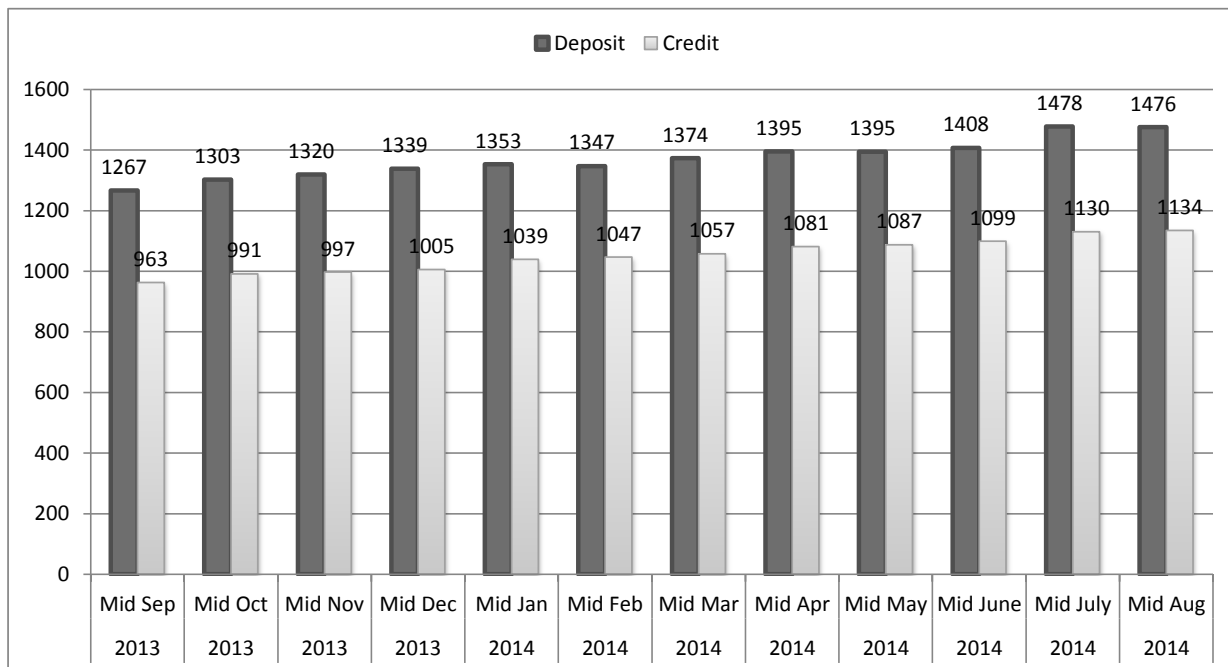


# BANKING & FINANCIAL STATISTICS

(Monthly)  
(Provisional)



## NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department  
Statistics Division

2071 Saun  
Mid-Aug, 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               | 83                | 52                | 33             | 198   |
| Total Number of Licensed BFIs        | 30               | 84                | 53                | 34             | 201   |

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

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

7 The capital Fund for the commercial bank is as of Asar, 2071 (2014 July)

## Major Financial Indicators

as on Saun End, 2071

|                                       |   | Class "A"    | Class "B" | Class "C" | Overall  |
|---------------------------------------|---|--------------|-----------|-----------|----------|
| <b>A. Credit, Deposit Ratios (%)</b>  |   |              |           |           |          |
| 1                                     | Total Deposit/GDP                         | 62.33        | 10.40     | 3.79      | 76.52    |
| 2                                     | Total Credit/GDP                          | 47.09        | 8.37      | 3.37      | 58.83    |
| 3                                     | Total Credit/ Total Deposit               | 75.56        | 80.44     | 88.83     | 76.88    |
| 4                                     | Lcy Credit/Lcy Deposit & Core Capital     | 72.28        | 70.60     | 74.53     | 72.16    |
| 5                                     | Fixed Deposit/Total Deposit               | 30.35        | 27.31     | 46.00     | 30.71    |
| 6                                     | Saving Deposit/Total Deposit              | 37.99        | 52.88     | 44.31     | 40.33    |
| 7                                     | Current Deposit/Total Deposit             | 9.56         | 1.70      | 0.08      | 8.02     |
| 8                                     | NPL/ Total Loan*                          | 2.90         | 4.17      | 14.49     | 3.74     |
| 9                                     | Total LLP/Total Loan                      | 3.56         | 4.24      | 15.69     | 4.35     |
| 10                                    | Deprived SectorLoan/Total Loan*           | 5.18         | 5.43      | 3.55      | 5.12     |
| <b>B. Liquidity Ratios (%)</b>        |   |              |           |           |          |
| 1                                     | Cash & Bank Balance/Total Deposit         | 17.12        | 17.56     | 24.44     | 17.54    |
| 2                                     | Investment in Gov. Security/Total Deposit | 12.78        | 1.61      | 3.29      | 10.79    |
| 3                                     | Total Liquid Assets/Total Deposit         | 30.58        | 36.41     | 36.92     | 31.69    |
| <b>C. Capital Adequacy Ratios (%)</b> |   |              |           |           |          |
| 1                                     | Core Capital/RWA                          | 10.39        | 14.80     | 15.07     | 11.26    |
| 2                                     | Total Capital/RWA                         | 12.03        | 15.61     | 15.82     | 12.74    |
| <b>D. Other Information</b>           |   |              |           |           |          |
| 1                                     | No. of Branches                           | 1547         | 818       | 239       | 2604     |
| 2                                     | No. of ATM                                | 1362         | 260       | 30        | 1652     |
| 3                                     | No. of Debit Card                         | 3641960      | 465640    | 23642     | 4131242  |
| 4                                     | No. of Credit Card                        | 57898        | 0         | 0         | 57898    |
| 5                                     | No. of Deposit Accounts                   | 9791383      | 2773198   | 563271    | 13127852 |
| 6                                     | No. of Loan                               | 647701       | 244362    | 47658     | 939721   |
| 1                                     | <b>Wt. Avg Interest on Deposit</b>        | <b>3.99</b>  |           |           |          |
|                                       | (a) Saving                                | 3.17         |           |           |          |
|                                       | (b) Fixed                                 | 6.54         |           |           |          |
|                                       | (c) Call                                  | 3.77         |           |           |          |
| 2                                     | <b>Wt. Avg Interest on Credit</b>         | <b>10.37</b> |           |           |          |

Note: Bank balance includes money at call

Nominal GDP (At Producer's Price) for 2013/14 Rs. 1928517 million (P)

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

\* Based on Fourth quarter of FY 2070/71.

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

| Liabilities   |                                     | Mid-July          |                   |                   | Mid-July          | Mid-Aug           | % Change |        |         |
|---------------|-------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|----------|--------|---------|
|               |                                     | 2011              | 2012              | 2013              | 2014              | 2014              | 2/1      | 3/2    | 4/3     |
|               |                                     | 1                 | 2                 | 3                 | 4                 | 5                 |          |        |         |
| <b>1</b>      | <b>CAPITAL FUND</b>                 | 103407.53         | 115162.99         | 131724.33         | 145861.43         | 174774.24         | 11.37    | 14.38  | 10.73   |
|               | a. Paid-up Capital                  | 98418.17          | 104303.78         | 119506.94         | 128985.27         | 129071.55         | 5.98     | 14.58  | 7.93    |
|               | b. Statutory Reserves               | 17727.34          | 22068.14          | 26038.22          | 32722.08          | 34514.60          | 24.49    | 17.99  | 25.67   |
|               | c. Retained Earning                 | -24280.93         | -24321.75         | -22344.20         | -27214.24         | -1675.20          | 0.17     | -8.13  | 21.80   |
|               | d. Others Reserves                  | 11542.96          | 13112.82          | 8523.37           | 11368.33          | 12863.29          | 13.60    | -35.00 | 33.38   |
| <b>2</b>      | <b>BORROWINGS</b>                   | 34058.68          | 17805.91          | 26999.28          | 18202.84          | 19220.16          | -47.72   | 51.63  | -32.58  |
|               | a. NRB                              | 13307.22          | 4286.68           | 2884.28           | 2010.04           | 1694.51           | -67.79   | -32.72 | -30.31  |
|               | b. "A"Class Licensed Institution    | 10915.97          | 3297.01           | 10466.63          | 5182.01           | 5691.86           | -69.80   | 217.46 | -50.49  |
|               | c. Foreign Banks and Fin. Ins.      | 2232.33           | 2507.93           | 2954.26           | 4.12              | 17.85             | 12.35    | 17.80  | -99.86  |
|               | d. Other Financial Ins.             | 1453.38           | 781.08            | 2438.25           | 1306.53           | 1365.81           | -46.26   | 212.16 | -46.42  |
|               | e. Bonds and Securities             | 6149.79           | 6933.22           | 8255.86           | 9700.14           | 10450.14          | 12.74    | 19.08  | 17.49   |
| <b>3</b>      | <b>DEPOSITS</b>                     | 869951.43         | 1071394.11        | 1250061.98        | 1477832.61        | 1475673.13        | 23.16    | 16.68  | 18.22   |
|               | a. Current                          | 80934.33          | 95993.06          | 111686.53         | 129108.41         | 118400.09         | 18.61    | 16.35  | 15.60   |
|               | b. Savings                          | 305589.21         | 400723.15         | 471215.43         | 587593.46         | 595094.42         | 31.13    | 17.59  | 24.70   |
|               | c. Fixed                            | 332726.29         | 372137.55         | 423478.43         | 453408.61         | 453181.36         | 11.84    | 13.80  | 7.07    |
|               | d. Call Deposits                    | 139308.18         | 187998.54         | 225704.81         | 285024.29         | 285510.51         | 34.95    | 20.06  | 26.28   |
|               | e. Others                           | 11393.42          | 14541.81          | 17976.78          | 22697.85          | 23486.74          | 27.63    | 23.62  | 26.26   |
| <b>4</b>      | <b>Bills Payable</b>                | 964.92            | 1626.36           | 1561.63           | 1553.13           | 1942.34           | 68.55    | -3.98  | -0.54   |
| <b>5</b>      | <b>Other Liabilities</b>            | 106263.83         | 123660.25         | 140770.30         | 169227.44         | 173793.86         | 16.37    | 13.84  | 20.22   |
|               | 1. Loan Loss Provision              | 30215.83          | 33873.99          | 42223.77          | 48932.49          | 49336.26          | 12.11    | 24.65  | 15.89   |
|               | 2. Interest Suspense a/c            | 28130.02          | 26056.17          | 27920.72          | 30453.76          | 34533.43          | -7.37    | 7.16   | 9.07    |
|               | 3. Others                           | 47917.98          | 63730.08          | 70625.81          | 89841.19          | 89924.17          | 33.00    | 10.82  | 27.21   |
| <b>6</b>      | <b>Reconciliation A/c</b>           | 9872.98           | 1537.81           | 7290.04           | 2869.47           | 5740.24           | -84.42   | 374.05 | -60.64  |
| <b>7</b>      | <b>Profit &amp; Loss A/c</b>        | 20198.37          | 19776.52          | 26544.74          | 31566.75          | 2395.78           | -2.09    | 34.22  | 18.92   |
|               | <b>TOTAL</b>                        | <b>1144717.74</b> | <b>1350963.95</b> | <b>1584952.29</b> | <b>1847113.68</b> | <b>1853539.76</b> | 18.02    | 17.32  | 16.54   |
| <b>Assets</b> |                                     |                   |                   |                   |                   |                   |          |        |         |
| <b>1</b>      | <b>LIQUID FUNDS</b>                 | 147993.99         | 236056.86         | 259224.93         | 319196.62         | 308387.03         | 59.50    | 9.81   | 23.14   |
|               | a. Cash Balance                     | 23950.22          | 31020.07          | 35728.20          | 41862.07          | 33943.69          | 29.52    | 15.18  | 17.17   |
|               | Nepalese Notes & Coins              | 23410.19          | 30353.28          | 34876.14          | 41073.72          | 33109.48          | 29.66    | 14.90  | 17.77   |
|               | Foreign Currency                    | 540.03            | 666.79            | 852.06            | 788.35            | 834.20            | 23.47    | 27.79  | -7.48   |
|               | b. Bank Balance                     | 90221.67          | 164605.21         | 173856.67         | 220546.60         | 224885.43         | 82.45    | 5.62   | 26.86   |
|               | 1. In Nepal Rastra Bank             | 54649.30          | 120457.25         | 130802.82         | 162286.93         | 163287.21         | 120.42   | 8.59   | 24.07   |
|               | 2. "A"Class Licensed Institution    | 15881.98          | 26284.33          | 23269.10          | 34656.48          | 35738.15          | 65.50    | -11.47 | 48.94   |
|               | 3. Other Financial Ins.             | 9176.54           | 7649.81           | 5673.35           | 5302.85           | 5673.59           | -16.64   | -25.84 | -6.53   |
|               | 4. In Foreign banks                 | 10513.86          | 10213.81          | 14111.40          | 18300.33          | 20186.49          | -2.85    | 38.16  | 29.68   |
|               | c. Money at Call                    | 33822.11          | 40431.58          | 49640.06          | 56787.95          | 49557.91          | 19.54    | 22.78  | 14.40   |
| <b>2</b>      | <b>INVESTMENTS</b>                  | 107562.37         | 137304.43         | 151339.99         | 162544.89         | 160901.43         | 27.65    | 10.22  | 7.40    |
|               | a. Govt. Securities                 | 105115.15         | 133251.15         | 149700.83         | 160867.12         | 159218.78         | 26.77    | 12.34  | 7.46    |
|               | b. Others                           | 2447.22           | 4053.28           | 1639.16           | 1677.78           | 1682.65           | 65.63    | -59.56 | 2.36    |
| <b>3</b>      | <b>SHARE &amp; OTHER INVESTMENT</b> | 53582.86          | 52851.08          | 66725.48          | 72656.22          | 78066.63          | -1.37    | 26.25  | 8.89    |
| <b>4</b>      | <b>LOANS &amp; ADVANCES</b>         | 698778.98         | 779560.90         | 945698.45         | 1119260.81        | 1124282.58        | 11.56    | 21.31  | 18.35   |
|               | a. Private Sector                   | 675113.87         | 741145.02         | 915010.01         | 1084965.27        | 1092771.88        | 9.78     | 23.46  | 18.57   |
|               | b. Financial Institutions           | 17299.98          | 31389.29          | 21910.20          | 26247.72          | 26741.25          | 81.44    | -30.20 | 19.80   |
|               | c. Government Organizations         | 6365.14           | 7026.59           | 8778.24           | 8047.82           | 4769.45           | 10.39    | 24.93  | -8.32   |
| <b>5</b>      | <b>BILLS PURCHASED</b>              | 5149.73           | 9634.19           | 9007.88           | 9805.60           | 9303.72           | 87.08    | -6.50  | 8.86    |
| <b>6</b>      | <b>LOANS AGT. COLLECTED BILLS</b>   | 95.96             | 645.89            | 1015.49           | 737.25            | 867.39            | 573.10   | 57.22  | -27.40  |
| <b>7</b>      | <b>FIXED ASSETS</b>                 | 24260.64          | 27146.40          | 28916.79          | 30477.72          | 30492.65          | 11.89    | 6.52   | 5.40    |
| <b>8</b>      | <b>OTHER ASSETS</b>                 | 79138.14          | 93318.34          | 104448.21         | 123962.34         | 132563.70         | 17.92    | 11.93  | 18.68   |
|               | a. Accrued Interests                | 29689.70          | 27621.76          | 30638.63          | 32041.34          | 37614.38          | -6.97    | 10.92  | 4.58    |
|               | b. Others                           | 49448.44          | 65696.59          | 73809.58          | 91920.99          | 94949.32          | 32.86    | 12.35  | 24.54   |
| <b>9</b>      | <b>Expenses not Written off</b>     | 775.30            | 586.90            | 622.02            | 491.99            | 492.63            | -24.30   | 5.98   | -20.90  |
| <b>10</b>     | <b>Non Banking Assets</b>           | 1549.65           | 2225.09           | 3731.30           | 4756.96           | 4788.99           | 43.59    | 67.69  | 27.49   |
| <b>11</b>     | <b>Reconciliation Account</b>       | 21980.28          | 8638.94           | 10394.09          | -1032.54          | 917.69            | -60.70   | 20.32  | -109.93 |
| <b>12</b>     | <b>Profit &amp; Loss A/c</b>        | 3849.83           | 2994.86           | 3827.69           | 4255.78           | 2475.32           | -22.21   | 27.81  | 11.18   |
|               | <b>TOTAL</b>                        | <b>1144717.74</b> | <b>1350963.88</b> | <b>1584952.31</b> | <b>1847113.65</b> | <b>1853539.76</b> | 18.02    | 17.32  | 16.54   |

**Statement of Assets and Liabilities of Commercial Banks**

| Liabilities |                                     | Mid-July         |                   |                   | Mid-July          | Mid-Aug           | % Change     |              |              |
|-------------|-------------------------------------|------------------|-------------------|-------------------|-------------------|-------------------|--------------|--------------|--------------|
|             |                                     | 2011             | 2012              | 2013              | 2014              | 2014              | 2/1          | 3/2          | 4/3          |
|             |                                     | 1                | 2                 | 3                 | 4                 | 5                 |              |              |              |
| <b>1</b>    | <b>CAPITAL FUND</b>                 | 59064.45         | 77142.57          | 94660.68          | 108212.91         | 130768.93         | 30.61        | 22.71        | 14.32        |
|             | a. Paid-up Capital                  | 58294.88         | 65983.34          | 79652.07          | 87454.02          | 87654.01          | 13.19        | 20.72        | 9.80         |
|             | b. Statutory Reserves               | 14925.88         | 18708.72          | 21995.65          | 27696.23          | 29127.13          | 25.34        | 17.57        | 25.92        |
|             | c. Retained Earning                 | -24831.16        | -19595.10         | -14452.96         | -16561.92         | 3036.03           | -21.09       | -26.24       | 14.59        |
|             | d. Others Reserves                  | 10674.85         | 12045.61          | 7465.92           | 9624.58           | 10951.76          | 12.84        | -38.02       | 28.91        |
| <b>2</b>    | <b>BORROWINGS</b>                   | 24852.84         | 15507.22          | 22792.86          | 15228.20          | 15999.79          | -37.60       | 46.98        | -33.19       |
|             | a. NRB                              | 10226.06         | 4286.68           | 2314.28           | 2010.04           | 1694.51           | -58.08       | -46.01       | -13.15       |
|             | b. "A"Class Licensed Institution    | 6320.98          | 1970.74           | 7368.77           | 2601.47           | 2851.92           | -68.82       | 273.91       | -64.70       |
|             | c. Foreign Banks and Fin. Ins.      | 1868.09          | 2175.84           | 2954.26           | 4.12              | 17.85             | 16.47        | 35.78        | -99.86       |
|             | d. Other Financial Ins.             | 379.95           | 146.18            | 1905.41           | 912.42            | 985.37            | -61.53       | 1203.46      | -52.11       |
|             | e. Bonds and Securities             | 6057.77          | 6927.77           | 8250.14           | 9700.14           | 10450.14          | 14.36        | 19.09        | 17.58        |
| <b>3</b>    | <b>DEPOSITS</b>                     | 687587.89        | 867978.25         | 1020830.77        | 1204463.40        | 1202009.82        | 26.24        | 17.61        | 17.99        |
|             | a. Current                          | 78982.88         | 93304.43          | 108656.63         | 125065.83         | 114937.60         | 18.13        | 16.45        | 15.10        |
|             | b. Savings                          | 231094.43        | 304786.78         | 358546.88         | 450524.99         | 456638.72         | 31.89        | 17.64        | 25.65        |
|             | c. Fixed                            | 253586.40        | 298835.74         | 345412.03         | 365048.50         | 364784.37         | 17.84        | 15.59        | 5.68         |
|             | d. Call Deposits                    | 116624.66        | 161784.11         | 196045.33         | 247429.62         | 248584.22         | 38.72        | 21.18        | 26.21        |
|             | e. Others                           | 7299.52          | 9267.20           | 12169.90          | 16394.45          | 17064.91          | 26.96        | 31.32        | 34.71        |
| <b>4</b>    | <b>Bills Payable</b>                | 942.94           | 1599.38           | 1549.62           | 1513.82           | 1932.77           | 69.62        | -3.11        | -2.31        |
| <b>5</b>    | <b>Other Liabilities</b>            | 84386.30         | 92665.24          | 104427.07         | 127781.31         | 132836.87         | 9.81         | 12.69        | 22.36        |
|             | 1. Loan Loss Provision              | 21340.08         | 22093.98          | 25582.29          | 31622.89          | 32301.49          | 3.53         | 15.79        | 23.61        |
|             | 2. Interest Suspense a/c            | 23249.43         | 19491.92          | 20628.97          | 21397.75          | 24193.12          | -16.16       | 5.83         | 3.73         |
|             | 3. Others                           | 39796.79         | 51079.35          | 58215.80          | 74760.68          | 76342.26          | 28.35        | 13.97        | 28.42        |
| <b>6</b>    | <b>Reconciliation A/c</b>           | 5931.58          | -3672.89          | 1927.71           | -2495.70          | -76.58            | -161.92      | -152.48      | -229.46      |
| <b>7</b>    | <b>Profit &amp; Loss A/c</b>        | 15598.52         | 15876.84          | 21060.43          | 23141.71          | 1410.26           | 1.78         | 32.65        | 9.88         |
|             | <b>TOTAL</b>                        | <b>878364.52</b> | <b>1067096.61</b> | <b>1267249.14</b> | <b>1477845.65</b> | <b>1484881.86</b> | <b>21.49</b> | <b>18.76</b> | <b>16.62</b> |
|             | <b>Assets</b>                       |                  |                   |                   |                   |                   | 0.00         | 0.00         | 0.00         |
| <b>1</b>    | <b>LIQUID FUNDS</b>                 | 98071.74         | 161785.49         | 185758.20         | 226401.82         | 214003.12         | 64.97        | 14.82        | 21.88        |
|             | a. Cash Balance                     | 20265.25         | 26026.91          | 29908.23          | 34628.53          | 27827.68          | 28.43        | 14.91        | 15.78        |
|             | Nepalese Notes & Coins              | 19764.98         | 25398.02          | 29107.29          | 33928.61          | 27068.84          | 28.50        | 14.60        | 16.56        |
|             | Foreign Currency                    | 500.27           | 628.90            | 800.94            | 699.91            | 758.84            | 25.71        | 27.36        | -12.61       |
|             | b. Bank Balance                     | 63293.26         | 127706.17         | 140521.89         | 177300.62         | 177928.85         | 101.77       | 10.04        | 26.17        |
|             | 1. In Nepal Rastra Bank             | 48727.39         | 110572.60         | 120642.29         | 149910.91         | 150239.35         | 126.92       | 9.11         | 24.26        |
|             | 2. "A"Class Licensed Institution    | 3826.02          | 6784.54           | 5753.34           | 9153.13           | 7439.63           | 77.33        | -15.20       | 59.09        |
|             | 3. Other Financial Ins.             | 284.61           | 187.69            | 160.35            | 18.78             | 182.35            | -34.05       | -14.57       | -88.29       |
|             | 4. In Foreign banks                 | 10455.24         | 10161.35          | 13965.91          | 18217.79          | 20067.51          | -2.81        | 37.44        | 30.44        |
|             | c. Money at Call                    | 14513.24         | 8052.41           | 15328.08          | 14472.67          | 8246.60           | -44.52       | 90.35        | -5.58        |
| <b>2</b>    | <b>INVESTMENTS</b>                  | 102655.92        | 131017.87         | 146469.06         | 156830.54         | 155236.82         | 27.63        | 11.79        | 7.07         |
|             | a. Govt. Securities                 | 100267.30        | 127213.05         | 144855.42         | 155190.33         | 153592.44         | 26.87        | 13.87        | 7.13         |
|             | b. Others                           | 2388.62          | 3804.83           | 1613.63           | 1640.22           | 1644.38           | 59.29        | -57.59       | 1.65         |
| <b>3</b>    | <b>SHARE &amp; OTHER INVESTMENT</b> | 46901.44         | 50254.78          | 63457.22          | 69534.76          | 74577.77          | 7.15         | 26.27        | 9.58         |
| <b>4</b>    | <b>LOANS &amp; ADVANCES</b>         | 522853.34        | 612322.64         | 748753.66         | 891629.91         | 898027.86         | 17.11        | 22.28        | 19.08        |
|             | a. Private Sector                   | 503339.45        | 577113.21         | 723355.09         | 860588.35         | 871443.16         | 14.66        | 25.34        | 18.97        |
|             | b. Financial Institutions           | 13362.34         | 28302.71          | 16673.89          | 23050.77          | 21870.76          | 111.81       | -41.09       | 38.24        |
|             | c. Government Organizations         | 6151.55          | 6906.71           | 8724.68           | 7990.78           | 4713.94           | 12.28        | 26.32        | -8.41        |
| <b>5</b>    | <b>BILLS PURCHASED</b>              | 5073.85          | 9606.97           | 7438.39           | 9794.86           | 9289.05           | 89.34        | -22.57       | 31.68        |
| <b>6</b>    | <b>LOANS AGT. COLLECTED BILLS</b>   | 95.96            | 645.89            | 1015.49           | 737.25            | 867.39            | 573.10       | 57.22        | -27.40       |
| <b>7</b>    | <b>FIXED ASSETS</b>                 | 16098.81         | 19818.66          | 21164.90          | 22600.03          | 22701.67          | 23.11        | 6.79         | 6.78         |
| <b>8</b>    | <b>OTHER ASSETS</b>                 | 66675.11         | 76147.88          | 85601.07          | 102400.91         | 111200.78         | 14.21        | 12.41        | 19.63        |
|             | a. Accrued Interests                | 24341.43         | 20790.32          | 23015.22          | 22763.51          | 27143.85          | -14.59       | 10.70        | -1.09        |
|             | b. Others                           | 42333.67         | 55357.56          | 62585.85          | 79637.40          | 84056.93          | 30.76        | 13.06        | 27.25        |
| <b>9</b>    | <b>Expenses not Written off</b>     | 600.70           | 447.80            | 475.18            | 398.44            | 398.62            | -25.45       | 6.11         | -16.15       |
| <b>10</b>   | <b>Non Banking Assets</b>           | 1376.57          | 1638.51           | 2037.98           | 2046.79           | 2098.29           | 19.03        | 24.38        | 0.43         |
| <b>11</b>   | <b>Reconciliation Account</b>       | 17961.09         | 3410.11           | 4988.80           | -6377.24          | -4814.69          | -81.01       | 46.29        | -227.83      |
| <b>12</b>   | <b>Profit &amp; Loss A/c</b>        | 0.00             | 0.00              | 89.21             | 1847.55           | 1295.17           | 0.00         | 0.00         | 1971.02      |
|             | <b>TOTAL</b>                        | <b>878364.52</b> | <b>1067096.59</b> | <b>1267249.16</b> | <b>1477845.62</b> | <b>1484881.86</b> | <b>21.49</b> | <b>18.76</b> | <b>16.62</b> |

**Statement of Assets and Liabilities of Development Banks**

| Liabilities |                                     | Mid-July  |           |           | Mid-July  | Mid-Aug   | % Change |          |         |
|-------------|-------------------------------------|-----------|-----------|-----------|-----------|-----------|----------|----------|---------|
|             |                                     | 2011      | 2012      | 2013      | 2014      | 2014      | 2/1      | 3/2      | 4/3     |
|             |                                     | 1         | 2         | 3         | 4         | 5         |          |          |         |
| <b>1</b>    | <b>CAPITAL FUND</b>                 | 22524.65  | 22702.17  | 25094.11  | 27683.64  | 31837.53  | 0.79     | 10.54    | 10.32   |
|             | a. Paid-up Capital                  | 20895.09  | 21224.20  | 23568.92  | 25606.53  | 25684.33  | 1.58     | 11.05    | 8.65    |
|             | b. Statutory Reserves               | 1138.32   | 1555.69   | 2105.95   | 2706.17   | 3026.19   | 36.66    | 35.37    | 28.50   |
|             | c. Retained Earning                 | 67.66     | -764.13   | -1106.59  | -1481.47  | 2210.36   | -1229.36 | 44.82    | 33.88   |
|             | d. Others Reserves                  | 423.58    | 686.41    | 525.84    | 852.40    | 916.65    | 62.05    | -23.39   | 62.10   |
| <b>2</b>    | <b>BORROWINGS</b>                   | 4700.02   | 1193.00   | 2753.56   | 2408.48   | 2614.83   | -74.62   | 130.81   | -12.53  |
|             | a. NRB                              | 2433.68   | 0.00      | 570.00    | 0.00      | 0.00      | -100.00  | 0.00     | -100.00 |
|             | b. "A"Class Licensed Institution    | 1334.02   | 651.10    | 1645.00   | 2014.38   | 2234.40   | -51.19   | 152.65   | 22.45   |
|             | c. Foreign Banks and Fin. Ins.      | 364.24    | 332.08    | 0.00      | 0.00      | 0.00      | -8.83    | -100.00  | 0.00    |
|             | d. Other Financial Ins.             | 557.07    | 204.37    | 532.84    | 394.11    | 380.43    | -63.31   | 160.73   | -26.04  |
|             | e. Bonds and Securities             | 11.02     | 5.45      | 5.72      | 0.00      | 0.00      | -50.56   | 4.96     | -100.00 |
| <b>3</b>    | <b>DEPOSITS</b>                     | 96886.67  | 127300.11 | 160249.64 | 199932.80 | 200567.03 | 31.39    | 25.88    | 24.76   |
|             | a. Current                          | 1860.53   | 2657.06   | 2944.14   | 3964.21   | 3405.49   | 42.81    | 10.80    | 34.65   |
|             | b. Savings                          | 42968.28  | 60924.67  | 83215.90  | 105094.40 | 106064.55 | 41.79    | 36.59    | 26.29   |
|             | c. Fixed                            | 31162.87  | 37454.34  | 45134.34  | 53998.41  | 54775.18  | 20.19    | 20.50    | 19.64   |
|             | d. Call Deposits                    | 20407.66  | 25427.81  | 28491.56  | 36345.53  | 35827.20  | 24.60    | 12.05    | 27.57   |
|             | e. Others                           | 487.34    | 836.23    | 463.70    | 530.25    | 494.61    | 71.59    | -44.55   | 14.35   |
| <b>4</b>    | <b>Bills Payable</b>                | 17.78     | 18.91     | 8.37      | 32.71     | 8.11      | 6.33     | -55.72   | 290.66  |
| <b>5</b>    | <b>Other Liabilities</b>            | 10858.30  | 13437.99  | 16778.07  | 20116.85  | 19414.15  | 23.76    | 24.86    | 19.90   |
|             | 1. Loan Loss Provision              | 3520.41   | 4781.47   | 5847.74   | 6860.14   | 6846.36   | 35.82    | 22.30    | 17.31   |
|             | 2. Interest Suspense a/c            | 3189.40   | 3068.90   | 2594.60   | 3117.96   | 4035.80   | -3.78    | -15.46   | 20.17   |
|             | 3. Others                           | 4148.49   | 5587.62   | 8335.74   | 10138.76  | 8531.98   | 34.69    | 49.18    | 21.63   |
| <b>6</b>    | <b>Reconciliation A/c</b>           | 2577.40   | 3894.17   | 3374.90   | 3671.63   | 3920.33   | 51.09    | -13.33   | 8.79    |
| <b>7</b>    | <b>Profit &amp; Loss A/c</b>        | 2171.41   | 2347.45   | 3251.27   | 5079.57   | 412.18    | 8.11     | 38.50    | 56.23   |
|             | <b>TOTAL</b>                        | 139736.22 | 170893.79 | 211509.94 | 258925.69 | 258774.16 | 22.30    | 23.77    | 22.42   |
|             | <b>Assets</b>                       |           |           |           |           |           | 0.00     | 0.00     | 0.00    |
| <b>1</b>    | <b>LIQUID FUNDS</b>                 | 29411.27  | 47387.40  | 52289.75  | 68931.29  | 69800.76  | 61.12    | 10.35    | 31.83   |
|             | a. Cash Balance                     | 2465.05   | 3646.17   | 4833.15   | 6139.82   | 5209.95   | 47.91    | 32.55    | 27.04   |
|             | Nepalese Notes & Coins              | 2426.96   | 3609.10   | 4782.29   | 6051.74   | 5134.76   | 48.71    | 32.51    | 26.54   |
|             | Foreign Currency                    | 38.09     | 37.08     | 50.85     | 88.07     | 75.18     | -2.66    | 37.16    | 73.18   |
|             | b. Bank Balance                     | 13229.83  | 20316.68  | 19565.36  | 27923.34  | 30000.48  | 53.57    | -3.70    | 42.72   |
|             | 1. In Nepal Rastra Bank             | 3511.87   | 5968.59   | 7457.99   | 9163.59   | 9659.39   | 69.95    | 24.95    | 22.87   |
|             | 2. "A"Class Licensed Institution    | 5973.60   | 10461.52  | 9507.63   | 15810.29  | 17235.44  | 75.13    | -9.12    | 66.29   |
|             | 3. Other Financial Ins.             | 3685.74   | 3834.11   | 2454.26   | 2866.92   | 2986.68   | 4.03     | -35.99   | 16.81   |
|             | 4. In Foreign banks                 | 58.62     | 52.46     | 145.49    | 82.54     | 118.97    | -10.51   | 177.33   | -43.27  |
|             | c. Money at Call                    | 13716.40  | 23424.55  | 27891.24  | 34868.13  | 34590.33  | 70.78    | 19.07    | 25.01   |
| <b>2</b>    | <b>INVESTMENTS</b>                  | 2519.63   | 3728.21   | 3118.77   | 3230.11   | 3223.36   | 47.97    | -16.35   | 3.57    |
|             | a. Govt. Securities                 | 2497.03   | 3701.16   | 3118.24   | 3229.98   | 3222.53   | 48.22    | -15.75   | 3.58    |
|             | b. Others                           | 22.60     | 27.05     | 0.54      | 0.12      | 0.83      | 19.68    | -98.02   | -76.93  |
| <b>3</b>    | <b>SHARE &amp; OTHER INVESTMENT</b> | 3343.53   | 1626.01   | 2124.29   | 1564.99   | 1869.65   | -51.37   | 30.64    | -26.33  |
| <b>4</b>    | <b>LOANS &amp; ADVANCES</b>         | 88923.32  | 100611.07 | 131168.99 | 161799.22 | 161330.08 | 13.14    | 30.37    | 23.35   |
|             | a. Private Sector                   | 88169.21  | 99510.91  | 126319.47 | 160516.87 | 157372.97 | 12.86    | 26.94    | 27.07   |
|             | b. Financial Institutions           | 609.74    | 1022.55   | 4809.98   | 1246.52   | 3921.27   | 67.70    | 370.39   | -74.08  |
|             | c. Government Organizations         | 144.37    | 77.61     | 39.54     | 35.83     | 35.83     | -46.24   | -49.06   | -9.38   |
| <b>5</b>    | <b>BILLS PURCHASED</b>              | 45.71     | 10.73     | 1562.24   | 4.34      | 4.26      | -76.53   | 14461.57 | -99.72  |
| <b>6</b>    | <b>LOANS AGT. COLLECTED BILLS</b>   | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      | 0.00     | 0.00     | 0.00    |
| <b>7</b>    | <b>FIXED ASSETS</b>                 | 3828.14   | 3904.49   | 4745.85   | 5259.37   | 5263.29   | 1.99     | 21.55    | 10.82   |
| <b>8</b>    | <b>OTHER ASSETS</b>                 | 7635.07   | 8164.94   | 10596.49  | 11379.64  | 11021.74  | 6.94     | 29.78    | 7.39    |
|             | a. Accrued Interests                | 3339.09   | 3247.83   | 2815.95   | 3316.39   | 4144.81   | -2.73    | -13.30   | 17.77   |
|             | b. Others                           | 4295.98   | 4917.11   | 7780.55   | 8063.25   | 6876.93   | 14.46    | 58.23    | 3.63    |
| <b>9</b>    | <b>Expenses not Written off</b>     | 110.60    | 68.87     | 71.58     | 43.37     | 44.22     | -37.73   | 3.94     | -39.41  |
| <b>10</b>   | <b>Non Banking Assets</b>           | 12.72     | 275.99    | 940.33    | 1539.64   | 1530.19   | 2069.47  | 240.71   | 63.73   |
| <b>11</b>   | <b>Reconciliation Account</b>       | 2617.46   | 3917.20   | 3375.86   | 3645.30   | 3874.14   | 49.66    | -13.82   | 7.98    |
| <b>12</b>   | <b>Profit &amp; Loss A/c</b>        | 1288.76   | 1198.79   | 1515.77   | 1528.41   | 812.48    | -6.98    | 26.44    | 0.83    |
|             | <b>TOTAL</b>                        | 139736.22 | 170893.70 | 211509.94 | 258925.69 | 258774.16 | 22.30    | 23.77    | 22.42   |

**Statement of Assets and Liabilities of Finance Companies**

| Liabilities |                                     | Mid-July         |                  |                  | Mid-July         | Mid-Aug          | % Change      |              |             |
|-------------|-------------------------------------|------------------|------------------|------------------|------------------|------------------|---------------|--------------|-------------|
|             |                                     | 2011             | 2012             | 2013             | 2014             | 2014             | 2/1           | 3/2          | 4/3         |
|             |                                     | 1                | 2                | 3                | 4                | 5                |               |              |             |
| <b>1</b>    | <b>CAPITAL FUND</b>                 | 21818.44         | 15318.24         | 11969.53         | 9964.89          | 12167.78         | -29.79        | -21.86       | -16.75      |
|             | a. Paid-up Capital                  | 19228.21         | 17096.24         | 16285.95         | 15924.71         | 15733.21         | -11.09        | -4.74        | -2.22       |
|             | b. Statutory Reserves               | 1663.13          | 1803.73          | 1936.62          | 2319.67          | 2361.28          | 8.45          | 7.37         | 19.78       |
|             | c. Retained Earning                 | 482.56           | -3962.52         | -6784.65         | -9170.85         | -6921.59         | -921.14       | 71.22        | 35.17       |
|             | d. Others Reserves                  | 444.53           | 380.79           | 531.61           | 891.35           | 994.88           | -14.34        | 39.61        | 67.67       |
| <b>2</b>    | <b>BORROWINGS</b>                   | 4505.82          | 1105.70          | 1452.87          | 566.16           | 605.54           | -75.46        | 31.40        | -61.03      |
|             | a. NRB                              | 647.48           | 0.00             | 0.00             | 0.00             | 0.00             | -100.00       | 0.00         | 0.00        |
|             | b. "A"Class Licensed Institution    | 3260.98          | 675.16           | 1452.87          | 566.16           | 605.54           | -79.30        | 115.19       | -61.03      |
|             | c. Foreign Banks and Fin. Ins.      | 0.00             | 0.00             | 0.00             | 0.00             | 0.00             | 0.00          | 0.00         | 0.00        |
|             | d. Other Financial Ins.             | 516.36           | 430.54           | 0.00             | 0.00             | 0.00             | -16.62        | -100.00      | 0.00        |
|             | e. Bonds and Securities             | 81.00            | 0.00             | 0.00             | 0.00             | 0.00             | -100.00       | 0.00         | 0.00        |
| <b>3</b>    | <b>DEPOSITS</b>                     | 85476.88         | 76115.75         | 68981.56         | 73436.41         | 73096.28         | -10.95        | -9.37        | 6.46        |
|             | a. Current                          | 90.92            | 31.57            | 85.76            | 78.38            | 57.01            | -65.28        | 171.62       | -8.61       |
|             | b. Savings                          | 31526.50         | 35011.70         | 29452.65         | 31974.07         | 32391.15         | 11.05         | -15.88       | 8.56        |
|             | c. Fixed                            | 47977.03         | 35847.48         | 32932.05         | 34361.69         | 33621.81         | -25.28        | -8.13        | 4.34        |
|             | d. Call Deposits                    | 2275.86          | 786.61           | 1167.92          | 1249.13          | 1099.09          | -65.44        | 48.47        | 6.95        |
|             | e. Others                           | 3606.57          | 4438.39          | 5343.18          | 5773.15          | 5927.22          | 23.06         | 20.39        | 8.05        |
| <b>4</b>    | <b>Bills Payable</b>                | 4.20             | 8.07             | 3.63             | 6.60             | 1.46             | 92.20         | -55.00       | 81.73       |
| <b>5</b>    | <b>Other Liabilities</b>            | 11019.23         | 17557.02         | 19565.16         | 21329.27         | 21542.84         | 59.33         | 11.44        | 9.02        |
|             | 1. Loan Loss Provision              | 5355.35          | 6998.55          | 10793.74         | 10449.46         | 10188.40         | 30.68         | 54.23        | -3.19       |
|             | 2. Interest Suspense a/c            | 1691.19          | 3495.35          | 4697.16          | 5938.05          | 6304.51          | 106.68        | 34.38        | 26.42       |
|             | 3. Others                           | 3972.70          | 7063.11          | 4074.26          | 4941.75          | 5049.93          | 77.79         | -42.32       | 21.29       |
| <b>6</b>    | <b>Reconciliation A/c</b>           | 1364.00          | 1316.54          | 1987.43          | 1693.55          | 1896.49          | -3.48         | 50.96        | -14.79      |
| <b>7</b>    | <b>Profit &amp; Loss A/c</b>        | 2428.44          | 1552.23          | 2233.04          | 3345.47          | 573.35           | -36.08        | 43.86        | 49.82       |
|             | <b>TOTAL</b>                        | <b>126617.00</b> | <b>112973.55</b> | <b>106193.21</b> | <b>110342.35</b> | <b>109883.74</b> | <b>-10.78</b> | <b>-6.00</b> | <b>3.91</b> |
|             | <b>Assets</b>                       |                  |                  |                  |                  |                  | 0.00          | 0.00         | 0.00        |
| <b>1</b>    | <b>LIQUID FUNDS</b>                 | 20510.98         | 26883.96         | 21176.97         | 23863.52         | 24583.14         | 31.07         | -21.23       | 12.69       |
|             | a. Cash Balance                     | 1219.92          | 1346.98          | 986.82           | 1093.73          | 906.06           | 10.42         | -26.74       | 10.83       |
|             | Nepalese Notes & Coins              | 1218.25          | 1346.17          | 986.56           | 1093.36          | 905.88           | 10.50         | -26.71       | 10.83       |
|             | Foreign Currency                    | 1.67             | 0.82             | 0.26             | 0.37             | 0.18             | -50.91        | -67.84       | 39.63       |
|             | b. Bank Balance                     | 13698.58         | 16582.35         | 13769.41         | 15322.64         | 16956.10         | 21.05         | -16.96       | 11.28       |
|             | 1. In Nepal Rastra Bank             | 2410.04          | 3916.06          | 2702.54          | 3212.44          | 3388.47          | 62.49         | -30.99       | 18.87       |
|             | 2. "A"Class Licensed Institution    | 6082.36          | 9038.28          | 8008.13          | 9693.05          | 11063.08         | 48.60         | -11.40       | 21.04       |
|             | 3. Other Financial Ins.             | 5206.19          | 3628.01          | 3058.74          | 2417.15          | 2504.55          | -30.31        | -15.69       | -20.98      |
|             | 4. In Foreign banks                 | 0.00             | 0.00             | 0.00             | 0.00             | 0.00             | 0.00          | 0.00         | 0.00        |
|             | c. Money at Call                    | 5592.47          | 8954.63          | 6420.74          | 7447.15          | 6720.98          | 60.12         | -28.30       | 15.99       |
| <b>2</b>    | <b>INVESTMENTS</b>                  | 2386.81          | 2558.35          | 1752.16          | 2484.24          | 2441.25          | 7.19          | -31.51       | 41.78       |
|             | a. Govt. Securities                 | 2350.81          | 2336.94          | 1727.17          | 2446.81          | 2403.81          | -0.59         | -26.09       | 41.67       |
|             | b. Others                           | 36.00            | 221.41           | 24.99            | 37.44            | 37.44            | 515.03        | -88.72       | 49.83       |
| <b>3</b>    | <b>SHARE &amp; OTHER INVESTMENT</b> | 3337.88          | 970.29           | 1143.97          | 1556.47          | 1619.21          | -70.93        | 17.90        | 36.06       |
| <b>4</b>    | <b>LOANS &amp; ADVANCES</b>         | 87002.32         | 66627.19         | 65775.79         | 65831.69         | 64924.64         | -23.42        | -1.28        | 0.08        |
|             | a. Private Sector                   | 83605.21         | 64520.90         | 65335.45         | 63860.05         | 63955.74         | -22.83        | 1.26         | -2.26       |
|             | b. Financial Institutions           | 3327.90          | 2064.03          | 426.32           | 1950.43          | 949.22           | -37.98        | -79.35       | 357.50      |
|             | c. Government Organizations         | 69.22            | 42.26            | 14.02            | 21.21            | 19.68            | -38.94        | -66.82       | 51.22       |
| <b>5</b>    | <b>BILLS PURCHASED</b>              | 30.17            | 16.49            | 7.25             | 6.40             | 10.41            | -45.34        | -56.05       | -11.70      |
| <b>6</b>    | <b>LOANS AGT. COLLECTED BILLS</b>   | 0.00             | 0.00             | 0.00             | 0.00             | 0.00             | 0.00          | 0.00         | 0.00        |
| <b>7</b>    | <b>FIXED ASSETS</b>                 | 4333.69          | 3423.26          | 3006.04          | 2618.31          | 2527.69          | -21.01        | -12.19       | -12.90      |
| <b>8</b>    | <b>OTHER ASSETS</b>                 | 4827.95          | 9005.53          | 8250.65          | 10181.79         | 10341.18         | 86.53         | -8.38        | 23.41       |
|             | a. Accrued Interests                | 2009.17          | 3583.61          | 4807.46          | 5961.44          | 6325.73          | 78.36         | 34.15        | 24.00       |
|             | b. Others                           | 2818.78          | 5421.92          | 3443.18          | 4220.34          | 4015.45          | 92.35         | -36.50       | 22.57       |
| <b>9</b>    | <b>Expenses not Written off</b>     | 64.00            | 70.23            | 75.26            | 50.19            | 49.79            | 9.73          | 7.16         | -33.32      |
| <b>10</b>   | <b>Non Banking Assets</b>           | 160.36           | 310.59           | 752.98           | 1170.53          | 1160.51          | 93.68         | 142.43       | 55.45       |
| <b>11</b>   | <b>Reconciliation Account</b>       | 1401.74          | 1311.63          | 2029.43          | 1699.39          | 1858.24          | -6.43         | 54.73        | -16.26      |
| <b>12</b>   | <b>Profit &amp; Loss A/c</b>        | 2561.07          | 1796.07          | 2222.71          | 879.82           | 367.68           | -29.87        | 23.75        | -60.42      |
|             | <b>TOTAL</b>                        | <b>126616.99</b> | <b>112973.60</b> | <b>106193.21</b> | <b>110342.35</b> | <b>109883.74</b> | <b>-10.78</b> | <b>-6.00</b> | <b>3.91</b> |



**Profit and Loss Statement of Banks & Financial Institutions (Aggregate)**

|  | Mid-July         |                  |                  | Mid-July         | Mid-Aug         | % Change |        |        |
|--|------------------|------------------|------------------|------------------|-----------------|----------|--------|--------|
|  | 2011             | 2012             | 2013             | 2014             | 2014            |          |        |        |
|  | 1                | 2                | 3                | 4                | 5               | 2/1      | 3/2    | 4/3    |
| <b>1 Interest Expenses</b>                   | 61357.05         | 72179.66         | 65347.35         | 68151.35         | 5458.43         | 17.64    | -9.47  | 4.29   |
| 1.1 Deposit Liabilities                      | 58394.47         | 70896.36         | 64029.79         | 66485.63         | 5382.82         | 21.41    | -9.69  | 3.84   |
| 1.1.1 Saving A/c                             | 16566.86         | 21343.97         | 21211.31         | 21763.14         | 1793.08         | 28.84    | -0.62  | 2.60   |
| 1.1.2 Fixed A/c                              | 31624.41         | 37398.27         | 33220.30         | 34583.20         | 2711.89         | 18.26    | -11.17 | 4.10   |
| 1.1.2.1 Upto 3 Months Fixed A/c              | 1678.08          | 1930.44          | 1471.28          | 2866.37          | 218.82          | 15.04    | -23.79 | 94.82  |
| 1.1.2.2 3 to 6 Months fixed A/c              | 1398.76          | 1713.10          | 1574.49          | 1065.31          | 76.77           | 22.47    | -8.09  | -32.34 |
| 1.1.2.3 6 Months to 1 Year Fixed A/c         | 14242.28         | 13688.24         | 15584.32         | 15136.29         | 1222.61         | -3.89    | 13.85  | -2.87  |
| 1.1.2.4 Above 1 Year                         | 14305.29         | 20066.50         | 14590.21         | 15515.23         | 1193.69         | 40.27    | -27.29 | 6.34   |
| 1.1.3 Call Deposit                           | 9873.37          | 12144.22         | 9552.50          | 10108.65         | 876.10          | 23.00    | -21.34 | 5.82   |
| 1.1.4 Certificate of Deposits                | 329.84           | 9.89             | 45.69            | 30.64            | 1.75            | -97.00   | 361.71 | -32.92 |
| 1.2 Others                                   | 2962.58          | 1283.30          | 1317.56          | 1665.72          | 75.60           | -56.68   | 2.67   | 26.42  |
| <b>2 Commission/Fee Expense</b>              | 281.13           | 173.76           | 385.30           | 448.04           | 24.63           | -38.19   | 121.75 | 16.28  |
| <b>3 Employees Expenses</b>                  | 12927.91         | 14555.88         | 15947.51         | 18747.82         | 1485.72         | 12.59    | 9.56   | 17.56  |
| <b>4 Office Operating Expenses</b>           | 10871.74         | 12059.09         | 14673.00         | 15067.83         | 987.11          | 10.92    | 21.68  | 2.69   |
| <b>5 Exchange Fluctuation Loss</b>           | 103.95           | 12.28            | 30.53            | 30.99            | 3.63            | -88.19   | 148.62 | 1.51   |
| 5.1 Due to Change in Exchange Rates          | 103.68           | 10.73            | 14.83            | 16.21            | 3.63            | -89.65   | 38.14  | 9.34   |
| 5.2 Due to Foreign Currency Transactions     | 0.27             | 1.54             | 15.70            | 14.77            | 0.00            | 463.32   | 917.06 | -5.88  |
| <b>6 Non-Operating Expenses</b>              | 126.91           | 621.21           | 1309.70          | 143.87           | 8.24            | 389.51   | 110.83 | -89.02 |
| <b>7. Provision for Risk</b>                 | 11046.03         | 14165.84         | 14903.98         | 14274.84         | 502.86          | 28.24    | 5.21   | -4.22  |
| 7.1 Loan loss Provision                      | 10957.95         | 11597.56         | 12280.32         | 12362.41         | 357.83          | 5.84     | 5.89   | 0.67   |
| 7.1.1 General Loan loss Provision            | 4439.39          | 2767.77          | 2998.01          | 2835.44          | -52.35          | -37.65   | 8.32   | -5.42  |
| 7.1.2 Special Loan Loss Provision            | 6375.83          | 8644.68          | 8865.40          | 9424.45          | 400.11          | 35.59    | 2.55   | 6.31   |
| 7.1.3 Additional Loan Loss Provision         | 142.73           | 185.11           | 416.91           | 102.52           | 10.07           | 29.70    | 125.22 | -75.41 |
| 7.2. Provision for Non-Banking Assets        | 44.22            | 694.26           | 1916.95          | 1498.26          | 172.40          | 1470.15  | 176.11 | -21.84 |
| 7.3. Provision for Loss on Investment        | 39.00            | 119.70           | 204.60           | 40.12            | <b>3.16</b>     | 206.90   | 70.93  | -80.39 |
| 7.4. Provision for Loss of Other Assets      | 4.87             | 1754.32          | 502.11           | 374.06           | -30.53          | 0.00     | 0.00   | 0.00   |
| <b>8 Loan Written Off</b>                    | 1018.45          | 1670.80          | 942.54           | 623.54           | 12.27           | 64.05    | -43.59 | -33.84 |
| <b>9 Provision for Staff Bonus</b>           | 2113.51          | 2307.91          | 2879.03          | 3452.11          | 142.85          | 9.20     | 24.75  | 19.91  |
| <b>10 Provision for Income Tax</b>           | 5579.48          | 6568.35          | 8638.47          | 10677.75         | 435.61          | 17.72    | 31.52  | 23.61  |
| <b>11 Others</b>                             | 1151.01          | 64.39            | 481.92           | 45.06            | 4.37            | -94.41   | 648.50 | -90.65 |
| <b>12 Net Profit</b>                         | 20316.78         | 19783.27         | 25958.90         | 29331.59         | 1805.19         | -2.63    | 31.22  | 12.99  |
| <b>TOTAL EXPENSES</b>                        | <b>126893.96</b> | <b>144162.43</b> | <b>151498.22</b> | <b>160994.78</b> | <b>10870.93</b> | 13.61    | 5.09   | 6.27   |
| <b>Income</b>                                |                  |                  |                  |                  |                 |          |        |        |
| <b>1. Interest Income</b>                    | 103126.31        | 114134.49        | 120744.64        | 127191.89        | 6749.22         | 10.67    | 5.79   | 5.34   |
| 1.1. On Loans and Advance                    | 89630.48         | 102148.17        | 111530.06        | 119484.79        | 6419.20         | 13.97    | 9.18   | 7.13   |
| 1.2. On Investment                           | 6402.75          | 6524.71          | 4109.86          | 3502.98          | 162.67          | 1.90     | -37.01 | -14.77 |
| 1.2.1 Government Bonds                       | 5579.77          | 5854.22          | 3700.66          | 3049.44          | 139.99          | 4.92     | -36.79 | -17.60 |
| 1.2.2 Foreign Bonds                          | 22.46            | 51.09            | 22.70            | 28.74            | 2.43            | 127.51   | -55.56 | 26.59  |
| 1.2.3 NRB Bonds                              | 670.32           | 524.75           | 336.67           | 234.04           | 11.22           | -21.72   | -35.84 | -30.48 |
| 1.2.4 Deventure & Bonds                      | 130.20           | 94.66            | 49.84            | 190.76           | 9.02            | -27.30   | -47.35 | 282.77 |
| 1.3 Agency Balance                           | 848.15           | 848.82           | 1183.87          | 962.10           | 44.36           | 0.08     | 39.47  | -18.73 |
| 1.4 On Call Deposit                          | 3514.79          | 2873.30          | 2528.67          | 2108.65          | 61.70           | -18.25   | -11.99 | -16.61 |
| 1.5 Others                                   | 2730.14          | 1739.49          | 1392.18          | 1133.37          | 61.29           | -36.29   | -19.97 | -18.59 |
| <b>2. Comission &amp; Discount</b>           | 5756.03          | 6021.96          | 7162.36          | 8051.43          | 604.34          | 4.62     | 18.94  | 12.41  |
| 2.1 Bills Purchase & Discount                | 126.47           | 259.33           | 212.27           | 231.80           | 21.40           | 105.06   | -18.15 | 9.20   |
| 2.2 Comission                                | 4110.25          | 4395.19          | 5444.04          | 6517.57          | 493.20          | 6.93     | 23.86  | 19.72  |
| 2.3 Others                                   | 1519.31          | 1367.44          | 1506.06          | 1302.07          | 89.73           | -10.00   | 10.14  | -13.54 |
| <b>3 Income From Exchange Fluctuation</b>    | 1957.19          | 3060.09          | 3225.60          | 4168.69          | 314.86          | 56.35    | 5.41   | 29.24  |
| 3.1 Due to Change in Exchange Rate           | 301.77           | 849.82           | 731.73           | 220.18           | 192.52          | 181.61   | -13.90 | -69.91 |
| 3.2 Due to Foreign Currency Trans.           | 1655.42          | 2210.27          | 2493.87          | 3948.52          | 122.34          | 33.52    | 12.83  | 58.33  |
| <b>4 Other Operating Income</b>              | 2833.46          | 3681.22          | 4603.37          | 5508.69          | 343.44          | 29.92    | 25.05  | 19.67  |
| <b>5 Non Operating Income</b>                | 633.08           | 1366.07          | 2359.48          | 4041.44          | 32.94           | 115.78   | 72.72  | 71.29  |
| <b>6 Provision Written Back</b>              | 5866.13          | 11094.90         | 8345.00          | 8679.68          | 884.94          | 89.13    | -24.79 | 4.01   |
| <b>7 Recovery from Written off Loan</b>      | 821.00           | 1213.33          | 1274.79          | 806.02           | <b>33.80</b>    | 47.79    | 5.06   | -36.77 |
| <b>8 Income from Extra Ordinary Expenses</b> | 2053.24          | 595.51           | 434.89           | 526.32           | 22.66493        | -71.00   | -26.97 | 21.02  |
| <b>9 Net Loss</b>                            | 3847.53          | 2994.86          | 3348.21          | 2020.61          | 1884.73         | -22.16   | 11.80  | -39.65 |
| <b>TOTAL INCOME</b>                          | <b>126893.96</b> | <b>144162.43</b> | <b>151498.33</b> | <b>160994.77</b> | <b>10870.93</b> | 13.61    | 5.09   | 6.27   |

**Profit and Loss Statement of Commercial Banks**

|  | Mid-July        |                  |                  | Mid-July         | Mid-Aug        | % Change |        |         |
|--|-----------------|------------------|------------------|------------------|----------------|----------|--------|---------|
|  | 2011            | 2012             | 2013             | 2014             | 2014           |          |        |         |
|  | 1               | 2                | 3                | 4                | 5              | 2/1      | 3/2    | 4/3     |
| <b>1 Interest Expenses</b>                   | 42805.29        | 52642.80         | 46386.97         | 49263.53         | 3808.16        | 22.98    | -11.88 | 6.20    |
| 1.1 Deposit Liabilities                      | 41120.23        | 51958.59         | 45396.82         | 47872.14         | 3741.72        | 26.36    | -12.63 | 5.45    |
| 1.1.1 Saving A/c                             | 10106.61        | 13924.51         | 13318.11         | 13593.22         | 1092.45        | 37.78    | -4.35  | 2.07    |
| 1.1.2 Fixed A/c                              | 22677.46        | 28072.47         | 24186.65         | 26009.72         | 1934.20        | 23.79    | -13.84 | 7.54    |
| 1.1.2.1 Upto 3 Months Fixed A/c              | 1398.34         | 1535.48          | 1329.07          | 2734.87          | 201.16         | 9.81     | -13.44 | 105.77  |
| 1.1.2.2 3 to 6 Months fixed A/c              | 1129.61         | 1371.62          | 1287.26          | 861.78           | 61.31          | 21.42    | -6.15  | -33.05  |
| 1.1.2.3 6 Months to 1 Year Fixed A/c         | 9715.07         | 9137.25          | 10714.10         | 10816.67         | 852.00         | -5.95    | 17.26  | 0.96    |
| 1.1.2.4 Above 1 Year                         | 10434.43        | 16028.12         | 10856.21         | 11596.41         | 819.73         | 53.61    | -32.27 | 6.82    |
| 1.1.3 Call Deposit                           | 8008.82         | 9951.97          | 7846.59          | 8238.57          | 713.31         | 24.26    | -21.16 | 5.00    |
| 1.1.4 Certificate of Deposits                | 327.34          | 9.64             | 45.47            | 30.63            | 1.75           | -97.05   | 371.59 | -32.64  |
| 1.2 Others                                   | 1685.06         | 684.20           | 990.15           | 1391.40          | 66.45          | -59.40   | 44.72  | 40.52   |
| <b>2 Commission/Fee Expense</b>              | 274.40          | 166.54           | 377.73           | 441.61           | 24.29          | -39.31   | 126.81 | 16.91   |
| <b>3 Employees Expenses</b>                  | 10781.37        | 12127.26         | 13238.73         | 15561.92         | 12160.01       | 12.48    | 9.17   | 17.55   |
| <b>4 Office Operating Expenses</b>           | 7767.49         | 8651.35          | 10544.25         | 11195.23         | 725.35         | 11.38    | 21.88  | 6.17    |
| <b>5 Exchange Fluctuation Loss</b>           | 103.45          | 5.25             | 30.04            | 23.74            | 3.13           | -94.93   | 472.26 | -20.96  |
| 5.1 Due to Change in Exchange Rates          | 103.17          | 3.71             | 14.41            | 12.23            | 3.13           | -96.41   | 288.86 | -15.13  |
| 5.2 Due to Foreign Currency Transactions     | 0.28            | 1.54             | 15.63            | 11.51            | 0.00           | 449.15   | 912.74 | -26.33  |
| <b>6 Non-Operating Expenses</b>              | 48.86           | 523.25           | 1254.67          | 15.61            | 2.26           | 971.00   | 139.78 | -98.76  |
| <b>7. Provision for Risk</b>                 | 6100.96         | 7964.99          | 7951.98          | 8339.38          | 73.52          | 30.55    | -0.16  | 4.87    |
| 7.1 Loan loss Provision                      | 6056.39         | 7670.51          | 6870.91          | 8091.42          | 54.89          | 26.65    | -10.42 | 17.76   |
| 7.1.1 General Loan loss Provision            | 3793.77         | 2442.46          | 2080.28          | 2084.15          | 24.55          | -35.62   | -14.83 | 0.19    |
| 7.1.2 Special Loan Loss Provision            | 2180.60         | 5142.21          | 4584.12          | 6007.27          | 30.34          | 135.82   | -10.85 | 31.05   |
| 7.1.3 Additional Loan Loss Provision         | 82.02           | 85.84            | 206.52           | 0.00             | 0.00           | 4.66     | 140.57 | -100.00 |
| 7.2. Provision for Non-Banking Assets        | 14.88           | 209.47           | 824.76           | 207.96           | 49.16          | 1307.39  | 293.74 | -74.79  |
| 7.3. Provision for Loss on Investment        | 27.55           | 55.92            | 92.97            | -1.14            | 0.00           | 102.97   | 66.26  | -101.23 |
| 7.4. Provision for Loss of Other Assets      | 2.14            | 29.10            | 163.35           | 41.14            | -30.53         | 0.00     | 0.00   | 0.00    |
| <b>8 Loan Written Off</b>                    | 971.71          | 1556.26          | 525.54           | 269.95           | 12.27          | 60.16    | -66.23 | -48.63  |
| <b>9 Provision for Staff Bonus</b>           | 1639.26         | 1908.98          | 2381.36          | 2660.27          | 138.28         | 16.45    | 24.75  | 11.71   |
| <b>10 Provision for Income Tax</b>           | 4204.54         | 5428.45          | 7136.63          | 8232.63          | 421.57         | 29.11    | 31.47  | 15.36   |
| <b>11 Others</b>                             | 1142.69         | 47.23            | 479.03           | 6.14             | 0.00           | -95.87   | 914.30 | -98.72  |
| <b>12 Net Profit</b>                         | 15598.52        | 15876.84         | 21058.94         | 21294.17         | 1228.31        | 1.78     | 32.64  | 1.12    |
| <b>TOTAL EXPENSES</b>                        | <b>91438.53</b> | <b>106899.19</b> | <b>111365.88</b> | <b>117304.18</b> | <b>7653.15</b> | 16.91    | 4.18   | 5.33    |
| <b>Income</b>                                |                 |                  |                  |                  |                |          |        |         |
| <b>1. Interest Income</b>                    | 74393.28        | 85435.77         | 90916.84         | 95849.23         | 5279.68        | 14.84    | 6.42   | 5.43    |
| 1.1. On Loans and Advance                    | 65522.57        | 77346.55         | 84815.44         | 91023.28         | 5026.37        | 18.05    | 9.66   | 7.32    |
| 1.2. On Investment                           | 6096.74         | 6239.18          | 3834.88          | 3239.70          | 149.88         | 2.34     | -38.54 | -15.52  |
| 1.2.1 Government Bonds                       | 5388.14         | 5635.43          | 3459.06          | 2816.91          | 129.21         | 4.59     | -38.62 | -18.56  |
| 1.2.2 Foreign Bonds                          | 22.46           | 51.09            | 22.70            | 28.74            | 2.43           | 127.51   | -55.56 | 26.59   |
| 1.2.3 NRB Bonds                              | 618.55          | 508.88           | 317.74           | 218.55           | 10.10          | -17.73   | -37.56 | -31.22  |
| 1.2.4 Deventure & Bonds                      | 67.59           | 43.78            | 35.38            | 175.50           | 8.14           | -35.22   | -19.19 | 396.02  |
| 1.3 Agency Balance                           | 445.83          | 564.50           | 896.86           | 714.00           | 37.04          | 26.62    | 58.88  | -20.39  |
| 1.4 On Call Deposit                          | 1215.96         | 548.72           | 585.23           | 258.09           | 16.55          | -54.87   | 6.65   | -55.90  |
| 1.5 Others                                   | 1112.18         | 736.82           | 784.42           | 614.16           | 49.83          | -33.75   | 6.46   | -21.70  |
| <b>2. Comission &amp; Discount</b>           | 4857.32         | 5279.17          | 6347.13          | 7252.50          | 557.79         | 8.68     | 20.23  | 14.26   |
| 2.1 Bills Purchase & Discount                | 114.94          | 254.35           | 210.85           | 231.59           | 21.40          | 121.28   | -17.10 | 9.84    |
| 2.2 Comission                                | 3654.29         | 4072.44          | 5028.62          | 6022.89          | 460.81         | 11.44    | 23.48  | 19.77   |
| 2.3 Others                                   | 1088.09         | 952.39           | 1107.66          | 998.02           | 75.58          | -12.47   | 16.30  | -9.90   |
| <b>3 Income From Exchange Fluctuation</b>    | 1956.95         | 2994.53          | 3134.60          | 4118.09          | 299.77         | 53.02    | 4.68   | 31.38   |
| 3.1 Due to Change in Exchange Rate           | 309.03          | 798.95           | 725.00           | 219.24           | 191.72         | 158.54   | -9.26  | -69.76  |
| 3.2 Due to Foreign Currency Trans.           | 1647.93         | 2195.58          | 2409.60          | 3898.85          | 108.06         | 33.23    | 9.75   | 61.80   |
| <b>4 Other Operating Income</b>              | 1569.56         | 2309.35          | 3015.50          | 3614.09          | 235.42         | 47.13    | 30.58  | 19.85   |
| <b>5 Non Operating Income</b>                | 494.19          | 1076.52          | 1631.73          | 1241.27          | 8.47           | 117.84   | 51.57  | -23.93  |
| <b>6 Provision Written Back</b>              | 5343.56         | 8092.41          | 4665.37          | 4031.87          | 115.05         | 51.44    | -42.35 | -13.58  |
| <b>7 Recovery from Written off Loan</b>      | 792.04          | 1184.11          | 1172.17          | 776.54           | <b>30.37</b>   | 49.50    | -1.01  | -33.75  |
| <b>8 Income from Extra Ordinary Expenses</b> | 2031.63         | 527.34           | 393.34           | 420.58           | 13.36782409    | -74.04   | -25.41 | 6.93    |
| <b>9 Net Loss</b>                            | 0.00            | 0.00             | 89.21            | 0.00             | 1113.22        | 0.00     | 0.00   | -100.00 |
| <b>TOTAL INCOME</b>                          | <b>91438.53</b> | <b>106899.20</b> | <b>111365.87</b> | <b>117304.17</b> | <b>7653.15</b> | 16.91    | 4.18   | 5.33    |

**Profit and Loss Statement of Development Banks**

|  | Mid-July        |                 |                 |                 |                | Mid-Aug<br>2014 | % Change |          |     |
|--|-----------------|-----------------|-----------------|-----------------|----------------|-----------------|----------|----------|-----|
|  | 2011            | 2012            | 2013            | 2014            | 2014           |                 |          |          |     |
|  | 1               | 2               | 3               | 4               | 5              |                 | 2/1      | 3/2      | 4/3 |
| <b>1 Interest Expenses</b>                   | 9030.70         | 11219.04        | 12397.19        | 13000.57        | 1109.59        | 24.23           | 10.50    | 4.87     |     |
| 1.1 Deposit Liabilities                      | 8356.03         | 10839.44        | 12161.49        | 12811.12        | 1104.80        | 29.72           | 12.20    | 5.34     |     |
| 1.1.1 Saving A/c                             | 3385.31         | 4469.02         | 5534.38         | 5944.44         | 509.30         | 32.01           | 23.84    | 7.41     |     |
| 1.1.2 Fixed A/c                              | 3406.73         | 4325.68         | 5016.64         | 5071.10         | 438.28         | 26.97           | 15.97    | 1.09     |     |
| 1.1.2.1 Upto 3 Months Fixed A/c              | 77.35           | 205.94          | 64.12           | 93.84           | 4.93           | 166.23          | -68.86   | 46.35    |     |
| 1.1.2.2 3 to 6 Months fixed A/c              | 101.51          | 189.48          | 171.54          | 146.20          | 10.36          | 86.66           | -9.47    | -14.77   |     |
| 1.1.2.3 6 Months to 1 Year Fixed A/c         | 1820.13         | 2285.74         | 2882.56         | 2573.54         | 221.37         | 25.58           | 26.11    | -10.72   |     |
| 1.1.2.4 Above 1 Year                         | 1407.74         | 1644.52         | 1898.41         | 2257.51         | 201.62         | 16.82           | 15.44    | 18.92    |     |
| 1.1.3 Call Deposit                           | 1563.59         | 2044.75         | 1610.48         | 1795.59         | 157.22         | 30.77           | -21.24   | 11.49    |     |
| 1.1.4 Certificate of Deposits                | 0.40            | 0.00            | 0.00            | 0.00            | 0.00           | -100.00         | 0.00     | 0.00     |     |
| 1.2 Others                                   | 674.67          | 379.59          | 235.69          | 189.45          | 4.79           | -43.74          | -37.91   | -19.62   |     |
| <b>2 Commission/Fee Expense</b>              | 4.38            | 5.66            | 5.04            | 5.43            | 0.22           | 29.11           | -10.95   | 7.71     |     |
| <b>3 Employees Expenses</b>                  | 1220.85         | 1567.28         | 1921.62         | 2356.60         | 186.40         | 28.38           | 22.61    | 22.64    |     |
| <b>4 Office Operating Expenses</b>           | 1788.00         | 2163.78         | 2670.50         | 2905.88         | 176.19         | 21.02           | 23.42    | 8.81     |     |
| <b>5 Exchange Fluctuation Loss</b>           | 0.50            | 7.03            | 0.49            | 7.25            | 0.51           | 1296.72         | -93.08   | 1389.04  |     |
| 5.1 Due to Change in Exchange Rates          | 0.51            | 7.03            | 0.42            | 3.98            | 0.50           | 1277.44         | -94.06   | 854.36   |     |
| 5.2 Due to Foreign Currency Transactions     | -0.01           | 0.00            | 0.07            | 3.26            | 0.00           | -103.61         | 27215.26 | 4614.50  |     |
| <b>6 Non-Operating Expenses</b>              | 75.68           | 77.73           | 52.52           | 110.83          | 5.94           | 2.70            | -32.43   | 111.03   |     |
| <b>7. Provision for Risk</b>                 | 1653.83         | 2291.23         | 3989.53         | 3525.12         | 146.57         | 38.54           | 74.12    | -11.64   |     |
| 7.1 Loan loss Provision                      | 1628.84         | 2058.27         | 3020.91         | 2554.92         | 79.95          | 26.36           | 46.77    | -15.43   |     |
| 7.1.1 General Loan loss Provision            | 279.58          | 106.57          | 343.74          | 563.53          | -86.47         | -61.88          | 222.56   | 63.94    |     |
| 7.1.2 Special Loan Loss Provision            | 1348.21         | 1933.48         | 2630.48         | 1934.63         | 156.35         | 43.41           | 36.05    | -26.45   |     |
| 7.1.3 Additional Loan Loss Provision         | 1.05            | 18.23           | 46.69           | 56.76           | 10.07          | 1638.61         | 156.13   | 21.57    |     |
| 7.2. Provision for Non-Banking Assets        | 13.82           | 210.93          | 535.23          | 642.02          | 63.46          | 1426.73         | 153.74   | 19.95    |     |
| 7.3. Provision for Loss on Investment        | 7.44            | 21.53           | 103.17          | 2.81            | 3.16           | 189.36          | 379.27   | -97.28   |     |
| 7.4. Provision for Loss of Other Assets      | 3.73            | 0.50            | 330.22          | 325.37          | 0.00           | 0.00            | 0.00     | 0.00     |     |
| <b>8 Loan Written Off</b>                    | 8.68            | 52.35           | 349.24          | 165.54          | 0.00           | 503.28          | 567.15   | -52.60   |     |
| <b>9 Provision for Staff Bonus</b>           | 251.78          | 241.76          | 332.34          | 569.23          | 3.31           | -3.98           | 37.47    | 71.28    |     |
| <b>10 Provision for Income Tax</b>           | 732.20          | 648.44          | 1008.99         | 1810.11         | 10.24          | -11.44          | 55.60    | 79.40    |     |
| <b>11 Others</b>                             | 6.72            | 13.44           | 0.18            | 36.78           | 4.33           | 100.14          | -98.65   | 20106.10 |     |
| <b>12 Net Profit</b>                         | 2292.63         | 2354.20         | 2848.11         | 4691.95         | 20.77          | 2.69            | 20.98    | 64.74    |     |
| <b>TOTAL EXPENSES</b>                        | <b>17065.96</b> | <b>20641.93</b> | <b>25575.76</b> | <b>29185.27</b> | <b>1664.06</b> | 20.95           | 23.90    | 14.11    |     |
| <b>Income</b>                                |                 |                 |                 |                 |                |                 |          |          |     |
| <b>1. Interest Income</b>                    | 14279.13        | 17036.95        | 19976.69        | 22130.34        | 981.59         | 19.31           | 17.26    | 10.78    |     |
| 1.1. On Loans and Advance                    | 11646.63        | 14481.13        | 17902.49        | 20111.26        | 925.61         | 24.34           | 23.63    | 12.34    |     |
| 1.2. On Investment                           | 178.87          | 148.65          | 152.17          | 152.46          | 7.56           | -16.90          | 2.36     | 0.20     |     |
| 1.2.1 Government Bonds                       | 106.98          | 101.97          | 138.40          | 137.26          | 6.59           | -4.68           | 35.72    | -0.82    |     |
| 1.2.2 Foreign Bonds                          | 0.00            | 0.00            | 0.00            | 0.00            | 0.00           | 0.00            | 0.00     | 0.00     |     |
| 1.2.3 NRB Bonds                              | 16.37           | 7.50            | 4.72            | 6.77            | 0.32           | -54.19          | -37.04   | 43.40    |     |
| 1.2.4 Deventure & Bonds                      | 55.51           | 39.18           | 9.05            | 8.42            | 0.65           | -29.43          | -76.91   | -6.87    |     |
| 1.3 Agency Balance                           | 212.15          | 143.55          | 184.86          | 168.42          | 7.32           | -32.34          | 28.78    | -8.89    |     |
| 1.4 On Call Deposit                          | 1450.44         | 1684.52         | 1355.93         | 1401.86         | 35.23          | 16.14           | -19.51   | 3.39     |     |
| 1.5 Others                                   | 791.03          | 579.09          | 381.25          | 296.34          | 5.87           | -26.79          | -34.17   | -22.27   |     |
| <b>2. Comission &amp; Discount</b>           | 510.96          | 547.16          | 662.53          | 616.60          | 34.36          | 7.08            | 21.09    | -6.93    |     |
| 2.1 Bills Purchase & Discount                | 8.54            | 4.98            | 1.42            | 0.20            | 0.00           | -41.70          | -71.57   | -85.81   |     |
| 2.2 Comission                                | 272.56          | 239.05          | 345.01          | 401.50          | 27.77          | -12.30          | 44.33    | 16.37    |     |
| 2.3 Others                                   | 229.86          | 303.14          | 316.10          | 214.90          | 6.59           | 31.88           | 4.28     | -32.02   |     |
| <b>3 Income From Exchange Fluctuation</b>    | 0.15            | 17.83           | 89.37           | 50.60           | 15.09          | 11516.50        | 401.22   | -43.38   |     |
| 3.1 Due to Change in Exchange Rate           | -7.34           | 3.14            | 5.10            | 0.94            | 0.81           | -142.79         | 62.36    | -81.66   |     |
| 3.2 Due to Foreign Currency Trans.           | 7.49            | 14.69           | 84.27           | 49.67           | 14.28          | 96.11           | 473.65   | -41.06   |     |
| <b>4 Other Operating Income</b>              | 666.29          | 837.49          | 1101.70         | 1372.85         | 74.68          | 25.70           | 31.55    | 24.61    |     |
| <b>5 Non Operating Income</b>                | 85.36           | 201.29          | 539.65          | 2135.56         | 14.66          | 135.82          | 168.09   | 295.73   |     |
| <b>6 Provision Written Back</b>              | 214.70          | 732.83          | 1872.67         | 1658.69         | 113.31         | 241.33          | 155.54   | -11.43   |     |
| <b>7 Recovery from Written off Loan</b>      | 2.55            | 1.42            | 86.24           | 10.34           | 0.00           | -44.22          | 5958.70  | -88.01   |     |
| <b>8 Income from Extra Ordinary Expenses</b> | 18.06           | 68.16           | 37.31           | 69.49           | 9.29710429     | 277.50          | -45.26   | 86.24    |     |
| <b>9 Net Loss</b>                            | 1288.76         | 1198.79         | 1209.71         | 1140.79         | 421.07         | -6.98           | 0.91     | -5.70    |     |
| <b>TOTAL INCOME</b>                          | <b>17065.96</b> | <b>20641.93</b> | <b>25575.88</b> | <b>29185.27</b> | <b>1664.06</b> | 20.95           | 23.90    | 14.11    |     |

