev.	Sangrila	Bhargab	Vibor	Resunga	Rara	Diyalo
	32	33	34	35	36	37	38	39	40	41	42	43	44	45
1 Agriculture	41.0	64.0	0.0	68.0	142.0	0.0	30.0	163.0	0.0	40.0	0.0	6.0	11.0	122.0
2 Mines	0.0	0.0	0.0	3.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0
3 About Productions	260.0	0.0	0.0	96.0	233.0	52.0	0.0	2551.0	336.0	0.0	2158.0	0.0	0.0	99.0
4 Construction	10.0	817.0	2578.0	4.0	358.0	1823.0	129.0	7034.0	986.0	242.0	2391.0	1070.0	0.0	182.0
5 Metal Productions,Machinery & Electrical Tools & fitting	11.0	0.0	0.0	20.0	0.0	68.0	0.0	476.0	12.0	0.0	61.0	0.0	0.0	
6 Transportation Equipment Production & Fitting	110.0	0.0	0.0	0.0	0.0	0.0	0.0	3419.0	0.0	0.0	212.0	0.0	0.0	0.0
7 Transportation, Communications & Public Services	892.0	0.0	1972.0	1901.0	37.0	1269.0	0.0	304.0	2062.0	108.0	859.0	593.0	0.0	372.0
8 Wholesaler & Retailers	1596.0	307.0	1858.0	1201.0	662.0	1538.0	256.0	2234.0	2215.0	645.0	799.0	594.0	323.0	560.0
9 Finance, Insurance & Fixed Assets	915.0	0.0	0.0	1586.0	0.0	269.0	0.0	3236.0	1971.0	0.0	8816.0	0.0	0.0	790.0
10 Service Industries	165.0	0.0	0.0	2031.0	19.0	35.0	11.0	738.0	485.0	23.0	661.0	0.0	0.0	271.0
11 Consumable Loan	109.0	68.0	42.0	183.0	158.0	79.0	165.0	825.0	160.0	0.0	2198.0	1.0	5.0	192.0
12 Local Government	0.0		0.0	14.0	0.0	3.0	0.0	152.0	0.0	84.0	0.0	0.0	0.0	20.0
13 Others	509.0	2807.0	2881.0	8.0	532.0	627.0	328.0	7696.0	3671.0	193.0	304.0	96.0	1052.0	25.0
Total	4618.0	4063.0	9331.0	7115.0	2141.0	5763.0	919.0	28828.0	11898.0	1335.0	18459.0	2360.0	1391.0	2634.0

Table No. 44
Sectorwise Outstanding Credit of Development Banks
Mid-January, 2010 (Poush end, 2066)

Development Banks	Country	KDBL	Alpine	Nilgiri	Corporate #	Kamana #	City	Garima	Biswo	Pathibhara	Professional	Kabeli #	Purnima	Jyoti	Shine
	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
1 Agriculture	44.0	1.0	0.0	8.0	7.0	46.0	232.0	132.0	0.0	2.0	73.0	21.0	16.0	100.0	2.0
2 Mines	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0				0.0	34.0	0.0
3 About Productions	130.0	583.0	0.0	0.0	46.0	135.0	280.0	33.0	0.0	62.0	32.0	1.0	86.0	528.0	386.0
4 Construction		1429.0	0.0	0.0	195.0	986.0	3724.0	1160.0	2081.0	283.0	47.0	139.0	107.0	1578.0	0.0
5 Metal Productions,Machinery & Electrical Tools & fitting		41.0	10.0	0.0	0.0	29.0	595.0	14.0				2.0	1.0	219.0	0.0
6 Transportation Equipment Production & Fitting		751.0	612.0	0.0	0.0	41.0	153.0	130.0	0.0					40.0	0.0
7 Transportation, Communications & Public Services	1023.0	962.0	0.0	120.0	78.0	1462.0	3123.0	1509.0	0.0	7.0	42.0		544.0	1107.0	307.0
8 Wholesaler & Retailers	1953.0	1250.0	576.0	500.0	135.0	396.0	1374.0	1591.0	0.0	1283.0	353.0	178.0	309.0	854.0	1241.0
9 Finance, Insurance & Fixed Assets	996.0	6508.0	647.0	23.0	0.0	1147.0	516.0	34.0	0.0	0.0	103.0			2214.0	919.0
10 Service Industries	187.0	971.0	0.0		0.0	555.0	966.0	133.0	4720.0	34.0	28.0	34.0	58.0	369.0	17.0
11 Consumable Loan	52.0	3.0	6.0	189.0	0.0	492.0	276.0	50.0	0.0	273.0	8.0	7.0	48.0	4.0	24.0
12 Local Government	0.0	35.0			0.0				0.0				0.0		0.0
13 Others	2558.0	1994.0	1011.0	946.0	5270.0	47.0	158.0	4040.0	757.0	536.0	386.0	151.0	1008.0	4128.0	640.0
Total	6943.0	14528.0	2862.0	1786.0	5731.0	5336.0	11397.0	8826.0	7558.0	2480.0	1072.0	533.0	2177.0	11175.0	3536.0

Table No. 44
Sectorwise Outstanding Credit of Development Banks
Mid-January, 2010 (Poush end, 2066)

Development Banks	Bagmati	Hamro	Kakre	Pacific *	Civic	International	Kanchan	Jhimruk	Bright	Matribhumi	Innovative	Gulmi	Metro	Total
	61	62	63	64	65	66	67	68	69	70	71	72	73	
1 Agriculture	19	7	22		16				16	44	0		0	9,551.98
2 Mines	0	0	0						0	0	0			844.58
3 About Productions	8	0	25			354	61		0	18	112			25,003.20
4 Construction	53	5	97			277	76		11	79	65	171	18	83,946.90
5 Metal Productions, Machinery & Electrical Tools & fitting	0	0	0		5.45	1680	16		91	7	0			5,878.51
6 Transportation Equipment Production & Fitting	4	105	0						9		0			7,990.85
7 Transportation, Communications & Public Services	0	0	6				52				24			51,405.59
8 Wholesaler & Retailers	118	0	121		26.5	2463	22		213	92	65	111	48	79,075.75
9 Finance, Insurance & Fixed Assets	11	78	0			4879					188			102,299.44
10 Service Industries	0	184	50			4526	246							43,494.90
11 Consumable Loan	0	0	0		32.83		10			50			69	22,831.33
12 Local Government	0	0	0								8			3,890.00
13 Others	141	124	121		57.5	2021	246		456	121	0	50		133,474.77
Total	354.0	503.0	442.0	0.0	138.3	16200.0	729.0	0.0	796.0	411.0	462.0	332.0	135.0	569,687.80

