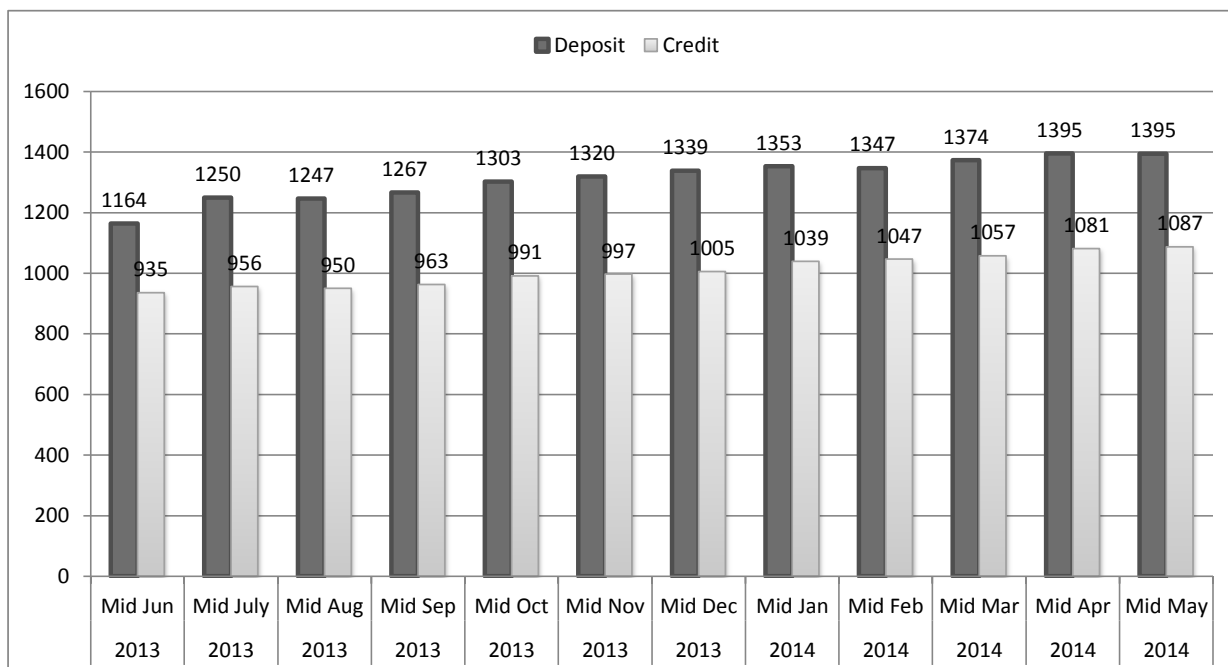


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department

Statistics Division

2071 Baisakh
Mid-May, 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	57	35	208
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 capital Fund for the commercial bank is as of Chait, 2070 (2014 April)

Major Financial Indicators

as on Baisakh End, 2071

		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	51.0%	8.9%	4.0%	63.9%
3	Total Credit/ Total Deposit	76.5%	82.3%	88.5%	77.9%
4	Lcy Credit/Lcy Deposit & Core Capital	73.5%	71.8%	77.9%	73.5%
5	Fixed Deposit/Total Deposit	31.3%	28.0%	45.8%	31.6%
6	Saving Deposit/Total Deposit	37.9%	53.3%	45.7%	40.3%
7	Current Deposit/Total Deposit	9.9%	1.6%	0.1%	8.2%
8	NPL/ Total Loan*	3.0%	5.6%	16.0%	4.2%
9	Total LLP/Total Loan	3.7%	4.7%	15.9%	4.6%
10	Deprived SectorLoan/Total Loan*	5.0%	4.9%	3.2%	4.8%
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	15.2%	16.5%	22.9%	15.8%
2	Investment in Gov. Security/Total Deposit	13.7%	1.7%	3.6%	11.6%
3	Total Liquid Assets/Total Deposit	30.5%	34.0%	36.5%	31.3%
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	1316	254	37	1607
3	No. of Debit Card	3560893	382486	31883	3975262
4	No. of Credit Card	55564	0	0	55564
5	No. of Deposit Accounts	9305157	2665168	545641	12515966
6	No. of Loan	634942	229396	52045	916383
1	Wt. Avg Interest on Deposit	4.26			
	(a) Saving	3.22			
	(b) Fixed	7.15			
	(c) Call	4.01			
2	Wt. Avg Interest on Credit	10.92			

Note: Bank balance includes money at call

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

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

* Based on third quarter of FY 2070/71.

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

Liabilities		Mid-July			Mid-Apr	Mid-May	% 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	143228.11	142927.98	11.4%	14.4%	-0.2%
	a. Paid-up Capital	98418.17	104303.78	119506.94	125330.10	125343.00	6.0%	14.6%	0.0%
	b. Statutory Reserves	17727.34	22068.14	26038.22	32704.00	32724.94	24.5%	18.0%	0.1%
	c. Retained Earning	-24280.93	-24321.75	-22344.20	-26164.05	-26313.97	0.2%	-8.1%	0.6%
	d. Others Reserves	11542.96	13112.82	8523.37	11358.06	11174.01	13.6%	-35.0%	-1.6%
2	BORROWINGS	34058.68	17805.91	26999.28	23838.13	23940.80	-47.7%	51.6%	0.4%
	a. NRB	13307.22	4286.68	2884.28	2329.45	2072.24	-67.8%	-32.7%	-11.0%
	b. "A"Class Licensed Institution	10915.97	3297.01	10466.63	7476.11	7621.96	-69.8%	217.5%	2.0%
	c. Foreign Banks and Fin. Ins.	2232.33	2507.93	2954.26	3047.51	3021.08	12.3%	17.8%	-0.9%
	d. Other Financial Ins.	1453.38	781.08	2438.25	1734.92	1775.37	-46.3%	212.2%	2.3%
	e. Bonds and Securities	6149.79	6933.22	8255.86	9250.14	9450.14	12.7%	19.1%	2.2%
3	DEPOSITS	869951.43	1071394.11	1250061.98	1395269.19	1394537.01	23.2%	16.7%	-0.1%
	a. Current	80934.33	95993.06	111686.53	119977.39	114868.80	18.6%	16.3%	-4.3%
	b. Savings	305589.21	400723.15	471215.43	559949.96	562441.24	31.1%	17.6%	0.4%
	c. Fixed	332726.29	372137.55	423478.43	440097.15	441128.90	11.8%	13.8%	0.2%
	d. Call Deposits	139308.18	187998.54	225704.81	253777.82	255643.88	35.0%	20.1%	0.7%
	e. Others	11393.42	14541.81	17976.78	21466.86	20454.19	27.6%	23.6%	-4.7%
4	Bills Payable	964.92	1626.36	1561.63	2151.27	1753.81	68.5%	-4.0%	-18.5%
5	Other Liabilities	106263.83	123660.25	140770.30	178922.25	187491.10	16.4%	13.8%	4.8%
	1. Loan Loss Provision	30215.83	33873.99	42223.77	48692.20	49630.49	12.1%	24.6%	1.9%
	2. Interest Suspense a/c	28130.02	26056.17	27920.72	33150.69	36479.93	-7.4%	7.2%	10.0%
	3. Others	47917.98	63730.08	70625.81	97079.36	101380.67	33.0%	10.8%	4.4%
6	Reconciliation A/c	9872.98	1537.81	7290.04	4327.57	4305.34	-84.4%	374.1%	-0.5%
7	Profit & Loss A/c	20198.37	19776.52	26544.74	20392.62	21626.64	-2.1%	34.2%	6.1%
	TOTAL	1144717.74	1350963.95	1584952.29	1768129.15	1776582.68	18.0%	17.3%	0.5%
Assets									
1	LIQUID FUNDS	147993.99	236056.86	259224.93	282534.58	274771.28	59.5%	9.8%	-2.7%
	a. Cash Balance	23950.22	31020.07	35728.20	32855.70	34299.47	29.5%	15.2%	4.4%
	Nepalese Notes & Coins	23410.19	30353.28	34876.14	31593.10	32982.27	29.7%	14.9%	4.4%
	Foreign Currency	540.03	666.79	852.06	1262.60	1317.21	23.5%	27.8%	4.3%
	b. Bank Balance	90221.67	164605.21	173856.67	196899.75	185548.98	82.4%	5.6%	-5.8%
	1. In Nepal Rastra Bank	54649.30	120457.25	130802.82	133019.00	127103.00	120.4%	8.6%	-4.4%
	2. "A"Class Licensed Institution	15881.98	26284.33	23269.10	31790.89	30257.32	65.5%	-11.5%	-4.8%
	3. Other Financial Ins.	9176.54	7649.81	5673.35	5301.45	5545.57	-16.6%	-25.8%	4.6%
	4. In Foreign banks	10513.86	10213.81	14111.40	26788.40	22643.09	-2.9%	38.2%	-15.5%
	c. Money at Call	33822.11	40431.58	49640.06	52779.13	54922.83	19.5%	22.8%	4.1%
2	INVESTMENTS	107562.37	137304.43	151339.99	172151.84	162866.34	27.7%	10.2%	-5.4%
	a. Govt.Securities	105115.15	133251.15	149700.83	170443.54	161161.31	26.8%	12.3%	-5.4%
	b. Others	2447.22	4053.28	1639.16	1708.30	1705.04	65.6%	-59.6%	-0.2%
3	SHARE & OTHER INVESTMENT	53582.86	52851.08	66725.48	70687.86	70759.46	-1.4%	26.3%	0.1%
4	LOANS & ADVANCES	698778.98	779560.90	945698.45	1070295.37	1077359.68	11.6%	21.3%	0.7%
	a. Private Sector	675113.87	741145.02	915010.01	1039626.14	1011451.37	9.8%	23.5%	-2.7%
	b. Financial Institutions	17299.98	31389.29	21910.20	22458.11	22153.67	81.4%	-30.2%	-1.4%
	c. Government Organizations	6365.14	7026.59	8778.24	8211.13	43754.64	10.4%	24.9%	432.9%
5	BILLS PURCHASED	5149.73	9634.19	9007.88	9061.42	8818.30	87.1%	-6.5%	-2.7%
6	LOANS AGT. COLLECTED BILLS	95.96	645.89	1015.49	1767.41	744.80	573.1%	57.2%	-57.9%
7	FIXED ASSETS	24260.64	27146.40	28916.79	30298.75	30342.17	11.9%	6.5%	0.1%
8	OTHER ASSETS	79138.14	93318.34	104448.21	129119.00	137688.53	17.9%	11.9%	6.6%
	a. Accrued Interests	29689.70	27621.76	30638.63	35790.01	40783.00	-7.0%	10.9%	14.0%
	b. Others	49448.44	65696.59	73809.58	93328.99	96905.53	32.9%	12.3%	3.8%
9	Expenses not Written off	775.30	586.90	622.02	550.55	569.98	-24.3%	6.0%	3.5%
10	Non Banking Assets	1549.65	2225.09	3731.30	4442.92	4419.91	43.6%	67.7%	-0.5%
11	Reconciliation Account	21980.28	8638.94	10394.09	-5153.38	5282.13	-60.7%	20.3%	-202.5%
12	Profit & Loss A/c	3849.83	2994.86	3827.69	2372.81	2960.08	-22.2%	27.8%	24.8%
	TOTAL	1144717.74	1350963.88	1584952.31	1768129.14	1776582.67	18.0%	17.3%	0.5%

Statement of Assets and Liabilities of Commercial Banks

Liabilities		Mid-July			Mid-Apr	Mid-May	% 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	104738.44	105555.35	30.6%	22.7%	0.8%
	a. Paid-up Capital	58294.88	65983.34	79652.07	83397.41	84317.98	13.2%	20.7%	1.1%
	b. Statutory Reserves	14925.88	18708.72	21995.65	27685.18	27739.16	25.3%	17.6%	0.2%
	c. Retained Earning	-24831.16	-19595.10	-14452.96	-15813.61	-15962.13	-21.1%	-26.2%	0.9%
	d. Others Reserves	10674.85	12045.61	7465.92	9469.47	9460.34	12.8%	-38.0%	-0.1%
2	BORROWINGS	24852.84	15507.22	22792.86	19609.30	20144.94	-37.6%	47.0%	2.7%
	a. NRB	10226.06	4286.68	2314.28	2329.45	2072.24	-58.1%	-46.0%	-11.0%
	b. "A"Class Licensed Institution	6320.98	1970.74	7368.77	3729.53	4267.73	-68.8%	273.9%	14.4%
	c. Foreign Banks and Fin. Ins.	1868.09	2175.84	2954.26	3047.51	3021.08	16.5%	35.8%	-0.9%
	d. Other Financial Ins.	379.95	146.18	1905.41	1252.67	1333.74	-61.5%	1203.5%	6.5%
	e. Bonds and Securities	6057.77	6927.77	8250.14	9250.14	9450.14	14.4%	19.1%	2.2%
3	DEPOSITS	687587.89	867978.25	1020830.77	1133195.49	1133753.30	26.2%	17.6%	0.0%
	a. Current	78982.88	93304.43	108656.63	116700.46	111776.24	18.1%	16.5%	-4.2%
	b. Savings	231094.43	304786.78	358546.88	426508.07	429206.06	31.9%	17.6%	0.6%
	c. Fixed	253586.40	298835.74	345412.03	352794.82	354482.91	17.8%	15.6%	0.5%
	d. Call Deposits	116624.66	161784.11	196045.33	221834.08	223726.06	38.7%	21.2%	0.9%
	e. Others	7299.52	9267.20	12169.90	15358.06	14562.03	27.0%	31.3%	-5.2%
4	Bills Payable	942.94	1599.38	1549.62	2128.07	1729.49	69.6%	-3.1%	-18.7%
5	Other Liabilities	84386.30	92665.24	104427.07	137552.16	143461.73	9.8%	12.7%	4.3%
	1. Loan Loss Provision	21340.08	22093.98	2582.29	30828.48	31811.97	3.5%	15.8%	3.2%
	2. Interest Suspense a/c	23249.43	19491.92	20628.97	23270.13	25725.75	-16.2%	5.8%	10.6%
	3. Others	39796.79	51079.35	58215.80	83453.55	85924.01	28.4%	14.0%	3.0%
6	Reconciliation A/c	5931.58	-3672.89	1927.71	-1751.63	-1106.11	-161.9%	-152.5%	-36.9%
7	Profit & Loss A/c	15598.52	15876.84	21060.43	15564.66	16370.05	1.8%	32.6%	5.2%
	TOTAL	878364.52	1067096.61	1267249.14	1411036.49	1419908.74	21.5%	18.8%	0.6%
Assets									
1	LIQUID FUNDS	98071.74	161785.49	185758.20	196282.76	190101.86	65.0%	14.8%	-3.1%
	a. Cash Balance	20265.25	26026.91	29908.23	26729.19	28084.35	28.4%	14.9%	5.1%
	Nepalese Notes & Coins	19764.98	25398.02	29107.29	25577.92	26853.89	28.5%	14.6%	5.0%
	Foreign Currency	500.27	628.90	800.94	1151.27	1230.46	25.7%	27.4%	6.9%
	b. Bank Balance	63293.26	127706.17	140521.89	155095.17	143828.24	101.8%	10.0%	-7.3%
	1. In Nepal Rastra Bank	48727.39	110572.60	120642.29	121833.58	114678.25	126.9%	9.1%	-5.9%
	2. "A"Class Licensed Institution	3826.02	6784.54	5753.34	6571.73	6572.81	77.3%	-15.2%	0.0%
	3. Other Financial Ins.	284.61	187.69	160.35	40.76	42.67	-34.1%	-14.6%	4.7%
	4. In Foreign banks	10455.24	10161.35	13965.91	26649.11	22534.50	-2.8%	37.4%	-15.4%
	c. Money at Call	14513.24	8052.41	15328.08	14458.39	18189.27	-44.5%	90.4%	25.8%
2	INVESTMENTS	102655.92	131017.87	146469.06	166331.50	156862.88	27.6%	11.8%	-5.7%
	a. Govt.Securities	100267.30	127213.05	144855.42	164660.76	155195.40	26.9%	13.9%	-5.7%
	b. Others	2388.62	3804.83	1613.63	1670.74	1667.48	59.3%	-57.6%	-0.2%
3	SHARE & OTHER INVESTMENT	46901.44	50254.78	63457.22	66937.57	67071.59	7.1%	26.3%	0.2%
4	LOANS & ADVANCES	522853.34	612322.64	748753.66	850202.33	858033.88	17.1%	22.3%	0.9%
	a. Private Sector	503339.45	577113.21	723355.09	822691.67	795407.25	14.7%	25.3%	-3.3%
	b. Financial Institutions	13362.34	28302.71	16673.89	19356.60	18929.05	111.8%	-41.1%	-2.2%
	c. Government Organizations	6151.55	6906.71	8724.68	8154.07	43697.58	12.3%	26.3%	435.9%
5	BILLS PURCHASED	5073.85	9606.97	7438.39	9041.87	8807.64	89.3%	-22.6%	-2.6%
6	LOANS AGT. COLLECTED BILLS	95.96	645.89	1015.49	1767.41	744.80	573.1%	57.2%	-57.9%
7	FIXED ASSETS	16098.81	19818.66	21164.90	22084.82	22279.00	23.1%	6.8%	0.9%
8	OTHER ASSETS	66675.11	76147.88	85601.07	106729.13	113243.76	14.2%	12.4%	6.1%
	a. Accrued Interests	24341.43	20790.32	23015.22	25743.97	29856.56	-14.6%	10.7%	16.0%
	b. Others	42333.67	55357.56	62585.85	80985.16	83387.20	30.8%	13.1%	3.0%
9	Expenses not Written off	600.70	447.80	475.18	438.50	442.94	-25.5%	6.1%	1.0%
10	Non Banking Assets	1376.57	1638.51	2037.98	2202.67	2214.97	19.0%	24.4%	0.6%
11	Reconciliation Account	17961.09	3410.11	4988.80	-11355.39	-361.51	-81.0%	46.3%	-96.8%
12	Profit & Loss A/c	0.00	0.00	89.21	373.31	466.93	0.0%	0.0%	25.1%
	TOTAL	878364.52	1067096.59	1267249.16	1411036.48	1419908.74	21.5%	18.8%	0.6%

Statement of Assets and Liabilities of Development Banks

Liabilities		Mid-July			Mid-Apr	Mid-May	% 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	27596.13	26648.26	0.8%	10.5%	-3.4%
	a. Paid-up Capital	20895.09	21224.20	23568.92	25322.77	24461.84	1.6%	11.0%	-3.4%
	b. Statutory Reserves	1138.32	1555.69	2105.95	2668.32	2634.78	36.7%	35.4%	-1.3%
	c. Retained Earning	67.66	-764.13	-1106.59	-1347.32	-1350.08	-1229.4%	44.8%	0.2%
	d. Others Reserves	423.58	686.41	525.84	952.36	901.71	62.1%	-23.4%	-5.3%
2	BORROWINGS	4700.02	1193.00	2753.56	2793.73	2983.10	-74.6%	130.8%	6.8%
	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	2345.63	2575.63	-51.2%	152.6%	9.8%
	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	448.10	407.48	-63.3%	160.7%	-9.1%
	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	185912.98	184677.25	31.4%	25.9%	-0.7%
	a. Current	1860.53	2657.06	2944.14	3238.93	3042.57	42.8%	10.8%	-6.1%
	b. Savings	42968.28	60924.67	83215.90	99274.34	98423.93	41.8%	36.6%	-0.9%
	c. Fixed	31162.87	37454.34	45134.34	52072.11	51774.48	20.2%	20.5%	-0.6%
	d. Call Deposits	20407.66	25427.81	28491.56	30792.08	30902.42	24.6%	12.0%	0.4%
	e. Others	487.34	836.23	463.70	535.52	533.86	71.6%	-44.5%	-0.3%
4	Bills Payable	17.78	18.91	8.37	22.71	10.55	6.3%	-55.7%	-53.6%
5	Other Liabilities	10858.30	13437.99	16778.07	19563.79	21675.55	23.8%	24.9%	10.8%
	1. Loan Loss Provision	3520.41	4781.47	5847.74	7222.63	7120.07	35.8%	22.3%	-1.4%
	2. Interest Suspense a/c	3189.40	3068.90	2594.60	3646.73	4214.61	-3.8%	-15.5%	15.6%
	3. Others	4148.49	5587.62	8335.74	8694.43	10340.87	34.7%	49.2%	18.9%
6	Reconciliation A/c	2577.40	3894.17	3374.90	4181.09	3655.58	51.1%	-13.3%	-12.6%
7	Profit & Loss A/c	2171.41	2347.45	3251.27	2907.40	3240.59	8.1%	38.5%	11.5%
	TOTAL	139736.22	170893.79	211509.94	242977.82	242890.88	22.3%	23.8%	0.0%
Assets									
1	LIQUID FUNDS	29411.27	47387.40	52289.75	60809.17	59644.58	61.1%	10.3%	-1.9%
	a. Cash Balance	2465.05	3646.17	4833.15	5111.33	5176.02	47.9%	32.6%	1.3%
	Nepalese Notes & Coins	2426.96	3609.10	4782.29	5000.23	5089.81	48.7%	32.5%	1.8%
	Foreign Currency	38.09	37.08	50.85	111.10	86.20	-2.7%	37.2%	-22.4%
	b. Bank Balance	13229.83	20316.68	19565.36	24967.80	25309.41	53.6%	-3.7%	1.4%
	1. In Nepal Rastra Bank	3511.87	5968.59	7457.99	7975.66	8994.84	70.0%	25.0%	12.8%
	2. "A"Class Licensed Institution	5973.60	10461.52	9507.63	14534.57	13723.60	75.1%	-9.1%	-5.6%
	3. Other Financial Ins.	3685.74	3834.11	2454.26	2318.27	2482.38	4.0%	-36.0%	7.1%
	4. In Foreign banks	58.62	52.46	145.49	139.30	108.59	-10.5%	177.3%	-22.0%
	c. Money at Call	13716.40	23424.55	27891.24	30730.04	29159.15	70.8%	19.1%	-5.1%
2	INVESTMENTS	2519.63	3728.21	3118.77	3195.96	3227.11	48.0%	-16.3%	1.0%
	a. Govt. Securities	2497.03	3701.16	3118.24	3195.84	3226.99	48.2%	-15.7%	1.0%
	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	2068.13	1842.63	-51.4%	30.6%	-10.9%
4	LOANS & ADVANCES	88923.32	100611.07	131168.99	152470.42	152009.55	13.1%	30.4%	-0.3%
	a. Private Sector	88169.21	99510.91	126319.47	151318.18	150730.41	12.9%	26.9%	-0.4%
	b. Financial Institutions	609.74	1022.55	4809.98	1116.41	1243.31	67.7%	370.4%	11.4%
	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	11.70	4.26	-76.5%	14461.6%	-63.6%
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	5206.80	5143.14	2.0%	21.5%	-1.2%
8	OTHER ASSETS	7635.07	8164.94	10596.49	12100.71	13960.41	6.9%	29.8%	15.4%
	a. Accrued Interests	3339.09	3247.83	2815.95	3782.52	4316.23	-2.7%	-13.3%	14.1%
	b. Others	4295.98	4917.11	7780.55	8318.19	9644.18	14.5%	58.2%	15.9%
9	Expenses not Written off	110.60	68.87	71.58	52.14	52.62	-37.7%	3.9%	0.9%
10	Non Banking Assets	12.72	275.99	940.33	1192.46	1210.57	2069.5%	240.7%	1.5%
11	Reconciliation Account	2617.46	3917.20	3375.86	4227.54	3731.72	49.7%	-13.8%	-11.7%
12	Profit & Loss A/c	1288.76	1198.79	1515.77	1642.76	2064.30	-7.0%	26.4%	25.7%
	TOTAL	139736.22	170893.70	211509.94	242977.82	242890.88	22.3%	23.8%	0.0%

Statement of Assets and Liabilities of Finance Companies

Liabilities		Mid-July			Mid-Apr	Mid-May	% 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	10893.54	10724.37	-29.8%	-21.9%	-1.6%
	a. Paid-up Capital	19228.21	17096.24	16285.95	16609.93	16563.18	-11.1%	-4.7%	-0.3%
	b. Statutory Reserves	1663.13	1803.73	1936.62	2350.50	2351.00	8.5%	7.4%	0.0%
	c. Retained Earning	482.56	-3962.52	-6784.65	-9003.12	-9001.76	-921.1%	71.2%	0.0%
	d. Others Reserves	444.53	380.79	531.61	936.23	811.95	-14.3%	39.6%	-13.3%
2	BORROWINGS	4505.82	1105.70	1452.87	1435.11	812.76	-75.5%	31.4%	-43.4%
	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	1400.96	778.61	-79.3%	115.2%	-44.4%
	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	34.15	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	76160.72	76106.45	-11.0%	-9.4%	-0.1%
	a. Current	90.92	31.57	85.76	38.00	49.98	-65.3%	171.6%	31.5%
	b. Savings	31526.50	35011.70	29452.65	34167.55	34811.26	11.1%	-15.9%	1.9%
	c. Fixed	47977.03	35847.48	32932.05	35230.22	34871.52	-25.3%	-8.1%	-1.0%
	d. Call Deposits	2275.86	786.61	1167.92	1151.67	1015.40	-65.4%	48.5%	-11.8%
	e. Others	3606.57	4438.39	5343.18	5573.28	5358.30	23.1%	20.4%	-3.9%
4	Bills Payable	4.20	8.07	3.63	0.49	13.78	92.2%	-55.0%	2723.8%
5	Other Liabilities	11019.23	17557.02	19565.16	21806.30	22353.82	59.3%	11.4%	2.5%
	1. Loan Loss Provision	5355.35	6998.55	10793.74	10641.09	10698.45	30.7%	54.2%	0.5%
	2. Interest Suspense a/c	1691.19	3495.35	4697.16	6233.82	6539.58	106.7%	34.4%	4.9%
	3. Others	3972.70	7063.11	4074.26	4931.39	5115.79	77.8%	-42.3%	3.7%
6	Reconciliation A/c	1364.00	1316.54	1987.43	1898.12	1755.87	-3.5%	51.0%	-7.5%
7	Profit & Loss A/c	2428.44	1552.23	2233.04	1920.56	2016.00	-36.1%	43.9%	5.0%
	TOTAL	126617.00	112973.55	106193.21	114114.84	113783.05	-10.8%	-6.0%	-0.3%
Assets									
1	LIQUID FUNDS	20510.98	26883.96	21176.97	25442.66	25024.85	31.1%	-21.2%	-1.6%
	a. Cash Balance	1219.92	1346.98	986.82	1015.18	1039.11	10.4%	-26.7%	2.4%
	Nepalese Notes & Coins	1218.25	1346.17	986.56	1014.95	1038.57	10.5%	-26.7%	2.3%
	Foreign Currency	1.67	0.82	0.26	0.23	0.55	-50.9%	-67.8%	139.8%
	b. Bank Balance	13698.58	16582.35	13769.41	16836.78	16411.33	21.1%	-17.0%	-2.5%
	1. In Nepal Rastra Bank	2410.04	3916.06	2702.54	3209.76	3429.91	62.5%	-31.0%	6.9%
	2. "A"Class Licensed Institution	6082.36	9038.28	8008.13	10684.59	9960.90	48.6%	-11.4%	-6.8%
	3. Other Financial Ins.	5206.19	3628.01	3058.74	2942.42	3020.51	-30.3%	-15.7%	2.7%
	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	7590.70	7574.41	60.1%	-28.3%	-0.2%
2	INVESTMENTS	2386.81	2558.35	1752.16	2624.38	2776.35	7.2%	-31.5%	5.8%
	a. Govt.Securities	2350.81	2336.94	1727.17	2586.94	2738.92	-0.6%	-26.1%	5.9%
	b. Others	36.00	221.41	24.99	37.44	37.44	515.0%	-88.7%	0.0%
3	SHARE & OTHER INVESTMENT	3337.88	970.29	1143.97	1682.16	1845.24	-70.9%	17.9%	9.7%
4	LOANS & ADVANCES	87002.32	66627.19	65775.79	67622.62	67316.25	-23.4%	-1.3%	-0.5%
	a. Private Sector	83605.21	64520.90	65335.45	65616.30	65313.71	-22.8%	1.3%	-0.5%
	b. Financial Institutions	3327.90	2064.03	426.32	1985.10	1981.31	-38.0%	-79.3%	-0.2%
	c. Government Organizations	69.22	42.26	14.02	21.23	21.23	-38.9%	-66.8%	0.0%
5	BILLS PURCHASED	30.17	16.49	7.25	7.85	6.40	-45.3%	-56.1%	-18.5%
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	3007.12	2920.04	-21.0%	-12.2%	-2.9%
8	OTHER ASSETS	4827.95	9005.53	8250.65	10289.17	10484.35	86.5%	-8.4%	1.9%
	a. Accrued Interests	2009.17	3583.61	4807.46	6263.53	6610.20	78.4%	34.2%	5.5%
	b. Others	2818.78	5421.92	3443.18	4025.64	3874.15	92.3%	-36.5%	-3.8%
9	Expenses not Written off	64.00	70.23	75.26	59.91	74.43	9.7%	7.2%	24.2%
10	Non Banking Assets	160.36	310.59	752.98	1047.79	994.37	93.7%	142.4%	-5.1%
11	Reconciliation Account	1401.74	1311.63	2029.43	1974.46	1911.93	-6.4%	54.7%	-3.2%
12	Profit & Loss A/c	2561.07	1796.07	2222.71	356.73	428.85	-29.9%	23.8%	20.2%
	TOTAL	126616.99	112973.60	106193.21	114114.84	113783.05	-10.8%	-6.0%	-0.3%

