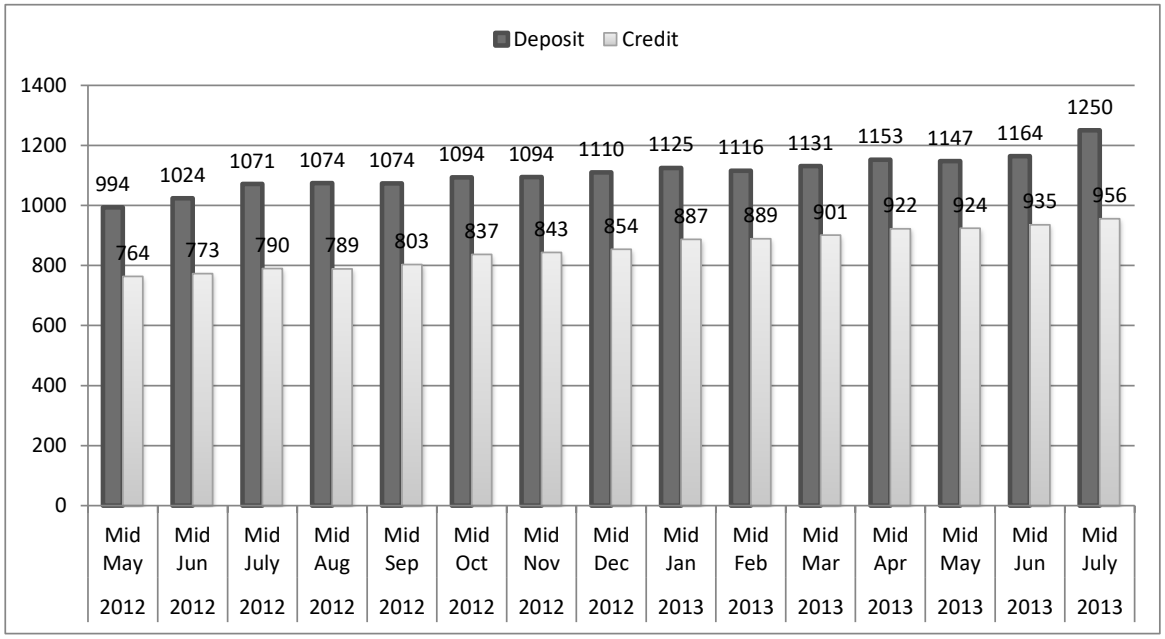
BANKING & FINANCIAL STATISTICS

(Monthly)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department

Statistics Division

2070 Asar

Mid-July, 2013

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Explanatory Notes

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

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

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

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

4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro –Credits	Total
Data available , out of total number	31	86	59	31	207
Total Number of Licensed BFIs	31	86	59	31	207

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

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

7 The following BFIs' Data has been pooled from previous months
Himalaya Finance(2069 asoj)

Major Financial Indicators

as on Asar End, 2070

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	60.0%	9.4%	4.1%	73.5%
2	Total Credit/GDP	44.5%	7.8%	3.9%	56.2%
3	Total Credit/ Total Deposit	74.2%	82.8%	95.4%	76.5%
4	Lcy Credit/Lcy Deposit & Core Capital	68.0%	71.1%	81.5%	69.2%
5	Fixed Deposit/Total Deposit	33.8%	28.2%	47.7%	33.9%
6	Saving Deposit/Total Deposit	35.1%	51.9%	42.7%	37.7%
7	Current Deposit/Total Deposit	10.6%	1.8%	0.1%	8.9%
8	NPL/ Total Loan	2.6%	4.5%	16.0%	3.8%
9	Total LLP/Total Loan	3.4%	4.4%	16.4%	4.4%
10	Deprived SectorLoan/Total Loan	4.7%	4.3%	3.1%	4.5%
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	16.7%	15.2%	21.4%	16.8%
2	Investment in Gov. Security/Total Deposit	14.2%	1.9%	2.5%	12.0%
3	Total Liquid Assets/Total Deposit	32.4%	34.6%	33.2%	32.7%
C. Capital Adequacy Ratios					
1	Core Capital/RWA (%)	10.7%	17.0%	15.3%	11.7%
2	Total Capital/RWA (%)	12.3%	17.8%	16.0%	13.2%
D. Other Information					
1	No. of Branches	1486	764	242	2492
2	No. of ATM	1239	233	27	1499
3	No. of Debit Card	3193137	355034	33555	3581726
4	No. of Credit Card	38587	0	0	38587
5	No. of Deposit Accounts	8476700	2334784	591901	11403385
6	No.of Loan	595897	196454	57556	849908
1	**Wt. Avg Interest on Deposit**	**5.25**			
	(a) Saving	3.86			
	(b) Fixed	8.16			
	(c) Call	5.85			
2	**Wt. Avg Interest on Credit**	**12.09**			

