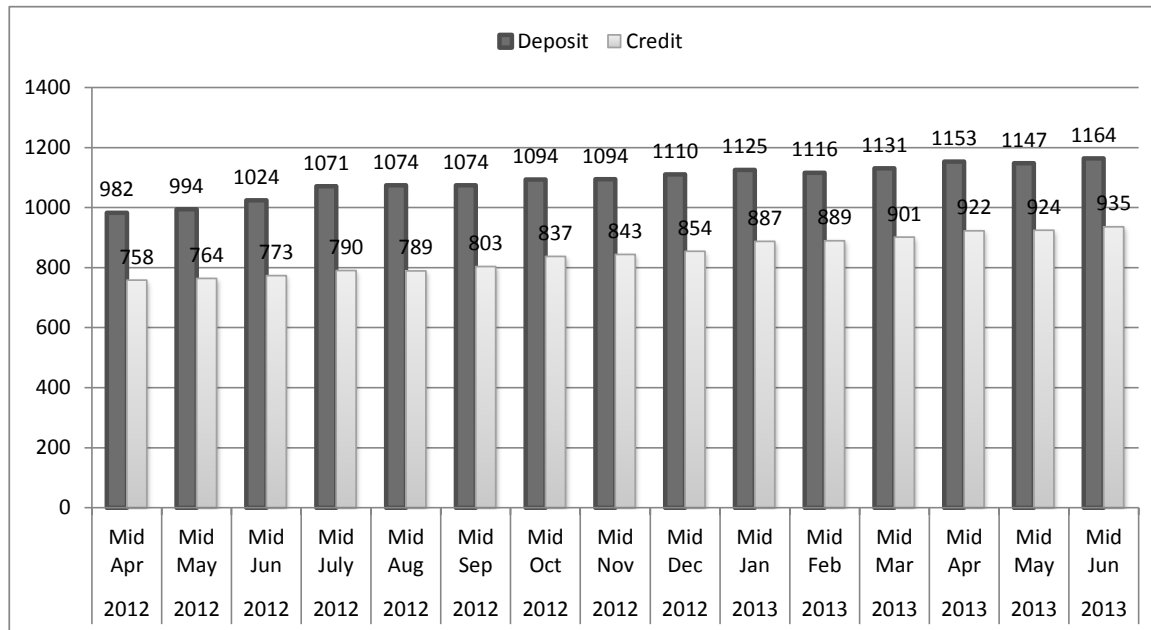


BANKING & FINANCIAL STATISTICS

(Monthly)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department
Statistics Division

2070 Jeth
 Mid-June, 2013

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Explanatory Notes

1 "Banking and Financial Statistics, Monthly" contains statistical information of NRB licensed
Banks and Financial Institutions (BFIs).

2 Blank spaces in the headings and sub-headings indicate the unavailability of data or nil in
transactions or not submitted in prescribed format.

3 The following months of the Gregorian Calendar year are the approximate equivalent of the
months of the Nepalese Calendar Year:

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	63	30	215
Total Number of Licensed BFIs	32	90	64	30	216

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 Jeth End, 2070

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	55.6%	8.2%	4.6%	68.4%
2	Total Credit/GDP	43.3%	7.3%	4.4%	55.0%
3	Total Credit/ Total Deposit	77.9%	88.6%	95.8%	80.4%
4	Lcy Credit/Lcy Deposit & Core Capital	75.2%	76.3%	82.8%	75.9%
5	Fixed Deposit/Total Deposit	34.2%	4.4%	3.8%	42.4%
6	Saving Deposit/Total Deposit	36.7%	50.7%	46.2%	39.0%
7	Current Deposit/Total Deposit	9.5%	1.7%	0.0%	7.9%
8	NPL/ Total Loan*	3.0%	5.7%	9.2%	3.9%
9	Total LLP/Total Loan	3.6%	4.8%	14.1%	4.6%
10	Deprived SectorLoan/Total Loan*	4.6%	4.2%	3.1%	4.4%
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	13.6%	15.1%	18.8%	14.1%
2	Investment in Gov. Security/Total Deposit	13.9%	2.0%	2.5%	11.7%
3	Total Liquid Assets/Total Deposit	29.2%	32.3%	30.3%	29.6%
C. Capital Adequacy Ratios					
1	Core Capital/RWA (%)	9.9%	15.8%	14.6%	10.9%
2	Total Capital/RWA (%)	11.3%	16.7%	15.4%	12.2%
D. Other Information					
1	No. of Branches	1489	721	303	2513
2	No. of ATM	1200	181	90	1471
3	No. of Debit Card	2752960	265557	104990	3123507
4	No. of Credit Card	34802	0	0	34802
5	No. of Deposit Accounts	8304406	2065894	766724	11137024
6	No. of Loan	599198	190721	61294	851213
1	Wt. Avg Interest on Deposit	5.20			
	(a) Saving	3.91			
	(b) Fixed	7.89			
	(c) Call	5.92			
2	Wt. Avg Interest on Credit	12.38			

Note: Bank balance includes money at call

Nominal GDP (At Producer's Price) for 2012/13 Rs. 1701194 million (P)

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

* Based on 3rd quarter of FY 2069/70.

Statement of Assets and Liabilities of Banks & Financial Institutions (Aggregate)

Liabilities		Mid-July			Mid-May	Mid-June	% Change			
		2010	2011	2012	2013	2013	2/1	3/2	4/3	5/4
		1	2	3	4	5				
1	CAPITAL FUND	75485.91	103407.53	115162.99	126335.41	125722.37	37.0%	11.4%	9.7%	-0.5%
	a. Paid-up Capital	78357.08	98418.17	104303.78	117728.02	117820.75	25.6%	6.0%	12.9%	0.1%
	b. Statutory Reserves	14234.22	17727.34	22068.14	25620.28	25629.59	24.5%	24.5%	16.1%	0.0%
	c. Retained Earning	-27003.31	-24280.93	-24321.75	-25429.67	-26202.21	-10.1%	0.2%	4.6%	3.0%
	d. Others Reserves	9897.93	11542.96	13112.82	8416.77	8474.25	16.6%	13.6%	-35.8%	0.7%
2	BORROWINGS	27377.62	34058.68	17805.91	28477.17	29966.04	24.4%	-47.7%	59.9%	5.2%
	a. NRB	7559.76	13307.22	4286.68	2525.58	2714.44	76.0%	-67.8%	-41.1%	7.5%
	b. "A"Class Licensed Institution	9794.34	10915.97	3297.01	12913.71	13229.50	11.5%	-69.8%	291.7%	2.4%
	c. Foreign Banks and Fin. Ins.	2043.47	2232.33	2507.93	2695.58	2882.61	9.2%	12.3%	7.5%	6.9%
	d. Other Financial Ins.	4247.49	1453.38	781.08	2743.88	2833.70	-65.8%	-46.3%	251.3%	3.3%
	e. Bonds and Securities	3732.56	6149.79	6933.22	7598.42	8305.79	64.8%	12.7%	9.6%	9.3%
3	DEPOSITS	785238.00	869951.43	1071394.11	1147393.35	1164171.15	10.8%	23.2%	7.1%	1.5%
	a. Current	82134.06	80934.33	95993.06	87965.26	91830.31	-1.5%	18.6%	-8.4%	4.4%
	b. Savings	305780.51	305589.21	400723.15	457243.21	453828.71	-0.1%	31.1%	14.1%	-0.7%
	c. Fixed	265134.63	332726.29	372137.55	385673.77	400733.19	25.5%	11.8%	3.6%	3.9%
	d. Call Deposits	122927.86	139308.18	187998.54	199101.32	200361.84	13.3%	35.0%	5.9%	0.6%
	e. Others	9260.94	11393.42	14541.81	17409.79	17417.10	23.0%	27.6%	19.7%	0.0%
4	Bills Payable	1256.39	964.92	1626.36	1745.35	1433.65	-23.2%	68.5%	7.3%	-17.9%
5	Other Liabilities	93435.28	106263.83	123660.25	146295.59	156434.79	13.7%	16.4%	18.3%	6.9%
	1. Loan Loss Provision	25878.40	30215.83	33873.99	42879.70	42840.22	16.8%	12.1%	26.6%	-0.1%
	2. Interest Suspense a/c	27923.60	28130.02	26056.17	33325.25	36819.33	0.7%	-7.4%	27.9%	10.5%
	3. Others	39633.28	47917.98	63730.08	70090.65	76775.23	20.9%	33.0%	10.0%	9.5%
6	Reconciliation A/c	4061.74	9872.98	1537.81	8152.21	899.27	143.1%	-84.4%	430.1%	-89.0%
7	Profit & Loss A/c	21114.20	20198.37	19776.52	18193.82	19030.81	-4.3%	-2.1%	-8.0%	4.6%
TOTAL		1007969.13	1144717.74	1350963.95	1476592.90	1497658.08	13.6%	18.0%	9.3%	1.4%
Assets										
1	LIQUID FUNDS	150503.17	147993.99	236056.86	203698.87	208819.22	-1.7%	59.5%	-13.7%	2.5%
	a. Cash Balance	20454.89	23950.22	31020.07	28514.14	28150.59	17.1%	29.5%	-8.1%	-1.3%
	Nepalese Notes & Coins	19977.50	23410.19	30353.28	27755.62	27264.53	17.2%	29.7%	-8.6%	-1.8%
	Foreign Currency	477.39	540.03	666.79	758.53	886.06	13.1%	23.5%	13.8%	16.8%
	b. Bank Balance	97818.17	90221.67	164605.21	131913.66	136489.21	-7.8%	82.4%	-19.9%	3.5%
	1. In Nepal Rastra Bank	54779.16	54649.30	120457.25	82894.29	85279.64	-0.2%	120.4%	-31.2%	2.9%
	2. "A"Class Licensed Institution	23351.07	15881.98	26284.33	23016.61	21330.68	-32.0%	65.5%	-12.4%	-7.3%
	3. Other Financial Ins.	9394.27	9176.54	7649.81	4198.47	4343.78	-2.3%	-16.6%	-45.1%	3.5%
	4. In Foreign banks	10293.67	10513.86	10213.81	21804.28	25535.12	2.1%	-2.9%	113.5%	17.1%
	c. Money at Call	32230.11	33822.11	40431.58	43271.07	44179.41	4.9%	19.5%	7.0%	2.1%
2	INVESTMENTS	84641.45	107562.37	137304.43	144412.64	137688.90	27.1%	27.7%	5.2%	-4.7%
	a. Govt. Securities	81922.12	105115.15	133251.15	144005.50	136064.94	28.3%	26.8%	8.1%	-5.5%
	b. Others	2719.33	2447.22	4053.28	407.14	1623.96	-10.0%	65.6%	-90.0%	298.9%
3	SHARE & OTHER INVESTMENT	60629.17	53582.86	52851.08	60015.35	66639.03	-11.6%	-1.4%	13.6%	11.0%
4	LOANS & ADVANCES	609921.94	698778.98	779560.90	917667.37	927749.96	14.6%	11.6%	17.7%	1.1%
	a. Private Sector	593596.78	675113.87	741145.02	890036.98	899589.52	13.7%	9.8%	20.1%	1.1%
	b. Financial Institutions	12812.20	17299.98	31389.29	20317.92	20422.62	35.0%	81.4%	-35.3%	0.5%
	c. Government Organizations	3512.96	6365.14	7026.59	7312.48	7737.82	81.2%	10.4%	4.1%	5.8%
5	BILLS PURCHASED	2257.03	5149.73	9634.19	5647.56	6872.48	128.2%	87.1%	-41.4%	21.7%
6	LOANS AGT. COLLECTED BILLS	98.63	95.96	645.89	771.52	867.09	-2.7%	573.1%	19.5%	12.4%
7	FIXED ASSETS	20405.87	24260.64	27146.40	28997.37	29247.82	18.9%	11.9%	6.8%	0.9%
8	OTHER ASSETS	69231.81	79138.14	93318.34	106101.92	111528.24	14.3%	17.9%	13.7%	5.1%
	a. Accrued Interests	29133.06	29689.70	27621.76	37601.05	42340.94	1.9%	-7.0%	36.1%	12.6%
	b. Others	40098.75	49448.44	65696.59	68500.87	69187.31	23.3%	32.9%	4.3%	1.0%
9	Expenses not Written off	617.75	775.30	586.90	674.13	656.78	25.5%	-24.3%	14.9%	-2.6%
10	Non Banking Assets	1829.14	1549.65	2225.09	3506.80	3835.81	-15.3%	43.6%	57.6%	9.4%
11	Reconciliation Account	7397.61	21980.28	8638.94	804.60	-728.55	197.1%	-60.7%	-90.7%	-190.5%
12	Profit & Loss A/c	435.51	3849.83	2994.86	4294.76	4481.32	784.0%	-22.2%	43.4%	4.3%
TOTAL		1007969.09	1144717.74	1350963.88	1476592.89	1497658.09	13.6%	18.0%	9.3%	1.4%

Statement of Assets and Liabilities of Commercial Banks

Liabilities		Mid-July			Mid-May	Mid-June	% Change			
		2010	2011	2012	2013	2013	2/1	3/2	4/3	5/4
		1	2	3	4	5				
1	CAPITAL FUND	40719.83	59064.45	77142.57	88356.88	87809.25	45.1%	30.6%	14.5%	-0.6%
	a. Paid-up Capital	46630.42	58294.88	65983.34	77524.81	77531.81	25.0%	13.2%	17.5%	0.0%
	b. Statutory Reserves	12146.29	14925.88	18708.72	21592.04	21592.04	22.9%	25.3%	15.4%	0.0%
	c. Retained Earning	-26722.00	-24831.16	-19595.10	-18138.87	-18693.50	-7.1%	-21.1%	-7.4%	3.1%
	d. Others Reserves	8665.12	10674.85	12045.61	7378.90	7378.90	23.2%	12.8%	-38.7%	0.0%
2	BORROWINGS	19783.87	24852.84	15507.22	23908.33	23565.26	25.6%	-37.6%	54.2%	-1.4%
	a. NRB	6752.63	10226.06	4286.68	1776.34	1964.89	51.4%	-58.1%	-58.6%	10.6%
	b. "A"Class Licensed Institution	4816.79	6320.98	1970.74	9621.77	8214.26	31.2%	-68.8%	388.2%	-14.6%
	c. Foreign Banks and Fin. Ins.	1933.27	1868.09	2175.84	2695.58	2882.61	-3.4%	16.5%	23.9%	6.9%
	d. Other Financial Ins.	2553.40	379.95	146.18	2221.86	2203.35	-85.1%	-61.5%	1419.9%	-0.8%
	e. Bonds and Securities	3727.77	6057.77	6927.77	7592.77	8300.14	62.5%	14.4%	9.6%	9.3%
3	DEPOSITS	630880.84	687587.89	867978.25	928584.27	945780.16	9.0%	26.2%	7.0%	1.9%
	a. Current	80606.20	78982.88	93304.43	85642.70	89389.30	-2.0%	18.1%	-8.2%	4.4%
	b. Savings	237709.33	231094.43	304786.78	348629.94	346634.92	-2.8%	31.9%	14.4%	-0.6%
	c. Fixed	200058.50	253586.40	298835.74	309011.37	323173.16	26.8%	17.8%	3.4%	4.6%
	d. Call Deposits	105687.16	116624.66	161784.11	174021.26	174766.43	10.3%	38.7%	7.6%	0.4%
	e. Others	6819.65	7299.52	9267.20	11279.01	11816.34	7.0%	27.0%	21.7%	4.8%
4	Bills Payable	1225.99	942.94	1599.38	1729.27	1424.77	-23.1%	69.6%	8.1%	-17.6%
5	Other Liabilities	77413.03	84386.30	92665.24	108456.60	116537.64	9.0%	9.8%	17.0%	7.5%
	1. Loan Loss Provision	21631.80	21340.08	22093.98	26046.95	26278.14	-1.3%	3.5%	17.9%	0.9%
	2. Interest Suspense a/c	24101.35	23249.43	19491.92	23880.75	26635.38	-3.5%	-16.2%	22.5%	11.5%
	3. Others	31679.88	39796.79	51079.35	58528.90	63624.12	25.6%	28.4%	14.6%	8.7%
6	Reconciliation A/c	1234.62	5931.58	-3672.89	3254.57	-4410.45	380.4%	-161.9%	-188.6%	-235.5%
7	Profit & Loss A/c	16042.77	15598.52	15876.84	14696.41	15330.14	-2.8%	1.8%	-7.4%	4.3%
	TOTAL	787300.95	878364.52	1067096.61	1168986.33	1186036.76	11.6%	21.5%	9.5%	1.5%
Assets										
1	LIQUID FUNDS	102748.96	98071.74	161785.49	139955.26	144698.45	-4.6%	65.0%	-13.5%	3.4%
	a. Cash Balance	17573.08	20265.25	26026.91	23454.62	23141.34	15.3%	28.4%	-9.9%	-1.3%
	Nepalese Notes & Coins	17137.21	19764.98	25398.02	22723.32	22299.04	15.3%	28.5%	-10.5%	-1.9%
	Foreign Currency	435.87	500.27	628.90	731.31	842.30	14.8%	25.7%	16.3%	15.2%
	b. Bank Balance	69551.50	63293.26	127706.17	99323.33	105563.33	-9.0%	101.8%	-22.2%	6.3%
	1. In Nepal Rastra Bank	49542.70	48727.39	110572.60	72912.31	75407.48	-1.6%	126.9%	-34.1%	3.4%
	2. "A"Class Licensed Institution	8460.38	3826.02	6784.54	4469.84	4564.19	-54.8%	77.3%	-34.1%	2.1%
	3. Other Financial Ins.	1333.74	284.61	187.69	272.51	185.03	-78.7%	-34.1%	45.2%	-32.1%
	4. In Foreign banks	10214.68	10455.24	10161.35	21668.68	25406.63	2.4%	-2.8%	113.2%	17.3%
	c. Money at Call	15624.38	14513.24	8052.41	17177.31	15993.77	-7.1%	-44.5%	113.3%	-6.9%
2	INVESTMENTS	81343.80	102655.92	131017.87	138962.16	132889.65	26.2%	27.6%	6.1%	-4.4%
	a. Govt.Securities	79079.55	100267.30	127213.05	138580.85	131291.94	26.8%	26.9%	8.9%	-5.3%
	b. Others	2264.25	2388.62	3804.83	381.31	1597.72	5.5%	59.3%	-90.0%	319.0%
3	SHARE & OTHER INVESTMENT	52697.30	46901.44	50254.78	56759.81	63387.30	-11.0%	7.1%	12.9%	11.7%
4	LOANS & ADVANCES	467107.25	522853.34	612322.64	721491.53	728645.36	11.9%	17.1%	17.8%	1.0%
	a. Private Sector	453049.03	503339.45	577113.21	697312.02	703995.83	11.1%	14.7%	20.8%	1.0%
	b. Financial Institutions	11270.64	13362.34	28302.71	16999.68	17011.17	18.6%	111.8%	-39.9%	0.1%
	c. Government Organizations	2787.58	6151.55	6906.71	7179.83	7638.36	120.7%	12.3%	4.0%	6.4%
5	BILLS PURCHASED	2172.60	5073.85	9606.97	5632.87	6859.57	133.5%	89.3%	-41.4%	21.8%
6	LOANS AGT. COLLECTED BILLS	98.63	95.96	645.89	771.52	867.09	-2.7%	573.1%	19.5%	12.4%
7	FIXED ASSETS	13896.13	16098.81	19818.66	21003.15	21141.21	15.9%	23.1%	6.0%	0.7%
8	OTHER ASSETS	60702.94	66675.11	76147.88	85503.01	90112.26	9.8%	14.2%	12.3%	5.4%
	a. Accrued Interests	25188.38	24341.43	20790.32	27911.80	31843.24	-3.4%	-14.6%	34.3%	14.1%
	b. Others	35514.55	42333.67	55357.56	57591.21	58269.03	19.2%	30.8%	4.0%	1.2%
9	Expenses not Written off	458.84	600.70	447.80	514.90	506.87	30.9%	-25.5%	15.0%	-1.6%
10	Non Banking Assets	1616.61	1376.57	1638.51	2101.78	2145.65	-14.8%	19.0%	28.3%	2.1%
11	Reconciliation Account	4457.91	17961.09	3410.11	-4093.09	-5982.18	302.9%	-81.0%	-220.0%	46.2%
12	Profit & Loss A/c	0.00	0.00	0.00	383.41	765.54	0.0%	0.0%	0.0%	99.7%
	TOTAL	787300.95	878364.52	1067096.59	1168986.32	1186036.77	11.6%	21.5%	9.5%	1.5%

Statement of Assets and Liabilities of Development Banks

Liabilities		Mid-July			Mid-May	Mid-June	% Change			
		2010	2011	2012	2013	2013	2/1	3/2	4/3	5/4
		1	2	3	4	5				
1	CAPITAL FUND	15328.16	22524.65	22702.17	23815.11	23958.67	46.9%	0.8%	4.9%	0.6%
	a. Paid-up Capital	14535.31	20895.09	21224.20	22621.05	22706.87	43.8%	1.6%	6.6%	0.4%
	b. Statutory Reserves	697.90	1138.32	1555.69	1958.21	1967.52	63.1%	36.7%	25.9%	0.5%
	c. Retained Earning	-443.94	67.66	-764.13	-1246.52	-1255.22	-115.2%	-1229.4%	63.1%	0.7%
	d. Others Reserves	538.89	423.58	686.41	482.38	539.50	-21.4%	62.1%	-29.7%	11.8%
2	BORROWINGS	4442.79	4700.02	1193.00	3202.63	4510.57	5.8%	-74.6%	168.5%	40.8%
	a. NRB	660.65	2433.68	0.00	749.24	749.55	268.4%	-100.0%	0.0%	0.0%
	b. "A"Class Licensed Institution	2858.55	1334.02	651.10	1925.73	3125.02	-53.3%	-51.2%	195.8%	62.3%
	c. Foreign Banks and Fin. Ins.	110.20	364.24	332.08	0.00	0.00	230.5%	-8.8%	-100.0%	0.0%
	d. Other Financial Ins.	808.60	557.07	204.37	522.02	630.35	-31.1%	-63.3%	155.4%	20.8%
	e. Bonds and Securities	4.79	11.02	5.45	5.65	5.65	130.1%	-50.6%	3.7%	0.0%
3	DEPOSITS	76950.81	96886.67	127300.11	138302.66	139512.53	25.9%	31.4%	8.6%	0.9%
	a. Current	1417.40	1860.53	2657.06	2288.94	2410.31	31.3%	42.8%	-13.9%	5.3%
	b. Savings	36106.43	42968.28	60924.67	70892.00	70730.63	19.0%	41.8%	16.4%	-0.2%
	c. Fixed	24242.14	31162.87	37454.34	40412.80	41506.32	28.5%	20.2%	7.9%	2.7%
	d. Call Deposits	14605.32	20407.66	25427.81	23986.80	24428.12	39.7%	24.6%	-5.7%	1.8%
	e. Others	579.52	487.34	836.23	722.13	437.15	-15.9%	71.6%	-13.6%	-39.5%
4	Bills Payable	6.00	17.78	18.91	13.06	7.49	196.1%	6.3%	-30.9%	-42.7%
5	Other Liabilities	8151.15	10858.30	13437.99	17692.40	18950.96	33.2%	23.8%	31.7%	7.1%
	1. Loan Loss Provision	1921.50	3520.41	4781.47	6116.55	5934.72	83.2%	35.8%	27.9%	-3.0%
	2. Interest Suspense a/c	2821.73	3189.40	3068.90	4135.17	4570.66	13.0%	-3.8%	34.7%	10.5%
	3. Others	3407.92	4148.49	5587.62	7440.67	8445.58	21.7%	34.7%	33.2%	13.5%
6	Reconciliation A/c	1412.56	2577.40	3894.17	3320.99	3631.22	82.5%	51.1%	-14.7%	9.3%
7	Profit & Loss A/c	2168.20	2171.41	2347.45	2178.85	2137.28	0.1%	8.1%	-7.2%	-1.9%
	TOTAL	108459.67	139736.22	170893.79	188525.71	192708.71	28.8%	22.3%	10.3%	2.2%

Assets

1	LIQUID FUNDS	26036.28	29411.27	47387.40	40203.12	42208.39	13.0%	61.1%	-15.2%	5.0%
	a. Cash Balance	1932.26	2465.05	3646.17	3834.90	3800.53	27.6%	47.9%	5.2%	-0.9%
	Nepalese Notes & Coins	1891.54	2426.96	3609.10	3808.09	3757.06	28.3%	48.7%	5.5%	-1.3%
	Foreign Currency	40.72	38.09	37.08	26.81	43.47	-6.5%	-2.7%	-27.7%	62.1%
	b. Bank Balance	13190.48	13229.83	20316.68	17486.82	17281.19	0.3%	53.6%	-13.9%	-1.2%
	1. In Nepal Rastra Bank	2698.20	3511.87	5968.59	6689.11	6680.38	30.2%	70.0%	12.1%	-0.1%
	2. "A"Class Licensed Institution	6785.58	5973.60	10461.52	8766.88	8461.58	-12.0%	75.1%	-16.2%	-3.5%
	3. Other Financial Ins.	3627.70	3685.74	3834.11	1895.22	2010.74	1.6%	4.0%	-50.6%	6.1%
	4. In Foreign banks	78.99	58.62	52.46	135.61	128.49	-25.8%	-10.5%	158.5%	-5.3%
	c. Money at Call	10913.54	13716.40	23424.55	18881.40	21126.68	25.7%	70.8%	-19.4%	11.9%
2	INVESTMENTS	2073.09	2519.63	3728.21	3296.46	2790.77	21.5%	48.0%	-11.6%	-15.3%
	a. Govt. Securities	1633.26	2497.03	3701.16	3295.52	2789.51	52.9%	48.2%	-11.0%	-15.4%
	b. Others	439.83	22.60	27.05	0.94	1.26	-94.9%	19.7%	-96.5%	33.2%
3	SHARE & OTHER INVESTMENT	4728.69	3343.53	1626.01	1942.52	1945.80	-29.3%	-51.4%	19.5%	0.2%
4	LOANS & ADVANCES	65827.92	88923.32	100611.07	121581.54	123584.77	35.1%	13.1%	20.8%	1.6%
	a. Private Sector	65642.92	88169.21	99510.91	118587.91	120517.29	34.3%	12.9%	19.2%	1.6%
	b. Financial Institutions	177.78	609.74	1022.55	2909.48	2983.34	243.0%	67.7%	184.5%	2.5%
	c. Government Organizations	7.22	144.37	77.61	84.14	84.14	1898.8%	-46.2%	8.4%	0.0%
5	BILLS PURCHASED	10.17	45.71	10.73	5.80	5.20	349.5%	-76.5%	-45.9%	-10.3%
6	LOANS AGT. COLLECTED BILLS	0.00	0.00	0.00	0.00	0.00	0.0%	0.0%	0.0%	0.0%
7	FIXED ASSETS	2774.84	3828.14	3904.49	4387.40	4432.13	38.0%	2.0%	12.4%	1.0%
8	OTHER ASSETS	5186.02	7635.07	8164.94	11403.83	11875.46	47.2%	6.9%	39.7%	4.1%
	a. Accrued Interests	2903.61	3339.09	3247.83	4240.81	4732.85	15.0%	-2.7%	30.6%	11.6%
	b. Others	2282.41	4295.98	4917.11	7163.02	7142.61	88.2%	14.5%	45.7%	-0.3%
9	Expenses not Written off	79.17	110.60	68.87	78.16	68.97	39.7%	-37.7%	13.5%	-11.8%
10	Non Banking Assets	24.30	12.72	275.99	726.66	881.50	-47.7%	2069.5%	163.3%	21.3%
11	Reconciliation Account	1511.69	2617.46	3917.20	3320.37	3568.09	73.1%	49.7%	-15.2%	7.5%
12	Profit & Loss A/c	207.51	1288.76	1198.79	1579.85	1347.62	521.1%	-7.0%	31.8%	-14.7%
	TOTAL	108459.68	139736.22	170893.70	188525.71	192708.71	28.8%	22.3%	10.3%	2.2%

Statement of Assets and Liabilities of Finance Companies

Liabilities		Mid-July			Mid-May	Mid-June	% Change			
		2010	2011	2012	2013	2013	2/1	3/2	4/3	5/4
		1	2	3	4	5				
1	CAPITAL FUND	19437.92	21818.44	15318.24	14163.41	13954.45	12.2%	-29.8%	-7.5%	-1.5%
	a. Paid-up Capital	17191.35	19228.21	17096.24	17582.17	17582.07	11.8%	-11.1%	2.8%	0.0%
	b. Statutory Reserves	1390.03	1663.13	1803.73	2070.03	2070.03	19.6%	8.5%	14.8%	0.0%
	c. Retained Earning	162.63	482.56	-3962.52	-6044.27	-6253.49	196.7%	-921.1%	52.5%	3.5%
	d. Others Reserves	693.92	444.53	380.79	555.49	555.85	-35.9%	-14.3%	45.9%	0.1%
2	BORROWINGS	3150.96	4505.82	1105.70	1366.22	1890.22	43.0%	-75.5%	23.6%	38.4%
	a. NRB	146.48	647.48	0.00	0.00	0.00	342.0%	-100.0%	0.0%	0.0%
	b. "A"Class Licensed Institution	2118.99	3260.98	675.16	1366.22	1890.22	53.9%	-79.3%	102.4%	38.4%
	c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	0.00	0.00	0.0%	0.0%	0.0%	0.0%
	d. Other Financial Ins.	885.49	516.36	430.54	0.00	0.00	-41.7%	-16.6%	-100.0%	0.0%
	e. Bonds and Securities	0.00	81.00	0.00	0.00	0.00	0.0%	-100.0%	0.0%	0.0%
3	DEPOSITS	77406.35	85476.88	76115.75	80506.41	78878.47	10.4%	-11.0%	5.8%	-2.0%
	a. Current	110.47	90.92	31.57	33.63	30.69	-17.7%	-65.3%	6.5%	-8.7%
	b. Savings	31964.75	31526.50	35011.70	37721.27	36463.16	-1.4%	11.1%	7.7%	-3.3%
	c. Fixed	40833.98	47977.03	35847.48	36249.61	36053.70	17.5%	-25.3%	1.1%	-0.5%
	d. Call Deposits	2635.37	2275.86	786.61	1093.25	1167.29	-13.6%	-65.4%	39.0%	6.8%
	e. Others	1861.76	3606.57	4438.39	5408.65	5163.62	93.7%	23.1%	21.9%	-4.5%
4	Bills Payable	24.40	4.20	8.07	3.02	1.39	-82.8%	92.2%	-62.6%	-54.0%
5	Other Liabilities	7871.10	11019.23	17557.02	20146.59	20946.19	40.0%	59.3%	14.7%	4.0%
	1. Loan Loss Provision	2325.10	5355.35	6998.55	10716.19	10627.36	130.3%	30.7%	53.1%	-0.8%
	2. Interest Suspense a/c	1000.53	1691.19	3495.35	5309.33	5613.29	69.0%	106.7%	51.9%	5.7%
	3. Others	4545.48	3972.70	7063.11	4121.07	4705.53	-12.6%	77.8%	-41.7%	14.2%
6	Reconciliation A/c	1414.56	1364.00	1316.54	1576.65	1678.51	-3.6%	-3.5%	19.8%	6.5%
7	Profit & Loss A/c	2903.23	2428.44	1552.23	1318.56	1563.39	-16.4%	-36.1%	-15.1%	18.6%
	TOTAL	112208.51	126617.00	112973.55	119080.87	118912.61	12.8%	-10.8%	5.4%	-0.1%
Assets										
1	LIQUID FUNDS	21717.93	20510.98	26883.96	23540.49	21912.38	-5.6%	31.1%	-12.4%	-6.9%
	a. Cash Balance	949.55	1219.92	1346.98	1224.62	1208.72	28.5%	10.4%	-9.1%	-1.3%
	Nepalese Notes & Coins	948.74	1218.25	1346.17	1224.21	1208.43	28.4%	10.5%	-9.1%	-1.3%
	Foreign Currency	0.80	1.67	0.82	0.41	0.29	108.0%	-50.9%	-50.1%	-28.3%
	b. Bank Balance	15076.19	13698.58	16582.35	15103.51	13644.69	-9.1%	21.1%	-8.9%	-9.7%
	1. In Nepal Rastra Bank	2538.26	2410.04	3916.06	3292.88	3191.77	-5.1%	62.5%	-15.9%	-3.1%
	2. "A"Class Licensed Institution	8105.10	6082.36	9038.28	9779.89	8304.91	-25.0%	48.6%	8.2%	-15.1%
	3. Other Financial Ins.	4432.83	5206.19	3628.01	2030.75	2148.01	17.4%	-30.3%	-44.0%	5.8%
	4. In Foreign banks	0.00	0.00	0.00	0.00	0.00	0.0%	0.0%	0.0%	0.0%
	c. Money at Call	5692.19	5592.47	8954.63	7212.37	7058.96	-1.8%	60.1%	-19.5%	-2.1%
2	INVESTMENTS	1224.57	2386.81	2558.35	2154.02	2008.48	94.9%	7.2%	-15.8%	-6.8%
	a. Govt.Securities	1209.31	2350.81	2336.94	2129.13	1983.49	94.4%	-0.6%	-8.9%	-6.8%
	b. Others	15.26	36.00	221.41	24.89	24.99	136.0%	515.0%	-88.8%	0.4%
3	SHARE & OTHER INVESTMENT	3203.18	3337.88	970.29	1313.03	1305.93	4.2%	-70.9%	35.3%	-0.5%
4	LOANS & ADVANCES	76986.77	87002.32	66627.19	74594.30	75519.83	13.0%	-23.4%	12.0%	1.2%
	a. Private Sector	74904.83	83605.21	64520.90	74137.04	75076.40	11.6%	-22.8%	14.9%	1.3%
	b. Financial Institutions	1363.78	3327.90	2064.03	408.75	428.11	144.0%	-38.0%	-80.2%	4.7%
	c. Government Organizations	718.16	69.22	42.26	48.51	15.32	-90.4%	-38.9%	14.8%	-68.4%
5	BILLS PURCHASED	74.26	30.17	16.49	8.89	7.71	-59.4%	-45.3%	-46.1%	-13.3%
6	LOANS AGT. COLLECTED BILLS	0.00	0.00	0.00	0.00	0.00	0.0%	0.0%	0.0%	0.0%
7	FIXED ASSETS	3734.90	4333.69	3423.26	3606.82	3674.48	16.0%	-21.0%	5.4%	1.9%
8	OTHER ASSETS	3342.85	4827.95	9005.53	9195.07	9540.52	44.4%	86.5%	2.1%	3.8%
	a. Accrued Interests	1041.07	2009.17	3583.61	5448.44	5764.84	93.0%	78.4%	52.0%	5.8%
	b. Others	2301.78	2818.78	5421.92	3746.63	3775.67	22.5%	92.3%	-30.9%	0.8%
9	Expenses not Written off	79.74	64.00	70.23	81.06	80.94	-19.7%	9.7%	15.4%	-0.2%
10	Non Banking Assets	188.23	160.36	310.59	678.36	808.66	-14.8%	93.7%	118.4%	19.2%
11	Reconciliation Account	1428.01	1401.74	1311.63	1577.32	1685.53	-1.8%	-6.4%	20.3%	6.9%
12	Profit & Loss A/c	228.01	2561.07	1796.07	2331.51	2368.16	1023.2%	-29.9%	29.8%	1.6%
	TOTAL	112208.46	126616.99	112973.60	119080.87	118912.61	12.8%	-10.8%	5.4%	-0.1%

Profit & Loss Account of Banks and Financial Institutions

(Up to Jeth , 2070)

Expenses	Class "A"	Class "B"	Class "C"	Total
1 Interest Expenses	41698.58	10724.09	7037.69	59460.36
1.1 Deposit Liabilities	40975.37	10534.91	6950.72	58461.00
1.1.1 Saving A/c	12680.60	4553.22	2766.78	20000.61
1.1.2 Fixed A/c	21214.77	4390.41	4098.83	29704.00
1.1.2.1 Upto 3 Months Fixed A/c	1000.77	47.44	80.91	1129.11
1.1.2.2 3 to 6 Months fixed A/c	1136.45	141.24	134.37	1412.05
1.1.2.3 6 Months to 1 Year Fixed A/c	8777.26	2518.37	2106.04	13401.67
1.1.2.4 Above 1 Year	10300.28	1683.37	1777.52	13761.16
1.1.3 Call Deposit	7038.61	1591.28	84.91	8714.80
1.1.4 Certificate of Deposits	41.39	0.00	0.20	41.59
1.2 Others	723.20	189.18	86.98	999.36
2 Commission/Fee Expense	334.40	4.22	4.04	342.66
3 Employees Expenses	11064.88	1579.76	793.12	13437.77
4 Office Operating Expenses	9015.14	1995.57	1359.60	12370.31
5 Exchange Fluctuation Loss	40.70	0.43	0.00	41.13
5.1 Due to Change in Exchange Rates	27.79	0.33	0.00	28.12
5.2 Due to Foreign Currency Transactions	12.91	0.10	0.00	13.01
6 Non-Operating Expenses	1223.60	53.37	1.67	1278.64
7. Provision for Risk	7308.65	3012.67	2758.23	13079.56
7.1 Loan loss Provision	6550.64	2541.06	2254.46	11346.16
7.1.1 General Loan loss Provision	2154.08	345.63	602.02	3101.73
7.1.2 Special Loan Loss Provision	4329.38	2145.39	1640.90	8115.67
7.1.3 Additional Loan Loss Provision	67.17	50.05	11.54	128.76
7.2. Provision for Non-Banking Assets	778.70	424.50	487.64	1690.84
7.3. Provision for Loss on Investment	8.76	21.73	9.87	40.36
7.4. Provision for Loss of Other Assets	-29.44	25.38	6.26	2.20
8 Loan Written Off	187.79	78.58	49.31	315.68
9 Provision for Staff Bonus	1771.00	194.12	76.22	2041.34
10 Provision for Income Tax	5508.81	582.03	224.16	6315.00
11 Others	374.28	0.18	1.01	375.48
12 Net Profit	15047.48	1894.94	1434.72	18377.14
TOTAL EXPENSES	93575.33	20119.97	13739.77	127435.06

Income	Class "A"	Class "B"	Class "C"	Total
1. Interest Income	76199.69	15712.53	9285.97	101198.19
1.1. On Loans and Advance	70769.17	14204.05	8360.22	93333.44
1.2. On Investment	3533.33	120.17	104.56	3758.06
1.2.1 Government Bonds	3153.08	115.11	82.01	3350.20
1.2.2 Foreign Bonds	43.89	0.00	0.00	43.89
1.2.3 NRB Bonds	307.87	4.14	10.66	322.67
1.2.4 Deventure & Bonds	28.50	0.92	11.89	41.31
1.3 Agency Balance	788.77	94.06	125.27	1008.10
1.4 On Call Deposit	434.05	1046.46	427.67	1908.18
1.5 Others	674.37	247.78	268.26	1190.41
2. Comission & Discount	5732.57	541.09	172.53	6446.19
2.1 Bills Purchase & Discount	178.01	5.61	0.00	183.62
2.2 Comission	4555.76	300.92	85.90	4942.57
2.3 Others	998.80	234.56	86.63	1319.99
3 Income From Exchange Fluctuation	2851.53	24.20	44.26	2920.00
3.1 Due to Change in Exchange Rate	-1745.24	4.43	1.79	-1739.03
3.2 Due to Foreign Currency Trans.	4596.77	19.78	42.47	4659.02
4 Other Operating Income	2559.16	872.56	478.12	3909.84
5 Non Operating Income	1385.34	429.35	139.03	1953.72
6 Provision Written Back	3152.45	1311.03	1362.70	5826.19
7 Recovery from Written off Loan	891.47	86.24	14.66	992.37
8 Income from Extra Ordinary Expenses	320.22	37.68	3.02	360.91
9 Net Loss	482.89	1105.28	2239.49	3827.66
TOTAL INCOME	93575.32	20119.97	13739.77	127435.06

Sector wise, Product wise and Security wise Credit of Banks and Financial Institutions

(as on Jeth End, 2070)

Sector Wise		Class "A"	Class "B"	Class "C"	Total
1	Agricultural and Forest Related	30541.58	5750.55	2202.83	38494.96
2	Fishery Related	524.05	130.99	28.46	683.50
3	Mining Related	3850.76	187.83	216.62	4255.21
4	Manufacturing (Producing) Related	170729.88	8614.30	5658.36	185002.53
5	Construction	70582.54	14677.40	9727.46	94987.40
6	Electricity, Gas and Water	17306.12	1966.62	320.64	19593.38
7	Metal Products, Mach. & Ele. Eqp.	11042.79	2025.97	969.79	14038.56
8	Tras., Com. and Public Utilities	23979.60	10876.71	6302.39	41158.70
9	Wholesaler & Retailer	156477.46	25661.82	11004.69	193143.97
10	Finance, Insurance and Real Estate	67129.77	10977.57	7412.76	85520.10
11	Hotel or Restaurant	18284.64	4157.44	2230.60	24672.68
12	Other Services	36729.03	6139.94	2788.76	45657.73
13	Consumption Loans	48801.05	9256.99	6333.26	64391.30
14	Local Government	770.97	31.05	47.29	849.31
15	Others	79621.79	23134.79	20283.64	123040.23
Total sectorwise Loan		736372.03	123589.97	75527.54	935489.54

Product Wise		Class "A"	Class "B"	Class "C"	Total
1	Term Loan	108156.65	14801.78	9920.15	132878.58
2	Overdraft	146095.16	33687.72	0.00	179782.88
3	Trust Receipt Loan / Import Loan	42546.16	18.38	0.00	42564.54
4	Demand & Other Working Capital Loan	181437.31	14981.02	20408.77	216827.10
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	45196.09	11988.74	6669.46	63854.29
6	Real Estate Loan	63655.20	11796.64	11725.01	87176.85
7	Margin Nature Loan	6778.35	2422.22	3001.85	12202.42
8	Hire Purchase Loan	34155.36	12665.19	7483.44	54303.98
9	Deprived Sector Loan	28348.27	4492.70	2061.10	34902.07
10	Bills Purchased	6906.04	10.45	9.71	6926.20
11	Other Product	73097.43	16725.14	14248.05	104070.62
Total Product wise Loan		736372.02	123589.97	75527.54	935489.53

Collateral Wise		Class "A"	Class "B"	Class "C"	Total
1	Gold and Silver	27197.54	3371.94	592.12	31161.59
2	Government Securities	3832.76	21.47	7.91	3862.13
3	Non Governmental Securities	4637.40	1993.71	1330.14	7961.25
4	Fixed Deposit Receipts	7011.18	1550.19	1782.81	10344.18
	Own	6550.08	1550.19	1782.81	9883.08
	Other Licences Institutions	461.10	0.00	0.00	461.10
5	Collateral of Properties	627437.41	113164.86	65555.52	806157.79
	Fixed Assets	493824.45	112762.72	65153.55	671740.72
	Current Assets	133612.95	402.14	401.97	134417.07
6	Against security of Bill	7463.34	11.70	16.36	7491.40
	Domestic Bills	717.38	5.20	16.36	738.94
	Foreign Bills	6745.95	6.50	0.00	6752.45
7	Against Guarantee	17085.54	2454.98	807.98	20348.50
	Government Guarantee	2750.41	97.44	66.39	2914.25
	Institutional Guarantee	10609.94	915.04	342.20	11867.18
	Personal Guarantee	736.12	262.37	201.72	1200.21
	Collective Guarantee	300.91	1156.78	13.73	1471.42
	Int. Rtd. Foreign Bank's Guarantee	54.11	0.00	0.00	54.11
	Other Guarantee	2634.06	23.34	183.94	2841.34
8	Credit Card	398.63	0.00	0.00	398.63
9	Others	41308.23	1021.13	5434.70	47764.06
Total Collateral wise Loan		736372.03	123589.97	75527.54	935489.55