**Profit and Loss Statement of Finance Companies**

|  | Mid-July        |                 |                 | Mid-July        | Mid-Aug        | % Change     |               |              |
|--|-----------------|-----------------|-----------------|-----------------|----------------|--------------|---------------|--------------|
|  | 2011            | 2012            | 2013            | 2014            | 2014           |              |               |              |
|  | 1               | 2               | 3               | 4               | 5              | 2/1          | 3/2           | 4/3          |
| <b>1 Interest Expenses</b>                   | 9521.07         | 8317.83         | 6563.19         | 5887.25         | 540.67         | -12.64       | -21.09        | -10.30       |
| 1.1 Deposit Liabilities                      | 8918.21         | 8098.32         | 6471.47         | 5802.37         | 536.31         | -9.19        | -20.09        | -10.34       |
| 1.1.1 Saving A/c                             | 3074.94         | 2950.45         | 2358.82         | 2225.47         | 191.33         | -4.05        | -20.05        | -5.65        |
| 1.1.2 Fixed A/c                              | 5540.21         | 5000.12         | 4017.01         | 3502.38         | 339.40         | -9.75        | -19.66        | -12.81       |
| 1.1.2.1 Upto 3 Months Fixed A/c              | 202.38          | 189.02          | 78.09           | 37.66           | 12.73          | -6.60        | -58.69        | -51.78       |
| 1.1.2.2 3 to 6 Months fixed A/c              | 167.63          | 152.00          | 115.68          | 57.33           | 5.09           | -9.33        | -23.90        | -50.44       |
| 1.1.2.3 6 Months to 1 Year Fixed A/c         | 2707.07         | 2265.25         | 1987.66         | 1746.08         | 149.23         | -16.32       | -12.25        | -12.15       |
| 1.1.2.4 Above 1 Year                         | 2463.12         | 2393.86         | 1835.58         | 1661.31         | 172.34         | -2.81        | -23.32        | -9.49        |
| 1.1.3 Call Deposit                           | 300.96          | 147.49          | 95.43           | 74.49           | 5.57           | -50.99       | -35.30        | -21.94       |
| 1.1.4 Certificate of Deposits                | 2.10            | 0.25            | 0.22            | 0.02            | 0.00           | -87.93       | -14.47        | -91.20       |
| 1.2 Others                                   | 602.86          | 219.51          | 91.72           | 84.88           | 4.37           | -63.59       | -58.22        | -7.46        |
| <b>2 Commission/Fee Expense</b>              | 2.36            | 1.56            | 2.53            | 1.00            | 0.11           | -33.87       | 62.38         | -60.40       |
| <b>3 Employees Expenses</b>                  | 925.68          | 861.34          | 787.16          | 829.30          | 83.32          | -6.95        | -8.61         | 5.35         |
| <b>4 Office Operating Expenses</b>           | 1316.25         | 1243.95         | 1458.25         | 966.71          | 85.57          | -5.49        | 17.23         | -33.71       |
| <b>5 Exchange Fluctuation Loss</b>           | 0.00            | 0.00            | 0.00            | 0.00            | 0.00           | 0.00         | 0.00          | 0.00         |
| 5.1 Due to Change in Exchange Rates          | 0.00            | 0.00            | 0.00            | 0.00            | 0.00           | 0.00         | 0.00          | 0.00         |
| 5.2 Due to Foreign Currency Transactions     | 0.00            | 0.00            | 0.00            | 0.00            | 0.00           | 0.00         | 0.00          | 0.00         |
| <b>6 Non-Operating Expenses</b>              | 2.37            | 20.24           | 2.51            | 17.43           | 0.04           | 754.69       | -87.60        | 594.51       |
| <b>7. Provision for Risk</b>                 | 3291.24         | 3909.63         | 2962.47         | 2410.35         | 282.78         | 18.79        | -24.23        | -18.64       |
| 7.1 Loan loss Provision                      | 3272.72         | 1868.78         | 2388.50         | 1716.07         | 222.99         | -42.90       | 27.81         | -28.15       |
| 7.1.1 General Loan loss Provision            | 366.04          | 218.75          | 573.99          | 187.76          | 9.57           | -40.24       | 162.39        | -67.29       |
| 7.1.2 Special Loan Loss Provision            | 2847.02         | 1568.99         | 1650.81         | 1482.55         | 213.42         | -44.89       | 5.21          | -10.19       |
| 7.1.3 Additional Loan Loss Provision         | 59.66           | 81.04           | 163.70          | 45.76           | 0.00           | 35.84        | 102.00        | -72.05       |
| 7.2. Provision for Non-Banking Assets        | 15.52           | 273.86          | 556.97          | 648.27          | 59.78          | 1664.93      | 103.37        | 16.39        |
| 7.3. Provision for Loss on Investment        | 4.01            | 42.25           | 8.46            | 38.45           | 0.00           | 953.17       | -79.99        | 354.73       |
| 7.4. Provision for Loss of Other Assets      | -1.01           | 1724.73         | 8.54            | 7.55            | 0.00           | 0.00         | 0.00          | 0.00         |
| <b>8 Loan Written Off</b>                    | 38.06           | 62.19           | 67.76           | 188.06          | 0.00           | 63.39        | 8.95          | 177.56       |
| <b>9 Provision for Staff Bonus</b>           | 222.47          | 157.17          | 165.33          | 222.60          | 1.27           | -29.35       | 5.19          | 34.64        |
| <b>10 Provision for Income Tax</b>           | 642.75          | 491.45          | 492.85          | 635.01          | 3.80           | -23.54       | 0.28          | 28.85        |
| <b>11 Others</b>                             | 1.61            | 3.72            | 2.71            | 2.14            | 0.04           | 130.69       | -27.11        | -20.93       |
| <b>12 Net Profit</b>                         | 2425.62         | 1552.23         | 2051.85         | 3345.47         | 556.12         | -36.01       | 32.19         | 63.05        |
| <b>TOTAL EXPENSES</b>                        | <b>18389.48</b> | <b>16621.30</b> | <b>14556.59</b> | <b>14505.33</b> | <b>1553.72</b> | <b>-9.62</b> | <b>-12.42</b> | <b>-0.35</b> |
| <b>Income</b>                                |                 |                 |                 |                 |                |              |               |              |
| <b>1. Interest Income</b>                    | 14453.90        | 11661.78        | 9851.11         | 9212.31         | 487.96         | -19.32       | -15.53        | -6.48        |
| 1.1. On Loans and Advance                    | 12461.28        | 10320.49        | 8812.13         | 8350.25         | 467.23         | -17.18       | -14.62        | -5.24        |
| 1.2. On Investment                           | 127.13          | 136.88          | 122.82          | 110.82          | 5.23           | 7.66         | -10.27        | -9.77        |
| 1.2.1 Government Bonds                       | 84.64           | 116.81          | 103.20          | 95.26           | 4.20           | 38.00        | -11.65        | -7.69        |
| 1.2.2 Foreign Bonds                          | 0.00            | 0.00            | 0.00            | 0.00            | 0.00           | 0.00         | 0.00          | 0.00         |
| 1.2.3 NRB Bonds                              | 35.39           | 8.37            | 14.21           | 8.72            | 0.79           | -76.36       | 69.81         | -38.63       |
| 1.2.4 Deventure & Bonds                      | 7.10            | 11.70           | 5.41            | 6.84            | 0.24           | 64.86        | -53.76        | 26.42        |
| 1.3 Agency Balance                           | 190.17          | 140.77          | 102.16          | 79.67           | 0.00           | -25.98       | -27.43        | -22.01       |
| 1.4 On Call Deposit                          | 848.39          | 640.06          | 587.50          | 448.70          | 9.91           | -24.56       | -8.21         | -23.63       |
| 1.5 Others                                   | 826.93          | 423.57          | 226.51          | 222.87          | 5.59           | -48.78       | -46.52        | -1.60        |
| <b>2. Comission &amp; Discount</b>           | 387.75          | 195.63          | 152.70          | 182.33          | 12.18          | -49.55       | -21.95        | 19.40        |
| 2.1 Bills Purchase & Discount                | 2.99            | 0.01            | 0.00            | 0.00            | 0.00           | -99.73       | -100.00       | 0.00         |
| 2.2 Comission                                | 183.40          | 83.71           | 70.40           | 93.18           | 4.62           | -54.36       | -15.90        | 32.35        |
| 2.3 Others                                   | 201.36          | 111.92          | 82.30           | 89.15           | 7.56           | -44.42       | -26.46        | 8.33         |
| <b>3 Income From Exchange Fluctuation</b>    | 0.08            | 47.72           | 1.64            | 0.00            | 0.00           | 60381.56     | -96.57        | -99.95       |
| 3.1 Due to Change in Exchange Rate           | 0.08            | 47.72           | 1.64            | 0.00            | 0.00           | 60381.56     | -96.57        | -100.00      |
| 3.2 Due to Foreign Currency Trans.           | 0.00            | 0.00            | 0.00            | 0.00            | 0.00           | 0.00         | 0.00          | 0.00         |
| <b>4 Other Operating Income</b>              | 597.61          | 534.38          | 486.17          | 521.75          | 33.33          | -10.58       | -9.02         | 7.32         |
| <b>5 Non Operating Income</b>                | 53.53           | 88.27           | 188.09          | 664.61          | 9.81           | 64.87        | 113.10        | 253.34       |
| <b>6 Provision Written Back</b>              | 307.87          | 2269.66         | 1806.96         | 2989.11         | 656.57         | 637.22       | -20.39        | 65.42        |
| <b>7 Recovery from Written off Loan</b>      | 26.41           | 27.79           | 16.38           | 19.14           | <b>3.43</b>    | 5.23         | -41.08        | 16.88        |
| <b>8 Income from Extra Ordinary Expenses</b> | 3.55            | 0.00            | 4.25            | 36.25           | 0              | -100.00      | 0.00          | 753.72       |
| <b>9 Net Loss</b>                            | 2558.77         | 1796.07         | 2049.29         | 879.82          | 350.44         | -29.81       | 14.10         | -57.07       |
| <b>TOTAL INCOME</b>                          | <b>18389.47</b> | <b>16621.30</b> | <b>14556.59</b> | <b>14505.33</b> | <b>1553.72</b> | <b>-9.62</b> | <b>-12.42</b> | <b>-0.35</b> |

**Statement of Loans and Advances of Banks & Financial Institutions (Aggregate)**

|   | Mid-July         |                  |                  | Mid-July          | Mid-Aug           | % Change |        |        |
|---|------------------|------------------|------------------|-------------------|-------------------|----------|--------|--------|
|   | 2011             | 2012             | 2013             | 2014              | 2014              | 2/1      | 3/2    | 4/3    |
| <b>Sectorwise</b>                                       | <b>1</b>         | <b>2</b>         | <b>3</b>         | <b>4</b>          | <b>5</b>          |          |        |        |
| Agricultural and Forest Related                         | 16540.42         | 28575.01         | 39147.82         | 48152.08          | 47786.43          | 72.76    | 37.00  | 23.00  |
| Fishery Related   | 1784.19          | 1828.05          | 657.80           | 2747.06           | 2760.55           | 2.46     | -64.02 | 317.62 |
| Mining Related  | 2680.27          | 2712.58          | 3897.30          | 3580.05           | 3548.04           | 1.21     | 43.68  | -8.14  |
| Agriculture, Forestry & Beverage Production Related     | 128456.68        | 156338.79        | 190575.19        | 222489.70         | 226227.54         | 21.71    | 21.90  | 16.75  |
| Construction  | 75486.45         | 82307.15         | 96067.34         | 118632.87         | 120026.32         | 9.04     | 16.72  | 23.49  |
| Electricity, Gas and Water                              | 9098.16          | 14210.52         | 20694.25         | 25606.61          | 26269.41          | 56.19    | 45.63  | 23.74  |
| Metal Products, Machinery & Electronic Equipment & Asse | 9118.29          | 10851.60         | 13050.42         | 13994.97          | 14092.99          | 19.01    | 20.26  | 7.24   |
| Transport, Communication and Public Utilities           | 41647.00         | 39374.63         | 41298.89         | 43707.55          | 44155.76          | -5.46    | 4.89   | 5.83   |
| Wholesaler & Retailer                                   | 141371.75        | 159507.00        | 198319.29        | 243966.15         | 246925.28         | 12.83    | 24.33  | 23.02  |
| Finance, Insurance and Real Estate                      | 79021.40         | 80169.47         | 84683.50         | 90353.77          | 88202.36          | 1.45     | 5.63   | 6.70   |
| Hotel or Restaurant                                     | 18054.18         | 20941.32         | 25087.38         | 32909.63          | 33008.68          | 15.99    | 19.80  | 31.18  |
| Other Services  | 32587.47         | 38895.21         | 46718.82         | 54154.23          | 54141.38          | 19.36    | 20.11  | 15.92  |
| Consumption Loans                                       | 44842.23         | 49308.15         | 69436.96         | 87003.21          | 86344.70          | 9.96     | 40.82  | 25.30  |
| Local Government  | 1941.53          | 1356.01          | 1255.49          | 1182.73           | 1552.48           | -30.16   | -7.41  | -5.80  |
| Others  | 101394.64        | 103353.98        | 124829.52        | 141309.64         | 139426.58         | 1.93     | 20.78  | 13.20  |
| <b>TOTAL</b>  | <b>704024.67</b> | <b>789729.46</b> | <b>955719.96</b> | <b>1129803.67</b> | <b>1134468.50</b> | 12.17    | 21.02  | 18.21  |
| <b>Productwise</b>                                      |                  |                  |                  |                   |                   |          |        |        |
| Term Loan   | 100593.32        | 110369.23        | 136442.95        | 173069.81         | 173968.69         | 9.72     | 23.62  | 26.84  |
| Overdraft   | 112898.10        | 133617.29        | 184614.72        | 211367.58         | 211182.31         | 18.35    | 38.17  | 14.49  |
| Trust Receipt Loan / Import Loan                        | 29145.48         | 35443.88         | 41471.44         | 48161.32          | 51176.76          | 21.61    | 17.01  | 16.13  |
| Demand & Other Working Capital Loan                     | 158143.45        | 185390.70        | 220401.50        | 250607.47         | 251657.08         | 17.23    | 18.88  | 13.70  |
| Residential Personal Home Loan (Up to Rs. 80 Lakh)      | 41693.00         | 50649.71         | 66210.53         | 89484.87          | 91056.90          | 21.48    | 30.72  | 35.15  |
| Real Estate Loan  | 98819.87         | 92771.23         | 86062.16         | 82482.16          | 81683.08          | -6.12    | -7.23  | -4.16  |
| Margin Nature Loan                                      | 12131.92         | 10333.69         | 12935.41         | 20031.63          | 20159.91          | -14.82   | 25.18  | 54.86  |
| Hire Purchase Loan                                      | 53542.92         | 48999.00         | 53933.61         | 63653.90          | 64303.63          | -8.49    | 10.07  | 18.02  |
| Deprived Sector Loan                                    | 22890.95         | 28968.06         | 39549.07         | 50576.56          | 49176.06          | 26.55    | 36.53  | 27.88  |
| Bills Purchased   | 4861.09          | 9790.65          | 8024.25          | 10045.08          | 9492.20           | 101.41   | -18.04 | 25.18  |
| Other Product   | 69304.57         | 83396.38         | 106074.30        | 130323.28         | 130611.88         | 20.33    | 27.19  | 22.86  |
| <b>Total</b>  | <b>704024.67</b> | <b>789729.82</b> | <b>955719.96</b> | <b>1129803.66</b> | <b>1134468.51</b> | 12.17    | 21.02  | 18.21  |
| <b>Collateral wise</b>                                  |                  |                  |                  |                   |                   |          |        |        |
| Gold and Silver   | 16662.05         | 23300.88         | 28785.76         | 31102.67          | 30690.02          | 39.84    | 23.54  | 8.05   |
| Government Securities                                   | 2831.96          | 2441.77          | 3004.07          | 992.12            | 920.76            | -13.78   | 23.03  | -66.97 |
| Non Governmental Securities                             | 8410.21          | 7621.90          | 8218.97          | 14092.14          | 14583.85          | -9.37    | 7.83   | 71.46  |
| Fixed Deposit Receipts                                  | 13662.45         | 10470.55         | 11671.47         | 10774.58          | 9660.06           | -23.36   | 11.47  | -7.68  |
| Own   | 13016.60         | 9958.82          | 10995.52         | 9893.47           | 8781.24           | -23.49   | 10.41  | -10.02 |
| Other Licences Institutions                             | 645.86           | 511.72           | 675.95           | 881.11            | 878.82            | -20.77   | 32.09  | 30.35  |
| Collateral of Properties                                | 603913.28        | 676874.58        | 820463.46        | 936410.77         | 941466.01         | 12.08    | 21.21  | 14.13  |
| Fixed Assets  | 521988.31        | 572980.23        | 681424.84        | 785804.82         | 786366.22         | 9.77     | 18.93  | 15.32  |
| Current Assets  | 81924.97         | 103894.35        | 139038.62        | 150605.95         | 155099.78         | 26.82    | 33.83  | 8.32   |
| Against security of Bill                                | 6646.37          | 9828.09          | 7710.77          | 11927.48          | 12158.75          | 47.87    | -21.54 | 54.69  |
| Domestic Bills  | 394.41           | 658.92           | 1010.89          | 2817.51           | 2415.80           | 67.06    | 53.42  | 178.72 |
| Foreign Bills   | 6251.96          | 9169.17          | 6699.89          | 9109.97           | 9742.95           | 46.66    | -26.93 | 35.97  |
| Against Guarantee                                       | 11798.40         | 16980.09         | 21747.59         | 29975.14          | 30456.90          | 43.92    | 28.08  | 37.83  |
| Government Guarantee                                    | 2716.58          | 2422.90          | 3394.30          | 2155.95           | 2299.43           | -10.81   | 40.09  | -36.48 |
| Institutional Guarantee                                 | 5007.33          | 9239.31          | 13009.84         | 20737.62          | 20188.12          | 84.52    | 40.81  | 59.40  |
| Personal Guarantee                                      | 1813.82          | 1164.41          | 959.91           | 2001.69           | 2258.29           | -35.80   | -17.56 | 108.53 |
| Collective Guarantee                                    | 269.47           | 1079.20          | 1364.92          | 2167.66           | 2569.36           | 300.49   | 26.48  | 58.81  |
| International Rated Foreign Bank's Guarantee            | 685.16           | 171.26           | 115.10           | 192.25            | 170.01            | -75.00   | -32.79 | 67.03  |
| Other Guarantee   | 1306.04          | 2903.00          | 2903.51          | 2706.26           | 2953.05           | 122.27   | 0.02   | -6.79  |
| Credit Card   | 356.21           | 395.19           | 373.59           | 410.98            | 463.04            | 10.94    | -5.47  | 10.01  |
| Others  | 39743.73         | 41816.42         | 53744.25         | 94117.78          | 94069.11          | 5.22     | 28.52  | 75.12  |
| <b>Total</b>  | <b>704024.67</b> | <b>789729.48</b> | <b>955719.94</b> | <b>1129803.67</b> | <b>1134468.50</b> | 12.17    | 21.02  | 18.21  |

**Statement of Loans and Advances of Commercial Banks**

|   | Mid-July         |                  |                  | Mid-July         | Mid-Aug          | % Change   |            |            |
|---|------------------|------------------|------------------|------------------|------------------|------------|------------|------------|
|   | 2011             | 2012             | 2013             | 2014             | 2014             |            |            |            |
| <b>Sectorwise</b>                                       | <b>1</b>         | <b>2</b>         | <b>3</b>         | <b>4</b>         | <b>5</b>         | <b>2/1</b> | <b>3/2</b> | <b>4/3</b> |
| Agricultural and Forest Related                         | 12460.80         | 23209.58         | 31030.97         | 37810.81         | 37354.48         | 86.26      | 33.70      | 21.85      |
| Fishery Related   | 1750.83          | 1775.62          | 500.33           | 2491.48          | 2506.99          | 1.42       | -71.82     | 397.97     |
| Mining Related  | 2204.82          | 2358.68          | 3487.15          | 3258.97          | 3230.61          | 6.98       | 47.84      | -6.54      |
| Agriculture, Forestry & Beverage Production Related     | 114569.37        | 143972.14        | 176661.91        | 207142.86        | 211339.63        | 25.66      | 22.71      | 17.25      |
| Construction  | 51567.67         | 61312.20         | 71712.79         | 88914.98         | 89921.96         | 18.90      | 16.96      | 23.99      |
| Electricity, Gas and Water                              | 7766.11          | 12752.06         | 18386.51         | 21784.34         | 22370.38         | 64.20      | 44.18      | 18.48      |
| Metal Products, Machinery & Electronic Equipment & Asse | 6414.69          | 8401.64          | 10044.44         | 10887.77         | 10954.47         | 30.98      | 19.55      | 8.40       |
| Transport, Communication and Public Utilities           | 25065.45         | 25206.57         | 24431.32         | 25221.64         | 25422.85         | 0.56       | -3.08      | 3.23       |
| Wholesaler & Retailer                                   | 109954.21        | 127671.13        | 161588.16        | 205667.15        | 209230.83        | 16.11      | 26.57      | 27.28      |
| Finance, Insurance and Real Estate                      | 59580.49         | 62184.80         | 66141.44         | 72768.84         | 71022.32         | 4.37       | 6.36       | 10.02      |
| Hotel or Restaurant                                     | 12319.64         | 15285.04         | 18753.75         | 24846.43         | 24937.78         | 24.07      | 22.69      | 32.49      |
| Other Services  | 23050.78         | 30521.68         | 38101.27         | 43987.36         | 44050.55         | 32.41      | 24.83      | 15.45      |
| Consumption Loans                                       | 32894.40         | 37780.10         | 53754.45         | 68227.23         | 67905.61         | 14.85      | 42.28      | 26.92      |
| Local Government  | 1107.07          | 1271.67          | 1176.32          | 1096.16          | 1465.48          | 14.87      | -7.50      | -6.81      |
| Others  | 67316.81         | 68872.28         | 81436.73         | 88042.57         | 86470.37         | 2.31       | 18.24      | 8.11       |
| <b>TOTAL</b>  | <b>528023.14</b> | <b>622575.20</b> | <b>757207.54</b> | <b>902162.01</b> | <b>908184.30</b> | 17.91      | 21.63      | 19.14      |
| <b>Productwise</b>                                      |                  |                  |                  |                  |                  |            |            |            |
| Term Loan   | 75860.68         | 87203.30         | 112480.40        | 142965.53        | 143796.40        | 14.95      | 28.99      | 27.10      |
| Overdraft   | 91719.29         | 107443.63        | 150298.94        | 170872.66        | 171085.33        | 17.14      | 39.89      | 13.69      |
| Trust Receipt Loan / Import Loan                        | 29126.94         | 35342.77         | 41470.26         | 48161.32         | 51176.76         | 21.34      | 17.34      | 16.13      |
| Demand & Other Working Capital Loan                     | 123622.54        | 155371.13        | 185398.02        | 216015.90        | 218406.95        | 25.68      | 19.33      | 16.51      |
| Residential Personal Home Loan (Up to Rs. 80 Lakh)      | 28939.28         | 35647.57         | 47256.27         | 64673.30         | 65822.26         | 23.18      | 32.57      | 36.86      |
| Real Estate Loan  | 68903.89         | 69685.45         | 63044.62         | 60467.66         | 60311.03         | 1.13       | -9.53      | -4.09      |
| Margin Nature Loan                                      | 7117.56          | 6274.21          | 7440.61          | 11988.14         | 12086.49         | -11.85     | 18.59      | 61.12      |
| Hire Purchase Loan                                      | 34408.82         | 32002.61         | 34094.00         | 41023.45         | 41387.69         | -6.99      | 6.54       | 20.32      |
| Deprived Sector Loan                                    | 18180.30         | 23601.26         | 32445.25         | 40962.32         | 39421.56         | 0.00       | 0.00       | 0.00       |
| Bills Purchased   | 4781.46          | 9765.53          | 7997.56          | 10034.34         | 9477.54          | 104.24     | -18.10     | 25.47      |
| Other Product   | 45362.38         | 60238.10         | 75281.64         | 94997.38         | 95212.28         | 32.79      | 24.97      | 26.19      |
| <b>Total</b>  | <b>528023.14</b> | <b>622575.56</b> | <b>757207.55</b> | <b>902162.00</b> | <b>908184.31</b> | 17.91      | 21.63      | 19.14      |
| <b>Collateral wise</b>                                  |                  |                  |                  |                  |                  |            |            |            |
| Gold and Silver   | 15631.84         | 21213.11         | 25038.53         | 27088.37         | 26697.61         | 35.70      | 18.03      | 8.19       |
| Government Securities                                   | 2801.47          | 2385.14          | 2974.77          | 968.71           | 897.71           | -14.86     | 24.72      | -67.44     |
| Non Governmental Securities                             | 5645.77          | 5015.72          | 4925.55          | 8973.82          | 9391.87          | -11.16     | -1.80      | 82.19      |
| Fixed Deposit Receipts                                  | 8379.47          | 7243.22          | 8102.32          | 7359.78          | 6675.24          | -13.56     | 11.86      | -9.16      |
| Own   | 7764.98          | 6731.54          | 7428.97          | 6478.67          | 5796.42          | -13.31     | 10.36      | -12.79     |
| Other Licences Institutions                             | 614.49           | 511.68           | 673.35           | 881.11           | 878.82           | -16.73     | 31.60      | 30.85      |
| Collateral of Properties                                | 448416.10        | 526067.86        | 642544.50        | 733614.96        | 739654.56        | 17.32      | 22.14      | 14.17      |
| Fixed Assets  | 368187.68        | 423201.69        | 504299.03        | 583662.27        | 585262.44        | 14.94      | 19.16      | 15.74      |
| Current Assets  | 80228.42         | 102866.17        | 138245.47        | 149952.69        | 154392.12        | 28.22      | 34.39      | 8.47       |
| Against security of Bill                                | 6616.90          | 9815.82          | 7675.08          | 11923.28         | 12150.55         | 48.34      | -21.81     | 55.35      |
| Domestic Bills  | 364.94           | 646.65           | 976.93           | 2813.31          | 2407.60          | 77.19      | 51.08      | 187.97     |
| Foreign Bills   | 6251.96          | 9169.17          | 6698.14          | 9109.97          | 9742.95          | 46.66      | -26.95     | 36.01      |
| Against Guarantee                                       | 9444.38          | 14372.11         | 18424.77         | 25697.50         | 25971.70         | 52.18      | 28.20      | 39.47      |
| Government Guarantee                                    | 2574.96          | 2268.48          | 3230.85          | 1975.30          | 2120.33          | -11.90     | 42.42      | -38.86     |
| Institutional Guarantee                                 | 4275.07          | 8242.66          | 11547.20         | 18972.97         | 18402.29         | 92.81      | 40.09      | 64.31      |
| Personal Guarantee                                      | 842.75           | 774.31           | 645.28           | 1684.14          | 1851.06          | -8.12      | -16.66     | 160.99     |
| Collective Guarantee                                    | 12.34            | 153.23           | 204.05           | 404.05           | 704.58           | 1142.00    | 33.16      | 98.01      |
| International Rated Foreign Bank's Guarantee            | 611.75           | 163.16           | 104.10           | 117.47           | 100.29           | -73.33     | -36.20     | 12.84      |
| Other Guarantee   | 1127.52          | 2770.27          | 2693.29          | 2529.85          | 2774.52          | 145.70     | -2.78      | -6.07      |
| Credit Card   | 356.21           | 393.67           | 373.59           | 410.98           | 463.04           | 10.51      | -5.10      | 10.01      |
| Others  | 30731.00         | 36068.58         | 47148.40         | 86124.60         | 86282.01         | 17.37      | 30.72      | 82.67      |
| <b>Total</b>  | <b>528023.14</b> | <b>622575.22</b> | <b>757207.52</b> | <b>902162.02</b> | <b>908184.30</b> | 17.91      | 21.63      | 19.14      |

**Statement of Loans and Advances of Development Banks**

|   | Mid-July        |                  |                  | Mid-July         | Mid-Aug          | % Change   |            |            |
|---|-----------------|------------------|------------------|------------------|------------------|------------|------------|------------|
|   | 2011            | 2012             | 2013             | 2014             | 2014             |            |            |            |
| <b>Sectorwise</b>                                       | <b>1</b>        | <b>2</b>         | <b>3</b>         | <b>4</b>         | <b>5</b>         | <b>2/1</b> | <b>3/2</b> | <b>4/3</b> |
| Agricultural and Forest Related                         | 2555.78         | 3694.43          | 6233.37          | 8423.26          | 8552.50          | 44.55      | 68.72      | 35.13      |
| Fishery Related   | 8356.03         | 10839.44         | 12161.49         | 12811.12         | 212.97           | 29.72      | 12.20      | 5.34       |
| Mining Related  | 3385.31         | 4469.02          | 5534.38          | 5944.44          | 276.83           | 32.01      | 23.84      | 7.41       |
| Agriculture, Forestry & Beverage Production Related     | 7159.00         | 7138.72          | 9194.30          | 10699.48         | 10524.68         | -0.28      | 28.79      | 16.37      |
| Construction  | 10269.20        | 12038.33         | 15248.53         | 19507.92         | 19736.10         | 17.23      | 26.67      | 27.93      |
| Electricity, Gas and Water                              | 1109.22         | 1322.28          | 2092.11          | 3617.75          | 3699.93          | 19.21      | 58.22      | 72.92      |
| Metal Products, Machinery & Electronic Equipment & Asse | 1521.42         | 1561.44          | 2138.61          | 2385.15          | 2458.49          | 2.63       | 36.96      | 11.53      |
| Transport, Communication and Public Utilities           | 8813.18         | 8992.22          | 11223.12         | 12897.59         | 13113.78         | 2.03       | 24.81      | 14.92      |
| Wholesaler & Retailer                                   | 16886.02        | 21289.09         | 27070.92         | 29633.88         | 29275.47         | 26.08      | 27.16      | 9.47       |
| Finance, Insurance and Real Estate                      | 9548.36         | 9938.88          | 12589.36         | 12797.65         | 12481.69         | 4.09       | 26.67      | 1.65       |
| Hotel or Restaurant                                     | 2942.81         | 3865.87          | 4735.00          | 6278.73          | 6420.83          | 31.37      | 22.48      | 32.60      |
| Other Services  | 5407.03         | 5344.00          | 6294.93          | 7909.36          | 7855.30          | -1.17      | 17.79      | 25.65      |
| Consumption Loans                                       | 5143.70         | 6086.21          | 9767.01          | 12728.61         | 12571.47         | 18.32      | 60.48      | 30.32      |
| Local Government  | 733.24          | 31.68            | 31.05            | 38.04            | 40.00            | -95.68     | -1.99      | 22.49      |
| Others  | 16628.17        | 18968.50         | 25714.82         | 34396.15         | 34114.30         | 14.07      | 35.57      | 33.76      |
| <b>TOTAL</b>  | <b>88969.03</b> | <b>100504.46</b> | <b>132729.38</b> | <b>161803.56</b> | <b>161334.34</b> | 12.97      | 32.06      | 21.90      |
| <b>Productwise</b>                                      |                 |                  |                  |                  |                  |            |            |            |
| Term Loan   | 10524.31        | 12569.31         | 15064.74         | 21437.34         | 21542.15         | 19.43      | 19.85      | 42.30      |
| Overdraft   | 21146.31        | 26173.66         | 34315.79         | 40494.92         | 40096.98         | 23.77      | 31.11      | 18.01      |
| Trust Receipt Loan / Import Loan                        | 18.53           | 101.11           | 1.18             | 0.00             | 0.00             | 445.54     | -98.83     | -100.00    |
| Demand & Other Working Capital Loan                     | 13019.69        | 12733.81         | 18697.09         | 19857.01         | 19523.14         | -2.20      | 46.83      | 6.20       |
| Residential Personal Home Loan (Up to Rs. 80 Lakh)      | 5642.94         | 9288.00          | 12309.08         | 16820.26         | 17089.67         | 64.60      | 32.53      | 36.65      |
| Real Estate Loan  | 13059.84        | 11905.08         | 12864.26         | 12773.90         | 12193.17         | -8.84      | 8.06       | -0.70      |
| Margin Nature Loan                                      | 2297.07         | 2002.50          | 2709.85          | 4112.98          | 4060.28          | -12.82     | 35.32      | 51.78      |
| Hire Purchase Loan                                      | 10017.58        | 10406.74         | 13300.38         | 15906.14         | 16131.40         | 3.88       | 27.81      | 19.59      |
| Deprived Sector Loan                                    | 2894.62         | 3576.77          | 5212.97          | 7564.63          | 7724.19          | 0.00       | 0.00       | 0.00       |
| Bills Purchased   | 45.71           | 8.63             | 19.45            | 4.34             | 4.26             | -81.13     | 125.43     | -77.66     |
| Other Product   | 10302.41        | 11738.86         | 18234.59         | 22832.03         | 22969.10         | 13.94      | 55.34      | 25.21      |
| <b>Total</b>  | <b>88969.03</b> | <b>100504.46</b> | <b>132729.37</b> | <b>161803.56</b> | <b>161334.34</b> | 12.97      | 32.06      | 21.90      |
| <b>Collateral wise</b>                                  |                 |                  |                  |                  |                  |            |            |            |
| Gold and Silver   | 910.11          | 1774.53          | 3363.91          | 3680.33          | 3646.94          | 94.98      | 89.57      | 9.41       |
| Government Securities                                   | 21.17           | 53.97            | 21.40            | 5.85             | 5.85             | 154.99     | -60.35     | -72.67     |
| Non Governmental Securities                             | 1509.67         | 1530.23          | 2018.23          | 3181.68          | 3172.83          | 1.36       | 31.89      | 57.65      |
| Fixed Deposit Receipts                                  | 1648.40         | 1344.59          | 1635.28          | 1709.14          | 1591.05          | -18.43     | 21.62      | 4.52       |
| Own   | 1617.08         | 1344.59          | 1635.28          | 1709.14          | 1591.05          | -16.85     | 21.62      | 4.52       |
| Other Licences Institutions                             | 31.32           | 0.00             | 0.00             | 0.00             | 0.00             | -100.00    | 0.00       | 0.00       |
| Collateral of Properties                                | 77066.21        | 91056.58         | 121886.57        | 147209.51        | 147038.88        | 18.15      | 33.86      | 20.78      |
| Fixed Assets  | 75985.87        | 90496.97         | 121492.70        | 146794.10        | 146564.59        | 19.10      | 34.25      | 20.83      |
| Current Assets  | 1080.35         | 559.61           | 393.88           | 415.41           | 474.30           | -48.20     | -29.62     | 5.47       |
| Against security of Bill                                | 29.48           | 8.54             | 21.13            | 4.20             | 4.20             | -71.02     | 147.39     | -80.12     |
| Domestic Bills  | 29.48           | 8.54             | 19.39            | 4.20             | 4.20             | -71.02     | 126.97     | -78.34     |
| Foreign Bills   | 0.00            | 0.00             | 1.74             | 0.00             | 0.00             | 0.00       | 0.00       | -100.00    |
| Against Guarantee                                       | 1361.03         | 1751.48          | 2622.99          | 3621.07          | 3813.77          | 28.69      | 49.76      | 38.05      |
| Government Guarantee                                    | 52.64           | 88.84            | 97.04            | 112.75           | 111.21           | 68.78      | 9.23       | 16.18      |
| Institutional Guarantee                                 | 365.67          | 650.06           | 1139.82          | 1492.52          | 1511.76          | 77.77      | 75.34      | 30.94      |
| Personal Guarantee                                      | 680.26          | 109.43           | 205.86           | 200.91           | 282.00           | -83.91     | 88.12      | -2.41      |
| Collective Guarantee                                    | 248.83          | 902.82           | 1145.92          | 1737.70          | 1837.87          | 262.82     | 26.93      | 51.64      |
| International Rated Foreign Bank's Guarantee            | 13.18           | 0.00             | 11.00            | 74.78            | 69.73            | -100.00    | 0.00       | 579.83     |
| Other Guarantee   | 0.44            | 0.33             | 23.34            | 2.41             | 1.20             | -24.74     | 6870.44    | -89.67     |
| Credit Card   | 0.00            | 0.00             | 0.00             | 0.00             | 0.00             | 0.00       | 0.00       | 0.00       |
| Others  | 6422.96         | 2984.54          | 1159.86          | 2391.77          | 2060.82          | -53.53     | -61.14     | 106.21     |
| <b>Total</b>  | <b>88969.03</b> | <b>100504.46</b> | <b>132729.37</b> | <b>161803.56</b> | <b>161334.34</b> | 12.97      | 32.06      | 21.90      |

**Statement of Loans and Advances of Finance Companies**

|   | Mid-July        |                 |                 | Mid-July        | Mid-Aug         | % Change      |              |             |             |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|---------------|--------------|-------------|-------------|
|   | 2011            | 2012            | 2013            | 2014            | 2014            | 2/1           | 3/2          | 4/3         | 4/3         |
| <b>Sectorwise</b>                                       | <b>1</b>        | <b>2</b>        | <b>3</b>        | <b>4</b>        | <b>5</b>        |               |              |             |             |
| Agricultural and Forest Related                         | 1523.85         | 1671.00         | 1883.48         | 1918.01         | 1879.44         | 9.66          | 12.72        | 1.83        | 1.83        |
| Fishery Related   | 11.09           | 12.84           | 28.33           | 40.81           | 40.58           | 15.74         | 120.71       | 44.04       | 44.04       |
| Mining Related  | 245.82          | 160.67          | 143.05          | 45.84           | 40.60           | -34.64        | -10.97       | -67.96      | -67.96      |
| Agriculture, Forestry & Beverage Production Related     | 6728.30         | 5227.92         | 4718.98         | 4647.36         | 4363.23         | -22.30        | -9.74        | -1.52       | -1.52       |
| Construction  | 13649.59        | 8956.62         | 9106.02         | 10209.97        | 10368.26        | -34.38        | 1.67         | 12.12       | 12.12       |
| Electricity, Gas and Water                              | 222.83          | 136.18          | 215.63          | 204.52          | 199.11          | -38.89        | 58.34        | -5.15       | -5.15       |
| Metal Products, Machinery & Electronic Equipment & Asse | 1182.18         | 888.53          | 867.37          | 722.06          | 680.04          | -24.84        | -2.38        | -16.75      | -16.75      |
| Transport, Communication and Public Utilities           | 7768.37         | 5175.84         | 5644.44         | 5588.33         | 5619.13         | -33.37        | 9.05         | -0.99       | -0.99       |
| Wholesaler & Retailer                                   | 14531.52        | 10546.78        | 9660.22         | 8665.13         | 8418.97         | -27.42        | -8.41        | -10.30      | -10.30      |
| Finance, Insurance and Real Estate                      | 9892.55         | 8045.80         | 5952.69         | 4787.27         | 4698.36         | -18.67        | -26.01       | -19.58      | -19.58      |
| Hotel or Restaurant                                     | 2791.73         | 1790.41         | 1598.63         | 1784.46         | 1650.07         | -35.87        | -10.71       | 11.62       | 11.62       |
| Other Services  | 4129.66         | 3029.52         | 2322.62         | 2257.51         | 2235.53         | -26.64        | -23.33       | -2.80       | -2.80       |
| Consumption Loans                                       | 6804.13         | 5441.84         | 5915.50         | 6047.38         | 5867.63         | -20.02        | 8.70         | 2.23        | 2.23        |
| Local Government  | 101.22          | 52.66           | 48.11           | 48.53           | 47.00           | -47.98        | -8.64        | 0.87        | 0.87        |
| Others  | 17449.67        | 15513.20        | 17677.97        | 18870.91        | 18841.91        | -11.10        | 13.95        | 6.75        | 6.75        |
| <b>TOTAL</b>  | <b>87032.50</b> | <b>66649.80</b> | <b>65783.04</b> | <b>65838.09</b> | <b>64949.86</b> | <b>-23.42</b> | <b>-1.30</b> | <b>0.08</b> | <b>0.08</b> |
| <b>Productwise</b>                                      |                 |                 |                 |                 |                 |               |              |             |             |
| Term Loan   | 14208.33        | 10596.61        | 8897.82         | 8666.94         | 8630.13         | -25.42        | -16.03       | -2.59       | -2.59       |
| Overdraft   | 32.50           | 0.00            | 0.00            | 0.00            | 0.00            | -100.00       | -100.00      | 0.00        | 0.00        |
| Trust Receipt Loan / Import Loan                        | 0.00            | 0.00            | 0.00            | 0.00            | 0.00            | 0.00          | -100.00      | 0.00        | 0.00        |
| Demand & Other Working Capital Loan                     | 21501.22        | 17285.75        | 16306.39        | 14734.55        | 13726.99        | -19.61        | -5.67        | -9.64       | -9.64       |
| Residential Personal Home Loan (Up to Rs. 80 Lakh)      | 7110.78         | 5714.14         | 6645.18         | 7991.30         | 8144.97         | -19.64        | 16.29        | 20.26       | 20.26       |
| Real Estate Loan  | 16856.14        | 11180.70        | 10153.28        | 9240.60         | 9178.89         | -33.67        | -9.19        | -8.99       | -8.99       |
| Margin Nature Loan                                      | 2717.28         | 2056.98         | 2784.96         | 3930.51         | 4013.14         | -24.30        | 35.39        | 41.13       | 41.13       |
| Hire Purchase Loan                                      | 9116.52         | 6589.66         | 6539.24         | 6724.31         | 6784.54         | -27.72        | -0.77        | 2.83        | 2.83        |
| Deprived Sector Loan                                    | 1816.03         | 1790.04         | 1890.85         | 2049.60         | 2030.30         | 0.00          | 0.00         | 0.00        | 0.00        |
| Bills Purchased   | 33.93           | 16.49           | 7.25            | 6.40            | 10.40           | -51.39        | -56.05       | -11.70      | -11.70      |
| Other Product   | 13639.78        | 11419.42        | 12558.07        | 12493.87        | 12430.50        | -16.28        | 9.97         | -0.51       | -0.51       |
| <b>Total</b>  | <b>87032.50</b> | <b>66649.80</b> | <b>65783.04</b> | <b>65838.09</b> | <b>64949.86</b> | <b>-23.42</b> | <b>-1.30</b> | <b>0.08</b> | <b>0.08</b> |
| <b>Collateral wise</b>                                  |                 |                 |                 |                 |                 |               |              |             |             |
| Gold and Silver   | 120.10          | 313.25          | 383.32          | 333.97          | 345.46          | 160.82        | 22.37        | -12.87      | -12.87      |
| Government Securities                                   | 9.32            | 2.65            | 7.91            | 17.56           | 17.20           | -71.53        | 197.92       | 122.07      | 122.07      |
| Non Governmental Securities                             | 1254.76         | 1075.95         | 1275.19         | 1936.64         | 2019.16         | -14.25        | 18.52        | 51.87       | 51.87       |
| Fixed Deposit Receipts                                  | 3634.59         | 1882.74         | 1933.87         | 1705.66         | 1393.78         | -48.20        | 2.72         | -11.80      | -11.80      |
| Own   | 3634.54         | 1882.69         | 1931.27         | 1705.66         | 1393.78         | -48.20        | 2.58         | -11.68      | -11.68      |
| Other Licences Institutions                             | 0.04            | 0.05            | 2.60            | 0.00            | 0.00            | 0.00          | 5677.78      | -100.00     | -100.00     |
| Collateral of Properties                                | 78430.96        | 59750.14        | 56032.38        | 55586.29        | 54772.57        | -23.82        | -6.22        | -0.80       | -0.80       |
| Fixed Assets  | 77814.76        | 59281.57        | 55633.11        | 55348.44        | 54539.20        | -23.82        | -6.15        | -0.51       | -0.51       |
| Current Assets  | 616.20          | 468.57          | 399.27          | 237.85          | 233.37          | -23.96        | -14.79       | -40.43      | -40.43      |
| Against security of Bill                                | 0.00            | 3.73            | 14.57           | 0.00            | 4.00            | 0.00          | 290.37       | -100.00     | -100.00     |
| Domestic Bills  | 0.00            | 3.73            | 14.57           | 0.00            | 4.00            | 0.00          | 290.37       | -100.00     | -100.00     |
| Foreign Bills   | 0.00            | 0.00            | 0.00            | 0.00            | 0.00            | 0.00          | 0.00         | 0.00        | 0.00        |
| Against Guarantee                                       | 992.99          | 856.50          | 699.83          | 656.57          | 671.43          | -13.75        | -18.29       | -6.18       | -6.18       |
| Government Guarantee                                    | 88.99           | 65.59           | 66.41           | 67.90           | 67.90           | -26.30        | 1.26         | 2.24        | 2.24        |
| Institutional Guarantee                                 | 366.58          | 346.59          | 322.82          | 272.12          | 274.07          | -5.45         | -6.86        | -15.70      | -15.70      |
| Personal Guarantee                                      | 290.81          | 280.67          | 108.77          | 116.64          | 125.22          | -3.49         | -61.24       | 7.23        | 7.23        |
| Collective Guarantee                                    | 8.30            | 23.15           | 14.95           | 25.91           | 26.91           | 178.92        | -35.42       | 73.30       | 73.30       |
| International Rated Foreign Bank's Guarantee            | 60.23           | 8.10            | 0.00            | 0.00            | 0.00            | -86.55        | -100.00      | 0.00        | 0.00        |
| Other Guarantee   | 178.08          | 132.40          | 186.87          | 174.00          | 177.33          | -25.65        | 41.14        | -6.89       | -6.89       |
| Credit Card   | 0.00            | 1.52            | 0.00            | 0.00            | 0.00            | 0.00          | -100.00      | 0.00        | 0.00        |
| Others  | 2589.77         | 2763.31         | 5435.98         | 5601.40         | 5726.27         | 6.70          | 96.72        | 3.04        | 3.04        |
| <b>Total</b>  | <b>87032.50</b> | <b>66649.80</b> | <b>65783.04</b> | <b>65838.09</b> | <b>64949.86</b> | <b>-23.42</b> | <b>-1.30</b> | <b>0.08</b> | <b>0.08</b> |



## Statement of Assets and Liabilities as on Saun end, 2071

| S.N.               | BFI Name                            | NBL             | RBB              | NABIL            | NBL             | SCB/NL          | HBL             | NSBI            | NBB             | EBL             | BOK             | NCC             | NIC             | Lumbini         | MBL             |
|--------------------|-------------------------------------|-----------------|------------------|------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| <b>Liabilities</b> |                                     |                 |                  |                  |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 1                  | <b>CAPITAL FUND</b>                 | <b>3866.05</b>  | <b>3227.55</b>   | <b>7299.69</b>   | <b>8925.43</b>  | <b>5935.38</b>  | <b>6436.18</b>  | <b>4721.94</b>  | <b>4555.18</b>  | <b>6369.16</b>  | <b>4128.95</b>  | <b>2823.13</b>  | <b>5692.46</b>  | <b>2643.57</b>  | <b>3540.30</b>  |
|                    | a. Paid-up Capital                  | 6465.00         | 8588.97          | 3047.17          | 4146.71         | 2041.67         | 2898.00         | 2650.21         | 2209.39         | 1921.24         | 1920.21         | 1470.00         | 2311.55         | 1887.54         | 2478.79         |
|                    | b. Calls in Advance                 |                 |                  |                  |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
|                    | c. Proposed Bonus Share             |                 |                  | 609.43           |                 |                 |                 |                 | 0.94            |                 |                 |                 |                 |                 |                 |
|                    | d. General Reserves                 | 1820.70         | 3158.56          | 2620.50          | 2165.39         | 2113.71         | 2674.70         | 926.10          | 1274.47         | 1925.73         | 1030.26         | 448.75          | 1110.67         | 474.19          | 209.83          |
|                    | e. Share Premium                    | 90.55           |                  | 0.07             | 11.85           |                 |                 |                 |                 | 18.56           |                 | 0.08            | 67.84           | 5.28            |                 |
|                    | f. Retained Earning                 | -5381.68        | -9570.26         | 705.27           | 1946.95         | 1361.54         | 38.35           | 928.04          | 996.72          | 1735.59         | 830.43          | 847.12          | 1153.35         | 202.84          | 639.74          |
|                    | g. Others Reserves Fund             | 871.48          | 1050.28          | 317.25           | 654.53          | 418.46          | 825.13          | 217.60          | 73.65           | 768.04          | 348.05          | 57.18           | 1049.05         | 73.73           | 211.93          |
| 2                  | <b>BORROWINGS</b>                   |                 | <b>1629.39</b>   | <b>300.00</b>    | <b>2227.80</b>  |                 | <b>1100.00</b>  | <b>1003.65</b>  |                 | <b>468.85</b>   | <b>521.87</b>   |                 | <b>500.00</b>   |                 |                 |
|                    | a. NRB                              |                 |                  |                  | 92.72           |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
|                    | b. Interbank Borrowing              |                 | 1329.39          |                  | 335.08          |                 |                 | 3.65            |                 |                 |                 |                 |                 |                 |                 |
|                    | c. Foreign Banks and Fin. Ins.      |                 |                  |                  |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
|                    | d. Other Financial Ins.             |                 | 300.00           |                  |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
|                    | e. Bonds and Securities             |                 |                  | 300.00           | 1800.00         |                 | 1100.00         | 1000.00         |                 | 468.85          | 400.00          |                 |                 |                 | 500.00          |
| 3                  | <b>DEPOSITS</b>                     | <b>66879.32</b> | <b>100731.00</b> | <b>77605.85</b>  | <b>74759.83</b> | <b>44173.98</b> | <b>65917.56</b> | <b>56438.38</b> | <b>26363.93</b> | <b>62570.84</b> | <b>33592.13</b> | <b>22436.46</b> | <b>46057.22</b> | <b>16926.35</b> | <b>36904.02</b> |
|                    | a. Current                          | 13048.69        | 20107.92         | 9427.71          | 10200.65        | 12656.80        | 5996.23         | 4523.58         | 1409.04         | 6091.78         | 3170.94         | 808.28          | 1357.95         | 443.32          | 1185.97         |
|                    | Domestic                            | 12901.20        | 20051.39         | 7268.16          | 6591.84         | 7307.49         | 4489.40         | 4360.02         | 1263.58         | 5903.76         | 2904.35         | 769.18          | 1300.84         | 418.04          | 1144.85         |
|                    | Foreign                             | 147.49          | 56.53            | 2159.56          | 3608.82         | 5349.31         | 1506.83         | 163.56          | 145.46          | 188.02          | 266.59          | 39.10           | 57.11           | 25.28           | 41.12           |
|                    | b. Savings                          | 39148.04        | 57870.86         | 32957.23         | 25374.79        | 19664.67        | 33456.10        | 16862.56        | 9231.81         | 26716.02        | 11061.42        | 7280.71         | 11849.23        | 3926.82         | 14355.16        |
|                    | Domestic                            | 39091.87        | 57831.55         | 30323.80         | 24607.40        | 16684.55        | 32396.19        | 16728.28        | 9205.12         | 26588.70        | 10754.50        | 7078.24         | 11779.53        | 3860.50         | 14323.05        |
|                    | Foreign                             | 56.17           | 39.31            | 2633.43          | 767.40          | 2980.12         | 1059.91         | 134.28          | 26.68           | 127.32          | 306.92          | 202.46          | 69.70           | 66.32           | 32.11           |
|                    | c. Fixed                            | 12136.55        | 15498.25         | 11014.65         | 17829.77        | 3546.93         | 13539.24        | 28801.12        | 8988.55         | 13884.89        | 9059.40         | 8339.15         | 18375.84        | 7927.25         | 12597.19        |
|                    | Domestic                            | 12059.03        | 15496.00         | 10022.54         | 17096.58        | 2420.36         | 11347.23        | 17080.49        | 8925.97         | 13834.20        | 8330.47         | 8076.57         | 17632.73        | 7927.25         | 12303.16        |
|                    | Foreign                             | 77.52           | 2.25             | 992.11           | 733.19          | 1126.56         | 2192.01         | 11720.62        | 62.58           | 50.69           | 728.93          | 262.58          | 743.10          |                 | 294.03          |
|                    | d. Call Deposits                    | 1749.51         | 6608.21          | 22609.55         | 20256.08        | 6983.47         | 11329.28        | 5777.10         | 6161.89         | 14687.47        | 9877.70         | 5832.47         | 14229.57        | 4462.96         | 8527.45         |
|                    | Domestic                            | 1749.51         | 6597.89          | 15306.56         | 16889.80        | 3862.52         | 6869.96         | 4986.26         | 5912.81         | 9257.25         | 9713.90         | 5812.05         | 13729.06        | 4408.13         | 7752.58         |
|                    | Foreign                             |                 | 10.32            | 7302.99          | 3356.28         | 3120.96         | 4459.32         | 790.85          | 249.08          | 5430.21         | 163.80          | 20.42           | 500.51          | 54.83           | 774.87          |
|                    | e. Others                           | 796.53          | 645.76           | 1596.71          | 1098.54         | 1322.11         | 1596.71         | 474.02          | 572.64          | 1190.68         | 422.67          | 175.86          | 244.64          | 166.00          | 238.25          |
|                    | Domestic                            | 796.43          | 645.76           | 1576.23          | 856.47          | 358.39          | 1097.87         | 363.78          | 572.43          | 1185.61         | 351.68          | 174.94          | 229.89          | 166.00          | 205.47          |
|                    | Foreign                             | 0.11            |                  | 20.48            | 242.07          | 963.71          | 498.84          | 110.23          | 0.21            | 5.07            | 70.99           | 0.92            | 14.75           |                 | 32.78           |
| 4                  | <b>Bills Payable</b>                | <b>27.50</b>    | <b>15.53</b>     | <b>20.48</b>     | <b>0.26</b>     | <b>128.26</b>   | <b>61.37</b>    | <b>173.70</b>   | <b>26.50</b>    | <b>673.29</b>   | <b>21.78</b>    | <b>12.43</b>    | <b>110.68</b>   | <b>38.06</b>    | <b>9.23</b>     |
| 5                  | <b>Other Liabilities</b>            | <b>10540.95</b> | <b>17897.63</b>  | <b>14543.18</b>  | <b>7157.07</b>  | <b>2560.72</b>  | <b>3191.21</b>  | <b>2631.69</b>  | <b>3802.26</b>  | <b>2395.20</b>  | <b>1444.98</b>  | <b>1970.90</b>  | <b>3083.33</b>  | <b>1255.03</b>  | <b>2314.75</b>  |
|                    | 1. Sundry Creditors                 | 4086.46         | 665.09           | 7348.81          | 570.14          | 311.76          | 150.68          | 127.43          | 95.37           | 230.34          | 197.64          | 143.84          | 724.95          | 543.53          | 424.03          |
|                    | 2. Loan Loss Provision              | 2298.23         | 3432.03          | 1511.43          | 1438.70         | 305.56          | 1390.50         | 434.67          | 408.09          | 878.28          | 576.29          | 591.77          | 994.54          | 234.29          | 454.00          |
|                    | 3. Interest Suspense a/c            | 3509.99         | 10925.59         | 432.83           | 298.65          | 189.64          | 421.93          | 295.89          | 333.46          | 431.28          | 133.11          | 368.72          | 504.05          | 42.45           | 279.86          |
|                    | 4. Others                           | 646.27          | 2874.92          | 5250.12          | 4849.58         | 1753.75         | 1228.10         | 1773.70         | 2965.34         | 855.31          | 537.94          | 866.58          | 859.79          | 434.76          | 1156.86         |
| 6                  | <b>Reconciliation A/c</b>           | <b>-145.94</b>  |                  |                  | <b>1.59</b>     |                 | <b>36.04</b>    |                 | <b>18.83</b>    |                 | <b>7.08</b>     |                 |                 |                 | <b>6.20</b>     |
| 7                  | <b>Profit &amp; Loss A/c</b>        | <b>46.24</b>    | <b>220.03</b>    | <b>271.09</b>    | <b>154.22</b>   |                 | <b>97.75</b>    | <b>91.70</b>    |                 | <b>142.57</b>   | <b>52.50</b>    |                 |                 |                 |                 |
|                    |                                     | <b>81214.12</b> | <b>123721.13</b> | <b>100371.60</b> | <b>93226.21</b> | <b>52896.09</b> | <b>76834.06</b> | <b>64969.35</b> | <b>34766.71</b> | <b>72626.99</b> | <b>39762.20</b> | <b>27242.92</b> | <b>55443.69</b> | <b>20869.21</b> | <b>42768.30</b> |
| <b>Assets</b>      |                                     |                 |                  |                  |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 1                  | <b>LIQUID FUNDS</b>                 | <b>10639.06</b> | <b>18579.51</b>  | <b>10633.35</b>  | <b>14598.34</b> | <b>11275.46</b> | <b>8875.76</b>  | <b>8642.53</b>  | <b>5590.09</b>  | <b>8721.19</b>  | <b>4720.37</b>  | <b>3428.07</b>  | <b>9179.15</b>  | <b>4511.14</b>  | <b>6491.05</b>  |
|                    | a. Cash Balance                     | 2230.31         | 2827.10          | 1049.35          | 1535.55         | 818.27          | 894.62          | 1550.08         | 761.20          | 1111.63         | 648.26          | 450.95          | 688.10          | 268.26          | 1560.26         |
|                    | Nepalese Notes & Coins              | 2195.90         | 2790.06          | 1009.82          | 1471.51         | 741.99          | 842.24          | 1533.91         | 736.49          | 1097.23         | 629.99          | 444.70          | 674.03          | 255.34          | 1508.53         |
|                    | Foreign Currency                    | 34.41           | 37.04            | 39.53            | 64.05           | 76.28           | 52.38           | 16.17           | 24.71           | 14.40           | 18.27           | 6.26            | 14.07           | 12.91           | 51.73           |
|                    | b. Bank Balance                     | 8208.75         | 15268.03         | 9514.00          | 12849.88        | 8186.39         | 7831.14         | 7092.45         | 4828.88         | 7609.56         | 4059.21         | 2550.38         | 7842.38         | 4242.88         | 4930.79         |
|                    | 1. In Nepal Rastra Bank             | 7057.54         | 14566.12         | 6651.10          | 12064.48        | 6690.76         | 6366.39         | 5274.36         | 4267.45         | 6635.27         | 3118.06         | 2145.01         | 7103.99         | 3432.95         | 3851.81         |
|                    | Domestic Currency                   | 6955.71         | 14652.50         | 6576.27          | 11944.76        | 6647.94         | 6311.83         | 5228.99         | 4226.25         | 6584.71         | 3094.63         | 2125.27         | 7073.17         | 3423.33         | 3837.45         |
|                    | Foreign Currency                    | 101.83          | 86.38            | 74.83            | 119.72          | 42.82           | 54.56           | 45.36           | 41.21           | 50.56           | 23.43           | 19.74           | 30.81           | 9.62            | 14.36           |
|                    | 2. "A" Class Licensed Institution   | 444.94          | 253.53           | 128.99           | 140.61          | 185.29          | 186.64          | 424.16          | 77.54           | 245.48          | 188.18          | 123.51          | 122.34          | 281.90          | 548.34          |
|                    | Domestic Currency                   | 444.94          | 249.03           | 128.99           | 70.53           | 185.29          | 186.64          | 424.16          | 76.53           | 245.41          | 185.50          | 117.66          | 122.30          | 281.61          | 536.37          |
|                    | Foreign Currency                    |                 | 4.50             |                  | 70.08           |                 |                 |                 | 1.01            | 0.07            | 2.67            | 5.85            | 0.04            | 0.29            | 11.97           |
|                    | 3. Other Financial Ins.             |                 |                  |                  |                 |                 |                 |                 | 0.72            |                 |                 |                 |                 | 2.05            | 163.43          |
|                    | 4. In Foreign Banks                 | 706.26          | 448.38           | 2733.91          | 644.79          | 1310.34         | 1278.11         | 1393.93         | 483.16          | 728.80          | 752.97          | 281.85          | 616.05          | 525.98          | 367.20          |
|                    | c. Money at Call                    | 200.00          | 484.38           | 70.00            | 212.90          | 2270.80         | 150.00          |                 |                 |                 | 12.90           | 426.74          | 648.67          |                 |                 |
|                    | Domestic Currency                   | 200.00          | 420.00           | 70.00            | 200.00          |                 | 150.00          |                 |                 |                 |                 |                 | 110.18          |                 |                 |
|                    | Foreign Currency                    |                 | 64.38            |                  | 12.90           | 2270.80         |                 |                 |                 |                 | 12.90           | 426.74          | 538.49          |                 |                 |
| 2                  | <b>INVESTMENT IN SECURITIES</b>     | <b>14454.83</b> | <b>32627.65</b>  | <b>8533.03</b>   | <b>6597.63</b>  | <b>2335.26</b>  | <b>9464.66</b>  | <b>5312.59</b>  | <b>5047.22</b>  | <b>7629.44</b>  | <b>4414.67</b>  | <b>3566.97</b>  | <b>5799.43</b>  | <b>182.50</b>   | <b>3213.84</b>  |
|                    | a. Govt. Securities                 | 14454.83        | 32627.65         | 8290.22          | 6597.63         | 2335.26         | 9464.66         | 5312.59         | 5047.22         | 7629.44         | 4414.67         | 3566.97         | 5619.39         | 182.50          | 3213.84         |
|                    | b. NRB Bond                         |                 |                  |                  |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
|                    | c. Govt. Non-Fin. Ins.              |                 |                  |                  |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
|                    | d. Other Non-Fin Ins.               |                 |                  |                  |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
|                    | e. Non Residents                    |                 |                  | 242.81           |                 |                 |                 |                 |                 |                 |                 |                 | 180.05          |                 |                 |
| 3                  | <b>SHARE &amp; OTHER INVESTMENT</b> | <b>2799.08</b>  | <b>1440.19</b>   | <b>10243.67</b>  | <b>10322.13</b> | <b>10284.19</b> | <b>7866.49</b>  | <b>11776.78</b> | <b>696.88</b>   | <b>3999.95</b>  | <b>316.81</b>   | <b>54.13</b>    | <b>135.68</b>   | <b>329.97</b>   | <b>537.54</b>   |
|                    | a. Interbank Lending                | <b>0.05</b>     |                  | <b>12.99</b>     |                 |                 |                 |                 | <b>100.00</b>   |                 |                 | <b>5.90</b>     |                 | <b>197.20</b>   |                 |
|                    | b. Non Residents                    |                 |                  | 2.11             |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
|                    | c. Others                           | 2799.03         | 1440.19          | 10228.56         | 10322.13        | 10284.19        | 7866.49         | 11776.78        | 596.88          | 3999.95         | 316.81          | 48.23           | 135.68          | 132.77          | 537.54          |
| 4                  | <b>LOANS &amp; ADVANCES</b>         | <b>40898.06</b> | <b>57321.62</b>  | <b>57680.59</b>  | <b>55029.76</b> | <b>27141.17</b> | <b>45054.52</b> | <b>35461.38</b> | <b>18920.14</b> | <b>48034.09</b> | <b>27017.36</b> | <b>17848.38</b> | <b>36946.71</b> | <b>14547.23</b> | <b>28525.69</b> |
|                    | a. Private Sector                   | 40898.06        | 56008.75         | 55480.83         | 53291.95        | 26173.02        | 43496.05        | 34098.29        | 18155.10        | 44470.74        | 25680.          |                 |                 |                 |                 |

## Statement of Assets and Liabilities as on Saun end, 2071

| S.N.               | BFI Name                            | Kumari          | Laxmi           | SBL             | AoBNL            | Global          | Citizens        | Prime           | Sunrise         | Grand           | NMB             | Kist            | Janata          | Mega            | Civil           | Century         |
|--------------------|-------------------------------------|-----------------|-----------------|-----------------|------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| <b>Liabilities</b> |                                     |                 |                 |                 |                  |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| <b>1</b>           | <b>CAPITAL FUND</b>                 | <b>3196.92</b>  | <b>3468.05</b>  | <b>3689.78</b>  | <b>15732.38</b>  | <b>6338.55</b>  | <b>3281.23</b>  | <b>3722.26</b>  | <b>2939.55</b>  | <b>576.39</b>   | <b>3066.08</b>  | <b>1115.09</b>  | <b>2260.77</b>  | <b>2762.30</b>  | <b>3227.83</b>  | <b>2351.26</b>  |
|                    | a. Paid-up Capital                  | 1828.33         | 1948.30         | 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          | 510.79          | 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            | 753.71          | 1203.68         | 2701.89          | 683.80          | 903.85          | 654.24          | 506.07          | -1604.54        | 647.00          | -1012.88        | 146.96          | 313.48          | 245.88          | 56.15           |
|                    | g. Others Reserves Fund             | 564.81          | 380.77          | 281.11          | 9.74             | 1037.11         | 36.44           | 34.59           | 13.19           | 5.73            | 140.42          | 29.51           | 0.25            | 64.10           | 198.02          | 280.00          |
| <b>2</b>           | <b>BORROWINGS</b>                   | <b>177.45</b>   | <b>750.00</b>   | <b>1096.24</b>  | <b>2993.65</b>   | <b>512.42</b>   | <b>1069.05</b>  |                 |                 |                 |                 |                 |                 | <b>1015.94</b>  |                 | <b>174.43</b>   |
|                    | a. NRB                              | 177.45          |                 | 92.00           | 87.79            | 112.42          | 551.20          |                 |                 |                 |                 |                 |                 |                 |                 |                 |
|                    | b. Interbank Borrowing              |                 |                 |                 |                  |                 |                 |                 |                 |                 |                 |                 |                 | 1009.38         |                 | 174.43          |
|                    | c. Foreign Banks and Fin. Ins.      |                 |                 |                 |                  |                 | 17.85           |                 |                 |                 |                 |                 |                 |                 |                 |                 |
|                    | d. Other Financial Ins.             |                 |                 | 72.95           | 605.86           |                 |                 |                 |                 |                 |                 |                 |                 | 6.56            |                 |                 |
|                    | e. Bonds and Securities             |                 | 750.00          | 931.29          | 2300.00          | 400.00          | 500.00          |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| <b>3</b>           | <b>DEPOSITS</b>                     | <b>29045.72</b> | <b>30543.09</b> | <b>34880.99</b> | <b>64743.28</b>  | <b>53986.00</b> | <b>28652.90</b> | <b>33279.81</b> | <b>26778.28</b> | <b>21270.66</b> | <b>24178.00</b> | <b>19488.62</b> | <b>18434.95</b> | <b>18048.27</b> | <b>22920.14</b> | <b>19581.50</b> |
|                    | a. Current                          | 1360.86         | 1976.33         | 1941.31         | 9461.85          | 3121.54         | 666.84          | 828.04          | 722.76          | 269.30          | 924.14          | 455.85          | 664.47          | 514.48          | 458.46          | 506.75          |
|                    | Domestic                            | 1321.89         | 1775.35         | 1740.98         | 9446.80          | 2859.32         | 600.36          | 821.25          | 668.40          | 257.06          | 886.21          | 435.96          | 659.79          | 477.99          | 433.77          | 483.64          |
|                    | Foreign                             | 38.96           | 200.99          | 200.33          | 15.05            | 262.22          | 66.47           | 6.79            | 54.36           | 12.24           | 37.92           | 19.89           | 4.67            | 36.50           | 24.69           | 23.11           |
|                    | b. Savings                          | 7161.04         | 6554.04         | 9671.17         | 30355.17         | 20778.16        | 6457.76         | 5000.63         | 10177.93        | 3289.51         | 5645.97         | 13661.20        | 3206.78         | 6337.80         | 3878.41         | 6228.32         |
|                    | Domestic                            | 7047.44         | 6381.43         | 9621.64         | 30352.18         | 20705.27        | 6398.32         | 4966.71         | 10134.19        | 3274.62         | 5604.16         | 13650.10        | 3190.93         | 6274.66         | 3833.61         | 6217.33         |
|                    | Foreign                             | 113.60          | 172.61          | 49.53           | 2.99             | 72.90           | 59.44           | 33.92           | 43.74           | 14.89           | 41.81           | 11.09           | 15.86           | 63.14           | 44.80           | 10.99           |
|                    | c. Fixed                            | 12838.58        | 14230.31        | 12096.29        | 23836.83         | 19660.07        | 13377.83        | 11699.19        | 10121.53        | 10088.23        | 6742.90         | 3435.59         | 8468.44         | 7711.76         | 11111.68        | 8052.39         |
|                    | Domestic                            | 12135.95        | 12365.31        | 11707.49        | 23836.83         | 18546.55        | 12891.58        | 11699.19        | 9294.36         | 9391.05         | 6137.10         | 3413.11         | 8322.64         | 7388.58         | 11105.85        | 7858.59         |
|                    | Foreign                             | 702.63          | 1865.00         | 388.80          | 1113.52          | 486.25          |                 | 827.17          | 697.18          | 605.80          | 22.48           | 145.80          | 323.18          | 5.83            | 193.80          |                 |
|                    | d. Call Deposits                    | 7529.35         | 7423.02         | 10813.82        | 39.27            | 9867.80         | 7950.45         | 15389.62        | 5438.82         | 7406.47         | 9027.09         | 1776.42         | 6001.21         | 3275.38         | 7242.08         | 4537.46         |
|                    | Domestic                            | 7301.01         | 6240.72         | 10661.75        | 39.27            | 9572.30         | 7933.23         | 15350.56        | 5367.90         | 7140.81         | 8105.95         | 1700.96         | 6001.21         | 3181.88         | 6792.64         | 4537.46         |
|                    | Foreign                             | 228.34          | 1182.30         | 152.06          |                  | 295.50          | 12.23           | 39.06           | 70.92           | 265.66          | 921.15          | 75.46           |                 | 93.50           | 449.44          |                 |
|                    | e. Others                           | 155.90          | 359.39          | 358.40          | 1050.16          | 558.43          | 200.02          | 362.33          | 317.24          | 217.15          | 1837.90         | 159.56          | 94.05           | 208.85          | 229.52          | 256.58          |
|                    | Domestic                            | 155.90          | 340.74          | 355.12          | 1050.16          | 557.85          | 183.28          | 362.33          | 316.95          | 212.57          | 948.65          | 159.56          | 91.81           | 208.85          | 229.42          | 256.58          |
|                    | Foreign                             |                 | 18.66           | 3.28            |                  | 0.58            | 16.74           |                 | 0.29            | 4.58            | 889.25          |                 | 2.24            |                 | 0.10            |                 |
| <b>4</b>           | <b>Bills Payable</b>                | <b>51.44</b>    | <b>32.37</b>    |                 | <b>21.28</b>     | <b>3.37</b>     | <b>11.31</b>    | <b>11.03</b>    | <b>0.76</b>     | <b>31.75</b>    | <b>8.54</b>     | <b>23.18</b>    | <b>55.78</b>    | <b>5.18</b>     | <b>26.39</b>    |                 |
| <b>5</b>           | <b>Other Liabilities</b>            | <b>2769.79</b>  | <b>3352.37</b>  | <b>3077.16</b>  | <b>24334.80</b>  | <b>4009.33</b>  | <b>2587.78</b>  | <b>2269.49</b>  | <b>2145.13</b>  | <b>3362.32</b>  | <b>800.39</b>   | <b>3922.88</b>  | <b>650.72</b>   | <b>1265.87</b>  | <b>1188.82</b>  | <b>1041.06</b>  |
|                    | 1. Sundry Creditors                 | 758.65          | 1380.23         | 1015.18         | 3900.87          | 655.51          | 1.00            | 2.82            | 11.93           |                 | 37.63           | 99.41           | 3.38            | 6.29            | 7.57            | 26.93           |
|                    | 2. Loan Loss Provision              | 912.47          | 372.64          | 670.37          | 5264.38          | 1135.59         | 565.48          | 586.59          | 947.81          | 2335.69         | 316.29          | 2780.02         | 254.63          | 384.88          | 406.14          | 211.17          |
|                    | 3. Interest Suspense a/c            | 429.03          | 196.78          | 148.33          | 1611.81          | 171.08          | 383.07          | 490.44          | 545.26          | 582.35          | 175.30          | 552.63          | 97.96           | 96.30           | 261.11          | 124.03          |
|                    | 4. Others                           | 669.63          | 1402.71         | 1243.27         | 13557.75         | 2047.15         | 1638.24         | 1189.64         | 640.13          | 444.28          | 271.17          | 490.83          | 294.75          | 778.39          | 514.00          | 678.94          |
| <b>6</b>           | <b>Reconciliation A/c</b>           |                 |                 |                 | <b>176.06</b>    | <b>101.97</b>   |                 |                 |                 | <b>-1.08</b>    | <b>0.00</b>     | <b>0.32</b>     |                 |                 |                 | <b>0.37</b>     |
| <b>7</b>           | <b>Profit &amp; Loss A/c</b>        |                 |                 | <b>22.95</b>    | <b>176.06</b>    | <b>101.97</b>   |                 |                 |                 |                 |                 |                 |                 | <b>33.17</b>    |                 |                 |
|                    |                                     | <b>35241.32</b> | <b>38145.88</b> | <b>42767.12</b> | <b>107980.17</b> | <b>64969.55</b> | <b>35594.34</b> | <b>39282.87</b> | <b>31873.99</b> | <b>25209.06</b> | <b>28076.22</b> | <b>24535.45</b> | <b>21369.62</b> | <b>23181.33</b> | <b>27341.97</b> | <b>23175.02</b> |
| <b>Assets</b>      |                                     |                 |                 |                 |                  |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| <b>1</b>           | <b>LIQUID FUNDS</b>                 | <b>6968.34</b>  | <b>5852.35</b>  | <b>7396.47</b>  | <b>12858.84</b>  | <b>8731.24</b>  | <b>3873.58</b>  | <b>8247.74</b>  | <b>2470.90</b>  | <b>7069.68</b>  | <b>3164.36</b>  | <b>3553.60</b>  | <b>3623.72</b>  | <b>3042.20</b>  | <b>4430.24</b>  | <b>4361.31</b>  |
|                    | a. Cash Balance                     | 439.98          | 376.55          | 849.58          | 2890.15          | 1188.29         | 846.74          | 985.05          | 448.15          | 434.15          | 408.21          | 499.78          | 340.88          | 321.18          | 388.16          | 465.87          |
|                    | Nepalese Notes & Coins              | 420.29          | 370.79          | 783.25          | 2874.20          | 1167.31         | 821.81          | 974.02          | 436.06          | 391.28          | 380.47          | 485.93          | 333.15          | 315.57          | 383.92          | 455.45          |
|                    | Foreign Currency                    | 19.69           | 5.77            | 66.33           | 15.95            | 20.99           | 24.93           | 11.03           | 12.09           | 42.86           | 27.74           | 13.85           | 7.73            | 5.61            | 4.24            | 10.42           |
|                    | b. Bank Balance                     | 5708.79         | 5475.80         | 5676.89         | 9832.68          | 7542.95         | 3026.85         | 7154.47         | 1998.40         | 6635.53         | 2715.21         | 2773.82         | 3209.93         | 1402.82         | 3942.08         | 3895.44         |
|                    | 1. In Nepal Rastra Bank             | 4847.64         | 4760.92         | 5165.91         | 8052.86          | 5532.46         | 1634.21         | 6853.79         | 1276.41         | 5873.76         | 1891.74         | 2479.67         | 2744.17         | 1231.65         | 3450.84         | 3732.30         |
|                    | Domestic Currency                   | 4836.90         | 4714.45         | 5157.90         | 8052.86          | 5444.39         | 1612.81         | 6846.58         | 1103.75         | 5834.61         | 1849.93         | 2464.80         | 2737.00         | 1224.63         | 3431.60         | 3730.19         |
|                    | Foreign Currency                    | 10.74           | 46.47           | 8.01            |                  | 88.07           | 21.40           | 7.21            | 172.65          | 39.15           | 41.81           | 14.87           | 7.16            | 7.02            | 19.24           |                 |
|                    | 2. "A" Class Licensed Institution   | 76.54           | 116.05          | 90.80           | 1334.43          | 632.75          | 758.92          | 43.28           | 70.14           | 260.95          | 166.00          | 46.93           | 48.49           | 74.09           | 185.65          | 103.99          |
|                    | Domestic Currency                   | 67.40           | 92.12           | 90.54           | 1325.26          | 591.18          | 756.10          | 41.91           | 41.94           | 58.63           | 166.00          | 44.70           | 48.49           | 74.09           | 176.99          | 103.44          |
|                    | Foreign Currency                    | 9.13            | 23.93           | 0.26            | 9.17             | 41.57           | 2.81            | 1.37            | 28.21           | 202.32          |                 | 2.23            |                 | 8.66            | 0.55            |                 |
|                    | 3. Other Financial Ins.             |                 |                 |                 |                  | 8.79            |                 |                 |                 | 0.10            | 1.26            |                 |                 | 6.00            |                 |                 |
|                    | 4. In Foreign Banks                 | 784.61          | 598.83          | 420.19          | 445.39           | 1368.95         | 633.72          | 257.40          | 651.85          | 500.72          | 656.21          | 247.22          | 411.27          | 97.08           | 305.59          | 59.14           |
|                    | c. Money at Call                    | 819.58          |                 | 870.00          | 136.01           |                 |                 | 108.22          | 24.35           |                 | 40.94           | 280.00          | 72.91           | 1318.20         | 100.00          |                 |
|                    | Domestic Currency                   | 819.58          |                 | 870.00          |                  |                 |                 | 108.22          |                 |                 |                 | 280.00          |                 | 735.00          | 100.00          |                 |
|                    | Foreign Currency                    |                 |                 |                 | 136.01           |                 |                 | 24.35           |                 |                 | 40.94           |                 | 72.91           | 583.20          |                 |                 |
| <b>2</b>           | <b>INVESTMENT IN SECURITIES</b>     | <b>2387.02</b>  | <b>2539.80</b>  | <b>2131.73</b>  | <b>6891.09</b>   | <b>8137.40</b>  | <b>4722.28</b>  | <b>715.33</b>   | <b>5206.75</b>  | <b>1366.35</b>  | <b>1524.17</b>  | <b>3985.70</b>  | <b>702.96</b>   | <b>2187.65</b>  | <b>1646.35</b>  | <b>275.85</b>   |
|                    | a. Govt. Securities                 | 2387.02         | 2539.80         | 2131.73         | 6891.09          | 6915.87         | 4722.28         | 715.33          | 5206.75         | 1366.35         | 1524.17         | 3985.70         | 702.96          | 2187.65         | 1646.35         | 275.85          |
|                    | b. NRB Bond                         |                 |                 |                 |                  | 1221.53         |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
|                    | c. Govt. Non-Fin. Ins.              |                 |                 |                 |                  |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
|                    | d. Other Non-Fin Ins.               |                 |                 |                 |                  |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
|                    | e. Non Residents                    |                 |                 |                 |                  |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| <b>3</b>           | <b>SHARE &amp; OTHER INVESTMENT</b> | <b>604.39</b>   | <b>1876.73</b>  | <b>1685.39</b>  | <b>2515.28</b>   | <b>369.81</b>   | <b>570.50</b>   | <b>441.68</b>   | <b>559.04</b>   | <b>206.63</b>   | <b>1704.42</b>  | <b>223.45</b>   | <b>24.30</b>    | <b>245.30</b>   | <b>401.47</b>   | <b>445.95</b>   |
|                    | a. Interbank Lending                | 35.69           |                 |                 | 246.36           |                 |                 | 418.18          | 37.32           |                 | 553.95          |                 |                 |                 | 97.20           | 57.43           |
|                    | b. Non Residents                    |                 |                 |                 |                  |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
|                    | c. Others                           | 568.70          | 1876.73         | 1685.39         | 2268.92          | 369.81          | 570.50          | 23.50           | 521.72          | 206.63          | 1150.47         | 223.45          | 24.30           | 245.30          | 304.27          | 388.52          |
| <b>4</b>           | <b>LOANS &amp; ADVANCES</b>         | <b>22900.19</b> | <b>22512.66</b> | <b>27755.44</b> | <b>61463.03</b>  | <b>43</b>       |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |

## Statement of Assets and Liabilities as on Saun end, 2071

| S.N.               | BFI Name                             | Sanjima  | NDC     | Malika  | Siddhartha | UDBL | Yeti    | Narayani | PDBL    | Sahayogi | Triveni | Suprim  | Bhrikuti | Suwestcha | Shangrila | Saunshakar |
|--------------------|--------------------------------------|----------|---------|---------|------------|------|---------|----------|---------|----------|---------|---------|----------|-----------|-----------|------------|
| <b>Liabilities</b> |                                      |          |         |         |            |      |         |          |         |          |         |         |          |           |           |            |
| 1                  | <b>CAPITAL FUND</b>                  | 2875.51  | 2781.10 | 336.33  | 675.00     |      | 1037.64 | -110.91  | 491.12  | 242.19   | 463.86  | 1034.44 | 607.78   | 217.26    | 896.51    | 335.07     |
|                    | 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   | 131.19    | 640.00    | 211.92     |
|                    | b. Calls in Advance                  |          |         |         |            |      |         | 6.12     |         |          |         |         |          |           |           |            |
|                    | c. Proposed Bonus Share              |          |         | 22.05   |            |      |         | 10.05    |         |          | 37.01   |         | 97.53    |           |           |            |
|                    | d. General Reserves                  | 245.57   | 545.27  | 36.15   | 38.07      |      | 150.97  | 17.52    | 48.99   | 28.82    | 54.76   | 58.16   | 85.78    | 17.13     | 103.77    | 34.18      |
|                    | e. Share Premium                     | 10.56    |         | 0.35    |            |      |         |          | 0.54    |          |         | 2.11    |          | 0.96      |           |            |
|                    | f. Retained Earning                  | 398.01   | 1714.33 | 37.61   | -19.84     |      | -512.06 | -209.92  | 88.07   | 70.32    | 0.79    | 200.88  | 0.00     | 65.81     | 142.40    | 87.08      |
|                    | g. Others Reserves Fund              | 3.75     | 105.68  | 19.67   | 11.77      |      | 12.51   | 9.76     | 16.99   | 0.17     | 1.19    | 1.28    | 0.69     | 2.17      | 10.34     | 1.88       |
| 2                  | <b>BORROWINGS</b>                    | 459.06   |         |         |            |      |         |          |         |          |         |         |          |           |           |            |
|                    | a. NRB                               | 459.06   |         |         |            |      |         |          |         |          |         |         |          |           |           |            |
|                    | b. Interbank Borrowing               |          |         |         |            |      |         |          |         |          |         |         |          |           |           |            |
|                    | c. Foreign Banks and Fin. Ins.       |          |         |         |            |      |         |          |         |          |         |         |          |           |           |            |
|                    | d. Other Financial Ins.              |          |         |         |            |      |         |          |         |          |         |         |          |           |           |            |
|                    | e. Bonds and Securities              |          |         |         |            |      |         |          |         |          |         |         |          |           |           |            |
| 3                  | <b>DEPOSITS</b>                      | 24820.74 | 1436.22 | 2639.07 | 6138.06    |      | 7156.56 | 547.30   | 3364.28 | 1898.45  | 4164.76 | 2408.98 | 4848.32  | 1438.35   | 6506.79   | 1321.59    |
|                    | a. Current                           | 635.78   | 13.76   | 85.07   | 178.53     |      | 151.85  |          | 15.38   | 71.84    | 73.06   | 30.62   | 68.39    | 22.06     | 92.86     | 22.17      |
|                    | Domestic                             | 627.08   | 13.76   | 85.07   | 178.28     |      | 146.74  |          | 15.38   | 71.84    | 73.06   | 30.62   | 68.39    | 22.06     | 92.86     | 22.17      |
|                    | Foreign                              | 8.70     |         |         | 0.25       |      | 5.11    |          |         |          |         |         |          |           |           |            |
|                    | b. Savings                           | 8479.41  | 402.34  | 1869.32 | 3647.60    |      | 2171.09 | 293.26   | 1918.22 | 1486.46  | 1895.72 | 1202.56 | 2631.25  | 613.37    | 3732.33   | 839.80     |
|                    | Domestic                             | 8422.20  | 402.34  | 1869.32 | 3647.60    |      | 2171.07 | 293.26   | 1918.22 | 1486.46  | 1895.72 | 1202.56 | 2631.25  | 613.37    | 3732.33   | 839.80     |
|                    | Foreign                              | 57.20    |         |         |            |      | 0.02    |          |         |          |         |         |          |           |           |            |
|                    | c. Fixed                             | 9773.98  | 1001.50 | 267.43  | 1342.28    |      | 2554.94 | 253.09   | 1028.44 | 271.22   | 1065.08 | 650.22  | 973.52   | 562.64    | 1401.51   | 274.45     |
|                    | Domestic                             | 8506.33  | 1001.50 | 267.43  | 1342.28    |      | 2554.94 | 253.09   | 1028.44 | 271.22   | 1065.08 | 650.22  | 973.52   | 562.64    | 1401.51   | 274.45     |
|                    | Foreign                              | 1267.65  |         |         |            |      |         |          |         |          |         |         |          |           |           |            |
|                    | d. Call Deposits                     | 5773.27  | 18.63   | 413.37  | 967.14     |      | 2276.68 |          | 394.85  | 68.93    | 1123.91 | 525.44  | 1125.82  | 240.28    | 1271.09   | 185.17     |
|                    | Domestic                             | 5729.86  | 18.63   | 413.37  | 967.14     |      | 2276.68 |          | 394.85  | 68.93    | 1123.91 | 525.44  | 1125.82  | 240.28    | 1271.09   | 185.17     |
|                    | Foreign                              | 43.41    |         |         |            |      |         |          |         |          |         |         |          |           |           |            |
|                    | e. Others                            | 158.30   |         | 3.87    | 2.52       |      | 2.00    | 0.96     | 7.40    |          | 6.99    | 0.14    | 49.34    |           | 9.00      |            |
|                    | Domestic                             | 158.30   |         | 3.87    | 2.52       |      | 2.00    | 0.96     | 7.40    |          | 6.99    | 0.14    | 49.34    |           | 9.00      |            |
|                    | Foreign                              |          |         |         |            |      |         |          |         |          |         |         |          |           |           |            |
| 4                  | <b>Bills Payable</b>                 |          |         |         |            |      | 2.54    |          |         |          |         |         |          |           |           | -0.15      |
| 5                  | <b>Other Liabilities</b>             | 1270.06  | 1694.48 | 192.64  | 713.59     |      | 1360.36 | 329.81   | 182.94  | 77.96    | 209.95  | 291.55  | 131.48   | 45.78     | 325.08    | 66.01      |
|                    | 1. Sundry Creditors                  | 17.84    | 56.43   | 2.89    | 130.05     |      | 4.55    | 12.73    | 9.79    | 5.54     | 1.15    | 1.27    | 1.56     | 2.20      | 6.94      | 2.01       |
|                    | 2. Loan Loss Provision               | 208.96   | 447.98  | 63.24   | 316.33     |      | 595.44  | 192.48   | 37.75   | 20.52    | 47.00   | 94.29   | 42.46    | 27.82     | 70.85     | 15.47      |
|                    | 3. Interest Suspense a/c             | 160.17   | 607.07  | 19.95   | 161.62     |      | 250.01  | 83.70    | 22.55   | 6.33     | 30.64   | 36.44   | 29.79    |           | 57.94     | 11.18      |
|                    | 4. Others                            | 883.09   | 583.00  | 106.56  | 105.59     |      | 510.36  | 40.90    | 112.85  | 45.57    | 131.16  | 159.56  | 57.67    | 15.76     | 189.36    | 37.35      |
| 6                  | <b>Reconciliation A/c</b>            |          | 0.03    |         |            |      |         | 37.03    | 0.30    |          |         |         | 1178.08  |           | 0.19      | 0.01       |
| 7                  | <b>Profit &amp; Loss A/c</b>         |          | 2.93    |         |            |      |         |          |         | 2.44     |         |         |          |           |           |            |
|                    |                                      | 29425.37 | 5914.77 | 3168.04 | 7526.65    |      | 9557.10 | 803.24   | 4038.64 | 2221.04  | 4838.57 | 3734.97 | 6765.66  | 1701.39   | 7728.42   | 1722.68    |
| <b>Assets</b>      |                                      |          |         |         |            |      |         |          |         |          |         |         |          |           |           |            |
| 1                  | <b>LIQUID FUNDS</b>                  | 2473.49  | 2728.44 | 798.24  | 1736.84    |      | 2664.28 | 163.52   | 1034.33 | 603.06   | 1491.09 | 1080.74 | 1426.83  | 498.12    | 2172.69   | 479.40     |
|                    | a. Cash Balance                      | 551.01   | 15.34   | 103.00  | 139.50     |      | 133.70  | 1.06     | 119.85  | 46.05    | 92.95   | 54.41   | 101.63   | 39.71     | 112.94    | 39.75      |
|                    | Nepalese Notes & Coins               | 543.62   | 15.34   | 97.04   | 138.66     |      | 128.40  | 1.06     | 119.85  | 46.05    | 92.95   | 54.41   | 101.63   | 39.71     | 111.44    | 39.75      |
|                    | Foreign Currency                     | 7.39     |         | 5.96    | 0.84       |      | 5.30    |          |         |          |         |         |          |           | 1.50      |            |
|                    | b. Bank Balance                      | 1922.48  | 2713.10 | 192.10  | 554.11     |      | 2530.58 | 162.47   | 160.10  | 112.08   | 546.19  | 990.86  | 381.31   | 458.41    | 2059.76   | 31.83      |
|                    | 1. In Nepal Rastra Bank              | 1485.72  | 90.19   | 125.06  | 511.68     |      | 434.14  | 0.47     | 36.94   | 101.44   | 94.33   | 132.51  | 77.04    | 24.17     | 481.26    | 0.99       |
|                    | Domestic Currency                    | 1474.35  | 90.19   | 125.06  | 511.68     |      | 434.14  | 0.47     | 36.94   | 101.44   | 94.33   | 132.51  | 77.04    | 24.17     | 481.26    | 0.99       |
|                    | Foreign Currency                     | 11.38    |         |         |            |      |         |          |         |          |         |         |          |           |           |            |
|                    | 2. "A" Class Licensed Institution    | 79.15    | 2622.91 | 67.04   | 42.43      |      | 2016.83 | 5.13     | 117.94  | 10.54    | 209.64  | 858.35  | 283.88   | 294.11    | 1344.44   | 21.56      |
|                    | Domestic Currency                    | 79.15    | 2622.91 | 67.04   | 42.37      |      | 2006.82 | 5.13     | 117.94  | 10.54    | 209.64  | 858.35  | 283.88   | 294.11    | 1344.44   | 21.56      |
|                    | Foreign Currency                     |          |         |         | 0.05       |      | 10.01   |          |         |          |         |         |          |           |           |            |
|                    | 3. Other Financial Ins.              |          |         |         |            |      | 71.67   | 156.87   | 5.22    | 0.09     | 242.21  |         | 20.38    | 140.14    | 176.31    | 9.28       |
|                    | 4. In Foreign Banks                  | 357.61   |         |         |            |      | 7.93    |          |         |          |         |         |          |           | 57.75     |            |
|                    | c. Money at Call                     |          |         | 503.14  | 1043.22    |      |         |          | 754.38  | 444.93   | 851.96  | 35.48   | 943.89   |           |           | 407.83     |
|                    | Domestic Currency                    |          |         | 503.14  | 1035.00    |      |         |          | 754.38  | 444.93   | 851.96  | 35.48   | 943.89   |           |           | 407.83     |
|                    | Foreign Currency                     |          |         |         | 8.23       |      |         |          |         |          |         |         |          |           |           |            |
| 2                  | <b>INVESTMENT IN SECURITIES</b>      | 1636.69  | 40.00   | 20.00   | 201.00     |      | 158.07  |          |         |          |         | 75.19   | 100.00   |           | 70.00     |            |
|                    | a. Govt. Securities                  | 1636.69  | 40.00   | 20.00   | 201.00     |      | 158.07  |          |         |          |         | 75.19   | 100.00   |           | 70.00     |            |
|                    | b. NRB Bond                          |          |         |         |            |      |         |          |         |          |         |         |          |           |           |            |
|                    | c. Govt. Non-Fin. Ins.               |          |         |         |            |      |         |          |         |          |         |         |          |           |           |            |
|                    | d. Other Non-Fin Ins.                |          |         |         |            |      |         |          |         |          |         |         |          |           |           |            |
|                    | e. Non Residents                     |          |         |         |            |      |         |          |         |          |         |         |          |           |           |            |
| 3                  | <b>SHARE &amp; OTHER INVESTMENT</b>  | 1899.95  | 168.84  | 6.40    | 70.96      |      | 12.37   | 21.92    | 10.04   | 5.90     | 22.36   | 7.58    | 1.02     | 16.04     | 1.94      |            |
|                    | a. Interbank Lending                 |          |         |         |            |      |         |          |         |          |         |         |          |           |           |            |
|                    | b. Non Residents                     |          |         |         |            |      |         |          |         |          |         |         |          |           |           |            |
|                    | c. Others                            | 1899.95  | 168.84  | 6.40    | 70.96      |      | 12.37   | 21.92    | 10.04   | 5.90     | 22.36   | 7.58    | 1.02     | 16.04     | 1.94      |            |
| 4                  | <b>LOANS &amp; ADVANCES</b>          | 21458.32 | 2059.54 | 2100.53 | 4917.77    |      | 5669.86 | 336.46   | 2845.72 | 1568.44  | 3144.13 | 2377.48 | 3969.89  | 1083.90   | 5144.19   | 1098.24    |
|                    | a. Private Sector                    | 20974.20 | 2035.56 | 2100.53 | 4917.77    |      | 5639.27 | 336.46   | 2845.72 | 1568.44  | 3144.13 | 2377.48 | 3969.89  | 1083.90   | 5144.19   | 1098.24    |
|                    | b. Financial Institutions            | 484.12   |         |         |            |      | 30.59   |          |         |          |         |         |          |           |           |            |
|                    | c. Government Organizations          |          | 23.98   |         |            |      |         |          |         |          |         |         |          |           |           |            |
| 5                  | <b>BILL PURCHASED</b>                |          |         |         | 1.00       |      |         |          |         |          |         |         |          |           |           |            |
|                    | a. Domestic Bills Purchased          |          |         |         | 1.00       |      |         |          |         |          |         |         |          |           |           |            |
|                    | b. Foreign Bills Purchased           |          |         |         |            |      |         |          |         |          |         |         |          |           |           |            |
|                    | c. Import Bills & Imports            |          |         |         |            |      |         |          |         |          |         |         |          |           |           |            |
| 6                  | <b>LOANS AGAINST COLLECTED BILLS</b> |          |         |         |            |      |         |          |         |          |         |         |          |           |           |            |
|                    | a. Against Domestic Bills            |          |         |         |            |      |         |          |         |          |         |         |          |           |           |            |
|                    | b. Against Foreign Bills             |          |         |         |            |      |         |          |         |          |         |         |          |           |           |            |
| 7                  | <b>FIXED ASSETS</b>                  | 506.32   | 114.18  | 52.21   | 286.29     |      | 262.96  | 6.44     | 56.72   | 13.70    | 68.94   | 54.63   | 31.64    | 65.11     | 54.94     | 59.88      |
| 8                  | <b>OTHER ASSETS</b>                  | 1419.01  | 803.77  | 183.97  | 271.17     |      | 485.27  | 273.70   | 82.86   | 28.70    | 98.09   | 89.62   | 47.70    | 33.12     | 267.25    | 83.93      |
|                    | a. Accrued Interest:                 | 170.97   | 607.07  | 20.02   | 164.97     |      | 255.82  | 85.83    | 22.55   | 6.33     | 30.65   | 36.77   | 30.43    |           | 58.48     | 11.18      |
|                    | Financia                             | 1.90     |         |         |            |      |         |          |         |          |         |         |          |           |           |            |
|                    | Government Enterpri                  | 12.79    | 30.70   | 0.07    | 3.35       |      | 5.94    |          |         |          | 0.33    | 0.65    |          | 0.55      |           |            |
|                    | Private Sector                       | 156.29   | 576.37  | 19.95   | 161.62     |      | 249.87  | 85.83    | 22.55   | 6.33     | 30.65   | 36.44   | 29.79    |           | 57.94     | 11.18      |
|                    | b. Staff Loans / Adv.                | 11       |         |         |            |      |         |          |         |          |         |         |          |           |           |            |

## Statement of Assets and Liabilities as on Saun end, 2071

| S.N.               | BFI Name                             | Gurkha         | Gandaki        | Infrastructure | Business       | Biratnaxmi     | Excel          | Western        | H & B          | Araniko        | NDEP           | CEDBL           | Miteri         | Tinau          | Rising         |
|--------------------|--------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------|----------------|----------------|----------------|
| <b>Liabilities</b> |                                      |                |                |                |                |                |                |                |                |                |                |                 |                |                |                |
| 1                  | <b>CAPITAL FUND</b>                  | <b>-832.45</b> | <b>445.22</b>  | <b>918.18</b>  | <b>1075.50</b> | <b>465.48</b>  | <b>258.99</b>  | <b>127.92</b>  | <b>802.28</b>  | <b>289.65</b>  | <b>411.68</b>  | <b>1471.78</b>  | <b>223.19</b>  | <b>184.56</b>  | <b>315.54</b>  |
|                    | 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           |                |                |                |                |                |                |                |                |                |                 |                | 16.90          |                |
|                    | c. Proposed Bonus Share              |                |                |                |                |                |                |                |                |                |                |                 |                |                |                |
|                    | d. General Reserves                  | 45.63          | 54.63          | 44.79          | 101.08         | 35.00          | 41.64          | 9.88           | 77.83          | 16.77          | 32.47          | 96.52           | 91.06          | 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                  | -1543.60       | 66.23          | 35.09          | 120.83         | 163.00         | 57.31          | 2.28           | -220.11        | 47.95          | -211.25        | 211.84          | 1.41           | 30.18          | 90.46          |
|                    | g. Others Reserves Fund              | 1.50           | 4.08           | 5.07           | 11.14          | 31.73          | 10.03          |                | 46.63          | 1.70           | 6.22           | 12.64           | 0.70           |                | 0.10           |
| 2                  | <b>BORROWINGS</b>                    |                |                |                |                |                |                |                |                |                |                | <b>621.41</b>   |                |                |                |
|                    | a. NRB                               |                |                |                |                |                |                |                |                |                |                |                 |                |                |                |
|                    | b. Interbank Borrowing               |                |                |                |                |                |                |                |                |                |                | 400.02          |                |                |                |
|                    | c. Foreign Banks and Fin. Ins.       |                |                |                |                |                |                |                |                |                |                |                 |                |                |                |
|                    | d. Other Financial Ins.              |                |                |                |                |                |                |                |                |                |                | 221.39          |                |                |                |
|                    | e. Bonds and Securities              |                |                |                |                |                |                |                |                |                |                |                 |                |                |                |
| 3                  | <b>DEPOSITS</b>                      | <b>1689.28</b> | <b>2950.76</b> | <b>3973.40</b> | <b>5093.92</b> | <b>3820.09</b> | <b>2689.69</b> | <b>1313.65</b> | <b>4738.00</b> | <b>1070.70</b> | <b>4715.03</b> | <b>8779.44</b>  | <b>1404.52</b> | <b>1801.58</b> | <b>1430.65</b> |
|                    | a. Current                           | 308.80         | 30.58          | 38.06          | 43.73          | 61.36          | 65.21          | 20.55          | 61.26          | 22.54          | 102.12         | 200.70          | 16.80          | 22.94          | 12.04          |
|                    | Domestic                             | 308.80         | 30.58          | 38.06          | 43.73          | 61.36          | 65.21          | 20.55          | 61.26          | 22.54          | 102.10         | 198.83          | 16.80          | 22.94          | 12.04          |
|                    | Foreign                              |                |                |                |                |                |                |                |                |                | 0.02           | 1.86            |                |                |                |
|                    | b. Savings                           | 95.56          | 1602.14        | 1410.68        | 1981.58        | 2384.66        | 1836.86        | 804.33         | 2283.80        | 635.07         | 3080.82        | 3076.35         | 757.48         | 944.95         | 770.63         |
|                    | Domestic                             | 95.53          | 1602.14        | 1410.68        | 1981.58        | 2384.66        | 1836.86        | 804.33         | 2283.80        | 635.07         | 3079.99        | 3014.72         | 757.48         | 944.95         | 770.63         |
|                    | Foreign                              | 0.03           |                |                |                |                |                |                |                |                | 0.83           | 61.63           |                |                |                |
|                    | c. Fixed                             | 10.60          | 597.63         | 989.38         | 1760.58        | 938.66         | 268.85         | 302.45         | 1483.26        | 284.92         | 973.58         | 4459.89         | 464.71         | 644.11         | 377.19         |
|                    | Domestic                             | 10.60          | 597.63         | 989.38         | 1760.58        | 938.66         | 268.85         | 302.45         | 1483.26        | 284.92         | 973.58         | 4440.45         | 464.71         | 644.11         | 377.19         |
|                    | Foreign                              |                |                |                |                |                |                |                |                |                |                | 19.44           |                |                |                |
|                    | d. Call Deposits                     | 1270.94        | 718.07         | 1534.13        | 1303.58        | 430.46         | 517.97         | 186.29         | 872.91         | 128.15         | 549.04         | 942.50          | 165.53         | 163.81         | 270.42         |
|                    | Domestic                             | 1270.90        | 718.07         | 1534.13        | 1303.58        | 430.46         | 517.97         | 186.29         | 872.91         | 128.15         | 549.04         | 937.43          | 165.53         | 163.81         | 270.42         |
|                    | Foreign                              | 0.03           |                |                |                |                |                |                |                |                |                | 5.07            |                |                |                |
|                    | e. Others                            | 3.39           | 2.34           | 1.15           | 4.45           | 4.95           | 0.80           | 0.03           | 36.77          | 0.01           | 9.46           | 99.99           |                | 25.79          | 0.38           |
|                    | Domestic                             | 3.39           | 2.34           | 1.15           | 4.45           | 4.95           | 0.80           | 0.03           | 36.77          | 0.01           | 9.46           | 90.86           |                | 25.79          | 0.38           |
|                    | Foreign                              |                |                |                |                |                |                |                |                |                |                | 9.14            |                |                |                |
| 4                  | <b>Bills Payable</b>                 |                |                |                |                |                |                |                | <b>0.50</b>    |                | <b>0.53</b>    | <b>1.81</b>     |                |                |                |
| 5                  | <b>Other Liabilities</b>             | <b>2304.01</b> | <b>147.76</b>  | <b>387.42</b>  | <b>593.71</b>  | <b>105.62</b>  | <b>128.80</b>  | <b>20.56</b>   | <b>819.47</b>  | <b>56.13</b>   | <b>674.96</b>  | <b>506.23</b>   | <b>32.41</b>   | <b>91.13</b>   | <b>82.78</b>   |
|                    | 1. Sundry Creditors                  | 1.38           | 1.91           | 1.26           | 0.03           | 14.39          | 4.12           | 0.75           | 21.01          | 4.08           | 15.60          | 48.08           | 2.87           | 0.76           | 0.74           |
|                    | 2. Loan Loss Provision               | 1132.36        | 27.77          | 97.92          | 130.12         | 34.40          | 33.13          | 12.08          | 261.84         | 20.53          | 397.58         | 187.39          | 12.01          | 14.22          | 29.66          |
|                    | 3. Interest Suspense a/c             | 699.60         | 21.50          | 49.25          | 97.31          | 9.05           | 15.64          |                | 121.24         | 10.59          | 79.57          | 109.76          | 4.66           | 9.68           | 15.49          |
|                    | 4. Others                            | 470.68         | 96.57          | 239.00         | 366.25         | 47.78          | 75.91          | 7.73           | 415.38         | 20.93          | 182.22         | 161.00          | 12.86          | 66.47          | 36.89          |
| 6                  | <b>Reconciliation A/c</b>            |                |                | <b>0.13</b>    |                |                | <b>0.21</b>    | <b>0.76</b>    |                |                |                |                 | <b>241.54</b>  |                |                |
| 7                  | <b>Profit &amp; Loss A/c</b>         |                |                |                |                |                | <b>2.87</b>    |                |                |                | <b>0.29</b>    | <b>0.08</b>     | <b>0.96</b>    |                |                |
|                    |                                      | <b>3160.84</b> | <b>3543.74</b> | <b>5279.00</b> | <b>6763.26</b> | <b>4391.19</b> | <b>3080.56</b> | <b>1462.89</b> | <b>6360.26</b> | <b>1416.77</b> | <b>5802.29</b> | <b>11380.68</b> | <b>1902.62</b> | <b>2077.28</b> | <b>1828.97</b> |
| <b>Assets</b>      |                                      |                |                |                |                |                |                |                |                |                |                |                 |                |                |                |
| 1                  | <b>LIQUID FUNDS</b>                  | <b>300.54</b>  | <b>622.24</b>  | <b>1493.16</b> | <b>1647.73</b> | <b>1696.60</b> | <b>1156.92</b> | <b>536.53</b>  | <b>1387.85</b> | <b>393.25</b>  | <b>2356.68</b> | <b>3019.01</b>  | <b>470.86</b>  | <b>539.43</b>  | <b>466.60</b>  |
|                    | a. Cash Balance                      | 6.38           | 81.05          | 112.13         | 93.05          | 88.00          | 119.83         | 44.99          | 200.18         | 48.38          | 126.71         | 121.57          | 15.74          | 42.43          | 84.45          |
|                    | Nepalese Notes & Coins               | 6.04           | 79.36          | 111.76         | 92.94          | 87.95          | 119.83         | 44.99          | 199.94         | 48.28          | 124.10         | 120.32          | 15.74          | 42.43          | 84.45          |
|                    | Foreign Currency                     | 0.34           | 1.68           | 0.37           | 0.11           | 0.04           |                |                | 0.24           | 0.10           | 2.60           | 1.25            |                |                |                |
|                    | b. Bank Balance                      | 0.97           | 541.20         | 253.31         | 336.25         | 211.66         | 355.97         | 72.34          | 1187.67        | 120.18         | 299.05         | 505.75          | 70.55          | 436.38         | 107.37         |
|                    | 1. In Nepal Rastra Bank              | 0.97           | 155.02         | 247.71         | 330.25         | 209.57         | 339.11         | 0.03           | 321.06         | 64.89          | 222.79         | 455.66          | 7.11           | 86.92          | 12.50          |
|                    | Domestic Currency                    | 0.63           | 155.02         | 241.41         | 330.25         | 209.57         | 339.11         | 0.03           | 321.06         | 64.89          | 222.25         | 454.03          | 7.11           | 86.92          | 12.50          |
|                    | Foreign Currency                     | 0.34           |                | 6.31           |                |                |                |                |                |                | 0.54           | 1.63            |                |                |                |
|                    | 2. "A" Class Licensed Institution    |                | 332.10         | 5.60           | 5.03           | 2.06           | 14.09          | 72.31          | 846.05         | 29.44          | 76.04          | 33.56           | 63.44          | 347.28         | 94.87          |
|                    | Domestic Currency                    |                | 332.10         | 5.55           | 5.03           | 2.06           | 14.09          | 72.31          | 840.57         | 29.44          | 75.99          | 33.48           | 63.44          | 347.28         | 94.87          |
|                    | Foreign Currency                     |                |                | 0.05           |                |                |                |                | 5.49           |                | 0.05           | 0.09            |                |                |                |
|                    | 3. Other Financial Ins.              |                | 54.08          |                | 0.98           | 0.02           | 2.78           |                | 20.56          | 25.85          | 0.22           | 0.01            |                | 2.18           |                |
|                    | 4. In Foreign Banks                  |                |                |                |                |                |                |                |                |                |                |                 |                | 16.52          |                |
|                    | c. Money at Call                     | 293.18         |                | 1127.72        | 1218.42        | 1396.95        | 681.11         | 419.20         |                | 224.69         | 1930.93        | 2391.69         | 384.57         | 60.62          | 274.78         |
|                    | Domestic Currency                    | 292.85         |                | 1127.72        | 1218.42        | 1396.95        | 681.11         | 419.20         |                | 224.69         | 1928.62        | 2304.38         | 384.57         | 60.62          | 274.78         |
|                    | Foreign Currency                     | 0.34           |                |                |                |                |                |                |                |                | 2.31           | 87.31           |                |                |                |
| 2                  | <b>INVESTMENT IN SECURITIES</b>      |                | <b>0.12</b>    | <b>30.00</b>   | <b>120.00</b>  | <b>124.06</b>  |                |                | <b>154.90</b>  |                | <b>94.99</b>   | <b>252.99</b>   |                | <b>75.00</b>   |                |
|                    | a. Govt. Securities                  |                |                | 30.00          | 120.00         | 124.06         |                |                | 154.90         |                | 94.99          | 252.99          |                | 75.00          |                |
|                    | b. NRB Bond                          |                |                |                |                |                |                |                |                |                |                |                 |                |                |                |
|                    | c. Govt. Non-Fin. Ins.               |                |                |                |                |                |                |                |                |                |                |                 |                |                |                |
|                    | d. Other Non-Fin Ins.                |                | 0.12           |                |                |                |                |                |                |                |                |                 |                |                |                |
|                    | e. Non Residents                     |                |                |                |                |                |                |                |                |                |                |                 |                |                |                |
| 3                  | <b>SHARE &amp; OTHER INVESTMENT</b>  | <b>15.92</b>   | <b>2.91</b>    | <b>117.55</b>  | <b>39.82</b>   | <b>6.33</b>    | <b>0.10</b>    | <b>0.50</b>    | <b>17.14</b>   | <b>0.31</b>    | <b>68.70</b>   | <b>113.77</b>   | <b>5.47</b>    | <b>8.89</b>    | <b>20.19</b>   |
|                    | a. Interbank Lending                 |                | 2.91           |                |                |                |                |                |                |                |                |                 |                |                | 20.09          |
|                    | b. Non Residents                     |                |                |                |                |                |                |                |                |                |                |                 |                |                |                |
|                    | c. Others                            | 15.92          |                | 117.55         | 39.82          | 6.33           | 0.10           | 0.50           | 17.14          | 0.31           | 68.70          | 113.77          | 5.47           | 8.89           | 0.10           |
| 4                  | <b>LOANS &amp; ADVANCES</b>          | <b>1346.88</b> | <b>2670.66</b> | <b>3319.52</b> | <b>4208.28</b> | <b>2399.88</b> | <b>1801.00</b> | <b>855.74</b>  | <b>4205.17</b> | <b>928.00</b>  | <b>2802.54</b> | <b>7534.59</b>  | <b>1139.98</b> | <b>1388.05</b> | <b>1275.21</b> |
|                    | a. Private Sector                    | 1346.88        | 2670.66        | 3319.52        | 4208.28        | 2399.88        | 1801.00        | 855.74         | 4118.04        | 928.00         | 2737.54        | 7249.45         | 1139.98        | 1383.05        | 1275.21        |
|                    | b. Financial Institutions            |                |                |                |                |                |                |                | 87.13          |                | 65.00          | 285.14          |                | 5.00           |                |
|                    | c. Government Organizations          |                |                |                |                |                |                |                |                |                |                |                 |                |                |                |
| 5                  | <b>BILL PURCHASED</b>                |                |                |                |                |                |                |                | <b>3.20</b>    |                |                |                 |                |                |                |
|                    | a. Domestic Bills Purchased          |                |                |                |                |                |                |                | 3.20           |                |                |                 |                |                |                |
|                    | b. Foreign Bills Purchased           |                |                |                |                |                |                |                |                |                |                |                 |                |                |                |
|                    | c. Import Bills & Imports            |                |                |                |                |                |                |                |                |                |                |                 |                |                |                |
| 6                  | <b>LOANS AGAINST COLLECTED BILLS</b> |                |                |                |                |                |                |                |                |                |                |                 |                |                |                |
|                    | a. Against Domestic Bills            |                |                |                |                |                |                |                |                |                |                |                 |                |                |                |
|                    | b. Against Foreign Bills             |                |                |                |                |                |                |                |                |                |                |                 |                |                |                |
| 7                  | <b>FIXED ASSETS</b>                  | <b>136.00</b>  | <b>132.52</b>  | <b>117.97</b>  | <b>238.35</b>  | <b>67.38</b>   | <b>36.87</b>   | <b>35.38</b>   | <b>241.06</b>  | <b>43.43</b>   | <b>253.68</b>  | <b>156.27</b>   | <b>8.82</b>    | <b>27.32</b>   | <b>23.56</b>   |
| 8                  | <b>OTHER ASSETS</b>                  | <b>1047.20</b> | <b>114.48</b>  | <b>102.95</b>  | <b>227.48</b>  | <b>90.90</b>   | <b>85.67</b>   | <b>31.05</b>   | <b>240.57</b>  | <b>59.18</b>   | <b>181.73</b>  | <b>268.72</b>   | <b>35.95</b>   | <b>34.14</b>   | <b>42.04</b>   |
|                    | a. Accrued Interest:                 | 699.60         | 21.55          | 49.31          | 98.22          | 9.05           | 15.64          |                | 123.14         | 10.59          | 94.38          | 118.25          | 4.66           | 9.68           | 15.49          |
|                    | Financial                            |                |                |                |                |                |                |                | 0.54           |                |                | 2.09            |                | 0.02           |                |
|                    | Government Enterprise                |                |                | 0.07           | 1.04           |                |                |                | 1.9            |                |                |                 |                |                |                |

## Statement of Assets and Liabilities as on Saun end, 2071

| S.N.               | BFI Name                             | Muklinath      | Sewa           | Kankai         | Public         | Mahakali      | Ace            | Bhargav       | dhyalo         | Country        | Alpine         | Nigiri        | Katmandu       | Garima         | City           |
|--------------------|--------------------------------------|----------------|----------------|----------------|----------------|---------------|----------------|---------------|----------------|----------------|----------------|---------------|----------------|----------------|----------------|
| <b>Liabilities</b> |                                      |                |                |                |                |               |                |               |                |                |                |               |                |                |                |
| 1                  | <b>CAPITAL FUND</b>                  | <b>603.15</b>  | <b>354.47</b>  | <b>138.30</b>  | <b>186.73</b>  | <b>133.45</b> | <b>1034.91</b> | <b>111.78</b> | <b>255.16</b>  | <b>419.92</b>  | <b>149.68</b>  | <b>152.01</b> | <b>617.57</b>  | <b>526.02</b>  | <b>506.86</b>  |
|                    | a. Paid-up Capital                   | 367.50         | 257.60         | 100.00         | 150.00         | 112.37        | 827.39         | 100.00        | 200.00         | 320.00         | 100.00         | 100.00        | 678.01         | 374.00         | 308.00         |
|                    | b. Calls in Advance                  |                |                |                | 1.77           |               |                |               |                |                |                |               |                |                | 55.21          |
|                    | c. Proposed Bonus Share              |                |                |                |                |               |                |               |                |                |                |               |                |                |                |
|                    | d. General Reserves                  | 47.73          | 23.01          | 5.10           | 9.28           | 5.18          | 96.61          | 12.33         | 14.15          | 70.93          | 11.01          | 8.28          | 29.39          | 36.52          | 39.91          |
|                    | e. Share Premium                     | 15.20          | 0.60           | 0.03           |                | 2.06          |                |               |                |                |                | 2.67          | 0.11           | 10.50          |                |
|                    | f. Retained Earning                  | 165.60         | 73.27          | 33.18          | 21.21          | 13.34         | 100.82         | -0.55         | 40.31          | 27.99          | 37.84          | 41.00         | -113.24        | 104.85         | 98.76          |
|                    | g. Others Reserves Fund              | 7.12           |                |                | 4.46           | 0.50          | 10.09          |               | 0.70           | 1.00           | 0.83           | 0.06          | 23.29          | 0.15           | 4.98           |
| 2                  | <b>BORROWINGS</b>                    | <b>85.48</b>   |                |                |                |               | <b>940.00</b>  |               |                |                |                |               |                |                | <b>25.00</b>   |
|                    | a. NRB                               |                |                |                |                |               |                |               |                |                |                |               |                |                |                |
|                    | b. Interbank Borrowing               |                |                |                |                |               | 940.00         |               |                |                |                |               |                |                |                |
|                    | c. Foreign Banks and Fin. Ins.       |                |                |                |                |               |                |               |                |                |                |               |                |                |                |
|                    | d. Other Financial Ins.              | 85.48          |                |                |                |               |                |               |                |                |                |               |                |                | 25.00          |
|                    | e. Bonds and Securities              |                |                |                |                |               |                |               |                |                |                |               |                |                |                |
| 3                  | <b>DEPOSITS</b>                      | <b>5278.93</b> | <b>3114.58</b> | <b>848.91</b>  | <b>1135.20</b> | <b>525.48</b> | <b>5943.96</b> | <b>596.55</b> | <b>1176.04</b> | <b>1353.23</b> | <b>901.90</b>  | <b>790.53</b> | <b>4899.93</b> | <b>3984.95</b> | <b>4041.59</b> |
|                    | a. Current                           | 101.99         | 23.05          | 8.69           | 2.26           |               | 130.67         | 7.54          | 11.13          | 10.69          | 31.73          | 6.59          | 106.26         | 63.43          | 41.89          |
|                    | Domestic                             | 101.99         | 23.05          | 8.69           | 2.26           |               | 113.01         | 7.54          | 11.13          | 10.69          | 31.73          | 6.59          | 106.23         | 63.43          | 41.89          |
|                    | Foreign                              |                |                |                |                |               | 17.65          |               |                |                |                |               | 0.03           |                |                |
|                    | b. Savings                           | 3176.66        | 1436.40        | 438.03         | 346.85         | 435.92        | 3410.99        | 317.69        | 481.03         | 469.53         | 491.76         | 409.37        | 2856.65        | 2505.02        | 2228.32        |
|                    | Domestic                             | 3176.66        | 1436.40        | 438.03         | 346.85         | 435.92        | 3406.86        | 317.69        | 481.03         | 469.53         | 491.76         | 409.37        | 2853.75        | 2505.02        | 2228.32        |
|                    | Foreign                              |                |                |                |                |               | 4.12           |               |                |                |                |               | 2.90           |                |                |
|                    | c. Fixed                             | 1053.70        | 851.78         | 190.42         | 575.61         | 89.56         | 1884.66        | 168.00        | 439.01         | 464.76         | 167.89         | 247.77        | 1333.56        | 841.99         | 1353.40        |
|                    | Domestic                             | 1053.70        | 851.78         | 190.42         | 575.61         | 89.56         | 1884.66        | 168.00        | 439.01         | 464.76         | 167.89         | 247.77        | 1333.56        | 841.99         | 1353.40        |
|                    | Foreign                              |                |                |                |                |               |                |               |                |                |                |               |                |                |                |
|                    | d. Call Deposits                     | 946.02         | 802.21         | 211.26         | 210.48         |               | 508.56         | 98.63         | 244.60         | 408.25         | 210.04         | 126.40        | 595.68         | 574.50         | 406.93         |
|                    | Domestic                             | 946.02         | 802.21         | 211.26         | 210.48         |               | 508.50         | 98.63         | 244.60         | 408.25         | 210.04         | 126.40        | 595.68         | 574.50         | 406.93         |
|                    | Foreign                              |                |                |                |                |               | 0.06           |               |                |                |                |               |                |                |                |
|                    | e. Others                            | 0.55           | 1.14           | 0.51           |                |               | 9.09           | 4.69          | 0.27           |                | 0.48           | 0.40          | 7.77           |                | 11.06          |
|                    | Domestic                             | 0.55           | 1.14           | 0.51           |                |               | 9.09           | 4.69          | 0.27           |                | 0.48           | 0.40          | 7.77           |                | 11.06          |
|                    | Foreign                              |                |                |                |                |               |                |               |                |                |                |               |                |                |                |
| 4                  | <b>Bills Payable</b>                 |                |                |                |                |               |                |               |                |                |                |               |                |                | <b>0.23</b>    |
| 5                  | <b>Other Liabilities</b>             | <b>322.40</b>  | <b>161.97</b>  | <b>23.08</b>   | <b>91.42</b>   | <b>18.75</b>  | <b>622.59</b>  | <b>29.63</b>  | <b>47.13</b>   | <b>69.21</b>   | <b>62.06</b>   | <b>54.24</b>  | <b>631.67</b>  | <b>191.41</b>  | <b>278.69</b>  |
|                    | 1. Sundry Creditors                  | 0.13           | 2.63           | 0.96           | 1.24           | 4.82          | 2.43           | 0.24          | 1.64           | 0.91           | 5.21           | 0.15          | 37.41          | 15.99          | 0.45           |
|                    | 2. Loan Loss Provision               | 63.00          | 27.02          | 8.88           | 33.63          | 5.08          | 191.38         | 5.62          | 16.93          | 22.69          | 25.04          | 7.92          | 291.11         | 38.35          | 39.97          |
|                    | 3. Interest Suspense a/c             | 38.26          | 19.07          | 4.94           | 22.34          | 1.88          | 89.30          |               | 7.48           | 14.81          | 12.50          | 6.61          | 96.17          | 22.28          | 33.65          |
|                    | 4. Others                            | 221.00         | 113.25         | 8.30           | 34.22          | 6.98          | 339.49         | 23.76         | 21.07          | 30.79          | 19.31          | 39.56         | 206.98         | 114.79         | 204.62         |
| 6                  | <b>Reconciliation A/c</b>            | <b>0.00</b>    |                |                |                |               |                |               |                |                | <b>4.44</b>    | <b>0.00</b>   | <b>1042.15</b> | <b>913.01</b>  |                |
| 7                  | <b>Profit &amp; Loss A/c</b>         | <b>10.30</b>   |                |                |                | <b>1.31</b>   |                |               |                |                | <b>0.70</b>    |               | <b>331.84</b>  | <b>0.71</b>    | <b>0.25</b>    |
|                    | <b>TOTAL LIABILITIES</b>             | <b>6300.25</b> | <b>3631.02</b> | <b>1010.28</b> | <b>1413.35</b> | <b>678.99</b> | <b>8541.47</b> | <b>737.96</b> | <b>1478.32</b> | <b>1842.35</b> | <b>1118.78</b> | <b>996.77</b> | <b>7523.17</b> | <b>5616.09</b> | <b>4852.63</b> |
| <b>Assets</b>      |                                      |                |                |                |                |               |                |               |                |                |                |               |                |                |                |
| 1                  | <b>LIQUID FUNDS</b>                  | <b>1478.76</b> | <b>1036.05</b> | <b>260.17</b>  | <b>439.90</b>  | <b>253.38</b> | <b>2597.28</b> | <b>171.55</b> | <b>450.41</b>  | <b>426.70</b>  | <b>321.00</b>  | <b>335.35</b> | <b>2167.55</b> | <b>1044.08</b> | <b>1317.84</b> |
|                    | a. Cash Balance                      | 106.60         | 94.72          | 48.52          | 13.73          | 12.44         | 76.79          | 28.63         | 28.05          | 37.79          | 46.81          | 12.43         | 105.58         | 82.52          | 76.47          |
|                    | Nepalese Notes & Coins               | 106.60         | 94.68          | 48.52          | 13.73          | 12.44         | 74.59          | 28.63         | 28.05          | 37.79          | 46.34          | 12.40         | 103.41         | 82.52          | 76.47          |
|                    | Foreign Currency                     |                | 0.05           |                |                |               | 2.19           |               |                |                | 0.47           | 0.03          | 2.17           | 0.01           | 0.00           |
|                    | b. Bank Balance                      | 350.73         | 941.33         | 47.47          | 63.21          | 240.94        | 168.80         | 142.92        | 343.61         | 91.21          | 9.88           | 41.02         | 2061.97        | 210.68         | 1041.75        |
|                    | 1. In Nepal Rastra Bank              | 350.73         | 59.40          | 0.05           | 63.21          | 2.75          | 144.18         | 31.76         | 4.45           | 54.65          | 9.88           | 0.01          | 245.45         | 210.68         | 204.83         |
|                    | Domestic Currency                    | 350.73         | 59.40          | 0.05           | 63.21          | 2.75          | 143.49         | 31.76         | 4.45           | 54.65          | 9.88           | 0.01          | 245.45         | 210.68         | 204.83         |
|                    | Foreign Currency                     |                |                |                |                |               | 0.69           |               |                |                |                |               |                |                |                |
|                    | 2. "A" Class Licensed Institution    |                | 811.76         | 47.41          |                | 99.66         | 4.64           | 81.43         | 244.33         | 36.53          |                | 41.01         | 1669.07        |                | 699.54         |
|                    | Domestic Currency                    |                | 811.76         | 47.41          |                | 99.66         | 4.64           | 81.43         | 244.33         | 36.53          |                | 41.01         | 1665.89        |                | 699.54         |
|                    | Foreign Currency                     |                |                |                |                |               |                |               |                |                |                |               | 3.18           |                |                |
|                    | 3. Other Financial Ins.              |                | 70.17          | 0.02           |                | 138.53        | 0.01           | 29.74         | 94.83          | 0.03           |                |               | 142.09         |                | 137.38         |
|                    | 4. In Foreign Banks                  |                |                |                |                |               | 19.97          |               |                |                |                |               | 5.36           |                |                |
|                    | c. Money at Call                     | 1021.43        |                | 164.18         | 362.96         |               | 2351.69        |               | 78.75          | 297.70         | 264.31         | 281.90        |                | 750.88         | 199.61         |
|                    | Domestic Currency                    | 1021.43        |                | 164.18         | 362.96         |               | 2336.76        |               | 78.75          | 297.70         | 264.31         | 281.90        |                | 750.88         | 199.61         |
|                    | Foreign Currency                     |                |                |                |                |               | 14.94          |               |                |                |                |               |                |                |                |
| 2                  | <b>INVESTMENT IN SECURITIES</b>      |                | <b>30.00</b>   |                | <b>10.50</b>   | <b>2.02</b>   | <b>348.82</b>  | <b>3.20</b>   | <b>5.00</b>    | <b>58.78</b>   | <b>10.71</b>   |               | <b>86.95</b>   | <b>30.00</b>   | <b>51.13</b>   |
|                    | a. Govt. Securities                  |                | 30.00          |                | 10.50          | 2.02          | 348.82         | 3.20          | 5.00           | 58.78          | 10.00          |               | 86.95          | 30.00          | 51.13          |
|                    | b. NRB Bond                          |                |                |                |                |               |                |               |                |                |                |               |                |                |                |
|                    | c. Govt. Non-Fin. Ins.               |                |                |                |                |               |                |               |                |                | 0.71           |               |                |                |                |
|                    | d. Other Non-Fin Ins.                |                |                |                |                |               |                |               |                |                |                |               |                |                |                |
|                    | e. Non Residents                     |                |                |                |                |               |                |               |                |                |                |               |                |                |                |
| 3                  | <b>SHARE &amp; OTHER INVESTMENT</b>  | <b>82.47</b>   | <b>20.80</b>   | <b>0.10</b>    | <b>34.77</b>   | <b>0.61</b>   | <b>231.18</b>  | <b>0.93</b>   | <b>0.21</b>    | <b>0.50</b>    |                |               | <b>91.91</b>   | <b>0.90</b>    | <b>44.87</b>   |
|                    | a. Interbank Lending                 |                |                |                |                |               |                |               |                |                |                |               |                |                | 34.15          |
|                    | b. Non Residents                     |                |                |                |                |               |                |               |                |                |                |               |                |                |                |
|                    | c. Others                            | 82.47          | 20.80          | 0.10           | 34.77          | 0.61          | 231.18         | 0.93          | 0.21           | 0.50           |                |               | 91.91          | 0.90           | 10.71          |
| 4                  | <b>LOANS &amp; ADVANCES</b>          | <b>4506.11</b> | <b>2419.03</b> | <b>692.92</b>  | <b>828.57</b>  | <b>395.65</b> | <b>4795.64</b> | <b>521.01</b> | <b>980.97</b>  | <b>1271.63</b> | <b>702.02</b>  | <b>616.37</b> | <b>3389.11</b> | <b>3495.44</b> | <b>3229.74</b> |
|                    | a. Private Sector                    | 4506.11        | 2419.03        | 692.92         | 828.57         | 395.65        | 4632.23        | 521.01        | 980.97         | 1258.58        | 702.02         | 616.37        | 3323.48        | 3495.44        | 3229.74        |
|                    | b. Financial Institutions            |                |                |                |                |               | 163.42         |               |                | 1.19           |                |               | 65.63          |                |                |
|                    | c. Government Organizations          |                |                |                |                |               |                |               |                | 11.86          |                |               |                |                |                |
| 5                  | <b>BILL PURCHASED</b>                |                |                |                |                |               |                |               |                |                |                |               |                |                |                |
|                    | a. Domestic Bills Purchased          |                |                |                |                |               |                |               |                |                |                |               |                |                |                |
|                    | b. Foreign Bills Purchased           |                |                |                |                |               |                |               |                |                |                |               |                |                |                |
|                    | c. Import Bills & Imports            |                |                |                |                |               |                |               |                |                |                |               |                |                |                |
| 6                  | <b>LOANS AGAINST COLLECTED BILLS</b> |                |                |                |                |               |                |               |                |                |                |               |                |                |                |
|                    | a. Against Domestic Bills            |                |                |                |                |               |                |               |                |                |                |               |                |                |                |
|                    | b. Against Foreign Bills             |                |                |                |                |               |                |               |                |                |                |               |                |                |                |
| 7                  | <b>FIXED ASSETS</b>                  | <b>70.30</b>   | <b>28.11</b>   | <b>16.74</b>   | <b>22.25</b>   | <b>4.65</b>   | <b>109.41</b>  | <b>13.61</b>  | <b>16.10</b>   | <b>33.13</b>   | <b>16.76</b>   | <b>2.99</b>   | <b>150.93</b>  | <b>49.88</b>   | <b>87.00</b>   |
| 8                  | <b>OTHER ASSETS</b>                  | <b>162.62</b>  | <b>87.16</b>   | <b>33.20</b>   | <b>63.93</b>   | <b>22.68</b>  | <b>439.69</b>  | <b>14.47</b>  | <b>22.60</b>   | <b>49.60</b>   | <b>67.90</b>   | <b>40.33</b>  | <b>182.12</b>  | <b>82.78</b>   | <b>122.05</b>  |
|                    | a. Accrued Interest:                 | 38.26          | 19.07          | 4.94           | 22.36          | 1.88          | 97.63          |               | 7.53           | 16.06          | 12.50          | 6.61          | 96.95          | 22.28          | 34.65          |
|                    | Financia                             |                |                |                |                |               | 0.55           |               |                | 0.00           |                |               | 0.34           |                |                |
|                    | Government Enterpri                  |                |                |                | 0.03           |               | 9.19           |               | 0.04           | 1.29           |                |               | 0.81           | 22.28          | 1.02           |
|                    | Private Sector                       | 38.26          | 19.07          | 4.94           | 22.34          | 1.88          | 87.89          |               | 7.48           | 14.76          | 12.50          | 6.61          | 95.80          |                | 33.63          |
|                    | b. Staff Loans / Adv.                |                |                |                |                |               |                |               |                |                |                |               |                |                |                |

## Statement of Assets and Liabilities as on Saun end, 2071

| S.N.               | BFI Name                             | Bishow         | Kabelli       | Kamana         | Corporate      | Pathibhara     | Purnima        | Jyoti          | Bagnmati      | Harmo         | Kakre         | Shine          | Pacific       | Civic         | IDBL           |
|--------------------|--------------------------------------|----------------|---------------|----------------|----------------|----------------|----------------|----------------|---------------|---------------|---------------|----------------|---------------|---------------|----------------|
| <b>Liabilities</b> |                                      |                |               |                |                |                |                |                |               |               |               |                |               |               |                |
| <b>1</b>           | <b>CAPITAL FUND</b>                  | <b>483.84</b>  | <b>49.54</b>  | <b>359.50</b>  | <b>15.35</b>   | <b>164.31</b>  | <b>173.63</b>  | <b>911.06</b>  | <b>61.21</b>  | <b>94.84</b>  | <b>46.87</b>  | <b>769.21</b>  | <b>111.78</b> | <b>51.00</b>  | <b>812.23</b>  |
|                    | a. Paid-up Capital                   | 360.36         | 34.40         | 230.00         | 200.00         | 115.00         | 110.00         | 791.80         | 50.00         | 60.10         | 34.50         | 549.89         | 73.20         | 40.00         | 640.00         |
|                    | b. Calls in Advance                  |                | 0.25          |                |                |                |                |                |               |               |               |                |               |               |                |
|                    | c. Proposed Bonus Share              |                |               |                |                |                |                |                |               |               |               |                |               |               |                |
|                    | d. General Reserves                  | 49.03          | 13.28         | 26.69          | 15.05          | 8.95           | 7.37           | 42.93          |               | 2.85          | 1.97          | 43.65          | 5.88          | 0.95          | 15.55          |
|                    | e. Share Premium                     | 5.73           | 0.71          |                |                | 0.14           |                |                |               |               |               |                |               |               |                |
|                    | f. Retained Earning                  | 63.87          | 0.56          | 101.81         | -213.47        | 37.61          | 55.71          | 74.81          | 11.21         | 31.11         | 10.23         | 172.80         | 32.70         | 10.05         | 132.98         |
|                    | g. Others Reserves Fund              | 4.85           | 0.35          | 1.00           | 13.77          | 2.61           | 0.55           | 1.53           |               | 0.78          | 0.18          | 2.87           |               | 0.00          | 23.70          |
| <b>2</b>           | <b>BORROWINGS</b>                    | <b>25.00</b>   |               |                |                |                |                |                |               |               |               |                |               |               | <b>20.00</b>   |
|                    | a. NRB                               |                |               |                |                |                |                |                |               |               |               |                |               |               |                |
|                    | b. Interbank Borrowing               |                |               |                |                |                |                |                |               |               |               |                |               |               |                |
|                    | c. Foreign Banks and Fin. Ins.       |                |               |                |                |                |                |                |               |               |               |                |               |               |                |
|                    | d. Other Financial Ins.              | 25.00          |               |                |                |                |                |                |               |               |               |                |               | 20.00         |                |
|                    | e. Bonds and Securities              |                |               |                |                |                |                |                |               |               |               |                |               |               |                |
| <b>3</b>           | <b>DEPOSITS</b>                      | <b>3665.53</b> | <b>454.87</b> | <b>2656.53</b> | <b>706.24</b>  | <b>1526.61</b> | <b>1512.51</b> | <b>5122.47</b> | <b>398.48</b> | <b>548.36</b> | <b>493.98</b> | <b>4930.71</b> | <b>653.43</b> | <b>381.46</b> | <b>3543.01</b> |
|                    | a. Current                           | 51.34          | 8.30          | 29.26          |                | 17.43          | 45.93          | 149.56         | 8.67          | 16.59         | 2.29          | 46.38          | 4.29          | 0.16          | 43.74          |
|                    | Domestic                             | 51.34          | 8.30          | 29.26          |                | 17.43          | 45.93          | 149.50         | 8.67          | 16.59         | 2.29          | 46.38          | 4.29          | 0.16          | 43.74          |
|                    | Foreign                              |                |               |                |                |                |                | 0.06           |               |               |               |                |               |               |                |
|                    | b. Savings                           | 1385.67        | 337.25        | 1451.07        | 333.23         | 961.36         | 892.95         | 2533.90        | 262.57        | 290.91        | 263.21        | 3799.18        | 347.44        | 260.73        | 1638.52        |
|                    | Domestic                             |                | 337.25        | 1451.07        | 333.23         | 961.36         | 892.95         | 2533.46        | 262.57        | 290.91        | 263.21        | 3799.18        |               | 260.73        | 1638.52        |
|                    | Foreign                              | 1385.67        |               |                |                |                |                | 0.44           |               |               |               |                | 347.44        |               |                |
|                    | c. Fixed                             | 1565.98        | 57.29         | 743.81         | 309.44         | 190.89         | 407.72         | 952.47         | 50.40         | 76.73         | 90.50         | 795.59         | 120.22        | 74.53         | 1124.16        |
|                    | Domestic                             | 1565.98        | 57.29         | 743.81         | 309.44         | 190.89         | 407.72         | 952.47         | 50.40         | 76.73         | 90.50         | 795.59         | 120.22        | 74.53         | 1124.16        |
|                    | Foreign                              |                |               |                |                |                |                |                |               |               |               |                |               |               |                |
|                    | d. Call Deposits                     | 661.43         | 52.03         | 432.40         | 55.94          | 356.32         | 165.32         | 1442.08        | 76.52         | 164.12        | 137.99        | 288.33         | 181.15        | 46.04         | 725.11         |
|                    | Domestic                             | 661.43         | 52.03         | 432.40         | 55.94          | 356.32         | 165.32         | 1438.61        | 76.52         | 164.12        | 137.99        | 288.33         | 181.15        | 46.04         | 725.11         |
|                    | Foreign                              |                |               |                |                |                |                | 3.47           |               |               |               |                |               |               |                |
|                    | e. Others                            | 1.10           |               |                | 7.63           | 0.61           | 0.60           | 44.46          | 0.32          |               |               | 1.22           | 0.34          |               | 11.47          |
|                    | Domestic                             | 1.10           |               |                | 7.63           | 0.61           | 0.60           | 44.46          | 0.32          |               |               | 1.22           | 0.34          |               | 11.47          |
|                    | Foreign                              |                |               |                |                |                |                |                |               |               |               |                |               |               |                |
| <b>4</b>           | <b>Bills Payable</b>                 | <b>0.32</b>    |               | <b>0.22</b>    |                |                |                |                |               |               |               |                |               |               | <b>0.80</b>    |
| <b>5</b>           | <b>Other Liabilities</b>             | <b>268.76</b>  | <b>16.55</b>  | <b>84.76</b>   | <b>481.31</b>  | <b>47.04</b>   | <b>42.88</b>   | <b>465.58</b>  | <b>11.72</b>  | <b>10.04</b>  | <b>12.52</b>  | <b>231.78</b>  | <b>16.81</b>  | <b>18.17</b>  | <b>334.25</b>  |
|                    | 1. Sundry Creditors                  | 15.01          | 2.19          | 6.11           | 14.67          | 0.29           | 1.53           | 5.24           | 0.23          | 0.84          | 0.71          | 14.14          | 0.14          | 0.08          | 16.62          |
|                    | 2. Loan Loss Provision               | 38.06          | 3.81          | 24.31          | 202.99         | 14.04          | 10.03          | 123.28         | 3.01          | 5.70          | 6.30          | 51.56          | 6.46          | 3.22          | 134.18         |
|                    | 3. Interest Suspense a/c             | 32.85          | 2.75          | 19.63          | 75.20          | 8.03           | 5.30           | 68.18          | 1.21          | 0.13          | 2.17          | 42.24          |               | 3.61          | 80.09          |
|                    | 4. Others                            | 182.84         | 7.80          | 34.71          | 188.45         | 24.67          | 26.02          | 268.88         | 7.27          | 3.37          | 3.34          | 123.84         | 10.21         | 11.26         | 103.37         |
| <b>6</b>           | <b>Reconciliation A/c</b>            |                | <b>0.00</b>   |                |                |                | <b>380.64</b>  |                |               |               |               |                |               |               | <b>0.00</b>    |
| <b>7</b>           | <b>Profit &amp; Loss A/c</b>         |                |               | <b>1.31</b>    | <b>12.97</b>   |                |                |                |               | <b>0.90</b>   |               |                |               | <b>0.00</b>   | <b>9.77</b>    |
|                    |                                      | <b>4443.45</b> | <b>520.96</b> | <b>3102.33</b> | <b>1215.87</b> | <b>2118.60</b> | <b>1729.02</b> | <b>6499.12</b> | <b>471.42</b> | <b>654.13</b> | <b>553.37</b> | <b>5931.70</b> | <b>782.03</b> | <b>480.40</b> | <b>4690.29</b> |
| <b>Assets</b>      |                                      |                |               |                |                |                |                |                |               |               |               |                |               |               |                |
| <b>1</b>           | <b>LIQUID FUNDS</b>                  | <b>989.78</b>  | <b>172.60</b> | <b>909.65</b>  | <b>297.65</b>  | <b>594.67</b>  | <b>687.03</b>  | <b>1737.57</b> | <b>158.10</b> | <b>170.87</b> | <b>195.81</b> | <b>1251.39</b> | <b>102.56</b> | <b>118.95</b> | <b>1170.33</b> |
|                    | a. Cash Balance                      | 71.81          | 18.79         | 36.59          | 4.19           | 74.58          | 27.24          | 63.06          | 17.43         | 10.51         | 19.93         | 122.13         | 18.39         | 8.48          | 179.32         |
|                    | Nepalese Notes & Coins               | 71.81          | 18.79         | 36.48          | 4.19           | 74.58          | 27.24          | 62.53          | 17.43         | 10.51         | 19.92         | 122.13         | 18.39         | 8.48          | 178.99         |
|                    | Foreign Currency                     |                |               | 0.11           |                |                |                | 0.52           |               |               | 0.02          |                |               |               | 0.33           |
|                    | b. Bank Balance                      | 917.97         | 55.89         | 873.05         | 293.46         | 112.05         | 98.66          | 311.81         | 30.97         | 23.72         | 175.88        | 279.40         | 36.23         | 19.86         | 235.72         |
|                    | 1. In Nepal Rastra Bank              | 206.70         | 1.20          | 132.03         | 195.01         | 14.48          | 86.00          | 267.48         |               | 0.22          |               | 261.68         | 21.86         |               | 226.02         |
|                    | Domestic Currency                    | 206.70         | 1.20          | 132.03         | 195.01         | 14.48          | 86.00          | 267.48         |               | 0.22          |               | 261.68         | 21.86         |               | 226.02         |
|                    | Foreign Currency                     |                |               |                |                |                |                |                |               |               |               |                |               |               |                |
|                    | 2. "A" Class Licensed Institution    | 578.40         | 53.17         | 28.65          | 60.85          | 97.46          | 4.09           | 44.33          | 30.97         | 23.50         | 87.61         | 12.04          | 14.37         | 19.86         | 7.13           |
|                    | Domestic Currency                    | 578.40         | 53.17         | 28.65          | 60.85          | 97.46          | 4.09           | 44.27          | 30.97         | 23.50         | 87.61         | 12.04          | 14.37         | 19.86         | 7.13           |
|                    | Foreign Currency                     |                |               |                |                |                |                | 0.05           |               |               |               |                |               |               |                |
|                    | 3. Other Financial Ins.              | 132.87         | 1.52          | 712.37         | 37.60          | 0.11           | 8.56           |                |               |               | 88.26         | 5.68           |               |               | 1.00           |
|                    | 4. In Foreign Banks                  |                |               |                |                |                |                |                |               |               |               |                |               |               | 1.57           |
|                    | c. Money at Call                     |                | 97.92         |                |                | 408.04         | 561.14         | 1362.71        | 109.70        | 136.65        |               | 849.86         | 47.94         | 90.62         | 755.29         |
|                    | Domestic Currency                    |                | 97.92         |                |                | 408.04         | 561.14         | 1358.56        | 109.70        | 136.65        |               | 849.86         | 47.94         | 90.62         | 754.17         |
|                    | Foreign Currency                     |                |               |                |                |                |                | 4.15           |               |               |               |                |               |               | 1.12           |
| <b>2</b>           | <b>INVESTMENT IN SECURITIES</b>      |                |               |                |                |                |                | <b>174.54</b>  |               | <b>1.00</b>   |               |                |               |               | <b>22.30</b>   |
|                    | a. Govt. Securities                  |                |               |                |                |                |                | 174.54         |               | 1.00          |               |                |               |               | 22.30          |
|                    | b. NRB Bond                          |                |               |                |                |                |                |                |               |               |               |                |               |               |                |
|                    | c. Govt. Non-Fin. Ins.               |                |               |                |                |                |                |                |               |               |               |                |               |               |                |
|                    | d. Other Non-Fin Ins.                |                |               |                |                |                |                |                |               |               |               |                |               |               |                |
|                    | e. Non Residents                     |                |               |                |                |                |                |                |               |               |               |                |               |               |                |
| <b>3</b>           | <b>SHARE &amp; OTHER INVESTMENT</b>  | <b>2.23</b>    |               | <b>6.10</b>    |                |                | <b>18.19</b>   | <b>6.79</b>    | <b>1.03</b>   | <b>15.59</b>  | <b>0.20</b>   | <b>1.00</b>    |               | <b>0.11</b>   | <b>29.62</b>   |
|                    | a. Interbank Lending                 |                |               | 5.10           |                |                |                |                |               |               |               |                |               |               |                |
|                    | b. Non Residents                     |                |               |                |                |                |                |                |               |               |               |                |               |               |                |
|                    | c. Others                            | 2.23           |               | 1.00           |                |                | 18.19          | 6.79           | 1.03          | 15.59         | 0.20          | 1.00           |               | 0.11          | 29.62          |
| <b>4</b>           | <b>LOANS &amp; ADVANCES</b>          | <b>3187.15</b> | <b>317.86</b> | <b>2084.17</b> | <b>536.63</b>  | <b>1080.70</b> | <b>982.44</b>  | <b>4190.03</b> | <b>296.05</b> | <b>420.15</b> | <b>340.35</b> | <b>4408.80</b> | <b>646.15</b> | <b>329.10</b> | <b>3128.52</b> |
|                    | a. Private Sector                    | 3187.15        | 317.86        | 2084.17        | 536.63         | 1080.70        | 982.44         | 4100.06        | 296.05        | 420.15        | 340.35        | 4408.80        | 646.15        | 329.10        | 3020.00        |
|                    | b. Financial Institutions            |                |               |                |                |                |                | 89.97          |               |               |               |                |               |               | 108.52         |
|                    | c. Government Organizations          |                |               |                |                |                |                |                |               |               |               |                |               |               |                |
| <b>5</b>           | <b>BILL PURCHASED</b>                |                |               |                |                |                |                |                |               |               |               |                |               |               |                |
|                    | a. Domestic Bills Purchased          |                |               |                |                |                |                |                |               |               |               |                |               |               |                |
|                    | b. Foreign Bills Purchased           |                |               |                |                |                |                |                |               |               |               |                |               |               |                |
|                    | c. Import Bills & Imports            |                |               |                |                |                |                |                |               |               |               |                |               |               |                |
| <b>6</b>           | <b>LOANS AGAINST COLLECTED BILLS</b> |                |               |                |                |                |                |                |               |               |               |                |               |               |                |
|                    | a. Against Domestic Bills            |                |               |                |                |                |                |                |               |               |               |                |               |               |                |
|                    | b. Against Foreign Bills             |                |               |                |                |                |                |                |               |               |               |                |               |               |                |
| <b>7</b>           | <b>FIXED ASSETS</b>                  | <b>81.82</b>   | <b>15.65</b>  | <b>44.56</b>   | <b>33.45</b>   | <b>20.57</b>   | <b>11.36</b>   | <b>122.30</b>  | <b>7.03</b>   | <b>18.22</b>  | <b>7.07</b>   | <b>51.14</b>   | <b>12.01</b>  | <b>9.93</b>   | <b>76.13</b>   |
| <b>8</b>           | <b>OTHER ASSETS</b>                  | <b>173.34</b>  | <b>14.70</b>  | <b>57.85</b>   | <b>132.96</b>  | <b>41.92</b>   | <b>28.00</b>   | <b>245.71</b>  | <b>8.60</b>   | <b>27.15</b>  | <b>9.44</b>   | <b>201.43</b>  | <b>20.80</b>  | <b>11.35</b>  | <b>255.38</b>  |
|                    | a. Accrued Interest:                 | 32.85          | 2.96          | 19.63          | 76.63          | 8.03           | 5.30           | 73.86          | 1.21          | 2.39          | 2.17          | 42.24          |               | 3.61          | 80.12          |
|                    | Financial                            |                |               |                |                |                |                |                |               |               |               |                |               |               | 0.54           |
|                    | Government Enterprise                |                | 2.96          |                |                |                |                | 5.68           |               |               |               |                |               |               | 2.34           |
|                    | Private Sector                       | 32.85          |               | 19.63          | 76.63          | 8.03           | 5.30           | 68.18          | 1.21          | 2.39          | 2.17          | 42.24          |               | 3.61          | 77.25          |
|                    | b. Staff Loans / Adv.                | 29.38          | 5.74          |                | 1.74           | 4.76           | 2.12           | 19.47          | 1.52          | 9.25          | 3.71          | 28.74          | 3.14          | 1.14          | 56.15          |
|                    | c. Sundry Debtors                    | 19.86          | 1.39          | 7.79           | 2.50           | 22.87          | 3.15           | 5.14           | 1.84          | 7.83          | 0.15          |                | 0.05          |               | 7.94           |
|                    | d. Cash In Transit                   |                |               |                |                |                |                |                |               |               |               |                |               |               |                |

