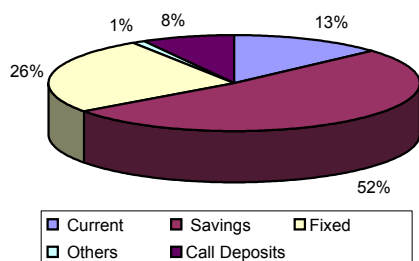


BANKING AND FINANCIAL STATISTICS

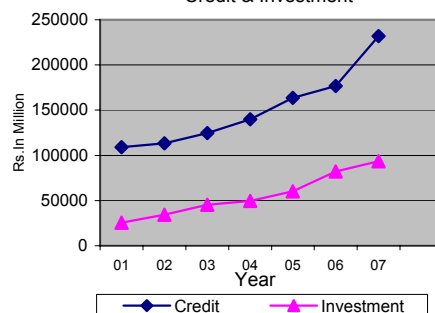
MID – JULY 2007

NO. 49

Deposit (Mid-July 2007)



Credit & Investment



NEPAL RASTRA BANK

BANKS & FINANCIAL INSTITUTIONS REGULATION DEPARTMENT
STATISTICS DIVISION

BANKING AND FINANCIAL STATISTICS

MID - JULY 2007

NO.49

NEPAL RASTRA BANK

BANKS & FINANCIAL INSTITUTIONS REGULATION
DEPARTMENT

STATISTICS DIVISION

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Explanatory Notes

1. This issue of "**Banking and Financial Statistics, Mid-July 2007, No-49**" contains statistical information on NRB licensed banks and non-bank financial institutions.
2. This bulletin consists of 54 tables and a brief explanation on performance of NRB licensed banks and financial institutions.
3. The statistics published in this bulletin are based on the actual monthly and quarterly returns of the banks and non-bank financial institutions.
4. Efforts have been made to present current data for mid-July 2007. If the data for mid-July 2007 are not available, the latest available data have been presented in this bulletin.
5. Format for tables of Sources and Uses of Funds of Commercial Banks has slightly been changed from bulletin no 44. Therefore, figures for new headings in these tables are not available for comparison.
6. The term 'Capital Funds' does not include pass loan loss provision in this bulletin.
7. In the previous bulletin the financial transactions of ADB/N are presented in commercial banking and development banking part as the nature of its transactions. ADB/N is upgraded as "A" class licensed institution on 2062 Chaitra 03. So, all the financial figures of ADB/N are consolidated in commercial banking part.
8. Due to unavailability of data in specified format, many sub-headings may not contain information. The total figure is shown under main heading.
9. Because of subsequent revisions, differences with previously published figures are at times unavoidable.
10. The totals in the tables may not exactly tally with the sum of the constituent items due to rounding off the figures.
11. For convenience, the following abbreviations are used in different places in the bulletin:

A.B.C. = Advance on Bills Collection	Bal = Balance
Co. = Company	Dev. = Development
Ent. = Enterprises	Ex. Eq. Fund = Exchange Equalization Fund
FDR = Fixed Deposit Receipt	FC = Foreign Currency
Fin. = Financial	Govt. = Government
Ins. = Institutions	Inv. = Investment
Ltd. = Limited	No. = Number
Pvt. = Private	P. & D. = Purchase and Discount
Trans. = Transaction	RDB = Rural development bank
NBL = Nepal Bank Limited	NaBL = Nabil Bank Limited
RBB = Rastriya Banijya Bank	SCBNL = Standard Chartered Bank Nepal Limit
NIBL = Nepal Investment Bank Limited	HBL = Himalayan Bank Limited
NBBL = Nepal Bangladesh Bank Limited	NSBIBL = Nepal SBI Bank Limited
EBL = Everest Bank Limited	BoKL = Bank of Kathmandu Limited
NCCBL = Nepal Credit and Commerce Bank Limited	LuBL = Lumbini Bank Limited
NICBL = Nepal Industrial and Commercial	KBL = Kumari Bank Limited

Bank Limited
 MBL = Machhapuchchhre Bank Limited
 SBL = Sidhartha Bank Limited
 SFDB = Small Farmers Development Bank
 DBs = Development Banks
 OMCDs = Other Micro Credit Development Banks

LaBL = Laxmi Bank Limited
 ADBL = Agricultural Dev. Bank Ltd.
 CBs = Commercial Banks
 MCDBs = Micro Credit Development Banks
 ADB/N = Agricultural Dev. Bank /Nepal

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

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

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

Highlights on Performance of Banks and Non-Bank Financial Institutions

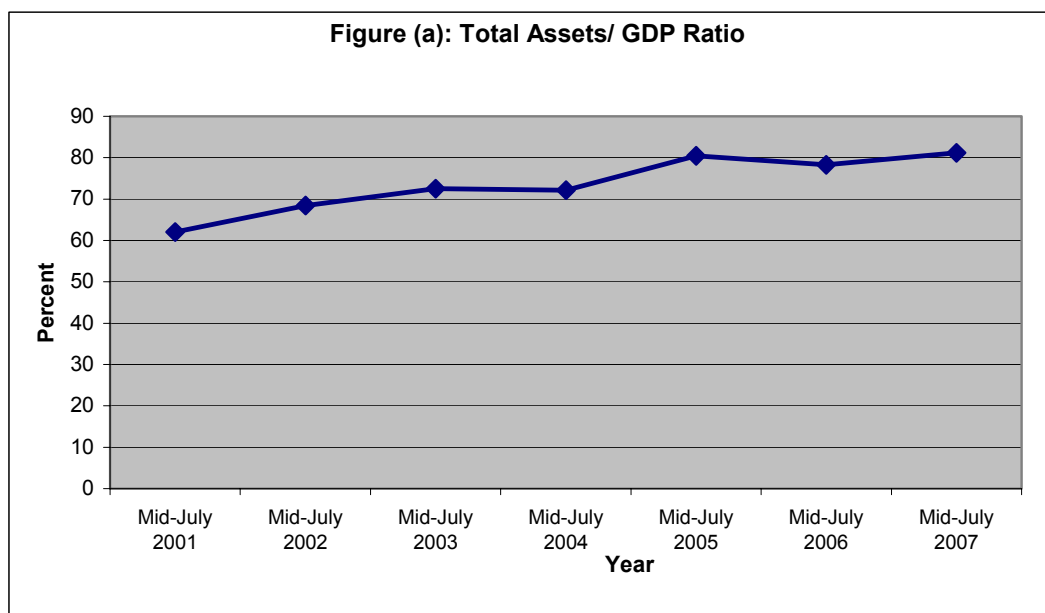
A. Financial Sector at a Glance:

1. The Nepalese financial sector is composed of banking sector and non-banking sector. Banking sector comprises Nepal Rastra Bank (NRB) and commercial banks. The non-banking sector includes development banks, finance companies, micro-credit development banks, co-operative financial institutions, non-government organizations (NGOs) performing limited banking activities and other financial institutions such as insurance companies, employee's provident fund, citizen investment trust, postal saving offices and Nepal stock exchange. However, this bulletin contains information only on those financial institutions which are licensed by NRB up to mid-July 2007.
2. During the last two and half decades the number of financial institutions has grown significantly. At the beginning of the 1980s there were only two commercial bank and development banks in the country. After the induction of economic liberalization policy, particularly the financial sector liberalization, that impetus in the establishment of new bank and non bank financial institutions. Consequently, by the end of mid-July 2007 altogether 208 bank and non bank financial institutions licensed by NRB are in operation. Out of them, 20 are "A" class commercial banks, 38 "B" class development banks, 74 "C" class finance companies, 12 "D" class micro-credit development banks, 17 saving and credit co-operatives, and 47 NGOs (Table 1).

Table (i) : Growth of Financial Institutions:

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

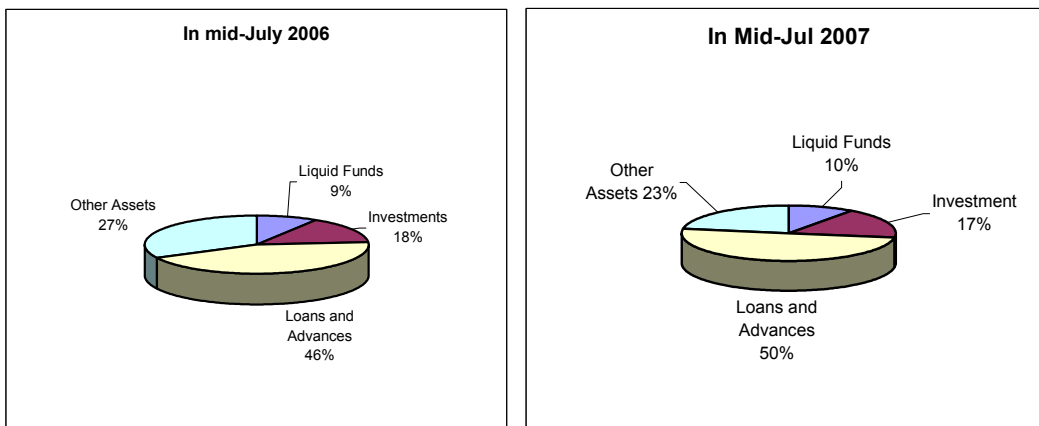
3. As an increased in number as well as business of the financial institutions, the total assets/liabilities of the financial system witnessed continuous growth over the last seven years. During this period such assets/liabilities increased persistently at an average rate of 18.87 percent per annum during 2001 to 2007 and reached to Rs. 582477.3 million in mid-July 2007 from Rs. 273946.2 million in mid-July 2001. The total assets/liabilities in the mid-July 2007 registered a higher growth of 15.12 percent compared to 6.7percent in the previous year.
4. The total assets/liabilities of the financial system to GDP ratio at nominal prices increased to 80.96 percent at mid-July 2007 from 78.29 percent in mid-July 2006. The same ratio was 62.04 percent in mid-July 2001.



5. The structure of financial assets/liabilities shows that commercial bank alone hold more than 80 percent of the total assets and liabilities of the financial system. As of mid July 2007 commercial bank group occupied the 84.23 percent share followed by finance companies by 9.18 percent, development bank by 3.89 percent micro credit development bank by 1.77 percent and others by 0.93 percent. The upgrade of ADB/N attributed to decline in the share of development bank group to the total assets/liabilities in mid-July 2007. In mid-July 2006, the market shares of commercial banks, development banks, finance companies and micro credit development banks and others to the total assets/liabilities were 84.73 percent, 5.22 percent, 7.68 percent and 1.62 percent and 0.75 percent respectively.

6. The composition of total assets/liabilities of the financial system shows that, the capital fund, of the component of liabilities, surge up remarkably and registered at the positive figure of 6901.70 million in current year from the negative figures in the last three years. In mid July 2007 the deposit and borrowing, the other component of liabilities, held the 67.15 percent and 4.58 percent of total liabilities respectively. The capital fund constituted the 1.18 percent of total liabilities in the same year.
7. In the assets side, loan and advances accounted a dominant position of 50.06 percent of total assets in the mid July 2007. Similarly other assets, investments and liquid funds occupied the 22.53 percent, 17.49 percent and 9.97 percent respectively.(Table no. 1).

Figure (b): Assets Composition of Whole Financial System



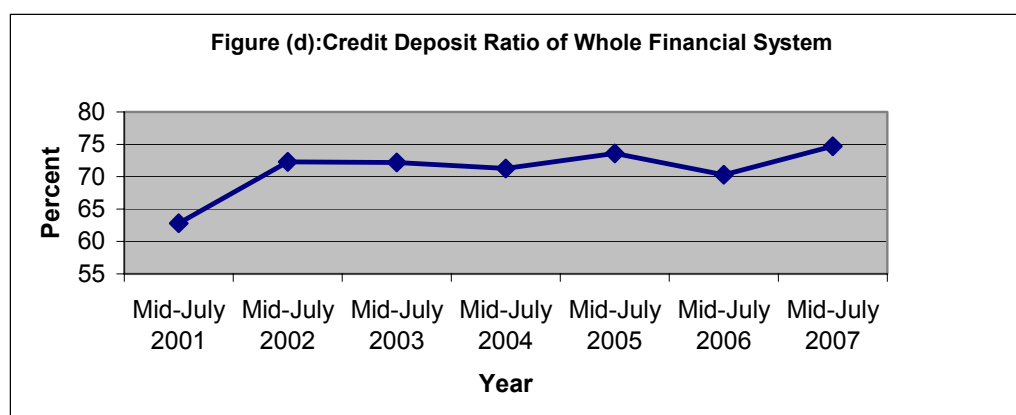
8. Commercial banks held dominate share on the major balance sheet components of financial system. Of the total deposits Rs.391152.60 million in mid-July 2007, the commercial banks occupied 86.28 percent of total liabilities followed by finance companies 8.82 percent, development banks 3.93 percent, micro credit development banks 0.28 percent and others 0.68 percent. Similarly, on the loans and advances the share of commercial banks stood at 79.50 percent, finance companies at 12.21 percent, development banks at 5.27 percent and micro credit development banks at 1.98 percent and others at 1.03 percent. In the same year the share of commercial banks in borrowings, liquid funds and investments of whole financial system constituted 47.75 percent, 86.28 percent and 91.64 percent respectively.

9. The Capital fund considered as a major indicator of financial strength, recorded positive in the current fiscal year as against negative in the previous year. As of mid July 2007, such funds accounted of Rs. 6901.70 million from Rs.-7461.47(negative) million in the last year. Deposits, investments, and loans and advances witnessed strong growth during 2001-07. During this period deposits grew at an average rate of 16.37 percent per annum, investments at 45.31 percent, and loans and advances at 22.51 percent. In mid July 2007, deposit accelerated by 19.28 percent compared to 15.42 percent in previous year and reached to Rs.391152.60 million. The loan and advances reported substantial growth of 26.55 percent in mid July 2007 compared to 10.22 percent in the last year and reached to Rs.291605.76 million. On an average it increased by 22.51 percent during 2001 to 2007.

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

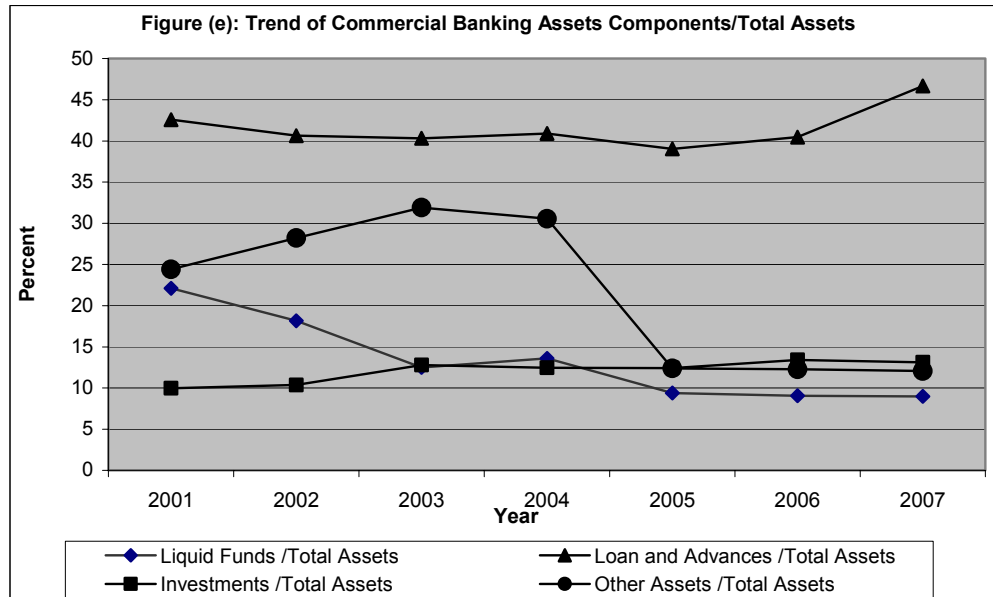
Particulars	Year ending mid-July						
	2001	2002	2003	2004	2005	2006	2007
Capital Fund	26.56	43.97	26.56	-107.36	516.43	-17.90	192.50
Borrowings	-	-	-	12.46	23.77	34.61	22.32
Deposits	21.95	23.59	11.51	13.12	9.81	15.42	19.28
Liquid Funds	16.20	-5.90	-20.59	22.08	-14.32	4.23	21.66
Investments	40.59	43.36	31.00	8.64	18.95	33.76	14.53
Loans and Advances	15.94	19.54	11.35	11.67	13.38	10.22	26.55

In the current fiscal year loan and advances expanded higher than deposit growth rate attributed to increase credit deposit ratio to 74.55 percent in mid July 2007 from 70.27 percent in the last year.

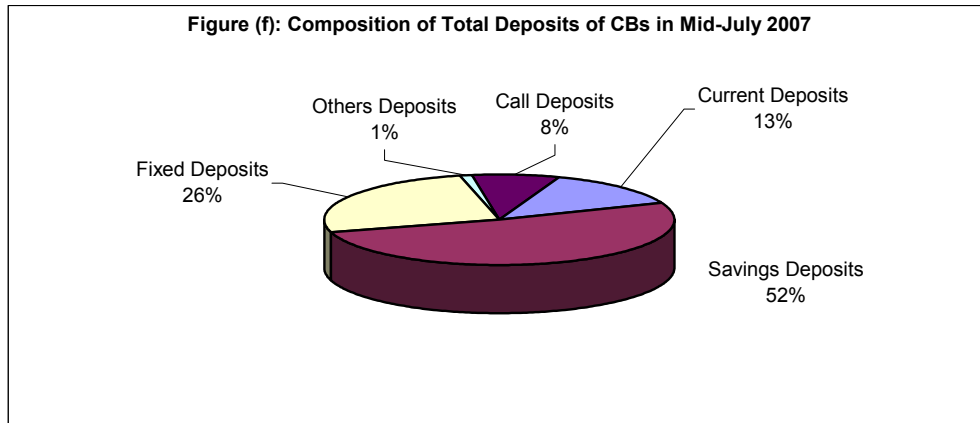


B. Commercial Banking at a Glance:

8. The number of commercial bank branches operating in the country reached to 552 including 45 commercial bank branches and 102 other non commercial bank branched of ADB/N in mid July 2007. Of the total bank branches more than 46 percent bank branches are concentrated in the central region. By the end of mid July 2007, 254 branches are being operated in this region. In the eastern, western, mid-western and far-western region 119, 114, 36 and 29 bank branches are in operation respectively.
9. As an increment of number and business of commercial bank contributed to impressive growth in the size of total assets i.e. sources of fund. In the mid July 2007, the total sources of fund of commercial bank increased by higher rate of 14.45 percent compared to 4.84 percent in preceding year. The total sources of fund of the commercial banks reached to Rs. 490638.1 million in mid July 2007. It was Rs. 428706.2 million in 2006.
10. Loans and advances, the major component of assets, constituted the 46.66 percent of total assets in mid July 2007. Similarly, investment and liquid funds, another component of assets, registered the 19.06 percent and 8.98 percent of total assets in the same year. In the preceding year the respective share of loan and advances, investment and liquid funds were 40.44 percent, 19.15 percent and 9.06 percent.
11. In the current year the loan and advances increased by higher rate of 32.05 percent compare to 8.61 percent in the last year. By the end of mid July 2007 the total outstanding amount of loan and advances of commercial bank reached to Rs.228951.9 million. It was Rs. 173383.4 million in mid-July 2006.

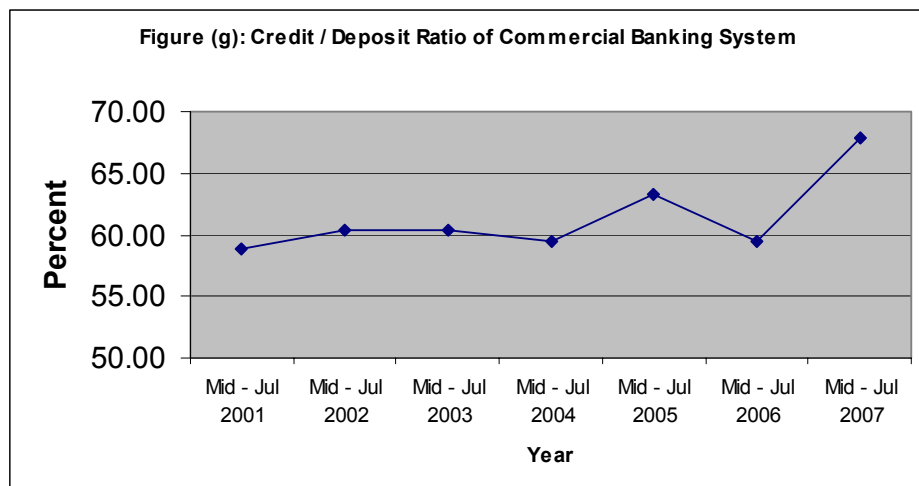


12. Of the component of liabilities, capital funds, despite the significant improvement, remained negative of Rs.4149.5 million in mid July 2007 as against Rs.17742.1 million negative in the last year.
13. The composition of total liabilities shows that, the deposit held more than two third of total liabilities over the period of 2001-07. As of mid July 2007, it constituted the 68.79 percent. Similarly borrowing held the 2.60 percent in the same year. In the mid July 2006, the respective proportion of deposit and borrowing were 67.93 percent and 2.22 percent.
14. In the current fiscal year deposit mobilization of commercial bank marginally increased by 15.88 percent compare to 15.39 percent growth in the previous year. By the end of mid July 2007 it reached to Rs. 337497.2 million from Rs. 291245.6 in the last year. Of the component of deposit, current deposit accelerated by higher rate of 20.45 percent compared to 7.91 percent in last year. Fixed deposit increased slightly higher of 13.89 percent compared to 13.75 percent in the previous year. However, saving and call deposit growth rate slipped to 15.23 percent and 18.62 percent compare to 16.65 percent and 28.51 percent respectively.
15. Of the components of total deposit, saving deposit constituted the highest share of 51.77 percent followed by fixed deposit 25.84 percent, current deposit 12.84 percent and call deposit 7.99 percent in mid July 2007. In the last year the respective share of saving, fixed, current and call deposit were 52.07 percent, 26.29 percent, 13.34 percent and 7.80 percent.



16. The share of borrowings to total liabilities accounted to 2.60 percent in mid-July 2007. It was 2.20 percent in the last year. In the mid July 2007 the borrowing of commercial banks grew by slower rate of 33.93 percent compared to 39.12 percent in previous year. By the end of mid July 2007 it reached to Rs. 12750.4 million from Rs. 9519.6 million in the last year.
17. Liquid funds increased by 14.45 percent and reached to Rs.44089.7 million in mid-July 2007 from Rs. 38842.1 million in mid-July 2006.
18. In the purpose wise credit front, the total outstanding loans and advances reached to Rs.231844.7 million in mid July 2007. Out of them the production sector constituted the highest share of 26.90 percent followed by wholesale & retailers 19.68 percent, construction 8.53 percent, service industries 7.92 percent, finance, insurance & fixed assets 6.0 percent agriculture 5.98 percent transportation, communication & public services 5.66 and consumable loan 3.51 percent.
19. Subsequent decision of NRB to phase out priority sector lending, it will not be compulsory to provide such loan from the fiscal year 2007/08. By the end of mid July 2007, total priority sector credit reached to Rs. 26957.40 million. The inclusion of financial figures of ADB/N in commercial bank resulted to increase significant proportion of priority sector credit to total credit in the current fiscal year. Consequently, it is recorded at 12.75 percent of total outstanding loan of six months ago. It was 5.7 percent (Rs. 10104.1 million) in mid July 2006.
20. The deprived sector credit increased by 30.20 percent and reached to Rs. 6842.0 million in mid-July 2007 as compared to Rs. 5255.13 million in mid-July 2006. The ratio of deprived sector credit to total credit (six month ago) recorded at 3.24 percent in the current fiscal year. Last year it was 2.97 percent.

21. By the end of mid July 2007, the credit/deposit ratio of the commercial banks increased to 67.84 percent from 59.53 percent in the last year. Higher growth rate of loans and advances compared to deposit mobilization contributed to increase in this ratio.



22. In the current fiscal year the net profit of the banking system grew by slower rate of 10.20 percent compared to 53.38 percent in the last year. By the end of mid July 2007 the net profit amounted to Rs. 8797.9 million from Rs 7983.5 in mid July 2006.
23. In the capital adequacy front, it increased remarkably and turned to positive of 0.17 percent in the current fiscal year as against the negative in last four years. In the previous year this ratio was negative of 5.3 percent.

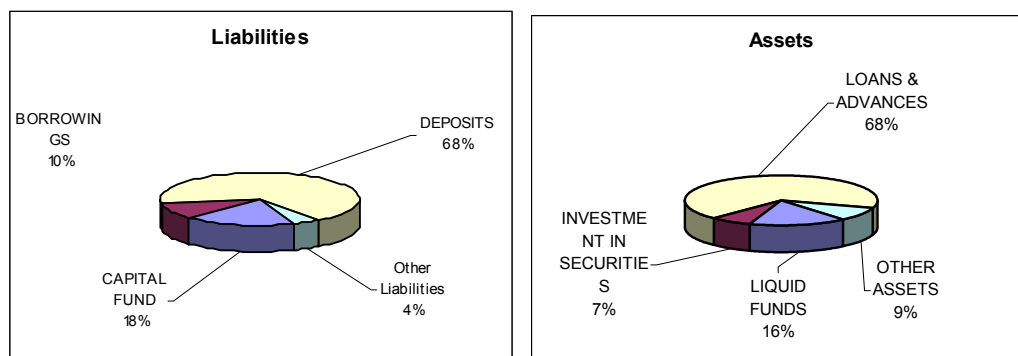
Table (iii) Soundness Indicators of Commercial Banking System:

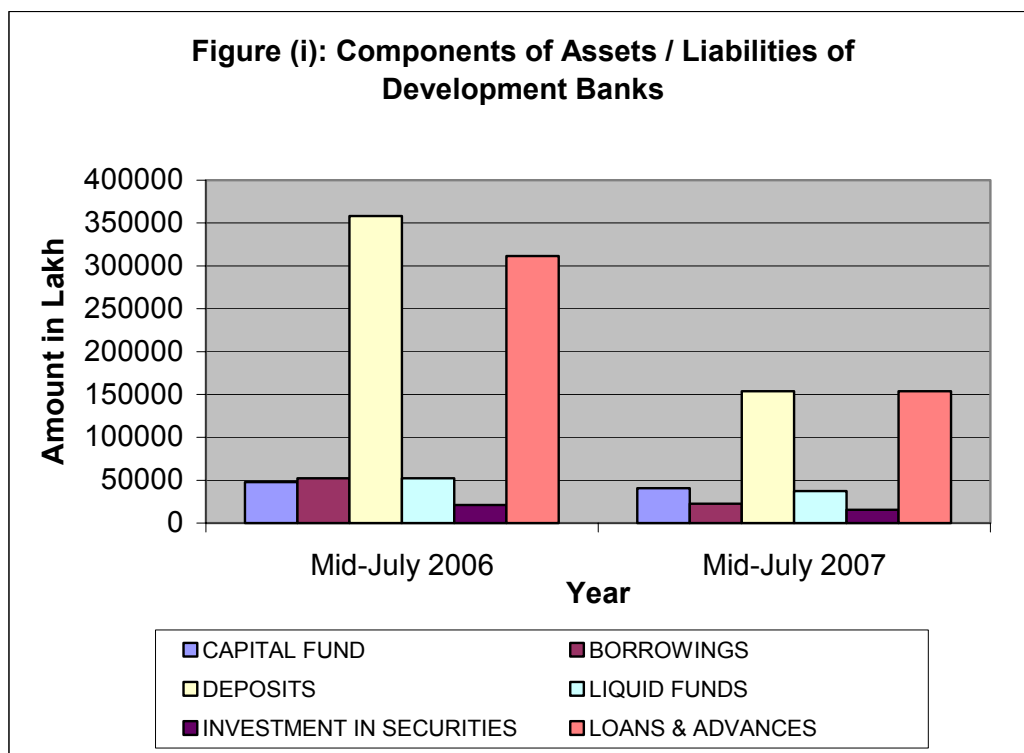
Indicators	Mid-July						
	2001	2002	2003	2004	2005	2006	2007
Profitability (Rs. In million)	-7843	-9428	-3317	3707	5205	7983.51	8797.9
NPL as Percentage of Total Loan	29.3	30.4	28.8	22.8	18.94	14.22	9.65
Total Capital Fund as Percentage of RWA	-5.49	-9.88	-12.04	-9.07	-6.33	-5.30	0.17

24. The status of non-performing loan of commercial banks shows that, they are making positive improvement over it. By the end of mid July 2007, the ratio of non-performing loans to total loan and advances declined to 9.65 percent. Total amount of non-performing loan remained to Rs. 22182.9 million in the same year. In the last year the percent and amount of non-performing loan were 14.22 percent and Rs. 26770.42 million respectively.

C. Development Banks:

25. By the end of mid July 2007 the total number of development banks reached to 38 from 18 in the last year. Out of them, 7 are national level and rest district level development banks.
26. The total assets/liabilities of development banks declined around 60 percent in the current year compared to previous year. The upgrade of ADB/N into commercial bank attributed to decelerate the overall assets and liabilities of the development banks. Consequently all the component of assets and liabilities of development banks in the current year remained at the lower level compared to the previous year. In the mid July 2007 total assets and liabilities remained to Rs. 22658.2 million in the mid July 2007 from Rs. 60098.5 million in the last year.
27. Of the component of liabilities, deposit constituted 67.84 percent followed by capital fund 17.92 percent and borrowing 9.85 percent in mid July 2007. In the previous year the respective share of deposit, capital fund and borrowing were 59.62 percent, 7.93 percent and 8.70 percent. On the assets side, loans and advances consisted to 67.79 percent, liquid funds 16.47 percent and aggregate investment 6.78 percent in the same year.
28. In the current fiscal year capital funds, borrowing and deposit of development banks decreased by 14.80 percent, 57.29 percent and 57.11 percent respectively. In the same year, liquid funds, aggregate investment and credit went down by 28.69 percent, 57.97 percent and 50.67 percent accordingly.
29. The ratio of NPL to total loan of the development banks marginally improved to 5.16 percent and reached to Rs. 679.80 million. It was 6.31 percent in the previous year.

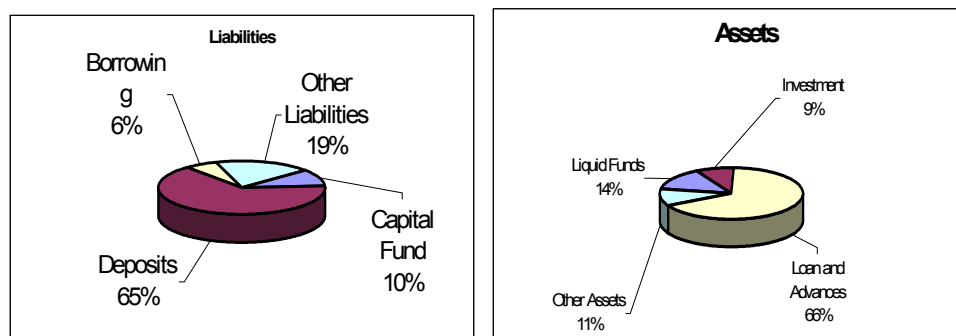




D. Finance Companies:

30. Subsequent to the financial sector liberalization the number of finance companies is came into operation in the country. By the end of mid July 2007 the total number of finance companies reached to 74 from 70 in the last year. Out of that only 24 are been operating outside the Kathmandu valley.
31. The total assets/liabilities of the finance companies increased by 37.60 percent and reached to Rs. 53466.3 million in mid-July 2007 from Rs. 38856.2 million in mid-July 2006. Of the total liabilities deposits held the largest share of 64.55 percent followed by capital funds 10.05 percent and borrowings 6.49 percent. The structure of liabilities shows that they were highly using the borrowed fund and reached to 6.49 percent of total liabilities in the current year compare to 2.97 percent of last year.

Figure (h): Assets/Liabilities Composition of Finance Companies in mid-July 2007



On the assets side, loans and advances held 66.61 percent of total assets followed by liquid funds 14.05 percent, Investments 8.67 percent and other assets 4.88 percent in mid-July 2007.

32. The total deposit of finance companies witnessed a strong growth of 41.85 percent in mid July 2007 compare to 8.91 percent in the last year. Consequently the deposit reached to 34514.71 million in the same year from 24332.5 million in 2006. Similarly, capital fund increased by 24.68 percent in the mid July 2007 and reached to 5379.8 million from 4314.81 million in 2006. Likewise, borrowing increased significantly by 200.44 percent amounted to Rs 34695.4 million in mid-July 2007 from Rs. 11548.1 million in mid-July 2006
33. In the use side of fund of finance companies, loans and advances increased by 31.53 percent compared to 27.59 percent in previous year. The total outstanding amount of loans and advances reached to Rs.35616.5 million in mid July 2007 from 27079.0 million in mid July 2006. Similarly, liquid funds and investment increased by 39.48 percent and 66.48 percent respectively. By the end of mid July 2007, the liquid funds and investment accounted to Rs.7513.41 million and Rs.4635.7 million respectively. In the last year, the respective amount were Rs.5386.7 million and Rs.2784.5 million.
34. Credit deposit ratio of finance companies increased significantly and reached to 103.19 percent in mid July 2007 from 98.01 percent in 2006.
35. The ratio of NPL to total loan improved in the current year and dropped to 6.43 percent from 8.37 in the last year. By the end of mid July 2007 the total amount of NPL remained to Rs.213.9 million from Rs.216.4 million in the last year.

E. Micro Credit Development Banks:

36. By the end of this current year the total number of "D" class micro credit development banks reached to 12 from 11 in the last year. There were 11 micro credit development banks in 2002. Out of them five are regional level Rural Development Banks and remaining are district level micro development banks.
37. During the current fiscal year, the total assets/liabilities of micro credit development banks increased by 2.54 percent lower than the 30.12 percent in the last year. By the end of mid July 2007, the total assets/liabilities of these banks reached to Rs. 10281.40 million from Rs. 8197.40 million in the last year. Of the total assets/liabilities Rural Development Banks held the 38.57 percent and rest by other micro credit development banks.
38. As of the mid July 2007 the total outstanding micro credit went up by 34.34 percent amounting Rs. 5780.6 million compared to increase of 21.64 percent in preceding year.