Table No. 45
NPL Status of DEVELOPMENT BANKS

Rs. In '000

S.No.	Name	Mid - January, 2010		
		Total Loan	Total NPL	% of NPL
1	Nepal Industrial Development Corporation	71349.0	71,206.30	99.80
2	Nepal Development Bank Ltd.		N/A	
3	Uddyam Development Bank Ltd.	142768.7	5,824.96	4.08
4	Malika Development Bank Ltd.	498116.0	21,966.92	4.41
5	Siddhartha Development Bank Ltd.	2309586.0	10,855.05	0.47
6	United Development Bank Ltd.	120864.2	54,546.00	45.13
7	Manakamana Development Bank Ltd.	1336866.0	116,842.09	8.74
8	Narayani Development Bank Ltd.	532510.0	14,058.26	2.64
9	Pashimanchal Development Bank Ltd.	1253094.0	238.09	0.02
10	Sahayogi Bikas Bank Ltd.	398298.0	5,456.68	1.37
11	Pashupati Development Bank Ltd.	683723.0	11,896.78	1.74
12	Karnali Bikash Bank Ltd.	349007.0	104.70	0.03
13	Triveni Development Bank Limited	831678.0	7,485.10	0.90
14	Annapurna Development Bank Limited	919473.0	14,527.67	1.58
15	Bhrikuti Bikas Bank Limited	1299815.0	10,398.52	0.80
16	Shubhechchha Bikas Bank Limited	704763.0	14,659.07	2.08
17	Bageshowri Bikas Bank Limited	576056.0	16,878.44	2.93
18	Sanima Bikas Bank Limited	5010238.0	6,012.29	0.12
19	Gaurishankar Development Bank Ltd.	426845.0	6,701.47	1.57
20	Gorkha Bikas Bank Limited	4124628.0	27,635.01	0.67
21	Gandaki Bikas Bank Ltd.	1060341.0	8,270.66	0.78
22	Infrastructure Development Bank Ltd.	1652912.0	30,578.87	1.85
23	Business Development Bank Ltd.	1616660.0	4,041.65	0.25
24	Biratnaxmi Bikas Bank Limited	704623.0	10,639.81	1.51
25	Excel Development Bank Ltd.	837945.0	6,368.38	0.76
26	Western Development Bank Ltd.	286586.7	9,342.73	3.26
27	Himchuli Bikas Bank Limited	1865206.0		-
28	Araniko Bikas Bank Ltd.	346186.0	6,127.49	1.77
29	NDEP Development Bank Ltd.	2294162.0	13,764.97	0.60
30	Clean Energy Development Bank Ltd.	2956054.0	591.21	0.02
31	Mitery Development Bank Ltd.	235829.0	1,580.05	0.67
32	Tinau Bikas Bank Ltd.	461794.0	5,957.14	1.29
33	Rising Development Bank Ltd.	406289.0	14,463.89	3.56
34	Muktinath Bikas Bank Ltd.	893155.0		-
35	Sewa Bikas Bank Ltd.	700744.0	12,753.54	1.82
36	Kankai Bikas Bank Ltd.	214097.0	920.62	0.43
37	Public Development Bank Ltd.	576353.0	18.44	0.00
38	Mahakali Bikas Bank Ltd.	90537.0	923.48	1.02
39	Ace Development Bank Ltd.	2882702.0	864.81	0.03
40	Sangrila Bikas Bank Ltd.	1177924.0		-
41	Bhargab Bikas Bank Ltd.	121661.0	10,097.86	8.30
42	Vibor Bikas Bank Ltd.	1845775.0		-
43	Resunga Bikas Bank Ltd.	236025.0	1,227.33	0.52
44	Rara Bikas Bank Ltd.	139109.0	250.40	0.18
45	Diyalo Bikas Bank Ltd.	263470.0		-
46	Country Development Bank Ltd.	694326.0		-
47	Kasthamandap Development Bank Ltd.	1435555.0	8,326.22	0.58
48	Alpine Development Bank Ltd.	296235.0	1,984.77	0.67
49	Nilgiri Bikas Bank Ltd.	178123.0	1,086.55	0.61
50	Corporate Development Bank Ltd.	721476.0	3,174.49	0.44
51	Kamana Bikas Bank Ltd.	645331.0	322.67	0.05
52	City Development Bank Ltd.	1139762.0		-
53	Garima Bikas Bank Ltd.	882645.0		-
54	Biswo Bikas Bank Ltd.	755827.0	3,250.06	0.43
55	Pathibhara Bikas Bank	247986.0	793.56	0.32
56	Professional Bikas Bank Ltd.	107146.0	2,571.50	2.40
57	Kabeli Bikas Bank Ltd.	58973.3	6,327.83	10.73
58	Purnima Bikas Bank Ltd.	217726.0	1,066.86	0.49
59	Jyoti Bikas Bank Ltd.	1117534.0		-
60	Shine Development Bank Ltd.	353603.0		-
61	Bagmati Development Bank Ltd.	35890.0		-
62	Hamro Bikas Bank Ltd.	50417.0		-
63	Kakre Bihar Bikash Bank Ltd.	44181.0		-
64	Pacific Development Bank Ltd.		N/A	
65	Civic Development Bank Ltd.	13829.0		-
66	International Development Bank Ltd.	1603786.0		-
67	Kanchan Development Bank Ltd.		N/A	
68	Gulmi Bikas Bank Ltd.	32887.0		-
69	Bright Development Bank Ltd.	74103.0		-
70	Matribhumi Bikas Bank Ltd.	33561.0		-
71	Innovative Development Bank Ltd.	46238.0		-
72	Jhimruk Bikas Bank Ltd.	0.0		-
73	Metro Development Bank Ltd.	13375		-
	Total	56256332.9	584981.3	1.04

N/A = Data not available

Table No. 46
List of Class B Licensed Financial Institutions (DEVELOPMENT BANKS)
 Mid - January, 2010

	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 Ltd.	1999/01/31	Kamaladi, Kathmandu	4245740	4245753
3	Uddyan Development Bank Ltd.	1999/02/22	Tandi, Chitawan	056-560380	056-523086
4	Malika Development Bank Ltd.	1998/12/27	Dhangadhi, Kailali	091-524800	091-524800
5	Siddhartha Development Bank Ltd.	1998/08/20	Butawal-11, Rupandehi	071-545543/546502	071-550457
6	United Development Bank Ltd.	2001/05/06	Jeetpur, Bara	053-520593	053-520920
7	Manakamana Development Bank Ltd.	2001/01/19	Heritage Plaza, Kathmandu	4268719/20	4269308
8	Narayani Development Bank Ltd.	2001/10/17	Ratna Nagar-1, Chitawan	056-561258	056-528516
9	Pashimanchal Development Bank Ltd.	2003/03/02	Butawal-8, Rupandehi	071-549899	071-549901
10	Sahayogi Bikas Bank Ltd.	2003/10/21	Murali chowk-4, Janakpurdham	041-525971/72	41-525971
11	Pashupati Development Bank Ltd.	2004/01/01	Banepa, Kavre	011-660385/84	011-660383
12	Karnali Bikash Bank Ltd.	2004/02/18	Nepalgunj, Banke	081-526014/15	081-526044
13	Triveni Development Bank Limited	2004/07/26	Bharatpur, Chitawan	056-528831	056-522992
14	Annapurna Development Bank Limited	2004/08/23	Banepa, Kavre	011-660480	011-660481
15	Bhrikuti Bikas Bank Limited	2004/08/19	Shankar Nagar, Butawal	071-562436	071-562437
16	Shubhechcha Bikas Bank Limited	2004/09/14	Narayangadh, Chitawan	056-526014/15	056-526044
17	Bageshowri Bikas Bank Limited	2004/10/19	Dhambojhi chowk, Nepalgunj	081-526254	081-526234
18	Sanima Bikas Bank Limited	2004/11/26	Nagpokhari, Kathmandu	442897/80	4428969
19	Gaurishankar Development Bank Ltd.	2004/11/19	Kawasoti, Nawalparasi	78-540040	78-540469
20	Gorkha Bikas Bank Limited	2004/12/01	Putalisadak, Kathmandu	4255650	4-242829
21	Gandaki Bikas Bank Ltd.	2005/01/19	New Road, Pokhara	061-540466	061-541255
22	Infrastructure Development Bank Ltd.	2005/04/29	Banepa, Kavre	011-660542/43	011-660552
23	Business Development Bank Ltd.	2005/05/10	New Road, Pokhara	061-540725	061-540724
24	Biratnaxmi Bikas Bank Limited	2005/05/11	Biratnagar, Morang	021-538051/52	021-538218
25	Excel Development Bank Ltd.	2005/07/21	Anarmani, Birtamod, Jhapa	023-543564	023-543563
26	Western Development Bank Ltd.	2005/09/15	Tribhuvannagar, Ghorahi, Dang	082-560732	082-560907
27	Himchuli Bikas Bank Limited	2005/11/07	Mahendrapool, Pokhara	061-542300/400	061-542333
28	Araniko Bikas Bank Ltd.	2006/07/06	Dhulekhel, Kavrepalanchwok	011-490193, 490195	011-490193
29	NDEP Development Bank Ltd.	2006/07/17	Kamaladi, Kathmandu	4242272	4251653
30	Clean Energy Development Bank Ltd.	2006/09/06	Sitapaila, Kathmandu	4671444, 4671666	4277013
31	Mitery Development Bank Ltd.	2006/10/13	Mahendrapath-5, Dharan	025-531317	025-531354
32	Tinau Bikas Bank Ltd.	2006/10/13	Sangampani, Butwal	071-541055	071-546287
33	Rising Development Bank Ltd.	2006/12/18	Narayangadh, Chitawan	056-501850	056-501838
34	Muktinath Bikas Bank Ltd.	2006/12/18	Putalibazar, Syanja	063-420564	063-420547
35	Sewa Bikas Bank Ltd.	2007/02/25	Butawal	071-546993 / 94	071-542694
36	Kankai Bikas Bank Ltd.	2007/05/04	Damak, Jhapa	023-584749	023-584610
37	Public Development Bank Ltd.	2007/06/07	Birjunji, Parsa	051-527822 / 33	051-527866
38	Mahakali Bikas Bank Ltd.	2007/08/18	Mahendranagar, Kanchanpur	099-521365	099-525790
39	Ace Development Bank Ltd.	2007/08/15	Narayanchaur, Kathmandu	4441110/ 4411760	4445554
40	Sangrila Bikas Bank Ltd.	2007/08/26	Pokhara, Kaski	061-538229	061-538390
41	Bhargab Bikas Bank Ltd.	2007/08/30	Nepalgunj, Banke	081-521027/ 525037	081-526058
42	Vibor Bikas Bank Ltd.	2007/10/04	Tripureshwor, Kathmandu	4233373	4233376
43	Resunga Bikas Bank Ltd.	2007/09/26	Tamghas, Gulmi	079-520715	079-520248
44	Rara Bikas Bank Ltd.	2007/09/30	Birendranagar, Surkhet	083-523500	083-620153
45	Diyalo Bikas Bank Ltd.	2007/10/01	Banepa, Kavre	011-660676/ 661215	011-660695
46	Country Development Bank Ltd.	2007/10/04	Banepa, Kavre	011-660701 / 660722	011-660733
47	Kasthamandap Development Bank Ltd.	2007/10/25	New Road, Kathmandu	4258400	4233804
48	Alpine Development Bank Ltd.	2007/10/05	Hetauda, Makawanpur	057-524674	057-524673
49	Nilgiri Bikas Bank Ltd.	2007/10/25	Beni, Maygdi	069-520955	069-520956
50	Corporate Development Bank Ltd.	2007/10/25	Birjung, Parsa	051-531031	051-527843
51	Kamana Bikas Bank Ltd.	2007/09/29	Lekhmath, Kaski	061-560300/ 560700	061-560499
52	City Development Bank Ltd.	2007/10/19	Pokhara, Kaski	061-521505	061-533038
53	Garima Bikas Bank Ltd.	2007/11/23	Sangja	063-440015	063-440083
54	Biswo Bikas Bank Ltd.	2007/11/21	Pokhara, Kaski	061-528001/ 528002	061-528003
55	Pathibhara Bikas Bank	2007/11/21	Urlabari, Morang	021-540702	021-540701
56	Professional Bikas Bank Ltd.	2007/10/17	Banepa, Kavre	16913574	
57	Kabeli Bikas Bank Ltd.	2007/11/15	Dhankuta	026-521435	026-521436
58	Purnima Bikas Bank Ltd.	2008/05/20	Sidhardhanagar, Rupandehi	071-520856	71523857
59	Jyoti Bikas Bank Ltd.	2008/08/25	Kamal Pokhari, Kathmandu	4427627	4442192
60	Shine Development Bank Ltd.	2009/02/22	Butwal	071-551498/551500	071-551497
61	Bagmati Development Bank Ltd.	2009/03/23	Hariwan, Sarlahi	046-530508	046-530509
62	Hamro Bikas Bank Ltd.	2009/04/19	Nuwakot	010-561777	010-561779
63	Kakre Bihar Bikash Bank Ltd.	2009/05/15	Surkhet	083-524432	083-524472
64	Pacific Development Bank Ltd.	2009/07/26	Beshishahar, Lamjung	066-520789	066-520787
65	Civic Development Bank Ltd.	2009/08/13	Dhadingbesi, Dhading	010-520704	010-520072
66	International Development Bank Ltd.	2009/09/4	Taku, Kathmandu	4212814	4212774
67	Kanchan Development Bank Ltd.	2009/09/19	Mahendranagar, Kanchanpur	099-520263	099-520265
68	Gulmi Bikas Bank Ltd.	2009/09/24	Tamghas, Gulmi	079-520038	079-521184
69	Bright Development Bank Ltd.	2009/10/08	Panouti, Kavre	011-440682	011-440684
70	Matribhumi Bikas Bank Ltd.	2009/10/09	Sindhulimadi, Sindhuli	047-520625	047-520625
71	Innovative Development Bank Ltd.	2009/11/13	Sidhardhanagar, Rupandehi	071-526301	071-526303
72	Jhimruk Bikas Bank Ltd.	2009/12/14	Pyuthan		
73	Metro Development Bank Ltd.	2009/12/16	Pokhara, Kaski	061-526347	061-525810

