

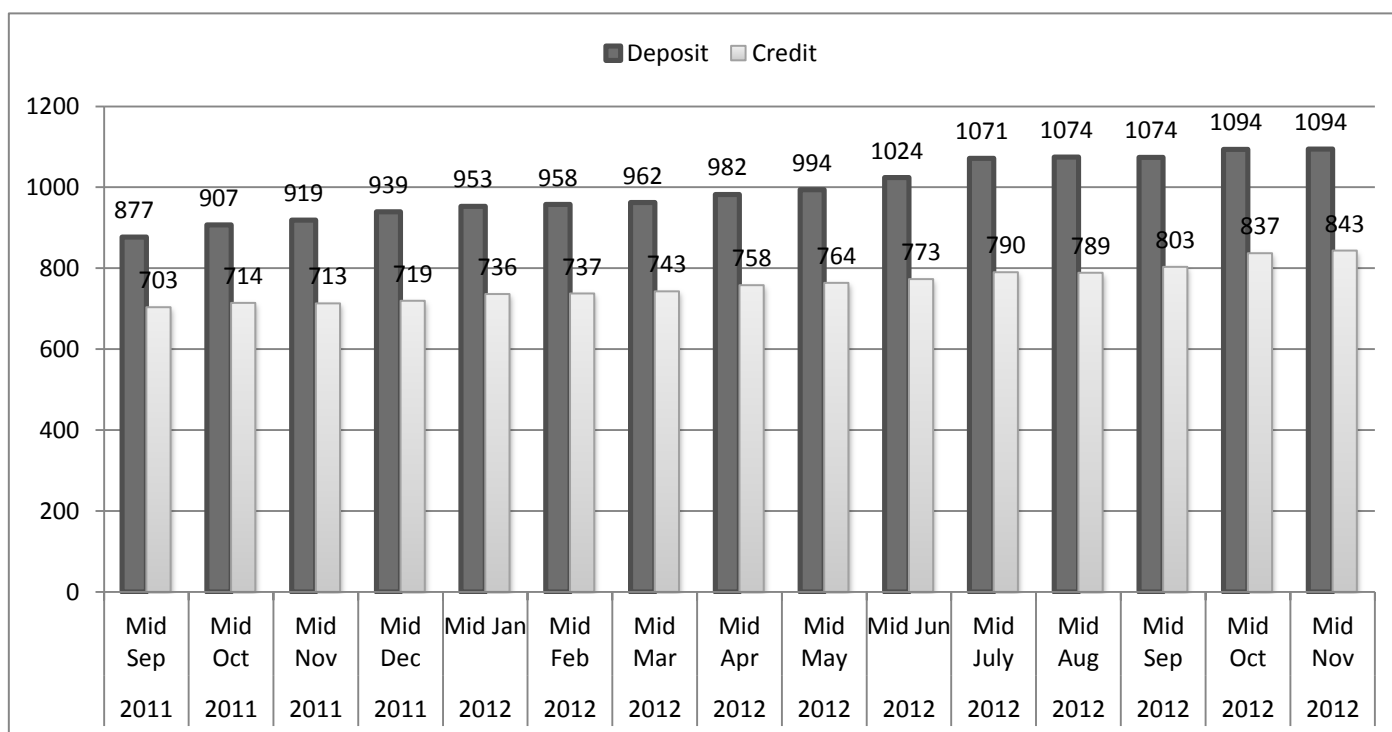
# BANKING & FINANCIAL STATISTICS

Monthly

## NEPAL RASTRA BANK

Bank & Financial Institution Regulation Department

Statistics Division



**2069 Kattik**  
**Mid-Nov, 2012**  
*(Provisional)*

## Contents

	Page
1. Explanatory note	1
2. Major financial indicators	2
3. Statement of Assets & Liabilities of Bank & Financial Institutions (Aggregate)	3
4. Profit & Loss Account of Bank & Financial Institutions (Aggregate)	7
5. Statement of Sector wise, Product wise and Security wise Credit (Aggregate)	9
6. Statement of Assets and Liabilities	
a. Commercial banks	10
b. Development banks	12
c. Finance companies	18
7. Profit & Loss account	
a. Commercial banks	23
b. Development banks	24
c. Finance companies	28
8. Sector- wise, product-wise and security-wise credit	
a. Commercial banks	32
b. Development banks	33
c. Finance companies	37
9. Micro-credit development banks	
a. Major financial indicators	41
b. Statement of assets and liabilities	42
c. Profit & loss account	44
d. Progress report	46
10. List of bank and financial institutions with short name	48

## Explanatory Notes

- 1 **"Banking and Financial Statistics, Monthly"** contains statistical information of NRB licensed  
2 Blank spaces in the headings and sub-headings indicate the unavailability of data or nil in  
3 The following months of the Gregorian Calendar year are the approximate equivalent of the

Nepalese Month	Gregorian Month
Baisakh	Mid-May
Jeth	Mid-June
Asar	Mid-July
Saun	Mid-Aug
Bhadau	Mid-Sept
Asoj	Mid-Oct
Kattik	Mid-Nov
Mangsir	Mid-Dec
Pus	Mid-Jan
Magh	Mid-Feb
Fagun	Mid-Mar
Chait	Mid-Apr

- 4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro -Credits	Total
Data available , out of total number	32	90	67	23	212
Total Number of Licensed BFIs	32	90	68	24	214

- 5 All the amount in this statistics are in million of rupees.  
6 Short Names of BFIs are used in notification and their full names have been provided in the last page (List of Bank & Financial Institutions).

## Major Financial Indicators

as on Kattik End, 2069

		Class "A"	Class "B"	Class "C"	Overall
<b>A. Credit, Deposit Ratios (%)</b>					
1	Total Deposit/GDP	56.6%	8.6%	5.1%	70.2%
2	Total Credit/GDP	42.6%	7.1%	4.5%	54.1%
3	Total Credit/ Total Deposit	75.2%	82.9%	87.9%	77.1%
4	Lcy Credit/Lcy Deposit & Core Capital	72.2%	70.8%	72.0%	72.0%
5	Fixed Deposit/Total Deposit	32.5%	4.7%	4.2%	41.4%
6	Saving Deposit/Total Deposit	37.7%	49.2%	45.6%	39.7%
7	Current Deposit/Total Deposit	9.6%	1.6%	0.0%	8.0%
8	NPL/ Total Loan	2.9%	5.5%	11.0%	3.9%
9	Total LLP/Total Loan	3.7%	4.6%	11.4%	4.4%
10	Deprived SectorLoan/Total Loan	3.5%	3.4%	2.7%	3.5%
<b>B. Liquidity Ratios (%)</b>					
1	Cash & Bank Balance/Total Deposit	13.9%	16.7%	22.6%	14.9%
2	Investment in Gov. Security/Total Deposit	14.9%	2.7%	2.7%	12.5%
3	Total Liquid Assets/Total Deposit	31.0%	36.2%	35.9%	32.0%
<b>C. Capital Adequacy Ratios</b>					
1	Core Capital/RWA (%)	9.5%	17.5%	16.4%	10.9%
2	Total Capital/RWA (%)	10.9%	18.3%	17.2%	12.2%
<b>D. Other Information</b>					
1	No. of Branches	1,458	708	297	2,463
2	No. of ATM	1153	118	59	1330
3	No. of Debit Card	2586436	217790	70817	2875043
4	No. of Credit Card	33641	0	0	33641
5	No. of Deposit Accounts	7835080	1900541	708810	10444431
6	No. of Loan	532135	158283	55127	745545
1	<b>Wt. Avg Interest on Deposit</b>	<b>5.51</b>			
	(a) Saving	4.44			
	(b) Fixed	8.80			
	(c) Call	4.46			
2	<b>Wt. Avg Interest on Credit</b>	<b>12.87</b>			

Note: Bank balance includes money at call

Nominal GDP (At Producer's Price) for 2011/012 Rs. 1558174 million (P)

Negative core capital has been excluded in calculation of Capital Adequacy Ratios

**Statement of Assets and Liabilities of Bank & Financial Institutions (Aggregate)**

	Liabilities	Mid-July			Mid-Oct	Mid-Nov	% Change				
		2010	2011	2012	2012	2012					
		1	2	3	4	5	2/1	3/2	4/3	5/4	
<b>1</b>	<b>CAPITAL FUND</b>	75485.91	103407.53	115162.99	127777.45	127185.97	37.0%	11.4%	11.0%	-0.5%	
	a. Paid-up Capital	78357.08	98418.17	104303.78	105165.07	105956.32	25.6%	6.0%	0.8%	0.8%	
	b. Statutory Reserves	14234.22	17727.34	22068.14	24024.56	24046.53	24.5%	24.5%	8.9%	0.1%	
	c. Retained Earning	-27003.31	-24280.93	-24321.75	-16373.98	-17438.65	-10.1%	0.2%	-32.7%	6.5%	
	d. Others Reserves	9897.93	11542.96	13112.82	14961.80	14621.77	16.6%	13.6%	14.1%	-2.3%	
<b>2</b>	<b>BORROWINGS</b>	27377.62	34058.68	17805.91	21647.74	29484.79	24.4%	-47.7%	21.6%	36.2%	
	a. NRB	7559.76	13307.22	4286.68	841.05	600.55	76.0%	-67.8%	-80.4%	-28.6%	
	b. "A"Class Licensed Institution	9794.34	10915.97	3297.01	7652.24	14804.32	11.5%	-69.8%	132.1%	93.5%	
	c. Foreign Banks and Fin. Ins.	2043.47	2232.33	2507.93	2129.42	2190.48	9.2%	12.3%	-15.1%	2.9%	
	d. Other Financial Ins.	4247.49	1453.38	781.08	4291.75	5156.09	-65.8%	-46.3%	449.5%	20.1%	
	e. Bonds and Securities	3732.56	6149.79	6933.22	6733.28	6733.34	64.8%	12.7%	-2.9%	0.0%	
<b>3</b>	<b>DEPOSITS</b>	785238.00	869951.43	1071394.11	1095016.96	1094454.69	10.8%	23.2%	2.2%	-0.1%	
	a. Current	82134.06	80934.33	95993.06	89500.71	87171.95	-1.5%	18.6%	-6.8%	-2.6%	
	b. Savings	305780.51	305589.21	400723.15	430159.95	434269.49	-0.1%	31.1%	7.3%	1.0%	
	c. Fixed	265134.63	332726.29	372137.55	369947.91	364807.97	25.5%	11.8%	-0.6%	-1.4%	
	d. Call Deposits	122927.86	139308.18	187998.54	189231.57	191506.01	13.3%	35.0%	0.7%	1.2%	
	e. Others	9260.94	11393.42	14541.81	16176.82	16699.26	23.0%	27.6%	11.2%	3.2%	
<b>4</b>	<b>Bills Payable</b>	1256.39	964.92	1626.36	2015.13	1540.16	-23.2%	68.5%	23.9%	-23.6%	
<b>5</b>	<b>Other Liabilities</b>	93435.28	106263.83	123660.25	150913.05	155218.48	13.7%	16.4%	22.0%	2.9%	
	1. Loan Loss Provision	25878.40	30215.83	33873.99	36826.73	37514.41	16.8%	12.1%	8.7%	1.9%	
	2. Interest Suspense a/c	27923.60	28130.02	26056.17	28438.66	30763.55	0.7%	-7.4%	9.1%	8.2%	
	3. Others	39633.28	47917.98	63730.08	85647.66	86940.53	20.9%	33.0%	34.4%	1.5%	
<b>6</b>	<b>Reconciliation A/c</b>	4061.74	9872.98	1537.81	6141.86	-2248.49	143.1%	-84.4%	299.4%	-136.6%	
<b>7</b>	<b>Profit &amp; Loss A/c</b>	21114.20	20198.37	19776.52	5874.57	6776.87	-4.3%	-2.1%	-70.3%	15.4%	
	<b>TOTAL</b>	<b>1007969.13</b>	<b>1144717.74</b>	<b>1350963.95</b>	<b>1409386.75</b>	<b>1412412.46</b>	13.6%	18.0%	4.3%	0.2%	
	<b>Assets</b>										
<b>1</b>	<b>LIQUID FUNDS</b>	150503.17	147993.99	236056.86	209546.15	213178.65	-1.7%	59.5%	-11.2%	1.7%	
	a. Cash Balance	20454.89	23950.22	31020.07	29039.02	25462.97	17.1%	29.5%	-6.4%	-12.3%	
	Nepalese Notes & Coins	19977.50	23410.19	30353.28	27910.24	24275.34	17.2%	29.7%	-8.0%	-13.0%	
	Foreign Currency	477.39	540.03	666.79	1128.78	1187.63	13.1%	23.5%	69.3%	5.2%	
	b. Bank Balance	97818.17	90221.67	164605.21	139033.63	137335.65	-7.8%	82.4%	-15.5%	-1.2%	
	1. In Nepal Rastra Bank	54779.16	54649.30	120457.25	94088.67	91328.29	-0.2%	120.4%	-21.9%	-2.9%	
	2. "A"Class Licensed Institution	23351.07	15881.98	26284.33	23882.22	23892.94	-32.0%	65.5%	-9.1%	0.0%	
	3. Other Financial Ins.	9394.27	9176.54	7649.81	6698.89	6145.71	-2.3%	-16.6%	-12.4%	-8.3%	
	4. In Foreign banks	10293.67	10513.86	10213.81	14363.86	15968.70	2.1%	-2.9%	40.6%	11.2%	
	c. Money at Call	32230.11	33822.11	40431.58	41473.50	50380.04	4.9%	19.5%	2.6%	21.5%	
<b>2</b>	<b>INVESTMENTS</b>	84641.45	107562.37	137304.43	140575.12	140287.08	27.1%	27.7%	2.4%	-0.2%	
	a. Govt. Securities	81922.12	105115.15	133251.15	137012.57	136936.38	28.3%	26.8%	2.8%	-0.1%	
	b. Others	2719.33	2447.22	4053.28	3562.54	3350.70	-10.0%	65.6%	-12.1%	-5.9%	
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	60629.17	53582.86	52851.08	58024.83	59880.86	-11.6%	-1.4%	9.8%	3.2%	
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	609921.94	698778.98	779560.90	827930.03	835201.83	14.6%	11.6%	6.2%	0.9%	
	a. Private Sector	593596.78	675113.87	741145.02	801422.69	806668.30	13.7%	9.8%	8.1%	0.7%	
	b. Financial Institutions	12812.20	17299.98	31389.29	18764.42	18824.60	35.0%	81.4%	-40.2%	0.3%	
	c. Government Organizations	3512.96	6365.14	7026.59	7742.92	9708.94	81.2%	10.4%	10.2%	25.4%	
<b>5</b>	<b>BILL PURCHED</b>	2257.03	5149.73	9634.19	8404.09	7710.94	128.2%	87.1%	-12.8%	-8.2%	
<b>6</b>	<b>LOANS AGT. COLLECTED BILLS</b>	98.63	95.96	645.89	605.84	504.12	-2.7%	573.1%	-6.2%	-16.8%	
<b>7</b>	<b>FIXED ASSETS</b>	20405.87	24260.64	27146.40	28181.51	28934.08	18.9%	11.9%	3.8%	2.7%	
<b>8</b>	<b>OTHER ASSETS</b>	69231.81	79138.14	93318.34	118598.56	122565.83	14.3%	17.9%	27.1%	3.3%	
	a. Accrued Interests	29133.06	29689.70	27621.76	31057.58	35171.43	1.9%	-7.0%	12.4%	13.2%	
	b. Others	40098.75	49448.44	65696.59	87540.98	87394.40	23.3%	32.9%	33.3%	-0.2%	
<b>9</b>	<b>Expenses not Written off</b>	617.75	775.30	586.90	660.58	724.21	25.5%	-24.3%	12.6%	9.6%	
<b>10</b>	<b>Non Banking Assets</b>	1829.14	1549.65	2225.09	2279.26	2310.18	-15.3%	43.6%	2.4%	1.4%	
<b>11</b>	<b>Reconciliation Account</b>	7397.61	21980.28	8638.94	11729.25	-1859.40	197.1%	-60.7%	35.8%	-115.9%	
<b>12</b>	<b>Profit &amp; Loss A/c</b>	435.51	3849.83	2994.86	2852.03	2974.06	784.0%	-22.2%	-4.8%	4.3%	
	<b>TOTAL</b>	<b>1007969.09</b>	<b>1144717.74</b>	<b>1350963.88</b>	<b>1409387.25</b>	<b>1412412.45</b>	13.6%	18.0%	4.3%	0.2%	

**Statement of Assets and Liabilities of Bank & Financial Institutions (Commercial Banks)**

	Liabilities	Mid-July			Mid-Oct	Mid-Nov	% Change			
		2009	2010	2011	2012	2012	2/1	3/2	4/3	5/4
		1	2	3	4	5				
<b>1</b>	<b>CAPITAL FUND</b>	30399.53	40719.83	59064.45	88823.90	88559.64	33.95%	45.05%	50.38%	-0.30%
	a. Paid-up Capital	40738.28	46630.42	58294.88	66389.37	67021.73	14.46%	25.01%	13.89%	0.95%
	b. Statutory Reserves	9514.15	12146.29	14925.88	20197.68	20271.06	27.67%	22.88%	35.32%	0.36%
	c. Retained Earning	-27143.00	-26722.00	-24831.16	-11328.56	-12128.32	-1.55%	-7.08%	-54.38%	7.06%
	d. Others Reserves	7290.09	8665.12	10674.85	13565.40	13395.17	18.86%	23.19%	27.08%	-1.25%
<b>2</b>	<b>BORROWINGS</b>	18320.19	19783.87	24852.84	18845.20	26136.00	7.99%	25.62%	-24.17%	38.69%
	a. NRB	2154.27	6752.63	10226.06	841.05	600.55	213.45%	51.44%	-91.78%	-28.59%
	b. "A"Class Licensed Institution	8132.52	4816.79	6320.98	5319.33	12415.71	-40.77%	31.23%	-15.85%	133.41%
	c. Foreign Banks and Fin. Ins.	4012.67	1933.27	1868.09	2129.42	2190.48	-51.82%	-3.37%	13.99%	2.87%
	d. Other Financial Ins.	520.73	2553.40	379.95	3827.57	4201.43	390.35%	-85.12%	907.39%	9.77%
	e. Bonds and Securities	3500.00	3727.77	6057.77	6727.83	6727.83	6.51%	62.50%	11.06%	0.00%
<b>3</b>	<b>DEPOSITS</b>	563604.48	630880.84	687587.89	881529.02	881831.09	11.94%	8.99%	28.21%	0.03%
	a. Current	71650.98	80606.20	78982.88	87103.99	85043.25	12.50%	-2.01%	10.28%	-2.37%
	b. Savings	259925.45	237709.33	231094.43	329306.59	332557.92	-8.55%	-2.78%	42.50%	0.99%
	c. Fixed	141259.44	200058.50	253586.40	290638.09	286658.11	41.62%	26.76%	14.61%	-1.37%
	d. Call Deposits	84709.67	105687.16	116624.66	163942.93	166558.87	24.76%	10.35%	40.57%	1.60%
	e. Others	6058.95	6819.65	7299.52	10537.42	11012.94	12.56%	7.04%	44.36%	4.51%
<b>4</b>	<b>Bills Payable</b>	1738.49	1225.99	942.94	2005.79	1530.76	-29.48%	-23.09%	112.72%	-23.68%
<b>5</b>	<b>Other Liabilities</b>	87709.20	77413.03	84386.30	117152.05	119439.91	-11.74%	9.01%	38.83%	1.95%
	1. Loan Loss Provision	23682.55	21631.80	21340.08	23758.48	24459.29	-8.66%	-1.35%	11.33%	2.95%
	2. Interest Suspense a/c	27666.22	24101.35	23249.43	20971.51	22195.99	-12.89%	-3.53%	-9.80%	5.84%
	3. Others	36360.44	31679.88	39796.79	72422.05	72784.63	-12.87%	25.62%	81.98%	0.50%
<b>6</b>	<b>Reconciliation A/c</b>	95621.65	1234.62	5931.58	125.50	-8545.05	-98.71%	380.44%	-97.88%	-6908.94%
<b>7</b>	<b>Profit &amp; Loss A/c</b>	14772.38	16042.77	15598.52	4720.92	5843.79	8.60%	-2.77%	-69.73%	23.79%
	<b>TOTAL</b>	<b>812165.92</b>	<b>787300.95</b>	<b>878364.52</b>	<b>1113202.37</b>	<b>1114796.14</b>	<b>-3.06%</b>	<b>11.57%</b>	<b>26.74%</b>	<b>0.14%</b>
	<b>Assets</b>									
<b>1</b>	<b>LIQUID FUNDS</b>	105989.02	102748.96	98071.74	136738.17	142223.56	-3.06%	-4.55%	39.43%	4.01%
	a. Cash Balance	15839.16	17573.08	20265.25	23916.70	21024.52	10.95%	15.32%	18.02%	-12.09%
	Nepalese Notes & Coins	15014.55	17137.21	19764.98	22857.03	19886.12	14.14%	15.33%	15.64%	-13.00%
	Foreign Currency	824.61	435.87	500.27	1059.66	1138.41	-47.14%	14.78%	111.82%	7.43%
	b. Bank Balance	75438.78	69551.50	63293.26	101991.79	101522.48	-7.80%	-9.00%	61.14%	-0.46%
	1. In Nepal Rastra Bank	55539.23	49542.70	48727.39	82916.85	79980.25	-10.80%	-1.65%	70.16%	-3.54%
	2. "A"Class Licensed Institution	11505.58	8460.38	3826.02	4621.57	5436.44	-26.47%	-54.78%	20.79%	17.63%
	3. Other Financial Ins.	415.37	1333.74	284.61	216.55	231.59	221.10%	-78.66%	-23.91%	6.94%
	4. In Foreign banks	7978.60	10214.68	10455.24	14236.82	15874.21	28.03%	2.36%	36.17%	11.50%
	c. Money at Call	14711.08	15624.38	14513.24	10829.69	19676.56	6.21%	-7.11%	-25.38%	81.69%
<b>2</b>	<b>INVESTMENTS</b>	69261.40	81343.80	102655.92	134742.22	134498.91	17.44%	26.20%	31.26%	-0.18%
	a. Govt. Securities	68901.97	79079.55	100267.30	131232.99	131200.20	14.77%	26.79%	30.88%	-0.02%
	b. Others	359.42	2264.25	2388.62	3509.23	3298.71	529.97%	5.49%	46.91%	-6.00%
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	61595.49	52697.30	46901.44	54800.13	56733.91	-14.45%	-11.00%	16.84%	3.53%
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	398143.02	467107.25	522853.34	649141.34	655014.55	17.32%	11.93%	24.15%	0.90%
	a. Private Sector	387543.33	453049.03	503339.45	626161.57	629710.51	16.90%	11.10%	24.40%	0.57%
	b. Financial Institutions	7991.70	11270.64	13362.34	15371.43	15717.17	41.03%	18.56%	15.04%	2.25%
	c. Government Organizations	2608.00	2787.58	6151.55	7608.34	9586.86	6.89%	120.68%	23.68%	26.00%
<b>5</b>	<b>BILL PURCHED</b>	3745.74	2172.60	5073.85	8383.98	7700.28	-42.00%	133.54%	65.24%	-8.15%
<b>6</b>	<b>LOANS AGT. COLLECTED BILLS</b>	17.86	98.63	95.96	605.84	504.12	452.24%	-2.71%	531.37%	-16.79%
<b>7</b>	<b>FIXED ASSETS</b>	11004.82	13896.13	16098.81	20511.46	21240.68	26.27%	15.85%	27.41%	3.56%
<b>8</b>	<b>OTHER ASSETS</b>	59152.52	60702.94	66675.11	99691.28	102302.94	2.62%	9.84%	49.52%	2.62%
	a. Accrued Interests	28776.47	25188.38	24341.43	23387.42	26314.59	-12.47%	-3.36%	-3.92%	12.52%
	b. Others	30376.05	35514.55	42333.67	76303.86	75988.35	16.92%	19.20%	80.24%	-0.41%
<b>9</b>	<b>Expenses not Written off</b>	475.21	458.84	600.70	433.14	481.52	-3.44%	30.92%	-27.89%	11.17%
<b>10</b>	<b>Non Banking Assets</b>	1889.10	1616.61	1376.57	1632.48	1645.09	-14.42%	-14.85%	18.59%	0.77%
<b>11</b>	<b>Reconciliation Account</b>	93915.35	4457.91	17961.09	5724.15	-8226.31	-95.25%	302.90%	-68.13%	-243.71%
<b>12</b>	<b>Profit &amp; Loss A/c</b>	6976.40	0.00	0.00	798.43	676.89	-100.00%	0.00%	0.00%	-15.22%
	<b>TOTAL</b>	<b>812165.92</b>	<b>787300.95</b>	<b>878364.52</b>	<b>1113202.62</b>	<b>1114796.13</b>	<b>-3.06%</b>	<b>11.57%</b>	<b>26.74%</b>	<b>0.14%</b>