Statement of Assets and Liabilities as on Jeth end, 2070

S.N.	BFI Name	NBL	RBB	NABIL	NBL	SCB/NL	HL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL
Liabilities															
		0.00													
1	CAPITAL FUND	-2907.78	-121.81	5439.38	6051.79	4124.38	4632.01	3197.46	2953.97	4177.32	2700.84	1926.53	2059.27	2033.41	2648.08
	a. Paid-up Capital	1772.83	8502.40	2436.84	3768.01	1853.90	2760.00	2355.74	2009.40	1761.13	1684.40	1400.00	1311.55	1601.60	2478.79
	b. Calls in Advance														
	c. Proposed Bonus Share											70.00			
	d. General Reserves	1669.67	2896.54	2176.50	1532.38	1870.12	1383.15	571.80	1118.74	1021.57	706.84	377.78	488.04	369.53	180.11
	e. Share Premium			0.07	11.85				35.87	18.56		0.08	41.87	5.28	
	f. Retained Earning	-7131.11	-12838.73	547.20	19.64	8.94	72.90	2.20	-345.99	437.52	40.39	26.49	27.91	17.12	-199.95
	g. Others Reserves Fund	780.84	1317.98	278.76	719.92	391.42	415.96	267.72	135.96	938.54	269.21	52.18	189.90	39.89	189.12
2	BORROWINGS	2294.13	1342.42	300.00	1320.99		650.00	1022.88		468.85	1444.42	651.30	450.00		13.33
	a. NRB		29.59								55.94	651.30			
	b. Interbank Borrowing		1012.83		270.99						400.00		250.00		13.33
	c. Foreign Banks and Fin. Ins.	2294.13									588.48				
	d. Other Financial Ins.		300.00				150.00	22.88							
	e. Bonds and Securities			300.00	1050.00		500.00	1000.00		468.85	400.00		200.00		
3	DEPOSITS	57861.92	82327.05	60144.61	61276.82	38395.60	51351.53	57158.61	15451.27	51410.78	26474.23	18838.94	23153.97	10171.34	24818.15
	a. Current	10293.79	16611.98	7788.21	5618.00	14165.10	4914.19	4248.15	1200.26	5459.11	2628.08	656.77	711.93	363.57	710.32
	Domestic	9980.47	16557.81	6061.42	4767.96	6857.78	3687.72	3634.39	1072.26	5333.04	2453.32	601.93	676.62	343.51	665.16
	Foreign	313.32	54.17	1726.79	850.04	7307.31	1226.47	613.76	128.00	126.07	174.76	54.84	35.31	20.06	45.15
	b. Savings	32637.64	46247.03	22729.12	19581.72	17160.77	25794.17	12478.58	7186.33	20154.95	8778.02	5580.19	5239.22	2743.10	10362.52
	Domestic	32628.51	46238.23	20893.54	18943.37	14657.66	24968.80	12412.23	7169.51	20064.64	8611.33	5455.35	5192.54	2729.25	10335.62
	Foreign	9.13	8.80	1835.58	638.36	2503.12	825.37	66.35	16.83	90.31	166.69	124.84	46.69	13.85	26.90
	c. Fixed	12041.21	14802.69	11170.61	10360.49	3659.09	14101.31	37225.84	3835.07	13658.48	9328.49	7907.17	12310.63	4889.53	8935.71
	Domestic	12041.21	14800.53	9342.20	8564.78	2697.47	12898.80	15147.86	3545.79	13529.45	8490.65	7694.88	11769.19	4875.67	8689.58
	Foreign		2.16	1828.41	1795.71	961.62	1202.51	22077.98	289.28	129.04	837.85	212.29	541.44	13.86	246.13
	d. Call Deposits	2126.68	3795.03	17460.68	24672.72	2702.89	5817.01	2976.45	2928.27	11403.63	5240.50	4531.62	4750.23	2127.23	4586.17
	Domestic	2126.68	3785.23	14194.35	22100.98	2618.36	4746.79	2960.20	2870.78	8055.71	5132.50	4518.31	4612.77	2047.10	4555.83
	Foreign		9.80	3266.33	2571.74	84.53	1070.23	16.25	57.49	3347.92	108.00	13.31	137.45	80.13	30.34
	e. Others	762.60	870.32	995.99	1043.89	707.76	724.85	229.59	301.34	734.60	499.14	163.19	141.96	47.91	223.43
	Domestic	762.37	870.32	936.12	753.54	300.04	592.23	173.48	300.88	724.99	399.45	162.32	141.96	47.21	145.35
	Foreign	0.23		59.87	290.35	407.72	132.62	56.11	0.46	9.61	99.69	0.87		0.69	78.08
4	Bills Payable	151.06	17.69	187.90	2.89	93.20	63.52	193.01	15.21	445.62	33.72	17.45	9.68	11.37	18.37
5	Other Liabilities	11298.40	18625.17	6645.76	6465.26	2206.11	3318.26	2967.37	3513.94	2629.98	1664.17	2248.83	2649.81	712.05	2227.93
	1. Sundry Creditors	5061.80	698.00	1420.43	422.47	176.23	114.03	449.18	181.26	186.56	215.73	117.95	839.20	100.36	34.69
	2. Loan Loss Provision	2311.11	3419.89	1460.47	1028.59	297.16	1455.82	405.78	579.29	794.72	485.63	609.37	330.45	183.98	589.40
	3. Interest Suspense a/c	3004.50	11466.63	330.10	1100.14	344.02	686.93	510.60	570.53	103.30	71.96	469.16	76.69	65.63	576.45
	4. Others	920.98	3040.65	3434.77	3914.05	1388.71	1061.48	1601.82	2182.86	1545.39	890.85	1052.34	1403.48	362.09	1027.39
6	Reconciliation A/c	-4611.83			53.35		26.86	0.66	63.06	7.15			0.00	0.29	
7	Profit & Loss A/c	753.24	1497.29	2017.88	1573.14	994.83	876.90	429.96	454.92	1364.00	540.18	200.10	485.75	74.02	297.23
		64839.15	103687.81	74735.53	76744.24	45814.11	60919.08	64969.96	22452.38	60503.69	32857.57	23883.14	28808.47	13002.47	29755.13
Assets															
		0.00													
1	LIQUID FUNDS	7168.88	18357.28	6094.85	12059.89	8692.78	5961.40	7501.22	3321.87	8231.26	3908.63	2302.25	2584.27	2009.19	3830.02
	a. Cash Balance	1743.92	1895.76	879.48	1568.72	736.69	905.21	1138.64	661.77	917.04	728.58	476.81	395.11	281.70	1368.87
	Nepalese Notes & Coins	1703.26	1855.74	843.73	1500.24	682.65	814.66	1109.02	619.67	902.94	708.81	470.54	382.55	251.37	1284.20
	Foreign Currency	40.66	40.02	35.75	68.48	54.04	90.56	29.62	42.09	14.10	19.78	6.27	12.56	30.33	84.67
	b. Bank Balance	4574.95	14774.19	3487.57	10291.18	4986.64	4514.57	6212.58	2660.11	7114.22	2940.95	1825.44	2050.56	1727.49	2361.15
	1. In Nepal Rastra Bank	2749.06	13769.51	2825.32	4803.37	3974.48	2932.91	4243.73	2159.57	5116.89	2003.98	1467.48	1453.80	1567.79	1737.42
	Domestic Currency	2717.50	13720.11	2768.47	4772.85	3921.36	2940.62	4177.55	2100.09	5092.65	1933.57	1384.99	1442.25	1554.70	1722.79
	Foreign Currency	31.56	49.40	56.86	30.52	53.12	-7.70	66.18	59.48	24.24	70.41	82.50	11.55	13.09	14.62
	2. "A"Class Licensed Institution	634.48	210.69	29.78	138.10	44.98	104.70	116.28	65.54	63.94	201.13	113.01	60.69	66.33	308.98
	Domestic Currency	634.48	207.90	29.78	87.01	44.98	104.70	116.25	64.58	63.87	196.28	112.05	60.18	66.22	308.95
	Foreign Currency		2.79		51.09			0.03	0.96	0.07	4.85	0.96	0.51	0.12	0.02
	3. Other Financial Ins.								0.72						182.42
	4. In Foreign Banks	1191.42	793.99	632.47	5349.71	967.18	1476.96	1852.57	434.27	1933.39	735.85	244.95	536.06	93.36	132.33
	c. Money at Call	850.01	1687.33	1727.80	200.00	2969.46	541.61	150.00		200.00	239.09		138.60		100.00
	Domestic Currency	850.01	1610.00	70.00	200.00		230.00	150.00		200.00					100.00
	Foreign Currency		77.33	1657.80		2969.46	311.61				239.09		138.60		
2	INVESTMENT IN SECURITIES	6635.53	27499.09	8646.05	5699.11	5253.39	7450.77	3270.97	2466.45	6135.26	4451.48	2907.67	3608.76	530.72	1825.73
	a. Govt Securities	6635.53	27499.09	8416.02	5699.11	5253.39	7450.77	3270.97	2466.45	6135.26	4451.48	2907.67	3637.60	530.72	1825.73
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents			230.03									171.16		
3	SHARE & OTHER INVESTMENT	2585.06	1310.13	7329.15	5423.49	8565.67	3587.69	21359.88	281.92	2188.60	75.58	550.16	418.25	522.31	283.58
	a. Interbank Lending			506.55						100.00					440.04
	b. Non Residents			2.00											
	c. Others	2585.06	1310.13	6820.60	5423.49	8565.67	3587.69	21359.88	181.92	2188.60	75.58	550.16	418.25	82.27	283.58
4	LOANS & ADVANCES	36592.41	44743.29	46195.95	46900.42	21535.14	39049.36	28944.57	12810.07	41527.73	21112.87	15767.68	19359.36	9308.27	20779.44 </

Statement of Assets and Liabilities as on Jeth end, 2070

S.N.	BFI Name	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	BOA	Sunrise	Grand	NMB	Kist	Janata	Mega	CTBNL
Liabilities		0.00														
1	CAPITAL FUND	2377.08	2300.84	2183.27	12425.02	2538.90	2281.76	2590.93	2177.01	2151.20	2160.66	2263.69	2243.30	2060.55	1784.59	2038.52
	a. Paid-up Capital	1603.80	1694.08	1619.24	9481.30	2252.56	2101.84	2340.41	2000.00	2015.00	2000.00	2000.00	2000.00	2000.00	1631.00	2000.00
	b. Calls in Advance															
	c. Proposed Bonus Share															
	d. General Reserves	340.79	301.30	294.93	2886.04	212.94	153.47	225.06	131.26	88.91	151.74	196.50	98.47	19.54	19.24	7.59
	e. Share Premium	4.44	13.07				2.97		25.96	32.41		10.08				
	f. Retained Earning	14.20	69.20	103.63	47.94	17.93	6.85	7.83	1.55	7.44	7.13	44.06	115.01	40.90	75.08	27.62
	g. Others Reserves Fund	413.85	223.18	165.47	9.74	55.47	16.62	17.64	18.24	7.44	1.79	13.04	29.82	0.11	59.27	3.30
2	BORROWINGS		750.00	1564.19	3399.48	557.34	198.45	166.54	1136.56		150.00	450.00	1146.72	608.89	1629.90	10.00
	a. NRB			183.85	95.58	157.34	60.00						672.43			10.00
	b. Interbank Borrowing			391.45	186.88		138.45	166.54	1136.56		150.00	450.00	472.04	608.89	1616.31	
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.			57.60	817.03								2.25		13.59	
	e. Bonds and Securities		750.00	931.29	2300.00	400.00										
3	DEPOSITS	23131.46	24466.50	26644.45	49278.86	31303.16	20615.87	26038.04	14705.41	21593.72	16607.66	18747.67	20282.93	11694.59	12679.71	9807.93
	a. Current	998.11	992.52	815.75	4982.59	1191.53	619.75	537.59	250.95	560.61	276.20	788.80	404.83	427.64	247.68	140.43
	Domestic	968.57	869.25	723.41	4884.31	1144.95	614.01	529.44	250.50	528.29	263.12	778.08	393.63	423.48	218.62	130.36
	Foreign	29.54	123.27	92.34	98.28	46.58	5.75	8.14	0.45	32.32	13.07	10.72	11.20	4.16	29.06	10.07
	b. Savings	6810.53	5019.50	7029.91	24540.62	13696.06	4701.51	4100.62	3860.06	8019.91	1991.49	3661.99	11441.46	2137.37	4195.69	1012.63
	Domestic	6745.00	4906.24	6993.00	24540.18	13642.36	4677.40	4084.82	3854.16	7987.38	1977.01	3640.08	11438.88	2136.58	4163.40	1007.15
	Foreign	65.53	113.27	36.90	0.43	53.70	24.11	15.80	5.91	32.52	14.49	21.91	2.59	0.79	32.29	5.49
	c. Fixed	10076.22	11811.05	10630.78	19734.53	11787.55	10617.68	8935.21	6470.22	10366.72	8872.75	7321.92	6594.76	5785.75	3303.35	6127.48
	Domestic	9092.52	10197.90	10262.38	19734.53	10842.62	10154.29	8611.46	6258.19	9407.69	8314.47	6154.36	6456.16	5740.75	3082.97	5813.43
	Foreign	983.70	1613.16	368.40		944.93	463.39	323.75	212.03	959.03	558.28	1167.56	138.60	45.00	220.39	314.05
	d. Call Deposits	5097.18	6361.88	7962.99	20.93	4234.54	4530.21	12164.09	4070.44	2344.84	5112.96	5451.72	1718.82	3276.44	4794.40	2464.75
	Domestic	4994.99	5737.63	7867.62	20.93	4166.83	4506.94	12117.59	4030.21	2294.21	5016.31	5233.08	1667.73	3276.44	4729.95	2434.04
	Foreign	102.19	624.25	95.37		67.71	23.27	46.50	40.23	50.63	96.65	218.64	51.10		64.45	30.72
	e. Others	149.42	281.55	205.02	0.19	393.47	146.72	300.54	53.75	301.65	354.26	1523.24	123.06	67.37	138.58	62.63
	Domestic	149.42	271.40	203.99	0.19	393.45	146.72	300.54	53.75	301.65	295.64	1072.08	123.06	67.37	138.58	60.06
	Foreign		10.15	1.03		0.02					58.63	451.16				2.57
4	Bills Payable	29.59	7.75		10.34	3.50	2.55		3.24	19.40	4.43	7.25	4.08	16.99	48.34	
5	Other Liabilities	2830.41	2175.80	2883.79	19900.60	3532.39	1635.73	1917.87	2025.54	2028.45	1226.10	1152.35	2228.50	660.01	2253.72	456.47
	1. Sundry Creditors	731.92	75.96	782.34	1734.91	1678.29	0.08	4.83		11.41		60.79	92.92	4.99	1.39	2.52
	2. Loan Loss Provision	764.35	338.68	603.15	5417.01	558.88	442.34	510.96	596.54	610.72	271.65	400.64	897.52	137.07	255.97	117.16
	3. Interest Suspense a/c	548.03	378.28	175.92	1749.11	91.47	457.75	646.36	311.64	583.44	448.17	304.31	553.24	191.68	60.90	154.64
	4. Others	786.11	1382.87	1322.38	10999.57	1203.75	735.56	755.72	1117.36	822.89	506.28	386.61	684.82	326.27	1935.46	182.15
6	Reconciliation A/c										-17.56	0.00				0.00
7	Profit & Loss A/c	144.25	234.55	428.80	1374.99	499.88	206.62	252.92		149.66		307.20		61.66	180.81	
		28512.79	29935.45	33704.50	86378.96	38442.01	24941.92	30968.85	20047.76	25942.44	20131.28	22928.15	25905.53	15102.69	18577.07	12312.91
Assets		0.00														
1	LIQUID FUNDS	2624.76	3103.75	3613.99	5690.36	4758.97	2602.75	4554.10	1243.03	4903.04	2581.69	2103.87	2232.27	1068.30	3788.83	2179.86
	a. Cash Balance	452.37	489.12	674.65	1768.95	718.55	582.10	1039.52	248.77	525.89	441.02	368.92	559.11	238.66	226.46	231.33
	Nepalese Notes & Coins	435.58	479.39	623.33	1753.59	697.04	560.31	1029.50	240.12	518.01	406.58	352.02	533.71	232.37	218.13	225.96
	Foreign Currency	16.79	9.74	51.32	15.35	21.51	21.79	10.02	8.64	7.89	34.44	16.90	25.40	6.29	8.34	5.38
	b. Bank Balance	1800.23	2614.63	1543.90	3790.94	4040.43	2020.65	2683.64	994.26	3890.54	2140.67	1328.51	1636.43	580.70	1255.10	1157.82
	1. In Nepal Rastra Bank	1123.33	1407.55	1401.06	3203.65	2919.92	1375.87	1928.95	841.85	3166.40	906.78	576.59	1480.86	466.16	293.42	885.08
	Domestic Currency	1092.67	1362.70	1393.92	3202.07	2822.62	1368.24	1914.91	822.63	3141.33	904.55	551.67	1468.47	464.40	283.83	869.90
	Foreign Currency	30.66	44.85	7.14	1.58	97.30	7.63	14.05	19.22	25.07	2.22	24.92	12.39	1.75	9.59	15.19
	2. "A" Class Licensed Institution	58.31	142.00	34.63	560.01	247.65	193.86	131.47	73.96	75.94	229.69	206.44	46.37	54.70	144.82	9.35
	Domestic Currency	53.43	90.39	33.13	559.65	212.88	173.70	131.47	72.95	73.21	40.36	206.44	45.08	54.70	144.82	9.35
	Foreign Currency	4.88	51.61	1.50	0.36	34.76	20.16		1.01	2.74	189.33		1.30			
	3. Other Financial Ins.										1.82	0.06				0.00
	4. In Foreign Banks	618.59	1065.08	108.21	27.28	872.86	450.92	623.21	78.45	648.20	1002.38	545.42	109.19	59.85	816.86	263.38
	c. Money at Call	372.15		1395.44	130.48			830.94		486.60		406.44	36.73	248.94	2307.27	790.70
	Domestic Currency	280.00		1330.02				830.94		400.00			29.80	50.00	1872.50	700.00
	Foreign Currency	92.15		65.42	130.48					86.60		406.44	6.93	198.94	434.77	90.70
2	INVESTMENT IN SECURITIES	3010.05	3487.50	3156.02	7887.80	3711.51	1973.23	2936.58	3265.92	1303.89	1930.53	1940.27	3471.84	2311.47	920.78	612.16
	a. Govt Securities	3010.05	3487.50	3156.02	7887.80	2514.98	1973.23	2936.58	3265.92	1303.89	1930.53	1940.27	3471.84	2311.47	920.78	612.16
	b. NRB Bond				1196.53											
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e. Non Residents															
3	SHARE & OTHER INVESTMENT	613.92	1800.55	1477.11	1229.19	991.92	225.39	250.53	19.80	351.41	309.97	691.66	53.44		140.60	35.81
	a. Interbank Lending	139.24			1140.09	949.65		234.03				191.58	422.18			
	b. Non Residents															
	c. Others	474.69	1800.55	1477.11	89.10	42.27	225.39	16.50	19.80	351.41	118.39	269.48	53.44		140.60	35.81
4	LOANS & ADVANCES	19891.45	18770.17	22515.97	54293.03	25103.29	18150.17	21735.44	13629.69	17834.66	13867.13	15806.24	16903.12	10442.21	11426.26	8909.94
	a. Private Sector	19489.97	18439.91	22515.97	54193.90	25103.29	17518.61	21154.44	13206.11	17302.87	13400.41	14968.44	16903.12	10036.90	11336.32	8602.02
	b. Financial Institutions	401.48	330.26		99.14		530.66	581.00								

Statement of Assets and Liabilities as on Jeth end, 2070

S.N.	BFI Name	Civil	Century	Sanima	NIDC	Malika	Siddhartha	UDBL	Manakamana	Narayani	PDBL	Sahayogi	Axis	Karnali	Triveni	Suprim
Liabilities		0.00														
1	CAPITAL FUND	2031.84	1155.69	2129.58	1218.67	300.43	665.05	14.29	884.67	120.97	400.15	133.24	792.09	105.84	274.25	964.96
	a. Paid-up Capital	2000.00	1080.00	2016.00	415.82	210.00	645.00	80.40	1000.00	55.57	336.52	113.40	718.17	80.00	248.39	772.00
	b. Calls in Advance									6.12						
	c. Proposed Bonus Share					10.50				10.05						
	d. General Reserves	5.68	1.83	93.95	464.25	31.16	38.07	1.84	83.82	17.52	30.69	19.08	29.05	2.69	23.79	45.94
	e. Share Premium			10.56		0.35					0.54		0.89		0.32	2.11
	f. Retained Earning	22.61	6.80	6.20	225.12	43.21	-33.18	-67.95	-198.61	21.96	27.17	0.62	41.94	23.15	1.30	143.63
	g. Others Reserves Fund	3.54	67.06	2.86	113.47	5.21	15.16		-0.54	9.76	5.23	0.14	2.04		0.45	1.28
2	BORROWINGS	400.00	840.01	598.86				5.65	460.00							3.00
	a. NRB			48.86												
	b. Interbank Borrowing	400.00		550.00					460.00							
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.		840.01													3.00
	e. Bonds and Securities							5.65								
3	DEPOSITS	12715.52	9870.34	16761.50	983.08	1936.25	4624.13	50.72	2915.94	850.96	2648.02	1477.10	1319.15	994.21	2709.88	1669.28
	a. Current	290.02	183.80	311.05	25.55	59.02	74.51		53.01		7.81	54.17	6.68		50.10	28.83
	Domestic	281.36	180.37	307.07	25.55	59.02	74.28		51.96		7.81	54.17	6.68		50.10	28.83
	Foreign	8.66	3.43	3.98			0.23		1.05							
	b. Savings	1408.94	2165.35	4167.92	236.23	1460.24	2720.54	50.68	865.90	487.73	1458.13	1190.04	481.77	825.70	1313.57	837.81
	Domestic	1403.02	2163.55	4131.25	236.23	1460.24	2720.54	50.68	865.90	487.73	1458.13	1190.04	481.77	825.70	1313.57	837.81
	Foreign	5.92	1.80	36.67												
	c. Fixed	6703.30	4551.91	9255.63	683.95	198.50	1317.85	0.04	879.20	362.39	766.11	200.30	310.37	163.08	927.81	360.14
	Domestic	6601.66	4459.76	9114.92	683.95	198.50	1317.85	0.04	879.20	362.39	766.11	200.30	310.37	163.08	927.81	360.14
	Foreign	101.64	92.15	140.71												
	d. Call Deposits	4166.87	2902.10	2972.16	37.34	215.23	508.38		1111.94		409.96	32.59	519.90		415.91	442.24
	Domestic	3725.95	2902.10	2968.18	37.34	215.23	508.38		1111.94		409.96	32.59	519.90		415.91	442.24
	Foreign	440.92		3.98												
	e. Others	146.38	67.18	54.74		3.26	2.85		5.88	0.84	6.02		0.42	5.44	2.50	0.26
	Domestic	146.21	67.18	54.74		3.26	2.85		5.88	0.84	6.02		0.42	5.44	2.50	0.26
	Foreign	0.17														
4	Bills Payable	3.30	3.31													
5	Other Liabilities	643.33	724.43	1089.12	2677.15	189.64	616.32	73.07	528.80	205.55	158.75	90.84	192.22	79.72	152.69	379.65
	1. Sundry Creditors	2.81	8.88	8.13	105.66	0.52	22.77	17.70		11.14	3.52	7.39	2.00	3.31	13.50	2.79
	2. Loan Loss Provision	142.55	114.44	146.87	530.71	43.72	320.54	10.35	112.23	88.70	34.70	22.47	85.89	26.19	40.28	168.62
	3. Interest Suspense a/c	222.10	149.80	231.90	1309.54	20.31	150.44	26.23	157.17	63.21	32.35	7.86	61.18	31.23	30.74	58.56
	4. Others	275.87	451.32	702.21	731.24	125.10	122.56	18.79	259.40	42.51	88.18	53.12	43.15	18.99	68.17	149.68
6	Reconciliation A/c	60.47	7.10		3.69					232.01		1.94	-0.02			
7	Profit & Loss A/c	13.20		184.11	409.26	33.20		21.78	34.02		28.85	39.66				32.98
		15867.65	12600.89	20763.17	5291.84	2459.52	5905.50	165.50	4823.43	1409.49	3235.78	1742.78	2303.45	1179.77	3172.80	3013.89
Assets		0.00														
1	LIQUID FUNDS	2409.74	1385.08	1830.26	1292.95	500.76	1203.65	37.85	858.97	230.38	709.19	444.19	465.10	299.60	566.83	675.28
	a. Cash Balance	231.36	407.04	239.21	12.65	88.16	101.73	0.63	69.27	18.81	95.25	41.12	51.63	75.24	56.15	55.97
	Nepalese Notes & Coins	225.98	403.73	234.33	12.65	86.95	101.32	0.63	63.91	18.81	95.25	41.12	51.63	75.24	56.14	55.97
	Foreign Currency	5.38	3.31	4.88		1.21	0.40		5.36						0.01	
	b. Bank Balance	1994.20	978.04	1591.05	1280.30	127.69	328.81	37.22	789.71	211.57	185.35	109.44	413.47	28.86	192.07	481.57
	1. In Nepal Rastra Bank	677.10	766.12	1181.45	54.53	113.49	302.30	4.44	148.76	0.47	2.86	90.87	91.94	28.86	0.74	87.41
	Domestic Currency	662.52	764.24	1180.03	54.53	113.49	302.30	4.44	148.76	0.47	2.86	90.87	91.94	28.86	0.74	87.41
	Foreign Currency	14.58	1.89	1.43												
	2. "A"Class Licensed Institution	57.70	62.07	76.60	1225.75	14.20	26.51	1.57	515.40	42.26	182.16	18.57	305.80		188.69	394.17
	Domestic Currency	43.66	61.05	72.89	1225.75	14.20	26.46	1.57	510.72	42.26	182.16	18.57	305.80		188.69	394.17
	Foreign Currency	14.04	1.02	3.71			0.05		4.68							
	3. Other Financial Ins.				0.02			31.21	121.62	168.83	0.32		15.73		2.64	
	4. In Foreign Banks	1259.40	149.84	333.00					3.92							
	c. Money at Call	184.18				284.91	773.11				428.59	293.63		195.50	318.61	137.74
	Domestic Currency	70.00				284.91	773.03				428.59	293.63		195.50	318.61	137.74
	Foreign Currency	114.18					0.08									
2	INVESTMENT IN SECURITIES	1092.43	1223.09	2273.59	69.40	41.15	232.43		189.52						50.00	75.06
	a. Govt Securities	1092.43	1223.09	2273.59	69.40	41.15	232.43		189.52						50.00	75.06
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e. Non Residents															
3	SHARE & OTHER INVESTMENT	307.56	258.35	148.62	180.27	6.30	41.11		4.05	22.86	5.67		1.90	3.00	20.16	8.53
	a. Interbank Lending		257.43													
	b. Non Residents															
	c. Others	307.56	0.92	148.62	180.27	6.30	41.11		4.05	22.86	5.67		1.90	3.00	20.16	8.53
4	LOANS & ADVANCES	11024.01	8611.54	15104.45	1991.20	1652.28	3768.16	62.53	3242.45	553.32	2352.63	1250.26	1634.07	674.37	2353.59	1962.54
	a. Private Sector	10412.39	8611.54	14674.07	1967.59	1652.28	3768.16	62.53	3156.87	553.32	2352.63	1250.26	1633.56	674.37	2353.59	1962.54
	b. Financial Institutions	392.50		380.39					85.57				0.51			1516.86
	c. Government Organizations	219.12		50.00	23.62											
5	BILL PURCHASED	0.07	1.12				1.00									
	a. Domestic Bills Purchased	0.07	1.12				1.00									
	b. Foreign Bills Purchased															
	c. Import Bills & Imports															
6	LOANS AGAINST COLLECTED BILLS	240.66														
	a. Against Domestic Bills	240.66														
	b. Against Foreign Bills															
7	FIXED ASSETS	349.18	320.24	510.77	124.95	59.69	295.90	1.93	138.77	10.28	59.54	9.23	63.32	34.64	74.11	49.21
8	OTHER ASSETS	443.99	741.90	864.68	1633.07	196.70	238.97	41.36	320.89	248.89	108.68	39.07	123.15	152.40	108.11	205.00
	a. Accrued Interest:	245.16	159.87	257.68	1309.54	21.65	151.06	27.65	167.04	65.34	32.35	7.86	61.33	31.23	30.83	58.91
	Financial	5.30														

Statement of Assets and Liabilities as on Jeth end, 2070

S.N.	BFI Name	Bhrikuti	Suwestcha	Bageshwari	Sharadshar	Gurkha	Gandaki	Infrastructure	Business	Biratnaxmi	Excel	Western	H & B	Araniko	NDEP
Liabilities		0.00		0.00		0.00		0.00		0.00		0.00		0.00	
1	CAPITAL FUND	429.13	146.79	291.32	252.09	-1051.76	282.88	852.32	1015.70	224.22	175.03	98.68	1061.81	229.77	632.48
	a. Paid-up Capital	353.14	118.68	242.20	211.92	660.82	250.00	827.53	842.06	194.18	100.00	60.00	897.93	200.00	582.45
	b. Calls in Advance					0.82						21.60			
	c. Proposed Bonus Share	0.05	0.36			52.87									
	d. General Reserves	47.85	13.57	19.45	17.71	34.15	27.24	44.79	99.93	20.82	25.20	7.86	77.23	11.90	32.04
	e. Share Premium		0.96	1.35		2.38	0.08	5.69	0.38	1.07					1.79
	f. Retained Earning	27.52	11.65	27.11	20.57	-1802.80	2.44	-30.73	72.02	1.21	49.83	9.21	83.62	17.77	15.90
	g. Others Reserves Fund	0.57	1.57	1.20	1.88	0.00	3.11	5.03	1.31	6.94			3.02	0.11	0.30
2	BORROWINGS												135.28		61.61
	a. NRB												134.55		
	b. Interbank Borrowing														50.00
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.												0.73		11.61
	e. Bonds and Securities														
3	DEPOSITS	4141.93	1132.17	1967.26	1206.43	2018.75	2261.30	2699.38	3711.02	3121.48	2304.22	870.63	5358.58	508.44	4320.22
	a. Current	42.84	29.26	21.08	14.95	290.65	21.16	21.75	44.85	46.86	26.96	14.84	52.42	6.59	93.60
	Domestic	42.84	29.26	21.08	14.95	290.65	21.16	21.75	44.85	46.86	26.96	14.84	52.42	6.59	93.57
	Foreign														0.03
	b. Savings	2004.91	480.11	1223.41	711.98	338.21	1089.50	1078.42	1619.59	1860.10	1561.68	549.91	2189.14	391.80	2403.95
	Domestic	2004.91	480.11	1223.41	711.98	338.17	1089.50	1078.42	1619.59	1860.10	1561.68	549.91	2189.14	391.80	2403.16
	Foreign					0.04									0.79
	c. Fixed	930.42	439.71	269.00	216.27	36.36	496.78	705.26	1295.02	881.37	405.67	186.61	2154.68	109.90	1145.87
	Domestic	930.42	439.71	269.00	216.27	36.36	496.78	705.26	1295.02	881.37	405.67	186.61	2154.68	109.90	1145.87
	Foreign														
	d. Call Deposits	1139.19	183.09	407.31	263.22	1349.32	644.21	887.47	744.99	328.59	309.20	118.92	941.64		663.90
	Domestic	1139.19	183.09	407.31	263.22	1349.22	644.21	887.47	744.99	328.59	309.20	118.92	941.64		663.90
	Foreign					0.09									
	e. Others	24.59		46.46		4.22	9.66	6.48	6.57	4.55	0.72	0.36	20.69	0.15	12.89
	Domestic	24.59		46.46		4.22	9.66	6.48	6.57	4.55	0.72	0.36	20.69	0.15	12.89
	Foreign														
4	Bills Payable												0.69		0.25
5	Other Liabilities	179.43	96.30	87.63	79.82	2497.99	105.17	388.46	512.88	1557.86	65.07	16.64	634.00	64.68	399.23
	1. Sundry Creditors	0.87	9.43	4.23	1.84	1.05	4.68	0.78	18.47	11.09	2.68	1.90	8.47	1.41	10.76
	2. Loan Loss Provision	50.65	65.27	25.15	27.11	1612.60	24.06	116.35	188.22	28.95	23.38	14.50	225.46	32.36	152.90
	3. Interest Suspense a/c	29.50		31.40	13.59	594.58	23.48	80.27	147.84	10.30	5.20		193.86	11.25	87.84
	4. Others	98.40	21.61	26.85	37.27	289.76	52.96	191.05	158.34	1507.52	33.82	0.24	206.20	19.66	147.72
6	Reconciliation A/c	1254.18		9.02	0.06		0.05						12.61	0.42	
7	Profit & Loss A/c	41.85		49.17	20.22		68.95			79.81	35.86	5.30		6.46	
		6046.51	1375.26	2404.39	1558.63	3464.98	2718.35	3940.15	5239.60	4983.37	2580.19	1003.86	7190.77	809.35	5413.78
Assets		0.00		0.00		0.00		0.00		0.00		0.00		0.00	
1	LIQUID FUNDS	1499.22	240.25	649.39	446.82	233.21	413.52	1250.01	834.63	804.42	1092.28	108.14	916.50	176.50	1166.95
	a. Cash Balance	115.39	26.08	49.65	32.57	10.42	65.25	126.40	83.63	68.15	72.74	42.20	177.18	15.16	126.22
	Nepalese Notes & Coins	115.39	26.08	48.86	32.57	9.77	64.32	126.21	83.60	68.12	72.71	42.20	176.68	14.98	124.49
	Foreign Currency			0.79		0.65	0.92	0.19	0.02	0.03	0.03		0.50	0.18	1.73
	b. Bank Balance	164.69	214.17	233.22	31.51	1.49	348.28	186.93	259.71	168.84	308.48	3.60	739.33	33.98	254.33
	1. In Nepal Rastra Bank	111.91	4.97	126.30	0.99	1.49	123.58	157.41	256.84	167.22	150.21	0.03	410.51	31.55	247.65
	Domestic Currency	111.91	4.97	126.30	0.99	1.17	123.58	156.86	256.84	167.22	150.21	0.03	410.51	31.55	247.31
	Foreign Currency					0.31		0.55							0.35
	2. "A"Class Licensed Institution	42.39	134.70	10.26	9.31		146.72	29.52	2.84	1.62	158.27	3.57	233.26	1.12	6.40
	Domestic Currency	42.39	134.70	10.26	9.31		146.72	28.49	2.84	1.62	158.27	3.57	230.50	1.12	6.35
	Foreign Currency							1.03					2.76		0.05
	3. Other Financial Ins.	10.39	74.50		21.20		77.98		0.03				95.55	1.31	0.28
	4. In Foreign Banks			96.66											
	c. Money at Call	1219.14		366.52	382.74	221.31		936.68	491.29	567.44	711.07	62.34		127.36	786.39
	Domestic Currency	1219.14		366.52	382.74	221.00		936.68	491.29	567.44	711.07	62.34		127.36	776.06
	Foreign Currency					0.31									10.33
2	INVESTMENT IN SECURITIES	0.72		0.81			0.12	59.64	110.00	129.94			148.83		132.89
	a. Govt Securities			0.81				59.64	110.00	129.94			148.83		132.89
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.	0.72					0.12								
	d. Other Non-Fin Ins.														
	e. Non Residents														
3	SHARE & OTHER INVESTMENT		2.79	0.41		67.06	2.91	91.91	11.59	6.18		0.50	18.65	11.27	87.72
	a. Interbank Lending														
	b. Non Residents														
	c. Others		2.79	0.41		67.06	2.91	91.91	11.59	6.18		0.50	18.65	11.27	87.72
4	LOANS & ADVANCES	3178.09	1066.47	1636.66	963.92	1758.56	2074.07	2161.17	3637.16	2469.56	1426.49	647.02	5248.43	561.78	3516.74
	a. Private Sector	3178.09	1066.47	1636.66	963.92	1758.56	2074.07	2161.17	3637.16	2469.56	703.97	647.02	5178.10	561.78	3486.74
	b. Financial Institutions										722.53		70.34		30.00
	c. Government Organizations														
5	BILL PURCHASED												3.20		
	a. Domestic Bills Purchased												3.20		
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	LOANS AGAINST COLLECTED BILLS														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	FIXED ASSETS	41.93	35.39	34.38	62.68	159.32	136.42	102.09	244.28	55.71	30.26	38.97	268.71	32.68	253.40
8	OTHER ASSETS	72.38	27.11	81.55	85.20	924.91	91.29	136.94	249.33	1517.57	28.88	209.23	483.76	23.53	214.67
	a. Accrued Interest:	29.50		31.40	13.59	594.58	23.48	80.27	149.30	10.31	5.20		194.65	11.25	146.36
	Financial									10.31			1.02		
	Government Enterprises								1.46		5.20		0.89		13.83
	Private Sector	29.50		31.40	13.59	594.58	23.48	80.27	147.84				192.74	11.25	132.53
	b. Staff Loans / Adv.	2.50	2.49	15.45	2.70	22.12	14.48	2.76	15.28	26.01	3.39	10.24	34.79	6.67	3.14
	c. Sundry Debtors	10.61	10.12	16.52	58.60	6.28	31.52	0.07	22.57	17.91	5.48	192.45	195.48		

Statement of Assets and Liabilities as on Jeth end, 2070

S.N.	BFI Name	CEDBL	Miteri	Tinau	Rising	Mukthinath	Sewa	Kankai	Public	Mahakali	Ace	Bhargav	Shangrila	Rara	diyalo
Liabilities		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
1	CAPITAL FUND	1174.27	119.48	136.02	262.37	308.23	213.93	104.08	157.69	44.25	894.36	104.03	346.70	207.67	107.62
	a. Paid-up Capital	1088.00	108.35	115.00	200.00	245.00	197.17	100.00	150.00	40.00	797.82	100.00	320.00	200.10	100.00
	b. Calls in Advance			11.20		25.27			1.77						
	c. Proposed Bonus Share														
	d. General Reserves	43.48	8.58	5.71	10.05	28.13	16.32	2.72	7.52	3.27	88.53	2.37	19.53	5.52	7.28
	e. Share Premium	5.41			12.86			0.03		0.26					
	f. Retained Earning	5.99	2.55	4.12	39.36	4.74	0.44	1.34	-5.59	0.22	2.09	1.66	2.62	2.05	0.12
	g. Others Reserves Fund	31.40			0.10	5.08			3.99	0.50	5.92		4.55		0.22
2	BORROWINGS	1436.74			3.10	248.83					860.02				
	a. NRB	570.00													
	b. Interbank Borrowing	590.00				100.00					860.02				
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.	276.74			3.10	148.83									
	e. Bonds and Securities														
3	DEPOSITS	6629.96	893.97	1461.53	1073.28	3418.13	2243.40	543.24	762.82	346.47	5340.80	340.69	2940.08	478.91	642.65
	a. Current	134.93	12.89	10.68	9.61	53.68	35.27	5.88	1.70		154.54	1.39			3.42
	Domestic	133.21	12.89	10.68	9.61	53.68	35.27	5.88	1.70		149.86	1.39			3.42
	Foreign	1.72									4.68				
	b. Savings	1816.79	524.49	671.09	571.62	2251.77	1222.48	323.86	252.84	291.57	2835.79	178.21	1726.34	397.38	239.81
	Domestic	1764.25	524.49	671.09	571.62	2251.77	1222.48	323.86	252.84	291.57	2831.62	178.21	1726.34	397.38	239.81
	Foreign	52.55								0.00	4.17				
	c. Fixed	3149.74	247.61	650.42	264.39	814.37	599.99	65.39	370.02	54.91	1818.03	109.24	840.23	78.98	247.68
	Domestic	3076.45	247.61	650.42	264.39	814.37	599.99	65.39	370.02	54.91	1818.03	109.24	840.23	78.98	247.68
	Foreign	73.29													
	d. Call Deposits	1452.93	108.98	122.62	226.92	298.30	385.06	148.00	138.27		523.85	48.96	369.10		150.89
	Domestic	1423.48	108.98	122.62	226.92	298.30	385.06	148.00	138.27		523.34	48.96	369.10		150.89
	Foreign	29.45									0.51				
	e. Others	75.56		6.72	0.75		0.61	0.11			8.59	2.88	4.42	2.55	0.85
	Domestic	75.56		6.72	0.75		0.61	0.11			8.59	2.88	4.42	2.55	0.85
	Foreign														
4	Bills Payable	3.61													
5	Other Liabilities	435.82	46.85	87.97	94.98	230.15	109.35	28.24	56.51	13.20	589.22	30.36	180.65	50.27	31.87
	1. Sundry Creditors	8.18	1.36	0.86	2.81	0.09	1.00	1.02	2.22	1.66	1.34	0.81	0.54	0.37	1.18
	2. Loan Loss Provision	90.19	10.33	12.90	32.41	43.69	18.67	7.80	16.68	4.97	156.96	3.87	42.24	7.96	6.18
	3. Interest Suspense a/c	129.18	6.83	9.17	16.73	18.89	18.30	5.60	12.27	2.40	122.05	4.14	39.81	9.46	6.83
	4. Others	208.27	28.32	65.04	43.03	167.47	71.38	13.82	25.34	4.17	308.87	21.54	98.06	32.49	17.69
6	Reconciliation A/c		72.25			0.49									404.62
7	Profit & Loss A/c	72.33	23.29	9.56	23.57	86.32	33.83	10.79	22.61	8.78			60.05	6.18	9.70
		9752.73	1155.84	1695.08	1457.31	4292.15	2600.51	686.35	999.63	412.70	7684.41	475.08	3527.48	1147.66	791.83
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
1	LIQUID FUNDS	2426.17	199.53	506.92	327.99	1045.22	492.12	174.97	126.43	109.37	1805.47	134.16	740.22	186.53	147.33
	a. Cash Balance	108.89	10.42	42.46	46.36	84.12	62.40	34.40	12.20	5.91	76.97	9.78	49.08	17.30	8.44
	Nepalese Notes & Coins	107.91	10.42	42.46	46.36	84.07	62.35	34.40	12.20	5.87	73.37	9.76	48.78	17.30	8.44
	Foreign Currency	0.98				0.05	0.05			0.05	3.60	0.01	0.30		
	b. Bank Balance	415.69	49.55	372.00	66.71	188.73	429.72	32.15	44.29	103.45	281.74	124.38	691.15	87.95	81.20
	1. In Nepal Rastra Bank	375.51	18.11	81.80	0.14	188.73	54.91	0.05	43.97	1.88	261.60	20.51	157.43		4.82
	Domestic Currency	374.01	18.11	81.80	0.14	188.73	54.91	0.05	43.97	1.88	259.33	20.51	157.43		4.82
	Foreign Currency	1.51									2.26				
	2. "A"Class Licensed Institution	29.56	31.44	149.34	66.56		343.10	32.09	0.31	50.58	8.49	68.39	482.73	47.50	97.08
	Domestic Currency	29.22	31.44	149.34	66.56		343.10	32.09	0.31	50.58	8.49	68.39	482.73	47.50	97.08
	Foreign Currency	0.33													
	3. Other Financial Ins.			140.87			31.72	0.02	0.01	51.00	0.01	35.48	50.98	40.45	-20.69
	4. In Foreign Banks	10.62									11.64				
	c. Money at Call	1901.60	139.55	92.46	214.92	772.38		108.42	69.94		1446.76			81.29	57.68
	Domestic Currency	1889.50	139.55	92.46	214.92	772.38		108.42	69.94		1442.79			81.29	57.68
	Foreign Currency	12.10									3.97				
2	INVESTMENT IN SECURITIES	271.36					10.41		2.50	2.06	333.49	3.20	45.00		5.00
	a. Govt Securities	271.36					10.00		2.50	2.06	333.49	3.20	45.00		5.00
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.						0.41								
	d. Other Non-Fin Ins.														
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	270.51	5.47	2.63	30.10	103.68	0.38	0.10	34.04	0.50	228.74	0.41	1.00	0.50	90.10
	a. Interbank Lending				30.00	50.00					3.30				
	b. Non Residents														
	c. Others	270.51	5.47	2.63	0.10	53.68	0.38	0.10	34.04	0.50	225.44	0.41	1.00	0.50	90.10
4	LOANS & ADVANCES	6358.27	846.02	1121.21	1038.38	2983.83	2002.90	474.60	755.89	285.42	4716.78	314.10	2596.10	514.04	526.40
	a. Private Sector	6232.36	846.02	1121.21	1038.38	2983.83	2002.90	474.60	755.89	285.42	4579.62	314.10	2596.10	514.04	526.40
	b. Financial Institutions	125.91									137.16				
	c. Government Organizations														
5	BILL PURCHASED														
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	LOANS AGAINST COLLECTED BILLS														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	FIXED ASSETS	120.06	9.30	38.51	29.03	59.09	34.19	20.01	24.65	3.44	138.91	6.46	47.39	19.22	9.82
8	OTHER ASSETS	306.36	23.27	23.69	31.81	99.87	58.31	15.61	39.83	11.92	386.47	6.96	93.70	22.74	13.01
	a. Accrued Interest:	151.06	6.82	9.17	16.79	18.89	18.29	5.60	12.27	2.40	130.05	4.14	40.77	9.46	6.83
	Financial	1.39									1.52				
	Government Enterprises	21.93			0.06						7.97		0.96		
	Private Sector	127.74	6.82	9.17	16.73	18.89	18.29	5.60	12.27	2.40	120.56	4.14	39.81	9.46	6.83
	b. Staff Loans / Adv.	25.06	6.11	4.41		2.88	9.82		11.23	3.27	29.53	1.48	17.27		0.70
	c. Sundry Debtors	60.63	0.43	0.18	1.14	2.91	17.08	2.10	8.98	3.99	3.49	0.16	5.12	3.79	-0.07
	d. Cash In Transit					0.00									

