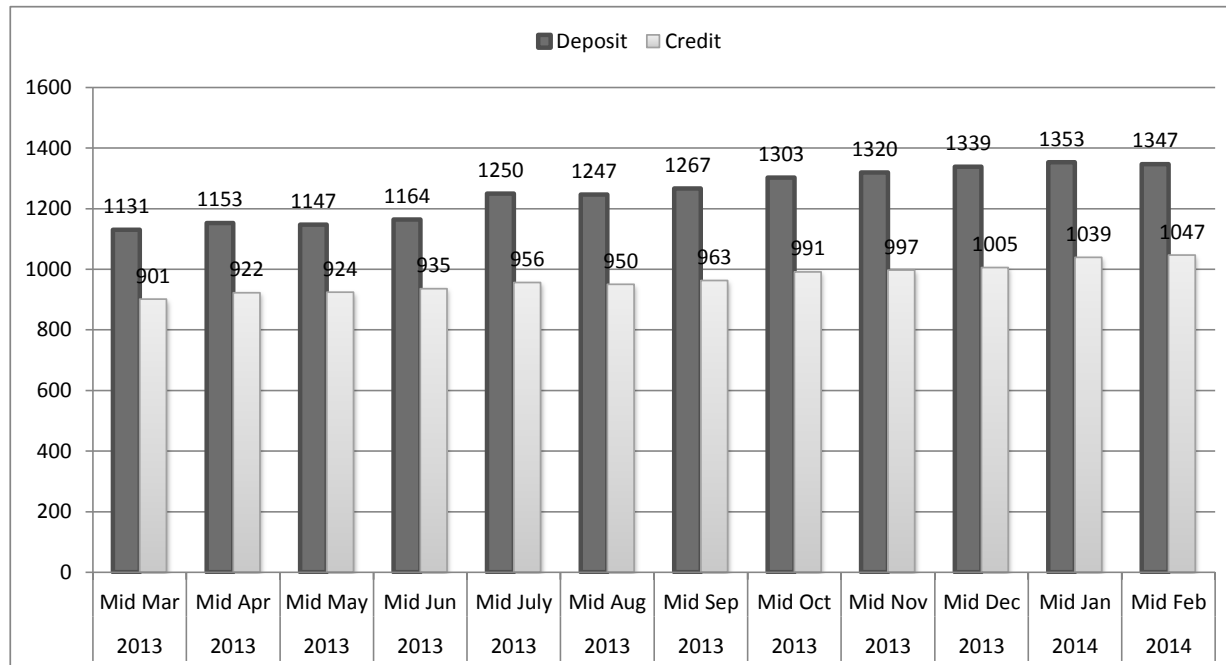


BANKING & FINANCIAL STATISTICS

(Monthly)
(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department
Statistics Division

2070 Magh
Mid-Feb, 2014

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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	31	86	58	35	210
Total Number of Licensed BFIs	31	87	58	35	211

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).

7 The capital Fund for the commercial bank is as of Poush, 2070

8 The following BFIs' Data has been pooled from previous month
Himalaya Finance (2069 asoj), MGBB.

Major Financial Indicators

as on Magh End, 2070

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	64.7%	10.3%	4.2%	79.2%
2	Total Credit/GDP	48.8%	8.7%	4.0%	61.5%
3	Total Credit/ Total Deposit	75.5%	84.3%	94.4%	77.7%
4	Lcy Credit/Lcy Deposit & Core Capital	72.8%	71.9%	81.1%	73.2%
5	Fixed Deposit/Total Deposit	32.5%	29.2%	48.3%	32.9%
6	Saving Deposit/Total Deposit	37.1%	53.6%	43.4%	39.6%
7	Current Deposit/Total Deposit	10.2%	1.7%	0.1%	8.6%
8	NPL/ Total Loan*	3.1%	5.5%	15.5%	4.2%
9	Total LLP/Total Loan	3.6%	4.7%	16.0%	4.5%
10	Deprived SectorLoan/Total Loan*	4.8%	4.7%	3.3%	4.7%
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	16.6%	16.0%	19.9%	16.7%
2	Investment in Gov. Security/Total Deposit	12.9%	1.9%	3.8%	11.0%
3	Total Liquid Assets/Total Deposit	30.8%	33.5%	32.3%	31.2%
C. Capital Adequacy Ratios					
1	Core Capital/RWA (%)	10.0%	15.0%	14.7%	10.9%
2	Total Capital/RWA (%)	11.6%	15.9%	15.4%	12.4%
D. Other Information					
1	No. of Branches	1508	787	246	2541
2	No. of ATM	1279	250	36	1565
3	No. of Debit Card	3371282	347623	36580	3755485
4	No. of Credit Card	54064	0	0	54064
5	No. of Deposit Accounts	9016952	2502195	612151	12131298
6	No. of Loan	616944	211337	56255	884536
1	Wt. Avg Interest on Deposit	4.61			
	(a) Saving	3.37			
	(b) Fixed	8.04			
	(c) Call	3.96			
2	Wt. Avg Interest on Credit	11.32			

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 second quarter of FY 2070/71.

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

Liabilities		Mid-July			Mid-Jan	Mid-Feb	% Change		
		2011	2012	2013	2014	2014	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	103407.53	115162.99	131724.33	145113.12	143830.96	11.4%	14.4%	-0.9%
	a. Paid-up Capital	98418.17	104303.78	119506.94	124463.30	124711.80	6.0%	14.6%	0.2%
	b. Statutory Reserves	17727.34	22068.14	26038.22	32058.80	32214.60	24.5%	18.0%	0.5%
	c. Retained Earning	-24280.93	-24321.75	-22344.20	-21052.21	-23008.49	0.2%	-8.1%	9.3%
	d. Others Reserves	11542.96	13112.82	8523.37	9643.23	9913.04	13.6%	-35.0%	2.8%
2	BORROWINGS	34058.68	17805.91	26999.28	24171.01	28356.61	-47.7%	51.6%	17.3%
	a. NRB	13307.22	4286.68	2884.28	1966.75	2018.26	-67.8%	-32.7%	2.6%
	b. "A"Class Licensed Institution	10915.97	3297.01	10466.63	7311.98	11736.00	-69.8%	217.5%	60.5%
	c. Foreign Banks and Fin. Ins.	2232.33	2507.93	2954.26	3091.87	3124.59	12.3%	17.8%	1.1%
	d. Other Financial Ins.	1453.38	781.08	2438.25	2550.27	2227.63	-46.3%	212.2%	-12.7%
	e. Bonds and Securities	6149.79	6933.22	8255.86	9250.14	9250.14	12.7%	19.1%	0.0%
3	DEPOSITS	869951.43	1071394.11	1250061.98	1353132.40	1347370.60	23.2%	16.7%	-0.4%
	a. Current	80934.33	95993.06	111686.53	114801.09	115448.80	18.6%	16.3%	0.6%
	b. Savings	305589.21	400723.15	471215.43	536159.43	532970.79	31.1%	17.6%	-0.6%
	c. Fixed	332726.29	372137.55	423478.43	438015.77	443031.88	11.8%	13.8%	1.1%
	d. Call Deposits	139308.18	187998.54	225704.81	243072.19	235827.57	35.0%	20.1%	-3.0%
	e. Others	11393.42	14541.81	17976.78	21083.92	20091.56	27.6%	23.6%	-4.7%
4	Bills Payable	964.92	1626.36	1561.63	1520.36	1640.70	68.5%	-4.0%	7.9%
5	Other Liabilities	106263.83	123660.25	140770.30	171911.17	175357.32	16.4%	13.8%	2.0%
	1. Loan Loss Provision	30215.83	33873.99	42223.77	47445.68	47537.48	12.1%	24.6%	0.2%
	2. Interest Suspense a/c	28130.02	26056.17	27920.72	32143.51	35505.95	-7.4%	7.2%	10.5%
	3. Others	47917.98	63730.08	70625.81	92321.98	92313.89	33.0%	10.8%	0.0%
6	Reconciliation A/c	9872.98	1537.81	7290.04	4265.46	7521.30	-84.4%	374.1%	76.3%
7	Profit & Loss A/c	20198.37	19776.52	26544.74	13088.47	13923.39	-2.1%	34.2%	6.4%
	TOTAL	1144717.74	1350963.95	1584952.29	1713201.99	1718000.89	18.0%	17.3%	0.3%
Assets									
1	LIQUID FUNDS	147993.99	236056.86	259224.93	267705.29	272333.53	59.5%	9.8%	1.7%
	a. Cash Balance	23950.22	31020.07	35728.20	34888.08	32689.49	29.5%	15.2%	-6.3%
	Nepalese Notes & Coins	23410.19	30353.28	34876.14	34086.25	31715.28	29.7%	14.9%	-7.0%
	Foreign Currency	540.03	666.79	852.06	801.82	974.20	23.5%	27.8%	21.5%
	b. Bank Balance	90221.67	164605.21	173856.67	181920.52	192355.50	82.4%	5.6%	5.7%
	1. In Nepal Rastra Bank	54649.30	120457.25	130802.82	118386.64	135733.25	120.4%	8.6%	14.7%
	2. "A"Class Licensed Institution	15881.98	26284.33	23269.10	28776.02	26362.90	65.5%	-11.5%	-8.4%
	3. Other Financial Ins.	9176.54	7649.81	5673.35	5906.56	3987.61	-16.6%	-25.8%	-32.5%
	4. In Foreign banks	10513.86	10213.81	14111.40	28851.30	26271.74	-2.9%	38.2%	-8.9%
	c. Money at Call	33822.11	40431.58	49640.06	50896.69	47288.54	19.5%	22.8%	-7.1%
2	INVESTMENTS	107562.37	137304.43	151339.99	166689.93	149684.27	27.7%	10.2%	-10.2%
	a. Govt.Securities	105115.15	133251.15	149700.83	165004.95	147995.01	26.8%	12.3%	-10.3%
	b. Others	2447.22	4053.28	1639.16	1684.98	1689.21	65.6%	-59.6%	0.3%
3	SHARE & OTHER INVESTMENT	53582.86	52851.08	66725.48	73234.33	77934.44	-1.4%	26.3%	6.4%
4	LOANS & ADVANCES	698778.98	779560.90	945698.45	1028038.85	1035981.07	11.6%	21.3%	0.8%
	a. Private Sector	675113.87	741145.02	915010.01	999704.99	1002392.49	9.8%	23.5%	0.3%
	b. Financial Institutions	17299.98	31389.29	21910.20	22108.74	26498.61	81.4%	-30.2%	19.9%
	c. Government Organizations	6365.14	7026.59	8778.24	6225.12	7089.97	10.4%	24.9%	13.9%
5	BILLS PURCHASED	5149.73	9634.19	9007.88	9484.93	8990.60	87.1%	-6.5%	-5.2%
6	LOANS AGT. COLLECTED BILLS	95.96	645.89	1015.49	1498.83	1577.52	573.1%	57.2%	5.3%
7	FIXED ASSETS	24260.64	27146.40	28916.79	29852.08	29901.59	11.9%	6.5%	0.2%
8	OTHER ASSETS	79138.14	93318.34	104448.21	120557.36	127581.31	17.9%	11.9%	5.8%
	a. Accrued Interests	29689.70	27621.76	30638.63	34869.61	39256.37	-7.0%	10.9%	12.6%
	b. Others	49448.44	65696.59	73809.58	85687.74	88324.94	32.9%	12.3%	3.1%
9	Expenses not Written off	775.30	586.90	622.02	594.13	585.01	-24.3%	6.0%	-1.5%
10	Non Banking Assets	1549.65	2225.09	3731.30	4099.73	4205.18	43.6%	67.7%	2.6%
11	Reconciliation Account	21980.28	8638.94	10394.09	9262.10	6663.54	-60.7%	20.3%	-28.1%
12	Profit & Loss A/c	3849.83	2994.86	3827.69	2184.42	2562.86	-22.2%	27.8%	17.3%
	TOTAL	1144717.74	1350963.88	1584952.31	1713201.98	1718000.88	18.0%	17.3%	0.3%

Statement of Assets and Liabilities of Commercial Banks

Liabilities		Mid-July			Mid-Jan	Mid-Feb	% Change		
		2011	2012	2013	2014	2014	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	59064.45	77142.57	94660.68	106569.06	105351.96	30.6%	22.7%	-1.1%
	a. Paid-up Capital	58294.88	65983.34	79652.07	82800.84	82995.15	13.2%	20.7%	0.2%
	b. Statutory Reserves	14925.88	18708.72	21995.65	27300.44	27427.30	25.3%	17.6%	0.5%
	c. Retained Earning	-24831.16	-19595.10	-14452.96	-11491.16	-13207.07	-21.1%	-26.2%	14.9%
	d. Others Reserves	10674.85	12045.61	7465.92	7958.94	8136.58	12.8%	-38.0%	2.2%
2	BORROWINGS	24852.84	15507.22	22792.86	20874.04	22891.21	-37.6%	47.0%	9.7%
	a. NRB	10226.06	4286.68	2314.28	1966.75	1728.26	-58.1%	-46.0%	-12.1%
	b. "A"Class Licensed Institution	6320.98	1970.74	7368.77	4786.87	7009.01	-68.8%	273.9%	46.4%
	c. Foreign Banks and Fin. Ins.	1868.09	2175.84	2954.26	3091.87	3124.59	16.5%	35.8%	1.1%
	d. Other Financial Ins.	379.95	146.18	1905.41	1778.42	1779.22	-61.5%	1203.5%	0.0%
	e. Bonds and Securities	6057.77	6927.77	8250.14	9250.14	9250.14	14.4%	19.1%	0.0%
3	DEPOSITS	687587.89	867978.25	1020830.77	1097058.69	1100052.28	26.2%	17.6%	0.3%
	a. Current	78982.88	93304.43	108656.63	111069.60	112338.61	18.1%	16.5%	1.1%
	b. Savings	231094.43	304786.78	358546.88	408052.20	407811.79	31.9%	17.6%	-0.1%
	c. Fixed	253586.40	298835.74	345412.03	352799.44	357074.98	17.8%	15.6%	1.2%
	d. Call Deposits	116624.66	161784.11	196045.33	209956.66	208083.10	38.7%	21.2%	-0.9%
	e. Others	7299.52	9267.20	12169.90	15180.80	14743.80	27.0%	31.3%	-2.9%
4	Bills Payable	942.94	1599.38	1549.62	1498.57	1626.92	69.6%	-3.1%	8.6%
5	Other Liabilities	84386.30	92665.24	104427.07	130312.58	132713.43	9.8%	12.7%	1.8%
	1. Loan Loss Provision	21340.08	22093.98	2582.29	29432.33	29652.36	3.5%	15.8%	0.7%
	2. Interest Suspense a/c	23249.43	19491.92	20628.97	22879.19	25231.80	-16.2%	5.8%	10.3%
	3. Others	39796.79	51079.35	58215.80	78001.06	77829.27	28.4%	14.0%	-0.2%
6	Reconciliation A/c	5931.58	-3672.89	1927.71	-1350.16	1356.63	-161.9%	-152.5%	-200.5%
7	Profit & Loss A/c	15598.52	15876.84	21060.43	10063.84	10870.53	1.8%	32.6%	8.0%
	TOTAL	878364.52	1067096.61	1267249.14	1365026.63	1374862.96	21.5%	18.8%	0.7%
Assets									
1	LIQUID FUNDS	98071.74	161785.49	185758.20	181759.79	196331.55	65.0%	14.8%	8.0%
	a. Cash Balance	20265.25	26026.91	29908.23	28870.16	26528.01	28.4%	14.9%	-8.1%
	Nepalese Notes & Coins	19764.98	25398.02	29107.29	28124.58	25602.34	28.5%	14.6%	-9.0%
	Foreign Currency	500.27	628.90	800.94	745.58	925.67	25.7%	27.4%	24.2%
	b. Bank Balance	63293.26	127706.17	140521.89	140566.94	156188.68	101.8%	10.0%	11.1%
	1. In Nepal Rastra Bank	48727.39	110572.60	120642.29	105453.99	123839.31	126.9%	9.1%	17.4%
	2. "A"Class Licensed Institution	3826.02	6784.54	5753.34	6154.97	6128.83	77.3%	-15.2%	-0.4%
	3. Other Financial Ins.	284.61	187.69	160.35	187.94	66.58	-34.1%	-14.6%	-64.6%
	4. In Foreign banks	10455.24	10161.35	13965.91	28770.04	26153.96	-2.8%	37.4%	-9.1%
	c. Money at Call	14513.24	8052.41	15328.08	12322.69	13614.87	-44.5%	90.4%	10.5%
2	INVESTMENTS	102655.92	131017.87	146469.06	160558.23	143621.95	27.6%	11.8%	-10.5%
	a. Govt.Securities	100267.30	127213.05	144855.42	158928.36	141987.85	26.9%	13.9%	-10.7%
	b. Others	2388.62	3804.83	1613.63	1629.87	1634.10	59.3%	-57.6%	0.3%
3	SHARE & OTHER INVESTMENT	46901.44	50254.78	63457.22	69804.53	74376.27	7.1%	26.3%	6.5%
4	LOANS & ADVANCES	522853.34	612322.64	748753.66	814765.91	820181.71	17.1%	22.3%	0.7%
	a. Private Sector	503339.45	577113.21	723355.09	791394.00	794929.97	14.7%	25.3%	0.4%
	b. Financial Institutions	13362.34	28302.71	16673.89	17208.35	18219.88	111.8%	-41.1%	5.9%
	c. Government Organizations	6151.55	6906.71	8724.68	6163.56	7031.86	12.3%	26.3%	14.1%
5	BILLS PURCHASED	5073.85	9606.97	7438.39	9463.67	8974.67	89.3%	-22.6%	-5.2%
6	LOANS AGT. COLLECTED BILLS	95.96	645.89	1015.49	1498.83	1577.52	573.1%	57.2%	5.3%
7	FIXED ASSETS	16098.81	19818.66	21164.90	21715.07	21801.80	23.1%	6.8%	0.4%
8	OTHER ASSETS	66675.11	76147.88	85601.07	98856.66	104395.65	14.2%	12.4%	5.6%
	a. Accrued Interests	24341.43	20790.32	23015.22	25367.91	28855.35	-14.6%	10.7%	13.7%
	b. Others	42333.67	55357.56	62585.85	73488.75	75540.31	30.8%	13.1%	2.8%
9	Expenses not Written off	600.70	447.80	475.18	472.31	461.48	-25.5%	6.1%	-2.3%
10	Non Banking Assets	1376.57	1638.51	2037.98	2034.70	2072.45	19.0%	24.4%	1.9%
11	Reconciliation Account	17961.09	3410.11	4988.80	3660.12	496.69	-81.0%	46.3%	-86.4%
12	Profit & Loss A/c	0.00	0.00	89.21	436.80	571.21	0.0%	0.0%	30.8%
	TOTAL	878364.52	1067096.59	1267249.16	1365026.62	1374862.95	21.5%	18.8%	0.7%

Statement of Assets and Liabilities of Development Banks

Liabilities		Mid-July			Mid-Jan	Mid-Feb	% Change		
		2011	2012	2013	2014	2014	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	22524.65	22702.17	25094.11	27416.49	27363.15	0.8%	10.5%	-0.2%
	a. Paid-up Capital	20895.09	21224.20	23568.92	25103.73	25133.44	1.6%	11.0%	0.1%
	b. Statutory Reserves	1138.32	1555.69	2105.95	2525.91	2552.95	36.7%	35.4%	1.1%
	c. Retained Earning	67.66	-764.13	-1106.59	-961.87	-1180.75	-1229.4%	44.8%	22.8%
	d. Others Reserves	423.58	686.41	525.84	748.72	857.52	62.1%	-23.4%	14.5%
2	BORROWINGS	4700.02	1193.00	2753.56	1911.85	4260.29	-74.6%	130.8%	122.8%
	a. NRB	2433.68	0.00	570.00	0.00	290.00	-100.0%	0.0%	0.0%
	b. "A"Class Licensed Institution	1334.02	651.10	1645.00	1140.00	3521.88	-51.2%	152.6%	208.9%
	c. Foreign Banks and Fin. Ins.	364.24	332.08	0.00	0.00	0.00	-8.8%	-100.0%	0.0%
	d. Other Financial Ins.	557.07	204.37	532.84	771.85	448.42	-63.3%	160.7%	-41.9%
	e. Bonds and Securities	11.02	5.45	5.72	0.00	0.00	-50.6%	5.0%	0.0%
3	DEPOSITS	96886.67	127300.11	160249.64	181424.83	175483.33	31.4%	25.9%	-3.3%
	a. Current	1860.53	2657.06	2944.14	3214.35	3058.41	42.8%	10.8%	-4.9%
	b. Savings	42968.28	60924.67	83215.90	94902.73	94017.74	41.8%	36.6%	-0.9%
	c. Fixed	31162.87	37454.34	45134.34	50932.20	51273.79	20.2%	20.5%	0.7%
	d. Call Deposits	20407.66	25427.81	28491.56	31797.11	26624.21	24.6%	12.0%	-16.3%
	e. Others	487.34	836.23	463.70	578.44	509.19	71.6%	-44.5%	-12.0%
4	Bills Payable	17.78	18.91	8.37	20.18	11.80	6.3%	-55.7%	-41.5%
5	Other Liabilities	10858.30	13437.99	16778.07	19528.25	20718.90	23.8%	24.9%	6.1%
	1. Loan Loss Provision	3520.41	4781.47	5847.74	7060.24	6999.96	35.8%	22.3%	-0.9%
	2. Interest Suspense a/c	3189.40	3068.90	2594.60	3469.25	4143.96	-3.8%	-15.5%	19.4%
	3. Others	4148.49	5587.62	8335.74	8998.75	9574.99	34.7%	49.2%	6.4%
6	Reconciliation A/c	2577.40	3894.17	3374.90	3725.89	4040.52	51.1%	-13.3%	8.4%
7	Profit & Loss A/c	2171.41	2347.45	3251.27	1897.11	1830.64	8.1%	38.5%	-3.5%
TOTAL		139736.22	170893.79	211509.94	235924.60	233708.63	22.3%	23.8%	-0.9%
Assets									
1	LIQUID FUNDS	29411.27	47387.40	52289.75	61259.15	55495.02	61.1%	10.3%	-9.4%
	a. Cash Balance	2465.05	3646.17	4833.15	5002.13	5090.26	47.9%	32.6%	1.8%
	Nepalese Notes & Coins	2426.96	3609.10	4782.29	4946.04	5041.98	48.7%	32.5%	1.9%
	Foreign Currency	38.09	37.08	50.85	56.09	48.28	-2.7%	37.2%	-13.9%
	b. Bank Balance	13229.83	20316.68	19565.36	25252.59	22932.85	53.6%	-3.7%	-9.2%
	1. In Nepal Rastra Bank	3511.87	5968.59	7457.99	9097.20	8934.53	70.0%	25.0%	-1.8%
	2. "A"Class Licensed Institution	5973.60	10461.52	9507.63	13325.03	12033.81	75.1%	-9.1%	-9.7%
	3. Other Financial Ins.	3685.74	3834.11	2454.26	2749.10	1846.73	4.0%	-36.0%	-32.8%
	4. In Foreign banks	58.62	52.46	145.49	81.26	117.78	-10.5%	177.3%	45.0%
	c. Money at Call	13716.40	23424.55	27891.24	31004.43	27471.91	70.8%	19.1%	-11.4%
2	INVESTMENTS	2519.63	3728.21	3118.77	3401.60	3337.75	48.0%	-16.3%	-1.9%
	a. Govt.Securities	2497.03	3701.16	3118.24	3371.47	3307.62	48.2%	-15.7%	-1.9%
	b. Others	22.60	27.05	0.54	30.12	30.12	19.7%	-98.0%	0.0%
3	SHARE & OTHER INVESTMENT	3343.53	1626.01	2124.29	1860.51	1967.65	-51.4%	30.6%	5.8%
4	LOANS & ADVANCES	88923.32	100611.07	131168.99	146014.52	147970.58	13.1%	30.4%	1.3%
	a. Private Sector	88169.21	99510.91	126319.47	142531.92	140785.77	12.9%	26.9%	-1.2%
	b. Financial Institutions	609.74	1022.55	4809.98	3443.06	7148.98	67.7%	370.4%	107.6%
	c. Government Organizations	144.37	77.61	39.54	39.54	35.83	-46.2%	-49.1%	-9.4%
5	BILLS PURCHASED	45.71	10.73	1562.24	11.76	6.24	-76.5%	14461.6%	-47.0%
6	LOANS AGT. COLLECTED BILLS	0.00	0.00	0.00	0.00	0.00	0.0%	0.0%	0.0%
7	FIXED ASSETS	3828.14	3904.49	4745.85	5096.71	5111.67	2.0%	21.5%	0.3%
8	OTHER ASSETS	7635.07	8164.94	10596.49	12185.93	13244.98	6.9%	29.8%	8.7%
	a. Accrued Interests	3339.09	3247.83	2815.95	3617.95	4220.45	-2.7%	-13.3%	16.7%
	b. Others	4295.98	4917.11	7780.55	8567.98	9024.53	14.5%	58.2%	5.3%
9	Expenses not Written off	110.60	68.87	71.58	59.61	61.76	-37.7%	3.9%	3.6%
10	Non Banking Assets	12.72	275.99	940.33	963.40	1023.19	2069.5%	240.7%	6.2%
11	Reconciliation Account	2617.46	3917.20	3375.86	3693.26	4022.29	49.7%	-13.8%	8.9%
12	Profit & Loss A/c	1288.76	1198.79	1515.77	1378.16	1467.51	-7.0%	26.4%	6.5%
TOTAL		139736.22	170893.70	211509.94	235924.60	233708.63	22.3%	23.8%	-0.9%

Statement of Assets and Liabilities of Finance Companies

Liabilities		Mid-July			Mid-Jan	Mid-Feb	% Change		
		2011	2012	2013	2014	2014	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	21818.44	15318.24	11969.53	11127.57	11115.84	-29.8%	-21.9%	-0.1%
	a. Paid-up Capital	19228.21	17096.24	16285.95	16558.73	16583.22	-11.1%	-4.7%	0.1%
	b. Statutory Reserves	1663.13	1803.73	1936.62	2232.45	2234.36	8.5%	7.4%	0.1%
	c. Retained Earning	482.56	-3962.52	-6784.65	-8599.18	-8620.67	-921.1%	71.2%	0.2%
	d. Others Reserves	444.53	380.79	531.61	935.57	918.93	-14.3%	39.6%	-1.8%
2	BORROWINGS	4505.82	1105.70	1452.87	1385.11	1205.11	-75.5%	31.4%	-13.0%
	a. NRB	647.48	0.00	0.00	0.00	0.00	-100.0%	0.0%	0.0%
	b. "A"Class Licensed Institution	3260.98	675.16	1452.87	1385.11	1205.11	-79.3%	115.2%	-13.0%
	c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	0.00	0.00	0.0%	0.0%	0.0%
	d. Other Financial Ins.	516.36	430.54	0.00	0.00	0.00	-16.6%	-100.0%	0.0%
	e. Bonds and Securities	81.00	0.00	0.00	0.00	0.00	-100.0%	0.0%	0.0%
3	DEPOSITS	85476.88	76115.75	68981.56	74648.87	71834.99	-11.0%	-9.4%	-3.8%
	a. Current	90.92	31.57	85.76	517.14	51.78	-65.3%	171.6%	-90.0%
	b. Savings	31526.50	35011.70	29452.65	33204.50	31141.26	11.1%	-15.9%	-6.2%
	c. Fixed	47977.03	35847.48	32932.05	34284.14	34683.12	-25.3%	-8.1%	1.2%
	d. Call Deposits	2275.86	786.61	1167.92	1318.42	1120.26	-65.4%	48.5%	-15.0%
	e. Others	3606.57	4438.39	5343.18	5324.68	4838.57	23.1%	20.4%	-9.1%
4	Bills Payable	4.20	8.07	3.63	1.62	1.98	92.2%	-55.0%	22.5%
5	Other Liabilities	11019.23	17557.02	19565.16	22070.34	21924.98	59.3%	11.4%	-0.7%
	1. Loan Loss Provision	5355.35	6998.55	10793.74	10953.11	10885.16	30.7%	54.2%	-0.6%
	2. Interest Suspense a/c	1691.19	3495.35	4697.16	5795.06	6130.19	106.7%	34.4%	5.8%
	3. Others	3972.70	7063.11	4074.26	5322.17	4909.63	77.8%	-42.3%	-7.8%
6	Reconciliation A/c	1364.00	1316.54	1987.43	1889.74	2124.15	-3.5%	51.0%	12.4%
7	Profit & Loss A/c	2428.44	1552.23	2233.04	1127.51	1222.22	-36.1%	43.9%	8.4%
	TOTAL	126617.00	112973.55	106193.21	112250.76	109429.29	-10.8%	-6.0%	-2.5%
Assets									
1	LIQUID FUNDS	20510.98	26883.96	21176.97	24686.35	20506.95	31.1%	-21.2%	-16.9%
	a. Cash Balance	1219.92	1346.98	986.82	1015.79	1071.22	10.4%	-26.7%	5.5%
	Nepalese Notes & Coins	1218.25	1346.17	986.56	1015.63	1070.96	10.5%	-26.7%	5.4%
	Foreign Currency	1.67	0.82	0.26	0.16	0.25	-50.9%	-67.8%	60.9%
	b. Bank Balance	13698.58	16582.35	13769.41	16100.98	13233.97	21.1%	-17.0%	-17.8%
	1. In Nepal Rastra Bank	2410.04	3916.06	2702.54	3835.46	2959.42	62.5%	-31.0%	-22.8%
	2. "A"Class Licensed Institution	6082.36	9038.28	8008.13	9296.01	8200.25	48.6%	-11.4%	-11.8%
	3. Other Financial Ins.	5206.19	3628.01	3058.74	2969.51	2074.30	-30.3%	-15.7%	-30.1%
	4. In Foreign banks	0.00	0.00	0.00	0.00	0.00	0.0%	0.0%	0.0%
	c. Money at Call	5592.47	8954.63	6420.74	7569.58	6201.76	60.1%	-28.3%	-18.1%
2	INVESTMENTS	2386.81	2558.35	1752.16	2730.10	2724.53	7.2%	-31.5%	-0.2%
	a. Govt.Securities	2350.81	2336.94	1727.17	2705.12	2699.54	-0.6%	-26.1%	-0.2%
	b. Others	36.00	221.41	24.99	24.99	24.99	515.0%	-88.7%	0.0%
3	SHARE & OTHER INVESTMENT	3337.88	970.29	1143.97	1569.29	1590.53	-70.9%	17.9%	1.4%
4	LOANS & ADVANCES	87002.32	66627.19	65775.79	67258.43	67828.78	-23.4%	-1.3%	0.8%
	a. Private Sector	83605.21	64520.90	65335.45	65779.07	66676.75	-22.8%	1.3%	1.4%
	b. Financial Institutions	3327.90	2064.03	426.32	1457.32	1129.75	-38.0%	-79.3%	-22.5%
	c. Government Organizations	69.22	42.26	14.02	22.03	22.28	-38.9%	-66.8%	1.1%
5	BILLS PURCHASED	30.17	16.49	7.25	9.50	9.70	-45.3%	-56.1%	2.1%
6	LOANS AGT. COLLECTED BILLS	0.00	0.00	0.00	0.00	0.00	0.0%	0.0%	0.0%
7	FIXED ASSETS	4333.69	3423.26	3006.04	3040.30	2988.12	-21.0%	-12.2%	-1.7%
8	OTHER ASSETS	4827.95	9005.53	8250.65	9514.77	9940.67	86.5%	-8.4%	4.5%
	a. Accrued Interests	2009.17	3583.61	4807.46	5883.76	6180.57	78.4%	34.2%	5.0%
	b. Others	2818.78	5421.92	3443.18	3631.01	3760.10	92.3%	-36.5%	3.6%
9	Expenses not Written off	64.00	70.23	75.26	62.21	61.77	9.7%	7.2%	-0.7%
10	Non Banking Assets	160.36	310.59	752.98	1101.63	1109.53	93.7%	142.4%	0.7%
11	Reconciliation Account	1401.74	1311.63	2029.43	1908.72	2144.56	-6.4%	54.7%	12.4%
12	Profit & Loss A/c	2561.07	1796.07	2222.71	369.46	524.14	-29.9%	23.8%	41.9%
	TOTAL	126616.99	112973.60	106193.21	112250.76	109429.29	-10.8%	-6.0%	-2.5%

Profit & Loss Account of Banks and Financial Institutions

(Up to Magh , 2070)

Expenses	Class "A"	Class "B"	Class "C"	Total
1 Interest Expenses	29071.49	7642.40	3664.49	40378.37
1.1 Deposit Liabilities	28371.15	7550.78	3625.36	39547.29
1.1.1 Saving A/c	7770.23	3496.52	1440.23	12706.98
1.1.2 Fixed A/c	15782.68	2965.99	2129.47	20878.15
1.1.2.1 Upto 3 Months Fixed A/c	741.79	70.76	22.43	834.98
1.1.2.2 3 to 6 Months fixed A/c	595.32	90.59	50.23	736.14
1.1.2.3 6 Months to 1 Year Fixed A/c	6733.49	1527.45	1057.93	9318.86
1.1.2.4 Above 1 Year	7712.08	1277.20	998.89	9988.17
1.1.3 Call Deposit	4815.77	1088.27	55.49	5959.53
1.1.4 Certificate of Deposits	2.47	0.00	0.16	2.63
1.2 Others	700.34	91.62	39.13	831.09
2 Commission/Fee Expense	224.54	2.79	2.28	229.61
3 Employees Expenses	7869.46	1278.30	480.98	9628.73
4 Office Operating Expenses	5849.81	1485.83	526.97	7862.62
5 Exchange Fluctuation Loss	67.28	0.96	1.79	70.02
5.1 Due to Change in Exchange Rates	52.06	0.94	1.79	54.80
5.2 Due to Foreign Currency Transactions	15.21	0.01	0.00	15.22
6 Non-Operating Expenses	410.16	48.35	0.74	459.25
7. Provision for Risk	4596.66	2334.20	1355.26	8286.11
7.1 Loan loss Provision	4558.04	1837.92	1042.39	7438.36
7.1.1 General Loan loss Provision	1261.85	159.39	130.83	1552.07
7.1.2 Special Loan Loss Provision	3269.46	1620.32	906.33	5796.10
7.1.3 Additional Loan Loss Provision	26.74	58.22	5.23	90.18
7.2. Provision for Non-Banking Assets	24.88	260.60	158.48	443.96
7.3. Provision for Loss on Investment	0.00	1.23	19.41	20.64
7.4. Provision for Loss of Other Assets	13.73	234.45	134.97	383.15
8 Loan Written Off	42.88	48.73	54.93	146.54
9 Provision for Staff Bonus	1278.40	189.20	52.03	1519.64
10 Provision for Income Tax	3934.47	578.98	154.10	4667.55
11 Others	1.57	32.88	0.98	35.43
12 Net Profit	10422.51	1592.04	1087.14	13101.69
TOTAL EXPENSES	63769.24	15234.66	7381.67	86385.57