## Statement of Assets and Liabilities as on Saun end, 2071

| S.N.               | BFI Name                             | Kanchan        | Matibhumi     | Bright        | Innovative     | Jhimruk       | Metro          | Vibor          | Gaunubee      | Reptiveri     | Tourism        | Mission        | Sindhu        | Sahara        | N. Community  |  |
|--------------------|--------------------------------------|----------------|---------------|---------------|----------------|---------------|----------------|----------------|---------------|---------------|----------------|----------------|---------------|---------------|---------------|--|
| <b>Liabilities</b> |                                      |                |               |               |                |               |                |                |               |               |                |                |               |               |               |  |
| <b>1</b>           | <b>CAPITAL FUND</b>                  | <b>154.88</b>  | <b>61.31</b>  | <b>190.77</b> | <b>157.71</b>  | <b>53.77</b>  | <b>224.64</b>  | <b>491.24</b>  | <b>54.61</b>  | <b>97.89</b>  | <b>807.14</b>  | <b>125.02</b>  | <b>124.86</b> | <b>30.52</b>  | <b>102.22</b> |  |
|                    | a. Paid-up Capital                   | 110.00         | 44.00         | 140.00        | 105.00         | 41.50         | 160.06         | 917.07         | 41.60         | 75.01         | 640.00         | 100.00         | 100.00        | 20.00         | 100.00        |  |
|                    | b. Calls in Advance                  |                |               |               |                |               |                |                |               |               |                |                |               |               |               |  |
|                    | c. Proposed Bonus Share              |                |               |               |                |               |                |                |               |               |                |                |               |               |               |  |
|                    | d. General Reserves                  | 5.82           | 1.05          | 5.55          | 4.43           | 2.24          | 8.86           | 41.76          | 1.29          | 9.86          | 35.85          | 5.83           | 2.96          | 10.45         | 0.10          |  |
|                    | e. Share Premium                     |                |               |               |                |               |                |                |               |               |                |                |               |               |               |  |
|                    | f. Retained Earning                  | 33.49          | 16.26         | 45.13         | 48.19          | 9.88          | 54.82          | -492.78        | 11.72         | 13.02         | 126.18         | 19.19          | 21.65         |               | 1.20          |  |
|                    | g. Others Reserves Fund              | 5.57           |               | 0.10          | 0.08           | 0.15          | 0.90           | 25.18          |               |               | 5.11           |                | 0.26          | 0.07          | 0.91          |  |
| <b>2</b>           | <b>BORROWINGS</b>                    |                |               |               |                |               |                | <b>250.00</b>  | <b>1.07</b>   |               | <b>130.00</b>  | <b>0.74</b>    |               |               |               |  |
|                    | a. NRB                               |                |               |               |                |               |                |                |               |               |                |                |               |               |               |  |
|                    | b. Interbank Borrowing               |                |               |               |                |               |                | 250.00         |               |               | 130.00         |                |               |               |               |  |
|                    | c. Foreign Banks and Fin. Ins.       |                |               |               |                |               |                |                |               |               |                |                |               |               |               |  |
|                    | d. Other Financial Ins.              |                |               |               |                |               |                |                | 1.07          |               |                | 0.74           |               |               |               |  |
|                    | e. Bonds and Securities              |                |               |               |                |               |                |                |               |               |                |                |               |               |               |  |
| <b>3</b>           | <b>DEPOSITS</b>                      | <b>1145.45</b> | <b>285.88</b> | <b>605.35</b> | <b>1523.53</b> | <b>431.13</b> | <b>1611.97</b> | <b>3359.84</b> | <b>489.55</b> | <b>387.61</b> | <b>4479.57</b> | <b>1231.79</b> | <b>815.49</b> | <b>270.49</b> | <b>699.01</b> |  |
|                    | a. Current                           |                | 0.23          | 7.56          | 39.93          | 6.37          | 18.94          | 85.65          | 2.04          | 3.74          | 249.62         | 3.15           |               | 5.22          | 5.98          |  |
|                    | Domestic                             |                | 0.23          | 7.56          | 39.93          | 6.37          | 18.94          | 85.65          | 2.04          | 3.74          | 226.70         | 3.15           |               | 5.22          | 5.98          |  |
|                    | Foreign                              |                |               |               |                |               |                |                |               |               | 22.92          |                |               |               |               |  |
|                    | b. Savings                           | 957.92         | 190.69        | 264.05        | 834.37         | 307.14        | 750.42         | 1387.08        | 411.92        | 246.29        | 1984.50        | 742.85         | 627.02        | 179.05        | 367.85        |  |
|                    | Domestic                             | 957.92         | 190.69        | 264.05        | 834.37         | 307.14        | 750.42         | 1386.86        | 411.92        |               | 1978.50        | 742.85         | 627.02        | 179.05        | 367.85        |  |
|                    | Foreign                              |                |               |               |                |               |                | 0.22           |               | 246.29        | 6.00           |                |               |               |               |  |
|                    | c. Fixed                             | 187.53         | 54.18         | 150.45        | 382.38         | 52.94         | 486.57         | 1329.28        | 62.14         | 123.20        | 1350.05        | 309.73         | 188.39        | 18.09         | 194.58        |  |
|                    | Domestic                             | 187.53         | 54.18         | 150.45        | 382.38         | 52.94         | 486.57         | 1329.28        | 62.14         | 123.20        | 1350.05        | 309.73         | 188.39        | 18.09         | 194.58        |  |
|                    | Foreign                              |                |               |               |                |               |                |                |               |               |                |                |               |               |               |  |
|                    | d. Call Deposits                     |                | 40.52         | 182.99        | 266.86         | 64.23         | 356.03         | 554.58         | 9.16          | 14.38         | 823.52         | 176.06         |               | 68.08         | 130.60        |  |
|                    | Domestic                             |                | 40.52         | 182.99        | 266.86         | 64.23         | 356.03         | 554.58         | 9.16          | 14.38         | 823.50         | 176.06         |               | 68.08         | 130.60        |  |
|                    | Foreign                              |                |               |               |                |               |                |                |               |               | 0.02           |                |               |               |               |  |
|                    | e. Others                            |                | 0.25          | 0.31          |                | 0.46          |                | 3.26           | 4.30          |               | 71.89          |                | 0.08          | 0.05          |               |  |
|                    | Domestic                             |                | 0.25          | 0.31          |                | 0.46          |                | 3.26           | 4.30          |               | 71.89          |                | 0.08          | 0.05          |               |  |
|                    | Foreign                              |                |               |               |                |               |                |                |               |               |                |                |               |               |               |  |
| <b>4</b>           | <b>Bills Payable</b>                 | <b>0.00</b>    |               |               | <b>0.11</b>    |               |                | <b>0.63</b>    |               |               | <b>0.29</b>    |                |               |               |               |  |
| <b>5</b>           | <b>Other Liabilities</b>             | <b>67.84</b>   | <b>8.11</b>   | <b>41.19</b>  | <b>55.45</b>   | <b>16.59</b>  | <b>53.70</b>   | <b>427.85</b>  | <b>11.20</b>  | <b>20.32</b>  | <b>302.24</b>  | <b>49.20</b>   | <b>32.89</b>  | <b>7.65</b>   | <b>37.07</b>  |  |
|                    | 1. Sundry Creditors                  | 5.88           | 0.10          | 0.20          | 0.90           | 0.50          | 2.61           | 0.54           | 0.64          | 5.56          | 1.30           | 0.02           | 2.31          | 0.45          |               |  |
|                    | 2. Loan Loss Provision               | 19.19          | 3.04          | 10.87         | 11.19          | 3.91          | 14.82          | 159.85         | 4.26          | 4.14          | 101.97         | 9.22           | 10.54         | 2.29          | 5.95          |  |
|                    | 3. Interest Suspense a/c             | 9.78           | 2.49          | 5.95          | 6.37           | 3.48          | 13.78          | 59.71          | 3.28          | 4.69          | 61.95          | 6.65           | 3.92          | 1.01          | 3.46          |  |
|                    | 4. Others                            | 33.00          | 2.48          | 24.17         | 36.99          | 8.69          | 22.49          | 207.75         | 3.02          | 5.93          | 137.03         | 33.30          | 16.12         | 3.89          | 27.66         |  |
| <b>6</b>           | <b>Reconciliation A/c</b>            | <b>6.24</b>    | <b>26.65</b>  |               | <b>0.03</b>    |               | <b>0.92</b>    |                | <b>70.23</b>  | <b>17.05</b>  |                |                |               |               |               |  |
| <b>7</b>           | <b>Profit &amp; Loss A/c</b>         |                |               |               |                |               |                | <b>11.71</b>   |               |               |                | <b>11.98</b>   |               | <b>8.79</b>   |               |  |
|                    |                                      | <b>1374.41</b> | <b>381.94</b> | <b>837.32</b> | <b>1736.83</b> | <b>501.49</b> | <b>1891.23</b> | <b>4541.27</b> | <b>626.67</b> | <b>522.87</b> | <b>5719.23</b> | <b>1418.73</b> | <b>973.24</b> | <b>317.44</b> | <b>838.29</b> |  |
| <b>Assets</b>      |                                      |                |               |               |                |               |                |                |               |               |                |                |               |               |               |  |
| <b>1</b>           | <b>LIQUID FUNDS</b>                  | <b>385.23</b>  | <b>134.89</b> | <b>299.52</b> | <b>545.16</b>  | <b>119.05</b> | <b>396.04</b>  | <b>1177.30</b> | <b>165.58</b> | <b>113.21</b> | <b>1553.46</b> | <b>427.33</b>  | <b>279.20</b> | <b>101.34</b> | <b>220.42</b> |  |
|                    | a. Cash Balance                      | 17.11          | 2.70          | 15.17         | 30.94          | 16.81         | 36.61          | 46.83          | 28.76         | 11.08         | 190.55         | 39.31          | 23.26         | 15.35         | 9.70          |  |
|                    | Nepalese Notes & Coins               | 17.11          | 2.70          | 15.17         | 30.94          | 16.72         | 36.61          | 46.83          | 28.40         | 11.08         | 172.59         | 39.31          | 22.53         | 15.35         | 9.70          |  |
|                    | Foreign Currency                     |                |               |               |                | 0.09          |                |                | 0.35          |               | 17.96          |                |               | 0.74          |               |  |
|                    | b. Bank Balance                      | 0.23           | 15.17         | 284.35        | 83.34          | 34.25         | 85.29          | 1130.47        | 25.42         | 25.14         | 223.71         | 85.77          | 24.19         | 85.99         | 37.77         |  |
|                    | 1. In Nepal Rastra Bank              | 0.23           | 0.10          | 12.01         | 79.93          |               | 84.29          | 173.77         | 18.26         | 25.02         | 223.71         | 40.73          | 7.74          |               | 35.20         |  |
|                    | Domestic Currency                    | 0.23           | 0.10          | 12.01         | 79.93          |               | 84.29          | 173.77         | 18.26         | 25.02         | 215.19         | 40.73          | 7.74          |               | 35.20         |  |
|                    | Foreign Currency                     |                |               |               |                |               |                |                |               |               | 8.52           |                |               |               |               |  |
|                    | 2. "A" Class Licensed Institution    | 15.07          | 216.92        | 3.39          | 34.14          | 0.68          | 746.25         | 7.16           | 0.12          |               | 45.04          | 16.45          | 85.99         | 2.57          |               |  |
|                    | Domestic Currency                    | 15.07          | 216.92        | 3.39          | 34.14          | 0.68          | 745.27         | 7.16           | 0.12          |               | 45.04          | 16.45          | 85.99         | 2.57          |               |  |
|                    | Foreign Currency                     |                |               |               |                |               | 0.98           |                |               |               |                |                |               |               |               |  |
|                    | 3. Other Financial Ins.              |                |               | 55.41         | 0.02           | 0.11          | 0.32           | 210.45         |               |               |                |                |               |               |               |  |
|                    | 4. In Foreign Banks                  |                |               |               |                |               |                |                |               |               |                |                |               |               |               |  |
|                    | c. Money at Call                     | 367.89         | 117.02        |               | 430.88         | 67.99         | 274.14         |                | 111.41        | 76.99         | 1139.20        | 302.25         | 231.74        |               | 172.95        |  |
|                    | Domestic Currency                    | 367.89         | 117.02        |               | 430.88         | 67.99         | 274.14         |                | 111.41        | 76.99         | 1118.64        | 302.25         | 231.74        |               | 172.95        |  |
|                    | Foreign Currency                     |                |               |               |                |               |                |                |               |               | 20.55          |                |               |               |               |  |
| <b>2</b>           | <b>INVESTMENT IN SECURITIES</b>      |                |               |               |                |               | <b>76.91</b>   | <b>69.00</b>   |               |               |                |                |               | <b>10.00</b>  |               |  |
|                    | a. Govt. Securities                  |                |               |               |                |               | 76.91          | 69.00          |               |               | 72.24          |                |               | 10.00         |               |  |
|                    | b. NRB Bond                          |                |               |               |                |               |                |                |               |               |                |                |               |               |               |  |
|                    | c. Govt. Non-Fin. Ins.               |                |               |               |                |               |                |                |               |               |                |                |               |               |               |  |
|                    | d. Other Non-Fin Ins.                |                |               |               |                |               |                |                |               |               |                |                |               |               |               |  |
|                    | e. Non Residents                     |                |               |               |                |               |                |                |               |               |                |                |               |               |               |  |
| <b>3</b>           | <b>SHARE &amp; OTHER INVESTMENT</b>  | <b>35.05</b>   |               | <b>6.01</b>   |                | <b>0.10</b>   | <b>0.01</b>    | <b>94.14</b>   |               |               |                | <b>0.21</b>    | <b>0.02</b>   |               |               |  |
|                    | a. Interbank Lending                 |                |               |               |                |               |                |                |               |               |                |                |               |               |               |  |
|                    | b. Non Residents                     |                |               |               |                |               |                |                |               |               |                |                |               |               |               |  |
|                    | c. Others                            | 35.05          |               | 6.01          |                | 0.10          | 0.01           | 94.14          |               |               |                | 0.21           | 0.02          |               |               |  |
| <b>4</b>           | <b>LOANS &amp; ADVANCES</b>          | <b>911.53</b>  | <b>205.17</b> | <b>488.33</b> | <b>1139.16</b> | <b>363.76</b> | <b>1363.56</b> | <b>2693.86</b> | <b>369.34</b> | <b>359.81</b> | <b>3821.25</b> | <b>934.83</b>  | <b>589.68</b> | <b>188.57</b> | <b>575.36</b> |  |
|                    | a. Private Sector                    | 420.67         | 205.17        | 479.13        | 1139.16        | 363.76        | 1363.56        | 2627.60        | 369.34        | 359.81        | 3781.25        | 934.83         | 589.68        | 188.57        | 575.36        |  |
|                    | b. Financial Institutions            | 490.86         |               | 9.20          |                |               |                | 66.26          |               |               | 40.00          |                |               |               |               |  |
|                    | c. Government Organizations          |                |               |               |                |               |                |                |               |               |                |                |               |               |               |  |
| <b>5</b>           | <b>BILL PURCHASED</b>                |                |               |               |                |               |                |                |               |               |                |                |               |               |               |  |
|                    | a. Domestic Bills Purchased          |                |               |               |                |               |                |                |               |               |                |                |               |               |               |  |
|                    | b. Foreign Bills Purchased           |                |               |               |                |               |                |                |               |               |                |                |               |               |               |  |
|                    | c. Import Bills & Imports            |                |               |               |                |               |                |                |               |               |                |                |               |               |               |  |
| <b>6</b>           | <b>LOANS AGAINST COLLECTED BILLS</b> |                |               |               |                |               |                |                |               |               |                |                |               |               |               |  |
|                    | a. Against Domestic Bills            |                |               |               |                |               |                |                |               |               |                |                |               |               |               |  |
|                    | b. Against Foreign Bills             |                |               |               |                |               |                |                |               |               |                |                |               |               |               |  |
| <b>7</b>           | <b>FIXED ASSETS</b>                  | <b>15.09</b>   | <b>7.17</b>   | <b>17.85</b>  | <b>18.97</b>   | <b>5.46</b>   | <b>19.31</b>   | <b>25.23</b>   | <b>6.27</b>   | <b>7.26</b>   | <b>107.04</b>  | <b>25.46</b>   | <b>22.54</b>  | <b>5.37</b>   | <b>27.35</b>  |  |
| <b>8</b>           | <b>OTHER ASSETS</b>                  | <b>24.15</b>   | <b>5.47</b>   | <b>16.46</b>  | <b>30.99</b>   | <b>11.69</b>  | <b>34.92</b>   | <b>370.35</b>  | <b>13.30</b>  | <b>40.81</b>  | <b>157.14</b>  | <b>15.96</b>   | <b>70.82</b>  | <b>13.49</b>  | <b>12.90</b>  |  |
|                    | a. Accrued Interest:                 | 10.07          | 2.49          | 5.95          | 6.37           | 3.48          | 15.69          | 60.34          | 3.28          | 4.69          | 67.00          | 6.65           | 3.92          | 1.05          | 3.46          |  |
|                    | Financial                            | 3.31           |               |               |                |               |                | 0.38           |               |               |                |                |               |               | 0.13          |  |
|                    | Government Enterprise                |                |               |               |                |               | 0.98           | 0.64           |               | 4.69          | 1.68           |                |               |               |               |  |
|                    | Private Sector                       | 6.77           | 2.49          | 5.95          | 6.37           | 3.48          | 14.71          | 59.32          | 3.28          |               | 65.32          | 6.65           | 3.92          | 0.92          | 3.46          |  |
|                    | b. Staff Loans / Adv.                | 0.65           | 0.08          | 7.54          |                | 0.63          |                | 11.16          | 0.20          | 2.45          | 17.81          | 0.16           | 1.05          | 0.11          | 3.89          |  |
|                    | c. Sundry Debtors                    | 7.43           | 0.02          | 0.77          | 0.45           | 2.01          | 2.08           | 21.59          | 4.58          | 33.51         | 2.75           |                | 0.12          | 10.35         |               |  |
|                    | d. Cash In Transit                   |                |               |               |                |               |                |                |               |               | 0.00           |                |               |               |               |  |
|                    | e. Others                            | 6.00           | 2.88          | 2.20          | 24.17          |               |                |                |               |               |                |                |               |               |               |  |

## Statement of Assets and Liabilities as on Saun end, 2071

| S.N.               | BFI Name                             | Cosmos        | Manaslu        | Ekata          | Kalinchowk    | Kailash        | Salpa         | Saptakoshi    | Sajha         | PrabhuDB        | Apex           | Green         | Reliable       | Nepal Airlines | NFL           | NBC Capital    |
|--------------------|--------------------------------------|---------------|----------------|----------------|---------------|----------------|---------------|---------------|---------------|-----------------|----------------|---------------|----------------|----------------|---------------|----------------|
| <b>Liabilities</b> |                                      |               |                |                |               |                |               |               |               |                 |                |               |                |                |               |                |
| <b>1</b>           | <b>CAPITAL FUND</b>                  | <b>47.08</b>  | <b>138.89</b>  | <b>243.05</b>  | <b>55.13</b>  | <b>1374.68</b> | <b>14.62</b>  | <b>63.68</b>  | <b>33.17</b>  | <b>1045.94</b>  | <b>616.83</b>  | <b>48.48</b>  | <b>841.95</b>  | <b>257.70</b>  | <b>-0.99</b>  | <b>210.53</b>  |
|                    | a. Paid-up Capital                   | 43.75         | 120.00         | 200.00         | 51.00         | 778.38         | 14.00         | 60.00         | 51.00         | 765.96          | 666.56         | 55.00         | 682.75         | 189.50         | 135.80        | 233.56         |
|                    | b. Calls in Advance                  |               |                |                |               |                | 5.82          |               |               |                 |                |               |                |                |               |                |
|                    | c. Proposed Bonus Share              |               |                |                |               |                |               |               |               |                 |                |               |                |                |               |                |
|                    | d. General Reserves                  |               | 3.09           | 2.34           | 0.30          | 159.83         |               | 0.70          |               | 77.23           | 49.84          |               | 60.96          | 52.40          | 40.00         | 77.86          |
|                    | e. Share Premium                     |               |                |                |               |                |               |               |               | 3.41            | 0.39           |               |                |                |               |                |
|                    | f. Retained Earning                  | 3.33          | 15.35          | 40.53          | 3.59          | 428.15         | -5.30         | 2.80          | -17.83        | 188.81          | -179.32        | -6.53         | 95.81          | 14.90          | -217.97       | -140.36        |
|                    | g. Others Reserves Fund              |               | 0.44           | 0.18           | 0.25          | 8.32           | 0.10          | 0.19          |               | 10.53           | 79.35          |               | 2.42           | 0.90           | 41.18         | 39.47          |
| <b>2</b>           | <b>BORROWINGS</b>                    | <b>1.75</b>   |                |                |               |                |               |               |               | <b>214.38</b>   |                |               | <b>300.00</b>  |                |               |                |
|                    | a. NRB                               |               |                |                |               |                |               |               |               |                 |                |               |                |                |               |                |
|                    | b. Interbank Borrowing               |               |                |                |               |                |               |               |               | 214.38          |                |               | 300.00         |                |               |                |
|                    | c. Foreign Banks and Fin. Ins.       |               |                |                |               |                |               |               |               |                 |                |               |                |                |               |                |
|                    | d. Other Financial Ins.              | 1.75          |                |                |               |                |               |               |               |                 |                |               |                |                |               |                |
|                    | e. Bonds and Securities              |               |                |                |               |                |               |               |               |                 |                |               |                |                |               |                |
| <b>3</b>           | <b>DEPOSITS</b>                      | <b>275.75</b> | <b>881.41</b>  | <b>1358.14</b> | <b>203.41</b> | <b>7642.90</b> | <b>152.69</b> | <b>230.93</b> | <b>265.76</b> | <b>10552.89</b> | <b>5101.02</b> | <b>99.76</b>  | <b>4573.47</b> | <b>386.00</b>  | <b>433.13</b> | <b>1174.59</b> |
|                    | a. Current                           |               | 5.58           | 23.44          | 2.56          | 91.10          | 1.82          | 7.93          | 3.72          | 28.41           |                | 0.91          | 9.42           |                |               | 5.58           |
|                    | Domestic                             |               | 5.58           | 23.44          | 2.56          | 91.10          | 1.82          | 7.93          | 3.72          | 28.41           |                | 0.91          | 9.42           |                |               | 5.58           |
|                    | Foreign                              |               |                |                |               |                |               |               |               |                 |                |               |                |                |               |                |
|                    | b. Savings                           | 238.93        | 399.82         | 716.83         | 64.68         | 3066.54        | 111.04        | 85.08         | 67.63         | 7585.53         | 3680.15        | 13.85         | 1522.86        | 147.50         | 138.81        | 438.85         |
|                    | Domestic                             | 238.93        | 399.82         | 716.83         | 64.68         | 3066.54        | 111.04        | 85.08         | 67.63         | 7585.53         | 3680.15        | 13.85         | 1522.86        | 147.50         | 138.81        | 438.85         |
|                    | Foreign                              |               |                |                |               |                |               |               |               |                 |                |               |                |                |               |                |
|                    | c. Fixed                             | 36.83         | 176.92         | 278.79         | 37.01         | 2879.96        | 32.01         | 41.38         | 18.56         | 1564.06         | 1418.09        | 31.39         | 1721.33        | 198.50         | 291.08        | 696.81         |
|                    | Domestic                             | 36.83         | 176.92         | 278.79         | 37.01         | 2879.96        | 32.01         | 41.38         | 18.56         | 1169.46         | 1418.09        | 28.89         | 1721.33        | 198.50         | 291.08        | 696.81         |
|                    | Foreign                              |               |                |                |               |                |               |               |               | 394.60          |                | 2.50          |                |                |               |                |
|                    | d. Call Deposits                     |               | 299.09         | 338.45         | 99.17         | 1603.67        | 6.68          | 96.54         | 175.51        | 1349.26         |                | 53.41         | 1317.99        |                |               | 33.37          |
|                    | Domestic                             |               | 299.09         | 338.45         | 99.17         | 1603.67        | 6.68          | 96.54         | 175.51        | 1349.26         |                | 53.41         | 1317.99        |                |               | 33.37          |
|                    | Foreign                              |               |                |                |               |                |               |               |               |                 |                |               |                |                |               |                |
|                    | e. Others                            |               |                | 0.63           |               | 1.63           | 1.14          |               | 0.33          | 25.63           | 2.78           | 0.20          | 1.87           | 40.00          | 3.24          |                |
|                    | Domestic                             |               |                | 0.63           |               | 1.63           | 1.14          |               | 0.33          | 25.63           | 2.78           | 0.20          | 1.87           | 40.00          | 3.24          |                |
|                    | Foreign                              |               |                |                |               |                |               |               |               |                 |                |               |                |                |               |                |
| <b>4</b>           | <b>Bills Payable</b>                 |               |                |                |               |                |               |               |               |                 | <b>0.27</b>    |               |                |                |               |                |
| <b>5</b>           | <b>Other Liabilities</b>             | <b>6.81</b>   | <b>28.82</b>   | <b>34.55</b>   | <b>20.28</b>  | <b>364.89</b>  | <b>2.93</b>   | <b>5.17</b>   | <b>7.91</b>   | <b>599.79</b>   | <b>612.61</b>  | <b>2.38</b>   | <b>318.71</b>  | <b>66.40</b>   | <b>467.78</b> | <b>565.60</b>  |
|                    | 1. Sundry Creditors                  | 0.80          | 0.11           | 3.39           | 10.32         | 14.89          | 0.04          | 0.16          | 0.11          | 2.54            | 5.09           | 0.37          | 49.88          | 20.70          | 40.94         | 76.98          |
|                    | 2. Loan Loss Provision               | 2.45          | 7.67           | 10.86          | 1.46          | 154.72         | 0.94          | 2.15          | 3.85          | 182.22          | 229.90         | 0.78          | 97.92          | 9.00           | 181.27        | 188.76         |
|                    | 3. Interest Suspense a/c             | 1.41          | 3.16           | 8.38           | 1.53          | 87.69          | 0.36          | 0.39          | 1.80          | 118.64          | 274.53         | 0.43          | 61.47          | 9.50           | 90.62         | 114.26         |
|                    | 4. Others                            | 2.14          | 17.89          | 11.92          | 6.98          | 107.59         | 1.60          | 2.47          | 2.15          | 296.38          | 103.10         | 0.80          | 109.44         | 27.20          | 154.95        | 185.59         |
| <b>6</b>           | <b>Reconciliation A/c</b>            |               |                |                |               |                |               |               | <b>0.13</b>   |                 |                |               | <b>0.55</b>    |                |               |                |
| <b>7</b>           | <b>Profit &amp; Loss A/c</b>         |               |                |                |               |                |               | <b>0.08</b>   |               |                 |                |               |                |                |               | <b>25.48</b>   |
|                    |                                      | <b>331.38</b> | <b>1049.12</b> | <b>1635.74</b> | <b>278.83</b> | <b>9382.48</b> | <b>170.24</b> | <b>299.87</b> | <b>306.96</b> | <b>12412.99</b> | <b>6330.73</b> | <b>150.62</b> | <b>6034.68</b> | <b>710.10</b>  | <b>899.92</b> | <b>1976.20</b> |
| <b>Assets</b>      |                                      |               |                |                |               |                |               |               |               |                 |                |               |                |                |               |                |
| <b>1</b>           | <b>LIQUID FUNDS</b>                  | <b>66.10</b>  | <b>258.08</b>  | <b>455.15</b>  | <b>109.27</b> | <b>2157.37</b> | <b>64.92</b>  | <b>71.28</b>  | <b>72.26</b>  | <b>3102.38</b>  | <b>1314.35</b> | <b>55.81</b>  | <b>1779.67</b> | <b>193.80</b>  | <b>144.58</b> | <b>943.67</b>  |
|                    | a. Cash Balance                      | 9.22          | 20.88          | 31.97          | 9.86          | 176.49         | 3.52          | 8.40          | 15.37         | 461.44          | 171.87         | 5.09          | 96.96          | 0.50           | 3.03          | 1.21           |
|                    | Nepalese Notes & Coins               | 9.22          | 20.88          | 31.97          | 9.86          | 176.08         | 3.52          | 8.40          | 15.37         | 432.05          | 171.87         | 5.09          | 96.96          | 0.50           | 3.03          | 1.21           |
|                    | Foreign Currency                     |               |                |                |               | 0.41           |               |               |               | 29.39           |                |               |                |                |               |                |
|                    | b. Bank Balance                      | 5.70          | 46.47          | 423.17         | 12.30         | 400.48         | 8.21          | 14.47         | 15.05         | 1611.08         | 444.94         | 50.73         | 172.80         | 192.80         | 141.55        | 942.46         |
|                    | 1. In Nepal Rastra Bank              |               | 10.47          | 68.84          |               | 387.39         |               | 14.45         | 15.05         | 539.08          | 356.63         | 0.03          | 172.80         | 23.90          | 128.38        | 84.96          |
|                    | Domestic Currency                    |               | 10.47          | 68.84          |               | 387.39         |               | 14.45         | 15.05         | 538.70          | 356.63         | 0.03          | 172.80         | 23.90          | 128.38        | 84.96          |
|                    | Foreign Currency                     |               |                |                |               |                |               |               |               | 0.38            |                |               |                |                |               |                |
|                    | 2. "A" Class Licensed Institution    | 5.70          | 36.00          | 189.20         | 12.30         | 13.10          | 8.21          | 0.02          |               | 1061.27         | 66.39          | 48.03         |                | 65.90          | 13.09         | 855.26         |
|                    | Domestic Currency                    | 5.70          | 36.00          | 189.20         | 12.30         | 13.10          | 8.21          | 0.02          |               | 1053.47         | 66.39          | 48.03         |                | 65.90          | 13.09         | 855.26         |
|                    | Foreign Currency                     |               |                |                |               |                |               |               |               | 7.80            |                |               |                |                |               |                |
|                    | 3. Other Financial Ins.              |               |                | 165.13         |               |                |               |               |               | 0.87            | 21.91          | 2.67          |                | 103.00         | 0.08          | 2.23           |
|                    | 4. In Foreign Banks                  |               |                |                |               |                |               |               |               | 9.87            |                |               |                |                |               |                |
|                    | c. Money at Call                     | 51.18         | 190.73         |                | 87.11         | 1580.39        | 53.20         | 48.40         | 41.83         | 1029.86         | 697.54         |               | 1509.92        | 0.50           |               |                |
|                    | Domestic Currency                    | 51.18         | 190.73         |                | 87.11         | 1580.39        | 53.20         | 48.40         | 41.83         | 1012.27         | 697.54         |               | 1509.92        |                |               |                |
|                    | Foreign Currency                     |               |                |                |               |                |               |               |               | 17.59           |                |               |                | 0.50           |               |                |
| <b>2</b>           | <b>INVESTMENT IN SECURITIES</b>      |               |                |                |               | <b>189.99</b>  |               |               |               | <b>81.10</b>    | <b>127.85</b>  |               | <b>245.00</b>  | <b>20.00</b>   | <b>10.00</b>  |                |
|                    | a. Govt. Securities                  |               |                |                |               | 189.99         |               |               |               | 81.10           | 127.85         |               | 245.00         | 20.00          | 10.00         |                |
|                    | b. NRB Bond                          |               |                |                |               |                |               |               |               |                 |                |               |                |                |               |                |
|                    | c. Govt. Non-Fin. Ins.               |               |                |                |               |                |               |               |               |                 |                |               |                |                |               |                |
|                    | d. Other Non-Fin Ins.                |               |                |                |               |                |               |               |               |                 |                |               |                |                |               |                |
|                    | e. Non Residents                     |               |                |                |               |                |               |               |               |                 |                |               |                |                |               |                |
| <b>3</b>           | <b>SHARE &amp; OTHER INVESTMENT</b>  |               | <b>0.01</b>    |                |               | <b>226.93</b>  |               |               | <b>0.50</b>   | <b>54.09</b>    | <b>48.71</b>   |               | <b>47.80</b>   | <b>56.90</b>   | <b>27.93</b>  | <b>59.46</b>   |
|                    | a. Interbank Lending                 |               |                |                |               |                |               |               |               |                 |                |               |                |                |               |                |
|                    | b. Non Residents                     |               |                |                |               |                |               |               |               |                 | 43.04          |               |                |                |               |                |
|                    | c. Others                            |               | 0.01           |                |               | 226.93         |               |               | 0.50          | 54.09           | 5.68           |               | 47.80          | 56.90          | 27.93         | 59.46          |
| <b>4</b>           | <b>LOANS &amp; ADVANCES</b>          | <b>251.09</b> | <b>746.46</b>  | <b>1130.32</b> | <b>153.42</b> | <b>6442.34</b> | <b>96.21</b>  | <b>215.48</b> | <b>198.94</b> | <b>7484.98</b>  | <b>4138.13</b> | <b>84.85</b>  | <b>3541.36</b> | <b>398.40</b>  | <b>382.46</b> | <b>621.35</b>  |
|                    | a. Private Sector                    | 251.09        | 746.46         | 1130.32        | 153.42        | 6442.34        | 96.21         | 110.68        | 198.94        | 7270.91         | 4138.13        | 84.85         | 1446.87        | 398.40         | 382.46        | 621.35         |
|                    | b. Financial Institutions            |               |                |                |               |                |               | 104.81        |               | 214.07          |                |               | 2094.50        |                |               |                |
|                    | c. Government Organizations          |               |                |                |               |                |               |               |               |                 |                |               |                |                |               |                |
| <b>5</b>           | <b>BILL PURCHASED</b>                |               |                |                |               |                |               |               |               | <b>0.06</b>     |                |               |                |                |               |                |
|                    | a. Domestic Bills Purchased          |               |                |                |               |                |               |               |               | 0.06            |                |               |                |                |               |                |
|                    | b. Foreign Bills Purchased           |               |                |                |               |                |               |               |               |                 |                |               |                |                |               |                |
|                    | c. Import Bills & Imports            |               |                |                |               |                |               |               |               |                 |                |               |                |                |               |                |
| <b>6</b>           | <b>LOANS AGAINST COLLECTED BILLS</b> |               |                |                |               |                |               |               |               |                 |                |               |                |                |               |                |
|                    | a. Against Domestic Bills            |               |                |                |               |                |               |               |               |                 |                |               |                |                |               |                |
|                    | b. Against Foreign Bills             |               |                |                |               |                |               |               |               |                 |                |               |                |                |               |                |
| <b>7</b>           | <b>FIXED ASSETS</b>                  | <b>6.91</b>   | <b>24.43</b>   | <b>25.82</b>   | <b>12.50</b>  | <b>97.14</b>   | <b>4.07</b>   | <b>8.84</b>   | <b>21.93</b>  | <b>440.35</b>   | <b>284.66</b>  | <b>6.56</b>   | <b>199.61</b>  | <b>4.10</b>    | <b>10.83</b>  | <b>43.43</b>   |
| <b>8</b>           | <b>OTHER ASSETS</b>                  | <b>6.03</b>   | <b>19.97</b>   | <b>21.16</b>   | <b>3.26</b>   | <b>259.00</b>  | <b>4.47</b>   | <b>4.01</b>   | <b>11.75</b>  | <b>1239.71</b>  | <b>382.91</b>  | <b>2.62</b>   | <b>176.63</b>  | <b>36.40</b>   | <b>260.66</b> | <b>186.08</b>  |
|                    | a. Accrued Interest:                 | 1.41          | 3.16           | 8.38           | 1.53          | 93.42          | 0.36          | 0.39          | 1.80          | 125.44          | 295.15         | 0.43          | 69.25          | 9.70           | 90.82         | 114.26         |
|                    | Financial                            |               |                |                |               |                |               | 0.19          |               | 1.09            |                |               | 6.76           |                |               |                |
|                    | Government Enterprise                |               |                |                |               | 5.73           |               |               |               |                 |                |               |                |                |               |                |



## Statement of Assets and Liabilities as on Saun end, 2071

| S.N.               | BFI Name                             | NNFL    | NSMFL    | Peoples | KFL    | Himalaya | Union   | PFCL    | NHMFL   | Goodwill | SFL     | SIFCL   | Lumbini | ILFCO   | Mahalaxmi |  |
|--------------------|--------------------------------------|---------|----------|---------|--------|----------|---------|---------|---------|----------|---------|---------|---------|---------|-----------|--|
| <b>Liabilities</b> |                                      |         |          |         |        |          |         |         |         |          |         |         |         |         |           |  |
| 1                  | <b>CAPITAL FUND</b>                  | 1053.70 | -305.87  | 81.77   | 225.12 |          | 117.18  | 421.83  | 223.77  | 399.49   | 428.15  | 268.97  | 585.01  | 2184.42 | 594.24    |  |
|                    | a. Paid-up Capital                   | 647.48  | 2034.29  | 289.01  | 170.05 |          | 176.59  | 270.99  | 222.30  | 310.50   | 324.31  | 176.00  | 339.18  | 2008.80 | 420.00    |  |
|                    | b. Calls in Advance                  |         |          |         | 5.00   |          |         |         |         |          |         |         |         |         |           |  |
|                    | c. Proposed Bonus Share              |         |          |         |        |          |         |         |         |          |         |         |         |         |           |  |
|                    | d. General Reserves                  | 164.48  | 58.80    | 105.63  | 33.78  |          | 33.96   | 75.18   | 50.87   | 35.45    | 125.74  | 70.35   | 109.06  | 206.24  | 79.80     |  |
|                    | e. Share Premium                     | 12.79   | 2.48     | 10.74   | 0.22   |          |         |         | 0.22    |          |         |         |         | 3.59    |           |  |
|                    | f. Retained Earning                  | 200.33  | -2410.72 | -324.74 | 16.06  |          | -100.70 | 73.66   | -123.68 | 53.54    | -21.90  | 22.62   | 106.33  | -35.28  | 94.44     |  |
|                    | g. Others Reserves Fund              | 28.62   | 9.29     | 1.12    |        |          | 7.34    | 2.00    | 74.07   |          | 0.00    |         | 30.44   | 1.07    |           |  |
| 2                  | <b>BORROWINGS</b>                    |         | 34.15    |         |        |          |         |         |         |          |         |         |         |         |           |  |
|                    | a. NRB                               |         |          |         |        |          |         |         |         |          |         |         |         |         |           |  |
|                    | b. Interbank Borrowing               |         | 34.15    |         |        |          |         |         |         |          |         |         |         |         |           |  |
|                    | c. Foreign Banks and Fin. Ins.       |         |          |         |        |          |         |         |         |          |         |         |         |         |           |  |
|                    | d. Other Financial Ins.              |         |          |         |        |          |         |         |         |          |         |         |         |         |           |  |
|                    | e. Bonds and Securities              |         |          |         |        |          |         |         |         |          |         |         |         |         |           |  |
| 3                  | <b>DEPOSITS</b>                      | 5186.41 | 1256.57  | 43.81   | 692.00 |          | 1021.53 | 2824.81 | 1507.10 | 3001.11  | 2184.81 | 1445.03 | 1959.99 | 1407.85 | 3748.88   |  |
|                    | a. Current                           |         |          |         |        |          | 12.89   |         |         |          |         |         |         | 19.06   | 15.58     |  |
|                    | Domestic                             |         |          |         |        |          | 12.89   |         |         |          |         |         |         | 19.06   | 15.58     |  |
|                    | Foreign                              |         |          |         |        |          |         |         |         |          |         |         |         |         |           |  |
|                    | b. Savings                           | 2201.90 | 156.27   | 25.01   | 296.21 |          | 280.51  | 1331.92 | 275.64  | 1650.33  | 1077.95 | 439.43  | 1033.37 | 412.26  | 1375.06   |  |
|                    | Domestic                             | 2201.90 | 156.27   | 3.06    | 296.21 |          | 280.51  | 1331.92 | 275.64  | 1650.33  | 1077.95 | 439.43  | 1033.37 | 412.26  | 1375.06   |  |
|                    | Foreign                              |         |          | 21.95   |        |          |         |         |         |          |         |         |         |         |           |  |
|                    | c. Fixed                             | 2447.76 | 4.68     | 18.35   | 392.75 |          | 633.53  | 1492.89 | 1101.02 | 1343.71  | 1104.15 | 1005.60 | 925.68  | 913.77  | 1880.17   |  |
|                    | Domestic                             | 2447.76 | 4.68     | 18.35   | 392.75 |          | 633.53  | 1492.89 | 1101.02 | 1343.71  | 1104.15 | 1005.60 | 925.68  | 913.77  | 1880.17   |  |
|                    | Foreign                              |         |          |         |        |          |         |         |         |          |         |         |         |         |           |  |
|                    | d. Call Deposits                     |         | 323.68   |         |        |          |         |         |         |          |         |         |         | 34.54   | 459.26    |  |
|                    | Domestic                             |         | 323.68   |         |        |          |         |         |         |          |         |         |         | 34.54   | 459.26    |  |
|                    | Foreign                              |         |          |         |        |          |         |         |         |          |         |         |         |         |           |  |
|                    | e. Others                            | 536.76  | 771.93   | 0.45    | 3.03   |          | 55.75   |         | 130.45  | 7.08     | 2.71    |         | 0.94    | 28.21   | 18.81     |  |
|                    | Domestic                             | 536.76  | 771.93   | 0.45    | 3.03   |          | 55.75   |         | 130.45  | 7.08     | 2.71    |         | 0.94    | 28.21   | 18.81     |  |
|                    | Foreign                              |         |          |         |        |          |         |         |         |          |         |         |         |         |           |  |
| 4                  | <b>Bills Payable</b>                 |         |          |         |        |          | 0.28    |         |         |          |         |         |         |         |           |  |
| 5                  | <b>Other Liabilities</b>             | 397.46  | 4694.00  | 492.03  | 53.49  |          | 197.53  | 330.17  | 547.87  | 414.10   | 137.14  | 115.93  | 304.55  | 718.04  | 175.49    |  |
|                    | 1. Sundry Creditors                  | 13.14   | 29.20    | 8.01    | 2.85   |          | 5.61    | 8.04    |         | 146.92   | 3.07    | 6.79    | 0.77    | 55.89   | 6.45      |  |
|                    | 2. Loan Loss Provision               | 65.97   | 2673.20  | 32.18   | 14.37  |          | 128.77  | 68.79   | 304.99  | 63.52    | 103.29  | 14.50   | 178.19  | 381.86  | 48.69     |  |
|                    | 3. Interest Suspense a/c             | 59.30   | 1804.60  | 12.27   | 2.95   |          | 32.35   | 65.17   | 103.69  | 22.88    |         | 14.71   | 103.52  | 189.57  | 25.38     |  |
|                    | 4. Others                            | 259.05  | 186.99   | 439.58  | 33.32  |          | 30.80   | 188.17  | 139.19  | 180.78   | 30.77   | 79.92   | 22.07   | 90.72   | 94.97     |  |
| 6                  | <b>Reconciliation A/c</b>            |         | 5.68     |         |        |          |         | 32.47   |         |          | 0.03    |         |         |         | 3.85      |  |
| 7                  | <b>Profit &amp; Loss A/c</b>         |         |          |         |        |          |         |         |         | 2.72     |         |         |         |         |           |  |
|                    |                                      | 6637.57 | 5684.53  | 617.61  | 970.60 |          | 1336.52 | 3609.28 | 2278.75 | 3817.42  | 2750.13 | 1829.92 | 2849.54 | 4310.31 | 4522.45   |  |
| <b>Assets</b>      |                                      |         |          |         |        |          |         |         |         |          |         |         |         |         |           |  |
| 1                  | <b>LIQUID FUNDS</b>                  | 1345.77 | 178.86   | 112.15  | 402.73 |          | 532.34  | 879.50  | 463.91  | 830.99   | 761.65  | 372.72  | 550.24  | 863.64  | 1017.90   |  |
|                    | a. Cash Balance                      | 77.19   | 7.44     | 1.89    | 2.54   |          | 3.80    | 29.33   | 5.63    | 76.82    | 25.68   | 3.79    | 7.56    | 8.39    | 21.96     |  |
|                    | Nepalese Notes & Coins               | 77.19   | 7.44     | 1.89    | 2.54   |          | 3.80    | 29.33   | 5.63    | 76.82    | 25.68   | 3.79    | 7.56    | 8.39    | 21.96     |  |
|                    | Foreign Currency                     |         |          |         |        |          |         |         |         |          |         |         |         |         |           |  |
|                    | b. Bank Balance                      | 1268.58 | 171.42   | 4.61    | 44.93  |          | 95.05   | 850.18  | 165.94  | 754.17   | 735.97  | 368.94  | 52.21   | 855.25  | 219.60    |  |
|                    | 1. In Nepal Rastra Bank              | 141.22  | 66.66    | 4.61    | 44.93  |          | 92.38   | 138.26  | 163.49  | 121.69   | 76.83   | 39.38   | 48.50   | 80.23   | 186.07    |  |
|                    | Domestic Currency                    | 141.22  | 66.66    | 4.61    | 44.93  |          | 92.38   | 138.26  | 163.49  | 121.69   | 76.83   | 39.38   | 48.50   | 80.23   | 186.07    |  |
|                    | Foreign Currency                     |         |          |         |        |          |         |         |         |          |         |         |         |         |           |  |
|                    | 2. "A" Class Licensed Institution    | 1106.50 | 95.29    |         |        |          | 2.53    | 437.98  | 2.33    | 632.48   | 419.25  | 59.99   | 3.71    | 773.85  | 32.92     |  |
|                    | Domestic Currency                    | 1106.50 | 95.29    |         |        |          | 2.53    | 437.98  | 2.33    | 632.48   | 419.25  | 59.99   | 3.71    | 773.85  | 32.92     |  |
|                    | Foreign Currency                     |         |          |         |        |          |         |         |         |          |         |         |         |         |           |  |
|                    | 3. Other Financial Ins.              | 20.86   | 9.47     |         |        |          | 0.14    | 273.94  | 0.12    |          |         | 239.89  | 269.57  | 1.17    | 0.60      |  |
|                    | 4. In Foreign Banks                  |         |          |         |        |          |         |         |         |          |         |         |         |         |           |  |
|                    | c. Money at Call                     |         |          | 105.65  | 355.26 |          | 433.49  |         | 292.33  |          |         |         | 490.47  |         | 776.34    |  |
|                    | Domestic Currency                    |         |          | 105.65  | 355.26 |          | 433.49  |         | 292.33  |          |         |         | 490.47  |         | 776.34    |  |
|                    | Foreign Currency                     |         |          |         |        |          |         |         |         |          |         |         |         |         |           |  |
| 2                  | <b>INVESTMENT IN SECURITIES</b>      | 144.79  | 10.01    |         | 2.00   |          | 20.00   |         | 44.90   | 121.21   | 70.00   | 65.12   | 90.00   | 890.00  | 124.99    |  |
|                    | a. Govt. Securities                  | 144.79  | 10.01    |         | 2.00   |          | 20.00   |         | 20.18   | 121.21   | 70.00   | 65.12   | 90.00   | 890.00  | 124.99    |  |
|                    | b. NRB Bond                          |         |          |         |        |          |         |         |         |          |         |         |         |         |           |  |
|                    | c. Govt. Non-Fin. Ins.               |         |          |         |        |          |         |         |         |          |         |         |         |         |           |  |
|                    | d. Other Non-Fin Ins.                |         |          |         |        |          |         |         | 24.72   |          |         |         |         |         |           |  |
|                    | e. Non Residents                     |         |          |         |        |          |         |         |         |          |         |         |         |         |           |  |
| 3                  | <b>SHARE &amp; OTHER INVESTMENT</b>  | 72.10   | 27.18    | 1.20    | 60.61  |          | 9.36    | 8.36    | 9.70    | 112.20   | 9.73    | 3.15    | 147.88  | 55.76   | 49.77     |  |
|                    | a. Interbank Lending                 |         | 20.00    |         |        |          |         |         |         |          |         |         |         |         |           |  |
|                    | b. Non Residents                     |         |          |         |        |          |         |         |         |          |         |         |         |         |           |  |
|                    | c. Others                            | 72.10   | 7.18     | 1.20    | 60.61  |          | 9.36    | 8.36    | 9.70    | 112.20   | 9.73    | 3.15    | 147.88  | 55.76   | 49.77     |  |
| 4                  | <b>LOANS &amp; ADVANCES</b>          | 4611.79 | 2708.92  | 31.79   | 485.26 |          | 662.02  | 2464.26 | 1268.22 | 2303.60  | 1822.93 | 1202.51 | 1874.70 | 2128.29 | 3130.74   |  |
|                    | a. Private Sector                    | 4611.79 | 2698.92  | 22.11   | 485.26 |          | 662.02  | 2464.26 | 1268.22 | 2303.60  | 1822.93 | 1202.51 | 1874.70 | 2092.30 | 3085.74   |  |
|                    | b. Financial Institutions            |         | 10.00    | 9.68    |        |          |         |         |         |          |         |         |         | 35.99   | 45.00     |  |
|                    | c. Government Organizations          |         |          |         |        |          |         |         |         |          |         |         |         |         |           |  |
| 5                  | <b>BILL PURCHASED</b>                |         |          |         |        |          |         |         |         |          |         |         |         |         |           |  |
|                    | a. Domestic Bills Purchased          |         |          |         |        |          |         |         |         |          |         |         |         |         |           |  |
|                    | b. Foreign Bills Purchased           |         |          |         |        |          |         |         |         |          |         |         |         |         |           |  |
|                    | c. Import Bills & Imports            |         |          |         |        |          |         |         |         |          |         |         |         |         |           |  |
| 6                  | <b>LOANS AGAINST COLLECTED BILLS</b> |         |          |         |        |          |         |         |         |          |         |         |         |         |           |  |
|                    | a. Against Domestic Bills            |         |          |         |        |          |         |         |         |          |         |         |         |         |           |  |
|                    | b. Against Foreign Bills             |         |          |         |        |          |         |         |         |          |         |         |         |         |           |  |
| 7                  | <b>FIXED ASSETS</b>                  | 110.24  | 119.76   | 112.00  | 4.72   |          | 34.63   | 39.42   | 129.58  | 242.38   | 50.09   | 119.85  | 9.05    | 47.86   | 95.42     |  |
| 8                  | <b>OTHER ASSETS</b>                  | 337.09  | 2636.29  | 35.82   | 10.03  |          | 69.52   | 201.95  | 296.06  | 197.89   | 25.79   | 54.11   | 170.36  | 274.79  | 84.59     |  |
|                    | a. Accrued Interest:                 | 59.30   | 1801.95  | 12.27   | 2.96   |          | 33.18   | 65.33   | 116.66  | 22.88    |         | 15.01   | 104.86  | 197.00  | 25.38     |  |
|                    | Financial                            |         | 8.45     |         |        |          |         |         |         |          |         |         |         | 0.26    | 0.17      |  |
|                    | Government Enterprise                |         | 0.34     |         | 0.01   |          | 0.83    |         | 0.24    |          |         | 0.30    | 1.34    | 7.50    |           |  |
|                    | Private Sector                       | 59.30   | 1793.16  | 12.27   | 2.95   |          | 32.35   | 65.33   | 116.42  | 22.88    |         | 14.71   | 103.52  | 189.25  | 25.20     |  |
|                    | b. Staff Loans / Adv.                | 19.92   | 0.70     |         | 0.16   |          | 12.59   | 6.53    | 7.99    | 3.39     | 8.48    | 2.06    | 1.03    |         | 8.11      |  |
|                    | c. Sundry Debtors                    | 82.71   | 632.36   | 1.82    | 0.34   |          | 14.72   | 4.82    | 0.00    | 3.09     | 2.86    | 0.00    | 19.67   |         | 5.98      |  |
|                    | d. Cash in Transit                   |         |          |         |        |          |         | 0.07    |         |          |         |         |         |         |           |  |
|                    | e. Others                            | 175.16  | 201.29   | 21.74   | 6.56   |          | 9.04    | 125.20  | 171.41  | 171.61   | 14.22   | 34.18   | 64.46   | 58.12   | 45.12     |  |
| 9                  | <b>Expenses not Written off</b>      | 2.74    |          |         | 0.69   |          | 1.21    |         |         | 9.15     |         |         |         | 25.40   | 2.38      |  |
| 10                 | <b>Non Banking Assets</b>            | 3.77    | 1.19     | 323.61  | 0.19   |          |         | 2.42    | 10.10   |          |         | 1.43    |         | 21.86   | 1.20      |  |
| 11                 | <b>Reconciliation Account</b>        |         |          |         |        |          |         |         |         |          |         |         |         |         |           |  |
| 12                 | <b>Profit &amp; Loss A/c</b>         | 9.28    | 2.31     | 1.06    | 4.37   |          | 7.44    | 13.36   | 56.29   |          | 9.93    | 11.03   | 7.31    | 2.71    | 15.46     |  |
|                    | <b>TOTAL ASSETS</b>                  | 6637.57 | 5684.53  | 617     |        |          |         |         |         |          |         |         |         |         |           |  |

## Statement of Assets and Liabilities as on Saun end, 2071

| S.N.               | BFI Name                             | Lalitpur       | United FC      | General       | Progressive   | Janaki         | Pokhara        | Central        | Premier        | Arun          | Multipurpose  | Synergy        | Srijana        | Om             | WMBFL          |
|--------------------|--------------------------------------|----------------|----------------|---------------|---------------|----------------|----------------|----------------|----------------|---------------|---------------|----------------|----------------|----------------|----------------|
| <b>Liabilities</b> |                                      |                |                |               |               |                |                |                |                |               |               |                |                |                |                |
| <b>1</b>           | <b>CAPITAL FUND</b>                  | <b>-208.31</b> | <b>554.53</b>  | <b>-62.34</b> | <b>101.41</b> | <b>398.27</b>  | <b>418.88</b>  | <b>266.23</b>  | <b>1.03</b>    | <b>38.79</b>  | <b>39.96</b>  | <b>130.20</b>  | <b>155.27</b>  | <b>476.28</b>  | <b>-230.85</b> |
|                    | a. Paid-up Capital                   | 187.95         | 350.80         | 132.23        | 120.00        | 146.25         | 312.00         | 185.19         | 127.01         | 150.00        | 28.75         | 474.41         | 84.00          | 325.71         | 181.98         |
|                    | b. Calls in Advance                  |                |                |               |               |                |                |                |                | 8.00          |               |                |                |                | 1.37           |
|                    | c. Proposed Bonus Share              |                |                |               |               |                |                |                |                |               |               |                | 29.40          | 65.14          |                |
|                    | d. General Reserves                  | 59.72          | 65.95          | 15.81         | 4.43          | 56.72          | 63.98          | 39.11          | 20.69          | 1.96          | 2.22          | 71.04          | 15.94          | 59.56          | 20.69          |
|                    | e. Share Premium                     |                | 1.49           | 0.23          | 4.84          |                | 4.32           | 0.12           | 0.43           |               |               | 0.52           |                |                | 1.36           |
|                    | f. Retained Earning                  | -709.91        | 134.01         | -216.16       | -41.56        | 195.29         | 1.24           | 37.77          | -147.10        | -121.17       | 8.32          | -489.56        | 25.93          | 24.39          | -436.25        |
|                    | g. Others Reserves Fund              | 253.93         | 2.29           | 5.56          | 13.70         |                | 37.35          | 4.04           |                |               | 0.67          | 73.79          |                | 1.48           |                |
| <b>2</b>           | <b>BORROWINGS</b>                    |                |                |               |               |                |                |                |                |               |               | <b>175.00</b>  |                |                | <b>8.30</b>    |
|                    | a. NRB                               |                |                |               |               |                |                |                |                |               |               |                |                |                |                |
|                    | b. Interbank Borrowing               |                |                |               |               |                |                |                |                |               |               | 175.00         |                |                | 8.30           |
|                    | c. Foreign Banks and Fin. Ins.       |                |                |               |               |                |                |                |                |               |               |                |                |                |                |
|                    | d. Other Financial Ins.              |                |                |               |               |                |                |                |                |               |               |                |                |                |                |
|                    | e. Bonds and Securities              |                |                |               |               |                |                |                |                |               |               |                |                |                |                |
| <b>3</b>           | <b>DEPOSITS</b>                      | <b>1339.87</b> | <b>4003.05</b> | <b>147.73</b> | <b>271.93</b> | <b>1230.65</b> | <b>2392.64</b> | <b>1558.01</b> | <b>901.88</b>  | <b>169.25</b> | <b>90.73</b>  | <b>1920.19</b> | <b>799.14</b>  | <b>4563.89</b> | <b>340.63</b>  |
|                    | a. Current                           |                |                |               | 0.00          |                |                |                |                |               |               |                |                |                |                |
|                    | Domestic                             |                |                |               | 0.00          |                |                |                |                |               |               |                |                |                |                |
|                    | Foreign                              |                |                |               |               |                |                |                |                |               |               |                |                |                |                |
|                    | b. Savings                           | 613.82         | 2413.45        | 35.90         | 149.27        | 495.08         | 1296.90        | 633.87         | 389.80         | 55.06         | 27.57         | 786.64         | 602.73         | 2184.21        | 198.67         |
|                    | Domestic                             | 613.82         | 2413.45        | 35.90         | 149.27        | 495.08         | 1296.90        | 633.87         | 389.80         | 55.06         | 27.57         | 786.64         | 602.73         | 2184.21        | 198.67         |
|                    | Foreign                              |                |                |               |               |                |                |                |                |               |               |                |                |                |                |
|                    | c. Fixed                             | 718.94         | 1589.60        | 111.83        | 122.66        | 720.76         | 1095.74        | 924.14         | 426.52         | 61.76         | 63.17         | 1122.56        | 190.56         | 2379.67        | 141.96         |
|                    | Domestic                             | 718.94         | 1589.60        | 111.83        | 122.66        | 720.76         | 1095.74        | 924.14         | 426.52         | 61.76         | 63.17         | 1122.56        | 190.56         | 2379.67        | 141.96         |
|                    | Foreign                              |                |                |               |               |                |                |                |                |               |               |                |                |                |                |
|                    | d. Call Deposits                     |                |                |               | 0.00          |                |                |                |                |               |               |                |                |                |                |
|                    | Domestic                             |                |                |               | 0.00          |                |                |                |                |               |               |                |                |                |                |
|                    | Foreign                              |                |                |               |               |                |                |                |                |               |               |                |                |                |                |
|                    | e. Others                            | 7.11           |                |               | 0.00          | 14.82          |                |                | 85.56          | 52.43         |               | 10.99          | 5.84           |                |                |
|                    | Domestic                             | 7.11           |                |               | 0.00          | 14.82          |                |                | 85.56          | 52.43         |               | 10.99          | 5.84           |                |                |
|                    | Foreign                              |                |                |               |               |                |                |                |                |               |               |                |                |                |                |
| <b>4</b>           | <b>Bills Payable</b>                 |                |                |               |               |                |                |                |                |               |               |                |                |                | <b>0.05</b>    |
| <b>5</b>           | <b>Other Liabilities</b>             | <b>751.46</b>  | <b>125.46</b>  | <b>396.96</b> | <b>76.89</b>  | <b>166.92</b>  | <b>461.40</b>  | <b>230.78</b>  | <b>441.32</b>  | <b>181.94</b> | <b>38.67</b>  | <b>834.99</b>  | <b>68.01</b>   | <b>288.24</b>  | <b>828.38</b>  |
|                    | 1. Sundry Creditors                  | 0.29           | 22.14          | 18.34         | 0.39          | 4.75           | 108.11         | 34.50          | 19.24          | 6.19          | 0.94          | 18.25          | 6.92           | 0.76           | 8.97           |
|                    | 2. Loan Loss Provision               | 378.96         | 49.33          | 229.54        | 47.21         | 56.24          | 74.52          | 80.26          | 128.27         | 81.49         | 14.78         | 384.23         | 9.44           | 94.10          | 502.72         |
|                    | 3. Interest Suspense a/c             | 226.13         | 38.07          | 117.45        | 22.64         | 52.27          | 102.35         | 70.99          | 277.88         | 49.64         | 8.80          | 220.43         | 3.13           | 52.71          | 291.59         |
|                    | 4. Others                            | 146.09         | 15.93          | 31.63         | 6.65          | 53.67          | 176.42         | 45.04          | 15.94          | 44.62         | 14.14         | 212.09         | 48.52          | 140.67         | 25.11          |
| <b>6</b>           | <b>Reconciliation A/c</b>            |                | <b>301.23</b>  | <b>-0.49</b>  |               |                |                |                |                | <b>23.91</b>  |               |                |                |                |                |
| <b>7</b>           | <b>Profit &amp; Loss A/c</b>         | <b>409.37</b>  |                | <b>60.31</b>  | <b>0.00</b>   | <b>4.94</b>    |                |                |                |               |               | <b>0.82</b>    |                | <b>3.30</b>    |                |
|                    |                                      | <b>2292.39</b> | <b>4984.28</b> | <b>542.17</b> | <b>450.23</b> | <b>1800.77</b> | <b>3272.92</b> | <b>2055.02</b> | <b>1344.24</b> | <b>413.89</b> | <b>170.18</b> | <b>3060.37</b> | <b>1025.72</b> | <b>5328.46</b> | <b>946.46</b>  |
| <b>Assets</b>      |                                      |                |                |               |               |                |                |                |                |               |               |                |                |                |                |
| <b>1</b>           | <b>LIQUID FUNDS</b>                  | <b>469.75</b>  | <b>1050.59</b> | <b>97.22</b>  | <b>147.18</b> | <b>724.49</b>  | <b>819.84</b>  | <b>657.77</b>  | <b>165.52</b>  | <b>49.60</b>  | <b>23.81</b>  | <b>395.68</b>  | <b>217.31</b>  | <b>1632.41</b> | <b>8.62</b>    |
|                    | a. Cash Balance                      | 3.25           | 67.26          | 5.60          | 2.16          | 2.39           | 10.54          | 13.76          | 16.49          | 3.54          | 6.39          | 42.31          | 10.80          | 63.28          | 1.82           |
|                    | Nepalese Notes & Coins               | 3.25           | 67.26          | 5.60          | 2.16          | 2.39           | 10.54          | 13.76          | 16.49          | 3.54          | 6.39          | 42.31          | 10.80          | 63.28          | 1.82           |
|                    | Foreign Currency                     |                |                |               |               |                |                |                |                |               |               |                |                |                |                |
|                    | b. Bank Balance                      | 466.50         | 983.33         | 91.62         | 145.02        | 30.19          | 166.33         | 108.81         | 149.03         | 46.06         | 17.42         | 353.36         | 21.64          | 1569.13        | 6.81           |
|                    | 1. In Nepal Rastra Bank              | 98.45          | 176.72         | 15.92         | 31.34         | 29.66          | 166.33         | 94.18          | 61.28          | 13.40         |               | 63.70          | 17.30          | 87.79          | 0.08           |
|                    | Domestic Currency                    | 98.45          | 176.72         | 15.92         | 31.34         | 29.66          | 166.33         | 94.18          | 61.28          | 13.40         |               | 63.70          | 17.30          | 87.79          | 0.08           |
|                    | Foreign Currency                     |                |                |               |               |                |                |                |                |               |               |                |                |                |                |
|                    | 2. "A" Class Licensed Institution    | 368.05         | 806.32         | 50.29         | 68.95         | 0.54           |                | 14.63          | 87.20          | 22.83         | 17.42         | 235.72         | 4.33           | 1440.33        | 2.29           |
|                    | Domestic Currency                    | 368.05         | 806.32         | 50.29         | 68.95         | 0.54           |                | 14.63          | 87.20          | 22.83         | 17.42         | 235.72         | 4.33           | 1440.33        | 2.29           |
|                    | Foreign Currency                     |                |                |               |               |                |                |                |                |               |               |                |                |                |                |
|                    | 3. Other Financial Ins.              |                | 0.29           | 25.41         | 44.72         |                |                |                | 0.55           | 9.83          |               | 53.94          |                | 41.01          | 4.43           |
|                    | 4. In Foreign Banks                  |                |                |               |               |                |                |                |                |               |               |                |                |                |                |
|                    | c. Money at Call                     |                |                |               |               | 691.91         | 642.97         | 535.20         |                |               |               |                | 184.88         |                |                |
|                    | Domestic Currency                    |                |                |               |               | 691.91         | 642.97         | 535.20         |                |               |               |                | 184.88         |                |                |
|                    | Foreign Currency                     |                |                |               |               |                |                |                |                |               |               |                |                |                |                |
| <b>2</b>           | <b>INVESTMENT IN SECURITIES</b>      |                | <b>150.00</b>  | <b>15.00</b>  | <b>3.20</b>   |                |                | <b>30.00</b>   |                |               |               | <b>177.00</b>  | <b>0.26</b>    | <b>130.00</b>  |                |
|                    | a. Govt. Securities                  |                | 150.00         | 15.00         | 3.20          |                |                | 30.00          |                |               |               | 177.00         |                | 130.00         |                |
|                    | b. NRB Bond                          |                |                |               |               |                |                |                |                |               |               |                |                |                |                |
|                    | c. Govt. Non-Fin. Ins.               |                |                |               |               |                |                |                |                |               |               |                |                |                |                |
|                    | d. Other Non-Fin Ins.                |                |                |               |               |                |                |                |                |               |               |                |                |                |                |
|                    | e. Non Residents                     |                |                |               |               |                |                |                |                |               |               |                | 0.26           |                |                |
| <b>3</b>           | <b>SHARE &amp; OTHER INVESTMENT</b>  | <b>43.56</b>   | <b>127.09</b>  | <b>0.20</b>   | <b>0.33</b>   | <b>63.65</b>   | <b>0.40</b>    | <b>13.63</b>   | <b>1.24</b>    | <b>0.10</b>   | <b>0.19</b>   | <b>12.75</b>   |                | <b>2.16</b>    | <b>0.25</b>    |
|                    | a. Interbank Lending                 |                |                |               |               |                |                |                |                |               |               |                |                |                |                |
|                    | b. Non Residents                     |                |                |               |               |                |                |                |                |               |               |                |                |                |                |
|                    | c. Others                            | 43.56          | 127.09         | 0.20          | 0.33          | 63.65          | 0.40           | 13.63          | 1.24           | 0.10          | 0.19          | 12.75          |                | 2.16           | 0.25           |
| <b>4</b>           | <b>LOANS &amp; ADVANCES</b>          | <b>1088.57</b> | <b>3193.73</b> | <b>263.43</b> | <b>252.28</b> | <b>911.09</b>  | <b>2041.49</b> | <b>1150.51</b> | <b>825.38</b>  | <b>171.26</b> | <b>115.51</b> | <b>1831.25</b> | <b>753.49</b>  | <b>3358.68</b> | <b>522.25</b>  |
|                    | a. Private Sector                    | 1088.57        | 3193.73        | 263.43        | 246.28        | 911.09         | 2022.99        | 1150.51        | 825.38         | 171.26        | 115.51        | 1831.25        | 753.49         | 3358.68        | 522.25         |
|                    | b. Financial Institutions            |                |                |               | 6.00          |                |                |                |                |               |               |                |                |                |                |
|                    | c. Government Organizations          |                |                |               |               |                | 18.50          |                |                |               |               |                |                |                |                |
| <b>5</b>           | <b>BILL PURCHASED</b>                |                |                |               |               |                |                |                |                |               |               |                |                |                |                |
|                    | a. Domestic Bills Purchased          |                |                |               |               |                |                |                |                |               |               |                |                |                |                |
|                    | b. Foreign Bills Purchased           |                |                |               |               |                |                |                |                |               |               |                |                |                |                |
|                    | c. Import Bills & Imports            |                |                |               |               |                |                |                |                |               |               |                |                |                |                |
| <b>6</b>           | <b>LOANS AGAINST COLLECTED BILLS</b> |                |                |               |               |                |                |                |                |               |               |                |                |                |                |
|                    | a. Against Domestic Bills            |                |                |               |               |                |                |                |                |               |               |                |                |                |                |
|                    | b. Against Foreign Bills             |                |                |               |               |                |                |                |                |               |               |                |                |                |                |
| <b>7</b>           | <b>FIXED ASSETS</b>                  | <b>47.48</b>   | <b>78.96</b>   | <b>3.05</b>   | <b>2.31</b>   | <b>17.30</b>   | <b>142.21</b>  | <b>46.81</b>   | <b>44.55</b>   | <b>6.64</b>   | <b>3.53</b>   | <b>131.91</b>  | <b>4.34</b>    | <b>60.28</b>   | <b>20.01</b>   |
| <b>8</b>           | <b>OTHER ASSETS</b>                  | <b>537.43</b>  | <b>68.73</b>   | <b>133.46</b> | <b>41.81</b>  | <b>80.62</b>   | <b>143.35</b>  | <b>144.19</b>  | <b>289.01</b>  | <b>90.03</b>  | <b>25.93</b>  | <b>356.25</b>  | <b>48.56</b>   | <b>104.50</b>  | <b>309.12</b>  |
|                    | a. Accrued Interest:                 | 238.61         | 39.16          | 117.45        | 22.64         | 52.27          | 62.09          | 71.34          | 277.88         | 49.64         | 8.80          | 220.98         | 3.13           | 53.45          | 291.59         |
|                    | Financia                             |                |                |               |               |                |                |                |                |               |               |                |                |                | 52.71          |
|                    | Government Enterpri                  | 12.08          | 1.09           |               |               |                |                | 0.36           | 277.88         |               |               | 0.55           | 3.13           | 0.74           |                |
|                    | Private Sector                       | 226.53         | 38.07          | 117.45        | 22.64         | 52.27          | 62.09          | 70.99          |                | 49.64         | 8.80          | 220.43         |                |                | 291.59         |
|                    | b. Staff Loans / Adv.                | 30.49          | 12.01          | 3.50          | 0.14          |                |                | 17.10          |                | 0.09          | 5.08          | 5.94           | 2.98           | 1.78           | 5.83           |
|                    | c. Sundry Debtors                    | 0.50           | 8.74           | 12.45         | 15.27         | 3.82           | 0.04           | 11.10          | 1.84           | 5.32          | 3.00          | 117.50         | 3.40           | 7.77           | 0.06           |
|                    | d. Cash In Transit                   |                |                |               |               |                |                |                |                |               |               |                |                |                |                |
|                    | e. Others                            | 267.82         | 8.82           | 0.05          | 3.77          | 24.53          | 81.23          | 44.65          | 9.29           | 34.97         | 9.05          | 11.84          | 39.04          | 41.49          | 11.65          |
| <                  |                                      |                |                |               |               |                |                |                |                |               |               |                |                |                |                |