Table No. 49
Sectorwise Credit Outstanding of Finance Companies
Mid-January, 2010 (Poush end, 2066)

Rs. in Lakhs

Development Banks	Nepal Housing	Nepal Finance	NIDC	Annapurna	Nepal Share	Peoples	Mercentile	Kathmandu	Himalaya	Union	Gorkha	Paschhimanchal *	Nepal Housing	Universal	Samjhana	Goodwill	Siddhartha	Shree Investment	Lumbini	Inbesta	Yeti	Standard	International
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23
1 Agriculture		296.0	18.0	161.0				6.0	28.3	82.0		148.9	228.6			114.2		380.0	28.0	60.2			
2 Mines													4.8						50.0			100.1	64.0
3 About Productions		78.1	315.5	1292.0	749.0	13.0	12.5			652.0	37.0	339.6	89.7	6.5	47.0		336.2	1700.2	1108.0		2171.2	79.8	204.8
4 Construction	4812.0	1412.8	1979.3	8096.0	16683.2	5415.0	12.9	2179.0	1439.3	4531.0	658.0	1972.0	4546.7	3244.0	1827.0	4829.6	4554.2	1520.7	6300.0	54.4	1485.8	6725.2	601.3
5 Metal Productions, Machinery & Electrical Tools & fitting		1.6	1.3	1437.0																			
6 Transportation Equipment Production & Fitting				472.1		41.5																	
7 Transportation, Communications & Public Services																							
8 Wholesaler & Retailers		157.3	340.9	10847.0	654.7					1472.0	847.0	1336.0	8.5		236.0	938.8	1277.5	209.5	1527.0		602.4	2120.8	13744.1
9 Finance, Insurance & Fixed Assets		989.0	647.3	2779.0	959.2	2655.0	95.7	137.5	1747.0	175.0	110.0	354.0	226.4	6046.3	191.0	3447.4	1393.6	2079.6	2236.0		324.2	983.7	547.2
10 Service Industries			1406.3		10659.8			686.3		731.0		2842.0	5400.6					2896.3	880.0			136.6	2455.4
11 Consumable Loan	208.0	920.3	1591.2	616.0	1524.2	2031.0	64.5			686.0	497.0	110.9	527.2	211.8		954.0	266.4	1354.4	300.0	15.6	223.4	3300.3	343.2
12 Local Government					331.8				55.0									50.5					
13 Others		2080.6	3009.9	1560.0	7549.1	16.0		487.2	735.0	2382.0	2383.0	1510.0	659.4	1136.0	230.0	84.6	74.9	836.3	769.0	11.1	1067.4	4445.1	12182.8
Total	5020.0	6283.1	10530.1	29166.0	43934.5	10130.0	476.2	4396.1	4250.2	11237.0	4575.0	8839.3	13540.4	10844.7	3423.0	10981.2	8098.6	11437.9	14512.0	768.5	6059.4	17898.5	30722.5

* Figures are as of Mid-July 2009

Table No. 49
Sectorwise Credit Outstanding of Finance Companies
Mid-January, 2010 (Poush end, 2066)

Rs. in Lakhs

	Development Banks																							
	Mahalaxmi	Lalitpur	Bhajaratna	United	General	Nepal Shreelanka	Merchant	Alpic	Nava Durga	Janaki	Pokhara	Central	Premie	Arun	Multipurpose	Butwal	Shrijana	Om	Cosmic	World	Capital	Crystal	Royal	
	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	
1	Agriculture	310.2		32.0		29.0		3.0	163.0		31.3		59.0		68.2	124.1			145.0	21.0	893.3		69.0	
2	Mines		47.0													53.9								
3	About Productions	664.6	6.3	45.0	5703.4	269.0	42.9	69.8	1317.9	773.2	530.1		14.0	737.0		39.5	355.6	226.2	51.0	123.0	338.6	1774.0		493.7
4	Construction	4719.9	13489.6	637.0	96.0	3794.0	145.99	386.9	853.1	264.7	2732.6	3827.8	1793.0	6136.0	162.5	194.0	543.1	238.2	4806.0	1371.6	546.7	137.6	3555.2	880.3
5	Metal Productions, Machinery & Electrical Tools & fitting	62.3	13.0	441.0	1499.7		4.9	37.2	69.4	24.3				235.0	98.8		86.3		14.2	36.2	4.0		9.4	
6	Transportation Equipment Production & Fitting	15.4	958.3		356.5		78.9		73.7					95.0			25.0		1337.0	516.9	831.9	397.3		227.4
7	Transportation, Communications & Public Services	1996.6	23.7					947.3	314.2	24.9	179.3	459.8	914.0	724.0		139.1	2183.0	19.1	12.0			83.7	324.4	
8	Wholesaler & Retailers	1438.6	832.9	411.0	506.2	1536.0	48.8	38.7	176.9	2686.7	2689.1	7200.1	100.0	758.0	190.0	87.4	684.0		3416.0	144.1	54.9	920.8		267.8
9	Finance, Insurance & Fixed Assets	109.0	332.5		1541.9			304.5	2294.1	1741.7							6028.2		3932.0	248.2	4273.9	323.5		6508.6
10	Service Industries	350.8	17.4			497.0	0.5	32.6	322.3	244.2		1588.7					47.3	83.6	322.0	345.4	342.7	385.0		229.6
11	Consumable Loan	276.1	1431.3	73.0	4165.1	707.0	89.2	26.8	317.2	360.0	316.4	1194.2	1140.0	97.0	62.4	91.6	488.2	34.3	1131.0	1165.3	133.8	1237.5	722.7	357.2
12	Local Government								40.2		84.5													
13	Others	3023.3	5118.1	342.0	4568.9	436.0	5.1		2474.4	185.5	777.0	111.9	8480.0	20.0	329.7	124.7	899.4	350.6			4343.0	16942.7	4656.2	4170.8
	Total	12966.7	22270.0	1981.0	18437.6	7268.0	416.2	1843.8	8256.3	6468.2	7309.0	14413.8	12441.0	8861.0	843.3	744.5	11518.2	951.9	15007.0	4073.6	11151.6	23015.7	9017.8	13538.2

* Figures are as of Mid-July 2009

Table No. 49
Sectorwise Credit Outstanding of Finance Companies
Mid-January, 2010 (Poush end, 2066)

