

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

(Rs in Lakh)

	Mid-July								
	2001	2002	2003	2004	2005	2006	2007	2008	2009
<b>1 CAPITAL FUND</b>	<b>3223.2</b>	<b>26856.6</b>	<b>41226.2</b>	<b>41586.6</b>	<b>47548.6</b>	<b>47651.6</b>	<b>40600.4</b>	<b>65511.4</b>	<b>93251.0</b>
a. Paid-up Capital	3163.4	23580.6	24008.4	25053.7	31527.4	31223.6	28606.2	54199.2	91409.0
b. General Reserves	7.5	2941.7	2149.4	2208.9	2302.0	2557.9	1375.2	1926.2	2448.0
c. Share Premium							19.0	59.0	91.0
d. Retained Earning						281.0	(392.0)	(1883.0)	(4499.0)
e. Others Reserves	52.3	334.3	15068.4	14324.0	13719.2	13589.1	10992.0	11210.0	3689.0
1. Ex.Eq.Fund								0.0	113.0
2. Other							10992.0	11210.0	3576.0
<b>2 BORROWINGS</b>	<b>1.5</b>	<b>59320.8</b>	<b>58894.1</b>	<b>59599.3</b>	<b>51177.7</b>	<b>52262.2</b>	<b>22318.7</b>	<b>25326.7</b>	<b>26226.0</b>
a. NRB	1.5	3025.8	11152.1	11759.3	11428.0	11591.0	7965.0	7785.0	843.0
b. "A"Class Licensed Institution		41563.0	6871.0	6969.0	6830.0	7583.0	5967.0	7289.0	19696.0
c. Foreign Banks and Fin. Ins.							0.0	0.0	381.0
d. Other Financial Ins.		14732.0	40871.0	40871.0	32919.7	32996.2	7976.7	8942.7	5287.0
e. Bonds and Securities						92.0	410.0	1310.0	19.0
<b>3 DEPOSITS</b>	<b>21960.0</b>	<b>246774.5</b>	<b>288024.5</b>	<b>294272.0</b>	<b>339578.4</b>	<b>358327.4</b>	<b>153700.0</b>	<b>257499.0</b>	<b>480016.0</b>
a. Current							1578.0	5142.0	5197.0
Domestic							1565.0	5137.0	5150.0
Foreign							13.0	5.0	47.0
b. Savings							60027.0	123708.0	265510.0
Domestic							59019.0	122648.0	264023.0
Foreign							1008.0	1060.0	1487.0
c. Fixed							71325.0	85926.0	144162.0
Domestic							67205.0	80626.0	138564.0
Foreign							4120.0	5300.0	5598.0
d. Call Deposits							14079.0	34569.0	59753.0
e. Others							6691.0	8154.0	5394.0
<b>4 Bills Payable</b>							<b>20.0</b>	<b>467.0</b>	<b>274.0</b>
<b>5 Other Liabilities</b>	<b>380.9</b>	<b>50896.0</b>	<b>85771.6</b>	<b>94120.3</b>	<b>150028.4</b>	<b>149165.2</b>	<b>15713.0</b>	<b>53322.0</b>	<b>55845.0</b>
1. Sundry Creditors	64.5	9.0	5207.9	5254.5	179.4	251.0	664.0	8708.0	13239.0
2. Loan Loss Provision							6605.0	9377.0	21621.0
3. Interest Suspense a/c						1508.0	2647.0	3747.0	9615.0
4. Others	316.4	50887.0	80563.7	88865.8	149849.0	145683.2	5797.0	31490.0	11370.0
<b>6 Reconciliation A/c</b>			<b>2818.6</b>	<b>2561.1</b>	<b>627.7</b>	<b>2015.0</b>	<b>928.0</b>	<b>2745.0</b>	<b>8778.0</b>
<b>7 Profit &amp; Loss A/c</b>	<b>432.5</b>	<b>(5433.0)</b>	<b>(6588.4)</b>	<b>(13123.8)</b>	<b>(10811.2)</b>	<b>(8436.1)</b>	<b>(6698.1)</b>	<b>(6183.1)</b>	<b>15703.0</b>
<b>Total Sources of Funds</b>	<b>25998.0</b>	<b>378414.8</b>	<b>470146.5</b>	<b>479015.3</b>	<b>578149.6</b>	<b>600985.3</b>	<b>226582.0</b>	<b>398688.0</b>	<b>680093.0</b>
<b>1 LIQUID FUNDS</b>	<b>4794.0</b>	<b>36294.5</b>	<b>41369.6</b>	<b>40536.8</b>	<b>45627.4</b>	<b>52325.3</b>	<b>37313.5</b>	<b>99678.5</b>	<b>159998.0</b>
a. Cash Balance	118.6	30572.6	7251.4	7421.3	6572.2	6894.0	2372.1	6030.1	13094.0
Nepalese Notes & Coins						6683.0	2133.1	5721.1	12758.0
Foreign Currency						211.0	239.0	309.0	336.0
b. Bank Balance	4675.4	5721.9	34118.3	33115.5	39055.3	36911.3	22555.4	66965.4	109015.0
1. In Nepal Rastra Bank	56.0	549.4	14594.0	15140.0	12534.3	13987.1	5222.7	22605.7	24416.0
Domestic Currency						13981.1	5181.7	22559.7	24358.0
Foreign Currency						6.0	41.0	46.0	58.0
2. "A"Class Licensed Institution	4178.9	4826.8	18634.3	16325.5	24657.7	18262.2	10212.7	28072.7	61855.0
Domestic Currency						18251.2	10181.7	27559.7	61542.0
Foreign Currency						11.0	31.0	513.0	313.0
3. Other Financial Ins.	440.6	345.7	890.0	1650.0	1863.3	4662.0	7075.0	16155.0	22654.0
4. in Foreign banks							45.0	132.0	90.0
C.Money at Call						8520.0	12386.0	26683.0	37889.0
Domestic Currency						8519.0	11244.0	26231.0	34696.0
Foreign Currency						1.0	1142.0	452.0	3193.0
<b>2 INVESTMENT IN SECURITIES</b>	<b>500.0</b>	<b>16240.0</b>	<b>11616.6</b>	<b>11147.4</b>	<b>4748.6</b>	<b>5143.7</b>	<b>1479.0</b>	<b>2057.0</b>	<b>2694.0</b>
a. Govt.Securities	500.0	16240.0	11616.6	11147.4	4748.6	5143.7	1374.0	1782.0	2568.0
b. NRB Bond								0.0	0.0
c. Govt.Non-Fin. Ins.							105.0	105.0	0.0
d. Other Non-Fin Ins.							170.0	126.0	0.0
e. Non Residents								0.0	0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>653.3</b>	<b>11676.4</b>	<b>12176.5</b>	<b>11969.4</b>	<b>15161.7</b>	<b>16046.9</b>	<b>13886.8</b>	<b>31190.8</b>	<b>46433.0</b>
1. Non Residents							87.0	39.0	0.0
2. Others							13799.8	31151.8	46433.0
<b>4 LOANS &amp; ADVANCES</b>	<b>18410.3</b>	<b>275548.2</b>	<b>310268.8</b>	<b>319052.6</b>	<b>298937.1</b>	<b>311399.5</b>	<b>153597.0</b>	<b>236610.0</b>	<b>418284.0</b>
a. Govt. Entp.								0.0	0.0
b. Financial								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
<b>5 BILL PURCHED</b>						<b>22.0</b>	<b>141.0</b>	<b>95.0</b>	<b>50.0</b>
a. Domestic Bills Purchased						22.0	141.0	95.0	50.0
b. Foreign Bills Purchased							0.0	0.0	0.0
c. Import Bills & Imports							0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>							<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills							0.0	0.0	0.0
b. Against Foreign Bills							0.0	0.0	0.0
<b>8 FIXED ASSETS</b>						<b>2265.0</b>	<b>3954.0</b>	<b>7489.0</b>	<b>13216.0</b>
<b>9 OTHER ASSETS</b>	<b>1640.5</b>	<b>38655.8</b>	<b>94332.7</b>	<b>96039.4</b>	<b>212795.4</b>	<b>207395.9</b>	<b>6347.7</b>	<b>10247.7</b>	<b>27577.0</b>
a. Accrued Interests	632.9	231.3	11755.4	13148.0	2126.3	1711.7	2789.7	3769.7	2612.0
Govt. Entp.								0.0	2.0
Private Sector							2789.7	3863.7	2610.0
b. Staff Loan & Advances									1314.0
c. Sundry Debtors	130.4	88.4	60529.7	60531.2	110.5	373.5	604.5	1477.5	2371.0
d. Cash In Transit							102.0	5.0	99.0
e. Others	877.2	38336.0	22047.6	22360.2	210558.6	205310.7	2851.5	4995.5	21181.0
<b>10 Expenses not Written off</b>						<b>346.0</b>	<b>615.0</b>	<b>882.0</b>	<b>852.0</b>
<b>11 Non Banking Assets</b>						<b>701.0</b>	<b>1033.0</b>	<b>699.0</b>	<b>1120.0</b>
<b>12 Reconciliation Account</b>			<b>340.8</b>	<b>182.5</b>	<b>575.5</b>	<b>2021.0</b>	<b>657.0</b>	<b>2400.0</b>	<b>7791.0</b>
<b>13 Profit &amp; Loss A/c</b>			<b>41.6</b>	<b>87.4</b>	<b>304.0</b>	<b>3319.0</b>	<b>7558.0</b>	<b>7339.0</b>	<b>2078.0</b>
<b>Total uses of Fund</b>	<b>25998.0</b>	<b>378414.8</b>	<b>470146.5</b>	<b>479015.3</b>	<b>578149.6</b>	<b>600985.3</b>	<b>226582.0</b>	<b>398688.0</b>	<b>680093.0</b>









Table No. 43  
Unaudited Financial Results of DEVELOPMENT BANKS (Quarterly)  
Mid - July 2009

(Rs. in thousand)

S. No.	Particulars	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
		NIDC	NDBL*	Udhyam	Malika	Siddhantha	United	CSIDBL	Narayani	PDBL	Sahayogi	Pashupati	Kamali*	Triveni	Annapurna	Bhrikuti	SBBL
<b>1.</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>1022830.0</b>	<b>0.0</b>	<b>139187.0</b>	<b>1302139.0</b>	<b>2453405.0</b>	<b>156769.0</b>	<b>1235879.0</b>	<b>677167.0</b>	<b>1295689.0</b>	<b>447393.0</b>	<b>930673.0</b>	<b>0.0</b>	<b>853173.0</b>	<b>1029076.0</b>	<b>1630217.0</b>	<b>621705.0</b>
1.1	Paid Up Capital	415823.0		35000.0	125850.0	645000.0	48200.0	700000.0	34988.0	100000.0	36000.0	200000.0		58453.0	210000.0	103485.0	46071.0
1.2	Reserve and Surplus	211358.0		3970.0	44680.0	50585.0	(69558.0)	(294092.0)	21930.0	42498.0	22051.0	30183.0		13055.0	42036.0	55115.0	21360.0
1.3	Debtenture and Bond																
1.4	Borrowings	77340.0				9022.0	62955.0		10000.0	140488.0		98000.0		14719.0		65000.0	60000.0
1.5	Deposits (a.+b.)	0.0	0.0	84458.0	1055217.0	1719278.0	5174.0	433609.0	590352.0	938731.0	360037.0	590552.0	0.0	739571.0	737784.0	1237965.0	472746.0
	a. Domestic Currency			84458.0	1055217.0	1719278.0	5174.0	433609.0	590352.0	938731.0	360037.0	590552.0		739571.0	737784.0	1237965.0	472746.0
	b. Foreign Currency																
1.6	Income Tax Liability			2307.0	23300.0	698.0			961.0	9528.0		442.0					5014.0
1.7	Other Liabilities	318309.0		13452.0	53082.0	28822.0	109998.0	396362.0	18936.0	64344.0	29305.0	11496.0		31375.0	39256.0	168652.0	16514.0
<b>2.</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>1022830.0</b>	<b>0.0</b>	<b>139187.0</b>	<b>1302139.0</b>	<b>2453405.0</b>	<b>156769.0</b>	<b>1235879.0</b>	<b>677167.0</b>	<b>1295689.0</b>	<b>447393.0</b>	<b>930673.0</b>	<b>0.0</b>	<b>853173.0</b>	<b>1029076.0</b>	<b>1630217.0</b>	<b>621705.0</b>
2.1	Cash and Bank Balance	464922.0		70730.0	119206.0	636564.0	52357.0	661421.0	149445.0	178444.0	24158.0	196599.0		29987.0	112456.0	299499.0	117541.0
2.2	Money at Call and Short Notice	0.0			428920.0					96280.0				135100.0	125608.0		0.0
2.3	Investments	31757.0		1500.0	216338.0	277125.0		10425.0	65465.0	0.0	10000.0	300.0		1320.0	8000.0	122600.0	5500.0
2.4	Loans and Advances	3177.0		43925.0	412653.0	1472915.0	62700.0	508396.0	447977.0	1051401.0	300795.0	719627.0		652967.0	737141.0	1121525.0	484841.0
2.5	Fixed Assets	99344.0		5740.0	16590.0	45647.0	1404.0	8400.0	5295.0	28479.0	3821.0	6361.0		9653.0	10693.0	16603.0	5486.0
2.6	Non Banking Assets	0.0		12295.0	17992.0	0.0	1160.0	23538.0	2407.0	391.0							
2.7	Other Assets	363630.0		4997.0	90440.0	21154.0	39148.0	23699.0	6578.0	36974.0	12339.0	7786.0		24146.0	35178.0	69990.0	8337.0
<b>3.</b>	<b>Profit and Loss Account</b>	<b>Up to This Quarter</b>															
3.1	Interest Income	97307.0		18918.0	95442.0	174112.0	7069.0	78136.0	52393.0	120825.0	44349.0	61571.0		69719.0	92151.0	102694.0	53548.0
3.2	Interest Expense	12877.0		4765.0	43774.0	94427.0	5902.0	30730.0	33213.0	67068.0	17790.0	27540.0		35015.0	46864.0	61220.0	28120.0
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>84430.0</b>	<b>0.0</b>	<b>14153.0</b>	<b>51668.0</b>	<b>79685.0</b>	<b>1167.0</b>	<b>47406.0</b>	<b>19180.0</b>	<b>53757.0</b>	<b>26559.0</b>	<b>34031.0</b>	<b>0.0</b>	<b>34704.0</b>	<b>45287.0</b>	<b>41474.0</b>	<b>25428.0</b>
3.3	Fees, Commission and Discount	0.0		25.0	5808.0	3041.0	9.0	1020.0	2748.0	1819.0	1505.0	3810.0		8337.0	1146.0	13225.0	1197.0
3.4	Other Operating Income	23090.0		635.0	3908.0	18925.0	42.0	1076.0	4558.0	12186.0	7077.0	10554.0			12285.0	16629.0	5777.0
3.5	Foreign Exchange Gain/Loss (Net)	0.0						77.0						3.0			
<b>B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5)</b>	<b>107520.0</b>	<b>0.0</b>	<b>14813.0</b>	<b>61384.0</b>	<b>101651.0</b>	<b>1218.0</b>	<b>49579.0</b>	<b>26486.0</b>	<b>67762.0</b>	<b>35141.0</b>	<b>48395.0</b>	<b>0.0</b>	<b>43044.0</b>	<b>58718.0</b>	<b>71328.0</b>	<b>32402.0</b>	
3.6	Staff Expenses	22135.0		4058.0	14328.0	12336.0	2044.0	6542.0	4812.0	4211.0	4741.0		6078.0	6085.0	7890.0	4553.0	
3.7	Other Operating Expenses	16976.0		6120.0	18964.0	26609.0	1751.0	9034.0	7576.0	16991.0	11980.0	19362.0		11300.0	9314.0	11747.0	7905.0
<b>C. Operating Profit Before Provision (B. -3.6-3.7)</b>	<b>68409.0</b>	<b>0.0</b>	<b>4635.0</b>	<b>28092.0</b>	<b>62706.0</b>	<b>(2577.0)</b>	<b>34003.0</b>	<b>14098.0</b>	<b>41120.0</b>	<b>18950.0</b>	<b>24292.0</b>	<b>0.0</b>	<b>25666.0</b>	<b>43319.0</b>	<b>51691.0</b>	<b>19944.0</b>	
3.8	Provision for Possible Losses	898.0		1028.0	6260.0	6260.0	6650.0	6120.0	6428.0	1981.0	3970.0		3357.0	4265.0	2543.0	3119.0	
	<b>D. Operating Profit (C. -3.8)</b>	<b>67511.0</b>	<b>0.0</b>	<b>3607.0</b>	<b>28092.0</b>	<b>56446.0</b>	<b>(2577.0)</b>	<b>27353.0</b>	<b>7978.0</b>	<b>34692.0</b>	<b>16969.0</b>	<b>20322.0</b>	<b>0.0</b>	<b>22309.0</b>	<b>39054.0</b>	<b>49148.0</b>	<b>16825.0</b>
3.9	Non-Operating Income / Expenses (Net)	29172.0		1653.0		144.0		(948.0)	8412.0	611.0	55.0			38.0	1.0		
3.10	Write Back of Provision for Possible Loss	107331.0		14213.0	9581.0	77.0	8288.0	105371.0	8585.0	2407.0							1558.0
<b>E. Profit from Regular Activities (D.+3.9+3.10)</b>	<b>204014.0</b>	<b>0.0</b>	<b>19473.0</b>	<b>37673.0</b>	<b>56667.0</b>	<b>5711.0</b>	<b>131776.0</b>	<b>24975.0</b>	<b>35303.0</b>	<b>19431.0</b>	<b>20322.0</b>	<b>0.0</b>	<b>22347.0</b>	<b>39055.0</b>	<b>49148.0</b>	<b>18383.0</b>	
3.11	Extraordinary Income/Expenses (Net)					154.0											
<b>F. Profit before Bonus and Taxes (E. + 3.11)</b>	<b>204014.0</b>	<b>0.0</b>	<b>19473.0</b>	<b>37673.0</b>	<b>56667.0</b>	<b>5865.0</b>	<b>131776.0</b>	<b>24975.0</b>	<b>35303.0</b>	<b>19431.0</b>	<b>20322.0</b>	<b>0.0</b>	<b>22347.0</b>	<b>39055.0</b>	<b>49148.0</b>	<b>18383.0</b>	
3.12	Provision for Staff Bonus			1770.0	3425.0	533.0	11980.0	2270.0	3209.0	1766.0	1847.0		2031.0	3550.0	4466.0	1671.0	
3.13	Provision for Tax			6707.0	10720.0	15455.0	8323.0	7416.0	9492.0	5299.0	5820.0		6095.0	10651.0	13404.0	5014.0	
<b>G. Net Profit/Loss (F. - 3.12-3.13)</b>	<b>204014.0</b>	<b>0.0</b>	<b>10996.0</b>	<b>23528.0</b>	<b>36060.0</b>	<b>5332.0</b>	<b>113473.0</b>	<b>15289.0</b>	<b>22602.0</b>	<b>12366.0</b>	<b>12655.0</b>	<b>0.0</b>	<b>14221.0</b>	<b>24854.0</b>	<b>31278.0</b>	<b>11698.0</b>	
<b>4.</b>	<b>Ratios</b>	<b>At the End of This Quarter</b>															
4.1	Capital Fund to RWA	0.4%		41.4%	23.8%	38.3%	9.8%	59.7%	11.6%	0.1%	17.8%	30.8%		13.5%	31.0%	13.9%	13.3%
4.2	Non Performant Loan(NPL) To Total Loan			20.4%	7.0%	0.6%	6.2%	72.7%	3.3%	0.2%	2.0%	0.0%		0.3%	0.9%	0.2%	1.4%
4.3	Total Loan Loss Provision to Total NPL			87.1%	65.5%	2.2%	14.2%	94.4%	68.8%	0.9%	140.4%	120.3%		3.5%	165.7%	566.6%	133.1%