Note:Bank balance includes money at call

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

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

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

	Liabilities	Mid-July			Mid-June	Mid-July	% Change			
		2010	2011	2012	2013	2013				
		1	2	3	4	5	2/1	3/2	4/3	5/4
1	**CAPITAL FUND**	75485.91	103407.53	115162.99	125722.37	131760.45	37.0%	11.4%	9.2%	4.8%
	a. Paid-up Capital	78357.08	98418.17	104303.78	117820.75	119517.44	25.6%	6.0%	13.0%	1.4%
	b. Statutory Reserves	14234.22	17727.34	22068.14	25629.59	26034.42	24.5%	24.5%	16.1%	1.6%
	c. Retained Earning	-27003.31	-24280.93	-24321.75	-26202.21	-22307.56	-10.1%	0.2%	7.7%	-14.9%
	d. Others Reserves	9897.93	11542.96	13112.82	8474.25	8516.14	16.6%	13.6%	-35.4%	0.5%
2	**BORROWINGS**	27377.62	34058.68	17805.91	29966.04	26999.28	24.4%	-47.7%	68.3%	-9.9%
	a. NRB	7559.76	13307.22	4286.68	2714.44	2884.28	76.0%	-67.8%	-36.7%	6.3%
	b. "A"Class Licensed Institution	9794.34	10915.97	3297.01	13229.50	10466.63	11.5%	-69.8%	301.3%	-20.9%
	c. Foreign Banks and Fin. Ins.	2043.47	2232.33	2507.93	2882.61	2954.26	9.2%	12.3%	14.9%	2.5%
	d. Other Financial Ins.	4247.49	1453.38	781.08	2833.70	2438.25	-65.8%	-46.3%	262.8%	-14.0%
	e. Bonds and Securities	3732.56	6149.79	6933.22	8305.79	8255.86	64.8%	12.7%	19.8%	-0.6%
3	**DEPOSITS**	785238.00	869951.43	1071394.11	1164171.15	1250056.81	10.8%	23.2%	8.7%	7.4%
	a. Current	82134.06	80934.33	95993.06	91830.31	111684.68	-1.5%	18.6%	-4.3%	21.6%
	b. Savings	305780.51	305589.21	400723.15	453828.71	471211.59	-0.1%	31.1%	13.3%	3.8%
	c. Fixed	265134.63	332726.29	372137.55	400733.19	423478.43	25.5%	11.8%	7.7%	5.7%
	d. Call Deposits	122927.86	139308.18	187998.54	200361.84	225705.34	13.3%	35.0%	6.6%	12.6%
	e. Others	9260.94	11393.42	14541.81	17417.10	17976.78	23.0%	27.6%	19.8%	3.2%
4	**Bills Payable**	1256.39	964.92	1626.36	1433.65	1561.63	-23.2%	68.5%	-11.8%	8.9%
5	**Other Liabilities**	93435.28	106263.83	123660.25	156434.79	140735.88	13.7%	16.4%	26.5%	-10.0%
	1. Loan Loss Provision	25878.40	30215.83	33873.99	42840.22	42215.42	16.8%	12.1%	26.5%	-1.5%
	2. Interest Suspense a/c	27923.60	28130.02	26056.17	36819.33	27875.38	0.7%	-7.4%	41.3%	-24.3%
	3. Others	39633.28	47917.98	63730.08	76775.23	70645.07	20.9%	33.0%	20.5%	-8.0%
6	**Reconcillation A/c**	4061.74	9872.98	1537.81	899.27	7290.03	143.1%	-84.4%	-41.5%	710.7%
7	**Profit & Loss A/c**	21114.20	20198.37	19776.52	19030.81	26515.46	-4.3%	-2.1%	-3.8%	39.3%
	TOTAL	**1007969.13**	**1144717.74**	**1350963.95**	**1497658.08**	**1584919.54**	13.6%	18.0%	10.9%	5.8%
	Assets									