Rs. in Lakhs

Development Banks		Guheshworil	Patan	Fewa	Everest	Birgunj	Prudential	ICFC	IME	Sagarmatha	Shikhar	Civil	Prabhu	Imperial	Kuber	Nepal Express	Valley	Seti	Hama	Reliable	Lord Buddha	
		47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	
1	Agriculture		75.0	13.0	56.6		9.0	130.7	47.9	59.0			138.0		17.67	26.89		117.8			3.5	
2	Mines											1500.0	47.0									
3	About Productions	54.0	69.2	383.0	22.7	127.2	320.0	2335.5	354.6	297.0			453.0	234.46	22.27	122.94		91.49	2.47		350.99	
4	Construction	219.2	178.6	7257.0	1331.5	3411.4	365.5	627.5	20048.9	1357.8	101.2	26029.5	2286.0	629.46	181.98	348.15	2369.39	47.83	106.61	2989	489.56	
5	Metal Productions, Machinery & Electrical Tools & fitting			96.0	5.3		229.0		41.0	44.7		3032.0	311.0	31.45	37.82	0.13						
6	Transportation Equipment Production & Fitting	7.2		79.0		89.4	234.6		524.2				4285.0		249.04			80.95	17.56	874		
7	Transportation, Communications & Public Services	2.9		3325.0	665.6	1910.4		35.0	140.6	1604.2				701.25		788.45		40.41		3351	869.92	
8	Wholesaler & Retailers		106.7	2353.0	27.1	2422.0	649.4	1429.2	731.7	261.5	1529.6	24893.1	628.0	459.9	57.68	453.53	1106.17	458.41		2363	1144.29	
9	Finance, Insurance & Fixed Assets	1559.5	24.9	160.0		3667.4	1964.5	9039.4	699.6	3049.9	1175.8	240215.4	6181.0	3071.82	4082.35	867.56					661	
10	Service Industries		32.0	180.0	25.7	526.1	444.3	68.8	370.5	381.2		2943.1	808.0	90		304.56	19.41	19.89	5.14	3532	149.81	
11	Consumable Loan		732.3	389.0		797.7	1256.3	668.4	631.3	398.3	510.0	18470.7	876.0		287.12	35.3	43.28	19.06	6		93.98	
12	Local Government										40.7				42.7	27.62						
13	Others	5585.6	2058.9	1306.0	414.3	7927.3	3797.3	7384.6	2902.9	2289.6	876.0	131683.1	10460.0	964.1	2411.34	2513.94	226.77	70.56	4878.29	5324	979.43	
	Total	7428.4	3277.6	15541.0	2548.9	20879.0	9269.8	21719.0	26493.2	9743.0	4233.4	448766.9	26473.0	6182.4	7390.0	5489.1	3765.0	946.4	5016.1	18433.0	4742.5	

* Figures are as of Mid-July
2009

Table No. 49
Sectorwise Credit Outstanding of Finance Companies
Mid-January, 2010 (Poush end, 2066)

Rs. in Lakhs

Development Banks		Api	Nameste	Kaski	SFCL	Zenieth	Unique	Manju	Swostik	Subhalaxmi	Jebil's	Narayani National	Reliance	Total
		67	68	69	70	71	72	73	74	75	76	77	78	
1	Agriculture		1.73	108		30.44				100		498	308.89	4158.3
2	Mines													1862.0
3	About Productions	38.95	7.5				235	109.44				1272		26078.3
4	Construction	1120.59	366.09	381	304.69	1255.87	141.39	913.31	846.43		382.92	5712		154353.7
5	Metal Productions, Machinery & Electrical Tools & fitting			4035						0.6			55	11126.8
6	Transportation Equipment Production & Fitting				127.02		664.4			304.92			245.49	13330.0
7	Transportation, Communications & Public Services	759.03	17.85	1409		207.52		428.95				587		44899.6
8	Wholesaler & Retailers	971.89	51.95	1147	44	884.17	361.65	655	95.15	193.75	121.5	1917	79.5	79349.1
9	Finance, Insurance & Fixed Assets			563	682.36	1627.56	58	1602.12		154		2367		317480.6
10	Service Industries	100.89		134		654.9	9.64	656.06	423.66	127		1633	298.02	20859.3
11	Consumable Loan	107.54	51.92	143	128.45	117.89	46.17	92.25	329.65	290.91	65.69	364	512.51	48885.2
12	Local Government					13.7								299.9
13	Others	876.89	117.23	1298	428.73	762.37	2705.48	1031.5	13.71	3078.42	355.19	4620	86.03	286173.4
	Total	3975.8	614.3	9218.0	1715.3	5554.4	4221.7	5488.6	1708.6	4249.6	925.3	18970.0	1585.4	1008856.2

* Figures are as of Mid-July 2009

Table No. 50
Unaudited Financial Results (Quarterly) Of Finance Companies
Mid-January, 2010 (Poush end, 2066)

		77	78	Rs.In "000"
S. N.	Particulars	Narayan Natl.	Reliance	Total
1.	Total Capital and Liabilities (1.1 to 1.7)	2659747.0	275208.0	97633634.1
1.1	Paid Up Capital	433325.0	140000.0	13474139.0
1.2	Reserve and Surplus	187038.0	108.0	3351709.3
1.3	Debenture and Bond			46652.0
1.4	Borrowings	40000.0		5371616.0
1.5	Deposits (a.+b.)	1799301.0	130217.0	67728634.0
a.	Domestic Currency	1799301.0	130217.0	67728634.0
b.	Foreign Currency			0.0
1.6	Income Tax Liability			231763.1
1.7	Other Liabilities	200083.0	4883.0	7429120.7
2.	Total Assets (2.1 to 2.7)	2659747.0	275208.0	97633634.1
2.1	Cash and Bank Balance	314976.0	440.0	8683577.5
2.2	Money at Call and Short Notice		96845.0	4895563.4
2.3	Investments	231128.0	3000.0	3944214.5
2.4	Loans and Advances	1897005.0	158543.0	73736023.7
a.	Real Estate Loan	228356.0	26602.0	16946081.3
b.	Home/Housing Loan	564145.0	30888.0	10700947.8
c.	Margin Type Loan	39156.0	3300.0	1786180.5
d.	Term Loan	141838.0	97753.0	7989986.5
e.	Overdraft Loan/TR Loan/WC Loan			8653138.9
f.	Others	923510.0		27618108.7
2.5	Fixed Assets	81051.0	7980.0	2988834.9
2.6	Non Banking Assets	4399.0		245023.4
2.7	Other Assets	131188.0	4436.0	3140396.6
3.	Profit and Loss Account	Up to This Quarter	Up to This Quarter	Up to This Quarter
3.1	Interest Income	127645.0	2244651.0	6826697.9
3.2	Interest Expense	66366.0	790563.0	3617107.9
	A. Net Interest Income (3.1 - 3.2)	61279.0	1454088.0	3209590.0
3.3	Fees, Commission and Discount	166.0	190770.0	333682.5
3.4	Other Operating Income	11701.0	2289862.0	2680208.1
3.5	Foreign Exchange Gain/Loss (Net)			(346.0)
	B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5)	73146.0	3934720.0	6223134.7
3.6	Staff Expenses	8134.0	638494.0	954889.6
3.7	Other Operating Expenses	7356.0	1540643.1	1904598.8
	C. Operating Profit Before Provision (B. -3.6-3.7)	57656.0	1755582.9	3363646.4
3.8	Provision for Possible Losses	2074.0	1585438.6	2015418.2
	D. Operating Profit (C. -3.8)	55582.0	170144.4	1348228.2
3.9	Non Operating Income / Expenses (Net)	1416.0		(44080.0)
3.10	Write Back of Provision for Possible Loss			412229.0
	E. Profit from Regular Activities (D+3.9+3.10)	56998.0	170144.4	1716377.2
3.11	Extraordinary Income/Expenses (Net)	(234.0)		11390.0
	F. Profit before Bonus and Taxes (E. + 3.11)	56764.0	170144.4	1727767.2
3.12	Provision for Staff Bonus	5160.0	15467.0	126947.5
3.13	Provision for Tax	15481.0	46403.2	381491.8
	G. Net Profit/Loss (F. - 3.12-3.13)	36123.0	108274.2	1219327.9
4.	Ratios	At the End of This Quarter	At the End of This Quarter	At the End of This Quarter #
4.1	Capital Fund to RWA	28.6%	73.7%	25.05%
4.2	Non Performint Loan(NPL) To Total Loan	1.2%	0.0%	1.98%
4.3	Total Loan Loss Provision to Total NPL	218.6%	0.0%	1669.42%
4.4	Cost of Funds	7.4%	9.8%	8.91%

Note:- Total NPL Percent is Based on Gross Loan of Banks.

Total ratios are calculated on simple average except for NPL for which weighted average is applied.

* Data not available.