## Statement of Assets and Liabilities as on Saun end, 2071

| S.N.               | BFI Name                             | CMBFCL          | Crystal        | Gulshahwari    | Patan         | Fewa           | Everest       | Prudential     | ICFC           | Sagarmatha     | Kuber          | NEFL           | Seti          | hama          |  |
|--------------------|--------------------------------------|-----------------|----------------|----------------|---------------|----------------|---------------|----------------|----------------|----------------|----------------|----------------|---------------|---------------|--|
| <b>Liabilities</b> |                                      |                 |                |                |               |                |               |                |                |                |                |                |               |               |  |
| <b>1</b>           | <b>CAPITAL FUND</b>                  | <b>-1047.91</b> | <b>-413.52</b> | <b>341.63</b>  | <b>50.14</b>  | <b>520.62</b>  | <b>135.55</b> | <b>572.67</b>  | <b>559.98</b>  | <b>293.37</b>  | <b>-279.91</b> | <b>304.45</b>  | <b>67.41</b>  | <b>246.98</b> |  |
|                    | a. Paid-up Capital                   | 935.07          | 70.00          | 206.35         | 110.00        | 330.33         | 109.34        | 483.09         | 374.39         | 189.30         | 150.00         | 197.10         | 50.60         | 200.00        |  |
|                    | b. Calls in Advance                  |                 | 24.49          |                |               |                |               |                |                |                | 25.23          |                |               |               |  |
|                    | c. Proposed Bonus Share              |                 |                |                |               |                |               |                |                |                |                |                |               |               |  |
|                    | d. General Reserves                  | 80.83           | 42.32          | 36.82          | 8.20          | 70.51          | 14.32         | 46.21          | 67.59          | 16.62          | 4.49           | 16.93          | 5.85          | 17.26         |  |
|                    | e. Share Premium                     | 2.61            |                |                | 0.48          | 3.49           | 0.99          | 0.07           |                | 2.55           | 0.62           |                |               |               |  |
|                    | f. Retained Earning                  | -2066.42        | -567.13        | 98.01          | -68.54        | 116.28         | 10.91         | -22.83         | 115.52         | 84.30          | -460.24        | 88.95          | 10.91         | 11.81         |  |
|                    | g. Others Reserves Fund              | 16.80           | 16.80          | 0.45           |               | 0.03           |               | 66.13          | 2.48           | 0.60           |                | 1.47           | 0.05          | 17.91         |  |
| <b>2</b>           | <b>BORROWINGS</b>                    | <b>37.35</b>    | <b>60.74</b>   |                |               |                |               |                | <b>290.00</b>  |                |                |                |               |               |  |
|                    | a. NRB                               |                 |                |                |               |                |               |                |                |                |                |                |               |               |  |
|                    | b. Interbank Borrowing               | 37.35           | 60.74          |                |               |                |               |                | 290.00         |                |                |                |               |               |  |
|                    | c. Foreign Banks and Fin. Ins.       |                 |                |                |               |                |               |                |                |                |                |                |               |               |  |
|                    | d. Other Financial Ins.              |                 |                |                |               |                |               |                |                |                |                |                |               |               |  |
|                    | e. Bonds and Securities              |                 |                |                |               |                |               |                |                |                |                |                |               |               |  |
| <b>3</b>           | <b>DEPOSITS</b>                      | <b>1134.91</b>  | <b>392.91</b>  | <b>1098.59</b> | <b>297.40</b> | <b>3955.74</b> | <b>755.51</b> | <b>1051.71</b> | <b>4205.02</b> | <b>1899.26</b> | <b>367.18</b>  | <b>1075.73</b> | <b>158.94</b> | <b>251.13</b> |  |
|                    | a. Current                           |                 |                |                |               |                |               | 3.90           |                |                |                |                |               |               |  |
|                    | Domestic                             |                 |                |                |               |                |               | 3.90           |                |                |                |                |               |               |  |
|                    | Foreign                              |                 |                |                |               |                |               |                |                |                |                |                |               |               |  |
|                    | b. Savings                           | 184.67          | 208.61         | 318.05         | 149.27        | 1698.82        | 435.65        | 251.28         | 2641.04        | 871.55         | 101.64         | 707.06         | 110.90        | 84.11         |  |
|                    | Domestic                             | 184.67          | 208.61         | 318.05         | 149.27        | 1698.82        | 435.65        | 251.28         | 2641.04        | 871.55         | 101.64         | 707.06         | 110.90        | 84.11         |  |
|                    | Foreign                              |                 |                |                |               |                |               |                |                |                |                |                |               |               |  |
|                    | c. Fixed                             | 7.79            | 0.20           | 572.27         | 148.13        | 1681.78        | 319.86        | 666.37         | 1561.66        | 631.92         | 265.54         | 368.54         | 48.04         | 78.27         |  |
|                    | Domestic                             | 7.79            | 0.20           | 572.27         | 148.13        | 1681.78        | 319.86        | 666.37         | 1561.66        | 631.92         | 265.54         | 368.54         | 48.04         | 78.27         |  |
|                    | Foreign                              |                 |                |                |               |                |               |                |                |                |                |                |               |               |  |
|                    | d. Call Deposits                     |                 |                |                |               |                |               | 128.42         |                |                |                |                |               |               |  |
|                    | Domestic                             |                 |                |                |               |                |               | 128.42         |                |                |                |                |               |               |  |
|                    | Foreign                              |                 |                |                |               |                |               |                |                |                |                |                |               |               |  |
|                    | e. Others                            | 942.45          | 184.10         | 208.27         |               | 575.14         |               | 1.74           | 2.32           | 395.79         |                | 0.13           |               | 88.75         |  |
|                    | Domestic                             | 942.45          | 184.10         | 208.27         |               | 575.14         |               | 1.74           | 2.32           | 395.79         |                | 0.13           |               | 88.75         |  |
|                    | Foreign                              |                 |                |                |               |                |               |                |                |                |                |                |               |               |  |
| <b>4</b>           | <b>Bills Payable</b>                 |                 |                |                |               |                |               |                | <b>1.13</b>    |                |                |                |               |               |  |
| <b>5</b>           | <b>Other Liabilities</b>             | <b>3446.34</b>  | <b>1001.45</b> | <b>97.67</b>   | <b>150.52</b> | <b>185.59</b>  | <b>48.23</b>  | <b>160.15</b>  | <b>344.89</b>  | <b>208.90</b>  | <b>602.35</b>  | <b>52.82</b>   | <b>15.55</b>  | <b>61.27</b>  |  |
|                    | 1. Sundry Creditors                  | 51.72           | 3.67           | 8.76           | 2.58          | 5.90           | 2.91          | 4.87           | 15.15          | 1.18           | 5.50           | 12.25          | 0.54          | 0.08          |  |
|                    | 2. Loan Loss Provision               | 2009.68         | 589.43         | 38.56          | 51.79         | 56.06          | 11.31         | 52.74          | 93.94          | 63.46          | 369.58         | 8.47           | 2.52          | 20.11         |  |
|                    | 3. Interest Suspense a/c             | 1286.79         | 300.65         | 11.03          | 20.14         | 47.31          | 7.79          | 37.53          | 12.65          | 32.20          | 203.01         | 5.31           | 1.11          | 7.15          |  |
|                    | 4. Others                            | 98.14           | 107.69         | 39.32          | 76.00         | 76.32          | 26.23         | 65.00          | 223.15         | 112.06         | 24.26          | 26.79          | 11.38         | 33.93         |  |
| <b>6</b>           | <b>Reconciliation A/c</b>            |                 |                |                |               |                |               |                | <b>273.58</b>  | <b>1256.34</b> | <b>-0.11</b>   |                |               |               |  |
| <b>7</b>           | <b>Profit &amp; Loss A/c</b>         | <b>5.80</b>     |                |                |               |                |               |                | <b>5.55</b>    | <b>53.98</b>   |                |                | <b>0.61</b>   |               |  |
|                    |                                      | <b>3576.49</b>  | <b>1041.58</b> | <b>1537.89</b> | <b>498.06</b> | <b>4661.95</b> | <b>939.29</b> | <b>1784.54</b> | <b>5406.57</b> | <b>2675.11</b> | <b>1999.95</b> | <b>1432.89</b> | <b>242.50</b> | <b>559.38</b> |  |
| <b>Assets</b>      |                                      |                 |                |                |               |                |               |                |                |                |                |                |               |               |  |
| <b>1</b>           | <b>LIQUID FUNDS</b>                  | <b>66.19</b>    | <b>44.23</b>   | <b>356.06</b>  | <b>205.13</b> | <b>1103.87</b> | <b>244.66</b> | <b>596.94</b>  | <b>1618.63</b> | <b>541.53</b>  | <b>55.21</b>   | <b>501.86</b>  | <b>52.78</b>  | <b>152.98</b> |  |
|                    | a. Cash Balance                      | 1.13            | 0.29           | 6.09           | 0.75          | 85.92          | 15.60         | 9.14           | 102.88         | 16.30          | 0.80           | 12.24          | 2.42          | 1.58          |  |
|                    | Nepalese Notes & Coins               | 1.13            | 0.29           | 5.96           | 0.75          | 85.92          | 15.60         | 9.11           | 102.88         | 16.30          | 0.80           | 12.24          | 2.42          | 1.58          |  |
|                    | Foreign Currency                     |                 |                | 0.14           |               |                |               | 0.03           |                |                |                |                | 0.00          |               |  |
|                    | b. Bank Balance                      | 65.06           | 43.94          | 22.16          | 204.38        | 161.96         | 229.06        | 74.79          | 1515.75        | 525.24         | 0.00           | 489.62         | 50.36         | 151.39        |  |
|                    | 1. In Nepal Rastra Bank              | 4.09            | 9.26           | 21.92          | 16.89         | 152.70         | 15.88         | 72.76          | 274.74         | 92.56          | 0.00           | 35.66          | 0.16          | 13.27         |  |
|                    | Domestic Currency                    | 4.09            | 9.26           | 21.92          | 16.89         | 152.70         | 15.88         | 72.76          | 274.74         | 92.56          | 0.00           | 35.66          | 0.16          | 13.27         |  |
|                    | Foreign Currency                     |                 |                |                |               |                |               |                |                |                |                |                |               |               |  |
|                    | 2. "A" Class Licensed Institution    | 19.46           | 33.99          | 0.24           | 171.08        | 8.99           | 137.16        | 2.03           | 927.00         | 307.51         |                | 381.31         | 13.62         | 61.97         |  |
|                    | Domestic Currency                    | 19.46           | 33.99          | 0.24           | 171.08        | 8.99           | 137.16        | 2.03           | 927.00         | 307.51         |                | 381.31         | 13.62         | 61.97         |  |
|                    | Foreign Currency                     |                 |                |                |               |                |               |                |                |                |                |                |               |               |  |
|                    | 3. Other Financial Ins.              | 41.51           | 0.69           |                | 16.41         | 0.27           | 76.02         |                | 314.01         | 125.17         |                | 72.65          | 36.59         | 76.16         |  |
|                    | 4. In Foreign Banks                  |                 |                |                |               |                |               |                |                |                |                |                |               |               |  |
|                    | c. Money at Call                     |                 |                | 327.81         |               | 855.99         |               | 513.01         |                |                | 54.41          |                |               |               |  |
|                    | Domestic Currency                    |                 |                | 327.81         |               | 855.99         |               | 513.01         |                |                | 54.41          |                |               |               |  |
|                    | Foreign Currency                     |                 |                |                |               |                |               |                |                |                |                |                |               |               |  |
| <b>2</b>           | <b>INVESTMENT IN SECURITIES</b>      |                 |                | <b>60.00</b>   | <b>12.45</b>  | <b>25.00</b>   |               | <b>24.00</b>   | <b>0.50</b>    | <b>60.81</b>   |                | <b>30.00</b>   |               |               |  |
|                    | a. Govt. Securities                  |                 |                | 60.00          |               | 25.00          |               | 24.00          | 0.50           | 60.81          |                | 30.00          |               |               |  |
|                    | b. NRB Bond                          |                 |                |                | 12.45         |                |               |                |                |                |                |                |               |               |  |
|                    | c. Govt. Non-Fin. Ins.               |                 |                |                |               |                |               |                |                |                |                |                |               |               |  |
|                    | d. Other Non-Fin Ins.                |                 |                |                |               |                |               |                |                |                |                |                |               |               |  |
|                    | e. Non Residents                     |                 |                |                |               |                |               |                |                |                |                |                |               |               |  |
| <b>3</b>           | <b>SHARE &amp; OTHER INVESTMENT</b>  | <b>0.03</b>     | <b>3.23</b>    | <b>84.40</b>   | <b>45.51</b>  | <b>0.35</b>    | <b>0.55</b>   | <b>25.39</b>   | <b>108.01</b>  | <b>103.68</b>  |                | <b>39.53</b>   | <b>0.10</b>   | <b>23.00</b>  |  |
|                    | a. Interbank Lending                 |                 |                |                |               |                |               | 0.21           |                |                |                |                |               |               |  |
|                    | b. Non Residents                     |                 |                |                |               |                |               |                |                |                |                |                |               |               |  |
|                    | c. Others                            | 0.03            | 3.23           | 84.40          | 45.51         | 0.35           | 0.55          | 25.39          | 108.01         | 103.68         |                | 39.53          | 0.10          | 23.00         |  |
| <b>4</b>           | <b>LOANS &amp; ADVANCES</b>          | <b>2010.27</b>  | <b>595.98</b>  | <b>878.10</b>  | <b>185.61</b> | <b>3406.80</b> | <b>657.45</b> | <b>746.25</b>  | <b>3282.90</b> | <b>1544.35</b> | <b>458.59</b>  | <b>835.49</b>  | <b>177.32</b> | <b>319.27</b> |  |
|                    | a. Private Sector                    | 2010.27         | 366.84         | 872.85         | 180.11        | 3406.80        | 657.45        | 722.73         | 3282.90        | 1541.44        |                | 813.49         | 177.32        | 304.27        |  |
|                    | b. Financial Institutions            |                 | 229.15         | 5.00           | 5.50          |                |               | 23.52          |                | 2.90           | 458.59         | 22.00          |               | 15.00         |  |
|                    | c. Government Organizations          |                 |                | 0.25           |               |                |               |                |                |                |                |                |               |               |  |
| <b>5</b>           | <b>BILL PURCHASED</b>                |                 |                |                | <b>3.80</b>   |                |               |                |                |                |                | <b>2.60</b>    |               |               |  |
|                    | a. Domestic Bills Purchased          |                 |                |                | 3.80          |                |               |                |                |                |                | 2.60           |               |               |  |
|                    | b. Foreign Bills Purchased           |                 |                |                |               |                |               |                |                |                |                |                |               |               |  |
|                    | c. Import Bills & Imports            |                 |                |                |               |                |               |                |                |                |                |                |               |               |  |
| <b>6</b>           | <b>LOANS AGAINST COLLECTED BILLS</b> |                 |                |                |               |                |               |                |                |                |                |                |               |               |  |
|                    | a. Against Domestic Bills            |                 |                |                |               |                |               |                |                |                |                |                |               |               |  |
|                    | b. Against Foreign Bills             |                 |                |                |               |                |               |                |                |                |                |                |               |               |  |
| <b>7</b>           | <b>FIXED ASSETS</b>                  | <b>94.66</b>    | <b>61.55</b>   | <b>57.12</b>   | <b>2.66</b>   | <b>50.79</b>   | <b>10.54</b>  | <b>246.49</b>  | <b>70.02</b>   | <b>20.97</b>   | <b>10.88</b>   | <b>7.43</b>    | <b>5.51</b>   | <b>11.16</b>  |  |
| <b>8</b>           | <b>OTHER ASSETS</b>                  | <b>1405.33</b>  | <b>335.99</b>  | <b>101.40</b>  | <b>36.85</b>  | <b>66.25</b>   | <b>22.79</b>  | <b>132.00</b>  | <b>277.55</b>  | <b>82.90</b>   | <b>215.36</b>  | <b>15.10</b>   | <b>6.60</b>   | <b>36.75</b>  |  |
|                    | a. Accrued Interest:                 | 1286.79         | 300.65         | 11.52          | 22.30         | 47.31          | 7.79          | 37.53          | 48.01          | 34.08          | 203.50         | 5.59           | 1.11          | 7.15          |  |
|                    | Financia                             |                 |                | 0.03           |               |                |               | 0.10           |                | 25.02          | 0.50           |                |               |               |  |
|                    | Government Enterpri                  |                 |                | 0.48           | 2.16          |                |               | 0.03           | 0.01           | 1.90           |                | 0.28           |               |               |  |
|                    | Private Sector                       | 1286.79         | 300.65         | 11.01          | 20.14         | 47.31          | 7.79          | 37.40          | 48.00          | 7.16           | 203.00         | 5.31           | 1.11          | 7.15          |  |
|                    | b. Staff Loans / Adv.                | 0.12            |                | 1.30           | 0.99          |                | 3.87          | 5.53           | 50.47          |                | 1.08           | 1.29           |               | 0.00          |  |
|                    | c. Sundry Debtors                    | 5.36            | 0.10           | 2.57           | 0.16          | 0.37           | 4.62          | 0.53           | 9.24           | 4.12           | 2.18           | 5.46           | 2.42          | 0.37          |  |
|                    | d. Cash In Transit                   |                 |                |                |               |                |               |                |                |                |                |                |               |               |  |
|                    | e. Others                            | 113.06          | 35.24          | 86.01          | 13.41         | 18.56          | 6.51          | 88.40          | 169.84         | 44.70          | 8.61           | 2.77           | 3.07          | 29.22         |  |
| <b>9</b>           | <b>Expenses not Written off</b>      |                 |                |                |               |                |               | <b>1.17</b>    |                |                |                |                | <b>0.19</b>   |               |  |
| <b>10</b>          | <b>Non Banking Assets</b>            |                 |                |                | <b>5.66</b>   |                |               | <b>6.80</b>    | <b>48.97</b>   | <b>39.87</b>   | <b>0.95</b>    |                |               | <b>15.07</b>  |  |
| <b>11</b>          | <b>Reconciliation Account</b>        |                 |                |                |               |                |               |                | <b>273.62</b>  | <b>1256.35</b> |                |                |               |               |  |
| <b>12</b>          | <b>Profit &amp; Loss A/c</b>         |                 | <b>0.60</b>    | <b>0.82</b>    | <b>0.39</b>   | <b>8.90</b>    | <b>3.30</b>   | <b>5.29</b>    | <b>7.38</b>    |                |                | <b>3.48</b>    |               | <b>1.15</b>   |  |

## Statement of Assets and Liabilities as on Saun end, 2071

| S.N.               | BFI Name                       | Zenith         | Unique        | Manjushtree    | Jebils         | Reliance       | Bhaktapur     |
|--------------------|--------------------------------|----------------|---------------|----------------|----------------|----------------|---------------|
| <b>Liabilities</b> |                                |                |               |                |                |                |               |
| <b>1</b>           | <b>CAPITAL FUND</b>            | <b>294.16</b>  | <b>248.95</b> | <b>280.70</b>  | <b>249.74</b>  | <b>422.93</b>  | <b>136.08</b> |
|                    | a. Paid-up Capital             | 231.00         | 200.00        | 225.00         | 200.00         | 320.00         | 125.00        |
|                    | b. Calls in Advance            |                |               |                |                |                |               |
|                    | c. Proposed Bonus Share        |                |               |                |                |                |               |
|                    | d. General Reserves            | 20.77          | 24.07         | 13.96          | 1.93           | 11.02          | 1.58          |
|                    | e. Share Premium               | 0.00           |               |                |                |                |               |
|                    | f. Retained Earning            | 41.33          | 24.88         | 41.74          | 45.43          | 90.66          | 9.50          |
|                    | g. Others Reserves Fund        | 1.05           |               |                | 2.38           | 1.25           |               |
| <b>2</b>           | <b>BORROWINGS</b>              |                |               |                |                |                |               |
|                    | a. NRB                         |                |               |                |                |                |               |
|                    | b. Interbank Borrowing         |                |               |                |                |                |               |
|                    | c. Foreign Banks and Fin. Ins. |                |               |                |                |                |               |
|                    | d. Other Financial Ins.        |                |               |                |                |                |               |
|                    | e. Bonds and Securities        |                |               |                |                |                |               |
| <b>3</b>           | <b>DEPOSITS</b>                | <b>1035.48</b> | <b>553.19</b> | <b>1376.02</b> | <b>837.58</b>  | <b>1752.27</b> | <b>384.12</b> |
|                    | a. Current                     |                |               |                |                |                |               |
|                    | Domestic                       |                |               |                |                |                |               |
|                    | Foreign                        |                |               |                |                |                |               |
|                    | b. Savings                     | 570.06         | 201.91        | 142.06         | 221.42         | 604.99         | 192.39        |
|                    | Domestic                       | 570.06         |               | 142.06         | 221.42         | 604.99         | 192.39        |
|                    | Foreign                        |                | 201.91        |                |                |                |               |
|                    | c. Fixed                       | 238.12         | 255.12        | 519.67         | 380.56         | 668.23         | 110.76        |
|                    | Domestic                       | 238.12         | 255.12        | 519.67         | 380.56         | 668.23         | 110.76        |
|                    | Foreign                        |                |               |                |                |                |               |
|                    | d. Call Deposits               |                |               |                |                |                | 80.98         |
|                    | Domestic                       |                |               |                |                |                | 80.98         |
|                    | Foreign                        |                |               |                |                |                |               |
|                    | e. Others                      | 227.30         | 96.17         | 714.28         | 235.60         | 479.06         |               |
|                    | Domestic                       | 227.30         | 96.17         | 714.28         | 235.60         | 479.06         |               |
|                    | Foreign                        |                |               |                |                |                |               |
| <b>4</b>           | <b>Bills Payable</b>           |                |               |                |                |                |               |
| <b>5</b>           | <b>Other Liabilities</b>       | <b>74.41</b>   | <b>24.25</b>  | <b>120.55</b>  | <b>125.64</b>  | <b>121.01</b>  | <b>20.82</b>  |
|                    | 1. Sundry Creditors            | 1.03           | 4.62          | 0.20           | 13.29          | 1.15           | 0.00          |
|                    | 2. Loan Loss Provision         | 28.41          | 8.05          | 57.32          | 46.50          | 45.03          | 14.73         |
|                    | 3. Interest Suspense a/c       | 11.89          | 0.83          | 37.58          | 27.18          | 40.64          | 1.35          |
|                    | 4. Others                      | 33.08          | 10.75         | 25.45          | 38.68          | 34.18          | 4.73          |
| <b>6</b>           | <b>Reconciliation A/c</b>      |                |               |                |                |                |               |
| <b>7</b>           | <b>Profit &amp; Loss A/c</b>   |                |               |                |                |                |               |
|                    |                                | <b>1404.05</b> | <b>826.39</b> | <b>1777.27</b> | <b>1212.96</b> | <b>2296.21</b> | <b>541.01</b> |

**Assets**

|           |                                      |                |               |                |                |                |               |
|-----------|--------------------------------------|----------------|---------------|----------------|----------------|----------------|---------------|
| <b>1</b>  | <b>LIQUID FUNDS</b>                  | <b>386.50</b>  | <b>144.36</b> | <b>440.75</b>  | <b>362.11</b>  | <b>778.62</b>  | <b>238.58</b> |
|           | a. Cash Balance                      | 31.56          | 2.30          | 17.32          | 9.35           | 13.15          | 10.42         |
|           | Nepalese Notes & Coins               | 31.56          | 2.30          | 17.32          | 9.35           | 13.15          | 10.42         |
|           | Foreign Currency                     |                |               |                |                |                |               |
|           | b. Bank Balance                      | 354.94         | 142.06        | 423.43         | 352.76         | 765.46         | 228.16        |
|           | 1. In Nepal Rastra Bank              | 32.51          | 12.51         | 100.75         | 41.74          | 50.04          | 18.56         |
|           | Domestic Currency                    | 32.51          | 12.51         | 100.75         | 41.74          | 50.04          | 18.56         |
|           | Foreign Currency                     |                |               |                |                |                |               |
|           | 2. "A" Class Licensed Institution    | 158.88         | 72.10         | 321.78         | 223.49         | 402.16         | 188.68        |
|           | Domestic Currency                    | 158.88         | 72.10         | 321.78         | 223.49         | 402.16         | 188.68        |
|           | Foreign Currency                     |                |               |                |                |                |               |
|           | 3. Other Financial Ins.              | 163.55         | 57.45         | 0.90           | 87.53          | 313.26         | 20.93         |
|           | 4. In Foreign Banks                  |                |               |                |                |                |               |
|           | c. Money at Call                     |                |               |                |                |                |               |
|           | Domestic Currency                    |                |               |                |                |                |               |
|           | Foreign Currency                     |                |               |                |                |                |               |
| <b>2</b>  | <b>INVESTMENT IN SECURITIES</b>      | <b>20.00</b>   | <b>17.00</b>  | <b>10.00</b>   | <b>50.00</b>   | <b>3.00</b>    | <b>10.00</b>  |
|           | 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                     |                |               |                |                |                |               |
| <b>3</b>  | <b>SHARE &amp; OTHER INVESTMENT</b>  | <b>35.83</b>   | <b>0.37</b>   |                | <b>39.98</b>   | <b>106.80</b>  | <b>11.26</b>  |
|           | a. Interbank Lending                 |                |               |                |                |                |               |
|           | b. Non Residents                     |                |               |                |                |                |               |
|           | c. Others                            | 35.83          | 0.37          |                | 39.98          | 106.80         | 11.26         |
| <b>4</b>  | <b>LOANS &amp; ADVANCES</b>          | <b>867.92</b>  | <b>645.91</b> | <b>1217.79</b> | <b>674.43</b>  | <b>1320.10</b> | <b>270.65</b> |
|           | a. Private Sector                    | 867.92         | 629.61        | 1184.69        | 666.43         | 1295.67        | 270.65        |
|           | b. Financial Institutions            |                | 16.30         | 33.10          | 8.00           | 23.50          |               |
|           | c. Government Organizations          |                |               |                |                | 0.93           |               |
| <b>5</b>  | <b>BILL PURCHASED</b>                | <b>4.00</b>    |               | <b>0.01</b>    |                |                |               |
|           | a. Domestic Bills Purchased          | 4.00           |               | 0.01           |                |                |               |
|           | b. Foreign Bills Purchased           |                |               |                |                |                |               |
|           | c. Import Bills & Imports            |                |               |                |                |                |               |
| <b>6</b>  | <b>LOANS AGAINST COLLECTED BILLS</b> |                |               |                |                |                |               |
|           | a. Against Domestic Bills            |                |               |                |                |                |               |
|           | b. Against Foreign Bills             |                |               |                |                |                |               |
| <b>7</b>  | <b>FIXED ASSETS</b>                  | <b>6.00</b>    | <b>4.45</b>   | <b>24.18</b>   | <b>6.17</b>    | <b>11.85</b>   | <b>3.75</b>   |
| <b>8</b>  | <b>OTHER ASSETS</b>                  | <b>79.57</b>   | <b>12.71</b>  | <b>80.21</b>   | <b>74.33</b>   | <b>70.35</b>   | <b>4.49</b>   |
|           | a. Accrued Interest:                 | 11.98          | 0.91          | 37.58          | 28.13          | 24.29          | 1.42          |
|           | Financial                            |                | 0.00          | 1.02           | 0.05           | 0.14           |               |
|           | Government Enterprise                | 0.10           | 0.07          |                | 0.14           |                | 0.07          |
|           | Private Sector                       | 11.89          | 0.83          | 36.56          | 27.94          | 24.15          | 1.35          |
|           | b. Staff Loans / Adv.                | 14.05          | 0.60          | 22.55          | 10.76          | 1.63           |               |
|           | c. Sundry Debtors                    | 2.03           | 1.18          | 1.75           | 0.05           | 1.42           | 1.15          |
|           | d. Cash In Transit                   |                |               |                |                |                |               |
|           | e. Others                            | 51.50          | 10.01         | 18.33          | 35.39          | 43.02          | 1.92          |
| <b>9</b>  | <b>Expenses not Written off</b>      |                |               |                | <b>1.12</b>    |                | <b>1.24</b>   |
| <b>10</b> | <b>Non Banking Assets</b>            |                |               |                |                | <b>2.94</b>    |               |
| <b>11</b> | <b>Reconciliation Account</b>        |                |               |                |                |                |               |
| <b>12</b> | <b>Profit &amp; Loss A/c</b>         | <b>4.22</b>    | <b>1.59</b>   | <b>4.33</b>    | <b>4.82</b>    | <b>2.54</b>    | <b>1.06</b>   |
|           | <b>TOTAL ASSETS</b>                  | <b>1404.05</b> | <b>826.39</b> | <b>1777.27</b> | <b>1212.96</b> | <b>2296.21</b> | <b>541.01</b> |

Profit and Loss Statement of upto Saun end, 2071

| BFI Name                                 | NBL           | RBB           | NABL          | NIBL          | SCBNL         | HBL           | NSBI          | NBB           | EBL           | BOK           | NCC           | NIC           | Lumbini      | MBL           | Kumari        | Laxmi         | SBL           | ADBNL         |
|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|--------------|---------------|---------------|---------------|---------------|---------------|
| <b>Expenses</b>                          |               |               |               |               |               |               |               |               |               |               |               |               |              |               |               |               |               |               |
| <b>1. Interest Expense</b>               | <b>19.53</b>  | <b>170.96</b> | <b>155.47</b> | <b>227.03</b> | <b>52.34</b>  | <b>169.50</b> | <b>161.44</b> | <b>104.88</b> | <b>171.97</b> | <b>112.27</b> | <b>98.20</b>  | <b>188.59</b> | <b>77.18</b> | <b>140.91</b> | <b>119.83</b> | <b>125.23</b> | <b>136.92</b> | <b>243.75</b> |
| 1.1 On Deposit Liabilities               | 19.10         | 169.49        | 153.31        | 214.32        | 51.21         | 158.05        | 153.20        | 104.88        | 171.97        | 109.35        | 98.20         | 185.51        | 77.18        | 140.91        | 119.67        | 119.99        | 129.53        | 243.75        |
| 1.1.1 Saving Account                     | 17.79         | 86.68         | 69.25         | 62.61         | 28.72         | 78.41         | 37.53         | 35.35         | 64.81         | 25.15         | 29.11         | 36.77         | 13.30        | 43.14         | 19.29         | 18.31         | 24.60         | 87.13         |
| 1.1.2 Fixed Account                      | 1.44          | 74.84         | 48.97         | 93.30         | 10.32         | 79.64         | 104.44        | 51.18         | 75.24         | 49.33         | 49.91         | 103.79        | 47.47        | 69.89         | 74.05         | 74.50         | 65.54         | 154.55        |
| 1.1.2.1 Up to 3 months Fixed Account     |               | 0.02          | 7.35          | 1.10          |               | 18.78         | 23.92         |               | 25.89         |               | 0.02          | 103.79        |              | 0.02          |               | 3.66          | 5.63          |               |
| 1.1.2.2 3 to 6 months Fixed Account      |               | 0.24          | 9.79          |               | 1.33          |               | 19.06         | 0.01          | 9.02          |               |               |               |              | 0.02          |               | 1.32          | 12.63         |               |
| 1.1.2.3 6 months to 1 year Fixed Account |               | 39.89         | 24.48         |               | 8.49          | 60.86         | 52.31         |               | 24.78         | 49.33         | 2.34          |               | 47.47        | 12.40         |               | 45.66         | 20.61         |               |
| 1.1.2.4 Above 1 year Fixed Account       | 1.44          | 34.69         | 7.35          | 92.20         | 0.50          |               | 9.15          | 51.17         | 15.55         |               | 47.54         |               |              | 57.45         | 74.05         | 23.87         | 26.67         | 154.55        |
| 1.1.3 Call Deposit                       | -0.13         | 7.97          | 35.09         | 58.41         | 12.18         |               | 11.23         | 18.35         | 31.92         | 34.86         | 19.18         | 44.96         | 16.40        | 27.88         | 26.32         | 27.17         | 39.40         | 0.38          |
| 1.1.4 Certificate of Deposit             |               |               |               |               |               |               |               |               |               |               |               |               |              |               |               |               |               | 1.70          |
| 1.2 On Borrowing                         | 0.43          | 1.47          | 2.17          | 12.71         | 1.13          | 11.45         | 8.24          |               |               | 2.92          |               | 3.08          |              |               | 0.16          | 5.24          | 7.39          |               |
| <b>2. Commission Expense</b>             |               | <b>3.58</b>   | <b>10.33</b>  | <b>7.87</b>   |               |               |               | <b>0.74</b>   |               |               |               |               |              |               |               |               |               | <b>0.13</b>   |
| <b>3. Staff Expense</b>                  | <b>160.66</b> | <b>200.11</b> | <b>46.81</b>  | <b>34.90</b>  | <b>29.93</b>  | <b>53.06</b>  | <b>34.34</b>  | <b>19.89</b>  | <b>39.17</b>  | <b>33.91</b>  | <b>13.75</b>  | <b>28.30</b>  | <b>8.08</b>  | <b>22.83</b>  | <b>20.28</b>  | <b>10.56</b>  | <b>21.50</b>  | <b>249.15</b> |
| <b>4. Office Operating Expenses</b>      | <b>71.88</b>  | <b>17.52</b>  | <b>45.84</b>  | <b>32.42</b>  | <b>25.76</b>  | <b>66.66</b>  | <b>29.25</b>  | <b>17.58</b>  | <b>25.66</b>  | <b>31.44</b>  | <b>13.10</b>  | <b>30.13</b>  | <b>11.99</b> | <b>24.79</b>  | <b>15.74</b>  | <b>10.45</b>  | <b>26.89</b>  | <b>23.92</b>  |
| <b>5. Foreign Exchange Loss</b>          |               |               |               |               |               |               |               |               |               |               |               |               | <b>0.09</b>  | <b>1.41</b>   |               |               |               |               |
| 5.1 Due to Change in Exchange Rates      |               |               |               |               |               |               |               |               |               |               |               |               | 0.09         | 1.41          |               |               |               |               |
| 5.2 Due to Foreign Currency Transaction  |               |               |               |               |               |               |               |               |               |               |               |               |              |               |               |               |               |               |
| <b>6. Non Operating Expense</b>          |               | <b>0.12</b>   |               |               |               |               |               | <b>1.77</b>   | <b>0.02</b>   |               |               |               |              | <b>0.01</b>   |               |               |               | <b>0.00</b>   |
| <b>7. Provision for Risk</b>             | <b>-42.00</b> | <b>0.68</b>   |               | <b>3.93</b>   | <b>8.80</b>   | <b>27.12</b>  |               |               |               |               |               |               |              | <b>0.00</b>   |               |               |               | <b>29.76</b>  |
| 7.1 Loan loss Provision                  | -11.47        | 0.68          |               |               | 8.80          | 27.12         |               |               |               |               |               |               |              | 0.00          |               |               |               | 29.76         |
| 7.1.1 General Loan loss Provision        | -11.47        | 0.10          |               |               | 8.80          | 27.12         |               |               |               |               |               |               |              |               |               |               |               |               |
| 7.1.2 Special Loan Loss Provision        |               | 0.58          |               |               |               |               |               |               |               |               |               |               |              |               |               |               |               | 29.76         |
| 7.1.3 Additional Loan Loss Provision     |               |               |               |               |               |               |               |               |               |               |               |               | 0.00         |               |               |               |               |               |
| 7.2. Provision for Non-Banking Assets    |               |               |               | 3.93          |               |               |               |               |               |               |               |               |              |               |               |               |               |               |
| 7.3. Provision for Loss on Investment    |               |               |               |               |               |               |               |               |               |               |               |               |              |               |               |               |               |               |
| 7.5. Provision for Loss of Other Assets  | -30.53        |               |               |               |               |               |               |               |               |               |               |               |              |               |               |               |               |               |
| <b>8. Loan Written Off</b>               |               |               |               |               | <b>3.76</b>   |               |               |               |               |               |               |               |              |               |               |               | <b>8.23</b>   | <b>0.29</b>   |
| <b>9. Provision for Staff Bonus</b>      |               |               | <b>38.73</b>  | <b>22.03</b>  | <b>13.96</b>  | <b>13.10</b>  |               |               | <b>20.37</b>  | <b>7.50</b>   |               |               |              |               |               |               | <b>3.28</b>   |               |
| <b>10. Provision for Income Tax</b>      | <b>6.73</b>   |               | <b>116.18</b> | <b>66.10</b>  | <b>41.89</b>  | <b>39.30</b>  |               |               | <b>61.10</b>  | <b>22.50</b>  |               |               |              |               |               |               | <b>9.84</b>   |               |
| <b>11. Others</b>                        |               |               |               |               |               |               |               |               |               |               |               |               |              |               |               |               |               |               |
| <b>12. Net Profit</b>                    | <b>46.24</b>  | <b>220.03</b> | <b>271.09</b> | <b>154.22</b> | <b>97.75</b>  | <b>91.70</b>  |               |               | <b>142.57</b> | <b>52.50</b>  |               |               |              |               |               |               | <b>22.95</b>  | <b>176.06</b> |
| <b>Total Expenses</b>                    | <b>263.04</b> | <b>613.00</b> | <b>684.46</b> | <b>548.50</b> | <b>274.20</b> | <b>460.45</b> | <b>225.03</b> | <b>144.86</b> | <b>460.86</b> | <b>260.13</b> | <b>125.06</b> | <b>247.03</b> | <b>97.34</b> | <b>189.96</b> | <b>155.86</b> | <b>146.25</b> | <b>229.61</b> | <b>723.06</b> |

|   |               |               |               |               |               |               |               |               |               |               |               |               |              |               |               |               |               |               |
|---|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|--------------|---------------|---------------|---------------|---------------|---------------|
| <b>Income</b>                                     |               |               |               |               |               |               |               |               |               |               |               |               |              |               |               |               |               |               |
| <b>1. Interest Income</b>                         | <b>222.73</b> | <b>554.89</b> | <b>566.31</b> | <b>461.37</b> | <b>150.99</b> | <b>359.60</b> | <b>81.86</b>  | <b>34.33</b>  | <b>404.20</b> | <b>224.39</b> | <b>23.95</b>  | <b>151.68</b> | <b>35.86</b> | <b>99.17</b>  | <b>42.17</b>  | <b>54.56</b>  | <b>196.39</b> | <b>617.30</b> |
| 1.1 On Loans and Advances                         | 221.78        | 530.33        | 535.91        | 452.41        | 139.77        | 340.03        | 40.65         | 32.79         | 392.36        | 216.79        | 20.87         | 134.94        | 34.99        | 97.82         | 39.11         | 52.47         | 187.83        | 607.11        |
| 1.2 On Investment                                 | 0.04          | 18.24         | 16.22         | 4.32          | 3.21          | 13.17         | 6.35          | 0.82          | 8.01          | 7.48          | 3.03          | 15.62         | 0.66         | 1.10          | 1.69          | 2.09          | 7.17          | 6.28          |
| 1.2.1 Government Bonds                            | 0.04          | 10.10         | 14.91         | 4.32          | 3.21          | 13.17         | 6.35          | 0.82          | 0.00          | 7.48          | 1.99          | 14.50         | 0.66         | 1.10          | 1.69          | 2.09          | 7.17          | 6.28          |
| 1.2.2 Foreign Bonds                               |               |               | 1.31          |               |               |               |               |               |               |               |               | 1.12          |              |               |               |               |               |               |
| 1.2.3 NRB Bonds                                   |               |               |               |               |               |               |               |               | 8.01          |               | 1.04          |               |              |               |               |               |               |               |
| 1.2.4 Debenture & Bonds                           |               | 8.14          |               |               |               |               |               |               |               |               |               |               |              |               |               |               |               |               |
| 1.3 On Agency Balance                             | 0.90          | 4.81          | 0.04          | 4.44          | 0.25          | 6.40          | 15.48         |               | 3.83          |               |               | 0.04          | 0.05         |               |               |               | 0.41          |               |
| 1.4 On Call Deposit                               | 0.01          | 0.31          | 10.38         | 0.20          | 0.66          |               |               | 0.15          |               | 0.01          |               | 1.08          |              |               |               |               | 0.98          |               |
| 1.5 On Others                                     |               | 1.20          | 3.76          |               | 7.10          |               | 19.38         | 0.57          |               | 0.11          | 0.04          |               | 0.16         | 0.25          | 1.36          |               |               | 3.92          |
| <b>2. Commission and Discount</b>                 | <b>11.21</b>  | <b>15.56</b>  | <b>79.50</b>  | <b>23.91</b>  | <b>31.07</b>  | <b>49.05</b>  | <b>48.94</b>  | <b>15.71</b>  | <b>34.16</b>  | <b>18.93</b>  | <b>6.06</b>   | <b>7.20</b>   | <b>2.64</b>  | <b>11.11</b>  | <b>14.37</b>  | <b>22.37</b>  | <b>18.81</b>  | <b>16.72</b>  |
| 2.1 Bills Purchase and Discount                   | 0.00          | 0.14          | 0.10          |               | 1.49          | 5.03          |               | 1.72          | 3.88          | 3.45          | 0.17          | 1.84          | 0.00         | 0.02          | 0.06          | 1.32          |               |               |
| 2.2 Commission                                    | 11.21         | 14.39         | 78.94         | 23.91         | 22.30         | 36.50         | 37.72         | 13.27         | 30.08         | 15.48         | 5.44          | 4.43          | 2.64         | 11.10         | 5.03          | 20.32         | 8.36          | 16.72         |
| 2.3 Others  |               | 1.03          | 0.46          |               | 7.27          | 7.53          | 11.22         | 0.72          | 0.20          |               | 0.45          | 0.93          |              |               | 9.29          | 0.73          | 10.44         |               |
| <b>3. Exchange Fluctuation Income</b>             | <b>6.99</b>   | <b>2.90</b>   | <b>38.72</b>  | <b>29.34</b>  | <b>27.51</b>  | <b>38.33</b>  | <b>9.24</b>   | <b>5.76</b>   | <b>6.41</b>   | <b>11.02</b>  | <b>2.33</b>   | <b>8.50</b>   | <b>3.26</b>  | <b>4.62</b>   | <b>6.52</b>   | <b>4.18</b>   | <b>14.41</b>  | <b>1.86</b>   |
| 3.1 Due to Change in Exchange Rate                | 5.58          | -1.64         | 27.61         | 14.81         | 15.71         |               | 0.64          | -1.38         | -1.29         |               | 0.60          |               |              |               | 3.30          | 0.28          | 16.42         | 1.14          |
| 3.2 Due to Foreign Currency Transaction           | 1.41          | 4.54          | 11.11         | 14.53         | 11.79         | 38.33         | 8.60          | 4.38          | 7.70          | 11.02         | 1.73          | 8.50          | 3.26         | 4.62          | 3.22          | 3.90          | -2.01         | 0.73          |
| <b>4. Other Operating Income</b>                  | <b>21.39</b>  | <b>21.28</b>  |               | <b>33.88</b>  | <b>4.00</b>   | <b>13.30</b>  |               | <b>7.30</b>   | <b>15.10</b>  | <b>5.79</b>   | <b>3.75</b>   | <b>20.15</b>  | <b>2.53</b>  | <b>4.47</b>   | <b>3.15</b>   |               |               | <b>27.93</b>  |
| <b>5. Non Operating Income</b>                    | <b>0.72</b>   | <b>0.85</b>   | <b>-0.16</b>  |               | <b>0.92</b>   |               | <b>0.30</b>   |               | <b>0.99</b>   | <b>0.00</b>   | <b>0.02</b>   | <b>0.36</b>   |              | <b>0.01</b>   | <b>0.01</b>   | <b>0.10</b>   |               | <b>0.00</b>   |
| <b>6. Write Back from Provisions for loss</b>     |               | <b>7.91</b>   |               |               | <b>55.00</b>  |               |               |               |               |               |               |               | <b>1.20</b>  |               |               |               |               | <b>30.38</b>  |
| <b>7. Recovery of written-off Loan</b>            |               | <b>9.35</b>   | <b>0.09</b>   |               | <b>4.70</b>   |               |               | <b>0.30</b>   |               |               |               |               |              |               |               |               |               | <b>15.92</b>  |
| <b>8. Income from Extra Ordinary transactions</b> |               | <b>0.26</b>   |               |               |               | <b>0.17</b>   |               |               |               |               |               |               |              |               |               |               |               | <b>12.94</b>  |
| <b>9. Net Loss</b>                                |               |               |               |               |               |               | <b>84.68</b>  | <b>81.46</b>  |               |               | <b>88.94</b>  | <b>59.14</b>  | <b>51.85</b> | <b>70.59</b>  | <b>89.64</b>  | <b>65.03</b>  |               |               |
| <b>Total Income</b>                               | <b>263.04</b> | <b>613.00</b> | <b>684.46</b> | <b>548.50</b> | <b>274.20</b> | <b>460.45</b> | <b>225.03</b> | <b>144.86</b> | <b>460.86</b> | <b>260.13</b> | <b>125.06</b> | <b>247.03</b> | <b>97.34</b> | <b>189.96</b> | <b>155.86</b> | <b>146.25</b> | <b>229.61</b> | <b>723.06</b> |

Profit and Loss Statement of upto Saun end, 2071

| BFI Name                                 | Global        | Citizens      | Prime         | Sunrise       | Grand         | NIMB          | Kist          | Janata        | Mega          | Civil         | Century       | Sanima        | NIDC         | Malika       | Siddhartha   | UDBL | Yeti         | Narayani    | PDBL         | Sahayogi     |
|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|--------------|--------------|--------------|------|--------------|-------------|--------------|--------------|
| <b>Expenses</b>                          |               |               |               |               |               |               |               |               |               |               |               |               |              |              |              |      |              |             |              |              |
| <b>1. Interest Expense</b>               | <b>209.73</b> | <b>119.18</b> | <b>148.27</b> | <b>106.57</b> | <b>107.24</b> | <b>96.25</b>  | <b>72.12</b>  | <b>82.62</b>  | <b>75.49</b>  | <b>115.39</b> | <b>93.67</b>  | <b>105.61</b> | <b>9.64</b>  | <b>12.83</b> | <b>36.01</b> |      | <b>46.23</b> | <b>3.14</b> | <b>19.80</b> | <b>9.51</b>  |
| 1.1 On Deposit Liabilities               | 206.22        | 115.20        | 148.27        | 106.57        | 107.24        | 96.24         | 72.12         | 82.57         | 75.20         | 115.39        | 93.44         | 103.63        | 9.64         | 12.83        | 36.01        |      | 46.23        | 3.14        | 19.80        | 9.51         |
| 1.1.1 Saving Account                     | 60.93         | 18.59         | 13.29         | 29.63         | 17.31         | 16.16         | 41.40         | 12.10         | 22.17         | 16.53         | 31.37         | 35.01         | 1.86         | 8.99         | 18.97        |      | 14.95        | 1.23        | 9.71         | 6.43         |
| 1.1.2 Fixed Account                      | 112.20        | 72.06         | 65.38         | 59.81         | 60.99         | 44.03         | 25.90         | 48.03         | 44.16         | 74.21         | 48.44         | 50.60         | 7.70         | 1.47         | 11.42        |      | 18.93        | 1.90        | 8.59         | 2.85         |
| 1.1.2.1 Up to 3 months Fixed Account     | 0.49          | 1.76          | 0.04          |               | 0.75          | 3.94          |               | 2.82          |               | 0.02          |               | 1.18          |              | 0.00         |              |      |              |             |              | 0.07         |
| 1.1.2.2 3 to 6 months Fixed Account      | 0.45          | 0.17          | 0.35          | 0.63          |               | 0.19          | 0.01          | 0.00          |               | 6.04          |               | 0.04          |              | 0.01         | 0.01         |      |              |             |              | 0.14         |
| 1.1.2.3 6 months to 1 year Fixed Account | 92.21         | 51.86         | 58.27         | 52.55         |               | 17.49         | 21.77         | 32.08         |               | 49.33         | 48.44         | 39.35         | 1.76         | 0.03         | 1.46         |      | 3.77         | 0.28        | 7.91         | 1.22         |
| 1.1.2.4 Above 1 year Fixed Account       | 19.05         | 18.27         | 6.71          | 6.64          | 60.24         | 22.40         | 4.12          | 13.13         | 44.16         | 18.81         |               | 10.03         | 5.95         | 1.43         | 9.95         |      | 15.16        | 1.62        | 0.47         | 1.63         |
| 1.1.3 Call Deposit                       | 33.09         | 24.55         | 69.59         | 17.13         | 28.89         | 36.05         | 4.82          | 22.44         | 8.87          | 24.66         | 13.62         | 18.02         | 0.07         | 2.36         | 5.63         |      | 12.35        |             | 1.50         | 0.23         |
| 1.1.4 Certificate of Deposit             |               |               |               |               | 0.05          |               |               |               |               |               |               |               |              |              |              |      |              |             |              |              |
| 1.2 On Borrowing                         | 3.51          | 3.98          |               | 0.00          |               | 0.01          |               | 0.06          | 0.29          |               | 0.23          | 1.98          |              |              |              |      |              |             |              |              |
| <b>2. Commission Expense</b>             | <b>0.00</b>   | <b>1.41</b>   |               | <b>0.22</b>   |               |               |               |               |               |               |               |               |              |              |              |      |              |             |              |              |
| <b>3. Staff Expense</b>                  | <b>37.51</b>  | <b>17.63</b>  | <b>10.99</b>  | <b>17.86</b>  | <b>8.31</b>   | <b>15.94</b>  | <b>19.48</b>  | <b>12.14</b>  | <b>12.60</b>  | <b>13.58</b>  | <b>11.03</b>  | <b>11.70</b>  | <b>1.62</b>  | <b>4.14</b>  | <b>4.20</b>  |      | <b>10.17</b> | <b>0.79</b> | <b>3.51</b>  | <b>1.30</b>  |
| <b>4. Office Operating Expenses</b>      | <b>23.62</b>  | <b>17.59</b>  | <b>2.90</b>   | <b>26.48</b>  | <b>8.72</b>   | <b>22.45</b>  | <b>21.16</b>  | <b>12.32</b>  | <b>17.01</b>  | <b>14.94</b>  | <b>18.29</b>  | <b>18.82</b>  | <b>1.10</b>  | <b>2.91</b>  | <b>5.21</b>  |      | <b>5.77</b>  | <b>0.38</b> | <b>2.95</b>  | <b>0.99</b>  |
| <b>5. Foreign Exchange Loss</b>          |               |               |               |               | <b>1.00</b>   |               |               |               |               | <b>0.62</b>   |               |               |              |              |              |      |              |             |              |              |
| 5.1 Due to Change in Exchange Rates      |               |               |               |               | 1.00          |               |               |               |               | 0.62          |               |               |              |              |              |      |              |             |              |              |
| 5.2 Due to Foreign Currency Transaction  |               |               |               |               |               |               |               |               |               |               |               |               |              |              |              |      |              |             |              |              |
| <b>6. Non Operating Expense</b>          |               |               |               | <b>0.31</b>   |               |               | <b>0.02</b>   |               |               |               | <b>0.01</b>   |               |              |              |              |      |              |             |              |              |
| <b>7. Provision for Risk</b>             |               |               | <b>45.23</b>  |               |               |               |               |               |               |               |               |               |              |              | <b>3.16</b>  |      | <b>28.79</b> |             |              |              |
| 7.1 Loan loss Provision                  |               |               |               |               |               |               |               |               |               |               |               |               |              |              |              |      |              |             |              |              |
| 7.1.1 General Loan loss Provision        |               |               |               |               |               |               |               |               |               |               |               |               |              |              |              |      |              |             |              |              |
| 7.1.2 Special Loan Loss Provision        |               |               |               |               |               |               |               |               |               |               |               |               |              |              |              |      |              |             |              |              |
| 7.1.3 Additional Loan Loss Provision     |               |               |               |               |               |               |               |               |               |               |               |               |              |              |              |      |              |             |              |              |
| 7.2. Provision for Non-Banking Assets    |               |               | 45.23         |               |               |               |               |               |               |               |               |               |              |              |              |      | 28.79        |             |              |              |
| 7.3. Provision for Loss on Investment    |               |               |               |               |               |               |               |               |               |               |               |               |              |              | 3.16         |      |              |             |              |              |
| 7.5. Provision for Loss of Other Assets  |               |               |               |               |               |               |               |               |               |               |               |               |              |              |              |      |              |             |              |              |
| <b>8. Loan Written Off</b>               |               |               |               |               |               |               |               |               |               |               |               |               |              |              |              |      |              |             |              |              |
| <b>9. Provision for Staff Bonus</b>      | <b>14.57</b>  |               |               |               |               |               |               | <b>4.74</b>   |               |               |               |               | <b>0.33</b>  |              |              |      |              |             |              | <b>0.35</b>  |
| <b>10. Provision for Income Tax</b>      | <b>43.70</b>  |               |               |               |               |               |               | <b>14.22</b>  |               |               |               |               | <b>1.25</b>  |              |              |      |              |             |              | <b>1.04</b>  |
| <b>11. Others</b>                        |               |               |               |               |               |               |               |               |               |               |               |               |              |              |              |      | <b>0.79</b>  |             |              |              |
| <b>12. Net Profit</b>                    | <b>101.97</b> | <b>-75.77</b> |               |               |               | <b>-45.02</b> | <b>-61.15</b> |               | <b>33.17</b>  |               |               |               | <b>2.93</b>  |              |              |      |              |             |              | <b>2.44</b>  |
| <b>Total Expenses</b>                    | <b>431.09</b> | <b>80.04</b>  | <b>207.39</b> | <b>151.45</b> | <b>125.26</b> | <b>89.63</b>  | <b>51.63</b>  | <b>107.08</b> | <b>157.23</b> | <b>144.53</b> | <b>122.99</b> | <b>136.14</b> | <b>16.88</b> | <b>19.88</b> | <b>48.58</b> |      | <b>91.75</b> | <b>4.31</b> | <b>26.26</b> | <b>15.62</b> |

|   |               |              |               |               |               |              |              |               |               |               |               |               |              |              |              |  |              |             |              |              |
|---|---------------|--------------|---------------|---------------|---------------|--------------|--------------|---------------|---------------|---------------|---------------|---------------|--------------|--------------|--------------|--|--------------|-------------|--------------|--------------|
| <b>Income</b>                                     |               |              |               |               |               |              |              |               |               |               |               |               |              |              |              |  |              |             |              |              |
| <b>1. Interest Income</b>                         | <b>382.64</b> | <b>48.07</b> | <b>43.26</b>  | <b>51.27</b>  | <b>27.33</b>  | <b>61.84</b> | <b>35.28</b> | <b>65.19</b>  | <b>141.00</b> | <b>40.29</b>  | <b>30.95</b>  | <b>70.80</b>  | <b>10.32</b> | <b>13.51</b> | <b>25.96</b> |  | <b>38.94</b> | <b>3.12</b> | <b>15.72</b> | <b>14.09</b> |
| 1.1 On Loans and Advances                         | 373.99        | 40.30        | 42.06         | 49.15         | 23.76         | 52.68        | 32.65        | 63.85         | 136.81        | 39.17         | 29.06         | 64.94         | 10.32        | 13.16        | 24.53        |  | 33.82        | 2.95        | 15.36        | 14.09        |
| 1.2 On Investment                                 | 8.49          | 7.34         | 0.86          | 1.25          | 3.15          | 4.87         | 1.06         | 1.30          | 1.27          | 0.90          | 0.00          | 3.89          |              |              | 1.42         |  | 0.39         |             |              |              |
| 1.2.1 Government Bonds                            | 8.49          | 7.34         | 0.86          | 0.20          | 3.15          | 4.87         | 1.06         | 1.30          | 1.27          | 0.90          | 0.00          | 3.89          |              |              | 1.42         |  | 0.39         |             |              |              |
| 1.2.2 Foreign Bonds                               |               |              |               |               |               |              |              |               |               |               |               |               |              |              |              |  |              |             |              |              |
| 1.2.3 NRB Bonds                                   |               |              |               | 1.05          |               |              |              |               |               |               |               |               |              |              |              |  |              |             |              |              |
| 1.2.4 Debenture & Bonds                           |               |              |               |               |               |              |              |               |               |               |               |               |              |              |              |  |              |             |              |              |
| 1.3 On Agency Balance                             |               | 0.02         | 0.01          | 0.02          |               |              | 0.16         | 0.01          |               |               | 0.18          |               |              |              |              |  | 4.59         | 0.17        |              |              |
| 1.4 On Call Deposit                               | 0.12          | 0.35         |               | 0.20          |               | 0.00         | 0.17         |               | 1.72          | 0.22          |               |               |              | 0.03         |              |  |              |             |              | 0.14         |
| 1.5 On Others                                     | 0.04          | 0.07         | 0.34          | 0.66          | 0.42          | 4.29         | 1.24         | 0.04          | 1.20          |               | 1.70          | 1.97          |              | 0.33         | 0.01         |  | 0.14         |             |              | 0.22         |
| <b>2. Commission and Discount</b>                 | <b>36.26</b>  | <b>27.99</b> | <b>6.82</b>   | <b>7.35</b>   | <b>1.65</b>   | <b>16.42</b> | <b>14.51</b> | <b>6.14</b>   | <b>1.58</b>   | <b>2.92</b>   | <b>5.73</b>   | <b>3.09</b>   | <b>0.03</b>  | <b>0.80</b>  | <b>0.84</b>  |  | <b>0.42</b>  |             | <b>0.20</b>  | <b>0.67</b>  |
| 2.1 Bills Purchase and Discount                   | 0.89          | 0.12         | 0.27          | 0.39          | 0.10          |              | 0.22         |               | 0.02          | 0.17          |               |               |              |              |              |  |              |             |              |              |
| 2.2 Commission                                    | 33.58         | 15.19        | 6.54          | 5.49          | 1.55          | 16.42        | 4.92         | 6.14          | 1.55          | 2.75          | 5.73          | 3.09          | 0.03         | 0.80         | 0.84         |  | 0.42         |             | 0.20         | 0.67         |
| 2.3 Others  | 1.79          | 12.69        |               | 1.47          |               |              | 9.37         |               |               |               |               |               |              |              |              |  |              |             |              |              |
| <b>3. Exchange Flactuation Income</b>             | <b>10.25</b>  | <b>1.21</b>  | <b>7.30</b>   | <b>7.49</b>   | <b>2.48</b>   | <b>5.83</b>  | <b>1.83</b>  | <b>4.25</b>   | <b>9.57</b>   | <b>4.36</b>   | <b>4.65</b>   | <b>18.65</b>  |              |              | <b>0.08</b>  |  | <b>0.05</b>  |             |              |              |
| 3.1 Due to Change in Exchange Rate                | 4.68          | 0.40         | -0.57         | 4.44          |               | 2.71         |              | 94.34         |               |               | 0.63          | 0.54          |              |              | 0.08         |  | 0.05         |             |              |              |
| 3.2 Due to Foreign Currency Transaction           | 5.57          | 0.81         | 7.87          | 3.04          | 2.48          | 3.11         | 1.83         | -90.10        | 9.57          | 4.36          | 4.02          | 18.11         |              |              | 0.00         |  | 0.01         |             |              |              |
| <b>4. Other Operating Income</b>                  | <b>1.95</b>   | <b>2.77</b>  | <b>8.50</b>   | <b>8.36</b>   | <b>1.07</b>   | <b>5.38</b>  |              | <b>0.91</b>   | <b>5.06</b>   | <b>3.50</b>   | <b>5.61</b>   | <b>8.31</b>   | <b>0.90</b>  | <b>0.72</b>  | <b>1.19</b>  |  | <b>2.48</b>  | <b>0.00</b> | <b>1.68</b>  | <b>0.87</b>  |
| <b>5. Non Operating Income</b>                    |               |              |               |               |               | <b>0.16</b>  |              | <b>0.34</b>   | <b>0.03</b>   |               | <b>0.13</b>   | <b>3.69</b>   | <b>5.63</b>  |              | <b>0.49</b>  |  |              |             |              |              |
| <b>6. Write Back from Provisions for loss</b>     |               |              | <b>20.57</b>  |               |               |              |              |               |               |               |               |               |              |              |              |  |              |             |              |              |
| <b>7. Recovery of written-off Loan</b>            |               |              |               |               |               |              |              |               |               |               |               |               |              |              |              |  |              |             |              |              |
| <b>8. Income from Extra Ordinary transactions</b> |               |              |               |               |               |              |              |               |               |               |               |               |              |              |              |  |              |             |              |              |
| <b>9. Net Loss</b>                                |               |              | <b>120.94</b> | <b>76.98</b>  | <b>92.74</b>  |              |              | <b>30.26</b>  |               | <b>93.47</b>  | <b>75.91</b>  | <b>31.59</b>  |              | <b>4.86</b>  | <b>20.02</b> |  | <b>49.86</b> | <b>1.19</b> | <b>8.67</b>  |              |
| <b>Total Income</b>                               | <b>431.09</b> | <b>80.04</b> | <b>207.39</b> | <b>151.45</b> | <b>125.26</b> | <b>89.63</b> | <b>51.63</b> | <b>107.08</b> | <b>157.23</b> | <b>144.53</b> | <b>122.99</b> | <b>136.14</b> | <b>16.88</b> | <b>19.88</b> | <b>48.58</b> |  | <b>91.75</b> | <b>4.31</b> | <b>26.26</b> | <b>15.62</b> |

Profit and Loss Statement of upto Saun end, 2071

| BFI Name                                 | Triveni      | Suprim       | Bhrikuti      | Suvechha     | Shangrila     | Gauribankar | Gurkha      | Gandaki      | Infrastructure | Business     | Biratbaxmi   | Excel       | Western      | H & B        | Araniko     | NDEP         | CEEDBL       | Miteri       | Tinau        |  |
|--|--------------|--------------|---------------|--------------|---------------|-------------|-------------|--------------|----------------|--------------|--------------|-------------|--------------|--------------|-------------|--------------|--------------|--------------|--------------|--|
| <b>Expenses</b>                          |              |              |               |              |               |             |             |              |                |              |              |             |              |              |             |              |              |              |              |  |
| <b>1. Interest Expense</b>               | <b>24.23</b> | <b>14.69</b> | <b>23.07</b>  | <b>10.16</b> | <b>33.94</b>  | <b>6.89</b> | <b>5.20</b> | <b>16.83</b> | <b>22.71</b>   | <b>31.82</b> | <b>19.82</b> |             | <b>7.88</b>  | <b>29.86</b> | <b>6.36</b> | <b>24.86</b> | <b>54.18</b> | <b>9.12</b>  | <b>11.16</b> |  |
| 1.1 On Deposit Liabilities               | 24.23        | 14.69        | 23.07         | 10.16        | 33.94         | 6.89        | 5.20        | 16.83        | 22.71          | 31.82        | 19.82        |             | 7.88         | 29.86        | 6.36        | 24.86        | 52.65        | 9.12         | 11.16        |  |
| 1.1.1 Saving Account                     | 9.29         | 6.70         | 10.02         | 3.14         | 16.03         | 3.70        | 0.20        | 7.94         | 7.95           | 10.84        | 11.12        |             | 4.92         | 10.60        | 3.47        | 16.08        | 15.52        | 4.37         | 4.48         |  |
| 1.1.2 Fixed Account                      | 8.83         | 5.98         | 7.78          | 5.75         | 11.57         | 2.38        | 0.10        | 5.30         | 8.48           | 14.35        | 7.59         |             | 2.96         | 13.98        | 2.31        | 7.66         | 33.02        | 3.84         | 5.80         |  |
| 1.1.2.1 Up to 3 months Fixed Account     | 0.07         |              | 0.07          | 0.02         | 0.06          |             |             |              |                | 0.10         |              |             |              | 0.05         |             |              | 0.93         | 0.15         | 0.01         |  |
| 1.1.2.2 3 to 6 months Fixed Account      | 0.12         | 0.06         | 0.09          | 0.05         | 0.21          | 0.00        |             | 0.08         | 0.25           | 0.33         | 0.32         |             | 0.63         | 0.43         | 0.00        |              | 0.33         | 0.19         | 0.04         |  |
| 1.1.2.3 6 months to 1 year Fixed Account | 2.76         | 5.63         | 6.04          | 1.96         | 6.23          | 0.87        |             | 4.11         | 4.07           | 8.66         | 2.71         |             | 0.99         | 2.46         | 1.35        |              | 21.08        | 1.34         | 3.21         |  |
| 1.1.2.4 Above 1 year Fixed Account       | 5.88         | 0.29         | 1.58          | 3.73         | 5.06          | 1.51        | 0.10        | 1.11         | 4.16           | 5.26         | 4.56         |             | 1.34         | 11.03        | 0.96        | 7.66         | 10.68        | 2.15         | 2.54         |  |
| 1.1.3 Call Deposit                       | 6.12         | 2.01         | 5.27          | 1.27         | 6.34          | 0.81        | 4.90        | 3.59         | 6.29           | 6.64         | 1.12         |             |              | 5.27         | 0.59        | 1.12         | 4.10         | 0.92         | 0.87         |  |
| 1.1.4 Certificate of Deposit             |              |              |               |              |               |             |             |              |                |              |              |             |              |              |             |              |              |              |              |  |
| 1.2 On Borrowing                         |              |              |               |              |               |             |             |              |                |              |              |             |              |              |             |              |              | 1.53         |              |  |
| <b>2. Commission Expense</b>             |              |              |               |              |               |             |             |              |                |              |              |             |              |              |             |              |              | <b>0.08</b>  |              |  |
| <b>3. Staff Expense</b>                  | <b>3.16</b>  | <b>3.36</b>  | <b>3.84</b>   | <b>1.28</b>  | <b>5.05</b>   | <b>1.40</b> | <b>1.99</b> | <b>2.59</b>  | <b>3.72</b>    | <b>2.85</b>  | <b>3.65</b>  |             | <b>1.27</b>  | <b>5.72</b>  | <b>2.05</b> | <b>5.04</b>  | <b>4.61</b>  | <b>1.18</b>  | <b>1.79</b>  |  |
| <b>4. Office Operating Expenses</b>      | <b>3.62</b>  | <b>3.77</b>  | <b>4.82</b>   | <b>1.59</b>  | <b>4.94</b>   | <b>1.24</b> | <b>0.61</b> | <b>1.40</b>  | <b>2.21</b>    | <b>2.30</b>  | <b>3.32</b>  | <b>1.01</b> | <b>1.17</b>  | <b>5.50</b>  | <b>0.69</b> | <b>5.47</b>  | <b>4.98</b>  | <b>0.67</b>  | <b>0.80</b>  |  |
| <b>5. Foreign Exchange Loss</b>          |              |              |               |              |               |             |             |              |                |              |              |             |              |              |             | <b>0.00</b>  | <b>0.02</b>  |              |              |  |
| 5.1 Due to Change in Exchange Rates      |              |              |               |              |               |             |             |              |                |              |              |             |              |              |             |              | 0.02         |              |              |  |
| 5.2 Due to Foreign Currency Transaction  |              |              |               |              |               |             |             |              |                |              |              |             |              |              |             | 0.00         |              |              |              |  |
| <b>6. Non Operating Expense</b>          |              |              |               |              |               |             |             |              |                |              |              |             | <b>5.88</b>  |              |             | <b>0.01</b>  |              |              |              |  |
| <b>7. Provision for Risk</b>             |              |              |               |              |               |             |             |              |                | <b>44.74</b> |              |             |              |              |             |              |              | <b>0.00</b>  |              |  |
| 7.1 Loan loss Provision                  |              |              |               |              |               |             |             |              |                | 10.08        |              |             |              |              |             |              |              | 0.00         |              |  |
| 7.1.1 General Loan Loss Provision        |              |              |               |              |               |             |             |              |                |              |              |             |              |              |             |              |              | -0.28        |              |  |
| 7.1.2 Special Loan Loss Provision        |              |              |               |              |               |             |             |              |                |              |              |             |              |              |             |              |              | 0.28         |              |  |
| 7.1.3 Additional Loan Loss Provision     |              |              |               |              |               |             |             |              |                |              | 10.08        |             |              |              |             |              |              | -0.01        |              |  |
| 7.2. Provision for Non-Banking Assets    |              |              |               |              |               |             |             |              |                | 34.66        |              |             |              |              |             |              |              |              |              |  |
| 7.3. Provision for Loss on Investment    |              |              |               |              |               |             |             |              |                |              |              |             |              |              |             |              |              |              |              |  |
| 7.5. Provision for Loss of Other Assets  |              |              |               |              |               |             |             |              |                |              |              |             |              |              |             |              |              |              |              |  |
| <b>8. Loan Written Off</b>               |              |              |               |              |               |             |             |              |                |              |              |             |              |              |             |              |              |              |              |  |
| <b>9. Provision for Staff Bonus</b>      |              |              |               |              |               |             |             |              |                |              |              | <b>0.41</b> |              |              | <b>0.04</b> | <b>0.01</b>  |              | <b>0.14</b>  |              |  |
| <b>10. Provision for Income Tax</b>      |              |              |               |              |               |             |             |              |                |              |              | <b>1.23</b> |              |              | <b>0.13</b> | <b>0.04</b>  |              | <b>0.41</b>  |              |  |
| <b>11. Others</b>                        |              |              |               |              |               |             |             |              |                |              |              |             |              |              |             |              |              |              |              |  |
| <b>12. Net Profit</b>                    |              |              | <b>-10.51</b> |              | <b>-15.61</b> |             |             |              |                |              |              | <b>2.87</b> |              |              | <b>0.29</b> | <b>0.08</b>  |              | <b>0.96</b>  |              |  |
| <b>Total Expenses</b>                    | <b>31.01</b> | <b>21.82</b> | <b>21.22</b>  | <b>13.04</b> | <b>28.32</b>  | <b>9.53</b> | <b>7.79</b> | <b>20.82</b> | <b>28.64</b>   | <b>81.71</b> | <b>26.79</b> | <b>5.52</b> | <b>16.19</b> | <b>41.07</b> | <b>9.56</b> | <b>35.51</b> | <b>63.87</b> | <b>12.48</b> | <b>13.76</b> |  |

|   |              |              |              |              |              |             |             |              |              |              |              |             |              |              |             |              |              |              |              |  |
|---|--------------|--------------|--------------|--------------|--------------|-------------|-------------|--------------|--------------|--------------|--------------|-------------|--------------|--------------|-------------|--------------|--------------|--------------|--------------|--|
| <b>Income</b>                                     |              |              |              |              |              |             |             |              |              |              |              |             |              |              |             |              |              |              |              |  |
| <b>1. Interest Income</b>                         | <b>15.25</b> | <b>13.37</b> | <b>19.43</b> | <b>7.60</b>  | <b>24.92</b> | <b>7.73</b> | <b>4.08</b> | <b>17.78</b> | <b>15.97</b> | <b>29.07</b> | <b>21.71</b> | <b>5.03</b> | <b>11.08</b> | <b>18.62</b> | <b>8.63</b> | <b>33.81</b> | <b>26.24</b> | <b>10.91</b> | <b>10.24</b> |  |
| 1.1 On Loans and Advances                         | 15.25        | 13.36        | 16.53        | 7.60         | 24.26        | 7.73        | 4.08        | 17.78        | 15.97        | 28.72        | 21.71        | 5.03        | 11.08        | 18.21        | 8.62        | 28.16        | 18.76        | 10.91        | 6.97         |  |
| 1.2 On Investment                                 |              |              | 0.29         |              | 0.01         |             |             |              |              | 0.36         |              |             |              |              |             | 0.05         | 0.83         |              |              |  |
| 1.2.1 Government Bonds                            |              |              | 0.29         |              | 0.01         |             |             |              |              | 0.34         |              |             |              |              |             | 0.05         | 0.83         |              |              |  |
| 1.2.2 Foreign Bonds                               |              |              |              |              |              |             |             |              |              |              |              |             |              |              |             |              |              |              |              |  |
| 1.2.3 NRB Bonds                                   |              |              |              |              |              |             |             |              |              | 0.02         |              |             |              |              |             |              |              |              |              |  |
| 1.2.4 Debenture & Bonds                           |              |              |              |              |              |             |             |              |              |              |              |             |              |              |             |              |              |              |              |  |
| 1.3 On Agency Balance                             |              |              |              |              |              |             |             |              |              |              |              |             |              |              |             | 2.53         |              |              |              |  |
| 1.4 On Call Deposit                               |              | 0.01         | 2.62         | 0.00         | 0.46         |             |             |              | 0.00         |              |              |             |              | 0.22         |             | 2.94         | 6.64         |              | 3.27         |  |
| 1.5 On Others                                     |              |              |              |              | 0.20         |             |             |              |              |              |              |             |              | 0.18         | 0.01        | 0.12         | 0.01         |              |              |  |
| <b>2. Commission and Discount</b>                 | <b>0.32</b>  | <b>0.03</b>  | <b>0.04</b>  | <b>0.14</b>  | <b>0.52</b>  | <b>0.58</b> | <b>0.00</b> | <b>0.07</b>  | <b>0.22</b>  | <b>0.05</b>  | <b>0.93</b>  | <b>0.07</b> | <b>0.94</b>  | <b>0.70</b>  | <b>0.11</b> | <b>0.47</b>  | <b>2.24</b>  | <b>0.05</b>  | <b>0.14</b>  |  |
| 2.1 Bills Purchase and Discount                   |              |              |              |              |              |             |             |              |              |              |              |             |              |              |             |              |              |              |              |  |
| 2.2 Commission                                    | 0.32         | 0.03         | 0.04         | 0.14         | 0.52         | 0.14        | 0.00        | 0.07         | 0.12         | 0.05         | 0.93         | 0.03        | 0.94         | 0.70         | 0.11        | 0.47         | 0.89         | 0.03         | 0.14         |  |
| 2.3 Others  |              |              |              |              |              | 0.44        |             |              | 0.10         |              |              | 0.04        |              |              |             |              | 1.35         | 0.01         |              |  |
| <b>3. Exchange Flactuation Income</b>             |              |              |              |              |              |             | <b>0.00</b> | <b>0.00</b>  | <b>0.06</b>  | <b>0.00</b>  |              |             |              | <b>0.05</b>  | <b>0.00</b> | <b>0.08</b>  | <b>0.05</b>  |              |              |  |
| 3.1 Due to Change in Exchange Rate                |              |              |              |              |              |             | 0.00        | 0.00         | 0.06         | 0.00         |              |             |              | 0.05         | 0.00        | 0.05         |              |              |              |  |
| 3.2 Due to Foreign Currency Transaction           |              |              |              |              |              |             | 0.00        |              | 0.06         |              |              |             |              | 0.00         |             | 0.02         | 0.05         |              |              |  |
| <b>4. Other Operating Income</b>                  | <b>1.48</b>  | <b>1.37</b>  | <b>1.75</b>  | <b>1.16</b>  | <b>2.87</b>  |             | <b>0.09</b> | <b>1.98</b>  | <b>1.38</b>  | <b>1.63</b>  | <b>1.61</b>  | <b>0.42</b> | <b>0.49</b>  | <b>0.99</b>  | <b>0.82</b> | <b>1.16</b>  |              | <b>1.53</b>  | <b>1.11</b>  |  |
| <b>5. Non Operating Income</b>                    |              |              |              | <b>0.32</b>  |              |             | <b>0.01</b> | <b>0.20</b>  | <b>4.51</b>  | <b>0.38</b>  |              |             |              |              |             |              |              |              |              |  |
| <b>6. Write Back from Provisions for loss</b>     |              |              |              |              |              |             |             |              |              |              |              |             |              |              |             |              |              |              |              |  |
| <b>7. Recovery of written-off Loan</b>            |              |              |              |              |              |             |             |              |              |              |              |             |              |              |             |              |              |              |              |  |
| <b>8. Income from Extra Ordinary transactions</b> |              |              |              |              |              |             |             |              |              |              |              |             |              |              |             |              |              |              |              |  |
| <b>9. Net Loss</b>                                | <b>13.96</b> | <b>7.05</b>  |              | <b>3.82</b>  |              | <b>1.22</b> | <b>3.61</b> | <b>0.80</b>  | <b>6.50</b>  | <b>50.58</b> | <b>2.54</b>  |             | <b>3.69</b>  | <b>20.72</b> |             |              | <b>35.34</b> |              | <b>2.26</b>  |  |
| <b>Total Income</b>                               | <b>31.01</b> | <b>21.82</b> | <b>21.22</b> | <b>13.04</b> | <b>28.32</b> | <b>9.53</b> | <b>7.79</b> | <b>20.82</b> | <b>28.64</b> | <b>81.71</b> | <b>26.79</b> | <b>5.52</b> | <b>16.19</b> | <b>41.07</b> | <b>9.56</b> | <b>35.51</b> | <b>63.87</b> | <b>12.48</b> | <b>13.76</b> |  |