Income	Class "A"	Class "B"	Class "C"	Total
1. Interest Income	52644.70	11530.67	5094.62	69270.00
1.1. On Loans and Advance	49598.31	10420.73	4589.92	64608.96
1.2. On Investment	1920.28	68.11	50.31	2038.70
1.2.1 Government Bonds	1679.07	60.93	45.74	1785.75
1.2.2 Foreign Bonds	9.19	0.00	0.00	9.19
1.2.3 NRB Bonds	128.64	2.09	3.36	134.09
1.2.4 Deventure & Bonds	103.37	5.10	1.20	109.67
1.3 Agency Balance	468.67	104.89	41.92	615.48
1.4 On Call Deposit	274.21	742.42	288.87	1305.49
1.5 Others	383.24	194.52	123.61	701.37
2. Comission & Discount	3871.69	346.70	82.11	4300.51
2.1 Bills Purchase & Discount	134.14	0.19	0.00	134.33
2.2 Comission	3122.57	198.63	45.65	3366.86
2.3 Others	614.98	147.88	36.46	799.32
3 Income From Exchange Fluctuation	2373.08	47.39	0.00	2420.47
3.1 Due to Change in Exchange Rate	-5417.66	2.73	0.00	-5414.93
3.2 Due to Foreign Currency Trans.	7790.73	44.67	0.00	7835.40
4 Other Operating Income	1945.34	664.40	273.68	2883.42
5 Non Operating Income	718.04	485.36	187.08	1390.49
6 Provision Written Back	1754.20	903.33	1351.98	4009.51
7 Recovery from Written off Loan	246.40	5.00	3.09	254.49
8 Income from Extra Ordinary Expenses	92.61	22.88	0.05	115.54
9 Net Loss	123.19	1228.91	389.05	1741.15
TOTAL INCOME	63769.24	15234.66	7381.67	86385.57

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

(as on Magh End, 2070)

Sector Wise		Class "A"	Class "B"	Class "C"	Total
1	Agricultural and Forest Related	31809.88	7398.32	1993.76	41201.95
2	Fishery Related	2390.96	153.84	37.52	2582.31
3	Mining Related	3465.35	237.16	83.13	3785.64
4	Manufacturing (Producing) Related	200948.37	10556.72	4718.04	216223.13
5	Construction	79665.85	17958.11	9654.35	107278.31
6	Electricity, Gas and Water	20096.88	2673.46	214.18	22984.52
7	Metal Products, Mach. & Ele. Eqp.	11144.95	2433.82	790.35	14369.12
8	Tras., Com. and Public Utilities	24373.25	12148.30	5912.83	42434.38
9	Wholesaler & Retailer	187565.15	28043.63	9741.26	225350.04
10	Finance, Insurance and Real Estate	68242.03	12487.69	5355.66	86085.38
11	Hotel or Restaurant	22460.69	5732.55	1843.86	30037.10
12	Other Services	40438.23	7444.26	2467.74	50350.24
13	Consumption Loans	59167.62	11017.85	5872.20	76057.67
14	Local Government	1095.68	45.13	47.96	1188.77
15	Others	77868.99	29645.99	19105.65	126620.63
Total sectorwise Loan		830733.89	147976.82	67838.48	1046549.19

Product Wise		Class "A"	Class "B"	Class "C"	Total
1	Term Loan	126454.37	18886.73	8718.61	154059.71
2	Overdraft	162452.31	38105.75	7.53	200565.59
3	Trust Receipt Loan / Import Loan	46692.64	2.82	0.00	46695.46
4	Demand & Other Working Capital Loan	210049.34	19592.31	16436.74	246078.39
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	54997.54	14903.72	7438.47	77339.73
6	Real Estate Loan	60563.80	12388.28	9934.95	82887.03
7	Margin Nature Loan	8048.85	2978.31	3403.72	14430.87
8	Hire Purchase Loan	37444.78	14842.01	6791.02	59077.80
9	Deprived Sector Loan	35066.69	6239.25	1976.93	43282.86
10	Bills Purchased	10126.37	4.26	9.70	10140.33
11	Other Product	78837.23	20033.39	13120.82	111991.45
Total Product wise Loan		830733.91	147976.82	67838.48	1046549.21

Collateral Wise		Class "A"	Class "B"	Class "C"	Total
1	Gold and Silver	25628.79	3315.33	379.54	29323.66
2	Government Securities	974.49	5.40	18.93	998.82
3	Non Governmental Securities	5577.77	2366.89	1794.61	9739.27
4	Fixed Deposit Receipts	7841.26	1680.08	1471.71	10993.05
	Own	7057.99	1678.88	1471.71	10208.57
	Other Licences Institutions	783.27	1.20	0.00	784.47
5	Collateral of Properties	686260.47	132761.75	57605.94	876628.15
	Fixed Assets	536033.74	132478.33	57313.85	725825.92
	Current Assets	150226.72	283.41	292.09	150802.23
6	Against security of Bill	11916.48	4.20	0.00	11920.68
	Domestic Bills	3322.19	4.20	0.00	3326.39
	Foreign Bills	8594.29	0.00	0.00	8594.29
7	Against Guarantee	20663.74	3141.85	687.24	24492.83
	Government Guarantee	2135.15	113.04	69.90	2318.09
	Institutional Guarantee	13093.10	1186.75	265.79	14545.64
	Personal Guarantee	1928.39	262.59	156.56	2347.55
	Collective Guarantee	237.42	1535.99	22.51	1795.92
	Int. Rtd. Foreign Bank's Guarantee	143.93	17.16	0.00	161.09
	Other Guarantee	3125.75	26.31	172.48	3324.55
8	Credit Card	439.96	0.00	0.00	439.96
9	Others	71430.93	4701.33	5880.52	82012.78
Total Collateral wise Loan		830733.89	147976.82	67838.48	1046549.19

Statement of Assets and Liabilities as on Magh end, 2070

S.N.	BFI Name	Shine	Pacific	Civic	IDBL	Kanchan	Maribhumi	Bright	Innovative	Jhimruk	Metro	Vibor	Saamukhi	Raptiveri	Consumer	
Liabilities																
1	CAPITAL FUND	441.18	80.40	41.14	724.43	124.35	49.26	168.39	114.95	43.93	133.39	640.59	42.90	87.89	227.88	
	a. Paid-up Capital	383.84	60.00	40.00	640.00	110.00	44.00	140.00	100.00	41.50	122.96	917.07	40.00	75.01	210.15	
	b. Calls in Advance															
	c. Proposed Bonus Share		13.20						5.00				1.60			
	d. General Reserves	43.65	5.88	0.95	15.55	5.82	1.05	5.55	4.43	2.24	8.86	41.76	1.29		6.22	
	e. Share Premium													12.89		
	f. Retained Earning	10.83	1.17	0.18	48.18	1.90	4.21	22.74	5.43	0.04	0.68	-345.94	0.01		11.51	
	g. Others Reserves Fund	2.87	0.15	0.01	20.70	6.63		0.10	0.08	0.15	0.90	27.70				
2	BORROWINGS			20.00								290.00	1.71			
	a. NRB											290.00				
	b. Interbank Borrowing															
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.			20.00										1.71		
	e. Bonds and Securities															
3	DEPOSITS	4465.55	585.50	285.08	3017.80	955.81	260.11	560.51	1286.83	376.82	1331.81	2852.92	408.35	304.86	762.51	
	a. Current	43.05	4.77	0.04	42.54		0.18	4.15	32.07	6.08	14.73	47.37	1.39	6.20	4.51	
	Domestic	43.05	4.77	0.04	42.54		0.18	4.15	32.07	6.08	14.73	47.37	1.39	6.20	4.51	
	Foreign															
	b. Savings	3424.15	327.97	204.59	1540.35	822.77	172.32	228.72	680.17	276.22	627.00	1159.17	347.82	181.21	395.16	
	Domestic	3424.15	327.97	204.59	1540.35	822.77	172.32	228.72	680.17	276.22	627.00	1158.84	347.82	181.21	395.16	
	Foreign											0.32				
	c. Fixed	775.66	99.85	58.42	934.83	133.05	43.94	151.40	396.63	41.44	425.65	1305.97	47.94	100.89	313.50	
	Domestic	775.66	99.85	58.42	934.83	133.05	43.94	151.40	396.63	41.44	425.65	1305.97	47.94	100.89	313.50	
	Foreign															
	d. Call Deposits	221.50	152.66	22.04	491.96		43.34	175.95	177.96	52.41	264.44	336.44	7.98	16.55	48.85	
	Domestic	221.50	152.66	22.04	491.96		43.34	175.95	177.96	52.41	264.44	336.44	7.98	16.55	48.85	
	Foreign															
	e. Others	1.19	0.25		8.12		0.33	0.29		0.66		3.97	3.22		0.49	
	Domestic	1.19	0.25		8.12		0.33	0.29		0.66		3.97	3.22		0.49	
	Foreign															
4	Bills Payable				1.29	0.00			0.13			0.35				
5	Other Liabilities	172.23	15.23	14.02	340.27	60.25	13.85	78.84	60.01	10.49	55.36	492.96	11.62	16.55	51.92	
	1. Sundry Creditors	17.22		0.06	11.85	5.66	0.96	0.10	3.94	0.55	2.87	0.54	0.11	3.07	4.11	
	2. Loan Loss Provision	54.49	5.41	2.58	166.93	11.24	7.38	48.24	10.79	3.68	13.62	156.79	3.92	5.08	11.10	
	3. Interest Suspense a/c	37.56		3.51	72.34	9.40	2.47	13.91	7.03	3.38	11.95	69.41	2.75	5.61	9.01	
	4. Others	62.95	9.82	7.87	89.14	33.95	3.04	16.59	38.26	2.88	26.91	266.22	4.85	2.78	27.71	
6	Reconciliation A/c					49.61	17.99		3.88				61.98	13.99		
7	Profit & Loss A/c	58.55	14.59	2.70	6.33	17.80	2.01		11.30	6.50	14.02		2.66	3.14	6.63	
		5137.51	695.71	362.94	4090.12	1207.84	343.22	807.74	1477.10	437.73	1534.58	4276.82	529.23	426.43	1048.94	
Assets																
1	LIQUID FUNDS	1178.75	118.38	78.42	1101.66	286.80	118.24	279.06	408.18	98.78	259.14	905.71	124.45	93.82	330.80	
	a. Cash Balance	88.85	18.16	7.10	181.84	18.16	3.43	14.16	28.34	13.87	26.20	69.70	18.44	21.05	16.02	
	Nepalese Notes & Coins	88.85	18.16	7.10	181.59	18.16	3.43	14.16	28.34	13.78	26.20	69.70	18.15	21.05	16.02	
	Foreign Currency				0.26					0.09			0.30			
	b. Bank Balance	227.54	82.16	12.59	193.24	3.33	11.44	264.89	155.06	26.19	70.60	836.01	29.59	72.78	39.84	
	1. In Nepal Rastra Bank	218.92	20.23		187.55	3.33	0.10	13.08	151.63		69.82	137.56	10.26	15.31	38.27	
	Domestic Currency	218.92	20.23		187.55	3.33	0.10	13.08	151.63		69.82	137.56	10.26	15.31	38.27	
	Foreign Currency															
	2. "A"Class Licensed Institution	3.46	61.93	12.59	3.43		11.34	220.76	3.21	26.09	0.26	697.39	19.33	57.47	1.42	
	Domestic Currency	3.46	61.93	12.59	3.43		11.34	220.76	3.21	26.09	0.26	696.85	19.33	57.47	1.42	
	Foreign Currency											0.54				
	3. Other Financial Ins.	5.17			0.67			31.06	0.22	0.11	0.52	1.06			0.15	
	4. In Foreign Banks				1.59											
	c. Money at Call	862.36	18.06	58.73	726.58	265.31	103.38		224.78	58.71	162.34		76.41		274.94	
	Domestic Currency	862.36	18.06	58.73	725.49	265.31	103.38		224.78	58.71	162.34		76.41		274.94	
	Foreign Currency				1.09											
2	INVESTMENT IN SECURITIES				22.30						77.72	69.00				
	a. Govt Securities				22.30						77.72	69.00				
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e. Non Residents															
3	SHARE & OTHER INVESTMENT	1.00		0.68	114.83	25.02		4.74		0.10		75.15				
	a. Interbank Lending				100.00											
	b. Non Residents															
	c. Others	1.00		0.68	14.83	25.02		4.74		0.10		75.15				
4	LOANS & ADVANCES	3750.31	550.80	265.66	2540.64	823.97	196.99	431.46	1011.10	321.58	1158.05	1998.42	329.14	295.63	657.48	
	a. Private Sector	3750.31	550.80	265.66	2466.22	823.97	196.99	425.96	1011.10	321.58	1158.05	1939.47	329.14	295.63	651.48	
	b. Financial Institutions				74.41			5.50				58.95			6.00	
	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	37.59	12.50	7.95	91.68	21.13	3.33	17.95	18.86	6.05	14.95	34.21	5.81	6.99	23.56	
8	OTHER ASSETS	169.86	13.53	10.23	214.78	49.69	6.79	33.20	38.97	11.22	24.72	860.11	7.26	29.99	37.10	
	a. Accrued Interest:	37.56		3.51	72.39	9.34	2.47	13.91	7.03	3.38	13.29	70.03	2.75	5.61	9.01	
	Financial				0.42							0.29			0.01	
	Government Enterprises				1.64	0.02					0.95	0.64		5.61		
	Private Sector	37.56		3.51	70.33	9.32	2.47	13.91	7.03	3.38	12.34	69.10	2.75		9.00	
	b. Staff Loans / Adv.	24.67	3.09	1.27	49.65	1.62	0.11	9.54	0.18	0.57	11.33	0.24	1.14	9.40		
	c. Sundry Debtors		2.85		6.39	29.20	0.02	8.03	14.96	3.61	2.47	29.30	1.16	23.24	4.15	
	d. Cash In Transit												0.25			
	e. Others															

Statement of Assets and Liabilities as on Magh end, 2070

S.N.	BFI Name	Khadbari	Tourism	Mission	Mt. Malabu	Sindhur	Sahara	Community	Cosmos	Manaslu	Ekata	Kailashchok	Kailash	Sajpa	Saptakoshi
Liabilities															
1	CAPITAL FUND	55.18	710.40	113.06	16.54	103.04	17.64	61.58	38.82	121.28	131.88	52.76	947.81	10.36	60.61
	a. Paid-up Capital	54.00	640.00	100.00	14.00	100.00	14.00	70.00	43.75	120.00	120.00	51.00	778.38	14.00	60.00
	b. Calls in Advance														0.79
	c. Proposed Bonus Share														
	d. General Reserves	1.15	35.85	3.44	0.62	2.96	3.56	0.10			2.52	0.30	159.83		0.12
	e. Share Premium														
	f. Retained Earning	0.03	29.44	9.63	2.20	0.09		-9.44	-4.93	1.28		1.21	1.28	-4.54	0.48
	g. Others Reserves Fund	0.01	5.11		-0.28		0.07	0.91			0.18	0.25	8.32	0.10	
2	BORROWINGS		195.00	0.74					2.75				150.00		
	a. NRB														
	b. Interbank Borrowing		195.00										150.00		
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.			0.74					2.75						
	e. Bonds and Securities														
3	DEPOSITS	169.60	3516.09	1078.79	104.79	707.31	198.11	605.94	199.75	621.68	929.91	119.53	6799.19	118.70	174.07
	a. Current	3.51	179.24	5.57	0.02	5.22	5.22	5.87		5.17	22.14	1.43	64.70	0.68	3.92
	Domestic	3.51	166.51	5.57	0.02	5.22	5.22	5.87		5.17	22.14	1.43	64.70	0.68	3.92
	Foreign		12.73												
	b. Savings	121.06	1566.56	597.92	95.51	552.59	143.59	294.00	174.31	326.15	547.76	39.28	2580.80	86.87	59.23
	Domestic	121.06	1565.97	597.92	95.51	552.59	143.59	294.00	174.31	326.15	547.76	39.28	2580.80	86.87	59.23
	Foreign		0.59												
	c. Fixed	38.12	1060.47	280.65	7.33	154.64	14.79	198.77	25.39	152.94	173.11	27.33	2774.28	25.34	21.83
	Domestic	38.12	1060.47	280.65	7.33	154.64	14.79	198.77	25.39	152.94	173.11	27.33	2774.28	25.34	21.11
	Foreign														0.73
	d. Call Deposits	6.91	645.59	194.65	1.93		34.46	107.30		137.42	186.39	51.49	1379.42	5.33	89.09
	Domestic	6.91	614.62	194.65	1.93		34.46	107.30		137.42	186.39	51.49	1379.42	5.33	89.09
	Foreign		30.98												
	e. Others		64.22			0.08	0.05		0.06		0.50				0.48
	Domestic		64.22			0.08	0.05		0.06		0.50				0.48
	Foreign														
4	Bills Payable		0.69												
5	Other Liabilities	6.32	221.68	41.13	4.47	13.26	5.70	31.16	6.43	23.59	25.06	7.86	409.06	2.11	4.68
	1. Sundry Creditors	0.16	0.51	0.13	0.20	0.39	0.11	0.11	8.84	1.36	0.34	12.00	0.02	0.16	
	2. Loan Loss Provision	2.64	83.83	7.76	0.53	6.07	2.05	4.95	2.41	5.65	8.15	1.29	139.55	0.70	1.46
	3. Interest Suspense a/c	1.98	70.49	6.53	1.60		0.74	3.14	1.19	2.64	5.57	0.95	93.37	0.33	0.30
	4. Others	1.53	66.85	26.71	2.14	6.80	2.79	23.07	2.71	6.46	9.98	5.28	164.13	1.06	2.75
6	Reconciliation A/c				0.17					0.00					
7	Profit & Loss A/c	1.36	36.91	5.27	1.19	9.14	4.37	2.31	0.81	9.28	9.54	1.16	75.76		0.59
		232.46	4680.78	1238.99	127.15	832.76	225.82	700.99	248.57	775.83	1096.38	181.31	8381.82	131.17	239.94
Assets															
1	LIQUID FUNDS	97.46	974.47	404.21	68.13	222.92	58.27	174.04	55.54	154.66	316.77	41.48	1761.83	48.67	82.76
	a. Cash Balance	4.31	159.82	41.33	4.85	18.26	14.11	7.08	8.37	16.91	28.28	12.32	200.45	6.27	7.75
	Nepalese Notes & Coins	4.31	135.70	41.33	4.85	17.55	14.11	7.08	8.37	16.91	28.28	12.32	200.09	6.27	7.75
	Foreign Currency		24.12			0.71							0.36		
	b. Bank Balance	10.10	180.65	100.74	5.19	16.69	44.16	31.47	4.49	32.31	288.48	6.16	321.61	5.77	10.59
	1. In Nepal Rastra Bank		180.65	100.69		7.84		28.10		3.00	46.34		311.80		10.59
	Domestic Currency		172.01	100.69		7.84		28.10		3.00	46.34		311.80		10.59
	Foreign Currency		8.64												
	2. "A"Class Licensed Institution	10.05		0.04	5.19	8.85	44.16	3.37	4.49	29.31	139.61	6.16	9.81	5.77	
	Domestic Currency	10.05		0.04	5.19	8.85	44.16	3.37	4.49	29.31	139.61	6.16	9.81	5.77	
	Foreign Currency														
	3. Other Financial Ins.	0.06			0.00						102.54				
	4. In Foreign Banks														
	c. Money at Call	83.05	634.01	262.14	58.08	187.97		135.48	42.67	105.44		23.00	1239.77	36.63	64.43
	Domestic Currency	83.05	579.85	262.14	58.08	187.97		135.48	42.67	105.44		23.00	1239.77	36.63	64.43
	Foreign Currency		54.16												
2	INVESTMENT IN SECURITIES		99.28			10.00							182.52		
	a. Govt Securities		99.28			10.00							182.52		
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents														
3	SHARE & OTHER INVESTMENT			0.21		0.24				0.26			129.17		
	a. Interbank Lending														
	b. Non Residents														
	c. Others			0.21		0.24				0.26			129.17		
4	LOANS & ADVANCES	124.31	3376.98	795.37	53.55	560.46	157.02	489.11	177.82	575.13	749.02	125.60	5980.30	73.16	146.44
	a. Private Sector	124.31	3376.98	795.37	53.55	560.46	157.02	489.11	177.82	575.13	741.02	125.60	5980.30	73.16	92.29
	b. Financial Institutions										8.00				54.15
	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	1.21	65.34	22.29	2.71	21.51	5.52	27.22	7.29	21.23	16.34	11.36	137.89	4.68	8.26
8	OTHER ASSETS	6.79	148.66	16.45	2.75	17.63	5.01	10.62	7.34	24.55	14.26	2.87	181.21	3.63	1.80
	a. Accrued Interest:	1.98	74.81	6.53	1.60		0.78	3.14	1.18	2.64	5.57	0.95	97.21	0.33	0.30
	Financial								0.08						0.12
	Government Enterprises		2.20							5.57			3.83		
	Private Sector	1.98	72.62	6.53	1.60		0.70	3.14	1.18	2.64		0.95	93.37	0.33	0.18
	b. Staff Loans / Adv.		13.79	0.13		1.12	0.13	3.99	0.85	4.24			14.12	2.02	
	c. Sundry Debtors	3.61	0.84	3.90	0.23		2.05		0.01	14.04	5.25	0.17	9.20	0.53	0.33
	d. Cash In Transit														
	e. Others	1.19	59.22	5.88	0.93	16.51	2.05	3.49	5.29	3.62	3.44	1.74	60.68	0.76	1.18
9	Expenses not Written off		3.56						0.58				1.47	0.45	0.35
10	Non Banking Assets												7.44		
11	Reconciliation Account	2.69									0.00				
12	Profit & Loss A/c		12.48	0.47										0.58	0.32
	TOTAL ASSETS	232.46	4680.78	1238.99	127.15	832.76	225.82	700.99	248.57	775.83	1096.38	181.31	8381.82	131.17	239.94

Statement of Assets and Liabilities as on Magh end, 2070

S.N.	BFI Name	NHNF	Goodwill	SFL	SIFCL	Lumbini	ILFCO	Maharani	Lalitpur	United FC	General	Progressive	Navadurga	Janaki	Pokhara
Liabilities															
1	CAPITAL FUND	157.22	347.35	253.53	240.90	507.83	2375.72	504.28	-275.72	421.75	-62.34	102.22	224.27	257.16	418.88
	a. Paid-up Capital	220.30	310.50	204.53	176.00	294.94	2008.80	420.00	187.95	350.80	132.23	120.00	197.26	146.25	312.00
	b. Calls in Advance														
	c. Proposed Bonus Share														
	d. General Reserves	50.87	35.45	48.31	64.74	102.25	167.26	79.80	59.72	65.95	15.81	4.43	26.49	56.72	63.98
	e. Share Premium	0.22					3.59			1.49	0.23	4.84			4.32
	f. Retained Earning	-119.33	1.40	0.69	0.16	77.85	195.04	4.49	-777.31	1.22	-216.16	-40.75	0.02	54.19	1.24
	g. Others Reserves Fund	5.17		0.00		32.78	1.02		253.93	2.29	5.56	13.70	0.50		37.35
2	BORROWINGS		135.00												
	a. NRB														
	b. Interbank Borrowing		135.00												
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	DEPOSITS	1478.74	2494.34	1369.27	1542.46	1941.84	1302.78	3229.72	1303.61	3044.56	241.27	212.13	1221.53	1166.42	2210.96
	a. Current						10.97	6.16				0.00	0.29		
	Domestic						10.97	6.16				0.00	0.29		
	Foreign														
	b. Savings	232.51	1298.97	659.55	437.03	962.32	335.36	1166.55	608.03	1452.43	38.46	104.08	489.99	472.85	1152.69
	Domestic	232.51	1298.97	659.55	437.03	962.32	335.36	1166.55	608.03	1452.43	38.46	104.08	489.99	472.85	1152.69
	Foreign														
	c. Fixed	1108.01	1188.71	707.31	1105.43	978.58	873.24	1728.98	688.47	1592.13	202.81	108.06	663.38	676.09	1058.27
	Domestic	1108.01	1188.71	707.31	1105.43	978.58	873.24	1728.98	688.47	1592.13	202.81	108.06	663.38	676.09	1058.27
	Foreign														
	d. Call Deposits						60.80	323.68				0.00	66.74		
	Domestic						60.80	323.68				0.00	66.74		
	Foreign														
	e. Others	138.23	6.66	2.40		0.94	22.40	4.34	7.11			0.00	1.13	17.47	
	Domestic	138.23	6.66	2.40		0.94	22.40	4.34	7.11			0.00	1.13	17.47	
	Foreign														
4	Bills Payable												0.05		
5	Other Liabilities	443.63	165.19	68.64	107.15	273.98	515.52	188.56	896.48	155.76	428.08	87.98	80.24	248.38	423.50
	1. Sundry Creditors		8.63	1.89	7.15	0.82	56.54	12.26	0.19	18.90	13.41	0.38	2.96	2.30	7.50
	2. Loan Loss Provision	211.59	36.53	20.16	14.48	112.46	165.19	61.51	512.04	61.12	268.45	55.51	25.72	97.55	125.01
	3. Interest Suspense a/c	103.63	38.42	23.38	17.62	99.88	176.88	34.64	237.63	39.04	122.71	25.48	11.03	80.18	108.91
	4. Others	128.41	81.61	23.20	67.90	60.82	116.92	80.14	146.62	36.70	23.51	6.61	40.53	68.35	182.08
6	Reconciliation A/c			-0.55					0.84	442.91	-0.49				
7	Profit & Loss A/c	6.76	14.04	13.90	13.08	34.09	18.08	20.41	311.46	27.81	5.72		6.58	27.77	
		2086.36	3155.93	1704.79	1903.59	2757.74	4212.10	3942.97	2236.68	4092.79	612.24	402.33	1532.66	1699.73	3053.34
Assets															
1	LIQUID FUNDS	341.33	604.26	346.68	437.60	600.67	492.92	747.18	371.32	471.49	84.35	78.36	436.57	548.40	884.80
	a. Cash Balance	10.64	73.31	16.75	7.18	8.53	10.23	26.78	5.22	56.33	7.22	6.13	13.00	2.50	14.13
	Nepalese Notes & Coins	10.64	73.31	16.75	7.18	8.53	10.23	26.78	5.22	56.33	7.22	6.13	13.00	2.50	14.13
	Foreign Currency														
	b. Bank Balance	109.90	530.96	329.93	430.42	42.84	482.69	155.54	366.11	415.16	77.13	72.23	423.57	25.24	139.12
	1. In Nepal Rastra Bank	107.07	112.22	33.31	30.84	41.20	65.32	133.26	75.64	204.07	13.90	10.70	63.50	24.55	139.12
	Domestic Currency	107.07	112.22	33.31	30.84	41.20	65.32	133.26	75.64	204.07	13.90	10.70	63.50	24.55	139.12
	Foreign Currency														
	2. "A"Class Licensed Institution	2.60	418.74	208.53	121.84	1.64	416.23	22.18	290.47	210.26	60.93	27.55	297.35	0.69	
	Domestic Currency	2.60	418.74	208.53	121.84	1.64	416.23	22.18	290.47	210.26	60.93	27.55	297.35	0.69	
	Foreign Currency														
	3. Other Financial Ins.	0.23		88.09	277.74		1.14	0.10		0.84	2.31	33.98	62.72		
	4. In Foreign Banks														
	c. Money at Call	220.78				549.29		564.86						520.66	731.55
	Domestic Currency	220.78				549.29		564.86						520.66	731.55
	Foreign Currency														
2	INVESTMENT IN SECURITIES	45.02	124.16	40.00	65.20	93.63	894.55	124.33		150.00	15.00	3.20	48.01		
	a. Govt Securities	20.30	124.16	40.00	65.20	93.63	894.55	124.33		150.00	15.00	3.20	48.01		
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.	24.72													
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	19.32	124.14	3.46	3.15	108.02	55.76	46.90	22.63	57.64	0.20	0.42	8.58	203.65	0.40
	a. Interbank Lending					15.00									
	b. Non Residents														
	c. Others	19.32	124.14	3.46	3.15	93.02	55.76	46.90	22.63	57.64	0.20	0.42	8.58	203.65	0.40
4	LOANS & ADVANCES	1324.89	1971.19	1243.63	1218.32	1778.67	2452.79	2849.31	1147.64	2824.43	347.74	267.73	920.38	831.61	1754.38
	a. Private Sector	1324.89	1971.19	1243.63	1218.32	1778.67	2420.79	2814.31	1147.64	2824.43	346.95	263.23	883.86	829.60	1735.88
	b. Financial Institutions						32.00	35.00			0.79	4.50	35.00		
	c. Government Organizations												1.52	2.01	18.50
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	130.58	255.88	25.28	123.19	10.65	50.89	85.22	48.68	76.61	3.98	2.61	94.84	16.69	130.63
8	OTHER ASSETS	215.13	64.85	45.74	47.58	166.11	217.95	82.37	529.92	66.52	139.28	45.97	24.16	95.43	136.55
	a. Accrued Interest:	104.27	38.42	23.38	17.92	99.88	183.65	34.64	237.63	40.18	122.71	25.48	11.03	80.18	68.64
	Financia						0.17	0.15							
	Government Enterprise	0.65			0.29		6.84			1.13					
	Private Sector	103.63	38.42	23.38	17.62	99.88	176.64	34.49	237.63	39.04	122.71	25.48	11.03	80.18	68.64
	b. Staff Loans / Adv.	8.71	2.66	10.04	0.69	1.49		7.28	24.88	6.91	3.62	0.18	0.02		
	c. Sundry Debtors			6.59	2.12	0.00	15.89	13.50	0.57	10.69	12.90	14.76	6.66	5.93	0.27
	d. Cash In Transit												0.03		
	e. Others	102.15	23.77	5.73	26.84	64.73	18.41	26.94	266.84	8.75	0.06	5.55	6.42	9.32	67.64
9	Expenses not Written off		11.44				27.37	4.98		1.70					
10	Non Banking Assets	10.10			1.43		19.87	1.20	115.64	0.54	20.77	3.12		3.94	124.49
11	Reconciliation Account							1.48							