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

\* Data not available



Table No. 43 - contd.  
Unaudited Financial Results of DEVELOPMENT BANKS (Quarterly)  
Mid - July 2009

(Rs. in thousand)

S. No.	Particulars	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48
		Rising	Muklínath	Sewa	Kamkar	Public	Mehakali	Ace Dev.	Sangrila	Bhargab	Vibor	Resunga	Rara	Diyalo	Country	KDBL	Alpine
<b>1.</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>3747.0</b>	<b>842327.0</b>	<b>907807.0</b>	<b>0.0</b>	<b>1309054.0</b>	<b>111036.0</b>	<b>4001815.0</b>	<b>971450.0</b>	<b>209120.0</b>	<b>2583993.0</b>	<b>243731.0</b>	<b>174585.0</b>	<b>382477.0</b>	<b>772882.0</b>	<b>2224506.0</b>	<b>308267.0</b>
1.1	Paid Up Capital	671.0	65000.0	60000.0		90000.0	11820.0	750464.0	79800.0	12000.0	414800.0	21420.0	10050.0	63000.0	121213.0	224000.0	67000.0
1.2	Reserve and Surplus	19.0	22880.0	11116.0		7767.0	1471.0	106715.0	3765.0	(9644.0)	29725.0	47.0	2231.0	3084.0	9868.0	6787.0	1042.0
1.3	Debtenture and Bond						0.0										
1.4	Borrowings		25880.0	937.0		185000.0		390000.0							95000.0	100000.0	
1.5	Deposits (a+b)	2439.0	715431.0	801153.0	0.0	742245.0	95014.0	2626704.0	871184.0	186354.0	2040734.0	211424.0	158659.0	314851.0	528892.0	1781213.0	209961.0
a.	Domestic Currency	2439.0	715431.0	801153.0		742245.0	95014.0	2626704.0	871184.0	186354.0	2040734.0	211424.0	158659.0	314851.0	528892.0	1778945.0	209961.0
b.	Foreign Currency																3168.0
1.6	Income Tax Liability					1726.0	597.0	(14139.0)			11067.0		894.0	234.0		1316.0	717.0
1.7	Other Liabilities	618.0	13136.0	34601.0		282316.0	2134.0	132071.0	16701.0	20410.0	87667.0	10840.0	2751.0	1308.0	18089.0	111190.0	29547.0
<b>2.</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>3747.0</b>	<b>842327.0</b>	<b>907807.0</b>	<b>0.0</b>	<b>1309054.0</b>	<b>111036.0</b>	<b>4001815.0</b>	<b>971450.0</b>	<b>209120.0</b>	<b>2583993.0</b>	<b>243731.0</b>	<b>174585.0</b>	<b>382477.0</b>	<b>772882.0</b>	<b>2224506.0</b>	<b>308267.0</b>
2.1	Cash and Bank Balance	164.0	144958.0	313693.0		383656.0	38913.0	157644.0	220969.0	70510.0	374264.0	25090.0	63284.0	124336.0	55361.0	839452.0	91430.0
2.2	Money at Call and Short Notice	839.0				113023.0		706286.0				56510.0	5000.0		98387.0		0.0
2.3	Investments			200.0		10000.0	2060.0	677083.0			1353012.0	0.0	500.0	55000.0	500.0	168063.0	3500.0
2.4	Loans and Advances	2266.0	663334.0	572106.0		704597.0	66576.0	2273628.0	670342.0	131666.0	757081.0	155095.0	99745.0	199126.0	609854.0	1115439.0	203305.0
2.5	Fixed Assets	30.0	10252.0	8898.0		16711.0	1283.0	107998.0	21018.0	3755.0	38533.0	1721.0	3165.0	2817.0	4990.0	50219.0	7566.0
2.6	Non Banking Assets		0.0			0.0											0.0
2.7	Other Assets	448.0	23783.0	12910.0		81067.0	2204.0	79176.0	59121.0	3189.0	61103.0	5315.0	2891.0	1198.0	3790.0	51333.0	2466.0
<b>3.</b>	<b>Profit and Loss Account</b>	<b>Up to This Quarter</b>															
3.1	Interest Income	168.0	63334.0	73729.0		62441.0	7788.0	269291.0	58733.0	13628.0	78684.0	12609.0	12278.0	21982.0	50964.0	119494.0	15079.0
3.2	Interest Expense	88.0	34160.0	46626.0		40190.0	3138.0	144647.0	37087.0	9855.0	37666.0	5253.0	6517.0	12959.0	36540.0	75691.0	6456.0
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>80.0</b>	<b>29174.0</b>	<b>27103.0</b>	<b>0.0</b>	<b>22251.0</b>	<b>4650.0</b>	<b>124644.0</b>	<b>21646.0</b>	<b>3773.0</b>	<b>41018.0</b>	<b>7356.0</b>	<b>5761.0</b>	<b>9023.0</b>	<b>14424.0</b>	<b>43803.0</b>	<b>8623.0</b>
3.3	Fees, Commission and Discount	4.0	6679.0	1676.0		1501.0	1249.0	28483.0	8779.0	2295.0	51.0	3389.0	1998.0	220.0	2419.0	680.0	680.0
3.4	Other Operating Income	32.0	12606.0	7621.0		29082.0	65.0	16765.0		1415.0	7821.0	1491.0	1010.0	2296.0	10412.0	12642.0	2906.0
3.5	Foreign Exchange Gain/Loss (Net)					0.0		741.0	1.0								1339.0
	<b>B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5)</b>	<b>116.0</b>	<b>48459.0</b>	<b>36400.0</b>	<b>0.0</b>	<b>52834.0</b>	<b>5964.0</b>	<b>170633.0</b>	<b>30426.0</b>	<b>7483.0</b>	<b>48890.0</b>	<b>12236.0</b>	<b>8769.0</b>	<b>11539.0</b>	<b>25123.0</b>	<b>60203.0</b>	<b>12209.0</b>
3.6	Staff Expenses	23.0	9017.0	4615.0		10472.0	1471.0	29180.0	4680.0	2509.0	22138.0	1276.0	1969.0	2105.0	2375.0	15346.0	2336.0
3.7	Other Operating Expenses	31.0	14854.0	10408.0		27604.0	1403.0	44664.0	12016.0	3991.0	30134.0	2634.0	2993.0	2732.0	5501.0	29070.0	5444.0
	<b>C. Operating Profit Before Provision (B. -3.6-3.7)</b>	<b>62.0</b>	<b>24588.0</b>	<b>21377.0</b>	<b>0.0</b>	<b>14758.0</b>	<b>3090.0</b>	<b>96789.0</b>	<b>13730.0</b>	<b>983.0</b>	<b>(3382.0)</b>	<b>8326.0</b>	<b>3807.0</b>	<b>6702.0</b>	<b>17247.0</b>	<b>15787.0</b>	<b>4429.0</b>
3.8	Provision for Possible Losses	36.0	4311.0	5043.0		4673.0	780.0	17248.0	4319.0	10626.0	6491.0	1494.0	528.0	1206.0	3805.0	6860.0	1799.0
	<b>D. Operating Profit (C. -3.8)</b>	<b>26.0</b>	<b>20277.0</b>	<b>16334.0</b>	<b>0.0</b>	<b>10085.0</b>	<b>2310.0</b>	<b>79541.0</b>	<b>9411.0</b>	<b>(9643.0)</b>	<b>(9873.0)</b>	<b>6832.0</b>	<b>3279.0</b>	<b>5496.0</b>	<b>13442.0</b>	<b>8927.0</b>	<b>2630.0</b>
3.9	Non Operating Income / Expenses (Net)							292.0			400.0				3.0	310.0	
3.10	Write Back of Provision for Possible Loss							10826.0									
	<b>E. Profit from Regular Activities (D.+3.9+3.10)</b>	<b>26.0</b>	<b>20277.0</b>	<b>16334.0</b>	<b>0.0</b>	<b>10085.0</b>	<b>2310.0</b>	<b>90659.0</b>	<b>9411.0</b>	<b>(9643.0)</b>	<b>(9473.0)</b>	<b>6832.0</b>	<b>3279.0</b>	<b>5496.0</b>	<b>13445.0</b>	<b>9237.0</b>	<b>2630.0</b>
3.11	Extraordinary Income/Expenses (Net)																
	<b>F. Profit before Bonus and Taxes (E. + 3.11)</b>	<b>26.0</b>	<b>20277.0</b>	<b>16334.0</b>	<b>0.0</b>	<b>10085.0</b>	<b>2310.0</b>	<b>90659.0</b>	<b>9411.0</b>	<b>(9643.0)</b>	<b>(9473.0)</b>	<b>6832.0</b>	<b>3279.0</b>	<b>5496.0</b>	<b>13445.0</b>	<b>9237.0</b>	<b>2630.0</b>
3.12	Provision for Staff Bonus		1843.0	1485.0		917.0	212.0	8242.0	856.0		621.0	298.0	500.0	1222.0	783.0	239.0	
3.13	Provision for Tax		5807.0	4455.0		1549.0	597.0	24725.0	2567.0		1863.0	894.0	1388.0	3865.0	1316.0	717.0	
	<b>G. Net Profit/Loss (F. - 3.12-3.13)</b>	<b>26.0</b>	<b>12627.0</b>	<b>10394.0</b>	<b>0.0</b>	<b>7619.0</b>	<b>1501.0</b>	<b>57692.0</b>	<b>5988.0</b>	<b>(9643.0)</b>	<b>(9473.0)</b>	<b>4348.0</b>	<b>2087.0</b>	<b>3608.0</b>	<b>8558.0</b>	<b>7138.0</b>	<b>1674.0</b>
<b>4.</b>	<b>Ratios</b>	<b>At the end of This Quarter</b>															
4.1	Capital Fund to RWA		12.1%	12.2%		12.6%	18.3%	28.2%	11.6%	13.6%	17.0%	15.5%	11.1%	23.8%	21.4%	15.9%	29.9%
4.2	Non Performant Loan(NPL) To Total Loan		0.0%	1.2%		0.0%	0.8%	0.0%	0.4%	8.0%	0.0%		1.1%	0.0%	0.0%	0.2%	0.5%
4.3	Total Loan Loss Provision to Total NPL		0.0%	91.5%		7803.0%	184.3%	2953.3%	260.0%	97.9%	0.0%		83.4%	0.0%	0.0%	531.7%	255.0%

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

\* Data not available



Table No. 43 - contd.  
Unaudited Financial Results of DEVELOPMENT BANKS (Quarterly)  
Mid - July 2009

(Rs. in thousand)

S. No.	Particulars	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	Total
		Nilgiri	Corporate	Kannara	City	Garima	Blewo	Paithihara	Professional	Kabali	Purnima	Jyoti	Shine	Bagmati	Hanno	Kakre	
<b>1. Total Capital and Liabilities (1.1 to 1.7)</b>		<b>234174.0</b>	<b>741339.0</b>	<b>716122.0</b>	<b>1185936.0</b>	<b>818937.0</b>	<b>815538.0</b>	<b>320756.0</b>	<b>223517.0</b>	<b>126220.0</b>	<b>229785.0</b>	<b>1194391.0</b>	<b>418115.0</b>	<b>44906.0</b>	<b>60973.0</b>	<b>0.0</b>	<b>63219308.0</b>
1.1 Paid Up Capital		35000.0	70000.0	52000.0	140000.0	106000.0	146400.0	25500.0	35000.0	11881.0	35000.0	259000.0	60000.0	14000.0	21000.0		9068959.0
1.2 Reserve and Surplus		6528.0	11991.0	13247.0	12423.0	2270.0	5751.0	2028.0	274.0	(3239.0)	247.0	(3966.0)	581.0	(399.0)	(1531.0)		1056568.0
1.3 Debenture and Bond																	13759.0
1.4 Borrowings		1872.0	50000.0	40000.0								50000.0	30000.0				2676291.0
1.5 Deposits (a.+b.)		186613.0	503016.0	59030.0	1024544.0	688741.0	641840.0	290641.0	157399.0	107665.0	192917.0	688170.0	314900.0	19089.0	41064.0	0.0	47210762.0
a. Domestic Currency		186613.0	503016.0	59030.0	1024544.0	688741.0	641840.0	290641.0	157399.0	107665.0	192917.0	684212.0	314900.0	19089.0	41064.0		46481717.0
b. Foreign Currency												3958.0					729065.0
1.6 Income Tax Liability					496.0	2125.0		250.0	30.0				249.0				115354.0
1.7 Other Liabilities		4161.0	96332.0	11745.0	8473.0	19801.0	21547.0	12337.0	30814.0	9813.0	1621.0	201189.0	12385.0	12216.0	540.0		3077785.0
<b>2. Total Assets (2.1 to 2.7)</b>		<b>234174.0</b>	<b>741339.0</b>	<b>716122.0</b>	<b>1185936.0</b>	<b>818937.0</b>	<b>815538.0</b>	<b>320756.0</b>	<b>223517.0</b>	<b>126220.0</b>	<b>229785.0</b>	<b>1194391.0</b>	<b>418115.0</b>	<b>44906.0</b>	<b>60973.0</b>	<b>0.0</b>	<b>63219308.0</b>
2.1 Cash and Bank Balance		13049.0	32645.0	154815.0	250677.0	257021.0	23843.0	13965.0	106164.0	39809.0	37704.0	82391.0	159689.0	4000.0	9220.0		10647287.0
2.2 Money at Call and Short Notice		32591.0	126158.0				201640.0	81494.0		0.0	24462.0		15920.0		37637.0		4855749.0
2.3 Investments		0.0			80000.0		20000.0	0.0	10000.0			220100.0	5000.0	0.0	500.0		4958290.0
2.4 Loans and Advances		178607.0	566985.0	533582.0	805092.0	544614.0	537839.0	214959.0	103593.0	53316.0	119646.0	684054.0	237655.0	21261.0	6247.0		39684395.0
2.5 Fixed Assets		6084.0	9318.0	17993.0	37694.0	13136.0	16819.0	8687.0	2956.0	7460.0	3607.0	38061.0	10369.0	2555.0	6598.0		1243667.0
2.6 Non Banking Assets		0.0							0.0								86.0
2.7 Other Assets		3843.0	6233.0	9732.0	12473.0	4166.0	15397.0	1651.0	804.0	1173.0	1978.0	90413.0	5402.0	1170.0	685.0		1771851.0
<b>3. Profit and Loss Account</b>																	
		<b>Up to This Quarter</b>															
3.1 Interest Income		17556.0	41535.0	41598.0	67639.0	46341.0	48472.0	15154.0	9059.0	4888.0	12413.0	46529.0	7484.0	590.0	296.0		4366474.0
3.2 Interest Expense		9952.0	22330.0	27130.0	41925.0	28264.0	29932.0	7158.0	4078.0	3047.0	7657.0	18859.0	4128.0	185.0	176.0		2316847.0
<b>A. Net Interest Income (3.1 - 3.2)</b>		<b>7604.0</b>	<b>19205.0</b>	<b>14468.0</b>	<b>25714.0</b>	<b>18077.0</b>	<b>18540.0</b>	<b>7996.0</b>	<b>4981.0</b>	<b>1841.0</b>	<b>4756.0</b>	<b>27670.0</b>	<b>3356.0</b>	<b>405.0</b>	<b>120.0</b>	<b>0.0</b>	<b>2049627.0</b>
3.3 Fees, Commission and Discount		311.0	5101.0	7665.0	1959.0	845.0	6308.0	910.0	18.0		124.0	8689.0	3083.0	48.0	129.0		227113.0
3.4 Other Operating Income		2063.0	7775.0		9266.0	10840.0		3486.0	1474.0	2803.0	1726.0	311.0	20.0	386.0	1.0		436453.0
3.5 Foreign Exchange Gain/Loss (Net)					20.0							25.0					18082.0
<b>B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5)</b>		<b>9978.0</b>	<b>32081.0</b>	<b>22133.0</b>	<b>36959.0</b>	<b>29762.0</b>	<b>24848.0</b>	<b>12392.0</b>	<b>6473.0</b>	<b>4644.0</b>	<b>6606.0</b>	<b>36695.0</b>	<b>6459.0</b>	<b>839.0</b>	<b>250.0</b>	<b>0.0</b>	<b>2731275.0</b>
3.6 Staff Expenses		1456.0	4117.0	4201.0	4012.0	5598.0	3321.0	3151.0	1585.0	1608.0	1138.0	8865.0	505.0	431.0	678.0		415342.0
3.7 Other Operating Expenses		1583.0	5085.0	6021.0	10888.0	11547.0	7486.0	5354.0	2981.0	3346.0	3172.0	24887.0	2664.0	594.0	1140.0		714779.0
<b>C. Operating Profit Before Provision (B. - 3.6- 3.7)</b>		<b>6939.0</b>	<b>22879.0</b>	<b>11911.0</b>	<b>22059.0</b>	<b>12617.0</b>	<b>14041.0</b>	<b>3887.0</b>	<b>1907.0</b>	<b>(310.0)</b>	<b>2296.0</b>	<b>2943.0</b>	<b>3290.0</b>	<b>(186.0)</b>	<b>(1568.0)</b>	<b>0.0</b>	<b>1601154.0</b>
3.8 Provision for Possible Losses		1011.0	4586.0	3710.0	5069.0	4825.0	3517.0	1848.0	1055.0	1409.0	1172.0	6910.0	2377.0	213.0	62.0		298285.0
<b>D. Operating Profit (C. - 3.8)</b>		<b>5928.0</b>	<b>18293.0</b>	<b>8201.0</b>	<b>16990.0</b>	<b>7792.0</b>	<b>10524.0</b>	<b>2039.0</b>	<b>852.0</b>	<b>(1719.0)</b>	<b>1124.0</b>	<b>(3967.0)</b>	<b>913.0</b>	<b>(399.0)</b>	<b>(1630.0)</b>	<b>0.0</b>	<b>1302869.0</b>
3.9 Non Operating Income / Expenses (Net)								1380.0									46492.0
3.10 Write Back of Provision for Possible Loss									207.0								327064.0
<b>E. Profit from Regular Activities (D.+ 3.9+ 3.10)</b>		<b>5928.0</b>	<b>18293.0</b>	<b>8201.0</b>	<b>16990.0</b>	<b>7792.0</b>	<b>10524.0</b>	<b>3419.0</b>	<b>1059.0</b>	<b>(1719.0)</b>	<b>1124.0</b>	<b>(3967.0)</b>	<b>913.0</b>	<b>(399.0)</b>	<b>(1630.0)</b>	<b>0.0</b>	<b>1676425.0</b>
3.11 Extraordinary Income/Expenses (Net)																	154.0
<b>F. Profit before Bonus and Taxes (E. + 3.11)</b>		<b>5928.0</b>	<b>18293.0</b>	<b>8201.0</b>	<b>16990.0</b>	<b>7792.0</b>	<b>10524.0</b>	<b>3419.0</b>	<b>1059.0</b>	<b>(1719.0)</b>	<b>1124.0</b>	<b>(3967.0)</b>	<b>913.0</b>	<b>(399.0)</b>	<b>(1630.0)</b>	<b>0.0</b>	<b>1676579.0</b>
3.12 Provision for Staff Bonus			1663.0	745.0	1545.0	708.0	957.0	311.0		96.0		102.0					117198.0
3.13 Provision for Tax			4989.0	2236.0	4634.0	2125.0	2870.0	700.0	30.0			108.0					315922.0
<b>G. Net Profit/Loss (F. - 3.12- 3.13)</b>		<b>5928.0</b>	<b>11641.0</b>	<b>5220.0</b>	<b>10811.0</b>	<b>4959.0</b>	<b>6697.0</b>	<b>2408.0</b>	<b>933.0</b>	<b>(1719.0)</b>	<b>916.0</b>	<b>(3967.0)</b>	<b>581.0</b>	<b>(399.0)</b>	<b>(1630.0)</b>	<b>0.0</b>	<b>1243459.0</b>
<b>4. Ratios</b>		<b>At the End of This Quarter</b>															
4.1 Capital Fund to RWA		19.4%	14.3%	12.4%	16.9%	18.9%	25.6%	11.9%	26.2%	13.1%	24.8%	47.4%	21.7%	47.9%	49.0%		23.1
4.2 Non Performant Loan(NPL) To Total Loan		0.2%	0.3%	0.0%	0.0%		0.0%	0.1%	0.4%	5.6%	0.2%	0.0%	0.0%	0.0%	0.0%		1.5
4.3 Total Loan Loss Provision to Total NPL		474.6%	318.8%		0.0%		2546.4%	757.7%	309.2%	52.7%	527.4%	0.0%	0.0%	0.0%	0.0%		126.9