Rural Development Banks

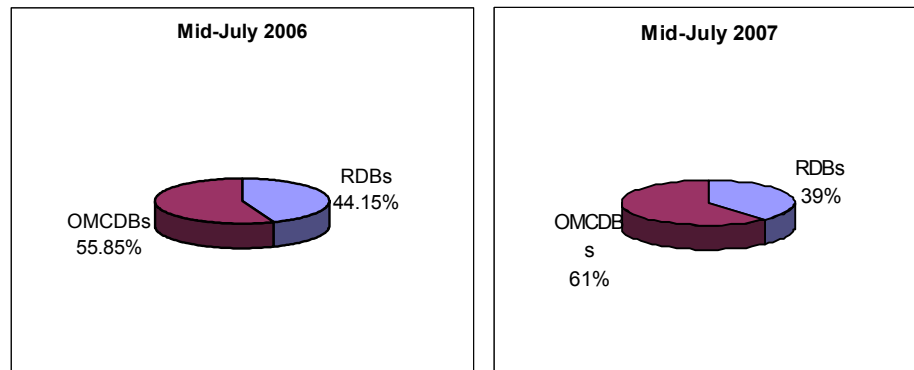
39. The total assets/liabilities of Rural Development Banks increased by 9.57 percent amounting Rs. 3965.5 million in mid July 2007 from Rs. 3619.3 million in the last year. Of the total liabilities borrowing consisted 70.12 percent deposit 13.06 percent and capital fund 8.53 percent. Similarly on the assets side, loans and advances constituted the highest share of 44.66 percent followed by aggregate investment 38.88 percent and liquid fund 4.98 percent in the current fiscal year.
40. In the mid July 2007, of the major component of liabilities, borrowing, capital fund and deposit increased by 20.70 percent, 6.99 percent and 3.62 percent respectively. Similarly, in the assets side, the loans & advances and investment increased by 9.56 percent, 34.23 percent respectively while liquid funds decrease by 34.21 percent in the same year.
41. By the end of mid July 2007, capital funds, borrowings, and deposit accounted to Rs. 338.4 million, 2780.6 million and 517.9 million respectively. Likewise, the liquid funds, investment and loans & advances stood at Rs. 197.5 million, 1541.8 million and 1771.0 million respectively.

Other Micro Credit Development Banks

42. The total assets/liabilities of other micro credit development banks increased by 37.96 percent amounting Rs. 6315.9 million in the current

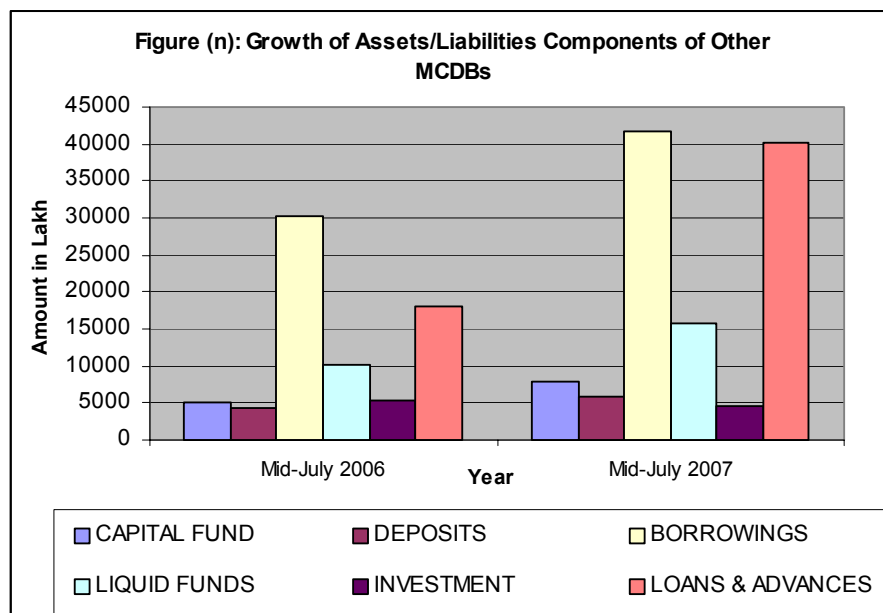
fiscal year. Of the component of liabilities borrowing constituted 65.92 percent followed by capital fund 12.35 percent and deposit by 9.27 percent respectively. On the assets side, loans and advances a major chunk of assets, held the 63.49 percent while other components liquid fund 24.94 percent and aggregate investment 7.21 percent in the same year.

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



In the mid July 2007 capital fund, borrowing and deposit increased by 51.74 percent, 37.81 percent and 35.24 percent respectively compared to the previous year. The growth rate of respective components in the last year was 17.96 percent, 74.98 percent and 40.03 percent.

On the assets front, liquid fund and loans & advances in the current fiscal year increased by 54.20 percent and 49.25 percent respectively. While aggregate investment decelerated by 13.05 percent. Consequently, the liquid fund, investment and loans & advances of these banks stood at 1575.3 million, 455.6 million and 4009.6 million respectively in the same year.



F. Cooperatives and NGOs:

43. The number of financial cooperatives licensed by NRB to conduct limited banking activities decreased to 17 in mid-July 2007 from 19 in the last year. NRB had revoked the license of two cooperatives in the current year.
44. The aggregate assets/liabilities of cooperatives increased by 24.78 percent and reached to Rs. 3590.39 million in mid-July 2007 from Rs. 2877.28 million in mid-July 2006. Of the total liabilities in mid-July 2007, deposits accounted 70.87 percent, capital funds 9.63 percent and borrowings 3.89 percent. Similarly, loans and advances held 62.10 percent of total assets. Other components of total assets namely liquid funds and investments held 13.64 percent and 4.95 percent respectively.
45. Of the component of liabilities of cooperatives, capital fund increased by 6.52 percent in mid July 2007 compared to 21.97 percent in previous year. The total deposit, a major chunk of sources of fund, expanded by 26.50 percent and reached to Rs. 2544.68 million during the current fiscal year. Similarly, the borrowing accounted a higher rate of 97.53 percent growth in mid July 2007 compared to the last year.
46. In the current fiscal year, loans and advances, the major component of uses of fund of cooperatives, increased by 33.89 percent and reached to Rs. 2229.81 million from 1665.42 million. Similarly, investment increased by 10.02 percent amounting Rs. 177.73 million in the same year. The liquid funds decreased by 0.70 percent as against the 9.92 percent increase in the last year.

47. The total number of NGOs licensed by NRB to perform the financial intermediaries remained standstill to 47 in the mid July 2007. The total sources and uses of fund of these NGOs increased significantly and reached to Rs. 1842.26 million in mid July 2007. It was accounted Rs. 894.27 million in the last year. During the current fiscal year the total outstanding amount of micro credit of these NGOs stood at Rs. 775.69 million. It was Rs. 439.82 million in the last year. Similarly, these NGOs mobilized Rs. 123.04 million as saving and Rs. 1168.09 million as borrowing in the mid July 2007.

Table No.1
Financial System at a Glance

(Rs in Million)

	Mid - July						
	2001	2002	2003	2004	2005	2006	2007
1 Capital Fund	10993.50	15827.20	20031.00	-1474.30	-9088.10	-7461.47	6901.70
Commercial Banks	74.9%	64.5%	59.0%	-692.0%	-210.5%	237.78%	-60.12%
Development Banks	5.7%	17.2%	20.6%	282.0%	52.15%	-26.86%	58.83%
Finance Companies	17.5%	16.8%	16.0%	247.8%	46.76%	90.55%	77.97%
Micro Credit Development Banks			3.1%	45.29%	8.14%	19.25%	16.21%
Others	1.9%	1.6%	1.4%	16.8%	3.44%	44.59%	7.13%
2 Borrowing			11650.90	13102.90	16217.60	21830.26	26703.67
Commercial Banks			27.2%	23.1%	42.2%	43.61%	47.75%
Development Banks			50.5%	45.5%	27.7%	23.94%	8.36%
Finance Companies			1.2%	10.0%	6.1%	5.29%	12.99%
Micro Cr. Development Banks			20.5%	21.1%	21.0%	24.39%	26.00%
Others			0.6%	0.3%	3.0%	2.77%	4.90%
3 Deposits	197325.60	205135.30	228736.40	258742.30	284115.20	327925.28	391152.60
Commercial Banks	92.1%	90.3%	89.1%	90.4%	88.8%	88.81%	86.28%
Development Banks	1.3%	2.4%	2.8%	1.5%	2.4%	1.78%	3.93%
Finance Companies	5.9%	6.6%	7.2%	7.5%	7.9%	8.34%	8.82%
Micro Cr. Development Banks			0.3%	0.3%	0.3%	0.28%	0.28%
Others	0.7%	0.8%	0.8%	0.6%	0.6%	0.78%	0.68%
4 Other Liabilities			96632.60	117061.30	183080.30	163664.30	157719.20
Commercial Banks			89.7%	89.4%	93.4%	89.01%	91.64%
Development Banks			6.8%	7.1%	4.0%	6.47%	0.63%
Finance Companies			2.3%	2.4%	1.6%	3.69%	6.41%
Micro Cr. Development Banks			0.7%	0.7%	0.8%	0.68%	0.71%
Others			0.4%	0.3%	0.3%	0.15%	0.61%
5 Liquid Fund	58587.30	55133.50	43782.00	53448.80	45792.50	47728.06	58064.15
Commercial Banks	94.9%	90.6%	87.2%	86.5%	83.8%	81.38%	75.93%
Development Banks	1.0%	3.4%	5.8%	4.3%	4.9%	3.25%	6.43%
Finance Companies	3.5%	5.2%	6.1%	8.4%	8.5%	11.29%	12.94%
Micro Cr. Development Banks			1.0%	1.1%	1.4%	2.77%	3.05%
Others	0.6%	0.8%	0.9%	0.8%	1.3%	1.31%	1.65%
6 Investment	27398.50	39279.70	51457.90	55903.10	66499.10	88959.57	101888.18
Commercial Banks	92.9%	87.1%	88.2%	88.8%	90.5%	92.37%	91.80%
Development Banks	1.8%	8.3%	6.7%	6.3%	3.0%	2.38%	1.51%
Finance Companies	4.6%	4.1%	4.6%	4.5%	3.6%	3.13%	4.55%
Micro Cr. Development Banks			2.0%	2.2%	2.3%	1.88%	1.96%
Others	0.7%	0.5%	0.5%	0.3%	0.6%	0.24%	0.18%
7 Loans and Advances	124048.90	148290.70	165119.10	184389.10	209053.70	230424.74	291605.76
Commercial Banks	88.0%	76.3%	75.4%	75.9%	78.3%	76.74%	79.50%
Development Banks	2.3%	14.7%	14.9%	13.8%	9.2%	8.72%	5.27%
Finance Companies	8.8%	8.1%	8.8%	9.5%	10.2%	11.76%	12.21%
Micro Cr. Development Banks			1.5%	1.5%	1.7%	1.87%	1.98%
Others	1.0%	0.9%	0.9%	0.7%	0.7%	0.91%	1.03%
8 Other Assets			96691.9	93691.2	152979.7	138846.08	130919.04
Commercial Banks			100.8%	101.7%	97.2%	94.26%	92.57%
Development Banks			-4.4%	-5.5%	0.0%	1.91%	1.54%
Finance Companies			2.7%	2.9%	1.9%	2.59%	4.36%
Micro Cr. Development Banks			0.3%	0.3%	0.4%	0.65%	0.56%
Others			0.6%	0.5%	0.4%	0.60%	0.98%
9 Total Assets / Liabilities	273946.20	314567.10	357050.90	387432.20	474325.90	505958.47	582477.30
Commercial Banks	91.8%	87.4%	85.6%	87.7%	86.7%	84.73%	84.23%
Development Banks	1.7%	6.0%	7.5%	4.7%	4.9%	5.22%	3.89%
Finance Companies	5.8%	5.9%	6.2%	7.0%	6.4%	7.68%	9.18%
Micro Cr. Development Banks			1.2%	1.3%	1.3%	1.62%	1.77%
Others	0.7%	0.7%	0.7%	0.6%	0.7%	0.75%	0.93%

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

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

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

(P) = Provisional

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

	Mid-July						
	2001	2002	2003	2004	2005	2006	2007
A. GDP, DEPOSITS, CREDIT & INVESTMENT							
1. Deposit / GDP	44.2	43.8	41.4	43.6	42.8	45.1	46.9
2. Credit / GDP	26.6	26.8	25.3	26.1	27.8	27.4	32.2
3. Investment / GDP	6.2	8.1	9.2	9.3	10.2	12.7	13.0
4. Credit & Investment / GDP	32.8	34.9	34.5	35.3	38.0	40.1	45.2
5. Time Deposit / GDP	35.6	35.1	32.6	33.4	33.5	35.3	36.4
6. Current Deposit / GDP	8.6	8.8	5.9	6.3	5.9	5.8	6.3
7. Credit / Total Deposit	60.0	61.1	61.1	59.9	64.9	60.7	68.7
8. Investment / Total Deposit	14.0	18.5	22.3	21.2	23.8	28.2	27.7
9. Credit & Investment / Total Deposit	74.0	79.6	83.3	81.1	88.7	88.9	96.4
10. Time Deposit / Total Deposit	80.5	80.0	78.7	76.7	78.2	78.4	77.6
11. Current Deposit / Total Deposit	19.5	20.0	14.2	14.4	13.7	12.8	13.3
12. Credit to Govt. Entp. / Total Credit	2.7	2.3	2.3	1.8	1.5	2.8	2.4
13. Credit to Pvt.Sector / Total Credit	97.3	97.7	97.7	98.2	98.5	97.2	95.5
B. LIQUIDITY							
1. NRB Balance / Total Deposit	12.5	13.4	8.9	9.7	7.1	7.2	6.9
2. Vault / Total Deposit	2.8	3.2	2.9	1.8	1.9	2.2	2.3
3. Total Liquid Fund / Total Deposit	32.4	29.0	20.2	19.8	15.2	13.3	13.1
C. CAPITAL ADEQUACY							
1. Capital / Total Deposit	4.5	5.5	5.8	-4.4	-7.6	-6.1	-1.2
2. Capital / Total Credit	7.5	9.0	9.5	-7.3	-10.8	-10.0	-1.8
3. Capital / Total Assets	3.3	3.7	3.9	-3.0	-4.7	-4.1	-0.8
4. Capital Fund / Risk weighted Assets	-5.49	-9.88	-12.04	-9.07	-6.33	-5.3	0.17

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

(Rs. in million)

Banks	Mid-July 2003		Mid-July 2004		Mid-July 2005		Mid-July 2006		Mid-July 2007	
	Capital Fund	Capital Fund to Risk Weighted Assets (In %)	Capital Fund	Capital Fund to Risk Weighted Assets (In %)	Capital Fund	Capital Fund to Risk Weighted Assets (In %)	Capital Fund	Capital Fund to Risk Weighted Assets (In %)	Capital Fund	Capital Fund to Risk Weighted Assets (In %)
1. Nepal Bank Limited	-9449.14	-28.25	-8806.67	-24.97	-7514.785	-19.54	-5008.4	-29.67	-6082.40	-30.57
2. Rastriya Banijya Bank	-21998.92	-44.28	-21009.57	-42.12	-20288.8	-40.54	-17865.3	-50.30	-16676.60	-44.24
3. NABIL Bank Limited	1455.09	13.05	1609.42	13.56	1766.072	12.44	2567.79	15.08	2826.60	12.61
4. Nepal Investment Bank Limited	698.24	8.85	1099.38	11.18	1579.2125	11.58	2246.1	12.36	2911.00	13.36
5. Standard Chartered Bank Nepal Limited.	1464.85	14.21	1560.16	15.99	1664.361	16.36	2344.6	19.13	2553.30	18.44
6. Himalayan Bank Limited	1604.21	11.03	1790.57	10.62	2034.008	11.10	2588.9	13.10	2787.00	12.81
7. Nepal SBI Bank Limited	686.28	13.78	671.41	10.25	744.875	9.47	1348.08	15.01	1711.80	15.50
8. Nepal Bangladesh Bank Limited	843.26	8.11	743.80	5.61	386.644	3.02	835.76	6.70	-1038.20	-8.68
9. Everest Bank Limited	703.74	12.33	766.88	11.07	1247.562	13.57	1414.79	12.86	1729.18	11.31
10. Bank of Kathmandu Limited	658.31	12.05	704.86	11.18	777.45	11.22	1216.7	15.71	1397.70	13.62
11. Nepal Credit and Commerce Bank Limited	269.65	6.51	223.23	3.42	404.793	5.51	383.77	5.22	-477.50	-7.66
12. Lumbini Bank Limited	361.77	11.37	337.08	8.71	274.13	6.35	-648.2	-13.29	-396.50	-7.04
13. Nepal Industrial & Commercial Bank Limited	594.51	18.87	656.36	13.75	730.985	13.29	1037.5	13.62	1217.24	12.29
14. Machhapuchhre Bank Limited	517.87	24.75	579.38	17.82	688.843	11.36	987.9	12.98	1099.50	11.12
15. Kumari Bank Limited	390.91	15.46	570.15	12.81	701.503	11.15	961.65	12.64	1132.60	11.39
16. Laxmi Bank Limited	334.58	38.56	574.56	29.13	639.438	20.72	695.4	14.18	911.60	12.21
17. Siddhartha Bank Limited	355.01	41.85	383.29	19.36	413.425	13.93	641	14.83	874.98	12.17
18. Global Bank Ltd									512.00	16.63
19. Agriculture Development Bank Ltd.									2818.50	6.49
20. Citizens Bank International Ltd.*										
Total	-20509.78	-12.04	-17545.71	-9.07	-13750.28	-6.33	-4251.95	-5.30	-188.2	0.17

* Data not available.

Table No. 6
Non Performing Loan Status of Commercial Banks

(Rs. in million)

Banks	Mid-July 2003			Mid-July 2004			Mid-July 2005			Mid-July 2006			Mid-July 2007		
	Total Gross Loan	NPL	NPL to Total Gross Loan (In%)	Total Gross Loan	NPL	NPL to Total Gross Loan (In%)	Total Gross Loan	NPL	NPL to Total Gross Loan (In%)	Total Gross Loan	NPL	NPL to Total Gross Loan (In%)	Total Gross Loan	NPL	NPL to Total Gross Loan (In%)
1. Nepal Bank Limited	18132.33	10964.91	60.47	17937.66	9640.08	53.74	16866.55	8372.11	49.64	12879.22	3233.90	25.11	13750.70	2007.50	14.60
2. Rastriya Banijya Bank	26608.83	16005.32	60.15	25105.68	14470.52	57.64	25835.20	13689.34	52.99	27158.89	12313.84	45.34	25422.60	6719.30	26.43
3. NABIL Bank Limited	8113.68	449.63	5.54	8548.66	286.68	3.35	10946.74	144.51	1.32	13278.78	165.98	1.25	15903.00	178.30	1.12
4. Nepal Investment Bank Limited	5921.79	117.09	1.98	7338.57	181.44	2.47	10453.16	280.87	2.69	13171.54	302.94	2.30	17769.00	376.10	2.12
5. Standard Chartered Bank Nepal Limited.	6000.16	247.95	4.13	6693.86	252.20	3.77	8420.87	226.31	2.69	9206.28	195.17	2.12	10789.90	197.10	1.83
6. Himalayan Bank Limited	10844.60	1092.84	10.08	12919.63	1147.46	8.88	13451.17	1001.35	7.44	15939.63	978.69	6.14	17841.60	629.80	3.53
7. Nepal SBI Bank Limited	4795.84	561.67	11.71	5531.83	345.82	6.25	6739.35	441.02	6.54	8232.11	520.26	6.32	10065.00	45.80	0.46
8. Nepal Bangladesh Bank Limited	7961.51	1013.28	12.73	9644.70	1042.18	10.81	9626.91	1832.94	19.04	8478.77	1040.34	12.27	9159.10	3217.50	35.13
9. Everest Bank Limited	5049.58	111.19	2.20	6095.84	104.76	1.72	7900.09	128.81	1.63	10154.86	121.85	1.20	14099.90	107.00	0.76
10. Bank of Kathmandu Limited	4856.03	420.87	8.67	6008.31	399.94	6.66	6182.05	308.51	4.99	7542.75	190.17	2.52	9722.10	214.00	2.20
11. Nepal Credit and Commerce Bank Limited	3396.41	700.83	20.63	4717.30	600.05	12.72	6011.90	519.26	8.64	5914.44	655.91	11.09	5122.20	1568.70	30.63
12. Lumbini Bank Limited	2618.55	302.96	11.57	3222.75	237.30	7.36	3685.13	561.13	15.23	4384.00	1401.58	31.97	4944.60	981.40	19.85
13. Nepal Industrial & Commercial Bank Limited	2562.86	170.69	6.66	3743.09	146.59	3.92	4909.36	185.43	3.78	6657.38	173.09	2.60	9128.70	100.30	1.10
14. Machhapuchhre Bank Limited	1495.86	31.10	2.08	2540.79	24.98	0.98	5130.22	19.86	0.39	6068.90	16.99	0.28	7326.20	82.20	1.12
15. Kumari Bank Limited	2137.59	36.32	1.70	3697.99	28.19	0.76	5681.01	53.99	0.95	6010.19	54.09	0.90	9062.50	66.20	0.73
16. Laxmi Bank Limited	775.94	0.00	0.00	1750.93	0.00	0.00	2726.14	44.49	1.63	4274.56	27.78	0.65	6529.20	23.10	0.35
17. Siddhartha Bank Limited	629.03	0.00	0.00	1567.83	25.22	1.61	2634.93	67.93	2.58	3869.28	51.84	1.34	6319.90	21.50	0.34
18. Global Bank Ltd													2601.70	0.00	0.00
19. Agriculture Development Bank Ltd.										25087.23	5326.00	21.23	34225.00	5647.10	16.50
20. Citizens Bank International Ltd.*															
Total	111900.59	32226.66	28.80	127065.40	28933.41	22.77	147200.78	27877.84	18.94	188308.81	26770.42	14.22	229782.90	22182.90	9.65

* Data not available.

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

(Rs. in million)

	Mid-July						
	2001	2002	2003	2004	2005	2006	2007
1 CAPITAL FUND	243.5	541.5	582.9	823.2	689.3	1119.8	989.9
a. Paid-up Capital	143.9	424.9	425.2	426.9	431.9	840.2	647.8
b. General Reserve	73.2	75.7	83.9	136.2	191	245.7	140.7
c. Share Premium					0	0	0
d. Retained Earning		12.2	40.9	12.2	38.2	5.3	1.7
e. Others Reserves	26.4	28.7	32.9	247.9	28.2	28.6	199.7
1. Ex.Eq.Fund					5.8	6.2	7.3
2. Other					22.4	22.4	192.4
2 BORROWINGS	0.0	264.2	65.8	0.0	67.4	0	1015.4
a. NRB	0.0	264.2	65.8	0.0	67.4	0	0
b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0			
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0			815.4
d.Other Financial Ins.		0.0		0.0			
e. Bonds and Securities							200
3 DEPOSITS	6618.4	5572.2	6522.8	7232.1	8645.8	10852.7	11445.2
a. Current	2359.9	1086.7	1300.0	1712.6	1774.1	1375.4	1930.4
Domestic					1724.2	1326.9	1884.3
Foreign					49.9	48.5	46.1
b. Savings	1259.5	1274.7	1820.7	2024.2	2684.7	2832.7	3274.7
Domestic					2601	2764.9	3175.6
Foreign					83.7	67.8	99.1
c. Fixed	2929.4	3132.7	3337.6	3371.4	4086.4	6116.2	5517.3
Domestic					4086.4	5970.4	5354.8
Foreign					0	145.8	162.5
d. Call Deposits	0.0	26.3	0.0	0.0	0	449	624.7
e. Others	69.6	51.9	64.5	123.9	100.6	79.4	98.1
4 Bills Payable					32.7	35.5	61.6
6 Other Liabilities	538.5	574.3	829.1	877.7	957.2	1263.1	1490.4
1. Sundry Creditors					11.4	86.1	311.2
2. Loan Loss Provision					397.3	613.6	589.2
3. Interest Suspense a/c					475.5	462.8	464.6
4. Others	538.5	574.3	829.1	877.7	73	100.6	125.4
7 Reconciliation A/c					7.1	244.7	0.2
8 Profit & Loss A/c					217.1	219.8	394.5
SOURCES OF FUNDS	7400.4	6952.2	8000.6	8933.0	10616.6	13735.6	15397.2
1 LIQUID FUNDS	2348.2	1403.2	1331.6	775.0	459.6	894.5	1754.5
a. Cash Balance	148.5	166.6	269.6	161.2	143.7	269.7	287.5
Nepalese Notes & Coins	133.2	147.8	243.1	140.1	125.3	244.1	262.2
Foreign Currency	15.3	18.8	26.5	21.1	18.4	25.6	25.3
b. Bank Balance	1809.7	1236.6	1062.0	613.8	315.9	261.6	835.1
1. In Nepal Rastra Bank	294.2	1177.5	892.3	578.3	390.1	629.9	556.7
Domestic Currency					387.6	626.3	544
Foreign Currency					2.5	3.6	12.7
2. "A"Class Licensed Institution	4.7	12.9	12.2	7.3	8.1	4.7	11.8
Domestic Currency					8.1	4.1	10.8
Foreign Currency						0.6	1
3. Other Financial Ins.							
4. In Foreign banks	1510.8	46.2	157.5	28.2	-82.3	-373	266.6
c. Money at Call	390.0	0.0	0.0	0.0	0	363.2	631.9
Domestic Currency						215	350
Foreign Currency						148.2	281.9
2 INVESTMENTS	364.7	503.2	1189.4	1871.5	2588.2	3680.4	2345.6
a. Govt. Securities	364.7	503.2	1189.4	1871.5	2470	3680.4	2345.6
b. NRB Bond					118.2	0	
c. Govt. Non-Fin. Ins.							
d. Other Non-Fin Ins.							
e. Non Residents							
3 SHARE & OTHER INVESTMENT	8.9	17.9	17.9	17.9	19.5	19.5	31.9
1. Non Residents					0	0	0
2. Others					19.5	19.5	31.9
4 LOANS & ADVANCES	4091	4529	4761	5491	6619	8060	9847
a. Govt. Entp.	88.3	87.4	50.0	72.9	43	163	206
b. Pvt. Sector	4002.7	4441.2	4711.1	5418.0	6576	7897	9464
c. Financial Institutions							176
5 BILL PURCHED	85.3	65.3	5.0	61.6	146.1	190.8	218.4
a. Domestic Bills Purchased					29.5	26.8	51.6
b. Foreign Bills Purchased	85.3	65.3	5.0	61.6	116.6	164	166.8
c. Import Bills & Imports							
6 LOANS AGAINST COLLECTED BILLS					0.0	0.0	0.0
a. Against Domestic Bills							
b. Against Foreign Bills							
8 FIXED ASSETS					132.6	147.2	194.3
9 OTHER ASSETS	502.3	433.9	695.6	716.1	632.1	697.6	1000.5
a. Accrued Interests	164.6	198.5	389.7	421.2	494.0	431.4	485.2
Govt. Entp.	0.0	2.3	0.5	0.4		0.0	0.0
Private Sector	164.6	196.2	389.2	420.8	494.0	431.4	485.2
b. Staff Loans / Adv.						46.5	53.4
c. Sundry Debtors					1.0	0.9	250.7
d. Cash In Transit					0.0	0.0	0.0
e. Others	337.7	235.5	305.9	294.9	137.1	218.8	211.2
10 Expenses not Written off					0	2.4	1.5
11 Non Banking Assets					19.4	43.6	3.8
12 Reconciliation Account					0	0	0
13 Profit & Loss A/c					0	0	0
USES OF FUNDS	7400.4	6952.1	8000.6	8933.0	10616.6	13735.6	15397.2

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

(Rs. in million)

	Mid-July						
	2001	2002	2003	2004	2005	2006	2007
1 CAPITAL FUND	299.7	595.6	622.6	1038.7	1038.1	234.6	-1562.4
a. Paid-up Capital	119.1	238.1	359.9	359.9	719.9	719.9	719.9
b. General Reserve	137.9	178.2	190.9	205.2	201.7	201.7	201.7
c. Share Premium					3.5	3.5	3.5
d. Retained Earning		145.8	0.0	145.8	0.0	-803.7	-2605.4
e. Others Reserves	42.7	33.5	71.8	327.8	113	113.2	117.9
1. Ex.Eq.Fund					41	41.2	45.9
2. Other					72	72	72
2 BORROWINGS	0.0	152.5	68.3	67.2	0	71	230
a. NRB	0.0	152.5	8.3	30.0	0	71	230
b. "A"Class Licensed Institution	0.0	0.0	60.0	0.0	0	0	0
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	37.2	0	0	0
d. Other Financial Ins.		0.0		0.0	0	0	0
e. Bonds and Securities							
3 DEPOSITS	8578.8	9514.0	10548.0	12747.3	12125.5	13014.8	9464
a. Current	634.1	864.5	884.2	1137.0	1077.6	1117.5	872.5
Domestic					950.9	1032	822.8
Foreign					126.7	85.5	49.7
b. Savings	1694.9	2086.9	2913.6	4225.9	5475.2	7414.8	5582.9
Domestic					5454.3	7390.2	5562.1
Foreign					20.9	24.6	20.8
c. Fixed	5236.8	5453.6	5031.6	4875.7	3536.6	2867	1578.1
Domestic					3444.8	2848.2	1575.4
Foreign					91.8	18.8	2.7
d. Call Deposits	682.1	766.0	1439.8	2208.8	1770.4	1363.6	1155.7
e. Others	330.9	343.0	278.8	299.9	265.7	251.9	274.8
4 Bills Payable					-94.9	-252.1	22.7
6 Other Liabilities	1452.2	1737.0	1690.3	2043.4	2499.2	3292.7	5571
1. Sundry Creditors					114.4	162.4	161.1
2. Loan Loss Provision					1184.5	1691.9	3633.7
3. Interest Suspense a/c					702.6	984.6	1249.8
4. Others	1452.2	1737.0	1690.3	2043.4	497.7	453.8	526.4
7 Reconciliation A/c					-104.1	-96.2	-19.9
8 Profit & Loss A/c					76.1	457	576.9
SOURCES OF FUNDS	10330.7	11999.1	12929.2	15896.6	15539.9	16721.8	14282.3
1 LIQUID FUNDS	1810.1	1836.7	891.8	1488.8	1493.2	1764.7	1195.3
a. Cash Balance	242.8	362.8	309.8	350.7	300.9	354.5	391.7
Nepalese Notes & Coins	221.5	334.2	267.4	319.7	279.4	333.3	371.0
Foreign Currency	21.3	28.6	42.4	31.0	21.5	21.2	20.7
b. Bank Balance	756.1	1395.6	582.0	1056.2	1054.4	1292.8	771.1
1. In Nepal Rastra Bank	634.1	1170.7	511.0	800.3	747.7	1110.4	613.2
Domestic Currency					735.5	1009.1	599.1
Foreign Currency					12.2	101.3	14.1
2. "A"Class Licensed Institution	22.2	20.9	15.1	33.2	21.4	11.3	21.5
Domestic Currency					20.2	10.9	21.2
Foreign Currency					1.2	0.4	0.3
3. Other Financial Ins.							
4. In Foreign banks	99.8	204.0	55.9	222.7	285.3	171.1	136.4
c. Money at Call	811.2	78.3	0.0	81.9	137.9	117.4	32.5
Domestic Currency					0	30	32.5
Foreign Currency					137.9	87.4	
2 INVESTMENTS	262.5	891.0	2040.4	2578.9	2212.5	2525.3	826.8
a. Govt.Securities	262.5	891.0	2040.4	2578.9	2212.5	2525.3	826.8
b. NRB Bond							
c. Govt.Non-Fin. Ins.							
d. Other Non-Fin Ins.							
e. Non Residents							
3 SHARE & OTHER INVESTMENT	15.0	138.4	236.3	38.4	62.8	64.8	182.2
1. Non Residents							102.4
2. Others					62.8	64.8	79.8
4 LOANS & ADVANCES	7022	7969	8363	9996	8740	9011	8303
a. Govt. Entp.	318.9	260.7	283.0	333.5	58	159	59
b. Pvt. Sector	6703.4	7708.4	8079.9	9662.1	8682	8852	7863
c. Financial Institutions							382
5 BILL PURCHED	325.1	245.4	129.0	258.0	984.5	895.2	856.3
a. Domestic Bills Purchased					18.9	8.4	10.5
b. Foreign Bills Purchased	325.1	245.4	129.0	258.0	128.2	144.2	101
c. Import Bills & Imports					837.4	742.6	744.8
6 LOANS AGAINST COLLECTED BILLS	0.0	7.6	0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills							
b. Against Foreign Bills	0.0	7.6	0.0	0.0			
8 FIXED ASSETS					199.4	172.1	141.2
9 OTHER ASSETS	895.7	910.9	1268.8	1536.9	1509.1	1793.4	2326.6
a. Accrued Interests	91.9	124.2	160.8	300.9	364.7	984.5	1249.8
Govt. Entp.	0.0	0.0	0.8	3.1		7.7	15.0
Private Sector	91.9	124.2	160.0	297.8	364.7	976.8	1234.8
b. Staff Loans / Adv.						71.4	93.4
c. Sundry Debtors					21.0	21.1	12.9
d. Cash In Transit					0.0	0.0	
e. Others	803.8	786.7	1108.0	1236.0	1123.4	716.4	970.5
10 Expenses not Written off						10.6	6.8
11 Non Banking Assets					328.1	484.9	444.3
12 Reconciliation Account						0	0
13 Profit & Loss A/c						0	0
USES OF FUNDS	10330.7	11999.1	12929.2	15896.6	15540.0	16721.8	14282.3

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

(Rs. in million)

