

BANKING & FINANCIAL STATISTICS

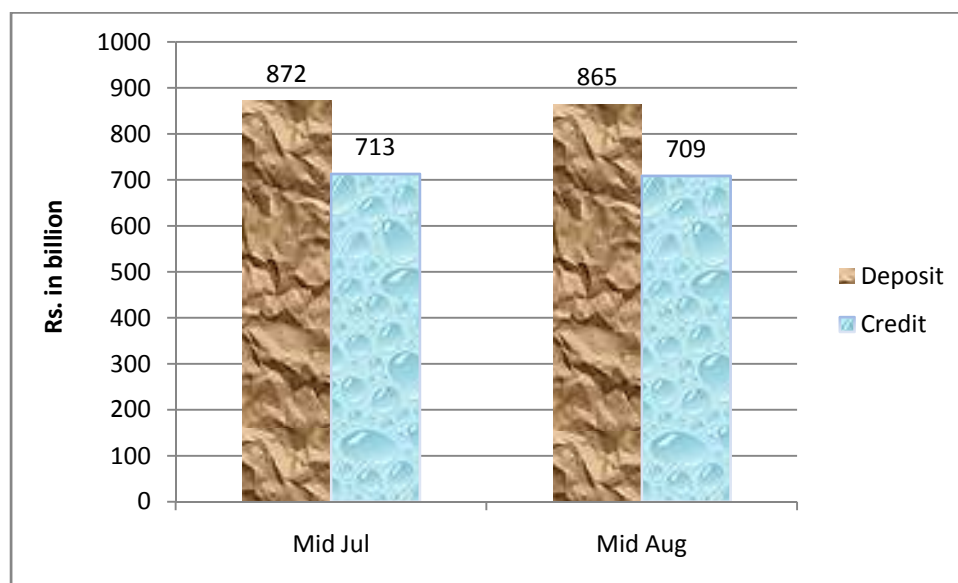
Monthly



NEPAL RASTRA BANK

Bank & Financial Institution Regulation Department

Statistics Division



2068 Shrawan
(Mid Aug, 2011)

(Provisional)

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Explanatory Notes

- 1 **"Banking and Financial Statistics, Monthly"** contains statistical information of NRB licensed Banks and Financial Institutions (BFIs).
- 2 Blank spaces in the headings and sub-headings indicate the unavailability of data or nil in transactions or not submitted in prescribed format.
- 3 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

- 4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro -Credits	Total
Data available , out of total number	31	87	78	12	208
Total Number of Licensed BFIs	31	87	79	21	218

- 5 All the amount in this statistics are in million of rupees.
- 6 Statistic Figures are subject to change upon receipt of data from missing BFIs.
- 7 Short Names of BFIs are used in notification and their full names have been provided in the last page (List of Bank & Financial Institutions).

Sources & Uses of Funds of Bank & Financial Institutions (Aggregate)

Rs in million

SOURCES OF FUNDS	Mid-July			Mid-Aug	Percentage change		
	2009	2010	2011	2011	Column	Column	Column
	1	2	3	4	2/1	3/2	4/3
1 CAPITAL FUND	52,205.4	77,657.1	105,816.3	122,053.8	48.8	36.3	15.3
a. Paid-up Capital	60,299.2	79,629.7	99,964.4	99,510.4	32.1	25.5	(0.5)
b. Statutory Reserves	10,916.6	13,920.4	17,972.9	19,136.1	27.5	29.1	6.5
c. Retained Earning	(27,804.6)	(26,878.1)	(24,306.5)	(9,347.9)	(3.3)	(9.6)	(61.5)
d. Others Reserves	8,794.2	10,985.1	12,185.5	12,755.2	24.9	10.9	4.7
2 BORROWINGS	35,109.4	38,131.4	47,096.3	35,297.3	8.6	23.5	(25.1)
a. NRB	2,402.5	7,770.2	13,508.1	7,239.9	223.4	73.8	(46.4)
b. "A"Class Licensed Institution	19,483.1	17,494.3	17,722.6	13,744.9	(10.2)	1.3	(22.4)
c. Foreign Banks and Fin. Ins.	5,644.5	3,757.4	3,912.3	4,089.4	(33.4)	4.1	4.5
d. Other Financial Ins.	4,047.5	5,377.0	5,803.5	4,106.3	32.8	7.9	(29.2)
e. Bonds and Securities	3,531.9	3,732.6	6,149.8	6,116.8	5.7	64.8	(0.5)
3 DEPOSITS	670,680.2	787,812.3	873,488.8	864,514.1	17.5	10.9	(1.0)
a. Current	72,662.6	82,136.8	80,935.2	72,643.5	13.0	(1.5)	(10.2)
b. Savings	315,232.5	307,297.5	309,125.2	305,983.5	(2.5)	0.6	(1.0)
c. Fixed	183,059.8	265,143.8	332,726.3	340,397.0	44.8	25.5	2.3
d. Call Deposits	91,663.5	122,927.9	139,308.2	133,217.4	34.1	13.3	(4.4)
e. Others	8,061.9	10,306.4	11,394.0	12,272.5	27.8	10.6	7.7
4 Bills Payable	1,846.6	1,256.4	964.9	1,694.7	(32.0)	(23.2)	75.6
5 Other Liabilities	105,987.5	94,850.8	108,082.5	107,668.1	(10.5)	14.0	(0.4)
1. Loan Loss Provision	28,259.9	26,267.2	30,652.1	30,966.2	(7.1)	16.7	1.0
2. Interest Suspense a/c	29,602.5	28,199.0	28,484.0	30,515.2	(4.7)	1.0	7.1
3. Others	48,125.1	40,384.6	48,946.4	46,186.7	(16.1)	21.2	(5.6)
6 Reconciliation A/c	97,728.6	5,788.2	10,096.2	16,848.8	(94.1)	74.4	66.9
7 Profit & Loss A/c	19,486.4	21,391.6	20,669.1	1,256.9	9.8	(3.4)	(93.9)
TOTAL	983,044.1	1,026,887.8	1,166,214.1	1,149,333.7	4.5	13.6	(1.4)
USES OF FUNDS							
1 LIQUID FUNDS	141,250.4	152,675.9	151,266.2	145,850.8	8.1	(0.9)	(3.6)
a. Cash Balance	17,804.7	20,479.8	23,982.0	20,176.6	15.0	17.1	(15.9)
Nepalese Notes & Coins	16,945.2	20,002.4	23,442.0	19,554.0	18.0	17.2	(16.6)
Foreign Currency	859.5	477.4	540.0	622.6	(44.5)	13.1	15.3
b. Bank Balance	99,306.3	99,510.0	92,854.0	96,208.8	0.2	(6.7)	3.6
1. In Nepal Rastra Bank	60,328.7	54,872.6	54,720.4	63,677.6	(9.0)	(0.3)	16.4
2. "A"Class Licensed Institution	25,655.1	24,432.8	17,767.0	15,049.6	(4.8)	(27.3)	(15.3)
3. Other Financial Ins.	5,334.9	9,910.9	9,852.8	6,892.5	85.8	(0.6)	(30.0)
4. In Foreign banks	7,987.6	10,293.7	10,513.9	10,589.2	28.9	2.1	0.7
c. Money at Call	24,139.5	32,686.1	34,430.2	29,465.4	35.4	5.3	(14.4)
2 INVESTMENTS	70,412.7	84,752.7	107,727.1	108,808.0	20.4	27.1	1.0
a. Govt. Securities	69,995.7	82,033.3	105,166.4	105,834.3	17.2	28.2	0.6
b. Others	417.0	2,719.3	2,560.7	2,973.6	552.0	(5.8)	16.1
3 SHARE & OTHER INVESTMENT	70,690.6	63,053.8	55,143.3	54,043.7	(10.8)	(12.5)	(2.0)
4 LOANS & ADVANCES	508,115.4	621,038.9	713,428.8	703,425.0	22.2	14.9	(1.4)
a. Private Sector	434,230.2	593,596.8	683,577.9	674,458.4	36.7	15.2	(1.3)
b. Financial Institutions	12,839.0	12,812.2	23,485.8	22,955.4	(0.2)	83.3	(2.3)
c. Government Organizations	61,046.2	14,629.9	6,365.1	6,011.2	(76.0)	(56.5)	(5.6)
5 BILL PURCHED	3,907.6	2,257.0	5,149.7	5,359.0	(42.2)	128.2	4.1
6 LOANS AGT. COLLECTED BILLS	17.9	98.6	96.0	104.9	452.2	(2.7)	9.3
7 FIXED ASSETS	15,187.7	20,631.3	24,520.0	25,037.1	35.8	18.8	2.1
8 OTHER ASSETS	66,526.2	70,139.6	80,391.3	86,031.6	5.4	14.6	7.0
a. Accrued Interests	30,094.8	29,446.8	30,048.8	34,302.8	(2.2)	2.0	14.2
b. Others	36,431.4	40,692.9	50,342.5	51,728.8	11.7	23.7	2.8
9 Expenses not Written off	628.6	619.3	776.4	716.8	(1.5)	25.4	(7.7)
10 Non Banking Assets	2,306.4	1,829.1	1,549.7	1,739.6	(20.7)	(15.3)	12.3
11 Reconciliation Account	95,875.9	9,106.3	22,233.3	15,746.0	(90.5)	144.2	(29.2)
12 Profit & Loss A/c	8,124.7	685.2	3,932.3	2,471.4	(91.6)	473.9	(37.2)
TOTAL	983,044.1	1,026,887.8	1,166,214.1	1,149,333.8	4.5	13.6	(1.4)

Sources & Uses of Funds of Commercial Banks (Aggregate)

Rs in million

SOURCES OF FUNDS	Mid-July			Mid-Aug	Percentage change		
	2009	2010	2011	2011	Column	Column	Column
	1	2	3	4	2/1	3/2	4/3
1 CAPITAL FUND	30,399.5	40,719.8	59,064.4	73,483.5	33.9	45.1	24.4
a. Paid-up Capital	40,738.3	46,630.4	58,294.9	58,406.7	14.5	25.0	0.2
b. Statutory Reserves	9,514.2	12,146.3	14,925.9	15,760.8	27.7	22.9	5.6
c. Retained Earning	(27,143.0)	(26,722.0)	(24,831.2)	(11,754.2)	(1.6)	(7.1)	(52.7)
d. Others Reserves	7,290.1	8,665.1	10,674.8	11,070.1	18.9	23.2	3.7
2 BORROWINGS	18,320.2	19,783.9	24,852.8	18,217.2	8.0	25.6	(26.7)
a. NRB	2,154.3	6,752.6	10,226.1	4,692.4	213.5	51.4	(54.1)
b. "A"Class Licensed Institution	8,132.5	4,816.8	6,321.0	4,937.4	(40.8)	31.2	(21.9)
c. Foreign Banks and Fin. Ins.	4,012.7	1,933.3	1,868.1	2,049.7	(51.8)	(3.4)	9.7
d. Other Financial Ins.	520.7	2,553.4	379.9	510.0	390.4	(85.1)	34.2
e. Bonds and Securities	3,500.0	3,727.8	6,057.8	6,027.8	6.5	62.5	(0.5)
3 DEPOSITS	563,604.5	630,880.8	687,587.9	685,996.0	11.9	9.0	(0.2)
a. Current	71,651.0	80,606.2	78,982.9	70,883.6	12.5	(2.0)	(10.3)
b. Savings	259,925.4	237,709.3	231,094.4	230,625.3	(8.5)	(2.8)	(0.2)
c. Fixed	141,259.4	200,058.5	253,586.4	262,580.3	41.6	26.8	3.5
d. Call Deposits	84,709.7	105,687.2	116,624.7	114,077.0	24.8	10.3	(2.2)
e. Others	6,058.9	6,819.7	7,299.5	7,829.7	12.6	7.0	7.3
4 Bills Payable	1,738.5	1,226.0	942.9	1,685.1	(29.5)	(23.1)	78.7
5 Other Liabilities	87,709.2	77,413.0	84,386.3	82,417.0	(11.7)	9.0	(2.3)
1. Loan Loss Provision	23,682.5	21,631.8	21,340.1	21,994.4	(8.7)	(1.3)	3.1
2. Interest Suspense a/c	27,666.2	24,101.3	23,249.4	24,183.7	(12.9)	(3.5)	4.0
3. Others	36,360.4	31,679.9	39,796.8	36,238.9	(12.9)	25.6	(8.9)
6 Reconciliation A/c	95,621.7	1,234.6	5,931.6	10,959.9	(98.7)	380.4	84.8
7 Profit & Loss A/c	14,772.4	16,042.8	15,598.5	975.3	8.6	(2.8)	(93.7)
TOTAL	812,165.9	787,300.9	878,364.5	873,733.9	(3.1)	11.6	(0.5)
USES OF FUNDS							
1 LIQUID FUNDS	105,989.0	102,749.0	98,071.7	98,929.0	(3.1)	(4.6)	0.9
a. Cash Balance	15,839.2	17,573.1	20,265.2	16,867.7	10.9	15.3	(16.8)
Nepalese Notes & Coins	15,014.6	17,137.2	19,765.0	16,280.3	14.1	15.3	(17.6)
Foreign Currency	824.6	435.9	500.3	587.4	(47.1)	14.8	17.4
b. Bank Balance	75,438.8	69,551.5	63,293.3	70,710.4	(7.8)	(9.0)	11.7
1. In Nepal Rastra Bank	55,539.2	49,542.7	48,727.4	57,383.5	(10.8)	(1.6)	17.8
2. "A"Class Licensed Institution	11,505.6	8,460.4	3,826.0	2,711.5	(26.5)	(54.8)	(29.1)
3. Other Financial Ins.	415.4	1,333.7	284.6	107.9	221.1	(78.7)	(62.1)
4. In Foreign banks	7,978.6	10,214.7	10,455.2	10,507.5	28.0	2.4	0.5
c. Money at Call	14,711.1	15,624.4	14,513.2	11,350.9	6.2	(7.1)	(21.8)
2 INVESTMENTS	69,261.4	81,343.8	102,655.9	104,104.1	17.4	26.2	1.4
a. Govt. Securities	68,902.0	79,079.6	100,267.3	101,220.6	14.8	26.8	1.0
b. Others	359.4	2,264.2	2,388.6	2,883.6	530.0	5.5	20.7
3 SHARE & OTHER INVESTMENT	61,595.5	52,697.3	46,901.4	46,853.5	(14.4)	(11.0)	(0.1)
4 LOANS & ADVANCES	398,143.0	467,107.2	522,853.3	518,503.1	17.3	11.9	(0.8)
a. Private Sector	387,543.3	453,049.0	503,339.4	501,184.1	16.9	11.1	(0.4)
b. Financial Institutions	7,991.7	11,270.6	13,362.3	11,657.2	41.0	18.6	(12.8)
c. Government Organizations	2,608.0	2,787.6	6,151.5	5,661.7	6.9	120.7	(8.0)
5 BILL PURCHED	3,745.7	2,172.6	5,073.8	5,315.1	(42.0)	133.5	4.8
6 LOANS AGT. COLLECTED BILLS	17.9	98.6	96.0	104.9	452.2	(2.7)	9.3
7 FIXED ASSETS	11,004.8	13,896.1	16,098.8	16,623.7	26.3	15.9	3.3
8 OTHER ASSETS	59,152.5	60,702.9	66,675.1	70,901.6	2.6	9.8	6.3
a. Accrued Interests	28,776.5	25,188.4	24,341.4	27,718.1	(12.5)	(3.4)	13.9
b. Others	30,376.0	35,514.6	42,333.7	43,183.5	16.9	19.2	2.0
9 Expenses not Written off	475.2	458.8	600.7	534.6	(3.4)	30.9	(11.0)
10 Non Banking Assets	1,889.1	1,616.6	1,376.6	1,556.7	(14.4)	(14.8)	13.1
11 Reconciliation Account	93,915.3	4,457.9	17,961.1	9,819.4	(95.3)	302.9	(45.3)
12 Profit & Loss A/c	6,976.4	0.0	0.0	488.1	(100.0)	0.0	0.0
TOTAL	812,165.9	787,300.9	878,364.5	873,733.9	(3.1)	11.6	(0.5)

Sources & Uses of Funds of Development Banks (Aggregate)

Rs in million

SOURCES OF FUNDS	Mid July			Mid Aug	Percentage changes		
	2009	2010	2011	2011	Column	Column	Column
	1	2	3	4	2/1	3/2	4/3
1 CAPITAL FUND	9,325.1	15,324.7	22,524.6	24,613.1	64.3	47.0	9.3
a. Paid-up Capital	9,140.9	14,535.3	20,895.1	20,919.2	59.0	43.8	0.1
b. Statutory Reserves	244.8	221.1	1,138.3	1,348.7	(9.7)	414.9	18.5
c. Retained Earning	(449.9)	(443.9)	67.7	1,821.5	(1.3)	(115.2)	2592.1
d. Others Reserves	389.3	1,012.2	423.6	523.7	160.0	(58.2)	23.6
2 BORROWINGS	2,622.6	4,442.8	4,700.0	4,658.9	69.4	5.8	(0.9)
a. NRB	84.3	660.7	2,433.7	1,936.3	683.7	268.4	(20.4)
b. "A"Class Licensed Institution	1,969.6	2,858.6	1,334.0	1,758.2	45.1	(53.3)	31.8
c. Foreign Banks and Fin. Ins.	38.1	110.2	364.2	359.8	189.2	230.5	(1.2)
d. Other Financial Ins.	528.7	808.6	557.1	596.7	52.9	(31.1)	7.1
e. Bonds and Securities	1.9	4.8	11.0	8.0	152.0	130.1	(27.2)
3 DEPOSITS	48,001.6	76,950.8	96,886.7	94,073.6	60.3	25.9	(2.9)
a. Current	519.7	1,417.4	1,860.5	1,451.8	172.7	31.3	(22.0)
b. Savings	26,551.0	36,106.4	42,968.3	42,965.4	36.0	19.0	(0.0)
c. Fixed	14,416.2	24,242.1	31,162.9	31,184.7	68.2	28.5	0.1
d. Call Deposits	5,975.3	14,605.3	20,407.7	17,985.1	144.4	39.7	(11.9)
e. Others	539.4	579.5	487.3	486.7	7.4	(15.9)	(0.1)
4 Bills Payable	27.4	6.0	17.8	8.7	(78.1)	196.1	(51.1)
5 Other Liabilities	5,584.5	8,151.2	10,858.3	12,278.7	46.0	33.2	13.1
1. Loan Loss Provision	2,162.1	1,921.5	3,520.4	3,461.5	(11.1)	83.2	(1.7)
2. Interest Suspense a/c	961.5	2,821.7	3,189.4	3,770.6	193.5	13.0	18.2
3. Others	2,460.9	3,407.9	4,148.5	5,046.6	38.5	21.7	21.6
6 Reconciliation A/c	877.8	1,412.6	2,577.4	2,341.8	60.9	82.5	(9.1)
7 Profit & Loss A/c	1,570.3	2,168.2	2,171.4	(86.7)	38.1	0.1	(104.0)
TOTAL	68,009.3	108,456.2	139,736.2	137,888.1	59.5	28.8	(1.3)
USES OF FUNDS							
1 LIQUID FUNDS	15,999.8	26,036.3	29,411.3	27,234.7	62.7	13.0	(7.4)
a. Cash Balance	1,309.4	1,932.3	2,465.0	2,242.9	47.6	27.6	(9.0)
Nepalese Notes & Coins	1,275.8	1,891.5	2,427.0	2,209.3	48.3	28.3	(9.0)
Foreign Currency	33.6	40.7	38.1	33.6	21.2	(6.5)	(11.9)
b. Bank Balance	10,901.5	13,190.5	13,229.8	12,317.4	21.0	0.3	(6.9)
1. In Nepal Rastra Bank	2,441.6	2,698.2	3,511.9	3,836.4	10.5	30.2	9.2
2. "A"Class Licensed Institution	6,185.5	6,785.6	5,973.6	5,673.1	9.7	(12.0)	(5.0)
3. Other Financial Ins.	2,265.4	3,627.7	3,685.7	2,726.2	60.1	1.6	(26.0)
4. In Foreign banks	9.0	79.0	58.6	81.7	777.7	(25.8)	39.4
c. Money at Call	3,788.9	10,913.5	13,716.4	12,674.4	188.0	25.7	(7.6)
2 INVESTMENTS	269.4	2,073.1	2,519.6	2,367.3	669.5	21.5	(6.0)
a. Govt. Securities	256.8	1,633.3	2,497.0	2,344.7	536.0	52.9	(6.1)
b. Others	12.6	439.8	22.6	22.6	3390.7	(94.9)	0.0
3 SHARE & OTHER INVESTMENT	4,643.3	4,728.7	3,343.5	3,372.0	1.8	(29.3)	0.9
4 LOANS & ADVANCES	41,828.4	65,827.9	88,923.3	88,522.4	57.4	35.1	(0.5)
a. Private Sector	0.0	65,642.9	88,169.2	87,685.1	0.0	34.3	(0.5)
b. Financial Institutions	0.0	177.8	609.7	544.0	0.0	243.0	(10.8)
c. Government Organizations	41,828.4	7.2	144.4	293.3	(100.0)	1898.8	103.2
5 BILL PURCHED	5.0	10.2	45.7	25.7	103.4	349.5	(43.9)
6 LOANS AGT. COLLECTED BILLS	0.0	0.0	0.0	0.0	0.0	0.0	0.0
7 FIXED ASSETS	1,321.6	2,774.8	3,828.1	3,858.0	110.0	38.0	0.8
8 OTHER ASSETS	2,757.7	5,186.0	7,635.1	8,596.2	88.1	47.2	12.6
a. Accrued Interests	261.2	2,903.6	3,339.1	3,883.2	1011.6	15.0	16.3
b. Others	2,496.5	2,282.4	4,296.0	4,713.0	(8.6)	88.2	9.7
9 Expenses not Written off	85.2	79.2	110.6	114.7	(7.1)	39.7	3.7
10 Non Banking Assets	112.0	24.3	12.7	11.4	(78.3)	(47.7)	(10.7)
11 Reconciliation Account	779.1	1,508.2	2,617.5	2,332.1	93.6	73.5	(10.9)
12 Profit & Loss A/c	207.8	207.5	1,288.8	1,453.8	(0.1)	521.1	12.8
TOTAL	68,009.3	108,456.2	139,736.2	137,888.2	59.5	28.8	(1.3)

Sources & Uses of Funds of Finance Companies (Aggregate)

Rs in million

SOURCES OF FUNDS	Mid July			Mid Aug	Percentage changes		
	2009	2010	2011	2011	Column	Column	Column
	1	2	3	4	2/1	3/2	4/3
1 CAPITAL FUND	10,541.0	19,437.9	21,818.4	21,742.5	84.4	12.2	(0.3)
a. Paid-up Capital	9,321.1	17,191.3	19,228.2	19,143.5	84.4	11.8	(0.4)
b. Statutory Reserves	1,009.5	1,390.0	1,663.1	1,830.3	37.7	19.6	10.1
c. Retained Earning	(297.6)	162.6	482.6	188.1	(154.6)	196.7	(61.0)
d. Others Reserves	507.9	693.9	444.5	580.6	36.6	(35.9)	30.6
2 BORROWINGS	5,193.7	3,151.0	4,505.8	3,550.7	(39.3)	43.0	(21.2)
a. NRB	0.0	146.5	647.5	559.0	0.0	342.0	(13.7)
b. "A"Class Licensed Institution	4,008.1	2,119.0	3,261.0	2,342.9	(47.1)	53.9	(28.2)
c. Foreign Banks and Fin. Ins.	70.0	0.0	0.0	0.0	(100.0)	0.0	0.0
d. Other Financial Ins.	1,085.6	885.5	516.4	567.9	(18.4)	(41.7)	10.0
e. Bonds and Securities	30.0	0.0	81.0	81.0	(100.0)	0.0	0.0
3 DEPOSITS	57,073.4	77,406.3	85,476.9	82,231.5	35.6	10.4	(3.8)
a. Current	491.9	110.5	90.9	60.7	(77.5)	(17.7)	(33.2)
b. Savings	27,536.9	31,964.8	31,526.5	30,458.2	16.1	(1.4)	(3.4)
c. Fixed	27,378.5	40,834.0	47,977.0	46,629.5	49.1	17.5	(2.8)
d. Call Deposits	978.2	2,635.4	2,275.9	1,155.4	169.4	(13.6)	(49.2)
e. Others	688.0	1,861.8	3,606.6	3,927.8	170.6	93.7	8.9
4 Bills Payable	1.0	24.4	4.2	0.9	2449.2	(82.8)	(78.5)
5 Other Liabilities	10,558.3	7,871.1	11,019.2	12,087.9	(25.5)	40.0	9.7
1. Loan Loss Provision	2,052.8	2,325.1	5,355.3	5,269.7	13.3	130.3	(1.6)
2. Interest Suspense a/c	815.3	1,000.5	1,691.2	2,515.7	22.7	69.0	48.8
3. Others	7,690.1	4,545.5	3,972.7	4,302.5	(40.9)	(12.6)	8.3
6 Reconciliation A/c	1,112.1	1,414.6	1,364.0	1,492.1	27.2	(3.6)	9.4
7 Profit & Loss A/c	2,950.6	2,903.2	2,428.4	323.8	(1.6)	(16.4)	(86.7)
TOTAL	87,430.1	112,208.5	126,617.0	121,429.4	28.3	12.8	(4.1)
USES OF FUNDS							
1 LIQUID FUNDS	16,406.6	21,717.9	20,511.0	17,360.7	32.4	(5.6)	(15.4)
a. Cash Balance	605.4	949.5	1,219.9	1,055.1	56.8	28.5	(13.5)
Nepalese Notes & Coins	604.2	948.7	1,218.3	1,053.5	57.0	28.4	(13.5)
Foreign Currency	1.3	0.8	1.7	1.6	(37.6)	108.0	(4.3)
b. Bank Balance	10,426.9	15,076.2	13,698.6	11,237.5	44.6	(9.1)	(18.0)
1. In Nepal Rastra Bank	2,267.0	2,538.3	2,410.0	2,411.3	12.0	(5.1)	0.1
2. "A"Class Licensed Institution	5,961.7	8,105.1	6,082.4	5,183.0	36.0	(25.0)	(14.8)
3. Other Financial Ins.	2,198.2	4,432.8	5,206.2	3,643.2	101.7	17.4	(30.0)
4. In Foreign banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Money at Call	5,374.2	5,692.2	5,592.5	5,068.1	5.9	(1.8)	(9.4)
2 INVESTMENTS	815.7	1,224.6	2,386.8	2,285.3	50.1	94.9	(4.3)
a. Govt. Securities	785.7	1,209.3	2,350.8	2,217.8	53.9	94.4	(5.7)
b. Others	30.0	15.3	36.0	67.5	(49.2)	136.0	87.4
3 SHARE & OTHER INVESTMENT	2,449.8	3,203.2	3,337.9	2,720.3	30.8	4.2	(18.5)
4 LOANS & ADVANCES	59,921.2	76,986.8	87,002.3	86,377.8	28.5	13.0	(0.7)
a. Private Sector	45,186.8	74,904.8	83,605.2	82,805.2	65.8	11.6	(1.0)
b. Financial Institutions	4,590.1	1,363.8	3,327.9	3,516.4	(70.3)	144.0	5.7
c. Government Organizations	10,144.3	718.2	69.2	56.1	(92.9)	(90.4)	(18.9)
5 BILL PURCHED	156.9	74.3	30.2	18.2	(52.7)	(59.4)	(39.7)
6 LOANS AGT. COLLECTED BILLS	0.0	0.0	0.0	0.0	0.0	0.0	0.0
7 FIXED ASSETS	2,678.2	3,734.9	4,333.7	4,361.8	39.5	16.0	0.6
8 OTHER ASSETS	2,892.6	3,342.9	4,828.0	5,995.4	15.6	44.4	24.2
a. Accrued Interests	867.6	1,041.1	2,009.2	2,637.1	20.0	93.0	31.3
b. Others	2,025.1	2,301.8	2,818.8	3,358.3	13.7	22.5	19.1
9 Expenses not Written off	62.4	79.7	64.0	66.7	27.7	(19.7)	4.2
10 Non Banking Assets	305.3	188.2	160.4	171.5	(38.4)	(14.8)	6.9
11 Reconciliation Account	1,080.2	1,428.0	1,401.7	1,542.3	32.2	(1.8)	10.0
12 Profit & Loss A/c	661.1	228.0	2,561.1	529.5	(65.5)	1023.2	(79.3)
TOTAL	87,430.1	112,208.5	126,617.0	121,429.4	28.3	12.8	(4.1)

Aggregate Sources and Uses of Funds

Sources of funds

Rs. In million

Liabilities	Class "A"	Class "B"	Class "C"	Class "D"	Total
1 CAPITAL FUND	73,483.5	24,613.1	21,742.5	2,214.8	122,053.8
a. Paid-up Capital	58,406.7	20,919.2	19,143.5	1,041.0	99,510.4
b. Calls in Advance		125.8	193.1		319.0
c. General Reserves	15,760.8	1,348.7	1,830.3	196.2	19,136.1
d. Share Premium	317.1	71.8	94.4	1.9	485.2
e. Retained Earning	-11,754.2	1,821.5	188.1	396.7	-9,347.9
f. Others Reserves Fund	9,966.2	321.2	292.4	578.9	11,158.7
g. Exchange Fluctuation Fund	786.8	4.9	0.7	0.0	792.4
2 BORROWINGS	18,217.2	4,658.9	3,550.7	8,870.5	35,297.3
a. NRB	4,692.4	1,936.3	559.0	52.3	7,239.9
b. "A"Class Licensed Institution	4,937.4	1,758.2	2,342.9	4,706.5	13,744.9
c. Foreign Banks and Fin. Ins.	2,049.7	359.8		1,680.0	4,089.4
d. Other Financial Ins.	510.0	596.7	567.9	2,431.8	4,106.3
e. Bonds and Securities	6,027.8	8.0	81.0		6,116.8
3 DEPOSITS	685,996.0	94,073.6	82,231.5	2,212.9	864,514.1
a. Current	70,883.6	1,451.8	60.7	247.4	72,643.5
Domestic	61,634.4	1,441.1	60.7	247.4	63,383.6
Foreign	9,249.2	10.7			9,259.9
b. Savings	230,625.3	42,965.4	30,458.2	1,934.6	305,983.5
Domestic	225,051.4	42,205.7	30,458.2	1,934.6	299,649.9
Foreign	5,573.9	759.7			6,333.6
c. Fixed	262,580.3	31,184.7	46,629.5	2.5	340,397.0
Domestic	230,819.7	30,804.4	46,629.5	2.5	308,256.1
Foreign	31,760.6	380.3			32,140.9
d. Call Deposits	114,077.0	17,985.1	1,155.4		133,217.4
e. Others	7,829.7	486.7	3,927.8	28.4	12,272.5
4 Bills Payable	1,685.1	8.7	0.9		1,694.7
5 Other Liabilities	82,417.0	12,278.7	12,087.9	884.6	107,668.1
1. Sundry Creditors	9,052.5	414.3	548.0	65.3	10,080.1
2. Loan Loss Provision	21,994.4	3,461.5	5,269.7	240.6	30,966.2
3. Interest Suspense a/c	24,183.7	3,770.6	2,515.7	45.2	30,515.2
4. Others	27,186.4	4,632.3	3,754.5	533.4	36,106.6
6 Reconciliation A/c	10,959.9	2,341.8	1,492.1	2,055.0	16,848.8
7 Profit & Loss A/c	975.3	-86.7	323.8	44.6	1,256.9
TOTAL LIABILITIES	873,733.9	137,888.1	121,429.4	16,282.3	1,149,333.7