**Statement of Assets and Liabilities of Bank & Financial Institutions (Development Banks)**

Liabilities		Mid-July			Mid-Oct	Mid-Nov	% Change			
		2009	2010	2011	2012	2012	2/1	3/2	4/3	5/4
		1	2	3	4	5				
<b>1</b>	<b>CAPITAL FUND</b>	9325.10	15328.16	22524.65	23949.37	23899.95	64.38%	46.95%	6.33%	-0.21%
	a. Paid-up Capital	9140.90	14535.31	20895.09	21542.80	21773.06	59.01%	43.75%	3.10%	1.07%
	b. Statutory Reserves	244.80	697.90	1138.32	1786.76	1810.69	185.09%	63.11%	56.96%	1.34%
	c. Retained Earning	-449.90	-443.94	67.66	-185.85	-354.37	-1.32%	-115.24%	-374.68%	90.68%
	d. Others Reserves	389.30	538.89	423.58	805.65	670.57	38.43%	-21.40%	90.20%	-16.77%
<b>2</b>	<b>BORROWINGS</b>	2622.60	4442.79	4700.02	1608.13	2208.28	69.40%	5.79%	-65.78%	37.32%
	a. NRB	84.30	660.65	2433.68	0.00	0.00	683.69%	268.38%	-100.00%	0.00%
	b. "A"Class Licensed Institution	1969.60	2858.55	1334.02	1138.50	1248.10	45.13%	-53.33%	-14.66%	9.63%
	c. Foreign Banks and Fin. Ins.	38.10	110.20	364.24	0.00	0.00	189.24%	230.53%	-100.00%	0.00%
	d. Other Financial Ins.	528.70	808.60	557.07	464.18	954.66	52.94%	-31.11%	-16.67%	105.67%
	e. Bonds and Securities	1.90	4.79	11.02	5.45	5.51	152.00%	130.08%	-50.56%	1.26%
<b>3</b>	<b>DEPOSITS</b>	48001.60	76950.81	96886.67	133642.96	133591.82	60.31%	25.91%	37.94%	-0.04%
	a. Current	519.70	1417.40	1860.53	2358.74	2112.27	172.73%	31.26%	26.78%	-10.45%
	b. Savings	26551.00	36106.43	42968.28	65014.04	65700.10	35.99%	19.00%	51.31%	1.06%
	c. Fixed	14416.20	24242.14	31162.87	41202.70	41033.40	68.16%	28.55%	32.22%	-0.41%
	d. Call Deposits	5975.30	14605.32	20407.66	24442.07	24078.32	144.43%	39.73%	19.77%	-1.49%
	e. Others	539.40	579.52	487.34	625.42	667.72	7.44%	-15.91%	28.33%	6.76%
<b>4</b>	<b>Bills Payable</b>	27.40	6.00	17.78	4.97	7.16	-78.09%	196.13%	-72.06%	44.06%
<b>5</b>	<b>Other Liabilities</b>	5584.50	8151.15	10858.30	15602.81	16791.54	45.96%	33.21%	43.69%	7.62%
	1. Loan Loss Provision	2162.10	1921.50	3520.41	5116.31	5140.33	-11.13%	83.21%	45.33%	0.47%
	2. Interest Suspense a/c	961.50	2821.73	3189.40	3200.68	3876.89	193.47%	13.03%	0.35%	21.13%
	3. Others	2460.90	3407.92	4148.49	7285.82	7774.31	38.48%	21.73%	75.63%	6.70%
<b>6</b>	<b>Reconciliation A/c</b>	877.80	1412.56	2577.40	4365.69	4513.58	60.92%	82.46%	69.38%	3.39%
<b>7</b>	<b>Profit &amp; Loss A/c</b>	1570.30	2168.20	2171.41	727.22	602.18	38.08%	0.15%	-66.51%	-17.19%
	<b>TOTAL</b>	68009.30	108459.67	139736.22	179901.15	181614.51	59.48%	28.84%	28.74%	0.95%
<b>Assets</b>										
<b>1</b>	<b>LIQUID FUNDS</b>	15999.80	26036.28	29411.27	46074.43	44770.55	62.73%	12.96%	56.66%	-2.83%
	a. Cash Balance	1309.40	1932.26	2465.05	3879.99	3333.33	47.57%	27.57%	57.40%	-14.09%
	Nepalese Notes & Coins	1275.80	1891.54	2426.96	3811.89	3285.17	48.26%	28.31%	57.06%	-13.82%
	Foreign Currency	33.60	40.72	38.09	68.11	48.16	21.19%	-6.45%	78.80%	-29.29%
	b. Bank Balance	10901.50	13190.48	13229.83	19648.71	19038.84	21.00%	0.30%	48.52%	-3.10%
	1. In Nepal Rastra Bank	2441.60	2698.20	3511.87	6718.89	7103.68	10.51%	30.16%	91.32%	5.73%
	2. "A"Class Licensed Institution	6185.50	6785.58	5973.60	9665.49	9060.84	9.70%	-11.97%	61.80%	-6.26%
	3. Other Financial Ins.	2265.40	3627.70	3685.74	3137.28	2779.82	60.14%	1.60%	-14.88%	-11.39%
	4. In Foreign banks	9.00	78.99	58.62	127.04	94.50	777.69%	-25.79%	116.72%	-25.62%
	c. Money at Call	3788.90	10913.54	13716.40	22545.73	22398.38	188.04%	25.68%	64.37%	-0.65%
<b>2</b>	<b>INVESTMENTS</b>	269.40	2073.09	2519.63	3561.51	3569.71	669.52%	21.54%	41.35%	0.23%
	a. Govt. Securities	256.80	1633.26	2497.03	3560.09	3569.61	536.01%	52.89%	42.57%	0.27%
	b. Others	12.60	439.83	22.60	1.42	0.10	3390.73%	-94.86%	-93.72%	-92.96%
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	4643.30	4728.69	3343.53	2080.18	2049.70	1.84%	-29.29%	-37.78%	-1.47%
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	41828.40	65827.92	88923.32	109119.86	110704.64	57.38%	35.08%	22.71%	1.45%
	a. Private Sector	0.00	65642.92	88169.21	106297.22	107841.39	0.00%	34.32%	20.56%	1.45%
	b. Financial Institutions	0.00	177.78	609.74	2734.08	2774.69	0.00%	242.97%	348.40%	1.49%
	c. Government Organizations	41828.40	7.22	144.37	88.57	88.57	-99.98%	1898.80%	-38.65%	0.00%
<b>5</b>	<b>BILL PURCHED</b>	5.00	10.17	45.71	13.65	4.20	103.36%	349.55%	-70.14%	-69.23%
<b>6</b>	<b>LOANS AGT. COLLECTED BILLS</b>	0.00	0.00	0.00	0.00	0.00	0.00%	0.00%	0.00%	0.00%
<b>7</b>	<b>FIXED ASSETS</b>	1321.60	2774.84	3828.14	4085.60	4135.45	109.96%	37.96%	6.73%	1.22%
<b>8</b>	<b>OTHER ASSETS</b>	2757.70	5186.02	7635.07	9433.18	10379.61	88.06%	47.22%	23.55%	10.03%
	a. Accrued Interests	261.20	2903.61	3339.09	3337.99	4010.79	1011.64%	15.00%	-0.03%	20.16%
	b. Others	2496.50	2282.41	4295.98	6095.19	6368.82	-8.58%	88.22%	41.88%	4.49%
<b>9</b>	<b>Expenses not Written off</b>	85.20	79.17	110.60	140.44	153.04	-7.08%	39.70%	26.98%	8.97%
<b>10</b>	<b>Non Banking Assets</b>	112.00	24.30	12.72	278.05	299.85	-78.30%	-47.65%	2085.60%	7.84%
<b>11</b>	<b>Reconciliation Account</b>	779.10	1511.69	2617.46	4366.78	4598.73	94.03%	73.15%	66.83%	5.31%
<b>12</b>	<b>Profit &amp; Loss A/c</b>	207.80	207.51	1288.76	747.48	949.04	-0.14%	521.07%	-42.00%	26.97%
	<b>TOTAL</b>	68009.30	108459.68	139736.22	179901.15	181614.51	59.48%	28.84%	28.74%	0.95%

**Statement of Assets and Liabilities of Bank & Financial Institutions (Finance Companies)**

Liabilities		Mid-July			Mid-Oct	Mid-Nov	% Change			
		2009	2010	2011	2012	2012	2/1	3/2	4/3	5/4
		1	2	3	4	5				
<b>1</b>	<b>CAPITAL FUND</b>	10540.96	19437.92	21818.44	15004.18	14726.37	84.40%	12.25%	-31.23%	-1.85%
	a. Paid-up Capital	9321.13	17191.35	19228.21	17232.90	17161.53	84.43%	11.85%	-10.38%	-0.41%
	b. Statutory Reserves	1009.50	1390.03	1663.13	2040.12	1964.77	37.69%	19.65%	22.67%	-3.69%
	c. Retained Earning	-297.59	162.63	482.56	-4859.58	-4955.96	-154.65%	196.72%	-1107.03%	1.98%
	d. Others Reserves	507.92	693.92	444.53	590.75	556.03	36.62%	-35.94%	32.89%	-5.88%
<b>2</b>	<b>BORROWINGS</b>	5193.72	3150.96	4505.82	1194.41	1140.51	-39.33%	43.00%	-73.49%	-4.51%
	a. NRB	0.00	146.48	647.48	0.00	0.00	0.00%	342.04%	-100.00%	0.00%
	b. "A"Class Licensed Institution	4008.12	2118.99	3260.98	1194.41	1140.51	-47.13%	53.89%	-63.37%	-4.51%
	c. Foreign Banks and Fin. Ins.	70.00	0.00	0.00	0.00	0.00	-100.00%	0.00%	0.00%	0.00%
	d. Other Financial Ins.	1085.60	885.49	516.36	0.00	0.00	-18.43%	-41.69%	-100.00%	0.00%
	e. Bonds and Securities	30.00	0.00	81.00	0.00	0.00	-100.00%	0.00%	-100.00%	0.00%
<b>3</b>	<b>DEPOSITS</b>	57073.44	77406.35	85476.88	79844.98	79031.78	35.63%	10.43%	-6.59%	-1.02%
	a. Current	491.89	110.47	90.92	37.98	16.43	-77.54%	-17.70%	-58.23%	-56.75%
	b. Savings	27536.90	31964.75	31526.50	35839.32	36011.48	16.08%	-1.37%	13.68%	0.48%
	c. Fixed	27378.48	40833.98	47977.03	38107.12	37116.46	49.15%	17.49%	-20.57%	-2.60%
	d. Call Deposits	978.21	2635.37	2275.86	846.57	868.82	169.41%	-13.64%	-62.80%	2.63%
	e. Others	687.96	1861.76	3606.57	5013.98	5018.60	170.62%	93.72%	39.02%	0.09%
<b>4</b>	<b>Bills Payable</b>	0.96	24.40	4.20	4.37	2.24	2449.22%	-82.79%	4.05%	-48.64%
<b>5</b>	<b>Other Liabilities</b>	10558.33	7871.10	11019.23	18158.19	18987.03	-25.45%	40.00%	64.79%	4.56%
	1. Loan Loss Provision	2052.85	2325.10	5355.35	7951.94	7914.78	13.26%	130.33%	48.49%	-0.47%
	2. Interest Suspense a/c	815.33	1000.53	1691.19	4266.46	4690.66	22.71%	69.03%	152.28%	9.94%
	3. Others	7690.15	4545.48	3972.70	5939.79	6381.59	-40.89%	-12.60%	49.52%	7.44%
<b>6</b>	<b>Reconciliation A/c</b>	1112.12	1414.56	1364.00	1650.67	1782.98	27.19%	-3.57%	21.02%	8.02%
<b>7</b>	<b>Profit &amp; Loss A/c</b>	2950.56	2903.23	2428.44	426.42	330.89	-1.60%	-16.35%	-82.44%	-22.40%
	<b>TOTAL</b>	87430.08	112208.51	126617.00	116283.23	116001.81	28.34%	12.84%	-8.16%	-0.24%
<b>Assets</b>										
<b>1</b>	<b>LIQUID FUNDS</b>	16406.55	21717.93	20510.98	26733.55	26184.54	32.37%	-5.56%	30.34%	-2.05%
	a. Cash Balance	605.45	949.55	1219.92	1242.33	1105.11	56.83%	28.47%	1.84%	-11.04%
	Nepalese Notes & Coins	604.16	948.74	1218.25	1241.32	1104.05	57.03%	28.41%	1.89%	-11.06%
	Foreign Currency	1.29	0.80	1.67	1.01	1.06	-37.59%	107.99%	-39.58%	5.45%
	b. Bank Balance	10426.86	15076.19	13698.58	17393.14	16774.33	44.59%	-9.14%	26.97%	-3.56%
	1. In Nepal Rastra Bank	2266.98	2538.26	2410.04	4452.92	4244.37	11.97%	-5.05%	84.77%	-4.68%
	2. "A"Class Licensed Institution	5961.71	8105.10	6082.36	9595.16	9395.65	35.95%	-24.96%	57.75%	-2.08%
	3. Other Financial Ins.	2198.16	4432.83	5206.19	3345.06	3134.31	101.66%	17.45%	-35.75%	-6.30%
	4. In Foreign banks	0.00	0.00	0.00	0.00	0.00	0.00%	0.00%	0.00%	0.00%
	c. Money at Call	5374.25	5692.19	5592.47	8098.08	8305.10	5.92%	-1.75%	44.80%	2.56%
<b>2</b>	<b>INVESTMENTS</b>	815.72	1224.57	2386.81	2271.38	2218.47	50.12%	94.91%	-4.84%	-2.33%
	a. Govt. Securities	785.69	1209.31	2350.81	2219.49	2166.58	53.92%	94.39%	-5.59%	-2.38%
	b. Others	30.03	15.26	36.00	51.89	51.89	-49.19%	135.99%	44.14%	0.00%
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	2449.80	3203.18	3337.88	1144.53	1097.25	30.75%	4.21%	-65.71%	-4.13%
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	59921.22	76986.77	87002.32	69668.82	69482.64	28.48%	13.01%	-19.92%	-0.27%
	a. Private Sector	45186.78	74904.83	83605.21	68963.90	69116.40	65.77%	11.62%	-17.51%	0.22%
	b. Financial Institutions	4590.12	1363.78	3327.90	658.92	332.74	-70.29%	144.02%	-80.20%	-49.50%
	c. Government Organizations	10144.32	718.16	69.22	46.01	33.51	-92.92%	-90.36%	-33.53%	-27.17%
<b>5</b>	<b>BILL PURCHED</b>	156.90	74.26	30.17	6.46	6.46	-52.67%	-59.37%	-78.59%	0.00%
<b>6</b>	<b>LOANS AGT. COLLECTED BILLS</b>	0.00	0.00	0.00	0.00	0.00	0.00%	0.00%	0.00%	0.00%
<b>7</b>	<b>FIXED ASSETS</b>	2678.23	3734.90	4333.69	3584.45	3557.94	39.45%	16.03%	-17.29%	-0.74%
<b>8</b>	<b>OTHER ASSETS</b>	2892.63	3342.85	4827.95	9474.10	9883.28	15.56%	44.43%	96.23%	4.32%
	a. Accrued Interests	867.57	1041.07	2009.17	4332.16	4846.04	20.00%	92.99%	115.62%	11.86%
	b. Others	2025.06	2301.78	2818.78	5141.93	5037.23	13.66%	22.46%	82.42%	-2.04%
<b>9</b>	<b>Expenses not Written off</b>	62.43	79.74	64.00	87.01	89.66	27.73%	-19.74%	35.94%	3.05%
<b>10</b>	<b>Non Banking Assets</b>	305.33	188.23	160.36	368.73	365.25	-38.35%	-14.80%	129.93%	-0.95%
<b>11</b>	<b>Reconciliation Account</b>	1080.18	1428.01	1401.74	1638.33	1768.18	32.20%	-1.84%	16.88%	7.93%
<b>12</b>	<b>Profit &amp; Loss A/c</b>	661.10	228.01	2561.07	1306.12	1348.13	-65.51%	1023.23%	-49.00%	3.22%
	<b>TOTAL</b>	87430.08	112208.46	126616.99	116283.48	116001.81	28.34%	12.84%	-8.16%	-0.24%



**Statement of Assets and Liabilities**

as on Kattik End, 2069

Rs. in Million

<b>Liabilities</b>		<b>Class "A"</b>	<b>Class "B"</b>	<b>Class "C"</b>	<b>Total</b>
<b>1</b>	<b>CAPITAL FUND</b>	88,559.6	23,900.0	14,726.4	127,186.0
	a. Paid-up Capital	67,021.7	21,773.1	17,161.5	105,956.3
	b. Calls in Advance	4,325.3	221.3	124.2	4,670.9
	c. Proposed Bonus Share	413.1	158.4	162.2	733.8
	d. General Reserves	20,271.1	1,810.7	1,964.8	24,046.5
	e. Share Premium	217.1	39.5	63.1	319.7
	f. Retained Earning	-12,128.3	-354.4	-4,956.0	-17,438.6
	g. Others Reserves Fund	8,439.7	251.4	206.4	8,897.5
<b>2</b>	<b>BORROWINGS</b>	26,136.0	2,208.3	1,140.5	29,484.8
	a. NRB	600.6	0.0	0.0	600.6
	b. Interbank Borrowing	12,415.7	1,248.1	1,140.5	14,804.3
	c. Foreign Banks and Fin. Ins.	2,190.5	0.0	0.0	2,190.5
	d. Other Financial Ins.	4,201.4	954.7	0.0	5,156.1
	e. Bonds and Securities	6,727.8	5.5	0.0	6,733.3
<b>3</b>	<b>DEPOSITS</b>	881,831.1	133,591.8	79,031.8	1,094,454.7
	a. Current	85,043.2	2,112.3	16.4	87,172.0
	Domestic	72,515.2	2,086.8	16.4	74,618.5
	Foreign	12,528.0	25.4	0.0	12,553.5
	b. Savings	332,557.9	65,700.1	36,011.5	434,269.5
	Domestic	326,163.5	65,634.4	35,614.1	427,412.0
	Foreign	6,394.4	65.7	397.4	6,857.5
	c. Fixed	286,658.1	41,033.4	37,116.5	364,808.0
	Domestic	254,774.3	40,507.0	36,797.8	332,079.1
	Foreign	31,883.8	526.4	318.7	32,728.8
	d. Call Deposits	166,558.9	24,078.3	868.8	191,506.0
	Domestic	153,568.7	24,073.3	868.8	178,510.7
	Foreign	12,990.2	5.1	0.0	12,995.3
	e. Others	11,012.9	667.7	5,018.6	16,699.3
	Domestic	9,639.1	667.7	5,018.6	15,325.5
	Foreign	1,373.8	0.0	0.0	1,373.8
<b>4</b>	<b>Bills Payable</b>	1,530.8	7.2	2.2	1,540.2
<b>5</b>	<b>Other Liabilities</b>	119,439.9	16,791.5	18,987.0	155,218.5
	1. Sundry Creditors	21,476.4	495.7	609.6	22,581.7
	2. Loan Loss Provision	24,459.3	5,140.3	7,914.8	37,514.4
	3. Interest Suspense a/c	22,196.0	3,876.9	4,690.7	30,763.5
	4. Others	51,308.2	7,278.6	5,772.0	64,358.8
<b>6</b>	<b>Reconciliation A/c</b>	-8,545.1	4,513.6	1,783.0	-2,248.5
<b>7</b>	<b>Profit &amp; Loss A/c</b>	5,843.8	602.2	330.9	6,776.9
	<b>TOTAL LIABILITIES</b>	<b>1,114,796.1</b>	<b>181,614.5</b>	<b>116,001.8</b>	<b>1,412,412.5</b>
	<b>Assets</b>	<b>Class "A"</b>	<b>Class "B"</b>	<b>Class "C"</b>	
<b>1</b>	<b>LIQUID FUNDS</b>	142,223.6	44,770.6	26,184.5	213,178.7
	a. Cash Balance	21,024.5	3,333.3	1,105.1	25,463.0
	Nepalese Notes & Coins	19,886.1	3,285.2	1,104.1	24,275.3
	Foreign Currency	1,138.4	48.2	1.1	1,187.6
	b. Bank Balance	101,522.5	19,038.8	16,774.3	137,335.6
	1. In Nepal Rastra Bank	79,980.2	7,103.7	4,244.4	91,328.3
	Domestic Currency	78,772.3	7,079.4	4,244.3	90,096.0
	Foreign Currency	1,207.9	24.3	0.0	1,232.3
	2. "A" Class Licensed Institution	5,436.4	9,060.8	9,395.7	23,892.9
	Domestic Currency	4,774.5	9,045.0	9,247.3	23,066.8
	Foreign Currency	661.9	15.9	148.3	826.1
	3. Other Financial Ins.	231.6	2,779.8	3,134.3	6,145.7
	4. In Foreign Banks	15,874.2	94.5	0.0	15,968.7
	c. Money at Call	19,676.6	22,398.4	8,305.1	50,380.0
	Domestic Currency	12,374.1	22,206.2	8,305.1	42,885.4
	Foreign Currency	7,302.5	192.2	0.0	7,494.7
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>	134,498.9	3,569.7	2,218.5	140,287.1
	a. Govt. Securities	131,200.2	3,569.6	2,166.6	136,936.4
	b. NRB Bond	2,746.0	0.0	0.0	2,746.0
	c. Govt. Non-Fin. Ins.	270.8	0.1	0.0	270.9
	d. Other Non-Fin Ins.	120.0	0.0	51.6	171.6
	e. Non Residents	161.9	0.0	0.3	162.2
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	56,733.9	2,049.7	1,097.3	59,880.9
	a. Interbank Lending	3,260.2	280.2	18.2	3,558.6
	b. Non Residents	221.1	0.0	45.8	266.9
	c. Others	53,252.6	1,769.5	1,033.3	56,055.4
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	655,014.5	110,704.6	69,482.6	835,201.8
	a. Private Sector	629,710.5	107,841.4	69,116.4	806,668.3
	b. Financial Institutions	15,717.2	2,774.7	332.7	18,824.6
	c. Government Organizations	9,586.9	88.6	33.5	9,709.0
<b>5</b>	<b>BILL PURCHASED</b>	7,700.3	4.2	6.5	7,711.0
	a. Domestic Bills Purchased	2,019.1	4.2	6.5	2,029.8
	b. Foreign Bills Purchased	2,608.0	0.0	0.0	2,608.0
	c. Import Bills & Imports	3,073.2	0.0	0.0	3,073.2
<b>6</b>	<b>LOANS AGAINST COLLECTED BILLS</b>	504.1	0.0	0.0	504.1
	a. Against Domestic Bills	487.5	0.0	0.0	487.5
	b. Against Foreign Bills	16.6	0.0	0.0	16.6
<b>7</b>	<b>FIXED ASSETS</b>	21,240.7	4,135.5	3,557.9	28,934.1
<b>8</b>	<b>OTHER ASSETS</b>	102,302.9	10,379.6	9,883.3	122,565.8
	a. Accrued Interest:	26,314.6	4,010.8	4,846.0	35,171.4
	Financial Institu	885.9	60.4	50.4	996.7
	Government Enterprises	4,333.5	112.6	271.2	4,717.3
	Private Sector	21,095.2	3,837.8	4,524.4	29,457.4
	b. Staff Loans / Adv.	14,928.5	639.8	334.6	15,902.9
	c. Sundry Debtors	20,882.9	1,230.6	2,396.5	24,510.0
	d. Cash In Transit	2,244.0	0.8	0.0	2,244.8
	e. Others	37,932.9	4,497.6	2,306.2	44,736.7
<b>9</b>	<b>Expenses not Written off</b>	481.5	153.0	89.7	724.2
<b>10</b>	<b>Non Banking Assets</b>	1,645.1	299.8	365.2	2,310.2
<b>11</b>	<b>Reconciliation Account</b>	-8,226.3	4,598.7	1,768.2	-1,859.4
<b>12</b>	<b>Profit &amp; Loss A/c</b>	676.9	949.0	1,348.1	2,974.1
	<b>TOTAL ASSETS</b>	<b>1,114,796.1</b>	<b>181,614.5</b>	<b>116,001.8</b>	<b>1,412,412.5</b>

