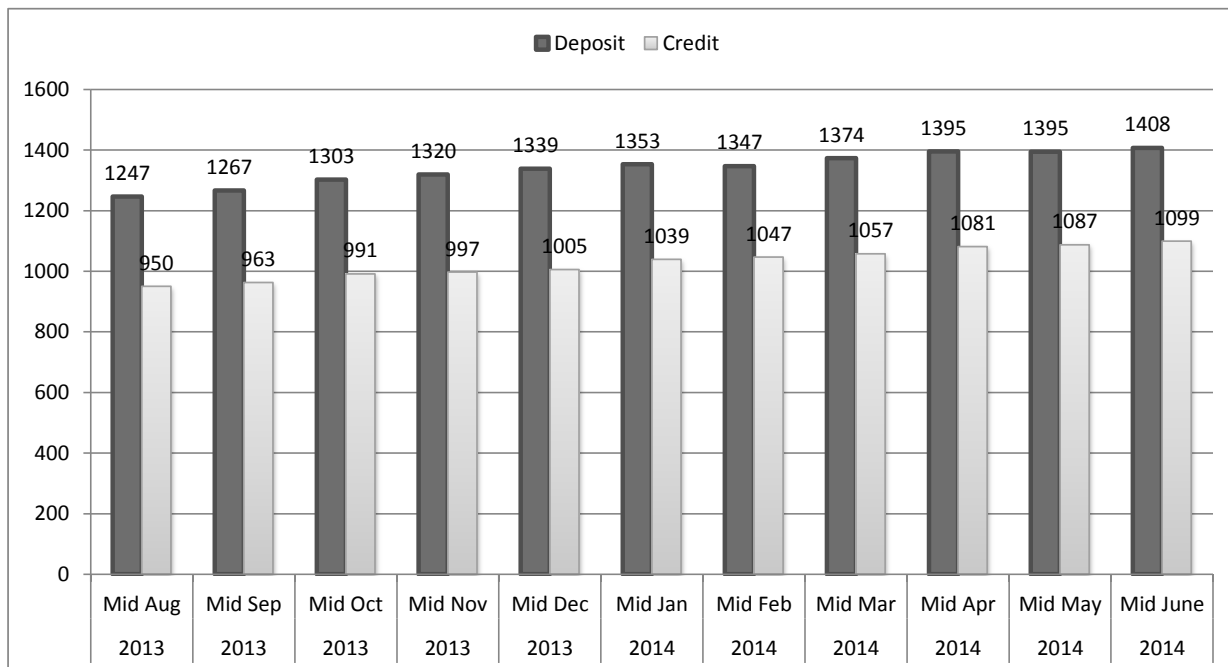


BANKING & FINANCIAL STATISTICS

(Monthly)
(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department
Statistics Division

2071 Jeth
Mid-June, 2014

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Explanatory Notes

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

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

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

Nepalese Month	Gregorian Month
Baisakh	Mid-May
Jeth	Mid-June
Asar	Mid-July
Saun	Mid-Aug
Bhadau	Mid-Sept
Asoj	Mid-Oct
Kattik	Mid-Nov
Mangsir	Mid-Dec
Pus	Mid-Jan
Magh	Mid-Feb
Fagun	Mid-Mar
Chait	Mid-Apr

4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro -Credits	Total
Data available , out of total number	30	84	52	35	201
Total Number of Licensed BFIs	30	85	53	35	203

5 All the amount in this statistics are in million of rupees.

6 Short Names of BFIs are used in notification and their full names have been provided in the last page
(List of Bank & Financial Institutions).

Major Financial Indicators

as on Jeth End, 2071

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	67.3%	11.2%	4.2%	82.7%
2	Total Credit/GDP	51.5%	9.3%	3.8%	64.6%
3	Total Credit/ Total Deposit	76.6%	82.7%	90.0%	78.1%
4	Lcy Credit/Lcy Deposit & Core Capital	73.5%	73.0%	78.4%	73.7%
5	Fixed Deposit/Total Deposit	31.5%	28.1%	47.2%	31.8%
6	Saving Deposit/Total Deposit	38.0%	53.5%	43.6%	40.4%
7	Current Deposit/Total Deposit	9.8%	1.7%	0.1%	8.2%
8	NPL/ Total Loan*	3.0%	5.2%	16.7%	4.1%
9	Total LLP/Total Loan	3.6%	4.5%	16.6%	4.5%
10	Deprived SectorLoan/Total Loan*	5.0%	4.9%	3.2%	4.9%
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	15.6%	16.0%	22.6%	16.0%
2	Investment in Gov. Security/Total Deposit	13.4%	1.8%	3.5%	11.3%
3	Total Liquid Assets/Total Deposit	30.4%	34.4%	35.3%	31.2%
C. Capital Adequacy Ratios					
1	Core Capital/RWA (%)	9.9%	14.5%	13.8%	10.7%
2	Total Capital/RWA (%)	11.6%	15.4%	14.4%	12.2%
D. Other Information					
1	No. of Branches	1508	787	246	2541
2	No. of ATM	1316	249	39	1604
3	No. of Debit Card	3560893	385983	26926	3973802
4	No. of Credit Card	55564	0	0	55564
5	No. of Deposit Accounts	9305157	2678764	531621	12515542
6	No. of Loan	634942	232479	52125	919546
1	Wt. Avg Interest on Deposit	4.22			
	(a) Saving	3.20			
	(b) Fixed	6.99			
	(c) Call	4.10			
2	Wt. Avg Interest on Credit	10.81			

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-May	Mid-June	% 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	142927.98	142837.64	11.4%	14.4%	-0.1%
	a. Paid-up Capital	98418.17	104303.78	119506.94	125343.00	125575.43	6.0%	14.6%	0.2%
	b. Statutory Reserves	17727.34	22068.14	26038.22	32724.94	33195.22	24.5%	18.0%	1.4%
	c. Retained Earning	-24280.93	-24321.75	-22344.20	-26313.97	-26360.82	0.2%	-8.1%	0.2%
	d. Others Reserves	11542.96	13112.82	8523.37	11174.01	10427.82	13.6%	-35.0%	-6.7%
2	BORROWINGS	34058.68	17805.91	26999.28	23940.80	23140.65	-47.7%	51.6%	-3.3%
	a. NRB	13307.22	4286.68	2884.28	2072.24	1466.75	-67.8%	-32.7%	-29.2%
	b. "A"Class Licensed Institution	10915.97	3297.01	10466.63	7621.96	6995.08	-69.8%	217.5%	-8.2%
	c. Foreign Banks and Fin. Ins.	2232.33	2507.93	2954.26	3021.08	2412.12	12.3%	17.8%	-20.2%
	d. Other Financial Ins.	1453.38	781.08	2438.25	1775.37	2316.57	-46.3%	212.2%	30.5%
	e. Bonds and Securities	6149.79	6933.22	8255.86	9450.14	9950.14	12.7%	19.1%	5.3%
3	DEPOSITS	869951.43	1071394.11	1250061.98	1394537.01	1407674.97	23.2%	16.7%	0.9%
	a. Current	80934.33	95993.06	111686.53	114868.80	115723.42	18.6%	16.3%	0.7%
	b. Savings	305589.21	400723.15	471215.43	562441.24	568363.35	31.1%	17.6%	1.1%
	c. Fixed	332726.29	372137.55	423478.43	441128.90	447935.71	11.8%	13.8%	1.5%
	d. Call Deposits	139308.18	187998.54	225704.81	255643.88	255378.83	35.0%	20.1%	-0.1%
	e. Others	11393.42	14541.81	17976.78	20454.19	20273.67	27.6%	23.6%	-0.9%
4	Bills Payable	964.92	1626.36	1561.63	1753.81	1545.16	68.5%	-4.0%	-11.9%
5	Other Liabilities	106263.83	123660.25	140770.30	187491.10	190013.69	16.4%	13.8%	1.3%
	1. Loan Loss Provision	30215.83	33873.99	42223.77	49630.49	49666.37	12.1%	24.6%	0.1%
	2. Interest Suspense a/c	28130.02	26056.17	27920.72	36479.93	39963.91	-7.4%	7.2%	9.6%
	3. Others	47917.98	63730.08	70625.81	101380.67	100383.41	33.0%	10.8%	-1.0%
6	Reconciliation A/c	9872.98	1537.81	7290.04	4305.34	4330.43	-84.4%	374.1%	0.6%
7	Profit & Loss A/c	20198.37	19776.52	26544.74	21626.64	22751.05	-2.1%	34.2%	5.2%
TOTAL		1144717.74	1350963.95	1584952.29	1776582.68	1792293.60	18.0%	17.3%	0.9%

Assets

1	LIQUID FUNDS	147993.99	236056.86	259224.93	274771.28	280209.76	59.5%	9.8%	2.0%
	a. Cash Balance	23950.22	31020.07	35728.20	34299.47	33485.48	29.5%	15.2%	-2.4%
	Nepalese Notes & Coins	23410.19	30353.28	34876.14	32982.27	32520.03	29.7%	14.9%	-1.4%
	Foreign Currency	540.03	666.79	852.06	1317.21	965.45	23.5%	27.8%	-26.7%
	b. Bank Balance	90221.67	164605.21	173856.67	185548.98	192073.78	82.4%	5.6%	3.5%
	1. In Nepal Rastra Bank	54649.30	120457.25	130802.82	127103.00	132294.25	120.4%	8.6%	4.1%
	2. "A"Class Licensed Institution	15881.98	26284.33	23269.10	30257.32	30052.98	65.5%	-11.5%	-0.7%
	3. Other Financial Ins.	9176.54	7649.81	5673.35	5545.57	5701.58	-16.6%	-25.8%	2.8%
	4. In Foreign banks	10513.86	10213.81	14111.40	22643.09	24024.96	-2.9%	38.2%	6.1%
	c. Money at Call	33822.11	40431.58	49640.06	54922.83	54650.50	19.5%	22.8%	-0.5%
2	INVESTMENTS	107562.37	137304.43	151339.99	162866.34	160947.86	27.7%	10.2%	-1.2%
	a. Govt. Securities	105115.15	133251.15	149700.83	161161.31	159244.06	26.8%	12.3%	-1.2%
	b. Others	2447.22	4053.28	1639.16	1705.04	1703.80	65.6%	-59.6%	-0.1%
3	SHARE & OTHER INVESTMENT	53582.86	52851.08	66725.48	70759.46	70160.45	-1.4%	26.3%	-0.8%
4	LOANS & ADVANCES	698778.98	779560.90	945698.45	1077359.68	1089380.72	11.6%	21.3%	1.1%
	a. Private Sector	675113.87	741145.02	915010.01	1011451.37	1060852.24	9.8%	23.5%	4.9%
	b. Financial Institutions	17299.98	31389.29	21910.20	22153.67	21014.25	81.4%	-30.2%	-5.1%
	c. Government Organizations	6365.14	7026.59	8778.24	43754.64	7514.23	10.4%	24.9%	-82.8%
5	BILLS PURCHASED	5149.73	9634.19	9007.88	8818.30	9028.68	87.1%	-6.5%	2.4%
6	LOANS AGT. COLLECTED BILLS	95.96	645.89	1015.49	744.80	722.54	573.1%	57.2%	-3.0%
7	FIXED ASSETS	24260.64	27146.40	28916.79	30342.17	30462.03	11.9%	6.5%	0.4%
8	OTHER ASSETS	79138.14	93318.34	104448.21	137688.53	140795.50	17.9%	11.9%	2.3%
	a. Accrued Interests	29689.70	27621.76	30638.63	40783.00	45613.91	-7.0%	10.9%	11.8%
	b. Others	49448.44	65696.59	73809.58	96905.53	95181.59	32.9%	12.3%	-1.8%
9	Expenses not Written off	775.30	586.90	622.02	569.98	557.32	-24.3%	6.0%	-2.2%
10	Non Banking Assets	1549.65	2225.09	3731.30	4419.91	4515.76	43.6%	67.7%	2.2%
11	Reconciliation Account	21980.28	8638.94	10394.09	5282.13	2448.25	-60.7%	20.3%	-53.7%
12	Profit & Loss A/c	3849.83	2994.86	3827.69	2960.08	3064.72	-22.2%	27.8%	3.5%
TOTAL		1144717.74	1350963.88	1584952.31	1776582.67	1792293.59	18.0%	17.3%	0.9%

Statement of Assets and Liabilities of Commercial Banks

Liabilities		Mid-July			Mid-May	Mid-June	% 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	105555.35	105548.53	30.6%	22.7%	0.0%
	a. Paid-up Capital	58294.88	65983.34	79652.07	84317.98	84542.51	13.2%	20.7%	0.3%
	b. Statutory Reserves	14925.88	18708.72	21995.65	27739.16	28197.45	25.3%	17.6%	1.7%
	c. Retained Earning	-24831.16	-19595.10	-14452.96	-15962.13	-15965.39	-21.1%	-26.2%	0.0%
	d. Others Reserves	10674.85	12045.61	7465.92	9460.34	8773.96	12.8%	-38.0%	-7.3%
2	BORROWINGS	24852.84	15507.22	22792.86	20144.94	19512.48	-37.6%	47.0%	-3.1%
	a. NRB	10226.06	4286.68	2314.28	2072.24	1466.75	-58.1%	-46.0%	-29.2%
	b. "A"Class Licensed Institution	6320.98	1970.74	7368.77	4267.73	4038.70	-68.8%	273.9%	-5.4%
	c. Foreign Banks and Fin. Ins.	1868.09	2175.84	2954.26	3021.08	2412.12	16.5%	35.8%	-20.2%
	d. Other Financial Ins.	379.95	146.18	1905.41	1333.74	1644.76	-61.5%	1203.5%	23.3%
	e. Bonds and Securities	6057.77	6927.77	8250.14	9450.14	9950.14	14.4%	19.1%	5.3%
3	DEPOSITS	687587.89	867978.25	1020830.77	1133753.30	1144500.80	26.2%	17.6%	0.9%
	a. Current	78982.88	93304.43	108656.63	111776.24	112347.54	18.1%	16.5%	0.5%
	b. Savings	231094.43	304786.78	358546.88	429206.06	434659.46	31.9%	17.6%	1.3%
	c. Fixed	253586.40	298835.74	345412.03	354482.91	360216.35	17.8%	15.6%	1.6%
	d. Call Deposits	116624.66	161784.11	196045.33	223726.06	223069.54	38.7%	21.2%	-0.3%
	e. Others	7299.52	9267.20	12169.90	14562.03	14207.91	27.0%	31.3%	-2.4%
4	Bills Payable	942.94	1599.38	1549.62	1729.49	1530.10	69.6%	-3.1%	-11.5%
5	Other Liabilities	84386.30	92665.24	104427.07	143461.73	145534.35	9.8%	12.7%	1.4%
	1. Loan Loss Provision	21340.08	22093.98	25582.29	31811.97	31708.90	3.5%	15.8%	-0.3%
	2. Interest Suspense a/c	23249.43	19491.92	20628.97	25725.75	28474.64	-16.2%	5.8%	10.7%
	3. Others	39796.79	51079.35	58215.80	85924.01	85350.81	28.4%	14.0%	-0.7%
6	Reconciliation A/c	5931.58	-3672.89	1927.71	-1106.11	-1160.35	-161.9%	-152.5%	4.9%
7	Profit & Loss A/c	15598.52	15876.84	21060.43	16370.05	17569.18	1.8%	32.6%	7.3%
	TOTAL	878364.52	1067096.61	1267249.14	1419908.74	1433035.09	21.5%	18.8%	0.9%
Assets									
1	LIQUID FUNDS	98071.74	161785.49	185758.20	190101.86	194921.88	65.0%	14.8%	2.5%
	a. Cash Balance	20265.25	26026.91	29908.23	28084.35	27209.32	28.4%	14.9%	-3.1%
	Nepalese Notes & Coins	19764.98	25398.02	29107.29	26853.89	26331.46	28.5%	14.6%	-1.9%
	Foreign Currency	500.27	628.90	800.94	1230.46	877.86	25.7%	27.4%	-28.7%
	b. Bank Balance	63293.26	127706.17	140521.89	143828.24	151520.71	101.8%	10.0%	5.3%
	1. In Nepal Rastra Bank	48727.39	110572.60	120642.29	114678.25	121168.60	126.9%	9.1%	5.7%
	2. "A"Class Licensed Institution	3826.02	6784.54	5753.34	6572.81	6403.64	77.3%	-15.2%	-2.6%
	3. Other Financial Ins.	284.61	187.69	160.35	42.67	26.93	-34.1%	-14.6%	-36.9%
	4. In Foreign banks	10455.24	10161.35	13965.91	22534.50	23921.54	-2.8%	37.4%	6.2%
	c. Money at Call	14513.24	8052.41	15328.08	18189.27	16191.86	-44.5%	90.4%	-11.0%
2	INVESTMENTS	102655.92	131017.87	146469.06	156862.88	154976.59	27.6%	11.8%	-1.2%
	a. Govt.Securities	100267.30	127213.05	144855.42	155195.40	153310.35	26.9%	13.9%	-1.2%
	b. Others	2388.62	3804.83	1613.63	1667.48	1666.24	59.3%	-57.6%	-0.1%
3	SHARE & OTHER INVESTMENT	46901.44	50254.78	63457.22	67071.59	66533.72	7.1%	26.3%	-0.8%
4	LOANS & ADVANCES	522853.34	612322.64	748753.66	858033.88	866484.32	17.1%	22.3%	1.0%
	a. Private Sector	503339.45	577113.21	723355.09	795407.25	840129.90	14.7%	25.3%	5.6%
	b. Financial Institutions	13362.34	28302.71	16673.89	18929.05	18897.29	111.8%	-41.1%	-0.2%
	c. Government Organizations	6151.55	6906.71	8724.68	43697.58	7457.12	12.3%	26.3%	-82.9%
5	BILLS PURCHASED	5073.85	9606.97	7438.39	8807.64	9018.02	89.3%	-22.6%	2.4%
6	LOANS AGT. COLLECTED BILLS	95.96	645.89	1015.49	744.80	722.54	573.1%	57.2%	-3.0%
7	FIXED ASSETS	16098.81	19818.66	21164.90	22279.00	22354.35	23.1%	6.8%	0.3%
8	OTHER ASSETS	66675.11	76147.88	85601.07	113243.76	117553.35	14.2%	12.4%	3.8%
	a. Accrued Interests	24341.43	20790.32	23015.22	29856.56	33883.82	-14.6%	10.7%	13.5%
	b. Others	42333.67	55357.56	62585.85	83387.20	83669.52	30.8%	13.1%	0.3%
9	Expenses not Written off	600.70	447.80	475.18	442.94	433.78	-25.5%	6.1%	-2.1%
10	Non Banking Assets	1376.57	1638.51	2037.98	2214.97	2275.95	19.0%	24.4%	2.8%
11	Reconciliation Account	17961.09	3410.11	4988.80	-361.51	-2941.79	-81.0%	46.3%	713.7%
12	Profit & Loss A/c	0.00	0.00	89.21	466.93	702.37	0.0%	0.0%	50.4%
	TOTAL	878364.52	1067096.59	1267249.16	1419908.74	1433035.07	21.5%	18.8%	0.9%

Statement of Assets and Liabilities of Development Banks

Liabilities		Mid-July			Mid-May	Mid-June	% 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	26648.26	27316.71	0.8%	10.5%	2.5%
	a. Paid-up Capital	20895.09	21224.20	23568.92	24461.84	25152.49	1.6%	11.0%	2.8%
	b. Statutory Reserves	1138.32	1555.69	2105.95	2634.78	2690.05	36.7%	35.4%	2.1%
	c. Retained Earning	67.66	-764.13	-1106.59	-1350.08	-1370.06	-1229.4%	44.8%	1.5%
	d. Others Reserves	423.58	686.41	525.84	901.71	844.23	62.1%	-23.4%	-6.4%
2	BORROWINGS	4700.02	1193.00	2753.56	2983.10	3081.82	-74.6%	130.8%	3.3%
	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	2575.63	2410.02	-51.2%	152.6%	-6.4%
	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	407.48	671.80	-63.3%	160.7%	64.9%
	e. Bonds and Securities	11.02	5.45	5.72	0.00	0.00	-50.6%	5.0%	0.0%
3	DEPOSITS	96886.67	127300.11	160249.64	184677.25	190965.12	31.4%	25.9%	3.4%
	a. Current	1860.53	2657.06	2944.14	3042.57	3312.34	42.8%	10.8%	8.9%
	b. Savings	42968.28	60924.67	83215.90	98423.93	102235.06	41.8%	36.6%	3.9%
	c. Fixed	31162.87	37454.34	45134.34	51774.48	53612.76	20.2%	20.5%	3.6%
	d. Call Deposits	20407.66	25427.81	28491.56	30902.42	31275.48	24.6%	12.0%	1.2%
	e. Others	487.34	836.23	463.70	533.86	529.48	71.6%	-44.5%	-0.8%
4	Bills Payable	17.78	18.91	8.37	10.55	12.41	6.3%	-55.7%	17.7%
5	Other Liabilities	10858.30	13437.99	16778.07	21675.55	21870.22	23.8%	24.9%	0.9%
	1. Loan Loss Provision	3520.41	4781.47	5847.74	7120.07	7136.25	35.8%	22.3%	0.2%
	2. Interest Suspense a/c	3189.40	3068.90	2594.60	4214.61	4812.11	-3.8%	-15.5%	14.2%
	3. Others	4148.49	5587.62	8335.74	10340.87	9921.85	34.7%	49.2%	-4.1%
6	Reconciliation A/c	2577.40	3894.17	3374.90	3655.58	3746.44	51.1%	-13.3%	2.5%
7	Profit & Loss A/c	2171.41	2347.45	3251.27	3240.59	3034.42	8.1%	38.5%	-6.4%
TOTAL		139736.22	170893.79	211509.94	242890.88	250027.13	22.3%	23.8%	2.9%
Assets									
1	LIQUID FUNDS	29411.27	47387.40	52289.75	59644.58	62297.88	61.1%	10.3%	4.4%
	a. Cash Balance	2465.05	3646.17	4833.15	5176.02	5349.61	47.9%	32.6%	3.4%
	Nepalese Notes & Coins	2426.96	3609.10	4782.29	5089.81	5262.48	48.7%	32.5%	3.4%
	Foreign Currency	38.09	37.08	50.85	86.20	87.14	-2.7%	37.2%	1.1%
	b. Bank Balance	13229.83	20316.68	19565.36	25309.41	25188.01	53.6%	-3.7%	-0.5%
	1. In Nepal Rastra Bank	3511.87	5968.59	7457.99	8994.84	8493.11	70.0%	25.0%	-5.6%
	2. "A"Class Licensed Institution	5973.60	10461.52	9507.63	13723.60	14132.14	75.1%	-9.1%	3.0%
	3. Other Financial Ins.	3685.74	3834.11	2454.26	2482.38	2459.34	4.0%	-36.0%	-0.9%
	4. In Foreign banks	58.62	52.46	145.49	108.59	103.42	-10.5%	177.3%	-4.8%
	c. Money at Call	13716.40	23424.55	27891.24	29159.15	31760.25	70.8%	19.1%	8.9%
2	INVESTMENTS	2519.63	3728.21	3118.77	3227.11	3416.78	48.0%	-16.3%	5.9%
	a. Govt. Securities	2497.03	3701.16	3118.24	3226.99	3416.65	48.2%	-15.7%	5.9%
	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	1842.63	1772.60	-51.4%	30.6%	-3.8%
4	LOANS & ADVANCES	88923.32	100611.07	131168.99	152009.55	157894.00	13.1%	30.4%	3.9%
	a. Private Sector	88169.21	99510.91	126319.47	150730.41	156760.60	12.9%	26.9%	4.0%
	b. Financial Institutions	609.74	1022.55	4809.98	1243.31	1097.56	67.7%	370.4%	-11.7%
	c. Government Organizations	144.37	77.61	39.54	35.83	35.83	-46.2%	-49.1%	0.0%
5	BILLS PURCHASED	45.71	10.73	1562.24	4.26	4.26	-76.5%	14461.6%	0.0%
6	LOANS AGT. COLLECTED BILLS	0.00	0.00	0.00	0.00	0.00	0.0%	0.0%	0.0%
7	FIXED ASSETS	3828.14	3904.49	4745.85	5143.14	5375.99	2.0%	21.5%	4.5%
8	OTHER ASSETS	7635.07	8164.94	10596.49	13960.41	12669.35	6.9%	29.8%	-9.2%
	a. Accrued Interests	3339.09	3247.83	2815.95	4316.23	4954.82	-2.7%	-13.3%	14.8%
	b. Others	4295.98	4917.11	7780.55	9644.18	7714.53	14.5%	58.2%	-20.0%
9	Expenses not Written off	110.60	68.87	71.58	52.62	48.81	-37.7%	3.9%	-7.2%
10	Non Banking Assets	12.72	275.99	940.33	1210.57	1239.36	2069.5%	240.7%	2.4%
11	Reconciliation Account	2617.46	3917.20	3375.86	3731.72	3678.86	49.7%	-13.8%	-1.4%
12	Profit & Loss A/c	1288.76	1198.79	1515.77	2064.30	1629.27	-7.0%	26.4%	-21.1%
TOTAL		139736.22	170893.70	211509.94	242890.88	250027.13	22.3%	23.8%	2.9%

Statement of Assets and Liabilities of Finance Companies

Liabilities		Mid-July			Mid-May	Mid-June	% 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	10724.37	9972.40	-29.8%	-21.9%	-7.0%
	a. Paid-up Capital	19228.21	17096.24	16285.95	16563.18	15880.42	-11.1%	-4.7%	-4.1%
	b. Statutory Reserves	1663.13	1803.73	1936.62	2351.00	2307.71	8.5%	7.4%	-1.8%
	c. Retained Earning	482.56	-3962.52	-6784.65	-9001.76	-9025.37	-921.1%	71.2%	0.3%
	d. Others Reserves	444.53	380.79	531.61	811.95	809.63	-14.3%	39.6%	-0.3%
2	BORROWINGS	4505.82	1105.70	1452.87	812.76	546.36	-75.5%	31.4%	-32.8%
	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	778.61	546.36	-79.3%	115.2%	-29.8%
	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	0.00	-16.6%	-100.0%	-100.0%
	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	76106.45	72209.06	-11.0%	-9.4%	-5.1%
	a. Current	90.92	31.57	85.76	49.98	63.54	-65.3%	171.6%	27.1%
	b. Savings	31526.50	35011.70	29452.65	34811.26	31468.83	11.1%	-15.9%	-9.6%
	c. Fixed	47977.03	35847.48	32932.05	34871.52	34106.60	-25.3%	-8.1%	-2.2%
	d. Call Deposits	2275.86	786.61	1167.92	1015.40	1033.81	-65.4%	48.5%	1.8%
	e. Others	3606.57	4438.39	5343.18	5358.30	5536.28	23.1%	20.4%	3.3%
4	Bills Payable	4.20	8.07	3.63	13.78	2.65	92.2%	-55.0%	-80.8%
5	Other Liabilities	11019.23	17557.02	19565.16	22353.82	22609.12	59.3%	11.4%	1.1%
	1. Loan Loss Provision	5355.35	6998.55	10793.74	10698.45	10821.21	30.7%	54.2%	1.1%
	2. Interest Suspense a/c	1691.19	3495.35	4697.16	6539.58	6677.16	106.7%	34.4%	2.1%
	3. Others	3972.70	7063.11	4074.26	5115.79	5110.74	77.8%	-42.3%	-0.1%
6	Reconciliation A/c	1364.00	1316.54	1987.43	1755.87	1744.34	-3.5%	51.0%	-0.7%
7	Profit & Loss A/c	2428.44	1552.23	2233.04	2016.00	2147.45	-36.1%	43.9%	6.5%
	TOTAL	126617.00	112973.55	106193.21	113783.05	109231.38	-10.8%	-6.0%	-4.0%
Assets									
1	LIQUID FUNDS	20510.98	26883.96	21176.97	25024.85	22990.00	31.1%	-21.2%	-8.1%
	a. Cash Balance	1219.92	1346.98	986.82	1039.11	926.55	10.4%	-26.7%	-10.8%
	Nepalese Notes & Coins	1218.25	1346.17	986.56	1038.57	926.10	10.5%	-26.7%	-10.8%
	Foreign Currency	1.67	0.82	0.26	0.55	0.45	-50.9%	-67.8%	-17.3%
	b. Bank Balance	13698.58	16582.35	13769.41	16411.33	15365.06	21.1%	-17.0%	-6.4%
	1. In Nepal Rastra Bank	2410.04	3916.06	2702.54	3429.91	2632.55	62.5%	-31.0%	-23.2%
	2. "A"Class Licensed Institution	6082.36	9038.28	8008.13	9960.90	9517.20	48.6%	-11.4%	-4.5%
	3. Other Financial Ins.	5206.19	3628.01	3058.74	3020.51	3215.31	-30.3%	-15.7%	6.4%
	4. In Foreign banks	0.00	0.00	0.00	0.00	0.00	0.0%	0.0%	0.0%
	c. Money at Call	5592.47	8954.63	6420.74	7574.41	6698.39	60.1%	-28.3%	-11.6%
2	INVESTMENTS	2386.81	2558.35	1752.16	2776.35	2554.49	7.2%	-31.5%	-8.0%
	a. Govt.Securities	2350.81	2336.94	1727.17	2738.92	2517.06	-0.6%	-26.1%	-8.1%
	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	1845.24	1854.13	-70.9%	17.9%	0.5%
4	LOANS & ADVANCES	87002.32	66627.19	65775.79	67316.25	65002.40	-23.4%	-1.3%	-3.4%
	a. Private Sector	83605.21	64520.90	65335.45	65313.71	63961.73	-22.8%	1.3%	-2.1%
	b. Financial Institutions	3327.90	2064.03	426.32	1981.31	1019.39	-38.0%	-79.3%	-48.5%
	c. Government Organizations	69.22	42.26	14.02	21.23	21.28	-38.9%	-66.8%	0.2%
5	BILLS PURCHASED	30.17	16.49	7.25	6.40	6.40	-45.3%	-56.1%	0.0%
6	LOANS AGT. COLLECTED BILLS	0.00	0.00	0.00	0.00	0.00	0.0%	0.0%	0.0%
7	FIXED ASSETS	4333.69	3423.26	3006.04	2920.04	2731.70	-21.0%	-12.2%	-6.4%
8	OTHER ASSETS	4827.95	9005.53	8250.65	10484.35	10572.80	86.5%	-8.4%	0.8%
	a. Accrued Interests	2009.17	3583.61	4807.46	6610.20	6775.27	78.4%	34.2%	2.5%
	b. Others	2818.78	5421.92	3443.18	3874.15	3797.54	92.3%	-36.5%	-2.0%
9	Expenses not Written off	64.00	70.23	75.26	74.43	74.73	9.7%	7.2%	0.4%
10	Non Banking Assets	160.36	310.59	752.98	994.37	1000.45	93.7%	142.4%	0.6%
11	Reconciliation Account	1401.74	1311.63	2029.43	1911.93	1711.18	-6.4%	54.7%	-10.5%
12	Profit & Loss A/c	2561.07	1796.07	2222.71	428.85	733.09	-29.9%	23.8%	70.9%
	TOTAL	126616.99	112973.60	106193.21	113783.05	109231.38	-10.8%	-6.0%	-4.0%

Profit & Loss Account of Banks and Financial Institutions

(Up to Jeth , 2071)

Expenses	Class "A"	Class "B"	Class "C"	Total
1 Interest Expenses	44338.93	12022.29	5384.79	61746.01
1.1 Deposit Liabilities	43318.72	11876.99	5330.36	60526.08
1.1.1 Saving A/c	12217.51	5556.56	1979.47	19753.54
1.1.2 Fixed A/c	23623.35	4717.12	3282.14	31622.61
1.1.2.1 Upto 3 Months Fixed A/c	2561.27	90.56	35.89	2687.72
1.1.2.2 3 to 6 Months fixed A/c	787.61	135.19	49.00	971.80
1.1.2.3 6 Months to 1 Year Fixed A/c	9914.78	2394.70	1619.81	13929.29
1.1.2.4 Above 1 Year	10359.68	2096.66	1577.44	14033.79
1.1.3 Call Deposit	7474.87	1603.31	68.53	9146.71
1.1.4 Certificate of Deposits	3.00	0.00	0.22	3.22
1.2 Others	1020.21	145.30	54.43	1219.93
2 Commission/Fee Expense	366.48	4.16	2.96	373.60
3 Employees Expenses	12643.50	2008.89	704.51	15356.90
4 Office Operating Expenses	9343.07	2343.27	771.95	12458.28
5 Exchange Fluctuation Loss	52.75	7.55	0.00	60.31
5.1 Due to Change in Exchange Rates	38.89	7.45	0.00	46.34
5.2 Due to Foreign Currency Transactions	13.86	0.11	0.00	13.97
6 Non-Operating Expenses	701.05	73.07	1.27	775.39
7. Provision for Risk	6413.32	3411.63	2151.27	11976.22
7.1 Loan loss Provision	6189.05	2580.62	1852.88	10622.55
7.1.1 General Loan loss Provision	2087.78	282.89	392.78	2763.44
7.1.2 Special Loan Loss Provision	4101.28	2236.09	1437.81	7775.18
7.1.3 Additional Loan Loss Provision	0.00	61.64	22.29	83.93
7.2. Provision for Non-Banking Assets	225.34	592.26	161.24	978.84
7.3. Provision for Loss on Investment	-20.53	2.43	3.24	-14.86
7.4. Provision for Loss of Other Assets	19.45	236.33	133.91	389.69
8 Loan Written Off	50.49	63.25	62.98	176.71
9 Provision for Staff Bonus	1873.77	315.48	90.46	2279.71
10 Provision for Income Tax	5915.63	952.57	253.59	7121.78
11 Others	3.69	37.83	2.03	43.54
12 Net Profit	17107.37	2806.10	2132.05	22045.51
TOTAL EXPENSES	98810.03	24046.10	11557.84	134413.97

Income	Class "A"	Class "B"	Class "C"	Total
1. Interest Income	81068.73	18511.78	7551.59	107132.10
1.1. On Loans and Advance	76602.04	16883.69	6855.41	100341.15
1.2. On Investment	3028.72	134.95	87.90	3251.57
1.2.1 Government Bonds	2638.95	123.35	75.58	2837.88
1.2.2 Foreign Bonds	26.56	0.00	0.00	26.56
1.2.3 NRB Bonds	200.97	3.82	6.79	211.59
1.2.4 Deventure & Bonds	162.24	7.78	5.53	175.54
1.3 Agency Balance	666.28	141.07	59.28	866.64
1.4 On Call Deposit	238.58	1059.79	363.74	1662.12
1.5 Others	533.10	292.28	185.25	1010.63
2. Comission & Discount	6546.20	566.34	128.01	7240.55
2.1 Bills Purchase & Discount	193.99	0.20	0.00	194.19
2.2 Comission	5344.83	356.91	63.78	5765.52
2.3 Others	1007.38	209.23	64.23	1280.84
3 Income From Exchange Fluctuation	3716.69	43.93	0.00	3760.62
3.1 Due to Change in Exchange Rate	382.85	2.15	0.00	385.00
3.2 Due to Foreign Currency Trans.	3333.84	41.78	0.00	3375.62
4 Other Operating Income	2853.07	1167.16	424.75	4444.98
5 Non Operating Income	1140.27	878.04	422.95	2441.25
6 Provision Written Back	2561.36	1426.83	2298.67	6286.86
7 Recovery from Written off Loan	470.70	5.68	14.20	490.59
8 Income from Extra Ordinary Expenses	212.46	45.38	0.00	257.84
9 Net Loss	240.55	1400.95	717.69	2359.19
TOTAL INCOME	98810.03	24046.10	11557.84	134413.97

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

(as on Jeth End, 2071)

Sector Wise		Class "A"	Class "B"	Class "C"	Total
1	Agricultural and Forest Related	36676.16	8170.17	1941.96	46788.29
2	Fishery Related	2457.36	177.25	41.11	2675.73
3	Mining Related	3357.94	248.27	53.70	3659.91
4	Manufacturing (Producing) Related	205521.78	10397.16	4721.03	220639.97
5	Construction	87268.08	19541.69	9624.56	116434.32
6	Electricity, Gas and Water	21257.42	3191.54	192.49	24641.45
7	Metal Products, Mach. & Ele. Eqp.	11204.06	2497.00	753.29	14454.36
8	Tras., Com. and Public Utilities	24213.60	12872.32	5650.19	42736.12
9	Wholesaler & Retailer	198605.39	29279.42	9195.61	237080.42
10	Finance, Insurance and Real Estate	70334.20	12251.81	4880.94	87466.95
11	Hotel or Restaurant	24034.07	5966.25	1812.55	31812.87
12	Other Services	42135.43	7653.56	2402.15	52191.14
13	Consumption Loans	66819.49	12209.39	5245.82	84274.69
14	Local Government	1095.68	31.26	49.16	1176.10
15	Others	81238.26	33411.16	18444.25	133093.67
Total sectorwise Loan		876224.86	157898.26	65008.80	1099131.92

Product Wise		Class "A"	Class "B"	Class "C"	Total
1	Term Loan	137124.64	20962.57	9044.24	167131.45
2	Overdraft	166372.09	39138.16	22.92	205533.16
3	Trust Receipt Loan / Import Loan	52460.76	0.92	0.00	52461.68
4	Demand & Other Working Capital Loan	215912.51	19612.43	14390.42	249915.35
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	62084.21	16513.79	7798.51	86396.51
6	Real Estate Loan	60016.42	12272.48	9315.50	81604.41
7	Margin Nature Loan	9786.35	3605.86	3428.86	16821.07
8	Hire Purchase Loan	40053.40	15909.26	6765.71	62728.36
9	Deprived Sector Loan	37147.89	7023.97	1984.16	46156.02
10	Bills Purchased	10052.90	4.26	6.40	10063.56
11	Other Product	85213.70	22854.57	12252.09	120320.36
Total Product wise Loan		876224.88	157898.26	65008.80	1099131.94

