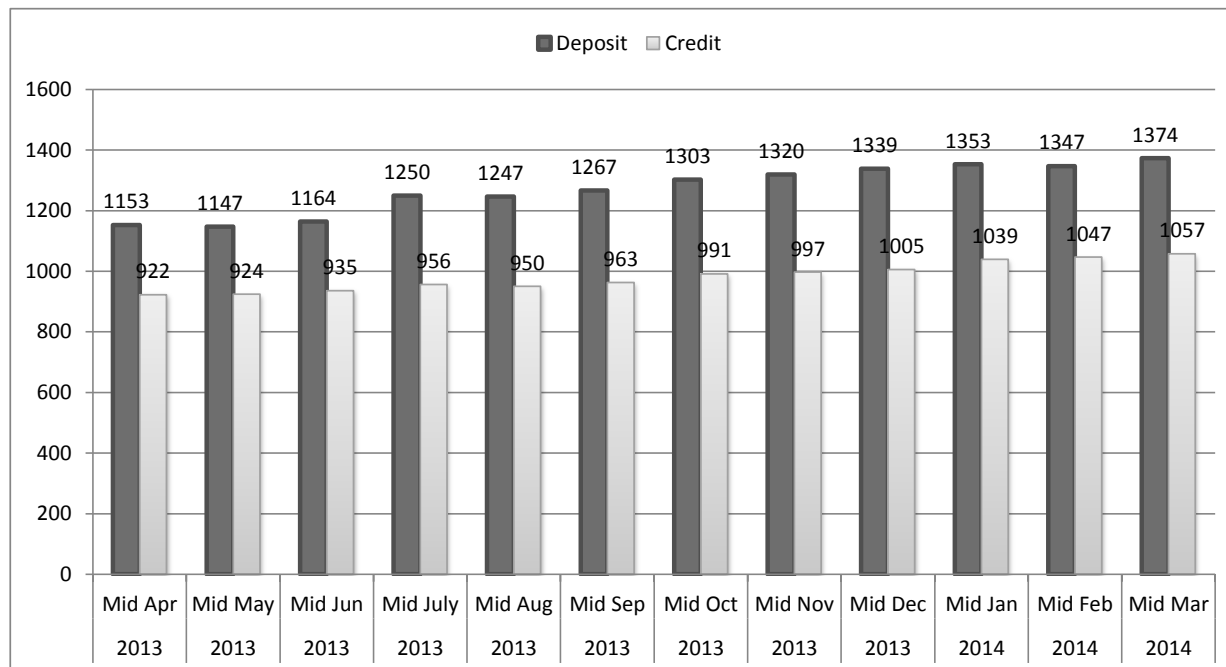


BANKING & FINANCIAL STATISTICS

(Monthly)
(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department
Statistics Division

2070 Fagun
Mid-Mar, 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)

Major Financial Indicators

as on Fagun End, 2070

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	65.8%	10.6%	4.3%	80.7%
2	Total Credit/GDP	49.4%	8.8%	4.0%	62.2%
3	Total Credit/ Total Deposit	75.0%	82.9%	92.0%	77.0%
4	Lcy Credit/Lcy Deposit & Core Capital	72.7%	72.3%	79.2%	73.1%
5	Fixed Deposit/Total Deposit	31.8%	28.7%	47.5%	32.3%
6	Saving Deposit/Total Deposit	37.1%	53.3%	43.8%	39.6%
7	Current Deposit/Total Deposit	9.7%	1.8%	0.1%	8.1%
8	NPL/ Total Loan*	3.0%	5.5%	15.6%	4.2%
9	Total LLP/Total Loan	3.6%	4.6%	15.9%	4.5%
10	Deprived SectorLoan/Total Loan*	4.8%	4.7%	3.3%	4.7%
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	15.5%	15.9%	21.5%	15.9%
2	Investment in Gov. Security/Total Deposit	14.2%	1.9%	3.7%	12.0%
3	Total Liquid Assets/Total Deposit	31.2%	34.9%	35.1%	31.9%
C. Capital Adequacy Ratios					
1	Core Capital/RWA (%)	9.7%	15.0%	14.7%	10.7%
2	Total Capital/RWA (%)	11.3%	15.9%	15.4%	12.2%
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	4.45			
	(a) Saving	3.40			
	(b) Fixed	7.55			
	(c) Call	3.98			
2	Wt. Avg Interest on Credit	11.24			

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-Feb	Mid-Mar	% 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	143830.96	143745.32	11.4%	14.4%	-0.1%
	a. Paid-up Capital	98418.17	104303.78	119506.94	124711.80	125775.93	6.0%	14.6%	0.9%
	b. Statutory Reserves	17727.34	22068.14	26038.22	32214.60	32277.94	24.5%	18.0%	0.2%
	c. Retained Earning	-24280.93	-24321.75	-22344.20	-23008.49	-24515.98	0.2%	-8.1%	6.6%
	d. Others Reserves	11542.96	13112.82	8523.37	9913.04	10207.44	13.6%	-35.0%	3.0%
2	BORROWINGS	34058.68	17805.91	26999.28	28356.61	25692.38	-47.7%	51.6%	-9.4%
	a. NRB	13307.22	4286.68	2884.28	2018.26	1415.24	-67.8%	-32.7%	-29.9%
	b. "A"Class Licensed Institution	10915.97	3297.01	10466.63	11736.00	9702.42	-69.8%	217.5%	-17.3%
	c. Foreign Banks and Fin. Ins.	2232.33	2507.93	2954.26	3124.59	3115.34	12.3%	17.8%	-0.3%
	d. Other Financial Ins.	1453.38	781.08	2438.25	2227.63	2209.24	-46.3%	212.2%	-0.8%
	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	1347370.60	1373521.90	23.2%	16.7%	1.9%
	a. Current	80934.33	95993.06	111686.53	115448.80	111527.30	18.6%	16.3%	-3.4%
	b. Savings	305589.21	400723.15	471215.43	532970.79	543346.91	31.1%	17.6%	1.9%
	c. Fixed	332726.29	372137.55	423478.43	443031.88	443094.56	11.8%	13.8%	0.0%
	d. Call Deposits	139308.18	187998.54	225704.81	235827.57	253530.33	35.0%	20.1%	7.5%
	e. Others	11393.42	14541.81	17976.78	20091.56	22022.79	27.6%	23.6%	9.6%
4	Bills Payable	964.92	1626.36	1561.63	1640.70	1987.96	68.5%	-4.0%	21.2%
5	Other Liabilities	106263.83	123660.25	140770.30	175357.32	184685.58	16.4%	13.8%	5.3%
	1. Loan Loss Provision	30215.83	33873.99	42223.77	47537.48	48008.89	12.1%	24.6%	1.0%
	2. Interest Suspense a/c	28130.02	26056.17	27920.72	35505.95	38915.26	-7.4%	7.2%	9.6%
	3. Others	47917.98	63730.08	70625.81	92313.89	97761.42	33.0%	10.8%	5.9%
6	Reconciliation A/c	9872.98	1537.81	7290.04	7521.30	4581.42	-84.4%	374.1%	-39.1%
7	Profit & Loss A/c	20198.37	19776.52	26544.74	13923.39	14797.27	-2.1%	34.2%	6.3%
	TOTAL	1144717.74	1350963.95	1584952.29	1718000.89	1749011.83	18.0%	17.3%	1.8%
Assets									
1	LIQUID FUNDS	147993.99	236056.86	259224.93	272333.53	273914.23	59.5%	9.8%	0.6%
	a. Cash Balance	23950.22	31020.07	35728.20	32689.49	32017.93	29.5%	15.2%	-2.1%
	Nepalese Notes & Coins	23410.19	30353.28	34876.14	31715.28	31053.64	29.7%	14.9%	-2.1%
	Foreign Currency	540.03	666.79	852.06	974.20	964.28	23.5%	27.8%	-1.0%
	b. Bank Balance	90221.67	164605.21	173856.67	192355.50	186124.17	82.4%	5.6%	-3.2%
	1. In Nepal Rastra Bank	54649.30	120457.25	130802.82	135733.25	124761.80	120.4%	8.6%	-8.1%
	2. "A"Class Licensed Institution	15881.98	26284.33	23269.10	26362.90	28219.53	65.5%	-11.5%	7.0%
	3. Other Financial Ins.	9176.54	7649.81	5673.35	3987.61	4874.04	-16.6%	-25.8%	22.2%
	4. In Foreign banks	10513.86	10213.81	14111.40	26271.74	28268.79	-2.9%	38.2%	7.6%
	c. Money at Call	33822.11	40431.58	49640.06	47288.54	55772.14	19.5%	22.8%	17.9%
2	INVESTMENTS	107562.37	137304.43	151339.99	149684.22	166162.59	27.7%	10.2%	11.0%
	a. Govt.Securities	105115.15	133251.15	149700.83	147995.01	164458.79	26.8%	12.3%	11.1%
	b. Others	2447.22	4053.28	1639.16	1689.21	1703.80	65.6%	-59.6%	0.9%
3	SHARE & OTHER INVESTMENT	53582.86	52851.08	66725.48	77934.44	77097.04	-1.4%	26.3%	-1.1%
4	LOANS & ADVANCES	698778.98	779560.90	945698.45	1035981.07	1046539.53	11.6%	21.3%	1.0%
	a. Private Sector	675113.87	741145.02	915010.01	1002392.49	1017289.81	9.8%	23.5%	1.5%
	b. Financial Institutions	17299.98	31389.29	21910.20	26498.61	21338.58	81.4%	-30.2%	-19.5%
	c. Government Organizations	6365.14	7026.59	8778.24	7089.97	7911.13	10.4%	24.9%	11.6%
5	BILLS PURCHASED	5149.73	9634.19	9007.88	8990.60	9193.55	87.1%	-6.5%	2.3%
6	LOANS AGT. COLLECTED BILLS	95.96	645.89	1015.49	1577.52	1566.00	573.1%	57.2%	-0.7%
7	FIXED ASSETS	24260.64	27146.40	28916.79	29901.59	30065.38	11.9%	6.5%	0.5%
8	OTHER ASSETS	79138.14	93318.34	104448.21	127581.31	130539.44	17.9%	11.9%	2.3%
	a. Accrued Interests	29689.70	27621.76	30638.63	39256.37	44352.00	-7.0%	10.9%	13.0%
	b. Others	49448.44	65696.59	73809.58	88324.94	86187.44	32.9%	12.3%	-2.4%
9	Expenses not Written off	775.30	586.90	622.02	585.01	566.58	-24.3%	6.0%	-3.2%
10	Non Banking Assets	1549.65	2225.09	3731.30	4205.18	4542.09	43.6%	67.7%	8.0%
11	Reconciliation Account	21980.28	8638.94	10394.09	6663.54	5954.43	-60.7%	20.3%	-10.6%
12	Profit & Loss A/c	3849.83	2994.86	3827.69	2562.86	2870.97	-22.2%	27.8%	12.0%
	TOTAL	1144717.74	1350963.88	1584952.31	1718000.88	1749011.83	18.0%	17.3%	1.8%

Statement of Assets and Liabilities of Commercial Banks

Liabilities		Mid-July			Mid-Feb	Mid-Mar	% 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	105351.96	105178.65	30.6%	22.7%	-0.2%
	a. Paid-up Capital	58294.88	65983.34	79652.07	82995.15	83909.15	13.2%	20.7%	1.1%
	b. Statutory Reserves	14925.88	18708.72	21995.65	27427.30	27496.91	25.3%	17.6%	0.3%
	c. Retained Earning	-24831.16	-19595.10	-14452.96	-13207.07	-14634.81	-21.1%	-26.2%	10.8%
	d. Others Reserves	10674.85	12045.61	7465.92	8136.58	8407.40	12.8%	-38.0%	3.3%
2	BORROWINGS	24852.84	15507.22	22792.86	22891.21	20218.23	-37.6%	47.0%	-11.7%
	a. NRB	10226.06	4286.68	2314.28	1728.26	1415.24	-58.1%	-46.0%	-18.1%
	b. "A"Class Licensed Institution	6320.98	1970.74	7368.77	7009.01	4676.69	-68.8%	273.9%	-33.3%
	c. Foreign Banks and Fin. Ins.	1868.09	2175.84	2954.26	3124.59	3115.34	16.5%	35.8%	-0.3%
	d. Other Financial Ins.	379.95	146.18	1905.41	1779.22	1760.83	-61.5%	1203.5%	-1.0%
	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	1100052.28	1119480.76	26.2%	17.6%	1.8%
	a. Current	78982.88	93304.43	108656.63	112338.61	108266.88	18.1%	16.5%	-3.6%
	b. Savings	231094.43	304786.78	358546.88	407811.79	414985.34	31.9%	17.6%	1.8%
	c. Fixed	253586.40	298835.74	345412.03	357074.98	356461.21	17.8%	15.6%	-0.2%
	d. Call Deposits	116624.66	161784.11	196045.33	208083.10	223547.70	38.7%	21.2%	7.4%
	e. Others	7299.52	9267.20	12169.90	14743.80	16219.63	27.0%	31.3%	10.0%
4	Bills Payable	942.94	1599.38	1549.62	1626.92	1977.05	69.6%	-3.1%	21.5%
5	Other Liabilities	84386.30	92665.24	104427.07	132713.43	140089.22	9.8%	12.7%	5.6%
	1. Loan Loss Provision	21340.08	22093.98	25582.29	29652.36	30281.88	3.5%	15.8%	2.1%
	2. Interest Suspense a/c	23249.43	19491.92	20628.97	25231.80	27823.86	-16.2%	5.8%	10.3%
	3. Others	39796.79	51079.35	58215.80	77829.27	81983.48	28.4%	14.0%	5.3%
6	Reconciliation A/c	5931.58	-3672.89	1927.71	1356.63	-1852.45	-161.9%	-152.5%	-236.5%
7	Profit & Loss A/c	15598.52	15876.84	21060.43	10870.53	11580.52	1.8%	32.6%	6.5%
	TOTAL	878364.52	1067096.61	1267249.14	1374862.96	1396671.99	21.5%	18.8%	1.6%
Assets									
1	LIQUID FUNDS	98071.74	161785.49	185758.20	196331.55	191231.51	65.0%	14.8%	-2.6%
	a. Cash Balance	20265.25	26026.91	29908.23	26528.01	25967.75	28.4%	14.9%	-2.1%
	Nepalese Notes & Coins	19764.98	25398.02	29107.29	25602.34	25058.54	28.5%	14.6%	-2.1%
	Foreign Currency	500.27	628.90	800.94	925.67	909.21	25.7%	27.4%	-1.8%
	b. Bank Balance	63293.26	127706.17	140521.89	156188.68	147759.39	101.8%	10.0%	-5.4%
	1. In Nepal Rastra Bank	48727.39	110572.60	120642.29	123839.31	113244.81	126.9%	9.1%	-8.6%
	2. "A"Class Licensed Institution	3826.02	6784.54	5753.34	6128.83	6306.39	77.3%	-15.2%	2.9%
	3. Other Financial Ins.	284.61	187.69	160.35	66.58	58.81	-34.1%	-14.6%	-11.7%
	4. In Foreign banks	10455.24	10161.35	13965.91	26153.96	28149.38	-2.8%	37.4%	7.6%
	c. Money at Call	14513.24	8052.41	15328.08	13614.87	17504.38	-44.5%	90.4%	28.6%
2	INVESTMENTS	102655.92	131017.87	146469.06	143621.95	160101.98	27.6%	11.8%	11.5%
	a. Govt.Securities	100267.30	127213.05	144855.42	141987.85	158423.29	26.9%	13.9%	11.6%
	b. Others	2388.62	3804.83	1613.63	1634.10	1678.69	59.3%	-57.6%	2.7%
3	SHARE & OTHER INVESTMENT	46901.44	50254.78	63457.22	74376.27	73602.09	7.1%	26.3%	-1.0%
4	LOANS & ADVANCES	522853.34	612322.64	748753.66	820181.71	829254.43	17.1%	22.3%	1.1%
	a. Private Sector	503339.45	577113.21	723355.09	794929.97	804004.77	14.7%	25.3%	1.1%
	b. Financial Institutions	13362.34	28302.71	16673.89	18219.88	17397.60	111.8%	-41.1%	-4.5%
	c. Government Organizations	6151.55	6906.71	8724.68	7031.86	7852.05	12.3%	26.3%	11.7%
5	BILLS PURCHASED	5073.85	9606.97	7438.39	8974.67	9182.39	89.3%	-22.6%	2.3%
6	LOANS AGT. COLLECTED BILLS	95.96	645.89	1015.49	1577.52	1566.00	573.1%	57.2%	-0.7%
7	FIXED ASSETS	16098.81	19818.66	21164.90	21801.80	21889.16	23.1%	6.8%	0.4%
8	OTHER ASSETS	66675.11	76147.88	85601.07	104395.65	106605.52	14.2%	12.4%	2.1%
	a. Accrued Interests	24341.43	20790.32	23015.22	28855.35	33058.71	-14.6%	10.7%	14.6%
	b. Others	42333.67	55357.56	62585.85	75540.31	73546.81	30.8%	13.1%	-2.6%
9	Expenses not Written off	600.70	447.80	475.18	461.48	449.51	-25.5%	6.1%	-2.6%
10	Non Banking Assets	1376.57	1638.51	2037.98	2072.45	2320.10	19.0%	24.4%	11.9%
11	Reconciliation Account	17961.09	3410.11	4988.80	496.69	-463.78	-81.0%	46.3%	-193.4%
12	Profit & Loss A/c	0.00	0.00	89.21	571.21	933.08	0.0%	0.0%	63.4%
	TOTAL	878364.52	1067096.59	1267249.16	1374862.95	1396671.99	21.5%	18.8%	1.6%