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

\* Data not available



Table No. 45  
NPL Status of DEVELOPMENT BANKS

x000

S.No.	Name	Mid - July, 2009		
		Total Loan	Total NPL	% of NPL
1	Nepal Industrial Development Corporation	3177.0		-
2	Nepal Development Bank Ltd.*			-
3	Uddyam Development Bank Ltd.	43925.0	8,969.49	20.42
4	Malika Development Bank Ltd.	412653.0	28,720.65	6.96
5	Siddhartha Development Bank Ltd.	1472915.0	9,426.66	0.64
6	United Development Bank Ltd.	62700.0	3,874.86	6.18
7	CSI Development Bank Ltd.**	508396.0	369,451.37	72.67
8	Narayani Development Bank Ltd.	447977.0	14,872.84	3.32
9	Pashimanchal Development Bank Ltd.	1051401.0	2,313.08	0.22
10	Sahayogi Bikas Bank Ltd.	300795.0	5,865.50	1.95
11	Pashupati Development Bank Ltd.	719627.0	143.93	0.02
12	Karnali Bikash Bank Ltd.*			-
13	Triveni Development Bank Limited	652967.0	2,089.49	0.32
14	Annapurna Development Bank Limited	737141.0	6,339.41	0.86
15	Bhrikuti Bikas Bank Limited	1121525.0	2,130.90	0.19
16	Shubhechchha Bikas Bank Limited	484841.0	6,545.35	1.35
17	Bageshowri Bikas Bank Limited	488208.0	17,526.67	3.59
18	Sanima Bikas Bank Limited	3992091.0	7,185.76	0.18
19	Gaurishankar Bikas Bittiya Sanstha Ltd.	306846.0	5,400.49	1.76
20	Gorkha Bikas Bank Limited	3403095.0	21,779.81	0.64
21	Gandaki Bikas Bank Ltd.	911505.0	3,463.72	0.38
22	Infrastructure Development Bank Ltd.	1324531.0	20,397.78	1.54
23	Business Development Bank Ltd.	1267127.0	1,013.70	0.08
24	Biratlaxmi Bikas Bank Limited	545066.0	6,050.23	1.11
25	Excel Development Bank Ltd.	569523.0	6,378.66	1.12
26	Western Development Bank Ltd.	224880.0	5,419.61	2.41
27	Himchuli Bikas Bank Limited	1084708.0	4,470.28	0.41
28	Amiko Development Bank Ltd.	252558.0	1,549.46	0.61
29	Nepal Dev. and Employment Promotion Bank Ltd.	1549461.0	2,619.64	0.17
30	Clean Energy Development Bank Ltd.	2381494.0	1,487.85	0.06
31	Mitery Development Bank Ltd.	141700.0	1,247.85	0.88
32	Tinau Bikas Bank Ltd.	389952.0		-
33	Rising Development Bank Ltd.	2266.0		-
34	Muktinath Bikas Bank Ltd.	663334.0		-
35	Sewa Bikas Bank Ltd.	572106.0	6,579.22	1.15
36	Kankai Bikas Bank Ltd.*			-
37	Public Development Bank Ltd.	704597.0		-
38	Mahakali Bikas Bank Ltd.	66576.0	559.24	0.84
39	Ace Development Bank Ltd.	2273628.0	682.09	0.03
40	Sangrila Bikas Bank Ltd.	670342.0	2,815.44	0.42
41	Bhargab Bikas Bank Ltd.	131666.0	10,546.45	8.01
42	Vibor Bikas Bank Ltd.	757081.0		-
43	Resunga Bikas Bank Ltd.	155095.0		-
44	Rara Bikas Bank Ltd.	99745.0	1,057.30	1.06
45	Diyalo Bikas Bank Ltd.	199126.0		-
46	Country Development Bank Ltd.	609854.0		-
47	Kasthamandap Development Bank Ltd.	1115439.0	2,230.88	0.20
48	Alpine Development Bank Ltd.	203305.0	935.20	0.46
49	Nilgiri Bikas Bank Ltd.	178607.0	410.80	0.23
50	Corporate Development Bank Ltd.	566985.0	1,871.05	0.33
51	Kamana Bikas Bank Ltd.	533582.0	213.43	0.04
52	City Development Bank Ltd.	805092.0		-
53	Garima Bikas Bank Ltd.	544614.0		-
54	Biswo Bikas Bank Ltd.	537839.0	215.14	0.04
55	Pathibhara Bikas Bank	214959.0	279.45	0.13
56	Professional Bikas Bank Ltd.	103593.0	414.37	0.40
57	Kabeli Bikas Bank Ltd.	53316.0	2,985.70	5.60
58	Purnima Bikas Bank Ltd.	119646.0	239.29	0.20
59	Jyoti Development Bank Ltd.	684054.0		-
60	Shine Development Bank Ltd.	237655.0		-
61	Bagmati Development Bank Ltd.	21261.0		-
62	Hamro Bikas Bank Ltd.	6247.0		-
63	Kakre Bihar Bikas Bank Ltd.*			-
	<b>Total</b>	<b>39684395.0</b>	<b>598770.1</b>	<b>1.51</b>

\* Data not available

\*\* Currently Manakamana Development Bank Ltd.

Table No. 46  
**List of Class B Licensed Financial Institutions (DEVELOPMENT BANKS)**  
 Mid - July, 2009

	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	Uddyam 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	CSI 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	Annappurna 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 Bikas Bittiya Sanstha 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	011-490195
29	Nepal Development and Employment Promotion 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	Sangampath, Butwal	071-541055	071-546287
33	Gaindakot Development Bank Ltd.	2006/12/18	Navalparasi, Gaindakot	056-501850	056-501838
34	Mukthinath 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	Birjung, 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.	1995/08/15	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, Mayedi	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	Lekhath, 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	Sanja	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 Development 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















Table No.49  
Sources and Uses of Funds of FINANCE COMPANIES  
Mid - July, 2009

Rs in Lakh

	Within Ktm.Valley (53) (A)	Out of Ktm.Valley (24) (B)	Total (C)	Percentage Share	
				A	B
<b>1 CAPITAL FUND</b>	<b>78890.5</b>	<b>26519.1</b>	<b>105409.6</b>	<b>74.8</b>	<b>25.2</b>
a. Paid-up Capital	73754.9	19456.5	93211.3	79.1	20.9
b. General Reserves	6992.5	3102.5	10095.0	69.3	30.7
c. Share Premium	167.3	92.0	259.3	64.5	35.5
d. Retained Earning	(4265.6)	1289.7	(2975.9)	143.3	(43.3)
e. Others Reserves Fund	2241.5	2578.4	4819.9	46.5	53.5
f. Exchange Fluctuation Fund	0.0	0.0	0.0		
<b>2 BORROWINGS</b>	<b>42096.3</b>	<b>9840.9</b>	<b>51937.2</b>	<b>81.1</b>	<b>18.9</b>
a. NRB	0.0	0.0	0.0		
b. "A"Class Licensed Institution	30955.3	9125.9	40081.2	77.2	22.8
c. Foreign Banks and Fin. Ins.	700.0	0.0	700.0	100.0	0.0
d. Other Financial Ins.	10141.0	715.0	10856.0	93.4	6.6
e. Bonds and Securities	300.0	0.0	300.0	100.0	0.0
<b>3 DEPOSITS</b>	<b>415232.9</b>	<b>155501.6</b>	<b>570734.4</b>	<b>72.8</b>	<b>27.2</b>
a. Current	79.6	4839.3	4918.9	1.6	98.4
Domestic	79.6	4839.3	4918.9	1.6	98.4
Foreign	0.0	0.0	0.0		
b. Savings	195308.4	80060.6	275369.0	70.9	29.1
Domestic	178458.9	80060.6	258519.6	69.0	31.0
Foreign	16849.5	0.0	16849.5	100.0	0.0
c. Fixed	204577.2	69207.6	273784.8	74.7	25.3
Domestic	204577.2	69207.6	273784.8	74.7	25.3
Foreign	0.0	0.0	0.0		
d. Call Deposits	9397.3	384.8	9782.1	96.1	3.9
e. Others	5870.4	1009.1	6879.6	85.3	14.7
<b>4 Bills Payable</b>	<b>3.6</b>	<b>6.0</b>	<b>9.6</b>	<b>37.6</b>	<b>62.4</b>
<b>5 Other Liabilities</b>	<b>86666.7</b>	<b>18916.5</b>	<b>105583.3</b>	<b>82.1</b>	<b>17.9</b>
1. Sundry Creditors	47873.6	5662.5	53536.1	89.4	10.6
2. Loan Loss Provision	15204.9	5323.6	20528.5	74.1	25.9
3. Interest Suspense a/c	5793.1	2360.3	8153.3	71.1	28.9
4. Others	17795.2	5570.1	23365.4	76.2	23.8
<b>6 Reconciliation A/c</b>	<b>8501.7</b>	<b>2619.5</b>	<b>11121.2</b>	<b>76.4</b>	<b>23.6</b>
<b>7 Profit &amp; Loss A/c</b>	<b>20938.6</b>	<b>8567.0</b>	<b>29505.6</b>	<b>71.0</b>	<b>29.0</b>
<b>TOTAL LIABILITIES</b>	<b>652330.3</b>	<b>221970.5</b>	<b>874300.8</b>	<b>74.6</b>	<b>25.4</b>
<b>1 LIQUID FUNDS</b>	<b>131831.1</b>	<b>32234.4</b>	<b>164065.5</b>	<b>80.4</b>	<b>19.6</b>
a. Cash Balance	3968.1	2086.4	6054.5	65.5	34.5
Nepalese Notes & Coins	3959.7	2081.9	6041.6	65.5	34.5
Foreign Currency	8.4	4.5	12.9	65.4	34.6
b. Bank Balance	77674.1	26594.5	104268.6	74.5	25.5
1. In Nepal Rastra Bank	19521.6	3148.3	22669.8	86.1	13.9
Domestic Currency	17647.2	2804.7	20451.9	86.3	13.7
Foreign Currency	1874.3	343.6	2217.9	84.5	15.5
2. "A"Class Licensed Institution	43458.9	16158.3	59617.1	72.9	27.1
Domestic Currency	43125.0	16158.3	59283.3	72.7	27.3
Foreign Currency	333.8	0.0	333.8	100.0	0.0
3. Other Financial Ins.	14693.7	7287.9	21981.6	66.8	33.2
4. In Foreign Banks	0.0	0.0	0.0		
C.Money at Call	50188.9	3553.6	53742.5	93.4	6.6
Domestic Currency	50188.9	3553.6	53742.5	93.4	6.6
Foreign Currency	0.0	0.0	0.0		
<b>2 INVESTMENT IN SECURITIES</b>	<b>7035.4</b>	<b>1121.7</b>	<b>8157.2</b>	<b>86.2</b>	<b>13.8</b>
a. Govt.Securities	6785.4	896.1	7681.4	88.3	11.7
b. NRB Bond	175.5	0.0	175.5	100.0	0.0
c. Govt.Non-Fin. Ins.	38.0	66.1	104.0	36.5	63.5
d. Other Non-Fin Ins.	36.6	159.6	196.2	18.7	81.3
e. Non Residents	0.0	0.0	0.0		
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>18152.8</b>	<b>6345.2</b>	<b>24498.0</b>	<b>74.1</b>	<b>25.9</b>
a. Non Residents	2270.0	0.0	2270.0	100.0	0.0
b. Others	15882.8	6345.2	22228.0	71.5	28.5
<b>4 LOANS &amp; ADVANCES</b>	<b>434803.0</b>	<b>164409.2</b>	<b>599212.2</b>	<b>72.6</b>	<b>27.4</b>
a. Pvt. Sector	314284.0	137583.8	451867.8	69.6	30.4
b. Financial Institution	32502.4	13398.8	45901.2	70.8	29.2
c. Non-Financial Govt.Org.	88016.6	13426.6	101443.2	86.8	13.2
<b>5 BILL PURCHASED</b>	<b>1039.6</b>	<b>529.4</b>	<b>1569.0</b>	<b>66.3</b>	<b>33.7</b>
a. Domestic Bills Purchased	1039.6	529.4	1569.0	66.3	33.7
b. Foreign Bills Purchased	0.0	0.0	0.0		
c. Import Bills & Imports	0.0	0.0	0.0		
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>		
a. Against Domestic Bills	0.0	0.0	0.0		
b. Against Foreign Bills	0.0	0.0	0.0		
<b>7 FIXED ASSETS</b>	<b>23063.6</b>	<b>3718.6</b>	<b>26782.3</b>	<b>86.1</b>	<b>13.9</b>
<b>8 OTHER ASSETS</b>	<b>22719.5</b>	<b>6206.8</b>	<b>28926.3</b>	<b>78.5</b>	<b>21.5</b>
a. Accrued Interests	6254.5	2421.2	8675.7	72.1	27.9
Govt. Entp.	1335.2	527.3	1862.4	71.7	28.3
Private Sector	4919.3	1894.0	6813.3	72.2	27.8
b. Staff Loans / Adv.	1204.4	416.4	1620.7	74.3	25.7
c. Sundry Debtors	3966.1	1114.7	5080.8	78.1	21.9
d. Cash In Transit	579.8	16.7	596.5	97.2	2.8
e. Others	10714.8	2237.7	12952.5	82.7	17.3
<b>9 Expenses not Written off</b>	<b>557.1</b>	<b>67.2</b>	<b>624.3</b>	<b>89.2</b>	<b>10.8</b>
<b>10 Non Banking Assets</b>	<b>1939.7</b>	<b>1113.6</b>	<b>3053.3</b>	<b>63.5</b>	<b>36.5</b>
<b>11 Reconciliation Account</b>	<b>8182.7</b>	<b>2619.2</b>	<b>10801.8</b>	<b>75.8</b>	<b>24.2</b>
<b>12 Profit &amp; Loss A/c</b>	<b>3005.7</b>	<b>3605.3</b>	<b>6611.0</b>	<b>45.5</b>	<b>54.5</b>
<b>TOTAL ASSETS</b>	<b>652330.3</b>	<b>221970.5</b>	<b>874300.8</b>	<b>74.6</b>	<b>25.4</b>