1	**LIQUID FUNDS**	150503.17	147993.99	236056.86	208819.22	259219.07	-1.7%	59.5%	-11.5%	24.1%
	a. Cash Balance	20454.89	23950.22	31020.07	28150.59	35728.17	17.1%	29.5%	-9.3%	26.9%
	Nepalese Notes & Coins	19977.50	23410.19	30353.28	27264.53	34876.11	17.2%	29.7%	-10.2%	27.9%
	Foreign Currency	477.39	540.03	666.79	886.06	852.06	13.1%	23.5%	32.9%	-3.8%
	b. Bank Balance	97818.17	90221.67	164605.21	136489.21	173942.77	-7.8%	82.4%	-17.1%	27.4%
	1. In Nepal Rastra Bank	54779.16	54649.30	120457.25	85279.64	130803.01	-0.2%	120.4%	-29.2%	53.4%
	2. "A"Class Licensed Institution	23351.07	15881.98	26284.33	21330.68	23242.69	-32.0%	65.5%	-18.8%	9.0%
	3. Other Financial Ins.	9394.27	9176.54	7649.81	4343.78	5653.64	-2.3%	-16.6%	-43.2%	30.2%
	4. In Foreign banks	10293.67	10513.86	10213.81	25535.12	14243.42	2.1%	-2.9%	150.0%	-44.2%
	c. Money at Call	32230.11	33822.11	40431.58	44179.41	49548.14	4.9%	19.5%	9.3%	12.2%
2	**INVESTMENTS**	84641.45	107562.37	137304.43	137688.90	151339.99	27.1%	27.7%	0.3%	9.9%
	a. Govt.Securities	81922.12	105115.15	133251.15	136064.94	149700.83	28.3%	26.8%	2.1%	10.0%
	b Others	2719.33	2447.22	4053.28	1623.96	1639.16	-10.0%	65.6%	-59.9%	0.9%
3	**SHARE & OTHER INVESTMENT**	60629.17	53582.86	52851.08	66639.03	66589.58	-11.6%	-1.4%	26.1%	-0.1%
4	**LOANS & ADVANCES**	609921.94	698778.98	779560.90	927749.96	945696.59	14.6%	11.6%	19.0%	1.9%
	a. Private Sector	593596.78	675113.87	741145.02	899589.52	915002.84	13.7%	9.8%	21.4%	1.7%
	b. Financial Institutions	12812.20	17299.98	31389.29	20422.62	21915.51	35.0%	81.4%	-34.9%	7.3%
	c. Government Organizations	3512.96	6365.14	7026.59	7737.82	8778.24	81.2%	10.4%	10.1%	13.4%
5	**BILLS PURCHASED**	2257.03	5149.73	9634.19	6872.48	9007.88	128.2%	87.1%	-28.7%	31.1%
6	**LOANS AGT. COLLECTED BILLS**	98.63	95.96	645.89	867.09	1015.49	-2.7%	573.1%	34.2%	17.1%
7	**FIXED ASSETS**	20405.87	24260.64	27146.40	29247.82	28913.99	18.9%	11.9%	7.7%	-1.1%
8	**OTHER ASSETS**	69231.81	79138.14	93318.34	111528.24	104483.30	14.3%	17.9%	19.5%	-6.3%
	a. Accrued Interests	29133.06	29689.70	27621.76	42340.94	30638.72	1.9%	-7.0%	53.3%	-27.6%
	b. Others	40098.75	49448.44	65696.59	69187.31	73844.58	23.3%	32.9%	5.3%	6.7%
9	**Expenses not Written off**	617.75	775.30	586.90	656.78	623.50	25.5%	-24.3%	11.9%	-5.1%
10	**Non Banking Assets**	1829.14	1549.65	2225.09	3835.81	3731.30	-15.3%	43.6%	72.4%	-2.7%
11	**Reconcillation Account**	7397.61	21980.28	8638.94	-728.55	10394.09	197.1%	-60.7%	-108.4%	-1526.7%
12	**Profit & Loss A/c**	435.51	3849.83	2994.86	4481.32	3904.78	784.0%	-22.2%	49.6%	-12.9%
	TOTAL	**1007969.09**	**1144717.74**	**1350963.88**	**1497658.09**	**1584919.55**	13.6%	18.0%	10.9%	5.8%