	Mid-July						
	2001	2002	2003	2004	2005	2006	2007
1 CAPITAL FUND	249.4	497.8	587.1	665.8	980.3	832.5	963.6
a. Paid-up Capital	197.0	399.3	455.0	455.0	755.0	518.0	518.0
b. General Reserve	13.4	27.3	44.9	64.5	93.2	127.3	180.8
c. Share Premium					6.4	6.4	6.4
d. Retained Earning		62.5	72.9	62.5	46.9	70.5	108.6
e. Others Reserves	39.0	8.7	14.3	83.8	78.8	110.3	149.8
1. Ex.Eq.Fund					15.8	15.8	16.7
2. Other					63	94.5	133.1
2 BORROWINGS	80.0	310.3	83.2	433.3	0	300	300
a. NRB	0.0	81.8	0.0	0.0	0	0	0
b. "A"Class Licensed Institution	80.0	0.0	0.0	0.0	0	0	0
c. Foreign Bank and Fin.Ins.	0.0	228.5	83.2	433.3	0	0	0
d. Other Financial Ins.		0.0	0.0	0.0	0	300	300
e. Bonds and Securities							
3 DEPOSITS	4574.5	5461.1	6694.9	8064.0	10097.8	13802.5	19097.7
a. Current	399.7	489.6	562.4	719.8	1025.2	1155.2	2620
Domestic					997.8	1128.5	2585.2
Foreign					27.4	26.7	34.8
b. Savings	1384.1	1733.3	2758.0	3730.7	4806.9	6929.2	9018
Domestic					4767.5	6815	8887.7
Foreign					39.4	114.2	130.3
c. Fixed	2470.2	2694.6	2803.4	2914.1	3444.5	4298.2	5658.7
Domestic					3418	3758.1	5368.4
Foreign					26.5	540.1	290.3
d. Call Deposits	225.6	439.4	428.0	565.6	704.4	1293.3	1578.9
e. Others	94.9	104.2	143.1	133.8	116.8	126.6	222.1
4 Bills Payable					17.6	11.1	26.8
6 Other Liabilities	336.3	505.0	895.0	804.1	782.1	1176.5	1398.8
1. Sundry Creditors					231.9	29.4	44.5
2. Loan Loss Provision					317.7	356.1	418.6
3. Interest Suspense a/c					57.8	61.6	83.1
4. Others	336.3	505.0	895.0	804.1	174.7	729.4	852.6
7 Reconciliation A/c					2915.4	211.4	1247.8
8 Profit & Loss A/c					275.8	380.5	300.6
SOURCES OF FUNDS	5240.2	6774.2	8260.2	9967.2	15069.0	16714.5	23335.3
1 LIQUID FUNDS	824.1	809.2	1156.1	869.7	1624.2	1619.6	3329.7
a. Cash Balance	108.0	169.9	136.6	128.7	192.6	259.4	535
Nepalese Notes & Coins	92.9	146.3	109.8	117.8	180.6	246.1	512.3
Foreign Currency	15.1	23.6	26.8	10.9	12.0	13.3	22.7
b. Bank Balance	716.1	502.3	982.0	508.9	861.6	1360.2	2794.7
1. In Nepal Rastra Bank	385.6	357.7	724.8	441.9	774.5	1139.5	1846.8
Domestic Currency					757.1	1136.5	1841.7
Foreign Currency					17.4	3	5.1
2. "A"Class Licensed Institution	2.3	3.1	5.9	4.2	13.4	6.1	36.3
Domestic Currency					12.5	6.1	32.6
Foreign Currency					0.9	0	3.7
3. Other Financial Ins.					0	0	0
4. In Foreign banks	328.2	141.5	251.3	62.8	73.7	214.6	911.6
c. Money at Call	0.0	137.0	37.5	232.1	570	0	0
Domestic Currency					570	0	0
Foreign Currency					0	0	0
2 INVESTMENTS	823.0	1538.9	1599.4	2466.4	2100.3	3548.6	4704.6
a. Govt. Securities	823.0	1538.9	1599.4	2466.4	2100.3	3548.6	4704.6
b. NRB Bond							
c. Govt. Non-Fin. Ins.							
d. Other Non-Fin Ins.							
e. Non Residents							
3 SHARE & OTHER INVESTMENT	3.7	89.7	17.1	17.1	19.4	652.7	280.5
1. Non Residents						646.2	274
2. Others					19.4	6.5	6.5
4 LOANS & ADVANCES	2963.7	3969.6	5030.9	6116.6	7914.4	10124.2	14059.2
a. Govt. Entp.	0.0	0.0	60.0	69.2	0	494	643
b. Pvt. Sector	2963.7	3969.6	4970.9	6047.4	7914	9631	13027
c. Financial Institutions							388.9
5 BILL PURCHASED					29.7	30.7	40.8
a. Domestic Bills Purchased					16.4	21.7	28.8
b. Foreign Bills Purchased					13.3	9	12
c. Import Bills & Imports					0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS					0.0	0.0	0.0
a. Against Domestic Bills							
b. Against Foreign Bills							
8 FIXED ASSETS					133.7	152.0	170.3
9 OTHER ASSETS	582.8	353.7	438.0	482.9	449.9	576.9	750.2
a. Accrued Interests	94.3	99.8	147.6	176.6	180.6	110.2	72.2
Govt. Entp.	0.0	0.0	0.9	0.2	0	0.0	0.5
Private Sector	94.3	99.8	146.7	176.4	180.6	110.2	71.7
b. Staff Loans / Adv.						72.8	102.6
c. Sundry Debtors					20.9	9.7	56.9
d. Cash In Transit					3.3	0.0	0.0
e. Others	488.5	253.9	290.4	306.3	245.1	384.2	518.5
10 Expenses not Written off					0	0	0
11 Non Banking Assets					48.7	9.9	0
12 Reconciliation Account					2748.7	0	0
13 Profit & Loss A/c					0	0	0
USES OF FUNDS	5197.3	6761.1	8241.5	9952.7	15069.0	16714.6	23335.3

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

(Rs. in million)

	Mid-July						
	2001	2002	2003	2004	2005	2006	2007
1 CAPITAL FUND	259.8	510.7	520.2	734.6	650.8	720.7	840.2
a. Paid-up Capital	233.6	463.6	463.6	463.6	463.6	463.6	603.1
b. General Reserve	20.1	33.1	35.0	51.4	76.9	104.8	145.3
c. Share Premium					0	0	0
d. Retained Earning		5.5	12.9	51.9	6.5	1.0	8.3
e. Others Reserves	6.1	8.5	8.7	167.7	103.8	151.3	83.5
1. Ex.Eq.Fund					10.9	12.1	14.6
2. Other					92.9	139.2	68.9
2 BORROWINGS	100.0	0.0	498.2	912.2	6	753.2	930
a. NRB	0.0	0.0	107.0	8.0	6	0	360
b. "A"Class Licensed Institution	100.0	0.0	391.2	904.2	0	553.2	370
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	0	0	0
d. Other Financial Ins.		0.0	0.0	0.0	0	0	0
e. Bonds and Securities						200	200
3 DEPOSITS	5724.1	5735.9	6169.6	7741.6	8942.8	10429.3	12358.6
a. Current	681.5	789.6	935.7	997.9	1302.6	1409.2	1661.8
Domestic					1135.7	1218.8	1490.7
Foreign					166.9	190.4	171.1
b. Savings	1848.9	1862.6	2267.3	2873.8	3447.5	4582	5526.8
Domestic					3244.5	4297.3	5298.3
Foreign					203	284.7	228.5
c. Fixed	1948.5	1958.8	1991.1	2279.7	2878.9	2709.8	3037.2
Domestic					2194.2	1940.1	2216.5
Foreign					684.7	769.7	820.7
d. Call Deposits	1050.1	995.1	854.7	1450.7	1162.1	1618.6	1966.5
e. Others	195.1	129.8	120.8	139.5	151.7	109.7	166.3
4 Bills Payable					19.2	11	9.3
6 Other Liabilities	444.9	567.7	777.6	574.6	398.4	415.9	580.9
1. Sundry Creditors					-12.8	69.1	46.4
2. Loan Loss Provision					269.7	236.2	286.5
3. Interest Suspense a/c					27.8	24	14.7
4. Others	444.9	567.7	777.6	574.6	113.7	86.6	233.3
7 Reconciliation A/c					0	0	0
8 Profit & Loss A/c					228.8	330.7	278.5
SOURCES OF FUNDS	6528.8	6814.3	7965.6	9963.0	10246.0	12660.8	14997.5
1 LIQUID FUNDS	1529.9	810.7	692.7	1150.0	1428.3	1945.6	1560.9
a. Cash Balance	171.2	193.1	157.4	139.2	161.5	184	219
Nepalese Notes & Coins	157.1	178.0	133.0	111.1	150.6	171.2	198.0
Foreign Currency	14.1	15.1	24.4	28.1	10.9	12.8	21.0
b. Bank Balance	972.3	490.2	527.8	655.7	579	544.7	1082.6
1. In Nepal Rastra Bank	399.9	298.2	362.4	447.4	417.9	349.3	883.5
Domestic Currency					386.7	336.7	877.1
Foreign Currency					31.2	12.6	6.4
2. "A"Class Licensed Institution	11.3	59.3	19.9	26.1	29.3	21.3	42.3
Domestic Currency					24.3	20.7	41.2
Foreign Currency					5	0.6	1.1
3. Other Financial Ins.					0	0	0
4. In Foreign banks	561.1	132.7	145.5	182.2	131.8	174.1	156.8
c. Money at Call	386.4	127.4	7.5	355.1	687.8	1216.9	259.3
Domestic Currency					0	0	0
Foreign Currency					687.8	1216.9	259.3
2 INVESTMENTS	300.8	542.7	1510.8	2371.8	2216.5	2654.8	2332.0
a. Govt. Securities	300.8	542.7	1510.8	2371.8	2146.6	2654.8	2332
b. NRB Bond							
c. Govt. Non-Fin. Ins.							
d. Other Non-Fin Ins.							
e. Non Residents					69.9	0	0
3 SHARE & OTHER INVESTMENT	24.6	88.0	108.0	22.8	19.2	93.6	663.2
1. Non Residents							
2. Others					19.2	93.6	663.2
4 LOANS & ADVANCES	4275.3	4840.1	4913.3	6049.7	6166.9	7525.2	9663.6
a. Govt. Entp.	0.0	88.4	0.0	0.0	0	82	293
b. Pvt. Sector	4275.3	4751.7	4913.3	6049.7	6167	7443	9371
c. Financial Institutions							
5 BILL PURCHASED	51.8	137.5	27.7	25.0	82.3	17.6	31.1
a. Domestic Bills Purchased					19.5	9.7	21.3
b. Foreign Bills Purchased	51.8	137.5	27.7	25.0	15	6	
c. Import Bills & Imports					47.8	1.9	9.8
6 LOANS AGAINST COLLECTED BILLS	0.0	0.0	15.2	30.2	29.3	43.4	27.4
a. Against Domestic Bills							
b. Against Foreign Bills	0.0	0.0	15.2	30.2	29.3	43.4	27.4
8 FIXED ASSETS					225.8	269.0	489.3
9 OTHER ASSETS	346.4	395.3	697.9	313.5	53.7	104.3	226.4
a. Accrued Interests							
Govt. Entp.	-5.5	12.4	41.1	31.4	23.6	58.0	56.6
Private Sector	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Private Sector	-5.5	12.4	41.1	31.4	23.6	58.0	56.6
b. Staff Loans / Adv.						0.0	29.9
c. Sundry Debtors					17.4	26.0	126.7
d. Cash In Transit					0.0	0.0	0.0
e. Others	351.9	382.9	656.8	282.1	12.7	20.3	13.2
10 Expenses not Written off					0	0	0
11 Non Banking Assets					24	7.3	3.6
12 Reconciliation Account					0	0	0
13 Profit & Loss A/c					0	0	0
USES OF FUNDS	6528.8	6814.3	7965.6	9963.0	10246.0	12660.8	14997.5

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

(Rs. in million)

	Mid-July						
	2001	2002	2003	2004	2005	2006	2007
1 CAPITAL FUND	364.2	380.8	510.7	941.3	725.5	260.7	-308.3
a. Paid-up Capital	350.0	350.0	490.0	595.0	693.6	698.4	699.1
b. General Reserve	9.8	13.4	13.4	29.8	30.5	30.5	30.5
c. Share Premium					0	0	0
d. Retained Earning		0.0	0.0	113.6	0.0	-468.2	-1063.2
e. Others Reserves	4.4	17.4	7.3	202.9	1.4	0	25.3
1. Ex.Eq.Fund					1.4	0	0
2. Other					0	0	25.3
2 BORROWINGS	0.0	0.0	19.7	0.0	0	0	0
a. NRB	0.0	0.0	19.7	0.0	0	0	0
b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0	0	0	0
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	0	0	0
d. Other Financial Ins.		0.0	0.0	0.0	0	0	0
e. Bonds and Securities							
3 DEPOSITS	3772.7	3709.0	4294.1	5959.6	6630.1	6619.5	6500.3
a. Current	261.2	362.4	252.3	452.5	380.3	372.6	451.4
Domestic					374.3	361.4	440.7
Foreign					6	11.2	10.7
b. Savings	600.6	798.3	1024.6	1919.8	2626.1	3370.3	3317.3
Domestic					2572.1	3300	3260.5
Foreign					54	70.3	56.8
c. Fixed	2710.2	2421.5	2613.0	2659.5	2676.5	1922.9	1736.6
Domestic					2675.2	1922.9	1735.7
Foreign					1.3	0	0.9
d. Call Deposits	106.7	61.0	350.0	839.5	819.6	838.4	900.4
e. Others	94.0	65.8	54.2	88.3	127.6	115.3	94.6
4 Bills Payable					5.8	63.6	14.5
6 Other Liabilities	466.4	928.0	811.8	715.3	1220.5	1651	2568.4
1. Sundry Creditors					25.8	29.2	18.4
2. Loan Loss Provision					584.9	684.7	1406.9
3. Interest Suspense a/c					504.9	754	902.7
4. Others	466.4	928.0	811.8	715.3	104.9	183.1	240.4
7 Reconciliation A/c					0.1	14.8	41.8
8 Profit & Loss A/c					98.3	31.2	
SOURCES OF FUNDS	4603.3	5017.8	5636.3	7616.2	8680.3	8640.8	8816.7
1 LIQUID FUNDS	940.3	809.7	793.3	1024.9	710.6	805.1	832.4
a. Cash Balance	113.0	167.5	246.4	209.7	151.4	230.6	265.8
Nepalese Notes & Coins	93.5	149.0	192.4	183.0	140.5	219.8	256.8
Foreign Currency	19.5	18.5	54.0	26.7	10.9	10.8	9.0
b. Bank Balance	357.5	378.5	433.9	760.8	511.3	553.4	490.9
1. In Nepal Rastra Bank	249.8	235.8	363.2	550.6	441	478.2	255.1
Domestic Currency					452.2	468.8	248.3
Foreign Currency					-11.2	9.4	6.8
2. "A"Class Licensed Institution	32.9	52.6	26.1	112.1	23.5	19.6	71
Domestic Currency					22.1	19.2	68.4
Foreign Currency					1.4	0.4	2.6
3. Other Financial Ins.					0	0	120
4. In Foreign banks	74.8	90.1	44.6	98.1	46.8	55.6	44.8
c. Money at Call	469.8	263.7	113.0	54.4	47.9	21.1	75.7
Domestic Currency					10	0	40
Foreign Currency					37.9	21.1	35.7
2 INVESTMENTS	197.7	199.7	315.2	511.9	324.7	521.6	1155.3
a. Govt. Securities	197.7	199.7	315.2	511.9	324.7	521.6	1155.3
b. NRB Bond							
c. Govt. Non-Fin. Ins.							
d. Other Non-Fin Ins.							
e. Non Residents							
3 SHARE & OTHER INVESTMENT	91.2	126.1	91.8	96.6	68.1	75.6	70.0
1. Non Residents					68.1	75.6	70
2. Others							
4 LOANS & ADVANCES	2894.1	2936.9	3321.8	4417.6	5934.3	5836.6	5083.9
a. Govt. Entp.	97.3	98.1	98.8	146.4	86	144	136
b. Pvt. Sector	2796.8	2838.8	3223.0	4271.2	5849	5692	4774
c. Financial Institutions							173.4
5 BILL PURCHED	31.8	0.2	0.5	19.3	104.0	78.1	38.3
a. Domestic Bills Purchased					78.4	69.6	10.7
b. Foreign Bills Purchased	31.8	0.2	0.5	19.3	25.6	8.5	27.6
c. Import Bills & Imports					0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills							
b. Against Foreign Bills							
8 FIXED ASSETS					197.0	201.0	203.2
9 OTHER ASSETS	448.2	945.2	1113.7	1545.9	829.3	1024.4	1273.9
a. Accrued Interests	245.5	1.7	4.4	428.6	671.2	796.6	919.6
Govt. Entp.	0.0	0.0	0.0	2.3	0.0	0.0	35.2
Private Sector	245.5	1.7	4.4	426.3	671.2	796.6	884.4
b. Staff Loans / Adv.					20.2	12.7	36.8
c. Sundry Debtors					0.0	0.0	63.6
d. Cash In Transit					0.0	0.0	0.0
e. Others	202.7	943.5	1109.3	1117.3	137.9	187.5	253.9
10 Expenses not Written off					15.9	11.8	7.7
11 Non Banking Assets					57.5	86.6	47.4
12 Reconciliation Account					0	0	0
13 Profit & Loss A/c					438.9	0	104.6
USES OF FUNDS	4603.3	5017.8	5636.3	7616.2	8680.3	8640.8	8816.7

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

(Rs. in million)

	Mid-July						
	2001	2002	2003	2004	2005	2006	2007
1 CAPITAL FUND	351.1	351.4	380.5	358.4	526.3	106.1	-622.1
a. Paid-up Capital	350.0	350.0	350.0	350.0	500.0	500.0	600.0
b. General Reserve	0.1	0.1	28.7	17.9	21.6	21.6	21.6
c. Share Premium					0	0	0
d. Retained Earning		0.0	0.0	-64.4	0.0	-415.5	-1245.4
e. Others Reserves	1.0	1.3	1.8	54.9	4.7	0	1.7
1. Ex.Eq.Fund					4.7	0	1.7
2. Other					0	0	0
2 BORROWINGS	0.0	121.5	90.0	164.7	0	0	23.5
a. NRB	0.0	121.5	0.0	164.7	0	0	0
b. "A"Class Licensed Institution	0.0	0.0	90.0	0.0	0	0	23.5
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	0	0	0
d. Other Financial Ins.					0	0	0
e. Bonds and Securities							
3 DEPOSITS	2097.4	2646.1	2959.8	3777.6	4029.5	4786.5	6024.6
a. Current	66.6	122.8	158.7	200.0	149.8	159.9	348
Domestic					143.7	154.1	327.1
Foreign					6.1	5.8	20.9
b. Savings	435.0	548.5	571.2	833.2	940.9	1769.4	2703.5
Domestic					940	1768.9	2694.9
Foreign					0.9	0.5	8.6
c. Fixed	1271.3	1674.9	1808.1	1829.5	2142.8	1822	1660.1
Domestic					2107.5	1747.6	1593.6
Foreign					35.3	74.4	66.5
d. Call Deposits	273.2	268.1	375.9	863.8	740.5	950.1	1222.2
e. Others	51.3	31.9	45.9	51.1	55.5	85.1	90.8
4 Bills Payable					47.4	104.6	14.3
6 Other Liabilities	95.6	292.0	221.3	484.4	775.5	1724	1468.7
1. Sundry Creditors					6	57.8	39.3
2. Loan Loss Provision					645.9	1391.3	1062.4
3. Interest Suspense a/c					112.7	238.9	260.9
4. Others	95.6	292.0	221.3	484.4	10.9	36	106.1
7 Reconciliation A/c					4.6	14	
8 Profit & Loss A/c					0	0	225.9
SOURCES OF FUNDS	2544.1	3410.9	3651.6	4785.1	5383.3	6735.2	7134.9
1 LIQUID FUNDS	301.6	531.7	466.1	681.0	469.4	452.1	830.9
a. Cash Balance	63.7	98.6	83.8	114.7	92.7	133.4	138.5
Nepalese Notes & Coins	56.5	90.1	66.8	96.4	82.1	122.4	129.5
Foreign Currency	7.2	8.5	17.0	18.3	10.6	11.0	9.0
b. Bank Balance	237.9	433.1	249.7	416.4	256.2	268.7	362.3
1. In Nepal Rastra Bank	136.3	284.0	185.7	324.8	211.8	178.3	280.5
Domestic Currency					206.9	176.5	273.3
Foreign Currency					4.9	1.8	7.2
2. "A"Class Licensed Institution	68.0	62.8	22.8	26.5	15.6	20.5	54.1
Domestic Currency					12.6	20.3	54.1
Foreign Currency					3	0.2	
3. Other Financial Ins.					0	0	
4. In Foreign banks	33.6	86.3	41.2	65.1	28.8	69.9	27.7
c. Money at Call	0.0	0.0	132.6	149.9	120.5	50	330.1
Domestic Currency					0	50	250
Foreign Currency					120.5	0	80.1
2 INVESTMENTS	208.8	100.0	274.9	433.1	376.0	527.0	795.6
a. Govt. Securities	208.8	100.0	274.9	433.1	376	527	795.6
b. NRB Bond							
c. Govt. Non-Fin. Ins.							
d. Other Non-Fin Ins.							
e. Non Residents							
3 SHARE & OTHER INVESTMENT	3.3	170.7	20.8	5.3	16.0	147.0	33.9
1. Non Residents						101	28.2
2. Others					16	46	5.7
4 LOANS & ADVANCES	1793.0	2295.4	2626.7	3207.0	3816.9	4315.0	4938.2
a. Govt. Entp.	0.0	15.0	46.8	45.0	0	144	130
b. Pvt. Sector	1793.0	2280.4	2579.9	3162.0	3817	4171	4658
c. Financial Institutions							150.5
5 BILL PURCHED	0.2	1.2	5.3	11.0	12.9	69.0	6.4
a. Domestic Bills Purchased					2.9	0.2	0.7
b. Foreign Bills Purchased	0.2	1.2	5.3	11.0	10	68.8	5.7
c. Import Bills & Imports					0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills							
b. Against Foreign Bills	0.0	0.0	0.0	0.0			
8 FIXED ASSETS					47.2	50.1	75.6
9 OTHER ASSETS	237.2	312.0	257.8	447.7	217.8	303.1	359.3
a. Accrued Interests	57.0	65.3	65.7	117.6	112.7	205.9	226.0
Govt. Entp.	0.0	0.0	0.0	0.0	0.0	4.5	
Private Sector	57.0	65.3	65.7	117.6	112.7	201.4	226.0
b. Staff Loans / Adv.						44.8	38.4
c. Sundry Debtors					78.2	5.4	48.5
d. Cash In Transit					0.0	0.0	0.0
e. Others	180.2	246.7	192.1	330.1	26.9	47	46.4
10 Expenses not Written off					10.6	16.2	21
11 Non Banking Assets					45	54.1	73.8
12 Reconciliation Account					0	0	0
13 Profit & Loss A/c					371.5	801.6	
USES OF FUNDS	2544.1	3410.9	3651.6	4785.1	5383.3	6735.2	7134.7

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

(Rs. in million)

	Mid-July						
	2001	2002	2003	2004	2005	2006	2007
1 CAPITAL FUND	519.8	531.2	526.1	559.2	620.38	673.1	766.5
a. Paid-up Capital	499.7	499.9	499.9	500.0	500.0	600.0	660.0
b. General Reserve	4.8	16.9	15.9	21.1	34.7	57.5	76.8
c. Share Premium					0	0	0
d. Retained Earning		11.8	7.6	3.1	82.1	11.5	25.0
e. Others Reserves	15.3	2.7	2.7	35.0	3.62	4.1	4.7
1. Ex.Eq.Fund					3.62	4.1	4.7
2. Other					0	0	0
2 BORROWINGS	0.0	0.0	274.8	60.0	450	657.7	552.1
a. NRB	0.0	0.0	0.0	60.0	0	0	200
b. "A"Class Licensed Institution	0.0	0.0	274.8	0.0	450	450	152.1
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	0	7.7	
d. Other Financial Ins.	0.0	0.0	0.0	0.0	0	0	
e. Bonds and Securities						200	200
3 DEPOSITS	3575.8	3165.3	3143.9	5146.4	6243.3	8765.8	10068.3
a. Current	248.0	257.2	235.8	278.5	233.1	391.8	510.2
Domestic					206.3	357.1	473.8
Foreign					26.8	34.7	36.4
b. Savings	526.0	576.2	733.7	1280.4	2026.3	2797.4	3335.7
Domestic					2018.7	2745.8	3249.8
Foreign					7.6	51.6	85.9
c. Fixed	1958.0	1347.1	1143.0	2083.1	2930.6	4064.5	4074.6
Domestic					2559.3	3296.2	3689.1
Foreign					371.3	768.3	385.5
d. Call Deposits	797.1	942.9	966.1	1416.2	989.9	1459.2	2066.2
e. Others	46.7	41.9	65.3	88.2	63.4	52.9	81.6
4 Bills Payable					28.3	91.5	31.7
6 Other Liabilities	286.7	166.1	302.9	388.6	212.9	329.2	299.9
1. Sundry Creditors					16.4	51.5	50.3
2. Loan Loss Provision					174.7	244.7	225.6
3. Interest Suspense a/c					9.1	9	3.5
4. Others	286.7	166.1	302.9	388.6	12.7	24	20.5
7 Reconciliation A/c					32742.2	38555.3	47040.6
8 Profit & Loss A/c					193.6	148.8	232.1
SOURCES OF FUNDS	4382.3	3862.7	4247.7	6154.2	40490.7	49221.4	58991.2
1 LIQUID FUNDS	539.4	606.5	348.0	448.8	1095	1097.5	858.8
a. Cash Balance	127.1	139.9	95.8	79.1	69.8	139.2	181.6
Nepalese Notes & Coins	117.2	120.4	88.5	65.6	59.5	129.3	172.7
Foreign Currency	9.9	19.5	7.3	13.5	10.3	9.9	8.9
b. Bank Balance	412.3	419.8	222.3	240.0	935.3	604.8	514.2
1. In Nepal Rastra Bank	331.7	350.6	175.2	205.1	832.4	450.7	358.8
Domestic Currency					830	447.3	355.6
Foreign Currency					2.4	3.4	3.2
2. "A"Class Licensed Institution	9.4	9.7	6.2	12.4	19.3	34.3	29.2
Domestic Currency					18.7	33.6	29
Foreign Currency					0.6	0.7	0.2
3. Other Financial Ins.					0	0	51.3
4. In Foreign banks	71.2	59.5	40.9	22.5	83.6	119.8	74.9
c. Money at Call	0.0	46.8	29.9	129.7	89.9	353.5	163
Domestic Currency					0	167.5	130
Foreign Currency					89.9	186	33
2 INVESTMENTS	511.4	680.0	1075.2	1235.3	1194.3	1756.6	1004.4
a. Govt. Securities	511.4	680.0	1075.2	1235.3	1194.3	1756.6	1004.4
b. NRB Bond							
c. Govt. Non-Fin. Ins.							
d. Other Non-Fin Ins.							
e. Non Residents							
3 SHARE & OTHER INVESTMENT	0.0	73.4	78.1	525.4	378.6	723.3	495.4
1. Non Residents					287.1	505.5	378.8
2. Others					91.5	217.8	116.6
4 LOANS & ADVANCES	2572.5	2328.8	2527.6	3729.1	4895.4	6882.8	9107.6
a. Govt. Entp.	150.0	50.0	50.0	45.0	125	105	143
b. Pvt. Sector	2422.5	2278.8	2477.6	3684.1	4770	6778	8626
c. Financial Institutions							338.7
5 BILL PURCHED	49.7	9.4	10.5	6.6	17.9	19.3	21.1
a. Domestic Bills Purchased					5.9	5.3	4.6
b. Foreign Bills Purchased	49.7	9.4	10.5	6.6	12	14	16.5
c. Import Bills & Imports					0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS	0.0	31.7	26.2	10.9	0.0	0.0	0.0
a. Against Domestic Bills							
b. Against Foreign Bills	0.0	31.7	26.2	10.9			
8 FIXED ASSETS					50.9	33.9	139.9
9 OTHER ASSETS	709.3	132.9	182.1	198.1	100.1	136.1	305.0
a. Accrued Interests	57.0	45.6	34.7	43.3	11.4	15.1	13.5
Govt. Entp.	0.0	0.0	0.0	0.6	0.0	0.0	0.7
Private Sector	57.0	45.6	34.7	42.7	11.4	15.1	12.8
b. Staff Loans / Adv.						15.1	15.2
c. Sundry Debtors					34.0	62.8	187.4
d. Cash In Transit					0.0	0.0	0.0
e. Others	652.3	87.3	147.4	154.8	54.7	43.1	88.9
10 Expenses not Written off					13.7	12.2	15
11 Non Banking Assets					2.6	4.4	3.4
12 Reconciliation Account					32742.2	38555.3	47040.6
13 Profit & Loss A/c					0	0	0
USES OF FUNDS	4382.3	3862.7	4247.7	6154.2	40490.7	49221.4	58991.2

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

(Rs. in million)

	Mid-July						
	2001	2002	2003	2004	2005	2006	2007
1 CAPITAL FUND	84.1	137.3	486.4	542.9	552.9	802.8	930.8
a. Paid-up Capital	84.0	136.2	544.2	550.0	550.0	715.0	821.7
b. General Reserve	0.0	0.0	0.0	3.1	12.4	29.4	56.2
c. Share Premium					0	0	0
d. Retained Earning		0.0	-57.8	-15.4	-9.5	3.4	13.5
e. Others Reserves	0.1	1.1	0.0	5.2	0	55	39.4
1. Ex.Eq.Fund					0	0	4.1
2. Other					0	55	35.3
2 BORROWINGS	0.0	0.0	90.0	75.2	154.2	117.1	228.5
a. NRB	0.0	0.0	0.0	3.0	0	117.1	80.8
b. "A"Class Licensed Institution	0.0	0.0	90.0	72.2	154.2	0	119
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	0	0	28.7
d.Other Financial Ins.		0.0	0.0	0.0	0	0	
e. Bonds and Securities							
3 DEPOSITS	700.0	994.8	1778.7	2754.6	5586.5	7893.3	9475
a. Current	27.0	49.3	53.5	71.4	142.6	248.9	346.2
Domestic					130.6	240.4	336.6
Foreign					12	8.5	9.6
b. Savings	57.8	134.5	252.1	493.1	1250	2333.3	3856.8
Domestic					1246.2	2322.6	3832.7
Foreign					3.8	10.7	24.1
c. Fixed	612.0	736.2	921.6	1227.3	1914.8	2604.9	2733.4
Domestic					1897.1	2362.9	2542.5
Foreign					17.7	242	190.9
d. Call Deposits	0.0	69.9	530.6	892.0	2209.3	2586	2269.1
e. Others	3.2	4.9	20.9	70.8	69.8	120.2	269.5
4 Bills Payable					9.3	11.4	21.5
6 Other Liabilities	16.9	55.5	76.4	123.6	220.4	271.5	448.3
1. Sundry Creditors					92.5	64.1	10.7
2. Loan Loss Provision					67.3	77.4	229.3
3. Interest Suspense a/c					26.8	47.6	42.9
4. Others	16.9	55.5	76.4	123.6	33.8	82.4	165.4
7 Reconciliation A/c					13614.6	0	0
8 Profit & Loss A/c					116.3	159.7	93
SOURCES OF FUNDS	801.0	1187.6	2431.5	3496.3	20254.2	9255.8	11197.1
1 LIQUID FUNDS	151.5	265.2	421.7	560.3	746.2	1518.2	1434.1
a. Cash Balance	21.6	31.5	45.6	64.8	121.6	280.4	386
Nepalese Notes & Coins	17.9	26.7	37.7	58.9	109.0	262.4	364.4
Foreign Currency	3.7	4.8	7.9	5.9	12.6	18.0	21.6
b. Bank Balance	89.9	194.6	156.1	345.5	609.6	519.4	898.1
1. In Nepal Rastra Bank	37.4	110.8	88.9	136.7	463.3	489.1	785.7
Domestic Currency					456	480.7	777.5
Foreign Currency					7.3	8.4	8.2
2. "A"Class Licensed Institution	6.8	47.0	27.7	54.7	102.4	13	38.4
Domestic Currency					101.4	24	36.7
Foreign Currency					1	-11	1.7
3. Other Financial Ins.					0	0	51
4. In Foreign banks	45.7	36.8	39.5	154.1	43.9	17.3	23
c. Money at Call	40.0	39.1	220.0	150.0	15	718.4	150
Domestic Currency					15	525	150
Foreign Currency					0	193.4	
2 INVESTMENTS	47.5	49.4	79.3	71.3	127.3	904.5	951.3
a. Govt. Securities	47.5	49.4	79.3	71.3	127.3	904.5	951.3
b. NRB Bond							
c. Govt. Non-Fin. Ins.							
d. Other Non-Fin Ins.							
e. Non Residents							
3 SHARE & OTHER INVESTMENT	7.5	28.9	319.0	203.1	341.3	286.9	871.2
1. Non Residents					274.3	274.6	
2. Others					67	12.3	871.2
4 LOANS & ADVANCES	499.2	680.8	1494.1	2541.7	5051.4	6033.4	7281.3
a. Govt. Entp.	0.0	0.0	0.0	0.0	0	0	334
b. Pvt. Sector	499.2	680.8	1494.1	2541.7	5051	6033	6325
c. Financial Institutions							622.2
5 BILL PURCHED	0.6	1.8	1.9	2.7	80.2	113.2	45.0
a. Domestic Bills Purchased					71.2	104.2	17
b. Foreign Bills Purchased	0.6	1.8	1.9	2.7	9	9	28
c. Import Bills & Imports					0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills							
b. Against Foreign Bills							
8 FIXED ASSETS					86.2	104.9	259.5
9 OTHER ASSETS	94.7	161.5	115.5	117.2	152.8	221.7	286.7
a. Accrued Interests	3.4	15.2	12.7	17.0	27.0	54.8	47.1
Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	7.3
Private Sector	3.4	15.2	12.7	17.0	27.0	54.8	39.8
b. Staff Loans / Adv.						24.0	39.7
c. Sundry Debtors					5.2	38.5	40.6
d. Cash In Transit					0.0	0.0	0.0
e. Others	91.3	146.3	102.8	100.2	120.6	104.4	159.3
10 Expenses not Written off					48.4	54.4	64.6
11 Non Banking Assets					5.8	18.6	3.4
12 Reconciliation Account					13614.6	0	0
13 Profit & Loss A/c					0	0	0
USES OF FUNDS	801.0	1187.6	2431.5	3496.3	20254.2	9255.8	11197.1

Table No. 21
SOURCES AND USES OF FUND OF KUMARI BANK LIMITED.