Profit & Loss Account of Banks and Financial Institutions

(Up to Baisakh , 2071)

Expenses	Class "A"	Class "B"	Class "C"	Total
1 Interest Expenses	40522.46	10722.71	5150.68	56395.86
1.1 Deposit Liabilities	39561.22	10583.42	5100.22	55244.87
1.1.1 Saving A/c	11136.21	4925.17	2019.42	18080.80
1.1.2 Fixed A/c	21656.10	4219.00	3017.68	28892.78
1.1.2.1 Upto 3 Months Fixed A/c	1061.10	87.27	33.90	1182.26
1.1.2.2 3 to 6 Months fixed A/c	779.38	161.05	51.33	991.76
1.1.2.3 6 Months to 1 Year Fixed A/c	9152.31	2082.35	1496.99	12731.65
1.1.2.4 Above 1 Year	10663.31	1888.33	1435.47	13987.11
1.1.3 Call Deposit	6766.00	1439.25	62.91	8268.17
1.1.4 Certificate of Deposits	2.91	0.00	0.21	3.13
1.2 Others	961.23	139.29	50.46	1150.99
2 Commission/Fee Expense	335.04	3.79	2.88	341.71
3 Employees Expenses	11576.43	1801.49	674.75	14052.66
4 Office Operating Expenses	8410.07	2104.84	738.19	11253.11
5 Exchange Fluctuation Loss	292.96	3.55	2.58	299.09
5.1 Due to Change in Exchange Rates	279.39	3.52	2.58	285.48
5.2 Due to Foreign Currency Transactions	13.58	0.03	0.00	13.61
6 Non-Operating Expenses	695.94	71.39	1.18	768.50
7. Provision for Risk	6028.57	3170.36	1687.33	10886.26
7.1 Loan loss Provision	5843.06	2420.02	1374.64	9637.72
7.1.1 General Loan loss Provision	1596.90	277.13	286.38	2160.41
7.1.2 Special Loan Loss Provision	4246.16	2094.60	1065.97	7406.74
7.1.3 Additional Loan Loss Provision	0.00	48.28	22.29	70.57
7.2. Provision for Non-Banking Assets	189.29	513.75	149.29	852.33
7.3. Provision for Loss on Investment	-20.53	1.65	29.49	10.61
7.4. Provision for Loss of Other Assets	16.75	234.93	133.91	385.59
8 Loan Written Off	49.85	62.35	62.80	174.99
9 Provision for Staff Bonus	1826.48	289.16	89.25	2204.89
10 Provision for Income Tax	5773.74	873.67	249.97	6897.39
11 Others	5.39	37.52	2.00	44.91
12 Net Profit	15924.65	2576.98	1980.29	20481.91
TOTAL EXPENSES	91441.58	21717.81	10641.90	123801.29

Income	Class "A"	Class "B"	Class "C"	Total
1. Interest Income	75676.27	16799.37	7319.01	99794.66
1.1. On Loans and Advance	71545.92	15269.58	6618.28	93433.78
1.2. On Investment	2787.92	118.12	81.64	2987.68
1.2.1 Government Bonds	2430.37	108.13	70.29	2608.78
1.2.2 Foreign Bonds	24.20	0.00	0.00	24.20
1.2.3 NRB Bonds	185.48	3.51	6.16	195.15
1.2.4 Deventure & Bonds	147.87	6.48	5.20	159.55
1.3 Agency Balance	627.41	135.62	59.28	822.31
1.4 On Call Deposit	220.28	995.17	371.04	1586.49
1.5 Others	494.75	280.89	188.77	964.40
2. Comission & Discount	5914.24	523.99	117.40	6555.63
2.1 Bills Purchase & Discount	179.56	0.20	0.00	179.76
2.2 Comission	4800.89	297.30	74.97	5173.16
2.3 Others	933.78	226.50	42.43	1202.71
3 Income From Exchange Fluctuation	3350.93	37.47	0.00	3388.40
3.1 Due to Change in Exchange Rate	1391.15	1.49	0.00	1392.63
3.2 Due to Foreign Currency Trans.	1959.78	35.98	0.00	1995.77
4 Other Operating Income	2520.46	983.12	423.75	3927.32
5 Non Operating Income	1118.55	723.73	352.31	2194.59
6 Provision Written Back	2358.44	1200.99	2024.15	5583.58
7 Recovery from Written off Loan	332.01	5.65	12.15	349.80
8 Income from Extra Ordinary Expenses	149.17	42.79	0.00	191.96
9 Net Loss	21.53	1400.69	393.13	1815.36
TOTAL INCOME	91441.59	21717.81	10641.90	123801.29

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

(as on Baisakh End, 2071)

Sector Wise		Class "A"	Class "B"	Class "C"	Total
1	Agricultural and Forest Related	36444.54	8090.57	1911.48	46446.60
2	Fishery Related	2434.41	169.45	39.68	2643.53
3	Mining Related	3671.72	260.92	55.90	3988.54
4	Manufacturing (Producing) Related	205343.68	10553.57	4779.34	220676.60
5	Construction	85533.87	18672.53	9705.64	113912.03
6	Electricity, Gas and Water	20832.38	3063.28	190.11	24085.77
7	Metal Products, Mach. & Ele. Eqp.	11090.84	2429.98	739.67	14260.49
8	Tras., Com. and Public Utilities	23874.71	12361.46	5701.50	41937.67
9	Wholesaler & Retailer	197145.31	28554.75	9594.71	235294.77
10	Finance, Insurance and Real Estate	71055.98	12273.09	5092.20	88421.27
11	Hotel or Restaurant	23700.72	5931.24	1851.60	31483.56
12	Other Services	41269.70	7326.96	2319.97	50916.64
13	Consumption Loans	65276.78	11252.76	5665.83	82195.37
14	Local Government	1095.66	43.63	49.16	1188.44
15	Others	78810.10	31029.61	19625.86	129465.57
Total sectorwise Loan		867586.33	152013.81	67322.65	1086922.79

Product Wise		Class "A"	Class "B"	Class "C"	Total
1	Term Loan	133312.99	20224.49	9219.96	162757.44
2	Overdraft	165189.74	38949.96	159.32	204299.02
3	Trust Receipt Loan / Import Loan	51403.69	0.93	0.00	51404.62
4	Demand & Other Working Capital Loan	219222.90	19085.67	14969.21	253277.78
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	60367.47	15556.43	7648.65	83572.55
6	Real Estate Loan	60791.39	12257.68	9677.65	82726.73
7	Margin Nature Loan	9384.17	3061.81	3449.11	15895.09
8	Hire Purchase Loan	39080.70	15301.89	6985.20	61367.79
9	Deprived Sector Loan	36228.22	6771.96	2035.23	45035.41
10	Bills Purchased	9624.83	4.26	6.40	9635.49
11	Other Product	82980.23	20798.73	13171.92	116950.88
Total Product wise Loan		867586.33	152013.81	67322.65	1086922.80

Collateral Wise		Class "A"	Class "B"	Class "C"	Total
1	Gold and Silver	26171.39	3369.93	520.11	30061.42
2	Government Securities	1092.37	11.16	18.86	1122.38
3	Non Governmental Securities	7015.45	2486.11	1841.65	11343.21
4	Fixed Deposit Receipts	7913.03	1568.67	1268.58	10750.28
	Own	7067.70	1568.67	1268.58	9904.95
	Other Licences Institutions	845.33	0.00	0.00	845.33
5	Collateral of Properties	708702.77	135942.98	57127.04	901772.79
	Fixed Assets	554234.96	135542.85	56832.90	746610.71
	Current Assets	154467.81	400.13	294.14	155162.08
6	Against security of Bill	11989.02	5.10	0.00	11994.12
	Domestic Bills	2999.98	5.10	0.00	3005.08
	Foreign Bills	8989.04	0.00	0.00	8989.04
7	Against Guarantee	21780.43	3289.94	629.66	25700.03
	Government Guarantee	1847.82	97.26	67.90	2012.98
	Institutional Guarantee	14634.18	1226.45	258.73	16119.35
	Personal Guarantee	1901.38	272.42	113.57	2287.37
	Collective Guarantee	241.61	1632.38	23.11	1897.10
	Int. Rtd. Foreign Bank's Guarantee	87.89	58.19	0.00	146.08
	Other Guarantee	3040.23	3.24	166.35	3209.82
8	Credit Card	450.18	3.75	0.00	453.93
9	Others	82471.70	5336.17	5916.76	93724.63
Total Collateral wise Loan		867586.34	152013.81	67322.65	1086922.80

Statement of Assets and Liabilities as on Baishakh end, 2071

S.N.	BFI Name	Cv/c	IDBL	Kanchan	Martibhumi	Bright	Innovative	Jhimruk	Metro	Vibar	Gaunakhee	Rajpithari	Khadbari	Tourism	Mission
Liabilities															
1	CAPITAL FUND	41.14	724.43	123.29	49.26	168.39	114.95	43.93	152.09	640.59	42.90	87.89	55.18	710.40	113.06
	a. Paid-up Capital	40.00	640.00	110.00	44.00	140.00	105.00	41.50	122.96	917.07	41.60	75.01	54.00	640.00	100.00
	b. Calls in Advance								18.70						
	c. Proposed Bonus Share														
	d. General Reserves	0.95	15.55	5.82	1.05	5.55	4.43	2.24	8.86	41.76	1.29	12.89	1.15	35.85	3.44
	e. Share Premium														
	f. Retained Earning	0.18	48.18	1.90	4.21	22.74	5.43	0.04	0.68	-345.94	0.01		0.03	29.44	9.63
	g. Others Reserves Fund	0.01	20.70	5.57		0.10	0.08	0.15	0.90	27.70			0.01	5.11	
2	BORROWINGS	20.00								290.00	1.39			200.00	0.74
	a. NRB														
	b. Interbank Borrowing									290.00				200.00	
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.	20.00									1.39				0.74
	e. Bonds and Securities														
3	DEPOSITS	325.65	3215.73	993.34	262.34	611.80	1339.06	414.22	1456.02	2930.71	446.70	331.13	166.02	4031.33	1158.30
	a. Current	0.08	46.83		0.12	4.48	29.01	7.21	21.14	69.78	2.30	5.23	9.71	187.31	4.61
	Domestic	0.08	46.83		0.12	4.48	29.01	7.21	21.14	69.78	2.30	5.23	9.71	167.81	4.61
	Foreign													19.50	
	b. Savings	218.43	1615.05	843.78	179.02	243.24	719.21	299.69	654.19	1329.68	379.76	202.87	113.86	1773.14	683.35
	Domestic	218.43	1615.05	843.78	179.02	243.24	719.21	299.69	654.19	1329.08	379.76	202.87	113.86	1762.31	683.35
	Foreign									0.59				10.83	
	c. Fixed	66.30	1060.23	149.56	48.52	151.45	408.05	45.82	461.92	1260.39	53.86	105.37	37.01	1111.91	291.84
	Domestic	66.30	1060.23	149.56	48.52	151.45	408.05	45.82	461.92	1260.39	53.86	105.37	37.01	1111.91	291.84
	Foreign														
	d. Call Deposits	40.84	485.93		34.30	212.37	182.78	60.84	318.77	266.71	5.03	17.65	5.44	890.32	178.50
	Domestic	40.84	485.93		34.30	212.37	182.78	60.84	318.77	266.71	5.03	17.65	5.44	861.43	178.50
	Foreign														
	e. Others		7.68		0.38	0.26		0.66		4.16	5.75			68.65	
	Domestic		7.68		0.38	0.26		0.66		4.16	5.75			68.65	
	Foreign														
4	Bills Payable		0.46				0.19			0.28					0.27
5	Other Liabilities	21.20	342.25	66.15	11.57	84.19	59.54	16.53	79.94	527.84	13.64	17.68	4.82	233.43	46.67
	1. Sundry Creditors	0.03	19.49	3.66		0.20	0.81	0.54	12.60	0.54	0.01	2.96	0.01	0.78	
	2. Loan Loss Provision	2.95	137.52	15.93	6.26	53.14	11.05	5.11	18.08	259.46	4.10	4.64	2.70	88.15	8.80
	3. Interest Suspense a/c	3.88	79.00	11.29	2.61	15.52	7.30	3.81	13.42	78.75	3.66	6.91	0.61	64.62	6.60
	4. Others	14.33	106.24	35.29	2.70	15.33	40.39	7.07	35.84	189.08	5.86	3.17	1.50	79.87	31.27
6	Reconciliation A/c			0.66	3.87						68.19	16.75			
7	Profit & Loss A/c	5.73	45.62	19.27	5.72		25.99	5.72	21.07		4.13	5.22	4.39	66.93	8.13
	TOTAL LIABILITIES	413.72	4328.49	1202.71	332.76	864.38	1539.73	480.40	1709.13	4389.41	576.95	458.67	230.41	5242.36	1326.91
Assets															
1	LIQUID FUNDS	83.90	1144.37	225.84	112.72	328.57	364.84	103.03	346.49	1145.75	152.39	90.70	90.81	1419.11	358.26
	a. Cash Balance	7.19	192.49	26.99	4.54	16.08	22.30	10.66	36.63	53.21	21.66	15.79	5.22	206.25	51.65
	Nepalese Notes & Coins	7.19	192.29	26.99	4.54	16.08	22.30	10.57	36.63	53.21	21.32	15.79	5.22	166.18	51.65
	Foreign Currency		0.20					0.09			0.35			40.07	
	b. Bank Balance	15.27	170.93	4.69	11.35	312.49	210.23	28.61	70.46	1092.54	20.61	74.91	10.51	222.90	83.59
	1. In Nepal Rastra Bank		162.13	4.69	0.10	7.71	206.80		69.68	139.25	18.26	22.98		222.90	83.55
	Domestic Currency		162.13	4.69	0.10	7.71	206.80		69.68	139.25	18.26	22.98		220.97	83.55
	Foreign Currency													1.93	
	2. "A"Class Licensed Institution	15.27	6.49		11.25	217.54	3.21	28.50	0.26	794.64	2.35	51.94	10.49		0.04
	Domestic Currency	15.27	6.49		11.25	217.54	3.21	28.50	0.26	793.65	2.35	51.94	10.49		0.04
	Foreign Currency									0.99					
	3. Other Financial Ins.		0.71			87.24	0.22	0.11	0.52	158.65			0.02		
	4. In Foreign Banks		1.59												
	c. Money at Call	61.44	780.96	194.17	96.83		132.32	63.76	239.41		110.12		75.08	989.97	223.02
	Domestic Currency	61.44	779.89	194.17	96.83		132.32	63.76	239.41		110.12		75.08	915.37	223.02
	Foreign Currency		1.06											74.59	
2	INVESTMENT IN SECURITIES		22.30						77.32	69.00				102.26	
	a. Govt Securities		22.30						77.32	69.00				102.26	
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	1.68	14.83	27.36		4.46		0.10	0.01	75.15					0.21
	a. Interbank Lending														
	b. Non Residents														
	c. Others	1.68	14.83	27.36		4.46		0.10	0.01	75.15					0.21
4	LOANS & ADVANCES	305.78	2781.74	896.27	203.97	441.23	1122.04	360.32	1235.02	2345.22	335.97	326.77	130.49	3508.29	929.23
	a. Private Sector	305.78	2696.72	896.27	203.97	441.23	1122.04	360.32	1235.02	2281.09	335.97	326.77	130.49	3488.29	929.23
	b. Financial Institutions		85.02							64.13				20.00	
	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	9.74	96.40	12.26	3.40	17.87	19.11	6.58	15.52	28.59	6.65	7.48	1.27	68.25	23.56
8	OTHER ASSETS	12.64	268.65	40.97	8.60	31.17	33.74	10.38	34.77	422.97	13.17	33.71	4.89	138.79	14.33
	a. Accrued Interest:	3.88	79.23	11.29	2.61	15.52	7.30	3.81	15.88	80.28	3.66	6.91	0.61	68.88	6.60
	Financial		0.53							0.39					
	Government Enterprises		3.43						1.82	1.55		6.91		1.08	
	Private Sector	3.88	75.28	11.29	2.61	15.52	7.30	3.81	14.06	78.34	3.66		0.61	67.80	6.60
	b. Staff Loans / Adv.	1.21	52.75	0.83	0.15	8.74	0.09	0.57		10.36	0.22	1.29		11.61	0.08
	c. Sundry Debtors		39.79	14.81	0.02	5.11	5.88	1.66	3.26	28.35	5.59	25.51	2.71	0.94	0.10
	d. Cash In Transit														
	e. Others	7.55	96.87	14.05	5.82	1.80	20.48	4.34	15.63	303.98	3.69		1.58	57.36	7.55
9	Expenses not Written off		0.21		0.02					0.01	0.59			1.77	
10	Non Banking Assets									126.98					
11	Reconciliation Account				3.59					0.00	68.19		2.94		
12	Profit & Loss A/c				0.46										

Statement of Assets and Liabilities as on Baishakh end, 2071

S.N.	BFI Name	Mt. Makalu	Sindhu	Sahara	Community	Cosmos	Manaslu	Ekata	Kalinchowk	Kailash	Sajpa	Saptakoshi	Sajha	PrabhuDB	Apex
Liabilities															
1	CAPITAL FUND	16.54	103.30	17.21	91.58	38.82	121.49	131.88	52.76	947.81	12.52	60.61	47.20	1001.10	752.87
	a. Paid-up Capital	14.00	100.00	14.00	100.00	43.75	120.00	120.00	51.00	778.38	14.00	60.00	51.00	765.96	666.56
	b. Calls in Advance										2.96				
	c. Proposed Bonus Share														
	d. General Reserves	0.62	2.96	3.13	0.10			2.52	0.30	159.83		0.12		77.23	45.54
	e. Share Premium													3.41	0.39
	f. Retained Earning	2.20	0.09		-9.44	-4.93	1.49	9.18	1.21	1.28	-4.54	0.48	-3.80	72.83	-31.35
	g. Others Reserves Fund	-0.28	0.26	0.07	0.91			0.18	0.25	8.32	0.10			81.66	71.73
2	BORROWINGS					2.75				60.00				465.63	
	a. NRB														
	b. Interbank Borrowing									60.00				465.63	
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.					2.75									
	e. Bonds and Securities														
3	DEPOSITS	113.76	708.37	197.60	647.70	236.96	739.54	1130.45	157.54	7436.56	116.10	175.97	220.58	10287.86	4708.42
	a. Current	0.02		4.07	8.01		10.41	21.94	1.60	67.37	0.86	5.69	3.41	55.00	
	Domestic	0.02		4.07	8.01		10.41	21.94	1.60	67.37	0.86	5.69	3.41	55.00	
	Foreign														
	b. Savings	101.31	532.39	143.25	334.71	202.90	373.68	635.56	47.71	2928.23	87.30	74.64	46.04	7114.97	3115.56
	Domestic	101.31	532.39	143.25	334.71	202.90	373.68	635.56	47.71	2928.23	87.30	74.64	46.04	7114.97	3115.56
	Foreign														
	c. Fixed	10.25	175.90	15.96	209.10	34.00	166.66	191.79	31.67	2836.66	25.16	33.56	12.84	1557.82	1587.87
	Domestic	10.25	175.90	15.96	209.10	34.00	166.66	191.79	31.67	2836.66	25.16	33.56	12.84	1170.62	1587.87
	Foreign													387.20	
	d. Call Deposits	2.18		34.27	95.90		188.79	280.53	76.56	1604.30	2.26	62.08	158.12	1535.28	
	Domestic	2.18		34.27	95.90		188.79	280.53	76.56	1604.30	2.26	62.08	158.12	1535.28	
	Foreign														
	e. Others		0.08	0.05		0.06		0.63			0.52		0.16	24.80	4.98
	Domestic		0.08	0.05		0.06		0.63			0.52		0.16	24.80	4.98
	Foreign														
4	Bills Payable														0.62
5	Other Liabilities	5.02	29.44	10.27	35.79	6.42	25.22	31.32	9.69	490.46	2.26	5.86	5.22	523.16	595.05
	1. Sundry Creditors	0.16	0.41	0.30		0.16	0.05	2.69	0.47	11.42	0.03	0.16	0.11	2.10	9.25
	2. Loan Loss Provision	0.66	14.63	2.21	5.52	2.77	6.38	8.76	1.32	154.72	0.84	1.88	1.43	96.98	218.57
	3. Interest Suspense a/c	1.81	5.00	0.93	3.86	1.38	2.85	7.37	1.13	89.44	0.28	0.34	1.69	130.52	267.56
	4. Others	2.39	9.40	6.83	26.40	2.11	15.94	12.49	6.77	234.88	1.12	3.48	1.98	293.56	99.68
6	Reconciliation A/c	0.18								0.01					
7	Profit & Loss A/c	1.52	8.54	7.74	5.83	3.91	17.12	19.61	1.80	195.63		1.89		68.51	
		137.02	849.64	232.82	780.90	288.87	903.37	1313.26	221.79	9130.47	130.88	244.32	273.00	12346.26	6056.96

Assets															
1	LIQUID FUNDS	62.54	131.15	43.92	179.55	52.40	188.53	314.32	65.75	2252.18	35.94	43.35	73.32	2638.58	1057.55
	a. Cash Balance	3.68	17.43	12.74	10.13	10.39	17.04	34.79	6.26	193.74	6.14	8.64	14.95	365.03	156.64
	Nepalese Notes & Coins	3.68	16.76	12.74	10.13	10.39	17.04	34.79	6.26	193.42	6.14	8.64	14.95	346.30	156.64
	Foreign Currency		0.67							0.32				18.73	
	b. Bank Balance	5.69	18.60	31.18	31.11	4.70	33.03	279.53	7.66	340.20	6.59	11.35	11.15	1665.09	846.11
	1. In Nepal Rastra Bank		13.56		29.60		2.03	50.84		332.92		11.35	11.15	1012.16	258.99
	Domestic Currency		13.56		29.60		2.03	50.84		332.92		11.35	11.15	1011.79	258.99
	Foreign Currency													0.37	
	2. "A"Class Licensed Institution	5.64	5.05	31.18	1.51	4.70	31.00	136.86	7.66	7.29	6.59			640.01	458.97
	Domestic Currency	5.64	5.05	31.18	1.51	4.70	31.00	136.86	7.66	7.29	6.59			468.81	458.97
	Foreign Currency													171.20	
	3. Other Financial Ins.	0.05						91.83						3.24	128.15
	4. In Foreign Banks													9.68	
	c. Money at Call	53.17	95.11		138.30	37.31	138.47		51.84	1718.24	23.22	23.37	47.22	608.47	54.81
	Domestic Currency	53.17	95.11		138.30	37.31	138.47		51.84	1718.24	23.22	23.37	47.22	608.45	54.81
	Foreign Currency													0.02	
2	INVESTMENT IN SECURITIES	10.00								152.73				83.38	137.85
	a. Govt Securities		10.00							152.73				83.38	137.85
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	3.85					0.02			139.62			0.50	189.86	48.63
	a. Interbank Lending														
	b. Non Residents														43.04
	c. Others		3.85				0.02			139.62			0.50	189.86	5.60
4	LOANS & ADVANCES	69.19	620.58	167.27	559.81	221.45	670.35	951.21	138.79	6253.99	84.14	187.58	152.93	7396.92	4021.73
	a. Private Sector	69.19	620.58	167.27	559.81	221.45	670.35	943.21	138.79	6253.99	84.14	107.96	152.93	7142.67	4021.73
	b. Financial Institutions							8.00					79.62	254.25	
	c. Government Organizations														
5	BILL PURCHASED													0.06	
	a. Domestic Bills Purchased													0.06	
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	LOANS AGAINST COLLECTED BILLS														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	FIXED ASSETS	2.07	22.96	5.58	27.26	7.30	22.58	21.71	12.46	112.83	4.90	10.60	22.80	421.51	279.68
8	OTHER ASSETS	3.22	61.11	16.05	14.29	7.15	21.89	23.95	4.80	210.46	5.03	2.43	9.27	1614.25	352.11
	a. Accrued Interest:	1.81	5.00	0.97	3.86	1.37	2.85	7.37	1.13	98.11	0.28	0.87	1.69	134.49	269.16
	Financial			0.08								0.21		3.34	
	Government Enterprises									8.67				3.97	1.60
	Private Sector	1.81	5.00	0.89	3.86	1.37	2.85	7.37	1.13	89.44	0.28	0.66	1.69	127.18	267.56
	b. Staff Loans / Adv.		0.72	0.09	3.73	0.97	3.80			14.25	2.46		5.76	68.20	28.24
	c. Sundry Debtors	0.20	0.07	12.64		0.01	3.16	7.87	1.90	6.63	0.58	0.28		1.81	6.48
	d. Cash In Transit														
	e. Others	1.20	55.31												

Statement of Assets and Liabilities as on Baishakh end, 2071

S.N.	BFI Name	Green	Nepal Aavaz	NFL	NBC Capital	NNFL	NSMFL	Peoples	KFL	Himalaya	Union	PFCL	NHML	Goodwill	SFL	
Liabilities																
1	CAPITAL FUND	55.00	243.20	65.90	137.61	857.09	-470.36	54.00	205.17			189.81	352.15	129.14	347.35	395.30
	a. Paid-up Capital	55.00	189.50	135.80	233.56	647.48	2034.29	289.01	170.05			176.59	270.99	220.30	310.50	324.31
	b. Calls in Advance															
	c. Proposed Bonus Share															
	d. General Reserves		52.40	40.00	77.86	164.48	58.80	105.63	30.80		33.96	75.18	50.87	35.45	70.30	
	e. Share Premium					12.79	2.48	10.74	0.22				0.22			
	f. Retained Earning		0.40	-151.08	-180.53	3.72	-2575.22	-352.50	4.11		-27.28	3.96	-163.39	1.40	0.69	
	g. Others Reserves Fund		0.90	41.18	6.72	28.62	9.29	1.12			6.54	2.02	21.15		0.00	
2	BORROWINGS						34.15								115.00	
	a. NRB															
	b. Interbank Borrowing														115.00	
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.						34.15									
	e. Bonds and Securities															
3	DEPOSITS	61.79	422.30	424.68	1193.70	4744.10	1300.38	44.81	511.88		1064.31	2642.28	1435.51	2886.08	2104.97	
	a. Current	0.77			13.22								9.69			
	Domestic	0.77			13.22								9.69			
	Foreign															
	b. Savings	10.03	130.60	137.70	415.98	2013.83	197.38	19.89	156.40		301.19	1256.94	210.63	1587.24	1056.41	
	Domestic	10.03	130.60	137.70	415.98	2013.83	197.38	19.89	156.40		301.19	1256.94	210.63	918.86	1056.41	
	Foreign													668.38		
	c. Fixed	13.09	252.50	283.28	736.10	2297.74	5.95	24.51	354.63		685.98	1385.34	1121.16	1292.08	1046.00	
	Domestic	13.09	252.50	283.28	736.10	2297.74	5.95	24.51	354.63		685.98	1385.34	1121.16	1292.08	1046.00	
	Foreign															
	d. Call Deposits	37.72			27.99		325.29							39.73		
	Domestic	37.72			27.99		325.29							39.73		
	Foreign															
	e. Others	0.20	39.20	3.70	0.41	432.52	771.75	0.41	0.85		27.73		103.72	6.77	2.56	
	Domestic	0.20	39.20	3.70	0.41	432.52	771.75	0.41	0.85		27.73		103.72	6.77	2.56	
	Foreign															
4	Bills Payable										0.07					
5	Other Liabilities	1.43	54.30	471.50	608.59	550.81	4630.24	509.27	48.52		210.34	368.00	448.65	222.60	130.30	
	1. Sundry Creditors	0.12	9.80	41.80	87.45	6.67	24.92	14.46	4.13			10.16		11.42	3.36	
	2. Loan Loss Provision	0.56	12.00	204.65	211.27	90.51	2713.72	34.69	18.47		140.05	77.00	200.23	43.05	90.19	
	3. Interest Suspense a/c	0.28	15.10	101.33	110.11	71.21	1694.59	13.28	3.23		38.79	77.71	119.45	51.13		
	4. Others	0.46	17.40	123.72	199.76	382.42	197.01	446.84	22.70		31.51	203.14	128.97	117.00	36.75	
6	Reconciliation A/c						5.32					0.18			-0.17	
7	Profit & Loss A/c		4.60		34.47	76.91	130.42	16.15	13.70			24.96	64.48	24.51	11.36	
	TOTAL LIABILITIES	118.22	724.40	962.07	1974.38	6228.91	5630.16	624.23	779.28		1464.53	3387.57	2077.79	3595.55	2641.77	