Table No. 51  
**Unaudited Financial Results of FINANCE COMPANIES**  
As at Fourth Quarter (Mid - July, 2009)

Rs. in Thousand

S. N.	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Particulars	Nepal Housing Development	Nepal Finance	NIDC	National	Annapurna	Nepal Share	Peoples	Mercentile*	Kathmandu	Himalaya*	Union	Narayani	Gorkha	Paschimanchal	Nepal Housing & Finance	Universal
<b>1. Total Capital and Liabilities (1.1 to 1.7)</b>	<b>895634.0</b>	<b>950437.0</b>	<b>4554863.0</b>	<b>1230378.0</b>	<b>2812916.0</b>	<b>3123650.0</b>	<b>1272354.0</b>	<b>0.0</b>	<b>531158.0</b>	<b>0.0</b>	<b>1217872.0</b>	<b>1150691.0</b>	<b>555660.0</b>	<b>1196149.0</b>	<b>1665396.0</b>	<b>1350171.0</b>
1.1 Paid Up Capital	144973.0	67500.0	131522.0	217407.0	262080.0	570721.0	202103.0		75900.0		159906.0	215918.0	59550.0	114439.0	184922.0	131379.0
1.2 Reserve and Surplus	54521.0	77451.0	102975.0	97946.0	109128.0	123003.0	45819.0		47104.0		51333.0	87156.0	24106.0	86426.0	75843.0	49022.0
1.3 Debenture and Bond			0.0		0.0	0.0								0.0	0.0	
1.4 Borrowings	4500.0	64523.0	130000.0		197000.0	213292.0	30000.0		0.0		159635.0			0.0	10000.0	252000.0
<b>1.5 Deposits (a+b.)</b>	<b>569365.0</b>	<b>530882.0</b>	<b>1291438.0</b>	<b>832816.0</b>	<b>2201536.0</b>	<b>2049197.0</b>	<b>830238.0</b>	<b>0.0</b>	<b>377152.0</b>	<b>0.0</b>	<b>816962.0</b>	<b>819524.0</b>	<b>432089.0</b>	<b>876136.0</b>	<b>1345970.0</b>	<b>851788.0</b>
a. Domestic Currency	569365.0	530882.0	1291438.0	832816.0	2201536.0	2049197.0	830238.0		377152.0		816962.0	819524.0	432089.0	876136.0	1345970.0	851788.0
b. Foreign Currency			0.0	0.0	0.0	0.0								0.0	0.0	
1.6 Income Tax Liability	9323.0	62184.0	31335.0		1981.0	1621.0	869.0		439.0			1973.0	1175.0	15504.0	10822.0	779.0
1.7 Other Liabilities	112952.0	147897.0	2867593.0	82209.0	41191.0	165816.0	163325.0		30563.0		30036.0	26120.0	38740.0	103644.0	37839.0	65203.0
<b>2. Total Assets (2.1 to 2.7)</b>	<b>895634.0</b>	<b>950437.0</b>	<b>4554863.0</b>	<b>1230378.0</b>	<b>2812916.0</b>	<b>3123650.0</b>	<b>1272354.0</b>	<b>0.0</b>	<b>531158.0</b>	<b>0.0</b>	<b>1217872.0</b>	<b>1150691.0</b>	<b>555660.0</b>	<b>1196149.0</b>	<b>1665396.0</b>	<b>1350171.0</b>
2.1 Cash and Bank Balance	322780.0	152794.0	59460.0	136609.0	101971.0	95945.0	242673.0		73493.0		51908.0	71568.0	36632.0	199378.0	57110.0	89120.0
2.2 Money at Call and Short Notice	50000.0		3241438.0		36232.0	85788.0					45564.0		78791.0	0.0	132093.0	
2.3 Investments	5164.0	82513.0	148497.0	197243.0	15572.0	108768.0	4203.0		23844.0		11835.0	147580.0	726.0	28095.0	24534.0	195843.0
2.4 Loans and Advances	487909.0	591078.0	1007774.0	800701.0	2564548.0	2521917.0	936400.0		418263.0		967453.0	867240.0	429731.0	892907.0	1333392.0	936015.0
2.5 Fixed Assets	1610.0	2708.0	48442.0	31581.0	71590.0	241258.0	82335.0		13597.0		11439.0	44870.0	4176.0	34483.0	104093.0	103737.0
2.6 Non Banking Assets		13157.0	6551.0	4399.0	0.0	2333.0			343.0					4106.0	658.0	980.0
2.7 Other Assets	28171.0	108187.0	42701.0	59845.0	23003.0	67641.0	6743.0		1618.0		129673.0	19433.0	5604.0	37180.0	13510.0	24476.0
<b>3. Profit and Loss Account</b>	<b>Up to This Quarter</b>															
3.1 Interest Income	76795.0	78659.0	158198.0	111440.0	244407.0	224597.0	91161.0		46177.0		118754.0	103680.0	56470.0	115421.0	144109.0	119148.0
3.2 Interest Expense	36640.0	38101.0	75934.0	54282.0	148252.0	134961.0	49089.0		27258.0		69181.0	49296.0	31791.0	57309.0	86404.0	83262.0
<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>40155.0</b>	<b>40558.0</b>	<b>82264.0</b>	<b>57158.0</b>	<b>96155.0</b>	<b>89636.0</b>	<b>42072.0</b>	<b>0.0</b>	<b>18919.0</b>	<b>0.0</b>	<b>49573.0</b>	<b>54384.0</b>	<b>24679.0</b>	<b>58112.0</b>	<b>57705.0</b>	<b>35886.0</b>
3.3 Fees, Commission and Discount	113.0	134.0	6905.0	99.0	357.0	1025.0	267.0		362.0		590.0	360.0	1009.0	157.0	11174.0	283.0
3.4 Other Operating Income	6087.0	14800.0	23541.0	5250.0	23375.0	18886.0	4938.0		4989.0		10921.0	9408.0	7682.0	13714.0	4249.0	8356.0
3.5 Foreign Exchange Gain/Loss (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
<b>B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5)</b>	<b>46355.0</b>	<b>55492.0</b>	<b>112710.0</b>	<b>62507.0</b>	<b>119887.0</b>	<b>109547.0</b>	<b>47277.0</b>	<b>0.0</b>	<b>24270.0</b>	<b>0.0</b>	<b>61084.0</b>	<b>64152.0</b>	<b>33370.0</b>	<b>71983.0</b>	<b>73128.0</b>	<b>44525.0</b>
3.6 Staff Expenses	6594.0	5364.0	9476.0	12696.0	16566.0	26029.0	3938.0		4281.0		11517.0	6138.0	5527.0	10430.0	10173.0	6765.0
3.7 Other Operating Expenses	5594.0	6373.0	13162.0	10619.0	19443.0	31264.0	6750.0		5746.0		15687.0	6551.0	4753.0	10885.0	9716.0	6507.0
<b>C. Operating Profit Before Provision (B. - 3.6-3.7)</b>	<b>34166.0</b>	<b>43755.0</b>	<b>90072.0</b>	<b>39192.0</b>	<b>83878.0</b>	<b>52254.0</b>	<b>36589.0</b>	<b>0.0</b>	<b>14243.0</b>	<b>0.0</b>	<b>33880.0</b>	<b>51463.0</b>	<b>23090.0</b>	<b>50668.0</b>	<b>53239.0</b>	<b>31253.0</b>
3.8 Provision for Possible Losses	6.0		0.0		17848.0	0.0			401.0		2014.0	1397.0	7416.0	2297.0	2896.0	0.0
<b>D. Operating Profit (C. - 3.8)</b>	<b>34160.0</b>	<b>43755.0</b>	<b>90072.0</b>	<b>39192.0</b>	<b>66030.0</b>	<b>52254.0</b>	<b>36589.0</b>	<b>0.0</b>	<b>13842.0</b>	<b>0.0</b>	<b>31866.0</b>	<b>50066.0</b>	<b>15674.0</b>	<b>48371.0</b>	<b>50343.0</b>	<b>31253.0</b>
3.9 Non Operating Income / Expenses (Net)		429.0	7926.0	9527.0	295.0	19985.0	2218.0		1358.0		190.0	243.0		160.0	22805.0	0.0
3.10 Write Back of Provision for Possible Loss		8259.0	13528.0	16370.0	15157.0	5157.0	3131.0		8768.0			3387.0		9066.0	1892.0	13837.0
<b>E. Profit from Regular Activities (D.+3.9+3.10)</b>	<b>34160.0</b>	<b>52443.0</b>	<b>111526.0</b>	<b>65089.0</b>	<b>81482.0</b>	<b>77396.0</b>	<b>41938.0</b>	<b>0.0</b>	<b>23968.0</b>	<b>0.0</b>	<b>32056.0</b>	<b>53696.0</b>	<b>15674.0</b>	<b>57597.0</b>	<b>75040.0</b>	<b>45090.0</b>
3.11 Extraordinary Income/Expenses (Net)		1200.0	1500.0		0.0	0.0	1453.0		(127.0)		2850.0	(61.0)		758.0	0.0	(12900.0)
<b>F. Profit before Bonus and Taxes (E. + 3.11)</b>	<b>34160.0</b>	<b>53643.0</b>	<b>113026.0</b>	<b>65089.0</b>	<b>81482.0</b>	<b>77396.0</b>	<b>43391.0</b>	<b>0.0</b>	<b>23841.0</b>	<b>0.0</b>	<b>34906.0</b>	<b>53635.0</b>	<b>15674.0</b>	<b>58355.0</b>	<b>75040.0</b>	<b>32190.0</b>
3.12 Provision for Staff Bonus	3105.0	4877.0	10275.0	5917.0	7408.0	7036.0	3944.0		2167.0		3173.0	4876.0	1425.0	5167.0	6822.0	2926.0
3.13 Provision for Tax	9322.0	12221.0	31094.0	17752.0	22587.0	21108.0	11834.0		4177.0		9519.0	14628.0	4275.0	15501.0	20465.0	8779.0
<b>G. Net Profit/Loss (F. - 3.12-3.13)</b>	<b>21733.0</b>	<b>36545.0</b>	<b>71657.0</b>	<b>41420.0</b>	<b>51487.0</b>	<b>49252.0</b>	<b>27613.0</b>	<b>0.0</b>	<b>17497.0</b>	<b>0.0</b>	<b>22214.0</b>	<b>34131.0</b>	<b>9974.0</b>	<b>37687.0</b>	<b>47753.0</b>	<b>20485.0</b>
<b>4. Ratios</b>	<b>At the End of This Quarter</b>															
4.1 Capital Fund to RWA	37.3%	21.1%	12.7%	31.2%	1466.0%	25.2%	24.6%		25.9%		19.6%	28.2%	19.0%	20.9%	18.3%	17.1%
4.2 Non Performant Loan(NPL) To Total Loan	1.5%	1.7%	3.7%	2.1%	1.4%	1.6%	1.4%		2.8%		0.7%	0.5%	4.3%	4.0%	2.5%	1.0%
4.3 Total Loan Loss Provision to Total NPL	164.3%	159.7%	126.2%	147.4%	170.0%	162.1%	172.5%		152.8%		266.8%	309.3%	154.4%	134.6%	140.0%	195.7%

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

\* Data not available.

Table No. 51 - contd.  
**Unaudited Financial Results of FINANCE COMPANIES**  
As at Fourth Quarter (Mid - July, 2009)

S. N.	Particulars	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
		Samjhana	Goodwill	Siddhartha	Shree Investment	Lumbini	Inbestia	Yeti	Standard	International	Mahalaxmi	Lalitpur	Bhajaratra	United	General	Nepal Sheelanka*	Merchant
<b>1.</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>412154.0</b>	<b>1391390.0</b>	<b>982760.0</b>	<b>1370969.8</b>	<b>1572316.0</b>	<b>88080.0</b>	<b>661969.0</b>	<b>1760136.0</b>	<b>2863534.3</b>	<b>1552325.0</b>	<b>2023867.0</b>	<b>274687.0</b>	<b>1798438.0</b>	<b>732418.0</b>	<b>0.0</b>	<b>243651.0</b>
1.1	Paid Up Capital	72686.0	115500.0	86932.0	100800.0	120000.0	24000.0	62500.0	667920.0	648000.0	116020.0	113906.0	38500.0	165000.0	37235.0		33380.0
1.2	Reserve and Surplus	(33572.0)	27525.0	64657.0	61124.6	140941.0	46558.0	40804.0	47378.0	125304.7	60407.0	114481.0	27780.0	62871.0	28231.0		(3306.0)
1.3	Debtenture and Bond	0.0							0.0					0.0			0.0
1.4	Borrowings	9562.0	45045.0	15000.0	80000.0	18500.0		42000.0	150000.0	215000.0	91000.0	300000.0		241382.0	18000.0		
1.5	<b>Deposits (a.+b.)</b>	<b>308038.0</b>	<b>1096632.0</b>	<b>652143.0</b>	<b>1079898.1</b>	<b>1071294.0</b>	<b>14130.0</b>	<b>458710.0</b>	<b>872428.0</b>	<b>1569836.9</b>	<b>1242060.0</b>	<b>1450085.0</b>	<b>188449.0</b>	<b>1262150.0</b>	<b>619527.0</b>	<b>0.0</b>	<b>204117.0</b>
a.	Domestic Currency	308038.0	1096632.0	652143.0	1079898.1	1071294.0	14130.0	458710.0	872428.0	1569836.9	1242060.0	1450085.0	188449.0	1262150.0	619527.0		204117.0
b.	Foreign Currency	0.0							0.0					0.0			
1.6	Income Tax Liability	0.0	5731.0			221581.0		676.0	0.0	6482.5	676.0	5398.0		2154.0	0.0		2966.0
1.7	Other Liabilities	55440.0	100957.0	164028.0	49147.1	221581.0	3392.0	57279.0	22410.0	298910.2	42162.0	39997.0	19958.0	64881.0	29425.0		6494.0
<b>2.</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>412154.0</b>	<b>1391390.0</b>	<b>982760.0</b>	<b>1370969.8</b>	<b>1572316.0</b>	<b>88080.0</b>	<b>661969.0</b>	<b>1760136.0</b>	<b>2863534.3</b>	<b>1552325.0</b>	<b>2023867.0</b>	<b>274687.0</b>	<b>1798438.0</b>	<b>732418.0</b>	<b>0.0</b>	<b>243651.0</b>
2.1	Cash and Bank Balance	19343.0	59159.0	192539.0	189306.4	254374.0	34819.0	110632.0	65648.0	209852.2	230814.0	85022.0	28549.0	112350.0	67285.0		56352.0
2.2	Money at Call and Short Notice	0.0							587080.0					0.0	0.0		
2.3	Investments	10994.0	160599.0	508.0	40301.0	30823.0		542.0	121247.0	227246.0	174496.0	36644.0	40490.0	32742.0	20095.0		21071.0
2.4	Loans and Advances	325129.0	997653.0	685456.0	1008070.6	1231940.0	43180.0	540029.0	893778.0	2376847.9	1109810.0	1836301.0	192994.0	1618977.0	614932.0		147959.0
2.5	Fixed Assets	3982.0	139311.0	112630.0	112630.0	3345.0	629.0	7416.0	62169.0	10712.8	16354.0	34640.0	943.0	25952.0	2475.0		762.0
2.6	Non Banking Assets	41052.0	830.0	10410.0	4392.5	13184.0		30.0	0.0	50.0	1450.0		200.0	0.0	310.0		
2.7	Other Assets	11654.0	33838.0	79260.0	16268.7	38650.0	9452.0	3320.0	30214.0	38825.4	19401.0	31260.0	11511.0	8417.0	27321.0		17507.0
<b>3.</b>	<b>Profit and Loss Account</b>	<b>Up to This Quarter</b>															
3.1	Interest Income	47166.0	95329.0	95257.0	117626.3	170963.0	9640.0	62796.0	90025.0	268715.3	158897.0	193623.0	29641.0	185441.0	77107.0		23119.0
3.2	Interest Expense	40831.0	68381.0	45161.0	70874.3	68962.0	1051.0	34849.0	53483.0	143633.5	107775.0	119537.0	13312.0	101072.0	53997.0		14077.0
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>6335.0</b>	<b>26948.0</b>	<b>50096.0</b>	<b>46752.0</b>	<b>102001.0</b>	<b>8589.0</b>	<b>27947.0</b>	<b>36542.0</b>	<b>125081.8</b>	<b>51122.0</b>	<b>74086.0</b>	<b>16329.0</b>	<b>84369.0</b>	<b>23110.0</b>	<b>0.0</b>	<b>9042.0</b>
3.3	Fees, Commission and Discount	1325.0	16996.0	552.0		13823.0		1331.0	1479.0	913.2	3886.0	1665.0	414.0	6383.0	440.0		714.0
3.4	Other Operating Income	3339.0	2101.0	6386.0	13157.0	958.0	10087.0	6073.0	14695.0	22048.1	7172.0	24926.0	1072.0	19817.0	8239.0		1326.0
3.5	Foreign Exchange Gain/Loss (Net)	0.0				0.0			0.0					0.0	0.0		
	<b>B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5)</b>	<b>10999.0</b>	<b>46045.0</b>	<b>57034.0</b>	<b>59908.9</b>	<b>116782.0</b>	<b>18676.0</b>	<b>35351.0</b>	<b>52716.0</b>	<b>148043.1</b>	<b>62180.0</b>	<b>100677.0</b>	<b>17815.0</b>	<b>110569.0</b>	<b>31789.0</b>	<b>0.0</b>	<b>11082.0</b>
3.6	Staff Expenses	3694.0	8801.0	7483.0	7980.4	5703.0	1649.0	5492.0	9200.0	16532.8	10526.0	8383.0	3511.0	22766.0	8169.0		2715.0
3.7	Other Operating Expenses	5746.0	14498.0	11000.0	9999.1	6018.0	1087.0	5995.0	12788.0	21665.3	10940.0	5806.0	4930.0	22805.0	7991.0		3672.0
	<b>C. Operating Profit Before Provision (B. -3.6-3.7)</b>	<b>1559.0</b>	<b>22746.0</b>	<b>38551.0</b>	<b>41929.5</b>	<b>105061.0</b>	<b>15940.0</b>	<b>23864.0</b>	<b>30728.0</b>	<b>109845.0</b>	<b>40714.0</b>	<b>86488.0</b>	<b>9374.0</b>	<b>64998.0</b>	<b>15629.0</b>	<b>0.0</b>	<b>4695.0</b>
3.8	Provision for Possible Losses	0.0	446.0	270.0	2025.1	2337.0		1617.0	11104.0	28203.9	5601.0	6040.0	711.0	7295.0	552.0		934.0
	<b>D. Operating Profit (C. -3.8)</b>	<b>1559.0</b>	<b>22300.0</b>	<b>38281.0</b>	<b>39904.4</b>	<b>102724.0</b>	<b>15940.0</b>	<b>22247.0</b>	<b>19624.0</b>	<b>81641.1</b>	<b>35113.0</b>	<b>80448.0</b>	<b>8663.0</b>	<b>57703.0</b>	<b>15077.0</b>	<b>0.0</b>	<b>3761.0</b>
3.9	Non Operating Income / Expenses (Net)	0.0	3286.0	563.0	153.3	0.0		10912.0	863.0	267840.0	4357.0	24982.0	999.0	1772.0			
3.10	Write Back of Provision for Possible Loss	6291.0	730.0	12032.0	5139.4	2291.0			0.0		4605.0		1292.0	4986.0	1707.0		6886.0
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>7850.0</b>	<b>26316.0</b>	<b>50876.0</b>	<b>45197.1</b>	<b>105015.0</b>	<b>15940.0</b>	<b>33159.0</b>	<b>20487.0</b>	<b>349481.1</b>	<b>44075.0</b>	<b>105430.0</b>	<b>10954.0</b>	<b>64461.0</b>	<b>16784.0</b>	<b>0.0</b>	<b>10447.0</b>
3.11	Extraordinary Income/Expenses (Net)	0.0		(4624.0)		3468.0		779.0	0.0	1609.8				(586.0)	(1198.0)		
	<b>F. Profit before Bonus and Taxes (E. + 3.11)</b>	<b>7850.0</b>	<b>26316.0</b>	<b>46252.0</b>	<b>45197.1</b>	<b>108483.0</b>	<b>15940.0</b>	<b>33938.0</b>	<b>20487.0</b>	<b>351090.9</b>	<b>44075.0</b>	<b>105430.0</b>	<b>10954.0</b>	<b>63875.0</b>	<b>15586.0</b>	<b>0.0</b>	<b>10447.0</b>
3.12	Provision for Staff Bonus	0.0	2392.0	4205.0	4108.8	9862.0		3085.0	1862.0	31917.4	4007.0	9512.0	996.0	5807.0	1417.0		950.0
3.13	Provision for Tax	0.0	5731.0	12614.0	12335.4	27086.0	2242.0	9684.0	5587.0	95399.1	12021.0	30190.0	3137.0	17586.0	4463.0		2849.0
	<b>G. Net Profit/Loss (F. - 3.12-3.13)</b>	<b>7850.0</b>	<b>18193.0</b>	<b>29433.0</b>	<b>28752.9</b>	<b>71535.0</b>	<b>13698.0</b>	<b>21169.0</b>	<b>13038.0</b>	<b>223774.5</b>	<b>28047.0</b>	<b>65728.0</b>	<b>6821.0</b>	<b>40482.0</b>	<b>9706.0</b>	<b>0.0</b>	<b>6648.0</b>
<b>4.</b>	<b>Ratios</b>	<b>At the End of This Quarter</b>															
4.1	Capital Fund to RWA	12.0%	13.8%	21.1%	15.3%	25.1%	96.1%	18.5%	58.1%	31.5%	16.0%	12.7%	28.8%	14.5%	10.8%		15.1%
4.2	Non Performint Loan(NPL) To Total Loan	4.0%	0.9%	2.5%	0.2%	4.5%	33.5%	2.9%	0.6%	3.0%	1.1%	2.4%	3.2%	0.6%	1.3%		10.4%
4.3	Total Loan Loss Provision to Total NPL	123.8%	250.9%	140.5%	696.6%	173.9%	97.1%	138.9%	256.8%	112.3%	188.9%	168.2%	131.7%	277.8%	17507.0%		108.7%