Uses of Funds

Assets	Class "A"	Class "B"	Class "C"	Class "D"	Total
1 LIQUID FUNDS	98,929.0	27,234.7	17,360.7	2,326.4	145,850.8
a. Cash Balance	16,867.7	2,242.9	1,055.1	10.9	20,176.6
Nepalese Notes & Coins	16,280.3	2,209.3	1,053.5	10.9	19,554.0
Foreign Currency	587.4	33.6	1.6		622.6
b. Bank Balance	70,710.4	12,317.4	11,237.5	1,943.5	96,208.8
1. In Nepal Rastra Bank	57,383.5	3,836.4	2,411.3	46.4	63,677.6
Domestic Currency	56,921.0	3,830.0	2,411.2	46.4	63,208.6
Foreign Currency	462.5	6.5	0.0		468.9
2. "A"Class Licensed Institution	2,711.5	5,673.1	5,183.0	1,482.0	15,049.6
Domestic Currency	2,466.5	5,666.5	5,182.9	1,481.8	14,797.7
Foreign Currency	245.0	6.6	0.1	0.2	251.8
3. Other Financial Ins.	107.9	2,726.2	3,643.2	415.2	6,892.5
4. In Foreign Banks	10,507.5	81.7			10,589.2
c. Money at Call	11,350.9	12,674.4	5,068.1	372.0	29,465.4
Domestic Currency	5,402.6	12,313.2	5,068.1	372.0	23,155.8
Foreign Currency	5,948.3	361.2			6,309.6
2 INVESTMENT IN SECURITIES	104,104.1	2,367.3	2,285.3	51.2	108,808.0
a. Govt. Securities	101,220.6	2,344.7	2,217.8	51.2	105,834.3
b. NRB Bond	1,687.5	10.0	67.5		1,765.0
c. Govt. Non-Fin. Ins.	58.5				58.5
d. Other Non-Fin Ins.	336.0	12.6			348.6
e. Non Residents	801.6				801.6
3 SHARE & OTHER INVESTMENT	46,853.5	3,372.0	2,720.3	1,097.9	54,043.7
a. Non Residents	34,718.3	108.4	50.9		34,877.6
b. Others	12,135.2	3,263.6	2,669.3	1,097.9	19,166.1
4 LOANS & ADVANCES	518,503.1	88,522.4	86,377.8	10,021.7	703,425.0
a. Private Sector	501,184.1	87,685.1	82,805.2	2,784.1	674,458.4
b. Financial Institutions	11,657.2	544.0	3,516.4	7,237.7	22,955.4
c. Government Organizations	5,661.7	293.3	56.1		6,011.2
5 BILL PURCHASED	5,315.1	25.7	18.2		5,359.0
a. Domestic Bills Purchased	365.3	25.7	18.2		409.1
b. Foreign Bills Purchased	3,185.8				3,185.8
c. Import Bills & Imports	1,764.1				1,764.1
6 LOANS AGAINST COLLECTED BILLS	104.9				104.9
a. Against Domestic Bills	89.6				89.6
b. Against Foreign Bills	15.3				15.3
7 FIXED ASSETS	16,623.7	3,858.0	4,361.8	193.6	25,037.1
8 OTHER ASSETS	70,901.6	8,596.2	5,995.4	538.4	86,031.6
a. Accrued Interest:	27,718.1	3,883.2	2,637.1	64.4	34,302.8
Financial Institutions	1,357.0	90.6	171.3	37.2	1,656.0
Government Enterprises	156.8	69.6	1.0	0.1	227.6
Private Sector	26,204.3	3,723.0	2,464.8	27.1	32,419.2
b. Staff Loans / Adv.	12,346.5	463.3	287.1	239.7	13,336.5
c. Sundry Debtors	10,166.2	700.6	462.7	44.2	11,373.6
d. Cash In Transit	269.3	5.2	5.0	50.5	330.0
e. Others	20,401.5	3,544.0	2,603.5	139.6	26,688.7
9 Expenses not Written off	534.6	114.7	66.7	0.8	716.8
10 Non Banking Assets	1,556.7	11.4	171.5		1,739.6
11 Reconciliation Account	9,819.4	2,332.1	1,542.3	2,052.3	15,746.0
12 Profit & Loss A/c	488.1	1,453.8	529.5		2,471.4
TOTAL ASSETS	873,733.9	137,888.2	121,429.4	16,282.3	1,149,333.8

Agregate Profit & Loss Account

Rs. In million

Expenses	Class "A"	Class "B"	Class "C"	Class "D"	Total
1 Interest Expenses	3,992.8	889.7	898.7	56.0	5,837.2
1.1 Deposit Liabilities	3,925.4	860.4	856.7	14.6	5,657.1
1.1.1 Saving A/c	858.3	353.7	272.7	14.6	1,499.3
1.1.2 Fixed A/c	2,214.8	342.6	551.8	0.0	3,109.2
1.1.2.1 Upto 3 Months Fixed A/c	135.3	20.3	19.1		174.7
1.1.2.2 3 to 6 Months fixed A/c	108.5	8.7	15.9		133.1
1.1.2.3 6 Months to 1 Year Fixed A/c	806.1	172.8	274.9	0.0	1,253.8
1.1.2.4 Above 1 Year	1,165.0	140.7	241.9		1,547.6
1.1.3 Call Deposit	851.3	164.1	32.2		1,047.6
1.1.4 Certificate of Deposits	1.1		0.0		1.1
1.2 Others	67.3	29.3	42.0	41.4	180.0
2 Commission/Fee Expense	10.7	2.1	0.2	1.0	14.0
3 Employees Expenses	803.6	106.9	73.2	33.1	1,016.9
4 Office Operatiing Expenses	533.0	162.1	86.2	12.4	793.7
5 Exchange Fluctuation Loss		0.5			0.5
5.1 Due to Change in Exchange Rates		0.5			0.5
5.2 Due to Foreign Currency Transactions					
6 Non-Operatiing Expenses	3.2	8.5	14.4		26.0
7. Provision for Risk	198.3	1,130.8	41.4	4.7	1,375.2
7.1 Loan loss Provision	198.3	1,129.2	24.8	4.5	1,356.8
7.1.1 General Loan loss Provision	19.1	61.5	14.2	3.1	97.8
7.1.2 Special Loan Loss Provision	179.3	1,067.7	10.7	1.5	1,259.1
7.1.3 Additional Loan Loss Provision					
7.2. Provision for Non-Banking Assets					
7.3. Provision for Loss on Investment		1.7	16.5	0.0	18.2
7.4. Provision for Loss of Other Assets				0.2	0.2
8 Loan Written Off	10.6		0.0		10.6
9 Provision for Staff Bonus	128.6	1.2	8.6	0.1	138.5
10 Provision for Income Tax	385.5	3.6	26.2	0.3	415.5
11 Others	2.6	0.5	0.1		3.2
12 Net Profit	874.2	-69.8	70.3	44.9	919.6
TOTAL EXPENSES	6,943.1	2,236.1	1,219.2	152.4	10,550.8

Income	Class "A"	Class "B"	Class "C"	Class "D"	Total
1. Interest Income	5,719.6	694.3	724.6	133.1	7,271.6
1.1. On Loans and Advance	4,938.9	607.9	637.4	116.1	6,300.3
1.2. On Investment	644.8	12.1	9.5	0.3	666.7
1.2.1 Government Bonds	591.7	9.2	7.6	0.3	608.7
1.2.2 Foreign Bonds	3.0				3.0
1.2.3 NRB Bonds	47.1	0.8	1.9		49.7
1.2.4 Deventure & Bonds	3.1	2.1	0.1		5.3
1.3 Agency Balance	35.7	5.7	2.4		43.7
1.4 On Call Deposit	56.3	40.6	19.4	7.3	123.7
1.5 Others	43.8	28.1	55.9	9.4	137.2
2. Comission & Discount	369.8	28.2	12.3	2.1	412.5
2.1 Bills Purchase & Discount	25.5	0.1	0.0		25.7
2.2 Comission	296.7	16.2	6.6	0.2	319.7
2.3 Others	47.5	11.9	5.8	1.9	67.1
3 Income From Exchange Fluctuation	252.3	1.7	1.7		255.7
3.1 Due to Change in Exchange Rate	79.1	0.4	1.7		81.2
3.2 Due to Foreign Currency Trans.	173.2	1.3			174.5
4 Other Operating Income	92.9	34.6	27.1	14.7	169.3
5 Non Operating Income	6.0	6.9	1.9	2.0	16.8
6 Provision Written Back	60.3	1.5	76.2	0.2	138.3
7 Recovery from Written off Loan	7.8	0.2	3.3		11.2
8 Income from Extra Ordinary Expenses	47.6	0.0			47.6
9 Net Loss	386.9	1,468.7	372.0	0.3	2,228.0
TOTAL INCOME	6,943.1	2,236.1	1,219.2	152.4	10,550.8

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

Rs. In million

Sectorwise		Class "A"	Class "B"	Class "C"	Class "D"	Total
1	Agricultural and Forest Related	12,690.4	2,592.6	1,502.5	3,957.5	20,742.9
2	Fishery Related	1,720.4	22.5	6.4		1,749.3
3	Mining Related	1,981.3	241.5	238.6	0.0	2,461.4
4	Manufacturing (Producing) Related	114,123.8	7,267.8	7,152.6	393.8	128,938.0
5	Construction	53,104.9	10,740.7	13,901.7	0.8	77,748.1
6	Electricity, Gas and Water	7,798.2	1,190.4	305.2	0.1	9,293.9
7	Metal Products, Machinery & Electronic Equipment & Assemblage	6,595.4	1,386.7	1,197.3	43.4	9,222.7
8	Transport, Communication and Public Utilities	25,248.5	8,584.4	7,469.6	84.5	41,387.0
9	Wholesaler & Retailer	106,062.1	17,166.8	14,011.0	501.9	137,741.8
10	Finance, Insurance and Real Estate	58,691.3	9,421.3	10,076.7	2,522.5	80,711.8
11	Hotel or Restaurant	12,503.5	3,061.4	2,797.9	112.1	18,475.0
12	Other Services	23,640.4	5,383.0	4,235.5	636.2	33,895.0
13	Consumption Loans	32,733.7	5,523.0	6,536.6	0.0	44,793.4
14	Local Government	1,105.5	75.3	49.8		1,230.6
15	Others	65,923.6	15,890.7	16,914.6	1,769.0	100,497.9
TOTAL		523,923.1	88,548.1	86,396.0	10,021.7	708,888.8

Product wise		Class "A"	Class "B"	Class "C"	Class "D"	Total
1	Term Loan	78,459.2	10,567.3	14,298.1		103,324.6
2	Overdraft	89,124.7	21,135.9	33.9		110,294.6
3	Trust Receipt Loan / Import Loan	28,931.4	3.1			28,934.4
4	Demand & Other Working Capital Loan	122,936.4	12,920.5	21,235.2		157,092.1
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)	28,441.9	5,941.1	7,080.5		41,463.5
6	Real Estate Loan	68,759.9	12,663.5	16,174.3		97,597.7
7	Margin Nature Loan	6,775.8	2,162.6	2,708.2		11,646.6
8	Hire Purchase Loan	34,156.7	10,001.4	9,037.7		53,195.8
9	Deprived Sector Loan	15,459.0	2,925.1	1,811.6	8,955.3	29,151.0
10	Bills Purchased	5,061.9	25.7	18.2		5,105.8
11	Other Product	45,816.1	10,202.0	13,998.2	1,066.5	71,082.8
TOTAL LOAN & ADVANCES		523,923.1	88,548.1	86,396.0	10,021.7	708,888.8

Collateral Wise		Class "A"	Class "B"	Class "C"	Class "D"	Total
1	Gold and Silver	16,091.7	877.8	182.4		17,151.8
2	Government Securities	2,728.6	21.2	9.1		2,758.9
3	Non Governmental Securities	5,086.7	1,884.7	1,222.8		8,194.2
4	Fixed Deposit Receipts	10,192.8	1,519.2	3,352.4		15,064.3
4.1	Own	9,453.5	1,516.9	3,352.3		14,322.8
4.2	Other Licences Institutions	739.2	2.2	0.1		741.5
5	Collateral of Properties	442,265.3	80,185.7	77,783.2	230.9	600,465.1
5.1	Fixed Assets	363,772.9	79,179.1	77,171.7	230.9	520,354.6
5.2	Current Assets	78,492.4	1,006.6	611.5		80,110.5
6	Against security of Bill	7,191.9	9.3	0.5		7,201.7
6.1	Domestic Bills	326.2	7.2	0.5		333.9
6.2	Foreign Bills	6,865.7	2.1			6,867.8
7	Against Guarantee	9,604.2	1,480.9	1,058.6	4,613.5	16,757.1
7.1	Government Guarantee	2,589.3	95.5	90.1		2,775.0
7.2	Institutional Guarantee	4,442.8	388.4	384.7	280.1	5,496.0
7.3	Personal Guarantee	877.2	717.6	361.2	81.2	2,037.3
7.4	Collective Guarantee	16.3	264.7	9.2	4,252.1	4,542.3
7.5	International Rated Foreign Bank's Guarantee	125.4	14.1			139.5
7.6	Other Guarantee	1,553.0	0.5	213.5		1,767.0
8	Credit Card	380.2				380.2
9	Others	30,381.8	2,569.5	2,787.0	5,177.3	40,915.6
Total		523,923.1	88,548.1	86,396.0	10,021.7	708,888.9

	Liabilities	NCDL	Cosmos	Manasu	Samabridhi
1	CAPITAL FUND	66.40	14.98	67.62	70.28
	a. Paid-up Capital	70.00	17.50	70.00	70.00
	b. Calls in Advance				
	c. General Reserves	-3.60		-2.38	0.06
	d. Share Premium				
	e. Retained Earning		-2.52		0.22
	f. Others Reserves Fund				
	g. Exchange Fluctuation Fund				
2	BORROWINGS				
	a. NRB				
	b. "A"Class Licensed Institution				
	c. Foreign Banks and Fin. Ins.				
	d. Other Financial Ins.				
	e. Bonds and Securities				
3	DEPOSITS	207.29	48.70	117.92	48.44
	a. Current	3.44		2.84	1.08
	Domestic	3.44		2.84	1.08
	Foreign				
	b. Savings	53.32	46.05	72.56	26.61
	Domestic	53.32	46.05	72.56	26.61
	Foreign				
	c. Fixed	43.88	2.66	6.45	4.18
	Domestic	43.88	2.66	6.45	4.18
	Foreign				
	d. Call Deposits	106.66		36.07	16.57
	e. Others				
4	Bills Payable				
5	Other Liabilities	6.46	1.25	3.93	4.47
	1. Sundry Creditors		0.16	1.57	1.00
	2. Loan Loss Provision	1.51	0.37	0.89	1.26
	3. Interest Suspense a/c	0.68	0.07	0.63	
	4. Others	4.28	0.66	0.84	2.21
6	Reconciliation A/c		0.33	5.53	0.00
7	Profit & Loss A/c				
	TOTAL LIABILITIES	280.16	65.26	195.00	123.19

Assets

1	LIQUID FUNDS	102.67	20.02	69.58	47.19
	a. Cash Balance	4.62	4.39	6.31	3.71
	Nepalese Notes & Coins	4.62	4.39	6.31	3.71
	Foreign Currency				
	b. Bank Balance	27.52	1.73	6.98	43.48
	1. In Nepal Rastra Bank	12.43			2.96
	Domestic Currency	12.43			2.96
	Foreign Currency				
	2. "A"Class Licensed Institution	15.10	1.73	6.98	7.03
	Domestic Currency	15.10	1.73	6.98	7.03
	Foreign Currency				
	3. Other Financial Ins.				33.49
	4. In Foreign Banks				
	c. Money at Call	70.52	13.90	56.29	
	Domestic Currency	70.52	13.90	56.29	
	Foreign Currency				
2	INVESTMENT IN SECURITIES				
	a. Govt. Securities				
	b. NRB Bond				
	c. Govt. Non-Fin. Ins.				
	d. Other Non-Fin Ins.				
	e. Non Residents				
3	SHARE & OTHER INVESTMENT				
	a. Non Residents				
	b. Others				
4	LOANS & ADVANCES	150.66	37.76	99.44	63.90
	a. Private Sector	150.66	37.76	99.44	63.90
	b. Financial Institutions				
	c. Government Organizations				
5	BILL PURCHASED				
	a. Domestic Bills Purchased				
	b. Foreign Bills Purchased				
	c. Import Bills & Imports				
6	LOANS AGAINST COLLECTED BILLS				
	a. Against Domestic Bills				
	b. Against Foreign Bills				
7	FIXED ASSETS	19.99	6.29	17.33	9.18
8	OTHER ASSETS	5.05	0.86	2.42	2.25
	a. Accrued Interest:	0.68		0.63	
	b. Staff Loans / Adv.	0.08	0.49	0.59	
	c. Sundry Debtors		0.01	0.58	0.25
	d. Cash In Transit				
	e. Others	4.29	0.36	0.62	2.00
9	Expenses not Written off				
10	Non Banking Assets				
11	Reconciliation Account			5.53	
12	Profit & Loss A/c	1.79	0.33	0.70	0.67
	TOTAL ASSETS	280.16	65.26	195.00	123.19

	Liabilities	Manjushree	Subhaxmi	Jebils	Reliance	Lotus	Baibhav	Bhaktapur
1	CAPITAL FUND	179.63	222.96	108.14	167.80	126.40	149.34	131.13
	a. Paid-up Capital	140.00	200.00	102.00	140.00	120.00	147.00	125.00
	b. Calls in Advance							
	c. General Reserves	4.68	8.17	0.37	3.87	0.10		
	d. Share Premium							
	e. Retained Earning	34.95	14.69	5.77	23.93	6.30	2.34	6.13
	f. Others Reserves Fund		0.11					
	g. Exchange Fluctuation Fund							
2	BORROWINGS	56.00			51.40			
	a. NRB				28.40			
	b. "A"Class Licensed Institution	56.00						
	c. Foreign Banks and Fin. Ins.							
	d. Other Financial Ins.				23.00			
	e. Bonds and Securities							
3	DEPOSITS	587.26	477.11	292.88	745.29	212.80	86.80	103.06
	a. Current							
	Domestic							
	Foreign							
	b. Savings	57.91	98.49	75.93	105.01	67.80	35.20	47.96
	Domestic	57.91	98.49	75.93	105.01	67.80	35.20	47.96
	Foreign							
	c. Fixed	244.58	348.92	128.46	386.98	95.80	14.07	11.96
	Domestic	244.58	348.92	128.46	386.98	95.80	14.07	11.96
	Foreign							
	d. Call Deposits							43.14
	e. Others	284.78	29.69	88.49	253.30	49.20	37.53	
4	Bills Payable							
5	Other Liabilities	50.55	32.27	16.83	43.26	15.90	4.19	1.27
	1. Sundry Creditors	1.17	1.39	0.82	2.66	0.10	0.57	
	2. Loan Loss Provision	8.77	7.37	3.60	8.66	3.60	2.62	0.43
	3. Interest Suspense a/c	12.33	8.08	5.11	11.79	4.20		
	4. Others	28.27	15.43	7.29	20.15	8.00	1.00	0.84
6	Reconciliation A/c							
7	Profit & Loss A/c	-7.73						
	TOTAL LIABILITIES	865.71	732.34	417.85	1007.75	355.10	240.33	235.46

Assets

1	LIQUID FUNDS	97.16	191.74	83.17	274.72	78.30	90.51	175.77
	a. Cash Balance	12.20	4.00	1.65	17.28	2.40	7.12	3.25
	Nepalese Notes & Coins	12.20	4.00	1.65	17.28	2.40	7.12	3.25
	Foreign Currency							
	b. Bank Balance	84.96	187.74	81.53	257.44	75.90	83.39	5.51
	1. In Nepal Rastra Bank	8.54	10.47	10.66	33.86	14.60	1.86	5.51
	Domestic Currency	8.54	10.47	10.66	33.86	14.60	1.86	5.51
	Foreign Currency							
	2. "A"Class Licensed Institution	52.02	58.25	30.32	88.68	27.80	67.01	
	Domestic Currency	52.02	58.25	30.32	88.68	27.80	67.01	
	Foreign Currency							
	3. Other Financial Ins.	24.40	119.02	40.55	134.90	33.50	14.52	
	4. In Foreign Banks							
	c. Money at Call							167.01
	Domestic Currency							167.01
	Foreign Currency							
2	INVESTMENT IN SECURITIES		13.82	8.00	4.00	6.00		2.48
	a. Govt. Securities		13.82	8.00		6.00		2.48
	b. NRB Bond				4.00			
	c. Govt. Non-Fin. Ins.							
	d. Other Non-Fin Ins.							
	e. Non Residents							
3	SHARE & OTHER INVESTMENT	20.00		0.02	16.00			
	a. Non Residents							
	b. Others	20.00		0.02	16.00			
4	LOANS & ADVANCES	696.24	487.76	295.96	676.05	254.00	139.37	47.02
	a. Private Sector	683.70	461.26	291.96	666.55	249.70		47.02
	b. Financial Institutions	12.54	26.50	4.00	9.50	4.30	139.37	
	c. Government Organizations							
5	BILL PURCHASED							
	a. Domestic Bills Purchased							
	b. Foreign Bills Purchased							
	c. Import Bills & Imports							
6	LOANS AGAINST COLLECTED BILLS							
	a. Against Domestic Bills							
	b. Against Foreign Bills							
7	FIXED ASSETS	20.88	14.72	10.20	10.17	5.40	8.86	6.31
8	OTHER ASSETS	31.43	20.05	15.86	22.22	10.90	1.00	1.89
	a. Accrued Interest:	12.33	8.08	5.12	2.52	4.20		0.09
	b. Staff Loans / Adv.	9.40	6.71	5.03	0.64			
	c. Sundry Debtors	0.79	0.01	0.55	1.22		0.62	0.12
	d. Cash In Transit					5.00		
	e. Others	8.91	5.25	5.15	17.85	1.70	0.38	1.68
9	Expenses not Written off			1.74	1.94			1.16
10	Non Banking Assets							
11	Reconciliation Account							
12	Profit & Loss A/c		4.25	2.90	2.65	0.50	0.59	0.83
	TOTAL ASSETS	865.71	732.34	417.85	1007.75	355.10	240.33	235.46

		Naya Nepal	Summit	Sworajgar	First	Nagbelli	Kalka	Mirmire	Janautthan	Mithila
1	CAPITAL FUND				81.10	10.47	11.72		11.00	18.01
	a. Paid-up Capital				70.00	10.01	12.00		11.00	16.50
	b. Calls in Advance									
	c. General Reserves				11.10		-0.29			0.31
	d. Share Premium									
	e. Retained Earning					0.46				1.20
	f. Others Reserves Fund									
	g. Exchange Fluctuation Fund									
2	BORROWINGS				446.47	24.91	15.79		3.10	7.82
	a. NRB									
	b. "A"Class Licensed Institution				200.38	8.41			1.00	
	c. Foreign Banks and Fin. Ins.									
	d. Other Financial Ins.				246.09	16.50	15.79		2.10	7.82
	e. Bonds and Securities									
3	DEPOSITS					7.68	8.93		2.09	3.59
	a. Current									
	Domestic									
	Foreign									
	b. Savings						8.93		2.09	3.02
	Domestic						8.93		2.09	3.02
	Foreign									
	c. Fixed									
	Domestic									
	Foreign									
	d. Call Deposits									
	e. Others					7.68				0.57
4	Bills Payable									
5	Other Liabilities				12.22	1.01	0.61		0.31	4.58
	1. Sundry Creditors				0.05					1.49
	2. Loan Loss Provision				3.32	0.37	0.33		0.17	1.60
	3. Interest Suspense a/c				0.21					0.80
	4. Others				8.63	0.64	0.28		0.14	0.68
6	Reconciliation A/c									
7	Profit & Loss A/c				0.57	0.29	0.19		-0.30	0.02
	TOTAL LIABILITIES				540.35	44.36	37.24		16.20	34.02

Assets

1	LIQUID FUNDS				250.69	6.61	2.42		1.97	10.27
	a. Cash Balance					0.35	0.81		0.00	0.10
	Nepalese Notes & Coins					0.35	0.81		0.00	0.10
	Foreign Currency									
	b. Bank Balance				250.69	6.26	1.61		1.97	10.17
	1. In Nepal Rastra Bank				2.63					
	Domestic Currency				2.63					
	Foreign Currency									
	2. "A"Class Licensed Institution				117.39	1.69	0.28		0.31	2.43
	Domestic Currency				117.39	1.69	0.28		0.31	2.43
	Foreign Currency									
	3. Other Financial Ins.				130.67	4.57	1.33		1.66	7.74
	4. In Foreign Banks									
	c. Money at Call									
	Domestic Currency									
	Foreign Currency									
2	INVESTMENT IN SECURITIES									
	a. Govt. Securities									
	b. NRB Bond									
	c. Govt. Non-Fin. Ins.									
	d. Other Non-Fin Ins.									
	e. Non Residents									
3	SHARE & OTHER INVESTMENT								0.09	
	a. Non Residents									
	b. Others								0.09	
4	LOANS & ADVANCES				280.14	36.41	32.73		12.81	20.11
	a. Private Sector					36.41	32.73		12.81	20.11
	b. Financial Institutions				280.14					
	c. Government Organizations									
5	BILL PURCHASED									
	a. Domestic Bills Purchased									
	b. Foreign Bills Purchased									
	c. Import Bills & Imports									
6	LOANS AGAINST COLLECTED BILLS									
	a. Against Domestic Bills									
	b. Against Foreign Bills									
7	FIXED ASSETS				6.37	1.03	1.35		0.91	0.63
8	OTHER ASSETS				3.16	0.30	0.10		0.09	2.93
	a. Accrued Interest:					2.92				0.80
	b. Staff Loans / Adv.				0.01				0.01	0.19
	c. Sundry Debtors					0.01			0.05	1.61
	d. Cash In Transit									
	e. Others				0.23	0.30	0.10		0.04	0.33
9	Expenses not Written off						0.64			0.08
10	Non Banking Assets									
11	Reconciliation Account								0.33	
12	Profit & Loss A/c									
	TOTAL ASSETS				540.35	44.36	37.24		16.20	34.02

Profit and Loss Account of Commercial Banks

Expenses	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB
1 Interest Expenses	25.50	253.67	291.26	347.30	102.34	246.00	205.79	77.57
1.1 Deposit Liabilities	25.50	246.91	285.47	339.63	101.95	245.00	204.79	77.57
1.1.1 Saving A/c	16.80	113.73	64.41	57.23	20.59	75.00	22.88	39.68
1.1.2 Fixed A/c	8.20	126.52	151.04	181.99	54.45	170.00	168.59	24.33
1.1.2.1 Upto 3 Months Fixed A/		0.13	21.15	3.48	0.00	37.00	27.73	
1.1.2.2 3 to 6 Months fixed A/		0.22	28.70		1.92		44.47	3.87
1.1.2.3 6 Months to 1 Year Fixed A/		99.01	83.07		17.10		77.31	
1.1.2.4 Above 1 Yea	8.20	27.16	18.12	178.50	35.43	133.00	19.08	20.46
1.1.3 Call Deposit		6.53	70.02	100.41	26.90		13.32	13.57
1.1.4 Certificate of Deposit:	0.50							
1.2 Others		6.76	5.79	7.67	0.39	1.00	1.00	
2 Commission/Fee Expense			5.56	3.08				1.10
3 Employees Expenses	185.00	127.05	30.91	26.63	22.70	37.00	19.53	11.66
4 Office Operating Expenses	38.20	36.87	33.96	28.74	22.32	39.00	29.19	9.97
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rate:								
5.2 Due to Foreign Currency Transactions:								
6 Non-Operating Expenses		0.84					0.15	
7. Provision for Risk		4.96			5.28	15.00		0.01
7.1 Loan loss Provision		4.96			5.28	15.00		0.01
7.1.1 General Loan loss Provision						15.00		0.01
7.1.2 Special Loan Loss Provision		4.96			5.28			
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets:								
7.3. Provision for Loss on Investment:								
7.4. Provision for Loss of Other Assets:								
8 Loan Written Off		4.84			5.76			
9 Provision for Staff Bonus	18.70		28.20	15.27	11.97			
10 Provision for Income Tax	55.80		84.60	45.81	35.91			
11 Others		0.09						
12 Net Profit	131.40	195.41	197.41	106.89	83.80	152.95	-113.22	-44.25
TOTAL EXPENSES	454.60	623.73	671.90	573.71	290.08	489.95	141.44	56.07

Income

1. Interest Income	390.60	568.24	597.32	507.55	208.09	415.00	106.76	37.68
1.1. On Loans and Advance	412.20	471.66	509.85	472.67	122.52	364.00	40.90	36.37
1.2. On Investment	1.60	88.92	65.90	30.00	71.78	47.00	41.29	
1.2.1 Government Bond:	1.60	87.48	64.89	30.00	71.73	47.00	34.25	
1.2.2 Foreign Bond:			1.01					
1.2.3 NRB Bond:							7.04	
1.2.4 Deventure & Bond:		1.44			0.06			
1.3 Agency Balance	0.10	6.33	0.00	3.93	0.07		23.39	
1.4 On Call Deposit	0.40	1.16	16.91	0.95	0.77	4.00	0.25	0.35
1.5 Others	-23.70	0.17	4.65		12.94		0.94	0.96
2. Comission & Discount	13.10	14.97	50.26	15.31	12.27	58.75	26.62	9.06
2.1 Bills Purchase & Discount	0.10	0.10	0.27	0.72	0.86	13.00	0.01	0.61
2.2 Comission	13.00	13.16	49.81	14.59	9.23	37.00	20.15	7.97
2.3 Others		1.71	0.18		2.18	8.75	6.46	0.47
3 Income From Exchange Fluctuation	7.80	25.81	22.89	28.58	54.85	16.20	7.96	6.22
3.1 Due to Change in Exchange Rate	6.00	23.14	6.73	5.51	12.12	0.20	0.75	0.60
3.2 Due to Foreign Currency Trans	1.80	2.67	16.16	23.08	42.73	16.00	7.21	5.62
4 Other Operating Income		6.49		21.84	3.54			2.50
5 Non Operating Income		0.23	1.37	0.42			0.09	0.60
6 Provision Written Back	25.70	2.12			5.52			
7 Recovery from Written off Loan	1.10	0.12	0.07		5.82			0.01
8 Income from Extra Ordinary Expenses	16.30	5.75						
9 Net Loss								
TOTAL INCOME	454.60	623.73	671.90	573.71	290.08	489.95	141.44	56.07

Expenses	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi
1 Interest Expenses	249.96	130.90	84.52	144.43	53.94	132.05	131.24	148.84
1.1 Deposit Liabilities	247.60	126.87	82.19	139.80	53.92	126.13	125.14	146.23
1.1.1 Saving A/c	46.64	25.72	32.62	18.06	10.82	33.31	33.77	28.51
1.1.2 Fixed A/c	141.62	70.47	30.86	92.06	38.41	64.08	65.67	89.40
1.1.2.1 Upto 3 Months Fixed A/	30.11			0.96		0.26		0.01
1.1.2.2 3 to 6 Months fixed A/	22.64			0.47		0.45		1.33
1.1.2.3 6 Months to 1 Year Fixed A/	43.75	70.47	1.94	7.74	38.41	38.75		53.06
1.1.2.4 Above 1 Yea	45.13		28.92	82.89		24.63	65.67	35.00
1.1.3 Call Deposit	59.34	30.67	18.71	29.67	4.68	28.74	25.70	28.32
1.1.4 Certificate of Deposit:								
1.2 Others	2.36	4.04	2.33	4.64	0.02	5.92	6.10	2.61
2 Commission/Fee Expense								
3 Employees Expenses	26.40	17.44	7.62	10.30	5.39	11.73	14.30	6.40
4 Office Operating Expenses	17.11	22.69	8.63	15.30	7.27	23.66	15.24	7.18
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rate:								
5.2 Due to Foreign Currency Transactions:								
6 Non-Operating Expenses								
7. Provision for Risk					31.40			
7.1 Loan loss Provision					31.40			
7.1.1 General Loan loss Provision								
7.1.2 Special Loan Loss Provision					31.40			
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets:								
7.3. Provision for Loss on Investment:								
7.4. Provision for Loss of Other Assets:								
8 Loan Written Off								
9 Provision for Staff Bonus	12.96	8.35		6.01		3.90		6.09
10 Provision for Income Tax	38.87	25.06		18.03		11.69		18.26
11 Others								
12 Net Profit	90.70	58.48	-60.70	42.07	-68.05	27.27		42.61
TOTAL EXPENSES	436.00	262.92	40.08	236.15	29.95	210.30	160.77	229.38

