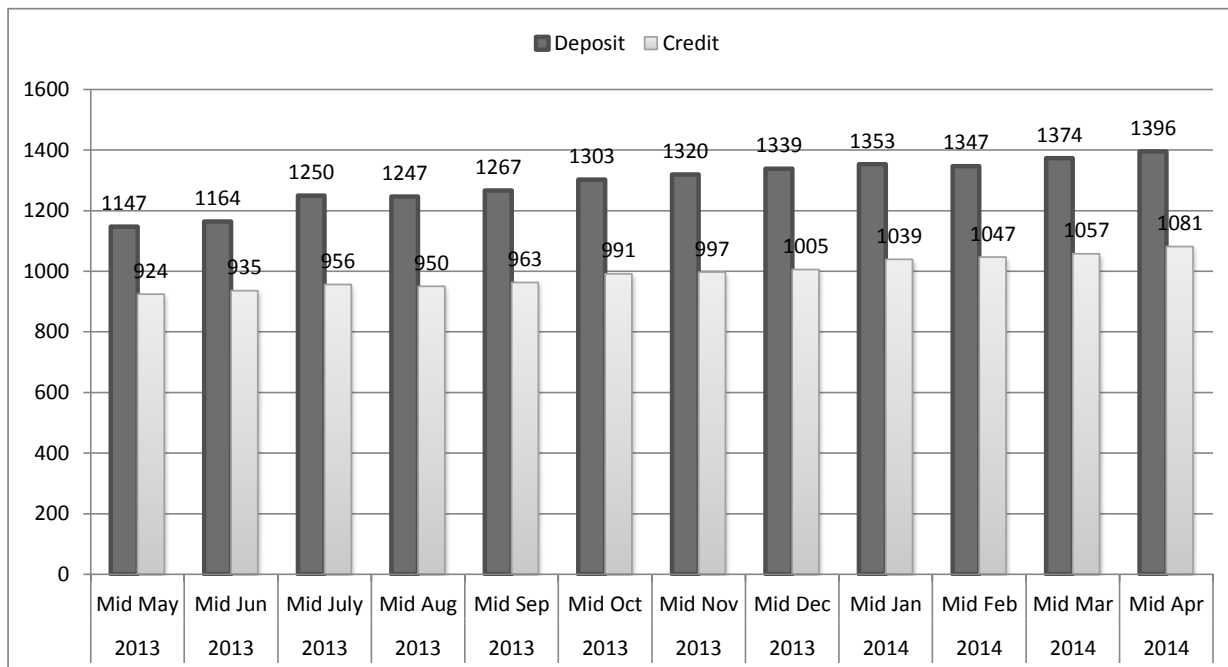


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department
Statistics Division

2070 Chait
Mid-Apr, 2014

Contents

	Page
1. Explanatory note	1
2. Major financial indicators	2
3. Statement of Assets & Liabilities of Banks & Financial Institutions (Aggregate)	3
4. Profit & Loss Account of Banks & Financial Institutions (Aggregate)	8
5. Statement of Sector wise, Product wise and Security wise Credit (Aggregate)	9
6. Statement of Assets and Liabilities	
a. Commercial banks	10
b. Development banks	12
c. Finance companies	18
7. Profit & Loss account	
a. Commercial banks	23
b. Development banks	25
c. Finance companies	29
8. Sector- wise, product-wise and security-wise credit	
a. Commercial banks	31
b. Development banks	34
c. Finance companies	38
9. Micro-credit development banks	
a. Major financial indicators	42
b. Statement of assets and liabilities	45
c. Profit & loss account	47
d. Progress report	48
10. List of bank and financial institutions with short name	49

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	30	86	58	35	209
Total Number of Licensed BFIs	30	87	58	35	210

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 following BFIs' Data has been pooled :
Himalaya Finance (2069 asoj)

Major Financial Indicators

as on Chait End, 2070

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	66.6%	10.9%	4.5%	82.0%
2	Total Credit/GDP	50.6%	9.0%	4.0%	63.6%
3	Total Credit/ Total Deposit	76.0%	82.0%	88.7%	77.5%
4	Lcy Credit/Lcy Deposit & Core Capital	72.9%	72.4%	78.4%	73.2%
5	Fixed Deposit/Total Deposit	31.1%	28.0%	46.2%	31.5%
6	Saving Deposit/Total Deposit	37.6%	53.4%	44.9%	40.1%
7	Current Deposit/Total Deposit	10.3%	1.8%	0.1%	8.6%
8	NPL/ Total Loan	3.0%	5.6%	15.9%	4.2%
9	Total LLP/Total Loan	3.6%	4.8%	15.7%	4.5%
10	Deprived SectorLoan/Total Loan	5.0%	4.9%	3.2%	4.8%
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	16.0%	16.1%	23.5%	16.5%
2	Investment in Gov. Security/Total Deposit	14.5%	1.7%	3.4%	12.2%
3	Total Liquid Assets/Total Deposit	31.9%	34.4%	36.9%	32.5%
C. Capital Adequacy Ratios					
1	Core Capital/RWA (%)	9.9%	14.5%	14.7%	10.8%
2	Total Capital/RWA (%)	11.5%	15.3%	15.4%	12.3%
D. Other Information					
1	No. of Branches	1508	787	246	2541
2	No. of ATM	1264	254	37	1555
3	No. of Debit Card	3510239	382486	31883	3924608
4	No. of Credit Card	30835	0	0	30835
5	No. of Deposit Accounts	9305157	2665168	545641	12515966
6	No. of Loan	634942	229396	52045	916383
1	Wt. Avg Interest on Deposit	4.30			
	(a) Saving	3.28			
	(b) Fixed	7.29			
	(c) Call	3.98			
2	Wt. Avg Interest on Credit	11.01			

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

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

Liabilities		Mid-July			Mid-Mar	Mid-Apr	% 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	143745.32	143228.11	11.4%	14.4%	-0.4%
	a. Paid-up Capital	98418.17	104303.78	119506.94	125775.93	125330.10	6.0%	14.6%	-0.4%
	b. Statutory Reserves	17727.34	22068.14	26038.22	32277.94	32704.00	24.5%	18.0%	1.3%
	c. Retained Earning	-24280.93	-24321.75	-22344.20	-24515.98	-26164.05	0.2%	-8.1%	6.7%
	d. Others Reserves	11542.96	13112.82	8523.37	10207.44	11358.06	13.6%	-35.0%	11.3%
2	BORROWINGS	34058.68	17805.91	26999.28	25692.38	23838.13	-47.7%	51.6%	-7.2%
	a. NRB	13307.22	4286.68	2884.28	1415.24	2329.45	-67.8%	-32.7%	64.6%
	b. "A"Class Licensed Institution	10915.97	3297.01	10466.63	9702.42	7476.11	-69.8%	217.5%	-22.9%
	c. Foreign Banks and Fin. Ins.	2232.33	2507.93	2954.26	3115.34	3047.51	12.3%	17.8%	-2.2%
	d. Other Financial Ins.	1453.38	781.08	2438.25	2209.24	1734.92	-46.3%	212.2%	-21.5%
	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	1373521.90	1395562.66	23.2%	16.7%	1.6%
	a. Current	80934.33	95993.06	111686.53	111527.30	120000.74	18.6%	16.3%	7.6%
	b. Savings	305589.21	400723.15	471215.43	543346.91	560142.23	31.1%	17.6%	3.1%
	c. Fixed	332726.29	372137.55	423478.43	443094.56	440113.73	11.8%	13.8%	-0.7%
	d. Call Deposits	139308.18	187998.54	225704.81	253530.33	253837.81	35.0%	20.1%	0.1%
	e. Others	11393.42	14541.81	17976.78	22022.79	21468.15	27.6%	23.6%	-2.5%
4	Bills Payable	964.92	1626.36	1561.63	1987.96	2152.55	68.5%	-4.0%	8.3%
5	Other Liabilities	106263.83	123660.25	140770.30	184685.58	178802.16	16.4%	13.8%	-3.2%
	1. Loan Loss Provision	30215.83	33873.99	42223.77	48008.89	48692.35	12.1%	24.6%	1.4%
	2. Interest Suspense a/c	28130.02	26056.17	27920.72	38915.26	33140.89	-7.4%	7.2%	-14.8%
	3. Others	47917.98	63730.08	70625.81	97761.42	96968.92	33.0%	10.8%	-0.8%
6	Reconciliation A/c	9872.98	1537.81	7290.04	4581.42	4328.86	-84.4%	374.1%	-5.5%
7	Profit & Loss A/c	20198.37	19776.52	26544.74	14797.27	20356.10	-2.1%	34.2%	37.6%
TOTAL		1144717.74	1350963.95	1584952.29	1749011.83	1768268.58	18.0%	17.3%	1.1%
Assets									
1	LIQUID FUNDS	147993.99	236056.86	259224.93	273914.23	282723.48	59.5%	9.8%	3.2%
	a. Cash Balance	23950.22	31020.07	35728.20	32017.93	32850.26	29.5%	15.2%	2.6%
	Nepalese Notes & Coins	23410.19	30353.28	34876.14	31053.64	31587.65	29.7%	14.9%	1.7%
	Foreign Currency	540.03	666.79	852.06	964.28	1262.61	23.5%	27.8%	30.9%
	b. Bank Balance	90221.67	164605.21	173856.67	186124.17	196877.30	82.4%	5.6%	5.8%
	1. In Nepal Rastra Bank	54649.30	120457.25	130802.82	124761.80	132920.18	120.4%	8.6%	6.5%
	2. "A"Class Licensed Institution	15881.98	26284.33	23269.10	28219.53	31864.91	65.5%	-11.5%	12.9%
	3. Other Financial Ins.	9176.54	7649.81	5673.35	4874.04	5303.60	-16.6%	-25.8%	8.8%
	4. In Foreign banks	10513.86	10213.81	14111.40	28268.79	26788.60	-2.9%	38.2%	-5.2%
	c. Money at Call	33822.11	40431.58	49640.06	55772.14	52995.93	19.5%	22.8%	-5.0%
2	INVESTMENTS	107562.37	137304.43	151339.99	166162.59	172151.74	27.7%	10.2%	3.6%
	a. Govt.Securities	105115.15	133251.15	149700.83	164458.79	170443.44	26.8%	12.3%	3.6%
	b. Others	2447.22	4053.28	1639.16	1703.80	1708.30	65.6%	-59.6%	0.3%
3	SHARE & OTHER INVESTMENT	53582.86	52851.08	66725.48	77097.04	70679.99	-1.4%	26.3%	-8.3%
4	LOANS & ADVANCES	698778.98	779560.90	945698.45	1046539.53	1070383.34	11.6%	21.3%	2.3%
	a. Private Sector	675113.87	741145.02	915010.01	1017289.81	1039714.10	9.8%	23.5%	2.2%
	b. Financial Institutions	17299.98	31389.29	21910.20	21338.58	22458.11	81.4%	-30.2%	5.2%
	c. Government Organizations	6365.14	7026.59	8778.24	7911.13	8211.13	10.4%	24.9%	3.8%
5	BILLS PURCHASED	5149.73	9634.19	9007.88	9193.55	9061.42	87.1%	-6.5%	-1.4%
6	LOANS AGT. COLLECTED BILLS	95.96	645.89	1015.49	1566.00	1767.41	573.1%	57.2%	12.9%
7	FIXED ASSETS	24260.64	27146.40	28916.79	30065.38	30299.73	11.9%	6.5%	0.8%
8	OTHER ASSETS	79138.14	93318.34	104448.21	130539.44	128988.59	17.9%	11.9%	-1.2%
	a. Accrued Interests	29689.70	27621.76	30638.63	44352.00	35781.61	-7.0%	10.9%	-19.3%
	b. Others	49448.44	65696.59	73809.58	86187.44	93206.99	32.9%	12.3%	8.1%
9	Expenses not Written off	775.30	586.90	622.02	566.58	550.55	-24.3%	6.0%	-2.8%
10	Non Banking Assets	1549.65	2225.09	3731.30	4542.09	4442.92	43.6%	67.7%	-2.2%
11	Reconciliation Account	21980.28	8638.94	10394.09	5954.43	-5153.41	-60.7%	20.3%	-186.5%
12	Profit & Loss A/c	3849.83	2994.86	3827.69	2870.97	2372.81	-22.2%	27.8%	-17.4%
TOTAL		1144717.74	1350963.88	1584952.31	1749011.83	1768268.58	18.0%	17.3%	1.1%

Statement of Assets and Liabilities of Commercial Banks

Liabilities		Mid-July			Mid-Mar	Mid-Apr	% 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	105178.65	104738.44	30.6%	22.7%	-0.4%
	a. Paid-up Capital	58294.88	65983.34	79652.07	83909.15	83397.41	13.2%	20.7%	-0.6%
	b. Statutory Reserves	14925.88	18708.72	21995.65	27496.91	27685.18	25.3%	17.6%	0.7%
	c. Retained Earning	-24831.16	-19595.10	-14452.96	-14634.81	-15813.61	-21.1%	-26.2%	8.1%
	d. Others Reserves	10674.85	12045.61	7465.92	8407.40	9469.47	12.8%	-38.0%	12.6%
2	BORROWINGS	24852.84	15507.22	22792.86	20218.23	19609.30	-37.6%	47.0%	-3.0%
	a. NRB	10226.06	4286.68	2314.28	1415.24	2329.45	-58.1%	-46.0%	64.6%
	b. "A"Class Licensed Institution	6320.98	1970.74	7368.77	4676.69	3729.53	-68.8%	273.9%	-20.3%
	c. Foreign Banks and Fin. Ins.	1868.09	2175.84	2954.26	3115.34	3047.51	16.5%	35.8%	-2.2%
	d. Other Financial Ins.	379.95	146.18	1905.41	1760.83	1252.67	-61.5%	1203.5%	-28.9%
	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	1119480.76	1133195.49	26.2%	17.6%	1.2%
	a. Current	78982.88	93304.43	108656.63	108266.88	116700.46	18.1%	16.5%	7.8%
	b. Savings	231094.43	304786.78	358546.88	414985.34	426508.07	31.9%	17.6%	2.8%
	c. Fixed	253586.40	298835.74	345412.03	356461.21	352794.82	17.8%	15.6%	-1.0%
	d. Call Deposits	116624.66	161784.11	196045.33	223547.70	221834.08	38.7%	21.2%	-0.8%
	e. Others	7299.52	9267.20	12169.90	16219.63	15358.06	27.0%	31.3%	-5.3%
4	Bills Payable	942.94	1599.38	1549.62	1977.05	2128.07	69.6%	-3.1%	7.6%
5	Other Liabilities	84386.30	92665.24	104427.07	140089.22	137435.03	9.8%	12.7%	-1.9%
	1. Loan Loss Provision	21340.08	22093.98	2582.29	30281.88	30753.82	3.5%	15.8%	1.6%
	2. Interest Suspense a/c	23249.43	19491.92	20628.97	27823.86	23270.13	-16.2%	5.8%	-16.4%
	3. Others	39796.79	51079.35	58215.80	81983.48	83411.07	28.4%	14.0%	1.7%
6	Reconciliation A/c	5931.58	-3672.89	1927.71	-1852.45	-1751.63	-161.9%	-152.5%	-5.4%
7	Profit & Loss A/c	15598.52	15876.84	21060.43	11580.52	15546.49	1.8%	32.6%	34.2%
	TOTAL	878364.52	1067096.61	1267249.14	1396671.99	1410901.18	21.5%	18.8%	1.0%
Assets									
1	LIQUID FUNDS	98071.74	161785.49	185758.20	191231.51	196282.93	65.0%	14.8%	2.6%
	a. Cash Balance	20265.25	26026.91	29908.23	25967.75	26729.19	28.4%	14.9%	2.9%
	Nepalese Notes & Coins	19764.98	25398.02	29107.29	25058.54	25577.92	28.5%	14.6%	2.1%
	Foreign Currency	500.27	628.90	800.94	909.21	1151.27	25.7%	27.4%	26.6%
	b. Bank Balance	63293.26	127706.17	140521.89	147759.39	155095.34	101.8%	10.0%	5.0%
	1. In Nepal Rastra Bank	48727.39	110572.60	120642.29	113244.81	121833.56	126.9%	9.1%	7.6%
	2. "A"Class Licensed Institution	3826.02	6784.54	5753.34	6306.39	6571.73	77.3%	-15.2%	4.2%
	3. Other Financial Ins.	284.61	187.69	160.35	58.81	40.76	-34.1%	-14.6%	-30.7%
	4. In Foreign banks	10455.24	10161.35	13965.91	28149.38	26649.30	-2.8%	37.4%	-5.3%
	c. Money at Call	14513.24	8052.41	15328.08	17504.38	14458.39	-44.5%	90.4%	-17.4%
2	INVESTMENTS	102655.92	131017.87	146469.06	160101.98	166331.50	27.6%	11.8%	3.9%
	a. Govt.Securities	100267.30	127213.05	144855.42	158423.29	164660.76	26.9%	13.9%	3.9%
	b. Others	2388.62	3804.83	1613.63	1678.69	1670.74	59.3%	-57.6%	-0.5%
3	SHARE & OTHER INVESTMENT	46901.44	50254.78	63457.22	73602.09	66937.57	7.1%	26.3%	-9.1%
4	LOANS & ADVANCES	522853.34	612322.64	748753.66	829254.43	850202.33	17.1%	22.3%	2.5%
	a. Private Sector	503339.45	577113.21	723355.09	804004.77	822691.67	14.7%	25.3%	2.3%
	b. Financial Institutions	13362.34	28302.71	16673.89	17397.60	19356.60	111.8%	-41.1%	11.3%
	c. Government Organizations	6151.55	6906.71	8724.68	7852.05	8154.07	12.3%	26.3%	3.8%
5	BILLS PURCHASED	5073.85	9606.97	7438.39	9182.39	9041.87	89.3%	-22.6%	-1.5%
6	LOANS AGT. COLLECTED BILLS	95.96	645.89	1015.49	1566.00	1767.41	573.1%	57.2%	12.9%
7	FIXED ASSETS	16098.81	19818.66	21164.90	21889.16	22084.82	23.1%	6.8%	0.9%
8	OTHER ASSETS	66675.11	76147.88	85601.07	106605.52	106593.65	14.2%	12.4%	0.0%
	a. Accrued Interests	24341.43	20790.32	23015.22	33058.71	25743.80	-14.6%	10.7%	-22.1%
	b. Others	42333.67	55357.56	62585.85	73546.81	80849.85	30.8%	13.1%	9.9%
9	Expenses not Written off	600.70	447.80	475.18	449.51	438.50	-25.5%	6.1%	-2.4%
10	Non Banking Assets	1376.57	1638.51	2037.98	2320.10	2202.67	19.0%	24.4%	-5.1%
11	Reconciliation Account	17961.09	3410.11	4988.80	-463.78	-11355.39	-81.0%	46.3%	2348.4%
12	Profit & Loss A/c	0.00	0.00	89.21	933.08	373.31	0.0%	0.0%	-60.0%
	TOTAL	878364.52	1067096.59	1267249.16	1396671.99	1410901.18	21.5%	18.8%	1.0%

Statement of Assets and Liabilities of Development Banks

Liabilities		Mid-July			Mid-Mar	Mid-Apr	% 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	27461.56	27596.13	0.8%	10.5%	0.5%
	a. Paid-up Capital	20895.09	21224.20	23568.92	25266.16	25322.77	1.6%	11.0%	0.2%
	b. Statutory Reserves	1138.32	1555.69	2105.95	2546.67	2668.32	36.7%	35.4%	4.8%
	c. Retained Earning	67.66	-764.13	-1106.59	-1216.39	-1347.32	-1229.4%	44.8%	10.8%
	d. Others Reserves	423.58	686.41	525.84	865.12	952.36	62.1%	-23.4%	10.1%
2	BORROWINGS	4700.02	1193.00	2753.56	3889.04	2793.73	-74.6%	130.8%	-28.2%
	a. NRB	2433.68	0.00	570.00	0.00	0.00	-100.0%	0.0%	0.0%
	b. "A"Class Licensed Institution	1334.02	651.10	1645.00	3440.63	2345.63	-51.2%	152.6%	-31.8%
	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	448.10	-63.3%	160.7%	-0.1%
	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	180428.50	186146.48	31.4%	25.9%	3.2%
	a. Current	1860.53	2657.06	2944.14	3214.87	3261.94	42.8%	10.8%	1.5%
	b. Savings	42968.28	60924.67	83215.90	96096.89	99406.98	41.8%	36.6%	3.4%
	c. Fixed	31162.87	37454.34	45134.34	51701.61	52083.11	20.2%	20.5%	0.7%
	d. Call Deposits	20407.66	25427.81	28491.56	28871.76	30858.63	24.6%	12.0%	6.9%
	e. Others	487.34	836.23	463.70	543.37	535.82	71.6%	-44.5%	-1.4%
4	Bills Payable	17.78	18.91	8.37	9.70	22.71	6.3%	-55.7%	134.2%
5	Other Liabilities	10858.30	13437.99	16778.07	22129.07	19546.32	23.8%	24.9%	-11.7%
	1. Loan Loss Provision	3520.41	4781.47	5847.74	6946.94	7298.28	35.8%	22.3%	5.1%
	2. Interest Suspense a/c	3189.40	3068.90	2594.60	4673.79	3629.86	-3.8%	-15.5%	-22.3%
	3. Others	4148.49	5587.62	8335.74	10508.34	8618.19	34.7%	49.2%	-18.0%
6	Reconciliation A/c	2577.40	3894.17	3374.90	4248.72	4181.09	51.1%	-13.3%	-1.6%
7	Profit & Loss A/c	2171.41	2347.45	3251.27	1919.47	2891.24	8.1%	38.5%	50.6%
	TOTAL	139736.22	170893.79	211509.94	240086.06	243177.69	22.3%	23.8%	1.3%
Assets									
1	LIQUID FUNDS	29411.27	47387.40	52289.75	59547.74	60927.48	61.1%	10.3%	2.3%
	a. Cash Balance	2465.05	3646.17	4833.15	5079.18	5103.09	47.9%	32.6%	0.5%
	Nepalese Notes & Coins	2426.96	3609.10	4782.29	5024.37	4991.98	48.7%	32.5%	-0.6%
	Foreign Currency	38.09	37.08	50.85	54.81	111.11	-2.7%	37.2%	102.7%
	b. Bank Balance	13229.83	20316.68	19565.36	23535.32	24877.55	53.6%	-3.7%	5.7%
	1. In Nepal Rastra Bank	3511.87	5968.59	7457.99	8256.52	7906.62	70.0%	25.0%	-4.2%
	2. "A"Class Licensed Institution	5973.60	10461.52	9507.63	12731.24	14513.36	75.1%	-9.1%	14.0%
	3. Other Financial Ins.	3685.74	3834.11	2454.26	2428.15	2318.27	4.0%	-36.0%	-4.5%
	4. In Foreign banks	58.62	52.46	145.49	119.42	139.30	-10.5%	177.3%	16.6%
	c. Money at Call	13716.40	23424.55	27891.24	30933.25	30946.84	70.8%	19.1%	0.0%
2	INVESTMENTS	2519.63	3728.21	3118.77	3346.08	3195.86	48.0%	-16.3%	-4.5%
	a. Govt. Securities	2497.03	3701.16	3118.24	3345.96	3195.74	48.2%	-15.7%	-4.5%
	b. Others	22.60	27.05	0.54	0.12	0.12	19.7%	-98.0%	0.0%
3	SHARE & OTHER INVESTMENT	3343.53	1626.01	2124.29	1901.27	2060.25	-51.4%	30.6%	8.4%
4	LOANS & ADVANCES	88923.32	100611.07	131168.99	149597.41	152564.51	13.1%	30.4%	2.0%
	a. Private Sector	88169.21	99510.91	126319.47	146722.01	151412.27	12.9%	26.9%	3.2%
	b. Financial Institutions	609.74	1022.55	4809.98	2839.57	1116.41	67.7%	370.4%	-60.7%
	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	4.26	11.70	-76.5%	14461.6%	174.6%
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	5156.90	5207.79	2.0%	21.5%	1.0%
8	OTHER ASSETS	7635.07	8164.94	10596.49	13592.20	12095.19	6.9%	29.8%	-11.0%
	a. Accrued Interests	3339.09	3247.83	2815.95	4794.93	3767.20	-2.7%	-13.3%	-21.4%
	b. Others	4295.98	4917.11	7780.55	8797.27	8327.99	14.5%	58.2%	-5.3%
9	Expenses not Written off	110.60	68.87	71.58	55.02	52.14	-37.7%	3.9%	-5.2%
10	Non Banking Assets	12.72	275.99	940.33	1132.28	1192.46	2069.5%	240.7%	5.3%
11	Reconciliation Account	2617.46	3917.20	3375.86	4210.93	4227.54	49.7%	-13.8%	0.4%
12	Profit & Loss A/c	1288.76	1198.79	1515.77	1541.96	1642.76	-7.0%	26.4%	6.5%
	TOTAL	139736.22	170893.70	211509.94	240086.06	243177.69	22.3%	23.8%	1.3%

Statement of Assets and Liabilities of Finance Companies

Liabilities		Mid-July			Mid-Mar	Mid-Apr	% 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	11105.12	10893.54	-29.8%	-21.9%	-1.9%
	a. Paid-up Capital	19228.21	17096.24	16285.95	16600.63	16609.93	-11.1%	-4.7%	0.1%
	b. Statutory Reserves	1663.13	1803.73	1936.62	2234.36	2350.50	8.5%	7.4%	5.2%
	c. Retained Earning	482.56	-3962.52	-6784.65	-8664.78	-9003.12	-921.1%	71.2%	3.9%
	d. Others Reserves	444.53	380.79	531.61	934.91	936.23	-14.3%	39.6%	0.1%
2	BORROWINGS	4505.82	1105.70	1452.87	1585.11	1435.11	-75.5%	31.4%	-9.5%
	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	1585.11	1400.96	-79.3%	115.2%	-11.6%
	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	34.15	-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	73612.63	76220.69	-11.0%	-9.4%	3.5%
	a. Current	90.92	31.57	85.76	45.55	38.35	-65.3%	171.6%	-15.8%
	b. Savings	31526.50	35011.70	29452.65	32264.69	34227.17	11.1%	-15.9%	6.1%
	c. Fixed	47977.03	35847.48	32932.05	34931.74	35235.80	-25.3%	-8.1%	0.9%
	d. Call Deposits	2275.86	786.61	1167.92	1110.87	1145.11	-65.4%	48.5%	3.1%
	e. Others	3606.57	4438.39	5343.18	5259.78	5574.27	23.1%	20.4%	6.0%
4	Bills Payable	4.20	8.07	3.63	1.22	1.77	92.2%	-55.0%	45.8%
5	Other Liabilities	11019.23	17557.02	19565.16	22467.28	21820.81	59.3%	11.4%	-2.9%
	1. Loan Loss Provision	5355.35	6998.55	10793.74	10780.07	10640.25	30.7%	54.2%	-1.3%
	2. Interest Suspense a/c	1691.19	3495.35	4697.16	6417.61	6240.90	106.7%	34.4%	-2.8%
	3. Others	3972.70	7063.11	4074.26	5269.60	4939.66	77.8%	-42.3%	-6.3%
6	Reconciliation A/c	1364.00	1316.54	1987.43	2185.15	1899.40	-3.5%	51.0%	-13.1%
7	Profit & Loss A/c	2428.44	1552.23	2233.04	1297.27	1918.36	-36.1%	43.9%	47.9%
TOTAL		126617.00	112973.55	106193.21	112253.78	114189.70	-10.8%	-6.0%	1.7%
Assets									
1	LIQUID FUNDS	20510.98	26883.96	21176.97	23134.98	25513.08	31.1%	-21.2%	10.3%
	a. Cash Balance	1219.92	1346.98	986.82	971.00	1017.98	10.4%	-26.7%	4.8%
	Nepalese Notes & Coins	1218.25	1346.17	986.56	970.73	1017.75	10.5%	-26.7%	4.8%
	Foreign Currency	1.67	0.82	0.26	0.27	0.23	-50.9%	-67.8%	-15.2%
	b. Bank Balance	13698.58	16582.35	13769.41	14829.46	16904.40	21.1%	-17.0%	14.0%
	1. In Nepal Rastra Bank	2410.04	3916.06	2702.54	3260.47	3180.01	62.5%	-31.0%	-2.5%
	2. "A"Class Licensed Institution	6082.36	9038.28	8008.13	9181.91	10779.82	48.6%	-11.4%	17.4%
	3. Other Financial Ins.	5206.19	3628.01	3058.74	2387.08	2944.57	-30.3%	-15.7%	23.4%
	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	7334.51	7590.70	60.1%	-28.3%	3.5%
2	INVESTMENTS	2386.81	2558.35	1752.16	2714.53	2624.38	7.2%	-31.5%	-3.3%
	a. Govt.Securities	2350.81	2336.94	1727.17	2689.54	2586.94	-0.6%	-26.1%	-3.8%
	b. Others	36.00	221.41	24.99	24.99	37.44	515.0%	-88.7%	49.8%
3	SHARE & OTHER INVESTMENT	3337.88	970.29	1143.97	1593.68	1682.17	-70.9%	17.9%	5.6%
4	LOANS & ADVANCES	87002.32	66627.19	65775.79	67687.68	67616.49	-23.4%	-1.3%	-0.1%
	a. Private Sector	83605.21	64520.90	65335.45	66563.03	65610.16	-22.8%	1.3%	-1.4%
	b. Financial Institutions	3327.90	2064.03	426.32	1101.41	1985.10	-38.0%	-79.3%	80.2%
	c. Government Organizations	69.22	42.26	14.02	23.25	21.23	-38.9%	-66.8%	-8.7%
5	BILLS PURCHASED	30.17	16.49	7.25	6.90	7.85	-45.3%	-56.1%	13.8%
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	3019.32	3007.12	-21.0%	-12.2%	-0.4%
8	OTHER ASSETS	4827.95	9005.53	8250.65	10341.72	10299.75	86.5%	-8.4%	-0.4%
	a. Accrued Interests	2009.17	3583.61	4807.46	6498.35	6270.61	78.4%	34.2%	-3.5%
	b. Others	2818.78	5421.92	3443.18	3843.37	4029.15	92.3%	-36.5%	4.8%
9	Expenses not Written off	64.00	70.23	75.26	62.05	59.91	9.7%	7.2%	-3.5%
10	Non Banking Assets	160.36	310.59	752.98	1089.72	1047.79	93.7%	142.4%	-3.8%
11	Reconciliation Account	1401.74	1311.63	2029.43	2207.28	1974.44	-6.4%	54.7%	-10.5%
12	Profit & Loss A/c	2561.07	1796.07	2222.71	395.93	356.73	-29.9%	23.8%	-9.9%
TOTAL		126616.99	112973.60	106193.21	112253.78	114189.70	-10.8%	-6.0%	1.7%

Profit & Loss Account of Banks and Financial Institutions

(Up to Chait , 2070)

Expenses	Class "A"	Class "B"	Class "C"	Total
1 Interest Expenses	36651.34	9800.64	4693.84	51145.82
1.1 Deposit Liabilities	35746.32	9657.94	4644.71	50048.97
1.1.1 Saving A/c	9912.77	4482.60	1831.81	16227.17
1.1.2 Fixed A/c	19764.64	3839.76	2745.67	26350.07
1.1.2.1 Upto 3 Months Fixed A/c	681.71	81.22	31.75	794.68
1.1.2.2 3 to 6 Months fixed A/c	479.51	120.31	48.43	648.26
1.1.2.3 6 Months to 1 Year Fixed A/c	7621.63	1932.31	1400.23	10954.17
1.1.2.4 Above 1 Year	10981.78	1705.92	1265.26	13952.96
1.1.3 Call Deposit	6066.13	1335.58	67.03	7468.74
1.1.4 Certificate of Deposits	2.78	0.00	0.20	2.98
1.2 Others	905.02	142.70	49.13	1096.85
2 Commission/Fee Expense	297.09	3.41	3.15	303.65
3 Employees Expenses	9981.45	1648.22	610.44	12240.11
4 Office Operating Expenses	7477.33	1974.93	676.97	10129.23
5 Exchange Fluctuation Loss	31.20	2.73	2.57	36.50
5.1 Due to Change in Exchange Rates	17.46	2.69	2.57	22.72
5.2 Due to Foreign Currency Transactions	13.74	0.03	0.00	13.77
6 Non-Operating Expenses	582.36	39.02	1.24	622.63
7. Provision for Risk	6735.60	3281.27	1508.24	11525.11
7.1 Loan loss Provision	6533.92	2635.49	1192.77	10362.18
7.1.1 General Loan loss Provision	1836.89	281.16	173.09	2291.14
7.1.2 Special Loan Loss Provision	4371.84	2234.15	1008.38	7614.37
7.1.3 Additional Loan Loss Provision	325.19	120.19	11.29	456.67
7.2. Provision for Non-Banking Assets	189.63	410.15	153.83	753.60
7.3. Provision for Loss on Investment	-20.53	1.18	27.74	8.39
7.4. Provision for Loss of Other Assets	32.58	234.46	133.91	400.95
8 Loan Written Off	48.03	62.28	62.11	172.42
9 Provision for Staff Bonus	1745.49	290.46	111.22	2147.17
10 Provision for Income Tax	5342.48	879.42	324.08	6545.99
11 Others	2.27	37.52	2.68	42.46
12 Net Profit	15173.18	2567.87	1898.41	19639.46
TOTAL EXPENSES	84067.82	20587.78	9894.95	114550.55

Income	Class "A"	Class "B"	Class "C"	Total
1. Interest Income	69452.21	15863.84	6845.75	92161.79
1.1. On Loans and Advance	65671.02	14392.71	6194.82	86258.55
1.2. On Investment	2554.90	106.01	76.33	2737.24
1.2.1 Government Bonds	2232.02	96.46	65.15	2393.64
1.2.2 Foreign Bonds	21.86	0.00	0.00	21.86
1.2.3 NRB Bonds	168.07	3.20	6.21	177.48
1.2.4 Deventure & Bonds	132.96	6.34	4.96	144.26
1.3 Agency Balance	588.55	129.97	59.26	777.78
1.4 On Call Deposit	196.09	959.10	347.14	1502.33
1.5 Others	441.65	276.05	168.20	885.90
2. Comission & Discount	5304.95	473.64	102.89	5881.47
2.1 Bills Purchase & Discount	160.88	0.28	0.00	161.16
2.2 Comission	4285.52	267.44	66.08	4619.04
2.3 Others	858.55	205.91	36.80	1101.27
3 Income From Exchange Fluctuation	3059.74	32.17	0.00	3091.91
3.1 Due to Change in Exchange Rate	1207.03	1.76	0.00	1208.80
3.2 Due to Foreign Currency Trans.	1852.71	30.41	0.00	1883.11
4 Other Operating Income	2211.09	897.80	376.75	3485.64
5 Non Operating Income	991.70	553.03	309.82	1854.56
6 Provision Written Back	2622.96	1403.53	1935.28	5961.76
7 Recovery from Written off Loan	302.48	5.05	11.14	318.67
8 Income from Extra Ordinary Expenses	122.69	39.33	0.00	162.02
9 Net Loss	0.00	1319.39	336.78	1656.17
TOTAL INCOME	84067.82	20587.78	9918.39	114573.99

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

(as on Chait End, 2070)

Sector Wise		Class "A"	Class "B"	Class "C"	Total
1	Agricultural and Forest Related	35609.39	8063.14	1956.72	45629.25
2	Fishery Related	2411.44	158.51	41.22	2611.18
3	Mining Related	3870.08	250.84	81.43	4202.35
4	Manufacturing (Producing) Related	204401.44	10703.61	4867.89	219972.94
5	Construction	83940.37	18707.99	9827.13	112475.49
6	Electricity, Gas and Water	21297.57	2942.52	194.41	24434.50
7	Metal Products, Mach. & Ele. Eqp.	11354.75	2441.98	752.98	14549.71
8	Tras., Com. and Public Utilities	24479.77	12401.28	5885.75	42766.80
9	Wholesaler & Retailer	196122.33	28882.83	9774.65	234779.81
10	Finance, Insurance and Real Estate	71796.20	12641.31	5243.68	89681.19
11	Hotel or Restaurant	22908.63	5970.37	1908.11	30787.11
12	Other Services	41533.06	7304.46	2494.33	51331.85
13	Consumption Loans	63744.12	11155.02	5721.34	80620.48
14	Local Government	1095.68	45.13	48.90	1189.72
15	Others	76446.79	30907.21	18825.80	126179.80
Total sectorwise Loan		861011.62	152576.21	67624.34	1081212.17

Product Wise		Class "A"	Class "B"	Class "C"	Total
1	Term Loan	130539.76	20095.48	9189.81	159825.05
2	Overdraft	167738.38	39586.09	21.47	207345.94
3	Trust Receipt Loan / Import Loan	49475.76	17.95	0.00	49493.71
4	Demand & Other Working Capital Loan	218816.99	19373.90	15762.36	253953.25
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	58902.07	15605.99	7583.06	82091.11
6	Real Estate Loan	59962.82	12564.00	9851.62	82378.45
7	Margin Nature Loan	9379.87	2915.05	3453.56	15748.48
8	Hire Purchase Loan	38309.72	15179.65	6806.29	60295.65
9	Deprived Sector Loan	36917.50	6820.91	2047.81	45786.22
10	Bills Purchased	9863.77	12.51	7.85	9884.13
11	Other Product	81104.97	20404.70	12900.51	114410.19
Total Product wise Loan		861011.61	152576.21	67624.34	1081212.16

Collateral Wise		Class "A"	Class "B"	Class "C"	Total
1	Gold and Silver	26011.63	3414.71	373.68	29800.03
2	Government Securities	1090.99	5.40	18.86	1115.24
3	Non Governmental Securities	6943.43	2356.92	1768.87	11069.21
4	Fixed Deposit Receipts	7508.59	1580.16	1376.02	10464.77
	Own	6838.00	1580.06	1376.02	9794.09
	Other Licences Institutions	670.58	0.10	0.00	670.68
5	Collateral of Properties	702325.89	136539.06	57719.08	896584.03
	Fixed Assets	551148.13	136207.71	57424.96	744780.80
	Current Assets	151177.76	331.35	294.12	151803.23
6	Against security of Bill	11229.17	6.80	1.45	11237.42
	Domestic Bills	3404.21	6.80	1.45	3412.46
	Foreign Bills	7824.96	0.00	0.00	7824.96
7	Against Guarantee	22261.84	3443.86	683.68	26389.39
	Government Guarantee	1804.54	114.84	69.90	1989.28
	Institutional Guarantee	15438.36	1320.19	272.88	17031.42
	Personal Guarantee	1733.25	253.83	125.85	2112.93
	Collective Guarantee	242.96	1692.51	23.05	1958.52
	Int. Rtd. Foreign Bank's Guarantee	102.12	35.50	0.00	137.62
	Other Guarantee	2940.62	26.99	192.01	3159.61
8	Credit Card	467.67	0.00	0.00	467.67
9	Others	83172.43	5229.30	5682.70	94084.43
Total Collateral wise Loan		861011.62	152576.21	67624.34	1081212.18