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

\* Data not available.

Table No. 51 - contd.  
**Unaudited Financial Results of FINANCE COMPANIES**  
As at Fourth Quarter (Mid - July, 2009)

Rs. in Thousand

S. N.	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48
Particulars	Alpic	Nava Durga	Janaki	Pokhara	Central	Premie	Arun	Multipurpose	Butwal	Shrijana	Om	Cosmic	World	Capital	Crystal	Royal
<b>1. Total Capital and Liabilities (1.1 to 1.7)</b>	<b>1353554.0</b>	<b>741775.0</b>	<b>723801.4</b>	<b>1676600.0</b>	<b>1599767.0</b>	<b>898736.0</b>	<b>64752.0</b>	<b>76297.0</b>	<b>1524129.0</b>	<b>129978.0</b>	<b>1468362.0</b>	<b>573054.0</b>	<b>1481842.0</b>	<b>2541409.0</b>	<b>1034237.0</b>	<b>1589061.0</b>
1.1 Paid Up Capital	102921.0	45595.0	50000.0	240000.0	126895.0	97102.0	64890.0	6000.0	97736.0	28000.0	104957.0	95101.0	72000.0	374028.0	49000.0	134258.0
1.2 Reserve and Surplus	45822.0	27309.0	78401.5	156381.0	46537.0	22503.0	(55119.0)	4291.0	32102.0	2223.0	61269.0	(51537.0)	84232.0	62382.0	35648.0	40744.0
1.3 Debenture and Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4812.0	0.0	0.0	0.0	0.0	0.0	0.0
1.4 Borrowings	185000.0	45000.0	0.0	0.0	15000.0	65000.0	0.0	0.0	115000.0	0.0	100000.0	54000.0	244588.0	255000.0	831368.0	251349.0
<b>1.5 Deposits (a.+b.)</b>	<b>715661.0</b>	<b>558446.0</b>	<b>539434.2</b>	<b>1071874.0</b>	<b>1179860.0</b>	<b>689417.0</b>	<b>54363.0</b>	<b>57796.0</b>	<b>1065056.0</b>	<b>87347.0</b>	<b>1168341.0</b>	<b>295636.0</b>	<b>932514.0</b>	<b>1834450.0</b>	<b>831368.0</b>	<b>1135402.0</b>
a. Domestic Currency	715661.0	558446.0	539434.2	1071874.0	1179860.0	689417.0	54363.0	57796.0	1065056.0	87347.0	1168341.0	295636.0	932514.0	1834450.0	831368.0	1135402.0
b. Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
1.6 Income Tax Liability	0.0	5156.0	0.0	0.0	0.0	0.0	0.0	491.0	0.0	0.0	647.0	22810.0	0.0	2413.0	11201.0	27308.0
1.7 Other Liabilities	304150.0	60269.0	55965.7	208345.0	231475.0	24714.0	618.0	7719.0	214235.0	7596.0	33148.0	157044.0	148508.0	13136.0	107020.0	27308.0
<b>2. Total Assets (2.1 to 2.7)</b>	<b>1353554.0</b>	<b>741775.0</b>	<b>723801.4</b>	<b>1676600.0</b>	<b>1599767.0</b>	<b>898736.0</b>	<b>64752.0</b>	<b>76297.0</b>	<b>1524129.0</b>	<b>129978.0</b>	<b>1468362.0</b>	<b>573054.0</b>	<b>1481842.0</b>	<b>2541409.0</b>	<b>1034237.0</b>	<b>1589061.0</b>
2.1 Cash and Bank Balance	263734.0	99654.0	17286.9	1793.0	445448.0	144095.0	5283.0	4516.0	36758.0	55081.0	32189.0	91133.0	149607.0	272833.0	58166.0	79463.0
2.2 Money at Call and Short Notice	0.0	0.0	66166.5	282566.0	0.0	0.0	49470.0	0.0	362610.0	0.0	85185.0	0.0	0.0	0.0	0.0	96523.0
2.3 Investments	65274.0	35719.0	38000.0	177286.0	38319.0	17012.0	0.0	95.0	120699.0	1195.0	15577.0	21498.0	130495.0	135027.0	400.0	169349.0
2.4 Loans and Advances	844868.0	549004.0	592987.3	1169415.0	1084144.0	693196.0	4699.0	65545.0	940605.0	57015.0	1280284.0	364064.0	1127688.0	2010820.0	818187.0	1109199.0
2.5 Fixed Assets	65268.0	44286.0	992.1	1072.0	6701.0	40747.0	437.0	1813.0	29078.0	2396.0	44943.0	5170.0	22254.0	102827.0	109208.0	117139.0
2.6 Non Banking Assets	37034.0	0.0	1457.0	1443.0	0.0	0.0	1972.0	285.0	5082.0	0.0	0.0	0.0	14225.0	0.0	0.0	0.0
2.7 Other Assets	77376.0	13112.0	8368.6	43011.0	23712.0	3686.0	4863.0	2356.0	34094.0	9209.0	10184.0	91189.0	37573.0	19902.0	48276.0	17388.0
<b>3. Profit and Loss Account</b>	<b>Up to This Quarter</b>															
3.1 Interest Income	93093.0	60711.0	106541.2	156740.0	126934.0	86615.0	6873.0	9981.0	124822.0	10640.0	139781.0	59704.0	158212.0	248840.0	84228.0	131028.0
3.2 Interest Expense	70477.0	38413.0	46570.5	71707.0	77681.0	55242.0	6508.0	6319.0	80500.0	4316.0	91596.0	27598.0	107375.0	144217.0	63515.0	86408.0
<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>22616.0</b>	<b>22298.0</b>	<b>59970.8</b>	<b>85033.0</b>	<b>49253.0</b>	<b>31373.0</b>	<b>365.0</b>	<b>3662.0</b>	<b>44322.0</b>	<b>6324.0</b>	<b>48185.0</b>	<b>32106.0</b>	<b>50837.0</b>	<b>104623.0</b>	<b>20713.0</b>	<b>44620.0</b>
3.3 Fees, Commission and Discount	2205.0	227.0	2516.4	12901.0	4230.0	1266.0	0.0	25.0	3036.0	202.0	1720.0	100.0	14560.0	295.0	229.0	1332.0
3.4 Other Operating Income	12114.0	4725.0	4569.5	0.0	14514.0	9252.0	0.0	506.0	9094.0	1992.0	8659.0	2040.0	986.0	9045.0	13354.0	10950.0
3.5 Foreign Exchange Gain/Loss (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	0.0
<b>B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5)</b>	<b>36935.0</b>	<b>27250.0</b>	<b>67056.7</b>	<b>97934.0</b>	<b>67997.0</b>	<b>41891.0</b>	<b>365.0</b>	<b>4193.0</b>	<b>56452.0</b>	<b>8518.0</b>	<b>58564.0</b>	<b>34246.0</b>	<b>66383.0</b>	<b>113963.0</b>	<b>34296.0</b>	<b>56902.0</b>
3.6 Staff Expenses	5339.0	4319.0	2414.7	4192.0	8152.0	7909.0	1579.0	1063.0	10155.0	1448.0	5358.0	6360.0	8566.0	10591.0	6123.0	7245.0
3.7 Other Operating Expenses	11360.0	5288.0	2913.8	4428.0	8928.0	7788.0	8008.0	1254.0	20773.0	1800.0	6388.0	7462.0	15365.0	16186.0	10211.0	13420.0
<b>C. Operating Profit Before Provision (B. -3.6-3.7)</b>	<b>20236.0</b>	<b>17643.0</b>	<b>6128.2</b>	<b>89314.0</b>	<b>50917.0</b>	<b>26194.0</b>	<b>(9222.0)</b>	<b>1876.0</b>	<b>25524.0</b>	<b>5270.0</b>	<b>46818.0</b>	<b>20424.0</b>	<b>42452.0</b>	<b>87186.0</b>	<b>17962.0</b>	<b>36237.0</b>
3.8 Provision for Possible Losses	3406.0	7767.0	44103.2	364.0	5431.0	8252.0	598.0	54.0	6074.0	734.0	5751.0	1664.0	10845.0	18866.0	6371.0	8819.0
<b>D. Operating Profit (C. -3.8)</b>	<b>16830.0</b>	<b>9876.0</b>	<b>17625.0</b>	<b>88950.0</b>	<b>45486.0</b>	<b>17942.0</b>	<b>(9820.0)</b>	<b>1822.0</b>	<b>19450.0</b>	<b>4536.0</b>	<b>41067.0</b>	<b>18760.0</b>	<b>31607.0</b>	<b>68320.0</b>	<b>11591.0</b>	<b>27418.0</b>
3.9 Non Operating Income / Expenses (Net)	221.0	24.0	0.0	0.0	511.0	(189.0)	0.0	0.0	5447.0	0.0	90.0	286.0	(3.0)	2918.0	8985.0	
3.10 Write Back of Provision for Possible Loss	0.0	6488.0	34944.1	49056.0	0.0	2291.0	7497.0	0.0	5828.0	0.0	100894.0	0.0	0.0	894.0	128.0	
<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>17051.0</b>	<b>16388.0</b>	<b>52569.2</b>	<b>138006.0</b>	<b>45997.0</b>	<b>20044.0</b>	<b>(2323.0)</b>	<b>1822.0</b>	<b>30725.0</b>	<b>4536.0</b>	<b>41157.0</b>	<b>119940.0</b>	<b>31604.0</b>	<b>72132.0</b>	<b>11591.0</b>	<b>36531.0</b>
3.11 Extraordinary 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	(38877.0)	0.0	687.0	0.0	
<b>F. Profit before Bonus and Taxes (E. + 3.11)</b>	<b>17051.0</b>	<b>16388.0</b>	<b>52569.2</b>	<b>138006.0</b>	<b>45997.0</b>	<b>20044.0</b>	<b>(2323.0)</b>	<b>1822.0</b>	<b>30725.0</b>	<b>4536.0</b>	<b>41157.0</b>	<b>81063.0</b>	<b>31604.0</b>	<b>72819.0</b>	<b>11591.0</b>	<b>36531.0</b>
3.12 Provision for Staff Bonus	1552.0	1490.0	4779.0	12546.0	4181.0	1821.0	0.0	182.0	2793.0	0.0	3741.0	7369.0	2873.0	6495.0	1053.0	3321.0
3.13 Provision for Tax	4889.0	3156.0	14337.0	37638.0	12544.0	5464.0	0.0	491.0	8380.0	1361.0	11225.0	39427.0	8620.0	19485.0	3160.0	9769.0
<b>G. Net Profit/Loss (F. - 3.12-3.13)</b>	<b>10610.0</b>	<b>9742.0</b>	<b>33453.1</b>	<b>87822.0</b>	<b>29272.0</b>	<b>12759.0</b>	<b>(2323.0)</b>	<b>1149.0</b>	<b>19552.0</b>	<b>3175.0</b>	<b>26191.0</b>	<b>34267.0</b>	<b>20111.0</b>	<b>46839.0</b>	<b>7378.0</b>	<b>23441.0</b>
<b>4. Ratios</b>	<b>At the End of This Quarter</b>															
4.1 Capital Fund to RWA	14.1%	16.4%	20.4%	31.0%	16.1%	16.3%	20.6%	0.2%	12.5%	44.9%	12.5%	11.9%	12.1%	20.0%	11.0%	13.3%
4.2 Non Performant Loan(NPL) To Total Loan	3.8%	0.8%	11.2%	1.5%	0.6%	1.8%	83.5%	0.0%	1.8%	0.9%	0.2%	33.1%	0.8%	2.7%	3.4%	2.3%
4.3 Total Loan Loss Provision to Total NPL	114.8%	228.5%	90.3%	253.3%	2.8%	159.7%	101.0%	0.8%	189.5%	40.4%	539.9%	102.0%	225.0%	136.2%	104.2%	145.4%

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

\* Data not available.