Income

1. Interest Income	403.13	233.16	31.07	220.18	24.29	198.25	116.16	206.83
1.1. On Loans and Advance	352.57	203.72	15.68	187.21	15.36	188.46	94.34	193.31
1.2. On Investment	50.02	29.02	14.79	30.30	8.77	8.80	1.56	13.52
1.2.1 Government Bond:	34.18	28.91	13.12	20.52	8.77	8.47	1.56	13.19
1.2.2 Foreign Bond:	1.09			0.85				
1.2.3 NRB Bond:	14.75		1.03	8.92				
1.2.4 Deventure & Bond:		0.11	0.65			0.32		0.33
1.3 Agency Balance				0.00	0.12			
1.4 On Call Deposit	0.54	0.04	0.05	2.07		1.00		
1.5 Others		0.37	0.56	0.61	0.05		20.26	
2. Comission & Discount	15.81	16.76	3.73	7.12	3.28	4.51	11.34	15.11
2.1 Bills Purchase & Discount	0.08	2.44	0.18	0.04	0.00	0.04		0.66
2.2 Comission	15.73	14.33	3.55	4.16	3.28	4.34	11.34	13.93
2.3 Others				2.93		0.13		0.53
3 Income From Exchange Fluctuation	8.80	12.92	1.38	4.81	1.21	5.08	3.54	7.41
3.1 Due to Change in Exchange Rate	0.44		0.67	-0.02	0.27	0.74	0.09	0.77
3.2 Due to Foreign Currency Trans	8.36	12.92	0.71	4.83	0.93	4.34	3.45	6.64
4 Other Operating Income	8.04	0.08	3.27	4.03	1.17	2.45		
5 Non Operating Income	0.22						0.00	0.03
6 Provision Written Back								
7 Recovery from Written off Loan			0.63					
8 Income from Extra Ordinary Expenses								
9 Net Loss							29.73	
TOTAL INCOME	436.00	262.92	40.08	236.15	29.95	210.30	160.77	229.38

Expenses	SBL	ADBNI	Global	Citizens	Prime	BOA	Sunrise	DCBL
1 Interest Expenses	188.06	70.99	122.54	119.63	173.58	115.64	102.69	86.46
1.1 Deposit Liabilities	187.67	70.97	122.10	115.15	172.43	115.64	102.69	81.82
1.1.1 Saving A/c	20.61	1.06	25.53	18.76	11.33	14.15	32.95	9.00
1.1.2 Fixed A/c	113.20	69.90	64.58	60.17	79.20	72.21	48.84	44.14
1.1.2.1 Upto 3 Months Fixed A/				3.60			1.07	
1.1.2.2 3 to 6 Months fixed A/				0.22	0.59		3.09	
1.1.2.3 6 Months to 1 Year Fixed A/				47.51	71.76		19.35	38.06
1.1.2.4 Above 1 Yea	113.20	69.90	64.58	8.84	6.85	72.21	25.32	6.08
1.1.3 Call Deposit	53.86	0.01	32.00	36.23	81.89	29.29	20.90	28.23
1.1.4 Certificate of Deposit:								0.44
1.2 Others	0.39	0.02	0.44	4.48	1.16		0.00	4.65
2 Commission/Fee Expense			0.80	0.03			0.16	
3 Employees Expenses	10.63	138.30	9.39	6.70	6.04	8.76	10.92	6.73
4 Office Operating Expenses	17.72	24.69	10.79	9.95	10.39	11.44	17.18	7.57
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rate:								
5.2 Due to Foreign Currency Transactions:								
6 Non-Operating Expenses		2.07						
7. Provision for Risk	-0.20	81.24			1.10	56.37		
7.1 Loan loss Provision	-0.20	81.24			1.10	56.37		
7.1.1 General Loan loss Provision	-0.20				1.10			
7.1.2 Special Loan Loss Provision		81.24				56.37		
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets:								
7.3. Provision for Loss on Investment:								
7.4. Provision for Loss of Other Assets:								
8 Loan Written Off								
9 Provision for Staff Bonus	3.32		4.56		8.29			
10 Provision for Income Tax	9.97		13.68		24.86			
11 Others		2.52						
12 Net Profit	23.26	137.89	31.91	-77.44	58.01			
TOTAL EXPENSES	252.77	457.70	193.67	58.87	282.27	192.21	130.95	100.77

Income

1. Interest Income	229.88	372.53	180.57	47.72	258.02	67.98	46.56	16.31
1.1. On Loans and Advance	210.92	335.04	163.75	32.24	244.43	48.86	39.14	4.26
1.2. On Investment	13.27	34.33	15.92	8.19	7.31	16.18	5.40	2.83
1.2.1 Government Bond:		34.33	15.86	8.19	7.31	16.18	5.26	2.83
1.2.2 Foreign Bond:								
1.2.3 NRB Bond:	13.27						0.14	
1.2.4 Deventure & Bond:			0.06					
1.3 Agency Balance	0.03						1.70	
1.4 On Call Deposit	5.66		0.77	7.29	3.83			
1.5 Others		3.16	0.13		2.44	2.94	0.32	9.22
2. Comission & Discount	12.97	8.19	8.12	8.56	11.78	7.34	7.74	2.93
2.1 Bills Purchase & Discount				0.45	5.60	0.00	0.07	
2.2 Comission	6.79	8.19	8.02	6.86	6.18	1.43	4.72	1.64
2.3 Others	6.17		0.10	1.25		5.91	2.95	1.29
3 Income From Exchange Fluctuation	9.93	2.12	4.51	1.46	4.09	1.80	2.17	0.95
3.1 Due to Change in Exchange Rate	5.53	2.12	2.68	0.63	3.03	1.20	0.65	0.55
3.2 Due to Foreign Currency Trans	4.40		1.83	0.83	1.06	0.60	1.52	0.40
4 Other Operating Income		33.09	0.47	1.08			0.19	
5 Non Operating Income		1.72		0.04	1.05			
6 Provision Written Back		14.52			7.34	5.14		
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses		25.53						
9 Net Loss						109.95	74.30	80.59
TOTAL INCOME	252.77	457.70	193.67	58.87	282.27	192.21	130.95	100.77

Expenses	NMB	Kist	Janata	Mega	CTBNL	Civil	Century
1 Interest Expenses	109.72	124.07	32.76	52.82	26.58	28.62	13.25
1.1 Deposit Liabilities	107.51	121.64	32.56	52.47	26.50	28.40	13.18
1.1.1 Saving A/c	13.09	46.17	2.24	15.44	2.93	1.87	3.39
1.1.2 Fixed A/c	64.94	50.86	16.76	24.10	9.68	12.87	5.65
1.1.2.1 Upto 3 Months Fixed A/	0.93	0.12	1.93	6.27		0.53	
1.1.2.2 3 to 6 Months fixed A/	0.00	0.33	0.01	0.11		0.07	
1.1.2.3 6 Months to 1 Year Fixed A/	11.57	44.11	12.37	17.70		7.37	5.65
1.1.2.4 Above 1 Yea	52.45	6.30	2.44	0.02	9.68	4.90	
1.1.3 Call Deposit	29.49	24.60	13.56	12.93	13.88	13.65	4.14
1.1.4 Certificate of Deposit:							
1.2 Others	2.20	2.43	0.20	0.35	0.09	0.23	0.07
2 Commission/Fee Expense						0.00	
3 Employees Expenses	7.06	14.75	4.72	7.35	4.41	5.85	2.01
4 Office Operating Expenses	10.70	23.85	6.00	11.40	5.03	6.41	4.52
5 Exchange Fluctuation Loss							
5.1 Due to Change in Exchange Rate:							
5.2 Due to Foreign Currency Transactions:							
6 Non-Operating Expenses						0.10	
7. Provision for Risk	1.50				1.64		
7.1 Loan loss Provision	1.50				1.64		
7.1.1 General Loan loss Provision	1.50				1.64		
7.1.2 Special Loan Loss Provision							
7.1.3 Additional Loan Loss Provision							
7.2. Provision for Non-Banking Assets:							
7.3. Provision for Loss on Investment:							
7.4. Provision for Loss of Other Assets:							
8 Loan Written Off							
9 Provision for Staff Bonus				0.99			
10 Provision for Income Tax				2.98			
11 Others							
12 Net Profit	-66.90	-82.26		6.96			
TOTAL EXPENSES	62.07	80.40	43.48	82.51	37.67	40.98	19.78

Income

1. Interest Income	53.87	70.20	11.75	78.49	10.30	4.58	6.50
1.1. On Loans and Advance	39.12	54.00	6.89	68.11	2.73	2.15	6.50
1.2. On Investment	12.87	13.51	3.55	2.72	3.51	1.90	
1.2.1 Government Bond:	12.74	13.51	3.55	2.72	3.51		
1.2.2 Foreign Bond:							
1.2.3 NRB Bond:						1.90	
1.2.4 Deventure & Bond:	0.14						
1.3 Agency Balance							
1.4 On Call Deposit		1.23	1.30	7.24		0.52	
1.5 Others	1.88	1.47		0.42	4.07		
2. Comission & Discount	1.48	8.50	3.57	0.70	1.75	5.64	2.51
2.1 Bills Purchase & Discount	0.07	0.21		0.00		0.05	
2.2 Comission	1.35	4.04	3.38	0.70	0.61	4.74	2.51
2.3 Others	0.06	4.25	0.20		1.14	0.85	
3 Income From Exchange Fluctuation	3.52	1.70	1.17	1.73	0.74	0.88	0.12
3.1 Due to Change in Exchange Rate	2.61	0.31	0.57	0.34	0.74	0.06	0.12
3.2 Due to Foreign Currency Trans	0.91	1.40	0.60	1.39		0.82	
4 Other Operating Income	3.05			1.59		0.00	
5 Non Operating Income	0.16		0.04				
6 Provision Written Back							
7 Recovery from Written off Loan							
8 Income from Extra Ordinary Expenses							
9 Net Loss			26.95		24.88	29.88	10.65
TOTAL INCOME	62.07	80.40	43.48	82.51	37.67	40.98	19.78

Profit and Loss Account of Development Banks

Expenses	NIDC	Uddhyam	Malika	SDBL	UDBL	MDBL	Narayani	PDBL
1 Interest Expenses	2.58	2.35	6.66	35.72		20.50	9.00	14.18
1.1 Deposit Liabilities	2.58	2.35	6.66	34.46		18.25	8.50	14.18
1.1.1 Saving A/c	0.40	0.40	5.50	13.40		2.11	4.90	7.01
1.1.2 Fixed A/c	2.06	1.03	0.81	15.48		8.50	3.60	4.93
1.1.2.1 Upto 3 Months Fixed A/				0.92			0.30	0.02
1.1.2.2 3 to 6 Months fixed A/			0.81	0.05				0.01
1.1.2.3 6 Months to 1 Year Fixed A/	0.00	0.94		3.92		1.99	1.10	4.20
1.1.2.4 Above 1 Yea	2.05	0.09		10.59		6.51	2.20	0.71
1.1.3 Call Deposit	0.12	0.92	0.35	5.58		7.64		2.24
1.1.4 Certificate of Deposit:								
1.2 Others				1.26		2.25	0.50	
2 Commission/Fee Expense				0.17				
3 Employees Expenses	1.36	0.37	2.37	3.54	0.09	3.28	0.70	2.69
4 Office Operating Expenses	5.29	0.23	1.30	4.77	0.04	3.81	0.90	1.43
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rate:								
5.2 Due to Foreign Currency Transactions:								
6 Non-Operating Expenses							0.10	
7. Provision for Risk				1.66				
7.1 Loan loss Provision								
7.1.1 General Loan loss Provision								
7.1.2 Special Loan Loss Provision								
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets:								
7.3. Provision for Loss on Investment:				1.66				
7.4. Provision for Loss of Other Assets:								
8 Loan Written Off								
9 Provision for Staff Bonus								
10 Provision for Income Tax								
11 Others								
12 Net Profit			1.30		0.14			-8.44
TOTAL EXPENSES	9.23	2.96	11.63	45.86	0.26	27.59	10.70	9.86

Income

1. Interest Income	2.59	1.73	9.39	16.55	0.11	9.56	2.30	8.52
1.1. On Loans and Advance	2.59	0.77	7.78	16.45	0.11	7.37	2.20	4.06
1.2. On Investment						0.44		0.99
1.2.1 Government Bond:						0.44		0.54
1.2.2 Foreign Bond:								
1.2.3 NRB Bond:								0.45
1.2.4 Deventure & Bond:								
1.3 Agency Balance						1.72		
1.4 On Call Deposit		0.96	0.03					
1.5 Others			1.58	0.11		0.03	0.10	3.47
2. Commission & Discount		0.05	0.92	0.50	0.00	0.23	0.10	0.17
2.1 Bills Purchase & Discount								
2.2 Commission		0.00		0.50		0.23		0.17
2.3 Others		0.05	0.92		0.00		0.10	
3 Income From Exchange Fluctuation				0.09		0.00		
3.1 Due to Change in Exchange Rate				0.07		0.00		
3.2 Due to Foreign Currency Trans				0.02				
4 Other Operating Income	0.10		0.37	0.84			0.10	1.17
5 Non Operating Income	5.25		0.96	0.06				
6 Provision Written Back				0.16				
7 Recovery from Written off Loan					0.15			
8 Income from Extra Ordinary Expenses								
9 Net Loss	1.30	1.18		27.66		17.80	8.20	
TOTAL INCOME	9.23	2.96	11.63	45.86	0.26	27.59	10.70	9.86

Expenses	Sahayogi	Pashupati	Karnali	Triveni	Annapurna	Bhrikuti	Suvekchha	Bageshwori
1 Interest Expenses	7.40	4.33	2.00	14.07	10.59	17.29	8.62	8.00
1.1 Deposit Liabilities	7.40	4.33	2.00	14.02	10.59	17.05	7.99	8.00
1.1.1 Saving A/c	5.41	1.06	1.00	5.89	3.59	8.06	2.62	5.00
1.1.2 Fixed A/c	1.74	2.28	1.00	5.24	4.10	4.49	3.59	1.00
1.1.2.1 Upto 3 Months Fixed A/		0.02		0.15		0.02	0.33	
1.1.2.2 3 to 6 Months fixed A/		0.04		0.18		0.02	0.01	
1.1.2.3 6 Months to 1 Year Fixed A/	0.52	1.96		4.33		0.25	1.27	1.00
1.1.2.4 Above 1 Yea	1.22	0.27	1.00	0.59	4.10	4.20	1.97	
1.1.3 Call Deposit	0.25	0.99		2.88	2.90	4.50	1.79	2.00
1.1.4 Certificate of Deposit:								
1.2 Others				0.05		0.24	0.62	
2 Commission/Fee Expense								
3 Employees Expenses	0.77	1.11	2.00	1.12	1.40	2.00	0.94	1.00
4 Office Operatiing Expenses	1.53	0.90	2.00	2.38	1.68	2.06	0.97	1.00
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rate:								
5.2 Due to Foreign Currency Transactions:								
6 Non-Operatiing Expenses								
7. Provision for Risk								1.00
7.1 Loan loss Provision								1.00
7.1.1 General Loan loss Provision								1.00
7.1.2 Special Loan Loss Provision								
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets:								
7.3. Provision for Loss on Investment:								
7.4. Provision for Loss of Other Assets:								
8 Loan Written Off								
9 Provision for Staff Bonus								
10 Provision for Income Tax								
11 Others					0.32			
12 Net Profit	-0.55	-2.89				-1.86		
TOTAL EXPENSES	9.15	3.45	6.00	17.57	13.99	19.50	10.53	11.00

Income

1. Interest Income	8.12	3.20	2.00	11.51	7.09	17.66	8.05	3.00
1.1. On Loans and Advance	8.12	3.19	2.00	11.50	6.81	15.73	8.05	2.00
1.2. On Investment								
1.2.1 Government Bond:								
1.2.2 Foreign Bond:								
1.2.3 NRB Bond:								
1.2.4 Deventure & Bond:								
1.3 Agency Balance								
1.4 On Call Deposit				0.02	0.28	1.36	0.00	1.00
1.5 Others		0.01				0.57		
2. Comission & Discount	0.47	0.01	1.00	0.88	0.77	0.22	0.09	1.00
2.1 Bills Purchase & Discount					0.02			
2.2 Comission	0.47	0.01	1.00	0.88	0.13	0.22	0.09	
2.3 Others					0.63			1.00
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans								
4 Other Operating Income	0.56	0.24				1.62	0.25	
5 Non Operating Income								
6 Provision Written Back								
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss			3.00	5.18	6.12		2.13	7.00
TOTAL INCOME	9.15	3.45	6.00	17.57	13.99	19.50	10.53	11.00

Expenses	Sanima	Gaurishankar	Gorkha	Gandaki	Infrastructure	Business	Biratnaxmi	Excel
1 Interest Expenses	64.06	4.78	29.82	12.67	15.00	13.94	15.00	0.16
1.1 Deposit Liabilities	60.45	4.78	28.77	12.67	15.00	13.94	15.00	0.16
1.1.1 Saving A/c	21.53	2.72	14.80	5.06	3.26	5.65	7.00	0.06
1.1.2 Fixed A/c	28.89	1.02	13.92	4.53	8.90	4.75	6.00	0.10
1.1.2.1 Upto 3 Months Fixed A/	0.30				3.38	0.15		0.01
1.1.2.2 3 to 6 Months fixed A/	0.98		0.04	0.11	0.39	0.26		0.01
1.1.2.3 6 Months to 1 Year Fixed A/	22.85	0.39	8.97	2.61	4.56	2.82	3.00	0.08
1.1.2.4 Above 1 Yea	4.75	0.63	4.90	1.81	0.57	1.52	3.00	
1.1.3 Call Deposit	10.03	1.04	0.05	3.08	2.84	3.54	2.00	
1.1.4 Certificate of Deposit:								
1.2 Others	3.61		1.04					
2 Commission/Fee Expense								
3 Employees Expenses	5.15	1.02	3.16	1.27	1.04	0.96	2.00	1.15
4 Office Operating Expenses	7.28	0.64	39.22	1.48	1.51	1.12	2.00	1.38
5 Exchange Fluctuation Loss	0.50							
5.1 Due to Change in Exchange Rate:	0.50							
5.2 Due to Foreign Currency Transactions:								
6 Non-Operating Expenses	1.90						1.00	
7. Provision for Risk	0.14		1113.70					
7.1 Loan loss Provision	0.14		1113.70					
7.1.1 General Loan loss Provision	0.14		46.15					
7.1.2 Special Loan Loss Provision			1067.55					
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets:								
7.3. Provision for Loss on Investment:								
7.4. Provision for Loss of Other Assets:								
8 Loan Written Off								
9 Provision for Staff Bonus						0.11		0.70
10 Provision for Income Tax						0.33		2.10
11 Others								
12 Net Profit	-28.68	0.51				0.78		4.89
TOTAL EXPENSES	50.34	6.95	1185.90	15.42	17.55	17.24	20.00	10.38

Income

1. Interest Income	47.40	6.41	24.00	9.95	15.25	16.72	17.00	10.04
1.1. On Loans and Advance	28.31	6.35	24.00	9.95	11.98	16.46	17.00	10.04
1.2. On Investment	5.13							
1.2.1 Government Bond:	5.13							
1.2.2 Foreign Bond:								
1.2.3 NRB Bond:								
1.2.4 Deventure & Bond:								
1.3 Agency Balance								
1.4 On Call Deposit	11.34				3.19			
1.5 Others	2.63	0.06			0.08	0.26		
2. Comission & Discount	0.45	0.54	0.03	0.12	0.16		2.00	0.12
2.1 Bills Purchase & Discount								
2.2 Comission	0.45	0.28	0.03	0.12	0.16			0.05
2.3 Others		0.26					2.00	0.07
3 Income From Exchange Fluctuation	0.66		0.09					
3.1 Due to Change in Exchange Rate			0.09					
3.2 Due to Foreign Currency Trans	0.66		0.00					
4 Other Operating Income	1.83		0.26	0.99	0.50	0.52		0.22
5 Non Operating Income								
6 Provision Written Back								
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss			1161.51	4.36	1.64		1.00	
TOTAL INCOME	50.34	6.95	1185.89	15.42	17.55	17.24	20.00	10.38

Expenses	WDBL	H & B	Araniko	NDEP	CEDBL	Miteri	Tinau	Rising
1 Interest Expenses	3.97	58.68	28.44	36.08	40.25	4.50	7.23	6.71
1.1 Deposit Liabilities	3.97	58.68	28.44	33.18	33.09	4.50	7.23	6.71
1.1.1 Saving A/c	3.13	19.90	21.86	10.17	8.79	2.51	2.76	4.10
1.1.2 Fixed A/c	0.83	32.66	6.58	12.36	13.87	1.49	3.17	2.61
1.1.2.1 Upto 3 Months Fixed A/		9.84			1.75	0.01	0.07	
1.1.2.2 3 to 6 Months fixed A/	0.01	0.83			1.40	0.01	0.00	0.02
1.1.2.3 6 Months to 1 Year Fixed A/	0.19	14.03			8.95	0.12	0.80	2.01
1.1.2.4 Above 1 Yea	0.64	7.97	6.58	12.36	1.76	1.36	2.29	0.58
1.1.3 Call Deposit		6.12		10.64	10.43	0.50	1.30	
1.1.4 Certificate of Deposit:								
1.2 Others				2.90	7.16			
2 Commission/Fee Expense					1.07			
3 Employees Expenses	0.45	5.15	5.32	2.61	3.65	0.60	0.50	0.83
4 Office Operating Expenses	0.27	5.66	3.03	6.23	4.14	0.57	0.47	0.43
5 Exchange Fluctuation Loss					0.00			
5.1 Due to Change in Exchange Rate:				0.00				
5.2 Due to Foreign Currency Transactions:								
6 Non-Operating Expenses	3.67							
7. Provision for Risk				11.84	0.10			
7.1 Loan loss Provision				11.84	0.10			
7.1.1 General Loan loss Provision				11.84	0.10			
7.1.2 Special Loan Loss Provision								
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets:								
7.3. Provision for Loss on Investment:								
7.4. Provision for Loss of Other Assets:								
8 Loan Written Off								
9 Provision for Staff Bonus			0.32					
10 Provision for Income Tax			0.95					
11 Others								
12 Net Profit			2.21					
TOTAL EXPENSES	8.36	69.49	40.27	56.76	49.21	5.66	8.20	7.98

Income

1. Interest Income	5.00	37.56	32.86	49.36	24.44	2.70	4.26	5.39
1.1. On Loans and Advance	5.00	33.69	32.86	44.51	9.57	2.70	4.26	5.01
1.2. On Investment		0.07		0.66	2.11			
1.2.1 Government Bond:		0.07		0.66				
1.2.2 Foreign Bond:								
1.2.3 NRB Bond:								
1.2.4 Deventure & Bond:					2.11			
1.3 Agency Balance				3.94				
1.4 On Call Deposit				0.18	9.70			
1.5 Others		3.80		0.08	3.06			0.38
2. Comission & Discount	0.19	0.48	1.17	1.30	1.87	0.11		0.09
2.1 Bills Purchase & Discount				0.04				
2.2 Comission	0.19	0.48	1.17	1.26	0.59	0.11		0.07
2.3 Others					1.28			0.02
3 Income From Exchange Fluctuation		0.01		0.09	0.20			
3.1 Due to Change in Exchange Rate		0.01		0.05	0.09			
3.2 Due to Foreign Currency Trans				0.04	0.11			
4 Other Operating Income		1.17	6.24	0.63		0.58	0.61	0.29
5 Non Operating Income	0.20							
6 Provision Written Back					1.32			
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss	2.97	30.27		5.37	21.38	2.27	3.33	2.20
TOTAL INCOME	8.36	69.49	40.27	56.76	49.21	5.66	8.20	7.98

Expenses	Muktinath	Sewa	Kankai	Public	Mahakali	Ace	Bhargav	Shangrila
1 Interest Expenses	16.95	11.99	2.72	5.48		40.96	1.57	14.65
1.1 Deposit Liabilities	14.37	11.98	2.72	5.48		40.57	1.57	14.65
1.1.1 Saving A/c	8.09	6.28	1.51	2.19		19.91	0.82	7.48
1.1.2 Fixed A/c	4.39	2.98	0.35	2.98		17.99	0.50	6.04
1.1.2.1 Upto 3 Months Fixed A/		0.06				0.40	0.16	0.02
1.1.2.2 3 to 6 Months fixed A/	0.66	0.00	0.03	0.27		0.00		0.13
1.1.2.3 6 Months to 1 Year Fixed A/	2.29	1.41	0.26	2.02		14.54	0.24	4.34
1.1.2.4 Above 1 Yea	1.45	1.51	0.06	0.70		3.05	0.10	1.55
1.1.3 Call Deposit	1.89	2.71	0.85	0.30		2.67	0.25	1.13
1.1.4 Certificate of Deposit:								
1.2 Others	2.58	0.00				0.39		
2 Commission/Fee Expense								
3 Employees Expenses	3.36	0.05	0.75	1.23	0.37	3.66	0.38	1.86
4 Office Operatiing Expenses	3.39	0.63	0.66	0.67	0.46	5.51	0.69	2.62
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rate:								
5.2 Due to Foreign Currency Transactions:								
6 Non-Operatiing Expenses								
7. Provision for Risk	0.11							0.00
7.1 Loan loss Provision	0.11							0.00
7.1.1 General Loan loss Provision	0.11							0.10
7.1.2 Special Loan Loss Provision								-0.10
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets:								
7.3. Provision for Loss on Investment:								
7.4. Provision for Loss of Other Assets:								
8 Loan Written Off								
9 Provision for Staff Bonus								
10 Provision for Income Tax								
11 Others								
12 Net Profit	2.51				0.17	-33.78		
TOTAL EXPENSES	26.33	12.67	4.14	7.38	0.99	16.36	2.64	19.13

Income

1. Interest Income	23.87	8.11	2.49	3.27	0.92	13.81	0.52	12.73
1.1. On Loans and Advance	23.52	8.11	2.43	3.26	0.92	11.48	0.52	12.53
1.2. On Investment						0.55		
1.2.1 Government Bond:						0.55		
1.2.2 Foreign Bond:								
1.2.3 NRB Bond:								
1.2.4 Deventure & Bond:								
1.3 Agency Balance								
1.4 On Call Deposit			0.00	0.00				0.20
1.5 Others	0.35		0.05			1.78		
2. Comission & Discount	1.37	0.14	0.25	0.02	0.07	0.07	0.10	1.78
2.1 Bills Purchase & Discount								
2.2 Comission		0.14	0.25	0.02	0.07	0.07	0.10	0.26
2.3 Others	1.37			0.00				1.52
3 Income From Exchange Fluctuation						0.20		0.00
3.1 Due to Change in Exchange Rate						0.03		0.00
3.2 Due to Foreign Currency Trans						0.17		
4 Other Operating Income	1.08	1.57		0.18		2.28		
5 Non Operating Income								
6 Provision Written Back								
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss		2.85	1.40	3.92			2.02	4.62
TOTAL INCOME	26.33	12.67	4.14	7.38	0.99	16.36	2.64	19.13

Expenses	Resunga	Rara	diyalo	Country	Alpine	Nilgiri	Kasthaman dap	Garima
1 Interest Expenses	5.00	2.39	4.38	10.80	3.77	0.60	30.30	12.54
1.1 Deposit Liabilities	5.00	2.39	3.74	10.75	3.77	0.60	29.23	12.54
1.1.1 Saving A/c	4.47	1.93	0.00	1.34	2.47		12.39	6.65
1.1.2 Fixed A/c	0.53	0.46	0.03	5.49	0.98	0.60	9.91	4.05
1.1.2.1 Upto 3 Months Fixed A/		0.01		0.65		0.01	0.07	
1.1.2.2 3 to 6 Months fixed A/	0.00	0.01		0.04		0.01	0.11	0.38
1.1.2.3 6 Months to 1 Year Fixed A/	0.07	0.25	0.01	4.52	0.59	0.48	8.20	2.41
1.1.2.4 Above 1 Yea	0.46	0.19	0.02	0.28	0.38	0.10	1.52	1.26
1.1.3 Call Deposit			3.71	3.92	0.32		6.93	1.84
1.1.4 Certificate of Deposit:								
1.2 Others			0.64	0.05			1.07	
2 Commission/Fee Expense				0.03			0.02	
3 Employees Expenses	0.63	0.33	0.41	0.58	0.54	0.24	3.83	1.38
4 Office Operatiing Expenses	0.23	0.19	0.54	1.07	0.52	2.73	4.63	1.26
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rate:								
5.2 Due to Foreign Currency Transactions:								
6 Non-Operatiing Expenses								
7. Provision for Risk				0.26				
7.1 Loan loss Provision				0.26				
7.1.1 General Loan loss Provision				0.08				
7.1.2 Special Loan Loss Provision				0.18				
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets:								
7.3. Provision for Loss on Investmen:								
7.4. Provision for Loss of Other Assets:								
8 Loan Written Off								
9 Provision for Staff Bonus								
10 Provision for Income Tax								
11 Others				0.20				
12 Net Profit	-1.32	-1.32			0.01			
TOTAL EXPENSES	4.54	1.59	5.34	12.94	4.83	3.57	38.78	15.18

Income

1. Interest Income	4.03	1.26	4.03	12.00	4.45	2.25	13.20	10.35
1.1. On Loans and Advance	3.87	1.26	3.62	10.23	4.45	2.24	12.84	10.28
1.2. On Investment			0.03					
1.2.1 Government Bond:			0.03					
1.2.2 Foreign Bond:								
1.2.3 NRB Bond:								
1.2.4 Deventure & Bond:								
1.3 Agency Balance								
1.4 On Call Deposit	0.16			1.77		0.01		0.07
1.5 Others			0.37				0.36	
2. Comission & Discount	0.51	0.33		0.03	0.38	0.04	0.22	0.10
2.1 Bills Purchase & Discount						0.04		
2.2 Comission	0.32	0.15		0.02	0.07		0.20	0.10
2.3 Others	0.19	0.18		0.01	0.31		0.02	
3 Income From Exchange Fluctuation							0.08	
3.1 Due to Change in Exchange Rate							0.01	
3.2 Due to Foreign Currency Trans							0.06	
4 Other Operating Income			0.06	0.54		0.37	0.50	1.28
5 Non Operating Income								
6 Provision Written Back								
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses				0.02				
9 Net Loss			1.25	0.35		0.90	24.78	3.45
TOTAL INCOME	4.54	1.59	5.34	12.94	4.83	3.57	38.78	15.18

Expenses	City	Bishow	Professiona l	Kabeli	Kamana	Corporate	Pathibhara	Purnima
1 Interest Expenses	15.64	16.55	0.04	1.30	10.59	9.76	5.91	4.92
1.1 Deposit Liabilities	15.62	16.27	0.04	1.30	8.39	9.76	5.91	4.92
1.1.1 Saving A/c	7.75	4.21	0.03	0.93	4.44	3.75	3.10	2.42
1.1.2 Fixed A/c	5.05	8.40	0.01	0.31	3.17	5.98	0.84	1.60
1.1.2.1 Upto 3 Months Fixed A/	0.34	0.42		0.00	0.05			
1.1.2.2 3 to 6 Months fixed A/	0.35	0.50		0.03	0.17		0.01	
1.1.2.3 6 Months to 1 Year Fixed A/	3.22	5.59	0.00	0.14	1.36	0.51	0.47	1.40
1.1.2.4 Above 1 Yea	1.14	1.89	0.01	0.14	1.59	5.47	0.36	0.20
1.1.3 Call Deposit	2.82	3.66	0.00	0.07	0.78	0.02	1.97	0.90
1.1.4 Certificate of Deposit:								
1.2 Others	0.02	0.28			2.20			
2 Commission/Fee Expense					0.81			
3 Employees Expenses	1.16	1.30	0.40	0.37	1.28	0.61	0.98	0.63
4 Office Operatiing Expenses	2.00	1.03	0.44	0.40		0.39	0.74	
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rate:								
5.2 Due to Foreign Currency Transactions:								
6 Non-Operatiing Expenses								1.00
7. Provision for Risk						0.20		
7.1 Loan loss Provision						0.20		
7.1.1 General Loan loss Provision						0.20		
7.1.2 Special Loan Loss Provision								
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets:								
7.3. Provision for Loss on Investmen:								
7.4. Provision for Loss of Other Assets:								
8 Loan Written Off								
9 Provision for Staff Bonus			0.06					
10 Provision for Income Tax			0.18					
11 Others								
12 Net Profit		-5.43	0.41					
TOTAL EXPENSES	18.80	13.45	1.53	2.07	12.67	10.96	7.63	6.55