Table No. 51
NPL Status of FINANCE COMPANIES
Mid-January, 2010

Rs. in Thousand

S.No.	Name Of Finance Companies	Total Loan	Total NPL	% of NPL
1	Nepal Housing Development Finance Co.Ltd.	502,044.00	19,429.10	3.87
2	Nepal Finance Co.Ltd.	628,309.39	13,194.50	2.10
3	NIDC Capital Markets Ltd.	994,054.00	47,615.19	4.79
4	Annapurna Finance Co.Ltd.	2,834,964.00	48,194.39	1.70
5	Nepal Share Markets and Finance Ltd.	4,393,432.00	83,475.21	1.90
6	Peoples Finance Ltd.	1,013,019.00	18,842.15	1.86
7	Mercentile Finance Co. Ltd.	47,619.00	N/A	
8	Kathmandu Finance Ltd.	439,613.00	8,528.49	1.94
9	Himalaya Finance Ltd.	425,025.00	7,522.94	1.77
10	Union Finance Ltd.	1,101,643.00	10,465.61	0.95
11	Gorkha Finance Ltd.	422,443.00	24,374.96	5.77
12	Paschhimanchal Finance Co.Ltd.	1,050,743.00	44,656.58	4.25
13	Nepal Housing & Merchant Finance Ltd.	1,274,007.00	60,260.53	4.73
14	Universal Finance Ltd.	1,084,472.00	10,627.83	0.98
15	Samjhana Finance Co. Ltd.	342,359.00	13,009.64	3.80
16	Goodwill Finance Ltd.	1,098,129.00	13,506.99	1.23
17	Siddhartha Finance Ltd.	809,855.00	19,922.43	2.46
18	Shree Investment & Finance Co. Ltd.	1,143,792.69	7,777.79	0.68
19	Lumbini Finance & Leasing Co. Ltd.	1,451,207.00	66,610.40	4.59
20	Investa Finance Ltd.	76,851.00	13,571.89	17.66
21	Yeti Finance Co. Ltd.	605,943.00	18,178.29	3.00
22	Standard Finance Ltd.	1,763,710.00	8,113.07	0.46
23	International Leasing & Finance Co. Ltd.	3,072,250.00	97,697.55	3.18
24	Mahalaxmi Finance Co. Ltd.	1,296,671.00	14,911.72	1.15
25	Lalitpur Finance Co. Ltd.	2,226,999.00	52,779.88	2.37
26	Bhajuratna Finance & Saving Co. Ltd.	198,159.00	8,025.44	4.05
27	United Finance Ltd.	1,807,918.00	17,175.22	0.95
28	General Finance Ltd.	707,804.00	27,392.01	3.87
29	Nepal Shreelanka Merchant Banking & Finance Ltd.	41,580.00	24,881.47	59.84
30	Merchant Finance Co. Ltd.	164,882.00	15,795.70	9.58
31	Alpic Everest Finance Ltd.	825,626.00	34,098.35	4.13
32	Nava Durga Finance Co.Ltd.	646,821.00	7,761.85	1.20
33	Janaki Finance Ltd.	648,684.00	64,608.93	9.96
34	Pokhara Finance Ltd.	1,441,392.00	42,809.34	2.97
35	Central Finance Co. Ltd.	1,244,143.00	5,598.64	0.45
36	Premier Finance Co. Ltd.	886,085.00	13,025.45	1.47
37	Arun Finance & Saving Co. Ltd.	84,330.00	11,241.19	13.33
38	Multipurpose Finance Co. Ltd	74,448.37	74.45	0.10
39	Butwal Finance Co. Ltd.	1,117,469.00	16,650.29	1.49
40	Shrijana Finance Ltd.	95,192.00	2,122.78	2.23
41	Om Finance Ltd.	1,500,711.00	9,604.55	0.64
42	CMB Finance Ltd.	407,362.00	115,487.13	28.35
43	World Merchant Banking & Finance Ltd.	1,115,165.00	11,151.65	1.00
44	Capital Merchant Banking & Finance Ltd.	2,301,568.00	56,158.26	2.44
45	Crystal Finance Ltd.	901,872.00	43,199.67	4.79
46	Royal Merchant Banking & Finance Ltd.	1,317,334.00	21,999.48	1.67
47	Guheshwori Merchant Banking & Finance Ltd.	742,842.00	5,719.88	0.77
48	Patan Finance Ltd.	327,757.00	13,208.61	4.03
49	Fewa Finance Ltd.	1,554,142.00	2,952.87	0.19
50	Everest Finance Co. Ltd.	254,888.00	10,093.56	3.96
51	Birgunj Finance Ltd.	2,091,781.00	15,688.36	0.75
52	Prudential Finance Company Ltd	1,000,833.00	6,405.33	0.64
53	ICFC Finance Ltd.	2,171,904.00	10,207.95	0.47
54	IME Financial Institution Ltd.	2,649,286.00	25,698.07	0.97
55	Sagarmatha Merchant Banking and Finance Co. Ltd	974,296.00	3,507.47	0.36
56	Shikhar Finance Ltd.	423,337.00	13,843.12	3.27
57	Civil Merchant Bittiya sanstha Ltd.	448,793.00	1,481.02	0.33
58	Prabhu Finance Co. Ltd.	2,656,851.00	1,036.17	0.04
59	Imperial Finance Ltd.	618,219.00	19,906.65	3.22
60	Kuber Merchant Bittiya sanstha Ltd.	730,792.00	8,915.66	1.22
61	Nepal Express Finance Ltd.	548,908.00	439.13	0.08
62	Valley Finance Ltd.	376,503.00	1,430.71	0.38
63	Seti Bittiya sanstha Ltd.	94,641.00	N/A	
64	Hama Merchant & Finance Ltd.	501,607.00	21,518.94	4.29
65	Reliable Finance Ltd.	1,816,412.00	90.82	0.01
66	Loard Buddha Finance Ltd.	474,247.93	8.54	0.00
67	Api Finance Ltd.	397,578.17	318.06	0.08
68	Nameste Bittiya Sanstha Limited.	59,866.00	933.91	1.56
69	Kaski Finance Limited	921,798.00	719.00	0.08
70	Suryadarshan Financial Co. Ltd.	171,525.00	1,578.03	0.92
71	Zenith Finance Ltd.	555,441.00	888.71	0.16
72	Unique Financial Institution Ltd.	422,173.19	422.17	0.10
73	Manjushree Financial Institution Ltd.	548,864.00	-	-
74	Swostik Merchant Finance Company Ltd.		N/A	
75	Subhalaxmi Finance Ltd.	424,961.00	339.97	0.08
76	Jebil's Finance Ltd.	92,530.00	-	-
77	Narayani National Finance Ltd.	1,897,005.00	22,953.76	1.21
78	Reliance Finance Ltd.	158,543.00	-	-
	Total	73,736,023.74	1,462,435.44	1.98

N/A = Data not available

List of Class C Licensed Financial Institutions (Finance Companies)