(Rs. in million)

	Mid-July						
	2001	2002	2003	2004	2005	2006	2007
1 CAPITAL FUND	350.0	347.3	348.6	501.4	559.7	766.8	863.2
a. Paid-up Capital	350.0	350.0	350.0	500.0	500.0	625.0	750.0
b. General Reserve	0.0	0.0	0.3	0.3	12.5	30.1	50.8
c. Share Premium					0	0	0
d. Retained Earning		-2.9	-2.9	-2.9	17.2	8.0	19.6
e. Others Reserves	0.0	0.2	1.2	4.0	30	103.7	42.8
1. Ex.Eq.Fund					3.7	3.7	5.3
2. Other					26.3	100	37.5
2 BORROWINGS	0.0	32.0	0.0	0.0	401.8	224.4	213
a. NRB	0.0	32.0	0.0	0.0	0	0	0
b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0	401.8	224.4	213
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	0	0	0
d. Other Financial Ins.		0.0	0.0	0.0	0	0	0
e. Bonds and Securities							
3 DEPOSITS	316.0	1180.0	2513.1	4816.5	6270.1	7800.4	10560
a. Current	37.3	84.1	135.1	250.8	280.3	355.2	401
Domestic					260.4	344.9	382.4
Foreign					19.9	10.3	18.6
b. Savings	75.4	260.9	461.9	910.9	1515.5	2317.9	4469
Domestic					1488.4	2265.3	4319.8
Foreign					27.1	52.6	149.2
c. Fixed	86.8	332.3	795.4	1292.4	2302.1	3189.9	2772.2
Domestic					2282.5	2983.1	2650.4
Foreign					19.6	206.8	121.8
d. Call Deposits	105.0	482.7	1093.3	2299.9	2102.8	1880.7	2827.7
e. Others	11.5	20.0	27.4	62.5	69.4	56.7	90.1
4 Bills Payable					7.3	11.9	16.6
6 Other Liabilities	8.6	52.4	205.6	412.1	363	444.2	391.9
1. Sundry Creditors					146.2	248.6	195.9
2. Loan Loss Provision					144.2	130.3	133.4
3. Interest Suspense a/c					5.9	22.9	42.1
4. Others	8.6	52.4	205.6	412.1	66.7	42.4	20.5
7 Reconciliation A/c					0	0	0
8 Profit & Loss A/c					93.6	142.9	279.7
SOURCES OF FUNDS	674.6	1611.7	3067.3	5730.0	7695.5	9390.6	12324.4
1 LIQUID FUNDS	271.8	129.2	291.7	1067.4	513.2	813.6	1424.6
a. Cash Balance	18.8	30.3	40.8	68.5	111.2	135.8	190.8
Nepalese Notes & Coins	16.5	23.4	38.6	64.8	107.9	129.9	178.6
Foreign Currency	2.3	6.9	2.2	3.7	3.3	5.9	12.2
b. Bank Balance	153.0	98.9	250.9	617.0	332.1	252.5	481.4
1. In Nepal Rastra Bank	86.0	50.9	224.0	524.6	219.8	209.2	384.8
Domestic Currency					211.1	207.8	368.1
Foreign Currency					8.7	1.4	16.7
2. "A"Class Licensed Institution	37.3	1.3	2.2	10.5	5.5	6	5.6
Domestic Currency					3.8	4.7	2.8
Foreign Currency					1.7	1.3	2.8
3. Other Financial Ins.					0	0	0
4. In Foreign banks	29.7	46.7	24.7	81.9	106.8	37.3	91
c. Money at Call	100.0	0.0	0.0	381.9	69.9	425.3	752.4
Domestic Currency					0	145	372.2
Foreign Currency					69.9	280.3	380.2
2 INVESTMENTS	19.8	116.7	236.0	601.9	1220.7	1114.3	1297.9
a. Govt. Securities	19.8	116.7	236.0	601.9	1120.3	1114.3	1297.9
b. NRB Bond							
c. Govt. Non-Fin. Ins.					100.4	0	0
d. Other Non-Fin Ins.							
e. Non Residents							
3 SHARE & OTHER INVESTMENT	0.0	138.3	187.5	0.0	120.0	0.4	0.4
1. Non Residents					0	0	0
2. Others					120	0.4	0.4
4 LOANS & ADVANCES	263.5	1120.2	2144.4	3709.0	5519.2	6918.3	9011.0
a. Govt. Entp.	0.0	60.0	40.0	50.0	0	70	70
b. Pvt. Sector	263.5	1060.2	2104.4	3659.0	5519	6848	8790
c. Financial Institutions							151.3
5 BILL PURCHED	1.6	1.4	2.0	0.0	37.7	91.8	51.5
a. Domestic Bills Purchased					4.6	21	22.5
b. Foreign Bills Purchased	1.6	1.4	2.0	0.0	6.9	70.8	29
c. Import Bills & Imports					26.2	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills							
b. Against Foreign Bills							
8 FIXED ASSETS					81.5	89.7	189.3
9 OTHER ASSETS	117.9	105.9	205.7	351.7	202.9	357.7	344.8
a. Accrued Interests	1.7	7.2	14.2	21.3	20.9	39.4	50.7
Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Private Sector	1.7	7.2	14.2	21.3	20.9	39.4	50.7
b. Staff Loans / Adv.					94.9	3.0	9.9
c. Sundry Debtors					0.0	0.0	0.0
d. Cash In Transit					0.0	0.0	0.0
e. Others	116.2	98.7	191.5	330.4	87.1	293.8	244.8
10 Expenses not Written off					0	0	0.1
11 Non Banking Assets					0	4.8	4.8
12 Reconciliation Account					0.3	0	0
13 Profit & Loss A/c					0	0	0
USES OF FUNDS	674.6	1611.7	3067.3	5730.0	7695.5	9390.6	12324.4

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

(Rs. in million)

	Mid-July					
	2002	2003	2004	2005	2006	2007
1 CAPITAL FUND	275.0	330.0	550.0	612.77	618.07	798.8
a. Paid-up Capital	275.0	330.0	549.2	609.8	609.8	729.7
b. General Reserve	0.0	0.0	0.2	2.3	7.6	14.7
c. Share Premium				0	0	0
d. Retained Earning	0.0	0.0	0.0	0.0	0.0	0.0
e. Others Reserves	0.0	0.0	0.6	0.7	0.7	54.4
1. Ex.Eq.Fund				0.7	0.7	1
2. Other				0	0	53.4
2 BORROWINGS	0.0	70.0	317.0	17.7	29.8	0
a. NRB	0.0	0.0	0.0	0	0	
b. "A"Class Licensed Institution	0.0	70.0	279.8	17.7	29.8	
c. Foreign Bank and Fin.Ins.	0.0	0.0	37.2	0	0	
d. Other Financial Ins.	0.0	0.0	0.0	0	0	
e. Bonds and Securities						
3 DEPOSITS	112.6	691.8	1684.3	3028.6	4444.3	7611.7
a. Current	2.8	49.7	211.1	429.4	94.6	378.6
Domestic				404.4	84.5	360.9
Foreign				25	10.1	17.7
b. Savings	17.9	98.5	185.5	446.7	1000.1	1857.2
Domestic				442.1	985	1784.7
Foreign				4.6	15.1	72.5
c. Fixed	64.5	288.6	1082.9	1779.2	2657.6	4256.2
Domestic				1729.7	2642.7	4117.5
Foreign				49.5	14.9	138.7
d. Call Deposits	24.4	247.2	187.8	346.8	651	947.3
e. Others	3.0	7.8	17.0	26.5	41	172.4
4 Bills Payable				31.4	85	55.4
6 Other Liabilities	1.9	20.3	70.4	196.1	268.1	269.1
1. Sundry Creditors				58.4	73.9	21.2
2. Loan Loss Provision				60.4	69.8	91.8
3. Interest Suspense a/c				2.1	10.1	15.5
4. Others	1.9	20.3	70.4	75.2	114.3	140.6
7 Reconciliation A/c						
8 Profit & Loss A/c				49.6	63.8	65.5
SOURCES OF FUNDS	389.5	1112.1	2621.7	3936.2	5509.1	8800.5
1 LIQUID FUNDS	222.8	168.5	490.8	529.1	225.2	482.7
a. Cash Balance	3.0	16.0	37.0	105.9	66.6	119.4
Nepalese Notes & Coins	2.8	15.2	35.4	101.7	64.3	109.2
Foreign Currency	0.2	0.8	1.6	4.2	2.3	10.2
b. Bank Balance	165.8	137.5	342.6	358.6	158.6	350.3
1. In Nepal Rastra Bank	40.7	80.1	222.6	254.9	132.4	323.7
Domestic Currency				252	128.5	319
Foreign Currency				2.9	3.9	4.7
2. "A"Class Licensed Institution	107.2	26.6	68.8	32.6	8.4	4.1
Domestic Currency				31.5	8.2	4.1
Foreign Currency				1.1	0.2	
3. Other Financial Ins.				0	0	0
4. In Foreign banks	17.9	30.8	51.2	71.1	17.8	22.5
c. Money at Call	54.0	15.0	111.2	64.6	0	13
Domestic Currency				1	0	13
Foreign Currency				63.6	0	
2 INVESTMENTS	30.0	95.0	283.9	401.0	425.0	977.8
a. Govt. Securities	30.0	95.0	283.9	401	425	977.8
b. NRB Bond						
c. Govt. Non-Fin. Ins.						
d. Other Non-Fin Ins.						
e. Non Residents						
3 SHARE & OTHER INVESTMENT	0.0	0.0	0.0	13.4	155.6	459.3
1. Non Residents				0	0	0
2. Others				13.4	155.6	459.3
4 LOANS & ADVANCES	124.1	764.0	1701.0	2700.8	4274.3	6527.5
a. Govt. Entp.	50.0	0.0	0.0	0	125	153
b. Pvt. Sector	74.1	764.0	1701.0	2701	4150	6374
c. Financial Institutions						
5 BILL PURCHED	0.0	12.2	49.8	35.2	0.3	1.7
a. Domestic Bills Purchased				0	0	1.7
b. Foreign Bills Purchased	0.0	12.2	49.8	35.2	0.3	
c. Import Bills & Imports				0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills						
b. Against Foreign Bills						
8 FIXED ASSETS				149.0	162.3	194.5
9 OTHER ASSETS	12.6	72.4	96.2	83.6	243.6	145.8
a. Accrued Interests	0.7	5.2	14.9	23.0	28.1	24.9
Govt. Entp.	0.0	0.3	0.0	0.0	0.0	0.1
Private Sector	0.7	4.9	14.9	23.0	28.1	24.8
b. Staff Loans / Adv.				9.7	12.7	25.6
c. Sundry Debtors				0.0	0.0	
d. Cash In Transit				50.9	143.5	95.3
e. Others	11.9	67.2	81.3	21.3	15.6	10.4
10 Expenses not Written off				2.8	7.2	0.8
11 Non Banking Assets				0	0	0
12 Reconciliation Account				0	0	0
13 Profit & Loss A/c				0	0	0
USES OF FUNDS	389.5	1112.1	2621.7	3936.2	5509.1	8800.5

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

(Rs. in million)

	Mid-July				
	2003	2004	2005	2006	2007
1 CAPITAL FUND	350.0	350.0	377.2	537.9	703.2
a. Paid-up Capital	350.0	350.0	350.0	500.0	600.0
b. General Reserve	0.0	0.0	0	37.9	27.1
c. Share Premium			0	0	0
d. Retained Earning	0.0	0.0	27.2	0.0	0.0
e. Others Reserves	0.0	0.0	0	0	76.1
1. Ex.Eq.Fund			0	0	1.2
2. Other			0	0	74.9
2 BORROWINGS	110.0	220.0	190	181.2	430
a. NRB	0.0	0.0	0	70	
b. "A"Class Licensed Institution	110.0	220.0	190	111.2	430
c. Foreign Bank and Fin.Ins.	0.0	0.0	0	0	
d. Other Financial Ins.	0.0	0.0	0	0	
e. Bonds and Securities				0	
3 DEPOSITS	391.6	1291.3	2461.9	3918.1	6625.2
a. Current	49.8	58.8	85.7	82.3	150.8
Domestic			81.6	79.1	137.5
Foreign			4.1	3.2	13.3
b. Savings	64.2	267.6	525.7	1128.4	1881.7
Domestic			523.7	1120.4	1872.3
Foreign			2	8	9.4
c. Fixed	66.9	537.2	1196.5	1632.1	3022.6
Domestic			1169.8	1617.3	3009.6
Foreign			26.7	14.8	13
d. Call Deposits	189.7	393.4	620.9	1029.6	1493.3
e. Others	21.0	34.3	33.1	45.7	76.8
4 Bills Payable			7.3	1.2	10.5
6 Other Liabilities	23.8	93.4	110.1	160.5	255.7
1. Sundry Creditors			20.3	27.2	67.4
2. Loan Loss Provision			62.4	73.9	99.3
3. Interest Suspense a/c			3.9	18.5	18.1
4. Others	23.8	93.4	23.5	40.9	70.9
7 Reconciliation A/c			4	1.6	1259.7
8 Profit & Loss A/c			42.7	100.1	157.5
SOURCES OF FUNDS	875.4	1954.7	3193.2	4900.6	9441.8
1 LIQUID FUNDS	97.1	246.7	170	362.1	732.8
a. Cash Balance	9.3	18.3	33.4	65	130.4
Nepalese Notes & Coins	8.6	17.1	32.8	62.3	126.4
Foreign Currency	0.7	1.2	0.6	2.7	4.0
b. Bank Balance	55.7	53.6	104.1	57.1	376
1. In Nepal Rastra Bank	42.6	35.4	45.6	48.8	380.7
Domestic Currency			45.1	47.2	378.9
Foreign Currency			0.5	1.6	1.8
2. "A"Class Licensed Institution	0.5	1.8	21.2	8.3	-4.7
Domestic Currency			21.2	5.2	3
Foreign Currency			0	3.1	-7.7
3. Other Financial Ins.			0	0	0
4. In Foreign banks	12.6	16.4	37.3	0	0
c. Money at Call	32.1	174.8	32.5	240	226.4
Domestic Currency			30	0	40
Foreign Currency			2.5	240	186.4
2 INVESTMENTS	3.8	42.1	277.1	394.6	625.7
a. Govt. Securities	3.8	42.1	277.1	394.6	625.7
b. NRB Bond					
c. Govt. Non-Fin. Ins.					
d. Other Non-Fin Ins.					
e. Non Residents					
3 SHARE & OTHER INVESTMENT	70.0	0.0	0.0	112.6	242.4
1. Non Residents			0	0	0
2. Others			0	112.6	242.4
4 LOANS & ADVANCES	629.0	1567.9	2634.9	3869.3	6319.8
a. Govt. Entp.	0.0	0.0	0	0	0
b. Pvt. Sector	629.0	1567.9	2635	3869	6296
c. Financial Institutions					23.5
5 BILL PURCHED	0.0	0.0	0.2	0.0	0.1
a. Domestic Bills Purchased			0	0	0.1
b. Foreign Bills Purchased			0.2	0	0
c. Import Bills & Imports			0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills					
b. Against Foreign Bills					
8 FIXED ASSETS			52.3	74.1	95.0
9 OTHER ASSETS	75.5	98.0	47.3	84.6	148.7
a. Accrued Interests	4.2	14.5	22.1	21.6	22.5
Govt. Entp.	0.0	0.0	0.0	0.0	0.0
Private Sector	4.2	14.5	22.1	21.6	22.5
b. Staff Loans / Adv.					0.0
c. Sundry Debtors			0.9	6.7	22.0
d. Cash In Transit			0.0	0.0	0.0
e. Others	71.3	83.5	24.3	56.3	104.2
10 Expenses not Written off			11.4	3.3	1.1
11 Non Banking Assets			0	0	14.2
12 Reconciliation Account			0	0	126.2
13 Profit & Loss A/c			0	0	0
USES OF FUNDS	875.4	1954.7	3193.2	4900.6	9441.8

Table No. 24
SOURCES AND USES OF FUND OF AGRICULTURAL DEVELOPMENT BANK LIMITED

(Rs. in million)

	Mid-July						
	2001	2002	2003	2004	2005	2006	2007
1 CAPITAL FUND	0.0	0.0	0.0	0.0	0	0	214.7
a. Paid-up Capital					0.0	0.0	7528.0
b. General Reserve					0	0	482.7
c. Share Premium					0	0	0
d. Retained Earning					0.0	0.0	-7796.7
e. Others Reserves					0	0	0.7
1. Ex.Eq.Fund					0	0	0
2. Other					0	0	0.7
2 BORROWINGS	0.0	0.0	0.0	0.0	619.5	0	374
a. NRB	0.0	0.0	0.0	0.0	0	0	142.6
b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0	0	0	150
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	0	0	0
d. Other Financial Ins.		0.0	0.0	0.0	619.5	0	81.4
e. Bonds and Securities							
3 DEPOSITS	16640.9	20052.1	23005.9	26267.2	27100.1	29990.2	32406.9
a. Current	1201.3	1294.9	1393.0	1630.0	1835.4	2367.8	2381.8
Domestic					1835.4	2367.8	2381.8
Foreign					0	0	0
b. Savings	10257.3	11002.9	12732.2	14632.6	15121.7	16087.9	17922.4
Domestic					15121.7	16087.9	17922.4
Foreign					0	0	0
c. Fixed	5182.3	7754.3	8756.2	9846.8	10087	11443.4	12102.5
Domestic					10087	11443.4	12102.5
Foreign					0	0	0
d. Call Deposits	0.0	0.0	0.0	0.0	56	91.1	0.2
e. Others	0.0	0.0	124.5	157.8	0	0	0
4 Bills Payable					20.5	18.2	
6 Other Liabilities	532.1	821.4	1541.6	8533.6	2731	3593.7	17790.5
1. Sundry Creditors					460.7	684.1	2876
2. Loan Loss Provision					1182.8	1638.2	7071.9
3. Interest Suspense a/c					1080.9	1264	5624.3
4. Others	532.1	821.4	1541.6	8533.6	6.6	7.4	2218.3
7 Reconciliation A/c					3068.6	0	1257.9
8 Profit & Loss A/c					568.5	0	1452.9
SOURCES OF FUNDS	17173.0	20873.5	24547.5	34800.8	34108.2	33602.1	53496.9
1 LIQUID FUNDS	2244.8	1911.0	2035.0	2312.6	2300	3679.9	3517
a. Cash Balance	458.5	528.8	618.7	473.5	601.7	599.8	748.9
Nepalese Notes & Coins	448.0	517.2	612.5	470.0	600.1	599.8	747.1
Foreign Currency	10.5	11.6	6.2	3.5	1.6	0.0	1.8
b. Bank Balance	1786.3	1382.2	1416.3	1839.1	1694.8	3080.1	2768.1
1. In Nepal Rastra Bank	1498.4	1110.9	1161.4	1532.4	1487	2492.5	1951.9
Domestic Currency					1487	2492.5	1951.9
Foreign Currency					0	0	0
2. "A"Class Licensed Institution	287.9	271.3	254.9	306.7	207.8	584.6	660.1
Domestic Currency					207.8	584.6	660.1
Foreign Currency					0	0	0
3. Other Financial Ins.					0	0	156.1
4. In Foreign banks					0	3	0
c. Money at Call					3.5	0	0
Domestic Currency					3.5	0	0
Foreign Currency					0	0	0
2 INVESTMENTS	0.0	0.0	0.0	0.0	0.2	0.0	1759.6
a. Govt. Securities					0.2	0	1759.6
b. NRB Bond							
c. Govt. Non-Fin. Ins.							
d. Other Non-Fin Ins.							
e. Non Residents							
3 SHARE & OTHER INVESTMENT					0.0	0.0	653.3
1. Non Residents							
2. Others					0	0	653.3
4 LOANS & ADVANCES	5700.5	6847.8	8794.7	9221.2	10746.4	11040.6	34225.0
a. Govt. Entp.	0.0	0.0	0.0	0.0	0	0	100
b. Pvt. Sector	5700.5	6847.8	8794.7	9221.2	10746	11041	34125
c. Financial Institutions							
5 BILL PURCHED	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Domestic Bills Purchased					0	0	0
b. Foreign Bills Purchased					0	0	0
c. Import Bills & Imports					0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills							
b. Against Foreign Bills							
8 FIXED ASSETS					123.1	133.3	867.2
9 OTHER ASSETS	9227.7	12114.7	13717.8	23267.0	1921.6	1975.6	11619.5
a. Accrued Interests	150.5	91.1	834.7	958.4	1096.4	1264.0	5624.3
Govt. Entp.	0.0	0.0	0.0	0.0			
Private Sector	150.5	91.1	834.7	958.4	1096.4	1264.0	5624.3
b. Staff Loans / Adv.					332.7	293.3	1311.2
c. Sundry Debtors					0.0	412.8	4301.7
d. Cash In Transit					0.0	0.0	52.0
e. Others	9077.2	12023.6	12883.1	22308.6	492.5	5.5	330.3
10 Expenses not Written off					0	0	0
11 Non Banking Assets					231	168	855.3
12 Reconciliation Account					18376.3	16140.6	
13 Profit & Loss A/c					409.6	464.1	
USES OF FUNDS	17173.0	20873.5	24547.5	34800.8	34108.2	33602.1	53496.9

Table No.25
SOURCES AND USES OF FUND OF GLOBAL BANK LIMITED
(Rs. in million)

	Mid-July 2007
1 CAPITAL FUND	510
a. Paid-up Capital	510.0
b. General Reserve	
c. Share Premium	
d. Retained Earning	
e. Others Reserves	0
1. Ex.Eq.Fund	
2. Other	
2 BORROWINGS	30
a. NRB	
b. "A"Class Licensed Institution	
c. Foreign Bank and Fin.Ins.	
d. Other Financial Ins.	30
e. Bonds and Securities	
3 DEPOSITS	3021.4
a. Current	195
Domestic	187.5
Foreign	7.5
b. Savings	595.5
Domestic	576.1
Foreign	19.4
c. Fixed	1363.8
Domestic	1285.3
Foreign	78.5
d. Call Deposits	811.1
e. Others	56
4 Bills Payable	
6 Other Liabilities	51.5
1. Sundry Creditors	16.3
2. Loan Loss Provision	26
3. Interest Suspense a/c	
4. Others	9.2
7 Reconciliation A/c	
8 Profit & Loss A/c	-24
SOURCES OF FUNDS	3588.9
1 LIQUID FUNDS	485.3
a. Cash Balance	66.7
Nepalese Notes & Coins	62.6
Foreign Currency	4.1
b. Bank Balance	406.4
1. In Nepal Rastra Bank	304.2
Domestic Currency	303.2
Foreign Currency	1
2. "A"Class Licensed Institution	21.6
Domestic Currency	14.7
Foreign Currency	6.9
3. Other Financial Ins.	36.3
4. In Foreign banks	44.3
c. Money at Call	12.2
Domestic Currency	
Foreign Currency	12.2
2 INVESTMENTS	124.6
a. Govt. Securities	124.6
b. NRB Bond	
c. Govt. Non-Fin. Ins.	
d. Other Non-Fin Ins.	
e. Non Residents	
3 SHARE & OTHER INVESTMENT	252.7
1. Non Residents	118.8
2. Others	133.9
4 LOANS & ADVANCES	2597.3
a. Govt. Entp.	103
b. Pvt. Sector	2495
c. Financial Institutions	
5 BILL PURCHED	3.0
a. Domestic Bills Purchased	3
b. Foreign Bills Purchased	
c. Import Bills & Imports	
6 LOANS AGAINST COLLECTED BILLS	1.4
a. Against Domestic Bills	1.4
b. Against Foreign Bills	
8 FIXED ASSETS	72.5
9 OTHER ASSETS	41.9
a. Accrued Interests	3.6
Govt. Entp.	
Private Sector	3.6
b. Staff Loans / Adv.	10.1
c. Sundry Debtors	10.0
d. Cash In Transit	
e. Others	18.2
10 Expenses not Written off	10.2
11 Non Banking Assets	0
12 Reconciliation Account	0
13 Profit & Loss A/c	0
USES OF FUNDS	3588.9

Table No.26
SOURCES AND USES OF FUND OF CITIZENS BANK INTERNATIONAL LIMITED
(Rs. in million)

	Mid-July 2007
1 CAPITAL FUND	560
a. Paid-up Capital	560.0
b. General Reserve	
c. Share Premium	
d. Retained Earning	
e. Others Reserves	0
1. Ex.Eq.Fund	
2. Other	
2 BORROWINGS	1372.6
a. NRB	
b. "A"Class Licensed Institution	1372.6
c. Foreign Bank and Fin.Ins.	
d.Other Financial Ins.	
e. Bonds and Securities	
3 DEPOSITS	1553.1
a. Current	74.6
Domestic	74.1
Foreign	0.5
b. Savings	97.7
Domestic	96.8
Foreign	0.9
c. Fixed	958.9
Domestic	686
Foreign	272.9
d. Call Deposits	421.9
e. Others	
4 Bills Payable	1.3
6 Other Liabilities	233.3
1. Sundry Creditors	195.5
2. Loan Loss Provision	20.5
3. Interest Suspense a/c	0.9
4. Others	16.4
7 Reconciliation A/c	
8 Profit & Loss A/c	
SOURCES OF FUNDS	3720.3
1 LIQUID FUNDS	927.9
a. Cash Balance	46.1
Nepalese Notes & Coins	45.8
Foreign Currency	0.3
b. Bank Balance	91.5
1. In Nepal Rastra Bank	67.5
Domestic Currency	66.3
Foreign Currency	1.2
2. "A"Class Licensed Institution	20
Domestic Currency	10.9
Foreign Currency	9.1
3. Other Financial Ins.	
4. In Foreign banks	4
c. Money at Call	790.3
Domestic Currency	790.3
Foreign Currency	
2 INVESTMENTS	0.0
a. Govt. Securities	
b. NRB Bond	
c. Govt. Non-Fin. Ins.	
d. Other Non-Fin Ins.	
e. Non Residents	
3 SHARE & OTHER INVESTMENT	431.0
1. Non Residents	
2. Others	431
4 LOANS & ADVANCES	2046.7
a. Govt. Entp.	5
b. Pvt. Sector	2042
c. Financial Institutions	
5 BILL PURCHED	0.0
a. Domestic Bills Purchased	
b. Foreign Bills Purchased	
c. Import Bills & Imports	
6 LOANS AGAINST COLLECTED BILLS	0.0
a. Against Domestic Bills	
b. Against Foreign Bills	
8 FIXED ASSETS	75.2
9 OTHER ASSETS	224.6
a. Accrued Interests	207.5
Govt. Entp.	
Private Sector	207.5
b. Staff Loans / Adv.	0.1
c. Sundry Debtors	0.3
d. Cash In Transit	
e. Others	16.7
10 Expenses not Written off	
11 Non Banking Assets	0
12 Reconciliation Account	0
13 Profit & Loss A/c	14.9
USES OF FUNDS	3720.3

Table No.28
SECTORWISE LOANS and ADVANCES of COMMERCIAL BANKS
Mid-July,2007

(Rs.In.Million)

Sectors \ Banks	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBIBL	NBBL	EBL	BOKL	NCCBL	LuBL	NICBL	MBL	KBL	LaBL	SBL	ADB	GLOBAL	CITIZEN	TOTAL
1 Agriculture	478.3	963.4	54.5	156.9	465.8	660.2	266.1	47.7	55.4	81.5	223.1	136.1	139.7	54.0	299.5	19.8	31.0	9638.6	110.4	0.0	13882.0
2 Mining	7.4	166.5	13.9	5.4	97.3	19.6	1.1	25.5	11.8	343.9	29.1	0.4	0.0	57.1	263.3	0.0	6.4	19.6	246.7	0.0	1315.0
3 Productions	3419.1	5070.6	5701.5	5858.4	2175.3	8083.2	3605.3	3332.9	3319.1	2852.1	1690.1	1174.9	3511.1	1488.8	1627.8	2442.3	1852.2	4259.9	467.3	437.8	62369.6
4 Construction	372.9	1369.2	1923.3	771.8	2105.1	462.4	1269.3	512.9	2086.8	1102.5	456.0	140.8	1698.2	524.2	918.0	1252.7	835.3	1600.7	281.1	87.3	19770.6
5 Metal Productions,Machinery & Electrical Tools & Fittings	80.2	390.7	163.2	144.4	26.0	192.9	364.4	150.2	58.8	208.6	19.3	18.8	2.3	380.0	185.9	0.0	66.9	365.4	97.7	3.6	2919.4
6 Transportation Equipment Production & Fitting	84.0	265.3	1467.9	11.4	5.8	72.3	0.0	76.2	86.5	10.8	26.1	44.9	0.0	105.6	466.4	322.3	96.8	97.0	3.9	0.0	3243.2
7 Transportation, Communications & Public Services	864.2	818.2	917.7	861.0	1001.5	1436.5	489.6	1072.7	964.9	1106.0	440.6	457.9	252.0	764.3	191.5	136.8	745.1	525.7	2.1	82.5	13130.8
8 Wholesaler & Retailers	2558.6	6453.0	2458.5	3264.4	1080.3	2595.0	1850.1	1716.3	4266.2	1741.3	754.8	1016.4	1712.9	1513.6	756.4	1053.3	1051.5	9593.2	43.4	156.5	45635.7
9 Finance, Insurance & Fixed Assets	693.3	2342.4	821.1	961.7	567.7	963.0	609.9	535.3	466.0	726.8	241.2	160.4	647.5	715.1	870.2	450.5	560.3	875.7	0.0	709.4	13917.5
10 Service Industries	470.1	2078.9	1260.7	2125.5	405.8	1575.8	761.6	952.6	502.9	861.3	559.6	571.1	368.4	586.6	797.2	428.4	364.3	3178.1	258.8	259.6	18367.4
11 Consumable Loan	3644.1	2053.1	84.6	221.2	87.6	322.7	36.5	100.8	228.0	238.4	40.0	0.1	41.2	37.2	578.1	4.7	43.5	358.2	0.0	0.0	8120.1
12 Local Government	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	24.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	24.1
13 Others	1078.5	3451.0	1036.1	3387.0	2771.8	1603.7	811.2	635.8	2029.7	421.2	642.3	1216.4	755.5	1054.8	2056.6	418.4	666.4	3713.0	1090.2	309.9	29149.3
Total	13750.8	25422.3	15903.0	17769.1	10790.0	17987.3	10065.1	9159.0	14100.0	9694.4	5122.2	4938.2	9128.7	7281.3	9010.9	6529.2	6319.7	34225.1	2601.7	2046.7	231844.7

Table No. 29
SECURITY- WISE LOANS AND ADVANCES OF COMMERCIAL BANKS*
Mid-July, 2007

(Rs. In million)

Security	Banks																				TOTAL					
		NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCCB	LBL	NIC	MBL	KBL	Laxmi	SBL	ADB/N	GLOBAL		CITIZENS				
1 Gold/Silver		1148.3	1474.0	0.0	224.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	24.7	0.0	4.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2875.2
2 Government Securities		2424.0	47.0	41.6	4.9	480.7	141.2	252.9	1.1	53.3	155.8	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	3602.6
3 Non Government Securities		6.5	497.8	1.7	420.0	206.4	68.3	58.6	8.9	21.3	0.0	237.0	20.0	506.7	15.2	333.1	0.0	4.5	0.0	102.8	240.5	0.0	102.8	240.5	2749.4	
4 Fixed A/c Receipt		298.2	59.2	334.7	200.9	805.0	757.1	248.2	123.9	555.4	1183.5	106.4	88.1	226.1	341.0	106.9	12.1	76.0	358.2	139.0	57.8	6077.5				
4.1 On Own Bank		138.6	59.0	210.1	163.7	501.9	683.5	148.2	123.9	257.8	294.7	101.2	76.7	57.1	129.3	21.9	5.6	51.7	358.2	25.8	35.0	3443.9				
4.2 On Other Banks		159.6	0.2	124.5	37.2	303.1	73.6	100.0	0.0	297.5	888.8	5.2	11.4	169.0	211.7	84.9	6.5	24.3	0.0	113.2	22.8	2633.5				
5 Asset Guarantee		7177.0	19984.0	11218.7	15955.4	6361.5	16048.3	9127.9	7030.2	12750.0	7457.3	3999.4	3895.7	7931.3	6315.7	7120.6	6133.0	5518.5	33866.9	1694.8	1375.3	190961.4				
5.1 Fixed Assets		4386.9	19610.1	7908.9	11599.3	5652.0	13345.8	5262.3	6385.7	9463.3	5571.3	3263.5	3748.4	4945.3	4647.1	6626.2	3996.7	4037.1	33866.9	837.7	953.1	156107.6				
5.1.1 Lands & Buildings		3232.2	19198.6	4542.3	10086.7	3652.7	9792.3	4465.8	5479.7	7634.6	4465.0	2908.0	3248.1	4311.1	3403.6	5571.4	3376.4	2795.7	33866.9	208.3	820.8	133060.1				
5.1.2 Machinery & Tools		458.7	5.3	516.7	123.3	0.0	789.0	419.2	294.8	135.0	89.9	19.5	87.2	32.8	753.5	126.6	81.3	354.1	0.0	21.5	13.5	4321.9				
5.1.3 Furniture & Fixture		126.9	14.7	1.7	0.0	0.0	0.0	0.0	0.9	47.1	0.0	42.3	2.5	0.0	0.0	3.5	0.0	0.0	0.0	0.0	0.0	239.6				
5.1.4 Vehicles		507.6	356.3	2189.4	984.2	1976.3	1094.0	373.0	610.3	1397.0	1016.4	236.6	406.8	594.6	488.3	421.3	499.5	741.5	0.0	41.1	118.8	14053.1				
5.1.5 Other Fixed Assets		61.5	35.2	658.8	405.2	23.0	1670.5	4.2	0.0	249.6	0.0	57.1	3.7	6.8	1.7	503.4	39.5	145.8	0.0	566.8	0.0	4432.9				
5.2 Current Assets		2790.1	373.9	3309.8	4356.1	709.5	2702.5	3865.6	644.5	3286.7	1886.0	735.9	147.3	2986.0	1668.6	494.4	2136.3	1481.4	0.0	857.1	422.2	34853.8				
5.2.1 Agricultural Products		613.7	133.1	429.7	102.5	11.1	0.0	290.3	30.0	652.4	0.0	52.7	0.0	281.9	0.0	183.1	184.0	0.0	178.9	0.0	3143.5					
5.2.1.1 Rice		581.5	36.7	166.1	98.7	0.0	0.0	73.2	22.2	108.0	0.0	9.2	0.0	6.7	0.0	103.3	0.0	0.0	101.4	0.0	1307.1					
5.2.1.2 Raw Jute		10.0	60.9	18.2	0.0	0.0	0.0	0.0	0.0	1.4	0.0	28.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	119.3					
5.2.1.3 Other Agricultural Products		22.2	35.5	245.3	3.8	11.1	0.0	217.1	7.8	543.1	0.0	14.7	0.0	275.2	0.0	79.8	184.0	0.0	77.5	0.0	1717.0					
5.2.2 Other Non Agricultural Products		2176.3	240.8	2880.1	4253.6	698.4	2702.5	3575.3	614.5	2634.3	1886.0	683.2	147.3	2704.1	1668.6	494.4	1953.2	1297.4	0.0	678.2	422.2	31710.4				
5.2.2.1 Raw Materials		62.2	5.7	135.8	106.6	272.2	0.0	1422.6	84.4	619.3	1178.9	365.1	34.6	1178.0	408.0	1.5	137.0	269.4	0.0	405.2	213.9	6900.5				
5.2.2.2 Semi Ready Made Goods		777.4	4.6	8.4	0.0	0.0	0.0	155.5	113.6	0.8	0.0	18.1	0.0	1.1	0.0	359.3	410.1	1.0	0.0	0.7	86.5	1937.1				
5.2.2.3 Readymade Goods		1336.7	230.5	2735.9	4147.0	426.2	2702.5	1997.2	416.5	2014.2	707.1	300.0	112.8	1525.0	1260.6	133.6	1406.1	1027.0	0.0	272.3	121.8	22872.8				
5.2.2.3.1 Salt, Sugar, Ghee, Oi		287.7	21.0	271.7	120.8	0.0	0.0	298.5	168.1	174.5	705.7	177.0	0.0	384.7	2.4	0.0	189.1	53.9	0.0	181.1	9.3	3045.6				
5.2.2.3.2 Clothing		483.4	15.8	129.1	27.1	0.0	0.0	5.9	29.4	55.3	1.4	13.1	0.0	37.4	0.0	0.0	48.9	0.0	0.0	0.0	13.4	860.2				
5.2.2.3.3 Other Goods		565.5	193.7	2335.0	3999.1	426.2	2702.5	1692.8	219.0	1784.5	0.0	109.9	112.8	1102.9	1258.2	133.6	1217.0	924.1	0.0	91.2	99.0	18967.0				
6 On Bills Guarantee		381.2	1094.3	2626.3	360.2	1.8	169.6	131.6	1019.3	56.7	99.8	76.8	331.9	12.7	23.5	1164.3	0.0	0.0	9.8	0.0	7559.8					
6.1 Domestic Bills		0.1	84.0	25.2	56.9	1.8	0.0	0.0	10.5	20.9	0.0	22.1	10.4	3.1	22.6	7.3	0.0	0.0	7.4	0.0	272.4					
6.2 Foreign Bills		381.1	1010.3	2601.0	303.3	0.0	169.6	131.6	1008.9	35.8	99.8	54.7	321.5	9.6	0.9	1157.0	0.0	0.0	2.4	0.0	7287.5					
6.2.1 Import Bill & Letter of Credit		366.3	840.3	2491.5	148.8	0.0	169.6	57.9	857.4	25.8	2.6	17.4	307.4	0.0	0.9	1139.6	0.0	0.0	0.0	0.0	6425.3					
6.2.2 Export Bill		8.0	85.7	84.8	78.0	0.0	0.0	49.7	93.9	3.6	28.2	32.4	8.3	9.6	0.0	10.6	0.0	0.0	0.0	0.0	492.9					
6.2.3 Against Export Bill		0.0	34.6	24.7	4.7	0.0	0.0	24.0	44.5	0.0	69.1	0.0	5.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	207.4					
6.2.4 Other Foreign Bills		6.8	49.7	0.0	71.8	0.0	0.0	0.0	13.0	6.4	0.0	4.9	0.0	0.0	6.9	0.0	0.0	0.0	2.4	0.0	161.9					
7 Guarantee		930.9	1125.0	589.3	183.0	1084.9	735.0	173.7	944.0	543.6	798.0	275.9	332.0	220.2	562.9	164.7	242.1	441.5	0.0	535.8	0.0	9882.3				
7.1 Government Guarantee		358.9	0.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	365.2					
7.2 Institutional Guarantee		374.7	2.0	487.7	164.4	972.2	120.2	163.2	381.9	271.1	404.5	267.9	231.3	220.2	378.3	124.6	242.1	439.5	0.0	0.0	5245.6					
7.3 Personal Guarantee		144.3	1044.0	0.6	10.3	0.0	69.9	10.5	198.3	27.8	0.0	2.4	67.7	0.0	104.9	29.7	0.0	0.0	0.0	0.0	1710.5					
7.4 Group Guarantee		52.4	78.3	21.7	0.0	0.0	0.0	0.0	0.1	0.0	12.4	0.0	0.0	0.0	0.4	0.0	0.0	0.0	0.0	0.0	165.3					
7.5 On Other Guarantee		0.5	0.0	79.3	8.2	112.7	545.0	0.0	363.6	244.7	381.0	0.0	33.0	0.0	79.7	10.0	0.0	2.1	0.0	535.8	0.0	2395.7				
8 Credit Card		0.0	0.0	62.8	9.2	62.7	47.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.8	0.0	0.0	0.0	0.0	182.7					
9 Earthquake Victim Loan		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				
10 Others		1384.8	1141.0	1028.0	411.5	1787.0	20.6	72.2	31.5	119.7	0.0	402.0	270.5	227.5	23.0	121.4	141.2	279.1	0.0	119.4	373.2	7953.7				
Total		13750.8	25422.3	15903.0	17769.1	10790.0	17987.3	10065.1	9159.0	14100.0	9694.4	5122.2	4938.2	9128.7	7281.3	9010.9	6529.2	6319.7	34225.1	2601.7	2046.7	231844.7				

* In some cases total loans and advances may vary with the same figures shown in Sources and Uses of Funds of respective banks because of Loan Loss provision adjustment.