Statement of Assets and Liabilities as on Jeth end, 2070

S.N.	BFI Name	Country	Alpine	Nigiri	Katmandu	Ganima	City	Bishow	Professional	Kabali	Kamana	Corporate	Patibhara	Purnima	Jyoti
Liabilities		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
1	CAPITAL FUND	345.69	108.73	63.75	742.26	267.32	283.97	277.70	103.42	28.41	221.25	248.27	112.03	106.07	817.84
	a. Paid-up Capital	320.00	100.00	57.50	651.93	220.00	253.73	252.00	100.00	22.00	200.00	200.00	100.00	100.00	740.00
	b. Calls in Advance					14.52				3.48					
	c. Proposed Bonus Share														
	d. General Reserves	11.44	6.98	5.73	22.74	24.30	25.43	21.53	3.31	2.06	16.69	15.05	5.25	4.16	28.91
	e. Share Premium				0.11								0.14		
	f. Retained Earning	13.75	1.05	0.52	67.34	8.46	2.23	2.67		0.87	3.56	33.17	6.17	1.91	45.53
	g. Others Reserves Fund	0.50	0.70		0.14	0.05	2.58	1.50	0.11		1.00	0.05	0.46		3.41
2	BORROWINGS	45.00			300.00		25.00	25.00				150.00			
	a. NRB	45.00													
	b. Interbank Borrowing				300.00							150.00			
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.						25.00	25.00							
	e. Bonds and Securities														
3	DEPOSITS	1108.99	692.22	593.43	4306.04	2770.20	2751.95	2974.02	284.48	344.77	2041.27	1135.48	1322.77	1175.09	3586.78
	a. Current	8.20	25.15	2.34	62.57	52.45	21.17	31.30	2.74	7.67	28.68		13.05	33.52	162.19
	Domestic	8.20	25.15	2.34	62.57	52.45	21.17	31.30	2.74	7.67	28.68		13.05	33.52	162.13
	Foreign														0.06
	b. Savings	319.80	352.66	286.10	2293.37	1658.52	1663.79	1004.07	135.11	258.47	1067.07	452.37	795.64	683.77	1817.55
	Domestic	319.80	352.66	286.10	2286.20	1658.52	1663.79	1004.07	135.11	258.47	1067.07	452.37	795.64	683.77	1813.83
	Foreign				7.17										3.72
	c. Fixed	387.56	158.24	200.87	1399.89	739.60	892.73	1253.25	55.82	59.43	545.84	578.32	183.53	336.18	877.20
	Domestic	387.56	158.24	200.87	1399.89	739.60	892.73	1253.25	55.82	59.43	545.84	578.32	183.53	336.18	877.20
	Foreign														
	d. Call Deposits	393.43	155.95	103.64	548.15	319.63	166.85	685.40	90.81	19.20	399.68	80.62	330.11	121.17	663.08
	Domestic	393.43	155.95	103.64	548.15	319.63	166.85	685.40	90.81	19.20	399.68	80.62	330.11	121.17	659.80
	Foreign														3.28
	e. Others		0.22	0.48	2.07		7.42					24.17	0.44	0.45	66.77
	Domestic		0.22	0.48	2.07		7.42					24.17	0.44	0.45	66.77
	Foreign														
4	Bills Payable						0.19				1.16				
5	Other Liabilities	85.02	70.01	50.53	442.97	141.62	220.54	251.73	24.45	12.91	109.88	212.89	54.51	55.50	351.53
	1. Sundry Creditors	1.06	11.62	0.22	10.88	14.66	0.06	2.28	12.97	0.97	2.49	5.09	0.33	0.88	19.50
	2. Loan Loss Provision	21.02	16.25	5.96	151.62	24.81	28.56	29.55	3.79	2.83	18.58	123.41	12.82	10.54	82.76
	3. Interest Suspense a/c	19.28	12.74	10.23	117.41	21.29	31.17	40.59	1.97	3.13	21.94	64.05	9.88	6.76	68.93
	4. Others	43.66	29.40	34.12	163.06	80.86	160.74	179.32	5.73	5.98	66.87	20.34	31.48	37.32	180.34
6	Reconciliation A/c		46.19	-0.01	472.69	711.84							315.25		
7	Profit & Loss A/c	14.50	17.30	10.50	205.65	45.40	52.72	35.94	7.63	3.78	39.07	1.63	14.05	9.17	48.65
		1599.20	934.45	718.20	6469.62	3936.38	3334.37	3564.39	419.98	389.87	2412.63	1748.27	1818.62	1345.82	4804.81
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
1	LIQUID FUNDS	296.60	171.56	204.63	1604.27	752.36	802.87	697.55	156.90	118.60	554.72	544.76	493.64	461.66	995.02
	a. Cash Balance	34.54	29.75	16.93	94.53	82.96	52.99	54.09	11.23	14.60	35.20	3.13	58.98	24.88	46.98
	Nepalese Notes & Coins	34.54	29.43	16.76	93.92	82.94	52.97	54.09	11.23	14.60	35.15	3.13	58.98	24.88	46.31
	Foreign Currency		0.31	0.17	0.61	0.02	0.01				0.05				0.67
	b. Bank Balance	84.19	50.24	33.02	1509.74	156.29	665.28	279.25	17.25	25.04	519.52	541.63	91.23	88.36	215.53
	1. In Nepal Rastra Bank	65.16	0.92	0.01	187.61	156.29	147.42	279.25	0.09	1.85	113.05	72.16	11.18	66.31	203.23
	Domestic Currency	65.16	0.92	0.01	187.61	156.29	147.42	279.25	0.09	1.85	113.05	72.16	11.18	66.31	203.23
	Foreign Currency														
	2. "A"Class Licensed Institution	18.88	48.04	33.01	1014.97		391.56		17.15	23.19	96.59	403.82	80.04	3.30	12.30
	Domestic Currency	18.88	48.04	33.01	989.15		391.56		17.15	23.19	96.59	403.82	80.04	3.30	12.25
	Foreign Currency				25.83										0.05
	3. Other Financial Ins.	0.16	1.28		303.47		126.30		0.01		309.88	65.66	0.01	18.75	
	4. In Foreign Banks				3.70										
	c. Money at Call	177.87	91.57	154.68		513.10	84.61	364.20	128.42	78.97			343.43	348.41	732.51
	Domestic Currency	177.87	91.57	154.68		513.10	84.61	364.20	128.42	78.97			343.43	348.41	725.34
	Foreign Currency														7.17
2	INVESTMENT IN SECURITIES	61.53	10.00		156.06		49.58								197.16
	a. Govt Securities	61.53	10.00		156.06		49.58								197.16
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	0.50	0.71		48.06	0.62	46.96	11.50	0.10		6.10	14.63		1.68	0.88
	a. Interbank Lending				5.00		34.15								
	b. Non Residents														
	c. Others	0.50	0.71		43.06	0.62	12.81	11.50	0.10		6.10	14.63		1.68	0.88
4	LOANS & ADVANCES	1168.53	616.43	474.82	3529.94	2366.35	2300.14	2640.29	237.84	241.95	1769.05	1060.93	952.25	848.57	3296.92
	a. Private Sector	1154.89	616.43	474.82	3431.02	2366.35	2296.07	2640.29	237.84	241.95	1769.05	1060.93	952.25	848.57	3263.18
	b. Financial Institutions	1.78			98.91										29.14
	c. Government Organizations	11.86					4.07								4.60
5	BILL PURCHASED											1.00			
	a. Domestic Bills Purchased											1.00			
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	LOANS AGAINST COLLECTED BILLS														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	FIXED ASSETS	32.02	17.39	9.46	142.87	41.21	64.13	81.09	5.75	17.28	37.16	34.03	28.66	17.42	107.04
8	OTHER ASSETS	38.40	117.11	29.29	187.69	63.67	70.68	133.42	19.38	11.77	45.60	92.93	28.23	16.49	206.00
	a. Accrued Interest:	21.00	12.74	10.23	117.54	21.29	31.40	40.59	1.97	4.04	21.94	64.06	9.87	6.76	77.37
	Financial	0.00</													

Statement of Assets and Liabilities on Jeth end, 2070

S.N.	BFI Name	Bagmati	Hanno	Kakre	Shine	Pacific	Civic	IDBL	Gulmi	Kanchan	Maitubum	Bright	Innovative	Jhimruk	Metro
Liabilities		0.00													
1	CAPITAL FUND	52.25	47.75	35.18	351.40	64.15	40.49	720.19	34.06	118.40	32.32	161.33	107.05	39.51	112.84
	a. Paid-up Capital	50.00	42.07	30.00	319.86	60.00	40.00	640.00	25.00	100.00	28.60	140.00	100.00	40.00	106.00
	b. Calls in Advance								5.03						
	c. Proposed Bonus Share														
	d. General Reserves		1.41		25.69	2.63	0.10	15.31	3.79	3.67	0.74	4.14	1.41	0.26	4.57
	e. Share Premium														
	f. Retained Earning	2.25	3.14	5.18	3.57	1.52	0.39	60.09		14.73	2.98	17.09	5.64	-0.84	2.02
	g. Others Reserves Fund		1.13		2.27			4.80	0.24			0.10		0.10	0.25
2	BORROWINGS	350.00													
	a. NRB														
	b. Interbank Borrowing							350.00							
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	DEPOSITS	220.01	342.15	339.78	3759.25	513.99	223.66	2620.44	453.05	803.36	216.68	492.53	918.79	300.72	1110.67
	a. Current	2.69	14.48	1.14	41.15	2.92		42.43			0.23	5.97	16.74	5.14	13.17
	Domestic	2.69	14.48	1.14	41.15	2.92		42.43			0.23	5.97	16.74	5.14	13.17
	Foreign														
	b. Savings	136.67	170.41	245.44	2738.57	263.91	195.85	1551.45	414.65	686.84	135.85	167.62	475.93	205.62	523.81
	Domestic	136.67	170.41	245.44	2738.57	263.91	195.85	1551.45	414.65	686.84	135.85	167.62	475.93	205.62	523.81
	Foreign														
	c. Fixed	40.28	82.04	59.04	716.42	77.04	27.81	778.40	38.40	116.52	47.47	182.68	287.39	30.84	354.03
	Domestic	40.28	82.04	59.04	716.42	77.04	27.81	778.40	38.40	116.52	47.47	182.68	287.39	30.84	354.03
	Foreign														
	d. Call Deposits	40.08	75.22	34.16	261.92	169.91		239.54			32.82	135.91	138.73	58.48	219.66
	Domestic	40.08	75.22	34.16	261.92	169.91		239.54			32.82	135.91	138.73	58.48	219.66
	Foreign														
	e. Others	0.29			1.19	0.22		8.62			0.32	0.34			0.64
	Domestic	0.29			1.19	0.22		8.62			0.32	0.34			0.64
	Foreign														
4	Bills Payable							0.46					0.27		
5	Other Liabilities	7.85	7.93	4.42	227.57	16.50	7.95	505.14	18.42	55.99	9.16	67.31	45.29	11.14	57.79
	1. Sundry Creditors	0.24	0.50	0.49	37.41		0.04	10.71	0.61	0.25	0.17	0.17	0.55	0.28	1.75
	2. Loan Loss Provision	1.84	3.01	3.01	45.45	4.89	1.82	189.58	3.71	7.79	2.85	23.24	7.34	2.57	10.34
	3. Interest Suspense a/c	0.48	0.08	0.68	49.14	3.49	2.30	95.17	1.85	10.77	2.39	8.66	6.88	3.68	15.31
	4. Others	5.29	4.34	0.23	95.57	8.13	3.79	209.68	12.26	37.18	3.74	35.24	30.52	4.62	30.39
6	Reconciliation A/c						18.88				10.40				
7	Profit & Loss A/c	3.67	9.91	11.18	48.66	18.49	5.42	0.18	5.45	12.41	3.42		12.29	7.30	12.26
		283.78	407.75	390.56	4386.89	613.13	296.40	4196.41	510.98	990.17	271.98	721.16	1083.69	358.68	1293.57
Assets		0.00													
1	LIQUID FUNDS	83.95	74.21	79.06	1144.36	89.02	54.45	1127.65	159.96	233.06	53.11	240.25	276.63	79.47	266.05
	a. Cash Balance	15.48	7.98	13.76	110.00	10.93	7.48	156.72	12.63	14.50	3.08	10.85	18.20	12.39	25.94
	Nepalese Notes & Coins	15.48	7.98	13.75	110.00	10.93	7.48	156.48	12.48	14.50	3.08	10.85	18.20	12.30	25.94
	Foreign Currency			0.01				0.24	0.15					0.09	
	b. Bank Balance	14.31	20.09	65.30	218.81	30.19	4.40	181.78	17.95	3.10	12.13	229.40	46.56	25.84	63.59
	1. In Nepal Rastra Bank		0.09		206.36	24.35		175.12	1.00	3.10	0.10	12.56	46.56		62.78
	Domestic Currency		0.09		206.36	24.35		175.12	1.00	3.10	0.10	12.56	46.56		62.78
	Foreign Currency														
	2. "A"Class Licensed Institution	14.13	20.00	43.85	10.39	5.78	4.40	4.20	16.94		12.03	194.49		25.74	0.52
	Domestic Currency	14.13	20.00	43.85	10.39	5.78	4.40	4.20	16.94		12.03	194.49		25.74	0.52
	Foreign Currency														
	3. Other Financial Ins.	0.18		21.45	2.05	0.06		0.51	0.01			22.34		0.10	0.29
	4. In Foreign Banks							1.96							
	c. Money at Call	54.15	46.15		815.55	47.90	42.58	789.14	129.38	215.46	37.90		211.87	41.23	176.52
	Domestic Currency	54.15	46.15		815.55	47.90	42.58	788.44	129.38	215.46	37.90		211.87	41.23	176.52
	Foreign Currency							0.70							
2	INVESTMENT IN SECURITIES		1.00												38.80
	a. Govt Securities		1.00												38.80
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin. Ins.														
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	1.08	5.58	0.20	1.00		0.68	34.86	1.56	0.10		2.47		0.10	
	a. Interbank Lending							23.03							
	b. Non Residents														
	c. Others	1.08	5.58	0.20	1.00		0.68	11.83	1.56	0.10		2.47		0.10	
4	LOANS & ADVANCES	186.81	301.69	300.77	3063.35	498.56	209.08	2406.01	334.28	677.63	199.46	388.26	764.70	263.31	943.39
	a. Private Sector	186.81	301.69	300.77	3063.35	498.56	209.08	2332.84	331.77	677.63	199.46	387.26	764.70	263.31	943.39
	b. Financial Institutions							73.17	2.51			1.00			
	c. Government Organizations														
5	BILL PURCHASED														
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	LOANS AGAINST COLLECTED BILLS														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	FIXED ASSETS	7.05	14.47	6.21	42.13	13.85	7.16	111.01	9.81	21.17	3.88	18.09	19.63	4.82	17.55
8	OTHER ASSETS	4.21	9.94	4.33	136.05	11.34	5.47	196.42	5.37	57.87	5.08	23.00	22.51	10.99	27.78
	a. Accrued Interest:	0.48	3.12		49.14	3.49	2.30	95.19	1.85	10.77	2.39	8.66	6.88	3.68	17.31
	Financial							1.07							0.09
	Government Enterprises							9.54							0.09
	Private Sector	0.48	3.12		49.14	3.49	2.30	84.58	1.85	10.77	2.39	8.66	6.88	3.59	17.22
	b. Staff Loans / Adv.	1.82	0.81	0.78	20.54	3.54	0.64	51.44	0.18	0.96	0.21	10.57	0.06	0.52	
	c. Sundry Debtors	0.39	3.27	0.68		2.36	0.00	5.16	0.12	34.78	0.02	0.51	5.08	1.37	2.35
	d. Cash In Transit														
	e. Others	1.52	2.74	2.86	66.37	1.95	2.53	44.63	3.22	11.37	2.47	3.25	10.48	5.41	8.11
9	Expenses not Written off	0.69	0.86			0.37									

Statement of Assets and Liabilities as on Jeth end, 2070

S.N.	BFI Name	Vibor	Gaumukhi	Reptiveri	Consumer	Khadbari	Tourism	Mission	Surya	Mt. Makalu	Sindhu	Sahara	Social	Community	Cosmos	
Liabilities			0.00	0.00	0.00		0.00	0.00		0.00	0.00				0.00	0.00
1	CAPITAL FUND	732.37	25.74	76.00	219.19	51.82	687.25	71.22	12.20	14.94	95.86	12.54	291.48	60.74	19.06	
	a. Paid-up Capital	916.77	28.00	75.01	200.00	50.00	640.00	70.00	15.00	14.00	100.00	14.00	382.65	70.00	17.50	
	b. Calls in Advance														8.75	
	c. Proposed Bonus Share															
	d. General Reserves	41.76	0.26	0.30	3.84	1.64	16.89	1.07			-4.14	-1.54	2.15			
	e. Share Premium															
	f. Retained Earning	-264.99	-2.52	0.32	15.35		25.75	0.15	-2.80	0.94			-125.74	-10.17	-7.19	
	g. Others Reserves Fund	38.83		0.36		0.17	4.61					0.07	32.42	0.91		
2	BORROWINGS		2.68		40.00		225.80	8.24							5.25	
	a. NRB															
	b. Interbank Borrowing				40.00		225.00									
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.		2.68				0.80	8.24							5.25	
	e. Bonds and Securities															
3	DEPOSITS	2719.42	283.81	238.12	643.03	97.40	2797.02	820.92	127.26	78.42	588.52	152.94	425.00	487.95	143.05	
	a. Current	71.91	1.77	1.28	3.87	3.70	125.25	2.01	5.78	0.02		4.32	0.88	6.54		
	Domestic	71.91	1.77	1.28	3.87	3.70	116.69	2.01	5.78	0.02		4.32	0.88	6.54		
	Foreign						8.56									
	b. Savings	936.78	232.06	146.20	310.98	65.50	1087.01	430.44	60.18	66.89	477.01	107.03	91.47	214.95	127.29	
	Domestic	936.78	232.06	146.20	310.98	65.50	1082.31	430.44	60.18	66.89	477.01	107.03	91.47	214.95	127.29	
	Foreign						4.69									
	c. Fixed	1469.23	23.23	78.97	275.08	24.61	908.12	254.79	54.98	6.77	111.33	16.68	132.15	159.17	15.76	
	Domestic	1469.23	23.23	78.97	275.08	24.61	908.12	254.79	54.98	6.77	111.33	16.68	132.15	159.17	2.39	
	Foreign														13.37	
	d. Call Deposits	240.37	23.56	11.66	52.61	3.59	627.37	133.68	6.30	4.74		24.77	200.50	107.29		
	Domestic	240.37	23.56	11.66	52.61	3.59	599.45	133.68	6.30	4.74		24.77	200.50	107.29		
	Foreign						27.92									
	e. Others	1.13	3.19		0.49		49.27		0.01		0.17	0.14				
	Domestic	1.13	3.19		0.49		49.27		0.01		0.17	0.14				
	Foreign															
4	Bills Payable	0.56					0.28						0.01			
5	Other Liabilities	590.08	19.15	5.34	66.91	4.74	219.95	42.99	6.34	5.98	20.84	7.86	282.38	31.07	5.51	
	1. Sundry Creditors	0.54	8.67	1.05	4.28	-1.20	0.08		2.91	0.12	0.36				0.46	
	2. Loan Loss Provision	257.15	2.51	4.87	22.36	1.58	48.41	6.65	0.96	0.52	5.09	1.43	74.42	4.03	1.18	
	3. Interest Suspense a/c	116.30	2.86	-5.51	16.33	1.65	76.04	6.62	0.42	2.41	6.23	0.76	34.43	3.81	1.58	
	4. Others	216.08	5.11	4.92	23.94	2.71	95.42	29.72	2.05	2.92	9.16	5.66	173.54	23.24	2.29	
6	Reconciliation A/c		40.02	24.37							0.20				0.07	
7	Profit & Loss A/c		4.72	2.61	4.99	2.36	58.76	4.53	1.60	2.21	9.07	5.48			0.77	
	TOTAL LIABILITIES	4042.43	376.12	346.43	974.11	156.32	3989.06	947.90	147.39	101.74	714.29	178.81	998.88	579.76	173.73	
Assets			0.00	0.00		0.00		0.00	0.00	0.00	0.00		0.00		0.00	0.00
1	LIQUID FUNDS	770.82	81.28	66.50	290.66	19.14	893.98	279.64	32.67	42.12	160.29	58.21	97.60	140.06	34.08	
	a. Cash Balance	52.41	9.01	14.24	10.46	3.41	155.33	58.12	4.18	8.98	14.79	9.50	16.65	5.78	5.65	
	Nepalese Notes & Coins	52.41	8.81	14.24	10.46	3.41	132.10	58.12	4.18	8.98	14.33	9.50	16.65	5.78	5.65	
	Foreign Currency		0.20				23.23				0.45					
	b. Bank Balance	718.41	15.75	14.48	19.99	7.08	138.07	137.24	8.06	4.31	14.07	48.70	80.95	29.04	3.18	
	1. In Nepal Rastra Bank	167.30		14.36	19.37		138.07	137.20			9.07		24.48	28.00		
	Domestic Currency	167.30		14.36	19.37		136.18	137.20			9.07		24.48	28.00		
	Foreign Currency						1.89									
	2. "A"Class Licensed Institution	464.24	15.63		0.60	7.08		0.04	8.06	4.31	5.00	48.70	14.41	1.04	3.18	
	Domestic Currency	464.24	15.63		0.60	7.08		0.04	8.06	4.31	5.00	48.70	14.41	1.04	3.18	
	Foreign Currency															
	3. Other Financial Ins.	86.86	0.11	0.12	0.03	0.01				0.00			42.06			
	4. In Foreign Banks															
	c. Money at Call	56.52	37.78	260.21	8.65	600.58	84.28	20.43	28.84	131.44			105.25	25.24		
	Domestic Currency	56.52	37.78	260.21	8.65	566.13	84.28	20.43	28.84	131.44			105.25	25.24		
	Foreign Currency						34.46									
2	INVESTMENT IN SECURITIES	86.70					80.00									
	a. Govt Securities	86.70					80.00									
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e. Non Residents															
3	SHARE & OTHER INVESTMENT	211.15						0.21					63.83			
	a. Interbank Lending															
	b. Non Residents															
	c. Others	211.15						0.21					63.83			
4	LOANS & ADVANCES	1770.44	239.14	241.60	625.92	126.61	2778.11	639.59	102.95	52.92	509.18	110.02	546.44	394.97	130.44	
	a. Private Sector	1671.47	239.14	241.60	619.92	126.61	2763.11	639.59	102.95	52.92	509.18	110.02	538.45	394.97	130.44	
	b. Financial Institutions	58.97			6.00		15.00						7.99			
	c. Government Organizations	40.00														
5	BILL PURCHASED															
	a. Domestic Bills Purchased															
	b. Foreign Bills Purchased															
	c. Import Bills & Imports															
6	LOANS AGAINST COLLECTED BILLS															
	a. Against Domestic Bills															
	b. Against Foreign Bills															
7	FIXED ASSETS	42.57	5.48	4.87	23.30	1.56	77.88	16.69	8.29	3.16	19.21	5.74	55.57	26.34	6.04	
8	OTHER ASSETS	1010.69	9.98	15.12	34.24	6.49	147.00	11.02	3.08	3.47	25.60	4.84	90.25	14.93	3.17	
	a. Accrued Interest:	117.36	2.86	10.74	16.33	1.65	83.11	6.62	0.42	2.41	6.23	0.81	35.58	3.81	1.58	
	Financial		0.75		0.07		0.15					0.11				
	Government Enterprises	1.79					0.51									
	Private Sector	114.81	2.86	10.74	16.26	1.65	82.45	6.62	0.42	2.41	6.23	0.70	35.58	3.81	1.58	
	b. Staff Loans / Adv.	20.32	0.02		8.62	0.03	10.67	0.18			1.13	0.13	0.87	0.37	0.48	
	c. Sundry Debtors	13.68	4.75	3.09	2.19	2.64	0.61	0.54	1.61	0.26	2.72	1.10			0.01	
	d. Cash In Transit						1.99									
	e. Others	859.34	2.35	1.29	7.09	2.16	50.62									

Statement of Assets and Liabilities on Jeth end, 2070

S.N.	BFI Name	Manaslu	Sambardaha	Ekata	Kalinchowk	Kailash	Salpa	Saptakoshi	Sajha	Nepal Aawas	NFL	NBC Capital	NNFL	NSMFL	Peoples
Liabilities		0.00	0.00					0.00		0.00	0.00	0.00		0.00	
1	CAPITAL FUND	81.66	71.33	60.58	51.41	858.90	14.00	60.00	51.00	227.10	98.45	306.22	816.25	-311.16	-188.26
	a. Paid-up Capital	84.00	70.00	60.00	51.00	707.62	14.00	60.00	51.00	176.10	135.80	233.56	647.48	2034.29	289.01
	b. Calls in Advance														
	c. Proposed Bonus Share														
	d. General Reserves		1.33	0.13	0.02	129.87				49.10	40.00	77.86	139.95	58.80	26.20
	e. Share Premium					1.77							12.79	2.48	10.74
	f. Retained Earning	-2.34		0.45	0.13	17.07				1.30	-118.53	-8.30	9.67	-2416.01	-515.80
	g. Others Reserves Fund				0.26	2.58				0.60	41.18	3.09	6.35	9.29	1.60
2	BORROWINGS		9.38			110.00								45.91	3.30
	a. NRB														
	b. Interbank Borrowing													45.91	3.30
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.		9.38			110.00									
	e. Bonds and Securities														
3	DEPOSITS	469.75	263.10	717.14	103.27	5867.93	50.31	77.86	41.26	417.10	434.03	1680.48	3691.76	1580.93	147.17
	a. Current	3.19	3.77	11.86	0.51	49.28	3.26	2.42	0.08			6.02			
	Domestic	3.19	3.77	11.86	0.51	49.28	3.26	2.42	0.08			6.02			
	Foreign														
	b. Savings	226.29	129.50	400.36	33.47	2088.04	32.56	27.24	3.36	97.10	117.48	391.44	1542.56	314.70	28.71
	Domestic	226.29	129.50	400.36	33.47	2088.04	32.56	27.24	3.36	97.10	117.48	391.44	1542.56	314.70	28.71
	Foreign														
	c. Fixed	117.08	60.55	112.22	28.74	2367.12	14.18	14.32	0.80	277.60	313.48	1005.09	2039.20	32.15	117.61
	Domestic	117.08	60.55	112.22	28.74	2367.12	14.18	14.32	0.80	277.60	313.48	1005.09	2039.20	32.15	117.61
	Foreign														
	d. Call Deposits	123.18	69.17	191.86	40.54	1363.48	0.01	33.89	37.01			277.95		460.49	
	Domestic	123.18	69.17	191.86	40.54	1363.48	0.01	33.89	37.01			277.95		460.49	
	Foreign														
	e. Others		0.10	0.85			0.30		0.01	42.40	3.07		110.00	773.59	0.85
	Domestic		0.10	0.85			0.30		0.01	42.40	3.07		110.00	773.59	0.85
	Foreign														
4	Bills Payable														
5	Other Liabilities	18.92	11.57	31.69	6.54	424.95	1.73	3.27	1.60	84.20	388.87	466.04	481.72	4224.33	512.32
	1. Sundry Creditors	2.53	0.03	7.06	0.42	11.91	0.49	0.20	0.56	28.40	17.76	30.48	8.51	40.36	46.46
	2. Loan Loss Provision	3.79	2.15	5.79	1.03	123.26	0.34	0.71	0.34	13.30	172.37	111.94	88.72	2832.52	374.69
	3. Interest Suspense a/c	3.68		4.44	1.05	87.28	0.14	0.05	0.27	16.20	67.47	127.92	76.19	1161.05	86.41
	4. Others	8.92	9.40	14.39	4.04	202.51	0.75	2.31	0.43	26.30	131.26	195.70	308.30	190.40	4.76
6	Reconciliation A/c													5.64	
7	Profit & Loss A/c	1.53	0.22	9.73	0.71	96.97				10.50			59.47		260.56
		571.86	355.59	819.13	161.92	7358.75	66.03	141.13	93.86	738.90	921.35	2452.74	5049.20	5545.67	735.10
Assets		0.00	0.00				0.00			0.00		0.00		0.00	
1	LIQUID FUNDS	106.11	82.49	214.34	46.24	1314.29	14.62	63.63	44.24	257.90	67.48	1014.53	806.86	173.60	131.33
	a. Cash Balance	11.99	14.53	18.61	4.60	148.69	3.08	2.24	1.21	0.30	3.00	4.16	50.98	7.16	3.64
	Nepalese Notes & Coins	11.98	14.53	18.61	4.60	148.52	3.08	2.24	1.21	0.30	2.97	4.16	50.98	7.16	3.64
	Foreign Currency	0.01				0.17					0.03				
	b. Bank Balance	28.17	24.37	195.74	5.86	358.44	11.54	61.39	43.03	217.90	64.48	1010.37	755.88	148.01	67.30
	1. In Nepal Rastra Bank		0.12	40.69		331.32		4.45	2.62	10.90	9.33	25.07	88.54	137.30	67.14
	Domestic Currency		0.12	40.69		331.32		4.45	2.62	10.90	9.33	25.07	88.54	137.30	67.14
	Foreign Currency														
	2. "A" Class Licensed Institution	28.17	24.21	97.66	5.86	27.12	11.54	56.83	40.36	158.00	54.99	781.94	665.50	10.16	0.16
	Domestic Currency	28.17	24.21	97.66	5.86	27.12	11.54	56.83	40.36	158.00	54.99	781.94	665.50	10.16	0.16
	Foreign Currency														
	3. Other Financial Ins.		0.04	57.39				0.11	0.05	49.00	0.17	203.36	1.84	0.55	
	4. In Foreign Banks														
	c. Money at Call	65.94	43.60		35.78	807.17				39.70				18.42	60.40
	Domestic Currency	65.94	43.60		35.78	807.17				39.70				18.42	60.40
	Foreign Currency														
2	INVESTMENT IN SECURITIES		0.56			195.83				25.00	24.95	15.91	136.32	10.91	
	a. Govt Securities		0.56			195.83				25.00	24.95	15.91	136.32	10.91	
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents														
3	SHARE & OTHER INVESTMENT		1.50			126.75				8.70	35.55	62.67	50.96	107.42	4.50
	a. Interbank Lending													28.00	
	b. Non Residents														
	c. Others		1.50			126.75				8.70	35.55	62.67	50.96	79.42	4.50
4	LOANS & ADVANCES	427.85	250.00	577.15	102.85	5394.81	39.50	71.44	34.13	389.80	495.02	914.44	3605.23	3022.36	386.54
	a. Private Sector	427.85	250.00	577.15	102.85	5394.81	39.50	71.44	34.13	389.80	495.02	914.44	3605.23	2984.86	386.54
	b. Financial Institutions													37.50	
	c. Government Organizations														
5	BILL PURCHASED														
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	LOANS AGAINST COLLECTED BILLS														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	FIXED ASSETS	20.28	17.29	18.45	9.98	138.78	4.45	4.49	11.49	5.70	14.09	42.21	111.96	152.60	117.65
8	OTHER ASSETS	17.62	3.75	9.20	2.86	178.65	4.31	0.53	1.47	51.80	215.00	169.66	248.60	1894.32	94.92
	a. Accrued Interest:	3.68		4.44	1.05	100.46	0.14	0.05	0.27	21.70	68.61	128.41	76.19	1158.30	86.41
	Financial									1.20					
	Government Enterprises	3.68				13.18					1.16	0.49			
	Private Sector			4.44	1.05	87.28	0.14	0.05	0.27	20.50	67.45	127.92	76.19	1158.30	86.41
	b. Staff Loans / Adv.	4.23	0.05			12.79	0.63			19.30	0.08	0.38	20.58	3.56	
	c. Sundry Debtors	8.58	0.93	2.45	0.59	14.82	2.34			3.50	61.31	11.28	8.95	546.57	1.77
	d. Cash In Transit														

Statement of Assets and Liabilities as on Jeth end, 2070

S.N.	BFI Name	KFL	Himalaya	Union	PFCL	NH/MFL	Goodwill	SFL	SIFCL	Lumbini	YFL	ULFCO	Maharaja	Lalitpur	United FC
	Liabilities	0.00			0.00			0.00		0.00		0.00			0.00
1	CAPITAL FUND	184.73		216.76	310.42	240.53	346.45	225.53	218.20	475.58	236.19	2180.86	486.43	-17.87	410.02
	a. Paid-up Capital	154.66		176.58	235.64	220.30	310.50	181.00	160.00	294.94	201.96	2008.80	420.00	187.95	350.80
	b. Calls in Advance														
	c. Proposed Bonus Share														
	d. General Reserves	29.74		33.96	66.46	50.87	30.56	42.45	56.85	102.25	33.50	167.26	65.43	59.72	54.85
	e. Share Premium	0.22				0.22						3.59			1.49
	f. Retained Earning	0.11		1.60	6.31	-36.02	5.39	2.02	1.34	45.61	0.73	0.18	1.00	-399.28	1.16
	g. Others Reserves Fund			4.62	2.00	5.17		0.05		32.78		1.02		133.75	1.72
2	BORROWINGS						140.00								
	a. NRB														
	b. Interbank Borrowing						140.00								
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	DEPOSITS	419.24		977.95	2070.19	1503.35	2029.14	1293.12	1474.57	1715.22	1565.93	1137.54	2687.58	1248.09	2660.11
	a. Current			9.14								11.99	2.89		
	Domestic			9.14								11.99	2.89		
	Foreign														
	b. Savings	109.05		227.45	942.89	213.98	913.98	596.13	481.74	760.07	581.04	308.63	1136.98	479.37	1284.87
	Domestic	109.05		227.45	942.89	213.98	913.98	596.13	481.74	760.07	581.04	308.63	1136.98	479.37	1284.87
	Foreign														
	c. Fixed	304.18		649.26	1127.30	1128.82	1108.72	695.00	992.83	954.18	855.62	736.83	1348.66	760.26	1375.24
	Domestic	304.18		649.26	1127.30	1128.82	1108.72	695.00	992.83	954.18	855.62	736.83	1348.66	760.26	1375.24
	Foreign														
	d. Call Deposits			43.30								69.30	172.19		
	Domestic			43.30								69.30	172.19		
	Foreign														
	e. Others	6.00		48.80	160.54	6.44	2.00			0.97	129.28	10.80	26.85	8.46	
	Domestic	6.00		48.80	160.54	6.44	2.00			0.97	129.28	10.80	26.85	8.46	
	Foreign														
4	Bills Payable			0.01											
5	Other Liabilities	42.43		190.97	328.53	414.59	135.14	83.87	110.45	260.24	181.89	561.14	161.46	665.90	172.28
	1. Sundry Creditors	0.99			7.71		11.06	7.20	6.41	1.81	2.50	53.27	11.15	0.78	17.96
	2. Loan Loss Provision	13.59		100.18	69.41	194.19	31.74	16.96	15.78	81.56	81.97	224.62	43.41	229.77	61.29
	3. Interest Suspense a/c	2.59		44.31	78.85	90.72	22.87	24.34	27.62	131.06	33.31	186.66	39.43	268.31	45.80
	4. Others	25.27		46.49	172.54	129.67	69.46	35.36	60.64	45.82	64.11	96.58	67.47	167.04	47.23
6	Reconciliation A/c									0.02				6.23	521.74
7	Profit & Loss A/c	3.53			9.44		19.43	21.59	19.53	6.87	13.77	94.76	41.55	179.12	35.36
		649.93		1385.69	2718.58	2158.46	2670.17	1624.11	1822.75	2457.93	1997.78	3974.29	3377.01	2081.47	3799.51
	Assets							0.00				0.00	0.00		0.00
1	LIQUID FUNDS	114.56		335.13	553.57	289.41	255.35	365.01	326.19	611.93	395.76	852.22	634.34	128.93	552.84
	a. Cash Balance	4.81		4.05	15.93	6.22	66.14	12.04	6.43	4.07	15.62	6.79	23.12	4.09	35.25
	Nepalese Notes & Coins	4.81		4.05	15.93	6.22	66.14	12.04	6.43	4.07	15.62	6.79	23.12	4.09	35.25
	Foreign Currency														
	b. Bank Balance	32.08		118.74	537.64	99.03	189.20	352.97	319.76	34.26	45.75	845.43	246.16	124.84	517.59
	1. In Nepal Rastra Bank	30.81		70.72	86.21	66.86	107.68	34.21	34.23	32.72	5.55	82.41	153.59	73.68	177.27
	Domestic Currency	30.81		70.72	86.21	66.86	107.68	34.21	34.23	32.72	5.55	82.41	153.59	73.68	177.27
	Foreign Currency														
	2. "A"Class Licensed Institution			47.89	451.43	32.03	81.52	139.43	170.89	1.54	40.13	735.08	92.56	51.16	300.05
	Domestic Currency			47.89	451.43	32.03	81.52	139.43	170.89	1.54	40.13	735.08	92.56	51.16	300.05
	Foreign Currency														
	3. Other Financial Ins.	1.26		0.13		0.14		179.33	114.64		0.07	27.93	0.01		40.27
	4. In Foreign Banks														
	c. Money at Call	77.67		212.34		184.15				573.61	334.39		365.06		
	Domestic Currency	77.67		212.34		184.15				573.61	334.39		365.06		
	Foreign Currency														
2	INVESTMENT IN SECURITIES			20.00	67.75	119.06	40.00	45.29	83.63	41.94	167.05	121.90			62.50
	a. Govt Securities			20.00	43.02	119.06	40.00	45.29	83.63	41.94	167.05	121.90			62.50
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin. Ins.				24.72										
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	11.34		8.64	7.97	18.08	121.49	3.46	0.30	58.77	5.20	53.54	34.08	15.16	21.00
	a. Interbank Lending						7.50								
	b. Non Residents														
	c. Others	11.34		8.64	7.97	18.08	113.99	3.46	0.30	58.77	5.20	53.54	34.08	15.16	21.00
4	LOANS & ADVANCES	456.07		810.05	1906.51	1366.56	1852.89	1139.20	1275.73	1508.37	1441.63	2580.12	2415.58	1319.48	2500.12
	a. Private Sector	456.07		810.05	1906.51	1366.56	1852.89	1139.20	1275.73	1508.37	1441.63	2522.62	2375.58	1319.48	2500.12
	b. Financial Institutions											57.50	40.00		
	c. Government Organizations														
5	BILL PURCHASED														
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	LOANS AGAINST COLLECTED BILLS														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	FIXED ASSETS	51.18		34.86	47.52	131.43	257.94	26.41	124.61	11.41	39.63	55.30	82.86	50.92	76.15
8	OTHER ASSETS	15.65		81.20	197.59	208.38	49.70	49.49	45.56	183.82	64.75	234.07	78.82	440.33	61.37
	a. Accrued Interest:	11.80		45.29	80.92	96.86	22.87	24.34	28.10	131.06	33.68	199.60	39.43	268.31	48.78
	Financial											0.92	0.34		
	Government Enterprises			0.98		6.13			0.48		0.43	13.26			2.98
	Private Sector	11.80		44.31	80.92	90.72	22.87	24.34	27.62	131.06	33.25	185.42	39.09	268.31	45.80
	b. Staff Loans / Adv.	0.07		10.96	8.99	8.91	1.98	9.52	0.71	1.05	2.39		6.21	14.31	2.30
	c. Sundry Debtors	0.27		16.41	6.41		0.29	6.47	4.75	0.00	9.34	26.79	5.64	0.84	4.73
	d. Cash in Transit										6.57				
	e. Others	3.51		8.54	101.28	102.61	24.56	9.17	12.00	51.71	12.77	7.69	27.54	156.88	5.57
9	Expenses not Written off	0.94		2.48			13.75					31.94	7.48		2.38
10	Non Banking Assets	0.19			3.28	1.41		0.54	1.43		8.88	0.05	1.20	120.42	1.35
11	Reconciliation Account			0.00	2.14								0.77	6.23	521.80
12	Profit & Loss A/c														