Income

1. Interest Income	16.48	11.94	1.49	1.33	10.97	4.09	6.45	2.96
1.1. On Loans and Advance	15.90	11.94	1.49	0.92	10.82	3.96	6.45	2.96
1.2. On Investment	0.07							
1.2.1 Government Bond:	0.07							
1.2.2 Foreign Bond:								
1.2.3 NRB Bond:								
1.2.4 Deventure & Bond:								
1.3 Agency Balance								
1.4 On Call Deposit				0.41	0.15			
1.5 Others	0.51		0.00			0.13		
2. Comission & Discount	0.65	1.51	0.00	0.13	0.08	0.04	0.08	0.08
2.1 Bills Purchase & Discount						0.03		
2.2 Comission	0.61	1.43	0.00	0.13	0.08	0.01	0.08	0.08
2.3 Others	0.04	0.08				0.01		
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans								
4 Other Operating Income			0.04		0.26	1.03	0.18	0.40
5 Non Operating Income								
6 Provision Written Back								
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss	1.67			0.60	1.35	5.81	0.92	3.11
TOTAL INCOME	18.80	13.45	1.53	2.07	12.67	10.96	7.63	6.55

Expenses	Jyoti	Bagnmati	Hamro	Kakre	Shine	Pacific	Civic	IDBL
1 Interest Expenses	22.86	0.81	1.70	0.00	11.95	2.39	0.67	34.51
1.1 Deposit Liabilities	22.79	0.81	1.70	0.00	11.95	2.39	0.67	33.80
1.1.1 Saving A/c	8.16	0.49	0.81	0.00	5.32	1.17	0.58	9.66
1.1.2 Fixed A/c	9.81	0.12	0.50		3.89	0.39	0.09	12.67
1.1.2.1 Upto 3 Months Fixed A/			0.01					0.17
1.1.2.2 3 to 6 Months fixed A/	0.01		0.00		0.03	0.03		0.44
1.1.2.3 6 Months to 1 Year Fixed A/	0.02	0.04	0.40		3.18	0.21	0.05	9.49
1.1.2.4 Above 1 Yea	9.78	0.07	0.09		0.68	0.16	0.04	2.57
1.1.3 Call Deposit	4.82	0.20	0.39		2.74	0.82		11.47
1.1.4 Certificate of Deposit:								
1.2 Others	0.07							0.71
2 Commission/Fee Expense								
3 Employees Expenses	2.62	0.27	0.33	0.16	0.90	0.31	0.26	3.22
4 Office Operatiing Expenses	5.40	0.12	0.26	0.28	0.78	0.30	0.40	1.73
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rate:								
5.2 Due to Foreign Currency Transactions:								
6 Non-Operatiing Expenses								
7. Provision for Risk	0.20							
7.1 Loan loss Provision	0.20							
7.1.1 General Loan loss Provision	0.20							
7.1.2 Special Loan Loss Provision								
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets:								
7.3. Provision for Loss on Investment:								
7.4. Provision for Loss of Other Assets:								
8 Loan Written Off								
9 Provision for Staff Bonus								
10 Provision for Income Tax								
11 Others								
12 Net Profit			0.36	1.02				
TOTAL EXPENSES	31.09	1.20	2.65	1.46	13.63	3.00	1.33	39.46

Income

1. Interest Income	28.72	0.94	2.36	1.38	2.55	2.48	0.56	13.72
1.1. On Loans and Advance	22.69	0.94	2.36	1.37	2.44	2.48	0.56	13.60
1.2. On Investment	0.74				0.11			
1.2.1 Government Bond:	0.74				0.11			
1.2.2 Foreign Bond:								
1.2.3 NRB Bond:								
1.2.4 Deventure & Bond:								
1.3 Agency Balance								
1.4 On Call Deposit	4.21	0.00						0.04
1.5 Others	1.09			0.01				0.08
2. Comission & Discount	1.31	0.01	0.16	0.01	0.85			0.24
2.1 Bills Purchase & Discount								
2.2 Comission	1.31	0.01	0.01		0.16			0.24
2.3 Others			0.15	0.01	0.69			
3 Income From Exchange Fluctuation	0.00							
3.1 Due to Change in Exchange Rate	0.00							
3.2 Due to Foreign Currency Trans	0.00							
4 Other Operating Income	0.42	0.07	0.13			0.32	0.15	1.06
5 Non Operating Income				0.07				
6 Provision Written Back								
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss	0.63	0.17			10.23	0.19	0.63	24.45
TOTAL INCOME	31.09	1.20	2.65	1.46	13.63	3.00	1.33	39.46

Expenses	Gulmi	Kanchan	Matribhum	Bright	Innovative	Jhimruk	Metro	Vivor
1 Interest Expenses	1.48	3.46	1.20	3.09	3.68	1.10	4.83	27.81
1.1 Deposit Liabilities	1.48	3.46	1.20	3.02	3.59	1.10	4.83	27.11
1.1.1 Saving A/c	1.31	3.00	0.53	0.66	1.26	0.60	1.67	5.33
1.1.2 Fixed A/c	0.17	0.45	0.37	0.62	1.06	0.20	1.81	15.99
1.1.2.1 Upto 3 Months Fixed A/		0.06	0.00		0.00		0.01	
1.1.2.2 3 to 6 Months fixed A/		0.02	0.01	0.00	0.00		0.08	0.00
1.1.2.3 6 Months to 1 Year Fixed A/	0.09	0.21	0.16	0.33	0.87	0.10	1.15	1.70
1.1.2.4 Above 1 Yea	0.08	0.16	0.19	0.29	0.19	0.10	0.57	14.29
1.1.3 Call Deposit			0.30	1.74	1.27	0.30	1.35	5.79
1.1.4 Certificate of Deposit:								
1.2 Others				0.07	0.09			0.69
2 Commission/Fee Expense								
3 Employees Expenses	0.25	0.57	0.22	0.37	0.54	0.20	0.34	3.03
4 Office Operating Expenses	0.34	0.34	0.13	0.21	0.73	0.20	0.63	4.20
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rate:								
5.2 Due to Foreign Currency Transactions:								
6 Non-Operating Expenses								
7. Provision for Risk				0.02			0.02	
7.1 Loan loss Provision				0.02			0.02	
7.1.1 General Loan loss Provision				0.02			0.02	
7.1.2 Special Loan Loss Provision								
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets:								
7.3. Provision for Loss on Investment:								
7.4. Provision for Loss of Other Assets:								
8 Loan Written Off								
9 Provision for Staff Bonus								
10 Provision for Income Tax								
11 Others								
12 Net Profit								
TOTAL EXPENSES	2.06	4.37	1.55	3.68	4.94	1.50	5.81	35.03

Income

1. Interest Income	1.44	1.95	0.40	2.43	3.03	0.80	4.35	10.04
1.1. On Loans and Advance	1.38	1.95	0.40	2.43	3.01	0.80	3.43	2.28
1.2. On Investment								1.02
1.2.1 Government Bond:								0.86
1.2.2 Foreign Bond:								
1.2.3 NRB Bond:								0.16
1.2.4 Deventure & Bond:								
1.3 Agency Balance								
1.4 On Call Deposit	0.06				0.00		0.93	
1.5 Others					0.02			6.74
2. Comission & Discount	0.02	0.28	0.17		0.14	0.20	0.25	0.00
2.1 Bills Purchase & Discount								
2.2 Comission		0.23	0.05		0.05	0.20		0.00
2.3 Others	0.02	0.05	0.13		0.09		0.25	
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans								
4 Other Operating Income	0.02			0.11	0.37			
5 Non Operating Income								0.36
6 Provision Written Back								
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss	0.59	2.14	0.98	1.14	1.39	0.50	1.21	24.63
TOTAL INCOME	2.06	4.37	1.55	3.68	4.94	1.50	5.81	35.03

Expenses	Gaumukhi	Raptiveri	Consumer	Khadbari	Tourism	Mission	Surya	Mt. Makalu
1 Interest Expenses	0.45	1.30	4.07	0.32	10.21	3.36	0.45	
1.1 Deposit Liabilities	0.45	1.30	3.57	0.32	10.11	3.36	0.45	
1.1.1 Saving A/c	0.44	0.80	1.02	0.24	2.09	2.21	0.13	
1.1.2 Fixed A/c	0.01	0.40	1.88	0.07	4.25	0.81	0.18	
1.1.2.1 Upto 3 Months Fixed A/				0.00	0.59	0.01		
1.1.2.2 3 to 6 Months fixed A/					0.21	0.02		
1.1.2.3 6 Months to 1 Year Fixed A/	0.01	0.20	0.99	0.01	3.35	0.68	0.10	
1.1.2.4 Above 1 Yea	0.01	0.20	0.89	0.05	0.10	0.09	0.08	
1.1.3 Call Deposit		0.10	0.68	0.01	3.77	0.35	0.14	
1.1.4 Certificate of Deposit:								
1.2 Others			0.50		0.10			
2 Commission/Fee Expense								
3 Employees Expenses	0.17	0.30	0.56	0.20	1.45	0.62	0.22	0.07
4 Office Operating Expenses	0.10	0.40	0.53	0.08	2.54	0.41	0.09	0.28
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rate:								
5.2 Due to Foreign Currency Transactions:								
6 Non-Operating Expenses								
7. Provision for Risk								
7.1 Loan loss Provision								
7.1.1 General Loan loss Provision								
7.1.2 Special Loan Loss Provision								
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets:								
7.3. Provision for Loss on Investment:								
7.4. Provision for Loss of Other Assets:								
8 Loan Written Off								
9 Provision for Staff Bonus								
10 Provision for Income Tax								
11 Others								
12 Net Profit								0.11
TOTAL EXPENSES	0.72	2.00	5.15	0.60	14.20	4.39	0.76	0.46

Income

1. Interest Income	0.45	1.40	2.52	0.15	7.71	2.54	0.34	0.45
1.1. On Loans and Advance	0.45	1.40	2.51	0.15	3.63	2.44	0.34	0.45
1.2. On Investment					0.19			
1.2.1 Government Bond:								
1.2.2 Foreign Bond:								
1.2.3 NRB Bond:					0.19			
1.2.4 Deventure & Bond:								
1.3 Agency Balance								
1.4 On Call Deposit					3.53	0.10		
1.5 Others			0.01		0.36			
2. Comission & Discount	0.19	0.40	0.00	0.15	0.52	0.04	0.13	
2.1 Bills Purchase & Discount								
2.2 Comission	0.18			0.15	0.52	0.04	0.13	
2.3 Others	0.00	0.40	0.00	0.00				
3 Income From Exchange Fluctuation					0.26			
3.1 Due to Change in Exchange Rate					0.03			
3.2 Due to Foreign Currency Trans					0.23			
4 Other Operating Income	0.00		0.06		0.81	0.21		0.00
5 Non Operating Income								
6 Provision Written Back								
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss	0.09	0.20	2.58	0.30	4.90	1.60	0.30	
TOTAL INCOME	0.72	2.00	5.15	0.60	14.20	4.39	0.76	0.46

Expenses	Sindh	Sahara	Social	NCDBL	Cosmos	Manaslu	Samabridhi
1 Interest Expenses	3.28	1.82	5.61	2.29	0.45	0.82	0.43
1.1 Deposit Liabilities	3.28	1.82	5.43	2.29	0.45	0.82	0.43
1.1.1 Saving A/c	1.36	0.85	0.39	0.49	0.42	0.54	0.36
1.1.2 Fixed A/c	0.70	0.07	1.21	0.55	0.01	0.07	0.08
1.1.2.1 Upto 3 Months Fixed A/				0.01			0.03
1.1.2.2 3 to 6 Months fixed A/	0.01			0.00			
1.1.2.3 6 Months to 1 Year Fixed A/	0.59		1.20	0.47	0.00	0.02	0.01
1.1.2.4 Above 1 Yea	0.11	0.07	0.01	0.06	0.01	0.05	0.03
1.1.3 Call Deposit	1.21	0.90	3.83	1.25	0.02	0.21	
1.1.4 Certificate of Deposit:							
1.2 Others			0.19				
2 Commission/Fee Expense							
3 Employees Expenses	0.53	0.95	1.06	0.40	0.19	0.44	0.27
4 Office Operating Expenses	0.48	2.26	0.67	0.72	0.24	0.44	0.32
5 Exchange Fluctuation Loss							
5.1 Due to Change in Exchange Rate:							
5.2 Due to Foreign Currency Transactions:							
6 Non-Operating Expenses			0.79				
7. Provision for Risk	0.33	0.28	0.31	0.00	0.01		0.64
7.1 Loan loss Provision	0.33	0.28	0.31	0.00	0.01		0.64
7.1.1 General Loan loss Provision	0.33	0.22	0.31	0.00	0.01		0.64
7.1.2 Special Loan Loss Provision		0.06					
7.1.3 Additional Loan Loss Provision							
7.2. Provision for Non-Banking Assets:							
7.3. Provision for Loss on Investment:							
7.4. Provision for Loss of Other Assets:							
8 Loan Written Off							
9 Provision for Staff Bonus							
10 Provision for Income Tax							
11 Others							
12 Net Profit							
TOTAL EXPENSES	4.62	5.31	8.45	3.41	0.89	1.70	1.66

Income

1. Interest Income	2.07	2.56	0.48	1.54	0.52	0.78	0.95
1.1. On Loans and Advance	2.02	1.68	0.48	1.54	0.51	0.78	0.95
1.2. On Investment							
1.2.1 Government Bond:							
1.2.2 Foreign Bond:							
1.2.3 NRB Bond:							
1.2.4 Deventure & Bond:							
1.3 Agency Balance					0.00		
1.4 On Call Deposit	0.05	0.88		0.00			
1.5 Others							
2. Comission & Discount			0.02	0.02	0.05		0.02
2.1 Bills Purchase & Discount							
2.2 Comission			0.02	0.01	0.04		0.02
2.3 Others			0.00	0.02	0.01		0.01
3 Income From Exchange Fluctuation							
3.1 Due to Change in Exchange Rate							
3.2 Due to Foreign Currency Trans							
4 Other Operating Income	0.80	0.64	0.24	0.07		0.22	0.03
5 Non Operating Income							
6 Provision Written Back							
7 Recovery from Written off Loan							
8 Income from Extra Ordinary Expenses							
9 Net Loss	1.75	2.11	7.71	1.79	0.33	0.70	0.67
TOTAL INCOME	4.62	5.31	8.45	3.41	0.89	1.70	1.66

Profit and Loss Account of Finance Companies

Expenses	NHDFCL	NFL	NIDC Capital	NFL	AFCL	NSMFL	Peoples	Merchantil e
1 Interest Expenses	48.50	7.31	15.78	23.09	36.02	31.35	8.00	0.03
1.1 Deposit Liabilities	48.20	6.98	14.68	23.09	35.18	26.79	8.00	0.03
1.1.1 Saving A/c	10.10	1.02	3.18	4.91	10.00	10.28	2.00	
1.1.2 Fixed A/c	38.10	5.96	9.19	18.18	19.31	14.20	6.00	0.03
1.1.2.1 Upto 3 Months Fixed A/		0.05	1.14	0.05	0.03	0.03	1.00	
1.1.2.2 3 to 6 Months fixed A/		0.04	1.24	0.17	0.72	0.71		
1.1.2.3 6 Months to 1 Year Fixed A/	18.90	4.82	3.68	10.28	10.26	8.12	4.00	0.03
1.1.2.4 Above 1 Yea	19.20	1.04	3.14	7.69	8.31	5.34	1.00	
1.1.3 Call Deposit			2.30		5.87	2.31		
1.1.4 Certificate of Deposit:								
1.2 Others	0.30	0.33	1.10		0.84	4.56		
2 Commission/Fee Expense		0.00						
3 Employees Expenses	6.60	0.46	0.84	1.54	2.66	1.98		
4 Office Operatiing Expenses	7.40	1.21	1.16	2.17	2.56	4.04	1.00	0.04
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rate:								
5.2 Due to Foreign Currency Transactions:								
6 Non-Operatiing Expenses			0.05			14.27		
7. Provision for Risk	10.90			0.00				
7.1 Loan loss Provision	10.90			0.00				
7.1.1 General Loan loss Provision	0.10			0.00				
7.1.2 Special Loan Loss Provision	10.80							
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets:								
7.3. Provision for Loss on Investmen:								
7.4. Provision for Loss of Other Assets:								
8 Loan Written Off								
9 Provision for Staff Bonus	4.20				0.04			
10 Provision for Income Tax	12.60				0.12			
11 Others						0.09		
12 Net Profit	29.40	-8.35			0.27	18.16	6.00	2.42
TOTAL EXPENSES	119.60	0.62	17.83	26.81	41.67	69.89	15.00	2.49

Income

1. Interest Income	100.10	0.60	1.96	20.19	40.02	21.01	15.00	2.45
1.1. On Loans and Advance	75.60	0.60	1.30	19.14	30.11	20.91	15.00	2.45
1.2. On Investment			0.23	1.05	0.80			
1.2.1 Government Bond:				1.05	0.80			
1.2.2 Foreign Bond:								
1.2.3 NRB Bond:			0.23					
1.2.4 Deventure & Bond:								
1.3 Agency Balance								
1.4 On Call Deposit					5.78	0.09		
1.5 Others	24.50		0.44		3.34			
2. Comission & Discount		0.01	0.15	0.11	0.07	0.05		0.04
2.1 Bills Purchase & Discount								
2.2 Comission		0.01	0.15	0.11	0.07			0.04
2.3 Others		0.00				0.05		
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans								
4 Other Operating Income	3.30	0.01	0.24	0.91	1.58	0.08		
5 Non Operating Income			0.47	0.09		0.91		
6 Provision Written Back	16.20			0.16		47.84		
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss			15.01	5.35				
TOTAL INCOME	119.60	0.62	17.83	26.81	41.67	69.89	15.00	2.49

Expenses	KFL	Himalaya	Union	Gorkha	PFCL	NHMFL	Universal	Samjhana
1 Interest Expenses	4.24	3.01	10.78	3.48	13.41	16.55	13.20	
1.1 Deposit Liabilities	4.24	3.01	10.78	3.48	13.41	16.55	13.20	
1.1.1 Saving A/c	0.70	0.15	1.42	0.35	4.20	2.80	2.26	
1.1.2 Fixed A/c	3.54	2.86	8.90	3.13	9.21	13.76	10.94	
1.1.2.1 Upto 3 Months Fixed A/			0.70		0.01	0.79	0.24	
1.1.2.2 3 to 6 Months fixed A/			0.01		0.06	0.02	0.03	
1.1.2.3 6 Months to 1 Year Fixed A/			5.92	2.30	2.00	4.26	4.41	
1.1.2.4 Above 1 Yea	3.54	2.86	2.26	0.83	7.14	8.69	6.26	
1.1.3 Call Deposit			0.46					
1.1.4 Certificate of Deposit:								
1.2 Others								
2 Commission/Fee Expense		0.07						
3 Employees Expenses	0.41	0.15	1.11	0.38	1.41	0.90	0.53	
4 Office Operating Expenses	0.89	0.37	1.33	0.38	1.13	1.28	0.37	
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rate:								
5.2 Due to Foreign Currency Transactions:								
6 Non-Operating Expenses								
7. Provision for Risk					0.01	0.36		
7.1 Loan loss Provision					0.01	0.31		
7.1.1 General Loan loss Provision						0.31		
7.1.2 Special Loan Loss Provision					0.01			
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets:								
7.3. Provision for Loss on Investment:						0.05		
7.4. Provision for Loss of Other Assets:								
8 Loan Written Off								
9 Provision for Staff Bonus								
10 Provision for Income Tax								
11 Others								
12 Net Profit		0.09	-8.30			0.12	4.74	
TOTAL EXPENSES	5.54	3.69	4.91	4.24	15.94	19.20	18.84	

Income

1. Interest Income	2.59	3.45	4.64	0.57	6.73	9.61	18.84	
1.1. On Loans and Advance	2.04	3.45	4.41	0.54	6.72	8.69	17.08	
1.2. On Investment						0.30	1.76	
1.2.1 Government Bond:						0.30	1.76	
1.2.2 Foreign Bond:								
1.2.3 NRB Bond:								
1.2.4 Deventure & Bond:								
1.3 Agency Balance								
1.4 On Call Deposit	0.55			0.03	0.01	0.61		
1.5 Others			0.23					
2. Comission & Discount	0.01	0.01	0.01	0.20	1.32	0.37		
2.1 Bills Purchase & Discount								
2.2 Comission	0.01	0.01	0.01		0.01	0.37		
2.3 Others				0.20	1.31			
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans								
4 Other Operating Income	0.24	0.23	0.34					
5 Non Operating Income	0.04		-0.17			0.13		
6 Provision Written Back	0.07					9.09		
7 Recovery from Written off Loan	0.02		0.10					
8 Income from Extra Ordinary Expenses								
9 Net Loss	2.58			3.47	7.89			
TOTAL INCOME	5.54	3.69	4.91	4.24	15.94	19.20	18.84	

Expenses	Goodwill	SFL	SIFCL	Lumbini	Investa	YFL	Standard	ILFCO
1 Interest Expenses	13.21	1.29	11.28	13.52		9.31	26.41	15.28
1.1 Deposit Liabilities	10.15	1.29	11.28	13.52		9.31	25.73	15.28
1.1.1 Saving A/c	0.21	0.02	2.14	0.27		2.84	6.90	2.35
1.1.2 Fixed A/c	9.94	1.26	9.14	13.26		6.47	15.13	12.59
1.1.2.1 Upto 3 Months Fixed A/	0.18			0.44		0.01	0.42	
1.1.2.2 3 to 6 Months fixed A/	0.16			0.45		0.01	0.35	
1.1.2.3 6 Months to 1 Year Fixed A/	2.15		8.52	6.88		2.13	12.24	5.39
1.1.2.4 Above 1 Yea	7.46	1.26	0.62	5.49		4.32	2.13	7.20
1.1.3 Call Deposit							3.70	0.34
1.1.4 Certificate of Deposit:								
1.2 Others	3.06						0.68	
2 Commission/Fee Expense								
3 Employees Expenses	1.40	0.86	0.73	0.84		0.81	2.13	2.11
4 Office Operating Expenses	2.65	0.63	0.76	0.63	0.07	1.08	2.65	3.63
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rate:								
5.2 Due to Foreign Currency Transactions:								
6 Non-Operating Expenses								
7. Provision for Risk								13.21
7.1 Loan loss Provision								13.21
7.1.1 General Loan loss Provision								13.21
7.1.2 Special Loan Loss Provision								
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets:								
7.3. Provision for Loss on Investment:								
7.4. Provision for Loss of Other Assets:								
8 Loan Written Off								
9 Provision for Staff Bonus	0.09			3.20				
10 Provision for Income Tax	0.28			9.60	0.48			
11 Others								
12 Net Profit	0.64	0.37		22.41				-10.24
TOTAL EXPENSES	18.27	3.15	12.77	50.21	0.54	11.20	31.20	23.99

Income

1. Interest Income	17.25	2.54	0.86	48.28	0.47	6.44	4.85	23.55
1.1. On Loans and Advance	16.59	2.54	0.86	48.28	0.47	6.31	4.70	17.74
1.2. On Investment	0.66					0.07		0.96
1.2.1 Government Bond:	0.66					0.07		0.96
1.2.2 Foreign Bond:								
1.2.3 NRB Bond:								
1.2.4 Deventure & Bond:								
1.3 Agency Balance								
1.4 On Call Deposit						0.06	0.02	
1.5 Others							0.12	4.85
2. Comission & Discount	1.02	0.56		0.01		0.06	0.11	0.03
2.1 Bills Purchase & Discount				0.00				
2.2 Comission		0.01		0.00		0.06	0.11	
2.3 Others	1.02	0.54		0.00				0.03
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans								
4 Other Operating Income			0.82	1.92	0.07	1.05	0.39	0.41
5 Non Operating Income		0.06						
6 Provision Written Back								
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss			11.09			3.65	25.85	
TOTAL INCOME	18.27	3.15	12.77	50.21	0.54	11.20	31.20	23.99

Expenses	Mahalaxmi	Lalitpur	Bhajuratna	United FC	General	Progressive	AEFL	Navadurga
1 Interest Expenses	22.84	18.00	0.11	39.55	10.00	2.86	7.60	0.24
1.1 Deposit Liabilities	22.50	16.00	0.11	27.97	10.00	2.07	7.33	0.24
1.1.1 Saving A/c	7.48	6.00		7.57	2.00	0.63	2.35	
1.1.2 Fixed A/c	14.99	10.00	0.11	20.40	8.00	1.44	4.98	0.24
1.1.2.1 Upto 3 Months Fixed A/	0.97				1.00		0.39	
1.1.2.2 3 to 6 Months fixed A/	0.09						0.10	
1.1.2.3 6 Months to 1 Year Fixed A/	2.00	6.00	0.08			0.38	2.36	
1.1.2.4 Above 1 Yea	11.93	4.00	0.03	20.40	7.00	1.06	2.13	0.24
1.1.3 Call Deposit								
1.1.4 Certificate of Deposit:	0.03							
1.2 Others	0.34	2.00		11.59		0.79	0.27	
2 Commission/Fee Expense								
3 Employees Expenses	1.46	1.00	0.32	2.61	1.00		0.56	0.70
4 Office Operatiing Expenses	1.24	1.00	0.56	2.52	1.00	0.57	1.06	0.81
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rate:								
5.2 Due to Foreign Currency Transactions:								
6 Non-Operatiing Expenses								
7. Provision for Risk								
7.1 Loan loss Provision								
7.1.1 General Loan loss Provision								
7.1.2 Special Loan Loss Provision								
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets:								
7.3. Provision for Loss on Investment:								
7.4. Provision for Loss of Other Assets:								
8 Loan Written Off				0.02				
9 Provision for Staff Bonus								
10 Provision for Income Tax								
11 Others								
12 Net Profit			-0.29			1.25		
TOTAL EXPENSES	25.54	20.00	0.70	44.70	12.00	4.68	9.21	1.75

Income

1. Interest Income	10.34	11.00	0.60	34.19	7.00	4.68	5.46	0.37
1.1. On Loans and Advance	9.65	8.00	0.58	22.11	7.00	4.68	4.77	0.18
1.2. On Investment	0.06		0.02	0.44				
1.2.1 Government Bond:			0.02	0.44				
1.2.2 Foreign Bond:								
1.2.3 NRB Bond:								
1.2.4 Deventure & Bond:	0.06							
1.3 Agency Balance								
1.4 On Call Deposit	0.04			0.03				
1.5 Others	0.59	3.00		11.62			0.70	0.19
2. Comission & Discount	0.03			0.17			0.01	
2.1 Bills Purchase & Discount								
2.2 Comission	0.03			0.17			0.01	
2.3 Others								
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans								
4 Other Operating Income	0.25		0.01	1.28			1.10	0.47
5 Non Operating Income			0.09					
6 Provision Written Back								
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss	14.92	9.00		9.05	5.00		2.63	0.91
TOTAL INCOME	25.54	20.00	0.70	44.70	12.00	4.68	9.21	1.75

Expenses	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	Butwal	Srijana
1 Interest Expenses	7.20	12.30	20.96	12.19	2.25	0.10	16.60	0.02
1.1 Deposit Liabilities	7.20	12.30	19.37	11.63	2.25	0.10	16.00	0.02
1.1.1 Saving A/c	1.90	5.40	5.41	4.50	0.88	0.02	4.90	
1.1.2 Fixed A/c	5.30	6.90	13.96	7.12	1.36	0.08	11.10	0.02
1.1.2.1 Upto 3 Months Fixed A/			0.02	0.89	0.02		0.10	
1.1.2.2 3 to 6 Months fixed A/		0.35	0.12	0.05	0.41		0.10	
1.1.2.3 6 Months to 1 Year Fixed A/		4.14	0.76	5.18	0.74		6.20	
1.1.2.4 Above 1 Yea	5.30	2.41	13.06	1.01	0.20	0.08	4.70	0.02
1.1.3 Call Deposit								
1.1.4 Certificate of Deposit:								
1.2 Others			1.59	0.57			0.60	
2 Commission/Fee Expense	0.07							0.05
3 Employees Expenses	0.29	0.62	0.82	0.66	0.67	0.11	1.50	0.43
4 Office Operating Expenses	0.20	1.35	1.06	1.54	0.16	0.02	1.50	0.21
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rate:								
5.2 Due to Foreign Currency Transactions:								
6 Non-Operating Expenses								
7. Provision for Risk			15.97	0.00		0.18		
7.1 Loan loss Provision				0.00		0.18		
7.1.1 General Loan loss Provision				0.00		-0.02		
7.1.2 Special Loan Loss Provision						0.20		
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets:								
7.3. Provision for Loss on Investment:			15.97					
7.4. Provision for Loss of Other Assets:								
8 Loan Written Off								
9 Provision for Staff Bonus							0.10	
10 Provision for Income Tax							0.20	
11 Others								
12 Net Profit	3.64					0.19	0.60	1.34
TOTAL EXPENSES	11.40	14.27	38.81	14.40	3.08	0.61	20.50	2.05

Income

1. Interest Income	8.01	6.66	10.60	1.53	0.57	0.59	20.30	1.63
1.1. On Loans and Advance	7.93	6.51	10.22	1.53	0.57	0.59	20.30	1.62
1.2. On Investment	0.08		0.36					
1.2.1 Government Bond:								
1.2.2 Foreign Bond:								
1.2.3 NRB Bond:	0.08		0.36					
1.2.4 Deventure & Bond:								
1.3 Agency Balance								
1.4 On Call Deposit			0.02					0.01
1.5 Others		0.15						
2. Comission & Discount		0.78	0.06	0.00			0.10	
2.1 Bills Purchase & Discount								
2.2 Comission		0.78	0.06	0.00			0.10	
2.3 Others				0.00				
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans								
4 Other Operating Income	0.18		0.25	0.54	0.03	0.02	0.10	0.42
5 Non Operating Income	0.03							
6 Provision Written Back			1.00					
7 Recovery from Written off Loan	3.18							
8 Income from Extra Ordinary Expenses								
9 Net Loss		6.83	26.91	12.33	2.48			
TOTAL INCOME	11.40	14.27	38.81	14.40	3.08	0.61	20.50	2.05

Expenses	Om	CMB	WMBFL	CMBFCL	Crystal	Royal	Guheshwor	Patan
1 Interest Expenses	23.10	4.82	9.11	29.48	11.89	20.24	9.30	0.16
1.1 Deposit Liabilities	23.10	4.70	8.51	27.21	11.89	19.34	9.30	0.07
1.1.1 Saving A/c	7.49	1.93	2.51	5.36	3.07	5.70	2.33	
1.1.2 Fixed A/c	15.62	2.77	6.01	13.77	8.82	13.65	6.97	0.07
1.1.2.1 Upto 3 Months Fixed A/	0.30	0.00	0.21		1.27	1.40		
1.1.2.2 3 to 6 Months fixed A/	0.63		0.01	0.77	0.61	1.46	0.00	
1.1.2.3 6 Months to 1 Year Fixed A/	10.99	2.30	4.47	6.87	3.31	7.92	0.90	
1.1.2.4 Above 1 Yea	3.69	0.47	1.32	6.13	3.63	2.87	6.07	0.07
1.1.3 Call Deposit				8.08				
1.1.4 Certificate of Deposit:								
1.2 Others		0.12	0.59	2.27		0.90		0.09
2 Commission/Fee Expense								
3 Employees Expenses	0.30	0.56	0.59	3.59	0.29	0.75	0.01	0.33
4 Office Operating Expenses	2.61	0.47	1.16	1.96	0.40	1.18	0.19	0.34
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rate:								
5.2 Due to Foreign Currency Transactions:								
6 Non-Operating Expenses								0.05
7. Provision for Risk	0.01	0.17						
7.1 Loan loss Provision	0.01	0.17						
7.1.1 General Loan loss Provision	0.01	0.17						
7.1.2 Special Loan Loss Provision								
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets:								
7.3. Provision for Loss on Investment:								
7.4. Provision for Loss of Other Assets:								
8 Loan Written Off								
9 Provision for Staff Bonus								
10 Provision for Income Tax								
11 Others								
12 Net Profit		0.01					0.58	0.18
TOTAL EXPENSES	26.03	6.03	10.85	35.03	12.58	22.17	10.08	1.06