Table No 30
PRIORITY AND DEPRIVED SECTOR LOAN STATEMENT of COMMERCIAL BANKS
Mid-July,2007

(Rs in million)

Loan Title	NBL	RBB	NABIL	NIBL	SCBL	HBL	NSBIB	NBBL	EBL	BOK	NCCB	LMBIBL	NICB	MPBL	KMBL	LAXMI	SDBL	ADB/N	GLOBAL	CITIZENS	TOTAL
1 Priority Sector	913.65	2429.3	365.24	485.7	191.9	407.4	367.3	495.7	1259.0	283.0	293.8	267.4	503.0	643.5	170.9	107.7	331.4	17441.4	0.0	0.0	26957.4
(A) Direct Investment	603.67	2429.3	365.24	485.7	191.9	407.4	367.3	495.7	891.6	283.0	293.8	267.4	181.4	643.5	170.9	107.7	331.4	17441.4	0.0	0.0	25958.5
- Agriculture	261.59	769	24.8	13.8	128.4	20.6	68.6	36.5	20.5	43.1	25.6	1.5	7.5	16.3				9638.5			11076.2
- Domestic Industries	149.83	594.5	37.2	75.5	32.5	87.3	84.7	119.8	369.5	21.0	82.6	18.7	48.1	4.7	39.9	12.4	9.5	4259.9			6047.6
- Services	192.25	1065.8	158.2	331.5	31.0	299.5	204.8	239.5	501.6	38.3	95.3	26.6	125.8	191.5	29.4	41.7	307.1	3178.0			7057.9
- Power Sector			145.0	64.9			9.2	100.0		180.6	90.3	67.0		344.8	101.6	53.6	14.8				1171.8
- Machine & Import of Raw Materials								0.0				153.7		86.2				365.0			604.9
(B) Indirect Investment	309.98					0.0			367.4				321.6		0.0						999.0
2 Deprived Loans	574.18	754.2	430.2	514.6	303.2	533.7	280.5	390.3	370.6	188.3	188.0	153.7	321.6	227.9	231.8	128.5	91.1	1159.7	0.0	0.0	6842.0
(A) Direct Investment	264.2	613.5	11.4	3.0	0.0	0.0	0.0	0.8	3.1	0.0	0.0	0.0	0.0	0.3	0.0	0.0	0.0	1159.7	0.0	0.0	2056.0
- Agriculture	189.47	383.5	5.0		0.0			0.5	2.1	0.0				0.3				1159.7			1740.5
- Domestic Industries	11.54	53.5			0.0																65.0
- Services	63.19	176.5	6.4	3.0	0.0			0.4	1.0			0.0									250.4
(B) Indirect Investment	309.98	140.7	418.8	511.6	303.2	533.7	280.5	389.5	367.5	188.3	188.0	153.7	321.6	227.6	231.8	128.5	91.1				4786.0
Total	1487.83	3183.5	795.4	1000.3	495.1	941.1	647.8	886.0	1629.6	471.3	481.8	421.1	824.6	871.4	402.7	236.2	422.5	18601.1	0.0	0.0	33799.4

Table No. 32
OWNERSHIP CLASSIFICATION OF DEPOSITS OF COMMERCIAL BANKS
(AGGREGATE)

(Rs.in million)

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

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

Including Call Deposit.

Table No. 33
INTEREST RATE STRUCTURE OF COMMERCIAL BANKS AND ADB/N
(Mid-July, 2007)

Deposits :

(in %)

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

Credit :

Banks	Overdraft		Export Credit		Import L/C		Against FDR		Agnst HMG Bond		Against BG/CG		Agnst other Guran.		Industrial Loan	
	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.
NBL	10.00	10.00	8.50	8.00	-	-	+1.5%	+1.5%	7.00	6.50	8.75	7.00	-	-	-	-
RBB	11.00	11.00	8.00	8.00	8.00	8.00	+1.5%	+1.5%	5.00	5.00	8.50	8.50	-	-	-	-
NABIL	-	-	9.50	7-10.5	8.5-11	7-10.5	7.00	7.00	7-7.5	7-7.5	9.00	7.50	10.00	8.50	-	-
NIB	10-12	9.75-12	8.5-10.5	8.25-10.5	-	-	8.50	7-8	7.50	7.00	7.5-8.5	8.00	-	-	-	-
SCBL	6.50	6.50	6.50-11.5	6.50-11.5	7.5-9	7.5-9	+2%,+3%	+2%,+3%	6.5-8	6.5-8	8.5-9.50	8.5-9.50	10-11	10-11	10-11.5	10-11.5
HBL	9-12	8-10	8.25-8.75	6-8.75	7.4-11.75	6-9.5	+2%	+2%,+2.5%	5-6	6.50	8.25-9.25	6.5-8	-	-	8.25-12.75	-
NSBI	10-12.5	8.5-11	8-10.5	6.5-9	-	-	+1%,+2%	+1%,+2%	6.5-7	6.5-7	8.5-9.5	7.5-9.5	-	-	-	-
NBB	12-13	-	10-10.5	9-9.5	10-10.5	-	1.5%,+2%	-	8.50	7.50	12.00	8.00	-	-	-	10-12
EBL	8-11	8-11	7-8	7-8	6.75-10	6.75-10	+1.25%	+1.25%	5-6	5-6	7.5-8.5	7.5-8.5	-	-	8-11	8-11
BOK	10-13.50	10-13.50	5-10.5	5-10.5	8-12.50	8-12.5	6.5-8.5	6.5-8.5	6.5-8	6.5-8	8-10.5	8-10.5	6.5-8.5	6.5-8.5	10.5-13	10.5-13
NCCB	13-14.5	13-14.5	9-11	10-11	-	-	+1.5%,+2%	+1.5%,+2%	9.00	9.00	10.50	10.50	-	-	12.5-13.5	12.5-13.5
LBL	11-13	11-13	-	-	9-10.5	9-10.5	+2%	+2%	7.50-8.5	7.50-8.5	8.50	8.50	-	-	9-12.5	9-12.5
NICB	7-11	6-12.5	6-10.5	6-10.5	7-10.5	8-10	+2%,+3%	+2%,+3%	6-8	6-8	6.5-8.5	6.5-8.5	-	-	-	-
MBL	10-12	9-11	7.5-8.5	7.5-8.5	7.5-9	7.5-9	+1.5%	+1.5%	6.00	6.00	7.00	7.00	8.50	8.50	-	-
KBL	10-12	10-12	9.5-10.5	9.5-10.5	8-11	8.00	+2%	+2%	7.75-9	7.75-9	-	-	9.5-10	9.5-10	10-12	10-12
LAXMI	9.5-11	9.5-11	9-10	9-10	7-9.5	7-9.5	7.5-9	7.5-9	7.5-9	7.5-9	7.5-9	7.5-9	-	-	-	-
SIDHARTHA	9.75-11	9.75-11	8.5-10.5	8.5-10.5	8-9.5	8-9.5	+2%	+2%	7.5-8	7.5-8	8.5-9	8.5-9	9-9.5	9-9.5	8-10.5	8-10.5
ADB/N	11.5-15.5	11.5-12.5	-	-	-	-	-	+2%	-	6.50	-	-	-	-	10-13	10.00
GLOBAL		9-11						+2, +2.5		6.50		8.5-9				7-11.25
CITIZENS		9-12		8.50				+2		7.50		8.00				8.25-10.5

Contd....

Banks	Commercial Loan		Priority Sector		Deprived Sector		Term Loan		Working Capital		Hire Purchase		Consortium		Others	
	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.
NBL	-	-	10.50	10.00	8.00	7.50	-	-	10.00	10.00	11.00	10.50			5-11.5	5-11
RBB	-	-	13.00	13.00	8.50	8.50	11.00	11.00	-	-	10.00	7.00	APCD	APCD	5-13	5-13
NABIL	-	-	11-12	9.5-11	6-9	4.5-9	11-13	9-12	10-12	8-11.5	7-9.5	6.5-12			7-13	6.5-12
NIB	-	-	4-12.75	4-12	4-9	4-9	11.00	11-12	10-12	10-12	9.5-12	9-11			7-13.75	6.5-13
SCBL	11-11.5	11-11.5	-	-	7.50	7.50	10-11.5	10-11.5	9-10	9-10	7-9.5	7-9.5			6.50-13	6.50-13
HBL	8.25-12.5	-	11-12.25	10.00	4.5-8.25	4.5-8.25	9.5-11.75	8-10.5	-	-	9-11.5	8-9			6-13.5	6-12
NSBI	-	-	11.5-12	9.5-11	7-9	7-9	11-12.5	8.5-11	-	-	9.5-10.5	8.5-9.5			7-12.50	6.25-11
NBB	-	8-9.5	11.00	10.00	10.00	9.50	11-12	-	-	-	9.5-12.5	9.50		APCD	7-13	6-10.5
EBL	8-11	8-11	-	-	4.5-10	4.5-10	8-11	8-11	8-11	8-11	6-7	8.5-10.5			4.5-11	4.5-11
BOK	11-13.50	11-13.50	-	-	6.5-11	6.5-11	10.5-13	10.5-13	10-13.50	10-13.50	7.5-11	7.5-11			5-13.50	5-13.50
NCCB	13-14	11-14	12-13	12-13	7-11	7-11	12.5-14	12.5-14	-	-	11.5-12.5	11.5-12.5		APCD	9-14.5	9-14
LBL	9.5-13	9.5-13	11.5-12	11.5-12	7-10	7-10	11.5-13	11.5-13	11-13	11-13	10.5-11.5	10.5-11.5			4.5-15	4.5-15
NICB	-	-	-	-	7.5-9.5	7.5-9.5	9-12.5	7-14	8-11	10-12	8-11	9-11			6-14	6-14
MBL	-	-	10.00	10.00	5-10	5-10	10-11	10-11	9-11	9-11	8.5-9.5	8.5-9.5	APCD	APCD	6.5-11	6.5-11
KBL	10.5-12	10.5-12	10-12	10-12	6-7	6-7	11-12	11-12	10-12	10-12	9-11	9-11			8-13	8-13
LAXMI	-	-	9.5-11	9.5-11	5-9	5-9	9-11	9-11	7.5-11	7.5-11	5-10	5-10			5-11	5-12
SIDHARTHA	8.5-11	8.5-11	9.5-10.5	9.5-10.5	6-8	6-8	9.75-11	8.5-11	9.5-11	9.5-11	8.5-11	8.5-11			7-11	7-11
ADB/N	11-14	11.00	-	-	-	-	-	-	-	-	10-13	10.00			12.5-15.5	10-12.5
GLOBAL		8-12		11.00		6-10		9-12		8.5-10.5		10-11				6-12
CITIZENS		8.5-12						8.5-11.5		8.5-11.5		6.5-10		APCD		6.5-12

B.C. = Before Change

Exis. = Existing

APCD = As Per Consortium Decision

Effective Date

Banks

Before Change

Existing

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

Table No. 34
List of Class A Licensed Financial Institution (Commercial Banks)
Mid-July,2007

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

Table No. 35
List of Class A Licensed Financial Institution (Commercial Banks) Branches
Mid-July 2007

Development Region	Zone	District	RBB*	NBL	ADB/N	NBBL	NaBL	EBL	HBL	NSBIBL	SCBNL	NCCBL	BOKL	NIBL	NICBL	LuBL	MBL	KBL	SBL	LaBL	Global	Citizen	Total			
																							Dist.	Zone	Dev. Region	
Eastern	Mechi	Jhapa	3	6	6	-	-	1	-	1	-	1	-	-	1	-	-	-	-	-	-	-	19	29	119	
		Ilam	2	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5			
		Panchthar	-	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			2
		Taplejung	-	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			3
	Koshi	Sunsari	3	4	6	1	2	2	1	2	1	-	-	-	1	-	-	1	-	-	-	-	24	65		
		Morang	6	3	7	1	1	1	1	1	1	1	1	1	1	1	1	-	1	1	1	-	30			
		Dhankuta	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3			
		Terhathum	-	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2			
		Sankhuwasava	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			3
		Bhojpur	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			3
	Sagarmatha	Saptari	1	2	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	25		
		Udayapur	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3			
		Siraha	3	3	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11			
		Khotang	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1			
		Okhaldhunga	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1			
		Solukhumbu	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3			

Development Region	Zone	District	RBB*	NBL	ADB/N	NBBL	NaBL	EBL	HBL	NSBIBL	SCBNL	NCCBL	BOKL	NIBL	NICBL	LuBL	MBL	KBL	SBL	LaBL	Global	Citizen	Total			
																							Dist.	Zone	Dev. Region	
Central	Janakpur	Sarlahi	1	1	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	33	254	
		Dhanusha	2	2	3	-	-	1	-	1	-	-	-	1	1	1	-	-	-	-	-	-	-			12
		Mohattari	1	-	5	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			7
		Dolakha	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			3
		Ramechhap	2	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			3
	Sindhuli	1	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2			
	Narayani	Bara	2	-	4	-	-	1	-	-	-	-	1	1	1	-	-	-	-	-	-	-	-	10		
		Rautahat	2	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6		
		Parsa	2	3	3	1	2	2	1	3	-	1	1	1	1	-	1	2	1	1	1	1	1	27		
		Chitawan	2	2	6	-	-	-	2	-	-	-	1	-	1	-	1	-	-	-	1	-	-	16		
		Makawanpur	1	2	2	1	-	-	1	-	1	-	1	-	-	-	1	-	-	-	-	-	-	10		
	Bagmati	Kathmandu	14	11	19	4	6	7	3	3	2	4	3	4	2	1	2	3	2	2	2	1	1	94		
		Bhaktapur	3	2	3	-	-	-	1	-	-	-	-	-	1	-	-	-	-	-	-	-	-	10		
		Lalitpur	2	5	4	2	1	1	1	-	1	1	1	1	1	-	1	1	-	1	-	-	-	24		
		Rsauwa	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
Dhading		2	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4			
Sindhupalchok		-	-	1	1	1	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	4			
Kabhre		2	2	2	-	-	-	1	-	-	-	1	-	1	-	-	1	-	-	1	-	-	11			
Nuwakot	1	1	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4				
Western	Gandaki	Lamjung	1	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4			
		Tanahun	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	4			
		Gorkha	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2			
		Manang	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1			
		Syangja	1	2	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6			
		Kaski	3	3	4	1	2	1	1	3	2	1	1	1	1	-	4	1	1	2	-	-	32			
	Lumbini	Gulmi	1	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2			
		Nawalparasi	3	1	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8			
		Palpa	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3			
		Arghakanchi	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1			
		Rupandehi	2	2	10	1	3	2	2	2	2	3	1	2	-	1	1	-	-	-	-	-	34			
Kapilbastu		1	2	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6				
Dhawalagiri	Baglung	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3				
	Parwat	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3				
	Mustang	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	2				
	Myagdi	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3				

Development Region	Zone	District	RBB*	NBL	ADB/N	NBBL	NaBL	EBL	HBL	NSBIBL	SCBNL	NCCBL	BOKL	NIBL	NICBL	LuBL	MBL	KBL	SBL	LaBL	Global	Citizen	Total			
																							Dist.	Zone	Dev.Region	
Mid-Western	Rapti	Rolpa	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	13	36	
		Dang	2	1	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			8
		Rukum	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			1
		Salyan	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			1
		Pyuthan	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			2
	Karnali	Jumla	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		5
		Mugu	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Humla	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Kalikot	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Dolpa	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
	Bheri	Dailekh	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		18
		Surkhet	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3		
		Jajarkot	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Bardiya	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Banke	2	2	-	1	1	1	-	-	-	1	-	1	1	1	-	-	-	-	-	-	-	11		
Far Western	Seti	Bajhang	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	18	29	
		Doti	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			2
		Bajura	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			1
		Kailali	3	2	5	1	-	1	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-			13
		Achham	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			1
	Mahakali	Darchula	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		11
		Baitadi	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Dadeldhura	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Kanchanpur	1	1	4	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	7		
Total			112	96	147	17	18	21	15	16	11	17	13	16	10	5	12	9	5	9	2	1	552	552	552	

Table No. 36
SOURCES AND USES OF FUND OF DEVELOPMENT BANKS
(AGGREGATE)

(Rs in Lakh)

	Mid-July						
	2001	2002	2003	2004	2005	2006	2007
1 CAPITAL FUND	3223.19	26856.58	41226.2	41586.56	47548.58	47651.6	40600.4
a. Paid-up Capital	3163.37	23580.6	24008.4	25053.7	31527.4	31223.6	28606.2
b. General Reserves	7.52	2941.7	2149.4	2208.9	2301.98	2557.9	1375.2
c. Share Premium							19
d. Retained Earning						281	-392
e. Others Reserves	52.3	334.28	15068.4	14323.96	13719.2	13589.1	10992
1. Ex.Eq.Fund							
2. Other							10992
2 BORROWINGS	1.48	59320.76	58894.05	59599.3	51177.65	52262.2	22318.7
a. NRB	1.48	3025.76	11152.08	11759.3	11427.95	11591	7965
b. "A"Class Licensed Institution		41563	6871	6969	6830	7583	5967
c. Foreign Banks and Fin. Ins.							0
d. Other Financial Ins.		14732	40870.97	40871	32919.7	32996.2	7976.7
e. Bonds and Securities						92	410
3 DEPOSITS	21959.96	246774.5	288024.5	294271.95	339578.41	358327.4	153700
a. Current							1578
Domestic							1565
Foreign							13
b. Savings							60027
Domestic							59019
Foreign							1008
c. Fixed							71325
Domestic							67205
Foreign							4120
d. Call Deposits							14079
e. Others							6691
4 Bills Payable							20
6 Other Liabilities	380.9	50896	85771.6	94120.26	150028.37	149165.2	15713
1. Sundry Creditors	64.5	9	5207.9	5254.48	179.37	251	664
2. Loan Loss Provision						1723	6605
3. Interest Suspense a/c						1508	2647
4. Others	316.4	50887	80563.7	88865.78	149849	145683.2	5797
7 Reconciliation A/c			2818.58	2561.09	627.7	2015	928
8 Profit & Loss A/c	432.5	-5433	-6588.4	-13123.84	-10811.15	-8436.1	-6698.1
Total Sources of Funds	25998.03	378414.8	470146.5	479015.3	578149.6	600985.3	226582
1 LIQUID FUNDS	4793.99	36294.51	41369.64	40536.76	45627.43	52325.3	37313.5
a. Cash Balance	118.55	30572.57	7251.37	7421.26	6572.17	6894	2372.1
Nepalese Notes & Coins						6683	2133.1
Foreign Currency						211	239
b. Bank Balance	4675.44	5721.94	34118.27	33115.5	39055.26	36911.3	22555.4
1. In Nepal Rastra Bank	56	549.42	14594	15140	12534.28	13987.1	5222.7
Domestic Currency						13981.1	5181.7
Foreign Currency						6	41
2. "A"Class Licensed Institution	4178.88	4826.82	18634.27	16325.5	24657.68	18262.2	10212.7
Domestic Currency						18251.2	10181.7
Foreign Currency						11	31
3. Other Financial Ins.	440.56	345.7	890	1650	1863.3	4662	7075
4. in Foreign banks							45
C.Money at Call						8520	12386
Domestic Currency						8519	11244
Foreign Currency						1	1142
2 INVESTMENT IN SECURITIES	500	16240	11616.6	11147.35	4748.55	5143.7	1479
a. Govt.Securities	500	16240	11616.6	11147.35	4748.55	5143.7	1374
b. NRB Bond							
c. Govt.Non-Fin. Ins.							105
d. Other Non-Fin Ins.							
e. Non Residents							
3 SHARE & OTHER INVESTMENT	653.25	11676.37	12176.47	11969.35	15161.66	16046.9	13886.8
1.1 Non Residents							87
2.Others							13799.8
4 LOANS & ADVANCES	18410.34	275548.2	310268.8	319052.59	298937.05	311399.5	153597
a. Govt. Entp.							
a. Pvt. Sector	18410.34	275548.2	310268.8	319052.59	298937.05	311399.5	153597
b. Financial							
5 BILL PURCHED						22	141
a. Domestic Bills Purchased						22	141
b. Foreign Bills Purchased							0
c. Import Bills & Imports							0
6 LOANS AGAINST COLLECTED BILLS							0
a. Against Domestic Bills							0
b. Against Foreign Bills							0
8 FIXED ASSETS						2265	3954
9 OTHER ASSETS	1640.45	38655.76	94332.65	96039.43	212795.44	207395.9	6347.7
a. Accrued Interests	632.89	231.32	11755.38	13148	2126.3	1711.7	2789.7
Govt. Entp.							
Private Sector							2789.7
c. Sundry Debtors	130.4	88.4	60529.65	60531.2	110.5	373.5	604.5
d. Cash In Transit							102
e. Others	877.16	38336.04	22047.62	22360.23	210558.64	205310.7	2851.5
10 Expenses not Written off						346	615
11 Non Banking Assets						701	1033
12 Reconciliation Account			340.8	182.45	575.46	2021	657
13 Profit & Loss A/c			41.57	87.39	303.97	3319	7558
Total uses of Fund	25998.03	378414.8	470146.5	479015.3	578149.6	600985.3	226582

Table with columns for various financial categories (1-13) and sub-categories (a-e), and rows for different regions (18-38) and a TOTAL column. Includes sections for CAPITAL FUND, BORROWINGS, DEPOSITS, LIQUID FUNDS, and ASSETS.

*Figures as on 2003 July.

18. GORKHA=GORKHA BIKAS BANK LTD
19. SANIMA=SANIMA BAKAS BANK LTD
20. BUSINESS=BUSINESS DEV. FINANCIAL INSTITUTE LTD.
21. INFRASTRUCTURE=INFRASTRUCTURE DEV. FINANCIAL INS. LTD.
22. GANDAKI=GANDAKI DEV.FINANCIAL INS. LTD.

23 GAURISHANKER=GAURISHANKER BIKAS BITTIYA SANSTHA LTD.
24 SUBHECHCHA=SUBHECHCHA BIKAS BANK LTD.
25 BIRAT LAXMI=BIRATLAXMI BITTIYA SANSTHA LTD.
26 EXCEL =EXCEL CREDIT AND COMMERCIAL BITTYA SANSTHA
27. WESTERN=WESTERN DEVELOPMENT BANK LTD.
28 HIMCHUL=HIMCHULI BIKAS BITTIYA SANSTHA LTD

29 NEPAL DEV.=NEPAL DEV. AND EMPLOYMENT PROMOTING BANK LTD.
30 ARANIKO=ARANIKO BIKAS BANK LTD.
31 MITERI=MITERI BIKAS BITTIYA SANSTHA LTD.
32 MUKTINATH=MUKTINATH BIKAS BANK LIMITED
33 TINAU=TINAU BIKAS BITTIYA SANSTHA LTD

34 CLEAN ENEARY = CLEAN ENEARY DEV. BANK LTD
35 GAIDAKOT=GAIDAKOT BIKAS BITTIYA SANSTHA LTD
36 SEWA=SEWA BIKAS BANK LTD
37 KANKAI=KANKAI BIKAS BANK LTD
38 PUBLIC=PUBLIC DEV. FIN. INSTITUTION LTD

Table No.38
Unaudited Financial Results (Quarterly) of Development Bank
As at 4th Quarter of the Fiscal Year 2006/2007 (Mid-July 2007)

Rs. In '000'

S. N.	Particulars	NIDC*	NDB	UDB	Malika	Siddhartha	Dev.CR	CSI	UDB	Narayani	Pashchim.	Sahayogi	Pashupati	Karnali	Annapurna	Triveni	Bhrikuti	Bageshwori
1.	Total Capital and Liabilities (1.1 to 1.7)	0	1,123,407	120,790	865,671	700,704	3,153,100	894,541	178,978	327,270	527,931	192,895	226,727	238,495	348,250	307,879	434,427	319,396
1.1	Paid Up Capital		246199	15000	35000	50000	268800	112000	3500	20000	52500	20000	29000	20400	60000	35000	23957	30000
1.2	Reserve and Surplus		-444617	22030	25838	16141	113801	-251392	0	10488	18422	6164	3539	0	7081	6867	9394	6423
1.3	Debtenture and Bond				0	0			0									0
1.4	Borrowings		0		49245	62022	50000	0	4500	0	7000	0		2601	33519	17198		10000
1.5	Deposits (a.+b.)	0	1312098	71942	680246	549519	2539632	282082	27723	282236	435546	160851	177826	201315	236994	236904	387379	267385
a.	Domestic Currency		1312098	71942	680246	549519	2538632	282082	27723	282236	435546	160851	177826	201315	236994	236904	387379	267385
b.	Foreign Currency				0		1000	0	0									0
1.6	Income Tax Liability			1230	264	5881	0	0	470	2092	247		1562	387	2553		827	1751
1.7	Other Liabilities		9727	10588	75078	17141	180867	751851	143255	14076	12371	5633	14800	13792	8103	11910	12870	3837
2.	Total Assets (2.1 to 2.7)	0	1,123,407	120,790	865,671	700,704	3,153,100	894,541	178,978	327,270	527,931	192,895	226,727	238,495	348,250	307,879	434,427	319,396
2.1	Cash and Bank Balance		77734	9172	40164	96363	152786	69464	3570	58294	67289	51127	42041	48776	32485	73375	75107	45403
2.2	Money at Call and Short Notice		232163	0	233561	0	264945		2095						35148	0	0	0
2.3	Investments		124200	0	132745	60500	42615	10300	3800	41633	20000		12000	0	67450		17500	0
2.4	Loans and Advances		580844	84103	384105	516279	2382174	684869	81676	214483	407341	132335	167463	165660	207051	217259	327937	252814
2.5	Fixed Assets		13373	846	5424	10653	134309	9590	1628	3108	18834	2313	1921	6819	1144	3589	10273	14283
2.6	Non Banking Assets		39269	17826	13760	3873	17515		1652	0	1158	166					0	
2.7	Other Assets		55824	8843	55912	13036	158756	120318	84557	9752	13309	6954	3302	17240	4972	13656	3610	6896
3.	Profit and Loss Account	Up to This Quarter																
3.1	Interest Income		102670	18163	64478	51840	256936	50546	11437	32943	45020	19611	19547	21402	24029	18796	29383	23311
3.2	Interest Expense		93273	6484	31694	28034	132154	39126	5580	18645	25927	8893	10411	11614	13185	7967	17189	10424
	A. Net Interest Income (3.1 - 3.2)	0	9397	11679	32784	23806	124782	11420	5857	14298	19093	10718	9136	9788	10844	10829	12194	12887
3.3	Fees, Commission and Discount		692	680	2246	1431	11108	895	54	1425	1089	565	389	479	170	3073	4816	2263
3.4	Other Operating Income		12035	82	3487	5837	0	793	396	1396	4559	1696	3383	1485	2358		4339	2647
3.5	Foreign Exchange Gain/Loss (Net)		229	0	0	0	375	-76	0	0				0	0	3	0	0
	B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5)	0	22353	12441	38517	31074	136265	13032	6307	17119	24741	12979	12908	11752	13372	13905	21349	17797
3.6	Staff Expenses		18929	1740	5267	3817	25166	6214	1379	2939	2737	2177	2571	3837	2068	1746	1893	2685
3.7	Other Operating Expenses		35477	846	7370	6460	23125	8119	0	4855	6054	4095	3572	6617	1747	3733	4325	5916
C. Operating Profit Before Provision (B. -3.6-3.7)	0	-32053	9855	25880	20797	87974		-1301	4928	9325	15950	6707	6765	1298	9557	8426	15131	9196
3.8	Provision for Possible Losses		61279	5802	10182	1614	9534	170272	12109	7291	1733	1485	1317	0	642	1559	2651	2600
	D. Operating Profit (C. -3.8)	0	-93332	4053	15698	19183	78440	-171573	-7181	2034	14217	5222	5448	1298	8915	6867	12480	6596
3.9	Non Operating Income / Expenses (Net)		2972	653		72	-1470		0	3102		70	8					0
3.10	Write Back of Provision for Possible Loss		27020	3416		1354			0	1877	0			0				0
E. Profit from Regular Activities (D+3.9+3.10)	0	-63340	8122	15698	20537	78512	-173043	-7181	7013	14217	5292	5456	1298	8915	6867	12480	6596	
3.11	Extraordinary Income/Expenses (Net)		-121						0									
	F. Profit before Bonus and Taxes (E. + 3.11)	0	-63461	8122	15698	20537	78512	-173043	-7181	7013	14217	5292	5456	1298	8915	6867	12480	6596
3.12	Provision for Staff Bonus			0	1570	1867	7137		0	637		481	496		810		1135	660
3.13	Provision for Tax			0	4386	5881	22483		0	2008		1181	1562		2553		3347	1751
	G. Net Profit/Loss (F. - 3.12-3.13)	0	-63461	8122	9742	12789	48892	-173043	-7181	4368	14217	3630	3398	1298	5552	6867	7998	4185
4.	Ratios	At the End of This Quarter																
4.1	Capital Fund to RWA		-27.58%	27.43%	12%	12.35%	13.84%	-15%	2.79%	15.55%	15.89%	16.67%	16.66%	6.75%	23.58%	18%	10%	12.48%
4.2	Non Performint Loan(NPL) To Total Loan		12%	4.25%	10.69%	1.45%	2.68%	59%	16.70%	7.73%	2.10%	4.95%	3.85%	0.12%	1.74%	0%	2%	1%
4.3	Total Loan Loss Provision to Total NPL		83%	100%	123.00%	1.18%	165.69%	75%	78.87%	86.71%	112.90%	91.51%	79.54%	0.13%	111.10%	1%	97%	139%

* Data not available.

1. NIDC=NEPAL INDUSTRIAL DEVELOPMENT CORPORATION
2. NDB=NEPAL DEVELOPMENT BANK.
3. UDBL=UDHYAM DEVELOPMENT BANK LTD.
4. MALIKA=MALIKA DEVELOPMENT BANK.
5. SIDDHARTHA=SIDDHARTHA DEVELOPMENT BANK LTD.

6. DEV.CR.=DEVELOPMENT CREDIT BANK LTD.
7. CSI=NEPAL CSI DEVELOPMENT BANK LTD.
8. UDBL=UNITED DEVELOPMENT BANK LTD.
9. NARAYANI=NARAYANIN AUDYOGIK DEVELOPMENT BANK LTD.
- 10.PASHCHIM=PASHCHIMANCHAL BIKAS BANK LTD.

11. SAHAYOGI=SAHAYOGI BIKAS BANK LTD.
12. PASHUPATI=PASHUPATI BIKAS BANK LTD.
13. KARNALI=KARNALI BIKAS BANK LTD.
14. ANNAPURNA=ANNAPURNA BIKAS BANK LTD.
15. TRIVENI=TRIVENI BIKAS BANK LTD.