Profit and Loss Statement of upto Saun end, 2071

| BFI Name  | Rising       | Mukminah     | Seva         | Kankai      | Public       | Mahakali    | Ace          | Bhargav     | dhyalo       | Country      | Alpine      | Nigiri      | Kesamandap   | Garima       | City         | Bishow       | Kabeli      | Kamana       | Corporate    | Patihbhara   |
|---|--------------|--------------|--------------|-------------|--------------|-------------|--------------|-------------|--------------|--------------|-------------|-------------|--------------|--------------|--------------|--------------|-------------|--------------|--------------|--------------|
| <b>Expenses</b>                                   |              |              |              |             |              |             |              |             |              |              |             |             |              |              |              |              |             |              |              |              |
| <b>1. Interest Expense</b>                        | <b>9.02</b>  | <b>26.89</b> | <b>19.03</b> | <b>4.78</b> | <b>8.33</b>  | <b>0.05</b> | <b>30.94</b> | <b>4.08</b> | <b>7.95</b>  | <b>8.98</b>  | <b>4.68</b> | <b>5.05</b> | <b>25.59</b> | <b>21.68</b> | <b>23.03</b> | <b>22.40</b> | <b>1.63</b> | <b>14.76</b> | <b>4.52</b>  | <b>7.40</b>  |
| 1.1 On Deposit Liabilities                        | 9.02         | 26.36        | 19.03        | 4.78        | 8.33         | 0.05        | 29.74        | 4.08        | 7.95         | 8.98         | 4.68        | 5.05        | 25.59        | 21.68        | 22.92        | 22.29        | 1.63        | 14.76        | 4.52         | 7.40         |
| 1.1.1 Saving Account                              | 5.60         | 14.12        | 6.61         | 2.18        | 1.85         | 0.01        | 14.94        | 1.83        | 2.94         | 2.96         | 2.18        | 2.34        | 12.69        | 12.38        | 10.06        | 5.80         | 1.01        | 6.79         | 1.68         | 4.67         |
| 1.1.2 Fixed Account                               | 3.42         | 7.93         | 8.06         | 1.72        | 5.31         | 0.03        | 13.58        | 1.65        | 3.91         | 3.76         | 1.48        | 2.24        | 10.55        | 6.92         | 10.80        | 13.34        | 0.41        | 5.89         | 2.63         | 1.55         |
| 1.1.2.1 Up to 3 months Fixed Account              |              | 0.31         | 0.01         |             |              |             | 0.00         | 0.03        | 0.03         |              | 0.00        | 0.00        | 0.86         | 0.12         | 0.43         | 0.02         | 0.01        | 0.18         |              | 0.00         |
| 1.1.2.2 3 to 6 months Fixed Account               | 0.03         | 0.58         | 0.03         | 0.20        | 0.30         |             | 0.03         | 0.07        | 0.05         | 0.01         | 0.00        | 0.22        | 0.08         | 0.52         | 0.63         | 0.26         | 0.01        | 0.33         |              | 0.02         |
| 1.1.2.3 6 months to 1 year Fixed Account          | 1.44         | 4.83         | 1.71         | 1.21        | 1.47         | 0.03        | 5.36         | 1.05        | 2.68         | 2.82         | 0.78        | 1.16        | 6.31         | 3.94         | 6.50         | 8.85         | 0.23        | 1.23         | 2.45         | 0.72         |
| 1.1.2.4 Above 1 year Fixed Account                | 1.94         | 2.22         | 6.31         | 0.31        | 3.53         | 0.00        | 8.19         | 0.51        | 1.15         | 0.94         | 0.70        | 0.87        | 3.31         | 2.34         | 3.24         | 4.20         | 0.17        | 4.14         | 0.17         | 0.81         |
| 1.1.3 Call Deposit                                |              | 4.30         | 4.36         | 0.88        | 1.17         |             | 1.22         | 0.60        | 1.10         | 2.26         | 1.02        | 0.46        | 2.36         | 2.38         | 2.07         | 3.16         | 0.22        | 2.08         | 0.22         | 1.19         |
| 1.1.4 Certificate of Deposit                      |              |              |              |             |              |             |              |             |              |              |             |             |              |              |              |              |             |              |              |              |
| 1.2 On Borrowing                                  |              | 0.53         |              |             |              |             | 1.20         |             |              |              |             |             |              |              | 0.11         | 0.11         |             |              |              |              |
| <b>2. Commission Expense</b>                      |              |              |              |             |              |             |              |             |              | <b>0.08</b>  |             |             | <b>0.00</b>  |              |              |              |             |              |              |              |
| <b>3. Staff Expense</b>                           | <b>1.86</b>  | <b>9.46</b>  | <b>2.19</b>  | <b>1.36</b> | <b>2.36</b>  | <b>0.67</b> | <b>4.88</b>  | <b>0.87</b> | <b>1.70</b>  | <b>0.92</b>  | <b>0.99</b> | <b>0.43</b> | <b>5.98</b>  | <b>3.07</b>  | <b>2.65</b>  | <b>2.43</b>  | <b>0.57</b> | <b>1.79</b>  | <b>0.84</b>  | <b>1.57</b>  |
| <b>4. Office Operating Expenses</b>               | <b>1.20</b>  | <b>6.80</b>  | <b>1.67</b>  | <b>1.14</b> | <b>0.73</b>  | <b>1.05</b> | <b>4.49</b>  | <b>1.30</b> | <b>1.90</b>  | <b>2.03</b>  | <b>1.11</b> | <b>0.13</b> | <b>5.49</b>  | <b>4.80</b>  | <b>3.49</b>  | <b>2.16</b>  | <b>0.72</b> | <b>1.96</b>  | <b>0.53</b>  | <b>1.16</b>  |
| <b>5. Foreign Exchange Loss</b>                   |              |              |              |             |              |             |              |             |              |              |             |             |              |              |              |              |             |              |              |              |
| 5.1 Due to Change in Exchange Rates               |              |              |              |             |              |             |              |             |              |              |             |             |              |              |              |              |             |              |              |              |
| 5.2 Due to Foreign Currency Transaction           |              |              |              |             |              |             |              |             |              |              |             |             |              |              |              |              |             |              |              |              |
| <b>6. Non Operating Expense</b>                   |              | <b>0.05</b>  |              |             |              |             |              |             |              |              |             |             |              |              |              |              |             |              |              |              |
| <b>7. Provision for Risk</b>                      |              | <b>0.75</b>  |              |             |              | <b>0.53</b> |              |             |              |              |             |             |              |              | <b>0.40</b>  |              |             |              | <b>67.58</b> |              |
| 7.1 Loan loss Provision                           |              | 0.75         |              |             |              | 0.53        |              |             |              |              |             |             |              |              | 0.40         |              |             |              | 67.58        |              |
| 7.1.1 General Loan loss Provision                 |              | 0.75         |              |             |              | 0.53        |              |             |              |              |             |             | -88.48       |              | 0.40         |              |             |              |              |              |
| 7.1.2 Special Loan Loss Provision                 |              |              |              |             |              |             |              |             |              |              |             |             | 88.48        |              |              |              |             |              | 67.58        |              |
| 7.1.3 Additional Loan Loss Provision              |              |              |              |             |              |             |              |             |              |              |             |             |              |              |              |              |             |              |              |              |
| 7.2. Provision for Non-Banking Assets             |              |              |              |             |              |             |              |             |              |              |             |             |              |              |              |              |             |              |              |              |
| 7.3. Provision for Loss on Investment             |              |              |              |             |              |             |              |             |              |              |             |             |              |              |              |              |             |              |              |              |
| 7.5. Provision for Loss of Other Assets           |              |              |              |             |              |             |              |             |              |              |             |             |              |              |              |              |             |              |              |              |
| <b>8. Loan Written Off</b>                        |              |              |              |             |              |             |              |             |              |              |             |             |              |              |              |              |             |              |              |              |
| 9. Provision for Staff Bonus                      |              | 1.47         |              |             |              |             |              |             |              |              | 0.10        |             |              | 0.10         | 0.04         |              |             |              | 0.19         |              |
| 10. Provision for Income Tax                      |              | 4.41         |              |             |              |             |              |             |              |              | 0.30        |             |              | 0.30         | 0.11         |              |             |              | 0.56         |              |
| <b>11. Others</b>                                 |              |              |              |             |              |             |              |             |              |              |             |             |              |              |              |              |             |              |              |              |
| <b>12. Net Profit</b>                             |              | <b>10.30</b> |              |             |              | <b>1.31</b> |              |             | <b>-3.03</b> |              | <b>0.70</b> |             |              | <b>0.71</b>  | <b>0.25</b>  |              |             | <b>1.31</b>  | <b>12.97</b> |              |
| <b>Total Expenses</b>                             | <b>12.08</b> | <b>60.14</b> | <b>22.88</b> | <b>7.28</b> | <b>11.42</b> | <b>3.60</b> | <b>40.31</b> | <b>6.26</b> | <b>8.52</b>  | <b>12.00</b> | <b>7.87</b> | <b>5.61</b> | <b>37.06</b> | <b>30.66</b> | <b>29.96</b> | <b>26.99</b> | <b>2.93</b> | <b>20.56</b> | <b>86.44</b> | <b>10.13</b> |
| <b>Income</b>                                     |              |              |              |             |              |             |              |             |              |              |             |             |              |              |              |              |             |              |              |              |
| <b>1. Interest Income</b>                         | <b>9.93</b>  | <b>53.22</b> | <b>13.09</b> | <b>5.64</b> | <b>5.75</b>  | <b>3.34</b> | <b>22.90</b> | <b>3.11</b> | <b>7.63</b>  | <b>9.88</b>  | <b>6.99</b> | <b>3.39</b> | <b>13.61</b> | <b>27.71</b> | <b>26.33</b> | <b>15.99</b> | <b>2.57</b> | <b>18.61</b> | <b>4.30</b>  | <b>8.98</b>  |
| 1.1 On Loans and Advances                         | 10.03        | 53.18        | 13.09        | 5.63        | 5.75         | 3.33        | 15.03        | 3.11        | 7.60         | 9.09         | 6.99        | 3.39        | 13.00        | 27.70        | 26.06        | 15.99        | 2.35        | 18.45        | 4.30         | 8.98         |
| 1.2 On Investment                                 |              |              |              |             |              |             | 1.56         |             |              | 0.41         |             |             | 0.00         |              |              |              |             |              |              |              |
| 1.2.1 Government Bonds                            |              |              |              |             |              |             | 1.56         |             |              | 0.41         |             |             | 0.00         |              |              |              |             |              |              |              |
| 1.2.2 Foreign Bonds                               |              |              |              |             |              |             |              |             |              |              |             |             |              |              |              |              |             |              |              |              |
| 1.2.3 NRB Bonds                                   |              |              |              |             |              |             |              |             |              |              |             |             |              |              |              |              |             |              |              |              |
| 1.2.4 Debenture & Bonds                           |              |              |              |             |              |             |              |             |              |              |             |             |              |              |              |              |             |              |              |              |
| 1.3 On Agency Balance                             |              |              |              |             |              |             |              |             | 0.02         |              |             |             |              |              |              |              |             |              |              |              |
| 1.4 On Call Deposit                               | -0.10        | 0.00         | 0.00         | 0.01        | 0.00         |             | 6.31         | 0.00        |              | 0.38         |             |             |              |              | 0.05         |              |             | 0.22         | 0.17         |              |
| 1.5 On Others                                     |              | 0.04         |              |             | 0.00         | 0.00        |              |             |              |              |             |             | 0.61         | 0.00         | 0.22         |              |             |              |              |              |
| <b>2. Commission and Discount</b>                 | <b>0.10</b>  | <b>0.36</b>  | <b>0.21</b>  | <b>0.54</b> | <b>0.37</b>  | <b>0.26</b> | <b>0.72</b>  | <b>0.30</b> | <b>0.02</b>  | <b>0.13</b>  | <b>0.88</b> | <b>0.18</b> | <b>0.82</b>  | <b>2.83</b>  | <b>3.60</b>  | <b>0.20</b>  | <b>0.11</b> | <b>0.42</b>  | <b>0.05</b>  | <b>0.17</b>  |
| 2.1 Bills Purchase and Discount                   |              |              |              |             |              |             |              |             |              |              |             |             |              |              |              |              |             |              |              |              |
| 2.2 Commission                                    | 0.08         | 0.36         | 0.21         | 0.07        | 0.37         | 0.20        | 0.72         | 0.00        | 0.02         | 0.13         | 0.78        |             | 0.82         | 2.83         | 3.60         | 0.20         | 0.11        | 0.42         | 0.01         | 0.17         |
| 2.3 Others  | 0.02         |              |              | 0.47        |              | 0.06        |              | 0.29        |              |              | 0.10        | 0.18        |              |              |              |              |             |              |              | 0.04         |
| <b>3. Exchange Flactuation Income</b>             |              |              |              |             |              |             | <b>0.10</b>  |             |              |              |             |             | <b>0.67</b>  | <b>0.00</b>  |              |              |             |              |              |              |
| 3.1 Due to Change in Exchange Rate                |              |              |              |             |              |             | 0.08         |             |              |              |             |             | 0.47         |              |              |              |             |              |              |              |
| 3.2 Due to Foreign Currency Transaction           |              |              |              |             |              |             | 0.02         |             |              |              |             |             | 0.20         |              | 0.00         |              |             |              |              |              |
| <b>4. Other Operating Income</b>                  | <b>0.67</b>  | <b>6.31</b>  | <b>0.76</b>  |             | <b>0.01</b>  |             | <b>1.46</b>  |             | <b>0.88</b>  | <b>0.65</b>  |             | <b>0.30</b> | <b>1.33</b>  | <b>0.13</b>  |              | <b>2.34</b>  | <b>0.20</b> | <b>1.53</b>  | <b>0.23</b>  | <b>0.88</b>  |
| <b>5. Non Operating Income</b>                    |              | <b>0.18</b>  |              |             |              |             |              |             |              |              |             |             |              |              | <b>0.03</b>  | <b>0.01</b>  |             |              |              |              |
| <b>6. Write Back from Provisions for loss</b>     |              | <b>0.07</b>  |              |             |              |             |              |             |              |              |             |             |              |              |              |              | <b>0.01</b> |              | <b>81.86</b> |              |
| <b>7. Recovery of written-off Loan</b>            |              |              |              |             |              |             |              |             |              |              |             |             |              |              |              |              |             |              |              |              |
| <b>8. Income from Extra Ordinary transactions</b> |              |              |              |             |              |             |              |             |              |              |             |             | <b>7.99</b>  |              |              |              |             |              |              |              |
| <b>9. Net Loss</b>                                | <b>1.38</b>  |              | <b>8.81</b>  | <b>1.11</b> | <b>5.28</b>  |             | <b>15.14</b> | <b>2.85</b> |              | <b>1.35</b>  |             | <b>1.74</b> | <b>12.64</b> |              |              | <b>8.45</b>  | <b>0.04</b> |              |              | <b>0.10</b>  |
| <b>Total Income</b>                               | <b>12.08</b> | <b>60.14</b> | <b>22.88</b> | <b>7.28</b> | <b>11.42</b> | <b>3.60</b> | <b>40.31</b> | <b>6.26</b> | <b>8.52</b>  | <b>12.00</b> | <b>7.87</b> | <b>5.61</b> | <b>37.06</b> | <b>30.66</b> | <b>29.96</b> | <b>26.99</b> | <b>2.93</b> | <b>20.56</b> | <b>86.44</b> | <b>10.13</b> |



Profit and Loss Statement of upto Saun end, 2071

| BFI Name                                 | Purnima      | Jyoti        | Bagmati     | Hamro       | Kakre       | Shine        | Pacific     | Civic       | IDBL         | Kanchan     | Manbhumi    | Bright      | Innovative   | Jhimruk     | Metro        | Vibor        | Gaurubhee   | Raptiveri   | Tourism      | Mission      |  |
|--|--------------|--------------|-------------|-------------|-------------|--------------|-------------|-------------|--------------|-------------|-------------|-------------|--------------|-------------|--------------|--------------|-------------|-------------|--------------|--------------|--|
| <b>Expenses</b>                          |              |              |             |             |             |              |             |             |              |             |             |             |              |             |              |              |             |             |              |              |  |
| <b>1. Interest Expense</b>               | <b>8.41</b>  | <b>26.90</b> | <b>2.54</b> | <b>2.79</b> | <b>3.35</b> | <b>22.55</b> | <b>4.30</b> | <b>2.17</b> | <b>17.15</b> | <b>6.44</b> | <b>1.88</b> | <b>3.76</b> | <b>8.64</b>  | <b>3.12</b> | <b>9.55</b>  | <b>21.05</b> | <b>2.94</b> | <b>3.26</b> | <b>23.62</b> | <b>8.14</b>  |  |
| 1.1 On Depositing Liabilities            | 8.41         | 26.90        | 2.54        | 2.79        | 3.35        | 22.55        | 4.30        | 2.06        | 17.15        | 6.44        | 1.88        | 3.76        | 8.64         | 3.12        | 9.55         | 20.68        | 2.94        | 3.26        | 23.41        | 8.14         |  |
| 1.1.1 Saving Account                     | 4.02         | 13.37        | 1.64        | 1.31        | 2.45        | 15.15        | 2.21        | 1.24        | 6.04         | 4.88        | 1.17        | 1.57        | 3.97         | 2.08        | 3.61         | 7.25         | 2.42        | 1.77        | 10.48        | 4.55         |  |
| 1.1.2 Fixed Account                      | 3.71         | 7.58         | 0.50        | 0.56        | 0.91        | 5.99         | 1.14        | 0.63        | 8.47         | 1.56        | 0.48        | 1.45        | 3.57         | 0.51        | 4.11         | 11.06        | 0.52        | 1.38        | 9.53         | 2.78         |  |
| 1.1.2.1 Up to 3 months Fixed Account     | 0.04         |              |             |             |             | 0.00         |             | 0.06        | 0.01         | 0.01        |             |             |              |             | 0.04         | 0.00         |             |             |              | 0.02         |  |
| 1.1.2.2 3 to 6 months Fixed Account      | 0.07         | 0.19         |             |             |             | 0.08         | 0.12        | 0.11        | 0.14         | 0.04        | 0.01        | 0.00        | 0.01         | 0.00        | 0.13         | 0.01         |             |             | 1.29         | 0.04         |  |
| 1.1.2.3 6 months to 1 year Fixed Account | 2.47         | 4.18         | 0.07        | 0.41        | 0.16        | 3.47         | 0.52        | 0.26        | 8.18         | 0.64        | 0.18        | 0.90        | 2.10         | 0.18        | 2.37         | 0.31         | 0.16        | 0.60        | 6.52         | 1.97         |  |
| 1.1.2.4 Above 1 year Fixed Account       | 1.13         | 3.21         | 0.43        | 0.14        | 0.75        | 2.44         | 0.50        | 0.19        | 0.13         | 0.86        | 0.28        | 0.55        | 1.46         | 0.33        | 1.56         | 10.75        | 0.36        | 0.78        | 1.72         | 0.76         |  |
| 1.1.3 Call Deposit                       | 0.69         | 5.95         | 0.39        | 0.92        |             | 1.40         | 0.95        | 0.19        | 2.65         |             | 0.23        | 0.74        | 1.10         | 0.53        | 1.83         | 2.36         |             | 0.11        | 3.39         | 0.81         |  |
| 1.1.4 Certificate of Deposit             |              |              |             |             |             |              |             |             |              |             |             |             |              |             |              |              |             |             |              |              |  |
| 1.2 On Borrowing                         |              |              |             |             |             |              |             | 0.11        |              |             |             |             |              |             |              | 0.37         |             |             |              | 0.22         |  |
| <b>2. Commission Expense</b>             |              |              |             |             |             |              |             |             |              |             |             |             |              | <b>0.06</b> |              |              |             |             |              |              |  |
| <b>3. Staff Expense</b>                  | <b>1.15</b>  | <b>3.73</b>  | <b>0.60</b> | <b>0.57</b> | <b>0.54</b> | <b>3.34</b>  | <b>0.37</b> | <b>0.51</b> | <b>3.75</b>  | <b>1.21</b> | <b>0.41</b> | <b>0.42</b> | <b>1.23</b>  | <b>0.39</b> | <b>0.84</b>  | <b>3.09</b>  | <b>0.48</b> | <b>0.76</b> | <b>3.08</b>  | <b>1.34</b>  |  |
| <b>4. Office Operating Expenses</b>      | <b>1.48</b>  | <b>4.44</b>  | <b>0.31</b> | <b>0.56</b> | <b>0.41</b> | <b>5.00</b>  | <b>0.83</b> | <b>0.82</b> | <b>3.37</b>  | <b>1.07</b> | <b>0.25</b> | <b>0.44</b> | <b>2.60</b>  | <b>0.27</b> | <b>1.36</b>  | <b>4.48</b>  | <b>0.23</b> | <b>0.47</b> | <b>2.94</b>  | <b>1.13</b>  |  |
| <b>5. Foreign Exchange Loss</b>          |              | <b>0.00</b>  |             |             |             |              |             |             |              |             |             |             |              |             |              |              |             |             |              | <b>0.49</b>  |  |
| 5.1 Due to Change in Exchange Rates      |              | 0.00         |             |             |             |              |             |             |              |             |             |             |              |             |              |              |             |             |              | 0.49         |  |
| 5.2 Due to Foreign Currency Transaction  |              | 0.00         |             |             |             |              |             |             |              |             |             |             |              |             |              |              |             |             |              |              |  |
| <b>6. Non Operating Expense</b>          |              |              |             |             |             |              |             |             |              |             |             |             |              |             |              |              |             |             |              |              |  |
| <b>7. Provision for Risk</b>             |              |              |             |             |             |              |             |             |              |             |             |             |              |             | <b>0.54</b>  |              |             |             |              |              |  |
| 7.1 Loan loss Provision                  |              |              |             |             |             |              |             |             |              |             |             |             |              |             | 0.54         |              |             |             |              |              |  |
| 7.1.1 General Loan loss Provision        |              |              |             |             |             |              |             |             |              |             |             |             |              |             | 0.54         |              |             |             |              |              |  |
| 7.1.2 Special Loan Loss Provision        |              |              |             |             |             |              |             |             |              |             |             |             |              |             |              |              |             |             |              |              |  |
| 7.1.3 Additional Loan Loss Provision     |              |              |             |             |             |              |             |             |              |             |             |             |              |             |              |              |             |             |              |              |  |
| 7.2. Provision for Non-Banking Assets    |              |              |             |             |             |              |             |             |              |             |             |             |              |             |              |              |             |             |              |              |  |
| 7.3. Provision for Loss on Investment    |              |              |             |             |             |              |             |             |              |             |             |             |              |             |              |              |             |             |              |              |  |
| 7.5. Provision for Loss of Other Assets  |              |              |             |             |             |              |             |             |              |             |             |             |              |             |              |              |             |             |              |              |  |
| <b>8. Loan Written Off</b>               |              |              |             |             |             |              |             |             |              |             |             |             |              |             |              |              |             |             |              |              |  |
| <b>9. Provision for Staff Bonus</b>      |              |              |             | <b>0.13</b> |             |              |             |             |              |             |             |             |              |             |              |              |             |             |              |              |  |
| <b>10. Provision for Income Tax</b>      |              |              |             | <b>0.38</b> |             |              |             |             |              |             |             |             |              |             |              |              |             |             |              |              |  |
| <b>11. Others</b>                        |              |              |             |             |             |              |             |             |              |             |             |             |              |             |              |              |             |             |              |              |  |
| <b>12. Net Profit</b>                    |              |              |             | <b>0.90</b> |             |              | <b>0.00</b> |             |              |             |             |             |              |             |              | <b>11.71</b> |             |             |              |              |  |
| <b>Total Expenses</b>                    | <b>11.04</b> | <b>35.06</b> | <b>3.45</b> | <b>5.33</b> | <b>4.30</b> | <b>30.89</b> | <b>5.51</b> | <b>3.50</b> | <b>24.27</b> | <b>8.72</b> | <b>2.54</b> | <b>4.61</b> | <b>12.47</b> | <b>3.84</b> | <b>12.29</b> | <b>40.34</b> | <b>3.65</b> | <b>4.48</b> | <b>30.13</b> | <b>10.62</b> |  |

|   |              |              |             |             |             |              |             |             |              |             |             |             |              |             |              |              |             |             |              |              |  |
|---|--------------|--------------|-------------|-------------|-------------|--------------|-------------|-------------|--------------|-------------|-------------|-------------|--------------|-------------|--------------|--------------|-------------|-------------|--------------|--------------|--|
| <b>Income</b>                                     |              |              |             |             |             |              |             |             |              |             |             |             |              |             |              |              |             |             |              |              |  |
| <b>1. Interest Income</b>                         | <b>7.91</b>  | <b>22.76</b> | <b>2.68</b> | <b>5.05</b> | <b>3.42</b> | <b>10.35</b> | <b>5.14</b> | <b>1.91</b> | <b>14.14</b> | <b>5.11</b> | <b>0.59</b> | <b>2.36</b> | <b>8.49</b>  | <b>1.92</b> | <b>10.04</b> | <b>6.61</b>  | <b>1.73</b> | <b>2.01</b> | <b>17.84</b> | <b>6.89</b>  |  |
| 1.1 On Loans and Advances                         | 7.86         | 19.85        | 2.68        | 5.05        | 3.41        | 10.35        | 5.14        | 1.89        | 14.14        | 5.10        | 0.59        | 2.32        | 8.49         | 1.91        | 8.74         | 6.30         | 1.73        | 2.01        | 14.47        | 6.67         |  |
| 1.2 On Investment                                 |              | 0.31         |             |             |             |              |             |             |              |             |             |             |              |             | 0.37         | 0.31         |             |             |              |              |  |
| 1.2.1 Government Bonds                            |              | 0.31         |             |             |             |              |             |             |              |             |             |             |              |             | 0.37         |              |             |             |              |              |  |
| 1.2.2 Foreign Bonds                               |              |              |             |             |             |              |             |             |              |             |             |             |              |             |              |              |             |             |              |              |  |
| 1.2.3 NRB Bonds                                   |              |              |             |             |             |              |             |             |              |             |             |             |              |             |              | 0.31         |             |             |              |              |  |
| 1.2.4 Debenture & Bonds                           |              |              |             |             |             |              |             |             |              |             |             |             |              |             |              |              |             |             |              |              |  |
| 1.3 On Agency Balance                             |              |              |             |             |             |              |             |             |              |             |             |             |              |             |              |              |             |             |              |              |  |
| 1.4 On Call Deposit                               | 0.06         | 2.60         |             |             | 0.01        |              | 0.00        | 0.01        |              | 0.01        |             |             | 0.00         | 0.01        | 0.92         |              |             |             | 3.37         | 0.23         |  |
| 1.5 On Others                                     |              |              |             |             |             |              |             |             |              |             |             | 0.05        |              |             |              |              |             |             |              |              |  |
| <b>2. Commission and Discount</b>                 | <b>0.13</b>  | <b>1.05</b>  | <b>0.20</b> | <b>0.00</b> | <b>0.36</b> | <b>2.59</b>  | <b>0.14</b> | <b>0.01</b> | <b>0.31</b>  | <b>0.07</b> | <b>0.08</b> | <b>0.02</b> | <b>0.18</b>  | <b>0.48</b> | <b>0.14</b>  | <b>0.06</b>  | <b>0.43</b> | <b>0.69</b> | <b>1.01</b>  | <b>0.02</b>  |  |
| 2.1 Bills Purchase and Discount                   |              |              |             |             |             |              |             |             |              |             |             |             |              | 0.00        |              |              |             |             |              |              |  |
| 2.2 Commission                                    | 0.13         | 1.05         | 0.11        | 0.00        | 0.09        | 0.75         | 0.14        | 0.01        | 0.31         | 0.07        | 0.03        | 0.02        | 0.14         | 0.46        |              | 0.06         | 0.04        | 0.03        | 1.01         | 0.02         |  |
| 2.3 Others  |              |              | 0.09        |             | 0.27        | 1.84         |             |             |              |             | 0.05        |             | 0.04         | 0.02        | 0.14         |              | 0.38        | 0.66        |              |              |  |
| <b>3. Exchange Fluctuation Income</b>             |              |              |             |             |             |              |             |             | <b>0.01</b>  |             |             |             |              |             |              | <b>0.00</b>  |             |             |              | <b>1.95</b>  |  |
| 3.1 Due to Change in Exchange Rate                |              |              |             |             |             |              |             |             |              |             |             |             |              |             |              | 0.00         |             |             |              |              |  |
| 3.2 Due to Foreign Currency Transaction           |              |              |             |             |             |              |             |             | 0.01         |             |             |             |              |             |              | 0.00         |             |             |              | 1.95         |  |
| <b>4. Other Operating Income</b>                  | <b>0.99</b>  | <b>0.45</b>  | <b>0.26</b> | <b>0.28</b> |             |              | <b>0.23</b> | <b>0.39</b> | <b>1.92</b>  | <b>0.18</b> |             | <b>0.37</b> | <b>1.25</b>  |             | <b>1.63</b>  | <b>2.24</b>  | <b>0.01</b> |             | <b>2.78</b>  | <b>0.74</b>  |  |
| <b>5. Non Operating Income</b>                    |              |              |             |             |             |              |             |             |              |             |             | <b>0.00</b> |              |             |              | <b>0.09</b>  |             |             | <b>0.02</b>  |              |  |
| <b>6. Write Back from Provisions for loss</b>     |              |              |             |             |             |              |             |             |              |             |             |             |              |             |              | <b>31.33</b> |             |             |              |              |  |
| <b>7. Recovery of written-off Loan</b>            |              |              |             |             |             |              |             |             |              |             |             |             |              |             |              |              |             |             |              |              |  |
| <b>8. Income from Extra Ordinary transactions</b> |              |              |             |             |             |              |             |             |              |             |             |             |              |             |              |              |             |             |              |              |  |
| <b>9. Net Loss</b>                                | <b>2.00</b>  | <b>10.80</b> | <b>0.31</b> |             | <b>0.52</b> | <b>17.95</b> |             | <b>1.19</b> | <b>7.89</b>  | <b>3.36</b> | <b>1.87</b> | <b>1.86</b> | <b>2.55</b>  | <b>1.45</b> | <b>0.48</b>  |              | <b>1.48</b> | <b>1.78</b> | <b>6.52</b>  | <b>2.97</b>  |  |
| <b>Total Income</b>                               | <b>11.04</b> | <b>35.06</b> | <b>3.45</b> | <b>5.33</b> | <b>4.30</b> | <b>30.89</b> | <b>5.51</b> | <b>3.50</b> | <b>24.27</b> | <b>8.72</b> | <b>2.54</b> | <b>4.61</b> | <b>12.47</b> | <b>3.84</b> | <b>12.29</b> | <b>40.34</b> | <b>3.65</b> | <b>4.48</b> | <b>30.13</b> | <b>10.62</b> |  |

Profit and Loss Statement of upto Saun end, 2071

| BFI Name                                 | Sindhu      | Sahara      | N Community | Cosmos      | Manaslu     | Ekata        | Kellinchowk | Kailash      | Salpa       | Shrikakoshi | Sajha       | PrabhuDB     | Apex         | Green       | Reliable     | Nepal Airways | NFL         | NFLC Capital | N/NFL        |
|--|-------------|-------------|-------------|-------------|-------------|--------------|-------------|--------------|-------------|-------------|-------------|--------------|--------------|-------------|--------------|---------------|-------------|--------------|--------------|
| <b>Expenses</b>                          |             |             |             |             |             |              |             |              |             |             |             |              |              |             |              |               |             |              |              |
| <b>1. Interest Expense</b>               | <b>4.53</b> | <b>1.77</b> | <b>4.75</b> | <b>1.69</b> | <b>5.88</b> | <b>8.84</b>  | <b>1.11</b> | <b>41.54</b> | <b>1.02</b> | <b>1.41</b> | <b>1.63</b> | <b>42.52</b> | <b>34.51</b> | <b>0.59</b> | <b>27.40</b> | <b>2.50</b>   | <b>3.73</b> | <b>7.55</b>  | <b>34.27</b> |
| 1.1 On Depositing Liabilities            | 4.53        | 1.77        | 4.75        | 1.69        | 5.88        | 8.84         | 1.11        | 41.54        | 1.02        | 1.41        | 1.63        | 42.37        | 34.50        | 0.59        | 26.93        | 2.50          | 3.73        | 7.55         | 34.27        |
| 1.1.1 Saving Account                     | 2.91        | 1.34        | 2.20        | 1.36        | 2.78        | 4.38         | 0.30        | 14.11        | 0.68        | 0.49        | 0.39        | 30.57        | 21.18        | 0.08        | 9.04         | 0.90          | 0.87        | 1.76         | 10.62        |
| 1.1.2 Fixed Account                      | 1.62        | 0.19        | 1.83        | 0.33        | 1.27        | 2.25         | 0.32        | 20.23        | 0.31        | 0.35        | 0.16        | 8.64         | 13.32        | 0.18        | 13.18        | 1.60          | 2.86        | 5.79         | 23.65        |
| 1.1.2.1 Up to 3 months Fixed Account     |             |             | 0.06        | 0.00        | 0.02        | 0.07         |             | 0.56         | 0.02        |             |             |              | 0.06         |             | 0.39         |               | 0.03        |              | 0.06         |
| 1.1.2.2 3 to 6 months Fixed Account      |             |             | 0.06        | 0.00        | 0.04        | 0.04         |             | 0.39         | 0.02        | 0.01        | 0.00        | 0.18         | 0.16         | 0.13        | 0.37         |               | 0.00        |              | 0.53         |
| 1.1.2.3 6 months to 1 year Fixed Account | 1.25        |             | 1.45        | 0.13        | 0.41        | 1.37         | 0.21        | 14.28        | 0.13        | 0.13        | 0.10        | 5.10         | 9.04         | 0.03        | 7.40         | 1.20          | 2.07        | 2.35         | 17.42        |
| 1.1.2.4 Above 1 year Fixed Account       | 0.38        | 0.19        | 0.26        | 0.20        | 0.79        | 0.78         | 0.11        | 4.99         | 0.14        | 0.21        | 0.06        | 3.36         | 4.06         | 0.03        | 5.02         | 0.40          | 0.76        | 3.44         | 5.64         |
| 1.1.3 Call Deposit                       |             | 0.24        | 0.71        |             | 1.83        | 2.21         | 0.48        | 7.20         | 0.03        | 0.57        | 1.08        | 3.16         |              | 0.33        | 4.72         |               |             |              |              |
| 1.1.4 Certificate of Deposit             |             |             |             |             |             |              |             |              |             |             |             |              |              |             |              |               |             |              |              |
| 1.2 On Borrowing                         |             |             |             |             |             |              |             |              |             |             |             | 0.15         | 0.00         |             | 0.47         |               |             |              |              |
| <b>2. Commission Expense</b>             |             |             |             |             |             |              |             |              |             |             |             |              |              |             |              |               |             |              |              |
| <b>3. Staff Expense</b>                  | <b>1.03</b> | <b>0.31</b> | <b>0.80</b> | <b>0.51</b> | <b>0.96</b> | <b>1.02</b>  | <b>0.43</b> | <b>6.01</b>  | <b>0.35</b> | <b>0.48</b> | <b>0.75</b> | <b>8.36</b>  | <b>4.01</b>  | <b>0.46</b> | <b>4.67</b>  | <b>0.50</b>   | <b>0.05</b> | <b>0.79</b>  | <b>2.43</b>  |
| <b>4. Office Operating Expenses</b>      | <b>0.38</b> | <b>0.44</b> | <b>0.71</b> | <b>0.70</b> | <b>0.81</b> | <b>0.88</b>  | <b>0.19</b> | <b>5.95</b>  | <b>0.22</b> | <b>0.75</b> | <b>0.37</b> | <b>10.86</b> | <b>3.59</b>  | <b>0.12</b> | <b>2.97</b>  | <b>1.00</b>   | <b>0.54</b> | <b>0.81</b>  | <b>2.04</b>  |
| <b>5. Foreign Exchange Loss</b>          |             |             |             |             |             |              |             |              |             |             |             |              |              |             |              |               |             |              |              |
| 5.1 Due to Change in Exchange Rates      |             |             |             |             |             |              |             |              |             |             |             |              |              |             |              |               |             |              |              |
| 5.2 Due to Foreign Currency Transaction  |             |             |             |             |             |              |             |              |             |             |             |              |              |             |              |               |             |              |              |
| <b>6. Non Operating Expense</b>          |             |             |             |             |             |              |             |              |             |             |             |              |              |             |              |               |             |              | <b>0.04</b>  |
| <b>7. Provision for Risk</b>             |             |             |             |             |             |              |             |              |             | <b>0.08</b> |             |              |              |             |              |               |             |              |              |
| 7.1 Loan loss Provision                  |             |             |             |             |             |              |             |              |             | 0.08        |             |              |              |             |              |               |             |              |              |
| 7.1.1 General Loan loss Provision        |             |             |             |             |             |              |             |              |             | 0.08        |             |              |              |             |              |               |             |              |              |
| 7.1.2 Special Loan Loss Provision        |             |             |             |             |             |              |             |              |             |             |             |              |              |             |              |               |             |              |              |
| 7.1.3 Additional Loan Loss Provision     |             |             |             |             |             |              |             |              |             |             |             |              |              |             |              |               |             |              |              |
| 7.2. Provision for Non-Banking Assets    |             |             |             |             |             |              |             |              |             |             |             |              |              |             |              |               |             |              |              |
| 7.3. Provision for Loss on Investment    |             |             |             |             |             |              |             |              |             |             |             |              |              |             |              |               |             |              |              |
| 7.5. Provision for Loss of Other Assets  |             |             |             |             |             |              |             |              |             |             |             |              |              |             |              |               |             |              |              |
| <b>8. Loan Written Off</b>               |             |             |             |             |             |              |             |              |             |             |             |              |              |             |              |               |             |              |              |
| <b>9. Provision for Staff Bonus</b>      |             |             |             |             |             |              |             |              |             |             |             |              |              |             |              |               |             |              |              |
| <b>10. Provision for Income Tax</b>      |             |             |             |             |             |              |             |              |             |             |             |              | <b>0.07</b>  |             |              |               |             |              |              |
| <b>11. Others</b>                        |             |             |             |             |             |              |             |              |             |             |             |              | <b>3.54</b>  |             |              |               |             |              |              |
| <b>12. Net Profit</b>                    |             | <b>0.11</b> |             |             |             |              |             |              |             | <b>0.08</b> |             |              |              |             |              |               |             |              | <b>25.48</b> |
| <b>Total Expenses</b>                    | <b>5.95</b> | <b>2.63</b> | <b>6.26</b> | <b>2.89</b> | <b>7.65</b> | <b>10.73</b> | <b>1.73</b> | <b>53.50</b> | <b>1.59</b> | <b>2.80</b> | <b>2.75</b> | <b>61.73</b> | <b>45.72</b> | <b>1.17</b> | <b>35.03</b> | <b>4.00</b>   | <b>4.32</b> | <b>34.67</b> | <b>38.74</b> |

|   |             |             |             |             |             |              |             |              |             |             |             |              |              |             |              |             |             |              |              |
|---|-------------|-------------|-------------|-------------|-------------|--------------|-------------|--------------|-------------|-------------|-------------|--------------|--------------|-------------|--------------|-------------|-------------|--------------|--------------|
| <b>Income</b>                                     |             |             |             |             |             |              |             |              |             |             |             |              |              |             |              |             |             |              |              |
| <b>1. Interest Income</b>                         | <b>4.55</b> | <b>2.20</b> | <b>4.53</b> | <b>2.03</b> | <b>6.59</b> | <b>6.34</b>  | <b>1.04</b> | <b>46.62</b> | <b>1.17</b> | <b>2.50</b> | <b>0.85</b> | <b>36.49</b> | <b>19.38</b> | <b>0.75</b> | <b>18.56</b> | <b>3.30</b> | <b>1.32</b> | <b>2.91</b>  | <b>27.07</b> |
| 1.1 On Loans and Advances                         | 4.54        | 2.20        | 4.53        | 2.03        | 6.59        | 6.34         | 1.04        | 41.30        | 1.17        | 2.50        | 0.80        | 32.15        | 19.38        | 0.75        | 18.56        | 3.10        | 1.32        | 2.91         | 26.97        |
| 1.2 On Investment                                 |             |             |             |             |             |              |             | 0.61         |             |             |             | 0.65         | 0.00         |             | 0.20         |             |             |              |              |
| 1.2.1 Government Bonds                            |             |             |             |             |             |              |             | 0.61         |             |             |             |              | 0.00         |             |              |             |             |              |              |
| 1.2.2 Foreign Bonds                               |             |             |             |             |             |              |             |              |             |             |             |              |              |             |              |             |             |              |              |
| 1.2.3 NRB Bonds                                   |             |             |             |             |             |              |             |              |             |             |             |              |              |             | 0.20         |             |             |              |              |
| 1.2.4 Debenture & Bonds                           |             |             |             |             |             |              |             |              |             |             |             | 0.65         |              |             |              |             |             |              |              |
| 1.3 On Agency Balance                             |             |             |             |             |             |              |             |              |             |             |             |              |              |             |              |             |             |              |              |
| 1.4 On Call Deposit                               | 0.01        |             |             |             |             |              |             | 4.71         |             |             |             |              |              |             |              |             |             |              | 0.10         |
| 1.5 On Others                                     |             |             | 0.00        |             |             |              |             |              |             |             | 0.04        | 3.70         |              |             |              |             |             |              |              |
| <b>2. Commission and Discount</b>                 | <b>0.02</b> |             | <b>0.02</b> | <b>0.03</b> | <b>0.15</b> | <b>0.07</b>  | <b>0.01</b> | <b>0.52</b>  | <b>0.04</b> | <b>0.03</b> | <b>0.05</b> | <b>1.86</b>  | <b>0.43</b>  |             | <b>0.29</b>  |             |             |              | <b>0.00</b>  |
| 2.1 Bills Purchase and Discount                   |             |             |             |             |             |              |             |              |             |             |             |              |              |             |              |             |             |              |              |
| 2.2 Commission                                    | 0.02        |             | 0.02        | 0.03        | 0.15        | 0.07         | 0.01        | 0.52         | 0.04        | 0.03        | 0.05        | 1.86         | 0.43         |             | 0.29         |             |             |              | 0.00         |
| 2.3 Others  |             |             |             |             |             |              |             |              |             |             |             |              |              |             |              |             |             |              |              |
| <b>3. Exchange Fluctuation Income</b>             |             |             |             |             |             |              |             | <b>0.00</b>  |             |             |             | <b>11.96</b> |              |             | <b>0.03</b>  |             |             |              |              |
| 3.1 Due to Change in Exchange Rate                |             |             |             |             |             |              |             |              |             |             |             |              |              |             | 0.03         |             |             |              |              |
| 3.2 Due to Foreign Currency Transaction           |             |             |             |             |             |              |             | 0.00         |             |             |             | 11.96        |              |             |              |             |             |              |              |
| <b>4. Other Operating Income</b>                  | <b>0.40</b> | <b>0.43</b> | <b>0.49</b> | <b>0.31</b> | <b>0.75</b> | <b>1.03</b>  | <b>0.30</b> | <b>3.33</b>  | <b>0.16</b> | <b>0.23</b> | <b>0.27</b> | <b>1.67</b>  | <b>2.16</b>  | <b>0.12</b> | <b>1.96</b>  | <b>0.20</b> | <b>0.02</b> | <b>0.14</b>  | <b>2.31</b>  |
| <b>5. Non Operating Income</b>                    |             |             |             |             |             |              |             | <b>1.68</b>  |             |             |             | <b>0.45</b>  |              |             | <b>0.01</b>  |             |             |              | <b>5.89</b>  |
| <b>6. Write Back from Provisions for loss</b>     |             |             |             |             |             |              |             |              |             | <b>0.04</b> |             |              |              |             |              |             |             |              | <b>25.73</b> |
| <b>7. Recovery of written-off Loan</b>            |             |             |             |             |             |              |             |              |             |             |             |              |              |             |              |             |             |              |              |
| <b>8. Income from Extra Ordinary transactions</b> |             |             |             |             |             |              |             |              |             |             |             |              | <b>1.30</b>  |             |              |             |             |              |              |
| <b>9. Net Loss</b>                                | <b>0.98</b> |             | <b>1.22</b> | <b>0.51</b> | <b>0.17</b> | <b>3.30</b>  | <b>0.39</b> | <b>1.35</b>  | <b>0.22</b> |             | <b>1.58</b> | <b>9.30</b>  | <b>22.45</b> | <b>0.30</b> | <b>14.19</b> | <b>0.50</b> | <b>2.98</b> |              | <b>9.28</b>  |
| <b>Total Income</b>                               | <b>5.95</b> | <b>2.63</b> | <b>6.26</b> | <b>2.89</b> | <b>7.65</b> | <b>10.73</b> | <b>1.73</b> | <b>53.50</b> | <b>1.59</b> | <b>2.80</b> | <b>2.75</b> | <b>61.73</b> | <b>45.72</b> | <b>1.17</b> | <b>35.03</b> | <b>4.00</b> | <b>4.32</b> | <b>34.67</b> | <b>38.74</b> |

Profit and Loss Statement of upto Saun end, 2071

| BFI Name  | NSMFL       | Peoples     | KFL         | Himalaya | Union        | PFCL         | NHMFL        | Goodwill     | SFL          | SIFCL        | Lumbini      | ILFCO        | Mahaxmi      | Lalitpur      | United FC     | General       | Progressive | Janaki       | Pokhara      | Central      |
|---|-------------|-------------|-------------|----------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|---------------|---------------|-------------|--------------|--------------|--------------|
| <b>Expenses</b>                                   |             |             |             |          |              |              |              |              |              |              |              |              |              |               |               |               |             |              |              |              |
| <b>1. Interest Expense</b>                        | <b>1.66</b> | <b>0.42</b> | <b>4.88</b> |          | <b>7.41</b>  | <b>20.95</b> | <b>12.31</b> | <b>20.98</b> | <b>18.87</b> | <b>10.55</b> | <b>14.21</b> | <b>9.84</b>  | <b>23.30</b> | <b>9.41</b>   | <b>25.38</b>  | <b>21.01</b>  | <b>2.13</b> | <b>9.20</b>  | <b>15.21</b> | <b>11.96</b> |
| 1.1 On Deposit Liabilities                        | 1.56        | 0.42        | 4.88        |          | 7.41         | 20.95        | 12.31        | 20.98        | 15.39        | 10.55        | 14.21        | 9.84         | 23.30        | 9.41          | 25.38         | 21.01         | 2.13        | 9.20         | 15.21        | 11.96        |
| 1.1.1 Saving Account                              | 1.36        | 0.21        | 1.46        |          | 1.53         | 7.63         | 2.34         |              | 5.19         | 2.57         | 6.24         | 2.57         | 6.59         | 1.60          | 12.52         | 2.86          | 0.87        | 2.54         | 6.42         | 3.35         |
| 1.1.2 Fixed Account                               | 0.05        | 0.21        | 3.43        |          | 5.63         | 13.32        | 9.97         | 20.98        | 10.19        | 7.99         | 7.97         | 7.12         | 14.72        | 7.81          | 12.86         | 18.16         | 1.25        | 6.66         | 8.78         | 8.61         |
| 1.1.2.1 Up to 3 months Fixed Account              |             |             | 0.09        |          | 0.00         | 0.00         | 0.07         | 0.07         |              | 0.00         |              |              | 0.01         | 0.15          | 0.00          | 2.45          |             |              |              | 0.02         |
| 1.1.2.2 3 to 6 months Fixed Account               |             |             | 0.03        |          | 0.00         | 0.00         | 0.07         | 0.36         |              | 0.00         | 0.27         |              | 0.05         | 0.66          | 0.08          | 0.42          |             |              | 0.04         | 0.10         |
| 1.1.2.3 6 months to 1 year Fixed Account          |             | 0.00        | 1.45        |          | 3.96         | 1.85         | 4.62         | 5.65         |              | 5.79         | 6.69         | 4.03         | 1.80         | 3.09          | 1.67          |               | 0.31        | 3.75         | 7.52         | 5.63         |
| 1.1.2.4 Above 1 year Fixed Account                | 0.05        | 0.21        | 1.86        |          | 1.67         | 11.47        | 5.21         | 14.90        | 10.19        | 2.19         | 1.01         | 3.08         | 12.86        | 3.92          | 11.11         | 15.29         | 0.94        | 2.91         | 1.22         | 2.85         |
| 1.1.3 Call Deposit                                | 0.14        |             |             |          | 0.25         |              |              |              |              |              |              | 0.14         | 1.99         |               |               |               |             |              |              |              |
| 1.1.4 Certificate of Deposit                      |             |             |             |          |              |              |              |              |              |              |              |              | 0.00         |               |               |               |             |              |              |              |
| 1.2 On Borrowing                                  | 0.10        |             |             |          |              |              |              |              | 3.48         |              |              |              |              |               |               |               |             |              |              |              |
| <b>2. Commission Expense</b>                      |             |             |             |          |              |              |              |              |              |              |              |              | <b>0.00</b>  |               | <b>0.02</b>   |               |             | <b>0.03</b>  |              |              |
| <b>3. Staff Expense</b>                           | <b>1.05</b> | <b>0.42</b> | <b>0.94</b> |          | <b>1.46</b>  | <b>1.74</b>  | <b>0.86</b>  | <b>2.10</b>  | <b>1.86</b>  | <b>1.14</b>  | <b>0.89</b>  | <b>3.19</b>  | <b>2.41</b>  | <b>0.97</b>   | <b>3.98</b>   | <b>7.83</b>   | <b>0.45</b> | <b>0.43</b>  | <b>1.15</b>  | <b>1.17</b>  |
| <b>4. Office Operating Expenses</b>               | <b>0.82</b> | <b>0.50</b> | <b>1.10</b> |          | <b>1.76</b>  | <b>1.73</b>  | <b>1.08</b>  | <b>3.89</b>  | <b>1.76</b>  | <b>0.85</b>  | <b>0.99</b>  | <b>3.52</b>  | <b>2.16</b>  | <b>1.22</b>   | <b>3.70</b>   | <b>5.90</b>   | <b>0.30</b> | <b>0.42</b>  | <b>0.48</b>  | <b>1.36</b>  |
| <b>5. Foreign Exchange Loss</b>                   |             |             |             |          |              |              |              |              |              |              |              |              |              |               |               |               |             |              |              |              |
| 5.1 Due to Change in Exchange Rates               |             |             |             |          |              |              |              |              |              |              |              |              |              |               |               |               |             |              |              |              |
| 5.2 Due to Foreign Currency Transaction           |             |             |             |          |              |              |              |              |              |              |              |              |              |               |               |               |             |              |              |              |
| <b>6. Non Operating Expense</b>                   |             |             |             |          |              |              |              |              |              |              |              | <b>0.00</b>  |              |               |               |               |             |              |              |              |
| <b>7. Provision for Risk</b>                      |             |             |             |          |              |              | <b>65.27</b> |              |              |              |              |              |              |               |               | <b>61.46</b>  |             |              | <b>9.42</b>  |              |
| 7.1 Loan loss Provision                           |             |             |             |          |              |              | 65.27        |              |              |              |              |              |              |               |               | 28.32         |             |              | 9.42         |              |
| 7.1.1 General Loan loss Provision                 |             |             |             |          |              |              |              |              |              |              |              |              |              |               |               |               |             |              | 9.42         |              |
| 7.1.2 Special Loan Loss Provision                 |             |             |             |          |              |              | 65.27        |              |              |              |              |              |              |               |               | 28.32         |             |              |              |              |
| 7.1.3 Additional Loan Loss Provision              |             |             |             |          |              |              |              |              |              |              |              |              |              |               |               |               |             |              |              |              |
| 7.2. Provision for Non-Banking Assets             |             |             |             |          |              |              |              |              |              |              |              |              |              |               |               | 33.14         |             |              |              |              |
| 7.3. Provision for Loss on Investment             |             |             |             |          |              |              |              |              |              |              |              |              |              |               |               |               |             |              |              |              |
| 7.5. Provision for Loss of Other Assets           |             |             |             |          |              |              |              |              |              |              |              |              |              |               |               |               |             |              |              |              |
| <b>8. Loan Written Off</b>                        |             |             |             |          |              |              |              |              |              |              |              |              |              |               |               |               |             |              |              |              |
| <b>9. Provision for Staff Bonus</b>               |             |             |             |          |              |              |              | <b>0.39</b>  |              |              |              |              |              |               |               |               |             |              |              |              |
| <b>10. Provision for Income Tax</b>               |             |             |             |          |              |              |              | <b>1.16</b>  |              |              |              |              |              |               |               |               |             |              |              |              |
| <b>11. Others</b>                                 |             |             |             |          |              |              |              |              |              |              |              |              |              |               |               |               |             |              |              |              |
| <b>12. Net Profit</b>                             |             |             |             |          |              |              |              | <b>2.72</b>  | <b>-9.93</b> |              | <b>-7.31</b> |              |              |               | <b>409.37</b> | <b>60.31</b>  | <b>0.00</b> | <b>4.94</b>  |              |              |
| <b>Total Expenses</b>                             | <b>3.53</b> | <b>1.33</b> | <b>6.92</b> |          | <b>10.63</b> | <b>24.42</b> | <b>79.51</b> | <b>31.23</b> | <b>12.55</b> | <b>12.54</b> | <b>8.77</b>  | <b>16.54</b> | <b>27.87</b> | <b>420.97</b> | <b>33.08</b>  | <b>156.51</b> | <b>2.88</b> | <b>15.02</b> | <b>26.26</b> | <b>14.48</b> |
| <b>Income</b>                                     |             |             |             |          |              |              |              |              |              |              |              |              |              |               |               |               |             |              |              |              |
| <b>1. Interest Income</b>                         | <b>0.26</b> | <b>0.28</b> | <b>1.69</b> |          | <b>1.59</b>  | <b>8.92</b>  | <b>18.12</b> | <b>29.23</b> | <b>10.63</b> | <b>1.18</b>  | <b>8.12</b>  | <b>13.44</b> | <b>11.18</b> | <b>9.45</b>   | <b>20.25</b>  | <b>62.88</b>  | <b>2.78</b> | <b>11.29</b> | <b>14.40</b> | <b>9.63</b>  |
| 1.1 On Loans and Advances                         | 0.25        | 0.28        | 1.69        |          | 1.59         | 8.76         | 17.83        | 27.59        | 7.12         | 1.18         | 6.00         | 8.95         | 11.04        | 9.41          | 19.57         | 60.15         | 2.78        | 11.29        | 14.40        | 9.39         |
| 1.2 On Investment                                 |             |             |             |          |              |              | 0.57         |              |              |              | 0.59         | 2.94         |              |               | 0.69          |               |             |              |              | 0.24         |
| 1.2.1 Government Bonds                            |             |             |             |          |              |              | 0.57         |              |              |              |              | 2.94         |              |               | 0.69          |               |             |              |              |              |
| 1.2.2 Foreign Bonds                               |             |             |             |          |              |              |              |              |              |              |              |              |              |               |               |               |             |              |              |              |
| 1.2.3 NRB Bonds                                   |             |             |             |          |              |              |              |              |              |              | 0.59         |              |              |               |               |               |             |              |              |              |
| 1.2.4 Debenture & Bonds                           |             |             |             |          |              |              |              |              |              |              |              |              |              |               |               |               |             |              |              | 0.24         |
| 1.3 On Agency Balance                             |             |             |             |          |              |              |              |              |              |              |              |              |              |               |               |               |             |              |              |              |
| 1.4 On Call Deposit                               | 0.00        |             |             |          | 0.00         | 0.15         | 0.13         | 1.07         |              |              | 1.52         |              | 0.15         |               |               | 2.73          |             |              |              | 0.00         |
| 1.5 On Others                                     |             |             |             |          |              |              | 0.16         |              | 3.51         |              |              | 1.55         |              | 0.04          |               |               |             |              |              |              |
| <b>2. Commission and Discount</b>                 |             |             | <b>0.04</b> |          | <b>0.01</b>  | <b>0.02</b>  | <b>0.00</b>  | <b>0.09</b>  | <b>1.96</b>  |              | <b>0.03</b>  | <b>0.10</b>  | <b>0.13</b>  | <b>0.00</b>   | <b>0.18</b>   | <b>0.10</b>   | <b>0.10</b> |              | <b>0.93</b>  | <b>0.16</b>  |
| 2.1 Bills Purchase and Discount                   |             |             |             |          |              |              |              |              |              |              |              |              |              |               |               |               |             |              |              |              |
| 2.2 Commission                                    |             |             | 0.04        |          | 0.01         | 0.02         | 0.00         | 0.09         | 0.28         |              | 0.03         |              | 0.08         | 0.00          | 0.06          | 0.04          | 0.00        |              | 0.93         | 0.16         |
| 2.3 Others  |             |             |             |          |              |              |              |              | 1.68         |              |              | 0.10         | 0.04         |               | 0.12          | 0.06          | 0.10        |              |              |              |
| <b>3. Exchange Flactuation Income</b>             |             |             |             |          |              |              |              |              |              |              |              |              |              |               |               |               |             |              |              |              |
| 3.1 Due to Change in Exchange Rate                |             |             |             |          |              |              |              |              |              |              |              |              |              |               |               |               |             |              |              |              |
| 3.2 Due to Foreign Currency Transaction           |             |             |             |          |              |              |              |              |              |              |              |              |              |               |               |               |             |              |              |              |
| <b>4. Other Operating Income</b>                  | <b>0.03</b> | <b>0.00</b> | <b>0.81</b> |          | <b>0.27</b>  | <b>2.12</b>  | <b>0.11</b>  | <b>1.91</b>  |              | <b>0.33</b>  | <b>0.63</b>  | <b>0.29</b>  | <b>1.09</b>  | <b>0.30</b>   | <b>1.55</b>   |               | <b>0.00</b> | <b>0.27</b>  |              | <b>0.89</b>  |
| <b>5. Non Operating Income</b>                    | <b>0.01</b> |             |             |          | <b>1.32</b>  | <b>0.01</b>  |              |              | <b>-0.04</b> |              |              |              |              |               |               | <b>0.51</b>   |             | <b>0.03</b>  |              |              |
| <b>6. Write Back from Provisions for loss</b>     | <b>0.94</b> |             |             |          |              |              | <b>4.99</b>  |              |              |              |              |              |              | <b>411.23</b> | <b>93.01</b>  |               |             |              |              |              |
| <b>7. Recovery of written-off Loan</b>            |             |             |             |          |              |              |              |              |              |              |              |              |              |               |               |               |             |              | <b>3.43</b>  |              |
| <b>8. Income from Extra Ordinary transactions</b> |             |             |             |          |              |              |              |              |              |              |              |              |              |               |               |               |             |              |              |              |
| <b>9. Net Loss</b>                                | <b>2.31</b> | <b>1.06</b> | <b>4.37</b> |          | <b>7.44</b>  | <b>13.36</b> | <b>56.29</b> |              |              | <b>11.03</b> |              | <b>2.71</b>  | <b>15.46</b> |               | <b>11.10</b>  |               |             |              | <b>10.94</b> | <b>3.80</b>  |
| <b>Total Income</b>                               | <b>3.53</b> | <b>1.33</b> | <b>6.92</b> |          | <b>10.63</b> | <b>24.42</b> | <b>79.51</b> | <b>31.23</b> | <b>12.55</b> | <b>12.54</b> | <b>8.77</b>  | <b>16.54</b> | <b>27.87</b> | <b>420.97</b> | <b>33.08</b>  | <b>156.51</b> | <b>2.88</b> | <b>15.02</b> | <b>26.26</b> | <b>14.48</b> |

Profit and Loss Statement of upto Saun end, 2071

| BFI Name                                 | Premier     | Arun         | Multipurpose | Synergy      | Srijana      | Om           | WMBFL         | CMBFL       | Crystal     | Ganeshwari  | Patan       | Fewa         | Everest     | Prudential   | ICFC         | Sagarmatha   | Kuber        | NEFL        | Seti        | hama        |  |
|--|-------------|--------------|--------------|--------------|--------------|--------------|---------------|-------------|-------------|-------------|-------------|--------------|-------------|--------------|--------------|--------------|--------------|-------------|-------------|-------------|--|
| <b>Expenses</b>                          |             |              |              |              |              |              |               |             |             |             |             |              |             |              |              |              |              |             |             |             |  |
| <b>1. Interest Expense</b>               | <b>7.58</b> | <b>18.29</b> | <b>0.12</b>  | <b>15.74</b> | <b>5.60</b>  | <b>29.89</b> | <b>27.26</b>  | <b>1.71</b> | <b>0.32</b> | <b>7.53</b> | <b>0.05</b> | <b>24.34</b> | <b>5.20</b> | <b>7.96</b>  | <b>23.97</b> | <b>12.37</b> | <b>0.79</b>  | <b>6.95</b> | <b>0.01</b> | <b>1.66</b> |  |
| 1.1 On Deposit Liabilities               | 7.58        | 18.29        | 0.12         | 15.53        | 5.60         | 29.89        | 27.26         | 1.63        | 0.18        | 7.53        | 0.05        | 24.34        | 5.20        | 7.96         | 23.62        | 12.37        | 0.79         | 6.95        | 0.01        | 1.66        |  |
| 1.1.1 Saving Account                     | 3.23        | 4.61         |              | 4.27         | 3.81         | 9.66         | 14.20         | 0.70        | 0.18        | 2.79        | 0.00        | 10.49        | 2.27        | 1.38         | 11.40        | 7.38         | 0.64         | 3.62        | 0.00        | 0.99        |  |
| 1.1.2 Fixed Account                      | 4.35        | 13.68        | 0.12         | 11.27        | 1.80         | 20.22        | 13.05         | 0.10        | 0.00        | 4.74        | 0.05        | 13.85        | 2.94        | 5.91         | 12.22        | 4.99         | 0.15         | 3.33        | 0.01        | 0.67        |  |
| 1.1.2.1 Up to 3 months Fixed Account     | 0.22        | 7.72         |              | 0.03         |              | 0.40         | 0.10          |             |             | 0.22        |             | 0.14         | 0.03        |              |              | 0.09         |              |             |             |             |  |
| 1.1.2.2 3 to 6 months Fixed Account      | 0.07        | 0.01         |              | 0.21         |              | 0.39         | 0.04          |             |             | 0.28        |             | 0.28         |             | 0.01         | 0.07         | 0.29         |              | 0.02        |             | 0.02        |  |
| 1.1.2.3 6 months to 1 year Fixed Account | 3.46        | 0.05         |              | 6.56         | 0.15         | 11.55        | 3.25          |             |             | 1.35        |             | 9.74         | 0.92        | 2.88         | 4.18         | 3.54         | 0.15         | 1.82        | 0.01        | 0.38        |  |
| 1.1.2.4 Above 1 year Fixed Account       | 0.60        | 5.89         | 0.12         | 4.46         | 1.65         | 7.88         | 9.66          | 0.10        | 0.00        | 2.88        | 0.05        | 3.68         | 1.99        | 3.02         | 7.96         | 1.07         |              | 1.49        | 0.00        | 0.28        |  |
| 1.1.3 Call Deposit                       |             |              |              |              |              |              |               | 0.83        |             |             |             |              |             | 0.66         |              |              |              |             |             |             |  |
| 1.1.4 Certificate of Deposit             |             |              |              |              |              |              |               |             |             |             |             |              |             |              |              |              |              |             |             |             |  |
| 1.2 On Borrowing                         |             |              |              | 0.21         |              |              |               | 0.08        | 0.14        |             |             |              |             |              | 0.35         |              |              |             |             |             |  |
| <b>2. Commission Expense</b>             |             |              |              |              | <b>0.06</b>  |              |               |             |             |             |             |              |             |              |              |              |              |             |             |             |  |
| <b>3. Staff Expense</b>                  | <b>0.62</b> | <b>10.33</b> |              | <b>2.56</b>  | <b>0.52</b>  | <b>2.50</b>  | <b>7.89</b>   | <b>0.71</b> | <b>0.42</b> |             | <b>0.30</b> | <b>2.94</b>  | <b>0.75</b> | <b>2.01</b>  | <b>3.85</b>  | <b>1.70</b>  | <b>0.37</b>  | <b>0.89</b> | <b>0.32</b> | <b>0.33</b> |  |
| <b>4. Office Operating Expenses</b>      | <b>1.15</b> | <b>9.87</b>  | <b>0.01</b>  | <b>2.19</b>  | <b>2.12</b>  | <b>1.72</b>  | <b>10.49</b>  | <b>0.32</b> | <b>0.13</b> | <b>0.51</b> | <b>0.18</b> | <b>2.44</b>  | <b>1.14</b> | <b>0.86</b>  | <b>4.92</b>  | <b>1.22</b>  | <b>0.51</b>  | <b>0.90</b> | <b>0.11</b> | <b>0.61</b> |  |
| <b>5. Foreign Exchange Loss</b>          |             |              |              |              |              |              |               |             |             |             |             |              |             |              |              |              |              |             |             |             |  |
| 5.1 Due to Change in Exchange Rates      |             |              |              |              |              |              |               |             |             |             |             |              |             |              |              |              |              |             |             |             |  |
| 5.2 Due to Foreign Currency Transaction  |             |              |              |              |              |              |               |             |             |             |             |              |             |              |              |              |              |             |             |             |  |
| <b>6. Non Operating Expense</b>          |             |              |              |              |              |              |               |             |             |             | <b>0.00</b> |              |             |              |              |              |              |             |             |             |  |
| <b>7. Provision for Risk</b>             |             | <b>51.11</b> |              | <b>0.05</b>  |              |              | <b>84.63</b>  |             |             |             |             |              |             |              | <b>10.60</b> | <b>0.23</b>  |              |             |             |             |  |
| 7.1 Loan loss Provision                  |             | 35.07        |              | 0.05         |              |              | 84.63         |             |             |             |             |              |             |              |              | 0.23         |              |             |             |             |  |
| 7.1.1 General Loan loss Provision        |             | 0.10         |              | 0.05         |              |              |               |             |             |             |             |              |             |              |              |              |              |             |             |             |  |
| 7.1.2 Special Loan Loss Provision        |             | 34.97        |              |              |              |              | 84.63         |             |             |             |             |              |             |              |              |              |              |             |             |             |  |
| 7.1.3 Additional Loan Loss Provision     |             |              |              |              |              |              |               |             |             |             |             |              |             |              |              |              |              |             |             |             |  |
| 7.2. Provision for Non-Banking Assets    |             | 16.04        |              |              |              |              |               |             |             |             |             |              |             |              | 10.60        |              |              |             |             |             |  |
| 7.3. Provision for Loss on Investment    |             |              |              |              |              |              |               |             |             |             |             |              |             |              |              |              |              |             |             |             |  |
| 7.5. Provision for Loss of Other Assets  |             |              |              |              |              |              |               |             |             |             |             |              |             |              |              |              |              |             |             |             |  |
| <b>8. Loan Written Off</b>               |             |              |              |              |              |              |               |             |             |             |             |              |             |              |              |              |              |             |             |             |  |
| <b>9. Provision for Staff Bonus</b>      |             |              |              |              |              |              |               |             |             |             |             |              |             |              | <b>0.79</b>  |              |              |             |             | <b>0.09</b> |  |
| <b>10. Provision for Income Tax</b>      |             |              |              |              |              |              |               |             |             |             |             |              |             |              | <b>2.38</b>  |              |              |             |             | <b>0.26</b> |  |
| <b>11. Others</b>                        |             |              |              |              |              |              |               |             |             |             |             |              |             |              |              |              | <b>0.04</b>  |             |             |             |  |
| <b>12. Net Profit</b>                    |             |              | <b>0.82</b>  |              | <b>3.30</b>  |              |               | <b>5.80</b> |             |             |             |              |             |              | <b>5.55</b>  |              | <b>53.98</b> |             |             | <b>0.61</b> |  |
| <b>Total Expenses</b>                    | <b>9.36</b> | <b>89.61</b> | <b>0.95</b>  | <b>20.54</b> | <b>11.61</b> | <b>34.11</b> | <b>130.26</b> | <b>8.54</b> | <b>0.87</b> | <b>8.04</b> | <b>0.53</b> | <b>29.72</b> | <b>7.09</b> | <b>10.83</b> | <b>52.06</b> | <b>15.52</b> | <b>55.69</b> | <b>8.74</b> | <b>1.39</b> | <b>2.61</b> |  |

|   |             |              |             |              |              |              |               |             |             |             |             |              |             |              |              |              |              |             |             |             |             |
|---|-------------|--------------|-------------|--------------|--------------|--------------|---------------|-------------|-------------|-------------|-------------|--------------|-------------|--------------|--------------|--------------|--------------|-------------|-------------|-------------|-------------|
| <b>Income</b>                                     |             |              |             |              |              |              |               |             |             |             |             |              |             |              |              |              |              |             |             |             |             |
| <b>1. Interest Income</b>                         | <b>0.17</b> | <b>11.53</b> | <b>0.93</b> | <b>10.94</b> | <b>8.93</b>  | <b>23.88</b> | <b>30.15</b>  | <b>0.83</b> | <b>0.28</b> | <b>6.10</b> | <b>0.14</b> | <b>17.74</b> | <b>3.37</b> | <b>2.21</b>  | <b>50.17</b> | <b>6.61</b>  | <b>-1.27</b> | <b>4.91</b> | <b>1.20</b> | <b>1.07</b> |             |
| 1.1 On Loans and Advances                         | 0.17        | 11.01        | 0.93        | 10.94        | 8.93         | 23.88        | 29.99         | 0.83        | 0.16        | 5.31        | 0.14        | 17.74        | 3.37        | 2.21         | 50.17        | 6.61         | -1.27        | 4.87        | 1.20        | 0.56        |             |
| 1.2 On Investment                                 |             |              |             |              |              |              |               |             |             |             |             |              |             |              |              |              |              |             |             |             |             |
| 1.2.1 Government Bonds                            |             |              |             |              |              |              |               |             |             |             |             |              |             |              |              |              |              |             |             |             |             |
| 1.2.2 Foreign Bonds                               |             |              |             |              |              |              |               |             |             |             |             |              |             |              |              |              |              |             |             |             |             |
| 1.2.3 NRB Bonds                                   |             |              |             |              |              |              |               |             |             |             |             |              |             |              |              |              |              |             |             |             |             |
| 1.2.4 Debenture & Bonds                           |             |              |             |              |              |              |               |             |             |             |             |              |             |              |              |              |              |             |             |             |             |
| 1.3 On Agency Balance                             |             |              |             |              |              |              |               |             |             |             |             |              |             |              | 0.00         |              |              |             |             |             |             |
| 1.4 On Call Deposit                               |             | 0.52         |             |              |              | 0.01         |               |             |             | 0.79        |             |              |             |              |              |              |              | 0.00        |             |             | 0.51        |
| 1.5 On Others                                     | 0.00        |              |             |              |              |              | 0.16          |             | 0.12        |             |             |              |             |              |              |              |              |             | 0.04        |             |             |
| <b>2. Commission and Discount</b>                 | <b>0.00</b> | <b>0.05</b>  |             | <b>0.09</b>  | <b>0.00</b>  |              | <b>0.27</b>   |             |             | <b>0.04</b> |             | <b>1.87</b>  | <b>0.09</b> | <b>0.29</b>  | <b>0.37</b>  | <b>0.06</b>  |              | <b>0.22</b> | <b>0.01</b> | <b>0.05</b> |             |
| 2.1 Bills Purchase and Discount                   |             |              |             |              |              |              |               |             |             |             |             |              |             |              |              |              |              |             |             |             |             |
| 2.2 Commission                                    | 0.00        | 0.05         |             | 0.09         | 0.00         |              | 0.00          |             |             | 0.04        |             | 1.87         | 0.09        | 0.03         | 0.37         | 0.06         |              | 0.20        | 0.01        | 0.05        |             |
| 2.3 Others  | 0.00        |              |             |              |              |              | 0.27          |             |             | 0.00        |             |              |             |              | 0.27         |              |              | 0.02        |             |             |             |
| <b>3. Exchange Flactuation Income</b>             |             |              |             |              |              |              |               |             |             |             |             |              |             |              | <b>0.00</b>  |              |              |             |             |             |             |
| 3.1 Due to Change in Exchange Rate                |             |              |             |              |              |              |               |             |             |             |             |              |             |              |              |              |              |             |             |             |             |
| 3.2 Due to Foreign Currency Transaction           |             |              |             |              |              |              |               |             |             |             |             |              |             |              | 0.00         |              |              |             |             |             |             |
| <b>4. Other Operating Income</b>                  | <b>0.00</b> | <b>6.39</b>  | <b>0.02</b> | <b>0.10</b>  | <b>1.43</b>  | <b>2.27</b>  |               | <b>0.02</b> |             | <b>1.08</b> | <b>0.00</b> | <b>1.21</b>  | <b>0.33</b> |              | <b>1.39</b>  | <b>1.45</b>  | <b>0.28</b>  | <b>0.13</b> | <b>0.18</b> | <b>0.16</b> |             |
| <b>5. Non Operating Income</b>                    |             |              |             |              |              |              |               | <b>0.24</b> |             |             |             |              |             |              | <b>0.83</b>  | <b>0.13</b>  | <b>0.03</b>  |             | <b>0.01</b> |             | <b>0.18</b> |
| <b>6. Write Back from Provisions for loss</b>     |             | <b>33.33</b> |             | <b>0.12</b>  | <b>1.25</b>  |              | <b>19.65</b>  | <b>7.44</b> |             |             |             |              |             |              | <b>2.20</b>  |              | <b>56.68</b> |             |             |             |             |
| <b>7. Recovery of written-off Loan</b>            |             |              |             |              |              |              |               |             |             |             |             |              |             |              |              |              |              |             |             |             |             |
| <b>8. Income from Extra Ordinary transactions</b> |             |              |             |              |              |              |               |             |             |             |             |              |             |              |              |              |              |             |             |             |             |
| <b>9. Net Loss</b>                                | <b>9.18</b> | <b>38.31</b> |             | <b>9.30</b>  |              | <b>7.96</b>  | <b>80.18</b>  |             | <b>0.60</b> | <b>0.82</b> | <b>0.39</b> | <b>8.90</b>  | <b>3.30</b> | <b>5.29</b>  |              | <b>7.38</b>  |              | <b>3.48</b> |             | <b>1.15</b> |             |
| <b>Total Income</b>                               | <b>9.36</b> | <b>89.61</b> | <b>0.95</b> | <b>20.54</b> | <b>11.61</b> | <b>34.11</b> | <b>130.26</b> | <b>8.54</b> | <b>0.87</b> | <b>8.04</b> | <b>0.53</b> | <b>29.72</b> | <b>7.09</b> | <b>10.83</b> | <b>52.06</b> | <b>15.52</b> | <b>55.69</b> | <b>8.74</b> | <b>1.39</b> | <b>2.61</b> |             |

| BFI Name                                 | Zenith      | Unique      | Manushree    | Jebils      | Reliance     | Bhaktapur   |
|--|-------------|-------------|--------------|-------------|--------------|-------------|
| <b>Expenses</b>                          |             |             |              |             |              |             |
| <b>1. Interest Expense</b>               | <b>5.88</b> | <b>3.78</b> | <b>9.14</b>  | <b>6.18</b> | <b>12.38</b> | <b>2.10</b> |
| 1.1 On Deposit Liabilities               | 5.88        | 3.78        | 9.14         | 6.18        | 12.38        | 2.10        |
| 1.1.1 Saving Account                     | 4.04        | 1.74        | 4.97         | 1.59        | 6.38         | 1.00        |
| 1.1.2 Fixed Account                      | 1.85        | 2.03        | 4.17         | 3.28        | 6.01         | 0.85        |
| 1.1.2.1 Up to 3 months Fixed Account     | 0.02        | 0.01        | 0.01         | 0.04        | 0.59         |             |
| 1.1.2.2 3 to 6 months Fixed Account      | 0.06        | 0.04        | 0.05         | 0.02        | 0.21         |             |
| 1.1.2.3 6 months to 1 year Fixed Account | 0.94        | 1.68        | 1.67         | 2.78        | 4.43         | 0.22        |
| 1.1.2.4 Above 1 year Fixed Account       | 0.82        | 0.31        | 2.44         | 0.43        | 0.78         | 0.63        |
| 1.1.3 Call Deposit                       |             |             |              | 1.31        |              | 0.25        |
| 1.1.4 Certificate of Deposit             |             |             |              |             |              |             |
| 1.2 On Borrowing                         |             |             |              |             |              |             |
| <b>2. Commission Expense</b>             |             |             |              |             |              |             |
| <b>3. Staff Expense</b>                  | <b>1.08</b> | <b>0.42</b> | <b>0.97</b>  | <b>0.73</b> | <b>1.15</b>  | <b>0.35</b> |
| <b>4. Office Operating Expenses</b>      | <b>0.70</b> | <b>0.32</b> | <b>0.82</b>  | <b>0.92</b> | <b>1.51</b>  | <b>0.23</b> |
| <b>5. Foreign Exchange Loss</b>          |             |             |              |             |              |             |
| 5.1 Due to Change in Exchange Rates      |             |             |              |             |              |             |
| 5.2 Due to Foreign Currency Transaction  |             |             |              |             |              |             |
| <b>6. Non Operating Expense</b>          |             |             |              |             |              |             |
| <b>7. Provision for Risk</b>             |             |             |              |             |              |             |
| 7.1 Loan loss Provision                  |             |             |              |             |              |             |
| 7.1.1 General Loan loss Provision        |             |             |              |             |              |             |
| 7.1.2 Special Loan Loss Provision        |             |             |              |             |              |             |
| 7.1.3 Additional Loan Loss Provision     |             |             |              |             |              |             |
| 7.2. Provision for Non-Banking Assets    |             |             |              |             |              |             |
| 7.3. Provision for Loss on Investment    |             |             |              |             |              |             |
| 7.5. Provision for Loss of Other Assets  |             |             |              |             |              |             |
| <b>8. Loan Written Off</b>               |             |             |              |             |              |             |
| <b>9. Provision for Staff Bonus</b>      |             |             |              |             |              |             |
| <b>10. Provision for Income Tax</b>      |             |             |              |             |              |             |
| <b>11. Others</b>                        |             |             |              |             |              |             |
| <b>12. Net Profit</b>                    |             |             |              |             |              |             |
| <b>Total Expenses</b>                    | <b>7.66</b> | <b>4.51</b> | <b>10.94</b> | <b>7.83</b> | <b>15.04</b> | <b>2.68</b> |

|   |             |             |              |             |              |             |
|---|-------------|-------------|--------------|-------------|--------------|-------------|
| <b>Income</b>                                     |             |             |              |             |              |             |
| <b>1. Interest Income</b>                         | <b>3.05</b> | <b>2.52</b> | <b>2.11</b>  | <b>2.53</b> | <b>11.52</b> | <b>1.52</b> |
| 1.1 On Loans and Advances                         | 3.05        | 2.52        | 2.11         | 1.71        | 10.10        | 1.52        |
| 1.2 On Investment                                 |             |             |              |             |              |             |
| 1.2.1 Government Bonds                            |             |             |              |             |              |             |
| 1.2.2 Foreign Bonds                               |             |             |              |             |              |             |
| 1.2.3 NRB Bonds                                   |             |             |              |             |              |             |
| 1.2.4 Debenture & Bonds                           |             |             |              |             |              |             |
| 1.3 On Agency Balance                             |             |             |              |             |              |             |
| 1.4 On Call Deposit                               |             |             |              | 0.82        | 1.42         |             |
| 1.5 On Others                                     |             | 0.00        | 0.00         |             |              | 0.00        |
| <b>2. Commission and Discount</b>                 | <b>0.01</b> | <b>0.40</b> | <b>4.50</b>  | <b>0.01</b> | <b>0.00</b>  | <b>0.00</b> |
| 2.1 Bills Purchase and Discount                   |             |             |              |             |              |             |
| 2.2 Commission                                    | 0.01        |             | 0.01         | 0.01        | 0.00         | 0.00        |
| 2.3 Others  |             | 0.40        | 4.49         |             |              |             |
| <b>3. Exchange Flactuation Income</b>             |             |             |              |             |              |             |
| 3.1 Due to Change in Exchange Rate                |             |             |              |             |              |             |
| 3.2 Due to Foreign Currency Transaction           |             |             |              |             |              |             |
| <b>4. Other Operating Income</b>                  | <b>0.39</b> |             |              | <b>0.48</b> | <b>0.37</b>  | <b>0.10</b> |
| <b>5. Non Operating Income</b>                    |             |             |              |             | <b>0.61</b>  |             |
| <b>6. Write Back from Provisions for loss</b>     |             |             |              |             |              |             |
| <b>7. Recovery of written-off Loan</b>            |             |             |              |             |              |             |
| <b>8. Income from Extra Ordinary transactions</b> |             |             |              |             |              |             |
| <b>9. Net Loss</b>                                | <b>4.22</b> | <b>1.59</b> | <b>4.33</b>  | <b>4.82</b> | <b>2.54</b>  | <b>1.06</b> |
| <b>Total Income</b>                               | <b>7.66</b> | <b>4.51</b> | <b>10.94</b> | <b>7.83</b> | <b>15.04</b> | <b>2.68</b> |