Mid - January, 2010

	Names	Operation Date (A.D.)	Head Office	Telephone No.	Fax No.
1	Nepal Housing Development Finance Co.Ltd.	1992/03/08	Bijulibazar, Kathmandu	4780259	4782753
2	Nepal Finance Co.Ltd.	1993/01/06	Kamaladi Mode, Kathmandu	4220031	4241237
3	NIDC Capital Markets Ltd.	1993/03/11	Kamalpokhari, Kathmandu	4423219	4423401
4	Annapurna Finance Co.Ltd.	1993/09/30	Chipledhunga, Pokhara	061-522671	061-525797
5	Nepal Share Markets and Finance Ltd.	1993/10/19	Ramshahapath, Kathmandu	4252332	4248845
6	Peoples Finance Ltd.	1993/04/15	Tripureshwor, Kathmandu	4260991	4262405
7	Mercentile Finance Co. Ltd.	1994/11/10	Birgunj, Parsa	051-526874	051-521673
8	Kathmandu Finance Ltd.	1994/11/10	Dillibazar, Kathmandu	4430527	4437403
9	Himalaya Finance Ltd.	1993/11/11	Sundhara, Kathmandu	4259376	4250172
10	Union Finance Ltd.	1995/12/12	Kamaladi, Kathmandu	4241648/49	4241645
11	Gorkha Finance Ltd.	1995/03/12	Hattisar, Kathmandu	4438647	4429096
12	Paschhimanchal Finance Co.Ltd.	1995/04/09	Butawal, Rupandehi	071-541609	071-541924
13	Nepal Housing & Merchant Finance Ltd.	1995/04/11	Dillibazar, Kathmandu	4430528	4436183
14	Universal Finance Ltd.	1995/04/27	Kantipath, Kathmandu	4240998	4245895
15	Samjhana Finance Co. Ltd.	1995/05/03	Banepa, Kavre	011-664561	011-664716
16	Goodwill Finance Ltd.	1995/05/16	Hattisar, Kathmandu	4444039	4443414
17	Siddhartha Finance Ltd.	1995/05/25	Siddharthanagar, Rupandehi	071-521478	071-523272
18	Shree Investment & Finance Co. Ltd.	1995/06/01	Dillibazar, Kathmandu	4426146	4421779
19	Lumbini Finance & Leasing Co. Ltd.	1995/06/26	Thamel, Kathmandu	4423443	4425655
20	Investa Finance Ltd.	1995/07/17	Birgunj, Parsa	051-690897	051-529377
21	Yeti Finance Ltd.	1995/07/23	Hetauda, Makawanpur	057-520822	057-521842
22	Standard Finance Ltd.	1995/07/23	Naxal, Kathmandu	4444754	4435833
23	International Leasing & Finance Co. Ltd.	1995/10/31	Naya Baneshwor, Kathmandu	4782010	4782267
24	Mahalaxmi Finance Ltd.	1995/11/26	Putalisadak, Kathmandu	4224179	4230664
25	Lalitpur Finance Ltd.	1995/12/12	Lagankhel, Lalitpur	5523850	5531916
26	Bhajaratna Finance & Saving Co. Ltd.	1996/01/09	Kantipath, Kathmandu	4249534	4261316
27	United Finance Ltd.	1996/01/25	Durbar marg, Kathmandu	4241648	4241645
28	General Finance Ltd.	1996/02/02	Chabahil, Kathmandu	4484753	4484754
29	Nepal Shreelanka Merchant Banking & Finance Ltd.	1996/02/04	Kamaladi, Kathmandu	4440300	4441034
30	Merchant Finance Co. Ltd.	1996/01/02	Newroad, Kathmandu	4421244	4246403
31	Alpic Everest Finance Ltd.	1996/07/16	Kathmandu Mall, Kathmandu	4150301	4150304
32	Nava Durga Finance Co.Ltd.	1997/02/09	Itachhe, Bhaktapur	6612999	6611999
33	Janaki Finance Company Ltd.	1997/03/07	Janakpurdham, Dhanusha	041-521586	041-523340
34	Pokhara Finance Ltd.	1997/03/16	Gairapatan, Pokhara	061-531145	061-531610
35	Central Finance Ltd.	1997/04/14	Kupondole, Lalitpur	5544517	5540842
36	Premier Finance Co. Ltd.	1997/05/08	Kumaripati, Lalitpur	5521223	5550412
37	Arun Finance Ltd.	1997/08/17	Dharan, Sunsari	025-523185	025-524450
38	Multipurpose Finance Co. Ltd	1998/03/25	Rajbiraj, Saptari	031-521170	031-521980
39	Butwal Finance Ltd.	1998/06/21	Butawal, Rupandehi	071-544288	071-548711
40	Shrijana Finance Ltd.	1999/12/14	Biratnagar, Morang	021-440536	021-440481
41	Om Finance Ltd.	2000/09/17	New Road, Pokhara	061-532600	061-532800
42	CMB Finance Ltd.	2000/11/20	Jamal, Kathmandu	4223154	4232678
43	World Merchant Banking & Finance Ltd.	2001/08/10	Hetauda, Makawanpur	057-521129	057-523229
44	Capital Merchant Banking & Finance Ltd.	2002/02/01	Battispatali, Kathmandu	4469702	4496321
45	Crystal Finance Ltd.	2002/02/13	Bag Durbar, Kathmandu	4218269	4219058
46	Royal Merchant Banking & Finance Ltd.	2002/02/14	Durbar marg, Kathmandu	4242900	4231347
47	Guheshwori Merchant Banking & Finance Ltd.	2002/06/13	Pulchowk, Lalitpur	5550406	5536169
48	Patan Finance Ltd.	2002/06/23	Pulchowk, Lalitpur	5009523	5009521
49	Fewa Finance Ltd.	2003/04/30	Chipledhunga, Pokhara	061-538300	061-538738
50	Everest Finance Co. Ltd.	2003/07/02	Siddharthanagar, Rupandehi	071-526507	071-526508
51	Birgunj Finance Ltd.	2003/09/28	Kamaladi, Kathmandu	4222730	4222882
52	Prudential Finance Company Ltd	2003/06/06	Dillibazar, Kathmandu	4445988	4446453
53	ICFC Finance Ltd.	2003/06/15	Bhatbhateni, Kathmandu	4425292	4425294
54	IME Financial Institution Ltd.	2005/01/08	Pani Pokhari, Kathmandu	4002505	4002502
55	Sagarmatha Merchant Banking and Finance Ltd	2005/08/29	Manvawan, Lalitpur	5547841	5535419
56	Shikhar Finance Ltd.	2005/09/15	Thapathali, Kathmandu	4100525	4100527
57	Civil Merchant Bittiya sanstha Ltd.	2005/09/18	Kuleshwor, Kathmandu	4289524	4289596
58	Prabhu Finance Co. Ltd.	2006/02/16	Lainchaur, Kathmandu	4442364	4442545
59	Imperial Finance Ltd.	2006/03/08	Thapathali, Kathmandu	4101518	4101522
60	Kuber Merchant Finance Ltd.	2006/03/24	Kamalpokhari, Kathmandu	4416854	4416836
61	Nepal Express Finance Ltd.	2006/05/04	Sundhara, Kathmandu	4268056	4268332
62	Valley Finance Ltd.	2006/05/11	Maharajganj, Kathmandu	4721359	4721216
63	Seti Bittiya Sanstha Ltd.	2006/06/07	Tikapur, Kailali	091-560950	091-560966
64	Hama Merchant & Finance Ltd.	2006/06/16	Tripureshwor, Kathmandu	4249503	4250245
65	Reliable Finance Ltd.	2006/09/06	Sundhara, Kathmandu	4218989	4218997
66	Lord Buddha Finance Ltd.	2006/11/19	Phasikeb, Kathmandu	4212770	4216825
67	Api Finance Ltd.	2007/04/25	B.P. Chowk, Pokhara	061-528325	061-528324
68	Nameste Bittiya Sanstha Limited.	2007/07/07	Ghorahi, Dang	082-561659	082-561559
69	Kaski Finance Limited	2007/07/30	Pokhara, Kaski	061-523011	061-523699
70	Suryadarshan Finance Co. Ltd.	2007/07/30	New Baneshor, Kathmandu	4785211	4785213
71	Zenith Finance Ltd.	2007/10/08	Newroad, Kathmandu	4233405	4233208
72	Unique Financial Institution Ltd.	2007/10/12	Putalisadak, Kathmandu	4440956	4440938
73	Manjushree Financial Institution Ltd.	2007/10/15	New Baneshor, Kathmandu	4782517	4782534
74	Swastik Merchant Finance Company Ltd.	2007/10/16	Khichapokhari, Kathmandu	4233517	4233519
75	Subhalaxmi Finance Ltd.	2007/11/11	Naxal, Kathmandu	4441734	4441736
76	Jebils Finance Ltd.	2009/10/28	New Road, Kathmandu	4220426	4220402
77	Narayani National Finance Ltd.	2009/11/01	Kalikasthan, Kathmandu	4435314	4430374
78	Reliance Finance Ltd.	2009/12/03	Pradarsani Marg, Kathmandu	4261104	4220698

Table No. 54
Sources & Uses of Fund RURAL DEVELOPMENT BANK
Mid-January, 2010

(Rs. In Lakh)

	PUGBB	MGBB	PAGBB	MPGBB *	SPGBB	TOTAL
	1	2	3	4	5	
1 CAPITAL FUND	791.4	1075.0	780.9	818.5	598.6	4064.4
a. Paid-up Capital	600.0	1000.0	660.0	600.0	585.0	3445.0
b. General Reserves	191.4	72.5	88.0	38.1	13.6	403.6
c. Share Premium						0.0
d. Retained Earning			32.8			32.8
e. Others Reserves	0.0	2.4	0.1	180.4	0.0	183.0
1. Ex.Eq.Fund						0.0
2. Other		2.4	0.1	180.4		183.0
2 BORROWINGS	7262.2	8421.3	5520.0	7721.2	2240.2	31164.9
a. NRB		478.3	216.4	156.3	201.1	1052.2
b. "A"Class Licensed Institution		7437.6		7541.1	2039.0	17017.7
c. Foreign Banks and Fin. Ins.						0.0
d. Other Financial Ins.	7262.2	505.4	5303.6	23.8		13095.0
e. Bonds and Securities						0.0
3 DEPOSITS	1677.0	1521.1	1859.5	1146.8	483.4	6687.7
a. Current						0.0
Domestic						0.0
Foreign						0.0
b. Savings	1677.0	0.0	0.0	1090.1	483.4	3250.5
Domestic	1677.0			1090.1	483.4	3250.5
Foreign						0.0
c. Fixed	0.0	0.0	0.0	56.7	0.0	56.7
Domestic				56.7		56.7
Foreign						0.0
d. Call Deposits						0.0
e. Others		1521.1	1859.5			3380.6
4 Bills Payable						0.0
5 Other Liabilities	1126.0	593.9	1158.2	900.1	1838.3	5616.4
1. Sundry Creditors		21.7	100.5	67.5	13.7	203.4
2. Loan Loss Provision	281.9	94.7	582.9	378.3	510.3	1848.1
3. Interest Suspense a/c		68.7	117.5	320.6	885.9	1392.6
4. Others	844.1	408.8	357.2	133.7	428.4	2172.2
6 Reconciliation A/c		241.2	-3.3	15.6		253.4
7 Profit & Loss A/c			205.1	8.0	800.2	1013.3
TOTAL LIABILITIES	10856.5	11852.5	9520.4	10610.2	5960.6	48800.2
1 LIQUID FUNDS	438.3	962.5	979.9	520.7	176.8	3078.1
a. Cash Balance	32.7	53.6	62.9	27.6	21.9	198.7
Nepalese Notes & Coins	32.7	53.6	62.9	27.6	21.9	198.7
Foreign Currency						0.0
b. Bank Balance	405.6	908.9	917.0	230.3	154.8	2616.5
1. In Nepal Rastra Bank	50.8	27.4	5.0	45.1	33.7	161.9
Domestic Currency	50.8	27.4	5.0		33.7	116.8
Foreign Currency						0.0
2. "A"Class Licensed Institution	354.8	881.5	912.0	185.2	121.1	2454.6
Domestic Currency	354.8	881.5	912.0	185.2	121.1	2454.6
Foreign Currency						0.0
3. Other Financial Ins.						0.0
4. in Foreign banks						0.0
c. Money at Call	0	0	0	262.91	0	262.9
Domestic Currency				262.9		262.9
Foreign Currency						0.0
2 INVESTMENT IN SECURITIES	0	0	0	0	0	0.0
a. Govt. Securities						0.0
b. NRB Bond						0.0
c. Govt. Non-Fin. Ins.						0.0
d. Other Non-Fin Ins.						0.0
e. Non Residents						0.0
3 SHARE & OTHER INVESTMENT	8.0	4230.0	1200.6	6230.5	823.0	12492.1
1.1 Non Residents						0.0
2. Others	8.0	4230.0	1200.6	6230.5	823.0	12492.1
4 LOANS & ADVANCES	9754.2	5644.3	6614.3	2571.4	1472.4	26056.5
a. Govt. Entp.			0			0.0
b. Financial Institutions			6614.3	2571.4		9185.6
c. Pvt. Sector	9754.2	5644.3			1472.4	16870.9
5 BILL PURCHED	0	0	0	0	0	0.0
a. Domestic Bills Purchased						0.0
b. Foreign Bills Purchased						0.0
c. Import Bills & Imports						0.0
6 LOANS AGAINST COLLECTED BILLS	0	0	0	0	0	0.0
a. Against Domestic Bills						0.0
b. Against Foreign Bills						0.0
7 FIXED ASSETS	70.8	98.5	50.0	42.2	22.5	284.0
8 OTHER ASSETS	585.3	534.8	675.7	731.2	1184.2	3711.2
a. Accrued Interests	0	68.65	8.27	466.88	909.87	1453.7
Govt. Entp.			8.3	146.3	909.9	1064.4
Private Sector		68.7		320.6		389.3
b. Sundry Debtors		39.7	15.7	73.3	1.8	130.4
c. Staff Loan/Adv.		157.8	492.6	173.0	260.7	1084.1
d. Cash In Transit	19.0			8.8	8.8	36.6
e. Others	566.3	268.8	159.1	9.2	3.1	1006.5
9 Expenses not Written off						0.0
10 Non Banking Assets						0.0
11 Reconciliation Account					788.5	788.5
12 Profit & Loss A/c		382.4		514.1	1493.3	2389.8
TOTAL ASSETS	10856.5	11852.5	9520.4	10610.2	5960.6	48800.2