## Aggregate Profit & Loss Account

Up to Kattik , 2069

Rs. in Million

Expenses	Class "A"	Class "B"	Class "C"	Total
<b>1 Interest Expenses</b>	15501.21	3982.21	2692.69	22176.11
1.1 Deposit Liabilities	15378.21	3927.20	2670.68	21976.09
1.1.1 Saving A/c	4514.46	1617.47	1054.53	7186.46
1.1.2 Fixed A/c	8456.83	1725.25	1582.61	11764.70
1.1.2.1 Upto 3 Months Fixed A/c	351.24	26.08	38.41	415.72
1.1.2.2 3 to 6 Months fixed A/c	330.22	67.37	58.10	455.69
1.1.2.3 6 Months to 1 Year Fixed A/c	3197.69	927.52	805.78	4930.99
1.1.2.4 Above 1 Year	4577.68	704.29	680.32	5962.29
1.1.3 Call Deposit	2396.58	584.47	33.46	3014.51
1.1.4 Certificate of Deposits	10.34	0.00	0.08	10.42
1.2 Others	123.00	55.01	22.01	200.02
<b>2 Commission/Fee Expense</b>	130.36	1.48	0.66	132.51
<b>3 Employees Expenses</b>	3768.74	599.21	308.90	4676.86
<b>4 Office Operating Expenses</b>	2917.96	635.47	431.39	3984.82
<b>5 Exchange Fluctuation Loss</b>	46.26	0.74	3.04	50.03
5.1 Due to Change in Exchange Rates	46.01	0.63	0.00	46.64
5.2 Due to Foreign Currency Transactions	0.25	0.11	3.04	3.39
<b>6 Non-Operating Expenses</b>	507.90	21.43	0.41	529.74
<b>7. Provision for Risk</b>	2769.10	896.48	1175.93	4841.50
7.1 Loan loss Provision	2631.39	888.96	1170.13	4690.48
7.1.1 General Loan loss Provision	814.87	125.25	49.10	989.22
7.1.2 Special Loan Loss Provision	1811.55	763.64	1095.94	3671.13
7.1.3 Additional Loan Loss Provision	4.97	0.07	25.09	30.13
7.2. Provision for Non-Banking Assets	137.70	7.30	1.11	146.11
7.3. Provision for Loss on Investment	0.00	0.22	4.69	4.91
7.4. Provision for Loss of Other Assets	0.00	0.00	0.00	0.00
<b>8 Loan Written Off</b>	18.63	0.71	0.11	19.45
<b>9 Provision for Staff Bonus</b>	526.62	31.48	7.99	566.09
<b>10 Provision for Income Tax</b>	1568.42	90.00	23.46	1681.88
<b>11 Others</b>	1.20	0.00	0.00	1.20
<b>12 Net Profit</b>	5423.22	215.93	222.59	5861.74
<b>TOTAL EXPENSES</b>	<b>33179.63</b>	<b>6475.13</b>	<b>4867.17</b>	<b>44521.93</b>
<hr/>				
Income	Class "A"	Class "B"	Class "C"	Total
<b>1. Interest Income</b>	26690.96	4918.28	2833.59	34442.83
1.1. On Loans and Advance	24881.99	4414.58	2551.38	31847.94
1.2. On Investment	1258.32	44.28	38.19	1340.80
1.2.1 Government Bonds	1115.18	42.19	31.25	1188.62
1.2.2 Foreign Bonds	15.18	0.00	0.00	15.18
1.2.3 NRB Bonds	114.89	1.65	3.46	120.00
1.2.4 Deventure & Bonds	13.07	0.44	3.48	17.00
1.3 Agency Balance	287.96	33.19	36.53	357.68
1.4 On Call Deposit	104.86	335.48	127.17	567.51
1.5 Others	157.83	90.75	80.31	328.90
<b>2. Comission &amp; Discount</b>	2015.48	202.34	62.39	2280.21
2.1 Bills Purchase & Discount	84.60	0.12	0.00	84.71
2.2 Comission	1513.45	104.64	26.22	1644.31
2.3 Others	417.44	97.58	36.17	551.19
<b>3 Income From Exchange Fluctuation</b>	1140.01	8.33	0.57	1148.91
3.1 Due to Change in Exchange Rate	-489.27	1.79	0.57	-486.90
3.2 Due to Foreign Currency Trans.	1629.28	6.54	0.00	1635.81
<b>4 Other Operating Income</b>	904.26	282.22	199.11	1385.59
<b>5 Non Operating Income</b>	583.88	19.91	30.44	634.22
<b>6 Provision Written Back</b>	1260.26	445.51	474.32	2180.09
<b>7 Recovery from Written off Loan</b>	220.83	23.57	27.97	272.38
<b>8 Income from Extra Ordinary Expenses</b>	107.66	12.19	0.00	119.85
<b>9 Net Loss</b>	256.31	562.79	1238.78	2057.88
<b>TOTAL INCOME</b>	<b>33179.64</b>	<b>6475.13</b>	<b>4867.17</b>	<b>44521.95</b>

**Aggregate Statement of Sector wise, Product wise and Security wise Credit**

as on Kattik End, 2069

<b>Sector Wise</b>		<b>Class "A"</b>	<b>Class "B"</b>	<b>Class "C"</b>	<b>Total</b>
1	Agricultural and Forest Related	25333.36	4968.69	1891.26	32193.31
2	Fishery Related	1816.03	128.25	22.33	1966.61
3	Mining Related	2435.81	179.61	179.95	2795.37
4	Manufacturing (Producing) Related	156633.17	7768.84	5777.24	170179.26
5	Construction	63425.63	13142.70	9144.03	85712.36
6	Electricity, Gas and Water	14014.10	1599.39	192.97	15806.46
7	Metal Products, Mach. & Ele. Eqp.	8633.08	1859.66	908.97	11401.71
8	Tras., Com. and Public Utilities	26932.60	9921.18	5309.04	42162.82
9	Wholesaler & Retailer	139762.55	23211.73	10712.09	173686.37
10	Finance, Insurance and Real Estate	62180.23	10677.67	7827.45	80685.35
11	Hotel or Restaurant	17138.59	4157.16	1860.45	23156.21
12	Other Services	32699.87	5510.49	3192.79	41403.14
13	Consumption Loans	39597.65	7000.92	5686.18	52284.75
14	Local Government	764.44	31.28	52.69	848.42
15	Others	71851.87	20530.64	16731.65	109114.17
<b>Total sectorwise Loan</b>		<b>663218.98</b>	<b>110688.22</b>	<b>69489.10</b>	<b>843396.30</b>

<b>Product Wise</b>		<b>Class "A"</b>	<b>Class "B"</b>	<b>Class "C"</b>	<b>Total</b>
1	Term Loan	93100.28	13622.29	10285.18	117007.74
2	Overdraft	124169.02	29672.32	0.00	153841.33
3	Trust Receipt Loan / Import Loan	44845.08	0.00	0.00	44845.08
4	Demand & Other Working Capital Loan	162926.03	14293.42	18624.19	195843.64
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	38502.18	10192.15	5865.42	54559.76
6	Real Estate Loan	67459.71	12163.30	10741.90	90364.91
7	Margin Nature Loan	6305.53	2197.25	2390.83	10893.61
8	Hire Purchase Loan	32148.83	11424.88	6956.92	50530.62
9	Deprived Sector Loan	23521.88	3811.71	1877.51	29211.10
10	Bills Purchased	7696.13	4.28	6.46	7706.87
11	Other Product	62544.29	13306.63	12740.69	88591.61
<b>Total Product wise Loan</b>		<b>663218.97</b>	<b>110688.22</b>	<b>69489.10</b>	<b>843396.29</b>

<b>Collateral Wise</b>		<b>Class "A"</b>	<b>Class "B"</b>	<b>Class "C"</b>	<b>Total</b>
1	Gold and Silver	21484.60	2223.68	451.69	24159.97
2	Government Securities	1725.05	21.46	12.40	1758.91
3	Non Governmental Securities	5017.78	1522.60	1318.99	7859.38
4	Fixed Deposit Receipts	7161.95	1306.43	1673.65	10142.02
5	Own	6635.36	1306.43	1673.65	9615.44
6	Other Licences Institutions	526.59	0.00	0.00	526.59
7	Collateral of Properties	560629.13	99815.11	62011.75	722455.99
8	Fixed Assets	440714.31	99270.71	61532.69	601517.71
9	Current Assets	119914.82	544.41	479.05	120938.28
10	Against security of Bill	10494.32	12.20	6.96	10513.49
11	Domestic Bills	469.23	4.20	6.96	480.40
12	Foreign Bills	10025.09	8.00	0.00	10033.09
13	Against Guarantee	14783.71	2345.24	927.61	18056.56
14	Government Guarantee	1996.82	102.71	85.60	2185.14
15	Institutional Guarantee	9177.14	723.95	345.95	10247.04
16	Personal Guarantee	608.43	530.02	343.55	1482.00
17	Collective Guarantee	187.10	974.69	18.11	1179.90
18	Int. Rtd. Foreign Bank's Guarantee	98.18	0.00	0.00	98.18
19	Other Guarantee	2716.04	13.86	134.39	2864.30
20	Credit Card	583.43	0.00	1.52	584.96
21	Others	41339.01	3441.51	3084.53	47865.04
<b>Total Collateral wise Loan</b>		<b>663218.99</b>	<b>110688.22</b>	<b>69489.10</b>	<b>843396.31</b>



























**Statement of Assets and Liabilities**  
as on Kattik end, 2069 (Rs in million)

S.N.	Bank Name	Kaski	Zenith	Unique	Manjuhree	Subaharani	Jeebils	Reliance	Lotus	Balbhav	Bhaktapur
<b>Liabilities</b>		0.00			0.00				0.00	0.00	0.00
1	<b>CAPITAL FUND</b>	<b>262.64</b>	<b>222.71</b>	<b>212.01</b>	<b>265.79</b>	<b>211.30</b>	<b>111.09</b>	<b>213.63</b>	<b>134.24</b>	<b>156.49</b>	<b>132.91</b>
	a. Paid-up Capital	240.74	205.31	200.00	225.00	200.00	102.00	200.00	120.00	147.00	125.00
	b. Calls in Advance										
	c. Proposed Bonus Share										
	d. General Reserves	20.08	16.13	11.76	7.85	10.73	1.93	5.79	2.85	0.24	1.58
	e. Share Premium	0.33									
	f. Retained Earning	1.49	0.26	0.25	32.94	0.33	7.16	7.84	11.39	1.68	6.33
	g. Others Reserves Fund		1.00			0.23				7.57	
2	<b>BORROWINGS</b>										
	a. NRB										
	b. Interbank Borrowing										
	c. Foreign Banks and Fin. Ins.										
	d. Other Financial Ins.										
	e. Bonds and Securities										
3	<b>DEPOSITS</b>	<b>1439.17</b>	<b>1087.84</b>	<b>475.50</b>	<b>999.35</b>	<b>641.01</b>	<b>487.32</b>	<b>918.11</b>	<b>290.02</b>	<b>162.65</b>	<b>229.30</b>
	a. Current										
	Domestic										
	Foreign										
	b. Savings	837.48	572.57	142.30	118.45	125.62	119.71	207.49	82.23	55.24	103.07
	Domestic	837.48	572.57	142.30	118.45	125.62	119.71	207.49	82.23	55.24	103.07
	Foreign										
	c. Fixed	601.69	215.49	165.91	446.51	425.36	207.39	436.55	155.90	44.47	63.21
	Domestic	601.69	215.49	165.91	446.51	425.36	207.39	436.55	155.90	44.47	63.21
	Foreign										
	d. Call Deposits										63.01
	Domestic										63.01
	Foreign										
	e. Others		299.77	167.30	434.39	90.02	160.23	274.07	51.89	62.95	
	Domestic		299.77	167.30	434.39	90.02	160.23	274.07	51.89	62.95	
	Foreign										
4	<b>Bills Payable</b>										
5	<b>Other Liabilities</b>	<b>106.73</b>	<b>62.98</b>	<b>23.21</b>	<b>57.91</b>	<b>51.92</b>	<b>30.31</b>	<b>66.75</b>	<b>28.40</b>	<b>9.28</b>	<b>5.84</b>
	1. Sundry Creditors	0.11	0.22	7.73	-0.64	1.99	1.30	3.53	0.09	0.01	0.00
	2. Loan Loss Provision	24.84	11.00	5.62	14.43	8.85	9.00	26.03	9.24	7.35	2.28
	3. Interest Suspense a/c	26.80	13.52	1.78	21.39	12.28	11.19	15.23	6.73		
	4. Others	54.98	38.24	8.07	22.73	28.80	8.83	21.95	12.33	1.92	3.56
6	<b>Reconciliation A/c</b>										
7	<b>Profit &amp; Loss A/c</b>		<b>2.42</b>	<b>8.71</b>			<b>0.62</b>		<b>1.56</b>	<b>4.35</b>	
	<b>TOTAL LIABILITIES</b>	<b>1808.54</b>	<b>1375.95</b>	<b>719.44</b>	<b>1323.05</b>	<b>904.22</b>	<b>629.34</b>	<b>1198.48</b>	<b>454.22</b>	<b>332.77</b>	<b>368.05</b>
<b>Assets</b>					0.00	0.00	0.00	0.00	0.00		0.00
1	<b>LIQUID FUNDS</b>	<b>498.44</b>	<b>518.94</b>	<b>171.76</b>	<b>327.09</b>	<b>275.85</b>	<b>151.55</b>	<b>449.15</b>	<b>117.64</b>	<b>55.42</b>	<b>186.04</b>
	a. Cash Balance	25.63	12.45	1.01	9.36	3.09	5.31	16.98	1.75	4.46	6.38
	Nepalese Notes & Coins	25.63	12.45	1.01	9.36	3.09	5.31	16.98	1.75	4.46	6.38
	Foreign Currency										
	b. Bank Balance	70.86	506.50	170.75	317.73	272.76	146.25	432.17	115.89	8.21	179.67
	1. In Nepal Rastra Bank	68.60	35.16	9.84	35.99	15.62	13.03	50.40	16.56	8.21	12.94
	Domestic Currency	68.60	35.16	9.84	35.99	15.62	13.03	50.40	16.56	8.21	12.94
	Foreign Currency										
	2. "A" Class Licensed Institution	2.20	157.05	47.52	245.80	112.83	66.43	231.33	28.27		97.25
	Domestic Currency	2.20	157.05	47.52	245.80	112.83	66.43	231.33	28.27		97.25
	Foreign Currency										
	3. Other Financial Ins.	0.06	314.28	113.39	35.94	144.31	66.78	150.44	71.07		69.48
	4. In Foreign Banks										
	c. Money at Call	401.94									42.75
	Domestic Currency	401.94									42.75
	Foreign Currency										
2	<b>INVESTMENT IN SECURITIES</b>	<b>35.00</b>	<b>17.00</b>	<b>30.00</b>	<b>20.00</b>	<b>8.45</b>	<b>4.00</b>	<b>6.00</b>			<b>5.00</b>
	a. Govt. Securities	35.00	17.00	30.00	20.00	8.45	4.00	6.00			5.00
	b. NRB Bond										
	c. Govt. Non-Fin. Ins.										
	d. Other Non-Fin Ins.										
	e. Non Residents										
3	<b>SHARE &amp; OTHER INVESTMENT</b>		<b>3.21</b>	<b>17.95</b>		<b>1.05</b>	<b>13.70</b>	<b>4.09</b>		<b>13.79</b>	
	a. Interbank Lending										
	b. Non Residents										
	c. Others		3.21	17.95		1.05	13.70	4.09		13.79	
4	<b>LOANS &amp; ADVANCES</b>	<b>1248.82</b>	<b>768.51</b>	<b>506.11</b>	<b>875.64</b>	<b>558.39</b>	<b>417.25</b>	<b>708.69</b>	<b>313.71</b>	<b>249.47</b>	<b>167.39</b>
	a. Private Sector	1248.82	768.51	495.51	858.54	547.74	413.25	696.39	308.41	249.47	167.39
	b. Financial Institutions			10.60	17.10	10.65	4.00	12.30	5.30		
	c. Government Organizations										
5	<b>BILL PURCHASED</b>										
	a. Domestic Bills Purchased										
	b. Foreign Bills Purchased										
	c. Import Bills & Imports										
6	<b>LOANS AGAINST COLLECTED BILLS</b>										
	a. Against Domestic Bills										
	b. Against Foreign Bills										
7	<b>FIXED ASSETS</b>	<b>18.46</b>	<b>7.20</b>	<b>1.90</b>	<b>21.77</b>	<b>14.88</b>	<b>8.06</b>	<b>8.38</b>	<b>4.45</b>	<b>9.63</b>	<b>5.23</b>
8	<b>OTHER ASSETS</b>	<b>33.64</b>	<b>39.26</b>	<b>4.72</b>	<b>62.61</b>	<b>28.30</b>	<b>25.57</b>	<b>14.89</b>	<b>12.01</b>	<b>4.46</b>	<b>1.03</b>
	a. Accrued Interest:	26.80	13.52	2.24	21.39	12.28	11.39	1.52	6.73		0.04
	Financial			0.01	0.42	0.07	0.04		0.04		
	Government Enterprises			0.46		0.19	1.52				0.04
	Private Sector	26.80	13.52	1.78	20.98	12.21	11.15		6.70		
	b. Staff Loans / Adv.	5.42	21.18	0.34	28.48	7.32	7.24	2.86	1.01	0.23	
	c. Sundry Debtors		3.10	0.41	0.89	2.68	0.24	2.45	0.53	0.72	0.61
	d. Cash In Transit										
	e. Others	1.41	1.45	1.73	11.85	6.03	6.71	8.05	3.74	3.51	0.38
9	<b>Expenses not Written off</b>					<b>0.11</b>	<b>1.06</b>				<b>2.31</b>
10	<b>Non Banking Assets</b>										
11	<b>Reconciliation Account</b>	<b>0.02</b>									
12	<b>Profit &amp; Loss A/c</b>	<b>9.17</b>	<b>3.82</b>		<b>5.94</b>	<b>5.65</b>	<b>3.69</b>	<b>9.29</b>	<b>0.41</b>		<b>1.05</b>
	<b>TOTAL ASSETS</b>	<b>1808.54</b>	<b>1375.95</b>	<b>719.44</b>	<b>1323.05</b>	<b>904.22</b>	<b>629.34</b>	<b>1198.48</b>	<b>454.22</b>	<b>332.77</b>	<b>368.05</b>











Profit and Loss Account  
Up to Kattik end, 2069 (Rs in million)