Collateral Wise		Class "A"	Class "B"	Class "C"	Total
1	Gold and Silver	26703.47	3648.49	321.85	30673.81
2	Government Securities	1065.69	11.91	19.31	1096.90
3	Non Governmental Securities	7505.80	2845.70	1661.91	12013.41
4	Fixed Deposit Receipts	7813.12	1693.60	1272.55	10779.27
	Own	6963.83	1691.80	1272.55	9928.18
	Other Licences Institutions	849.30	1.80	0.00	851.10
5	Collateral of Properties	713783.29	140449.21	55703.44	909935.95
	Fixed Assets	562824.03	140005.75	55438.89	758268.67
	Current Assets	150959.26	443.47	264.56	151667.28
6	Against security of Bill	11815.52	4.20	0.00	11819.72
	Domestic Bills	2888.94	4.20	0.00	2893.14
	Foreign Bills	8926.58	0.00	0.00	8926.58
7	Against Guarantee	23771.00	3361.23	651.13	27783.36
	Government Guarantee	1853.78	111.10	67.90	2032.78
	Institutional Guarantee	16710.24	1221.69	260.60	18192.53
	Personal Guarantee	1761.32	278.05	122.44	2161.81
	Collective Guarantee	270.47	1691.94	25.28	1987.69
	Int. Rtd. Foreign Bank's Guarantee	121.83	55.20	0.00	177.03
	Other Guarantee	3026.03	3.25	174.92	3204.20
8	Credit Card	427.24	2.27	0.00	429.50
9	Others	83339.74	5881.65	5378.62	94600.01
Total Collateral wise Loan		876224.87	157898.26	65008.80	1099131.93

Statement of Assets and Liabilities as on Jeth end, 2071

S.N.	BFI Name	NBL	RBB	MAABIL	NBIL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	
Liabilities																
1	CAPITAL FUND	130.65	1272.51	6690.56	7022.54	4604.99	5299.72	3798.97	3573.42	4827.87	3304.64	2279.62	4388.18	2176.30	2796.68	
	a. Paid-up Capital	3965.52	8588.97	3047.17	4146.71	2041.67	2898.00	2650.21	2009.40	1921.24	1920.21	1470.00	2311.55	1729.73	2478.79	
	b. Calls in Advance															
	c. Proposed Bonus Share								200.94							
	d. General Reserves	1820.70	3158.56	2620.50	2165.39	2113.71	1571.89	926.10	1274.47	1615.79	1030.26	449.34	1947.72	399.45	209.83	
	e. Share Premium	90.55		0.07	11.85					18.56		0.08	67.84	5.28		
	f. Retained Earning	-6617.60	-11525.30	705.27	76.80	31.37	4.69	5.06	14.96	559.47	6.12	303.02	3.78	3.24	-103.88	
	g. Others Reserves Fund	871.48	1050.28	317.55	621.80	418.25	825.14	217.60	73.65	712.81	348.05	57.18	57.28	38.59	211.93	
2	BORROWINGS	2412.12	1782.91	300.00	1720.71		1590.20	1000.00	7.78	468.85	1577.47		500.00			
	a. NRB		23.67		92.72				7.78		76.00					
	b. Interbank Borrowing		1459.24		327.99						1101.47					
	c. Foreign Banks and Fin. Ins.	2412.12														
	d. Other Financial Ins.		300.00				490.20									
	e. Bonds and Securities			300.00	1300.00		1100.00	1000.00		468.85	400.00		500.00			
3	DEPOSITS	65846.14	98669.26	76235.39	70019.70	44876.47	61377.38	53335.62	23837.85	57686.24	32056.25	21077.55	42614.57	14532.07	35241.78	
	a. Current	11988.95	20222.53	9305.00	9466.59	14834.07	6519.71	3887.79	1504.88	5501.71	3546.84	908.76	1355.35	407.89	1106.99	
	Domestic	11832.31	20163.37	6993.68	5772.56	7949.77	4894.45	3655.53	1322.39	5326.37	3325.54	878.41	1320.23	387.10	1077.32	
	Foreign	156.64	59.16	2311.32	3694.03	6884.30	1625.26	232.26	182.49	175.34	221.31	30.36	35.12	20.79	29.68	
	b. Savings	37513.52	55436.55	31701.39	24525.36	19317.51	32175.39	16081.68	8603.12	25445.71	10775.30	6802.82	11251.86	3268.69	13842.44	
	Domestic	37503.63	55397.29	29401.63	23799.19	16381.93	31116.66	15931.19	8580.58	25289.52	10486.34	6651.31	11180.01	3206.27	13799.30	
	Foreign	9.88	39.26	2299.76	726.17	2935.58	1058.74	150.49	22.54	156.19	288.97	151.51	71.85	62.42	43.14	
	c. Fixed	13428.24	15605.98	12243.30	16454.58	2964.21	11811.72	28320.24	7629.63	14598.98	9677.10	7909.88	17641.92	6291.24	12461.41	
	Domestic	13351.92	15603.74	10744.38	15727.80	2333.74	9689.23	16400.34	7568.21	14551.90	8724.74	7652.57	16913.80	6291.24	12172.55	
	Foreign	76.32	2.24	1498.92	726.78	630.47	2122.49	11919.90	61.42	47.08	952.35	257.31	728.13		288.87	
	d. Call Deposits	1752.74	6699.07	21441.99	18406.76	6941.63	9691.68	4600.86	5648.82	11255.22	7748.73	5271.44	12160.01	4478.53	7635.42	
	Domestic	1752.74	6688.89	15370.61	15188.09	4010.13	6056.56	4301.89	5422.31	7126.82	7620.76	5252.15	11772.37	4399.53	6878.18	
	Foreign		10.18	6071.38	3218.67	2931.50	3635.12	298.97	226.51	4128.40	127.97	19.29	387.64	79.00	757.24	
	e. Others	1162.69	705.13	1543.70	1166.42	819.05	1178.88	445.05	451.41	884.63	308.28	184.65	205.43	85.73	195.52	
	Domestic	1162.46	705.13	1523.76	935.24	345.07	847.03	425.33	451.20	879.66	281.72	183.75	196.90	85.73	169.91	
	Foreign	0.23		19.94	231.18	473.98	331.84	19.72	0.21	4.97	26.56	0.90	8.53		25.61	
4	Bills Payable	39.85	16.38	220.33	2.89	120.74	49.02	163.99	16.98	535.24	30.80	19.29	75.08	11.80	10.37	
5	Other Liabilities	17720.06	19028.76	8927.39	7263.62	2440.14	4035.59	3195.18	4172.07	3102.96	1864.25	2610.93	5463.59	1042.89	3104.79	
	1. Sundry Creditors	10899.71	922.69	2095.57	505.20	215.69	128.48	212.34	151.00	269.25	231.03	254.19	2450.33	368.08	736.10	
	2. Loan Loss Provision	2482.60	3504.55	1569.07	1411.65	342.50	1494.71	431.20	431.84	885.22	569.21	681.28	986.84	248.66	542.31	
	3. Interest Suspense a/c	3469.16	11875.62	463.05	396.18	303.45	689.25	518.63	469.09	772.50	131.58	510.92	671.32	33.16	515.04	
	4. Others	868.59	2725.90	4799.71	4950.59	1578.50	1723.15	2033.01	3120.14	1176.01	932.43	1164.54	1355.10	393.00	1311.34	
6	Reconciliation A/c	-1253.77			22.16		24.09		12.29	6.84					2.96	
7	Profit & Loss A/c	457.56	1703.82	2116.83	1737.87	1125.38	990.67	557.07	555.45	1478.75	455.90	115.59	575.06	88.60	215.02	
		85352.60	122473.64	94940.50	87789.49	53167.73	73366.66	62050.83	32175.84	68106.75	39289.31	26102.97	53616.48	17854.63	41368.64	

Assets																
1	LIQUID FUNDS	11971.98	13643.73	8250.90	14596.07	18706.64	5554.59	6900.61	5228.17	5830.52	4644.01	2667.47	7760.63	3677.68	6089.26	
	a. Cash Balance	2178.60	2142.44	1141.65	1663.23	755.83	922.10	1416.88	725.72	1111.59	943.02	492.48	685.70	321.93	1552.96	
	Nepalese Notes & Coins	2104.48	2114.57	1105.22	1576.46	703.61	862.27	1394.39	703.27	1093.38	929.78	482.32	672.57	309.72	1496.92	
	Foreign Currency	74.11	27.87	36.44	86.77	52.22	59.83	22.49	22.45	18.21	13.24	10.17	13.13	12.21	56.04	
	b. Bank Balance	9793.38	10918.37	6616.47	11790.57	11038.13	4482.49	5483.73	4502.45	4718.93	3700.99	1802.55	6547.80	3355.75	4536.30	
	1. In Nepal Rastra Bank	8491.91	10228.03	4557.64	7596.81	9165.11	3649.68	3792.76	3679.67	3243.52	2871.73	1548.70	5589.28	2909.78	2996.89	
	Domestic Currency	8413.86	10239.15	4404.51	7474.05	9131.80	3503.27	3770.92	3645.16	3220.38	2852.31	1520.52	5573.54	2899.48	3025.02	
	Foreign Currency	78.06	-11.12	153.13	122.77	33.31	146.41	21.84	34.51	23.14	19.43	28.19	15.74	10.30	-28.14	
	2. "A"Class Licensed Institution	364.05	294.20	96.03	141.85	278.24	185.47	341.72	83.36	157.98	243.80	107.44	226.02	31.40	483.22	
	Domestic Currency	364.05	293.25	96.03	108.99	278.24	185.47	341.72	82.36	157.91	241.18	96.66	225.98	31.13	485.88	
	Foreign Currency		0.95		32.86				0.99	0.07	2.62	10.77	0.04	0.27	-2.66	
	3. Other Financial Ins.								0.72							
	4. In Foreign Banks	937.42	396.14	1962.81	4051.91	1594.78	647.34	1349.25	738.69	1317.43	585.46	146.41	732.50	414.58	1056.19	
	c. Money at Call		582.92	492.78	1142.28	6912.68	150.00					372.44	527.13			
	Domestic Currency		520.00	159.03	1000.00											
	Foreign Currency		62.92	333.75	142.28	6912.68	150.00					372.44	527.13			
2	INVESTMENT IN SECURITIES	15961.80	36811.00	11239.62	4895.86	531.88	10052.68	6514.50	4306.69	5813.26	4870.04	3246.30	4846.61	190.00	2676.30	
	a. Govt Securities	15961.80	36811.00	11001.46	4895.86	531.88	10052.68	6514.50	4306.69	5813.26	4870.04	3246.30	4670.36	190.00	2676.30	
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e. Non Residents			238.16									176.25			
3	SHARE & OTHER INVESTMENT	2783.59	1544.24	11510.30	7237.11	6635.31	7830.23	11799.85	403.79	2545.73	352.50	57.52	64.00	246.83	336.46	
	a. Interbank Lending	0.05		12.99					50.00					195.19		
	b. Non Residents			2.11												
	c. Others	2783.54	1544.24	11495.20	7237.11	6635.31	7830.23	11799.85	353.79	2545.73	352.50	57.52	64.00	51.64	336.46	
4	LOANS & ADVANCES	39039.00	54883.59	54513.43	53788.68	25444.99	43286.72	32890.87	17868.03	49012.96	25416.28	17674.01	35946.29	12816.90	28338.65	
	a. Private Sector	39039.00	52694.03	52552.04	51988.											

Statement of Assets and Liabilities as on Jeth end, 2071

S.N.	BFI Name	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	Sunrise	Grand	NMB	Kist	Jamata	Mega	Civil	Century
Liabilities																
1	CAPITAL FUND	2656.71	2720.69	2502.21	14222.91	5325.09	2379.73	3089.88	2451.15	2179.16	2424.08	1438.94	2122.21	2452.10	2854.34	2138.67
	a. Paid-up Capital	1828.33	1694.08	1813.55	9636.80	4106.86	2101.84	2638.70	2236.65	2000.00	2000.00	2000.00	2060.00	2330.00	2698.92	2000.00
	b. Calls in Advance															
	c. Proposed Bonus Share			0.00												
	d. General Reserves	799.08	385.27	391.44	3383.94	321.54	236.12	320.57	151.23	175.20	268.58	98.47	53.56	54.71	83.93	15.11
	e. Share Premium						2.97	74.15	32.41		10.08				1.08	
	f. Retained Earning	4.70	6.30	16.10	1192.43	20.64	2.65	21.87	17.66	2.03	5.00	-689.04	8.40	3.29	-127.61	56.15
	g. Others Reserves Fund	24.59	635.03	281.11	9.74	876.05	36.14	34.59	13.19	1.93	140.42		29.51	8.25	64.10	198.02
2	BORROWINGS	229.10	750.00	1119.43	3140.86	522.55	900.24					0.75	47.68	491.84		323.17
	a. NRB	229.10		92.00	91.16	122.55	400.24									
	b. Interbank Borrowing												47.68	483.87		323.17
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.			96.14	749.71								0.75	7.97		
	e. Bonds and Securities		750.00	931.29	2300.00	400.00	500.00									
3	DEPOSITS	26336.70	29672.40	32110.06	65869.80	49234.12	26445.12	32959.94	25603.71	19005.69	24340.51	19555.00	17343.97	16610.05	21543.18	17768.97
	a. Current	1250.44	1188.68	1429.36	8613.95	2516.41	742.88	1048.87	719.90	256.47	820.81	446.63	816.67	389.28	473.81	412.76
	Domestic	1216.54	1034.46	1248.39	8595.12	2429.35	712.30	1030.13	669.84	250.13	807.36	428.68	792.88	364.96	466.00	397.42
	Foreign	33.90	154.22	180.97	18.83	87.06	30.58	18.74	50.07	6.35	13.44	17.95	23.80	24.32	7.81	15.34
	b. Savings	7122.61	6366.29	9043.71	28676.47	19555.98	5800.25	4973.15	9755.72	2953.68	5131.40	13335.17	3116.26	5481.76	3455.70	5579.23
	Domestic	7018.24	6204.75	8996.44	28672.24	19479.81	5753.07	4939.74	9699.30	2938.11	5093.63	13324.94	3105.56	5419.99	3442.09	5573.08
	Foreign	104.37	161.54	47.27	4.23	76.17	47.18	33.42	56.42	15.57	37.77	11.23	10.70	61.78	13.61	6.15
	c. Fixed	12205.28	14598.53	11117.55	28562.05	17320.16	12686.76	11189.16	10168.97	9442.37	9037.24	3823.51	8274.52	7916.39	10904.69	7364.66
	Domestic	11422.68	12772.86	10927.35	28562.05	16230.66	12116.12	11189.16	9354.49	8758.81	7246.68	3801.23	8131.66	7694.98	10509.55	7364.66
	Foreign	782.61	1825.66	190.20	1089.50	570.64	814.48	683.56	1790.56	22.27	142.87	22.27	142.87	221.42	395.14	
	d. Call Deposits	5589.36	7162.76	10208.35	17.34	9242.10	7022.54	15407.55	4607.64	6106.58	7871.54	1822.64	5042.05	2669.00	6488.94	4292.71
	Domestic	5360.85	6024.20	10048.99	17.34	9129.94	7000.36	15369.49	4539.13	5853.16	7069.94	1766.68	5042.05	2625.09	6049.34	4292.71
	Foreign	228.50	1138.56	159.36	111.15	22.18	38.06	68.52	253.41	801.59	59.96			43.91	439.59	
	e. Others	169.00	356.15	311.10		599.47	192.70	341.21	351.47	246.60	1479.52	127.05	94.47	153.61	220.04	119.61
	Domestic	169.00	319.05	310.92		599.03	183.81	341.21	351.47	235.61	738.89	127.05	92.27	153.61	219.95	119.61
	Foreign		37.10	0.18		0.44	8.89			10.99	740.63		2.20		0.10	
4	Bills Payable	67.22	5.09		13.67	4.32	4.20	9.58	1.75	27.67	15.87	40.77	15.04	4.56	7.59	
5	Other Liabilities	3206.34	3346.34	3612.34	25746.58	4629.02	2944.30	2453.18	2320.62	1767.01	1175.32	4100.81	813.63	1269.58	1477.81	1083.25
	1. Sundry Creditors	847.56	847.20	857.53	4569.30	721.51	0.19	2.80	12.56		23.94	299.09	3.90	2.85	4.26	4.57
	2. Loan Loss Provision	952.68	472.98	880.54	5616.06	1155.09	525.46	614.44	805.99	596.80	428.23	2625.57	233.36	325.35	497.32	206.82
	3. Interest Suspense a/c	547.83	386.25	185.99	1729.44	174.22	523.48	686.03	649.86	622.34	308.58	622.86	232.36	91.45	432.84	213.52
	4. Others	858.27	1639.90	1688.28	13831.78	2578.20	1895.17	1149.90	852.22	547.87	414.57	553.29	344.01	849.93	543.39	658.35
6	Reconciliation A/c								17.21	7.42	0.00					0.46
7	Profit & Loss A/c	163.36	169.64	549.30	1685.05	969.10	343.26	307.30	207.88		370.37			330.57		
	Total Liabilities	32659.43	36664.15	39893.33	110665.20	60693.55	33016.97	38814.50	30610.14	22961.04	28337.95	25111.36	20368.26	21169.19	25879.89	21322.12
Assets																
1	LIQUID FUNDS	4346.52	4794.73	5325.28	10755.34	9804.62	5554.55	6739.63	4408.17	3447.66	4165.20	5567.75	3309.42	2549.53	3972.98	2335.45
	a. Cash Balance	428.81	397.65	813.16	2429.02	1085.95	977.55	937.98	536.28	655.24	462.93	546.30	310.90	295.30	418.84	470.12
	Nepalese Notes & Coins	411.65	386.06	739.65	2422.72	1057.01	952.46	922.99	525.42	537.29	444.85	528.37	306.96	285.98	409.68	466.99
	Foreign Currency	17.16	11.59	73.51	6.30	28.94	25.09	14.99	10.86	117.95	18.08	17.92	3.94	9.31	9.16	3.13
	b. Bank Balance	2975.92	3397.08	3482.12	8193.21	8718.67	4213.48	5753.43	3871.89	2792.42	3458.68	4741.46	2614.13	1257.41	2963.94	1865.33
	1. In Nepal Rastra Bank	2421.27	1765.84	3351.93	6769.73	6797.09	3502.16	5439.96	3128.16	1911.92	1999.14	4446.66	2362.11	985.91	2551.54	1681.09
	Domestic Currency	2416.61	1711.35	3321.03	6769.73	6768.39	3491.25	5425.83	2952.87	1838.11	1836.27	4432.40	2341.39	971.30	2537.44	1676.23
	Foreign Currency	4.67	54.49	30.91		28.70	10.91	14.14	175.28	73.81	162.87	14.26	20.72	14.60	14.10	4.86
	2. "A"Class Licensed Institution	47.93	123.67	43.10	851.25	701.90	217.22	48.64	91.31	411.73	195.81	69.33	89.34	121.15	166.05	120.62
	Domestic Currency	46.15	95.94	42.28	816.25	671.34	213.68	40.29	81.04	189.71	195.81	65.31	89.34	73.94	156.80	120.40
	Foreign Currency	1.78	27.74	0.82	35.00	30.56	3.54	8.36	10.27	222.02		4.02		47.21	9.26	0.22
	3. Other Financial Ins.					8.61				11.60			6.00			
	4. In Foreign Banks	506.72	1507.57	87.08	572.23	1211.08	494.10	264.82	652.43	457.17	1263.72	225.46	156.68	150.35	246.34	63.61
	c. Money at Call	941.78	1000.00	1030.00	133.10		363.52	48.22			243.59	280.00	384.39	996.82	590.20	
	Domestic Currency	580.00	1000.00	1030.00			150.00	48.22				280.00	280.00	380.00	400.00	
	Foreign Currency	361.78			133.10		213.52					243.59	134.39	616.82	190.20	
2	INVESTMENT IN SECURITIES	3555.61	2979.85	2874.32	10959.59	4092.49	1720.05	2268.01	2470.81	1846.80	1202.14	1918.72	1125.66	1522.41	1309.34	1199.92
	a. Govt Securities	3555.61	2979.85	2874.32	10959.59	2840.97	1720.05	2268.01	2470.81	1846.80	1202.14	1918.72	1125.36	1522.41	1309.34	1199.92
	b. NRB Bond				1251.53								0.30			
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e. Non Residents															
3	SHARE & OTHER INVESTMENT	510.05	1477.53	1307.40	2403.82	580.63	504.49	432.65	659.93	397.58	1825.75	219.32	24.30	316.13	345.31	738.06
	a. Interbank Lending	34.92			371.86	425.81	37.93	28.55		100.00	795.67					497.53
	b. Non Residents															
	c. Others	475.13	1477.53	1307.40	2031.96	154.82	466.56	404.10	659.93	297.58	1030.08	219.32	24.30	316.13	345.31	240.53
4	LOANS & ADVANCES	21713.52	22659.59	26838.23	61515.91	41224.51	22126.24	27042.35	21318.23	15244.08	19024.96	13644.21	14897.91	15249.16	18324.23	15286.41
	a. Private Sector	21137.97	22357.62	26838.23	61490.48	41224.51	21357.21	25488.25	20536.85	14574.64	17922.56	13644.21	14204.06	14810.80	17242.54	14855.89

Statement of Assets and Liabilities as on Jeth end, 2071

S.N.	BFI Name	Santima	NDC	Mailika	Siddhanta	UDBL	Yeti	Narayani	PDBL	Sahayogi	Triveni	Suprim	Bhrikuti	Surektha	Rageshwori	Sureshwar
Liabilities																
1	CAPITAL FUND	2424.03	1623.05	312.61	618.94		1362.78	-12.27	426.54	172.29	411.88	973.62	496.17	155.57	369.38	289.68
	a. Paid-up Capital	2217.60	415.82	220.50	645.00		1386.23	55.57	336.52	142.88	370.11	772.00	423.77	118.68	242.20	211.92
	b. Calls in Advance							6.12								
	c. Proposed Bonus Share			22.05				10.05					0.05	12.23	77.80	
	d. General Reserves	154.96	545.27	36.15	38.07		150.97	17.52	35.97	28.82	36.41	47.90	61.98	17.13	35.88	25.10
	e. Share Premium	10.56		0.35					0.54		2.82	2.11		0.96		
	f. Retained Earning	27.04	556.28	13.89	-75.90		-187.41	-111.29	36.57	0.42	1.56	150.33	9.67	5.00	9.75	50.77
	g. Others Reserves Fund	13.87	105.68	19.67	11.77		12.99	9.76	16.94	0.17	0.99	1.28	0.69	1.57	3.75	1.88
2	BORROWINGS	626.82					100.00				3.00					
	a. NRB	331.53														
	b. Interbank Borrowing	295.28					100.00									
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.										3.00					
	e. Bonds and Securities															
3	DEPOSITS	22695.31	1427.05	2337.00	5872.09		6481.05	585.71	3209.60	1732.80	3659.70	2290.86	4744.23	1373.80	2470.79	1321.83
	a. Current	663.55	19.03	93.09	175.84		114.84		6.73	56.16	55.69	30.63	70.40	21.27	36.18	23.08
	Domestic	653.11	19.03	93.09	175.60		108.94		6.73	56.16	55.69	30.63	70.40	21.27	36.18	23.08
	Foreign	10.44			0.24		5.90									
	b. Savings	7570.73	379.75	1715.91	3568.73		2037.70	319.82	1878.88	1354.58	1793.73	1128.24	2559.93	602.25	1549.43	839.19
	Domestic	7505.81	379.75	1715.91	3568.73		2037.68	319.82	1878.88	1354.58	1793.73	1128.24	2559.93	602.25	1549.43	839.19
	Foreign	64.93					0.02									
	c. Fixed	8566.10	1005.29	254.60	1337.21		2548.14	264.94	991.16	263.59	998.93	644.98	921.16	562.10	370.84	256.65
	Domestic	7703.31	1005.29	254.60	1337.21		2548.14	264.94	991.16	263.59	998.93	644.98	921.16	562.10	370.84	256.65
	Foreign	862.79														
	d. Call Deposits	5785.55	22.97	269.51	787.09		1774.74		320.46	58.47	808.00	486.86	1159.18	188.19	459.78	202.91
	Domestic	5776.75	22.97	269.51	787.09		1774.74		320.46	58.47	808.00	486.86	1159.18	188.19	459.78	202.91
	Foreign	8.80														
	e. Others	109.37		3.89	3.21		5.63	0.96	12.38		3.35	0.14	33.57		54.55	
	Domestic	109.37		3.89	3.21		5.63	0.96	12.38		3.35	0.14	33.57		54.55	
	Foreign															
4	Bills Payable						0.79									
5	Other Liabilities	1616.01	1834.01	180.65	635.60		1314.33	332.46	221.80	115.63	196.45	335.86	187.18	95.34	102.66	73.89
	1. Sundry Creditors	6.59	94.88		24.95		11.72	17.83	5.74	7.32	0.78	2.72	1.33	13.75	8.61	1.66
	2. Loan Loss Provision	190.60	388.28	51.34	312.76		497.41	184.84	46.19	30.49	62.80	149.76	48.03	41.09	25.54	20.56
	3. Interest Suspense a/c	248.65	617.59	26.34	166.05		305.41	85.31	34.05	8.48	38.24	77.58	32.91		35.23	14.68
	4. Others	1170.17	733.26	102.98	131.83		499.79	44.47	135.82	69.34	94.64	105.80	104.91	40.49	33.27	36.98
6	Reconciliation A/c		2.09					37.23	3.46				1035.70			-0.31
7	Profit & Loss A/c	299.78	342.81	22.07	9.00				41.29	51.34	50.48	28.19	89.70	24.29	72.52	32.58
	TOTAL LIABILITIES	27661.95	5229.00	2852.33	7135.63		9258.96	943.12	3902.70	2072.06	4321.53	3628.54	6552.98	1649.00	3015.04	1717.98
Assets																
1	LIQUID FUNDS	2322.78	1943.56	524.31	1717.54		1947.97	166.77	898.90	422.38	1185.13	1004.07	1372.16	465.22	871.27	452.44
	a. Cash Balance	389.15	15.50	102.53	128.24		136.95	0.18	111.43	35.27	102.73	60.00	143.62	43.11	50.93	48.92
	Nepalese Notes & Coins	384.41	15.50	97.87	127.31		133.06	0.18	111.43	35.27	102.73	60.00	143.62	43.11	49.24	48.92
	Foreign Currency	4.74		4.67	0.93		3.89								1.69	
	b. Bank Balance	1933.63	1928.06	154.70	374.07		1811.02	166.59	160.10	71.98	168.86	870.43	357.98	422.11	221.78	18.58
	1. In Nepal Rastra Bank	1732.55	94.09	115.88	350.86		311.69	0.47	30.86	64.24	106.28	153.72	50.23	27.77	159.96	0.99
	Domestic Currency	1708.48	94.09	115.88	350.86		311.69	0.47	30.86	64.24	106.28	153.72	50.23	27.77	159.96	0.99
	Foreign Currency	24.07														
	2. "A"Class Licensed Institution	69.81	1833.98	38.81	23.21		1367.15	5.43	124.02	7.70	42.17	716.71	289.47	270.21	25.86	11.86
	Domestic Currency	68.25	1833.98	38.81	23.16		1357.81	5.43	124.02	7.70	42.17	716.71	289.47	270.21	25.86	11.86
	Foreign Currency	1.57			0.05		9.34									
	3. Other Financial Ins.						122.53	160.69	5.22	0.04	20.41		18.28	124.14		5.73
	4. In Foreign Banks	131.26					9.65								35.96	
	c. Money at Call			267.08	1215.23				627.38	315.13	913.54	73.64	870.56		598.56	384.94
	Domestic Currency			267.08	1207.63				627.38	315.13	913.54	73.64	870.56		598.56	384.94
	Foreign Currency				7.59											
2	INVESTMENT IN SECURITIES	1974.33	40.00	23.65	201.21		290.13					40.20	100.00			0.26
	a. Govt Securities	1974.33	40.00	23.65	201.21		290.13					40.20	100.00			0.26
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e. Non Residents															
3	SHARE & OTHER INVESTMENT	1443.35	169.73	6.40	55.51		54.86	21.92	7.32		10.56	10.08	1.02	9.55	0.41	
	a. Interbank Lending															
	b. Non Residents															
	c. Others	1443.35	169.73	6.40	55.51		54.86	21.92	7.32		10.56	10.08	1.02	9.55	0.41	
4	LOANS & ADVANCES	19454.37	1959.27	2052.11	4566.95		5637.13	373.59	2824.68	1576.62	2955.88	2378.09	3911.41	1071.00	1986.41	1124.10
	a. Private Sector	19007.62	1935.29	2052.11	4566.95		5596.26	373.59	2824.68	1576.62	2955.88	2356.09	3911.41	1071.00	1986.41	1124.10
	b. Financial Institutions	446.76					40.87					22.00				
	c. Government Organizations		23.98													
5	BILL PURCHASED				1.00											
	a. Domestic Bills Purchased				1.00											
	b. Foreign Bills Purchased															
	c. Import Bills & Imports															
6	LOANS AGAINST COLLECTED BILLS															
	a. Against Domestic Bills															
	b. Against Foreign Bills															
7	FIXED ASSETS	545.35	120.36	54.53	300.07		262.84	8.24	62.24	14.74	78.91	55.08	40.02	66.84	18.56	61.07
8	OTHER ASSETS	1906.40	996.09	189.22	257.75		525.12	241.86	105.56	57.87	91.05	1				

Statement of Assets and Liabilities as on Jeth end, 2071

S.N.	BFI Name	Gurkha	Gandaki	Infrastructure	Business	Biratnami	Excel	Western	H & B	Araniko	NDEP	CEDBL	Miteri	Tinau	Rising
Liabilities															
1	CAPITAL FUND	-1013.12	365.99	793.17	1025.70	350.77	198.73	139.70	893.86	244.24	634.77	1283.09	147.01	153.54	238.38
	a. Paid-up Capital	660.82	320.00	827.53	842.06	234.68	150.00	109.00	897.93	223.23	582.45	1145.38	130.01	128.80	214.14
	b. Calls in Advance	0.82												14.59	
	c. Proposed Bonus Share														
	d. General Reserves	45.63	38.78	44.79	101.08	35.00	29.59	21.66	77.83	16.77	32.47	96.52	14.88	8.68	10.85
	e. Share Premium	2.38	0.28	5.69	0.38	1.07		6.76			1.79	5.41			
	f. Retained Earning	-1724.27	2.84	-89.92	71.03	54.24	9.11	2.28	-128.53	2.55	11.84	23.15	1.41	1.47	13.30
	g. Others Reserves Fund	1.50	4.08	5.07	11.14	25.77	10.03		46.63	1.70	6.22	12.64	0.70		0.10
2	BORROWINGS											911.40			0.00
	a. NRB														
	b. Interbank Borrowing											690.02			
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.											221.39			0.00
	e. Bonds and Securities														
3	DEPOSITS	1745.54	2960.84	3480.18	4783.02	3674.65	2655.74	1277.17	4702.10	909.76	4744.91	8691.88	1300.29	1684.38	1382.46
	a. Current	305.35	32.40	38.50	51.86	61.08	52.09	63.76	60.85	21.28	118.55	157.20	17.66	28.59	15.68
	Domestic	305.35	32.40	38.50	51.86	61.08	52.09	63.76	60.85	21.28	118.51	155.41	17.66	28.59	15.68
	Foreign										0.05	1.79			
	b. Savings	111.19	1544.89	1341.15	1902.17	2319.92	1916.83	749.22	2200.76	571.19	2936.61	2834.45	714.64	858.51	731.38
	Domestic	111.15	1544.89	1341.15	1902.17	2319.92	1916.83	749.22	2200.76	571.19	2935.80	2775.39	714.64	858.51	731.38
	Foreign	0.04									0.81	59.25			
	c. Fixed	16.14	691.17	887.78	1673.60	922.99	269.31	284.31	1666.00	225.55	1007.28	4423.27	425.26	614.29	374.08
	Domestic	16.14	691.17	887.78	1673.60	922.99	269.31	284.31	1666.00	225.55	1007.28	4395.27	425.26	614.29	374.08
	Foreign														
	d. Call Deposits	1309.20	690.46	1211.41	1150.96	365.87	416.69	179.85	741.47	91.73	675.69	1176.04	142.72	157.91	260.95
	Domestic	1309.10	690.46	1211.41	1150.96	365.87	416.69	179.85	741.47	91.73	675.69	980.36	142.72	157.91	260.95
	Foreign	0.10													
	e. Others	3.65	1.94	1.33	4.43	4.79	0.82	0.03	33.02	0.01	6.77	100.92		25.09	0.38
	Domestic	3.65	1.94	1.33	4.43	4.79	0.82	0.03	33.02	0.01	6.77	100.92		25.09	0.38
	Foreign														
4	Bills Payable								0.26		0.15	0.76			
5	Other Liabilities	2428.76	143.44	449.94	632.94	587.16	139.89	42.04	896.08	85.43	611.28	796.85	63.86	103.29	123.80
	1. Sundry Creditors	2.36	8.56	0.78	0.09	21.22	7.05	0.54	16.61	4.97	16.73	17.82	2.39	1.11	0.72
	2. Loan Loss Provision	1282.22	35.73	149.50	135.22	37.90	35.65	20.76	248.21	34.50	320.74	187.41	12.37	15.24	34.81
	3. Interest Suspense a/c	737.99	30.61	71.41	103.95	13.46	5.22		172.09	15.59	72.28	162.70	7.44	10.77	19.62
	4. Others	406.18	68.54	228.26	393.68	514.58	91.97	20.75	459.17	30.38	201.53	428.93	41.65	76.16	68.65
6	Reconciliation A/c		78.38		0.13		4.11		0.21	44.47			244.25		
7	Profit & Loss A/c	70.96	83.02	60.33		78.02	55.96	11.32		16.37		29.72	37.49	23.14	40.91
		3232.13	3631.66	4783.62	6441.79	4690.59	3054.44	1470.23	6492.50	1300.27	5991.10	11713.71	1792.90	1964.34	1785.56
Assets															
1	LIQUID FUNDS	222.24	782.53	1177.42	1437.05	1563.39	1144.78	509.67	1027.89	292.58	2202.92	3195.64	363.56	446.86	394.54
	a. Cash Balance	10.79	89.76	101.52	78.44	95.64	140.56	42.68	213.21	40.16	123.64	18.82	42.34	77.20	
	Nepalese Notes & Coins	10.44	88.44	101.16	78.35	95.60	140.53	42.68	211.52	39.83	125.77	123.26	18.82	42.34	77.20
	Foreign Currency	0.34	1.31	0.36	0.09	0.04	0.02		1.69	0.34	0.95	0.38			
	b. Bank Balance	0.50	692.77	158.68	250.48	181.97	407.76	62.35	814.68	99.67	266.64	461.82	57.55	343.96	85.73
	1. In Nepal Rastra Bank	0.50	136.85	155.11	247.59	179.91	240.89	0.03	278.50	89.31	252.54	401.38	7.11	52.44	11.56
	Domestic Currency	0.16	136.85	150.96	247.59	179.91	240.89	0.03	278.50	89.31	252.46	399.99	7.11	52.44	11.56
	Foreign Currency	0.34		4.15							0.08	1.40			
	2. "A"Class Licensed Institution		451.73	3.57	1.78	2.06	166.87	62.32	512.59	9.81	13.88	46.70	50.44	288.23	74.17
	Domestic Currency		451.73	3.52	1.78	2.06	166.87	62.32	508.98	9.81	13.82	46.62	50.44	288.23	74.17
	Foreign Currency			0.05					3.60		0.05	0.08			
	3. Other Financial Ins.		104.19		1.11				23.59	0.55	0.23	0.01		3.29	
	4. In Foreign Banks													13.73	
	c. Money at Call	210.95		917.23	1108.13	1285.79	596.46	404.64		152.74	1809.56	2610.17	287.19	60.55	231.60
	Domestic Currency	210.61		917.23	1108.13	1285.79	596.46	404.64		152.74	1805.64	2573.69	287.19	60.55	231.60
	Foreign Currency	0.34									3.91	36.49			
2	INVESTMENT IN SECURITIES		0.12	30.00	120.00	124.90			172.08		94.99	264.62		75.00	
	a. Govt Securities			30.00	120.00	124.90			172.08		94.99	264.62		75.00	
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.		0.12												
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	15.92	2.91	168.22	6.86	6.33	0.10	0.50	16.46	0.61	44.76	176.45	5.47	2.97	20.19
	a. Interbank Lending		2.91												20.09
	b. Non Residents														
	c. Others	15.92		168.22	6.86	6.33	0.10	0.50	16.46	0.61	44.76	176.45	5.47	2.97	0.10
4	LOANS & ADVANCES	1514.21	2513.74	3071.80	4086.56	2381.40	1792.72	871.91	4469.77	860.73	2987.28	7390.74	1134.23	1375.57	1295.53
	a. Private Sector	1514.21	2513.74	3071.80	4086.56	2381.40	1792.72	871.91	4380.75	860.73	2937.30	7138.88	1134.23	1370.57	1295.53
	b. Financial Institutions								89.02		49.99	251.86		5.00	
	c. Government Organizations														
5	BILL PURCHASED								3.20						
	a. Domestic Bills Purchased								3.20						
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	LOANS AGAINST COLLECTED BILLS														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	FIXED ASSETS	141.34	136.69	117.67	241.13	62.84	35.82	37.49	261.98	41.51	255.58	157.05	11.04	32.59	29.65
8	OTHER ASSETS	1089.14	195.67	137.75	215.25	551.73	81.03	42.11	294.41	51.07	208.52	529.22	34.35	28.66	45.65
	a. Accrued Interest:	737.99	30.61	72.12	100.78	13.46	5.22	4.33	173.45	15.59	108.57	184.09	7.43	10.77	19.68
	Financial					13.46						2.70			
	Government Enterprise			0.07	0.98				1.47		10.00	21.37			0.06
	Private Sector	737.99	30.61	72.05	99.80		5.22	4.33	170.93	15.59	98.56	160.01	7.43	10.77	19.62
	b. Staff Loans / Adv.	19.95	13.36	4.47	25.27	28.88	9.48	17.12	33.74	6.56	9.03	57.02	8.75	4.50	
	c. Sundry Debtors	11.70	44.87		13.73	33.71	9.54	8.78	5.96	23.66	35.67	10.83	1.94	0.25	1.