* Figures related to Mid-July, 2009.

Table No.55

Sources & Uses of Funds of MICRO FINANCE DEVELOPMENT BANKS
(AGGREGATE)

(Rs. in Lakh)

SOURCES AND USES		Mid - July						Mid-Jan
		2004	2005	2006	2007	2008	2009	2010
1	CAPITAL FUND	3504.3	4358.4	5141.0	7801.0	9502.0	15215.3	16676.0
	a. Paid-up Capital	2222.9	2497.5	2724.0	4772.0	6346.0	7544.2	8474.2
	b. General Reserves	109.7	1001.1	1108.0	408.0	615.0	961.8	1081.4
	c. Share Premium				0.0	0.0	0.0	0.0
	d. Retained Earning	126.0		409.0	512.0	595.0	823.7	1092.8
	e. Others Reserves	1045.8	859.8	900.0	2109.0	1946.0	5885.5	6027.6
	1. Ex.Eq.Fund				0.0	0.0	113.1	0.0
	2. Other			900.0	2109.0	1946.0	5772.5	6027.6
2	BORROWINGS	12987.5	17265.9	30212.0	41636.0	53290.0	59178.8	62504.0
	a. NRB	198.5	102.6	97.0	486.0	575.0	545.5	524.5
	b. "A"Class Licensed Institution	6068.8	6714.0	11496.0	25574.0	34031.0	36670.3	38610.6
	c. Foreign Banks and Fin. Ins.			7909.0	12554.0	13467.0	15237.0	16274.0
	d. Other Financial Ins.	6720.2	10449.3	10710.0	3022.0	5217.0	6726.1	7094.9
	e. Bonds and Securities				0.0	0.0	0.0	0.0
3	DEPOSITS	2258.1	3090.5	4327.0	5852.0	9484.0	13517.0	15551.5
	a. Current			0.0	0.0	0.0	0.0	0.0
	Domestic				0.0	0.0	0.0	0.0
	Foreign				0.0	0.0	0.0	0.0
	b. Savings			4327.0	5852.0	9484.0	8832.2	10446.1
	Domestic			4327.0	5852.0	9484.0	8832.2	10446.1
	Foreign				0.0	0.0	0.0	0.0
	c. Fixed			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
	d. Call Deposits				0.0	0.0	2.9	2.9
	e. Others	2258.1			0.0	0.0	4681.9	5102.6
4	Bills Payable			780.0	90.0	90.0	797.6	90.0
6	Other Liabilities	6875.9	9153.2	3194.0	7019.0	8762.0	16165.0	6451.5
	1. Sundry Creditors	82.5	83.6	574.0	165.0	979.0	426.0	971.2
	2. Loan Loss Provision			801.0	1687.0	2089.0	1757.3	1946.2
	3. Interest Suspense a/c			127.0	421.0	414.0	244.1	246.6
	4. Others	6793.4	9069.6	1692.0	4746.0	5280.0	13737.6	3287.5
7	Reconciliation A/c			1361.0	193.0	203.0	62.3	131.6
8	Profit & Loss A/c	382.5	680.9	766.0	658.0	1013.0	1737.1	1528.7
TOTAL LIABILITIES		26008.4	34548.9	45781.0	63159.0	82254.0	106673.2	102843.2
1	LIQUID FUNDS	3638.2	3595.3	10216.0	15753.0	9567.0	25107.1	11641.8
	a. Cash Balance	34.7	31.3	30.0	42.0	87.0	95.9	79.9
	Nepalese Notes & Coins			30.0	42.0	87.0	95.8	79.9
	Foreign Currency				0.0	0.0	0.0	0.0
	b. Bank Balance	3603.5	3564.0	9539.0	14960.0	8165.0	23159.8	9585.9
	1. In Nepal Rastra Bank	526.0	1069.4	1252.0	550.0	588.0	722.2	645.1
	Domestic Currency			515.0	270.0	352.0	375.2	398.1
	Foreign Currency			737.0	280.0	236.0	347.0	247.0
	2. "A"Class Licensed Institution	2588.5	2438.3	7359.0	10085.0	6554.0	17878.0	6179.8
	Domestic Currency			7359.0	10085.0	6554.0	17878.0	6179.8
	Foreign Currency				0.0	0.0	0.0	0.0
	3. Other Financial Ins.	489.0	56.3	928.0	4325.0	1023.0	4559.7	2761.0
	4. in Foreign banks				0.0	0.0	0.0	0.0
	C.Money at Call			647.0	751.0	1315.0	1851.4	1976.0
	Domestic Currency			647.0	751.0	1315.0	1851.4	1976.0
	Foreign Currency				0.0	0.0	0.0	0.0
2	INVESTMENT IN SECURITIES	6508.8	1625.0	2700.0	570.0	962.0	662.3	662.3
	a. Govt.Securities	1625.0	1625.0	1625.0	570.0	512.0	512.3	512.3
	b. NRB Bond	0.3				0.0	150.0	150.0
	c. Govt.Non-Fin. Ins.	4883.5		1075.0		0.0	0.0	0.0
	d. Other Non-Fin Ins.					450.0	0.0	0.0
	e. Non Residents					0.0	0.0	0.0
3	SHARE & OTHER INVESTMENT	0.0	6929.9	2540.0	3986.0	16943.0	6364.8	17048.3
	1. Non Residents				0.0	0.0	0.0	0.0
	2.Others	0.0		2540.0	3986.0	16943.0	6364.8	17048.3
4	LOANS & ADVANCES	14637.2	20715.9	26865.0	40096.0	51095.0	58783.1	68130.0
	a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	15001.0	0.0
	b. Financial Institutions			0.0	0.0	0.0	0.0	0.0
	c. Pvt. Sector	14637.2	20715.9	26865.0	40096.0	51095.0	43782.1	68130.0
5	BILL PURCHED					0.0	0.0	0.0
	a. Domestic Bills Purchased					0.0	0.0	0.0
	b. Foreign Bills Purchased	0.0	0.0			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
	a. Against Domestic Bills					0.0	0.0	0.0
	b. Against Foreign Bills					0.0	0.0	0.0
8	FIXED ASSETS			643.0	861.0	1023.0	1568.8	1668.6
9	OTHER ASSETS	1224.2	1682.8	1460.0	1728.0	2564.0	13653.9	3492.8
	a. Accrued Interests	40.5	67.9	249.0	878.0	1218.0	368.6	370.6
	Govt. Entp.			78.0	60.0	146.0	130.5	127.4
	Private Sector			171.0	818.0	1072.0	238.1	243.3
	c. Sundry Debtors	81.0	145.5	193.0	289.0	432.0	419.9	609.2
	d. Cash In Transit			8.0		22.0	117.9	0.2
	e. Others	1102.7	1469.4	1010.0	561.0	892.0	12747.5	2512.7
10	Expenses not Written off			4.0	10.0	62.0	57.2	69.3
11	Non Banking Assets					0.0	0.0	0.0
12	Reconciliation Account			1353.0	155.0	2.0	69.7	106.3
13	Profit & Loss A/c	0.0	0.0	0.0	0.0	36.0	406.5	24.0
TOTAL ASSETS		26008.4	34548.9	45781.0	63159.0	82254.0	106673.2	102843.2