Statement of Assets and Liabilities of Development Banks

Liabilities		Mid-July			Mid-Feb	Mid-Mar	% 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	27363.15	27461.56	0.8%	10.5%	0.4%
	a. Paid-up Capital	20895.09	21224.20	23568.92	25133.44	25266.16	1.6%	11.0%	0.5%
	b. Statutory Reserves	1138.32	1555.69	2105.95	2552.95	2546.67	36.7%	35.4%	-0.2%
	c. Retained Earning	67.66	-764.13	-1106.59	-1180.75	-1216.39	-1229.4%	44.8%	3.0%
	d. Others Reserves	423.58	686.41	525.84	857.52	865.12	62.1%	-23.4%	0.9%
2	BORROWINGS	4700.02	1193.00	2753.56	4260.29	3889.04	-74.6%	130.8%	-8.7%
	a. NRB	2433.68	0.00	570.00	290.00	0.00	-100.0%	0.0%	-100.0%
	b. "A"Class Licensed Institution	1334.02	651.10	1645.00	3521.88	3440.63	-51.2%	152.6%	-2.3%
	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	448.42	448.42	-63.3%	160.7%	0.0%
	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	175483.33	180428.50	31.4%	25.9%	2.8%
	a. Current	1860.53	2657.06	2944.14	3058.41	3214.87	42.8%	10.8%	5.1%
	b. Savings	42968.28	60924.67	83215.90	94017.74	96096.89	41.8%	36.6%	2.2%
	c. Fixed	31162.87	37454.34	45134.34	51273.79	51701.61	20.2%	20.5%	0.8%
	d. Call Deposits	20407.66	25427.81	28491.56	26624.21	28871.76	24.6%	12.0%	8.4%
	e. Others	487.34	836.23	463.70	509.19	543.37	71.6%	-44.5%	6.7%
4	Bills Payable	17.78	18.91	8.37	11.80	9.70	6.3%	-55.7%	-17.8%
5	Other Liabilities	10858.30	13437.99	16778.07	20718.90	22129.07	23.8%	24.9%	6.8%
	1. Loan Loss Provision	3520.41	4781.47	5847.74	6999.96	6946.94	35.8%	22.3%	-0.8%
	2. Interest Suspense a/c	3189.40	3068.90	2594.60	4143.96	4673.79	-3.8%	-15.5%	12.8%
	3. Others	4148.49	5587.62	8335.74	9574.99	10508.34	34.7%	49.2%	9.7%
6	Reconciliation A/c	2577.40	3894.17	3374.90	4040.52	4248.72	51.1%	-13.3%	5.2%
7	Profit & Loss A/c	2171.41	2347.45	3251.27	1830.64	1919.47	8.1%	38.5%	4.9%
	TOTAL	139736.22	170893.79	211509.94	233708.63	240086.06	22.3%	23.8%	2.7%
Assets									
1	LIQUID FUNDS	29411.27	47387.40	52289.75	55495.02	59547.74	61.1%	10.3%	7.3%
	a. Cash Balance	2465.05	3646.17	4833.15	5090.26	5079.18	47.9%	32.6%	-0.2%
	Nepalese Notes & Coins	2426.96	3609.10	4782.29	5041.98	5024.37	48.7%	32.5%	-0.3%
	Foreign Currency	38.09	37.08	50.85	48.28	54.81	-2.7%	37.2%	13.5%
	b. Bank Balance	13229.83	20316.68	19565.36	22932.85	23535.32	53.6%	-3.7%	2.6%
	1. In Nepal Rastra Bank	3511.87	5968.59	7457.99	8934.53	8256.52	70.0%	25.0%	-7.6%
	2. "A"Class Licensed Institution	5973.60	10461.52	9507.63	12033.81	12731.24	75.1%	-9.1%	5.8%
	3. Other Financial Ins.	3685.74	3834.11	2454.26	1846.73	2428.15	4.0%	-36.0%	31.5%
	4. In Foreign banks	58.62	52.46	145.49	117.78	119.42	-10.5%	177.3%	1.4%
	c. Money at Call	13716.40	23424.55	27891.24	27471.91	30933.25	70.8%	19.1%	12.6%
2	INVESTMENTS	2519.63	3728.21	3118.77	3337.75	3346.08	48.0%	-16.3%	0.2%
	a. Govt. Securities	2497.03	3701.16	3118.24	3307.62	3345.96	48.2%	-15.7%	1.2%
	b. Others	22.60	27.05	0.54	30.12	0.12	19.7%	-98.0%	-99.6%
3	SHARE & OTHER INVESTMENT	3343.53	1626.01	2124.29	1967.65	1901.27	-51.4%	30.6%	-3.4%
4	LOANS & ADVANCES	88923.32	100611.07	131168.99	147970.58	149597.41	13.1%	30.4%	1.1%
	a. Private Sector	88169.21	99510.91	126319.47	140785.77	146722.01	12.9%	26.9%	4.2%
	b. Financial Institutions	609.74	1022.55	4809.98	7148.98	2839.57	67.7%	370.4%	-60.3%
	c. Government Organizations	144.37	77.61	39.54	35.83	35.83	-46.2%	-49.1%	0.0%
5	BILLS PURCHASED	45.71	10.73	1562.24	6.24	4.26	-76.5%	14461.6%	-31.7%
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	5111.67	5156.90	2.0%	21.5%	0.9%
8	OTHER ASSETS	7635.07	8164.94	10596.49	13244.98	13592.20	6.9%	29.8%	2.6%
	a. Accrued Interests	3339.09	3247.83	2815.95	4220.45	4794.93	-2.7%	-13.3%	13.6%
	b. Others	4295.98	4917.11	7780.55	9024.53	8797.27	14.5%	58.2%	-2.5%
9	Expenses not Written off	110.60	68.87	71.58	61.76	55.02	-37.7%	3.9%	-10.9%
10	Non Banking Assets	12.72	275.99	940.33	1023.19	1132.28	2069.5%	240.7%	10.7%
11	Reconciliation Account	2617.46	3917.20	3375.86	4022.29	4210.93	49.7%	-13.8%	4.7%
12	Profit & Loss A/c	1288.76	1198.79	1515.77	1467.51	1541.96	-7.0%	26.4%	5.1%
	TOTAL	139736.22	170893.70	211509.94	233708.63	240086.06	22.3%	23.8%	2.7%

Statement of Assets and Liabilities of Finance Companies

Liabilities		Mid-July			Mid-Feb	Mid-Mar	% 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	11115.84	11105.12	-29.8%	-21.9%	-0.1%
	a. Paid-up Capital	19228.21	17096.24	16285.95	16583.22	16600.63	-11.1%	-4.7%	0.1%
	b. Statutory Reserves	1663.13	1803.73	1936.62	2234.36	2234.36	8.5%	7.4%	0.0%
	c. Retained Earning	482.56	-3962.52	-6784.65	-8620.67	-8664.78	-921.1%	71.2%	0.5%
	d. Others Reserves	444.53	380.79	531.61	918.93	934.91	-14.3%	39.6%	1.7%
2	BORROWINGS	4505.82	1105.70	1452.87	1205.11	1585.11	-75.5%	31.4%	31.5%
	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	1205.11	1585.11	-79.3%	115.2%	31.5%
	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	71834.99	73612.63	-11.0%	-9.4%	2.5%
	a. Current	90.92	31.57	85.76	51.78	45.55	-65.3%	171.6%	-12.0%
	b. Savings	31526.50	35011.70	29452.65	31141.26	32264.69	11.1%	-15.9%	3.6%
	c. Fixed	47977.03	35847.48	32932.05	34683.12	34931.74	-25.3%	-8.1%	0.7%
	d. Call Deposits	2275.86	786.61	1167.92	1120.26	1110.87	-65.4%	48.5%	-0.8%
	e. Others	3606.57	4438.39	5343.18	4838.57	5259.78	23.1%	20.4%	8.7%
4	Bills Payable	4.20	8.07	3.63	1.98	1.22	92.2%	-55.0%	-38.7%
5	Other Liabilities	11019.23	17557.02	19565.16	21924.98	22467.28	59.3%	11.4%	2.5%
	1. Loan Loss Provision	5355.35	6998.55	10793.74	10885.16	10780.07	30.7%	54.2%	-1.0%
	2. Interest Suspense a/c	1691.19	3495.35	4697.16	6130.19	6417.61	106.7%	34.4%	4.7%
	3. Others	3972.70	7063.11	4074.26	4909.63	5269.60	77.8%	-42.3%	7.3%
6	Reconciliation A/c	1364.00	1316.54	1987.43	2124.15	2185.15	-3.5%	51.0%	2.9%
7	Profit & Loss A/c	2428.44	1552.23	2233.04	1222.22	1297.27	-36.1%	43.9%	6.1%
	TOTAL	126617.00	112973.55	106193.21	109429.29	112253.78	-10.8%	-6.0%	2.6%
Assets									
1	LIQUID FUNDS	20510.98	26883.96	21176.97	20506.95	23134.98	31.1%	-21.2%	12.8%
	a. Cash Balance	1219.92	1346.98	986.82	1071.22	971.00	10.4%	-26.7%	-9.4%
	Nepalese Notes & Coins	1218.25	1346.17	986.56	1070.96	970.73	10.5%	-26.7%	-9.4%
	Foreign Currency	1.67	0.82	0.26	0.25	0.27	-50.9%	-67.8%	5.4%
	b. Bank Balance	13698.58	16582.35	13769.41	13233.97	14829.46	21.1%	-17.0%	12.1%
	1. In Nepal Rastra Bank	2410.04	3916.06	2702.54	2959.42	3260.47	62.5%	-31.0%	10.2%
	2. "A"Class Licensed Institution	6082.36	9038.28	8008.13	8200.25	9181.91	48.6%	-11.4%	12.0%
	3. Other Financial Ins.	5206.19	3628.01	3058.74	2074.30	2387.08	-30.3%	-15.7%	15.1%
	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	6201.76	7334.51	60.1%	-28.3%	18.3%
2	INVESTMENTS	2386.81	2558.35	1752.16	2724.53	2714.53	7.2%	-31.5%	-0.4%
	a. Govt.Securities	2350.81	2336.94	1727.17	2699.54	2689.54	-0.6%	-26.1%	-0.4%
	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	1590.53	1593.68	-70.9%	17.9%	0.2%
4	LOANS & ADVANCES	87002.32	66627.19	65775.79	67828.78	67687.68	-23.4%	-1.3%	-0.2%
	a. Private Sector	83605.21	64520.90	65335.45	66676.75	66563.03	-22.8%	1.3%	-0.2%
	b. Financial Institutions	3327.90	2064.03	426.32	1129.75	1101.41	-38.0%	-79.3%	-2.5%
	c. Government Organizations	69.22	42.26	14.02	22.28	23.25	-38.9%	-66.8%	4.3%
5	BILLS PURCHASED	30.17	16.49	7.25	9.70	6.90	-45.3%	-56.1%	-28.9%
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	2988.12	3019.32	-21.0%	-12.2%	1.0%
8	OTHER ASSETS	4827.95	9005.53	8250.65	9940.67	10341.72	86.5%	-8.4%	4.0%
	a. Accrued Interests	2009.17	3583.61	4807.46	6180.57	6498.35	78.4%	34.2%	5.1%
	b. Others	2818.78	5421.92	3443.18	3760.10	3843.37	92.3%	-36.5%	2.2%
9	Expenses not Written off	64.00	70.23	75.26	61.77	62.05	9.7%	7.2%	0.5%
10	Non Banking Assets	160.36	310.59	752.98	1109.53	1089.72	93.7%	142.4%	-1.8%
11	Reconciliation Account	1401.74	1311.63	2029.43	2144.56	2207.28	-6.4%	54.7%	2.9%
12	Profit & Loss A/c	2561.07	1796.07	2222.71	524.14	395.93	-29.9%	23.8%	-24.5%
	TOTAL	126616.99	112973.60	106193.21	109429.29	112253.78	-10.8%	-6.0%	2.6%

Profit & Loss Account of Banks and Financial Institutions

(Up to Fagun , 2070)

Expenses	Class "A"	Class "B"	Class "C"	Total
1 Interest Expenses	32872.23	8680.62	4141.58	45694.43
1.1 Deposit Liabilities	32120.29	8581.46	4097.52	44799.27
1.1.1 Saving A/c	8764.27	3974.22	1602.45	14340.93
1.1.2 Fixed A/c	17906.27	3394.87	2434.99	23736.13
1.1.2.1 Upto 3 Months Fixed A/c	848.55	76.00	22.03	946.58
1.1.2.2 3 to 6 Months fixed A/c	663.33	101.19	45.55	810.07
1.1.2.3 6 Months to 1 Year Fixed A/c	7656.06	1687.96	1270.27	10614.29
1.1.2.4 Above 1 Year	8738.34	1529.71	1097.14	11365.19
1.1.3 Call Deposit	5447.12	1212.38	59.91	6719.41
1.1.4 Certificate of Deposits	2.63	0.00	0.18	2.81
1.2 Others	751.94	99.16	44.06	895.15
2 Commission/Fee Expense	255.50	3.09	2.36	260.95
3 Employees Expenses	8876.28	1461.14	542.91	10880.32
4 Office Operating Expenses	6736.40	1683.65	593.39	9013.44
5 Exchange Fluctuation Loss	119.72	1.71	2.22	123.64
5.1 Due to Change in Exchange Rates	104.05	1.66	2.22	107.93
5.2 Due to Foreign Currency Transactions	15.67	0.05	0.00	15.72
6 Non-Operating Expenses	469.65	75.54	1.18	546.37
7. Provision for Risk	4720.84	2295.29	1336.36	8352.50
7.1 Loan loss Provision	4606.78	1754.05	1004.49	7365.32
7.1.1 General Loan loss Provision	1266.39	163.44	112.08	1541.91
7.1.2 Special Loan Loss Provision	3313.66	1553.07	887.15	5753.88
7.1.3 Additional Loan Loss Provision	26.74	37.53	5.26	69.52
7.2. Provision for Non-Banking Assets	97.98	304.56	177.50	580.04
7.3. Provision for Loss on Investment	2.70	2.18	19.41	24.29
7.4. Provision for Loss of Other Assets	13.37	234.51	134.97	382.85
8 Loan Written Off	46.08	62.11	54.93	163.12
9 Provision for Staff Bonus	1339.34	193.73	54.26	1587.32
10 Provision for Income Tax	4106.21	590.95	160.60	4857.77
11 Others	1.57	33.27	0.98	35.82
12 Net Profit	11161.20	1696.28	1278.00	14135.47
TOTAL EXPENSES	70705.01	16777.38	8168.77	95651.15

Income	Class "A"	Class "B"	Class "C"	Total
1. Interest Income	57713.23	12781.41	5645.64	76140.28
1.1. On Loans and Advance	54322.04	11623.75	5115.51	71061.30
1.2. On Investment	2266.90	81.04	60.22	2408.16
1.2.1 Government Bonds	1984.61	72.66	51.51	2108.78
1.2.2 Foreign Bonds	19.44	0.00	0.00	19.44
1.2.3 NRB Bonds	144.86	2.66	5.87	153.40
1.2.4 Deventure & Bonds	117.98	5.72	2.84	126.54
1.3 Agency Balance	519.84	110.12	41.92	671.88
1.4 On Call Deposit	176.63	763.57	297.59	1237.80
1.5 Others	427.82	202.92	130.40	761.14
2. Comission & Discount	4440.23	406.15	91.96	4938.34
2.1 Bills Purchase & Discount	150.93	0.20	0.00	151.13
2.2 Comission	3586.70	228.92	50.69	3866.31
2.3 Others	702.60	177.03	41.27	920.90
3 Income From Exchange Fluctuation	2766.21	39.50	0.00	2805.71
3.1 Due to Change in Exchange Rate	851.54	2.45	0.00	853.99
3.2 Due to Foreign Currency Trans.	1914.67	37.05	0.00	1951.72
4 Other Operating Income	2207.85	784.10	317.26	3309.21
5 Non Operating Income	825.37	515.94	229.41	1570.72
6 Provision Written Back	1874.51	902.40	1499.64	4276.55
7 Recovery from Written off Loan	261.12	5.03	8.20	274.35
8 Income from Extra Ordinary Expenses	102.73	24.08	0.00	126.81
9 Net Loss	513.76	1318.76	376.66	2209.18
TOTAL INCOME	70705.01	16777.38	8168.77	95651.16

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

(as on Fagun End, 2070)

Sector Wise		Class "A"	Class "B"	Class "C"	Total
1	Agricultural and Forest Related	34785.39	7692.55	1984.20	44462.13
2	Fishery Related	2402.21	161.15	39.14	2602.50
3	Mining Related	3823.81	242.91	82.97	4149.69
4	Manufacturing (Producing) Related	201268.81	10500.46	4939.68	216708.96
5	Construction	82513.85	18312.72	9788.23	110614.80
6	Electricity, Gas and Water	20522.34	2686.15	196.00	23404.49
7	Metal Products, Mach. & Ele. Eqp.	11399.64	2426.92	780.54	14607.10
8	Tras., Com. and Public Utilities	24143.47	12238.73	5938.50	42320.70
9	Wholesaler & Retailer	189881.28	28107.73	9756.66	227745.68
10	Finance, Insurance and Real Estate	68078.01	12476.44	5190.92	85745.37
11	Hotel or Restaurant	22459.01	5809.70	1866.79	30135.50
12	Other Services	40851.06	7429.62	2509.79	50790.47
13	Consumption Loans	60371.55	11037.52	5787.05	77196.12
14	Local Government	1095.68	45.13	47.79	1188.60
15	Others	76406.71	30433.92	18795.48	125636.11
Total sectorwise Loan		840002.82	149601.67	67703.75	1057308.24

Product Wise		Class "A"	Class "B"	Class "C"	Total
1	Term Loan	127699.73	19386.20	8952.06	156037.98
2	Overdraft	160596.57	38610.41	21.35	199228.32
3	Trust Receipt Loan / Import Loan	48184.73	1.70	0.00	48186.44
4	Demand & Other Working Capital Loan	213583.89	19263.57	16012.88	248860.34
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	56348.64	15277.51	7509.67	79135.81
6	Real Estate Loan	60080.06	12435.21	9872.12	82387.38
7	Margin Nature Loan	8623.04	2882.33	3474.74	14980.11
8	Hire Purchase Loan	37343.26	15014.48	6834.29	59192.02
9	Deprived Sector Loan	34314.21	6419.78	1984.24	42718.23
10	Bills Purchased	9772.17	4.26	6.90	9783.33
11	Other Product	83456.54	20306.23	13035.50	116798.27
Total Product wise Loan		840002.82	149601.67	67703.75	1057308.24

Collateral Wise		Class "A"	Class "B"	Class "C"	Total
1	Gold and Silver	25471.75	3340.50	367.51	29179.76
2	Government Securities	1740.31	11.70	18.93	1770.94
3	Non Governmental Securities	5480.85	2311.76	1809.64	9602.26
4	Fixed Deposit Receipts	7793.33	1653.46	1407.82	10854.60
	Own	6997.54	1653.46	1407.82	10058.81
	Other Licences Institutions	795.79	0.00	0.00	795.79
5	Collateral of Properties	695002.90	134170.93	57515.05	886688.88
	Fixed Assets	541781.08	133874.60	57224.54	732880.22
	Current Assets	153221.82	296.34	290.51	153808.66
6	Against security of Bill	11950.45	4.20	0.00	11954.65
	Domestic Bills	3644.77	4.20	0.00	3648.97
	Foreign Bills	8305.69	0.00	0.00	8305.69
7	Against Guarantee	20641.10	3273.51	664.88	24579.49
	Government Guarantee	1934.33	114.64	69.90	2118.86
	Institutional Guarantee	13616.61	1224.95	253.85	15095.41
	Personal Guarantee	1874.12	264.82	128.57	2267.52
	Collective Guarantee	257.69	1625.47	23.62	1906.78
	Int. Rtd. Foreign Bank's Guarantee	113.80	17.33	0.00	131.13
	Other Guarantee	2844.55	26.30	188.94	3059.79
8	Credit Card	463.25	0.00	0.00	463.25
9	Others	71458.87	4835.62	5919.93	82214.42
Total Collateral wise Loan		840002.83	149601.67	67703.75	1057308.25

Statement of Assets and Liabilities as on Falgun end, 2070

S.N.	BFI Name	Manjusikree	Subhalaxmi	Jeebils	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	892.96	782.19	651.25	1194.52	404.44	340.06
	a. Current						
	Domestic						
	Foreign						
	b. Savings	146.56	204.40	165.09	373.72	151.55	184.19
	Domestic	146.56	204.40	165.09	373.72	151.55	184.19
	Foreign						
	c. Fixed	397.31	477.34	293.61	471.94	177.81	92.04
	Domestic	397.31	477.34	293.61	471.94	177.81	92.04
	Foreign						
	d. Call Deposits						63.84
	Domestic						63.84
	Foreign						
	e. Others	349.08	100.46	192.55	348.85	75.08	
	Domestic	349.08	100.46	192.55	348.85	75.08	
	Foreign						
4	Bills Payable			0.54			
5	Other Liabilities	115.80	54.20	84.01	86.53	42.98	17.62
	1. Sundry Creditors	0.32	2.78	1.14	8.29	0.05	0.01
	2. Loan Loss Provision	26.66	11.57	46.38	31.00	14.07	11.81
	3. Interest Suspense a/c	45.91	13.46	27.15	19.53	11.12	
	4. Others	42.92	26.39	9.34	27.71	17.74	5.80
6	Reconciliation A/c						
7	Profit & Loss A/c	0.05	2.98	8.86	10.38	2.67	0.74
		1272.24	1053.88	945.00	1501.11	591.33	491.61
Assets							
1	LIQUID FUNDS	289.12	294.11	167.51	349.49	177.72	191.99
	a. Cash Balance	8.13	5.27	8.56	14.22	2.77	13.24
	Nepalese Notes & Coins	8.13	5.27	8.56	14.22	2.77	13.24
	Foreign Currency						
	b. Bank Balance	280.99	288.84	158.95	335.27	174.95	178.75
	1. In Nepal Rastra Bank	26.77	31.38	27.62	55.67	22.97	15.66
	Domestic Currency	26.77	31.38	27.62	55.67	22.97	15.66
	Foreign Currency						
	2. "A"Class Licensed Institution	168.80	185.74	56.52		21.74	157.28
	Domestic Currency	168.80	185.74	56.52		21.74	157.28
	Foreign Currency						
	3. Other Financial Ins.	85.43	71.72	74.81	279.59	130.24	5.81
	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	77.94	5.92	5.36
	a. Interbank Lending						
	b. Non Residents						
	c. Others		3.48	54.85	77.94	5.92	5.36
4	LOANS & ADVANCES	868.21	687.28	608.52	1031.68	373.15	274.78
	a. Private Sector	841.61	672.66	592.89	1002.71	373.15	274.78
	b. Financial Institutions	26.60	14.63	15.63	28.00		
	c. Government Organizations				0.97		
5	BILL PURCHASED	0.50					
	a. Domestic Bills Purchased	0.50					
	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	12.04	6.71	7.58	6.38	4.56
8	OTHER ASSETS	81.03	36.97	55.78	31.43	15.98	2.89
	a. Accrued Interest:	45.91	13.46	27.29	20.50	11.12	0.07
	Financial	1.41	0.11	0.10	0.38		
	Government Enterprises			0.14			0.07
	Private Sector	44.50	13.35	27.06	20.12	11.12	
	b. Staff Loans / Adv.	19.43	12.12	11.22	0.81	0.84	
	c. Sundry Debtors	1.52		0.17	0.96	1.74	1.18
	d. Cash In Transit						
	e. Others	14.17	11.39	17.10	9.16	2.29	1.64
9	Expenses not Written off			1.64	0.70		2.04
10	Non Banking Assets				2.30	6.16	
11	Reconciliation Account						
12	Profit & Loss A/c						
	TOTAL ASSETS	1272.24	1053.88	945.00	1501.11	591.33	491.61