Assets																
1	LIQUID FUNDS	41.30	252.00	123.70	994.09	929.13	160.90	110.66	259.94		508.51	786.75	303.08	956.83	761.99	
	a. Cash Balance	3.71	0.50	1.59	3.09	81.14	3.88	1.72	3.80		5.13	29.90	7.53	64.78	16.98	
	Nepalese Notes & Coins	3.71	0.50	1.59	3.09	81.14	3.88	1.72	3.80		5.13	29.90	7.53	64.78	16.98	
	Foreign Currency															
	b. Bank Balance	37.59	251.10	122.11	991.00	847.99	157.02	4.11	39.37		60.13	756.84	128.26	892.05	745.01	
	1. In Nepal Rastra Bank	0.03	18.60	109.75	193.04	122.42	65.80	4.11	39.37		57.29	180.37	102.68	115.56	63.68	
	Domestic Currency	0.03	18.60	109.75	193.04	122.42	65.80	4.11	39.37		57.29	180.37	102.68	115.56	63.68	
	Foreign Currency															
	2. "A"Class Licensed Institution	37.56	109.80	12.16	795.97	714.93	77.07				2.71	328.18	25.35	776.50	458.16	
	Domestic Currency	37.56	109.80	12.16	795.97	714.93	77.07				2.71	328.18	25.35	776.50	458.16	
	Foreign Currency															
	3. Other Financial Ins.		122.70	0.19	1.99	10.65	14.15				0.13	248.29	0.23		223.18	
	4. In Foreign Banks															
	c. Money at Call		0.40					104.83	216.77		443.25		167.29			
	Domestic Currency							104.83	216.77		443.25		167.29			
	Foreign Currency		0.40													
2	INVESTMENT IN SECURITIES	20.00	12.45		196.32	10.91		2.00			20.00		45.02	126.16	40.00	
	a. Govt Securities	20.00	12.45		196.32	10.91		2.00			20.00		45.02	126.16	40.00	
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.												24.72			
	d. Other Non-Fin Ins.															
	e. Non Residents															
3	SHARE & OTHER INVESTMENT	14.40	24.04	62.52	52.02	27.58		5.60	19.51		4.32	8.24	18.16	127.12	6.03	
	a. Interbank Lending					20.00										
	b. Non Residents															
	c. Others		14.40	24.04	62.52	52.02	7.58	5.60	19.51		4.32	8.24	18.16	127.12	6.03	
4	LOANS & ADVANCES	62.24	394.30	441.09	573.00	4441.82	2775.65	35.34	449.23		729.21	2334.72	1323.61	2026.07	1750.56	
	a. Private Sector	62.24	394.30	441.09	573.00	4441.82	2765.65	24.42	449.23		729.21	2334.72	1323.61	2026.07	1750.56	
	b. Financial Institutions						10.00	10.92								
	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	6.55	4.70	12.26	43.82	112.60	135.54	112.83	5.18		34.97	44.32	130.27	256.30	49.89	
8	OTHER ASSETS	2.84	39.00	270.50	153.05	395.08	2518.39	159.28	42.29		73.48	211.13	247.56	91.62	33.30	
	a. Accrued Interest:	0.28	15.10	101.38	110.11	71.21	1691.76	13.28	3.23		39.05	78.03	120.53	51.13		
	Financial															
	Government Enterprises	0.28		0.06			0.02				0.27		1.08			
	Private Sector		15.10	101.32	110.11	71.21	1691.74	13.28	3.23		38.79	78.03	119.45	51.13		
	b. Staff Loans / Adv.		14.40	0.02	1.17	19.15	1.97		0.15		11.42	6.44	8.39	3.14	9.28	
	c. Sundry Debtors		3.00	84.16	1.18	60.56	632.55	1.74	0.24		11.33	6.65		0.00	9.31	
	d. Cash In Transit											0.93				
	e. Others	2.56	6.50	84.94	40.59	244.15	192.10	144.25	38.67		11.68	119.08	118.64	37.35	14.71	
9	Expenses not Written off	0.60				3.35										

Statement of Assets and Liabilities as on Baishakh end, 2071

S.N.	BFI Name	Kuber	NEFL	Seti	Prima	reliable	Namaste	Kaski	Zenith	Unique	Manjunathre	Jeebils	Reliance	Bhaktapur
Liabilities														
1	CAPITAL FUND	-339.67	216.56	59.43	203.44	751.57	35.30	270.90	253.23	218.48	250.31	200.34	350.91	133.18
	a. Paid-up Capital	150.00	197.10	50.60	200.00	682.76	31.25	240.74	231.00	200.00	225.00	200.00	320.00	125.00
	b. Calls in Advance	25.23												
	c. Proposed Bonus Share													
	d. General Reserves	4.49	16.93	5.85	8.55	65.70	2.90	27.99	20.77	17.85	13.96	1.93	11.02	1.58
	e. Share Premium	0.62						0.33	0.00					
	f. Retained Earning	-520.00	1.06	2.93	-34.11	0.82	0.93	1.84	0.40	0.63	11.35	-3.97	18.65	6.60
	g. Others Reserves Fund		1.47	0.05	28.99	2.30	0.23		1.05			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	400.79	1066.63	154.67	258.68	4541.01	189.00	2090.48	1049.59	540.16	957.92	734.53	1655.81	362.48
	a. Current					4.75								
	Domestic					4.75								
	Foreign													
	b. Savings	131.76	724.65	110.81	84.04	3335.44	162.11	1189.67	591.82	189.45	130.16	181.95	588.16	197.33
	Domestic	131.76	724.65	110.81	84.04	3335.44	162.11	1189.67	591.82	189.45	130.16	181.95	588.16	197.33
	Foreign													
	c. Fixed	269.03	341.85	43.86	77.80	1198.95	26.86	900.81	248.47	240.35	395.38	332.35	681.76	94.68
	Domestic	269.03	341.85	12.25	77.80	1198.95	26.86	900.81	248.47	240.35	395.38	332.35	205.14	94.68
	Foreign			31.61									476.63	
	d. Call Deposits													70.47
	Domestic													70.47
	Foreign													
	e. Others		0.13		96.84	1.88	0.04	209.30	110.37	432.39	220.23	385.89		
	Domestic		0.13		96.84	1.88	0.04	209.30	110.37	432.39	220.23	385.89		
	Foreign													
4	Bills Payable													
5	Other Liabilities	688.65	45.86	16.06	173.60	559.59	6.03	101.26	74.15	21.42	120.25	103.28	146.37	18.94
	1. Sundry Creditors	23.56	3.26	0.52	0.07	299.47	0.03	0.11	1.27	4.90	-0.80	0.50	0.84	0.01
	2. Loan Loss Provision	426.26	8.46	3.00	85.12	69.42	2.48	32.79	30.38	6.99	47.76	61.44	58.14	14.18
	3. Interest Suspense a/c	211.83	5.39	3.14	50.81	65.60	0.50	27.50	14.20	2.99	46.94	31.16	32.11	0.32
	4. Others	27.00	28.75	9.40	37.59	125.10	3.02	40.85	28.31	6.54	26.34	10.18	55.29	4.43
6	Reconciliation A/c	1185.04	0.01											
7	Profit & Loss A/c	63.26	20.54	5.03	11.77	33.11	5.67	32.93	21.35	25.47	4.57	15.67	13.95	0.40
		1998.08	1349.59	235.19	647.48	5885.29	236.01	2495.57	1398.31	805.52	1333.06	1053.81	2167.05	515.01
Assets														
1	LIQUID FUNDS	26.04	386.12	45.89	129.15	1926.79	104.21	478.39	386.65	262.95	372.78	256.26	638.26	202.54
	a. Cash Balance	1.11	14.75	3.08	1.41	111.52	1.89	40.94	26.84	2.02	8.23	6.12	10.89	8.40
	Nepalese Notes & Coins	1.11	14.75	2.85	1.41	111.52	1.85	40.94	26.84	2.02	8.23	6.12	10.89	8.40
	Foreign Currency			0.23			0.04							
	b. Bank Balance	0.00	371.37	42.81	10.79	273.32	4.41	85.81	359.81	260.92	364.55	250.14	627.37	194.14
	1. In Nepal Rastra Bank	0.00	36.41	0.16	10.60	272.62		83.06	23.68	30.80	68.48	29.04	180.72	19.30
	Domestic Currency	0.00	36.41	0.16	10.60	272.62		83.06	23.68	30.80	68.48	29.04	180.72	19.30
	Foreign Currency													
	2. "A"Class Licensed Institution		268.09	21.72	0.16	0.70	4.41	2.60	214.59	139.69	201.79	144.13	38.52	163.94
	Domestic Currency		268.09	21.72	0.16	0.70	4.41	2.60	214.59	139.69	201.79	144.13	38.52	163.94
	Foreign Currency													
	3. Other Financial Ins.		66.87	20.93	0.03		0.01	0.15	121.54	90.43	94.27	76.97	408.13	10.90
	4. In Foreign Banks													
	c. Money at Call	24.93			116.95	1541.95	97.91	351.63						
	Domestic Currency	24.93			116.95	1537.44	97.91	351.63						
	Foreign Currency					4.51								
2	INVESTMENT IN SECURITIES		32.50		4.55	178.25			20.00	17.00	10.00	50.00	6.00	10.00
	a. Govt Securities		32.50		4.55	178.25			20.00	17.00	10.00	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		83.65	0.10	19.18	32.33		6.29	50.52	17.97		48.50	79.31	5.36
	a. Interbank Lending													
	b. Non Residents													
	c. Others		83.65	0.10	19.18	32.33		6.29	50.52	17.97		48.50	79.31	5.36
4	LOANS & ADVANCES	526.38	812.21	173.90	370.69	3194.73	127.22	1937.34	887.25	483.61	852.49	626.45	1353.75	287.45
	a. Private Sector		788.21	173.90	358.79	3176.23	127.22	1937.34	887.25	471.31	821.89	618.45	1329.29	287.45
	b. Financial Institutions	526.38	24.00		11.90	18.50				12.30	30.60	8.00	23.50	
	c. Government Organizations												0.96	
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	14.48	9.35	5.85	11.54	197.28	1.26	36.82	7.47	4.92	23.71	6.56	12.50	4.55
8	OTHER ASSETS	245.69	25.76	9.27	88.46	173.46	2.89	36.51	45.43	19.09	74.08	64.61	48.71	3.15
	a. Accrued Interest:	232.57	6.42	3.14	50.89	68.70	0.50	27.50	14.20	3.44	46.94	32.43	35.33	0.53
	Financial					0.12				0.00	1.69	0.05	0.16	
	Government Enterprise		1.03		0.08	3.10				0.46		0.97	9.10	0.22
	Private Sector	232.57	5.39	3.14	50.81	65.47	0.50	27.50	14.20	2.99	45.26	31.41	26.06	0.32
	b. Staff Loans / Adv.	1.22	1.40		0.01	21.47			15.05	0.49	19.32	9.83	1.73	
	c. Sundry Debtors	2.82	4.11	3.98	0.37	46.50	0.76	0.54	2.95	0.88	1.55	9.96	0.95	1.00
	d. Cash In Transit													
	e. Others	9.08	13.83	2.15	37.19	36.79	1.63	8.47	13.23	14.28	6.27	12.40	10.70	1.62
9	Expenses not Written off			0.19			0.43					1.43	15.55	1.97
10	Non Banking Assets	0.95			21.50	28.95							9.10	
11	Reconciliation Account	1181.94				153.51							3.85	
12	Profit & Loss A/c				2.41			0.22	0.99					
	TOTAL ASSETS	1998.08	1349.59	235.19	647.48	5885.29	<							

Profit and Loss Statement of upto Baishakh end, 2071

BFI Name	NBL	RBB	FNABIL	NIBL	SCBNL	HLB	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL
Expenses																		
1. Interest Expense	1664.96	1856.64	1612.02	2369.57	468.33	1908.53	1892.24	973.58	1885.95	1153.89	1101.00	1828.12	617.93	1422.73	1322.14	1392.88	1427.98	2901.45
1.1 On Deposit Liabilities	1348.86	1820.93	1590.85	2274.59	465.35	1798.00	1822.43	973.04	1866.33	1111.36	1094.58	1826.50	617.76	1422.61	1321.73	1341.62	1419.57	2816.84
1.1.1 Saving Account	630.23	913.46	646.60	548.97	300.44	785.23	367.32	333.10	634.45	283.64	247.56	340.85	102.07	439.83	258.22	181.81	369.35	873.27
1.1.2 Fixed Account	718.62	841.92	486.27	1118.37	100.84	1012.78	1345.18	413.28	863.27	593.63	639.28	1137.06	387.37	740.72	791.79	922.02	676.58	1845.72
1.1.2.1 Up to 3 months Fixed Account		2.84	72.94	16.51	11.69	202.88	308.09		194.31		0.20			0.17		5.05	84.36	
1.1.2.2 3 to 6 months Fixed Account		3.82	97.25		7.79		245.46	4.59	208.84					1.07		12.75	146.78	
1.1.2.3 6 months to 1 year Fixed Account		458.41	243.13		54.07	809.90	673.82		290.71	593.63	34.24		387.37	99.75		799.31	235.65	
1.1.2.4 Above 1 year Fixed Account	718.62	376.85	72.94	1101.86	27.29		117.81	408.69	169.40		604.83	1137.06		639.73	791.79	104.91	209.79	1845.72
1.1.3 Call Deposit		65.55	457.98	607.25	64.06		109.93	226.66	368.62	234.09	207.74	348.58	128.33	242.06	271.72	237.79	373.64	97.85
1.1.4 Certificate of Deposit																		
1.2 On Borrowing	316.10	35.71	21.17	94.98	2.98	110.52	69.81	0.54	19.62	42.52	6.42	1.62	0.17	0.12	0.41	51.26	8.41	84.61
2. Commission Expense			156.20	102.09				11.23										1.20
3. Staff Expense	1646.25	1588.79	544.72	320.97	396.61	544.27	366.82	206.48	389.82	316.57	151.15	268.93	80.80	211.90	187.15	194.64	201.55	2229.07
4. Office Operating Expenses	460.15	449.65	400.07	436.07	310.79	760.36	391.86	161.99	376.91	311.35	158.06	297.91	95.45	289.08	187.77	190.39	343.68	313.21
5. Foreign Exchange Loss						266.20					6.65			6.53				
5.1 Due to Change in Exchange Rates						266.20					6.65			6.53				
5.2 Due to Foreign Currency Transaction																		
6. Non Operating Expense		0.23						13.96	3.90				0.57		0.09			0.26
7. Provision for Risk	87.22	410.64	295.12	393.24	118.92		73.88	206.95	80.66	72.57	194.17	130.18	96.26	57.77	240.75	142.63	245.82	900.67
7.1 Loan loss Provision	98.39	390.35	293.37	370.34	118.92		73.88	206.95	80.66	72.57	194.17	130.18	96.26	57.77	238.63	124.94	245.82	900.67
7.1.1 General Loan loss Provision	98.39	76.00	53.01	142.82	47.08		48.61	109.11	80.66	72.57	46.84	16.65	31.30	38.78	21.94		245.82	97.05
7.1.2 Special Loan Loss Provision		314.35	240.36	227.52	71.84		25.27	97.84			147.34	113.53	64.96	19.00	216.69	124.94		803.62
7.1.3 Additional Loan Loss Provision																		
7.2. Provision for Non-Banking Assets	-0.34			22.90											2.12	17.69		
7.3. Provision for Loss on Investment																		
7.5. Provision for Loss of Other Assets	-10.83	20.29	1.75															
8. Loan Written Off					33.69								0.13			0.00	0.03	1.05
9. Provision for Staff Bonus			269.14	227.05	147.80	132.23	86.79		188.29	58.33	16.40	86.94	20.66	38.99	23.34	27.51	63.41	100.49
10. Provision for Income Tax	189.31		798.18	681.43	436.99	397.18	260.40		564.86	179.98	48.38	260.82	61.15	116.96	70.01	82.52	190.24	455.61
11. Others		1.70							0.02				0.48					3.20
12. Net Profit	457.56	1637.29	1893.25	1589.02	1041.01	925.14	607.55	540.06	1318.00	403.28	115.59	608.57	88.60	272.91	163.36	192.54	443.88	1146.62
Total Expenses	4505.44	5980.11	5968.70	6119.44	2954.13	4933.91	3679.54	2114.25	4808.40	2495.96	1791.39	3481.46	1062.03	2416.88	2194.61	2223.10	2916.59	8052.82

Income																		
1. Interest Income	3949.77	4921.87	4734.77	4816.40	2037.00	3916.86	3090.29	1502.03	4283.74	2145.65	1565.60	3126.80	953.28	2156.83	1880.56	1864.94	2417.58	6731.67
1.1 On Loans and Advances	3795.93	4414.11	4348.66	4649.19	1922.73	3618.75	2563.23	1445.51	4041.82	2044.77	1500.74	2895.63	940.54	2130.60	1804.55	1806.77	2302.57	6476.33
1.2 On Investment	120.78	440.72	232.05	117.97	50.40	250.16	80.07	41.92	208.73	97.99	63.94	220.25	11.16	25.08	18.66	58.17	92.05	90.77
1.2.1 Government Bonds	120.78	293.21	219.00	117.97	50.40	250.16	80.07	22.66	62.96	97.99	53.54	209.11	11.16	25.08	18.66	58.17	92.05	90.77
1.2.2 Foreign Bonds			13.05									11.15						
1.2.3 NRB Bonds								19.26	145.77		10.40							
1.2.4 Debenture & Bonds		147.51																
1.3 On Agency Balance	25.30	51.45	1.05	44.70	0.76	47.89	412.49		33.00			0.23	0.44					1.73
1.4 On Call Deposit	7.77	1.86	120.63	4.55	8.96	0.05		0.26	0.19	1.36		10.69						21.22
1.5 On Others		13.73	32.38		54.15		34.50	14.34		1.53	0.92		1.14	1.15	57.35			164.57
2. Commission and Discount	166.53	325.30	743.32	423.83	310.83	521.40	429.69	214.55	243.36	172.51	68.82	235.69	23.46	105.56	156.60	229.07	283.01	220.61
2.1 Bills Purchase and Discount	0.09	1.21	1.53		12.57	61.28	0.01	14.61	10.44	39.88	1.52	0.11		0.42	1.11	11.95		
2.2 Commission	166.45	312.51	739.08	423.83	234.96	397.57	276.62	194.22	231.28	132.64	61.77	91.88	23.46	105.15	36.74	211.34	152.63	220.61
2.3 Others		11.58	2.71		63.30	62.56	153.06	5.72	1.65		5.52	143.70			118.76	5.78	130.38	
3. Exchange Fluctuation Income	115.95	39.02	437.15	370.01	396.44	329.56	84.45	74.49	55.66	126.44	14.01	109.98	18.35	42.88	72.34	98.79	129.58	84.93
3.1 Due to Change in Exchange Rate	92.48	-45.35	359.46	5.76	80.50		3.81	2.38	3.39			26.72	0.77		20.68	15.07	162.67	37.96
3.2 Due to Foreign Currency Transaction	23.46	84.37	77.69	364.24	315.94	329.56	80.64	72.11	52.26	126.44	14.01	83.26	17.59	42.88	51.67	83.72	-33.09	46.98
4. Other Operating Income	230.10	220.99		241.03	35.67	145.34		105.09	209.93	48.22	62.76		34.98	72.44	45.18		15.08	347.65
5. Non Operating Income	8.55	6.48	33.87	8.38	50.30	14.65	3.91		9.84	3.15	1.64			29.73	3.51	6.61	63.24	7.50
6. Write Back from Provisions for loss	0.17	422.78	11.91	259.27	95.12		66.21	144.18	5.88		75.98		31.58	9.44	36.42	23.38	8.10	398.96
7. Recovery of written-off Loan	34.37	40.66	7.68		28.76		4.99	73.56			2.59					0.30		131.67
8. Income from Extra Ordinary transactions			3.01		0.53		6.09		0.35			8.98	0.37					129.83
9. Net Loss																		
Total Income	4505.44	5980.11	5968.70	6119.44	2954.13	4933.91	3679.54	2114.25	4808.40	2495.96	1791.39	3481.46	1062.03	2416.88	2194.61	2223.10	2916.59	8052.82

Profit and Loss Statement of upto Baishakh end, 2071

BFI Name	Global	Citizens	Prime	Sunrise	Grand	NIMB	Kist	Janata	Mega	Civil	Century	Sanima	NIDC	Malika	Sidhartha	UDBL	Yeti	Narayani	PDBL	Sahayogi	
Expenses																					
1. Interest Expense	1632.68	1142.08	1490.66	1118.47	1098.69	1012.02	984.76	779.58	657.11	1025.00	791.34	990.13	88.05	110.34	335.29		406.78	60.71	191.78	91.94	
1.1 On Deposit Liabilities	1592.93	1122.39	1490.39	1118.29	1098.48	1011.81	973.54	778.69	652.91	1023.46	790.80	974.59	88.05	110.34	335.29		405.60	60.71	191.78	91.94	
1.1.1 Saving Account	540.12	181.02	140.18	303.19	118.41	160.87	548.34	107.59	216.20	110.17	210.87	242.86	18.57	80.28	184.79		135.05	32.50	93.19	70.14	
1.1.2 Fixed Account	810.19	723.06	631.36	671.58	681.91	595.73	361.84	495.63	302.70	744.56	407.92	594.93	67.13	15.47	109.97		185.49	28.21	80.79	20.33	
1.1.2.1 Up to 3 months Fixed Account	3.53	18.46	0.03	0.08		81.91	0.04	44.82		7.49		5.71		0.03	0.86				1.24		
1.1.2.2 3 to 6 months Fixed Account	3.25	4.65	1.13	11.71	4.94	0.62	5.93	0.18		7.44	9.35	1.83		0.01	0.05			0.18	1.45		
1.1.2.3 6 months to 1 year Fixed Account	665.85	518.85	562.44	586.52		189.62	312.30	355.55		448.58	398.57	434.05	17.75	8.56	18.11		54.47	6.96	73.68	4.50	
1.1.2.4 Above 1 year Fixed Account	137.56	181.11	67.76	73.28	676.97	323.58	43.57	95.08	302.70	281.05		153.34	49.38	6.86	90.96		131.02	21.08	4.43	15.83	
1.1.3 Call Deposit	242.62	218.31	718.86	143.52	295.25	255.21	63.37	175.47	134.01	168.72	172.01	136.81	2.35	14.59	40.53		85.07		17.79	1.47	
1.1.4 Certificate of Deposit					2.91																
1.2 On Borrowing	39.74	19.69	0.27	0.18	0.21	0.21	11.22	0.89	4.20	1.55	0.54	15.54					1.17				
2. Commission Expense	18.95	4.40		5.79											0.92						
3. Staff Expense	275.25	129.64	98.38	207.51	97.53	133.90	215.81	107.29	133.65	119.82	98.96	112.20	39.57	34.33	49.77		70.61	9.15	33.89	14.73	
4. Office Operating Expenses	429.64	203.97	172.33	281.86	109.96	207.85	256.07	124.84	192.69	153.14	179.21	163.76	25.49	39.18	68.60		86.22	8.31	29.97	14.86	
5. Foreign Exchange Loss									13.58						0.20						
5.1 Due to Change in Exchange Rates															0.20						
5.2 Due to Foreign Currency Transaction									13.58												
6. Non Operating Expense		676.30									0.63										-0.39
7. Provision for Risk	282.98	302.75	67.46	304.86	188.91	84.22	552.48	103.81	106.06	127.74	123.23	36.61	76.19	15.18	123.79		667.65	117.36	11.52	14.34	
7.1 Loan loss Provision	282.98	160.92	87.99	301.45	149.15	78.67	590.55	103.81	106.06	127.74	123.23	36.61	76.19	14.69	102.43		470.51	117.36	11.00	14.34	
7.1.1 General Loan loss Provision	88.35	53.06	48.84	-4.02	10.75	34.11	-36.28	20.97	38.11	31.14	53.44	31.80	4.40	14.69	8.07		25.46	0.01	11.00	2.22	
7.1.2 Special Loan Loss Provision	194.63	107.86	39.14	305.47	138.41	44.57	626.84	82.83	67.95	96.60	69.79	4.82	71.79		94.35		445.05	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		193.64		0.53		
7.3. Provision for Loss on Investment			-20.53												0.23						
7.5. Provision for Loss of Other Assets						5.54								0.49	0.06		3.51				
8. Loan Written Off				14.65								0.31			27.89						
9. Provision for Staff Bonus	115.34	36.06	52.71	33.77	12.78			0.07	42.76		2.82	42.83	44.78	2.85	0.44				5.57	6.50	
10. Provision for Income Tax	308.38	108.17	158.12	101.30	38.35			0.21	128.27		8.46	128.48	142.89	8.55	1.32				16.72	19.49	
11. Others																	32.84				
12. Net Profit	845.03	252.41	368.94	236.38		414.38	-282.02	0.49	299.29	26.01	19.74	299.78	340.62	19.94					39.02	45.49	
Total Expenses	3908.26	2855.79	2408.60	2304.60	1546.22	1852.37	1727.11	1116.30	1573.39	1451.70	1224.39	1774.10	757.59	230.37	608.22		1264.10	195.52	328.08	207.36	

Income																					
1. Interest Income	3018.18	1852.73	2136.56	1877.02	1331.34	1538.35	1512.85	1111.77	1341.65	1307.25	1017.06	1535.88	243.56	203.10	460.56		550.90	43.64	304.67	177.70	
1.1 On Loans and Advances	2900.87	1767.51	2101.93	1839.58	1272.51	1443.70	1433.07	1067.92	1282.10	1271.04	996.63	1466.64	178.54	187.67	423.97		505.09	42.09	282.59	157.19	
1.2 On Investment	115.01	70.12	8.41	28.54	51.33	68.30	59.68	42.76	24.59	34.85	7.15	56.32	0.16	1.51	13.92		9.23				
1.2.1 Government Bonds	115.01	70.12	8.41	18.50	51.33	68.30	59.68	42.74	24.23	34.85	7.15	56.32	0.16	1.51	13.92		9.23				
1.2.2 Foreign Bonds																					
1.2.3 NRB Bonds				10.04				0.01													
1.2.4 Debenture & Bonds									0.36												
1.3 On Agency Balance		0.54	0.10	0.09			1.76	0.25	0.10		5.54						34.03	1.55			
1.4 On Call Deposit	2.27	13.85		3.29		0.13	2.65		19.19	1.36				10.87	22.54				22.08	20.43	
1.5 On Others	0.04	0.71	26.13	5.52	7.51	26.22	15.69	0.85	15.67		7.73	12.92	64.86	3.05	0.13		2.54			0.07	
2. Commission and Discount	343.53	141.29	50.14	92.42	29.69	60.85	117.16	66.23	18.45	48.16	38.46	33.70		6.45	7.06		4.02	0.20	2.36	6.41	
2.1 Bills Purchase and Discount	0.72	5.39	4.31	4.60	0.30		2.01	3.32	0.27	1.92					0.12						
2.2 Commission	329.70	47.91	45.83	66.81	29.38	52.78	23.26	55.90	18.18	46.24	38.46	33.70		6.45	6.94		4.02	0.20	2.36	6.41	
2.3 Others	13.11	87.99		21.01		8.08	91.89	7.01													
3. Exchange Fluctuation Income	108.02	76.68	27.92	55.17	65.53	86.48	26.72	-63.81	120.51	48.99	69.54	129.16			0.02					-0.08	
3.1 Due to Change in Exchange Rate	38.30	70.15	-21.13	22.32	5.51	14.13		453.05		33.14	6.53	2.84					-0.07				
3.2 Due to Foreign Currency Transaction	69.72	6.53	49.05	32.85	60.02	72.34	26.72	-516.87	120.51	15.85	63.01	126.32			0.02		0.00				
4. Other Operating Income	15.59	30.25	193.98	110.64	47.57	81.28			43.99	47.31	69.68	65.72	10.86	18.10	33.97		37.92	0.79	21.05	18.76	
5. Non Operating Income	80.44	682.82		1.70	0.63	21.28	66.93	2.12	1.57		1.33	8.38	452.04	0.39	13.52		1.60	9.03		4.34	
6. Write Back from Provisions for loss	342.50	64.59		167.64	49.92	64.13	3.45		47.23		28.32	1.26	51.08	2.33	80.02		281.47	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					21.53										8.38		381.35	92.44			
Total Income	3908.26	2855.79	2408.60	2304.60	1546.22	1852.37	1727.11	1116.30	1573.39	1451.70	1224.39	1774.10	757.59	230.37	608.22		1264.10	195.52	328.08	207.36	