Income

1. Interest Income	13.00	3.57	3.55	19.41	4.41	6.89	9.57	0.82
1.1. On Loans and Advance	13.00	3.15	3.55	18.78	4.35	6.86	7.20	0.75
1.2. On Investment		0.14						
1.2.1 Government Bond:		0.14						
1.2.2 Foreign Bond:								
1.2.3 NRB Bond:								
1.2.4 Deventure & Bond:							2.37	
1.3 Agency Balance								
1.4 On Call Deposit	0.00				0.06	0.02		
1.5 Others		0.28		0.63		0.00		0.07
2. Comission & Discount			0.43	0.02	0.08	0.01	0.05	
2.1 Bills Purchase & Discount								
2.2 Comission			0.00	0.02	0.02	0.01	0.05	
2.3 Others			0.42		0.06			
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans								
4 Other Operating Income	1.09	0.63				0.02	0.37	0.24
5 Non Operating Income	0.00				0.11		0.09	
6 Provision Written Back		1.83						
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss	11.94		6.87	15.60	7.98	15.26		
TOTAL INCOME	26.03	6.03	10.85	35.03	12.58	22.18	10.08	1.06

Expenses	Fewa	Everest	Prudential	ICFC	IME	Sagarmath ^a	Shikhar	Civil
1 Interest Expenses	20.00	2.68	12.65	33.76	33.66	12.84	7.29	4.60
1.1 Deposit Liabilities	20.00	2.68	10.29	31.54	33.66	12.38	7.18	4.60
1.1.1 Saving A/c	8.47	1.24	3.96	13.80	23.09	3.88	1.10	
1.1.2 Fixed A/c	11.52	1.43	6.33	17.75	10.57	8.50	6.07	0.47
1.1.2.1 Upto 3 Months Fixed A/	0.62	0.61	0.44	0.87	0.67	0.27	0.65	
1.1.2.2 3 to 6 Months fixed A/	0.08			0.19	0.72	1.23	0.96	
1.1.2.3 6 Months to 1 Year Fixed A/	7.90	0.25	2.89	8.47	7.81	6.41	4.02	0.42
1.1.2.4 Above 1 Yea	2.92	0.58	3.00	8.22	1.39	0.59	0.44	0.05
1.1.3 Call Deposit								4.13
1.1.4 Certificate of Deposit:								
1.2 Others			2.36	2.22		0.46	0.11	
2 Commission/Fee Expense								
3 Employees Expenses	1.30	0.25	0.77	2.36	3.06	1.21	0.44	
4 Office Operatiing Expenses	1.94	0.61	0.94	3.37	1.48	0.94	0.73	0.20
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rate:								
5.2 Due to Foreign Currency Transactions:								
6 Non-Operatiing Expenses								
7. Provision for Risk						0.51		
7.1 Loan loss Provision								
7.1.1 General Loan loss Provision								
7.1.2 Special Loan Loss Provision								
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets:								
7.3. Provision for Loss on Investment:						0.51		
7.4. Provision for Loss of Other Assets:								
8 Loan Written Off								
9 Provision for Staff Bonus				0.97				
10 Provision for Income Tax				2.92				
11 Others								
12 Net Profit		-1.39		6.80				
TOTAL EXPENSES	23.24	2.15	14.36	50.18	38.20	15.50	8.46	4.80

Income

1. Interest Income	12.50	2.03	2.81	48.85	22.32	5.24	2.22	3.55
1.1. On Loans and Advance	12.50	2.03	2.78	47.92	14.41	5.24	2.17	3.54
1.2. On Investment			0.03				0.04	
1.2.1 Government Bond:							0.04	
1.2.2 Foreign Bond:								
1.2.3 NRB Bond:			0.03					
1.2.4 Deventure & Bond:								
1.3 Agency Balance								
1.4 On Call Deposit					7.91			0.00
1.5 Others				0.93			0.01	0.00
2. Comission & Discount	1.02	0.01	0.68	1.28	0.13	0.48	0.07	0.00
2.1 Bills Purchase & Discount								0.00
2.2 Comission	1.02	0.01	0.01	1.28	0.13	0.01	0.03	
2.3 Others			0.67			0.47	0.04	
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans								
4 Other Operating Income		0.11		0.04	2.44			0.19
5 Non Operating Income								
6 Provision Written Back								
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss	9.72		10.87		13.31	9.78	6.16	1.06
TOTAL INCOME	23.24	2.15	14.36	50.18	38.20	15.50	8.46	4.80

Expenses	Prabhu	Imperial	Kuber	NEFL	Valley	Seti	hama	reliable
1 Interest Expenses	41.21	8.73	12.85	5.30	8.95	0.01	3.49	17.00
1.1 Deposit Liabilities	41.21	8.68	12.43	4.92	8.92	0.01	3.47	16.00
1.1.1 Saving A/c	25.04	2.69	2.66	2.61	1.35	0.01	0.80	8.00
1.1.2 Fixed A/c	16.17	5.99	9.77	2.31	5.06	0.00	1.78	8.00
1.1.2.1 Upto 3 Months Fixed A/	0.16	0.72		0.01			0.38	1.00
1.1.2.2 3 to 6 Months fixed A/	1.66			0.02	0.78		0.02	
1.1.2.3 6 Months to 1 Year Fixed A/	12.91	2.66	9.77	1.64	1.65		0.88	6.00
1.1.2.4 Above 1 Yea	1.43	2.62		0.64	2.63	0.00	0.50	1.00
1.1.3 Call Deposit					2.51		0.89	
1.1.4 Certificate of Deposit:								
1.2 Others		0.05	0.42	0.38	0.03		0.02	1.00
2 Commission/Fee Expense								
3 Employees Expenses	4.13	0.53	0.85	0.66	0.76	0.25	0.47	2.00
4 Office Operatiing Expenses	4.01	0.30	0.76	0.59	0.41	0.20	0.55	1.00
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rate:								
5.2 Due to Foreign Currency Transactions:								
6 Non-Operatiing Expenses								
7. Provision for Risk	0.40	-0.37						
7.1 Loan loss Provision	0.40	-0.37						
7.1.1 General Loan loss Provision	0.40	-0.03						
7.1.2 Special Loan Loss Provision		-0.34						
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets:								
7.3. Provision for Loss on Investment:								
7.4. Provision for Loss of Other Assets:								
8 Loan Written Off								
9 Provision for Staff Bonus								
10 Provision for Income Tax								
11 Others								
12 Net Profit					-2.74	1.01		
TOTAL EXPENSES	49.74	9.19	14.47	6.55	7.37	1.48	4.51	20.00

Income

1. Interest Income	13.51	3.74	8.47	3.82	6.84	1.25	2.78	9.00
1.1. On Loans and Advance	13.37	2.59	8.47	3.39	6.30	1.25	2.14	5.00
1.2. On Investment		0.49			0.42		0.09	1.00
1.2.1 Government Bond:							0.09	1.00
1.2.2 Foreign Bond:								
1.2.3 NRB Bond:		0.49			0.42			
1.2.4 Deventure & Bond:								
1.3 Agency Balance	0.01							
1.4 On Call Deposit							0.55	3.00
1.5 Others	0.13	0.66		0.43	0.12			
2. Comission & Discount	1.01		0.15	0.06	0.54	0.03	0.04	
2.1 Bills Purchase & Discount								
2.2 Comission	1.01		0.15	0.06	0.09	0.03	0.04	
2.3 Others					0.45			
3 Income From Exchange Fluctuation	1.68							
3.1 Due to Change in Exchange Rate	1.68							
3.2 Due to Foreign Currency Trans								
4 Other Operating Income	0.81	0.07	0.67	0.11		0.20	0.20	1.00
5 Non Operating Income		0.08						
6 Provision Written Back	0.04							
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss	32.70	5.30	5.18	2.56			1.49	10.00
TOTAL INCOME	49.74	9.19	14.47	6.55	7.37	1.48	4.51	20.00

Expenses	Lord Buddha	Swastik	Api	Namaste	Kaski	Suryadarshan	Zenith	Unique
1 Interest Expenses	0.07	2.96	6.53	0.56	10.95	5.55	8.23	3.95
1.1 Deposit Liabilities	0.07	2.96	6.53	0.56	10.95	5.29	8.15	3.38
1.1.1 Saving A/c		1.24	4.27	0.52	4.44	2.02	4.32	0.57
1.1.2 Fixed A/c	0.07	1.72	2.26	0.04	6.51	3.27	3.82	2.81
1.1.2.1 Upto 3 Months Fixed A/			0.04		0.57	0.11	0.00	
1.1.2.2 3 to 6 Months fixed A/			0.03			0.42	0.59	0.01
1.1.2.3 6 Months to 1 Year Fixed A/	0.06	1.10	1.80	0.00	5.38	2.73	2.25	2.51
1.1.2.4 Above 1 Yea	0.01	0.62	0.38	0.04	0.56	0.02	0.98	0.29
1.1.3 Call Deposit								
1.1.4 Certificate of Deposit:								
1.2 Others						0.26	0.09	0.57
2 Commission/Fee Expense			0.00					
3 Employees Expenses	0.40	0.37	0.68	0.16	0.79	0.42	0.94	0.30
4 Office Operatiing Expenses	0.40	0.50	0.61	0.04	1.00	0.42	0.70	0.43
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rate:								
5.2 Due to Foreign Currency Transactions:								
6 Non-Operatiing Expenses								
7. Provision for Risk								
7.1 Loan loss Provision								
7.1.1 General Loan loss Provision								
7.1.2 Special Loan Loss Provision								
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets:								
7.3. Provision for Loss on Investment:								
7.4. Provision for Loss of Other Assets:								
8 Loan Written Off								
9 Provision for Staff Bonus								
10 Provision for Income Tax								
11 Others								
12 Net Profit	1.30			0.10				
TOTAL EXPENSES	2.17	3.83	7.81	0.86	12.74	6.40	9.88	4.68

Income

1. Interest Income	2.16	2.58	3.66	0.68	7.52	2.15	2.30	3.34
1.1. On Loans and Advance	1.60	2.50	3.65	0.68	7.35	1.89	2.30	3.24
1.2. On Investment	0.03				0.17	0.03		
1.2.1 Government Bond:					0.17	0.03		
1.2.2 Foreign Bond:								
1.2.3 NRB Bond:	0.03							
1.2.4 Deventure & Bond:								
1.3 Agency Balance								
1.4 On Call Deposit								
1.5 Others	0.53	0.08	0.02			0.23		0.10
2. Comission & Discount	0.01	0.17	0.05	0.04		0.02		
2.1 Bills Purchase & Discount								
2.2 Comission	0.01	0.17	0.05	0.04		0.02		
2.3 Others								
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans								
4 Other Operating Income		0.01	0.13	0.14	0.62	0.09	0.84	
5 Non Operating Income								
6 Provision Written Back								
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss		1.07	3.96		4.60	4.15	6.74	1.34
TOTAL INCOME	2.17	3.83	7.81	0.86	12.74	6.40	9.88	4.68

Expenses	Manjushree	Subhalaxmi	Jebils	Reliance	Lotus	Baibhav	Bhaktapur
1 Interest Expenses	7.58	5.11	3.07	9.25	2.30	0.84	0.78
1.1 Deposit Liabilities	6.98	5.11	3.07	8.36	2.30	0.84	0.78
1.1.1 Saving A/c	3.90	0.77	0.60	3.68	1.10	0.68	0.35
1.1.2 Fixed A/c	3.08	4.05	1.49	4.68	1.20	0.16	0.11
1.1.2.1 Upto 3 Months Fixed A/	0.05	0.09	0.13	0.03			
1.1.2.2 3 to 6 Months fixed A/	0.20	0.03	0.06	0.24			0.01
1.1.2.3 6 Months to 1 Year Fixed A/	1.40	1.32	0.70	0.07	0.90	0.10	0.04
1.1.2.4 Above 1 Yea	1.44	2.61	0.61	4.34	0.30	0.06	0.06
1.1.3 Call Deposit		0.29	0.98				0.32
1.1.4 Certificate of Deposit:							
1.2 Others	0.60			0.89			
2 Commission/Fee Expense							
3 Employees Expenses	0.46	0.68	0.63	0.44	0.30	0.36	0.18
4 Office Operating Expenses	0.52	0.91	0.73	0.58	0.30	0.24	0.22
5 Exchange Fluctuation Loss							
5.1 Due to Change in Exchange Rate:							
5.2 Due to Foreign Currency Transactions:							
6 Non-Operating Expenses							
7. Provision for Risk							
7.1 Loan loss Provision							
7.1.1 General Loan loss Provision							
7.1.2 Special Loan Loss Provision							
7.1.3 Additional Loan Loss Provision							
7.2. Provision for Non-Banking Assets:							
7.3. Provision for Loss on Investment:							
7.4. Provision for Loss of Other Assets:							
8 Loan Written Off							
9 Provision for Staff Bonus							
10 Provision for Income Tax							
11 Others							
12 Net Profit							
TOTAL EXPENSES	8.56	6.69	4.43	10.26	2.90	1.45	1.18

Income

1. Interest Income	0.61	2.05	1.14	7.52	2.30	0.61	0.31
1.1. On Loans and Advance	0.59	2.05	1.10	4.73	2.30	0.61	0.31
1.2. On Investment			0.03	0.27			
1.2.1 Government Bond:			0.03				
1.2.2 Foreign Bond:							
1.2.3 NRB Bond:				0.27			
1.2.4 Deventure & Bond:							
1.3 Agency Balance							
1.4 On Call Deposit			0.01	0.60			
1.5 Others	0.02		0.00	1.92			
2. Comission & Discount	0.22	0.02	0.17	0.00		0.25	0.04
2.1 Bills Purchase & Discount							
2.2 Comission		0.02	0.17	0.00			
2.3 Others	0.22					0.25	0.04
3 Income From Exchange Fluctuation							
3.1 Due to Change in Exchange Rate							
3.2 Due to Foreign Currency Trans							
4 Other Operating Income		0.37	0.23	0.09	0.10		
5 Non Operating Income							
6 Provision Written Back							
7 Recovery from Written off Loan							
8 Income from Extra Ordinary Expenses							
9 Net Loss	7.73	4.25	2.90	2.65	0.50	0.59	0.83
TOTAL INCOME	8.56	6.69	4.43	10.26	2.90	1.45	1.18

Profit and Loss Account of Micro Credit Development Banks

Expenses	PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN	RMDC
1 Interest Expenses						16.98	5.62
1.1 Deposit Liabilities						3.72	
1.1.1 Saving A/c						3.72	
1.1.2 Fixed A/c						0.01	
1.1.2.1 Upto 3 Months Fixed A/							
1.1.2.2 3 to 6 Months fixed A/							
1.1.2.3 6 Months to 1 Year Fixed A/						0.01	
1.1.2.4 Above 1 Yea							
1.1.3 Call Deposit							
1.1.4 Certificate of Deposit:							
1.2 Others						13.25	5.62
2 Commission/Fee Expense							
3 Employees Expenses						14.90	1.04
4 Office Operating Expenses						3.59	0.23
5 Exchange Fluctuation Loss							
5.1 Due to Change in Exchange Rate:							
5.2 Due to Foreign Currency Transactions:							
6 Non-Operating Expenses							
7. Provision for Risk						1.36	
7.1 Loan loss Provision						1.36	
7.1.1 General Loan loss Provision						0.08	
7.1.2 Special Loan Loss Provision						1.29	
7.1.3 Additional Loan Loss Provision							
7.2. Provision for Non-Banking Assets:							
7.3. Provision for Loss on Investment:							
7.4. Provision for Loss of Other Assets:							
8 Loan Written Off							
9 Provision for Staff Bonus							
10 Provision for Income Tax							
11 Others							
12 Net Profit						4.92	4.93
TOTAL EXPENSES						41.76	11.82

Income

1. Interest Income						36.91	10.73
1.1. On Loans and Advance						34.07	0.03
1.2. On Investment						0.22	0.07
1.2.1 Government Bond:						0.22	0.07
1.2.2 Foreign Bond:							
1.2.3 NRB Bond:							
1.2.4 Deventure & Bond:							
1.3 Agency Balance							
1.4 On Call Deposit						2.62	1.61
1.5 Others							9.02
2. Comission & Discount							
2.1 Bills Purchase & Discount							
2.2 Comission							
2.3 Others							
3 Income From Exchange Fluctuation							
3.1 Due to Change in Exchange Rate							
3.2 Due to Foreign Currency Trans							
4 Other Operating Income						2.86	1.09
5 Non Operating Income						1.99	
6 Provision Written Back							
7 Recovery from Written off Loan							
8 Income from Extra Ordinary Expenses							
9 Net Loss							
TOTAL INCOME						41.76	11.82

Expenses	DIPROSC	CHHIMEK	Swabalamb an	Sanakisan	NERUDE	Naya Nepal	Summit
1 Interest Expenses	0.00	18.91	1.07	4.06	4.43		
1.1 Deposit Liabilities	0.00	8.89	0.15		1.71		
1.1.1 Saving A/c	0.00	8.89	0.15		1.71		
1.1.2 Fixed A/c							
1.1.2.1 Upto 3 Months Fixed A/							
1.1.2.2 3 to 6 Months fixed A/							
1.1.2.3 6 Months to 1 Year Fixed A/							
1.1.2.4 Above 1 Yea							
1.1.3 Call Deposit							
1.1.4 Certificate of Deposit:							
1.2 Others		10.01	0.92	4.06	2.73		
2 Commission/Fee Expense				0.97	0.00		
3 Employees Expenses	4.63	7.52	0.29	0.75	2.90		
4 Office Operatiing Expenses	1.78	3.97	0.23	0.34	0.66		
5 Exchange Fluctuation Loss							
5.1 Due to Change in Exchange Rate:							
5.2 Due to Foreign Currency Transactions:							
6 Non-Operatiing Expenses							
7. Provision for Risk	2.45	0.30	0.09		0.13		
7.1 Loan loss Provision	2.45	0.30	0.08		0.13		
7.1.1 General Loan loss Provision	2.45	0.26	0.08		0.05		
7.1.2 Special Loan Loss Provision		0.04			0.08		
7.1.3 Additional Loan Loss Provision							
7.2. Provision for Non-Banking Assets:							
7.3. Provision for Loss on Investment:			0.01				
7.4. Provision for Loss of Other Assets:							
8 Loan Written Off							
9 Provision for Staff Bonus							
10 Provision for Income Tax							
11 Others							
12 Net Profit	11.57	8.79	0.28	8.01	5.32		
TOTAL EXPENSES	20.43	39.49	1.96	14.12	13.45		

Income

1. Interest Income	19.16	29.75	1.71	14.09	12.39		
1.1. On Loans and Advance	19.04	29.73	1.36	14.07	12.39		
1.2. On Investment							
1.2.1 Government Bond:							
1.2.2 Foreign Bond:							
1.2.3 NRB Bond:							
1.2.4 Deventure & Bond:							
1.3 Agency Balance							
1.4 On Call Deposit	0.03		0.35	0.01			
1.5 Others	0.09	0.02					
2. Comission & Discount	1.22	0.38		0.04			
2.1 Bills Purchase & Discount							
2.2 Comission		0.21					
2.3 Others	1.22	0.18		0.04			
3 Income From Exchange Fluctuation							
3.1 Due to Change in Exchange Rate							
3.2 Due to Foreign Currency Trans							
4 Other Operating Income	0.05	9.16	0.25		1.06		
5 Non Operating Income							
6 Provision Written Back		0.20					
7 Recovery from Written off Loan							
8 Income from Extra Ordinary Expenses							
9 Net Loss							
TOTAL INCOME	20.43	39.49	1.96	14.12	13.45		

Expenses	Sworojgar	First	Nagbeli	Kaalka	Mirmire	Janautthan	Mithila
1 Interest Expenses		4.25	0.32	0.20		0.05	0.10
1.1 Deposit Liabilities			0.05	0.02		0.05	0.02
1.1.1 Saving A/c			0.05	0.02		0.05	0.02
1.1.2 Fixed A/c							
1.1.2.1 Upto 3 Months Fixed A/							
1.1.2.2 3 to 6 Months fixed A/							
1.1.2.3 6 Months to 1 Year Fixed A/							
1.1.2.4 Above 1 Yea							
1.1.3 Call Deposit							
1.1.4 Certificate of Deposit:							
1.2 Others		4.25	0.27	0.17			0.08
2 Commission/Fee Expense							
3 Employees Expenses		0.23	0.09	0.12		0.50	0.14
4 Office Operating Expenses		0.45	0.16	0.14		0.76	0.11
5 Exchange Fluctuation Loss							
5.1 Due to Change in Exchange Rate:							
5.2 Due to Foreign Currency Transactions:							
6 Non-Operating Expenses							
7. Provision for Risk				0.02		0.36	0.01
7.1 Loan loss Provision				0.02		0.17	0.01
7.1.1 General Loan loss Provision				0.02		0.13	0.01
7.1.2 Special Loan Loss Provision						0.05	
7.1.3 Additional Loan Loss Provision							
7.2. Provision for Non-Banking Assets:							
7.3. Provision for Loss on Investment:							
7.4. Provision for Loss of Other Assets:						0.18	
8 Loan Written Off							
9 Provision for Staff Bonus		0.08					0.00
10 Provision for Income Tax		0.24					0.01
11 Others							
12 Net Profit		0.57	0.29	0.19			0.02
TOTAL EXPENSES		5.83	0.86	0.67		1.67	0.38

Income

1. Interest Income		5.83	0.79	0.52		0.90	0.32
1.1. On Loans and Advance		3.13	0.78	0.52		0.64	0.32
1.2. On Investment							
1.2.1 Government Bond:							
1.2.2 Foreign Bond:							
1.2.3 NRB Bond:							
1.2.4 Deventure & Bond:							
1.3 Agency Balance							
1.4 On Call Deposit		2.71	0.00				
1.5 Others						0.27	
2. Comission & Discount				0.02		0.46	
2.1 Bills Purchase & Discount							
2.2 Comission				0.02		0.00	
2.3 Others						0.46	
3 Income From Exchange Fluctuation							
3.1 Due to Change in Exchange Rate							
3.2 Due to Foreign Currency Trans							
4 Other Operating Income			0.07	0.14			0.06
5 Non Operating Income							
6 Provision Written Back							
7 Recovery from Written off Loan							
8 Income from Extra Ordinary Expenses							
9 Net Loss						0.30	
TOTAL INCOME		5.83	0.86	0.67		1.67	0.38

Statement of Credit of Commercial Banks

Sector wise credit		NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL
1	Agricultural and Forest Related	288.79	627.15	337.40	308.56	740.44	669.77	437.81	82.43	979.93
2	Fishery Related		44.71						1.19	
3	Mining Related	48.15	651.28	20.86	24.87				7.91	4.59
4	Manufacturing (Producing) Related	4932.67	5648.02	10989.79	13953.81	3337.18	11903.44	4577.63	2113.62	5242.13
5	Construction	2502.94	3785.68	5028.38	1508.35	3950.66	1417.25	2848.17	1883.56	3982.26
6	Electricity, Gas and Water	264.40	299.31	111.41	211.86	24.57	839.97	195.68	7.11	449.96
7	Metal Products, Machinery & Electronic Equipment & Assemblage	51.26	865.37	484.62	280.75	168.65	23.86	349.94	210.44	585.24
	Transport, Communication and Public Utilities	945.30	1629.62	4129.85	1081.82	17.15	1469.15	484.88	689.99	3035.79
9	Wholesaler & Retailer	5374.46	8497.39	8890.91	6158.90	3038.23	5049.90	6580.96	1925.40	9766.52
10	Finance, Insurance and Real Estate	908.75	2048.99	3049.21	5985.83	1354.07	4691.87	537.82	786.04	2213.78
11	Hotel or Restaurant	346.33	613.98	1015.62	2300.81	57.57	829.04	296.46	487.30	664.40
12	Other Services	419.34	1588.47	1888.20	2555.78	121.77	2554.45	269.20	460.95	887.07
13	Consumption Loans	7671.96	6183.07	204.00	1392.09	3475.56	500.75	370.28	411.90	1832.20
14	Local Government		216.93			138.81	255.20			
15	Others	2911.63	2146.27	2854.15	6375.28	2417.38	3191.40	4176.81	1233.37	1379.41
	TOTAL	26665.98	34846.24	39004.39	42138.70	18842.04	33396.06	21125.65	10301.21	31023.27

Product wise credit

1	Term Loan	6016.70	4637.46	5823.71	5468.43	735.10	5260.56	1134.37	2057.98	5055.22
2	Overdraft	3100.60	5440.72	8782.50	9945.75	2124.28	4780.13	683.62	2750.94	118.00
3	Trust Receipt Loan / Import Loan	885.80	1239.80	2943.81	4358.37	1429.70	4207.68	1526.45	712.81	1967.15
4	Demand & Other Working Capital Loan	4444.10	8552.49	5463.11	8373.17	4157.03	8064.93	9415.60	1605.40	12229.69
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)	1466.40	2923.63	2175.56	736.67	2665.24	1202.67	2118.34	408.28	3323.95
6	Real Estate Loan	782.60	1573.18	5102.48	8898.19	1860.33	3687.30	1746.85	873.08	1846.77
7	Margin Nature Loan	924.90	274.68		142.32		834.37	2.09	1.01	77.68
8	Hire Purchase Loan	1829.20	840.98	3927.02	1516.06	3403.82	1622.68	425.61	1211.06	4373.66
9	Deprived Sector Loan	412.90	1044.41	959.61	909.90	493.11	850.33	577.17	302.37	925.33
10	Bills Purchased	8.90	77.79	54.48	115.81	1123.77	1747.47	25.53	72.74	39.96
11	Other Product	6793.88	8241.10	3772.11	1674.04	849.64	1137.94	3470.01	305.55	1065.86
	TOTAL LOAN & ADVANCES	26665.98	34846.24	39004.39	42138.70	18842.04	33396.06	21125.65	10301.21	31023.27

Security wise credit

1	Gold and Silver	5677.41	5980.03	23.66	979.26				64.58	
2	Government Securities	685.33	516.69	84.77	1.58	1241.49	2.71	44.19		57.53
3	Non Governmental Securities	11.40	163.23		169.32		745.22	2.09		926.02
4	Fixed Deposit Receipts	192.34	160.67	485.06	410.51	439.35	345.19	646.45	230.68	848.64
4.1	Own	128.77	6.01	439.62	410.51	100.47	344.84	646.45	230.68	848.16
4.2	Other Licences Institutions	63.57	154.66	45.44		338.88	0.36	0.00		0.49
5	Collateral of Properties	16364.02	26957.72	30901.48	36088.15	14491.51	29613.15	18912.08	8928.04	28334.98
5.1	Fixed Assets	13490.26	26781.31	23675.76	31291.09	12158.83	27954.95	15235.10	8405.35	11828.26
5.2	Current Assets	2873.77	176.41	7225.73	4797.05	2332.68	1658.20	3676.99	522.69	16506.73
6	Against security of Bill	200.08	213.96	2900.87	149.31		1747.46	205.04	86.41	104.73
6.1	Domestic Bills		18.51	35.48			66.73	45.05	40.10	14.19
6.2	Foreign Bills	200.08	195.45	2865.39	149.31		1680.73	159.99	46.30	90.54
7	Against Guarantee	836.12	267.43	60.62	534.89	287.44	877.72	555.65	949.89	463.32
7.1	Government Guarantee	607.31	12.27		368.27	138.81		156.12	91.30	217.83
7.2	Institutional Guarantee	199.31	241.58		149.90	148.64		301.53	311.30	158.14
7.3	Personal Guarantee	28.39	10.96	2.52	16.01			0.00	547.29	4.24
7.4	Collective Guarantee	1.11	2.62	4.44						0.00
7.5	International Rated Foreign Bank's Guarantee						27.39	98.00		
7.6	Other Guarantee			53.67	0.70		850.33			83.11
8	Credit Card			119.47	50.33	101.13	64.59			
9	Others	2699.28	586.51	4428.46	3755.36	2281.13		760.15	41.61	288.04
	Total	26665.98	34846.24	39004.39	42138.70	18842.04	33396.06	21125.65	10301.21	31023.27

Sector wise credit		BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNI	Global
1	Agricultural and Forest Related	128.77	249.99	292.55	170.15	63.99	419.10	61.59	212.80	5270.60	18.13
2	Fishery Related									1671.30	
3	Mining Related					49.21	282.29		70.72		2.74
4	Manufacturing (Producing) Related	4756.83	1815.82	4560.83	572.50	3205.16	2854.94	3454.68	3355.13	4718.80	2680.38
5	Construction	1476.02	1012.42	2017.77	667.31	1148.30	1808.65	3274.27	2253.88	2378.10	957.16
6	Electricity, Gas and Water	669.89	274.78	114.77	186.30	843.68	158.22	116.60	384.13	-0.94	12.10
7	Metal Products, Machinery & Electronic Equipment & Assemblage	198.68	229.07	12.05	3.08	126.90	311.98	33.64	83.85	167.51	115.69
8	Transport, Communication and Public Utilities	173.88	616.51	277.59	232.08	609.42	728.18	825.32	904.50	145.85	87.82
9	Wholesaler & Retailer	4208.43	1531.04	2589.63	1446.58	2577.60	1543.83	2537.32	2571.30	12916.99	2903.24
10	Finance, Insurance and Real Estate	2261.67	1683.76	1863.80	441.11	1899.69	1991.95	3356.80	3123.48	507.87	964.49
11	Hotel or Restaurant	162.62	194.54	106.00	560.76	96.60	302.96	39.44	243.39	973.90	465.06
12	Other Services	1290.71	177.35	214.53	211.53	623.69	543.06	586.79	1363.46	2368.92	292.08
13	Consumption Loans	1299.57	827.00	855.45	36.25	508.03	1238.02	500.55	161.88	405.40	447.81
14	Local Government				57.29			134.63	135.05		
15	Others	957.18	414.23	1395.25	1645.19	2645.02	2559.46	419.64	3783.82	8629.33	3925.17
	TOTAL	17584.25	9026.51	14300.20	6230.13	14397.29	14742.65	15341.28	18647.38	40153.64	12871.87

Product wise credit

1	Term Loan	2473.11	772.72	843.70	672.45	2157.03	2426.31	2646.78	3263.52	11444.34	952.83
2	Overdraft	4418.76	2799.16	951.26	696.57	3116.14	4124.03	2424.99	4641.35	4786.70	3167.45
3	Trust Receipt Loan / Import Loan	545.04	351.46	710.96	134.62	1112.32	393.04	758.25	755.82		762.43
4	Demand & Other Working Capital Loan	3650.58	1028.59	4061.69	1091.84	1142.33	2394.81	3657.48	2650.93	19352.00	3025.79
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)	1255.09	574.68	1422.37	89.39	532.93	1086.51	573.89	681.12	1446.52	348.69
6	Real Estate Loan	1762.92	1532.25	1716.84	936.87	2950.75	3031.81	3392.84	4319.97	185.52	2607.49
7	Margin Nature Loan	132.91	118.41	304.61	71.12	32.47	254.01	149.91	493.85		439.32
8	Hire Purchase Loan	1391.41	825.12	854.36	426.91	1001.49	424.37	407.71	910.32	183.67	944.68
9	Deprived Sector Loan	592.88	270.69	412.05	172.94	479.62	467.22	458.69	539.54	2595.39	371.93
10	Bills Purchased	754.53	21.21	2.78	0.84	14.24	40.28	179.17	188.34		6.51
11	Other Product	607.02	732.22	3019.59	1936.60	1857.98	100.28	691.58	202.62	159.50	244.75
	TOTAL LOAN & ADVANCES	17584.25	9026.51	14300.20	6230.13	14397.29	14742.65	15341.28	18647.38	40153.64	12871.87