16. BHRIKUTI= BHRIKUTI BIKAS BANK LTD
17. BAGESHWORI=BAGESHWORI BIKAS BANK LTD

Table No.39
SECTORWISE OUTSTANDING CREDIT OF DEVELOPMENT BANKS
 Mid-July. 2007 (Asadh,2064)

(Rs in Lakh)

Particulars	NDC	NDB	UDBL	Malika	Siddharth	DEV.CR	CSI	UDB	Narayani	Pashchim.	Sahayogi	Pashupati	Karnali	Annapurna	Triveni	Bhrikuti	Bageshwori
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1 Agriculture	0.0	397.0	46.0	326.0	376.0	766.0	404.0	36.0	98.0	894.0	35.0	10.0	277.0	241.0	282.0	146.0	5.0
2 Mines	0.0	0.0	0.0	0.0	23.0	408.0	324.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3 About Productions	0.0	1241.0	108.0	327.0	346.0	4264.0	2289.0	295.0	55.0	400.0	56.0	155.0	62.0	128.0	255.0	248.0	192.0
4 Construction	0.0	1130.0	209.0	350.0	251.0	4355.0	955.0	0.0	356.0	340.0	536.0	247.0	595.0	0.0	291.0	0.0	424.0
5 Metal Productions,Machinery & Electrical Tools & fitt	0.0	115.0	0.0	1.0	217.0	42.0	135.0	34.0	0.0	47.0	0.0	0.0	0.0	0.0	19.0	0.0	86.0
6 Transportation Equipment Production & Fitting	0.0	0.0	0.0	180.0	39.0	0.0	85.0	559.0	0.0	12.0	0.0	0.0	281.0	0.0	52.0	0.0	0.0
7 Transportation, Communications & Public Services	0.0	208.0	57.0	99.0	708.0	2044.0	124.0	0.0	156.0	591.0	7.0	371.0	0.0	0.0	235.0	632.0	377.0
8 Wholesaler & Retailers	0.0	841.0	198.0	1933.0	503.0	1506.0	1111.0	294.0	1050.0	332.0	203.0	265.0	427.0	308.0	199.0	574.0	979.0
9 Finance, Insurance & Fixed Assets	0.0	450.0	0.0	0.0	551.0	2755.0	420.0	0.0	0.0	1205.0	0.0	89.0	0.0	436.0	0.0	0.0	0.0
10 Service Industries	0.0	1645.0	95.0	0.0	421.0	3499.0	815.0	0.0	168.0	134.0	159.0	161.0	0.0	140.0	368.0	1641.0	335.0
11 Consumable Loan	0.0	53.0	0.0	121.0	184.0	28.0	84.0	1.0	121.0	25.0	49.0	2.0	15.0	0.0	0.0	38.0	23.0
12 Local Government	0.0	0.0	3.0		0.0	0.0	25.0	467.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
13 Others	0.0	358.0	125.0	504.0	1634.0	4085.0	11.0	6481.0	300.0	194.0	341.0	375.0	0.0	818.0	472.0	0.0	146.0
Total	0.0	6438.0	841.0	3841.0	5253.0	23752.0	6782.0	8167.0	2304.0	4174.0	1386.0	1675.0	1657.0	2071.0	2173.0	3279.0	2567.0

(Rs in Lakh)

Particulars	Gorkha	Sanima	Business	Infrastructure	Gandaki	Gauri Sha.	Subhechchha	Birat Laxmi	Excel Dev.	Western	Himchuli	Nepal Bikash	Araniko	MITERI	Muktinath	Tinau	Clean Energy	Gaidakot	Sewa	Kankai	Public	TOTAL
	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	
1 Agriculture	0.0	8.0	13.0	29.0	66.0	79.0	138.0	93.0	0.0	0.0	21.0	0.0	4.0	0.0	0.0	4.0	0.0	25.0	3.0	38.0	0.0	4860.0
2 Mines	0.0		0.0	0.0	0.0	0.0	0.0		0.0	4.0	0.0	0.0	0.0	0.0	0.0	0.0	225.0	0.0	0.0	0.0	0.0	984.0
3 About Productions	188.0	1185.0	0.0	482.0	40.0	37.0	22.0	54.0	209.0	43.0	278.0	0.0	3.0	0.0	0.0	73.0	1963.0	0.0	4.0	51.0	0.0	15053.0
4 Construction	1153.0	1577.0	784.0	1700.0	319.0	126.0	282.0	75.0	0.0	75.0	746.0	683.0	103.0	62.0	223.0	0.0	195.0	50.0	0.0	1.0	45.0	18238.0
5 Metal Productions, Machinery & Electrical Tools & fitti	0.0	0.0	39.0	5.0	26.0	0.0	0.0	0.0	0.0	14.0	0.0	0.0	0.0	14.0	0.0	0.0	0.0	0.0	1.0	0.0	0.0	795.0
6 Transportation Equipment Production & Fitting	0.0	0.0	7.0	0.0	0.0	0.0	0.0	0.0	127.0	0.0	0.0	8.0	65.0	30.0	0.0	14.0	19.0	0.0			52.0	1530.0
7 Transportation, Communications & Public Services	719.0	2287.0	780.0	492.0	165.0	48.0	699.0	167.0	0.0	234.0	492.0	444.0	26.0	0.0	237.0	207.0	954.0	0.0	210.0	16.0	62.0	13848.0
8 Wholesaler & Retailers	1517.0	2087.0	272.0	893.0	268.0	300.0	623.0	271.0	386.0	247.0	739.0	888.0	66.0	128.0	357.0	230.0	1102.0	25.0	97.0	55.0	0.0	21274.0
9 Finance, Insurance & Fixed Assets	2652.0	291.0	576.0	70.0	357.0	0.0	0.0	0.0	119.0	0.0	0.0	953.0	0.0	9.0	0.0	214.0	1207.0	0.0	152.0	0.0	0.0	12506.0
10 Service Industries	490.0	840.0	165.0	0.0	313.0	123.0	104.0	60.0	81.0	15.0	249.0	565.0	38.0	5.0	0.0	83.0	544.0	0.0	59.0	6.0	6.0	13327.0
11 Consumable Loan	1933.0	3700.0	830.0	475.0	39.0	5.0	0.0	313.0	55.0	13.0	19.0	452.0	5.0		0.0	0.0	327.0	1.0	0.0	0.0	0.0	8911.0
12 Local Government	2251.0	0.0	0.0	78.0	0.0	0.0	0.0	0.0	0.0	0.0		1247.0	0.0	0.0	0.0	0.0		0.0				4071.0
13 Others	0.0	3044.0	0.0	1113.0	852.0	323.0	1.0	454.0	97.0	235.0	990.0	0.0	5.0	98.0	115.0	3.0	1449.0	211.0		60.0	1.0	24895.0
Total	10903.0	15019.0	3466.0	5337.0	2445.0	1041.0	1869.0	1487.0	1074.0	880.0	3534.0	5240.0	315.0	346.0	932.0	828.0	7985.0	312.0	526.0	227.0	166.0	140292.0

Table No.40
Non Performing Loan Status of Development Banks (Grade-B)

(Rs. In Thousand)

Banks Name	Mid-July 2005			Mid-July 2006			Mid-July 2007		
	Total Loan	Total NPL	NPL/Total Loan (%)	Total Loan	Total NPL	NPL/Total Loan (%)	Total Loan	Total NPL	NPL/Total Loan (%)
1. ADB*	22565050	741100	3.28	0.00	0	0.00	0.00	0.00	0.00
2. NIDC	0	0	0.00	0	0	0.00	0.00	0.00	0.00
3. N D B	842876	62828	7.45	591947	29597	5.00	580844.00	68481.51	11.79
4. Dev.Credit	1394543	56596	4.06	1918339	15730	0.82	2382174.00	63842.26	2.68
5. CSI	833251	62828	7.54	690776	226575	32.80	684869.00	402086.59	58.71
6. Uddyam	90838	6108	6.72	94497	4725	5.00	84103.00	3574.00	4.25
7. Malika	289199	9230	3.19	323863	30378	9.38	384105.00	7486.05	1.95
8. Siddhartha	144734	4703	3.25	245239	6401	2.61	516279.00	7486.05	1.45
9. United	93177	1377	1.48	100787	3397	3.37	81676.00	13640.00	16.70
10. Narayani	148290	11746	7.92	184870	11887	6.43	214483.00	16579.54	7.73
11.Pashchanchal	201547	4813	2.39	239077	72	0.03	407341.00	8554.16	2.10
12. Sahayogi	76647	6702	8.74	105690	3234	3.06	132335.00	6550.58	4.95
13. Pashupati	120747	1500	1.24	137923	4372	3.17	167463.00	6447.33	3.85
14. Karnali	59337	3805	6.41	117732	290	0.25	165660.00	198.79	0.12
15. Annapurna	67158	0	0.00	124124	4282	3.45	207051.00	3602.69	1.74
16. Triveni	42009	0	0.00	73631	0	0.00	217259.00	238.98	0.11
17. Bhrikuti	52558	0	0.00	157848	1578	1.00	327937.00	5902.87	1.80
18. Subhechchha	47113	0	0.00	110787	1462	1.32	183185.00	5513.87	3.01
19. Bageshwori	51159	0	0.00	124154	0	0.00	252814.00	2780.95	1.10
20. Gurkha	308073	0	0.00	683,078	4958	0.73	1075350.00	10753.50	1.00
21. Gauri Sha.	24958	0	0.00	53193	1851	3.48	104078.00	3403.35	3.27
22. Sanima	250588	0	0.00	758633	0	0.00	1501917.00	0.00	0.00
23. Gandaki	57408	0	0.00	119376	0	0.00	244531.00	268.98	0.11
24. Infrastructure	12544	0	0.00	301415	0	0.00	524873.00	10497.46	2.00
25. Business Dev.	42057	0	0.00	207402	0	0.00	346592.00	797.16	0.23
26. Birat Laxmi	14154	0	0.00	68180	0	0.00	146479.00	1274.37	0.87
27.Excle				59522	59522	100.00	107489.00	752.42	0.70
28 Merchant				34201	0	0.00	86473.00	1201.97	1.39
29 Himchuli				130111	0	0.00	353384.00	459.40	0.13
30 Nepal Dev.							518813.00	0.00	0.00
31 Araniko							31170.00	0.00	0.00
32 Miteri							34585.00	0.00	0.00
33 Muktinath							93218.00	0.00	0.00
34 Tinau							82799.00	0.00	0.00
35 Clean Energy							798474.00	0.00	0.00
36 Gaidakot							31179.00	0.00	0.00
37 Sewa							52572.00	0.00	0.00
38 Kankai							22493.00	0.00	0.00
39 Public							16447.00	0.00	0.00
Total	27830015	973336	3.50	7756395	410311	5.29	13162494	652375	4.96

*ADB Bank has Promoted A class Bank since 2062-12-03

- | | |
|--|--|
| 1. ADB=AGRICULTURE DEVELOPMENT BANK. | 20. GORKHA=GORKHA BIKAS BANK LTD |
| 2. NIDC=NEPAL INDUSTRIAL DEVELOPMENT CORPORATI | 21 GAURISHANKER=GAURISHANKER BIKAS BITTIYA SANSTHA LTD. |
| 3. NDB=NEPAL DEVELOPMENT BANK. | 22. SANIMA=SANIMA BAKAS BANK LTD |
| 4. DEV.CR.=DEVELOPMENT CREDIT BANK LTD. | 23. GANDAKI=GANDAKI DEV.FINANCIAL INS. LTD. |
| 5. CSI=NEPAL CSI DEVELOPMENT BANK LTD. | 24. INFRASTRUCTURE=INFRASTRUCTURE DEV. FINANCIAL INS. LTD. |
| 6. UDB=UDDYAM DEVELOPMENT BANK LTD. | 25. BIRAT LAXMI=BIRATLAXMI BITTIYA SANSTHA LTD. |
| 7. MALIKA=MALIKA DEVELOPMENT BANK. | 26. EXCEL CREDIT=EXCEL CREDIT AND COMMERCIAL BITTYA SANSTHA |
| 8. SIDDHARTHA=SIDDHARTHA DEVELOPMENT BANK LT | 27. MERCHAT=MERCHAT BIKAS BITTIYA SANSTHA LTD. |
| 9. UDB=UNITED DEVELOPMENT BANK LTD. | 28. HIMCHULI=HIMCHULI BIKAS BITTIYA SANSTHA LTD. |
| 10. NARAYANI =NARAYANI AUDYOGIK DEVELOPMENT B | 29. NDEP=NEPAL DEVELOPMENT AND EMPLOYMENT PROMOTION BANK LTD |
| 11.PASHCHIM=PASHCHIMANCHAL BIKAS BANK LTD. | 30. CLEAN=CLEAN ENARGY BITTIYA SANSTHA LTD. |
| 12.SAHAYOGI=SAHAYOGI BIKAS BANK LTD. | 31 MUKTINATH=MUKTINATH BIKAS LTD. |
| 13. PASHUPATI=PASHUPATI BIKAS BANK LTD. | 32. TINAU =TINAU BIKAS BITTIYA SANSTHA LTD. |
| 14. KARNALI=KARNALI BIKAS BANK LTD. | 33. ARANIKO = ARANIKO BIKAS BANK LTD. |
| 15. ANNAPURNA=ANNAPURNA BIKAS BANK LTD. | 34. MITERI =MITERI BIKAS BITTIYA SANSTHA LTD. |
| 16. TRIVENI=TRIVENI BIKAS BANK LTD | 35. GAIDAKOT =GAIDAKOT BIKAS BITTIYA SANSTHA LTD. |
| 17. BHRIKUTI= BHRIKUTI BIKAS BANK LTD | 36 SEWA=SEWA BIKAS BANK LTD |
| 18 SUBHECHCHHA=SUBHECHCHHA BIKAS BANK LTD. | 37 KANKAI=KANKAI BIKAS BANK LTD |
| 19. BAGESHWORI=BAGESHWORI BIKAS BANK LTD | 38 PUBLIC=PUBLIC DEV. FIN. INSTITUTION LTD |

Table No. 41
SOURCES AND USES OF FUNDS OF FINANCE COMPANIES
 (AGGREGATE)

(Rs. In Lakh)

SOURCES AND USES	Mid-July						
	2001 (48)	2002 (54)	2003 (57)	2004 (58)	2005 (59)	2006 (70)	2007 (74)
1. CAPITAL FUND	19289.0	26621.0	32052.0	36538.0	42500.0	43148.1	53798.6
a. Paid-up Capital	12206.0	15226.0	19474.0	21558.0	24115.0	33567.0	44398.6
b. General Reserves	2426.0	3032.0	3391.0	4055.0	4811.0	5865.2	7114.7
c. Share Premium	0.0	0.0	0.0	0.0	0.0	0.0	60.5
d. Retained Earnings	0.0	0.0	0.0	0.0	0.0	3063.6	721.8
e. Others Reserves	706.0	1827.0	433.0	999.0	1296.0	652.3	1503.0
1. Ex.Eq.Fund	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. Other	0.0	0.0	0.0	0.0	0.0	652.3	1503.0
2. BORROWINGS	2150.0	2448.0	1343.0	13065.0	9908.0	11548.1	34695.4
a. NRB	0.0	0.0	139.0	0.0	0.0	0.0	0.0
b. "A"Class Licensed Institution	2150.0	2448.0	1204.0	13065.0	9908.0	9949.7	27078.8
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	1409.1	3176.6
e. Bonds and Securities	0.0	0.0	0.0	0.0	0.0	189.3	4440.0
3. DEPOSITS	116540.0	134539.0	165103.0	193917.0	223416.0	243325.0	345147.1
a. Current	0.0	0.0	0.0	0.0	0.0	167.6	1.2
Domestic	0.0	0.0	0.0	0.0	0.0	167.6	1.2
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Savings	0.0	0.0	0.0	0.0	0.0	81180.6	116652.0
Domestic	0.0	0.0	0.0	0.0	0.0	81180.6	116652.0
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Fixed	0.0	0.0	0.0	0.0	0.0	190075.9	222407.5
Domestic	0.0	0.0	0.0	0.0	0.0	190075.9	222403.0
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	4.5
d. Call Deposits	0.0	0.0	0.0	0.0	0.0	559.6	5174.9
e. Others	0.0	0.0	0.0	0.0	0.0	1530.2	911.5
4. Bills Payable	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5. Contra Account	0.0	0.0	0.0	0.0	0.0	0.0	0.0
6. Other Liabilities	16651.0	18255.0	17885.0	22312.0	19456.0	52619.7	83382.0
1. Sundry Creditors	0.0	0.0	0.0	0.0	0.0	7663.6	22612.3
2. Loan Loss Provision	3951.0	6536.0	8754.0	9926.0	12278.0	12060.2	21693.4
3. Interest Suspense a/c	0.0	0.0	0.0	0.0	0.0	8301.6	9597.1
4. Others	0.0	0.0	0.0	0.0	0.0	23559.9	28774.2
7. Reconciliation A/c	0.0	0.0	0.0	0.0	0.0	2011.2	4247.0
8. Profit & Loss A/c	3342.0	2664.0	4782.0	6155.0	9087.0	5721.4	13393.2
TOTAL SOURCES OF FUNDS	157972.0	184527.0	221165.0	271987.0	304367.0	388562.3	534663.3
1. LIQUID FUNDS	20485.0	28624.0	26740.0	44698.0	39049.0	53866.6	75134.1
a. Cash Balance	1399.0	1704.0	1090.0	1321.0	1259.0	1987.3	2561.0
Nepalese Notes & Coins	0.0	0.0	0.0	0.0	0.0	1987.3	2549.3
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	11.7
b. Bank Balance	19086.0	26920.0	25650.0	43377.0	37790.0	38215.7	41031.3
1. In Nepal Rastra Bank	172.0	312.0	1789.0	4301.0	4409.0	7499.3	9229.4
Domestic Currency	0.0	0.0	0.0	0.0	0.0	7499.3	9229.4
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. "A"Class Licensed Institution	18914.0	26608.0	23861.0	39076.0	33381.0	23055.5	20123.9
Domestic Currency	0.0	0.0	0.0	0.0	0.0	23055.5	20123.9
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	7661.0	11678.0
4. In Foreign banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Money at Call	0.0	0.0	0.0	0.0	0.0	13663.6	31541.9
Domestic Currency	0.0	0.0	0.0	0.0	0.0	13663.6	31541.9
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. INVESTMENTS	12680.0	16234.0	23924.0	25105.0	24112.0	9632.4	12220.6
a. Govt. Securities	8372.0	11200.0	7024.0	12700.0	5675.0	9632.4	12220.6
b. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Govt. Non-Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Non-Fin Ins.	4308.0	5034.0	16900.0	12405.0	18437.0	0.0	0.0
e. Non Residents	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3. SHARE & OTHER INVESTMENT	0.0	0.0	0.0	0.0	0.0	18212.2	34136.0
1. Non Residents	0.0	0.0	0.0	0.0	0.0	18212.2	0.0
2. Others	0.0	0.0	0.0	0.0	0.0	0.0	34136.0
4. LOANS & ADVANCES	108653.0	119496.0	144737.0	175408.0	212233.0	270789.5	356164.6
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
i. Financial	0.0	0.0	0.0	0.0	0.0	0.0	0.0
ii. Non-Finan.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Pvt. Sector	0.0	0.0	0.0	0.0	0.0	270789.5	356164.6
c. For. Bills P. & D.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Foreign A. B. C.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5. BILL PURCHED	0.0	0.0	0.0	0.0	0.0	163.6	0.0
a. Domestic Bills Purchased	0.0	0.0	0.0	0.0	0.0	163.6	0.0
b. Foreign Bills Purchased	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Import Bills & Imports	0.0	0.0	0.0	0.0	0.0	0.0	0.0
6. LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Against Foreign Bills	0.0	0.0	0.0	0.0	0.0	0.0	0.0
7. Contra Account	0.0	0.0	0.0	0.0	0.0	0.0	0.0
8. FIXED ASSETS	0.0	0.0	0.0	0.0	0.0	9677.1	14048.5
9. OTHER ASSETS	16154.0	20173.0	25763.0	26776.0	28973.0	19636.7	26125.7
a. Accrued Interests	0.0	0.0	0.0	0.0	0.0	8543.7	10391.0
Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Private Sector	0.0	0.0	0.0	0.0	0.0	8543.7	10391.0
b. Staff Loans / Adv.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Sundry Debtors	0.0	0.0	0.0	0.0	0.0	1444.7	2560.1
d. Cash In Transit	0.0	0.0	0.0	0.0	0.0	6.9	22.2
e. Others	16154.0	20173.0	25763.0	26776.0	28973.0	9641.4	13152.4
10. Expenses not Written off	0.0	0.0	0.0	0.0	0.0	324.8	1040.7
11. Non Banking Assets	0.0	0.0	0.0	0.0	0.0	4233.8	3608.1
12. Reconciliation Account	0.0	0.0	0.0	0.0	0.0	1241.0	3624.2
13. Profit & Loss A/c	0.0	0.0	0.0	0.0	0.0	784.6	8560.8
TOTAL USES OF FUNDS	157972.0	184527.0	221164.0	271987.0	304367.0	388562.3	534663.3

*Figures in paranthesis show the number of Finance Companies

Table No. 43
SOURCES AND USES OF FINANCE COMPANIES

		Mid-July 2007			(Rs.in Lakhs)	
		Within Ktm. Valley (50)* (A)	Out of Ktm. Valley (24) (B)	Total (C)	Percentage Share	
					A	B
1	CAPITAL FUND	39745.8	14052.8	53798.6	73.9	26.1
	a. Paid-up Capital	33798.0	10600.6	44398.6	76.1	23.9
	b. General Reserve	4991.4	2123.2	7114.7	70.2	29.8
	c. Share Premium	60.5	0.0	60.5	100.0	0.0
	d. Retained Earning	-267.0	988.9	721.8	-37.0	137.0
	e. Others Reserves	1162.9	340.1	1503.0	77.4	22.6
	2. Other	1162.9	340.1	1503.0	77.4	22.6
2	BORROWINGS	32047.1	2648.3	34695.4	92.4	7.6
	b. "A"Class Licensed Institution	24431.2	2647.6	27078.8	90.2	9.8
	d. Other Financial Ins.	3175.9	0.7	3176.6	100.0	0.0
	e. Bonds and Securities	4440.0	0.0	4440.0	100.0	0.0
3	DEPOSITS	250831.7	94315.4	345147.1	72.7	27.3
	a. <i>Current</i>	1.2	0.0	1.2	0.0	0.0
	Domestic	1.2	0.0	1.2	0.0	0.0
	b. <i>Savings</i>	82661.0	33991.0	116652.0	70.9	29.1
	Domestic	82661.0	33991.0	116652.0	70.9	29.1
	c. <i>Fixed</i>	162487.0	59920.5	222407.5	73.1	26.9
	Domestic	162482.5	59920.5	222403.0	73.1	26.9
	Foreign	4.5	0.0	4.5	100.0	0.0
	d. Call Deposits	5078.8	96.1	5174.9	98.1	1.9
	e. Others	603.7	307.8	911.5	66.2	33.8
6	Other Liabilities	65261.4	18120.7	83382.0	78.3	21.7
	1. Sundry Creditors	22072.4	538.9	22611.3	97.6	2.4
	2. Loan Loss Provision	15859.6	5817.1	21691.3	73.1	26.8
	3. Interest Suspense a/c	6859.5	2737.5	9597.0	71.5	28.5
	4. Others	20469.9	8304.1	28774.0	71.1	28.9
7	Reconciliation A/c	0.0	4247.0	4247.0	0.0	100.0
8	Profit & Loss A/c	8964.4	4428.9	13393.2	66.9	33.1
TOTAL LIABILITIES		396850.3	137813.0	534663.3	74.2	25.8
1	LIQUID FUNDS	61606.6	13527.5	75134.1	82.0	18.0
	a. Cash Balance	1877.1	683.8	2561.0	73.3	26.7
	Nepalese Notes & Coins	1870.1	679.1	2549.3	73.4	26.6
	Foreign Currency	7.0	4.7	11.7	59.8	40.2
	b. <i>Bank Balance</i>	30218.6	10812.7	41031.3	73.6	26.4
	1. In Nepal Rastra Bank	7609.1	1620.3	9229.4	82.4	17.6
	Domestic Currency	7609.1	1620.3	9229.4	82.4	17.6
	2. "A"Class Licensed Institution	12661.4	7462.5	20123.9	-	37.1
	Domestic Currency	12661.4	7462.5	20123.9	62.9	37.1
	3. Other Financial Ins.	9948.1	1729.9	11678.0	-	14.8
	C. Money at Call	29510.9	2031.0	31541.9	93.6	6.4
	Domestic Currency	29510.9	2031.0	31541.9	93.6	6.4
2	INVESTMENT IN SECURITIES	11209.6	1011.0	12220.6	91.7	8.3
	a. Govt. Securities	11209.6	1011.0	12220.6	91.7	8.3
3	SHARE & OTHER INVESTMENT	26850.3	7285.7	34136.0	78.7	21.3
	2. Others	26850.3	7285.7	34136.0	78.7	21.3
4	LOANS & ADVANCES	256802.2	99362.4	356164.6	72.1	27.9
	b. Pvt. Sector	256802.2	99362.4	356164.6	72.1	27.9
8	FIXED ASSETS	12390.4	1658.1	14048.5	88.2	11.8
9	OTHER ASSETS	18669.9	7398.6	26068.5	71.6	28.4
	a. <i>Accrued Interests</i>	7663.2	2727.8	10391.0	73.7	26.3
	Private Sector	7663.2	2727.8	10391.0	73.7	26.3
	c. Sundry Debtors	1912.7	647.4	2560.1	74.7	25.3
	d. Cash In Transit	22.2	0.0	22.2	0.0	0.0
	e. Others	9071.8	4023.4	13095.2	69.3	30.7
10	Expenses not Written off	929.5	111.2	1040.7	89.3	10.7
11	Non Banking Assets	2731.2	876.9	3608.1	75.7	24.3
12	Reconciliation Account	236.8	3387.4	3624.2	6.5	93.5
13	Profit & Loss A/c	5366.6	3194.2	8560.8	62.7	37.3
TOTAL ASSETS		396850.3	137813.0	534663.3	74.2	25.8

TABLE NO.44
SECTORWISE OUTSTANDING CREDIT OF FINANCE COMPANIES
 Mid-July 2007

(Rs. In Lakhs)]

Heads \ Banks	NHDFCO	NFSCO	NFCO	AFCO	NIDC CM	NSMCO	PFCO	KAFAL	UFCO	MFCO	NaFCO	PaFCO	GORKHA	SFCO	NHMFCO	UF-CMCO	SIFC	SIDDHARTH	GFC
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
1 Agriculture	0.0	21.1	215.0	0.0	0.0	4.6	0.0	36.4	169.0	0.0	0.0	120.5	39.0	10.0	18.1	374.9	521.0	0.0	0.0
2 Mines														0.0	14.7				
3 About Productions	0.0	21.3	752.0	599.0	419.0	1338.2	264.0	0.0	628.0	18.0	461.7	474.0	120.0	45.0	437.3	28.5	843.6	276.0	102.9
4 Construction	4384.0	2009.9	2156.0	5247.0	1323.7	3919.1	2353.0	900.0	1419.0	8.0	1632.0	261.0	757.0	448.0	3952.0	2164.7	1373.5	2768.0	1760.0
5 Metal Productions,Machinery & Electrical Tools & fitting	0.0	12.3		260.0	1.3	5.0	0.0	0.0	660.0	0.0	0.0	0.0	28.0	0.0	96.0	0.0		0.0	181.4
6 Transportation Equipment Production &				40.0	325.0	0.0	0.0	0.0	0.0			925.0	628.0		813.9	107.6	95.4	0.0	0.0
7 Transportation, Communications & Public	0.0	241.2	215.0	4579.0	26.8	49.9	0.0	60.5	1184.0	159.0	0.0	451.0	0.0	98.4	14.2	0.0	185.0	1411.0	483.0
8 Wholesaler & Retailers	0.0	283.4	1149.0	2628.0	920.8	1010.0	2250.0	336.2	160.0	101.0	965.0	1300.0	0.0	111.5	388.2	2984.0	1163.0	1073.6	1010.0
9 Finance, Insurance & Fixed Assets			358.0	177.0	66.5	70.9	0.0	0.0	428.0	0.0	295.0	251.0	0.0	0.0	699.9	0.0	997.9	0.0	0.0
10 Service Industries	0.0	116.0	84.0	982.0	172.9	360.4	0.0	0.0	43.0	0.0	0.0	0.0	379.0	38.5	0.0	152.9	506.6	284.0	0.0
11 Consumable Loan	0.0	594.5		161.0	1256.6	611.5	192.0	1328.6	613.0	84.0	200.0	350.0	117.0	0.0	714.4	119.6	112.1	0.0	0.0
12 Local Government	0.0	843.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
13 Others	51.0	67.8	564.0	467.0	1199.8	6354.1	586.0	179.8	691.5	9.4	1824.5	2547.8	872.1	1554.6	863.3	20.5	1189.1	439.3	981.7
Total	4435.0	4210.5	5493.0	15140.0	5712.4	13723.7	5645.0	2841.5	5995.5	379.4	5378.2	6680.3	2940.1	2306.0	8012.0	5952.7	6987.2	6251.9	4519.0

Heads \ Banks	ACE	HFSC	YETI	INVESTA	LUMBINI	STANDARD	MAHALAXMI	BFSCO	LALITPUR	ILFCO	UNITED	NSMB	GENERAL	MERCHANT	ALPIC	NMBF	NFCL	PFL	JFCL
	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38
1 Agriculture	289.0	0.0	2.4	117.7	0.0	0.0	237.1	74.0	0.0	0.0	1.0	479.6	18.0	16.0	5.0	183.9	115.9	0.0	0.0
2 Mines	30.0	31.6			0.0				53.0		52.2	0.0		0.0	12.0		20.0		
3 About Productions	1323.0	0.0	505.9	0.0	711.0	285.0	445.8	30.0	359.9	0.0	171.5	520.8	1952.0	64.9	868.9	1541.5	395.8	0.0	466.0
4 Construction	3228.0	520.0	834.0	98.0	2568.0	1198.3	2506.0	918.0	3441.3	931.0	45.0	1209.6	0.0	654.0	1569.3	2373.9	353.5	1917.0	1527.0
5 Metal Productions,Machinery & Electrical Tools & fitting	158.0	6.4	1.8	0.0	26.0	0.0	26.8	0.0	15.0	24.2	313.1	264.3	4.0	13.0	21.1	90.3	35.0	0.0	0.0
6 Transportation Equipment Production &	346.0	156.0	0.0	0.0			13.0		185.0	6128.0			0.0		311.6	174.9	80.0	0.0	
7 Transportation, Communications & Public	116.0	0.0	299.5	590.9	1284.0	310.7	1977.0	0.0	0.0	0.0	1103.2	279.3	0.0	390.0	259.7	1145.8	170.0	0.0	253.7
8 Wholesaler & Retailers	564.0	580.6	581.6	0.0	1484.0	464.3	1297.0	559.0	376.0	0.0	73.0	145.4	1301.0	144.8	566.3	583.8	672.7	5447.7	1672.3
9 Finance, Insurance & Fixed Assets	1243.0	296.8	0.0	0.0	291.0	0.0	0.0	0.0	1871.0	0.0	470.2	701.7	295.0	0.0	2559.7	1059.8	478.0	0.0	0.0
10 Service Industries	256.0	0.0	0.0	0.0	632.0	151.9	267.0	0.0	685.0	36.0	0.0	481.7	189.0	11.0	16.2	157.2	100.9	272.0	27.0
11 Consumable Loan	344.0	0.0	275.4	34.8	150.0	3843.1	156.0	344.0	378.0	115.0	5929.0	0.0	0.0	44.0	86.4	2725.0	118.0	0.0	1006.9
12 Local Government	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
13 Others	1290.3	242.2	166.4	0.0	980.1	327.0	668.1	53.9	894.7	5162.4	1.5	2351.1	484.0	7.4	1565.0	4486.2	24.3	618.9	47.8
Total	9187.3	1833.6	2667.0	841.4	8126.1	6580.3	7593.8	1978.9	8258.9	12396.6	8159.7	6433.5	4243.0	1345.1	7841.2	14522.3	2564.1	8255.6	5000.7

Heads \ Banks	CFC	PFCO	AFSL	MS&IFCO	BUTWAL	NBF&LC	SFL	OM	COSMIC	World	Capital	Crystal	Royal	Guheshwori	Patan	Kist	Fewa	Everest	Birgunj
	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
1 Agriculture	5.5	0.0	0.0	64.2	43.8	0.0	24.6	0.0	238.0	0.0	172.5	0.0	0.0	26.7	66.4	90.8	38.0	0.7	0.0
2 Mines					41.7														
3 About Productions	316.5	371.0	0.0	18.9	202.0	580.5	0.0	100.0	286.0	0.0	3.4	0.0	79.2	57.6	322.0	1.4	393.0	0.0	95.5
4 Construction	2511.0	1242.0	0.0	80.8	305.8	0.0	0.0	3361.0	695.0	2769.8	702.4	3525.9	1511.2	1056.0	334.0	627.0	2274.0	1043.0	1222.0
5 Metal Productions, Machinery & Electrical Tools & fitting	13.2	0.0	0.0	0.0	17.2	3.7	0.0	5.0	185.0	0.0	97.3	0.0	33.9	0.0	9.5	0.0	0.0	0.0	146.7
6 Transportation Equipment Production &					20.0				1122.0	0.0	97.3		150.8	0.6			111.0		321.0
7 Transportation, Communications & Public	0.0	511.0	0.0	43.6	1218.0	525.7	0.0	540.0	0.0	782.6	0.0	0.0	106.0	44.0	0.6	0.0	1398.0	254.5	701.0
8 Wholesaler & Retailers	605.2	609.0	0.0	73.8	675.3	604.8	19.5	1556.0	544.0	0.0	0.0	0.0	295.3	2.5	428.8	0.0	1013.0	357.7	1196.5
9 Finance, Insurance & Fixed Assets	266.1	0.0	0.0	0.0	2286.4	795.7	50.0	652.0	977.0	0.0	0.0	0.0	1073.8	853.0	0.0	0.0	57.0	0.0	0.0
10 Service Industries	382.9	0.0	0.0	0.0	113.0	110.0	0.3	161.0	382.0	2843.3	0.0	0.0	148.2	27.3	48.9	32.9	221.0	20.1	44.0
11 Consumable Loan	677.5	191.0	0.0	86.1	107.0	24.6	0.0	85.0	170.0	378.0	105.8	677.5	1.9	148.0	503.2	2161.0	126.0	36.1	83.2
12 Local Government	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
13 Others	200.1	1.8	2925.8	51.3	659.1	730.2	341.1	44.0	17.3	429.3	9917.6	104.0	2261.2	1501.3	1305.8	8288.5	613.0	65.7	1593.6
Total	4978.0	2925.8	2925.8	418.7	5689.3	3375.2	435.5	6504.0	4616.3	7203.0	11096.3	4307.4	5661.5	3717.0	3019.2	11201.6	6244.0	1777.8	5403.5

(Rs.In Lakh)