Statement of Assets and Liabilities as on Jeth end, 2071

S.N.	BFI Name	Mukhinath	Sewa	Kankai	Public	Mahakali	Ace	Bhargav	Shangria	diyalo	Country	Alpine	Nigiri	Katamande	Garima
Liabilities															
1	CAPITAL FUND	450.61	281.63	107.96	168.21	53.50	934.78	101.83	430.28	228.85	363.31	112.59	113.62	655.78	423.40
	a. Paid-up Capital	367.50	257.60	100.00	150.00	40.00	827.39	100.00	320.00	200.00	320.00	100.00	100.00	678.01	374.00
	b. Calls in Advance				1.77										
	c. Proposed Bonus Share					7.20									
	d. General Reserves	47.73	23.01	5.10	9.28	5.18	96.61	2.37	36.25	14.15	15.00	10.76	8.28	29.39	36.52
	e. Share Premium	14.68	0.60	0.03		0.26							2.67	0.11	10.50
	f. Retained Earning	13.59	0.42	2.47	2.69	0.37	0.69	-0.55	67.44	14.00	27.81	0.99	2.62	-75.03	2.24
	g. Others Reserves Fund	7.12		0.38	4.46	0.50	10.09		6.59	0.70	0.50	0.85	0.06	23.29	0.15
2	BORROWINGS	98.15					1030.00								10.00
	a. NRB														
	b. Interbank Borrowing						1030.00								
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.	98.15													10.00
	e. Bonds and Securities														
3	DEPOSITS	4687.46	3055.23	786.23	1037.25	487.91	6060.41	569.49	3733.80	1169.32	1304.33	844.00	713.42	4774.65	3798.22
	a. Current	72.94	28.52	9.55	1.65		213.17	3.18		10.38	10.51	35.43	3.32	69.89	90.05
	Domestic	72.94	28.52	9.55	1.65		205.94	3.18		10.38	10.51	35.43	3.32	69.85	90.05
	Foreign						7.23							0.03	
	b. Savings	2974.91	1370.81	411.65	335.10	405.98	3235.30	319.85	2052.64	453.79	485.62	466.73	368.64	2745.23	2343.49
	Domestic	2974.91	1370.81	411.65	335.10	405.98	3228.06	319.85	2052.64	453.79	485.62	466.73		2742.40	2343.49
	Foreign						7.24						368.64	2.83	
	c. Fixed	1045.44	840.76	194.64	537.76	81.93	2032.18	159.53	1048.63	422.56	429.05	174.49	250.70	1376.42	908.04
	Domestic	1045.44	840.76	194.64	537.76	81.93	2032.18	159.53	1048.63	422.56	429.05	174.49	250.70	1376.42	908.04
	Foreign														
	d. Call Deposits	593.78	814.03	170.08	162.73		570.75	81.62	625.88	282.27	379.14	166.87	90.36	575.17	456.65
	Domestic	593.78	814.03	170.08	162.73		570.21	81.62	625.88	282.27	379.14	166.87	90.36	575.17	456.65
	Foreign						0.54								
	e. Others	0.39	1.11	0.31			9.01	5.32	6.66	0.32		0.48	0.40	7.95	
	Domestic	0.39	1.11	0.31			9.01	5.32	6.66	0.32		0.48	0.40	7.95	
	Foreign														
4	Bills Payable														
5	Other Liabilities	332.78	179.02	31.90	87.24	40.12	658.19	31.31	210.98	56.14	102.40	76.62	59.51	723.21	205.96
	1. Sundry Creditors	0.17	4.91	1.02	0.86	22.96	1.02	0.22	0.83	1.32	2.65	6.01	0.14	35.43	21.57
	2. Loan Loss Provision	63.60	26.93	9.53	32.41	8.09	221.46	5.15	52.43	21.48	24.06	24.89	7.21	334.82	46.93
	3. Interest Suspense a/c	29.22	29.45	7.89	23.07	3.33	126.86		45.59	9.51	20.13	13.94	10.09	131.33	23.99
	4. Others	239.78	117.72	13.47	30.90	5.73	308.85	25.94	112.13	23.82	55.56	31.78	42.07	221.64	113.48
6	Reconciliation A/c	0.07										9.98	-0.04	916.00	894.23
7	Profit & Loss A/c	126.28	54.25	19.96	34.12	10.38	23.04	5.77	70.13	16.08	24.76	19.79	29.20	205.65	76.17
		5695.36	3570.13	946.06	1326.81	591.91	8706.42	708.41	4445.19	1470.40	1794.80	1062.98	915.72	7275.29	5407.99
Assets															
1	LIQUID FUNDS	1010.98	872.69	173.39	300.55	161.95	2795.92	157.81	1150.35	467.09	443.89	282.90	276.52	1859.42	947.59
	a. Cash Balance	114.05	107.64	64.74	18.15	8.93	80.85	31.13	63.39	31.30	58.63	44.83	25.25	101.04	109.39
	Nepalese Notes & Coins	114.05	107.62	64.74	18.15	8.93	77.88	31.13	63.33	31.30	58.63	44.83	24.65	99.01	109.38
	Foreign Currency		0.02				2.97		0.06				0.60	2.03	0.01
	b. Bank Balance	209.08	765.05	38.95	58.31	153.02	341.78	126.67	1086.96	365.26	68.97	50.28	35.86	1758.38	202.23
	1. In Nepal Rastra Bank	209.08	90.56	0.05	55.18	2.67	309.37	27.16	142.73	7.68	42.55	8.51	0.01	214.05	202.23
	Domestic Currency	209.08	90.56	0.05	55.18	2.67	308.20	27.16	142.73	7.68	42.55	8.51	0.01	214.05	202.23
	Foreign Currency						1.17								
	2. "A" Class Licensed Institution		614.07	38.89	3.03	76.24	5.21	61.14	916.40	276.73	26.39	39.11	35.85	1455.48	
	Domestic Currency		614.07	38.89	3.03	76.24	5.21	61.14	916.40	276.73	26.39	39.11	35.85	1433.79	
	Foreign Currency													21.69	
	3. Other Financial Ins.		60.42	0.02	0.11	74.10	0.01	38.38	27.84	80.85	0.03	2.66		83.21	
	4. In Foreign Banks						27.19							5.63	
	c. Money at Call	687.84		69.69	224.09		2373.30			70.53	316.28	187.79	215.41		635.97
	Domestic Currency	687.84		69.69	224.09		2363.13			70.53	316.28	187.79	215.41		635.97
	Foreign Currency						10.16								
2	INVESTMENT IN SECURITIES	30.00			10.00	2.06	355.28	3.20	70.00	5.00	59.15	10.00		116.95	30.00
	a. Govt Securities	30.00			10.00	2.06	355.28	3.20	70.00	5.00	59.15	10.00		116.95	30.00
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	65.77	20.80	0.10	37.84	0.61	241.54	0.41	1.52	0.21	0.50	0.71		98.09	0.90
	a. Interbank Lending														
	b. Non Residents														
	c. Others	65.77	20.80	0.10	37.84	0.61	241.54	0.41	1.52	0.21	0.50	0.71		98.09	0.90
4	LOANS & ADVANCES	4410.98	2515.95	689.16	867.62	407.79	4753.41	519.86	3064.55	958.00	1211.13	691.56	597.12	3498.74	3409.18
	a. Private Sector	4410.98	2515.95	689.16	867.62	407.79	4586.87	519.86	3064.55	958.00	1197.99	691.56	597.12	3433.12	3409.18
	b. Financial Institutions						166.53				1.28			65.63	
	c. Government Organizations										11.86				
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	81.68	35.72	15.49	24.57	4.75	122.33	13.81	37.90	16.76	32.35	17.83	3.83	149.27	53.79
8	OTHER ASSETS	125.95	93.05	64.52	61.05	14.76	433.64	12.52	118.83	23.34	47.10	59.59	38.24	216.68	72.12
	a. Accrued Interest:	29.22	29.45	7.89	23.07	3.33	134.14		46.21	9.51	21.78	13.94	10.09	131.28	23.99
	Financial						1.07				0.00			0.77	
	Government Enterprises						8.13		0.61		1.75				23.99
	Private Sector	29.22	29.45	7.89	23.07	3.33	124.93		45.59	9.51	20.03	13.94	10.09	130.51	
	b. Staff Loans / Adv.	13.33	23.												

Statement of Assets and Liabilities as on Jeth end, 2071

S.N.	BFI Name	IDBL	Kanchan	Marrubumi	Bright	Innovative	Jhimruk	Metro	Vibor	Saunaktee	Reptiveri	Tourism	Mt. Malalu	Sindhu	Sahara
Liabilities															
1	CAPITAL FUND	724.43	123.29	49.26	168.39	114.95	43.93	152.09	624.98	42.90	87.89	710.40	22.54	103.30	17.21
	a. Paid-up Capital	640.00	110.00	44.00	140.00	105.00	41.50	122.96	917.07	41.60	75.01	640.00	20.00	100.00	14.00
	b. Calls in Advance							18.70							
	c. Proposed Bonus Share														
	d. General Reserves	15.55	5.82	1.05	5.55	4.43	2.24	8.86	41.76	1.29	12.89	35.85	0.62	2.96	3.13
	e. Share Premium														
	f. Retained Earning	48.18	1.90	4.21	22.74	5.43	0.04	0.68	-361.55	0.01		29.44	2.20	0.09	
	g. Others Reserves Fund	20.70	5.57		0.10	0.08	0.15	0.90	27.70			5.11	-0.28	0.26	0.07
2	BORROWINGS								160.00	1.39		220.00			
	a. NRB														
	b. Interbank Borrowing								160.00			220.00			
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.									1.39					
	e. Bonds and Securities														
3	DEPOSITS	3227.65	1024.81	275.19	584.28	1396.51	415.08	1562.65	3145.94	450.53	349.75	4230.45	115.69	704.87	213.67
	a. Current	50.20		0.23	5.86	32.31	6.45	17.32	54.64	2.31	3.66	187.79	0.02		4.25
	Domestic	50.20		0.23	5.86	32.31	6.45	17.32	54.64	2.31	3.66	173.04	0.02		4.25
	Foreign											14.75			
	b. Savings	1584.17	869.31	182.99	242.97	749.93	297.01	709.29	1347.31	382.34	218.81	1799.56	100.16	522.66	149.35
	Domestic	1584.17	869.31	182.99	242.97	749.93	297.01	709.29	1347.08	382.34	218.81	1788.29	100.16	522.66	149.35
	Foreign								0.23			11.27			
	c. Fixed	1062.18	155.50	50.46	149.71	382.41	51.37	491.13	1244.93	54.63	109.49	1229.26	9.84	182.13	17.21
	Domestic	1062.18	155.50	50.46	149.71	382.41	51.37	491.13	1244.93	54.63	109.49	1229.26	9.84	182.13	17.21
	Foreign														
	d. Call Deposits	520.63		41.12	185.43	231.86	59.79	344.90	494.88	6.89	17.79	944.22	5.67		42.80
	Domestic	520.63		41.12	185.43	231.86	59.79	344.90	494.88	6.89	17.79	915.41	5.67		42.80
	Foreign											28.81			
	e. Others	10.47		0.38	0.31		0.46		4.17	4.35		69.61		0.08	0.05
	Domestic	10.47		0.38	0.31		0.46		4.17	4.35		69.61		0.08	0.05
	Foreign														
4	Bills Payable	0.90				0.19			0.44			4.89			
5	Other Liabilities	379.85	76.52	13.50	82.35	65.10	19.92	80.59	570.65	18.07	20.41	278.93	5.73	34.71	15.83
	1. Sundry Creditors	14.77	3.94		0.08	0.80	0.45	2.53	0.54	0.02	1.68	0.72	0.16	0.41	5.35
	2. Loan Loss Provision	137.52	15.93	6.26	53.14	11.05	4.85	18.08	276.34	4.10	5.66	88.15	0.66	14.63	2.21
	3. Interest Suspense a/c	98.80	14.13	3.07	10.78	7.50	5.03	18.09	88.34	4.91	6.88	88.72	1.93	4.52	1.04
	4. Others	128.76	42.52	4.17	18.35	45.75	9.58	41.89	205.44	9.04	6.19	101.34	2.98	15.16	7.23
6	Reconciliation A/c		2.62	9.91		0.48			64.53	18.99			0.00		
7	Profit & Loss A/c	37.18	22.19	5.38		30.43	6.65	21.54		4.42	6.77	63.05	1.61	13.41	8.79
		4370.02	1249.43	353.23	835.02	1607.66	485.57	1816.88	4502.00	581.85	483.81	5507.72	145.57	856.30	255.49
Assets															
1	LIQUID FUNDS	1128.75	266.57	115.91	317.42	410.77	97.19	442.12	1123.39	141.88	104.81	1568.18	67.82	191.00	62.96
	a. Cash Balance	179.25	30.39	3.22	17.41	30.76	12.11	38.49	45.65	28.94	20.77	171.76	5.29	18.86	15.63
	Nepalese Notes & Coins	179.04	30.39	3.22	17.41	30.76	12.02	38.49	45.65	28.58	20.77	152.97	5.29	18.16	15.63
	Foreign Currency	0.22					0.09			0.35		18.79		0.70	
	b. Bank Balance	165.58	7.18	13.35	300.01	243.55	35.41	73.61	1077.74	21.11	84.05	236.81	5.69	28.61	47.33
	1. In Nepal Rastra Bank	154.63	7.18	0.10	5.41	240.11		72.83	150.92	18.26	23.39	236.81		21.06	
	Domestic Currency	154.63	7.18	0.10	5.41	240.11		72.83	150.92	18.26	23.39	231.20		21.06	
	Foreign Currency											5.61			
	2. "A"Class Licensed Institution	8.59		13.25	221.28	3.21	35.30	0.26	762.98	2.85	60.65		5.64	7.55	47.33
	Domestic Currency	8.59		13.25	221.28	3.21	35.30	0.26	762.02	2.85	60.65		5.64	7.55	47.33
	Foreign Currency								0.97						
	3. Other Financial Ins.	0.77			73.31	0.22	0.11	0.52	163.84				0.05		
	4. In Foreign Banks	1.59													
	c. Money at Call	783.92	229.00	99.34	136.47	49.66	330.01		91.83			1159.62	56.84	143.53	
	Domestic Currency	782.86	229.00	99.34	136.47	49.66	330.01		91.83			1113.76	56.84	143.53	
	Foreign Currency	1.06										45.85			
2	INVESTMENT IN SECURITIES	22.30						77.19	69.00			92.26		10.00	
	a. Govt Securities	22.30						77.19	69.00			92.26		10.00	
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	14.83	21.30		2.09	0.10	0.01	82.75						0.03	
	a. Interbank Lending														
	b. Non Residents														
	c. Others	14.83	21.30		2.09	0.10	0.01	82.75						0.03	
4	LOANS & ADVANCES	2844.28	906.93	211.33	439.97	1149.93	367.78	1244.73	2458.30	355.17	331.14	3603.24	72.40	590.68	177.94
	a. Private Sector	2759.26	906.93	211.33	435.87	1149.93	367.78	1244.73	2393.66	355.17	331.14	3603.24	72.40	590.68	177.94
	b. Financial Institutions	85.02			4.10				64.64						
	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	94.22	12.91	7.49	17.95	18.96	6.81	15.90	27.40	7.32	8.36	69.32	2.07	22.97	5.69
8	OTHER ASSETS	261.44	41.72	8.38	23.63	28.00	13.70	36.94	436.27	12.35	39.50	171.31	3.29	41.62	8.90
	a. Accrued Interest:	99.00	14.13	3.07	10.78	7.50	5.03	19.95	89.75	4.91	6.88	97.40	1.93	4.52	1.08
	Financial	1.00							0.76						0.11
	Government Enterprises	6.41						0.23	1.46		6.88	2.25			
	Private Sector	91.60	14.13	3.07	10.78	7.50	5.03	19.71	87.53	4.91		95.16	1.93	4.52	0.97
	b. Staff Loans / Adv.	53.32	0.91	0.12	8.49	0.12	0.69		10.43	0.21	2.14	16.03		0.59	0.10
	c. Sundry Debtors	12.62	12.06	0.02	2.14	0.12	3.34	4.17	35.47	3.59	30.48	1.15	0.21	0.09	5.36
	d. Cash In Transit														
	e. Others	96.50	14.62	5.17	2.21	20.27	4.63	12.82	300.63	3.64		56.72	1.14	36.42	2.36
9	Expenses not Written off	0.20		0.02					0.01	0.59		1.77			
10	Non Banking Assets							125.90							
11	Reconciliation Account			10.11				0.00	64.53						
12	Profit & Loss A/c	4.00			33.97			178.99							

Statement of Assets and Liabilities as on Jeth end, 2071

S.N.	BFI Name	Community	Cosmos	Manaslu	Ekata	Kalinchowk	Kailash	Sajpa	Saptakoshi	Sajha	PrabhuDB	Apex	Green	Reliable	Nepal Aavas
Liabilities															
1	CAPITAL FUND	91.58	38.82	121.49	131.88	52.76	947.81	12.71	60.61	47.20	929.29	752.87	55.00	746.91	243.20
	a. Paid-up Capital	100.00	43.75	120.00	120.00	51.00	778.38	14.00	60.00	51.00	765.96	666.56	55.00	682.76	189.50
	b. Calls in Advance								3.15						
	c. Proposed Bonus Share														
	d. General Reserves	0.10			2.52	0.30	159.83		0.12		77.23	45.54		43.46	52.40
	e. Share Premium										3.41	0.39			
	f. Retained Earning	-9.44	-4.93	1.49	9.18	1.21	1.28	-4.54	0.48	-3.80	72.83	-31.35		18.39	0.40
	g. Others Reserves Fund	0.91			0.18	0.25	8.32	0.10			9.86	71.73		2.30	0.90
2	BORROWINGS		2.75				60.00				264.38			150.00	
	a. NRB														
	b. Interbank Borrowing						60.00							150.00	
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.		2.75								264.38				
	e. Bonds and Securities														
3	DEPOSITS	639.30	250.00	755.30	1154.08	161.86	7463.64	122.63	191.00	237.40	10055.12	4806.40	71.10	4567.78	417.10
	a. Current	8.94		7.01	22.14	1.58	84.00	1.05	6.89	9.42	47.23		0.78	31.52	
	Domestic	8.94		7.01	22.14	1.58	84.00	1.05	6.89	9.42	47.23		0.78	31.52	
	Foreign														
	b. Savings	328.93	214.84	374.72	655.85	52.17	2982.17	91.23	75.82	51.96	7088.91	3251.39	9.92	3335.44	126.60
	Domestic	328.93	214.84	374.72	655.85	52.17	2982.17	91.23	75.82	51.96	7088.91	3251.39	9.92	3335.44	126.60
	Foreign														
	c. Fixed	208.80	35.10	170.17	202.70	31.04	2834.74	27.64	36.59	13.85	1555.23	1551.78	13.24	1198.95	251.30
	Domestic	208.80	35.10	170.17	202.70	31.04	2834.74	27.64	36.59	13.85	1168.03	1551.78	13.24	1198.95	251.30
	Foreign										387.20				
	d. Call Deposits	92.62		203.39	272.76	77.07	1562.72	2.29	71.70	161.95	1339.34		46.96		
	Domestic	92.62		203.39	272.76	77.07	1562.72	2.29	71.70	161.95	1339.34		46.96		
	Foreign														
	e. Others		0.06		0.63			0.42		0.22	24.39	3.23	0.20	1.88	39.20
	Domestic		0.06		0.63			0.42		0.22	24.39	3.23	0.20	1.88	39.20
	Foreign														
4	Bills Payable											0.85			
5	Other Liabilities	38.76	8.93	27.72	41.24	10.47	548.62	3.34	7.21	7.81	601.14	645.77	1.91	425.09	58.70
	1. Sundry Creditors		0.17	0.02	2.08		12.51	0.03	0.16	0.18	2.12	6.94	0.09	123.41	12.00
	2. Loan Loss Provision	5.52	2.77	6.38	8.76	1.32	154.72	0.84	1.98	1.43	96.98	218.57	0.56	69.42	12.00
	3. Interest Suspense a/c	4.28	2.40	4.43	10.14	1.44	107.56	0.46	0.32	3.14	178.72	295.71	0.38	81.59	14.80
	4. Others	28.96	3.59	16.89	20.27	7.71	273.83	2.01	4.75	3.05	323.32	124.55	0.88	150.66	19.90
6	Reconciliation A/c									0.02					
7	Profit & Loss A/c	7.09	4.71	18.48	18.53	1.98	206.08		2.96		99.53			36.18	6.90
		776.72	305.21	922.99	1345.73	227.07	9226.15	138.67	261.77	292.43	11949.45	6205.89	128.01	5925.96	725.90
Assets															
1	LIQUID FUNDS	168.85	42.71	155.32	302.35	72.02	2203.37	40.81	50.10	79.37	2462.48	1178.16	44.48	1921.85	207.70
	a. Cash Balance	6.91	10.21	20.52	39.87	7.17	198.79	5.61	10.57	15.68	399.12	161.98	3.10	106.37	0.90
	Nepalese Notes & Coins	6.91	10.21	20.52	39.87	7.17	198.25	5.61	10.57	15.68	355.21	161.98	3.10	106.37	0.90
	Foreign Currency						0.54				43.92				
	b. Bank Balance	32.29	5.00	35.07	262.48	7.66	321.14	9.53	11.87	12.42	1006.33	923.76	41.38	150.19	206.30
	1. In Nepal Rastra Bank	30.60		3.07	53.84		303.03		11.87	12.42	524.41	285.20	0.03	149.49	21.00
	Domestic Currency	30.60		3.07	53.84		303.03		11.87	12.42	524.03	285.20	0.03	149.49	21.00
	Foreign Currency										0.37				
	2. "A"Class Licensed Institution	1.69	5.00	32.00	93.28	7.66	18.10	9.53			469.01	538.38	36.28	0.70	78.10
	Domestic Currency	1.69	5.00	32.00	93.28	7.66	18.10	9.53			468.81	538.38	36.28	0.70	78.10
	Foreign Currency										0.20				
	3. Other Financial Ins.				115.36						3.24	100.18	5.08		107.20
	4. In Foreign Banks										9.68				
	c. Money at Call	129.65	27.50	99.74		57.20	1683.44	25.67	27.66	51.27	1057.02	92.42		1665.29	0.50
	Domestic Currency	129.65	27.50	99.74		57.20	1683.44	25.67	27.66	51.27	1057.00	92.42		1665.26	
	Foreign Currency										0.02			0.03	0.50
2	INVESTMENT IN SECURITIES						252.72				83.38	125.35		178.25	20.00
	a. Govt Securities						252.72				83.38	125.35		178.25	20.00
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents														
3	SHARE & OTHER INVESTMENT			0.01			137.62			0.50	66.42	48.71		29.47	50.80
	a. Interbank Lending														
	b. Non Residents												43.04		
	c. Others			0.01			137.62			0.50	66.42	5.68		29.47	50.80
4	LOANS & ADVANCES	568.74	243.60	719.04	995.50	138.28	6272.62	87.34	197.95	166.53	7503.91	4011.48	68.25	3347.21	402.40
	a. Private Sector	568.74	243.60	719.04	987.50	138.28	6272.62	87.34	108.08	166.53	7401.60	4011.48	68.25	3328.71	402.40
	b. Financial Institutions				8.00						102.31			18.50	
	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	27.26	7.34	25.20	23.92	12.49	112.39	4.92	10.59	23.63	424.20	280.73	6.55	196.94	4.70
8	OTHER ASSETS	11.87	10.99	23.42	23.97	4.28	238.87	4.63	2.79	10.51	1406.77	376.98	3.28	213.79	40.30
	a. Accrued Interest:	4.28	2.39	4.43	10.14	1.44	121.53	0.46	1.22	3.14	183.99	297.18	0.38	88.88	14.80
	Financial								0.13		1.51			1.62	
	Government Enterprises						13.97				5.27	1.47	0.38	7.29	
	Private Sector	4.28	2.39	4.43	10.14	1.44	107.56	0.46	1.09	3.14	177.21	295.71		79.97	14.80
	b. Staff Loans / Adv.	3.69	1.00	4.16	1.50		13.89	2.20		6.37	69.62	21.20		22.10	15.90
	c. Sundry Debtors		0.01	2.99	5.09	1.08	5.16	0.54	0.30		2.18	5.66		62.69	3.10
	d. Cash In Transit														
	e. Others	3.90	7.59	11.84	7.25	1.76	98.29	1.44	1.27	1.00	1150.99	52.94	2.90	40.13	6.50
9	Expenses not Written off		0.56				1.11	0.45	0.35				1.86	0.60	
10	Non Banking Assets						7.44					9.99		28.95	
11	Reconciliation Account										2.24	0.05		9.51	
12	Profit & Loss A/c							0.52		11.90		172.58	4.86		
	TOTAL ASSETS	776.72	305.21	922											

Statement of Assets and Liabilities as on Jeth end, 2071

S.N.	BFI Name	NFL	NBC Capital	NNFL	NSMFL	Peoples	KFL	Himalaya	Union	PFCL	NHMFL	Goodwill	SFL	SIFCL	Lumbini
Liabilities															
1	CAPITAL FUND	65.90	137.61	857.09	-469.86	54.00	205.17								
	a. Paid-up Capital	135.80	233.56	647.48	2034.29	289.01	170.05		189.81	352.13	129.14	347.35	395.30	240.90	507.26
	b. Calls in Advance								176.59	270.99	220.30	310.50	324.31	176.00	339.18
	c. Proposed Bonus Share														
	d. General Reserves	40.00	77.86	164.48	58.80	105.63	30.80		33.96	75.18	50.87	35.45	92.89	64.74	109.06
	e. Share Premium			12.79	2.48	10.74	0.22				0.22				
	f. Retained Earning	-151.08	-180.53	3.72	-2574.72	-352.50	4.11		-27.28	3.96	-163.39	1.40	-21.90	0.16	28.59
	g. Others Reserves Fund	41.18	6.72	28.62	9.29	1.12			6.54	2.00	21.15		0.00		30.44
2	BORROWINGS				34.15										
	a. NRB														
	b. Interbank Borrowing				34.15										
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	DEPOSITS	429.40	1160.44	4834.09	1289.04	44.81	531.76		1045.39	2623.78	1408.19	2932.64	2198.41	1544.63	1888.31
	a. Current		13.14						7.95						
	Domestic		13.14						7.95						
	Foreign														
	b. Savings	133.90	397.78	2058.41	187.05	19.89	146.03		285.72	1237.23	188.22	1626.01	1115.67	461.36	943.35
	Domestic	133.90	397.78	2058.41	187.05	19.89	146.03		285.72	1237.23	188.22	1626.01	1115.67	461.36	943.35
	Foreign														
	c. Fixed	292.01	720.40	2338.94	5.65	24.51	384.85		678.38	1386.55	1129.72	1299.72	1080.12	1083.27	944.02
	Domestic	292.01	720.40	2338.94	5.65	24.51	384.85		678.38	1386.55	1129.72	1299.72	1080.12	1083.27	944.02
	Foreign														
	d. Call Deposits		28.76		324.39				39.14						
	Domestic		28.76		324.39				39.14						
	Foreign														
	e. Others	3.49	0.37	436.74	771.95	0.41	0.88		34.19		90.26	6.91	2.61		0.94
	Domestic	3.49	0.37	436.74	771.95	0.41	0.88		34.19		90.26	6.91	2.61		0.94
	Foreign														
4	Bills Payable								0.07						
5	Other Liabilities	480.90	613.79	611.68	4593.56	509.27	49.69		220.00	393.59	480.27	237.28	143.19	143.25	317.59
	1. Sundry Creditors	43.56	81.93	18.19	25.39	14.46	1.34			7.80		11.84	4.71	23.35	0.83
	2. Loan Loss Provision	204.65	211.27	92.49	2657.35	34.69	18.47		140.05	77.02	216.01	43.05	90.19	14.38	112.51
	3. Interest Suspense a/c	106.07	114.47	86.50	1724.24	13.28	2.34		41.93	91.76	122.98	54.04		25.04	136.20
	4. Others	126.63	206.12	414.49	186.58	446.84	27.55		38.03	217.01	141.29	128.35	48.29	80.47	68.05
6	Reconciliation A/c				5.48					3.00			-0.23		
7	Profit & Loss A/c		30.91	80.19	189.86	16.15	11.10			19.43	49.80	30.55	13.43	13.97	40.35
		976.20	1942.76	6383.06	5642.24	624.23	797.73		1455.27	3391.94	2067.41	3547.83	2750.10	1942.75	2753.51
Assets															
1	LIQUID FUNDS	131.12	909.36	1040.85	200.57	110.66	294.38		532.96	714.04	281.61	700.42	789.77	532.42	619.77
	a. Cash Balance	3.51	2.66	79.72	3.06	1.72	4.37		4.49	26.73	7.41	64.17	21.67	3.55	7.63
	Nepalese Notes & Coins	3.51	2.66	79.72	3.06	1.72	4.37		4.49	26.73	7.41	64.17	21.67	3.55	7.63
	Foreign Currency														
	b. Bank Balance	127.61	906.71	961.13	77.60	4.11	53.27		65.54	687.31	102.90	636.26	768.11	528.88	43.01
	1. In Nepal Rastra Bank	114.61	42.71	120.37	65.96	4.11	53.27		62.68	142.79	81.33	120.64	61.60	22.68	40.15
	Domestic Currency	114.61	42.71	120.37	65.96	4.11	53.27		62.68	142.79	81.33	120.64	61.60	22.68	40.15
	Foreign Currency														
	2. "A" Class Licensed Institution	12.93	862.01	826.13	11.48				2.73	318.70	21.34	515.62	452.60	55.86	2.86
	Domestic Currency	12.93	862.01	826.13	11.48				2.73	318.70	21.34	515.62	452.60	55.86	2.86
	Foreign Currency														
	3. Other Financial Ins.	0.08	1.99	14.64	0.17				0.13	225.81	0.23		253.90	450.33	
	4. In Foreign Banks														
	c. Money at Call				119.91	104.83	236.74		462.93		171.30				569.13
	Domestic Currency				119.91	104.83	236.74		462.93		171.30				569.13
	Foreign Currency														
2	INVESTMENT IN SECURITIES	12.45		196.32	10.91		2.00		20.00		45.02	128.16	40.00	65.20	93.63
	a. Govt Securities	12.45		196.32	10.91		2.00		20.00		20.30	128.16	40.00	65.20	93.63
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.										24.72				
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	26.92	62.52	52.02	27.40	5.60	53.76		4.32	8.36	19.96	123.20	5.43	3.15	147.88
	a. Interbank Lending				20.00										
	b. Non Residents														
	c. Others	26.92	62.52	52.02	7.40	5.60	53.76		4.32	8.36	19.96	123.20	5.43	3.15	147.88
4	LOANS & ADVANCES	434.49	621.91	4507.60	2719.35	35.34	436.26		689.05	2400.01	1329.24	2231.60	1828.26	1152.94	1673.44
	a. Private Sector	434.49	621.91	4507.60	2709.35	24.42	436.26		689.05	2400.01	1329.24	2231.60	1828.26	1152.94	1673.44
	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	11.97	43.61	114.59	135.31	112.83	4.68		34.97	44.55	130.28	256.35	55.20	123.31	10.94
8	OTHER ASSETS	277.61	157.46	369.74	2547.49	159.28	5.78		76.52	222.55	251.21	96.66	31.44	60.77	207.87
	a. Accrued Interest:	106.10	114.47	86.50	1721.41	13.28	2.34		43.53	90.30	124.35	54.04		25.34	137.67
	Financial		86.49												
	Government Enterprises	0.06			0.02				0.10		1.37			0.29	1.47
	Private Sector	106.04	27.98	86.50	1721.38	13.28	2.34		43.43	90.30	122.98	54.04		25.04	136.20
	b. Staff Loans / Adv.	0.02	1.22	19.29	1.91		0.12		11.27	5.87	8.26	3.07	9.18	0.49	1.23
	c. Sundry Debtors	86.59	1.18	20.12	632.46	1.74	0.35		11.01	6.45		0.00	7.55	2.24	0.00
	d. Cash in Transit									0.84					
	e. Others	84.90	40.59	243.82	191.71	144.25	2.97		10.71	119.10	118.60	39.54	14.71	32.70	68.96
9	Expenses not Written off				3.35		0.69		1.80			11.44			
10	Non Banking Assets	28.54	147.90	98.59	1.19	200.52	0.19			2.42	10.10			1.43	
11	Reconciliation Account	0.09	0.00												
12	Profit & Loss A/c	53.00							95.65					3.52	
	TOTAL ASSETS	976.20	1942.76	6383.06	5642.24	624.23	797.73		1455.27	3391.94	2067.41				

Statement of Assets and Liabilities as on Jeth end, 2071

S.N.	BFI Name	ILFCO	Mahabani	Lalitpur	United FC	General	Progressive	Navadurga	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	Synergy	
Liabilities																
1	CAPITAL FUND	2269.99	504.28	-275.72	421.75	-62.34	102.22	224.27	257.16	418.88	262.60	-216.23	38.79	32.68	342.86	
	a. Paid-up Capital	2008.80	420.00	187.95	350.80	132.23	120.00	197.26	146.25	312.00	168.36	127.01	150.00	25.00	474.41	
	b. Calls in Advance												8.00			
	c. Proposed Bonus Share													3.75		
	d. General Reserves	206.24	79.80	59.72	65.95	15.81	4.43	26.49	56.72	63.98	35.86	20.69	1.96	2.22	71.04	
	e. Share Premium	3.59			1.49	0.23	4.84			4.32	0.12	0.43			0.52	
	f. Retained Earning	50.30	4.49	-777.31	1.22	-216.16	-40.75	0.02	54.19	1.24	53.88	-364.37	-121.17	1.04	-276.90	
	g. Others Reserves Fund	1.07		253.93	2.29	5.56	13.70	0.50		37.35	4.38			0.67	73.79	
2	BORROWINGS														100.00	
	a. NRB															
	b. Interbank Borrowing														100.00	
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.															
	e. Bonds and Securities															
3	DEPOSITS	1344.37	3554.04	1354.87	3639.20	164.22	250.14	1319.42	1163.49	2284.47	1526.95	952.00	163.09	83.35	2396.53	
	a. Current	16.02	10.76					0.85								
	Domestic	16.02	10.76					0.85								
	Foreign															
	b. Savings	386.25	1238.22	621.41	2063.43	47.96	109.18	576.23	431.71	1198.76	603.89	408.08	49.63	23.70	1179.12	
	Domestic	386.25	1238.22	621.41	2063.43	47.96	109.18	576.23	431.71	1198.76	603.89	408.08	49.63	23.70	1179.12	
	Foreign															
	c. Fixed	890.93	1926.76	723.32	1575.77	116.27	140.96	680.18	715.79	1085.71	923.06	462.34	60.13	59.65	1206.04	
	Domestic	890.93	1926.76	723.32	1575.77	116.27	140.96	680.18	715.79	1085.71	923.06	462.34	60.13	59.65	1206.04	
	Foreign															
	d. Call Deposits	29.72	360.33					58.26								
	Domestic	29.72	360.33					58.26								
	Foreign															
	e. Others	21.45	17.97	10.14				3.90	15.98			81.57	53.32		11.37	
	Domestic	21.45	17.97	10.14				3.90	15.98			81.57	53.32		11.37	
	Foreign															
4	Bills Payable							0.21								
5	Other Liabilities	816.48	199.99	783.68	181.35	422.54	79.83	81.72	197.86	479.46	195.09	502.29	187.25	47.50	935.47	
	1. Sundry Creditors	69.21	13.27	0.22	15.04	17.67	1.68	2.64	2.12	36.69	12.44	13.99	5.72	0.68	18.86	
	2. Loan Loss Provision	433.54	55.41	385.15	67.18	258.12	46.94	24.88	53.86	160.96	46.96	195.72	83.83	17.79	500.55	
	3. Interest Suspense a/c	216.59	42.80	252.66	48.07	108.07	22.65	13.78	71.25	113.56	88.01	270.68	50.70	14.13	302.91	
	4. Others	97.14	88.51	145.65	51.06	38.68	8.56	40.41	70.63	168.25	47.68	21.89	47.00	14.90	113.15	
6	Reconciliation A/c		0.63		224.08	-0.49		0.00					17.79		6.84	
7	Profit & Loss A/c		50.04	436.71	52.29	25.33		7.32	113.56		21.46	143.27				
		4430.84	4308.98	2299.54	4518.68	549.26	432.19	1632.93	1732.07	3182.81	2006.10	1381.33	406.91	163.53	3781.70	
Assets																
1	LIQUID FUNDS	597.02	1026.55	406.35	835.20	101.79	111.49	611.40	360.77	796.46	639.70	182.20	41.26	14.40	758.00	
	a. Cash Balance	7.37	28.62	4.20	59.98	3.45	4.31	12.02	2.49	13.90	10.26	18.62	2.35	1.67	52.11	
	Nepalese Notes & Coins	7.37	28.62	4.20	59.98	3.45	4.31	12.02	2.49	13.90	10.26	18.62	2.35	1.67	52.11	
	Foreign Currency															
	b. Bank Balance	589.65	159.33	402.15	775.21	98.34	107.17	599.37	25.13	109.63	70.39	163.57	38.90	12.74	705.89	
	1. In Nepal Rastra Bank	64.27	143.58	55.83	171.32	15.92	6.21	66.42	24.55	109.63	56.13	57.70	13.40		66.21	
	Domestic Currency	64.27	143.58	55.83	171.32	15.92	6.21	66.42	24.55	109.63	56.13	57.70	13.40		66.21	
	Foreign Currency															
	2. "A"Class Licensed Institution	524.52	15.74	346.33	603.10	67.44	57.45	477.69	0.58		14.26	105.33	17.66	12.74	435.64	
	Domestic Currency	524.52	15.74	346.33	603.10	67.44	57.45	477.69	0.58		14.26	105.33	17.66	12.74	435.64	
	Foreign Currency															
	3. Other Financial Ins.	0.86	0.01		0.79	14.98	43.51	55.27				0.54	7.84		204.05	
	4. In Foreign Banks															
	c. Money at Call		838.59						333.15	672.93	559.04					
	Domestic Currency		838.59						333.15	672.93	559.04					
	Foreign Currency															
2	INVESTMENT IN SECURITIES	894.55	104.33		150.00	15.00	3.20	48.01			30.00	1.60			179.73	
	a. Govt Securities	894.55	104.33		150.00	15.00	3.20	48.01			30.00	1.60			179.73	
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e. Non Residents															
3	SHARE & OTHER INVESTMENT	55.76	46.36	48.78	101.73	0.20	0.42	8.59	303.65	0.40	15.98	1.24	0.10	0.19	22.10	
	a. Interbank Lending															
	b. Non Residents															
	c. Others	55.76	46.36	48.78	101.73	0.20	0.42	8.59	303.65	0.40	15.98	1.24	0.10	0.19	22.10	
4	LOANS & ADVANCES	2310.47	2945.07	1130.83	3042.65	267.10	266.91	830.44	949.54	1951.91	1119.10	860.74	174.63	113.36	2010.85	
	a. Private Sector	2278.49	2900.07	1130.83	3042.65	266.31	262.41	798.91	949.54	1933.41	1119.10	860.74	174.63	113.36	2010.85	
	b. Financial Institutions	31.99	45.00			0.79	4.50	30.00								
	c. Government Organizations							1.52		18.50						
5	BILL PURCHASED															
	a. Domestic Bills Purchased															
	b. Foreign Bills Purchased															
	c. Import Bills & Imports															
6	LOANS AGAINST COLLECTED BILLS															
	a. Against Domestic Bills															
	b. Against Foreign Bills															
7	FIXED ASSETS	49.26	88.16	49.07	79.47	3.98	2.65	94.84	17.29	140.85	49.05	45.36	6.61	2.02	143.38	
8	OTHER ASSETS	278.32	92.57	548.88	78.49	124.37	41.76	39.66	97.19	146.47	141.82	280.83	94.06	31.57	432.26	
	a. Accrued Interest:	231.04	44.64	252.95	51.89	108.07	22.65	13.78	71.25	73.29	89.32	270.68	50.70	14.13	303.19	
	Financial	0.41	0.33													
	Government Enterprises	14.58	1.84		3.81				71.25		1.31	270.68			0.28	
	Private Sector	216.05	42.47	252.95	48.08	108.07	22.65	13.78		73.29	88.01		50.70	14.13	302.91	
	b. Staff Loans / Adv.		6.52	27.44	10.30	3.53	0.16			0.28	17.21		0.16	5.18	6.29	
	c. Sundry Debtors	17.23	4.51	0.56	5.20	12.72	14.06	16.78	5.66	0.05	7.78	2.09	7.77	4.18	120.49	
	d. Cash In Transit															
	e. Others	30.06	36.90	267.93	11.11	0.06	4.88	9.11	20.28	72.85	27.51	8.06	35.43	8.08	2.29	
9	Expenses not Written off	26.06	4.74		2.32										0.49	
10	Non Banking Assets	19.87	1.20	115.64	6.98	35.92	3.12		3.62	114.69	10.46	9.36	34.04	1.89	27.90	
11	Reconciliation Account				221.84	0.90							17.99			
12	Profit & Loss A/c	199.52	</													