Security wise credit

1	Gold and Silver		325.12	8.51							
2	Government Securities	31.06		3.59	57.29			2.31			
3	Non Governmental Securities	2.20	200.41	329.41	34.29	37.62	143.63		20.22		96.54
4	Fixed Deposit Receipts	468.05	200.59	360.80	122.97	432.86	79.77	124.80	489.04	3073.36	1.74
4.1	Own	463.64	200.59	360.80	122.97	353.78	79.77	124.80	488.79	3073.36	1.74
4.2	Other Licences Institutions	4.41				79.08			0.25		
5	Collateral of Properties	15576.61	7636.07	13083.43	5292.88	13428.65	13648.18	14365.23	16415.04	37080.28	3326.04
5.1	Fixed Assets	13380.79	6078.73	8796.39	5200.69	9892.23	13325.29	11122.25	12073.23	37080.28	2403.13
5.2	Current Assets	2195.82	1557.34	4287.04	92.19	3536.42	322.89	3242.97	4341.81		922.91
6	Against security of Bill	872.10	10.20	2.60	268.40	55.51			1.23		
6.1	Domestic Bills					54.48					
6.2	Foreign Bills	872.10	10.20	2.60	268.40	1.03			1.23		
7	Against Guarantee	620.48	323.46	401.88	132.96	412.42	211.29	245.77	556.56		29.70
7.1	Government Guarantee	2.18	71.84	139.16		129.84	0.77	134.63	135.05		
7.2	Institutional Guarantee	108.04	193.40	262.73	99.54	250.62	207.02	86.43	421.01		
7.3	Personal Guarantee		58.22		0.02	31.96		24.70	0.50		14.55
7.4	Collective Guarantee										
7.5	International Rated Foreign Bank's Guarantee										
7.6	Other Guarantee	510.26			33.40		3.50				15.16
8	Credit Card	13.75						10.99			19.94
9	Others		330.66	109.98	321.34	30.23	659.79	592.19	1165.29		9397.90
	Total	17584.25	9026.51	14300.20	6230.13	14397.29	14742.65	15341.28	18647.38	40153.64	12871.87

Sector wise credit		Citizens	Prime	BOA	Sunrise	DCBL	NMB	Kist	Janata	Mega	CTBNL
1	Agricultural and Forest Related	56.57	210.56	78.00	85.52	158.97	154.52	153.59	171.35	2.86	196.03
2	Fishery Related		3.17								
3	Mining Related	55.25	297.00	142.00	159.53	82.59		0.00	9.98	42.38	29.96
4	Manufacturing (Producing) Related	2376.16	2864.95	1576.00	2559.17	1576.44	2783.48	1061.88	1373.83	1242.02	620.96
5	Construction	814.18	1101.64	1588.00	532.95	672.73	1347.43	2175.13	98.22	466.08	122.08
6	Electricity, Gas and Water	729.81	733.33	520.00	125.25		158.07	238.15		37.18	23.88
7	Metal Products, Machinery & Electronic Equipment & Assemblage	124.04	36.43	636.00	97.56	60.88	299.10	71.75	306.07	409.65	194.97
	Transport, Communication and Public Utilities	242.15	256.49	1844.00	490.41	995.99	832.37	923.50	104.25	947.62	465.88
8	Wholesaler & Retailer	1211.65	2197.49	1997.00	2026.49	1064.17	1859.04	2049.66	467.56	1144.71	527.91
9	Finance, Insurance and Real Estate	2799.65	2762.21	1863.00	3550.67	2598.67	1317.84	2919.17	345.73	223.75	30.35
10	Hotel or Restaurant	144.72	111.49	157.00	229.42	333.21	102.60	967.50	119.02	267.36	67.84
11	Other Services	689.84	518.61	333.00	729.80	482.96	682.35	1010.22	245.44	151.85	40.99
12	Consumption Loans	877.65	462.83	259.00	904.45	65.34	887.40	176.21	275.04	340.30	27.20
13	Local Government			77.00	90.61						
14	Others	2116.30	5637.81	520.00	837.94	891.63	499.98	1584.44	210.92	157.55	301.80
	TOTAL	12237.97	17194.01	11590.00	12419.76	8983.57	10924.18	13331.21	3727.41	5433.33	2649.85

Product wise credit

1	Term Loan	2628.34	2370.78	1254.00	1740.03	1397.32	1364.23	2347.01	468.09	482.41	271.42
2	Overdraft	2288.49	4504.66	2297.00	2080.71	706.14	626.16	3858.62	779.94	552.01	675.99
3	Trust Receipt Loan / Import Loan	426.16	518.04	136.00	530.34	188.01	821.66	25.65	160.60	552.82	239.20
4	Demand & Other Working Capital Loan	1322.05	433.96	1859.00	2858.74	2698.28	1585.88	1728.38	1452.07	2400.02	1052.40
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)	402.16	566.69	567.00	393.67	88.10	700.55	439.60	86.82	42.76	7.24
6	Real Estate Loan	2693.81	3894.87	2522.00	2894.12	2587.24	1592.99	2857.99	228.86	102.54	101.11
7	Margin Nature Loan	154.84	713.49	133.00	80.05	333.87	424.81	325.27	112.05		190.66
8	Hire Purchase Loan	1024.17	547.50	1656.00	862.02	194.09	1194.51	1038.84	190.35	757.77	106.17
9	Deprived Sector Loan	343.44	492.02	344.00	422.70	257.57	316.66	375.20	69.87	1.13	0.35
10	Bills Purchased	58.51	2.18	23.00	0.52	58.52	375.53	2.64	3.71		
11	Other Product	895.98	3149.83	799.00	556.87	474.43	1921.18	332.01	175.06	541.87	5.31
	TOTAL LOAN & ADVANCES	12237.97	17194.01	11590.00	12419.76	8983.57	10924.18	13331.21	3727.41	5433.33	2649.85

Security wise credit

1	Gold and Silver	264.13	2300.91		394.17				47.24		
2	Government Securities						0.04				
3	Non Governmental Securities	147.62	739.88	133.00			471.27	471.34	127.04	37.18	
4	Fixed Deposit Receipts	249.37	230.81	127.00	75.01	25.24	85.63	199.45	0.42	49.90	5.69
4.1	Own	227.05	230.81	122.00	75.01	25.24	85.63	199.45	0.42	48.12	5.69
4.2	Other Licences Institutions	22.33		5.00						1.78	
5	Collateral of Properties	10107.27	13315.59	11242.00	11092.09	8267.73	9899.42	12129.80	3449.39	5252.69	2450.55
5.1	Fixed Assets	7957.05	12978.28	8587.00	8404.58	7059.91	7550.58	12092.56	2386.48	3117.12	572.00
5.2	Current Assets	2150.22	337.31	2655.00	2687.51	1207.82	2348.84	37.23	1062.92	2135.57	1878.55
6	Against security of Bill	224.63		11.00		4.66	45.58	2.57	33.01	10.51	
6.1	Domestic Bills	15.99		11.00				0.13	14.70		
6.2	Foreign Bills	208.63				4.66	45.58	2.44	18.30	10.51	
7	Against Guarantee	65.15	442.43	77.00	454.90	104.51	276.67	414.67		0.89	0.35
7.1	Government Guarantee	10.82	117.80	77.00	90.61		52.81	34.91			
7.2	Institutional Guarantee		324.04		364.28	104.49	179.20	331.31			0.35
7.3	Personal Guarantee	54.33	0.59			0.03	43.70	39.23			
7.4	Collective Guarantee						0.96	6.33		0.89	
7.5	International Rated Foreign Bank's Guarantee										
7.6	Other Guarantee							2.90			
8	Credit Card										
9	Others	1179.80	164.39		403.59	581.42	145.58	113.38	70.31	82.15	193.25
	Total	12237.97	17194.01	11590.00	12419.76	8983.57	10924.18	13331.21	3727.41	5433.33	2649.85

Sector wise credit		Civil	Century
1	Agricultural and Forest Related	6.03	56.50
2	Fishery Related		
3	Mining Related		
4	Manufacturing (Producing) Related	1094.03	321.53
5	Construction	50.71	234.60
6	Electricity, Gas and Water	13.70	55.00
7	Metal Products, Machinery & Electronic Equipment & Assemblage	54.88	1.50
	Transport, Communication and Public Utilities	27.70	33.48
8	Wholesaler & Retailer	958.98	448.81
9	Finance, Insurance and Real Estate	500.31	108.93
10	Hotel or Restaurant	241.12	5.50
11	Other Services	258.60	79.35
12	Consumption Loans	20.26	116.24
13	Local Government		
14	Others	48.88	56.39
	TOTAL	3275.19	1517.83

Product wise credit

1	Term Loan	141.59	151.64
2	Overdraft	974.08	928.00
3	Trust Receipt Loan / Import Loan	472.03	65.35
4	Demand & Other Working Capital Loan	1140.28	43.81
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)	38.56	76.87
6	Real Estate Loan	311.74	164.57
7	Margin Nature Loan		54.10
8	Hire Purchase Loan	34.61	30.51
9	Deprived Sector Loan		
10	Bills Purchased	62.96	
11	Other Product	99.33	2.98
	TOTAL LOAN & ADVANCES	3275.19	1517.83

Security wise credit

1	Gold and Silver	16.65	10.00
2	Government Securities		
3	Non Governmental Securities	23.64	54.10
4	Fixed Deposit Receipts	6.91	24.45
4.1	Own	6.91	1.48
4.2	Other Licences Institutions		22.97
5	Collateral of Properties	3185.93	1429.28
5.1	Fixed Assets	1972.55	920.88
5.2	Current Assets	1213.37	508.40
6	Against security of Bill	42.07	
6.1	Domestic Bills	9.84	
6.2	Foreign Bills	32.23	
7	Against Guarantee		
7.1	Government Guarantee		
7.2	Institutional Guarantee		
7.3	Personal Guarantee		
7.4	Collective Guarantee		
7.5	International Rated Foreign Bank's Guarantee		
7.6	Other Guarantee		
8	Credit Card		
9	Others		
	Total	3275.19	1517.83

Statement of Credit of Development Banks

Sector wise credit		NIDC	Uddhyam	Malika	SDBL	UDBL	MDBL	Narayani	PDBL	Sahayogi	Pashupati
1	Agricultural and Forest Related	22.14	18.11	23.72	183.03	24.21	27.00	11.00	258.03	14.18	43.35
2	Fishery Related			2.07	2.15				1.90	0.16	
3	Mining Related				20.48		15.38				
4	Manufacturing (Producing) Related	706.04	16.90	107.65	289.68	0.30	212.74	28.20	84.13	12.73	178.75
5	Construction		23.27	32.13	350.30	4.27	747.95	78.80	147.57	111.47	40.58
6	Electricity, Gas and Water	30.10		1.81	14.91		10.00		0.80		1.66
7	Metal Products, Machinery & Electronic Equipment & Assemblage	4.01			176.65				16.10	0.68	0.18
8	Transport, Communication and Public Utilities		20.14	56.11	322.61	1.98		57.60	163.96	6.95	42.29
9	Wholesaler & Retailer		40.93	477.47	497.01	19.86	556.03	217.20	189.26	181.51	136.25
10	Finance, Insurance and Real Estate	99.34	6.14	15.00	537.35		360.00	110.50	157.57		174.33
11	Hotel or Restaurant	381.78	12.97	5.56	294.21		163.56	19.90	36.07	0.10	1.48
12	Other Services	44.00	7.41	33.78	296.34		79.96		28.07	46.31	18.96
13	Consumption Loans	3.35	2.27	26.75	465.26		326.59	79.60	32.07	19.24	24.53
14	Local Government										1.50
15	Others	6.20	32.88	156.88	186.16	18.95	37.28	142.60	199.08	230.40	135.73
	TOTAL	1296.96	181.02	938.93	3636.16	69.58	2536.50	745.40	1314.61	623.73	799.57

Product wise credit

1	Term Loan	916.01	12.71	51.17	852.02		256.90	38.40	129.06		58.44
2	Overdraft	28.30	67.25				253.30	142.60	356.29		166.14
3	Trust Receipt Loan / Import Loan										
4	Demand & Other Working Capital Loan	215.42	1.75	696.67	853.94		963.30	217.20		191.84	288.52
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)	5.81	20.65	31.51			72.50	71.50	30.78	87.35	38.19
6	Real Estate Loan	94.03	6.35		816.15	4.27	611.40	110.50	267.28	23.77	157.14
7	Margin Nature Loan			2.44	136.79		283.20	66.90	0.89		4.19
8	Hire Purchase Loan	19.83	15.61	77.36	395.76	1.98	41.00	57.60	124.17	6.78	57.05
9	Deprived Sector Loan		5.08	32.25	91.14	2.16	53.10	21.40	51.06	15.43	28.80
10	Bills Purchased										
11	Other Product	17.58	51.61	47.54	490.36	61.17	1.80	19.30	355.08	298.56	1.12
	TOTAL LOAN & ADVANCES	1296.96	181.02	938.93	3636.16	69.58	2536.50	745.40	1314.61	623.73	799.57

Security wise credit

1	Gold and Silver										
2	Government Securities				16.00						
3	Non Governmental Securities				136.79		280.90	66.90	0.89		
4	Fixed Deposit Receipts		0.99	12.64	115.56		5.82	12.70	17.81	19.24	1.12
4.1	Own		0.99	12.64	115.56		5.82	12.70	17.81	19.24	1.12
4.2	Other Licences Institutions										
5	Collateral of Properties		179.63	908.80	3336.91	41.30	2184.85	663.10	1280.15	602.49	770.73
5.1	Fixed Assets		179.63	908.80	3336.91	41.30	2184.85	663.10	1279.84	602.49	770.73
5.2	Current Assets								0.31		
6	Against security of Bill										
6.1	Domestic Bills										
6.2	Foreign Bills										
7	Against Guarantee		0.40	1.20	30.90	28.28	62.45	2.70	15.76		23.54
7.1	Government Guarantee		0.40					2.70			1.50
7.2	Institutional Guarantee				30.90		53.00				20.00
7.3	Personal Guarantee					28.28	9.45		14.81		2.04
7.4	Collective Guarantee			1.20					0.96		
7.5	International Rated Foreign Bank's Guarantee										
7.6	Other Guarantee										
8	Credit Card										
9	Others	1296.96		16.29			2.49			2.00	4.19
	Total	1296.96	181.02	938.93	3636.16	69.58	2536.50	745.40	1314.61	623.73	799.57

Sector wise credit		Karnali	Triveni	Annapurna	Bhrikuti	Suvekchha	Bageshwori	Sanima	Gaurishankar	Gorkha	Gandaki
1	Agricultural and Forest Related	83.60	260.11	54.68	58.49	15.63	17.90	0.76	19.50	11.50	40.19
2	Fishery Related								0.09		2.18
3	Mining Related		15.61	1.00			7.60		2.50	33.81	2.44
4	Manufacturing (Producing) Related	18.40	148.26	29.10	217.13	7.09	55.70	1105.32	31.29	53.37	44.24
5	Construction	44.70	129.37	56.99		76.03	127.00	1077.32	81.10	85.65	107.67
6	Electricity, Gas and Water							342.80			
7	Metal Products, Machinery & Electronic Equipment & Assemblage		6.80	1.60			9.90	93.90	2.87		11.94
8	Transport, Communication and Public Utilities	51.40	197.54	74.70	212.64	142.27	111.10	746.84	59.42	128.40	132.05
9	Wholesaler & Retailer	171.10	123.87	270.80	728.20	438.42	403.70	859.15	45.95	461.87	315.55
10	Finance, Insurance and Real Estate		69.68	220.33				737.32	34.40	1391.71	53.09
11	Hotel or Restaurant		13.51	228.50		0.11	65.10	72.19	6.28	47.37	47.59
12	Other Services	112.40	41.37	16.91	231.90	15.11	52.90	367.03	21.72	106.91	40.56
13	Consumption Loans	11.70	12.45	16.18	21.96	66.96	13.50	462.61	16.45	306.16	37.83
14	Local Government										
15	Others		474.16	359.86	234.69	24.59	55.60	576.16	259.95	1128.80	378.41
	TOTAL	493.30	1492.74	1330.64	1705.01	786.21	920.00	6441.40	581.52	3755.55	1213.72

Product wise credit

1	Term Loan	189.50	108.75		98.69	69.93	133.20	1000.64	181.38	51.01	41.70
2	Overdraft		452.53		1059.42	268.09	481.60	1317.90	192.98	748.12	496.07
3	Trust Receipt Loan / Import Loan										
4	Demand & Other Working Capital Loan			954.84				964.29	1.20	710.95	11.06
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)		86.06	56.99	129.80	69.45	123.10	256.34	54.27	83.35	85.73
6	Real Estate Loan	44.70	78.87	220.32	98.60	86.79		1507.73	34.41	1430.78	108.78
7	Margin Nature Loan					46.19		64.26		282.77	
8	Hire Purchase Loan	51.40	197.54	29.12	220.10	185.47	111.00	802.72	53.45	84.73	138.66
9	Deprived Sector Loan	25.50	73.04	36.52	66.20	24.59	25.20	172.01	41.02	58.98	30.99
10	Bills Purchased			4.06							
11	Other Product	182.20	495.96	28.79	32.20	35.70	45.90	355.52	22.82	304.86	300.73
	TOTAL LOAN & ADVANCES	493.30	1492.74	1330.64	1705.01	786.21	920.00	6441.40	581.52	3755.55	1213.72

Security wise credit

1	Gold and Silver										10.26
2	Government Securities										
3	Non Governmental Securities									282.77	
4	Fixed Deposit Receipts	11.70	12.45	12.28	14.49	23.76	13.30	148.14	6.13	23.39	19.26
4.1	Own	11.70	12.45	12.28	14.49	23.76	13.30	148.14	6.13	23.39	19.26
4.2	Other Licences Institutions										
5	Collateral of Properties	481.60	1480.29	1288.60	1690.52	762.45	906.70	6063.97	569.51	3395.28	1184.20
5.1	Fixed Assets	481.60	1480.29	1288.60	1690.52	762.45	906.70	5339.13	569.51	3395.28	1184.20
5.2	Current Assets							724.85			
6	Against security of Bill										
6.1	Domestic Bills										
6.2	Foreign Bills										
7	Against Guarantee			3.70				4.62	5.15		
7.1	Government Guarantee			3.70							
7.2	Institutional Guarantee										
7.3	Personal Guarantee							4.62	0.10		
7.4	Collective Guarantee								5.05		
7.5	International Rated Foreign Bank's Guarantee										
7.6	Other Guarantee										
8	Credit Card										
9	Others			26.06				224.66	0.73	54.11	
	Total	493.30	1492.74	1330.64	1705.01	786.21	920.00	6441.40	581.52	3755.55	1213.72

Sector wise credit		Infrastruc ture	Business	Biratxmi	Excel	WDBL	H & B	Araniko	NDEP	CEDBL	Miteri
1	Agricultural and Forest Related	29.36	5.99	101.00	78.94	1.83	32.70	21.48	123.06	106.47	13.02
2	Fishery Related						0.76	0.10			0.80
3	Mining Related		0.36				0.19				
4	Manufacturing (Producing) Related	153.15	37.67	110.00	49.53	10.81	225.80	8.25	127.75	449.95	9.14
5	Construction	228.41	276.44	88.00	1.50	14.41	1240.52	69.17	598.87	298.14	43.05
6	Electricity, Gas and Water						13.68	1.47		318.08	
7	Metal Products, Machinery & Electronic Equipment & Assemblage	0.15	74.10		3.08		42.73	6.57	11.58	363.29	0.25
8	Transport, Communication and Public Utilities	63.68	530.53		46.27	73.99	457.37	56.61	165.36	444.06	34.69
9	Wholesaler & Retailer	544.52	195.17	418.00	370.06	93.12	1145.68	60.48	357.14	653.35	87.16
10	Finance, Insurance and Real Estate		191.47		96.69		510.66	23.84	455.87	708.94	29.10
11	Hotel or Restaurant	32.09	28.40		47.45	12.96	132.77	8.17	109.74	78.91	3.84
12	Other Services	57.94	23.18	43.00	70.87	25.32	415.12	3.65	549.80	29.41	16.15
13	Consumption Loans	43.66	40.01	83.00	106.79	5.44	231.19	12.90	515.25	100.21	86.46
14	Local Government										1.50
15	Others	517.73	195.88	503.00	149.60	101.93	1055.14	92.39	589.98	480.57	99.01
	TOTAL	1670.69	1599.20	1346.00	1020.78	339.81	5504.32	365.08	3604.41	4031.38	424.15

Product wise credit

1	Term Loan	141.93	180.76	287.00	26.50	115.23	255.21	68.01	464.10	528.04	15.50
2	Overdraft	959.13	201.00	552.00	248.66	109.58	692.35	128.45	1168.52	1168.94	65.06
3	Trust Receipt Loan / Import Loan										
4	Demand & Other Working Capital Loan			174.00	476.00	9.31	1363.62	11.59		642.73	3.20
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)	56.56	285.72	88.00	45.37	14.41	522.33	39.81	191.27	222.56	29.05
6	Real Estate Loan	275.57	135.57	28.00	47.55		757.99	19.80	752.54	716.85	29.10
7	Margin Nature Loan				1.00		74.86	3.78	280.52	206.34	
8	Hire Purchase Loan	63.68	558.22	29.00	32.53	73.99	626.35	60.81	189.85	418.83	38.26
9	Deprived Sector Loan	41.86	42.32	32.00	32.52	9.95	119.89	20.59	110.86	115.78	13.49
10	Bills Purchased						5.70		12.30		
11	Other Product	80.38	195.61	156.00	110.65	7.34	1086.02	12.26	434.45	11.33	230.49
	TOTAL LOAN & ADVANCES	1670.69	1599.20	1346.00	1020.78	339.81	5504.32	365.08	3604.41	4031.38	424.15

Security wise credit

1	Gold and Silver				65.70		2.03		142.35		75.20
2	Government Securities										
3	Non Governmental Securities				1.00		1.57		280.68	211.34	
4	Fixed Deposit Receipts	43.66	12.32	55.00	18.30	5.44	92.99	5.14	63.59	48.37	6.28
4.1	Own	43.66	12.32	55.00	18.30	5.44	91.90	5.14	62.94	48.37	6.28
4.2	Other Licences Institutions						1.09		0.65		
5	Collateral of Properties	1575.30	1586.88	1259.00	931.94	334.37	5118.49	355.70	2930.12	3507.35	342.67
5.1	Fixed Assets	1575.30	1586.88	1259.00	931.94	334.37	5101.11	355.70	2927.51	3299.67	342.67
5.2	Current Assets						17.38		2.61	207.68	
6	Against security of Bill						5.70				
6.1	Domestic Bills						5.70				
6.2	Foreign Bills										
7	Against Guarantee	0.15					12.83	0.08	8.08	65.33	
7.1	Government Guarantee									15.88	
7.2	Institutional Guarantee	0.15					9.50		2.14	49.45	
7.3	Personal Guarantee						3.33		5.94		
7.4	Collective Guarantee										
7.5	International Rated Foreign Bank's Guarantee										
7.6	Other Guarantee							0.08			
8	Credit Card										
9	Others	51.58		32.00	3.84		270.71	4.16	179.59	198.99	
	Total	1670.69	1599.20	1346.00	1020.78	339.81	5504.32	365.08	3604.41	4031.38	424.15

Sector wise credit		Tinau	Rising	Mukhtinat h	Sewa	Kankai	Public	Mahakali	Ace	Bhargav	Shangrila
1	Agricultural and Forest Related	16.91	34.88		141.37	13.79	31.92	4.53	62.72	2.49	1.62
2	Fishery Related								7.48		
3	Mining Related				25.40		4.32				
4	Manufacturing (Producing) Related	19.28	60.39		39.83	20.24	61.60	4.15	579.46		82.39
5	Construction	3.33	143.95	421.08	50.53	32.54	121.37	18.29	628.86	28.17	126.28
6	Electricity, Gas and Water								83.39		1.27
7	Metal Products, Machinery & Electronic Equipment & Assemblage	0.29			13.41		6.16		67.10		10.20
8	Transport, Communication and Public Utilities	64.20		377.49	148.24	4.67	84.65	17.22	344.53	9.95	237.84
9	Wholesaler & Retailer	198.46	60.56	223.67	346.73	105.16	88.19	41.33	572.67	85.11	345.87
10	Finance, Insurance and Real Estate	55.76	5.00		55.78		77.09		670.93		131.40
11	Hotel or Restaurant				5.24	0.70		9.88	82.87		63.82
12	Other Services	74.59	4.58		140.72	3.91	16.46		122.76	1.99	68.29
13	Consumption Loans	9.11	26.45	13.67	38.17	3.45	53.42	19.45	133.22	1.21	94.40
14	Local Government	48.14			1.37				15.16		
15	Others	12.44	347.25	656.81	5.84	101.08	5.03	46.54	674.21	13.68	488.77
	TOTAL	502.51	683.06	1692.72	1012.65	285.55	560.09	153.86	4045.35	142.60	1652.16

Product wise credit

1	Term Loan	35.40		37.08	141.58	70.22	24.09		555.16	44.59	160.51
2	Overdraft	251.51	125.35	130.90		160.52	215.39	29.96	1392.91	52.18	240.15
3	Trust Receipt Loan / Import Loan										
4	Demand & Other Working Capital Loan				471.62			45.48	137.97		533.03
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)		143.95	357.78	114.86	32.54	107.22	18.29	310.73	28.17	111.68
6	Real Estate Loan	59.50	5.00	118.98	40.64	6.40	61.21		958.64		152.18
7	Margin Nature Loan				0.70		4.84		129.20		1.98
8	Hire Purchase Loan	74.22	45.30	377.49	155.84	7.59	89.94	35.34	292.01	9.95	333.91
9	Deprived Sector Loan	14.90	22.18	516.58	24.21	7.32	14.71	4.48	88.96	4.00	71.20
10	Bills Purchased										
11	Other Product	66.97	341.27	153.90	63.21	0.96	42.68	20.32	179.79	3.71	47.51
	TOTAL LOAN & ADVANCES	502.51	683.06	1692.72	1012.65	285.55	560.09	153.86	4045.35	142.60	1652.16

Security wise credit

1	Gold and Silver		7.63			0.13			0.01		9.36
2	Government Securities								0.07		
3	Non Governmental Securities			13.67					136.27		1.98
4	Fixed Deposit Receipts	8.75	18.81		16.63	0.40	28.98	1.33	83.10	1.21	21.29
4.1	Own	8.75	18.81		16.63	0.40	28.98	1.33	83.10	1.21	21.29
4.2	Other Licences Institutions										
5	Collateral of Properties	487.53	656.61	1148.40	992.08	285.02	526.56	152.54	3737.74	141.39	1577.08
5.1	Fixed Assets	487.53	656.61	1148.40	992.08	285.02	526.56	152.54	3737.74	141.39	1577.08
5.2	Current Assets										
6	Against security of Bill										
6.1	Domestic Bills										
6.2	Foreign Bills										
7	Against Guarantee	6.23		530.65	3.94				88.16		42.45
7.1	Government Guarantee				1.37				15.16		
7.2	Institutional Guarantee	5.82			0.45				72.50		
7.3	Personal Guarantee	0.41		516.58					0.50		
7.4	Collective Guarantee				2.12						42.45
7.5	International Rated Foreign Bank's Guarantee			14.07							
7.6	Other Guarantee										
8	Credit Card										
9	Others						4.55				
	Total	502.51	683.06	1692.72	1012.65	285.55	560.09	153.86	4045.35	142.60	1652.16

Sector wise credit		Resunga	Rara	diyalo	Country	Alpine	Nigiri	Kasthama ndap	Garima	City	Bishow
1	Agricultural and Forest Related	1.05	5.17	27.18	32.47	44.64	2.80	52.54	13.37	32.13	
2	Fishery Related										
3	Mining Related										
4	Manufacturing (Producing) Related			22.18	59.61	4.64		312.50	20.70	20.43	
5	Construction	180.06	16.20	16.59	49.29			237.97	118.82	352.48	166.74
6	Electricity, Gas and Water			0.92				80.44			
7	Metal Products, Machinery & Electronic Equipment & Assemblage			3.15	3.14			29.83		50.69	
8	Transport, Communication and Public Utilities	178.87		46.30		40.15	24.60	225.67	268.97	366.23	
9	Wholesaler & Retailer	96.59	141.41	116.51	270.58	80.12	71.50	434.57	119.36	164.68	
10	Finance, Insurance and Real Estate			30.87	63.23	71.62	0.90	462.47	82.58	37.08	
11	Hotel or Restaurant			10.60	23.85	0.89		290.57	21.52	107.87	
12	Other Services		6.19	15.99	13.26	1.32		154.39	37.30	125.08	935.03
13	Consumption Loans	2.06	19.71	11.34	108.93	5.90	43.40	2.28	35.85	124.66	402.95
14	Local Government			2.04		1.97		3.58	0.03		
15	Others	5.88	86.05	40.49	405.91	157.62	124.60	238.00	453.55	28.51	57.56
	TOTAL	464.52	274.73	344.16	1030.27	408.87	267.80	2524.83	1172.06	1409.84	1562.28

Product wise credit

1	Term Loan	149.44			22.12	26.25	22.10	296.86	207.40	324.09	336.52
2	Overdraft		141.41	249.41	400.19	60.72	76.40	1174.64	317.63	171.83	485.61
3	Trust Receipt Loan / Import Loan										
4	Demand & Other Working Capital Loan	102.87	85.50	10.50	263.61		71.50	132.44	69.23		
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)		11.19	13.01	43.29	42.89	25.20	191.27	97.57	282.93	137.62
6	Real Estate Loan	14.40		18.00	53.55	28.73	2.90	483.64	71.23	40.19	132.17
7	Margin Nature Loan			10.83				9.75		15.08	
8	Hire Purchase Loan	178.87	17.76	29.99	100.91	85.01	24.60	163.32	254.78	432.92	222.37
9	Deprived Sector Loan	16.87	10.73	10.33	28.68	18.93	6.80	58.31	105.91	47.61	57.56
10	Bills Purchased							1.50			
11	Other Product	2.07	8.14	2.11	117.92	146.35	38.30	13.12	48.31	95.18	190.43
	TOTAL LOAN & ADVANCES	464.52	274.73	344.16	1030.27	408.87	267.80	2524.83	1172.06	1409.84	1562.28

Security wise credit

1	Gold and Silver						38.30		22.79	48.58	149.82
2	Government Securities										
3	Non Governmental Securities									15.08	
4	Fixed Deposit Receipts	2.06	1.94	10.83	8.01	5.69	5.10	31.03	14.06	21.26	30.76
4.1	Own	2.06	1.94	10.83	8.01	5.69	5.10	31.03	14.06	21.26	30.76
4.2	Other Licences Institutions										
5	Collateral of Properties	462.46	272.79	331.30	1010.40	384.25	224.40	2405.13	1029.30	1296.18	1324.14
5.1	Fixed Assets	462.46	272.79	331.30	1010.40	384.25	224.40	2405.13	1029.30	1296.18	1324.14
5.2	Current Assets										
6	Against security of Bill							1.50			
6.1	Domestic Bills							1.50			
6.2	Foreign Bills										
7	Against Guarantee			2.04		16.96		76.02	105.91	28.74	57.56
7.1	Government Guarantee			2.04					0.03	4.07	2.69
7.2	Institutional Guarantee							58.31			
7.3	Personal Guarantee							17.71		19.24	
7.4	Collective Guarantee					16.96			105.88	5.43	54.87
7.5	International Rated Foreign Bank's Guarantee										
7.6	Other Guarantee										
8	Credit Card										
9	Others				11.86	1.97		11.16			
	Total	464.52	274.73	344.16	1030.27	408.87	267.80	2524.83	1172.06	1409.84	1562.28

Sector wise credit		Professional	Kabelli	Kamana	Corporate	Pathibhara	Purnima	Jyoti	Bagmati	Hamro	Kakre
1	Agricultural and Forest Related	15.21	5.43	34.75	78.60	3.30	13.30	11.96	8.95	3.85	10.55
2	Fishery Related			2.21							
3	Mining Related						9.61	41.12			
4	Manufacturing (Producing) Related	17.46	0.19	33.60	163.13	13.98	16.81	164.11	5.75		3.14
5	Construction	6.89	11.49	222.56	96.70	66.81	12.09	363.45	18.70	6.73	4.87
6	Electricity, Gas and Water							129.68			
7	Metal Products, Machinery & Electronic Equipment & Assemblage		0.09	13.07	7.39			44.94			
8	Transport, Communication and Public Utilities	15.24	8.42	196.64	92.15	0.38	64.46	395.60		1.72	
9	Wholesaler & Retailer	38.63	25.39	135.86	138.21	231.38	115.45	131.90	25.04	75.04	33.46
10	Finance, Insurance and Real Estate			79.99	151.80	3.41		187.24		23.18	
11	Hotel or Restaurant		5.58	59.33	14.73	0.25	1.10	69.00			2.65
12	Other Services	1.98	4.47	69.27	1.34	6.84	7.69	110.89			4.69
13	Consumption Loans	4.31	57.20	70.25	22.54	54.61	3.67	57.96	2.04	26.58	0.33
14	Local Government										
15	Others	39.02	12.20	88.96	83.56	138.49	131.85	873.14	15.75	26.54	45.79
	TOTAL	138.72	130.47	1006.50	850.15	519.45	376.02	2581.01	76.22	163.63	105.48