Statement of Assets and Liabilities as on Chait end, 2070

S.N.	BFI Name	NBL	RBB	MAAIL	NBL	SCBVL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	
Liabilities																
1	CAPITAL FUND	130.65	1272.51	6690.26	7022.54	4604.99	5299.72	3798.97	3573.42	4827.87	3304.64	2279.62	4388.18	2176.30	2796.68	
	a. Paid-up Capital	3965.52	8588.97	3047.17	4146.71	2041.67	2898.00	2650.21	2009.40	1921.24	1920.21	1470.00	2311.55	1729.73	2478.79	
	b. Calls in Advance															
	c. Proposed Bonus Share								200.94							
	d. General Reserves	1820.70	3158.56	2620.50	2165.39	2113.71	1571.89	926.10	1274.47	1615.79	1030.26	449.34	1947.72	399.45	209.83	
	e. Share Premium	90.55		0.07	11.85					18.56		0.08	67.84	5.28		
	f. Retained Earning	-6617.60	-11525.30	704.97	76.80	31.37	4.69	5.06	14.96	559.47	6.12	303.02	3.78	3.24	-103.88	
	g. Others Reserves Fund	871.48	1050.28	317.55	621.80	418.25	825.14	217.60	73.65	712.81	348.05	57.18	57.28	38.59	211.93	
2	BORROWINGS	2433.11	1777.78	300.00	1631.80		1292.50	807.55	153.35	468.85	1643.40					
	a. NRB		23.67						153.35				35.00			
	b. Interbank Borrowing		1454.11		331.80			7.55					594.00			
	c. Foreign Banks and Fin. Ins.	2433.11											614.40			
	d. Other Financial Ins.		300.00				192.50									
	e. Bonds and Securities			300.00	1300.00		1100.00	800.00		468.85	400.00					
3	DEPOSITS	65901.54	99548.17	73904.38	71324.15	42936.21	62917.18	51436.89	23524.44	62764.38	29679.75	22067.44	40569.95	13401.19	33810.99	
	a. Current	12516.98	21372.00	9498.15	10854.26	13827.15	6009.89	4304.77	1387.21	9252.65	3273.84	738.82	1505.80	388.15	1086.60	
	Domestic	12316.88	21307.06	6635.40	6641.40	8140.03	4508.43	4091.78	1197.91	9024.82	2982.61	709.91	1458.51	367.46	1049.22	
	Foreign	200.10	64.94	2862.75	4212.85	5687.13	1501.45	212.99	189.31	227.83	291.23	28.91	47.29	20.69	37.38	
	b. Savings	37383.38	55735.95	30105.10	23433.38	19390.57	31461.19	15226.43	8574.42	25307.03	10673.32	6597.97	10885.77	3119.22	13429.71	
	Domestic	37373.83	55690.79	27666.65	22715.30	16551.53	30337.16	15075.93	8556.38	25157.41	10377.78	6441.79	10816.69	3065.88	13337.03	
	Foreign	9.56	45.16	2438.45	718.09	2839.04	1124.03	150.50	18.05	149.62	295.54	156.19	69.08	53.34	92.68	
	c. Fixed	13438.42	16103.31	10258.76	16150.78	2951.00	13245.18	27058.88	7166.26	14591.00	8294.25	8418.11	16904.45	5606.96	12523.24	
	Domestic	13390.44	16101.01	8652.36	15400.43	2317.31	11294.27	15632.42	7055.60	14542.59	7763.81	8061.80	15879.10	5606.96	12230.73	
	Foreign	47.98	2.30	1606.40	750.36	633.69	1950.91	11426.46	110.66	48.41	530.45	356.31	1025.34	292.51		
	d. Call Deposits	1428.07	5455.84	22158.34	19629.99	5377.97	10770.49	4437.12	5891.67	12863.42	7023.68	6098.42	11032.63	4208.77	6547.37	
	Domestic	1428.07	5445.55	15344.83	16085.21	3687.17	7863.33	4403.27	5647.68	7632.95	6824.92	6079.94	10928.81	4166.21	6369.13	
	Foreign		10.29	6813.51	3544.79	1690.80	2907.16	33.85	243.99	5230.47	198.76	18.48	103.81	42.56	178.24	
	e. Others	1134.69	881.07	1884.03	1255.73	1389.52	1430.44	409.69	504.86	750.28	414.67	214.12	241.32	78.09	224.07	
	Domestic	1134.58	881.07	1860.94	955.22	372.00	919.32	387.30	504.65	745.26	397.60	213.21	241.32	78.09	176.95	
	Foreign	0.11		23.10	300.52	1017.51	511.12	22.39	0.21	5.03	17.07	0.91			47.12	
4	Bills Payable	40.35	16.63	221.03	2.89	72.31	194.30	300.85	26.17	778.14	34.06	12.13	44.42	40.52	15.07	
5	Other Liabilities	15924.52	21616.47	8524.15	6872.16	2315.02	3885.70	2632.24	3665.22	2508.47	1660.78	2141.91	4810.30	966.36	2761.61	
	1. Sundry Creditors	8971.04	3138.20	2025.29	604.08	229.35	123.06	327.38	97.23	204.81	166.68	147.38	2263.22	380.35	694.30	
	2. Loan Loss Provision	2189.98	3522.90	1569.07	1411.65	365.84	1465.75	433.97	424.32	885.22	566.17	681.28	3670.84	243.13	557.45	
	3. Interest Suspense a/c	3659.33	11680.22	413.75	392.44	168.09	680.26	71.21	263.87	252.96	133.47	250.27	349.51	40.71	164.26	
	4. Others	1104.18	3275.15	4516.04	4463.99	1551.73	1616.64	1799.68	2879.80	1165.48	794.45	1062.98	1233.73	302.18	1345.59	
6	Reconciliation A/c	-1848.48			17.32		51.29		4.40	6.92					9.19	
7	Profit & Loss A/c	568.67	1263.43	1698.73	1392.01	999.45	792.85	672.95	583.84	1080.95	355.00	172.09	641.95	176.73	319.15	
	TOTAL LIABILITIES	83150.36	125494.99	91338.55	88262.88	50927.99	74433.55	59649.45	31530.82	72435.58	36677.63	26673.19	50454.79	16770.30	39703.49	
Assets																
1	LIQUID FUNDS	10296.53	21528.91	6687.79	16851.38	14539.37	6587.40	5399.03	6212.18	7968.55	3260.11	3887.28	7756.46	3584.34	6321.85	
	a. Cash Balance	2158.09	1955.08	1034.95	1643.51	618.93	866.50	1350.58	764.93	1244.88	734.90	525.43	704.26	318.49	1525.52	
	Nepalese Notes & Coins	2096.36	1899.42	975.56	1534.13	555.68	787.38	1330.90	713.92	1216.24	688.61	514.65	687.12	305.37	1445.23	
	Foreign Currency	61.73	55.66	59.39	109.38	63.25	79.12	19.68	51.01	28.64	46.29	10.78	17.14	13.12	80.29	
	b. Bank Balance	8138.44	19183.43	5218.61	14089.51	8745.40	5095.27	4048.45	5447.25	6723.67	2517.68	3029.33	6385.81	3265.85	4796.33	
	1. In Nepal Rastra Bank	6769.82	18206.94	2638.77	8897.65	6970.30	4081.79	2630.21	4630.87	4678.72	1823.20	2558.38	5217.16	2799.16	3450.92	
	Domestic Currency	6672.40	18163.30	2594.48	8755.12	6899.00	4024.33	2610.65	4518.62	4550.12	1791.08	2531.66	5169.78	2791.52	3420.26	
	Foreign Currency	97.42	43.64	44.29	142.53	71.30	57.46	19.56	112.25	128.59	32.12	26.72	47.38	7.64	30.65	
	2. "A"Class Licensed Institution	420.73	316.36	69.99	166.53	110.58	196.66	273.78	103.55	187.08	239.78	168.23	141.72	43.61	672.33	
	Domestic Currency	420.73	309.50	69.99	107.47	110.58	196.66	273.78	102.54	187.01	236.89	148.75	141.68	43.37	670.00	
	Foreign Currency		6.86		59.06				1.01	0.07	2.89	19.48	0.04	0.25	2.33	
	3. Other Financial Ins.								0.72							
	4. In Foreign Banks	947.89	660.13	2509.84	5025.33	1664.52	816.82	1144.46	712.10	1857.87	454.70	302.73	1026.93	423.07	673.09	
	c. Money at Call		390.40	434.23	1118.37	5175.04	625.63				7.53	332.51	666.40			
	Domestic Currency		326.68		1099.18											
	Foreign Currency		63.72	434.23	19.19	5175.04	625.63				7.53	332.51	666.40			
2	INVESTMENT IN SECURITIES	17037.36	40448.96	10419.88	4445.71	1281.88	11205.25	6085.93	3379.68	7670.46	4696.71	3451.13	3848.38	190.00	2052.35	
	a. Govt Securities	17037.36	40448.96	10179.34	4445.71	1281.88	11205.25	6085.93	3379.68	7670.46	4696.71	3451.13	3670.00	190.00	2052.35	
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e. Non Residents			240.53									178.38			
3	SHARE & OTHER INVESTMENT	2805.73	1642.32	12541.07	7188.83	6316.60	6767.73	11305.25	394.77	3635.50	934.32	57.52	54.05	36.84	147.66	
	a. Interbank Lending			125.87					50.00							
	b. Non Residents			2.18												
	c. Others	2805.73	1642.32	12413.03	7188.83	6316.60	6767.73	11305.25	344.77	3635.50	934.32	57.52	54.05	36.84	147.66	
4	LOANS & ADVANCES	38602.78	53424.70	53138.86	52983.03	27008.98	43268.42	33521.32	17327.81	50534.99	24475.08	17055.77	34271.43	12004.93	27518.88	
	a. Private Sector	38602.78	51162.58	51105.52	50999.76	26146.69	41806.31	32220.74	16767.68	46314.50	22874.61	16849.86	33278.89	11086.35	26545.15	
	b. Financial Institutions		961.96	1233.34	1513.69	809.12	1462.11	1300.58	459.22	1775.04	839.56	99.92	852.54	918.58	915.62	
	c. Government Organizations		1300.16	800.00	469.58	53.17			100.91	2445.46	760.91	105.99	140.00		58.11	
5	BILL PURCHASED	4.95	70.41	27.23	584.21	7.24	2447.33	502.58	278.12	108.10	1596.15	99.63	7.60		29.12	

Statement of Assets and Liabilities as on Chait end, 2070

S.N.	BFI Name	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	Sunrise	Grand	NMB	Kist	Janata	Mega	Civil	Century
Liabilities																
1	CAPITAL FUND	2669.76	2720.69	2502.21	14222.91	5318.42	2379.73	3089.88	2451.15	2179.16	2424.08	1438.94	2122.21	2452.10	2038.16	2138.67
	a. Paid-up Capital	1603.80	1694.08	1813.55	9636.80	4106.86	2101.84	2638.70	2015.00	2000.00	2000.00	2000.00	2060.00	2330.00	2000.00	2000.00
	b. Calls in Advance															
	c. Proposed Bonus Share			0.00					221.65							
	d. General Reserves	340.79	385.27	391.44	3383.94	321.54	236.12	320.57	151.23	175.20	268.58	98.47	53.56	54.71	29.94	15.11
	e. Share Premium	4.44					2.97	74.15	32.41		10.08					
	f. Retained Earning	14.20	6.30	16.10	1192.43	35.39	2.65	21.87	17.66	2.03	5.00	-689.04	8.40	3.29	0.21	56.15
	g. Others Reserves Fund	706.54	635.03	281.11	9.74	854.62	36.14	34.59	13.19	1.93	140.42	29.51	0.25	64.10	8.00	67.42
2	BORROWINGS	288.00	750.00	1000.03	3144.62	567.01	890.00					10.20	19.26	1215.64		76.80
	a. NRB	288.00		67.00	94.91	167.01	390.00									
	b. Interbank Borrowing											9.45	19.26	1207.67		76.80
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.			1.74	749.71							0.75		7.97		
	e. Bonds and Securities		750.00	931.29	2300.00	400.00	500.00									
3	DEPOSITS	27424.12	29558.87	32481.51	66347.81	49399.40	25044.22	30154.48	26093.31	19007.35	25255.87	19679.76	16412.92	17050.08	18432.11	16706.09
	a. Current	1301.76	1096.20	1259.90	7053.72	2531.53	666.29	887.50	845.76	413.47	741.99	451.42	1489.47	476.24	441.91	448.73
	Domestic	1216.75	941.61	1166.43	7039.95	2428.60	618.79	836.20	807.95	403.82	720.68	438.16	1479.25	445.86	429.75	407.99
	Foreign	85.01	154.60	93.47	13.77	102.93	47.50	51.30	37.80	9.65	21.31	13.26	10.21	30.38	12.16	40.75
	b. Savings	7483.32	6088.07	8818.70	27882.47	19433.88	5835.35	5184.50	9640.03	2749.36	5393.90	13169.02	3069.88	6003.88	2576.70	5035.07
	Domestic	7362.83	5939.72	8775.76	27880.02	19356.02	5792.49	5149.15	9594.43	2733.65	5358.15	13155.76	3068.86	5948.19	2563.93	5030.30
	Foreign	120.50	148.36	42.94	2.45	77.86	42.86	35.35	45.60	15.70	35.75	13.26	1.02	55.69	12.77	4.77
	c. Fixed	12468.35	13996.68	10569.99	31335.86	17146.33	11092.34	10017.29	10555.01	9443.30	8481.52	4015.74	8121.76	6069.54	10682.35	7209.14
	Domestic	11514.98	12486.01	9992.49	31335.86	15975.57	10995.74	10017.29	9634.38	8943.31	6819.99	4002.36	8073.77	5845.65	10183.03	7141.94
	Foreign	953.37	1510.68	577.50		1170.76	96.60		920.63	499.99	1661.53	13.38	47.99	223.89	499.32	67.20
	d. Call Deposits	6026.58	7922.31	11510.71	75.75	9758.55	7271.46	13712.06	4665.92	6140.80	9573.38	1917.66	3642.56	4376.36	4524.81	3912.53
	Domestic	5899.85	6692.87	11365.29	65.02	9615.02	7244.47	13712.06	4612.29	5890.43	9261.45	1782.08	3642.56	4331.71	4077.96	3912.53
	Foreign	126.73	1229.43	145.42	10.74	143.53	26.99		53.64	250.37	311.93	135.58		44.65	446.85	
	e. Others	144.10	455.60	322.22		529.11	178.78	353.12	386.58	260.44	1065.09	125.92	89.25	124.06	206.35	100.62
	Domestic	144.10	408.59	320.11		526.05	174.18	353.12	386.58	249.51	788.33	125.92	86.03	124.06	206.35	100.62
	Foreign		47.01	2.11		3.07	4.60		10.93	276.76		3.22				
4	Bills Payable	104.11	5.13		18.33	7.06	40.93	22.57	36.85	4.07	4.68	42.85	33.65	2.27	6.70	
5	Other Liabilities	2911.21	2706.18	4122.97	25261.00	4162.39	3386.35	2293.07	2209.13	1341.69	861.30	3638.80	531.43	1007.78	794.63	812.37
	1. Sundry Creditors	929.18	489.64	1619.01	4718.88	848.31	0.08	2.61	12.54		43.22	179.39	7.32	1.90	2.79	5.37
	2. Loan Loss Provision	952.68	508.03	880.54	5157.39	1155.09	525.46	614.85	805.99	596.80	428.23	2609.94	233.36	325.35	282.13	206.82
	3. Interest Suspense a/c	310.34	171.36	232.05	1785.67	205.64	212.58	287.02	380.72	339.21	97.76	434.05	44.62	91.45	87.57	28.76
	4. Others	719.02	1537.15	1391.37	13599.05	1953.35	2648.24	1388.60	1009.89	405.67	292.09	415.42	246.13	589.08	422.14	571.43
6	Reconciliation A/c	1.93								6.10	0.00	0.00				-0.30
7	Profit & Loss A/c	223.82	233.57	363.71	800.51	725.18	304.06	423.71	272.74	89.48	472.46	46.26	257.99	231.73	62.67	
		33622.95	35974.43	40470.43	109776.85	60190.73	32011.40	36002.07	31048.90	22660.63	29017.78	24772.39	19174.93	22017.25	21498.91	19803.00
Assets																
1	LIQUID FUNDS	5117.07	6225.67	6194.76	9261.27	9041.06	3969.60	5091.83	4549.03	3332.53	4694.95	4401.33	3136.08	3791.61	2615.55	2441.74
	a. Cash Balance	514.16	379.44	899.05	2063.88	1228.11	984.24	1282.13	646.61	681.99	428.13	622.02	356.74	320.23	286.38	443.75
	Nepalese Notes & Coins	487.63	369.75	809.29	2045.44	1173.74	903.70	971.92	638.62	574.36	440.59	611.04	340.54	309.70	278.85	440.61
	Foreign Currency	26.54	9.69	89.77	18.44	54.37	25.20	12.32	7.99	107.63	41.54	10.98	16.20	10.52	7.53	3.14
	b. Bank Balance	3012.73	5846.23	4135.71	7063.31	7812.95	2873.07	3759.33	3902.42	2650.54	4105.51	3779.31	2755.26	1294.62	2329.17	1997.99
	1. In Nepal Rastra Bank	2585.85	4582.46	4024.57	4688.92	5694.62	1901.02	3260.73	3057.04	1960.37	3278.92	3427.65	2568.78	977.00	1682.56	1783.04
	Domestic Currency	2574.18	4520.55	4020.40	4688.92	5565.88	1887.77	3224.83	2911.48	1953.75	3216.97	3402.28	2545.98	972.89	1670.24	1775.95
	Foreign Currency	11.66	61.92	4.18		128.74	13.25	35.90	145.57	6.62	61.95	25.37	22.80	4.11	12.32	7.09
	2. "A" Class Licensed Institution	78.25	116.18	51.02	804.86	641.27	306.48	43.05	55.48	440.52	180.21	17.89	91.94	293.01	142.38	107.58
	Domestic Currency	69.95	84.02	46.01	693.21	551.73	302.81	36.09	34.22	218.72	180.21	17.69	91.94	80.57	129.33	105.92
	Foreign Currency	8.30	32.15	5.01	111.65	89.54	3.67	6.96	21.26	221.81		0.19		212.44	13.06	1.66
	3. Other Financial Ins.					33.93				0.10			6.00			
	4. In Foreign Banks	348.63	1147.59	60.11	1569.54	1443.12	665.57	455.55	789.89	249.55	646.37	333.77	88.54	24.60	504.23	107.38
	c. Money at Call	1590.18		1160.00	134.08		167.63	348.26			107.31		24.08	2176.76		
	Domestic Currency	900.00		1160.00			100.00	348.26						1805.00		
	Foreign Currency	690.18			134.08		67.63				107.31		24.08	371.76		
2	INVESTMENT IN SECURITIES	3288.28	1872.81	2882.74	17289.79	5030.24	1720.05	2684.47	3356.33	1876.87	1283.27	2293.17	1025.03	1171.22	1495.29	863.93
	a. Govt Securities	3288.28	1872.81	2882.74	17289.79	3778.72	1720.05	2684.47	3356.33	1876.87	1283.27	2293.17	1024.73	1171.22	1495.29	863.93
	b. NRB Bond				1251.53								0.30			
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e. Non Residents															
3	SHARE & OTHER INVESTMENT	601.73	1627.29	1637.68	1429.24	649.20	909.23	379.39	583.73	401.03	1745.02	222.03	24.30	320.09	487.72	694.33
	a. Interbank Lending				290.01	494.38	521.38	33.48		100.00	744.66					499.43
	b. Non Residents															
	c. Others	601.73	1627.29	1637.68	1139.23	154.82	387.85	345.91	583.73	301.03	1000.36	222.03	24.30	320.09	487.72	194.90
4	LOANS & ADVANCES	22287.97	22065.70	25868.80	59662.15	41014.03	21770.48	25825.03	20777.73	15066.13	19243.42	14415.47	13231.29	15585.29	15438.00	14371.83
	a. Private Sector	21739.19	21675.73	25868.80	59536.85	41014.03	21770.48	24317.71	19953.58	14396.69	18129.01	14415.47	12605.23	15190.61	14294.20	14021.85
	b. Financial Institutions	548.78	389.97		125.30											

Statement of Assets and Liabilities as on Chait end, 2070

S.N.	BFI Name	Santima	NDC	Malika	Siddhanta	UDBL	Yeti	Narayani	PDBL	Sahayogi	Axis	Karnali	Triveni	Suprim	Bhirkuti	Sweeteha
Liabilities																
1	CAPITAL FUND	2424.03	1623.05	312.61	618.94		1362.78	-12.27	426.54	172.29	762.13	117.41	411.88	973.62	496.17	155.57
	a. Paid-up Capital	2217.60	415.82	220.50	645.00		1386.23	55.57	336.52	142.88	718.17	80.00	370.11	772.00	423.77	118.68
	b. Calls in Advance							6.12								
	c. Proposed Bonus Share			22.05				10.05							0.05	12.23
	d. General Reserves	154.96	545.27	36.15	38.07		150.97	17.52	35.97	28.82	33.64	4.90	36.41	47.90	61.98	13.57
	e. Share Premium	10.56		0.35					0.54		0.89		2.82	2.11		0.96
	f. Retained Earning	27.04	556.28	13.89	-75.90		-187.41	-111.29	36.57	0.42	5.19	29.51	1.56	150.33	9.67	8.57
	g. Others Reserves Fund	13.87	105.68	19.67	11.77		12.99	9.76	16.94	0.17	4.23	3.00	0.99	1.28	0.69	1.57
2	BORROWINGS	1139.40					100.00						3.00			
	a. NRB	1110.51														
	b. Interbank Borrowing	28.89					100.00									
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.												3.00			
	e. Bonds and Securities															
3	DEPOSITS	20360.89	1424.02	2344.50	5656.47		6465.22	802.32	3082.63	1795.17	1460.75	1195.99	3384.05	2079.71	4645.35	1294.47
	a. Current	578.30	69.27	89.11	171.54		111.01		9.00	55.61	9.53		68.08	31.48	59.88	17.16
	Domestic	574.68	69.27	89.11	171.30		102.25		9.00	55.61	9.53		68.08	31.48	59.88	17.16
	Foreign	3.63			0.24		8.75									
	b. Savings	6820.48	367.59	1755.90	3457.53		2135.69	523.78	1820.42	1432.33	606.61	992.00	1710.96	1135.87	2556.08	558.77
	Domestic	6731.46	367.59	1755.90	3457.53		2135.67	523.78	1820.42	1432.33	606.61	992.00	1710.96	1135.87	2556.08	558.77
	Foreign	89.03					0.02									
	c. Fixed	8879.00	977.58	244.61	1283.05		2478.07	277.58	919.84	253.18	604.23	199.61	904.48	550.15	907.89	535.42
	Domestic	7845.58	977.58	244.61	1283.05		2478.07	277.58	919.84	253.18	604.23	199.61	904.48	550.15	907.89	535.42
	Foreign	1033.42														
	d. Call Deposits	3878.87	9.57	251.67	741.39		1734.81		327.54	54.05	239.87		695.70	362.07	1079.89	183.12
	Domestic	3874.51	9.57	251.67	741.39		1734.81		327.54	54.05	239.87		695.70	362.07	1079.89	183.12
	Foreign	4.36														
	e. Others	204.23		3.21	2.96		5.65	0.96	5.83		0.52	4.38	4.82	0.14	41.62	
	Domestic	204.23		3.21	2.96		5.65	0.96	5.83		0.52	4.38	4.82	0.14	41.62	
	Foreign															
4	Bills Payable						0.91									
5	Other Liabilities	1109.82	1802.91	150.75	530.94		1282.81	311.00	185.81	89.07	182.96	49.86	135.32	293.42	122.96	95.32
	1. Sundry Creditors	6.60	109.81		20.42		12.20	9.97	20.48	4.57	3.01	1.41	1.04	1.86	1.19	5.81
	2. Loan Loss Provision	190.60	388.28	51.45	312.76		497.41	184.84	46.19	30.49	65.85	21.87	62.80	149.76	48.03	41.09
	3. Interest Suspense a/c	41.02	588.35	16.36	128.92		255.32	80.48	10.67	6.05	63.42	16.92	16.05	60.38	14.47	13.77
	4. Others	871.60	716.47	82.93	68.84		517.89	35.71	108.47	47.96	50.69	9.65	55.43	81.42	59.28	34.65
6	Reconciliation A/c		0.44					158.76	0.82	5.13					1061.28	
7	Profit & Loss A/c	320.82	344.85	22.09	3.08				42.74	42.13			4.97	51.48	46.48	22.10
		25354.96	5195.26	2829.95	6809.44		9211.73	1259.82	3738.54	2103.80	2405.85	1368.23	3985.73	3393.23	6400.38	1567.45
Assets																
1	LIQUID FUNDS	1537.65	1911.14	652.34	1555.25		1869.46	328.07	901.19	525.54	548.46	512.27	991.92	836.24	1299.26	430.58
	a. Cash Balance	445.48	14.44	95.26	113.40		114.03	16.60	111.50	32.09	45.75	77.17	80.90	52.92	116.51	68.25
	Nepalese Notes & Coins	431.56	14.44	90.02	112.43		110.62	16.60	111.50	32.09	45.75	77.17	80.90	52.92	116.51	68.25
	Foreign Currency	13.93		5.24	0.97		3.41									
	b. Bank Balance	1092.17	1896.70	153.24	393.88		1755.43	311.48	160.10	117.07	502.71	48.35	140.94	665.50	423.83	362.34
	1. In Nepal Rastra Bank	1006.14	101.97	118.04	375.89		307.92	0.47	28.59	104.29	65.66	48.35	31.45	101.54	107.14	29.44
	Domestic Currency	993.47	101.97	118.04	375.89		307.92	0.47	28.59	104.29	65.66	48.35	31.45	101.54	107.14	29.44
	Foreign Currency	12.66														
	2. "A"Class Licensed Institution	90.66	1794.73	35.20	17.99		1263.96	139.84	126.29	12.76	433.85		107.09	563.96	307.42	231.89
	Domestic Currency	89.08	1794.73	35.20	17.94		1253.08	139.84	126.29	12.76	433.85		107.09	563.96	307.42	231.89
	Foreign Currency	1.58			0.05		10.88									
	3. Other Financial Ins.						179.76	171.16	5.22	0.02	3.20		2.40		9.27	101.01
	4. In Foreign Banks	-4.63					3.79									
	c. Money at Call			403.84	1047.97				629.60	376.39		386.76	770.08	117.82	758.92	
	Domestic Currency			403.84	1040.11				629.60	376.39		386.76	770.08	117.82	758.92	
	Foreign Currency				7.85											
2	INVESTMENT IN SECURITIES	1984.33	40.00	23.65	201.42		290.36				10.00			75.19	100.00	
	a. Govt Securities	1984.33	40.00	23.65	201.42		290.36				10.00			75.19	100.00	
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e. Non Residents															
3	SHARE & OTHER INVESTMENT	1397.39	169.73	6.40	56.73		71.83	21.92	7.32		1.90	3.00	10.56	10.08	1.02	9.55
	a. Interbank Lending															
	b. Non Residents															
	c. Others	1397.39	169.73	6.40	56.73		71.83	21.92	7.32		1.90	3.00	10.56	10.08	1.02	9.55
4	LOANS & ADVANCES	18442.01	1989.04	1945.50	4433.68		5504.88	407.45	2666.19	1497.16	1671.52	695.17	2822.91	2256.64	3816.42	1014.37
	a. Private Sector	18000.82	1965.06	1945.50	4433.68		5460.86	407.45	2666.19	1497.16	1662.92	695.17	2822.91	2234.64	3816.42	1014.37
	b. Financial Institutions	441.19					44.02				8.60			22.00		
	c. Government Organizations		23.98													
5	BILL PURCHASED				1.00											
	a. Domestic Bills Purchased				1.00											
	b. Foreign Bills Purchased															
	c. Import Bills & Imports															
6	LOANS AGAINST COLLECTED BILLS															
	a. Against Domestic Bills															
	b. Against Foreign Bills															
7	FIXED ASSETS	538.48	120.28	54.68	298.35		261.96	8.22	61.54	14.38	51.37	44.70	72.58	54.07	39.27	66.61
8	OTHER ASSETS	1455.11	965.08	145.28	227.42		544.97	246.00	101.76	66.65	109.97	110.49	87.75	118.80	83.13	45.16

Statement of Assets and Liabilities as on Chait end, 2070

S.N.	BFI Name	Bageshwar	Saurashakar	Gorkha	Gandaki	Infrastructure	Business	Biratnaxmi	Excel	Western	H & B	Avaniko	NDEP	CEDBL	Miteri
Liabilities															
1	CAPITAL FUND	369.38	289.68	-1013.12	365.99	793.17	1024.54	293.22	198.73	143.56	894.26	244.24	634.77	1290.09	147.01
	a. Paid-up Capital	242.20	211.92	660.82	320.00	827.53	842.06	194.18	100.00	100.00	897.93	223.23	582.45	1145.38	130.01
	b. Calls in Advance			0.82											
	c. Proposed Bonus Share	77.80							50.00						
	d. General Reserves	35.88	25.10	45.63	38.78	44.79	101.08	33.85	29.59	11.81	77.83	16.77	32.47	96.52	14.88
	e. Share Premium			2.38	0.28	5.69	0.38	1.07		6.76			1.79	5.41	
	f. Retained Earning	9.75	50.77	-1724.27	2.84	-89.92	69.87	51.82	9.11	24.99	-128.14	2.55	11.84	23.15	1.41
	g. Others Reserves Fund	3.75	1.88	1.50	4.08	5.07	11.14	12.29	10.03		46.63	1.70	6.22	19.64	0.70
2	BORROWINGS													449.06	
	a. NRB														
	b. Interbank Borrowing													200.00	
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.													249.06	
	e. Bonds and Securities														
3	DEPOSITS	2503.84	1380.42	1757.81	2866.44	3207.83	4555.51	3513.02	2643.63	1163.96	5520.69	845.58	4741.80	8759.81	1220.54
	a. Current	38.17	23.84	291.69	34.24	38.46	48.34	56.92	58.21	14.53	74.03	19.67	83.15	232.61	13.66
	Domestic	38.17	23.84	291.69	34.24	38.46	48.34	56.92	58.21	14.53	74.03	19.67	83.11	230.76	13.66
	Foreign												0.04	1.85	
	b. Savings	1515.35	861.55	118.34	1414.30	1351.38	1827.68	2240.37	2005.96	726.15	2610.98	578.39	2956.38	2697.23	666.43
	Domestic	1515.35	861.55	118.30	1414.30	1351.38	1827.68	2240.37	2005.96	726.15	2610.98	578.39	2955.56	2637.62	666.43
	Foreign			0.04									0.82	59.62	
	c. Fixed	358.72	251.87	16.27	720.89	792.76	1583.77	882.16	295.12	281.43	1687.68	212.38	1020.12	4361.36	397.35
	Domestic	358.72	251.87	16.27	720.89	792.76	1583.77	882.16	295.12	281.43	1687.68	212.38	1020.12	4333.06	397.35
	Foreign													28.30	
	d. Call Deposits	531.84	243.16	1327.86	694.92	1023.53	1091.06	329.51	283.53	141.83	1116.86	35.08	675.70	1377.93	143.10
	Domestic	531.84	243.16	1327.76	694.92	1023.53	1091.06	329.51	283.53	141.83	1116.86	35.08	675.70	1180.18	143.10
	Foreign			0.10										197.74	
	e. Others	59.77		3.65	2.09	1.70	4.66	4.07	0.82	0.03	31.14	0.05	6.44	90.68	
	Domestic	59.77		3.65	2.09	1.70	4.66	4.07	0.82	0.03	31.14	0.05	6.44	90.68	
	Foreign														
4	Bills Payable	12.55									4.96		0.16	0.58	
5	Other Liabilities	57.18	55.65	2400.64	98.21	406.21	530.69	1198.57	109.07	29.54	790.22	84.90	591.61	650.97	42.87
	1. Sundry Creditors	5.30	2.02	2.94	3.56	1.27	0.05	15.26	6.13	0.76	16.56	6.80	32.15	12.20	2.47
	2. Loan Loss Provision	25.54	20.56	1282.22	35.73	149.49	153.45	34.73	34.13	21.86	257.76	34.50	320.74	187.39	12.37
	3. Interest Suspense a/c	2.69	8.18	717.34	15.32	55.40	97.32	3.91	5.70		126.07	11.82	80.00	58.06	1.12
	4. Others	23.65	24.88	398.14	43.60	200.05	279.87	1144.68	63.10	6.92	389.83	31.77	158.72	393.32	26.91
6	Reconciliation A/c	-0.83	0.04		0.02		0.10		514.38			32.28			202.86
7	Profit & Loss A/c	81.25	28.83	74.72	70.79	60.05	27.19	72.62	42.23	9.64	76.63	10.12		63.07	33.34
	TOTAL LIABILITIES	3023.36	1754.62	3220.05	3401.44	4467.26	6138.03	5077.43	3508.05	1346.70	7286.76	1217.13	5968.34	11213.58	1646.62
Assets															
1	LIQUID FUNDS	953.30	499.94	214.18	872.30	1154.53	1339.75	1404.36	1101.79	463.36	1620.07	302.91	2027.01	2644.49	321.67
	a. Cash Balance	51.83	40.00	10.75	95.98	130.98	92.74	73.17	108.97	38.77	220.98	38.20	127.09	128.39	17.52
	Nepalese Notes & Coins	51.22	40.00	10.41	94.94	130.58	92.63	73.13	108.95	38.77	220.21	37.91	125.52	127.77	17.52
	Foreign Currency	0.60		0.34	1.03	0.40	0.11	0.04	0.02		0.78	0.28	1.57	0.62	
	b. Bank Balance	245.22	24.23	0.50	776.33	175.58	300.43	285.00	497.62	60.85	1399.09	102.49	189.55	285.90	54.55
	1. In Nepal Rastra Bank	127.82	0.99	0.50	143.86	171.39	283.35	282.93	317.91	0.03	324.40	94.72	179.95	233.08	7.11
	Domestic Currency	127.82	0.99	0.16	143.86	170.81	283.35	282.93	317.91	0.03	324.40	94.72	179.78	231.98	7.11
	Foreign Currency			0.34		0.58							0.17	1.11	
	2. "A"Class Licensed Institution	38.93	16.37		550.13	4.19	17.07	2.06	179.71	60.82	1033.99	6.42	9.36	40.55	47.44
	Domestic Currency	38.93	16.37		550.13	4.17	17.07	2.06	179.71	60.82	1030.46	6.42	9.31	40.47	47.44
	Foreign Currency					0.02					3.53		0.05	0.08	
	3. Other Financial Ins.		6.86		82.35						40.70	1.35	0.23	0.01	
	4. In Foreign Banks	78.48												12.26	
	c. Money at Call	656.25	435.72	202.92		847.96	946.58	1046.20	495.20	363.74		162.23	1710.37	2230.19	249.60
	Domestic Currency	656.25	435.72	202.59		847.96	946.58	1046.20	495.20	363.74		162.23	1705.80	2192.70	249.60
	Foreign Currency			0.34										4.57	37.49
2	INVESTMENT IN SECURITIES	0.26			0.12	30.00	120.00	125.74			172.08		84.98	264.62	
	a. Govt Securities	0.26				30.00	120.00	125.74			172.08		84.98	264.62	
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.				0.12										
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	0.41		15.92	2.91	113.86	6.25	6.33	0.10	0.50	26.46	6.30	98.46	221.63	5.47
	a. Interbank Lending				2.91										
	b. Non Residents														
	c. Others	0.41		15.92		113.86	6.25	6.33	0.10	0.50	26.46	6.30	98.46	221.63	5.47
4	LOANS & ADVANCES	1978.77	1117.24	1530.89	2315.97	2838.14	3986.01	2292.04	1734.34	794.24	4604.49	784.38	3068.93	7514.84	1073.45
	a. Private Sector	1978.77	1117.24	1530.89	2315.97	2838.14	3986.01	2292.04	1734.34	794.24	4522.52	784.38	3003.93	7244.00	1073.45
	b. Financial Institutions										81.97		65.00	270.84	
	c. Government Organizations														
5	BILL PURCHASED										3.20				
	a. Domestic Bills Purchased										3.20				
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	LOANS AGAINST COLLECTED BILLS														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	FIXED ASSETS	18.42	61.00	141.34	136.56	117.57	236.79	59.14	34.86	37.41	260.21	39.34	255.20	156.98	10.84
8	OTHER ASSETS	72.20	76.43	1068.43	73.56	134.26	288.57	1189.82	67.02	49.47	279.66	55.17	212.02	411.03	32.33
	a. Accrued Interest:	2.69	8.18	717.34	15.34	58.17	98.85	3.91	5.70	3.48	127.83	11.82	86.14	64.68	1.12
	Financial							3.91			0.13			1.13	
	Government Enterprises					2.77	1.65				1.76		12.12	6.56	
	Private Sector	2.69	8.18	717.34	15.34	55.40	97.19		5.70	3.48	125.94	11.82	74.02	56.99	1.12
	b. Staff Loans / Adv.	15.08		20.36	12.58	3.33	26.07	29.28	5.11	16.16	35.54	6.59	8.33	57.15	7.43
	c. Sundry Debtors	32.62	55.16	11.12	16.28		10.79	13.81	26.76	18.24	9.74	10.70	57.5		