Statement of Assets and Liabilities as on Jeth end, 2071

S.N.	BFI Name	Srijana	Om	WMBFL	CMBFCL	Crystal	Sunehwor	Patan	Fewa	Everest	Prudential	ICFC	Sagarmatha	Kuber	NEFL	
Liabilities																
1	CAPITAL FUND	124.40	392.89	-230.85	-1312.60	-395.90	251.71	75.86	427.48	119.61	441.99	455.01	194.18	-339.67	216.56	
	a. Paid-up Capital	84.00	325.71	181.98	935.07	70.00	206.35	110.00	330.33	106.14	483.13	374.39	165.00	150.00	197.10	
	b. Calls in Advance			1.37		24.49								25.23		
	c. Proposed Bonus Share	29.40														
	d. General Reserves	9.77	59.56	20.69	80.83	42.32	36.82	8.20	70.51	11.77	46.21	67.59	16.62	4.49	16.93	
	e. Share Premium			1.36	2.61			0.48	3.49	0.99	0.07			0.62		
	f. Retained Earning	1.23	6.14	-436.25	-2331.12	-549.51	7.20	-42.82	23.14	0.72	-153.57	10.55	11.96	-520.00	1.06	
	g. Others Reserves Fund		1.48			16.80	1.33		0.03		66.14	2.48	0.60		1.47	
2	BORROWINGS			8.30	37.35	66.56						300.00				
	a. NRB															
	b. Interbank Borrowing			8.30	37.35	66.56						300.00				
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.															
	e. Bonds and Securities															
3	DEPOSITS	687.79	4342.08	356.71	1234.63	399.42	1013.19	308.70	3968.15	682.28	1031.36	4166.89	1777.25	389.30	1029.73	
	a. Current											14.81				
	Domestic											14.81				
	Foreign															
	b. Savings	513.76	2027.77	209.53	262.59	212.68	303.44	160.89	1633.96	371.42	245.13	2578.74	789.20	121.04	658.26	
	Domestic	513.76	2027.77	209.53	262.59	212.68	303.44	160.89	1633.96	371.42	245.13	2578.74	789.20	121.04	658.26	
	Foreign															
	c. Fixed	167.77	2314.31	147.18	16.13	0.45	554.63	147.81	1666.54	310.85	630.57	1585.87	611.19	268.26	371.35	
	Domestic	167.77	2314.31	147.18	16.13	0.45	554.63	147.81	1666.54	310.85	630.57	1585.87	611.19	268.26	371.35	
	Foreign															
	d. Call Deposits										124.87					
	Domestic										124.87					
	Foreign															
	e. Others	6.26			955.91	186.29	155.11		667.65		15.97	2.29	376.86		0.13	
	Domestic	6.26			955.91	186.29	155.11		667.65		15.97	2.29	376.86		0.13	
	Foreign															
4	Bills Payable		1.78									0.59				
5	Other Liabilities	54.24	307.67	810.85	3511.54	985.63	96.86	140.84	237.50	58.35	263.61	373.52	239.72	660.59	60.21	
	1. Sundry Creditors	17.39	0.31	7.58	54.82	9.24	8.03	1.64		8.21	9.72	12.78	1.50	6.75	3.11	
	2. Loan Loss Provision	10.61	94.57	502.72	2117.52	610.83	34.96	54.84	63.36	14.67	106.33	127.74	64.97	426.26	8.46	
	3. Interest Suspense a/c	2.73	75.19	274.22	1235.19	291.98	14.61	18.95	51.19	10.35	66.40	20.38	44.83	200.30	7.65	
	4. Others	23.51	137.61	26.33	104.01	73.58	39.25	65.41	122.96	25.13	81.17	212.63	128.42	27.28	41.00	
6	Reconciliation A/c												253.82	1240.26	0.00	
7	Profit & Loss A/c	41.51	50.75		158.17		59.10	0.26	59.34	4.10	71.26	53.47	34.74	62.97	33.69	
		907.95	5095.18	945.01	3629.09	1055.70	1420.86	525.66	4692.48	864.34	1808.22	5349.49	2499.70	2013.46	1340.19	
Assets																
1	LIQUID FUNDS	121.45	1277.80	6.94	58.78	45.17	352.08	214.03	1204.14	164.96	537.98	1552.11	477.12	53.92	370.63	
	a. Cash Balance	9.88	51.24	1.25	2.79	0.29	6.25	2.71	97.19	14.02	12.68	126.26	21.88	1.11	13.80	
	Nepalese Notes & Coins	9.88	51.24	1.25	2.79	0.29	6.10	2.71	97.19	14.02	12.56	126.26	21.88	1.11	13.80	
	Foreign Currency						0.15				0.12					
	b. Bank Balance	16.24	1226.56	5.68	55.99	44.87	21.77	211.32	104.83	150.95	80.19	1425.85	455.23	0.00	356.83	
	1. In Nepal Rastra Bank	13.91	100.07	0.08	4.09	10.50	20.85	10.74	95.80	14.89	79.00	107.36	43.67	0.00	21.82	
	Domestic Currency	13.91	100.07	0.08	4.09	10.50	20.85	10.74	95.80	14.89	79.00	107.36	43.67	0.00	21.82	
	Foreign Currency															
	2. "A"Class Licensed Institution	2.32	1088.22	1.17	9.53	33.53	0.92	171.97	8.76	73.52	1.19	878.22	315.68		257.25	
	Domestic Currency	2.32	1088.22	1.17	9.53	33.53	0.92	171.97	8.76	73.52	1.19	878.22	315.68		257.25	
	Foreign Currency															
	3. Other Financial Ins.		38.27	4.43	42.37	0.83		28.62	0.27	62.53		440.28	95.88		77.75	
	4. In Foreign Banks															
	c. Money at Call	95.33					324.06		1002.12		445.12			52.81		
	Domestic Currency	95.33					324.06		1002.12		445.12			52.81		
	Foreign Currency															
2	INVESTMENT IN SECURITIES	0.26	90.55				60.00	12.45	25.55		28.20	64.39	68.44		30.00	
	a. Govt Securities		90.55				60.00		25.55		28.20	64.39	68.44		30.00	
	b. NRB Bond							12.45								
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e. Non Residents	0.26														
3	SHARE & OTHER INVESTMENT		2.16	0.25	0.03	3.23	90.59	47.20	0.35	0.55	38.05	124.97	74.37		64.92	
	a. Interbank Lending										4.01					
	b. Non Residents															
	c. Others		2.16	0.25	0.03	3.23	90.59	47.20	0.35	0.55	34.04	124.97	74.37		64.92	
4	LOANS & ADVANCES	736.19	3534.80	539.06	2118.19	616.02	799.37	185.26	3306.89	658.29	786.66	3221.09	1464.10	487.50	836.73	
	a. Private Sector	736.19	3534.80	539.06	2118.19	366.84	794.07	179.76	3306.89	658.29	763.14	3221.09	1459.90		812.73	
	b. Financial Institutions					249.18	5.00	5.50			23.52		4.20	487.50	24.00	
	c. Government Organizations						0.30									
5	BILL PURCHASED							3.80						2.60		
	a. Domestic Bills Purchased							3.80						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	5.48	69.39	22.67	98.51	62.90	58.19	3.18	61.64	11.01	250.74	72.40	16.59	14.33	9.35	
8	OTHER ASSETS	44.24	113.51	293.19	1353.58	327.36	60.63	35.40	93.91	29.53	154.98	313.93	88.91	239.78	28.55	
	a. Accrued Interest:	2.73	75.69	274.22	1235.19	291.98	15.31	21.04	51.19	10.35	66.41	88.66	46.89	221.04	7.65	
	Financial						0.06				0.16		0.07			
	Government Enterprises	2.73	0.50				0.69	2.09			0.07	5.44	2.10		0.00	
	Private Sector		75.19	274.22	1235.19	291.98	14.56	18.95	51.19	10.35	66.18	83.22	44.72	221.04	7.65	
	b. Staff Loans / Adv.	3.05	1.41	7.36	0.11			1.03		4.29	5.46	50.48	3.26	1.19	1.36	
	c. Sundry Debtors	3.92	4.73	0.04	5.24	0.10	4.20	0.23	0.23	9.98	1.85	11.88	8.82	2.53	4.30	
	d. Cash In Transit															
	e. Others	34.54	31.68	11.56	113.04	35.28	41.13	13.10	42.49	4.91	81.25	162.91	29.95	15.02	15.24	
9	Expenses not Written off	0.25	2.74								1.29	0.02				
10	Non Banking Assets	0.07		5.37				5.66			10.32	0.56	56.30	0.95		
11	Reconciliation Account			0.66									253.86	1214.39		
12	Profit & Loss A/c		4.2													

Statement of Assets and Liabilities as on Jeth end, 2071

S.N.	BFI Name	Namaste	Kaski	Zenith	Unique	Manjusree	Jebils	Reliance	Bhaktapur
Liabilities									
1	CAPITAL FUND	35.30	270.90	253.23	218.48	250.31	200.34	350.91	133.18
	a. Paid-up Capital	31.25	240.74	231.00	200.00	225.00	200.00	320.00	125.00
	b. Calls in Advance								
	c. Proposed Bonus Share								
	d. General Reserves	2.90	27.99	20.77	17.85	13.96	1.93	11.02	1.58
	e. Share Premium		0.33	0.00					
	f. Retained Earning	0.93	1.84	0.40	0.63	11.35	-3.97	18.65	6.60
	g. Others Reserves Fund	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	187.80	2223.84	996.05	530.26	1085.94	751.82	1711.35	361.23
	a. Current								
	Domestic								
	Foreign								
	b. Savings	161.14	1311.44	551.30	178.93	124.51	191.50	593.66	200.47
	Domestic	161.14	1311.44	551.30	178.93	124.51	191.50	593.66	200.47
	Foreign								
	c. Fixed	26.62	912.40	252.61	217.96	451.49	349.51	701.02	92.42
	Domestic	26.62	912.40	252.61	217.96	451.49	349.51	701.02	92.42
	Foreign								
	d. Call Deposits								68.35
	Domestic								68.35
	Foreign								
	e. Others	0.04		192.14	133.38	509.95	210.80	416.68	
	Domestic	0.04		192.14	133.38	509.95	210.80	416.68	
	Foreign								
4	Bills Payable								
5	Other Liabilities	7.10	121.62	82.81	22.34	133.22	113.20	144.46	20.91
	1. Sundry Creditors	0.03	0.11	0.61	4.64	1.15	0.40	3.69	0.00
	2. Loan Loss Provision	2.48	32.79	30.38	6.99	47.76	61.44	58.14	14.18
	3. Interest Suspense a/c	0.45	30.92	17.97	2.99	52.74	35.57	18.52	0.32
	4. Others	4.14	57.80	33.85	7.72	31.57	15.79	64.11	6.41
6	Reconciliation A/c								
7	Profit & Loss A/c	6.46	34.61	20.36	26.22	3.67	34.07	16.00	0.83
		236.65	2650.98	1352.45	797.30	1473.15	1099.42	2222.73	516.16
Assets									
1	LIQUID FUNDS	95.82	614.39	335.14	188.46	394.62	268.00	706.80	204.50
	a. Cash Balance	0.95	39.62	20.85	2.43	10.10	8.33	16.75	10.57
	Nepalese Notes & Coins	0.95	39.62	20.85	2.43	10.10	8.33	16.75	10.57
	Foreign Currency	0.01							
	b. Bank Balance	5.40	79.21	314.29	186.03	384.52	259.68	690.06	193.93
	1. In Nepal Rastra Bank		74.39	23.98	6.62	22.44	22.56	126.61	17.35
	Domestic Currency		74.39	23.98	6.62	22.44	22.56	126.61	17.35
	Foreign Currency								
	2. "A"Class Licensed Institution	5.39	4.67	172.05	104.16	175.27	156.58	35.24	165.68
	Domestic Currency	5.39	4.67	172.05	104.16	175.27	156.58	35.24	165.68
	Foreign Currency								
	3. Other Financial Ins.	0.01	0.15	118.26	75.25	186.80	80.54	528.20	10.90
	4. In Foreign Banks								
	c. Money at Call	89.47	495.55						
	Domestic Currency	89.47	495.55						
	Foreign Currency								
2	INVESTMENT IN SECURITIES			20.00	17.00	10.00	50.00	3.00	10.00
	a. Govt Securities			20.00	17.00	10.00	50.00	3.00	10.00
	b. NRB Bond								
	c. Govt. Non-Fin. Ins.								
	d. Other Non-Fin Ins.								
	e. Non Residents								
3	SHARE & OTHER INVESTMENT		6.29	50.52	14.94	6.85	34.14	84.66	5.36
	a. Interbank Lending								
	b. Non Residents								
	c. Others		6.29	50.52	14.94	6.85	34.14	84.66	5.36
4	LOANS & ADVANCES	136.57	1949.37	890.29	536.72	955.55	661.71	1315.11	286.80
	a. Private Sector	136.57	1949.37	890.29	524.42	924.95	653.71	1289.66	286.80
	b. Financial Institutions				12.30	30.60	8.00	24.50	
	c. Government Organizations							0.96	
5	BILL PURCHASED								
	a. Domestic Bills Purchased								
	b. Foreign Bills Purchased								
	c. Import Bills & Imports								
6	LOANS AGAINST COLLECTED BILLS								
	a. Against Domestic Bills								
	b. Against Foreign Bills								
7	FIXED ASSETS	1.26	41.50	7.47	4.92	24.34	6.41	12.33	4.56
8	OTHER ASSETS	2.58	39.44	48.80	35.26	81.78	77.80	74.64	3.01
	a. Accrued Interest:	0.45	30.92	17.97	3.44	52.74	37.45	37.54	0.39
	Financial				0.00	1.69	0.06	0.32	
	Government Enterprises				0.46		0.51	9.10	0.07
	Private Sector	0.45	30.92	17.97	2.99	51.05	36.88	28.12	0.32
	b. Staff Loans / Adv.			14.85	0.45	19.48	9.54	1.70	
	c. Sundry Debtors	0.49	0.52	0.90	0.74	1.72	9.72	2.40	0.99
	d. Cash In Transit								
	e. Others	1.63	7.99	15.08	30.62	7.84	21.09	33.00	1.63
9	Expenses not Written off	0.43					1.37	15.63	1.93
10	Non Banking Assets							9.10	
11	Reconciliation Account							1.45	
12	Profit & Loss A/c			0.24					
	TOTAL ASSETS	236.65	2650.98	1352.45	797.30	1473.15	1099.42	2222.73	516.16

Profit and Loss Statement of upto Jeth end, 2071

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL
Expenses																		
1. Interest Expense	1664.96	2031.88	1771.41	2590.56	517.46	2073.60	2057.80	1072.45	2059.05	1270.03	1199.12	2010.43	683.58	1566.51	1447.04	1532.16	1566.02	3171.67
1.1 On Deposit Liabilities	1348.86	1994.61	1748.07	2485.93	514.18	1952.17	1979.83	1071.88	2039.23	1223.53	1192.69	2005.50	683.41	1566.39	1446.39	1475.65	1557.45	3087.06
1.1.1 Saving Account	630.23	998.00	713.12	609.15	327.69	863.17	406.83	367.72	697.72	313.01	274.93	378.15	113.02	486.46	282.04	200.29	407.80	974.95
1.1.2 Fixed Account	718.62	921.44	535.06	1209.37	110.89	1089.00	1450.34	461.29	943.30	649.45	692.45	1239.33	424.51	811.64	868.50	1008.14	738.50	2014.05
1.1.2.1 Up to 3 months Fixed Account		2.86	80.26	18.12	11.69	221.35	332.13		374.40		0.23	1239.33		0.18		5.22	95.63	
1.1.2.2 3 to 6 months Fixed Account		4.08	107.01		9.25		264.69	4.61	170.73					1.11		16.42	150.77	
1.1.2.3 6 months to 1 year Fixed Account			500.50	267.53		62.10	867.65	726.47	203.94	649.45	37.24		424.51	109.68		872.71	264.65	
1.1.2.4 Above 1 year Fixed Account	718.62	414.00	80.26	1191.26	27.84		127.05	456.68	194.23		654.99			700.68	868.50	113.80	227.45	2014.05
1.1.3 Call Deposit		75.17	499.89	667.40	75.60		122.66	242.87	398.21	261.08	225.31	388.02	145.87	268.30	295.85	267.22	411.16	98.06
1.1.4 Certificate of Deposit																		
1.2 On Borrowing	316.10	37.27	23.34	104.63	3.28	121.43	77.97	0.57	19.82	46.50	6.43	4.93	0.17	0.12	0.65	56.51	8.57	84.61
2. Commission Expense		40.34	169.67	110.04				12.35										1.29
3. Staff Expense	1646.25	1703.46	594.27	402.50	431.00	605.32	403.54	231.81	426.09	353.94	164.75	328.37	88.89	230.62	206.18	213.66	222.28	2481.38
4. Office Operating Expenses	460.15	540.50	440.64	480.53	351.26	845.86	431.49	178.87	418.80	342.60	173.38	333.41	105.51	329.26	210.49	213.79	382.49	348.31
5. Foreign Exchange Loss				25.15							7.43			6.31				
5.1 Due to Change in Exchange Rates				25.15							7.43			6.31				
5.2 Due to Foreign Currency Transaction																		
6. Non Operating Expense		0.23						13.51	3.99				0.57		0.09			0.80
7. Provision for Risk	87.22	410.97	295.12	393.24	119.34	332.25	73.88	206.95	80.66	72.57	194.17	130.18	81.39	54.64	240.75	143.64	245.82	976.23
7.1 Loan loss Provision	98.39	387.98	293.37	370.34	119.34	332.25	73.88	206.95	80.66	72.57	194.17	130.18	81.39	54.64	238.63	89.90	245.82	976.23
7.1.1 General Loan loss Provision	98.39	73.31	53.01	142.82	47.08	332.25	48.61	109.11	80.66	72.57	46.84	16.65	35.04	35.65	21.94		245.82	252.31
7.1.2 Special Loan Loss Provision		314.67	240.36	227.52	72.26		25.27	97.84			147.34	113.53	46.35	19.00	216.69	89.90		723.92
7.1.3 Additional Loan Loss Provision																		
7.2. Provision for Non-Banking Assets	-0.34			22.90											2.12	53.74		
7.3. Provision for Loss on Investment																		
7.5. Provision for Loss of Other Assets	-10.83	22.99	1.75															
8. Loan Written Off					34.78								0.13			0.00	0.03	0.60
9. Provision for Staff Bonus			301.08	248.31	159.85	141.65	79.58		211.25	65.84	10.89	82.15	20.66	30.72	16.30	19.23	78.47	100.49
10. Provision for Income Tax	189.31		893.95	744.93	473.15	425.79	238.73		633.75	202.53	31.85	246.46	61.15	92.15	48.91	57.68	235.41	455.61
11. Others		2.04							0.02				0.48					1.15
12. Net Profit	457.56	1703.82	2116.83	1737.87	1125.38	990.67	557.07	555.45	1478.75	455.90	77.00	575.06	72.24	215.02	114.13	169.64	549.30	1685.05
Total Expenses	4505.44	6433.24	6582.95	6733.14	3212.21	5415.14	3842.09	2271.39	5312.37	2763.41	1858.59	3706.06	1114.59	2525.24	2283.89	2349.80	3279.82	9222.58

Income																		
1. Interest Income	3949.77	5235.68	5199.28	5281.80	2189.15	4281.53	3192.42	1577.24	4730.00	2371.80	1615.99	3308.00	996.67	2238.85	1944.19	1956.19	2732.45	7523.69
1.1 On Loans and Advances	3795.93	4684.46	4777.69	5101.20	2066.48	3965.85	2639.03	1518.00	4465.62	2260.61	1546.43	3058.19	982.29	2210.96	1862.25	1894.57	2577.01	7252.19
1.2 On Investment	120.78	477.33	252.31	126.28	52.98	261.31	87.16	43.51	227.81	107.99	68.58	237.56	12.18	26.63	20.50	61.62	131.06	98.49
1.2.1 Government Bonds	120.78	315.45	237.98	126.28	52.98	261.31	87.16	24.25	68.64	107.99	57.14	225.33	12.18	26.63	20.50	61.62	131.06	98.49
1.2.2 Foreign Bonds			14.33									12.23						
1.2.3 NRB Bonds								19.26	159.17		11.44							
1.2.4 Debenture & Bonds		161.88																
1.3 On Agency Balance	25.30	57.14	1.18	49.28	0.92	54.31	429.76	0.54	36.37				0.25	0.46			2.04	
1.4 On Call Deposit	7.77	2.10	132.14	5.04	9.90	0.05		0.31	0.20	1.55		12.00					22.34	
1.5 On Others	14.65	14.65	35.96		58.86		36.47	14.88		1.64	0.98		1.73	1.25	61.44			173.02
2. Commission and Discount	166.53	368.02	822.41	451.37	347.34	571.94	476.99	251.97	270.04	194.17	76.77	265.97	25.48	116.61	170.86	257.89	313.81	246.80
2.1 Bills Purchase and Discount	0.09	1.34	1.70		13.47	64.09	0.01	16.29	11.41	43.27	1.79	0.12		0.49	1.11	13.49		
2.2 Commission	166.45	353.28	817.65	451.37	261.89	437.16	304.75	229.05	256.70	150.90	68.85	100.07	25.48	116.11	40.94	237.94	206.49	246.80
2.3 Others		13.40	3.07		71.98	70.69	172.23	6.63	1.93		6.13	165.78			128.80	6.47	107.31	
3. Exchange Fluctuation Income	115.95	37.97	482.42	455.59	445.46	361.16	97.27	79.83	65.27	140.57	16.55	123.46	21.32	50.37	78.70	105.25	136.80	89.94
3.1 Due to Change in Exchange Rate	92.48	-52.65	391.36		87.60		5.23	1.59	4.85			27.37	0.79		21.91	16.39	171.18	48.19
3.2 Due to Foreign Currency Transaction	23.46	90.62	91.06	455.59	357.87	361.16	92.04	78.24	60.42	140.57	16.55	96.09	20.53	50.37	56.80	88.86	-34.38	41.75
4. Other Operating Income	230.10	276.78		276.77	41.42	179.25		119.73	229.33	53.72	69.18		39.17	80.22	50.19		15.08	391.78
5. Non Operating Income	8.55	8.48	33.97	7.82	50.33	15.07	4.21		11.86	3.15	1.53		29.77	3.52	6.78	73.58	9.07	
6. Write Back from Provisions for loss	0.17	434.28	11.91	259.27	107.74		66.21	144.18	5.88		75.98		31.58	9.44	36.42	23.38	8.10	577.76
7. Recovery of written-off Loan	34.37	68.74	32.97		30.78		4.99	98.05			2.59					0.30		190.50
8. Income from Extra Ordinary transactions		3.29		0.53		6.19		0.39				8.64	0.37					193.04
9. Net Loss																		
Total Income	4505.44	6433.24	6582.95	6733.14	3212.21	5415.14	3842.09	2271.39	5312.37	2763.41	1858.59	3706.06	1114.59	2525.24	2283.89	2349.80	3279.82	9222.58

Profit and Loss Statement of upto Jeth end, 2071

BFI Name	Global	Citizens	Prime	Sunrise	Grand	NIMB	Kist	Janata	Mega	Civil	Century	Sanima	NIDC	Malika	Siddhartha	UDBL	Yeti	Narayani	PDBL	Sahayogi
Expenses																				
1. Interest Expense	1837.46	1258.10	1650.69	1220.02	1206.57	1108.81	1059.46	865.47	730.77	1139.47	884.31	1092.08	98.06	121.54	369.93		450.45	64.87	210.95	100.72
1.1 On Deposit Liabilities	1793.45	1234.36	1650.42	1219.84	1206.36	1108.56	1048.19	864.48	726.33	1137.92	883.57	1072.41	98.06	121.54	369.93		449.20	64.87	210.95	100.72
1.1.1 Saving Account	597.45	197.84	153.48	332.01	133.83	175.77	588.82	119.07	236.28	125.01	239.99	273.67	20.80	89.27	203.47		149.43	34.39	102.79	76.43
1.1.2 Fixed Account	916.42	792.40	696.35	729.66	744.78	647.05	391.34	548.42	347.56	821.96	457.05	644.47	74.76	16.17	121.53		204.80	30.48	89.49	22.70
1.1.2.1 Up to 3 months Fixed Account	3.99	20.13	0.03	0.09		86.56	0.04	47.76		14.76		6.53		0.03	0.86				1.31	
1.1.2.2 3 to 6 months Fixed Account	3.68	4.86	1.34	13.24	5.22	0.62	5.96	0.18		12.21	9.35	2.28		0.03	0.06			0.18	1.59	
1.1.2.3 6 months to 1 year Fixed Account	753.15	571.07	620.36	635.57		207.55	337.48	394.01		491.05	447.70	470.40	19.47	9.08	19.60		58.48	7.13	81.71	5.03
1.1.2.4 Above 1 year Fixed Account	155.59	196.33	74.62	80.76	739.56	352.31	47.85	106.47	347.56	303.94		165.27	55.29	7.03	101.01		146.32	23.17	4.88	17.67
1.1.3 Call Deposit	279.58	244.11	800.60	158.17	324.76	285.75	68.04	196.98	142.50	190.95	186.52	154.26	2.50	16.10	44.93		94.97		18.67	1.60
1.1.4 Certificate of Deposit					3.00															
1.2 On Borrowing	44.02	23.74	0.27	0.18	0.21	0.24	11.27	1.00	4.43	1.55	0.75	19.67					1.25			
2. Commission Expense	21.43	4.84		6.52											0.92					
3. Staff Expense	304.73	143.08	109.34	228.09	107.40	148.40	235.98	120.36	146.04	134.17	108.46	123.17	42.52	37.90	54.24		78.01	10.04	36.97	16.09
4. Office Operating Expenses	473.05	228.29	191.88	312.43	122.79	230.95	282.36	142.69	214.37	175.23	199.76	181.92	27.34	43.92	75.55		94.77	9.60	32.67	16.31
5. Foreign Exchange Loss									13.86						0.26					
5.1 Due to Change in Exchange Rates															0.26					
5.2 Due to Foreign Currency Transaction									13.86											
6. Non Operating Expense		681.23									0.63									-0.39
7. Provision for Risk	282.98	302.75	60.64	304.86	188.91	84.22	552.48	103.81	106.06	127.74	123.23	36.61	76.19	16.69	124.57		807.93	117.36	11.52	14.34
7.1 Loan loss Provision	282.98	160.92	81.17	301.45	149.15	78.67	590.55	103.81	106.06	127.74	123.23	36.61	76.19	14.81	102.43		591.96	117.36	11.00	14.34
7.1.1 General Loan loss Provision	88.35	53.06	54.29	-4.02	10.75	34.11	-36.28	20.97	38.11	31.14	53.44	31.80	4.40	14.81	8.07		29.23	0.01	11.00	2.22
7.1.2 Special Loan Loss Provision	194.63	107.86	26.88	305.47	138.41	44.57	626.84	82.83	67.95	96.60	69.79	4.82	71.79		94.35		562.73	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		212.47		0.53	
7.3. Provision for Loss on Investment			-20.53												1.01					
7.5. Provision for Loss of Other Assets						5.54								1.88	0.06		3.51			
8. Loan Written Off				14.65								0.31			27.89					
9. Provision for Staff Bonus	133.07		43.90	29.70	12.78				47.22			40.63	45.02	3.15	0.44				5.90	7.33
10. Provision for Income Tax	361.56		131.70	89.09	38.35				141.67			121.89	143.81	9.46	1.32				17.70	22.00
11. Others																	32.79			
12. Net Profit	969.10	343.26	307.30	207.88		370.37	-342.28		330.57			284.42	342.81	22.07	9.00				41.29	51.34
Total Expenses	4383.38	2961.55	2495.45	2413.23	1676.80	1942.74	1788.00	1232.33	1730.58	1576.60	1316.39	1881.02	775.76	254.73	664.12		1463.96	201.87	356.60	228.13

Income																				
1. Interest Income	3433.56	1922.10	2199.54	1956.65	1365.92	1612.48	1561.56	1155.53	1480.55	1370.25	1067.73	1618.16	255.04	224.38	502.70		601.65	48.83	329.72	196.07
1.1 On Loans and Advances	3305.62	1828.42	2161.67	1916.53	1301.65	1507.61	1477.00	1109.46	1416.33	1330.63	1046.75	1541.60	190.02	209.05	464.68		552.04	47.26	307.79	175.57
1.2 On Investment	125.28	77.81	9.27	30.37	56.08	74.21	62.60	44.96	27.19	38.05	7.19	61.64	0.16	1.51	15.34		9.64			
1.2.1 Government Bonds	125.28	77.81	9.27	19.28	56.08	74.21	62.60	44.95	26.83	38.05	7.19	61.64	0.16	1.51	15.34		9.64			
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds				11.09				0.01												
1.2.4 Debenture & Bonds									0.36											
1.3 On Agency Balance		0.56	0.11	0.11			1.88	0.25	0.10		5.72						37.27	1.58		
1.4 On Call Deposit	2.62	14.24		3.52		0.14	3.00		20.09	1.57				10.43	22.54				21.93	20.43
1.5 On Others	0.04	1.06	28.49	6.12	8.19	30.52	17.09	0.86	16.84		8.07	14.92	64.86	3.40	0.13		2.70			0.07
2. Commission and Discount	384.14	163.41	56.73	102.38	31.79	65.69	127.67	65.88	20.63	51.13	43.71	38.09		7.25	7.72		4.49	0.20	2.53	7.04
2.1 Bills Purchase and Discount	0.74	6.04	4.77	5.00	0.31		2.19	3.87	0.28	2.13					0.12					
2.2 Commission	368.29	51.55	51.97	73.92	31.48	57.62	24.99	62.01	20.34	49.00	43.71	38.09		7.25	7.60		4.49	0.20	2.53	7.04
2.3 Others	15.11	105.82		23.45		8.08	100.50													
3. Exchange Fluctuation Income	124.64	73.43	33.40	58.99	67.32	90.88	28.18	-63.52	130.73	54.38	75.12	139.28			0.02				-0.09	
3.1 Due to Change in Exchange Rate	40.86	153.51	-22.79	25.31	2.30	14.18		-694.40		38.37	6.66	2.57					-0.08			
3.2 Due to Foreign Currency Transaction	83.78	-80.08	56.19	33.69	65.02	76.70	28.18	630.88	130.73	16.01	68.46	136.72			0.02		0.00			
4. Other Operating Income	17.98	43.16	205.78	125.97	50.28	88.13	7.98	49.89	51.64	83.72	75.84	11.17	20.37	38.11			42.05	0.87	24.35	20.54
5. Non Operating Income	80.56	687.44		1.59	0.63	21.44	67.14	2.50	1.57		1.34	8.39	458.39	0.39	30.86		25.67	9.03	8.39	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		464.74	49.42		0.15
7. Recovery of written-off Loan		7.42												0.09	4.70					
8. Income from Extra Ordinary transactions																				6.91
9. Net Loss					110.94			63.96		49.20	16.46						318.54	93.52		
Total Income	4383.38	2961.55	2495.45	2413.23	1676.80	1942.74	1788.00	1232.33	1730.58	1576.60	1316.39	1881.02	775.76	254.73	664.12		1463.96	201.87	356.60	228.13

Profit and Loss Statement of upto Jeth end, 2071

BFI Name	Triveni	Suprim	Bhirkuti	Suvechha	Rajeshwari	Saurshankar	Gurkha	Gandaki	Infrastructure	Business	Biratnaxmi	Excel	Western	H & B	Avaniko	NDEP	CEDBL	Miteri	Tinau	
Expenses																				
1. Interest Expense	220.86	160.71	280.55	108.74	145.63	83.24	62.85	277.11	217.34	310.13	227.82	99.79	74.93	417.57	54.31	300.94	566.30	84.08	123.42	
1.1 On Deposit Liabilities	220.70	160.71	280.55	108.74	145.63	83.24	62.85	191.33	217.29	310.13	227.82	99.79	74.93	417.57	54.31	300.83	546.88	84.08	123.42	
1.1.1 Saving Account	93.27	71.85	116.81	35.67	88.32	44.46	5.97	79.75	88.80	110.66	124.15	57.44	49.16	147.92	30.15	187.85	133.91	42.28	44.15	
1.1.2 Fixed Account	91.36	55.22	91.37	57.10	33.22	25.54	2.02	68.90	70.96	136.13	83.59	24.26	25.77	188.25	23.19	85.45	349.16	32.71	69.99	
1.1.2.1 Up to 3 months Fixed Account	0.36		0.18	0.19						1.39		0.07		0.65			28.70	1.31	0.05	
1.1.2.2 3 to 6 months Fixed Account	2.29	2.39	0.74	0.25				1.22	1.52	4.43	2.41	0.72	4.81	19.01	0.02		5.65	1.64	0.42	
1.1.2.3 6 months to 1 year Fixed Account	40.48	48.68	77.05	20.33	3.86	10.68		51.93	37.70	99.69	30.11	5.75	6.63	45.91	9.39		156.82	11.45	43.37	
1.1.2.4 Above 1 year Fixed Account	48.23	4.15	13.40	36.33	29.36	14.85	2.02	15.75	31.74	30.62	51.07	17.72	14.33	122.68	13.78	85.45	157.99	18.31	26.16	
1.1.3 Call Deposit	36.07	33.64	72.36	15.98	24.09	13.25	54.85	42.68	57.54	63.34	20.09	18.08		81.40	0.98	27.53	63.81	9.09	9.28	
1.1.4 Certificate of Deposit																				
1.2 On Borrowing	0.16							85.78	0.05							0.10	19.43			
2. Commission Expense		0.04							0.01			0.06			0.81			1.29		
3. Staff Expense	25.66	34.93	37.37	15.29	24.16	16.01	18.18	22.75	47.14	40.25	38.82	25.70	14.26	74.71	17.30	48.09	61.21	11.48	16.62	
4. Office Operating Expenses	40.66	40.85	31.20	17.11	14.07	21.26	32.51	25.84	63.35	45.83	26.19	23.24	10.00	96.58	9.57	70.35	64.77	9.99	14.59	
5. Foreign Exchange Loss																	0.63			
5.1 Due to Change in Exchange Rates																	0.61			
5.2 Due to Foreign Currency Transaction																	0.01			
6. Non Operating Expense				0.36			0.35			14.99	43.02		7.70	3.28		0.07		0.14		
7. Provision for Risk	29.20	133.46	11.05	1.74	3.14	2.47	42.30	15.04	34.40	159.40	12.11	10.30	3.52	341.54	25.10	223.80	100.06	3.51	3.78	
7.1 Loan loss Provision	29.20	113.84	11.05	1.74	3.14	2.47	42.30	15.04	34.40	159.40	12.11	10.30	3.52	113.43	25.10	179.49	99.80	3.51	3.78	
7.1.1 General Loan loss Provision	4.25	5.33	5.86	0.19	3.14	1.13		2.19	6.08		0.59	10.30		3.33	1.00	-6.38	7.27	1.82	1.84	
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	1.94	
7.1.3 Additional Loan Loss Provision													3.52	19.51					-0.33	
7.2. Provision for Non-Banking Assets		7.62					42.30			159.40				10.12		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							0.90		3.92				
9. Provision for Staff Bonus	7.21		12.81	3.47		4.65			8.62			8.05	1.62		2.34		4.25	5.36	3.31	
10. Provision for Income Tax	21.64		38.44	10.41		13.96			25.86			24.54	4.85		7.02		12.74	16.08	9.92	
11. Others														0.37						
12. Net Profit	50.48	28.19	89.70	24.29	72.52	32.58	70.96	83.02	60.33		78.02	55.96	11.32		16.37		29.72	37.49	23.14	
Total Expenses	395.71	398.76	501.13	181.40	259.53	174.18	236.96	423.76	457.05	570.59	425.98	247.64	128.20	934.96	132.83	647.79	840.33	168.13	194.77	