Statement of Assets and Liabilities of Commercial Banks

	Liabilities	Mid-July			Mid-June	Mid-July	% Change			
		2010	2011	2012	2013	2013				
		1	2	3	4	5	2/1	3/2	4/3	5/4
1	**CAPITAL FUND**	40719.83	59064.45	77142.57	87809.25	94660.68	45.1%	30.6%	13.8%	7.8%
	a. Paid-up Capital	46630.42	58294.88	65983.34	77531.81	79652.07	25.0%	13.2%	17.5%	2.7%
	b. Statutory Reserves	12146.29	14925.88	18708.72	21592.04	21995.65	22.9%	25.3%	15.4%	1.9%
	c. Retained Earning	-26722.00	-24831.16	-19595.10	-18693.50	-14452.96	-7.1%	-21.1%	-4.6%	-22.7%
	d. Others Reserves	8665.12	10674.85	12045.61	7378.90	7465.92	23.2%	12.8%	-38.7%	1.2%
2	**BORROWINGS**	19783.87	24852.84	15507.22	23565.26	22792.86	25.6%	-37.6%	52.0%	-3.3%
	a. NRB	6752.63	10226.06	4286.68	1964.89	2314.28	51.4%	-58.1%	-54.2%	17.8%
	b. "A"Class Licensed Institution	4816.79	6320.98	1970.74	8214.26	7368.77	31.2%	-68.8%	316.8%	-10.3%
	c. Foreign Banks and Fin. Ins.	1933.27	1868.09	2175.84	2882.61	2954.26	-3.4%	16.5%	32.5%	2.5%
	d. Other Financial Ins.	2553.40	379.95	146.18	2203.35	1905.41	-85.1%	-61.5%	1407.3%	-13.5%
	e. Bonds and Securities	3727.77	6057.77	6927.77	8300.14	8250.14	62.5%	14.4%	19.8%	-0.6%
3	**DEPOSITS**	630880.84	687587.89	867978.25	945780.16	1020830.81	9.0%	26.2%	9.0%	7.9%
	a. Current	80606.20	78982.88	93304.43	89389.30	108656.65	-2.0%	18.1%	-4.2%	21.6%
	b. Savings	237709.33	231094.43	304786.78	346634.92	358546.89	-2.8%	31.9%	13.7%	3.4%
	c. Fixed	200058.50	253586.40	298835.74	323173.16	345412.04	26.8%	17.8%	8.1%	6.9%
	d. Call Deposits	105687.16	116624.66	161784.11	174766.43	196045.33	10.3%	38.7%	8.0%	12.2%
	e. Others	6819.65	7299.52	9267.20	11816.34	12169.90	7.0%	27.0%	27.5%	3.0%
4	**Bills Payable**	1225.99	942.94	1599.38	1424.77	1549.62	-23.1%	69.6%	-10.9%	8.8%
5	**Other Liabilities**	77413.03	84386.30	92665.24	116537.64	104428.96	9.0%	9.8%	25.8%	-10.4%
	1. Loan Loss Provision	21631.80	21340.08	22093.98	26278.14	25582.29	-1.3%	3.5%	18.9%	-2.6%
	2. Interest Suspense a/c	24101.35	23249.43	19491.92	26635.38	20631.11	-3.5%	-16.2%	36.6%	-22.5%
	3. Others	31679.88	39796.79	51079.35	63624.12	58215.55	25.6%	28.4%	24.6%	-8.5%
6	**Reconcillation A/c**	1234.62	5931.58	-3672.89	-4410.45	1927.71	380.4%	-161.9%	20.1%	-143.7%
7	**Profit & Loss A/c**	16042.77	15598.52	15876.84	15330.14	21058.93	-2.8%	1.8%	-3.4%	37.4%
	TOTAL	787300.95	878364.52	1067096.61	1186036.76	1267249.57	11.6%	21.5%	11.1%	6.8%
	Assets									
1	**LIQUID FUNDS**	102748.96	98071.74	161785.49	144698.45	185758.31	-4.6%	65.0%	-10.6%	28.4%
	a. Cash Balance	17573.08	20265.25	26026.91	23141.34	29908.21	15.3%	28.4%	-11.1%	29.2%