Statement of Assets and Liabilities as on Chait end, 2070

S.N.	BFI Name	Tinau	Rising	Mukthinath	Sewa	Kankai	Public	Mahakali	Ace	Bhargav	Shangrila	dhalyo	Country	Alpine	Nigiri	
Liabilities																
1	CAPITAL FUND	153.39	238.38	450.61	281.63	107.96	168.21	53.50	934.78	101.83	430.28	228.85	363.31	112.58	113.62	
	a. Paid-up Capital	128.80	214.14	367.50	257.60	100.00	150.00	40.00	827.39	100.00	320.00	200.00	320.00	100.00	100.00	
	b. Calls in Advance	14.44					1.77									
	c. Proposed Bonus Share						7.20									
	d. General Reserves	8.68	10.85	47.73	23.01	5.10	9.28	5.18	96.61	2.37	36.25	14.15	15.00	10.76	8.28	
	e. Share Premium			14.68	0.60	0.03		0.26							2.67	
	f. Retained Earning	1.47	13.30	13.59	0.42	2.47	2.69	0.37	0.69	-0.55	67.44	14.00	27.81	0.99	2.62	
	g. Others Reserves Fund		0.10	7.12		0.38	4.46	0.50	10.09		6.59	0.70	0.50	0.83	0.06	
2	BORROWINGS		0.33	210.82					870.00							
	a. NRB															
	b. Interbank Borrowing			100.00					870.00							
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.		0.33	110.82												
	e. Bonds and Securities															
3	DEPOSITS	1659.85	1383.26	4552.23	2908.89	733.20	1042.73	489.48	5969.05	560.13	3685.49	1150.30	1254.12	831.53	716.97	
	a. Current	29.05	15.96	68.92	29.02	12.03	1.56		118.89	3.31		12.99	11.47	29.88	1.78	
	Domestic	29.05	15.96	68.92	29.02	12.03	1.56		115.15	3.31		12.99	11.47	29.88	1.78	
	Foreign								3.73							
	b. Savings	811.62	750.99	2958.16	1360.33	406.56	355.63	414.44	3219.90	317.49	2043.08	442.66	438.93	456.25	368.85	
	Domestic	811.62	750.99	2958.16	1360.33	406.56	355.63	414.44	3213.03	317.49	2043.08	442.66	438.93	456.25	368.85	
	Foreign								6.87							
	c. Fixed	651.22	362.78	1055.37	756.39	146.05	529.94	75.04	2040.84	150.40	1043.41	409.72	435.36	175.58	246.13	
	Domestic	651.22	362.78	1055.37	756.39	146.05	529.94	75.04	2040.84	150.40	1043.41	409.72	435.36	175.58	246.13	
	Foreign															
	d. Call Deposits	143.14	253.17	469.40	762.05	168.24	155.60		578.37	79.26	595.70	284.60	368.36	169.24	100.00	
	Domestic	143.14	253.17	469.40	762.05	168.24	155.60		577.83	79.26	595.70	284.60	368.36	169.24	100.00	
	Foreign								0.54							
	e. Others	24.81	0.38	0.39	1.11	0.31			11.06	9.67	3.31	0.32		0.58	0.21	
	Domestic	24.81	0.38	0.39	1.11	0.31			11.06	9.67	3.31	0.32		0.58	0.21	
	Foreign															
4	Bills Payable															
5	Other Liabilities	77.71	99.20	271.11	125.23	17.95	65.92	27.04	556.72	24.92	163.26	45.12	73.76	70.84	54.42	
	1. Sundry Creditors	1.27	0.45	0.30	5.98	1.01	0.88	13.41	2.15	0.16	0.66	1.49	0.92	8.35	0.14	
	2. Loan Loss Provision	15.24	34.81	61.24	26.93	9.53	32.41	6.78	221.46	5.15	52.43	21.48	24.06	26.73	7.21	
	3. Interest Suspense a/c	6.37	13.06	24.76	8.00	2.90	16.59	2.46	67.54		22.16	7.17	12.00	12.98	5.21	
	4. Others	54.83	50.88	184.81	84.32	4.51	16.04	4.38	265.56	19.60	88.00	14.99	36.79	22.78	41.87	
6	Reconciliation A/c			0.00										1.57	0.01	
7	Profit & Loss A/c	20.37	36.73	95.60	50.99	18.50	33.38	6.25	48.33	6.00	68.20	10.98	22.53	13.98	9.40	
		1911.32	1757.90	5580.38	3366.74	877.60	1310.25	576.27	8378.87	692.88	4347.23	1435.25	1713.73	1030.49	894.42	
Assets																
1	LIQUID FUNDS	469.36	415.94	1111.05	695.25	159.74	257.81	169.54	2707.90	167.68	1011.65	464.97	412.52	259.39	308.09	
	a. Cash Balance	42.44	70.73	93.42	81.14	69.54	14.95	11.67	83.70	29.31	66.59	22.63	46.62	41.22	18.99	
	Nepalese Notes & Coins	42.44	70.73	93.42	81.12	69.54	14.95	11.63	80.10	29.31	66.54	22.63	46.62	41.22	18.82	
	Foreign Currency				0.02			0.03	3.60		0.06				0.17	
	b. Bank Balance	366.36	80.09	223.43	614.11	34.71	77.33	157.87	128.71	138.37	945.06	305.45	79.22	62.95	35.00	
	1. In Nepal Rastra Bank	94.77	12.79	223.43	48.41	0.05	69.93	2.67	94.58	26.54	161.54	14.25	50.96	15.21	0.01	
	Domestic Currency	94.77	12.79	223.43	48.41	0.05	69.93	2.67	93.98	26.54	161.54	14.25	50.96	15.21	0.01	
	Foreign Currency								0.60							
	2. "A"Class Licensed Institution	270.18	67.30		536.78	34.64	7.29	67.33	5.55	69.20	708.16	134.84	28.24	38.68	34.99	
	Domestic Currency	270.18	67.30		536.78	34.64	7.29	67.33	5.55	69.20	708.16	134.84	28.24	38.68	34.99	
	Foreign Currency															
	3. Other Financial Ins.	1.41			28.92	0.02	0.11	87.86	0.01	42.63	75.36	156.35	0.03	9.05		
	4. In Foreign Banks								28.57							
	c. Money at Call	60.55	265.12	794.20		55.50	165.53		2495.49		136.89	286.67	155.22	254.09		
	Domestic Currency	60.55	265.12	794.20		55.50	165.53		2493.18		136.89	286.67	155.22	254.09		
	Foreign Currency								2.31							
2	INVESTMENT IN SECURITIES	75.00			30.00		10.00	2.06	355.28	3.20	70.00	5.00	59.35	10.00		
	a. Govt Securities	75.00			30.00		10.00	2.06	355.28	3.20	70.00	5.00	59.35	10.00		
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e. Non Residents															
3	SHARE & OTHER INVESTMENT	2.96	20.19	194.76	14.06	0.10	37.84	0.61	227.01	0.41	1.52	10.21	0.50	0.71		
	a. Interbank Lending		20.09	130.00												
	b. Non Residents															
	c. Others	2.96	0.10	64.76	14.06	0.10	37.84	0.61	227.01	0.41	1.52	10.21	0.50	0.71		
4	LOANS & ADVANCES	1307.93	1253.71	4051.05	2517.49	658.84	907.17	381.99	4566.09	495.58	3121.18	915.45	1167.37	684.62	542.00	
	a. Private Sector	1302.93	1253.71	4051.05	2517.49	658.84	907.17	381.99	4400.72	495.58	3121.18	915.45	1154.15	684.62	542.00	
	b. Financial Institutions	5.00							165.37				1.37			
	c. Government Organizations												11.86			
5	BILL PURCHASED								2.00							
	a. Domestic Bills Purchased								2.00							
	b. Foreign Bills Purchased															
	c. Import Bills & Imports															
6	LOANS AGAINST COLLECTED BILLS															
	a. Against Domestic Bills															
	b. Against Foreign Bills															
7	FIXED ASSETS	32.18	29.31	73.48	35.19	15.03	24.28	4.82	124.99	13.62	37.68	16.61	32.24	16.40	8.72	
8	OTHER ASSETS	21.24	38.75	150.04	72.83	38.60	51.22	17.25	394.80	11.62	102.86	23.00	40.93	58.87	35.62	
	a. Accrued Interest:	6.37	13.13	24.76	8.00	2.90	16.59	2.46	88.58		28.55	7.17	15.26	13.62	5.21	
	Financial								0.01				0.00			
	Government Enterprises		0.06						21.04		6.38		3.27	0.64		
	Private Sector	6.37	13.06	24.76	8.00	2.90	16.59	2.46	67.53		22.16	7.17	12.00	12.98	5.21	
	b. Staff Loans / Adv.	4.59		12.61	23.89	0.77	13.70	4.46	40.86	6.18	22.23	1.83	18.12	1.42	1.76	
	c. Sundry Debtors	0.21	1.30	1.45	19.00	4.49	2.68	2.05	7.54	0.25	8.42	2.70	1.61	35.59	2.62	
	d. Cash In Transit															
	e. Others	10.07	24.33	111.22	21.93	30.44	18.25	8.28	257.82	5.18	43.66	11.30	5.94	8.24	26.04	
9	Expenses not Written off	2.65			1.93					0.37	2.33		0.82	0.50		
10	Non Banking Assets						8.15									

Statement of Assets and Liabilities as on Chait end, 2070

S.N.	BFI Name	Katmandu	Garima	City	Bishow	Kabell	Kamana	Corporate	Patibhara	Purnima	Jyoti	Bagnati	Hamro	Kakre	Shine	
Liabilities																
1	CAPITAL FUND	630.82	423.40	353.55	392.98	34.63	259.27	96.51	129.71	117.96	890.44	51.30	72.63	40.75	471.20	
	a. Paid-up Capital	678.01	374.00	308.00	353.97		22.00	230.00	200.00	100.00	110.00	740.00	50.00	60.10	34.50	383.84
	b. Calls in Advance					4.60										30.02
	c. Proposed Bonus Share					4.40				15.00						
	d. General Reserves	29.39	36.52	39.91	33.28		2.72	26.69	15.05	8.95	7.37	28.91	1.12	2.85		43.65
	e. Share Premium	0.11	10.50							0.14						
	f. Retained Earning	-77.60	2.24	0.66	0.88	0.56	1.58	-132.31	3.01	0.58	118.13	0.18	8.90	6.25	10.83	
	g. Others Reserves Fund	0.90	0.15	4.98	4.85	0.35	1.00	13.77	2.61		3.41		0.78		2.87	
2	BORROWINGS		10.00	25.00	25.00											
	a. NRB															
	b. Interbank Borrowing															
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.		10.00	25.00	25.00											
	e. Bonds and Securities															
3	DEPOSITS	4800.53	3662.38	3617.66	3560.50	414.38	2492.63	815.41	1419.91	1412.01	4698.33	303.36	462.58	428.77	4549.46	
	a. Current	81.99	74.38	35.18	45.28	7.89	59.15		23.30	48.48	177.58	5.41	19.02	2.74	42.34	
	Domestic	81.96	74.38	35.18	45.28	7.89	59.15		23.30	48.48	177.52	5.41	19.02	2.74	42.34	
	Foreign	0.03									0.06					
	b. Savings	2681.82	2200.79	2119.53	1316.64	316.72	1337.81	365.96	914.70	812.99	2284.93	210.78	258.74	251.42	3526.90	
	Domestic	2678.96	2200.79	2119.53	1316.64	316.72	1337.81	365.96	914.70	812.99	2284.39	210.78	258.74	251.42	3526.90	
	Foreign	2.87									0.54					
	c. Fixed	1411.87	942.92	1204.80	1446.64	60.62	694.17	383.05	176.38	417.04	858.33	45.63	90.73	79.38	750.88	
	Domestic	1411.87	942.92	1204.80	1446.64	60.62	694.17	383.05	176.38	417.04	858.33	45.63	90.73	79.38	750.88	
	Foreign															
	d. Call Deposits	617.09	444.31	249.56	751.93	29.16	401.51	56.92	304.72	132.89	1326.91	41.22	94.09	95.23	228.11	
	Domestic	617.09	444.31	249.56	751.93	29.16	401.51	56.92	304.72	132.89	1323.47	41.22	94.09	95.23	228.11	
	Foreign										3.44					
	e. Others	7.76		8.59				9.47	0.81	0.60	50.58	0.32			1.22	
	Domestic	7.76		8.59				9.47	0.81	0.60	50.58	0.32			1.22	
	Foreign															
4	Bills Payable			0.01	0.24		0.03									
5	Other Liabilities	643.51	147.65	231.24	216.02	11.72	118.73	503.99	49.50	53.98	397.74	10.43	7.07	8.88	154.24	
	1. Sundry Creditors	28.13	12.32	0.14	7.84	1.66	4.19	8.77	0.42	3.64	20.92	0.28	0.63	1.15	13.23	
	2. Loan Loss Provision	334.82	46.92	42.10	38.84	4.07	53.69	378.60	15.42	10.48	114.48	3.02	5.42	6.00	58.91	
	3. Interest Suspense a/c	96.86	12.06	27.32	19.05	1.35	19.22	113.23	3.65	3.45	58.37	0.71	0.48	1.73	9.87	
	4. Others	183.71	76.35	161.68	150.29	4.65	41.63	3.40	30.01	36.41	203.97	6.41	0.54	0.00	72.24	
6	Reconciliation A/c	868.08	862.05						390.83							
7	Profit & Loss A/c	205.65	62.05	64.09	48.56	6.95	24.37		22.55	22.71	50.02	6.19	7.84	5.52	103.83	
		7148.59	5167.54	4291.55	4243.29	467.69	2895.03	1415.91	2012.50	1606.66	6036.53	371.27	550.11	483.91	5278.73	
Assets																
1	LIQUID FUNDS	1856.06	954.53	1249.67	1074.13	137.20	733.98	289.62	559.36	630.75	1377.79	88.51	111.65	141.90	1142.70	
	a. Cash Balance	116.12	99.32	85.11	65.77	13.47	37.54	4.29	54.87	33.48	58.33	20.13	12.13	22.88	122.89	
	Nepalese Notes & Coins	111.39	99.32	85.10	65.77	13.47	37.45	4.29	54.87	33.48	58.31	20.13	12.13	22.88	122.89	
	Foreign Currency	4.72		0.01			0.09				0.02					
	b. Bank Balance	1739.94	179.70	1024.95	174.27	26.95	696.44	285.33	102.10	83.23	256.44	20.71	20.68	119.02	250.04	
	1. In Nepal Rastra Bank	193.68	179.70	158.27	174.27	4.70	170.15	212.04	15.95	72.64	225.14		0.18		232.09	
	Domestic Currency	193.68	179.70	158.27	174.27	4.70	170.15	212.04	15.95	72.64	225.14		0.18		232.09	
	Foreign Currency															
	2. "A"Class Licensed Institution	1297.62		709.47		21.23	152.22	48.62	85.98	4.92	31.30	20.71	20.50	58.68	5.02	
	Domestic Currency	1275.28		709.47		21.23	152.22	48.62	85.98	4.92	31.24	20.71	20.50	58.68	5.02	
	Foreign Currency	22.34									0.05					
	3. Other Financial Ins.	243.70		157.20		1.03	374.08	24.67	0.17	5.67				60.35	12.92	
	4. In Foreign Banks	4.94														
	c. Money at Call		675.51	139.61	834.09	96.77			402.39	514.04	1063.01	47.67	78.84		769.77	
	Domestic Currency		675.51	139.61	834.09	96.77			402.39	514.04	1057.57	47.67	78.84		769.77	
	Foreign Currency										5.44					
2	INVESTMENT IN SECURITIES	116.94	30.00	51.93							174.59			1.00		
	a. Govt Securities	116.94	30.00	51.93							174.59			1.00		
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e. Non Residents															
3	SHARE & OTHER INVESTMENT	99.08	0.90	38.07	12.22		6.10			5.52	0.88	1.15	6.22	0.20	1.00	
	a. Interbank Lending			34.15												
	b. Non Residents															
	c. Others	99.08	0.90	3.92	12.22		6.10			5.52	0.88	1.15	6.22	0.20	1.00	
4	LOANS & ADVANCES	3491.84	3200.77	2766.72	2946.14	298.38	2057.90	811.08	1004.89	936.43	4145.49	263.39	399.29	322.26	3956.87	
	a. Private Sector	3426.22	3200.77	2766.72	2946.14	298.38	2057.90	811.08	1004.89	936.43	4095.61	263.39	399.29	322.26	3956.87	
	b. Financial Institutions	65.63									49.88					
	c. Government Organizations															
5	BILL PURCHASED															
	a. Domestic Bills Purchased															
	b. Foreign Bills Purchased															
	c. Import Bills & Imports															
6	LOANS AGAINST COLLECTED BILLS															
	a. Against Domestic Bills															
	b. Against Foreign Bills															
7	FIXED ASSETS	148.91	52.47	71.48	84.09	16.23	40.17	34.13	25.90	12.64	116.61	6.77	18.09	7.09	42.06	
8	OTHER ASSETS	172.95	66.63	113.69	126.72	15.72	56.88	204.27	31.53	21.32	207.16	11.13	12.95	12.46	136.09	
	a. Accrued Interest:	108.94	12.06	32.96	23.35	1.35	19.22	113.22	3.65	3.45	65.13	0.71	0.48		9.94	
	Financial		12.06													
	Government Enterprises	12.09		0.05		1.35					6.76					
	Private Sector	96.86		32.91	23.35		19.22	113.22	3.65	3.45	58.37	0.71	0.48		9.94	
	b. Staff Loans / Adv.	16.20	0.39	17.99	26.19	5.60		1.98	4.85		18.60	1.39	2.13			

Statement of Assets and Liabilities as on Chait end, 2070

S.N.	BFI Name	Pacific	Cvric	IDBL	Kanchan	Maitribhumi	Bright	Innovative	Jhimruk	Metro	Vibor	Saunakhee	Reptiveri	Consumer	Khadbari	
Liabilities																
1	CAPITAL FUND	80.40	41.14	724.43	123.99	49.26	168.39	114.95	43.93	152.09	624.98	42.90	85.13	227.88	55.18	
	a. Paid-up Capital	60.00	40.00	640.00	110.00	44.00	140.00	100.00	41.50	122.96	917.07	41.60	75.01	210.15	54.00	
	b. Calls in Advance									18.70						
	c. Proposed Bonus Share	13.20						5.00								
	d. General Reserves	5.88	0.95	15.55	5.82	1.05	5.55	4.43	2.24	8.86	41.76	1.29	10.13	6.22	1.15	
	e. Share Premium															
	f. Retained Earning	1.17	0.18	48.18	1.90	4.21	22.74	5.43	0.04	0.68	-361.55	0.01		11.51	0.03	
	g. Others Reserves Fund	0.15	0.01	20.70	6.27		0.10	0.08	0.15	0.90	27.70				0.01	
2	BORROWINGS	50.00	100.00								290.00	1.39				
	a. NRB															
	b. Interbank Borrowing	50.00	80.00								290.00					
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.		20.00									1.39				
	e. Bonds and Securities															
3	DEPOSITS	631.90	335.33	3305.10	1019.18	260.93	611.11	1340.20	400.95	1450.28	2923.07	434.27	311.64	772.54	166.02	
	a. Current	3.58	0.09	54.43		0.03	4.92	26.32	6.89	30.74	61.64	1.65	4.44	5.34	9.71	
	Domestic	3.58	0.09	54.43		0.03	4.92	26.32	6.89	30.74	61.64	1.65	4.44	5.34	9.71	
	Foreign															
	b. Savings	335.70	231.64	1654.18	871.92	174.08	237.93	711.71	293.00	676.18	1264.62	369.03	195.68	405.87	113.86	
	Domestic	335.70	231.64	1654.18	871.92	174.08	237.93	711.71	293.00	676.18	1264.46	369.03	195.68	405.87	113.86	
	Foreign										0.15					
	c. Fixed	110.02	68.88	1027.90	147.26	45.71	155.09	402.38	44.37	437.60	1271.80	53.13	97.01	315.89	37.01	
	Domestic	110.02	68.88	1027.90	147.26	45.71	155.09	402.38	44.37	437.60	1271.80	53.13		315.89	37.01	
	Foreign												97.01			
	d. Call Deposits	182.36	34.72	552.47		40.74	212.92	199.79	56.03	305.77	320.89	7.18	14.51	45.05	5.44	
	Domestic	182.36	34.72	552.47		40.74	212.92	199.79	56.03	305.77	320.89	7.18	14.51	45.05	5.44	
	Foreign															
	e. Others	0.25		16.12		0.37	0.26		0.66		4.13	3.28			0.40	
	Domestic	0.25		16.12		0.37	0.26		0.66		4.13	3.28			0.40	
	Foreign															
4	Bills Payable			0.72				0.17			0.60					
5	Other Liabilities	10.88	12.88	316.92	52.44	9.97	79.34	50.06	11.41	65.19	524.16	9.42	17.36	48.88	4.82	
	1. Sundry Creditors		0.06	15.15	0.94		0.08	1.59	0.51	13.95	0.54	0.01	4.85	6.42	0.01	
	2. Loan Loss Provision	5.85	2.95	137.52	15.93	6.26	53.14	11.05	5.11	18.08	276.34	4.14	5.75	9.83	2.70	
	3. Interest Suspense a/c	2.27	1.71	61.01	6.93	1.62	13.60	3.89	1.61	6.98	61.05	1.43	4.77	6.11	0.61	
	4. Others	2.76	8.16	103.23	28.65	2.09	12.52	33.52	4.17	26.18	186.23	3.83	1.99	26.53	1.50	
6	Reconciliation A/c					7.10						55.66	17.19			
7	Profit & Loss A/c	22.50	6.09	45.74	27.66	5.72		25.31	6.54	21.52		4.73	6.01	12.20	4.39	
	TOTAL LIABILITIES	795.67	495.45	4392.92	1223.28	332.98	858.84	1530.70	462.83	1689.09	4362.80	548.36	437.32	1061.49	230.41	
Assets																
1	LIQUID FUNDS	183.32	178.29	1269.45	254.86	117.44	332.69	399.26	104.51	337.39	1240.58	148.62	89.77	339.75	90.81	
	a. Cash Balance	18.69	13.49	197.71	16.32	4.73	14.39	27.46	22.12	35.30	62.45	35.52	17.45	18.76	5.22	
	Nepalese Notes & Coins	18.69	13.49	197.43	16.32	4.73	14.39	27.46	22.03	35.30	62.45	35.20	17.45	18.76	5.22	
	Foreign Currency			0.28					0.09			0.33				
	b. Bank Balance	51.48	14.59	174.13	2.70	12.20	318.30	234.26	27.78	75.60	1178.12	37.49	72.32	320.99	10.51	
	1. In Nepal Rastra Bank	22.23		162.88	2.70	0.10	18.63	230.83		74.81	98.93	18.26	18.75	42.03		
	Domestic Currency	22.23		162.88	2.70	0.10	18.63	230.83		74.81	98.93	18.26	18.75	42.03		
	Foreign Currency															
	2. "A"Class Licensed Institution	28.30	14.59	8.98		12.10	218.97	3.21	27.68	0.26	875.95	19.23	53.57	278.96	10.49	
	Domestic Currency	28.30	14.59	8.98		12.10	218.97	3.21	27.68	0.26	875.41	19.23	53.57	278.96	10.49	
	Foreign Currency										0.53					
	3. Other Financial Ins.	0.94		0.69			80.69	0.22	0.11	0.52	203.24				0.02	
	4. In Foreign Banks			1.59												
	c. Money at Call	113.16	150.21	897.60	235.85	100.52		137.54	54.61	226.49		75.61			75.08	
	Domestic Currency	113.16	150.21	896.54	235.85	100.52		137.54	54.61	226.49		75.61			75.08	
	Foreign Currency			1.07												
2	INVESTMENT IN SECURITIES			22.30						77.46	69.00					
	a. Govt Securities			22.30						77.46	69.00					
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e. Non Residents															
3	SHARE & OTHER INVESTMENT		1.68	14.83	28.51		4.75		0.10	0.01	75.15					
	a. Interbank Lending															
	b. Non Residents															
	c. Others		1.68	14.83	28.51		4.75		0.10	0.01	75.15					
4	LOANS & ADVANCES	585.23	295.23	2763.89	886.35	199.43	433.76	1088.83	343.17	1231.82	2226.07	330.58	309.83	662.21	130.49	
	a. Private Sector	585.23	295.23	2675.07	886.35	199.43	429.46	1088.83	343.17	1231.82	2162.39	330.58	309.83	656.21	130.49	
	b. Financial Institutions			88.82			4.30				63.68			6.00		
	c. Government Organizations															
5	BILL PURCHASED															
	a. Domestic Bills Purchased															
	b. Foreign Bills Purchased															
	c. Import Bills & Imports															
6	LOANS AGAINST COLLECTED BILLS															
	a. Against Domestic Bills															
	b. Against Foreign Bills															
7	FIXED ASSETS	12.54	8.50	95.78	21.69	3.37	17.86	18.39	6.36	15.49	29.99	6.64	7.48	23.60	1.27	
8	OTHER ASSETS	14.07	11.75	221.33	29.20	9.94	27.63	24.22	8.67	26.93	433.23	6.27	30.25	35.93	4.89	
	a. Accrued Interest:	2.28	1.71	61.25	7.63	1.62	13.60	3.89	1.67	8.43	62.17	1.43	4.77	6.11	0.61	
	Financial			0.06												
	Government Enterprises			0.24	0.71					1.45	1.12		4.77			
	Private Sector	2.28	1.71	60.96	6.93	1.62	13.60	3.89	1.67	6.98	61.05	1.43		6.11	0.61	
	b. Staff Loans / Adv.	3.14	1.23	50.93	0.80	0.10	9.48	0.11	0.65	0.13	10.76	0.22	1.11	9.10		
	c. Sundry Debtors	2.40		11.81	7.08	0.02	2.75		1.90	5.85	40.33	1.09	24.36	4.18	2.71	
	d. Cash In Transit															
	e. Others	6.25	8.81	97.34	13.69	8.20	1.80									

Statement of Assets and Liabilities as on Chait end, 2070

S.N.	BFI Name	PrabhuDB	Apex	Green	Nepal Assets	NFL	NBC Capital	NMFL	NSMFL	Peoples	KFL	Himalaya	Union	PFCL	NHMF	
Liabilities																
1	CAPITAL FUND	988.91	752.87	55.00	243.20	65.90	137.61	857.09	-470.18	54.00	205.17	189.06	189.81	352.15	129.15	
	a. Paid-up Capital	765.96	666.56	55.00	189.50	135.80	233.56	647.48	2034.29	289.01	170.05	140.00	176.59	235.64	220.30	
	b. Calls in Advance															
	c. Proposed Bonus Share															
	d. General Reserves	77.23	45.54		52.40	40.00	77.86	164.48	58.80	105.63	30.80	7.28	33.96	75.18	50.87	
	e. Share Premium	3.41	0.39					12.79	2.48	10.74	0.22				0.22	
	f. Retained Earning	72.83	-31.35		0.40	-151.08	-180.53	3.72	-2575.04	-352.50	4.11	-43.78	-27.28	3.96	-163.39	
	g. Others Reserves Fund	69.48	71.73		0.90	41.18	6.72	28.62	9.29	1.12		85.56	6.54	37.37	21.15	
2	BORROWINGS	505.63							34.15			106.75				
	a. NRB															
	b. Interbank Borrowing	505.63										106.75				
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.								34.15							
	e. Bonds and Securities															
3	DEPOSITS	10481.85	4846.81	38.25	430.70	437.93	1340.60	4585.64	1311.51	47.05	527.51	541.67	1047.30	2573.14	1469.70	
	a. Current	62.76		0.51			12.95							9.83		
	Domestic	62.76		0.51			12.95							9.83		
	Foreign															
	b. Savings	7227.34	3206.97	12.04	133.30	145.19	457.14	1971.47	206.88	24.84	179.94	140.91	302.46	1226.06	217.11	
	Domestic		3206.97	12.04	133.30	145.19	457.14	1971.47	206.88	24.84	179.94	140.91	302.46	1226.06	217.11	
	Foreign	7227.34														
	c. Fixed	1523.06	1634.35	2.83	258.10	289.12	769.69	2274.16	6.07	21.80	341.34	400.76	667.17	1347.08	1119.11	
	Domestic	1136.26	1634.35	2.83	258.10	289.12	769.69	2274.16	6.07	21.80	341.34		667.17	1347.08	1119.11	
	Foreign	386.80										400.76				
	d. Call Deposits	1643.40		22.67			100.83		326.76					38.22		
	Domestic	1643.40		22.67			100.83		326.76					38.22		
	Foreign															
	e. Others	25.30	5.49	0.20	39.30	3.62		340.01	771.80	0.41	6.24		29.62		133.47	
	Domestic	25.30	5.49	0.20	39.30	3.62		340.01	771.80	0.41	6.24		29.62		133.47	
	Foreign															
4	Bills Payable		0.93										0.07			
5	Other Liabilities	475.81	544.42	2.14	51.80	462.05	538.63	504.88	4579.75	515.58	47.11	142.15	197.73	358.89	459.64	
	1. Sundry Creditors	1.88	16.18	1.03	10.10	38.53	35.43	7.97	22.98	18.50	4.11	26.02		10.21		
	2. Loan Loss Provision	96.98	218.57	0.56	12.00	204.65	202.33	90.51	2714.19	34.69	19.40	54.24	140.05	76.50	202.08	
	3. Interest Suspense a/c	78.24	229.21	0.14	14.10	97.08	105.84	49.56	1652.60	13.20	4.97	26.00	33.68	58.75	114.17	
	4. Others	298.70	80.46	0.41	15.60	121.80	195.04	356.85	189.97	449.19	18.64	35.89	24.01	213.43	143.39	
6	Reconciliation A/c						0.10		5.57							
7	Profit & Loss A/c	79.24			2.10		46.73	76.76	132.13	13.05	1.19			28.96	62.47	
		12531.43	6145.03	95.39	727.80	965.87	2063.68	6024.38	5592.94	629.67	780.98	979.63	1434.92	3313.15	2120.95	
Assets																
1	LIQUID FUNDS	3151.41	1193.16	24.98	280.50	132.10	1079.52	874.51	164.27	112.65	259.44	28.36	460.97	805.86	321.50	
	a. Cash Balance	317.98	152.64	3.52	1.40	3.08	3.64	73.82	6.31	1.60	5.89	4.47	4.42	33.21	6.77	
	Nepalese Notes & Coins	311.53	152.64	3.52	1.40	3.08	3.64	73.82	6.31	1.60	5.89	4.47	4.42	33.21	6.77	
	Foreign Currency	6.45														
	b. Bank Balance	1417.25	346.57	21.46	278.70	129.01	1075.89	800.69	102.56	3.99	63.12	23.89	55.73	772.65	132.40	
	1. In Nepal Rastra Bank	296.05	252.21	0.03	31.80	113.33	96.04	138.40	66.05	3.99	63.12	1.78	52.77	139.66	105.37	
	Domestic Currency	295.68	252.21	0.03	31.80	113.33	96.04	138.40	66.05	3.99	63.12	1.78	52.77	139.66	105.37	
	Foreign Currency	0.37														
	2. "A"Class Licensed Institution	1108.30	51.02	21.43	133.80	15.49	977.85	651.88	34.34			22.11	2.84	355.43	26.80	
	Domestic Currency	468.81	51.02	21.43	133.80	15.49	977.85	651.88	34.34			22.11	2.84	355.43	26.80	
	Foreign Currency	639.49														
	3. Other Financial Ins.	3.24	43.34		113.10	0.19	1.99	10.42	2.18				0.13	277.56	0.23	
	4. In Foreign Banks	9.67														
	c. Money at Call	1416.18	693.95		0.40				55.40	107.05	190.43		400.82		182.33	
	Domestic Currency	1416.16	693.95		0.40				55.40	107.05	190.43		400.82		182.33	
	Foreign Currency	0.02														
2	INVESTMENT IN SECURITIES	81.48	157.85		20.00	12.45	0.01	196.32	10.91		2.00		20.00		45.02	
	a. Govt Securities	81.48	157.85		20.00	12.45	0.01	196.32	10.91		2.00		20.00		20.30	
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin Ins.														24.72	
	e. Non Residents															
3	SHARE & OTHER INVESTMENT	177.68	48.63		10.80	24.04	62.52	52.02	24.55	5.60	13.39	0.09	4.32	8.24	18.16	
	a. Interbank Lending								20.00							
	b. Non Residents		43.04													
	c. Others	177.68	5.60		10.80	24.04	62.52	52.02	4.55	5.60	13.39	0.09	4.32	8.24	18.16	
4	LOANS & ADVANCES	7369.03	4016.57	56.44	372.80	449.32	581.29	4346.33	2777.02	36.12	445.81	739.85	759.34	2258.64	1346.16	
	a. Private Sector	7276.54	4016.57	56.44	372.80	449.32	581.29	4346.33	2767.02	24.55	445.81	739.85	759.34	2258.64	1346.16	
	b. Financial Institutions	92.48							10.00		11.57					
	c. Government Organizations															
5	BILL PURCHASED	4.90														
	a. Domestic Bills Purchased	4.90														
	b. Foreign Bills Purchased															
	c. Import Bills & Imports															
6	LOANS AGAINST COLLECTED BILLS															
	a. Against Domestic Bills															
	b. Against Foreign Bills															
7	FIXED ASSETS	418.66	273.73	6.54	4.70	12.26	43.94	112.71	135.33	112.83	14.45	98.10	34.97	44.26	130.27	
8	OTHER ASSETS	1324.84	325.59	2.30	39.00	260.65	148.51	340.54	2479.65	161.96	44.76	42.90	67.54	193.63	249.75	
	a. Accrued Interest:	81.69	230.81	0.14	14.10	97.14	105.84	49.56	1649.78	13.20	4.97	26.56	33.95	58.78	115.18	
	Financial															
	Government Enterprises	3.45	1.60	0.14		0.06			0.02			26.56	0.27		1.01	
	Private Sector	78.24	229.21		14.10	97.08	105.84	49.56	1649.75	13.20	4.97		33.68	58.78	114.17	
	b. Staff Loans / Adv.	62.44	28.35		14.70	0.02	1.13	19.00	2.72		0.18	9.42	10.93	7.03	8.49	
	c. Sundry Debtors	1.92	10.60		3.70	78.28	0.77	28.14	635.46	0.54	1.24	0.93	10.47	6.79		
	d. Cash In Transit														2.13	
	e. Others	1178.79	55.82	2.16	6.50	85.22	40.76	243.85	191.69	148.22	38.38	6.00	12.20	118.90	126.07	
9	Expenses not Written off		1.92	0.60				3.35			0.94		1.80			
10	Non Banking Assets		9.99			28.54	147.88	98.59	1.19	200.52	0.19	1.55		2.42	10.10	

Statement of Assets and Liabilities as on Chait end, 2070

S.N.	BFI Name	Goodwill	SFL	SIFCL	Lumbini	ILFCO	Mahalaxmi	Lalitpur	United FC	General	Progressive	Navaburga	Janaki	Pokhara	Central
Liabilities															
1	CAPITAL FUND	347.35	253.53	240.90	507.83	2269.99	504.28	-275.72	421.75	-62.34	102.22	224.27	257.16	418.88	262.60
	a. Paid-up Capital	310.50	204.53	176.00	294.94	2008.80	420.00	187.95	350.80	132.23	120.00	197.26	146.25	312.00	168.36
	b. Calls in Advance														
	c. Proposed Bonus Share														
	d. General Reserves	35.45	48.31	64.74	102.25	206.24	79.80	59.72	65.95	15.81	4.43	26.49	56.72	63.98	35.86
	e. Share Premium					3.59			1.49	0.23	4.84			4.32	0.12
	f. Retained Earning	1.40	0.69	0.16	77.85	50.30	4.49	-777.31	1.22	-216.16	-40.75	0.02	54.19	1.24	53.88
	g. Others Reserves Fund		0.00		32.78	1.07		253.93	2.29	5.56	13.70	0.50		37.35	4.38
2	BORROWINGS	115.00													
	a. NRB														
	b. Interbank Borrowing	115.00													
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	DEPOSITS	2732.94	1383.13	1548.33	1979.73	1351.77	3461.59	1321.87	3545.68	204.64	258.66	1331.12	1196.45	2227.48	1443.90
	a. Current					9.00	5.40					0.63			
	Domestic					9.00	5.40					0.63			
	Foreign														
	b. Savings	1456.90	657.28	472.72	1028.17	382.59	1260.53	628.00	1987.10	67.70	136.45	597.81	473.78	1152.25	587.83
	Domestic	848.36	657.28	472.72	1028.17	382.59	1260.53	628.00	1987.10	67.70	136.45	597.81	473.78	1152.25	587.83
	Foreign	608.53													
	c. Fixed	1269.43	723.34	1075.61	950.62	879.99	1799.63	686.70	1558.57	136.94	122.21	669.86	704.41	1075.23	856.07
	Domestic	1269.43	723.34	1075.61	950.62	879.99	1799.63	686.70	1558.57	136.94	122.21	669.86	704.41	1075.23	856.07
	Foreign														
	d. Call Deposits					58.28	368.71					58.78			
	Domestic					58.28	368.71					58.78			
	Foreign														
	e. Others	6.61	2.51		0.94	21.90	27.32	7.18				4.04	18.26		
	Domestic	6.61	2.51		0.94	21.90	27.32	7.18				4.04	18.26		
	Foreign														
4	Bills Payable											1.41			
5	Other Liabilities	211.94	51.01	100.42	273.19	551.01	152.81	848.67	129.26	440.72	72.20	90.54	219.17	381.44	177.27
	1. Sundry Creditors	20.15	0.55	9.43	0.78	56.82	14.77	0.20	25.98	20.14	0.49	4.53	2.41	58.10	15.90
	2. Loan Loss Provision	43.05	23.32	14.38	112.51	194.20	55.41	461.44	67.18	258.12	46.94	24.88	77.35	82.43	46.96
	3. Interest Suspense a/c	43.51		3.82	111.12	194.91	11.08	244.49	27.46	131.96	19.14	16.06	76.10	96.69	80.85
	4. Others	105.22	27.13	72.78	48.78	105.08	71.55	142.54	8.64	30.51	5.64	45.07	63.30	144.22	33.57
6	Reconciliation A/c		-0.11						354.35	-0.49		1.29			
7	Profit & Loss A/c	28.38	23.54	21.21	36.31	25.86	57.85	363.93	61.03	11.62	0.90	6.64	66.28	31.27	25.47
		3435.61	1711.10	1910.85	2797.06	4198.63	4176.54	2258.76	4512.07	594.15	433.97	1655.27	1739.06	3059.07	1909.24
Assets															
1	LIQUID FUNDS	811.75	382.84	484.30	704.91	500.94	863.53	376.64	847.20	75.78	163.68	622.03	426.24	939.40	555.54
	a. Cash Balance	60.25	15.55	8.24	7.57	7.79	27.12	3.85	58.99	4.37	1.81	14.51	2.35	14.14	14.86
	Nepalese Notes & Coins	60.25	15.55	8.24	7.57	7.79	27.12	3.85	58.99	4.37	1.81	14.51	2.35	14.14	14.86
	Foreign Currency														
	b. Bank Balance	751.50	367.29	476.06	52.16	493.15	176.70	372.79	788.21	71.41	161.88	607.52	25.70	108.58	135.26
	1. In Nepal Rastra Bank	105.90	33.31	48.93	48.62	69.12	148.36	72.66	190.85	15.25	20.59	84.42	24.55	108.58	124.92
	Domestic Currency	105.90	33.31	48.93	48.62	69.12	148.36	72.66	190.85	15.25	20.59	84.42	24.55	108.58	124.92
	Foreign Currency														
	2. "A"Class Licensed Institution	645.60	254.21	57.02	3.54	422.85	28.34	300.13	596.11	50.15	94.46	456.47	1.15		10.34
	Domestic Currency	645.60	254.21	57.02	3.54	422.85	28.34	300.13	596.11	50.15	94.46	456.47	1.15		10.34
	Foreign Currency														
	3. Other Financial Ins.		79.77	370.12		1.17	0.01		1.26	6.01	46.82	66.62			
	4. In Foreign Banks														
	c. Money at Call				645.19		659.71						398.20	816.67	405.43
	Domestic Currency				645.19		659.71						398.20	816.67	405.43
	Foreign Currency														
2	INVESTMENT IN SECURITIES	124.16	40.00	65.20	93.63	894.55	124.33		150.00	15.00	3.20	48.01			30.00
	a. Govt Securities	124.16	40.00	65.20	93.63	894.55	124.33		150.00	15.00	3.20	48.01			30.00
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	118.31	3.47	3.15	126.91	55.76	42.35	37.90	57.66	0.20	0.42	8.59	303.65	0.40	15.98
	a. Interbank Lending				15.00										
	b. Non Residents														
	c. Others	118.31	3.47	3.15	111.91	55.76	42.35	37.90	57.66	0.20	0.42	8.59	303.65	0.40	15.98
4	LOANS & ADVANCES	2004.38	1232.77	1194.32	1674.46	2392.51	2966.75	1139.75	2957.50	322.67	221.63	845.00	884.78	1730.41	1111.12
	a. Private Sector	2004.38	1232.77	1194.32	1674.46	2360.52	2921.75	1139.75	2957.50	321.88	217.13	808.47	2.01	1711.91	1111.12
	b. Financial Institutions					31.99	45.00			0.79	4.50	35.00	882.77		
	c. Government Organizations											1.52		18.50	
5	BILL PURCHASED														
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	LOANS AGAINST COLLECTED BILLS														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	FIXED ASSETS	256.28	25.57	123.29	10.64	48.85	87.12	48.93	80.37	3.98	2.62	94.84	16.69	140.40	48.64
8	OTHER ASSETS	109.29	26.45	39.16	186.51	246.55	86.17	539.90	61.49	148.17	39.29	36.81	103.96	133.78	134.42
	a. Accrued Interest:	43.51		4.11	113.77	207.36	12.92	245.64	30.02	131.96	19.14	16.06	76.10	56.43	81.68
	Financial					0.08	0.00								
	Government Enterprises			0.29	2.65	12.63	1.84		2.56				76.10		0.83
	Private Sector	43.51		3.82	111.12	194.64	11.08	245.64	27.46	131.96	19.14	16.06		56.43	80.85
	b. Staff Loans / Adv.	2.93	9.00	0.51	1.50		7.12	25.80	6.48	3.57	0.18				17.12
	c. Sundry Debtors		7.67	2.00	0.00	15.91	14.45	0.66	20.39	12.59	14.66	12.89	5.06	0.03	6.04
	d. Cash In Transit														1.37
	e. Others	62.84	9.78	32.53	71.24	23.29	51.68	267.80	4.60	0.06	5.31	6.49	22.80	77.32	29.58
9	Expenses not Written off	11.44				26.71	4.29		1.53						
10	Non Banking Assets			1.43		19.87	1.20	115.64	0.54	27.43	3.12		3.74	114.69	13.53
11	Reconciliation Account						0.79		355.78	0.93					