Income																				
1. Interest Income	352.71	267.63	468.17	160.30	231.29	158.55	78.75	392.89	334.44	465.64	391.53	229.94	103.46	578.66	96.61	461.71	759.26	149.19	176.07	
1.1 On Loans and Advances	324.67	242.83	426.71	151.28	213.42	145.59	75.80	293.09	307.46	440.89	327.38	192.67	103.46	545.61	95.85	399.61	678.99	142.08	162.21	
1.2 On Investment		0.98	1.75		0.09					4.12	8.85			8.06		0.68	13.82			
1.2.1 Government Bonds		0.98	1.75							3.71	8.85			8.06		0.68	13.82			
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds					0.09					0.41										
1.2.4 Debenture & Bonds																				
1.3 On Agency Balance												37.27				26.43				
1.4 On Call Deposit	28.04	23.82	39.71	9.02	17.78	12.97	2.95	14.01	26.75	20.64	55.30			22.74	0.75	21.89	63.58	7.11	13.86	
1.5 On Others								85.78	0.23					2.25		13.11	2.86			
2. Commission and Discount	2.60	3.38	5.39	1.33	28.24	14.50	0.09	1.00	4.78	1.16	11.78	2.11	10.43	8.42	1.91	6.37	79.49	1.58	3.18	
2.1 Bills Purchase and Discount																0.01				
2.2 Commission	2.60	3.38	5.39	1.33	6.25	1.47	0.09	0.82	3.36	1.16	11.78	0.25	10.43	8.42	1.91	6.37	10.53	0.92	3.18	
2.3 Others					21.99	13.03		0.19	1.42			1.86					68.95	0.66		
3. Exchange Fluctuation Income							0.06	0.02	0.04	0.01				0.25	0.01	0.27	1.58			
3.1 Due to Change in Exchange Rate							0.00	0.02	0.04	0.01				0.19	0.01	0.03	1.34			
3.2 Due to Foreign Currency Transaction							0.06		0.04					0.06		0.24	0.24			
4. Other Operating Income	23.15	32.77	27.36	11.60			0.81	27.04	27.66	25.52	15.55	15.59	14.31	22.66	24.71	15.53		17.36	15.34	
5. Non Operating Income				8.17			14.64	1.92	21.01	6.53				38.18		10.83			0.04	
6. Write Back from Provisions for loss	0.07	94.98	0.20			1.13	142.60	0.89	69.13		7.12			130.57	9.60				0.14	
7. Recovery of written-off Loan																				
8. Income from Extra Ordinary transactions	17.18																			
9. Net Loss										71.74				156.21		153.09				
Total Income	395.71	398.76	501.13	181.40	259.53	174.18	236.96	423.76	457.05	570.59	425.98	247.64	128.20	934.96	132.83	647.79	840.33	168.13	194.77	

Profit and Loss Statement of upto Jeth end, 2071

BFI Name	Rising	Muktimath	Sewa	Kankal	Public	Mahakali	Ace	Bhargav	Shangrila	divalo	Country	Alpine	Nilgiri	Karamandap	Garima	City	Bishow	Kabeli	Kamana	Corporate
Expenses																				
1. Interest Expense	95.10	260.63	198.92	45.67	86.13	21.60	349.95	36.00	219.23	78.93	116.27	50.19	53.28	319.44	222.63	224.63	250.28	19.47	158.21	76.81
1.1 On Deposit Liabilities	95.03	251.17	198.92	45.67	86.13	21.60	337.88	36.00	219.23	78.93	116.27	50.19	53.28	318.97	222.01	223.19	248.84	19.47	158.21	76.72
1.1.1 Saving Account	62.23	138.61	73.05	24.98	21.76	16.94	154.26	16.68	110.69	25.78	32.04	21.58	24.05	154.22	116.44	110.69	62.99	13.63	73.97	26.18
1.1.2 Fixed Account	32.80	91.91	75.01	11.15	51.23	4.66	161.71	15.32	94.58	29.60	51.72	17.76	22.97	134.44	83.31	98.50	133.69	4.24	60.57	46.28
1.1.2.1 Up to 3 months Fixed Account		1.37	0.08		0.49		3.76	0.48		0.21	0.29	0.00	0.61	10.31	1.40	3.69	0.90	0.02	2.29	
1.1.2.2 3 to 6 months Fixed Account	1.15	8.79	0.11	1.33	1.14		0.26	0.47	0.32	0.52	0.46	0.72	2.60	2.42	6.01	5.40	3.17	0.10	3.32	
1.1.2.3 6 months to 1 year Fixed Account	13.58	62.28	20.37	7.38	15.83		61.00	10.22	67.88	19.03	41.90	9.38	11.26	82.64	49.58	59.71	85.84	2.23	13.15	44.51
1.1.2.4 Above 1 year Fixed Account	18.08	19.47	54.45	2.44	33.77	4.66	96.69	4.15	26.38	9.83	9.08	7.66	8.50	39.07	26.32	29.69	43.78	1.89	41.81	1.77
1.1.3 Call Deposit		20.65	50.86	9.53	13.15		21.92	3.99	13.96	23.55	32.51	10.86	6.27	30.31	22.26	14.00	52.16	1.60	23.67	4.26
1.1.4 Certificate of Deposit																				
1.2 On Borrowing	0.06	9.45					12.07							0.47	0.62	1.44	1.44			0.09
2. Commission Expense											0.30			0.07						
3. Staff Expense	22.85	77.34	24.64	9.37	19.31	7.67	49.90	6.45	24.30	15.52	11.19	9.99	5.60	55.09	39.47	23.20	31.23	5.80	20.51	11.79
4. Office Operating Expenses	20.01	59.33	24.45	13.28	15.82	4.62	69.52	9.54	30.27	14.73	20.41	18.28	4.39	73.41	41.75	28.12	33.44	5.53	21.30	9.59
5. Foreign Exchange Loss							0.22													
5.1 Due to Change in Exchange Rates							0.22													
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense		0.13			0.24					0.01							0.29		0.16	
7. Provision for Risk	3.97	21.37	5.74	4.24	9.63	4.64	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	66.10
7.1 Loan loss Provision	3.97	21.37	5.74	4.24	9.63	4.64	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	66.10
7.1.1 General Loan loss Provision	1.81	12.48	3.94	4.24	1.51	4.64		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	2.15	8.89	1.80		6.68		54.82	0.11	8.53	6.88	6.89	6.28	0.45	133.00	13.09				31.52	66.10
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	5.42	18.04	7.75			1.35	3.29	0.82	10.02	1.73	3.54	2.83		10.88	11.41	6.87	1.13	4.60		
10. Provision for Income Tax	13.29	54.12	23.25			3.12	9.87	2.47	30.06	5.18	10.61	8.48		32.65	34.22	20.62	3.38	13.81		
11. Others																				
12. Net Profit	40.91	126.28	54.25	19.96	17.09	10.38	23.04	5.77	70.13	16.08	24.76	19.79	29.20		76.17	79.86	48.11	7.88	32.21	
Total Expenses	201.55	617.25	339.00	92.52	148.32	53.38	565.03	63.32	396.42	139.55	195.00	116.19	93.67	587.05	444.38	418.74	399.42	44.54	283.83	164.29

Income																				
1. Interest Income	171.95	540.61	305.91	82.88	124.54	48.13	520.50	55.67	368.88	127.02	171.43	102.42	71.71	419.92	399.70	368.62	358.71	39.77	260.82	105.14
1.1 On Loans and Advances	162.39	509.39	293.37	79.23	120.69	43.06	454.46	53.19	345.97	112.58	154.50	95.32	63.53	377.02	375.30	336.41	340.54	35.39	243.78	98.15
1.2 On Investment				0.15	0.08		13.43		2.00	0.41	4.46	0.85		4.65	0.32	3.48				
1.2.1 Government Bonds							13.43		2.00	0.41	4.46	0.85		4.65		3.48				
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	9.56	30.35	11.22	3.65	3.69		52.60	2.48	20.91		12.47	6.25	8.18		24.05	26.19	18.17	4.39	17.05	
1.5 On Others		0.87	1.33		0.02	4.98	0.00							38.25	0.04	2.53				6.98
2. Commission and Discount	2.65	7.08	4.23	9.64	0.71	5.25	9.83	7.35	27.51	0.58	1.72	12.81	1.80	7.33	4.32	36.80	2.26	1.21	3.93	5.22
2.1 Bills Purchase and Discount														0.00						0.06
2.2 Commission	2.39	7.08	4.23	0.89	0.71	4.86	9.83	0.92	3.50	0.58	1.72	2.00	1.80	7.30	4.32	36.80	2.26	1.21	3.93	0.01
2.3 Others	0.26			8.75		0.39		6.43	24.01			10.81			0.03					5.15
3. Exchange Fluctuation Income							9.20		0.01				0.08	1.44		0.01				
3.1 Due to Change in Exchange Rate									0.01					0.65		0.00				
3.2 Due to Foreign Currency Transaction							9.20						0.08	0.78		0.01				
4. Other Operating Income	11.43	62.57	22.29		11.08		20.91			11.95	12.12		4.85	17.88	39.80		35.32	3.53	18.70	2.78
5. Non Operating Income		4.55	6.57				0.56	0.02	0.02					15.24	0.56	13.30	3.12		0.23	
6. Write Back from Provisions for loss	15.51	2.44					4.03	0.29			9.73	0.96						0.03	0.15	-15.06
7. Recovery of written-off Loan					0.30										0.60					
8. Income from Extra Ordinary transactions					11.69										1.06					
9. Net Loss														138.83						66.22
Total Income	201.55	617.25	339.00	92.52	148.32	53.38	565.03	63.32	396.42	139.55	195.00	116.19	93.67	587.05	444.38	418.74	399.42	44.54	283.83	164.29

Profit and Loss Statement of upto Jeth end, 2071

BFI Name	Pahibhara	Purnima	Jyoti	Bagnmati	Hemro	Kakre	Shine	Pacific	Cv/c	IDBL	Kanchan	Mairibhumi	Bright	Innovative	Jhimruk	Metro	Vibor	Gaunakhee	Raptiveri	Tourism	
Expenses																					
1. Interest Expense	87.95	93.65	288.99	22.17	27.24	29.84	244.52	43.21	20.87	161.32	58.26	19.85	43.44	90.09	29.40	97.14	232.00	31.08	29.06	227.64	
1.1 On Deposit Liabilities	87.95	93.65	288.99	22.17	27.24	29.84	244.52	43.19	19.67	160.37	58.26	19.85	43.44	90.09	29.40	97.14	230.76	30.97	29.06	224.64	
1.1.1 Saving Account	53.34	43.74	147.05	14.07	13.35	21.85	156.18	23.24	13.40	72.12	45.86	12.34	16.32	38.20	20.32	39.60	74.77	26.44	16.66	98.76	
1.1.2 Fixed Account	17.94	42.06	82.80	4.72	8.02	7.99	74.62	10.04	4.95	72.44	12.40	4.53	15.39	39.82	4.13	40.15	142.20	4.53	12.39	87.56	
1.1.2.1 Up to 3 months Fixed Account		0.41	0.00				0.20		0.17	0.24	0.23	0.01				0.14	0.03			0.10	
1.1.2.2 3 to 6 months Fixed Account		0.12	1.10	1.44			0.97	0.51		2.57	0.40	0.16	0.26	0.02	0.00	2.01	0.10			18.82	
1.1.2.3 6 months to 1 year Fixed Account	8.28	31.90	41.66	0.78	6.75	1.36	45.52	4.92	3.45	67.89	6.46	1.76	9.60	26.87	1.60	25.47	6.37	1.59	4.64	57.89	
1.1.2.4 Above 1 year Fixed Account	9.54	8.66	39.69	3.94	1.26	6.63	27.93	4.61	1.33	1.73	5.30	2.60	5.53	12.93	2.52	12.54	135.70	2.94	7.76	10.76	
1.1.3 Call Deposit	16.67	7.85	59.14	3.38	5.87		13.72	9.91	1.32	15.81		2.98	11.73	12.07	4.95	17.38	13.79			38.32	
1.1.4 Certificate of Deposit																					
1.2 On Borrowing								0.02	1.21	0.95							1.24	0.11		3.00	
2. Commission Expense										0.14					0.51						
3. Staff Expense	16.38	12.69	45.55	5.68	6.00	5.57	30.86	5.52	5.56	48.59	11.80	4.57	5.96	12.61	4.39	8.63	33.00	5.78	6.02	36.19	
4. Office Operating Expenses	21.05	13.41	62.47	4.24	7.47	4.45	31.10	6.98	8.07	67.17	10.46	2.69	8.43	20.81	4.54	16.36	51.94	4.60	4.34	55.30	
5. Foreign Exchange Loss			0.03																	3.32	
5.1 Due to Change in Exchange Rates			-0.02																	3.32	
5.2 Due to Foreign Currency Transaction			0.04																		
6. Non Operating Expense							0.14						0.01								
7. Provision for Risk	11.41	1.51	31.85	1.01	2.27	3.97	15.15	0.88	0.79	17.04	8.00	0.52	46.10	3.22	5.72	8.16	259.99	1.57	2.63	40.02	
7.1 Loan loss Provision	11.41	1.51	22.43	1.01	2.27	3.97	15.15	0.88	0.79	16.28	8.00	0.52	46.10	3.22	5.72	8.16	214.52	1.57	2.63	40.02	
7.1.1 General Loan loss Provision	1.04	0.74	7.27	0.64	0.79	1.05	6.90	0.88	0.79	4.05	8.00	1.26	-0.76	3.22	0.81	2.53	5.56	0.76	0.68	9.18	
7.1.2 Special Loan Loss Provision	10.37	0.78	15.16	0.37	1.48	2.93	8.24			12.23		-0.73	46.68	8.24	4.92	0.19	178.09	0.81	1.95	29.84	
7.1.3 Additional Loan Loss Provision													0.18			5.44	30.87			1.00	
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	3.36	3.67	6.38		1.42		13.95		0.87	4.74	3.17				0.93	3.08		0.63		9.56	
10. Provision for Income Tax	10.08	11.00	19.13		4.27		41.85		2.61	14.22	9.51				2.80	9.23		1.89		28.69	
11. Others																					
12. Net Profit	23.53	25.67	44.63	7.66	9.97	6.43	97.65	26.02	6.92	33.18	22.19	5.38		30.43	6.65	21.54		4.42	6.77	61.42	
Total Expenses	173.77	161.59	499.02	40.77	58.65	50.25	475.21	82.60	45.70	346.40	123.38	33.01	103.94	157.16	54.95	164.14	592.15	49.97	48.82	462.15	

Income																					
1. Interest Income	152.60	143.21	464.93	36.26	50.41	46.47	435.57	75.29	38.99	305.78	101.44	28.78	62.56	139.13	43.23	148.75	226.21	42.40	42.48	389.15	
1.1 On Loans and Advances	136.49	130.68	431.20	33.91	47.65	44.41	402.43	73.35	36.84	286.70	92.98	27.18	55.69	131.01	41.58	136.43	200.18	40.10	42.48	352.06	
1.2 On Investment			3.38							0.24						3.51	3.28			7.32	
1.2.1 Government Bonds			3.38							0.24						3.51	0.51			7.32	
1.2.2 Foreign Bonds																					
1.2.3 NRB Bonds																	2.78				
1.2.4 Debenture & Bonds																					
1.3 On Agency Balance																					
1.4 On Call Deposit	16.11	12.53	28.61	2.35	2.75	2.06	33.14	1.94	2.15	18.76	8.46	1.61	6.25	8.12	1.64	8.81	20.41	2.30		29.76	
1.5 On Others			1.74							0.08			0.62				2.33			0.01	
2. Commission and Discount	2.40	1.23	24.50	1.19	0.99	3.03	39.13	1.24	0.81	5.91	1.61	3.08	0.60	1.56	8.18	1.25	0.81	6.94	6.34	10.56	
2.1 Bills Purchase and Discount															0.01						
2.2 Commission	2.40	1.23	24.50	1.19	0.99	0.67	12.29	1.24	0.81	5.91	1.61	1.39	0.60	1.18	6.48		0.81	2.05	0.16	10.56	
2.3 Others						2.37	26.84					1.69		0.39	1.69	1.25		4.89	6.18		
3. Exchange Fluctuation Income										0.01										24.56	
3.1 Due to Change in Exchange Rate																				-0.03	
3.2 Due to Foreign Currency Transaction										0.01										24.56	
4. Other Operating Income	18.76	13.98	9.60	3.32	7.25			6.07	5.90	17.78	9.24		4.12	16.47		14.14		23.87	0.27	31.47	
5. Non Operating Income		2.75					0.51			1.08			2.69							0.05	
6. Write Back from Provisions for loss		0.42				0.75				15.84	2.54	1.15			3.54		233.02	0.37		6.36	
7. Recovery of written-off Loan																					
8. Income from Extra Ordinary transactions											8.54										
9. Net Loss													33.97				178.99				
Total Income	173.77	161.59	499.02	40.77	58.65	50.25	475.21	82.60	45.70	346.40	123.38	33.01	103.94	157.16	54.95	164.14	592.15	49.97	48.82	462.15	

Profit and Loss Statement of upto Jeth end, 2071

BFI Name	Mt. Makalu	Sindhu	Sahara	A Community	Cosmos	Manaslu	Ekata	Kalinchowk	Kailash	Salpa	Sarankoshi	Sajha	PrabhuDB	Apex	Green	Reliable	Nepal Awaz	NFL	NRC Capital	
Expenses																				
1. Interest Expense	5.22	45.49	15.68	52.37	14.99	48.46	75.87	11.30	450.10	8.64	9.72	10.44	489.87	388.18	2.54	244.09	36.30	41.04	110.77	
1.1 On Deposit Liabilities	5.22	45.49	15.68	52.37	14.80	48.46	75.87	11.30	449.68	8.64	9.72	10.44	485.72	388.07	2.54	242.83	36.30	41.04	110.54	
1.1.1 Saving Account	4.25	30.92	11.76	22.81	12.29	25.46	38.91	2.96	136.50	5.75	3.55	1.42	356.16	208.61	0.64	146.17	10.30	9.85	22.56	
1.1.2 Fixed Account	0.69	14.57	2.09	21.52	2.51	12.81	17.68	2.73	228.89	2.57	2.13	0.59	95.95	179.46	0.24	96.66	26.00	31.18	86.39	
1.1.2.1 Up to 3 months Fixed Account				0.44		0.09	0.05		24.72	0.32			0.20	0.73		1.32		0.11		
1.1.2.2 3 to 6 months Fixed Account	0.15			1.14	0.00	0.38	0.13		3.13	0.18	0.03	0.00	4.09	2.47	0.10	6.38		0.16	0.03	
1.1.2.3 6 months to 1 year Fixed Account	0.15	10.96		18.72	0.83	4.38	11.71		136.12	1.11	1.06	0.15	57.04	131.84	0.10	64.51	13.20	21.07	37.84	
1.1.2.4 Above 1 year Fixed Account	0.39	3.61	2.09	1.22	1.68	7.96	5.79	2.73	64.93	0.97	1.03	0.44	34.62	44.41	0.04	24.45	12.80	9.84	48.52	
1.1.3 Call Deposit	0.28		1.83	8.05		10.19	19.29	5.61	84.29	0.32	4.04	8.43	33.61		1.66				1.58	
1.1.4 Certificate of Deposit																				
1.2 On Borrowing					0.19				0.42				4.15	0.11		1.26			0.23	
2. Commission Expense																				
3. Staff Expense	1.41	11.00	2.77	8.91	5.05	9.99	8.51	4.65	60.20	3.23	4.08	7.69	108.20	52.48	4.10	37.04	8.70	5.73	9.18	
4. Office Operating Expenses	2.19	11.33	4.39	11.78	7.33	13.88	12.19	4.22	76.30	2.06	6.67	8.24	152.01	63.07	2.46	46.94	6.60	11.77	10.99	
5. Foreign Exchange Loss									0.05							3.05				
5.1 Due to Change in Exchange Rates																3.05				
5.2 Due to Foreign Currency Transaction									0.05											
6. Non Operating Expense						2.41							0.16	0.01						
7. Provision for Risk	0.13	8.67	0.91	1.48	1.50	1.91	2.74	0.27	32.96	0.41	1.28	0.98	12.33	89.47	0.56	36.64	5.10	26.91	137.37	
7.1 Loan loss Provision	0.13	8.67	0.91	1.48	1.50	1.91	2.74	0.27	32.96	0.41	1.28	0.98	12.33	79.48	0.56	33.20	5.10	26.91	103.57	
7.1.1 General Loan loss Provision	0.13	1.00	0.91	1.37	0.81	1.91	2.57	0.27	5.51	0.41	1.27	0.98	12.33		0.56	2.86	-0.10		0.79	
7.1.2 Special Loan Loss Provision		7.67		0.11	0.69		0.18		27.45			0.01		79.48		10.35	5.20	26.91	102.79	
7.1.3 Additional Loan Loss Provision																				
7.2. Provision for Non-Banking Assets														9.99		23.44			30.71	
7.3. Provision for Loss on Investment																			3.08	
7.5. Provision for Loss of Other Assets																				
8. Loan Written Off														0.43						
9. Provision for Staff Bonus	0.23							0.28	29.57				14.22			5.17				
10. Provision for Income Tax	0.69							0.85	89.59				42.66			15.51				
11. Others									0.04					4.63						
12. Net Profit	1.61	13.41	8.79	7.09	4.71	18.48	18.53	1.98	206.08		2.96		99.53			36.18	6.90		30.91	
Total Expenses	11.48	89.90	32.54	81.64	33.56	95.12	117.84	23.55	944.88	14.35	24.70	27.35	918.99	598.27	9.67	424.62	63.60	85.45	299.22	

Income																				
1. Interest Income	10.23	79.79	26.41	74.74	26.87	80.07	104.18	20.55	738.74	11.34	21.23	12.73	750.11	361.32	3.88	337.44	54.80	30.42	143.31	
1.1 On Loans and Advances	9.11	75.16	25.21	68.92	25.16	76.63	95.68	17.64	685.01	10.21	19.01	11.83	662.86	342.29	2.80	298.91	45.30	28.05	117.30	
1.2 On Investment									7.88				7.53	4.81		2.15		0.67	0.18	
1.2.1 Government Bonds									7.63					4.81		2.15			0.18	
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds																		0.67		
1.2.4 Debenture & Bonds									0.24				7.53							
1.3 On Agency Balance													24.49							
1.4 On Call Deposit	1.12	4.63	1.20	5.82	0.96	3.45	8.50	2.91	45.85	1.13	2.22	0.89		14.21	1.08	35.26		1.70	25.83	
1.5 On Others					0.76							0.01	55.23			1.12	9.50	0.01		
2. Commission and Discount	0.81	1.23		0.46	1.88	2.83	1.94	0.47	5.01	0.70	0.56	0.18	29.42	4.67		24.13		0.06	0.76	
2.1 Bills Purchase and Discount																				
2.2 Commission	0.81	1.23		0.46	1.88	2.83	1.94	0.47	5.01	0.70	0.56	0.18	29.42	4.67		24.13		0.06	0.76	
2.3 Others																				
3. Exchange Fluctuation Income									0.00				6.47							
3.1 Due to Change in Exchange Rate																				
3.2 Due to Foreign Currency Transaction									0.00				6.47							
4. Other Operating Income	0.44	8.88	6.12	6.38	4.81	9.82	11.50	2.53	41.34	1.44	2.86	2.49	48.87	20.89	0.94	51.50	3.50	1.31	8.22	
5. Non Operating Income						2.41	0.23		158.43				84.12			11.55	3.30	0.65	7.09	
6. Write Back from Provisions for loss				0.05					1.35	0.35	0.06			38.81			2.00		139.72	
7. Recovery of written-off Loan																			0.12	
8. Income from Extra Ordinary transactions																				
9. Net Loss										0.52		11.90		172.58	4.86				53.00	
Total Income	11.48	89.90	32.54	81.64	33.56	95.12	117.84	23.55	944.88	14.35	24.70	27.35	918.99	598.27	9.67	424.62	63.60	85.45	299.22	

Profit and Loss Statement of upto Jeth end, 2071

BFI Name	NNFL	NSMFL	Peoples	KFL	Himalaya	Union	PFCL	NHMFL	Goodwill	SFL	SFCL	Lumbini	ILFCO	Mahabaxmi	Lalitpur	United FC	General	Progressive	Navaranga	Janaki	
Expenses																					
1. Interest Expense	329.59	26.74	4.62	46.47		89.46	210.67	138.89	219.05	190.96	123.53	169.07	105.11	239.89	118.02	243.04	20.22	22.11	72.97	95.90	
1.1 On Deposit Liabilities	329.59	25.04	4.62	46.47		89.46	210.67	138.89	216.55	168.85	123.53	169.07	105.11	239.89	118.02	243.04	20.22	22.09	72.97	95.90	
1.1.1 Saving Account	85.06	19.86	1.97	9.99		18.12	81.72	24.80	71.99	63.43	29.88	70.85	22.79	71.31	43.88	106.91	2.69	8.43	24.77	31.06	
1.1.2 Fixed Account	244.54	1.99	2.66	36.49		68.56	128.95	114.10	144.57	105.42	93.65	98.22	78.73	153.00	74.14	136.13	17.54	13.67	48.20	64.84	
1.1.2.1 Up to 3 months Fixed Account	1.06			0.81		0.00	0.06	0.69	1.03		0.20	0.33		0.29	0.21	0.34	2.28				
1.1.2.2 3 to 6 months Fixed Account	4.24			0.97		0.04	0.12	1.37	0.98		0.22	4.27		0.74	1.12	1.90	0.39				
1.1.2.3 6 months to 1 year Fixed Account	180.18		0.04	13.08		48.65	44.14	43.19	56.43		48.77	75.91	37.79	30.25	67.46	19.83		4.12		35.51	
1.1.2.4 Above 1 year Fixed Account	59.05	1.99	2.61	21.63		19.87	84.62	68.85	86.14	105.42	44.45	17.71	40.94	121.72	5.35	114.07	14.87	9.54	48.20	29.33	
1.1.3 Call Deposit		3.19				2.78								3.59	15.35						
1.1.4 Certificate of Deposit															0.22						
1.2 On Borrowing		1.70							2.49	22.11								0.02			
2. Commission Expense														2.11		0.06				0.36	
3. Staff Expense	27.49	14.07	3.69	6.37		18.95	21.26	10.80	22.76	20.11	13.07	11.78	42.76	26.91	11.42	47.14	6.69	5.19	7.86	5.48	
4. Office Operating Expenses	31.84	19.78	8.80	9.86		14.23	19.56	8.62	42.91	17.04	12.08	7.94	44.18	25.01	10.47	40.05	4.21	4.98	8.34	3.39	
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	0.08		0.01				0.43					0.47	0.08							
7. Provision for Risk	52.09	46.12	342.45	7.83		73.89	17.74	18.82	7.86	18.95	0.38	0.81	304.85	30.12		28.23	61.34	2.66	7.11	34.32	
7.1 Loan loss Provision	39.23	46.12	210.47	7.83		73.89	17.74	15.80	7.86	18.95	0.38	0.81	285.84	30.06		21.26	28.20	2.66	7.11	30.99	
7.1.1 General Loan loss Provision						4.61					0.66	0.81	285.84	30.06		3.29	28.20	2.66	-0.10	2.44	
7.1.2 Special Loan Loss Provision	39.23	46.12	210.47	7.83		69.27	17.74	15.80			-0.28					17.97	28.20		7.21	28.56	
7.1.3 Additional Loan Loss Provision									7.86	18.95											
7.2. Provision for Non-Banking Assets	12.86							3.02					19.00			6.97	33.14			3.33	
7.3. Provision for Loss on Investment														0.06							
7.5. Provision for Loss of Other Assets			131.98																		
8. Loan Written Off		0.01				0.68										1.78		7.87			
9. Provision for Staff Bonus	11.46		2.31				2.78	4.36			1.49	5.76		7.15							
10. Provision for Income Tax	34.37		6.92				8.33		13.07		4.48	17.29		21.44							
11. Others		0.02																			
12. Net Profit	80.19	189.86	16.15	11.10			19.43	49.80	30.55	13.43	10.46	40.35		50.04	436.71	52.29	25.33		7.32	113.56	
Total Expenses	567.05	296.68	384.93	81.64		197.21	299.76	227.36	340.55	260.49	165.49	253.01	497.36	402.75	576.62	412.60	117.79	42.81	103.61	253.00	

Income																					
1. Interest Income	524.19	50.95	50.13	56.87		90.47	269.61	156.88	258.11	243.20	151.54	220.88	290.14	328.02	157.32	382.40	60.37	22.30	94.83	171.58	
1.1 On Loans and Advances	487.48	49.78	47.45	53.11		78.37	254.67	149.58	235.38	200.75	138.90	182.92	247.76	302.30	154.20	345.89	58.14	22.16	84.61	141.28	
1.2 On Investment	11.15	0.37				1.52		6.88			2.82	5.78	21.74	6.52		6.00		0.14	1.36		
1.2.1 Government Bonds	11.15	0.37				1.52		6.88			2.82		21.74	6.52		6.00			1.36		
1.2.2 Foreign Bonds																					
1.2.3 NRB Bonds											5.78										
1.2.4 Debenture & Bonds																		0.14			
1.3 On Agency Balance											9.81										
1.4 On Call Deposit	25.55	0.81	2.68	3.76		10.55	14.94	5.56	15.85		32.18		19.21		8.21	2.23				18.22	
1.5 On Others						0.02		1.74		42.45			20.64		3.12	22.30			8.86	12.08	
2. Commission and Discount	2.17			0.24		0.10	0.89	0.09	1.70	15.86			15.24	1.06	1.40	6.70	2.27	0.10	3.76	0.14	
2.1 Bills Purchase and Discount																					
2.2 Commission	2.17			0.24		0.10	0.13	0.09	1.70	0.92		0.15		1.25	6.70	0.99	0.04	0.54			
2.3 Others						0.00	0.76			14.94		15.09	1.06	0.15		1.28	0.06	3.23	0.14	0.05	
3. Exchange Fluctuation Income																					
3.1 Due to Change in Exchange Rate																					
3.2 Due to Foreign Currency Transaction																					
4. Other Operating Income	27.20	0.61	0.31	5.71		7.59	28.14	4.68	34.94		13.21	12.99	6.64	15.33	1.83	27.70			3.46	6.34	
5. Non Operating Income	1.98	40.36	3.06	18.11		1.27	1.12	3.55	44.86	0.35	0.13	3.90		39.62			0.04		0.32	3.51	
6. Write Back from Provisions for loss	11.51	204.77	331.43	0.71		2.14		62.15	0.94	1.08	0.61			18.38	410.77	0.23	57.28	10.64	1.98	66.85	
7. Recovery of written-off Loan			0.01																		7.67
8. Income from Extra Ordinary transactions																					
9. Net Loss						95.65							199.52					2.64			
Total Income	567.05	296.68	384.93	81.64		197.21	299.76	227.36	340.55	260.49	165.49	253.01	497.36	402.75	576.62	412.60	117.79	42.81	103.61	253.00	

Profit and Loss Statement of upto Jeth end, 2071

BFI Name	Pokhara	Central	Premier	Arun	Multipurpose	Synergy	Srijana	Om	WMBFL	CMBFCL	Crystal	Sunshwori	Patan	Fewa	Everest	Prudential	ICFC	Bagamatha	Kuber	NEFL
Expenses																				
1. Interest Expense	163.68	132.40	96.64	17.21	7.11	216.14	52.90	326.66	23.67	40.43	4.60	78.99	23.98	272.48	52.08	92.07	284.27	137.08	18.97	88.40
1.1 On Deposit Liabilities	163.68	132.40	95.78	17.21	7.11	213.67	52.90	326.66	23.67	39.28	4.60	78.98	23.98	272.48	52.08	92.07	274.79	137.08	18.97	74.69
1.1.1 Saving Account	72.79		43.96	4.27	1.13	76.85	31.56	120.53	12.16	18.02	2.31	27.50	8.72	124.73	22.04	16.14	133.57	79.68	12.84	43.33
1.1.2 Fixed Account	90.89	132.40	51.82	12.94	5.97	136.82	21.33	206.12	11.50	6.30	2.29	51.48	15.27	147.75	30.04	65.71	141.22	57.40	6.13	31.36
1.1.2.1 Up to 3 months Fixed Account		1.34	6.32	7.33		2.19		1.82	0.10			0.46		2.20	0.25	0.02	0.10	1.01		0.00
1.1.2.2 3 to 6 months Fixed Account	0.64	4.00	0.18	0.01		3.33		3.57	0.03			1.73		3.23	0.04	0.27	1.93	3.34		0.09
1.1.2.3 6 months to 1 year Fixed Account	68.10	53.55	40.31	0.05		81.23	3.04	120.46	3.23		0.15	37.10		105.59	9.71	29.16	74.40	40.73	6.13	17.12
1.1.2.4 Above 1 year Fixed Account	22.15	73.51	5.00	5.54	5.97	50.07	18.29	80.28	8.14	6.30	2.14	12.20	15.27	36.73	20.04	36.27	64.80	12.32		14.14
1.1.3 Call Deposit										14.96						10.22				
1.1.4 Certificate of Deposit																				
1.2 On Borrowing			0.86			2.47				1.15		0.01					9.49			13.71
2. Commission Expense							0.44													
3. Staff Expense	11.76	14.27	8.75	7.84	1.41	39.04	5.02	26.31	5.88	11.50	6.09	6.95	4.02	29.92	6.89	17.01	38.14	19.04	6.26	10.31
4. Office Operating Expenses	12.75	10.24	12.60	8.66	0.43	33.75	5.99	34.17	7.22	16.10	2.40	7.66	3.82	38.82	13.81	13.84	47.91	17.34	13.68	12.39
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	82.70	0.41		27.19	5.97	366.81	6.04	37.60	83.10		42.51	5.10	35.80	18.51	5.44	23.43	65.94	13.27		1.51
7.1 Loan loss Provision	82.70			11.15	6.21	349.62	6.04	37.60	83.10		42.51	5.00	35.80	18.51	5.44	21.86	65.94	12.46		1.51
7.1.1 General Loan loss Provision					-0.05	2.35	2.15	12.64				5.00	9.55	18.51	1.41	0.83	-3.04			1.51
7.1.2 Special Loan Loss Provision	82.70			11.15	6.26	347.27	3.89	24.95	83.10		42.51		26.25		4.03	21.03	75.02	12.46		
7.1.3 Additional Loan Loss Provision																	-6.03			
7.2. Provision for Non-Banking Assets		0.41		16.04	-0.25	17.19												0.81		
7.3. Provision for Loss on Investment												0.10								
7.5. Provision for Loss of Other Assets																1.57				
8. Loan Written Off																52.63				
9. Provision for Staff Bonus								6.65						8.48	0.59	8.54	7.64	4.96		4.81
10. Provision for Income Tax								19.94						25.43	1.76	14.13	22.92	14.89		14.44
11. Others						0.18							0.33						1.50	
12. Net Profit		21.46	143.27				41.51	46.53		158.17		59.10		59.34	4.10	71.26	53.47	34.74	62.97	33.69
Total Expenses	270.89	178.78	261.26	60.89	14.91	655.91	111.89	497.85	119.87	226.21	55.59	157.80	68.16	452.98	84.67	292.92	520.30	241.33	103.38	165.56