Profit and Loss Statement of upto Falgun 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	1267.23	915.20	1184.25	909.50	879.02	805.34	820.04	619.10	517.36	523.13	807.79	611.96	794.41	68.96	87.27	267.59		322.92	49.40	152.83
1.1 On Deposit Liabilities	1235.31	903.28	1183.98	909.46	878.82	805.13	808.85	618.34	513.80	518.12	806.24	611.49	784.38	68.96	87.27	267.59		322.03	49.40	152.83
1.1.1 Saving Account	441.92	148.90	113.70	247.18	90.04	126.01	456.17	85.77	174.38	57.79	83.27	155.50	186.98	14.50	62.26	147.67		107.02	25.94	73.35
1.1.2 Fixed Account	612.15	580.99	500.74	548.29	550.27	488.97	301.12	390.81	226.89	385.95	587.03	310.46	487.81	52.25	13.41	87.57		146.69	23.45	64.10
1.1.2.1 Up to 3 months Fixed Account	2.66	15.03	0.02	0.06		68.75	0.03	38.27		0.06	0.01		4.01		0.05	0.83				1.09
1.1.2.2 3 to 6 months Fixed Account	2.46	4.22	0.93	8.69	4.92	0.67	5.85	0.18		6.52	2.88	9.35	0.98		0.03	0.05			0.18	1.17
1.1.2.3 6 months to 1 year Fixed Account	503.09	405.42	445.70	481.01		153.52	260.17	280.10		287.93	349.60	301.11	354.94	14.41	7.05	15.25		45.41	6.04	58.24
1.1.2.4 Above 1 year Fixed Account	103.93	156.32	54.09	58.53	545.35	266.04	35.07	72.27	226.89	91.45	234.53		127.88	37.84	6.28	71.44		101.27	17.24	3.59
1.1.3 Call Deposit	181.23	173.39	569.54	113.99	235.87	190.15	51.56	141.76	112.52	74.38	135.94	145.54	109.59	2.21	11.60	32.35		68.33		15.39
1.1.4 Certificate of Deposit					2.63															
1.2 On Borrowing	31.92	11.92	0.27	0.04	0.20	0.21	11.19	0.76	3.56	5.01	1.55	0.47	10.03					0.89		
2. Commission Expense	14.39	2.83		4.33												0.73				
3. Staff Expense	221.03	106.34	77.87	168.06	72.54	108.10	161.94	85.54	108.27	67.93	91.60	78.12	91.18	30.02	25.32	38.40		56.82	7.23	27.77
4. Office Operating Expenses	350.53	157.82	134.25	217.58	83.74	159.52	205.92	94.13	151.50	84.30	115.40	140.60	130.36	21.37	30.01	53.64		67.32	6.93	23.32
5. Foreign Exchange Loss							1.45		15.67							0.00				
5.1 Due to Change in Exchange Rates							1.45									0.00				
5.2 Due to Foreign Currency Transaction									15.67											
6. Non Operating Expense		454.26										0.15								-0.35
7. Provision for Risk	189.36	161.86		168.42	140.88	59.03	432.71	70.90	41.13	73.05	118.15	58.60	26.77	66.45	13.06	42.19		586.62	88.99	19.97
7.1 Loan loss Provision	189.36	161.86		165.01	101.12	53.49	470.78	70.90	41.13	73.05	118.15	58.60	26.77	66.45	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	8.24	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	63.56		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																		1.01		
7.5. Provision for Loss of Other Assets						5.54												0.06	3.51	
8. Loan Written Off				14.65									0.31			27.89				
9. Provision for Staff Bonus	92.54		29.68	22.20	13.49				34.23				22.63	39.74	1.86	6.34				2.19
10. Provision for Income Tax	239.97		89.03	66.60	40.45				102.69				67.88	132.69	5.58	19.01				6.43
11. Others																			32.84	
12. Net Profit	685.39	215.34	207.73	155.40		245.19	-330.66		239.60				158.39	297.60	13.02	19.24				15.44
Total Expenses	3060.44	2013.64	1722.80	1726.72	1230.12	1377.18	1291.40	869.67	1210.44	748.42	1132.94	889.43	1291.94	656.84	176.13	475.03		1066.53	152.55	247.59

Income																				
1. Interest Income	2358.87	1306.24	1504.63	1370.19	957.43	1112.82	1109.59	792.07	1058.41	590.49	904.92	677.12	1109.47	178.74	156.03	353.08		391.17	33.14	229.59
1.1 On Loans and Advances	2262.28	1238.10	1473.10	1338.42	909.45	1038.97	1042.16	754.71	1010.40	579.72	875.30	657.87	1054.71	133.46	145.00	324.56		355.25	31.82	210.06
1.2 On Investment	94.38	55.08	6.72	24.39	41.80	56.00	51.11	36.40	19.62	7.39	28.52	6.96	45.79	0.14	1.01	11.12		7.22		
1.2.1 Government Bonds	94.38	55.08	6.72	16.42	41.80	56.00	51.11	36.38	19.26	7.39	28.52	6.96	45.79	0.14	1.01	11.12		7.22		
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds				7.97				0.01												
1.2.4 Debenture & Bonds									0.36											
1.3 On Agency Balance		0.47	0.09	0.08			1.47	0.18	0.10	1.49		5.25						26.86	1.32	
1.4 On Call Deposit	2.16	12.05		2.96		0.12	1.98		15.06		1.11				7.89	17.27				17.84
1.5 On Others	0.04	0.55	24.73	4.34	6.18	17.72	12.86	0.78	13.24	1.88		7.04	8.98	45.14	2.13	0.13		1.84		1.69
2. Commission and Discount	260.79	95.51	36.59	77.63	23.83	48.73	93.14	53.12	13.86	16.40	38.83	27.97	24.48		5.09	5.67		3.21	0.20	1.91
2.1 Bills Purchase and Discount	0.56	3.64	2.76	3.33	0.28		1.61	2.27	0.16	6.30	1.48					0.12				
2.2 Commission	250.17	28.55	33.84	57.03	23.55	42.98	18.20	45.28	13.70	10.10	37.35	27.97	24.48		5.09	5.55		3.21	0.20	1.91
2.3 Others	10.07	63.33		17.27		5.75	73.33	5.57												
3. Exchange Fluctuation Income	87.16	76.10	21.08	44.19	57.47	70.83	21.58	-68.90	89.81	34.17	40.65	61.65	100.52			0.02		0.02		
3.1 Due to Change in Exchange Rate	26.94	31.95	-20.97	14.32	8.44	11.55		104.14		3.67	26.31	3.85	2.39							0.03
3.2 Due to Foreign Currency Transaction	60.23	44.15	42.05	29.87	49.03	59.27	21.58	-173.04	89.81	30.50	14.34	57.81	98.12			0.02		-0.01		
4. Other Operating Income	12.13	24.32	146.54	85.01	36.88	67.20			33.05	28.58	35.99	52.50	49.51	9.53	12.71	27.57		28.88	0.69	16.09
5. Non Operating Income	80.47	458.29		1.69	0.63	19.73	63.64	1.78	1.43			1.07	6.96	446.13	0.12	10.70		0.46	6.30	
6. Write Back from Provisions for loss	261.00	45.75	13.95	148.00	49.73	57.88	3.45		13.88			2.20	1.00	22.40	2.17	73.29		260.93	31.67	
7. Recovery of written-off Loan		7.42												0.04		4.70				
8. Income from Extra Ordinary transactions																			6.71	0.01
9. Net Loss					104.14			91.58		78.79	112.54	66.92						375.14	80.56	
Total Income	3060.44	2013.64	1722.80	1726.72	1230.12	1377.18	1291.40	869.67	1210.44	748.42	1132.94	889.43	1291.94	656.84	176.13	475.03		1066.53	152.55	247.59

Profit and Loss Statement of upto Falgun end, 2070

BFI Name	Sahayogi	Axix	Karnali	Triveni	Suprim	Bhrikuti	Suvechha	Bageshwori	Saurishankar	Gurkha	Gandaki	Infrastructure	Business	Biratnaxmi	Excel	Western	H & B	Araniko	NDEP	CEDBL	
Expenses																					
1. Interest Expense	74.81	91.67	50.21	158.94	118.25	211.36	78.56	107.32	62.15	50.89	189.78	157.55	221.88	169.34	69.33	53.69	310.65	37.35	222.93	402.71	
1.1 On Deposit Liabilities	74.81	91.67	50.21	158.78	118.25	211.36	78.56	107.32	62.15	50.89	141.28	157.50	221.88	169.34	69.33	53.69	310.65	37.35	222.83	388.37	
1.1.1 Saving Account	57.59	29.44	35.47	65.95	51.25	86.61	25.59	64.71	32.85	5.13	62.69	64.75	79.86	91.11	39.04	36.04	108.82	23.80	138.40	91.49	
1.1.2 Fixed Account	16.10	39.66	14.74	67.39	38.91	69.12	40.35	23.33	18.59	1.71	49.66	49.13	95.56	60.95	17.39	17.65	141.09	13.31	61.52	247.50	
1.1.2.1 Up to 3 months Fixed Account		0.01		0.28		0.08	0.14						1.10		0.06		0.49			25.50	
1.1.2.2 3 to 6 months Fixed Account		0.45		2.02	2.07	0.51	0.20				0.97	0.98	3.30	1.70	0.60	3.53	17.21	0.02		4.44	
1.1.2.3 6 months to 1 year Fixed Account	3.44	18.78		31.47	33.68	58.74	14.44	2.61	8.10		36.83	26.94	71.72	22.29	4.44	4.52	6.92	6.46		104.21	
1.1.2.4 Above 1 year Fixed Account	12.66	20.42	14.74	33.62	3.16	9.80	25.58	20.72	10.48	1.71	11.86	21.21	19.44	36.97	12.30	9.60	116.47	6.82	61.52	113.34	
1.1.3 Call Deposit	1.11	22.57		25.44	28.08	55.63	12.63	19.27	10.71	44.05	28.94	43.62	46.46	17.27	12.90		60.74	0.24	22.91	49.38	
1.1.4 Certificate of Deposit																					
1.2 On Borrowing				0.16							48.49	0.05								0.10	14.35
2. Commission Expense					0.04							0.00			0.03			0.81		0.81	
3. Staff Expense	11.16	22.62	12.66	17.40	24.76	27.25	10.98	17.84	12.60	14.23	16.89	33.09	30.05	28.82	17.85	10.41	55.84	11.45	34.62	45.85	
4. Office Operating Expenses	12.51	32.40	15.81	28.89	29.38	22.60	12.36	10.01	15.10	25.00	19.55	43.71	31.81	18.15	17.66	7.75	68.44	5.93	49.51	46.99	
5. Foreign Exchange Loss																				0.17	
5.1 Due to Change in Exchange Rates																				0.16	
5.2 Due to Foreign Currency Transaction																				0.01	
6. Non Operating Expense		13.53					0.36			1.74			23.63	25.96		7.04	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	10.41	8.64	6.34		286.37	14.13	144.47	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	10.41	8.64	6.34		67.36	14.13	100.15	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	0.37	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		26.02					49.08	13.51	105.80	60.09	
7.1.3 Additional Loan Loss Provision													9.70							17.04	
7.2. Provision for Non-Banking Assets					7.62													1.02		43.96	
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					9.46										3.92	
9. Provision for Staff Bonus	5.32			5.36		7.70	1.91		2.33			3.84	1.73		5.73	0.96		1.07		0.33	
10. Provision for Income Tax	15.96			16.09		23.09	5.73		6.98			11.51	5.20		17.19	2.60		3.13		0.98	
11. Others																					
12. Net Profit	37.24			37.53		53.88	13.37	37.72	16.28	48.10	43.09	26.87	12.13	53.30	40.12	6.06		7.31		2.29	
Total Expenses	163.44	168.34	87.48	277.65	287.69	356.36	125.72	175.47	119.42	149.42	282.32	305.98	336.83	304.21	174.25	88.50	722.54	81.19	455.69	567.43	

Income																					
1. Interest Income	139.07	138.33	67.73	243.25	186.89	332.39	114.70	155.15	109.46	63.62	263.77	229.18	314.89	275.20	161.60	71.88	398.69	65.72	349.66	507.88	
1.1 On Loans and Advances	123.68	126.45	62.77	223.44	167.19	299.13	107.57	142.10	99.30	61.50	205.22	206.80	296.54	240.84	135.01	71.88	375.27	65.11	303.53	452.62	
1.2 On Investment					0.75	0.90		0.09					2.73				5.31		0.52	5.89	
1.2.1 Government Bonds					0.75	0.90							2.32				5.31		0.52	5.89	
1.2.2 Foreign Bonds																					
1.2.3 NRB Bonds								0.09					0.41								
1.2.4 Debenture & Bonds																					
1.3 On Agency Balance															26.59					20.07	
1.4 On Call Deposit	15.34	11.88	4.96	19.80	18.96	32.36	7.13	12.97	10.16	2.12	10.06	22.15	15.62	34.36			16.55	0.61	13.89	42.47	
1.5 On Others	0.05										48.49	0.23					1.57		11.65	6.90	
2. Commission and Discount	5.26	3.70		1.85	2.15	3.77	0.86	20.31	9.96	0.07	0.90	3.14	0.20		1.32	6.54	6.26	1.30	4.57	58.46	
2.1 Bills Purchase and Discount																				0.01	
2.2 Commission	5.26	3.12		1.85	2.15	3.77	0.86	4.33	1.06	0.07	0.72	2.27	0.20		0.18	6.54	6.26	1.30	4.57	7.87	
2.3 Others		0.57						15.99	8.91		0.18	0.87			1.15					50.58	
3. Exchange Fluctuation Income										0.07	0.01	0.04	0.01				0.38	0.01	0.20	1.09	
3.1 Due to Change in Exchange Rate										0.00	0.01		0.01				0.32	0.01	0.03	0.11	
3.2 Due to Foreign Currency Transaction										0.07		0.04					0.06		0.17	0.99	
4. Other Operating Income	14.75	4.19	1.04	15.62	21.60	19.93	7.40		0.65	16.18	30.49	16.75	24.08	11.32			16.73	10.84	11.32		
5. Non Operating Income	4.34		7.20				2.76			14.09	1.45	2.16	4.98			10.08	0.38	1.17	0.08		
6. Write Back from Provisions for loss	0.02	11.21		0.79	54.87	0.28				70.92		40.97		4.93			60.40	2.15			
7. Recovery of written-off Loan																					
8. Income from Extra Ordinary transactions				16.15																	
9. Net Loss		10.91	11.52		22.18													239.70		89.85	
Total Income	163.44	168.34	87.48	277.65	287.69	356.36	125.72	175.47	119.42	149.42	282.32	305.98	336.83	304.21	174.25	88.50	722.54	81.19	455.69	567.43	

Profit and Loss Statement of upto Falgun 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	59.07	89.89	68.56	190.08	141.59	31.64	60.90	13.84	254.38	24.93	157.88	55.46	88.31	36.92	38.68	238.04	160.35	160.02	180.11	14.56	
1.1 On Depositing Liabilities	59.07	89.89	68.50	182.79	141.59	31.64	60.90	13.84	245.54	24.93	157.88	55.46	88.31	36.92	38.68	237.57	159.89	158.89	178.98	14.56	
1.1.1 Saving Account	30.17	31.49	45.74	100.16	53.53	17.72	15.41	10.91	111.49	11.47	79.18	17.85	23.39	15.72	17.29	115.07	83.46	81.53	45.23	9.77	
1.1.2 Fixed Account	22.09	51.51	22.76	66.76	52.09	6.66	35.65	2.93	116.71	10.71	68.70	18.78	38.37	12.99	16.35	99.78	59.74	68.38	95.17	3.62	
1.1.2.1 Up to 3 months Fixed Account	0.88	0.03		0.67	0.03		0.45		3.75	0.42		0.14	0.28	0.00	0.60	8.15	1.06	2.43	0.81	0.01	
1.1.2.2 3 to 6 months Fixed Account	1.10	0.28	0.93	6.91	0.09	0.93	0.87		0.18	0.31	0.11	0.30	0.40	0.09	1.95	2.20	4.18	3.78	2.68	0.08	
1.1.2.3 6 months to 1 year Fixed Account	7.73	32.17	9.41	45.51	14.60	4.08	11.18		45.51	7.12	49.83	11.98	31.27	7.46	7.81	61.11	35.47	41.59	60.85	1.57	
1.1.2.4 Above 1 year Fixed Account	12.37	19.03	12.41	13.67	37.36	1.64	23.14	2.93	67.27	2.86	18.77	6.36	6.42	5.43	5.99	28.32	19.03	20.58	30.83	1.96	
1.1.3 Call Deposit	6.81	6.89		15.87	35.97	7.27	9.84		17.34	2.74	9.99	18.83	26.54	8.22	5.03	22.72	16.68	8.97	38.58	1.17	
1.1.4 Certificate of Deposit																					
1.2 On Borrowing			0.06	7.29					8.83							0.47	0.46	1.13	1.13		
2. Commission Expense														0.26		0.05					
3. Staff Expense	8.34	11.09	16.98	57.16	18.24	6.74	14.15	5.27	37.42	4.47	17.71	10.28	8.43	7.39	4.34	41.29	28.84	16.75	21.72	4.31	
4. Office Operating Expenses	7.06	12.26	13.60	42.71	17.22	9.02	10.12	3.30	48.81	6.40	22.03	9.74	14.70	10.58	3.07	61.85	29.88	19.93	23.69	4.10	
5. Foreign Exchange Loss									0.24							0.02					
5.1 Due to Change in Exchange Rates									0.24												
5.2 Due to Foreign Currency Transaction																0.02					
6. Non Operating Expense	0.14			0.13			0.20														
7. Provision for Risk	1.85		7.21	13.21	3.73	3.20	10.81	3.32	31.38	1.61	6.56	7.33	17.08	5.63	0.95	146.73	9.88	10.40	5.49	0.69	
7.1 Loan loss Provision	1.85		7.21	13.21	3.73	3.20	10.81	3.32	31.38	1.25	6.56	7.33	17.05	5.63	0.95	146.73	9.88	10.40	5.49	0.69	
7.1.1 General Loan loss Provision	1.46		1.39	7.01	2.80	3.20	1.51	3.32		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	6.20	0.93		6.64		31.38	0.40	3.62	6.61	16.31	5.48	0.52	201.45	5.14				
7.1.3 Additional Loan Loss Provision	0.02						2.67														
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	3.63	2.37	3.60	11.15	4.78			1.00	2.21	0.42	6.93	0.77	0.47	1.80			7.12	7.28	3.84	0.71	
10. Provision for Income Tax	10.89	7.10	7.83	33.45	14.34			2.31	6.64	1.25	20.78	2.31	1.42	5.39			21.35	21.84	11.53	2.14	
11. Others																					
12. Net Profit	25.38	16.57	28.19	78.06	33.47	11.78	12.37	7.71	15.50	2.91	48.49	11.61	3.30	12.59	7.51		49.83	50.95	26.89	5.00	
Total Expenses	116.37	139.28	145.97	425.95	233.37	62.38	108.64	36.75	396.58	41.98	280.38	97.50	133.97	80.30	54.55	487.98	307.25	287.17	273.27	31.52	