Statement of Assets and Liabilities as on Jeth end, 2070

S.N.	BFI Name	General	Progressive	Nawalunga	Janaki	Pokhara	Central	Premier	Arun	Mulpanese	Synergy	Srijana	Om	WMBFL	CMBFL
Liabilities					0.00	0.00			0.00	0.00			0.00		0.00
1	CAPITAL FUND	130.18	131.08	201.71	225.13	402.89	248.88	153.77	42.19	30.06	552.32	86.02	325.40	92.39	-1567.19
	a. Paid-up Capital	132.23	120.00	179.28	146.25	312.00	168.36	127.01	150.00	25.00	474.41	28.00	271.43	181.98	935.07
	b. Calls in Advance								8.00			33.60		0.30	
	c. Proposed Bonus Share														
	d. General Reserves	15.81	4.43	21.80	48.76	60.78	32.62	20.69	1.96	1.70	71.04	6.28	45.49	20.69	37.10
	e. Share Premium	0.23	4.84			4.32	0.12	0.43			0.52			1.36	2.61
	f. Retained Earning	-23.64	-0.91	0.43	30.12	25.80	38.56	5.64	-117.77	2.40	-16.49	18.15	7.76	-111.94	-2541.97
	g. Others Reserves Fund	5.56	2.71	0.20			9.22			0.96	22.85		0.73		
2	BORROWINGS										215.00			38.10	37.35
	a. NRB														
	b. Interbank Borrowing										215.00			38.10	37.35
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	DEPOSITS	375.92	164.36	1165.92	1030.19	1965.29	1480.43	946.66	178.02	70.53	2379.02	504.18	3677.20	497.85	1469.04
	a. Current			0.66											
	Domestic			0.66											
	Foreign														
	b. Savings	100.24	75.24	423.44	358.61	1048.34	528.77	383.99	52.99	16.86	1091.97	394.57	1847.00	240.04	365.34
	Domestic	100.24	75.24	423.44	358.61	1048.34	528.77	383.99	52.99	16.86	1091.97	394.57	1847.00	240.04	365.34
	Foreign														
	c. Fixed	275.68	89.12	671.24	651.90	916.95	951.66	465.95	74.25	53.67	1267.23	101.86	1830.20	257.81	101.29
	Domestic	275.68	89.12	671.24		916.95	951.66	465.95	74.25	53.67	1267.23	101.86	1830.20	257.81	101.29
	Foreign				651.90										
	d. Call Deposits		0.00	70.58											
	Domestic		0.00	70.58											
	Foreign														
	e. Others				19.68			96.73	50.78		19.83	7.75			1002.41
	Domestic				19.68			96.73	50.78		19.83	7.75			1002.41
	Foreign														
4	Bills Payable			0.08										0.88	
5	Other Liabilities	442.75	106.73	78.85	214.09	411.99	212.95	261.87	142.60	44.97	567.51	26.71	226.59	639.49	3291.13
	1. Sundry Creditors	13.25	0.88	2.68	3.81	46.64	0.85	11.57	2.93	3.84	18.53	5.76	1.33	2.03	25.59
	2. Loan Loss Provision	308.68	73.36	21.18	50.08	122.26	65.65	59.58	76.74	14.11	214.68	4.59	42.07	400.40	2295.57
	3. Interest Suspense a/c	106.03	23.03	13.20	85.05	58.11	92.58	167.94	29.21	14.68	205.29	2.32	61.07	205.95	854.19
	4. Others	14.79	9.46	41.79	75.16	184.99	53.87	22.78	33.72	12.34	129.01	14.04	122.11	31.12	115.78
6	Reconciliation A/c	-0.49							0.80		0.00				
7	Profit & Loss A/c			21.31	69.95					7.30		30.12	42.83		259.28
		948.36	402.16	1467.87	1539.36	2780.18	1942.26	1362.31	363.62	152.86	3713.86	647.04	4272.90	1267.84	3489.61
Assets		0.00	0.00		0.00	0.00	0.00		0.00	0.00					0.00
1	LIQUID FUNDS	65.33	98.11	318.44	545.42	737.64	380.93	111.09	43.98	15.52	536.75	99.58	713.71	9.68	84.05
	a. Cash Balance	3.23	3.86	12.16	2.59	12.57	18.87	22.56	2.85	5.31	50.55	7.09	36.16	1.81	1.22
	Nepalese Notes & Coins	3.23	3.86	12.16	2.59	12.57	18.87	22.56	2.85	5.31	50.55	7.09	36.16	1.81	1.22
	Foreign Currency														
	b. Bank Balance	62.10	94.25	306.27	25.08	144.47	66.78	88.53	41.13	10.21	486.20	16.32	677.55	7.86	82.83
	1. In Nepal Rastra Bank	13.90	6.00	95.42	24.15	144.47	53.61	31.83	13.40		60.74	11.10	76.33	0.08	11.04
	Domestic Currency	13.90	6.00	95.42	24.15	144.47	53.61	31.83	13.40		60.74	11.10	76.33	0.08	11.04
	Foreign Currency														
	2. "A" Class Licensed Institution	46.72	46.03	128.90	0.93		13.17	56.04	25.38	10.21	236.87	5.22	496.47	0.92	15.20
	Domestic Currency	46.72	46.03	128.90	0.93		13.17	56.04	25.38	10.21	236.87	5.22	496.47	0.92	15.20
	Foreign Currency														
	3. Other Financial Ins.	1.48	42.22	81.95				0.66	2.35		188.60		104.75	6.86	56.59
	4. In Foreign Banks														
	c. Money at Call				517.76	580.60	295.28						76.18		
	Domestic Currency				517.76	580.60	295.28						76.18		
	Foreign Currency														
2	INVESTMENT IN SECURITIES	15.00	3.20	32.44	9.68		30.00	11.60			119.96	0.26	124.55	32.00	
	a. Govt Securities	15.00	3.20	32.44	9.68		30.00	11.60			119.96		124.55	32.00	
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents											0.26			
3	SHARE & OTHER INVESTMENT	0.10	0.32	15.31	98.38	0.40	29.52	1.95	0.10	0.19	19.96		1.03	0.25	0.03
	a. Interbank Lending			8.00											
	b. Non Residents														
	c. Others	0.10	0.32	7.31	98.38	0.40	29.52	1.95	0.10	0.19	19.96		1.03	0.25	0.03
4	LOANS & ADVANCES	508.18	201.39	976.65	759.03	1624.21	1275.95	957.20	202.26	109.61	2401.80	499.94	3259.74	668.94	2309.32
	a. Private Sector	498.18	196.89	948.13	759.03	1611.71	1275.95	957.20	202.26	109.61	2401.80	499.94	3259.74	668.94	2302.32
	b. Financial Institutions	10.00	4.50	27.00											7.00
	c. Government Organizations			1.52		12.50									
5	BILL PURCHASED														
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	LOANS AGAINST COLLECTED BILLS														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	FIXED ASSETS	5.14	4.57	90.68	16.77	127.06	51.33	47.07	26.35	1.96	148.92	5.84	70.23	26.24	126.26
8	OTHER ASSETS	120.09	30.72	33.22	109.97	109.95	148.13	176.25	46.24	25.14	281.26	40.96	98.99	232.42	969.94
	a. Accrued Interest:	106.03	23.03	14.04	85.05	58.11	93.89	167.94	29.21	14.68	206.03	2.32	63.75	205.95	854.19
	Financial														0.12
	Government Enterprise			0.85			1.31	167.94			0.73		2.68		
	Private Sector	106.03	23.03	13.20	85.05	58.11	92.58		29.21	14.68	205.29	2.32	61.07	205.95	854.07
	b. Staff Loans / Adv.	4.18	0.28	0.17			16.94		0.12	3.46	5.97	2.83	2.95	11.27	0.08
	c. Sundry Debtors	9.82	3.58	12.07	6.18	0.05	10.58	2.36	7.69	1.43	8.64	12.35	5.68	0.06	2.63
	d. Cash In Transit														
	e. Others	0.06	3.83	6.94	18.74	51.79	26.71	5.95	9.21	5.58	60.62	23.45	26.60	15.14	113.04
9	Expenses not Written off						0.10				1.37		4.22		
10	Non Banking Assets	7.83	3.12		0.11	124.49	15.87	9.36	22.21	0.44	45.10	0.46			13.30
11	Reconciliation Account	0.93		1.13					0.84						0.46
12															

Statement of Assets and Liabilities as on Jeth end, 2070

S.N.	BFI Name	Crystal	Royal	Bisheshwari	Patan	Fewa	Everest	Prudential	ICFC	Sagarmatha	Civil	Prabhu	Imperial	Kuber	NEFL
Liabilities		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
1	CAPITAL FUND	150.25	391.91	221.37	84.82	377.95	100.84	382.89	411.21	191.13	185.90	651.44	168.20	97.46	191.77
	a. Paid-up Capital	70.00	329.12	179.34	110.00	300.30	84.21	483.13	356.19	165.00	166.54	548.96	149.73	150.00	178.48
	b. Calls in Advance	24.49										34.11		25.23	
	c. Proposed Bonus Share														
	d. General Reserves	10.38	32.01	30.23	6.40	53.97	9.87	34.39	51.31	16.01	17.66	58.56	14.17	4.49	12.27
	e. Share Premium		0.39		0.48	3.49	0.99	0.07			0.18	3.41		0.62	
	f. Retained Earning	28.58	27.03	11.58	-32.06	20.20	5.77	-179.98	2.12	9.92	0.06	3.95	4.30	-82.91	0.05
	g. Others Reserves Fund	16.80	3.36	0.21				45.28	1.60	0.20	1.45	2.45		0.04	0.96
2	BORROWINGS	70.56	60.00						1050.00						
	a. NRB														
	b. Interbank Borrowing	70.56	60.00						1050.00						
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	DEPOSITS	455.35	2275.73	852.57	274.28	3112.68	516.51	957.74	3549.61	1441.93	660.21	7329.49	654.98	512.27	724.27
	a. Current														
	Domestic														
	Foreign														
	b. Savings	240.20	1208.75	236.09	119.12	1255.90	275.04	348.23	2150.39	567.28	225.48	6217.95	331.28	150.33	465.96
	Domestic	240.20	1208.75	236.09	119.12	1255.90	275.04	348.23	2150.39	567.28	225.48	6217.95	331.28	150.33	465.96
	Foreign														
	c. Fixed	18.00	1065.28	496.21	155.16	1363.30	241.47	602.21	1395.59	628.12	336.67	1087.05	323.69	361.94	258.19
	Domestic	18.00	1065.28	496.21	155.16	1363.30	241.47	602.21	1395.59	628.12	336.67	1087.05	323.69	230.90	258.19
	Foreign													131.04	
	d. Call Deposits														
	Domestic														
	Foreign														
	e. Others	197.15	1.69	120.27		493.48		7.30	3.62	246.53	98.06	24.49			0.13
	Domestic	197.15	1.69	120.27		493.48		7.30	3.62	246.53	98.06	24.49			0.13
	Foreign														
4	Bills Payable		0.01						0.40						
5	Other Liabilities	708.16	210.55	97.96	116.62	214.43	43.83	527.87	279.02	195.36	72.24	402.33	108.08	697.61	40.23
	1. Sundry Creditors	3.15	0.81	8.14	0.70	1.22	2.70	12.22	6.12	0.52	0.34	2.05	1.50	9.51	1.04
	2. Loan Loss Provision	483.78	60.29	33.63	64.10	52.64	13.23	229.73	83.09	85.31	29.50	72.04	41.51	499.71	6.69
	3. Interest Suspense a/c	187.87	95.48	16.70	18.73	48.26	9.77	120.62	12.95	40.96	25.67	88.55	38.84	158.20	6.94
	4. Others	33.36	53.97	39.49	33.08	112.31	18.13	165.30	176.86	68.57	16.74	239.68	26.23	30.19	25.56
6	Reconciliation A/c			36.07	1.46	47.83	1.28		63.01	240.91			65.78	837.86	0.00
7	Profit & Loss A/c											26.01			14.18
		1384.31	2938.20	1207.97	477.18	3752.88	662.46	1868.51	5353.25	2069.33	918.36	8409.26	997.04	2145.21	970.45
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
1	LIQUID FUNDS	56.62	401.91	226.51	167.00	787.05	133.76	338.42	1950.95	303.87	302.87	1930.95	223.24	22.94	121.97
	a. Cash Balance	0.50	33.16	7.42	0.96	71.62	12.28	10.54	106.58	16.21	3.18	264.78	3.49	1.46	12.60
	Nepalese Notes & Coins	0.50	33.16	7.25	0.96	71.62	12.28	10.52	106.58	16.21	3.18	264.71	3.49	1.46	12.60
	Foreign Currency			0.17				0.02				0.07			
	b. Bank Balance	56.12	151.53	19.18	166.03	114.91	121.47	42.86	1844.37	287.66	34.32	709.72	219.75	1.40	109.37
	1. In Nepal Rastra Bank	10.28	142.31	18.92	17.93	108.26	10.87	40.81	86.22	36.72	33.98	521.94	40.67	0.02	14.73
	Domestic Currency	10.28	142.31	18.92	17.93	108.26	10.87	40.81	86.22	36.72	33.98	521.90	40.67	0.02	14.73
	Foreign Currency											0.05			
	2. "A" Class Licensed Institution	41.96	9.09	0.26	141.13	6.29	77.82	1.80	1527.81	124.90	0.31	185.70	161.21	1.38	84.02
	Domestic Currency	41.96	9.09	0.26	141.13	6.29	77.82	1.80	1527.81	124.90	0.31	157.72	161.21	1.38	84.02
	Foreign Currency											27.98			
	3. Other Financial Ins.	3.88	0.13		6.97	0.36	32.79	0.24	230.34	126.03	0.03	2.07	17.88		10.62
	4. In Foreign Banks														
	c. Money at Call		217.22	199.92		600.52		285.02			265.38	956.46		20.08	
	Domestic Currency		217.22	199.92		600.52		285.02			265.38	956.46		20.08	
	Foreign Currency														
2	INVESTMENT IN SECURITIES	0.20	108.35	40.00		25.35		20.49	38.73	49.39	10.00	103.29			37.50
	a. Govt Securities	0.20	108.35	40.00		25.35		20.49	38.73	49.39	10.00	103.29			37.50
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	5.30	47.39	22.11	45.53	0.35	0.55	16.74	36.02	68.96	6.90	52.85	2.97	0.50	89.82
	a. Interbank Lending							4.66					2.62		40.00
	b. Non Residents	3.10	43.04												
	c. Others	2.20	4.36	22.11	45.53	0.35	0.55	12.08	36.02	68.96	6.90	52.85	0.35	0.50	49.82
4	LOANS & ADVANCES	659.63	2072.99	826.01	203.99	2782.33	479.53	878.00	2987.46	1258.95	521.10	5199.44	602.94	646.47	685.76
	a. Private Sector	659.63	2033.40	818.76	199.49	2782.33	479.53	851.98	2987.46	1254.75	521.10	5199.44	587.84	646.47	667.46
	b. Financial Institutions		39.60	7.25	4.50			26.02		4.20			15.10		17.00
	c. Government Organizations														1.30
5	BILL PURCHASED				3.80							0.46		2.60	
	a. Domestic Bills Purchased				3.80							0.46		2.60	
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	LOANS AGAINST COLLECTED BILLS														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	FIXED ASSETS	63.90	142.70	57.15	2.33	67.22	27.97	246.84	77.78	20.36	1.87	361.78	26.40	23.51	9.83
8	OTHER ASSETS	231.09	124.19	36.17	40.45	90.59	20.63	189.27	261.63	69.87	68.50	753.46	45.77	176.10	24.52
	a. Accrued Interest:	187.87	96.93	16.70	25.89	48.41	9.77	120.64	105.64	45.47	25.67	93.51	38.84	158.20	7.08
	Financial							0.25		0.09			0.97		0.22
	Government Enterprise		1.45		7.16	0.15		0.57	0.18	4.55		4.96			0.15
	Private Sector	187.87	95.48	16.70	18.73	48.26	9.77	119.82	105.46	40.83	25.67	88.55	37.87	158.20	6.70
	b. Staff Loans / Adv.		7.58		1.25		3.15	7.05	44.62	3.39	5.20	21.88	1.33	2.66	1.46
	c. Sundry Debtors	14.48	0.94	8.40	0.68	1.71	3.85	0.60	8.28	1.47	1.01	2.42	0.42	5.77	4.56
	d. Cash In Transit														
	e. Others	28.74	18.75	11.07	12.63	40.47	3.86	60.98	103.09	19.54	36.62	635.65			

Statement of Assets and Liabilities as on Jeth end, 2070

S.N.	BFI Name	Valley	Seti	hama	reliable	Api	Namaste	Kaski	Zenith	Unique	Manjushree	Subhalaxmi	Jebis	Reliance	Lotus
Liabilities		0.00	0.00							0.00	0.00	0.00	0.00		0.00
1	CAPITAL FUND	165.58	54.89	169.69	280.64	145.98	24.40	262.64	222.71	212.01	236.68	211.30	209.09	213.10	134.24
	a. Paid-up Capital	143.36	40.00	200.00	241.93	137.34	15.00	240.74	205.31	200.00	225.00	200.00	200.00	200.00	120.00
	b. Calls in Advance														
	c. Proposed Bonus Share	8.60	4.00												
	d. General Reserves	11.61	3.95	1.80	33.88	8.02	2.22	20.08	16.13	11.76	11.23	10.73	1.93	4.26	2.85
	e. Share Premium							0.33		0.25					
	f. Retained Earning	1.55	6.94	-32.12	3.07	0.63	7.10	1.49	0.26		0.46	0.33	7.16	8.85	11.39
	g. Others Reserves Fund	0.45			1.76			0.08	1.00			0.23			
2	BORROWINGS				210.00					20.00					
	a. NRB														
	b. Interbank Borrowing				210.00					20.00					
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	DEPOSITS	706.45	134.46	241.91	1872.68	1149.80	107.42	1562.38	926.60	449.28	1037.40	691.69	523.37	850.59	322.18
	a. Current														
	Domestic														
	Foreign														
	b. Savings	249.77	107.06	90.76	1398.78	722.19	93.15	912.05	508.79	181.71	149.68	137.42	125.60	276.78	106.25
	Domestic	249.77	107.06	90.76	1398.78	722.19	93.15	912.05	508.79	181.71	149.68	137.42	125.60	276.78	106.25
	Foreign														
	c. Fixed	278.56	27.40	103.60	473.90	427.61	14.23	650.33	217.64	226.10	481.95	459.63	248.12	307.38	171.63
	Domestic	278.56	27.40	103.60	473.90	427.61	14.23	650.33	217.64	226.10	481.95	459.63	248.12	307.38	171.63
	Foreign														
	d. Call Deposits														
	Domestic														
	Foreign														
	e. Others	178.12		47.55			0.04		200.17	41.47	405.77	94.64	149.65	266.43	44.30
	Domestic	178.12		47.55			0.04		200.17	41.47	405.77	94.64	149.65	266.43	44.30
	Foreign														
4	Bills Payable														
5	Other Liabilities	103.98	19.74	184.33	203.26	59.71	5.71	94.60	64.00	20.01	91.02	55.02	73.54	75.61	30.01
	1. Sundry Creditors	3.57	0.30	0.11	59.69	0.72	0.28	0.11	1.48	3.42	0.24	2.79	0.83	4.63	0.11
	2. Loan Loss Provision	43.72	4.88	96.86	46.95	13.44	2.01	23.50	16.52	6.82	16.05	11.71	37.27	27.30	8.82
	3. Interest Suspense a/c	35.96	3.53	45.07	44.33	15.09	0.43	25.66	17.29	1.66	39.91	14.98	22.45	17.25	10.38
	4. Others	20.73	11.03	42.28	52.29	30.45	3.00	45.34	28.70	8.11	34.82	25.54	12.99	26.43	10.70
6	Reconciliation A/c														
7	Profit & Loss A/c		9.57	24.20	19.16	9.39	4.03	24.02	13.74	36.27	2.63	2.56		5.50	7.21
		976.01	218.66	620.13	2585.73	1364.88	141.56	1943.64	1227.03	737.57	1367.74	960.56	805.99	1144.80	493.64

Assets		0.00	0.00		0.00	0.00						0.00	0.00		0.00
1	LIQUID FUNDS	88.04	54.35	158.02	588.21	240.16	38.52	342.30	365.56	194.40	308.19	180.19	156.67	265.53	123.97
	a. Cash Balance	8.34	3.40	0.27	46.11	48.12	1.88	31.49	22.78	1.27	8.71	5.88	6.12	15.68	1.51
	Nepalese Notes & Coins	8.34	3.40	0.27	46.11	48.12	1.88	31.49	22.78	1.27	8.71	5.88	6.12	15.68	1.51
	Foreign Currency						0.00								
	b. Bank Balance	79.71	50.95	5.40	8.69	23.47	2.87	73.10	342.77	193.13	299.48	174.31	150.55	249.85	122.46
	1. In Nepal Rastra Bank	1.94	0.16	5.21	7.99	22.09		68.92	19.73	0.15	28.28	19.74	30.06	28.80	19.16
	Domestic Currency	1.94	0.16	5.21	7.99	22.09		68.92	19.73	0.15	28.28	19.74	30.06	28.80	19.16
	Foreign Currency														
	2. "A"Class Licensed Institution	59.23	13.28	0.15	0.70	1.17	2.87	4.03	216.93	85.52	269.00	88.73	66.30	146.70	15.65
	Domestic Currency	59.23	13.28	0.15	0.70	1.17	2.87	4.03	216.93	85.52	269.00	88.73	66.30	146.70	15.65
	Foreign Currency														
	3. Other Financial Ins.	18.53	37.50	0.03		0.21	0.01	0.15	106.11	107.47	2.19	65.83	54.19	74.34	87.66
	4. In Foreign Banks														
	c. Money at Call			152.35	533.42	168.56	33.76	237.72							
	Domestic Currency			152.35	525.58	168.56	33.76	237.72							
	Foreign Currency				7.84										
2	INVESTMENT IN SECURITIES	10.92		17.05	99.42				20.00	17.00	10.00	20.00	3.45	2.98	6.00
	a. Govt Securities	10.92		17.05	99.42				20.00	17.00	10.00	20.00	3.45	2.98	6.00
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	0.10	0.10	0.10	32.21			6.29	8.56	4.59	2.29	6.15	25.85	16.49	5.57
	a. Interbank Lending														
	b. Non Residents														
	c. Others	0.10	0.10	0.10	32.21			6.29	8.56	4.59	2.29	6.15	25.85	16.49	5.57
4	LOANS & ADVANCES	762.34	147.32	312.13	1633.24	1049.96	99.57	1539.07	776.97	501.12	940.01	702.17	541.93	817.79	338.70
	a. Private Sector	762.34	147.32	297.03	1615.74	1049.96	99.57	1539.07	776.97	490.22	917.91	691.52	530.30	780.03	333.40
	b. Financial Institutions			15.10	17.50					10.90	22.10	10.65	11.63	37.77	5.30
	c. Government Organizations														
5	BILL PURCHASED											0.85			
	a. Domestic Bills Purchased											0.85			
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	LOANS AGAINST COLLECTED BILLS														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	FIXED ASSETS	65.91	6.30	13.06	143.76	20.46	1.54	24.40	8.16	5.98	23.04	15.56	7.75	7.72	4.76
8	OTHER ASSETS	45.93	10.31	91.72	84.80	53.45	1.94	31.57	47.72	14.49	83.36	36.00	45.72	34.29	14.59
	a. Accrued Interest:	35.96	3.53	45.98	51.87	15.09	0.43	25.66	17.29	2.11	39.91	14.98	22.61	3.43	10.38
	Financial			0.01	0.21					0.00	0.94	0.11	0.17		0.06
	Government Enterprises	35.96		0.90	7.54					0.45			0.09	3.43	
	Private Sector		3.53	45.06	44.13	15.09	0.43	25.66	17.29	1.66	38.97	14.87	22.35		10.32
	b. Staff Loans / Adv.	1.57	0.07	0.21	1.53	24.56	0.00	0.98	17.44	0.61	32.80	9.90	11.11	1.19	0.97
	c. Sundry Debtors	3.34	4.57	0.38	18.10	6.64	0.19	0.76	0.31	0.30	1.70		0.59	3.97	0.78
	d. Cash In Transit														
	e. Others	5.06	2.13	45.15	13.30	7.17	1.31	4.18	12.67	11.46	8.95	11.12	11.40	25.69	2.46
	9 Expenses not Written off	1.45	0.28		0.09	0.73						0.49	1.01		
10	Non Banking Assets			21.50	3.99										
11	Reconciliation Account				0.00										

S.N.	BFI Name	Balbhav	Bhaktapur
Liabilities		0.00	
1	CAPITAL FUND	154.22	132.91
	a. Paid-up Capital	147.00	125.00
	b. Calls in Advance		
	c. Proposed Bonus Share		
	d. General Reserves	1.29	1.58
	e. Share Premium		
	f. Retained Earning	5.89	6.33
	g. Others Reserves Fund	0.04	
2	BORROWINGS		
	a. NRB		
	b. Interbank Borrowing		
	c. Foreign Banks and Fin. Ins.		
	d. Other Financial Ins.		
	e. Bonds and Securities		
3	DEPOSITS	70.09	276.42
	a. Current		
	Domestic		
	Foreign		
	b. Savings	21.04	134.55
	Domestic	21.04	134.55
	Foreign		
	c. Fixed	33.53	68.38
	Domestic	33.53	68.38
	Foreign		
	d. Call Deposits		73.49
	Domestic		73.49
	Foreign		
	e. Others	15.52	
	Domestic	15.52	
	Foreign		
4	Bills Payable		
5	Other Liabilities	6.89	9.87
	1. Sundry Creditors	0.01	0.00
	2. Loan Loss Provision	5.38	3.91
	3. Interest Suspense a/c		
	4. Others	1.50	5.96
6	Reconciliation A/c		
7	Profit & Loss A/c	7.94	1.07
		239.14	420.26
Assets		0.00	0.00
1	LIQUID FUNDS	58.13	154.90
	a. Cash Balance	1.42	6.33
	Nepalese Notes & Coins	1.42	6.33
	Foreign Currency		
	b. Bank Balance	3.71	148.56
	1. In Nepal Rastra Bank	3.71	15.86
	Domestic Currency	3.71	15.86
	Foreign Currency		
	2. "A"Class Licensed Institution		74.45
	Domestic Currency		74.45
	Foreign Currency		
	3. Other Financial Ins.		58.26
	4. In Foreign Banks		
	c. Money at Call	53.01	
	Domestic Currency	53.01	
	Foreign Currency		
2	INVESTMENT IN SECURITIES		7.48
	a. Govt Securities		7.48
	b. NRB Bond		
	c. Govt. Non-Fin. Ins.		
	d. Other Non-Fin Ins.		
	e. Non Residents		
3	SHARE & OTHER INVESTMENT	0.31	5.00
	a. Interbank Lending		
	b. Non Residents		
	c. Others	0.31	5.00
4	LOANS & ADVANCES	170.63	242.33
	a. Private Sector	170.63	242.33
	b. Financial Institutions		
	c. Government Organizations		
5	BILL PURCHASED		
	a. Domestic Bills Purchased		
	b. Foreign Bills Purchased		
	c. Import Bills & Imports		
6	LOANS AGAINST COLLECTED BILLS		
	a. Against Domestic Bills		
	b. Against Foreign Bills		
7	FIXED ASSETS	8.32	5.33
8	OTHER ASSETS	1.74	2.32
	a. Accrued Interest:		0.15
	Financial		
	Government Enterprises		0.15
	Private Sector		
	b. Staff Loans / Adv.	0.20	
	c. Sundry Debtors	0.09	0.79
	d. Cash In Transit		
	e. Others	1.45	1.38
9	Expenses not Written off		2.90
10	Non Banking Assets		
11	Reconciliation Account		
12	Profit & Loss A/c		
	TOTAL ASSETS	239.14	420.26

Profit and Loss Statement of upto Jeth end, 2070

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL
Expenses			0.00				0.00					0.00		0.00				
1. Interest Expense	1725.85	2266.47	2017.40	2522.91	563.31	1926.20	2273.31	849.23	1987.71	1092.92	1031.71	1250.05	523.40	1347.46	1353.83	1314.49	1590.47	2430.15
1.1 On Deposit Liabilities	1713.65	2242.65	1971.01	2439.20	554.41	1823.28	2203.60	849.15	1987.61	1067.67	1017.81	1235.63	523.40	1347.46	1322.14	1274.61	1580.35	2335.61
1.1.1 Saving Account	917.34	991.10	700.47	588.36	307.00	762.90	346.78	380.06	655.30	295.76	248.67	213.27	123.21	469.97	319.00	200.21	374.43	874.10
1.1.2 Fixed Account	796.31	1194.99	833.79	1053.51	178.13	1060.39	1780.37	286.36	959.81	543.10	489.45	804.38	312.71	625.37	718.46	766.36	806.04	1392.92
1.1.2.1 Up to 3 months Fixed Account		0.37	125.07	18.43	15.51	209.05	167.42		216.04			0.08		0.27		0.32	98.23	0.21
1.1.2.2 3 to 6 months Fixed Account		12.77	166.76		1.87		341.58	52.96	232.20			0.01		3.52		0.97	165.98	4.15
1.1.2.3 6 months to 1 year Fixed Account		784.46	416.89		34.64		804.83		323.22	543.10	21.10	455.05	312.71	222.18		502.49	245.36	124.66
1.1.2.4 Above 1 year Fixed Account	796.31	397.39	125.07	1035.08	126.13	851.34	466.55	233.40	188.35		468.35	349.24		399.40	718.46	262.58	296.47	1263.89
1.1.3 Call Deposit		56.56	436.76	797.33	69.27		76.45	182.73	372.50	228.81	279.69	217.99	87.48	252.12	284.68	308.04	399.88	31.73
1.1.4 Certificate of Deposit																		36.86
1.2 On Borrowing	12.20	23.82	46.38	83.71	8.91	102.92	69.71	0.08	0.10	25.25	13.90	14.42	0.00		31.69	39.88	10.12	94.54
2. Commission Expense		49.03	143.56	104.19				12.93										4.91
3. Staff Expense	1283.87	1636.92	510.39	306.85	389.74	528.67	375.00	193.00	365.46	260.31	119.63	149.56	81.91	203.73	189.68	174.06	179.41	2388.33
4. Office Operating Expenses	418.56	498.20	426.21	515.28	343.39	748.06	426.10	155.45	386.97	324.72	146.06	222.81	95.88	317.64	197.00	207.64	349.03	409.70
5. Foreign Exchange Loss											1.71			2.32				16.28
5.1 Due to Change in Exchange Rates											1.71			2.32				9.12
5.2 Due to Foreign Currency Transaction																		7.16
6. Non Operating Expense		0.11		4.16			2.11		0.39			0.25	0.34	0.78	0.01			5.28
7. Provision for Risk	247.28	231.93	302.57	538.55	111.34	475.60	125.92	167.29	88.91	85.25	232.09	49.56	95.00	286.02	283.22	126.62	213.37	806.31
7.1 Loan loss Provision	289.32	216.91	302.57	538.55	111.34	475.60	125.92	107.75	88.91	85.25	232.09	49.56	95.00	114.09	277.68	126.62	213.37	805.88
7.1.1 General Loan loss Provision	289.32	63.74	16.23	165.07	32.51	475.60	25.71	72.77	88.91	23.64		15.44		16.69	11.06	22.87	213.37	130.27
7.1.2 Special Loan Loss Provision		153.17	286.35	373.48	78.83		100.20	34.98		51.64	232.09	34.12	95.00	97.41	266.62	103.76		671.65
7.1.3 Additional Loan Loss Provision										9.97								3.96
7.2. Provision for Non-Banking Assets		3.09						59.54						171.82	5.54			0.44
7.3. Provision for Loss on Investment																		
7.5. Provision for Loss of Other Assets	-42.04	11.93												0.10				
8. Loan Written Off	6.22				38.15					49.63	3.33			0.00				77.57
9. Provision for Staff Bonus	105.80		287.60	221.60	142.12	125.39	61.50		194.86	78.24	21.45	76.47	16.47		14.42	33.51	61.26	121.72
10. Provision for Income Tax	304.80		858.13	664.80	426.36	376.96	185.08		584.57	242.22	59.14	229.42	47.85		43.27	100.52	183.77	576.16
11. Others	3.12	1.79																274.72
12. Net Profit	753.24	1497.29	2017.88	1551.20	994.83	876.90	429.96	454.92	1364.00	540.18	155.36	485.75	20.72	-59.31	100.95	234.55	428.80	1374.99
Total Expenses	4848.74	6181.74	6563.74	6429.55	3009.24	5057.76	3878.99	1832.83	4972.87	2673.48	1770.48	2463.89	881.56	2098.63	2182.39	2191.40	3018.42	8486.13

Income																		
1. Interest Income	4011.27	4998.97	5265.73	4695.09	2149.97	4156.17	3315.97	1229.74	4431.62	2210.63	1524.11	2201.77	827.97	1866.36	1968.56	1865.02	2606.20	6562.24
1.1 On Loans and Advances	3767.54	4319.62	4734.59	4454.36	1891.95	3837.54	2540.11	1139.87	4157.74	2080.28	1447.26	2008.51	801.61	1830.39	1872.04	1809.91	2462.11	6292.05
1.2 On Investment	143.55	565.10	309.17	160.37	176.09	291.95	131.05	69.48	251.93	124.52	70.13	163.54	19.05	24.07	21.56	55.11	104.45	103.55
1.2.1 Government Bonds	136.61	553.54	299.44	160.37	175.63	291.95	131.05	50.26	60.13	123.60	52.96	55.09	19.05	24.07	21.56	52.39	104.45	103.55
1.2.2 Foreign Bonds			9.73						22.93			11.23						
1.2.3 NRB Bonds								19.22	168.87		11.72	97.22						
1.2.4 Debenture & Bonds	6.93	11.56			0.46					0.92	5.45						2.72	
1.3 On Agency Balance		65.20	0.34	72.91	0.76	26.68	606.68					0.10	1.14				0.46	
1.4 On Call Deposit	21.71	33.91	169.36	7.44	7.99			6.86	21.95			23.17					39.18	0.07
1.5 On Others	78.48	15.14	52.28	73.17		38.12	13.53		5.17	6.72	6.45	6.17	11.91	74.97				166.57
2. Commission and Discount	188.94	401.36	694.96	398.53	244.91	471.78	426.77	185.79	272.57	171.19	64.75	91.41	18.10	44.92	156.17	184.73	244.20	124.25
2.1 Bills Purchase and Discount	0.09	0.97	2.38	7.49	47.93	0.13	14.28	16.89	42.67	2.76	0.39	0.01	0.77	0.89	15.38			
2.2 Commission	188.86	387.49	690.64	398.53	170.13	347.10	290.24	165.62	253.17	128.52	61.98	38.75	18.09	44.15	155.28	163.71	118.41	
2.3 Others		12.90	1.94		67.29	76.75	136.40	5.89	2.51			52.28				5.63	125.79	124.25
3. Exchange Fluctuation Income	66.18	-83.07	439.50	344.65	470.35	266.54	91.07	55.66	124.07	123.44	2.35	100.90	10.66	33.07	54.46	106.81	167.37	5.62
3.1 Due to Change in Exchange Rate	44.60	-134.09	358.72	14.86	60.87		2.26	1.92	6.43			1.42	0.10		12.04	10.61	103.21	5.62
3.2 Due to Foreign Currency Transaction	21.58	51.02	80.78	329.79	409.47	266.54	88.81	53.74	117.64	123.44	2.35	99.48	10.56	33.07	42.41	96.20	64.17	
4. Other Operating Income	229.48	279.30		206.49	31.82	150.28		65.27	136.92	56.17	75.21	68.93	23.46	131.93	2.45			511.37
5. Non Operating Income	37.72	2.44	11.90	5.14	0.06	6.00	1.62	1.30	7.69	6.58	3.42	0.87		19.05	0.43	14.74	0.65	19.20
6. Write Back from Provisions for loss	0.49	447.66	142.34	779.65	66.73		41.72	162.52		104.82	82.34			3.29	0.33	18.11		729.91
7. Recovery of written-off Loan	314.66	132.30	9.31		45.42		1.83	132.55		0.64	18.31		0.20			1.20		235.05
8. Income from Extra Ordinary transactions		2.78				6.99							1.18				0.78	298.51
9. Net Loss																		
Total Income	4848.74	6181.74	6563.74	6429.55	3009.24	5057.76	3878.99	1832.83	4972.87	2673.48	1770.48	2463.89	881.56	2098.63	2182.39	2191.40	3018.42	

Profit and Loss Statement of upto Jeth end, 2070

BFI Name	Global	Citizens	Prime	BOA	Sunrise	Grand	NIMB	Kist	Janata	Mega	CTBNL	Civil	Century	Sanima	NIDC	Malika	Siddhartha	UDBL	Manakamana	Narayani
Expenses					0.00									0.00				0.00		0.00
1. Interest Expense	1665.72	1058.28	1572.35	975.56	1138.46	1056.88	967.90	1177.37	672.21	637.51	551.63	721.84	520.17	915.84	66.50	102.07	393.92	3.91	224.58	87.61
1.1 On Deposit Liabilities	1625.26	1054.67	1569.93	946.27	1137.99	1054.55	964.27	1166.45	662.26	616.79	550.43	716.50	514.99	905.79	66.50	102.07	393.87	3.71	220.79	86.15
1.1.1 Saving Account	644.52	192.09	180.64	175.00	366.06	794.75	169.23	597.65	122.84	220.32	55.59	72.43	129.59	191.96	11.92	74.48	183.68	2.82	62.79	46.07
1.1.2 Fixed Account	755.31	657.41	697.20	567.32	623.05	57.15	519.04	470.78	385.42	170.21	385.27	473.77	261.98	588.40	48.57	13.88	154.54	0.89	88.90	40.08
1.1.2.1 Up to 3 months Fixed Account	6.00	9.57	0.00		0.26		58.64	0.06	17.65			56.24		1.37			0.08			1.17
1.1.2.2 3 to 6 months Fixed Account	2.65	11.19	6.56		17.57		1.60	32.90	2.30		24.75	44.48	4.25	5.44	0.03		3.77			2.38
1.1.2.3 6 months to 1 year Fixed Account	54.72	414.88	630.57		605.22	45.04	157.14	373.29	324.60		284.39	350.02	257.74	488.96	20.12	0.19	82.34		59.75	11.32
1.1.2.4 Above 1 year Fixed Account	691.93	221.77	60.07	567.32		12.11	301.66	64.54	40.87	170.21	76.13	23.03		92.63	28.42	13.69	68.35	0.89	29.14	25.22
1.1.3 Call Deposit	225.42	205.17	692.09	203.94	148.88	198.11	276.00	98.02	154.00	226.26	109.57	170.30	123.41	125.43	6.01	13.71	55.66		69.10	
1.1.4 Certificate of Deposit					4.54															
1.2 On Borrowing	40.46	3.60	2.42	29.29	0.47	2.33	3.62	10.92	9.95	20.72	1.20	5.34	5.18	10.05			0.05	0.20	3.80	1.46
2. Commission Expense	12.70	1.92			5.16												1.63			
3. Staff Expense	235.84	122.47	90.82	123.50	192.39	85.72	112.42	219.47	94.09	118.98	66.52	100.75	73.02	92.37	38.64	33.90	48.25	1.60	49.34	11.14
4. Office Operating Expenses	538.49	210.60	175.82	175.45	281.98	104.42	169.64	297.64	118.60	194.87	107.86	155.59	149.35	146.11	35.96	39.44	65.44	1.52	63.55	11.18
5. Foreign Exchange Loss			10.10				2.25	2.28		5.75										0.02
5.1 Due to Change in Exchange Rates			10.10				2.25	2.28												
5.2 Due to Foreign Currency Transaction										5.75										0.02
6. Non Operating Expense		1209.86	0.10						0.21											
7. Provision for Risk	356.21	324.30	179.66	464.87	266.04	46.68	119.75	633.72	62.46	141.68	60.67	64.25	71.98	49.53	36.12	4.08	587.95		49.61	81.68
7.1 Loan loss Provision	229.43	287.75	179.66	243.33	218.54	46.68	61.94	576.30	62.46	141.68	60.67	64.25	71.98	49.53	36.12	4.08	561.68		49.61	81.68
7.1.1 General Loan loss Provision	88.16	31.47	21.40	7.41	34.41	25.51	50.08	14.03	35.46	36.49	32.47	27.84	38.70	47.46	5.72		6.86		4.74	0.34
7.1.2 Special Loan Loss Provision	141.27	203.04	158.26	235.92	184.13	21.17	11.87	562.27	27.00	105.19	28.20	36.41	33.27	2.08	30.40	4.08	554.82		44.87	81.34
7.1.3 Additional Loan Loss Provision		53.25																		
7.2. Provision for Non-Banking Assets	117.46	36.55		221.54	47.50		57.81	57.42									26.27			
7.3. Provision for Loss on Investment	8.76																			
7.5. Provision for Loss of Other Assets	0.56																			
8. Loan Written Off							0.32	0.25							0.54					
9. Provision for Staff Bonus	71.41		36.13		21.38	23.13			8.81	25.83				21.90	42.80	4.74				
10. Provision for Income Tax	214.23		108.40		64.14	69.38			26.42	77.49				65.71	125.75	14.23				
11. Others		94.65																		
12. Net Profit	499.88	206.62	252.92		149.66		307.20		61.66	180.81			13.20						21.78	18.84
Total Expenses	3594.48	3228.71	2426.30	1739.38	2119.21	1388.45	1677.24	2330.74	1044.46	1382.92	786.68	1055.64	814.52	1444.77	755.59	231.65	1097.20	28.81	405.93	191.61