Table No. 51 - contd.  
**Unaudited Financial Results of FINANCE COMPANIES**  
 As at Fourth Quarter (Mid - July, 2009)

Rs. in Thousand

S. N.	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64
	Guneshworil	Patan	Fewa	Everest	Birgunj	Prudential	ICFC	IME	Sagarmatha	Shikhar	Civil	Prabhu	Imperial	Kuber	Nepal Express	Valley
<b>1. Total Capital and Liabilities (1.1 to 1.7)</b>	<b>854609.0</b>	<b>497962.0</b>	<b>1426786.0</b>	<b>298195.0</b>	<b>1769481.0</b>	<b>1070875.0</b>	<b>2039206.0</b>	<b>2800858.0</b>	<b>950425.8</b>	<b>386776.0</b>	<b>565268.0</b>	<b>2354384.0</b>	<b>894377.3</b>	<b>867958.0</b>	<b>480238.8</b>	<b>392427.0</b>
1.1 Paid Up Capital	109811.0	50000.0	91000.0	20000.0	180775.0	100000.0	329384.0	249460.0	50000.0	50000.0	99941.0	160000.0	100000.0	81250.0	98265.1	35000.0
1.2 Reserve and Surplus	30116.0	6987.0	81258.0	25596.0	32857.0	24196.0	88351.0	70150.0	26778.1	11378.0	26046.0	28662.0	34510.7	12794.0	10026.3	14777.0
1.3 Debenture and Bond								0.0			0.0					0.0
1.4 Borrowings	100000.0				240000.0	150000.0	20000.0	120000.0	160000.0	20000.0	20000.0	60244.0		129000.0	5000.0	10000.0
1.5 Deposits (a.+b.)	<b>555301.0</b>	<b>355011.0</b>	<b>1204457.0</b>	<b>234891.0</b>	<b>1246047.0</b>	<b>687798.0</b>	<b>1552575.0</b>	<b>2067753.0</b>	<b>566945.8</b>	<b>282619.0</b>	<b>403896.0</b>	<b>2053836.0</b>	<b>620361.3</b>	<b>415167.0</b>	<b>351733.8</b>	<b>220666.0</b>
a. Domestic Currency	555301.0	355011.0	1204457.0	234891.0	1246047.0	687798.0	1552575.0	2067753.0	566945.8	282619.0	403896.0	2053836.0	620361.3	415167.0	351733.8	220666.0
b. Foreign Currency								0.0			0.0					0.0
1.6 Income Tax Liability	8364.0		542.0		11120.0	395.0		3828.0	5737.2	2780.0		10520.0		3286.0	3158.3	0.0
1.7 Other Liabilities	51017.0	85964.0	49529.0	17708.0	58682.0	108486.0	48896.0	289667.0	140964.7	19999.0	15385.0	41122.0	139505.3	226461.0	12055.3	111984.0
<b>2. Total Assets (2.1 to 2.7)</b>	<b>854609.0</b>	<b>497962.0</b>	<b>1426786.0</b>	<b>298195.0</b>	<b>1769481.0</b>	<b>1070875.0</b>	<b>2039206.0</b>	<b>2800858.0</b>	<b>950425.8</b>	<b>386776.0</b>	<b>565268.0</b>	<b>2354384.0</b>	<b>894377.3</b>	<b>867958.0</b>	<b>480238.8</b>	<b>392427.0</b>
2.1 Cash and Bank Balance	15749.0	57287.0	53385.0	41832.0	222039.0	23015.0	71493.0	299646.0	241682.0	43004.0	78417.0	103182.0	300541.0	259858.0	67492.5	141707.0
2.2 Money at Call and Short Notice	100260.0		231710.0			175456.0	278706.0	551975.0			0.0	243992.0				0.0
2.3 Investments	8644.0	40527.0	3050.0	548.0	7500.0		76744.0	161139.0	0.0	25563.9	568.0	64000.0		32918.0	15300.0	10100.0
2.4 Loans and Advances	659449.0	350425.0	1123927.0	249110.0	1452574.0	745623.0	1410879.1	1745207.0	666979.8	336518.0	401158.0	1730952.0	558317.5	568725.0	388176.9	214020.0
2.5 Fixed Assets	60036.0	24530.0	5989.0	1059.0	51005.0	6496.0	25028.2	170323.0	7470.5	2014.0	1801.0	176574.0	23628.7	2822.0	4574.2	1747.0
2.6 Non Banking Assets		5920.0			1553.0			0.0			0.0			7008.0		0.0
2.7 Other Assets	10471.0	19273.0	8725.0	5646.0	34810.0	43541.0	91961.0	33707.0	8729.6	4672.0	19892.0	66766.0	11890.1	14245.0	9895.3	9012.0
<b>3. Profit and Loss Account</b>	<i>Up to This Quarter</i>															
3.1 Interest Income	80777.0	48701.0	121233.0	33075.0	139231.0	81079.0	203111.0	187760.0	77400.2	40646.0	56083.0	153233.0	61464.4	61894.0	36622.1	20820.0
3.2 Interest Expense	44335.0	31097.0	72001.0	18970.0	85041.0	45544.0	116238.0	93296.0	47297.4	22545.0	29105.0	88415.0	43610.8	40915.0	19082.9	10008.0
<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>36442.0</b>	<b>17604.0</b>	<b>49232.0</b>	<b>14105.0</b>	<b>54190.0</b>	<b>35535.0</b>	<b>86873.0</b>	<b>94464.0</b>	<b>30102.8</b>	<b>18101.0</b>	<b>26978.0</b>	<b>64818.0</b>	<b>17853.6</b>	<b>20979.0</b>	<b>17539.2</b>	<b>10812.0</b>
3.3 Fees, Commission and Discount	307.0	22.0	139.0		2264.0	2550.0	16838.0	12889.0	694.7	3897.0	399.0	16490.0	14386.9	647.0	1722.7	4039.0
3.4 Other Operating Income	7779.0	4148.0	13961.0	4547.0	16510.0	5959.0	372.0	33333.0	9202.3	236.0	8447.0	20867.0	5078.6	7843.0	4895.8	2335.0
3.5 Foreign Exchange Gain/Loss (Net)		0.0					0.0	0.0			0.0			0.0		0.0
<b>B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5)</b>	<b>44528.0</b>	<b>21774.0</b>	<b>63332.0</b>	<b>18652.0</b>	<b>72964.0</b>	<b>44044.0</b>	<b>104083.0</b>	<b>140686.0</b>	<b>39999.8</b>	<b>22234.0</b>	<b>35824.0</b>	<b>102175.0</b>	<b>37319.1</b>	<b>29469.0</b>	<b>24157.7</b>	<b>17186.0</b>
3.6 Staff Expenses	4030.0	3496.0	4707.0	1766.0	8730.0	6525.0	11617.0	13433.0	6411.5	2716.0	3532.0	20857.0	2943.6	4015.0	3283.7	3307.0
3.7 Other Operating Expenses	5493.0	5385.0	8657.0	3116.0	13995.0	7902.0	20178.0	23304.0	10191.8	4169.0	3764.0	40502.0	4458.7	7184.0	6685.5	3432.0
<b>C. Operating Profit Before Provision (B. -3.6-3.7)</b>	<b>35005.0</b>	<b>12893.0</b>	<b>49968.0</b>	<b>13770.0</b>	<b>50239.0</b>	<b>29617.0</b>	<b>72288.0</b>	<b>103949.0</b>	<b>23396.5</b>	<b>15349.0</b>	<b>28528.0</b>	<b>40816.0</b>	<b>29916.8</b>	<b>18270.0</b>	<b>14188.6</b>	<b>10447.0</b>
3.8 Provision for Possible Losses	4210.0	2713.0	2627.0		11766.0	6403.0	(417.0)	8881.0	3095.7	5800.0	4655.0	8017.0	7817.6	7252.0	2608.1	1779.0
<b>D. Operating Profit (C. -3.8)</b>	<b>30795.0</b>	<b>10180.0</b>	<b>47341.0</b>	<b>13770.0</b>	<b>38473.0</b>	<b>23214.0</b>	<b>72705.0</b>	<b>95068.0</b>	<b>20300.9</b>	<b>9549.0</b>	<b>23873.0</b>	<b>32799.0</b>	<b>22099.2</b>	<b>11018.0</b>	<b>11580.5</b>	<b>8668.0</b>
3.9 Non Operating Income / Expenses (Net)	674.0	(197.0)	(4.0)					0.0			0.0	4613.0		328.0		0.0
3.10 Write Back of Provision for Possible Loss	4890.0		3647.0		2301.0			0.0			0.0	0.0		0.0		688.0
<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>31469.0</b>	<b>14873.0</b>	<b>47337.0</b>	<b>17417.0</b>	<b>40774.0</b>	<b>23214.0</b>	<b>72705.0</b>	<b>95068.0</b>	<b>20300.9</b>	<b>9549.0</b>	<b>23873.0</b>	<b>37412.0</b>	<b>22099.2</b>	<b>11346.0</b>	<b>11580.5</b>	<b>9356.0</b>
3.11 Extraordinary Income/Expenses (Net)		0.0						0.0			0.0			0.0		0.0
<b>F. Profit before Bonus and Taxes (E. + 3.11)</b>	<b>31469.0</b>	<b>14873.0</b>	<b>47337.0</b>	<b>17417.0</b>	<b>40774.0</b>	<b>23214.0</b>	<b>72705.0</b>	<b>95068.0</b>	<b>20300.9</b>	<b>9549.0</b>	<b>23873.0</b>	<b>37412.0</b>	<b>22099.2</b>	<b>11346.0</b>	<b>11580.5</b>	<b>9356.0</b>
3.12 Provision for Staff Bonus	2861.0	1352.0	4303.0	1583.0	3707.0	2110.0	6610.0	8643.0	1845.5	868.0	2170.0	3401.0	1999.6	1031.0	1052.8	851.0
3.13 Provision for Tax	8582.0	4056.0	12910.0	4750.0	11120.0	6331.0	20732.0	25062.0	5536.6	2780.0	6511.0	10183.0	5998.7	3095.0	3158.3	0.0
<b>G. Net Profit/Loss (F. - 3.12-3.13)</b>	<b>20026.0</b>	<b>9465.0</b>	<b>30124.0</b>	<b>11084.0</b>	<b>25947.0</b>	<b>14773.0</b>	<b>45363.0</b>	<b>61363.0</b>	<b>12918.7</b>	<b>5901.0</b>	<b>15192.0</b>	<b>23828.0</b>	<b>14101.0</b>	<b>7220.0</b>	<b>7369.4</b>	<b>8505.0</b>
<b>4. Ratios</b>	<i>At the End of This Quarter</i>															
4.1 Capital Fund to RWA	22.0%	17.4%	16.0%	16.0%	14.6%	15.2%	24.9%	15.9%	12.4%	16.8%	24.5%	13.1%	22.6%	16.0%	26.3%	18.8%
4.2 Non Performint Loan(NPL) To Total Loan	0.5%	4.6%	0.2%	3.6%	0.9%	0.9%	0.5%	0.3%	0.2%	3.3%	0.9%	0.1%	2.5%	1.6%		0.2%
4.3 Total Loan Loss Provision to Total NPL	689.7%	93.3%	785.7%	126.6%	210.0%	21674.0%	335.8%	411.0%	1346.4%	112.3%	239.4%	1447.0%	138.7%	165.0%		693.6%

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

\* Data not available.





Table No. 52  
NPL Status of FINANCE COMPANIES

Rs. in Thousand				
S.No.	Name Of Finance Companies	Total Loan	Total NPL	% of NPL
1	Nepal Housing Development Finance Co.Ltd.	487909.0	7465.0	1.53
2	Nepal Finance Co.Ltd.	591078.0	9752.8	1.65
3	NIDC Capital Markets Ltd.	1007774.0	37388.4	3.71
4	National Finance Co.Ltd.	800701.0	16574.5	2.07
5	Annapurna Finance Co.Ltd.	2564548.0	36160.1	1.41
6	Nepal Share Markets and Finance Ltd.	2521917.0	40098.5	1.59
7	Peoples Finance Ltd.	936400.0	12735.0	1.36
8	Mercentile Finance Co. Ltd.*	N/A		
9	Kathmandu Finance Ltd.	418263.0	11795.0	2.82
10	Himalaya Finance Co.Ltd.*	N/A		
11	Union Finance Ltd.	967453.0	6288.4	0.65
12	Narayani Finance Ltd.	867240.0	4249.5	0.49
13	Gorkha Finance Ltd.	429731.0	18392.5	4.28
14	Paschimanchal Finance Co.Ltd.	892907.0	35627.0	3.99
15	Nepal Housing & Merchant Finance Co.Ltd.	1333392.0	33734.8	2.53
16	Universal Finance Co.Ltd.	936015.0	9641.0	1.03
17	Samjhana Finance Co. Ltd.	325129.0	13135.2	4.04
18	Goodwill Finance Ltd.	997653.0	9278.2	0.93
19	Siddhartha Finance Co. Ltd.	685456.0	16862.2	2.46
20	Shree Investment & Finance Co. Ltd.	1008070.6	1713.7	0.17
21	Lumbini Finance & Leasing Co. Ltd.	1231940.0	54821.3	4.45
22	Inbesta Finance Ltd.	43180.0	14443.7	33.45
23	Yeti Finance Co. Ltd.	540029.0	15552.8	2.88
24	Standard Finance Ltd.	893778.0	5720.2	0.64
25	International Leasing & Finance Co. Ltd.	2376847.9	70830.1	2.98
26	Mahalaxmi Finance Co. Ltd.	1109810.0	12318.9	1.11
27	Lalitpur Finance Co. Ltd.	1836301.0	44071.2	2.40
28	Bhajuratra Finance & Saving Co. Ltd.	192994.0	6156.5	3.19
29	United Finance Ltd.	1618977.0	9066.3	0.56
30	General Finance Ltd.	614932.0	8055.6	1.31
31	Nepal Shreelanka Merchant Bank Ltd.*	N/A		
32	Merchant Finance Co. Ltd.	147959.0	15343.3	10.37
33	Alpic Everest Finance Ltd.	844868.0	32105.0	3.80
34	Nava Durga Finance Co.Ltd.	549004.0	4337.1	0.79
35	Janaki Finance Ltd.	592987.3	66651.8	11.24
36	Pokhara Finance Ltd.	1169415.0	17775.1	1.52
37	Central Finance Co. Ltd.	1084144.0	5962.8	0.55
38	Premier Finance Co. Ltd.	693196.0	12130.9	1.75
39	Arun Finance & Saving Co. Ltd.	4699.0	3924.1	83.51
40	Multipurpose Finance Co. Ltd	65545.0	26.2	0.04
41	Butwal Finance Co. Ltd.	940605.0	16460.6	1.75
42	Shrijana Finance Ltd.	57015.0	501.7	0.88
43	Om Finance Ltd.	1280284.0	2944.7	0.23
44	Cosmic Merchant Banking & Finance Ltd.	364064.0	120359.6	33.06
45	World Merchant Banking & Finance Ltd.	1127688.0	8570.4	0.76
46	Capital Merchant Banking & Finance Ltd.	2010820.0	54091.1	2.69
47	Crystal Finance Ltd.	818187.0	27572.9	3.37
48	Royal Merchant Banking & Finance Ltd.	1109199.0	25067.9	2.26
49	Guheshworil Merchant Banking & Finance Ltd.	659449.0	3561.0	0.54
50	Patan Finance Ltd.	350425.0	16189.6	4.62
51	Fewa Finance Ltd.	1123927.0	2472.6	0.22
52	Everest Finance Co. Ltd.	249110.0	9017.8	3.62
53	Birgunj Finance Ltd.	1452574.0	13508.9	0.93
54	Prudential Bittiya Sanstha Ltd	745623.0	6337.8	0.85
55	ICFC Bittiya Shanstha Ltd.	1410879.1	7618.7	0.54
56	IME Financial Institution Ltd.	1745207.0	5584.7	0.32
57	Sagarmatha Merchant Banking and Finance Co. Ltd	666979.8	1067.2	0.16
58	Shikhar Bittiya Sanstha Ltd.	336518.0	10970.5	3.26
59	Civil Merchant Bittiya sanstha Ltd.	401158.0	3770.9	0.94
60	Prabhu Finance Co. Ltd.	1730952.0	1384.8	0.08
61	Imperial Finance Ltd.	558317.5	14069.6	2.52
62	Kuber Merchant Bittiya sanstha Ltd.	568725.0	9099.6	1.60
63	Nepal Express Finance Ltd.	388176.9	0.0	0.00
64	Valley Finance Ltd.	214020.0	363.8	0.17
65	Seti Bittiya sanstha Ltd.	79855.0	1621.1	2.03
66	Hama Merchant & Finance Ltd.	446076.3	14765.1	3.31
67	Reliable Finance Ltd.	1139949.0	4103.8	0.36
68	Loard Buddha Financial Institutions Ltd.	337791.8	6.1	0.00
69	Api Finance Ltd.	307944.0	277.1	0.09
70	Nameste Bittiya Sanstha Limited.	49232.0	772.9	1.57
71	Kaski Finance Limited	705657.0	141.1	0.02
72	Suryadarshan Finance Co. Ltd.	181209.0	761.1	0.42
73	Zenieth Finance Ltd.	475101.0	1235.3	0.26
74	Unique Financial Institution Ltd.	321783.0	0.0	0.00
75	Manjushree Financial Institution Ltd.	483031.0	0.0	0.00
76	Swostik Merchant Finance Company Ltd.*	N/A		
77	Subhalaxmi Finance Ltd.	324485.0	292.0	0.09
<b>Total</b>		<b>58544260.1</b>	<b>1104747.0</b>	<b>1.89</b>

\* Data not available

Table No. 53  
Geographical Distribution of Branches of Development Bank & Finance Company  
Mid - July 2009

Development Region	Zone	District	Dev. Banks	F. Companies	Total		
					District	Zone	Dev.Region
Eastern	Mechi	Jhapa	11	1	12	15	50
		Ilam	1	-	1		
		Panchthar	1	-	1		
		Taplejung	1	-	1		
	Koshi	Sunsari	7	7	14	30	
		Morang	8	4	12		
		Dhankuta	4	-	4		
		Terhathum	-	-	-		
		Sankhuwasava	-	-	-		
		Bhojpur	-	-	-		
	Sagarmatha	Saptari	-	1	1	5	
		Udayapur	1	1	2		
Siraha		-	1	1			
Khotang		-	-	-			
Okhaldhunga		-	-	-			
Solukhumbu	1	-	1				
Central	Janakpur	Sarlahi	1	-	1	11	204
		Dhanusha	1	4	5		
		Mohattari	1	-	1		
		Dolakha	1	-	1		
		Ramechhap	-	-	-		
		Sindhuli	3	-	3		
	Narayani	Bara	4	1	5	56	
		Rautahat	-	-	-		
		Parsa	4	8	12		
		Chitawan	23	8	31		
		Makawanpur	6	2	8		
	Bagmati	Kathmandu	23	73	96	137	
		Bhaktapur	2	2	4		
		Lalitpur	4	10	14		
		Rsauwa	-	-	-		
		Dhading	1	-	1		
		Sindhupalchok	1	-	1		
Kabhre		14	6	20			
Nuwakot		1	-	1			
Western	Gandaki	Lamjung	2	1	3	66	125
		Tanahun	5	1	6		
		Gorkha	3	-	3		
		Manang	-	-	-		
		Syangja	7	1	8		
	Lumbini	Kaski	28	18	46	49	
		Gulmi	2	-	2		
		Nawalparasi	9	-	9		
		Palpa	2	1	3		
		Arghakanchi	1	-	1		
		Rupandehi	26	6	32		
	Dhawalagiri	Kapilbastu	2	-	2	10	
		Baglung	2	3	5		
		Parwat	2	-	2		
		Mustang	-	-	-		
Mid-Western	Rapti	Myagdi	2	1	3	10	24
		Rolpa	-	-	-		
		Dang	8	2	10		
		Rukum	-	-	-		
		Salyan	-	-	-		
	Karnali	Pvuthan	-	-	-	-	
		Jumla	-	-	-		
		Mugu	-	-	-		
		Humla	-	-	-		
		Kalikot	-	-	-		
	Bheri	Dolpa	-	-	-	14	
		Dailekh	-	-	-		
Surkhet		4	-	4			
Jajarkot		-	-	-			
Far Western	Seti	Bardiya	3	-	3	8	12
		Banke	6	1	7		
		Bajhang	-	-	-		
		Doti	1	-	1		
	Mahakali	Bajura	-	-	-	4	
		Kailali	4	1	5		
		Achham	2	-	2		
		Darchula	-	-	-		
Total	Total	Baitadi	-	-	-	415	415
		Dadeldhura	1	-	1		
		Kanchanpur	3	-	3		
			250	165	415	415	415