Statement of Assets and Liabilities as on Magh end, 2070

S.N.	BFI Name	Central	Premier	Arun	Mulipurpose	Synergy	Srijana	Om	WMBFL	CMRFL	Crystal	Bahadurpur	Patan	Fewa	Everest
Liabilities															
1	CAPITAL FUND	261.48	-216.23	38.79	32.68	342.86	125.28	392.89	-230.85	-1312.69	-293.62	251.89	77.28	427.48	110.31
	a. Paid-up Capital	168.36	127.01	150.00	25.00	474.41	84.00	325.71	181.98	935.07	70.00	206.35	110.00	330.33	96.84
	b. Calls in Advance			8.00					1.37		24.49				
	c. Proposed Bonus Share				3.75		29.40								
	d. General Reserves	35.86	20.69	1.96	2.22	71.04	9.95	59.56	20.69	37.10	10.38	36.82	6.70	70.51	11.77
	e. Share Premium	0.12	0.43			0.52			1.36	2.61			0.48	3.49	0.99
	f. Retained Earning	52.77	-364.37	-121.17	1.04	-276.90	1.94	6.14	-436.25	-2287.48	-415.29	7.20	-39.90	23.14	0.72
	g. Others Reserves Fund	4.38			0.67	73.79		1.48			16.80	1.51			0.03
2	BORROWINGS		15.00			150.00			8.30	37.35	68.56				
	a. NRB														
	b. Interbank Borrowing		15.00			150.00			8.30	37.35	68.56				
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	DEPOSITS	1338.57	943.98	171.97	82.18	2420.15	724.48	3990.73	377.25	1343.65	414.31	927.38	288.57	3601.17	636.09
	a. Current														
	Domestic														
	Foreign														
	b. Savings	535.92	358.98	59.98	26.11	1162.00	574.11	1876.32	214.23	309.61	222.17	238.74	143.81	1545.49	348.61
	Domestic	535.92	358.98	59.98	26.11	1162.00	574.11	1876.32	214.23	309.61	222.17	238.74	143.81	1545.49	348.61
	Foreign														
	c. Fixed	802.65	467.65	59.06	56.06	1245.86	143.99	2114.41	163.03	51.48	8.73	527.43	144.76	1640.65	287.48
	Domestic	802.65	467.65	59.06	56.06	1245.86	143.99	2114.41	163.03	51.48	8.73	527.43	144.76	1640.65	287.48
	Foreign														
	d. Call Deposits														
	Domestic														
	Foreign														
	e. Others		117.36	52.93		12.29	6.38			982.56	183.40	161.20		415.03	
	Domestic		117.36	52.93		12.29	6.38			982.56	183.40	161.20		415.03	
	Foreign														
4	Bills Payable							0.02							
5	Other Liabilities	236.68	647.06	182.56	41.44	704.24	42.47	242.07	781.63	3480.10	852.63	91.99	129.00	196.38	46.12
	1. Sundry Creditors	18.38	12.78	6.19	1.56	19.11	6.45	1.08	2.43	61.30	4.38	8.75	1.14	0.91	9.43
	2. Loan Loss Provision	58.09	392.39	81.52	14.23	307.52	6.89	65.95	509.07	2211.86	574.89	34.96	54.92	65.36	10.31
	3. Interest Suspense a/c	75.90	225.89	44.78	11.67	261.98	5.23	56.29	244.64	1103.73	250.15	11.75	17.58	49.80	7.74
	4. Others	84.30	16.00	50.07	13.98	115.63	23.90	118.75	25.48	103.21	23.21	36.52	55.36	80.32	18.64
6	Reconciliation A/c			17.01						0.00					
7	Profit & Loss A/c					3.60	27.51	41.14		75.97		25.27		24.49	1.52
		1836.73	1389.82	410.33	156.30	3620.85	919.75	4666.85	936.33	3624.38	1041.88	1296.53	494.85	4249.52	794.04
Assets															
1	LIQUID FUNDS	342.74	151.89	39.37	21.54	701.62	170.20	968.41	13.99	82.25	49.09	165.71	208.48	954.09	180.38
	a. Cash Balance	16.46	18.32	2.51	4.95	47.58	10.21	54.59	4.16	3.07	0.02	6.33	2.37	93.38	15.46
	Nepalese Notes & Coins	16.46	18.32	2.51	4.95	47.58	10.21	54.59	4.16	3.07	0.02	6.20	2.37	93.38	15.46
	Foreign Currency											0.13			
	b. Bank Balance	69.25	133.58	36.86	16.59	654.04	29.55	913.82	9.83	79.19	49.06	18.94	206.12	125.81	164.93
	1. In Nepal Rastra Bank	63.07	76.61	13.40		78.87	24.90	111.40	0.08	4.09	11.40	18.47	5.81	116.41	13.76
	Domestic Currency	63.07	76.61	13.40		78.87	24.90	111.40	0.08	4.09	11.40	18.47	5.81	116.41	13.76
	Foreign Currency														
	2. "A"Class Licensed Institution		56.37	22.47	16.59	362.41	4.65	760.46	5.42	30.84	36.55	0.47	175.33	9.13	88.28
	Domestic Currency		56.37	22.47	16.59	362.41	4.65	760.46	5.42	30.84	36.55	0.47	175.33	9.13	88.28
	Foreign Currency														
	3. Other Financial Ins.	6.18	0.60	0.99		212.77		41.97	4.32	44.25	1.12		24.97	0.27	62.89
	4. In Foreign Banks														
	c. Money at Call	257.03				130.44						140.43		734.90	
	Domestic Currency	257.03				130.44						140.43		734.90	
	Foreign Currency														
2	INVESTMENT IN SECURITIES	30.00	1.60			179.73	0.26	130.55				60.00	12.45	25.55	
	a. Govt Securities	30.00	1.60			179.73		130.55				60.00	12.45	25.55	
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents						0.26								
3	SHARE & OTHER INVESTMENT	15.48	1.16	0.10	0.19	21.58		2.15	0.25	0.03	5.40	78.47	35.38	0.35	0.55
	a. Interbank Lending														
	b. Non Residents														
	c. Others	15.48	1.16	0.10	0.19	21.58		2.15	0.25	0.03	5.40	78.47	35.38	0.35	0.55
4	LOANS & ADVANCES	1172.87	915.83	187.77	105.41	2123.33	698.84	3410.56	549.64	2213.95	617.57	907.15	184.88	3126.29	565.48
	a. Private Sector	1172.87	915.83	187.77	105.41	2123.33	698.84	3410.56	549.64	2206.95	368.39	899.65	179.38	3126.29	565.48
	b. Financial Institutions									7.00	249.18	7.25	5.50		
	c. Government Organizations											0.25			
5	BILL PURCHASED												3.80		
	a. Domestic Bills Purchased												3.80		
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	LOANS AGAINST COLLECTED BILLS														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	FIXED ASSETS	48.15	45.09	7.11	2.05	139.18	5.09	67.67	22.67	106.16	62.43	57.99	1.84	60.80	27.19
8	OTHER ASSETS	136.97	234.63	88.14	24.88	395.21	45.04	83.91	265.51	1221.98	298.94	27.21	34.37	81.96	20.44
	a. Accrued Interest:	76.26	225.89	44.78	11.67	262.26	5.23	57.34	244.64	1103.73	250.15	11.75	19.73	49.80	7.74
	Financial									0.23		0.05			
	Government Enterprises	0.36	225.89			0.28	5.23	1.05					2.15		
	Private Sector	75.90		44.78	11.67	261.98		56.29	244.64	1103.50	250.15	11.70	17.58	49.80	7.74
	b. Staff Loans / Adv.	17.50		0.12	3.23	5.49		2.02	9.20	0.09			1.11		4.98
	c. Sundry Debtors	7.43	1.31	7.79	2.96	117.07	5.41	5.09	0.04	5.15	13.98	3.45	0.63	0.26	4.37
	d. Cash In Transit														
	e. Others	35.78	7.44	35.45	7.02	10.40	31.23	19.46	11.64	113.00	34.81	12.01	12.89	31.90	3.36
9	Expenses not Written off					0.49	0.25	2.74							
10	Non Banking Assets	58.46	9.36	38.10	2.04	44.54	0.07		5.37				5.66		
11	Reconciliation Account			17.02					0.46					0.06	
12	Profit & Loss A/c	32.05	30.25	32.72	0.18	15.18		0.86	78.44		8.45		7.99	0.42	
	TOTAL ASSETS	1836.73	1389.82	410.33	156.3										

Statement of Assets and Liabilities as on Magh end, 2070

S.N.	BFI Name	Prudential	ICFC	Sagarmatha	Civil	Imperial	Kuber	NEFL	Seti	hama	reliable	Namaste	Kaski	Zenith	Unique
Liabilities															
1	CAPITAL FUND	441.99	453.93	194.18	198.46	141.31	-339.67	216.56	62.61	203.44	318.27	35.30	270.90	251.21	218.48
	a. Paid-up Capital	483.13	374.39	165.00	166.54	149.73	150.00	197.10	50.60	200.00	272.61	31.25	240.74	228.98	200.00
	b. Calls in Advance						25.23								
	c. Proposed Bonus Share														
	d. General Reserves	46.21	67.59	16.62	17.66	14.17	4.49	16.93	5.85	8.55	43.46	2.90	27.99	20.77	17.85
	e. Share Premium	0.07			0.18		0.62						0.33	0.00	
	f. Retained Earning	-153.57	10.12	11.96	13.36	-22.59	-520.00	1.06	6.11	-34.11		0.93	1.84	0.40	0.63
	g. Others Reserves Fund	66.14	1.82	0.60	0.72			1.47	0.05	28.99	2.20	0.23		1.05	
2	BORROWINGS		650.00												
	a. NRB														
	b. Interbank Borrowing		650.00												
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	DEPOSITS	1009.26	3779.81	1586.11	689.73	573.66	413.90	953.86	163.96	259.70	2503.96	149.00	1902.56	997.73	547.92
	a. Current	0.21													
	Domestic	0.21													
	Foreign														
	b. Savings	221.75	2219.15	678.12	251.31	269.03	141.52	623.57	128.08	81.93	1812.75	130.27	1074.78	547.30	151.17
	Domestic	221.75	2219.15	678.12	251.31	269.03	141.52	623.57	128.08	81.93	1812.75	130.27	1074.78	547.30	151.17
	Foreign														
	c. Fixed	630.61	1558.16	583.57	285.48	304.63	272.37	330.16	35.88	80.30	691.21	18.69	827.78	235.94	222.36
	Domestic	630.61	1558.16	583.57	285.48	304.63	272.37	330.16	35.88	80.30	691.21	18.69	827.78	235.94	222.36
	Foreign														
	d. Call Deposits	140.97													
	Domestic	140.97													
	Foreign														
	e. Others	15.71	2.49	324.41	152.94			0.13		97.46		0.04		214.49	174.39
	Domestic	15.71	2.49	324.41	152.94			0.13		97.46		0.04		214.49	174.39
	Foreign														
4	Bills Payable		1.14												
5	Other Liabilities	301.68	279.40	189.59	101.91	109.05	650.30	37.45	16.89	176.37	177.21	5.64	101.67	67.93	23.75
	1. Sundry Creditors	7.69	35.57	0.80	0.93	1.95	10.51	2.69	0.59	0.08	31.15	0.15	0.12	8.01	5.76
	2. Loan Loss Provision	134.00	75.20	60.42	56.49	56.47	419.46	8.21	3.92	89.90	32.31	2.10	32.44	29.12	8.27
	3. Interest Suspense a/c	65.04	22.29	38.38	26.84	39.35	193.89	5.40	4.06	48.16	41.15	0.42	26.69	13.59	3.02
	4. Others	94.95	146.34	89.98	17.65	11.28	26.44	21.14	8.32	38.23	72.60	2.97	42.41	17.21	6.71
6	Reconciliation A/c			429.00		39.26	1186.90				0.51				
7	Profit & Loss A/c	16.68	53.86	11.69			75.96	9.45	1.72	9.53	6.33	4.34	18.53	9.29	12.92
		1769.61	5218.14	2410.57	990.11	863.28	1987.38	1217.32	245.18	649.03	3006.28	194.28	2293.66	1326.16	803.06
Assets															
1	LIQUID FUNDS	512.84	1590.65	206.22	288.63	229.22	23.86	277.17	66.71	144.22	694.22	82.92	385.74	311.93	137.26
	a. Cash Balance	7.32	116.71	14.31	2.93	4.56	0.69	15.71	2.59	1.58	85.90	2.01	48.68	26.11	2.83
	Nepalese Notes & Coins	7.27	116.71	14.31	2.93	4.56	0.69	15.71	2.58	1.58	85.90	1.94	48.68	26.11	2.83
	Foreign Currency	0.04							0.01			0.07			
	b. Bank Balance	74.33	1473.94	191.91	56.35	224.65	0.00	261.46	64.12	10.45	73.92	3.63	72.67	285.81	134.43
	1. In Nepal Rastra Bank	70.99	94.98	40.97	55.77	40.95	0.00	29.34	0.16	10.27	51.56		69.74	31.15	25.19
	Domestic Currency	70.99	94.98	40.97	55.77	40.95	0.00	29.34	0.16	10.27	51.56		69.74	31.15	25.19
	Foreign Currency														
	2. "A"Class Licensed Institution	3.34	1250.76	52.85	0.57	156.68		171.27	16.70	0.15	22.36	3.62	2.78	212.05	73.16
	Domestic Currency	3.34	1250.76	52.85	0.57	156.68		171.27	16.70	0.15	22.36	3.62	2.78	212.05	73.16
	Foreign Currency										21.66				
	3. Other Financial Ins.		128.21	98.09	0.01	27.02		60.85	47.25	0.03		0.01	0.15	42.61	36.08
	4. In Foreign Banks														
	c. Money at Call	431.19			229.35		23.17			132.18	534.40	77.29	264.39		
	Domestic Currency	431.19			229.35		23.17			132.18	534.40	77.29	264.39		
	Foreign Currency														
2	INVESTMENT IN SECURITIES	38.18	64.39	68.79				32.50		4.55	78.20			20.00	17.00
	a. Govt Securities	38.18	64.39	68.79				32.50		4.55	78.20			20.00	17.00
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	24.77	107.16	72.96	6.90	2.97		70.03	0.10	7.64	26.99		6.29	65.67	25.99
	a. Interbank Lending	4.01				2.62									
	b. Non Residents														
	c. Others	20.76	107.16	72.96	6.90	0.35		70.03	0.10	7.64	26.99		6.29	65.67	25.99
4	LOANS & ADVANCES	752.43	3104.61	1484.95	577.43	519.44	545.72	791.49	160.61	365.91	1935.05	107.47	1846.11	877.97	605.60
	a. Private Sector	728.91	3104.61	1480.75	577.43	509.35		774.49	160.61	354.01	1900.88	107.47	1846.11	877.97	605.60
	b. Financial Institutions	23.52		4.20		10.09	545.72	17.00		11.90	34.16				
	c. Government Organizations														
5	BILL PURCHASED						2.60								
	a. Domestic Bills Purchased						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	247.19	72.99	17.77	2.12	24.16	17.33	9.16	5.84	11.94	160.56	1.24	22.34	7.07	5.19
8	OTHER ASSETS	144.19	277.72	74.14	80.31	47.44	230.88	36.97	11.73	84.68	82.31	2.22	32.65	41.98	12.02
	a. Accrued Interest:	65.05	79.13	40.21	26.84	39.35	213.71	5.75	4.07	48.18	41.61	0.42	26.69	13.59	3.09
	Financial	0.08		0.06		0.76									0.00
	Government Enterprises	0.04	0.88	1.84				0.35		0.02	0.46				0.07
	Private Sector	64.93	78.25	38.31	26.84	38.59	213.71	5.40	4.07	48.16	41.15	0.42	26.69	13.59	3.02
	b. Staff Loans / Adv.	5.61	46.26	3.82	1.12	2.53	1.07	1.08	0.02	0.10	1.40			15.90	0.58
	c. Sundry Debtors	0.04	8.39	2.65		0.40	6.52	20.81	3.02	0.38	22.15	0.67	0.47	1.49	1.04
	d. Cash In Transit														
	e. Others	73.49	143.95	27.46	52.35	5.16	9.58	9.32	4.62	36.03	17.15	1.13	5.48	11.00	7.31
9	Expenses not Written off	1.41	0.04		0.94				0.19			0.43			
10	Non Banking Assets	48.60	0.56	56.30			0.95			21.50	28.95				
11	Reconciliation Account			429.43	0.20	39.26	1166.05								
12	Profit & Loss A/c			0.00	33.57	0.79				8.58			0.53	1.54	
	TOTAL ASSETS	17													

Statement of Assets and Liabilities as on Magh end, 2070

S.N.	BFI Name	Manjusikree	Subhalaxmi	Jeebis	Reliance	Lotus	Bhaktapur
Liabilities							
1	CAPITAL FUND	263.43	214.50	200.34	209.68	141.23	133.18
	a. Paid-up Capital	225.00	200.00	200.00	200.00	120.00	125.00
	b. Calls in Advance						
	c. Proposed Bonus Share						
	d. General Reserves	11.23	14.16	1.93	6.77	4.25	1.58
	e. Share Premium						
	f. Retained Earning	27.21	0.12	-3.97	1.66	16.98	6.60
	g. Others Reserves Fund		0.22	2.38	1.25		
2	BORROWINGS						
	a. NRB						
	b. Interbank Borrowing						
	c. Foreign Banks and Fin. Ins.						
	d. Other Financial Ins.						
	e. Bonds and Securities						
3	DEPOSITS	879.15	754.28	651.25	1096.53	396.38	342.80
	a. Current						
	Domestic						
	Foreign						
	b. Savings	143.85	197.99	165.09	629.63	144.60	190.45
	Domestic	143.85	197.99	165.09	629.63	144.60	190.45
	Foreign						
	c. Fixed	417.70	454.11	293.61	466.90	177.81	91.22
	Domestic	417.70	454.11	293.61	466.90	177.81	91.22
	Foreign						
	d. Call Deposits						61.13
	Domestic						61.13
	Foreign						
	e. Others	317.61	102.17	192.55		73.97	
	Domestic	317.61	102.17	192.55		73.97	
	Foreign						
4	Bills Payable			0.54			
5	Other Liabilities	103.29	47.14	84.01	238.07	39.95	15.70
	1. Sundry Creditors	0.65	3.54	1.14	8.50	0.05	0.00
	2. Loan Loss Provision	26.66	11.57	46.38	31.00	14.07	11.81
	3. Interest Suspense a/c	37.04	9.94	27.15	20.47	10.17	
	4. Others	38.93	22.09	9.34	178.10	15.66	3.89
6	Reconciliation A/c						
7	Profit & Loss A/c	3.27	4.33	8.86	10.89	0.51	0.61
		1249.14	1020.25	945.00	1555.17	578.06	492.30
Assets							
1	LIQUID FUNDS	243.86	199.33	167.51	419.84	173.03	196.35
	a. Cash Balance	9.33	6.86	8.56	17.85	2.83	5.98
	Nepalese Notes & Coins	9.33	6.86	8.56	17.85	2.83	5.98
	Foreign Currency						
	b. Bank Balance	234.53	192.47	158.95	401.99	170.20	190.37
	1. In Nepal Rastra Bank	33.18	27.25	27.62	43.95	45.53	14.24
	Domestic Currency	33.18	27.25	27.62	43.95	45.53	14.24
	Foreign Currency						
	2. "A"Class Licensed Institution	160.73	110.58	56.52	155.38	12.99	155.33
	Domestic Currency	160.73	110.58	56.52	155.38	12.99	155.33
	Foreign Currency						
	3. Other Financial Ins.	40.63	54.65	74.81	202.66	111.68	20.81
	4. In Foreign Banks						
	c. Money at Call						
	Domestic Currency						
	Foreign Currency						
2	INVESTMENT IN SECURITIES	10.00	20.00	50.00		6.00	10.00
	a. Govt Securities	10.00	20.00	50.00		6.00	10.00
	b. NRB Bond						
	c. Govt. Non-Fin. Ins.						
	d. Other Non-Fin Ins.						
	e. Non Residents						
3	SHARE & OTHER INVESTMENT		3.48	54.85	73.84	6.22	5.36
	a. Interbank Lending						
	b. Non Residents						
	c. Others		3.48	54.85	73.84	6.22	5.36
4	LOANS & ADVANCES	897.37	750.87	608.52	1021.17	366.22	271.52
	a. Private Sector	865.77	736.24	592.89	997.67	366.22	271.52
	b. Financial Institutions	31.60	14.63	15.63	23.50		
	c. Government Organizations						
5	BILL PURCHASED	3.30					
	a. Domestic Bills Purchased	3.30					
	b. Foreign Bills Purchased						
	c. Import Bills & Imports						
6	LOANS AGAINST COLLECTED BILLS						
	a. Against Domestic Bills						
	b. Against Foreign Bills						
7	FIXED ASSETS	23.39	12.07	6.71	7.79	6.38	4.56
8	OTHER ASSETS	71.22	34.49	55.78	30.23	14.05	2.47
	a. Accrued Interest:	37.04	9.94	27.29	20.94	10.17	0.07
	Financial	1.30	0.05	0.10	0.17		
	Government Enterprises			0.14	2.30		0.07
	Private Sector	35.74	9.88	27.06	18.47	10.17	
	b. Staff Loans / Adv.	19.50	12.15	11.22	0.83	0.87	
	c. Sundry Debtors	1.64		0.17	0.57	0.74	0.80
	d. Cash In Transit						
	e. Others	13.04	12.40	17.10	7.88	2.27	1.60
9	Expenses not Written off			1.64			2.04
10	Non Banking Assets				2.30	6.16	
11	Reconciliation Account						
12	Profit & Loss A/c						
	TOTAL ASSETS	1249.14	1020.25	945.00	1555.17	578.06	492.30

Profit and Loss Statement of upto Magh end, 2070

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL
Expenses																		
1. Interest Expense	1122.22	1293.38	1155.80	1702.19	328.97	1372.72	1374.03	686.57	1362.49	816.93	786.32	1311.58	432.41	992.98	940.77	982.75	1010.73	2042.35
1.1 On Deposit Liabilities	901.97	1267.65	1140.99	1635.43	326.89	1295.29	1325.92	686.57	1343.45	787.28	779.90	1310.25	432.23	992.88	940.77	946.88	1005.66	1962.25
1.1.1 Saving Account	442.73	637.71	461.00	382.04	216.89	563.62	257.65	233.13	452.77	198.86	170.73	113.78	71.93	308.61	186.58	126.23	259.53	612.00
1.1.2 Fixed Account	459.23	586.53	348.49	823.83	69.17	731.66	996.58	276.03	623.15	427.13	458.13	962.40	274.20	512.40	552.78	654.90	484.82	1288.54
1.1.2.1 Up to 3 months Fixed Account		0.34	52.27	11.58	11.69	143.75	208.97		140.26		0.14			0.14		5.05		52.16
1.1.2.2 3 to 6 months Fixed Account		3.21	69.70		2.90		212.24	4.45	150.75					0.84		9.83		97.63
1.1.2.3 6 months to 1 year Fixed Account		324.52	174.24		31.49	587.91	508.65		209.85	427.13	24.11		274.20	72.51		563.25		176.37
1.1.2.4 Above 1 year Fixed Account	459.23	258.46	52.27	812.26	23.09		66.72	271.58	122.28		433.89	962.40		438.91	552.78	76.77	158.66	1288.54
1.1.3 Call Deposit		43.41	331.50	429.56	40.82		71.70	177.41	267.53	161.29	151.04	234.08	86.10	171.88	201.41	165.75	261.31	61.71
1.1.4 Certificate of Deposit																		
1.2 On Borrowing	220.25	25.73	14.82	66.76	2.09	77.43	48.11		19.04	29.65	6.42	1.33	0.17	0.09		35.87	5.07	80.10
2. Commission Expense		26.44	101.22	70.56				7.56										0.80
3. Staff Expense	889.45	1189.51	376.86	224.72	242.10	370.54	259.62	142.01	285.29	208.77	105.64	193.99	54.90	151.23	131.32	131.95	136.46	1526.69
4. Office Operating Expenses	289.54	282.38	280.20	372.76	215.73	513.14	259.56	105.22	269.44	220.52	111.29	206.36	66.97	194.16	126.36	127.67	230.49	217.71
5. Foreign Exchange Loss				33.62				0.32				5.93		11.00				
5.1 Due to Change in Exchange Rates				33.62				0.32				5.93		11.00				
5.2 Due to Foreign Currency Transaction																		
6. Non Operating Expense		0.15						13.01	0.17				0.61		0.05			0.01
7. Provision for Risk	176.69	318.44	254.95	287.55	101.91	171.69	46.59	105.16	39.70	73.13	30.03	107.19	92.00	48.37	212.34	80.15	170.13	734.38
7.1 Loan loss Provision	189.25	298.31	254.36	287.55	101.91	171.69	46.59	105.16	39.70	73.13	30.03	107.19	92.00	48.37	210.21	62.46	170.13	734.38
7.1.1 General Loan loss Provision	189.25	51.50	31.81	131.46	31.42	171.69	35.84	65.13	39.70	20.36	15.78	1.68	21.13	15.42	13.77	14.54	170.13	56.08
7.1.2 Special Loan Loss Provision		246.81	222.55	156.09	70.49		10.74	40.03		52.76	13.45	105.51	70.87	32.95	196.45	47.92		678.30
7.1.3 Additional Loan Loss Provision												0.80						
7.2. Provision for Non-Banking Assets	-0.03														2.12	17.69		
7.3. Provision for Loss on Investment																		
7.5. Provision for Loss of Other Assets	-12.53	20.13	0.59															
8. Loan Written Off					25.45								0.13					2.35
9. Provision for Staff Bonus		57.43	186.64	155.40	99.65	91.68	56.29		122.75	42.12	15.89	51.84	9.74	21.42	4.18	18.52	43.78	62.74
10. Provision for Income Tax	179.58		551.10	466.50	298.96	275.54	168.86		368.26	128.87	47.43	155.53	28.65	64.26	12.53	55.55	131.35	324.15
11. Others		1.55							0.02									
12. Net Profit	434.88	990.50	1315.26	1087.51	697.57	641.31	394.00	365.47	859.28	292.36	111.44	362.89	2.98	149.94	29.23	129.61	306.49	644.15
Total Expenses	3092.36	4159.78	4222.03	4400.81	2010.36	3436.62	2558.95	1425.32	3307.41	1782.70	1213.97	2389.38	688.38	1633.34	1456.75	1526.18	2029.44	5555.33

Income																		
1. Interest Income	2752.66	3424.98	3353.14	3395.86	1403.02	2743.02	2134.19	1006.69	2985.32	1499.86	1068.50	2155.78	637.67	1421.52	1249.79	1273.25	1675.86	4618.45
1.1 On Loans and Advances	2654.50	3052.39	3075.53	3273.38	1313.81	2533.26	1717.76	966.82	2817.61	1429.32	1018.80	1969.06	628.51	1405.24	1192.36	1228.12	1596.70	4424.73
1.2 On Investment	85.57	324.74	169.92	88.11	41.74	180.18	57.61	30.16	146.84	68.86	49.08	49.62	8.10	15.76	13.05	45.13	61.68	64.63
1.2.1 Government Bonds	85.57	221.73	160.72	88.11	41.74	180.18	57.61	17.44	45.51	68.86	41.80	49.62	8.10	15.76	13.05	45.13	61.68	64.63
1.2.2 Foreign Bonds			9.19															
1.2.3 NRB Bonds								12.72	101.32		7.28							
1.2.4 Debenture & Bonds		103.01																
1.3 On Agency Balance	7.33	36.89	1.42	31.10	0.39	29.57	330.01		20.73			0.14	0.36					1.15
1.4 On Call Deposit	5.25	1.34	83.97	3.28	5.95	0.01		0.08	0.14	0.61		127.71						16.33
1.5 On Others		9.62	22.30		41.13		28.82	9.63		1.08	0.62	9.25	0.70	0.52	44.37			129.09
2. Commission and Discount	117.32	205.36	518.23	161.50	212.26	345.64	293.84	139.54	170.84	122.62	47.62	123.19	16.16	70.71	119.15	159.84	200.79	138.37
2.1 Bills Purchase and Discount	0.09	0.74	1.17		10.39	43.52	0.01	9.66	9.10	28.77	1.01	0.22	-0.01	0.35	0.83	7.71		
2.2 Commission	117.23	196.94	515.41	161.50	155.72	262.39	197.08	125.74	160.62	93.85	43.17	55.76	16.17	70.36	25.87	148.37	100.26	138.37
2.3 Others		7.68	1.65		46.15	39.72	96.75	4.14	1.12		3.44	67.21			92.45	3.76	100.53	
3. Exchange Fluctuation Income	35.05	32.66	311.90	302.88	290.87	237.88	60.81	49.46	38.29	85.97	9.66	67.83	9.47	33.36	51.57	69.77	100.35	40.66
3.1 Due to Change in Exchange Rate	19.52	-25.57	260.17		101.03		4.21		-0.21			27.99	1.16		13.35	10.83	159.08	30.24
3.2 Due to Foreign Currency Transaction	15.53	58.23	51.73	302.88	189.85	237.88	56.60	49.46	38.50	85.97	9.66	39.84	8.30	33.36	38.22	58.94	-58.73	10.42
4. Other Operating Income	155.86	159.04		377.35	24.92	102.88		74.98	102.55	33.47	47.55	35.94	24.66	57.31	25.78		0.51	230.18
5. Non Operating Income	5.65	2.49	32.39	2.93	7.98	4.72	2.93		10.38	3.15	0.03	6.64		23.66	0.61	6.34	43.83	6.97
6. Write Back from Provisions for loss	0.17	293.54	4.29	160.28	50.51		62.83	93.13	0.02	37.63	39.96		0.31	26.78	9.85	16.98	8.10	348.45
7. Recovery of written-off Loan	25.65	39.49	2.09		20.78		4.34	61.32			0.65							84.65
8. Income from Extra Ordinary transactions		2.22				2.49		0.20					0.11					87.58
9. Net Loss																		
Total Income	3092.36	4159.78	4222.03	4400.81	2010.36	3436.62	2558.95	1425.32	3307.41	1782.70	1213.97	2389.38	688.38	1633.34	1456.75	1526.18	2029.44	5555.33

Profit and Loss Statement of upto Magh end, 2070

BFI Name	Global	Citizens	Prime	Sunrise	Grand	NIMB	Kist	Janata	Mega	CTBNL	Civil	Century	Sanima	NIDC	Malika	Siddhartha	UDBL	Yeti	Narayani	PDBL
Expenses																				
1. Interest Expense	1114.99	802.97	1037.72	807.24	775.10	705.78	727.82	542.64	453.57	461.90	701.22	524.85	700.50	59.81	76.09	233.93		284.26	43.25	134.35
1.1 On Deposit Liabilities	1087.19	795.01	1037.45	807.20	774.89	705.57	716.64	541.98	450.69	457.75	699.67	524.38	690.47	59.81	76.09	233.93		283.61	43.25	134.35
1.1.1 Saving Account	386.19	129.91	100.94	220.46	77.47	110.40	401.28	74.24	154.12	52.45	71.99	132.82	162.16	12.69	54.35	128.75		93.84	22.34	63.88
1.1.2 Fixed Account	544.09	512.76	436.31	487.80	486.95	435.28	270.20	341.90	196.06	339.83	506.79	264.28	430.47	44.99	11.68	76.72		127.06	20.91	56.13
1.1.2.1 Up to 3 months Fixed Account	2.37	13.14	0.01	0.05		61.89	0.03	34.63		0.06	0.01		3.27		0.03	0.81				1.03
1.1.2.2 3 to 6 months Fixed Account	2.19	4.02	0.84	7.24	4.89	0.65	5.81	0.18		6.15	1.90	9.35	0.56		0.04	0.04			0.17	1.02
1.1.2.3 6 months to 1 year Fixed Account	447.16	352.73	388.37	429.23		138.87	233.53	244.76		255.57	300.56	254.93	313.53	12.73	6.10	13.93		40.37	5.55	50.91
1.1.2.4 Above 1 year Fixed Account	92.38	142.87	47.09	51.27	482.06	233.87	30.84	62.34	196.06	78.05	204.31		113.11	32.26	5.51	61.93		86.69	15.19	3.17
1.1.3 Call Deposit	156.91	152.33	500.21	98.94	208.00	159.89	45.16	125.84	100.51	65.46	120.90	127.28	97.85	2.14	10.06	28.46		62.72		14.33
1.1.4 Certificate of Deposit					2.47															
1.2 On Borrowing	27.80	7.97	0.27	0.04	0.20	0.21	11.19	0.66	2.88	4.15	1.55	0.47	10.03					0.65		
2. Commission Expense	12.42	2.04		3.51												0.64				
3. Staff Expense	194.80	91.56	68.36	143.58	62.19	95.24	142.01	75.71	95.42	52.58	78.38	67.48	81.06	22.78	21.93	34.05		50.04	6.48	24.70
4. Office Operating Expenses	307.11	136.51	118.75	188.87	72.16	135.92	180.92	80.81	133.20	72.84	100.37	120.57	112.29	19.49	26.53	46.80		58.68	6.09	20.88
5. Foreign Exchange Loss							1.20		15.21											
5.1 Due to Change in Exchange Rates							1.20													
5.2 Due to Foreign Currency Transaction									15.21											
6. Non Operating Expense		396.04										0.12								-0.35
7. Provision for Risk	189.36	161.86		168.41	140.88	59.03	432.71	70.90	41.13	78.46	118.15	58.60	26.77	100.99	13.06	41.18		586.62	88.99	19.97
7.1 Loan loss Provision	189.36	161.86		165.00	101.12	53.49	470.78	70.90	41.13	78.46	118.15	58.60	26.77	100.99	13.06	20.05		407.65	88.99	19.45
7.1.1 General Loan loss Provision	26.38	39.72		-3.69	10.58	9.42	-22.87	7.58	22.84	13.65	28.81	31.83	20.90	2.89	13.06	6.99		25.46	0.00	19.45
7.1.2 Special Loan Loss Provision	137.05	122.14		168.70	90.54	44.07	493.65	63.31	18.29	64.81	89.34	26.77	5.87	98.10		13.06		382.19	88.99	
7.1.3 Additional Loan Loss Provision	25.93																			
7.2. Provision for Non-Banking Assets				3.41	39.76		-38.07											21.07	175.47	0.53
7.3. Provision for Loss on Investment																		0.06		
7.5. Provision for Loss of Other Assets						5.54													3.51	
8. Loan Written Off				14.65									0.31			27.89				
9. Provision for Staff Bonus	80.78	25.71	37.20	26.98	13.49				29.15				25.03	41.68	1.68	6.34				2.12
10. Provision for Income Tax	204.70	77.12	111.60	80.95	40.45				87.45				75.09	139.85	5.03	19.01				6.23
11. Others																			32.84	
12. Net Profit	603.11	179.95	260.40	188.87		263.59	-267.53		204.06				175.20	280.15	11.73	29.42				14.98
Total Expenses	2707.28	1873.75	1634.03	1623.07	1104.27	1259.56	1217.13	770.06	1059.21	665.78	998.12	771.62	1196.25	664.76	156.03	439.27		1012.45	144.80	222.87