Income																				
1. Interest Income	2920.43	1695.37	2131.80	1508.47	1721.79	1236.85	1453.10	1813.36	932.53	1262.74	707.32	950.16	666.10	1312.25	257.32	194.72	491.26	0.71	325.93	66.84
1.1 On Loans and Advances	2782.52	1616.45	2067.68	1387.08	1664.94	1165.97	1363.94	1696.95	884.00	1175.95	681.77	923.00	646.03	1265.40	225.74	168.49	435.87	0.71	298.22	56.48
1.2 On Investment	130.99	70.75	9.27	115.94	31.10	61.25	79.61	84.65	42.70	27.01	13.80	22.42	17.50	41.66	0.31	3.27	16.93		6.77	
1.2.1 Government Bonds	130.54	70.75	9.27	115.94	20.26	61.25	79.61	84.65	42.70	27.01	13.80	22.42	17.50	41.66	0.31	3.27	16.93		6.77	
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds					10.84															
1.2.4 Debenture & Bonds	0.46																			
1.3 On Agency Balance		0.03	0.04	5.45	0.20				2.84	5.84	0.07				0.02				19.04	8.67
1.4 On Call Deposit	6.08	6.49			20.84		0.26	8.70		54.65		4.74				19.73	38.32			
1.5 On Others	0.83	1.66	54.82		4.71	9.63	9.29	20.23		5.06	11.75		2.54	5.20	31.28	3.24	0.15		1.89	1.69
2. Commission and Discount	473.86	140.07	73.84	105.39	90.35	32.07	43.48	159.25	72.59	20.24	56.31	31.76	27.91	20.11		7.25	12.33	0.01	21.12	0.30
2.1 Bills Purchase and Discount	0.51	4.88	4.95	0.23	7.34	2.44		2.66	0.00	0.29		1.66					0.01			
2.2 Commission	460.87	33.43	68.89	36.24	58.89	29.63	34.35	67.94	19.95	20.96	30.09	27.91	20.11			7.25	12.32	0.00	21.12	0.30
2.3 Others	12.48	101.76		68.92	24.12		9.13	130.76	4.65		35.35							0.01		
3. Exchange Fluctuation Income	63.58	10.84	13.04	29.70	45.18	48.77	58.53	24.29	38.87	56.52	18.77	34.53	5.82	23.46			0.28		0.09	
3.1 Due to Change in Exchange Rate	4.01	-26.87		3.13	8.57		8.02		-2259.07		3.55	19.10	1.66	4.09			0.12		0.09	
3.2 Due to Foreign Currency Transaction	59.57	37.71	13.04	26.58	36.61	48.77	50.52	24.29	2297.93	56.52	15.22	15.44	4.15	19.37			0.17			
4. Other Operating Income	10.12	32.43	120.26		111.13	63.98	54.80			36.93		39.18	54.46	66.80	31.16	18.48	31.31			1.58
5. Non Operating Income	-0.26	1218.79		4.80		0.26	6.27	6.47	0.46	6.49			0.68	2.56	398.97	0.95	1.61			
6. Write Back from Provisions for loss	126.74	131.20	87.36		140.78		61.05	5.84						19.59	10.01	10.26	462.39	0.78	21.11	11.13
7. Recovery of written-off Loan																	58.13		27.31	
8. Income from Extra Ordinary transactions					9.98															37.68
9. Net Loss				91.01		6.51	321.52				4.28		59.56				98.02			111.77
Total Income	3594.48	3228.71	2426.30	1739.38	2119.21	1388.45	1677.24	2330.74	1044.46	1382.92	786.68	1055.64	814.52	1444.77	755.59	231.65	1097.20	28.81	405.93	191.61

Profit and Loss Statement of upto Jeth end, 2070

BFI Name	PDDBL	Sahayogi	Axis	Karnali	Triveni	Suprim	Bhrikuti	Suvelchha	Bagshwori	Enurshankar	Gurkha	Gandaki	Infrastructure	Business	Biratnaxmi	Excel	Western	H & B	Araniko	NDEP
Expenses	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	0.00	0.00	0.00	0.00
1. Interest Expense	202.25	93.86	97.15	64.94	193.80	187.17	296.06	95.58	124.98	139.11	159.51	187.10	223.58	284.54	217.97	131.42	59.52	544.77	38.97	365.46
1.1 On Deposit Liabilities	202.25	93.86	97.15	64.94	193.63	134.77	295.80	95.47	124.98	139.11	159.51	159.61	223.58	284.54	217.97	131.42	59.52	535.59	38.97	363.46
1.1.1 Saving Account	101.55	70.72	30.29	47.92	76.33	60.55	152.43	31.30	75.65	40.74	23.46	68.15	72.69	112.63	112.57	64.49	42.52	174.30	29.33	163.60
1.1.2 Fixed Account	73.42	21.12	28.47	17.02	87.36	43.16	91.24	46.22	23.54	19.44	116.41	62.08	93.37	135.50	87.97	38.99	17.00	290.02	9.63	141.47
1.1.2.1 Up to 3 months Fixed Account	0.66		0.24		2.05		0.16	0.10				0.01	8.85	2.10		0.72		0.89		
1.1.2.2 3 to 6 months Fixed Account	0.53		1.93		4.05		0.62	0.03				2.74	9.08	10.28	3.56	1.77	2.71	11.07		
1.1.2.3 6 months to 1 year Fixed Account	66.87	5.93	18.63		0.32		78.96	16.84	2.15	7.63		39.34	55.05	93.55	37.16	17.03	4.49	253.71	3.17	
1.1.2.4 Above 1 year Fixed Account	5.36	15.20	7.67	17.02	80.95	43.16	11.50	29.24	21.39	11.81	116.41	19.99	20.39	29.57	47.24	19.46	9.80	24.34	6.47	141.47
1.1.3 Call Deposit	27.28	2.01	38.40		29.94	31.06	52.13	17.95	25.80	78.94	19.64	29.38	57.52	36.41	17.44	27.94		71.28		58.40
1.1.4 Certificate of Deposit																				
1.2 On Borrowing			0.00		0.17	52.40	0.26	0.11				27.49						9.18		2.00
2. Commission Expense													0.02			0.00				0.88
3. Staff Expense	34.62	12.04	28.34	15.61	19.07	34.35	30.68	13.33	23.32	16.18	23.53	20.42	35.36	28.79	31.53	23.38	9.39	67.06	9.30	43.19
4. Office Operating Expenses	32.11	11.42	42.23	16.58	33.46	36.46	25.95	15.68	13.73	17.45	50.15	21.54	60.01	39.00	22.46	18.69	8.87	99.01	5.77	64.80
5. Foreign Exchange Loss																				0.00
5.1 Due to Change in Exchange Rates																				0.00
5.2 Due to Foreign Currency Transaction																				0.00
6. Non Operating Expense			0.15					0.01			0.06	0.04			44.40		7.56	0.56		0.06
7. Provision for Risk	11.06	10.70	38.47	11.46	17.38	136.31	21.29	44.12	4.62	8.67	117.61	8.10	55.70	242.87		4.16	3.29	194.27	28.21	87.36
7.1 Loan loss Provision	11.06	10.70	38.47	11.46	17.01	136.31	21.29	44.12	4.62	8.67	117.61	8.10	55.70	190.64		4.16	3.29	157.01	24.53	87.36
7.1.1 General Loan loss Provision	11.06	2.38	4.80	11.46	3.49	5.91	6.08	0.98	4.62	1.66		4.00	0.36	1.27		4.16		7.71	0.86	87.36
7.1.2 Special Loan Loss Provision		8.32	33.67		13.52	130.40	15.20	43.14		7.01	117.61	4.10	55.34	189.37				103.27	23.67	
7.1.3 Additional Loan Loss Provision																	3.29	46.03		
7.2. Provision for Non-Banking Assets														52.07				37.26	3.68	
7.3. Provision for Loss on Investment														0.15						
7.5. Provision for Loss of Other Assets					0.37									0.02						
8. Loan Written Off										0.07								3.10		
9. Provision for Staff Bonus	4.12	5.67			4.71		5.98			2.89						5.20			1.03	
10. Provision for Income Tax	12.37	17.00			14.13		17.93			8.67						16.15			2.77	
11. Others						0.18														
12. Net Profit	28.85	39.66			32.98		41.85		49.17	20.22		68.95			79.81	35.86	5.30		6.46	
Total Expenses	325.38	190.35	206.33	108.58	315.52	394.47	439.73	168.72	215.82	213.19	350.93	306.15	374.68	595.20	396.17	234.86	93.94	908.77	93.38	560.96

Income	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	0.00	0.00	0.00	0.00
1. Interest Income	300.03	168.21	179.42	88.09	288.85	286.98	412.80	153.92	193.73	200.03	130.98	280.88	304.82	416.81	348.42	222.10	75.45	736.80	69.45	497.98
1.1 On Loans and Advances	282.15	154.14	168.01	85.38	288.85	204.31	373.17	142.83	183.63	126.15	128.63	238.68	278.62	392.87	312.89	190.30	75.45	711.00	68.55	443.01
1.2 On Investment	0.23					1.34	1.13						0.81	3.14				5.17	0.90	3.86
1.2.1 Government Bonds						1.34	1.13						0.18	2.61				5.17	0.90	3.86
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds	0.23												0.63	0.53						
1.2.4 Debenture & Bonds																				
1.3 On Agency Balance																31.80				34.56
1.4 On Call Deposit	16.38	13.99	11.41	2.71		28.93	38.49	11.09	10.10	73.88	2.34	14.71	25.39	20.80	35.53			14.21		11.90
1.5 On Others	1.28	0.07				52.40						27.49						6.42		4.65
2. Commission and Discount	3.15	6.21	3.15	8.28	26.67	5.73	4.31	1.30	22.09	13.03	0.48	1.19	4.65	2.08		2.10	8.70	7.68	0.80	5.77
2.1 Bills Purchase and Discount						0.01												0.01		0.10
2.2 Commission	3.15	6.21	2.44	1.62	23.42	3.83	4.31	1.30	5.41	1.60	0.48	1.10	3.37	0.41		1.72	8.70	7.68	0.80	5.67
2.3 Others			0.70	6.66	3.24	1.89			16.68	11.43			0.09	1.28	1.67	0.39				
3. Exchange Fluctuation Income										0.13	0.05	0.09	0.00					0.20	0.01	0.37
3.1 Due to Change in Exchange Rate										0.00	0.05		0.00					0.15		0.00
3.2 Due to Foreign Currency Transaction										0.13			0.09					0.05	0.01	0.37
4. Other Operating Income	22.13	15.92	8.95			20.19	22.63	12.44		2.13	22.16	15.99	25.62	43.57	9.61	9.78	24.59	15.07	15.50	
5. Non Operating Income	0.06		0.52					0.13			2.54	1.57	0.18					1.12		1.71
6. Write Back from Provisions for loss		0.02	0.33			54.68				0.14	110.96	0.30	3.18	53.35	4.19	1.05		87.27	8.06	
7. Recovery of written-off Loan																				
8. Income from Extra Ordinary transactions																				
9. Net Loss			13.96	12.21		26.88		0.94			103.71		45.77	97.33				51.10		39.62
Total Income	325.38	190.35	206.33	108.58	315.52	394.47	439.73	168.72	215.82	213.19	350.93	306.15	374.68	595.20	396.17	234.86	93.94	908.77	93.38	560.96

Profit and Loss Statement of upto Jeth end, 2070

BFI Name	CEDBL	Miteri	Tinau	Rising	Mukminah	Sewa	Kankai	Public	Mahakali	Ace	Bhargav	Shangria	Rara	dhyalo	Country	Alpine	Nigiri	Kastamandap	Garima	City
Expenses	0.00	0.00	0.00		0.00			0.00		0.00					0.00	0.00	0.00			
1. Interest Expense	491.52	75.89	131.66	85.10	219.61	168.83	38.40	68.13	16.92	390.25	25.48	191.40	32.63	57.61	137.43	47.35	45.89	335.99	183.28	204.40
1.1 On Deposit Liabilities	453.31	75.89	131.66	84.74	209.00	168.83	38.40	68.13	16.92	374.85	25.48	191.40	32.63	57.61	137.43	47.35	45.89	335.19	183.28	203.88
1.1.1 Saving Account	109.31	39.59	41.70	52.50	124.29	73.29	20.71	18.90	12.82	183.76	12.03	104.51	25.33	13.72	24.95	20.28	20.70	151.70	95.91	105.42
1.1.2 Fixed Account	280.13	26.87	79.60	32.25	70.36	67.02	8.55	37.77	4.10	174.44	10.12	75.81	7.30	22.48	54.55	15.51	19.65	137.30	70.11	89.20
1.1.2.1 Up to 3 months Fixed Account	6.00	0.07				0.01				1.13	0.34		0.04	0.07	0.04	0.08	0.18	10.53	0.58	3.06
1.1.2.2 3 to 6 months Fixed Account	8.66	0.13	0.15	0.96	10.07	0.19	0.39			0.59	0.78	0.01	0.02	0.17	2.57	0.10	2.64	11.73	3.67	5.11
1.1.2.3 6 months to 1 year Fixed Account	245.25	5.05	53.29	19.51	44.09	31.84	6.75			149.47	6.66	55.46	3.51	16.96	46.34	10.15	9.84	90.39	45.54	58.61
1.1.2.4 Above 1 year Fixed Account	20.22	21.62	26.16	11.78	16.20	34.99	1.41	37.77	4.10	23.25	2.34	20.33	3.74	5.27	5.60	5.17	6.99	24.65	20.32	22.41
1.1.3 Call Deposit	63.87	9.43	10.36		14.36	28.52	9.14	11.47		16.65	3.33	11.08		21.41	57.92	11.56	5.54	46.19	17.27	9.27
1.1.4 Certificate of Deposit																				
1.2 On Borrowing	38.21	0.00		0.35	10.61					15.40								0.80		0.51
2. Commission Expense	0.66														0.33			0.14		
3. Staff Expense	51.43	11.14	15.18	13.46	56.99	22.06	7.64	17.15	6.28	48.11	5.14	24.78	8.18	6.16	10.05	8.04	4.66	41.35	27.64	17.58
4. Office Operating Expenses	59.24	9.06	17.02	16.71	42.69	21.06	9.34	14.70	3.78	71.60	22.42	34.60	13.61	7.07	19.10	13.50	3.61	59.96	35.22	26.36
5. Foreign Exchange Loss	0.24																			
5.1 Due to Change in Exchange Rates	0.24																			
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense		0.02			0.01										0.46					
7. Provision for Risk	25.27	3.10		6.31	20.11	4.88	1.51	9.09	2.00	101.48		10.55	0.46	0.99	10.17	4.96	1.42	96.54	6.38	8.95
7.1 Loan loss Provision	25.21	3.10		6.31	20.11	4.88	1.51	9.09	2.00	68.63		10.55	0.46	0.99	10.17	4.96	1.42	96.54	6.38	8.95
7.1.1 General Loan loss Provision	17.20	2.16		1.88	8.70	3.44	1.51	1.75	2.00	1.69		4.40	1.24	0.99	1.81	1.34	0.79	-0.06	6.38	3.10
7.1.2 Special Loan Loss Provision	8.01	0.93		4.43	11.41	1.44		7.34		66.93		6.15	-0.78		8.35	3.61	0.63	96.61		5.86
7.1.3 Additional Loan Loss Provision		0.01																		
7.2. Provision for Non-Banking Assets										31.96										
7.3. Provision for Loss on Investment	0.06									0.89										
7.5. Provision for Loss of Other Assets																				
8. Loan Written Off								0.12		74.75										
9. Provision for Staff Bonus	10.33	3.34	1.37	3.37	12.33				1.14			8.58		1.26	2.07	2.47			6.49	7.53
10. Provision for Income Tax	31.00	10.00	4.10	10.10	36.99				2.63			25.74		3.77	6.22	7.41			19.46	22.60
11. Others																				
12. Net Profit	72.33	23.29	9.56	23.57	86.32	33.83	10.79	14.47	8.78			60.05	6.18	9.70	14.50	17.30	10.50		45.40	52.72
Total Expenses	742.02	135.84	178.89	158.62	475.05	250.66	67.68	123.68	41.54	686.19	53.04	355.69	61.06	86.55	200.32	101.03	66.08	533.98	323.87	340.14

Income																				
1. Interest Income	637.35	113.09	162.84	145.43	412.33	223.29	62.25	105.82	38.21	554.05	36.01	327.81	55.41	80.86	185.77	87.08	60.93	443.20	292.66	311.01
1.1 On Loans and Advances	542.54	95.93	148.38	133.07	386.17	208.84	58.74	101.82	32.49	493.77	35.92	307.79	45.81	66.34	151.63	81.93	55.60	395.53	279.30	289.76
1.2 On Investment	11.26					0.39		0.10	0.08	14.56	0.09	1.59		0.66	4.97	0.34		6.90		3.16
1.2.1 Government Bonds	10.34					0.39		0.10		14.56	0.09	1.59		0.66	4.97	0.34		6.45		3.16
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds									0.08									0.45		
1.2.4 Debenture & Bonds	0.92																			
1.3 On Agency Balance																				
1.4 On Call Deposit	68.86	17.17	14.46	12.37	25.99	14.06	3.51	3.90		44.90		18.44	9.60	13.86	10.11	4.82	5.32		13.36	14.65
1.5 On Others	14.69				0.17				5.65	0.82					19.07			40.77		3.44
2. Commission and Discount	102.34	1.58	2.52	1.89	7.00	3.75	5.43	0.63	3.32	9.67	3.58	27.87	5.65	0.24	1.65	11.93	1.36	6.71	3.32	28.19
2.1 Bills Purchase and Discount	0.07																			
2.2 Commission	11.02	1.58	2.39	1.65	7.00	3.75	0.31	0.63	3.02	9.67	3.58	2.69	5.25	0.24	1.65	1.65		6.62	3.32	28.19
2.3 Others	91.24		0.12	0.24			5.12		0.30			25.18	0.40			10.27	1.36	0.09		
3. Exchange Fluctuation Income	1.27									5.18		0.01				0.05	0.10	1.43		0.02
3.1 Due to Change in Exchange Rate										0.41		0.01				0.01	0.10	1.24		0.01
3.2 Due to Foreign Currency Transaction	1.27									4.77						0.04		0.18		0.01
4. Other Operating Income		21.16	13.54	11.29	41.65	23.62		10.55		25.20				5.44	11.92			3.69	17.57	27.90
5. Non Operating Income					0.19			0.31		0.54										0.24
6. Write Back from Provisions for loss	1.07				13.89			5.57		48.96	1.32				0.98	1.97				0.69
7. Recovery of written-off Loan								0.80												
8. Income from Extra Ordinary transactions																				
9. Net Loss										42.59	8.81							65.07		
Total Income	742.02	135.84	178.89	158.62	475.05	250.66	67.68	123.68	41.54	686.19	53.04	355.69	61.06	86.55	200.32	101.03	66.08	533.98	323.87	340.14

Profit and Loss Statement of upto Jeth end, 2070

BFI Name	Bishow	Professional	Kabeli	Kamana	Corporate	Painbhara	Purnima	Jyoti	Bagmati	Hamro	Kakre	Shine	Pacific	Civic	IDBL	Gulmi	Kanchan	Matribhumi	Bright	Innovative
Expenses	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	0.00
1. Interest Expense	223.05	15.49	20.57	138.57	116.11	92.09	85.43	271.89	14.24	22.74	23.41	263.76	36.91	13.90	213.30	28.19	51.57	17.56	47.14	68.12
1.1 On Deposit Liabilities	222.54	15.49	20.57	127.53	114.20	92.09	85.43	271.63	14.24	22.74	23.41	263.76	36.90	13.90	206.36	28.19	51.57	17.56	47.14	68.12
1.1.1 Saving Account	56.53	7.25	13.73	65.09	37.82	50.19	42.65	123.75	8.53	9.94	18.28	160.58	21.11	11.24	91.05	24.05	41.33	9.62	12.25	27.88
1.1.2 Fixed Account	124.05	3.42	5.72	51.60	68.56	17.65	33.78	101.45	3.08	8.21	5.13	72.94	6.56	2.66	103.41	4.14	10.24	5.19	17.90	29.47
1.1.2.1 Up to 3 months Fixed Account	1.53		0.04	1.19		0.11	0.24					0.36			0.06			0.04		0.01
1.1.2.2 3 to 6 months Fixed Account	4.60	0.08	0.21	2.78		0.50	0.71	3.14			0.02	1.98	0.21		1.60	0.04	0.41	0.07	0.02	0.02
1.1.2.3 6 months to 1 year Fixed Account	82.63	2.66	2.94	15.03	66.87	8.33	27.43	23.78	0.41	6.97	1.41	48.57	2.97	1.89	95.14	2.20	6.62	2.84	13.18	21.85
1.1.2.4 Above 1 year Fixed Account	35.29	0.68	2.53	32.60	1.69	8.70	5.39	74.53	2.67	1.24	3.70	22.03	3.39	0.77	6.60	1.91	3.20	2.25	4.70	7.60
1.1.3 Call Deposit	41.96	4.82	1.12	10.83	7.82	24.26	9.00	46.43	2.63	4.59		30.25	9.23		11.90			2.75	16.99	10.78
1.1.4 Certificate of Deposit																				
1.2 On Borrowing	0.51			11.04	1.91			0.26					0.01		6.94					
2. Commission Expense															0.15					
3. Staff Expense	27.94	5.32	5.03	16.61	10.59	15.36	10.68	38.37	4.81	4.77	3.49	22.25	4.75	3.97	39.14	4.68	8.19	3.86	5.89	9.27
4. Office Operating Expenses	31.04	5.01	4.96	18.62	9.13	18.32	12.53	61.82	3.78	6.51	4.65	27.34	6.34	6.61	70.18	6.84	9.29	2.56	7.82	18.28
5. Foreign Exchange Loss															0.08					
5.1 Due to Change in Exchange Rates																				
5.2 Due to Foreign Currency Transaction															0.08					
6. Non Operating Expense				0.04																
7. Provision for Risk	10.08	1.49	0.64	5.37	94.96	8.84	4.25	14.58	0.65	0.51	1.04	16.61	1.37	0.65	285.90	2.31	16.12	1.12	38.38	2.79
7.1 Loan loss Provision	10.08	1.49	0.64	5.37	94.96	8.84	4.25	14.58	0.65	0.51	1.04	16.61	1.37	0.65	165.22	1.76	1.55	1.12	20.13	2.79
7.1.1 General Loan loss Provision	10.08	1.49	0.64	4.78	1.50	1.99	2.90	2.77	0.64	0.51	1.04	9.57	1.37	0.65		1.38	1.55	0.34		2.79
7.1.2 Special Loan Loss Provision				0.59	93.45	6.85	1.35	11.81	0.02			7.05			165.22	0.38		0.77	19.49	
7.1.3 Additional Loan Loss Provision																				0.64
7.2. Provision for Non-Banking Assets															100.05		14.49		18.25	
7.3. Provision for Loss on Investment															20.63					
7.5. Provision for Loss of Other Assets								0.00								0.55	0.09			
8. Loan Written Off																				
9. Provision for Staff Bonus	5.06	1.09	0.54	5.58	0.23	1.93	1.31	6.95				6.95								
10. Provision for Income Tax	15.17	3.27	1.62	16.75	0.70	5.78	3.93	20.85				20.85	4.71							
11. Others																				
12. Net Profit	35.40	7.63	3.78	39.07	1.63	13.48	9.17	48.65	3.67	9.91	11.18	48.66	18.49	5.42		5.45	12.41	3.42		12.29
Total Expenses	347.75	39.30	37.14	240.60	233.36	155.80	127.30	463.11	27.15	44.45	43.76	406.44	72.55	30.55	608.76	47.47	97.60	28.51	99.23	110.74

Income																				
1. Interest Income	314.98	36.48	32.34	218.49	146.60	139.92	114.85	435.38	23.99	39.44	40.08	377.20	65.62	25.78	329.92	42.74	89.11	25.34	61.97	98.16
1.1 On Loans and Advances	297.99	31.65	26.90	202.57	131.17	129.80	103.06	391.37	22.50	38.13	37.57	335.83	64.56	24.17	282.90	34.48	76.73	23.50	53.20	90.84
1.2 On Investment								6.31		0.05		0.35			0.02					
1.2.1 Government Bonds								6.31		0.05		0.35			0.02					
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds																				
1.2.4 Debenture & Bonds																				
1.3 On Agency Balance																				
1.4 On Call Deposit	16.99	4.80	5.45	15.93		10.12	11.79	37.70	1.49	1.26		41.03	1.06	1.62	45.14	8.26	12.38	1.84	8.77	7.32
1.5 On Others		0.02			15.43						2.51				1.86					
2. Commission and Discount	32.67	0.26	1.13	3.12	0.72	2.10	0.90	20.31	0.49	0.75	0.54	29.24	1.32		6.55	0.97	1.15	3.17	0.37	1.13
2.1 Bills Purchase and Discount					0.17										0.98					
2.2 Commission	1.62	0.26	1.13	3.12	0.27	2.10	0.90	20.31	0.49	0.75	0.47	9.36	1.32		5.57		1.15	0.94	0.37	0.70
2.3 Others	31.05				0.28						0.07	19.88						2.22		0.43
3. Exchange Fluctuation Income								0.09	0.00											
3.1 Due to Change in Exchange Rate								0.04												
3.2 Due to Foreign Currency Transaction								0.05	0.00											
4. Other Operating Income		2.57	3.66	18.99	8.28	13.78	11.55	7.31	2.65	4.25			5.61	4.77	10.48	3.36	7.34		4.89	11.45
5. Non Operating Income	0.10			0.00		0.00		0.02			3.15				0.26					
6. Write Back from Provisions for loss					77.75				0.01						52.46	0.15			1.16	
7. Recovery of written-off Loan																				
8. Income from Extra Ordinary transactions																				
9. Net Loss															209.35				30.84	
Total Income	347.75	39.30	37.14	240.60	233.36	155.80	127.30	463.11	27.15	44.45	43.76	406.44	72.55	30.55	608.76	47.47	97.60	28.51	99.23	110.74

Profit and Loss Statement of upto Jeth end, 2070

BFI Name	Jhimruk	Metro	Vibor	Gaumukhi	Raptiveri	Consumer	Khadbari	Tourism	Mission	Surya	Mt. Makalu	Sindhu	Sahara	Social	N.Community	Cosmos	Manaslu	Banairidhi	Ekata	Kainchowk
Expenses	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00							0.00	0.00		
1. Interest Expense	20.14	77.78	270.00	17.48	21.94	50.62	6.49	175.59	66.33	8.59	3.20	43.98	9.67	49.83	45.43	12.89	30.87	18.38	46.47	7.66
1.1 On Deposit Liabilities	20.14	77.78	269.95	17.33	21.94	50.19	6.49	173.04	65.83	8.59	3.20	43.98	9.67	49.83	45.43	12.59	30.60	17.95	46.47	7.66
1.1.1 Saving Account	13.26	33.41	70.77	14.46	13.36	20.95	4.25	72.77	31.93	3.98	2.58	34.01	7.72	9.92	16.89	11.24	15.45	6.79	24.16	2.07
1.1.2 Fixed Account	2.81	33.25	160.73	1.60	8.59	26.03	2.15	70.50	22.88	4.24	0.38	9.97	1.15	13.63	17.16	1.36	8.08	5.99	9.50	2.25
1.1.2.1 Up to 3 months Fixed Account		0.10	1.67					0.02	0.29	0.00					0.18		0.02		0.03	
1.1.2.2 3 to 6 months Fixed Account	0.04	1.82	0.58		0.09		0.04	13.70	0.95	0.01	0.05	0.24			0.11	0.03	0.10	0.02	0.07	
1.1.2.3 6 months to 1 year Fixed Account	0.45	22.15	16.38	0.56	2.26		1.02	51.44	16.92	2.33	0.14	6.82		10.98	16.02	0.38	2.25	5.43	7.92	
1.1.2.4 Above 1 year Fixed Account	2.32	9.17	142.11	1.04	6.24	26.03	1.09	5.34	4.72	1.89	0.19	2.91	1.15	2.66	0.85	0.95	5.71	0.55	1.49	2.25
1.1.3 Call Deposit	4.07	11.13	38.45	1.27		3.22	0.09	29.77	11.02	0.37	0.24		0.80	26.27	11.39		7.08	5.17	12.81	3.34
1.1.4 Certificate of Deposit																				
1.2 On Borrowing			0.04	0.16		0.43		2.55	0.50							0.29	0.26	0.43		
2. Commission Expense	0.42																			
3. Staff Expense	2.67	6.41	41.38	4.44	5.43	8.31	2.47	29.97	9.61	3.12	1.51	7.19	2.11	12.19	6.16	4.01	7.10	5.67	7.03	3.32
4. Office Operating Expenses	3.43	13.06	57.45	2.84	3.62	9.93	2.25	50.24	12.93	3.29	1.47	9.47	3.05	18.79	10.97	4.61	10.55	8.19	8.51	3.42
5. Foreign Exchange Loss																				
5.1 Due to Change in Exchange Rates																				
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense																				
7. Provision for Risk	1.33	4.22	103.89	1.13	2.23	6.28	0.49	29.43	1.93	0.35	0.09	1.27	0.44	186.27	0.99	0.44	1.84	1.41	3.39	0.51
7.1 Loan loss Provision	1.33	4.22	75.20	1.13	2.23	6.28	0.49	29.43	1.93	0.35	0.09	1.27	0.44	58.34	0.99	0.44	1.84	0.64	3.39	0.51
7.1.1 General Loan loss Provision	1.03	4.22	1.39	0.87	1.12	6.28	0.49	7.34	1.93	0.35	0.07	1.27	0.44	18.40	0.93	0.44	1.84	0.64	3.39	0.51
7.1.2 Special Loan Loss Provision	0.30		73.81	0.25	1.11			22.02			0.02			39.94	0.06					
7.1.3 Additional Loan Loss Provision								0.08												
7.2. Provision for Non-Banking Assets			28.70											104.35						
7.3. Provision for Loss on Investment																				
7.5. Provision for Loss of Other Assets														23.59					0.77	
8. Loan Written Off																				
9. Provision for Staff Bonus		1.75		0.47		0.71	0.35	8.39	1.13		0.33							0.03		0.11
10. Provision for Income Tax		5.26				2.14	1.06	25.18	3.39		1.09							0.09		0.30
11. Others																				
12. Net Profit	7.30	12.26		4.72	2.61	4.99	2.36	46.68	4.53	1.60	2.21	9.07	5.48			0.77	1.53	0.22	9.73	0.71
Total Expenses	35.29	120.74	472.72	31.08	35.83	82.97	15.48	365.49	99.84	16.94	9.90	70.98	20.74	267.08	63.54	22.72	51.88	33.99	75.13	16.04

Income																				
1. Interest Income	29.75	109.65	216.26	24.87	31.78	77.22	12.89	313.44	91.35	13.78	8.64	64.24	16.92	89.86	55.46	18.59	45.20	29.84	64.71	14.30
1.1 On Loans and Advances	29.00	99.46	186.29	24.23	31.78	69.74	12.50	290.17	85.23	12.52	8.14	61.15	16.43	82.41	49.86	17.89	42.29	27.93	59.69	11.16
1.2 On Investment		2.72	3.35					5.14												
1.2.1 Government Bonds		2.72	1.12					5.14												
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds			2.23																	
1.2.4 Debenture & Bonds																				
1.3 On Agency Balance								0.00												
1.4 On Call Deposit	0.74	7.47	15.04	0.64		7.48	0.39	18.13	6.12	1.26	0.50	3.09	0.48	7.44	5.59	0.70	2.65	1.91	5.03	3.15
1.5 On Others			11.57														0.26			
2. Commission and Discount	5.12	0.84	0.06	1.34	4.05	1.00	2.59	9.55	0.80	0.75	0.61	0.85		0.39	0.31	1.01	2.51	0.80	0.93	0.30
2.1 Bills Purchase and Discount	0.00				4.05			0.21												
2.2 Commission	4.94		0.06	1.34		1.00	2.57	9.34	0.80	0.75	0.61	0.85		0.39	0.31	1.01	2.51	0.56	0.93	0.30
2.3 Others	0.18	0.84					0.02									0.00		0.24		
3. Exchange Fluctuation Income								14.83												
3.1 Due to Change in Exchange Rate								2.19												
3.2 Due to Foreign Currency Transaction								12.64												
4. Other Operating Income		10.25	24.46	4.57		4.75		23.14	7.69	2.41	0.65	5.89	3.83	3.05	4.31	3.12	4.18	3.34	9.25	1.43
5. Non Operating Income			4.60					0.08						9.43					0.24	
6. Write Back from Provisions for loss	0.42		129.66	0.31				4.45						123.52						
7. Recovery of written-off Loan																				
8. Income from Extra Ordinary transactions																				
9. Net Loss			97.68											40.84	3.46					
Total Income	35.29	120.74	472.72	31.08	35.83	82.97	15.48	365.49	99.84	16.94	9.90	70.98	20.74	267.08	63.54	22.72	51.88	33.99	75.13	16.04

Profit and Loss Statement of upto Jeth end, 2070

BFI Name	Kailash	Salpa	Saparakoshi	Sajha	Naraj /Awes	NFL	MDC Capital	NNFL	NSMFL	Peoples	KFL	Himalaya	Union	PPCL	NHMFL	Goodwill	SFL	SIFCL	Lumbini	YFL	
Expenses	0.00	0.00		0.00		0.00					0.00		0.00		0.00	0.00	0.00	0.00		0.00	
1. Interest Expense	437.44	2.74	2.00	0.42	44.20	56.00	151.01	317.30	70.01	10.29	50.86		108.44	184.54	159.69	192.51	123.25	128.99	163.81	133.37	
1.1 On Deposit Liabilities	436.60	2.74	2.00	0.42	44.20	55.91	143.91	317.30	67.10	10.29	50.86		108.44	184.54	159.69	188.43	111.77	128.99	163.81	133.37	
1.1.1 Saving Account	123.67	1.61	0.76	0.02	10.20	9.53	32.42	58.35	39.79	4.93	8.04		17.04	65.50	24.22	64.60	39.34	28.37	48.41	47.37	
1.1.2 Fixed Account	238.14	0.97	0.51	0.01	34.00	46.38	109.33	258.95	18.24	5.36	42.82		86.56	119.04	135.48	123.83	72.43	100.62	115.39	86.00	
1.1.2.1 Up to 3 months Fixed Account	2.33	0.04				0.63	0.09	1.21			0.56		1.73	0.00	4.10	1.48		0.13	1.59	0.37	
1.1.2.2 3 to 6 months Fixed Account	4.43	0.07	0.00			1.39	0.14	4.06			1.10		1.34	0.13	3.43	3.05		0.09	8.91	1.32	
1.1.2.3 6 months to 1 year Fixed Account	146.92	0.61	0.43	0.01	12.50	32.21	51.61	197.12		0.16	20.07		57.73	1.40	52.67	49.88		58.82	82.88	29.68	
1.1.2.4 Above 1 year Fixed Account	84.46	0.24	0.07		21.50	12.16	57.49	56.56	18.24	5.20	21.10		25.76	117.51	75.27	69.42	72.43	41.59	22.01	54.63	
1.1.3 Call Deposit	74.79	0.16	0.73	0.40			2.16		9.08				4.85								
1.1.4 Certificate of Deposit																					
1.2 On Borrowing	0.84					0.09	7.10		2.91							4.08	11.48				
2. Commission Expense						0.47															
3. Staff Expense	53.67	2.34	1.69	1.61	7.50	6.90	9.36	26.53	16.42	3.95	6.22		16.76	15.45	11.50	20.51	11.11	10.36	9.08	12.78	
4. Office Operating Expenses	67.59	1.51	2.90	0.76	6.60	10.61	14.14	26.32	28.91	8.25	9.12		15.07	12.95	9.35	41.77	10.04	10.36	8.03	14.22	
5. Foreign Exchange Loss																					
5.1 Due to Change in Exchange Rates																					
5.2 Due to Foreign Currency Transaction																					
6. Non Operating Expense		0.00									0.43										
7. Provision for Risk	36.43	0.34	0.71	0.34	8.10	51.93	119.44	46.07	160.30	1.72	0.95		73.20	16.64	76.75	5.01	3.75	1.82	6.39	29.82	
7.1 Loan loss Provision	28.99	0.34	0.71	0.34	8.10	33.93		46.07	160.30	1.72			73.20	16.64	76.75	5.01	3.75	1.82	6.39	29.82	
7.1.1 General Loan loss Provision	9.16	0.34	0.71	0.34	-0.20	0.12		4.61											1.82	6.39	3.11
7.1.2 Special Loan Loss Provision	19.83				8.30	33.81		41.46	160.30	1.72			73.20	16.64	76.75						26.72
7.1.3 Additional Loan Loss Provision																5.01	3.75				
7.2. Provision for Non-Banking Assets	7.44					18.00	119.44														
7.3. Provision for Loss on Investment							0.00				0.95										
7.5. Provision for Loss of Other Assets																					
8. Loan Written Off						1.10	42.03						0.82								
9. Provision for Staff Bonus	13.79							8.50						1.35		2.63		2.27	0.43	1.97	
10. Provision for Income Tax	40.89							25.49						4.05		6.83	0.06	6.81	1.30	5.90	
11. Others									0.01		0.65										
12. Net Profit	96.97				10.50	-40.72		59.47		260.40	3.53			9.44	-75.44	19.43	21.59	15.89	6.87	13.77	
Total Expenses	746.77	6.94	7.31	3.14	76.90	86.30	336.00	509.67	275.66	284.61	71.77		214.29	244.42	181.86	288.68	169.80	176.50	195.90	211.83	

Income																				
1. Interest Income	688.26	3.18	5.33	0.67	68.40	58.10	184.38	482.11	68.83	76.26	64.05		103.45	219.54	173.40	246.78	155.46	159.19	145.42	189.52
1.1 On Loans and Advances	635.74	3.03	3.00	0.02	56.30	54.01	153.93	451.87	64.78	75.09	58.56		93.38	204.43	160.23	227.64	128.09	148.62	118.81	172.07
1.2 On Investment	14.28					1.40	1.01	10.91	1.13		0.23		2.03		3.04	7.20		1.87	6.43	2.13
1.2.1 Government Bonds	14.28						1.01	10.91	1.13		0.23		2.03		3.04	7.20		1.87	6.43	2.13
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds						1.30														6.43
1.2.4 Debenture & Bonds						0.10														
1.3 On Agency Balance																				8.70
1.4 On Call Deposit	37.28	0.15	2.33	0.66		2.69	28.24	19.34	2.91	1.17	5.27		7.85	15.10	10.12	11.94	15.89		20.17	15.32
1.5 On Others	0.96				12.10		1.19						0.19					11.48		
2. Commission and Discount	3.16	0.19	0.07			0.06	0.82	1.79	0.01		0.03		0.31	24.27	0.17	1.65	14.31		0.35	1.74
2.1 Bills Purchase and Discount																				
2.2 Commission	3.16	0.19	0.07			0.06	0.64	1.79			0.03		0.31	0.12	0.17	1.65	0.74		0.35	1.74
2.3 Others							0.18		0.01					24.15			13.57			
3. Exchange Fluctuation Income	0.00																			
3.1 Due to Change in Exchange Rate																				
3.2 Due to Foreign Currency Transaction																				
4. Other Operating Income	46.82	0.92	1.31	0.40	3.10	2.47	5.89	23.29	5.27	4.80	4.89		8.16		5.22	23.76		14.38	6.89	10.68
5. Non Operating Income	1.05					10.67	17.61	2.48	14.00		0.98		0.44	0.42	0.84	12.38	0.03	0.06	4.04	2.94
6. Write Back from Provisions for loss	7.49				5.40	15.00	23.08		4.30	203.55	0.80		8.13	0.20	2.23	4.11		2.87	37.12	6.47
7. Recovery of written-off Loan										0.00	0.10		0.49						2.08	0.49
8. Income from Extra Ordinary transactions											0.92									
9. Net Loss		2.66	0.60	2.06			104.23		183.26				93.32							
Total Income	746.77	6.94	7.31	3.14	76.90	86.30	336.00	509.67	275.66	284.61	71.77		214.29	244.42	181.86	288.68	169.80	176.50	195.90	211.83

Profit and Loss Statement of upto Jeth end, 2070

BFI Name	ILFCO	Mahalaxmi	Lalitpur	United FC	General	Progressive	Navadurga	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	Synergy	Srijana	Om	WMBFL	CMBFCL	Crystal	Royal
Expenses		0.00		0.00	0.00	0.00			0.00		0.00	0.00		0.00		0.00				0.00
1. Interest Expense	116.64	229.66	163.91	230.15	63.48	19.73	84.27	100.34	161.76	167.03	115.07	16.77	5.39	270.08	19.26	320.86	60.18	65.87	34.93	240.73
1.1 On Deposit Liabilities	116.64	229.66	163.91	230.15	62.75	19.73	84.27	100.34	161.76	165.13	115.07	16.73	5.39	268.35	19.26	320.86	57.45	64.55	29.21	240.23
1.1.1 Saving Account	17.76	77.37	49.03	82.58	14.97	7.43	22.23	27.40	68.30	51.07	49.75	4.70	1.26	110.10	14.14	116.99	25.63	26.22	15.48	122.77
1.1.2 Fixed Account	96.15	143.74	114.88	147.57	47.78	12.30	60.45	72.94	93.46	114.05	65.32	12.02	4.13	158.25	5.12	203.87	31.83	16.00	13.73	117.46
1.1.2.1 Up to 3 months Fixed Account		0.49	0.01	0.56	2.71	0.02			13.08	2.33	5.56	0.12		7.12		2.07	1.23		0.46	3.09
1.1.2.2 3 to 6 months Fixed Account		0.51	1.10	3.37	0.42			0.00	18.69	9.21	1.54	5.01		9.87		4.13	0.17		0.62	7.27
1.1.2.3 6 months to 1 year Fixed Account	42.25	43.34	77.10	36.78		1.69			51.40	74.12	55.55	4.67		82.91		145.04	15.27	0.95	9.34	83.33
1.1.2.4 Above 1 year Fixed Account	53.89	99.40	36.68	106.86	44.64	10.59	60.45	72.94	10.28	28.40	2.67	2.22	4.13	58.35	5.12	52.64	15.16	15.05	3.31	23.78
1.1.3 Call Deposit	2.72	8.35					1.59													22.34
1.1.4 Certificate of Deposit		0.20																		
1.2 On Borrowing					0.73					1.91		0.05		1.73			2.72	1.31	5.72	0.50
2. Commission Expense		2.28		0.05				0.57							0.54					
3. Staff Expense	35.34	21.61	10.38	38.78	8.44	3.89	7.29	4.43	9.04	13.44	9.50	7.57	1.62	32.30	3.87	20.26	7.17	16.50	5.84	11.20
4. Office Operating Expenses	46.02	19.28	9.86	32.67	6.12	3.74	6.94	3.26	12.41	9.91	13.55	7.56	0.72	39.74	5.35	31.43	10.94	22.41	383.83	21.89
5. Foreign Exchange Loss																				
5.1 Due to Change in Exchange Rates																				
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense		0.05												0.09						
7. Provision for Risk	47.69	19.31	120.65	20.95	377.62	55.78	1.54	9.43	124.49			50.09	3.30	136.50	3.33	9.99	259.50			6.75
7.1 Loan loss Provision	47.69	15.70		19.51	377.62	55.78	1.54	9.43				34.61	3.30	135.33	3.33	9.99	258.30			6.75
7.1.1 General Loan loss Provision	47.69	15.70		3.20			0.19	0.68					-0.02	5.69	2.14	6.81				2.23
7.1.2 Special Loan Loss Provision				16.31	377.62	55.78	1.35	8.75				34.61	3.32	129.64	1.19	3.18	258.30			4.52
7.1.3 Additional Loan Loss Provision																				
7.2. Provision for Non-Banking Assets		3.28	120.65	1.34					124.49			15.48			1.17		1.19			
7.3. Provision for Loss on Investment		0.33		0.10																
7.5. Provision for Loss of Other Assets																				
8. Loan Written Off				0.47			0.48													0.75
9. Provision for Staff Bonus	9.96	5.94														6.06				
10. Provision for Income Tax	29.87	17.81														18.17				
11. Others														0.35						
12. Net Profit	94.76	41.55	179.12	35.36			21.31	69.95					7.30		30.12	42.39			259.28	
Total Expenses	380.27	357.47	483.92	358.43	455.66	83.15	121.83	187.97	307.70	190.39	138.12	82.00	18.33	479.07	62.46	449.15	337.79	364.06	424.60	281.33