Profit and Loss Statement of upto Baishakh end, 2071

BFI Name	Karnali	Triveni	Suprim	Bhrikuti	Suvechha	Bageshwari	Ganishankar	Gurkha	Gandaki	Infrastructure	Business	Biratnaxmi	Excel	Western	H & B	Araniko	NDEP	CEDBL	Miteri	
Expenses																				
1. Interest Expense	62.66	199.42	145.81	256.80	98.32	132.66	76.37	62.85	260.00	196.06	279.74	208.05	99.63	67.65	384.26	48.76	274.89	511.59	75.70	
1.1 On Deposit Liabilities	62.66	199.26	145.81	256.80	98.32	132.66	76.37	62.85	174.22	196.01	279.74	208.05	99.63	67.65	384.26	48.76	274.79	493.98	75.70	
1.1.1 Saving Account	44.40	83.80	64.85	106.57	32.14	80.32	40.72	5.97	71.98	80.88	100.05	113.17	57.44	44.67	136.25	27.34	170.97	119.78	38.35	
1.1.2 Fixed Account	18.26	83.13	80.96	83.75	51.38	29.85	23.19	2.02	62.58	63.17	122.22	75.64	24.11	22.98	172.76	17.07	77.56	314.88	28.98	
1.1.2.1 Up to 3 months Fixed Account		0.34	2.28	0.15	0.17						1.29		0.07		0.60			27.73	1.16	
1.1.2.2 3 to 6 months Fixed Account		2.20	43.34	0.66	0.23				1.14	1.33	4.05	2.07	0.72	4.52	18.82	0.02		5.31	1.45	
1.1.2.3 6 months to 1 year Fixed Account		37.45	3.83	70.98	18.30	3.40	9.83		46.93	33.90	90.32	27.37	5.71	5.98	42.93	8.37		138.72	10.14	
1.1.2.4 Above 1 year Fixed Account	18.26	43.14	31.51	11.96	32.68	26.45	13.37	2.02	14.50	27.93	26.57	46.20	17.61	12.48	110.41	8.68	77.56	143.12	16.23	
1.1.3 Call Deposit		32.33		66.49	14.80	22.50	12.45	54.85	39.66	51.96	57.46	19.25	18.08		75.25	4.35	26.26	59.33	8.37	
1.1.4 Certificate of Deposit																				
1.2 On Borrowing		0.16							85.78	0.05							0.10	17.61		
2. Commission Expense			0.04							0.01			0.06			0.81		1.13		
3. Staff Expense	15.77	23.30	31.86	33.99	13.84	22.02	14.53	18.18	20.80	43.48	36.83	35.43	23.23	12.99	68.57	15.09	43.44	56.27	10.52	
4. Office Operating Expenses	20.43	35.60	36.57	28.45	15.55	12.85	19.29	32.51	23.85	58.45	39.68	22.92	21.20	9.15	89.15	8.20	62.87	58.65	9.08	
5. Foreign Exchange Loss																		0.52		
5.1 Due to Change in Exchange Rates																		0.50		
5.2 Due to Foreign Currency Transaction																		0.01		
6. Non Operating Expense					0.36			0.35			14.99	42.87		6.48	3.28			0.07	0.14	
7. Provision for Risk	2.19	29.20	133.46	11.05	1.74	3.14	2.47	42.30	14.99	34.40	123.43	12.11	10.30	3.52	341.28	25.10	223.80	100.06	3.51	
7.1 Loan loss Provision	2.19	29.20	113.84	11.05	1.74	3.14	2.47	42.30	14.99	34.40	123.43	12.11	10.30	3.52	341.28	25.10	223.80	100.06	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	6.08		0.59	10.30		3.33	1.00	-6.38	7.27	1.82	
7.1.2 Special Loan Loss Provision		24.96	108.51	5.19	1.55		1.34		12.85	28.32		11.52			90.59	24.11	185.87	92.53	2.02	
7.1.3 Additional Loan Loss Provision														3.52	19.51				-0.33	
7.2. Provision for Non-Banking Assets			7.62					42.30			123.43				9.85		43.96			
7.3. Provision for Loss on Investment																	0.36	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	0.59	7.06		11.43	3.19		4.33			8.34			7.01	1.41		1.40		6.05	4.95	
10. Provision for Income Tax	1.60	21.19		34.28	9.56		12.99			25.01			21.43	4.23		4.20		18.14	14.85	
11. Others																				
12. Net Profit	3.72	49.44	23.25	79.98	22.32	74.13	30.32	70.96	73.81	58.37		74.56	48.69	9.86		9.81		42.33	34.62	
Total Expenses	106.95	365.22	371.56	455.98	164.87	244.80	160.31	236.96	393.45	424.11	494.66	395.94	231.54	115.29	886.54	113.38	609.51	794.21	153.38	

Income																				
1. Interest Income	96.60	325.25	244.80	426.61	145.88	219.30	146.14	78.75	366.31	305.54	423.55	364.34	215.44	92.56	549.54	87.02	417.16	720.85	136.38	
1.1 On Loans and Advances	90.53	297.23	220.03	389.07	136.14	201.41	132.95	75.80	266.52	278.56	399.84	301.71	178.18	92.56	516.84	86.26	360.69	649.72	129.26	
1.2 On Investment			0.98	1.46		0.09					3.07	7.58			7.93		0.63	12.66		
1.2.1 Government Bonds			0.98	1.46							2.66	7.58			7.93		0.63	12.66		
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds						0.09					0.41									
1.2.4 Debenture & Bonds																				
1.3 On Agency Balance													37.26				24.24			
1.4 On Call Deposit	6.07	28.02	23.79	36.08	9.73	17.81	13.20	2.95	14.01	26.75	20.64	55.05		22.74	0.75	18.94	55.74	7.11		
1.5 On Others									85.78	0.23					2.03		12.67	2.72		
2. Commission and Discount		2.32	2.84	4.88	1.10	25.49	13.04	0.09	0.94	4.06	0.98	10.42	1.88	9.06	7.54	7.22	5.84	71.88	1.41	
2.1 Bills Purchase and Discount																		0.01		
2.2 Commission		2.32	2.84	4.88	1.10	5.63	1.31	0.09	0.79	2.86	0.98	10.42	0.21	9.06	7.54	1.60	5.84	9.32	0.81	
2.3 Others						19.86	11.73		0.15	1.20			1.67			5.62		62.55	0.60	
3. Exchange Fluctuation Income								0.06	0.02	0.02	0.01				0.27	0.01	0.24	1.48		
3.1 Due to Change in Exchange Rate								0.00	0.02		0.01				0.21	0.01	0.03	0.11		
3.2 Due to Foreign Currency Transaction								0.06		0.02					0.06		0.21	1.37		
4. Other Operating Income	1.32	20.39	28.94	24.29	9.73			0.81	23.47	24.36	21.32	14.07	14.21	13.67	20.98	9.54	14.17		15.59	
5. Non Operating Income	9.04			8.17				14.64	1.81	21.01	7.38				38.18		8.79			
6. Write Back from Provisions for loss		0.07	94.98	0.20			1.13	142.60	0.89	69.13		7.12			129.42	9.60				
7. Recovery of written-off Loan																				
8. Income from Extra Ordinary transactions		17.18																		
9. Net Loss											41.42				140.61		163.31			
Total Income	106.95	365.22	371.56	455.98	164.87	244.80	160.31	236.96	393.45	424.11	494.66	395.94	231.54	115.29	886.54	113.38	609.51	794.21	153.38	

Profit and Loss Statement of upto Baishakh end, 2071

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	112.26	86.29	236.68	178.95	40.84	77.67	21.57	317.98	32.21	198.52	73.06	107.01	45.69	48.38	293.30	201.69	203.01	226.17	17.81	143.53	
1.1 On Deposit Liabilities	112.26	86.23	227.79	178.95	40.84	77.67	21.57	307.02	32.21	198.52	73.06	107.01	45.69	48.38	292.83	201.12	201.67	224.83	17.81	143.53	
1.1.1 Saving Account	39.88	56.85	125.47	66.44	21.99	19.61	16.93	140.01	14.88	99.93	25.76	29.14	20.02	21.78	141.71	105.12	101.20	56.89	12.53	67.38	
1.1.2 Fixed Account	63.94	29.38	83.77	66.93	10.07	45.87	4.64	146.60	13.75	86.02	29.15	47.26	16.18	20.73	123.15	75.58	88.23	120.50	3.82	54.51	
1.1.2.1 Up to 3 months Fixed Account	0.04		1.14	0.07		0.49		3.75	0.45		0.18	0.29	0.00	0.61	9.52	1.28	3.26	0.87	0.02	2.14	
1.1.2.2 3 to 6 months Fixed Account	0.38	1.08	8.18	0.10	1.16	1.04		0.23	0.42	0.22	0.52	0.44	0.09	2.39	2.33	5.41	4.88	3.00	0.09	2.99	
1.1.2.3 6 months to 1 year Fixed Account	39.80	12.16	56.94	18.36	6.74	14.22		55.75	9.17	61.93	18.68	38.35	9.16	10.08	75.77	44.99	53.55	77.58	2.00	11.92	
1.1.2.4 Above 1 year Fixed Account	23.72	16.14	17.51	48.40	2.16	30.12	4.64	86.86	3.70	23.87	9.77	8.19	6.92	7.65	35.53	23.91	26.53	39.04	1.71	37.46	
1.1.3 Call Deposit	8.44		18.56	45.58	8.78	12.19		20.41	3.58	12.57	18.15	30.61	9.50	5.88	27.97	20.42	12.25	47.44	1.45	21.64	
1.1.4 Certificate of Deposit																					
1.2 On Borrowing		0.06	8.89					10.96							0.47	0.57	1.34	1.34			
2. Commission Expense												0.30			0.06						
3. Staff Expense	15.34	20.94	70.11	22.69	8.48	17.67	7.02	45.74	5.73	22.13	12.62	10.26	9.06	5.25	50.59	36.37	21.05	28.78	5.35	18.70	
4. Office Operating Expenses	13.15	18.98	53.75	21.91	11.99	14.53	4.07	63.36	8.93	26.94	13.63	18.44	16.25	4.10	69.00	39.15	26.67	31.18	4.89	19.45	
5. Foreign Exchange Loss								0.19													
5.1 Due to Change in Exchange Rates								0.19													
5.2 Due to Foreign Currency Transaction																					
6. Non Operating Expense			0.13			0.20												0.23		0.10	
7. Provision for Risk	3.78	3.97	20.16	5.74	4.24	9.63	4.35	54.82	2.26	12.41	7.37	7.92	6.63	1.20	139.05	20.84	17.30	8.57	1.36	33.03	
7.1 Loan loss Provision	3.78	3.97	20.16	5.74	4.24	9.63	4.35	54.82	2.00	12.41	7.37	7.90	6.63	1.20	132.54	20.84	17.30	8.57	1.36	32.45	
7.1.1 General Loan loss Provision	1.84	1.81	11.29	3.94	4.24	1.51	4.35		1.89	3.88	0.49	1.01	0.34	0.75	-0.46	7.75	17.30	8.57	1.36	0.94	
7.1.2 Special Loan Loss Provision	1.94	2.15	8.87	1.80		6.68		54.82	0.11	8.53	6.88	6.89	6.28	0.45	133.00	13.09				31.52	
7.1.3 Additional Loan Loss Provision						1.45															
7.2. Provision for Non-Banking Assets															6.47						
7.3. Provision for Loss on Investment												0.03									
7.5. Provision for Loss of Other Assets									0.26						0.04						0.58
8. Loan Written Off						0.09		4.42													
9. Provision for Staff Bonus	3.00	5.02	15.72	6.96		0.99	5.07	0.79	9.86	1.57	3.32	2.28			9.47	9.40	6.37	1.05	3.96		
10. Provision for Income Tax	8.99	12.09	47.16	20.87		2.29	15.21	2.37	29.59	4.71	9.97	6.84			28.42	28.20	19.10	3.15	11.89		
11. Others																					
12. Net Profit	20.98	38.11	110.04	48.70	18.52	16.35	7.64	35.50	5.54	69.04	12.71	23.27	15.96	13.52		66.31	65.80	44.56	7.34	27.74	
Total Expenses	177.50	185.40	553.75	305.80	84.06	136.14	47.93	542.30	57.83	368.49	125.67	180.49	102.71	72.45	552.00	402.24	371.43	364.95	40.95	258.41	

Income																					
1. Interest Income	160.98	157.24	484.44	281.83	75.56	112.77	43.18	501.88	50.77	343.22	114.94	158.59	90.52	66.57	396.67	362.58	328.92	331.54	36.64	237.58	
1.1 On Loans and Advances	147.11	147.68	453.29	270.14	71.91	108.91	38.11	437.35	48.29	320.69	100.58	142.54	83.56	58.40	355.03	338.19	302.32	313.36	32.45	220.54	
1.2 On Investment						0.15	0.08	11.95		1.63	0.33	4.02	0.71		3.51	0.32	2.70				
1.2.1 Government Bonds								11.95		1.63	0.33	4.02	0.71		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											14.03										
1.4 On Call Deposit	13.86	9.56	30.35	11.22	3.65	3.69		52.59	2.48	20.91		12.04	6.25	8.17		24.05	21.55	18.18	4.19	17.04	
1.5 On Others			0.80	0.46		0.02	4.98	0.00							38.13	0.03	2.35				
2. Commission and Discount	2.81	2.38	6.31	3.67	8.50	0.83	4.75	8.85	6.76	25.24	0.52	1.47	11.23	1.63	6.54	3.83	32.27	32.34	1.09	3.47	
2.1 Bills Purchase and Discount															0.00						
2.2 Commission	2.81	2.14	6.31	3.67	0.80	0.83	4.38	8.85	0.81	3.16	0.52	1.47	1.92		6.52	3.83	32.27	1.80		3.47	
2.3 Others		0.24			7.71		0.37		5.95	22.08			9.31	1.63	0.03			30.54	1.09		
3. Exchange Fluctuation Income								8.50		0.01				0.08	1.22		0.01				
3.1 Due to Change in Exchange Rate										0.01					1.16		0.00				
3.2 Due to Foreign Currency Transaction								8.50						0.08	0.06		0.00				
4. Other Operating Income	13.53	10.27	56.07	20.31		10.56		18.47			10.20	10.70		4.17	15.81	35.27			3.18	16.97	
5. Non Operating Income	0.04		4.54					0.56	0.02	0.02						0.56	10.23	1.07		0.23	
6. Write Back from Provisions for loss	0.14	15.51	2.39					4.03	0.29			9.73	0.96						0.03	0.15	
7. Recovery of written-off Loan						0.30									0.60						
8. Income from Extra Ordinary transactions						11.69									1.06						
9. Net Loss															130.10						
Total Income	177.50	185.40	553.75	305.80	84.06	136.14	47.93	542.30	57.83	368.49	125.67	180.49	102.71	72.45	552.00	402.24	371.43	364.95	40.95	258.41	

Profit and Loss Statement of upto Baishakh end, 2071

BFI Name	Corporate	Paahibhara	Purnima	Jyoti	Bagnati	Hamro	Kakre	Shine	Pacific	Civic	IDBL	Kanchan	Manjibhumi	Bright	Innovative	Jhimruk	Metro	Vibor	Gaunakhee	Rapthiveri	
Expenses																					
1. Interest Expense	71.30	81.03	85.46	259.58	19.76	24.73	26.85	222.32	39.19	18.89	145.34	52.58	18.09	39.56	78.90	26.28	87.37	212.41	28.12	25.92	
1.1 On Deposit Liabilities	71.21	81.03	85.46	259.58	19.76	24.73	26.85	222.32	39.17	17.80	144.39	52.58	18.09	39.56	78.90	26.28	87.37	211.31	28.01	25.92	
1.1.1 Saving Account	24.12	48.88	40.03	132.17	12.49	12.12	19.70	141.59	21.17	12.38	66.16	41.44	11.24	14.84	34.60	18.23	35.90	68.02	24.00	14.77	
1.1.2 Fixed Account	43.09	16.41	38.18	75.10	4.25	7.46	7.15	68.40	8.97	4.31	64.19	11.13	4.07	13.92	33.32	3.65	36.02	130.91	4.01	11.15	
1.1.2.1 Up to 3 months Fixed Account			0.39	0.00				0.19		0.14	0.22	0.23	0.00				0.07	0.03			
1.1.2.2 3 to 6 months Fixed Account		0.11	0.98	1.29				0.89	0.45		2.43	0.36	0.15	0.25	0.46	0.00	1.88	0.09			
1.1.2.3 6 months to 1 year Fixed Account	41.48	7.58	29.16	38.49	0.71	6.32	0.55	45.53	4.40	3.02	59.94	5.91	1.59	8.70	24.02	1.40	22.94	6.00	1.31	4.12	
1.1.2.4 Above 1 year Fixed Account	1.61	8.71	7.66	35.32	3.54	1.14	6.60	21.77	4.12	1.15	1.60	4.64	2.33	4.97	8.85	2.25	11.13	124.78	2.70	7.04	
1.1.3 Call Deposit	4.00	15.74	7.25	52.31	3.03	5.16		12.33	9.03	1.11	14.04		2.78	10.80	10.97	4.40	15.45	12.38			
1.1.4 Certificate of Deposit																					
1.2 On Borrowing	0.09								0.02	1.09	0.95							1.09	0.11		
2. Commission Expense																0.47					
3. Staff Expense	10.79	15.05	11.63	41.61	5.17	5.53	5.11	27.50	5.15	5.00	44.66	10.74	4.17	5.43	11.29	3.98	7.83	30.05	5.30	5.43	
4. Office Operating Expenses	8.60	19.00	12.01	59.65	3.89	6.63	3.97	29.27	6.25	7.48	61.94	9.83	2.21	7.78	21.27	4.08	14.51	48.08	4.19	3.94	
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	11.41	1.51	31.85	1.01	2.27	3.74	15.01	0.88	0.79	17.04	8.00	0.52	46.10	3.22	5.72	8.16	246.53	1.57	2.63	
7.1 Loan loss Provision	54.36	11.41	1.51	22.43	1.01	2.27	3.74	15.01	0.88	0.79	16.28	8.00	0.52	46.10	3.22	5.72	8.16	201.06	1.57	2.63	
7.1.1 General Loan loss Provision		1.04	0.74	7.27	0.64	0.79	3.74	6.77	0.88	0.79	4.05	8.00	1.26	-0.76	3.22	0.81	2.42	5.56	0.75	0.68	
7.1.2 Special Loan Loss Provision	54.36	10.37	0.78	15.16	0.37	1.48		8.24			12.23		-0.73	46.68		4.92	0.19	178.09	0.81	1.95	
7.1.3 Additional Loan Loss Provision														0.18			5.55	17.41			
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																		15.23			
9. Provision for Staff Bonus		3.24	3.31	6.75		1.25		13.98		0.87	3.20	2.75				0.93	3.01		0.59		
10. Provision for Income Tax		9.71	9.94	20.25		3.74		41.93		2.61	9.60	8.26				2.80	9.03		1.77		
11. Others																					
12. Net Profit		22.66	23.18	47.26	6.39	8.73	5.76	97.84	24.02	5.73	45.62	19.27	5.26		25.99	5.72	21.07		4.13	5.22	
Total Expenses	145.05	162.11	147.04	466.95	36.24	52.88	45.42	447.86	75.50	41.37	327.40	111.43	30.25	98.87	140.67	49.99	150.98	552.29	45.67	43.15	

Income																					
1. Interest Income	84.38	142.41	130.48	435.57	32.44	45.43	41.96	411.71	68.90	35.36	290.29	93.06	26.46	53.82	124.84	39.38	137.03	207.65	39.07	37.53	
1.1 On Loans and Advances	77.39	126.29	117.95	404.96	30.09	42.67	39.93	378.57	66.97	33.22	271.15	84.71	24.46	45.36	116.73	37.73	126.06	181.93	36.77	37.53	
1.2 On Investment				3.21							0.24						3.14	2.97			
1.2.1 Government Bonds				3.21							0.24						3.14	0.51			
1.2.2 Foreign Bonds																					
1.2.3 NRB Bonds																		2.46			
1.2.4 Debenture & Bonds																					
1.3 On Agency Balance																					
1.4 On Call Deposit		16.11	12.53	27.34	2.35	2.75	2.03	33.14	1.94	2.14	18.83	8.35	2.00	6.25	8.12	1.64	7.83	20.41	2.30		
1.5 On Others	6.98			0.06							0.08			2.21				2.33			
2. Commission and Discount	5.11	2.06	1.10	22.38	0.97	0.88	2.72	35.64	1.12	0.71	5.45	1.37	2.64	0.54	1.31	7.33	1.12	0.80	5.99	5.62	
2.1 Bills Purchase and Discount	0.06														0.01						
2.2 Commission	0.01	2.06	1.10	22.38	0.97	0.88	0.61	11.24	1.12	0.71	5.45	1.37	1.23	0.54	0.98	5.85		0.80	1.78	1.54	
2.3 Others	5.04						2.11	24.40					1.41		0.33	1.47	1.12		4.20	4.08	
3. Exchange Fluctuation Income				0.02							0.02								-0.01		
3.1 Due to Change in Exchange Rate				0.02															-0.02		
3.2 Due to Foreign Currency Transaction				0.00							0.02								0.01		
4. Other Operating Income	34.99	17.64	12.31	8.99	2.82	6.57			5.48	5.31	15.33	8.51		3.43	14.51		12.83	19.75	0.25		
5. Non Operating Income				2.73				0.51			0.47								-71.40		
6. Write Back from Provisions for loss	-42.89		0.42				0.75				15.84	2.54	1.15			3.28		219.74	0.37		
7. Recovery of written-off Loan																					
8. Income from Extra Ordinary transactions												5.95									
9. Net Loss	63.46													41.08							
Total Income	145.05	162.11	147.04	466.95	36.24	52.88	45.42	447.86	75.50	41.37	327.40	111.43	30.25	98.87	140.67	49.99	150.98	552.29	45.67	43.15	

Profit and Loss Statement of upto Baishakh end, 2071

BFI Name	Khadbari	Tourism	Mission	Mt. Makalu	Sindhuh	Sahara	N.Community	Cosmos	Manaslu	Ekata	Kalinchowk	Kailash	Salpa	Santakoshi	Sajha	PrabhuDB	Apex	Green	Nepal News	
Expenses																				
1. Interest Expense	7.18	204.73	78.48	4.67	41.50	14.18	47.65	13.37	43.41	67.94	10.13	408.73	7.77	8.61	9.02	448.15	352.66	2.12	33.40	
1.1 On Deposit Liabilities	7.18	201.97	78.25	4.67	41.50	14.18	47.65	13.18	43.41	67.94	10.13	408.37	7.77	8.61	9.02	444.35	352.55	2.12	33.40	
1.1.1 Saving Account	4.49	88.67	37.67	3.90	28.51	10.63	20.68	11.01	22.87	34.76	2.62	122.75	5.16	3.10	1.11	326.82	188.27	0.58	9.50	
1.1.2 Fixed Account	2.53	78.69	28.85	0.60	12.99	1.90	19.48	2.17	11.57	15.75	2.44	208.33	2.30	1.82	0.48	87.05	164.28	0.13	23.90	
1.1.2.1 Up to 3 months Fixed Account		0.10	0.14				0.36		0.07	0.04		24.07	0.31			0.19	0.69			
1.1.2.2 3 to 6 months Fixed Account	0.01	17.57	0.84	0.13			1.04	0.00	0.35	0.12		2.81	0.17	0.02	0.00	3.79	2.32			
1.1.2.3 6 months to 1 year Fixed Account	1.40	51.92	21.23	0.14	9.72		17.05	0.70	3.96	10.47		121.96	0.98	0.94	0.12	51.87	121.30	0.08	11.90	
1.1.2.4 Above 1 year Fixed Account	1.12	9.09	6.65	0.34	3.26	1.90	1.02	1.48	7.19	5.13	2.44	59.49	0.84	0.86	0.35	31.21	39.97	0.05	12.00	
1.1.3 Call Deposit	0.16	34.61	11.73	0.17		1.64	7.49		8.97	17.42	5.08	77.29	0.30	3.69	7.43	30.47		1.41		
1.1.4 Certificate of Deposit																				
1.2 On Borrowing		2.76	0.22					0.19				0.36				3.80	0.11			
2. Commission Expense																				
3. Staff Expense	2.48	32.83	12.63	1.30	9.50	2.52	8.14	4.63	8.73	7.43	4.22	55.08	2.98	3.76	6.84	99.39	47.83	3.76	8.20	
4. Office Operating Expenses	2.06	51.71	13.96	1.98	11.09	3.89	10.55	6.88	13.13	10.94	3.90	69.83	1.87	6.07	7.73	141.60	53.29	2.35	6.20	
5. Foreign Exchange Loss		2.63										0.02								
5.1 Due to Change in Exchange Rates		2.63																		
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	1.17	0.98	12.33	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	1.17	0.98	12.33	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	1.16	0.98	12.33		0.56	-0.10	
7.1.2 Special Loan Loss Provision	1.23	29.84	0.01		7.67		0.11	0.69		0.18		27.45		0.01			79.48		5.20	
7.1.3 Additional Loan Loss Provision		1.00																		
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		9.56	0.97	0.22							0.26	27.76				9.79				
10. Provision for Income Tax		28.69	2.92	0.65							0.77	84.34				29.36				
11. Others												0.04						4.63		
12. Net Profit	4.39	63.05	6.81	1.52	8.54	7.74	5.83	3.91	17.12	17.53	1.80	195.63		1.89		68.51			4.60	
Total Expenses	17.50	433.22	118.15	10.47	79.30	29.24	73.65	30.29	86.71	106.57	21.34	874.37	13.02	21.49	24.57	809.30	548.31	8.79	57.50	

Income																				
1. Interest Income	15.24	367.01	104.65	9.35	71.87	23.85	67.49	24.61	72.83	94.48	17.73	678.19	10.24	18.69	12.02	708.49	339.09	3.24	49.20	
1.1 On Loans and Advances	13.92	334.82	95.56	8.23	67.25	22.67	61.67	22.90	69.38	85.98	15.97	630.75	9.11	16.47	10.69	630.60	320.10	2.15	40.30	
1.2 On Investment		5.68										7.26				6.23	4.78			
1.2.1 Government Bonds		5.68										7.02					4.78			
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds																				
1.2.4 Debenture & Bonds												0.24				6.23				
1.3 On Agency Balance																24.51				
1.4 On Call Deposit	1.33	26.50	9.08	1.12	4.63	1.18	5.82	0.96	3.45	8.50	1.75	40.18	1.13	2.22	0.89		14.21	1.08		
1.5 On Others								0.75							0.44	47.15			8.90	
2. Commission and Discount	2.16	9.78	1.34	0.74	1.08		0.41	1.65	2.59	1.75	0.42	4.26	0.69	0.46	0.13	25.56	4.14			
2.1 Bills Purchase and Discount																				
2.2 Commission	2.16	9.78	1.34	0.74	1.08		0.41	1.65	2.59	1.75	0.42	4.26	0.69	0.46	0.13	25.56	4.14			
2.3 Others																				
3. Exchange Fluctuation Income		22.48										0.00				3.10				
3.1 Due to Change in Exchange Rate																				
3.2 Due to Foreign Currency Transaction		22.48										0.00				3.10				
4. Other Operating Income	0.10	27.56	12.17	0.38	6.35	5.40	5.70	4.02	8.89	10.15	3.20	36.50	1.33	2.31	2.20	44.67	18.80	0.86	3.20	
5. Non Operating Income		0.03							2.41	0.20		154.06			0.04	27.47			3.10	
6. Write Back from Provisions for loss		6.36					0.05					1.35	0.35	0.04			38.81		2.00	
7. Recovery of written-off Loan																				
8. Income from Extra Ordinary transactions																				
9. Net Loss													0.42		10.18		147.48	4.70		
Total Income	17.50	433.22	118.15	10.47	79.30	29.24	73.65	30.29	86.71	106.57	21.34	874.37	13.02	21.49	24.57	809.30	548.31	8.79	57.50	

Profit and Loss Statement of upto Baishakh end, 2071

BFI Name	NFL	NIBC Capital	NNFL	NSMFL	Peoples	KFL	Himalaya	Union	PPFL	NHMFL	Goodwill	SFL	SFCL	Lumbini	ILFCO	Mahabani	Lalitpur	United FC	General	Progressive
Expenses																				
1. Interest Expense	37.33	102.71	297.06	24.93	4.62	42.16		81.21	190.53	126.27	197.79	172.46	112.32	154.43	94.81	216.14	107.79	218.85	19.32	19.99
1.1 On Deposit Liabilities	37.33	102.48	297.06	23.33	4.62	42.16		81.21	190.53	126.27	195.39	153.34	112.32	154.43	94.81	216.14	107.79	218.85	19.32	19.97
1.1.1 Saving Account	9.00	20.77	75.85	18.37	1.97	9.12		16.42	74.25	22.61	71.99	57.98	27.17	64.76	20.49	64.65	40.24	95.73	2.44	7.61
1.1.2 Fixed Account	28.33	80.13	221.20	1.92	2.66	33.04		62.26	116.27	103.66	123.40	95.35	85.15	89.67	70.87	137.52	67.55	123.12	16.88	12.36
1.1.2.1 Up to 3 months Fixed Account	0.10		1.04			0.74		0.00	0.06	0.63	0.80		0.19	0.33		0.26	0.20	0.33	2.10	
1.1.2.2 3 to 6 months Fixed Account	0.16	0.03	3.77			0.90		0.04	0.11	1.27	0.94		0.22	3.97		0.69	1.25	1.83	0.36	
1.1.2.3 6 months to 1 year Fixed Account	19.04	35.28	163.11		0.04	11.65		44.10	39.76	38.92	51.49		50.80	69.01	33.53	27.82	60.86	18.25		3.74
1.1.2.4 Above 1 year Fixed Account	9.03	44.82	53.28	1.92	2.61	19.75		18.12	76.34	62.84	70.17	95.35	33.93	16.36	37.34	108.74	5.25	102.71	14.42	8.62
1.1.3 Call Deposit		1.58		3.04				2.53							3.46	13.77				
1.1.4 Certificate of Deposit																0.21				
1.2 On Borrowing		0.23		1.60							2.40	19.13								0.02
2. Commission Expense																2.11		0.05		
3. Staff Expense	5.28	8.36	24.23	12.97	3.69	5.35		17.48	19.51	9.96	20.87	18.35	11.99	10.76	38.42	24.56	10.45	42.59	6.16	4.31
4. Office Operating Expenses	10.52	10.21	28.86	18.02	8.80	8.57		13.13	15.23	7.93	37.95	15.35	11.35	7.27	39.92	22.79	9.67	34.99	3.91	4.22
5. Foreign Exchange Loss																				
5.1 Due to Change in Exchange Rates																				
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense			0.01							0.43					0.47	0.08				
7. Provision for Risk	26.93	137.37	50.11	46.12	342.45	7.83		73.89	14.67	20.18	7.86	18.95	0.38	0.81	196.81	30.12		21.79	45.09	2.66
7.1 Loan loss Provision	26.93	103.57	37.25	46.12	210.47	7.83		73.89	14.67	17.16	7.86	18.95	0.38	0.81	177.81	30.06		21.26	28.20	2.66
7.1.1 General Loan loss Provision		0.79						4.61					0.66	0.81	177.81	30.06		3.29	28.20	2.66
7.1.2 Special Loan Loss Provision	26.93	102.79	37.25	46.12	210.47	7.83		69.27	14.67	17.16								17.97	28.20	
7.1.3 Additional Loan Loss Provision											7.86	18.95								
7.2. Provision for Non-Banking Assets		30.71	12.86							3.02					19.00			0.53	16.89	
7.3. Provision for Loss on Investment		3.08														0.06				
7.5. Provision for Loss of Other Assets					131.98															
8. Loan Written Off				0.01				0.68										1.60		7.87
9. Provision for Staff Bonus			10.99		2.31			3.57		3.50			2.00	4.71		7.32				
10. Provision for Income Tax			32.96		6.92			10.70		10.48			5.99	14.13		21.96				
11. Others				0.02																
12. Net Profit		34.47	76.91	130.42	16.15	13.70		24.96	64.48	24.51	11.36	13.97	32.98			51.23	399.99	60.33	27.90	
Total Expenses	80.06	293.12	521.13	232.49	384.93	77.61		186.39	279.15	229.23	302.95	236.48	158.00	225.09	370.43	376.29	527.91	380.19	102.38	39.06