Income																				
1. Interest Income	2054.73	1250.08	1445.69	1293.24	941.77	1029.97	1049.52	752.50	921.16	559.68	866.11	644.03	1036.65	186.05	138.55	321.53		362.46	30.53	207.56
1.1 On Loans and Advances	1969.64	1191.05	1416.13	1265.00	899.70	966.17	989.06	718.95	880.02	549.87	840.46	625.53	988.80	140.78	127.52	294.49		328.69	29.21	188.27
1.2 On Investment	83.41	47.55	5.88	22.13	36.61	49.26	46.39	32.62	17.12	6.68	24.68	6.54	40.61	0.14	1.01	9.74		6.79		
1.2.1 Government Bonds	83.41	47.55	5.88	14.82	36.61	49.26	46.39	32.62	16.76	6.68	24.68	6.54	40.61	0.14	1.01	9.74		6.79		
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds				7.32																
1.2.4 Debenture & Bonds									0.36											
1.3 On Agency Balance		0.44	0.08	0.08			1.36	0.93	0.10	1.49		5.10						25.30	1.32	
1.4 On Call Deposit	1.64	10.55		2.70		0.11	1.59				0.96				7.89	17.27				17.87
1.5 On Others	0.04	0.48	23.60	3.32	5.46	14.43	11.12		11.94	1.63		6.85	7.24	45.13	2.13	0.03		1.68		1.42
2. Commission and Discount	227.60	81.82	30.15	67.42	22.17	43.09	83.05	47.96	11.94	15.32	34.13	23.38	20.68		4.41	5.55		2.82	0.19	1.72
2.1 Bills Purchase and Discount	0.48	3.41	2.48	2.79	0.22		1.39	2.27	0.15	6.27	1.11					0.12				
2.2 Commission	218.48	25.88	27.67	49.48	21.95	38.54	17.00	40.84	11.79	9.05	33.02	23.38	20.68		4.41	5.43		2.82	0.19	1.72
2.3 Others	8.64	52.54		15.15		4.55	64.66	4.84												
3. Exchange Fluctuation Income	74.74	75.99	11.52	38.61	51.37	62.93	17.58	-72.10	83.08	29.01	32.57	51.49	87.85			0.09		0.04		
3.1 Due to Change in Exchange Rate	24.78	-106.77	-21.43	10.67	9.16	8.60		-5970.62		3.78	18.54	2.13	1.73			0.08		0.05		
3.2 Due to Foreign Currency Transaction	49.96	182.77	32.95	27.95	42.20	54.33	17.58	5898.52	83.08	25.23	14.03	49.36	86.12			0.01		-0.01		
4. Other Operating Income	8.69	20.41	128.19	74.12	33.79	57.58			27.97	24.77	28.97	44.83	43.02	9.84	10.77	24.67		24.00	0.59	13.58
5. Non Operating Income	80.52	392.27		1.69	0.63	8.10	63.53	1.41	1.17				0.96	7.05	446.06	0.12		9.43		1.57
6. Write Back from Provisions for loss	261.00	45.75	18.48	148.00	49.73	57.88	3.45		13.88				2.20	1.00	22.81	2.17		73.29	260.93	31.67
7. Recovery of written-off Loan		7.42														4.70				
8. Income from Extra Ordinary transactions																			6.71	0.01
9. Net Loss					4.81			40.30		37.01	36.34	4.73						355.49	80.25	
Total Income	2707.28	1873.75	1634.03	1623.07	1104.27	1259.56	1217.13	770.06	1059.21	665.78	998.12	771.62	1196.25	664.76	156.03	439.27		1012.45	144.80	222.87

Profit and Loss Statement of upto Magh end, 2070

BFI Name	Sahayogi	Axix	Karnali	Triveni	Suprim	Bhrikuti	Suvechha	Bageshwori	Saurishankar	Gurkha	Gandaki	Infrastructure	Business	Biratnaxmi	Excel	Western	H & B	Araniko	NDEP	CFDBL	
Expenses																					
1. Interest Expense	66.02	81.42	44.12	139.77	105.24	188.48	69.32	93.62	54.93	44.83	172.67	139.59	194.35	150.59	69.02	46.72	274.81	33.47	197.05	350.40	
1.1 On Deposit Liabilities	66.02	81.42	44.12	139.61	105.24	188.48	69.32	93.62	54.93	44.83	124.17	139.59	194.35	150.59	69.02	46.72	274.81	33.47	196.95	338.02	
1.1.1 Saving Account	51.16	25.73	31.17	57.33	45.01	76.88	22.49	59.13	28.88	4.66	54.07	57.14	70.20	80.59	39.04	32.03	95.42	21.72	121.97	78.27	
1.1.2 Fixed Account	13.86	34.13	12.95	59.71	33.64	61.37	35.08	17.36	16.18	1.55	43.05	42.88	82.74	53.65	17.08	14.68	125.15	11.54	53.71	215.27	
1.1.2.1 Up to 3 months Fixed Account		0.01	0.24	0.05	0.12								1.01		0.06		0.42			24.27	
1.1.2.2 3 to 6 months Fixed Account		0.43	1.93	1.93	0.44	0.17					0.98	0.85	2.91	1.51	0.58	2.88	15.80	0.02		3.89	
1.1.2.3 6 months to 1 year Fixed Account	2.97	16.06		28.40	28.90	52.39	12.55	2.25	7.12		31.57	23.60	62.42	19.78	4.33	3.62	61.32	5.57		88.39	
1.1.2.4 Above 1 year Fixed Account	10.90	17.63	12.95	29.13	2.81	8.50	22.24	15.11	9.07	1.55	10.50	18.43	16.41	32.35	12.12	8.19	47.62	5.94	53.71	98.71	
1.1.3 Call Deposit	0.99	21.56		22.58	26.58	50.24	11.74	17.13	9.86	38.62	27.04	39.58	41.42	16.35	12.90		54.24	0.21	21.27	44.49	
1.1.4 Certificate of Deposit																					
1.2 On Borrowing				0.16							48.49								0.10	12.37	
2. Commission Expense					0.04								0.00		0.01			0.81		0.67	
3. Staff Expense	9.90	20.46	11.16	15.19	22.04	24.06	9.70	15.72	10.78	12.82	14.86	29.28	26.06	25.70	14.64	9.13	49.39	10.11	30.30	40.88	
4. Office Operating Expenses	11.32	28.81	14.09	26.07	25.09	20.31	10.83	8.77	12.90	22.88	17.32	38.94	27.28	16.13	16.16	7.13	62.10	4.96	42.47	40.23	
5. Foreign Exchange Loss																					
5.1 Due to Change in Exchange Rates																			0.00	0.03	
5.2 Due to Foreign Currency Transaction																				0.01	
6. Non Operating Expense		13.53					0.36			0.16			0.42	24.52		6.03	1.24			0.07	
7. Provision for Risk	6.43	8.12	8.80	13.45	114.69	10.49	2.45	2.58	3.99		13.01	29.40	33.62	8.33	6.34		286.37	14.13	136.50	67.46	
7.1 Loan loss Provision	6.43	8.12	8.80	13.45	95.06	10.49	2.45	2.58	3.99		13.01	29.40	33.62	8.33	6.34		67.36	14.13	136.14	67.45	
7.1.1 General Loan loss Provision	1.57		8.80	3.00	2.99	3.74	0.17	2.58	0.65		0.44	3.38	0.71	0.06	6.34			1.24	0.62	-5.64	7.35
7.1.2 Special Loan Loss Provision	4.86	8.12		10.45	92.08	6.75	2.28		3.34		12.56	26.02		8.26			49.08	13.51	141.79	60.09	
7.1.3 Additional Loan Loss Provision													32.90							17.04	
7.2. Provision for Non-Banking Assets					7.62															1.02	
7.3. Provision for Loss on Investment																				0.36	0.01
7.5. Provision for Loss of Other Assets					12.01												217.99				
8. Loan Written Off					0.57																
9. Provision for Staff Bonus	4.37			5.06		6.28	1.60		2.27			3.60	2.16		4.61	0.74		0.94		2.89	
10. Provision for Income Tax	13.12			15.18		18.85	4.80		6.80			10.80	6.49		13.84	2.22		2.83		8.66	
11. Others																					
12. Net Profit	30.61			35.41		43.99	11.21	41.92	15.86	37.80	36.34	25.20	15.13	48.86	32.30	5.18		6.59		20.21	
Total Expenses	141.77	152.34	78.17	250.14	267.66	312.46	110.26	162.60	107.52	118.49	254.19	276.81	305.52	274.13	156.92	77.16	673.90	73.85	406.43	531.40	
Income																					
1. Interest Income	124.01	126.70	52.96	219.25	167.45	290.82	103.00	145.30	99.24	46.79	238.19	204.60	286.33	248.15	146.02	62.58	376.13	58.99	302.34	481.28	
1.1 On Loans and Advances	108.62	114.83	48.00	199.45	147.87	260.37	95.87	132.25	89.09	44.68	179.63	182.30	270.19	213.80	119.44	62.58	352.93	58.38	262.27	433.77	
1.2 On Investment				0.75	0.62		0.09						2.13						0.45	5.11	
1.2.1 Government Bonds				0.75	0.62								1.98						0.45	5.11	
1.2.2 Foreign Bonds																					
1.2.3 NRB Bonds							0.09						0.16								
1.2.4 Debenture & Bonds																					
1.3 On Agency Balance															26.58					18.37	
1.4 On Call Deposit	15.34	11.87	4.96	19.80	18.84	29.83	7.13	12.97	10.16	2.11	10.06	22.08	14.01	34.36			16.55	0.61	11.67	36.09	
1.5 On Others	0.05										48.49	0.23					6.65		9.57	6.31	
2. Commission and Discount	4.58	3.29		1.71	1.86	3.10	0.75	17.30	8.27	0.07	1.83	2.73	0.17		1.12	4.98	5.63	0.99	4.11	49.09	
2.1 Bills Purchase and Discount																				0.01	
2.2 Commission	4.58	2.78		1.71	1.86	3.10	0.75	3.76	0.94	0.07	0.62	1.97	0.17		0.18	4.98	5.63	0.99	4.11	7.01	
2.3 Others		0.51						13.54	7.33		1.21	0.76			0.95					42.07	
3. Exchange Fluctuation Income										0.07	0.02	0.04	0.01					0.42	0.01	0.20	
3.1 Due to Change in Exchange Rate											0.02		0.01						0.37	0.10	
3.2 Due to Foreign Currency Transaction										0.07		0.04						0.05	0.01	0.17	
4. Other Operating Income	13.16	3.53	0.92	13.44	18.88	18.26	6.24		0.63	12.85	26.31	14.03	21.36	9.77			14.76	11.70	9.95		
5. Non Operating Income			6.09				0.27			0.97	1.31	2.16	4.97			9.59	0.38			0.08	
6. Write Back from Provisions for loss	0.02	11.21		0.79	54.87	0.28				69.95		40.97		4.62			60.40	2.15			
7. Recovery of written-off Loan																					
8. Income from Extra Ordinary transactions				14.95																	
9. Net Loss		7.61	18.20		24.60												216.18		89.75		
Total Income	141.77	152.34	78.17	250.14	267.66	312.46	110.26	162.60	107.52	118.49	254.19	276.81	305.52	274.13	156.92	77.16	673.90	73.85	406.43	531.40	

Profit and Loss Statement of upto Magh end, 2070

BFI Name	Miteri	Tinau	Rising	Muktimath	Sewa	Kankai	Public	Mahakali	Ace	Bhargav	Shangrila	diyalo	Country	Alpine	Nigri	Katmandu	Garima	City	Bishow	Kabeli	
Expenses																					
1. Interest Expense	51.32	78.76	59.82	166.70	123.90	27.41	53.16	13.80	223.32	21.57	138.09	50.14	78.94	32.68	33.88	210.34	139.76	139.82	158.14	12.94	
1.1 On Deposit Liabilities	51.32	78.76	59.77	160.67	123.90	27.41	53.16	13.80	215.69	21.57	138.09	50.14	78.94	32.68	33.88	209.87	139.30	138.81	157.13	12.94	
1.1.1 Saving Account	26.21	28.11	40.16	88.00	47.28	15.41	13.44	10.91	97.65	9.94	69.37	17.85	20.59	13.85	15.06	101.78	72.66	71.99	39.80	8.72	
1.1.2 Fixed Account	18.93	45.29	19.61	58.05	45.08	5.52	31.09	2.89	102.03	9.24	59.96	18.51	33.86	11.41	14.24	87.84	51.92	58.95	83.03	3.18	
1.1.2.1 Up to 3 months Fixed Account	0.24	0.02		0.43	0.02		0.42		3.75	0.37		0.14	0.27	0.00	0.59	7.39	0.95	2.14	0.76	0.01	
1.1.2.2 3 to 6 months Fixed Account	0.51	0.24	0.83	6.22	0.09	0.83	0.77		0.16	0.26	0.10	0.29	0.38	0.07	1.73	2.14	3.66	3.31	2.47	0.07	
1.1.2.3 6 months to 1 year Fixed Account	6.75	28.30	8.11	39.58	12.80	3.30	9.94		40.54	6.15	43.55	11.73	27.65	6.62	6.72	53.57	30.70	35.88	52.55	1.38	
1.1.2.4 Above 1 year Fixed Account	11.44	16.73	10.68	11.82	32.17	1.39	19.96	2.89	57.59	2.46	16.31	6.35	5.56	4.71	5.20	24.74	16.60	17.62	27.24	1.72	
1.1.3 Call Deposit	6.18	5.36		14.61	31.54	6.47	8.64		16.01	2.39	8.76	13.78	24.49	7.43	4.58	20.25	14.73	7.87	34.29	1.04	
1.1.4 Certificate of Deposit																					
1.2 On Borrowing			0.06	6.04					7.63							0.47	0.46	1.02	1.02		
2. Commission Expense														0.25		0.05					
3. Staff Expense	7.27	9.71	15.04	49.95	16.30	5.88	12.42	4.63	33.12	3.90	15.55	9.12	7.50	6.55	3.87	36.83	25.78	14.63	18.55	3.81	
4. Office Operating Expenses	6.29	11.22	11.99	37.04	14.44	7.55	9.03	2.98	42.59	5.93	19.86	8.51	12.76	9.51	2.55	48.80	27.41	16.40	21.53	3.84	
5. Foreign Exchange Loss									0.20												
5.1 Due to Change in Exchange Rates									0.20												
5.2 Due to Foreign Currency Transaction																					
6. Non Operating Expense	0.14			0.12			0.20														
7. Provision for Risk	1.85		7.21	12.03	3.73	3.20	8.14	3.33	31.38	1.61	6.56	7.33	17.08	4.86	0.97	146.73	7.40	10.40	5.49	0.69	
7.1 Loan loss Provision	1.85		7.21	12.03	3.73	3.20	8.14	3.33	31.38	1.25	6.56	7.33	17.05	4.86	0.97	146.73	7.40	10.40	5.49	0.69	
7.1.1 General Loan loss Provision	1.46		1.39	5.84	2.80	3.20	1.51	3.33		0.85	2.94	0.72	0.74	0.14	0.43	-54.73	4.74	10.40	5.49	0.69	
7.1.2 Special Loan Loss Provision	0.37		5.83	6.19	0.93		6.64		31.38	0.40	3.62	6.61	16.31	4.72	0.53	201.45	2.65				
7.1.3 Additional Loan Loss Provision	0.02																				
7.2. Provision for Non-Banking Assets																					
7.3. Provision for Loss on Investment													0.03								
7.5. Provision for Loss of Other Assets										0.36											
8. Loan Written Off							0.09														
9. Provision for Staff Bonus	3.26	1.99	3.39	9.50	4.36			0.64	4.01	0.39	6.62	0.77	0.14	1.44			6.22	6.75	3.84	0.59	
10. Provision for Income Tax	9.77	5.96	7.20	28.49	13.09			1.48	12.04	1.16	19.85	2.31	0.41	4.31			18.66	20.26	11.51	1.76	
11. Others																					
12. Net Profit	22.78	13.90	26.71	66.49	30.54	11.42	1.25	4.92	28.09	2.70	46.32	7.08	0.96	10.06	7.75		43.54	47.27	26.86	4.11	
Total Expenses	102.69	121.54	131.36	370.31	206.35	55.45	84.30	31.77	374.75	37.26	252.85	85.26	118.04	69.41	49.02	442.75	268.75	255.52	245.91	27.74	

Income																					
1. Interest Income	91.62	109.75	107.11	323.81	190.52	50.01	73.98	28.64	346.07	32.89	235.24	78.67	107.98	61.50	44.98	272.72	241.10	226.64	224.26	24.95	
1.1 On Loans and Advances	86.34	98.69	99.24	303.25	181.45	47.02	70.92	24.88	301.32	30.99	218.18	67.81	95.25	56.64	38.90	242.29	224.16	207.29	210.95	21.65	
1.2 On Investment							0.12	0.08	8.44		0.99	0.22	2.80	0.34		2.64	0.07	1.71			
1.2.1 Government Bonds									8.44		0.99	0.22	2.80	0.34		2.64		1.71			
1.2.2 Foreign Bonds																					
1.2.3 NRB Bonds							0.12	0.08									0.07				
1.2.4 Debenture & Bonds																					
1.3 On Agency Balance												10.63									
1.4 On Call Deposit	5.28	11.06	7.87	20.05	8.61	2.99	2.94		36.31	1.90	16.06		9.93	4.53			16.85	15.78	13.31	3.30	
1.5 On Others	0.00			0.51	0.46			3.68	0.00						6.08	27.79	0.02	1.86			
2. Commission and Discount	0.91	2.01	1.52	4.34	2.39	5.45	0.46	3.13	5.68	4.13	17.60	0.34	0.94	6.57	1.17	4.99	2.58	18.65	21.65	0.75	
2.1 Bills Purchase and Discount																					
2.2 Commission	0.91	2.01	1.40	4.32	2.39	0.60	0.46	2.94	5.68	0.46	2.10	0.34	0.94	0.99		4.96	2.58	18.65	1.58	0.75	
2.3 Others			0.12	0.02		4.85		0.19		3.67	15.50			5.58	1.17	0.03			20.07		
3. Exchange Fluctuation Income									8.03		0.01				0.06	2.10		0.01			
3.1 Due to Change in Exchange Rate											0.01					2.05		0.00			
3.2 Due to Foreign Currency Transaction									8.03						0.06	0.06		0.00			
4. Other Operating Income	10.16	9.77	6.52	35.47	13.44		9.56		11.87			6.25	6.66		2.81	12.23	24.51			2.00	
5. Non Operating Income				4.43					0.56	0.02	0.01						0.56	10.22			
6. Write Back from Provisions for loss			16.22	2.26					2.54	0.23			2.45	1.35		48.76				0.03	
7. Recovery of written-off Loan							0.30														
8. Income from Extra Ordinary transactions																					
9. Net Loss																101.95					
Total Income	102.69	121.54	131.36	370.31	206.35	55.45	84.30	31.77	374.75	37.26	252.85	85.26	118.04	69.41	49.02	442.75	268.75	255.52	245.91	27.74	

Profit and Loss Statement of upto Magh end, 2070

BFI Name	Kamana	Corporate	Pashbhara	Purnima	Jyoti	Bagnati	Hamro	Kakre	Shine	Pacific	Cv/c	IDBL	Kanchan	Manbhumi	Bright	Innovative	Jhmrak	Metro	Vibor	Gaumukhi	
Expenses																					
1. Interest Expense	100.58	53.29	58.75	61.35	179.91	13.37	17.29	15.82	158.33	27.63	12.71	97.55	36.48	12.64	28.15	57.46	17.54	59.92	152.74	19.22	
1.1 On Deposit Liabilities	93.49	53.20	58.75	61.35	179.91	13.37	17.29	15.82	158.33	27.63	12.00	96.59	36.48	12.64	28.15	57.46	17.54	59.92	152.58	19.14	
1.1.1 Saving Account	47.75	17.75	34.83	29.25	90.86	8.31	8.35	11.72	100.10	15.05	8.80	47.49	28.17	7.84	10.58	24.61	12.14	25.10	48.49	16.57	
1.1.2 Fixed Account	37.22	32.32	11.54	26.48	53.95	2.90	5.24	4.11	48.93	5.95	2.59	41.13	7.74	2.75	9.55	24.52	2.38	24.67	95.26	2.57	
1.1.2.1 Up to 3 months Fixed Account	1.62			0.35	0.00				0.20		0.02	0.11	0.19	0.00				0.04	0.03		
1.1.2.2 3 to 6 months Fixed Account	1.96		0.08	0.64	0.82				0.63	0.30		1.94	0.27	0.09	0.13	0.00		1.37	0.08		
1.1.2.3 6 months to 1 year Fixed Account	8.31	31.20	5.28	20.47	29.32	0.54	4.47	0.65	30.52	2.90	1.84	37.90	4.26	1.11	6.04	16.76	0.88	15.79	4.77	0.83	
1.1.2.4 Above 1 year Fixed Account	25.34	1.12	6.18	5.02	23.80	2.36	0.77	3.46	17.58	2.76	0.74	1.18	3.03	1.55	3.38	7.75	1.50	7.46	90.37	1.74	
1.1.3 Call Deposit	8.51	3.13	12.38	5.62	35.10	2.16	3.70		9.30	6.63	0.61	7.98	0.57	2.04	8.01	8.33	3.01	10.16	8.84		
1.1.4 Certificate of Deposit																					
1.2 On Borrowing	7.08	0.09									0.71	0.95							0.15	0.08	
2. Commission Expense																					
3. Staff Expense	13.48	7.68	11.11	8.31	29.42	3.48	3.69	3.33	19.26	3.52	3.47	32.22	7.41	2.97	3.92	8.18	2.91	5.53	21.21	3.71	
4. Office Operating Expenses	14.51	5.70	13.03	9.12	38.57	2.75	4.51	2.36	18.39	4.97	5.11	43.08	6.78	1.66	5.41	13.20	2.37	10.08	35.02	2.82	
5. Foreign Exchange Loss																					
5.1 Due to Change in Exchange Rates																					
5.2 Due to Foreign Currency Transaction																					
6. Non Operating Expense	0.10														0.01						
7. Provision for Risk	5.04	12.05	7.94	0.89	13.78	0.73	0.38	2.94	10.68	0.44	0.42	44.84	3.57	0.49	41.20	2.96	4.09	3.70	129.62	1.21	
7.1 Loan loss Provision	4.46	12.05	7.94	0.89	4.35	0.73	0.38	2.94	10.68	0.44	0.42	44.07	3.57	0.49	41.20	2.96	4.09	3.70	84.15	1.21	
7.1.1 General Loan loss Provision	1.96		0.58	0.51	5.97	0.51	0.38	2.94	3.93	0.44	0.42	1.86	3.57	-0.05	-0.47	2.96	0.44	1.66	4.03	0.67	
7.1.2 Special Loan Loss Provision	2.50	12.05	7.36	0.39	-1.62	0.22			6.75			42.21		0.54	41.31		3.65	0.21	80.12	0.54	
7.1.3 Additional Loan Loss Provision															0.37			1.83			
7.2. Provision for Non-Banking Assets					9.43														45.47		
7.3. Provision for Loss on Investment												0.76									
7.5. Provision for Loss of Other Assets	0.58																			19.75	
8. Loan Written Off																					
9. Provision for Staff Bonus	4.02		2.00	1.91	5.54				8.36		0.55	0.32						2.00		0.40	
10. Provision for Income Tax	12.07		5.99	5.73	16.62				25.09		1.64	0.97						6.01		1.31	
11. Others																					
12. Net Profit	28.16		13.97	13.37	38.77	3.28	10.53	6.29	58.55	14.59	2.70	2.26	17.80	2.01		11.30	6.50	14.02		2.66	
Total Expenses	177.96	78.72	112.77	100.68	322.61	23.62	36.40	30.75	298.67	51.14	26.60	221.23	72.05	19.77	78.69	93.10	33.72	101.26	358.34	31.33	

Income																					
1. Interest Income	162.21	52.01	99.44	89.23	299.71	20.87	30.92	29.11	274.66	46.62	22.89	194.08	61.50	18.11	34.91	82.69	25.69	91.95	133.27	26.53	
1.1 On Loans and Advances	149.14	51.62	87.24	79.74	275.94	19.13	28.70	27.79	249.19	45.07	21.42	182.75	55.21	16.52	29.81	76.26	24.40	83.68	113.83	24.72	
1.2 On Investment				2.48								0.05						2.06	2.08		
1.2.1 Government Bonds				2.48								0.05						2.06	0.51		
1.2.2 Foreign Bonds																					
1.2.3 NRB Bonds																			1.57		
1.2.4 Debenture & Bonds																					
1.3 On Agency Balance																					
1.4 On Call Deposit	13.08		12.21	9.49	21.26	1.74	2.22	1.32	25.47	1.55	1.47	11.28	6.28	1.58	4.68	6.43	1.29	6.21	15.02	1.81	
1.5 On Others		0.39			0.04										0.42				2.33		
2. Commission and Discount	2.38	0.39	1.41	3.33	16.28	0.63	0.51	1.64	24.01	0.73	0.45	3.67	1.23	1.66	0.29	0.83	4.96	0.77	0.61	4.42	
2.1 Bills Purchase and Discount		0.06															0.01				
2.2 Commission	2.38	0.01	1.41	0.82	16.28	0.63	0.51	0.39	7.82	0.73	0.45	3.67	0.83	0.80	0.29	0.61	3.99		0.61	1.10	
2.3 Others		0.32		2.51				1.26	16.19				0.40	0.86		0.22	0.96	0.77		3.33	
3. Exchange Fluctuation Income					0.10							0.05								0.00	
3.1 Due to Change in Exchange Rate					0.02															0.00	
3.2 Due to Foreign Currency Transaction					0.08							0.05								0.00	
4. Other Operating Income	11.36	1.92	11.92	7.71	6.52	2.11	4.98			3.80	3.26	8.74	5.57		2.17	9.57		8.54	14.10	0.20	
5. Non Operating Income	0.23											0.47								-65.52	
6. Write Back from Provisions for loss	1.78	-6.47		0.42														3.08		137.08	0.19
7. Recovery of written-off Loan																					
8. Income from Extra Ordinary transactions													1.21								
9. Net Loss		30.87													41.32					138.79	
Total Income	177.96	78.72	112.77	100.68	322.61	23.62	36.40	30.75	298.67	51.14	26.60	221.23	72.05	19.77	78.69	93.10	33.72	101.26	358.34	31.33	

Profit and Loss Statement of upto Magh end, 2070

BFI Name	Raptiveri	Consumer	Khaadbari	Tourism	Mission	Mt. Makalu	Sindhu	Sahara	N.Community	Cosmos	Manaslu	Ekata	Kalinchowk	Kailash	Salpa	Sarankoshi	Sajha	PrabhuDB	Apex	Green
Expenses																				
1. Interest Expense	17.50	39.96	5.48	141.38	54.27	3.15	29.75	9.92	33.64	9.75	29.50	46.00	6.22	286.05	5.27	5.46	5.57	318.71	250.24	1.31
1.1 On Deposit Liabilities	17.50	39.95	5.48	139.31	54.06	3.15	29.75	9.92	33.64	9.62	29.50	46.00	6.22	285.96	5.27	5.46	5.57	317.17	250.21	1.31
1.1.1 Saving Account	9.17	16.44	3.44	60.27	25.18	2.62	21.00	7.33	14.58	8.26	14.11	22.96	1.75	83.58	3.50	1.96	0.47	235.25	133.05	0.33
1.1.2 Fixed Account	7.66	21.73	1.91	55.13	20.42	0.40	8.75	1.38	13.31	1.36	9.37	10.51	1.62	145.92	1.52	1.11	0.22	61.01	117.15	0.03
1.1.2.1 Up to 3 months Fixed Account				0.10	0.11				0.16		0.05	0.02		21.28	0.25				0.17	0.48
1.1.2.2 3 to 6 months Fixed Account			0.00	14.08	0.72	0.10			0.75		0.28	0.09		1.87	0.13	0.01	0.00	2.74	1.75	
1.1.2.3 6 months to 1 year Fixed Account	0.00	10.58	1.03	35.73	15.12	0.09	6.50		11.93	0.42	2.64	7.17		80.48	0.61	0.70	0.06	36.48	87.42	0.03
1.1.2.4 Above 1 year Fixed Account	7.66	11.15	0.87	5.21	4.47	0.21	2.25	1.38	0.48	0.93	6.40	3.23	1.62	42.29	0.53	0.40	0.15	21.61	27.50	0.00
1.1.3 Call Deposit	0.67	1.78	0.13	23.91	8.46	0.13		1.21	5.75		6.02	12.54	2.85	56.46	0.24	2.39	4.88	20.91		0.95
1.1.4 Certificate of Deposit																				
1.2 On Borrowing		0.01		2.08	0.21					0.14				0.09				1.54	0.03	
2. Commission Expense																				
3. Staff Expense	3.63	6.10	1.88	21.89	8.67	0.94	7.28	1.79	5.79	3.25	5.88	5.55	2.92	38.74	2.12	2.66	4.30	63.15	31.68	2.71
4. Office Operating Expenses	2.68	8.17	1.36	35.52	9.25	1.35	7.62	2.74	7.13	4.17	9.67	5.93	3.45	50.50	0.95	4.22	3.47	102.14	31.88	1.74
5. Foreign Exchange Loss				0.71																
5.1 Due to Change in Exchange Rates				0.71																
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense														0.02				1.80	0.01	
7. Provision for Risk	1.54	4.96	1.29	35.70	1.35			0.75	0.91	1.14	1.17	2.13	0.23	25.66	0.28	0.73	0.60	11.02	60.59	0.25
7.1 Loan loss Provision	1.54	4.96	1.29	35.70	1.34			0.75	0.91	1.14	1.17	2.13	0.23	25.66	0.28	0.73	0.60	11.02	60.59	0.25
7.1.1 General Loan loss Provision	0.36	0.08	0.13	4.86	1.30			0.75	0.80	0.41	1.17	1.96	0.23	4.35	0.28	0.73	0.60	11.02		0.25
7.1.2 Special Loan Loss Provision	1.18		1.16	29.84	0.04				0.11	0.72				21.30						60.59
7.1.3 Additional Loan Loss Provision		4.89		1.00								0.17								
7.2. Provision for Non-Banking Assets																				
7.3. Provision for Loss on Investment					0.01															
7.5. Provision for Loss of Other Assets																				
8. Loan Written Off																				0.43
9. Provision for Staff Bonus		0.95		5.27		0.17							0.17	10.82				6.49		
10. Provision for Income Tax		2.84		15.82		0.51							0.50	32.45				19.48		
11. Others														0.04						
12. Net Profit	3.14	6.63	1.36	24.43	4.79	1.19	9.14	4.37	2.31	0.81	9.28	9.54	1.16	75.76		0.27		45.45		
Total Expenses	28.48	69.61	11.36	280.73	78.33	7.31	53.79	19.56	49.78	19.12	55.49	69.15	14.64	520.03	8.62	13.33	13.94	568.24	374.82	6.00

Income																				
1. Interest Income	24.95	61.48	9.89	233.41	70.22	6.74	49.26	16.26	45.75	15.11	48.01	62.33	12.93	453.62	6.34	11.56	7.69	474.00	223.99	1.47
1.1 On Loans and Advances	24.95	53.97	9.10	209.85	62.93	5.84	45.64	15.36	41.37	14.36	45.23	56.02	10.72	422.00	5.60	9.89	6.65	417.55	208.42	0.61
1.2 On Investment				3.82										5.38				4.85	3.14	
1.2.1 Government Bonds				3.82										5.13					3.14	
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds																				
1.2.4 Debenture & Bonds														0.24				4.85		
1.3 On Agency Balance				0.00														22.68		
1.4 On Call Deposit		7.50	0.78	19.74	7.28	0.90	3.62	0.90	4.39	0.75	2.78	6.31	2.21	26.24	0.74	1.66	0.72		12.43	0.86
1.5 On Others																	0.31	28.92		
2. Commission and Discount	3.53	0.54	1.48	6.36	0.77	0.34	0.65		0.27	0.80	1.58	1.17	0.27	2.82	0.39	0.24	0.06	20.95	2.73	
2.1 Bills Purchase and Discount																				
2.2 Commission	0.06	0.54	1.43	6.36	0.77	0.34	0.65		0.27	0.80	1.58	1.17	0.27	2.82	0.39	0.24	0.06	20.95	2.73	
2.3 Others	3.47		0.04																	
3. Exchange Fluctuation Income				15.44										0.00				19.65		
3.1 Due to Change in Exchange Rate																				
3.2 Due to Foreign Currency Transaction				15.44										0.00				19.65		
4. Other Operating Income		3.74		19.13	7.34	0.23	3.88	3.30	3.70	3.21	4.84	5.51	1.44	23.06	0.95	1.53	1.49	34.77	12.81	0.50
5. Non Operating Income				0.02							1.05	0.14		31.30				18.87		
6. Write Back from Provisions for loss		3.86		6.36						0.05				9.23	0.35					20.69
7. Recovery of written-off Loan																				
8. Income from Extra Ordinary transactions																				
9. Net Loss															0.58		4.69		114.60	4.03
Total Income	28.48	69.61	11.36	280.73	78.33	7.31	53.79	19.56	49.78	19.12	55.49	69.15	14.64	520.03	8.62	13.33	13.94	568.24	374.82	6.00

Profit and Loss Statement of upto Magh end, 2070

BFI Name	Nepal Awaz	NFL	NIDC Capital	NNFL	NSMFL	Peoples	KFL	Himalaya	Union	PFCL	NHMFL	Goodwill	SFL	SIFCL	Lumbini	ILFCO	Mahaxami	Lalitpur	United FC	General
Expenses																				
1. Interest Expense	24.30	26.17	77.39	204.19	18.78	3.31	29.81	18.30	57.24	131.37	89.18	127.83	83.71	78.36	109.18	66.66	149.85	78.22	151.72	15.46
1.1 On Deposit Liabilities	24.30	26.17	77.16	204.19	18.02	3.31	29.81	15.97	57.24	131.37	89.18	125.73	70.59	78.36	109.18	66.66	149.85	78.22	151.72	15.46
1.1.1 Saving Account	7.00	6.26	15.65	58.06	13.79	1.38	6.63	4.57	11.53	51.83	16.05	48.17	25.50	19.04	45.19	13.74	45.83	29.66	66.77	1.70
1.1.2 Fixed Account	17.30	19.91	59.93	146.13	1.62	1.94	23.18	11.40	43.88	79.54	73.13	77.56	45.09	59.32	63.99	49.93	94.70	48.56	84.96	13.76
1.1.2.1 Up to 3 months Fixed Account		0.05		0.84			0.47	0.00	0.06	0.53	0.51			0.18	0.33		0.19	0.24	0.28	1.52
1.1.2.2 3 to 6 months Fixed Account		0.11	0.03	2.65			0.64	0.03	0.09	0.98	0.50			0.11	3.07		0.55	1.44	1.58	0.27
1.1.2.3 6 months to 1 year Fixed Account	8.00	13.25	26.85	105.99		0.03	6.70		30.97	15.57	26.88	35.75		41.72	48.62	21.80	20.35	41.50	13.84	
1.1.2.4 Above 1 year Fixed Account	9.30	6.50	33.05	36.66	1.62	1.91	15.38	11.40	12.88	63.82	44.74	40.80	45.09	17.32	11.97	28.13	73.62	5.38	69.26	11.97
1.1.3 Call Deposit			1.58		2.61				1.84							2.99	9.16			
1.1.4 Certificate of Deposit																	0.16			
1.2 On Borrowing			0.23		0.76							2.10	13.12							
2. Commission Expense								0.29									1.41		0.03	
3. Staff Expense	6.10	3.19	5.96	16.75	9.70	4.40	3.29	1.68	10.84	13.83	7.14	14.93	7.94	8.77	7.86	28.71	17.57	7.06	30.52	4.41
4. Office Operating Expenses	4.50	7.80	7.41	19.93	13.52	12.06	6.37	1.52	9.50	12.31	6.07	27.83	7.07	9.11	5.13	27.80	14.84	7.23	23.55	2.86
5. Foreign Exchange Loss																				
5.1 Due to Change in Exchange Rates																				
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense				0.01												0.47	0.08			
7. Provision for Risk	4.20	19.09	101.33	43.79	46.12	341.73	2.88	7.50	57.49	8.40	39.83	1.33	3.71	0.15	0.76	36.49	20.21		15.73	28.36
7.1 Loan loss Provision	4.20	19.09	83.51	30.93	46.12	209.75	2.88	7.50	57.49	8.40	36.81	1.33	3.71	0.15	0.76	36.49	20.15		15.20	18.14
7.1.1 General Loan loss Provision	-0.20							7.50			0.07			0.50	0.76	36.49	20.15			2.29
7.1.2 Special Loan Loss Provision	4.40	19.09	83.51	30.93	46.12	209.75	2.88		57.49	8.40	36.74			-0.35						12.91
7.1.3 Additional Loan Loss Provision												1.33	3.71							
7.2. Provision for Non-Banking Assets			16.69	12.86							3.02									0.53
7.3. Provision for Loss on Investment			1.13														0.06			
7.5. Provision for Loss of Other Assets						131.98														
8. Loan Written Off					0.01				0.68											1.60
9. Provision for Staff Bonus				5.74						2.23		1.97		0.85	4.87	1.95	2.92			
10. Provision for Income Tax				17.23						6.68		5.66		2.56	14.61	5.86	8.75			
11. Others					0.01															
12. Net Profit			7.65	40.21	75.99	12.37				15.60	6.76	14.04	13.90	5.97	34.09	18.08	20.41	311.46	27.81	5.72
Total Expenses	39.10	56.25	199.75	347.86	164.14	373.87	42.35	29.29	135.75	190.41	148.98	193.60	116.33	105.76	176.49	186.03	236.03	403.96	250.97	56.81