Income																					
1. Interest Income	102.91	125.43	120.38	372.08	214.71	55.89	86.01	33.03	365.13	36.71	260.18	89.50	122.43	70.14	49.94	298.65	274.73	253.59	247.77	28.15	
1.1 On Loans and Advances	97.63	114.14	112.51	351.46	205.64	52.90	82.91	29.31	318.75	34.81	243.13	78.63	108.98	65.27	43.87	268.07	257.79	234.04	234.46	24.54	
1.2 On Investment							0.15	0.08	9.88		0.99	0.22	3.00	0.34		2.64	0.07	1.91			
1.2.1 Government Bonds									9.88		0.99	0.22	3.00	0.34		2.64		1.91			
1.2.2 Foreign Bonds																					
1.2.3 NRB Bonds							0.15	0.08									0.07				
1.2.4 Debenture & Bonds																					
1.3 On Agency Balance											10.65										
1.4 On Call Deposit	5.28	11.29	7.87	20.05	8.61	2.99	2.94		36.51	1.90	16.06		10.45	4.54			16.85	15.78	13.31	3.62	
1.5 On Others				0.57	0.46		0.02	3.63	0.00						6.08	27.93	0.02	1.86			
2. Commission and Discount	1.11	2.31	1.61	4.86	2.72	6.48	0.65	3.73	6.71	5.03	20.18	0.40	1.10	7.98	1.30	5.60	3.01	23.34	24.45	0.85	
2.1 Bills Purchase and Discount															0.00						
2.2 Commission	0.63	2.31	1.47	4.84	2.72	0.63	0.65	3.41	6.71	0.62	2.45	0.40	1.10	1.08		5.57	3.01	23.34	1.75	0.85	
2.3 Others	0.47		0.14	0.02		5.85		0.32		4.41	17.73			6.90	1.30	0.03			22.70		
3. Exchange Fluctuation Income									8.17		0.01				0.06	1.91		0.01			
3.1 Due to Change in Exchange Rate											0.01					1.91		0.00			
3.2 Due to Foreign Currency Transaction									8.17						0.06			0.00			
4. Other Operating Income	12.35	11.55	7.76	42.18	15.94		21.68		13.47			7.59	7.99		3.25	13.74	28.95		1.05	2.48	
5. Non Operating Income				4.45					0.55	0.02	0.01						0.56	10.23			
6. Write Back from Provisions for loss			16.22	2.38					2.54	0.23				2.45	2.17	48.76				0.03	
7. Recovery of written-off Loan							0.30														
8. Income from Extra Ordinary transactions																					
9. Net Loss																119.33					
Total Income	116.37	139.28	145.97	425.95	233.37	62.38	108.64	36.75	396.58	41.98	280.38	97.50	133.97	80.30	54.55	487.98	307.25	287.17	273.27	31.52	

Profit and Loss Statement of upto Falgun end, 2070

BFI Name	Kamana	Corporate	Pashbhara	Purnima	Jyoti	Bagnati	Hamro	Kakre	Shine	Pacific	Cv/c	IDBL	Kanchan	Maitibhumi	Bright	Innovative	Jhimruk	Metro	Vibor	Gaunakhe	
Expenses																					
1. Interest Expense	114.40	59.49	66.13	69.40	204.52	15.36	19.67	21.03	179.18	31.35	14.65	113.63	41.69	14.44	31.76	65.32	20.32	68.67	172.96	22.11	
1.1 On Deposit Liabilities	106.63	59.40	66.13	69.40	204.52	15.36	19.67	21.03	179.18	31.35	13.83	112.67	41.69	14.44	31.76	65.32	20.32	68.67	172.45	22.03	
1.1.1 Saving Account	54.10	19.86	39.56	32.80	103.60	9.59	9.60	15.47	113.61	17.05	9.94	54.31	32.86	8.95	11.96	27.84	14.12	28.57	54.99	19.01	
1.1.2 Fixed Account	42.86	36.10	13.03	30.47	61.04	3.34	6.00	5.56	55.35	6.93	3.14	48.30	8.83	3.18	10.98	28.29	2.79	28.37	107.33	3.03	
1.1.2.1 Up to 3 months Fixed Account	1.80			0.37	0.00				0.16		0.06	0.14	0.21	0.00				0.05	0.03		
1.1.2.2 3 to 6 months Fixed Account	2.30		0.09	0.75	0.97				0.75	0.33		2.14	0.32	0.11	0.17	0.01		1.55	0.09		
1.1.2.3 6 months to 1 year Fixed Account	9.46	34.82	5.90	23.49	32.61	0.59	5.10	0.90	34.42	3.39	2.20	44.72	4.82	1.27	6.92	19.34	1.05	18.13	5.21	0.98	
1.1.2.4 Above 1 year Fixed Account	29.30	1.28	7.03	5.86	27.45	2.75	0.89	4.66	20.02	3.20	0.87	1.31	3.48	1.81	3.89	8.95	1.74	8.64	102.00	2.04	
1.1.3 Call Deposit	9.67	3.44	13.54	6.14	39.88	2.43	4.07		10.22	7.37	0.75	10.06		2.31	8.82	9.19	3.41	11.73	10.13		
1.1.4 Certificate of Deposit																					
1.2 On Borrowing	7.77	0.09									0.82	0.95							0.51	0.08	
2. Commission Expense																			0.36		
3. Staff Expense	15.24	8.66	12.44	9.29	32.73	4.02	4.12	4.06	21.82	4.05	3.96	36.34	8.47	3.36	4.45	9.16	3.26	6.33	24.24	4.21	
4. Office Operating Expenses	15.84	6.81	14.30	10.06	45.34	2.94	5.22	3.02	21.24	5.24	5.56	48.91	8.21	1.97	5.80	15.97	3.01	11.66	39.29	3.58	
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	3.31	0.49	41.20	2.96	4.09	4.16	129.12	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	3.31	0.49	41.20	2.96	4.09	4.16	83.65	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	3.31	-0.05	-0.47	2.96	0.44	2.27	3.53	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			1.68			
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	4.72		2.15	2.28	5.03				8.43		0.55							2.01		0.37	
10. Provision for Income Tax	14.16		6.44	6.84	15.10				25.28		1.64							6.04		1.21	
11. Others																					
12. Net Profit	33.05		15.02	15.95	35.24	5.21	12.31	4.01	58.98	17.48	3.64	243.72	18.47	1.58		13.25	7.10	14.10		2.47	
Total Expenses	202.56	87.00	124.40	114.71	351.74	28.26	41.70	35.06	325.60	58.57	30.42	243.72	80.15	21.84	83.22	106.67	38.14	112.96	385.36	35.15	

Income																					
1. Interest Income	184.39	63.05	109.81	101.51	326.86	25.24	35.35	32.86	297.65	53.30	25.96	208.26	68.30	19.95	39.10	94.55	29.02	101.85	141.30	29.86	
1.1 On Loans and Advances	171.31	58.14	97.57	92.02	301.35	23.49	33.13	31.54	272.16	51.75	24.49	196.89	62.02	18.37	33.95	88.12	27.73	92.47	121.57	28.04	
1.2 On Investment				2.79								0.05						2.42	2.38		
1.2.1 Government Bonds				2.79								0.05						2.42	0.51		
1.2.2 Foreign Bonds																					
1.2.3 NRB Bonds																			1.87		
1.2.4 Debenture & Bonds																					
1.3 On Agency Balance																					
1.4 On Call Deposit	13.08		12.24	9.49	22.67	1.74	2.22	1.32	25.49	1.55	1.47	11.24	6.28	1.58	4.68	6.43	1.29	6.96	15.02	1.81	
1.5 On Others		4.91		0.06								0.08			0.47				2.33		
2. Commission and Discount	2.71	4.91	1.61	3.42	17.71	0.74	0.69	2.20	27.86	0.83	0.54	4.43	0.99	1.88	0.34	0.94	5.85	0.84	0.66	4.89	
2.1 Bills Purchase and Discount		0.06														0.01					
2.2 Commission	2.71	0.01	1.61	0.91	17.71	0.74	0.69	0.46	8.82	0.83	0.54	4.43	0.99	0.91	0.34	0.66	4.67		0.66	1.32	
2.3 Others		4.84		2.51				1.74	19.04					0.98		0.27	1.17	0.84		3.57	
3. Exchange Fluctuation Income				0.07								0.05							0.00		
3.1 Due to Change in Exchange Rate				0.02															0.00		
3.2 Due to Foreign Currency Transaction				0.05								0.05							0.00		
4. Other Operating Income	13.45	2.17	12.98	9.37	7.10	2.28	5.66			4.44	3.92	11.15	9.65		2.68	11.18		10.28	15.55	0.21	
5. Non Operating Income	0.23								0.09			0.47								-67.52	
6. Write Back from Provisions for loss	1.78	-6.47		0.42													3.28		136.58	0.19	
7. Recovery of written-off Loan																					
8. Income from Extra Ordinary transactions													1.21								
9. Net Loss		23.35										5.13			41.09					158.78	
Total Income	202.56	87.00	124.40	114.71	351.74	28.26	41.70	35.06	325.60	58.57	30.42	243.72	80.15	21.84	83.22	106.67	38.14	112.96	385.36	35.15	

Profit and Loss Statement of upto Falgun end, 2070

BFI Name	Raptiveri	Consumer	Khadbari	Tourism	Mission	Mt. Makalu	Sindhu	Sahara	N.Community	Cosmos	Manaslu	Ekata	Kalinchowk	Kailash	Salpa	Sarankoshi	Sajha	PrabhuDB	Apex	Green
Expenses																				
1. Interest Expense	20.22	45.50	6.38	162.81	62.10	3.65	33.70	11.29	38.31	10.37	33.86	52.89	7.85	325.81	6.11	6.52	6.61	361.57	283.89	1.59
1.1 On Deposit Liabilities	20.22	45.49	6.38	160.49	61.89	3.65	33.70	11.29	38.31	10.23	33.86	52.89	7.85	325.59	6.11	6.52	6.61	359.06	283.78	1.59
1.1.1 Saving Account	11.40	18.82	3.99	69.72	29.08	3.04	23.55	8.41	16.62	8.63	16.14	26.68	2.01	96.12	4.07	2.32	0.63	266.40	150.46	0.42
1.1.2 Fixed Account	8.82	24.76	2.23	63.32	23.16	0.47	10.15	1.54	15.34	1.61	10.78	12.18	1.87	166.56	1.78	1.32	0.29	69.55	133.32	0.05
1.1.2.1 Up to 3 months Fixed Account				0.10	0.12				0.21		0.06	0.03		22.30	0.28			0.17	0.57	
1.1.2.2 3 to 6 months Fixed Account			0.01	15.31	0.77	0.11			0.84		0.30	0.10		2.16	0.15	0.02	0.00	3.09	1.96	
1.1.2.3 6 months to 1 year Fixed Account	3.20	12.06	1.23	41.45	17.13	0.11	7.56		13.64	0.50	3.05	8.21		93.95	0.72	0.77	0.08	41.55	99.16	0.04
1.1.2.4 Above 1 year Fixed Account	5.62	12.70	0.99	6.45	5.14	0.25	2.59	1.54	0.65	1.11	7.37	3.84	1.87	48.16	0.63	0.54	0.21	24.73	31.63	0.00
1.1.3 Call Deposit		1.90	0.15	27.45	9.65	0.14		1.34	6.35		6.94	14.03	3.96	62.92	0.27	2.88	5.68	23.11		1.12
1.1.4 Certificate of Deposit																				
1.2 On Borrowing		0.01		2.32	0.21					0.14				0.22				2.52	0.11	
2. Commission Expense																				
3. Staff Expense	4.16	7.06	2.14	25.04	9.97	1.06	7.96	2.03	6.61	3.67	6.63	6.40	3.34	43.58	2.40	3.04	4.91	76.46	38.57	3.05
4. Office Operating Expenses	2.91	8.88	1.62	37.61	10.37	1.46	8.82	3.10	8.07	5.38	10.63	7.07	2.91	56.48	1.14	4.94	3.90	109.74	36.53	1.89
5. Foreign Exchange Loss				1.26										0.02						
5.1 Due to Change in Exchange Rates				1.26																
5.2 Due to Foreign Currency Transaction														0.02						
6. Non Operating Expense																		1.74	0.01	
7. Provision for Risk	1.54	4.89	1.29	35.70	1.35			0.75	0.91	1.14	1.17	2.13	0.23	25.66	0.28	0.90	0.60	13.69	60.59	0.25
7.1 Loan loss Provision	1.54	4.89	1.29	35.70	1.34			0.75	0.91	1.14	1.17	2.13	0.23	25.66	0.28	0.90	0.60	13.69	60.59	0.25
7.1.1 General Loan loss Provision	0.36		0.13	4.86	1.30			0.75	0.80	0.41	1.17	1.96	0.20	4.35	0.28	0.90	0.60	13.69		0.25
7.1.2 Special Loan Loss Provision	1.18		1.16	29.84	0.04				0.11	0.72										
7.1.3 Additional Loan Loss Provision		4.89		1.00								0.17							60.59	
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		0.91		5.27		0.19							0.19	12.13					5.03	
10. Provision for Income Tax		2.72		15.82		0.56							0.57	36.74					15.08	
11. Others														0.04						0.38
12. Net Profit	3.23	6.34	1.44	31.92	3.72	1.32	10.78	4.97	1.94	1.39	10.60	10.58	1.32	84.55		0.48		35.18		
Total Expenses	32.05	76.29	12.86	315.42	87.52	8.24	61.26	22.14	55.83	21.95	62.89	79.06	16.42	585.01	9.92	15.88	16.01	618.49	420.41	6.77

Income																				
1. Interest Income	28.04	67.50	11.04	262.53	77.73	7.48	55.55	18.44	51.10	16.93	54.46	70.40	13.58	513.23	7.48	13.71	8.42	524.67	251.02	1.75
1.1 On Loans and Advances	28.04	60.06	10.26	237.02	70.45	6.58	51.93	17.53	46.71	16.18	51.68	63.82	12.16	477.60	6.74	12.05	7.34	460.26	235.43	0.89
1.2 On Investment				3.82										6.03				5.47	3.14	
1.2.1 Government Bonds				3.82										5.79					3.14	
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds																				
1.2.4 Debenture & Bonds														0.24				5.47		
1.3 On Agency Balance				0.00														24.62		
1.4 On Call Deposit		7.44	0.78	21.69	7.28	0.90	3.62	0.90	4.39	0.75	2.78	6.57	1.42	29.60	0.74	1.66	0.72		12.45	0.86
1.5 On Others																	0.36	34.32		
2. Commission and Discount	4.01	0.64	1.82	7.65	1.03	0.47	0.79		0.31	1.20	1.83	1.34	0.31	2.88	0.46	0.30	0.08	23.61	3.25	
2.1 Bills Purchase and Discount																				
2.2 Commission	0.07	0.64	1.78	7.65	1.03	0.47	0.79		0.31	1.20	1.83	1.34	0.31	2.88	0.46	0.30	0.08	23.61	3.25	
2.3 Others	3.93		0.04																	
3. Exchange Fluctuation Income				17.03										0.00					10.35	
3.1 Due to Change in Exchange Rate																				
3.2 Due to Foreign Currency Transaction				17.03										0.00					10.35	
4. Other Operating Income		4.28		21.83	8.76	0.29	4.91	3.70	4.37	3.82	5.55	7.16	2.53	27.82	1.07	1.87	1.66	38.49	14.89	0.68
5. Non Operating Income				0.02							1.05	0.16		31.84				21.36		
6. Write Back from Provisions for loss		3.87		6.36					0.05					9.23	0.35					20.78
7. Recovery of written-off Loan																				
8. Income from Extra Ordinary transactions																				
9. Net Loss															0.57		5.85		130.46	4.33
Total Income	32.05	76.29	12.86	315.42	87.52	8.24	61.26	22.14	55.83	21.95	62.89	79.06	16.42	585.01	9.92	15.88	16.01	618.49	420.41	6.77

Profit and Loss Statement of upto Falgun end, 2070

BFI Name	Nepal Awans	NFL	NIDC Capital	NNFL	NSMFL	Peoples	KFL	Himalaya	Union	PFCL	NHMFL	Goodwill	SFL	SIFCL	Lumbini	ILFCO	Mahalaxmi	Kalitpur	United FC	General
Expenses																				
1. Interest Expense	27.30	29.81	85.97	233.91	20.59	3.75	33.91	18.30	65.21	150.37	101.38	151.41	95.68	89.86	124.26	75.89	171.42	87.89	172.76	17.01
1.1 On Deposit Liabilities	27.30	29.81	85.74	233.91	19.83	3.75	33.91	15.97	65.21	150.37	101.38	149.20	80.55	89.86	124.26	75.89	171.42	87.89	172.76	17.01
1.1.1 Saving Account	7.80	7.15	17.23	60.01	15.32	1.57	7.39	4.57	13.11	58.87	18.21	48.17	29.03	21.72	51.59	15.87	51.87	33.10	74.97	1.90
1.1.2 Fixed Account	19.50	22.66	66.93	173.90	1.76	2.18	26.52	11.40	50.03	91.50	83.16	101.03	51.52	68.14	72.67	56.88	108.75	54.79	97.79	15.12
1.1.2.1 Up to 3 months Fixed Account		0.06		0.96			0.53		0.00	0.08	0.56	0.55		0.18	0.33		0.20	0.14	0.30	1.73
1.1.2.2 3 to 6 months Fixed Account		0.13	0.03	2.99			0.82		0.03	0.16	1.07	0.57		0.11	3.38		0.59	1.41	1.69	0.30
1.1.2.3 6 months to 1 year Fixed Account	9.10	15.12	29.79	127.94		0.04	9.05		35.35	51.90	30.77	41.65		50.13	55.35	25.58	23.06	47.93	15.33	
1.1.2.4 Above 1 year Fixed Account	10.40	7.35	37.11	42.01	1.76	2.15	16.13	11.40	14.65	39.36	50.76	58.26	51.52	17.72	13.61	31.29	84.90	5.32	80.47	13.09
1.1.3 Call Deposit			1.58		2.76				2.06							3.15	10.61			
1.1.4 Certificate of Deposit																	0.18			
1.2 On Borrowing			0.23		0.76			2.33				2.21	15.12							
2. Commission Expense								0.29									1.42			0.03
3. Staff Expense	6.60	3.63	6.75	19.02	10.78	4.66	4.25	1.68	13.21	15.66	8.10	16.99	9.14	9.84	8.83	32.05	19.85	8.01	34.50	4.96
4. Office Operating Expenses	4.90	8.67	8.12	22.58	14.94	12.22	6.53	1.52	10.61	11.92	6.57	31.74	8.30	9.68	5.81	32.45	17.39	8.08	27.20	3.12
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							0.43					0.47	0.08			
7. Provision for Risk	4.20	19.09	101.34	43.79	46.12	341.73	2.88	7.50	57.49	8.40	38.60	1.33	3.74	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	35.58	1.33	3.74	0.15	0.76	17.49	20.15		15.20	18.14
7.1.1 General Loan loss Provision	-0.20							7.50						0.50	0.76	17.49	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	35.58			-0.35						12.91
7.1.3 Additional Loan Loss Provision												1.33	3.74							
7.2. Provision for Non-Banking Assets			16.70	12.86							3.02					19.00				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				6.10						1.81		2.50		0.12	4.70	1.95	2.41			
10. Provision for Income Tax				18.30						5.44		7.05		0.37	14.11	5.86	7.22			
11. Others					0.01															
12. Net Profit	1.70		5.28	42.69	100.67	12.05				12.69	61.98	17.91	14.06	0.86	32.91	25.86	16.85	338.94	27.09	6.16
Total Expenses	44.70	61.20	207.47	386.39	193.13	374.42	47.57	29.29	147.21	206.29	217.05	228.93	130.92	110.88	191.37	211.02	256.84	442.92	278.91	59.61
Income																				
1. Interest Income	39.60	20.59	117.29	356.47	29.01	44.38	37.74	4.90	61.96	186.80	113.31	179.22	122.26	101.37	177.75	205.40	215.91	121.03	258.65	30.41
1.1 On Loans and Advances	32.20	18.88	96.11	330.99	28.75	42.40	35.46	4.82	55.83	174.99	107.17	162.94	98.79	93.10	138.54	175.20	197.35	119.25	244.16	28.88
1.2 On Investment		0.44	0.16	10.07	0.11				0.84			4.81		1.66	5.26	12.91	4.25		3.92	
1.2.1 Government Bonds			0.16	10.07	0.11				0.84			4.81		1.66		12.91	4.25		3.92	
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds		0.44													5.26					
1.2.4 Debenture & Bonds																				
1.3 On Agency Balance														6.61						
1.4 On Call Deposit		1.26	21.02	15.41	0.15	1.99	2.28		5.27	11.81	4.88	11.48		33.95		14.31			6.73	1.52
1.5 On Others	7.40	0.01						0.08	0.02		1.27		23.47			17.29		1.78	3.85	
2. Commission and Discount		0.04	0.03	1.53				0.05	0.07	0.06	0.61	0.07	1.02	8.63	0.15	0.81	0.92	5.37	1.76	0.07
2.1 Bills Purchase and Discount																				
2.2 Commission		0.04	0.03	1.53				0.05	0.07	0.06	0.11	0.07	1.02	0.55	0.15		0.92	5.37	0.75	0.03
2.3 Others									0.00	0.50			8.08			0.81	0.00		1.01	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	3.40	1.50	5.57	17.68	0.46	0.03	3.92	0.42	5.77	18.64	3.79	24.93		9.11	11.08	4.82	9.68		18.50	
5. Non Operating Income		0.01	3.23	1.06	35.76	1.97	2.45		1.19	0.17	1.32	23.76		0.13	2.38		27.95	1.14		
6. Write Back from Provisions for loss	1.70	0.03	81.22	9.66	127.91	328.03	0.71		3.05	0.07	98.55		0.03	0.27			2.38	315.38		29.13
7. Recovery of written-off Loan			0.12			0.01														
8. Income from Extra Ordinary transactions																				
9. Net Loss		39.04					2.70	23.91	75.17											
Total Income	44.70	61.20	207.47	386.39	193.13	374.42	47.57	29.29	147.21	206.29	217.05	228.93	130.92	110.88	191.37	211.02	256.84	442.92	278.91	59.61