Income																				
1. Interest Income	217.08	140.86	58.03	9.27	14.26	229.78	100.03	467.47	24.65	47.58	25.64	112.02	28.10	415.36	73.95	110.43	435.32	188.65	25.75	122.23
1.1 On Loans and Advances	201.24	128.99	57.53	8.82	14.26	212.20	95.00	435.18	24.49	46.59	17.03	99.65	22.76	393.80	70.67	97.97	384.37	175.01	25.75	97.95
1.2 On Investment		2.59				3.47		7.02				2.03		0.49		0.61	0.19	1.25		2.68
1.2.1 Government Bonds						3.47		7.02						0.49		0.61	0.19	1.25		2.68
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds																				
1.2.4 Debenture & Bonds		2.59										2.03								
1.3 On Agency Balance																	49.47			
1.4 On Call Deposit	15.85	9.28		0.45		14.11	5.03	25.27			0.99	10.35		21.07	3.28	10.84				6.75
1.5 On Others			0.50						0.16	0.99	7.62		5.34			1.01	1.30	12.39		14.85
2. Commission and Discount	11.97	1.19	0.04	0.04		1.62	0.06		0.22			2.11	0.02	21.47	0.81	4.93	3.53	1.12		2.51
2.1 Bills Purchase and Discount																				
2.2 Commission	11.97	1.19	0.02	0.04		1.62	0.06		0.00			2.06	0.02	21.47	0.81	0.17	3.53	0.37		2.18
2.3 Others			0.02						0.22			0.05	0.00			4.76		0.76		0.33
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		9.77	2.01	2.01	0.56	7.20	10.98	30.38		0.14		13.59	1.05	16.15	9.91	3.91	22.86	14.88	1.27	7.95
5. Non Operating Income		0.84				2.12		0.00		2.02		27.18	1.60			0.23	58.59	33.57		32.87
6. Write Back from Provisions for loss	9.80	26.11	201.19	11.28		211.02	0.82		18.12	176.47	28.92	2.89	18.95			171.07		3.10	76.36	
7. Recovery of written-off Loan				0.06		4.00										2.34				
8. Income from Extra Ordinary transactions																				
9. Net Loss	32.04			38.23	0.10	200.17			76.88		1.03		18.42							
Total Income	270.89	178.78	261.26	60.89	14.91	655.91	111.89	497.85	119.87	226.21	55.59	157.80	68.16	452.98	84.67	292.92	520.30	241.33	103.38	165.56

BFI Name	Namaste	Kaski	Zenith	Unique	Manushree	Jebis	Reliance	Bhaktapur
Expenses								
1. Interest Expense	9.57	149.26	68.26	43.12	81.75	56.00	140.38	23.51
1.1 On Deposit Liabilities	9.57	149.26	68.26	42.93	81.75	56.00	140.38	23.51
1.1.1 Saving Account	7.99	72.46	45.79	19.03	37.10	12.59	71.83	11.51
1.1.2 Fixed Account	1.58	76.79	22.47	23.90	44.65	30.31	68.54	8.24
1.1.2.1 Up to 3 months Fixed Account		1.98	1.09		0.11	0.40	1.76	
1.1.2.2 3 to 6 months Fixed Account		3.25	1.20	0.64	1.99	1.16	1.84	
1.1.2.3 6 months to 1 year Fixed Account	0.28	63.47	11.38	19.84	15.08	23.12	11.44	2.45
1.1.2.4 Above 1 year Fixed Account	1.30	8.09	8.80	3.42	27.48	5.64	53.50	5.79
1.1.3 Call Deposit						13.10		3.76
1.1.4 Certificate of Deposit								
1.2 On Borrowing				0.19				
2. Commission Expense								
3. Staff Expense	2.47	18.77	12.56	4.56	8.64	9.37	11.33	3.73
4. Office Operating Expenses	1.49	18.77	10.91	6.80	12.16	10.47	20.26	5.48
5. Foreign Exchange Loss								
5.1 Due to Change in Exchange Rates								
5.2 Due to Foreign Currency Transaction								
6. Non Operating Expense								
7. Provision for Risk	0.61	11.33	6.96	0.42	6.43	23.44	29.99	5.38
7.1 Loan loss Provision	0.61	11.33	6.96	0.42	6.43	23.44	26.69	5.38
7.1.1 General Loan loss Provision	0.18		1.25		6.43		2.10	0.31
7.1.2 Special Loan Loss Provision	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							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		4.94	2.95		0.52		2.29	0.06
10. Provision for Income Tax		14.83	9.41		1.57	-7.05	6.86	0.18
11. Others								
12. Net Profit	6.46	34.61	20.12	26.22	3.67	34.07	16.00	0.83
Total Expenses	20.61	252.50	131.18	81.11	114.76	126.29	227.10	39.17

Income

1. Interest Income	17.80	233.20	107.61	71.99	102.44	74.98	187.50	36.38
1.1 On Loans and Advances	16.29	223.25	97.23	66.99	95.55	67.81	167.39	29.33
1.2 On Investment			0.36		0.34	0.77		0.77
1.2.1 Government Bonds			0.36					0.77
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds					0.34			
1.2.4 Debenture & Bonds						0.77		
1.3 On Agency Balance								
1.4 On Call Deposit	1.51	9.95	10.02	5.00		6.39	14.58	
1.5 On Others					6.55	0.01	5.53	6.27
2. Commission and Discount	0.15		1.02	9.12	12.32	0.11	0.77	0.13
2.1 Bills Purchase and Discount								
2.2 Commission	0.15		1.02		0.11	0.11	0.77	0.13
2.3 Others				9.12	12.21			
3. Exchange Fluctuation Income								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Transaction								
4. Other Operating Income	2.66	19.31	8.24			7.40	12.23	2.34
5. Non Operating Income			14.24			43.26	26.59	
6. Write Back from Provisions for loss			0.06			0.53		0.32
7. Recovery of written-off Loan								
8. Income from Extra Ordinary transactions								
9. Net Loss								
Total Income	20.61	252.50	131.18	81.11	114.76	126.29	227.10	39.17

Statement of Credit as on Jeth end, 2071

BFI Name	NBL	RBB	NABIL	NBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens
Sector Wise																				
Agricultural and Forest Related	3241.56	2055.00	660.13	1280.50	367.74	1016.68	1068.33	305.23	1185.44	426.09	702.71	540.50	575.34	146.12	538.39	661.96	301.84	14701.46	1423.75	85.15
Fishery Related	15.77	35.58	1849.25	0.06		1.96		3.40	6.45		3.69	0.61	2.46				14.57	471.79	10.01	
Mining Related	249.81	20.89	330.37	131.72				98.36	230.47			95.57		64.15	830.22		176.92		33.60	14.63
Manufacturing (Producing) Related	6204.10	6624.93	16264.06	19922.76	8255.09	15564.71	7379.97	3150.71	9830.04	8675.67	4891.40	9118.99	1737.24	7085.43	5704.93	5566.03	5489.45	7314.56	8441.93	4851.30
Construction	3850.77	6948.59	4510.46	1644.71	6216.58	3422.47	2740.75	5058.52	6989.09	1757.80	1571.04	7140.63	1116.32	2526.12	2600.37	3708.37	1950.59	3155.72	3954.47	504.46
Electricity, Gas and Water	87.03	840.15	2018.96	775.05	24.66	607.50	306.21	88.80	1151.52	1228.21	683.81	976.52	358.97	1256.80	950.23	478.41	1079.13	83.28	1457.71	1402.08
Metal Products, Mach. & Ele. Eqp.	281.76	766.27	569.17	267.74	308.78	68.40	910.15	412.95	1122.49	392.86	238.57	14.97	8.78	215.26	529.35	394.99	229.05	640.05	1192.16	27.49
Tras., Com. and Public Utilities	490.50	1743.85	462.57	1407.37	120.60	1656.68	874.09	395.08	2305.27	475.21	1152.07	1228.85	728.59	723.93	1050.58	863.13	1672.48	284.87	1008.19	120.44
Wholesaler & Retailer	8740.66	15026.73	13876.63	11262.31	4690.73	9155.81	10115.01	4355.72	14049.82	7134.05	3440.81	7403.10	2411.69	5981.05	3680.67	5757.11	5315.59	11893.03	12610.50	3796.54
Finance, Insurance and Real Estate	1753.81	3022.18	4279.06	4522.81	809.12	4591.56	1184.82	806.06	5146.60	2093.76	1669.13	2715.19	633.98	2508.00	2116.61	2734.19	2979.83	73.71	2883.17	2888.87
Hotel or Restaurant	913.92	2569.17	1511.46	2082.73	34.82	1182.25	411.14	301.31	763.22	365.49	570.67	321.54	1305.96	334.18	225.82	95.50	738.59	2109.71	1458.38	490.25
Other Services	1551.72	1715.27	1927.85	3847.66	148.57	3293.85	573.52	778.28	2327.07	2053.83	893.91	1383.05	1023.66	1239.94	1111.36	786.42	1478.91	4011.56	1031.84	893.29
Consumption Loans	11106.28	9449.73	2188.36	1541.48	2596.16	1079.80	191.17	851.95	2112.05	2091.10	1006.45	2924.67	263.95	2170.87	611.18	2123.84	292.48	7379.47	1602.35	2189.10
Local Government		216.60			138.81	255.20						57.29				134.63	135.05	1.48	91.86	
Others	550.32	3911.98	4390.95	5632.19	1742.71	3543.28	7636.95	1390.64	2214.12	794.59	871.04	2085.31	2592.67	4136.28	1769.89	450.70	5178.45	9395.23	4368.82	4932.03
TOTAL sectorwise	39043.95	54946.92	54839.29	54319.07	25454.38	45440.16	33392.11	17997.01	49433.68	27488.65	17695.30	35949.50	12816.90	28388.12	21719.61	23769.88	27035.93	61515.91	41568.73	22195.62

Product Wise																				
Term Loan	6592.44	8186.88	8521.73	8949.34	2281.15	5503.90	2094.76	1432.87	6072.99	3821.02	2735.15	2766.43	1949.21	4544.58	4097.97	3317.04	5526.47	21119.03	4154.21	4172.79
Overdraft	4687.08	7941.62	12068.00	11107.92	2810.85	7326.82	874.95	4352.92	13286.82	7336.69	5231.49	4942.29	1637.27	6163.59	6390.07	2198.70	7547.77	6099.73	13727.03	4994.06
Trust Receipt Loan / Import Loan	939.18	562.89	5797.23	9320.49	2456.68	7375.93	1115.63	1639.75	2622.59	1075.25	1026.27	2236.35	505.59	1595.41	1000.79	1465.32	1143.80		1754.25	396.42
Demand & Other Working Capital Loan	7856.20	18140.95	9164.83	12909.56	5707.65	10513.61	16824.02	4208.96	7619.40	6588.99	2377.56	9637.16	3133.33	3118.72	3970.05	7376.73	4151.45	24365.61	12362.84	3565.73
Res. Per. H. Loan (Up to Rs. 10 mil.)	2078.27	3872.12	4967.34	1486.82	4525.80	3422.47	2276.52	1485.69	6989.09	1706.11	874.91	5148.83	381.80	2217.34	1831.14	767.31	1656.26	2577.27	1897.09	1176.19
Real Estate Loan	1150.89	2272.52	4433.53	5203.09	1412.07	2570.45	1556.61	1392.51	2514.09	927.19	1030.44	3003.92	1471.76	2440.36	1923.40	1597.53	3461.40	578.40	2095.45	2640.27
Margin Nature Loan	1199.46	691.26		51.39		483.09		103.24	358.45	112.81	82.95	1256.07	103.37	193.08	351.85	591.84	329.35		712.00	639.71
Hire Purchase Loan	1245.71	1335.22	2364.60	1458.69	2486.36	2417.59	317.33	1228.75	2482.88	2078.09	1144.02	3048.60	1244.69	1790.31	818.52	1541.12	1670.48	115.07	1907.73	871.22
Deprived Sector Loan	670.67	2356.06	1833.43	2219.40	948.16	1788.24	1180.37	597.19	1590.05	1148.60	815.48	1346.55	492.13	1047.96	912.73	829.66	983.30	6604.44	1450.31	861.47
Bills Purchased	4.95	63.32	325.86	381.92	99.49	2153.44	501.24	133.41	420.72	2072.37	21.30	764.86			49.46	6.09	1087.39	197.70		69.39
Other Product	12619.12	9524.08	5362.75	1230.46	2726.18	1884.62	6650.69	1421.72	5476.60	621.53	2355.74	1798.44	1897.76	5227.32	416.99	2997.23	367.96	56.37	1163.59	2808.38
Total Product wise Loan	39043.95	54946.92	54839.29	54319.07	25454.38	45440.16	33392.11	17997.01	49433.68	27488.65	17695.30	35949.50	12816.90	28388.12	21719.61	23769.88	27035.93	61515.91	41568.73	22195.62

Collateral Wise																					
Gold and Silver	8463.10	8381.92	47.19	1095.47				311.59		8.63	519.71	77.84		15.86		253.87				12.48	1425.89
Government Securities	7.40	220.81	542.67	41.36	57.46		0.70	0.06	0.09	2.96			63.29	10.45							
Non Governmental Securities	4.04	664.65	0.98	51.39		478.24	0.00	1.30	311.23		203.13	1267.36	400.57	227.09	363.42		118.97		185.73	640.13	
Fixed Deposit Receipts	286.23	293.74	528.89	171.10	447.04	441.59	922.51	140.96	1234.02	99.05	272.53	270.53	182.81	783.40	89.97	104.60	216.33	389.35	1.88	56.57	
Own	285.27	293.74	373.39	171.10	6.13	441.59	922.51	140.96	985.47	99.05	272.53	270.53	182.81	783.40	89.97	104.60	215.67	389.35	1.88	56.57	
Other Licences Institutions	0.96		155.50		440.91				248.55								0.66				
Collateral of Properties	8363.14	44371.18	48384.21	45587.86	20117.05	40018.20	28863.67	16275.19	43629.04	23867.97	15183.29	32738.49	10837.91	25987.16	20119.96	22310.85	24719.11	61126.55	1568.96	17928.04	
Fixed Assets	4947.04	44220.28	26465.92	37438.03	16360.11	36032.93	25798.33	15084.41	25674.73	19937.79	13253.55	19048.04	10652.11	19854.70	19783.23	14210.37	14900.62	61126.55	1110.38	10461.08	
Current Assets	3416.10	150.90	21918.29	8149.83	3756.94	3985.27	3065.35	1190.78	17954.31	3930.18	1929.74	13690.45	185.80	6132.46	336.73	8100.48	9818.49		458.58	7466.96	
Against security of Bill	56.84	104.80	2697.02	504.03		2153.44	1011.73	228.77	216.48	2007.19	199.42	2.44	581.48	21.75			299.61			509.34	
Domestic Bills	0.01	19.64	2.95	390.97		1786.12	6.26	91.36	20.37					13.75				3.91		37.60	
Foreign Bills	56.82	85.16	2694.06	113.06		367.32	1005.46	137.41	196.11	2007.19	199.42	2.44	581.48	8.00			295.70			471.74	
Against Guarantee	35.16	511.66	329.20	2594.92	2391.79	2305.93	1180.00	650.42	3251.39	1493.33	822.06	1277.40	417.91	990.27	548.75	134.78	549.56			32.40	
Government Guarantee		54.24		368.27	138.81		156.12	91.30	198.83	2.17	71.84	216.36		129.84	0.77	134.63	138.10				
Institutional Guarantee		439.87	249.30	1605.64	2252.98		1023.88	454.01	2354.29	935.18	725.11	1061.04	312.02	834.31	547.98		411.45				
Personal Guarantee		13.16	17.81	620.30				105.11	696.95		25.11			26.07		0.14				10.00	
Collective Guarantee		0.40								41.77											
Int. Rtd. Foreign Bank's Guarantee		3.99	62.08			55.76															
Other Guarantee	7.84			0.70		2250.18		0.00	1.31	514.21			105.89	0.04						22.40	
Credit Card			154.19	23.22	113.86	42.76				9.51						20.27				62.97	
Others	21828.04	398.16	2154.95	4249.73	2327.17		1413.50	388.72	791.43		495.16	315.45	332.93	35							

Statement of Credit as on Jeth end, 2071

BFI Name	Prime	Sumrise	Grand	NMB	Kist	Janata	Mega	Civil	Century	Saimitra	NDC	Malika	Siddhartha	UDBL	Yeth	Narayani	PDBL	Sahayagi	Triveni	Suprim	Bhrikuti	Surekcha	Bageshwori	Saundharar	
Sector Wise																									
Agricultural and Forest Related	660.52	415.82	918.99	426.96	505.61	440.50	274.81	795.11	264.14	689.79	36.81	44.18	243.90		50.65	6.59	178.36	99.56	455.73	522.94	130.65	35.45	58.77	81.96	
Fishery Related	0.70	4.29		0.04	0.15		1.77	9.61					1.00	9.75			27.97	25.50	36.86	3.89	9.29	1.50	0.86	1.00	
Mining Related		91.23	535.87	57.13		77.30	61.02	1.53	257.15				19.29		10.52		0.35		4.55	2.79			19.58	0.55	
Manufacturing (Producing) Related	5969.49	4919.14	3089.13	5024.38	1488.51	5116.56	4637.07	4663.56	4042.13	4498.52	517.68	292.80	460.40		215.44	12.78	240.25	110.86	340.48	111.07	385.33	2.93	160.94	50.14	
Construction	2628.27	1044.44	894.15	3027.15	2610.36	107.20	520.76	1879.25	1342.46	1846.22	38.93	63.23	638.74		586.85	43.90	522.71	118.18	500.82	245.42	605.02	148.88	290.70	205.11	
Electricity, Gas and Water	962.61	401.06	598.87	406.01	589.20	636.65	457.67	299.61	254.55	796.15	146.19	1.15	18.08		9.00		3.54		2.30	0.68	4.70		21.57		
Metal Products, Mach. & Ele. Eqp.	58.76	308.16	251.42	571.78	87.28	177.11	645.61	90.43	276.76	145.53	17.17		281.64		14.53		23.12		31.34	13.63	20.53		68.20	2.59	
Tras., Com. and Public Utilities	647.34	484.27	1198.17	383.36	255.13	563.40	356.04	420.85	127.82	1012.87			508.46		45.38	9.63	226.93	8.98	316.80	110.12	637.88	275.57	185.11	69.67	
Wholesaler & Retailer	3015.29	5408.98	1759.69	4433.62	3377.44	2331.40	5023.11	4109.71	3899.46	4549.12	109.13	743.85	700.54		485.92	68.79	733.21	571.11	253.64	490.28	1002.40	440.73	562.98	63.27	
Finance, Insurance and Real Estate	4789.87	3160.37	3173.37	1694.19	1374.45	1691.55	743.34	2203.58	1218.88	872.13	304.63	63.20	306.66		502.16	45.86	154.74		262.08	97.31	209.21		0.00	45.75	
Hotel or Restaurant	182.50	560.85	770.48	927.13	772.39	606.84	390.01	1046.17	461.77	529.83	271.19	77.29	146.49		102.19	11.57	101.58	5.47	160.35	59.24	20.55		187.46	10.18	
Other Services	551.53	1118.23	1215.96	1368.24	1687.14	564.98	421.91	1628.81	422.93	1084.13	289.23	147.73	321.33		175.34		104.63	48.59	102.21	69.53	257.81	34.89	170.19	36.66	
Consumption Loans	3911.04	1144.18	96.03	620.00	454.37	1746.70	791.29	878.80	2138.34	1266.30	26.79	71.99	382.76		1593.29	55.02	91.73	18.41	103.72	190.85	83.98	89.91	34.38	22.04	
Local Government		64.77																		3.75				0.00	
Others	3833.15	2322.20	869.51	716.58	452.79	927.91	924.74	633.02	814.03	2156.16	201.51	545.69	529.91		1845.86	119.45	415.57	569.98	385.00	456.59	544.05	41.15	225.67	535.17	
TOTAL sectorwise	27211.05	21383.22	15436.40	19656.56	13654.83	14988.10	15249.16	18660.04	15520.42	19454.37	1959.27	2052.11	4567.95		5637.13	373.59	2824.68	1576.62	2955.88	2378.09	3911.41	1071.00	1986.41	1124.10	

Product Wise																									
Term Loan	3042.33	2326.30	3116.11	3357.35	3096.50	3175.78	1854.24	3791.20	2350.06	3174.84	1048.94	173.31	822.39		654.63	23.05	223.61		347.14	57.93	180.08	44.27	603.80	277.75	
Overdraft	7252.30	4402.52	1845.12	890.06	4980.48	2886.28	2741.41	3978.80	4171.68	2497.77	309.87				28.13	119.45	1282.54		733.52	373.29	1190.48	281.74	792.24	274.27	
Trust Receipt Loan / Import Loan	788.63	1583.17	747.42	776.96	104.00	744.41	1198.36	879.92	927.52	680.54														0.00	
Demand & Other Working Capital Loan	2333.30	6008.85	4744.77	5127.26	670.12	3997.19	5974.96	4716.51	3685.44	5060.76	153.46	1530.50	1435.51		2418.69	68.09		592.18		335.53		72.76	0.00	193.40	
Res. Per. H. Loan (Up to Rs. 10 mil.)	1340.87	1544.26	207.91	2134.37	1693.85	389.57	389.90	710.63	1182.82	1151.66	22.50	63.23	550.67		336.14	42.98	115.06	102.71	447.52	225.20	464.12	134.43	291.27	180.49	
Real Estate Loan	4056.91	2312.24	2703.56	1236.55	1395.66	827.65	406.36	1937.37	556.04	908.22	293.61		171.10		453.99	45.86	502.59	80.61	262.08	84.33	242.47	100.69	0.00	45.75	
Margin Nature Loan	1354.98	96.22	57.16	217.27	51.33	503.57		113.41	45.12	87.38		2.18	160.49		451.83	40.18	3.18		57.14	80.57		14.17	0.00		
Hire Purchase Loan	430.80	1010.94	154.12	916.95	635.50	763.24	1391.93	992.76	592.34	1597.88	34.62	60.90	651.54		472.76	9.64	169.07	8.98	352.64	209.88	674.43	310.52	182.61	72.36	
Deprived Sector Loan	1112.48	901.69	671.07	840.72	724.04	621.53	644.69	729.08	481.34	745.07	56.09	103.41	142.08		170.71	9.51	102.74	52.98	112.04	65.06	181.58	41.15	83.48	41.93	
Bills Purchased	168.71	64.98	192.32	631.60	10.62	4.58		48.97	234.01				1.00												
Other Product	5329.75	1132.03	996.85	3527.47	292.74	1074.31	647.32	761.39	1294.08	3550.24	40.18	118.57	633.18		650.25	14.84	425.91	739.17	643.80	946.31	978.24	71.28	33.00	38.15	
TOTAL Product wise Loan	27211.05	21383.22	15436.40	19656.56	13654.83	14988.10	15249.16	18660.04	15520.42	19454.37	1959.27	2052.11	4567.95		5637.13	373.59	2824.68	1576.62	2955.88	2378.09	3911.41	1071.00	1986.41	1124.10	

Collateral Wise																									
Gold and Silver	3637.92	413.42	22.99			359.51		322.49	1206.17	127.41			30.78		567.80							23.25		3.63	
Government Securities	117.80								0.63						6.06										
Non Governmental Securities	1383.01			219.96	51.33	803.00	14.96	70.19	45.12		22.60		160.49		529.01	40.18	3.18		57.14	80.57		14.17			
Fixed Deposit Receipts	180.38	102.03	51.19	40.06	159.73	93.60	47.09	27.09	60.90	117.94	5.10	11.09	61.09		80.44	14.84	20.24	18.41	27.60	20.95	17.50	40.79	30.76	14.13	
Own	180.38	102.03	51.19	37.44	159.73	93.60	47.09	27.09	60.90	117.85	5.10	11.09	61.09		80.44	14.84	20.24	18.41	27.60	19.15	17.50	40.79	30.76	14.13	
Other Licences Institutions				2.62						0.09										1.80					
Collateral of Properties	19809.57	19815.53	14566.71	18943.26	12818.33	12747.56	14730.79	17389.43	13011.80	17952.50	1875.47	1976.66	4218.70		697.51	305.34	2788.98	1556.21	2826.35	2250.82	3863.19	1016.04	1952.03	1099.82	
Fixed Assets	19286.42	14876.37	12110.21	14440.35	12524.16	8942.71	10235.54	14852.98	4584.45	14610.65	1875.47	1976.66	4218.70		697.39	305.34	2788.14	1556.21	2826.35	2250.82	3863.19	1016.04	1952.03	1099.82	
Current Assets	523.14	4939.17	2456.49	4502.91	294.17	3804.85	4495.25	2536.45	8427.35	3341.85					0.12			0.84							
Against security of Bill			316.08	26.91	10.62	21.48	10.59	48.97	234.01	552.55			1.00												
Domestic Bills			313.24	26.91	10.62	14.25		48.97	102.00				1.00												
Foreign Bills			2.83		7.23	10.59			132.01	552.55															
Against Guarantee	1633.55		138.03	323.08	610.33		328.24	729.62	480.52	5.43		64.35	95.89		74.68	13.23	12.08		19.98	22.00				6.60	
Government Guarantee			64.77	52.81	34.91												2.72								
Institutional Guarantee	1629.98		49.97	98.83	524.94		28.31	690.63	480.52			63.20	79.25		74.02				15.65						
Personal Guarantee	3.49		20.21	142.38	49.98		5.12	14.75			5.43		0.64		0.34	10.51	9.36		4.33					1.70	
Collective Guarantee				29.05	0.50		175.57	23.17				1.15					2.72							4.90	
Int. Rtd. Foreign Bank's Guarantee																				22.00					
Other Guarantee	0.08		3.07				119.24	1.07							0.31										
Credit Card				0.46																					
Others	448.82	1052.24	341.41	102.84	4.50	962.96	117.50	72.26	481.27	698.54	56.09				3681.63		0.22	2.01	24.82	3.75	7.48			3.55	
TOTAL	27211.05	21383.22	15436.40	19656.56	13654.83	14988.10	15249.16	18660.04	15520.42	19454.37	1959.27	2052.11	4567.95		5637.13	373.59	2824.68	1576.62	2955.88	2378.09	3911.41	1071.00	1986.41	1124.10	

Statement of Credit as on Jeth end, 2071

BFI Name	Gurkha	Gandaki	Manaslu	Business	Biratnami	Excel	Western	H & B	Araniko	NDEP	CEDBL	Miteri	Tinau	Rising	Mukunath	Sewa	Kankal	Public	Mahakali	Ace	Bhagav	Shangria	diyalo	Country
Sector Wise																								
Agricultural and Forest Related	11.50	85.71	94.45	74.60	169.87	193.37	26.87	44.24	57.28	86.62	83.55	88.85	111.37	102.26	1240.46	114.92	65.22	44.38	34.19	66.43	21.73	42.16	208.74	96.56
Fishery Related		5.34		5.14				3.12	6.05		1.79	1.39				1.98		0.66				0.52		
Mining Related	33.81	9.94				1.96		4.00	0.50							7.17		9.25				1.05		
Manufacturing (Producing) Related	0.73	184.59	210.92	199.49	128.99	113.16	64.68	299.50	29.37	173.38	697.97	79.09	69.04	144.22		243.16	25.91	72.82	29.79	704.46		157.94	72.10	132.36
Construction	19.74	487.49	262.44	477.52	144.65	30.79	34.32	604.84	101.26	353.60	699.64	134.90	172.88	287.81	726.95	528.28	73.75	256.06	36.80	493.84	104.86	338.82	39.47	83.82
Electricity, Gas and Water			6.55					42.07	0.10	136.76	1498.90	23.00						6.15		421.67		2.36		
Metal Products, Mach. & Ele. Eqp.		13.32	0.04	64.49		14.63		32.49	9.72	28.80	895.85	13.68	13.60			14.42		15.31		60.53		28.47	2.80	18.77
Tras., Com. and Public Utilities	20.48	170.46	214.71	570.28		42.77	9.09	259.40	63.68	74.31	674.78	151.98	140.47		811.34	261.01	34.43	168.85	3.39	242.08	94.54	390.55	89.68	9.89
Wholesaler & Retailer	135.86	321.64	764.31	601.51	758.40	591.16	248.58	1201.85	163.84	321.69	971.72	228.53	367.86	73.24	578.32	698.53	174.21	88.26	117.96	522.23	202.13	349.03	167.42	310.04
Finance, Insurance and Real Estate	927.04	100.00	145.99	409.91		242.82		389.62	13.29	239.21	675.50	75.40	158.51	14.31	80.21	127.40		82.71		775.77		210.49	66.29	49.92
Hotel or Restaurant	15.60	91.82	183.65	36.00		77.61	31.26	144.91	39.97	79.49	135.16	27.54	21.75			32.98	7.09	9.16	27.51	219.87	6.81	210.56	20.04	12.07
Other Services	42.92	54.85	46.29	266.35	90.89	99.80	41.79	394.75	13.98	339.11	194.52	48.16	170.44	24.52	15.67	76.14	15.81	27.29		333.88	5.88	226.61	14.04	10.55
Consumption Loans	55.11	68.25	132.61	590.61	210.72	116.20	12.95	316.87	80.75	498.44	138.06	71.73	33.35	29.05	56.63	82.62	21.36	67.82	34.92	86.32	2.98	219.47	31.04	66.05
Local Government												1.50				1.37				15.16				
Others	251.42	920.32	1009.83	790.66	877.88	268.45	402.37	735.30	280.95	655.88	723.30	188.46	116.28	620.10	901.41	325.95	271.38	18.89	123.24	811.18	80.91	886.53	246.38	421.09
TOTAL sectorwise	1514.21	2513.74	3071.80	4086.56	2381.40	1792.72	871.91	4472.97	860.73	2987.28	7390.74	1134.23	1375.57	1295.53	4410.98	2515.95	689.16	867.62	407.79	4753.41	519.86	3064.55	958.00	1211.13

Product Wise																								
Term Loan		72.43	195.06	473.30	561.08	63.87	294.47	444.24	121.34	512.24	1826.00	40.47	117.62		710.72	235.76	326.14	5.40		1346.63	157.53	447.49		30.60
Overdraft	119.72	1376.98	1679.87	704.17	488.68	303.56	342.42	1756.82	397.58	956.71	1783.39	322.77	575.91	321.78	707.37	1114.01	199.36	238.11	98.18	1226.82	115.56	406.11	390.60	551.47
Trust Receipt Loan / Import Loan																								
Demand & Other Working Capital Loan	242.50	9.95		79.89	257.69	888.31	116.98	147.09	29.14		922.14	1.00				75.97			147.75	62.90		1025.72	194.90	197.32
Res. Per. H. Loan (Up to Rs. 10 mil.)	19.74	350.54	250.61	506.55	144.65	200.48	34.32	470.97	80.78	182.43	464.31	131.43	172.02	287.81	726.95	543.52	73.75	71.67	36.80	426.43	104.86	299.10	19.70	67.30
Real Estate Loan	964.04	169.60	188.72	394.93	57.77	55.29		455.45	21.43	490.49	820.58	63.06	105.85	14.31	80.21	38.59	4.10	43.34		577.33		87.47	57.39	83.29
Margin Nature Loan	52.77		209.42	448.63		4.88		111.21	56.76	97.59	94.89					5.07				32.36		5.97	20.02	
Hire Purchase Loan	20.48	187.97	214.71	722.88	36.52	23.95	9.09	308.93	83.61	113.97	351.64	146.60	123.50	42.57	811.34	298.49	52.57	163.34	33.79	274.32	94.54	597.36	73.43	63.04
Deprived Sector Loan	23.96	82.62	91.03	121.63	117.84	90.27	59.36	199.76	15.28	112.18	310.40	51.62	57.05	33.65	1191.19	120.08	29.59	38.44	16.85	201.69	15.82	100.50	32.03	44.39
Bills Purchased								3.20																
Other Product	71.00	263.65	242.37	634.58	717.16	162.10	15.28	575.31	54.81	521.67	817.39	377.28	223.63	595.40	183.19	84.47	3.66	307.32	74.42	604.94	31.54	94.85	169.93	173.72
Total Product wise Loan	1514.21	2513.74	3071.80	4086.56	2381.40	1792.72	871.91	4472.97	860.73	2987.28	7390.74	1134.23	1375.57	1295.53	4410.98	2515.95	689.16	867.62	407.79	4753.41	519.86	3064.55	958.00	1211.13

Collateral Wise																								
Gold and Silver		21.47	106.51	32.98	120.85	84.27		16.71	1.48	230.99		31.65	19.67	12.75	33.21								25.15	
Government Securities																								
Non Governmental Securities	52.77			381.93				111.44	57.36	100.22	94.89									32.36		5.97	0.28	
Fixed Deposit Receipts	2.34	24.52	26.10	45.88	53.35	19.89	12.95	143.66	6.95	15.45	48.37	20.77	13.68	16.31	23.42	27.62	3.22	15.54	4.52	42.25	2.98	22.53	3.48	13.41
Own	2.34	24.52	26.10	45.88	53.35	19.89	12.95	143.66	6.95	15.45	48.37	20.77	13.68	16.31	23.42	27.62	3.22	15.54	4.52	42.25	2.98	22.53	3.48	13.41
Other Licences Institutions																								
Collateral of Properties	1435.59	2467.75	2729.73	3590.76	2207.20	1685.21	858.96	4051.87	794.85	2545.13	6477.60	1080.31	1341.74	1266.47	3295.96	2472.64	685.22	850.10	403.28	4477.06	516.88	2916.45	953.19	1185.86
Fixed Assets	1435.59	2467.75	2729.73	3590.76	2207.20	1685.21	858.96	4051.87	794.66	2544.04	6095.74	1080.31	1341.74	1266.47	3295.96	2472.64	685.22	850.10	403.28	4477.06	516.88	2916.45	953.19	1185.86
Current Assets								0.20	1.09	381.86														
Against security of Bill								3.20																
Domestic Bills								3.20																
Foreign Bills																								
Against Guarantee			0.04	19.48		2.85		146.10	0.08	59.01	72.63		0.47		1058.40	15.69				201.74		94.46	1.05	11.86
Government Guarantee						2.85		12.07			15.88					1.37				15.16				11.86
Institutional Guarantee			0.04					127.34		49.99	46.18		0.47			1.40				186.53				
Personal Guarantee				19.48				5.15	0.08	9.02										0.05				
Collective Guarantee								1.53							1058.40	12.92						94.46		
Int. Rtd. Foreign Bank's Guarantee											10.57													
Other Guarantee																							1.05	
Credit Card																								
Others	23.51		209.42	15.53		0.50				36.48	697.24	1.50					0.73	1.99						
Total	1514.21	2513.74	3071.80	4086.56	2381.40	1792.72	871.91	4472.97	860.73	2987.28	7390.74	1134.23	1375.57	1295.53	4410.98	2515.95	689.16	867.62	407.79	4753.41	519.86	3064.55	958.00	1211.13

Statement of Credit as on Jeth end, 2071

BFI Name	Alpine	Nilgiri	Kasaragod	Ganma	City	Bishow	Kabell	Kamama	Corporate	Pebbhara	Pumima	Jyoti	Bagmati	Hanno	Kakre	Shine
Sector Wise																
Agricultural and Forest Related	118.16	8.29	30.53	175.35	153.22	97.59	17.88	71.97	25.01	26.27	73.19	60.63	48.99	54.10	37.16	148.97
Fishery Related							0.29	4.93								
Mining Related			13.88													
Manufacturing (Producing) Related	8.88		284.65	91.35	69.92		3.10	93.59	156.43	37.14	73.28	347.65	25.75		7.74	345.38
Construction			500.84	662.93	789.70	276.45	37.31	667.98	89.74	128.26	53.30	586.36	37.79	15.35	29.09	366.69
Electricity, Gas and Water			115.11	4.69			0.30					347.77				
Metal Products, Mach. & Ele. Eqp.			61.19	9.03	18.70			18.74	15.14			83.50			4.25	
Tras., Com. and Public Utilities	91.79	19.36	207.55	515.39	663.61		6.42	169.69	83.30		71.35	334.86		3.29		669.47
Wholesaler & Retailer	161.12	138.93	463.93	438.20	555.07	1415.84	59.73	358.48	148.25	251.27	252.93	451.10	94.48	137.98	96.80	935.75
Finance, Insurance and Real Estate	72.64	13.72	600.58	86.18	128.67	203.97		67.42	8.02		92.54	273.55	5.94			190.90
Hotel or Restaurant	13.06		369.41	91.95	184.16	151.90	5.83	48.67		10.46		68.70			9.50	81.32
Other Services			137.35	125.72	127.52	45.75	13.50	148.00	0.56	34.23	23.65	75.23		2.15	5.27	227.02
Consumption Loans	10.70	93.12	134.92	319.56	183.72	725.87	96.19	153.74	16.82	203.95	44.51	644.95	18.15	76.01	3.35	183.40
Local Government			4.85	0.03								4.60				
Others	215.20	323.71	573.95	888.80	213.58	128.56	71.78	315.22	73.87	355.50	302.21	803.65	54.17	103.09	148.46	948.52
TOTAL sectorwise	691.56	597.12	3498.74	3409.18	3087.89	3045.91	312.31	2118.43	617.12	1047.09	986.95	4082.54	285.27	391.96	341.62	4097.41

Product Wise																
Term Loan	304.69	84.83	449.02	527.49	260.76	478.10	70.67	459.22	40.60			759.26	51.69	3.29	160.14	328.24
Overdraft	176.28	193.06	1201.70	1125.45	313.87	1072.76		577.38	202.32	343.68	139.97	900.11	4.49	32.02	97.11	705.34
Trust Receipt Loan / Import Loan																
Demand & Other Working Capital Loan		138.93	388.33	0.60			92.92		116.43	107.29	278.75	363.21	158.68	60.21		1281.47
Res. Per. H. Loan (Up to Rs. 10 mil.)	48.29	33.04	431.18	621.92	886.03	276.45	32.55	417.09	52.34	128.26	53.30	457.05	35.22	10.85	29.09	340.98
Real Estate Loan	24.34	13.72	569.14	110.75	266.81	203.97		180.97			90.38	303.67	5.94			216.60
Margin Nature Loan			166.97	14.73			0.70	8.60				330.90		53.56		1.48
Hire Purchase Loan	99.23	19.40	192.15	589.57	710.28	363.30	6.08	221.33	100.49	16.32	108.43	314.50	16.28	12.96	1.55	830.79
Deprived Sector Loan	28.67	21.03	84.19	199.55	197.65	128.56	13.82	87.49	30.33	39.81	37.62	106.93	11.10	16.41	37.16	136.83
Bills Purchased																
Other Product	10.05	93.12	16.07	233.85	437.76	522.79	96.27	174.25	66.01	411.72	278.50	546.89	1.87	202.68	16.57	255.67
Total Product wise Loan	691.56	597.12	3498.74	3409.18	3087.89	3045.91	312.31	2118.43	617.12	1047.09	986.95	4082.54	285.27	391.96	341.62	4097.41