Heads \ Banks	Prudent	ICFC	IME	Sagarmatha	Shikhar	CIVIL	Prabhu	Imperial	Kuber	Nepal Exp.	vyali	Seti	Hama	Reliable	Lord Buddha	Api Finance	Nameste	Total
	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	
1 Agriculture	4.2	0.0	0.0	6.0	0.0	0.0	6.0	5.0	4.0	4.8	0.0	94.7	0.0	35.0	20.0	0.0	0.0	4020.1
2 Mines																		255.2
3 About Productions	85.9	242.5	195.8	33.0	0.0	0.0	219.0	176.9	0.0	2.3	0.0	22.9	24.0	0.0	96.6	13.0	0.0	20396.4
4 Construction	756.0	625.0	1614.1	368.8	50.8	243.8	522.0	516.3	1091.0	59.5	280.3	30.5	368.4	468.0	166.2	65.4	0.0	95149.4
5 Metal Productions,Machinery & Electrical Tools & fitting	0.0	56.0	0.0	0.0	0.0	0.0	42.0	53.7	0.0	0.0	396.8	0.0	1.5	54.0	0.0	0.0	0.0	3358.5
6 Transportation Equipment Production &	47.9			0.4				392.1	16.0			52.6	12.0	0.0				12673.1
7 Transportation, Communications & Public	0.0	0.0	0.0	359.9	0.0	179.0	451.0	0.0	165.0	478.4	0.0	18.0	0.0	649.0	218.9	46.9	0.0	25982.0
8 Wholesaler & Retailers	253.0	645.0	2104.2	30.3	390.1	233.0	363.0	343.9	25.0	0.0	0.0	180.0	0.0	930.0	141.4	39.4	0.0	47967.5
9 Finance, Insurance & Fixed Assets	315.0	55.9	0.0	1180.0	0.0	512.0	224.0	165.0	279.0	79.9	0.0	0.0	28.3	439.0	67.0	12.0	0.0	22966.5
10 Service Industries	0.0	150.0	0.0	33.6	6.0	39.0	59.0	80.0	41.0	0.0	0.0	0.0	12.0	79.0	0.0	0.0	0.0	11436.7
11 Consumable Loan	44.0	800.0	79.0	122.1	29.9	15.0	0.0	0.0	0.0	1.0	5.0	0.0	0.0	0.0	112.1	0.0	0.0	28773.9
12 Local Government	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	852.0
13 Others	1585.6	2017.5	890.7	1132.7	1172.2	531.2	1028.0	1372.7	943.6	144.6	29.6	8.0	950.5	1927.0	0.0	34.3	0.0	84619.2
Total	3091.6	4591.9	4883.8	3266.8	1649.0	1753.0	2914.0	3114.6	2564.6	770.5	711.7	406.7	1396.7	4581.0	822.2	211.0	0.0	358661.5

S. N.	Particulars\ Name of Finance Companies	PRUDENT	ICFC	IME	Sagarmatha	Shikshar	CIVIL	Prabhu	Imperial	Kuber	Nepal Express	Vyali	Sefti	Hanna	Reliable	Lord budd	Api	Nimste	TOTAL
		58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	
1.	Total Capital and Liabilities (1.1 to 1.7)	463,702	736,159	626,897	403,745	224,972	275,138	481,459	434,782	379,388	130,009	110,428	54,478	161,734	664,779	135,961	33,894	12,573	51,261,802
1.1	Paid Up Capital	50,000	50,581	82,500	30,000	30,000	50,000	85,020	50,000	27,500	50,000	27,500	5,100	31,500	57,750	35,000	14,000	5,100	4,459,148
1.2	Reserve and Surplus	12,376	19,810	10,244	5,916	2,811	6,465	(3,388)	6,090	850	914	420	88	(1,185)	3,653	(1,134)	(823)	(1,029)	1,305,090
1.3	Debtenture and Bond	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.4	Borrowings	16,671	166,023	-	65,000	-	19,000	20,506	55,000	16,720	-	-	-	-	100,000	-	-	-	3,476,017
1.5	Deposits (a.+ b.)	357,924	471,502	512,911	279,478	183,971	194,609	376,052	314,997	323,414	76,824	80,908	47,739	128,189	495,260	100,910	20,586	8,502	35,115,033
a.	Domestic Currency	357,924	471,502	512,911	279,478	183,971	194,609	376,052	314,997	323,414	76,824	80,908	47,739	128,189	495,260	100,910	20,586	8,502	35,115,033
1.6	Income Tax Liability	-	6,148	4,103	2,863	-	-	-	585	216	-	-	15	287	-	-	-	-	222,938
1.7	Other Liabilities	26,731	22,095	17,139	20,488	8,190	5,064	3,269	8,110	10,688	2,271	1,600	1,536	2,943.00	8,116	1,185	131	-	6,683,575
2.	Total Assets (2.1 to 2.7)	463,702	736,159	626,897	403,745	224,972	275,138	481,459	434,782	379,388	130,009	110,428	54,478	161,734	664,779	135,961	33,894	12,573	51,261,802
2.1	Cash and Bank Balance	37,943	44,020	99,823	68,094	55,780	32,594	82,202	107,324	76,523	17,821	6,510	12,479	18,605.00	15,446	40,685	10,751	11,965	4,384,878
2.2	Money at Call and Short Notice	-	74,434	-	-	-	-	-	-	4,782	16,673	7,093	-	-	107,057	-	-	-	3,100,902
2.3	Investments	95,000	120,000	10,000	2,765	-	60,000	12,927	-	32,500	14,600	24,175	-	-	75,000	10,000	-	-	4,853,014
2.4	Loans and Advances	309,163	460,240	488,377	326,684	164,903	176,629	288,053	311,459	256,457	77,053	70,340	40,671	139,668	458,574	82,222	20,906	-	35,015,679
2.5	Fixed Assets	3,608	6,210	5,299	2,519	2,098	2,157	61,698	13,193	4,127	1,026	1,381	471	2,178	3,366	2,822	920	608	1,381,277
2.6	Non Banking Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	400,879
2.7	Other Assets	17,988	31,255	23,398	3,683	2,191	3,758	36,579	2,806	4,999	2,836	929	857	1,283	5,336	232	1,317	-	2,125,173
	Difference	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
3.	Profit and Loss Account																		
3.1	Interest Income	34,675	83,257	40,835	40,588	14,679	16,892	31,437	37,964	38,229	8,511	7,316	3,554	10,393	25,195	5,295	295	-	4,307,764
3.2	Interest Expense	18,695	49,340	21,015	26,222	10,842	9,197	19,803	24,053	27,188	4,352	3,349	1,632	6,083	14,558	2,967	156	-	2,529,960
A.	Net Interest Income (3.1 - 3.2)	15,980	33,917	19,820	14,366	3,837	7,695	11,634	13,911	11,041	4,159	3,967	1,922	4,310	10,637	2,328	139	-	1,777,804
3.3	Fees, Commission and Discount	353	6,623	3,888	1,770	3,829	145	6,582	113	95	356	1,386	316	505	6,274	1,041	25	-	151,319
3.4	Other Operating Income	4,510	4,299	7,200	5,653	1,972	4,203	3,448	3,575	4,228	826	1,023	264	1,420	-	-	419	-	390,356
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B.	Total Operating Income (A.+3.3+3.4+3.5)	20,843	44,839	30,908	21,789	9,638	12,043	21,664	17,599	15,364	5,341	6,376	2,502	6,235	16,911	3,369	583	-	2,319,479
3.6	Staff Expenses	3,266	6,532	3,919	3,222	1,503	1,666	6,609	1,819	2,516	1,475	1,839	939	1,372	4,832	804	222	32	312,487
3.7	Other Operating Expenses	3,468	9,142	8,174	5,031	2,912	2,580	13,069	2,908	4,633	1,772	1,882	503	3,603	3,741	2,878	974	997	432,442
C.	Operating Profit Before Provision (B.-3.6-3.7)	14,109	29,165	18,815	13,536	5,223	7,797	1,986	12,872	8,215	2,094	2,655	1,060	1,260	8,338	(313)	(613)	(1,029)	1,574,550
3.8	Provision for Possible Losses	2,206	7,673	4,489	5,159	1,929	1,782	1,747	2,659	3,304	710	444	272	1,654	4,684	822	211	-	775,048
D.	Operating Profit (C. -3.8)	11,903	21,492	14,326	8,377	3,294	6,015	239	10,213	4,911	1,384	2,211	788	(394)	3,654	(1,135)	(824)	(1,029)	799,502
3.9	Non Operating Income / Expenses (Net)	(188)	-	-	-	-	-	78	-	-	-	195	278	-	-	-	-	-	57,828
3.10	Write Back of Provision for Possible Loss	-	-	-	290	-	-	-	-	-	-	-	-	157	-	-	-	-	131,319
E.	Profit from Regular Activities (D+3.9+3.10)	11,715	21,492	14,326	8,667	3,294	6,015	317	10,213	4,911	1,384	2,406	1,066	(237)	3,654	(1,135)	(824)	(1,029)	988,649
3.11	Extraordinary Income/Expenses (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(1,647)
F.	Profit before Bonus and Taxes (E. + 3.11)	11,715	21,492	14,326	8,667	3,294	6,015	317	10,213	4,911	1,384	2,406	1,066	(237)	3,654	(1,135)	(824)	(1,029)	987,002
3.12	Provision for Staff Bonus	1,065	1,954	1,302	788	-	547	32	928	447	-	218	46	-	365	-	-	-	119,337
3.13	Provision for Tax	3,142	6,154	4,103	2,863	-	1,722	-	2,548	216	-	-	15	-	1,036	-	-	-	351,133
G.	Net Profit/Loss (F. - 3.12-3.13)	7,508	13,384	8,921	5,016	3,294	3,746	285	6,737	4,248	1,384	2,188	1,005	(237)	2,253	(1,135)	(824)	(1,029)	516,532
4.	Ratios																		
4.1	Capital Fund to RWA	18.21%	12.30%	16.00%	11.04%	16.96%	23.38%	22.00%	13.16%	11.13%	49.39%	35.97%	11.11%	20.50%	12.87%	36.56%	55.20%	193.40%	15.77
4.2	Non Performing Loan (NPL) To Total Loan	0.75%	1.46%	0.21%	3.62%	1.33%	0	0.20%	8.00%	0.00%	0.00%	16.00%	0.00%	0.00%	0.02%	0.00%	0.00%	0.00%	6.17
4.3	Total Loan Loss Provision to Total NPL	233.00%	168.00%	570.00%	54.32%	123.00%	0	611.88%	1362.00%	0.00%	0.00%	724.00%	1.00%	0.00%	47.31%	0.00%	0.00%	0.00%	#REF!

Table No :46

NPL Status of Finance Companies

(Rs In Million)

S.N	Name of Finance Companies	2005-July(59)			2006-July (70)			2007-July (74)		
		2062 Ashad			2063 Ashadh			2064 Ashadh		
		Total Loan	Total NPA	% Of NPA	Total Loan	Total NPA	% Of NPA	Total Loan	Total NPA	% Of NPA
1	Nepal Housing Dev. Finance Co.	395.67	10.92	2.76	431.92	6.95	1.61	443.51	6.96	1.57
2	Nepal Finance & Savings Co. Ltd.	248.54	16.83	6.77	335.16	37.70	11.25	421.05	34.57	8.21
3	National Finance Co. Ltd.	492.43	45.65	9.27	509.69	47.10	9.24	549.29	21.48	3.91
4	Annapurna Finance Co. Ltd.	868.23	25.53	2.94	1025.73	50.26	4.90	1461.62	36.25	2.48
5	NIDC Capital Markets Limited	474.06	62.15	13.11	527.01	54.55	10.35	565.47	35.62	6.3
6	Nepal Share Markets & Finance Ltd.	1016.12	49.52	4.87	1106.52	56.54	5.11	1372.37	55.86	4.07
7	Peoples Finance Ltd.	356.29	11.23	3.15	529.33	8.58	1.62	564.52	11.52	2.04
8	Kathmandu Finance LTD.	80.00	17.78	22.23	250.66	19.40	7.74	284.15	16.45	5.79
9	Union Finance company Limited	352.79	27.60	7.82	419.74	12.89	3.07	586.71	5.10	0.87
10	Mercantile Finance Co. Ltd.	242.54	14.24	5.87	29.48	3.23	10.97	33.93	2.75	8.1
11	Narayeni Finance Ltd.	180.55	10.90	6.04	414.48	12.02	2.90	523.36	7.17	1.37
12	Paschimanchal Finance Co. Ltd.	438.80	25.10	5.72	614.62	107.74	17.53	668.03	60.99	9.13
13	Gorakha Finance Ltd.	585.27	27.81	4.75	265.23	8.35	3.15	291.01	14.35	4.93
14	Samjhana Finance Co. Ltd.*	192.22	6.50	3.38	206.92	10.30	4.98	230.60	18.79	8.15
15	Nepal Housing & Merch. Fin. Ltd.	535.91	68.33	12.75	718.27	52.58	7.32	801.15	59.85	7.47
16	Universal Finance Limited	438.80	25.54	5.82	437.54	37.54	8.58	595.27	20.72	3.48
17	Shri Investment & Fin. Co. Ltd.	369.50	20.26	5.48	590.94	12.06	2.04	698.72	10.90	1.56
18	Siddhartha Finance Ltd.	369.50	18.60	5.03	378.82	34.09	9.00	625.19	28.95	4.63
19	Goodwill Finance Co. Ltd.	543.68	14.26	2.62	341.79	46.38	13.57	348.01	22.66	6.51
20	Ace Finance company Ltd.	751.66	51.12	6.80	722.18	36.11	5.00	918.73	10.57	1.15
21	Himalayan Finan. & Savings Co. Ltd.	116.14	13.57	11.68	129.23	0.00	0.00	148.55	3.92	2.64
22	Yeti Finance Co. Ltd.	285.96	9.57	3.35	244.43	12.61	5.16	244.25	8.65	3.54
23	Investa Finance Ltd.	381.30	11.88	3.12	83.64	18.01	21.53	84.14	17.87	21.24
24	Lumbini Fin. & Leasing Co. Ltd.	215.80	19.45	9.01	756.12	108.73	14.38	812.61	101.25	12.46
25	Standard Finance Ltd.	678.62	31.33	4.62	484.08	8.76	1.81	636.83	14.84	2.33
26	Mahalaxmi Finance Ltd.	566.43	37.57	6.63	595.53	17.75	2.98	759.38	12.76	1.68
27	Bhajaratra Finance & Savings Co. Ltd.	151.63	14.16	9.34	164.46	7.66	4.66	197.89	5.32	2.69
28	Lalitpur Finance Co. Ltd.	566.42	29.79	5.26	781.13	27.73	3.55	825.89	42.78	5.18
29	Internl Leasing & Fina. Co. Ltd.	531.39	17.93	3.37	946.35	53.56	5.66	1239.68	50.46	4.07
30	United Finance Limited	543.34	7.14	1.31	588.11	10.59	1.80	815.97	8.32	1.02
31	Nepal Sri Lanka Merchant Bank LTD.	617.60	109.13	17.67	614.11	123.62	20.13	543.35	458.48	84.38
32	General Finance Ltd.	210.30	34.53	16.42	208.55	31.16	14.94	424.29	8.70	2.05
33	Merchant Finance Co. Ltd.	110.69	5.14	4.65	110.17	12.81	11.63	124.83	6.05	4.85
34	Alpic Everest Finance Ltd.	600.30	95.09	15.84	671.43	38.67	5.76	784.51	31.38	4
35	Nepal Merchant Banking & Fin. Ltd.	753.60	29.16	3.87	1004.45	46.71	4.65	1395.89	24.15	1.73
36	Navadurga Finance Co. Ltd.	162.90	8.80	5.40	176.20	11.77	6.68	256.41	4.36	1.7
37	Pokhara Finance Limited	660.40	41.94	6.35	710.66	34.25	4.82	825.56	35.09	4.25
38	Janaki Finance Co. Ltd.	376.50	27.90	7.41	412.26	23.95	5.81	457.17	35.16	7.69
39	Central Finance Co. Ltd.	297.10	11.41	3.84	421.05	6.99	1.66	497.81	8.16	1.64
40	Premier Finance Co. Ltd.	215.30	12.29	5.71	250.18	3.45	1.38	292.58	4.86	1.66
41	Arun Finance & Savings Co. Ltd.*	55.90	34.61	61.91	30.08	14.05	46.70	17.95	12.17	67.82
42	Multipur. Saving & Invest. Fin. Co. Ltd.	20.80	1.01	4.86	32.42	3.89	12.00	39.89	3.59	9
43	Butawal Finance Limited	506.50	37.23	7.35	541.91	14.14	2.61	568.93	15.76	2.77
44	Nepal Bangladesh Fin. & Leasing Co. Ltd.	207.90	64.35	30.95	193.77	65.63	33.87	275.42	83.62	30.36
45	Shrijana Finance Company	21.40	0.95	4.44	28.11	0.39	1.39	43.55	0.36	0.82
46	Om Finance Limited	363.80	4.95	1.36	456.57	5.30	1.16	650.45	5.33	0.82
47	Cosmic Merchant Bankg & Fin. Limited	516.70	311.21	60.23	617.63	22.67	3.67	461.63	22.39	4.85
48	World Merchant Banking & Fin. Limited	399.30	7.63	1.91	566.28	0.00	0.00	720.30	482.60	67
49	Capital Merchant Banking & Fin. Limited	429.50	7.39	1.72	754.97	11.17	1.48	1109.64	22.19	2
50	Crystal Finance Limited	392.80	30.09	7.66	398.30	0.00	0.00	430.75	14.04	3.26
51	Royal Merchant Banking & Finance	246.70	16.23	6.58	383.70	14.54	3.79	539.12	20.00	3.71
52	Guheshwori Merch.Banking & Fin. Co. Ltd.	192.60	3.72	1.93	223.99	0.00	0.00	371.72	6.47	1.74
53	Patan Finance Co. Ltd.	243.60	11.67	4.79	279.98	82.65	29.52	301.93	13.41	4.44
54	Kist Merchant Banking & Fin. Limited	337.53	0.00	0.00	665.46	585.60	0.80	1120.16	19.15	1.71
55	Fewa Finance Co. Ltd.	240.98	0.00	0.00	405.80	73.04	18.00	624.44	1.06	0.17
56	Everest Finance Co. Ltd.	90.90	1.62	1.78	137.67	2.67	1.94	177.78	8.73	4.91
57	Birgunj Finance Co. Ltd.	191.30	0.77	0.40	337.36	9.99	2.96	540.35	4.86	0.9
58	Prudensial Finance Co. Ltd.	81.10	0.00	0.00	128.05	0.04	0.03	309.16	0.71	0.75
59	Investment & Credit Finance Co. Ltd.	132.45	0.00	0.00	200.86	4.66	2.32	460.24	6.72	1.46
60	IME Bittiya Sanstha Limited				148.17	0.00	0.00	488.38	1.03	0.21
61	Sagamatha Merchant Banking & Finance LTD.				48.57	0.00	0.00	326.68	11.83	3.62
62	Shikhar Bittiya Sanstha Ltd.				43.97	0.00	0.00	164.90	2.19	1.33
63	Civil Merchant Bittiya Sanstha Limited.				23.01	0.00	0.00	176.63	0.00	0
64	Prabhu Bittiya Sanstha Limited.				0.00			288.05	0.58	0.2
65	Imperial Bittiya Sanstha Limited.				0.00			311.46	24.92	8
66	Kuber Bittiya Sanstha Limited.				0.00			256.46	0.00	0
67	Nepal Express Financial Institution Limited.				0.00			77.05	0.00	0
68	Vyali Bittiya Sanstha Limited.				0.00			70.34	11.25	16
69	Seti Bittiya Sanstha Limited.				0.00			40.67	0.00	0
70	Hama Bittiya Sanstha Limited.				0.00			139.67	0.00	0
71	Rilayabal Bittiya Sanstha Limited.							458.57	0.09	0.02
72	Lord budda financial Institution							82.22	0.00	0
73	Api Financial financial Institution Ltd.							20.91	0.00	0
74	Nameste Financial Institution Ltd.				0.00	0.00		0.00	0.00	0
	Total	21646.04	1651.03	7.63	25854.78	2163.60	8.37	35015.68	2159.09	6.17

* Figures in paranthesis show the number of Finance Companies.

Table No. 47
SOURCES AND USES OF FUNDS OF RURAL DEVELOPMENT BANKS
(AGGREGATE)

(Rs. in Lakh)

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

Table No 48
Sources & Uses of Fund Rural Development Banks
Mid-July 2007

(Rs. In Lakh)

	PUGBB 1	MGBB 2	PAGBB 3	MPGGB 4	SPGGB 5	TOTAL
1 CAPITAL FUND	704.0	632.0	650.0	800.0	598.0	3384.0
a. Paid-up Capital	600.0	600.0	600.0	600.0	585.0	2985.0
b. General Reserves	104.0	32.0	50.0	19.0	13.0	218.0
c. Share Premium	0.0	0.0		0.0		0.0
d. Retained Earning	0.0	0.0	0.0	0.0	0.0	0.0
e. Others Reserves	0.0	0.0		181.0	0.0	181.0
1. Ex.Eq.Fund	0.0		0.0	0.0	0.0	0.0
2. Other	0.0	0.0	0.0	181.0	0.0	181.0
2 BORROWINGS	5049.0	5155.0	4350.0	8468.0	4784.0	27806.0
a. NRB	694.0	0.0	0.0	282.0	0.0	976.0
b. "A"Class Licensed Institution	0.0	0.0		8079.0	0.0	8079.0
c. Foreign Banks and Fin. Ins.	0.0		0.0	0.0	0.0	0.0
d. Other Financial Ins.	4355.0	5155.0	4350.0	107.0	4784.0	18751.0
e. Bonds and Securities						0.0
3 DEPOSITS	1736.0	1258.0	1112.0	693.0	380.0	5179.0
a. Current	0.0	0.0	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	0.0	0.0	0.0
b. Savings	1708.0	1258.0	1112.0	678.0	380.0	5136.0
Domestic	1708.0	1258.0	1112.0	678.0	380.0	5136.0
Foreign	0.0	0.0	0.0	0.0	0.0	0.0
c. Fixed	0.0	0.0	0.0	15.0	0.0	15.0
Domestic	0.0	0.0	0.0	15.0	0.0	15.0
Foreign	0.0	0.0	0.0	0.0	0.0	0.0
d. Call Deposits	0.0	0.0	0.0	0.0	0.0	0.0
e. Others	28.0	0.0	0.0	0.0	0.0	28.0
4 Bills Payable	0.0	0.0	0.0	0.0	0.0	0.0
6 Other Liabilities	249.0	777.0	182.0	658.0	1282.0	3148.0
1. Sundry Creditors	0.0	0.0	0.0	10.0	0.0	10.0
2. Loan Loss Provision	0.0	492.0	0.0	279.0	0.0	771.0
3. Interest Suspense a/c	0.0	0.0	0.0	216.0	0.0	216.0
4. Others	249.0	285.0	182.0	153.0	1282.0	2151.0
	0.0			0.0		0.0
7 Reconciliation A/c	0.0	59.0	0.0	4.0	0.0	63.0
8 Profit & Loss A/c	0.0	0.0	0.0	75.0	0.0	75.0
TOTAL LIABILITIES	7738.0	7881.0	6294.0	10698.0	7044.0	39655.0
1 LIQUID FUNDS	600.0	464.0	490.0	265.0	156.0	1975.0
a. Cash Balance	26.0	67.0	52.0	17.0	19.0	181.0
Nepalese Notes & Coins	26.0	67.0	52.0	17.0	19.0	181.0
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0
b. Bank Balance	302.0	397.0	438.0	234.0	137.0	1508.0
1. In Nepal Rastra Bank	41.0	0.0	1.0	69.0	33.0	144.0
Domestic Currency	41.0	0.0	1.0	69.0	33.0	144.0
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0
2. "A"Class Licensed Institution	261.0	0.0	437.0	155.0	104.0	957.0
Domestic Currency	261.0	0.0	437.0	0.0	104.0	802.0
Foreign Currency	0.0		0.0	0.0	0.0	0.0
3. Other Financial Ins.	0.0	397.0	0.0	10.0	0.0	407.0
4. in Foreign banks	0.0	0.0	0.0	0.0	0.0	0.0
c. Money at Call	272.0	0.0	0.0	14.0	0.0	286.0
Domestic Currency	272.0	0.0		14.0	0.0	286.0
Foreign Currency	0.0	0.0		0.0	0.0	0.0
2 INVESTMENT IN SECURITIES	0.0	0.0	0.0	0.0	0.0	0.0
a. Govt. Securities	0.0	0.0	0.0	0.0	0.0	0.0
b. NRB Bond	0.0	0.0		0.0	0.0	0.0
c. Govt. Non-Fin. Ins.	0.0	0.0		0.0		0.0
d. Other Non-Fin Ins.	0.0	0.0		0.0		0.0
e. Non Residents		0.0		0.0		0.0
3 SHARE & OTHER INVESTMENT	8.0	3019.0	1577.0	7341.0	3473.0	15418.0
1.1 Non Residents	0.0	0.0		0.0		0.0
2. Others	8.0	3019.0	1577.0	7341.0	3473.0	15418.0
4 LOANS & ADVANCES	6943.0	3485.0	3916.0	1964.0	1402.0	17710.0
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0
b. Financial Institutions	0.0	0.0	0.0	0.0	0.0	0.0
c. Pvt. Sector	6943.0	3485.0	3916.0	1964.0	1402.0	17710.0
5 BILL PURCHED	0.0	0.0	0.0	0.0	0.0	0.0
a. Domestic Bills Purchased	0.0	0.0	0.0	0.0	0.0	0.0
b. Foreign Bills Purchased	0.0	0.0	0.0	0.0	0.0	0.0
c. Import Bills & Imports	0.0	0.0	0.0	0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BI	0.0	0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills	0.0	0.0	0.0	0.0	0.0	0.0
b. Against Foreign Bills	0.0	0.0	0.0	0.0	0.0	0.0
8 FIXED ASSETS	26.0	13.0	39.0	43.0	28.0	149.0
9 OTHER ASSETS	161.0	181.0	272.0	475.0	820.0	1909.0
a. Accrued Interests	0.0	0.0	0.0	291.0	0.0	291.0
Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0
Private Sector	0.0	0.0	0.0	291.0	0.0	291.0
c. Sundry Debtors	0.0	0.0	0.0	21.0	0.0	21.0
d. Cash In Transit	0.0	0.0	0.0	29.0	0.0	29.0
e. Others	161.0	181.0	272.0	134.0	820.0	1568.0
10 Expenses not Written off	0.0	0.0	0.0	0.0	0.0	0.0
11 Non Banking Assets	0.0	0.0	0.0	0.0	0.0	0.0
12 Reconciliation Account	0.0	0.0	0.0	0.0	0.0	0.0
13 Profit & Loss A/c	0.0	719.0	0.0	610.0	1165.0	2494.0
TOTAL ASSETS	7738.0	7881.0	6294.0	10698.0	7044.0	39655.0

PUGBB = Purbanchal Grameen Bikash Bank.

MGBB = Madhyamanchal Grameen Bikash Bank.

PAGBB = Paschimanchal Grameen Bikash Bank.

MPGGB = Madhya Paschimanchal Grameen Bikash Bank.

SPGGB = Sudur Pashimanchal Grameen Bikash Bank.

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

(Rs. in Lakh)

	SOURCES AND USES	Mid- July			
		2004	2005	2006	2007
1	CAPITAL FUND	3504.32	4358.42	5141	7801
	a. Paid-up Capital	2222.87	2497.46	2724	4772.0
	b. General Reserves	109.72	1001.13	1108	408.0
	c. Share Premium				0.0
	d. Retained Earning	125.96		409	512.0
	e. Others Reserves	1045.77	859.83	900	2109.0
	1. Ex.Eq.Fund				0.0
	2. Other			900	2109.0
2	BORROWINGS	12987.47	17265.85	30212	41636
	a. NRB	198.54	102.6	97	486.0
	b. "A"Class Licensed Institution	6068.78	6713.97	11496	25574.0
	c. Foreign Banks and Fin. Ins.			7909	12554.0
	d. Other Financial Ins.	6720.15	10449.28	10710	3022.0
	e. Bonds and Securities				0.0
3	DEPOSITS	2258.14	3090.46	4327	5852
	a. Current			0	0
	Domestic				0
	Foreign				0
	b. Savings			4327	5852.0
	Domestic			4327	5852.0
	Foreign				0
	c. Fixed			0	0
	Domestic	0	0		0
	Foreign				0
	d. Call Deposits				0
	e. Others	2258.14			0
4	Bills Payable			780	0
6	Other Liabilities	6875.91	9153.2	3194	7019
	1. Sundry Creditors	82.53	83.64	574	165.0
	2. Loan Loss Provision			801	1687.0
	3. Interest Suspense a/c			127	421.0
	4. Others	6793.38	9069.56	1692	4746.0
7	Reconciliation A/c			1361	193.0
8	Profit & Loss A/c	382.52	680.93	766	658.0
	TOTAL LIABILITIES	26008.36	34548.86	45781	63159
1	LIQUID FUNDS	3638.17	3595.28	10216	15753
	a. Cash Balance	34.71	31.26	30	42
	Nepalese Notes & Coins			30	42
	Foreign Currency				0
	b. Bank Balance	3603.46	3564.02	9539	14960
	1. In Nepal Rastra Bank	525.96	1069.43	1252	550
	Domestic Currency			515	270
	Foreign Currency			737	280
	2. "A"Class Licensed Institution	2588.5	2438.29	7359	10085
	Domestic Currency			7359	10085
	Foreign Currency				0
	3. Other Financial Ins.	489	56.3	928	4325
	4. in Foreign banks				0
	C. Money at Call			647	751
	Domestic Currency			647	751
	Foreign Currency				0
2	INVESTMENT IN SECURITIES	6508.82	1625	2700	570
	a. Govt. Securities	1625	1625	1625	570
	b. NRB Bond	0.3			
	c. Govt. Non-Fin. Ins.	4883.52		1075	
	d. Other Non-Fin Ins.				
	e. Non Residents				
3	SHARE & OTHER INVESTMENT	0	6929.9	2540	3986
	1.1 Non Residents				0
	2. Others	0		2540	3986
4	LOANS & ADVANCES	14637.2	20715.86	26865	40096
	a. Govt. Entp.			8799	
	i. Financial	0	0	8691	
	ii. Non-Finan.			108	
	b. Pvt. Sector	14637.2	20715.86	18066	40096
5	BILL PURCHED				
	a. Domestic Bills Purchased				
	b. Foreign Bills Purchased	0	0		
	c. Import Bills & Imports				
6	LOANS AGAINST COLLECTED BILLS				
	a. Against Domestic Bills			643	861
	b. Against Foreign Bills				
8	FIXED ASSETS			643	861
9	OTHER ASSETS	1224.17	1682.82	1460	1728
	a. Accrued Interests	40.48	67.88	249	878
	Govt. Entp.			78	60
	Private Sector			171	818
	c. Sundry Debtors	80.98	145.5	193	289
	d. Cash In Transit			8	
	e. Others	1102.71	1469.44	1010	561
10	Expenses not Written off			4	10
11	Non Banking Assets				
12	Reconciliation Account			1353	155
13	Profit & Loss A/c	0		0	0
	TOTAL ASSETS	26008.36	34548.86	45781	63159

Table No. 50
SOURCES AND USES OF FUND OF MICRO CREDIT DEVELOPMENT BANKS
Mid- July 2007

(Rs in Lakh)

	NIRDHAN	DIPROSE	CHHIMEK	RMDC	ANA KISAWABALAMBA	NERUDE	TOTAL	
	1	2	3	4	5	6	7	
1 CAPITAL FUND	1014.0	222.0	578.0	2893.0	2249.0	774.0	71.0	7801.0
a. Paid-up Capital	329.0	174.0	300.0	2500.0	1199.0	200.0	70.0	4772.0
b. General Reserves	53.0	26.0	66.0	113.0	7.0	143.0		408.0
c. Share Premium	0.0	0.0		0.0		0.0		0.0
d. Retained Earning	96.0	0.0	2.0	227.0	0.0	186.0	1.0	512.0
e. Others Reserves	536.0	22.0	210.0	53.0	1043.0	245.0	0.0	2109.0
1. Ex.Eq.Fund	0.0		0.0	0.0	0.0	0.0		0.0
2. Other	536.0	22.0	210.0	53.0	1043.0	245.0		2109.0
2 BORROWINGS	5363.0	2427.0	3253.0	15339.0	11311.0	3765.0	178.0	41636.0
a. NRB	82.0	166.0	87.0	0.0	151.0			486.0
b. "A"Class Licensed Institution	5281.0	2215.0	3156.0	1599.0	11160.0	2163.0		25574.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	12554.0	0.0	0.0		12554.0
d. Other Financial Ins.	0.0	46.0	10.0	1186.0	0.0	1602.0	178.0	3022.0
e. Bonds and Securities		0.0	0.0					0.0
3 DEPOSITS	1821.0	530.0	1060.0	0.0	323.0	2005.0	113.0	5852.0
a. Current	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Domestic	0.0		0.0	0.0	0.0	0.0		0.0
Foreign	0.0	0.0	0.0	0.0	0.0	0.0		0.0
b. Savings	1821.0	530.0	1060.0	0.0	323.0	2005.0	113.0	5852.0
Domestic	1821.0	530.0	1060.0	0.0	323.0	2005.0	113.0	5852.0
Foreign	0.0	0.0	0.0	0.0	0.0	0.0		0.0
c. Fixed	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0	0.0		0.0
Foreign	0.0	0.0	0.0	0.0	0.0	0.0		0.0
d. Call Deposits	0.0	0.0	0.0	0.0	0.0	0.0		0.0
e. Others	0.0	0.0	0.0	0.0	0.0	0.0		0.0
4 Bills Payable	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
6 Other Liabilities	771.0	163.0	97.0	4062.0	1465.0	452.0	9.0	7019.0
1. Sundry Creditors	58.0	17.0	0.0	20.0	0.0	70.0		165.0
2. Loan Loss Provision	407.0	106.0	51.0	454.0	524.0	137.0	8.0	1687.0
3. Interest Suspense a/c	66.0	0.0	0.0	0.0	351.0	4.0		421.0
4. Others	240.0	40.0	46.0	3588.0	590.0	241.0	1.0	4746.0
7 Reconciliation A/c	-1.0	0.0	0.0	0.0	0.0	40.0	154.0	193.0
8 Profit & Loss A/c	287.0	108.0	0.0	28.0	26.0	209.0	0.0	658.0
TOTAL LIABILITIES	9255.0	3450.0	4988.0	22322.0	15374.0	7245.0	525.0	63159.0
1 LIQUID FUNDS	1519.0	584.0	934.0	10687.0	461.0	1455.0	113.0	15753.0
a. Cash Balance	12.0	7.0	2.0	0.0	5.0	16.0	0.0	42.0
Nepalese Notes & Coins	12.0	7.0	2.0	0.0	5.0	16.0		42.0
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0		0.0
b. Bank Balance	756.0	577.0	932.0	10687.0	456.0	1439.0	113.0	14960.0
1. In Nepal Rastra Bank	58.0	0.0	0.0	394.0	0.0	31.0	67.0	550.0
Domestic Currency	58.0	0.0	0.0	114.0	0.0	31.0	67.0	270.0
Foreign Currency	0.0	0.0	0.0	280.0	0.0	0.0		280.0
2. "A"Class Licensed Institution	248.0	574.0	0.0	7559.0	456.0	1202.0	46.0	10085.0
Domestic Currency	248.0	574.0	0.0	7559.0	456.0	1202.0	46.0	10085.0
Foreign Currency	0.0		0.0	0.0	0.0	0.0		0.0
3. Other Financial Ins.	450.0	3.0	932.0	2734.0	0.0	206.0		4325.0
4. in Foreign banks	0.0	0.0	0.0	0.0	0.0	0.0		0.0
C.Money at Call	751	0	0	0	0	0		751.0
Domestic Currency	751.0	0.0		0.0	0.0	0.0		751.0
Foreign Currency	0.0	0.0		0.0	0.0			0.0
2 INVESTMENT IN SECURITIES	445	0	0	125	0	0	0	570.0
a. Govt.Securities	445.0	0.0	0.0	125.0	0.0	0.0		570.0
b. NRB Bond	0.0	0.0		0.0	0.0			0.0
c. Govt.Non-Fin. Ins.	0.0	0.0		0.0				0.0
d. Other Non-Fin Ins.	0.0	0.0		0.0				0.0
e. Non Residents	0.0	0.0		0.0				0.0
3 SHARE & OTHER INVESTMENT	166.0	675.0	1109.0	0.0	823.0	1213.0	0.0	3986.0
1.1 Non Residents	0.0	0.0		0.0		0.0		0.0
2.Others	166.0	675.0	1109.0	0.0	823.0	1213.0		3986.0
4 LOANS & ADVANCES	6100.0	2110.0	2750.0	11350.0	13270.0	4266.0	250.0	40096.0
a. Govt. Entp.	0	0	0	0	0	0	0	0.0
b. Financial Institutions	0.0	0.0	0.0	0.0	0.0	0.0		0.0
c. Pvt. Sector	6100.0	2110.0	2750.0	11350.0	13270.0	4266.0	250.0	40096.0
5 BILL PURCHED	0	0	0	0	0	0	0	0.0
a. Domestic Bills Purchased	0.0	0.0	0.0	0.0	0.0	0.0		0.0
b. Foreign Bills Purchased	0.0	0.0	0.0	0.0	0.0	0.0		0.0
c. Import Bills & Imports	0.0	0.0	0.0	0.0	0.0	0.0		0.0
6 LOANS AGAINST COLLECTED BI	0	0	0	0	0	0	0	0.0
a. Against Domestic Bills	0.0	0.0	0.0	0.0	0.0	0.0		0.0
b. Against Foreign Bills	0.0	0.0	0.0	0.0	0.0	0.0		0.0
8 FIXED ASSETS	679.0	21.0	93.0	0.0	31.0	31.0	6.0	861.0
9 OTHER ASSETS	343.0	60.0	97.0	160.0	788.0	280.0	0.0	1728.0
a. Accrued Interests	81	0	0	60	734	3	0	878.0
Govt. Entp.	0.0	0.0	0.0	60.0	0.0	0.0		60.0
Private Sector	81.0	0.0	0.0	0.0	734.0	3.0		818.0
c. Sundry Debtors	92.0	0.0	15.0	0.0	22.0	160.0		289.0
d. Cash In Transit	0.0	0.0	0.0	0.0	0.0	0.0		0.0
e. Others	170.0	60.0	82.0	100.0	32.0	117.0	0.0	561.0
10 Expenses not Written off	3.0	0.0	5.0	0.0	0.0	0.0	2.0	10.0
11 Non Banking Assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
12 Reconciliation Account	0.0	0.0	0.0	0.0	1.0	0.0	154.0	155.0
13 Profit & Loss A/c	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
TOTAL ASSETS	9255.0	3450.0	4988.0	22322.0	15374.0	7245.0	525.0	63159.0

1. NIRDHAN=NIRDHAN UTTHAN BANK LTD.
2. DIPROSC = DIPROSC DEVELOPMENT BANK
3. CHHIMEK=CHHIMEK DEVELOPMENT BANK LTD.
4. RMDC=RURAL MICROFINANCE DEVELOPEMENTCENTRE.