Profit and Loss Statement of upto Falgun 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	15.96	50.85	69.64	119.15	97.95	70.82	10.95	5.05	160.89	28.43	258.56	18.15	30.97	4.08	57.08	16.15	196.91	37.14	67.95	208.94	
1.1 On Deposit Liabilities	15.94	50.85	69.64	119.15	97.95	70.09	10.95	5.05	158.90	28.43	258.56	18.15	30.14	4.08	57.07	16.15	196.91	37.14	67.95	201.70	
1.1.1 Saving Account	6.12	17.21	23.09	52.39	32.81	32.34	3.26	1.13	58.07	20.75	112.48	9.13	13.62	1.75	19.76	5.86	91.39	15.85	11.66	99.33	
1.1.2 Fixed Account	9.81	33.65	46.55	66.76	65.14	37.75	7.70	3.92	100.83	7.67	146.08	9.02	5.44	2.33	37.31	10.29	105.52	21.29	48.22	102.37	
1.1.2.1 Up to 3 months Fixed Account					0.65	5.07	0.05		1.93		1.07	0.10					1.67	0.16		0.09	
1.1.2.2 3 to 6 months Fixed Account				0.56	3.41	0.05	3.24		2.36		2.45	0.03			1.32		2.51	0.04	0.19	1.52	
1.1.2.3 6 months to 1 year Fixed Account	3.02			45.80	38.92	29.17	3.08		59.77	2.26	86.26	3.00		0.15	26.90		75.66	6.86	20.96	52.52	
1.1.2.4 Above 1 year Fixed Account	6.79	33.65	46.55	20.40	22.16	3.47	1.33	3.92	36.78	5.41	56.29	5.89		2.19	9.09	10.29	25.68	14.23	27.07	48.23	
1.1.3 Call Deposit													11.08							8.08	
1.1.4 Certificate of Deposit																					
1.2 On Borrowing	0.02					0.73			1.99				0.83		0.01					7.24	
2. Commission Expense			0.25							0.31											
3. Staff Expense	3.40	6.08	3.94	8.67	9.97	5.69	5.95	0.83	29.78	3.61	19.73	4.45	8.96	4.30	4.53	2.89	21.86	4.95	11.07	26.87	
4. Office Operating Expenses	3.12	6.60	2.66	8.78	7.61	8.97	7.32	0.34	24.91	4.24	24.68	5.55	9.79	1.55	5.27	2.86	27.72	10.12	9.87	33.86	
5. Foreign Exchange Loss																					
5.1 Due to Change in Exchange Rates																					
5.2 Due to Foreign Currency Transaction																					
6. Non Operating Expense																0.13					
7. Provision for Risk	3.59	7.11	32.90	26.89	48.42		20.05	2.44	36.09	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	29.57	26.89			4.01	2.65	18.90	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	1.02					-0.12	1.20	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	26.89			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				0.12							5.52						4.26	0.29	2.09	9.80	
10. Provision for Income Tax				0.37					0.18		16.55						12.77	0.87	6.27	29.40	
11. Others																0.33					
12. Net Profit		8.84	42.08	0.87				1.61	5.46	37.44	38.62				32.30		29.80	2.03	14.64	68.61	
Total Expenses	26.07	79.49	151.48	164.85	163.95	85.49	44.27	10.27	257.31	76.27	372.63	111.26	141.50	52.44	101.56	49.42	313.83	56.49	181.06	390.87	

Income																					
1. Interest Income	16.62	72.60	118.24	157.51	107.35	44.52	6.54	9.86	173.20	68.17	351.57	20.83	38.78	17.31	78.69	21.65	288.56	50.95	78.15	334.03	
1.1 On Loans and Advances	16.47	63.83	95.75	146.17	98.05	44.49	6.18	9.86	159.88	64.05	328.31	20.71	38.01	15.36	70.35	17.81	272.72	48.30	69.32	297.78	
1.2 On Investment	0.14	1.36		1.87					3.13		4.71				0.82		0.09		0.41	0.06	
1.2.1 Government Bonds		1.36							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			1.87											0.82						
1.3 On Agency Balance																				35.31	
1.4 On Call Deposit			14.14	11.34	7.42		0.36		10.19	4.12	18.56			0.77	7.52		15.75	2.65	7.44		
1.5 On Others		7.41	8.35			0.03						0.13	0.77	1.18		3.84			0.97	0.88	
2. Commission and Discount	2.74	0.14	0.04	7.34	0.52	0.03	0.03		1.13	0.05			0.22		0.90	0.00	14.57	0.58	3.39	2.11	
2.1 Bills Purchase and Discount																					
2.2 Commission	0.42				0.52	0.01	0.03		1.13	0.05		0.00			0.87		14.57	0.58	0.12	2.11	
2.3 Others	2.31	0.14	0.04	7.34		0.01						0.21			0.03	0.00				3.27	
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	2.87	5.28	2.26		5.90	1.46	3.99	0.41	4.32	7.31	21.06		0.12		10.49	0.88	10.69	4.96	0.11	14.43	
5. Non Operating Income		0.32	3.00		0.14						0.00		1.60		11.49				0.16	40.31	
6. Write Back from Provisions for loss	3.00	1.14	24.98		14.98	4.52	2.23		73.17	0.75		11.77	100.99	25.95		18.87			98.16		
7. Recovery of written-off Loan			2.96				0.05		3.97										1.09		
8. Income from Extra Ordinary transactions																					
9. Net Loss	0.85				35.06	34.96	31.43					78.44		9.18		8.01					
Total Income	26.07	79.49	151.48	164.85	163.95	85.49	44.27	10.27	257.31	76.27	372.63	111.26	141.50	52.44	101.56	49.42	313.83	56.49	181.06	390.87	

Profit and Loss Statement of upto Falgun end, 2070

BFI Name	Bagamatha	Civil	Imperial	Kuber	NEFL	Seti	hama	reliable	Namaste	Kaski	Zenith	Unique	Manushree	Buddhahani	Jebis	Reliance	Lotus	Bhaktapur
Expenses																		
1. Interest Expense	101.72	36.61	41.95	15.19	63.89	6.30	14.21	124.14	6.33	105.75	49.68	31.74	62.21	47.44	34.06	72.57	28.10	17.39
1.1 On Deposit Liabilities	101.72	35.55	41.95	15.19	53.88	6.30	14.21	122.79	6.33	105.75	49.68	31.55	62.21	47.44	34.06	72.57	28.10	17.39
1.1.1 Saving Account	58.70	13.61	17.59	12.08	32.04	4.26	7.49	79.42	5.31	52.08	33.22	13.84	28.16	10.12	7.66	37.44	13.53	8.46
1.1.2 Fixed Account	43.02	18.20	24.37	3.11	21.85	2.03	6.72	43.37	1.02	53.66	16.46	17.71	34.05	31.90	18.11	35.13	14.56	5.81
1.1.2.1 Up to 3 months Fixed Account	0.85		0.01		0.00			0.45		1.31	0.79		0.08	0.80	0.30	0.72	0.32	
1.1.2.2 3 to 6 months Fixed Account	2.28		0.00		0.06	0.00		5.38		2.15	1.06	0.54	0.43	0.80	0.99	0.68	0.23	
1.1.2.3 6 months to 1 year Fixed Account	30.52	18.20	9.01	3.11	12.29	0.73	3.07	32.79	0.18	44.63	8.23	14.70	13.81	25.23	13.36	3.76	12.48	1.74
1.1.2.4 Above 1 year Fixed Account	9.37		15.35		9.49	1.30	3.64	4.75	0.84	5.58	6.38	2.47	19.73	5.07	3.47	29.97	1.53	4.06
1.1.3 Call Deposit		3.75												5.42	8.29			3.13
1.1.4 Certificate of Deposit																		
1.2 On Borrowing		1.06			10.00							0.19						
2. Commission Expense		0.07																
3. Staff Expense	13.96	4.14	5.83	4.94	7.66	3.19	3.76	16.41	1.74	12.69	9.34	3.44	6.01	6.97	5.85	5.52	2.71	2.69
4. Office Operating Expenses	11.23	2.62	3.86	10.15	9.07	1.44	5.29	22.34	0.95	13.30	7.55	4.98	8.37	9.58	6.59	9.14	5.01	3.77
5. Foreign Exchange Loss								2.22										
5.1 Due to Change in Exchange Rates								2.22										
5.2 Due to Foreign Currency Transaction																		
6. Non Operating Expense			0.07															
7. Provision for Risk	7.79	56.49			1.27	1.22	6.92	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	6.98	56.49			1.27	1.22	6.92	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	0.22	2.68	0.24		0.39		5.89	0.56		1.14	0.56	0.21
7.1.2 Special Loan Loss Provision	6.98	51.64				1.12	6.70	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	2.12				1.40	0.44	1.39	0.79		3.05	1.43		0.01	0.43		1.48		0.05
10. Provision for Income Tax	6.35				4.21	1.31	4.40	2.37		9.14	4.86		0.02	1.28	-2.69	4.45		0.14
11. Others				0.64														
12. Net Profit	14.81			75.02	9.83	3.06	0.41	5.53	4.78	21.33	9.49	16.26	0.05	2.98	8.86	10.38	2.67	0.74
Total Expenses	157.98	99.93	51.71	105.95	97.33	16.96	36.38	206.03	14.05	176.23	88.35	58.11	82.56	70.48	61.15	114.74	46.76	27.48

Income																		
1. Interest Income	131.41	41.57	44.45	22.02	85.92	15.60	28.25	160.94	12.39	162.60	73.34	51.67	72.25	63.07	46.68	86.61	41.76	25.91
1.1 On Loans and Advances	120.22	35.01	35.62	22.02	68.47	14.05	23.52	143.13	11.49	154.83	64.85	47.83	66.83	63.07	42.79	77.33	34.74	20.52
1.2 On Investment	0.71	0.05					0.15	1.06			0.04		0.12		0.28	0.03	0.28	0.48
1.2.1 Government Bonds	0.71						0.15	1.06			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					4.58	16.43	0.91	7.77	8.46	3.84			3.61	9.25	5.11	
1.5 On Others	10.47	1.18	8.83		17.46	1.55		0.32					5.31		0.01		1.63	4.91
2. Commission and Discount	0.76	0.01	0.07		1.79	0.05	0.07	15.33	0.12		0.63	6.44	10.31	0.28	0.07	0.28	0.79	0.00
2.1 Bills Purchase and Discount		0.00																
2.2 Commission	0.25	0.01	0.07		1.53	0.05	0.07	15.33	0.12		0.63		0.08	0.28	0.07	0.28	0.75	0.00
2.3 Others	0.50				0.26							6.44	10.23					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	11.18	3.65	1.65	0.76	5.94	1.31	2.11	10.53	1.53	13.63	6.35			7.13	3.99	7.90	2.24	1.57
5. Non Operating Income	14.04		0.23		3.67		4.95	7.73			7.96				9.80	19.95		
6. Write Back from Provisions for loss	0.60	21.12	0.96	83.16			1.00	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	4.35															
Total Income	157.98	99.93	51.71	105.95	97.33	16.96	36.38	206.03	14.05	176.23	88.35	58.11	82.56	70.48	61.15	114.74	46.76	27.48

Statement of Credit as on Falgun 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	39.71	195.26	89.29	103.65	7.37	26.69	148.03	141.67	84.65	13.05	71.05	119.65	23.79	65.58	45.16	42.06	42.50
Fishery Related	0.03									0.30	4.81						
Mining Related	1.15					13.94											
Manufacturing (Producing) Related	166.19	59.09	129.86	11.36		309.28	109.09	71.64		1.42	85.92	161.36	33.72	80.48	324.60	22.46	
Construction	344.38	38.63	64.72			492.67	591.57	672.56	269.55	33.34	640.46	105.54	124.10	53.02	576.05	37.01	14.19
Electricity, Gas and Water	2.38					124.28	4.55								328.13		
Metal Products, Mach. & Ele. Eqp.	31.09	2.18	15.68			57.46	10.39	18.70			20.15	15.29			76.95		
Tras., Com. and Public Utilities	385.30	83.30	7.52	86.92	20.67	213.44	506.25	568.64		4.89	168.96	92.66		72.61	316.81		3.09
Wholesaler & Retailer	357.21	175.44	323.38	154.87	122.91	460.62	396.51	480.98	1327.31	57.01	333.28	151.95	239.19	242.09	343.19	89.72	133.73
Finance, Insurance and Real Estate	225.77	64.34	36.38	69.65	14.55	632.34	79.69	122.78	223.34		64.54	50.12		40.48	304.09	6.97	
Hotel or Restaurant	204.15	21.62	21.13	9.31		357.39	112.87	150.48	76.35	5.88	63.03	9.26	11.10		64.91		
Other Services	211.89	10.10	8.72			112.96	136.92	117.85	34.82	11.39	145.78	0.62	38.85	19.59	80.42		2.29
Consumption Loans	217.68	25.91	60.01	10.77	72.45	124.90	292.72	169.35	633.00	86.33	139.99	18.79	177.70	70.77	625.56	15.30	89.66
Local Government		2.04				4.85	0.03								4.60		
Others	841.22	205.72	401.51	212.48	296.27	569.46	754.91	160.14	132.29	67.49	286.40	93.55	327.95	298.27	833.26	42.60	92.09
TOTAL sectorwise	3028.16	883.63	1158.21	658.99	534.23	3500.28	3143.53	2674.79	2781.30	281.10	2024.35	818.78	976.40	942.89	3923.72	256.13	377.55

Product Wise																	
Term Loan	446.35		25.30	288.14	65.16	439.72	495.83	269.91	415.72	57.05	412.60	95.06			728.52	39.44	3.09
Overdraft	399.92	357.20	521.80	163.15	183.04	1238.22	1044.02	305.45	958.73		598.95	244.71	334.58	148.75	881.73	3.41	34.46
Trust Receipt Loan / Import Loan																	
Demand & Other Working Capital Loan	1014.72	167.88	236.99		122.92	348.94	0.66		82.20		151.54	100.19	261.68	310.56	146.70	59.76	
Res. Per. H. Loan (Up to Rs. 10 mil.)	288.16	23.67	60.59	48.50	30.52	412.28	536.28	695.54	263.84	26.71	509.71	59.69	124.10	53.02	431.24	33.20	9.69
Real Estate Loan	95.36	50.50	58.03	23.62	14.55	605.98	98.88	191.71	223.34		47.94	29.70		40.48	352.50	6.97	
Margin Nature Loan	2.50	18.72				165.22	15.32				0.68	9.60			319.35		64.98
Hire Purchase Loan	581.74	69.77	60.56	97.86	20.75	189.69	572.28	614.61	310.14	5.67	222.77	110.23	17.88	108.47	314.60	13.80	14.34
Deprived Sector Loan	96.15	33.18	42.57	27.84	22.55	84.58	178.12	176.55	132.29	12.53	76.70	32.79	37.91	24.78	103.47	11.10	15.36
Bills Purchased																	
Other Product	103.25	162.73	152.35	9.88	74.75	15.65	217.46	405.69	477.25	96.94	155.01	85.48	361.74	305.72	481.75	1.50	175.88
Total Product wise Loan	3028.16	883.63	1158.21	658.99	534.23	3500.28	3143.53	2674.79	2781.30	281.10	2024.35	818.78	976.40	942.89	3923.72	256.13	377.55

Collateral Wise																	
Gold and Silver	21.91			1.51	66.11	46.70	188.02	95.67	293.17	84.02	81.68		155.34		113.88		6.60
Government Securities																	
Non Governmental Securities	2.50	1.45						15.32							325.20		64.98
Fixed Deposit Receipts	28.49	3.57	10.30	8.40	6.34	44.63	22.72	22.72	29.68	1.53	26.50	1.77	4.48	34.91	21.30	1.50	3.75
Own	28.49	3.57	10.30	8.40	6.34	44.63	22.72	22.72	29.68	1.53	26.50	1.77	4.48	34.91	21.30	1.50	3.75
Other Licences Institutions																	
Collateral of Properties	2885.48	875.52	1136.05	627.69	461.78	3201.07	2776.27	2355.17	2326.16	195.55	1893.90	799.26	816.04	907.98	3383.96	254.63	302.23
Fixed Assets	2885.48	875.52	1136.05	627.69	461.78	3201.07	2776.27	2355.17	2326.16	195.55	1893.90	799.26	816.04	907.98	3354.69	254.63	302.23
Current Assets															29.27		
Against security of Bill																	
Domestic Bills																	
Foreign Bills																	
Against Guarantee	89.77	3.09	11.86	21.39		87.37	156.52	185.90	132.29		6.83	0.21			76.40		
Government Guarantee		2.04	11.86	1.97				4.07	2.69						4.60		
Institutional Guarantee				5.00		75.87									57.41		
Personal Guarantee						11.49		30.96			6.83	0.21			8.80		
Collective Guarantee	89.77			14.42			156.52	150.87	129.60						5.58		
Int. Rtd. Foreign Bank's Guarantee																	
Other Guarantee		1.05															
Credit Card																	
Others						120.53					15.44	17.55	0.53		2.99		
Total	3028.16	883.63	1158.21	658.99	534.23	3500.28	3143.53	2674.79	2781.30	281.10	2024.35	818.78	976.40	942.89	3923.72	256.13	377.55