Statement of Assets and Liabilities as on Chait end, 2070

S.N.	BFI Name	Premier	Arun	Multipurpose	Synergy	Srijana	Om	WMBFL	CMBFCL	Crystal	Guheshwori	Patan	Fewa	Everest	Prudential
Liabilities															
1	CAPITAL FUND	-216.23	38.79	32.68	342.86	125.28	392.89	-230.85	-1312.60	-395.90	251.71	75.85	427.48	119.61	441.99
	a. Paid-up Capital	127.01	150.00	25.00	474.41	84.00	325.71	181.98	935.07	70.00	206.35	110.00	330.33	106.14	483.13
	b. Calls in Advance		8.00					1.37		24.49					
	c. Proposed Bonus Share			3.75		29.40									
	d. General Reserves	20.69	1.96	2.22	71.04	9.95	59.56	20.69	80.83	42.32	36.82	8.20	70.51	11.77	46.21
	e. Share Premium	0.43			0.52			1.36	2.61			0.48	3.49	0.99	0.07
	f. Retained Earning	-364.37	-121.17	1.04	-276.90	1.94	6.14	-436.25	-2331.12	-549.51	7.20	-42.82	23.14	0.72	-153.57
	g. Others Reserves Fund			0.67	73.79		1.48			16.80	1.33		0.03		66.14
2	BORROWINGS	15.00			150.00			8.30	37.35	68.56					
	a. NRB														
	b. Interbank Borrowing	15.00			150.00			8.30	37.35	68.56					
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	DEPOSITS	950.87	170.39	84.33	2463.62	710.91	4311.49	358.83	1299.42	411.06	1024.50	292.28	3797.62	657.69	1019.90
	a. Current														0.53
	Domestic														0.53
	Foreign														
	b. Savings	404.40	57.31	25.32	1243.30	567.53	2055.95	206.52	300.12	221.97	301.79	146.51	1592.43	362.47	252.59
	Domestic	404.40	57.31	25.32	1243.30	567.53	2055.95	206.52	300.12	221.97	301.79	146.51	1592.43	362.47	252.59
	Foreign														
	c. Fixed	464.05	60.51	59.01	1208.23	136.12	2255.54	152.30	34.98	0.88	540.00	145.77	1650.71	295.22	639.12
	Domestic	18.00	60.51	59.01	1208.23	136.12	2255.54	152.30	34.98	0.88	540.00	145.77	1650.71	295.22	639.12
	Foreign	446.05													
	d. Call Deposits														127.08
	Domestic														127.08
	Foreign														
	e. Others	82.42	52.57		12.09	7.26			964.32	188.21	182.70		554.48		0.57
	Domestic	82.42	52.57		12.09	7.26			964.32	188.21	182.70		554.48		0.57
	Foreign														
4	Bills Payable						0.19								
5	Other Liabilities	530.91	180.47	48.97	693.39	47.37	252.77	810.12	3457.79	960.36	87.46	143.51	187.50	52.84	270.09
	1. Sundry Creditors	14.27	4.93	1.66	18.52	8.09	0.29	7.56	52.30	3.56	12.05	0.85	1.00	13.00	13.51
	2. Loan Loss Provision	195.72	83.83	17.79	306.74	10.61	94.57	502.72	2137.42	610.83	34.96	54.84	63.36	14.67	106.33
	3. Interest Suspense a/c	242.14	46.48	14.13	270.83	4.76	43.20	274.22	1166.19	272.79	4.61	19.50	37.83	5.05	55.44
	4. Others	78.77	45.23	15.39	97.29	23.92	114.71	25.61	101.88	73.20	35.84	68.32	85.31	20.13	94.82
6	Reconciliation A/c		16.79		0.01										
7	Profit & Loss A/c	90.64			14.31	37.44	50.75		148.14		50.12		51.31	5.03	49.87
		1371.18	406.44	165.98	3664.18	921.01	5008.09	946.40	3630.10	1044.08	1413.80	511.64	4463.91	835.17	1781.85
Assets															
1	LIQUID FUNDS	164.19	47.58	17.98	844.42	123.09	1306.21	7.24	103.41	44.39	419.60	210.98	1086.82	185.02	528.10
	a. Cash Balance	16.18	2.94	2.34	58.37	10.25	49.21	0.69	1.68	0.19	6.87	1.98	86.47	13.67	12.42
	Nepalese Notes & Coins	16.18	2.94	2.34	58.37	10.25	49.21	0.69	1.68	0.19	6.73	1.98	86.47	13.67	12.35
	Foreign Currency										0.13				0.07
	b. Bank Balance	148.02	44.64	15.64	786.05	29.91	1256.99	6.56	101.73	44.20	21.35	209.01	108.52	171.35	44.20
	1. In Nepal Rastra Bank	65.90	13.40		102.93	27.70	106.27	0.08	4.09	10.47	20.84	8.49	98.31	25.14	40.28
	Domestic Currency	65.90	13.40		102.93	27.70	106.27	0.08	4.09	10.47	20.84	8.49	98.31	25.14	40.28
	Foreign Currency														
	2. "A"Class Licensed Institution	81.57	27.69	15.64	444.88	2.22	1082.67	2.07	53.24	32.62	0.51	161.90	9.94	92.57	3.92
	Domestic Currency	81.57	27.69	15.64	444.88	2.22	1082.67	2.07	53.24	32.62	0.51	161.90	9.94	92.57	3.92
	Foreign Currency														
	3. Other Financial Ins.	0.54	3.55		238.24		68.06	4.40	44.40	1.12		38.62	0.27	53.64	
	4. In Foreign Banks														
	c. Money at Call					82.92					391.38		891.82		471.48
	Domestic Currency					82.92					391.38		891.82		471.48
	Foreign Currency														
2	INVESTMENT IN SECURITIES	1.60			179.73	0.26	110.55				60.00	12.45	25.55		28.20
	a. Govt Securities	1.60			179.73		110.55				60.00		25.55		28.20
	b. NRB Bond											12.45			
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents				0.26										
3	SHARE & OTHER INVESTMENT	1.16	0.10	0.19	22.10		2.16	0.25	0.03	5.40	80.20	38.82	0.35	0.55	35.77
	a. Interbank Lending														4.01
	b. Non Residents														
	c. Others	1.16	0.10	0.19	22.10		2.16	0.25	0.03	5.40	80.20	38.82	0.35	0.55	31.76
4	LOANS & ADVANCES	881.82	176.67	111.46	2047.25	737.54	3430.88	541.38	2139.03	617.46	759.16	181.73	3204.38	617.29	756.80
	a. Private Sector	881.82	176.67	111.46	2047.25	737.54	3430.88	541.38	2139.03	368.28	753.91	176.23	3204.38	617.29	733.28
	b. Financial Institutions									249.18	5.00	5.50			23.52
	c. Government Organizations										0.25				
5	BILL PURCHASED												3.80		1.45
	a. Domestic Bills Purchased												3.80		1.45
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	LOANS AGAINST COLLECTED BILLS														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	FIXED ASSETS	45.35	6.86	2.02	139.55	5.35	68.72	22.67	103.15	62.90	58.22	3.18	61.52	11.27	250.78
8	OTHER ASSETS	251.15	89.96	29.56	402.39	47.38	86.83	293.71	1284.48	307.76	36.61	36.03	85.30	21.04	142.53
	a. Accrued Interest:	242.14	46.48	14.13	271.11	4.76	46.83	274.22	1166.19	272.79	5.73	21.75	37.83	5.05	55.60
	Financia														
	Government Enterprise	242.14			0.28	4.76	3.63				1.12	2.25			0.16
	Private Sector		46.48	14.13	270.83		43.20	274.22	1166.19	272.79	4.61	19.50	37.83	5.05	55.44
	b. Staff Loans / Adv.		0.18	4.47	4.87	3.09	1.44	7.84	0.10			1.07		5.41	5.58
	c. Sundry Debtors	1.09	7.96	3.25	116.04	8.29	7.15	0.04	5.29	0.12	10.84	0.28	0.16	5.73	0.07
	d. Cash In Transit														
	e. Others	7.92	35.34	7.71	10.38	31.26	31.40	11.61	112.90	34.85	20.04	12.93	47.31	4.86	81.27
9	Expenses not Written off				0.49	0.25	2.74								1.30
10	Non Banking Assets	25.91	34.04	2.04	28.26	0.07		5.37				5.66			36.92
11	Reconciliation Account		16.81					0.67							
12	Profit & Loss A/c		34.43	2.73		7.05		75.11		6.17		18.98			

Statement of Assets and Liabilities as on Chait end, 2070

S.N.	BFI Name	ICFC	Sagarmatha	Civil	Imperial	Kuber	NEFL	Seti	Hama	reliable	Namaste	Kaski	Zenith	Unique	Manjusree
Liabilities															
1	CAPITAL FUND	455.01	194.18	198.46	141.31	-339.67	216.56	59.43	203.44	318.27	35.30	270.90	253.23	218.48	250.49
	a. Paid-up Capital	374.39	165.00	166.54	149.73	150.00	197.10	50.60	200.00	272.61	31.25	240.74	231.00	200.00	225.00
	b. Calls in Advance					25.23									
	c. Proposed Bonus Share														
	d. General Reserves	67.59	16.62	17.66	14.17	4.49	16.93	5.85	8.55	43.46	2.90	27.99	20.77	17.85	11.23
	e. Share Premium			0.18		0.62						0.33	0.00		
	f. Retained Earning	10.55	11.96	13.36	-22.59	-520.00	1.06	2.93	-34.11		0.93	1.84	0.40	0.63	14.26
	g. Others Reserves Fund	2.48	0.60	0.72			1.47	0.05	28.99	2.20	0.23		1.05		
2	BORROWINGS	900.00													
	a. NRB														
	b. Interbank Borrowing	900.00													
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	DEPOSITS	4184.22	1721.25	689.73	627.08	402.63	1046.54	155.88	269.89	2853.05	158.37	2067.62	1073.06	581.48	914.39
	a. Current														
	Domestic														
	Foreign														
	b. Savings	2547.25	784.11	251.31	317.35	132.40	720.67	117.41	100.20	2152.15	135.38	1208.52	602.51	191.29	141.94
	Domestic	2547.25	784.11	251.31	317.35	132.40	720.67	117.41	100.20	2152.15	135.38	1208.52	602.51	191.29	141.94
	Foreign														
	c. Fixed	1634.14	571.01	285.48	309.73	270.23	325.75	38.47	76.28	700.90	22.95	859.09	258.20	235.56	390.31
	Domestic	1634.14	571.01	285.48	309.73	270.23	325.75	38.47	76.28	700.90	22.95	859.09	258.20	235.56	390.31
	Foreign														
	d. Call Deposits														
	Domestic														
	Foreign														
	e. Others	2.83	366.13	152.94			0.13		93.42		0.04		212.34	154.63	382.14
	Domestic	2.83	366.13	152.94			0.13		93.42		0.04		212.34	154.63	382.14
	Foreign														
4	Bills Payable	0.10													
5	Other Liabilities	347.95	186.60	101.91	116.53	663.02	39.29	17.62	170.32	290.61	5.32	86.46	65.49	30.90	124.27
	1. Sundry Creditors	14.93	2.13	0.93	1.94	6.56	9.09	0.90	0.07	146.25	0.24	0.11	3.49	4.98	0.37
	2. Loan Loss Provision	127.74	61.11	56.49	66.86	426.26	8.46	3.00	84.20	48.40	2.48	32.79	30.38	6.99	47.76
	3. Interest Suspense a/c	43.65	29.80	26.84	40.10	204.24	1.63	4.25	49.26	24.78	0.35	19.86	9.82	2.99	40.09
	4. Others	161.63	93.56	17.65	7.63	25.96	20.12	9.47	36.79	71.18	2.25	33.69	21.81	15.94	36.05
6	Reconciliation A/c		272.69		49.02	1200.18									
7	Profit & Loss A/c	28.97	27.98			65.52	17.10	4.09	11.77	17.46	5.51	32.93	21.35	17.54	6.77
		5916.25	2402.70	990.11	933.94	1991.69	1319.50	237.02	655.42	3479.38	204.50	2457.91	1413.13	848.39	1295.92
Assets															
1	LIQUID FUNDS	2319.02	408.06	288.63	283.97	27.71	359.11	47.83	162.85	1206.65	81.04	485.77	393.08	325.14	307.25
	a. Cash Balance	124.86	18.42	2.93	1.79	3.15	14.83	2.46	2.89	71.46	2.25	39.38	21.98	5.00	14.21
	Nepalese Notes & Coins	124.86	18.42	2.93	1.79	3.15	14.83	2.46	2.89	71.46	2.22	39.38	21.98	5.00	14.21
	Foreign Currency							0.00			0.03				
	b. Bank Balance	2194.16	389.63	56.35	282.18	0.00	344.29	45.36	10.79	102.57	3.65	65.78	371.10	320.14	293.04
	1. In Nepal Rastra Bank	74.07	39.02	55.77	45.40	0.00	54.84	0.16	10.60	101.87		63.13	78.25	8.05	22.19
	Domestic Currency	74.07	39.02	55.77	45.40	0.00	54.84	0.16	10.60	101.87		63.13	78.25	8.05	22.19
	Foreign Currency														
	2. "A"Class Licensed Institution	1913.62	245.94	0.57	146.26		222.15	18.12	0.16	0.70	3.64	2.50	167.74	197.46	134.69
	Domestic Currency	1913.62	245.94	0.57	146.26		222.15	18.12	0.16	0.70	3.64	2.50	167.74	197.46	134.69
	Foreign Currency														
	3. Other Financial Ins.	206.47	104.67	0.01	90.52		67.30	27.08	0.03		0.01	0.15	125.11	114.64	136.17
	4. In Foreign Banks														
	c. Money at Call			229.35		24.56			149.16	1032.63	75.15	380.61			
	Domestic Currency			229.35		24.56			149.16	1002.31	75.15	380.61			
	Foreign Currency									30.31					
2	INVESTMENT IN SECURITIES	64.39	68.55			32.50		4.55	8.26				20.00	17.00	10.00
	a. Govt Securities	64.39	68.55			32.50		4.55	8.26				20.00	17.00	10.00
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	95.21	74.87	6.90	2.97		85.01	0.10	3.30	26.94		6.29	50.52	17.97	
	a. Interbank Lending				2.62										
	b. Non Residents														
	c. Others	95.21	74.87	6.90	0.35		85.01	0.10	3.30	26.94		6.29	50.52	17.97	
4	LOANS & ADVANCES	3079.26	1438.11	577.43	517.24	528.44	806.75	172.81	364.65	1906.86	118.16	1899.40	900.19	465.05	872.41
	a. Private Sector	3079.26	1433.91	577.43	507.15	528.44	789.75	172.81	352.75	1894.36	118.16	1899.40	900.19	452.75	837.81
	b. Financial Institutions		4.20		10.09	528.44	17.00		11.90	12.50				12.30	34.60
	c. Government Organizations														
5	BILL PURCHASED					2.60									
	a. Domestic Bills Purchased					2.60									
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	LOANS AGAINST COLLECTED BILLS														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	FIXED ASSETS	71.16	16.52	2.12	24.17	14.50	9.35	5.85	11.67	167.97	1.26	36.40	7.47	4.92	23.60
8	OTHER ASSETS	286.62	67.53	80.31	47.18	237.40	26.78	10.25	86.90	81.30	3.61	30.04	41.87	18.32	82.66
	a. Accrued Interest:	59.33	32.58	26.84	40.10	224.97	2.66	4.25	49.32	24.99	0.35	19.86	9.82	3.44	40.09
	Financial		0.05		0.78									0.00	1.59
	Government Enterprises	15.53	2.78				1.30		0.06	0.21				0.46	
	Private Sector	43.80	29.75	26.84	39.32	224.97	1.35	4.25	49.26	24.78	0.35	19.86	9.82	2.99	38.50
	b. Staff Loans / Adv.	50.22	3.50	1.12	1.64	1.12	1.18		0.01	1.02			15.10	0.52	19.37
	c. Sundry Debtors	11.02	0.69		0.48	2.72	10.27	3.86	0.37	35.48	1.65	0.55	0.59	0.47	2.92
	d. Cash In Transit														
	e. Others	166.05	30.76	52.35	4.96	8.59	12.68	2.15	37.21	19.81	1.62	9.62	16.36	13.90	20.28
9	Expenses not Written off	0.02		0.94				0.19			0.43				
10	Non Banking Assets	0.56	56.30			0.95			21.50	28.95					
11	Reconciliation Account		272.75	0.20	49.02	1180.09				52.46					
12	Profit & Loss A/c			33.57	9.38										
	TOTAL ASSETS	5916.25	2402.70	990.11	933.94	1991.69	1319.50								

Statement of Assets and Liabilities as on Chait end, 2070

S.N.	BFI Name	Bhaktapur	Jebils	Reliance	LOTUS	Bhaktapur
Liabilities						
1	CAPITAL FUND	214.50	200.34	209.68	141.23	133.18
	a. Paid-up Capital	200.00	200.00	200.00	120.00	125.00
	b. Calls in Advance					
	c. Proposed Bonus Share					
	d. General Reserves	14.16	1.93	6.77	4.25	1.58
	e. Share Premium					
	f. Retained Earning	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	845.32	723.75	1301.91	387.86	363.74
	a. Current					
	Domestic					
	Foreign					
	b. Savings	224.18	186.22	437.35	142.38	201.94
	Domestic	224.18	186.22	437.35	142.38	201.94
	Foreign					
	c. Fixed	522.01	330.37	485.77	178.73	95.36
	Domestic	522.01	330.37	485.77	178.73	95.36
	Foreign					
	d. Call Deposits					66.44
	Domestic					66.44
	Foreign					
	e. Others	99.12	207.16	378.79	66.75	
	Domestic	99.12	207.16	378.79	66.75	
	Foreign					
4	Bills Payable					
5	Other Liabilities	42.43	104.29	91.17	37.90	17.31
	1. Sundry Creditors	3.00	0.43	0.77	0.10	0.01
	2. Loan Loss Provision	11.20	61.44	41.91	15.40	14.18
	3. Interest Suspense a/c	4.64	27.53	17.15	9.31	0.32
	4. Others	23.60	14.89	31.34	13.09	2.81
6	Reconciliation A/c					
7	Profit & Loss A/c	11.41	8.67	12.95	6.63	0.41
		1113.66	1037.05	1615.72	573.62	514.65
Assets						
1	LIQUID FUNDS	384.68	217.13	495.17	154.34	202.15
	a. Cash Balance	4.22	5.43	21.97	2.85	8.62
	Nepalese Notes & Coins	4.22	5.43	21.97	2.85	8.62
	Foreign Currency					
	b. Bank Balance	380.45	211.70	473.20	151.49	193.53
	1. In Nepal Rastra Bank	24.60	31.88	97.43	22.15	18.35
	Domestic Currency	24.60	31.88	97.43	22.15	18.35
	Foreign Currency					
	2. "A"Class Licensed Institution	268.30	122.89		8.48	174.27
	Domestic Currency	268.30	122.89		8.48	174.27
	Foreign Currency					
	3. Other Financial Ins.	87.54	56.94	375.77	120.86	0.91
	4. In Foreign Banks					
	c. Money at Call					
	Domestic Currency					
	Foreign Currency					
2	INVESTMENT IN SECURITIES	20.00	50.00		6.00	10.00
	a. Govt Securities	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	3.73	48.49	63.00	5.93	5.36
	a. Interbank Lending					
	b. Non Residents					
	c. Others	3.73	48.49	63.00	5.93	5.36
4	LOANS & ADVANCES	664.26	640.21	1004.14	380.21	287.36
	a. Private Sector	649.64	629.08	979.68	380.21	287.36
	b. Financial Institutions	14.63	11.13	23.50		
	c. Government Organizations			0.96		
5	BILL PURCHASED					
	a. Domestic Bills Purchased					
	b. Foreign Bills Purchased					
	c. Import Bills & Imports					
6	LOANS AGAINST COLLECTED BILLS					
	a. Against Domestic Bills					
	b. Against Foreign Bills					
7	FIXED ASSETS	12.45	6.71	6.79	6.06	4.56
8	OTHER ASSETS	28.54	73.00	43.68	14.92	3.26
	a. Accrued Interest:	4.64	28.14	17.03	9.31	0.53
	Financial	0.00	0.06	0.01		
	Government Enterprises		0.61	2.94		0.22
	Private Sector	4.64	27.47	14.09	9.31	0.32
	b. Staff Loans / Adv.	12.09	10.46	0.93	0.83	
	c. Sundry Debtors		12.27	6.51	0.73	1.11
	d. Cash In Transit					
	e. Others	11.81	22.14	19.21	4.04	1.61
9	Expenses not Written off		1.50			1.97
10	Non Banking Assets			2.94	6.16	
11	Reconciliation Account					
12	Profit & Loss A/c					
	TOTAL ASSETS	1113.66	1037.05	1615.72	573.62	514.65

Profit and Loss Statement of upto Chait end, 2070

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBIL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL
Expenses																		
1. Interest Expense	1641.38	1683.22	1457.57	2143.42	418.01	1733.62	1730.58	875.56	1711.54	1039.70	997.09	1648.68	554.42	1274.77	1192.73	1250.01	1286.34	2633.36
1.1 On Deposit Liabilities	1325.35	1649.40	1438.56	2057.96	415.33	1633.94	1668.75	875.10	1692.50	1001.51	990.68	1647.06	554.25	1274.67	1192.57	1203.99	1278.18	2548.75
1.1.1 Saving Account	612.66	830.85	581.58	490.59	272.08	708.44	330.13	298.65	571.43	254.64	220.91	146.28	91.55	394.05	233.91	162.90	331.35	790.28
1.1.2 Fixed Account	712.69	761.21	440.66	1021.23	90.20	925.50	1242.41	366.72	782.01	538.65	580.16	1202.76	349.68	664.47	710.91	829.97	613.32	1662.77
1.1.2.1 Up to 3 months Fixed Account		1.96	66.10	14.85	11.69	182.83			176.02		0.18			0.17		5.05	79.45	
1.1.2.2 3 to 6 months Fixed Account		3.60	88.13		6.29			4.56	189.19					1.02		10.77	131.25	
1.1.2.3 6 months to 1 year Fixed Account			416.95	220.33		46.21	742.67		263.34	538.65	30.83		349.68	90.39		718.69	215.66	
1.1.2.4 Above 1 year Fixed Account	712.69	338.70	66.10	1006.38	26.01		1242.41	362.16	153.46		549.15	1202.76		572.89	710.91	95.47	186.96	1662.77
1.1.3 Call Deposit		57.34	416.32	546.14	53.05		96.21	209.73	339.05	208.22	189.61	298.02	113.02	216.15	247.74	211.13	333.51	95.70
1.1.4 Certificate of Deposit																		
1.2 On Borrowing	316.02	33.82	19.01	85.46	2.68	99.69	61.83	0.46	19.04	38.19	6.42	1.62	0.17	0.10	0.17	46.02	8.16	84.61
2. Commission Expense		31.62	137.49	91.71				9.39										1.04
3. Staff Expense	1151.21	1440.02	479.71	289.08	326.23	480.05	331.07	186.42	355.26	280.82	136.77	244.35	72.10	194.08	168.09	174.62	180.36	1948.35
4. Office Operating Expenses	367.00	413.64	356.99	385.77	276.05	673.05	348.44	138.38	346.34	287.10	141.24	264.54	85.28	262.56	168.84	169.59	304.52	279.36
5. Foreign Exchange Loss												6.10			10.23			
5.1 Due to Change in Exchange Rates												6.10			10.23			
5.2 Due to Foreign Currency Transaction																		
6. Non Operating Expense		0.15						13.96					0.57		0.05			0.01
7. Provision for Risk	476.83	407.31	295.12	393.24	118.92	299.18	68.08	199.43	80.66	110.28	194.17	107.19	75.87	69.79	240.75	142.63	245.82	950.76
7.1 Loan loss Provision	471.83	387.02	293.37	370.34	118.92	299.18	68.08	199.43	80.66	110.28	194.17	107.19	75.87	69.79	238.63	124.94	245.82	950.76
7.1.1 General Loan loss Provision	146.64	72.67	53.01	142.82	47.08	299.18	40.03	102.56	80.66	32.74	46.84	1.68	27.25	35.14	21.94		245.82	76.57
7.1.2 Special Loan Loss Provision		314.35	240.36	227.52	71.84		28.05	96.87		77.53	147.34	105.51	48.62	34.65	216.69	124.94		874.19
7.1.3 Additional Loan Loss Provision	325.19																	
7.2. Provision for Non-Banking Assets				22.90											2.12	17.69		
7.3. Provision for Loss on Investment																		
7.5. Provision for Loss of Other Assets	5.00	20.29	1.75															
8. Loan Written Off					30.74								0.13				0.03	2.18
9. Provision for Staff Bonus			241.38	198.90	141.86	113.33	96.14		154.42	51.43	24.50	91.71	20.66	45.59	27.48	33.37	51.96	100.49
10. Provision for Income Tax			715.07	597.00	419.18	340.49	288.40		463.26	159.29	72.91	275.12	61.15	136.78	82.45	100.10	155.88	455.61
11. Others		1.70							0.02				0.52					0.03
12. Net Profit	568.67	1263.43	1698.73	1392.01	999.45	792.85	672.95	583.84	1080.95	355.00	172.09	641.95	145.40	319.15	192.39	233.57	363.71	800.51
Total Expenses	4205.09	5241.09	5382.05	5491.12	2730.44	4432.58	3535.66	2006.98	4192.45	2283.61	1744.89	3273.53	1016.10	2312.94	2072.79	2103.88	2588.62	7171.69

Income																		
1. Interest Income	3498.07	4241.42	4275.32	4306.94	1900.10	3528.87	3006.94	1437.79	3733.19	1927.37	1534.28	2957.91	916.18	2074.51	1779.86	1774.18	2166.86	5873.94
1.1 On Loans and Advances	3346.84	3778.16	3926.26	4154.58	1794.72	3261.08	2507.17	1383.42	3516.27	1836.58	1474.10	2733.32	904.57	2050.35	1709.79	1720.08	2062.97	5663.78
1.2 On Investment	120.67	402.93	211.13	108.25	47.64	226.30	72.60	40.40	187.71	88.29	59.28	204.03	10.14	23.62	16.75	54.10	82.07	81.86
1.2.1 Government Bonds	120.48	270.52	199.37	108.25	47.64	226.30	72.60	21.15	57.26	88.29	49.92	193.93	10.14	23.62	16.75	54.10	82.07	81.86
1.2.2 Foreign Bonds			11.75									10.10						
1.2.3 NRB Bonds								19.25	130.46		9.36							
1.2.4 Debenture & Bonds	0.19	132.41																
1.3 On Agency Balance	25.23	46.52	0.89	40.13	0.51	41.44	394.60		29.03			0.22	0.41				1.61	
1.4 On Call Deposit	5.33	1.73	108.17	3.97	7.70	0.05		0.21	1.16			8.46					20.21	0.11
1.5 On Others		12.08	28.87		49.52		32.57	13.76		1.33	0.91	11.88	1.05	0.53	53.32			128.19
2. Commission and Discount	152.85	289.23	662.74	406.87	276.43	456.15	385.95	189.58	198.89	150.74	60.75	203.61	21.29	93.41	144.69	205.89	252.12	222.60
2.1 Bills Purchase and Discount	0.09	1.01	1.42		11.99	54.23	0.01	13.07	9.43	35.45	1.32	0.22	-0.01	0.40	1.08	10.55		
2.2 Commission	152.76	278.11	659.28	406.87	208.18	348.75	247.06	171.35	188.00	115.29	54.76	66.61	21.29	93.01	33.10	190.33	122.64	222.60
2.3 Others		10.11	2.04		56.26	53.17	138.88	5.16	1.46		4.67	136.78			110.51	5.01	129.48	
3. Exchange Fluctuation Income	119.90	36.27	395.89	336.55	361.15	297.30	77.18	65.58	49.73	116.77	12.56	96.02	15.63	39.23	66.22	93.84	115.05	84.54
3.1 Due to Change in Exchange Rate	94.96	-38.84	326.47	4.80	93.05		4.01	0.57	4.08			26.82	1.14		18.12	12.51	173.86	44.97
3.2 Due to Foreign Currency Transaction	24.94	75.11	69.42	331.75	268.10	297.30	73.17	65.01	45.65	116.77	12.56	69.20	14.49	39.23	48.10	81.33	-58.81	39.57
4. Other Operating Income	200.96	198.59		172.62	31.73	130.05		97.19	199.37	47.88	58.35	7.25	31.30	66.63	42.10		0.71	304.84
5. Non Operating Income	8.52	6.15	33.26	8.35	50.29	14.65	3.62		5.40	3.15	1.11	8.74		29.73	3.51	6.29	45.78	7.52
6. Write Back from Provisions for loss	191.62	427.11	11.91	259.27	83.98		57.63	144.18	5.88	37.71	75.98		31.58	9.44	36.42	23.38	8.10	451.01
7. Recovery of written-off Loan	33.16	39.65	2.92		26.75		4.34	72.36			1.85					0.30		113.73
8. Income from Extra Ordinary transactions		2.67		0.53		5.56		0.30					0.11					113.52
9. Net Loss																		
Total Income	4205.09	5241.09	5382.05	5491.12	2730.44	4432.58	3535.66	2006.98	4192.45	2283.61	1744.89	3273.53	1016.10	2312.94	2072.79	2103.88	2588.62	7171.69

Profit and Loss Statement of upto Chait end, 2070

BFI Name	Global	Citizens	Prime	Sunrise	Grand	NIMB	Kist	Janata	Mega	Civil	Century	Sanima	NIDC	Malika	Siddhartha	UDBL	Yeti	Narayani	PDBL	Sahayogi	
Expenses																					
1. Interest Expense	1425.60	1025.14	1335.07	1015.00	987.03	908.34	905.31	696.16	584.62	908.51	699.29	889.26	78.27	98.77	301.12		363.09	55.54	171.67	83.03	
1.1 On Deposit Liabilities	1389.75	1009.46	1334.80	1014.82	986.82	908.13	894.10	695.39	580.68	906.96	698.80	878.05	78.27	98.77	301.12		361.97	55.54	171.67	83.03	
1.1.1 Saving Account	483.10	164.53	126.75	274.47	111.22	143.48	504.87	96.33	195.41	94.79	181.88	213.64	16.44	72.54	166.26		120.68	29.74	82.95	63.74	
1.1.2 Fixed Account	698.70	650.14	564.17	610.46	607.82	542.88	331.25	441.31	261.73	661.36	357.77	541.74	59.55	13.16	98.48		165.68	25.80	72.27	17.96	
1.1.2.1 Up to 3 months Fixed Account	3.04	16.84	0.02	0.07		76.88	0.04	41.69		0.01		4.82		0.03	0.85				1.14		
1.1.2.2 3 to 6 months Fixed Account	2.81	4.43	1.01	10.18	4.93	0.69	5.89	0.18		3.85	9.35	1.40		0.01	0.05			0.17	1.31		
1.1.2.3 6 months to 1 year Fixed Account	574.22	460.28	502.27	534.43		170.37	286.07	316.12		401.25	348.42	394.80	16.05	7.28	16.63		49.96	6.58	65.84	3.98	
1.1.2.4 Above 1 year Fixed Account	118.63	168.59	60.87	65.78	602.89	294.93	39.25	83.32	261.73	256.25		140.73	43.50	5.84	80.95		115.73	19.05	3.98	13.98	
1.1.3 Call Deposit	207.95	194.79	643.88	129.89	265.00	221.78	57.98	157.75	123.55	150.80	159.15	122.67	2.27	13.07	36.38		75.61		16.45	1.33	
1.1.4 Certificate of Deposit					2.78																
1.2 On Borrowing	35.85	15.68	0.27	0.18	0.21	0.21	11.21	0.77	3.94	1.55	0.49	11.21					1.11				
2. Commission Expense	16.93	3.75		5.17											0.82						
3. Staff Expense	246.57	118.31	87.34	187.73	87.06	120.72	182.77	95.54	120.86	105.74	88.77	101.45	36.60	29.93	43.62		63.75	8.22	30.63	12.46	
4. Office Operating Expenses	388.40	181.00	154.66	250.42	96.14	185.52	230.81	110.57	171.55	132.96	160.08	146.53	23.06	35.88	61.06		77.69	7.67	27.77	13.99	
5. Foreign Exchange Loss							1.13		13.74						0.15						
5.1 Due to Change in Exchange Rates							1.13								0.15						
5.2 Due to Foreign Currency Transaction									13.74												
6. Non Operating Expense		567.27									0.35										-0.35
7. Provision for Risk	283.48	302.75	61.04	304.86	188.91	84.22	536.86	103.81	106.06	127.74	123.22	36.61	76.19	14.81	123.57		850.79	117.36	11.52	14.34	
7.1 Loan loss Provision	283.48	160.92	81.57	301.45	149.15	78.67	574.93	103.81	106.06	127.74	123.22	36.61	76.19	14.81	102.43		618.52	117.36	11.00	14.34	
7.1.1 General Loan loss Provision	88.84	53.06	42.06	-4.02	10.75	34.11	-35.99	20.97	38.11	31.13	53.43	31.80	4.40	14.81	8.07		29.23	0.01	11.00	2.22	
7.1.2 Special Loan Loss Provision	194.63	107.86	39.51	305.47	138.41	44.57	610.92	82.83	67.95	96.61	69.79	4.82	71.79		94.35		589.29	117.35		12.12	
7.1.3 Additional Loan Loss Provision																					
7.2. Provision for Non-Banking Assets		141.82		3.41	39.76		-38.07								21.07		228.76		0.53		
7.3. Provision for Loss on Investment			-20.53												0.01						
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	98.22	43.44	60.53	38.96	12.78			6.61	36.86		8.95	45.92	45.26	3.16	0.44				6.11	6.02	
10. Provision for Income Tax	257.02	130.31	181.59	116.89	38.35			19.83	110.57		26.86	138.40	144.77	9.47	1.32				18.32	18.06	
11. Others																	32.84				
12. Net Profit	725.18	304.06	423.71	272.74	89.48	472.46	-198.02	46.26	257.99	119.19	62.67	320.82	344.85	22.09	3.08				42.74	42.13	
Total Expenses	3441.40	2676.03	2303.95	2206.41	1499.74	1771.26	1658.86	1078.77	1402.25	1394.14	1170.20	1679.29	749.00	214.10	563.08		1388.16	188.78	308.40	190.03	

Income																					
1. Interest Income	2606.44	1800.75	2067.52	1803.95	1316.60	1474.43	1454.82	1081.79	1199.57	1262.25	981.99	1468.38	241.37	189.38	428.16		517.89	39.96	286.96	162.59	
1.1 On Loans and Advances	2499.94	1724.04	2034.36	1769.02	1263.26	1390.21	1380.95	1041.02	1145.72	1229.71	962.17	1406.55	176.37	174.28	393.11		475.73	38.43	265.31	142.09	
1.2 On Investment	104.67	62.55	7.55	26.76	46.56	62.28	55.50	39.76	22.07	31.37	7.10	50.96	0.16	1.51	12.50		8.64				
1.2.1 Government Bonds	104.67	62.55	7.55	17.77	46.56	62.28	55.50	39.75	21.71	31.37	7.10	50.96	0.16	1.51	12.50		8.64				
1.2.2 Foreign Bonds																					
1.2.3 NRB Bonds				8.99				0.01													
1.2.4 Debenture & Bonds									0.36												
1.3 On Agency Balance		0.52	0.09	0.09			1.61	0.18	0.10		5.39						31.12	1.52			
1.4 On Call Deposit	1.79	13.02		3.14		0.13	2.31		17.23	1.18				10.82	22.43				21.65	20.43	
1.5 On Others	0.04	0.61	25.52	4.94	6.78	21.81	14.45	0.82	14.45		7.33	10.86	64.84	2.76	0.13		2.40			0.07	
2. Commission and Discount	301.97	124.28	45.27	84.87	27.86	55.65	108.13	59.65	16.68	44.02	33.77	29.01		5.81	6.27		3.62	0.20	2.18	5.83	
2.1 Bills Purchase and Discount	0.67	4.72	3.69	4.03	0.30		1.84	3.32	0.23	1.83				0.12							
2.2 Commission	289.73	44.19	41.59	61.55	27.57	47.58	21.85	50.05	16.45	42.19	33.77	29.01		5.81	6.15		3.62	0.20	2.18	5.83	
2.3 Others	11.57	75.37		19.29		8.08	84.44	6.28													
3. Exchange Fluctuation Income	97.55	78.71	23.49	51.00	62.46	81.78	25.72	-64.59	98.67	45.72	64.69	115.13			0.02					-0.05	
3.1 Due to Change in Exchange Rate	32.41	31.04	-21.04	21.34	8.49	12.75		317.83		29.96	5.15	2.59									-0.05
3.2 Due to Foreign Currency Transaction	65.14	47.66	44.53	29.66	53.98	69.03	25.72	-382.42	98.67	15.76	59.55	112.53			0.02						-0.01
4. Other Operating Income	13.77	27.46	167.67	97.23	42.26	74.70			38.65	42.15	60.27	57.38	10.26	16.19	31.22		34.00	0.78	19.26	17.12	
5. Non Operating Income	80.43	572.82		1.71	0.63	20.57	66.75	1.93	1.45		1.15	8.18	446.24	0.40	12.69		1.60	9.03		4.34	
6. Write Back from Provisions for loss	341.23	64.59		167.64	49.92	64.13	3.45		47.23		28.32	1.22	51.08	2.33	80.02		473.13	49.42		0.15	
7. Recovery of written-off Loan		7.42												0.05	4.70						
8. Income from Extra Ordinary transactions																					6.91
9. Net Loss																	351.05	89.39			
Total Income	3441.40	2676.03	2303.95	2206.41	1499.74	1771.26	1658.86	1078.77	1402.25	1394.14	1170.20	1679.29	749.00	214.10	563.08		1388.16	188.78	308.40	190.03	