Collateral Wise																
Gold and Silver	2.27	84.15	54.19	197.12	108.34	306.80	94.18	92.40		182.11		126.45		5.99		
Government Securities																
Non Governmental Securities				14.73								330.90		53.56		
Fixed Deposit Receipts	7.78	8.97	43.88	30.63	26.85	55.77	1.21	31.82	0.90	5.53	7.07	23.12	0.82	3.50	3.35	20.61
Own	7.78	8.97	43.88	30.63	26.85	55.77	1.21	31.82	0.90	5.53	7.07	23.12	0.82	3.50	3.35	20.61
Other Licences Institutions																
Collateral of Properties	652.84	504.00	3197.42	3022.12	2731.81	2554.78	216.92	1972.07	599.50	858.93	979.88	3518.95	284.45	328.91	338.27	4023.55
Fixed Assets	652.84	504.00	3197.42	3022.12	2731.81	2554.78	216.92	1972.07	599.50	858.93	979.88	3489.72	284.45	328.91	338.27	4023.55
Current Assets												29.23				
Against security of Bill																
Domestic Bills																
Foreign Bills																
Against Guarantee	28.67		88.47	159.32	206.16	128.56		6.70	0.17			80.09				51.78
Government Guarantee	1.97				4.07	2.69						4.60				
Institutional Guarantee			74.47									64.03				45.00
Personal Guarantee			13.99		22.60			6.70	0.17			7.41				
Collective Guarantee	26.70			159.32	179.50	125.87						4.05				6.78
Int. Rtd. Foreign Bank's Guarantee																
Other Guarantee																
Credit Card																
Others			114.78					15.43	16.55	0.53		3.02				1.48
Total	691.56	597.12	3498.74	3409.18	3087.89	3045.91	312.31	2118.43	617.12	1047.09	986.95	4082.54	285.27	391.96	341.62	4097.41

Statement of Credit as on Jeth end, 2071

BFI Name	Pacific	CLVC	IDBL	Kanchan	Maitribhumi	Bright	Innovative	Jhimruk	Metro	Vibor	Gaunabhee	Raptivi	Tourism	Mt. Makalu	Sindhu	Sahara	N.Community	Cosmos	Manasu	Ekata	Kalinchowk	
Sector Wise																						
Agricultural and Forest Related	56.63	52.61	12.90	39.53	11.27	25.33	108.70	11.76	15.82	55.93	60.63	33.95	181.50	13.98	12.13	1.59	67.19	7.19	31.26	22.75	19.99	
Fishery Related		0.35		0.15		0.18	7.85	2.14					4.66									
Mining Related			20.55				0.15			6.94			4.38						1.00		1.32	
Manufacturing (Producing) Related	29.64	0.30	290.17	66.39	6.83	30.90	202.75	8.55		140.48	5.14		344.25	0.72		3.28	71.80	0.52	6.73	79.45	8.26	
Construction	134.51	46.16	352.35	146.65	36.94	14.87	166.02	4.73	140.13	316.52	57.32	2.69	575.03	9.60	56.84	0.05	89.38	12.08	126.33	77.02	19.45	
Electricity,Gas and Water	1.86						6.94			152.12	1.41		7.61						0.83			
Metal Products, Mach. & Ele. Eqp.						3.93	23.51		32.47	99.32	1.62		110.26			2.50	13.31			55.72		
Tras., Com. and Public Utilities	49.02	3.70	104.32	45.13	31.27	34.34	58.86	98.35	350.61	103.90	48.24		172.93	4.10	173.95	3.18	7.64	54.93	66.32	198.89	11.20	
Wholesaler & Retailer	113.36	72.56	501.44	339.03	51.45	65.36	165.83	93.42	307.79	200.76	114.63	115.71	668.27	11.29	197.79	45.92	82.81	29.04	80.28	88.43	23.76	
Finance, Insurance and Real Estate	6.76	5.00	308.42	29.91	2.08	19.40	83.40		106.99	467.04		8.43	38.69		8.30		35.09				1.52	
Hotel or Restaurant	11.01	10.35	82.66	11.56	1.00	5.66	29.85	2.00	57.06	79.84	8.80	2.97	379.53	0.03	5.50	0.00	30.72		5.54	12.67	4.33	
Other Services	23.50	3.80	134.47	38.60	3.80	10.60	19.66	0.68	57.51	184.86	6.89	30.92	101.37	8.54	2.48	21.50	59.69	14.16	38.96	0.29		
Consumption Loans	83.31	6.34	364.21	6.32	2.75	65.72	87.31	72.62	73.25	255.80	20.21	5.99	208.80	18.12	78.98	1.52	18.30	47.00	153.74	71.85	17.86	
Local Government																						
Others	115.88	115.54	672.79	183.67	63.94	163.68	189.09	73.53	103.09	394.80	30.29	130.48	805.97	6.02	57.19	117.42	131.00	33.14	232.84	349.77	30.31	
TOTAL sectorwise	625.48	316.70	2844.28	906.93	211.33	439.97	1149.93	367.78	1244.73	2458.30	355.17	331.14	3603.24	72.40	590.68	177.94	568.74	243.60	719.04	995.50	138.28	

Product Wise																						
Term Loan	48.12		68.16	15.60	33.36	39.49	176.08	35.96	130.79	509.21	47.13	147.48	450.56	0.99	80.59		1.00	70.88	40.67	28.41	54.42	
Overdraft	26.81	15.44	658.59	280.76	108.72	271.36	289.90	83.71	331.14	683.29	106.12	32.42	1601.42		177.82		88.45	24.44	166.11	357.75	29.94	
Trust Receipt Loan / Import Loan																						0.92
Demand & Other Working Capital Loan	159.93	159.02	220.87	168.67		6.16	208.95	38.98		100.71		16.00	303.88	23.68		163.98	3.99		2.13			
Res. Per. H. Loan (Up to Rs. 10 mil.)	119.32	46.04	303.14	139.66	24.52	6.01	120.01	4.73	134.03	248.65	55.52	14.76	536.67	9.60	56.60		81.84	10.12	126.33	77.02	16.02	
Real Estate Loan	4.57	5.00	264.63	29.91	2.08	15.30	13.99		106.99	398.93	1.75	12.49	85.15				32.60			45.16		
Margin Nature Loan			185.29	13.12		52.17			0.08	134.66	0.33		8.70		32.58							
Hire Purchase Loan	61.74	5.78	125.86	45.13	29.64	22.18	126.98	101.27	407.68	220.03	48.25	6.12	357.55	2.29	173.95	1.45	20.62	64.84	71.62	245.16	23.51	
Deprived Sector Loan	27.29	34.37	95.21	32.93	9.06	14.31	50.64	11.93	44.39	70.21	14.81	51.88	125.15	8.28	22.73	10.28	21.58	12.55	24.69	38.63	9.22	
Bills Purchased																						
Other Product	177.71	51.05	922.53	181.16	3.95	12.99	163.37	91.20	89.63	92.61	81.26	50.00	134.16	27.56	46.40	2.23	318.67	60.78	287.49	203.36	4.26	
Total Product wise Loan	625.48	316.70	2844.28	906.93	211.33	439.97	1149.93	367.78	1244.73	2458.30	355.17	331.14	3603.24	72.40	590.68	177.94	568.74	243.60	719.04	995.50	138.28	

Collateral Wise																						
Gold and Silver	67.58	2.79	116.27					64.23			19.87		107.37	25.38	35.98			36.49	141.18	23.81		
Government Securities			5.40						0.45													
Non Governmental Securities			185.29			52.17			0.08	134.66			8.70		32.58							
Fixed Deposit Receipts	3.02	1.47	17.24	6.32	1.61	3.31	22.31	3.43	15.65	56.10	0.33	5.99	14.97	0.18	10.42	0.32	13.50	0.61	7.26	1.77	0.17	
Own	3.02	1.47	17.24	6.32	1.61	3.31	22.31	3.43	15.65	56.10	0.33	5.99	14.97	0.18	10.42	0.32	13.50	0.61	7.26	1.77	0.17	
Other Licences Institutions																						
Collateral of Properties	538.46	286.76	2430.23	887.49	209.04	380.39	1127.62	295.42	1228.56	2115.48	334.80		3436.07	45.63	511.70	177.62	554.39	194.03	564.39	969.87	138.12	
Fixed Assets	538.46	286.76	2430.23	887.49	209.04	380.39	1127.62	295.42	1228.56	2115.48	334.80		3436.07	45.63	511.70	177.62	554.39	194.03	564.39	969.87	138.12	
Current Assets																						
Against security of Bill																						
Domestic Bills																						
Foreign Bills																						
Against Guarantee	16.43		89.85		0.68			4.70		70.40	0.17		36.13	1.21			0.86	12.48	6.20			
Government Guarantee										6.72												
Institutional Guarantee			89.62							59.00			30.00									
Personal Guarantee			0.23					4.70		4.68			6.00									
Collective Guarantee											0.17		0.13				0.86	12.48				
Int. Rtd. Foreign Bank's Guarantee	16.43																			6.20		
Other Guarantee					0.68									1.21								
Credit Card																						
Others		25.68		13.12		4.10				81.66		325.15									0.05	
Total	625.48	316.70	2844.28	906.93	211.33	439.97	1149.93	367.78	1244.73	2458.30	355.17	331.14	3603.24	72.40	590.68	177.94	568.74	243.60	719.04	995.50	138.28	

Statement of Credit as on Jeth end, 2071

BFI Name	Kaillash	Salpa	Saptakoshi	Sajha	PrabhuDB	Apex	Green	Reliable	Nepal Assets	NFL	NBC Capital	NNFL	NSMFL	Peoples	KFL	Himalaya	Union	PFC	NHMFL	Goodwill	SFL	SIFCL	
Sector Wise																							
Agricultural and Forest Related	122.68	1.93	44.86	33.07	381.98	184.38	7.09	30.14		37.10	12.53	45.71	40.55	5.93	19.44		9.17	160.29	85.60	104.56		64.76	
Fishery Related	3.37				3.42	5.98						2.63											
Mining Related				0.50	43.97	26.41												6.63				1.55	
Manufacturing (Producing) Related	262.47	1.85		20.97	280.37	208.79				17.32	23.97	566.37	61.10	4.85			98.48	109.67	56.02		167.46	111.99	
Construction	779.78		21.59	10.79	675.08	388.60		391.59	349.40	55.84	35.57	1037.36	136.57	6.07	58.69		146.49	458.60	133.52	625.13	262.52	291.45	
Electricity,Gas and Water	98.67			0.00	106.49	2.98				7.43	14.38							0.55				1.06	
Metal Products, Mach. & Ele. Eqp.	83.63		9.95	11.05	18.46	101.42					4.82	8.94	3.45				28.62	9.56	25.56	121.14		1.81	
Tras., Com. and Public Utilities	633.21	0.82	3.30	22.69	387.15	24.35	22.19	264.52		1.78	29.87	104.54		0.50	42.03		56.78	131.41	143.40	167.62	176.48	68.71	
Wholesaler & Retailer	946.18	39.43	71.26	45.68	845.39	810.17	19.72	569.01		137.22	255.06	287.78	33.33		76.03		15.84	863.72	86.82	801.37	600.77	115.19	
Finance, Insurance and Real Estate	931.40			0.00	1280.02	293.61	1.00	93.45			91.11	191.67	144.47		25.39			52.18	88.02	160.09		90.03	
Hotel or Restaurant	384.48	8.65	0.93	4.66	1027.21	139.58	1.10	29.35		11.94	35.18	58.94	29.69		3.08		81.71	21.80	19.09		9.56	67.42	
Other Services	381.46	1.49	0.95	9.99	636.59	166.39		7.80			13.97	70.36			14.52		25.54	70.77	59.02	73.09	14.87	254.51	
Consumption Loans	266.19	1.16	12.65	3.71	527.09	371.98	5.99	596.23	3.00	54.09	102.54	172.06	192.14	4.77	112.70		109.80	120.94	205.02	120.90	38.31	80.70	
Local Government				0.00									33.18		7.64								
Others	1379.09	32.03	32.46	0.00	1288.18	1292.83	11.17	1365.11	50.00	111.78	2.90	1961.25	2044.87	13.23	76.76		64.44	358.05	355.11	217.80	558.29	3.76	
TOTAL sectorwise	6272.62	87.34	197.95	166.53	7503.97	4011.48	68.25	3347.21	402.40	434.49	621.91	4507.60	2719.35	35.34	436.26		689.05	2400.01	1329.24	2231.60	1828.26	1152.94	

Product Wise																							
Term Loan	793.40	15.43	60.91	54.79	1004.57	153.36	7.44	174.48		0.82	75.86	113.80	137.57	4.85	95.47		230.75	1075.34	332.22	734.89		172.97	
Overdraft	1787.66	66.50	74.50	96.31	1456.87	913.65	30.54	210.34															
Trust Receipt Loan / Import Loan				0.00																			
Demand & Other Working Capital Loan	502.24		2.00	0.00	1806.89	969.16		569.01		210.19	297.68	625.43	322.07		76.76		115.20	404.87			1057.26	350.06	
Res. Per. H. Loan (Up to Rs. 10 mil.)	779.78		21.59	10.79	335.14	301.02		380.34	268.50	50.22	100.85	1018.00	29.17	9.06	58.69		74.88	382.17	112.15	493.42	145.82	255.42	
Real Estate Loan	750.09			0.00	943.95	282.90	1.00	111.70	71.20	22.72	17.08	433.02	1964.68	6.07	25.39		47.24	141.62	156.24	300.18	116.69	110.03	
Margin Nature Loan	20.91			0.00	364.21	25.91		241.68	50.00	40.98	70.16	102.29	26.23	1.84	112.70		66.80	5.47	41.89	217.80	63.07	65.18	
Hire Purchase Loan	747.88		15.85	3.71	591.55	204.49	22.19	336.65		1.82	29.75	231.65	156.11	2.75	42.03		72.41	152.26	143.40	194.68	176.48	49.34	
Deprived Sector Loan	210.14	4.26	19.29	0.78	203.55	157.27	1.09	62.82	9.70	15.26	3.58	133.84	33.18	5.93	7.64		27.41	84.82	40.61	100.28	48.29	38.89	
Bills Purchased				0.00	0.06																		
Other Product	680.53	1.16	3.80	0.15	797.17	1003.73	5.99	1260.19	3.00	92.49	26.96	1849.56	50.35	4.84	17.60		54.36	153.45	502.73	190.35	220.64	111.06	
Total Product wise Loan	6272.62	87.34	197.95	166.53	7503.97	4011.48	68.25	3347.21	402.40	434.49	621.91	4507.60	2719.35	35.34	436.26		689.05	2400.01	1329.24	2231.60	1828.26	1152.94	

Collateral Wise																							
Gold and Silver	64.45				55.77	29.74	5.99	234.11											15.79		23.73		
Government Securities																							
Non Governmental Securities	20.91					25.91		241.68			70.16		26.23	1.84	97.38		66.80					65.18	
Fixed Deposit Receipts	58.13	1.16		0.15	41.39	83.09		49.49	3.00	13.07	24.05	63.82	9.80	0.67	15.32		35.05	20.03	135.78	97.17	38.31	15.53	
Own	58.13	1.16		0.15	41.39	83.09		49.49	3.00	13.07	24.05	63.82	9.80	0.67	15.32		35.05	20.03	135.78	97.17	38.31	15.53	
Other Licences Institutions																							
Collateral of Properties	5909.02	86.19	197.95	166.38	7397.40	3741.08	61.47	2387.32	349.40	365.19	524.78	4319.45	877.25	32.81	323.56		548.71	2267.55	1124.69	1771.76	1789.94	1072.04	
Fixed Assets	5909.02	86.19	197.95	166.38	7397.40	3741.08	61.47	2357.18	349.40	365.19	524.78	4319.45	877.25	32.81	323.56		548.71	2265.47	1124.69	1771.76	1789.94	1072.04	
Current Assets								30.14											2.08				
Against security of Bill																							
Domestic Bills																							
Foreign Bills																							
Against Guarantee	217.85				9.41	53.40							83.27				38.49	5.40		121.14		0.20	
Government Guarantee	13.15												33.18					3.25					
Institutional Guarantee	164.20					48.68											24.16						
Personal Guarantee	40.50				9.41	4.72							50.09				11.09	3.52				0.20	
Collective Guarantee																		0.88					
Int. Rtd. Foreign Bank's Guarantee																							
Other Guarantee																		1.00			121.14		
Credit Card	2.27																						
Others						78.27	0.79	434.61	50.00	56.24	2.90	124.33	1722.80	0.02				91.23	68.78	217.80			
Total	6272.62	87.34	197.95	166.53	7503.97	4011.48	68.25	3347.21	402.40	434.49	621.91	4507.60	2719.35	35.34	436.26		689.05	2400.01	1329.24	2231.60	1828.26	1152.94	

Statement of Credit as on Jeth end, 2071

BFI Name	Lumbini	ILFCO	Mahabani	Lalitpur	United FC	General	Progressive	Navadurga	Janaki	Pokhara	Central	Premier	Arun	Mulparasra	Synergy	Srijana	Om	MMBFL	CMBFCL	Crystal	Gulshahori	Patan	Fewa	Everest
Sector Wise																								
Agricultural and Forest Related	29.50	39.37	17.64		4.00		1.15	51.82	31.47	21.54	24.35	6.07	25.32	26.18	113.54	39.45	24.85		363.24		6.04	7.49	46.80	36.33
Fishery Related		25.70					0.00								0.60								6.25	2.83
Mining Related	2.71	3.02	0.75	2.95	2.80			2.80			5.29		14.30		0.50									
Manufacturing (Producing) Related	253.66	382.51	224.56		48.76	1.53	14.32	226.92	119.24	90.73	72.75	101.11		5.40	128.50		134.01	22.41	721.44		61.66	6.42	105.31	27.97
Construction	246.90	107.97	398.26	33.42	792.43	31.92	28.23	9.86	118.58	85.40	149.36	130.44	33.40	20.51	159.76	53.27	493.66	49.02	0.31	193.87	206.60	39.73	783.39	145.17
Electricity, Gas and Water		51.83								3.50	4.28	30.57			57.44									
Metal Products, Mach. & Ele. Eqp.		84.16	13.34		155.82		5.88	21.68			6.44	40.15	8.36		15.89		5.60	0.13			0.99	0.08	74.66	0.93
Tras., Com. and Public Utilities	129.97	733.29	454.74		57.91		34.56	7.55		324.11	45.36	80.32			262.26		419.00	21.67	3.24		4.02		442.18	246.76
Wholesaler & Retailer	153.09	212.30	656.32	229.65	34.91	96.76	12.24	176.27	310.58	292.90	89.96	93.12	48.42	32.05	284.32	235.18	540.43	62.79	166.72		8.37	7.45	486.26	67.86
Finance, Insurance and Real Estate	76.20	324.46	305.65	479.29	153.50		26.16	40.12	33.28	140.18	156.10	113.30			137.95		284.97	181.09			65.33	20.90	0.19	4.39
Hotel or Restaurant	245.25	12.65	246.62		4.47		0.00	99.38	28.37	84.99	6.22	39.42	7.10		69.74		85.87	0.37	75.71		0.85		89.94	2.54
Other Services	267.45	66.19	89.23	143.65	0.20	5.72	1.45	64.96	53.43	52.24	48.24		0.13	6.08	268.93	11.52	21.05	6.49	1.37		70.64	13.43	90.17	6.65
Consumption Loans	33.71	75.29	219.84	109.68	893.76	2.86	22.58	42.10	62.85	8.52	69.35	26.86	6.42	18.73	111.79	14.61	363.66	12.10	2.10	10.18	138.45	38.82	150.77	23.61
Local Government		0.63					0.00	1.52	2.01						1.37									
Others	235.00	216.79	292.42	132.21	894.11	128.32	120.33	85.44	189.75	847.80	441.40	199.36	31.18	4.40	398.27	382.17	1161.70	182.99	784.07	411.97	236.41	54.74	1030.98	93.25
TOTAL sectorwise	1673.44	2310.47	2945.07	1130.83	3042.65	267.10	266.91	830.44	949.54	1951.91	1119.10	860.74	174.63	113.36	2010.85	736.19	3534.80	539.06	2118.19	616.02	799.37	189.06	3306.89	658.29

Product Wise																									
Term Loan		543.40	298.93	229.65	6.20		3.74		429.82	184.26	18.22	21.44			72.54	709.31	235.18	602.06	129.10	1197.92	341.21	196.20		113.62	37.70
Overdraft																									
Trust Receipt Loan / Import Loan																									
Demand & Other Working Capital Loan	963.24	459.27	989.73		295.15		42.94	664.78		297.86	717.13	328.08	78.08		258.59		252.31	96.58	166.76	16.77			44.79	763.26	193.90
Res. Per. H. Loan (Up to Rs. 10 mil.)	176.89	47.06	276.90	33.42	440.32		23.56	3.84	118.58	205.57	141.93	226.43		20.51	352.01		263.04		0.31	53.36	140.13	15.03	702.04		
Real Estate Loan	146.21	279.19	272.46	479.29	271.82	31.92	21.66	71.93	106.88	271.90	146.10	171.76	33.40		347.04		475.84	163.26	636.87	201.13	104.83	15.10	201.84	189.05	
Margin Nature Loan	15.04	60.77	159.11	36.08	351.51	8.79	29.44	55.93			12.32	12.26			16.40		13.88	48.93		0.02	100.46	29.63			
Hire Purchase Loan	72.97	732.71	478.92	26.66	875.85	5.36	35.24	1.15	4.34	324.11	37.85	26.87	4.98	5.45	90.41	7.48	440.76	19.30	3.11	3.46	16.55	0.64	489.40	151.37	
Deprived Sector Loan	32.50	47.24	95.98	29.84	104.57	0.79	9.60	32.72	26.53	57.25	45.54	29.22	4.56	4.40	72.18	22.19	122.85	4.42		0.07	22.53	6.53	106.29	29.42	
Bills Purchased																								3.80	
Other Product	266.60	140.84	373.02	295.91	697.22	220.25	100.71	0.10	263.38	610.95		44.68	53.60	10.45	164.91	471.35	1364.06	77.46	113.22		218.69	73.54	930.45	56.84	
TOTAL Product wise Loan	1673.44	2310.47	2945.07	1130.83	3042.65	267.10	266.91	830.44	949.54	1951.91	1119.10	860.74	174.63	113.36	2010.85	736.19	3534.80	539.06	2118.19	616.02	799.37	189.06	3306.89	658.29	

Collateral Wise																								
Gold and Silver					22.26																			21.81
Government Securities																								
Non Governmental Securities		60.77	158.18	36.08		8.79	17.86	28.14				12.32	12.26					13.88	18.59				29.36	
Fixed Deposit Receipts	22.86	18.86	43.14	46.94	88.48	2.86	1.81	13.00	56.91	8.52	45.94	14.11	1.44	13.28	63.66	7.14	96.35	3.23		6.70	21.45	7.82	43.67	12.78
Own	22.86	18.86	43.14	46.94	88.48	2.86	1.81	13.00	56.91	8.52	45.94	14.11	1.44	13.28	63.66	7.14	96.35	3.23		6.70	21.45	7.82	43.67	12.78
Other Licences Institutions																								
Collateral of Properties	1582.89	2131.38	2693.76	801.81	2075.17	255.45	226.02	757.78	888.86	1943.39	1060.83	833.87	142.01	100.08	1939.99	7.48	3210.50	465.09	2118.19	609.30	673.56	139.08	3241.42	645.44
Fixed Assets	1582.89	2131.38	2693.76	539.36	2075.17	255.45	226.02	757.78	888.86	1943.39	1060.83	833.87	142.01	100.08	1939.99	7.48	3210.50	465.09	2118.19	609.30	673.56	139.04	3241.42	645.44
Current Assets				262.44																			0.03	
Against security of Bill																								
Domestic Bills																								
Foreign Bills																								
Against Guarantee	32.50	47.63	45.44		6.70		20.77								7.20								8.70	
Government Guarantee		15.25													7.20								0.30	
Institutional Guarantee	32.50	31.99	45.02		6.60		14.63																5.50	
Personal Guarantee		0.39	0.41		0.10		4.69						0.49										2.90	
Collective Guarantee																								
Int. Rtd. Foreign Bank's Guarantee																								
Other Guarantee							1.45																	
Credit Card																								
Others	35.19	51.83	4.56	246.01	850.04		0.45	31.52	3.77				31.18			721.57		52.15		0.02	104.36	4.10		0.07
TOTAL	1673.44	2310.47	2945.07	1130.83	3042.65	267.10	266.91	830.44	949.54	1951.91	1119.10	860.74	174.63	113.36	2010.85	736.19	3534.80	539.06	2118.19	616.02	799.37	189.06	3306.89	658.29

Statement of Credit as on Jeth end, 2071

BFI Name	Prudential	ICFC	Sagmaha	Kuber	NEFL	Namaste	Kaski	Zenith	Unique	Manushree	Jebils	Reliance	Bhaktapur
Sector Wise													
Agricultural and Forest Related	3.61	76.39	84.40		4.12	10.27	77.43	43.93		28.39	39.92	12.64	26.20
Fishery Related			1.99			0.15	0.96	0.00					
Mining Related		0.70						9.70					
Manufacturing (Producing) Related	15.30	314.03	55.28	15.33	26.53	0.98	72.83	31.80	44.89	100.53	3.25	23.27	32.36
Construction	30.45	108.22	347.46	23.68	91.11	46.11	272.62	194.29	18.97	76.98	163.97	276.20	55.28
Electricity, Gas and Water		15.88	1.70									1.87	2.00
Metal Products, Mach. & Ele. Eqp.	0.06	49.19	14.21		0.38	1.44		2.36		25.96	0.00	21.01	0.70
Tras., Com. and Public Utilities	63.20	13.06	271.24	3.22	154.77	3.05	354.26	19.63	72.28	98.27	50.84	245.17	46.78
Wholesaler & Retailer	67.82	579.31	98.95	37.06	70.49	7.50	317.46	58.91	18.44	109.71	45.38	102.42	27.88
Finance, Insurance and Real Estate	118.15	744.09	45.19	228.58	41.79	0.01	120.63	36.34	12.30	40.50	9.60	23.50	9.00
Hotel or Restaurant	33.50	114.37	14.16	0.24	1.41	1.45	75.31	7.58	26.20	26.49	4.53	46.06	17.58
Other Services	71.46	57.59	70.11	30.05	6.13		6.63	33.07	19.30	20.63	13.56	124.39	9.23
Consumption Loans	154.56	154.47	182.72	17.61	135.34	1.01	45.16	224.10	28.93	131.72	210.95	153.86	28.16
Local Government					1.30			1.51					
Others	228.56	993.80	276.69	134.33	303.36	64.58	606.09	227.07	295.39	296.38	119.73	284.72	31.63
TOTAL sectorwise	786.66	3221.09	1464.10	490.10	836.73	136.57	1949.37	890.29	536.72	955.55	661.71	1315.11	286.80

Product Wise													
Term Loan	34.00	116.04	49.45	8.13	274.23	12.38	63.99	34.30		47.85	10.15		27.98
Overdraft	22.92												
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan	340.58	1789.54	185.31	201.34	80.98		406.53	108.03	259.14	540.72	67.11		73.39
Res. Per. H. Loan (Up to Rs. 10 mil.)	30.45	265.40	305.58	20.63	90.83	46.24	272.62	165.73	20.51	55.35	73.64	171.93	32.79
Real Estate Loan	94.63	372.89	39.70	60.83	70.99	0.01	120.63	75.86	56.26	56.48	85.51	176.77	
Margin Nature Loan	129.39	368.71	175.39	0.62	113.49		6.90	200.96	64.70	128.51	186.82	139.99	
Hire Purchase Loan	72.05	106.25	295.04	15.82	172.23	3.44	354.26	26.14	50.73	90.57	60.49	249.01	86.94
Deprived Sector Loan	31.05	117.68	96.12	0.30	25.99	4.49	73.48	34.91	12.30	30.60	19.53	49.53	9.29
Bills Purchased			2.60										
Other Product	31.60	84.57	317.51	179.83	7.99	70.00	650.98	244.36	73.08	5.49	158.46	527.88	56.40
Total Product wise Loan	786.66	3221.09	1464.10	490.10	836.73	136.57	1949.37	890.29	536.72	955.55	661.71	1315.11	286.80

Collateral Wise													
Gold and Silver			8.99				9.17						6.03
Government Securities		19.31											
Non Governmental Securities	129.39		175.39	0.62	113.49			200.96	2.50	128.51	187.22		
Fixed Deposit Receipts	12.78	47.54	11.85	4.56	4.39	0.62	29.09	8.30	14.59	3.22	9.48	11.48	1.30
Own	12.78	47.54	11.85	4.56	4.39	0.62	29.09	8.30	14.59	3.22	9.48	11.48	1.30
Other Licences Institutions													
Collateral of Properties	614.13	2687.36	1257.84	482.79	693.56	135.84	1877.53	679.51	333.86	764.36	447.04	1122.18	268.67
Fixed Assets	614.13	2687.36	1257.84	482.79	693.56	135.84	1877.53	679.51	333.86	764.36	447.04	1122.18	268.67
Current Assets													
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee	30.36	26.66	10.04	1.98			26.68	1.51	51.33		17.96	38.71	10.80
Government Guarantee			4.85				2.35	1.51					
Institutional Guarantee	30.36	13.00	4.20	0.24							8.00	23.50	9.00
Personal Guarantee		13.66	0.99	1.74							9.89	15.21	1.80
Collective Guarantee							24.32				0.08		
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee									51.33				
Credit Card													
Others		440.22		0.15	25.30	0.10	6.90		134.44	59.47		142.74	
Total	786.66	3221.09	1464.10	490.10	836.73	136.57	1949.37	890.29	536.72	955.55	661.71	1315.11	286.80

Major Financial Indicators of Micro-credit Development Banks

Rs in million

Liabilities		Mid-July			Mid-May	Mid-June	% change		
		2011	2012	2013	2014	2014			
		1	2	3	4	5	2/1	3/2	5/4
1	CAPITAL FUND	2408.8	2816.6	3801.3	4815.9	4832.4	16.93	34.96	0.34
	a. Paid-up Capital	1546.3	1717.2	2234.0	2871.7	2904.0	11.05	30.10	1.12
	b. Statutory Reserves	245.6	288.3	383.5	523.3	523.3	17.42	33.02	0.00
	c. Retained Earning	-25.6	107.6	208.2	220.6	220.6	-520.65	93.51	0.00
	d. Others Reserves	642.5	703.6	975.6	1200.3	1184.6	9.50	38.66	-1.31
2	BORROWINGS	13037.6	16586.4	20216.3	24519.0	25382.4	27.22	21.88	3.52
	a. NRB	200.9	198.4	210.3	589.5	625.5	-1.26	6.01	6.11
	f. Others	12836.7	16388.0	20006.0	23929.5	24756.9	27.67	22.08	3.46
3	DEPOSITS	3537.4	5235.2	7221.6	10121.4	10354.0	47.99	37.94	2.30
4	BILLS PAYABLE				0.0	0.0			0.00
5	OTHER LIABILITIES	1818.6	2502.9	3009.7	3840.2	4029.4	37.62	20.25	4.93
	a. Loan Loss Provision	436.3	505.5	694.0	823.3	835.3	15.87	37.30	1.46
	b. Interest Suspend a/c	354.0	410.0	446.9	504.9	520.8	15.82	9.01	3.13
	c. Others	1028.4	1587.5	1868.8	2512.0	2673.3	54.36	17.72	6.42
6	RECONCILIATION A/c	223.2	2236.6	688.6	1006.2	1056.9	902.07	-69.21	5.04
7	PROFIT & LOSS A/c	470.7	629.8	837.9	1213.0	1413.0	33.79	33.04	16.49
	Total	21496.4	30007.5	35775.3	45515.8	47068.3	39.59	19.22	3.41
Assets									
1	LIQUID FUNDS	3272.2	5843.5	6322.8	5003.0	5136.9	78.58	8.20	2.68
	a. Cash Balance	31.8	44.2	42.8	53.1	41.7	39.04	-3.25	-21.44
	b. Bank Balance	2632.4	3253.9	3561.6	3227.8	3382.4	23.61	9.46	4.79
	c. Money at Call	608.1	2545.4	2718.5	1722.1	1712.8	318.59	6.80	-0.54
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	3054.4	2968.6	30.77	45.23	-2.81
4	LOANS & ADVANCES	14649.9	17738.3	23401.7	33290.4	34675.6	21.08	31.93	4.16
	Institutional	14649.9	6194.1	6740.3	8941.9	9519.6	-57.72	8.82	6.46
	Individual		11544.2	16661.4	24348.5	25156.0	0.00	44.33	3.32
5	FIXED ASSETS	259.3	340.2	444.6	614.8	634.4	31.18	30.67	3.18
6	OTHER ASSETS	1253.2	1594.9	1685.8	2405.0	2409.8	27.27	5.70	0.20
7	EXPENSES NOT WRITTEN OFF	1.1	0.7	9.8	10.2	10.2	-35.14	1301.73	0.00
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	966.6	1061.8	783.26	-68.70	9.85
10	PROFIT & LOSS A/c	82.5	85.8	131.2	54.5	54.1	4.09	52.88	-0.72
	Total	21496.4	30007.5	35775.4	45515.8	47068.3	39.59	19.22	3.41

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

Particulars	PUGBB	SPGBB	PAGBB	MPGBB	MGGB	NIRDHAN	RMDC	DEPROSC	CHHIMEK	Swabalamban	Sanakisan	NERUDE	Naya Nepal	Summit	Sworojgar
1 CAPITAL FUND	46.31	-188.24	160.70	42.49	109.42	370.76	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	115.00	73.57	100.00	240.00	520.00	127.37	210.10	149.88	230.68	100.00	20.00	28.00	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	7.81	8.99	2.13	44.76	540.34	6.94	7.90	108.05	424.44	9.42	0.00	0.14	0.00
2 BORROWINGS	710.13	166.25	1182.81	639.86	517.71	3076.39	3330.92	1283.70	1810.02	2215.03	4664.35	641.25	86.58	147.06	164.72
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	665.72	149.80	1182.01	636.16	485.38	3074.64	3330.92	1274.85	1799.81	2215.03	4655.56	641.25	86.58	147.06	164.72
3 DEPOSITS	114.18	60.31	392.19	307.66	300.29	1750.81	0.00	560.72	3156.76	1526.75	0.00	490.42	39.58	130.96	108.37
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	230.65	302.02	292.61	115.20	263.86	477.45	269.30	125.75	490.82	447.36	514.00	166.96	13.96	26.17	38.48
1. Loan Loss Provision	41.24	54.91	87.78	41.54	103.88	77.01	105.63	33.86	47.61	54.59	68.41	26.71	11.59	1.79	5.83
2. Interest Suspense a/c	140.15	112.81	72.46	32.04	57.62	36.64	32.91	3.17	0.00	7.08	1.99	7.38	0.00	0.00	0.88
3. Others	49.26	134.30	132.36	41.62	102.35	363.80	130.75	88.71	443.21	385.70	443.60	132.88	2.37	24.39	31.78
6 RECONCILIATION A/C	0.85	42.72	13.81	12.88	-10.54	0.00	0.00	0.00	0.00	0.00	0.00	618.54	0.19	178.18	0.00
7 PROFIT & LOSS A/C	28.34	0.00	81.28	43.40	10.29	258.17	157.66	131.96	172.19	148.41	115.77	84.78	3.17	19.24	10.84
TOTAL LIABILITIES	1130.48	383.06	2123.39	1161.50	1191.02	5933.58	5276.80	2322.02	5976.35	4671.60	6070.91	2137.68	164.63	534.78	339.22
Assets															
1 LIQUID FUNDS	32.58	7.17	439.11	169.62	167.81	488.56	111.28	283.15	951.38	337.96	647.78	188.28	68.07	20.69	44.61
a. Cash Balance	2.26	1.87	2.87	3.18	1.92	5.70	0.00	1.06	3.25	0.38	1.62	2.86	0.11	2.50	0.18
b. Bank Balance	30.32	5.31	436.24	86.91	165.89	77.33	111.28	28.17	948.13	37.91	646.16	185.43	1.77	2.06	1.75
c. Money at Call	0.00	0.00	0.00	79.53	0.00	405.54	0.00	253.92	0.00	299.67	0.00	0.00	66.19	16.12	42.68
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	2144.43	20.01	7.44	194.30	201.01	30.32	0.01	0.00	0.00
4 LOANS & ADVANCES	845.75	119.17	1326.41	821.54	749.83	4794.18	2875.71	1867.59	4610.16	3851.93	5149.30	1231.66	91.78	323.21	282.48
Institutional	0.00	0.00	0.00	0.00	0.00	0.00	2875.71	0.00	0.00	0.00	5149.30	0.00	91.78	0.00	0.00
Individual	845.75	119.17	1326.41	821.54	749.83	4794.18	0.00	1867.59	4610.16	3851.93	0.00	1231.66	0.00	323.21	282.48
5 FIXED ASSETS	15.43	1.95	10.76	13.90	18.48	178.65	2.11	16.87	125.83	24.62	19.66	21.69	2.31	7.51	4.23
6 OTHER ASSETS	202.22	193.21	257.30	155.28	138.89	428.43	143.28	128.31	206.08	259.67	51.98	44.25	2.47	5.04	7.90
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	42.04	0.00	0.00	0.00	-3.09	0.00	6.09	0.00	3.12	1.17	621.47	0.00	178.18	0.00
10 PROFIT & LOSS A/C	27.41	18.72	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	1130.48	383.06	2123.39	1161.50	1191.02	5933.58	5276.80	2322.02	5976.35	4671.60	6070.91	2137.68	164.63	534.78	339.22