Income																				
1. Interest Income	363.91	299.46	182.20	327.47	107.10	13.58	115.43	152.85	195.80	160.80	77.39	23.26	17.86	246.55	51.33	422.77	51.75	117.93	57.02	235.47
1.1 On Loans and Advances	313.40	270.07	175.81	307.97	105.70	13.10	103.30	127.83	176.02	143.71	77.29	22.83	17.86	213.63	50.69	389.24	49.73	114.21	52.71	219.83
1.2 On Investment	9.91	5.17	1.36	5.13		0.14		0.30		2.59				4.72		8.77				5.76
1.2.1 Government Bonds	9.91	5.17		5.13										4.72		8.77				5.76
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds			1.36					0.30												
1.2.4 Debenture & Bonds						0.14				2.59										
1.3 On Agency Balance																				
1.4 On Call Deposit		24.16		13.98	1.41			13.04	19.79	12.60		0.43		26.04	0.64	24.76				9.66
1.5 On Others	40.60	0.06	5.04	0.38		0.34	12.14	11.68		1.91	0.10			2.16			2.02	3.72	4.32	0.22
2. Commission and Discount	0.87	2.50	0.07	3.25	1.92	0.71	0.09	0.06	14.61	1.12	0.55	0.05	0.00	2.17	0.09		0.16	0.00		0.39
2.1 Bills Purchase and Discount																				
2.2 Commission		2.42	0.07	1.52	0.04			0.00		1.12	0.03	0.05		2.17	0.09		0.10			0.39
2.3 Others	0.87	0.08		1.73	1.88	0.71	0.09	0.05	14.61		0.52		0.00				0.06	0.00		
3. Exchange Fluctuation Income																				
3.1 Due to Change in Exchange Rate																				
3.2 Due to Foreign Currency Transaction																				
4. Other Operating Income	15.36	11.98	2.25	27.71		6.85	6.13	2.27		11.34	7.10	1.08	0.47	11.99	9.30	26.25	0.80	0.20		7.21
5. Non Operating Income	0.12	14.11	4.61		0.66		0.07	0.97		1.00				1.33		0.13		1.18		
6. Write Back from Provisions for loss		29.41	294.78		120.22	1.04	0.10	20.53	40.84	5.68	5.29	35.85		56.42	1.74		0.54	244.74		0.16
7. Recovery of written-off Loan								11.29				0.11								
8. Income from Extra Ordinary transactions						0.23								1.86						
9. Net Loss					225.76	60.73			56.45	10.45	47.78	21.65		158.74			284.54		367.57	38.10
Total Income	380.27	357.47	483.92	358.43	455.66	83.15	121.83	187.97	307.70	190.39	138.12	82.00	18.33	479.07	62.46	449.15	337.79	364.06	424.60	281.33

Profit and Loss Statement of upto Jeth end, 2070

BFI Name	Guheshwori	Patan	Fewa	Everest	Prudential	ICFC	Bharmatha	Civil	Prabhu	Imperial	Kuber	NEFL	Valley	Seti	harma	reliable	Api	Narmaste	Kaski	Zenith
Expenses								0.00	0.00		0.00	0.00		0.00	0.00			0.00		
1. Interest Expense	80.70	29.42	235.37	43.06	79.12	308.13	139.66	61.11	491.93	76.35	66.32	72.93	81.50	8.58	29.94	148.01	93.72	7.03	130.79	78.77
1.1 On Deposit Liabilities	80.70	29.42	235.37	43.06	76.40	281.80	139.66	60.71	491.93	76.35	66.27	63.81	80.72	8.58	29.94	140.81	93.72	7.03	130.79	78.77
1.1.1 Saving Account	24.21	9.83	105.60	18.61	29.43	146.77	67.00	26.68	378.98	25.03	20.96	37.95	43.98	6.09	9.74	89.46	47.38	6.02	60.88	55.58
1.1.2 Fixed Account	56.50	19.59	129.77	24.44	46.96	135.02	72.66	28.26	112.95	51.32	45.31	25.86	36.74	2.49	14.82	51.34	46.34	1.02	69.91	23.19
1.1.2.1 Up to 3 months Fixed Account	1.31		2.09	10.71	0.83	0.07	1.90	0.00	1.14	0.60		0.01		0.03		1.03	0.60		0.66	0.48
1.1.2.2 3 to 6 months Fixed Account	5.72		2.80	0.05	0.26	0.83	8.59	0.01	6.96	0.53		0.74	0.61	0.02	0.09	5.40	1.02		0.79	1.14
1.1.2.3 6 months to 1 year Fixed Account	40.62		93.75	6.98	11.45	66.59	48.50	23.52	76.10	20.10	45.31	14.37	19.63	1.08	7.15	37.02	36.60	0.08	63.64	10.95
1.1.2.4 Above 1 year Fixed Account	8.84	19.59	31.13	6.70	34.42	67.54	13.67	4.73	28.74	30.09		10.75	16.50	1.36	7.57	7.89	8.12	0.94	4.81	10.63
1.1.3 Call Deposit								5.77							5.39					
1.1.4 Certificate of Deposit																				
1.2 On Borrowing					2.72	26.33		0.40			0.05	9.12	0.78			7.20				
2. Commission Expense								0.14												
3. Staff Expense	6.40	4.02	25.61	5.02	8.36	32.44	15.87	5.72	82.86	6.21	10.10	9.69	9.78	3.87	5.18	21.37	13.26	2.14	14.98	11.06
4. Office Operating Expenses	7.21	4.38	36.59	9.97	11.42	46.07	13.27	3.90	113.86	5.85	21.93	11.34	14.13	1.92	6.73	24.05	13.54	1.41	18.09	10.04
5. Foreign Exchange Loss																				
5.1 Due to Change in Exchange Rates																				
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense		0.69							0.36	0.01		0.00	0.03							
7. Provision for Risk	0.69	16.20	17.51	4.63	198.04	22.63	57.30	29.50	11.38	17.27	413.53	1.79	22.66		9.12	13.05	5.80	0.54	6.95	7.06
7.1 Loan loss Provision	0.69	16.20	17.51	4.63	114.13	22.07	46.11	29.50	11.38	17.27	412.58	1.79	22.66		9.12	12.48	5.80	0.54	6.95	7.06
7.1.1 General Loan loss Provision	0.69	16.20	17.51	1.29	0.36	3.16		4.80	11.38	17.27	412.58	1.79	0.98			2.32		0.54		0.50
7.1.2 Special Loan Loss Provision				3.34	113.77	18.66	46.11	24.70							9.12	10.16	5.80		6.95	6.56
7.1.3 Additional Loan Loss Provision						0.25														
7.2. Provision for Non-Banking Assets					72.99	0.56	7.53				0.95					0.58				
7.3. Provision for Loss on Investment					4.66		3.66													
7.5. Provision for Loss of Other Assets					6.26															
8. Loan Written Off							3.66													
9. Provision for Staff Bonus			6.83	0.18		9.00			3.72			2.03			4.03	2.74	1.33	0.23	3.43	2.00
10. Provision for Income Tax			20.50	0.53		27.00		0.02	11.15			6.08			12.16	8.21	3.98	0.69	10.29	6.37
11. Others																				
12. Net Profit	36.07		47.83	1.25		63.01			26.01			14.18		9.57	17.64	19.16	9.28	4.03	24.02	13.68
Total Expenses	131.07	54.71	390.24	64.65	296.95	508.29	229.76	100.38	741.26	105.69	511.88	118.03	128.10	23.95	84.81	236.58	140.91	16.08	208.55	128.98
Income																				
1. Interest Income	117.25	35.92	357.05	59.10	106.31	481.09	170.12	73.53	625.16	72.15	71.94	102.70	105.08	21.72	52.61	211.85	125.05	13.83	193.41	117.75
1.1 On Loans and Advances	100.96	32.55	338.61	55.60	103.49	428.57	155.82	61.89	505.44	60.90	69.48	79.74	98.78	18.97	41.97	189.21	117.94	12.55	181.59	102.29
1.2 On Investment	1.71		0.15	0.62	0.62	1.27	1.27	0.24	7.35			2.78		0.06	0.98	4.45				0.36
1.2.1 Government Bonds			0.15	0.62	0.62	1.27	1.27					2.78			0.98	4.45				0.36
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds								0.24						0.06						
1.2.4 Debenture & Bonds	1.71								7.35											
1.3 On Agency Balance		3.37				51.17			47.99											
1.4 On Call Deposit	14.58		18.28	3.50	2.03		8.40				2.46				9.65	18.00	7.10	1.28	11.82	15.09
1.5 On Others					0.17	1.36	13.04	3.00	64.39	11.25		20.18	6.29	2.70	0.00	0.19	0.02			
2. Commission and Discount	0.49	0.00	22.14	0.61	2.13	2.61	14.55	0.03	23.31	0.21	0.21	2.37	2.05	0.09	0.09	11.93	2.72	0.19		0.86
2.1 Bills Purchase and Discount																				
2.2 Commission	0.45	0.00	22.14	0.61	0.04	2.61	1.05	0.02	23.31	0.21	0.21	1.90		0.09	0.09	11.93	2.72	0.19		0.86
2.3 Others	0.04	0.00			2.09		13.50	0.01				0.47	2.05							
3. Exchange Fluctuation Income									42.47							1.79				
3.1 Due to Change in Exchange Rate																1.79				
3.2 Due to Foreign Currency Transaction									42.47											
4. Other Operating Income	11.81	0.43	11.05	4.94	0.23	21.27		3.63	41.14	3.06	3.78	7.98	18.72	1.48	2.02	10.82	13.14	2.06	15.14	9.91
5. Non Operating Income	0.89	10.23			0.76	3.32	16.58	0.39	6.87	0.34		4.98	0.94		0.00	0.20				0.16
6. Write Back from Provisions for loss	0.62	1.16				132.05		16.13	2.30		1.40			0.66	30.09					0.30
7. Recovery of written-off Loan					0.10															
8. Income from Extra Ordinary transactions																				
9. Net Loss		6.97			55.36		28.50	6.67		29.93	434.56		1.30							
Total Income	131.07	54.71	390.24	64.65	296.95	508.29	229.76	100.38	741.26	105.69	511.88	118.03	128.10	23.95	84.81	236.58	140.91	16.08	208.55	128.98

BFI Name	Unique	Manjushree	Sukshamini	Jebils	Reliance	Lotus	Baibhav	Bhaktapur
Expenses		0.00	0.00	0.00	0.00			0.00
1. Interest Expense	39.29	92.24	64.32	47.54	86.69	33.98	13.05	17.78
1.1 On Deposit Liabilities	39.24	92.24	64.32	47.54	86.69	33.98	13.05	17.78
1.1.1 Saving Account	18.32	41.40	10.80	9.96	42.15	14.75	8.14	7.80
1.1.2 Fixed Account	20.92	50.84	46.98	24.75	44.55	19.22	4.91	6.68
1.1.2.1 Up to 3 months Fixed Account	0.74	0.39	1.53	0.32	5.40	0.33		
1.1.2.2 3 to 6 months Fixed Account	1.56	6.02	1.20	1.25	1.79	0.06		0.01
1.1.2.3 6 months to 1 year Fixed Account	15.27	24.88	17.09	17.67	14.82	16.22	3.19	3.00
1.1.2.4 Above 1 year Fixed Account	3.35	19.55	27.16	5.51	22.53	2.61	1.72	3.67
1.1.3 Call Deposit			6.54	12.83				3.29
1.1.4 Certificate of Deposit								
1.2 On Borrowing	0.05							
2. Commission Expense								
3. Staff Expense	4.20	7.04	8.47	8.33	7.05	3.67	3.88	3.65
4. Office Operating Expenses	6.09	12.53	12.35	9.26	12.43	7.93	4.95	4.93
5. Foreign Exchange Loss								
5.1 Due to Change in Exchange Rates								
5.2 Due to Foreign Currency Transaction								
6. Non Operating Expense								
7. Provision for Risk	1.26	3.67	3.50	29.20	8.76	4.18	0.83	2.37
7.1 Loan loss Provision	1.26	3.67	3.50	29.20	8.58	4.18	0.83	2.37
7.1.1 General Loan loss Provision		3.67		2.96	1.51	0.91	0.83	0.63
7.1.2 Special Loan Loss Provision			3.50	26.25	7.07	2.00		1.74
7.1.3 Additional Loan Loss Provision	1.26					1.27		
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment					0.17			
7.5. Provision for Loss of Other Assets								
8. Loan Written Off								
9. Provision for Staff Bonus		0.38	0.37		0.79			0.09
10. Provision for Income Tax		1.13	1.10	-3.96	2.36			0.28
11. Others								
12. Net Profit	36.27	2.63	2.56		5.50	7.16	7.94	1.07
Total Expenses	87.12	119.62	92.65	90.37	123.57	56.91	30.65	30.17

Income			0.00	0.00	0.00	0.00	0.00	
1. Interest Income	83.58	112.73	86.07	56.89	115.24	48.50	26.77	27.76
1.1 On Loans and Advances	61.78	111.75	86.07	51.76	96.96	42.69	19.39	20.73
1.2 On Investment	1.15	0.98		0.43	0.21	0.28		0.34
1.2.1 Government Bonds	1.15			0.43	0.21	0.28		0.34
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds		0.98						
1.2.4 Debenture & Bonds								
1.3 On Agency Balance					14.04			
1.4 On Call Deposit	5.45			4.69			2.81	
1.5 On Others	15.21			0.01	4.03	5.52	4.57	6.69
2. Commission and Discount	3.54	6.89	0.22	0.11	0.93	0.11		0.02
2.1 Bills Purchase and Discount								
2.2 Commission		0.50	0.22	0.11	0.93	0.08		0.02
2.3 Others	3.54	6.39				0.03		
3. Exchange Fluctuation Income								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Transaction								
4. Other Operating Income			6.36	6.86	7.40	3.50	1.89	2.39
5. Non Operating Income				2.30				
6. Write Back from Provisions for loss				0.60		4.81	1.99	
7. Recovery of written-off Loan								
8. Income from Extra Ordinary transactions								
9. Net Loss				23.61				
Total Income	87.12	119.62	92.65	90.37	123.57	56.91	30.65	30.17

Statement of Credit as on Jeth end, 2070

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	AoBNL	Global	Citizens	
Sector Wise																					
Agricultural and Forest Related	928.69	1134.45	806.57	1145.99	332.13	768.16	1091.28	208.87	2826.01	867.55	496.52	519.95	405.08	154.17	406.96	536.26	253.93	12725.50	674.21	73.99	
Fishery Related	2.00	3.46	24.97					9.56				0.74				14.36		441.70	17.85	0.75	
Mining Related	214.93	1009.02	550.93	29.59				48.04	28.66		26.65			43.67	838.96		68.23	43.31	66.98	11.59	
Manufacturing (Producing) Related	6400.39	6386.94	12060.93	16999.31	6267.56	13606.31	6111.92	2345.80	6980.05	6876.88	4111.69	6169.08	1132.86	5219.28	4965.27	4702.52	4876.29	6557.83	3851.14	4313.65	
Construction	2545.29	5480.75	4259.40	1351.38	5505.18	2941.72	2709.04	3262.74	5180.64	1576.68	1205.13	2947.05	1021.96	2097.22	2473.26	2957.35	2208.07	2569.24	1810.29	596.42	
Electricity, Gas and Water	41.15	820.95	1872.03	579.58	500.00	984.82	214.82	2.98	1245.26	1163.39	514.06	108.51	178.64	1523.78	632.16	435.61	735.13	60.05	58.96	980.34	
Metal Products, Mach. & Ele. Eqp.	1170.51	668.19	309.18	391.49	316.08	38.92	674.50	433.77	1290.33	352.55	219.74	38.39	18.06	247.46	541.45	147.96	201.95	779.29	234.25	49.84	
Tras., Com. and Public Utilities	1000.05	1276.06	710.34	1643.55	159.88	1773.54	932.63	370.02	2807.14	246.10	888.44	373.65	382.03	695.13	949.98	835.62	1141.98	264.63	225.67	88.06	
Wholesaler & Retailer	7581.50	11114.46	9939.90	8288.65	3773.93	7140.01	8878.36	3016.46	12126.97	5409.79	3023.84	3708.66	2075.72	3438.76	3122.31	4527.89	4119.35	11325.48	6129.27	3084.60	
Finance, Insurance and Real Estate	1903.56	2809.90	4330.87	4571.19	514.73	4122.60	1735.52	769.81	5794.21	2394.59	2061.50	1864.83	434.90	1927.54	2142.69	2718.39	2805.37	169.47	1098.19	2956.87	
Hotel or Restaurant	806.46	1315.73	1147.06	1691.06	92.98	1004.60	300.26	272.75	143.52	301.81	517.92	156.28	854.63	342.59	302.06	83.14	455.06	1706.85	1018.97	350.30	
Other Services	1257.26	1265.79	2493.16	3601.59	90.04	4048.14	262.03	576.14	1880.15	1409.03	645.28	424.74	899.59	710.01	1450.63	695.69	1160.44	3159.34	810.75	910.27	
Consumption Loans	12079.88	8662.80	2277.05	1516.47	2614.02	662.42	261.26	638.78	1301.56	1288.47	1264.35	1477.21	61.78	1092.82	488.70	1342.97	132.05	518.42	386.85	1637.99	
Local Government	4.60	223.41			138.81								57.29			134.63	135.05				
Others	663.00	2636.04	5500.82	5973.64	1244.06	3010.97	5805.93	959.77	233.86	813.71	815.95	1578.23	1786.85	3301.60	1600.09	313.01	4661.53	13971.93	8838.62	3226.69	
TOTAL sectorwise	36599.26	44807.95	46283.19	47783.51	21549.39	40102.22	28977.56	12915.49	41838.35	22700.56	15791.07	19367.31	9309.38	20794.02	19914.50	19445.40	22954.41	54293.03	25222.02	18281.35	

Product Wise																					
Term Loan	6662.36	4384.49	6729.06	7172.69	1975.04	6134.28	1610.24	765.15	4940.66	3184.36	2202.92	1095.49	1259.93	3007.27	3175.42	3282.86	4096.08	17449.06	1820.80	3009.67	
Overdraft	4328.77	6812.15	11224.90	10087.98	3699.40	6936.40	1730.83	3395.60	12785.69	5071.75	4861.91	1441.71	1415.11	4380.74	6302.46	2683.52	5840.23	5449.96	9138.27	4586.54	
Trust Receipt Loan / Import Loan	1177.53	1102.90	4795.93	6115.08	1430.39	5335.33	1627.82	1070.28	2361.69	1252.56	629.02	1269.34	289.50	1901.98	1073.75	953.73	1000.73		1337.67	495.45	
Demand & Other Working Capital Loan	6886.35	14543.43	8093.41	12129.15	4192.68	9599.29	13669.02	3522.95	5854.64	5864.73	2102.50	6060.05	2754.41	2319.86	3158.84	5854.35	3624.00	22575.59	6977.12	2531.22	
Res. Per. H. Loan (Up to Rs. 10 mil.)	1143.15	3392.44	3008.64	1419.88	4062.18	2526.86	2335.37	674.49	5180.64	1418.00	684.53	1779.70	241.15	1073.67	1633.94	700.61	1226.27	2041.94	927.96	718.33	
Real Estate Loan	1112.42	1844.40	4159.49	6392.38	1352.43	3174.93	1057.48	729.01	2159.98	1276.34	1557.67	2274.33	1249.68	2529.16	2322.50	2138.88	4023.34	527.30	2333.48	2818.57	
Margin Nature Loan	1603.40	718.23		49.02		570.96		0.33	2.74	150.19	82.86	97.50	40.37	89.61	341.60	216.85	329.21		212.10	90.38	
Hire Purchase Loan	1530.24	1181.83	2841.95	1332.63	2514.58	2044.53	336.92	1054.30	1794.82	1392.94	840.87	1881.88	661.78	1064.51	698.69	875.84	1307.55	119.89	1116.03	843.42	
Deprived Sector Loan	776.44	1686.60	1529.93	1591.27	653.77	1379.90	1012.02	394.71	1178.73	919.96	604.84	730.22	290.38	630.90	673.19	605.93	749.97	5927.55	619.27	562.15	
Bills Purchased	6.85	64.66	87.24	274.46	421.01	1052.86	32.98	103.64	310.62	1587.70	23.44	7.95	1.11	14.57	23.05	675.23	438.45		118.72	131.18	
Other Product	11371.75	9076.82	3812.64	1218.97	1247.92	1346.87	5564.87	1205.03	5268.14	582.04	2200.51	2729.16	1105.98	3781.74	511.06	1457.60	318.58	201.75	620.60	2494.44	
Total Product wise Loan	36599.26	44807.95	46283.19	47783.51	21549.39	40102.22	28977.56	12915.49	41838.35	22700.56	15791.07	19367.31	9309.38	20794.02	19914.50	19445.40	22954.41	54293.03	25222.02	18281.35	

Collateral Wise																					
Gold and Silver	9217.30	7889.76	17.40	1125.45				270.89		9.77	860.70	4.27		18.54		245.45				1277.25	
Government Securities	825.51	233.53	1624.45	40.34	147.27	0.24	777.46		101.49	21.34			57.29								
Non Governmental Securities	316.05	424.15		49.02		570.96	0.00		432.54		222.47	120.36	288.98	91.73	116.35	0.57			29.62	91.89	
Fixed Deposit Receipts	329.75	316.88	344.13	127.30	236.62	370.87	1014.12	166.07	767.52	196.39	227.95	296.22	42.04	619.82	113.16	113.88	242.74	304.12	54.19	107.97	
Own	329.27	316.88	311.72	127.30	51.08	370.87	1014.12	166.07	767.42	196.39	227.95	296.22	42.04	558.82	113.16	113.88	237.35	304.12	54.19	107.97	
Other Licences Institutions	0.48		32.40			185.53			0.10					60.99			5.39				
Collateral of Properties	21884.91	34905.88	39405.76	39590.76	19003.71	36663.14	24762.17	11290.57	37700.48	19567.60	13339.74	18146.07	7921.73	19341.61	18377.78	18292.18	21020.05	53988.90	6426.76	15159.51	
Fixed Assets	18323.83	34736.00	23038.26	32276.76	14614.45	35444.02	21649.85	10393.27	18686.49	15609.57	11543.02	12138.33	7587.78	14313.70	18060.41	12109.18	13471.18	53988.90	5646.10	9422.09	
Current Assets	3561.08	169.88	16367.51	7314.00	4389.26	1219.12	3112.31	897.30	19013.99	3958.03	1796.72	6007.75	333.95	5027.91	317.37	6183.00	7548.87		780.66	5737.43	
Against security of Bill	6.00	106.36	2026.80	306.79		1052.86	310.80	175.68	138.79	1653.43	149.16	10.39	323.13	15.03				130.21		281.33	
Domestic Bills	6.00	19.59	3.57	209.75		40.61	8.74	78.63	0.87					9.76				3.99		60.00	
Foreign Bills		86.77	2023.23	97.05		1012.25	302.06	97.05	137.92	1653.43	149.16	3.00	323.13	5.27				126.22		221.33	
Against Guarantee	346.08	381.03	1138.88	1665.72	384.67	1390.34	832.22	797.20	2376.68	1241.11	617.56	720.06	183.82	554.66	486.77	134.91	476.56		135.85	9.22	
Government Guarantee	90.05	12.65	798.53	368.27	138.81		156.12	91.70	198.83	2.17	71.84	139.16		129.84		134.63	135.05			0.26	
Institutional Guarantee	168.44	345.26	279.50	1220.23	245.86		676.09	292.72	1658.14	677.05	517.88	580.90	104.92	389.28	486.77			341.51		11.00	
Personal Guarantee	-0.02	17.90	17.20	76.51				370.85	97.48		27.84			35.53		0.28			10.00	9.22	
Collective Guarantee	0.65	1.19								15.87										90.00	
Int. Rtd. Foreign Bank's Guarantee	0.03		43.64			10.43															
Other Guarantee	86.93	4.03		0.70		1379.90		41.93	422.23	546.01			78.90							24.59	
Credit Card			145.00	25.31	116.97	53.81				10.92							15.97			30.66	
Others	3673.66	550.36	1580.78	4852.82	1660.16		1280.79	215.08	320.85		373.49	69.94	492.40	152.64	820.44	643.02	1084.28		18527.43	1354.18	
Total	36599.26	44807.95	46283.19	47783.51	21549.39	40102.22	28977.56	12915.49	41838.35	22700.56	15791.07	19367.31	9309.38	20794.02	19914.50	19445.40	22954.41	54293.03	25222.02	18281.35	

Statement of Credit as on Jeth end, 2070

BFI Name	Prime	BOA	Sunrise	Grand	NMB	Kist	Janata	Mega	CTBNL	Civil	Century	Sainiha	NIDC	Malika	Siddhartha	UDBL	Manakamana	Narayani	PDBL	Sahayogi	Axis	Karnali	Triveni
Sector Wise																							
Agricultural and Forest Related	554.36	120.13	193.05	611.30	280.10	565.97	538.51	120.02	618.40	280.82	126.95	175.69	75.66	27.51	199.41	23.76	63.02	9.03	217.05	71.95	103.45	96.04	469.22
Fishery Related	3.81		2.28			0.22		0.18				2.19		5.06	2.15			2.19	3.48	0.42			16.28
Mining Related	1.99	141.96	112.80	398.73	57.35			118.97	36.64	1.76					20.94		12.11						8.95
Manufacturing (Producing) Related	5441.44	2547.68	4044.42	2891.68	4880.30	2169.89	3986.70	3728.46	2226.82	3212.84	1930.53	3733.46	527.36	227.11	359.74	0.25	191.62	15.88	198.84	69.48	163.92	59.80	174.63
Construction	2511.53	2184.83	941.18	885.79	2301.66	2553.34	220.39	470.64	448.20	1169.91	893.16	1303.10	29.05	38.04	408.66	2.07	597.11	91.32	409.02	136.90	219.27	64.36	253.02
Electricity, Gas and Water	619.63	1025.46	319.19	252.40	391.08	494.19	189.19	210.98	502.01	111.18	36.62	501.99	60.73	1.15	13.54		9.00		0.69		2.17		
Metal Products, Mach. & Ele. Eqp.	109.01	343.44	274.99	300.64	242.03	93.19	295.06	525.17	596.12	63.27	34.05	41.92	38.12		230.55		7.46		26.79		6.00		31.08
Tras., Com. and Public Utilities	347.74	1403.03	534.89	931.74	609.18	412.82	459.99	431.85	566.51	257.88	240.12	1019.32		71.99	363.46	0.90	41.75	21.71	235.51	5.64	164.83	76.67	163.80
Wholesaler & Retailer	2837.79	2811.25	4074.01	1810.89	3138.51	4342.36	1741.88	3604.16	1646.60	2635.30	2150.16	3858.66	103.88	655.97	552.88	17.83	636.98	117.83	582.78	447.96	328.38	111.54	90.04
Finance, Insurance and Real Estate	3394.27	1043.77	3247.57	3187.96	1546.24	2012.88	1145.30	477.22	557.86	1687.64	730.88	971.48	267.14	37.50	296.35		530.12	64.50	137.28		163.12		174.34
Hotel or Restaurant	195.94	115.13	569.06	594.39	786.38	995.39	678.29	315.07	224.13	470.10	45.46	431.28	466.89	38.18	282.82		92.07	19.99	83.12		29.72		30.94
Other Services	552.62	596.13	753.89	1094.30	1307.42	1906.28	194.05	318.97	286.97	834.37	176.24	957.73	245.21	92.08	259.83		150.94		56.58	55.81	79.30	255.88	66.18
Consumption Loans	882.93	316.44	1376.41	67.99	644.48	719.21	876.67	570.67	333.95	450.23	1917.18	939.06	14.96	17.95	415.98		823.73	56.68	48.52	16.98	65.31	10.09	89.89
Local Government		77.17																				1.50	
Others	4293.49	904.77	1411.63	1022.80	710.75	638.16	642.93	533.89	937.73	89.45	331.33	1168.58	162.20	439.75	362.86	17.72	86.54	156.38	354.26	442.06	306.69		785.21
TOTAL sectorwise	21746.53	13631.19	17855.35	14050.60	16895.46	16903.89	10968.96	11426.26	8981.94	11264.74	8612.66	15104.45	1991.20	1652.28	3769.16	62.53	3242.45	553.32	2352.63	1250.26	1634.07	674.37	2353.59

Product Wise

Term Loan	2187.31	1861.16	1995.59	2471.82	2585.22	3288.58	2170.37	1097.24	1470.12	1628.67	821.85	2620.89	1067.87	86.67	823.31		280.14	31.18	170.24		237.33	171.34	240.82
Overdraft	4942.67	3569.48	3426.54	1692.63	876.12	5929.53	2525.95	1120.88	2433.71	2359.09	2772.31	2272.34	342.68	280.47			71.44	156.12	1015.91		588.60		667.67
Trust Receipt Loan / Import Loan	782.99	135.16	1235.17	585.18	421.04	434.23	526.75	988.32	527.95	1006.43	198.86	483.41											
Demand & Other Working Capital Loan	1894.24	2711.88	4875.79	4484.29	4399.45	1389.36	3060.76	5071.26	2836.63	2809.35	1604.25	3986.46	174.34	1001.62	1297.42		1547.44	117.09		474.40	250.85		
Res. Per. H. Loan (Up to Rs. 10 mil.)	966.96	1178.47	878.36	236.93	1567.55	1631.94	206.83	257.16	248.78	247.88	792.33	793.13	9.84	38.04	370.89	2.07	216.60	88.35	100.36	113.32	201.16		311.21
Real Estate Loan	3849.87	1500.23	2605.20	2890.05	1232.76	2217.10	598.64	283.88	485.15	1645.73	367.99	944.82	263.86		190.27		450.89	64.50	397.94	39.16	171.17	64.36	186.74
Margin Nature Loan	811.79	129.99	76.44	181.65	258.53	240.22	137.65		136.99	127.51	22.73	59.52		2.18	74.79		475.71	42.54	3.15		0.54		8.79
Hire Purchase Loan	470.79	1308.92	775.89	161.47	1023.65	845.82	645.79	1166.73	361.83	380.55	300.91	1277.81	36.45	80.57	418.08	0.90	109.99	21.71	189.95	5.64	129.77	76.67	294.61
Deprived Sector Loan	855.43	510.75	632.38	468.49	579.74	594.42	340.73	381.96	283.75	389.69	315.38	477.85	51.82	41.30	120.72	0.48	89.15	17.69	81.77	37.26	37.73	15.39	84.11
Bills Purchased	11.09	151.37	20.69	183.47	1089.22	0.77		72.50	0.07	1.12					1.00								
Other Product	4973.39	573.79	1333.29	694.63	2862.20	331.92	755.48	1058.84	124.51	669.78	1414.93	2188.23	44.34	121.44	472.69	59.09	1.11	14.14	393.30	580.49	16.91	346.62	559.64
Total Product wise Loan	21746.53	13631.19	17855.35	14050.60	16895.46	16903.89	10968.96	11426.26	8981.94	11264.74	8612.66	15104.45	1991.20	1652.28	3769.16	62.53	3242.45	553.32	2352.63	1250.26	1634.07	674.37	2353.59

Collateral Wise

Gold and Silver	3166.80	65.23	900.83	23.00			349.13	0.17	47.73	255.92	1390.16	61.80			11.42		236.64						
Government Securities						1.00	0.35				0.63	1.85			16.00								
Non Governmental Securities	848.21	130.00			301.71	239.22	152.30	44.50	15.00	129.04	22.73		28.24		74.79		403.44	42.54	3.15				
Fixed Deposit Receipts	131.89	121.52	33.10	19.23	65.84	174.50	190.08	24.37	57.72	71.67	35.30	94.24	0.86	9.36	72.16		18.02	14.14	10.46	16.98	13.77	10.09	40.36
Own	131.89	117.03	33.10	19.23	65.84	174.50	19.18	24.37	56.91	71.67	35.30	94.24	0.86	9.36	72.16		18.02	14.14	10.46	16.98	13.77	10.09	40.36
Other Licences Institutions		4.49					170.90			0.81													
Collateral of Properties	15748.61	13237.27	16179.73	13112.25	16146.70	16036.98	9657.54	10998.18	8381.74	10336.40	6845.33	13967.37	1910.29	1602.97	3536.43	34.25	2495.17	483.41	2324.76	1231.28	1614.61	664.28	2185.14
Fixed Assets	15354.81	8204.66	12239.94	10465.19	11388.55	14816.57	7101.97	7266.76	2736.01	7277.97	2582.43	11336.40	1910.29	1602.97	3536.43	34.25	2495.17	483.41	2324.76	1231.28	1614.61	664.28	2185.14
Current Assets	393.80	5032.61	3939.79		2647.06	4758.15	1220.41	2555.56	3731.42	5645.73	3058.42	4262.90	2630.97										
Against security of Bill				261.28	40.78		96.97	31.47		0.07	1.12	327.38			1.00								
Domestic Bills				236.32			13.46			0.07	1.12				1.00								
Foreign Bills				24.96	40.78		83.51	31.47				327.38											
Against Guarantee	1113.66	77.17		56.07	240.06	445.80		227.36	268.75	462.75	315.38	5.22		1.15	57.36	28.28	89.15	13.23	14.26		5.15		
Government Guarantee	117.80	77.17			52.81	34.72											2.72	0.01			1.90		
Institutional Guarantee	992.13			46.45	141.13	387.79			268.75	462.75	315.38				55.67		89.15				0.71		
Personal Guarantee	3.58			9.63	32.54	22.36									1.69	28.28		10.50	10.98		2.40		
Collective Guarantee					13.57	0.93		178.69							1.15				3.28				
Int. Rtd. Foreign Bank's Guarantee																							
Other Guarantee	0.15							48.68														0.15	
Credit Card																							
Others	737.36		741.70	578.78	100.37	6.39	522.60	100.21	210.99	8.90	2.02	646.59	51.82	38.79			0.01			2.01	0.54		128.09
Total	21746.53	13631.19	17855.35	14050.60	16895.46	16903.89	10968.96	11426.26	8981.94	11264.74	8612.66	15104.45	1991.20	1652.28	3769.16	62.53	3242.45	553.32	2352.63	1250.26	1634.07	674.37	2353.59

Statement of Credit as on Jeth end, 2070

BFI Name	Suprim	Bhrikuti	Sweetkicha	Bageshwori	Gaurishankar	Gurkha	Gandaki	Infrastructure	Business	Biratbharni	Excel	Western	H & B	Araniko	NDFP	CEDBL	Miteri	Tinnau	Rising	Mulkinath	Sewa	Kankai	Public
Sector Wise																							
Agricultural and Forest Related	269.65	116.75	43.22	41.93	46.29	11.50	62.87	31.48	75.89	181.90	138.35	10.31	49.18	39.37	127.82	64.68	43.53	80.51	70.15	670.86	81.81	20.38	41.01
Fishery Related		2.10	0.47	1.77	0.32		6.88		3.43				8.00	5.99			0.43				29.52		0.19
Mining Related	0.90			10.15		33.81	6.49		0.20		5.49		9.52				1.34				9.05		12.47
Manufacturing (Producing) Related	129.95	306.12	5.53	117.42	23.22	2.03	129.51	217.51	155.52	143.11	109.91	42.23	276.57	20.12	174.49	602.64	51.10	53.43	74.84		194.09	23.59	106.75
Construction	178.85	400.66	116.59	190.58	100.92	31.37	295.76	129.44	567.71	146.38	28.87	29.68	674.37	67.07	539.41	732.40	93.85	92.92	250.87	562.38	279.44	52.31	160.86
Electricity, Gas and Water		2.80		5.13				12.54					36.44	0.82	1.09	1052.45	33.22						2.35
Metal Products, Mach. & Ele. Eqp.	9.67	7.91		94.19	0.13		10.92	0.06	84.78		8.88		27.05	4.91	3.39	584.93	15.55	10.48			39.22		27.09
Tras., Com. and Public Utilities	121.38	524.79	257.43	152.12	46.40	33.48	177.34	131.81	491.63		31.76	31.31	378.39	33.96	111.03	521.54	98.12	154.77		618.64	251.71	14.37	101.92
Wholesaler & Retailer	306.15	1026.18	476.82	595.95	34.79	146.16	397.44	749.05	607.13	885.07	503.29	191.34	1360.03	86.79	346.86	1025.67	173.46	354.82	68.63	547.54	454.82	142.33	91.17
Finance, Insurance and Real Estate	166.23	128.51		0.35	100.89	985.97	102.79	52.79	843.44		177.01		385.11	15.85	290.11	558.47	59.92	62.40	5.00	90.55	142.41		87.71
Hotel or Restaurant	76.17	21.68		164.42	9.91	17.83	56.66	8.40	47.87		63.78	28.71	200.18	29.40	165.31	44.13	17.89	15.10			41.52	1.55	7.92
Other Services	148.04	189.93	18.59	129.45	15.93	43.27	53.16	50.57	144.22	103.14	81.38	37.27	317.07	14.35	410.72	288.58	20.63	144.77	12.13	11.72	64.54	14.08	24.95
Consumption Loans	70.58	53.94	107.25	26.66	23.14	99.47	56.33	74.03	308.91	295.08	100.99	14.00	408.88	51.35	714.34	141.72	93.80	22.09	21.26	32.63	136.69	8.87	67.67
Local Government				0.00													1.50					1.37	
Others	484.98	396.72	40.57	106.55	561.98	353.66	717.92	703.49	306.42	714.88	176.79	262.16	1120.85	191.79	632.17	741.06	141.66	129.92	535.51	449.51	276.71	197.12	23.81
TOTAL sectorwise	1962.54	3178.09	1066.47	1636.66	963.92	1758.56	2074.07	2161.17	3637.16	2469.56	1426.49	647.02	5251.63	561.78	3516.74	6358.27	846.02	1121.21	1038.38	2983.83	2002.90	474.60	755.89

Product Wise																							
Term Loan	204.42	49.67	123.92	406.04	316.18		68.35	144.32	431.14	475.88	52.35	173.03	333.86	121.13	440.28	1290.79	29.35	72.18		91.83	202.07	196.95	11.34
Overdraft		1207.40	308.97	813.79	296.70	204.50	1086.69	1329.37	632.09	914.55	228.01	234.07	1995.96	250.40	1134.41	1930.54	187.75	581.32	259.94	455.71	852.45	180.80	276.65
Trust Receipt Loan / Import Loan																							
Demand & Other Working Capital Loan	612.59			0.00		254.41	11.42		72.59	282.15	753.97	140.61	173.33	13.24		1061.28	1.00	3.00			137.09		
Res. Per. H. Loan (Up to Rs. 10 mil.)	171.03	337.20	107.99	184.85	107.18	31.37	254.23	105.89	564.85	146.38	152.27	29.68	451.91	53.01	136.67	467.47	91.35	84.32	250.87	562.38	342.53	52.31	81.51
Real Estate Loan	145.03	199.61	105.67		100.89	1027.73	161.68	169.45	804.04	82.85	28.17		620.66	12.48	542.51	858.74	50.56	47.28	5.00	90.55	22.18	5.39	54.93
Margin Nature Loan	77.15		45.40			94.54		122.42	129.26				77.22	36.23	229.23	204.11							3.48
Hire Purchase Loan	98.87	531.22	288.29	148.66	52.53	33.48	191.56	131.81	592.68	33.45	32.93	31.31	414.51	49.27	134.62	354.32	95.16	129.82	35.29	618.64	206.67	22.99	128.73
Deprived Sector Loan	51.96	101.32	40.57	56.00	42.13	0.85	58.85	39.77	58.89	90.77	48.51	23.24	184.11	15.98	118.08	171.89	19.00	40.79	34.94	633.80	73.93	14.43	26.24
Bills Purchased				0.00									3.20										
Other Product	601.50	751.67	45.66	27.32	48.30	111.69	241.28	118.14	351.63	443.54	130.28	15.06	996.87	10.04	780.94	19.13	371.86	162.51	452.34	530.92	165.98	1.73	173.01
Total Product wise Loan	1962.54	3178.09	1066.47	1636.66	963.92	1758.56	2074.07	2161.17	3637.16	2469.56	1426.49	647.02	5251.63	561.78	3516.74	6358.27	846.02	1121.21	1038.38	2983.83	2002.90	474.60	755.89

Collateral Wise																							
Gold and Silver		15.13		1.86			21.77	56.60	34.27	201.99	65.17		8.47		363.62		68.35	11.22	2.36	14.53			
Government Securities																							
Non Governmental Securities			45.40			94.54			138.76				76.97	36.23	226.68	204.11							
Fixed Deposit Receipts	23.75	20.52	30.99	24.79	14.97	4.93	14.54	17.43	19.93	59.64	16.93	14.00	258.43	3.03	83.21	57.54	9.51	10.77	18.90	18.10	18.86	0.25	12.65
Own	23.75	20.52	30.99	24.79	14.97	4.93	14.54	17.43	19.93	59.64	16.93	14.00	258.43	3.03	83.21	57.54	9.51	10.77	18.90	18.10	18.86	0.25	12.65
Other Licences Institutions																							
Collateral of Properties	1835.89	3134.80	990.09	1610.00	940.59	1658.92	2037.77	1964.66	3420.33	2207.92	1340.09	633.01	4790.86	522.04	2724.05	5718.79	766.66	1098.09	1017.12	2317.41	1977.39	472.93	739.42
Fixed Assets	1835.89	3134.80	990.09	1610.00	940.59	1658.92	2037.77	1964.66	3420.33	2207.92	1340.09	633.01	4790.86	522.04	2720.50	5349.46	766.66	1098.09	1017.12	2317.41	1977.39	472.93	739.42
Current Assets														3.54	369.34								
Against security of Bill													3.20										
Domestic Bills													3.20										
Foreign Bills																							
Against Guarantee	22.00				7.63			0.06	8.33		2.85		113.45	0.08	43.44	72.69		1.13		633.80	6.64		
Government Guarantee											2.85		12.07		15.88						1.37		
Institutional Guarantee								0.06					95.29		30.00	56.82		1.13					
Personal Guarantee					0.01				8.33				4.14	0.08	13.44								
Collective Guarantee					7.62								1.94							633.80	5.27		
Int. Rtd. Foreign Bank's Guarantee																							
Other Guarantee	22.00																						
Credit Card																							
Others	3.75	7.63			0.73	0.17		122.42	15.53		1.46		0.25	0.40	75.73	305.13	1.50					1.42	3.82
Total	1962.54	3178.09	1066.47	1636.66	963.92	1758.56	2074.07	2161.17	3637.16	2469.56	1426.49	647.02	5251.63	561.78	3516.74	6358.27	846.02	1121.21	1038.38	2983.83	2002.90	474.60	755.89