Profit and Loss Statement of upto Chait end, 2070

BFI Name	Avis	Karnali	Triveni	Suprim	Bhrikuti	Suvechha	Rageshwori	Saundhar	Gurkha	Gandaki	Infrastructure	Business	Biratnaxmi	Excel	Western	H & B	Araniko	NDEP	CCDBL	Miteri
Expenses																				
1. Interest Expense	91.67	56.25	178.38	131.53	234.05	88.14	119.64	69.32	56.89	243.24	176.61	250.04	188.53	100.07	60.57	346.81	42.26	248.38	455.75	67.29
1.1 On Deposit Liabilities	91.67	56.25	178.22	131.53	234.05	88.14	119.64	69.32	56.89	157.46	176.56	250.04	188.53	100.07	60.57	346.81	42.26	248.28	439.87	67.29
1.1.1 Saving Account	29.44	39.78	74.65	57.82	96.46	28.74	72.37	36.77	5.57	64.61	72.75	89.68	101.87	57.44	40.30	122.32	23.62	154.21	104.88	34.32
1.1.2 Fixed Account	39.66	16.47	75.14	44.02	76.64	45.73	26.51	32.54	1.87	56.09	55.76	108.61	68.23	23.97	20.27	156.78	15.13	69.45	280.49	25.37
1.1.2.1 Up to 3 months Fixed Account	0.01		0.31		0.12	0.15						1.20		0.07		0.54			26.58	1.01
1.1.2.2 3 to 6 months Fixed Account	0.45		2.11	2.16	0.58	0.21		9.02		1.09	1.14	3.67	1.89	0.71	4.01	18.21	0.02		4.97	1.27
1.1.2.3 6 months to 1 year Fixed Account	18.78		34.46	38.36	64.80	16.30	3.00	11.92		41.82	30.27	80.90	24.79	5.69	5.19	39.99	2.10		120.95	8.88
1.1.2.4 Above 1 year Fixed Account	20.42	16.47	38.25	3.50	11.15	29.06	23.52	11.60	1.87	13.19	24.35	22.85	41.56	17.50	11.06	98.04	13.01	69.45	127.99	14.21
1.1.3 Call Deposit	22.57		28.44	29.69	60.95	13.68	20.76		49.46	36.76	48.05	51.76	18.43	18.66		67.71	3.51	24.62	54.49	7.59
1.1.4 Certificate of Deposit																				
1.2 On Borrowing			0.16							85.78	0.05								0.10	15.89
2. Commission Expense				0.04							0.01			0.05			0.81			0.95
3. Staff Expense	22.62	14.24	21.00	28.90	30.73	12.29	19.93	13.95	15.59	18.71	36.85	33.10	32.21	21.24	11.73	62.19	13.32	38.94	50.83	9.31
4. Office Operating Expenses	32.40	18.18	31.80	33.20	25.20	14.60	12.08	17.45	30.25	22.44	53.06	37.23	20.43	19.20	8.58	82.77	7.02	55.65	52.92	8.09
5. Foreign Exchange Loss																			0.40	
5.1 Due to Change in Exchange Rates																			0.39	
5.2 Due to Foreign Currency Transaction																			0.01	
6. Non Operating Expense	13.53				0.36				0.35			10.05	4.86		3.48	3.28			0.07	0.14
7. Provision for Risk	8.12	2.19	29.20	133.46	11.05	1.74	3.14	2.47	42.30	14.99	34.39	49.85	12.11	8.78	3.52	332.96	25.10	223.55	100.04	3.51
7.1 Loan loss Provision	8.12	2.19	29.20	113.84	11.05	1.74	3.14	2.47		14.99	34.39	49.85	12.11	8.78	3.52	113.95	25.10	179.49	99.78	3.51
7.1.1 General Loan loss Provision		2.19	4.25	5.33	5.86	0.19	3.14	1.13		2.14	6.07		0.59	8.78		3.85	1.00	-6.38	7.25	1.82
7.1.2 Special Loan Loss Provision	8.12		24.96	108.51	5.19	1.55		1.34		12.85	28.32		11.52			82.19	24.11	185.87	92.53	2.02
7.1.3 Additional Loan Loss Provision																				-0.33
7.2. Provision for Non-Banking Assets				7.62					42.30								1.02		43.96	
7.3. Provision for Loss on Investment																			0.10	0.26
7.5. Provision for Loss of Other Assets				12.01												217.99				
8. Loan Written Off				0.57					9.80										3.92	
9. Provision for Staff Bonus		0.71	7.35		10.66	3.16		4.12			8.58	4.25		6.03	1.38		1.45		9.01	4.76
10. Provision for Income Tax		2.13	22.06		31.98	9.47		12.36			25.74	15.30		18.10	4.13		4.34		27.03	14.30
11. Others																				
12. Net Profit		4.97	51.48	24.30	74.62	22.10	81.25	28.83	74.72	70.79	60.05	27.19	72.62	42.23	9.64		10.12		63.07	33.34
Total Expenses	168.34	98.66	341.29	352.00	418.29	151.85	236.05	148.50	229.91	370.17	395.28	427.02	330.76	215.70	103.04	828.02	104.42	570.91	759.61	140.74

Income																				
1. Interest Income	138.33	89.19	303.69	228.40	391.93	134.48	212.98	136.17	72.23	346.32	281.19	400.33	303.28	201.04	81.84	516.68	79.01	374.72	689.50	125.44
1.1 On Loans and Advances	126.45	83.16	275.81	203.73	357.09	125.74	195.81	123.00	69.29	246.71	254.27	376.55	266.67	164.11	81.84	484.30	78.26	323.31	627.09	118.33
1.2 On Investment			0.98	1.18	0.09							3.07	7.58			7.93		0.58	6.66	
1.2.1 Government Bonds			0.98	1.18								2.66	7.58			7.93		0.58	6.66	
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds							0.09					0.41								
1.2.4 Debenture & Bonds																				
1.3 On Agency Balance														36.93					22.04	
1.4 On Call Deposit	11.88	6.03	27.88	23.70	33.66	8.74	17.09	13.17	2.95	13.82	26.69	20.71	27.37			22.65	0.75	16.27	48.33	7.11
1.5 On Others										85.78	0.23		1.66			1.80		12.53	7.42	
2. Commission and Discount	3.70		2.31	2.56	4.38	0.95	23.07	11.20	0.08	1.01	3.58	0.87	6.71	1.57	7.91	6.70	1.35	5.39	68.92	1.29
2.1 Bills Purchase and Discount																			0.01	
2.2 Commission	3.12		2.31	2.56	4.38	0.95	5.06	1.19	0.08	0.82	2.57	0.87	6.71	0.19	7.91	6.70	1.35	5.39	8.53	0.76
2.3 Others	0.57						18.00	10.00		0.19	1.02			1.38					60.38	0.53
3. Exchange Fluctuation Income								0.06	0.02	0.02	0.01					0.30	0.01	0.22	1.19	
3.1 Due to Change in Exchange Rate								0.00	0.02	0.02	0.01					0.24	0.01	0.03	0.13	
3.2 Due to Foreign Currency Transaction								0.06			0.02					0.06		0.19	1.06	
4. Other Operating Income	4.19	1.28	18.05	26.06	21.77	8.26		0.81	20.30	22.34	18.43	13.65	13.09			19.35	14.45	12.79		14.02
5. Non Operating Income		8.19			8.17			14.12	1.63	20.65	7.38				13.29	0.38		0.08		
6. Write Back from Provisions for loss	11.21		0.07	94.98	0.20			1.13	142.60	0.89	67.49		7.12			121.55	9.60			
7. Recovery of written-off Loan																				
8. Income from Extra Ordinary transactions			17.15																	
9. Net Loss	10.91															163.06		177.71		
Total Income	168.34	98.66	341.29	352.00	418.29	151.85	236.05	148.50	229.91	370.17	395.28	427.02	330.76	215.70	103.04	828.02	104.42	570.91	759.61	140.74

Profit and Loss Statement of upto Chait end, 2070

BFI Name	Tinau	Rising	Muktnath	Sewa	Kankai	Public	Mahakali	Ace	Bhargav	Shangrila	dhyalo	Country	Alpine	Nigiri	Katmandu	Garima	City	Bishow	Kabell	Kamana	
Expenses																					
1. Interest Expense	100.91	77.46	213.11	159.63	36.11	69.18	21.57	286.05	28.46	177.89	67.15	97.68	41.16	43.48	265.92	180.74	180.83	202.48	16.16	128.63	
1.1 On Deposit Liabilities	100.91	77.40	204.97	159.63	36.11	69.18	21.57	276.13	28.46	177.89	67.15	97.68	41.16	43.48	265.45	180.22	179.60	201.25	16.16	120.08	
1.1.1 Saving Account	35.59	51.42	112.53	59.82	20.09	17.45	16.96	125.83	13.12	89.30	25.76	26.23	17.54	19.51	128.61	94.07	91.08	50.84	11.44	60.57	
1.1.2 Fixed Account	57.71	25.98	75.34	59.28	7.96	40.56	4.62	131.40	12.21	77.32	28.91	42.77	14.57	18.50	111.45	67.60	78.03	107.46	3.56	48.61	
1.1.2.1 Up to 3 months Fixed Account	0.04		0.91	0.05		0.48		3.75	0.43		0.18	0.28	0.00	0.60	8.83	1.17	2.80	0.84	0.02	2.00	
1.1.2.2 3 to 6 months Fixed Account	0.33	1.01	7.55	0.10	1.03	0.96		0.21	0.37	0.15	0.52	0.42	0.09	2.17	2.26	4.80	4.33	2.85	0.08	2.64	
1.1.2.3 6 months to 1 year Fixed Account	36.01	10.77	51.33	16.41	5.04	13.11		50.52	8.13	55.90	18.49	34.78	8.30	8.93	68.43	40.19	47.43	68.90	1.78	10.65	
1.1.2.4 Above 1 year Fixed Account	21.33	14.20	15.56	42.73	1.90	26.02	4.62	76.93	3.27	21.28	9.72	7.29	6.18	6.81	31.93	21.45	23.47	34.87	1.68	33.31	
1.1.3 Call Deposit	7.61		17.11	40.53	8.06	11.17		18.89	3.13	11.27	12.48	28.68	9.05	5.47	25.39	18.54	10.50	42.95	1.17	10.89	
1.1.4 Certificate of Deposit																					
1.2 On Borrowing		0.06	8.13					9.93							0.47	0.52	1.23	1.23		8.55	
2. Commission Expense												0.26			0.05						
3. Staff Expense	13.76	19.00	64.21	20.60	7.60	16.07	5.91	41.60	5.15	19.91	11.50	9.34	8.21	4.82	46.18	31.92	18.88	24.22	4.81	17.03	
4. Office Operating Expenses	15.49	17.89	47.53	19.87	10.52	12.85	3.76	56.60	8.31	24.59	12.68	16.78	12.80	3.71	70.63	36.24	24.00	29.20	4.56	17.99	
5. Foreign Exchange Loss								0.23													
5.1 Due to Change in Exchange Rates								0.23													
5.2 Due to Foreign Currency Transaction																					
6. Non Operating Expense			0.13			0.20												0.23		0.10	
7. Provision for Risk		3.97	18.90	5.74	4.25	9.63	3.33	54.82	2.31	12.41	7.37	7.92	8.46	1.20	132.54	20.83	14.80	8.58	1.36	33.03	
7.1 Loan loss Provision		3.97	18.90	5.74	4.25	9.63	3.33	54.82	2.00	12.41	7.37	7.90	8.46	1.20	132.54	20.83	14.80	8.58	1.36	32.45	
7.1.1 General Loan loss Provision		1.81	10.12	3.94	4.25	1.51	3.33		1.89	3.88	0.49	1.01	4.54	0.75	-0.46	7.61	14.80	8.58	1.36	0.94	
7.1.2 Special Loan Loss Provision		2.15	8.78	1.80		6.68		54.82	0.11	8.53	6.88	6.89	3.92	0.45	133.00	13.23				31.52	
7.1.3 Additional Loan Loss Provision						1.45															
7.2. Provision for Non-Banking Assets																					
7.3. Provision for Loss on Investment												0.03									
7.5. Provision for Loss of Other Assets									0.31												0.58
8. Loan Written Off						0.09		4.42													
9. Provision for Staff Bonus	2.91	4.82	13.66	7.28			0.81	6.90	0.86	9.74	1.57	3.22	2.00	1.34		8.87	9.16	6.94	0.99	3.48	
10. Provision for Income Tax	8.73	11.49	40.97	21.85			1.88	20.71	2.57	29.23	4.71	9.66	5.99	4.03		26.60	27.47	20.81	2.98	10.45	
11. Others																					
12. Net Profit	20.37	36.73	95.60	50.99	18.50	19.61	6.25	48.33	6.00	68.20	10.98	22.53	13.98	9.40		62.05	64.09	48.56	6.95	24.37	
Total Expenses	162.16	171.36	494.10	285.96	76.97	127.63	43.52	519.67	53.66	341.97	115.95	167.38	92.60	67.98	515.32	367.25	339.23	341.03	37.82	235.09	

Income																					
1. Interest Income	146.99	144.97	432.67	264.42	69.19	104.55	39.18	482.14	47.23	319.50	106.26	146.81	81.57	62.75	376.47	331.19	301.22	310.90	33.89	216.40	
1.1 On Loans and Advances	133.13	135.41	403.31	252.74	65.54	100.72	33.83	419.60	44.74	297.07	92.02	132.24	74.98	54.58	335.19	306.92	274.97	293.13	29.91	199.35	
1.2 On Investment				0.46		0.15	0.08	10.46		1.63	0.33	3.40	0.34		3.51	0.32	2.70				
1.2.1 Government Bonds				0.46				10.46		1.63	0.33	3.40	0.34		3.51		2.70				
1.2.2 Foreign Bonds																					
1.2.3 NRB Bonds						0.15	0.08									0.32					
1.2.4 Debenture & Bonds																					
1.3 On Agency Balance											13.91										
1.4 On Call Deposit	13.86	9.56	28.69	11.22	3.65	3.66		52.08	2.48	20.80		11.17	6.25	8.17		23.93	21.42	17.77	3.98	17.05	
1.5 On Others			0.67			0.02	5.27	0.00							37.78	0.02	2.14				
2. Commission and Discount	2.56	1.82	5.56	3.40	7.79	0.68	4.34	7.51	6.13	22.45	0.46	1.28	10.07	1.40	6.19	3.40	27.77	29.06	0.28	3.08	
2.1 Bills Purchase and Discount															0.00						
2.2 Commission	2.56	1.62	5.56	3.40	0.77	0.68	4.00	7.51	0.77	2.86	0.46	1.28	1.69		6.16	3.40	27.77	1.56		3.08	
2.3 Others		0.21			7.02		0.34		5.36	19.59			8.38	1.40	0.03			27.49	0.28		
3. Exchange Fluctuation Income								8.31		0.01				0.07	1.36		0.01				
3.1 Due to Change in Exchange Rate										0.01					1.36		0.00				
3.2 Due to Foreign Currency Transaction								8.31						0.07	0.00		0.00				
4. Other Operating Income	12.61	9.06	49.03	18.14		10.42		17.12		0.02	9.23	9.56		3.77	15.97	32.10			3.62	15.23	
5. Non Operating Income			4.51					0.56	0.02	0.02						0.56	10.23	1.07		0.23	
6. Write Back from Provisions for loss		15.51	2.33					4.03	0.29				9.73	0.96					0.03	0.15	
7. Recovery of written-off Loan						0.30															
8. Income from Extra Ordinary transactions						11.69															
9. Net Loss															115.33						
Total Income	162.16	171.36	494.10	285.96	76.97	127.63	43.52	519.67	53.66	341.97	115.95	167.38	92.60	67.98	515.32	367.25	339.23	341.03	37.82	235.09	

Profit and Loss Statement of upto Chait end, 2070

BFI Name	Corporate	Pathihara	Purnima	Jyoti	Bagnati	Hamro	Kakre	Shine	Pacific	Civic	IDBL	Kanchan	Matihumi	Bright	Innovative	Jhimruk	Metro	Vibor	Gaunakhe	Rapthiveri	
Expenses																					
1. Interest Expense	65.50	74.01	77.33	231.02	17.50	22.22	23.86	200.52	35.16	16.74	129.43	47.00	16.22	35.55	73.27	23.26	77.82	192.98	25.25	22.97	
1.1 On Deposit Liabilities	65.41	74.01	77.33	231.02	17.50	22.22	23.86	200.52	35.16	15.78	128.47	47.00	16.22	35.55	73.27	23.26	77.82	192.18	25.14	22.97	
1.1.1 Saving Account	21.98	44.41	36.36	117.42	10.99	10.87	17.53	127.26	19.06	11.14	60.20	37.10	10.07	13.34	31.15	16.18	32.18	61.60	21.63	13.01	
1.1.2 Fixed Account	39.69	14.86	34.32	67.79	3.78	6.78	6.33	62.06	7.93	3.72	55.96	9.90	3.61	12.43	32.06	3.22	32.07	119.17	3.51	9.96	
1.1.2.1 Up to 3 months Fixed Account			0.38	0.00				0.19		0.10	0.18	0.22	0.00				0.05	0.03			
1.1.2.2 3 to 6 months Fixed Account		0.10	0.86	1.13				0.81	0.39		2.30	0.34	0.13	0.22	0.37	0.00	1.73	0.09			
1.1.2.3 6 months to 1 year Fixed Account	38.25	6.88	26.36	35.41	0.65	5.76	0.39	38.14	3.89	2.63	52.02	5.36	1.42	7.80	21.49	1.22	20.45	5.62	1.05	3.63	
1.1.2.4 Above 1 year Fixed Account	1.44	7.87	6.72	31.25	3.14	1.02	5.94	22.92	3.66	0.99	1.46	3.98	2.06	4.42	10.20	1.99	9.84	113.43	2.46	6.33	
1.1.3 Call Deposit	3.74	14.73	6.65	45.81	2.73	4.57		11.20	8.17	0.92	12.31		2.54	9.77	10.06	3.86	13.57	11.40			
1.1.4 Certificate of Deposit																					
1.2 On Borrowing	0.09									0.96	0.95							0.80	0.11		
2. Commission Expense																0.41					
3. Staff Expense	9.62	13.76	10.62	37.08	4.57	4.65	4.42	24.85	4.50	4.73	40.57	9.60	3.73	5.01	10.29	3.60	7.08	27.17	4.83	4.71	
4. Office Operating Expenses	7.79	17.45	10.93	55.33	3.67	5.86	3.49	26.85	6.05	6.75	57.00	9.22	2.10	7.22	16.26	3.46	13.13	44.13	3.93	3.53	
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							
7. Provision for Risk	54.36	11.42	1.51	31.85	1.01	2.27	3.74	15.10	0.88	0.79	17.04	8.00	0.52	46.10	3.22	5.72	8.16	259.99	1.61	2.63	
7.1 Loan loss Provision	54.36	11.42	1.51	22.43	1.01	2.27	3.74	15.10	0.88	0.79	16.28	8.00	0.52	46.10	3.22	5.72	8.16	214.52	1.61	2.63	
7.1.1 General Loan loss Provision		1.04	0.74	7.27	0.64	0.79	3.74	6.85	0.88	0.79	4.05	8.00	1.26	-0.76	3.22	0.81	2.40	5.56	0.79	0.68	
7.1.2 Special Loan Loss Provision	54.36	10.38	0.78	15.16	0.37	1.48		8.24			12.23		-0.73	46.68		4.92	0.20	178.09	0.81	1.95	
7.1.3 Additional Loan Loss Provision														0.18			5.56	30.87			
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																					
8. Loan Written Off																			15.16		
9. Provision for Staff Bonus		3.22	3.24	7.15		1.12		14.83		0.87	5.80					0.93	3.07		0.68		
10. Provision for Income Tax		9.66	9.73	21.44		3.36		44.50		2.61	17.40					2.80	9.22		2.03		
11. Others																					
12. Net Profit		22.55	22.71	50.02	6.19	7.84	5.52	103.83	22.50	6.09	40.61	27.66	5.72		25.31	6.54	21.52		4.73	6.01	
Total Expenses	137.27	152.07	136.09	433.89	32.94	47.32	41.03	430.49	69.09	38.58	307.85	101.48	28.30	93.88	128.35	46.74	140.01	539.43	43.05	39.85	

Income																					
1. Interest Income	74.92	133.20	121.16	405.15	29.57	40.36	37.97	398.22	63.26	33.22	273.40	86.17	24.69	48.22	114.25	36.91	127.41	198.47	37.03	34.84	
1.1 On Loans and Advances	67.94	117.11	108.57	377.53	27.22	37.61	36.02	365.09	61.33	31.08	254.26	78.19	23.08	41.45	106.13	35.27	117.46	173.16	34.73	34.84	
1.2 On Investment				2.90							0.24						2.77	2.67			
1.2.1 Government Bonds				2.90							0.24						2.77	0.51			
1.2.2 Foreign Bonds																					
1.2.3 NRB Bonds																		2.16			
1.2.4 Debenture & Bonds																					
1.3 On Agency Balance																					
1.4 On Call Deposit		16.09	12.59	24.66	2.35	2.75	1.95	33.13	1.93	2.14	18.83	7.97	1.61	6.25	8.12	1.64	7.18	20.32	2.29		
1.5 On Others	6.98			0.06							0.08			0.52				2.33			
2. Commission and Discount	5.05	1.87	3.51	20.34	0.84	0.79	2.31	31.76	0.94	0.63	5.05	1.30	2.46	0.38	1.09	6.55	0.93	0.72	5.42	5.02	
2.1 Bills Purchase and Discount	0.06															0.01				0.08	
2.2 Commission	0.01	1.87	1.00	20.34	0.84	0.79	0.54	9.97	0.94	0.63	5.05	1.30	1.18	0.38	0.76	5.20		0.72	1.56		
2.3 Others	4.98		2.51				1.77	21.80					1.28		0.33	1.33	0.93		3.86	4.94	
3. Exchange Fluctuation Income				0.02							0.03								-0.01		
3.1 Due to Change in Exchange Rate				0.02															-0.01		
3.2 Due to Foreign Currency Transaction				0.00							0.03								0.00		
4. Other Operating Income	34.85	17.00	11.00	8.38	2.54	6.17		4.89	4.73	13.07	7.90		3.15	13.01		11.67	17.90	0.23			
5. Non Operating Income								0.51		0.47								-71.40			
6. Write Back from Provisions for loss	-54.36		0.42					0.75			15.84	2.54	1.15			3.28		231.94	0.37		
7. Recovery of written-off Loan																					
8. Income from Extra Ordinary transactions												3.57									
9. Net Loss	76.80													42.14				161.80			
Total Income	137.27	152.07	136.09	433.89	32.94	47.32	41.03	430.49	69.09	38.58	307.85	101.48	28.30	93.88	128.35	46.74	140.01	539.43	43.05	39.85	

Profit and Loss Statement of upto Chait end, 2070

BFI Name	Consumer	Khadbari	Tourism	Mission	Mt. Makalu	Sindhur	Sahara	Community	Cosmos	Manaslu	Ekata	Kalinchowk	Kailash	Salpa	Biratkoshi	Sajha	PrabhuDB	Apex	Green	Nepal Aawas
Expenses																				
1. Interest Expense	51.04	7.18	182.36	70.20	4.16	37.51	12.74	42.90	11.81	38.40	60.21	8.31	367.08	6.93	7.55	8.07	405.55	317.73	1.83	30.50
1.1 On Deposit Liabilities	51.03	7.18	179.85	69.98	4.16	37.51	12.74	42.90	11.67	38.40	60.21	8.31	366.76	6.93	7.55	8.07	402.30	317.62	1.83	30.50
1.1.1 Saving Account	21.19	4.49	78.47	32.59	3.47	25.99	9.51	18.59	9.79	20.22	30.59	2.31	109.32	4.60	2.67	0.85	297.45	168.83	0.50	8.70
1.1.2 Fixed Account	27.81	2.53	70.50	26.59	0.53	11.52	1.72	17.38	1.88	10.27	13.91	2.15	187.31	2.04	1.55	0.38	78.17	148.79	0.07	21.80
1.1.2.1 Up to 3 months Fixed Account			0.10	0.77				0.28		0.06	0.03		23.30	0.30			0.18	0.64		
1.1.2.2 3 to 6 months Fixed Account		0.01	16.38	0.81	0.12			0.94		0.32	0.11		2.47	0.16	0.02	0.00	3.46	2.15		
1.1.2.3 6 months to 1 year Fixed Account	13.52	1.40	46.34	19.17	0.12	8.60		15.34	0.58	3.49	9.30		107.66	0.85	0.84	0.10	46.67	110.23	0.06	10.50
1.1.2.4 Above 1 year Fixed Account	14.28	1.12	7.68	5.85	0.29	2.92	1.72	0.83	1.29	6.40	4.47	2.15	53.87	0.73	0.68	0.27	27.87	35.77	0.00	11.30
1.1.3 Call Deposit	2.04	0.16	30.88	10.79	0.16		1.50	6.93		7.91	15.71	3.85	70.13	0.29	3.33	6.84	26.67		1.26	
1.1.4 Certificate of Deposit																				
1.2 On Borrowing	0.01		2.51	0.22					0.14				0.32				3.25	0.11		
2. Commission Expense																				
3. Staff Expense	8.45	2.48	29.52	11.24	1.18	8.25	2.28	7.44	4.10	7.69	6.67	3.76	49.93	2.69	3.39	5.86	87.73	43.12	3.40	7.50
4. Office Operating Expenses	15.12	2.06	47.37	13.28	1.87	10.72	3.51	9.84	6.35	11.79	9.41	4.50	62.91	1.54	5.55	7.21	131.06	48.82	2.24	5.70
5. Foreign Exchange Loss			1.93										0.02							
5.1 Due to Change in Exchange Rates			1.93																	
5.2 Due to Foreign Currency Transaction													0.02							
6. Non Operating Expense										2.41							0.16	0.01		
7. Provision for Risk		1.40	40.02	2.39	0.13	8.67	0.91	1.48	1.50	1.91	2.74	0.27	32.96	0.41	1.06	0.98	15.95	89.47	0.56	5.10
7.1 Loan loss Provision		1.40	40.02	2.38	0.13	8.67	0.91	1.48	1.50	1.91	2.74	0.27	32.96	0.41	1.06	0.98	15.95	79.48	0.56	5.10
7.1.1 General Loan loss Provision		0.17	9.18	2.38	0.13	1.00	0.91	1.37	0.81	1.91	2.57	0.27	5.51	0.41	1.06	0.98	15.95		0.56	-0.10
7.1.2 Special Loan Loss Provision		1.23	29.84	0.01		7.67		0.11	0.69				27.45					79.48		5.20
7.1.3 Additional Loan Loss Provision			1.00								0.18									
7.2. Provision for Non-Banking Assets																		9.99		
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	1.74		9.56	1.16	0.18				0.37		1.78	0.27	16.16				11.32			
10. Provision for Income Tax	5.23		28.69	3.49	0.54						5.35	0.80	49.63				33.96			
11. Others													0.04						4.63	
12. Net Profit	12.20	4.39	66.93	8.13	1.25	7.28	7.01	6.62	3.71	15.89	12.48	1.86	114.37		1.40		79.24			2.10
Total Expenses	93.78	17.50	406.37	109.90	9.31	72.44	26.45	68.27	27.84	78.09	98.64	19.76	693.10	11.57	18.96	22.11	764.98	504.22	8.03	50.90

Income																				
1. Interest Income	83.20	15.24	346.78	97.75	8.43	65.66	21.47	62.57	21.93	66.40	88.48	16.47	620.72	8.97	16.41	11.32	672.37	327.16	2.72	45.10
1.1 On Loans and Advances	73.79	13.92	317.33	88.66	7.53	61.03	20.34	56.75	20.98	62.99	80.01	14.72	579.79	7.84	14.19	10.03	601.69	305.22	1.64	36.40
1.2 On Investment			5.68										6.65				6.10	4.78		
1.2.1 Government Bonds			5.68										6.40					4.78		
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds																				
1.2.4 Debenture & Bonds												0.24					6.10			
1.3 On Agency Balance			0.00														24.44			
1.4 On Call Deposit	9.41	1.33	23.77	9.08	0.90	4.63	1.13	5.82	0.95	3.41	8.48	1.75	34.28	1.13	2.22	0.89		17.16	1.08	
1.5 On Others																0.40	40.15			8.70
2. Commission and Discount	0.70	2.16	8.73	1.19	0.52	1.02		0.35	1.59	2.25	1.60	0.39	3.35	0.59	0.43	0.09	25.32	3.72		
2.1 Bills Purchase and Discount																				
2.2 Commission	0.70	2.16	8.73	1.19	0.52	1.02		0.35	1.59	2.25	1.60	0.39	3.35	0.59	0.43	0.09	25.32	3.72		
2.3 Others																				
3. Exchange Fluctuation Income			19.10										0.00					1.48		
3.1 Due to Change in Exchange Rate																				
3.2 Due to Foreign Currency Transaction			19.10										0.00					1.48		
4. Other Operating Income	4.83	0.10	25.37	10.96	0.36	5.75	4.98	5.29	4.32	7.03	8.35	2.90	32.25	1.21	2.11	2.02	42.23	16.96	0.78	2.50
5. Non Operating Income			0.03							2.41	0.20		35.43			0.04	19.96			1.30
6. Write Back from Provisions for loss	5.05		6.36					0.05					1.35	0.35	0.02		3.62	38.81		2.00
7. Recovery of written-off Loan																				
8. Income from Extra Ordinary transactions																				
9. Net Loss														0.46		8.64		117.57	4.54	
Total Income	93.78	17.50	406.37	109.90	9.31	72.44	26.45	68.27	27.84	78.09	98.64	19.76	693.10	11.57	18.96	22.11	764.98	504.22	8.03	50.90

Profit and Loss Statement of upto Chait end, 2070

BFI Name	NFL	NIDC Capital	NNFL	NSMFL	Peoples	KFL	Himalaya	Union	PPFL	NHMFL	Goodwill	SFL	SFCL	Lumbini	ILFCO	Mahabani	Lalitpur	United FC	General	Progressive
Expenses																				
1. Interest Expense	33.57	94.36	264.61	23.02	4.18	37.98	18.30	73.11	169.86	113.53	175.92	107.64	100.93	139.07	85.16	193.53	97.82	194.84	18.25	17.92
1.1 On Depositing Liabilities	33.57	94.13	264.61	21.58	4.18	37.98	15.97	73.11	169.86	113.53	173.63	90.51	100.93	139.07	85.16	193.53	97.82	194.84	18.25	17.90
1.1.1 Saving Account	8.10	18.92	66.80	16.82	1.76	8.21	4.57	14.71	66.27	20.31	71.99	32.54	24.47	58.03	18.05	58.22	36.58	84.55	2.16	6.82
1.1.2 Fixed Account	25.47	73.63	197.82	1.85	2.42	29.77	11.40	56.11	103.59	93.23	101.64	57.98	76.45	81.04	63.79	122.90	61.24	110.30	16.09	11.08
1.1.2.1 Up to 3 months Fixed Account	0.08		1.03			0.66		0.00	0.08	0.59	0.69		0.19	0.33		0.23	0.16	0.31	1.93	
1.1.2.2 3 to 6 months Fixed Account	0.15	0.03	3.35			0.88		0.03	0.17	1.17	0.72		0.22	3.67		0.64	1.52	1.78	0.33	
1.1.2.3 6 months to 1 year Fixed Account	17.06	32.60	145.92		0.04	11.39		39.68	45.68	34.73	46.20		40.56	62.05	29.45	25.45	54.32	16.78		3.38
1.1.2.4 Above 1 year Fixed Account	8.18	41.00	47.52	1.85	2.38	16.84	11.40	16.39	57.66	56.74	54.02	57.98	35.47	14.98	34.34	96.57	5.25	91.43	13.83	7.69
1.1.3 Call Deposit		1.58		2.90				2.29							3.31	12.21				
1.1.4 Certificate of Deposit																0.20				
1.2 On Borrowing		0.23		1.44			2.33				2.29	17.12								0.02
2. Commission Expense							0.29									2.11		0.03		
3. Staff Expense	4.31	7.51	21.75	11.87	3.28	4.84	1.68	14.69	17.71	8.96	18.96	10.15	10.91	9.80	35.28	22.20	8.75	38.48	5.49	3.81
4. Office Operating Expenses	9.94	9.46	26.25	16.07	8.40	7.36	1.52	12.00	16.57	7.42	32.97	9.54	10.53	6.33	36.31	20.72	8.92	30.92	3.45	3.59
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	26.91	115.53	50.11	46.12	342.45	8.76	7.50	69.27	14.16	15.53	7.86	7.95	0.38	0.81	65.51	30.30		21.79	45.09	2.66
7.1 Loan loss Provision	26.91	83.51	37.25	46.12	210.47	8.76	7.50	69.27	14.16	12.51	7.86	7.95	0.38	0.81	46.50	30.24		21.26	28.20	2.66
7.1.1 General Loan loss Provision	-0.01						7.50						0.66	0.81	46.50	30.24			3.29	2.66
7.1.2 Special Loan Loss Provision	26.92	83.51	37.25	46.12	210.47	8.76		69.27	14.16	12.51			-0.28					17.97	28.20	
7.1.3 Additional Loan Loss Provision											7.86	7.95								
7.2. Provision for Non-Banking Assets		30.69	12.86							3.02					19.00			0.53	16.89	
7.3. Provision for Loss on Investment		1.33																		
7.5. Provision for Loss of Other Assets					131.98											0.06				
8. Loan Written Off				0.01														1.60		7.87
9. Provision for Staff Bonus			10.97		1.86				4.14		3.95		3.03	5.19	1.85	8.26				
10. Provision for Income Tax			32.90		5.59				12.41		11.14		9.09	15.53	5.55	24.79				
11. Others				0.01				0.68												
12. Net Profit		46.73	76.76	132.13	13.05	1.19			28.96	62.47	28.38	23.54	21.21	36.31	12.96	57.85	363.93	61.03	11.62	0.90
Total Expenses	74.73	273.59	483.35	229.23	378.82	60.13	29.29	169.75	263.80	208.34	279.18	158.81	156.08	213.02	243.08	359.85	479.42	348.69	83.91	36.75

Income																					
1. Interest Income	26.54	134.61	446.96	44.07	45.11	50.91	4.90	78.35	239.70	128.65	213.10	148.11	143.20	199.02	236.76	293.48	137.85	324.45	34.30	19.62	
1.1 On Loans and Advances	24.60	109.16	413.76	43.24	43.12	47.63	4.82	69.52	225.15	121.99	194.35	120.78	131.72	154.51	202.61	268.14	136.06	298.22	32.78	19.47	
1.2 On Investment	0.67	0.16	14.26	0.37				0.84			5.44		1.66	5.26	15.82	6.25		4.74		0.14	
1.2.1 Government Bonds		0.16	14.26	0.37				0.84			5.44		1.66	5.26	15.82	6.25		4.74			
1.2.2 Foreign Bonds																					
1.2.3 NRB Bonds	0.67													5.26							
1.2.4 Debenture & Bonds																				0.14	
1.3 On Agency Balance													9.81								
1.4 On Call Deposit	1.26	25.29	18.93	0.46	1.99	3.28		7.96	14.56	5.23	13.31			28.77		19.10		8.21	1.52		
1.5 On Others	0.01						0.08	0.02		1.43		27.33		10.48	18.32		1.79	13.27			
2. Commission and Discount	0.05	0.03	1.78					0.08	0.07	0.07	0.75	0.08	1.48	9.63	0.20	0.85	1.01	5.49	1.90	0.09	3.04
2.1 Bills Purchase and Discount																					
2.2 Commission	0.05	0.03	1.78			0.08	0.07	0.07	0.11	0.08	1.48	0.65		0.20		1.01	5.49	0.79	0.03	0.42	
2.3 Others							0.00	0.63				8.98			0.85	0.00		1.11	0.05	2.62	
3. Exchange Fluctuation Income																					
3.1 Due to Change in Exchange Rate																					
3.2 Due to Foreign Currency Transaction																					
4. Other Operating Income	1.27	6.42	21.61	0.50	0.31	4.55	0.42	6.64	22.29	4.21	28.11		12.14	11.30	5.47	11.70		22.35		3.44	
5. Non Operating Income	0.36	4.10	1.48	36.74	1.97	3.89		1.19	1.06	3.33	35.55		0.13	2.50		35.10	1.32				
6. Write Back from Provisions for loss		128.30	11.51	147.93	331.43	0.71		-2.47		72.07	0.94	1.08	0.61			18.56	334.76		49.52	10.64	
7. Recovery of written-off Loan		0.12			0.01																
8. Income from Extra Ordinary transactions																					
9. Net Loss	46.50						23.91	85.97													
Total Income	74.73	273.59	483.35	229.23	378.82	60.13	29.29	169.75	263.80	208.34	279.18	158.81	156.08	213.02	243.08	359.85	479.42	348.69	83.91	36.75	

Profit and Loss Statement of upto Chait end, 2070

BFI Name	Navadurga	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	Synergy	Srijana	Om	WMBFL	CMBFCL	Crystal	Bhishwori	Patan	Fewa	Everest	Prudential	ICFC	Agarmatha	
Expenses																					
1. Interest Expense	72.21	78.65	133.71	108.96	79.46	14.69	7.08	178.93	43.08	292.55	22.05	34.29	4.30	64.19	23.75	221.41	41.94	75.79	234.25	113.03	
1.1 On Deposit Liabilities	72.21	78.65	133.71	108.96	78.63	14.69	7.08	176.78	43.08	292.55	22.05	33.30	4.30	64.18	23.75	221.41	41.94	75.79	226.13	113.03	
1.1.1 Saving Account	24.77	26.15	58.81	36.13	36.20	3.60	1.13	64.01	31.56	126.97	11.12	15.12	1.94	22.29	8.70	102.20	17.83	13.06	111.06	65.29	
1.1.2 Fixed Account	47.44	52.50	74.91	72.83	42.43	11.09	5.95	112.77	11.52	165.58	10.93	5.82	2.36	41.89	15.05	119.21	24.10	54.00	115.07	47.74	
1.1.2.1 Up to 3 months Fixed Account				0.88	5.58	6.29		2.06		1.32	0.10			0.37		1.83	0.19	0.01	0.10	0.89	
1.1.2.2 3 to 6 months Fixed Account			0.58	3.51	0.07	0.01		2.70		2.79	0.03			1.45		2.87	0.04	0.21	1.67	2.63	
1.1.2.3 6 months to 1 year Fixed Account			53.11	43.52	32.81	0.05		66.84	2.94	97.35	3.21		0.15	30.00		85.35	7.75	23.64	59.42	33.91	
1.1.2.4 Above 1 year Fixed Account	47.44	52.50	21.21	24.91	3.97	4.74	5.95	41.18	8.58	64.12	7.58	5.82	2.21	10.07	15.05	29.17	16.12	30.14	53.88	10.31	
1.1.3 Call Deposit												12.36							8.73		
1.1.4 Certificate of Deposit																					
1.2 On Borrowing					0.84			2.15				0.99		0.01						8.12	
2. Commission Expense		0.30							0.37												
3. Staff Expense	6.93	4.36	9.65	11.16	6.29	6.60	1.07	32.56	4.15	22.05	5.44	9.74	4.75	5.70	3.39	24.45	5.73	14.43	30.64	16.48	
4. Office Operating Expenses	7.07	2.92	11.30	8.76	10.60	7.77	0.42	27.97	4.47	27.62	6.74	11.59	1.87	6.21	3.24	31.44	11.40	12.24	40.44	16.14	
5. Foreign Exchange Loss																					
5.1 Due to Change in Exchange Rates																					
5.2 Due to Foreign Currency Transaction																					
6. Non Operating Expense															0.19						
7. Provision for Risk	7.11	33.42	4.16	3.49		27.19	5.97	38.47	6.04	37.60	83.10		42.51	5.10	35.80	18.51	5.44	21.97	65.94	9.40	
7.1 Loan loss Provision	7.11	30.09	4.16			11.15	6.21	21.28	6.04	37.60	83.10		42.51	5.00	9.55	18.51	5.44	20.41	65.94	8.59	
7.1.1 General Loan loss Provision	-0.10	1.54					-0.05	1.82	2.15	12.64				5.00	9.55	18.51	1.41	0.83	-3.04		
7.1.2 Special Loan Loss Provision	7.21	28.56	4.16			11.15	6.26	19.46	3.89	24.95	83.10		42.51					4.03	19.58	75.02	
7.1.3 Additional Loan Loss Provision																				-6.03	
7.2. Provision for Non-Banking Assets		3.33		3.49		16.04	-0.25	17.19												0.81	
7.3. Provision for Loss on Investment														0.10	26.25						
7.5. Provision for Loss of Other Assets																			1.56		
8. Loan Written Off																			52.63		
9. Provision for Staff Bonus			4.47		12.95			1.43		7.25						7.33	0.72	6.62	4.14	4.00	
10. Provision for Income Tax			13.40		38.84					21.75						21.99	2.16	16.37	12.41	11.99	
11. Others								0.18							0.33						
12. Net Profit	6.64	66.28	31.27	25.47	90.64			14.31	30.39	50.75		148.14		50.12		51.31	5.03	49.87	28.97	27.98	
Total Expenses	99.96	185.93	207.97	157.83	238.78	56.25	14.53	293.84	88.51	459.58	117.33	203.76	53.43	131.33	66.71	376.44	72.41	249.92	416.80	199.02	