Table No. 54  
**List of Class C Licensed Financial Institutions (Finance Companies)**  
 Mid - July, 2009

	Names	Operation Date (A.D.)	Head Office	Telephone No.	Fax No.
1	Nepal Housing Development Finance Co.Ltd.	1992/03/08	Naya Baneshwor, Kathmandu	4780259	4782753
2	Nepal Finance Co.Ltd.	1993/01/06	Kamaladi, Kathmandu	4220031	4241237
3	NIDC Capital Markets Ltd.	1993/03/11	Kamalpokhari, Kathmandu	4423219	4423401
4	National Finance Co.Ltd.	1993/05/07	Pako Newroad, Kathmandu	4228380	4222920
5	Annapurna Finance Co.Ltd.	1993/09/30	Chipledhunga, Pokhara	061-522671	061-525797
6	Nepal Share Markets and Finance Ltd.	1993/10/19	Ramshahapath, Kathmandu	4252332	4248845
7	Peoples Finance Ltd.	1993/04/15	Tripureshor, Kathmadu	4260991	4262405
8	Mercentile Finance Co. Ltd.	1994/11/10	Adarshnagar, Birgunj	051-522274	051-521673
9	Kathmandu Finance Ltd.	1994/11/10	Putalisadak, Kathmandu	430506/27	4421506
10	Himalaya Finance Ltd.	1993/11/11	Sundhara, Kathmandu	4250172/4259376	4273884
11	Union Finance Ltd.	1995/12/12	Durbarmarg, Kathmandu	4241648/49	4241645
12	Narayani Finance Ltd.	1995/03/08	Narayangadh, Chitwan	056-520313/45	056-522230
13	Gorkha Finance Ltd.	1995/03/12	Kantipath, Kathmandu	4438396	4429096
14	Paschimanchal Finance Co.Ltd.	1995/04/09	P.B.No.11, Butawal	071-541649	071-541924
15	Nepal Housing & Merchant Finance Co.Ltd.	1995/04/11	Dillibazar, Kathmandu	4430528	4416843
16	Universal Finance Co.Ltd.	1995/04/27	Kantipath, Kathmandu	4240998	4245895
17	Samjhana Finance Co. Ltd.	1995/05/03	Banepa, Kavre	011-664561	011-664561
18	Goodwill Finance Ltd.	1995/05/16	Dillibazar, Kathmandu	4422878	4416052
19	Siddhartha Finance Co. Ltd.	1995/05/25	Siddharthanagar, Bhairahawa	071-521478	071-523272
20	Shree Investment & Finance Co. Ltd.	1995/06/01	Dillibazar, Kathmandu	442616/4415344	4421779
21	Lumbini Finance & Leasing Co. Ltd.	1995/06/26	Thamel, Kathmandu	4423443	4425655
22	Inbesta Finance Ltd.	1995/07/17	Adarshnagar, Birgunj	051-526214	51-521178
23	Yeti Finance Co. Ltd.	1995/07/23	Bank Road, Hetauda	057-520822/521842	057-521842
24	Standard Finance Ltd.	1995/07/23	Pautalisadak, Kathmandu	4433853	4253368
25	International Leasing & Finance Co. Ltd.	1995/10/31	Naya Baneshwor, Kathmandu	4782010	4782267
26	Mahalaxmi Finance Co. Ltd.	1995/11/26	Birgunj, Parsa	051-523271/529143	051-529143
27	Lalitpur Finance Co. Ltd.	1995/12/12	Lalitpur	5523850/5536598	5531916
28	Bhauratna Finance & Saving Co. Ltd.	1996/01/09	Kantipath, Kathmandu	4249534	4261316
29	United Finance Ltd.	1996/01/25	Kamaladi, Kathmandu	4240779/813	4246551
30	General Finance Ltd.	1996/02/02	Chabahil, Kathmandu	484753	4484753
31	Nepal Shreeelanka Merchant Bank Ltd.	1996/02/04	Kamaladi, Kathmandu	4440300	4441034
32	Merchant Finance Co. Ltd.	1996/01/02	Kathmandu	4421244/4246402	4246403
33	Alpic Everest Finance Ltd.	1996/07/16	Baghbazar, Kathmandu	4266936	4241605
34	Nava Durga Finance Co.Ltd.	1997/02/09	Itachhe, Bhaktapur	6612999	6611999
35	Janaki Finance Ltd.	1997/03/07	Janakpurdham, Dhanusha	041-521586/523339	041-523340
36	Pokhara Finance Ltd.	1997/03/16	Gairapatan, Pokhara	61-531145	061-531610
37	Central Finance Co. Ltd.	1997/04/14	Kupondole, Lalitpur	5522289/5521402	5523526
38	Premier Finance Co. Ltd.	1997/05/08	Manbhan, Lalitpur	5550412	5550412
39	Arun Finance & Saving Co. Ltd.	1997/08/17	Putalibazar, Dharan	025-23185	025-524450
40	Multipurpose Finance Co. Ltd	1998/03/25	Saptari, RajbiriRaj	031-521170	031-521980
41	Butwal Finance Co. Ltd.	1998/06/21	Butawal, Rupendehi	071-44288/44888	7148711
42	Shrijana Finance Ltd.	1999/12/14	Siraha, Lahan	033-560769	033-560769
43	Om Finance Ltd.	2000/09/17	New Road, Pokhara-9	061-532600/700	061-532800
44	Cosmic Merchant Banking & Finance Ltd	2000/11/20	Lal Durbar Marg, Kathmandu	4223154/78	4232678
45	World Merchant Banking & Finance Ltd.	2001/08/10	Main Road, Hetauda	057-521129	057-523229
46	Capital Merchant Banking & Finance Ltd.	2002/02/01	Battisputali, Kathmandu	4471458	4496321
47	Crystal Finance Ltd.	2002/02/13	Bag Durbar, Kathmandu	4218269/270/271	4219058
48	Royal Merchant Banking & Finance Ltd.	2002/02/14	Durbarmarg, Kathmandu	4242900	4231347
49	Guheshworil Merchant Banking & Finance Ltd.	2002/06/13	Jawalakel, Lalitpur	5521506	5536169
50	Patan Finance Ltd.	2002/06/23	Man Bhawan, Lalitpur	5539475	5544206
51	Fewa Finance Ltd.	2003/04/30	Pokhara, Chipledhunga	061-538300/400	061-538738
52	Everest Finance Co. Ltd.	2003/07/02	Siddharthanagar, Bhairahawa	071-526507	071-526508
53	Birgunj Finance Ltd.	2003/09/28	Adarshnagar, Birgunj	051-523468	51530764
54	Prudential Bittiya Sanstha Ltd	2003/06/06	Dillibazar, Kathmandu	4445988	4446453
55	ICFC Bittiya Sanstha	2003/06/15	Bhatbhateni, Kathmandu	4425292	4425294
56	IME Financial Institution Ltd.	2005/01/08	Pani Pokhari, Kathmandu	4239170/71	4218083
57	Sagarmatha Merchant Banking and Finance Co. Ltd	2005/08/29	Lalitpur, Maanyawan	5547841/5535158	5535419
58	Shikhar Bittiya Sanstha Ltd.	2005/09/15	Kathmandu, Thapathali	4239290/9291	4239289
59	Civil Merchant Bittiya sanstha Ltd.	2005/09/18	Kathmandu, Kuleshwar	4289524/596	4289524
60	Prabhu Finance Co. Ltd.	2006/02/16	Lainchaur, Kathmandu	254580/81	4262315
61	Imperial Finance Ltd.	2006/03/08	Thapathali, Kathmandu	4432373/4427923	4435314
62	Kuber Merchant Bittiya sanstha Ltd.	2006/03/24	Kathmandu, Putalisadak	4239797/98	4439796
63	Nepal Express Finance Ltd.	2006/05/04	Sundhara, Kathmandu	4268056	4268332
64	Valley Finance Ltd.	2006/05/11	Kathmandu, Maharajganj	4374001	4376911
65	Seti Bittiya sanstha Ltd.	2006/06/07	Kailaly, Tikapur	091-560950	091-560966
66	Hama Merchant & Finance Ltd.	2006/06/16	Kathmandu, Tripureshor	4249503	4261148
67	Reliable Finance Ltd.	2006/09/06	Kathmandu, Bagdurbar/Sundhara	4218927, 4218989	4218997
68	Loard Buddha Financial Institutions Ltd.	2006/11/19	Kathmandu, Newroad	4212770, 4212870	4216825
69	Api Finance Ltd.	2007/04/25	Lekhanath Chock, Kaski	061-561667	061-561668
70	Nameste Bittiya Sanstha Limited.	2007/07/07	Ghorai, Dang	082-561659	082-561559
71	Kaski Finance Limited	2007/07/30	Pokhara, Kaski	61523011	61523699
72	Suryadarshan Financial Co. Ltd.	2007/07/30	New Baneshor, Kathmandu	4785211/17	4785213
73	Zenieth Finance Ltd.	2007/10/08	Newroad, Kathmandu	4233404/ 405	4233208
74	Unique Financial Institution Ltd.	2007/10/12	Putalisadak, Kathmandu	4440956	4440938
75	Manjushree Financial Institution Ltd.	2007/10/15	New Baneshor, Kathmandu	4782517	4782534
76	Swostik Merchant Finance Company Ltd.	2007/10/16	Kichapokhari, Kathmandu	4441734/ 35	4441736
77	Subhalaxmi Finance Ltd.	2007/11/11	Naxal, Kathmandu	4233517/ 4233518	4233519



Table No. 56  
Sources & Uses of Fund RURAL DEVELOPMENT BANK  
Mid-July, 2009

	(Rs. In Lakh)					TOTAL
	PUGBB 1	MGBB 2	PAGBB 3	MPGBB 4	SPGBB 5	
<b>1 CAPITAL FUND</b>	<b>915.8</b>	<b>1066.9</b>	<b>783.2</b>	<b>818.5</b>	<b>598.6</b>	<b>4183.0</b>
a. Paid-up Capital	600.0	1000.0	660.0	600.0	585.0	3445.0
b. General Reserves	315.8	64.5	87.8	38.1	13.6	519.8
c. Share Premium						0.0
d. Retained Earning			35.2			35.2
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
<b>2 BORROWINGS</b>	<b>6878.9</b>	<b>7803.1</b>	<b>5496.1</b>	<b>7721.3</b>	<b>2651.2</b>	<b>30550.6</b>
a. NRB		481.8	254.9	156.3	201.1	1094.2
b. "A"Class Licensed Institution		7066.8		7541.1	2450.0	17057.9
c. Foreign Banks and Fin. Ins.						0.0
d. Other Financial Ins.	6878.9	254.5	5241.2	23.8		12398.5
e. Bonds and Securities						0.0
<b>3 DEPOSITS</b>	<b>1822.9</b>	<b>1420.8</b>	<b>1652.9</b>	<b>1146.8</b>	<b>446.1</b>	<b>6489.3</b>
a. Current						0.0
Domestic						0.0
Foreign						0.0
b. Savings	1822.9	0.0	0.0	1090.1	446.1	3359.1
Domestic	1822.9			1090.1		2913.0
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		1420.8	1652.9			3073.6
<b>4 Bills Payable</b>						<b>0.0</b>
<b>6 Other Liabilities</b>	<b>813.0</b>	<b>576.6</b>	<b>1130.9</b>	<b>900.0</b>	<b>1769.4</b>	<b>5190.0</b>
1. Sundry Creditors		21.4	35.6	67.5	10.8	135.2
2. Loan Loss Provision		383.5	597.7	378.3	507.4	1866.8
3. Interest Suspense a/c		68.6	109.7	320.6	851.6	1350.5
4. Others	813.0	103.2	387.9	133.7	399.7	1837.4
<b>7 Reconciliation A/c</b>		124.5		15.6	967.8	<b>1107.8</b>
<b>8 Profit &amp; Loss A/c</b>			186.0	8.0		<b>194.0</b>
<b>TOTAL LIABILITIES</b>	<b>10430.6</b>	<b>10991.9</b>	<b>9249.0</b>	<b>10610.2</b>	<b>6433.1</b>	<b>47714.7</b>
<b>1 LIQUID FUNDS</b>	<b>780.1</b>	<b>823.9</b>	<b>1167.1</b>	<b>520.7</b>	<b>151.7</b>	<b>3443.5</b>
a. Cash Balance	242.1	57.0	63.6	27.6	21.0	411.2
Nepalese Notes & Coins	242.1	57.0	63.6	27.6	21.0	411.2
Foreign Currency						0.0
b. Bank Balance	0.0	766.9	1103.5	230.3	130.7	2231.4
1. In Nepal Rastra Bank	0.0	4.4	2.2	45.1	34.7	86.4
Domestic Currency		4.4	2.2		34.7	41.3
Foreign Currency						0.0
2. "A"Class Licensed Institution	0.0	762.6	1101.3	185.2	96.0	2145.0
Domestic Currency		762.6	1101.3	185.2	96.0	2145.0
Foreign Currency						0.0
3. Other Financial Ins.						0.0
4. in Foreign banks						0.0
c. Money at Call	537.99	0	0	262.91	0	800.9
Domestic Currency	538.0			262.9		800.9
Foreign Currency						0.0
<b>2 INVESTMENT IN SECURITIES</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
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
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>8.0</b>	<b>4830.2</b>	<b>1363.8</b>	<b>6230.5</b>	<b>1223.0</b>	<b>13655.5</b>
1.1 Non Residents						0.0
2. Others	8.0	4830.2	1363.8	6230.5	1223.0	13655.5
<b>4 LOANS &amp; ADVANCES</b>	<b>8865.3</b>	<b>4519.2</b>	<b>5966.4</b>	<b>2571.4</b>	<b>1522.2</b>	<b>23444.5</b>
a. Govt. Entp.						0.0
b. Financial Institutions				2571.4		2571.4
c. Pvt. Sector	8865.3	4519.2	5966.4		1522.2	20873.1
<b>5 BILL PURCHED</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
a. Domestic Bills Purchased						0.0
b. Foreign Bills Purchased						0.0
c. Import Bills & Imports						0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
a. Against Domestic Bills						0.0
b. Against Foreign Bills						0.0
<b>8 FIXED ASSETS</b>	<b>69.3</b>	<b>84.2</b>	<b>43.6</b>	<b>42.2</b>	<b>22.3</b>	<b>261.5</b>
<b>9 OTHER ASSETS</b>	<b>707.9</b>	<b>299.3</b>	<b>708.2</b>	<b>731.2</b>	<b>1133.1</b>	<b>3579.8</b>
a. Accrued Interests	0	68.62	117.96	466.88	873.39	1526.9
Govt. Entp.			8.3	146.3	873.4	1027.9
Private Sector		68.6	109.7	320.6		498.9
b. Sundry Debtors		36.7	13.0	73.3	2.6	125.7
c. Staff Loan/Adv.			407.4	173.0	227.0	807.4
d. Cash In Transit				8.8	26.9	35.7
e. Others	707.9	194.0	169.9	9.2	3.1	1084.1
<b>10 Expenses not Written off</b>						<b>0.0</b>
<b>11 Non Banking Assets</b>						<b>0.0</b>
<b>12 Reconciliation Account</b>					942.8	<b>942.8</b>
<b>13 Profit &amp; Loss A/c</b>		435.1		514.1	1438.1	<b>2387.3</b>
<b>TOTAL ASSETS</b>	<b>10430.6</b>	<b>10991.9</b>	<b>9249.0</b>	<b>10610.2</b>	<b>6433.1</b>	<b>47714.8</b>

Table No.57

**Sources & Uses of Funds of MICRO CREDIT DEVELOPMENT BANKS**  
(AGGREGATE)

(Rs. in Lakh)

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





Table No. 59  
List of Class 'D' Licensed Rural & Micro Credit Development Banks  
Mid - July, 2009

Names	Operation Date (A.D.)	Head Office	Telephone No.	Fax No.
1. Purbanchal Grameen Bikas Bank	1993/03/28	Biratnagar, Morang	021-529817/522740	021-524259
2. Sadur Pashimanchal Grameen Bikas Bank	1993/03/28	Dhangadhi, Kailali	091-522624	091-522963
3. Pashimanchal Grameen Bikas Bank	1995/04/01	Butawal-8, Rupendehi	071-549899/541596	071-541289
4. Madhya Pashimanchal Grameen Bikas Bank	1995/04/01	Nepalguni, Banke	081-522011	081-522024
5. Madhymanchall Grameen Bikas Bank	1996/07/08	Janakpur, Dhanusha	041-520785/521642	041-521642
6. Nirdhan Uthan Bank	1999/04/13	Rupandehi, Bhairahawa	071-523764/68	071-521647
7. Rural Microfinance Development Centre	1996/12/06	Putalisadak, Kathmandu	4268020	4247702
8. Deprose Development Bank	2001/07/03	Narayanghat, Chitwan	056-561183/4261354	056-561183
9. Chhimek Development Bank	2001/12/10	Makawanpur, Hetauda-4	057-521574	057-522460
10. Shawalamban Laghu Bitta Bikas Banks Ltd	2002/02/22	Janakpur, Dhanusha	41-524342	041-525748
11. Sana Kisan Vikas Banks	2002/03/11	Subidhanagar, Kathmandu	6461628	4479701
12. Nerude Laghu Bitta Bikas Bank Limited	2007/06/07	Biratnagar, Morang	021-5245560	021-531087
13. Nava 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	Dhanusha	041-560019	
15. Shanti Micro-Finance Development Bank Ltd.	2009/05/20	Jhapa	023-541420	