Bank Name	Hamro	Kakre	Shine	Pacific	Civic	IDBL	Gulmi	Kanchan	Marabhum	Bright	Innovative	Jhimruk	Metro	Vibor	Gaumukhi	Rapitveri	Consumer	Khadbari	Tourism	Mission	Surya	Mt. Makalu	
<b>Expenses</b>			0.00	0.00									0.00		0.00					0.00		0.00	
<b>1. Interest Expense</b>	8.67	7.00	61.55	9.88	4.62	96.01	10.66	18.42	6.30	16.85	23.61	6.19	26.84	102.00	5.32	7.34	16.98	2.33	60.74	21.05	3.01	1.01	
1.1 On Deposit Liabilities	8.67	7.00	61.55	9.88	4.62	94.52	10.66	18.42	6.30	16.85	23.61	6.19	26.84	101.96	5.27	7.34	16.89	2.33	60.44	20.93	3.01	1.01	
1.1.1 Saving Account	3.69	5.43	28.06	5.02	3.98	37.89	9.04	14.93	3.20	4.11	9.27	4.10	11.26	25.07	4.67	4.41	7.54	1.63	25.65	10.38	1.47	0.81	
1.1.2 Fixed Account	3.34	1.57	23.34	1.60	0.64	50.94	1.61	3.50	1.87	5.39	10.02	0.89	11.87	54.50	0.41	2.61	7.95	0.67	24.40	6.40	1.33	0.12	
1.1.2.1 Up to 3 months Fixed Account			0.10			0.03		0.07	0.02				0.07	1.66					0.02	0.16	0.00		
1.1.2.2 3 to 6 months Fixed Account		0.01	0.90	0.10		0.71		0.18	0.01	0.00	0.00	0.01	0.80	0.18		0.08		0.02	5.83	0.28	0.01	0.01	
1.1.2.3 6 months to 1 year Fixed Account	2.92	0.48	17.54	0.81	0.37	46.78	0.91	2.10	0.97	3.72	7.53	0.17	7.23	5.62	0.12	0.56		0.32	16.80	4.56	0.68	0.05	
1.1.2.4 Above 1 year Fixed Account	0.42	1.08	4.79	0.69	0.27	3.43	0.71	1.15	0.88	1.67	2.48	0.71	3.76	47.04	0.29	1.96	7.95	0.32	1.75	1.40	0.64	0.06	
1.1.3 Call Deposit	1.64		10.14	3.26		5.69				1.23	7.35	4.32	1.19	3.72	22.38	0.19	0.32	1.40	0.03	10.39	4.15	0.21	0.08
1.1.4 Certificate of Deposit																							
1.2 On Borrowing						1.49								0.04	0.05		0.08		0.30	0.12			
<b>2. Commission Expense</b>											0.14				0.00								
<b>3. Staff Expense</b>	1.79	1.35	5.28	1.50	1.50	14.12	1.70	3.15	1.45	2.25	3.24	0.92	1.94	17.33	1.62	2.18	2.75	0.88	10.02	3.96	1.18	0.65	
<b>4. Office Operating Expenses</b>	1.96	1.37	5.20	1.14	2.26	22.57	1.38	2.54	0.52	2.22	6.54	1.13	3.06	21.54	0.77	1.29	3.19	0.59	17.21	4.57	1.03	0.62	
<b>5. Foreign Exchange Loss</b>						0.11																	
5.1 Due to Change in Exchange Rates																							
5.2 Due to Foreign Currency Transaction						0.11																	
<b>6. Non Operating Expense</b>																							
<b>7. Provision for Risk</b>	0.03		6.97	1.17	0.70	23.13	0.28	1.80	0.44	6.68	1.39	0.39	1.01	118.62	0.47	1.83	2.09		11.55	0.70	0.22	0.04	
7.1 Loan loss Provision	0.03		6.97	1.17	0.70	23.13	0.28	1.80	0.44	6.68	1.39	0.39	1.01	111.32	0.47	1.83	2.09		11.55	0.70	0.22	0.04	
7.1.1 General Loan loss Provision	0.03		4.27	0.21	0.29		0.28	1.80	-0.04	3.41	1.39	0.32	1.01	0.76	0.37	0.85	2.09		3.62	0.70	0.22	0.04	
7.1.2 Special Loan Loss Provision			2.70	0.96	0.41	23.13			0.48			0.07		110.56	0.10	0.98			7.93				
7.1.3 Additional Loan Loss Provision										0.06													
7.2. Provision for Non-Banking Assets														7.30									
7.3. Provision for Loss on Investment																							
7.5. Provision for Loss of Other Assets																							
<b>8. Loan Written Off</b>																							
<b>9. Provision for Staff Bonus</b>			0.69										0.40				0.12		1.51	0.27	0.09		
<b>10. Provision for Income Tax</b>			2.08										1.19				0.35		4.53	0.81	0.29		
<b>11. Others</b>																							
<b>12. Net Profit</b>	2.03	3.06	4.85	1.98	0.02		0.80	5.31				1.57	2.78		1.22		0.83	0.69	10.58			0.58	
<b>Total Expenses</b>	14.48	12.78	86.62	15.68	9.11	155.95	14.82	31.22	8.71	27.99	34.77	10.34	37.21	259.49	9.40	12.63	26.31	4.48	116.14	31.36	5.44	3.28	
<b>Income</b>																							
<b>1. Interest Income</b>	13.16	11.40	78.36	12.96	7.54	106.86	13.18	27.90	7.67	20.46	27.38	8.59	33.92	58.96	7.20	9.19	24.11	3.85	85.75	27.79	4.08	2.89	
1.1 On Loans and Advances	12.46	10.68	73.01	12.96	6.89	91.84	9.36	22.80	6.75	17.87	24.59	8.36	30.44	47.48	7.01	9.19	21.14	3.79	80.15	25.73	3.54	2.89	
1.2 On Investment			0.13			0.02							1.01	0.97						1.76			
1.2.1 Government Bonds			0.13			0.02							1.01	0.12						1.76			
1.2.2 Foreign Bonds																							
1.2.3 NRB Bonds														0.85									
1.2.4 Debenture & Bonds																							
1.3 On Agency Balance																							
1.4 On Call Deposit	0.69		5.22		0.65	13.79	3.82	5.10	0.92	2.59	2.78	0.23	2.47	4.36	0.19		2.97	0.06	3.84	2.06	0.55		
1.5 On Others		0.71				1.21								6.16									
<b>2. Commission and Discount</b>	0.20	0.21	8.26	0.23		2.56	0.34	3.32	0.90	0.12	0.38	1.65	0.25	0.02	2.01	1.41	0.15	0.63	3.38	0.17	0.22	0.21	
2.1 Bills Purchase and Discount												0.00											
2.2 Commission	0.19	0.19	1.32	0.23		2.56		2.91	0.26	0.12	0.20	0.33		0.02	0.41	1.41	0.15	0.02	3.38	0.17	0.22	0.21	
2.3 Others	0.02	0.02	6.94				0.34	0.41	0.64		0.18	1.31	0.25		1.60			0.61					
<b>3. Exchange Fluctuation Income</b>																				5.71			
3.1 Due to Change in Exchange Rate																				1.45			
3.2 Due to Foreign Currency Transaction																				4.26			
<b>4. Other Operating Income</b>	1.12			1.15	1.57	3.62	1.22			1.37	4.72		3.05	1.48	0.06		2.05		10.17	2.68	0.87	0.18	
<b>5. Non Operating Income</b>		1.18		1.34			0.08							0.19					0.02				
<b>6. Write Back from Provisions for loss</b>						17.08				4.26		0.11		89.66	0.14				3.59				
<b>7. Recovery of written-off Loan</b>																							
<b>8. Income from Extra Ordinary transactions</b>																							
<b>9. Net Loss</b>						25.82			0.14	1.79	2.30		109.18		2.04				7.51	0.72	0.26		
<b>Total Income</b>	14.48	12.78	86.62	15.68	9.11	155.95	14.82	31.22	8.71	27.99	34.77	10.34	37.21	259.49	9.40	12.63	26.31	4.48	116.14	31.36	5.44	3.28	



Profit and Loss Account  
Up to Kattik end, 2069 (Rs in million)

Bank Name	Gorkha	PFCL	NHMF	Goodwill	SFL	SIFCL	Lumbini	YFL	ILFCO	Mahabanni	Lalitpur	United FC	General	Progressive	AEFL	Navadurga	Janaki	Pokhara	Central	Premier	Arun	Mulchowse
<b>Expenses</b>				0.00		0.00	0.00	0.00		0.00				0.00	0.00	0.00			0.00			0.00
<b>1. Interest Expense</b>	13.51	66.41	62.28	64.17	43.22	48.28	59.69	49.70	50.99	86.12	75.28	92.89	30.27	7.91	28.89	31.07	36.74	60.56	64.78	46.10	6.06	1.73
1.1 On Deposit Liabilities	13.51	66.41	62.28	63.52	41.28	48.28	59.69	49.70	50.99	86.12	75.28	92.89	29.78	7.91	28.40	31.07	36.74	60.56	64.78	46.10	6.02	1.73
1.1.1 Saving Account	1.57	23.14	9.42	20.86	15.28	9.17	14.73	18.19	6.94	25.95	23.79	31.96	6.73	2.95	13.62	9.45	9.92	25.70	21.53	18.72	2.09	
1.1.2 Fixed Account	11.94	43.28	52.87	42.66	26.00	39.12	44.97	31.51	42.76	56.82	51.49	60.93	23.05	4.96	14.78	21.62	26.81	34.87	43.24	27.38	3.92	1.73
1.1.2.1 Up to 3 months Fixed Account			2.79	0.74			1.46	0.17		0.32	0.10	0.38	1.06	0.01	0.44			1.74	1.95	3.53	0.05	
1.1.2.2 3 to 6 months Fixed Account		0.28	2.44	2.12		0.12	3.78	0.64		0.31	1.13	1.91	0.16		0.01		0.00	5.23	3.90	1.05	1.43	
1.1.2.3 6 months to 1 year Fixed Account	9.81	18.46	19.66	14.34		34.04	31.29	10.32	19.43	16.36	32.78	13.48		0.64	5.45			19.18	27.05	21.99	1.61	
1.1.2.4 Above 1 year Fixed Account	2.13	24.54	27.97	25.46	26.00	4.96	8.44	20.38	23.33	39.83	17.49	45.15	21.84	4.30	8.88	21.62	26.81	8.72	10.34	0.82	0.83	1.73
1.1.3 Call Deposit									1.29	3.26												
1.1.4 Certificate of Deposit										0.08												
1.2 On Borrowing				0.65	1.93								0.49		0.49							0.05
<b>2. Commission Expense</b>												0.02					0.18					
<b>3. Staff Expense</b>	1.88	6.19	5.15	7.25	4.10	4.23	2.69	4.88	13.36	8.35	4.06	15.13	3.02	1.55	2.65	2.83	1.72	3.31	4.89	3.03	2.98	0.57
<b>4. Office Operating Expenses</b>	1.58	4.23	3.58	13.73	3.27	3.25	3.03	4.83	18.11	6.83	3.02	11.73	2.87	1.46	3.54	2.02	1.06	3.97	4.46	4.93	2.40	0.41
<b>5. Foreign Exchange Loss</b>																						
5.1 Due to Change in Exchange Rates																						
5.2 Due to Foreign Currency Transaction																						
<b>6. Non Operating Expense</b>										0.02												
<b>7. Provision for Risk</b>		8.48		1.33	0.58	0.08	-30.62	2.34	0.63	8.30	389.39	26.44	141.87	8.75	4.88	1.33	0.20	62.65			7.94	0.88
7.1 Loan loss Provision		8.48		1.33	0.58	0.08	-30.62	2.34	0.63	8.28	389.39	26.44	141.87	8.75	3.77	1.33	0.20	62.65			7.94	0.88
7.1.1 General Loan loss Provision						0.08	-43.86		0.63	8.28	-4.62	0.24				-0.17	0.20				-0.18	0.04
7.1.2 Special Loan Loss Provision		8.48					13.23	2.34		388.91	26.20	141.87				1.50	0.00	62.65			8.11	0.84
7.1.3 Additional Loan Loss Provision				1.33	0.58					5.10				8.75	3.77							
7.2. Provision for Non-Banking Assets															1.11							
7.3. Provision for Loss on Investment										0.03		0.01										
7.5. Provision for Loss of Other Assets																						
<b>8. Loan Written Off</b>													0.11									
<b>9. Provision for Staff Bonus</b>			0.06	0.88				0.19	1.14													
<b>10. Provision for Income Tax</b>			0.17	2.20				0.55	3.42													
<b>11. Others</b>																						
<b>12. Net Profit</b>			0.40	6.56	4.63			1.29	7.32						-18.41		19.27					0.43
<b>Total Expenses</b>	16.97	85.32	71.63	96.12	55.79	55.85	34.78	63.78	94.97	109.62	471.74	146.32	178.03	19.67	21.54	37.25	59.18	130.50	74.13	54.06	19.37	4.02
<b>Income</b>																						
<b>1. Interest Income</b>	13.18	56.02	55.99	82.46	46.18	44.67	29.35	56.82	89.58	88.01	51.15	101.88	49.34	6.45	17.26	35.13	47.71	61.41	39.28	13.78	2.93	3.90
1.1 On Loans and Advances	12.22	50.02	52.83	73.06	39.76	42.00	24.67	49.57	73.03	77.98	51.15	95.06	48.60	4.56	15.41	35.13	38.19	56.33	35.04	13.73	2.84	3.90
1.2 On Investment	0.13		0.91	2.91				0.88	12.85	0.06		1.86					0.11		0.95			
1.2.1 Government Bonds	0.13		0.91	2.91				0.88	12.85	0.06		1.86										
1.2.2 Foreign Bonds																						
1.2.3 NRB Bonds																		0.11				
1.2.4 Debenture & Bonds																			0.95			
1.3 On Agency Balance						2.68																
1.4 On Call Deposit	0.82	6.00	2.25	6.49	4.48		4.68	6.37		9.91		4.95	0.73				5.85	5.08	3.29		0.09	
1.5 On Others					1.93				3.70	0.06				1.89	1.85		3.55			0.06		
<b>2. Commission and Discount</b>	0.71	7.77	0.07	0.49	9.61		0.15	0.60	0.25	0.87	0.02	1.10	0.41		0.05	0.01	0.02	4.56	0.24	0.51	0.02	0.00
2.1 Bills Purchase and Discount																						
2.2 Commission	0.00	0.05	0.07	0.49	0.05		0.15	0.60		0.81	0.02	0.60	0.01		0.05	0.01	0.00		0.24	0.01	0.02	
2.3 Others	0.70	7.72			9.56				0.25	0.06		0.50	0.40				0.01	4.56		0.50		0.00
<b>3. Exchange Flactuation Income</b>																						
3.1 Due to Change in Exchange Rate																						
3.2 Due to Foreign Currency Transaction																						
<b>4. Other Operating Income</b>			2.78	10.28		4.19	1.82	5.31	5.14	4.66	1.34	9.86		0.03	0.42	2.06	0.75		1.71	2.55	0.47	0.12
<b>5. Non Operating Income</b>		0.03	0.03	2.89				0.61		4.98			0.52				0.71					
<b>6. Write Back from Provisions for loss</b>	1.53		12.77			2.87				2.57			9.81		3.80		6.26			13.45		3.39
<b>7. Recovery of written-off Loan</b>	0.96						2.08	0.44			19.44						3.72					0.11
<b>8. Income from Extra Ordinary transactions</b>																						
<b>9. Net Loss</b>	0.59	21.50				4.11	1.39			8.53	399.80	33.48	117.95	13.19		0.04		64.53	32.89	23.76	12.46	
<b>Total Income</b>	16.97	85.32	71.63	96.12	55.79	55.85	34.78	63.78	94.97	109.62	471.74	146.32	178.03	19.67	21.54	37.25	59.18	130.50	74.13	54.06	19.37	4.02





Profit and Loss Account  
Up to Kattik end, 2069 (Rs in million)

Bank Name	hama	reliable	Api	Namaste	Kaski	Zenith	Unique	Manushree	Subhalsami	Jebils	Reliance	Lotus	Balbhav	Bhaktapur
<b>Expenses</b>							0.00	0.00				0.00	0.00	0.00
<b>1. Interest Expense</b>	<b>13.33</b>	<b>52.03</b>	<b>34.74</b>	<b>2.49</b>	<b>47.14</b>	<b>32.94</b>	<b>14.92</b>	<b>33.50</b>	<b>23.45</b>	<b>16.09</b>	<b>32.82</b>	<b>12.11</b>	<b>6.75</b>	<b>5.85</b>
1.1 On Deposit Liabilities	13.33	50.87	34.74	2.49	47.14	32.94	14.92	33.50	23.45	16.09	32.82	12.11	6.75	5.85
1.1.1 Saving Account	4.36	31.42	17.44	2.14	21.40	23.30	7.20	15.43	3.38	3.46	14.65	5.42	5.33	2.34
1.1.2 Fixed Account	6.30	19.45	17.30	0.35	25.74	9.64	7.71	18.07	17.54	8.54	18.16	6.69	1.42	2.31
1.1.2.1 Up to 3 months Fixed Account		0.28	0.24		0.23	0.17	0.68	0.18	1.31	0.09	2.16	0.10		
1.1.2.2 3 to 6 months Fixed Account	0.06	1.47	0.48		0.17	0.55	0.71	2.88	0.78	0.34	0.58	0.01		0.01
1.1.2.3 6 months to 1 year Fixed Account	2.56	14.83	13.54		23.71	4.64	5.36	8.53	2.01	5.31	5.77	5.54	0.96	0.98
1.1.2.4 Above 1 year Fixed Account	3.68	2.88	3.05	0.35	1.62	4.28	0.96	6.48	13.44	2.81	9.65	1.03	0.46	1.31
1.1.3 Call Deposit	2.68								2.54	4.09				1.20
1.1.4 Certificate of Deposit														
1.2 On Borrowing		1.16												
<b>2. Commission Expense</b>														
<b>3. Staff Expense</b>	<b>2.18</b>	<b>7.70</b>	<b>4.82</b>	<b>0.83</b>	<b>4.87</b>	<b>4.78</b>	<b>1.76</b>	<b>2.76</b>	<b>3.34</b>	<b>3.08</b>	<b>2.84</b>	<b>1.46</b>	<b>1.79</b>	<b>1.52</b>
<b>4. Office Operating Expenses</b>	<b>2.46</b>	<b>8.67</b>	<b>3.89</b>	<b>0.38</b>	<b>5.92</b>	<b>3.14</b>	<b>2.05</b>	<b>4.52</b>	<b>4.90</b>	<b>3.27</b>	<b>4.03</b>	<b>2.08</b>	<b>1.34</b>	<b>1.49</b>
<b>5. Foreign Exchange Loss</b>														
5.1 Due to Change in Exchange Rates														
5.2 Due to Foreign Currency Transaction														
<b>6. Non Operating Expense</b>														
<b>7. Provision for Risk</b>	<b>15.54</b>	<b>0.70</b>	<b>3.96</b>	<b>0.25</b>	<b>8.29</b>	<b>1.99</b>	<b>0.07</b>	<b>2.05</b>	<b>0.63</b>	<b>1.22</b>	<b>7.27</b>	<b>2.30</b>	<b>0.11</b>	<b>0.74</b>
7.1 Loan loss Provision	15.54	0.70	3.96	0.25	8.29	1.99	0.07	2.05	0.63	1.22	7.27	2.30	0.11	0.74
7.1.1 General Loan loss Provision		0.70		0.25		0.18		2.05		1.14	-0.02	0.41	0.11	0.08
7.1.2 Special Loan Loss Provision	15.54		3.96		8.29	1.81			0.63	0.08	7.29	1.09		0.66
7.1.3 Additional Loan Loss Provision							0.07					0.80		
7.2. Provision for Non-Banking Assets														
7.3. Provision for Loss on Investment														
7.5. Provision for Loss of Other Assets														
<b>8. Loan Written Off</b>														
<b>9. Provision for Staff Bonus</b>		<b>0.01</b>												
<b>10. Provision for Income Tax</b>		<b>0.03</b>								<b>-0.08</b>				
<b>11. Others</b>														
<b>12. Net Profit</b>		<b>0.06</b>		<b>1.42</b>			<b>8.71</b>					<b>1.15</b>	<b>4.35</b>	
<b>Total Expenses</b>	<b>33.51</b>	<b>69.19</b>	<b>47.41</b>	<b>5.38</b>	<b>66.22</b>	<b>42.84</b>	<b>27.51</b>	<b>42.83</b>	<b>32.33</b>	<b>23.58</b>	<b>46.96</b>	<b>19.11</b>	<b>14.34</b>	<b>9.60</b>
<b>Income</b>														
<b>1. Interest Income</b>	<b>16.65</b>	<b>59.75</b>	<b>35.30</b>	<b>4.75</b>	<b>52.97</b>	<b>36.76</b>	<b>25.94</b>	<b>33.66</b>	<b>24.68</b>	<b>16.84</b>	<b>34.73</b>	<b>15.42</b>	<b>12.87</b>	<b>8.00</b>
1.1 On Loans and Advances	13.66	53.22	32.01	4.27	48.95	31.99	21.40	31.01	24.68	15.33	30.05	13.67	7.14	5.93
1.2 On Investment	0.36	2.22				0.04	0.39	0.16		0.16	0.15			
1.2.1 Government Bonds	0.36	2.22				0.04	0.39			0.16	0.15			
1.2.2 Foreign Bonds														
1.2.3 NRB Bonds								0.16						
1.2.4 Debenture & Bonds														
1.3 On Agency Balance											3.63			
1.4 On Call Deposit	2.63	4.24	3.27	0.48	4.02	4.73	1.88			1.35			2.01	
1.5 On Others	0.00	0.07	0.02				2.26	2.50			0.91	1.74	3.72	2.07
<b>2. Commission and Discount</b>	<b>0.06</b>	<b>3.45</b>	<b>0.82</b>	<b>0.05</b>		<b>0.29</b>	<b>1.57</b>	<b>3.23</b>	<b>0.07</b>	<b>0.04</b>	<b>0.07</b>	<b>0.05</b>		<b>0.00</b>
2.1 Bills Purchase and Discount														
2.2 Commission	0.06	3.45	0.82	0.05		0.29		0.06	0.07	0.04	0.07	0.04		0.00
2.3 Others							1.57	3.17					0.01	
<b>3. Exchange Fluctuation Income</b>		<b>0.57</b>												
3.1 Due to Change in Exchange Rate		0.57												
3.2 Due to Foreign Currency Transaction														
<b>4. Other Operating Income</b>	<b>0.67</b>	<b>3.99</b>	<b>6.12</b>	<b>0.58</b>	<b>4.08</b>	<b>3.55</b>			<b>1.93</b>	<b>2.25</b>	<b>2.87</b>	<b>1.14</b>	<b>1.47</b>	<b>0.55</b>
<b>5. Non Operating Income</b>		<b>0.15</b>								<b>0.48</b>				
<b>6. Write Back from Provisions for loss</b>	<b>13.13</b>	<b>1.27</b>				<b>0.85</b>				<b>0.89</b>		<b>2.50</b>		
<b>7. Recovery of written-off Loan</b>														
<b>8. Income from Extra Ordinary transactions</b>														
<b>9. Net Loss</b>	<b>3.00</b>		<b>5.16</b>		<b>9.17</b>	<b>1.40</b>		<b>5.94</b>	<b>5.65</b>	<b>3.07</b>	<b>9.29</b>			<b>1.05</b>
<b>Total Income</b>	<b>33.51</b>	<b>69.19</b>	<b>47.41</b>	<b>5.38</b>	<b>66.22</b>	<b>42.84</b>	<b>27.51</b>	<b>42.83</b>	<b>32.33</b>	<b>23.58</b>	<b>46.96</b>	<b>19.11</b>	<b>14.34</b>	<b>9.60</b>