Income																				
1. Interest Income	33.70	19.95	111.20	321.01	21.10	43.83	34.81	4.90	57.45	173.61	102.66	156.53	108.56	96.95	166.13	181.12	199.52	115.02	232.88	27.62
1.1 On Loans and Advances	26.80	18.24	90.02	295.54	20.84	41.89	32.53	4.82	51.32	161.80	97.06	142.90	87.09	88.68	130.05	154.83	180.95	113.27	219.16	27.25
1.2 On Investment		0.44	0.16	10.05	0.11				0.84			4.16		1.66	2.75	9.85	4.25		3.32	
1.2.1 Government Bonds			0.16	10.05	0.11				0.84			4.16		1.66		9.85	4.25		3.32	
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds		0.44													2.75					
1.2.4 Debenture & Bonds																				
1.3 On Agency Balance														6.61						
1.4 On Call Deposit		1.26	21.01	15.42	0.14	1.95	2.28		5.26	11.81	4.49	9.48			33.33		14.31		6.73	0.37
1.5 On Others	6.90	0.01						0.08	0.02		1.11		21.47			16.44		1.75	3.68	
2. Commission and Discount		0.12	0.03	1.24			0.05	0.07	0.06	0.47	0.07	0.86	7.77		0.13	0.65	0.74	5.15	1.64	0.07
2.1 Bills Purchase and Discount																				
2.2 Commission		0.04	0.03	1.24			0.05	0.07	0.06	0.05	0.07	0.86	0.47		0.13		0.74	5.15	0.70	0.03
2.3 Others		0.09							0.00	0.42			7.31			0.65	0.00		0.95	0.04
3. Exchange Fluctuation Income																				
3.1 Due to Change in Exchange Rate																				
3.2 Due to Foreign Currency Transaction																				
4. Other Operating Income	2.90	1.12	5.37	15.23	0.41	0.03	3.08	0.42	5.28	16.28	3.52	17.66		8.54	9.68	4.26	8.72		16.44	
5. Non Operating Income		0.13	3.23	0.72	32.79	1.97	2.04		1.19	0.05	0.48	18.55			0.56		24.68	0.82		
6. Write Back from Provisions for loss	1.70	0.03	79.81	9.66	109.84	328.03	0.71		3.05		42.26			0.27			2.38	282.98		29.13
7. Recovery of written-off Loan			0.12			0.01														
8. Income from Extra Ordinary transactions																				
9. Net Loss	0.80	34.89					1.68	23.91	68.72											
Total Income	39.10	56.25	199.75	347.86	164.14	373.87	42.35	29.29	135.75	190.41	148.98	193.60	116.33	105.76	176.49	186.03	236.03	403.96	250.97	56.81

Profit and Loss Statement of upto Magh end, 2070

BFI Name	Progressive	Navadurga	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	Synergy	Srijana	Om	MMBFL	CMBFCL	Crystal	Guheshwori	Patan	Fewa	Everest	Prudential	ICFC
Expenses																				
1. Interest Expense	14.13	49.92	60.96	104.26	87.10	62.22	9.89	5.04	142.47	28.27	228.12	18.15	27.58	3.74	50.05	16.05	172.70	32.39	60.12	184.15
1.1 On Deposit Liabilities	14.12	49.92	60.96	104.26	87.10	61.60	9.89	5.04	140.65	28.27	228.12	18.15	26.83	3.74	50.04	16.05	172.70	32.39	60.12	177.84
1.1.1 Saving Account	5.49	17.20	20.13	46.38	29.61	28.51	2.87	1.13	51.99	20.75	101.06	9.13	12.10	1.57	17.35	5.86	80.95	13.93	10.29	88.36
1.1.2 Fixed Account	8.62	32.72	40.83	57.89	57.49	33.09	7.02	3.91	88.66	7.52	127.06	9.02	4.95	2.17	32.68	10.20	91.75	18.47	42.41	89.48
1.1.2.1 Up to 3 months Fixed Account				2.89	0.43	4.44	0.04		1.74		0.84	0.10			0.35		1.49	0.13		0.08
1.1.2.2 3 to 6 months Fixed Account				8.68	3.31	0.04	2.87		2.02		2.14	0.03			1.19		2.15	0.04	0.16	1.35
1.1.2.3 6 months to 1 year Fixed Account	2.66			23.15	34.41	25.60	2.93		52.54	2.25	75.41	3.00		0.87	23.02		65.99	5.98	18.30	46.15
1.1.2.4 Above 1 year Fixed Account	5.97	32.72	40.83	23.15	19.35	3.01	1.18	3.91	32.36	5.27	48.68	5.89	4.95	1.30	8.12	10.20	22.12	12.32	23.95	41.89
1.1.3 Call Deposit													9.78							7.42
1.1.4 Certificate of Deposit																				
1.2 On Borrowing	0.02					0.62			1.82				0.75		0.01					6.31
2. Commission Expense			0.21							0.28										
3. Staff Expense	3.04	5.40	3.51	7.70	8.79	5.03	5.32	0.83	25.55	3.14	17.11	4.45	8.07	3.84	4.53	2.60	19.37	4.39	9.64	23.57
4. Office Operating Expenses	2.55	5.15	2.41	7.19	6.93	8.10	6.44	0.30	21.36	3.85	21.27	5.55	9.29	1.30	4.82	2.20	24.67	9.19	9.18	30.32
5. Foreign Exchange Loss																				
5.1 Due to Change in Exchange Rates																				
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense																0.12				
7. Provision for Risk	3.59	7.11	32.67	46.75	48.42		20.05	2.44	35.98	2.25	8.97	83.10		42.51	2.39	27.05	20.51	1.08	16.53	13.40
7.1 Loan loss Provision	3.59	7.11	29.34	46.75			4.01	2.65	18.80	2.25	8.97	83.10		42.51	2.29	9.55	20.51	1.08	14.97	13.40
7.1.1 General Loan loss Provision			-0.10	0.79					-0.12	1.10	1.64	8.97			2.29	9.55	20.51	0.75	0.35	-0.60
7.1.2 Special Loan Loss Provision	3.59	7.21	28.56	46.75			4.01	2.77	17.69	0.61		83.10		42.51				0.33	14.63	15.53
7.1.3 Additional Loan Loss Provision																				-1.53
7.2. Provision for Non-Banking Assets			3.33		48.42		16.04	-0.22	17.19											
7.3. Provision for Loss on Investment														0.10	17.50					
7.5. Provision for Loss of Other Assets																				1.56
8. Loan Written Off																				52.63
9. Provision for Staff Bonus											5.75						3.44	0.22	2.38	7.69
10. Provision for Income Tax									0.18		17.26						10.31	0.65	7.15	23.08
11. Others																0.33				
12. Net Profit		6.58	27.77							27.51	40.28		75.97		25.27		24.06	1.52	16.68	53.86
Total Expenses	23.32	74.16	127.52	165.90	151.24	75.35	41.70	8.61	225.54	65.30	338.78	111.26	120.91	51.39	87.05	48.35	275.06	49.44	174.32	336.08

Income																				
1. Interest Income	14.07	67.86	98.49	137.46	97.11	39.15	6.20	8.07	152.31	58.28	320.37	20.83	37.56	17.00	70.72	20.71	253.51	44.98	73.07	294.94
1.1 On Loans and Advances	13.93	59.08	78.99	126.11	89.45	39.12	5.84	8.07	138.99	54.17	297.10	20.71	36.79	15.24	63.22	16.87	237.67	42.33	64.25	258.70
1.2 On Investment	0.14				0.24				3.13		4.71				0.82		0.09		0.41	0.06
1.2.1 Government Bonds									3.13		4.71						0.09		0.41	0.06
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds																				
1.2.4 Debenture & Bonds	0.14				0.24										0.82					
1.3 On Agency Balance																				35.31
1.4 On Call Deposit			12.64	11.34	7.42		0.36		10.19	4.12	18.56			0.77	6.68		15.75	2.65	7.44	
1.5 On Others		8.78	6.85			0.02						0.13	0.77	0.98		3.84			0.97	0.88
2. Commission and Discount	2.51	0.14	0.03	6.34	1.85	0.02	0.15		0.89	0.05		0.22			0.87	0.00	12.48	0.52	2.84	2.03
2.1 Bills Purchase and Discount																				
2.2 Commission	0.42				1.85	0.01	0.15		0.89	0.05		0.00			0.84		12.48	0.52	0.11	2.03
2.3 Others	2.08	0.14	0.03	6.34		0.01						0.21			0.03	0.00				2.74
3. Exchange Fluctuation Income																				0.00
3.1 Due to Change in Exchange Rate																				
3.2 Due to Foreign Currency Transaction																				0.00
4. Other Operating Income	2.82	4.74	1.93		5.25	1.41	0.35	0.35	3.44	6.22	18.41		0.11		9.59	0.78	9.07	3.94	0.10	12.37
5. Non Operating Income		0.28	2.91						0.74		0.00		1.11		5.88				0.14	26.74
6. Write Back from Provisions for loss	3.00	1.15	21.19		14.98	4.52	2.23		56.58	0.75		11.77	82.12	25.95		18.87				98.16
7. Recovery of written-off Loan			2.96																	
8. Income from Extra Ordinary transactions							0.05													
9. Net Loss	0.93			22.10	32.05	30.25	32.72	0.18	11.58			78.44		8.45		7.99				
Total Income	23.32	74.16	127.52	165.90	151.24	75.35	41.70	8.61	225.54	65.30	338.78	111.26	120.91	51.39	87.05	48.35	275.06	49.44	174.32	336.08

Profit and Loss Statement of upto Magh end, 2070

BFI Name	Bagamatha	Civil	Imperial	Kuber	NEFL	Seti	hama	reliable	Namaste	Kaski	Zenith	Unique	Manushree	Buddhahami	Jebis	Reliance	Lotus	Bhaktapur
Expenses																		
1. Interest Expense	90.54	36.61	37.08	13.86	56.05	6.27	12.77	108.08	5.42	91.94	44.02	27.69	56.11	41.39	34.06	64.04	24.71	15.44
1.1 On Deposit Liabilities	90.54	35.55	37.08	13.86	47.34	6.27	12.77	106.81	5.42	91.94	44.02	27.64	56.11	41.39	34.06	64.04	24.71	15.44
1.1.1 Saving Account	52.40	13.61	15.74	10.93	27.90	4.26	6.71	69.45	4.47	45.66	29.41	11.98	25.75	8.73	7.66	33.13	11.96	7.49
1.1.2 Fixed Account	38.15	18.20	21.33	2.93	19.19	2.01	6.06	37.37	0.96	46.28	14.61	15.67	30.36	27.79	18.11	30.90	12.75	5.02
1.1.2.1 Up to 3 months Fixed Account	0.79		0.01		0.00			0.32		1.09	0.72		0.07	0.71	0.30	0.39	0.29	
1.1.2.2 3 to 6 months Fixed Account	1.90		0.00		0.06	0.00		4.99		1.83	0.94	0.50	1.80	0.68	0.99	0.31	0.21	
1.1.2.3 6 months to 1 year Fixed Account	27.00	18.20	7.86	2.93	10.57	0.72	2.72	27.92	0.18	38.53	7.40	13.00	11.36	21.86	13.36	1.86	10.90	1.52
1.1.2.4 Above 1 year Fixed Account	8.46		13.47		8.56	1.29	3.34	4.14	0.78	4.83	5.55	2.16	17.12	4.54	3.47	28.34	1.35	3.50
1.1.3 Call Deposit		3.75			0.25									4.87	8.29			2.94
1.1.4 Certificate of Deposit																		
1.2 On Borrowing		1.06			8.71			1.27				0.04						
2. Commission Expense		0.07																
3. Staff Expense	12.28	4.14	5.21	4.43	6.82	2.77	3.36	14.45	1.55	11.12	8.29	3.08	5.22	6.20	5.85	4.89	2.41	2.41
4. Office Operating Expenses	9.75	2.62	3.41	8.69	8.21	1.32	4.61	19.04	0.77	11.41	6.52	4.55	7.13	8.22	6.59	7.77	4.43	3.45
5. Foreign Exchange Loss								1.79										
5.1 Due to Change in Exchange Rates								1.79										
5.2 Due to Foreign Currency Transaction																		
6. Non Operating Expense			0.07															
7. Provision for Risk	6.72	56.49			1.27	1.22	6.17	32.24	0.24	10.97	6.00	1.69	5.89	1.80	8.47	11.21	8.27	2.69
7.1 Loan loss Provision	5.91	56.49			1.27	1.22	6.17	4.94	0.24	10.97	5.70	1.69	5.89	1.80	8.47	7.16	8.27	2.69
7.1.1 General Loan loss Provision		4.85			1.27	0.10	0.23	2.68	0.24		0.39		5.89	0.56		1.14	0.56	0.21
7.1.2 Special Loan Loss Provision	5.91	51.64				1.12	5.94	2.26		10.97	5.31			1.23	8.47	6.02	7.69	2.48
7.1.3 Additional Loan Loss Provision												1.69						0.02
7.2. Provision for Non-Banking Assets	0.81							27.30								2.30		
7.3. Provision for Loss on Investment											0.30					0.32		
7.5. Provision for Loss of Other Assets																1.42		
8. Loan Written Off																		
9. Provision for Staff Bonus	1.67				1.35	0.25	1.39	0.90		2.57	1.19		0.47	0.62		1.56		0.05
10. Provision for Income Tax	5.01				4.05	0.74	4.40	2.71		7.72	4.11		1.40	1.86	-2.69	4.67		0.14
11. Others				0.64														
12. Net Profit	11.69			75.96	9.45	1.72	0.95	6.33	4.34	18.00	7.75	12.92	3.27	4.33	8.86	10.89	0.51	0.61
Total Expenses	137.66	99.93	45.77	103.58	87.20	14.28	33.66	185.53	12.32	153.74	77.88	49.94	79.48	64.41	61.15	105.01	40.33	24.80

Income																		
1. Interest Income	114.65	41.57	42.26	19.11	77.05	13.26	26.67	143.73	10.97	141.88	66.71	45.37	69.24	57.61	46.68	76.88	36.12	23.64
1.1 On Loans and Advances	103.48	35.01	33.41	19.11	60.90	11.71	22.26	127.47	10.07	134.11	58.22	41.53	63.81	57.61	42.79	67.99	30.50	18.26
1.2 On Investment	0.71	0.05					0.13	1.00			0.04		0.12		0.28	0.03	0.28	0.48
1.2.1 Government Bonds	0.71						0.13	1.00			0.04				0.28	0.03	0.28	0.48
1.2.2 Foreign Bonds																		
1.2.3 NRB Bonds		0.05											0.12					
1.2.4 Debenture & Bonds																		
1.3 On Agency Balance																		
1.4 On Call Deposit		5.32					4.27	14.97	0.91	7.77	8.46	3.84			3.61	8.86	5.11	
1.5 On Others	10.45	1.18	8.85		16.15	1.55		0.31					5.31		0.01		0.23	4.90
2. Commission and Discount	0.67	0.01	0.06		1.54	0.05	0.07	13.16	0.11		0.55	4.56	10.25	0.26	0.07	0.28	0.43	0.00
2.1 Bills Purchase and Discount		0.00																
2.2 Commission	0.22	0.01	0.06		1.33	0.05	0.07	13.16	0.11		0.55		0.07	0.26	0.07	0.28	0.41	0.00
2.3 Others	0.45				0.20							4.56	10.18					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	9.79	3.65	1.47	1.30	5.26	0.97	2.06	9.39	1.23	11.85	5.51			6.54	3.99	7.90	1.80	1.16
5. Non Operating Income	11.96		0.23		3.35		4.01	7.73			5.04				9.80	19.95		
6. Write Back from Provisions for loss	0.60	21.12	0.96	83.16			0.85	11.52			0.06				0.62		1.98	
7. Recovery of written-off Loan																		
8. Income from Extra Ordinary transactions																		
9. Net Loss		33.57	0.79															
Total Income	137.66	99.93	45.77	103.58	87.20	14.28	33.66	185.53	12.32	153.74	77.88	49.94	79.48	64.41	61.15	105.01	40.33	24.80

Statement of Credit as on Magh end, 2070

BFI Name	NBL	RBB	NABIL	NBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	
Sector Wise																					
Agricultural and Forest Related	1178.42	1504.27	621.84	1281.07	411.21	1116.78	928.29	446.51	1078.31	407.80	482.89	334.59	497.38	142.01	524.69	587.56	316.12	13755.84	1041.37	60.39	
Fishery Related	16.48	20.53	1849.25			2.08		4.10	4.85		3.62	0.65	1.50			13.78	16.05	444.85	2.26		
Mining Related	204.62	19.11	262.26	27.12				64.20	181.51		57.68	89.98	120.49	62.15	904.25		100.52	359.22	6.00	5.63	
Manufacturing (Producing) Related	6501.02	6434.73	16638.05	18437.21	9347.77	14931.33	7648.52	3163.79	10871.92	7465.07	4922.83	8193.29	1371.92	6875.19	5692.42	5396.24	5071.64	7138.09	6050.87	5380.67	
Construction	2580.44	6362.30	4698.69	1378.66	5832.44	3120.86	2752.95	3887.23	6324.80	1653.96	1440.36	6624.21	1110.06	2247.27	2448.23	3387.07	1979.90	2871.01	2909.42	485.21	
Electricity, Gas and Water	45.31	859.10	1945.23	791.50	12.32	1043.84	261.13	42.98	1011.26	1242.23	711.01	1037.00	335.28	1249.82	928.51	407.81	953.77	65.60	556.34	1306.93	
Metal Products, Mach. & Ele. Eqp.	282.25	715.68	781.97	414.67	248.00	63.64	809.89	257.43	1378.32	369.34	245.51	17.27	10.05	210.60	547.54	188.68	287.07	689.07	570.78	27.96	
Tras., Com. and Public Utilities	502.59	1764.45	302.67	1217.56	120.06	1698.23	845.29	353.38	1379.15	347.85	1087.93	1466.82	595.86	642.91	967.40	876.08	1589.15	270.91	234.96	121.45	
Wholesaler & Retailer	8388.32	13425.89	12851.88	11054.05	4189.85	8743.51	10112.76	4167.42	13779.43	6806.97	3440.09	7189.95	2170.35	5204.80	3424.42	5315.25	4828.31	11556.65	9827.97	3162.28	
Finance, Insurance and Real Estate	1824.23	2820.66	4428.25	4503.92	808.83	4870.43	1158.54	963.22	4332.30	2289.63	1734.99	2432.77	526.41	2036.67	2236.29	2624.66	3032.11	75.56	2321.94	2946.50	
Hotel or Restaurant	882.65	1786.64	1318.74	1976.02	102.70	1136.75	437.76	257.10	656.30	425.27	574.81	391.41	1335.09	366.48	225.49	123.68	626.03	1948.77	1353.26	559.46	
Other Services	1536.41	1625.12	1971.69	3724.12	155.89	3373.74	474.86	1105.91	2308.53	1627.15	908.68	1113.42	1062.04	987.18	1445.22	716.10	1363.60	3852.37	715.16	886.96	
Consumption Loans	11432.94	8556.74	2160.43	1443.10	2634.45	1053.03	222.86	724.70	1646.38	1811.09	1085.82	2061.62	146.08	2027.42	545.96	1824.70	210.81	6796.19	1247.80	1634.93	
Local Government		216.60			138.81	255.20						57.29				134.63	135.05	1.48	91.86		
Others	3037.15	3271.60	2924.26	6258.93	1465.19	3989.67	7113.90	1064.02	404.25	790.51	1001.62	1998.52	2214.04	3754.15	1862.24	300.85	5093.24	8463.22	3353.19	3995.42	
TOTAL sectorwise	38412.84	49383.42	52755.20	52507.92	25467.50	45399.06	32766.75	16502.00	47157.31	25236.88	17697.84	32951.52	11553.84	25806.65	21752.65	21897.10	25603.38	58288.82	30283.17	20573.78	

Product Wise																					
Term Loan	7616.89	6482.50	7424.29	8307.71	2719.98	5323.50	2112.27	1299.06	5435.29	3704.55	2583.58	2290.79	1547.26	4158.97	3762.67	3376.73	4955.08	19780.56	2571.06	3815.91	
Overdraft	5279.45	7407.47	12469.25	10842.02	4029.51	7591.68	853.97	4113.94	13912.96	6211.57	5218.09	5409.26	1713.11	5981.72	6397.14	2139.58	6775.86	5911.37	10976.35	4549.58	
Trust Receipt Loan / Import Loan	1082.29	718.89	5804.66	7963.77	1931.98	6475.19	985.50	1421.26	2139.32	733.55	963.40	1751.79	497.90	1382.80	1030.61	1112.66	903.95		1573.89	636.63	
Demand & Other Working Capital Loan	7832.27	16373.85	9054.85	13015.15	5040.58	11181.77	17021.13	4146.83	8153.42	6859.76	2552.33	8432.44	2962.02	2813.70	3915.02	6745.71	4252.06	23109.80	8318.40	3333.06	
Res. Per. H. Loan (Up to Rs. 10 mil.)	1459.54	3696.62	4203.85	1477.70	4323.37	3120.86	2313.02	939.37	6324.80	1602.34	815.58	4687.31	310.62	1670.88	1707.70	648.25	1457.71	2305.70	1193.48	922.42	
Real Estate Loan	1072.54	2127.26	4543.33	5643.53	1375.48	3024.82	1314.29	1072.18	1807.21	987.23	1239.85	2661.35	1396.49	2364.38	2096.08	1843.43	3829.71	565.32	1780.60	2696.86	
Margin Nature Loan	1342.06	530.12		58.80		1016.56		35.11	108.20	136.00	82.93	511.52	74.50	138.07	283.84	376.86	252.51		623.06	216.85	
Hire Purchase Loan	1409.45	1156.65	2468.50	1357.81	2529.21	2315.44	314.44	1157.93	2185.12	1882.39	1035.79	3071.91	997.08	1466.95	770.26	1357.14	1475.64	89.36	1370.67	837.82	
Deprived Sector Loan	1618.89	2068.48	1899.97	1923.19	947.87	1709.88	1164.08	573.95	1441.69	1073.13	682.23	1362.89	373.11	868.27	832.27	675.07	935.90	6464.55	907.36	760.64	
Bills Purchased	4.56	65.78	252.26	796.25	253.02	2190.40	521.94	194.07	127.56	1405.43	138.54	766.13		33.93	26.38	1005.01	408.29		153.78	157.26	
Other Product	9694.91	8755.80	4634.24	1121.98	2316.50	1448.96	6166.11	1548.30	5521.73	640.93	2385.52	2006.12	1681.76	4926.97	930.67	2616.67	356.68	62.17	814.53	2646.76	
Total Product wise Loan	38412.84	49383.42	52755.20	52507.92	25467.50	45399.06	32766.75	16502.00	47157.31	25236.88	17697.84	32951.52	11553.84	25806.65	21752.65	21897.10	25603.38	58288.82	30283.17	20573.78	

Collateral Wise																					
Gold and Silver	8747.90	7697.11	51.83	1044.42				284.05		9.77	622.70	67.54		12.93		250.85			12.48	1214.85	
Government Securities	8.94	221.54	567.39	38.96	54.49		0.70		0.09	2.56			57.29	1.51							
Non Governmental Securities	9.59	501.17	0.08	110.10		998.21	0.00		77.81		198.04	519.35	430.48	162.08	289.71		61.78		176.27	216.85	
Fixed Deposit Receipts	311.19	270.70	384.65	91.51	458.82	516.41	911.10	191.58	1158.57	153.45	300.11	326.77	174.22	934.41	87.84	98.37	160.45	326.07	2.01	61.17	
Own	310.41	270.70	315.15	91.51	11.50	516.41	911.10	191.58	926.25	153.45	300.11	326.77	174.22	934.41	87.84	98.37	159.78	326.07	2.01	61.17	
Other Licences Institutions	0.78		69.50		447.32				232.32								0.67				
Collateral of Properties	7761.79	39783.02	45761.27	43865.47	22319.45	39531.86	28422.68	14617.07	41927.64	22306.42	15039.70	29990.04	9695.59	23555.07	19994.26	20705.78	23274.12	57962.74	2061.19	16871.50	
Fixed Assets	4538.95	39606.23	24901.24	36695.39	16377.72	37257.10	25324.32	13508.10	22566.43	18751.44	12976.79	19126.64	9485.43	18091.89	19753.36	13589.31	14162.77	57962.74	1658.91	10064.49	
Current Assets	3222.84	176.79	20860.03	7170.07	5941.72	2274.76	3098.36	1108.97	19361.21	3554.98	2062.91	10863.40	210.16	5463.18	240.91	7116.47	9111.36		402.28	6807.01	
Against security of Bill	4.56	95.41	3273.66	852.21		2190.40	487.93	414.47	98.08	1413.36	236.94	2.44	551.75	71.78			317.30			829.10	
Domestic Bills	0.01	22.11	1.36	803.37		1791.21	3.04	142.56	19.60	1.00				60.63			4.76			94.38	
Foreign Bills	4.55	73.30	3272.29	48.84		399.18	484.89	271.91	78.48	1412.36	236.94	2.44	551.75	11.15			312.54			734.72	
Against Guarantee	546.76	412.94	396.06	2467.87	325.66	2101.10	850.01	653.36	3246.31	1341.09	697.64	1290.19	344.84	830.61	557.57	149.98	568.08		124.40	5.45	
Government Guarantee	201.02	15.19		368.27	138.81		156.12	94.77	198.83	2.17	71.84	216.36		129.84	1.94	134.63	135.05				
Institutional Guarantee		375.18	283.31	1485.95	186.85		693.89	415.65	2238.66	808.90	591.17	1073.83	236.82	673.52	555.62		433.03				
Personal Guarantee		19.52	19.26	612.95				129.07	807.39		34.63			27.22		15.34			100.00	5.45	
Collective Guarantee		1.95							28.57												
Int. Rtd. Foreign Bank's Guarantee		1.10	93.48			49.35															
Other Guarantee	345.74			0.70		2051.75		13.87	1.43	501.45			108.02	0.03					24.40		
Credit Card			157.52	25.03	119.59	61.09				10.24						14.98			51.51		
Others	21022.11	401.53	2162.75	4012.35	2189.49		2094.33	341.46	648.81		602.71	755.18	299.66	238.26	823.27	677.14	1221.65		27855.30	1374.86	
Total	38412.84	49383.42	52755.20	52507.92	25467.50	45399.06	32766.75	16502.00	47157.31	25236.88	17697.84	32951.52	11553.84	25806.65	21752.65	21897.10	25603.38	58288.82	30283.17	20573.78	

Statement of Credit as on Magh end, 2070

BFI Name	Prime	Sumrise	Grand	NMB	Kist	Janata	Mega	CTBNL	Civil	Century	Sanima	NDC	Malika	Siddhartha	UDBL	Yeti	Narayani	PDBL	Sahayogi	Axis	Karnali	Triveni	Suprim	Bhirkuti
Sector Wise																								
Agricultural and Forest Related	597.85	363.57	857.36	381.80	531.02	409.19	166.65	429.01	405.02	155.90	795.18	68.81	37.44	246.88		37.48	7.07	185.09	92.15	111.97	117.18	413.53	396.64	129.49
Fishery Related	2.50	4.13		0.06	0.18		0.53				3.56		2.76	8.21				24.71	18.48	4.48		28.83	2.43	6.79
Mining Related		97.68	535.06	57.23		51.83	70.72	31.69	1.61	154.80				16.90		10.54						0.56		
Manufacturing (Producing) Related	5417.27	5048.79	3129.40	5205.19	1833.58	4545.37	4660.00	2842.98	3657.46	3222.85	3852.91	519.62	264.60	465.74		205.59	15.39	243.47	96.13	179.39	60.14	298.16	155.51	395.71
Construction	2783.93	961.01	900.11	2782.15	2801.62	176.03	538.86	544.68	1402.79	1127.99	1551.61	41.24	47.27	585.41		566.61	52.38	440.89	124.92	243.60	76.85	440.75	194.11	538.94
Electricity, Gas and Water	932.42	516.24	365.11	368.56	551.42	520.58	387.54	608.71	215.27	210.71	613.36	88.06	1.15	16.73		9.00				1.54		0.78	1.24	4.80
Metal Products, Mach. & Ele. Eqp.	171.11	323.87	189.90	334.63	86.93	136.83	614.70	625.29	81.87	419.15	44.95	19.66		297.94		7.27		22.28		5.90		26.17	7.96	20.21
Tras., Com. and Public Utilities	475.72	523.91	1235.72	507.98	318.79	461.64	469.53	656.97	303.91	115.70	1118.67		5.97	519.92		46.93	11.55	232.54	9.98	129.87	74.66	307.09	152.63	585.96
Wholesaler & Retailer	2564.16	5282.33	1766.82	4071.96	3935.22	2136.95	4886.70	1666.52	3864.48	3210.31	4539.55	114.56	709.71	686.55		392.36	88.67	635.23	530.57	355.12	93.06	249.41	373.13	1044.73
Finance, Insurance and Real Estate	3635.01	3314.37	3252.65	1666.52	1634.06	1569.66	646.47	702.71	1883.67	1027.85	941.17	296.74	66.40	258.63		523.29	51.70	134.71		163.13		174.25	126.67	178.90
Hotel or Restaurant	210.59	533.28	716.47	869.08	999.17	625.08	342.47	167.26	788.10	213.09	511.70	253.20	62.15	145.85		91.97	13.87	89.35	3.66	33.47		161.87	54.32	16.95
Other Services	676.64	953.35	1209.44	1345.28	1768.83	426.46	366.74	259.14	1414.88	194.39	868.93	279.42	128.07	292.09		165.14		69.64	50.52	74.88	321.41	89.02	145.78	210.76
Consumption Loans	1027.92	1223.75	112.29	606.28	551.58	1195.37	726.14	352.96	636.44	2394.17	1073.69	47.22	85.43	355.65		1527.58	56.54	58.46	17.22	66.34	13.61	107.54	168.49	97.29
Local Government		64.77																		1.50			3.75	
Others	5327.64	1925.87	1145.81	875.05	567.94	814.70	723.38	1616.10	287.75	742.74	1486.03	202.99	449.40	451.88		1741.16	134.60	399.45	490.62	311.45		421.02	361.54	545.72
TOTAL sectorwise	23822.75	21072.12	15480.91	19071.76	15580.34	13069.69	14600.45	10504.03	14943.24	13189.65	17401.32	1931.53	1860.36	4348.39		5324.90	431.76	2535.82	1434.26	1682.63	756.91	2718.98	2144.19	3776.24