Income																					
1. Interest Income	91.69	132.75	189.42	123.47	52.21	8.44	11.33	205.56	79.59	435.35	23.89	45.25	18.34	101.27	26.79	348.28	63.18	100.57	341.37	163.60	
1.1 On Loans and Advances	81.64	107.55	173.62	112.09	52.17	8.05	11.33	188.46	74.53	403.03	23.76	44.29	16.05	90.81	21.49	327.46	59.88	88.20	290.44	151.58	
1.2 On Investment	1.36			2.11				3.13		7.02				1.96		0.09		0.57	0.19	1.01	
1.2.1 Government Bonds	1.36							3.13		7.02						0.09		0.57	0.19	1.01	
1.2.2 Foreign Bonds																					
1.2.3 NRB Bonds																					
1.2.4 Debenture & Bonds				2.11										1.96							
1.3 On Agency Balance																				49.45	
1.4 On Call Deposit		15.81	15.79	9.27		0.39		13.97	5.06	25.29			0.77	8.50		20.74	3.30	10.83			
1.5 On Others	8.69	9.38			0.03						0.13	0.96	1.51		5.30			0.97	1.30	11.01	
2. Commission and Discount	0.14	0.05	8.75	0.61	0.03	0.03		1.23	0.05		0.22			1.06	0.00	16.17	0.66	4.00	2.49	0.89	
2.1 Bills Purchase and Discount																					
2.2 Commission			8.75	0.61	0.02	0.03		1.23	0.05		0.00			1.01		16.17	0.66	0.14	2.49	0.29	
2.3 Others	0.14	0.05			0.01						0.22			0.04	0.00			3.86		0.60	
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	5.82	2.53		7.50	1.90	6.27	0.47	5.37	8.04	24.23		0.12		11.55	0.89	11.98	8.57	0.30	17.65	12.58	
5. Non Operating Income	0.32	3.13		0.14				1.60		0.00			1.82		14.57	1.09		0.20	55.30	18.94	
6. Write Back from Provisions for loss	1.98	42.34	9.80	26.11	184.64	7.07		76.12	0.82		18.12	156.57	28.92	2.89	18.95				142.96	3.01	
7. Recovery of written-off Loan		5.14						3.97											1.90		
8. Income from Extra Ordinary transactions																					
9. Net Loss						34.43	2.73					75.11			18.98						
Total Income	99.96	185.93	207.97	157.83	238.78	56.25	14.53	293.84	88.51	459.58	117.33	203.76	53.43	131.33	66.71	376.44	72.41	249.92	416.80	199.02	

Profit and Loss Statement of upto Chait end, 2070

BFI Name	Civil	Imperial	Kuber	NEFL	Seti	harma	reliable	Namaste	Kaski	Zenith	Unique	Manushree	Subhalaxmi	Jeebis	Reliance	Lotus	Bhaktapur
Expenses																	
1. Interest Expense	36.61	47.01	16.45	71.88	9.51	15.87	139.83	7.30	120.02	55.55	35.65	68.45	53.86	44.44	82.17	31.45	19.38
1.1 On Deposit Liabilities	35.55	47.01	16.45	60.57	9.51	15.87	138.79	7.30	120.02	55.55	35.46	68.45	53.86	44.44	82.17	31.45	19.38
1.1.1 Saving Account	13.61	19.58	13.44	35.80	6.30	8.51	90.97	5.88	58.90	37.10	15.64	30.86	11.56	9.95	42.68	15.07	9.45
1.1.2 Fixed Account	18.20	27.43	3.01	24.76	3.21	7.36	47.83	1.42	61.12	18.46	19.82	37.59	36.27	23.95	39.49	16.38	6.61
1.1.2.1 Up to 3 months Fixed Account		0.01		0.00			0.62		1.58	0.92		0.09	0.90	0.33	1.05	0.35	
1.1.2.2 3 to 6 months Fixed Account		0.00		0.07	0.00		5.76		2.46	1.11		0.91	1.11	1.10	0.25		
1.1.2.3 6 months to 1 year Fixed Account	18.20	10.17	3.01	13.93	0.99	3.44	36.06	0.28	50.70	9.26	16.47	13.30	28.88	17.94	5.71	14.07	1.98
1.1.2.4 Above 1 year Fixed Account		17.26		10.77	2.22	3.92	5.39	1.14	6.38	7.18	2.79	22.33	5.58	4.56	31.64	1.71	4.63
1.1.3 Call Deposit	3.75												6.02	10.54			3.33
1.1.4 Certificate of Deposit																	
1.2 On Borrowing	1.06			11.31			1.04				0.19						
2. Commission Expense	0.07																
3. Staff Expense	4.14	6.45	5.35	8.54	3.53	4.08	19.01	1.95	14.41	10.43	3.82	7.10	8.54	7.33	6.15	3.02	3.10
4. Office Operating Expenses	2.62	4.29	11.92	10.20	1.58	5.84	25.67	1.28	14.89	8.60	5.84	9.24	10.89	8.51	10.77	5.91	4.75
5. Foreign Exchange Loss							2.57										
5.1 Due to Change in Exchange Rates							2.57										
5.2 Due to Foreign Currency Transaction																	
6. Non Operating Expense		0.07															
7. Provision for Risk	56.49	11.03		1.51	1.49	3.68	36.81	0.61	11.33	6.96	0.42	6.10	1.42		19.64	10.35	5.38
7.1 Loan loss Provision	56.49	11.03		1.51	1.49	3.68	36.81	0.61	11.33	6.96	0.42	6.10	1.42		19.64	10.35	5.38
7.1.1 General Loan loss Provision	4.85	11.03		1.51	0.26	0.25	2.86	0.18	11.33	1.25		6.10	0.56		0.85	1.25	0.31
7.1.2 Special Loan Loss Provision	51.64				1.23	3.43	6.65	0.43	11.33	5.71			0.86		14.73	8.76	5.07
7.1.3 Additional Loan Loss Provision											0.42				0.77	0.33	
7.2. Provision for Non-Banking Assets							27.30								2.94		
7.3. Provision for Loss on Investment																	
7.5. Provision for Loss of Other Assets															0.36		
8. Loan Written Off																	
9. Provision for Staff Bonus				2.44	0.58	1.71	2.49		4.70	3.13	2.51	0.97	1.63	0.97	1.86		0.06
10. Provision for Income Tax				7.33	1.75	5.36	7.48		14.11	9.94	7.52	2.90	4.89	1.06	5.63		0.18
11. Others			1.48														
12. Net Profit			65.52	17.10	4.09	11.77	17.46	5.51	32.93	21.35	17.54	6.77	11.41	8.67	12.95	6.63	0.41
Total Expenses	99.93	68.84	100.72	119.00	22.55	48.32	251.32	16.66	212.38	115.96	73.29	101.53	92.64	70.99	139.17	57.36	33.25

Income																	
1. Interest Income	41.57	56.02	23.51	105.28	19.73	36.84	210.04	14.65	196.89	93.78	66.31	91.12	82.50	64.37	105.65	49.45	30.94
1.1 On Loans and Advances	35.01	45.98	23.51	84.07	17.72	31.73	190.14	13.15	186.92	83.61	61.38	84.36	82.50	58.66	105.65	41.91	24.05
1.2 On Investment	0.05					0.17	1.12			0.04		0.23		0.74		0.28	0.63
1.2.1 Government Bonds						0.17	1.12			0.04						0.28	0.63
1.2.2 Foreign Bonds																	
1.2.3 NRB Bonds	0.05											0.23					
1.2.4 Debenture & Bonds														0.74			
1.3 On Agency Balance																	
1.4 On Call Deposit	5.32					4.94	18.77	1.50	9.97	10.13	4.93			4.96		7.03	
1.5 On Others	1.18	10.04		21.22	2.01	0.00	0.01					6.53		0.01		0.23	6.27
2. Commission and Discount	0.01	0.07		2.07	0.06	0.08	17.68	0.13		0.71	6.99	10.40	0.52	0.09	0.31	0.79	0.01
2.1 Bills Purchase and Discount	0.00																
2.2 Commission	0.01	0.07		1.77	0.06	0.08	17.68	0.13		0.71		0.09	0.52	0.09	0.31	0.75	0.01
2.3 Others				0.30							6.99	10.32					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	3.65	2.08	0.86	6.74	1.57	2.40	12.35	1.88	15.50	7.16			9.62	5.94	11.04	2.97	1.98
5. Non Operating Income		0.32		4.91		4.95	11.25			14.24				23.50	22.13	1.41	
6. Write Back from Provisions for loss	21.12	0.96	76.36		1.19	4.05				0.06				0.53	0.05	2.74	0.32
7. Recovery of written-off Loan																	
8. Income from Extra Ordinary transactions																	
9. Net Loss	33.57	9.38															
Total Income	99.93	68.84	100.72	119.00	22.55	48.32	251.32	16.66	212.38	115.96	73.29	101.53	92.64	94.43	139.17	57.36	33.25

Statement of Credit as on Chait end, 2070

BFI Name	NBL	RBB	NABIL	NBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	
Sector Wise																					
Agricultural and Forest Related	3159.16	1644.84	644.23	1230.04	489.87	1083.67	980.39	436.43	1055.82	780.25	611.34	356.11	578.44	138.28	555.15	667.74	364.43	14259.09	1554.60	71.47	
Fishery Related	15.82	22.57	1849.25			2.02		1.19	6.23		3.59	0.63	2.43			14.67	16.67	459.14	3.53		
Mining Related	259.23	19.25	314.47	77.65				114.19	342.20			90.95	45.49	59.59	1054.68		156.35	190.78	35.96	15.37	
Manufacturing (Producing) Related	6193.31	6684.62	16073.91	19725.58	9654.13	14600.94	7816.89	3196.51	10734.23	7791.67	4368.60	8259.26	1477.81	7569.09	5937.52	5362.86	4966.60	7212.37	8427.03	5207.66	
Construction	3840.91	6686.24	4630.15	1468.11	6064.60	3231.73	2742.53	4545.42	6656.08	1686.80	1513.41	6822.79	1117.14	2338.25	2538.78	3565.16	2000.41	2987.86	3826.47	550.88	
Electricity, Gas and Water	66.80	849.75	1985.75	737.60	14.61	997.67	284.44	83.69	1129.59	1280.99	699.77	1015.15	343.99	1250.91	926.73	439.97	1026.90	70.26	1309.85	1395.56	
Metal Products, Mach. & Ele. Eqp.	281.76	781.53	710.66	284.16	296.81	51.37	993.90	342.66	1478.14	359.78	249.14	15.67	11.25	223.00	514.32	443.87	246.91	678.09	976.08	28.95	
Tras., Com. and Public Utilities	498.84	1779.00	478.10	1352.26	124.26	1694.93	993.64	397.52	2637.04	415.97	1131.05	1323.41	624.59	622.21	1110.37	776.71	1607.96	273.56	959.92	123.86	
Wholesaler & Retailer	8630.95	15613.65	13363.35	11034.92	4799.59	9119.86	10338.32	4165.75	14719.78	6666.88	3374.48	7645.11	2251.07	5585.26	3477.17	5457.11	5038.94	11718.35	12556.44	3773.10	
Finance, Insurance and Real Estate	1783.01	3025.88	4376.08	4643.84	809.12	4953.82	1300.57	1035.28	5302.68	2317.86	1676.49	2626.17	594.58	2322.11	2316.31	2872.09	2991.25	74.99	3151.63	2828.15	
Hotel or Restaurant	903.05	1854.57	1394.22	1993.91	370.83	1107.18	396.64	266.24	757.88	361.17	591.16	347.22	1255.71	351.40	224.82	85.18	656.53	2024.89	1487.38	526.96	
Other Services	1559.06	1805.35	1885.94	3715.17	163.62	3553.94	616.27	913.39	2310.51	1682.50	892.56	1379.45	1085.68	986.51	1379.53	764.19	1487.50	3867.62	1058.75	877.51	
Consumption Loans	11271.28	8845.04	2179.43	1513.51	2607.91	1112.46	220.44	819.94	1787.97	1970.23	1068.62	2452.46	228.58	2159.76	570.21	1998.81	270.95	7119.99	1696.12	2016.87	
Local Government		216.60			138.81	255.20						57.29				134.63	135.05	1.48	91.86		
Others	144.57	3666.22	3627.01	5790.48	1482.05	3950.97	7339.88	1287.72	1724.94	791.22	975.19	1944.65	2330.89	3941.64	1725.68	399.13	5233.07	8723.70	4149.16	4354.15	
TOTAL sectorwise	38607.72	53495.11	53512.56	53567.23	27016.22	45715.75	34023.90	17605.93	50643.09	26105.30	17155.40	34279.03	12004.93	27548.01	22331.27	22982.13	26199.52	59662.15	41284.75	21770.48	

Product Wise																					
Term Loan	7333.62	6862.27	7780.51	8403.13	2522.85	5501.98	2127.54	1306.93	5771.41	3769.97	2669.02	2541.27	1742.73	4051.44	3931.31	3225.96	5272.36	20511.40	4203.49	3891.38	
Overdraft	4824.98	8138.35	12229.57	10710.75	3362.89	7720.71	939.36	4259.87	14489.44	6685.01	5272.81	4878.17	1751.41	6367.84	6417.04	2240.22	7242.01	6011.87	14541.79	5312.88	
Trust Receipt Loan / Import Loan	1281.55	672.29	5994.08	7399.13	2175.76	6911.93	1191.28	1456.11	2447.50	906.02	726.45	2148.06	481.76	1802.94	1175.63	1364.47	926.68		1711.82	438.91	
Demand & Other Working Capital Loan	7199.81	18567.26	8564.06	14690.84	7088.90	10662.53	17470.64	4348.97	8687.84	6667.09	2135.50	9436.85	2856.76	3228.17	4255.30	7165.37	3985.09	23489.49	11854.39	3782.62	
Res. Per. H. Loan (Up to Rs. 10 mil.)	2564.03	3778.26	4590.52	1480.88	4404.67	3257.62	2301.30	1189.42	6656.08	1632.61	831.89	4953.97	339.81	1913.64	1757.78	714.16	1553.05	2415.99	1755.28	1093.08	
Real Estate Loan	1041.34	2216.47	4676.96	5562.37	1399.06	2886.07	1351.89	1323.50	2299.49	966.10	1125.97	2843.50	1405.70	2355.31	2050.68	1577.35	3651.78	571.87	1845.05	2593.67	
Margin Nature Loan	1220.19	628.53		56.38		951.63		35.82	311.95	129.10	82.95	889.11	96.61	139.65	298.87	663.35	321.11		743.95	507.04	
Hire Purchase Loan	1379.18	1261.89	2394.21	1423.66	2489.63	2337.50	305.93	1163.02	2310.60	1962.71	1080.07	3014.45	1089.80	1600.26	800.94	1446.61	1551.11	93.84	1779.68	858.66	
Deprived Sector Loan	667.96	2294.90	1952.39	2125.86	948.16	1790.45	1296.42	597.19	1952.34	1133.19	759.63	1386.30	434.25	980.13	897.90	892.12	985.77	6510.01	1412.13	815.37	
Bills Purchased	4.95	70.41	373.70	55.16	2447.33	502.58	184.11	108.10	1610.47		99.66	289.58			29.12	43.31	877.84		330.72	126.41	
Other Product	11090.13	9004.48	4956.56	1155.16	2569.13	1248.01	6536.96	1740.99	5608.34	643.02	2371.46	1897.76	1806.09	5079.53	702.53	2814.66	379.84	57.68	1166.46	2350.49	
Total Product wise Loan	38607.72	53495.11	53512.56	53567.23	27016.22	45715.75	34023.90	17605.93	50643.09	26105.30	17155.40	34279.03	12004.93	27548.01	22331.27	22982.13	26199.52	59662.15	41284.75	21770.48	

Collateral Wise																					
Gold and Silver	8625.49	7892.20	51.20	1042.87				287.43		9.96	558.62	63.96		15.01		241.88				12.48	1378.85
Government Securities	3.34	221.41	545.54	38.86	65.51		0.70		0.09	3.57			63.29	10.85							
Non Governmental Securities	4.04	618.83	0.98	56.38		968.48	0.00		490.79		205.90	897.19	433.31	176.18	303.65		107.84		173.82	508.15	
Fixed Deposit Receipts	282.33	278.53	473.11	120.67	458.04	486.54	986.14	202.35	827.38	118.94	292.98	267.80	182.21	960.55	98.29	93.15	168.98	348.83	1.96	70.57	
Own	281.74	278.53	337.61	120.67	10.07	486.54	986.14	202.35	745.80	118.94	292.98	267.80	182.21	960.55	98.29	93.15	168.31	348.83	1.96	70.57	
Other Licences Institutions	0.58		135.50		447.97				81.58								0.67				
Collateral of Properties	7896.95	43504.25	46873.84	45331.61	23470.43	39602.83	29158.31	15589.31	44813.28	22747.25	14657.69	31431.32	10151.96	25118.92	20630.02	21469.38	23727.06	59313.32	1823.91	17945.07	
Fixed Assets	4616.85	43324.61	25604.68	37787.59	17804.31	36452.07	27385.92	14419.82	24823.56	18991.50	13183.24	19337.24	9931.67	19047.93	20349.07	13233.32	14473.78	59313.32	1352.54	10251.66	
Current Assets	3280.11	179.64	21269.16	7544.02	5666.12	3150.76	1772.39	1169.49	19989.72	3755.74	1474.45	12094.08	220.29	6071.00	280.95	8236.06	9253.28		471.37	7693.41	
Against security of Bill	4.95	101.44	3002.79	610.11		2447.33	282.72	469.26	109.32	1663.83	79.78	2.44	479.37	38.66			367.52			602.79	
Domestic Bills	0.01	26.73	2.26	541.66		2097.45	3.04	146.18	19.60	0.73				31.09			3.31			76.92	
Foreign Bills	4.94	74.71	3000.53	68.45		349.88	279.68	323.08	89.72	1663.10	79.78	2.44	479.37	7.57			364.20			525.87	
Against Guarantee	5.58	451.33	378.67	2614.59	664.91	2152.86	1296.04	701.77	3572.78	1551.86	781.36	1315.15	405.37	990.89	574.19	149.98	528.42		25.94	5.29	
Government Guarantee		3.54		368.27	138.81		156.12	94.65	198.83	2.17	71.84	216.36		129.84	1.93	134.63	135.05				
Institutional Guarantee		430.79	289.04	1640.66	526.11		1139.92	473.77	2717.20	930.47	669.10	1098.79	297.52	833.21	572.26		393.37				
Personal Guarantee		12.19	18.08	604.95				128.65	655.39		40.42			27.84		15.34				5.29	
Collective Guarantee		2.02								27.89											
Int. Rtd. Foreign Bank's Guarantee		2.79	71.55				27.78														
Other Guarantee		5.58		0.70		2125.08		4.70	1.37	591.33			107.84							25.94	
Credit Card			195.30	21.42	114.63	57.71				9.90						15.72				52.99	
Others	21785.04	427.12	1991.14	3730.73	2242.69		2299.99	355.81	829.45		579.07	301.18	289.42	236.94	725.12	1012.02	1299.71		39193.64	1259.76	
Total	38607.72	53495.11	53512.56	53567.23	27016.22	45715.75	34023.90	17605.93	50643.09	26105.30	17155.40	34279.03	12004.93	27548.01	22331.27	22982.13	26199.52	59662.15	41284.75	21770.48	

Statement of Credit as on Chait end, 2070

BFI Name	Prime	Sumrise	Grand	NMB	Kist	Janata	Mega	Civil	Century	Sarima	NDC	Malika	Siddhartha	UDBL	Yeti	Narayani	PDBL	Sahayagi	Axis	Karnali	Triveni	Suprim	Bhirkuti	Suvechha	
Sector Wise																									
Agricultural and Forest Related	592.84	369.00	899.95	415.91	531.57	417.88	218.98	436.78	199.99	865.17	75.31	38.77	250.72		38.47	7.07	177.63	93.18	116.65	116.60	437.90	465.65	131.00	38.82	
Fishery Related	3.20	4.05		0.05	0.16		0.76	1.42		4.07		1.00	9.68				23.91	19.15	6.09		32.00	3.41	6.15	0.91	
Mining Related		88.74	536.00	57.13		61.29	62.25	1.57	286.93				18.03		10.50		0.35				3.55	2.79			
Manufacturing (Producing) Related	5550.91	4900.66	2804.21	5558.01	1673.64	5410.88	5001.17	4288.88	3611.23	4341.25	518.88	288.93	460.54		205.85	12.78	246.41	105.65	181.36	38.28	325.71	108.28	394.06	3.38	
Construction	2610.82	948.59	900.12	2839.29	2680.59	145.58	528.82	1525.15	1204.73	1742.96	40.01	51.96	600.59		575.90	47.17	491.02	129.14	246.48	76.11	458.32	215.41	562.72	136.09	
Electricity, Gas and Water	967.03	421.11	502.16	779.53	582.61	596.35	416.33	268.03	230.78	623.67	136.55	1.15	14.04		9.00		2.38		1.46		1.10	0.50	4.70		
Metal Products, Mach. & Ele. Eqp.	58.51	295.61	233.96	429.91	64.63	169.35	624.91	80.36	335.72	93.77	19.62		290.06		14.61		24.01		6.00		26.82	17.22	20.69		
Tras., Com. and Public Utilities	578.24	492.91	1214.00	460.53	295.55	513.69	513.28	291.91	162.85	1031.63			510.32		46.41	10.93	233.92	9.63	126.91	71.91	310.56	103.26	596.52	254.50	
Wholesaler & Retailer	2839.27	5271.50	1697.78	4167.93	3684.16	2286.33	5123.42	3559.78	3663.78	4498.30	112.93	718.62	716.56		488.08	81.99	686.64	549.16	352.52	89.33	258.11	461.38	1044.76	427.83	
Finance, Insurance and Real Estate	4635.77	3315.08	3314.92	1693.41	1489.98	1686.61	716.47	1982.87	1042.96	916.21	303.15	58.20	288.16		526.06	45.85	120.13		162.42		210.08	102.05	217.27		
Hotel or Restaurant	180.56	546.82	744.38	869.18	780.20	621.33	356.60	896.88	430.40	525.35	256.01	71.27	147.67		97.49	12.89	97.24	4.26	30.63		158.71	56.28	16.48		
Other Services	800.31	1011.82	1232.95	1379.46	1727.61	392.27	413.60	1514.94	205.00	870.05	287.47	132.50	307.32		163.68		86.69	49.50	71.79	284.65	90.41	134.58	203.64	27.77	
Consumption Loans	3421.77	1151.14	118.48	591.75	497.54	1187.26	748.98	686.87	2260.75	1168.98	37.98	74.85	365.20		1578.63	56.81	76.49	16.62	65.35	18.28	102.76	158.68	80.33	85.88	
Local Government		64.77																	1.50				3.75		
Others	3763.68	2121.14	1175.52	789.77	511.70	856.28	859.71	285.92	740.17	1760.60	201.14	508.25	455.77		1750.19	131.98	399.36	520.86	302.36		406.89	423.40	538.08	39.19	
TOTAL sectorwise	26002.92	20938.17	15439.20	20031.85	14519.94	14345.08	15585.29	15821.38	14375.29	18442.01	1989.04	1945.50	4434.68		5504.88	407.45	2666.19	1497.16	1671.52	695.17	2822.91	2256.64	3816.42	1014.37	

Product Wise																								
Term Loan	2965.46	2228.62	2995.71	3293.95	3106.75	2710.33	1624.79	3329.01	1975.43	2889.12	1029.12	148.47	790.35		630.65	21.70	212.06		238.35	127.62	320.98	133.65	130.06	46.89
Overdraft	6664.49	4409.50	1791.31	861.30	5452.99	2858.47	2635.76	2959.04	4152.23	2556.33	347.23				30.02	131.98	1224.69		630.81	139.64	735.27	300.36	1237.84	274.06
Trust Receipt Loan / Import Loan	700.22	1656.85	645.88	726.88	228.94	1123.01	1020.62	1025.22	574.88	560.91														
Demand & Other Working Capital Loan	2420.39	5710.88	4585.99	5747.94	666.24	3811.37	7051.25	3942.14	3604.40	5138.93	155.09	1472.16	1453.23		2334.46	81.99		566.25	197.33			363.07		71.12
Res. Per. H. Loan (Up to Rs. 10 mil.)	1223.80	1308.86	205.63	1976.10	1741.16	355.34	327.60	447.37	1065.99	1066.18	23.12	51.96	504.57		337.43	47.17	109.03	107.81	232.15		410.34	200.83	440.27	127.05
Real Estate Loan	4030.17	2394.13	2849.66	1193.95	1474.39	779.19	394.80	1729.62	515.44	857.36	292.16		148.60		489.82	45.85	445.85	62.73	165.59	76.11	243.74	77.52	250.10	91.70
Margin Nature Loan	1339.85	113.43	137.50	215.41	74.32	246.96		73.47	40.40	62.31		2.18	157.34		412.67	40.18	2.90		0.49		51.28	69.14		20.85
Hire Purchase Loan	416.38	914.93	156.69	886.43	671.77	764.33	1337.29	782.46	536.12	1499.59	35.90	62.18	629.92		453.88	10.93	177.52	9.63	139.30	71.91	340.31	191.76	632.54	281.22
Deprived Sector Loan	963.26	920.54	671.07	849.42	700.07	654.03	580.57	622.49	433.94	689.66	56.17	90.21	146.95		162.53	11.04	102.54	50.98	52.14	37.83	100.26	59.93	162.53	39.19
Bills Purchased	340.36	160.43	373.07	788.43	104.47	10.45		99.84	3.46				1.00											
Other Product	4938.55	1120.00	1026.70	3492.04	298.84	1031.59	612.61	810.72	1473.02	3121.62	50.25	118.34	602.71		653.41	16.63	391.59	699.75	15.36	242.06	620.73	860.39	963.07	62.30
Total Product wise Loan	26002.92	20938.17	15439.20	20031.85	14519.94	14345.08	15585.29	15821.38	14375.29	18442.01	1989.04	1945.50	4434.68		5504.88	407.45	2666.19	1497.16	1671.52	695.17	2822.91	2256.64	3816.42	1014.37

Collateral Wise																								
Gold and Silver	3148.47	500.08	22.99			348.15		294.51	1414.95	102.52			26.21		561.35									24.02
Government Securities	117.80			19.39					0.63															
Non Governmental Securities	1374.24			214.39	74.32	246.96	17.30	30.27	40.40		33.59		157.34		503.26	40.18	2.90				51.28	69.14		20.85
Fixed Deposit Receipts	131.87	94.85	69.92	33.34	162.31	82.53	42.80	16.66	35.60	119.36	4.06	12.67	65.56		74.71	16.63	22.16	16.62	13.27	18.28	31.96	11.03	18.72	38.31
Own	130.74	94.85	69.92	30.28	162.31	82.53	42.80	16.66	35.60	119.27	4.06	12.67	65.56		74.71	16.63	22.16	16.62	13.27	18.28	31.86	11.03	18.72	38.31
Other Licences Institutions	1.14			3.05						0.09												0.10		
Collateral of Properties	19105.12	19126.59	14281.73	19336.42	13591.43	12736.42	15044.10	14555.13	12217.61	17074.65	1895.22	1870.01	4085.70		624.51	333.70	2628.85	1478.53	1630.05	676.89	2697.67	2150.72	3766.20	955.21
Fixed Assets	18619.99	14491.34	12101.42	13938.21	13114.07	8450.25	10254.28	11292.14	3812.58	13389.18	1895.22	1870.01	4085.70		624.40	333.70	2628.85	1478.53	1630.05	676.89	2697.67	2150.72	3766.20	955.21
Current Assets	485.13	4635.25	2180.31	5398.21	477.35	4286.17	4789.82	3262.99	8405.02	3685.46					0.12									
Against security of Bill	3.58		323.82	11.46	27.22	27.11	5.80	96.89	3.46	467.52			1.00											
Domestic Bills			319.89	11.46	25.04	15.00		80.37	3.46				1.00											
Foreign Bills	3.58		3.93		2.18	12.11	5.80	16.52		467.52														
Against Guarantee	1593.84		134.96	312.68	580.94		277.00	760.57	429.39	5.49		59.35	98.87		78.54	16.93	12.29		27.71		19.42	22.00		
Government Guarantee			64.77	52.81	34.91								16.00			2.72				1.50				
Institutional Guarantee	1589.45		49.97	89.35	494.16		21.11	752.74	429.39			58.20	82.22		78.18				8.60		15.20			
Personal Guarantee	4.31		20.21	143.71	51.37					5.49			0.64			14.21	9.43		16.14		4.22			
Collective Guarantee				26.81	0.50			177.91	7.83			1.15					2.86							
Int. Rtd. Foreign Bank's Guarantee																								
Other Guarantee	0.08						77.98												1.46				22.00	
Credit Card																								
Others	527.99	1216.65	605.78	104.18	83.71	903.90	198.29	67.35	233.26	672.46	56.17	3.47			3662.50				2.01	0.49		22.58	3.75	7.48
Total	26002.92	20938.17	15439.20	20031.85	14519.94	14345.08	15585.29	15821.38	14375.29	18442.01	1989.04	1945.50	4434.68		5504.88	407.45	2666.19	1497.16	1671.52	695.17	2822.91	2256.64	3816.42	1014.37

Statement of Credit as on Chait end, 2070

BFI Name	Bageshori	Bardhaman	Gurkha	Gandaki	Misamisire	Business	Biratnaxmi	Excel	Western	H & B	Araniko	NDEP	CEDBL	Mfiteri	Tinau	Rising	Mukinath	Sewa	Kankai	Public	Mahakali	ACE	Bhangav	Shangrila	
Sector Wise																									
Agricultural and Forest Related	53.39	79.05	11.50	73.00	69.08	71.40	177.13	169.81	16.46	43.49	54.99	89.58	81.87	89.31	104.88	92.90	1128.87	113.05	55.12	49.08	33.78	76.40	20.69	40.95	
Fishery Related	0.88	0.88		4.75		5.67				3.15	6.05			1.79	1.44			1.98		0.67				0.50	
Mining Related	26.25	0.55	33.81	12.18				0.41		4.00								7.29		9.12				1.09	
Manufacturing (Producing) Related	157.68	48.42	0.73	157.80	211.30	198.24	140.79	118.67	53.84	297.96	29.77	219.83	737.87	74.76	68.35	126.55		270.15	25.31	93.26	28.25	694.05		177.38	
Construction	274.47	190.41	20.47	444.88	243.02	487.29	130.47	26.50	30.57	637.95	94.37	371.72	790.39	124.16	147.50	269.81	655.93	521.24	64.64	263.83	37.52	460.90	92.74	337.02	
Electricity, Gas and Water	17.44				5.69					29.35	0.37	136.86	1385.53	23.02						7.46		402.67		2.37	
Metal Products, Mach. & Ele. Eqp.	65.71	2.46		11.18	0.05	64.03		15.48		31.95	5.95	1.38	831.62	13.74	17.28			44.66		27.16		55.53		33.35	
Tras., Com. and Public Utilities	170.36	73.57	20.74	171.14	183.71	580.10		39.45	12.28	258.09	63.56	74.13	686.82	147.20	142.37			721.61	265.01	30.09	186.12	3.58	228.26	92.22	387.81
Wholesaler & Retailer	583.42	54.62	135.86	289.53	748.74	698.91	752.07	585.23	225.79	1241.63	141.51	330.34	1038.33	206.58	348.60	68.86	569.91	662.42	174.55	69.67	107.00	509.10	197.41	378.07	
Finance, Insurance and Real Estate	0.00	63.28	935.72	89.52	150.88	471.09		227.91		401.58	14.00	284.30	701.56	74.18	130.96	15.40	88.86	136.41		83.62		767.59		242.84	
Hotel or Restaurant	246.22	11.95	15.60	85.86	182.67	75.14		77.61	28.59	149.95	37.33	77.71	133.26	27.37	23.12			42.38	6.82	10.21	24.88	193.11	7.50	204.82	
Other Services	152.51	34.19	42.92	53.17	51.45	246.88	92.73	102.60	36.11	398.82	13.92	362.10	199.17	46.95	175.59	21.69	14.03	79.07	16.43	28.32		325.64	4.36	215.62	
Consumption Loans	33.29	22.85	56.40	69.40	105.42	469.03	178.32	115.98	15.16	343.44	73.66	502.38	129.20	63.47	35.24	26.57	50.85	71.04	18.20	60.81	31.60	58.06	5.20	219.49	
Local Government	0.00										10.33			1.50				1.37				15.16			
Others	197.16	535.01	257.14	853.57	886.16	618.22	820.54	254.67	375.44	766.33	248.92	608.28	797.42	179.77	114.05	631.93	821.00	301.43	267.69	17.85	115.37	781.63	75.46	879.90	
TOTAL sectorwise	1978.77	1117.24	1530.89	2315.97	2838.14	3986.01	2292.04	1734.34	794.24	4607.69	784.38	3068.93	7514.84	1073.45	1307.93	1253.71	4051.05	2517.49	658.84	907.17	381.99	4568.09	495.58	3121.18	

Product Wise																								
Term Loan	610.53	281.59		68.85	194.65	485.42	522.43	55.78	259.23	419.36	124.43	488.66	1763.57	36.25	111.39		652.82	246.83	313.30	5.74		1248.16	148.00	455.50
Overdraft	819.38	261.47	124.12	1259.69	1626.93	760.27	815.82	291.50	313.10	1827.98	351.68	1017.79	1892.02	289.75	566.35	320.41	671.63	1072.29	205.46	257.34	90.82	1228.47	115.43	409.44
Trust Receipt Loan / Import Loan	0.00																							
Demand & Other Working Capital Loan	0.00	193.37	242.50	11.22		82.22	274.18	896.71	108.97	151.39	27.57		863.99	1.00				116.70			135.25	63.25		1062.53
Res. Per. H. Loan (Up to Rs. 10 mil.)	272.50	168.31	20.47	328.50	229.78	517.71	130.47	183.57	30.57	472.68	76.47	174.50	492.74	123.09	144.90	255.54	655.93	562.35	64.64	78.57	37.52	376.23	92.74	279.16
Real Estate Loan	0.00	63.28	972.72	168.27	195.42	454.15	82.94	51.63		487.41	19.07	508.89	864.55	63.14	95.26	15.40	88.86	27.17	4.69	43.68		561.60		96.59
Margin Nature Loan	0.00		54.06		125.81	276.21		2.51		105.81	55.03	98.20	151.88					0.07				31.63		6.12
Hire Purchase Loan	169.39	71.99	20.74	177.47	183.71	731.91	30.11	31.05	12.28	310.76	80.91	113.45	349.93	148.72	119.96	39.93	721.61	278.58	44.92	181.97	31.97	254.96	92.22	587.57
Deprived Sector Loan	75.92	43.15	23.96	82.95	66.14	120.23	110.76	65.61	52.19	209.64	15.94	139.99	329.39	45.22	54.39	45.52	1080.06	119.08	22.61	35.28	15.68	200.53	14.77	119.76
Bills Purchased										3.20												2.00		
Other Product	31.06	34.07	72.32	219.02	215.72	557.91	325.33	155.98	17.91	619.45	33.28	527.46	806.77	366.28	215.69	576.92	180.14	94.43	3.22	304.61	70.74	601.27	32.42	104.51
Total Product wise Loan	1978.77	1117.24	1530.89	2315.97	2838.14	3986.01	2292.04	1734.34	794.24	4607.69	784.38	3068.93	7514.84	1073.45	1307.93	1253.71	4051.05	2517.49	658.84	907.17	381.99	4568.09	495.58	3121.18

Collateral Wise																								
Gold and Silver	3.64			21.04	84.60	30.98	97.06	81.79		16.98	0.15	237.35		33.84	17.47	12.18	30.23							21.98
Government Securities																								
Non Governmental Securities			54.06			276.21				106.04	55.03	100.84	151.88									32.17		6.12
Fixed Deposit Receipts	29.65	12.53	2.34	27.08	20.82	34.44	51.14	22.34	15.16	165.57	4.49	11.70	40.46	10.53	17.77	14.39	20.62	33.81	2.76	7.39	3.21	19.02	5.20	30.04
Own	29.65	12.53	2.34	27.08	20.82	34.44	51.14	22.34	15.16	165.57	4.49	11.70	40.46	10.53	17.77	14.39	20.62	33.81	2.76	7.39	3.21	19.02	5.20	30.04
Other Licences Institutions																								
Collateral of Properties	1945.49	1095.80	1450.99	2267.86	2606.86	3619.61	2143.84	1626.44	779.08	4166.29	724.24	2597.58	6634.53	1027.58	1272.00	1227.14	2920.14	2470.13	653.55	898.64	378.78	4313.88	490.38	2970.84
Fixed Assets	1945.49	1095.80	1450.99	2267.86	2606.86	3619.61	2143.84	1626.44	779.08	4166.29	724.04	2596.48	6333.86	1027.58	1272.00	1227.14	2920.14	2470.13	653.55	898.64	378.78	4313.88	490.38	2970.84
Current Assets											0.20	1.10	300.67											
Against security of Bill										3.20													2.00	
Domestic Bills										3.20													2.00	
Foreign Bills																								
Against Guarantee		7.52			0.05	9.24		2.85		149.60	0.08	73.81	86.35		0.69		1080.06	13.55				200.58		92.21
Government Guarantee								2.85		12.07			15.88					1.37					15.16	
Institutional Guarantee					0.05					127.82		65.00	59.81		0.69			0.04					185.37	
Personal Guarantee		2.16				9.24				8.15	0.08	8.81											0.05	
Collective Guarantee		5.36								1.55							1080.06	12.14						92.21
Int. Rtd. Foreign Bank's Guarantee													10.65											
Other Guarantee																								
Credit Card																								
Others		1.39	23.51		125.81	15.53		0.92			0.40	47.66	601.62		1.50				2.53	1.15		0.44		
Total	1978.77	1117.24	1530.89	2315.97	2838.14	3986.01	2292.04	1734.34	794.24	4607.69	784.38	3068.93	7514.84	1073.45	1307.93	1253.71	4051.05	2517.49	658.84	907.17	381.99	4568.09	495.58	3121.18