**Statement of Loans and Advances**  
as on Kattik end, 2069 (Rs in million)

Bank Name	Suprim	Bhrikuti	Suvechha	Bagleshwori	Gauridhanar	Gurkha	Gandaki	Infrastructure	Business	Biratxami	Excel	Western	H & B	Araniko	NDEP	CEDBL	Miteri	Tnau	Rising	Muktnath	Sewa	Kankai	
<b>Sector Wise</b>																							
Agricultural and Forest Related	144.43	103.65	41.52	38.96	40.43	11.50	50.74	32.51	115.19	153.11	143.51	1.09	55.60	33.66	138.27	68.59	40.73	73.95	66.29	571.24	96.13	13.54	
Fishery Related		2.34	0.48	1.49	0.34		3.12		1.33				8.52	6.46			2.28					48.21	
Mining Related	5.81			10.98			33.81	5.32			5.00											19.89	
Manufacturing (Producing) Related	55.24	350.58	6.18	97.27	23.71	4.80	68.73	233.51	148.83	136.62	84.84	24.08	497.64	15.88	161.48	409.34	39.15	55.42	78.64		70.35	21.26	
Construction	108.80	281.84	91.55	160.15	86.95	39.00	203.01	148.75	565.25	125.85	18.72	17.66	795.69	67.53	520.09	565.17	76.05	86.82	187.17	547.04	196.75	34.15	
Electricity, Gas and Water	2.70	2.50		1.78				12.55					34.14	0.85	1.38	858.21	20.45						
Metal Products, Mach. & Ele. Eqp.	7.74	9.04		72.40	0.54		10.72	0.08	55.69		5.01		25.45	6.10	11.89	499.85	11.12	20.71				111.74	
Tras., Com. and Public Utilities	109.22	466.83	221.70	124.75	57.42	66.78	138.41	116.70	451.59		73.76	48.54	466.62	51.81	120.99	465.02	80.71	138.53		530.36	205.07	7.42	
Wholesaler & Retailer	270.87	1049.97	471.36	561.92	35.39	155.99	314.82	689.37	492.64	687.38	538.92	131.25	1809.08	77.90	398.77	772.81	137.71	330.09	66.87	460.45	292.60	135.55	
Finance, Insurance and Real Estate	232.88	42.73		0.39	109.28	1055.69	85.37	119.27	926.35		174.44		413.19	15.32	333.02	617.86	50.12	22.22	4.95	30.16	61.29		
Hotel or Restaurant	77.25	18.56		155.44	9.84	17.83	66.04	28.85	101.84		93.42	17.36	239.07	29.57	175.61	37.21	23.01	22.84				2.45	
Other Services	61.69	197.31	13.86	107.91	14.50	54.00	45.68	73.82	66.32	74.28	72.72	36.08	436.89	9.12	482.20	285.44	12.67	119.45	9.50	7.29		16.24	
Consumption Loans	65.58	30.08	48.59	15.85	18.17	128.27	38.93	17.18	172.78	218.65	107.86	4.06	251.16	21.93	599.16	115.74	72.96	17.20	14.94	13.38	158.06	9.90	
Local Government	0.23			0.00													1.50					1.37	
Others	366.29	452.16	44.25	92.79	476.15	490.92	552.66	755.74	238.48	694.78	89.77	187.72	1421.14	135.77	600.38	589.50	109.51	175.76	454.24	307.49	169.10	149.24	
<b>TOTAL sectorwise</b>	<b>1508.72</b>	<b>3007.58</b>	<b>939.49</b>	<b>1442.09</b>	<b>872.73</b>	<b>2058.61</b>	<b>1583.54</b>	<b>2228.32</b>	<b>3336.52</b>	<b>2090.66</b>	<b>1407.98</b>	<b>467.85</b>	<b>6463.42</b>	<b>471.90</b>	<b>3543.23</b>	<b>5284.75</b>	<b>677.97</b>	<b>1062.98</b>	<b>882.61</b>	<b>2467.40</b>	<b>1430.56</b>	<b>389.74</b>	

**Product Wise**

Term Loan	222.93	57.11	110.59	353.44	254.24	24.78	60.97	126.57	466.04	467.68	51.71	141.91	412.34	90.06	416.51	1100.57	17.21	77.39		74.69	156.20	160.25
Overdraft		1645.14	277.12	749.37	280.56	292.66	651.89	1373.08	472.72	812.20	253.91	181.56	2306.70	227.11	1309.07	1631.02	162.46	581.28	218.29	385.76	543.97	162.07
Trust Receipt Loan / Import Loan																						
Demand & Other Working Capital Loan	732.22					274.66	11.43		54.39	248.49	718.99	56.01	522.99	8.81		781.82	1.70					182.14
Res. Per. H. Loan (Up to Rs. 10 mil.)	105.93	236.18	85.05	156.98	88.67	38.93	163.83	104.27	561.04	125.85	115.01	17.66	572.17	40.50	165.03	383.80	66.08		187.19	547.04	204.28	34.15
Real Estate Loan	260.32	149.41	91.66	0.00	123.39	1097.78	154.22	272.00	874.21	15.40	57.74		782.67	9.27	498.51	692.73	45.53	93.99	4.95	30.16	22.45	6.20
Margin Nature Loan	35.79		48.24	0.00		122.25		123.26	47.31				147.23	8.67	231.99	183.00		0.68				
Hire Purchase Loan	78.99	469.81	248.69	121.44	60.34	44.77	138.02	116.70	539.59	36.98	37.26	48.54	518.55	62.08	137.63	338.09	72.37	125.76	39.53	530.36	150.40	15.79
Deprived Sector Loan	41.18	80.43	44.25	38.40	47.12	10.73	44.91	49.34	55.55	49.29	54.72	16.47	164.72	18.32	107.48	156.08	17.81	36.30	30.35	538.85	63.91	11.28
Bills Purchased				0.00									3.20									
Other Product	31.35	369.49	33.89	22.46	18.41	152.04	358.27	63.10	265.68	334.78	118.63	5.69	1032.85	7.07	677.01	17.64	294.82	147.59	402.32	360.55	107.20	
<b>Total Product wise Loan</b>	<b>1508.72</b>	<b>3007.58</b>	<b>939.49</b>	<b>1442.09</b>	<b>872.73</b>	<b>2058.61</b>	<b>1583.54</b>	<b>2228.32</b>	<b>3336.52</b>	<b>2090.66</b>	<b>1407.98</b>	<b>467.85</b>	<b>6463.42</b>	<b>471.90</b>	<b>3543.23</b>	<b>5284.75</b>	<b>677.97</b>	<b>1062.98</b>	<b>882.61</b>	<b>2467.40</b>	<b>1430.56</b>	<b>389.74</b>

**Collateral Wise**

Gold and Silver	0.30	12.23		1.35				20.22	5.60	16.80	113.53	62.61		12.49		272.64		62.16	2.28	2.43			
Government Securities																5.39							
Non Governmental Securities	34.85					122.25			47.31				147.04	8.67	230.97	184.94		0.68					
Fixed Deposit Receipts	4.61	5.32	21.61	14.51	8.92	6.02	15.61	11.58	19.05	68.14	16.93	4.06	94.24	1.86	58.32	39.78	5.74	14.86	12.51	13.38	16.84	1.53	
Own	4.61	5.32	21.61	14.51	8.92	6.02	15.61	11.58	19.05	68.14	16.93	4.06	94.24	1.86	58.32	39.78	5.74	14.86	12.51	13.38	16.84	1.53	
Other Licences Institutions																							
Collateral of Properties	1462.48	2973.55	917.88	1426.23	855.49	1921.11	1547.71	2084.06	3235.02	1908.98	1324.15	463.79	5834.79	460.89	2855.20	4679.19	608.57	1033.59	867.68	1915.18	1408.58	386.84	
Fixed Assets	1462.42	2973.55	917.88	1426.23	855.49	1921.11	1547.71	2084.06	3235.02	1908.98	1324.15	463.79	5826.49	460.89	2853.48	4459.21	608.57	1033.59	867.68	1915.18	1407.48	386.84	
Current Assets	0.06												8.30		1.71	219.98						1.10	
Against security of Bill													3.20										
Domestic Bills													3.20										
Foreign Bills																							
Against Guarantee	5.44				7.59			3.82	2.81		2.85		371.47	0.08	4.68	103.80		9.78		538.85	4.94		
Government Guarantee											2.85		12.07			15.88						1.37	
Institutional Guarantee								0.08					61.57		0.06	79.87		9.78					
Personal Guarantee					0.01			3.74	2.81				294.86	0.08	4.62								
Collective Guarantee					7.58								2.96							538.85	3.57		
Int. Rtd. Foreign Bank's Guarantee																							
Other Guarantee	5.44															8.05							
Credit Card																							
Others	1.04	16.48			0.73	9.23		123.26	15.53			1.45	0.19	0.40	116.03	277.03	1.50	1.81			0.20	1.37	
<b>Total</b>	<b>1508.72</b>	<b>3007.58</b>	<b>939.49</b>	<b>1442.09</b>	<b>872.73</b>	<b>2058.61</b>	<b>1583.54</b>	<b>2228.32</b>	<b>3336.52</b>	<b>2090.66</b>	<b>1407.98</b>	<b>467.85</b>	<b>6463.42</b>	<b>471.90</b>	<b>3543.23</b>	<b>5284.75</b>	<b>677.97</b>	<b>1062.98</b>	<b>882.61</b>	<b>2467.40</b>	<b>1430.56</b>	<b>389.74</b>	

**Statement of Loans and Advances**  
as on Kattik end, 2069 (Rs in million)

Bank Name	Public	Mahakali	Ace	Bhargav	Shangrila	Resunga	Rara	dhalyo	Country	Alpine	Nilgiri	Kecaramandap	Garima	City	Bishow	Professional	Kabeli	Karmana	Corporate	Pathihara	Purnima	Jyoti
<b>Sector Wise</b>																						
Agricultural and Forest Related	59.30	14.62	85.16	4.94	27.91	2.57	4.29	58.27	68.70	69.64	6.58	80.33	37.75	97.29	40.40	58.25	7.93	87.93	116.40	15.20	45.04	43.92
Fishery Related	1.23				0.05													2.95				
Mining Related	3.23							1.00				3.50										
Manufacturing (Producing) Related	78.12	14.37	750.15		97.73			30.67	65.85	8.77		301.34	25.20	50.58		23.51	0.16	48.48	205.71	18.98	57.58	219.87
Construction	131.65	28.35	588.82	34.83	178.95	282.78	48.73	18.15	57.25			331.63	327.63	536.19	223.60	4.83	17.82	335.54	112.77	113.19	26.05	438.39
Electricity, Gas and Water	1.28		251.81		2.72			1.80	0.12			92.44										214.08
Metal Products, Mach. & Ele. Eqp.	15.76		57.17		21.48			0.65	15.37			23.74		45.17				13.13	17.94			74.95
Tras., Com. and Public Utilities	73.32	9.49	233.78	27.39	236.28	237.84		52.45	8.29	66.62	22.47	185.10	276.82	474.45		11.55	6.88	188.46	111.62		70.57	319.89
Wholesaler & Retailer	91.03	62.46	594.34	104.02	362.45	166.68	267.71	127.55	335.27	135.90	114.60	512.59	253.67	324.76	999.39	49.44	25.47	231.70	188.58	313.99	186.78	279.18
Finance, Insurance and Real Estate	87.92		588.37		101.03			52.70	46.13	74.39	6.84	957.86	57.17	98.94	200.33			73.45	136.05	3.43	46.68	280.50
Hotel or Restaurant	4.45	8.17	209.47	5.44	133.81		9.50	15.90	35.13	2.05		169.05	93.00	124.42	38.54		3.33	77.41	28.32	10.56		63.71
Other Services	18.25		202.94	4.04	232.80		5.11	4.20	16.80			193.16	115.81	172.22	16.59	4.11	7.12	92.01	16.01	23.75	20.28	78.52
Consumption Loans	71.29	26.63	61.08	0.66	145.58	1.54	22.10	23.63	89.74	7.48	58.61	114.66	207.80	132.39	544.47	7.13	48.13	117.45	31.30	198.55	11.40	401.57
Local Government			15.16					2.04				4.85	0.03									4.60
Others	15.03	61.91	823.49	54.00	714.24	17.35	0.30	65.83	408.92	183.74	214.89	560.45	466.48	50.22	107.93	56.31	31.96	188.05	112.03	218.15	184.00	650.07
<b>TOTAL sectorwise</b>	<b>651.86</b>	<b>226.00</b>	<b>4461.74</b>	<b>235.34</b>	<b>2255.04</b>	<b>708.75</b>	<b>357.75</b>	<b>454.84</b>	<b>1147.57</b>	<b>548.59</b>	<b>423.98</b>	<b>3530.71</b>	<b>1861.36</b>	<b>2106.63</b>	<b>2171.24</b>	<b>215.11</b>	<b>148.79</b>	<b>1456.54</b>	<b>1076.71</b>	<b>915.79</b>	<b>648.38</b>	<b>3069.25</b>

<b>Product Wise</b>																						
Term Loan	14.64		801.97	84.28	346.80	16.96			27.52	227.34	71.85	267.02	324.74	388.47	327.29			19.09	280.79	105.13		480.69
Overdraft	222.65	44.88	1605.43	76.39	312.40		186.98	209.74	471.75	115.92	114.86	1369.81	585.71	340.58	666.46			491.60	273.23	286.11	97.87	653.02
Trust Receipt Loan / Import Loan																						
Demand & Other Working Capital Loan		76.83	281.94		761.91	171.28	90.23	99.81	299.97		112.77	335.62	11.68			71.61	44.17		221.54	89.59	207.06	326.22
Res. Per. H. Loan (Up to Rs. 10 mil.)	111.43	28.35	313.03	34.83	162.30	235.28	41.47	7.26	46.98	56.93	22.81	279.18	299.60	474.62	223.60	4.83	13.65	257.80	74.84	113.19	26.05	348.48
Real Estate Loan	58.52		846.13		115.41	11.85		21.77	41.27	17.46	6.84	846.85	72.21	93.39	223.33			58.28	94.47	3.43	46.68	401.15
Margin Nature Loan	4.12		107.52					13.26				156.66		19.54				1.39	9.90			92.94
Hire Purchase Loan	111.58	34.38	246.20	27.39	374.70	247.43	20.84	36.81	87.96	99.69	22.47	144.81	314.48	547.36	258.13	15.42	7.39	230.69	122.73	41.92	78.16	334.06
Deprived Sector Loan	27.25	8.08	134.82	5.95	88.86	24.42	11.55	11.95	44.03	25.36	13.64	115.98	89.59	89.65	107.93	6.02	11.32	39.30	36.56	25.10	17.30	82.92
Bills Purchased																						0.08
Other Product	101.65	33.47	124.70	6.50	92.66	1.54	6.67	54.25	128.08	5.88	58.76	14.78	163.35	153.02	364.52	117.24	53.16	96.68	138.29	356.46	175.24	349.70
<b>Total Product wise Loan</b>	<b>651.86</b>	<b>226.00</b>	<b>4461.74</b>	<b>235.34</b>	<b>2255.04</b>	<b>708.75</b>	<b>357.75</b>	<b>454.84</b>	<b>1147.57</b>	<b>548.59</b>	<b>423.98</b>	<b>3530.71</b>	<b>1861.36</b>	<b>2106.63</b>	<b>2171.24</b>	<b>215.11</b>	<b>148.79</b>	<b>1456.54</b>	<b>1076.71</b>	<b>915.79</b>	<b>648.38</b>	<b>3069.25</b>

<b>Collateral Wise</b>																						
Gold and Silver			0.20		20.73						51.19	55.13	138.81	48.29	255.51			44.11	63.33		152.25	82.15
Government Securities			0.07																			
Non Governmental Securities			112.47					0.37						19.54								92.80
Fixed Deposit Receipts	5.93	1.74	29.89	0.66	25.37	1.54	1.26	1.51	12.56	5.88	7.41	45.97	19.23	19.13	30.83	2.27	2.93	21.12	10.25	4.38	3.80	19.73
Own	5.93	1.74	29.89	0.66	25.37	1.54	1.26	1.51	12.56	5.88	7.41	45.97	19.23	19.13	30.83	2.27	2.93	21.12	10.25	4.38	3.80	19.73
Other Licences Institutions																						
Collateral of Properties	642.02	224.26	4182.83	234.68	2117.78	707.21	356.49	450.92	1123.15	517.35	365.38	3126.02	1613.73	1923.45	1776.97	212.85	101.75	1355.19	1051.84	758.62	644.57	2806.79
Fixed Assets	642.02	224.26	4182.83	234.68	2117.78	707.21	356.49	450.92	1123.15	517.35	365.38	3126.02	1613.73	1923.45	1776.97	212.85	101.75	1355.19	1051.84	758.62	644.57	2777.38
Current Assets																						29.41
Against security of Bill												8.00										
Domestic Bills																						
Foreign Bills												8.00										
Against Guarantee			136.29		91.17			2.04	11.86	23.39		194.07	89.59	96.22	107.93			5.54	0.50			54.43
Government Guarantee			15.16		7.22			2.04	11.86					4.07	2.69							4.60
Institutional Guarantee			117.63							10.00		114.24										9.37
Personal Guarantee			3.50									79.23		29.24				5.54	0.50			22.45
Collective Guarantee					83.94					13.39		0.60	89.59	62.91	105.24							18.00
Int. Rtd. Foreign Bank's Guarantee																						
Other Guarantee																						
Credit Card																						
Others	3.91									1.97		101.52						11.35	14.12	0.53		13.37
<b>Total</b>	<b>651.86</b>	<b>226.00</b>	<b>4461.74</b>	<b>235.34</b>	<b>2255.04</b>	<b>708.75</b>	<b>357.75</b>	<b>454.84</b>	<b>1147.57</b>	<b>548.59</b>	<b>423.98</b>	<b>3530.71</b>	<b>1861.36</b>	<b>2106.63</b>	<b>2171.24</b>	<b>215.11</b>	<b>148.79</b>	<b>1456.54</b>	<b>1076.71</b>	<b>915.79</b>	<b>648.38</b>	<b>3069.25</b>

**Statement of Loans and Advances**  
as on Kattik end, 2069 (Rs in million)

Bank Name	Bagmati	Hamro	Kakre	Shine	Pacific	Civic	IDBL	Gulmi	Kanchan	Maatibhumi	Bright	Innovative	Jhimruk	Metro	Vibor	Gaumukhi	Raptiveri	Consumer	Khadbari	Tourism	Mission	Surya	
<b>Sector Wise</b>																							
Agricultural and Forest Related	16.76	18.69	20.29	48.86	30.21	21.90	15.17	4.57	9.69	7.59	21.36	57.20	10.10	6.52	7.60	37.11	22.98	20.50	0.15	69.10	56.96	3.51	
Fishery Related	0.15			0.39			12.71		0.15			3.50	0.22			0.26							
Mining Related							24.51	2.85							6.95						6.40		
Manufacturing (Producing) Related	10.06		5.91	160.31	2.29		233.61	4.25	42.22	5.29	48.07	128.41	5.20		67.61	4.25	8.16	31.95	11.63	266.57	24.50	4.34	
Construction	33.28	11.17	21.00	162.42	47.98	25.02	140.58	43.55	98.21	30.36	28.26	75.20	8.98	121.08	228.38	14.77	17.11	77.59	15.07	264.03	42.06	5.50	
Electricity, Gas and Water								4.09		0.46		0.80			17.26				0.65	5.71			
Metal Products, Mach. & Ele. Eqp.			1.52		1.91		2.99	3.95			5.47	18.73		19.62	158.77	1.00	19.67	1.75	0.85	68.78	1.69	3.33	
Tras., Com. and Public Utilities		2.44		216.54	21.91		21.06	30.23	37.10	16.37	42.87	64.38	39.42	168.65	200.08	14.69		86.02	1.47	107.56	60.64	18.46	
Wholesaler & Retailer	36.70	105.59	55.37	634.74	69.00	34.55	411.72	61.72	186.79	39.82	55.93	101.26	42.46	241.17	67.41	65.48	88.20	44.24	38.08	524.16	188.86	27.40	
Finance, Insurance and Real Estate	8.76			113.28	0.91		569.67		48.86	9.20	13.15	23.18		63.71	549.03		14.02	9.96		26.78	4.59		
Hotel or Restaurant			4.11	24.85	2.06	1.00	13.35	0.78	4.89	1.29	5.95	11.04	3.36		50.54		3.27	13.46	3.80	250.13	8.75	3.90	
Other Services		0.40	7.78	152.35	22.14	0.49	194.56	8.58	31.12	3.70	28.50	20.74	0.83	12.26	36.48	4.96	9.72	28.84	4.45	100.59	22.05		
Consumption Loans	5.28	24.53	1.74	124.43	11.93	10.31	128.83	17.56	2.60	4.67	19.90	39.83	39.75	41.05	258.01	12.33	10.38	68.86	11.49	270.46	3.89	5.84	
Local Government																							
Others	25.42	74.87	108.05	381.57	56.51	57.52	516.28	53.45	162.17	40.87	97.87	73.32	41.34	38.94	116.13	9.74	18.34	121.07	7.06	471.02	136.05	11.91	
<b>TOTAL sectorwise</b>	<b>136.39</b>	<b>237.69</b>	<b>225.76</b>	<b>2019.76</b>	<b>266.83</b>	<b>150.78</b>	<b>2285.05</b>	<b>235.59</b>	<b>623.81</b>	<b>159.60</b>	<b>367.33</b>	<b>617.60</b>	<b>191.66</b>	<b>712.99</b>	<b>1764.27</b>	<b>164.60</b>	<b>211.85</b>	<b>504.23</b>	<b>94.70</b>	<b>2424.91</b>	<b>556.43</b>	<b>84.19</b>	

**Product Wise**

Term Loan		2.44	71.04	126.81	3.98		28.98		17.35	41.41	23.18	51.59	29.64	46.02	197.99	32.08	142.16	51.69		97.53	142.50	10.78
Overdraft		29.91	108.05	281.99		1.00	168.53		102.22	64.55	207.14	190.28	34.71	214.50	286.99	49.31	2.91	131.55	33.96	1238.48	189.27	37.34
Trust Receipt Loan / Import Loan																						
Demand & Other Working Capital Loan	86.39	59.48		805.71	77.48	90.85	170.84	89.54	98.63		48.53	125.79	23.53		197.19			68.70	22.55	196.23	1.20	4.08
Res. Per. H. Loan (Up to Rs. 10 mil.)	32.32	8.17		124.93	47.98	24.43	101.37	65.52	96.95	16.10	15.15	41.79	7.98	106.14	34.07	13.88	11.12	53.41	9.31	211.65	37.12	5.50
Real Estate Loan	8.76		21.00	150.77			453.90		48.86	9.20	11.40	15.18		63.71	513.42	0.89	14.02	30.75	5.77	143.14	5.23	
Margin Nature Loan				8.37			89.66		39.76						14.16	0.18		23.05		2.91		
Hire Purchase Loan	4.70	17.19	4.86	312.99	33.19	7.70	158.31	35.36	37.10	16.05	40.74	92.17	43.30	202.49	233.29	17.23	7.88	91.67	1.79	247.95	29.21	22.31
Deprived Sector Loan	3.66	9.96	12.05	44.57	6.84	3.87	84.55	26.21	15.64	4.56	11.82	24.35	6.78	16.14	69.48	5.03	14.68	16.64	2.93	62.37	11.20	2.19
Bills Purchased																						
Other Product	0.58	110.54	8.76	163.62	97.37	22.93	1028.91	18.95	167.30	7.74	9.38	76.45	45.71	64.00	217.67	46.00	19.09	36.77	18.38	224.66	140.70	1.99
<b>Total Product wise Loan</b>	<b>136.39</b>	<b>237.69</b>	<b>225.76</b>	<b>2019.76</b>	<b>266.83</b>	<b>150.78</b>	<b>2285.05</b>	<b>235.59</b>	<b>623.81</b>	<b>159.60</b>	<b>367.33</b>	<b>617.60</b>	<b>191.66</b>	<b>712.99</b>	<b>1764.27</b>	<b>164.60</b>	<b>211.85</b>	<b>504.23</b>	<b>94.70</b>	<b>2424.91</b>	<b>556.43</b>	<b>84.19</b>