Statement of Credit as on Falgun end, 2070

BFI Name	Kakre	Shine	Pacific	Civic	IDBL	Kanchan	Maitribhumi	Bright	Innovative	Jhimruk	Metro	Vibor	Ganmaithree	Rapatveri	Consumer	Khadbari	Tourism	Mission	Mt. Mahalu	Sindhur	Sahara	NCommunity	Cosmos
Sector Wise																							
Agricultural and Forest Related	31.67	144.78	54.04	43.53	14.12	32.93	10.34	25.64	103.62	10.94	15.53	65.77	64.86	6.04	38.67	2.18	168.10	108.85	10.41	9.62	1.66	60.50	5.42
Fishery Related				0.35			0.15		0.17	7.99	0.57		4.34		1.47		4.22	0.08					
Mining Related					22.07				0.15				6.98				4.32	1.55					
Manufacturing (Producing) Related	8.77	328.75	27.09	0.30	275.93	65.35	5.02	35.13	173.32	7.95		126.68	5.71		23.34	12.16	334.01	12.08	0.50	8.35	3.28	58.85	0.52
Construction	27.26	280.64	114.17	44.80	309.79	132.88	37.62	17.28	151.53	1.85	152.06	320.34	48.40	23.10	155.30	17.28	485.62	54.61	7.71	55.45	0.17	79.49	14.57
Electricity,Gas and Water			2.05						6.58			82.25	1.50				7.68						
Metal Products, Mach. & Ele. Eqp.	2.07							5.74	20.81		14.40	154.74	1.62	15.66	17.12		122.33	18.25			1.00	8.50	
Tras., Com. and Public Utilities		618.43	49.05	4.53	97.01	48.19	29.14	41.53	64.31	87.30	331.84	106.60	48.12		66.61	0.41	155.79	70.69	4.41	155.63	1.92	7.57	33.93
Wholesaler & Retailer	94.93	911.32	112.98	65.91	455.50	304.80	43.80	71.39	146.04	97.22	337.21	87.66	105.15	108.82	42.23	58.31	652.89	317.48	10.15	206.78	46.22	77.32	26.07
Finance, Insurance and Real Estate		261.32	8.08		319.64	35.08	4.60	20.12	60.43		97.22	410.79		12.06	13.33		33.27	12.53		8.30		25.00	
Hotel or Restaurant	9.81	61.27	10.21	7.31	66.25	11.05	1.70	6.95	23.22	3.17	45.61	33.20	5.35	3.19	23.05	7.70	368.04	5.23	0.03	5.50	0.13	29.88	
Other Services	4.35	193.53	18.65	3.80	138.18	36.89	3.90	11.54	19.61	0.76	58.37	139.76	6.25		36.13	5.68	103.34	47.32	6.01	1.18	18.32	48.54	
Consumption Loans	2.54	178.52	68.08	5.45	299.63	3.69	3.40	40.44	79.90	63.99	65.76	133.37	19.56	5.93	138.49	16.92	269.84	42.26	15.22	73.65	2.51	11.48	39.13
Local Government																							
Others	147.96	884.10	105.90	108.21	603.11	181.41	55.36	159.18	189.29	71.10	101.30	381.28	23.21	127.59	102.89	8.32	692.83	158.40	4.94	64.14	103.32	125.86	35.93
TOTAL sectorwise	329.35	3862.67	570.30	284.19	2601.23	852.43	194.88	435.11	1046.80	344.86	1219.30	2053.78	329.74	302.38	658.61	128.97	3402.29	849.32	59.37	587.41	161.39	502.76	204.11

Product Wise																							
Term Loan	95.70	291.43	38.73		71.41	14.73	31.80	43.40	124.03	33.67	129.40	416.43	45.74	132.64	133.30		354.72	180.98	0.99	103.93			56.09
Overdraft	158.02	663.44	22.89	12.30	592.16	247.40	94.02	277.65	287.58	85.89	351.18	555.65	95.30	26.52	117.63	28.21	1570.45	330.31		180.84		68.31	27.64
Trust Receipt Loan / Import Loan									0.30														
Demand & Other Working Capital Loan		1214.96	156.71	145.56	200.98	162.23		8.46	173.62	44.27		114.31		16.00	139.94	58.44	305.76		19.23		149.65	3.99	
Res. Per. H. Loan (Up to Rs. 10 mil.)		250.46	102.29	44.63	292.78	121.49	24.16	8.31	124.13	1.85	150.14	205.55	46.33	20.05	112.78	16.52	446.58	52.18	7.71	55.45		71.47	11.58
Real Estate Loan	27.26	291.50	4.70	5.00	279.94	35.08	4.60	14.80	11.16		97.22	384.32	2.01	13.91	30.93		77.00	34.07					22.50
Margin Nature Loan		1.75			89.35	13.12		27.23				20.78	0.58		1.98		8.79			27.00			
Hire Purchase Loan	1.60	769.78	61.45	6.98	121.02	48.19	27.79	26.69	123.12	91.19	380.17	203.57	48.17	6.38	79.17	6.13	333.28	66.96	2.12	155.63	0.19	22.11	43.47
Deprived Sector Loan	31.67	125.23	24.31	29.25	89.96	35.03	8.06	15.74	34.25	11.63	36.67	69.56	13.84	38.50	25.10	5.26	114.65	69.61	8.34	17.92	8.67	19.86	12.98
Bills Purchased																							
Other Product	15.10	254.12	159.22	40.48	863.63	175.15	4.46	12.84	168.89	76.06	74.52	83.61	77.75	48.38	17.80	14.42	191.06	115.22	20.99	46.65	2.88	294.53	52.36
Total Product wise Loan	329.35	3862.67	570.30	284.19	2601.23	852.43	194.88	435.11	1046.80	344.86	1219.30	2053.78	329.74	302.38	658.61	128.97	3402.29	849.32	59.37	587.41	161.39	502.76	204.11

Collateral Wise																							
Gold and Silver			52.07	2.82	156.99						55.65			18.93		106.32	9.72	155.63		20.22	39.48		28.72
Government Securities					5.40																		
Non Governmental Securities					89.35			27.23			0.45	20.78			1.98		8.79			27.00			
Fixed Deposit Receipts	2.54	25.42	4.74	0.18	14.53	3.69	2.05	2.08	20.38	2.46	16.98	60.12	0.58	5.93	14.28	1.18	28.28	10.51	0.18	7.17	1.31	5.99	0.87
Own	2.54	25.42	4.74	0.18	14.53	3.69	2.05	2.08	20.38	2.46	16.98	60.12	0.58	5.93	14.28	1.18	28.28	10.51	0.18	7.17	1.31	5.99	0.87
Other Licences Institutions																							
Collateral of Properties	326.81	3783.12	495.89	261.08	2250.41	835.62	192.10	400.49	1026.42	283.94	1201.88	1827.51	309.49	296.45	530.05	117.94	3176.85	769.89	38.06	513.76	160.08	495.28	161.77
Fixed Assets	326.81	3783.12	495.89	261.08	2250.41	835.62	192.10	400.49	1026.42	283.94	1201.88	1827.51	309.49	296.45	530.05	117.94	3176.85	769.89	38.06	513.76	160.08	495.28	161.77
Current Assets																							
Against security of Bill																							
Domestic Bills																							
Foreign Bills																							
Against Guarantee		52.38	17.60		84.55		0.73			2.80		69.99	0.73		6.00		32.74	68.93	0.91			1.49	12.75
Government Guarantee												6.72											
Institutional Guarantee		45.00			84.32							58.95			6.00		25.00	2.45					
Personal Guarantee					0.23					2.80		4.31					7.59	66.48					
Collective Guarantee		7.38	17.60										0.73		0.00		0.15					1.49	12.75
Int. Rtd. Foreign Bank's Guarantee																							
Other Guarantee							0.73												0.91				
Credit Card																							
Others		1.75		20.11		13.12		5.32				75.38				0.12							
Total	329.35	3862.67	570.30	284.19	2601.23	852.43	194.88	435.11	1046.80	344.86	1219.30	2053.78	329.74	302.38	658.61	128.97	3402.29	849.32	59.37	587.41	161.39	502.76	204.11

Statement of Credit as on Falgun end, 2070

BFI Name	Manaslu	Ekata	Kalimchowk	Kailash	Salpa	Saptakoshi	Sajha	PrathuDB	Apex	Green	Nepal Aavas	NFL	RBC Capital	NNFL	NSMFL	Peoples	KFL	Himalaya	Union	PFCL	NHMFL	Goodwill	
Sector Wise																							
Agricultural and Forest Related	27.98	28.94	16.40	62.58	1.25	37.36	20.99	414.64	183.64	4.42		37.10	4.79	90.03	40.55	5.93	36.68	11.22	9.18	160.29	88.12	104.60	
Fishery Related				0.62				2.34	6.30						2.75								
Mining Related			1.35					0.00	42.86	27.56			7.50								6.63		
Manufacturing (Producing) Related	7.00	55.08	8.81	275.47	1.19			17.42	292.40	228.75		17.44	25.46	537.13	96.85	5.50			119.95	109.67	55.07		
Construction	99.28	61.45	23.70	740.55		18.07	6.79	557.04	384.84		346.60	59.78	30.89	871.65	167.24	6.07	55.95	356.86	158.98	458.60	152.13	535.46	
Electricity, Gas and Water	0.87			38.92			0.00	93.76	3.54			15.73	6.97							0.55			
Metal Products, Mach. & Ele. Eqp.		35.66		88.08		9.95	2.50	20.49	95.35					10.69	3.45				27.78	9.56	25.74	113.53	
Tras., Com. and Public Utilities	59.59	157.48	11.99	645.24	0.97	3.46	18.65	335.36	19.81	15.58		1.96	41.26	90.00		0.50	16.78		67.14	131.41	156.34	149.53	
Wholesaler & Retailer	66.50	104.94	27.32	902.94	36.81	49.53	42.40	839.86	808.18	16.03		139.86	240.64	292.25	33.53		99.84	248.89	17.41	675.37	79.20	863.85	
Finance, Insurance and Real Estate				996.79			0.00	1272.73	289.41				52.79	144.02	153.67			19.67		51.59	88.02	171.79	
Hotel or Restaurant	4.73	11.37	4.98	363.24	8.41	0.46	2.02	1063.81	145.16	0.83		12.08	13.06	52.75	29.69			3.20	81.81	21.80	19.23		
Other Services	14.55	29.75	0.30	368.87	10.03	0.97	9.24	615.75	133.08				4.87	100.98			15.32		33.43	70.77	60.03	71.42	
Consumption Loans	140.04	64.73	11.96	261.42	0.65	10.94	1.48	529.78	405.62	4.39	4.20	56.71	127.94	135.43	203.63	6.39	111.23	99.02	147.93	120.94	202.70	132.23	
Local Government				0.00											33.18			7.64					
Others	188.38	269.32	22.82	1316.56	17.73	33.07	0.00	1321.53	1301.89	11.20	20.00	115.48	60.19	1773.32	2044.87	13.54	82.69	23.87	68.65	358.05	333.14	124.82	
TOTAL sectorwise	608.91	818.71	129.63	6061.27	77.04	163.82	123.83	7406.32	4026.83	52.44	370.80	456.14	616.36	4100.99	2806.67	37.91	448.98	739.85	783.84	2211.65	1343.48	2095.45	

Product Wise																							
Term Loan	36.21	17.54	49.71	663.63	12.03	50.56	38.06	843.79	144.91	6.82		0.94	43.27	110.07	173.52	5.50	136.52		265.87	1028.36	323.40	786.06	
Overdraft	132.46	280.61	28.28	1710.25	61.07	57.55	76.67	1314.78	764.72	25.55													
Trust Receipt Loan / Import Loan			0.95																				
Demand & Other Working Capital Loan	4.19			554.67		2.00		1969.66	1090.37			221.27	306.27	666.60	322.07		82.69	248.89	122.12	404.87			
Res. Per. H. Loan (Up to Rs. 10 mil.)	99.28	61.45	18.82	740.55		18.07	6.79	295.19	300.51		277.40	54.16	7.35	869.93	30.08	9.37	55.95	335.27	84.68	240.80	124.78	417.37	
Real Estate Loan		46.85		787.43				971.08	291.18		59.20	22.72	87.38	323.90	2003.63	6.07	19.67	21.59	47.59	141.62	173.24	297.40	
Margin Nature Loan				18.67				366.92	30.05		20.00	43.13	82.54	78.52	26.23	2.19	111.23		98.37	5.47	42.09	124.82	
Hire Purchase Loan	64.53	196.41	18.69	747.77		14.40	1.48	581.71	206.52	15.58		2.00	36.86	238.12	167.60	4.02	16.78	14.46	74.18	152.26	156.34	168.40	
Deprived Sector Loan	21.16	40.34	8.76	208.86	3.30	17.65	0.83	195.71	136.80	0.10	10.00	15.26	4.39	127.87	33.18	5.93	7.64	23.87	25.22	84.82	42.13	101.38	
Bills Purchased								0.06															
Other Product	251.09	175.52	4.41	629.43	0.65	3.58		867.42	1061.79	4.39	4.20	96.66	48.31	1685.98	50.35	4.84	18.52	95.78	65.81	153.45	481.49	200.01	
Total Product wise Loan	608.91	818.71	129.63	6061.27	77.04	163.82	123.83	7406.32	4026.83	52.44	370.80	456.14	616.36	4100.99	2806.67	37.91	448.98	739.85	783.84	2211.65	1343.48	2095.45	

Collateral Wise																							
Gold and Silver	132.73	24.48		81.03				47.88	30.86	4.39											15.79	26.52	
Government Securities								6.30															
Non Governmental Securities				18.67					30.05						26.23	2.19	98.83		98.37				
Fixed Deposit Receipts	2.37	1.32	0.32	70.39	0.65			33.35	104.89		4.20	13.53	42.22	36.89	9.80	0.67	12.40	81.46	43.48	20.03	133.37	105.71	
Own	2.37	1.32	0.32	70.39	0.65			33.35	104.89		4.20	13.53	42.22	36.89	9.80	0.67	12.40	81.46	43.48	20.03	133.37	105.71	
Other Licences Institutions																							
Collateral of Properties	467.17	792.77	129.31	5679.86	76.39	163.82	123.83	7304.40	3749.30	47.95	346.60	380.37	518.55	3979.19	964.57	35.04	337.76	634.53	606.33	2079.19	1139.98	1724.86	
Fixed Assets	467.17	792.77	129.31	5679.86	76.39	163.82	123.83	7304.40	3749.30	47.95	346.60	380.37	518.55	3979.19	964.57	35.04	337.76	634.53	606.33	2077.11	1139.98	1724.86	
Current Assets																					2.08		
Against security of Bill																							
Domestic Bills																							
Foreign Bills																							
Against Guarantee	6.64			209.44				14.39	38.46						83.27				35.67	5.40		113.53	
Government Guarantee				13.15											33.18					3.25			
Institutional Guarantee				159.94					33.68											22.16			
Personal Guarantee				36.36				14.39	4.78						50.09				10.26	3.52			
Collective Guarantee																				0.88			
Int. Rtd. Foreign Bank's Guarantee	6.64																						
Other Guarantee																					1.00	113.53	
Credit Card																							
Others		0.14		1.88					73.26	0.10	20.00	62.24	55.59	84.92	1722.80	0.02		23.87		91.23	70.13	124.82	
Total	608.91	818.71	129.63	6061.27	77.04	163.82	123.83	7406.32	4026.83	52.44	370.80	456.14	616.36	4100.99	2806.67	37.91	448.98	739.85	783.84	2211.65	1343.48	2095.45	

Statement of Credit as on Falgun end, 2070

BFI Name	SFL	SIFCL	Lumbini	ILFCO	Mahalaxmi	Lalitpur	United FC	General	Progressive	Navadurga	Janki	Pokhara	Central	Premier	Arun	Mulparase	Synergy	Srijana	Om	WMBFL	CMBFCL	Crystal	
Sector Wise																							
Agricultural and Forest Related		46.81	29.50	41.56	16.54		4.00	0.02	1.15	51.82	23.51	21.40	34.30	6.18	25.32	23.96	97.28	38.51	30.63		365.96		
Fishery Related					22.64				0.00								0.70						
Mining Related		1.82	2.83	3.85		3.09	2.80			3.15			18.60		14.30		0.50						
Manufacturing (Producing) Related	158.66	115.23	236.92	424.14	226.15		38.35	2.73	14.62	227.16	99.76	72.82	69.90	107.50		4.94	224.41		128.06	22.41	776.66		
Construction	181.21	308.13	202.35	110.89	455.71	44.76	783.78	44.01	26.57	9.48	123.94	71.19	155.12	128.42	33.47	18.27	255.25	50.59	448.04	49.65	0.37	195.34	
Electricity, Gas and Water		1.41		34.43	1.97				0.00			3.50	4.68	29.56			67.73						
Metal Products, Mach. & Ele. Eqp.		3.84		101.66	12.41		178.79		2.08	21.68			8.37	40.13	8.35		22.39		5.00	0.13			
Tras., Com. and Public Utilities	134.86	68.38	130.91	751.18	363.13		41.28		34.72	5.94		335.83	33.40	93.50			288.79		359.93	22.35	3.37		
Wholesaler & Retailer	428.33	115.10	160.44	223.22	604.61	229.17	28.77	132.25	11.15	181.78	312.94	267.01	70.31	97.12	48.43	31.52	221.83	241.64	564.33	62.79	166.72		
Finance, Insurance and Real Estate		99.19	77.46	346.00	333.55	520.30	158.10		26.16	42.00	30.34	140.18	190.17	125.31			118.38		292.99	181.20			
Hotel or Restaurant	7.96	65.63	291.93	17.26	221.07		4.50		0.00	99.89	21.09	58.35	6.30	39.42	7.10		77.73		93.36	0.54	75.71		
Other Services	15.29	244.28	284.68	67.95	101.80	143.67	0.20	5.75	1.48	71.78	54.39	69.83	43.21	7.12	0.13	6.67	308.69	12.92	24.94	12.67	1.37		
Consumption Loans	22.68	122.65	29.51	81.27	238.31	91.12	861.14	7.44	21.09	42.83	44.17	7.96	42.60	34.67	7.73	19.11	116.25	16.37	316.36	14.12	3.20	10.20	
Local Government				0.63					0.00	1.52	2.01												
Others	307.16	4.60	412.44	227.40	247.27	117.96	727.65	144.01	105.32	92.10	138.43	668.87	411.82	204.42	41.77	4.36	283.43	370.77	1153.47	183.78	801.57	411.95	
TOTAL sectorwise	1256.14	1197.08	1858.96	2431.43	2845.14	1150.08	2829.36	336.21	244.36	851.13	850.59	1716.95	1088.78	913.35	186.61	108.83	2083.34	730.79	3417.12	549.64	2194.93	617.50	

Product Wise																							
Term Loan		168.75		562.71	241.35	229.17	6.32		7.85		412.70	179.77	17.91	21.92		69.60	670.80	241.64	564.74	129.55	1255.86	271.18	
Overdraft																							
Trust Receipt Loan / Import Loan																							
Demand & Other Working Capital Loan	683.72	333.89	1032.31	501.54	963.88		274.85		31.57	687.57		333.40	678.80	363.40	78.08		278.10		331.81	96.58	166.76	16.77	
Res. Per. H. Loan (Up to Rs. 10 mil.)	108.32	231.27	132.34	47.29	254.81	44.76	423.25		20.88	4.07	123.94		127.08	205.32		18.27	360.30		258.74		0.37	124.77	
Real Estate Loan	72.90	159.66	147.47	301.10	418.38	520.30	256.26	44.01	21.66	57.28	69.33	299.37	167.67	210.56	43.37		413.26		441.52	163.37	654.36	201.22	
Margin Nature Loan	19.54	94.57	13.94	54.23	190.65	21.05	263.64	8.89	18.17	63.69		15.40	13.36			25.52		15.77	49.11			0.02	
Hire Purchase Loan	134.86	47.57	71.11	760.15	385.00	26.32	852.42	5.39	33.42	0.18	4.46	335.83	36.44	27.43	5.02	6.02	94.52	8.21	378.93	20.50	3.31	3.48	
Deprived Sector Loan	40.19	38.56	32.50	47.25	61.84	30.05	96.09	0.79	8.48	37.83	26.95	52.23	45.47	26.68	5.26	4.36	76.09	24.29	110.25	4.42		0.07	
Bills Purchased																							
Other Product	196.63	122.81	429.30	157.16	329.22	278.43	656.53	277.13	102.32	0.51	213.22	516.34		44.69	54.88	10.57	164.76	456.65	1315.37	86.12	114.25		
Total Product wise Loan	1256.14	1197.08	1858.96	2431.43	2845.14	1150.08	2829.36	336.21	244.36	851.13	850.59	1716.95	1088.78	913.35	186.61	108.83	2083.34	730.79	3417.12	549.64	2194.93	617.50	