Statement of Credit as on Jeth end, 2070

BFI Name	Mahakali	Ace	Bhargav	Shangrila	Rara	dhyalo	Country	Alpine	Nigiri	Katamandup	Garma	City	Bishow	Professional	Kabelli	Kamana	Corporate	Pathibhara	Purnima	
Sector Wise																				
Agricultural and Forest Related	19.51	100.46	9.87	35.06	5.86	86.44	71.39	66.98	8.63	44.73	56.25	131.41	78.90	80.26	12.85	100.33	120.64	16.88	55.28	
Fishery Related				0.02												3.34	2.69			
Mining Related										9.94										
Manufacturing (Producing) Related	15.05	771.68		127.63		27.74	77.01	9.60		323.80	59.79	46.92		19.41	0.16	51.56	225.19	28.68	72.99	
Construction	29.72	470.89	48.88	235.12	48.62	23.75	51.07			415.13	425.90	583.64	237.19	5.67	23.95	477.82	127.75	107.99	47.37	
Electricity, Gas and Water		296.61		3.13		1.80	0.09			98.27	19.66									
Metal Products, Mach. & Ele. Eqp.		55.50		13.02			12.68			47.60	7.44	27.85				15.26	16.62			
Tras., Com. and Public Utilities	7.04	251.64	56.09	312.72		60.20	6.97	84.42	19.65	183.02	335.06	498.32		13.13	6.31	184.80	111.97		82.64	
Wholesaler & Retailer	90.54	578.45	127.40	364.04	406.40	111.68	375.69	138.94	127.20	508.20	319.98	373.69	1255.61	49.04	36.09	316.54	211.14	305.40	247.31	
Finance, Insurance and Real Estate		873.63		139.06		68.49	30.54	79.76	14.79	884.66	59.92	96.21	174.93	0.90		83.93	91.85		40.89	
Hotel or Restaurant	17.43	312.12	9.54	135.11	11.89	8.33	38.68	8.74		174.62	73.30	112.15	93.19		4.65	56.40	11.28	13.40		
Other Services		348.70	5.41	275.20	5.53	3.57	14.04			121.50	134.30	167.00	21.49	4.54	8.44	98.12	0.98	22.15	25.38	
Consumption Loans	24.36	46.24	3.02	162.14	35.74	40.40	78.52	7.14	71.25	125.90	296.61	162.93	661.14	4.93	85.46	147.01	27.97	222.73	42.30	
Local Government		15.16				2.04				4.85	0.03									
Others	81.77	595.70	53.88	793.85		91.97	411.84	220.86	233.29	587.71	578.11	100.01	117.86	59.96	64.05	233.94	113.84	235.03	234.40	
TOTAL sectorwise	285.42	4716.78	314.10	2596.10	514.04	526.40	1168.53	616.43	474.82	3529.94	2366.35	2300.14	2640.29	237.84	241.95	1769.05	1061.93	952.25	848.57	

Product Wise

Term Loan		1023.68	94.43	410.97			22.34	267.26	42.75	250.29	378.65	324.63	424.08		50.95	337.96	101.62		
Overdraft	65.75	1234.12	90.12	335.48	293.58	200.08	518.42	133.56	151.46	1320.32	785.69	295.84	895.58			574.48	298.01	309.10	133.07
Trust Receipt Loan / Import Loan																			
Demand & Other Working Capital Loan	105.59	155.32		876.82	121.85	98.44	299.87		127.20	344.38	9.50			77.85	58.77		226.15	95.23	272.69
Res. Per. H. Loan (Up to Rs. 10 mil.)	29.72	369.58	48.88	231.55	42.38	14.54	45.66	52.70	29.59	347.04	400.59	565.77	237.19	3.71	20.60	359.12	74.17	107.99	47.37
Real Estate Loan		723.37		87.29		37.86	22.55	27.05	14.79	803.65	77.92	123.33	179.51	1.54		72.54	69.73		40.89
Margin Nature Loan		28.66		1.17		15.78				188.66		18.31				1.16	9.68		
Hire Purchase Loan	28.63	264.35	56.09	473.52	35.05	54.05	70.07	104.99	19.66	152.27	392.17	563.63	286.34	14.15	6.45	233.66	124.83	29.52	112.79
Deprived Sector Loan	8.99	152.32	8.99	74.92	14.97	16.42	44.55	25.34	18.13	109.81	90.83	125.67	117.86	7.85	11.59	60.45	38.23	30.29	24.69
Bills Purchased																		1.00	
Other Product	46.74	765.40	15.58	104.39	6.21	89.24	145.07	5.51	71.25	13.52	231.01	282.98	499.75	132.74	93.59	129.68	118.51	380.11	217.06
Total Product wise Loan	285.42	4716.78	314.10	2596.10	514.04	526.40	1168.53	616.43	474.82	3529.94	2366.35	2300.14	2640.29	237.84	241.95	1769.05	1061.93	952.25	848.57

Collateral Wise

Gold and Silver		0.80		29.15					65.33	88.24	185.26	74.29	327.90		82.03	89.79		189.29	
Government Securities		0.07																	
Non Governmental Securities		29.78		1.17		0.49						18.31							
Fixed Deposit Receipts	2.78	16.95	3.02	20.56	0.69	16.42	19.24	5.51	5.92	22.60	38.96	21.41	46.90	1.89	3.12	20.77	6.50	3.92	12.15
Own	2.78	16.95	3.02	20.56	0.69	16.42	19.24	5.51	5.92	22.60	38.96	21.41	46.90	1.89	3.12	20.77	6.50	3.92	12.15
Other Licences Institutions																			
Collateral of Properties	282.64	4509.96	311.09	2474.16	513.35	507.45	1137.43	587.08	403.57	3122.11	2051.31	2049.15	2147.64	235.96	156.80	1640.95	1033.85	758.51	836.41
Fixed Assets	282.64	4509.96	311.09	2474.16	513.35	507.45	1137.43	587.08	403.57	3122.11	2051.31	2049.15	2147.64	235.96	156.80	1640.95	1033.85	758.51	836.41
Current Assets																			
Against security of Bill										6.50								1.00	
Domestic Bills																		1.00	
Foreign Bills										6.50									
Against Guarantee		159.23		71.06		2.04	11.86	23.84		190.08	90.83	136.98	117.86			6.41	0.32		
Government Guarantee		15.16				2.04	11.86	1.97				4.07	2.69						
Institutional Guarantee		135.19						10.00		115.33									
Personal Guarantee		8.88								74.75						6.41	0.32		
Collective Guarantee				71.06				11.88			90.83	102.76	115.17						
Int. Rtd. Foreign Bank's Guarantee																			
Other Guarantee																			
Credit Card																			
Others										100.42						11.14	20.26	0.53	
Total	285.42	4716.78	314.10	2596.10	514.04	526.40	1168.53	616.43	474.82	3529.94	2366.35	2300.14	2640.29	237.84	241.95	1769.05	1061.93	952.25	848.57

Statement of Credit as on Jeth end, 2070

BFI Name	Jyoti	Bagnmati	Hamro	Kakre	Shine	Pacific	Civic	IDBL	Gulmi	Kanchan	Marbhami	Bright	Innovative	Jhimruk	Metro	Vibor	Gaumukhi	Raptiveri	Consumer	Khadbari	Tourism	Mission	Surya	
Sector Wise																								
Agricultural and Forest Related	36.70	17.84	23.94	29.01	64.04	37.13	28.19	14.00	4.35	13.37	8.40	22.14	75.25	9.36	13.02	32.79	56.21	35.35	37.36	1.40	118.84	71.79	7.99	
Fishery Related						0.22	0.15	11.51		0.15		0.20	4.59	0.17			0.21		0.89			2.00	0.05	
Mining Related								19.14	9.19							6.95						2.78	5.90	
Manufacturing (Producing) Related	221.34	17.01		6.50	212.71	38.56		206.76	3.33	41.57	5.53	35.06	140.93	9.54		63.02	4.70	13.08	30.60	16.62	292.32	16.38	3.32	
Construction	488.63	33.19	13.64	26.30	203.93	100.36	31.08	190.12	47.78	115.08	36.47	25.66	98.56	6.65	154.17	260.66	21.57	13.61	119.34	17.15	317.51	29.63	10.18	
Electricity, Gas and Water	243.39					1.15			9.07		0.46		4.82			29.58	1.50					6.61		
Metal Products, Mach. & Ele. Eqp.	64.20			1.45		10.32		3.46	3.50			6.02	13.32		18.82	154.99	1.70	9.34	16.05		91.78	15.36	0.27	
Tras., Com. and Public Utilities	322.79		2.10		608.32	39.18	7.68	41.62	41.74	42.03	23.50	47.03	68.88	55.58	220.54	185.90	29.48		69.82	1.65	122.91	56.64	26.70	
Wholesaler & Retailer	287.05	64.83	121.40	88.09	735.32	100.18	52.91	448.15	87.15	211.14	50.94	62.21	128.47	61.94	337.42	52.82	84.03	104.47	49.98	50.96	545.69	267.94	31.88	
Finance, Insurance and Real Estate	281.99	7.21			218.83	2.58		434.18		38.46	8.60	1.00	24.52		70.78	466.86		11.34	23.98		23.36	2.07		
Hotel or Restaurant	58.46			7.45	39.12	9.63	4.85	12.35	2.90	9.91	1.19	20.40	13.02	4.58		41.22		4.59	20.04	7.70	274.81	4.13	3.67	
Other Services	87.11		0.60	6.32	129.17	27.68	0.44	169.50	12.92	41.25	3.36	11.06	19.83	0.56	14.98	139.80	3.17	11.77	36.24	4.77	106.00	17.44		
Consumption Loans	467.80	16.34	61.15	1.49	160.04	51.35	5.09	186.29	12.60	2.24	5.23	20.38	52.38	66.08	39.69	143.62	21.52	11.75	130.66	18.49	346.16	0.56	7.39	
Local Government	4.60																							
Others	732.86	30.38	78.86	134.15	691.88	80.22	78.69	668.94	99.73	162.44	55.77	137.11	120.12	48.85	73.97	192.23	15.06	26.32	90.97	7.86	527.35	151.70	11.54	
TOTAL sectorwise	3296.92	186.81	301.69	300.77	3063.35	498.56	209.08	2406.01	334.28	677.63	199.46	388.26	764.70	263.31	943.39	1770.44	239.14	241.60	625.92	126.61	2778.11	639.59	102.95	

Product Wise																								
Term Loan	555.89	14.81	2.10	82.04	164.85			46.26	7.39	15.82	39.90	45.79	52.49	28.66	65.88	209.56	37.75	145.22	100.83		169.59	124.56	10.78	
Overdraft	713.77	0.15	25.49	148.16	526.40		1.84	566.24	0.97	167.53	92.71	257.13	253.43	52.61	298.69	311.71	67.90	19.62	151.29	37.70	1344.12	272.32	35.23	
Trust Receipt Loan / Import Loan																		17.18						
Demand & Other Working Capital Loan	292.64	111.68	72.38		897.42	142.05	126.76	183.60	107.68	125.11		10.40	129.36	36.31		199.50			117.59	45.39	257.60		9.56	
Res. Per. H. Loan (Up to Rs. 10 mil.)	370.26	30.25	10.64		166.44	100.36	30.43	156.05	92.77	110.75	23.69	12.85	58.99	6.65	154.17	89.02	21.16		83.28	11.89	278.62	27.15	10.18	
Real Estate Loan	363.57	7.21		26.30	256.32			310.93		38.46	8.60		11.55		70.78	464.69	0.41	11.62	28.78	4.78	88.19	6.00		
Margin Nature Loan	120.36		36.04		6.92			155.88		23.10						13.78	0.27		18.33			1.87		
Hire Purchase Loan	349.21	13.80	13.21	3.01	731.12	50.18	9.08	144.27	45.58	42.03	24.07	34.80	116.70	55.95	249.73	208.37	30.29	5.99	76.43	3.19	270.61	32.97	31.58	
Deprived Sector Loan	101.48	6.37	9.73	29.01	97.95	17.11	14.48	87.41	53.43	23.64	5.96	11.64	28.42	7.46	31.78	64.44	6.96		20.69	4.07	86.99	29.52	3.11	
Bills Purchased																		5.25						
Other Product	429.74	2.54	132.10	12.26	215.93	171.28	26.49	755.37	26.45	131.20	4.52	15.65	113.76	75.68	72.36	209.37	74.41	36.72	28.71	19.59	280.52	147.07	2.51	
Total Product wise Loan	3296.92	186.81	301.69	300.77	3063.35	498.56	209.08	2406.01	334.28	677.63	199.46	388.26	764.70	263.31	943.39	1770.44	239.14	241.60	625.92	126.61	2778.11	639.59	102.95	

Collateral Wise																								
Gold and Silver	124.05		9.36			38.71	3.23	164.16						60.21			20.24		92.32	14.74	265.70			
Government Securities								5.40																
Non Governmental Securities	123.28		36.04					155.88						1.45	13.78	0.05			18.33		1.87			
Fixed Deposit Receipts	23.71	2.54	2.54	1.49	30.32	1.64	0.46	16.74	0.76	2.24	2.74	5.49	7.44	1.73	9.05	101.62	0.23	6.06	6.99	0.56	12.60	3.16	2.51	
Own	23.71	2.54	2.54	1.49	30.32	1.64	0.46	16.74	0.76	2.24	2.74	5.49	7.44	1.73	9.05	101.62	0.23	6.06	6.99	0.56	12.60	3.16	2.51	
Other Licences Institutions																								
Collateral of Properties	2938.65	184.27	253.74	299.27	2986.19	458.21	197.86	1983.63	280.70	652.30	195.79	381.78	757.26	201.36	932.89	1516.16	216.75	235.54	502.24	109.45	2476.20	610.91	100.44	
Fixed Assets	2909.39	184.27	253.74	299.27	2986.19	458.21	197.86	1983.63	280.70	652.30	195.79	381.78	757.26	201.36	932.89	1516.16	216.75	235.54	502.24	109.45	2476.20	610.91	100.44	
Current Assets	29.26																							
Against security of Bill																								
Domestic Bills																								
Foreign Bills																								
Against Guarantee	74.35				39.92		7.53	80.21	52.81		0.93					64.44	1.89		6.04		21.74	25.52		
Government Guarantee	4.60															5.12								
Institutional Guarantee	41.66				39.00			80.08								59.32			6.00		15.00	1.60		
Personal Guarantee	16.14						7.53	0.13	0.43													6.17		
Collective Guarantee	11.96				0.92			52.38			0.93						1.89		0.04		0.56	23.92		
Int. Rtd. Foreign Bank's Guarantee																								
Other Guarantee																								
Credit Card																								
Others	12.87				6.92					23.10		1.00				74.45					1.86			
Total	3296.92	186.81	301.69	300.77	3063.35	498.56	209.08	2406.01	334.28	677.63	199.46	388.26	764.70	263.31	943.39	1770.44	239.14	241.60	625.92	126.61	2778.11	639.59	102.95	

Statement of Credit as on Jeth end, 2070

BFI Name	Mt. Makalu	Sindhu	Sahara	Social	N.Community	Cosmos	Manaslu	Samathridhi	Ekata	Kalinchowk	Kailash	Salpa	Saptakoshi	Sajha	MegaAavus	NFL	NDC Capital	NNFL	NSMFL	Peoples	KFL	Himalaya	
Sector Wise																							
Agricultural and Forest Related	7.90	2.85	1.93		49.76	1.87	22.28	59.48	13.11	7.22	40.36		7.06	0.99		34.80	9.01	111.81	41.32	5.97	41.78		
Fishery Related								1.40			14.74							3.25					
Mining Related							0.79	0.30		1.44								7.50			51.00		
Manufacturing (Producing) Related	0.92	10.95	2.59	12.09	38.81	1.43	13.82	18.03	40.72	8.60	281.57	0.35				21.94	36.51	225.42	96.85	1.00	2.24		
Construction	4.12	41.26	0.75	44.83	59.78	9.11	60.11	17.35	46.89	10.32	680.06		6.37	3.25	359.80	69.31	52.58	696.93	195.97	179.26	62.43		
Electricity, Gas and Water							1.17				15.18					15.73	8.05		21.06				
Metal Products, Mach. & Ele. Eqp.			1.00	10.20	10.33			0.40	32.11		87.57		8.64					26.66	3.45				
Tras., Com. and Public Utilities	3.30	171.77	0.28		5.92	17.82	40.15	22.67	139.53	10.35	798.34	0.36	3.87	4.13		1.26	40.65	110.88		0.82	14.25		
Wholesaler & Retailer	3.94	151.57	36.45	62.01	74.85	23.12	54.53	43.09	60.51	26.30	879.74	21.90	12.19	25.76		145.68	279.28	362.06	67.28	80.64	80.45		
Finance, Insurance and Real Estate		13.93		68.12	10.96				0.28		703.13							96.61	185.42	202.25		40.58	
Hotel or Restaurant	0.03	3.50	0.13	79.31	22.05		4.01	4.82	8.27	3.75	346.22	2.32						66.13	49.12	37.79	41.36	3.77	
Other Services	14.06	0.20	0.68	6.07	20.14	28.12	8.69	4.03	26.84		316.26	13.90	0.37			1.20	5.09	114.29				12.04	
Consumption Loans	15.98	64.05	1.50	127.76	9.02	24.75	130.51	14.07	61.34	9.79	229.54	0.68	4.18		30.00	70.69	214.52	84.28	264.56	11.18	116.13		
Local Government																			33.18			7.79	
Others	2.67	49.09	64.71	136.05	93.34	24.22	91.81	64.10	147.85	25.08	1002.10		28.76			116.93	98.51	1635.11	2058.65	15.32	74.63		
TOTAL sectorwise	52.92	509.18	110.02	546.44	394.97	130.44	427.85	250.00	577.15	102.85	5394.81	39.50	71.44	34.13	389.80	495.02	914.44	3605.23	3022.36	386.54	456.07		

Product Wise																							
Term Loan	1.09	75.98		53.34		33.31	22.80	14.14	4.93	44.31	530.37	2.70	24.05	0.99		0.94	290.47	149.16	215.37	93.36	122.23		
Overdraft	0.80	139.13		212.99	71.72	17.26	85.51	24.53	173.50	22.14	1365.86	35.13	27.09	29.89									
Trust Receipt Loan / Import Loan										1.19													
Demand & Other Working Capital Loan	18.70		100.52		3.99		7.40	26.66	1.00		705.40		2.79			234.69	211.45	724.61	356.92		74.63		
Res. Per. H. Loan (Up to Rs. 10 mil.)	3.03			14.33	50.30	6.70	60.11	14.58	46.89	10.32	680.06		6.37	3.25	297.70	59.16	97.33	674.53	33.83	10.51	62.43		
Real Estate Loan		50.46		107.80	8.50			10.87	39.84		634.73				50.80	10.15	32.42	242.57	2039.68	259.95	40.58		
Margin Nature Loan		12.12		125.21				2.13			16.08					34.07	160.23	61.16	64.13	3.76	116.13		
Hire Purchase Loan	2.04	171.77	0.28	17.41	20.31	23.30	43.70	34.17	169.60	16.81	872.21		8.06			1.32	45.69	147.65	188.73	4.80	14.25		
Deprived Sector Loan	7.65	7.58	5.73	13.31	16.73	13.77	16.71	10.27	20.07	2.53	127.26	0.99	3.08		11.30	16.46	22.52	103.48	70.68	5.97	7.79		
Bills Purchased																							
Other Product	19.60	52.13	3.48	2.04	223.42	36.08	191.61	112.66	121.33	5.53	462.84	0.68			30.00	138.22	54.34	1502.08	53.03	8.20	18.05		
Total Product wise Loan	52.92	509.18	110.02	546.44	394.97	130.44	427.85	250.00	577.15	102.85	5394.81	39.50	71.44	34.13	389.80	495.02	914.44	3605.23	3022.36	386.54	456.07		

Collateral Wise																							
Gold and Silver	30.33	46.35				17.49	124.53		27.98		87.07												
Government Securities																							
Non Governmental Securities				125.21							16.08								64.13	3.76	91.07		
Fixed Deposit Receipts	0.18	5.58	1.50	2.04	1.85	1.07	2.85	1.10	3.29	3.46	54.82	0.68			30.00	36.56	49.25	60.05	11.71	3.43	25.05		
Own	0.18	5.58	1.50	2.04	1.85	1.07	2.85	1.10	3.29	3.46	54.82	0.68			30.00	36.56	49.25	60.05	11.71	3.43	25.05		
Other Licences Institutions																							
Collateral of Properties	21.22	457.24	108.52	411.19	387.47	98.11	294.66	243.89	545.42	99.39	5120.92	38.82	71.44	34.13	359.80	402.21	796.74	3477.01	1153.05	379.34	339.95		
Fixed Assets	21.22	457.24	108.52	411.19	387.47	98.11	294.66	243.89	545.42	99.39	5120.92	38.82	71.44	34.13	359.80	402.21	796.74	3477.01	1153.05	379.34	339.95		
Current Assets																							
Against security of Bill																							
Domestic Bills																							
Foreign Bills																							
Against Guarantee	1.20			7.99	5.65	13.77	5.81				114.00								70.68				
Government Guarantee											13.15								33.18				
Institutional Guarantee				7.99							75.04												
Personal Guarantee							5.81				25.81												
Collective Guarantee					5.65	13.77																	
Int. Rtd. Foreign Bank's Guarantee																							
Other Guarantee	1.20																			37.50			
Credit Card																							
Others								5.01	0.46		1.92					56.25	68.46	68.18	1722.80	0.02			
Total	52.92	509.18	110.02	546.44	394.97	130.44	427.85	250.00	577.15	102.85	5394.81	39.50	71.44	34.13	389.80	495.02	914.44	3605.23	3022.36	386.54	456.07		

Statement of Credit as on Jeth end, 2070

BFI Name	Union	PFCL	NHMFL	Goodwill	SFL	SIFCL	Lumbini	YFL	IFCO	Mahalammi	Lalitpur	United FC	General	Progressive	Navadurga	Janaki	Pokhara	Central	Premier	Arun	Multi purpose	Synergy	
Sector Wise																							
Agricultural and Forest Related	0.22	162.29	94.42	114.13		62.10	35.64	24.42	10.91	21.62			0.50		56.37	22.59	28.33	36.94	6.42	26.02	22.57	87.55	
Fishery Related										16.91													1.31
Mining Related		3.70					1.55	0.85		1.98		3.36	2.80					18.10	1.33	14.30			10.26
Manufacturing (Producing) Related	76.79	121.51	57.57		130.08	161.90	190.16	327.98	437.59	164.47		26.73	4.68	13.69	323.49	89.75	130.73	77.15	130.31		5.91	225.32	
Construction	181.93	478.37	190.27	468.97	144.65	314.29	182.62	101.65	90.67	488.47	54.24	742.79	85.06	18.25	12.36	130.46	42.93	109.70	129.47	31.92	23.44	276.12	
Electricity, Gas and Water		0.55				0.84			12.48						2.00		3.21	3.56	26.63				91.78
Metal Products, Mach. & Ele. Eqp.	54.01	9.27	25.57	108.50		4.49	0.20		144.13	6.38		237.95		1.89	5.22			4.02	45.70	9.31		28.03	
Tras., Com. and Public Utilities	61.83	124.36	172.69	130.20	134.91	54.90	129.72	211.66	831.55	299.72		25.70		31.01	8.09		335.98	81.35	109.06			336.17	
Wholesaler & Retailer	17.12	354.35	58.09	799.40	444.96	183.99	213.84	218.72	231.83	470.66	332.45	21.36	162.99	9.07	250.84	278.07	319.97	70.90	65.97	48.91	26.86	273.09	
Finance, Insurance and Real Estate	62.25	74.50	215.27			84.83	89.68	50.68	387.48	411.44	558.57	202.18		26.16	60.26		28.04	168.14	208.54	180.30		152.73	
Hotel or Restaurant	4.02	23.05	32.62			58.96	206.11	26.45	19.61	98.52					57.72	4.15	58.09	4.82	9.42	11.30		80.18	
Other Services	54.79	28.33	38.43	51.54	10.68	215.27	224.87	12.29	189.29	57.30	144.73	0.96	9.93	19.80	26.23	57.63	27.93	7.76	0.13	7.76		331.68	
Consumption Loans	145.94	105.63	196.76	125.24	24.36	131.46	18.59	185.26	42.50	118.31	106.51	978.44	13.75	19.36	73.67	67.67	11.06	75.30	33.44	9.50	19.80	199.65	
Local Government															1.52	2.01							
Others	151.15	420.60	284.88	54.90	249.56	1.15	216.09	282.55	180.10	261.78	119.63	261.21	231.28	62.15	98.53	78.66	455.84	557.63	211.39	50.87	3.28	307.94	
TOTAL sectorwise	810.05	1906.51	1366.56	1852.89	1139.20	1275.73	1508.37	1441.63	2580.12	2415.58	1319.48	2500.12	508.18	201.39	976.65	759.03	1624.21	1275.95	957.20	202.26	109.61	2401.80	

Product Wise																							
Term Loan	175.37	869.44	277.21	715.69		172.54			96.55	688.47	112.26	332.45	1.45		4.20	0.40	367.82	186.00	9.35	40.71		63.75	816.86
Overdraft																							
Trust Receipt Loan / Import Loan																							
Demand & Other Working Capital Loan	148.68	386.90			640.71	393.26	904.69	845.30	440.72	773.13			188.23	38.81	811.57		474.34	849.25	318.93	83.71		295.75	
Res. Per. H. Loan (Up to Rs. 10 mil.)	94.89	141.78	159.82	353.52	85.82	244.24	97.07	27.17	45.26	275.12	54.24	363.46		11.20	5.06	130.46		109.70	304.12		23.44	418.52	
Real Estate Loan	116.05	146.48	219.60	303.90	58.83	148.74	194.93	48.68	379.02	444.59	558.57	195.76	85.06	21.66	86.98	28.04	211.07	186.04	172.96	46.84		396.73	
Margin Nature Loan	98.50	6.00	53.88	54.90	20.64	103.03		12.93	13.08	68.88	22.54	248.11	10.25	14.71	40.17			18.10	13.24			37.44	
Hire Purchase Loan	68.78	160.95	172.69	152.06	134.91	46.37	72.37	295.50	823.06	313.85	25.75	920.97	7.26	27.85	1.35	7.00	335.98	50.61	34.11	5.61	6.43	131.34	
Deprived Sector Loan	25.63	48.52	41.87	99.68	33.17	37.12	29.00	39.34	72.75	60.81	44.06	49.63	11.58	7.09	31.12	21.49	44.12	52.89	31.82	4.91	3.28	71.18	
Bills Purchased																							
Other Product	82.15	146.45	441.49	173.13	165.13	130.42	210.31	76.17	117.78	366.95	281.86	532.50	394.04	75.88			204.22	372.69		41.31	61.19	233.98	
Total Product wise Loan	810.05	1906.51	1366.56	1852.89	1139.20	1275.73	1508.37	1441.63	2580.12	2415.58	1319.48	2500.12	508.18	201.39	976.65	759.03	1624.21	1275.95	957.20	202.26	109.61	2401.80	

Collateral Wise																							
Gold and Silver		15.21		28.52					26.18				29.22										
Government Securities		0.01																					
Non Governmental Securities						103.03			13.08	68.88	22.54		10.25	14.71	40.17			18.10	13.24				
Fixed Deposit Receipts	37.89	0.81	156.28	96.71	24.36	28.42	13.92	49.99	26.91	40.48	58.21	82.90	13.75	4.65	33.51	57.21	11.06	46.25	13.21	3.90	13.37	137.33	
Own	37.89	0.81	156.28	96.71	24.36	28.42	13.92	49.99	26.91	40.48	58.21	82.90	13.75	4.65	33.51	57.21	11.06	46.25	13.21	3.90	13.37	137.33	
Other Licences Institutions																							
Collateral of Properties	606.75	1800.47	1138.42	1564.25	1114.84	1144.07	1424.94	1352.54	2453.62	2262.36	1018.43	1992.49	484.18	169.78	802.92	696.18	1613.15	1211.59	913.94	147.49	96.24	1952.52	
Fixed Assets	606.75	1798.39	1138.42	1564.25	1114.84	1144.07	1424.94	1352.54	2453.62	2262.36	638.56	1992.49	484.18	169.78	802.92	696.18	1613.15	1211.59	913.94	147.49	96.24	1952.52	
Current Assets		2.08									379.87												
Against security of Bill																							
Domestic Bills																							
Foreign Bills																							
Against Guarantee	66.91	5.20		108.50		0.20	29.00		73.14	40.23		12.29		12.25					16.81			4.02	
Government Guarantee	3.25								15.25										2.00			4.02	
Institutional Guarantee	22.16						29.00		37.50	40.02		12.19		4.50					14.00				
Personal Guarantee	41.50	3.62				0.20			0.39	0.21		0.10		7.75					0.81				
Collective Guarantee		0.59																					
Int. Rtd. Foreign Bank's Guarantee																							
Other Guarantee		1.00		108.50					20.00														
Credit Card																							
Others		84.80	71.86	54.90			40.51	12.93	13.38	3.62	220.29	383.22			100.05	5.65				50.87		307.94	
Total	810.05	1906.51	1366.56	1852.89	1139.20	1275.73	1508.37	1441.63	2580.12	2415.58	1319.48	2500.12	508.18	201.39	976.65	759.03	1624.21	1275.95	957.20	202.26	109.61	2401.80	

Statement of Credit as on Jeth end, 2070

BFI Name	Srijana	Om	WMBFL	CMBFCL	Crystal	Royal	Gulshahwari	Patan	Fewa	Everest	Prudential	ICFC	Sagarmatha	Civil	Prabhhu	Imperial	Kuber	NEFL	Valley	Seti	hama	reliable	
Sector Wise																							
Agricultural and Forest Related	9.91	21.23		368.39		69.29	6.36	7.50	28.04	37.64	5.13	69.81	87.40		188.37			5.15	0.32	20.47	2.90	20.01	
Fishery Related									2.00	1.82			0.30	2.50									
Mining Related						31.72						0.66			43.00	6.50	4.98						
Manufacturing (Producing) Related		135.25	54.25	792.55		237.55	47.83	8.78	131.28	13.28	28.05	348.60	42.64		220.36	21.65	15.43	35.29		14.82			
Construction	5.18	443.92	51.36	2.15	199.62	64.47	199.48	36.88	511.09	109.88	41.81	144.58	185.14	29.32	413.56	42.50	38.91	48.56	37.51	4.20	7.56	278.18	
Electricity, Gas and Water												38.38	0.52		87.04								
Metal Products, Mach. & Ele. Eqp.		5.00	0.13			51.36	2.69	0.10	55.93	1.09	0.08	62.28	15.59		13.05		0.48	0.38					
Tras., Com. and Public Utilities		255.54	25.17	5.95		46.85	9.78		469.71	179.95	45.45	4.48	183.95	305.60	242.53	32.04	3.89	141.06			62.69	86.19	
Wholesaler & Retailer	185.24	602.83	62.79	175.05		250.23	6.29	6.66	407.82	28.76	83.74	487.81	110.24		582.39	117.83	46.00	60.45	197.12	67.82	18.24	419.75	
Finance, Insurance and Real Estate		206.75	216.19	12.67		316.91	74.49	21.68	6.26	0.60	181.64	780.39	67.51	59.62	1146.93	76.49	273.40	39.42	26.38		76.47	87.01	
Hotel or Restaurant	16.85	137.85	0.57	84.08		54.29	1.05	0.29	115.55	5.15	7.97	124.40	0.99		556.49	8.00	9.83	2.07			4.00	15.50	
Other Services	8.63	27.06	14.40	2.15		16.63	59.70	12.82	81.51	5.68	56.51	53.45	72.21	0.05	319.65	25.60	41.12	15.42	1.69	11.91	42.83	2.81	
Consumption Loans	14.99	312.74	30.92	8.92	10.45	72.47	69.64	59.48	126.28	27.52	87.31	121.97	142.18	19.01	370.48	38.39	30.33	125.29	143.63	2.55	2.59	220.07	
Local Government																		1.30					
Others	259.15	1111.57	213.16	857.42	449.56	861.23	348.70	53.60	846.85	68.18	340.31	750.67	350.28	105.00	1016.06	233.94	184.73	211.37	355.69	25.55	94.85	503.72	
TOTAL sectorwise	499.94	3259.74	668.94	2309.32	659.63	2072.99	826.01	207.79	2782.33	479.53	878.00	2987.46	1258.95	521.10	5199.90	602.94	649.07	685.76	762.34	147.32	312.13	1633.24	

Product Wise																							
Term Loan	185.24	384.57	152.65	1288.33	378.73	94.26	190.00		102.97	186.82		29.98	33.51	0.03	265.91			9.90	224.79	259.25	4.67	10.79	80.76
Overdraft												0.00											
Trust Receipt Loan / Import Loan												0.00											
Demand & Other Working Capital Loan		615.53	111.88	175.60	16.76	719.73		44.02	724.63		474.07	1772.10	189.19	409.32	2045.81	314.25	255.68	82.79	241.96	115.26	139.92	357.67	
Res. Per. H. Loan (Up to Rs. 10 mil.)		229.26		2.36	127.86	81.81	128.14	13.54	371.61		49.31	207.64	171.29	29.32	143.78	37.00	33.13	47.92	26.88	4.20	3.76	90.13	
Real Estate Loan		355.96	204.51	704.86	132.44	283.91	154.15	17.18	143.70	121.95	167.06	496.73	60.13	55.92	1077.45	109.46	71.70	37.92	48.01		61.37	150.27	
Margin Nature Loan		10.03	49.11		0.02	47.26	29.99	46.02			67.32	263.81	163.04	9.16	253.42	56.70	4.91	103.49	21.54		5.58	84.86	
Hire Purchase Loan	7.68	259.56	26.31	7.57	3.73	35.47	16.76	1.06	512.11	75.13	54.29	91.36	209.02	7.87	435.06	36.10	20.74	157.46	30.51	2.22	72.77	121.81	
Deprived Sector Loan	17.95	85.89	4.43	12.00	0.10	78.24	23.41	6.34	75.29	37.87	35.37	70.77	68.78	9.43	104.85	15.10	1.17	19.38	18.09	6.26	15.10	45.61	
Bills Purchased									3.80						0.46		2.60						
Other Product	289.08	1318.93	120.05	118.61		732.31	283.56	75.82	852.02	57.76	30.58	55.07	363.99	0.05	873.16	34.34	249.23	12.03	116.10	14.71	2.83	702.14	
Total Product wise Loan	499.94	3259.74	668.94	2309.32	659.63	2072.99	826.01	207.79	2782.33	479.53	878.00	2987.46	1258.95	521.10	5199.90	602.94	649.07	685.76	762.34	147.32	312.13	1633.24	

Collateral Wise																							
Gold and Silver		207.50							18.01						38.55					98.85			83.89
Government Securities												7.90											
Non Governmental Securities		10.03	18.59			47.26		46.02			67.32		163.04				3.21	103.49					84.86
Fixed Deposit Receipts	7.31	71.85	18.65	5.08	6.70	27.61	22.89	12.09	33.19	20.92	11.23	42.26	32.20	19.01	25.89	34.34	10.52	5.40	14.27	2.01	2.59	15.71	
Own	7.31	71.85	18.65	5.08	6.70	27.61	22.89	12.09	33.19	20.92	11.23	42.26	32.20	19.01	25.89	34.34	10.52	5.40	14.27	2.01	2.59	15.71	
Other Licences Institutions																							
Collateral of Properties	7.68	2970.35	575.46	2292.24	652.90	1913.62	662.86	137.91	2731.12	458.43	766.60	2574.16	1050.06	468.31	5093.28	499.20	628.09	558.58	649.22	145.31	283.21	946.49	
Fixed Assets	7.68	2970.35	575.46	2292.24	652.90	1913.62	662.86	137.88	2731.12	458.43	766.60	2574.16	1050.06	468.31	5093.28	499.20	628.09	558.58	649.22	145.31	283.21	926.50	
Current Assets								0.03															19.99
Against security of Bill																							
Domestic Bills																							
Foreign Bills																							
Against Guarantee			44.89	12.00		39.82	6.22	7.65			32.86	55.17	13.65	3.58	41.72		2.77					20.75	
Government Guarantee													4.85										
Institutional Guarantee			34.19	12.00		36.70	5.00	4.51			32.86	13.00	4.20				0.32					15.10	
Personal Guarantee			10.71			3.12	1.22	3.14				42.17	4.60	3.58	41.72		2.45					5.65	
Collective Guarantee																							
Int. Rtd. Foreign Bank's Guarantee																							
Other Guarantee																							
Credit Card																							
Others	484.95		11.35		0.02	44.69	134.04	4.12		0.18		307.98		30.20	0.46	69.41	4.47	18.30				5.58	502.30
Total	499.94	3259.74	668.94	2309.32	659.63	2072.99	826.01	207.79	2782.33	479.53	878.00	2987.46	1258.95	521.10	5199.90	602.94	649.07	685.76	762.34	147.32	312.13	1633.24	

Statement of Credit as on Jeth end, 2070

BFI Name	Api	Namaste	Kaski	Zenith	Unique	Manjushree	Subhalaxmi	Jebis	Reliance	Lotus	Balbhav	Bhaktapur
Sector Wise												
Agricultural and Forest Related	29.45	6.52	51.71	16.27		20.48	14.64	19.02	7.00	0.68	4.67	26.82
Fishery Related		0.17						0.05			0.15	
Mining Related				12.70								
Manufacturing (Producing) Related	88.64	2.45	62.55	36.30	42.25	90.87	46.41	2.17	13.44	11.50	4.50	29.89
Construction	86.54	31.53	201.60	120.73	17.37	54.05	51.51	67.02	183.65	31.41	6.30	65.02
Electricity, Gas and Water									4.40		4.40	
Metal Products, Mach. & Ele. Eqp.		0.85		7.84		26.86	2.22	0.30	8.79			
Tras., Com. and Public Utilities	150.29	0.89	312.03	41.23	41.42	85.05	52.43	47.00	131.88	72.91		19.66
Wholesaler & Retailer	381.26	10.56	271.03	83.42	26.19	114.42	94.99	68.92	49.60	40.63	35.04	42.72
Finance, Insurance and Real Estate		0.34	82.85	47.52	10.90	66.77	9.00	6.97	12.50	5.30	8.90	5.00
Hotel or Restaurant			71.01	19.38	40.00	14.40	11.15	6.55	9.80			2.70
Other Services	14.90	0.10	4.65	38.62	14.40	27.37	41.89	15.01	5.77	15.12	9.90	9.34
Consumption Loans	80.76	2.07	20.19	99.14	22.68	140.17	103.75	160.46	83.73	47.69	15.27	26.60
Local Government				1.49								
Others	218.12	44.09	461.46	252.33	285.91	300.41	274.18	148.48	307.23	113.47	81.50	14.59
TOTAL sectorwise	1049.96	99.57	1539.07	776.97	501.12	940.86	702.17	541.93	817.79	338.70	170.63	242.33

Product Wise												
Term Loan	34.03	15.60	50.95	43.90		39.70		5.76		19.87		25.16
Overdraft												
Trust Receipt Loan / Import Loan												
Demand & Other Working Capital Loan	603.20		357.23	160.88	255.98	543.92	202.87	92.78		51.11	50.60	87.75
Res. Per. H. Loan (Up to Rs. 10 mil.)	86.54	31.53	201.60		18.80	32.42	51.51	58.17	170.15		7.30	32.13
Real Estate Loan	28.21	0.34	82.85	147.96	60.70	83.12	37.02	20.72	44.90	31.41	6.40	
Margin Nature Loan			7.80	66.20	40.62	127.98	54.23	133.14	66.13	10.69	2.92	
Hire Purchase Loan	161.37	2.08	312.03	33.08	56.20	77.55	93.32	57.88	146.82	98.97	1.80	60.52
Deprived Sector Loan	21.47	3.39	48.11	30.19	11.13	22.10	19.62	13.46	16.81	12.56	6.58	5.00
Bills Purchased				2.00		0.85						
Other Product	115.14	46.63	478.50	292.76	57.69	13.21	243.61	160.01	373.00	114.09	95.02	31.78
Total Product wise Loan	1049.96	99.57	1539.07	776.97	501.12	940.86	702.17	541.93	817.79	338.70	170.63	242.33

Collateral Wise												
Gold and Silver	41.00										0.02	5.16
Government Securities												
Non Governmental Securities				66.20	27.77	127.98					2.92	
Fixed Deposit Receipts	28.68	0.88	12.39	14.32	9.90	12.19	45.97	12.63	27.05	4.38	4.45	1.08
Own	28.68	0.88	12.39	14.32	9.90	12.19	45.97	12.63	27.05	4.38	4.45	1.08
Other Licences Institutions												
Collateral of Properties	980.28	98.58	1503.50	692.96	326.70	752.98	589.08	376.26	654.30	304.39	112.86	229.29
Fixed Assets	980.28	98.58	1503.50	692.96	326.70	752.98	589.08	376.26	654.30	304.39	112.86	229.29
Current Assets												
Against security of Bill				2.00					14.36			
Domestic Bills				2.00					14.36			
Foreign Bills												
Against Guarantee			15.38	1.49	6.25			18.20	16.08	25.98		4.30
Government Guarantee			2.35	1.49								
Institutional Guarantee								4.00	13.16	5.30		2.50
Personal Guarantee								14.09	2.91	9.99		1.80
Collective Guarantee			13.03					0.12				
Int. Rtd. Foreign Bank's Guarantee												
Other Guarantee					6.25					10.69		
Credit Card												
Others		0.10	7.80		130.50	47.72	67.13	134.84	106.01	3.95	50.38	2.50
Total	1049.96	99.57	1539.07	776.97	501.12	940.86	702.17	541.93	817.79	338.70	170.63	242.33