**Collateral Wise**

Gold and Silver		4.15				2.25	111.82	5.08								9.61			49.07	8.72	199.74		
Government Securities																							
Non Governmental Securities							89.66								14.16	0.12		23.05		2.91			
Fixed Deposit Receipts	0.58	3.19	1.74	19.61	0.65	0.36	17.01	0.33	2.60	2.03	1.66	5.91	1.07	7.20	217.67	0.05	2.50	6.82	0.99	9.66	1.67	1.99	
Own	0.58	3.19	1.74	19.61	0.65	0.36	17.01	0.33	2.60	2.03	1.66	5.91	1.07	7.20	217.67	0.05	2.50	6.82	0.99	9.66	1.67	1.99	
Other Licences Institutions																							
Collateral of Properties	135.82	230.35	224.03	1968.95	266.18	148.18	1989.18	204.92	581.46	155.60	363.92	611.68	157.19	705.78	1388.51	152.10	206.24	419.29	77.92	2184.66	547.33	82.20	
Fixed Assets	135.82	230.35	224.03	1968.95	266.18	148.18	1989.18	204.92	581.46	155.60	363.92	611.68	157.19	705.78	1388.51	152.10	206.24	419.29	77.92	2184.66	547.33	82.20	
Current Assets																							
Against security of Bill																							
Domestic Bills																							
Foreign Bills																							
Against Guarantee				22.82			77.37	25.26		1.98					69.48	2.71	3.10	6.00		27.94	7.43		
Government Guarantee															5.12								
Institutional Guarantee				22.00			77.14								64.36			6.00		20.00	1.52		
Personal Guarantee				0.82			0.24	0.39									3.10			6.61	5.91		
Collective Guarantee								24.87		1.98						2.71				1.33			
Int. Rtd. Foreign Bank's Guarantee																							
Other Guarantee																							
Credit Card																							
Others				8.37					39.76		1.75				74.45					7.06			
<b>Total</b>	<b>136.39</b>	<b>237.69</b>	<b>225.76</b>	<b>2019.76</b>	<b>266.83</b>	<b>150.78</b>	<b>2285.05</b>	<b>235.59</b>	<b>623.81</b>	<b>159.60</b>	<b>367.33</b>	<b>617.60</b>	<b>191.66</b>	<b>712.99</b>	<b>1764.27</b>	<b>164.60</b>	<b>211.85</b>	<b>504.23</b>	<b>94.70</b>	<b>2424.91</b>	<b>556.43</b>	<b>84.19</b>	

**Statement of Loans and Advances**  
as on Kattik end, 2069 (Rs in million)

Bank Name	Mt. Malaklu	Sindhu	Sahara	Social	N.Community	Cosmos	Manaslu	Sarabandhi	Ekata	Kalinchowk	Kailash	Salpa	Saptakoshi	Nepal Awaz	NFL	NDC Capital	NNFL	NSMFL	Peoples	Merchantile	KFL	Himalaya	
<b>Sector Wise</b>																							
Agricultural and Forest Related	3.06	2.96	2.45		46.71	1.40	7.68	44.64	29.34	5.64	6.07				34.80	6.88	91.03	41.76	6.28			24.59	
Fishery Related								0.40			12.99						1.62						
Mining Related								0.15								2.50			71.00				
Manufacturing (Producing) Related	0.12	12.23	5.09	12.32	33.84	1.62	5.91	7.75	44.57	5.90	259.56				36.74	40.50	196.38	97.15	4.77			4.65	
Construction	3.53	25.25	1.60	41.58	39.47	10.04	39.25	9.30	37.11	6.65	548.46			376.40	93.10	58.21	579.07	239.66	272.73	1.50		38.17	
Electricity, Gas and Water			0.40								2.70				24.34	8.05		23.08					
Metal Products, Mach. & Ele. Eqp.			1.00	10.20	5.57		4.90	0.81	26.64		102.93						21.49	3.45					
Tras., Com. and Public Utilities	0.76	156.61	0.35		3.75	13.73	30.57	7.38	91.06	5.28	831.03				1.46	45.88	122.82		0.87	16.64		14.03	
Wholesaler & Retailer	7.50	114.54	38.74	62.59	52.96	18.80	71.43	43.64	30.76	19.03	721.68	5.53			207.22	314.25	431.72	67.30	122.04	3.93		60.89	
Finance, Insurance and Real Estate		17.97		81.14	10.78			2.00			551.79					172.25	251.88	225.67				41.53	
Hotel or Restaurant	0.38	3.50	0.46	169.72	22.37		2.42	5.22	5.95	4.14	388.56	0.44			18.48	87.12	49.82	41.39	82.09			4.07	
Other Services	17.42	0.20	2.27	6.08	10.10	23.02	8.38	4.23	28.01		235.64	3.86			1.40	5.71	92.98					3.35	
Consumption Loans	8.54	49.29		70.85	12.57	13.18	68.42	8.86	53.55	5.30	173.75	0.08		26.20	53.88	153.44	100.15	294.19	24.12			74.46	
Local Government																		33.18					7.65
Others	3.48	43.32	35.72	126.73	74.10	19.25	32.28	37.71	77.82	19.33	684.54				123.44	108.52	1399.45	347.42	25.83			74.05	
<b>TOTAL sectorwise</b>	<b>44.77</b>	<b>425.86</b>	<b>88.07</b>	<b>581.21</b>	<b>312.22</b>	<b>101.04</b>	<b>271.24</b>	<b>172.10</b>	<b>424.81</b>	<b>71.27</b>	<b>4519.70</b>	<b>9.91</b>		<b>402.60</b>	<b>594.85</b>	<b>1003.30</b>	<b>3338.42</b>	<b>1414.25</b>	<b>609.73</b>	<b>22.07</b>		<b>347.44</b>	

**Product Wise**

Term Loan		71.50	0.03	143.73		30.21	14.19	14.15	4.40	36.15	468.21	0.88			0.94	318.37	151.25	224.69	157.86	3.74		85.48	
Overdraft	0.80	102.08	3.59	206.51	64.72	14.56	57.70	20.92	141.01	13.00	765.13	8.41											
Trust Receipt Loan / Import Loan																							
Demand & Other Working Capital Loan	27.40		81.07		2.49		14.16	29.36	9.93		795.72				320.64	184.56	738.56	370.50				73.56	
Res. Per. H. Loan (Up to Rs. 10 mil.)	3.53			11.27	30.74	5.12	39.25	6.72	37.11	6.65	548.46			321.20	72.85	118.69	467.61	42.04	21.03			38.17	
Real Estate Loan		34.45		115.83	8.50			7.80	41.98		523.03			41.90	20.35	149.53	358.69	357.88	394.77	1.20		41.53	
Margin Nature Loan		13.18		69.08							9.56				34.70	96.23	57.56	66.88	11.03			74.46	
Hire Purchase Loan	0.76	156.61	0.35	16.51	19.96	18.94	32.66	12.17	116.63	10.58	919.46				1.53	54.26	136.89	206.56	7.79	16.64		14.03	
Deprived Sector Loan	1.50	11.73	0.84	17.49	14.85	14.61	7.68	4.37	2.37	1.88	98.19	0.54		13.30	16.84	28.71	86.80	83.18	6.28	0.49		7.65	
Bills Purchased																							
Other Product	10.78	36.30	2.19	0.80	170.96	17.60	105.61	76.60	71.39	3.01	391.94	0.08		26.20	127.00	52.95	1341.06	62.52	10.98			12.56	
<b>Total Product wise Loan</b>	<b>44.77</b>	<b>425.86</b>	<b>88.07</b>	<b>581.21</b>	<b>312.22</b>	<b>101.04</b>	<b>271.24</b>	<b>172.10</b>	<b>424.81</b>	<b>71.27</b>	<b>4519.70</b>	<b>9.91</b>		<b>402.60</b>	<b>594.85</b>	<b>1003.30</b>	<b>3338.42</b>	<b>1414.25</b>	<b>609.73</b>	<b>22.07</b>		<b>347.44</b>	

**Collateral Wise**

Gold and Silver	31.87	32.79				7.68	65.49		27.79														
Government Securities																							
Non Governmental Securities				69.07				1.50			9.56							64.91	11.03				59.56
Fixed Deposit Receipts	0.18	3.32		0.80	2.12	0.29	0.85	1.81	0.19		69.19	0.08		26.20	20.50	49.39	74.79	21.59	6.18			14.91	
Own	0.18	3.32		0.80	2.12	0.29	0.85	1.81	0.19		69.19	0.08		26.20	20.50	49.39	74.79	21.59	6.18			14.91	
Other Licences Institutions																							
Collateral of Properties	12.35	389.76	88.07	498.34	302.83	78.41	204.91	168.79	394.46	71.27	4364.15	9.83		376.40	517.55	881.37	3194.34	1244.57	592.51	21.82		272.97	
Fixed Assets	12.35	389.76	88.07	498.34	302.83	78.41	204.91	168.79	394.46	71.27	4364.15	9.83		376.40	517.55	881.37	3194.34	1244.57	592.51	21.82		272.97	
Current Assets																							
Against security of Bill																							
Domestic Bills																							
Foreign Bills																							
Against Guarantee	0.37			13.00		14.61			2.37		75.15							83.18					
Government Guarantee											13.15							33.18					
Institutional Guarantee				13.00					2.37		42.50												
Personal Guarantee											19.50												
Collective Guarantee						14.61																	
Int. Rtd. Foreign Bank's Guarantee																							
Other Guarantee	0.37																		50.00				
Credit Card																							
Others					7.27	0.05					1.65				56.79	72.54	69.29		0.02	0.25			
<b>Total</b>	<b>44.77</b>	<b>425.86</b>	<b>88.07</b>	<b>581.21</b>	<b>312.22</b>	<b>101.04</b>	<b>271.24</b>	<b>172.10</b>	<b>424.81</b>	<b>71.27</b>	<b>4519.70</b>	<b>9.91</b>		<b>402.60</b>	<b>594.85</b>	<b>1003.30</b>	<b>3338.42</b>	<b>1414.25</b>	<b>609.73</b>	<b>22.07</b>		<b>347.44</b>	

**Statement of Loans and Advances**  
as on Kattik end, 2069 (Rs in million)

Bank Name	Union	Gorkha	PFCL	NHMFL	Goodwill	SFL	SFCL	Lumbini	YFL	ILFCO	Mahabani	Lalitpur	United FC	General	Progressive	AEFL	Navadurga	Janaki	Pokhara	Central	Premier	Arun	
<b>Sector Wise</b>																							
Agricultural and Forest Related	6.05		161.61	89.20	79.88		67.45	1.03	48.18	4.84	18.32			3.56	0.00	40.56	43.51	9.21	27.34	5.60	6.58	19.40	
Fishery Related											11.43					0.62							
Mining Related			3.90					0.92		6.94		3.50					0.35				18.10	11.67	14.30
Manufacturing (Producing) Related	87.17	5.47	435.23	55.43		103.40	141.22	178.51	266.56	312.57	148.30		25.99	9.78	13.82	117.08	302.53	91.42	115.53	139.84	141.38		
Construction	216.00	49.87	259.18	156.56	427.18	129.70	281.97	209.46	92.00	85.90	437.32	76.94	708.44	122.28	18.91	107.26	13.66	154.01	38.63	94.35	131.34	48.23	
Electricity, Gas and Water			3.70	0.13			0.60	4.98								1.58	2.00		3.10		1.07	24.85	
Metal Products, Mach. & Ele. Eqp.	55.97	0.08	12.67	7.15	75.20		4.84	0.86	5.40	158.01	6.99		255.31		1.44	6.25	5.25				2.72	49.54	6.05
Tras., Com. and Public Utilities	65.60	22.64	127.89	120.09	124.47	87.52	56.60	138.42	186.41	839.27	226.45		19.35		33.67	42.27	5.67		148.93	76.45	112.24		
Wholesaler & Retailer	12.71	14.86	10.10	90.45	696.90	348.18	200.13	218.34	208.49	236.60	339.79	419.99	11.20	241.59	9.72	51.33	268.07	278.09	374.54	474.37	70.72	49.51	
Finance, Insurance and Real Estate	66.50	35.38	43.81	328.67			83.54	91.82	49.11	337.32	376.08	736.60	106.31		25.62	97.73	89.08	42.11	191.24	257.38	206.34		
Hotel or Restaurant	5.68	7.50	17.66	32.95			52.89	188.89	32.51	18.23	60.40					7.98	64.40	8.22	49.23	6.93	10.09	22.61	
Other Services	18.82	1.01	21.31	46.72	54.01	12.73	207.16	155.99	17.28	385.15	45.94	141.11	0.97	19.01	24.95	43.59	27.43	64.49	68.60	56.61	7.79	0.13	
Consumption Loans	203.79	31.25	80.46	169.04	113.03	19.39	103.14	35.93	140.23	75.21	147.23	129.31	857.85	74.70	17.80	20.84	32.46	57.02	11.26	91.40	27.09	9.00	
Local Government																4.02	1.52	2.20					
Others	157.47	97.87	385.45	263.68	65.89	180.00		204.28	265.26	128.70	328.40	135.76	194.17	279.05	20.41	141.01	47.21	59.96	396.93	19.84	195.00	55.62	
<b>TOTAL sectorwise</b>	<b>895.77</b>	<b>265.93</b>	<b>1562.98</b>	<b>1360.07</b>	<b>1636.57</b>	<b>880.91</b>	<b>1199.54</b>	<b>1429.42</b>	<b>1311.42</b>	<b>2588.75</b>	<b>2146.67</b>	<b>1643.21</b>	<b>2179.59</b>	<b>749.96</b>	<b>166.34</b>	<b>682.12</b>	<b>903.14</b>	<b>766.72</b>	<b>1425.31</b>	<b>1244.65</b>	<b>994.65</b>	<b>224.85</b>	

<b>Product Wise</b>																						
Term Loan	202.44		742.59	258.56	693.35		192.50		87.80	776.84	246.06	419.99			17.58		1.50	369.51	228.27	6.56	57.52	
Overdraft																						
Trust Receipt Loan / Import Loan																						
Demand & Other Working Capital Loan	112.36	133.22	235.20			481.88	354.97	780.20	797.71	324.87	582.87		122.75		30.60	275.26	776.14		539.30	786.91	330.95	91.37
Res. Per. H. Loan (Up to Rs. 10 mil.)	117.92	40.40	192.38	155.93	353.80	74.95	197.98	96.98	39.41	37.61	287.83	76.94	496.33		8.79	55.90	8.80	131.21		92.95	279.22	35.69
Real Estate Loan	130.75	34.54	84.72	328.25	232.36	54.75	166.30	211.23	47.12	459.32	456.06	736.60	79.31	122.28	21.66	139.22	79.92	64.91	230.59	234.88	213.58	27.47
Margin Nature Loan	155.62	24.65	4.10	57.03	65.19	19.16	81.20	3.80	12.41	21.73	86.23	27.03	101.08	10.60	13.02	4.64	13.82			39.24	14.98	
Hire Purchase Loan	71.59	22.64	135.66	120.09	144.42	87.52	46.64	82.89	253.18	817.77	244.98	32.33	930.46	13.28	32.89	49.16	1.91	4.77	148.93	41.77	36.48	5.74
Deprived Sector Loan	21.74	9.47	48.52	34.77	67.25	27.14	30.81	29.00	30.29	55.25	47.89	45.71	54.83	11.52	6.50	30.87	21.05	15.95	35.29	42.34	29.04	5.57
Bills Purchased																						
Other Product	83.36	1.01	119.80	405.44	80.19	135.52	129.14	225.33	43.50	95.36	194.74	304.61	394.83	592.29	35.29	127.06		180.37	242.93		32.88	59.00
<b>Total Product wise Loan</b>	<b>895.77</b>	<b>265.93</b>	<b>1562.98</b>	<b>1360.07</b>	<b>1636.57</b>	<b>880.91</b>	<b>1199.54</b>	<b>1429.42</b>	<b>1311.42</b>	<b>2588.75</b>	<b>2146.67</b>	<b>1643.21</b>	<b>2179.59</b>	<b>749.96</b>	<b>166.34</b>	<b>682.12</b>	<b>903.14</b>	<b>766.72</b>	<b>1425.31</b>	<b>1244.65</b>	<b>994.65</b>	<b>224.85</b>

<b>Collateral Wise</b>																						
Gold and Silver			13.39		26.18				9.65					9.06								
Government Securities																						
Non Governmental Securities	155.62	24.74					81.20			21.73	86.23	27.03		10.60	13.02		14.02			39.24	14.98	
Fixed Deposit Receipts	25.19	6.51	23.44	127.47	86.85	19.39	21.94	31.95	33.85	71.50	52.60	69.95	21.26	74.70	4.75	11.20	18.44	43.98	11.26	45.69	7.34	3.26
Own	25.19	6.51	23.44	127.47	86.85	19.39	21.94	31.95	33.85	71.50	52.60	69.95	21.26	74.70	4.75	11.20	18.44	43.98	11.26	45.69	7.34	3.26
Other Licences Institutions																						
Collateral of Properties	662.06	234.68	1526.13	1167.47	1382.44	861.52	1096.21	1337.16	1255.51	2438.93	1973.72	1315.07	1891.90	664.66	137.59	656.21	821.94	712.28	1414.05	1159.72	956.34	165.97
Fixed Assets	662.06	234.68	1526.13	1167.47	1382.44	861.52	1096.21	1337.16	1255.51	2438.93	1973.72	845.87	1891.90	664.66	137.59	656.21	821.94	712.28	1414.05	1159.72	956.34	165.97
Current Assets												469.20										
Against security of Bill																						
Domestic Bills																						
Foreign Bills																						
Against Guarantee	52.91		0.02		75.20		0.20	29.00		55.69	30.35		33.55		10.67	10.07					16.00	
Government Guarantee	3.25									15.25						4.02					2.00	
Institutional Guarantee	18.16							29.00		40.00	30.02		33.11		3.41						14.00	
Personal Guarantee	31.50						0.20			0.44	0.33		0.45		7.26	6.05						
Collective Guarantee			0.02																			
Int. Rtd. Foreign Bank's Guarantee																						
Other Guarantee					75.20																	
Credit Card																						
Others				65.13	65.89			31.31	12.41	0.90	3.77	231.16	223.81		0.30	4.64	47.21	10.45				55.62
<b>Total</b>	<b>895.77</b>	<b>265.93</b>	<b>1562.98</b>	<b>1360.07</b>	<b>1636.57</b>	<b>880.91</b>	<b>1199.54</b>	<b>1429.42</b>	<b>1311.42</b>	<b>2588.75</b>	<b>2146.67</b>	<b>1643.21</b>	<b>2179.59</b>	<b>749.96</b>	<b>166.34</b>	<b>682.12</b>	<b>903.14</b>	<b>766.72</b>	<b>1425.31</b>	<b>1244.65</b>	<b>994.65</b>	<b>224.85</b>





**Statement of Loans and Advances**  
as on Kattik end, 2069 (Rs in million)

Bank Name	Seti	hama	reliable	Api	Namaste	Kaski	Zenith	Unique	Manjusree	Subhaxami	Jebils	Reliance	Lotus	Baibhav	Bhaktapur
<b>Sector Wise</b>															
Agricultural and Forest Related	17.77	2.98	9.75	15.67	3.84	28.32	16.06	7.48	18.06	11.03	17.66		0.73	5.62	14.78
Fishery Related					0.43		0.00				0.05			1.63	
Mining Related							0.00								
Manufacturing (Producing) Related	17.89			67.57		51.94	65.25	16.30	86.40	33.30	2.71	19.30	13.09	11.54	19.76
Construction	5.04	8.22	246.78	74.93	20.73	172.65	63.84	20.32	59.57	46.53	70.46	127.83	32.01	9.79	46.65
Electricity, Gas and Water							0.00							4.50	
Metal Products, Mach. & Ele. Eqp.					0.50		7.66		27.09	1.25	0.30	14.17			
Tras., Com. and Public Utilities		58.94	76.07	142.98	1.94	258.89	24.51	52.50	63.40	40.49	32.97	156.53	86.82		2.62
Wholesaler & Retailer	66.39	19.38	323.90	318.77	10.24	287.49	67.33	44.80	90.29	75.25	60.85	43.36	39.64	35.28	45.38
Finance, Insurance and Real Estate		95.28	95.99		0.47	59.93	82.83	10.60	67.54	9.00	10.80	14.00	5.30	15.90	5.00
Hotel or Restaurant		3.60				0.25	21.95		12.71	12.88	6.55	9.38		1.30	3.50
Other Services	9.09	42.78	4.76	13.20	0.20	2.22	21.49		27.26	55.63	2.21	1.03	8.95	14.60	8.90
Consumption Loans	4.32	4.24	173.32	43.98	1.77	15.53	87.22	14.00	151.91	74.70	90.52	45.08	37.00	14.96	15.89
Local Government							1.46								
Others	23.56	124.75	495.05	195.15	38.15	371.61	308.92	340.10	271.41	198.33	122.18	278.02	90.16	134.35	4.90
<b>TOTAL sectorwise</b>	<b>144.06</b>	<b>360.16</b>	<b>1425.61</b>	<b>872.25</b>	<b>78.28</b>	<b>1248.82</b>	<b>768.51</b>	<b>506.11</b>	<b>875.64</b>	<b>558.39</b>	<b>417.25</b>	<b>708.69</b>	<b>313.71</b>	<b>249.47</b>	<b>167.39</b>

<b>Product Wise</b>															
Term Loan	1.77	14.58	58.88	24.44	12.21	18.36	49.10		33.05		3.38		20.98	2.50	19.82
Overdraft															
Trust Receipt Loan / Import Loan															
Demand & Other Working Capital Loan	109.44	169.58	255.91	538.59		321.07	163.34	226.80	491.28	193.53	83.62		37.59	64.48	62.58
Res. Per. H. Loan (Up to Rs. 10 mil.)	5.04	3.97	83.09	74.93	20.73	150.55		23.63	37.94	31.76	62.06	122.95		9.79	28.18
Real Estate Loan		80.18	157.42		0.47	82.03	116.09	93.95	83.89	54.56	10.00	63.40	32.01	6.40	
Margin Nature Loan		4.45	78.38			2.00	57.67	26.54	140.88	34.57	71.72	16.27	9.18	6.93	
Hire Purchase Loan	3.52	67.50	112.73	149.60	2.87	258.89	33.28	57.94	58.90	84.31	42.60	176.27	105.62	1.80	30.62
Deprived Sector Loan	6.04	15.10	47.76	16.24	2.39	28.32	19.94	10.88	17.10	21.68	11.80	20.16	11.89	8.69	5.00
Bills Purchased															
Other Product	18.25	4.79	631.44	68.45	39.61	387.60	329.09	66.36	12.59	137.98	132.08	309.65	96.43	148.88	21.19
<b>Total Product wise Loan</b>	<b>144.06</b>	<b>360.16</b>	<b>1425.61</b>	<b>872.25</b>	<b>78.28</b>	<b>1248.82</b>	<b>768.51</b>	<b>506.11</b>	<b>875.64</b>	<b>558.39</b>	<b>417.25</b>	<b>708.69</b>	<b>313.71</b>	<b>249.47</b>	<b>167.39</b>