Product Wise																								
Term Loan	2786.44	2235.68	2868.16	3072.15	3306.93	2505.28	1462.51	1550.33	3112.16	1538.05	2748.04	955.36	133.95	765.74		516.86	26.78	198.03		231.74	153.20	311.36	146.03	145.12
Overdraft	5410.60	4101.56	1717.64	914.06	5746.93	2787.31	2298.09	2690.87	2829.77	3837.37	2334.23	355.33	2.40			57.79	134.60	1178.84		626.72	145.64	706.47	155.03	1220.70
Trust Receipt Loan / Import Loan	505.41	1080.72	739.58	779.81	272.04	750.24	1005.19	343.67	991.66	341.05	773.24													
Demand & Other Working Capital Loan	1972.11	6840.80	4797.08	5035.20	832.08	3356.45	6682.16	3569.93	3560.39	3454.39	4834.60	155.56	1413.35	1443.62		2294.54	87.97		551.39	221.73			456.16	
Res. Per. H. Loan (Up to Rs. 10 mil.)	1169.17	1198.33	237.19	1909.58	1837.81	327.87	302.78	440.60	387.51	1012.67	992.91	22.41	47.27	495.01		358.70	107.49		102.70	228.83		391.63	178.44	443.10
Real Estate Loan	3960.77	2562.87	2827.22	1350.43	1755.39	774.50	369.01	589.32	1737.07	364.93	830.35	285.62		130.40		490.38	51.70	415.85	63.78	165.85	76.85	210.48	114.12	244.55
Margin Nature Loan	1063.52	109.50	141.54	180.22	91.70	272.77		198.59	116.59	44.47	42.93		2.18	149.95		416.79	40.08	2.90		0.49		41.88	63.78	
Hire Purchase Loan	394.91	898.45	159.82	884.55	721.52	777.38	1356.71	380.53	717.10	526.99	1377.25	40.36	66.75	642.78		458.24	11.55	176.79	9.98	140.82	74.66	336.02	167.93	620.56
Deprived Sector Loan	936.44	745.57	621.17	776.17	693.54	558.67	507.83	391.00	495.15	381.72	676.01	61.21	76.39	136.44		114.40	11.95	101.21	52.47	52.34	38.42	94.43	58.04	140.66
Bills Purchased	30.46	129.44	381.87	737.87	9.00			228.08	29.08	80.00				1.00										
Other Product	5592.91	1169.21	989.63	3431.71	313.40	959.22	616.18	121.11	966.75	1608.02	2791.77	55.68	118.07	583.45		617.20	16.46	354.71	653.93	14.12	268.14	626.72	804.67	961.55
Total Product wise Loan	23822.75	21072.12	15480.91	19071.76	15580.34	13069.69	14600.45	10504.03	14943.24	13189.65	17401.32	1931.53	1860.36	4348.39		5324.90	431.76	2535.82	1434.26	1682.63	756.91	2718.98	2144.19	3776.24

Collateral Wise																									
Gold and Silver	2724.52	581.26	22.56			327.25		54.84	275.36	1539.81	86.75			25.12		490.59								19.26	
Government Securities				19.49						0.63	0.90														
Non Governmental Securities	1093.94			185.10	91.70	272.77	30.72	36.67	70.75	44.59		39.60		149.95		494.79	40.08	2.90				41.88	63.78		
Fixed Deposit Receipts	161.79	69.57	70.13	83.25	188.62	87.63	33.89	64.73	15.98	50.26	95.97	3.34	12.50	65.55		83.64	16.46	20.02	17.22	12.02	13.61	42.79	34.45	39.51	
Own	133.64	69.57	70.13	78.72	188.62	87.63	33.89	64.73	15.98	50.26	95.97	3.34	12.50	65.55		83.64	16.46	20.02	17.22	12.02	13.61	42.79	34.45	39.51	
Other Licences Institutions	28.15			4.53																					
Collateral of Properties	18024.93	19432.51	14365.05	18467.13	14710.07	11613.43	14065.02	9565.02	13905.22	10810.25	15855.17	1827.38	1776.84	4017.21		661.57	361.99	2500.52	1415.03	1643.01	743.30	2592.71	2020.26	3709.99	
Fixed Assets	17720.58	14528.02	11776.19	13706.08	14116.37	8190.46	9560.50	3109.90	10829.52	3473.71	12623.16	1827.38	1776.84	4017.21		661.57	361.99	2500.52	1415.03	1643.01	743.30	2592.71	2020.26	3709.99	
Current Assets	304.35	4904.49	2588.86	4761.06	593.69	3422.97	4504.52	6455.12	3075.70	7336.54	3232.01														
Against security of Bill	3.58		275.72		9.00	22.45	9.45		2.79	80.00	674.12			1.00											
Domestic Bills			271.89		9.00	14.47			2.79	80.00				1.00											
Foreign Bills	3.58		3.83			7.98	9.45				674.12														
Against Guarantee	1232.67		134.47	216.88	563.97		260.83	354.33	603.30	381.72	5.66		67.55	89.56		78.67	13.23	12.39			27.12		19.21	21.96	
Government Guarantee	117.80		64.77	52.81	34.91									16.00			2.72	0.01			1.50				
Institutional Guarantee	1104.65		49.97	75.15	471.58			354.33	603.30	381.72			66.40	72.91		78.49					7.79		14.99		
Personal Guarantee	10.13		19.73	64.99	57.05						5.66			0.64			10.51	9.65			16.36		4.22		
Collective Guarantee				23.93	0.42		182.55						1.15					2.73							
Int. Rtd. Foreign Bank's Guarantee																									
Other Guarantee	0.09						78.28									0.18					1.46			21.96	
Credit Card																									
Others	581.32	988.78	612.98	99.90	16.99	746.16	200.54	428.44	69.83	282.39	682.74	61.21	3.47			3515.64				2.01	0.49		22.40	3.75	7.48
Total	23822.75	21072.12	15480.91	19071.76	15580.34	13069.69	14600.45	10504.03	14943.24	13189.65	17401.32	1931.53	1860.36	4348.39		5324.90	431.76	2535.82	1434.26	1682.63	756.91	2718.98	2144.19	3776.24	

Statement of Credit as on Magh end, 2070

BFI Name	Suvechha	Bageshori	Saurshabar	Gurkha	Gandaki	Infrastructure	Business	Biratnaxmi	Excel	Western	H & B	Araniko	NDEP	CEDBL	Miteri	Tinau	Rising	Mukinath	Sewa	Kankal	Public	Mahakali	Ace	Bhargav
Sector Wise																								
Agricultural and Forest Related	41.82	46.79	70.12	11.50	81.91	51.20	68.10	172.62	160.52	13.06	38.84	52.08	118.23	91.66	76.92	101.47	93.15	1004.26	97.72	38.87	51.23	28.47	77.70	14.79
Fishery Related	0.74	0.89	1.01		5.57		6.06				3.17	5.83		1.79	1.48				1.39		0.69			
Mining Related		26.24		33.81	12.01		0.11		0.45		4.00								1.32		10.02			
Manufacturing (Producing) Related	3.55	118.30	36.72	0.73	210.98	197.13	186.29	146.37	97.76	47.64	276.69	23.65	230.19	742.47	69.12	61.35	111.25		270.20	23.89	104.37	27.09	698.72	
Construction	132.54	260.93	171.40	22.41	407.48	228.84	498.88	138.28	27.28	28.29	631.75	89.06	381.78	801.07	123.12	142.72	265.06	610.59	498.17	62.79	270.69	31.96	432.56	74.37
Electricity, Gas and Water		17.45				6.54					21.33	0.38	129.92	1297.55	23.14						7.15			366.85
Metal Products, Mach. & Ele. Eqp.		62.95			11.23	0.05	70.89		14.45		34.04	4.45	1.18	767.30	14.01	17.08			51.92		26.48		54.41	
Tras., Com. and Public Utilities	260.57	152.70	70.36	23.90	172.19	183.34	596.38		33.35	13.74	276.35	57.05	79.26	688.02	141.35	142.51		674.36	274.16	28.08	183.17	5.43	220.87	84.44
Wholesaler & Retailer	451.60	581.95	41.94	145.26	271.16	782.21	714.45	828.86	588.21	206.91	1273.27	138.59	341.11	1081.23	198.51	357.50	74.71	519.46	610.34	155.36	67.49	100.56	507.30	165.65
Finance, Insurance and Real Estate		0.00	66.41	955.53	82.54	114.82	634.40		214.81		388.46	13.56	277.72	710.33	64.26	113.07	16.72	86.61	135.23		86.20		777.52	
Hotel or Restaurant		225.36	10.46	15.60	77.07	173.15	79.03		79.49	22.93	151.99	36.13	77.05	58.76	24.27	21.63			51.36	2.92	10.31	23.19	296.54	7.37
Other Services	24.59	158.04	35.44	43.03	51.42	50.45	256.85	98.83	100.63	34.02	391.64	14.71	403.71	201.75	47.22	178.13	19.21	14.78	89.48	17.89	28.11		357.40	5.42
Consumption Loans	84.36	31.66	15.50	72.41	71.91	87.54	455.56	188.66	110.87	14.15	344.57	81.83	517.80	137.08	76.84	30.97	25.59	54.24	58.55	16.17	61.98	28.60	48.41	1.64
Local Government		0.00											10.33		1.50				1.37					15.16
Others	39.04	172.40	561.06	279.81	825.82	887.26	536.59	710.28	215.04	328.57	750.63	243.61	570.92	840.18	172.22	122.93	618.92	695.75	303.92	264.85	17.68	106.86	734.94	65.60
TOTAL sectorwise	1038.80	1855.65	1080.40	1604.00	2281.29	2762.54	4103.59	2283.89	1642.86	709.30	4586.72	760.94	3139.20	7419.20	1033.96	1289.37	1224.60	3660.05	2445.12	610.83	925.55	352.15	4588.38	419.27

Product Wise																								
Term Loan	49.36	549.17	263.78		80.87	193.29	487.23	482.33	50.30	221.66	379.52	140.41	496.89	1567.24	41.00	108.04		560.69	253.83	282.46	5.90		1280.74	125.40
Overdraft	292.15	793.00	242.38	141.43	1238.70	1604.89	781.25	823.43	264.39	297.12	1821.62	335.22	1098.12	1922.18	261.97	574.75	305.62	585.21	1028.17	203.07	255.39	82.97	1214.21	100.03
Trust Receipt Loan / Import Loan		0.00																				0.46		
Demand & Other Working Capital Loan	70.87	0.00	205.18	249.82	13.21		78.05	288.80	868.92	92.05	155.82	32.20		824.51	1.00	5.00						127.65	68.63	
Res. Per. H. Loan (Up to Rs. 10 mil.)	125.89	254.46	151.10	22.41	297.53	215.24	557.51	138.28	165.93	28.29	456.94	75.63	176.95	509.50	121.70	139.65	256.07	610.59	564.61	62.79	82.69	31.96	349.10	74.37
Real Estate Loan	95.23	0.00	66.41	992.53	152.94	177.99	603.44	88.71	50.97		485.85	14.66	506.19	850.08	54.04	82.94	16.72	86.61	27.09			43.14	600.56	
Margin Nature Loan	20.85	0.00		70.07		131.18	266.11		0.55		108.98	59.30	100.85	215.65							0.37		29.90	
Hire Purchase Loan	288.26	148.24	69.63	23.90	183.15	183.34	754.41	29.07	25.56	13.74	333.17	75.32	116.23	368.53	144.88	121.08	39.97	674.36	269.43	41.49	180.45	31.64	240.84	84.44
Deprived Sector Loan	39.04	76.42	48.37	23.98	80.08	53.81	119.34	101.06	66.96	39.49	194.34	15.56	121.25	337.44	34.48	52.63	40.23	958.84	104.80	17.78	27.64	15.30	180.17	14.30
Bills Purchased		0.00									3.20													
Other Product	57.17	34.36	33.56	79.84	234.82	202.80	456.25	332.21	149.28	16.95	647.27	12.64	522.73	824.08	374.90	205.29	566.00	183.75	81.98	3.24	329.52	62.62	624.24	20.72
Total Product wise Loan	1038.80	1855.65	1080.40	1604.00	2281.29	2762.54	4103.59	2283.89	1642.86	709.30	4586.72	760.94	3139.20	7419.20	1033.96	1289.37	1224.60	3660.05	2445.12	610.83	925.55	352.15	4588.38	419.27

Collateral Wise																								
Gold and Silver		3.24			19.30	60.03	34.05	106.24	73.08		17.99	0.60	253.40		42.13	13.49	9.81	26.38					0.03	
Government Securities																								
Non Governmental Securities	20.85			70.07			268.61				109.22	59.30	102.26	215.65									29.90	
Fixed Deposit Receipts	35.82	27.94	12.71	2.34	29.11	27.51	22.96	53.35	26.49	14.15	161.72	6.78	11.82	47.06	15.08	17.47	15.78	27.86	29.04	2.69	7.85	2.38	18.66	1.64
Own	35.82	27.94	12.71	2.34	29.11	27.51	22.96	53.35	26.49	14.15	161.72	6.78	11.82	47.06	15.08	17.47	15.78	27.86	29.04	2.69	6.65	2.38	18.66	1.64
Other Licences Institutions																						1.20		
Collateral of Properties	982.13	1824.47	1058.87	1508.08	2232.88	2543.77	3752.18	2124.30	1539.53	695.16	4152.08	693.77	2668.43	6252.17	975.25	1257.61	1199.01	2646.96	2405.49	607.14	916.16	349.77	4356.10	417.63
Fixed Assets	982.13	1824.47	1058.87	1508.08	2232.88	2543.77	3752.18	2124.30	1539.53	695.16	4152.08	693.77	2668.43	6271.02	975.25	1257.61	1199.01	2646.96	2405.49	607.14	916.16	349.77	4356.10	417.63
Current Assets														254.15										
Against security of Bill											3.20													
Domestic Bills											3.20													
Foreign Bills																								
Against Guarantee			8.09			0.05	10.27		2.85		142.51	0.08	56.74	91.96		0.79		958.84	10.59				183.26	
Government Guarantee									2.85		12.07			15.88						1.37				15.16
Institutional Guarantee					0.05						123.17		45.00	65.34		0.79							165.01	
Personal Guarantee						10.27					5.69	0.08	11.74										3.09	
Collective Guarantee			2.33								1.58							958.84	9.22					
Int. Rtd. Foreign Bank's Guarantee			5.76											10.74										
Other Guarantee																								
Credit Card																								
Others			0.73	23.51		131.18	15.53		0.92			0.40	46.56	539.37	1.50					1.00	1.54		0.43	
Total	1038.80	1855.65	1080.40	1604.00	2281.29	2762.54	4103.59	2283.89	1642.86	709.30	4586.72	760.94	3139.20	7419.20	1033.96	1289.37	1224.60	3660.05	2445.12	610.83	925.55	352.15	4588.38	419.27

Statement of Credit as on Magh end, 2070

BFI Name	Shangrila	divalo	Country	Alpine	Nilgiri	Kasamandap	Garima	City	Bishow	Kabell	Kamana	Corporate	Pathbhara	Pumina	Jyoti	Bagmati	Hanno
Sector Wise																	
Agricultural and Forest Related	46.58	182.99	89.03	94.22	6.51	31.81	125.56	135.85	77.85	12.32	67.13	119.62	22.57	59.76	39.67	39.90	37.42
Fishery Related	0.03										3.28						
Mining Related	0.15					12.52											
Manufacturing (Producing) Related	159.37	51.67	126.60	10.47		318.68	104.32	69.13		0.15	94.67	165.15	36.22	79.28	339.20	22.07	
Construction	328.52	39.55	65.47			482.98	555.68	647.76	248.16	30.49	619.00	107.75	117.85	52.51	561.30	38.08	14.87
Electricity, Gas and Water	3.20					123.72	4.90								318.14		
Metal Products, Mach. & Ele. Eqp.	29.54	2.22	15.43			57.40	9.76	18.63			22.25	15.34			101.10		
Tras., Com. and Public Utilities	380.16	83.43	7.56	83.78	20.36	195.94	502.25	556.42		4.97	175.44	93.54		73.48	307.63		2.56
Wholesaler & Retailer	362.60	176.03	330.20	146.42	119.29	463.07	388.41	457.36	1312.96	49.77	345.56	178.91	235.40	239.25	338.03	88.23	130.16
Finance, Insurance and Real Estate	239.55	71.46	25.60	76.26	12.13	641.79	75.58	117.50	211.78		64.64	59.79		49.87	304.85	7.15	
Hotel or Restaurant	197.57	21.73	35.49	10.24		353.64	107.64	143.19	79.48	5.69	57.71	9.26	11.38		65.81		
Other Services	208.12	9.33	8.48			137.67	135.50	147.47	25.69	11.99	127.19	0.62	37.40	22.02	79.82		1.30
Consumption Loans	209.59	32.41	74.79	10.71	64.30	132.14	287.62	164.54	615.91	82.11	134.21	20.29	193.97	68.34	646.83	15.74	87.27
Local Government		2.04				4.85	0.03								4.60		
Others	821.42	187.60	403.73	217.15	285.41	538.28	697.91	121.80	131.50	68.86	277.25	94.05	321.15	291.84	826.16	42.04	87.27
TOTAL sectorwise	2986.40	860.46	1182.38	649.24	508.00	3494.48	2995.17	2579.67	2703.32	266.35	1988.32	864.31	975.93	936.36	3933.16	253.20	360.85

Product Wise																	
Term Loan	430.14		26.91	291.05	58.65	443.11	466.21	280.47	407.97	58.47	398.64	95.35			736.68	39.41	2.56
Overdraft	398.03	335.16	515.82	153.33	179.71	1272.34	985.36	297.15	946.67		602.22	256.40	337.54	146.34	876.37	3.21	33.49
Trust Receipt Loan / Import Loan																	
Demand & Other Working Capital Loan	1022.57	173.49	269.01		119.29	321.13	0.52			72.23		171.01	93.77	261.28	312.57	142.75	58.47
Res. Per. H. Loan (Up to Rs. 10 mil.)	280.64	24.71	61.32	49.03	28.70	398.10	498.19	668.73	248.16	25.55	488.62	61.15	117.85	52.51	426.90	34.85	10.37
Real Estate Loan	91.00	50.53	41.36	26.19	12.13	616.17	95.63	153.86	211.78		50.76	38.57		49.88	351.64	7.15	
Margin Nature Loan	1.81	15.68				160.21		16.10			0.68	9.60			351.72		64.39
Hire Purchase Loan	566.12	67.63	62.15	95.01	20.36	182.63	557.12	607.76	291.28	5.80	230.77	111.29	20.22	107.85	313.71	14.24	12.93
Deprived Sector Loan	94.59	33.21	42.82	24.65	22.55	85.15	175.10	164.53	131.50	11.02	71.59	33.73	36.40	39.37	103.51	10.09	15.56
Bills Purchased																	
Other Product	101.49	160.04	162.99	9.98	66.60	15.66	217.04	391.07	465.96	93.27	145.04	87.22	370.14	279.14	460.06	1.50	163.08
Total Product wise Loan	2986.40	860.46	1182.38	649.24	508.00	3494.48	2995.17	2579.67	2703.32	266.35	1988.32	864.31	975.93	936.36	3933.16	253.20	360.85

Collateral Wise																	
Gold and Silver	24.00			1.12	58.00	62.29	187.63	90.88	298.22	78.45	82.64		169.42		112.31		6.96
Government Securities																	
Non Governmental Securities	1.81	1.45						16.10							351.72		64.39
Fixed Deposit Receipts	21.52	12.92	23.66	8.86	6.30	35.36	22.87	21.44	26.41	2.83	19.36	3.05	4.33	33.96	20.07	1.50	3.00
Own	21.52	12.92	23.66	8.86	6.30	35.36	22.87	21.44	26.41	2.83	19.36	3.05	4.33	33.96	20.07	1.50	3.00
Other Licences Institutions																	
Collateral of Properties	2850.89	842.99	1146.86	618.43	443.70	3209.54	2632.23	2268.30	2247.19	185.06	1864.44	843.50	801.65	902.40	3368.57	251.70	286.50
Fixed Assets	2850.89	842.99	1146.86	618.43	443.70	3209.54	2632.23	2268.30	2247.19	185.06	1864.44	843.50	801.65	902.40	3339.31	251.70	286.50
Current Assets															29.27		
Against security of Bill																	
Domestic Bills																	
Foreign Bills																	
Against Guarantee	88.18	3.09	11.86	20.83		87.37	152.44	182.95	131.50		6.44	0.21			77.47		
Government Guarantee		2.04	11.86	1.97				4.07	2.69						4.60		
Institutional Guarantee				5.00		75.87									57.49		
Personal Guarantee						11.49		35.11			6.44	0.21			9.16		
Collective Guarantee	88.18			13.87			152.44	143.77	128.82						6.22		
Int. Rtd. Foreign Bank's Guarantee																	
Other Guarantee		1.05															
Credit Card																	
Others						99.92					15.44	17.55	0.53		3.01		
Total	2986.40	860.46	1182.38	649.24	508.00	3494.48	2995.17	2579.67	2703.32	266.35	1988.32	864.31	975.93	936.36	3933.16	253.20	360.85

Statement of Credit as on Magh end, 2070

BFI Name	Kakre	Shine	Pacific	Civic	IDBL	Kanchan	Maitribhumi	Bright	Innovative	Jhimruk	Metro	Vibor	Gaumukhi	Rapatveri	Consumer	Khadbari	Tourism	Mission	Mt. Mahalu	Sindhu	Sahara	NCommunity	Cosmos
Sector Wise																							
Agricultural and Forest Related	29.44	145.44	51.09	41.53	13.58	28.27	8.71	24.74	99.50	11.15	16.03	64.37	65.45	33.09	45.72	1.31	166.23	106.41	10.33	8.99	1.51	56.39	5.29
Fishery Related		0.19		0.35		0.15		0.18	6.64	0.07		2.79			1.72		4.26	0.09					
Mining Related					22.44				0.15			6.98					4.52	1.53					
Manufacturing (Producing) Related	6.89	289.35	28.09	0.30	271.65	55.81	4.11	36.07	170.63	6.49		126.61	5.89		24.77	13.88	333.51	12.13	0.51	8.79	3.28	59.31	0.52
Construction	26.73	273.12	113.41	40.10	291.06	126.44	37.99	19.28	143.37	1.91	148.26	317.63	46.33	15.34	149.27	17.42	475.50	49.59	6.47	53.29	0.17	76.38	13.23
Electricity, Gas and Water			2.11				0.46		8.41			76.71	1.50				7.70						
Metal Products, Mach. & Ele. Eqp.	2.07							6.02	20.51		15.32	154.76	1.62	13.70	16.31		118.40	18.90			1.00	8.47	
Tras., Com. and Public Utilities		619.04	45.70	4.77	99.08	43.24	29.61	41.76	62.73	83.21	315.48	101.54	49.11		71.08	1.77	151.76	69.47	4.53	148.92	0.20	7.55	28.41
Wholesaler & Retailer	93.78	872.80	112.14	66.66	473.41	290.31	46.53	64.62	142.67	86.94	336.37	82.03	105.07	118.99	47.50	51.19	654.23	298.79	7.60	200.83	47.99	77.22	24.17
Finance, Insurance and Real Estate		247.20	8.68		321.91	38.48	4.60	22.87	57.66		89.61	401.93		11.23	13.35		32.54	12.59		8.30		24.93	
Hotel or Restaurant	9.11	61.08	9.66	5.74	15.58	10.76	1.00	7.13	22.42	3.18	36.10	30.31	5.35	4.37	23.04	7.74	349.86	5.56	0.03	5.50	0.13	32.99	
Other Services	4.42	185.09	18.64	2.00	138.23	39.61	3.93	11.59	17.88	0.76	45.05	139.94	6.47	6.32	31.12	5.73	106.74	40.36	4.54	1.18	17.66	39.82	
Consumption Loans	2.19	189.53	58.00	5.71	299.97	1.66	3.73	47.68	76.52	61.50	58.18	131.23	18.91	14.06	132.26	18.12	292.92	43.09	15.29	64.36	1.31	9.53	35.53
Local Government																							
Others	138.50	867.48	103.29	98.49	593.71	189.23	56.33	149.52	182.00	66.38	97.65	361.59	23.44	78.51	101.34	7.15	678.83	136.86	4.24	61.48	100.25	118.69	30.85
TOTAL sectorwise	313.12	3750.31	550.80	265.66	2540.64	823.97	196.99	431.46	1011.10	321.58	1158.05	1998.42	329.14	295.63	657.48	124.31	3376.98	795.37	53.55	560.46	157.02	489.11	177.82

Product Wise																							
Term Loan	86.19	244.73	39.47		72.03	14.88	31.78	40.06	101.47	31.87	118.09	407.19	46.06	141.26	134.47		340.49	168.59	0.99	100.19			46.12
Overdraft	155.04	661.27	21.85	5.44	572.40	238.64	95.02	265.26	286.44	80.03	339.40	530.25	95.26	26.20	124.53	30.48	1552.87	307.60		176.41		66.93	22.36
Trust Receipt Loan / Import Loan									0.30														
Demand & Other Working Capital Loan		1166.49	155.02	144.50	214.61	147.94		8.46	174.80	37.84		114.63		12.40	133.62	50.99	309.63		14.51		145.91	3.99	
Res. Per. H. Loan (Up to Rs. 10 mil.)		241.39	101.08	39.91	245.30	115.95	24.38	9.46	122.01	1.91	148.26	169.39	44.22	19.11	106.34	16.64	432.57	47.12	6.47	53.29		67.04	10.60
Real Estate Loan	26.73	278.93	4.70	5.00	287.21	38.48	4.60	17.80	11.59		89.61	406.59	2.06	13.06	29.94		80.75	30.94				22.43	
Margin Nature Loan		1.75			95.13	22.09		23.04			24.08	0.58			1.98		8.77			19.28			
Hire Purchase Loan	1.60	769.87	58.29	7.16	122.33	43.24	28.33	29.22	118.95	86.63	356.97	190.06	49.16	6.98	84.76	6.04	324.27	66.68	2.01	148.92	0.20	28.87	37.69
Deprived Sector Loan	29.44	121.46	23.91	25.59	89.50	34.24	8.15	15.56	30.60	11.83	32.49	69.73	13.83	33.98	23.84	4.58	110.98	64.96	8.52	17.29	8.20	17.96	12.96
Bills Purchased																							
Other Product	14.12	264.42	146.48	38.05	842.14	168.50	4.75	22.60	165.24	71.18	73.24	86.51	77.97	42.63	18.01	15.58	216.66	109.46	21.05	45.08	2.72	281.91	48.08
Total Product wise Loan	313.12	3750.31	550.80	265.66	2540.64	823.97	196.99	431.46	1011.10	321.58	1158.05	1998.42	329.14	295.63	657.48	124.31	3376.98	795.37	53.55	560.46	157.02	489.11	177.82

Collateral Wise																							
Gold and Silver			42.05	3.04	137.77					54.19			18.27		104.50	10.78	185.64		18.93	39.89			25.61
Government Securities					5.40																		
Non Governmental Securities					95.13			23.04		0.45	24.08			1.98		8.77				19.28			
Fixed Deposit Receipts	2.19	36.94	3.36	0.28	29.59	1.66	2.33	11.87	19.00	1.90	16.24	62.90	0.58	7.57	9.73	1.42	24.63	9.53	0.18	5.19	1.31	4.10	0.63
Own	2.19	36.94	3.36	0.28	29.59	1.66	2.33	11.87	19.00	1.90	16.24	62.90	0.58	7.57	9.73	1.42	24.63	9.53	0.18	5.19	1.31	4.10	0.63
Other Licences Institutions																							
Collateral of Properties	310.94	3661.10	505.39	246.14	2188.55	800.21	193.92	391.49	992.09	264.14	1141.36	1767.51	309.42	286.78	535.27	110.80	3130.53	722.89	33.54	496.09	155.71	482.12	138.87
Fixed Assets	310.94	3661.10	505.39	246.14	2188.55	800.21	193.92	391.49	992.09	264.14	1141.36	1767.51	309.42	286.78	535.27	110.80	3130.53	722.89	33.54	496.09	155.71	482.12	138.87
Current Assets																							
Against security of Bill																							
Domestic Bills																							
Foreign Bills																							
Against Guarantee		50.52			84.21		0.75			1.35		68.52	0.87	1.27	6.00		27.40	62.95	0.91			2.89	12.71
Government Guarantee												5.12											
Institutional Guarantee		45.00			83.98							58.95			6.00		20.00	1.44					
Personal Guarantee					0.23					1.35		4.45					7.25	61.50					
Collective Guarantee		5.52										0.87		1.27	0.00		0.15					2.89	12.71
Int. Rtd. Foreign Bank's Guarantee																							
Other Guarantee							0.75												0.91				
Credit Card																							
Others		1.75		16.20	22.09			5.07				75.41				1.31							
Total	313.12	3750.31	550.80	265.66	2540.64	823.97	196.99	431.46	1011.10	321.58	1158.05	1998.42	329.14	295.63	657.48	124.31	3376.98	795.37	53.55	560.46	157.02	489.11	177.82

Statement of Credit as on Magh end, 2070

BFI Name	Manaslu	Ekata	Kalimchowk	Kailash	Salpa	Saptakoshi	Sajha	Prathudh	Apex	Green	Nepal Aavas	NFL	RBC Capital	NNFL	NSMFL	Peoples	KFL	Himalaya	Union	PFCL	NHMFL	Goodwill	
Sector Wise																							
Agricultural and Forest Related	26.68	17.59	15.82	56.55	0.39	32.74	19.10	372.42	182.87	4.03		37.10	8.18	90.39	40.55	5.93	34.58	11.22	9.18	160.29	88.34	105.32	
Fishery Related				0.21				6.25						2.75									
Mining Related	1.30		1.35					42.84	27.44				7.50									6.63	
Manufacturing (Producing) Related	6.87	35.53	8.87	295.69	1.32		13.99	313.17	261.82			17.44	35.68	264.11	96.85	5.51				120.52	109.67	54.48	
Construction	91.69	57.33	21.94	720.47		17.41	6.53	638.36	367.13		354.80	60.98	33.84	863.66	178.52	6.07	56.40	356.86	162.47	458.60	156.08	509.47	
Electricity, Gas and Water	0.88			35.19				93.85	3.10			15.73	7.97								0.55		
Metal Products, Mach. & Ele. Eqp.		34.64		87.02		9.96	2.80	21.44	91.38					19.26	3.45					27.85	9.56	25.18	
Tras., Com. and Public Utilities	57.46	151.70	9.97	631.92	1.01	3.51	14.76	342.77	19.79	10.28		2.00	36.30	87.65		0.60	17.88		70.01	131.41	157.71	143.31	
Wholesaler & Retailer	58.90	106.42	28.38	882.41	35.01	39.76	39.45	862.17	843.82	7.08		139.86	196.12	288.62	33.54		76.41	248.89	17.42	675.37	75.71	818.30	
Finance, Insurance and Real Estate				976.31				1263.79	281.13				63.07	158.91	153.67		20.06			56.51	88.02	171.96	
Hotel or Restaurant	4.83	11.02	4.17	386.75	8.28	0.47	1.63	1062.00	135.80	0.83		17.48	9.34	54.57	29.69		3.20			81.86	21.80	25.15	
Other Services	14.39	25.17		374.85	10.42	0.46	9.35	616.16	124.32				5.42	101.30			15.84		21.22	37.94	60.04	71.21	
Consumption Loans	136.62	61.55	12.08	254.96	1.23	10.76	1.49	516.93	381.70	0.24	3.30	58.61	165.09	136.22	207.55	6.85	119.42	99.02	157.28	120.94	171.79	127.79	
Local Government															33.18		7.64						
Others	175.52	248.05	23.01	1277.98	15.50	31.38		1332.70	1297.37	10.56	3.80	118.74	98.47	1953.80	2048.88	13.92	77.32	23.87	71.43	358.05	338.45	87.22	
TOTAL sectorwise	575.13	749.02	125.60	5980.30	73.16	146.44	111.41	7484.85	4017.68	33.02	361.90	467.94	666.98	4021.25	2825.89	38.88	428.74	739.85	795.76	2178.82	1324.89	1971.19	

Product Wise																							
Term Loan	31.58	6.86	46.02	672.20	11.36	45.10	36.48	806.25	119.36	5.70		0.94	44.95	111.26	173.53	5.51	110.99		255.83	995.53	326.52	742.72	
Overdraft	123.02	244.80	27.32	1695.11	58.30	48.75	66.51	1206.43	775.15	16.76													
Trust Receipt Loan / Import Loan			2.06																				
Demand & Other Working Capital Loan	4.08			566.07		2.00		2221.62	1123.87			226.66	310.53	668.26	326.09		77.32	248.89	126.67	404.87			
Res. Per. H. Loan (Up to Rs. 10 mil.)	91.69	57.33	19.95	720.47	17.41	6.53	275.97	321.11			277.90	55.36	7.35	848.08	31.26	9.75	56.40	335.27	86.89	240.80	127.39	391.15	
Real Estate Loan		51.89		762.22				901.38	280.05		66.10	22.72	93.92	325.24	2013.73	6.07	20.06	21.59	47.97	141.62	174.54	296.22	
Margin Nature Loan				15.46				389.73	34.41		3.80	41.88	95.65	76.76	26.23	2.65	119.42		106.74	5.47	42.09	87.22	
Hire Purchase Loan	62.18	188.53	16.91	738.62		14.27	1.49	573.44	213.69	10.28		2.04	37.79	179.73	171.52	4.13	17.88	14.46	77.48	152.26	157.71	161.93	
Deprived Sector Loan	19.82	39.53	8.78	209.73	2.26	15.37	0.40	204.52	132.56	0.03	10.80	15.26	4.39	120.63	33.18	5.93	7.64	23.87	25.22	84.82	42.48	96.60	
Bills Purchased								0.06															
Other Product	242.77	160.08	4.57	600.44	1.23	3.54		905.46	1017.47	0.24	3.30	103.08	72.40	1691.30	50.35	4.85	19.04	95.78	68.97	153.45	454.15	195.36	
Total Product wise Loan	575.13	749.02	125.60	5980.30	73.16	146.44	111.41	7484.85	4017.68	33.02	361.90	467.94	666.98	4021.25	2825.89	38.88	428.74	739.85	795.76	2178.82	1324.89	1971.19	