Collateral Wise							24.59													177.92			
Gold and Silver																							
Government Securities																							
Non Governmental Securities		94.57		54.23	189.72	21.05		8.89	15.66	27.28			15.40	13.36					15.77	18.59			
Fixed Deposit Receipts	22.68	28.08	24.44	31.91	33.21	43.76	87.63	7.44	5.32	15.54	37.09	7.96	13.94	14.65	2.72	13.08	75.89	8.16	83.26	4.69	1.04	6.70	
Own	22.68	28.08	24.44	31.91	33.21	43.76	87.63	7.44	5.32	15.54	37.09	7.96	13.94	14.65	2.72	13.08	75.89	8.16	83.26	4.69	1.04	6.70	
Other Licences Institutions																							
Collateral of Properties	1233.47	1074.23	1651.28	2263.21	2582.22	853.69	2014.79	319.88	210.33	771.78	808.70	1708.99	1059.44	868.85	142.12	95.75	1974.72	8.21	3140.16	473.83	2193.90	610.78	
Fixed Assets	1233.47	1074.23	1651.28	2263.21	2582.22	591.38	2014.79	319.88	210.33	771.78	808.70	1708.99	1059.44	868.85	142.12	95.75	1974.72	8.21	3140.16	473.83	2193.90	610.78	
Current Assets						262.31																	
Against security of Bill																							
Domestic Bills																							
Foreign Bills																							
Against Guarantee		0.20	32.50	47.64	35.44		7.87		12.75					16.49			7.20				0.00		
Government Guarantee				15.25										2.00			7.20						
Institutional Guarantee			32.50	32.00	35.02		7.77		4.75					14.00							0.00		
Personal Guarantee		0.20		0.39	0.41		0.10		5.75					0.49									
Collective Guarantee																							
Int. Rtd. Foreign Bank's Guarantee																							
Other Guarantee									2.25														
Credit Card																							
Others			150.74	34.43	4.56	231.58	694.48		0.29	36.52	4.81				41.77		25.52	714.42		52.53		0.02	
Total	1256.14	1197.08	1858.96	2431.43	2845.14	1150.08	2829.36	336.21	244.36	851.13	850.59	1716.95	1088.78	913.35	186.61	108.83	2083.34	730.79	3417.12	549.64	2194.93	617.50	

Major Financial Indicators of Micro-credit Development Banks

Rs in million

	Liabilities	Mid-July			Mid-Feb	Mid-Mar	% change		
		2011	2012	2013	2014	2014			
		1	2	3	4	5	2/1	3/2	5/4
1	CAPITAL FUND	2408.8	2816.6	3801.3	4759.3	4777.6	16.93	34.96	0.38
	a. Paid-up Capital	1546.3	1717.2	2234.0	2830.3	2837.3	11.05	30.10	0.25
	b. Statutory Reserves	245.6	288.3	383.5	523.5	523.5	17.42	33.02	0.00
	c. Retained Earning	-25.6	107.6	208.2	218.3	219.8	-520.65	93.51	0.68
	d. Others Reserves	642.5	703.6	975.6	1187.2	1197.0	9.50	38.66	0.82
2	BORROWINGS	13037.6	16586.4	20216.3	22712.3	22969.0	27.22	21.88	1.13
	a. NRB	200.9	198.4	210.3	495.3	497.3	-1.26	6.01	0.40
	f. Others	12836.7	16388.0	20006.0	22217.0	22471.8	27.67	22.08	1.15
3	DEPOSITS	3537.4	5235.2	7221.6	9338.2	9556.9	47.99	37.94	2.34
4	BILLS PAYABLE				0.0	0.0			0.00
5	OTHER LIABILITIES	1818.6	2502.9	3009.7	3528.1	3674.9	37.62	20.25	4.16
	a. Loan Loss Provision	436.3	505.5	694.0	758.3	774.8	15.87	37.30	2.18
	b. Interest Suspend a/c	354.0	410.0	446.9	513.7	520.4	15.82	9.01	1.31
	c. Others	1028.4	1587.5	1868.8	2256.1	2379.7	54.36	17.72	5.48
6	RECONCILIATION A/c	223.2	2236.6	688.6	872.7	888.8	902.07	-69.21	1.84
7	PROFIT & LOSS A/c	470.7	629.8	837.9	803.2	956.8	33.79	33.04	19.12
	Total	21496.4	30007.5	35775.3	42013.8	42824.1	39.59	19.22	1.93
Assets									
1	LIQUID FUNDS	3272.2	5843.5	6322.8	5894.4	5386.6	78.58	8.20	-8.61
	a. Cash Balance	31.8	44.2	42.8	45.2	34.5	39.04	-3.25	-23.75
	b. Bank Balance	2632.4	3253.9	3561.6	4020.6	3610.4	23.61	9.46	-10.20
	c. Money at Call	608.1	2545.4	2718.5	1828.6	1741.8	318.59	6.80	-4.75
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	3141.7	3114.9	30.77	45.23	-0.85
4	LOANS & ADVANCES	14649.9	17738.3	23401.7	29156.4	30417.1	21.08	31.93	4.32
	Institutional	14649.9	6194.1	6740.3	7659.7	8170.1	-57.72	8.82	6.66
	Individual		11544.2	16661.4	21496.7	22247.0	0.00	44.33	3.49
5	FIXED ASSETS	259.3	340.2	444.6	587.8	598.1	31.18	30.67	1.75
6	OTHER ASSETS	1253.2	1594.9	1685.8	2162.0	2207.9	27.27	5.70	2.12
7	EXPENSES NOT WRITTEN OFF	1.1	0.7	9.8	10.1	10.0	-35.14	1301.73	-1.07
8	NON BANKING ASSETS	0.0	0.0	0.0	0.7	550.5	0.00	0.00	76881.45
9	RECONCILIATION A/c	253.0	2234.8	699.6	843.0	321.2	783.26	-68.70	-61.90
10	PROFIT & LOSS A/c	82.5	85.8	131.2	101.6	101.7	4.09	52.88	0.10
	Total	21496.4	30007.5	35775.4	42013.8	42824.1	39.59	19.22	1.93

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

Particulars	PUGBB	SPGBB	PAGBB	MPGBB	MGGB	NIRDHAN	RMDC	DEPROSC	CHHIMEK	Swabalamban	Sanakisan	NERUDE	Naya Nepal	Summit	Sworojgar
1 CAPITAL FUND	46.40	-188.24	160.70	42.49	109.42	369.76	1516.66	219.90	346.56	334.05	776.38	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	-248.10	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	43.76	540.01	6.94	7.90	108.05	424.04	8.92	0.00	3.14	0.00
2 BORROWINGS	711.99	166.23	1081.04	587.07	521.71	2994.00	3225.68	1265.20	1667.09	2021.09	3948.02	621.71	80.18	139.37	131.89
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	667.58	149.78	1080.24	583.38	489.38	2992.25	3225.68	1256.35	1656.88	2021.09	3939.23	621.71	80.18	139.37	131.89
3 DEPOSITS	109.35	58.81	371.09	288.78	295.52	1603.25	0.00	516.77	2956.40	1414.86	0.00	459.82	37.63	118.54	95.29
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	234.68	304.95	292.27	118.98	255.32	439.74	237.26	119.91	403.79	395.03	476.86	151.25	11.07	23.25	33.09
1. Loan Loss Provision	40.18	58.82	77.26	41.54	104.05	72.87	100.09	31.34	43.10	51.10	58.22	22.71	8.06	1.78	5.51
2. Interest Suspense a/c	145.83	116.32	65.82	35.72	58.87	39.29	29.76	3.79	0.00	7.12	1.85	6.32	0.00	0.00	0.83
3. Others	48.66	129.81	149.19	41.72	92.40	327.57	107.41	84.78	360.69	336.81	416.80	122.22	3.01	21.47	26.74
6 RECONCILIATION A/C	1.66	44.44	4.25	2.54	-6.36	0.00	0.00	0.00	0.00	0.00	0.00	548.91	0.07	153.28	0.00
7 PROFIT & LOSS A/C	18.15	0.00	65.75	33.20	10.77	172.56	123.13	91.54	101.93	91.53	86.11	54.87	2.76	11.71	7.20
TOTAL LIABILITIES	1122.22	386.19	1975.10	1073.06	1186.38	5579.31	5102.72	2213.31	5475.76	4256.56	5287.38	1971.79	154.15	479.32	284.28
Assets															
1 LIQUID FUNDS	33.94	8.54	410.07	174.39	158.04	643.27	149.08	359.11	920.61	223.63	838.51	234.65	58.55	35.82	27.78
a. Cash Balance	3.52	1.99	1.84	2.84	1.31	5.51	0.00	0.79	2.70	0.27	1.53	1.40	0.04	1.71	0.11
b. Bank Balance	30.42	6.55	408.24	57.93	156.73	69.33	149.08	28.01	917.91	30.80	836.98	233.24	1.73	2.06	1.76
c. Money at Call	0.00	0.00	0.00	113.63	0.00	568.42	0.00	330.31	0.00	192.56	0.00	0.00	56.78	32.05	25.91
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	89.81	1.15	116.02	8.13	2229.43	30.01	7.44	277.08	201.01	30.32	0.01	0.00	0.00
4 LOANS & ADVANCES	840.02	120.95	1229.63	747.16	755.11	4331.36	2601.86	1685.32	4165.89	3499.26	4178.33	1104.90	89.89	283.80	248.13
Institutional	0.00	0.00	0.00	0.00	0.00	0.00	2601.86	0.00	0.00	0.00	4178.33	0.00	89.89	0.00	0.00
Individual	840.02	120.95	1229.63	747.16	755.11	4331.36	0.00	1685.32	4165.89	3499.26	0.00	1104.90	0.00	283.80	248.13
5 FIXED ASSETS	15.06	1.91	10.73	13.71	18.45	168.62	2.19	14.07	122.18	23.94	19.34	20.76	2.24	3.28	2.71
6 OTHER ASSETS	209.75	195.79	234.86	136.64	81.10	388.74	120.17	117.32	184.18	227.93	50.04	31.40	3.45	2.98	5.65
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	549.76	0.00	0.00	0.00
9 RECONCILIATION A/C	0.00	42.97	0.00	0.00	0.00	0.47	0.00	7.48	0.00	4.72	0.15	FALSE	0.00	153.28	0.00
10 PROFIT & LOSS A/C	16.36	15.23	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	1122.22	386.19	1975.10	1073.06	1186.38	5579.31	5102.72	2213.31	5475.76	4256.56	5287.38	1971.79	154.15	479.32	284.28

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

	Particulars	First	Nagbeli	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	28.08	9.11	72.05	60.94	79.06	98.64	10.87	13.06	70.23
	a. Paid-up Capital	100.00	14.30	50.00	14.00	11.00	23.58	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	1.57	0.00	2.51	0.00	0.00	0.00	0.00
2	BORROWINGS	1101.05	102.04	184.27	66.00	62.40	16.48	88.58	150.76	37.00	92.00	45.00	63.83	225.00	1061.25
	a. NRB	0.00	0.00	0.00	0.00	0.00	16.48	88.58	0.00	0.00	2.00	0.00	4.00	10.00	0.00
	B. Others	1101.05	102.04	184.27	66.00	62.40	0.00	0.00	150.76	37.00	90.00	45.00	59.83	215.00	1061.25
3	DEPOSITS	0.00	28.81	55.67	10.74	12.74	10.01	13.96	46.76	11.40	2.60	2.79	12.04	17.02	754.50
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
5	OTHER LIABILITIES	35.76	6.75	11.60	7.88	2.23	5.13	4.78	7.21	3.78	3.40	2.36	-0.93	3.94	43.42
	1. Loan Loss Provision	9.10	2.37	2.79	3.65	0.88	2.68	1.11	2.03	0.62	0.31	0.69	0.44	1.17	19.67
	2. Interest Suspense a/c	0.42	0.00	0.15	2.19	0.00	1.04	0.85	0.00	0.45	0.45	0.68	0.00	0.86	0.00
	3. Others	26.24	4.38	8.65	2.04	1.34	1.41	2.82	5.19	2.71	2.65	0.99	-1.37	1.91	23.75
6	RECONCILIATION A/C	0.00	0.00	1.52	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	31.12	107.27	0.00
7	PROFIT & LOSS A/C	16.93	7.00	13.63	0.77	2.92	7.43	1.41	0.57	1.84	0.00	3.81	1.62	0.00	22.49
	TOTAL LIABILITIES	1261.67	163.60	322.37	95.29	91.98	67.13	117.83	277.35	114.96	177.05	152.65	118.55	366.28	1951.89
Assets															
1	LIQUID FUNDS	331.14	28.38	72.16	4.71	4.66	7.47	1.63	13.98	57.78	49.95	57.13	7.36	130.54	211.64
	a. Cash Balance	0.00	0.45	0.61	0.06	0.05	0.13	0.00	1.39	0.00	0.25	0.01	3.16	0.03	0.03
	b. Bank Balance	331.14	27.93	71.55	4.64	0.35	0.30	1.41	3.47	50.30	2.37	57.12	0.52	2.03	71.59
	c. Money at Call	0.00	0.00	0.00	0.00	4.26	7.04	0.22	9.11	7.48	47.33	0.00	3.68	128.48	140.03
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	0.08	0.00	0.00	5.00
4	LOANS & ADVANCES	908.87	131.36	241.13	80.68	85.07	51.94	110.59	199.43	50.34	41.97	85.22	78.27	116.80	1528.27
	Institutional	908.87	0.00	0.00	0.00	0.00	51.94	0.00	0.00	0.00	0.00	0.00	0.00	116.80	0.00
	Individual	0.00	131.36	241.13	80.68	85.07	0.00	110.59	199.43	50.34	41.97	85.22	78.27	0.00	1528.27
5	FIXED ASSETS	10.62	2.12	3.72	6.12	1.29	0.89	1.83	20.55	4.33	6.06	6.23	1.80	7.45	65.84
6	OTHER ASSETS	10.70	1.74	3.85	3.45	0.96	1.93	1.69	3.39	2.06	1.72	2.93	30.72	2.04	141.14
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	0.00
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	1.52	-0.62	0.00	0.00	0.00	0.00	0.00	0.00	0.11	0.00	107.27	0.00
10	PROFIT & LOSS A/C	0.00	0.00	0.00	0.00	0.00	4.90	0.00	0.00	0.00	0.37	0.00	0.00	2.17	0.00
	TOTAL ASSETS	1261.67	163.60	322.37	95.29	91.98	67.13	117.83	277.35	114.96	177.05	152.65	118.55	366.28	1951.89

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

	Particulars	Reliable	Mahuli	Suryodaya	Mero	Samata	RSDC
1	CAPITAL FUND	13.24	22.12	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	8.12	0.00	-0.13	0.00	0.00
2	BORROWINGS	57.27	248.94	35.00	94.92	15.00	60.00
	a. NRB	0.00	248.94	0.00	0.00	0.00	0.00
	B. Others	57.27	0.00	35.00	94.92	15.00	60.00
3	DEPOSITS	5.11	236.59	3.63	4.31	2.18	0.00
4	BILLS PAYABLE	0.00	0.00	0.00	0.00	0.00	0.00
5	OTHER LIABILITIES	2.50	31.20	1.28	2.75	0.63	1.77
	1. Loan Loss Provision	0.58	7.42	0.42	1.37	0.26	0.62
	2. Interest Suspense a/c	0.51	0.00	0.39	0.00	0.00	0.88
	3. Others	1.41	23.78	0.47	1.38	0.37	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	5.21	0.00	0.00	0.00	0.00
	TOTAL LIABILITIES	78.11	544.05	53.91	171.25	28.87	121.77
Assets							
1	LIQUID FUNDS	16.41	55.89	6.79	19.99	0.79	32.26
	a. Cash Balance	0.66	1.60	0.04	0.42	0.01	0.01
	b. Bank Balance	15.76	4.50	0.26	2.07	0.10	32.25
	c. Money at Call	0.00	49.79	6.50	17.50	0.69	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	57.65	477.71	41.72	137.24	26.07	85.15
	Institutional	0.00	0.00	0.00	137.24	0.00	85.15
	Individual	57.65	477.71	41.72	0.00	26.07	0.00
5	FIXED ASSETS	2.99	3.08	2.49	8.67	0.75	2.09
6	OTHER ASSETS	0.81	3.30	0.55	3.52	0.16	1.19
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	3.90	0.00	0.00	0.00	0.00
10	PROFIT & LOSS A/C	0.25	0.00	1.43	1.83	0.79	0.68
	TOTAL ASSETS	78.11	544.05	53.91	171.25	28.87	121.77

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

Particulars	PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN	RMDC	DEPROSC	CHHIMEK	Swabalamban	Sanakisan	NERUDE
1 Interest Expenses	30.67	9.32	44.10	35.96	58.76	172.73	53.16	62.72	268.97	141.57	87.21	51.10
1.1 Deposit Liabilities	3.11	3.87	11.11	11.43	10.40	69.13	0.00	20.65	205.53	70.69	0.00	27.44
1.2 On Borrowing	27.57	5.44	32.99	24.53	48.36	103.60	53.16	42.07	63.44	70.89	87.21	23.66
2 Commission/Fee Expense	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	28.00	0.00
3 Employees Expenses	45.55	17.48	49.76	38.17	46.86	174.01	12.44	58.82	119.27	145.38	16.52	52.32
4 Office Operatiing Expenses	7.96	2.95	12.95	9.04	4.77	43.37	7.72	17.54	61.89	37.57	13.79	9.98
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	17.22	0.28	5.79	5.69	6.79	10.28	10.24	9.62	5.31	7.58
6.1 Loan loss Provision	2.01	1.94	17.22	0.28	5.79	5.69	6.79	10.28	10.24	9.62	5.31	7.58
6.1.1 General Loan loss Provision	2.01	0.00	0.48	0.00	5.79	6.95	6.79	10.18	10.01	9.62	1.85	1.75
6.1.2 Special Loan Loss Provision	0.00	1.94	16.75	0.00	0.00	-1.31	0.00	0.10	0.22	0.00	3.46	5.82
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	13.08	12.30	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	39.23	36.90	0.00
10 Net Profit	1.80	0.00	65.75	33.20	10.77	172.56	123.13	91.54	101.93	91.53	86.11	54.87
TOTAL EXPENSES	87.99	31.69	189.78	116.64	126.95	568.35	248.55	240.90	562.29	477.97	286.14	175.84
Income												
1. Interest Income	77.04	14.54	159.88	105.05	117.40	511.77	200.85	222.71	513.86	468.25	277.99	151.68
1.1 On Loans and Advances	75.87	14.48	145.08	97.92	90.58	492.38	88.80	206.64	475.33	448.97	252.29	148.68
1.2 On Investment	0.00	0.00	0.00	0.00	0.00	1.67	0.00	0.00	4.53	0.00	0.00	0.00
1.5 Others	1.17	0.07	14.79	7.13	26.82	17.72	112.04	16.06	34.00	19.28	25.71	3.00
2. Comission & Discount	0.00	0.22	14.63	0.00	0.00	0.27	0.00	15.97	47.08	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	47.08	0.00	0.01	0.00
2.3 Others	0.00	0.22	14.52	0.00	0.00	0.27	0.00	15.97	0.00	0.00	0.81	0.00
3 Other Operating Income	7.61	0.00	2.23	0.00	8.34	55.88	14.79	2.12	0.66	4.27	0.01	24.16
4 Non Operating Income	0.00	0.00	0.00	6.02	0.00	0.06	0.00	0.00	0.00	0.32	0.00	0.00
5 Provision Written Back	3.34	1.69	12.51	5.57	1.20	0.00	32.91	0.00	0.68	5.13	7.33	0.00
6 Recovery from Written off Loan	0.00	0.00	0.48	0.00	0.00	0.36	0.00	0.10	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	0.00	15.23	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL INCOME	87.99	31.69	189.78	116.64	126.95	568.35	248.55	240.90	562.29	477.97	286.14	175.84