<b>Collateral Wise</b>															
Gold and Silver			51.60	26.15										0.04	6.42
Government Securities															
Non Governmental Securities			78.38				57.67	21.04	140.88						
Fixed Deposit Receipts	1.31	4.24	6.67	11.21	0.85	13.53	12.03	8.66	11.03	20.98	6.67	14.10	3.20	0.63	0.60
Own	1.31	4.24	6.67	11.21	0.85	13.53	12.03	8.66	11.03	20.98	6.67	14.10	3.20	0.63	0.60
Other Licences Institutions															
Collateral of Properties	142.75	328.58	667.44	834.89	77.34	1221.38	687.36	280.73	680.35	502.84	324.74	629.36	283.35	164.50	154.27
Fixed Assets	142.75	328.58	657.71	834.89	77.34	1221.38	687.36	280.73	680.35	502.84	324.74	629.36	283.35	164.50	154.27
Current Assets			9.73												
Against security of Bill												6.96			
Domestic Bills												6.96			
Foreign Bills															
Against Guarantee		22.89				11.91	11.45				14.02	19.72	21.72	15.80	1.10
Government Guarantee						1.60	1.46								
Institutional Guarantee		15.10					8.00				4.00	14.00	5.30	5.00	
Personal Guarantee		7.79					1.99				9.72	5.64	7.23	10.80	1.10
Collective Guarantee						10.31					0.30	0.08			
Int. Rtd. Foreign Bank's Guarantee															
Other Guarantee													9.18		
Credit Card															
Others		4.45	621.52		0.10	2.00		195.68	43.37	34.57	71.82	38.55	5.45	68.50	5.00
<b>Total</b>	<b>144.06</b>	<b>360.16</b>	<b>1425.61</b>	<b>872.25</b>	<b>78.28</b>	<b>1248.82</b>	<b>768.51</b>	<b>506.11</b>	<b>875.64</b>	<b>558.39</b>	<b>417.25</b>	<b>708.69</b>	<b>313.71</b>	<b>249.47</b>	<b>167.39</b>

## Major Financial Indicators of Micro-credit Development Banks

Rs in million

Liabilities		Mid-July			Mid-Oct	Mid-Nov	% Change			
		2010	2011	2012	2012	2012	2/1	3/2	4/3	5/4
		1	2	3	4	5				
<b>1</b>	<b>CAPITAL FUND</b>	2174.7	2408.8	2816.6	3236.2	3207.6	10.8%	16.9%	14.9%	-0.9%
	a. Paid-up Capital	1272.7	1546.3	1717.2	1830.4	1811.2	21.5%	11.1%	6.6%	-1.1%
	b. Statutory Reserves	162.9	245.6	288.3	379.3	373.5	50.7%	17.4%	31.5%	-1.5%
	c. Retained Earning	125.2	-25.6	107.6	225.0	187.8	-120.4%	-520.7%	109.2%	-16.5%
	d. Others Reserves	613.8	642.5	703.6	801.6	835.2	4.7%	9.5%	13.9%	4.2%
<b>2</b>	<b>BORROWINGS</b>	10753.8	13037.6	16586.4	16536.1	15719.5	21.2%	27.2%	-0.3%	-4.9%
	a. NRB	210.4	200.9	198.4	174.9	174.6	-4.5%	-1.3%	-11.8%	-0.2%
	f. Others	10543.4	12836.7	16388.0	16361.2	15544.9	21.8%	27.7%	-0.2%	-5.0%
<b>3</b>	<b>DEPOSITS</b>	2574.3	3537.4	5235.2	5569.5	5645.8	37.4%	48.0%	6.4%	1.4%
<b>4</b>	<b>Other Liabilities</b>	1415.5	1818.6	2502.9	2890.5	3006.7	28.5%	37.6%	15.5%	4.0%
	a. Loan Loss Provision	388.8	436.3	505.5	622.1	651.2	12.2%	15.9%	23.1%	4.7%
	b. Interest Suspense a/c	275.4	354.0	410.0	478.9	491.6	28.5%	15.8%	16.8%	2.6%
	c. Others	751.3	1028.4	1587.5	1789.5	1864.0	36.9%	54.4%	12.7%	4.2%
<b>5</b>	<b>Reconciliation A/c</b>	1726.4	223.2	2236.6	1747.8	1719.3	-87.1%	902.1%	-21.9%	-1.6%
<b>6</b>	<b>Profit &amp; Loss A/c</b>	277.4	470.7	629.8	197.9	247.2	69.7%	33.8%	-68.6%	24.9%
<b>Total</b>		<b>18922.1</b>	<b>21496.4</b>	<b>30007.5</b>	<b>30178.1</b>	29546.2	13.6%	39.6%	0.6%	-2.1%
<b>Assets</b>										
<b>1</b>	<b>LIQUID FUNDS</b>	2172.8	3272.2	5843.5	4982.8	4263.4	50.6%	78.6%	-14.7%	-14.4%
	a. Cash Balance	24.9	31.8	44.2	43.5	19.0	27.5%	39.0%	-1.6%	-56.4%
	b. Bank Balance	1691.9	2632.4	3253.9	3685.3	3052.9	55.6%	23.6%	13.3%	-17.2%
	c. Money at Call	456.0	608.1	2545.4	1254.0	1191.6	33.4%	318.6%	-50.7%	-5.0%
<b>2</b>	<b>INVESTMENT IN SECURITIES EXCEPT SHARES</b>	111.2	164.7	128.7	128.7	128.7	48.1%	-21.9%	0.0%	0.0%
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	2424.6	1560.5	2040.6	2544.5	2543.5	-35.6%	30.8%	24.7%	0.0%
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	11117.0	14649.9	17738.3	18862.1	18966.1	31.8%	21.1%	6.3%	0.6%
	Institutional	11117.0	14649.9	6194.1	5121.3	5106.7	31.8%	-57.7%	-17.3%	-0.3%
	Individual			11544.2	13740.8	13859.4	0.0%	0.0%	19.0%	0.9%
<b>5</b>	<b>FIXED ASSETS</b>	225.5	259.3	340.2	358.5	368.9	15.0%	31.2%	5.4%	2.9%
<b>6</b>	<b>OTHER ASSETS</b>	907.8	1253.2	1594.9	1552.2	1570.8	38.0%	27.3%	-2.7%	1.2%
<b>7</b>	<b>Expenses not Written off</b>	1.5	1.1	0.7	10.6	10.6	-28.8%	-35.1%	1412.7%	0.0%
<b>8</b>	<b>Reconciliation Account</b>	1712.1	253.0	2234.8	0.0	0.0	-85.2%	783.3%	-100.0%	0.0%
<b>9</b>	<b>Profit &amp; Loss A/c</b>	249.7	82.5	85.8	1593.2	1598.2	-67.0%	4.1%	1756.2%	0.3%
<b>Total</b>		<b>18922.2</b>	<b>21496.4</b>	<b>30007.5</b>	<b>30178.1</b>	<b>29546.2</b>	13.6%	39.6%	0.6%	-2.1%

Statement of Assets and Liabilities of Micro-finance Companies  
as on Kattik end, 2069 (Rs in million)

Particulars	PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN	RMDC	DIPROSC	CHHIMEK	SWABALAMBAN	SANA KISAN	NERUDE
<b>1 CAPITAL FUND</b>	42.38	-169.58	161.79	36.38	108.53	311.51	1019.79	172.08	261.83	267.11	523.72	90.77
a. Paid-up Capital	60.00	58.50	100.00	73.57	100.00	192.46	320.00	106.14	126.02	124.78	140.00	56.00
b. Statutory Reserve	5.33	1.36	16.53	6.30	6.40	42.70	102.43	33.88	54.89	50.30	27.52	16.91
c. Retained Earning	-30.55	-229.44	39.14	-46.33	0.00	13.68	268.24	25.87	47.01	8.76	78.78	2.51
d. Others Reserve fund	7.60	0.00	6.12	2.84	2.13	62.68	329.12	6.18	33.91	83.27	277.42	15.34
<b>2 BORROWINGS</b>	674.84	176.23	921.00	582.01	575.22	2097.94	2682.72	1040.23	1515.88	1246.13	2834.23	415.20
a. NRB	55.22	16.45	3.65	7.24	39.59	3.12	0.00	11.35	14.37	0.00	10.42	0.00
B. Others	619.62	159.78	917.34	574.77	535.63	2094.82	2682.72	1028.88	1501.50	1246.13	2823.81	415.20
<b>3 DEPOSITS</b>	79.09	57.86	308.97	243.22	258.26	1005.23	0.00	345.87	1845.38	1007.12	0.00	315.11
<b>4 OTHER LIABILITIES</b>	276.71	270.75	254.15	105.99	218.95	330.32	293.00	116.19	219.38	402.06	353.77	99.13
1. Loan Loss Provision	50.95	51.62	78.19	36.61	96.36	61.12	70.20	21.80	28.49	68.34	51.97	16.62
2. Interest Suspense a/c	177.21	110.01	59.25	25.92	45.73	34.30	12.14	5.61	0.00	12.15	1.73	3.74
3. Others	48.55	109.12	116.71	43.45	76.86	234.90	210.66	88.77	190.88	321.57	300.07	78.77
<b>5 RECONCILIATION A/C</b>	0.00	73.07	7.09	3.18	31.09	0.00	0.00	-2.62	960.32	71.33	10.05	413.85
<b>6 PROFIT &amp; LOSS A/C</b>	3.56	0.00	8.42	1.90	4.53	38.97	50.41	33.63	38.67	5.30	33.62	11.84
<b>TOTAL LIABILITIES</b>	1076.57	408.32	1661.41	972.68	1196.58	3783.98	4045.93	1705.37	4841.44	2999.07	3755.40	1345.89
<b>Assets</b>												
<b>1 LIQUID FUNDS</b>	69.86	6.38	371.48	163.25	86.42	541.73	561.08	314.29	845.43	243.25	671.91	75.95
a. Cash Balance	0.37	1.21	1.10	1.35	1.93	3.32	0.01	0.42	1.67	2.78	0.40	1.46
b. Bank Balance	12.97	5.17	370.38	62.15	74.49	56.15	561.07	41.20	843.77	72.21	671.50	74.49
c. Money at Call	56.52	0.00	0.00	99.75	10.00	482.27	0.00	272.67	0.00	168.26	0.00	0.00
<b>2 INVESTMENT IN SECURITIES EXCEPT SHARES</b>	0.00	0.00	0.00	0.00	0.00	38.73	12.50	0.00	75.46	0.00	0.00	0.00
<b>3 SHARES &amp; OTHER INVESTMENT</b>	0.80	10.80	115.13	1.15	116.02	105.34	1549.87	10.01	5.85	315.89	140.55	70.00
<b>4 LOANS &amp; ADVANCES</b>	721.96	145.53	999.92	678.84	802.68	2806.22	1779.19	1296.70	2710.83	2256.37	2880.44	759.38
Institutional	0.00	0.00	0.00	0.00	0.00	0.00	1779.19	0.00	0.00	0.00	2880.44	0.00
Individual	721.96	145.53	999.92	678.84	802.68	2806.22	0.00	1296.70	2710.83	2256.37	0.00	759.38
<b>5 FIXED ASSETS</b>	13.79	1.90	7.55	13.90	18.26	124.98	2.28	12.26	105.15	18.89	9.08	9.56
<b>6 OTHER ASSETS</b>	239.54	167.56	164.75	115.54	111.97	166.67	141.01	72.11	138.40	162.61	53.42	17.15
<b>7 EXPENSES NOT WRITTEN OFF</b>	9.71	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>8 NON BANKING ASSETS</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>9 RECONCILIATION A/C</b>	0.00	71.70	0.00	0.00	0.00	0.31	0.00	0.00	960.32	0.00	0.00	413.85
<b>10 PROFIT &amp; LOSS A/C</b>	20.91	4.46	2.58	0.00	61.23	0.00	0.00	0.00	0.00	2.05	0.00	0.00
<b>TOTAL ASSETS</b>	1076.57	408.32	1661.41	972.68	1196.58	3783.98	4045.93	1705.37	4841.44	2999.07	3755.40	1345.89

Statement of Assets and Liabilities of Micro-finance Companies  
as on Kattik end, 2069 (Rs in million)

Particulars		Naya Nepal	Summit	Sworoggar	First	Nagbeli	Kalika	Mirmire	Janauthan	Mithila	Womi	Lax	IMBSL
<b>1</b>	<b>CAPITAL FUND</b>	15.96	32.83	11.91	105.86	12.22	20.81	11.20	10.58	18.81	9.93	70.27	60.94
	a. Paid-up Capital	14.00	25.00	10.99	100.00	10.01	12.00	14.00	11.00	16.50	10.20	70.00	60.00
	b. Statutory Reserve	1.96	1.69	0.30	4.33	0.18	0.29	0.00	-0.42	0.54	0.00	0.06	0.00
	c. Retained Earning	0.00	5.99	0.55	1.53	1.60	0.59	-2.80	0.00	1.77	-0.27	0.21	0.94
	d. Others Reserve fund	0.00	0.14	0.07	0.00	0.42	7.93	0.00	0.00	0.00	0.00	0.00	0.00
<b>2</b>	<b>BORROWINGS</b>	82.02	96.11	109.68	498.20	68.77	28.45	26.40	11.54	13.20	1.50	7.00	15.00
	a. NRB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13.20	0.00	0.00	0.00
	B. Others	82.02	96.11	109.68	498.20	68.77	28.45	26.40	11.54	0.00	1.50	7.00	15.00
<b>3</b>	<b>DEPOSITS</b>	26.00	56.53	45.29	0.00	16.07	17.89	1.68	6.56	5.72	0.61	2.01	1.35
<b>4</b>	<b>OTHER LIABILITIES</b>	5.13	11.70	12.82	18.66	1.63	3.29	5.22	1.09	4.49	0.23	0.93	1.12
	1. Loan Loss Provision	3.61	0.83	2.30	4.85	0.94	0.60	2.37	0.45	2.55	0.03	0.20	0.17
	2. Interest Suspense a/c	0.00	0.00	0.90	0.03	0.00	0.02	1.51	0.00	0.99	0.03	0.19	0.09
	3. Others	1.52	10.88	9.62	13.78	0.69	2.67	1.35	0.64	0.95	0.16	0.53	0.86
<b>5</b>	<b>RECONCILIATION A/C</b>	0.00	128.17	0.00	0.00	0.00	0.00	7.01	0.00	16.80	0.00	0.00	0.00
<b>6</b>	<b>PROFIT &amp; LOSS A/C</b>	1.90	3.10	1.23	3.80	1.33	1.93	0.00	0.35	2.71	0.00	0.00	0.00
	<b>TOTAL LIABILITIES</b>	131.02	328.44	180.93	626.52	100.03	72.37	51.51	30.13	61.72	12.26	80.21	78.41
<b>Assets</b>													
<b>1</b>	<b>LIQUID FUNDS</b>	43.59	10.53	20.13	119.29	5.18	9.46	11.80	3.57	4.66	5.18	24.19	54.81
	a. Cash Balance	0.01	1.38	0.08	0.00	0.65	0.62	0.05	0.01	0.15	0.00	0.01	0.00
	b. Bank Balance	0.90	1.06	0.98	119.29	4.52	8.84	11.75	0.09	4.52	5.18	0.08	50.10
	c. Money at Call	42.69	8.09	19.07	0.00	0.00	0.00	0.00	3.47	0.00	0.00	24.11	4.71
<b>2</b>	<b>INVESTMENT IN SECURITIES EXCEPT SHARES</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.99	0.00	0.00
<b>3</b>	<b>SHARES &amp; OTHER INVESTMENT</b>	14.01	0.00	0.00	50.00	0.00	0.00	8.00	0.09	0.00	0.00	30.00	0.00
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	70.90	184.89	154.82	447.09	91.72	60.33	16.15	25.59	35.82	3.77	19.67	17.27
	Institutional	0.00	0.00	0.00	447.09	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Individual	70.90	184.89	154.82	0.00	91.72	60.33	16.15	25.59	35.82	3.77	19.67	17.27
<b>5</b>	<b>FIXED ASSETS</b>	1.22	2.27	2.59	6.76	2.16	1.86	3.62	0.78	0.83	0.68	3.69	4.83
<b>6</b>	<b>OTHER ASSETS</b>	1.28	2.20	3.39	3.38	0.61	0.72	3.58	0.10	1.95	0.23	1.79	0.83
<b>7</b>	<b>EXPENSES NOT WRITTEN OFF</b>	0.00	0.39	0.00	0.00	0.00	0.00	0.31	0.00	0.00	0.20	0.00	0.00
<b>8</b>	<b>NON BANKING ASSETS</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>9</b>	<b>RECONCILIATION A/C</b>	0.01	128.17	0.00	0.00	0.00	0.00	7.01	0.00	16.80	0.00	0.00	0.00
<b>10</b>	<b>PROFIT &amp; LOSS A/C</b>	0.00	0.00	0.00	0.00	0.36	0.00	1.05	0.00	1.66	0.22	0.87	0.67
	<b>TOTAL ASSETS</b>	131.02	328.44	180.93	626.52	100.03	72.37	51.51	30.13	61.72	12.26	80.21	78.41

Profit and Loss Account of Micro-finance Companies  
Up to Kattik end, 2069 (Rs in million)

Particulars	PUGBB	SPGBB	PAGBB	MPGBB	IMGBB	NIRDHAN	RMDC	DIPROSC	CHHIMEK	SWABALAMBAN	SANA KISAN	NERUDE	Naya Nepal	Summit	Sworajgar	First
<b>1 Interest Expenses</b>	17.95	4.01	23.55	18.53	27.88	81.87	27.13	31.00	104.17	57.60	42.25	22.43	2.72	5.39	4.91	12.31
1.1 Deposit Liabilities	1.14	1.11	4.47	3.26	3.60	23.48	0.00	7.04	62.29	26.86	0.00	9.44	0.34	1.32	1.45	0.00
1.2 On Borrowing	16.81	2.90	19.07	15.27	24.28	58.39	27.13	23.96	41.88	30.74	42.25	13.00	2.37	4.07	3.45	12.31
<b>2 Commission/Fee Expense</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12.86	0.00	0.00	0.00	0.00	0.00
<b>3 Employees Expenses</b>	22.16	8.17	21.91	18.99	17.18	66.64	5.77	25.58	49.78	63.56	6.14	22.76	1.28	3.57	2.08	1.89
<b>4 Office Operating Expenses</b>	3.06	1.26	5.94	5.21	2.36	12.91	4.01	6.87	20.41	11.40	3.18	3.45	0.47	1.58	1.43	1.69
<b>5 Non-Operating Expenses</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>6. Provision for Risk</b>	3.39	0.14	15.45	0.00	0.35	4.98	0.00	4.29	3.91	32.51	2.11	4.68	0.31	0.39	0.94	0.79
6.1 Loan loss Provision	3.39	0.14	15.45	0.00	0.35	4.98	0.00	4.29	3.91	32.51	2.11	4.68	0.31	0.39	0.94	0.79
6.1.1 General Loan loss Provision	3.39	0.14	0.53	0.00	0.35	0.27	0.00	3.52	3.83	32.51	2.11	0.91	0.09	0.10	0.30	0.79
6.1.2 Special Loan Loss Provision	0.00	0.00	14.92	0.00	0.00	4.72	0.00	0.78	0.08	0.00	0.00	3.77	0.22	0.29	0.61	0.00
6.1.3 Additional Loan Loss Provision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.00
6.2. Provision for Non-Banking Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.3. Provision for Loss on Investment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.4. Provision for Loss of Other Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>7 Loan Written Off</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>8 Provision for Staff Bonus</b>	0.00	0.00	0.00	0.00	0.00	0.00	5.89	0.00	0.00	0.46	4.80	0.00	0.00	0.00	0.00	0.54
<b>9 Provision for Income Tax</b>	0.00	0.00	0.00	0.00	0.00	0.00	17.68	0.00	0.00	1.39	14.41	0.00	0.00	0.00	0.00	1.63
<b>10 Net Profit</b>	0.00	0.00	8.42	1.90	4.53	38.97	50.41	33.63	38.67	3.24	33.62	11.84	1.90	3.10	1.23	3.80
<b>TOTAL EXPENSES</b>	46.57	13.58	75.26	44.62	52.30	205.38	110.90	101.36	216.94	170.17	119.37	65.17	6.67	14.03	10.58	22.65
<b>Income</b>																
<b>1. Interest Income</b>	26.45	7.67	64.26	40.13	41.89	186.15	100.45	95.12	167.26	168.60	113.19	55.69	5.75	10.71	9.48	20.82
1.1 On Loans and Advances	25.06	7.36	56.56	38.10	34.36	173.02	40.82	86.46	164.86	159.42	100.07	54.16	4.07	10.71	8.75	16.48
1.2 On Investment	0.00	0.00	0.00	0.00	0.00	0.85	0.28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.5 Others	1.39	0.31	7.70	2.03	7.53	12.28	59.34	8.66	2.39	9.19	13.11	1.53	1.69	0.00	0.73	4.34
<b>2. Commission &amp; Discount</b>	0.00	0.26	5.92	0.00	0.00	0.05	0.00	6.09	2.08	0.00	0.07	0.00	0.00	0.00	0.00	0.00
2.1 Bills Purchase & Discount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2.2 Commission	0.00	0.00	0.02	0.00	0.00	0.00	0.00	0.00	1.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2.3 Others	0.00	0.26	5.90	0.00	0.00	0.05	0.00	6.09	0.90	0.00	0.06	0.00	0.00	0.00	0.00	0.00
<b>3 Other Operating Income</b>	2.45	0.00	0.97	0.00	10.39	17.04	4.43	0.16	47.33	1.56	0.07	9.48	0.92	3.32	0.75	1.84
<b>4 Non Operating Income</b>	0.00	0.00	0.00	2.88	0.00	2.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>5 Provision Written Back</b>	0.32	1.21	1.53	1.61	0.02	0.00	6.02	0.00	0.27	0.00	6.05	0.00	0.00	0.00	0.35	0.00
<b>6 Recovery from Written off Loan</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>7 Income from Extra Ordinary Expenses</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>8 Net Loss</b>	17.35	4.46	2.58	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL INCOME</b>	46.57	13.58	75.26	44.62	52.30	205.38	110.90	101.36	216.94	170.17	119.37	65.17	6.67	14.03	10.58	22.65

Profit and Loss Account of Micro-finance Companies  
Up to Kattik end, 2069 (Rs in million)