Table No. 57

List of Class 'D' Licensed Rural & Micro Credit Development Banks

Mid - January, 2010

	Names	Operation Date (A.D.)	Head Office	Telephone No.	Fax No.
1	Purbanchal Grameen Bikas Bank	1993/03/28	Biratnagar, Morang	021-521703/523396	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, Rupendehi	071-541001/541596	071-541289
4	Madhya Pashimanchal Grameen Bikas Bank	1995/04/01	Nepalgunj, Banke	081-551202	081-551206
5	Madhymanchall Grameen Bikas Bank	1996/07/08	Janakpur, Dhanusha	041-527381/527383	041-527383
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	056-561183/426135	056-561183
9	Chhimek Development Banks	2001/12/10	Hetauda, Makawanpur	057-521575	057-522460
10	Shabalamban Laghubitta Bikas Bank Ltd	2002/02/22	Janakpur, Dhanusha	041-525054	
11	Sana Kisan Vikas Bank Ltd.	2002/03/11	Subidhanagar, Kathmandu	6461628	4479701
12	Nerude Laghu Bitta Bikas Bank Limited	2007/06/07	Biratnagar, Morang	021-5245560	021-531087
13	Naya Nepal Laghu Bitta Bikash Bank Ltd.	2009/03/20	Dhulikhel, Kavre	011-490671	011-490672
14	Mithila Laghu Bitta Bikash Bank Ltd.	2009/04/29	Dalkebar, Dhanusha	041-560019	560172
15	Summit Micro-Finance Development Bank Ltd.	2009/05/20	Anarmani, Jhapa	023-541420	541420
16	Swarojgar Laghubitta Bikas Bank Ltd.	2009/12/16	Gyaneswor, Kathmandu	4425358	4427046
17	First Microfinance Development Bank Ltd	2009/12/28	Banepa, Kavre	011-661060	011-661060

List of other Financial Institutions licensed by NRB

Mid - January, 2010

List of SAVING & CREDIT COOPERATIVES (Non Classified)

	Names	Operation Date(A.D.)	Head Office	Telephone No.	Fax No.
1	Nabajivan Co-operative Ltd.	1993/12/15	Dhangadi, Kailali	091522950	091524280
2	Sagun Co-operative Society Ltd.	1994/10/9	Kathamandu	4258366	
3	Nepal Co-operative Finance Society Ltd.	1994/12/30	Kathamandu	4465946	4465823
4	The Sahara Loan Savings & Investment Co-op.Soc. Ltd.	1995/04/15	Malangawa, Sarlahi	46520012	
5	Bindabasini Saving & Credit Co-operative Ltd.	1995/06/21	Khopasi, Kavre	011680063	011440162
6	Mahila Co-operative Society Ltd.	1995/09/27	Kuleshwor, Kathmandu	4301619	4302061
7	Nepal Bahooddeshya Saving & Loan Co-op.Society Ltd.	1995/12/25	Kakarvitta, Jhapa	023562022	
8	Rajshree Saving & Invest. Co-op Society Ltd.	1996/02/19	Sarlahi		
9	Sahakari Bittiya Bikas Sanstha Ltd.	1996/06/16	Nepalgunj, Banke	081-521559	
10	Manakamana Sahakari Sanstha Ltd.	1997/02/18	Banepa, Kavre	011661921	011660541
11	Very Co-operative Sanstha Ltd.	1997/03/05	Nepalgunj, Banke	081522583	
12	Viccu Saving & Loan Co-operative Sanstha Ltd.	1997/08/11	Gaindakot, Nawalparasi	056501364	056501401
13	Kisan Bahu-Uddeshiya Cooperative Sanstha Ltd.	1998/12/29	Lamkee, Kailali	091540426	091540103
14	Himalaya Co-operative Ltd.	1998/04/29	Kathmandu	4487726	4460841
15	Star Bahoo-Uddesiyiya Saving & Credit Co-op Ltd.	1998/04/14	Biratnagar, Morang	021523898	021538153
16	Upakar Savings Fund & Credit Co-operative So. Ltd.	2000/03/21	Walling, Sayanja	063-440238	063-440229

List of NON GOVERNMENT ORGANIZATION (Non Classified)

	Name	Registration Date (A)	Head Office	Telephone No.	Fax No.
1	Nepal Grameen Bikas Sanstha	2000/06/05	Jamal, Kathmandu	4429384	
2	Nepal Sikara Grameen Bikas Karyakram	2000/06/05	Bhandara, Chitwan	056529392	
3	Chartare yuba Club	2000/06/05	Tityan, Baglung	068520846	
4	Mahuli Samudyik Bijkas Kendra	2000/06/12	Bakdhuwa, Saptari	031521485	
5	United Youth Community (UNYC NEPAL)	2000/06/29	Nayagaun, Bardiya	08460189	
6	Samudayik Mahila Bikas Kendra	2000/07/14	Rajbiraj, Saptari	031523165	031523165
7	Grameen Samudayako Lagi yojana Pratavyuti Group, Nepal	2000/08/23	Dhankuta	026520253	
8	Grameen Jagaran Manch (Programm Co-ordination Office)	2000/09/11	Mahendrapath, Baglung	068520972	
9	Sarbodaya Grameen Bikas Sangh	2000/09/26	Theliya, Saptari		
10	Jan Jagaran Manch	2000/10/26	Lahare Pauwa, Rasuwa	010569333	
11	Rastriya Shaichik Tatha Samudaik Bikas Sanstha	2000/10/01	Kusma, Parbat	067520229	
12	Dhaulagiri Community Researh Dev. Centre	2000/10/21	Baglung	068520249	
13	Nepal Enviroment & Pollution Eradication UNESCO Nepa	2001/07/05	Gangabu, Kathmandu	4442618	
14	Society of Local Volunteers Efforts Nepal (Solve)	2001/07/10	Dhankuta	026520523	
15	Women Enterprises Association of Nepal	2001/09/24	Kathmandu	4227906	
16	Center for Women's Right and Development	2002/04/30	Kathmandu	4417722	4419845
17	MANUSHI	2002/05/03	Kathmandu	4425228	
18	Jeevan Bikas Samaj	2002/06/18	Bariyati, Morang	021522528	
19	Women Development and Child Care Foundation	2002/07/02	Rajbiraj, Saptari	031520288	
20	Mahila Adarsha Sewa Kendra	2002/07/02	Nayabaneswor, Kathmandu	4780212	
21	Patan Buisiness and Professional Women	2002/07/02	Pulchowk, Lalitpur	5548777	
22	Nari Utthan Kendra	2002/07/02	Narayangard, Chitwan	056522993	
23	Womens Self -Relient Society	2002/07/14	Bharatpur, Chitwan	056522907	
24	Women Development Centre of Nepal	2002/07/12	Lalitpur	5532308	
25	Bhagawan Youth Club,	2002/07/23	Alapot, Kathmandu	4450202	
26	Creative Women Environment Development Association.	2002/07/24	Maharajganj, Kathmandu	4421010	
27	Srijana Community Development Center	2002/07/25	Chauharwa, Siraha	061522851	
28	Shreejana Development Center	2002/08/22	Pokhara, Kaski	061-522851	551495
29	Cottage & Small Industries Organization	2002/09/02	Jayabageswori, Kathmandu	4472166	
30	Rural Area Dev. & Research Programme	2002/09/03	Kusma, Parbat	067520233	
31	Adarsha Yuba Club	2002/09/06	Bhaktapur	6634437	630096
32	Society Welfare Action Nepal (SWAN)	2002/10/25	Sonapur, Dang		
33	Social Upgrade in Progress of Education Region (SUPER)	2002/10/29	Dang		
34	Nepal Women Community Service Center	2002/10/30	Tribhuwan, Dang	085260402	
35	Forum for Rural Women Ardency Development,(FORWARD)	2002/12/30	Duhabi, Sunsari	025540456	025540610
36	Gramin Mahila Bikash Sanstha	2003/04/23	Tribhuwan, Dang	082560837	
37	Ama Samaj Shangh	2003/04/29	Bharatpur, Chitwan		
38	Gramin Mahila Utthan Kendra	2003/06/18	Tribhuwan, Dang	082-560837	
39	Khurkot Youba Club	2003/09/14	Parbat		
40	Grameen Sewa Nepal (G.S.N.)	2003/09/18	Bhajani, Kailali	091580134	
41	Nari Avudya Kendra	2003/10/24	Narayangard, Chitwan	056-22993	
42	Mahila Upakar Manch	2003/10/29	Kohalpur, Banke	081540144	081540744
43	Sawabalamban Bikash Kendra	2004/11/01	Dillibazar, Kathmandu	425597	4430363
44	Bikash Aayojana Sewa Kendra (Deprox-Nepal)	2004/11/01	Thapathali, Kathmandu	4244723	4262396
45	Gramin Swayam Sewak Samaj	2005/11/20	Hariwon, Sarlahi	046530151	

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