Collateral Wise																							
Gold and Silver	125.13	23.41		76.03				50.21	32.97	0.24											15.79	24.73	
Government Securities																							
Non Governmental Securities				15.46					34.41						26.23	2.65	97.64		106.74				
Fixed Deposit Receipts	6.77	0.62	0.32	73.62	1.23			26.07	71.61		3.30	16.69	66.20	37.67	9.80	0.67	21.78	81.46	43.86	20.03	101.90	103.07	
Own	6.77	0.62	0.32	73.62	1.23			26.07	71.61		3.30	16.69	66.20	37.67	9.80	0.67	21.78	81.46	43.86	20.03	101.90	103.07	
Other Licences Institutions																							
Collateral of Properties	436.81	724.83	125.28	5607.82	71.93	146.44	111.41	7394.13	3779.75	32.75	354.80	390.27	539.32	3900.99	983.79	35.54	309.32	634.53	607.19	2046.37	1152.85	1647.61	
Fixed Assets	436.81	724.83	125.28	5607.82	71.93	146.44	111.41	7394.13	3779.75	32.75	354.80	390.27	539.32	3900.99	983.79	35.54	309.32	634.53	607.19	2044.29	1152.85	1647.61	
Current Assets																					2.08		
Against security of Bill																							
Domestic Bills																							
Foreign Bills																							
Against Guarantee	6.43			205.88				14.44	36.69						83.27				37.97	5.40		108.57	
Government Guarantee				13.15											33.18				3.25				
Institutional Guarantee				159.37					33.68										22.16				
Personal Guarantee				33.36				14.44	3.01						50.09				12.56	3.52			
Collective Guarantee																				0.88			
Int. Rtd. Foreign Bank's Guarantee	6.43																						
Other Guarantee																					1.00		108.57
Credit Card																							
Others		0.16		1.50					62.24	0.03	3.80	60.98	61.46	82.59	1722.80	0.02		23.87		91.23	70.13	87.22	
Total	575.13	749.02	125.60	5980.30	73.16	146.44	111.41	7484.85	4017.68	33.02	361.90	467.94	666.98	4021.25	2825.89	38.88	428.74	739.85	795.76	2178.82	1324.89	1971.19	

Statement of Credit as on Magh end, 2070

BFI Name	SFL	SIFCL	Lumbini	ILFCO	Mahalaxmi	Lalitpur	United FC	General	Progressive	Navadurga	Janaki	Pokhara	Central	Premier	Arun	Mulparasae	Synergy	Srijana	Om	WMBFL	CMBFCL	Crystal
Sector Wise																						
Agricultural and Forest Related		50.07	29.50	41.56	16.02		4.00	0.44	1.15	51.82	22.40	21.47	60.20	6.20	25.32	22.28	96.42	37.46	31.82		365.96	
Fishery Related					20.97				0.00								0.70					
Mining Related		1.83	2.83	4.00		3.12	2.77			3.15			18.60		14.30		0.50					
Manufacturing (Producing) Related	158.68	129.01	238.60	423.69	225.32		42.76	2.78	14.77	226.72	93.14	79.26	93.17	107.54		4.94	211.52		123.72	22.41	776.66	
Construction	167.67	308.88	171.59	107.04	469.33	48.77	809.79	46.78	26.68	9.66	128.48	66.21	148.79	128.43	33.47	20.01	254.72	32.09	428.04	49.65	0.37	195.43
Electricity, Gas and Water		0.86		33.16					0.00			3.50	5.18	29.56			75.54					
Metal Products, Mach. & Ele. Eqp.		3.91		106.16	12.47		184.68		2.10	21.18			4.67	40.08	8.35		22.13		5.00	0.13		
Tras., Com. and Public Utilities	136.96	64.76	135.05	766.53	359.14		41.50		35.04	5.94		348.05	32.90	93.50			284.10		353.65	22.35	3.87	
Wholesaler & Retailer	434.13	114.68	169.75	225.22	588.53	225.74	29.05	133.68	11.16	234.69	297.64	278.56	69.70	97.11	48.53	28.82	219.75	237.47	579.36	62.79	166.72	
Finance, Insurance and Real Estate		91.36	90.40	351.34	349.34	524.60	164.06		26.16	45.93	32.18	158.78	196.82	125.31			119.97		285.97	181.20	12.00	
Hotel or Restaurant	7.97	65.44	292.27	17.41	201.15		4.39		0.00	100.19	22.03	59.36	11.25	39.42	7.10		77.24		98.25	0.54	75.71	
Other Services	14.17	240.15	284.71	68.36	101.19	143.69	0.20	7.85	1.49	73.91	53.76	69.86	40.57	7.10	0.13	7.08	311.40	13.04	22.75	12.67	1.37	
Consumption Loans	18.78	144.71	20.57	72.73	251.03	85.46	878.67	8.43	16.16	47.64	45.00	11.46	54.35	36.34	7.81	18.43	152.86	14.92	313.72	14.12	4.22	10.20
Local Government				0.80					0.00	1.52	2.01											
Others	305.27	2.65	343.39	234.78	254.84	116.27	662.57	147.78	133.03	98.02	134.99	657.86	436.67	205.22	42.76	3.85	296.47	363.86	1168.27	183.78	807.07	411.94
TOTAL sectorwise	1243.63	1218.32	1778.67	2452.79	2849.31	1147.64	2824.43	347.74	267.73	920.38	831.61	1754.38	1172.87	915.83	187.77	105.41	2123.33	698.84	3410.56	549.64	2213.95	617.57

Product Wise																						
Term Loan		152.86		562.27	216.14	225.74	6.34		7.87		390.77	163.25	4.89	21.91		64.54	670.34	237.47	557.35	129.55	1256.39	271.16
Overdraft									0.00													
Trust Receipt Loan / Import Loan									0.00													
Demand & Other Working Capital Loan	686.67	348.30	1043.92	507.17	946.31		266.89		33.62	745.86		363.94	781.69	363.34	78.18		265.31		355.31	96.58	166.76	16.77
Res. Per. H. Loan (Up to Rs. 10 mil.)	102.38	245.74	101.58	48.03	267.74	48.77	411.43		21.06	4.09	128.48		120.76	282.97		20.01	373.21		242.12		0.37	124.77
Real Estate Loan	65.29	147.45	160.41	307.70	429.55	524.60	257.59	46.78	21.66	66.36	71.17	314.64	169.32	133.03	43.37		418.95		431.09	163.37	659.34	201.31
Margin Nature Loan	20.13	116.21	13.60	53.85	195.38	20.75	279.63	9.03	16.35	64.12			14.90	13.36			27.45		14.45	49.11		0.02
Hire Purchase Loan	136.96	45.24	75.40	773.60	377.29	26.19	868.73	5.82	31.86	1.49	3.57	348.05	35.16	27.47	5.04	6.03	96.54	7.88	371.13	20.50	4.83	3.48
Deprived Sector Loan	40.58	38.91	32.50	47.25	59.11	36.88	96.23	0.79	8.42	37.96	26.72	51.09	46.15	27.39	5.44	3.85	74.46	21.66	107.76	4.42	12.00	0.07
Bills Purchased																						
Other Product	191.63	123.62	351.26	152.91	357.79	264.72	637.59	285.32	126.89	0.51	210.90	513.41		46.37	55.74	10.98	197.08	431.83	1331.35	86.12	114.25	
Total Product wise Loan	1243.63	1218.32	1778.67	2452.79	2849.31	1147.64	2824.43	347.74	267.73	920.38	831.61	1754.38	1172.87	915.83	187.77	105.41	2123.33	698.84	3410.56	549.64	2213.95	617.57

Collateral Wise																						
Gold and Silver							24.41													183.32		
Government Securities																						
Non Governmental Securities		116.21		53.85	195.38	20.75		9.03	14.10	24.61			14.90	13.36						14.45	18.59	
Fixed Deposit Receipts	18.78	28.51	15.36	25.04	43.16	38.52	80.32	8.43	2.36	17.86	39.35	11.46	29.55	16.32	2.77	12.40	108.21	7.04	78.04	4.69	1.04	6.70
Own	18.78	28.51	15.36	25.04	43.16	38.52	80.32	8.43	2.36	17.86	39.35	11.46	29.55	16.32	2.77	12.40	108.21	7.04	78.04	4.69	1.04	6.70
Other Licences Institutions																						
Collateral of Properties	1224.85	1073.41	1607.12	2293.10	2571.70	865.30	2054.88	330.27	237.87	841.39	788.00	1742.92	1128.42	869.66	142.25	93.01	1980.47	7.88	3134.76	473.83	2200.92	610.85
Fixed Assets	1224.85	1073.41	1607.12	2293.10	2571.70	599.56	2054.88	330.27	237.87	841.39	788.00	1742.92	1128.42	869.66	142.25	93.01	1980.47	7.88	3134.76	473.83	2200.92	610.85
Current Assets					265.74																	
Against security of Bill																						
Domestic Bills																						
Foreign Bills																						
Against Guarantee		0.20	32.50	47.64	35.45		8.01		13.11					16.49			7.20				12.00	
Government Guarantee				15.25										2.00			7.20					
Institutional Guarantee			32.50	32.00	35.02		7.91		4.50					14.00							12.00	
Personal Guarantee		0.20		0.39	0.42		0.10		6.36					0.49								
Collective Guarantee																						
Int. Rtd. Foreign Bank's Guarantee																						
Other Guarantee									2.25													
Credit Card																						
Others			123.70	33.16	3.62	223.08	656.81		0.29	36.52	4.25				42.76		27.45	683.92		52.53		0.02
Total	1243.63	1218.32	1778.67	2452.79	2849.31	1147.64	2824.43	347.74	267.73	920.38	831.61	1754.38	1172.87	915.83	187.77	105.41	2123.33	698.84	3410.56	549.64	2213.95	617.57

Statement of Credit as on Magh end, 2070

BFI Name	Gulshahwari	Patan	Fewa	Everest	Prudential	ICFC	Sugamatha	Civil	Imperial	Kuber	NEFL	Seti	hama	reliable	Namaaste	Kaski	Zenith	Unique	Manjushree	Sahhalaxmi	Jablib	Reliance	Lotus	Bhaktapur	
Sector Wise																									
Agricultural and Forest Related	6.28	7.49	24.74	35.00	2.38	63.55	86.94		3.80		5.00	22.17	2.80	8.26	7.50	71.68	43.24		31.38	25.00	38.40	1.60	4.46	26.93	
Fishery Related			5.95	3.04			0.30	2.50							0.28	0.98	0.00				0.05				
Mining Related						0.70			6.50								10.70								
Manufacturing (Producing) Related	61.57	7.52	140.63	18.29	25.66	313.94	51.72	17.40	12.55	15.33	22.77	16.52		3.81	59.51	33.95	42.45	100.18	39.46	3.25	12.98		39.61		
Construction	206.74	42.82	672.10	145.10	25.46	77.82	300.75	34.68	41.71	26.59	85.96	3.95	6.78	118.47	34.37	258.33	144.14	20.81	56.26	66.08	104.74	234.06	39.99	56.96	
Electricity, Gas and Water						35.96	2.16															2.00		2.00	
Metal Products, Mach. & Ele. Eqp.	0.99	0.08	79.33	1.06	0.06	50.25	15.02				0.38				0.75		2.48		26.18	1.32	0.10	6.92		0.70	
Tras., Com. and Public Utilities	6.79		477.16	208.86	55.68	10.56	242.51	280.89	31.53	3.28	136.68		57.72	159.29	2.83	342.64	19.44	78.28	88.68	85.16	44.71	138.91	66.51	44.48	
Wholesaler & Retailer	6.96	9.00	432.95	61.83	88.61	519.53	140.20		126.68	40.67	75.24	76.11	13.82	450.69	7.25	316.23	70.72	18.10	116.95	95.55	52.98	100.49	70.23	27.14	
Finance, Insurance and Real Estate	69.23	21.00	2.12	2.21	138.89	789.50	42.07	55.04	32.64	265.62	35.20		80.22	86.45	0.02	109.75	42.23	6.90	43.86	12.98	9.60	23.50	10.00	9.00	
Hotel or Restaurant	3.03		125.68	2.86	33.70	118.75	5.10		7.50	0.23	1.46		4.28	15.50	0.26	92.42	7.68	12.07	17.49	17.98	6.52	45.84		2.70	
Other Services	66.60	13.40	94.30	3.79	79.82	47.58	73.72	0.01	26.80	30.22	8.28	13.18	42.77	3.82		5.27	36.74	14.40	20.80	18.78	13.60	24.75	32.24	8.44	
Consumption Loans	142.66	39.96	145.03	18.10	66.43	160.14	181.43	18.44	24.76	19.29	145.04	2.02	1.77	354.32	1.09	37.82	226.39	32.62	95.74	110.52	215.34	140.73	61.91	29.19	
Local Government											1.30						1.51								
Others	336.29	47.42	926.29	65.33	235.73	916.32	343.03	168.47	204.97	147.09	274.17	26.69	155.76	738.25	49.30	551.47	238.75	379.96	303.14	278.04	119.24	289.41	80.88	24.37	
TOTAL sectorwise	907.15	188.68	3126.29	565.48	752.43	3104.61	1484.95	577.43	519.44	548.32	791.49	160.61	365.91	1935.05	107.47	1846.11	877.97	605.60	900.67	750.87	608.52	1021.17	366.22	271.52	

Product Wise																									
Term Loan	187.19		113.79	34.11	34.00	110.74	39.12			8.88	256.58	10.25	7.06	3.55	13.93	59.01	36.75		43.54		10.37		25.57	17.54	
Overdraft					7.50			0.03																	
Trust Receipt Loan / Import Loan																									
Demand & Other Working Capital Loan		47.33	812.70	188.25	397.39	1715.24	224.57	415.54	316.23	229.08	82.96	120.73	136.34	405.25		413.63	125.20	323.86	548.52	239.35	69.93		78.08	90.67	
Res. Per. H. Loan (Up to Rs. 10 mil.)	127.92	17.91	594.88		25.46	223.38	270.69	34.68	36.21	21.73	85.64	3.95	3.48	129.49	34.42	258.33	124.66	22.31	34.63	66.08	57.24	210.85	7.73	35.66	
Real Estate Loan	128.01	15.20	152.33	158.15	115.37	455.50	36.58	46.14	71.31	70.72	62.88		68.32	155.10	0.02	109.75	68.19	57.14	59.83	82.50	49.10	77.85	32.27		
Margin Nature Loan	96.46	29.62			45.51	302.65	196.93	56.09	29.31	1.01	122.47		69.16	195.56		6.40	195.96	59.67	89.58	57.59	186.75	132.41	14.34		
Hire Purchase Loan	22.38	0.72	515.59	99.55	63.00	93.07	269.31	12.60	35.52	17.84	151.09	1.55	67.74	159.29	3.44	342.64	26.25	54.13	81.18	133.74	58.05	151.44	97.81	83.92	
Deprived Sector Loan	21.68	6.75	93.63	30.99	31.80	108.64	89.58	12.30	10.09	1.03	19.13	7.27	11.90	33.68	3.71	68.18	38.65	12.42	31.60	22.94	19.83	29.02	12.69	9.00	
Bills Purchased		3.80								2.60									3.30						
Other Product	323.53	67.35	843.38	54.43	32.40	95.39	358.17	0.05	20.78	195.43	10.75	16.87	1.93	853.14	51.95	588.17	262.32	76.06	8.48	148.67	157.25	419.60	97.74	34.73	
Total Product wise Loan	907.15	188.68	3126.29	565.48	752.43	3104.61	1484.95	577.43	519.44	548.32	791.49	160.61	365.91	1935.05	107.47	1846.11	877.97	605.60	900.67	750.87	608.52	1021.17	366.22	271.52	

Collateral Wise																									
Gold and Silver			24.60				5.83							89.87	3.95									7.06	
Government Securities						18.93																			
Non Governmental Securities		29.34			45.51		196.93		1.01	122.47				195.56			196.06	2.50	89.58		187.15				
Fixed Deposit Receipts	23.83	8.97	33.19	13.40	13.67	62.47	13.40	5.84	20.78	4.74	8.15	1.00	1.77	29.39	0.49	27.48	14.05	17.59	6.16	37.78	12.75	6.43	5.24	0.80	
Own	23.83	8.97	33.19	13.40	13.67	62.47	13.40	5.84	20.78	4.74	8.15	1.00	1.77	29.39	0.49	27.48	14.05	17.59	6.16	37.78	12.75	6.43	5.24	0.80	
Other Licences Institutions																									
Collateral of Properties	657.64	137.57	3068.50	551.95	662.90	2599.81	1256.54	509.26	461.70	540.59	642.57	159.62	277.11	1120.98	106.88	1784.41	666.35	324.73	740.54	638.84	388.61	848.29	332.06	253.06	
Fixed Assets	657.64	137.53	3068.50	551.95	662.90	2599.81	1256.54	509.26	461.70	540.59	642.57	159.62	277.11	1096.74	106.88	1784.41	666.35	324.73	740.54	638.84	388.61	848.29	332.06	253.06	
Current Assets		0.03												24.24											
Against security of Bill																									
Domestic Bills																									
Foreign Bills																									
Against Guarantee	0.99	8.70			30.36	49.20	12.25	1.79		1.98						23.87	1.51	46.32			20.01	28.90	25.09	10.60	
Government Guarantee		0.30					4.85									2.35	1.51								
Institutional Guarantee		5.50			30.36	13.00	4.20			0.24			11.90								8.00	23.50		9.00	
Personal Guarantee	0.99	2.90				36.20	3.20	1.79		1.74			5.98								11.90	5.40	10.75	1.60	
Collective Guarantee																21.52					0.11				
Int. Rtd. Foreign Bank's Guarantee																									
Other Guarantee																			46.32					14.34	
Credit Card																									
Others	224.68	4.10		0.13		374.21		60.55	36.96		18.30		69.16	499.25	0.10	6.40		214.45	64.40	74.24		137.55	3.83		
Total	907.15	188.68	3126.29	565.48	752.43	3104.61	1484.95	577.43	519.44	548.32	791.49	160.61	365.91	1935.05	107.47	1846.11	877.97	605.60	900.67	750.87	608.52	1021.17	366.22	271.52	

Major Financial Indicators of Micro-credit Development Banks

Rs in million

Liabilities		Mid-July			Mid-Jan	Mid-Feb	% change		
		2011	2012	2013	2014	2014	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	2408.8	2816.6	3801.3	4749.6	4759.3	16.93	34.96	0.21
	a. Paid-up Capital	1546.3	1717.2	2234.0	2768.9	2830.3	11.05	30.10	2.22
	b. Statutory Reserves	245.6	288.3	383.5	523.0	523.5	17.42	33.02	0.11
	c. Retained Earning	-25.6	107.6	208.2	216.5	218.3	-520.65	93.51	0.87
	d. Others Reserves	642.5	703.6	975.6	1241.3	1187.2	9.50	38.66	-4.35
2	BORROWINGS	13037.6	16586.4	20216.3	23495.6	22712.3	27.22	21.88	-3.33
	a. NRB	200.9	198.4	210.3	478.4	495.3	-1.26	6.01	3.53
	f. Others	12836.7	16388.0	20006.0	23017.2	22217.0	27.67	22.08	-3.48
3	DEPOSITS	3537.4	5235.2	7221.6	9135.7	9338.2	47.99	37.94	2.22
4	BILLS PAYABLE				1.8	0.0			-100.00
5	OTHER LIABILITIES	1818.6	2502.9	3009.7	3482.0	3528.1	37.62	20.25	1.32
	a. Loan Loss Provision	436.3	505.5	694.0	748.0	758.3	15.87	37.30	1.37
	b. Interest Suspend a/c	354.0	410.0	446.9	465.4	513.7	15.82	9.01	10.37
	c. Others	1028.4	1587.5	1868.8	2268.6	2256.1	54.36	17.72	-0.55
6	RECONCILIATION A/c	223.2	2236.6	688.6	805.8	872.7	902.07	-69.21	8.30
7	PROFIT & LOSS A/c	470.7	629.8	837.9	672.0	803.2	33.79	33.04	19.52
	Total	21496.4	30007.5	35775.3	42342.5	42013.8	39.59	19.22	-0.78
Assets									
1	LIQUID FUNDS	3272.2	5843.5	6322.8	7463.6	5894.4	78.58	8.20	-21.03
	a. Cash Balance	31.8	44.2	42.8	51.9	45.2	39.04	-3.25	-12.85
	b. Bank Balance	2632.4	3253.9	3561.6	3959.0	4020.6	23.61	9.46	1.56
	c. Money at Call	608.1	2545.4	2718.5	3452.8	1828.6	318.59	6.80	-47.04
2	INVESTMENT IN SECURITIES EXCEPT SHARES	164.7	128.7	116.2	116.2	116.2	-21.89	-9.71	0.00
3	SHARE & OTHER INVESTMENT	1560.5	2040.6	2963.6	3154.5	3141.7	30.77	45.23	-0.41
4	LOANS & ADVANCES	14649.9	17738.3	23401.7	28215.5	29156.4	21.08	31.93	3.33
	Institutional	14649.9	6194.1	6740.3	7464.6	7659.7	-57.72	8.82	2.61
	Individual		11544.2	16661.4	20751.0	21496.7	0.00	44.33	3.59
5	FIXED ASSETS	259.3	340.2	444.6	574.1	587.8	31.18	30.67	2.39
6	OTHER ASSETS	1253.2	1594.9	1685.8	1909.0	2162.0	27.27	5.70	13.25
7	EXPENSES NOT WRITTEN OFF	1.1	0.7	9.8	11.1	10.1	-35.14	1301.73	-9.13
8	NON BANKING ASSETS	0.0	0.0	0.0	0.7	0.7	0.00	0.00	0.00
9	RECONCILIATION A/c	253.0	2234.8	699.6	797.5	843.0	783.26	-68.70	5.70
10	PROFIT & LOSS A/c	82.5	85.8	131.2	100.2	101.6	4.09	52.88	1.33
	Total	21496.4	30007.5	35775.4	42342.5	42013.8	39.59	19.22	-0.78

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

Particulars	PUGBB	SPGBB	PAGBB	MPGBB	MGGB	NIRDHAN	RMDC	DEPROSC	CHHIMEK	Swabalamban	Sanakisan	NERUDE	Naya Nepal	Summit	Sworojgar
1 CAPITAL FUND	46.40	-189.71	160.70	42.49	109.42	368.67	1516.66	219.90	346.56	334.05	776.33	135.23	22.44	33.16	16.81
a. Paid-up Capital	60.00	58.50	100.00	73.57	100.00	240.00	520.00	127.37	210.10	149.88	230.68	100.00	20.00	25.00	15.70
b. Statutory Reserve	6.23	1.36	24.43	6.48	7.29	60.37	131.49	46.73	76.52	74.63	44.81	26.18	0.91	3.28	0.96
c. Retained Earning	-27.41	-249.57	13.46	-46.55	0.00	25.63	325.16	38.86	52.04	1.49	76.86	0.13	1.53	1.74	0.15
d. Others Reserve fund	7.58	0.00	22.81	8.99	2.13	42.66	540.01	6.94	7.90	108.05	423.99	8.92	0.00	3.14	0.00
2 BORROWINGS	711.70	166.23	1081.35	587.07	521.71	3008.21	3231.83	1250.03	1725.51	2006.89	3969.68	624.49	80.15	144.75	137.32
a. NRB	44.41	16.45	0.80	3.70	32.33	1.75	0.00	8.85	10.21	0.00	8.79	0.00	0.00	0.00	0.00
B. Others	667.29	149.78	1080.55	583.38	489.38	3006.46	3231.83	1241.19	1715.30	2006.89	3960.89	624.49	80.15	144.75	137.32
3 DEPOSITS	105.96	58.54	366.33	286.10	292.92	1571.96	0.00	507.96	2892.97	1389.46	0.00	452.53	36.76	114.87	91.50
4 BILLS PAYABLE	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
5 OTHER LIABILITIES	241.55	306.12	293.41	118.94	244.45	413.55	215.09	115.66	356.78	380.31	472.66	141.80	11.16	22.66	30.99
1. Loan Loss Provision	41.58	55.48	77.22	41.54	104.27	71.34	100.09	26.64	41.51	49.70	58.22	21.86	8.06	1.68	5.40
2. Interest Suspense a/c	150.12	120.97	67.09	35.22	59.67	38.77	14.55	3.78	0.00	7.13	1.85	6.08	0.00	0.00	0.81
3. Others	49.85	129.67	149.10	42.18	80.50	303.43	100.45	85.25	315.28	323.47	412.59	113.86	3.10	20.97	24.78
6 RECONCILIATION A/C	1.29	48.93	5.33	1.85	14.36	0.00	0.00	0.00	0.00	0.00	0.00	530.90	0.08	150.51	0.00
7 PROFIT & LOSS A/C	7.98	0.00	54.38	27.22	3.66	148.54	116.62	77.25	83.60	76.65	70.25	47.37	1.79	9.88	6.22
TOTAL LIABILITIES	1114.87	390.11	1961.51	1063.68	1186.52	5510.93	5080.20	2170.80	5405.42	4187.35	5288.92	1932.31	152.38	475.84	282.85
Assets															
1 LIQUID FUNDS	39.17	7.26	424.61	181.96	138.70	729.46	180.88	374.88	1016.55	301.87	1101.49	250.31	57.43	47.88	33.67
a. Cash Balance	1.57	1.45	3.23	3.87	2.61	5.49	0.01	1.24	3.03	3.64	2.11	1.87	0.13	2.66	0.16
b. Bank Balance	37.60	5.82	421.38	66.97	136.09	67.94	180.87	33.40	1013.52	32.90	1099.38	248.44	1.89	2.06	1.75
c. Money at Call	0.00	0.00	0.00	111.13	0.00	656.03	0.00	340.24	0.00	265.33	0.00	0.00	55.42	43.16	31.76
2 INVESTMENT IN SECURITIES EXCEPT SHARES	0.00	0.00	0.00	0.00	0.00	38.73	0.00	0.00	75.46	0.00	0.00	0.00	0.00	0.00	0.00
3 SHARES & OTHER INVESTMENT	0.80	0.80	89.75	1.15	116.02	8.13	2246.43	30.01	7.44	278.02	200.01	30.32	0.01	0.00	0.00
4 LOANS & ADVANCES	820.80	121.74	1199.36	729.69	758.90	4191.50	2556.37	1633.02	4005.16	3350.54	3921.01	1069.23	89.46	271.08	240.94
Institutional	0.00	0.00	0.00	0.00	0.00	0.00	2556.37	0.00	0.00	0.00	3921.01	0.00	89.46	0.00	0.00
Individual	820.80	121.74	1199.36	729.69	758.90	4191.50	0.00	1633.02	4005.16	3350.54	0.00	1069.23	0.00	271.08	240.94
5 FIXED ASSETS	15.03	1.91	10.53	13.71	18.44	166.74	2.17	14.01	121.72	23.74	19.30	20.58	2.12	3.23	2.69
6 OTHER ASSETS	216.42	194.60	237.26	137.17	96.79	373.25	94.36	115.38	179.10	225.84	47.00	30.41	3.36	2.97	5.55
7 EXPENSES NOT WRITTEN OFF	6.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.16	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	0.00	0.00	0.00	0.00
9 RECONCILIATION A/C	0.00	48.11	0.00	0.00	0.00	3.13	0.00	3.50	0.00	7.35	0.12	531.47	0.00	150.51	0.00
10 PROFIT & LOSS A/C	16.36	15.68	0.00	0.00	57.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL ASSETS	1114.87	390.11	1961.51	1063.68	1186.52	5510.93	5080.20	2170.80	5405.42	4187.35	5288.92	1932.31	152.38	475.84	282.85

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

	Particulars	First	Nagbelli	Kailika	Mirmire	Janauthan	Mithila	Womi	Laxmi	ILFCO	Mahila	Vijay	Kisan	Clean Village	FORWARD
1	CAPITAL FUND	107.93	19.00	55.68	9.91	11.70	21.01	9.11	71.42	60.94	79.06	98.64	10.87	13.06	70.49
	a. Paid-up Capital	100.00	14.30	50.00	14.00	11.00	16.50	10.20	70.00	60.00	77.00	98.00	12.00	14.00	70.00
	b. Statutory Reserve	7.74	1.06	1.24	0.00	0.70	0.85	0.00	0.10	0.00	0.00	0.13	0.00	0.00	0.05
	c. Retained Earning	0.18	3.64	4.10	-4.09	0.00	3.34	-1.09	0.39	0.94	-0.46	0.51	-1.13	-0.94	0.18
	d. Others Reserve fund	0.00	0.00	0.34	0.00	0.00	0.31	0.00	0.94	0.00	2.51	0.00	0.00	0.00	0.26
2	BORROWINGS	1084.84	102.48	185.10	66.00	60.76	20.07	76.58	133.03	37.00	50.00	45.00	64.98	85.00	1048.87
	a. NRB	0.00	0.00	0.00	0.00	0.00	20.07	76.58	0.00	0.00	0.00	0.00	4.00	10.00	0.00
	B. Others	1084.84	102.48	185.10	66.00	60.76	0.00	0.00	133.03	37.00	50.00	45.00	60.98	75.00	1048.87
3	DEPOSITS	0.00	28.24	50.98	9.98	12.17	9.79	12.22	40.59	10.70	2.26	2.39	10.82	13.30	726.55
4	BILLS PAYABLE	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
5	OTHER LIABILITIES	30.88	5.85	10.87	7.86	2.07	4.55	3.67	5.88	3.33	3.03	2.49	-1.04	3.29	36.94
	1. Loan Loss Provision	8.95	2.30	2.72	3.65	0.90	2.68	0.93	1.75	0.57	0.31	0.69	0.44	0.97	17.33
	2. Interest Suspense a/c	0.42	0.00	0.13	2.18	0.00	1.04	0.69	0.00	0.41	0.35	0.57	0.00	0.64	0.00
	3. Others	21.51	3.56	8.03	2.04	1.17	0.83	2.05	4.13	2.35	2.38	1.23	-1.48	1.68	19.61
6	RECONCILIATION A/C	0.00	0.00	1.38	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	27.34	90.67	0.00
7	PROFIT & LOSS A/C	14.80	6.21	10.59	0.02	2.35	6.51	0.93	0.15	1.68	0.00	3.18	1.30	0.00	20.90
	TOTAL LIABILITIES	1238.45	161.78	314.60	93.77	89.05	61.93	102.51	251.08	113.66	134.35	151.74	114.27	205.33	1903.75
Assets															
1	LIQUID FUNDS	327.49	29.16	81.62	6.59	7.58	3.50	4.44	16.00	58.35	15.81	62.21	13.24	6.45	235.13
	a. Cash Balance	0.00	0.73	1.33	0.20	0.03	0.24	0.02	1.00	0.00	0.16	0.11	4.27	0.12	0.87
	b. Bank Balance	327.49	28.43	80.29	6.39	0.35	0.30	0.42	4.79	50.30	0.27	62.10	8.97	1.28	72.82
	c. Money at Call	0.00	0.00	0.00	0.00	7.21	2.96	4.00	10.21	8.05	15.39	0.00	0.00	5.05	161.44
2	INVESTMENT IN SECURITIES EXCEPT SHARES	0.00	0.00	0.00	0.00	0.00	0.00	1.99	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	SHARES & OTHER INVESTMENT	0.34	0.00	0.00	0.00	0.00	0.00	0.00	40.00	0.46	77.00	0.00	0.00	0.00	15.00
4	LOANS & ADVANCES	891.73	128.84	224.59	77.60	79.65	51.30	92.80	172.08	48.90	33.75	77.85	73.66	96.98	1448.74
	Institutional	891.73	0.00	0.00	0.00	0.00	51.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Individual	0.00	128.84	224.59	77.60	79.65	0.00	92.80	172.08	48.90	33.75	77.85	73.66	96.98	1448.74
5	FIXED ASSETS	10.62	2.09	3.53	5.83	1.35	0.89	1.55	19.92	4.33	5.97	6.20	1.67	7.15	65.18
6	OTHER ASSETS	8.27	1.69	3.44	3.43	0.46	1.95	1.54	3.08	1.63	1.71	4.44	25.30	1.75	132.39
7	EXPENSES NOT WRITTEN OFF	0.00	0.00	0.00	0.25	0.00	0.00	0.10	0.00	0.00	0.00	0.94	0.40	0.00	0.11
8	NON BANKING ASSETS	0.00	0.00	0.00	0.72	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	0.00	1.42	-0.65	0.00	0.00	0.09	0.00	0.00	0.00	0.11	0.00	90.67	7.21
10	PROFIT & LOSS A/C	0.00	0.00	0.00	0.00	0.00	4.29	0.00	0.00	0.00	0.12	0.00	0.00	2.32	0.00
	TOTAL ASSETS	1238.45	161.78	314.60	93.77	89.05	61.93	102.51	251.08	113.66	134.35	151.74	114.27	205.33	1903.75

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

	Particulars	Reliable	Mahuli	Suryodaya	Mero	Samata	RSDC
1	CAPITAL FUND	13.24	13.86	14.00	69.27	11.06	60.00
	a. Paid-up Capital	14.00	14.00	14.00	69.40	11.06	60.00
	b. Statutory Reserve	0.00	0.00	0.00	0.00	0.00	0.00
	c. Retained Earning	-0.76	0.00	0.00	0.00	0.00	0.00
	d. Others Reserve fund	0.00	-0.14	0.00	-0.13	0.00	0.00
2	BORROWINGS	52.27	257.39	31.00	30.00	15.00	20.00
	a. NRB	0.00	257.39	0.00	0.00	0.00	0.00
	B. Others	52.27	0.00	31.00	30.00	15.00	20.00
3	DEPOSITS	4.14	229.15	2.66	2.70	1.73	0.00
4	BILLS PAYABLE	0.00	0.00	0.00	0.00	0.00	0.00
5	OTHER LIABILITIES	2.10	36.54	1.02	1.79	0.41	1.38
	1. Loan Loss Provision	0.50	7.08	0.34	0.76	0.20	0.62
	2. Interest Suspense a/c	0.43	0.00	0.30	0.00	0.00	0.49
	3. Others	1.18	29.46	0.39	1.03	0.21	0.27
6	RECONCILIATION A/C	0.00	0.00	0.00	0.00	0.00	0.00
7	PROFIT & LOSS A/C	0.00	3.19	0.00	0.00	0.00	0.00
	TOTAL LIABILITIES	71.76	540.13	48.69	103.76	28.20	81.38
Assets							
1	LIQUID FUNDS	17.63	85.35	9.99	20.24	4.04	3.42
	a. Cash Balance	0.02	2.68	0.03	0.30	0.03	0.01
	b. Bank Balance	17.61	4.00	0.21	1.09	0.08	3.41
	c. Money at Call	0.00	78.67	9.75	18.86	3.94	0.00
2	INVESTMENT IN SECURITIES EXCEPT SHARES	0.00	0.00	0.00	0.00	0.00	0.00
3	SHARES & OTHER INVESTMENT	0.00	0.00	0.00	0.00	0.00	0.00
4	LOANS & ADVANCES	50.15	443.32	33.62	75.90	22.23	73.93
	Institutional	0.00	0.00	0.00	75.90	0.00	73.93
	Individual	50.15	443.32	33.62	0.00	22.23	0.00
5	FIXED ASSETS	2.80	3.33	2.41	4.26	0.75	2.09
6	OTHER ASSETS	0.76	7.96	0.39	1.45	0.13	0.81
7	EXPENSES NOT WRITTEN OFF	0.00	0.17	0.93	0.00	0.30	0.41
8	NON BANKING ASSETS	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
10	PROFIT & LOSS A/C	0.42	0.00	1.35	1.90	0.74	0.73
	TOTAL ASSETS	71.76	540.13	48.69	103.76	28.20	81.38