List of other Financial Institutions licensed by NRB  
Mid - July, 2009

List of SAVING & CREDIT COOPERATIVES (Non Classified)

Names	Operation Date(A.D.)	Head Office	Telephone No.	Fax No.
1. Nabajivan Co-operative Society Ltd.	1993/12/15	Dhangadi, Kailali	091522950	091524280
2. Sagun Co-operative Society Ltd.	1994/10/9	Kathmandu	4258366	
3. Nepal Co-operative Society Ltd.	1994/12/20	Kathmandu	4465946	4465823
4. The Sahara Loan, Savings & Investment Co-op Soc. Ltd.	1995/04/15	Sarlahi	46520012	
5. Bindabasini Saving Fund Co-operative Society Ltd.	1995/06/21	Khorasi, Kavre	011680063	011440162
6. Mahila Co-operative Society Ltd.	1995/09/27	Kathmandu	4301619	4302061
7. Bahoodeshya Saving & Loan Co-op Society Ltd.	1995/12/25	Jhapa	023562022	
8. Raishree Saving & Invest Co-op Society Ltd.	1996/02/19	Sarlahi		
9. Sahakari Bittiya Bikas Sanstha	1996/06/17	Nepalguni, Banke	081-521559	
10. Manakamal Sahakari Sanstha Ltd.	1997/02/18	Banepa, Kavre	011661921	011660541
11. Vero Co-operative Sanstha Ltd.	1997/03/05	Nepalguni, Banke	081522583	
12. Viccu Saving & Loan Co-operative Sanstha	1997/08/11	Gaundakot, 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-Uddeshiya Saving & Credit Co-op Ltd.	1998/04/11	Biratnagar	021523894	021538153
16. Upakar Savings Fund & Credit Co-operative So. Ltd.	2000/03/21	Waling, Sanyaja	063-440238	063-440229

List of NON GOVERNMENT ORGANIZATION (Non Classified)

Name	Operation Date (A.D.)	Head Office	Telephone No.	Fax No.
1. Nepal Grameen Bikas Sanstha	2000/06/05	Kathmandu	4429384	
2. Nepal Sikara Grameen Bikas Karaykram	2000/06/05	Chitwan	056529392	
3. Chartare yuba Club	2000/06/05	Baglung	068520846	
4. Mahuli Samudvik Bikas Kendra	2000/06/12	Saptari	031521485	
5. United Youth Community (UNYC NEPAL)	2000/06/29	Bardiya	08460189	
6. Samudayik Mahila Bikas Kendra	2000/07/14	Saptari	031523165	031523165
7. Grameen Samudayako Lasi vojana Pratavuti, Nepal	2000/08/23	Dhankuta	026520253	
8. Grameen Jagaran Manch (Program Co-ordination Office)	2000/09/11	Baglung	068520972	
9. Sarbodaya Grameen Bikas Sangh	2000/09/26	Saptari		
10. Jan Jagaran Manch	2000/10/26	Rasuwa	010569333	
11. Rastriya Shaichik Tatha Samajik Bikas Sanstha	2000/10/01	Parbat	067520229	
12. Dhaulagiri Community Researh Dev. Centre	2000/10/21	Baglung	068520249	
13. Nepal Environment & Pollution Eradication UNESCO Nep	2001/07/05	Gangabu	4442618	
14. Society of Local Volunteers, Effons, Nepal (Solive)	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		
17. MANUSHI	2002/05/03	Kathmandu	016911705	4412680
18. Life Development Society	2002/06/18	Morang	021522528	
19. Women Development and Child Care Foundation	2002/07/02	Saptari	031520288	
20. Mahila Adarsha Sewa Kendra	2002/07/02	Kathmandu	4780212	
21. Patan Business and Professional Women	2002/07/02	Lalitpur	5548777	
22. Women Development Centre	2002/07/02	Chitwan	056522993	
23. Womens Self -Relient Society	2002/07/14	Chitwan	056522907	
24. Women Development Centre of Nepal	2002/07/12	Lalitpur	5532308	
25. Bhagawan Youth Club, Alapot, Ktm	2002/07/23	Kathmandu	4450202	
26. Creative Women Environment Development Association	2002/07/24	Kathmandu	4421010	
27. Srijana Community Development Center, Siraha	2002/07/25	Siraha	061522851	
28. Shreejana Development Center, Kaski	2002/08/22	Kaski		
29. Cottage & Small Industries Organization, Kathmandu	2002/09/02	Kathmandu	4472166	
30. Rural Area Dev. & Research Programme, Parbat	2002/09/03	Parbat	067520233	
31. Adarsha Yuba Club, Bhaktapur	2002/09/06	Bhaktapur		
32. Society Welfare Action Nepal (SWAN), Dang	2002/10/25	Dang		
33. Social Upgrade in Progress of Education Region (SUPER)	2002/10/29	Dang		
34. Nepal Women Community Service Center, Dang	2002/10/30	Dang	085260402	
35. Forum for Rural Women Ardency Development (FORWA)	2002/12/30	Sunsari	025540456	025540610
36. Gramin Mahila Bikash Sanstha	2003/04/23	Dang	082560837	
37. Ama Samaj Shangh, Chitawan	2003/04/29	Chitwan		
38. Gramin Mahila Urthan Kendra, Dang	2003/06/18	Dang		
39. Kharkot Youths Club, Parbat	2003/09/14	Parbat		
40. Grameen Sewa Nepal (G.S.N.), Kailali	2003/09/18	Kailali	091580134	
41. Nari Avadya Kendra	2003/10/24	Chitwan		
42. Mahila Upakar Manch	2003/10/29	Banke	081540144	081540744
43. Sawabalamban Bikash Kendra	2004/11/01	Kathmandu	425597	4430363
44. Bikash Aayojana Sewa Kendra	2004/11/01	Kathmandu	4244723	4262396
45. Gramin Swayam Sewak Samaj	2005/11/20	Hariwon, Sarlahi	046530151	

Table No. 60  
Sources and Uses of Funds of **SAVING & CREDIT CO-OPERATIVES SOCIETIES**  
(Liscensed by NRB)  
(AGGREGATE)

(Rs. in Thousand)

SOURCES AND USES	2001 <sup>(34)</sup>	2002 <sup>(34)</sup>	2003 <sup>(34)</sup>	2004 <sup>(21)</sup>	2005 <sup>(20)</sup>	2006 <sup>(19)</sup>	2007 <sup>(17)</sup>	2008 <sup>(16)</sup>	2009 <sup>(16)</sup>
	<b>1. CAPITAL FUND</b>	<b>204639.0</b>	<b>246929.0</b>	<b>272975.0</b>	<b>247185.0</b>	<b>266300.0</b>	<b>324797.0</b>	<b>345963.0</b>	<b>400878.0</b>
a. Paid-up Capital	169254.0	191786.0	218572.0	191665.0	203884.0	228406.0	250547.0	293604.0	317904.0
b. General Reseves	13953.0	21746.0	33521.0	31061.0	33971.0	40588.0	47943.0	57674.0	71395.0
c. Others Reserve	21432.0	33397.0	20882.0	24459.0	28445.0	55803.0	56905.0	49600.0	87078.0
<b>2. DEPOSITS</b>	<b>1425233.0</b>	<b>1570725.0</b>	<b>1924544.0</b>	<b>1679794.0</b>	<b>1769008.0</b>	<b>2011613.0</b>	<b>2544682.0</b>	<b>3018139.0</b>	<b>3904084.0</b>
a. Saving	653667.0	730286.0	971338.0	865316.0	976008.0	1206500.0	1633931.0	2008905.0	2706924.0
b. Fixed	654309.0	697208.0	802524.0	626773.0	576068.0	569533.0	685254.0	717851.0	703528.0
c. Other	117257.0	143231.0	150682.0	187705.0	216932.0	235580.0	225497.0	291383.0	493632.0
<b>3. BORROWINGS</b>	<b>66755.0</b>	<b>58694.0</b>	<b>66442.0</b>	<b>41108.0</b>	<b>46190.0</b>	<b>70726.0</b>	<b>139707.0</b>	<b>206700.0</b>	<b>278303.0</b>
a. NRB	493.0	418.0	417.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Commercial Banks	58877.0	56377.0	61285.0	36425.0	36200.0	45603.0	67558.0	73461.0	23936.0
c. ADB/N	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	66185.0
d. Others	7385.0	1899.0	4740.0	4683.0	9990.0	25123.0	72149.0	133239.0	188182.0
<b>4. OTHERS</b>	<b>303328.0</b>	<b>413538.0</b>	<b>394587.6</b>	<b>432188.0</b>	<b>384737.0</b>	<b>407312.0</b>	<b>481113.0</b>	<b>680203.0</b>	<b>1083814.0</b>
<b>5. P/L ACCOUNTS</b>	<b>25405.0</b>	<b>31989.0</b>	<b>(8128.6)</b>	<b>(47750.0)</b>	<b>(4623.0)</b>	<b>62831.0</b>	<b>69497.0</b>	<b>54632.0</b>	<b>92201.0</b>
<b>TOTAL SOURCES OF FUNDS</b>	<b>2025360.0</b>	<b>2321875.0</b>	<b>2650420.0</b>	<b>2352525.0</b>	<b>2461612.0</b>	<b>2877279.0</b>	<b>3590394.0</b>	<b>4360552.0</b>	<b>5834779.0</b>
<b>1. LIQUID FUNDS</b>	<b>354409.0</b>	<b>448564.0</b>	<b>389054.9</b>	<b>413128.0</b>	<b>448652.0</b>	<b>493157.0</b>	<b>489726.0</b>	<b>760324.0</b>	<b>908746.0</b>
a. Cash in Hand	143183.0	33289.0	41995.0	34004.0	35777.0	43559.0	41291.0	49047.0	75510.0
b. Bal. with NRB	6953.0	12299.0	28296.0	20090.0	20247.0	12809.0	45340.0	635948.0	58690.0
c. Bal. with Dom . Banks	204273.0	402976.0	318763.9	359034.0	392628.0	436789.0	403095.0	223042.0	774546.0
<b>2. INVESTMENTS</b>	<b>180565.0</b>	<b>188796.0</b>	<b>251874.0</b>	<b>181491.0</b>	<b>142050.0</b>	<b>161525.0</b>	<b>177725.0</b>	<b>223042.0</b>	<b>242883.0</b>
a. Govt. Securities	62361.0	56487.0	48212.0	40874.0	32657.0	32657.0	3897.0	3878.0	18082.0
b. NRB Bond	18777.0	26200.0	54500.0	86800.0	87300.0	50000.0	0.0	0.0	0.0
c. Others	99427.0	106109.0	149162.0	53817.0	22093.0	78868.0	173828.0	219167.0	224801.0
<b>3. LOANS &amp; ADVANCES</b>	<b>1221221.0</b>	<b>1313597.0</b>	<b>1463248.0</b>	<b>1310660.0</b>	<b>1440717.0</b>	<b>1665422.0</b>	<b>2229810.0</b>	<b>2662183.0</b>	<b>3637441.0</b>
a. Commercial Loan	627039.0	659736.0	609285.0	547579.0	634969.0	741172.0	914245.0	989094.0	418288.0
b. Production Loan	103388.0	142115.0	64539.0	40114.0	73020.0	32794.0	38102.0	57143.0	0.0
c. Loan against onFDR & Secu.	53529.0	52009.0	49617.0	70424.0	73330.0	84995.0	105274.0	125120.0	0.0
d. Others	437265.0	459737.0	739807.0	652543.0	659398.0	806461.0	1172189.0	1490826.0	3219153.0
<b>4. OTHERS</b>	<b>250663.0</b>	<b>343762.0</b>	<b>532100.1</b>	<b>447247.0</b>	<b>430193.0</b>	<b>557175.0</b>	<b>693133.0</b>	<b>715003.0</b>	<b>1045709.0</b>
<b>5. P/L ACCOUNTS</b>	<b>18502.0</b>	<b>27156.0</b>	<b>14143.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>TOTAL USES OF FUNDS</b>	<b>2025360.0</b>	<b>2321875.0</b>	<b>2650420.0</b>	<b>2352525.0</b>	<b>2461612.0</b>	<b>2877279.0</b>	<b>3590394.0</b>	<b>4360552.0</b>	<b>5834779.0</b>

Table No. 61  
Sources and Uses of Funds of SAVING & CREDIT CO-OPERATIVE SOCIETIES  
(Licensed by NRB)  
Mid - July, 2009

(Rs. In Thousand)

SOURCES AND USES	Naba- jiban	Sagun	NCFSO	Sahara	Binda- Basini	Mahila	Bahoo- Uddesya	Raj- Shree	Sah- Bittiya	Mana Kamana	BCFSL	Vyccu	Kisan	Himalay	Star	Upakar Saving	Total
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
<b>CAPITAL FUNDS</b>	35,133	16,770	42,333	56,458	36,775	24,777	37,166	41,858	14,206	14,047	13,540	19,159	8,432	87,420	7,304	20,999	476,377
a. Paid up Capital	28,604	11,776	9,061	41,929	29,125	15,082	35,664	36,650	11,107	11,500	7,919	10,256	7,201	49,570	7,065	5,395	317,904
b. General Reserves	6,529	3,148	4,017	6,104	2,804	9,695	879	3,286	1,273	639	1,670	5,299	549	23,926	239	1,338	71,395
c. Other Reserves	-	1,846	29,255	8,425	4,846	-	623	1,922	1,826	1,908	3,951	3,604	682	13,924	-	-	87,078
<b>DEPOSITS</b>	511,439	112,468	357,238	642,434	210,872	155,056	307,336	679,368	123,326	81,905	49,800	127,827	66,055	343,477	50,719	84,764	3,904,084
a. Saving	463,036	64,504	191,131	297,919	177,780	71,867	167,378	677,700	86,302	53,319	31,123	110,720	54,355	175,819	28,064	55,907	2,706,924
b. Fixed	48,403	47,964	166,107	31,863	33,092	83,189	22,266	1,668	16,809	20,673	4,837	17,107	4,717	167,658	22,655	14,520	703,528
c. Others	-	-	-	312,652	-	-	117,692	-	20,215	7,913	13,840	-	6,983	-	-	14,337	493,632
<b>BORROWINGS</b>	-	-	23,936	-	-	129,820	-	-	-	66,185	-	-	5,260	15,750	4,941	32,411	278,303
a. NRB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Commercial Banks	-	-	23,936	-	-	-	-	-	-	-	-	-	-	-	-	-	23,936
c. ADB/N	-	-	-	-	-	-	-	-	-	66,185	-	-	-	-	-	-	66,185
d. Other Financial Institutions	-	-	-	-	-	129,820	-	-	-	-	-	-	5,260	15,750	4,941	32,411	188,182
<b>OTHERS LIABILITIES</b>	269,160	60,606	19,390	93,662	9,580	134,635	55,154	345,559	20,960	7,864	7,880	5,477	5,006	32,831	6,861	9,189	1,083,814
P/L Account	31,929	4,183	8,989	10,554	-	8,822	-	-	-	-	4,066	7,766	3,173	12,719	-	-	92,201
<b>TOTAL SOURCES OF FUNDS</b>	847,661	194,027	451,886	803,108	257,227	453,110	399,656	1,066,785	158,492	170,001	75,286	160,229	87,926	492,197	69,825	147,363	5,834,779
<b>TOTAL USES OF FUNDS</b>	847,661	194,027	451,886	803,108	257,227	453,110	399,656	1,066,785	158,492	170,001	75,286	160,229	87,926	492,197	69,825	147,363	5,834,779
<b>LIQUID FUNDS</b>	144,872	23,258	63,144	125,700	51,112	168,334	40,295	126,501	38,305	14,389	8,945	39,563	12,674	20,156	14,714	16,784	908,746
a. Cash in Hand	10,364	1,188	7,746	8,271	2,244	1,131	7,122	24,923	2,592	616	648	2,111	1,977	1,571	442	2,564	75,510
b. Bal.with NRB	47,510	697	2,168	1,800	1,050	1,455	-	-	-	-	300	700	545	1,846	338	281	58,690
c. Bal.with Dom. Bank	86,998	21,373	53,230	115,629	47,818	165,748	33,173	101,578	35,713	13,773	7,997	36,752	10,152	16,739	13,934	13,939	774,546
<b>INVESTMENTS</b>	523	803	106,871	10,206	139	7,315	15	501	101	3,045	101	1,553	10	107,774	903	3,023	242,883
a. Govt. Securities	-	-	2,500	10,206	-	4,001	-	-	-	-	-	-	-	1,375	-	-	18,082
b. NRB Bond/Fixed Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Others	523	803	104,371	-	139	3,314	15	501	101	3,045	101	1,553	10	106,399	903	3,023	224,801
<b>LOANS &amp; ADVANCES</b>	411,362	119,483	240,619	596,617	203,085	240,189	328,552	537,979	89,736	147,030	57,586	106,301	71,985	314,447	48,120	124,350	3,637,441
a. Commercial Loan	-	-	-	-	-	-	328,552	-	89,736	-	-	-	-	-	-	-	418,288
b. Production Loan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Loan on FDR & Secu.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Others	411,362	119,483	240,619	596,617	203,085	240,189	-	537,979	-	147,030	57,586	106,301	71,985	314,447	48,120	124,350	3,219,153
<b>OTHERS ASSETS</b>	290,904	50,483	41,252	70,585	2,891	37,272	30,794	401,804	30,350	5,537	8,654	12,812	3,257	49,820	6,088	3,206	1,045,709

Published by:

**NEPAL RASTRA BANK**

Central Office

Bank and Financial Institution Regulation Department

Baluwatar, Kathmandu, Nepal.

Phone No.: 977 01 4411407, Fax No.: 977 01 4414552

PO Box 73, e-mail: [bfistat@nrb.org.np](mailto:bfistat@nrb.org.np)

Website: [www.nrb.org.np](http://www.nrb.org.np)