Statement of Credit as on Chait end, 2070

BFI Name	Dhawal	Country	Alpine	Nilgiri	Kashmandip	Garima	City	Bishow	Kabell	Kamana	Corporate	Pathibara	Pumina	Jyoti	Bagmati	Hanno	Kakre
Sector Wise																	
Agricultural and Forest Related	202.99	90.19	112.10	7.88	27.53	167.26	144.07	94.55	16.17	77.04	119.65	22.89	68.01	55.78	44.19	46.75	32.78
Fishery Related									0.30	4.06							
Mining Related					11.93												
Manufacturing (Producing) Related	56.10	134.95	11.50		303.25	92.25	72.19		1.39	79.91	160.90	34.27	75.49	346.08	22.86		8.77
Construction	39.64	62.59			485.61	607.51	697.40	278.02	35.02	655.72	101.61	124.25	52.89	598.50	37.38	15.25	28.63
Electricity, Gas and Water					119.74	5.26								344.53			
Metal Products, Mach. & Ele. Eqp.	3.39	16.77			58.18	10.32	18.31			20.58	15.23			78.58			2.06
Tras., Com. and Public Utilities	85.96	7.47	91.22	19.74	210.88	508.41	594.23		5.47	169.77	90.34		71.58	355.94		3.43	
Wholesaler & Retailer	180.26	316.22	162.31	124.38	454.42	399.45	496.80	1378.46	59.36	346.94	153.33	259.11	251.44	390.84	93.47	143.97	91.48
Finance, Insurance and Real Estate	62.05	47.21	69.52	15.28	626.28	80.50	127.20	234.57		54.75	48.61		45.18	328.53	6.94		
Hotel or Restaurant	20.27	20.70	11.89		365.28	114.79	157.78	127.54	5.87	54.92	9.26	10.63		68.42			8.84
Other Services	11.05	8.67			143.08	126.53	114.22	36.50	11.94	158.57	0.61	36.33	21.61	77.95		2.29	3.90
Consumption Loans	26.39	60.95	11.99	72.86	119.02	299.54	169.91	665.64	94.67	140.92	18.62	185.47	51.47	638.87	15.93	88.61	2.64
Local Government	2.04				4.85	0.03								4.60			
Others	225.34	401.65	214.08	301.86	561.79	788.91	174.62	130.85	68.20	294.72	92.92	331.94	298.75	856.88	42.62	98.99	143.17
TOTAL sectorwise	915.45	1167.37	684.62	542.00	3491.84	3200.77	2766.72	2946.14	298.38	2057.90	811.08	1004.89	936.43	4145.49	263.39	399.29	322.26

Product Wise																	
Term Loan		26.53	296.65	65.20	436.01	506.84	270.62	430.42	62.97	426.82	94.45			745.90	44.32	3.43	96.50
Overdraft	376.53	525.48	172.61	187.30	1256.02	1060.42	307.72	1043.32		591.25	244.52	344.50	149.22	929.75	3.87	42.93	148.98
Trust Receipt Loan / Import Loan																	
Demand & Other Working Capital Loan	176.27	226.97		124.38	342.89	0.64			92.08		148.82	101.07	273.05	352.75	147.27	59.17	
Res. Per. H. Loan (Up to Rs. 10 mil.)	21.25	56.57	46.93	32.64	406.36	562.58	739.57	278.02	28.32	523.16	59.36	124.25	52.89	446.38	34.06	10.75	
Real Estate Loan	50.02	70.49	26.06	15.28	600.08	95.90	235.56	234.57		54.87	29.70		45.18	344.57	6.94		28.63
Margin Nature Loan	19.31				162.82		12.86			0.69	9.60			330.11		64.72	
Hire Purchase Loan	72.35	59.84	100.96	19.80	190.25	572.91	637.59	339.31	6.33	222.52	107.62	16.62	107.66	313.38	14.43	13.82	1.60
Deprived Sector Loan	35.26	40.71	30.16	21.03	84.52	176.98	181.69	130.85	13.17	78.15	31.90	38.36	40.08	154.64	11.00	15.45	32.78
Bills Purchased														0.81			
Other Product	164.47	160.78	11.24	76.36	12.89	224.50	381.11	489.65	95.51	160.43	85.12	380.08	268.35	527.19	1.50	189.02	13.77
Total Product wise Loan	915.45	1167.37	684.62	542.00	3491.84	3200.77	2766.72	2946.14	298.38	2057.90	811.08	1004.89	936.43	4145.49	263.39	399.29	322.26

Collateral Wise																	
Gold and Silver			1.52	66.13	49.56	191.77	101.28	292.02	92.50	85.33		164.11		124.12		6.15	
Government Securities																	
Non Governmental Securities	0.29						12.86							330.11		64.72	
Fixed Deposit Receipts	3.72	11.64	9.72	6.74	35.93	26.27	20.85	34.31	1.30	24.34	2.02	4.73	15.40	26.72	1.50	3.93	2.64
Own	3.72	11.64	9.72	6.74	35.93	26.27	20.85	34.31	1.30	24.34	2.02	4.73	15.40	26.72	1.50	3.93	2.64
Other Licences Institutions																	
Collateral of Properties	908.35	1143.88	638.21	469.14	3204.58	2826.22	2431.45	2488.95	204.57	1926.18	791.31	835.51	921.03	3537.52	261.89	324.49	319.63
Fixed Assets	908.35	1143.88	638.21	469.14	3204.58	2826.22	2431.45	2488.95	204.57	1926.18	791.31	835.51	921.03	3508.25	261.89	324.49	319.63
Current Assets														29.27			
Against security of Bill																	
Domestic Bills																	
Foreign Bills																	
Against Guarantee	3.09	11.86	35.16		88.47	156.51	200.29	130.85		6.62	0.20			127.41			
Government Guarantee	2.04	11.86	1.97				4.07	2.69			0.20			4.60			
Institutional Guarantee			5.00		74.47									109.63			
Personal Guarantee					13.99		39.48			6.62				8.07			
Collective Guarantee			28.20			156.51	156.74	128.16						5.11			
Int. Rtd. Foreign Bank's Guarantee																	
Other Guarantee	1.05																
Credit Card																	
Others					113.31					15.43	17.55	0.53		-0.39			
Total	915.45	1167.37	684.62	542.00	3491.84	3200.77	2766.72	2946.14	298.38	2057.90	811.08	1004.89	936.43	4145.49	263.39	399.29	322.26

Statement of Credit as on Chait end, 2070

BFI Name	Shine	Pacific	Civic	IDBL	Kanchan	Mahabumi	Bright	Innovative	Jhimruk	Metro	Vibor	Gaunathree	Raptivi	Consumer	Khadbari	Tourism	Mission	Mt. Makalu	Sindhur	Sahara	N:Community	Cosmos	
Sector Wise																							
Agricultural and Forest Related	153.72	53.45	43.50	14.25	32.85	10.90	24.74	108.61	10.72	15.96	113.45	61.80	31.56	37.53	2.38	169.62	126.39	12.65	11.51	1.66	62.71	5.96	
Fishery Related			0.35		0.15			0.18	9.47	0.56				1.46		4.33	0.17						
Mining Related				21.54				0.15			6.96					4.68	3.85						
Manufacturing (Producing) Related	343.67	26.86	0.30	284.07	67.89	4.87	35.45	198.96	8.40		151.51	5.46		23.37	12.06	346.02	11.08	0.72	5.99	3.28	72.68	0.52	
Construction	285.05	124.55	44.23	322.92	139.18	38.33	17.02	161.23	2.33	141.79	296.35	50.09	5.48	156.79	17.11	508.69	58.58	9.96	56.79	0.13	87.43	13.99	
Electricity, Gas and Water		1.99						6.22			111.57	1.50				7.64							
Metal Products, Mach. & Ele. Eqp.							5.55	22.54		13.99	99.49	1.62		17.01		128.39	19.86			1.00	12.37		
Tras., Com. and Public Utilities	653.05	48.24	4.15	96.22	47.98	32.14	38.60	61.18	88.59	341.35	95.93	46.73		65.53	0.40	165.22	103.80	4.30	171.64	1.90	7.14	42.15	
Wholesaler & Retailer	938.07	112.32	67.33	517.92	328.01	46.11	70.06	149.84	91.81	342.33	143.70	103.39		42.97	58.60	674.46	317.92	11.10	209.76	46.82	84.30	27.09	
Finance, Insurance and Real Estate	238.65	7.73	5.00	372.77	34.48	2.10	19.10	69.04		100.63	465.07			13.47		34.78	5.93		8.30		25.00		
Hotel or Restaurant	66.59	9.80	8.85	76.24	11.05	1.00	6.97	22.27	3.17	49.40	81.76	8.80	3.15	18.49	8.31	354.64	5.00	0.03	5.50	0.00	31.14		
Other Services	204.85	18.12	3.80	138.59	39.45	4.11	11.51	20.59	0.75	57.31	140.19	7.20	6.79	33.22	5.62	97.89	24.90	6.47		1.68	19.07	50.02	
Consumption Loans	180.25	74.01	5.33	294.18	3.17	3.32	44.31	79.70	66.04	69.17	151.77	20.20	3.53	144.94	16.78	245.87	42.97	15.53	90.25	2.51	8.09	42.69	
Local Government																							
Others	892.97	108.16	112.39	625.19	182.15	56.55	160.28	179.04	70.81	99.89	368.32	23.79	156.13	107.43	9.23	740.17	158.85	5.02	61.34	107.51	131.04	28.11	
TOTAL sectorwise	3956.87	585.23	295.23	2763.89	886.35	199.43	433.76	1088.83	343.17	1231.82	2226.07	330.58	309.83	662.21	130.49	3482.40	879.30	65.78	621.06	166.50	540.97	210.52	

Product Wise																							
Term Loan	316.15	38.37		70.66	13.99	31.25	42.92	142.99	34.55	127.01	466.72	45.78	141.90	137.15		386.19	172.83	0.99	98.07			58.68	
Overdraft	654.76	24.49	12.94	696.35	274.32	96.97	277.12	288.64	83.49	361.72	619.18	97.32	28.78	115.62	29.27	1600.70	340.72		182.50		80.93	19.57	
Trust Receipt Loan / Import Loan									0.30				16.72										
Demand & Other Working Capital Loan	1260.02	155.74	154.01	202.33	166.65		8.50	193.14	40.45		113.61			141.40	58.90	306.16		20.25		153.58	3.97		
Res. Per. H. Loan (Up to Rs. 10 mil.)	257.80	111.70	44.06	277.22	132.01	24.84	8.05	124.72	2.33	133.47	225.87	48.08	19.30	114.68	16.36	470.38	56.43	9.96	56.53		79.52	11.31	
Real Estate Loan	265.90	4.70	5.00	321.90	34.48	2.10	14.80	12.90		100.63	401.02	1.97	13.58	32.95		82.83	35.31				22.50		
Margin Nature Loan	1.75			108.79	13.12		31.69			44.93	0.30			1.98		7.94			42.48				
Hire Purchase Loan	805.29	61.20	6.60	117.52	47.98	30.69	24.84	125.80	91.35	393.42	205.12	46.75	6.12	76.37	6.26	341.55	70.44	2.16	171.64	0.17	20.99	52.32	
Deprived Sector Loan	132.55	24.77	31.03	99.31	32.42	8.90	14.55	38.43	16.68	41.09	70.20	14.08	42.67	25.12	5.75	116.17	81.80	8.96	22.08	9.27	19.63	13.07	
Bills Purchased																							
Other Product	262.64	164.26	41.59	869.80	171.38	4.68	11.28	162.20	74.02	74.49	79.42	76.32	40.76	16.94	13.95	170.48	121.77	23.45	47.77	3.48	313.43	55.57	
Total Product wise Loan	3956.87	585.23	295.23	2763.89	886.35	199.43	433.76	1088.83	343.17	1231.82	2226.07	330.58	309.83	662.21	130.49	3482.40	879.30	65.78	621.06	166.50	540.97	210.52	

Collateral Wise																							
Gold and Silver		57.96	2.40	127.50						57.85			19.89		112.84	8.95	138.95		20.89	39.19			31.65
Government Securities				5.40																			
Non Governmental Securities				108.79			31.69			0.53	44.93			1.98		7.94			42.48				
Fixed Deposit Receipts	26.26	3.09	0.48	13.75	3.17	2.05	1.74	19.77	2.82	16.58	51.31	0.30	3.53	13.84	1.67	20.95	11.11	0.18	8.58	1.31	2.75	0.87	
Own	26.26	3.09	0.48	13.75	3.17	2.05	1.74	19.77	2.82	16.58	51.31	0.30	3.53	13.84	1.67	20.95	11.11	0.18	8.58	1.31	2.75	0.87	
Other Licences Institutions																							
Collateral of Properties	3876.69	505.78	269.96	2414.60	870.06	196.65	396.02	1069.05	281.00	1214.72	1977.83	309.88		527.56	119.86	3286.40	776.73	43.33	530.82	165.19	537.09	164.50	
Fixed Assets	3876.69	505.78	269.96	2414.60	870.06	196.65	396.02	1069.05	281.00	1214.72	1977.83	309.88		527.56	119.86	3286.40	776.73	43.33	530.82	165.19	537.09	164.50	
Current Assets																							
Against security of Bill																							
Domestic Bills																							
Foreign Bills																							
Against Guarantee	52.17	18.41		93.85		0.73			1.50		69.82	0.52		6.00		28.14	91.46	1.38			1.13	13.50	
Government Guarantee											6.72												
Institutional Guarantee	45.00			93.62							58.94			6.00		27.00	2.45						
Personal Guarantee				0.23					1.50		4.17					0.99	89.01						
Collective Guarantee	7.17													0.00		0.15					1.13	13.50	
Int. Rtd. Foreign Bank's Guarantee		18.41																					
Other Guarantee						0.73												1.38					
Credit Card																							
Others	1.75		22.39		13.12		4.30				82.18		306.30		0.01								
Total	3956.87	585.23	295.23	2763.89	886.35	199.43	433.76	1088.83	343.17	1231.82	2226.07	330.58	309.83	662.21	130.49	3482.40	879.30	65.78	621.06	166.50	540.97	210.52	

Statement of Credit as on Chait end, 2070

BFI Name	Manaslu	Ekata	Kalimchowk	Kailash	Salpa	Septakoshi	Sajha	Prathudh	Apex	Green	Nepal Aavas	NFL	RBC Capital	NNFL	NSMFL	Peoples	KFL	Himalaya	Union	PFCL	NHMFL	Goodwill	
Sector Wise																							
Agricultural and Forest Related	28.63	26.43	17.47	63.81	1.56	40.41	24.82	455.22	180.58	4.90		37.10	4.72	66.62	40.55	5.93	35.78	11.22	9.18	160.29	88.47	101.96	
Fishery Related				0.58				2.47	4.38						2.63								
Mining Related			1.35					43.97	26.51				7.50								6.63		
Manufacturing (Producing) Related	7.29	65.78	8.47	263.57	1.19		17.81	289.57	225.80			17.44	26.67	565.92	96.85	5.50			118.43	109.67	55.12		
Construction	109.85	68.62	24.49	758.60		21.83	8.39	629.23	380.25		339.30	59.78	31.16	958.80	151.07	6.07	43.80	356.86	151.90	458.60	152.44	525.75	
Electricity, Gas and Water	0.85			65.03			0.00	93.07	3.48			13.28	6.88							0.55			
Metal Products, Mach. & Ele. Eqp.		41.96		82.72		9.98	9.73	12.49	99.29					10.50	3.45				28.71	9.56	25.67	110.84	
Tras., Com. and Public Utilities	59.19	166.33	13.15	598.77	0.93	3.41	18.80	358.35	19.31	19.33		1.87	36.60	92.77		0.50	45.14		67.37	131.41	150.30	153.37	
Wholesaler & Retailer	77.04	106.82	23.61	931.56	39.39	56.73	44.63	852.70	840.85	14.10		137.22	232.19	308.15	33.51		82.44	248.89	17.17	722.35	87.87	779.86	
Finance, Insurance and Real Estate				1026.39			0.00	1255.23	297.99				60.01	170.98	144.47		25.97			53.52	88.02	164.71	
Hotel or Restaurant	4.13	11.77	4.63	365.47	8.50	0.95	4.76	1064.60	145.10	1.08		11.94	14.25	60.31	29.69		3.09		81.77	21.80	19.22		
Other Services	14.46	32.99	0.30	369.56	9.84	0.84	9.93	534.00	132.93				4.80	100.98			15.04		29.18	70.77	59.82	71.43	
Consumption Loans	141.04	64.43	12.12	264.82	1.90	11.69	1.53	532.61	378.24	5.61	2.60	54.64	96.40	149.84	199.39	4.90	104.76	99.02	139.15	120.94	207.84	122.23	
Local Government				0.00											33.18					7.38			
Others	195.97	273.77	26.44	1315.87	20.27	34.06	0.60	1248.49	1286.26	11.43	30.90	116.06	60.11	1858.84	2044.87	13.23	82.42	23.87	62.96	358.05	334.69	138.95	
TOTAL sectorwise	638.45	858.90	132.03	6106.73	83.58	179.90	143.47	7373.93	4016.57	56.44	372.80	449.32	581.29	4346.33	2777.02	36.12	445.81	739.85	759.34	2258.64	1346.16	2004.38	

Product Wise																							
Term Loan	38.01	17.70	51.51	701.68	13.57	53.75	45.37	865.63	146.27	6.75		0.94	44.35	126.23	173.50	5.50	118.21		259.03	1075.34	334.63	719.96	
Overdraft	143.66	290.32	26.55	1744.38	64.89	64.30	86.76	1380.79	849.12	24.44													
Trust Receipt Loan / Import Loan			0.94				0.00																
Demand & Other Working Capital Loan	2.51			465.48		2.00	0.00	1906.43	1047.85			216.04	290.84	710.38	322.07		82.42	248.89	121.81	404.87			
Res. Per. H. Loan (Up to Rs. 10 mil.)	109.85	68.62	19.65	758.60		21.83	8.39	313.74	296.96		271.70	54.16	25.85	934.48	30.06	9.06	43.80	335.27	79.67	240.80	125.18	417.69	
Real Estate Loan		50.70		841.38			0.00	940.26	286.78		57.80	22.72	75.36	398.81	1978.28	6.07	25.97	21.59	47.53	141.62	166.30	266.66	
Margin Nature Loan				19.20			0.00	347.91	30.50		30.90	41.90	63.25	74.47	26.23	1.96	104.76		92.42	5.47	42.09	138.95	
Hire Purchase Loan	63.81	204.94	19.89	753.01		15.10	1.53	580.50	196.89	19.33		1.91	32.15	189.22	163.35	2.76	45.14	14.46	74.75	152.26	150.30	171.22	
Deprived Sector Loan	21.21	41.80	8.75	215.59	3.23	19.13	0.81	214.68	149.02	0.31	9.80	15.26	3.58	130.33	33.18	5.93	7.38	23.87	27.41	84.82	40.88	99.88	
Bills Purchased							0.60	4.90															
Other Product	259.40	184.82	4.75	607.42	1.90	3.78	0.00	819.09	1013.18	5.61	2.60	96.40	45.91	1782.40	50.35	4.84	18.13	95.78	56.73	153.45	486.78	190.01	
Total Product wise Loan	638.45	858.90	132.03	6106.73	83.58	179.90	143.47	7373.93	4016.57	56.44	372.80	449.32	581.29	4346.33	2777.02	36.12	445.81	739.85	759.34	2258.64	1346.16	2004.38	

Collateral Wise																							
Gold and Silver	134.26	24.05		76.53				50.43	30.40	5.61											15.79	24.18	
Government Securities																							
Non Governmental Securities				19.20					30.50						26.23	1.96	93.12		92.42				
Fixed Deposit Receipts	2.16	1.77	0.17	65.01	1.90			34.83	90.06		2.60	12.70	30.38	48.26	9.80	0.67	11.63	81.46	40.10	20.03	138.58	98.05	
Own	2.16	1.77	0.17	65.01	1.90			34.83	90.06		2.60	12.70	30.38	48.26	9.80	0.67	11.63	81.46	40.10	20.03	138.58	98.05	
Other Licences Institutions																							
Collateral of Properties	495.60	833.00	131.86	5760.27	81.68	179.90	142.87	7279.25	3742.32	50.73	339.30	375.62	490.79	4216.46	934.92	33.46	341.05	634.53	589.16	2126.18	1137.48	1632.37	
Fixed Assets	495.60	833.00	131.86	5760.27	81.68	179.90	142.87	7279.25	3742.32	50.73	339.30	375.62	490.79	4216.46	934.92	33.46	341.05	634.53	589.16	2124.10	1137.48	1632.37	
Current Assets																					2.08		
Against security of Bill							0.60																
Domestic Bills							0.60																
Foreign Bills																							
Against Guarantee	6.44			183.85				9.42	53.41						83.27				37.67	5.40		110.84	
Government Guarantee				13.15											33.18					3.25			
Institutional Guarantee				168.20					48.68											24.16			
Personal Guarantee				2.50				9.42	4.73						50.09				10.26	3.52			
Collective Guarantee																				0.88			
Int. Rtd. Foreign Bank's Guarantee	6.44																						
Other Guarantee																					1.00	110.84	
Credit Card																							
Others		0.08		1.87					69.88	0.09	30.90	61.00	60.11	81.61	1722.80	0.02		23.87		91.23	70.10	138.95	
Total	638.45	858.90	132.03	6106.73	83.58	179.90	143.47	7373.93	4016.57	56.44	372.80	449.32	581.29	4346.33	2777.02	36.12	445.81	739.85	759.34	2258.64	1346.16	2004.38	

Statement of Credit as on Chait end, 2070

BFI Name	SFL	SIFCL	Lumbini	ILFCO	Mahalaxmi	Lalitpur	United FC	General	Progressive	Navadurga	Janaki	Pokhara	Central	Premier	Arun	Mulparasae	Synergy	Srijana	Om	WMBFL	CMBFCL	Crystal	Ganeshwari	Patan
Sector Wise																								
Agricultural and Forest Related		46.20	29.50	41.55	21.74		4.00		1.15	51.82	24.79	21.65	26.90	6.12	25.32	24.67	95.90	39.23	29.44		365.96		6.26	7.49
Fishery Related					23.61				0.00								0.69							
Mining Related		1.90	2.71	2.40		3.03	2.80			3.15			18.60		14.30		0.50							
Manufacturing (Producing) Related	155.11	116.93	236.67	411.16	221.69		40.20	2.73	14.52	228.42	120.18	72.64	70.36	101.58		4.94	164.88		131.90	22.41	738.49		61.29	6.43
Construction	176.12	303.97	208.47	111.72	472.56	35.62	783.89	41.70	29.57	8.97	125.19	69.41	149.48	127.11	33.46	20.40	166.95	51.43	459.49	49.04	0.34	195.25	204.56	42.92
Electricity, Gas and Water		1.61		45.61	1.76							3.50	4.68	30.57			63.39							
Metal Products, Mach. & Ele. Eqp.		4.40		99.88	12.19		167.51		4.58	21.68			6.45	40.14	8.36		16.59		5.00	0.13			0.99	0.08
Tras., Com. and Public Utilities	130.41	66.30	130.00	739.73	379.46		39.42		25.48	4.64		328.98	42.61	93.50			250.41		368.05	21.72	3.29		4.02	
Wholesaler & Retailer	422.64	111.59	159.14	217.82	631.15	232.61	36.14	127.53	11.15	181.36	305.23	249.22	69.50	97.12	48.43	31.82	283.72	243.19	542.05	62.79	166.72		8.45	8.96
Finance, Insurance and Real Estate		98.64	77.46	343.81	340.22	512.47	167.53		26.16	41.83	28.78	140.18	186.64	113.29			139.96		296.75	181.09			65.40	20.90
Hotel or Restaurant	7.96	66.64	287.17	14.74	238.74		4.47			100.39	23.14	58.25	6.22	39.42	7.10		70.41		91.29	0.54	75.71		2.90	
Other Services	15.78	261.38	285.68	66.56	100.08	143.66	0.20	5.74	1.45	68.57	56.71	69.81	55.12		0.13	6.48	269.81	12.92	24.83	6.49	1.37		71.19	13.45
Consumption Loans	18.26	111.57	23.58	73.82	249.11	94.09	933.04	3.63	18.65	42.14	48.10	7.68	37.34	31.73	7.73	18.58	100.24	15.22	312.67	13.91	3.07	10.20	127.82	38.79
Local Government				0.63					0.00	1.52	2.01						1.37							
Others	306.49	3.20	234.08	223.08	274.45	118.27	778.30	141.35	88.92	90.51	150.64	709.08	437.20	201.23	31.84	4.58	422.44	375.56	1169.40	183.27	784.07	412.01	206.28	46.52
TOTAL sectorwise	1232.77	1194.32	1674.46	2392.51	2966.75	1139.75	2957.50	322.67	221.63	845.00	884.78	1730.41	1111.12	881.82	176.67	111.46	2047.25	737.54	3430.88	541.38	2139.03	617.46	759.16	185.53

Product Wise																								
Term Loan		178.47		571.18	277.59	232.61	6.30		5.65		425.41	178.17	28.22	21.91		70.36	715.70	243.19	622.22	129.30	1217.69	341.28	192.45	
Overdraft																								
Trust Receipt Loan / Import Loan																								
Demand & Other Working Capital Loan	677.91	341.60	1026.25	479.76	987.03		281.89		36.46	687.88		248.26	692.55	350.67	78.09		272.98		256.36	96.58	166.76	16.77		46.33
Res. Per. H. Loan (Up to Rs. 10 mil.)	100.94	237.59	138.46	49.02	261.50	35.62	432.92		24.11	3.85	125.19		129.65	218.15		20.40	350.49		267.60	0.34	54.72	124.73	18.03	
Real Estate Loan	75.18	149.23	147.47	298.73	403.47	512.47	275.78	41.70	21.66	56.82	77.86	373.60	167.67	181.59	33.46		363.14		444.04	163.26	636.87	201.13	115.17	15.10
Margin Nature Loan	19.69	88.89	13.94	52.15	200.15	19.70	285.13	8.79	25.59	57.37			9.56	12.26			21.91		16.87	49.11		0.02	97.46	30.52
Hire Purchase Loan	130.41	46.84	74.65	745.69	398.93	25.92	872.75	5.38	26.37	1.15	4.46	328.98	37.92	27.12	5.01	5.74	94.18	7.93	386.50	19.67	3.24	3.48	18.45	0.71
Deprived Sector Loan	39.49	39.08	32.50	47.24	85.37	29.83	104.47	0.79	9.07	37.83	29.14	57.47	45.56	26.24	5.23	4.58	73.71	22.21	115.20	4.42		0.07	22.37	6.72
Bills Purchased																								3.80
Other Product	189.15	112.64	241.19	148.73	352.72	283.61	698.28	266.01	72.72	0.10	222.72	543.92		43.87	54.89	10.38	155.13	464.21	1322.09	79.03	114.12		188.53	64.32
Total Product wise Loan	1232.77	1194.32	1674.46	2392.51	2966.75	1139.75	2957.50	322.67	221.63	845.00	884.78	1730.41	1111.12	881.82	176.67	111.46	2047.25	737.54	3430.88	541.38	2139.03	617.46	759.16	185.53

Collateral Wise																								
Gold and Silver							26.51													176.43				
Government Securities																								
Non Governmental Securities		88.89		52.15	199.21	19.70		8.79	15.22	28.01			9.56	12.26					16.87	18.59				30.24
Fixed Deposit Receipts	18.26	22.68	13.71	24.28	34.91	48.47	123.01	3.63	2.55	13.17	41.04	7.68	13.16	12.81	2.72	12.84	63.45	7.29	79.88	4.69	0.90	6.70	11.90	6.90
Own	18.26	22.68	13.71	24.28	34.91	48.47	123.01	3.63	2.55	13.17	41.04	7.68	13.16	12.81	2.72	12.84	63.45	7.29	79.88	4.69	0.90	6.70	11.90	6.90
Other Licences Institutions																								
Collateral of Properties	1214.51	1082.56	1589.32	2222.84	2682.64	839.48	2052.94	310.26	182.96	767.30	838.96	1722.73	1088.40	840.26	142.11	98.62	1976.60	7.93	3157.70	465.76	2138.13	610.74	646.06	135.58
Fixed Assets	1214.51	1082.56	1589.32	2222.84	2682.64	574.01	2052.94	310.26	182.96	767.30	838.96	1722.73	1088.40	840.26	142.11	98.62	1976.60	7.93	3157.70	465.76	2138.13	610.74	646.06	135.55
Current Assets						265.47																		0.03
Against security of Bill																								
Domestic Bills																								
Foreign Bills																								
Against Guarantee		0.20	32.50	47.63	45.44		6.99		20.62					16.49				7.20						8.70
Government Guarantee				15.25										2.00				7.20						0.30
Institutional Guarantee			32.50	31.99	45.02		6.89		12.62					14.00										5.50
Personal Guarantee		0.20		0.39	0.41		0.10		5.75					0.49										2.90
Collective Guarantee																								
Int. Rtd. Foreign Bank's Guarantee																								
Other Guarantee									2.25															
Credit Card																								
Others			38.93	45.61	4.56	232.11	748.05		0.29	36.52	4.78				31.84				722.32		52.33	0.02	101.20	4.10
Total	1232.77	1194.32	1674.46	2392.51	2966.75	1139.75	2957.50	322.67	221.63	845.00	884.78	1730.41	1111.12	881.82	176.67	111.46	2047.25	737.54	3430.88	541.38	2139.03	617.46	759.16	185.53

Statement of Credit as on Chait end, 2070

BFI Name	Fewa	Everest	Prudential	ICFC	Sigamatha	Civil	Imperial	Kuber	NEFL	Seti	hama	reliable	Namaste	Kaski	Zenith	Unique	Manushree	Subhalaami	Jeblis	Reliance	Lotus	Bhaktapur	
Sector Wise																							
Agricultural and Forest Related	23.26	38.94	3.63	66.83	81.06		3.80		4.67	26.76	2.76	10.41	7.33	73.23	44.02		31.38	27.59	38.78	1.67	12.21	26.90	
Fishery Related	5.95	3.04				2.50							0.24	0.97	0.00								
Mining Related				0.70			6.50								10.70								
Manufacturing (Producing) Related	132.32	28.25	15.60	298.85	55.91	17.40	12.55	15.33	23.19	19.13			3.12	63.42	33.95	44.94	99.98	40.30	3.25	7.21		35.05	
Construction	749.73	148.28	28.46	108.16	315.38	34.68	41.24	23.57	90.97	3.57	6.49	125.07	38.44	260.43	171.81	19.39	55.70	68.60	116.39	224.21	39.87	53.52	
Electricity, Gas and Water				16.50	2.14															1.94		2.00	
Metal Products, Mach. & Ele. Eqp.	75.47	0.98	0.06	49.30	14.32				0.38				0.98		2.36		26.18	1.13	0.10	4.33		0.70	
Tras., Com. and Public Utilities	452.42	225.51	63.27	11.26	263.19	280.89	32.09	3.26	148.19		56.72	166.66	3.13	360.24	19.57	71.16	83.99	35.25	48.27	142.01	64.13	47.20	
Wholesaler & Retailer	437.82	63.62	71.88	566.09	100.73		124.39	38.30	73.12	76.63	13.02	433.80	6.60	313.28	68.72	18.10	112.73	102.84	52.75	107.98	67.71	26.57	
Finance, Insurance and Real Estate	0.21	3.05	132.02	750.27	41.98	55.04	26.44	264.22	41.99		80.22	84.45	0.02	116.69	39.23	12.30	41.95	12.98	9.60	23.50	9.75	9.00	
Hotel or Restaurant	129.40	2.78	33.69	110.31	12.80		7.50	0.24	1.45	1.74	4.05	20.65	0.98	82.94	7.63	50.00	17.49	16.81	6.52	46.31		17.66	
Other Services	100.66	5.16	80.99	48.24	67.68	0.01	26.80	30.16	6.18	12.84	40.78	3.82		6.70	34.53	14.40	20.63	18.78	15.49	28.50	33.20	9.35	
Consumption Loans	149.89	22.14	81.71	156.87	174.67	18.44	21.43	18.50	133.70	1.74		346.31	1.79	45.33	239.50	31.55	84.44	96.63	220.03	136.13	68.74	29.15	
Local Government									1.30						1.51								
Others	947.25	75.54	246.93	895.88	306.65	168.47	214.50	137.46	281.60	30.39	160.61	715.69	55.52	576.17	226.66	203.20	297.94	243.36	129.03	280.35	84.60	30.25	
TOTAL sectorwise	3204.38	617.29	758.25	3079.26	1438.11	577.43	517.24	531.04	806.75	172.81	364.65	1906.86	118.16	1899.40	900.19	465.05	872.41	664.26	640.21	1004.14	380.21	287.36	

Product Wise																							
Term Loan	117.16	36.59	34.00	98.81	50.49			8.24	266.12	11.83	7.10	7.87	13.15	63.24	36.75		43.53		10.23		40.88	28.44	
Overdraft			21.44			0.03																	
Trust Receipt Loan / Import Loan																							
Demand & Other Working Capital Loan	807.02	189.62	369.39	1755.21	178.95	415.54	307.65	223.10	77.96	128.51	128.41	374.73		401.36	120.73	176.05	539.26	197.36	78.10		70.60	81.36	
Res. Per. H. Loan (Up to Rs. 10 mil.)	676.78		28.46	253.88	282.18	34.68	35.74	21.04	90.69	3.57	3.43	135.95	38.59	260.43	153.10	20.82	34.07	68.60	67.98	171.29	7.71	33.01	
Real Estate Loan	156.28	170.92	108.50	358.74	36.48	46.14	74.91	70.72	61.49		68.32	145.22	0.02	116.69	66.84	57.12	57.92	62.02	50.01	137.29	41.91		
Margin Nature Loan			68.46	317.89	191.68	56.09	35.33	0.94	111.46		79.17	193.35		6.40	210.20	74.27	79.20	56.07	197.43	127.00	17.09		
Hire Purchase Loan	506.47	129.05	70.26	90.61	286.86	12.60	35.99	15.83	164.61	1.40	66.17	166.75	3.61	360.24	25.71	49.68	76.29	81.95	57.65	150.96	98.89	85.70	
Deprived Sector Loan	99.99	29.02	31.09	110.60	94.48	12.30	10.09	1.02	26.04	9.54	11.90	38.13	3.95	69.24	36.79	12.42	34.60	22.94	20.18	29.66	13.95	9.00	
Bills Purchased			1.45					2.60															
Other Product	840.67	62.08	25.20	93.53	316.99	0.05	17.53	187.56	8.38	17.96	0.13	844.87	58.84	621.80	250.09	74.68	7.53	175.32	158.63	387.95	89.18	49.84	
Total Product wise Loan	3204.38	617.29	758.25	3079.26	1438.11	577.43	517.24	531.04	806.75	172.81	364.65	1906.86	118.16	1899.40	900.19	465.05	872.41	664.26	640.21	1004.14	380.21	287.36	

Collateral Wise																							
Gold and Silver	20.36				6.06							91.73		5.69									6.94
Government Securities				18.86																			
Non Governmental Securities			68.46		191.68		0.94	111.46				193.35			210.20	2.50	79.20		197.83				
Fixed Deposit Receipts	36.54	16.87	6.32	60.88	9.56	5.84	17.53	4.56	5.83	1.57		23.10	1.31	33.24	14.34	17.54	5.23	23.62	8.22	4.57	7.44	1.05	
Own	36.54	16.87	6.32	60.88	9.56	5.84	17.53	4.56	5.83	1.57		23.10	1.31	33.24	14.34	17.54	5.23	23.62	8.22	4.57	7.44	1.05	
Other Licences Institutions																							
Collateral of Properties	3147.48	600.31	651.66	2583.37	1221.45	509.26	456.72	523.41	664.16	171.23	268.18	1119.97	116.75	1829.63	674.14	360.36	724.50	567.07	414.70	837.91	342.53	268.57	
Fixed Assets	3147.48	600.31	651.66	2583.37	1221.45	509.26	456.72	523.41	664.16	171.23	268.18	1093.44	116.75	1829.63	674.14	360.36	724.50	567.07	414.70	837.91	342.53	268.57	
Current Assets												26.54											
Against security of Bill			1.45																				
Domestic Bills			1.45																				
Foreign Bills																							
Against Guarantee			30.36	26.66	9.35	1.79		1.98			17.30			24.44	1.51	60.83			19.46	29.03	27.24	10.80	
Government Guarantee					4.85									2.35	1.51								
Institutional Guarantee			30.36	13.00	4.20		0.24			11.90									8.00	23.50		9.00	
Personal Guarantee				13.66	0.30	1.79		1.74		5.40									11.38	5.53	10.14	1.80	
Collective Guarantee														22.09					0.08				
Int. Rtd. Foreign Bank's Guarantee																							
Other Guarantee															60.83							17.09	
Credit Card																							
Others		0.12		389.49		60.55	42.98	0.15	25.30		79.17	478.71	0.10	6.40		23.81	63.47	73.58		132.63	3.00		
Total	3204.38	617.29	758.25	3079.26	1438.11	577.43	517.24	531.04	806.75	172.81	364.65	1906.86	118.16	1899.40	900.19	465.05	872.41	664.26	640.21	1004.14	380.21	287.36	

Major Financial Indicators of Micro-credit Development Banks

Rs in million

Liabilities		Mid-July			Mid-Feb	Mid-Apr	% change		
		2011	2012	2013	2014	2014	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	2408.8	2816.6	3801.3	4759.3	4810.7	16.93	34.96	1.08
	a. Paid-up Capital	1546.3	1717.2	2234.0	2830.3	2866.2	11.05	30.10	1.27
	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	221.8	-520.65	93.51	1.61
	d. Others Reserves	642.5	703.6	975.6	1187.2	1199.0	9.50	38.66	1.00
2	BORROWINGS	13037.6	16586.4	20216.3	22712.3	24972.9	27.22	21.88	9.95
	a. NRB	200.9	198.4	210.3	495.3	607.6	-1.26	6.01	22.66
	f. Others	12836.7	16388.0	20006.0	22217.0	24365.3	27.67	22.08	9.67
3	DEPOSITS	3537.4	5235.2	7221.6	9338.2	9918.6	47.99	37.94	6.21
4	BILLS PAYABLE				0.0	0.0			0.00
5	OTHER LIABILITIES	1818.6	2502.9	3009.7	3528.1	3627.8	37.62	20.25	2.83
	a. Loan Loss Provision	436.3	505.5	694.0	758.3	809.2	15.87	37.30	6.71
	b. Interest Suspend a/c	354.0	410.0	446.9	513.7	486.0	15.82	9.01	-5.39
	c. Others	1028.4	1587.5	1868.8	2256.1	2332.6	54.36	17.72	3.39
6	RECONCILIATION A/c	223.2	2236.6	688.6	872.7	946.6	902.07	-69.21	8.47
7	PROFIT & LOSS A/c	470.7	629.8	837.9	803.2	1062.7	33.79	33.04	32.30
	Total	21496.4	30007.5	35775.3	42013.8	45339.2	39.59	19.22	7.91
Assets									
1	LIQUID FUNDS	3272.2	5843.5	6322.8	5894.4	6271.0	78.58	8.20	6.39
	a. Cash Balance	31.8	44.2	42.8	45.2	44.4	39.04	-3.25	-1.69
	b. Bank Balance	2632.4	3253.9	3561.6	4020.6	3145.1	23.61	9.46	-21.78
	c. Money at Call	608.1	2545.4	2718.5	1828.6	3081.5	318.59	6.80	68.52
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	3054.5	30.77	45.23	-2.78
4	LOANS & ADVANCES	14649.9	17738.3	23401.7	29156.4	31926.4	21.08	31.93	9.50
	Institutional	14649.9	6194.1	6740.3	7659.7	8867.5	-57.72	8.82	15.77
	Individual		11544.2	16661.4	21496.7	23058.9	0.00	44.33	7.27
5	FIXED ASSETS	259.3	340.2	444.6	587.8	605.9	31.18	30.67	3.08
6	OTHER ASSETS	1253.2	1594.9	1685.8	2162.0	2330.5	27.27	5.70	7.79
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	0.7	0.00	0.00	0.00
9	RECONCILIATION A/c	253.0	2234.8	699.6	843.0	901.3	783.26	-68.70	6.91
10	PROFIT & LOSS A/c	82.5	85.8	131.2	101.6	122.8	4.09	52.88	20.90
	Total	21496.4	30007.5	35775.4	42013.8	45339.2	39.59	19.22	7.91