Product wise credit

1	Term Loan		9.54	186.93	34.79			385.56		1.72	42.58
2	Overdraft			314.21	267.19	212.54	46.72	486.23		20.03	
3	Trust Receipt Loan / Import Loan										
4	Demand & Other Working Capital Loan	47.55	44.08		125.76	53.09	109.51	464.76	52.51	52.32	39.91
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)	6.89	8.39	159.85	72.63	66.81	9.97	247.70	18.70	3.23	
6	Real Estate Loan			39.60	138.92	3.41	34.98	234.40		23.18	7.36
7	Margin Nature Loan			1.45	10.18			116.96			
8	Hire Purchase Loan	16.15	8.55	223.18	99.93	47.57	64.46	339.36	1.82	25.81	3.89
9	Deprived Sector Loan	3.03	2.92	23.50	25.59	10.98	7.81	80.32	2.97	4.84	
10	Bills Purchased				2.10						
11	Other Product	65.10	57.00	57.78	73.06	125.05	102.57	225.72	0.23	32.51	11.75
	TOTAL LOAN & ADVANCES	138.72	130.47	1006.50	850.15	519.45	376.02	2581.01	76.22	163.63	105.48

Security wise credit

1	Gold and Silver		53.10	30.09		3.11					
2	Government Securities										
3	Non Governmental Securities							116.96			
4	Fixed Deposit Receipts	3.34	0.45	18.07	6.41	4.31	3.67	20.42	0.23	0.77	0.33
4.1	Own	3.34	0.45	18.07	6.41	4.31	3.67	20.42	0.23	0.77	0.33
4.2	Other Licences Institutions										
5	Collateral of Properties	135.39	76.92	948.94	823.66	511.50	372.35	2363.04	76.00	162.87	105.15
5.1	Fixed Assets	135.39	76.92	948.94	823.66	511.50	372.35	2331.46	76.00	162.87	105.15
5.2	Current Assets							31.58			
6	Against security of Bill				2.10						
6.1	Domestic Bills										
6.2	Foreign Bills				2.10						
7	Against Guarantee			5.94	0.10			73.75			
7.1	Government Guarantee							46.00			
7.2	Institutional Guarantee							10.32			
7.3	Personal Guarantee			5.94	0.10			17.43			
7.4	Collective Guarantee										
7.5	International Rated Foreign Bank's Guarantee										
7.6	Other Guarantee										
8	Credit Card										
9	Others			3.45	17.88	0.53		6.84			
	Total	138.72	130.47	1006.50	850.15	519.45	376.02	2581.01	76.22	163.63	105.48

Sector wise credit		Shine	Pacific	Civic	IDBL	Gulmi	Kanchan	Matribhu mi	Bright	Innovativ e	Jhimruk
1	Agricultural and Forest Related	20.50	18.52	8.34	16.40	2.98	2.03	6.64	15.36	9.77	1.70
2	Fishery Related									2.09	0.10
3	Mining Related				47.93						
4	Manufacturing (Producing) Related	67.96	2.42		283.95	7.45	11.53	4.00	44.03	55.87	2.10
5	Construction	48.16	43.64	6.25	159.82	22.74	38.59	14.32	22.73	34.60	6.30
6	Electricity, Gas and Water					3.80		0.46		2.30	
7	Metal Products, Machinery & Electronic Equipment & Assemblage		2.07			0.83				10.14	
8	Transport, Communication and Public Utilities	86.44	23.28			25.46	29.19	5.07	28.69	70.97	16.00
9	Wholesaler & Retailer	281.00	61.63	17.99	737.73	42.71	77.78	25.72	92.75	38.13	28.30
10	Finance, Insurance and Real Estate	43.01	1.24		491.37		40.03	7.10	12.00	7.80	
11	Hotel or Restaurant		2.24		9.83	1.50	1.84	2.06	7.45	3.69	1.80
12	Other Services	31.94	22.05		420.21		14.65	1.94	6.70	5.34	0.30
13	Consumption Loans	79.19	8.44	10.67	165.39	5.37	1.34	4.66	14.26	17.27	24.20
14	Local Government										
15	Others	220.98	51.56	10.21	852.13	14.90	90.85	23.30	56.99	17.93	21.00
	TOTAL	879.18	237.09	53.46	3184.76	127.74	307.84	95.26	300.96	275.89	101.80

Product wise credit

1	Term Loan	61.65	4.17		54.17	3.80	17.40	2.87	8.67	34.85	16.80
2	Overdraft	148.32	63.49		333.13		85.55	25.04	168.10	53.67	8.80
3	Trust Receipt Loan / Import Loan						3.05				
4	Demand & Other Working Capital Loan	353.30		27.15	249.26	56.72			46.14	49.24	20.70
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)	39.45	43.64	5.98	31.75		38.59	8.26	11.52	12.23	6.30
6	Real Estate Loan	51.71			537.77	22.74	40.03	7.10	12.00	17.99	
7	Margin Nature Loan	3.40			200.26	10.39	4.55				
8	Hire Purchase Loan	149.68	30.78	10.55	210.79	28.85	29.09	7.00	40.99	82.31	16.60
9	Deprived Sector Loan	20.80	4.35	1.70	67.87	4.68	12.06	2.03	6.80	10.16	2.20
10	Bills Purchased										
11	Other Product	50.87	90.67	8.09	1499.77	0.55	77.52	42.95	6.73	15.44	30.40
	TOTAL LOAN & ADVANCES	879.18	237.09	53.46	3184.76	127.74	307.84	95.26	300.96	275.89	101.80

Security wise credit

1	Gold and Silver				124.34						20.40
2	Government Securities										
3	Non Governmental Securities				200.26						
4	Fixed Deposit Receipts	12.57	0.95	0.12	41.05	0.09	1.34	2.73	1.96	3.95	0.70
4.1	Own	12.57	0.95	0.12	41.05	0.09	1.34	2.73	1.96	3.95	0.70
4.2	Other Licences Institutions										
5	Collateral of Properties	842.41	236.15	53.34	2751.25	123.85	261.00	91.29	299.00	271.93	80.70
5.1	Fixed Assets	842.41	236.15	53.34	2744.56	123.85	261.00	91.29	299.00	271.93	80.70
5.2	Current Assets				6.69						
6	Against security of Bill										
6.1	Domestic Bills										
6.2	Foreign Bills										
7	Against Guarantee	20.80			67.87	3.80		1.24			
7.1	Government Guarantee										
7.2	Institutional Guarantee							0.83			
7.3	Personal Guarantee				64.83	0.46					
7.4	Collective Guarantee	20.80			3.04	3.34		0.41			
7.5	International Rated Foreign Bank's Guarantee										
7.6	Other Guarantee										
8	Credit Card										
9	Others	3.40					45.50				
	Total	879.18	237.09	53.46	3184.76	127.74	307.84	95.26	300.96	275.89	101.80

Sector wise credit		Metro	Vivor	Gaumukhi	Raptiveri	Consumer	Khadbari	Tourism	Mission	Surya	Mt. Makalu
1	Agricultural and Forest Related	2.89	8.33	14.35	11.30	0.19		3.13	23.51	0.32	1.49
2	Fishery Related										
3	Mining Related		6.99						6.00		
4	Manufacturing (Producing) Related		225.24	1.41	16.70	27.35	10.92	179.57	30.36		0.14
5	Construction	70.08	225.25	5.48	9.00	36.58	7.94	159.00	37.47	2.63	0.58
6	Electricity, Gas and Water		112.52				0.30	40.01			
7	Metal Products, Machinery & Electronic Equipment & Assemblage	16.69	227.28	0.95	11.20		1.53	17.97	1.22		
8	Transport, Communication and Public Utilities	110.06	244.17	8.21		101.60	0.85	71.37	25.74		0.98
9	Wholesaler & Retailer	113.41	243.51	15.36	53.30	38.84	19.30	267.92	87.81	23.10	1.13
10	Finance, Insurance and Real Estate	38.15	541.95		13.80	7.50		15.88	8.68		
11	Hotel or Restaurant		55.92		2.80	10.58	1.22	127.15	6.33	1.53	0.54
12	Other Services	3.93	32.34	0.34	8.10	24.73	3.06	46.31	7.03		0.15
13	Consumption Loans	31.78	294.23	4.05	2.80	31.01	3.87	51.97	1.20	11.89	6.96
14	Local Government										
15	Others	23.21	154.87	0.92	3.30	92.20	3.50	172.79	18.24		22.90
	TOTAL	410.20	2372.61	51.08	132.30	370.59	52.50	1153.07	253.58	39.47	34.87

Product wise credit

1	Term Loan	21.40	451.08	15.55	88.70	30.78		39.15	114.48	7.10	
2	Overdraft	96.44	509.51	4.60	12.00	104.96	24.97	614.16	67.70	17.53	0.60
3	Trust Receipt Loan / Import Loan										
4	Demand & Other Working Capital Loan	1.34	267.04			26.96	13.63	117.86			1.21
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)	60.43	9.93			28.26	6.24	100.17	32.75	2.63	0.58
6	Real Estate Loan	38.15	506.74	4.58	13.80			105.81	5.19		
7	Margin Nature Loan		19.71			23.78		9.21			
8	Hire Purchase Loan	135.19	306.48	9.66	1.50	112.96	0.77	142.64	15.91	10.56	0.98
9	Deprived Sector Loan	9.63	57.60	1.02	2.20	8.26	0.89	17.81	4.09	0.32	1.05
10	Bills Purchased										
11	Other Product	47.62	244.52	15.66	14.10	34.63	5.99	6.26	13.46	1.33	30.45
	TOTAL LOAN & ADVANCES	410.20	2372.61	51.08	132.30	370.59	52.50	1153.07	253.58	39.47	34.87

Security wise credit

1	Gold and Silver			0.23			2.82				28.40
2	Government Securities		5.10								
3	Non Governmental Securities		19.71	0.36		23.78		9.21			
4	Fixed Deposit Receipts	6.94	244.52		0.30	1.50	0.27	3.17	1.35	1.33	0.31
4.1	Own	6.94	244.52		0.30	1.50	0.27	3.17	0.85	1.33	0.31
4.2	Other Licences Institutions								0.49		
5	Collateral of Properties	403.04	1976.37	50.49	129.80	337.81	46.51	1119.92	252.24	38.14	5.90
5.1	Fixed Assets	403.04	1961.37	50.49	129.80	337.81	46.51	1119.92	252.24	38.14	5.90
5.2	Current Assets		15.00								
6	Against security of Bill										
6.1	Domestic Bills										
6.2	Foreign Bills										
7	Against Guarantee	0.22	52.50		2.20	7.50		20.77			0.26
7.1	Government Guarantee										
7.2	Institutional Guarantee		52.50			7.50		15.00			
7.3	Personal Guarantee	0.02						5.77			
7.4	Collective Guarantee				2.20						
7.5	International Rated Foreign Bank's Guarantee										
7.6	Other Guarantee	0.20									0.26
8	Credit Card										
9	Others		74.42				2.90				
	Total	410.20	2372.61	51.08	132.30	370.59	52.50	1153.07	253.58	39.47	34.87

Sector wise credit		Sindhu	Sahara	Social	NCDBL	Cosmos	Manaslu	Samabrid dhi
1	Agricultural and Forest Related	1.48	1.42				2.09	11.39
2	Fishery Related							0.40
3	Mining Related							0.80
4	Manufacturing (Producing) Related	8.35	0.90	17.54	12.41	0.48	0.47	2.05
5	Construction	13.92	0.23	34.92	18.65	1.17	12.86	4.21
6	Electricity,Gas and Water							
7	Metal Products, Machinery & Electronic Equipment & Assemblage		1.00	19.97				
8	Transport, Communication and Public Utilities	70.90			15.37	15.64	17.14	2.51
9	Wholesaler & Retailer	71.50	12.48	135.01	63.62	7.36	15.76	21.37
10	Finance, Insurance and Real Estate	9.20		7.95				1.99
11	Hotel or Restaurant	3.30	0.61	178.90	9.00			9.70
12	Other Services	1.16	0.23	7.47	2.97	13.12	3.05	0.70
13	Consumption Loans	5.81		85.42	1.53		38.92	1.32
14	Local Government							
15	Others	15.87	7.37	143.23	27.12		9.15	7.46
	TOTAL	201.50	24.22	630.42	150.66	37.76	99.44	63.90

Product wise credit

1	Term Loan	43.03	1.00	133.98	1.47	17.15	5.71	6.01
2	Overdraft	57.43	14.14	316.04	53.14		5.19	3.50
3	Trust Receipt Loan / Import Loan							
4	Demand & Other Working Capital Loan				5.00		6.84	13.47
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)			4.93	13.51		12.86	8.27
6	Real Estate Loan	23.12		81.57		1.17		
7	Margin Nature Loan			84.60				
8	Hire Purchase Loan	70.90		8.49	15.37	15.64	18.21	3.83
9	Deprived Sector Loan	0.05			0.19		2.01	1.43
10	Bills Purchased							
11	Other Product	6.97	9.08	0.82	61.98	3.82	48.62	27.39
	TOTAL LOAN & ADVANCES	201.50	24.22	630.42	150.66	37.76	99.44	63.90

Security wise credit

1	Gold and Silver	5.31					37.77	
2	Government Securities							
3	Non Governmental Securities			84.60				
4	Fixed Deposit Receipts	0.50		0.82	1.53		0.10	0.01
4.1	Own	0.50		0.82	1.53		0.10	0.01
4.2	Other Licences Institutions							
5	Collateral of Properties	195.60	24.22	545.00	148.93	21.31	61.57	63.89
5.1	Fixed Assets	195.60	24.22	545.00	148.93	20.83	61.57	63.89
5.2	Current Assets					0.48		
6	Against security of Bill							
6.1	Domestic Bills							
6.2	Foreign Bills							
7	Against Guarantee	0.08						
7.1	Government Guarantee							
7.2	Institutional Guarantee							
7.3	Personal Guarantee	0.08						
7.4	Collective Guarantee							
7.5	International Rated Foreign Bank's Guarantee							
7.6	Other Guarantee							
8	Credit Card							
9	Others				0.20	16.45		
	Total	201.50	24.22	630.42	150.66	37.76	99.44	63.90

Statement of Credit of Finance Companies

Sector wise credit		NHDFCL	NFL	NIDC Capital	NNFL	AFCL	NSMFL	Peoples	Merchant ile	KFL	Himalaya
1	Agricultural and Forest Related		34.80	19.56	75.80	8.70	43.76	19.00		9.96	3.88
2	Fishery Related				2.00						
3	Mining Related							105.00			
4	Manufacturing (Producing) Related		21.88	21.90	180.70	168.20	132.29	129.00			
5	Construction	429.80	99.22	214.10	410.10	581.60	2155.00	366.00	2.89	52.27	211.61
6	Electricity, Gas and Water		28.56				119.52				
7	Metal Products, Machinery & Electronic Equipment & Assemblage			6.28	19.50	167.00	3.45				
8	Transport, Communication and Public Utilities		8.75	50.51	101.59	868.79	6.11	3.00	26.81	9.32	
9	Wholesaler & Retailer		237.10	59.60	283.80	470.00	174.17	139.00	7.61	42.54	339.12
10	Finance, Insurance and Real Estate			31.12	300.90	326.90	507.84			33.23	
11	Hotel or Restaurant		38.49	76.94	24.50	222.20	46.48	97.00			
12	Other Services		9.64	10.06	127.40	147.10	373.39			2.61	
13	Consumption Loans	33.80	93.17	173.38	94.80	132.10	168.83	51.00	35.23	119.44	126.54
14	Local Government						33.18			8.38	
15	Others		159.00	524.47	973.48	226.60	1066.05	33.00		150.03	16.78
	TOTAL	463.60	730.61	1187.89	2594.57	3319.19	4830.06	942.00	72.54	427.78	697.93

Product wise credit

1	Term Loan		1.28	552.09	132.50	337.60	491.58	331.00	7.27	83.55	339.11
2	Overdraft										
3	Trust Receipt Loan / Import Loan										
4	Demand & Other Working Capital Loan		372.55		531.02	776.60	958.07			150.03	
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)	366.60	57.55	61.53	317.99	528.90	480.34	28.00		43.07	190.11
6	Real Estate Loan		72.82	212.33	317.93	354.50	2219.19	504.00	1.60	42.43	21.50
7	Margin Nature Loan	45.00	47.87	242.92	51.19	7.30	70.58	25.00		88.40	
8	Hire Purchase Loan		8.85	50.89	98.97	1031.60	372.30	3.00	26.81	9.32	19.67
9	Deprived Sector Loan	18.20	14.31	7.49	48.70	63.90	95.98	18.00	1.63	8.38	16.78
10	Bills Purchased										
11	Other Product	33.80	155.38	60.65	1096.27	218.79	142.01	33.00	35.23	2.61	110.76
	TOTAL LOAN & ADVANCES	463.60	730.61	1187.89	2594.57	3319.19	4830.06	942.00	72.54	427.78	697.93

Security wise credit

1	Gold and Silver										
2	Government Securities										
3	Non Governmental Securities					7.30	70.58	24.00		88.40	
4	Fixed Deposit Receipts	33.80	40.19	57.44	85.38	70.40	98.25	17.00	35.23	31.04	101.99
4.1	Own	33.80	40.19	57.44	85.38	70.40	98.25	17.00	35.23	31.04	101.99
4.2	Other Licences Institutions										
5	Collateral of Properties	429.80	629.58	936.08	2431.69	3211.84	4565.55	899.00	35.88	308.34	579.16
5.1	Fixed Assets	429.80	629.58	935.28	2431.69	3211.84	4565.55	899.00	35.88	308.34	579.16
5.2	Current Assets			0.80							
6	Against security of Bill										
6.1	Domestic Bills										
6.2	Foreign Bills										
7	Against Guarantee			114.56		28.15	95.68		0.08		
7.1	Government Guarantee					13.15	33.18				
7.2	Institutional Guarantee					15.00					
7.3	Personal Guarantee			40.84					0.08		
7.4	Collective Guarantee										
7.5	International Rated Foreign Bank's Guarantee										
7.6	Other Guarantee			73.72			62.50				
8	Credit Card										
9	Others		60.84	79.82	77.50	1.50		2.00	1.35		16.78
	Total	463.60	730.61	1187.89	2594.57	3319.19	4830.06	942.00	72.54	427.78	697.93

Sector wise credit		Union	Gorkha	PFCL	NHMFL	Universal	Samjhana	Goodwill	SFL	SIFCL	Lumbini
1	Agricultural and Forest Related	9.89		76.48	77.48	37.33		57.61		54.07	3.66
2	Fishery Related			0.34							
3	Mining Related			4.09	2.80	42.00					1.33
4	Manufacturing (Producing) Related	118.70	2.77	123.74	111.93	165.71			126.83	179.84	202.49
5	Construction	277.11	58.01	91.85	270.55	225.86		373.87	109.07	174.83	280.39
6	Electricity, Gas and Water			2.80	0.48	1.35					
7	Metal Products, Machinery & Electronic Equipment & Assemblage	78.55	0.08	6.26	14.08	0.02		40.33		0.52	10.44
8	Transport, Communication and Public Utilities	103.40	38.89	153.64	114.20	16.74		111.48	105.13	40.81	174.51
9	Wholesaler & Retailer	19.93	27.90	356.95	97.69	153.97		556.82	368.86	255.10	259.38
10	Finance, Insurance and Real Estate	90.85	60.00	91.60	421.54	141.36				113.66	116.26
11	Hotel or Restaurant	17.16	7.50	24.13	34.30	132.39				51.92	192.07
12	Other Services	38.95	2.08	25.55	92.21	72.02		34.04	18.71	201.68	158.37
13	Consumption Loans	155.38	40.60	53.05	156.11	42.09		63.65	44.01	67.13	53.57
14	Local Government										
15	Others	167.03	150.58	300.90	147.00	47.65		54.65	110.82	0.14	110.77
	TOTAL	1076.95	388.41	1311.39	1540.36	1078.49		1292.44	883.42	1139.70	1563.25

Product wise credit

1	Term Loan	279.80		412.23	387.38	569.25		397.77		281.35	
2	Overdraft										
3	Trust Receipt Loan / Import Loan										
4	Demand & Other Working Capital Loan	153.08	180.07	433.28					443.34	327.94	869.29
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)	159.64	10.00	41.80	180.32	199.49		215.69	73.46	137.97	69.29
6	Real Estate Loan	144.15	120.24	141.28	442.90	163.86		414.49	35.61	159.01	316.88
7	Margin Nature Loan	58.73	28.33	3.30	60.07	16.96		54.65	12.41	25.36	4.24
8	Hire Purchase Loan	129.99	38.89	162.95	107.96	17.83		136.80	105.13	34.48	124.05
9	Deprived Sector Loan	22.00	8.80	37.00	26.55	25.19		39.00	36.33	26.27	21.50
10	Bills Purchased										
11	Other Product	129.56	2.08	79.56	335.17	85.92		34.04	177.14	147.32	158.00
	TOTAL LOAN & ADVANCES	1076.95	388.41	1311.39	1540.36	1078.49		1292.44	883.42	1139.70	1563.25

Security wise credit

1	Gold and Silver			12.13							
2	Government Securities										
3	Non Governmental Securities	58.73	27.77							25.36	
4	Fixed Deposit Receipts	58.48	12.84	23.90	121.31	21.60		63.65	44.01	41.77	51.46
4.1	Own	58.48	12.84	23.90	121.31	21.60		63.65	44.01	41.77	51.46
4.2	Other Licences Institutions										
5	Collateral of Properties	923.25	347.80	1275.37	1340.99	1019.13		1133.82	839.41	1072.37	1471.29
5.1	Fixed Assets	923.25	347.80	1275.37	1340.99	1019.13		1133.82	839.41	1072.37	1471.29
5.2	Current Assets										
6	Against security of Bill										
6.1	Domestic Bills										
6.2	Foreign Bills										
7	Against Guarantee	36.50				27.76		40.33		0.20	21.50
7.1	Government Guarantee	3.25				9.97					
7.2	Institutional Guarantee	18.30									21.50
7.3	Personal Guarantee	14.95				0.85				0.20	
7.4	Collective Guarantee										
7.5	International Rated Foreign Bank's Guarantee										
7.6	Other Guarantee					16.94		40.33			
8	Credit Card										
9	Others				78.06	10.00		54.65			18.99
	Total	1076.95	388.41	1311.39	1540.36	1078.49		1292.44	883.42	1139.70	1563.25

Sector wise credit		Investa	YFL	Standard	ILFCO	Mahala mi	Lalitpur	Bhajura ra	United FC	General	Progressi ve
1	Agricultural and Forest Related	2.37	1.22	4.43	0.98	2.81		2.68	3.96	1.00	5.80
2	Fishery Related			2.00							
3	Mining Related				6.40	4.50	4.30		1.00		
4	Manufacturing (Producing) Related		131.20	771.77	286.82	137.91		6.84	35.16	34.00	26.00
5	Construction	3.78	34.52	137.90	95.57	570.36	87.70	48.26	933.05	189.00	14.70
6	Electricity, Gas and Water			103.21							
7	Metal Products, Machinery & Electronic Equipment & Assemblage			5.80	158.15	9.25			264.78		0.50
8	Transport, Communication and Public Utilities	42.30	41.22	584.28	1066.59	203.59		35.88	17.95		63.30
9	Wholesaler & Retailer		214.30	289.78	181.18	269.58	555.60	39.55	15.62	401.00	9.30
10	Finance, Insurance and Real Estate		72.86	229.67	353.89	10.00	807.00		117.48		75.20
11	Hotel or Restaurant		31.19	280.26	14.15	74.43					1.00
12	Other Services		53.89	116.97	774.43	15.86	208.50		0.51	39.00	6.60
13	Consumption Loans	0.89	168.91	25.74	71.12	103.71	233.70	11.40	1018.83	46.00	46.70
14	Local Government										
15	Others	0.40	166.69	344.55	109.39	425.10	130.20	20.92	108.57	323.00	36.90
	TOTAL	49.74	916.00	2896.34	3118.66	1827.10	2027.00	165.53	2516.91	1033.00	286.00

Product wise credit

1	Term Loan		156.42	476.00	889.34	283.35	555.60	49.08	4.25		22.00
2	Overdraft										
3	Trust Receipt Loan / Import Loan										
4	Demand & Other Working Capital Loan	4.67	456.77	777.04	393.35	421.32	4.30		56.44		40.00
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)		30.41	102.89	53.48	235.05	87.70	48.25	635.44		16.50
6	Real Estate Loan		72.85	290.04	610.15	369.57	807.00		127.23	189.00	32.50
7	Margin Nature Loan		13.80	156.19	30.90	85.75	37.20	9.49	117.07	16.00	32.90
8	Hire Purchase Loan	42.30	101.74	197.62	1024.67	209.45	40.30	35.89	1105.07	25.00	61.20
9	Deprived Sector Loan	2.77	18.20	48.61	46.25	37.14	40.80	4.76	50.25	10.00	8.00
10	Bills Purchased										
11	Other Product		65.81	847.95	70.54	185.47	454.10	18.06	421.18	793.00	72.90
	TOTAL LOAN & ADVANCES	49.74	916.00	2896.34	3118.66	1827.10	2027.00	165.53	2516.91	1033.00	286.00

Security wise credit

1	Gold and Silver										
2	Government Securities										
3	Non Governmental Securities			172.33	30.90		37.20	14.31	0.39	16.00	32.90
4	Fixed Deposit Receipts		64.96	398.87	71.14	103.71	156.20	11.40	93.61	46.00	13.80
4.1	Own		64.96	398.87	71.10	103.71	156.20	11.40	93.59	46.00	13.80
4.2	Other Licences Institutions				0.04				0.02		
5	Collateral of Properties	49.34	837.12	2273.86	2955.67	1608.84	1535.70	139.82	2207.74	971.00	189.20
5.1	Fixed Assets	46.97	837.12	2273.86	2955.67	1597.04	139.30	139.82	2207.74	971.00	189.20
5.2	Current Assets	2.37				11.80	596.40				
6	Against security of Bill										
6.1	Domestic Bills										
6.2	Foreign Bills										
7	Against Guarantee			48.61	15.83	0.34			47.50		23.00
7.1	Government Guarantee				15.25						
7.2	Institutional Guarantee			48.61		0.02			46.22		3.00
7.3	Personal Guarantee				0.58	0.32			1.28		20.00
7.4	Collective Guarantee										
7.5	International Rated Foreign Bank's Guarantee										
7.6	Other Guarantee										
8	Credit Card										
9	Others	0.40	13.92	2.69	45.13	114.21	297.90		167.68		27.10
	Total	49.74	916.00	2896.34	3118.66	1827.10	2027.00	165.53	2516.91	1033.00	286.00

Sector wise credit		AEFL	Navadurga	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	Butwal	Srijana
1	Agricultural and Forest Related	35.27	30.69		5.39		32.49	20.40	18.62	34.90	0.53
2	Fishery Related	0.70								0.80	
3	Mining Related		0.25				12.13			11.00	
4	Manufacturing (Producing) Related	147.62	217.63	63.67	158.01	155.56	183.68		3.55	150.30	
5	Construction	106.96	14.90	170.42	94.66	142.70	154.70	80.83	22.82	45.40	20.33
6	Electricity, Gas and Water	3.75	1.50				14.78			2.70	
7	Metal Products, Machinery & Electronic Equipment & Assemblage	6.85	5.45			5.96	50.62	12.35		39.90	
8	Transport, Communication and Public Utilities	44.56	3.24		65.19	77.07	151.81			197.70	
9	Wholesaler & Retailer	56.66	256.28	248.86	368.96	807.91	95.22	62.13	15.72	236.50	54.70
10	Finance, Insurance and Real Estate	135.48	142.16	15.60	208.64	283.19	177.40			241.30	
11	Hotel or Restaurant	11.52	51.44	17.51	78.65	4.52	21.19	22.60		13.30	
12	Other Services	46.05	19.71	66.59	59.04	38.03	0.73	0.22	16.87	139.50	9.04
13	Consumption Loans	23.24	37.30	57.29	11.10	112.14	32.35	12.13	10.97	92.40	10.88
14	Local Government	4.02	1.52								
15	Others	137.96	11.46	23.03	221.12	34.16	141.25	62.88	3.44	120.90	38.60
	TOTAL	760.62	793.52	662.97	1270.76	1661.24	1068.35	273.53	92.01	1326.60	134.08

Product wise credit

1	Term Loan		1.50	312.53	173.25	11.69	61.56		48.88	563.80	54.70
2	Overdraft										
3	Trust Receipt Loan / Import Loan										
4	Demand & Other Working Capital Loan	327.11	624.43		608.37	1064.73	455.52	99.78		109.10	
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)	64.91	8.28	170.42	103.15	142.70	146.42	54.38	22.82	143.10	
6	Real Estate Loan	164.70	118.37	15.60	205.91	283.19	291.73	26.45		225.50	
7	Margin Nature Loan	5.54	19.27			47.70	20.59	9.70		42.80	20.33
8	Hire Purchase Loan	55.84	1.95	6.96	65.19	77.07	48.25	8.03	8.85	171.00	4.97
9	Deprived Sector Loan	31.65	14.74	14.10	38.25	34.16	22.99	5.33	3.44	29.10	2.92
10	Bills Purchased										
11	Other Product	110.87	5.00	143.36	76.64		21.29	69.86	8.02	42.20	51.16
	TOTAL LOAN & ADVANCES	760.62	793.52	662.97	1270.76	1661.24	1068.35	273.53	92.01	1326.60	134.08

Security wise credit

1	Gold and Silver										
2	Government Securities										
3	Non Governmental Securities		19.27			46.42	20.59				
4	Fixed Deposit Receipts	11.46	18.03	47.62	11.10	65.72	4.91	4.10	10.97	92.40	5.91
4.1	Own	11.46	18.03	47.62	11.10	65.72	4.91	4.10	10.97	92.40	5.91
4.2	Other Licences Institutions										
5	Collateral of Properties	734.30	743.24	610.47	1259.66	1549.10	1029.97	206.55	81.03	1234.20	25.30
5.1	Fixed Assets	734.30	743.24	610.47	1259.66	1549.10	1029.97	206.55	81.03	1234.20	25.30
5.2	Current Assets										
6	Against security of Bill										
6.1	Domestic Bills										
6.2	Foreign Bills										
7	Against Guarantee	9.32					12.88				
7.1	Government Guarantee	4.02					2.00				
7.2	Institutional Guarantee						10.00				
7.3	Personal Guarantee	5.31					0.88				
7.4	Collective Guarantee										
7.5	International Rated Foreign Bank's Guarantee										
7.6	Other Guarantee										
8	Credit Card										
9	Others	5.54	12.99	4.88				62.88			102.87
	Total	760.62	793.52	662.97	1270.76	1661.24	1068.35	273.53	92.01	1326.60	134.08

Sector wise credit		Om	CMB	WMBFL	CMBFCL	Crystal	Royal	Guheshw ori	Patan	Fewa	Everest
1	Agricultural and Forest Related			1.59	391.03		9.40	0.50	7.50	17.67	7.92
2	Fishery Related			0.22							
3	Mining Related				0.30		30.00				
4	Manufacturing (Producing) Related		11.13	59.71	987.62		286.94	18.48	26.52	91.70	6.48
5	Construction	195.27	72.25	63.20	34.17	994.13	148.02	249.32	93.11	409.57	51.46
6	Electricity, Gas and Water				0.95						
7	Metal Products, Machinery & Electronic Equipment & Assemblage		1.06		12.24		16.40	1.00	0.50	6.68	1.51
8	Transport, Communication and Public Utilities	189.08	63.93	57.10	41.29		60.53	33.72		481.03	121.97
9	Wholesaler & Retailer	1281.84	4.34	83.65	250.33		149.30	11.05	11.43	373.92	
10	Finance, Insurance and Real Estate	118.21	7.50	301.66	61.75		430.02	93.27	32.17	13.57	
11	Hotel or Restaurant			7.99	178.25		19.11	12.00	3.61	50.17	
12	Other Services	1.31	24.49	40.89	8.26		3.52	16.42	12.80	80.46	1.17
13	Consumption Loans	199.89	37.22	66.61	319.02	37.63	75.55	119.03	83.91	45.40	11.86
14	Local Government										
15	Others	21.97	243.99	263.38	1140.56	9.45	537.54	221.51	101.70	272.42	47.70
	TOTAL	2007.56	465.91	945.99	3425.77	1041.21	1766.31	776.30	373.25	1842.58	250.08