Statement of Credit as on Saun end, 2071

| BFI Name                           | NBL      | RBB      | NABL     | NBL      | SCBNL    | HL       | NSBI     | NBB      | EBL      | BOK      | NCC      | INC      | Lumbini  | MBL      | Kumari   | Laxmi    | SBL      | ADBNL    | Global   | Citizens |  |
|------------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|--|
| <b>Sector Wise</b>                 |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |  |
| Agricultural and Forest Related    | 3287.47  | 2348.96  | 693.95   | 1462.99  | 516.28   | 951.20   | 1245.83  | 223.31   | 1136.61  | 446.61   | 559.66   | 402.94   | 671.25   | 172.80   | 507.82   | 470.60   | 297.91   | 14612.84 | 1384.87  | 116.33   |  |
| Fishery Related                    | 25.68    | 42.27    | 1848.85  | 0.10     |          | 1.90     |          | 4.01     | 6.60     |          | 3.89     | 0.59     | 2.46     |          |          | 14.42    | 17.98    | 488.25   | 12.12    | 16.26    |  |
| Mining Related                     | 274.05   | 3.76     | 394.15   | 136.89   |          |          |          | 16.92    | 133.59   |          |          | 70.20    | 40.00    | 61.62    | 674.93   |          | 122.51   |          | 175.14   | 13.06    |  |
| Manufacturing (Producing) Related  | 6658.89  | 6709.54  | 17129.35 | 20362.62 | 9818.78  | 15887.75 | 8123.43  | 3852.68  | 8186.85  | 8466.50  | 4945.35  | 8277.49  | 2302.61  | 6473.89  | 6705.54  | 5904.25  | 5444.76  | 7262.02  | 8371.94  | 5281.39  |  |
| Construction                       | 4097.51  | 7285.27  | 4342.75  | 1616.52  | 6177.59  | 3717.64  | 2760.30  | 5199.38  | 7115.34  | 1847.55  | 1567.24  | 7381.83  | 1114.32  | 2742.87  | 2810.07  | 3881.53  | 2029.05  | 3289.94  | 4297.64  | 512.83   |  |
| Electricity, Gas and Water         | 117.55   | 835.52   | 2040.22  | 882.52   | 16.71    | 599.61   | 359.38   | 125.55   | 1203.38  | 1322.32  | 724.82   | 948.16   | 494.01   | 1321.93  | 1022.24  | 527.92   | 1146.18  | 86.98    | 1524.38  | 1397.39  |  |
| Metal Products, Mach. & Ele. Eqp.  | 297.66   | 729.48   | 563.61   | 232.62   | 238.60   | 48.93    | 838.74   | 415.71   | 1063.29  | 364.24   | 215.74   | 12.25    | 31.15    | 189.73   | 492.99   | 400.50   | 227.62   | 603.41   | 1545.23  | 30.22    |  |
| Tras., Com. and Public Utilities   | 519.44   | 1756.12  | 454.94   | 1613.22  | 148.42   | 1729.23  | 1067.01  | 312.89   | 2598.31  | 430.27   | 1197.98  | 1118.57  | 843.28   | 736.70   | 1192.92  | 841.21   | 1837.56  | 275.91   | 1183.40  | 126.47   |  |
| Wholesaler & Retailer              | 9685.70  | 15929.32 | 14834.10 | 11770.64 | 4837.49  | 9727.69  | 10909.02 | 4452.20  | 13579.66 | 7828.37  | 3882.35  | 8105.79  | 2598.43  | 5971.10  | 3798.38  | 5808.53  | 5477.99  | 11923.61 | 13464.70 | 3824.95  |  |
| Finance, Insurance and Real Estate | 1677.65  | 3267.64  | 4439.89  | 4238.45  | 914.98   | 4747.86  | 1413.10  | 1150.75  | 5648.95  | 2032.25  | 1557.33  | 2876.30  | 690.59   | 2461.88  | 2265.45  | 2356.70  | 2937.76  | 70.15    | 2723.54  | 3050.24  |  |
| Hotel or Restaurant                | 868.38   | 2662.89  | 1498.52  | 2364.66  | 37.79    | 1155.62  | 421.38   | 308.53   | 853.25   | 373.82   | 565.40   | 334.08   | 1474.99  | 384.25   | 248.41   | 126.74   | 777.60   | 2173.32  | 1470.01  | 485.00   |  |
| Other Services                     | 1647.71  | 1846.93  | 1840.66  | 3895.30  | 137.11   | 3522.03  | 531.53   | 755.15   | 1811.94  | 2420.84  | 940.84   | 1587.13  | 1219.91  | 1451.05  | 1048.88  | 831.56   | 1513.93  | 4016.54  | 1609.20  | 1114.40  |  |
| Consumption Loans                  | 11024.47 | 9612.49  | 2275.99  | 1518.55  | 2563.41  | 1164.87  | 242.70   | 825.27   | 2386.04  | 2163.65  | 833.25   | 3682.92  | 245.13   | 2064.73  | 565.25   | 2241.44  | 285.53   | 7353.53  | 1537.82  | 2352.16  |  |
| Local Government                   |          | 216.60   |          | 368.27   | 138.81   | 255.20   |          |          |          |          |          |          | 58.82    |          |          | 134.63   | 135.05   | 1.48     | 91.86    |          |  |
| Others                             | 720.82   | 4117.10  | 5643.30  | 4760.62  | 1602.40  | 3456.46  | 8311.58  | 1525.48  | 2902.28  | 791.97   | 873.97   | 2148.50  | 2760.46  | 5047.71  | 1585.87  | 440.31   | 5817.90  | 9305.05  | 4444.19  | 5006.25  |  |
| TOTAL sectorwise                   | 40902.98 | 57393.89 | 58000.28 | 55223.97 | 27148.37 | 46965.97 | 36224.00 | 19167.82 | 48626.09 | 28488.39 | 17867.82 | 36946.75 | 14547.41 | 29080.26 | 22918.74 | 23980.35 | 28069.32 | 61463.03 | 43836.02 | 23326.94 |  |

| Product Wise                          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |  |
|---------------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|--|
| Term Loan                             | 8389.09  | 8209.80  | 8583.00  | 9437.90  | 2561.58  | 5877.76  | 2181.41  | 1754.55  | 6365.76  | 3927.44  | 2601.30  | 2670.64  | 2181.41  | 4541.69  | 4266.26  | 3221.49  | 5621.35  | 21332.02 | 4409.93  | 4666.75  |  |
| Overdraft                             | 5851.49  | 8659.29  | 12551.54 | 10909.08 | 2047.43  | 7613.71  | 1352.24  | 4504.14  | 13235.35 | 7850.35  | 5505.93  | 4925.68  | 1734.33  | 6629.72  | 6184.95  | 2107.85  | 7848.94  | 6002.60  | 14545.34 | 5018.62  |  |
| Trust Receipt Loan / Import Loan      | 782.32   | 590.63   | 6065.51  | 8585.39  | 2498.99  | 7088.46  | 1521.69  | 1502.01  | 2463.74  | 1399.92  | 932.78   | 1473.69  | 805.25   | 967.86   | 1100.25  | 1576.69  | 1034.28  |          | 2002.89  | 546.05   |  |
| Demand & Other Working Capital Loan   | 3122.52  | 18838.95 | 10335.40 | 14941.90 | 5445.23  | 11208.64 | 17696.63 | 4265.86  | 5909.74  | 7061.05  | 2503.19  | 10377.24 | 3220.16  | 3004.62  | 4355.48  | 7264.36  | 4471.01  | 24294.54 | 13079.37 | 3358.76  |  |
| Res. Per. H. Loan (Up to Rs. 10 mil.) | 2707.21  | 4052.16  | 5264.18  | 1455.62  | 4576.52  | 3631.01  | 2285.20  | 1749.91  | 7115.34  | 1806.45  | 906.91   | 5493.13  | 422.19   | 2492.55  | 2000.01  | 882.51   | 1742.97  | 2687.48  | 2058.32  | 1243.86  |  |
| Real Estate Loan                      | 1441.71  | 2317.47  | 4440.45  | 4868.61  | 1405.55  | 2659.69  | 1635.80  | 1395.70  | 2691.65  | 906.44   | 1013.17  | 3078.95  | 1524.19  | 2365.12  | 2068.84  | 1294.04  | 3560.84  | 602.21   | 1963.41  | 2855.34  |  |
| Margin Nature Loan                    | 1604.03  | 789.33   |          | 46.84    |          | 621.39   |          | 66.98    | 422.71   | 113.81   | 3.00     | 1840.68  | 199.48   | 263.79   | 596.36   | 380.50   | 311.28   |          | 655.97   | 764.92   |  |
| Hire Purchase Loan                    | 1393.42  | 1453.13  | 2263.61  | 1482.04  | 2453.80  | 2499.29  | 303.03   | 1230.36  | 2668.15  | 2142.62  | 1207.65  | 3155.13  | 1326.70  | 1898.17  | 861.21   | 1619.21  | 1742.44  | 117.40   | 2013.31  | 896.89   |  |
| Deprived Sector Loan                  | 473.62   | 2807.36  | 2204.25  | 2290.39  | 1048.92  | 1906.75  | 1405.09  | 753.77   | 1930.21  | 1185.02  | 799.02   | 1451.85  | 522.64   | 1192.13  | 992.75   | 925.33   | 1088.04  | 6373.30  | 1371.25  | 871.13   |  |
| Bills Purchased                       | 4.95     | 72.27    | 319.69   | 132.82   | 325.15   | 1911.44  | 762.62   | 335.97   | 591.99   | 1471.03  | 19.45    | 676.09   | 0.18     | 554.57   | 18.55    | 2.40     | 313.87   |          | 486.12   | 46.93    |  |
| Other Product                         | 15132.64 | 9603.50  | 5972.66  | 1073.39  | 4785.21  | 1947.83  | 7080.30  | 1608.57  | 5231.43  | 624.26   | 2375.42  | 1803.66  | 2610.87  | 5170.03  | 474.07   | 4705.97  | 334.30   | 53.47    | 1250.10  | 3057.69  |  |
| <b>Total Product wise Loan</b>        | 40902.98 | 57393.89 | 58000.28 | 55223.97 | 27148.37 | 46965.97 | 36224.00 | 19167.82 | 48626.09 | 28488.39 | 17867.82 | 36946.75 | 14547.41 | 29080.26 | 22918.74 | 23980.35 | 28069.32 | 61463.03 | 43836.02 | 23326.94 |  |

| Collateral Wise                    |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |  |
|------------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|--|
| Gold and Silver                    | 8473.72  | 8447.10  | 48.07    | 1022.74  |          |          |          | 324.19   |          | 14.00    | 473.38   | 79.47    |          | 16.57    |          | 241.14   |          |          | 12.47    | 1484.65  |  |
| Government Securities              | 2.00     | 218.85   | 539.16   | 38.50    | 5.50     |          |          | 15.62    | 0.05     | 2.77     |          |          | 63.21    | 10.00    |          |          |          |          |          |          |  |
| Non Governmental Securities        | 0.59     | 757.13   | 6.92     | 47.08    |          | 621.39   |          | 96.60    | 561.18   |          | 124.05   | 1941.58  | 525.38   | 307.81   | 610.28   |          | 48.35    |          | 163.14   | 764.93   |  |
| Fixed Deposit Receipts             | 183.95   | 280.65   | 660.37   | 98.68    | 468.55   | 439.22   | 947.88   | 132.33   | 842.04   | 84.52    | 220.41   | 251.28   | 55.45    | 562.54   | 96.04    | 72.16    | 151.75   | 302.01   | 0.75     | 64.34    |  |
| Own                                | 183.15   | 280.65   | 471.87   | 98.68    | 10.77    | 439.22   | 947.88   | 132.33   | 616.64   | 84.52    | 220.41   | 251.28   | 55.45    | 562.54   | 96.04    | 72.16    | 151.75   | 302.01   | 0.75     | 64.34    |  |
| Other Licences Institutions        | 0.80     |          | 188.50   |          | 457.77   |          |          | 225.40   |          |          |          |          |          |          |          |          |          |          |          |          |  |
| Collateral of Properties           | 10278.34 | 46277.51 | 50526.61 | 46599.84 | 21738.86 | 41835.27 | 31213.71 | 16749.87 | 42779.48 | 25395.38 | 15569.38 | 33233.28 | 12119.15 | 26565.87 | 21343.07 | 22753.43 | 25472.14 | 61161.02 | 1589.33  | 18981.41 |  |
| Fixed Assets                       | 6491.90  | 46128.90 | 27616.15 | 39213.74 | 16219.88 | 39331.63 | 26706.08 | 15117.86 | 26639.24 | 21270.66 | 13577.42 | 19244.96 | 11885.01 | 20971.19 | 20801.65 | 13832.43 | 15304.74 | 61161.02 | 1037.69  | 11386.31 |  |
| Current Assets                     | 3786.44  | 148.61   | 22910.46 | 7386.11  | 5518.98  | 2503.63  | 4507.63  | 1632.01  | 16140.24 | 4124.72  | 1991.96  | 13988.32 | 234.14   | 5594.68  | 541.42   | 8921.00  | 10167.40 |          | 551.63   | 7959.10  |  |
| Against security of Bill           | 366.81   | 103.55   | 2620.29  | 242.85   |          | 1911.44  | 1204.42  | 349.27   | 111.19   | 1537.82  | 209.55   | 2.44     | 876.35   | 33.42    |          |          | 262.40   |          |          | 668.37   |  |
| Domestic Bills                     | 0.01     | 28.59    | 1.21     | 133.57   |          | 1553.08  | 4.12     | 188.61   | 20.39    |          |          |          |          |          |          |          | 2.25     |          |          | 35.50    |  |
| Foreign Bills                      | 366.80   | 74.96    | 2619.08  | 109.27   |          | 358.37   | 1200.30  | 160.66   | 90.80    | 1537.82  | 209.55   | 2.44     | 876.35   | 3.73     |          |          | 260.15   |          |          | 632.87   |  |
| Against Guarantee                  | 30.28    | 806.23   | 454.02   | 2869.61  | 2358.18  | 2104.11  | 1404.59  | 1245.20  | 3562.37  | 1443.74  | 812.24   | 1401.71  | 421.76   | 1115.52  | 734.38   | 134.78   | 610.45   |          | 41.85    |          |  |
| Government Guarantee               |          | 53.62    |          | 368.27   | 138.81   |          | 156.12   | 91.30    | 203.79   | 2.17     | 71.84    | 216.36   | 1.52     | 129.84   | 146.70   | 134.63   | 135.05   |          |          |          |  |
| Institutional Guarantee            |          | 733.70   | 388.94   | 1843.56  | 2219.38  |          | 1248.47  | 608.88   | 2663.46  | 980.26   | 705.87   | 1185.35  | 310.33   | 964.70   | 587.61   |          | 465.40   |          |          |          |  |
| Personal Guarantee                 |          | 12.61    | 12.41    | 657.08   |          |          |          | 105.42   | 694.07   |          | 34.53    |          | 3.30     | 20.93    |          | 0.14     | 10.00    |          | 10.00    |          |  |
| Collective Guarantee               |          | 2.02     |          |          |          |          |          | 439.60   |          | 21.84    |          |          |          |          |          |          |          |          |          |          |  |
| Int. Rtd. Foreign Bank's Guarantee |          | 4.28     | 52.67    |          |          | 43.34    |          |          |          |          |          |          |          |          |          |          |          |          |          |          |  |
| Other Guarantee                    | 11.65    |          |          | 0.70     |          | 2060.77  |          | 0.00     | 1.06     | 439.48   |          |          | 106.61   | 0.04     | 0.07     |          |          |          |          | 31.85    |  |
| Credit Card                        |          |          | 167.07   | 27.47    | 114.41   | 54.54    |          |          |          | 10.16    |          |          |          |          |          | 24.23    |          |          |          | 63.87    |  |
| Others                             | 21567.30 | 502.87   | 2977.78  | 4277.20  | 2462.87  |          | 1453.40  | 254.73   | 769.77   |          | 458.81   | 36.99    | 486.11   | 468.54   | 134.97   | 754.60   | 1524.23  |          | 41964.62 | 1363.25  |  |
| <b>Total</b>                       | 40902.98 | 57393.89 | 58000.28 | 55223.97 | 27148.37 | 46965.97 | 36224.00 | 19167.82 | 48626.09 | 28488.39 | 17867.82 | 36946.75 | 14547.41 | 29080.26 | 22918.74 | 23980.35 | 28069.32 | 61463.03 | 43836.02 | 23326.94 |  |

Statement of Credit as on Saun end, 2071

| BFI Name                           | Prime    | Sunrise  | Grand    | NIMB     | Kist     | Janata   | Mega     | Civil    | Century  | Samma    | NIDC    | Malika  | Siddhartha | UDBL | Yeti    | Narayani | PDBL    | Sahayogi | Triveni | Suprim  | Bhirkuti | Surechha | Shangrila | Sarabharar |  |
|------------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|---------|---------|------------|------|---------|----------|---------|----------|---------|---------|----------|----------|-----------|------------|--|
| <b>Sector Wise</b>                 |          |          |          |          |          |          |          |          |          |          |         |         |            |      |         |          |         |          |         |         |          |          |           |            |  |
| Agricultural and Forest Related    | 657.83   | 428.50   | 926.30   | 443.51   | 497.25   | 443.73   | 305.84   | 898.33   | 246.46   | 996.50   | 42.27   | 43.27   | 259.91     |      | 37.37   | 6.27     | 182.72  | 100.41   | 474.67  | 551.08  | 140.61   | 38.81    | 103.12    | 79.42      |  |
| Fishery Related                    | 0.70     | 4.13     |          | 0.03     |          |          | 3.10     | 7.01     |          | 6.64     |         | 1.00    | 9.22       |      |         |          | 30.98   | 26.10    | 42.48   | 3.88    | 8.33     | 1.50     | 2.17      | 1.00       |  |
| Mining Related                     |          | 83.38    | 534.23   | 57.11    |          | 88.63    | 48.10    | 4.46     | 297.11   | 0.77     |         |         | 34.03      |      | 15.53   |          | 0.30    |          | 4.46    | 2.75    |          |          | 19.35     | 0.55       |  |
| Manufacturing (Producing) Related  | 5924.57  | 4837.24  | 2459.04  | 5029.72  | 1750.14  | 5636.42  | 5343.50  | 5101.37  | 4489.15  | 4602.85  | 502.65  | 311.74  | 513.93     |      | 384.01  | 12.78    | 225.84  | 95.95    | 360.34  | 110.49  | 341.12   | 2.70     | 312.68    | 49.39      |  |
| Construction                       | 2773.83  | 983.82   | 871.22   | 3172.03  | 2624.32  | 99.94    | 425.21   | 1879.56  | 1379.44  | 1925.43  | 37.38   | 66.18   | 641.41     |      | 329.10  | 36.54    | 520.74  | 113.86   | 551.96  | 251.17  | 627.17   | 149.09   | 572.32    | 199.91     |  |
| Electricity, Gas and Water         | 1022.09  | 422.26   | 646.65   | 479.23   | 592.45   | 635.19   | 471.47   | 327.27   | 289.60   | 787.39   | 172.99  | 1.15    | 34.02      |      | 95.89   |          | 3.54    |          | 2.05    | 0.69    | 4.00     |          | 21.22     |            |  |
| Metal Products, Mach. & Ele. Eqp.  | 47.05    | 261.92   | 256.66   | 671.52   | 105.60   | 188.25   | 274.34   | 119.18   | 201.41   | 286.83   | 15.60   |         | 257.37     |      | 10.59   |          | 24.83   |          | 34.00   | 55.14   | 23.33    |          | 73.50     | 2.89       |  |
| Tras., Com. and Public Utilities   | 613.37   | 471.02   | 1171.28  | 341.99   | 256.41   | 590.93   | 296.28   | 466.54   | 84.14    | 1147.03  |         |         | 497.80     |      | 55.80   | 8.59     | 223.10  | 9.13     | 323.93  | 99.53   | 641.90   | 276.34   | 536.29    | 66.18      |  |
| Wholesaler & Retailer              | 3190.11  | 6042.68  | 1736.76  | 5191.87  | 3356.92  | 2563.46  | 5670.09  | 4178.20  | 3906.55  | 4984.17  | 106.33  | 750.28  | 729.64     |      | 769.79  | 55.25    | 744.76  | 570.96   | 294.12  | 492.15  | 986.31   | 459.86   | 915.96    | 63.70      |  |
| Finance, Insurance and Real Estate | 4541.15  | 3137.09  | 3071.37  | 1137.69  | 1236.54  | 2046.40  | 727.87   | 2240.84  | 1408.66  | 923.23   | 230.58  | 65.20   | 436.92     |      | 452.63  | 45.86    | 156.34  |          | 243.00  | 71.34   | 203.06   |          | 260.14    | 36.65      |  |
| Hotel or Restaurant                | 194.03   | 551.71   | 786.33   | 936.46   | 727.53   | 487.48   | 490.31   | 990.62   | 615.44   | 573.23   | 270.69  | 82.77   | 157.75     |      | 149.12  | 10.43    | 113.10  | 6.92     | 172.40  | 41.90   | 20.83    |          | 493.01    | 8.40       |  |
| Other Services                     | 484.12   | 1102.10  | 1150.74  | 1492.54  | 1443.82  | 740.65   | 549.38   | 1675.07  | 620.50   | 1048.99  | 329.75  | 155.58  | 370.43     |      | 110.31  |          | 97.92   | 51.92    | 114.73  | 72.42   | 299.70   | 37.71    | 370.85    | 38.09      |  |
| Consumption Loans                  | 4063.93  | 1138.66  | 64.80    | 599.51   | 474.43   | 1682.44  | 758.63   | 891.20   | 1960.39  | 1332.44  | 166.21  | 61.64   | 424.22     |      | 1659.30 | 54.75    | 95.28   | 15.27    | 100.56  | 160.42  | 82.76    | 69.86    | 280.16    | 23.38      |  |
| Local Government                   |          | 64.77    |          |          |          |          |          |          |          |          |         |         |            |      |         |          |         |          |         | 0.12    |          |          |           | 0.00       |  |
| Others                             | 4269.00  | 2508.83  | 1061.90  | 709.19   | 420.14   | 979.12   | 961.28   | 644.91   | 810.97   | 2842.83  | 185.09  | 561.72  | 552.14     |      | 1600.43 | 106.00   | 426.26  | 577.92   | 425.42  | 464.41  | 590.77   | 48.04    | 1183.40   | 528.69     |  |
| TOTAL sectorwise                   | 27781.79 | 21973.34 | 14802.08 | 20262.39 | 13485.56 | 16182.63 | 16325.44 | 19424.56 | 16309.80 | 21458.32 | 2059.54 | 2100.53 | 4918.77    |      | 5669.86 | 336.46   | 2845.72 | 1568.44  | 3144.13 | 2377.48 | 3969.89  | 1083.90  | 5144.19   | 1098.24    |  |

| Product Wise                          |          |          |          |          |          |          |          |          |          |          |         |         |         |        |         |        |         |         |         |         |         |         |         |         |
|---------------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|---------|---------|---------|--------|---------|--------|---------|---------|---------|---------|---------|---------|---------|---------|
| Term Loan                             | 3075.26  | 2314.16  | 3086.91  | 3652.02  | 2908.01  | 3236.68  | 2191.00  | 3995.52  | 3048.97  | 3486.72  | 1063.49 | 168.12  | 869.98  |        | 671.10  | 22.28  | 219.35  |         | 396.70  | 51.26   | 212.50  | 46.22   | 1076.65 | 263.21  |
| Overdraft                             | 6552.04  | 4471.54  | 1869.57  | 1033.14  | 4870.09  | 2941.46  | 3106.95  | 4061.86  | 4416.93  | 2683.17  | 357.97  |         |         |        | 28.20   | 105.99 | 1272.29 |         | 750.57  | 412.20  | 1125.31 | 305.59  | 1248.71 | 283.80  |
| Trust Receipt Loan / Import Loan      | 500.73   | 968.52   | 593.62   | 1240.22  | 99.54    | 699.85   | 1069.68  | 1245.30  | 1142.73  | 678.19   |         |         |         |        |         |        |         |         |         |         |         |         |         |         |
| Demand & Other Working Capital Loan   | 2549.11  | 7002.37  | 4231.56  | 4664.98  | 919.45   | 4427.05  | 6623.80  | 4672.70  | 3389.80  | 5171.45  | 146.83  | 1586.57 | 1506.92 |        | 2380.41 | 54.55  |         | 599.34  |         | 286.10  |         | 70.76   | 1009.08 | 179.57  |
| Res. Per. H. Loan (Up to Rs. 10 mil.) | 1451.83  | 1655.24  | 205.70   | 2240.00  | 1726.11  | 474.66   | 430.63   | 721.89   | 1171.11  | 1171.57  | 22.29   | 66.18   | 560.03  |        | 333.96  | 35.91  | 116.42  | 98.09   | 491.27  | 242.27  | 481.33  | 131.45  | 540.57  | 175.99  |
| Real Estate Loan                      | 3961.53  | 2296.76  | 2561.31  | 1333.49  | 1260.96  | 906.28   | 413.28   | 1877.14  | 602.94   | 1008.17  | 219.67  |         | 264.60  |        | 422.04  | 45.86  | 495.17  | 90.06   | 275.70  | 46.99   | 231.80  | 101.15  | 88.53   | 36.65   |
| Margin Nature Loan                    | 1519.53  | 125.45   | 42.04    | 196.79   | 75.29    | 851.01   |          | 77.83    | 72.83    | 444.66   |         |         | 2.18    | 181.44 | 521.08  | 40.18  | 3.68    |         | 67.73   | 70.77   |         | 2.50    |         |         |
| Hire Purchase Loan                    | 401.24   | 1058.85  | 148.11   | 919.56   | 608.36   | 817.97   | 1401.29  | 1022.36  | 611.19   | 1671.20  | 32.66   | 55.27   | 658.31  |        | 469.73  | 8.59   | 214.64  | 8.63    | 359.94  | 174.82  | 680.86  | 307.21  | 751.94  | 70.52   |
| Deprived Sector Loan                  | 1069.13  | 881.00   | 687.03   | 909.36   | 697.93   | 703.68   | 639.16   | 829.65   | 583.18   | 828.62   | 35.80   | 109.65  | 179.10  |        | 171.92  | 8.53   | 106.57  | 56.73   | 118.52  | 110.21  | 181.42  | 48.04   | 200.61  | 47.56   |
| Bills Purchased                       | 89.74    | 99.91    | 398.71   | 325.90   | 34.00    | 4.56     |          | 36.68    | 135.73   | 306.25   |         |         | 1.00    |        |         |        |         |         |         |         |         |         |         |         |
| Other Product                         | 6611.64  | 1099.54  | 977.51   | 3746.94  | 285.83   | 1119.43  | 449.66   | 883.64   | 1134.39  | 4008.33  | 180.82  | 112.55  | 697.40  |        | 671.43  | 14.57  | 417.61  | 715.59  | 683.71  | 982.87  | 1056.66 | 70.99   | 228.11  | 40.94   |
| <b>Total Product wise Loan</b>        | 27781.79 | 21973.34 | 14802.08 | 20262.39 | 13485.56 | 16182.63 | 16325.44 | 19424.56 | 16309.80 | 21458.32 | 2059.54 | 2100.53 | 4918.77 |        | 5669.86 | 336.46 | 2845.72 | 1568.44 | 3144.13 | 2377.48 | 3969.89 | 1083.90 | 5144.19 | 1098.24 |

| Collateral Wise                    |          |          |          |          |          |          |          |          |          |          |         |         |         |       |         |        |         |         |         |         |         |         |         |         |      |
|------------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|---------|---------|---------|-------|---------|--------|---------|---------|---------|---------|---------|---------|---------|---------|------|
| Gold and Silver                    | 3728.35  | 362.63   | 22.99    |          |          | 411.44   |          | 318.28   | 1041.07  | 175.37   |         |         | 34.81   |       | 561.98  |        |         |         |         |         |         | 23.16   |         | 27.25   |      |
| Government Securities              |          |          |          | 2.05     |          |          |          |          |          |          |         |         |         |       |         |        |         |         |         |         |         |         |         |         |      |
| Non Governmental Securities        | 1546.32  |          |          | 199.18   | 75.29    | 851.01   | 14.31    | 56.51    | 72.83    |          | 161.23  |         | 181.44  |       | 521.08  | 40.18  | 3.68    |         | 67.73   | 70.77   |         | 2.50    |         |         |      |
| Fixed Deposit Receipts             | 153.05   | 106.44   | 21.22    | 32.51    | 156.21   | 79.34    | 40.38    | 15.92    | 58.75    | 96.49    | 7.20    | 10.02   | 63.52   |       | 106.51  | 14.57  | 19.05   | 15.27   | 26.75   | 16.58   | 18.16   | 36.49   | 55.19   | 15.54   |      |
| Own                                | 147.93   | 106.44   | 21.22    | 31.29    | 156.21   | 79.34    | 40.38    | 15.92    | 58.75    | 96.49    | 7.20    | 10.02   | 63.52   |       | 106.51  | 14.57  | 19.05   | 15.27   | 26.75   | 16.58   | 18.16   | 36.49   | 55.19   | 15.54   |      |
| Other Licences Institutions        | 5.12     |          |          | 1.22     |          |          |          |          |          |          |         |         |         |       |         |        |         |         |         |         |         |         |         |         |      |
| Collateral of Properties           | 20123.85 | 20413.38 | 13784.13 | 19617.00 | 12620.16 | 13735.12 | 15831.72 | 18106.17 | 13896.50 | 19343.61 | 1855.30 | 2024.16 | 4502.24 |       | 4308.36 | 268.48 | 2810.80 | 1551.17 | 3016.34 | 2268.02 | 3921.10 | 1044.91 | 4961.16 | 1072.60 |      |
| Fixed Assets                       | 19689.78 | 15349.69 | 11723.45 | 15636.16 | 12075.67 | 9363.07  | 10874.07 | 15425.95 | 5313.39  | 15872.76 | 1855.30 | 2024.16 | 4502.24 |       | 4308.36 | 268.48 | 2810.80 | 1551.17 | 3016.34 | 2268.02 | 3921.10 | 1044.91 | 4961.16 | 1072.60 |      |
| Current Assets                     | 434.07   | 5063.68  | 2060.68  | 3980.84  | 544.50   | 4372.04  | 4957.65  | 2680.22  | 8583.11  | 3470.85  |         |         |         |       |         |        |         |         |         |         |         |         |         |         |      |
| Against security of Bill           | 199.07   |          | 306.92   | 37.86    | 34.00    |          | 14.71    | 36.68    | 135.73   | 885.42   |         |         | 1.00    |       |         |        |         |         |         |         |         |         |         |         |      |
| Domestic Bills                     |          |          | 300.90   | 37.86    | 34.00    |          |          | 36.68    | 1.15     |          |         |         | 1.00    |       |         |        |         |         |         |         |         |         |         |         |      |
| Foreign Bills                      | 199.07   |          | 6.03     |          |          |          | 14.71    |          | 134.58   | 885.42   |         |         |         |       |         |        |         |         |         |         |         |         |         |         |      |
| Against Guarantee                  | 1607.94  |          | 137.92   | 361.62   | 593.59   |          | 312.30   | 819.78   | 582.12   | 5.40     |         |         |         | 66.35 | 135.76  |        | 171.92  | 13.23   | 11.77   |         | 17.14   | 22.00   |         | 100.08  | 6.11 |
| Government Guarantee               | 117.80   |          | 64.77    | 52.81    | 34.91    |          |          |          |          |          |         |         |         |       |         |        | 16.00   |         | 2.72    |         |         |         |         |         |      |
| Institutional Guarantee            | 1487.09  |          | 49.97    | 78.80    | 512.36   |          | 31.43    | 754.61   | 582.12   |          |         |         |         | 65.20 | 119.16  |        | 171.92  |         |         |         | 12.80   |         |         |         |      |
| Personal Guarantee                 | 2.96     |          | 20.30    | 200.52   | 45.84    |          | 2.60     | 12.96    |          | 5.40     |         |         |         |       |         | 10.51  | 9.21    |         | 4.34    |         |         |         |         | 1.29    | 1.61 |
| Collective Guarantee               |          |          |          | 29.49    | 0.48     |          | 159.22   | 51.94    |          |          |         |         |         | 1.15  |         |        | 2.56    |         |         |         |         |         |         | 98.41   | 4.51 |
| Int. Rtd. Foreign Bank's Guarantee |          |          |          |          |          |          |          |          |          |          |         |         |         |       |         |        |         |         |         | 22.00   |         |         |         |         |      |
| Other Guarantee                    | 0.08     |          | 2.88     |          |          |          | 119.05   | 0.27     |          |          |         |         |         |       |         |        |         |         |         |         |         |         |         | 0.39    |      |
| Credit Card                        |          |          |          | 1.30     |          |          |          |          |          |          |         |         |         |       |         |        |         |         |         |         |         |         |         |         |      |
| Others                             | 423.20   | 1090.90  | 528.89   | 10.88    | 6.30     | 1105.73  | 112.02   | 71.22    | 522.79   | 952.03   | 35.80   |         |         |       |         |        | 0.43    | 2.01    | 16.17   | 0.12    | 7.48    |         | 0.50    | 3.99    |      |
| <b>Total</b>                       | 27781.79 | 21973.34 | 14802.08 | 20262.39 | 13485.56 | 16182.63 | 16325.44 | 19424.56 | 16309.80 | 21458.32 | 2059.54 | 2100.53 | 4918.77 |       | 5669.86 | 336.46 | 2845.72 | 1568.44 | 3144.13 | 2377.48 | 3969.89 | 1083.90 | 5144.19 | 1098.24 |      |

Statement of Credit as on Saun end, 2071

| BFI Name                           | Gurkha         | Gandaki        | Infrastructure | Business       | Biratnami      | Excel          | Western       | H & B          | Araniko       | NDEP           | CEDBL          | Miteri         | Tinau          | Rising         | Muktimath      | Sewa           | Kankai        | Public        | Mahakali      | Ace            | Bhargav       | diyalo        | Country        | Alpine        |
|------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|---------------|----------------|---------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|---------------|---------------|---------------|----------------|---------------|---------------|----------------|---------------|
| <b>Sector Wise</b>                 |                |                |                |                |                |                |               |                |               |                |                |                |                |                |                |                |               |               |               |                |               |               |                |               |
| Agricultural and Forest Related    | 11.50          | 97.45          | 117.24         | 75.36          | 148.42         | 185.43         | 29.61         | 46.29          | 57.98         | 86.10          | 78.44          | 91.65          | 109.70         | 107.13         | 1347.78        | 124.54         | 74.95         | 39.02         | 34.26         | 67.62          | 21.16         | 240.89        | 109.32         | 121.81        |
| Fishery Related                    |                | 3.93           |                | 4.96           |                |                |               |                | 6.06          |                | 1.79           | 1.04           |                |                |                | 1.79           |               | 1.46          |               |                |               |               |                |               |
| Mining Related                     | 33.81          | 19.86          |                |                |                |                |               | 4.00           | 0.50          |                |                |                |                |                |                | 6.25           |               | 7.94          |               |                |               |               |                |               |
| Manufacturing (Producing) Related  | 0.73           | 255.50         | 203.80         | 196.92         | 145.84         | 151.38         | 60.98         | 252.91         | 31.83         | 127.88         | 676.03         | 70.18          | 80.05          | 140.40         |                | 208.65         | 23.92         | 71.59         | 27.50         | 686.81         |               | 81.89         | 139.43         | 8.64          |
| Construction                       | 15.07          | 502.53         | 302.02         | 493.88         | 144.42         | 33.70          | 35.22         | 577.51         | 108.86        | 266.46         | 670.24         | 138.51         | 182.15         | 279.92         | 725.14         | 510.52         | 70.20         | 252.54        | 34.25         | 532.11         | 103.35        | 64.78         | 88.71          |               |
| Electricity, Gas and Water         |                | 1.54           | 6.54           |                |                |                |               | 36.98          | 0.10          | 143.96         | 1591.47        | 22.74          |                |                |                |                |               | 6.75          |               | 450.40         |               | 1.50          |                |               |
| Metal Products, Mach. & Ele. Eqp.  |                | 13.11          | 0.04           | 58.23          |                | 16.91          |               | 32.28          | 9.53          | 1.00           | 953.05         | 16.71          | 14.56          |                |                | 9.68           |               | 13.16         |               | 60.58          |               | 4.78          | 21.45          |               |
| Tras., Com. and Public Utilities   | 14.53          | 181.44         | 249.31         | 594.93         |                | 48.03          | 5.14          | 236.52         | 64.49         | 70.40          | 671.91         | 168.60         | 131.93         |                | 796.12         | 249.87         | 34.58         | 158.49        | 1.92          | 240.17         | 93.40         | 108.50        | 8.29           | 92.09         |
| Wholesaler & Retailer              | 135.01         | 269.58         | 806.35         | 597.11         | 624.88         | 551.51         | 240.94        | 1143.65        | 174.69        | 281.61         | 977.67         | 223.77         | 378.06         | 72.55          | 554.38         | 659.15         | 169.08        | 80.92         | 121.64        | 483.84         | 188.33        | 178.21        | 313.84         | 175.19        |
| Finance, Insurance and Real Estate | 828.84         | 187.45         | 144.28         | 334.76         |                | 231.71         |               | 400.50         | 3.80          | 251.93         | 664.32         | 79.20          | 155.71         | 16.82          | 92.46          | 121.80         |               | 76.08         |               | 745.32         |               | 70.73         | 77.03          | 74.24         |
| Hotel or Restaurant                | 15.60          | 103.57         | 216.21         | 45.20          |                | 80.73          | 28.50         | 124.65         | 40.10         | 79.42          | 132.60         | 27.15          | 21.18          |                |                | 29.97          | 6.80          | 9.32          | 22.12         | 276.78         | 6.45          | 9.85          | 12.16          | 11.36         |
| Other Services                     | 23.23          | 71.97          | 43.98          | 289.58         | 101.12         | 91.70          | 34.19         | 377.35         | 13.47         | 335.95         | 188.72         | 50.17          | 170.52         | 23.25          | 16.02          | 79.86          | 18.38         | 27.50         |               | 335.05         | 8.94          | 14.55         | 10.86          |               |
| Consumption Loans                  | 49.41          | 66.52          | 149.93         | 607.04         | 196.81         | 127.41         | 10.22         | 280.85         | 96.39         | 493.34         | 127.70         | 57.92          | 34.05          | 33.27          | 58.27          | 82.62          | 19.95         | 63.54         | 32.71         | 85.54          | 16.47         | 28.93         | 66.16          | 11.51         |
| Local Government                   |                |                |                |                |                |                |               |                |               | 10.33          |                | 1.50           |                |                |                | 1.37           |               |               |               | 15.16          |               | 2.04          |                |               |
| Others                             | 219.14         | 896.18         | 1079.82        | 910.32         | 1038.39        | 282.48         | 410.93        | 691.76         | 320.22        | 654.14         | 800.64         | 190.84         | 110.13         | 601.87         | 915.93         | 332.96         | 275.07        | 20.28         | 121.26        | 816.28         | 82.91         | 174.32        | 424.38         | 207.18        |
| <b>TOTAL sectorwise</b>            | <b>1346.88</b> | <b>2670.66</b> | <b>3319.52</b> | <b>4208.28</b> | <b>2399.88</b> | <b>1801.00</b> | <b>855.74</b> | <b>4208.37</b> | <b>928.00</b> | <b>2802.54</b> | <b>7534.59</b> | <b>1139.98</b> | <b>1388.05</b> | <b>1275.21</b> | <b>4506.11</b> | <b>2419.03</b> | <b>692.92</b> | <b>828.57</b> | <b>395.65</b> | <b>4795.64</b> | <b>521.01</b> | <b>980.97</b> | <b>1271.63</b> | <b>702.02</b> |

| <b>Product Wise</b>                   |                |                |                |                |                |                |               |                |               |                |                |                |                |                |                |                |               |               |               |                |               |               |                |               |  |
|---------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|---------------|----------------|---------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|---------------|---------------|---------------|----------------|---------------|---------------|----------------|---------------|--|
| Term Loan                             |                | 74.90          | 228.80         | 475.40         | 586.49         | 121.84         | 279.47        | 383.51         | 118.62        | 464.92         | 1957.06        | 42.71          | 117.12         |                | 713.67         | 216.78         | 340.23        | 4.38          |               | 1317.60        | 156.90        |               | 35.12          | 298.36        |  |
| Overdraft                             | 118.09         | 1434.78        | 1738.36        | 668.32         | 484.64         | 713.06         | 341.22        | 1682.92        | 434.88        | 881.88         | 1873.63        | 316.95         | 586.09         | 304.13         | 700.09         | 1106.27        | 197.20        | 199.12        | 96.19         | 1239.16        | 107.49        | 218.55        | 559.29         | 183.26        |  |
| Trust Receipt Loan / Import Loan      |                |                |                |                |                |                |               |                |               |                |                |                |                |                |                |                |               |               |               |                |               |               |                |               |  |
| Demand & Other Working Capital Loan   | 217.31         | 18.37          |                | 92.46          | 632.50         | 556.34         | 119.93        | 62.86          | 30.47         |                | 859.31         | 1.00           | 6.00           |                |                | 50.03          |               |               | 149.13        | 129.51         |               | 390.48        | 198.63         |               |  |
| Res. Per. H. Loan (Up to Rs. 10 mil.) | 15.07          | 383.57         | 292.32         | 487.71         | 144.42         | 99.83          | 35.22         | 469.89         | 84.88         | 185.73         | 456.40         | 139.18         | 184.65         | 254.45         | 725.14         | 519.42         | 70.20         | 65.83         | 34.25         | 475.16         | 103.35        | 23.73         | 74.04          | 57.07         |  |
| Real Estate Loan                      | 847.84         | 182.28         | 155.73         | 321.42         | 61.36          | 93.23          |               | 508.79         | 13.70         | 407.04         | 784.70         | 67.29          | 93.87          | 33.65          | 92.46          | 36.65          |               | 38.97         |               | 550.13         |               | 60.08         | 107.16         | 17.18         |  |
| Margin Nature Loan                    | 49.41          |                | 277.77         | 531.69         |                |                |               | 112.78         | 75.00         | 100.11         | 98.82          |                |                |                |                | 5.07           |               | 0.72          |               | 11.41          |               | 16.70         |                |               |  |
| Hire Purchase Loan                    | 14.53          | 186.19         | 249.31         | 739.26         | 32.96          | 25.96          | 5.14          | 286.26         | 79.99         | 108.96         | 342.73         | 164.62         | 114.06         | 43.99          | 796.12         | 297.27         | 52.60         | 154.22        | 30.09         | 287.23         | 93.40         | 79.59         | 68.91          | 97.48         |  |
| Deprived Sector Loan                  | 23.74          | 93.87          | 112.31         | 157.84         | 126.62         | 69.44          | 62.74         | 210.17         | 17.50         | 132.80         | 345.23         | 51.79          | 54.57          | 57.38          | 1298.98        | 114.26         | 30.36         | 37.93         | 17.16         | 198.57         | 15.44         | 38.07         | 50.80          | 37.63         |  |
| Bills Purchased                       |                |                |                |                |                |                |               | 3.20           |               |                |                |                |                |                |                |                |               |               |               |                |               |               |                |               |  |
| Other Product                         | 60.90          | 296.70         | 264.92         | 734.17         | 330.90         | 121.30         | 12.02         | 487.98         | 72.96         | 521.11         | 816.71         | 356.44         | 231.69         | 581.61         | 179.65         | 73.28          | 2.33          | 327.40        | 68.82         | 586.86         | 44.43         | 153.77        | 177.68         | 11.05         |  |
| <b>Total Product wise Loan</b>        | <b>1346.88</b> | <b>2670.66</b> | <b>3319.52</b> | <b>4208.28</b> | <b>2399.88</b> | <b>1801.00</b> | <b>855.74</b> | <b>4208.37</b> | <b>928.00</b> | <b>2802.54</b> | <b>7534.59</b> | <b>1139.98</b> | <b>1388.05</b> | <b>1275.21</b> | <b>4506.11</b> | <b>2419.03</b> | <b>692.92</b> | <b>828.57</b> | <b>395.65</b> | <b>4795.64</b> | <b>521.01</b> | <b>980.97</b> | <b>1271.63</b> | <b>702.02</b> |  |

| <b>Collateral Wise</b>             |                |                |                |                |                |                |               |                |               |                |                |                |                |                |                |                |               |               |               |                |               |               |                |               |      |
|------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|---------------|----------------|---------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|---------------|---------------|---------------|----------------|---------------|---------------|----------------|---------------|------|
| Gold and Silver                    |                | 21.52          | 129.47         | 25.07          | 114.35         | 82.79          |               | 16.65          | 1.48          | 219.78         |                | 17.62          | 21.05          | 11.57          | 34.35          |                |               |               |               |                |               |               |                |               | 2.19 |
| Government Securities              |                |                |                |                |                |                |               |                |               |                |                |                |                |                |                |                |               |               |               |                |               |               |                |               |      |
| Non Governmental Securities        | 49.41          |                |                | 429.71         |                |                |               | 101.23         | 75.60         | 102.71         | 98.82          |                |                |                |                |                |               |               |               | 11.41          |               |               | 16.70          |               |      |
| Fixed Deposit Receipts             |                | 23.94          | 20.46          | 24.70          | 49.50          | 18.66          | 10.22         | 105.25         | 6.78          | 15.78          | 30.74          | 19.89          | 13.01          | 21.70          | 23.92          | 21.89          | 1.93          | 18.47         | 4.54          | 38.71          | 2.47          | 2.32          | 7.69           | 8.86          |      |
| Own                                |                | 23.94          | 20.46          | 24.70          | 49.50          | 18.66          | 10.22         | 105.25         | 6.78          | 15.78          | 30.74          | 19.89          | 13.01          | 21.70          | 23.92          | 21.89          | 1.93          | 18.47         | 4.54          | 38.71          | 2.47          | 2.32          | 7.69           | 8.86          |      |
| Other Licences Institutions        |                |                |                |                |                |                |               |                |               |                |                |                |                |                |                |                |               |               |               |                |               |               |                |               |      |
| Collateral of Properties           | 1274.13        | 2625.20        | 2891.79        | 3704.06        | 2236.03        | 1696.20        | 845.52        | 3843.38        | 844.06        | 2352.08        | 6536.36        | 1100.97        | 1353.47        | 1241.94        | 3289.78        | 2366.62        | 689.20        | 808.79        | 391.12        | 4546.95        | 504.53        | 959.92        | 1252.08        | 652.78        |      |
| Fixed Assets                       | 1274.13        | 2625.20        | 2891.79        | 3704.06        | 2236.03        | 1696.20        | 845.52        | 3843.38        | 843.86        | 2351.10        | 6096.01        | 1100.97        | 1353.47        | 1241.94        | 3289.78        | 2366.62        | 689.20        | 808.79        | 391.12        | 4546.95        | 504.53        | 959.92        | 1252.08        | 652.78        |      |
| Current Assets                     |                |                |                |                |                |                |               |                | 0.20          | 0.99           | 440.35         |                |                |                |                |                |               |               |               |                |               |               |                |               |      |
| Against security of Bill           |                |                |                |                |                |                |               | 3.20           |               |                |                |                |                |                |                |                |               |               |               |                |               |               |                |               |      |
| Domestic Bills                     |                |                |                |                |                |                |               | 3.20           |               |                |                |                |                |                |                |                |               |               |               |                |               |               |                |               |      |
| Foreign Bills                      |                |                |                |                |                |                |               |                |               |                |                |                |                |                |                |                |               |               |               |                |               |               |                |               |      |
| Against Guarantee                  |                |                | 0.04           | 9.21           |                | 2.85           |               | 138.65         | 0.08          | 71.41          | 109.45         |                | 0.53           |                | 1158.06        | 30.52          |               |               |               | 198.57         |               | 2.04          | 11.86          | 38.19         |      |
| Government Guarantee               |                |                |                |                |                | 2.85           |               | 12.07          |               |                | 15.88          |                |                |                |                | 1.37           |               |               |               | 15.16          |               | 2.04          | 11.86          |               |      |
| Institutional Guarantee            |                |                | 0.04           |                |                |                |               | 118.74         |               | 65.00          | 63.08          |                | 0.53           |                |                | 1.21           |               |               |               | 183.42         |               |               |                |               |      |
| Personal Guarantee                 |                |                |                | 9.21           |                |                |               | 6.35           | 0.08          | 6.41           |                |                |                |                |                |                |               |               |               |                |               |               |                |               |      |
| Collective Guarantee               |                |                |                |                |                |                |               | 1.49           |               |                |                |                |                |                |                |                |               |               |               |                |               |               |                |               |      |
| Int. Rtd. Foreign Bank's Guarantee |                |                |                |                |                |                |               |                |               |                | 30.49          |                |                |                | 1158.06        | 27.93          |               |               |               |                |               |               |                | 38.19         |      |
| Other Guarantee                    |                |                |                |                |                |                |               |                |               |                |                |                |                |                |                |                |               |               |               |                |               |               |                |               |      |
| Credit Card                        |                |                |                |                |                |                |               |                |               |                |                |                |                |                |                |                |               |               |               |                |               |               |                |               |      |
| Others                             | 23.34          |                | 277.77         | 15.53          |                | 0.50           |               | 0.01           |               | 40.78          | 759.22         | 1.50           |                |                |                | 1.80           | 1.31          |               |               |                | 14.00         |               |                |               |      |
| <b>Total</b>                       | <b>1346.88</b> | <b>2670.66</b> | <b>3319.52</b> | <b>4208.28</b> | <b>2399.88</b> | <b>1801.00</b> | <b>855.74</b> | <b>4208.37</b> | <b>928.00</b> | <b>2802.54</b> | <b>7534.59</b> | <b>1139.98</b> | <b>1388.05</b> | <b>1275.21</b> | <b>4506.11</b> | <b>2419.03</b> | <b>692.92</b> | <b>828.57</b> | <b>395.65</b> | <b>4795.64</b> | <b>521.01</b> | <b>980.97</b> | <b>1271.63</b> | <b>702.02</b> |      |



Statement of Credit as on Saun end, 2071

| BFI Name                           | Nigiri        | Katamanandip   | Garima         | City           | Bishow         | Kabelli       | Kamama         | Corporate     | Pahibhara      | Purnima       | Jyoti          | Bagmati       | Hannro        | Kakre         | Shire          | Pacific       |
|------------------------------------|---------------|----------------|----------------|----------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|---------------|---------------|----------------|---------------|
| <b>Sector Wise</b>                 |               |                |                |                |                |               |                |               |                |               |                |               |               |               |                |               |
| Agricultural and Forest Related    | 8.03          | 29.25          | 176.27         | 106.37         | 96.28          | 19.69         | 75.45          | 2.65          | 28.41          | 73.72         | 66.95          | 52.43         | 60.95         | 37.13         | 167.93         | 58.75         |
| Fishery Related                    |               |                |                | 13.34          |                | 0.28          | 4.49           |               |                |               |                |               |               |               |                |               |
| Mining Related                     |               | 13.10          |                | 3.83           |                |               |                |               |                |               |                |               |               |               |                |               |
| Manufacturing (Producing) Related  |               | 240.04         | 78.74          | 246.94         |                | 3.23          | 95.76          | 148.71        | 44.90          | 77.99         | 225.78         | 24.03         |               | 6.51          | 363.43         | 26.10         |
| Construction                       |               | 517.66         | 718.36         | 918.75         | 299.92         | 37.97         | 665.62         | 81.78         | 132.37         | 51.50         | 594.16         | 39.61         | 14.07         | 28.85         | 432.67         | 131.03        |
| Electricity, Gas and Water         |               | 120.09         | 3.12           | 6.98           |                | 0.29          |                |               |                |               | 476.32         |               |               |               |                | 1.72          |
| Metal Products, Mach. & Ele. Eqp.  |               | 60.53          | 7.91           | 34.62          |                | 0.83          | 18.46          | 14.25         |                |               | 83.87          |               |               | 3.55          |                |               |
| Tras., Com. and Public Utilities   | 20.42         | 208.54         | 518.18         | 680.71         |                | 4.88          | 161.21         | 67.62         |                | 70.73         | 316.58         |               | 3.07          |               | 662.10         | 48.92         |
| Wholesaler & Retailer              | 136.02        | 458.30         | 427.77         | 524.54         | 1457.90        | 67.28         | 315.93         | 140.52        | 245.90         | 256.91        | 400.53         | 99.73         | 149.53        | 97.32         | 958.71         | 110.35        |
| Finance, Insurance and Real Estate | 12.59         | 514.30         | 90.66          | 237.59         | 248.46         |               | 79.25          | 8.02          |                | 84.03         | 315.74         | 5.07          |               |               | 273.56         | 7.43          |
| Hotel or Restaurant                |               | 369.32         | 91.47          | 183.67         | 158.35         | 5.84          | 47.48          |               | 11.26          | 4.56          | 72.44          |               |               | 9.45          | 217.32         | 11.69         |
| Other Services                     |               | 127.01         | 112.75         | 70.10          | 52.40          | 13.46         | 147.84         | 0.38          | 33.29          | 19.99         | 94.22          |               | 2.15          | 5.18          | 265.77         | 21.95         |
| Consumption Loans                  | 95.63         | 137.51         | 343.45         | 172.49         | 744.98         | 92.41         | 147.63         | 14.91         | 204.76         | 43.50         | 702.14         | 19.76         | 82.70         | 3.72          | 183.00         | 96.41         |
| Local Government                   |               | 4.85           | 0.03           |                |                |               |                |               |                |               | 4.60           |               |               |               |                |               |
| Others                             | 343.68        | 588.61         | 926.75         | 29.81          | 128.88         | 71.70         | 325.05         | 57.81         | 379.82         | 299.51        | 836.69         | 55.42         | 107.68        | 148.63        | 884.30         | 131.78        |
| <b>TOTAL sectorwise</b>            | <b>616.37</b> | <b>3389.11</b> | <b>3495.44</b> | <b>3229.74</b> | <b>3187.15</b> | <b>317.86</b> | <b>2084.17</b> | <b>536.63</b> | <b>1080.70</b> | <b>982.44</b> | <b>4190.03</b> | <b>296.05</b> | <b>420.15</b> | <b>340.35</b> | <b>4408.80</b> | <b>646.15</b> |

|                                       |               |                |                |                |                |               |                |               |                |               |                |               |               |               |                |               |
|---------------------------------------|---------------|----------------|----------------|----------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|---------------|---------------|----------------|---------------|
| <b>Product Wise</b>                   |               |                |                |                |                |               |                |               |                |               |                |               |               |               |                |               |
| Term Loan                             | 84.49         | 473.86         | 535.34         | 257.97         | 480.14         | 75.24         | 459.30         | 15.97         |                |               | 762.25         | 52.86         | 3.07          | 195.67        | 374.61         | 47.24         |
| Overdraft                             | 204.90        | 1130.64        | 1105.20        | 318.12         | 1124.69        |               | 547.10         | 191.66        | 341.28         | 136.64        | 855.53         | 4.83          | 36.83         | 60.34         | 720.21         | 25.73         |
| Trust Receipt Loan / Import Loan      |               |                |                |                |                |               |                |               |                |               |                |               |               |               |                |               |
| Demand & Other Working Capital Loan   | 136.02        | 375.92         | 10.39          |                |                | 94.89         |                | 110.94        | 114.77         | 280.51        | 346.22         | 163.85        | 62.82         |               | 1344.99        | 159.68        |
| Res. Per. H. Loan (Up to Rs. 10 mil.) | 37.90         | 448.62         | 680.22         | 1026.91        | 299.92         | 34.64         | 415.42         | 48.05         | 132.37         | 51.50         | 458.91         | 37.48         | 9.57          | 28.85         | 352.14         | 127.56        |
| Real Estate Loan                      | 12.59         | 478.45         | 77.92          | 238.25         | 248.46         |               | 182.54         |               |                | 84.03         | 283.66         | 5.07          |               |               | 354.08         | 4.23          |
| Margin Nature Loan                    |               | 187.19         |                | 12.78          |                |               | 0.70           |               |                | 0.35          | 384.03         |               | 56.52         |               | 1.45           |               |
| Hire Purchase Loan                    | 20.42         | 195.08         | 611.44         | 747.88         | 387.59         | 5.59          | 213.73         | 82.61         | 16.10          | 107.55        | 301.34         | 17.36         | 14.03         | 1.52          | 823.04         | 66.26         |
| Deprived Sector Loan                  | 21.58         | 84.87          | 232.63         | 191.36         | 128.88         | 14.64         | 95.37          | 27.80         | 49.55          | 68.16         | 190.00         | 12.19         | 17.00         | 37.13         | 150.18         | 28.08         |
| Bills Purchased                       |               |                |                |                |                |               |                |               |                |               |                |               |               |               |                |               |
| Other Product                         | 98.46         | 14.48          | 242.30         | 436.46         | 517.49         | 92.86         | 170.02         | 59.60         | 426.63         | 253.70        | 608.08         | 2.40          | 220.31        | 16.84         | 288.09         | 187.36        |
| <b>Total Product wise Loan</b>        | <b>616.37</b> | <b>3389.11</b> | <b>3495.44</b> | <b>3229.74</b> | <b>3187.15</b> | <b>317.86</b> | <b>2084.17</b> | <b>536.63</b> | <b>1080.70</b> | <b>982.44</b> | <b>4190.03</b> | <b>296.05</b> | <b>420.15</b> | <b>340.35</b> | <b>4408.80</b> | <b>646.15</b> |

|                                    |               |                |                |                |                |               |                |               |                |               |                |               |               |               |                |               |
|------------------------------------|---------------|----------------|----------------|----------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|---------------|---------------|----------------|---------------|
| <b>Collateral Wise</b>             |               |                |                |                |                |               |                |               |                |               |                |               |               |               |                |               |
| Gold and Silver                    | 87.50         | 51.08          | 203.53         | 109.23         | 302.07         | 90.88         | 87.22          |               | 183.63         |               | 155.37         |               | 7.09          |               |                | 77.90         |
| Government Securities              |               |                |                |                |                |               |                |               |                |               |                |               |               |               |                |               |
| Non Governmental Securities        |               |                |                | 12.78          |                |               |                |               |                |               | 384.03         |               | 56.52         |               |                |               |
| Fixed Deposit Receipts             | 8.13          | 53.97          | 33.61          | 22.65          | 55.32          | 0.82          | 32.14          | 0.60          | 5.03           | 6.33          | 18.20          | 2.40          | 5.06          | 3.72          | 20.61          | 3.47          |
| Own                                | 8.13          | 53.97          | 33.61          | 22.65          | 55.32          | 0.82          | 32.14          | 0.60          | 5.03           | 6.33          | 18.20          | 2.40          | 5.06          | 3.72          | 20.61          | 3.47          |
| Other Licences Institutions        |               |                |                |                |                |               |                |               |                |               |                |               |               |               |                |               |
| Collateral of Properties           | 520.74        | 3063.83        | 3067.67        | 2874.79        | 2700.89        | 226.15        | 1943.46        | 528.09        | 891.51         | 976.11        | 3467.69        | 293.65        | 351.49        | 336.62        | 4328.58        | 547.53        |
| Fixed Assets                       | 520.74        | 3063.83        | 3067.67        | 2874.79        | 2700.89        | 226.15        | 1943.46        | 528.09        | 891.51         | 976.11        | 3463.25        | 293.65        | 351.49        | 336.62        | 4328.58        | 547.53        |
| Current Assets                     |               |                |                |                |                |               |                |               |                |               | 4.44           |               |               |               |                |               |
| Against security of Bill           |               |                |                |                |                |               |                |               |                |               |                |               |               |               |                |               |
| Domestic Bills                     |               |                |                |                |                |               |                |               |                |               |                |               |               |               |                |               |
| Foreign Bills                      |               |                |                |                |                |               |                |               |                |               |                |               |               |               |                |               |
| Against Guarantee                  |               | 83.47          | 190.64         | 210.28         | 128.88         |               | 5.84           | 0.16          |                |               | 162.18         |               |               |               | 58.15          | 17.24         |
| Government Guarantee               |               |                | 0.03           | 4.07           | 2.69           |               |                |               |                |               | 4.60           |               |               |               |                |               |
| Institutional Guarantee            |               | 74.47          | 10.00          |                |                |               |                |               |                |               | 148.16         |               |               |               | 47.50          |               |
| Personal Guarantee                 |               | 9.00           |                | 31.69          |                |               | 5.84           | 0.16          |                |               | 6.70           |               |               |               |                |               |
| Collective Guarantee               |               |                | 180.60         | 174.52         | 126.19         |               |                |               |                |               | 2.71           |               |               |               | 10.65          |               |
| Int. Rtd. Foreign Bank's Guarantee |               |                |                |                |                |               |                |               |                |               |                |               |               |               |                | 17.24         |
| Other Guarantee                    |               |                |                |                |                |               |                |               |                |               |                |               |               |               |                |               |
| Credit Card                        |               |                |                |                |                |               |                |               |                |               |                |               |               |               |                |               |
| Others                             |               | 136.77         |                |                |                |               | 15.51          | 7.78          | 0.53           |               | 2.57           |               |               |               | 1.45           |               |
| <b>Total</b>                       | <b>616.37</b> | <b>3389.11</b> | <b>3495.44</b> | <b>3229.74</b> | <b>3187.15</b> | <b>317.86</b> | <b>2084.17</b> | <b>536.63</b> | <b>1080.70</b> | <b>982.44</b> | <b>4190.03</b> | <b>296.05</b> | <b>420.15</b> | <b>340.35</b> | <b>4408.80</b> | <b>646.15</b> |

Statement of Credit as on Saun end, 2071

| BFI Name                           | Civic         | IDBL           | Kanchan       | Mahabumi      | Bright        | Innovative     | Jhimruk       | Metro          | Vibor          | Ganmaakee     | Raptiveri     | Tourism        | Mission       | Sindhu        | Sahara        | N-Community   | Cosmos        | Mamasu        | Ekata          | Kalinchowk    | Kailash        |  |
|------------------------------------|---------------|----------------|---------------|---------------|---------------|----------------|---------------|----------------|----------------|---------------|---------------|----------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|---------------|----------------|--|
| <b>Sector Wise</b>                 |               |                |               |               |               |                |               |                |                |               |               |                |               |               |               |               |               |               |                |               |                |  |
| Agricultural and Forest Related    | 56.30         | 14.04          | 37.95         | 10.68         | 31.64         | 107.54         | 11.45         | 28.21          | 70.62          | 57.50         | 34.85         | 187.42         | 148.79        | 11.87         | 1.29          | 73.85         | 5.75          | 35.51         | 81.54          | 22.50         | 128.41         |  |
| Fishery Related                    | 0.45          |                | 0.15          |               | 0.25          | 9.16           | 2.04          |                | 7.96           |               | 6.55          | 4.75           | 0.36          |               |               |               |               |               |                |               | 2.77           |  |
| Mining Related                     |               | 20.01          |               |               |               | 0.10           |               |                | 6.96           |               |               | 8.43           | 3.85          |               |               |               |               | 1.64          |                |               |                |  |
| Manufacturing (Producing) Related  | 0.30          | 297.74         | 60.21         | 7.57          | 29.82         | 214.65         | 8.11          |                | 127.25         | 4.71          | 6.55          | 310.30         | 12.08         |               | 6.40          | 78.14         | 0.50          | 5.64          | 114.04         | 7.92          | 294.64         |  |
| Construction                       | 50.01         | 407.23         | 143.81        | 35.94         | 10.48         | 139.12         | 5.06          | 151.37         | 307.80         | 60.12         | 19.45         | 640.92         | 60.21         | 56.40         | 0.05          | 86.61         | 15.22         | 137.44        | 91.54          | 21.41         | 822.94         |  |
| Electricity, Gas and Water         |               |                |               |               | 1.50          | 7.39           |               |                | 205.78         | 1.32          |               | 12.19          |               |               |               |               |               | 0.80          |                |               | 112.25         |  |
| Metal Products, Mach. & Ele. Eqp.  |               |                |               |               | 1.68          | 20.61          |               | 31.64          | 98.83          | 1.62          |               | 118.70         | 11.71         |               | 2.50          | 14.68         |               |               |                |               | 78.96          |  |
| Tras., Com. and Public Utilities   | 4.75          | 114.57         | 41.02         | 33.46         | 34.51         | 65.40          | 101.71        | 407.17         | 115.05         | 46.05         |               | 188.32         | 89.97         | 187.19        | 2.62          | 7.43          | 57.01         | 69.32         | 229.11         | 9.85          | 708.56         |  |
| Wholesaler & Retailer              | 76.54         | 587.49         | 354.82        | 48.44         | 53.09         | 155.95         | 92.22         | 308.25         | 164.93         | 107.50        | 116.49        | 672.15         | 300.82        | 197.00        | 48.56         | 75.06         | 29.12         | 81.28         | 110.01         | 30.09         | 960.78         |  |
| Finance, Insurance and Real Estate | 5.00          | 378.56         | 25.20         | 2.08          | 22.61         | 61.38          |               | 129.95         | 462.41         |               | 11.88         | 61.92          | 11.77         | 8.30          |               | 26.20         |               |               |                |               | 880.01         |  |
| Hotel or Restaurant                | 8.35          | 80.43          | 11.21         | 1.00          | 2.04          | 36.53          | 2.78          | 55.55          | 81.02          | 15.17         | 3.35          | 349.75         | 13.15         | 2.98          | 0.00          | 33.14         |               | 5.25          | 11.19          | 4.07          | 386.02         |  |
| Other Services                     | 1.80          | 134.60         | 37.83         | 3.62          | 10.39         | 19.40          | 2.30          | 60.89          | 242.38         | 5.76          | 6.15          | 94.65          | 72.28         |               | 2.39          | 21.79         | 63.95         | 14.32         | 58.82          | 0.28          | 366.13         |  |
| Consumption Loans                  | 5.98          | 381.32         | 2.01          | 2.58          | 95.41         | 79.08          | 69.64         | 73.83          | 353.58         | 24.48         | 11.74         | 211.51         | 49.97         | 68.15         | 1.20          | 11.31         | 46.68         | 161.83        | 73.04          | 20.18         | 270.94         |  |
| Local Government                   |               |                |               |               |               |                |               |                |                |               |               |                |               |               |               |               |               |               |                |               |                |  |
| Others                             | 119.62        | 712.53         | 197.32        | 59.81         | 194.92        | 222.87         | 68.44         | 116.69         | 449.30         | 45.11         | 142.81        | 960.23         | 159.87        | 57.79         | 123.55        | 147.14        | 32.87         | 233.43        | 361.05         | 37.12         | 1429.94        |  |
| <b>TOTAL sectorwise</b>            | <b>329.10</b> | <b>3128.52</b> | <b>911.53</b> | <b>205.17</b> | <b>488.33</b> | <b>1139.16</b> | <b>363.76</b> | <b>1363.56</b> | <b>2693.86</b> | <b>369.34</b> | <b>359.81</b> | <b>3821.25</b> | <b>934.83</b> | <b>589.68</b> | <b>188.57</b> | <b>575.36</b> | <b>251.09</b> | <b>746.46</b> | <b>1130.32</b> | <b>153.42</b> | <b>6442.34</b> |  |

| <b>Product Wise</b>                   |               |                |               |               |               |                |               |                |                |               |               |                |               |               |               |               |               |               |                |               |                |  |
|---------------------------------------|---------------|----------------|---------------|---------------|---------------|----------------|---------------|----------------|----------------|---------------|---------------|----------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|---------------|----------------|--|
| Term Loan                             |               | 65.90          | 14.91         | 30.51         | 36.97         | 176.14         | 32.60         | 130.39         | 620.53         | 47.08         | 21.54         | 529.49         | 168.96        | 80.34         |               | 2.47          | 76.24         | 33.32         | 31.59          | 58.18         | 822.57         |  |
| Overdraft                             | 17.71         | 729.57         | 298.56        | 106.28        | 285.56        | 289.47         | 84.60         | 360.42         | 702.69         | 105.08        | 33.41         | 1614.33        | 335.97        | 175.81        |               | 85.53         | 26.33         | 157.52        | 405.09         | 36.50         | 1825.34        |  |
| Trust Receipt Loan / Import Loan      |               |                |               |               |               |                |               |                |                |               |               |                |               |               |               |               |               |               |                |               |                |  |
| Demand & Other Working Capital Loan   | 157.65        | 265.83         | 160.34        |               | 3.54          | 204.67         | 38.45         | 5.00           | 82.63          |               | 176.91        | 302.28         |               |               | 167.97        | 3.97          |               | 0.94          | 0.65           |               | 500.53         |  |
| Res. Per. H. Loan (Up to Rs. 10 mil.) | 50.05         | 352.27         | 136.57        | 22.74         | 6.87          | 139.12         | 5.06          | 144.43         | 254.34         | 58.54         | 0.35          | 621.82         | 55.30         | 56.18         |               | 79.26         | 12.20         | 135.02        | 91.54          | 21.41         | 822.64         |  |
| Real Estate Loan                      | 5.00          | 296.66         | 25.20         | 2.08          | 13.90         | 61.36          |               | 120.84         | 394.32         | 1.53          | 15.30         | 79.47          | 43.51         |               |               | 23.70         |               | 7.26          | 54.05          |               | 705.48         |  |
| Margin Nature Loan                    |               | 206.94         | 15.16         |               | 82.24         |                |               | 0.08           | 253.33         | 0.85          |               | 9.61           |               | 27.81         |               |               |               |               |                |               | 25.44          |  |
| Hire Purchase Loan                    | 6.89          | 131.64         | 41.02         | 31.54         | 26.62         | 130.10         | 101.15        | 468.57         | 217.81         | 46.05         | 6.14          | 382.66         | 89.87         | 187.19        | 7.69          | 20.70         | 67.68         | 75.30         | 276.36         | 24.17         | 754.79         |  |
| Deprived Sector Loan                  | 40.25         | 120.09         | 36.05         | 8.19          | 19.48         | 58.63          | 17.87         | 45.26          | 70.32          | 14.55         | 50.91         | 138.25         | 107.92        | 22.03         | 11.29         | 24.36         | 10.06         | 35.40         | 44.47          | 9.18          | 225.55         |  |
| Bills Purchased                       |               |                |               |               |               |                |               |                |                |               |               |                |               |               |               |               |               |               |                |               |                |  |
| Other Product                         | 51.54         | 959.63         | 183.71        | 3.85          | 13.14         | 79.67          | 84.03         | 88.57          | 97.91          | 95.66         | 55.26         | 143.34         | 133.29        | 40.34         | 1.62          | 335.36        | 58.58         | 301.70        | 226.57         | 3.98          | 760.02         |  |
| <b>Total Product wise Loan</b>        | <b>329.10</b> | <b>3128.52</b> | <b>911.53</b> | <b>205.17</b> | <b>488.33</b> | <b>1139.16</b> | <b>363.76</b> | <b>1363.56</b> | <b>2693.86</b> | <b>369.34</b> | <b>359.81</b> | <b>3821.25</b> | <b>934.83</b> | <b>589.68</b> | <b>188.57</b> | <b>575.36</b> | <b>251.09</b> | <b>746.46</b> | <b>1130.32</b> | <b>153.42</b> | <b>6442.34</b> |  |

| <b>Collateral Wise</b>             |               |                |               |               |               |                |               |                |                |               |               |                |               |               |               |               |               |               |                |               |                |        |
|------------------------------------|---------------|----------------|---------------|---------------|---------------|----------------|---------------|----------------|----------------|---------------|---------------|----------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|---------------|----------------|--------|
| Gold and Silver                    | 2.57          | 111.36         |               |               |               |                | 62.45         |                |                | 21.33         |               | 95.80          | 0.90          | 31.99         |               |               | 35.71         | 146.12        | 23.03          |               | 58.44          |        |
| Government Securities              |               | 5.40           |               |               |               |                |               | 0.45           |                |               |               |                |               |               |               |               |               |               |                |               |                |        |
| Non Governmental Securities        |               | 206.94         |               |               |               |                |               | 0.08           | 253.93         |               |               | 9.61           |               | 27.81         |               |               |               |               |                |               |                | 25.44  |
| Fixed Deposit Receipts             | 1.27          | 19.78          | 2.01          | 1.68          | 2.65          | 17.23          | 3.40          | 11.90          | 54.69          | 0.85          | 5.63          | 24.31          | 11.25         | 8.36          |               | 7.32          | 0.31          | 9.72          | 2.77           | 0.36          | 50.35          |        |
| Own                                | 1.27          | 19.78          | 2.01          | 1.68          | 2.65          | 17.23          | 3.40          | 11.90          | 54.69          | 0.85          | 5.63          | 24.31          | 11.25         | 8.36          |               | 7.32          | 0.31          | 9.72          | 2.77           | 0.36          | 50.35          |        |
| Other Licences Institutions        |               |                |               |               |               |                |               |                |                |               |               |                |               |               |               |               |               |               |                |               |                |        |
| Collateral of Properties           | 293.37        | 2671.23        | 894.36        | 203.49        | 476.98        | 1121.93        | 294.76        | 1351.13        | 2233.01        | 347.04        | 354.18        | 3645.20        | 815.28        | 521.53        | 188.57        | 567.44        | 205.02        | 583.53        | 1104.50        | 153.06        | 6085.20        |        |
| Fixed Assets                       | 293.37        | 2671.23        | 894.36        | 203.49        | 476.98        | 1121.93        | 294.76        | 1351.13        | 2233.01        | 347.04        | 354.18        | 3645.20        | 815.28        | 521.53        | 188.57        | 567.44        | 205.02        | 583.53        | 1104.50        | 153.06        | 6085.20        |        |
| Current Assets                     |               |                |               |               |               |                |               |                |                |               |               |                |               |               |               |               |               |               |                |               |                |        |
| Against security of Bill           |               |                |               |               |               |                |               |                |                |               |               |                |               |               |               |               |               |               |                |               |                |        |
| Domestic Bills                     |               |                |               |               |               |                |               |                |                |               |               |                |               |               |               |               |               |               |                |               |                |        |
| Foreign Bills                      |               |                |               |               |               |                |               |                |                |               |               |                |               |               |               |               |               |               |                |               |                |        |
| Against Guarantee                  |               | 113.81         |               |               |               |                | 3.15          |                | 70.61          | 0.12          |               | 46.32          | 107.40        |               |               | 0.60          | 10.06         | 7.08          |                |               | 220.08         |        |
| Government Guarantee               |               |                |               |               |               |                |               |                | 6.72           |               |               |                |               |               |               |               |               |               |                |               |                | 13.15  |
| Institutional Guarantee            |               | 113.66         |               |               |               |                |               |                | 59.00          |               |               | 40.00          | 1.56          |               |               |               |               |               |                |               |                | 175.93 |
| Personal Guarantee                 |               | 0.15           |               |               |               |                | 3.15          |                | 4.89           |               |               | 6.19           | 105.84        |               |               |               |               |               | 7.08           |               |                | 31.00  |
| Collective Guarantee               |               |                |               |               |               |                |               |                |                | 0.12          |               | 0.13           |               |               |               | 0.60          | 10.06         |               |                |               |                |        |
| Int. Rtd. Foreign Bank's Guarantee |               |                |               |               |               |                |               |                |                |               |               |                |               |               |               |               |               |               |                |               |                |        |
| Other Guarantee                    |               |                |               |               |               |                |               |                |                |               |               |                |               |               |               |               |               |               |                |               |                |        |
| Credit Card                        |               |                |               |               |               |                |               |                |                |               |               |                |               |               |               |               |               |               |                |               |                |        |
| Others                             | 31.90         |                | 15.16         |               | 8.71          |                |               |                | 81.63          |               |               |                |               |               |               |               |               |               |                | 0.03          |                | 2.83   |
| <b>Total</b>                       | <b>329.10</b> | <b>3128.52</b> | <b>911.53</b> | <b>205.17</b> | <b>488.33</b> | <b>1139.16</b> | <b>363.76</b> | <b>1363.56</b> | <b>2693.86</b> | <b>369.34</b> | <b>359.81</b> | <b>3821.25</b> | <b>934.83</b> | <b>589.68</b> | <b>188.57</b> | <b>575.36</b> | <b>251.09</b> | <b>746.46</b> | <b>1130.32</b> | <b>153.42</b> | <b>6442.34</b> |        |