Particulars	Nagbelli	Kalika	Mirmire	Janautthan	Mithila	Womi	Lax	IMBSL
<b>1 Interest Expenses</b>	3.10	1.20	1.00	0.27	0.38	0.01	0.07	0.12
1.1 Deposit Liabilities	0.36	0.37	0.02	0.10	0.08	0.01	0.03	0.01
1.2 On Borrowing	2.74	0.82	0.98	0.17	0.31	0.00	0.04	0.11
<b>2 Commission/Fee Expense</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>3 Employees Expenses</b>	1.13	1.04	0.93	0.67	0.82	0.33	1.98	1.05
<b>4 Office Operating Expenses</b>	0.66	0.53	0.90	0.26	0.45	0.12	0.86	0.96
<b>5 Non-Operating Expenses</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>6. Provision for Risk</b>	0.11	0.13	0.26	0.06	0.00	0.02	0.15	0.17
6.1 Loan loss Provision	0.11	0.13	0.26	0.06	0.00	0.02	0.15	0.17
6.1.1 General Loan loss Provision	0.11	0.13	0.00	0.06	0.00	0.02	0.15	0.17
6.1.2 Special Loan Loss Provision	0.00	0.00	0.26	0.00	0.00	0.00	0.00	0.00
6.1.3 Additional Loan Loss Provision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.2. Provision for Non-Banking Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.3. Provision for Loss on Investment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.4. Provision for Loss of Other Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>7 Loan Written Off</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>8 Provision for Staff Bonus</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>9 Provision for Income Tax</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>10 Net Profit</b>	0.97	1.93	0.00	0.35	1.05	0.00	0.00	0.00
<b>TOTAL EXPENSES</b>	5.97	4.83	3.09	1.61	2.71	0.49	3.06	2.30
<b>Income</b>								
<b>1. Interest Income</b>	5.37	3.53	1.57	1.26	2.29	0.23	1.99	1.63
1.1 On Loans and Advances	5.13	3.39	0.75	1.22	2.27	0.15	0.69	0.31
1.2 On Investment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.5 Others	0.24	0.14	0.82	0.04	0.02	0.09	1.30	1.32
<b>2. Commission &amp; Discount</b>	0.00	0.06	0.00	0.00	0.00	0.00	0.00	0.00
2.1 Bills Purchase & Discount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2.2 Commission	0.00	0.06	0.00	0.00	0.00	0.00	0.00	0.00
2.3 Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>3 Other Operating Income</b>	0.60	1.25	0.47	0.35	0.42	0.04	0.21	0.00
<b>4 Non Operating Income</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>5 Provision Written Back</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>6 Recovery from Written off Loan</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>7 Income from Extra Ordinary Expenses</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>8 Net Loss</b>	0.00	0.00	1.05	0.00	0.00	0.22	0.87	0.67
<b>TOTAL INCOME</b>	5.97	4.83	3.09	1.61	2.71	0.49	3.06	2.30

विवरण	PUGBB	SPGGB	PAGBB	MPGGB	MGBB	NIRDHAN	RMDC	DIPROSC	CHHIMEK	SWABALAMBAN	SANA KISAN	NERUDE	Naya Nepal	Summit	Sworjgar
कार्यक्षेत्र भएको जिल्ला संख्या	6	9	16	15	14	40	75	25	75	38	75	15	5	10	3
सेवा पुगेको जिल्ला संख्या	6	8	14	10	14	40	67	25	31	38	45	15	5	4	3
सेवा पुगेको गा.वि.स./त.पा. संख्या	287	102	397	162	351	1023	0	571	737	790	406	225	53	65	52
कुल कर्मचारी संख्या	220	91	217	176	310	567	27	188	403	561	48	248	28	55	52
कुल शाखा संख्या	31	21	44	30	39	105	0	54	57	96	8	38	6	8	8
कुल केन्द्र संख्या	1279	596	1533	1027	1576	7438	0	3770	8057	6272	0	3226	259	685	611
कुल समूह संख्या	11200	3122	11814	5563	8216	28912	0	14795	30897	33897	34387	14382	690	2212	1863
निष्क्रिय समूह संख्या	849	1876	904	1462	2006	0	0	0	34	0	776	0	0	0	0
कुल सदस्य संख्या	34623	19021	58830	30782	37954	174802	0	71764	162388	161500	247336	62468	3471	10862	9849
निष्क्रिय सदस्य संख्या	13893	6523	4520	7310	7032	0	0	830	1023	0	13091	0	143	0	51
कुल ऋणी संख्या	30973	9507	40050	23319	36512	114614	71	53696	122837	114247	204764	49019	3054	8759	7701
<b>कुल कर्जा वितरण</b>	<b>9168.85</b>	<b>1667.94</b>	<b>10362.98</b>	<b>4825.76</b>	<b>6846.65</b>	<b>17724.16</b>	<b>7294.52</b>	<b>6856.59</b>	<b>14850.27</b>	<b>17142.21</b>	<b>11250.87</b>	<b>5427.26</b>	<b>307.82</b>	<b>666.42</b>	<b>479.06</b>
लघु व्यवसाय कर्जा	7967.23	1237.55	9461.77	3910.06	5638.23	15946.68	0.00	6209.12	14013.95	16993.78	11250.87	938.58	282.40	602.73	479.06
लघु उद्यम/धितो कर्जा	1055.90	310.59	822.57	915.70	678.07	802.81	0.00	616.14	567.44	148.43	0.00	19.14	25.42	63.69	0.00
अन्य कर्जा	145.72	119.79	78.64	0.00	530.35	974.68	7294.52	31.33	268.87	0.00	0.00	4469.54	0.00	0.00	0.00
<b>कर्जाको साँवा असुली</b>	<b>8446.89</b>	<b>1522.41</b>	<b>9363.07</b>	<b>4146.92</b>	<b>6067.83</b>	<b>14917.94</b>	<b>5515.34</b>	<b>5559.88</b>	<b>12139.44</b>	<b>14885.84</b>	<b>8370.43</b>	<b>4421.19</b>	<b>236.92</b>	<b>481.53</b>	<b>324.24</b>
लघु व्यवसाय कर्जाको साँवा असुली	7352.03	1155.58	8584.80	3486.60	5125.80	13588.55	0.00	5042.24	11681.93	14786.47	8370.43	700.45	220.43	458.63	324.24
लघु उद्यम/धितो कर्जाको साँवा असुली	977.33	248.41	701.35	660.32	450.83	572.38	0.00	486.85	232.71	99.37	0.00	7.29	16.49	22.90	0.00
अन्य कर्जाको साँवा असुली	117.53	118.41	76.91	0.00	491.20	757.01	5515.34	30.80	224.80	0.00	0.00	3713.45	0.00	0.00	0.00
<b>कुल बाँकी कर्जा</b>	<b>721.96</b>	<b>145.53</b>	<b>999.92</b>	<b>678.84</b>	<b>778.82</b>	<b>2806.22</b>	<b>1779.19</b>	<b>1296.70</b>	<b>2710.83</b>	<b>2256.37</b>	<b>2880.44</b>	<b>754.62</b>	<b>70.90</b>	<b>184.89</b>	<b>154.82</b>
लघु व्यवसाय कर्जा बाँकी	615.20	81.97	876.97	423.46	512.43	2358.13	0.00	1166.88	2332.02	2207.31	2880.44	173.62	61.97	144.10	154.82
लघु उद्यम/धितो कर्जा बाँकी	78.57	62.18	121.22	255.38	228.07	230.42	0.00	129.29	334.73	49.06	0.00	10.34	8.93	40.78	0.00
अन्य कर्जा बाँकी	28.19	1.38	1.73	0.00	38.33	217.67	1779.19	0.53	44.07	0.00	0.00	570.65	0.00	0.00	0.00
भाखा नाघेको कर्जा रकम	52.54	56.08	107.67	29.95	101.81	41.98	0.00	9.26	1.58	46.24	24.25	12.96	5.97	1.46	1.23
भाखा नाघेको ऋणी संख्या	0	3628	4520	4894	7032	5392	0	830	138	3259	24	2935	286	91	51
ब्याज असुली रकम	25.06	58.16	325.76	38.10	248.92	603.87	0.00	86.46	554.70	874.74	1316.11	26.65	22.67	34.22	0.00
असुल हुन बाँकी ब्याज रकम	177.21	110.01	59.25	25.92	45.73	0.00	12.14	5.61	1.36	25.69	1.73	2.34	0.00	0.00	0.09
कर्जा नोक्सानी व्यवस्था	50.95	51.62	64.32	36.61	96.13	60.36	70.20	21.80	28.49	47.58	51.97	14.53	3.61	0.83	2.30
कुल बचतकर्ता संख्या	20344	13830	63349	29308	40982	170877	0	71764	162388	161500	0	61698	0	10862	9849
<b>कुल बचत रकम</b>	<b>79.09</b>	<b>57.86</b>	<b>308.97</b>	<b>243.22</b>	<b>253.86</b>	<b>1005.23</b>	<b>0.00</b>	<b>345.87</b>	<b>1845.38</b>	<b>1007.12</b>	<b>0.00</b>	<b>305.96</b>	<b>26.00</b>	<b>56.53</b>	<b>45.29</b>
अनिवार्य बचत	13.03	30.40	193.11	121.07	158.94	537.74	0.00	157.81	472.09	410.56	0.00	95.91	14.37	16.66	5.22
स्वेच्छिक बचत	65.85	25.51	97.97	122.15	33.06	243.30	0.00	87.13	383.62	581.68	0.00	210.05	11.64	39.87	13.73
अन्य बचत	0.21	1.95	17.89	0.00	61.86	115.89	0.00	100.94	805.48	14.88	0.00	0.00	0.00	0.00	26.33
सर्वसाधारणबाट संकलन गरेको बचत	0.00	0.00	0.00	0.00	0.00	108.30	0.00	0.00	184.19	0.00	0.00	0.00	0.00	0.00	0.00
कुल बचत / कुल कर्जा (%)	10.95%	39.76%	30.90%	35.83%	32.59%	35.82%	0.00%	26.67%	68.07%	44.63%	0.00%	40.54%	36.68%	30.57%	29.25%
लघु उद्यम कर्जा / कुल कर्जा (%)	10.88%	42.73%	12.12%	37.62%	29.28%	8.21%	0.00%	9.97%	12.35%	2.17%	0.00%	1.37%	12.60%	22.06%	0.00%



विवरण	First	Nagbeli	Kalika	Mirmire	Janauthan	Mithila	Womi	Lax	IMBSL
कार्यक्षेत्र भएको जिल्ला संख्या	75	3	5	10	10	3	1	4	1
सेवा पुगेको जिल्ला संख्या	34	2	5	3	5	3	1	4	1
सेवा पुगेको गा.वि.स./त.पा. संख्या	0	48	41	37	19	19	7	20	7
कुल कर्मचारी संख्या	13	31	25	18	17	11	6	19	9
कुल शाखा संख्या	1	4	8	3	2	3	1	3	1
कुल केन्द्र संख्या	0	280	230	68	1	116	27	93	37
कुल समूह संख्या	0	909	761	131	369	340	27	246	91
निष्क्रिय समूह संख्या	0	0	0	5	31	0	0	0	0
कुल सदस्य संख्या	0	3792	3910	916	2745	1832	362	1317	455
निष्क्रिय सदस्य संख्या	0	0	0	50	148	0	5	0	0
कुल ऋणी संख्या	53	3005	2459	586	1351	1832	240	710	399
<b>कुल कर्जा वितरण</b>	<b>946.70</b>	<b>234.84</b>	<b>179.12</b>	<b>27.18</b>	<b>64.41</b>	<b>155.06</b>	<b>5.96</b>	<b>23.59</b>	<b>18.66</b>
लघु व्यवसाय कर्जा	0.00	174.00	160.63	12.08	54.50	155.06	5.96	23.59	18.66
लघु उद्यम/धितो कर्जा	0.00	45.47	18.49	4.25	9.91	0.00	0.00	0.00	0.00
अन्य कर्जा	946.70	15.37	0.00	10.85	0.00	0.00	0.00	0.00	0.00
<b>कर्जाको साँवा असुली</b>	<b>497.93</b>	<b>143.12</b>	<b>118.79</b>	<b>11.03</b>	<b>38.82</b>	<b>119.23</b>	<b>1.04</b>	<b>3.92</b>	<b>1.39</b>
लघु व्यवसाय कर्जाको साँवा असुली	0.00	120.45	108.44	4.49	31.47	119.23	1.04	3.92	1.39
लघु उद्यम/धितो कर्जाको साँवा असुली	0.00	13.53	10.35	0.82	7.36	0.00	0.00	0.00	0.00
अन्य कर्जाको साँवा असुली	497.93	9.13	0.00	5.73	0.00	0.00	0.00	0.00	0.00
<b>कुल बाँकी कर्जा</b>	<b>436.09</b>	<b>91.72</b>	<b>60.33</b>	<b>16.15</b>	<b>25.59</b>	<b>35.82</b>	<b>4.94</b>	<b>19.67</b>	<b>17.27</b>
लघु व्यवसाय कर्जा बाँकी	0.00	54.89	52.18	7.59	23.04	35.82	4.94	19.67	17.27
लघु उद्यम/धितो कर्जा बाँकी	0.00	33.07	8.15	3.43	2.55	0.00	0.00	0.00	0.00
अन्य कर्जा बाँकी	436.09	3.76	0.00	5.12	0.00	0.00	0.00	0.00	0.00
भाखा नाघेको कर्जा रकम	0.00	0.00	0.66	5.90	0.19	2.91	0.00	0.00	0.00
भाखा नाघेको ऋणी संख्या	0	0	138	187	1	72	0	0	0
ब्याज असुली रकम	12.32	0.00	14.60	3.66	4.49	2.27	0.17	0.69	0.31
असुल हुन बाँकी ब्याज रकम	0.03	0.00	0.02	1.51	0.04	0.99	0.04	0.19	0.00
कर्जा नोक्सानी व्यवस्था	4.85	0.94	0.60	2.37	0.45	2.55	0.03	0.20	0.17
कुल बचतकर्ता संख्या	0	3792	3910	882	2596.95	1822	362	1317	455
<b>कुल बचत रकम</b>	<b>0.00</b>	<b>16.07</b>	<b>17.89</b>	<b>1.68</b>	<b>6.56</b>	<b>5.26</b>	<b>0.61</b>	<b>2.01</b>	<b>1.35</b>
अनिवार्य बचत	0.00	11.75	2.55	1.07	4.21	1.92	0.43	1.39	1.25
स्वेच्छिक बचत	0.00	4.27	3.99	0.58	2.35	3.17	0.19	0.60	0.10
अन्य बचत	0.00	0.06	11.35	0.02	0.00	0.17	0.00	0.02	0.00
सर्वसाधारणबाट संकलन गरेको बचत	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
कुल बचत/कुल कर्जा (%)	0.00%	17.53%	29.65%	10.37%	25.66%	14.69%	12.41%	10.23%	7.80%
लघु उद्यम कर्जा/कुल कर्जा (%)	0.00%	36.06%	13.50%	21.26%	9.96%	0.00%	0.00%	0.00%	0.00%

**Name list of Bank and Financial Institutions**

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
<b>A. Commercial Banks</b>					
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 IME 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	Grand Bank Limited	Grand
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	32	Sanima Bank	Sanima
<b>B. Development Banks</b>					
1	NIDC Development Bank Limited	NIDC	2	Malika Development Bank Limited	Malika
3	Siddhartha Development Bank Limited	Siddhartha	4	United Development Bank Limited	UDBL
5	Manakamana Development Bank Limited	Manakamana	6	Narayani Development Bank Limited	Narayani
7	Pashimanchal Development Bank Limited	PDBL	8	Sahayogi Bikas Bank Limited	Sahayogi
9	Axis Development Bank Limited	Axis	10	Karnali Bikash Bank Limited	Karnali
11	Triveni Development Bank Limited	Triveni	12	Suprim Development Bank Limited	Suprim
13	Bhrikuti Bikas Bank Limited	Bhrikuti	14	Shubhechcha Bikas Bank Limited	Suvekchha
15	Bageshwori Development Bank Limited	Bageshwori	16	Gaurishankar Development Bank Limited	Gaurishankar
17	Gorkha Bikas Bank Limited	Gorkha	18	Gandaki Bikas Bank Limited	Gandaki
19	Infrastructure Development Bank Limited	Infrastructure	20	Business Universal Development Bank Limited	Business
21	Biratlaxmi Bikas Bank Limited	Biratlaxmi	22	Excel Development Bank Limited	Excel
23	Western Development Bank Limited	Western	24	H. & B. Development Bank Limited	H & B
25	Arniko Development Bank Limited	Araniko	26	NDEP Development Bank Limited	NDEP
27	Clean Energy Development Bank Limited	CEDBL	28	Miteri Development Bank Limited	Miteri
29	Tinau Bikas Bank Limited	Tinau	30	Rising Development Bank Limited	Rising
31	Muktinath Bikas Bank Limited	Muktinath	32	Sewa Bikas Bank Limited	Sewa
33	Kankai Bikas Bank Limited	Kankai	34	Public Development Bank Limited	Public
35	Mahakali Bikas Bank Limited	Mahakali	36	Ace Development Bank Limited	Ace
37	Bhargab Bikas Bank Limited	Bhargav	38	Sangrila Bikas Bank Limited	Shangrila
39	Resunga Bikas Bank Limited	Resunga	40	Rara Bikas Bank Limited	Rara
41	Diyalo Bikas Bank Limited	diyalo	42	Country Development Bank Limited	Country
43	Alpine Development Bank Limited	Alpine	44	Nilgiri Bikas Bank Limited	Nilgiri
45	Kasthamandap Development Bank Limited	Kastamandap	46	Garima Bikas Bank Limited	Garima
47	City Development Bank Limited	City	48	Biswo Bikas Bank Limited	Bishow
49	Professional Bikas Bank Limited	Professional	50	Kabeli Bikas Bank Limited	Kabeli
51	Kamana Bikas Bank Limited	Kamana	52	Corporate Development Bank Limited	Corporate
53	Pathibhara Bikas Bank Limited	Pathibhara	54	Purnima Bikas Bank Limited	Purnima
55	Jyoti Development Bank Limited	Jyoti	56	Bagmati Development Bank Limited	Bagmati
57	Hamro Bikas Bank Limited	Hamro	58	Kakre Bihar Bikas Bank Limited	Kakre
59	Shine Development Bank Limited	Shine	60	Pacific Development Bank Limited	Pacific
61	Civic Development Bank Limited	Civic	62	International Development Bank Limited	IDBL
63	Gulmi Bikas Bank Limited	Gulmi	64	Kanchan Development Bank Limited	Kanchan
65	Matribhumi Bikas Bank Limited	Matribhumi	66	Bright Development Bank Limited	Bright
67	Innovative Development Bank Limited	Innovative	68	Jhimruk Bikas Bank Limited	Jhimruk
69	Metro Development Bank Limited	Metro	70	Vibor Bikash Bank Limited	Vibor
71	Gaumukhi Bikas Bank Limited	Gaumukhi	72	Raptibheri Bikas Bank Limited	Raptiveri
73	Nepal Consumer Development Bank Limited	Consumer	74	Khandbari Development Bank Limited	Khandbari
75	Tourism Development Bank Limited	Tourism	76	Mission Development Bank Limited	Mission
77	Surya Development Bank Limited	Surya	78	Mount Makalu Development Bank Limited	Mt. Makalu
79	Sindhu Bikas Bank Limited	Sindhu	80	Sahara Development Bank Limited	Sahara
81	Social Development Bank Limited	Social	82	Nepal Community Development Bank Limited	N.Community
83	Cosmos Development Bank Limited	Cosmos	84	Manasalu Development Bank Limited	Manaslu
85	Samabridhhi Development Bank Limited	Samabridhhi	86	Ekata Development Bank Limited	Ekata
87	Kalinchowk Development Bank Limited	Kalinchowk	88	Kailash Bikash Bank	Kailash
89	Salpa Bikas Bank	Salpa	90	Saptakoshi Bikas Bank Limited	Saptakoshi

C. Finance Companies					
1	Nepal Aawas Finance Limited	Nepal Aawas	2	Nepal Finance Limited	NFL
3	NIDC Capital Markets Limited	NIDC Capital	4	Narayani National Finance Limited	NNFL
5	Nepal Share Markets and Finance Limited	NSMFL	6	Peoples Finance Limited	Peoples
7	Mercantile Finance Co. Limited	Mercantile	8	Kathmandu Finance Limited	KFL
9	Himalaya Finance Limited	Himalaya	10	Union Finance Limited	Union
11	Gorkha Finance Limited	Gorkha	12	Paschhimanchal Finance Co.Limited	PFCL
13	Nepal Housing & Merchant Finance Limited	NHMFL	14	Goodwill Finance Limited	Goodwill
15	Siddhartha Finance Limited	SFL	16	Shree Investment & Finance Co. Limited	SIFCL
17	Lumbini Finance & Leasing Co. Limited	Lumbini	18	Yeti Finance Limited	YFL
19	International Leasing & Finance Co. Limited	ILFCO	20	Mahalaxmi Finance Limited	Mahalaxmi
21	Lalitpur Finance Co. Limited	Lalitpur	22	United Finance Co. Limited	United FC
23	General Finance Limited	General	24	Progressive Finance Limited	Progressive
25	Alpic Everest Finance Limited	AEFL	26	Nava Durga Finance Co.Limited	Navadurga
27	Janaki Finance Co. Limited	Janaki	28	Pokhara Finance Limited	Pokhara
29	Central Finance Limited	Central	30	Premier Finance Co. Limited	Premier
31	Arun Finance Limited	Arun	32	Multipurpose Finance Co. Limited	Multipurpose
33	Butwal Finance Limited	Butwal	34	Shrijana Finance Limited	Srijana
35	Om Finance Limited	Om	36	CMB Finance Limited	CMB
37	World Merchant Banking & Finance Limited	WMBFL	38	Capital Merchant Banking & Finance Co. Limited	CMBFCL
39	Crystal Finance Limited	Crystal	40	Royal Merchant Banking & Finance Limited	Royal
41	Guheshworil Merchant Banking & Finance Limited	Guheshwori	42	Patan Finance Co. Limited	Patan
43	Fewa Finance Limited	Fewa	44	Everest Finance Limited	Everest
45	Prudential Finance Company Limited	Prudential	46	ICFC Finance Limited	ICFC
47	Sagarmatha Merchant Banking and Finance Limited	Sagarmatha	48	Civil Merchant Bittiya Sanstha Limited	Civil
49	Prabhu Finance Co. Limited	Prabhu	50	Imperial Finance Limited	Imperial
51	Kuber Merchant Finance Limited	Kuber	52	Nepal Express Finance Limited	NEFL
53	Valley Finance Limited	Valley	54	Seti Bittiya Sanstha Limited	Seti
55	Hama Merchant & Finance Limited	hama	56	Reliable Finance Limited	reliable
57	Api Finance Limited	Api	58	Namaste Bittiya Sanstha Limited.	Namaste
59	Kaski Finance Limited	Kaski	60	Zenith Finance Limited	Zenith
61	Unique Finance Limited	Unique	62	Manjushree Financial Institution Limited	Manjushree
63	Subhalaxmi Finance Limited	Subhalaxmi	64	Jebil's Finance Limited	Jebils
65	Reliance Finance Limited	Reliance	66	Lotus Investment Finance Limited	Lotus
67	Baibhab Finance Limited	Baibhav	68	Bhaktapur Finance Limited	Bhaktapur
D. Micro-credit Development Banks					
1	Purbanchal Grameen Bikas Bank Limited	PUGBB	2	Sudur Pashimanchall Grameen Bikas Bank Limited	SPGBB
3	Pashimanchall 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	First
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	22	Womi Microfinance Bittiya Sanstha	Womi
23	Laxmi Microfinance Bittiya Sanstha Limited	Laxmi	24	ILFCO Microfinance Bittiya Sanstha Ltd.	ILFCO