Income																				
1. Interest Income	28.85	139.17	481.27	45.21	50.13	53.78		83.87	251.95	141.99	232.48	221.05	144.72	210.27	257.62	307.65	152.85	353.02	44.96	20.78
1.1 On Loans and Advances	26.48	113.17	447.20	44.28	47.45	50.02		72.45	237.03	134.98	211.86	181.59	133.25	166.13	219.38	282.24	149.73	319.95	43.31	20.64
1.2 On Investment	0.67	0.18	14.33	0.37				0.84			6.27		1.66	5.26	18.78	6.25		5.37		0.14
1.2.1 Government Bonds		0.18	14.33	0.37				0.84			6.27		1.66	5.26	18.78	6.25		5.37		
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	1.70	25.83	19.74	0.57	2.68	3.76		10.55	14.92	5.43	14.36			28.40		19.16		8.21	1.65	
1.5 On Others	0.01							0.02		1.58			39.46	10.48	19.47		3.12	19.49		
2. Commission and Discount	0.07	0.22	1.94			0.08		0.09	0.80	0.09	1.58	13.99		0.21	1.01	1.12	5.93	2.05	0.09	3.31
2.1 Bills Purchase and Discount																				
2.2 Commission	0.07	0.22	1.94			0.08		0.09	0.12	0.09	1.58	0.81		0.21		1.11	5.93	0.86	0.03	0.43
2.3 Others								0.00	0.68			13.19			1.01	0.00		1.19	0.06	2.88
3. Exchange Fluctuation Income																				
3.1 Due to Change in Exchange Rate																				
3.2 Due to Foreign Currency Transaction																				
4. Other Operating Income	1.29	7.53	24.77	0.53	0.31	5.23		6.80	25.34	4.47	30.08		12.54	12.14	6.05	13.12		24.90		3.45
5. Non Operating Income	0.37	6.36	1.65	38.35	3.06	17.83		1.25	1.06	3.40	37.87	0.35	0.13	2.47		36.03	1.70		0.04	
6. Write Back from Provisions for loss		139.72	11.51	148.40	331.43	0.71		2.14		79.29	0.94	1.08	0.61			18.38	367.43	0.23	57.28	10.64
7. Recovery of written-off Loan		0.12			0.01															
8. Income from Extra Ordinary transactions																				
9. Net Loss	49.49							92.24							105.75					0.87
Total Income	80.06	293.12	521.13	232.49	384.93	77.61		186.39	279.15	229.23	302.95	236.48	158.00	225.09	370.43	376.29	527.91	380.19	102.38	39.06

Profit and Loss Statement of upto Baishakh end, 2071

BFI Name	Navadurga	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	Synergy	Srijana	Om	WMBFL	CMBFCL	Crystal	Bhishwori	Patan	Fewa	Everest	Prudential	ICFC	Bagamatha	
Expenses																					
1. Interest Expense	72.97	87.35	148.67	120.63	88.33	16.17	7.08	197.67	47.91	325.71	23.67	37.46	4.41	71.61	23.79	246.94	46.98	83.98	259.88	124.98	
1.1 On Deposit Liabilities	72.97	87.35	148.67	120.63	87.47	16.17	7.08	195.31	47.91	325.71	23.67	36.39	4.41	71.60	23.79	246.94	46.98	83.98	250.84	124.98	
1.1.1 Saving Account	24.77	28.69	67.60	43.83	40.31	3.94	1.13	70.44	31.56	139.96	12.16	16.60	2.13	24.94	8.70	113.40	19.94	14.62	122.46	72.40	
1.1.2 Fixed Account	48.20	58.66	81.07	76.79	47.16	12.23	5.95	124.88	16.35	185.75	11.50	6.12	2.28	46.66	15.08	133.54	27.05	59.87	128.38	52.57	
1.1.2.1 Up to 3 months Fixed Account				1.11	6.02	6.96		2.14		1.55	0.10			0.38		2.02	0.23	0.02	0.10	0.95	
1.1.2.2 3 to 6 months Fixed Account			0.61	3.76	0.12	0.01		3.02		3.17	0.03			1.59		3.01	0.04	0.25	1.82	2.98	
1.1.2.3 6 months to 1 year Fixed Account			60.62	48.42	36.53	0.05		74.04	3.03	108.79	3.23		0.15	33.55		95.51	8.70	26.37	67.07	37.37	
1.1.2.4 Above 1 year Fixed Account	48.20	58.66	19.84	23.51	4.48	5.21	5.95	45.67	13.32	72.23	8.14	6.12	2.13	11.13	15.08	33.00	18.08	33.24	59.39	11.28	
1.1.3 Call Deposit												13.67						9.49			
1.1.4 Certificate of Deposit																					
1.2 On Borrowing					0.86			2.35				1.07		0.01					9.04		
2. Commission Expense		0.33							0.40												
3. Staff Expense	7.86	5.05	10.69	12.28	7.70	7.22	1.41	36.58	4.59	24.14	5.88	10.74	5.46	6.28	3.72	27.36	6.30	15.74	34.97	17.03	
4. Office Operating Expenses	8.34	3.09	11.83	9.37	11.91	8.21	0.42	30.83	4.88	30.56	7.22	11.94	2.19	6.89	3.48	35.10	12.43	13.24	43.52	16.32	
5. Foreign Exchange Loss																					
5.1 Due to Change in Exchange Rates																					
5.2 Due to Foreign Currency Transaction																					
6. Non Operating Expense															0.20						
7. Provision for Risk	7.11	33.68	56.72	2.78		27.19	5.97	38.57	6.04	37.60	83.10		42.51	5.10	35.80	18.51	5.44	23.42	65.94	14.25	
7.1 Loan loss Provision	7.11	30.36	56.72			11.15	6.21	21.38	6.04	37.60	83.10		42.51	5.00	9.55	18.51	5.44	21.86	65.94	13.44	
7.1.1 General Loan loss Provision	-0.10	1.80					-0.05	1.92	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	56.72			11.15	6.26	19.46	3.89	24.95	83.10		42.51				4.03	21.03	75.02	13.44	
7.1.3 Additional Loan Loss Provision																				-6.03	
7.2. Provision for Non-Banking Assets		3.33		2.78		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										6.55						7.58	0.56	8.45	7.08	4.17	
10. Provision for Income Tax										19.66						22.75	1.69	13.87	21.23	12.52	
11. Others								0.18							0.33						
12. Net Profit	7.32	79.53		22.60	148.29			6.84	34.38	45.88		143.72		47.23		53.09	3.93	70.64	49.54	29.22	
Total Expenses	103.61	209.03	227.90	167.66	256.23	58.80	14.88	310.66	98.20	490.11	119.87	203.86	54.57	137.11	67.32	411.35	77.33	281.98	482.16	218.49	

Income																					
1. Interest Income	94.83	150.71	203.09	131.65	53.04	8.68	12.35	219.51	88.73	462.89	24.65	45.29	19.73	105.60	27.19	379.66	67.53	103.58	401.29	174.53	
1.1 On Loans and Advances	84.61	122.81	187.24	120.02	52.55	8.23	12.35	202.31	83.68	430.60	24.49	44.30	16.72	94.25	21.88	358.82	64.25	91.18	350.34	161.02	
1.2 On Investment	1.36			2.35				3.13		7.02				1.96		0.09		0.57	0.19	1.13	
1.2.1 Government Bonds	1.36							3.13		7.02						0.09		0.57	0.19	1.13	
1.2.2 Foreign Bonds																					
1.2.3 NRB Bonds																					
1.2.4 Debenture & Bonds				2.35										1.96							
1.3 On Agency Balance																				49.47	
1.4 On Call Deposit		17.32	15.85	9.28		0.45		14.07	5.06	25.27			0.88	9.39		20.76	3.28	10.83			
1.5 On Others	8.86	10.58			0.50						0.16	0.99	2.13		5.30			1.01	1.30	12.39	
2. Commission and Discount	0.14	0.05	10.45	0.69	0.03	0.04		1.47	0.05		0.22			1.20	0.00	17.83	0.72	4.23	2.88	1.04	
2.1 Bills Purchase and Discount																					
2.2 Commission			10.45	0.69	0.02	0.04		1.47	0.05		0.00			1.15		17.83	0.72	0.15	2.88	0.33	
2.3 Others	0.14	0.05			0.01						0.22			0.05	0.00			4.08		0.72	
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	6.34	2.83		8.50	1.96	6.28	0.52	6.17	8.60	27.22		0.13		12.47	0.90	13.85	9.08	1.05	20.14	13.31	
5. Non Operating Income	0.32	3.53		0.70				1.60		0.00		1.87		14.96	1.60			0.21	57.84	26.60	
6. Write Back from Provisions for loss	1.98	45.75	9.80	26.11	201.19	7.07		77.94	0.82		18.12	156.57	28.92	2.89	18.95				171.02	3.01	
7. Recovery of written-off Loan		6.15						3.97											1.90		
8. Income from Extra Ordinary transactions																					
9. Net Loss			4.57			36.73	2.01				76.88		5.91		18.68						
Total Income	103.61	209.03	227.90	167.66	256.23	58.80	14.88	310.66	98.20	490.11	119.87	203.86	54.57	137.11	67.32	411.35	77.33	281.98	482.16	218.49	

Profit and Loss Statement of upto Baishakh end, 2071

BFI Name	Kuber	NEFL	Seti	hama	reliable	Namaste	Kaski	Zenith	Unique	Manushree	Jebils	Reliance	Bhaktapur
Expenses													
1. Interest Expense	17.74	80.02	9.52	17.58	217.08	8.40	134.84	62.07	39.56	74.74	50.21	127.17	21.46
1.1 On Deposit Liabilities	17.74	67.52	9.52	17.58	216.03	8.40	134.84	62.07	39.37	74.74	50.21	127.17	21.46
1.1.1 Saving Account	11.78	39.31	6.30	9.56	129.92	6.90	65.83	41.61	17.38	33.69	11.28	64.88	10.48
1.1.2 Fixed Account	5.95	28.20	3.21	8.02	86.11	1.50	69.01	20.46	21.99	41.05	27.10	62.30	7.43
1.1.2.1 Up to 3 months Fixed Account		0.00			0.90		1.79	1.01		0.09	0.35	1.39	
1.1.2.2 3 to 6 months Fixed Account		0.08	0.00		6.14		2.85	1.15	0.59	1.94	1.14	1.48	
1.1.2.3 6 months to 1 year Fixed Account	5.95	15.47	0.99	3.82	57.00	0.28	57.12	10.31	18.29	14.15	20.50	8.15	2.22
1.1.2.4 Above 1 year Fixed Account		12.66	2.22	4.21	22.07	1.22	7.25	7.99	3.11	24.88	5.11	51.27	5.21
1.1.3 Call Deposit											11.82		3.55
1.1.4 Certificate of Deposit													
1.2 On Borrowing		12.51			1.05			0.19					
2. Commission Expense													
3. Staff Expense	5.81	9.42	4.01	4.55	32.37	2.28	16.29	11.49	4.19	7.72	8.63	10.11	3.40
4. Office Operating Expenses	12.80	11.29	1.79	6.44	41.13	1.40	16.55	9.90	6.35	10.60	9.61	18.55	5.10
5. Foreign Exchange Loss					2.58								
5.1 Due to Change in Exchange Rates					2.58								
5.2 Due to Foreign Currency Transaction													
6. Non Operating Expense													
7. Provision for Risk		1.51	1.49	4.29	36.64	0.61	11.33	6.96	0.42	6.43	23.44	29.99	5.38
7.1 Loan loss Provision		1.51	1.49	4.29	13.20	0.61	11.33	6.96	0.42	6.43	23.44	26.69	5.38
7.1.1 General Loan loss Provision		1.51	0.26	0.29	2.86	0.18		1.25		6.43		2.10	0.31
7.1.2 Special Loan Loss Provision			1.23	4.01	10.35	0.43	11.33	5.71			23.44	23.50	5.07
7.1.3 Additional Loan Loss Provision								0.42					1.09
7.2. Provision for Non-Banking Assets					23.44								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		2.93	0.72	1.71	4.73		4.67	2.99		0.65		1.99	0.06
10. Provision for Income Tax		8.80	2.16	5.36	14.19		14.02	9.52		1.96	-7.05	5.98	0.18
11. Others	1.48												
12. Net Profit	63.26	20.54	5.03	9.36	33.11	5.67	32.71	20.36	25.47	4.57	15.67	13.95	0.40
Total Expenses	101.08	134.52	24.70	49.31	381.84	18.37	230.40	123.28	75.98	106.68	100.51	207.74	35.98

Income													
1. Interest Income	23.84	112.55	21.71	38.00	307.73	16.01	213.07	100.49	68.87	95.85	69.96	172.09	33.49
1.1 On Loans and Advances	23.84	90.01	19.69	32.45	274.61	14.50	203.12	90.27	63.93	89.07	63.56	153.57	26.59
1.2 On Investment				0.19	1.58			0.04		0.23	0.74	0.31	0.63
1.2.1 Government Bonds				0.19	1.58			0.04				0.31	0.63
1.2.2 Foreign Bonds													
1.2.3 NRB Bonds										0.23			
1.2.4 Debenture & Bonds											0.74		
1.3 On Agency Balance													
1.4 On Call Deposit				5.36	30.97	1.50	9.95	10.18	4.93		5.65	13.13	
1.5 On Others		22.54	2.01	0.00	0.56					6.55	0.01	5.08	6.27
2. Commission and Discount		2.28	0.06	0.08	21.62	0.13		0.78	7.12	10.83	0.10	0.77	0.01
2.1 Bills Purchase and Discount													
2.2 Commission		1.97	0.06	0.08	21.62	0.13		0.78		0.09	0.10	0.77	0.01
2.3 Others		0.31							7.12	10.73			
3. Exchange Fluctuation Income													
3.1 Due to Change in Exchange Rate													
3.2 Due to Foreign Currency Transaction													
4. Other Operating Income	0.89	7.16	1.74	2.53	43.33	2.23	17.33	7.70			6.42	11.17	2.16
5. Non Operating Income		12.52		4.95	9.16			14.24			23.50	23.71	
6. Write Back from Provisions for loss	76.36		1.19	3.76				0.06			0.53		0.32
7. Recovery of written-off Loan													
8. Income from Extra Ordinary transactions													
9. Net Loss													
Total Income	101.08	134.52	24.70	49.31	381.84	18.37	230.40	123.28	75.98	106.68	100.51	207.74	35.98

Statement of Credit as on Baishakh end, 2071

BFI Name	NBL	RBB	NABIL	NBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNI	Global	Citizens	
Sector Wise																					
Agricultural and Forest Related	3241.56	1648.13	660.99	1176.67	445.46	1068.97	933.35	415.29	1100.60	727.39	566.05	843.40	641.38	142.29	537.65	672.03	396.08	14412.55	1503.87	63.04	
Fishery Related	15.77	25.57	1849.00	0.06			1.99		2.66	6.61		3.99	0.62	2.43		14.67	17.20	466.74	3.86		
Mining Related	249.81	28.12	313.34	109.75					106.25	284.18		90.79	45.49	59.84	1054.74		183.78	0.00	33.29	14.99	
Manufacturing (Producing) Related	6204.10	6557.94	16575.68	20074.78	9423.13	14782.66	7702.17	3191.58	9677.56	8498.66	4674.80	8700.12	1584.32	7308.59	5707.28	5340.86	4991.84	7254.86	8612.60	5089.51	
Construction	3850.77	6768.79	4576.70	1533.23	6058.08	3319.66	2696.07	4819.80	6854.00	1728.76	1578.88	6986.57	1132.67	2461.90	2529.07	3611.35	2017.52	3057.73	3891.96	527.45	
Electricity, Gas and Water	87.03	840.51	1964.45	786.85	19.58	613.12	325.46	88.80	1106.74	1214.72	672.21	931.70	351.35	1240.54	929.10	497.76	1056.25	80.45	1446.00	1427.90	
Metal Products, Mach. & Ele. Eqp.	281.76	749.76	649.73	269.23	330.90	50.15	909.50	388.62	1203.73	348.78	241.10	15.65	10.60	236.86	545.12	420.22	217.29	658.48	1032.77	26.15	
Tras., Com. and Public Utilities	490.50	1750.53	473.48	1435.56	134.18	1650.77	1024.21	394.85	2311.86	422.74	1098.82	1286.38	654.03	670.59	1014.07	784.85	1623.92	275.53	842.71	116.24	
Wholesaler & Retailer	8740.66	14718.90	13382.95	11055.03	4509.04	9046.58	10198.64	4248.42	14643.85	6795.74	3362.74	7402.24	2379.46	5869.40	3599.33	5583.30	5098.36	11729.49	12690.93	3952.34	
Finance, Insurance and Real Estate	1753.81	2964.58	4196.91	4497.95	809.12	4874.61	1131.42	873.36	5089.15	2072.85	1612.49	2619.99	590.81	2489.45	2255.42	2866.09	3005.91	69.76	3094.14	2830.84	
Hotel or Restaurant	913.92	2393.25	1482.08	2045.86	195.55	1181.60	402.08	259.75	745.38	369.12	576.46	333.96	1278.31	336.72	215.80	96.59	683.07	2048.65	1437.08	536.41	
Other Services	1551.72	1680.05	1884.06	3721.11	156.43	3572.16	589.63	834.56	2355.46	1856.79	921.92	1394.49	1089.00	1013.79	1068.57	769.85	1473.38	3803.95	1066.92	901.28	
Consumption Loans	11106.28	9012.83	2198.16	1514.35	2606.20	1090.82	208.68	803.65	1959.31	2012.10	1026.26	2677.93	250.32	2282.98	485.52	2029.42	282.19	7200.82	1683.00	2068.69	
Local Government		216.60			138.81	255.20						55.77				134.63	135.05	1.48	91.86		
Others	550.32	3694.48	3847.50	5679.61	1515.12	3487.01	7491.86	1329.32	2177.25	784.88	890.47	2068.07	2415.29	3961.34	1706.90	441.51	5287.25	9203.34	4266.17	4677.43	
TOTAL sectorwise	39043.95	53050.04	54055.01	53900.04	26341.60	44995.30	33613.07	17756.91	49515.68	26832.53	17226.19	35351.92	12481.26	28074.27	21648.58	23263.13	26469.10	60263.81	41697.16	22323.26	

Product Wise																				
Term Loan	6592.44	7631.49	8195.94	8802.84	2523.19	5597.84	2113.00	1375.52	5710.21	3833.02	2727.37	2642.03	1835.02	4285.00	3969.66	3317.83	5414.58	20450.87	4191.30	3999.91
Overdraft	4687.08	7721.96	12021.94	11194.94	2747.73	7693.75	895.67	4177.67	13296.71	6737.59	5088.18	4857.06	1662.01	6024.85	6279.32	2219.07	7308.04	6163.85	13979.66	5231.46
Trust Receipt Loan / Import Loan	939.18	647.65	5851.24	8044.52	2511.44	7127.47	1218.00	1556.90	2605.33	1201.62	912.54	2523.90	542.32	1873.28	1149.05	1511.64	1006.52		1842.57	395.81
Demand & Other Working Capital Loan	7856.20	17670.15	9029.92	13780.96	6568.83	10429.79	17056.23	4387.86	8736.04	6613.10	2209.81	9583.42	3084.05	3186.36	4024.42	4710.67	4016.68	23885.38	11964.12	4063.77
Res. Per. H. Loan (Up to Rs. 10 mil.)	2078.27	3802.36	4801.29	1481.07	4459.77	3324.68	2287.21	1357.01	6854.00	1673.87	873.86	4973.51	372.56	2129.45	1763.85	734.57	1605.71	2482.52	1819.38	1153.64
Real Estate Loan	1150.89	2180.93	4510.14	5420.98	1376.17	2790.76	1500.53	1326.06	2454.76	928.52	1081.51	2998.57	1464.69	2446.43	2021.44	1625.43	3604.13	575.16	2300.52	2614.87
Margin Nature Loan	1199.46	612.49		52.60		452.64		96.79	228.45	112.57	82.95	1096.64	76.11	187.56	316.69	621.03	326.52		742.51	572.49
Hire Purchase Loan	1245.71	1266.36	2386.74	1453.31	2485.29	2370.02	309.67	1197.24	2391.52	2020.85	1099.92	3026.36	1147.40	1688.18	812.09	1490.95	1569.95	101.01	1865.99	864.25
Deprived Sector Loan	670.67	2273.95	1826.96	2057.78	948.16	1790.31	1188.47	597.19	1589.51	1107.95	733.58	1334.67	450.53	1022.07	873.23	850.45	954.35	6553.17	1458.82	774.30
Bills Purchased	4.95	63.11	380.90	384.30	46.37	2131.82	513.18	187.13	103.72	1968.61	24.51	484.33		45.49	18.05	839.33	293.13		358.07	170.18
Other Product	12619.12	9179.59	5049.94	1226.74	2674.65	1286.23	6531.10	1497.54	5545.44	634.84	2391.96	1831.45	1846.58	5185.61	420.78	2882.17	369.50	51.85	1174.24	2391.57
Total Product wise Loan	39043.95	53050.04	54055.01	53900.04	26341.60	44995.30	33613.07	17756.91	49515.68	26832.53	17226.19	35351.92	12481.26	28074.27	21648.58	23263.13	26469.10	60263.81	41697.16	22323.26

Collateral Wise																				
Gold and Silver	8463.10	8055.89	47.24	1082.16				305.02		7.81	536.90	65.33		15.29		249.81			12.48	1372.78
Government Securities	7.40	220.49	544.26	38.39	65.82		0.70		0.09	5.19			61.77	10.45						
Non Governmental Securities	4.04	591.92	0.98	52.60		456.32	0.00	1.30	194.32		203.90	1104.36	405.29	221.56	318.33		119.65		179.56	572.41
Fixed Deposit Receipts	286.23	286.98	498.03	188.45	443.41	424.80	936.54	113.86	1232.03	105.54	281.66	270.30	184.41	974.96	96.90	96.66	157.47	350.07	1.88	68.58
Own	285.27	286.98	342.53	188.45	6.57	424.80	936.54	113.86	984.72	105.54	281.66	270.30	184.41	974.96	96.90	96.66	156.81	350.07	1.88	68.58
Other Licences Institutions	0.96		155.50		436.84				247.31								0.66			
Collateral of Properties	8363.14	42899.51	47736.81	45705.46	22948.47	39624.70	29010.05	16124.82	43731.01	23263.67	14813.05	32502.27	10519.85	25531.74	20098.42	21789.23	24035.06	59913.75	1719.26	18234.15
Fixed Assets	4947.04	42744.97	25857.01	37682.04	17818.99	36050.91	25617.70	14913.33	25154.22	18972.47	13080.61	19133.55	10298.31	19037.87	19773.05	13822.18	14702.86	59913.75	1254.69	10372.49
Current Assets	3416.10	154.54	21879.80	8023.42	5129.48	3573.79	3392.35	1211.49	18576.79	4291.20	1732.44	13368.72	221.53	6493.87	325.36	7967.05	9332.20		464.57	7861.65
Against security of Bill	56.84	104.59	2804.47	482.86		2131.82	1116.77	312.73	209.01	1974.02	75.53	2.44	606.27	21.41			332.80			595.15
Domestic Bills	0.01	19.43	1.92	393.36		1756.36	5.19	87.06	20.00	1.30				11.83			2.30			109.10
Foreign Bills	56.82	85.16	2802.55	89.50		375.46	1111.59	225.67	189.00	1972.72	75.53	2.44	606.27	9.58			330.50			486.05
Against Guarantee	35.16	460.08	330.03	2537.33	463.16	2310.24	1188.10	661.41	3371.58	1466.24	755.65	1265.52	423.18	972.45	549.25	134.78	517.56		24.24	5.29
Government Guarantee		53.64		368.27	138.81		156.12	94.45	198.83	2.17	71.84	216.36		122.88	0.77	134.63	135.05			
Institutional Guarantee		388.26	249.74	1555.66	324.35		1031.98	436.11	2355.57	913.01	643.27	1049.16	314.83	822.50	548.48		382.51			
Personal Guarantee		13.07	18.03	612.69				128.65	815.83		40.54					27.06		0.14		5.29
Collective Guarantee		2.02								22.34										
Int. Rtd. Foreign Bank's Guarantee		3.09	62.26			22.54			2.20	1.35										
Other Guarantee	7.84			0.70		2287.71							108.34							24.24
Credit Card			181.46		117.59	47.42					10.07					21.08				52.99
Others	21828.04	430.58	1911.73	3793.21	2303.16		1360.90	237.77	777.65		559.50	141.70	280.50	326.40	585.69	971.58	1306.56		39706.75	1383.90
Total	39043.95	53050.04	54055.01	53900.04	26341.60	44995.30	33613.07	17756.91	49515.68	26832.53	17226.19	35351.92	12481.26	28074.27	21648.58	23263.13	26469.10	60263.81	41697.16	22323.26

Statement of Credit as on Baishakh end, 2071

BFI Name	Prime	Sumrise	Grand	NMB	Kist	Janata	Mega	Civil	Century	Sarima	NDC	Malika	Siddhartha	UDBL	Yeti	Narayani	PDBL	Sahayogi	Karnali	Triveni	Suprim	Bhirkuti	Suvekcha	Bageshwori
Sector Wise																								
Agricultural and Forest Related	585.59	376.91	913.34	421.66	526.52	413.44	246.57	657.20	251.81	854.76	75.31	40.20	256.78		38.99	6.85	176.00	98.70	114.80	440.63	493.67	140.21	40.07	56.35
Fishery Related	3.20	4.02		0.04	0.17		0.80	9.66		5.35		1.00	10.19				27.09	25.93		33.92	3.41	7.07	1.53	0.86
Mining Related		94.16	535.97	57.00		64.96	61.51	1.55	282.19				19.32		10.48		0.35			4.59	2.79			26.01
Manufacturing (Producing) Related	6189.38	4746.16	3076.29	5206.34	1566.91	5172.74	4836.94	4577.69	3726.47	4291.74	518.88	337.06	462.08		213.81	12.78	251.29	106.42	38.28	333.80	109.29	392.41	2.97	165.94
Construction	2595.88	1016.82	885.05	2922.95	2658.38	100.17	521.27	1823.46	1261.27	1747.64	39.48	58.49	612.08		591.48	45.73	504.30	129.24	77.52	483.68	233.29	583.13	142.50	280.96
Electricity, Gas and Water	967.21	435.63	543.90	393.41	580.80	600.81	449.73	282.45	235.83	662.09	141.07	1.15	17.43		9.00		2.35			2.36	0.50	4.70		21.56
Metal Products, Mach. & Ele. Eqp.	56.49	290.62	266.25	461.74	78.22	171.99	611.90	95.60	338.58	133.02	19.07		279.50		14.60		24.06			26.41	13.85	20.67		69.68
Tras., Com. and Public Utilities	618.89	492.29	1209.12	396.34	288.19	555.50	320.64	415.36	130.65	991.93			511.33		46.07	10.49	217.57	9.45	74.58	312.61	102.15	618.42	268.94	178.42
Wholesaler & Retailer	2848.43	5320.04	1757.86	4371.62	3531.23	2442.41	5270.05	4211.66	3892.56	4492.06	108.32	722.95	713.80		491.39	78.21	693.07	562.16	81.67	268.09	475.65	1020.17	435.88	578.16
Finance, Insurance and Real Estate	4618.54	3285.09	3203.11	1685.58	1331.39	1673.82	847.91	2422.87	1405.43	883.58	304.79	63.20	275.29		502.73	45.85	125.14			245.80	97.18	211.63		0.00
Hotel or Restaurant	179.90	569.53	776.73	932.10	768.41	614.42	362.54	992.06	443.83	529.56	272.88	73.24	143.20		99.36	12.40	97.07	4.26		161.93	58.06	17.76		242.60
Other Services	609.89	955.69	1222.38	1405.10	1703.85	375.98	424.92	1668.04	207.08	991.64	297.45	137.96	306.45		172.53		98.63	49.23	300.43	99.73	140.52	204.28	29.61	159.26
Consumption Loans	3638.20	1128.69	111.44	602.34	476.54	1775.40	748.92	844.18	2220.15	1231.42	32.82	72.67	370.97		1604.42	55.77	85.87	16.48	15.22	111.68	173.12	84.50	88.56	40.17
Local Government		64.77					1.50														3.75			0.00
Others	3771.28	2174.20	980.44	755.01	488.31	924.39	831.28	638.24	801.22	1970.59	201.67	494.31	486.71		1792.08	130.19	417.08	543.74		380.89	444.77	532.22	41.51	210.35
TOTAL sectorwise	26682.87	20889.85	15546.65	19611.25	13998.94	14886.05	15534.97	18641.51	15197.05	18785.37	2011.74	2002.22	4465.12		5586.93	398.26	2719.86	1545.63	702.49	2906.10	2352.00	3837.17	1051.56	2030.32