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

Particulars	PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN	RMDC	DEPROSC	CHHIMEK	Swabalanban	Sanakisan	NERUDE
1 Interest Expenses	44.31	13.72	62.82	48.04	75.25	194.02	58.37	92.92	304.33	159.06	131.52	57.45
1.1 Deposit Liabilities	4.15	5.85	15.73	12.77	12.64	78.60	0.00	32.13	234.43	81.73	0.00	31.16
1.2 On Borrowing	40.16	7.88	47.09	35.27	62.61	115.42	58.37	60.79	69.91	77.33	131.52	26.29
2 Commission/Fee Expense	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32.06	0.00
3 Employees Expenses	54.74	19.41	56.68	42.50	51.79	196.67	14.40	65.65	132.68	161.79	18.63	57.82
4 Office Operatiing Expenses	8.71	3.51	14.80	10.46	5.34	47.40	11.02	19.71	69.11	41.85	15.16	11.32
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	3.20	1.99	28.26	0.28	6.48	6.53	12.34	2.72	11.90	11.37	15.50	8.99
6.1 Loan loss Provision	3.20	1.99	28.26	0.28	6.48	6.53	12.34	2.72	11.90	11.37	15.50	8.99
6.1.1 General Loan loss Provision	3.20	0.00	0.96	0.00	6.48	8.26	12.34	2.69	11.46	11.37	8.80	2.08
6.1.2 Special Loan Loss Provision	0.00	1.99	27.30	0.00	0.00	-1.78	0.00	0.02	0.44	0.00	6.70	6.92
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	19.31	0.00	0.00	15.38	10.95	0.00
9 Provision for Income Tax	0.00	0.00	0.00	0.00	0.00	0.00	48.07	0.00	0.00	46.14	32.86	0.00
10 Net Profit	0.00	0.00	55.54	30.14	4.15	201.66	145.07	96.48	126.03	107.67	76.66	66.44
TOTAL EXPENSES	110.97	38.64	218.10	131.42	143.02	646.29	308.58	277.47	644.05	543.27	333.34	202.03
Income												
1. Interest Income	89.77	16.71	185.24	118.98	132.12	581.91	257.87	256.09	588.82	533.65	324.79	172.66
1.1 On Loans and Advances	88.32	16.63	163.91	109.81	101.51	559.77	132.91	233.12	544.13	513.16	288.59	168.81
1.2 On Investment	0.00	0.00	0.00	0.00	0.00	1.88	0.00	0.00	5.14	0.00	0.00	0.00
1.5 Others	1.45	0.08	21.33	9.17	30.61	20.27	124.95	22.97	39.55	20.49	36.20	3.85
2. Comission & Discount	0.00	0.26	16.74	0.00	0.00	0.04	0.00	18.48	53.57	0.00	1.21	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	53.57	0.00	0.01	0.00
2.3 Others	0.00	0.26	16.63	0.00	0.00	0.04	0.00	18.48	0.00	0.00	1.20	0.00
3 Other Operating Income	8.35	0.00	2.55	0.00	9.43	63.71	17.80	2.80	0.86	4.69	0.02	29.37
4 Non Operating Income	0.00	0.00	0.00	6.87	0.00	0.27	0.00	0.00	0.00	0.32	0.00	0.00
5 Provision Written Back	3.59	6.53	13.03	5.57	1.47	0.00	32.91	0.00	0.80	4.60	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	9.26	15.15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL INCOME	110.97	38.64	218.10	131.42	143.02	646.29	308.58	277.47	644.05	543.27	333.34	202.03

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

Particulars	Naya Nepal	Summit	Sworojgar	First	Nagbelli	Kalika	Mirmire	Janautthan	Mithila	Womi	Laxmi	ILFCO
1 Interest Expenses	5.84	15.03	13.40	31.68	7.25	9.58	4.19	4.66	1.48	2.71	6.22	2.32
1.1 Deposit Liabilities	1.79	6.44	7.05	0.00	1.41	3.19	0.43	0.54	0.23	0.44	1.88	0.56
1.2 On Borrowing	4.06	8.59	6.35	31.68	5.85	6.38	3.76	4.12	1.25	2.27	4.33	1.76
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	3.17	12.21	7.34	5.45	3.25	5.09	2.88	2.07	2.72	2.37	13.03	3.37
4 Office Operatiing Expenses	1.81	6.07	3.91	4.61	2.43	2.98	1.82	1.49	1.00	1.48	6.43	1.99
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	4.50	0.47	1.84	3.04	0.23	4.55	3.02	0.44	0.29	1.07	1.50	0.23
6.1 Loan loss Provision	4.50	0.47	1.77	3.04	0.23	4.55	2.31	0.44	0.29	1.07	1.50	0.23
6.1.1 General Loan loss Provision	0.28	0.47	0.70	3.04	0.02	1.37	0.80	0.44	0.08	1.07	1.50	0.09
6.1.2 Special Loan Loss Provision	4.22	0.00	0.92	0.00	0.21	3.18	1.51	0.00	0.21	0.00	0.00	0.15
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	1.21	2.80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.28
9 Provision for Income Tax	0.00	0.00	3.64	8.40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.85
10 Net Profit	1.31	14.35	8.49	19.60	8.16	13.05	0.31	2.95	2.88	2.24	1.02	1.99
TOTAL EXPENSES	16.63	48.14	39.84	75.57	21.33	35.25	12.66	11.60	8.36	9.86	28.19	11.04
Income												
1. Interest Income	14.18	37.60	35.13	63.99	19.42	27.42	10.46	7.02	7.19	7.97	21.70	11.02
1.1 On Loans and Advances	11.02	37.60	32.95	55.27	19.05	25.00	9.76	7.02	7.04	7.56	18.64	7.34
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	3.16	0.00	2.18	8.72	0.36	2.42	0.70	0.00	0.14	0.32	3.07	3.68
2. Comission & Discount	0.00	0.00	0.00	0.00	0.00	0.10	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	0.10	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	2.45	10.54	3.83	6.20	1.91	7.72	2.04	4.58	1.18	1.89	3.48	0.02
4 Non Operating Income	0.00	0.00	0.00	5.38	0.00	0.00	0.00	0.00	0.00	0.00	3.01	0.00
5 Provision Written Back	0.00	0.00	0.87	0.00	0.00	0.00	0.16	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	16.63	48.14	39.84	75.57	21.33	35.25	12.66	11.60	8.36	9.86	28.19	11.04

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

Particulars	Mahila	Vijay	Kisan	Clean Village	FORWARD	Reliable	Mahuli	Suryodaya	Mero	Samata	RSDC
1 Interest Expenses	1.20	0.56	3.65	8.53	92.17	5.04	24.24	1.53	0.99	0.48	0.49
1.1 Deposit Liabilities	0.10	0.08	0.35	0.46	34.98	0.17	11.41	0.08	0.09	0.06	0.00
1.2 On Borrowing	1.10	0.49	3.29	8.07	57.19	4.87	12.84	1.46	0.91	0.42	0.49
2 Commission/Fee Expense	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3 Employees Expenses	3.32	3.93	2.29	3.97	41.51	3.12	24.34	2.10	5.14	1.16	1.88
4 Office Operatiing Expenses	3.53	3.64	2.16	4.20	14.25	2.04	7.67	1.19	3.47	1.06	1.35
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	0.51	0.77	0.18	1.25	16.20	0.54	1.40	0.48	2.08	0.31	1.11
6.1 Loan loss Provision	0.51	0.77	0.18	1.25	16.20	0.54	1.40	0.48	2.08	0.31	1.11
6.1.1 General Loan loss Provision	0.43	0.77	0.18	1.25	16.20	0.54	1.40	0.48	2.08	0.31	1.11
6.1.2 Special Loan Loss Provision	0.08	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	0.37	0.00	0.00	4.32	0.00	0.00	0.00	0.00	0.00	0.00
9 Provision for Income Tax	0.00	1.11	0.00	0.00	12.96	0.00	2.85	0.00	0.00	0.00	0.00
10 Net Profit	0.00	2.58	1.86	0.00	30.24	0.00	6.65	0.00	0.00	0.00	0.20
TOTAL EXPENSES	8.56	12.95	10.14	17.95	211.64	10.73	67.17	5.31	11.69	3.01	5.02
Income											
1. Interest Income	6.89	10.10	8.53	14.03	205.84	8.94	66.59	3.11	10.49	1.76	3.81
1.1 On Loans and Advances	3.48	6.99	7.30	6.12	194.93	4.91	65.06	2.08	4.61	1.76	2.84
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	3.41	3.11	1.23	7.91	10.91	4.03	1.53	1.02	5.88	0.00	0.97
2. Comission & Discount	0.02	0.00	1.61	2.10	0.00	0.00	0.29	0.00	0.00	0.00	1.21
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	0.02	0.00	0.77	0.00	0.00	0.00	0.29	0.00	0.00	0.00	0.00
2.3 Others	0.00	0.00	0.83	2.10	0.00	0.00	0.00	0.00	0.00	0.00	1.21
3 Other Operating Income	1.48	2.85	0.00	0.00	5.80	1.27	0.29	0.74	0.00	0.63	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	0.02	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	0.15	0.00	0.00	1.81	0.00	0.53	0.00	1.46	1.19	0.62	0.00
TOTAL INCOME	8.56	12.95	10.14	17.95	211.64	10.73	67.17	5.31	11.69	3.01	5.02

Statement of Assets and Liabilities of Micro finance Development Banks as on Chait 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	370.49	1518.93	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	327.10	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	44.48	540.34	6.94	7.90	108.05	424.04	8.92	0.00	3.14	0.00
2 BORROWINGS	709.34	166.25	1174.14	579.13	521.71	3102.54	3245.92	1434.66	1780.24	2223.29	4582.69	709.00	93.60	155.62	209.39
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	664.93	149.80	1173.34	575.43	489.38	3100.79	3245.92	1425.81	1770.03	2223.29	4573.90	709.00	93.60	155.62	209.39
3 DEPOSITS	110.95	59.76	382.37	293.44	299.12	1675.17	0.00	540.72	3054.15	1471.21	0.00	473.52	38.58	125.40	100.26
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	238.50	302.85	308.16	124.38	256.97	408.87	221.18	112.73	398.40	391.76	466.73	148.43	14.60	22.81	33.21
1. Loan Loss Provision	41.22	54.91	87.77	41.54	104.48	73.71	105.63	23.87	44.64	53.37	68.41	24.09	11.59	1.80	5.59
2. Interest Suspense a/c	144.68	114.31	71.40	30.80	58.51	37.23	1.06	3.14	0.00	7.11	1.99	6.07	0.00	0.00	0.92
3. Others	52.59	133.63	148.99	52.04	93.98	297.94	114.48	85.72	353.75	331.28	396.34	118.28	3.01	21.01	26.70
6 RECONCILIATION A/C	3.19	43.11	13.46	6.72	-5.15	0.00	0.00	0.00	0.00	0.00	0.00	564.71	0.17	160.50	0.00
7 PROFIT & LOSS A/C	18.15	0.00	55.54	30.14	4.15	201.66	145.07	96.48	126.03	107.67	86.11	66.44	1.31	14.35	8.49
TOTAL LIABILITIES	1126.51	383.73	2094.37	1076.30	1186.22	5758.73	5131.10	2404.48	5705.38	4527.99	5911.91	2097.33	170.70	511.84	368.17
Assets															
1 LIQUID FUNDS	28.22	7.35	480.31	156.38	151.79	657.40	188.81	479.52	988.66	323.17	1117.41	290.55	73.08	43.56	98.25
a. Cash Balance	2.60	1.65	4.62	2.95	1.69	6.59	0.01	0.96	2.92	3.49	0.86	1.50	0.05	1.77	0.26
b. Bank Balance	25.62	5.70	475.69	60.76	150.10	117.15	188.80	79.04	985.74	30.12	166.43	289.05	1.77	2.06	32.76
c. Money at Call	0.00	0.00	0.00	92.67	0.00	533.65	0.00	399.51	0.00	289.56	950.12	0.00	71.26	39.72	65.23
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	2199.43	30.01	7.44	246.97	201.01	30.32	0.01	0.00	0.00
4 LOANS & ADVANCES	842.85	121.28	1262.94	759.62	756.64	4461.54	2640.85	1751.70	4310.89	3675.61	4511.66	1144.32	91.84	299.29	260.12
Institutional	0.00	0.00	0.00	0.00	0.00	0.00	2640.85	0.00	0.00	0.00	4511.66	0.00	91.84	0.00	0.00
Individual	842.85	121.28	1262.94	759.62	756.64	4461.54	0.00	1751.70	4310.89	3675.61	0.00	1144.32	0.00	299.29	260.12
5 FIXED ASSETS	15.07	1.92	10.76	13.80	18.45	170.81	2.06	14.12	122.68	24.18	19.38	21.22	2.22	3.32	2.83
6 OTHER ASSETS	205.86	195.31	250.55	145.34	85.65	418.23	99.95	126.02	200.25	254.43	52.35	44.13	3.56	5.02	6.97
7 EXPENSES NOT WRITTEN OFF	6.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.16	0.00
8 NON BANKING ASSETS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9 RECONCILIATION A/C	0.00	41.93	0.00	0.00	0.00	3.90	0.00	3.12	0.00	3.62	0.66	566.80	0.00	160.50	0.00
10 PROFIT & LOSS A/C	27.41	15.15	0.00	0.00	57.67	0.00	0.00	0.00	0.00	0.00	9.45	0.00	0.00	0.00	0.00
TOTAL ASSETS	1126.51	383.73	2094.37	1076.30	1186.22	5758.73	5131.10	2404.48	5705.38	4527.99	5911.91	2097.33	170.70	511.84	368.17

Statement of Assets and Liabilities of Micro finance Development Banks as on Chait 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	9.99	11.70	28.08	9.11	73.06	60.94	79.06	98.64	10.87	13.06	99.14
	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	98.91
	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	-4.01	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	2.58	0.00	2.51	0.00	0.00	0.00	0.00
2	BORROWINGS	1047.12	101.41	216.29	76.00	73.87	29.89	114.33	191.39	37.00	92.00	75.00	67.72	222.85	1250.66
	a. NRB	0.00	0.00	0.00	0.00	0.00	29.89	114.33	0.00	0.00	2.00	75.00	4.00	10.00	0.00
	B. Others	1047.12	101.41	216.29	76.00	73.87	0.00	0.00	191.39	37.00	90.00	0.00	63.72	212.85	1250.66
3	DEPOSITS	0.00	29.79	60.86	11.64	13.96	10.26	15.78	52.97	12.08	3.16	3.23	13.49	20.33	779.21
4	BILLS PAYABLE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	OTHER LIABILITIES	30.65	6.30	15.38	9.14	2.31	4.92	4.62	6.71	3.84	5.06	5.43	4.41	4.55	36.64
	1. Loan Loss Provision	10.70	2.46	5.79	4.31	0.98	2.68	1.22	2.33	0.66	0.58	0.96	0.46	1.32	19.78
	2. Interest Suspense a/c	0.01	0.00	0.18	2.41	0.00	1.04	0.95	0.00	0.51	0.53	0.75	0.00	1.30	0.00
	3. Others	19.94	3.83	9.41	2.42	1.33	1.20	2.45	4.38	2.68	3.95	3.72	3.95	1.93	16.86
6	RECONCILIATION A/C	0.00	0.00	1.53	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	38.67	119.64	0.00
7	PROFIT & LOSS A/C	19.60	8.16	13.05	0.31	2.95	8.36	2.24	1.02	1.99	0.00	3.81	1.86	0.00	30.24
	TOTAL LIABILITIES	1205.29	164.66	362.78	107.09	104.80	81.51	146.08	325.16	115.86	179.28	186.20	137.01	380.42	2195.89
Assets															
1	LIQUID FUNDS	116.12	21.78	91.58	12.76	9.97	21.35	18.03	30.70	57.79	40.70	79.71	10.61	117.62	369.41
	a. Cash Balance	0.00	0.76	1.71	0.08	0.02	0.10	0.10	0.62	0.01	0.26	0.00	4.39	0.07	0.59
	b. Bank Balance	116.12	21.02	89.87	12.68	0.35	0.30	0.68	20.78	51.48	0.49	79.71	0.52	21.76	71.39
	c. Money at Call	0.00	0.00	0.00	0.00	9.61	20.95	17.25	9.30	6.31	39.96	0.00	5.71	95.79	297.44
2	INVESTMENT IN SECURITIES EXCEPT SHARES	0.00	0.00	0.00	0.00	0.00	0.00	1.99	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	SHARES & OTHER INVESTMENT	0.05	0.00	0.00	0.00	0.00	0.00	0.00	40.00	0.46	77.00	0.09	0.00	0.00	5.00
4	LOANS & ADVANCES	1069.75	137.78	260.23	83.93	92.41	51.66	121.84	229.52	51.44	51.54	95.59	85.84	131.63	1603.96
	Institutional	1069.75	0.00	0.00	0.00	0.00	51.66	0.00	0.00	51.44	0.00	0.00	0.00	131.63	0.00
	Individual	0.00	137.78	260.23	83.93	92.41	0.00	121.84	229.52	0.00	51.54	95.59	85.84	0.00	1603.96
5	FIXED ASSETS	10.62	2.53	3.72	6.24	1.90	0.89	1.93	20.72	4.54	6.46	6.24	1.95	7.48	66.23
6	OTHER ASSETS	8.75	2.57	5.73	3.72	0.51	2.13	2.20	4.21	1.63	3.43	2.28	38.21	2.24	151.30
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	1.53	-0.53	0.00	0.00	0.00	0.00	0.00	0.00	0.11	0.00	119.64	0.00
10	PROFIT & LOSS A/C	0.00	0.00	0.00	0.00	0.00	5.48	0.00	0.00	0.00	0.15	1.24	0.00	1.81	0.00
	TOTAL ASSETS	1205.29	164.66	362.78	107.09	104.80	81.51	146.08	325.16	115.86	179.28	186.20	137.01	380.42	2195.89

Statement of Assets and Liabilities of Micro finance Development Banks as on Chait 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	67.51	245.09	39.83	244.92	22.50	70.00
	a. NRB	0.00	245.09	0.00	0.00	0.00	0.00
	B. Others	67.51	0.00	39.83	244.92	22.50	70.00
3	DEPOSITS	6.34	246.39	4.78	6.67	2.98	0.00
4	BILLS PAYABLE	0.00	0.00	0.00	0.00	0.00	0.00
5	OTHER LIABILITIES	2.93	27.32	1.55	4.28	0.68	1.48
	1. Loan Loss Provision	0.68	7.66	0.48	2.08	0.31	1.11
	2. Interest Suspense a/c	0.62	0.00	0.45	0.00	0.00	0.02
	3. Others	1.63	19.66	0.62	2.20	0.37	0.36
6	RECONCILIATION A/C	0.00	0.00	0.00	0.00	0.00	0.00
7	PROFIT & LOSS A/C	0.00	6.65	0.00	0.63	0.00	0.20
	TOTAL LIABILITIES	90.02	547.58	60.16	325.76	37.22	131.68
	Assets						
1	LIQUID FUNDS	17.15	37.15	6.55	104.99	4.66	17.95
	a. Cash Balance	0.30	3.36	0.06	0.09	0.02	0.01
	b. Bank Balance	16.85	4.50	0.26	7.48	0.10	17.94
	c. Money at Call	0.00	29.29	6.23	97.42	4.55	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	68.12	502.62	47.99	207.93	30.69	110.78
	Institutional	0.00	0.00	0.00	207.93	0.00	110.78
	Individual	68.12	502.62	47.99	0.00	30.69	0.00
5	FIXED ASSETS	3.32	3.21	2.62	9.66	0.76	2.09
6	OTHER ASSETS	0.91	4.43	0.61	1.36	0.19	0.46
7	EXPENSES NOT WRITTEN OFF	0.00	0.17	0.93	0.00	0.30	0.41
8	NON BANKING ASSETS	0.00	0.00	0.00	0.00	0.00	0.00
9	RECONCILIATION A/C	0.00	0.00	0.00	0.00	0.00	0.00
10	PROFIT & LOSS A/C	0.53	0.00	1.46	1.83	0.62	0.00
	TOTAL ASSETS	90.02	547.58	60.16	325.76	37.22	131.68

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

विवरण	PUGBB	SPGGB	PAGBB	MPGGB	MGBB	NIRDHAN	RMDC	DEPROSC	CHHIMEK	Svabhamban	Sanaksan	NERUDE	Naya Nepal	Summit	Sworojgar	First
कार्यक्षेत्र भएको जिल्ला संख्या	6	9	16	15	19	50	75	25	75	75	75	17	5	10	3	75
सेवा पुगेको जिल्ला संख्या	6	8	14	10	14	53	68	25	40	45	55	17	5	6	3	39
सेवा पुगेको गा.वि.स./न.पा. संख्या	287	96	390	160	360	1170	0	686	945	949	554	269	57	124	52	0
कुल कर्मचारी संख्या	215	91	224	172	210	668	27	211	437	524	48	255	29	84	56	15
कुल शाखा संख्या	31	21	49	30	39	128	1	56	69	108	8	46	6	13	8	1
कुल केन्द्र संख्या	1342	616	1619	1151	1619	8895	0	4570	10269	7808	0	3868	310	1052	980	0
कुल समूह संख्या	11915	3150	12978	6125	8211	31258	0	17171	38435	40347	44557	16865	908	3082	2882	0
निष्क्रिय समूह संख्या	1413	1819	1138	2651	1527	0	0	0	34	0	696	0	0	0	0	0
कुल सदस्य संख्या	33684	20402	66479	33683	37336	196019	0	84723	203907	186559	343172	71449	4727	15504	15033	0
निष्क्रिय सदस्य संख्या	17075	7878	5690	13255	7637	0	0	543	1820	0	12004	0	185	0	0	0
कुल ऋणी संख्या	32819	7939	39394	20428	36316	133971	111	61180	158169	122542	215070	53614	3613	11193	10968	110
कुल कर्जा वितरण	9954.87	1771.78	13882.76	6135.30	8161.82	26989.45	10365.76	10070.24	23266.14	25702.25	16968.82	8255.64	499.55	1346.21	1081.20	2112.20
लघु व्यवसाय कर्जा	7530.79	1339.72	12748.74	5048.15	6737.99	23628.24	0.00	9193.83	21282.65	25008.54	16968.82	1746.72	448.69	1155.54	1017.92	0.00
लघु उद्यम/धितो कर्जा	2277.70	310.59	1054.55	1087.16	843.15	1405.79	0.00	845.08	1983.49	693.71	0.00	165.31	50.86	190.67	63.28	0.00
अन्य कर्जा	146.38	121.47	79.47	0.00	580.68	1955.41	10365.76	31.33	0.00	0.00	0.00	6343.62	0.00	0.00	0.00	2112.20
कर्जाको साँवा असुली	9112.01	1650.50	12619.82	5375.69	7405.18	22527.90	7724.91	8318.54	18955.26	22026.64	12457.16	7111.32	407.71	1046.92	821.08	1042.45
लघु व्यवसाय कर्जाको साँवा असुली	6972.69	1246.36	11625.19	4485.71	6223.10	23227.74	0.00	7551.51	18212.53	21722.16	12457.16	1427.49	372.76	936.00	805.55	0.00
लघु उद्यम/धितो कर्जाको साँवा असुली	2012.75	284.04	916.24	889.98	635.56	964.29	0.00	736.23	742.73	304.48	0.00	46.92	34.95	110.93	15.52	0.00
अन्य कर्जाको साँवा असुली	126.57	120.11	78.38	0.00	546.52	-1664.12	7724.91	30.80	0.00	0.00	0.00	5636.91	0.00	0.00	0.00	1042.45
कुल बाँकी कर्जा	842.85	121.28	1262.94	759.62	756.64	4461.54	2640.85	1751.70	4310.89	3675.61	4511.66	1144.32	91.84	299.29	260.12	1069.75
लघु व्यवसाय कर्जा बाँकी	558.09	93.36	1123.55	562.44	514.89	400.50	0.00	1642.32	3070.12	3286.39	4511.66	319.23	75.93	219.55	212.37	0.00
लघु उद्यम/धितो कर्जा बाँकी	264.95	26.56	138.30	197.18	207.59	441.51	0.00	108.85	1240.76	389.22	0.00	118.38	15.91	79.74	47.75	0.00
अन्य कर्जा बाँकी	19.81	1.36	1.09	0.00	34.16	3619.53	2640.85	0.53	0.00	0.00	0.00	706.72	0.00	0.00	0.00	1069.75
भाखा नाघेको कर्जा रकम	45.76	63.63	123.49	46.59	105.36	33.35	0.00	7.54	1.51	26.53	12.13	17.38	13.97	3.39	3.19	0.06
भाखा नाघेको ऋणी संख्या	0	4264	5690	2256	7637	3305	0	543	110	2631	11	1595	316	172	154	1
ब्याज असुली रकम	88.32	91.55	659.62	109.81	242.87	1132.39	132.91	233.12	1482.75	1757.77	1834.48	168.81	43.17	98.47	0.00	55.27
असुल हुन बाँकी ब्याज रकम	144.68	114.31	71.40	30.80	58.51	0.00	1.06	3.14	1.42	7.11	1.99	6.07	0.00	0.00	0.92	0.01
कर्जा नोक्सानी व्यवस्था	41.22	54.91	87.77	41.54	104.48	72.56	105.63	23.87	44.64	53.37	68.41	24.09	10.67	1.80	5.59	10.70
कुल बचतकर्ता संख्या	22061	13830	42402	33258	41143	191856	0	84723	203844	186559	0	71449	0	15504	15033	0
कुल बचत रकम	110.95	59.76	382.37	293.44	299.12	1675.17	0.00	540.72	3054.15	1471.21	0.00	473.52	37.85	125.40	100.26	0.00
अनिवार्य बचत	32.60	33.57	252.94	164.27	177.87	785.00	0.00	383.68	658.23	565.28	0.00	128.67	19.31	66.78	11.99	0.00
स्वेच्छिक बचत	78.18	24.06	107.71	129.17	38.44	387.89	0.00	157.04	612.76	886.21	0.00	344.85	18.54	58.62	25.13	0.00
अन्य बचत	0.17	2.12	21.72	0.00	82.80	239.42	0.00	0.00	1514.60	19.72	0.00	0.00	0.00	0.00	63.13	0.00
सर्वसाधारणबाट संकलन गरेको बचत	0.00	0.00	0.00	0.00	0.00	262.85	0.00	0.00	268.56	0.00	0.00	0.00	0.00	0.00	0.00	0.00
कुल बचत/कुल कर्जा (%)	13.16%	49.27%	30.28%	38.63%	39.53%	37.55%	0.00%	30.87%	70.85%	40.03%	0.00%	41.38%	41.22%	41.90%	38.54%	0.00%
लघु उद्यम कर्जा/कुल कर्जा (%)	31.43%	21.90%	10.95%	25.96%	27.44%	9.90%	0.00%	6.21%	28.78%	10.59%	0.00%	10.35%	17.32%	26.64%	18.36%	0.00%

Miscellaneous information of Micro finance Development Banks as on Chait 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	10	10	23	1	5	5	10	10	75	10	10	10
सेवा पुगेको जिल्ला संख्या	2	5	4	5	3	5	23	3	5	6	5	10	20	5	8	4
सेवा पुगेको गा.वि.स./न.पा. संख्या	54	119	47	24	21	53	159	14	27	47	56	56	491	35	294	23
कुल कर्मचारी संख्या	47	55	26	29	15	40	95	21	40	26	31	44	321	22	131	32
कुल शाखा संख्या	9	12	4	4	3	8	22	1	8	5	5	13	56	5	25	6
कुल केन्द्र संख्या	454	706	245	1	159	334	836	116	141	195	325	413	5669	236	1891	158
कुल समूह संख्या	1343	2227	671	658	527	334	2149	305	503	195	1524	1215	21069.2	626	7526	158
निष्क्रिय समूह संख्या	0	0	20	82	24	0	0	0	7	0	0	0	0	0	548	0
कुल सदस्य संख्या	5745	11059	3831	5187	2602	4769	13632	1575	2413	3351	7684	5333	108837	3217	38487	2257
निष्क्रिय सदस्य संख्या	0	134	45	578	139	10	0	93	30	33	0	0	0	43	1351	0
कुल ऋणी संख्या	4077	6937	3075	2079	1969	3746	7311	1379	1197	2464	2811	3535	74011	2086	29598	1309
कुल कर्जा वितरण	1296.89	682.99	182.19	212.30	288.73	174.46	410.16	138.38	74.16	142.37	99.16	183.99	9839.60	104.29	1118.36	61.69
लघु व्यवसाय कर्जा	1167.90	621.88	162.55	158.60	263.88	158.97	382.59	113.02	74.16	142.12	95.39	183.19	9251.08	102.60	809.5095	60.644
लघु उद्यम/धितो कर्जा	92.30	61.11	13.16	53.71	19.10	15.49	13.05	0.00	0.00	0.25	3.77	0.60	44.96	1.69	9.7862	1.05
अन्य कर्जा	36.69	0.00	6.47	0.00	5.75	0.00	14.52	25.36	0.00	0.00	0.00	0.20	543.56	0.00	299.0615	0
कर्जाको साँवा असुली	349.11	422.76	98.25	119.87	237.06	52.61	180.64	86.95	22.62	46.78	13.33	39.79	8235.64	36.17	615.74	13.70
लघु व्यवसाय कर्जाको साँवा असुली	261.32	387.54	86.00	86.78	215.68	51.82	173.80	72.28	22.62	46.76	13.03	39.71	7821.96	35.30	444.35	13.62452
लघु उद्यम/धितो कर्जाको साँवा असुली	61.99	35.22	7.91	33.09	17.52	0.79	1.89	0.00	0.00	0.02	0.30	0.00	9.48	0.88	1.47	0.077258
अन्य कर्जाको साँवा असुली	25.81	0.00	4.34	0.00	3.86	0.00	4.96	14.67	0.00	0.00	0.00	0.08	404.20	0.00	169.92	0
कुल बाँकी कर्जा	137.78	260.23	83.93	92.43	51.66	121.84	229.52	51.44	51.54	95.59	85.83	131.63	1603.96	68.12	502.62	47.99
लघु व्यवसाय कर्जा बाँकी	97.93	234.34	76.55	71.82	48.16	107.14	208.80	40.74	51.54	95.36	83.51	130.80	1429.12	67.30	365.16	47.01948
लघु उद्यम/धितो कर्जा बाँकी	31.45	25.89	5.25	20.62	1.58	14.70	11.16	0.00	0.00	0.23	2.32	0.60	35.47	0.81	8.31	0.972742
अन्य कर्जा बाँकी	8.40	0.00	2.13	0.00	1.92	0.00	9.57	10.70	0.00	0.00	0.00	0.22	139.36	0.00	129.14	0
भाखा नाघेको कर्जा रकम	7.61	1.42	2.69	0.06	2.32	0.00	0.00	0.37	0.25	0.00	0.00	0.00	5.83	0.00	2.66	0
भाखा नाघेको ऋणी संख्या	0	110	137	6	83	0	0	20	30	0	0	0	418	0	555.00	0
ब्याज असुली रकम	0.00	45.42	17.61	10.09	5.48	8.57	18.64	11.81	3.48	7.21	8.52	6.14	194.93	5.01	65.61	3.107407
असुल हुन बाँकी ब्याज रकम	0.00	0.18	2.41	0.10	1.04	1.09	0.00	0.00	0.03	0.75	0.00	1.30	0.00	0.00	0.00	0.454639
कर्जा नोक्सानी व्यवस्था	2.46	5.79	4.31	0.98	2.68	1.22	2.33	0.66	0.58	0.96	0.44	1.32	19.78	0.68	7.66	0.479922
कुल बचतकर्ता संख्या	5745	11059	3831	3870	2602	4779	13632	1482	2353	3351	0	5333	108837	3217	38487.00	2230
कुल बचत रकम	29.79	60.86	11.64	13.96	9.51	15.78	52.97	12.08	3.16	3.23	13.49	20.33	779.21	6.34	246.39	4.78
अनिवार्य बचत	22.30	11.23	7.07	9.44	3.29	10.29	24.05	10.58	1.52	2.60	7.11	2.36	289.06	4.54	102.24	2.763626
स्वेच्छिक बचत	7.48	13.90	4.29	4.52	5.32	2.99	17.00	1.47	0.76	0.42	6.38	17.80	189.78	1.80	105.99	0.911023
अन्य बचत	0.01	35.73	0.28	0.00	0.90	2.50	11.93	0.04	0.88	0.21	0.00	0.17	300.36	0.00	38.17	1.103649
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 (%)	21.62%	23.39%	13.87%	15.11%	18.40%	12.95%	23.08%	23.49%	6.12%	3.37%	15.71%	15.44%	48.58%	9.31%	0.49	0.099564
लघु उद्यम कर्जा/कुल कर्जा (%)	22.83%	9.95%	6.25%	22.30%	3.06%	12.06%	4.86%	0.00%	0.00%	0.24%	2.71%	0.46%	2.21%	1.20%	1.65%	2.03%

विवरण	Mero	Samata	RSDC
कार्यक्षेत्र भएको जिल्ला संख्या	75	1	75
सेवा पुगेको जिल्ला संख्या	9	1	11
सेवा पुगेको गा.वि.स./न.पा. संख्या	77	13	29
कुल कर्मचारी संख्या	62	9	7
कुल शाखा संख्या	12	1	1
कुल केन्द्र संख्या	464	61	0
कुल समूह संख्या	1675	282	0
निष्क्रिय समूह संख्या	0	0	0
कुल सदस्य संख्या	8282	1407	0
निष्क्रिय सदस्य संख्या	0	0	0
कुल ऋणी संख्या	4272	990	32
कुल कर्जा वितरण	239.62	43.33	121.30
लघु व्यवसाय कर्जा	239.624	43.33	0
लघु उद्यम/धितो कर्जा	0	0	0
अन्य कर्जा	0	0	121.3
कर्जाको साँवा असुली	31.69	12.64	10.52
लघु व्यवसाय कर्जाको साँवा असुली	31.69452	12.63673	0
लघु उद्यम/धितो कर्जाको साँवा असुली	0	0	0
अन्य कर्जाको साँवा असुली	0	0	10.52463
कुल बाँकी कर्जा	207.93	30.69	110.78
लघु व्यवसाय कर्जा बाँकी	207.9295	30.69326	0
लघु उद्यम/धितो कर्जा बाँकी	0	0	0
अन्य कर्जा बाँकी	0	0	110.7754
भाखा नाघेको कर्जा रकम	0	0	0
भाखा नाघेको ऋणी संख्या	0	0	0
ब्याज असुली रकम	4.61296	1.761671	2.83639
असुल हुन बाँकी ब्याज रकम	1.34941	0	0.02048
कर्जा नोक्सानी व्यवस्था	2.079291	0.30693	1.10775
कुल बचतकर्ता संख्या	8283	1407	0
कुल बचत रकम	6.67	2.98	0.00
अनिवार्य बचत	2.09727	1.038876	0
स्वेच्छिक बचत	2.13969	1.942606	0
अन्य बचत	2.43093	0	0
सर्वसाधारणबाट संकलन गरेको बचत	0	0	0
कुल बचत/कुल कर्जा (%)	0.032068	0.097138	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	Civil Bank Limited	Civil
29	Century Commercial Bank	Century	30	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	Shubhechchha Bikas Bank Limited	Suvekchha
15	Bageshowri Development Bank Limited	Bageshwori	16	Gaurishankar Development Bank Limited	Gaurishankar
17	Gorkha Bikas Bank Limited	Gurkha	18	Gandaki Bikas Bank Limited	Gandaki
19	Infrastructure Development Bank Limited	Infrastructure	20	Business Universal Development Bank Limited	Business
21	Biratlaxmi Bikas Bank Limited	Biratlaxmi	22	Excel Development Bank Limited	Excel
23	Western Development Bank Limited	Western	24	H. & B. Development Bank Limited	H & B
25	Arniko Development Bank Limited	Araniko	26	NDEP Development Bank Limited	NDEP
27	Clean Energy Development Bank Limited	CEDBL	28	Miteri Development Bank Limited	Miteri
29	Tinau Bikas Bank Limited	Tinau	30	Rising Development Bank Limited	Rising
31	Muktinath Bikas Bank Limited	Muktinath	32	Sewa Bikas Bank Limited	Sewa
33	Kankai Bikas Bank Limited	Kankai	34	Public Development Bank Limited	Public
35	Mahakali Bikas Bank Limited	Mahakali	36	Ace Development Bank Limited	Ace
37	Bhargab Bikas Bank Limited	Bhargav	38	Sangrila Bikas Bank Limited	Shangrila
39	Professional Diyalo Bikas Bank Limited	diyalo	40	Country Development Bank Limited	Country
41	Alpine Development Bank Limited	Alpine	42	Nilgiri Bikas Bank Limited	Nilgiri
43	Kasthamandap Development Bank Limited	Kastamandap	44	Garima Bikas Bank Limited	Garima
45	City Development Bank Limited	City	46	Biswo Bikas Bank Limited	Bishow
47	Kabeli Bikas Bank Limited	Kabeli	48	Kamana Bikas Bank Limited	Kamana
49	Corporate Development Bank Limited	Corporate	50	Pathibhara Bikas Bank Limited	Pathibhara
51	Purnima Bikas Bank Limited	Purnima	52	Jyoti Development Bank Limited	Jyoti
53	Bagmati Development Bank Limited	Bagmati	54	Hamro Bikas Bank Limited	Hamro
55	Kakre Bihar Bikas Bank Limited	Kakre	56	Shine Development Bank Limited	Shine
57	Pacific Development Bank Limited	Pacific	58	Civic Development Bank Limited	Civic
59	International Development Bank Limited	IDBL	60	Kanchan Development Bank Limited	Kanchan
61	Matribhumi Bikas Bank Limited	Matribhumi	62	Bright Development Bank Limited	Bright
63	Innovative Development Bank Limited	Innovative	64	Jhimruk Bikas Bank Limited	Jhimruk
65	Metro Development Bank Limited	Metro	66	Vibor Bikash Bank Limited	Vibor
67	Gaumukhee Bikas Bank Limited	Gaumukhee	68	Raptibheri 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 Bittiya 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 Pashimananchal Grameen Bikas Bank Limited	SPGBB
3	Pashimananchal Grameen Bikas Bank Limited	PAGBB	4	Madhya Pashimananchal Grameen Bikas Bank Limited	MPGBB
5	Madhymananchal Grameen Bikas Bank Limited	MGBB	6	Nirdhan Utthan Bank Limited	NIRDHAN
7	Rural Microfinance Development Centre Limited	RMDC	8	Deprosc Microfinance Development Bank Limited	DEPROSC
9	Chhimek Microfinance Development Banks Limited	CHHIMEK	10	Shawalamban Laghu Bitta Bikas Banks Limited	Swabalamban
11	Sana Kisan Vikas Bank Limited	Sanakisan	12	Nerude Laghu Bitta Bikas Bank Limited	NERUDE
13	Naya Nepal Laghu Bitta Bikas Bank Limited	Naya Nepal	14	Summit Microfinance Development Bank Limited	Summit
15	Sworojagar Laghu Bitta Bikas Bank Limited	Sworojagar	16	Frist Microfinance Development Bank Limited	First
17	Nagbeli Microfinance Development Bank Limited	Nagbeli	18	Kalika Microcredit Development Bank Limited	Kalika
19	Mirmire Microfinance Development Bank Limited	Mirmire	20	Janautthan 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 Bittiya Sanstha Ltd.	RSDC			