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

	Particulars	First	Nagbeli	Kailika	Mirmire	Janauthan	Mithila	Womi	Laxmi	ILFCO	Mahila	Vijay	Kisan	Clean Village	FORWARD
1	CAPITAL FUND	107.93	19.00	55.68	9.99	11.70	28.08	9.11	73.38	60.94	79.06	98.64	10.87	14.36	104.96
	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	104.65
	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	2.90	0.00	2.51	0.00	0.00	1.30	0.08
2	BORROWINGS	1241.15	111.16	215.41	76.00	81.39	12.97	120.85	200.77	37.00	110.50	105.00	77.01	222.85	1194.14
	a. NRB	0.00	0.00	0.00	0.00	0.00	12.97	120.85	0.00	0.00	2.00	105.00	4.00	10.00	0.00
	B. Others	1241.15	111.16	215.41	76.00	81.39	0.00	0.00	200.77	37.00	108.50	0.00	73.01	212.85	1194.14
3	DEPOSITS	0.00	31.93	68.58	13.26	15.88	10.58	19.77	63.94	13.57	4.27	4.23	16.52	27.27	833.38
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	41.23	8.84	16.80	9.11	2.98	4.87	6.89	10.50	4.91	4.87	5.73	5.20	5.96	63.94
	1. Loan Loss Provision	12.26	2.74	5.94	4.31	1.43	2.68	1.43	2.76	0.74	0.58	0.96	0.48	1.61	20.59
	2. Interest Suspense a/c	0.71	0.00	0.21	2.63	0.00	1.04	1.22	0.00	0.58	0.80	1.04	0.00	1.66	0.00
	3. Others	28.26	6.11	10.65	2.17	1.55	1.15	4.25	7.74	3.60	3.49	3.74	4.72	2.69	43.35
6	RECONCILIATION A/C	0.00	0.00	1.56	0.00	0.00	0.00	0.00	0.00	0.00	0.63	56.75	141.32	0.00	0.00
7	PROFIT & LOSS A/C	23.04	10.85	20.18	1.54	4.08	10.73	4.13	1.50	2.47	0.56	4.47	2.88	0.01	46.80
	TOTAL LIABILITIES	1413.35	181.78	378.22	109.90	116.03	67.22	160.76	350.09	118.90	199.25	218.70	169.24	411.76	2243.22
Assets															
1	LIQUID FUNDS	237.13	13.48	86.98	7.29	1.37	6.36	10.57	14.52	55.85	38.95	82.19	6.85	99.35	343.25
	a. Cash Balance	0.00	0.92	1.42	0.17	0.05	0.50	0.01	0.98	0.00	0.66	0.01	4.13	0.02	0.02
	b. Bank Balance	237.13	12.57	85.56	7.12	0.51	0.30	0.66	5.28	52.07	0.49	82.17	0.52	2.48	68.61
	c. Money at Call	0.00	0.00	0.00	0.00	0.81	5.56	9.90	8.25	3.78	37.81	0.00	2.21	96.84	274.62
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	1152.99	161.84	276.75	94.02	112.20	51.43	143.27	271.51	55.12	74.78	123.90	99.02	160.88	1694.34
	Institutional	1152.99	0.00	0.00	0.00	0.00	0.00	0.00	0.00	55.12	0.00	0.00	0.00	0.00	0.00
	Individual	0.00	161.84	276.75	94.02	112.20	51.43	143.27	271.51	0.00	74.78	123.90	99.02	160.88	1694.34
5	FIXED ASSETS	10.74	3.96	6.25	3.77	1.93	0.89	1.99	21.01	4.86	6.72	8.14	2.39	7.53	67.00
6	OTHER ASSETS	12.43	2.50	6.68	3.82	0.54	2.17	2.85	3.06	2.61	1.81	2.82	2.34	2.68	126.84
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	1.56	0.03	0.00	0.00	0.00	0.00	0.00	0.63	58.23	141.32	6.58	0.00
10	PROFIT & LOSS A/C	0.00	0.00	0.00	0.00	0.00	6.37	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL ASSETS	1413.35	181.78	378.22	109.90	116.03	67.22	160.76	350.09	118.90	199.25	218.70	169.24	411.76	2243.22

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

	Particulars	Reliable	Mahuli	Suryodaya	Mero	Samata	RSDC
1	CAPITAL FUND	27.24	22.67	14.00	69.27	11.06	60.00
	a. Paid-up Capital	28.00	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	8.67	0.00	0.00	0.00	0.00
2	BORROWINGS	94.51	243.42	54.50	344.47	27.50	175.00
	a. NRB	0.00	243.42	0.00	0.00	0.00	0.00
	B. Others	94.51	0.00	54.50	344.47	27.50	175.00
3	DEPOSITS	8.79	259.47	7.22	11.88	4.51	0.00
4	BILLS PAYABLE	0.00	0.00	0.00	0.00	0.00	0.00
5	OTHER LIABILITIES	3.85	42.60	1.79	10.20	1.04	3.56
	1. Loan Loss Provision	0.85	8.11	0.58	3.44	0.39	1.11
	2. Interest Suspense a/c	0.79	0.00	0.59	2.48	0.00	1.92
	3. Others	2.21	34.49	0.61	4.28	0.65	0.54
6	RECONCILIATION A/C	0.00	0.00	0.00	0.00	0.00	0.00
7	PROFIT & LOSS A/C	0.20	12.21	0.00	1.65	0.00	0.22
	TOTAL LIABILITIES	134.58	580.36	77.50	437.46	44.11	238.78
	Assets						
1	LIQUID FUNDS	13.98	25.05	13.13	79.71	3.78	39.10
	a. Cash Balance	0.34	2.15	0.07	0.44	0.01	0.01
	b. Bank Balance	13.64	4.50	0.36	4.62	0.12	39.09
	c. Money at Call	0.00	18.40	12.70	74.64	3.65	0.00
2	INVESTMENT IN SECURITIES EXCEPT SHARES	0.00	0.00	0.00	0.00	0.00	0.00
3	SHARES & OTHER INVESTMENT	31.80	0.00	0.00	0.00	0.00	0.00
4	LOANS & ADVANCES	84.39	543.37	58.16	343.63	38.60	194.66
	Institutional	0.00	0.00	0.00	0.00	0.00	194.66
	Individual	84.39	543.37	58.16	343.63	38.60	0.00
5	FIXED ASSETS	3.42	3.23	3.19	10.34	0.94	2.13
6	OTHER ASSETS	0.99	4.10	0.82	3.79	0.16	2.48
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	4.45	0.00	0.00	0.00	0.00
10	PROFIT & LOSS A/C	0.00	0.00	1.28	0.00	0.33	0.00
	TOTAL ASSETS	134.58	580.36	77.50	437.46	44.11	238.78

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

Particulars	PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN	RMDC	DEPROSC	CHHIMEK	Swabalamban	Sanakisan	NERUDE
1 Interest Expenses	44.83	13.73	63.82	51.16	83.13	239.71	71.38	93.37	379.65	201.47	131.70	70.34
1.1 Deposit Liabilities	4.67	5.85	16.73	16.08	14.80	99.51	0.00	32.14	294.26	101.59	0.00	39.06
1.2 On Borrowing	40.16	7.88	47.09	35.08	68.33	140.19	71.38	61.24	85.39	99.88	131.70	31.28
2 Commission/Fee Expense	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	39.51	0.00
3 Employees Expenses	65.30	25.67	71.48	53.43	69.25	245.33	16.47	78.82	159.87	197.20	22.18	69.09
4 Office Operatiing Expenses	9.88	4.19	18.15	13.15	6.48	59.47	13.96	24.51	83.42	51.22	18.81	14.82
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	6.51	9.83	12.34	12.73	14.98	13.15	15.50	11.79
6.1 Loan loss Provision	3.35	1.99	28.26	0.28	6.51	9.83	12.34	12.73	14.98	13.15	15.50	11.79
6.1.1 General Loan loss Provision	3.35	0.00	0.96	0.00	6.51	11.59	12.34	12.71	14.51	13.15	8.80	3.04
6.1.2 Special Loan Loss Provision	0.00	1.99	27.30	0.00	0.00	-1.80	0.00	0.02	0.47	0.00	6.70	8.75
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	21.20	16.54	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	63.60	49.62	0.00
10 Net Profit	0.94	0.00	81.28	43.40	10.29	258.17	157.66	131.96	172.19	148.41	115.77	84.78
TOTAL EXPENSES	124.30	45.58	262.99	161.43	175.67	812.51	339.19	341.39	810.11	696.25	409.63	250.81
Income												
1. Interest Income	110.66	19.90	225.11	147.31	161.84	729.82	285.62	314.48	741.14	684.73	401.07	216.31
1.1 On Loans and Advances	109.18	19.84	203.68	137.27	125.50	704.50	133.97	290.97	689.20	660.18	364.73	212.47
1.2 On Investment	0.00	0.00	0.00	0.00	0.00	2.30	0.00	0.00	6.27	0.00	0.00	0.00
1.5 Others	1.47	0.06	21.43	10.03	36.33	23.01	151.65	23.51	45.67	24.56	36.34	3.85
2. Comission & Discount	0.00	0.44	21.17	0.00	0.00	-0.07	0.00	23.54	67.06	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	0.11	0.26	0.00	0.00	0.00	0.00	0.00	67.06	0.00	0.01	0.00
2.3 Others	0.00	0.32	20.91	0.00	0.00	-0.07	0.00	23.54	0.00	0.00	1.20	0.00
3 Other Operating Income	9.81	0.00	3.15	0.00	11.75	81.03	20.65	3.26	0.98	6.04	0.02	34.50
4 Non Operating Income	0.11	0.00	0.00	8.55	0.00	1.38	0.00	0.00	0.00	0.32	0.00	0.00
5 Provision Written Back	3.73	6.53	13.03	5.57	2.08	0.00	32.91	0.00	0.92	5.16	7.33	0.00
6 Recovery from Written off Loan	0.00	0.00	0.48	0.00	0.00	0.36	0.00	0.12	0.00	0.00	0.00	0.00
7 Income from Extra Ordinary Expenses	0.00	0.00	0.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8 Net Loss	0.00	18.72	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL INCOME	124.30	45.58	262.99	161.43	175.67	812.51	339.19	341.39	810.11	696.25	409.63	250.81

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

Particulars	Naya Nepal	Summit	Sworojgar	First	Nagbelli	Kalika	Mirmire	Janautthan	Mithila	Womi	Laxmi	ILFCO
1 Interest Expenses	6.00	18.53	16.77	38.34	8.74	10.70	4.70	5.87	1.58	3.97	8.62	2.88
1.1 Deposit Liabilities	1.79	8.19	9.07	0.00	1.66	3.88	0.50	0.57	0.23	0.66	2.70	0.74
1.2 On Borrowing	4.21	10.34	7.69	38.34	7.09	6.83	4.20	5.29	1.35	3.30	5.92	2.14
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	3.89	15.02	9.03	6.82	4.24	6.19	3.69	2.41	3.31	3.16	16.97	4.12
4 Office Operatiing Expenses	2.18	7.66	5.06	5.58	2.90	3.87	2.54	2.04	1.20	1.86	8.64	2.49
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	2.19	4.60	0.50	4.70	2.96	0.90	0.29	1.28	1.92	0.31
6.1 Loan loss Provision	4.50	0.48	2.10	4.60	0.50	4.70	2.25	0.90	0.29	1.28	1.92	0.31
6.1.1 General Loan loss Provision	0.28	0.48	0.93	4.60	0.08	1.52	0.74	0.90	0.08	1.28	1.92	0.12
6.1.2 Special Loan Loss Provision	4.22	0.00	0.92	0.00	0.42	3.18	1.51	0.00	0.21	0.00	0.00	0.19
6.1.3 Additional Loan Loss Provision	0.00	0.00	0.25	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	1.55	3.29	0.00	0.00	0.00	0.00	0.00	0.00	0.21	0.35
9 Provision for Income Tax	0.00	0.00	4.65	9.87	0.00	0.00	0.00	0.00	0.00	0.00	0.64	1.06
10 Net Profit	3.17	19.24	10.84	23.04	10.85	20.18	1.54	4.08	4.35	4.13	1.50	2.47
TOTAL EXPENSES	19.73	60.93	50.07	91.55	27.24	45.65	15.88	15.30	10.73	14.40	38.52	13.69
Income												
1. Interest Income	16.84	47.87	44.13	78.72	24.56	36.02	13.06	9.33	9.25	11.99	30.09	13.64
1.1 On Loans and Advances	13.74	47.87	41.52	69.33	24.15	33.59	12.36	9.33	9.00	11.58	26.35	9.09
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	2.61	9.39	0.41	2.43	0.70	0.00	0.25	0.33	3.75	4.54
2. Comission & Discount	0.00	0.00	0.00	0.00	0.00	0.14	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	0.14	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	2.89	13.06	4.98	7.45	2.68	9.50	2.66	5.97	1.47	2.41	4.63	0.06
4 Non Operating Income	0.00	0.00	0.00	5.38	0.00	0.00	0.00	0.00	0.00	0.00	3.79	0.00
5 Provision Written Back	0.00	0.00	0.97	0.00	0.00	0.00	0.16	0.00	0.00	0.00	0.00	0.00
6 Recovery from Written off Loan	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7 Income from Extra Ordinary Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8 Net Loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL INCOME	19.73	60.93	50.07	91.55	27.24	45.65	15.88	15.30	10.73	14.40	38.52	13.69

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

Particulars	Mahila	Vijay	Kisan	Clean Village	FORWARD	Reliable	Mahuli	Suryodaya	Mero	Samata	RSDC
1 Interest Expenses	1.25	0.60	4.12	11.19	116.55	5.27	29.87	1.88	3.44	0.76	0.65
1.1 Deposit Liabilities	0.15	0.12	0.55	0.79	45.80	0.28	14.48	0.15	0.22	0.11	0.00
1.2 On Borrowing	1.10	0.49	3.57	10.40	70.75	4.99	15.39	1.73	3.23	0.64	0.65
2 Commission/Fee Expense	0.00	0.00	0.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3 Employees Expenses	4.19	5.36	3.09	5.27	53.41	3.97	28.94	3.04	7.46	1.45	2.46
4 Office Operatiing Expenses	4.99	4.30	2.96	5.37	18.54	2.60	10.00	1.54	5.35	1.32	1.65
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	1.55	16.43	0.72	1.85	0.58	3.44	0.39	1.11
6.1 Loan loss Provision	0.51	0.77	0.19	1.55	16.43	0.72	1.85	0.58	3.44	0.39	1.11
6.1.1 General Loan loss Provision	0.43	0.77	0.19	1.55	16.43	0.72	1.85	0.58	3.44	0.39	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	0.08	0.37	0.00	0.00	6.69	0.00	0.00	0.00	0.00	0.00	0.03
9 Provision for Income Tax	0.24	1.11	0.00	0.00	20.06	0.00	5.23	0.00	0.00	0.00	0.10
10 Net Profit	0.56	4.47	2.88	0.01	46.80	0.20	12.21	0.00	1.65	0.00	0.22
TOTAL EXPENSES	11.83	16.97	13.58	23.39	278.48	12.76	88.12	7.04	21.34	3.92	6.22
Income											
1. Interest Income	8.62	13.13	11.41	20.25	270.92	11.23	87.42	4.77	12.95	2.75	4.13
1.1 On Loans and Advances	5.21	10.02	10.16	10.21	259.32	7.20	85.88	3.74	11.75	2.75	3.16
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	1.25	10.04	11.60	4.03	1.54	1.03	1.20	0.00	0.97
2. Comission & Discount	0.02	0.00	0.00	3.14	0.00	0.00	0.38	0.00	0.00	0.00	2.09
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	0.38	0.00	0.00	0.00	0.00
2.3 Others	0.00	0.00	0.00	3.14	0.00	0.00	0.00	0.00	0.00	0.00	2.09
3 Other Operating Income	3.16	3.84	2.18	0.00	7.56	1.51	0.32	1.00	8.38	0.84	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	0.02	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	0.00	0.00	0.00	0.00	1.28	0.00	0.33	0.00
TOTAL INCOME	11.83	16.97	13.58	23.39	278.48	12.76	88.12	7.04	21.34	3.92	6.22

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

विवरण	PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN	RMDC	DEPROSC	CHHIMEK	Svabhamban	Sanaksan	NERUDE	Naya Nepal	Summit	Sworojgar	First
कार्यक्षेत्र भएको जिल्ला संख्या	6	9	16	15	19	50	75	25	75	75	75	17	5	10	3	75
सेवा पुगेको जिल्ला संख्या	6	8	14	10	14	53	68	25	40	45	55	17	5	6	3	39
सेवा पुगेको गा.वि.स./न.पा. संख्या	287	96	377	160	360	1238	0	739	954	974	560	283	57	129	52	0
कुल कर्मचारी संख्या	216	91	223	172	210	683	26	211	438	515	48	270	29	83	60	16
कुल शाखा संख्या	31	21	49	30	39	128	0	56	70	108	8	46	6	13	10	1
कुल केन्द्र संख्या	1341	616	1629	1168	1621	9360	0	4702	10421	7882	0	3924	311	1110	1030	0
कुल समूह संख्या	11790	3145	13129	6228	8197	31767	0	17761	38814	40724	46621	17097	910	3271	2992	0
निष्क्रिय समूह संख्या	1413	1815	1138	2644.6	1522	0	0	0	34	0	696	0	0	0	0	0
कुल सदस्य संख्या	32985	20413	67114	33980	37414	203415	0	87418	206303	188173	354791	72151	4752	16317	15639	0
निष्क्रिय सदस्य संख्या	17084	7952	5690	13223	7611	0	0	543	1809	0	12004	0	185	0	0	0
कुल ऋणी संख्या	32541	7613	39418	20757	36204	137532	118	62573	161477	124217	219817	54013	3692	11919	11285	115
कुल कर्जा वितरण	10037.95	1786.06	14329.45	6386.62	8302.33	28393.09	10810.76	10570.83	24547.66	27058.76	18245.93	8470.23	522.49	1460.68	1180.17	2271.10
लघु व्यवसाय कर्जा	7591.14	1353.82	13160.14	5262.58	6850.28	24826.75	0.00	9678.43	22327.24	26230.88	18245.93	1811.41	469.37	1247.20	1097.30	0.00
लघु उद्यम/धितो कर्जा	2300.43	310.59	1089.83	1124.04	859.50	1506.33	0.00	861.08	2220.42	827.88	0.00	189.65	53.12	213.48	82.87	0.00
अन्य कर्जा	146.38	121.65	79.47	0.00	592.55	2060.02	10810.76	31.33	0.00	0.00	0.00	6469.16	0.00	0.00	0.00	2271.10
कर्जाको साँवा असुली	9192.20	1666.89	13003.04	5565.08	7552.49	23598.92	7935.06	8703.24	19937.50	23206.83	13096.63	7280.18	430.75	1137.47	897.69	1118.11
लघु व्यवसाय कर्जाको साँवा असुली	7018.76	1260.07	11985.72	4641.93	6340.17	20941.21	0.00	7891.71	19091.29	22838.23	13096.63	1478.84	393.26	1010.35	877.88	0.00
लघु उद्यम/धितो कर्जाको साँवा असुली	2046.61	286.49	938.86	923.15	653.74	1067.16	0.00	780.74	846.22	368.60	0.00	53.19	37.48	127.12	19.81	0.00
अन्य कर्जाको साँवा असुली	126.83	120.33	78.45	0.00	558.58	1590.55	7935.06	30.80	0.00	0.00	0.00	5748.14	0.00	0.00	0.00	1118.11
कुल बाँकी कर्जा	845.75	119.17	1326.41	821.54	749.83	4794.18	2875.71	1867.59	4610.16	3851.93	5149.30	1190.05	91.74	323.21	282.48	1152.99
लघु व्यवसाय कर्जा बाँकी	572.38	93.75	1174.42	620.66	510.11	3885.54	0.00	1786.72	3235.95	3392.65	5149.30	332.56	76.11	236.85	219.42	0.00
लघु उद्यम/धितो कर्जा बाँकी	253.82	24.10	150.97	200.89	205.76	439.17	0.00	80.35	1374.20	459.28	0.00	136.46	15.64	86.36	63.06	0.00
अन्य कर्जा बाँकी	19.55	1.32	1.02	0.00	33.96	469.47	2875.71	0.53	0.00	0.00	0.00	721.02	0.00	0.00	0.00	1152.99
भाखा नाघेको कर्जा रकम	45.76	63.63	123.49	44.04	105.16	33.31	0.00	7.54	1.52	26.05	8.38	17.78	13.97	3.26	3.19	#REF!
भाखा नाघेको ऋणी संख्या	0	4264	5690	2362	7611	3141	0	543	105	2366	7	1512	316	150	154	#REF!
ब्याज असुली रकम	109.18	94.81	831.93	137.27	266.79	1277.12	133.97	290.99	1627.82	1904.78	1910.62	190.12	44.47	108.74	0.00	69.33
असुल हुन बाँकी ब्याज रकम	140.15	112.82	72.47	32.04	57.62	0.00	32.91	3.17	1.43	10.02	1.99	6.61	0.00	0.00	0.88	0.71
कर्जा नोक्सानी व्यवस्था	41.24	54.91	87.78	41.54	103.88	75.87	105.63	33.86	47.61	54.59	68.41	25.72	10.67	1.79	5.83	12.26
कुल बचतकर्ता संख्या	21674	13830	43403	33511	41125	199311	0	86795	206240	188173	0	72151	0	16317	15346	0
कुल बचत रकम	114.18	60.31	392.19	307.66	300.29	1750.81	0.00	560.72	3156.76	1526.75	0.00	481.37	39.58	130.96	108.37	0.00
अनिवार्य बचत	34.92	33.93	260.00	173.04	177.29	811.56	0.00	400.54	669.88	582.00	0.00	129.41	20.21	40.73	12.82	0.00
स्वेच्छिक बचत	79.10	24.26	110.20	134.62	38.60	399.83	0.00	160.17	627.48	924.68	0.00	351.97	19.37	90.23	27.02	0.00
अन्य बचत	0.17	2.13	21.98	0.00	84.39	264.11	0.00	0.00	1594.81	20.07	0.00	0.00	0.00	0.00	68.52	0.00
सर्वसाधारणबाट संकलन गरेको बचत	0.00	0.00	0.00	0.00	0.00	275.31	0.00	0.00	264.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00
कुल बचत/कुल कर्जा (%)	13.50%	50.61%	29.57%	37.45%	40.05%	36.52%	0.00%	30.02%	68.47%	39.64%	0.00%	40.45%	43.15%	40.52%	38.36%	0.00%
लघु उद्यम कर्जा/कुल कर्जा (%)	30.01%	20.22%	11.38%	24.45%	27.44%	9.16%	0.00%	4.30%	29.81%	11.92%	0.00%	11.47%	17.05%	26.72%	22.32%	0.00%

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

विवरण	Nagbela	Kalika	Mirmire	Janaauthan	Mithila	Womi	Laxmi	ILFCO	Mahila	Vijay	Kisan	Clean Village	FORWARD	Reliable	Mahuli	Suryodaya
कार्यक्षेत्र भएको जिल्ला संख्या	3	10	10	10	10	10	25	2	5	9	10	10	75	10	10	10
सेवा पुगेको जिल्ला संख्या	3	5	4	5	3	5	25	4	5	10	6	10	20	5	8	4
सेवा पुगेको गा.वि.स./न.पा. संख्या	69	120	48	19	21	57	182	20	40	62	51	56	616	40	295	46
कुल कर्मचारी संख्या	58	51	26	35	21	41	92	20	36	38	31	54	331	24	129	41
कुल शाखा संख्या	9	12	4	5	3	8	23	2	8	9	5	13	56	5	25	6
कुल केन्द्र संख्या	582	726	259	1	160	381	1058	128	202	260	283	508	5825	274	1913	0
कुल समूह संख्या	1627	2311	707	700	538	381	2708	339	673	260	1402	1561	21592.8	742	7803	235
निष्क्रिय समूह संख्या	0	27	20	101	24	0	0	0	7	0	0	0	0	0	622	0
कुल सदस्य संख्या	7117	11552	4130	5849	2681	5468	15409	1770	3318	4375	6768	6770	111697	3847	39400	3225
निष्क्रिय सदस्य संख्या	0	135	45	692	139	10	0	113	35	52	0	0	0	55	1718	0
कुल ऋणी संख्या	4721	7572	3502	2549	2276	4463	8511	1412	1641	3084	2680	4432	76283	2310	32966	1730
कुल कर्जा वितरण	1352.87	768.59	210.96	254.30	306.73	219.80	509.08	156.93	108.93	190.45	123.28	228.99	10425.04	139.20	1326.72	83.24
लघु व्यवसाय कर्जा	1212.94	705.78	190.61	192.10	279.70	202.09	478.38	129.35	108.93	189.60	119.51	224.40	9779.74	136.61	955.62	82.19
लघु उद्यम/धितो कर्जा	98.98	62.81	13.88	62.20	20.20	17.71	15.88	0.00	0.00	0.85	3.77	4.03	60.15	2.59	12.95	1.05
अन्य कर्जा	40.95	0.00	6.47	0.00	6.84	0.00	14.83	27.58	0.00	0.00	0.00	0.57	585.15	0.00	358.15	0.00
कर्जाको साँवा असुली	381.03	491.83	116.94	142.57	255.30	76.54	237.58	101.81	34.53	66.56	24.26	68.21	8730.69	54.81	783.35	25.08
लघु व्यवसाय कर्जाको साँवा असुली	285.05	452.43	103.42	105.61	232.89	75.18	229.54	84.37	34.53	66.52	23.96	68.04	8278.52	53.62	563.24	24.92
लघु उद्यम/धितो कर्जाको साँवा असुली	67.02	39.40	9.18	36.96	17.85	1.36	2.82	0.00	0.00	0.04	0.30	0.00	14.34	1.19	2.45	0.16
अन्य कर्जाको साँवा असुली	28.96	0.00	4.34	0.00	4.55	0.00	5.21	17.44	0.00	0.00	0.00	0.16	437.83	0.00	217.66	0.00
कुल बाँकी कर्जा	161.84	276.75	94.02	111.73	51.43	143.27	271.51	55.12	74.40	123.90	99.02	160.88	1694.34	84.39	543.37	58.16
लघु व्यवसाय कर्जा बाँकी	119.23	253.35	87.19	86.49	46.77	126.92	248.84	44.98	74.40	123.09	96.70	156.36	1501.22	82.99	392.38	57.26
लघु उद्यम/धितो कर्जा बाँकी	33.09	23.41	4.70	25.24	2.34	16.35	13.06	0.00	0.00	0.81	2.32	4.02	45.81	1.40	10.50	0.89
अन्य कर्जा बाँकी	9.51	0.00	2.13	0.00	2.32	0.00	9.61	10.14	0.00	0.00	0.00	0.50	147.32	0.00	140.49	0.00
भाखा नाघेको कर्जा रकम	8.78	1.75	2.62	0.17	2.32	0.00	0.00	0.52	0.27	0.00	0.00	0.00	5.85	0.06	2.70	0.00
भाखा नाघेको ऋणी संख्या	0	109	137	29	83	0	0	24	28	0	0	0	416	0	576.00	0.00
ब्याज असुली रकम	0.00	54.01	20.11	9.33	5.48	12.58	26.35	13.56	5.21	10.24	11.39	10.21	243.10	7.30	97.04	4.77
असुल हुन बाँकी ब्याज रकम	0.00	0.21	2.54	0.14	1.04	1.35	0.00	0.00	0.03	1.04	0.00	1.66	0.00	0.06	0.00	0.59
कर्जा नोक्सानी व्यवस्था	2.74	5.94	4.31	1.43	2.68	1.43	2.76	0.74	0.58	0.96	0.48	1.61	20.59	0.85	8.32	0.58
कुल बचतकर्ता संख्या	7117	11552	4130	3933	2681	5478	15409	1657	3283	4375	6768	6770	111697	3869	39400.00	3225
कुल बचत रकम	31.93	68.58	13.26	16.23	9.78	19.77	63.94	13.57	4.06	4.23	16.52	27.27	833.38	8.79	259.47	7.22
अनिवार्य बचत	24.35	13.65	8.34	10.80	3.41	12.79	29.36	12.01	2.09	3.40	8.22	3.58	298.74	6.20	107.84	3.99
स्वेच्छिक बचत	7.56	15.06	4.59	5.43	5.20	3.24	18.69	1.51	0.94	0.57	8.30	23.44	206.06	2.58	110.16	1.31
अन्य बचत	0.01	39.88	0.34	0.00	1.17	3.74	15.89	0.04	1.03	0.26	0.00	0.25	328.58	0.00	41.47	1.92
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	0.00
कुल बचत/कुल कर्जा (%)	19.73%	24.78%	14.11%	14.53%	19.01%	13.80%	23.55%	24.62%	5.46%	3.41%	16.68%	16.95%	49.19%	10.41%	0.48	0.12
लघु उद्यम कर्जा/कुल कर्जा (%)	20.45%	8.46%	5.00%	22.59%	4.56%	11.41%	4.81%	0.00%	0.00%	0.65%	2.35%	2.50%	2.70%	1.66%	1.93%	1.54%

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

विवरण	Mero	Samata	RSDC
कार्यक्षेत्र भएको जिल्ला संख्या	75	1	75
सेवा पुगेको जिल्ला संख्या	11	1	15
सेवा पुगेको गा.वि.स./न.पा. संख्या	103	20	0
कुल कर्मचारी संख्या	74	9	7
कुल शाखा संख्या	14	1	1
कुल केन्द्र संख्या	666	89	0
कुल समूह संख्या	2359	383	0
निष्क्रिय समूह संख्या	0	0	0
कुल सदस्य संख्या	11683	1879	0
निष्क्रिय सदस्य संख्या	0	0	0
कुल ऋणी संख्या	7096	1320	51
कुल कर्जा वितरण	418.91	59.63	209.14
लघु व्यवसाय कर्जा	418.91	59.63	0.00
लघु उद्यम/धितो कर्जा	0.00	0.00	0.00
अन्य कर्जा	0.00	0.00	209.14
कर्जाको साँवा असुली	75.28	21.03	14.48
लघु व्यवसाय कर्जाको साँवा असुली	75.28	21.03	0.00
लघु उद्यम/धितो कर्जाको साँवा असुली	0.00	0.00	0.00
अन्य कर्जाको साँवा असुली	0.00	0.00	14.48
कुल बाँकी कर्जा	343.63	38.60	194.66
लघु व्यवसाय कर्जा बाँकी	343.63	38.60	0.00
लघु उद्यम/धितो कर्जा बाँकी	0.00	0.00	0.00
अन्य कर्जा बाँकी	0.00	0.00	194.66
भाखा नाघेको कर्जा रकम	0.00	0.00	0.00
भाखा नाघेको ऋणी संख्या	0.00	0.00	0.00
ब्याज असुली रकम	0.00	2.75	3.16
असुल हुन बाँकी ब्याज रकम	2.48	0.00	1.92
कर्जा नोक्सानी व्यवस्था	3.44	0.39	1.11
कुल बचतकर्ता संख्या	11683	1879	0
कुल बचत रकम	11.88	4.51	0.00
अनिवार्य बचत	3.83	1.52	0.00
स्वेच्छिक बचत	3.76	3.00	0.00
अन्य बचत	4.29	0.00	0.00
सर्वसाधारणबाट संकलन गरेको बचत	0.00	0.00	0.00
कुल बचत/कुल कर्जा (%)	0.03	0.12	0.00
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	Karnali Bikash Bank Limited	Karnali	10	Triveni Development Bank Limited	Triveni
11	Suprim Development Bank Limited	Suprim	12	Bhrikuti Bikas Bank Limited	Bhrikuti
13	Shubhechchha Bikas Bank Limited	Suvekchha	14	Bageshori Development Bank Limited	Bageshori
15	Gaurishankar Development Bank Limited	Gaurishankar	16	Gorkha Bikas Bank Limited	Gurkha
17	Gandaki Bikas Bank Limited	Gandaki	18	Infrastructure Development Bank Limited	Infrastructure
19	Business Universal Development Bank Limited	Business	20	Biratlaxmi Bikas Bank Limited	Biratlaxmi
21	Excel Development Bank Limited	Excel	22	Western Development Bank Limited	Western
23	H. & B. Development Bank Limited	H & B	24	Arniko Development Bank Limited	Araniko
25	NDEP Development Bank Limited	NDEP	26	Clean Energy Development Bank Limited	CEDBL
27	Miteri Development Bank Limited	Miteri	28	Tinau Bikas Bank Limited	Tinau
29	Rising Development Bank Limited	Rising	30	Muktinath Bikas Bank Limited	Muktinath
31	Sewa Bikas Bank Limited	Sewa	32	Kankai Bikas Bank Limited	Kankai
33	Public Development Bank Limited	Public	34	Mahakali Bikas Bank Limited	Mahakali
35	Ace Development Bank Limited	Ace	36	Bhargab Bikas Bank Limited	Bhargav
37	Sangrila Bikas Bank Limited	Shangrila	38	Professional Diyalo Bikas Bank Limited	diyalo
39	Country Development Bank Limited	Country	40	Alpine Development Bank Limited	Alpine
41	Nilgiri Bikas Bank Limited	Nilgiri	42	Kasthamandap Development Bank Limited	Kastamandap
43	Garima Bikas Bank Limited	Garima	44	City Development Bank Limited	City
45	Biswo Bikas Bank Limited	Bishow	46	Kabeli Bikas Bank Limited	Kabeli
47	Kamana Bikas Bank Limited	Kamana	48	Corporate Development Bank Limited	Corporate
49	Pathibhara Bikas Bank Limited	Pathibhara	50	Purnima Bikas Bank Limited	Purnima
51	Jyoti Development Bank Limited	Jyoti	52	Bagmati Development Bank Limited	Bagmati
53	Hamro Bikas Bank Limited	Hamro	54	Kakre Bihar Bikas Bank Limited	Kakre
55	Shine Development Bank Limited	Shine	56	Pacific Development Bank Limited	Pacific
57	Civic Development Bank Limited	Civic	58	International Development Bank Limited	IDBL
59	Kanchan Development Bank Limited	Kanchan	60	Matribhumi Bikas Bank Limited	Matribhumi
61	Bright Development Bank Limited	Bright	62	Innovative Development Bank Limited	Innovative
63	Jhimruk Bikas Bank Limited	Jhimruk	64	Metro Development Bank Limited	Metro
65	Vibor Bikash Bank Limited	Vibor	66	Gaumukhee Bikas Bank Limited	Gaumukhee
67	Raptibheri Bikas Bank Limited	Raptiveri	68	Tourism Development Bank Limited	Tourism
69	Mission Development Bank Limited	Mission	70	Mount Makalu Development Bank Limited	Mt. Makalu
71	Sindhu Bikas Bank Limited	Sindhu	72	Sahara Development Bank Limited	Sahara
73	Nepal Community Development Bank Limited	N.Community	74	Cosmos Development Bank Limited	Cosmos
75	Manasalu Development Bank Limited	Manaslu	76	Ekata Development Bank Limited	Ekata
77	Kalinchowk Development Bank Limited	Kalinchowk	78	Kailash Bikash Bank	Kailash
79	Salpa Bikas Bank	Salpa	80	Saptakoshi Bikas Bank Limited	Saptakoshi
81	Sajha Bikash Bank Limited	Sajha	82	Prabhu Bikas Bank Limited	PrabhuDB
83	Apex Development Bank Limited	Apex	84	Green Development Bank	Green
85	Reliable Development Bank	Reliable			
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	Kuber Merchant Finance Limited	Kuber
43	Nepal Express Finance Limited	NEFL	44	Seti Bittiya Sanstha Limited	Seti
45	Hama Merchant & Finance Limited	hama	46	Namaste Bittiya Sanstha Limited.	Namaste
47	Kaski Finance Limited	Kaski	48	Zenith Finance Limited	Zenith
49	Unique Finance Limited	Unique	50	Manjushree Financial Institution Limited	Manjushree
51	Jebil's Finance Limited	Jebils	52	Reliance Finance Limited	Reliance
53	Bhaktapur Finance Limited	Bhaktapur			

D. Micro-credit Development Banks

1	Purbanchal Grameen Bikas Bank Limited	PUGBB	2	Sudur Pashimanchal Grameen Bikas Bank Limited	SPGBB
3	Pashimanchal Grameen Bikas Bank Limited	PAGBB	4	Madhya Pashimanchal Grameen Bikas Bank Limited	MPGBB
5	Madhymanchall Grameen Bikas Bank Limited	MGBB	6	Nirdhan Utthan Bank Limited	NIRDHAN
7	Rural Microfinance Development Centre Limited	RMDC	8	Deprosc Microfinance Development Bank Limited	DEPROSC
9	Chhimek Microfinance Development Banks Limited	CHHIMEK	10	Shawalamban Laghu Bitta Bikas Banks Limited	Swabalamban
11	Sana Kisan Vikas Bank Limited	Sanakisan	12	Nerude Laghu Bitta Bikas Bank Limited	NERUDE
13	Naya Nepal Laghu Bitta Bikas Bank Limited	Naya Nepal	14	Summit Microfinance Development Bank Limited	Summit
15	Sworojagar Laghu Bitta Bikas Bank Limited	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			