Product Wise

Term Loan	3061.85	2265.42	3010.72	3370.18	3104.85	3102.49	1708.42	3657.50	1968.45	2854.05	1068.69	157.23	785.93		650.39	23.62	215.67			119.95	339.74	134.70	133.82	49.20	634.94
Overdraft	6914.93	4462.81	1876.32	879.72	5244.27	2802.73	2778.55	3733.77	4043.00	2465.13	335.05				29.17	130.19	1246.28		149.27	739.79	335.33	1207.30	279.68	825.14	
Trust Receipt Loan / Import Loan	782.47	1473.97	734.64	808.77	108.81	899.64	1036.80	910.70	624.33	562.59														0.00	
Demand & Other Working Capital Loan	2519.67	5729.63	4797.26	5182.38	703.21	3896.58	6678.75	4959.71	4151.55	5286.42	154.29	1504.02	1442.05		2447.74	77.51		580.78			349.76		70.48	0.00	
Res. Per. H. Loan (Up to Rs. 10 mil.)	1275.30	1392.64	213.43	2040.11	1722.61	379.88	375.49	720.65	1113.49	1105.27	23.05	58.49	519.40		340.82	44.61	114.46	106.67		433.43	212.71	449.67	128.08	279.56	
Real Estate Loan	3998.28	2394.82	2733.68	1217.18	1407.40	839.99	401.48	2004.26	558.19	863.61	293.80		143.35		418.95	45.85	464.85	62.83	77.52	245.80	89.53	242.20	100.15	0.00	
Margin Nature Loan	1302.57	107.87	125.90	225.67	59.31	526.37		123.01	46.29	89.69		2.18	150.92		405.69	40.18	2.90			56.23	77.28		20.85	0.00	
Hire Purchase Loan	445.73	951.10	153.76	900.06	653.49	765.44	1351.60	969.34	570.63	1526.75	35.21	60.23	643.37		466.41	10.49	161.24	9.45	74.58	351.37	197.95	652.81	300.83	177.26	
Deprived Sector Loan	1001.97	900.30	671.07	838.36	687.78	623.03	583.44	695.40	460.09	710.67	55.54	98.61	144.29		169.31	10.23	101.12	53.44	38.23	104.96	61.91	173.44	41.50	78.94	
Bills Purchased	349.71	104.30	195.97	638.51	9.00	1.65		57.13	251.41				1.00												
Other Product	5030.40	1107.00	1033.88	3510.31	298.22	1048.25	620.44	810.03	1409.62	3321.19	46.12	121.46	634.81		658.44	15.59	413.34	732.45	242.95	634.78	892.83	977.93	60.79	34.49	
Total Product wise Loan	26682.87	20889.85	15546.65	19611.25	13998.94	14886.05	15534.97	18641.51	15197.05	18785.37	2011.74	2002.22	4465.12		5586.93	398.26	2719.86	1545.63	702.49	2906.10	2352.00	3837.17	1051.56	2030.32	

Collateral Wise

Gold and Silver	3375.62	450.24	22.99			345.95		324.82	1317.72	120.23			28.52		572.41							23.63		3.55
Government Securities	117.80			19.39					0.63						5.76									
Non Governmental Securities	1330.99			228.53	59.31	825.80	18.48	79.50	46.29		28.59		150.92		504.53	40.18	2.90			56.28	77.28		20.85	
Fixed Deposit Receipts	180.12	98.55	66.36	39.82	162.88	103.12	37.71	30.14	59.09	136.45	4.92	12.90	66.82		84.41	15.59	19.95	16.48	15.22	32.60	10.69	19.40	35.81	36.62
Own	178.99	98.55	66.36	36.98	162.88	103.12	37.71	30.14	59.09	136.36	4.92	12.90	66.82		84.41	15.59	19.95	16.48	15.22	32.60	10.69	19.40	35.81	36.62
Other Licences Institutions	1.13			2.84						0.09														
Collateral of Properties	19655.28	19226.08	14585.52	18893.05	13189.75	12570.94	14903.70	17106.52	12655.17	17352.37	1922.69	1924.97	4121.96		617.30	329.26	2684.81	1527.14	687.28	2773.23	2238.28	3786.67	994.90	1990.16
Fixed Assets	19117.85	14542.62	12069.00	14262.86	12811.33	8596.13	9970.98	13713.40	4187.06	13815.67	1922.69	1924.97	4121.96		617.18	329.26	2684.81	1527.14	687.28	2773.23	2238.28	3786.67	994.90	1990.16
Current Assets	537.43	4683.46	2516.51	4630.18	378.42	3974.81	4932.72	3393.12	8468.11	3536.71					0.12									
Against security of Bill	3.58		319.97	11.46	9.00	26.11	10.59	57.13	251.41	473.08			1.00											
Domestic Bills			316.04	11.46	9.00	14.25	40.61	200.75					1.00											
Foreign Bills	3.58		3.93		11.86	10.59	16.52	50.65	473.08															
Against Guarantee	1568.02		134.96	315.56	571.38		281.20	972.94	459.51	5.63		64.35	95.89		74.68	13.23	12.20			19.28	22.00			
Government Guarantee			64.77	52.81	34.91			1.50					16.00			2.72								
Institutional Guarantee	1564.03		49.97	94.73	484.97		22.11	943.41	459.51			63.20	79.25		74.03					14.94				
Personal Guarantee	3.91		20.21	140.26	51.00		4.22	14.84		5.63			0.64		0.35	10.51	9.41			4.33				
Collective Guarantee				27.76	0.50		176.88	12.12				1.15				2.79								
Int. Rtd. Foreign Bank's Guarantee																					22.00			
Other Guarantee	0.08						77.98	1.07							0.31									
Credit Card																						3.75		
Others	451.45	1114.98	416.85	103.46	6.62	1014.14	283.28	70.47	407.22	697.61	55.54				3727.84		0.00	2.01		24.71		7.48		
Total	26682.87	20889.85	15546.65	19611.25	13998.94	14886.05	15534.97	18641.51	15197.05	18785.37	2011.74	2002.22	4465.12		5586.93	398.26	2719.86	1545.63	702.49	2906.10	2352.00	3837.17	1051.56	2030.32

Statement of Credit as on Baishakh end, 2071

BFI Name	Bairahar	Gurkha	Gandaki	Manufacture	Business	Biratnaxami	Excel	Western	H & B	Araniko	NDEP	CEDBL	Miteri	Tinau	Rising	Muktnath	Sewa	Kankal	Public	Mahakali	Ace	Bhangsv	Shangrila	dhalyo
Sector Wise																								
Agricultural and Forest Related	79.46	11.50	84.19	77.95	71.27	171.42	178.04	21.26	39.41	56.30	87.48	82.67	90.70	104.38	98.69	1176.69	114.62	60.86	46.39	34.21	69.56	22.77	41.29	205.60
Fishery Related	0.98		5.43		5.30				3.14	6.05		1.79	1.41				1.98		0.67					0.52
Mining Related	0.55	33.81	12.24				1.93		4.00								7.27		8.76					1.07
Manufacturing (Producing) Related	51.44	0.73	172.59	211.22	200.15	136.50	118.97	59.02	297.04	30.60	189.03	752.68	78.80	71.85	136.13		262.99	25.39	75.22	29.44	682.14		161.93	60.63
Construction	196.74	19.74	454.32	237.58	471.66	133.52	27.11	33.69	627.40	95.70	353.19	764.94	125.07	152.38	277.32	694.22	529.55	63.40	260.45	36.76	469.54	100.00	342.28	38.26
Electricity, Gas and Water				6.38					39.24	0.37	136.81	1425.63	23.30					7.14		409.13				2.34
Metal Products, Mach. & Ele. Eqp.	2.23		11.93	0.04	64.06		14.98		33.87	5.95	29.36	839.92	14.22	13.46			16.19		16.12		50.63		29.15	3.45
Tras., Com. and Public Utilities	72.73	20.48	167.67	210.30	575.62		38.72	11.60	261.00	62.41	73.68	687.14	151.51	139.07		774.26	257.75	29.44	175.85	3.58	235.34	90.98	396.77	88.61
Wholesaler & Retailer	59.61	135.86	304.54	749.19	671.43	748.26	596.73	230.57	1184.01	146.16	329.59	1001.19	218.35	342.01	70.20	561.28	700.80	176.15	96.85	115.69	504.97	200.95	369.23	166.85
Finance, Insurance and Real Estate	50.01	927.04	97.08	149.32	470.45		231.28		400.47	13.95	248.15	711.09	75.96	157.45	18.97	84.31	124.62		82.72		772.04		208.79	62.21
Hotel or Restaurant	11.51	15.60	92.08	183.61	36.45		78.56	29.60	148.56	39.09	79.70	136.14	26.56	22.71			27.02	7.14	9.14	24.97	205.77	6.86	208.27	20.29
Other Services	35.53	42.92	53.50	45.85	248.38	88.41	101.61	37.20	395.29	13.23	344.71	192.05	45.19	173.85	22.21	15.87	76.13	18.25	26.73		310.04	6.30	227.14	11.75
Consumption Loans	22.68	55.11	66.31	145.90	519.41	193.53	111.84	12.54	291.29	79.56	489.30	137.97	62.88	35.10	26.30	52.91	74.93	18.18	62.93	33.51	61.92	4.40	220.34	27.65
Local Government											10.33		1.50				1.37				15.16			2.04
Others	541.34	251.42	871.83	908.28	666.80	799.99	259.51	377.20	742.32	258.04	627.51	783.56	181.43	110.11	621.54	859.59	314.25	275.17	17.81	118.64	790.71	81.00	874.03	234.97
TOTAL sectorwise	1124.80	1514.21	2393.72	2925.62	4000.99	2271.63	1759.28	812.67	4467.04	807.41	2998.83	7516.77	1096.87	1322.38	1271.36	4219.15	2509.49	673.98	886.78	396.81	4576.97	513.26	3083.13	922.31

Product Wise																								
Term Loan	290.22		70.10	189.96	449.18	540.93	61.62	266.10	430.78	121.79	502.57	1816.36	37.93	113.54		689.26	244.76	326.98	5.26		1265.80	157.47	446.27	
Overdraft	266.89	119.72	1293.43	1644.55	723.81	778.69	297.97	318.02	1766.60	364.65	995.36	1883.98	307.27	552.93	321.41	666.87	1110.26	204.85	250.43	94.19	1231.29	115.48	416.65	376.41
Trust Receipt Loan / Import Loan																								
Demand & Other Working Capital Loan	190.75	242.50	10.55		92.17	264.16	903.89	113.88	144.61	27.79		837.59	1.00				87.10			145.13	63.25		1021.33	178.88
Res. Per. H. Loan (Up to Rs. 10 mil.)	172.97	19.74	351.17	224.55	504.11	133.52	186.37	33.69	476.24	78.66	175.01	487.80	122.21	151.44	263.05	694.22	545.91	63.40	76.69	36.76	387.41	100.00	298.99	20.03
Real Estate Loan	50.01	964.04	175.78	193.75	454.37	77.81	52.14		468.91	19.96	475.39	857.63	63.26	107.71	18.97	84.31	35.37	4.69	43.36		566.29		94.85	50.52
Margin Nature Loan		52.77		126.19	331.38		2.69		106.34	58.97	91.70	159.09					0.07				32.28		3.93	19.91
Hire Purchase Loan	74.24	20.48	181.73	210.30	729.85	31.29	28.59	11.60	311.61	79.86	114.30	350.48	148.42	121.29	38.91	774.26	276.30	45.12	171.51	33.84	262.87	90.98	600.33	73.48
Deprived Sector Loan	42.59	23.96	75.26	75.18	119.15	111.59	67.65	54.28	206.85	15.58	124.12	310.17	48.27	54.00	45.83	1128.80	120.32	26.00	35.60	15.98	201.90	15.68	99.43	33.94
Bills Purchased									3.20															
Other Product	37.14	71.00	235.70	261.14	596.95	333.66	158.37	15.10	551.90	40.14	520.39	813.68	368.52	221.46	583.19	181.42	89.40	2.95	303.92	70.91	565.90	33.65	101.34	169.13
Total Product wise Loan	1124.80	1514.21	2393.72	2925.62	4000.99	2271.63	1759.28	812.67	4467.04	807.41	2998.83	7516.77	1096.87	1322.38	1271.36	4219.15	2509.49	673.98	886.78	396.81	4576.97	513.26	3083.13	922.31

Collateral Wise																								
Gold and Silver			20.23	126.57	32.83	102.44	81.76		15.61	1.48	232.54		28.13	19.28	12.00	31.29								23.63
Government Securities																								
Non Governmental Securities		52.77			319.20				106.57	59.57	94.34	159.09									32.28		3.93	1.72
Fixed Deposit Receipts	14.46	2.34	23.62	19.32	37.62	59.81	18.50	12.54	112.51	4.79	11.54	47.53	16.06	15.82	14.31	21.62	34.03	2.50	10.10	3.26	22.70	4.40	26.79	4.20
Own	14.46	2.34	23.62	19.32	37.62	59.81	18.50	12.54	112.51	4.79	11.54	47.53	16.06	15.82	14.31	21.62	34.03	2.50	10.10	3.26	22.70	4.40	26.79	4.20
Other Licences Institutions																								
Collateral of Properties	1100.25	1435.59	2349.87	2651.17	3587.20	2109.39	1655.29	800.13	4082.13	741.49	2554.00	6598.26	1051.19	1286.66	1245.06	3159.07	2459.74	670.55	875.54	393.55	4320.04	508.86	2935.42	913.29
Fixed Assets	1100.25	1435.59	2349.87	2651.17	3587.20	2109.39	1655.29	800.13	4082.13	741.49	2552.92	6228.74	1051.19	1286.66	1245.06	3159.07	2459.74	670.55	875.54	393.55	4320.04	508.86	2935.42	913.29
Current Assets										0.20	1.07	369.52												
Against security of Bill									4.10															
Domestic Bills									4.10															
Foreign Bills																								
Against Guarantee	7.12			2.36	8.61		2.85		146.11	0.08	58.85	68.54		0.62		1007.16	15.72				201.94		93.36	3.09
Government Guarantee							2.85		12.07								1.37					15.16		2.04
Institutional Guarantee				0.04					127.34		50.00	57.93		0.62								186.74		
Personal Guarantee	1.93			2.33	8.61				5.15	0.08	8.85										0.05			
Collective Guarantee	5.19								1.55							1007.16	14.35						93.36	
Int. Rtd. Foreign Bank's Guarantee												10.61												
Other Guarantee																								1.05
Credit Card																								
Others	2.97	23.51		126.19	15.53		0.88				47.56	643.35	1.50					0.93	1.14					
Total	1124.80	1514.21	2393.72	2925.62	4000.99	2271.63	1759.28	812.67	4467.04	807.41	2998.83	7516.77	1096.87	1322.38	1271.36	4219.15	2509.49	673.98	886.78	396.81	4576.97	513.26	3083.13	922.31

Statement of Credit as on Baishakh end, 2071

BFI Name	Country	Alpine	Nilgiri	Kashmir/Map	Garima	City	Bishow	Kabelli	Kamana	Corporate	Pahibhara	Pumima	Jyoti	Bagmati	Hamro	Kakre
Sector Wise																
Agricultural and Forest Related	92.55	111.40	7.84	32.00	169.61	149.74	94.55	16.92	76.46	93.25	24.98	72.01	54.49	45.44	49.64	36.28
Fishery Related								0.29	5.15							
Mining Related				14.71												
Manufacturing (Producing) Related	135.52	10.52		287.77	93.26	70.71		2.07	96.95	157.98	33.12	76.01	323.54	23.23		8.58
Construction	73.59			481.13	631.36	744.18	277.62	34.70	670.11	92.27	122.99	52.13	579.91	35.15	15.71	29.23
Electricity, Gas and Water				118.09	4.01			0.30					347.77			
Metal Products, Mach. & Ele. Eqp.	17.48			62.65	9.20	17.81			19.09	15.19			84.02			3.60
Tras., Com. and Public Utilities	6.93	89.93	20.22	213.57	507.80	653.34		4.06	167.06	89.49		73.47	321.51		3.36	
Wholesaler & Retailer	322.22	159.55	121.43	452.03	393.20	529.61	1385.80	60.22	344.41	146.99	244.38	255.18	408.02	95.32	136.78	93.18
Finance, Insurance and Real Estate	48.55	68.54	14.44	609.24	82.30	128.67	211.54		55.06	14.02		54.31	272.36	6.51		
Hotel or Restaurant	11.93	11.82		362.98	91.56	169.70	127.54	5.87	56.08		11.37		67.27			9.63
Other Services	8.72			140.98	126.55	119.72	38.95	13.05	143.31	0.60	34.84	21.97	76.40		2.29	3.83
Consumption Loans	64.86	12.11	79.33	125.24	308.04	179.38	680.71	95.86	144.65	17.64	195.89	56.62	650.81	15.52	79.55	2.75
Local Government				4.85	0.03								4.60			
Others	405.83	211.68	309.16	564.19	836.67	180.33	130.84	71.14	307.91	89.59	336.82	296.27	835.22	48.93	100.02	147.72
TOTAL sectorwise	1188.18	675.54	552.42	3469.43	3253.60	2943.19	2947.54	304.47	2086.25	717.01	1004.41	957.97	4025.92	270.11	387.35	334.81

Product Wise																
Term Loan	28.01	297.67	68.00	432.00	508.11	267.68	440.10	64.57	445.55	87.49			740.87	47.05	3.36	99.84
Overdraft	531.20	170.95	186.09	1244.81	1073.70	300.95	1048.89		580.77	219.34	333.29	140.26	905.08	4.80	34.23	153.23
Trust Receipt Loan / Import Loan																
Demand & Other Working Capital Loan	216.82		121.43	357.41	0.62			96.58		123.87	99.80	279.31	328.78	152.53	60.21	
Res. Per. H. Loan (Up to Rs. 10 mil.)	59.31	48.40	38.65	414.05	587.82	813.24	277.62	28.08	439.55	54.66	122.99	52.13	448.98	32.31	11.21	
Real Estate Loan	78.78	22.63	14.44	573.51	97.09	256.06	211.54		148.96	1.60		52.15	304.04	6.51		29.23
Margin Nature Loan				157.43		13.90			0.70	8.60			344.11		56.25	
Hire Purchase Loan	63.55	98.79	20.27	191.62	572.89	709.28	347.85	6.19	222.21	106.48	16.30	111.03	313.17	14.70	13.70	1.57
Deprived Sector Loan	42.27	25.64	21.03	84.41	181.37	190.30	130.84	13.07	85.15	31.43	40.13	39.55	107.41	11.38	15.98	36.28
Bills Purchased																
Other Product	168.24	11.47	82.51	14.19	232.00	391.78	490.72	95.99	163.36	83.53	391.89	283.55	533.46	0.82	192.41	14.66
Total Product wise Loan	1188.18	675.54	552.42	3469.43	3253.60	2943.19	2947.54	304.47	2086.25	717.01	1004.41	957.97	4025.92	270.11	387.35	334.81

Collateral Wise																
Gold and Silver		2.04	72.18	53.08	195.74	100.95	292.73	93.82	87.26		174.63		129.12		5.81	
Government Securities																
Non Governmental Securities						13.90							344.11		56.25	
Fixed Deposit Receipts	11.79	9.43	7.16	39.04	29.94	25.95	40.14	1.21	26.64	1.35	4.96	19.06	17.77	1.50	3.80	2.75
Own	11.79	9.43	7.16	39.04	29.94	25.95	40.14	1.21	26.64	1.35	4.96	19.06	17.77	1.50	3.80	2.75
Other Licences Institutions																
Collateral of Properties	1164.53	638.44	473.09	3184.44	2868.59	2601.54	2483.84	209.44	1950.43	698.93	824.28	938.91	3451.56	268.61	321.49	332.05
Fixed Assets	1164.53	638.44	473.09	3184.44	2868.59	2601.54	2483.84	209.44	1950.43	698.93	824.28	938.91	3422.33	268.61	321.49	332.05
Current Assets													29.23			
Against security of Bill																
Domestic Bills																
Foreign Bills																
Against Guarantee	11.86	25.64		88.47	159.32	200.85	130.84		6.50	0.19			80.89			
Government Guarantee	11.86	1.97				4.07	2.69						4.60			
Institutional Guarantee				74.47									64.00			
Personal Guarantee				13.99		27.24			6.50	0.19			7.76			
Collective Guarantee		23.67			159.32	169.55	128.15						4.53			
Int. Rtd. Foreign Bank's Guarantee																
Other Guarantee																
Credit Card																
Others				104.40					15.41	16.55	0.53		2.46			
Total	1188.18	675.54	552.42	3469.43	3253.60	2943.19	2947.54	304.47	2086.25	717.01	1004.41	957.97	4025.92	270.11	387.35	334.81

Statement of Credit as on Baishakh end, 2071

BFI Name	Shine	Pacific	Civic	IDBL	Kanchan	Maitribumi	Bright	Innovative	Jhimruk	Metro	Vibor	Gaunathree	Raptivi	Khadbari	Tourism	Mission	Mt. Makalu	Sindhur	Sahara	KCommunity	Cosmos	
Sector Wise																						
Agricultural and Forest Related	170.98	57.00	47.84	13.20	36.14	10.79	24.85	103.59	11.63	16.17	128.13	61.25	32.19	2.38	178.51	137.64	12.74	11.27	1.44	66.85	7.29	
Fishery Related			0.35		0.15		0.18	7.89	1.94						4.68	0.22						
Mining Related	4.35			21.17				0.15			6.96				4.74	3.85						
Manufacturing (Producing) Related	358.70	25.98	0.30	286.78	66.81	4.89	32.99	194.12	8.40		139.28	5.31		12.06	334.23	11.07	0.72		3.28	73.89	0.52	
Construction	320.25	129.04	44.60	326.36	143.72	37.92	16.81	162.92	4.80	141.84	309.80	53.74	6.24	17.11	524.98	58.97	10.63	54.72	0.05	90.33	13.67	
Electricity, Gas and Water		1.92		0.60				6.96			143.34	1.45			7.62							
Metal Products, Mach. & Ele. Eqp.							4.94	23.32		32.43	98.32	1.62			121.79	19.86			1.00	13.18		
Tras., Com. and Public Utilities	658.50	49.67	3.92	97.02	47.65	31.80	38.82	58.89	93.86	340.68	103.56	45.28		0.40	164.61	80.42	4.15	179.45	1.89	7.77	43.99	
Wholesaler & Retailer	945.05	116.10	70.25	529.97	330.15	49.07	66.72	160.24	91.64	322.02	185.05	108.68	104.13	58.60	679.11	325.92	11.46	208.06	46.13	86.70	26.64	
Finance, Insurance and Real Estate	247.97	7.54	5.00	311.00	34.49	2.08	19.24	71.07		101.93	460.01		11.66		39.66	9.55		8.30		29.82		
Hotel or Restaurant	86.76	8.90	10.35	83.06	11.10	1.00	5.63	28.96	3.16	50.27	80.17	8.80	2.97	8.31	363.22	10.01	0.03	5.50	0.00	29.18		
Other Services	228.31	21.11	3.80	137.65	35.79	3.83	11.34	19.50	0.68	57.28	142.68	6.91	6.34	5.62	98.97	71.18	7.01	1.68	19.93	53.27		
Consumption Loans	184.68	77.65	5.18	331.04	6.07	2.81	58.26	91.46	70.33	71.35	169.25	19.66	7.68	16.78	234.78	44.10	16.88	92.07	1.52	16.52	45.71	
Local Government																						
Others	924.20	115.52	114.19	643.90	184.20	59.80	161.43	192.94	73.88	101.05	378.67	23.29	155.56	9.23	751.39	156.45	5.58	61.22	110.29	125.65	30.36	
TOTAL sectorwise	4129.76	610.43	305.78	2781.74	896.27	203.97	441.23	1122.04	360.32	1235.02	2345.22	335.97	326.77	130.49	3508.29	929.23	69.19	620.58	167.27	559.81	221.45	

Product Wise																						
Term Loan	336.09	40.27		68.87	14.12	30.75	41.24	162.58	34.83	121.38	532.05	46.30	146.43		405.58	183.40	0.99	79.36			61.89	
Overdraft	685.59	26.36	13.23	684.22	272.24	103.27	275.22	281.46	81.49	332.17	635.45	100.87	30.21	29.27	1594.45	354.34		193.50		85.28	22.13	
Trust Receipt Loan / Import Loan																						
Demand & Other Working Capital Loan	1298.03	160.34	158.87	224.19	166.57		6.52	201.78	43.07		113.61		18.33	58.90	302.70		21.88		155.32	3.99		
Res. Per. H. Loan (Up to Rs. 10 mil.)	294.03	115.86	44.43	277.11	136.45	24.70	7.87	116.76	4.80	134.90	239.96	51.90	17.93	16.36	486.60	56.66	10.63	54.46		82.65	10.65	
Real Estate Loan	285.19	4.70	5.00	267.21	34.49	2.08	14.80	19.65		101.93	395.95	1.79	14.75		85.52	38.69				27.32		
Margin Nature Loan	1.63			150.10	13.12		45.48				61.19	0.29			7.92			46.32				
Hire Purchase Loan	817.81	62.46	5.94	118.42	47.65	30.23	23.81	123.33	96.38	393.30	212.05	45.29	6.24	6.26	342.92	79.15	2.22	179.45	0.16	21.37	54.37	
Deprived Sector Loan	135.64	26.89	32.65	95.59	33.23	8.95	14.55	43.44	11.68	42.57	70.09	14.57	45.53	5.75	123.56	91.00	8.76	21.75	9.52	20.73	13.14	
Bills Purchased																						
Other Product	275.76	173.55	45.64	896.02	178.40	3.99	11.73	173.05	88.06	108.77	84.86	74.96	47.35	13.95	159.05	125.98	24.71	45.75	2.28	318.48	59.27	
TOTAL Product wise Loan	4129.76	610.43	305.78	2781.74	896.27	203.97	441.23	1122.04	360.32	1235.02	2345.22	335.97	326.77	130.49	3508.29	929.23	69.19	620.58	167.27	559.81	221.45	

Collateral Wise																						
Gold and Silver		61.75	2.76	119.61					61.95			19.36		8.95	124.22	0.33	22.68	36.49			34.76	
Government Securities				5.40																		
Non Governmental Securities				150.70			45.48			0.53	61.19				7.92			46.32				
Fixed Deposit Receipts	23.75	3.12	0.40	16.67	6.07	1.64	2.21	30.29	3.25	18.20	49.33	0.29	7.68	1.67	24.69	10.21	0.18	9.26	0.32	11.28	0.56	
Own	23.75	3.12	0.40	16.67	6.07	1.64	2.21	30.29	3.25	18.20	49.33	0.29	7.68	1.67	24.69	10.21	0.18	9.26	0.32	11.28	0.56	
Other Licences Institutions																						
Collateral of Properties	4052.41	526.60	278.43	2399.51	877.09	201.66	389.09	1091.75	290.42	1216.29	2082.48	315.90		119.86	3315.27	825.23	45.13	528.51	166.96	547.52	173.07	
Fixed Assets	4052.41	526.60	278.43	2399.51	877.09	201.66	389.09	1091.75	290.42	1216.29	2082.48	315.90		119.86	3315.27	825.23	45.13	528.51	166.96	547.52	173.07	
Current Assets																						
Against security of Bill																						
Domestic Bills																						
Foreign Bills																						
Against Guarantee	51.97	18.96		89.85		0.68			4.70		70.54	0.42			36.19	93.45	1.21			1.01	13.06	
Government Guarantee											6.72											
Institutional Guarantee	45.00			89.62							58.94				30.00	2.45						
Personal Guarantee				0.23					4.70		4.89				6.03	91.00						
Collective Guarantee	6.97											0.42			0.15					1.01	13.06	
Int. Rtd. Foreign Bank's Guarantee		18.96																				
Other Guarantee						0.68											1.21					
Credit Card																						
Others	1.63		24.19		13.12		4.44				81.67		319.09	0.01								
TOTAL	4129.76	610.43	305.78	2781.74	896.27	203.97	441.23	1122.04	360.32	1235.02	2345.22	335.97	326.77	130.49	3508.29	929.23	69.19	620.58	167.27	559.81	221.45	