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

Particulars	Naya Nepal	Summit	Sworojgar	First	Nagbelli	Kalika	Mirmire	Janautthan	Mithila	Womi	Laxmi	ILFCO
1 Interest Expenses	4.18	13.32	11.85	28.22	6.59	6.58	3.21	3.65	1.30	2.13	5.17	2.05
1.1 Deposit Liabilities	1.23	5.57	6.11	0.00	1.23	2.43	0.27	0.40	0.18	0.35	1.55	0.48
1.2 On Borrowing	2.95	7.75	5.75	28.22	5.36	4.15	2.95	3.24	1.12	1.78	3.62	1.57
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	2.76	10.79	6.49	4.70	2.87	4.55	2.53	1.82	2.43	2.01	11.20	2.93
4 Office Operatiing Expenses	1.44	5.51	3.48	3.61	2.17	2.68	1.51	1.10	0.88	1.29	5.35	1.75
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	0.46	1.47	1.44	0.14	1.56	2.23	0.35	0.29	0.96	1.20	0.20
6.1 Loan loss Provision	2.65	0.46	1.40	1.44	0.14	1.56	1.52	0.35	0.29	0.96	1.20	0.20
6.1.1 General Loan loss Provision	0.14	0.46	0.58	1.44	0.01	1.12	0.69	0.35	0.08	0.96	1.20	0.08
6.1.2 Special Loan Loss Provision	2.51	0.00	0.67	0.00	0.13	0.43	0.83	0.00	0.21	0.00	0.00	0.12
6.1.3 Additional Loan Loss Provision	0.00	0.00	0.15	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	1.03	2.42	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.26
9 Provision for Income Tax	0.00	0.00	3.08	7.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.79
10 Net Profit	2.76	11.71	7.20	16.93	7.00	13.63	0.77	2.92	2.53	1.41	0.57	1.84
TOTAL EXPENSES	13.79	41.79	34.60	64.58	18.77	28.99	10.70	9.83	7.43	7.79	23.48	9.82
Income												
1. Interest Income	11.72	33.00	30.76	56.18	17.12	22.24	8.87	5.95	6.37	6.15	18.17	9.80
1.1 On Loans and Advances	9.49	33.00	28.93	48.44	16.89	21.13	8.26	5.95	6.26	5.87	15.48	6.54
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	1.83	7.75	0.23	1.11	0.60	0.00	0.11	0.19	2.69	3.27
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	2.06	8.79	3.26	4.41	1.65	6.67	1.80	3.88	1.06	1.64	2.82	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	2.49	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	13.79	41.79	34.60	64.58	18.77	28.99	10.70	9.83	7.43	7.79	23.48	9.82

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

Particulars	Mahila	Vijay	Kisan	Clean Village	FORWARD	Reliable	Mahuli	Suryodaya	Mero	Samata	RSDC
1 Interest Expenses	0.35	0.07	2.32	5.79	80.71	4.22	20.25	0.56	0.35	0.37	0.04
1.1 Deposit Liabilities	0.07	0.06	0.33	0.32	29.83	0.13	9.95	0.05	0.05	0.04	0.00
1.2 On Borrowing	0.27	0.01	1.99	5.46	50.88	4.08	10.30	0.51	0.30	0.33	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	2.73	3.70	1.98	3.34	36.46	2.57	21.99	1.78	4.24	1.02	1.66
4 Office Operatiing Expenses	2.91	2.22	1.79	3.62	11.84	1.90	6.70	1.01	2.72	0.99	1.16
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	1.10	16.24	0.43	1.16	0.42	1.37	0.26	0.62
6.1 Loan loss Provision	0.23	0.50	0.15	1.10	16.24	0.43	1.16	0.42	1.37	0.26	0.62
6.1.1 General Loan loss Provision	0.20	0.50	0.15	1.10	16.24	0.43	1.16	0.42	1.37	0.26	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	3.21	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	9.64	0.00	2.23	0.00	0.00	0.00	0.00
10 Net Profit	0.00	3.81	1.62	0.00	22.49	0.00	5.21	0.00	0.00	0.00	0.00
TOTAL EXPENSES	6.22	10.30	7.86	13.84	180.60	9.12	57.55	3.77	8.68	2.65	3.47
Income											
1. Interest Income	4.67	7.85	6.53	10.04	175.56	7.78	57.04	1.72	6.86	1.36	1.90
1.1 On Loans and Advances	2.82	5.74	6.24	4.42	166.00	4.03	55.92	1.42	2.66	1.36	1.23
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	0.29	5.62	9.56	3.75	1.12	0.30	4.19	0.00	0.67
2. Comission & Discount	0.01	0.00	1.33	1.63	0.00	0.00	0.24	0.00	0.00	0.00	0.90
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	0.93	0.00	0.00	0.00	0.24	0.00	0.00	0.00	0.00
2.3 Others	0.00	0.00	0.40	1.63	0.00	0.00	0.00	0.00	0.00	0.00	0.90
3 Other Operating Income	1.16	2.46	0.00	0.00	5.03	1.09	0.27	0.62	0.00	0.49	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	0.00	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
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	0.37	0.00	0.00	2.17	0.00	0.25	0.00	1.43	1.83	0.79	0.68
TOTAL INCOME	6.22	10.30	7.86	13.84	180.60	9.12	57.55	3.77	8.68	2.65	3.47

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

विवरण	PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN	RMDC	DEPROSC	CHHIMEK	Svabhamban	Sanaksan	NERUDE	Naya Nepal	Summit	Sworojgar	First
कार्यक्षेत्र भएको जिल्ला संख्या	6	9	16	15	19	50	75	25	75	75	75	17	5	10	3	75
सेवा पुगेको जिल्ला संख्या	6	8	14	10	14	50	68	25	40	45	55	17	5	6	3	39
सेवा पुगेको गा.वि.स./न.पा. संख्या	287	96	388	160	360	1168	0	679	937	949	554	264	57	119	52	0
कुल कर्मचारी संख्या	215	91	224	172	210	672	27	211	437	529	48	252	29	85	56	13
कुल शाखा संख्या	31	21	49	30	39	128	0	56	69	108	8	46	6	13	8	1
कुल केन्द्र संख्या	1330	616	1611	1140	1617	8795	0	4485	10178	7769	0	3836	310	1004	967	0
कुल समूह संख्या	11728	3149	12961	6042	8251	31322	0	16994	38032	40108	43446	16727	904	2968	2853	0
निष्क्रिय समूह संख्या	1410	1819	1138	2593.8	1523	0	0	0	34	0	640	0	0	0	0	0
कुल सदस्य संख्या	32993	20397	66474	33351	37512	194324	0	83755	201991	185397	336131	71022	4616	14967	14884	0
निष्क्रिय सदस्य संख्या	17062	7855	5690	12969	7616	0	0	535	1950	0	12004	0	185	0	0	0
कुल ऋणी संख्या	32990	7977	39592	20382	36451	133729	110	60688	156031	121869	214682	53448	3646	11037	10888	106
कुल कर्जा वितरण	9899.96	1764.54	13685.72	6037.19	8092.28	26334.09	10167.26	9818.11	22644.36	25002.52	16378.98	8048.54	486.10	1288.71	1031.28	1913.70
लघु व्यवसाय कर्जा	7483.93	1332.56	12561.18	4960.79	6679.59	23092.34	0.00	8942.83	20766.88	24369.99	16378.98	1686.49	437.05	1110.12	979.38	0.00
लघु उद्यम/धितो कर्जा	2269.65	310.59	1045.14	1076.40	834.48	1361.78	0.00	843.95	1877.48	632.53	0.00	144.79	49.05	178.59	51.91	0.00
अन्य कर्जा	146.38	121.39	79.39	0.00	578.21	1879.97	10167.26	31.33	0.00	0.00	0.00	6217.25	0.00	0.00	0.00	1913.70
कर्जाको साँवा असुली	9059.95	1643.58	12456.04	5290.03	7337.17	21970.16	7565.40	8132.78	18478.47	21503.26	12200.65	6943.64	396.21	1004.91	783.15	1004.83
लघु व्यवसाय कर्जाको साँवा असुली	6937.29	1240.66	11469.23	4413.67	6167.94	19580.32	0.00	7370.53	17786.00	21224.40	12200.65	1376.50	362.64	901.88	769.47	0.00
लघु उद्यम/धितो कर्जाको साँवा असुली	1996.50	282.91	908.57	876.35	625.49	939.20	0.00	731.45	692.46	278.86	0.00	40.74	33.57	103.03	13.67	0.00
अन्य कर्जाको साँवा असुली	126.16	120.02	78.24	0.00	543.74	1450.65	7565.40	30.80	0.00	0.00	0.00	5526.40	0.00	0.00	0.00	1004.83
कुल बाँकी कर्जा	840.02	120.95	1229.63	747.16	755.11	4331.36	2601.86	1685.32	4165.89	3499.26	4178.33	1104.90	89.90	283.80	248.13	908.87
लघु व्यवसाय कर्जा बाँकी	546.64	91.90	1091.96	547.11	511.65	3515.23	0.00	1572.30	2980.88	3145.59	4178.33	309.99	74.41	208.24	209.90	0.00
लघु उद्यम/धितो कर्जा बाँकी	273.16	27.68	136.57	200.05	208.99	386.81	0.00	112.50	1185.02	353.67	0.00	104.05	15.48	75.56	38.23	0.00
अन्य कर्जा बाँकी	20.22	1.37	1.10	0.00	34.47	429.33	2601.86	0.53	0.00	0.00	0.00	690.86	0.00	0.00	0.00	908.87
भाखा नाघेको कर्जा रकम	46.62	62.41	93.47	46.59	104.74	34.21	0.00	7.48	1.51	26.75	14.77	17.20	9.66	3.38	3.23	0.00
भाखा नाघेको ऋणी संख्या	0	4240	5690	2256	7616	3362	0	535	112	2806	7	1640	316	183	156	0
ब्याज असुली रकम	75.87	91.04	599.97	97.92	231.97	1065.00	88.80	206.64	1413.95	1693.58	1798.29	148.68	41.64	93.87	0.00	48.44
असुल हुन बाँकी ब्याज रकम	145.83	116.32	98.44	35.72	58.87	0.00	29.76	3.79	1.41	10.36	1.85	5.79	0.00	0.00	0.83	0.00
कर्जा नोक्सानी व्यवस्था	41.58	58.82	77.19	41.54	104.05	71.72	100.09	31.43	43.10	51.10	58.22	22.71	8.07	1.78	5.51	9.10
कुल बचतकर्ता संख्या	21866	13830	42580	33119	41249	190062	0	83755	201928	185397	0	71022	0	14967	14884	0
कुल बचत रकम	109.35	58.81	371.09	288.78	295.52	1600.90	0.00	516.77	2956.40	1414.86	0.00	459.82	36.76	118.54	95.29	0.00
अनिवार्य बचत	30.69	33.20	245.70	161.27	175.34	759.38	0.00	375.46	638.58	547.15	0.00	125.17	18.97	36.39	11.36	0.00
स्वेच्छिक बचत	78.49	23.51	104.12	127.50	38.05	373.35	0.00	141.31	584.97	848.61	0.00	334.65	17.78	82.15	23.67	0.00
अन्य बचत	0.18	2.10	21.28	0.00	82.12	225.23	0.00	0.00	1472.68	19.10	0.00	0.00	0.00	0.00	60.27	0.00
सर्वसाधारणबाट संकलन गरेको बचत	0.00	0.00	0.00	0.00	0.00	242.94	0.00	0.00	260.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00
कुल बचत/कुल कर्जा (%)	13.02%	48.62%	30.18%	38.65%	39.14%	36.96%	0.00%	30.66%	70.97%	40.43%	0.00%	41.62%	40.89%	41.77%	38.40%	0.00%
लघु उद्यम कर्जा/कुल कर्जा (%)	32.52%	22.89%	11.11%	26.77%	27.68%	8.93%	0.00%	6.68%	28.45%	10.11%	0.00%	9.42%	17.22%	26.62%	15.41%	0.00%

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

विवरण	Nagbela	Kalika	Mirmire	Janaauthan	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	6	8	4
सेवा पुगेको गा.वि.स./न.पा. संख्या	48	118	44	24	21	47	150	14	22	47	50	51	346	33	289	21
कुल कर्मचारी संख्या	32	57	25	20	15	39	79	21	32	26	23	45	321	22	131	21
कुल शाखा संख्या	4	12	4	4	3	8	20	1	5	5	4	13	56	5	25	6
कुल केन्द्र संख्या	442	670	241	1	159	308	831	112	124	183	300	366	5559	215	1863	144
कुल समूह संख्या	1309	2114	663	616	527	308	2127	297	437	183	1420	1075	20737.6	576	7396	144
निष्क्रिय समूह संख्या	0	0	20	80	24	0	0	0	7	0	0	0	0	0	350	0
कुल सदस्य संख्या	5596	10491	3720	4590	2587	4380	12066	1520	2098	3119	7097	4638	107288	2937	37847	1892
निष्क्रिय सदस्य संख्या	0	131	45	562	139	10	0	66	30	28	0	0	0	36	2343	0
कुल ऋणी संख्या	3967	6545	3023	2079	1902	3837	6584	1338	1024	2260	2585	3012	72867	1837	30016	1085
कुल कर्जा वितरण	465.69	632.14	169.78	195.01	281.39	153.34	355.09	130.02	59.67	122.86	87.55	157.98	9538.12	85.96	1019.81	51.16
लघु व्यवसाय कर्जा	339.95	572.20	150.14	143.84	257.26	139.58	330.65	106.15	59.67	122.61	83.78	157.78	8980.63	84.27	738.9815	50.114
लघु उद्यम/धितो कर्जा	90.66	59.94	13.16	51.18	18.70	13.76	10.18	0.00	0.00	0.25	3.77	0.00	35.38	1.69	8.3512	1.05
अन्य कर्जा	35.08	0.00	6.47	0.00	5.43	0.00	14.26	23.87	0.00	0.00	0.00	0.20	522.11	0.00	272.476	0
कर्जाको साँवा असुली	334.33	391.01	89.10	109.89	229.44	42.75	155.66	79.68	17.70	37.64	33.36	28.55	8009.85	28.31	542.10	9.44
लघु व्यवसाय कर्जाको साँवा असुली	250.48	357.77	76.92	78.33	208.38	42.00	149.34	66.43	17.70	37.63	31.91	28.51	7613.13	27.44	392.31	9.404232
लघु उद्यम/धितो कर्जाको साँवा असुली	59.37	33.24	7.83	31.56	17.51	0.75	1.47	0.00	0.00	0.02	1.45	0.00	7.60	0.87	1.40	0.03773
अन्य कर्जाको साँवा असुली	24.48	0.00	4.34	0.00	3.55	0.00	4.86	13.24	0.00	0.00	0.00	0.04	389.11	0.00	148.39	0
कुल बाँकी कर्जा	131.36	241.13	80.68	85.13	51.94	110.59	199.43	50.34	41.97	85.22	78.27	116.73	1528.27	57.66	477.71	41.72
लघु व्यवसाय कर्जा बाँकी	90.82	214.43	73.22	65.51	48.84	97.58	181.31	39.71	41.97	84.99	75.94	116.55	1367.50	56.84	346.67	40.70977
लघु उद्यम/धितो कर्जा बाँकी	32.43	26.69	5.33	19.62	1.20	13.01	8.71	0.00	0.00	0.23	2.32	0.00	27.78	0.82	6.95	1.01227
अन्य कर्जा बाँकी	8.12	0.00	2.13	0.00	1.90	0.00	9.41	10.63	0.00	0.00	0.00	0.18	132.99	0.00	124.09	0
भाखा नाघेको कर्जा रकम	6.74	1.42	2.43	0.06	2.32	0.00	0.00	0.40	0.20	0.00	0.00	0.00	5.99	0.00	2.67	1.719147
भाखा नाघेको ऋणी संख्या	0	116	137	7	83	0	0	17	24	0	0	0	-260	0	555.00	0
ब्याज असुली रकम	0.00	41.53	16.02	9.01	5.48	7.16	15.48	11.00	2.91	5.96	7.30	4.43	86.70	4.13	56.47	1.719154
असुल हुन बाँकी ब्याज रकम	0.00	0.15	2.18	0.09	1.04	0.99	0.00	0.00	0.03	0.68	0.00	0.86	0.00	0.09	0.00	0.391153
कर्जा नोक्सानी व्यवस्था	2.37	2.79	3.62	0.88	2.68	1.11	2.03	0.62	0.31	0.69	0.44	1.17	17.55	0.58	7.42	0.41722
कुल बचतकर्ता संख्या	5596	10491	3720	3731	2587	4390	12066	1454	2038	3119	0	4638	107288	2937	37847.00	1892
कुल बचत रकम	28.81	55.67	10.74	12.74	9.26	13.96	46.76	11.40	2.62	2.79	12.04	17.02	754.50	5.11	236.59	3.63
अनिवार्य बचत	21.45	9.61	6.40	8.82	3.21	9.16	20.97	9.91	1.28	2.22	6.48	1.82	284.62	3.66	99.37	2.189278
स्वेच्छिक बचत	7.35	12.67	4.07	3.93	5.29	2.77	15.59	1.46	0.62	0.38	5.56	15.07	182.48	1.44	101.14	0.649488
अन्य बचत	0.01	33.39	0.27	0.00	0.76	2.02	10.19	0.03	0.72	0.19	0.00	0.13	287.40	0.00	36.08	0.79065
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 (%)	21.93%	23.09%	13.31%	14.97%	17.83%	12.62%	23.44%	22.64%	6.24%	3.27%	15.38%	14.58%	49.37%	8.86%	0.50	0.08699
लघु उद्यम कर्जा/कुल कर्जा (%)	24.68%	11.07%	6.60%	23.05%	2.31%	11.77%	4.37%	0.00%	0.00%	0.27%	2.97%	0.00%	1.82%	1.42%	1.46%	2.43%

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

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	74	12	23
कुल कर्मचारी संख्या	62	7	7
कुल शाखा संख्या	12	1	1
कुल केन्द्र संख्या	364	50	0
कुल समूह संख्या	1316	248	0
निष्क्रिय समूह संख्या	0	0	0
कुल सदस्य संख्या	6481	1233	0
निष्क्रिय सदस्य संख्या	0	0	0
कुल ऋणी संख्या	2852	837	27
कुल कर्जा वितरण	155.31	35.21	90.07
लघु व्यवसाय कर्जा	155.313	35.21	0
लघु उद्यम/धितो कर्जा	0	0	0
अन्य कर्जा	0	0	90.07
कर्जाको साँवा असुली	18.07	9.14	4.92
लघु व्यवसाय कर्जाको साँवा असुली	18.06891	9.136714	0
लघु उद्यम/धितो कर्जाको साँवा असुली	0	0	0
अन्य कर्जाको साँवा असुली	0	0	4.9192
कुल बाँकी कर्जा	137.24	26.07	85.15
लघु व्यवसाय कर्जा बाँकी	137.2441	26.07328	0
लघु उद्यम/धितो कर्जा बाँकी	0	0	0
अन्य कर्जा बाँकी	0	0	85.1508
भाखा नाघेको कर्जा रकम	0	0	0
भाखा नाघेको ऋणी संख्या	0	0	0
ब्याज असुली रकम	0	1.364136	1.22526
असुल हुन बाँकी ब्याज रकम	0.77819	0	0.88088
कर्जा नोक्सानी व्यवस्था	1.372441	0.26073	0.61926
कुल बचतकर्ता संख्या	6481	1233	0
कुल बचत रकम	4.31	2.18	0.00
अनिवार्य बचत	1.40381	0.82891	0
स्वेच्छिक बचत	1.29927	1.353972	0
अन्य बचत	1.60879	0	0
सर्वसाधारणबाट संकलन गरेको बचत	0	0	0
कुल बचत/कुल कर्जा (%)	0.031418	0.083721	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	Bageshowri	16	Gaurishankar Development Bank Limited	Gaurishankar
17	Gorkha Bikas Bank Limited	Gorkha	18	Gandaki Bikas Bank Limited	Gandaki
19	Infrastructure Development Bank Limited	Infrastructure	20	Business Universal Development Bank Limited	Business
21	Biratlaxmi Bikas Bank Limited	Biratlaxmi	22	Excel Development Bank Limited	Excel
23	Western Development Bank Limited	Western	24	H. & B. Development Bank Limited	H & B
25	Arniko Development Bank Limited	Araniko	26	NDEP Development Bank Limited	NDEP
27	Clean Energy Development Bank Limited	CEDBL	28	Miteri Development Bank Limited	Miteri
29	Tinau Bikas Bank Limited	Tinau	30	Rising Development Bank Limited	Rising
31	Muktinath Bikas Bank Limited	Muktinath	32	Sewa Bikas Bank Limited	Sewa
33	Kankai Bikas Bank Limited	Kankai	34	Public Development Bank Limited	Public
35	Mahakali Bikas Bank Limited	Mahakali	36	Ace Development Bank Limited	Ace
37	Bhargab Bikas Bank Limited	Bhargav	38	Sangrila Bikas Bank Limited	Shangrila
39	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	Gaumukhee Bikas Bank Limited	Gaumukhee	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			