Product wise credit

1	Term Loan	1231.13	18.05	205.29	1484.08	791.83	64.14	197.63		95.76	42.62
2	Overdraft										
3	Trust Receipt Loan / Import Loan										
4	Demand & Other Working Capital Loan		86.02	133.38	488.81		559.87		72.25	612.25	
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)	21.97	55.27	0.80	19.17	124.90	93.99	173.83	53.14	97.73	
6	Real Estate Loan	313.48	36.13	282.01	840.59	96.92	442.75	157.83	34.44	229.71	50.03
7	Margin Nature Loan	3.10	17.58	14.69	38.85		38.70	43.72	62.67		
8	Hire Purchase Loan	189.08	28.48	71.87	74.09	9.44	53.23	17.00	6.68	455.36	121.97
9	Deprived Sector Loan	50.70	12.82	11.73	59.41	18.12	32.64	16.61	4.75	51.00	35.47
10	Bills Purchased							0.61			
11	Other Product	198.10	211.56	226.21	420.77		480.99	169.07	139.32	300.77	
	TOTAL LOAN & ADVANCES	2007.56	465.91	945.99	3425.77	1041.21	1766.31	776.30	373.25	1842.58	250.08

Security wise credit

1	Gold and Silver	110.38							5.81		
2	Government Securities					3.11					
3	Non Governmental Securities	3.10		12.70	38.85		38.70		64.83		
4	Fixed Deposit Receipts	86.41	22.33	36.14	258.50	34.52	36.86	56.81	13.83	40.10	22.49
4.1	Own	86.41	22.33	36.14	258.50	34.52	36.86	56.81	13.83	40.10	22.49
4.2	Other Licences Institutions										
5	Collateral of Properties	1807.67	413.07	850.66	3067.99	1003.58	1639.61	666.93	282.67	1802.48	227.25
5.1	Fixed Assets	1807.67	413.07	850.66	3067.99	1003.58	1639.61	666.93	282.64	1802.48	227.25
5.2	Current Assets								0.03		
6	Against security of Bill										
6.1	Domestic Bills										
6.2	Foreign Bills										
7	Against Guarantee		0.11	22.26	59.41		34.12		6.06		
7.1	Government Guarantee										
7.2	Institutional Guarantee		0.11	8.86	59.41		30.30		2.51		
7.3	Personal Guarantee			13.40			3.82		3.55		
7.4	Collective Guarantee										
7.5	International Rated Foreign Bank's Guarantee										
7.6	Other Guarantee										
8	Credit Card										
9	Others		30.40	24.24	1.02		17.03	52.56	0.05		0.35
	Total	2007.56	465.91	945.99	3425.77	1041.21	1766.31	776.30	373.25	1842.58	250.08

Sector wise credit		Prudentia	ICFC	IME	Sagarmat	Shikhar	Civil	Prabhhu	Imperial	Kuber	NEFL
1	Agricultural and Forest Related	13.30	8.07	53.55	52.58	27.80		106.33		2.50	4.33
2	Fishery Related										
3	Mining Related		2.00						6.50	4.98	
4	Manufacturing (Producing) Related	46.09	266.84	245.29	40.31	34.20		193.15	60.95	30.50	32.29
5	Construction	37.99	154.09	183.83	62.99	22.42	12.94	380.87	53.90	168.17	36.86
6	Electricity, Gas and Water			10.30	1.50			13.80			
7	Metal Products, Machinery & Electronic Equipment & Assemblage	73.19	28.90	47.88	7.65	0.15		7.43	12.05		5.38
8	Transport, Communication and Public Utilities	42.97	18.44	68.87	185.15	7.89	214.04	190.71	52.65	16.10	67.15
9	Wholesaler & Retailer	169.31	388.47	551.13	108.29	146.77	1.03	330.93	133.77	102.25	42.57
10	Finance, Insurance and Real Estate	206.16	635.59	647.42	105.55	173.04	129.09	994.94	91.21	213.70	38.92
11	Hotel or Restaurant	39.21	159.53	214.06	6.90	1.30		376.99	0.50	7.89	27.16
12	Other Services	76.99	61.48	183.61	52.35	12.30	3.11	185.00	19.50	73.87	10.51
13	Consumption Loans	100.42	131.10	157.69	111.64	30.77	13.80	275.82	20.71	115.97	18.51
14	Local Government										1.30
15	Others	424.33	588.63	1041.13	347.30	194.26	73.58	1005.46	162.20	549.03	169.89
	TOTAL	1229.97	2443.14	3404.75	1082.21	650.89	447.58	4061.43	613.94	1284.95	454.86

Product wise credit

1	Term Loan	848.19	0.90	108.55	16.32		0.04	38.19		18.01	209.05
2	Overdraft										
3	Trust Receipt Loan / Import Loan										
4	Demand & Other Working Capital Loan		1524.42	1290.49	239.88	230.41	267.23	1749.90	376.35	296.47	44.08
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)	6.31	51.31	173.83	63.00	8.62	17.38	74.30	39.60	91.11	35.54
6	Real Estate Loan	178.04	538.32	524.34	100.25	186.84	129.15	748.40	93.83	234.64	58.83
7	Margin Nature Loan	77.66	121.25	76.06	82.69	8.56	12.65	105.20	19.12	34.22	4.64
8	Hire Purchase Loan	57.21	74.64	61.56	188.40	18.15	8.49	358.16	57.07	44.79	75.95
9	Deprived Sector Loan	26.40	46.07	76.28	23.63	12.00	9.53	101.54	11.69	9.11	10.27
10	Bills Purchased							6.65		10.45	
11	Other Product	36.16	86.22	1093.64	368.04	186.31	3.11	879.08	16.29	546.14	16.50
	TOTAL LOAN & ADVANCES	1229.97	2443.14	3404.75	1082.21	650.89	447.58	4061.43	613.94	1284.95	454.86

Security wise credit

1	Gold and Silver							6.71			
2	Government Securities		1.15		4.85						
3	Non Governmental Securities	77.66			85.55	8.56				31.57	4.64
4	Fixed Deposit Receipts	12.96	71.85	34.60	54.45	11.95	9.56	37.30	15.84	68.66	5.08
4.1	Own	12.96	71.85	34.60	54.45	11.95	9.56	37.30	15.84	68.66	5.08
4.2	Other Licences Institutions										
5	Collateral of Properties	1112.95	2190.39	3340.16	929.82	630.38	406.82	3624.63	567.30	1160.00	437.84
5.1	Fixed Assets	1112.95	2190.39	3340.16	929.82	630.38	406.82	3624.63	567.30	1159.90	437.84
5.2	Current Assets									0.10	
6	Against security of Bill										
6.1	Domestic Bills										
6.2	Foreign Bills										
7	Against Guarantee		29.35	30.00	7.20		15.87	206.58		8.62	
7.1	Government Guarantee									4.27	
7.2	Institutional Guarantee		5.00	30.00	7.20			30.72		0.88	
7.3	Personal Guarantee		23.67				8.98	175.86		3.47	
7.4	Collective Guarantee		0.68								
7.5	International Rated Foreign Bank's Guarantee										
7.6	Other Guarantee						6.89				
8	Credit Card										
9	Others	26.40	150.41		0.34		15.33	186.20	30.80	16.10	7.30
	Total	1229.97	2443.14	3404.75	1082.21	650.89	447.58	4061.43	613.94	1284.95	454.86

Sector wise credit		Valley	Seti	hama	reliable	Lord Buddha	Swastik	Api	Namaste	Kaski	Suryadars han
1	Agricultural and Forest Related	0.78	5.22			0.85			1.77	20.82	
2	Fishery Related								0.35		
3	Mining Related										
4	Manufacturing (Producing) Related	25.00	14.49			32.25	113.99	11.00	1.80	43.70	38.17
5	Construction	55.16	5.66	6.57	239.00	56.01		73.80	13.05	212.04	74.79
6	Electricity, Gas and Water										
7	Metal Products, Machinery & Electronic Equipment & Assemblage			7.20					1.75		1.50
8	Transport, Communication and Public Utilities			49.01	76.00	71.49		137.86	3.72	236.76	28.29
9	Wholesaler & Retailer	289.31	75.35	9.27	359.00	81.21	49.63	200.39	5.14	209.80	24.52
10	Finance, Insurance and Real Estate	52.18		153.51	42.00	7.84			3.50	42.63	45.36
11	Hotel or Restaurant			2.10		23.47			1.17	4.78	4.15
12	Other Services	1.08	7.97	71.55	38.00	0.26	63.45	7.06	1.28	2.70	77.37
13	Consumption Loans	85.39	6.67	9.24	117.00	7.45	32.94	34.10	2.20	21.51	57.49
14	Local Government										
15	Others	331.40	27.86	176.62	542.00	139.50	27.62	79.03	23.82	210.85	114.42
	TOTAL	840.30	143.21	485.07	1413.00	420.32	287.63	543.24	59.54	1005.59	466.06

Product wise credit

1	Term Loan	289.32	2.22	28.61	16.00	17.40			11.38	18.09	143.96
2	Overdraft										
3	Trust Receipt Loan / Import Loan										
4	Demand & Other Working Capital Loan	206.75	111.00	216.28	310.00	142.86	54.73	273.54		235.41	102.08
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)	56.71	5.67	6.57	81.00	29.96	22.18	62.72	12.86	187.42	56.44
6	Real Estate Loan	163.91		143.41	168.00	18.39	87.91	11.08	3.50	67.25	60.08
7	Margin Nature Loan	23.18		11.61	82.00	26.69	30.69				34.81
8	Hire Purchase Loan	30.86	4.66	58.19	94.00	71.49	59.38	151.01	3.98	236.76	55.53
9	Deprived Sector Loan	13.97	3.98	10.10	46.00	9.76	4.27	12.69	2.08	20.82	7.41
10	Bills Purchased										
11	Other Product	55.61	15.68	10.30	616.00	103.78	28.46	32.21	25.74	239.84	5.75
	TOTAL LOAN & ADVANCES	840.30	143.21	485.07	1413.00	420.32	287.63	543.24	59.54	1005.59	466.06

Security wise credit

1	Gold and Silver	47.35									
2	Government Securities										
3	Non Governmental Securities					26.69	30.69				34.81
4	Fixed Deposit Receipts	7.18	2.10	9.24	16.00	9.73	2.25	20.95	0.94	21.51	5.75
4.1	Own	7.18	2.10	9.24	16.00	9.73	2.25	20.95	0.94	21.51	5.75
4.2	Other Licences Institutions										
5	Collateral of Properties	771.80	141.11	433.19	798.00	374.14	239.25	522.29	58.50	974.24	418.09
5.1	Fixed Assets	771.80	141.11	433.19	798.00	374.14	239.25	522.29	58.50	974.24	418.09
5.2	Current Assets										
6	Against security of Bill										
6.1	Domestic Bills										
6.2	Foreign Bills										
7	Against Guarantee			31.02		9.76	11.25			9.84	7.41
7.1	Government Guarantee					0.26				1.64	1.74
7.2	Institutional Guarantee			10.10		9.50					5.68
7.3	Personal Guarantee			20.92			11.25				
7.4	Collective Guarantee									8.20	
7.5	International Rated Foreign Bank's Guarantee										
7.6	Other Guarantee										
8	Credit Card										
9	Others	13.98		11.62	599.00		4.19		0.10		
	Total	840.30	143.21	485.07	1413.00	420.32	287.63	543.24	59.54	1005.59	466.06

Sector wise credit		Zenith	Unique	Manjushree	Subhalaxmi	Jebils	Reliance	Lotus	Baibhav	Bhaktapur
1	Agricultural and Forest Related	14.39	4.27	4.95	0.15	6.09		2.10		1.50
2	Fishery Related									
3	Mining Related									
4	Manufacturing (Producing) Related	51.71	31.64	72.64	24.40	3.80	31.25	13.10		9.80
5	Construction	50.60	36.95	103.03	32.75	18.27	126.09	11.40	0.40	8.90
6	Electricity, Gas and Water									
7	Metal Products, Machinery & Electronic Equipment & Assemblage	6.75		32.35		1.28	18.31			
8	Transport, Communication and Public Utilities	14.95	75.93	53.99	63.49	17.06	197.14	3.00		
9	Wholesaler & Retailer	92.37	56.72	83.77	55.92	67.47	71.09	68.20	29.50	13.62
10	Finance, Insurance and Real Estate	136.57	8.40	83.72	6.85	32.29	52.28	4.30	6.40	
11	Hotel or Restaurant	36.66		15.15	6.79	6.50	5.63			
12	Other Services	12.54	0.83	27.83	20.35	2.10	9.24	24.40	74.15	
13	Consumption Loans	82.13	9.13	2.23	80.01	41.10	40.87	97.70	4.57	1.67
14	Local Government	1.37								
15	Others	183.22	239.25	216.59	197.05	100.01	124.16	29.80	24.35	11.53
	TOTAL	683.26	463.12	696.24	487.76	295.96	676.05	254.00	139.37	47.02

Product wise credit

1	Term Loan	41.61		59.47		1.28		25.30		6.00
2	Overdraft								33.90	
3	Trust Receipt Loan / Import Loan									
4	Demand & Other Working Capital Loan	186.11	111.15	340.03	147.86	84.15		76.30		26.92
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)		29.04	57.36	15.75	18.08			0.40	8.90
6	Real Estate Loan	133.46	115.58	124.39	62.78	28.29	177.49	11.40	6.40	
7	Margin Nature Loan	72.04	9.94	47.59	49.53	27.38	10.50	13.40		
8	Hire Purchase Loan	23.85	73.52	48.99	57.07	22.77	216.15	82.70	1.53	2.77
9	Deprived Sector Loan	13.15	8.69	12.54	8.65	5.15	8.72	4.40		
10	Bills Purchased	0.50								
11	Other Product	212.54	115.19	5.88	146.13	108.86	263.19	40.50	97.15	2.43
	TOTAL LOAN & ADVANCES	683.26	463.12	696.24	487.76	295.96	676.05	254.00	139.37	47.02

Security wise credit

1	Gold and Silver									
2	Government Securities									
3	Non Governmental Securities	72.04								
4	Fixed Deposit Receipts	6.31	8.86	2.96	52.51	5.41	2.85	5.50	0.05	0.43
4.1	Own	6.31	8.86	2.96	52.51	5.41	2.85	5.50	0.05	0.43
4.2	Other Licences Institutions									
5	Collateral of Properties	596.54	380.81	615.94	383.25	250.54	624.43	227.10	72.73	46.59
5.1	Fixed Assets	596.54	380.81	615.94	383.25	250.54	624.43	227.10	72.73	46.59
5.2	Current Assets									
6	Against security of Bill	0.50								
6.1	Domestic Bills	0.50								
6.2	Foreign Bills									
7	Against Guarantee	7.87				12.53	8.33	18.80		
7.1	Government Guarantee	1.37								
7.2	Institutional Guarantee	6.50				4.00	7.00	4.30		
7.3	Personal Guarantee					8.23	1.33	1.40		
7.4	Collective Guarantee					0.30				
7.5	International Rated Foreign Bank's Guarantee									
7.6	Other Guarantee							13.10		
8	Credit Card									
9	Others		73.44	77.34	52.00	27.48	40.44	2.60	66.60	
	Total	683.26	463.12	696.24	487.76	295.96	676.05	254.00	139.37	47.02

Statement of Credit of Micro Development Banks

Sector wise credit		PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN	RMDC	DIPROSC	CHHIMEK	Swabalam ban
1	Agricultural and Forest Related						1322.66			851.50	46.54
2	Fishery Related										
3	Mining Related										
4	Manufacturing (Producing) Related						336.21				
5	Construction						0.00				
6	Electricity, Gas and Water										
7	Metal Products, Machinery & Electronic Equipment & Assemblage						0.00				
8	Transport, Communication and Public Utilities						82.23				
9	Wholesaler & Retailer						144.34			242.70	
10	Finance, Insurance and Real Estate							2242.18			
11	Hotel or Restaurant						101.48				
12	Other Services						13.45			622.72	
13	Consumption Loans						0.00				
14	Local Government										
15	Others						19.49		1066.46	66.93	43.01
	TOTAL						2019.84	2242.18	1066.46	1783.85	89.55

Product wise credit

1	Term Loan										
2	Overdraft										
3	Trust Receipt Loan / Import Loan										
4	Demand & Other Working Capital Loan										
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)										
6	Real Estate Loan										
7	Margin Nature Loan										
8	Hire Purchase Loan										
9	Deprived Sector Loan						2019.84	2242.18		1783.85	89.55
10	Bills Purchased										
11	Other Product								1066.46		
	TOTAL LOAN & ADVANCES						2019.84	2242.18	1066.46	1783.85	89.55

Security wise credit

1	Gold and Silver										
2	Government Securities										
3	Non Governmental Securities										
4	Fixed Deposit Receipts										
4.1	Own										
4.2	Other Licences Institutions										
5	Collateral of Properties						123.34			95.53	
5.1	Fixed Assets						123.34			95.53	
5.2	Current Assets										
6	Against security of Bill										
6.1	Domestic Bills										
6.2	Foreign Bills										
7	Against Guarantee						1911.72	2242.18			89.55
7.1	Government Guarantee										
7.2	Institutional Guarantee										
7.3	Personal Guarantee										
7.4	Collective Guarantee						1911.72	2242.18			89.55
7.5	International Rated Foreign Bank's Guarantee										
7.6	Other Guarantee										
8	Credit Card										
9	Others						-15.22		1066.46	1688.32	
	Total						2019.84	2242.18	1066.46	1783.85	89.55

Sector wise credit		Sanakisan	NERUDE	Naya Nepal	Summit	Sworogjar	First	Nagbeli	Kalika	Mirmire	Janautthan	Mithila
1	Agricultural and Forest Related	1707.27						1.69	15.65		3.70	8.46
2	Fishery Related											
3	Mining Related										0.01	
4	Manufacturing (Producing) Related	55.61						0.25			1.68	
5	Construction							0.60			0.21	
6	Electricity, Gas and Water							0.01			0.10	
7	Metal Products, Machinery & Electronic Equipment & Assemblage	43.32									0.06	
8	Transport, Communication and Public Utilities							0.07			2.18	
9	Wholesaler & Retailer	55.62						33.04	11.77		3.63	10.85
10	Finance, Insurance and Real Estate						280.14				0.16	
11	Hotel or Restaurant	3.23						0.62	5.32		0.68	0.81
12	Other Services											
13	Consumption Loans											
14	Local Government											
15	Others		572.60					0.13			0.40	
	TOTAL	1865.05	572.60				280.14	36.41	32.73		12.81	20.11

Product wise credit

1	Term Loan											
2	Overdraft											
3	Trust Receipt Loan / Import Loan											
4	Demand & Other Working Capital Loan											
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)											
6	Real Estate Loan											
7	Margin Nature Loan											
8	Hire Purchase Loan											
9	Deprived Sector Loan	1865.05	572.60				280.14	36.41	32.73		12.81	20.11
10	Bills Purchased											
11	Other Product											
	TOTAL LOAN & ADVANCES	1865.05	572.60				280.14	36.41	32.73		12.81	20.11

Security wise credit

1	Gold and Silver											
2	Government Securities											
3	Non Governmental Securities											
4	Fixed Deposit Receipts											
4.1	Own											
4.2	Other Licences Institutions											
5	Collateral of Properties		-0.11						4.52		4.17	3.49
5.1	Fixed Assets		-0.11						4.52		4.17	3.49
5.2	Current Assets											
6	Against security of Bill											
6.1	Domestic Bills											
6.2	Foreign Bills											
7	Against Guarantee						280.14	36.41	28.21		8.64	16.63
7.1	Government Guarantee											
7.2	Institutional Guarantee						280.14					
7.3	Personal Guarantee							36.41	28.21			16.63
7.4	Collective Guarantee										8.64	
7.5	International Rated Foreign Bank's Guarantee											
7.6	Other Guarantee											
8	Credit Card											
9	Others	1865.05	572.71									
	Total	1865.05	572.60				280.14	36.41	32.73		12.81	20.11

Name list of Bank and Financial Institutions

SN	Full Name of Bank and Financial Institutions	Short Name
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A. Commercial Banks

1	Nepal Bank Limited	NBL
2	Rastriya Banijya Bank	RBB
3	Nabil Bank Limited	NABIL
4	Nepal Investment Bank Limited	NIBL
5	Standard Chartered Bank Nepal Limited	SCBNL
6	Himalayan Bank Limited	HBL
7	Nepal SBI Bank Limited	NSBI
8	Nepal Bangladesh Bank Limited	NBB
9	Everest Bank Limited	EBL
10	Bank of Kathmandu Limited	BOK
11	Nepal Credit and Commerce Bank Limited	NCC
12	Nepal Industrial and Commercial Bank Limited	NIC
13	Lumbini Bank Limited	Lumbini
14	Machhapuchhre Bank Limited	MBL
15	Kumari Bank Limited	Kumari
16	Laxmi Bank Limited	Laxmi
17	Siddhartha Bank Limited	SBL
18	Agriculture Development Bank	ADBNL
19	Global Bank Limited	Global
20	Citizens Bank International	Citizens
21	Prime Commercial Bank Limited	Prime
22	Bank of Asia Nepal Limited	BOA
23	Sunrise Bank Limited	Sunrise
24	DCBL Bank Limited	DCBL
25	NMB Bank Limited	NMB
26	Kist Bank Limited	Kist
27	Janata Bank Nepal Limited	Janata
28	Mega Bank Nepal Limited	Mega
29	Commerz and Trust Bank Nepal Limited	CTBNL
30	Civil Bank Limited	Civil
31	Century Commercial Bank	Century

B. Development Banks

1	Nepal Industrial Development Corporation	NIDC
2	Udhyam Development Bank Limited	Uddhyam
3	Malika Development Bank Limited	Malika
4	Siddhartha Development Bank Limited	SDBL
5	United Development Bank Limited	UDBL
6	Manakamana Development Bank Limited	MDBL
7	Narayani Development Bank Limited	Narayani
8	Pashimanchal Development Bank Limited	PDBL
9	Sahayogi Bikas Bank Limited	Sahayogi
10	Pashupati Development Bank Limited	Pashupati
11	Karnali Bikash Bank Limited	Karnali
12	Triveni Development Bank Limited	Triveni
13	Annapurna Development Bank Limited	Annapurna
14	Bhrikuti Bikas Bank Limited	Bhrikuti
15	Shubhechchha Bikas Bank Limited	Suvekchha
16	Bageshowri Development Bank Limited	Bageshwori
17	Sanima Bikas Bank Limited	Sanima
18	Gaurishankar Development Bank Limited	Gaurishankar
19	Gorkha Bikas Bank Limited	Gorkha
20	Gandaki Bikas Bank Limited	Gandaki
21	Infrastructure Development Bank Limited	Infrastructure
22	Business Development Bank Limited	Business
23	Biratlaxmi Bikas Bank Limited	Biratlaxmi

SN	Full Name of Bank and Financial Institutions	Short Name
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24	Excel Development Bank Limited	Excel
25	Western Development Bank Limited	WDBL
26	H. & B. Development Bank Limited	H & B
27	Arniko Development Bank Limited	Araniko
28	NDEP Development Bank Limited	NDEP
29	Clean Energy Development Bank Limited	CEDBL
30	Miteri Development Bank Limited	Miteri
31	Tinau Bikas Bank Limited	Tinau
32	Rising Development Bank Limited	Rising
33	Muktinath Bikas Bank Limited	Muktinath
34	Sewa Bikas Bank Limited	Sewa
35	Kankai Bikas Bank Limited	Kankai
36	Public Development Bank Limited	Public
37	Mahakali Bikas Bank Limited	Mahakali
38	Ace Development Bank Limited	Ace
39	Bhargab Bikas Bank Limited	Bhargav
40	Sangrila Bikas Bank Limited	Shangrila
41	Resunga Bikas Bank Limited	Resunga
42	Rara Bikas Bank Limited	Rara
43	Diyalo Bikas Bank Limited	diyalo
44	Country Development Bank Limited	Country
45	Alpine Development Bank Limited	Alpine
46	Nilgiri Bikas Bank Limited	Nilgiri
47	Kasthamandap Development Bank Limited	Kasthamandap
48	Garima Bikas Bank Limited	Garima
49	City Development Bank Limited	City
50	Biswo Bikas Bank Limited	Bishow
51	Professional Bikas Bank Limited	Professional
52	Kabeli Bikas Bank Limited	Kabeli
53	Kamana Bikas Bank Limited	Kamana
54	Corporate Development Bank Limited	Corporate
55	Pathibhara Bikas Bank Limited	Pathibhara
56	Purnima Bikas Bank Limited	Purnima
57	Jyoti Development Bank Limited	Jyoti
58	Bagmati Development Bank Limited	Bagmati
59	Hamro Bikas Bank Limited	Hamro
60	Kakre Bihar Bikas Bank Limited	Kakre
61	Shine Development Bank Limited	Shine
62	Pacific Development Bank Limited	Pacific
63	Civic Development Bank Limited	Civic
64	International Development Bank Limited	IDBL
65	Gulmi Bikas Bank Limited	Gulmi
66	Kanchan Development Bank Limited	Kanchan
67	Matribhumi Bikas Bank Limited	Matribhumi
68	Bright Development Bank Limited	Bright
69	Innovative Development Bank Limited	Innovative
70	Jhimruk Bikas Bank Limited	Jhimruk
71	Metro Development Bank Limited	Metro
72	Vivor Bikas Bank Limited	Vivor
73	Gaumukhi Bikas Bank Limited	Gaumukhi
74	Raptibheri Bikas Bank Limited	Raptiveri
75	Nepal Consumer Development Bank Limited	Consumer
76	Khandbari Development Bank Limited	Khadbari
77	Tourism Development Bank Limited	Tourism
78	Mission Development Bank Limited	Mission
79	Surya Development Bank Limited	Surya

SN	Full Name of Bank and Financial Institutions	Short Name
80	Mount Makalu Development Bank Limited	Mt. Makalu
81	Sindhu Bikas Bank Limited	Sindhu
82	Sahara Development Bank Limited	Sahara
83	Social Development Bank Limited	Social
84	Nepal Community Development Bank Limited	NCDDBL
85	Cosmos Development Bank Limited	Cosmos
86	Manasalu Development Bank Limited	Manaslu
87	Samabridhhi Development Bank Limited	Samabridhhi

C. Finance Companies

1	Nepal Housing Development Finance Co.Limited	NHDFCL
2	Nepal Finance Limited	NFL
3	NIDC Capital Markets Limited	NIDC Capital
4	Narayani National Finance Limited	NNFL
5	Annapurna Finance Co.Limited	AFCL
6	Nepal Share Markets and Finance Limited	NSMFL
7	Peoples Finance Limited	Peoples
8	Mercantile Finance Co. Limited	Mercantile
9	Kathmandu Finance Limited	KFL
10	Himalaya Finance Limited	Himalaya
11	Union Finance Limited	Union
12	Gorkha Finance Limited	Gorkha
13	Paschhimanchal Finance Co.Limited	PFCL
14	Nepal Housing & Merchant Finance Limited	NHMFL
15	Universal Finance Limited	Universal
16	Samjhana Finance Co. Limited	Samjhana
17	Goodwill Finance Limited	Goodwill
18	Siddhartha Finance Limited	SFL
19	Shree Investment & Finance Co. Limited	SIFCL
20	Lumbini Finance & Leasing Co. Limited	Lumbini
21	Inbesta Finance Limited	Investa
22	Yeti Finance Limited	YFL
23	Standard Finance Limited	Standard
24	International Leasing & Finance Co. Limited	ILFCO
25	Mahalaxmi Finance Limited	Mahalaxmi
26	Lalitpur Finance Co. Limited	Lalitpur
27	Bhajuratna Finance & Saving Co. Limited	Bhajuratna
28	United Finance Co. Limited	United FC
29	General Finance Limited	General
30	Progressive Finance Limited	Progressive
31	Alpic Everest Finance Limited	AEFL
32	Nava Durga Finance Co.Limited	Navadurga
33	Janaki Finance Co. Limited	Janaki
34	Pokhara Finance Limited	Pokhara
35	Central Finance Limited	Central
36	Premier Finance Co. Limited	Premier
37	Arun Finance Limited	Arun
38	Multipurpose Finance Co. Limited	Multipurpose
39	Butwal Finance Limited	Butwal
40	Shrijana Finance Limited	Srijana
41	Om Finance Limited	Om
42	CMB Finance Limited	CMB
43	World Merchant Banking & Finance Limited	WMBFL
44	Capital Merchant Banking & Finance Co. Limited	CMBFCL
45	Crystal Finance Limited	Crystal
46	Royal Merchant Banking & Finance Limited	Royal

SN	Full Name of Bank and Financial Institutions	Short Name
47	Guheshworil Merchant Banking & Finance Limited	Guheshwori
48	Patan Finance Co. Limited	Patan
49	Fewa Finance Limited	Fewa
50	Everest Finance Limited	Everest
51	Prudential Finance Company Limited	Prudential
52	ICFC Finance Limited	ICFC
53	IME Financial Institution Limited	IME
54	Sagarmatha Merchant Banking and Finance Limited	Sagarmatha
55	Shikhar Finance Limited	Shikhar
56	Civil Merchant Bittiya Sanstha Limited	Civil
57	Prabhu Finance Co. Limited	Prabhu
58	Imperial Finance Limited	Imperial
59	Kuber Merchant Finance Limited	Kuber
60	Nepal Express Finance Limited	NEFL
61	Valley Finance Limited	Valley
62	Seti Bittiya Sanstha Limited	Seti
63	Hama Merchant & Finance Limited	hama
64	Reliable Finance Limited	reliable
65	Loard Buddha Finance Limited	Lord Buddha
66	Swostik Merchant Finance Company Limited	Swastik
67	Api Finance Limited	Api
68	Namaste Bittiya Sanstha Limited.	Namaste
69	Kaski Finance Limited	Kaski
70	Suryadarshan Finance Co. Limited	Suryadarshan
71	Zenith Finance Limited	Zenith
72	Unique Finance Limited	Unique
73	Manjushree Financial Institution Limited	Manjushree
74	Subhalaxmi Finance Limited	Subhalaxmi
75	Jebil's Finance Limited	Jebils
76	Reliance Finance Limited	Reliance
77	Lotus Investment Finance Limited	Lotus
78	Baibhab Finance Limited	Baibhav
79	Bhaktapur Finance Limited	Bhaktapur

D. Micro-credit Development Banks

1	Purbanchal Grameen Bikas Bank Limited	PUGBB
2	Sudur Pashimanchal Grameen Bikas Bank Limited	SPGBB
3	Pashimanchal Grameen Bikas Bank Limited	PAGBB
4	Madhya Pashimanchal Grameen Bikas Bank Limited	MPGBB
5	Madhymanchall Grameen Bikas Bank Limited	MGBB
6	Nirdhan Utthan Bank Limited	NIRDHAN
7	Rural Microfinance Development Centre Limited	RMDC
8	Deprosc Microfinance Development Bank Limited	DIPROSC
9	Chhimek Microfinance Development Banks Limited	CHHIMEK
10	Shawalamban Laghu Bitta Bikas Banks Limited	Swabalamban
11	Sana Kisan Vikas Bank Limited	Sanakisan
12	Nerude Laghu Bitta Bikas Bank Limited	NERUDE
13	Naya Nepal Laghu Bitta Bikas Bank Limited	Naya Nepal
14	Summit Microfinance Development Bank Limited	Summit
15	Sworojagar Laghu Bitta Bika Bank Limited	Sworojgar
16	Frist Microfinance Development Bank Limited	Frist
17	Nagbeli Microfinance Development Bank Limited	Nagbeli
18	Kalika Microcredit Development Bank Limited	Kalika
19	Mirmire Microfinance Development Bank Limited	Mirmire
20	Janautthan SamudayikMicrofinance Dev. Bank Limited	Janautthan
21	Mithila Laghu Bitta Bikas Banks Limited	Mithila