Statement of Credit as on Baishakh end, 2071

BFI Name	Manaslu	Ekata	Kalimchowk	Kailash	Salpa	Septakoshi	Sajha	Prathudh	Apex	Green	Nepal Aavas	NFL	NBC Capital	NNFL	NSMFL	Peoples	KFL	Himalaya	Union	PFCL	NHMFL	Goodwill	
Sector Wise																							
Agricultural and Forest Related	30.69	18.55	17.85	112.12	1.62	42.83	27.61	391.85	177.08	6.13		37.10	12.67	63.43	40.55	5.93	20.42		9.18	160.29	85.81	101.81	
Fishery Related				1.52			2.46	6.33						2.63									
Mining Related			1.35					43.97	26.51												6.63		
Manufacturing (Producing) Related	6.08	105.53	8.36	263.87	1.89		21.11	295.53	223.12			17.32	21.42	570.93	96.85	4.85			104.56	109.67	54.01		
Construction	118.69	69.70	23.78	766.82			22.35	9.13	676.19	390.56		352.40	55.84	31.18	994.16	150.48	6.07	55.36	151.20	458.60	133.85	544.48	
Electricity, Gas and Water	0.84			88.42				88.03	3.46			7.43	14.38							0.55			
Metal Products, Mach. & Ele. Eqp.		54.92		82.25		10.00	9.85	18.46	95.64					4.82	8.72	3.45			30.67	9.56	25.62	112.01	
Tras., Com. and Public Utilities	66.95	181.04	11.47	588.01	1.09	3.35	20.76	368.14	21.72	21.30		1.82	31.01	95.53		0.50	45.13		60.88	131.41	149.40	154.88	
Wholesaler & Retailer	71.75	96.90	24.85	940.18	39.92	62.40	45.39	853.57	821.93	17.84		137.22	245.46	282.86	33.42		80.87		15.86	798.44	87.03	762.36	
Finance, Insurance and Real Estate				1034.81				1263.88	292.04					83.00	183.09	144.47		25.66		53.22	88.02	164.02	
Hotel or Restaurant	4.07	10.76	4.36	378.73	7.36	0.94	5.17	1054.74	148.52	1.10		11.94	36.18	56.52	29.69			3.09		81.73	21.80	19.12	
Other Services	14.01	21.79	0.29	374.69	9.75	0.92	9.93	543.20	160.06				5.10	71.99			14.70		25.88	70.77	59.22	69.39	
Consumption Loans	140.29	67.90	16.68	268.97	1.28	11.55	1.53	539.87	368.93	4.29	3.10	57.18	84.82	163.28	198.69	4.77	118.00		132.29	120.94	200.33	123.17	
Local Government															33.18		7.64						
Others	216.98	324.12	29.81	1353.59	21.22	33.25		1253.22	1292.16	11.59	38.80	115.25	2.96	1948.68	2044.87	13.23	78.36		63.75	358.05	345.20	157.97	
TOTAL sectorwise	670.35	951.21	138.79	6253.99	84.14	187.58	152.93	7396.98	4021.73	62.24	394.30	441.09	573.00	4441.82	2775.65	35.34	449.23	729.21	2334.72	1323.61	2026.07		

Product Wise																							
Term Loan	37.85	26.06	53.87	779.23	14.16	58.40	46.28	874.08	150.15	7.23		0.82	64.87	125.94	173.41	4.85	101.29		243.11	1075.34	330.80	685.96	
Overdraft	148.32	346.30	28.93	1771.19	65.03	66.79	95.20	1410.33	881.55	29.04													
Trust Receipt Loan / Import Loan			0.93																				
Demand & Other Working Capital Loan	2.60			453.73		2.00		1879.45	1025.25			210.19	288.30	658.81	322.07		78.36		114.95	404.87			
Res. Per. H. Loan (Up to Rs. 10 mil.)	118.69	69.70	18.78	766.82		22.35	9.13	315.28	307.05		277.10	50.22	85.33	982.47	29.47	9.06	55.36		79.61	316.88	112.64	436.73	
Real Estate Loan		47.07		851.19				937.02	282.86		65.70	22.72	17.08	381.90	1978.28	6.07	25.66		47.25	141.62	159.83	282.98	
Margin Nature Loan				21.11				364.50	27.61		38.80	42.65	53.62	99.23	26.23	1.84	118.00		89.26	5.47	41.99	157.97	
Hire Purchase Loan	72.15	222.82	22.78	749.85		14.90	1.53	597.21	198.13	21.30		1.86	31.01	221.02	162.65	2.75	45.13		74.72	152.26	149.40	173.37	
Deprived Sector Loan	23.87	43.51	8.97	205.36	3.66	19.39	0.79	206.86	149.70	0.39	9.60	15.26	3.58	129.28	33.18	5.93	7.64		27.41	84.82	40.84	100.13	
Bills Purchased								0.06															
Other Product	266.88	195.74	4.53	655.51	1.28	3.75		812.18	999.43	4.29	3.10	97.38	29.21	1843.17	50.35	4.84	17.79		52.91	153.45	488.10	188.92	
Total Product wise Loan	670.35	951.21	138.79	6253.99	84.14	187.58	152.93	7396.98	4021.73	62.24	394.30	441.09	573.00	4441.82	2775.65	35.34	449.23	729.21	2334.72	1323.61	2026.07		

Collateral Wise																							
Gold and Silver	133.06	24.86		67.59				53.16	30.84	4.29												15.79	23.12
Government Securities																							
Non Governmental Securities				21.11					27.61				53.62		26.23	1.84	102.16		89.26				
Fixed Deposit Receipts	2.03	1.27	0.17	64.97	1.28			41.08	82.58		3.10	14.49	26.25	56.98	9.80	0.67	15.84		34.29	20.03	131.08	100.05	
Own	2.03	1.27	0.17	64.97	1.28			41.08	82.58		3.10	14.49	26.25	56.98	9.80	0.67	15.84		34.29	20.03	131.08	100.05	
Other Licences Institutions																							
Collateral of Properties	528.65	925.02	138.62	5885.43	82.86	187.58	152.93	7290.32	3757.97	57.86	352.40	365.27	490.17	4274.53	933.55	32.81	331.23		567.17	2202.26	1119.87	1632.92	
Fixed Assets	528.65	925.02	138.62	5885.43	82.86	187.58	152.93	7290.32	3757.97	57.86	352.40	365.27	490.17	4274.53	933.55	32.81	331.23		567.17	2200.18	1119.87	1632.92	
Current Assets																						2.08	
Against security of Bill																							
Domestic Bills																							
Foreign Bills																							
Against Guarantee	6.61			212.85				12.42	53.40						83.27				38.49	5.40		112.01	
Government Guarantee				13.15											33.18					3.25			
Institutional Guarantee				159.20					48.68											24.16			
Personal Guarantee				40.50				12.42	4.72						50.09				11.09	3.52			
Collective Guarantee																				0.88			
Int. Rtd. Foreign Bank's Guarantee	6.61																						
Other Guarantee																				1.00		112.01	
Credit Card																							
Others		0.07		2.05					69.33	0.09	38.80	61.33	2.96	110.30	1722.80	0.02				91.23	72.66	157.97	
Total	670.35	951.21	138.79	6253.99	84.14	187.58	152.93	7396.98	4021.73	62.24	394.30	441.09	573.00	4441.82	2775.65	35.34	449.23	729.21	2334.72	1323.61	2026.07		

Statement of Credit as on Baishakh end, 2071

BFI Name	SFL	SIFCL	Lumbini	ILFCO	Mahalaxmi	Lalitpur	United FC	General	Progressive	Navadurga	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	Synergy	Srijana	Om	WMBFL	CMBFCL	Crystal	Ganeshwari	Patan
Sector Wise																								
Agricultural and Forest Related		45.76	29.50	39.56	25.33		4.00		1.15	51.82	27.30	21.60	25.12	6.11	25.32	25.84	104.41	39.59	23.13		365.96		6.26	7.49
Fishery Related					24.51				0.00								0.50							
Mining Related		1.61	2.71	2.53		3.03	2.78			2.80			8.60		14.30		0.50							
Manufacturing (Producing) Related	165.42	129.07	247.01	409.52	221.31		48.71	1.53	14.52	226.92	120.45	94.40	70.33	101.17		4.94	128.79		134.90	22.41	738.49		61.14	6.43
Construction	234.67	299.21	207.47	108.93	492.94	34.97	786.42	37.85	27.97	9.86	122.47	72.01	152.50	127.06	33.46	21.08	168.22	51.99	484.82	49.02	0.34	194.30	219.98	42.56
Electricity, Gas and Water		1.55		48.42	1.97							3.50	4.28	30.57			57.44							
Metal Products, Mach. & Ele. Eqp.		4.32		88.76	11.83		160.49		6.07	21.68			6.44	40.14	8.36		15.29		5.60	0.13			0.99	0.08
Tras., Com. and Public Utilities	166.78	67.59	128.52	732.40	428.09		53.87		28.24	7.55		327.61	44.61	92.79			258.82		402.55	21.67	3.28		4.02	
Wholesaler & Retailer	593.56	112.07	157.32	212.65	632.84	229.87	33.48	104.09	12.25	176.27	299.30	275.01	98.73	97.12	48.43	31.47	282.53	242.39	559.34	62.79	166.72		10.46	7.46
Finance, Insurance and Real Estate		96.91	79.99	342.33	327.30	489.20	162.31		26.16	40.12	28.28	140.18	172.17	113.30			138.14		283.42	181.09			65.44	20.90
Hotel or Restaurant	7.96	67.06	264.60	12.67	242.14		4.47		0.00	99.38	27.42	85.57	6.22	39.42	7.10		70.33		87.34	0.37	75.71		2.90	
Other Services	13.63	235.08	278.68	66.67	97.48	143.66	0.20	5.73	1.45	64.96	53.85	52.27	52.85		0.13	6.47	269.84	12.92	24.77	6.49	1.37		70.74	13.44
Consumption Loans	28.83	104.30	28.59	68.63	250.08	106.19	907.53	3.18	21.10	42.10	54.82	5.93	36.46	32.64	7.62	18.85	103.83	17.45	340.00	12.10	3.07	10.20	135.32	38.64
Local Government				0.63					0.00	1.52	2.01						1.37							
Others	539.71	3.76	231.72	220.26	288.04	134.57	857.20	138.90	92.71	85.44	171.65	773.94	436.38	199.74	31.59	4.54	404.78	380.82	1155.50	182.99	784.07	412.01	212.04	46.76
TOTAL sectorwise	1750.56	1168.29	1656.12	2353.98	3043.86	1141.49	3021.46	291.27	231.63	830.44	907.55	1852.02	1114.69	880.08	176.29	113.18	2004.79	745.14	3501.38	539.06	2139.01	616.51	789.28	183.77

Product Wise																								
Term Loan		156.62		567.47	290.55	229.87	6.23		5.64		419.75	207.15	20.58	21.91		71.50	707.97	242.39	619.63	129.10	1217.69	341.28	191.48	
Overdraft																								
Trust Receipt Loan / Import Loan																								
Demand & Other Working Capital Loan	1038.15	346.51	1000.78	464.53	983.51		296.44		39.75	664.78		294.16	705.48	350.28	78.08		258.84		265.42	96.58	166.76	16.77		44.82
Res. Per. H. Loan (Up to Rs. 10 mil.)	137.20	265.28	137.46	47.07	276.16	34.97	442.12		23.68	3.84	122.47		132.66	226.43		21.08	356.49		269.69	0.34	53.76	142.85	17.87	
Real Estate Loan	97.47	114.99	150.00	297.23	390.14	489.20	290.85	37.85	21.66	71.93	86.67	410.40	162.17	171.90	33.46		347.50		455.71	163.26	636.87	201.13	114.78	15.10
Margin Nature Loan	56.21	88.96	12.54	51.12	201.20	28.81	307.97	8.79	26.96	55.93			10.62	12.26			21.60		12.88	48.93		0.02	98.14	30.27
Hire Purchase Loan	166.78	48.10	73.11	732.76	450.23	26.72	878.08	5.37	31.33	1.15	4.46	327.61	37.23	26.89	4.98	5.69	92.29	7.78	422.82	19.30	3.22	3.48	17.37	0.71
Deprived Sector Loan	46.87	39.18	32.50	47.24	91.15	29.71	104.72	0.79	9.24	32.72	25.50	57.86	45.94	26.12	4.97	4.54	72.59	24.75	117.79	4.42		0.07	22.84	6.54
Bills Purchased																								3.80
Other Product	207.88	108.65	249.73	146.57	360.91	302.22	695.06	238.48	73.36	0.10	248.70	554.85		44.29	54.80	10.37	147.52	470.22	1337.44	77.46	114.12		201.81	64.66
Total Product wise Loan	1750.56	1168.29	1656.12	2353.98	3043.86	1141.49	3021.46	291.27	231.63	830.44	907.55	1852.02	1114.69	880.08	176.29	113.18	2004.79	745.14	3501.38	539.06	2139.01	616.51	789.28	183.77

Collateral Wise							23.15													199.82				
Gold and Silver																								
Government Securities																								
Non Governmental Securities		88.96		51.12	200.27	28.81		8.79	17.39	28.14			10.62	12.26						12.88	18.59			30.00
Fixed Deposit Receipts	28.83	15.35	18.71	22.14	32.31	50.66	103.06	3.18	2.81	13.00	48.88	5.93	15.72	13.72	2.63	13.16	55.01	9.67	87.43	3.23	0.90	6.70	19.81	7.01
Own	28.83	15.35	18.71	22.14	32.31	50.66	103.06	3.18	2.81	13.00	48.88	5.93	15.72	13.72	2.63	13.16	55.01	9.67	87.43	3.23	0.90	6.70	19.81	7.01
Other Licences Institutions																								
Collateral of Properties	1721.72	1063.79	1568.72	2184.67	2761.29	813.50	2072.28	279.30	192.03	757.78	855.01	1846.09	1088.35	853.61	142.08	100.02	1942.58	7.78	3201.25	465.09	2138.11	609.79	667.41	133.97
Fixed Assets	1721.72	1063.79	1568.72	2184.67	2761.29	550.89	2072.28	279.30	192.03	757.78	855.01	1846.09	1088.35	853.61	142.08	100.02	1942.58	7.78	3201.25	465.09	2138.11	609.79	667.41	133.94
Current Assets						262.61																		0.03
Against security of Bill																								
Domestic Bills																								
Foreign Bills																								
Against Guarantee		0.20	32.50	47.63	45.44		6.85		19.11						0.49					7.20				8.70
Government Guarantee				15.25																7.20				0.30
Institutional Guarantee			32.50	31.99	45.02		6.74		12.62															5.50
Personal Guarantee		0.20		0.39	0.41		0.10		5.04						0.49									2.90
Collective Guarantee																								
Int. Rtd. Foreign Bank's Guarantee																								
Other Guarantee									1.45															
Credit Card																								
Others			36.19	48.42	4.56	248.53	816.13		0.29	31.52	3.66				31.59					727.70			52.15	0.02
Total	1750.56	1168.29	1656.12	2353.98	3043.86	1141.49	3021.46	291.27	231.63	830.44	907.55	1852.02	1114.69	880.08	176.29	113.18	2004.79	745.14	3501.38	539.06	2139.01	616.51	789.28	183.77

Statement of Credit as on Baishakh end, 2071

BFI Name	Fewa	Everest	Prudential	ICFC	Sigamatha	Kuber	NEFL	Seti	hama	reliable	Namaste	Kaski	Zenith	Unique	Manjushree	Jeebils	Reliance	Bhaktapur	
Sector Wise																			
Agricultural and Forest Related	26.53	37.12	3.61	64.69	80.69		4.55	27.91	2.76	29.41	8.26	73.08	44.12		28.39	40.04	1.66	26.23	
Fishery Related	5.95	2.94			2.00						0.20	0.96	0.00						
Mining Related				0.70									9.70						
Manufacturing (Producing) Related	96.61	28.17	15.30	308.47	54.58	15.33	22.06	18.53			3.11	71.40	32.50	44.89	99.98	3.25	6.20	31.90	
Construction	745.62	144.61	29.27	108.18	326.20	23.74	89.75	4.30	6.45	347.09	42.75	269.70	189.06	19.13	50.99	122.11	216.87	56.12	
Electricity, Gas and Water				13.99	2.13												1.90	2.00	
Metal Products, Mach. & Ele. Eqp.	75.30	0.98	0.06	48.95	14.23		0.38				1.18		2.36		26.18	0.00	4.33	0.70	
Tras., Com. and Public Utilities	447.35	231.68	64.04	11.27	270.25	3.26	149.43		59.22	258.40	3.13	358.66	20.43	71.91	84.06	46.93	137.10	45.44	
Wholesaler & Retailer	444.01	66.59	71.09	572.24	91.94	38.29	70.70	73.83	13.02	561.83	6.60	317.40	60.92	18.44	110.31	45.47	115.12	27.23	
Finance, Insurance and Real Estate	0.21	3.72	125.33	758.32	41.98	258.86	41.99		80.22	83.55	0.02	113.75	40.63	12.30	40.50	9.60	23.50	9.00	
Hotel or Restaurant	91.64	2.76	33.50	114.09	12.77	0.24	1.44	1.74	4.04	29.35	0.94	84.44	7.60	18.41	17.49	6.52	46.31	17.62	
Other Services	93.91	4.93	75.98	63.29	67.67	30.16	6.16	13.16	40.79	7.60		6.67	34.09	14.40	20.63	12.99	28.50	9.32	
Consumption Loans	149.92	21.99	69.23	152.82	180.48	18.37	134.84	1.74		571.50	0.90	49.06	221.74	29.17	81.43	215.92	153.96	28.72	
Local Government							1.30						1.51						
Others	963.73	83.62	244.82	945.89	300.79	140.72	289.62	32.68	164.20	1306.00	60.13	592.23	222.58	254.96	292.52	123.63	618.30	33.17	
TOTAL sectorwise	3140.78	629.11	732.22	3162.89	1445.72	528.98	812.21	173.90	370.69	3194.73	127.22	1937.34	887.25	483.61	852.49	626.45	1353.75	287.45	

Product Wise																			
Term Loan	104.20	38.17	34.00	101.22	47.29	8.13	270.84	13.43	7.10	149.47	13.06	63.56	34.30		43.53	10.18		28.30	
Overdraft			22.82							136.50									
Trust Receipt Loan / Import Loan																			
Demand & Other Working Capital Loan	734.33	190.10	361.09	1765.27	171.10	223.02	76.48	127.68	128.07	584.48		415.69	114.30	214.76	532.45	69.11		72.08	
Res. Per. H. Loan (Up to Rs. 10 mil.)	668.71		29.27	261.54	291.18	20.67	89.47	4.30	3.38	335.84	42.90	269.70	160.42	20.60	29.36	70.48	171.36	33.15	
Real Estate Loan	166.58	175.77	101.81	393.82	36.48	70.72	61.49		68.32	192.05	0.02	113.75	76.73	56.12	56.48	50.01	168.17		
Margin Nature Loan			54.55	342.30	191.13	0.89	112.46		83.11	234.79		6.90	189.53	65.33	78.35	196.10	145.39		
Hire Purchase Loan	493.78	136.42	70.85	98.95	294.76	16.03	165.38	1.40	68.68	330.74	3.53	358.66	27.33	49.54	76.36	54.56	250.29	86.29	
Deprived Sector Loan	100.73	29.86	31.07	113.92	96.50	0.62	26.03	9.73	11.90	78.29	4.72	68.02	36.03	12.37	30.60	19.92	49.94	9.30	
Bills Purchased					2.60														
Other Product	872.45	58.78	26.76	85.89	317.27	186.30	10.05	17.36	0.12	1152.59	62.99	641.06	248.61	64.89	5.37	156.10	568.61	58.32	
Total Product wise Loan	3140.78	629.11	732.22	3162.89	1445.72	528.98	812.21	173.90	370.69	3194.73	127.22	1937.34	887.25	483.61	852.49	626.45	1353.75	287.45	

Collateral Wise																			
Gold and Silver	20.29				8.17					216.56		7.07						6.15	
Government Securities				18.86															
Non Governmental Securities			54.55		191.13	0.89	112.46		234.79				189.53	2.50	78.35	196.50			
Fixed Deposit Receipts	39.88	16.03	7.92	53.35	13.79	4.56	6.43	1.72	47.82	0.50	35.09	16.80	15.65	3.08	7.18	4.81	1.55		
Own	39.88	16.03	7.92	53.35	13.79	4.56	6.43	1.72	47.82	0.50	35.09	16.80	15.65	3.08	7.18	4.81	1.55		
Other Licences Institutions																			
Collateral of Properties	3080.61	612.97	639.39	2650.13	1223.58	521.39	668.02	172.17	270.37	2323.72	126.62	1863.77	679.41	317.64	711.59	403.21	825.11	268.94	
Fixed Assets	3080.61	612.97	639.39	2650.13	1223.58	521.39	668.02	172.17	270.37	2294.30	126.62	1863.77	679.41	317.64	711.59	403.21	825.11	268.94	
Current Assets										29.41									
Against security of Bill																			
Domestic Bills																			
Foreign Bills																			
Against Guarantee			30.36	26.66	9.05	1.98			17.21			24.51	1.51	51.90		19.55	28.86	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		1.74			5.31							11.48	5.36	1.80	
Collective Guarantee												22.16				0.08			
Int. Rtd. Foreign Bank's Guarantee																			
Other Guarantee														51.90					
Credit Card																			
Others		0.11		413.90		0.15	25.30		83.11	371.85	0.10	6.90		95.92	59.47		494.97		
Total	3140.78	629.11	732.22	3162.89	1445.72	528.98	812.21	173.90	370.69	3194.73	127.22	1937.34	887.25	483.61	852.49	626.45	1353.75	287.45	

Major Financial Indicators of Micro-credit Development Banks

Rs in million

Liabilities		Mid-July			Mid-Feb	Mid-May	% 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	4815.9	16.93	34.96	1.19
	a. Paid-up Capital	1546.3	1717.2	2234.0	2830.3	2871.7	11.05	30.10	1.46
	b. Statutory Reserves	245.6	288.3	383.5	523.5	523.3	17.42	33.02	-0.05
	c. Retained Earning	-25.6	107.6	208.2	218.3	220.6	-520.65	93.51	1.04
	d. Others Reserves	642.5	703.6	975.6	1187.2	1200.3	9.50	38.66	1.10
2	BORROWINGS	13037.6	16586.4	20216.3	22712.3	24519.0	27.22	21.88	7.95
	a. NRB	200.9	198.4	210.3	495.3	589.5	-1.26	6.01	19.01
	f. Others	12836.7	16388.0	20006.0	22217.0	23929.5	27.67	22.08	7.71
3	DEPOSITS	3537.4	5235.2	7221.6	9338.2	10121.4	47.99	37.94	8.39
4	BILLS PAYABLE				0.0	0.0			0.00
5	OTHER LIABILITIES	1818.6	2502.9	3009.7	3528.1	3840.2	37.62	20.25	8.85
	a. Loan Loss Provision	436.3	505.5	694.0	758.3	823.3	15.87	37.30	8.57
	b. Interest Suspende a/c	354.0	410.0	446.9	513.7	504.9	15.82	9.01	-1.70
	c. Others	1028.4	1587.5	1868.8	2256.1	2512.0	54.36	17.72	11.34
6	RECONCILIATION A/c	223.2	2236.6	688.6	872.7	1006.2	902.07	-69.21	15.30
7	PROFIT & LOSS A/c	470.7	629.8	837.9	803.2	1213.0	33.79	33.04	51.02
	Total	21496.4	30007.5	35775.3	42013.8	45515.8	39.59	19.22	8.34
Assets									
1	LIQUID FUNDS	3272.2	5843.5	6322.8	5894.4	5003.0	78.58	8.20	-15.12
	a. Cash Balance	31.8	44.2	42.8	45.2	53.1	39.04	-3.25	17.38
	b. Bank Balance	2632.4	3253.9	3561.6	4020.6	3227.8	23.61	9.46	-19.72
	c. Money at Call	608.1	2545.4	2718.5	1828.6	1722.1	318.59	6.80	-5.83
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	3054.4	30.77	45.23	-2.78
4	LOANS & ADVANCES	14649.9	17738.3	23401.7	29156.4	33290.4	21.08	31.93	14.18
	Institutional	14649.9	6194.1	6740.3	7659.7	8941.9	-57.72	8.82	16.74
	Individual		11544.2	16661.4	21496.7	24348.5	0.00	44.33	13.27
5	FIXED ASSETS	259.3	340.2	444.6	587.8	614.8	31.18	30.67	4.60
6	OTHER ASSETS	1253.2	1594.9	1685.8	2162.0	2405.0	27.27	5.70	11.24
7	EXPENSES NOT WRITTEN OFF	1.1	0.7	9.8	10.1	10.2	-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	966.6	783.26	-68.70	14.65
10	PROFIT & LOSS A/c	82.5	85.8	131.2	101.6	54.5	4.09	52.88	-46.34
	Total	21496.4	30007.5	35775.4	42013.8	45515.8	39.59	19.22	8.34

Statement of Profit and Loss of Micro finance Developmet Banks upto Baishakh end, 2071

Particulars	PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN	RMDC	DEPROSC	CHHIMEK	Swabalamban	Sanakisan	NERUDE
1 Interest Expenses	44.56	13.72	63.30	49.32	79.19	216.88	64.87	93.00	341.88	180.69	131.68	63.93
1.1 Deposit Liabilities	4.40	5.85	16.21	14.23	13.72	88.94	0.00	32.14	264.25	91.69	0.00	35.05
1.2 On Borrowing	40.16	7.88	47.09	35.08	65.48	127.95	64.87	60.86	77.62	89.00	131.68	28.88
2 Commission/Fee Expense	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	35.44	0.00
3 Employees Expenses	59.68	22.75	65.34	49.22	63.84	222.22	15.55	72.29	146.25	178.77	20.23	63.27
4 Office Operatiing Expenses	9.54	4.82	16.48	11.59	5.86	52.56	12.36	22.16	75.91	46.74	17.30	13.09
5 Non-Operatiing Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. Provision for Risk	3.35	1.99	28.26	0.28	6.49	8.48	12.34	7.59	13.21	12.66	15.50	10.66
6.1 Loan loss Provision	3.35	1.99	28.26	0.28	6.49	8.48	12.34	7.59	13.21	12.66	15.50	10.66
6.1.1 General Loan loss Provision	3.35	0.00	0.96	0.00	6.49	10.12	12.34	7.56	12.78	12.66	8.80	2.61
6.1.2 Special Loan Loss Provision	0.00	1.99	27.30	0.00	0.00	-1.69	0.00	0.02	0.44	0.00	6.70	8.05
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	18.15	13.63	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	54.46	40.89	0.00
10 Net Profit	0.00	0.00	66.70	34.75	2.79	226.45	151.95	113.34	148.53	127.08	95.41	74.96
TOTAL EXPENSES	117.13	43.29	240.08	145.15	158.17	726.58	324.45	308.38	725.78	618.56	370.08	225.91
Income												
1. Interest Income	98.56	18.28	204.58	131.98	146.28	653.64	272.50	284.35	663.97	608.03	361.53	193.97
1.1 On Loans and Advances	97.09	18.22	183.21	122.29	112.80	629.64	133.97	261.12	615.61	585.66	325.33	190.12
1.2 On Investment	0.00	0.00	0.00	0.00	0.00	2.09	0.00	0.00	5.71	0.00	0.00	0.00
1.5 Others	1.46	0.06	21.38	9.69	33.48	21.91	138.53	23.24	42.65	22.37	36.20	3.85
2. Comission & Discount	0.00	0.30	19.00	0.00	0.00	-0.09	0.00	20.91	60.01	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	0.22	0.00	0.00	0.00	0.00	0.00	60.01	0.00	0.01	0.00
2.3 Others	0.00	0.30	18.79	0.00	0.00	-0.09	0.00	20.91	0.00	0.00	1.20	0.00
3 Other Operating Income	8.99	0.00	2.93	0.00	10.42	72.32	19.04	3.04	0.93	5.24	0.02	31.94
4 Non Operating Income	0.00	0.00	0.00	7.60	0.00	0.35	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	0.87	4.97	7.33	0.00
6 Recovery from Written off Loan	0.00	0.00	0.48	0.00	0.00	0.36	0.00	0.08	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	5.99	18.19	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL INCOME	117.13	43.29	240.08	145.15	158.17	726.58	324.45	308.38	725.78	618.56	370.08	225.91

Statement of Profit and Loss of Micro finance Developmet Banks upto Baishakh end, 2071

Particulars	Naya Nepal	Summit	Sworojgar	First	Nagbelli	Kalika	Mirmire	Janautthan	Mithila	Womi	Laxmi	ILFCO
1 Interest Expenses	5.98	16.81	15.10	35.06	8.58	10.03	4.45	5.24	1.55	3.32	7.37	2.60
1.1 Deposit Liabilities	1.79	7.30	8.04	0.00	1.58	3.46	0.47	0.54	0.23	0.55	2.27	0.64
1.2 On Borrowing	4.19	9.50	7.06	35.06	6.99	6.57	3.98	4.70	1.32	2.78	5.10	1.95
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	3.53	13.62	8.16	6.12	3.67	5.66	3.31	2.29	2.94	2.75	15.03	3.71
4 Office Operatiing Expenses	1.97	6.70	4.51	5.01	2.70	3.38	2.09	1.65	1.10	1.65	7.55	2.21
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	0.48	2.01	3.55	0.34	4.65	2.96	0.77	0.29	1.17	1.68	0.26
6.1 Loan loss Provision	4.50	0.48	1.92	3.54	0.34	4.65	2.25	0.77	0.29	1.17	1.68	0.26
6.1.1 General Loan loss Provision	0.28	0.48	0.81	3.54	0.04	1.47	0.74	0.77	0.08	1.17	1.68	0.09
6.1.2 Special Loan Loss Provision	4.22	0.00	0.92	0.00	0.30	3.18	1.51	0.00	0.21	0.00	0.00	0.17
6.1.3 Additional Loan Loss Provision	0.00	0.00	0.20	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	0.09	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	1.37	3.07	0.00	0.00	0.00	0.00	0.00	0.00	0.13	0.32
9 Provision for Income Tax	0.00	0.00	4.10	9.21	0.00	0.00	0.00	0.00	0.00	0.00	0.40	0.97
10 Net Profit	2.13	16.75	9.57	21.49	8.91	16.74	1.02	3.32	3.61	3.14	0.94	2.26
TOTAL EXPENSES	18.10	54.36	44.83	83.51	24.20	40.46	14.27	13.27	9.48	12.02	33.11	12.33
Income												
1. Interest Income	15.41	42.58	39.54	71.28	21.94	31.62	11.71	8.05	8.17	9.87	25.70	12.31
1.1 On Loans and Advances	12.32	42.58	37.14	62.33	21.54	29.19	11.01	8.05	7.97	9.46	22.26	8.20
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	3.09	0.00	2.39	8.95	0.40	2.42	0.70	0.00	0.20	0.33	3.43	4.11
2. Comission & Discount	0.00	0.00	0.00	0.00	0.00	0.12	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	0.12	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	2.69	11.78	4.41	6.85	2.26	8.73	2.37	5.22	1.31	2.15	4.01	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	3.41	0.00
5 Provision Written Back	0.00	0.00	0.88	0.00	0.00	0.00	0.19	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	18.10	54.36	44.83	83.51	24.20	40.46	14.27	13.27	9.48	12.02	33.11	12.33