Major Financial Indicators of Micro-credit Development Banks

Rs in million

Liabilities	Mid-July			Mid-May	Mid-June	% Change				
	2010	2011	2012	2013	2013					
	1	2	3	4	5	2/1	3/2	4/3	5/4	
1 CAPITAL FUND	2174.7	2408.8	2816.6	3472.2	3451.9	10.8%	16.9%	23.3%	-0.6%	
a. Paid-up Capital	1272.7	1546.3	1717.2	1925.4	1925.4	21.5%	11.1%	12.1%	0.0%	
b. Statutory Reserves	162.9	245.6	288.3	383.7	383.7	50.7%	17.4%	33.1%	0.0%	
c. Retained Earning	125.2	-25.6	107.6	228.3	208.1	-120.4%	-520.7%	112.3%	-8.9%	
d. Others Reserves	613.8	642.5	703.6	934.8	934.8	4.7%	9.5%	32.9%	0.0%	
2 BORROWINGS	10753.8	13037.6	16586.4	17653.9	17913.7	21.2%	27.2%	6.4%	1.5%	
a. NRB	210.4	200.9	198.4	182.6	193.7	-4.5%	-1.3%	-8.0%	6.1%	
f. Others	10543.4	12836.7	16388.0	17471.3	17720.0	21.8%	27.7%	6.6%	1.4%	
3 DEPOSITS	2574.3	3537.4	5235.2	6502.3	6635.8	37.4%	48.0%	24.2%	2.1%	
4 Other Liabilities	1415.5	1818.6	2502.9	3153.1	3281.9	28.5%	37.6%	26.0%	4.1%	
a. Loan Loss Provision	388.8	436.3	505.5	712.8	708.0	12.2%	15.9%	41.0%	-0.7%	
b. Interest Suspense a/c	275.4	354.0	410.0	513.9	527.9	28.5%	15.8%	25.4%	2.7%	
c. Others	751.3	1028.4	1587.5	1926.4	2046.0	36.9%	54.4%	21.4%	6.2%	
5 Reconciliation A/c	1726.4	223.2	2236.6	1607.4	1538.9	-87.1%	902.1%	-28.1%	-4.3%	
6 Profit & Loss A/c	277.4	470.7	629.8	678.6	817.9	69.7%	33.8%	7.7%	20.5%	
Total	18922.1	21496.4	30007.5	33067.5	33640.2	13.6%	39.6%	10.2%	1.7%	
Assets										
1 LIQUID FUNDS	2172.8	3272.2	5843.5	4357.4	4462.6	50.6%	78.6%	-25.4%	2.4%	
a. Cash Balance	24.9	31.8	44.2	31.5	27.1	27.5%	39.0%	-28.7%	-13.9%	
b. Bank Balance	1691.9	2632.4	3253.9	3198.8	3377.9	55.6%	23.6%	-1.7%	5.6%	
c. Money at Call	456.0	608.1	2545.4	1127.1	1057.6	33.4%	318.6%	-55.7%	-6.2%	
2 INVESTMENT IN SECURITIES EXCEPT SHARES	111.2	164.7	128.7	128.7	128.7	48.1%	-21.9%	0.0%	0.0%	
3 SHARE & OTHER INVESTMENT	2424.6	1560.5	2040.6	2841.9	2742.8	-35.6%	30.8%	39.3%	-3.5%	
4 LOANS & ADVANCES	11117.0	14649.9	17738.3	21842.0	22423.9	31.8%	21.1%	23.1%	2.7%	
Institutional	11117.0	14649.9	6194.1	6193.4	6434.1	31.8%	-57.7%	0.0%	3.9%	
Individual			11544.2	15648.6	15989.8	0.0%	0.0%	35.6%	2.2%	
5 FIXED ASSETS	225.5	259.3	340.2	414.7	423.1	15.0%	31.2%	21.9%	2.0%	
6 OTHER ASSETS	907.8	1253.2	1594.9	1808.8	1798.1	38.0%	27.3%	13.4%	-0.6%	
7 Expenses not Written off	1.5	1.1	0.7	10.9	10.9	-28.8%	-35.1%	1457.2%	0.0%	
8 Reconciliation Account	1712.1	253.0	2234.8	0.0	0.0	-85.2%	783.3%	-100.0%	0.0%	
9 Profit & Loss A/c	249.7	82.5	85.8	1555.0	1541.4	-67.0%	4.1%	1711.7%	-0.9%	
Total	18922.2	21496.4	30007.5	33067.5	33640.2	13.6%	39.6%	10.2%	1.7%	

Statement of Assets and Liabilities of Micro finance Development Banks as on Jeth end, 2070

	Particulars	PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN	RMDC	DEPROSC	CHHIMEK	Swabalamban
1	CAPITAL FUND	41.93	-156.27	137.13	41.59	108.53	305.64	1165.28	172.08	261.92	288.32
	a. Paid-up Capital	60.00	58.50	100.00	73.57	100.00	200.00	364.00	106.14	157.62	124.78
	b. Statutory Reserve	5.33	1.36	16.62	6.30	6.40	42.06	102.43	33.88	54.89	61.96
	c. Retained Earning	-30.99	-216.13	13.28	-46.42	0.00	18.41	307.75	25.87	47.01	2.00
	d. Others Reserve fund	7.58	0.00	7.22	8.15	2.13	45.17	391.10	6.18	2.41	99.59
2	BORROWINGS	603.93	166.21	1011.48	603.91	546.55	2389.64	2869.87	1168.42	1530.00	1398.76
	a. NRB	51.62	16.45	2.31	5.84	37.17	2.61	0.00	10.51	11.98	0.00
	B. Others	552.31	149.77	1009.18	598.07	509.38	2387.03	2869.87	1157.91	1518.02	1398.76
3	DEPOSITS	86.21	56.98	329.12	258.28	277.33	1231.93	0.00	410.41	2201.63	1146.50
4	OTHER LIABILITIES	275.65	273.11	271.66	118.58	240.69	393.24	273.24	115.95	353.34	339.04
	1. Loan Loss Provision	48.58	55.21	89.14	45.40	102.03	67.47	77.68	29.22	33.04	50.71
	2. Interest Suspense a/c	177.42	111.94	64.65	32.73	48.80	32.27	26.99	5.49	0.00	14.46
	3. Others	49.64	105.96	117.87	40.45	89.87	293.49	168.58	81.24	320.30	273.88
5	RECONCILIATION A/C	5.67	54.38	11.85	1.42	-6.21	0.00	0.00	0.00	840.50	0.00
6	PROFIT & LOSS A/C	15.12	0.00	53.25	1.61	19.57	125.88	122.84	101.60	139.28	47.94
	TOTAL LIABILITIES	1028.50	394.41	1814.48	1025.39	1186.47	4446.32	4431.23	1968.46	5326.68	3220.57
Assets											
1	LIQUID FUNDS	44.46	6.52	418.02	175.55	137.94	344.58	323.76	324.69	932.40	254.70
	a. Cash Balance	1.09	1.82	2.98	2.71	2.06	6.05	0.01	1.02	2.50	0.66
	b. Bank Balance	43.37	4.70	415.03	53.88	125.88	49.94	323.75	31.94	929.89	28.43
	c. Money at Call	0.00	0.00	0.00	118.96	10.00	288.59	0.00	291.73	0.00	225.61
2	INVESTMENT IN SECURITIES EXCEPT SHARES	0.00	0.00	0.00	0.00	0.00	38.73	12.50	0.00	75.46	0.00
3	SHARES & OTHER INVESTMENT	0.80	0.80	91.90	1.15	116.02	103.59	1799.84	40.01	6.20	259.57
4	LOANS & ADVANCES	691.00	132.67	1081.24	706.15	778.24	3607.73	2153.51	1463.64	3167.90	2478.25
	Institutional	0.00	0.00	0.00	0.00	0.00	0.00	2153.51	0.00	0.00	0.00
	Individual	691.00	132.67	1081.24	706.15	778.24	3607.73	0.00	1463.64	3167.90	2478.25
5	FIXED ASSETS	13.61	2.06	10.64	15.33	18.35	138.94	2.19	15.51	119.81	24.55
6	OTHER ASSETS	246.69	183.93	212.69	127.20	74.69	210.52	139.43	120.86	184.41	193.84
7	EXPENSES NOT WRITTEN OFF	9.71	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	NON BANKING ASSETS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	RECONCILIATION A/C	0.00	53.27	0.00	0.00	0.00	2.24	0.00	3.75	840.50	9.65
10	PROFIT & LOSS A/C	22.23	15.17	0.00	0.00	61.23	0.00	0.00	0.00	0.00	0.00
	TOTAL ASSETS	1028.50	394.41	1814.48	1025.39	1186.47	4446.32	4431.23	1968.46	5326.68	3220.57

Statement of Assets and Liabilities of Micro finance Development Banks as on Jeth end, 2070

	Particulars	Sanakisan	NERUDE	Naya Nepal	Summit	Sworojgar	First	Nagbeli	Kalika	Mirmire	Janautthan	Mithila
1	CAPITAL FUND	603.73	90.78	15.03	28.54	16.55	105.86	11.61	30.96	11.97	10.55	19.08
	a. Paid-up Capital	140.00	64.40	14.00	25.00	15.70	100.00	10.01	30.00	14.00	11.00	16.50
	b. Statutory Reserve	27.52	16.91	1.03	1.64	0.30	4.33	0.37	0.29	0.00	-0.45	0.46
	c. Retained Earning	78.78	2.51	0.00	1.76	0.55	1.53	0.90	0.59	-2.03	0.00	1.80
	d. Others Reserve fund	357.43	6.95	0.00	0.14	0.00	0.00	0.34	0.08	0.00	0.00	0.31
2	BORROWINGS	3438.82	595.99	82.50	118.60	136.84	917.58	80.98	77.28	42.90	15.57	34.22
	a. NRB	9.87	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34.22
	B. Others	3428.94	595.99	82.50	118.60	136.84	917.58	80.98	77.28	42.90	15.57	0.00
3	DEPOSITS	0.00	373.74	30.58	80.60	63.56	0.00	21.42	27.79	4.47	8.90	7.26
4	OTHER LIABILITIES	399.22	125.36	8.02	15.58	23.26	29.64	4.48	5.17	5.69	1.38	3.78
	1. Loan Loss Provision	62.53	19.73	5.26	0.98	4.50	7.00	1.73	1.40	2.32	0.55	2.29
	2. Interest Suspense a/c	2.06	6.48	0.00	0.00	0.11	0.00	0.00	0.08	2.10	0.15	1.07
	3. Others	334.63	99.14	2.75	14.60	18.65	22.64	2.75	3.69	1.26	0.68	0.41
5	RECONCILIATION A/C	0.00	475.59	0.00	129.80	0.00	0.00	0.00	0.00	25.91	0.00	0.00
6	PROFIT & LOSS A/C	88.97	45.86	3.90	11.90	3.00	15.50	5.05	7.33	0.00	1.49	7.85
	TOTAL LIABILITIES	4530.73	1707.30	140.03	385.01	243.20	1068.59	123.54	148.53	90.94	37.88	72.18

Assets

1	LIQUID FUNDS	749.31	195.06	45.62	28.91	45.04	297.39	6.62	33.39	6.24	1.28	23.86
	a. Cash Balance	0.38	1.56	0.00	1.99	0.10	0.00	0.65	0.86	0.16	0.02	0.04
	b. Bank Balance	748.94	193.49	1.98	1.26	1.13	297.39	5.97	32.53	6.08	0.13	23.82
	c. Money at Call	0.00	0.00	43.64	25.65	43.80	0.00	0.00	0.00	0.00	1.13	0.00
2	INVESTMENT IN SECURITIES EXCEPT SHARES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	SHARES & OTHER INVESTMENT	140.01	70.01	14.01	0.00	0.00	53.37	0.00	0.00	5.00	0.09	0.00
4	LOANS & ADVANCES	3580.25	930.00	76.50	220.96	190.66	700.37	113.72	110.83	43.76	35.48	40.22
	Institutional	3580.25	0.00	0.00	0.00	0.00	700.37	0.00	0.00	0.00	0.00	0.00
	Individual	0.00	930.00	76.50	220.96	190.66	0.00	113.72	110.83	43.76	35.48	40.22
5	FIXED ASSETS	14.48	10.46	1.32	2.63	2.92	7.15	2.42	2.70	5.42	0.79	1.06
6	OTHER ASSETS	46.27	26.26	2.55	2.41	4.58	10.31	0.78	1.60	2.91	0.14	1.96
7	EXPENSES NOT WRITTEN OFF	0.00	0.00	0.00	0.31	0.00	0.00	0.00	0.00	0.37	0.11	0.00
8	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
9	RECONCILIATION A/C	0.41	475.51	0.03	129.80	0.00	0.00	0.00	0.00	26.23	0.00	0.00
10	PROFIT & LOSS A/C	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.01	0.00	5.07
	TOTAL ASSETS	4530.73	1707.30	140.03	385.01	243.20	1068.59	123.54	148.53	90.94	37.88	72.18

Statement of Assets and Liabilities of Micro finance Development Banks as on Jeth end, 2070

	Particulars	Womi	Laxmi	ILFCO	Mahila	Vijay	Kisan	Clean Village	FORWARD	Reliable
1	CAPITAL FUND	9.93	70.27	60.94	79.51	98.00	12.00	13.87	70.00	14.00
	a. Paid-up Capital	10.20	70.00	60.00	77.00	98.00	12.00	14.00	70.00	14.00
	b. Statutory Reserve	0.00	0.06	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	c. Retained Earning	-0.27	0.21	0.94	0.00	0.00	0.00	-0.13	0.00	0.00
	d. Others Reserve fund	0.00	0.00	0.00	2.51	0.00	0.00	0.00	0.00	0.00
2	BORROWINGS	11.16	40.00	32.50	0.00	0.00	9.79	25.00	237.60	20.00
	a. NRB	11.16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	B. Others	0.00	40.00	32.50	0.00	0.00	9.79	25.00	237.60	20.00
3	DEPOSITS	2.31	11.53	5.28	0.29	0.20	1.95	0.32	128.41	0.26
4	OTHER LIABILITIES	0.54	2.67	2.61	1.25	0.64	0.29	1.17	10.43	0.87
	1. Loan Loss Provision	0.12	0.67	0.42	0.05	0.11	0.13	0.04	3.56	0.07
	2. Interest Suspense a/c	0.11	0.64	0.34	0.06	0.08	0.00	0.03	0.00	0.06
	3. Others	0.31	1.36	1.86	1.14	0.45	0.16	1.09	6.87	0.74
5	RECONCILIATION A/C	0.00	0.00	0.00	0.00	0.00	0.00	4.20	0.00	0.00
6	PROFIT & LOSS A/C	0.00	0.00	0.00	0.00	0.39	0.00	0.00	0.00	0.00
	TOTAL LIABILITIES	23.94	124.47	101.33	81.05	99.23	24.03	44.56	447.22	35.13
Assets										
1	LIQUID FUNDS	7.81	6.91	52.57	68.51	81.10	8.09	29.89	87.20	25.98
	a. Cash Balance	0.02	0.44	0.00	0.21	0.01	0.95	0.00	0.00	0.01
	b. Bank Balance	7.78	0.40	50.20	0.01	81.09	7.14	0.23	6.64	25.97
	c. Money at Call	0.00	6.07	2.37	68.29	0.00	0.00	29.66	80.56	0.00
2	INVESTMENT IN SECURITIES EXCEPT SHARES	1.99	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	SHARES & OTHER INVESTMENT	0.00	40.00	0.46	0.00	0.00	0.00	0.00	0.00	0.00
4	LOANS & ADVANCES	11.88	67.21	41.71	5.34	11.04	13.04	4.37	356.03	7.39
	Institutional	0.00	0.00	0.00	5.34	0.00	0.00	0.00	356.03	0.00
	Individual	11.88	67.21	41.71	0.00	11.04	13.04	4.37	0.00	7.39
5	FIXED ASSETS	0.98	4.79	4.95	5.12	5.84	1.24	4.56	2.16	0.52
6	OTHER ASSETS	0.35	2.43	1.31	0.91	0.08	0.25	0.22	1.11	0.62
7	EXPENSES NOT WRITTEN OFF	0.20	0.00	0.23	0.00	1.18	0.45	0.00	0.00	0.29
8	NON BANKING ASSETS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	RECONCILIATION A/C	0.00	0.00	0.00	0.00	0.00	0.00	4.20	0.16	0.00
10	PROFIT & LOSS A/C	0.73	3.14	0.10	1.17	0.00	0.96	1.31	0.56	0.33
	TOTAL ASSETS	23.94	124.47	101.33	81.05	99.23	24.03	44.56	447.22	35.13

Statement of Profit and Loss of Micro finance Developmet Banks upto Jeth end, 2070

Particulars	PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN	RMDC	DEPROSC	CHHIMEK	SwaBalamban	Samakisan	NERUDE	Naya Nepal	Summit
1 Interest Expenses	50.44	13.38	67.67	51.55	93.96	219.56	75.25	88.07	299.35	174.89	114.13	65.43	7.57	15.32
1.1 Deposit Liabilities	3.62	5.05	13.82	10.52	13.50	69.54	0.00	22.63	195.09	84.08	0.00	28.53	1.37	4.55
1.2 On Borrowing	46.82	8.34	53.85	41.03	80.46	150.01	75.25	65.45	104.26	90.81	114.13	36.90	6.20	10.77
2 Commission/Fee Expense	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	36.93	0.00	0.00	0.00
3 Employees Expenses	56.19	21.71	57.89	39.48	61.09	212.63	15.12	66.17	129.29	205.48	18.87	63.49	3.33	9.27
4 Office Operatiing Expenses	9.52	4.50	17.67	9.49	12.92	39.11	10.21	19.44	63.15	50.53	11.98	11.57	2.20	5.63
5 Non-Operatiing Expenses	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. Provision for Risk	6.76	3.50	32.37	7.72	7.38	10.95	1.46	11.73	8.97	11.80	12.67	9.50	1.96	0.58
6.1 Loan loss Provision	6.76	3.50	32.37	7.57	7.38	10.95	1.46	11.73	8.97	11.80	12.67	9.50	1.96	0.58
6.1.1 General Loan loss Provision	6.76	2.14	0.75	0.00	7.38	9.46	1.46	10.53	8.71	11.80	6.25	2.55	0.10	0.19
6.1.2 Special Loan Loss Provision	0.00	1.36	31.62	0.00	0.00	1.49	0.00	1.20	0.26	0.00	6.42	6.94	1.86	0.40
6.1.3 Additional Loan Loss Provision	0.00	0.00	0.00	7.57	0.00	0.00	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	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	0.14	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
7 Loan Written Off	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
8 Provision for Staff Bonus	0.00	0.00	0.00	0.00	0.00	0.00	15.41	0.00	0.00	6.85	12.71	0.00	0.00	0.00
9 Provision for Income Tax	0.00	0.00	0.00	0.00	0.00	2.40	46.23	0.00	0.00	20.54	38.13	0.00	0.00	0.00
10 Net Profit	0.00	0.00	53.25	1.61	19.57	125.88	122.84	101.60	139.28	47.94	88.97	45.86	3.90	11.90
TOTAL EXPENSES	122.91	43.08	228.85	109.85	194.92	610.52	286.50	287.01	640.04	518.03	334.39	195.84	18.95	42.70
Income														
1. Interest Income	102.78	21.82	199.28	101.85	181.64	542.71	270.83	268.37	502.90	503.28	328.06	168.94	16.38	33.63
1.1 On Loans and Advances	99.98	21.10	171.41	94.19	130.94	512.74	113.71	245.52	496.55	480.53	291.72	165.16	11.94	33.63
1.2 On Investment	0.00	0.00	0.00	0.00	0.00	2.30	0.77	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.5 Others	2.80	0.72	27.87	7.66	50.71	27.67	156.35	22.85	6.36	22.75	36.34	3.79	4.43	0.00
2. Comission & Discount	0.00	0.41	15.61	0.00	0.00	0.81	0.00	17.88	4.88	0.00	0.17	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
2.2 Comission	0.00	0.00	0.66	0.00	0.00	0.00	0.00	0.00	2.68	0.00	0.00	0.00	0.00	0.00
2.3 Others	0.00	0.41	14.95	0.00	0.00	0.81	0.00	17.88	2.20	0.00	0.17	0.00	0.00	0.00
3 Other Operating Income	7.07	0.00	2.06	0.00	13.22	58.63	15.67	0.76	131.49	12.24	0.12	26.90	2.58	9.07
4 Non Operating Income	-0.10	0.00	0.41	6.24	0.00	7.94	0.00	0.00	0.00	2.51	0.00	0.00	0.00	0.00
5 Provision Written Back	6.06	5.69	11.10	1.76	0.06	0.00	0.00	0.00	0.77	0.00	6.05	0.00	0.00	0.00
6 Recovery from Written off Loan	0.00	0.00	0.38	0.00	0.00	0.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7 Income from Extra Ordinary Expenses	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
8 Net Loss	7.11	15.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL INCOME	122.91	43.08	228.85	109.85	194.92	610.52	286.50	287.01	640.04	518.03	334.39	195.84	18.95	42.70

Statement of Profit and Loss of Micro finance Developmet Banks upto Jeth end, 2070

Particulars	Sworojgar	First	Nagbeli	Kalika	Mirmire	Janautthan	Mithila	Womi	Laxmi	ILFCO	Manila	Vijay	Kisan	Clean Village	FORWARD	Reliable
1 Interest Expenses	13.80	34.13	9.33	4.64	3.53	1.21	1.38	0.16	1.12	1.31	0.00	0.00	0.16	0.35	0.85	0.01
1.1 Deposit Liabilities	4.90	0.00	1.15	1.55	0.09	0.37	0.27	0.07	0.30	0.16	0.00	0.00	0.01	0.00	0.85	0.00
1.2 On Borrowing	8.89	34.13	8.18	3.10	3.43	0.83	1.11	0.10	0.82	1.15	0.00	0.00	0.15	0.35	0.00	0.01
2 Commission/Fee Expense	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	0.01	0.00
3 Employees Expenses	5.17	4.76	3.17	2.86	3.27	1.81	1.87	1.12	7.11	3.13	1.25	1.66	1.08	0.70	1.68	0.30
4 Office Operatiing Expenses	5.84	4.55	2.15	2.60	1.57	0.90	1.43	0.72	3.61	2.58	1.91	0.95	0.36	0.70	1.06	0.09
5 Non-Operatiing Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.16	0.00	0.00	0.00	0.00
6. Provision for Risk	3.70	2.94	0.90	0.94	0.22	0.26	0.39	0.11	0.63	0.42	0.06	0.11	0.13	0.04	3.56	0.07
6.1 Loan loss Provision	3.64	2.94	0.90	0.94	0.22	0.16	0.08	0.11	0.63	0.42	0.06	0.11	0.13	0.04	3.56	0.07
6.1.1 General Loan loss Provision	0.73	2.94	0.24	0.00	0.05	0.16	0.08	0.11	0.63	0.42	0.06	0.11	0.13	0.04	3.56	0.07
6.1.2 Special Loan Loss Provision	2.89	0.00	0.65	0.94	0.16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.1.3 Additional Loan Loss Provision	0.03	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
6.2. Provision for Non-Banking Assets	0.06	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	0.09	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	0.31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7 Loan Written Off	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
8 Provision for Staff Bonus	0.45	2.17	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
9 Provision for Income Tax	1.48	6.25	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
10 Net Profit	3.00	15.50	5.05	7.33	0.00	1.49	2.77	0.00	0.00	0.00	0.00	0.39	0.00	0.00	0.00	0.00
TOTAL EXPENSES	33.42	70.30	20.59	18.38	8.59	5.67	7.85	2.10	12.47	7.44	3.22	3.28	1.74	1.80	7.16	0.47
Income																
1. Interest Income	30.12	63.65	18.10	13.53	5.06	4.53	6.34	1.17	8.22	7.34	1.77	3.05	0.79	0.40	6.60	0.00
1.1 On Loans and Advances	27.80	48.81	17.60	12.79	3.45	4.41	6.19	0.82	4.29	3.76	0.06	0.06	0.23	0.05	6.04	0.00
1.2 On Investment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.5 Others	2.32	14.84	0.50	0.75	1.61	0.12	0.15	0.26	3.93	3.58	1.71	2.98	0.56	0.35	0.56	0.00
2. Comission & Discount	0.00	0.00	0.00	0.13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	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 Comission	0.00	0.00	0.00	0.13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2.3 Others	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	0.09	0.00	0.00
3 Other Operating Income	2.42	6.65	2.49	4.71	2.52	1.14	1.18	0.20	1.11	0.00	0.16	0.24	0.00	0.00	0.00	0.14
4 Non Operating Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	0.00	0.00	0.00	0.00	0.00
5 Provision Written Back	0.88	0.00	0.00	0.00	0.00	0.00	0.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6 Recovery from Written off Loan	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
7 Income from Extra Ordinary Expenses	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
8 Net Loss	0.00	0.00	0.00	0.00	1.01	0.00	0.00	0.73	3.14	0.10	1.17	0.00	0.96	1.31	0.56	0.33
TOTAL INCOME	33.42	70.30	20.59	18.38	8.59	5.67	7.85	2.10	12.47	7.44	3.22	3.28	1.74	1.80	7.16	0.47

Miscellaneous information of Micro finance Development Banks as on Jeth end, 2070

विवरण	PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN	RMDC	DEPROSC	CHHIMEK	Swabalamban	SanaKisan	NERUDE	Naya Nepal	Summit	Sworojgar
कार्यक्षेत्र भएको जिल्ला संख्या	6	9	16	15	14	45	75	25	75	43	75	15	5	10	3
सेवा पुगेको जिल्ला संख्या	6	8	14	10	14	45	67	25	39	43	51	15	5	5	3
सेवा पुगेको गा.वि.स./न.पा. संख्या	287	102	393	160	353	1094	0	635	782	871	468	242	53	78	52
कुल कर्मचारी संख्या	220	91	217	176	210	544	25	205	402	554	48	250	28	69	53
कुल शाखा संख्या	31	21	44	30	39	116	0	56	61	105	8	39	6	10	8
कुल केन्द्र संख्या	1354	593	1573	1063	1600	8298	0	4105	8641	6658	0	3523	288	767	814
कुल समूह संख्या	11752	2977	12505	5625	7868	29863	0	16091	32881	35058	37669	15539	784	2323	2383
निष्क्रिय समूह संख्या	1313	1781	1104	2040.4	2020	0	0	0	34	0	776	0	0	0	0
कुल सदस्य संख्या	33693	19324	64358	29979	37786	183061	0	78140	173251	159988	285432	67266	3942	11773	12242
निष्क्रिय सदस्य संख्या	16482	7155	5520	10202	7111	0	0	861	1317	0	13091	0	185	0	143
कुल ऋणी संख्या	30672	8753	39982	19777	36515	125523	77	57987	137086	107833	209328	52053	3452	9146	9317
कुल कर्जा वितरण	9439.02	1710.98	12051.06	5079.24	7496.04	21422.32	8519.17	8038.24	17797.97	19894.25	13346.34	6504.65	381.15	903.83	685.09
लघु व्यवसाय कर्जा	7138.44	1279.89	11055.82	4149.43	6177.78	19083.74	0.00	7306.68	16544.26	19621.66	13346.34	1227.52	344.37	792.80	685.09
लघु उद्यम/धितो कर्जा	2154.20	310.59	916.00	929.81	763.92	1039.14	0.00	700.23	941.13	272.58	0.00	55.66	36.78	111.04	0.00
अन्य कर्जा	146.38	120.49	79.23	0.00	554.34	1299.44	8519.17	31.33	312.58	0.00	0.00	5221.47	0.00	0.00	0.00
कर्जाको साँवा असुली	8748.02	1578.31	10969.82	4373.09	6717.80	17814.59	6365.66	6574.59	14630.07	17415.99	9766.09	5574.65	304.66	682.87	494.43
लघु व्यवसाय कर्जाको साँवा असुली	6796.00	1190.89	10109.86	3675.80	5662.51	16101.59	0.00	5991.39	13993.15	17275.20	9766.09	975.55	281.25	632.89	494.43
लघु उद्यम/धितो कर्जाको साँवा असुली	1828.79	268.38	782.52	697.29	537.78	724.87	0.00	552.41	365.93	140.79	0.00	13.84	23.41	49.98	0.00
अन्य कर्जाको साँवा असुली	123.23	119.04	77.44	0.00	517.51	988.12	6365.66	30.80	271.00	0.00	0.00	4585.26	0.00	0.00	0.00
कुल बाँकी कर्जा	691.00	132.67	1081.24	706.15	778.24	3607.73	2153.51	1463.64	3167.90	2478.25	3580.25	930.00	76.50	220.96	190.66
लघु व्यवसाय कर्जा बाँकी	342.44	89.01	945.97	473.63	515.27	2982.15	0.00	1315.29	2551.11	2346.47	3580.25	251.97	63.13	159.91	190.66
लघु उद्यम/धितो कर्जा बाँकी	325.42	42.21	133.48	232.52	226.14	314.27	0.00	147.82	575.21	131.79	0.00	41.81	13.37	61.06	0.00
अन्य कर्जा बाँकी	23.14	1.45	1.79	0.00	36.83	311.31	2153.51	0.53	41.58	0.00	0.00	636.22	0.00	0.00	0.00
भाखा नाघेको कर्जा रकम	49.79	59.51	127.85	38.73	106.28	35.40	0.00	9.98	1.58	88.61	28.11	11.65	7.42	1.67	3.16
भाखा नाघेको ऋणी संख्या	0	3850	5520	4949	7111	3931	0	861	128	21323	15	1433	316	109	143
ब्याज असुली रकम	99.98	71.27	381.99	94.19	355.64	943.58	0.00	245.52	886.39	1195.85	1511.26	165.16	31.58	57.14	0.00
असुल हुन बाँकी ब्याज रकम	177.42	111.94	64.65	32.73	48.80	0.00	26.99	5.49	1.36	17.92	2.06	5.28	0.00	0.00	0.09
कर्जा नोक्सानी व्यवस्था	48.58	55.21	89.14	45.40	102.03	66.32	77.68	29.24	33.04	50.71	62.53	19.73	5.26	0.98	4.50
कुल बचतकर्ता संख्या	21463	13830	37178	30130	41224	186271	0	78140	173251	159988	0	67266	0	11773	12242
कुल बचत रकम	86.21	56.98	329.11	258.28	277.33	1231.93	0.00	410.41	2201.63	1146.50	0.00	373.74	30.58	80.60	63.56
अनिवार्य बचत	15.24	31.78	214.31	132.38	168.76	614.33	0.00	309.42	542.23	461.17	0.00	108.77	16.27	24.65	7.61
स्वेच्छिक बचत	70.78	23.19	95.70	125.89	34.47	296.64	0.00	100.99	455.06	668.77	0.00	264.96	14.31	55.94	17.39
अन्य बचत	0.19	2.02	19.11	0.00	74.11	170.34	0.00	0.00	1010.52	16.56	0.00	0.00	0.00	0.00	38.56
सर्वसाधारणबाट संकलन गरेको बचत	0.00	0.00	0.00	0.00	0.00	150.61	0.00	0.00	193.82	0.00	0.00	0.00	0.00	0.00	0.00
कुल बचत/कुल कर्जा (%)	12.48%	42.95%	30.44%	36.58%	35.64%	34.15%	0.00%	28.04%	69.50%	46.26%	0.00%	40.19%	39.98%	36.47%	33.33%
लघु उद्यम कर्जा/कुल कर्जा (%)	47.09%	31.82%	12.35%	32.93%	29.06%	8.71%	0.00%	10.10%	18.16%	5.32%	0.00%	4.50%	17.48%	27.63%	0.00%

Miscellaneous information of Micro finance Development Banks as on Jeth end, 2070

विवरण	First	Nagbela	Kalika	Mirmire	Janauthan	Mithila	Womi	Laxmi	ILFCO	Mahila	Vijay	Kisan	Clean Village	FORWARD	Reliable
कार्यक्षेत्र भएको जिल्ला संख्या	75	3	5	10	10	3	10	10	1	2	8	10	10	75	10
सेवा पुगेको जिल्ला संख्या	38	2	5	3	5	3	2	10	3	2	4	1	1	7	1
सेवा पुगेको गा.वि.स./न.पा. संख्या	0	48	66	34	19	19	17	65	10	5	13	12	5	241	5
कुल कर्मचारी संख्या	12	30	32	19	17	14	12	40	14	15	16	11	8	102	8
कुल शाखा संख्या	1	4	8	3	4	3	3	11	1	2	4	1	1	17	1
कुल केन्द्र संख्या	0	344	380	165	1	124	77	346	89	30	52	48	25	1032	26
कुल समूह संख्या	0	1076	1214	486	918	422	77	911	227	100	52	275	50	6142.2	63
निष्क्रिय समूह संख्या	0	0	0	12	143	1	0	0	0	0	0	0	0	0	0
कुल सदस्य संख्या	0	4633	6156	2482	7080	2076	1022	5105	1131	478	810	1401	250	32021	307
निष्क्रिय सदस्य संख्या	0	0	0	50	804	110	0	0	0	0	3	0	0	0	0
कुल ऋणी संख्या	85	3574	3815	1834	3522	1936	717	2621	1065	133	272	286	124	21069	131
कुल कर्जा वितरण	1371.20	329.83	307.19	83.94	100.50	188.56	17.61	97.28	63.78	5.57	11.36	13.68	4.62	1464.96	7.42
लघु व्यवसाय कर्जा	0.00	236.30	272.95	68.84	87.01	188.56	17.08	94.49	53.40	5.57	11.36	13.68	4.62	1431.35	6.68
लघु उद्यम/धितो कर्जा	0.00	71.23	34.24	4.25	13.49	0.00	0.53	0.95	0.00	0.00	0.00	0.00	0.00	0.15	0.74
अन्य कर्जा	1371.20	22.29	0.00	10.85	0.00	0.00	0.00	1.83	10.38	0.00	0.00	0.00	0.00	33.46	0.00
कर्जाको साँवा असुली	670.84	216.10	196.36	34.66	34.27	148.33	5.73	30.07	22.07	0.23	0.33	0.64	0.25	1108.94	0.03
लघु व्यवसाय कर्जाको साँवा असुली	0.00	169.74	177.81	24.97	15.21	148.33	5.73	29.74	19.86	0.23	0.33	0.64	0.25	1078.77	0.00
लघु उद्यम/धितो कर्जाको साँवा असुली	0.00	32.12	18.54	2.46	19.06	0.00	0.00	0.09	0.00	0.00	0.00	0.00	0.00	0.01	0.03
अन्य कर्जाको साँवा असुली	670.84	14.25	0.00	7.24	0.00	0.00	0.00	0.24	2.22	0.00	0.00	0.00	0.00	30.15	0.00
कुल बाँकी कर्जा	700.37	113.72	110.83	43.76	35.16	40.22	11.88	67.21	41.71	5.34	11.04	13.04	4.37	356.03	7.39
लघु व्यवसाय कर्जा बाँकी	0.00	67.91	95.13	38.22	31.48	40.22	11.35	64.75	33.55	5.34	11.04	13.04	4.37	352.58	6.68
लघु उद्यम/धितो कर्जा बाँकी	0.00	40.24	15.70	1.93	3.69	0.00	0.53	0.86	0.00	0.00	0.00	0.00	0.00	0.14	0.71
अन्य कर्जा बाँकी	700.37	5.57	0.00	3.61	0.00	0.00	0.00	1.59	8.16	0.00	0.00	0.00	0.00	3.31	0.00
भाखा नाघेको कर्जा रकम	0.00	4.41	1.45	5.60	0.19	2.26	0.00	0.00	0.03	0.00	0.00	0.00	0.00	0.00	0.00
भाखा नाघेको ऋणी संख्या	0	0	112	172	1	86	0	0	4	0	0	0	0	0	0
ब्याज असुली रकम	93.06	0.00	24.00	6.36	15.30	6.19	0.84	4.29	3.76	0.06	0.06	0.23	0.06	3.25	0.00
असुल हुन बाँकी ब्याज रकम	0.00	0.00	0.08	2.10	0.06	0.99	0.11	0.64	0.00	0.00	0.08	0.00	0.05	0.00	0.00
कर्जा नोक्सानी व्यवस्था	7.00	1.73	1.40	2.32	1.08	2.29	0.12	0.67	0.42	0.05	0.15	0.00	0.04	3.56	0.07
कुल बचतकर्ता संख्या	0	4633	6156	2482	6179	2012	1022	5103	1131	478	807	0	250	32021	307
कुल बचत रकम	0.00	21.42	27.79	4.47	26.96	6.71	2.31	11.53	5.28	0.29	0.20	1.95	0.32	134.71	0.26
अनिवार्य बचत	0.00	15.21	4.01	2.81	16.06	2.37	1.57	6.00	4.64	0.12	0.17	0.33	0.04	50.65	0.22
स्वेच्छिक बचत	0.00	6.20	6.92	1.43	10.91	4.27	0.74	4.61	0.63	0.14	0.03	1.62	0.27	37.59	0.03
अन्य बचत	0.00	0.01	16.85	0.23	0.00	0.07	0.00	0.92	0.01	0.03	0.01	0.00	0.00	46.48	0.00
सर्वसाधारणबाट संकलन गरेको बचत	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
कुल बचत/कुल कर्जा (%)	0.00%	18.84%	25.07%	10.22%	26.25%	16.69%	19.44%	17.16%	12.65%	5.40%	1.84%	14.97%	7.24%	37.84%	3.48%
लघु उद्यम कर्जा/कुल कर्जा (%)	0.00%	35.39%	14.17%	4.41%	11.02%	0.00%	4.46%	1.29%	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	9.67%

Name list of Banks and Financial Institutions (based on Reporting of Financial Statements)

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
A. Commercial Banks					
1	Nepal Bank Limited	NBL	2	Rastriya Banijya Bank	RBB
3	Nabil Bank Limited	NABIL	4	Nepal Investment Bank Limited	NIBL
5	Standard Chartered Bank Nepal Limited	SCBNL	6	Himalayan Bank Limited	HBL
7	Nepal SBI Bank Limited	NSBI	8	Nepal Bangladesh Bank Limited	NBB
9	Everest Bank Limited	EBL	10	Bank of Kathmandu Limited	BOK
11	Nepal Credit and Commerce Bank Limited	NCC	12	Nepal Industrial and Commercial Bank Limited	NIC
13	Lumbini Bank Limited	Lumbini	14	Machhapuchhre Bank Limited	MBL
15	Kumari Bank Limited	Kumari	16	Laxmi Bank Limited	Laxmi
17	Siddhartha Bank Limited	SBL	18	Agriculture Development Bank	ADBNL
19	Global 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. Development Banks					
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	Bageshowri Development Bank Limited	Bageshwori	16	Gaurishankar Development Bank Limited	Gaurishankar
17	Gorkha Bikas Bank Limited	Gurkha	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	Rara Bikas Bank Limited	Rara	40	Diyalo Bikas Bank Limited	diyalo
41	Country Development Bank Limited	Country	42	Alpine Development Bank Limited	Alpine
43	Nilgiri Bikas Bank Limited	Nilgiri	44	Kasthamandap Development Bank Limited	Kastamandap
45	Garima Bikas Bank Limited	Garima	46	City Development Bank Limited	City
47	Biswo Bikas Bank Limited	Bishow	48	Professional Bikas Bank Limited	Professional
49	Kabeli Bikas Bank Limited	Kabeli	50	Kamana Bikas Bank Limited	Kamana
51	Corporate Development Bank Limited	Corporate	52	Pathibhara Bikas Bank Limited	Pathibhara
53	Purnima Bikas Bank Limited	Purnima	54	Jyoti Development Bank Limited	Jyoti
55	Bagmati Development Bank Limited	Bagmati	56	Hamro Bikas Bank Limited	Hamro
57	Kakre Bihar Bikas Bank Limited	Kakre	58	Shine Development Bank Limited	Shine
59	Pacific Development Bank Limited	Pacific	60	Civic Development Bank Limited	Civic
61	International Development Bank Limited	IDBL	62	Gulmi Bikas Bank Limited	Gulmi
63	Kanchan Development Bank Limited	Kanchan	64	Matribhumi Bikas Bank Limited	Matribhumi
65	Bright Development Bank Limited	Bright	66	Innovative Development Bank Limited	Innovative
67	Jhimruk Bikas Bank Limited	Jhimruk	68	Metro Development Bank Limited	Metro
69	Vibor Bikash Bank Limited	Vibor	70	Gaumukhi Bikas Bank Limited	Gaumukhi
71	Raptibheri Bikas Bank Limited	Raptiveri	72	Nepal Consumer Development Bank Limited	Consumer
73	Khandbari Development Bank Limited	Khadbari	74	Tourism Development Bank Limited	Tourism
75	Mission Development Bank Limited	Mission	76	Surya Development Bank Limited	Surya
77	Mount Makalu Development Bank Limited	Mt. Makalu	78	Sindhu Bikas Bank Limited	Sindhu
79	Sahara Development Bank Limited	Sahara	80	Social Development Bank Limited	Social
81	Nepal Community Development Bank Limited	N. Community	82	Cosmos Development Bank Limited	Cosmos
83	Manasalu Development Bank Limited	Manaslu	84	Samabridhhi Development Bank Limited	Samabridhhi
85	Ekata Development Bank Limited	Ekata	86	Kalinchowk Development Bank Limited	Kalinchowk
87	Kailash Bikash Bank	Kailash	88	Salpa Bikas Bank	Salpa
89	Saptakoshi Bikas Bank Limited	Saptakoshi	90	Sajha Bikash Bank Limited	Sajha

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	Kathmandu Finance Limited	KFL	8	Himalaya Finance Limited	Himalaya
9	Union Finance Limited	Union	10	Paschimanchal Finance Co.Limited	PFCL
11	Nepal Housing & Merchant Finance Limited	NHMFL	12	Goodwill Finance Limited	Goodwill
13	Siddhartha Finance Limited	SFL	14	Shree Investment & Finance Co. Limited	SIFCL
15	Lumbini Finance & Leasing Co. Limited	Lumbini	16	Yeti Finance Limited	YFL
17	International Leasing & Finance Co. Limited	ILFCO	18	Mahalaxmi Finance Limited	Mahalaxmi
19	Lalitpur Finance Co. Limited	Lalitpur	20	United Finance Co. Limited	United FC
21	General Finance Limited	General	22	Progressive Finance Limited	Progressive
23	Nava Durga Finance Co.Limited	Navadurga	24	Janaki Finance Co. Limited	Janaki
25	Pokhara Finance Limited	Pokhara	26	Central Finance Limited	Central
27	Premier Finance Co. Limited	Premier	28	Arun Finance Limited	Arun
29	Multipurpose Finance Co. Limited	Multipurpose	30	Synergy Finance Limited	Synergy
31	Shrijana Finance Limited	Srijana	32	Om Finance Limited	Om
33	World Merchant Banking & Finance Limited	WMBFL	34	Capital Merchant Banking & Finance Co. Limited	CMBFCL
35	Crystal Finance Limited	Crystal	36	Royal Merchant Banking & Finance Limited	Royal
37	Guheshworil Merchant Banking & Finance Limited	Guheshwori	38	Patan Finance Co. Limited	Patan
39	Fewa Finance Limited	Fewa	40	Everest Finance Limited	Everest
41	Prudential Finance Company Limited	Prudential	42	ICFC Finance Limited	ICFC
43	Sagarmatha Merchant Banking and Finance Limited	Sagarmatha	44	Civil Merchant Bittiya Sanstha Limited	Civil
45	Prabhu Finance Co. Limited	Prabhu	46	Imperial Finance Limited	Imperial
47	Kuber Merchant Finance Limited	Kuber	48	Nepal Express Finance Limited	NEFL
49	Valley Finance Limited	Valley	50	Seti Bittiya Sanstha Limited	Seti
51	Hama Merchant & Finance Limited	hama	52	Reliable Finance Limited	reliable
53	Api Finance Limited	Api	54	Namaste Bitiya Sanstha Limited.	Namaste
55	Kaski Finance Limited	Kaski	56	Zenith Finance Limited	Zenith
57	Unique Finance Limited	Unique	58	Manjushree Financial Institution Limited	Manjushree
59	Subhalaxmi Finance Limited	Subhalaxmi	60	Jebil's Finance Limited	Jebils
61	Reliance Finance Limited	Reliance	62	Lotus Investment Finance Limited	Lotus
63	Baibhab Finance Limited	Baibhav	64	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	DEPROSC
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 Bikas Bank Limited	Sworojagar	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
25	Mahila Sahayatra Microfinance Dev. Bank	Mahila	26	Vijaya Laghubitta Bittiya Sanstha	Vijay
27	Kisan Microfinance Bittiya Sanstha	Kisan	28	Clean Village Microfinance Bittiya Sanstha	Clean Village
29	Forward Community Microfinance Bittiya Sanstha Limited	FORWARD	30	Reliable Microfinance Bittiya Sanstha Limited	Reliable