5 SANA KISAN = SANA KISAN DEVELOPMENT BANK LTD
6. SWABALAMBAN = SWABALAMBAN DEVELOPMENT BANK
7. NERUDE = NERUDE BITTYA SANSTHA LTD.

Table No. 51
SOURCES AND USES OF FUNDS OF SAVING & CREDIT CO-OPERATIVES SOCIETIES
(Licensed by NRB)
(AGGREGATE)

(Rs. in Thousand)

SOURCES AND USES	Mid- July						
	2001 (34)	2002 (34)	2003 (34)	2004 (21)	2005 (20)	2006(19)	2007(17)
1. CAPITAL FUND	204639	246929	272975	247185	266300	324797	345963
a. Paid-up Capital	169254	191786	218572	191665	203884	228,406	250,547
b. General Reseves	13953	21746	33521	31061	33971	40,588	47,943
c. Others Reserve	21432	33397	20882	24459	28445	55,803	56,905
2. DEPOSITS	1425233	1570725	1924544	1679794	1769008	2011613	2544682
a. Saving	653667	730286	971338	865316	976008	1,206,500	1,633,931
b. Fixed	654309	697208	802524	626773	576068	569,533	685,254
c. Other	117257	143231	150682	187705	216932	235,580	225,497
3. BORROWINGS	66755	58694	66442	41108	46190	70726	139707
a. NRB	493	418	417	0	0	-	
b. Commercial Banks	58877	56377	61285	36425	36200	45,603	67,558
c. ADB/N	0	0	0	0	0	-	
d. Others	7385	1899	4740	4683	9990	25,123	72,149
4. OTHERS	303328	413538	394588	432188	384737	407,312	481,113
5. P/L ACCOUNTS	25405	31989	-8128.6	-47750	-4623	62,831	69,497
TOTAL SOURCES OF FUNDS	2025360	2321875	2650420	2352525	2461612	2877279	3590394
1. LIQUID FUNDS	354409	448564	389055	413128	448652	493157	489726
a. Cash in Hand	143183	33289	41995	34004	35777	43559	41291
b. Bal. with NRB	6953	12299	28296	20090	20247	12809	45340
c. Bal. with Dom . Banks	204273	402976	318764	359034	392628	436789	403095
2. INVESTMENTS	180565	188796	251874	181491	142050	161525	177725
a. Govt. Securities	62361	56487	48212	40874	32657	32657	3897
b. NRB Bond	18777	26200	54500	86800	87300	50000	
c. Others	99427	106109	149162	53817	22093	78868	173828
3. LOANS & ADVANCES	1221221	1313597	1463248	1310660	1440717	1665422	2229810
a. Commercial Loan	627039	659736	609285	547579	634969	741172	914245
b. Production Loan	103388	142115	64539	40114	73020	32794	38102
c. Loan against onFDR & Secu.	53529	52009	49617	70424	73330	84995	105274
d. Others	437265	459737	739807	652543	659398	806461	1172189
4. OTHERS	250663	343762	532100	447247	430193	557175	693133
5. P/L ACCOUNTS	18502	27156	14143	0	0	0	0
TOTAL USES OF FUNDS	2025360	2321875	2650420	2352525	2461612	2877279	3590394

*Figures in Paranthesis Show the number of Cooperatives.

Table No. 52
SOURCES AND USES OF FUNDS OF SAVING & CREDIT CO-OPERATIVE SOCIETIES
(Licensed by NRB)
 Mid-July, 2007 (Asadh, 2064)

(Rs. In Thousand)

SOURCES AND USES	Naba-jiban	Sagun	NCFSO	Sahara	Binda-Basini	Mahila	Bahoo-Uddesya	Raj-Shree	Sah-Bittiya	Mana Kamana	BCFSL	Vyccu	Amara-wati	Kisan	Himalay	Star	Upakar Saving	Total
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	
1 CAPITAL FUNDS	24,597	17,243	27,665	37,198	18,900	19,393	19,438	34,329	9,285	9,720	9,039	11,241	26,862	4,275	70,624	3,805	11,781	355,395
a. Paid up Capital	16,975	11,858	21,977	29,245	13,833	12,560	18,967	29,375	7,957	8,050	6,286	4,608	7,501	3,993	44,328	3,805	9,229	250,547
b. General Reserves	3,812	2,404	3,134	3,993	1,743	6,833	244	3,032	929	420	833	3,137	671	143	15,782	-	833	47,943
c. Other Reserves	3,810	2,981	2,554	3,960	3,324	-	227	1,922	399	1,250	1,920	3,496	18,690	139	10,514	-	1,719	56,905
2 DEPOSITS	281,358	125,223	215,457	322,100	104,090	148,273	167,659	403,259	80,982	111,085	37,174	62,080	108,176	27,035	292,323	27,603	30,805	2,544,682
a. Saving	239,995	73,293	101,455	105,125	73,870	129,812	103,133	403,259	49,930	53,049	20,050	51,560	5,708	24,128	145,663	27,603	26,298	1,633,931
b. Fixed	41,363	51,930	114,002	20,962	30,220	18,461	64,526	-	11,363	57,916	7,449	10,520	102,468	2,907	146,660	-	4,507	685,254
c. Others	-	-	-	196,013	-	-	-	-	19,689	120	9,675	-	-	-	-	-	-	225,497
3 BORROWINGS	-	-	40,384	-	-	59,835	-	-	-	29,506	-	-	-	523	-	2,000	7,459	139,707
a. NRB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Commercial Banks	-	-	40,384	-	-	-	-	-	-	17,715	-	-	-	-	-	2,000	7,459	67,558
c. ADB/N	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Other Financial Institutions	-	-	-	-	-	59,835	-	-	-	11,791	-	-	-	523	-	-	-	72,149
4 OTHERS LIABILITIES	85,039	60,995	15,898	64,388	7,832	24,240	19,587	88,487	41,709	8,433	12,333	4,959	11,207	1,973	29,188	3,940	905	481,113
5/P/L Account	19,585	1,794	6,097	5,140	-	7,071	-	-	-	13,652	322	-	-	628	-	-	-	69,497
TOTAL SOURCES OF FUNDS	410,579	205,255	305,501	428,826	130,822	258,812	206,684	526,075	131,976	172,396	58,868	78,280	146,245	34,434	401,876	42,815	50,950	3,590,394
TOTAL USES OF FUNDS	410,579	205,255	305,501	428,826	130,822	258,812	206,684	526,075	131,976	172,396	58,868	78,280	146,245	34,434	401,876	42,815	50,950	3,590,394
6 LIQUID FUNDS	95,943	74,993	21,715	61,065	25,047	82,351	12,081	-	17,225	8,524	10,248	9,342	12,197	6,001	43,958	3,669	5,367	489,726
a. Cash in Hand	4,199	778	4,389	12,759	1,597	1,015	3,759	-	3,440	744	989	1,061	330	2,630	1,061	538	2,002	41,291
b. Bal.with NRB	570	700	1,518	1,800	23,450	505	-	-	13,785	-	300	350	600	-	1,511	100	151	45,340
c. Bal.with Dom. Bank	91,174	73,515	15,808	46,506	-	80,831	8,322	-	-	7,780	8,959	7,931	11,267	3,371	41,386	3,031	3,214	403,095
7 INVESTMENTS	623	177	99,267	10,101	106	-	1,092	501	6,481	51	2,101	693	10	10	56,069	22	421	177,725
a. Govt. Securities	-	-	2,500	-	-	-	-	-	-	-	-	-	-	-	1,375	22	-	3,897
b. NRB Bond/Fixed Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Others	623	177	96,767	10,101	106	-	1,092	501	6,481	51	2,101	693	10	10	54,694	-	421	173,828
8 LOANS & ADVANCES	206,832	78,495	144,253	306,755	103,178	143,029	184,370	288,192	84,941	153,999	38,672	65,408	75,460	26,441	255,932	29,369	44,484	2,229,810
a. Commercial Loan	109,134	11,214	29,706	258,777	67,799	14,122	127,191	162,584	21,784	14,041	9,310	-	6,014	19,782	29,437	16,617	16,733	914,245
b. Production Loan	16,526	792	2,385	-	3,430	-	-	-	4,253	-	1,146	-	639	494	-	1,450	6,987	38,102
c. Loan on FDR & Secu.	2,949	1,449	2,335	21,622	1,410	110	5,276	62,520	242	2,585	30	-	1,287	344	2,425	690	-	105,274
d. Others	78,223	65,040	109,827	26,356	33,969	125,367	51,903	63,088	58,662	137,373	28,186	65,408	67,520	5,821	224,070	10,612	20,764	1,172,189
9 OTHERS ASSETS	107,181	51,590	40,266	50,905	2,491	33,432	9,141	237,382	23,329	9,822	7,847	2,837	58,578	1,982	45,917	9,755	678	693,133

Data as of Mid-April 2006

- 1 Nabajiban Co-operative Society Ltd.
 2 Sagun Co-operative Society Ltd.
 3 Nepal Co-operative Finance Society Ltd.
 4 The Sahara Loan, Saving & Investment Soci
 5 Bindabashini Saving Fund Co-operative Society Ltd.

- 6 Mahila Co-operatives Society Ltd.
 7 Nepal Bahoodeshiya Saving & Loan
 8 Raj Shree Saving & Investment Co-
 9 Sahakari Bittiya Bikas Sanstha Ltd.

- 10 Manakamana Finance Co-op. Society
 11 Bhery Co-operative Finance Society I
 12 Vyccu Saving and Credit Co-operativ
 13 Amarwati Bahoodeshya Sahakari Sai
 14 Kisan Bahoodeshya Sahakari Sanstha

- 15 Himalaya Co-operative Finance Ltd.
 16 Shree Star Bahoodeshya Saving and Credit Co-operata Kisan Bikas Bank on B.S.2060.1
 17 Welfare Saving Fund and Credit Co-operative Society Ltd.

Table No. 53
SOURCES AND USES OF FUNDS OF MICRO FINANCE NGOS
 Mid -July-2007 (2064 Asadh)

(Amount in Thousand)

	1	2	3	4	5	6	7	8 @	9	10 #	11 &	12	13	14 &	15	16 &	17 &	18	19	20	21	22	23 \$
1 Funds and Reserves	18036	-	443	110	1574	0	-	0	100	-	111	0	0	127	519	1146	0	1462	0		438	0	
2 Staff Fund	257	396	0	1605	148	0	12605	0	0	0	0	234	0	0	0	0	0	0	312		1874	1991	
2.1 Staff Welfare Fund	257	0	-	-	136	-	-	0	-	-	-	17	-	-	-	-	-	-	181		-	-	
2.2 Staff Provident Fund		396	-	-	12	-	-	-	-	-	-	66	-	-	-	-	-	-	7		-	-	
2.3 Others	0	-	-	1605	0	-	12605	-	-	-	-	151	-	-	-	-	-	0	124		1874	1991	
3 Savings and Deposits					10112	1632			345														
4 Borrowings	88435	112667	0	2816	23876	5120	88964	0	692	1065	0	10405	5537	1000	13677	1028	872	16895	75678		736	110	0
4.1 Domestic	86084	111166	0	2816	23876	0	88964	0	692	1065	0	10405	5537	1000	13677	1000	872	16895	75678		736	110	
(a) CSD	-	0	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	0	0		0	
(b) Dom. Bank	10000	111166	-	-	-	-	-	-	-	-	-	-	-	1000	10000	-	477	0	0		736		
(C) Dev. Banks	-	-	-	0	23876	-	-	-	0	-	-	-	-	-	-	-	-	0	75182		-	-	
(d) Financial Institutions	76084	-	0	2816	-	0	65000	-	0	1065	0	10405	5537	-	3677	-	-	15395	496		0	0	
(e) Social Institutions	0	-	-	-	-	-	-	-	0	-	-	0	-	-	-	-	384	1500	-		0	0	
(f) Others	-	-	-	0	0	0	23964	-	692	-	-	0	0	0	0	0	11	0	0		0	110	
4.2 Foreign Institutions	2351	1501	0	0	0	5120	0	0	0	0	0	0	0	0	0	1028	0	0	0		0	0	
(a) Financial Institutions	896	0	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-		-	-	
(b) Social Institutions	1455	1501	-	-	-	5120	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	
(C) Others	0	0	-	-	0	-	-	-	-	-	-	0	-	-	-	1028	-	-	-		0	-	
5 Risk Bearing Fund	3031	429	16	87	1231	53	757	145	0	-	36	395	81	-	154	125	-	583	2473		22		
6 Others Liabilities	37294	8323	889	798	4171	48	748	137	128	0	2	3636	3296	58	6107	4839	102	11840	35238		1175	0	
(a) Sundry Debtors	112	109	726	0	2767	48	48	137	0	-	2	0	3018	15	5444	0	32	11242	38		0	-	
(b) Others	37182	8214	163	798	1404		700		128			3636	278	43	663	4839	70	598	35200		1175	0	
7 P/L Account	22845	8886	252	0	6562	0	4433	-	56	1078	-3	1265	250	-582	0	922	98	91	493		0	799	
Total Sources of Funds	169898	130701	1600	5416	47674	6853	107507	282	1321	2143	146	15935	9164	603	20457	8060	1072	30871	114194		4245	2900	
Total Uses of Funds	169898	130701	1600	5416	47674	6853	107507	282	1321	2143	146	15935	9164	603	20457	8060	1072	30871	114194		4245	2900	
1 Cash in Hand	374	34	32	56	31	34	12	-	44	-	17	11	359	35	20	5	-	46	187		1		
2 Bal. With Dom. Banks	30937	100766	271	662	3473	1690	67774	4	129	2	88	2120	196	-	716	2047	95	1490	5777		329	50	
3 Micro Credit	93808	20816	1015	4378	37850	4943	37856	-	1050	1065	0	12310	8420	471	8118	3668	679	29164	104543		1777	2576	
4 Govt. Bond	0	0	-	-	173	-	-	-	-	-	-	-	0	-	10000	-	0	-	-		-	0	
5 Fixed Assets	9077	166	78	221	572	0	1040	148	70	1076	29	96		22	290	301	68	150	2347		2130	0	
5.1 Land and Building	2650	-	-	177	340		700	-	-	800	-	-			-	-	-	-	1203		1990	-	
5.2 Furniture and Fixtures	387	124	22	7	162		74	46	0	52	-	96		22	290	73	34	0	354		134	-	
5.3 Vehicles	2726	32	3	-	59		191	-	0	87	-	-		-	-	2	-	0	216		-	-	
5.4 Computer and Office equip.	3314	10	53	37	11		75	102	70	137	29	0		-	-	226	34	150	574		6	0	
6 Others	35702	8919	204	99	5575	186	825	130	28	0	12	1398	189	75	1313	2039	230	21	1340		8	274	
6.1 Interest Receivable	-	0	16	-	0		546	-	-	-	-	0			-	-	-	-	-		-	-	
6.2 Stationary Stock	330	21	-	0	206		61	-	-	-	-	121		13	46	-	-	0	176		8	-	
6.3 Staff Loan	139	224	0	0	28		218	-	-	-	-	184	0	0	426	1021	7	-	0		-	-	
6.4 Sundry Debtors	882	1614	20	0	154	8	0	130	28	-	-	5	189	62	0	973	198	0	207		0	-	
6.5 Others	34351	7060	168	99	5187	178	0	-	0	-	12	1088		-	841	45	25	21	957		0	274	

Figure of Mid-July 2002 * Figure of Mid-July, 2003 & Figure of mid-April , 2003 ^ Figure of Mid-July, 2004 @ Figure of Mid-October, 2004 \$Figure of Mid-january, 2005

24. Women's Self-Reliant Society 7. Community Women Development Centre, Saptari 13. Dhaulagiri Community Resources Dev. Centre 19. Jeevan Bikas Samaj, Morang

25. Women Development Centre of Nepal, Lalitpur 8. Grameen Jagaran Manch (Program Co-ordination Office), Baglung 14. Nepal Environment & Pollution Eradication UNESCO Nepal Gangabu 20. Women Development and Child Care Foundation, Saptari

26. Bhagawan Youth Club, Alapot, Ktm. 9. Rural Awareness Forum, Baglung. 15. SOLVE (Society of Local Volunteers Efforts), Dhankuta 21. Mahila Aadarsha Sewa Center, Kathmandu

27. Creative Women Environment Development Association, Kath. 10. Sarbodaya Grameen Bikas Sangh, Saptari 16. Women Enterprises Association of Nepal 22. Patan Business & Professional Women , Pulchowk, Lalitpur.

28. Srijana Community Development Center, Siraha 11. People Awareness Forum, Rasuwa 17. Center for Woman's Right & Development, Kathmandu 23. Women Development Centre, Chitwan.

29. Shreejana Development Center, Kaski 12. Rastriya Shaichik Tatha Samajik Bikas Sanstha, Parbat 18. Manushi , Gyaneshwar, Kathmandu

Table NO.54
List of Class B Licensed Financial Institution (Development Banks)
Mid-JULY,2007

	Names	Operation Date (A.D.)	Head Office	Telephone No.:	Fax No.
1	Nepal Industrial Development Corporation	1959/06/15	Durbar Marg, Kathmandu	4227220/4222560	4227428
2	Nepal Development Bank	1999/01/31	Kamaladi, Kathmandu	4245740	4245753
3	Uddyam Development Bank	1999/02/22	Tandi, Chitawan	056-560380	056-523086
4	Malika Development Bank	1998/12/27	Dhangadhi, Kailali	091-524800	091-524800
5	Siddhartha Development Bank	1998/08/20	Butawal-11, Rupandehi	071-545543/546502	071-550457
6	Development Credit Bank Ltd.	2001/01/23	Kamaladi, Kathmandu	4231120/4221420	4231469
7	United Development Banks Ltd.	2001/05/06	Jeetpur, Bara	053-520593	053-520920
8	Nepal cottage and Small Ind. Dev. Banks	2001/01/19	Heritage Plaza, Kathmandu	4268719/20	4269308
9	Narayani Ind.Development Bank.	2001/10/17	Ratna Nagar-1, Chitawan	056-561258	056-528516
10	Pashimanchal Bikas Bank	2003/3/2	Butawal-8, Rupandehi	071-549899	071-549901
11	Sahayogi Bikas Bank	2003/10/21	Murali chowk-4, Janakpurdham	041-525971/72	41-525971
12	Pashupati Bikash Bank	2004/01/01	Banepa, Kavre	011-660385/84	011-660383
13	Karnali Bikash Bank	2004/02/18	Nepalgunj, Banke	081-526014/15	081-526044
14	Triveni Development Bank Limited	2004/07/26	Bharatpur, Chitawan	056-528831	056-522992
15	Annapurna Development Bank Limited	2004/08/23	Banepa, Kavre	011-660480	011-660481
16	Bhrikuti Bikas Bank Limited	2004/08/19	Shankar Nagar, Butawal	071-562436	071-562437
17	Shubhechchha Bikas Bank Limited	2004/09/14	Narayangadh, Chitawan	056-526014/15	056-526044
18	Bageshowri Bikas Bank Limited	2004/10/19	Dhambojhi chowk, Nepalgunj	081-526254	081-52634
19	Sanima Bikas Bittiya Sanstha	2004/11/26	Nagpokhari, Kathmandu	442897/80	4428969
20	Gaurishankar Bikas Bittiya Sanstha	2004/11/19	Kawasoti, Nawalparasi	78-540040	78-540469
21	Gorkha Bikas Bank Limited	2004/12/01	Putalisadak, Kathmandu	4255650	4-242829
22	Gandaki Development Financial Institute	2005/01/19	New Road, Pokhara	061-540466	061-541255
23	Infrastructure Development Financial Institute	2005/04/29	Banepa, Kavre	011-660542/43	011-660552
24	Business Development Financial Institute	2005/05/10	New Road, Pokhara	061-540725	061-540724
25	Biratnaxmi Financial Institute Limited	2005/05/11	Biratnagar, Morang	021-538051/52	021-538218
26	Excel Credit and Commercial Bittya sanstha	2005/07/21	Anarmani, Birtamod, Jhapa	023-543564	023-543563
27	Merchat Bikas Bittiya Sanstha Ltd.	2005/09/15	Tribhuvannagar, Ghorahi, Dang	082-560732	082-560907
28	Himchuli Bikas Bittiya Sanstha Ltd.	2005/11/07	Mahendrapool, Pokhara	061-542300/400	061-542333
29	Arniko Bikas Bittiya Sanstha Ltd.	2006/07/06	Dhulekhel, Kavrepalanchwok	011-490193, 490195	011-490195
30	Nepal Development and Employment Promotion Bank Ltd.	2006/07/17	Kamaladi, Kathmandu	4242272	4251653
31	Clean Energy Development Bank Ltd.	2006/09/06	Sitapaila, Kathmandu	4671444, 4671666	4277013
32	Mitery Bikas Bittiya Sanstha Ltd.	2006/10/13	Mahendrapath-5, Dharan	025-531317	025-531354
33	Tinau Bikas Bittiya Sanstha Ltd.	2006/10/13	Sangampath, Butwol	071-541055	071-546287
34	Gaindakot Bikas Bittiya Sanstha Ltd.	2006/12/18	Navalparasi, Gaindakot	056-501850	056-501838
35	Muktinath Bikas Bank Ltd.	2006/12/18	Putalibazar, Syanja	063-420564	063-420547
36	Sewa Bikas Bank Ltd.	2007/2/25	Butawal	071-546993 / 94	071-542694
37	Kankai Bikas Bank Ltd.	2007/5/4	Damak, Jhapa	023-584749	023-584610
38	Public Development financial Institution Ltd.	2007/6/7	Birjunj, Parsa	051-527822 / 33	051-527866

Contd.....

List of Class C Licensed Financial Institution (Finance Company)
Mid-JULY,2007

	Names	Operation Date (A.D.)	Head Office	Telephone No.	Fax No.
1	Nepal Housing Development Finance Co.Ltd.	8/3/1992	Naya Baneshwor, Kathmandu	4780259	4782753
2	Nepal Finance and Savings Co.Ltd.	1993/01/06	Kamaladi, Kathmandu	4220031	4241237
3	NIDC Capital Markets Ltd.	1993/03/11	Kamaladi, Kathmandu	4423219	4423401
4	National Finance Co.Ltd.	1993/05/07	Pako Newroad, Kathmandu	4228380	4222920
5	Annapurna Finance Co.Ltd.	1993/09/30	Chiplehunga, Pokhara	061-522671	061-525797
6	Nepal Share Markets Ltd.	1993/10/19	Ramshahapath, Kathmandu	4252332	4248845
7	Peoples Finance Ltd.	1993/04/15	Tripureshwor, Kathmandu	4260991	4262405
8	Himalaya Finance & Savings Co.Ltd.	1993/11/11	Sundhara, Kathmandu	4250172/4259376	4273884
9	United Finance and Leasing Co.	1996/1/25	Kamaladi, Kathmandu	4240779/813	4246551
10	Union Finance Co. Ltd.	12/12/1995	Durbarmarg, Kathmandu	4241648/49	4241645
11	Mercentile Finance Co. Ltd.	1994/11/10	Adarshnagar, Birgunj	051-522274	051-521673
12	Kathmandu Finance Ltd.	1994/11/10	Putalisadak, Kathmandu	430506/27	4421506
13	Inbesta Finance Ltd.	1995/07/17	Adarshnagar, Birgunj	051-526214	51-521178
14	Narayani Finance Ltd.	1995/03/08	Narayangadh, Chitwan	056-520313/45	056-522230
15	Gorkha Finance Ltd.	1995/03/12	Kantipath, Kathmandu	4220337	4258239
16	Nepal Housing & Merchant Finance Co.Ltd.	1995/04/11	Dillibazar, Kathmandu	4430838	4416849
17	Paschimanchal Finance Co.Ltd.	1995/04/09	P.B.No.11, Butawal	071-541649	071-541924
18	Universal Finance & Capital Markets.	1995/04/27	Kantipath, Kathmandu	4240998	4245895
19	Samjhana Finance Co. Ltd.	1995/05/03	Banepa, Kavre	011-664561	011-661207
20	Goodwill Finance & Investment Co. Ltd.	1995/05/16	Dillibazar, Kathmandu	4422878	4416052
21	Shree Investment & Finance Co. Ltd.	1995/06/01	Dillibazar, Kathmandu	442616/4415344	4421779
22	Siddhartha Finance Co. Ltd.	1995/05/25	Siddharthanagar, Bhairahawa	071-521478	071-523272
23	Lumbini Finance & Leasing Co. Ltd.	1995/06/26	Thamel, Kathmandu	4423443	4425655
24	Yeti Finance Co. Ltd.	1995/07/23	Bank Road, Hetauda	057-520822/521842	057-521842
25	Standard Finance Ltd.	1995/07/23	Pautalisadak, Kathmandu	4244504	4226529
26	ACE Finance Co. Ltd.	1995/08/15	Kantipath, Kathmandu	4249396	4249477
27	International Leasing & Finance Co. Ltd.	1995/10/31	Naya Baneshwor, Kathmandu	4782010	4782267
28	Mahalaxmi Finance Co. Ltd.	1995/11/26	Birgunj	051-523271/529143	051-524341
29	Lalitpur Finance Co. Ltd.	1995/12/12	Lalitpur	5523850/5536598	5531916
30	Merchant Finance Co. Ltd.	1996/01/02	Kathmandu	4421244/4246402	4246403
31	Bhajaratna Finance & Saving Co. Ltd.	1996/01/09	Kantipath, Kathmandu	4249534	4261316
32	General Finance Ltd.	1996/02/02	Chabahil, Kathmandu	484753	4484753
33	Nepal Shreelanka Merchant Bank Ltd.	1996/02/04	Kamaladi, Kathmandu	4440300	4441034
34	Alpic Everest Finance Ltd.	1996/07/16	Baghbazar, Kathmandu	4266936	4241605
35	Nepal Merchant Banking & Finance Ltd.	1996/11/26	Durbarmarg, Kathmandu	4246160	4246156
36	Nava Durga Finance Co.Ltd.	1997/02/09	Itachhe, Bhaktapur	6612999	6611999
37	Pokhara Finance Ltd.	1997/03/16	Gairapatan, Pokhara	61-531145	061-531610
38	Janaki Finance Ltd.	1997/03/07	Janakpurdham, Dhanusha	041-521586/523339	041-523340
39	Central Finance Co. Ltd.	1997/04/14	Kupondole, Lalitpur	5522289/5521402	5523526
40	Premier Finance Co. Ltd.	1997/05/08	Manbhavan, Lalitpur	5550412	5550412
41	Arun Finance & Saving Co. Ltd.	1997/08/17	Putalibazar, Dharan	025-23185	025-524450
42	Multipurpose Saving & Investment Finance Co. Ltd	1998/3/25	Saptari, Rajbiraj	031-521170	031-521980
43	Butwal Finance Co. Ltd.	1998/06/21	Butawal, Rupendehi	071-44288/44888	7148711
44	Nepal Bangladesh Finance & Leasing Co. Ltd.	1999/04/18	Main Road, Biratnagar	021-530972/973	021-521851
45	Shrijana Finance Ltd.	1999/12/14	Siraha, Lahan	033-560769	033-560769
46	Om Finance Ltd.	9/17/2000	New Road, Pokhara-9	061-532600/700	061-532800
47	Cosmic Merchant Banking & Finance Ltd.	2000/11/20	Lal Durbar Marg, Kathmandu	4223154/78	4232678
48	World Merchant Banking & Finance Ltd.	2001/08/10	Main Road, Hetauda	057-521129	057-523229
49	Capital Merchant Banking & Finance Ltd.	2002/02/01	Battisputali, Kathmandu	4471458	4496321
50	Crystal Finance Ltd.	2002/02/13	Bag Durbar, Kathmandu	4218269/270/271	4219058
51	Royal Merchant Banking & Finance Ltd.	2002/02/14	Durbarmarg, Kathmandu	4242900	4231349
52	Guheshworil Merchant Banking & Finance Ltd.	2002/06/13	Jawalakel, Lalitpur	5521506	5536169
53	Patan Finance Ltd.	6/23/2002	Man Bhawan, Lalitpur	5539475	5544206
54	Kist Merchant Banking & Finance Ltd.	2003/02/21	Kamalpokhari, Kathmandu	4444463/4435463	4444838
55	Fewa Finance Ltd.	2003/04/30	Pokhara, Chiplehunga	061-538300/400	061-538738
56	Everest Finance Co. Ltd.	2003/07/02	Siddharthanagar, Bhairahawa	071-526507	071-526508
57	Birgunj Finance Ltd.	9/28/2003	Adarshnagar, Birgunj	051-523468	51530764
58	Prudential Merchant Banking & Finance Ltd	2003/06/06	Dillibazar, Kathmandu	4445988	4446453
59	Investment Credit and Finance Co. Ltd.	2003/06/15	Bhatbhateni, Kathmandu	4425292	4425294
60	IME Financial Institution	2005/08/01	Kantipath, Kathmandu	4239170/71	4218083
61	Sagarmatha Merchant Banking and Finance Co. Ltd	2005/08/29	Lalitpur, Maanvawan	5547841/5535158	5535419
62	Shikhar Bittiya Sanstha Ltd.	2005/09/15	Kathmandu, Thapathali	4239290/9291	4239289
63	Civil Merchant Bittiya sanstha Ltd.	2005/09/18	Kathmandu, Kuleshwor	4289524/596	4289524
64	Prabhut Bittiya sanstha Ltd.	2006/02/16	Kathmandu, Kantipath	254580/81	4262315
65	Imperial Bittiya sanstha Ltd.	2006/03/08	Kathmandu, Putalisadak	4432373/4427923	4435314
66	Kuber Bittiya sanstha Ltd.	2006/03/24	Kathmandu, Putalisadak	4239797/98	4439796
67	Nepal Express Financial Institutions Ltd.	2006/05/04	Rupandehi, Butawal	071-560769	071-541683
68	Valley Bittiya sanstha Ltd.	2006/05/11	Kathmandu, Maharajganj	4374001	4376911
69	Seti Bittiya sanstha Ltd.	2006/06/07	Kailaly, Tikapur	091-560950	091-560966
70	Hama Bittiya sanstha Ltd.	2006/06/16	Kathmandu, Tripureshwor	4249503	4261148
71	Reliable Investment Bittiya sanstha Ltd.	2006/09/06	Kathmandu, Bagdurbar, Sundhara	4218927, 4218989	4218997
72	Loard Buddha Financial Institutions Ltd.	2006/11/19	Kathmandu, Newroad	4212770, 4212870	4216825
73	Api financial Institution	2007/4/25	Lekhanath Chock, Kaski	061-561667	061-561668
74	Nameste Bittiya Sanstha Limited.	2007/7/7	Ghorai, Dang	082-561659	082-561559

Contd.....

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

	Names	Operation Date (A.D.)	Head Office	Telephone No.	Fax No.
1	Purbanchal Grameen Bikas Bank	1993/03/28	Biratnagar, Morang	021-529817/522740	021-524259
2	Sudur 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	Nepalgunj, Banke	081-522011	081-522024
5	Madhymanchall Grameen Bikas Bank	1996/07/08	Janakpur, Dhanusha	041-520785/521642	041-521642
6	Nirdhan Utthan Bank	1999/04/13	Rupandehi, Bhairahawa	071-523764/68	071-521647
7	Rural Microfinance Development Centre	1996/12/06	Putalisadak, Kathmandu	4268020	4247702
8	Deprosc Development Bank	2001/07/03	Narayanghat, Chitwan	056-561183/4261354	056-561183
9	Chhimek Development Banks	2001/12/10	Makawanpur, Hetauda -4	057-521574	057-522460
10	Shawalamban Development Banks Ltd	2002/02/22	Janakpur, Dhanusha	41-524342	041-525748
11	Sana Kisan Vikas Banks	2002/03/11	Bijulibazar, Kathmandu	4781032	4783930
12	Nerude Bitiya Sanstha Limited.	2007/06/07	Biratnagar, Morang	021-5245560	021-531087

LIST OF COOPERATIVES (NON CLASIFIED)

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

Contd.....

LIST OF NON GOVERNMENT ORGANIZATION (NON CLASIFIED)

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

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