Statement of Credit as on Saun end, 2071

| BFI Name                           | Salpa | Saptakoshi | Sajha  | PrabhuDB | Apex    | Green | Reliable | Nepal Assets | NFL    | NDC Capital | NNFL    | NSMFL   | Peoples | KFL    | Himalaya | Union  | PFCL    | NHMFL   | Goodwill | SFL     | SIFCL   | Lumbini |  |
|------------------------------------|-------|------------|--------|----------|---------|-------|----------|--------------|--------|-------------|---------|---------|---------|--------|----------|--------|---------|---------|----------|---------|---------|---------|--|
| <b>Sector Wise</b>                 |       |            |        |          |         |       |          |              |        |             |         |         |         |        |          |        |         |         |          |         |         |         |  |
| Agricultural and Forest Related    | 5.08  | 50.66      | 44.45  | 373.36   | 212.84  | 6.53  | 28.32    |              | 22.30  | 15.57       | 48.91   | 40.55   | 5.93    | 19.32  |          | 4.22   | 148.23  | 82.17   | 103.43   |         | 65.03   | 29.50   |  |
| Fishery Related                    |       |            | 3.49   | 6.13     |         |       |          |              |        |             | 2.04    |         |         |        |          |        |         |         |          |         |         |         |  |
| Mining Related                     |       |            | 0.50   | 42.70    | 26.39   |       |          |              |        |             |         |         |         |        |          |        | 0.14    |         |          |         | 1.65    | 2.12    |  |
| Manufacturing (Producing) Related  | 0.74  |            | 23.16  | 236.59   | 188.63  | 0.32  |          |              | 17.32  | 22.07       | 552.18  | 61.10   | 3.80    |        |          | 89.81  | 162.68  | 61.90   |          | 121.50  | 108.78  | 290.27  |  |
| Construction                       |       | 16.64      | 12.15  | 502.73   | 490.19  |       | 467.73   | 332.20       | 39.78  | 35.87       | 1087.22 | 134.82  | 5.88    | 65.66  |          | 146.90 | 826.90  | 129.29  | 608.82   | 263.82  | 334.76  | 268.82  |  |
| Electricity, Gas and Water         |       |            | 0.00   | 111.69   | 40.96   |       |          |              | 2.86   | 14.37       |         |         |         |        |          |        | 2.25    |         |          |         |         | 0.76    |  |
| Metal Products, Mach. & Ele. Eqp.  |       | 9.89       | 14.37  | 18.37    | 88.60   |       |          |              |        | 4.82        | 6.80    | 3.45    |         |        |          | 29.31  | 7.69    | 24.38   | 115.36   |         | 3.21    |         |  |
| Tras., Com. and Public Utilities   | 0.61  | 3.19       | 20.37  | 372.80   | 25.46   | 22.74 | 356.31   |              | 1.20   | 28.23       | 99.33   |         | 0.50    | 42.53  |          | 61.03  | 112.89  | 137.41  | 169.55   | 179.01  | 66.92   | 126.18  |  |
| Wholesaler & Retailer              | 39.98 | 83.21      | 57.38  | 853.90   | 835.63  | 28.53 | 530.53   |              | 136.02 | 264.83      | 305.03  | 33.33   |         | 79.59  |          | 15.73  | 204.49  | 85.53   | 779.49   | 615.54  | 80.75   | 240.72  |  |
| Finance, Insurance and Real Estate |       |            | 0.00   | 1486.21  | 183.62  | 0.98  | 88.22    |              |        | 88.01       | 170.16  | 144.47  |         | 24.06  |          | 49.69  | 73.16   | 154.38  |          |         | 107.84  | 105.05  |  |
| Hotel or Restaurant                | 11.46 | 0.90       | 4.82   | 1024.25  | 178.43  | 1.10  | 86.80    |              | 11.94  | 37.30       | 50.27   | 29.69   |         | 3.05   |          | 78.16  | 8.09    | 18.57   |          | 9.08    | 60.48   | 233.46  |  |
| Other Services                     | 1.49  | 0.90       | 14.73  | 659.85   | 200.39  |       | 24.16    |              |        | 12.62       | 73.72   |         |         | 17.28  |          | 40.89  | 29.11   | 44.53   | 92.94    | 12.27   | 259.98  | 267.11  |  |
| Consumption Loans                  | 1.01  | 12.76      | 3.54   | 490.85   | 352.67  | 5.42  | 581.32   | 3.10         | 40.23  | 94.63       | 176.15  | 184.74  | 3.12    | 147.06 |          | 78.19  | 141.39  | 174.76  | 131.93   | 25.91   | 98.59   | 32.92   |  |
| Local Government                   |       |            | 0.00   |          |         |       |          |              |        |             | 33.18   |         |         | 7.64   |          |        |         |         |          |         |         |         |  |
| Others                             | 35.84 | 37.31      |        | 1305.60  | 1314.32 | 19.25 | 1377.98  | 63.10        | 110.81 | 3.03        | 2039.97 | 2043.58 | 12.57   | 79.10  |          | 68.08  | 747.24  | 355.29  | 302.09   | 595.82  | 13.74   | 278.55  |  |
| <b>TOTAL sectorwise</b>            | 96.21 | 215.48     | 198.94 | 7485.04  | 4138.13 | 84.85 | 3541.36  | 398.40       | 382.46 | 621.35      | 4611.79 | 2708.92 | 31.79   | 485.26 |          | 662.02 | 2464.26 | 1268.22 | 2303.60  | 1822.93 | 1202.51 | 1874.70 |  |

| Product Wise                          |       |        |        |         |         |       |         |        |        |        |         |         |       |        |  |        |         |         |         |         |         |         |  |
|---------------------------------------|-------|--------|--------|---------|---------|-------|---------|--------|--------|--------|---------|---------|-------|--------|--|--------|---------|---------|---------|---------|---------|---------|--|
| Term Loan                             | 19.22 | 70.90  | 68.05  | 1085.17 | 161.28  | 7.66  | 220.99  |        | 0.82   | 68.89  | 115.56  | 137.57  | 3.80  | 98.90  |  | 233.39 | 1204.14 | 317.86  | 675.63  |         |         | 148.46  |  |
| Overdraft                             | 70.63 | 87.18  | 114.47 | 1574.59 | 1084.70 | 46.67 | 375.92  |        |        |        |         |         |       |        |  |        |         |         |         |         |         |         |  |
| Trust Receipt Loan / Import Loan      |       |        |        |         |         |       |         |        |        |        |         |         |       |        |  |        |         |         |         |         |         |         |  |
| Demand & Other Working Capital Loan   |       | 2.00   |        | 1439.44 | 920.18  |       | 524.41  |        | 189.62 | 309.75 | 622.36  | 320.79  |       | 79.10  |  | 113.99 | 147.91  |         |         | 1095.68 | 326.01  | 1069.66 |  |
| Res. Per. H. Loan (Up to Rs. 10 mil.) |       | 16.64  | 12.15  | 346.73  | 344.77  |       | 426.48  | 250.90 | 34.16  | 98.07  | 1094.56 | 27.42   | 8.86  | 65.66  |  | 78.32  | 327.49  | 108.76  | 523.98  | 140.91  | 264.12  | 199.63  |  |
| Real Estate Loan                      |       |        |        | 1058.79 | 259.47  | 0.98  | 182.79  | 66.90  | 28.29  | 17.08  | 409.51  | 1964.68 | 5.88  | 24.06  |  | 37.89  | 165.33  | 151.53  | 262.12  | 122.90  | 162.49  | 174.25  |  |
| Margin Nature Loan                    |       |        |        | 374.86  | 17.92   |       | 233.98  | 63.10  | 27.89  | 63.89  | 108.03  | 26.19   | 0.94  | 147.06 |  | 40.05  | 6.77    | 40.88   | 302.09  | 77.89   | 81.26   | 10.54   |  |
| Hire Purchase Loan                    |       | 15.66  | 3.39   | 605.05  | 203.55  | 22.74 | 356.31  |        | 1.24   | 27.96  | 234.79  | 149.47  | 2.04  | 42.53  |  | 69.94  | 187.74  | 137.41  | 191.40  | 179.01  | 50.26   | 68.05   |  |
| Deprived Sector Loan                  | 5.35  | 19.19  | 0.74   | 234.64  | 164.41  | 1.40  | 62.55   | 14.40  | 15.26  | 4.18   | 135.60  | 33.18   | 5.93  | 7.64   |  | 27.41  | 83.96   | 39.10   | 127.15  | 46.86   | 41.48   | 35.00   |  |
| Bills Purchased                       |       |        |        | 0.06    |         |       |         |        |        |        |         |         |       |        |  |        |         |         |         |         |         |         |  |
| Other Product                         | 1.01  | 3.91   | 0.15   | 765.70  | 981.85  | 5.42  | 1157.94 | 3.10   | 85.18  | 31.54  | 1891.39 | 49.63   | 4.35  | 20.33  |  | 61.02  | 340.93  | 472.69  | 221.22  | 159.68  | 128.43  | 317.59  |  |
| <b>Total Product wise Loan</b>        | 96.21 | 215.48 | 198.94 | 7485.04 | 4138.13 | 84.85 | 3541.36 | 398.40 | 382.46 | 621.35 | 4611.79 | 2708.92 | 31.79 | 485.26 |  | 662.02 | 2464.26 | 1268.22 | 2303.60 | 1822.93 | 1202.51 | 1874.70 |  |

| Collateral Wise                    |       |        |        |         |         |       |         |        |        |        |         |         |       |        |  |        |         |         |         |         |         |         |  |
|------------------------------------|-------|--------|--------|---------|---------|-------|---------|--------|--------|--------|---------|---------|-------|--------|--|--------|---------|---------|---------|---------|---------|---------|--|
| Gold and Silver                    |       |        |        | 63.40   | 25.63   | 5.42  | 231.41  |        |        |        |         |         |       |        |  |        | 15.79   |         | 25.67   |         |         |         |  |
| Government Securities              |       |        |        |         |         |       |         |        |        |        |         |         |       |        |  |        |         |         |         |         |         |         |  |
| Non Governmental Securities        |       |        |        |         | 17.92   |       | 243.57  |        |        | 63.89  | 15.66   | 26.19   | 0.94  | 123.97 |  | 40.05  |         |         |         |         | 81.26   |         |  |
| Fixed Deposit Receipts             | 1.01  |        | 0.15   | 29.42   | 88.49   |       | 52.54   | 3.10   | 12.30  | 22.57  | 63.40   | 9.08    | 0.18  | 23.09  |  | 18.85  | 20.03   | 105.78  | 106.26  | 25.91   | 17.34   | 22.35   |  |
| Own                                | 1.01  |        | 0.15   | 29.42   | 88.49   |       | 52.54   | 3.10   | 12.30  | 22.57  | 63.40   | 9.08    | 0.18  | 23.09  |  | 18.85  | 20.03   | 105.78  | 106.26  | 25.91   | 17.34   | 22.35   |  |
| Other Licences Institutions        |       |        |        |         |         |       |         |        |        |        |         |         |       |        |  |        |         |         |         |         |         |         |  |
| Collateral of Properties           | 95.20 | 215.48 | 198.79 | 7376.20 | 3883.74 | 78.34 | 2538.49 | 332.20 | 327.02 | 531.87 | 4381.37 | 867.59  | 30.66 | 338.21 |  | 549.53 | 2331.81 | 1092.76 | 1754.23 | 1797.02 | 1103.71 | 1789.13 |  |
| Fixed Assets                       | 95.20 | 215.48 | 198.79 | 7376.20 | 3883.74 | 78.34 | 2510.17 | 332.20 | 327.02 | 531.87 | 4381.37 | 867.59  | 30.66 | 338.21 |  | 549.53 | 2329.73 | 1092.76 | 1754.23 | 1797.02 | 1103.71 | 1789.13 |  |
| Current Assets                     |       |        |        |         |         |       | 28.32   |        |        |        |         |         |       |        |  |        |         | 2.08    |         |         |         |         |  |
| Against security of Bill           |       |        |        |         |         |       |         |        |        |        |         |         |       |        |  |        |         |         |         |         |         |         |  |
| Domestic Bills                     |       |        |        |         |         |       |         |        |        |        |         |         |       |        |  |        |         |         |         |         |         |         |  |
| Foreign Bills                      |       |        |        |         |         |       |         |        |        |        |         |         |       |        |  |        |         |         |         |         |         |         |  |
| Against Guarantee                  |       |        |        | 16.00   | 45.06   |       |         |        |        |        |         | 83.27   |       |        |  | 41.27  | 5.40    |         | 115.36  |         | 0.20    | 35.00   |  |
| Government Guarantee               |       |        |        |         |         |       |         |        |        |        |         | 33.18   |       |        |  | 3.25   |         |         |         |         |         |         |  |
| Institutional Guarantee            |       |        |        |         | 40.38   |       |         |        |        |        |         |         |       |        |  | 24.16  |         |         |         |         |         | 35.00   |  |
| Personal Guarantee                 |       |        |        | 16.00   | 4.69    |       |         |        |        |        |         | 50.09   |       |        |  | 13.86  | 3.52    |         |         |         | 0.20    |         |  |
| Collective Guarantee               |       |        |        |         |         |       |         |        |        |        |         |         |       |        |  |        | 0.88    |         |         |         |         |         |  |
| Int. Rtd. Foreign Bank's Guarantee |       |        |        |         |         |       |         |        |        |        |         |         |       |        |  |        |         |         |         |         |         |         |  |
| Other Guarantee                    |       |        |        |         |         |       |         |        |        |        |         |         |       |        |  |        | 1.00    |         | 115.36  |         |         |         |  |
| Credit Card                        |       |        |        |         |         |       |         |        |        |        |         |         |       |        |  |        |         |         |         |         |         |         |  |
| Others                             |       |        |        |         | 77.28   | 1.10  | 475.35  | 63.10  | 43.15  | 3.03   | 151.35  | 1722.80 | 0.02  |        |  | 12.32  | 91.23   | 69.68   | 302.09  |         |         | 28.22   |  |
| <b>Total</b>                       | 96.21 | 215.48 | 198.94 | 7485.04 | 4138.13 | 84.85 | 3541.36 | 398.40 | 382.46 | 621.35 | 4611.79 | 2708.92 | 31.79 | 485.26 |  | 662.02 | 2464.26 | 1268.22 | 2303.60 | 1822.93 | 1202.51 | 1874.70 |  |

Statement of Credit as on Saun end, 2071

| BFI Name                           | ILFCO   | Mahalamai | Lalitpur | United FC | General | Progressive | Janakali | Pokhara | Central | Premier | Atun   | Mulipurpose | Synergy | Srijana | Om      | MMBFL  | CMBFCL  | Crystal | Sushewari | Patan  | Fewa    | Everest | Prudential | ICFC    |
|------------------------------------|---------|-----------|----------|-----------|---------|-------------|----------|---------|---------|---------|--------|-------------|---------|---------|---------|--------|---------|---------|-----------|--------|---------|---------|------------|---------|
| <b>Sector Wise</b>                 |         |           |          |           |         |             |          |         |         |         |        |             |         |         |         |        |         |         |           |        |         |         |            |         |
| Agricultural and Forest Related    | 39.00   | 20.63     |          | 4.00      |         | 1.14        | 31.68    | 27.62   | 26.26   | 6.03    | 16.25  | 29.51       | 112.50  | 45.35   | 25.56   |        | 340.41  |         | 3.04      | 7.49   | 62.07   | 35.07   | 3.60       | 81.68   |
| Fishery Related                    |         | 25.55     |          |           |         | 0.00        |          |         |         |         |        |             | 0.60    |         |         |        |         |         |           |        | 6.55    | 2.77    |            |         |
| Mining Related                     | 0.71    | 1.00      | 2.89     | 2.80      |         | 0.00        |          |         | 6.29    |         | 14.31  |             |         |         |         |        |         |         |           |        |         |         |            | 0.70    |
| Manufacturing (Producing) Related  | 369.13  | 275.30    |          | 54.13     | 1.53    | 14.05       | 79.15    | 89.04   | 61.69   | 75.69   |        | 4.90        | 131.30  |         | 132.03  | 22.41  | 670.14  |         | 60.52     | 9.10   | 109.49  | 21.55   | 15.30      | 270.08  |
| Construction                       | 110.02  | 426.49    | 28.81    | 774.58    | 31.63   | 27.48       | 108.07   | 134.22  | 170.36  | 130.13  | 36.07  | 24.18       | 151.34  | 60.51   | 488.54  | 48.60  | 0.31    | 193.59  | 220.80    | 39.25  | 936.26  | 162.74  | 28.35      | 109.29  |
| Electricity, Gas and Water         | 59.16   |           |          |           |         | 0.00        |          | 3.50    | 4.28    | 31.67   |        |             | 54.97   |         |         |        |         |         |           |        |         |         |            | 11.27   |
| Metal Products, Mach. & Ele. Eqp.  | 71.81   | 24.41     |          | 141.07    |         | 5.87        |          |         | 4.99    | 36.35   | 8.36   |             | 16.45   |         | 5.59    | 0.13   |         |         | 0.99      | 0.08   | 56.55   | 0.86    |            | 48.03   |
| Tras., Com. and Public Utilities   | 656.15  | 473.59    |          | 61.79     |         | 32.72       |          | 316.23  | 41.11   | 79.73   |        |             | 247.33  |         | 457.36  | 21.42  | 3.21    |         | 1.47      |        | 470.42  | 223.75  | 61.68      | 14.50   |
| Wholesaler & Retailer              | 195.25  | 679.12    | 206.78   | 36.90     | 96.53   | 16.16       | 331.24   | 306.56  | 94.22   | 92.06   | 48.42  | 28.23       | 213.97  | 248.09  | 438.68  | 62.79  | 157.28  |         | 6.86      | 7.41   | 509.52  | 76.12   | 60.45      | 595.39  |
| Finance, Insurance and Real Estate | 315.61  | 262.03    | 457.34   | 128.10    |         | 27.66       | 16.68    | 170.22  | 162.56  | 113.35  |        |             | 127.54  |         | 263.19  | 181.02 |         |         | 53.34     | 20.90  |         | 6.14    | 80.06      | 761.16  |
| Hotel or Restaurant                | 4.58    | 240.87    |          | 8.58      |         | 0.00        | 32.72    | 71.28   | 6.22    | 39.42   | 7.10   |             | 66.32   |         | 84.56   | 0.36   | 75.71   |         | 0.72      |        | 79.29   | 5.15    | 20.00      | 109.36  |
| Other Services                     | 60.52   | 64.94     | 143.62   | 0.20      | 5.71    | 1.90        | 51.80    | 139.27  | 50.81   |         | 0.13   | 6.55        | 140.49  | 7.62    | 16.41   | 5.31   | 1.37    |         | 67.89     | 13.42  | 98.18   | 6.93    | 96.61      | 63.11   |
| Consumption Loans                  | 74.52   | 315.03    | 114.75   | 995.59    | 2.86    | 29.16       | 52.96    | 7.60    | 86.40   | 27.48   | 6.38   | 17.89       | 200.16  | 14.56   | 358.96  | 10.00  | 2.06    | 10.20   | 219.32    | 35.98  | 151.28  | 24.92   | 174.89     | 172.47  |
| Local Government                   |         |           |          |           |         | 0.00        | 2.01     |         |         |         |        |             | 1.37    |         |         |        |         |         |           |        |         |         |            |         |
| Others                             | 171.82  | 321.79    | 134.37   | 985.99    | 125.38  | 96.15       | 204.78   | 775.95  | 435.32  | 193.48  | 34.25  | 4.25        | 366.92  | 377.36  | 1087.80 | 170.21 | 759.77  | 392.19  | 243.17    | 55.78  | 927.18  | 91.44   | 205.29     | 1045.86 |
| TOTAL sectorwise                   | 2128.29 | 3130.74   | 1088.57  | 3193.73   | 263.43  | 252.28      | 911.09   | 2041.49 | 1150.51 | 825.38  | 171.26 | 115.51      | 1831.25 | 753.49  | 3358.68 | 522.25 | 2010.27 | 595.98  | 878.10    | 189.41 | 3406.80 | 657.45  | 746.25     | 3282.90 |

| Product Wise                          |         |         |         |         |        |        |        |         |         |        |        |        |         |        |         |        |         |        |        |        |         |        |        |         |
|---------------------------------------|---------|---------|---------|---------|--------|--------|--------|---------|---------|--------|--------|--------|---------|--------|---------|--------|---------|--------|--------|--------|---------|--------|--------|---------|
| Term Loan                             | 528.77  | 333.84  | 206.78  | 6.99    |        | 3.66   | 410.39 | 236.98  | 13.84   | 20.69  |        |        | 428.69  | 248.09 | 555.87  | 127.37 | 1114.35 | 321.49 | 190.92 |        | 125.36  | 37.91  | 34.00  | 119.92  |
| Overdraft                             |         |         |         |         |        |        |        |         |         |        |        |        |         |        |         |        |         |        |        |        |         |        |        |         |
| Trust Receipt Loan / Import Loan      |         |         |         | 314.39  |        | 47.57  |        | 432.37  | 710.27  | 298.31 | 78.08  | 71.35  | 236.86  |        | 194.59  | 96.58  | 166.76  | 16.77  |        | 47.23  | 772.52  | 176.97 | 340.62 | 1773.25 |
| Demand & Other Working Capital Loan   | 378.25  | 1001.57 |         |         |        |        |        |         |         |        |        |        |         |        |         |        |         |        |        |        |         |        |        |         |
| Res. Per. H. Loan (Up to Rs. 10 mil.) | 50.10   | 305.28  | 28.81   | 450.22  |        | 22.94  | 108.07 | 219.07  | 164.50  | 239.91 |        | 24.18  | 376.53  |        | 256.86  |        | 0.31    | 54.38  | 151.25 | 14.66  | 798.73  |        | 28.35  | 277.06  |
| Real Estate Loan                      | 275.78  | 241.58  | 457.34  | 250.66  | 31.63  | 21.66  | 94.78  | 304.44  | 152.56  | 150.44 | 36.07  |        | 430.32  |        | 462.06  | 163.19 | 612.57  | 199.81 | 91.97  | 15.10  | 166.35  | 211.02 | 56.54  | 368.78  |
| Margin Nature Loan                    | 52.73   | 260.99  | 55.51   | 353.29  | 7.73   | 34.51  |        |         | 28.86   | 12.26  |        |        | 14.92   |        | 15.51   | 38.67  |         | 0.02   | 181.71 | 26.98  |         |        | 152.63 | 410.76  |
| Hire Purchase Loan                    | 663.42  | 509.36  | 28.16   | 875.16  | 5.35   | 33.40  | 3.67   | 316.23  | 36.24   | 26.50  | 4.98   | 5.32   | 82.50   | 7.10   | 468.03  | 17.66  | 3.05    | 3.46   | 15.98  | 0.12   | 490.73  | 151.01 | 70.83  | 112.24  |
| Deprived Sector Loan                  | 51.24   | 102.84  | 21.58   | 108.26  | 0.79   | 10.97  | 28.16  | 62.48   | 44.24   | 30.86  | 4.56   | 4.25   | 70.09   | 28.79  | 120.02  | 4.31   |         | 0.06   | 21.61  | 6.62   | 109.41  | 25.94  | 30.62  | 135.65  |
| Bills Purchased                       |         |         |         |         |        |        |        |         |         |        |        |        |         |        |         |        |         |        |        |        | 3.80    |        |        |         |
| Other Product                         | 128.01  | 375.28  | 290.38  | 834.76  | 217.94 | 77.55  | 266.02 | 469.92  |         | 46.41  | 47.57  | 10.41  | 191.34  | 469.51 | 1285.74 | 74.47  | 113.22  |        | 224.66 | 74.91  | 943.68  | 54.59  | 32.65  | 85.23   |
| <b>Total Product wise Loan</b>        | 2128.29 | 3130.74 | 1088.57 | 3193.73 | 263.43 | 252.28 | 911.09 | 2041.49 | 1150.51 | 825.38 | 171.26 | 115.51 | 1831.25 | 753.49 | 3358.68 | 522.25 | 2010.27 | 595.98 | 878.10 | 189.41 | 3406.80 | 657.45 | 746.25 | 3282.90 |

| Collateral Wise                    |         |         |         |         |        |        |        |         |         |        |        |        |         |        |         |        |         |        |        |        |         |        |        |         |
|------------------------------------|---------|---------|---------|---------|--------|--------|--------|---------|---------|--------|--------|--------|---------|--------|---------|--------|---------|--------|--------|--------|---------|--------|--------|---------|
| Gold and Silver                    |         |         |         | 24.13   |        |        |        |         |         |        |        |        |         |        | 220.45  |        |         |        |        |        | 29.68   |        |        |         |
| Government Securities              |         |         |         |         |        |        |        |         |         |        |        |        |         |        |         |        |         |        |        |        |         |        |        | 17.20   |
| Non Governmental Securities        | 52.73   | 260.89  | 55.51   |         | 7.73   | 19.50  |        |         | 28.86   | 12.26  |        |        |         |        | 13.67   | 18.59  |         |        |        | 26.71  |         |        | 152.63 |         |
| Fixed Deposit Receipts             | 24.08   | 36.37   | 31.08   | 196.66  | 2.86   | 3.29   | 45.61  | 7.60    | 45.12   | 14.74  | 1.40   | 12.58  | 152.33  | 7.46   | 86.00   | 2.80   |         | 6.70   | 21.62  | 7.63   | 37.27   | 12.56  | 11.32  | 61.03   |
| Own                                | 24.08   | 36.37   | 31.08   | 196.66  | 2.86   | 3.29   | 45.61  | 7.60    | 45.12   | 14.74  | 1.40   | 12.58  | 152.33  | 7.46   | 86.00   | 2.80   |         | 6.70   | 21.62  | 7.63   | 37.27   | 12.56  | 11.32  | 61.03   |
| Other Licences Institutions        |         |         |         |         |        |        |        |         |         |        |        |        |         |        |         |        |         |        |        |        |         |        |        |         |
| Collateral of Properties           | 1941.08 | 2784.70 | 745.56  | 2058.11 | 252.85 | 203.38 | 859.62 | 2033.89 | 1076.53 | 797.90 | 135.61 | 102.93 | 1671.72 | 7.10   | 3038.56 | 459.09 | 2010.27 | 589.26 | 669.09 | 142.27 | 3339.84 | 644.63 | 551.94 | 2685.44 |
| Fixed Assets                       | 1941.08 | 2784.70 | 514.31  | 2058.11 | 252.85 | 203.38 | 859.62 | 2033.89 | 1076.53 | 797.90 | 135.61 | 102.93 | 1671.72 | 7.10   | 3038.56 | 459.09 | 2010.27 | 589.26 | 669.09 | 142.24 | 3339.84 | 644.63 | 551.94 | 2685.44 |
| Current Assets                     |         |         | 231.25  |         |        |        |        |         |         |        |        |        |         |        |         |        |         |        |        |        | 0.03    |        |        |         |
| Against security of Bill           |         |         |         |         |        |        |        |         |         |        |        |        |         |        |         |        |         |        |        |        |         |        |        |         |
| Domestic Bills                     |         |         |         |         |        |        |        |         |         |        |        |        |         |        |         |        |         |        |        |        |         |        |        |         |
| Foreign Bills                      |         |         |         |         |        |        |        |         |         |        |        |        |         |        |         |        |         |        |        |        |         |        |        |         |
| Against Guarantee                  | 51.24   | 45.00   |         | 5.67    |        | 25.67  |        |         |         |        |        |        | 7.20    |        |         |        |         |        |        |        | 8.70    |        | 30.36  | 26.86   |
| Government Guarantee               | 15.25   |         |         |         |        |        |        |         |         |        |        |        | 7.20    |        |         |        |         |        |        |        | 0.30    |        |        |         |
| Institutional Guarantee            | 35.99   | 45.00   |         | 5.57    |        | 19.56  |        |         |         |        |        |        |         |        |         |        |         |        |        |        | 5.50    |        | 30.36  | 13.00   |
| Personal Guarantee                 |         |         |         | 0.10    |        | 4.66   |        |         |         |        |        |        | 0.47    |        |         |        |         |        |        |        | 2.90    |        |        | 13.86   |
| Collective Guarantee               |         |         |         |         |        |        |        |         |         |        |        |        |         |        |         |        |         |        |        |        |         |        |        |         |
| Int. Rtd. Foreign Bank's Guarantee |         |         |         |         |        |        |        |         |         |        |        |        |         |        |         |        |         |        |        |        |         |        |        |         |
| Other Guarantee                    |         |         |         |         |        | 1.45   |        |         |         |        |        |        |         |        |         |        |         |        |        |        |         |        |        |         |
| Credit Card                        |         |         |         |         |        |        |        |         |         |        |        |        |         |        |         |        |         |        |        |        |         |        |        |         |
| Others                             | 59.16   | 3.78    | 256.41  | 909.16  |        | 0.44   | 5.86   |         |         |        | 34.25  |        |         | 738.93 |         | 41.77  |         | 0.02   | 187.38 | 4.10   |         | 0.26   | 492.37 |         |
| <b>Total</b>                       | 2128.29 | 3130.74 | 1088.57 | 3193.73 | 263.43 | 252.28 | 911.09 | 2041.49 | 1150.51 | 825.38 | 171.26 | 115.51 | 1831.25 | 753.49 | 3358.68 | 522.25 | 2010.27 | 595.98 | 878.10 | 189.41 | 3406.80 | 657.45 | 746.25 | 3282.90 |

Statement of Credit as on Saun end, 2071

| BFI Name                           | Sagarmaha      | Kuber         | NEFL          | Seti          | hama          | Zenith        | Unique        | Manushree      | Jebils        | Reliance       | Bhaktapur     |
|------------------------------------|----------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|---------------|----------------|---------------|
| <b>Sector Wise</b>                 |                |               |               |               |               |               |               |                |               |                |               |
| Agricultural and Forest Related    | 80.73          |               | 3.74          | 32.02         | 2.80          | 44.44         |               | 28.89          | 44.46         | 12.45          | 22.64         |
| Fishery Related                    | 1.99           |               |               |               |               |               |               |                |               |                |               |
| Mining Related                     |                |               |               |               |               | 8.00          |               |                |               |                |               |
| Manufacturing (Producing) Related  | 56.40          | 15.33         | 28.68         | 17.40         |               | 31.20         | 14.68         | 101.19         | 3.25          | 22.73          | 31.08         |
| Construction                       | 364.77         | 23.55         | 79.04         | 4.73          | 6.15          | 196.65        | 30.10         | 131.70         | 170.30        | 264.04         | 53.88         |
| Electricity, Gas and Water         | 1.70           |               |               |               |               |               |               |                |               | 10.31          | 2.00          |
| Metal Products, Mach. & Ele. Eqp.  | 14.18          |               | 0.35          |               |               | 2.24          |               | 24.43          | 0.58          | 19.96          | 0.70          |
| Tras., Com. and Public Utilities   | 282.50         | 3.18          | 175.73        |               | 68.57         | 18.42         | 69.65         | 125.40         | 48.91         | 236.09         | 40.58         |
| Wholesaler & Retailer              | 113.64         | 32.78         | 68.25         | 75.18         | 7.49          | 47.06         | 116.44        | 109.62         | 44.18         | 90.51          | 20.24         |
| Finance, Insurance and Real Estate | 34.27          | 220.23        | 39.59         |               | 28.50         | 30.15         | 16.30         | 40.48          | 9.60          | 23.50          | 9.00          |
| Hotel or Restaurant                | 15.94          | 0.24          | 1.38          | 0.60          | 2.71          | 19.02         | 48.35         | 26.44          | 4.53          | 43.43          | 17.49         |
| Other Services                     | 71.61          | 30.05         | 3.59          | 12.39         | 39.17         | 30.47         | 9.23          | 20.63          | 13.63         | 94.93          | 8.84          |
| Consumption Loans                  | 241.90         | 17.40         | 131.96        | 1.27          | 4.72          | 225.76        | 38.71         | 279.86         | 222.97        | 186.74         | 25.51         |
| Local Government                   |                |               | 1.30          |               |               | 1.51          |               |                |               |                |               |
| Others                             | 264.70         | 133.24        | 301.88        | 33.74         | 159.17        | 216.99        | 302.45        | 329.15         | 112.03        | 315.43         | 38.68         |
| <b>TOTAL sectorwise</b>            | <b>1544.35</b> | <b>476.01</b> | <b>835.49</b> | <b>177.32</b> | <b>319.27</b> | <b>871.92</b> | <b>645.91</b> | <b>1217.79</b> | <b>674.43</b> | <b>1320.10</b> | <b>270.65</b> |

|                                       |                |               |               |               |               |               |               |                |               |                |               |
|---------------------------------------|----------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|---------------|----------------|---------------|
| <b>Product Wise</b>                   |                |               |               |               |               |               |               |                |               |                |               |
| Term Loan                             | 46.53          | 8.13          | 273.47        | 16.16         | 2.92          | 32.00         |               | 47.78          | 10.44         |                | 25.29         |
| Overdraft                             |                |               |               |               |               |               |               |                |               |                |               |
| Trust Receipt Loan / Import Loan      |                |               |               |               |               |               |               |                |               |                |               |
| Demand & Other Working Capital Loan   | 198.78         | 191.88        | 77.48         | 127.37        | 111.00        | 100.10        | 345.94        | 571.86         | 63.23         |                | 67.22         |
| Res. Per. H. Loan (Up to Rs. 10 mil.) | 324.74         | 20.49         | 78.40         | 4.73          | 3.33          | 178.17        | 31.61         | 110.07         | 80.06         | 165.75         | 32.43         |
| Real Estate Loan                      | 36.08          | 60.83         | 70.79         |               | 13.50         | 62.61         | 43.31         | 56.46          | 85.44         | 179.32         |               |
| Margin Nature Loan                    | 222.67         | 0.40          | 110.06        |               | 97.63         | 208.54        | 71.96         | 276.14         | 197.71        | 175.48         |               |
| Hire Purchase Loan                    | 303.99         | 15.63         | 190.75        | 0.96          | 71.09         | 24.05         | 47.83         | 117.70         | 60.63         | 238.87         | 77.48         |
| Deprived Sector Loan                  | 97.91          | 0.30          | 23.93         | 10.71         | 15.00         | 32.84         | 16.30         | 33.10          | 20.91         | 47.98          | 9.65          |
| Bills Purchased                       | 2.60           |               |               |               |               | 4.00          |               |                |               |                |               |
| Other Product                         | 313.63         | 175.75        | 10.61         | 17.40         | 4.80          | 229.59        | 88.96         | 4.69           | 156.01        | 512.70         | 58.57         |
| <b>Total Product wise Loan</b>        | <b>1544.35</b> | <b>476.01</b> | <b>835.49</b> | <b>177.32</b> | <b>319.27</b> | <b>871.92</b> | <b>645.91</b> | <b>1217.79</b> | <b>674.43</b> | <b>1320.10</b> | <b>270.65</b> |

|                                    |                |               |               |               |               |               |               |                |               |                |               |
|------------------------------------|----------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|---------------|----------------|---------------|
| <b>Collateral Wise</b>             |                |               |               |               |               |               |               |                |               |                |               |
| Gold and Silver                    | 10.76          |               |               |               |               |               |               |                |               |                | 5.92          |
| Government Securities              |                |               |               |               |               |               |               |                |               |                |               |
| Non Governmental Securities        | 222.67         | 0.40          | 110.06        |               |               | 208.54        | 2.20          | 276.14         | 198.11        |                |               |
| Fixed Deposit Receipts             | 15.95          | 4.56          | 6.88          | 0.84          | 4.72          | 3.96          | 23.26         | 3.72           | 11.05         | 9.17           | 0.97          |
| Own                                | 15.95          | 4.56          | 6.88          | 0.84          | 4.72          | 3.96          | 23.26         | 3.72           | 11.05         | 9.17           | 0.97          |
| Other Licences Institutions        |                |               |               |               |               |               |               |                |               |                |               |
| Collateral of Properties           | 1278.92        | 469.33        | 695.26        | 176.48        | 198.52        | 653.91        | 425.82        | 876.17         | 448.57        | 1095.43        | 253.13        |
| Fixed Assets                       | 1278.92        | 469.33        | 695.26        | 176.48        | 198.52        | 653.91        | 425.82        | 876.17         | 448.57        | 1095.43        | 253.13        |
| Current Assets                     |                |               |               |               |               |               |               |                |               |                |               |
| Against security of Bill           |                |               |               |               |               | 4.00          |               |                |               |                |               |
| Domestic Bills                     |                |               |               |               |               | 4.00          |               |                |               |                |               |
| Foreign Bills                      |                |               |               |               |               |               |               |                |               |                |               |
| Against Guarantee                  | 16.04          | 1.57          |               | 18.41         | 1.51          | 59.52         |               |                | 16.71         | 37.06          | 10.63         |
| Government Guarantee               | 4.85           |               |               |               |               | 1.51          |               |                |               |                |               |
| Institutional Guarantee            | 4.20           | 0.24          |               | 15.00         |               |               |               |                | 8.00          | 23.50          | 9.00          |
| Personal Guarantee                 | 6.99           | 1.33          |               | 3.41          |               |               |               |                | 8.64          | 13.56          | 1.63          |
| Collective Guarantee               |                |               |               |               |               |               |               |                | 0.07          |                |               |
| Int. Rtd. Foreign Bank's Guarantee |                |               |               |               |               |               |               |                |               |                |               |
| Other Guarantee                    |                |               |               |               |               | 59.52         |               |                |               |                |               |
| Credit Card                        |                |               |               |               |               |               |               |                |               |                |               |
| Others                             |                | 0.15          | 23.30         |               | 97.63         |               | 135.12        | 61.76          |               | 178.44         |               |
| <b>Total</b>                       | <b>1544.35</b> | <b>476.01</b> | <b>835.49</b> | <b>177.32</b> | <b>319.27</b> | <b>871.92</b> | <b>645.91</b> | <b>1217.79</b> | <b>674.43</b> | <b>1320.10</b> | <b>270.65</b> |

## Major Financial Indicators of Micro-credit Development Banks

Rs in million

| Liabilities                                 | Mid-July       |                |                | Mid-July       | Mid-Aug        | % change  |         |         |
|---|----------------|----------------|----------------|----------------|----------------|-----------|---------|---------|
|   | 2011           | 2012           | 2013           | 2014           | 2014           |           |         |         |
|   | 1              | 2              | 3              | 4              | 5              | 2/1       | 3/2     | 5/4     |
| <b>1 CAPITAL FUND</b>                       | 2408.8         | 2816.6         | 3801.3         | 4950.7         | 5703.3         | 16.93     | 34.96   | 30.23   |
| a. Paid-up Capital                          | 1546.3         | 1717.2         | 2234.0         | 2974.3         | 2988.3         | 11.05     | 30.10   | 33.14   |
| b. Statutory Reserves                       | 245.6          | 288.3          | 383.5          | 523.1          | 753.2          | 17.42     | 33.02   | 36.38   |
| c. Retained Earning                         | -25.6          | 107.6          | 208.2          | 220.6          | 635.7          | -520.65   | 93.51   | 5.97    |
| d. Others Reserves                          | 642.5          | 703.6          | 975.6          | 1232.7         | 1326.1         | 9.50      | 38.66   | 26.35   |
| <b>2 BORROWINGS</b>                         | 13037.6        | 16586.4        | 20216.3        | 27897.3        | 27676.9        | 27.22     | 21.88   | 37.99   |
| a. NRB                                      | 200.9          | 198.4          | 210.3          | 526.4          | 294.0          | -1.26     | 6.01    | 150.31  |
| f. Others                                   | 12836.7        | 16388.0        | 20006.0        | 27371.0        | 27382.9        | 27.67     | 22.08   | 36.81   |
| <b>3 DEPOSITS</b>                           | 3537.4         | 5235.2         | 7221.6         | 11001.2        | 11274.3        | 47.99     | 37.94   | 52.34   |
| <b>4 BILLS PAYABLE</b>                      |                |                |                | 0.0            | 0.0            |           |         | 0.00    |
| <b>5 OTHER LIABILITIES</b>                  | 1818.6         | 2502.9         | 3009.7         | 3777.5         | 4635.1         | 37.62     | 20.25   | 25.51   |
| a. Loan Loss Provision                      | 436.3          | 505.5          | 694.0          | 829.4          | 822.9          | 15.87     | 37.30   | 19.51   |
| b. Interest Suspense a/c                    | 354.0          | 410.0          | 446.9          | 475.0          | 552.7          | 15.82     | 9.01    | 6.28    |
| c. Others                                   | 1028.4         | 1587.5         | 1868.8         | 2473.1         | 3259.4         | 54.36     | 17.72   | 32.34   |
| <b>6 RECONCILIATION A/c</b>                 | 223.2          | 2236.6         | 688.6          | 1088.2         | 1409.1         | 902.07    | -69.21  | 58.04   |
| <b>7 PROFIT &amp; LOSS A/c</b>              | 470.7          | 629.8          | 837.9          | 1473.7         | 219.4          | 33.79     | 33.04   | 75.89   |
| <b>Total</b>                                | <b>21496.4</b> | <b>30007.5</b> | <b>35775.3</b> | <b>50188.7</b> | <b>50918.1</b> | 39.59     | 19.22   | 40.29   |
| <b>Assets</b>                               |                |                |                |                |                |           |         |         |
| <b>1 LIQUID FUNDS</b>                       | 3272.2         | 5843.5         | 6322.8         | 7202.8         | 6939.6         | 78.58     | 8.20    | 13.92   |
| a. Cash Balance                             | 31.8           | 44.2           | 42.8           | 39.2           | 43.3           | 39.04     | -3.25   | -8.21   |
| b. Bank Balance                             | 2632.4         | 3253.9         | 3561.6         | 3710.6         | 4554.3         | 23.61     | 9.46    | 4.18    |
| c. Money at Call                            | 608.1          | 2545.4         | 2718.5         | 3452.9         | 2342.0         | 318.59    | 6.80    | 27.02   |
| <b>2 INVESTMENT IN SECURITIES EX</b>        | 164.7          | 128.7          | 116.2          | 116.2          | 116.2          | -21.89    | -9.71   | 0.00    |
| <b>3 SHARE &amp; OTHER INVESTMEN</b>        | 1560.5         | 2040.6         | 2963.6         | 2894.2         | 2987.0         | 30.77     | 45.23   | -2.34   |
| <b>4 LOANS &amp; ADVANCES</b>               | 14649.9        | 17738.3        | 23401.7        | 35689.3        | 36386.2        | 21.08     | 31.93   | 52.51   |
| Institutional                               | 14649.9        | 6194.1         | 6740.3         | 9863.5         | 9799.3         | -57.72    | 8.82    | 46.34   |
| Individual                                  |                | 11544.2        | 16661.4        | 25825.8        | 26586.9        | 0.00      | 44.33   | 55.00   |
| <b>5 FIXED ASSETS</b>                       | 259.3          | 340.2          | 444.6          | 624.4          | 622.1          | 31.18     | 30.67   | 40.46   |
| <b>6 OTHER ASSETS</b>                       | 1253.2         | 1594.9         | 1685.8         | 2485.4         | 2494.6         | 27.27     | 5.70    | 47.43   |
| <b>7 EXPENSES NOT WRITTEN OFF</b>           | 1.1            | 0.7            | 9.8            | 9.4            | 1.7            | -35.14    | 1301.73 | -4.02   |
| <b>8 NON BANKING ASSETS</b>                 | 0.0            | 0.0            | 0.0            | 0.0            | 0.0            | 0.00      | 0.00    | 0.00    |
| <b>9 RECONCILIATION A/c</b>                 | 253.0          | 2234.8         | 699.6          | 1085.2         | 1365.8         | 783.26    | -68.70  | 55.12   |
| <b>10 PROFIT &amp; LOSS A/c</b>             | 82.5           | 85.8           | 131.2          | 81.8           | 5.0            | 4.09      | 52.88   | -37.63  |
| <b>Total</b>                                | <b>21496.4</b> | <b>30007.5</b> | <b>35775.4</b> | <b>50188.7</b> | <b>50918.1</b> | 39.59     | 19.22   | 40.29   |
| <b>Profit &amp; Loss A/c</b>                | 0.0            | 0.0            | 0.0            | 0.0            | 0.0            |           |         |         |
| <b>Expenses</b>                             |                |                |                |                |                |           |         |         |
| <b>1 INTEREST EXPENSES</b>                  | 1046.68        | 1515.05        | 1631.87        | 1967.84        | 132.90         | 44.75     | 7.71    | 20.59   |
| <b>2 COMMISSION/FEE EXPENSES</b>            | 0.01           | 29.25          | 41.55          | 46.72          | 4.44           | 227809.77 | 42.06   | 12.45   |
| <b>3 EMPLOYEE EXPENSES</b>                  | 692.22         | 951.61         | 1148.18        | 1464.44        | 124.96         | 37.47     | 20.66   | 27.54   |
| <b>4 OFFICE OPERATING EXPENSES</b>          | 203.65         | 274.30         | 372.35         | 491.46         | 44.14          | 34.69     | 35.74   | 31.99   |
| <b>5 NON OPERATING EXPENSES</b>             | 0.00           | 0.08           | 0.21           | 0.00           | 0.00           | 0.00      | 171.78  | -100.00 |
| <b>6 PROVISION FOR RISK</b>                 | 113.03         | 169.29         | 174.20         | 188.17         | 8.73           | 49.77     | 2.90    | 8.02    |
| <b>7 LOAN WRITTEN OFF</b>                   | 0.00           | 0.00           | 0.89           | 0.44           | 0.00           | 0.00      | 0.00    | -50.03  |
| <b>8 PROVISION FOR STAFF BONUS</b>          | 45.80          | 53.64          | 76.99          | 102.53         | 8.23           | 17.12     | 43.52   | 33.17   |
| <b>9 PROVISION FOR INCOME TAX</b>           | 145.53         | 162.12         | 232.91         | 302.38         | 27.54          | 11.40     | 43.67   | 29.82   |
| <b>10 NET PROFIT</b>                        | 424.23         | 589.89         | 807.06         | 1435.59        | 200.72         | 39.05     | 36.82   | 77.88   |
| <b>TOTAL EXPENSES</b>                       | <b>2671.17</b> | <b>3745.22</b> | <b>4486.20</b> | <b>5999.57</b> | <b>551.67</b>  | 40.21     | 19.78   | 33.73   |
| <b>Income</b>                               |                |                |                |                |                |           |         |         |
| <b>1. INTEREST INCOME</b>                   | 2308.03        | 3239.36        | 3898.75        | 5389.71        | 506.21         | 40.35     | 20.36   | 38.24   |
| <b>2. COMMISSION &amp; DISCOUNT</b>         | 17.63          | 22.77          | 28.23          | 130.84         | 14.47          | 29.11     | 23.99   | 363.49  |
| <b>3 OTHER OPERATING INCOME</b>             | 251.70         | 323.81         | 379.13         | 304.84         | 26.30          | 28.65     | 17.08   | -19.59  |
| <b>4 NON OPERATING INCOME</b>               | 28.72          | 18.89          | 46.00          | 40.15          | 0.14           | -34.22    | 143.49  | -12.71  |
| <b>5 PROVISION FOR WRITTEN BACK</b>         | 28.73          | 86.92          | 92.01          | 88.32          | 2.83           | 202.51    | 5.86    | -4.01   |
| <b>6 RECOVERY FOR WRITE BACK</b>            | 3.24           | 3.54           | 3.13           | 1.97           | 0.00           | 9.27      | -11.72  | -37.00  |
| <b>7 INCOME FOR EXTRA ORDINARY EXPENSES</b> | 0.47           | 0.71           | 0.00           | 0.05           | 0.00           | 50.00     | -100.00 | 0.00    |
| <b>8 NET LOSS</b>                           | 32.64          | 49.22          | 38.96          | 43.68          | 1.71           | 50.79     | -20.85  | 12.13   |
| <b>TOTAL INCOME</b>                         | <b>2671.17</b> | <b>3745.22</b> | <b>4486.20</b> | <b>5999.57</b> | <b>551.67</b>  | 40.21     | 19.78   | 33.73   |
| <b>Miscellaneous Information</b>            |                |                |                |                |                |           |         |         |
| No. of Total Staffs                         |                | 3143           | 3465           | 4405           | 4484           | 0.00      | 10.24   | 27.13   |
| No. of Total Branches                       |                | 580            | 646            | 861            | 873            | 0.00      | 11.38   | 33.28   |
| No. of Total Centers                        |                | 36118          | 42612          | 59380          | 60994          | 0.00      | 17.98   | 39.35   |
| No. of Total Groups                         |                | 198477         | 229126         | 292238         | 297059         | 0.00      | 15.44   | 27.54   |
| No. of Total Passive Groups                 |                | 7815           | 9543           | 9138           | 11325          | 0.00      | 22.11   | -4.25   |
| No. of Total Members                        |                | 1058772        | 1252389        | 1612430        | 1627956        | 0.00      | 18.29   | 28.75   |
| No. of Total Passive Members                |                | 53388          | 64322          | 66441          | 62472          | 0.00      | 20.48   | 3.29    |
| No. of Total Borrowers                      |                | 794195         | 894671         | 1102132        | 1124792        | 0.00      | 12.65   | 23.19   |
| No. of Total Overdue Borrowers              |                | 35510          | 35637          | 30657          | 30023          | 0.00      | 0.36    | -13.97  |
| No. of Total Saving Members                 |                | 793362.4       | 913173         | 1198487        | 1332723        | 0.00      | 15.10   | 31.24   |
| Total Saving Amount (Rs million)            |                | 5492.12        | 7221.02        | 11000.65       | 11273.66       | 0.00      | 31.48   | 52.34   |

**Name list of Bank and Financial Institutions**

| SN                          | Full Name of Bank                           | Short Name   | SN | Full Name of Bank                           | Short Name     |
|-----------------------------|---|--------------|----|---|----------------|
| <b>A. Commercial Banks</b>  |   |              |    |   |                |
| 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>B. Development Banks</b> |   |              |    |   |                |
| 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                          | Shubhechcha Bikas Bank Limited              | Suvechha     | 14 | Sangrila Bikas Bank Limited                 | Shangrila      |
| 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                          | Professional Diyalo Bikas Bank Limited      | diyalo       | 38 | Country Development Bank Limited            | Country        |
| 39                          | Alpine Development Bank Limited             | Alpine       | 40 | Nilgiri Bikas Bank Limited                  | Nilgiri        |
| 41                          | Kasthamandap Development Bank Limited       | Kastamandap  | 42 | Garima Bikas Bank Limited                   | Garima         |
| 43                          | City Development Bank Limited               | City         | 44 | Biswo Bikas Bank Limited                    | Bishow         |
| 45                          | Kabeli Bikas Bank Limited                   | Kabeli       | 46 | Kamana Bikas Bank Limited                   | Kamana         |
| 47                          | Corporate Development Bank Limited          | Corporate    | 48 | Pathibhara Bikas Bank Limited               | Pathibhara     |
| 49                          | Purnima Bikas Bank Limited                  | Purnima      | 50 | Jyoti Development Bank Limited              | Jyoti          |
| 51                          | Bagmati Development Bank Limited            | Bagmati      | 52 | Hamro Bikas Bank Limited                    | Hamro          |
| 53                          | Kakre Bihar Bikas Bank Limited              | Kakre        | 54 | Shine Development Bank Limited              | Shine          |
| 55                          | Pacific Development Bank Limited            | Pacific      | 56 | Civic Development Bank Limited              | Civic          |
| 57                          | International Development Bank Limited      | IDBL         | 58 | Kanchan Development Bank Limited            | Kanchan        |
| 59                          | Matribhumi Bikas Bank Limited               | Matribhumi   | 60 | Bright Development Bank Limited             | Bright         |
| 61                          | Innovative Development Bank Limited         | Innovative   | 62 | Jhimruk Bikas Bank Limited                  | Jhimruk        |
| 63                          | Metro Development Bank Limited              | Metro        | 64 | Vibor Bikash Bank Limited                   | Vibor          |
| 65                          | Gaumukhee Bikas Bank Limited                | Gaumukhee    | 66 | Raptibheri Bikas Bank Limited               | Raptiveri      |
| 67                          | Tourism Development Bank Limited            | Tourism      | 68 | Mission Development Bank Limited            | Mission        |
| 69                          | Mount Makalu Development Bank Limited       | Mt. Makalu   | 70 | Sindhu Bikas Bank Limited                   | Sindhu         |
| 71                          | Sahara Development Bank Limited             | Sahara       | 72 | Nepal Community Development Bank Limited    | N.Community    |
| 73                          | Cosmos Development Bank Limited             | Cosmos       | 74 | Manasalu Development Bank Limited           | Manaslu        |
| 75                          | Ekata Development Bank Limited              | Ekata        | 76 | Kalinchowk Development Bank Limited         | Kalinchowk     |
| 77                          | Kailash Bikash Bank                         | Kailash      | 78 | Salpa Bikas Bank                            | Salpa          |
| 79                          | Saptakoshi Bikas Bank Limited               | Saptakoshi   | 80 | Sajha Bikash Bank Limited                   | Sajha          |
| 81                          | Prabhu Bikas Bank Limited                   | PrabhuDB     | 82 | Apex Development Bank Limited               | Apex           |
| 83                          | Green Development Bank                      | Green        | 84 | Reliable Development Bank                   | Reliable       |
| <b>C. Finance Companies</b> |   |              |    |   |                |
| 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 | Janaki Finance Co. Limited                  | Janaki         |
| 23                          | Pokhara Finance Limited                     | Pokhara      | 24 | Central Finance Limited                     | Central        |
| 25                          | Premier Finance Co. Limited                 | Premier      | 26 | Arun Finance Limited                        | Arun           |
| 27                          | Multipurpose Finance Co. Limited            | Multipurpose | 28 | Synergy Finance Limited                     | Synergy        |

|  |  |            |    |   |               |
|--|--|------------|----|---|---------------|
| 29                                       | Shrijana Finance Limited                               | Srijana    | 30 | Om Finance Limited                                  | Om            |
| 31                                       | World Merchant Banking & Finance Limited               | WMBFL      | 32 | Capital Merchant Banking & Finance Co. Limited      | CMBFCL        |
| 33                                       | Crystal Finance Limited                                | Crystal    | 34 | Guheshworil Merchant Banking & Finance Limited      | Guheshwori    |
| 35                                       | Patan Finance Co. Limited                              | Patan      | 36 | Fewa Finance Limited                                | Fewa          |
| 37                                       | Everest Finance Limited                                | Everest    | 38 | Prudential Finance Company Limited                  | Prudential    |
| 39                                       | ICFC Finance Limited                                   | ICFC       | 40 | Sagarmatha Merchant Banking and Finance Limited     | Sagarmatha    |
| 41                                       | Kuber Merchant Finance Limited                         | Kuber      | 42 | Nepal Express Finance Limited                       | NEFL          |
| 43                                       | Seti Bittiya Sanstha Limited                           | Seti       | 44 | Hama Merchant & Finance Limited                     | hama          |
| 45                                       | Namaste Bittiya Sanstha Limited.                       | Namaste    | 46 | Kaski Finance Limited                               | Kaski         |
| 47                                       | Zenith Finance Limited                                 | Zenith     | 48 | Unique Finance Limited                              | Unique        |
| 49                                       | Manjushree Financial Institution Limited               | Manjushree | 50 | Jebil's Finance Limited                             | Jebils        |
| 51                                       | Reliance Lotus Finance Limited                         | Reliance   | 52 | Bhaktapur Finance Limited                           | Bhaktapur     |
| <b>D. Micro-credit Development Banks</b> |  |            |    |   |               |
| 1  | Nepal Grameen Bikas Bank Limited                       | NepalGGB   | 2  | Nirdhan Utthan Bank Limited                         | NIRDHAN       |
| 3  | Rural Microfinance Development Centre Limited          | RMDC       | 4  | Deprosc Microfinance Development Bank Limited       | DEPROSC       |
| 5  | Chhimek Microfinance Development Banks Limited         | CHHIMEK    | 6  | Shawalamban Laghu Bitta Bikas Banks Limited         | Swabalamban   |
| 7  | Sana Kisan Vikas Bank Limited                          | Sanakisan  | 8  | Nerude Laghu Bitta Bikas Bank Limited               | NERUDE        |
| 9  | Naya Nepal Laghu Bitta Bikas Bank Limited              | Naya Nepal | 10 | Summit Microfinance Development Bank Limited        | Summit        |
| 11                                       | Sworojagar Laghu Bitta Bikas Bank Limited              | Sworojgar  | 12 | Frist Microfinance Development Bank Limited         | First         |
| 13                                       | Nagbeli Microfinance Development Bank Limited          | Nagbeli    | 14 | Kalika Microcredit Development Bank Limited         | Kalika        |
| 15                                       | Mirmire Microfinance Development Bank Limited          | Mirmire    | 16 | Janautthan Samudayik Microfinance Dev. Bank Limited | Janautthan    |
| 17                                       | Mithila Laghu Bitta Bikas Banks Limited                | Mithila    | 18 | Womi Microfinance Bittiya Sanstha                   | Womi          |
| 19                                       | Laxmi Microfinance Bittiya Sanstha Limited             | Laxmi      | 20 | ILFCO Microfinance Bittiya Sanstha Ltd.             | ILFCO         |
| 21                                       | Mahila Sahayatra Microfinance Dev. Bank Ltd.           | Mahila     | 22 | Vijaya Laghubitta Bittiya Sanstha Ltd.              | Vijay         |
| 23                                       | Kisan Microfinance Bittiya Sanstha Ltd.                | Kisan      | 24 | Clean Village Microfinance Bittiya Sanstha Ltd.     | Clean Village |
| 25                                       | Forward Community Microfinance Bittiya Sanstha Limited | FORWARD    | 26 | Reliable Microfinance Bittiya Sanstha Limited       | Reliable      |
| 27                                       | Mahuli Samudayik Lagubitta Bittiya Sanstha Limited     | Mahuli     | 28 | Suryodaya Laghubitta Bittiya Sansatha Limited       | Suryodaya     |
| 29                                       | Mero Microfinance Bittiya Sanstha Limited              | Mero       | 30 | Samata Microfinance Bittiya Sanatha Ltd.            | Samata        |
| 31                                       | RSDC Laghubitta Bittiya Sanstha Ltd.                   | RSDC       | 32 | Samudayik Laghubitta Bittiya Sanstha Ltd.।          | Samudayik     |
| 33                                       | National Microfinance Bittiya Sanstha Ltd.             | National   | 34 | Sewa Microfinance Bittiya Sanstha Ltd.              | Sewa          |



**Districtwise List of Bank and Financial Institutions Branches (Saun, 2071)**

| S.No.        | Zone       | District      | Class 'A'  | Class 'B'  | Class 'C'  | Total      |
|--------------|------------|---------------|------------|------------|------------|------------|
| 1            | Mechi      | Jhapa         | 55         | 26         | 7          | 88         |
| 2            |            | Ilam          | 12         | 2          | 0          | 14         |
| 3            |            | Panchthar     | 7          | 1          | 1          | 9          |
| 4            |            | Taplejung     | 5          | 1          | 0          | 6          |
| <b>Total</b> |            |               | <b>79</b>  | <b>30</b>  | <b>8</b>   | <b>117</b> |
| 5            | Koshi      | Sunsari       | 54         | 21         | 7          | 82         |
| 6            |            | Morang        | 59         | 35         | 6          | 100        |
| 7            |            | Dhankuta      | 8          | 5          | 0          | 13         |
| 8            |            | Terhathum     | 5          | 2          | 1          | 8          |
| 9            |            | Sankhuwasabha | 10         | 3          | 0          | 13         |
| 10           |            | Bhojpur       | 6          | 1          | 0          | 7          |
| <b>Total</b> |            |               | <b>142</b> | <b>67</b>  | <b>14</b>  | <b>223</b> |
| 11           | Sagarmatha | Saptari       | 17         | 2          | 2          | 21         |
| 12           |            | Udayapur      | 13         | 2          | 1          | 16         |
| 13           |            | Siraha        | 22         | 4          | 0          | 26         |
| 14           |            | Khotang       | 5          | 1          | 0          | 6          |
| 15           |            | Okhaldhunga   | 3          | 1          | 0          | 4          |
| 16           |            | Solukhumbu    | 6          | 2          | 1          | 9          |
| <b>Total</b> |            |               | <b>66</b>  | <b>12</b>  | <b>4</b>   | <b>82</b>  |
| 17           | Janakpur   | Sarlahi       | 15         | 10         | 1          | 26         |
| 18           |            | Dhanusha      | 29         | 7          | 1          | 37         |
| 19           |            | Mahottari     | 11         | 3          | 2          | 16         |
| 20           |            | Dolakha       | 11         | 8          | 0          | 19         |
| 21           |            | Ramechhap     | 6          | 3          | 0          | 9          |
| 22           |            | Sindhuli      | 6          | 6          | 0          | 12         |
| <b>Total</b> |            |               | <b>78</b>  | <b>37</b>  | <b>4</b>   | <b>119</b> |
| 23           | Narayani   | Bara          | 17         | 6          | 1          | 24         |
| 24           |            | Rautahat      | 13         | 5          | 0          | 18         |
| 25           |            | Parsa         | 41         | 16         | 3          | 60         |
| 26           |            | Chitawan      | 55         | 69         | 12         | 136        |
| 27           |            | Makawanpur    | 23         | 17         | 5          | 45         |
| <b>Total</b> |            |               | <b>149</b> | <b>113</b> | <b>21</b>  | <b>283</b> |
| 28           | Bagmati    | Kathmandu     | 355        | 92         | 82         | 529        |
| 29           |            | Bhaktapur     | 34         | 11         | 6          | 51         |
| 30           |            | Lalitpur      | 80         | 14         | 14         | 108        |
| 31           |            | Rasuwa        | 7          | 0          | 1          | 8          |
| 32           |            | Dhading       | 16         | 11         | 2          | 29         |
| 33           |            | Sindhupalchok | 19         | 9          | 1          | 29         |
| 34           |            | Kavre         | 23         | 23         | 5          | 51         |
| 35           |            | Nuwakot       | 9          | 6          | 0          | 15         |
| <b>Total</b> |            |               | <b>543</b> | <b>166</b> | <b>111</b> | <b>820</b> |
| 36           | Gandaki    | Lamjung       | 10         | 9          | 3          | 22         |
| 37           |            | Tanahu        | 18         | 19         | 3          | 40         |
| 38           |            | Gorkha        | 13         | 9          | 0          | 22         |
| 39           |            | Manang        | 2          | 1          | 0          | 3          |
| 40           |            | Syangja       | 11         | 18         | 2          | 31         |
| 41           |            | Kaski         | 56         | 69         | 24         | 149        |
| <b>Total</b> |            |               | <b>110</b> | <b>125</b> | <b>32</b>  | <b>267</b> |
| 42           | Lumbini    | Gulmi         | 8          | 9          | 1          | 18         |
| 43           |            | Nawalparasi   | 17         | 31         | 6          | 54         |
| 44           |            | Palpa         | 11         | 6          | 1          | 18         |
| 45           |            | Arghakhanchi  | 9          | 4          | 0          | 13         |
| 46           |            | Rupandehi     | 68         | 74         | 17         | 159        |
| 47           |            | Kapilbastu    | 11         | 12         | 4          | 27         |
| <b>Total</b> |            |               | <b>124</b> | <b>136</b> | <b>29</b>  | <b>289</b> |

|  |             |            |             |            |            |             |
|--|-------------|------------|-------------|------------|------------|-------------|
| 48                                     | Dhawalagiri | Baglung    | 14          | 10         | 1          | 25          |
| 49                                     |             | Parbat     | 6           | 10         | 1          | 17          |
| 50                                     |             | Mustang    | 3           | 2          | 1          | 6           |
| 51                                     |             | Myagdi     | 7           | 7          | 2          | 16          |
| <b>Total</b>                           |             |            | <b>30</b>   | <b>29</b>  | <b>5</b>   | <b>64</b>   |
| 52                                     | Rapti       | Rolpa      | 6           | 0          | 0          | 6           |
| 53                                     |             | Dang       | 30          | 23         | 5          | 58          |
| 54                                     |             | Rukum      | 5           | 1          | 0          | 6           |
| 55                                     |             | Salyan     | 5           | 0          | 0          | 5           |
| 56                                     |             | Pyuthan    | 4           | 11         | 0          | 15          |
| <b>Total</b>                           |             |            | <b>50</b>   | <b>35</b>  | <b>5</b>   | <b>90</b>   |
| 57                                     | Karnali     | Jumla      | 5           | 0          | 0          | 5           |
| 58                                     |             | Mugu       | 2           | 0          | 0          | 2           |
| 59                                     |             | Humla      | 3           | 0          | 0          | 3           |
| 60                                     |             | Kalikot    | 2           | 0          | 0          | 2           |
| 61                                     |             | Dolpa      | 2           | 0          | 0          | 2           |
| <b>Total</b>                           |             |            | <b>14</b>   | <b>0</b>   | <b>0</b>   | <b>14</b>   |
| 62                                     | Bheri       | Dailekh    | 7           | 1          | 0          | 8           |
| 63                                     |             | Surkhet    | 12          | 7          | 0          | 19          |
| 64                                     |             | Jajarkot   | 3           | 1          | 0          | 4           |
| 65                                     |             | Bardiya    | 10          | 9          | 0          | 19          |
| 66                                     |             | Banke      | 40          | 22         | 4          | 66          |
| <b>Total</b>                           |             |            | <b>72</b>   | <b>40</b>  | <b>4</b>   | <b>116</b>  |
| 67                                     | Seti        | Bajhang    | 2           | 0          | 0          | 2           |
| 68                                     |             | Doti       | 6           | 1          | 0          | 7           |
| 69                                     |             | Bajura     | 2           | 0          | 0          | 2           |
| 70                                     |             | Kailali    | 41          | 12         | 2          | 55          |
| 71                                     |             | Achham     | 4           | 2          | 0          | 6           |
| <b>Total</b>                           |             |            | <b>55</b>   | <b>15</b>  | <b>2</b>   | <b>72</b>   |
| 72                                     | Mahakali    | Darchula   | 3           | 0          | 0          | 3           |
| 73                                     |             | Baitadi    | 5           | 1          | 0          | 6           |
| 74                                     |             | Dadeldhura | 6           | 2          | 0          | 8           |
| 75                                     |             | Kanchanpur | 21          | 10         | 0          | 31          |
| <b>Total</b>                           |             |            | <b>35</b>   | <b>13</b>  | <b>0</b>   | <b>48</b>   |
| <b>Total of Class "A", "B" and "C"</b> |             |            | <b>1547</b> | <b>818</b> | <b>239</b> | <b>2604</b> |

|                                |             |            |            |              |              |
|--------------------------------|-------------|------------|------------|--------------|--------------|
| <b>Bank/BFI Class</b>          | <b>A</b>    | <b>B</b>   | <b>C</b>   | <b>D</b>     | <b>Total</b> |
| <b>No. of BFIs</b>             | <b>30</b>   | <b>84</b>  | <b>52</b>  | <b>34</b>    | <b>200</b>   |
| <b>No. of Branches</b>         | <b>1547</b> | <b>818</b> | <b>239</b> | <b>873</b>   | <b>3477</b>  |
| <b>Population per Branch *</b> |             |            |            |              | <b>7620</b>  |
| <b>Region/BFI Class</b>        | <b>A</b>    | <b>B</b>   | <b>C</b>   | <b>Total</b> |              |
| <b>Eastern</b>                 | <b>287</b>  | <b>109</b> | <b>26</b>  | <b>422</b>   |              |
| <b>Central</b>                 | <b>770</b>  | <b>316</b> | <b>136</b> | <b>1222</b>  |              |
| <b>Western</b>                 | <b>264</b>  | <b>290</b> | <b>66</b>  | <b>620</b>   |              |
| <b>Mid-western</b>             | <b>136</b>  | <b>75</b>  | <b>9</b>   | <b>220</b>   |              |
| <b>Far-western</b>             | <b>90</b>   | <b>28</b>  | <b>2</b>   | <b>120</b>   |              |
| <b>Total</b>                   | <b>1547</b> | <b>818</b> | <b>239</b> | <b>2604</b>  |              |

\* Population 26,494,504 as per cbs.gov.np