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

Particulars	PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN	RMDC	DEPROSC	CHHIMEK	Swabalamban	Sanakisan	NERUDE
1 Interest Expenses	30.43	9.32	43.72	34.66	50.72	150.56	46.78	62.72	232.86	122.13	87.01	44.84
1.1 Deposit Liabilities	2.86	3.87	10.73	10.13	8.29	59.62	0.00	20.65	177.33	62.22	0.00	23.69
1.2 On Borrowing	27.57	5.44	32.99	24.53	42.44	90.94	46.78	42.07	55.53	59.91	87.01	21.15
2 Commission/Fee Expense	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24.83	0.00
3 Employees Expenses	40.68	15.40	44.35	34.19	32.44	151.85	11.32	52.25	105.91	128.48	14.29	46.78
4 Office Operatiing Expenses	7.05	2.49	11.66	8.14	3.48	39.41	6.90	15.06	54.59	33.57	10.82	8.56
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
6. Provision for Risk	2.01	1.94	17.30	0.28	5.75	4.17	6.79	5.55	8.60	8.13	5.31	6.72
6.1 Loan loss Provision	2.01	1.94	17.30	0.28	5.75	4.17	6.79	5.55	8.60	8.13	5.31	6.72
6.1.1 General Loan loss Provision	2.01	0.00	0.48	0.00	5.75	5.55	6.79	5.45	8.38	8.13	1.85	1.43
6.1.2 Special Loan Loss Provision	0.00	1.94	16.82	0.00	0.00	-1.44	0.00	0.10	0.22	0.00	3.46	5.30
6.1.3 Additional Loan Loss Provision	0.00	0.00	0.00	0.28	0.00	0.05	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
6.3. Provision for Loss on Investment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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
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
8 Provision for Staff Bonus	0.00	0.00	0.00	0.00	0.00	0.00	13.80	0.00	0.00	10.95	10.04	0.00
9 Provision for Income Tax	0.00	0.00	0.00	0.00	0.00	0.00	31.51	0.00	0.00	32.85	30.11	0.00
10 Net Profit	0.00	0.00	54.38	27.22	3.66	148.54	116.62	77.25	83.60	76.65	70.25	47.37
TOTAL EXPENSES	80.18	29.14	171.41	104.49	96.06	494.53	233.73	212.83	485.56	412.75	252.65	154.26
Income												
1. Interest Income	63.21	11.58	143.58	93.69	88.90	446.39	186.95	197.23	443.88	403.63	244.49	132.34
1.1 On Loans and Advances	62.05	11.51	128.77	86.80	68.00	429.09	88.75	181.36	409.25	385.79	218.92	129.33
1.2 On Investment	0.00	0.00	0.00	0.00	0.00	1.46	0.00	0.00	3.96	0.00	0.00	0.00
1.5 Others	1.17	0.07	14.81	6.88	20.90	15.84	98.20	15.87	30.67	17.84	25.57	3.00
2. Comission & Discount	0.00	0.20	12.81	0.00	0.00	0.52	0.00	13.63	40.45	0.00	0.82	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
2.2 Comission	0.00	0.00	0.11	0.00	0.00	0.00	0.00	0.00	40.45	0.00	0.01	0.00
2.3 Others	0.00	0.20	12.70	0.00	0.00	0.52	0.00	13.63	0.00	0.00	0.81	0.00
3 Other Operating Income	6.54	0.00	1.98	0.00	6.30	47.59	13.86	1.88	0.58	3.76	0.01	21.93
4 Non Operating Income	0.00	0.00	0.00	5.23	0.00	0.03	0.00	0.00	0.00	0.32	0.00	0.00
5 Provision Written Back	2.04	1.69	12.51	5.57	0.86	0.00	32.91	0.00	0.64	5.03	7.33	0.00
6 Recovery from Written off Loan	0.00	0.00	0.48	0.00	0.00	0.00	0.00	0.09	0.00	0.00	0.00	0.00
7 Income from Extra Ordinary Expenses	0.00	0.00	0.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8 Net Loss	8.38	15.68	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL INCOME	80.18	29.14	171.41	104.49	96.06	494.53	233.73	212.83	485.56	412.75	252.65	154.26

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

Particulars	Naya Nepal	Summit	Sworojgar	First	Nagbelli	Kalika	Mirmire	Janautthan	Mithila	Womi	Laxmi	ILFCO
1 Interest Expenses	4.00	11.60	10.35	24.63	5.86	5.99	2.98	2.16	1.14	1.64	4.31	1.78
1.1 Deposit Liabilities	1.08	4.77	5.20	0.00	1.06	2.13	0.26	0.36	0.18	0.27	1.25	0.40
1.2 On Borrowing	2.92	6.82	5.14	24.63	4.80	3.86	2.72	1.80	0.97	1.38	3.07	1.38
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
3 Employees Expenses	2.50	9.40	5.61	4.15	2.56	3.97	2.21	1.57	2.14	1.68	9.57	2.49
4 Office Operatiing Expenses	1.15	4.85	3.01	3.14	1.79	2.34	1.38	1.91	0.71	1.02	4.57	1.51
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
6. Provision for Risk	2.65	0.36	1.35	1.29	0.06	1.48	2.17	0.31	0.29	0.78	0.92	0.15
6.1 Loan loss Provision	2.65	0.36	1.29	1.29	0.06	1.48	1.46	0.31	0.29	0.78	0.92	0.15
6.1.1 General Loan loss Provision	0.14	0.36	0.51	1.29	0.00	1.05	0.63	0.31	0.08	0.78	0.92	0.06
6.1.2 Special Loan Loss Provision	2.51	0.00	0.67	0.00	0.06	0.43	0.83	0.00	0.21	0.00	0.00	0.09
6.1.3 Additional Loan Loss Provision	0.00	0.00	0.11	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	0.07	0.00	0.00	0.00	0.72	0.00	0.00	0.00	0.00	0.00
6.3. Provision for Loss on Investment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.4. Provision for Loss of Other Assets	0.00	0.00	0.00	0.01	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	0.44	0.00	0.00	0.00	0.00	0.00
8 Provision for Staff Bonus	0.00	0.00	0.89	2.11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.24
9 Provision for Income Tax	0.00	0.00	2.67	6.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.72
10 Net Profit	1.79	9.88	6.22	14.80	6.21	10.59	0.02	2.35	2.23	0.93	0.15	1.68
TOTAL EXPENSES	12.09	36.08	30.10	56.47	16.48	24.38	9.21	8.30	6.51	6.05	19.52	8.58
Income												
1. Interest Income	10.32	28.45	26.72	48.66	15.04	18.63	7.62	4.95	5.58	4.76	15.20	8.57
1.1 On Loans and Advances	8.09	28.45	25.02	42.49	14.81	17.52	7.02	4.95	5.48	4.48	12.81	5.72
1.2 On Investment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	0.00	0.00
1.5 Others	2.23	0.00	1.70	6.17	0.23	1.11	0.60	0.00	0.09	0.19	2.39	2.85
2. Comission & Discount	0.00	0.00	0.00	0.00	0.00	0.08	0.00	0.00	0.00	0.00	0.00	0.00
2.1 Bills Purchase & Discount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2.2 Comission	0.00	0.00	0.00	0.00	0.00	0.08	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
3 Other Operating Income	1.77	7.63	2.79	3.84	1.45	5.67	1.56	3.35	0.93	1.29	2.22	0.02
4 Non Operating Income	0.00	0.00	0.00	3.98	0.00	0.00	0.00	0.00	0.00	0.00	2.10	0.00
5 Provision Written Back	0.00	0.00	0.59	0.00	0.00	0.00	0.03	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
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
8 Net Loss	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	12.09	36.08	30.10	56.47	16.48	24.38	9.21	8.30	6.51	6.05	19.52	8.58

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

Particulars	Mahila	Vijay	Kisan	Clean Village	FORWARD	Reliable	Mahuli	Suryodaya	Mero	Samata	RSDC
1 Interest Expenses	0.33	0.05	1.98	4.80	65.85	4.18	17.81	1.63	0.03	0.28	0.04
1.1 Deposit Liabilities	0.06	0.05	0.26	0.22	24.71	0.10	8.53	0.03	0.03	0.03	0.00
1.2 On Borrowing	0.27	0.01	1.72	4.58	41.14	4.08	9.28	1.60	0.00	0.25	0.04
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
3 Employees Expenses	2.33	3.23	1.70	2.75	31.10	2.39	19.66	1.43	3.29	0.89	1.43
4 Office Operatiing Expenses	2.28	1.88	1.23	2.85	8.59	1.46	5.72	0.86	2.13	0.81	1.11
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
6. Provision for Risk	0.23	0.50	0.15	0.90	13.37	0.36	0.84	0.34	0.76	0.20	0.62
6.1 Loan loss Provision	0.23	0.50	0.15	0.90	13.37	0.36	0.84	0.34	0.76	0.20	0.62
6.1.1 General Loan loss Provision	0.20	0.50	0.15	0.90	13.37	0.36	0.84	0.34	0.76	0.20	0.62
6.1.2 Special 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
6.1.3 Additional Loan Loss Provision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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
6.3. Provision for Loss on Investment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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
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
8 Provision for Staff Bonus	0.00	0.00	0.00	0.00	2.99	0.00	0.00	0.00	0.00	0.00	0.00
9 Provision for Income Tax	0.00	0.00	0.00	0.00	8.96	0.00	1.37	0.00	0.00	0.00	0.00
10 Net Profit	0.00	3.18	1.30	0.00	20.90	0.00	3.19	0.00	0.00	0.00	0.00
TOTAL EXPENSES	5.16	8.85	6.36	11.31	151.76	8.39	48.59	4.26	6.21	2.18	3.20
Income											
1. Interest Income	4.15	6.75	5.22	7.87	147.66	7.02	48.16	2.43	4.31	1.02	1.70
1.1 On Loans and Advances	2.29	4.64	5.04	3.07	137.99	3.28	47.04	0.90	1.51	1.02	1.03
1.2 On Investment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.5 Others	1.86	2.11	0.18	4.79	9.67	3.74	1.12	1.53	2.80	0.00	0.67
2. Comission & Discount	0.01	0.00	1.13	1.12	0.00	0.00	0.19	0.00	0.00	0.00	0.77
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
2.2 Comission	0.01	0.00	1.11	0.00	0.00	0.00	0.19	0.00	0.00	0.00	0.00
2.3 Others	0.00	0.00	0.02	1.12	0.00	0.00	0.00	0.00	0.00	0.00	0.77
3 Other Operating Income	0.88	2.10	0.00	0.00	4.10	0.94	0.23	0.48	0.00	0.42	0.00
4 Non Operating Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5 Provision Written Back	0.01	0.00	0.00	0.00	0.00	0.00	0.02	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
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
8 Net Loss	0.12	0.00	0.00	2.32	0.00	0.42	0.00	1.35	1.90	0.74	0.73
TOTAL INCOME	5.16	8.85	6.36	11.31	151.76	8.39	48.59	4.26	6.21	2.18	3.20

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

विवरण	PUGBB	SPGGB	PAGBB	MPGGB	MGBB	NIRDHAN	RMDC	DEPROSC	CHHIMEK	Svabhamban	Sanaksan	NERUDE	Naya Nepal	Summit	Sworojgar	First
कार्यक्षेत्र भएको जिल्ला संख्या	6	9	16	15	19	47	75	25	75	75	75	17	5	10	3	75
सेवा पुगेको जिल्ला संख्या	6	8	14	10	14	47	68	25	39	45	55	17	5	6	3	39
सेवा पुगेको गा.वि.स./न.पा. संख्या	287	96	396	160	360	1162	0	672	931	948	551	254	57	116	52	0
कुल कर्मचारी संख्या	215	91	224	172	210	683	27	211	439	534	48	257	29	68	56	13
कुल शाखा संख्या	31	21	49	30	39	123	1	56	68	108	8	46	6	13	8	1
कुल केन्द्र संख्या	1327	607	1607	1128	1612	8694	0	4439	10083	7691	0	3804	305	978	947	0
कुल समूह संख्या	11705	3088	12921	5958	8305	30978	0	16829	37615	39742	43233	16567	889	2951	2770	0
निष्क्रिय समूह संख्या	1405	1777	1138	2568.2	1510	0	0	0	34	0	640	0	0	0	0	0
कुल सदस्य संख्या	33288	20092	67812	32903	37527	192224	0	82769	199852	183303	334751	70521	4616	14820	14468	0
निष्क्रिय सदस्य संख्या	17052	7367	5690	12841	7551	0	0	535	1863	0	12004	0	185	0	0	0
कुल ऋणी संख्या	33285	8282	39503	20062	36119	132786	109	60551	153996	120388	214412	53371	3646	10717	10778	106
कुल कर्जा वितरण	9834.50	1755.17	13504.16	5922.76	7958.12	25678.36	10019.16	9581.67	21365.61	24331.01	15859.32	7849.56	474.49	1233.51	986.83	1854.70
लघु व्यवसाय कर्जा	7433.17	1323.37	12393.05	4866.54	6568.64	22560.66	0.00	8717.37	19622.84	23769.62	15859.32	1629.51	427.05	1066.62	942.43	0.00
लघु उद्यम/धितो कर्जा	2254.96	310.59	1031.77	1056.23	816.73	1316.99	0.00	832.98	1337.52	561.38	0.00	130.13	47.44	166.89	44.41	0.00
अन्य कर्जा	146.38	121.21	79.34	0.00	572.75	1800.71	10019.16	31.33	405.25	0.00	0.00	6089.91	0.00	0.00	0.00	1854.70
कर्जाको साँवा असुली	9013.71	1633.43	12304.80	5193.08	7199.23	21486.87	7462.79	7948.65	17546.23	20980.46	11938.31	6780.33	385.03	962.43	745.89	962.97
लघु व्यवसाय कर्जाको साँवा असुली	6914.16	1232.40	11325.94	4332.75	6055.56	19157.46	0.00	7190.41	16598.75	20725.88	11938.31	1325.90	352.91	867.51	734.94	0.00
लघु उद्यम/धितो कर्जाको साँवा असुली	1973.57	281.13	900.64	860.33	605.68	945.02	0.00	727.44	597.43	254.59	0.00	36.00	32.12	94.92	10.96	0.00
अन्य कर्जाको साँवा असुली	125.98	119.90	78.23	0.00	537.98	1384.38	7462.79	30.80	350.05	0.00	0.00	5418.43	0.00	0.00	0.00	962.97
कुल बाँकी कर्जा	820.80	121.74	1199.36	729.69	758.90	4191.50	2556.37	1633.02	3819.38	3350.54	3921.01	1069.23	89.46	271.08	240.94	891.73
लघु व्यवसाय कर्जा बाँकी	519.01	90.97	1067.11	533.79	513.08	3403.20	0.00	1526.96	3024.09	3043.74	3921.01	303.61	74.14	199.11	207.49	0.00
लघु उद्यम/धितो कर्जा बाँकी	281.38	29.46	131.13	195.90	211.05	371.96	0.00	105.53	740.09	306.80	0.00	94.13	15.32	71.97	33.45	0.00
अन्य कर्जा बाँकी	20.40	1.31	1.12	0.00	34.77	416.33	2556.37	0.53	55.20	0.00	0.00	671.49	0.00	0.00	0.00	891.73
भाखा नाघेको कर्जा रकम	46.62	62.41	93.47	47.09	105.21	32.98	0.00	7.48	1.52	27.12	8.37	16.04	9.66	2.95	3.23	0.00
भाखा नाघेको ऋणी संख्या	0	4240	5690	2362	7551	3211	0	535	114	3041	6	1671	316	164	156	0
ब्याज असुली रकम	62.05	88.05	570.77	86.80	209.43	1001.71	88.75	181.36	1347.87	1630.39	1764.81	129.33	41.64	89.32	0.00	42.49
असुल हुन बाँकी ब्याज रकम	150.12	120.97	67.09	35.22	59.67	0.00	14.55	3.78	1.40	9.02	1.85	5.81	0.00	0.00	0.81	0.00
कर्जा नोक्सानी व्यवस्था	41.58	55.48	77.22	41.54	104.27	70.19	100.09	26.71	41.51	49.70	58.22	21.86	8.07	1.68	5.40	8.95
कुल बचतकर्ता संख्या	21493	13830	42990	32775	40920	188186	0	82769	199789	183303	0	70521	0	14820	14468	0
कुल बचत रकम	105.96	58.54	366.33	286.10	292.92	1571.96	0.00	507.96	2806.91	1389.46	0.00	452.53	36.76	114.87	91.50	0.00
अनिवार्य बचत	29.22	33.13	242.39	158.13	175.43	746.25	0.00	367.89	631.44	539.66	0.00	124.39	18.97	35.38	10.95	0.00
स्वेच्छिक बचत	76.56	23.31	102.90	127.97	37.84	368.18	0.00	140.07	487.05	830.68	0.00	328.14	17.78	79.49	22.92	0.00
अन्य बचत	0.18	2.10	21.04	0.00	79.64	216.92	0.00	0.00	1427.04	19.12	0.00	0.00	0.00	0.00	57.64	0.00
सर्वसाधारणबाट संकलन गरेको बचत	0.00	0.00	0.00	0.00	0.00	240.61	0.00	0.00	261.37	0.00	0.00	0.00	0.00	0.00	0.00	0.00
कुल बचत/कुल कर्जा (%)	12.91%	48.09%	30.54%	39.21%	38.60%	37.50%	0.00%	31.11%	73.49%	41.47%	0.00%	42.32%	41.09%	42.38%	37.98%	0.00%
लघु उद्यम कर्जा/कुल कर्जा (%)	34.28%	24.20%	10.93%	26.85%	27.81%	8.87%	0.00%	6.46%	19.38%	9.16%	0.00%	8.80%	17.13%	26.55%	13.88%	0.00%

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

विवरण	Nagbela	Kalika	Mirmire	Janauthan	Mithila	Womi	Laxmi	ILFCO	Mahila	Vijay	Kisan	Clean Village	FORWARD	Reliable	Mahuli	Suryodaya
कार्यक्षेत्र भएको जिल्ला संख्या	3	5	10	10	3	10	21	1	5	5	10	10	75	10	10	10
सेवा पुगेको जिल्ला संख्या	2	5	4	5	3	5	21	3	5	6	4	10	20	5	8	4
सेवा पुगेको गा.वि.स./न.पा. संख्या	48	123	42	24	21	47	141	14	22	47	49	45	346	28	289	14
कुल कर्मचारी संख्या	32	58	22	20	15	36	79	19	28	26	23	46	321	22	135	22
कुल शाखा संख्या	4	12	4	4	3	7	20	1	5	5	4	13	56	5	24	6
कुल केन्द्र संख्या	430	640	237	1	159	282	757	111	108	175	274	319	5479	185	1843	118
कुल समूह संख्या	1303	2027	655	605	524	282	1936	303	381	175	1307	919	20390.2	492	7503	104
निष्क्रिय समूह संख्या	0	0	20	80	24	0	0	0	7	0	0	0	0	0	833	0
कुल सदस्य संख्या	5467	10088	3641	4510	2566	3933	11007	1479	1830	2924	6535	3896	105466	2524	40266	1532
निष्क्रिय सदस्य संख्या	0	97	45	574	139	10	0	53	30	25	265	0	0	25	4762	0
कुल ऋणी संख्या	3925	6182	2876	1996	1875	3013	5940	1318	860	2085	2411	2454	71736	1607	31271	853
कुल कर्जा वितरण	449.41	586.31	158.22	181.03	273.26	127.32	305.04	121.29	47.31	107.56	79.21	129.53	9235.81	71.85	910.21	39.62
लघु व्यवसाय कर्जा	326.45	528.77	139.49	131.81	249.46	119.14	283.24	98.95	47.31	107.41	75.44	129.33	8707.77	70.16	661.6975	39.169
लघु उद्यम/धितो कर्जा	89.40	57.54	12.26	49.23	18.70	8.18	7.84	0.00	0.00	0.15	3.77	0.00	28.58	1.69	5.8762	0.45
अन्य कर्जा	33.56	0.00	6.47	0.00	5.09	0.00	13.95	22.34	0.00	0.00	0.00	0.20	499.45	0.00	242.6405	0
कर्जाको साँवा असुली	320.57	361.71	80.62	101.36	221.95	34.52	132.95	72.40	13.56	29.71	29.62	19.85	7787.07	21.69	466.90	6.00
लघु व्यवसाय कर्जाको साँवा असुली	240.20	330.36	68.86	70.91	201.19	33.91	126.99	60.63	13.56	29.70	28.17	19.82	7406.66	20.86	338.65	5.984962
लघु उद्यम/धितो कर्जाको साँवा असुली	57.25	31.35	7.42	30.44	17.48	0.61	1.18	0.00	0.00	0.01	1.45	0.00	6.16	0.83	1.18	0.018977
अन्य कर्जाको साँवा असुली	23.11	0.00	4.34	0.00	3.27	0.00	4.78	11.77	0.00	0.00	0.00	0.03	374.25	0.00	127.07	0
कुल बाँकी कर्जा	128.84	224.59	77.60	79.68	51.30	92.80	172.08	48.90	33.75	77.85	73.66	96.98	1448.74	50.15	443.32	33.62
लघु व्यवसाय कर्जा बाँकी	87.58	198.41	70.63	60.89	48.23	85.23	156.25	38.33	33.75	77.71	71.34	96.80	1301.12	49.29	323.05	33.18404
लघु उद्यम/धितो कर्जा बाँकी	33.28	26.19	4.84	18.79	1.22	7.57	6.66	0.00	0.00	0.14	2.32	0.00	22.42	0.86	4.70	0.431023
अन्य कर्जा बाँकी	7.97	0.00	2.13	0.00	1.85	0.00	9.17	10.57	0.00	0.00	0.00	0.18	125.20	0.00	115.57	0
भाखा नाघेको कर्जा रकम	6.09	1.35	2.43	0.31	2.32	0.00	0.00	0.29	0.27	0.00	0.00	0.00	5.99	0.00	2.67	0
भाखा नाघेको ऋणी संख्या	0	105	137	7	83	0	0	15	35	0	0	0	75	0	560.00	0
ब्याज असुली रकम	0.00	357.84	14.77	8.01	5.48	5.48	12.81	10.18	2.38	4.86	6.11	3.07	86.70	3.38	47.59	2.428714
असुल हुन बाँकी ब्याज रकम	0.00	0.13	2.18	0.09	1.04	0.82	0.00	0.00	0.04	0.57	0.00	0.64	0.00	0.00	0.00	0.29837
कर्जा नोक्सानी व्यवस्था	2.30	2.72	3.62	0.85	2.68	0.93	1.75	0.57	0.31	0.69	0.44	0.97	17.55	0.50	7.10	0.336151
कुल बचतकर्ता संख्या	5467	10088	3641	3618	2566	3943	11007	1426	1800	2924	0	3896	6249	2524	40266.00	1510
कुल बचत रकम	28.24	50.91	9.98	12.17	9.06	12.22	40.59	10.70	4.14	2.39	10.82	13.30	726.55	4.14	229.15	2.66
अनिवार्य बचत	20.67	8.29	6.01	8.26	3.15	7.87	18.46	9.33	1.98	1.89	5.79	1.35	280.41	3.01	96.81	1.673228
स्वेच्छिक बचत	7.56	11.58	3.72	3.91	5.29	2.76	13.59	1.34	1.08	0.33	5.03	11.85	171.29	1.13	98.17	0.435625
अन्य बचत	0.01	31.04	0.25	0.00	0.63	1.59	8.54	0.03	1.09	0.17	0.00	0.10	274.85	0.00	34.17	0.553428
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	0
कुल बचत/कुल कर्जा (%)	21.92%	22.67%	12.86%	15.28%	17.66%	13.16%	23.59%	21.88%	12.27%	3.07%	14.69%	13.72%	50.15%	8.26%	0.52	0.079199
लघु उद्यम कर्जा/कुल कर्जा (%)	25.83%	11.66%	6.23%	23.58%	2.38%	8.15%	3.87%	0.00%	0.00%	0.18%	3.15%	0.00%	1.55%	1.71%	1.06%	1.28%

विवरण	Mero	Samata	RSDC
कार्यक्षेत्र भएको जिल्ला संख्या	75	1	75
सेवा पुगेको जिल्ला संख्या	7	1	7
सेवा पुगेको गा.वि.स./न.पा. संख्या	39	12	20
कुल कर्मचारी संख्या	62	7	7
कुल शाखा संख्या	12	1	1
कुल केन्द्र संख्या	223	42	0
कुल समूह संख्या	789	221	0
निष्क्रिय समूह संख्या	0	0	0
कुल सदस्य संख्या	3928	1099	0
निष्क्रिय सदस्य संख्या	0	0	0
कुल ऋणी संख्या	1665	703	23
कुल कर्जा वितरण	86.02	28.72	76.87
लघु व्यवसाय कर्जा	86.018	28.715	0
लघु उद्यम/धितो कर्जा	0	0	0
अन्य कर्जा	0	0	76.87
कर्जाको साँवा असुली	10.12	6.48	2.94
लघु व्यवसाय कर्जाको साँवा असुली	10.11859	6.483624	0
लघु उद्यम/धितो कर्जाको साँवा असुली	0	0	0
अन्य कर्जाको साँवा असुली	0	0	2.94418
कुल बाँकी कर्जा	75.90	22.23	73.93
लघु व्यवसाय कर्जा बाँकी	75.89941	22.23137	0
लघु उद्यम/धितो कर्जा बाँकी	0	0	0
अन्य कर्जा बाँकी	0	0	73.92582
भाखा नाघेको कर्जा रकम	0	0	0
भाखा नाघेको ऋणी संख्या	0	0	0
ब्याज असुली रकम	0	1.021969	1.02975
असुल हुन बाँकी ब्याज रकम	0.45284	0	0.48554
कर्जा नोक्सानी व्यवस्था	0.758991	0.19643	0.61926
कुल बचतकर्ता संख्या	3928	1099	0
कुल बचत रकम	2.70	1.73	0.00
अनिवार्य बचत	0.83754	0.661615	0
स्वेच्छिक बचत	0.91014	1.07129	0
अन्य बचत	0.95105	0	0
सर्वसाधारणबाट संकलन गरेको बचत	0	0	0
कुल बचत/कुल कर्जा (%)	0.035557	0.077949	0
लघु उद्यम कर्जा/कुल कर्जा (%)	0.00%	0	0

Name list of Bank and Financial Institutions

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	NIC ASIA 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	Sunrise Bank Limited	Sunrise
23	Grand Bank Limited	Grand	24	NMB Bank Limited	NMB
25	Kist Bank Limited	Kist	26	Janata Bank Nepal Limited	Janata
27	Mega Bank Nepal Limited	Mega	28	Commerz and Trust Bank Nepal Limited	CTBNL
29	Civil Bank Limited	Civil	30	Century Commercial Bank	Century
31	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	Yeti Bikas Bank Limited	Yeti	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	Professional Diyalo Bikas Bank Limited	diyalo	40	Country Development Bank Limited	Country
41	Alpine Development Bank Limited	Alpine	42	Nilgiri Bikas Bank Limited	Nilgiri
43	Kasthamandap Development Bank Limited	Kastamandap	44	Garima Bikas Bank Limited	Garima
45	City Development Bank Limited	City	46	Biswo Bikas Bank Limited	Bishow
47	Kabeli Bikas Bank Limited	Kabeli	48	Kamana Bikas Bank Limited	Kamana
49	Corporate Development Bank Limited	Corporate	50	Pathibhara Bikas Bank Limited	Pathibhara
51	Purnima Bikas Bank Limited	Purnima	52	Jyoti Development Bank Limited	Jyoti
53	Bagmati Development Bank Limited	Bagmati	54	Hamro Bikas Bank Limited	Hamro
55	Kakre Bihar Bikas Bank Limited	Kakre	56	Shine Development Bank Limited	Shine
57	Pacific Development Bank Limited	Pacific	58	Civic Development Bank Limited	Civic
59	International Development Bank Limited	IDBL	60	Kanchan Development Bank Limited	Kanchan
61	Matribhumi Bikas Bank Limited	Matribhumi	62	Bright Development Bank Limited	Bright
63	Innovative Development Bank Limited	Innovative	64	Jhimruk Bikas Bank Limited	Jhimruk
65	Metro Development Bank Limited	Metro	66	Vibor Bikash Bank Limited	Vibor
67	Gaumukhi Bikas Bank Limited	Gaumukhi	68	Raptiveri Bikas Bank Limited	Raptiveri
69	Nepal Consumer Development Bank Limited	Consumer	70	Khandbari Development Bank Limited	Khadbari
71	Tourism Development Bank Limited	Tourism	72	Mission Development Bank Limited	Mission
73	Mount Makalu Development Bank Limited	Mt. Makalu	74	Sindhu Bikas Bank Limited	Sindhu
75	Sahara Development Bank Limited	Sahara	76	Nepal Community Development Bank Limited	N.Community
77	Cosmos Development Bank Limited	Cosmos	78	Manasalu Development Bank Limited	Manaslu
79	Ekata Development Bank Limited	Ekata	80	Kalinchowk Development Bank Limited	Kalinchowk
81	Kailash Bikash Bank	Kailash	82	Salpa Bikas Bank	Salpa
83	Saptakoshi Bikas Bank Limited	Saptakoshi	84	Sajha Bikash Bank Limited	Sajha
85	Prabhu Bikas Bank Limited	PrabhuDB	86	Apex Development Bank Limited	Apex
87	Green Development Bank	Green			
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	International Leasing & Finance Co. Limited	ILFCO
17	Mahalaxmi Finance Limited	Mahalaxmi	18	Lalitpur Finance Co. Limited	Lalitpur
19	United Finance Co. Limited	United FC	20	General Finance Limited	General
21	Progressive Finance Limited	Progressive	22	Nava Durga Finance Co.Limited	Navadurga

23	Janaki Finance Co. Limited	Janaki	24	Pokhara Finance Limited	Pokhara
25	Central Finance Limited	Central	26	Premier Finance Co. Limited	Premier
27	Arun Finance Limited	Arun	28	Multipurpose Finance Co. Limited	Multipurpose
29	Synergy Finance Limited	Synergy	30	Shrijana Finance Limited	Srijana
31	Om Finance Limited	Om	32	World Merchant Banking & Finance Limited	WMBFL
33	Capital Merchant Banking & Finance Co. Limited	CMBFCL	34	Crystal Finance Limited	Crystal
35	Guheshworil Merchant Banking & Finance Limited	Guheshwori	36	Patan Finance Co. Limited	Patan
37	Fewa Finance Limited	Fewa	38	Everest Finance Limited	Everest
39	Prudential Finance Company Limited	Prudential	40	ICFC Finance Limited	ICFC
41	Sagarmatha Merchant Banking and Finance Limited	Sagarmatha	42	Civil Merchant Bittiya Sanstha Limited	Civil
43	Imperial Finance Limited	Imperial	44	Kuber Merchant Finance Limited	Kuber
45	Nepal Express Finance Limited	NEFL	46	Seti Bittiya Sanstha Limited	Seti
47	Hama Merchant & Finance Limited	hama	48	Reliable Finance Limited	reliable
49	Namaste Bitya Sanstha Limited.	Namaste	50	Kaski Finance Limited	Kaski
51	Zenith Finance Limited	Zenith	52	Unique Finance Limited	Unique
53	Manjushree Financial Institution Limited	Manjushree	54	Subhalaxmi Finance Limited	Subhalaxmi
55	Jebil's Finance Limited	Jebils	56	Reliance Finance Limited	Reliance
57	Lotus Investment Finance Limited	Lotus	58	Bhaktapur Finance Limited	Bhaktapur

D. Micro-credit Development Banks

1	Purbanchal Grameen Bikas Bank Limited	PUGBB	2	Sudur Pashimanchal Grameen Bikas Bank Limited	SPGBB
3	Pashimanchal Grameen Bikas Bank Limited	PAGBB	4	Madhya Pashimanchal Grameen Bikas Bank Limited	MPGBB
5	Madhymanchall Grameen Bikas Bank Limited	MGBB	6	Nirdhan Utthan Bank Limited	NIRDHAN
7	Rural Microfinance Development Centre Limited	RMDC	8	Deprosc Microfinance Development Bank Limited	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	Sworojgar	16	Frist Microfinance Development Bank Limited	First
17	Nagbeli Microfinance Development Bank Limited	Nagbeli	18	Kalika Microcredit Development Bank Limited	Kalika
19	Mirmire Microfinance Development Bank Limited	Mirmire	20	Janautthan Samudayik Microfinance 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 Ltd.	Mahila	26	Vijaya Laghubitta Bittiya Sanstha Ltd.	Vijay
27	Kisan Microfinance Bittiya Sanstha Ltd.	Kisan	28	Clean Village Microfinance Bittiya Sanstha Ltd.	Clean Village
29	Forward Community Microfinance Bittiya Sanstha Limited	FORWARD	30	Reliable Microfinance Bittiya Sanstha Limited	Reliable
31	Mahuli Samudayik Lagubitta Bittiya Sanstha Limited	Mahuli	32	Suryodaya Laghubitta Bittiya Sansatha Limited	Suryodaya
33	Mero Microfinance Bittiya Sanstha Limited	Mero	34	Samata Microfinance Bittiya Sanatha Ltd.	Samata
35	RSDC Laghubitta Bitya Sanstha Ltd.	RSDC			