Statement of Profit and Loss of Micro finance Developmet Banks upto Baishakh end, 2071

Particulars	Mahila	Vijay	Kisan	Clean Village	FORWARD	Reliable	Mahuli	Suryodaya	Mero	Samata	RSDC
1 Interest Expenses	1.22	0.58	3.75	9.80	103.15	5.15	26.87	1.70	2.09	0.61	0.54
1.1 Deposit Liabilities	0.12	0.10	0.47	0.61	40.13	0.22	12.93	0.11	0.14	0.08	0.00
1.2 On Borrowing	1.10	0.49	3.28	9.19	63.02	4.93	13.95	1.59	1.94	0.53	0.54
2 Commission/Fee Expense	0.00	0.00	0.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3 Employees Expenses	3.74	4.55	2.65	4.58	48.21	3.50	26.62	2.56	6.26	1.31	2.24
4 Office Operatiing Expenses	4.19	3.85	2.65	4.70	15.93	2.25	9.02	1.31	4.10	1.16	1.48
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	0.19	1.45	16.82	0.69	1.61	0.53	2.68	0.33	1.11
6.1 Loan loss Provision	0.51	0.77	0.19	1.45	16.82	0.69	1.61	0.53	2.68	0.33	1.11
6.1.1 General Loan loss Provision	0.43	0.77	0.19	1.45	16.82	0.69	1.61	0.53	2.68	0.33	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	5.48	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	16.44	0.00	4.11	0.00	0.00	0.00	0.00
10 Net Profit	0.20	3.54	2.10	0.00	38.37	0.00	9.60	0.00	0.13	0.00	0.00
TOTAL EXPENSES	9.86	14.77	11.60	20.52	244.41	11.60	77.85	6.10	15.26	3.41	5.36
Income											
1. Interest Income	7.68	11.51	9.70	16.98	237.79	9.99	77.21	3.87	8.88	2.23	3.84
1.1 On Loans and Advances	4.27	8.39	8.47	8.04	226.58	5.97	75.67	2.85	7.68	2.23	2.87
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	8.94	11.21	4.03	1.54	1.03	1.20	0.00	0.97
2. Comission & Discount	0.02	0.00	0.00	2.57	0.00	0.00	0.33	0.00	0.00	0.00	1.51
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	0.00	0.00	0.00	0.00	0.33	0.00	0.00	0.00	0.00
2.3 Others	0.00	0.00	0.00	2.57	0.00	0.00	0.00	0.00	0.00	0.00	1.51
3 Other Operating Income	2.13	3.27	1.90	0.00	6.62	1.38	0.31	0.86	6.38	0.72	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	0.01	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	0.00	0.00	0.00	0.97	0.00	0.22	0.00	1.36	0.00	0.47	0.00
TOTAL INCOME	9.86	14.77	11.60	20.52	244.41	11.60	77.85	6.10	15.26	3.41	5.36

Statement of Assets and Liabilities of Micro finance Development Banks as on Baishakh end, 2071

Particulars	PUGBB	SPGBB	PAGBB	MPGBB	MGGB	NIRDHAN	RMDC	DEPROSC	CHHIMEK	Swabalamban	Sanakisan	NERUDE	Naya Nepal	Summit	Sworjgar
1 CAPITAL FUND	46.31	-188.24	160.70	42.49	109.42	370.43	1518.93	219.90	346.56	334.05	776.78	135.72	21.15	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	6.21	1.36	24.43	6.48	7.29	60.37	131.49	46.73	76.52	74.63	44.81	26.18	0.65	3.28	0.96
c. Retained Earning	-27.48	-248.10	13.46	-46.55	0.00	25.63	327.10	38.86	52.04	1.49	76.86	0.13	0.50	1.74	0.15
d. Others Reserve fund	7.58	0.00	22.81	8.99	2.13	44.43	540.34	6.94	7.90	108.05	424.44	9.42	0.00	3.14	0.00
2 BORROWINGS	710.16	166.25	1181.56	589.86	521.71	3073.53	3245.92	1321.36	1723.71	2213.14	4421.44	664.06	86.58	152.20	169.34
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	665.75	149.80	1180.76	586.16	489.38	3071.78	3245.92	1312.51	1713.50	2213.14	4412.65	664.06	86.58	152.20	169.34
3 DEPOSITS	113.02	60.64	388.23	301.76	300.48	1707.83	0.00	549.19	3101.89	1498.37	0.00	481.37	39.14	126.28	103.70
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	233.29	302.28	304.35	114.62	259.99	433.69	242.02	119.36	442.92	435.49	498.69	157.11	15.95	24.64	36.03
1. Loan Loss Provision	41.37	54.91	87.78	41.54	104.48	75.66	105.63	28.78	45.90	54.29	68.41	25.72	11.59	1.80	5.74
2. Interest Suspense a/c	143.18	113.57	72.39	31.22	58.10	37.32	16.20	3.10	0.00	7.11	1.99	6.89	0.00	0.00	0.94
3. Others	48.73	133.80	144.18	41.86	97.40	320.71	120.18	87.48	397.03	374.09	428.29	124.49	4.36	22.83	29.34
6 RECONCILIATION A/C	2.56	44.50	18.80	8.35	-14.67	0.00	0.00	0.00	0.00	0.00	0.00	597.11	0.24	170.17	0.00
7 PROFIT & LOSS A/C	21.42	0.00	66.70	34.75	2.79	226.45	151.95	113.34	148.53	127.08	95.41	74.96	2.13	16.75	9.57
TOTAL LIABILITIES	1126.76	385.43	2120.34	1091.83	1179.71	5811.93	5158.82	2323.15	5763.61	4608.14	5792.32	2110.33	165.19	523.20	335.45
Assets															
1 LIQUID FUNDS	25.98	6.10	460.41	138.79	147.49	523.60	101.70	342.25	916.71	274.19	742.49	224.44	66.63	33.23	53.80
a. Cash Balance	1.79	1.31	6.83	3.40	2.08	6.24	0.01	1.62	3.17	7.09	0.89	1.67	0.00	2.07	0.20
b. Bank Balance	24.19	4.80	453.58	44.88	145.41	74.69	101.69	48.75	913.54	30.80	741.59	222.78	1.77	2.06	1.76
c. Money at Call	0.00	0.00	0.00	90.51	0.00	442.67	0.00	291.88	0.00	236.29	0.00	0.00	64.86	29.10	51.83
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	2179.43	30.01	7.44	245.11	201.01	30.32	0.01	0.00	0.00
4 LOANS & ADVANCES	843.36	120.61	1299.92	788.65	758.86	4647.78	2757.67	1805.80	4439.64	3803.62	4780.30	1190.05	92.10	311.26	270.77
Institutional	0.00	0.00	0.00	0.00	0.00	0.00	2757.67	0.00	0.00	0.00	4780.30	0.00	92.10	0.00	0.00
Individual	843.36	120.61	1299.92	788.65	758.86	4647.78	0.00	1805.80	4439.64	3803.62	0.00	1190.05	0.00	311.26	270.77
5 FIXED ASSETS	15.40	1.92	10.78	13.82	18.48	172.88	2.06	14.66	122.79	24.42	19.37	21.67	2.30	3.35	3.39
6 OTHER ASSETS	207.52	195.24	259.41	149.42	138.87	419.51	117.96	125.07	201.57	258.89	48.67	44.65	4.14	5.03	7.48
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	42.57	0.00	0.00	0.00	1.30	0.00	5.37	0.00	1.90	0.49	599.19	0.00	170.17	0.00
10 PROFIT & LOSS A/C	27.41	18.19	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
TOTAL ASSETS	1126.76	385.43	2120.34	1091.83	1179.71	5811.93	5158.82	2323.15	5763.61	4608.14	5792.32	2110.33	165.19	523.20	335.45

Statement of Assets and Liabilities of Micro finance Development Banks as on Baishakh end, 2071

	Particulars	First	Nagbeli	Kailika	Mirmire	Janautthan	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	73.36	60.94	79.06	98.64	10.87	13.06	104.58
	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	104.35
	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	2.88	0.00	2.51	0.00	0.00	0.00	0.00
2	BORROWINGS	1031.05	111.16	216.29	76.00	73.13	12.96	118.07	185.61	37.00	92.00	75.00	71.62	222.85	1198.67
	a. NRB	0.00	0.00	0.00	0.00	0.00	12.96	118.07	0.00	0.00	2.00	75.00	4.00	10.00	0.00
	B. Others	1031.05	111.16	216.29	76.00	73.13	0.00	0.00	185.61	37.00	90.00	0.00	67.62	212.85	1198.67
3	DEPOSITS	0.00	30.72	64.31	12.53	14.53	10.42	17.75	57.21	12.73	3.62	3.67	15.41	23.70	804.08
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	36.14	7.71	16.11	9.57	2.69	4.99	5.70	8.62	4.33	4.76	5.56	3.15	5.31	53.14
	1. Loan Loss Provision	11.21	2.57	5.89	4.28	1.30	2.68	1.32	2.51	0.69	0.58	0.96	0.47	1.45	20.40
	2. Interest Suspense a/c	0.23	0.00	0.19	2.54	0.00	1.04	1.11	0.00	0.55	0.65	0.90	0.00	1.62	0.00
	3. Others	24.71	5.14	10.04	2.75	1.39	1.27	3.26	6.11	3.10	3.54	3.70	2.67	2.24	32.74
6	RECONCILIATION A/C	0.00	0.00	2.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	46.06	130.69	0.00
7	PROFIT & LOSS A/C	21.49	8.91	16.74	1.02	3.32	9.48	3.14	0.94	2.26	0.20	3.54	2.10	0.00	38.37
	TOTAL LIABILITIES	1196.61	177.50	371.16	109.11	105.38	65.93	153.76	325.75	117.27	179.64	186.47	149.20	395.60	2198.84
Assets															
1	LIQUID FUNDS	56.51	24.45	84.90	8.20	2.31	5.37	14.85	13.75	58.10	37.46	67.91	7.06	109.14	323.75
	a. Cash Balance	0.00	1.67	1.10	0.05	0.02	0.33	0.01	0.96	0.00	0.37	0.02	4.30	0.16	1.15
	b. Bank Balance	56.51	22.78	83.81	8.14	0.41	0.30	0.69	3.68	51.74	0.49	67.90	0.52	3.53	53.37
	c. Money at Call	0.00	0.00	0.00	0.00	1.88	4.74	14.16	9.11	6.37	36.60	0.00	2.24	105.45	269.23
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	1120.22	147.25	274.29	89.69	100.66	51.65	132.32	248.25	52.00	56.59	106.78	94.47	144.52	1666.14
	Institutional	1120.22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52.00	0.00	0.00	0.00	0.00	0.00
	Individual	0.00	147.25	274.29	89.69	100.66	51.65	132.32	248.25	0.00	56.59	106.78	94.47	144.52	1666.14
5	FIXED ASSETS	10.65	3.31	3.72	6.42	1.91	0.89	1.94	21.04	4.54	6.68	8.10	2.08	7.50	66.62
6	OTHER ASSETS	9.18	2.49	6.22	3.79	0.50	2.15	2.56	2.71	2.17	1.91	2.53	45.19	2.78	126.70
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	0.22
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	2.03	0.05	0.00	0.00	0.00	0.00	0.00	0.00	0.11	0.00	130.69	10.41
10	PROFIT & LOSS A/C	0.00	0.00	0.00	0.00	0.00	5.87	0.00	0.00	0.00	0.00	0.00	0.00	0.97	0.00
	TOTAL ASSETS	1196.61	177.50	371.16	109.11	105.38	65.93	153.76	325.75	117.27	179.64	186.47	149.20	395.60	2198.84

Statement of Assets and Liabilities of Micro finance Development Banks as on Baishakh end, 2071

	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	-0.13	0.00	0.00
	d. Others Reserve fund	0.00	8.12	0.00	0.00	0.00	0.00
2	BORROWINGS	89.51	240.20	39.67	244.92	22.50	120.00
	a. NRB	0.00	240.20	0.00	0.00	0.00	0.00
	B. Others	89.51	0.00	39.67	244.92	22.50	120.00
3	DEPOSITS	7.50	252.82	5.87	9.04	3.60	0.00
4	BILLS PAYABLE	0.00	0.00	0.00	0.00	0.00	0.00
5	OTHER LIABILITIES	3.58	35.47	1.59	8.05	0.84	2.49
	1. Loan Loss Provision	0.83	7.87	0.53	2.68	0.33	1.11
	2. Interest Suspense a/c	0.73	0.00	0.55	1.93	0.00	0.91
	3. Others	2.01	27.60	0.51	3.44	0.50	0.48
6	RECONCILIATION A/C	0.00	0.33	0.00	0.00	0.00	0.00
7	PROFIT & LOSS A/C	0.00	9.60	0.00	0.13	0.00	0.00
	TOTAL LIABILITIES	113.83	560.53	61.13	331.40	37.99	182.49
	Assets						
1	LIQUID FUNDS	10.76	26.92	2.17	49.77	2.82	38.95
	a. Cash Balance	0.12	3.85	0.02	0.51	0.04	0.01
	b. Bank Balance	10.64	4.50	0.26	7.26	0.12	38.94
	c. Money at Call	0.00	18.56	1.89	42.00	2.67	0.00
2	INVESTMENT IN SECURITIES EXCEPT SHARES	0.00	0.00	0.00	0.00	0.00	0.00
3	SHARES & OTHER INVESTMENT	21.80	0.00	0.00	0.00	0.00	0.00
4	LOANS & ADVANCES	76.68	523.81	53.34	268.30	33.44	139.65
	Institutional	0.00	0.00	0.00	0.00	0.00	139.65
	Individual	76.68	523.81	53.34	268.30	33.44	0.00
5	FIXED ASSETS	3.38	3.21	2.66	10.01	0.77	2.11
6	OTHER ASSETS	0.99	4.13	0.67	3.33	0.19	1.37
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	2.30	0.00	0.00	0.00	0.00
10	PROFIT & LOSS A/C	0.22	0.00	1.36	0.00	0.47	0.00
	TOTAL ASSETS	113.83	560.53	61.13	331.40	37.99	182.49

Miscellaneous information of Micro finance Development Banks as on Baishakh end, 2071

विवरण	PUGBB	SPGGB	PAGBB	MPGGB	MGBB	NIRDHAN	RMDC	DEPROSC	CHHIMEK	Swabamban	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	375	160	360	1200	0	689	942	974	549	283	57	127	52	0
कुल कर्मचारी संख्या	216	91	223	172	210	664	26	211	438	519	48	270	29	83	60	18
कुल शाखा संख्या	31	21	49	30	39	128	0	56	69	108	8	46	6	13	10	1
कुल केन्द्र संख्या	1341	617	1624	1161	1620	9074	0	4598	10321	7842	0	3924	311	1080	1011	0
कुल समूह संख्या	11779	3149	13028	6177	8211	31378	0	17381	38430	40532	44744	17097	908	3147	2934	0
निष्क्रिय समूह संख्या	1413	1819	1138	2659.6	1526	0	0	0	34	0	696	0	0	0	0	0
कुल सदस्य संख्या	33191	20411	66742	33825	37351	198861	0	85668	204667	187292	345615	72151	4740	15919	15346	0
निष्क्रिय सदस्य संख्या	17084	7934	5690	13298	7632	0	0	543	1901	0	12004	0	185	0	0	0
कुल ऋणी संख्या	32630	7800	39662	20527	36344	135413	115	61645	159583	123972	219228	54013	3658	11483	10155	112
कुल कर्जा वितरण	9993.05	1779.14	14083.70	6252.98	8236.52	27709.48	10591.26	10313.33	23880.31	26410.84	17562.55	8470.23	511.33	1401.70	1130.09	2195.20
लघु व्यवसाय कर्जा	7559.09	1346.99	12929.00	5148.12	6795.13	24068.49	0.00	9427.43	21777.27	25655.20	17562.55	1811.41	459.52	1200.24	1058.27	0.00
लघु उद्यम/धितो कर्जा	2287.58	310.59	1075.23	1104.86	851.75	1435.48	0.00	854.58	2103.04	755.64	0.00	189.65	51.81	201.47	71.83	0.00
अन्य कर्जा	146.38	121.56	79.47	0.00	589.64	2205.51	10591.26	31.33	0.00	0.00	0.00	6469.16	0.00	0.00	0.00	2195.20
कर्जाको साँवा असुली	9149.70	1658.53	12783.78	5464.34	7477.66	23061.69	7833.59	8507.54	19440.67	22607.22	12782.25	7280.18	419.24	1090.44	859.32	1074.98
लघु व्यवसाय कर्जाको साँवा असुली	6994.19	1252.89	11776.15	4558.52	6279.32	20287.32	0.00	7739.48	18646.38	22271.80	12782.25	1478.84	382.83	971.40	841.47	0.00
लघु उद्यम/धितो कर्जाको साँवा असुली	2028.85	285.40	929.19	905.82	642.84	1020.80	0.00	737.26	794.30	335.42	0.00	53.19	36.40	119.04	17.85	0.00
अन्य कर्जाको साँवा असुली	126.67	120.24	78.43	0.00	555.50	1753.57	7833.59	30.80	0.00	0.00	0.00	5748.14	0.00	0.00	0.00	1074.98
कुल बाँकी कर्जा	843.36	120.61	1299.92	788.65	758.86	4647.78	2757.67	1805.80	4439.64	3803.62	4780.30	1190.05	92.10	311.26	270.77	1120.22
लघु व्यवसाय कर्जा बाँकी	564.91	94.10	1152.85	589.60	515.81	3781.17	0.00	1687.95	3130.90	3383.41	4780.30	332.56	76.69	228.84	216.80	0.00
लघु उद्यम/धितो कर्जा बाँकी	258.74	25.19	146.03	199.04	208.91	414.68	0.00	117.32	1308.74	420.22	0.00	136.46	15.41	82.43	53.97	0.00
अन्य कर्जा बाँकी	19.71	1.32	1.04	0.00	34.14	451.94	2757.67	0.53	0.00	0.00	0.00	721.02	0.00	0.00	0.00	1120.22
भाखा नाघेको कर्जा रकम	45.76	63.63	123.49	45.44	105.38	33.65	0.00	7.54	1.49	26.51	10.56	17.78	13.97	3.33	3.19	#REF!
भाखा नाघेको ऋणी संख्या	0	4264	5690	2362	7632	3250	0	543	108	2615	9	1512	316	163	154	#REF!
ब्याज असुली रकम	97.09	93.27	732.42	122.29	254.12	1202.26	133.97	233.12	1554.23	1830.26	1871.22	190.12	44.47	103.45	0.00	62.33
असुल हुन बाँकी ब्याज रकम	143.18	113.57	72.39	31.22	58.10	0.00	16.20	3.10	1.42	8.80	9.25	6.61	0.00	0.00	0.94	0.23
कर्जा नोक्सानी व्यवस्था	41.37	54.91	87.78	41.54	104.48	74.51	105.63	28.78	45.90	54.29	68.41	25.72	10.67	1.80	5.74	11.21
कुल बचतकर्ता संख्या	21871	13830	42552	33240	41181	194792	0	85454	204604	187292	0	72151	0	15919	15346	0
कुल बचत रकम	113.02	60.64	388.23	301.76	300.48	1707.83	0.00	549.19	3101.89	1498.26	0.00	481.37	39.14	126.28	103.70	0.00
अनिवार्य बचत	33.70	33.69	256.52	168.29	178.10	798.21	0.00	391.51	663.47	573.69	0.00	129.41	19.96	39.54	12.39	0.00
स्वेच्छिक बचत	79.16	24.81	109.87	133.48	38.05	392.27	0.00	157.69	614.73	904.79	0.00	351.97	19.18	86.74	25.56	0.00
अन्य बचत	0.17	2.13	21.85	0.00	84.32	250.94	0.00	0.00	1553.75	19.78	0.00	0.00	0.00	0.00	65.75	0.00
सर्वसाधारणबाट संकलन गरेको बचत	0.00	0.00	0.00	0.00	0.00	266.42	0.00	0.00	269.93	0.00	0.00	0.00	0.00	0.00	0.00	0.00
कुल बचत/कुल कर्जा (%)	13.40%	50.27%	29.87%	38.26%	39.60%	36.75%	0.00%	30.41%	69.87%	39.39%	0.00%	40.45%	42.49%	40.57%	38.30%	0.00%
लघु उद्यम कर्जा/कुल कर्जा (%)	30.68%	20.88%	11.23%	25.24%	27.53%	8.92%	0.00%	6.50%	29.48%	11.05%	0.00%	11.47%	16.73%	26.48%	19.93%	0.00%

Miscellaneous information of Micro finance Development Banks as on Baishakh end, 2071

विवरण	Nagbela	Kalika	Mirmire	Janaathan	Mithila	Womi	Laxmi	ILFCO	Mahila	Vijay	Kisan	Clean Village	FORWARD	Reliable	Mahuli	Suryodaya
कार्यक्षेत्र भएको जिल्ला संख्या	3	5	10	10	10	10	25	2	5	8	10	10	75	10	10	10
सेवा पुगेको जिल्ला संख्या	3	5	4	5	3	5	25	4	5	9	5	10	20	7	8	4
सेवा पुगेको गा.वि.स./न.पा. संख्या	54	119	48	19	21	57	165	15	33	54	57	56	616	251	294	40
कुल कर्मचारी संख्या	47	53	26	35	15	40	95	20	38	36	31	44	331	22	129	31
कुल शाखा संख्या	9	12	4	4	3	8	23	2	8	9	5	13	56	5	25	6
कुल केन्द्र संख्या	504	711	250	1	159	359	984	117	163	219	343	454	5753	251	1892	190
कुल समूह संख्या	1470	2265	685	674	533	359	2508	311	549	219	1590	1369	21305.2	626	7677	190
निष्क्रिय समूह संख्या	0	0	20	101	24	0	0	0	7	0	0	0	0	0	488	0
कुल सदस्य संख्या	6325	11256	3940	5570	2642	5101	14271	1622	2744	3753	8052	5966	110233	3479	38781	2631
निष्क्रिय सदस्य संख्या	0	134	45	692	139	10	0	105	30	38	0	0	0	55	1051	0
कुल ऋणी संख्या	4317	7281	3279	2244	1985	4091	7863	1353	1340	2696	3044	4105	75106	2310	30166	1520
कुल कर्जा वितरण	1322.28	731.20	197.49	230.61	297.24	196.18	456.02	146.27	84.43	163.17	112.05	197.44	10145.04	121.81	1224.62	72.17
लघु व्यवसाय कर्जा	1188.26	668.69	177.43	172.83	271.00	178.47	426.88	119.65	84.43	162.92	108.28	195.66	9526.16	119.52	883.6635	71.119
लघु उद्यम/धितो कर्जा	95.30	62.51	13.58	57.78	19.96	17.71	14.51	0.00	0.00	0.25	3.77	1.40	53.33	2.29	11.3662	1.05
अन्य कर्जा	38.72	0.00	6.47	0.00	6.28	0.00	14.63	26.61	0.00	0.00	0.00	0.38	565.55	0.00	329.586	0
कर्जाको साँवा असुली	365.03	456.91	107.80	129.93	245.59	63.87	207.76	94.27	27.84	56.40	17.59	52.92	8478.89	45.13	700.80	18.83
लघु व्यवसाय कर्जाको साँवा असुली	272.76	419.63	94.65	95.29	223.75	62.66	200.34	78.23	27.84	56.37	17.29	52.79	8046.90	43.98	504.25	18.71008
लघु उद्यम/धितो कर्जाको साँवा असुली	64.90	37.28	8.81	34.64	17.64	1.21	2.34	0.00	0.00	0.03	0.30	0.00	11.58	1.14	1.94	0.116853
अन्य कर्जाको साँवा असुली	27.38	0.00	4.34	0.00	4.19	0.00	5.08	16.04	0.00	0.00	0.00	0.13	420.41	0.00	194.61	0
कुल बाँकी कर्जा	147.25	274.29	89.69	100.68	51.65	132.32	248.25	52.00	56.59	106.78	94.46	144.52	1666.14	76.68	523.81	53.34
लघु व्यवसाय कर्जा बाँकी	106.84	249.06	82.78	77.54	47.21	115.81	226.55	41.42	56.59	106.55	92.13	142.74	1479.26	75.54	379.42	52.40892
लघु उद्यम/धितो कर्जा बाँकी	31.54	25.23	4.77	23.14	2.31	16.50	12.16	0.00	0.00	0.22	2.32	1.40	41.74	1.15	9.42	0.933147
अन्य कर्जा बाँकी	8.87	0.00	2.13	0.00	2.12	0.00	9.54	10.57	0.00	0.00	0.00	0.38	145.14	0.00	134.97	0
भाखा नाघेको कर्जा रकम	8.11	1.56	2.69	0.33	2.32	0.00	0.00	0.48	0.29	0.00	0.00	0.00	5.84	0.00	2.66	0
भाखा नाघेको ऋणी संख्या	0	109	137	30	83	0	0	24	33	0	0	0	412	0	555.00	0
ब्याज असुली रकम	0.00	49.62	18.88	11.11	5.48	10.46	22.26	12.66	4.27	8.61	9.69	8.04	212.66	6.07	76.22	3.874755
असुल हुन बाँकी ब्याज रकम	0.00	0.19	2.54	0.13	1.04	1.24	0.00	0.00	0.03	0.90	0.00	1.62	0.00	0.00	0.00	0.545232
कर्जा नोक्सानी व्यवस्था	2.57	5.89	4.31	1.30	2.68	1.32	2.51	0.69	0.58	0.96	0.44	1.45	20.40	0.83	7.87	0.533421
कुल बचतकर्ता संख्या	6325	11256	3940	3908	2642	5111	14271	1529	2684	3753	0	5966	110233	3479	38781.00	2631
कुल बचत रकम	30.72	64.31	12.53	14.87	9.65	17.75	57.21	12.73	3.62	3.67	15.49	23.70	804.08	7.50	252.82	5.87
अनिवार्य बचत	22.92	12.50	7.78	10.10	3.34	11.47	26.54	11.20	1.78	2.98	7.75	2.93	293.75	5.34	105.06	3.338347
स्वेच्छिक बचत	7.79	14.57	4.43	4.77	5.28	3.13	16.87	1.50	0.81	0.46	7.74	20.56	195.87	2.16	107.91	1.076462
अन्य बचत	0.01	37.24	0.32	0.00	1.03	3.14	13.80	0.04	1.03	0.23	0.00	0.21	314.46	0.00	39.85	1.459647
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 (%)	20.86%	23.45%	13.97%	14.77%	18.68%	13.41%	23.05%	24.49%	6.40%	3.44%	16.40%	16.40%	48.26%	9.79%	0.48	0.110128
लघु उद्यम कर्जा/कुल कर्जा (%)	21.42%	9.20%	5.32%	22.98%	4.48%	12.47%	4.90%	0.00%	0.00%	0.21%	2.46%	0.97%	2.51%	1.49%	1.80%	1.75%

विवरण	Mero	Samata	RSDC
कार्यक्षेत्र भएको जिल्ला संख्या	75	1	75
सेवा पुगेको जिल्ला संख्या	10	1	13
सेवा पुगेको गा.वि.स./न.पा. संख्या	93	16	0
कुल कर्मचारी संख्या	60	9	7
कुल शाखा संख्या	12	1	1
कुल केन्द्र संख्या	542	72	0
कुल समूह संख्या	1945	323	0
निष्क्रिय समूह संख्या	0	0	0
कुल सदस्य संख्या	9599	1612	0
निष्क्रिय सदस्य संख्या	0	0	0
कुल ऋणी संख्या	6489	1129	40
कुल कर्जा वितरण	319.00	49.87	151.40
लघु व्यवसाय कर्जा	319.001	49.871	0
लघु उद्यम/धितो कर्जा	0	0	0
अन्य कर्जा	0	0	151.4
कर्जाको साँवा असुली	50.70	16.44	11.75
लघु व्यवसाय कर्जाको साँवा असुली	50.70222	16.43546	0
लघु उद्यम/धितो कर्जाको साँवा असुली	0	0	0
अन्य कर्जाको साँवा असुली	0	0	11.75083
कुल बाँकी कर्जा	268.30	33.44	139.65
लघु व्यवसाय कर्जा बाँकी	268.2988	33.43553	0
लघु उद्यम/धितो कर्जा बाँकी	0	0	0
अन्य कर्जा बाँकी	0	0	139.6492
भाखा नाघेको कर्जा रकम	0	0	0
भाखा नाघेको ऋणी संख्या	0	0	0
ब्याज असुली रकम	0	2.225183	2.87426
असुल हुन बाँकी ब्याज रकम	1.92951	0	0.90599
कर्जा नोक्सानी व्यवस्था	2.682991	0.334353	1.10775
कुल बचतकर्ता संख्या	9599	1612	0
कुल बचत रकम	9.04	3.60	0.00
अनिवार्य बचत	2.83958	1.25976	0
स्वेच्छिक बचत	2.82759	2.33694	0
अन्य बचत	3.37754	0	0
सर्वसाधारणबाट संकलन गरेको बचत	0	0	0
कुल बचत/कुल कर्जा (%)	0.033711	0.107571	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			