	Nepalese Notes & Coins	17137.21	19764.98	25398.02	22299.04	29107.26	15.3%	28.5%	-12.2%	30.5%
	Foreign Currency	435.87	500.27	628.90	842.30	800.94	14.8%	25.7%	33.9%	-4.9%
	b. Bank Balance	69551.50	63293.26	127706.17	105563.33	140654.05	-9.0%	101.8%	-17.3%	33.2%
	1. In Nepal Rastra Bank	49542.70	48727.39	110572.60	75407.48	120642.43	-1.6%	126.9%	-31.8%	60.0%
	2. "A"Class Licensed Institution	8460.38	3826.02	6784.54	4564.19	5753.34	-54.8%	77.3%	-32.7%	26.1%
	3. Other Financial Ins.	1333.74	284.61	187.69	185.03	160.35	-78.7%	-34.1%	-1.4%	-13.3%
	4. In Foreign banks	10214.68	10455.24	10161.35	25406.63	14097.93	2.4%	-2.8%	150.0%	-44.5%
	c. Money at Call	15624.38	14513.24	8052.41	15993.77	15196.06	-7.1%	-44.5%	98.6%	-5.0%
2	**INVESTMENTS**	81343.80	102655.92	131017.87	132889.65	146469.06	26.2%	27.6%	1.4%	10.2%
	a. Govt.Securities	79079.55	100267.30	127213.05	131291.94	144855.42	26.8%	26.9%	3.2%	10.3%
	b Others	2264.25	2388.62	3804.83	1597.72	1613.63	5.5%	59.3%	-58.0%	1.0%
3	**SHARE & OTHER INVESTMENT**	52697.30	46901.44	50254.78	63387.30	63457.22	-11.0%	7.1%	26.1%	0.1%
4	**LOANS & ADVANCES**	467107.25	522853.34	612322.64	728645.36	748753.66	11.9%	17.1%	19.0%	2.8%
	a. Private Sector	453049.03	503339.45	577113.21	703995.83	723355.09	11.1%	14.7%	22.0%	2.7%
	b. Financial Institutions	11270.64	13362.34	28302.71	17011.17	16673.89	18.6%	111.8%	-39.9%	-2.0%
	c. Government Organizations	2787.58	6151.55	6906.71	7638.36	8724.68	120.7%	12.3%	10.6%	14.2%
5	**BILLS PURCHASED**	2172.60	5073.85	9606.97	6859.57	7438.39	133.5%	89.3%	-28.6%	8.4%
6	**LOANS AGT. COLLECTED BILLS**	98.63	95.96	645.89	867.09	1015.49	-2.7%	573.1%	34.2%	17.1%
7	**FIXED ASSETS**	13896.13	16098.81	19818.66	21141.21	21164.90	15.9%	23.1%	6.7%	0.1%
8	**OTHER ASSETS**	60702.94	66675.11	76147.88	90112.26	85601.38	9.8%	14.2%	18.3%	-5.0%
	a. Accrued Interests	25188.38	24341.43	20790.32	31843.24	23015.22	-3.4%	-14.6%	53.2%	-27.7%
	b. Others	35514.55	42333.67	55357.56	58269.03	62586.16	19.2%	30.8%	5.3%	7.4%
9	**Expenses not Written off**	458.84	600.70	447.80	506.87	475.18	30.9%	-25.5%	13.2%	-6.3%
10	**Non Banking Assets**	1616.61	1376.57	1638.51	2145.65	2037.98	-14.8%	19.0%	31.0%	-5.0%
11	**Reconcillation Account**	4457.91	17961.09	3410.11	-5982.18	4988.80	302.9%	-81.0%	-275.4%	-183.4%
12	**Profit & Loss A/c**	0.00	0.00	0.00	765.54	89.21	0.0%	0.0%	0.0%	-88.3%
	TOTAL	787300.95	878364.52	1067096.59	1186036.77	1267249.58	11.6%	21.5%	11.1%	6.8%

Statement of Assets and Liabilities of Development Banks

	Liabilities	Mid-July			Mid-June	Mid-July	% Change			
		2010	2011	2012	2013	2013				
		1	2	3	4	5	2/1	3/2	4/3	5/4
1	**CAPITAL FUND**	15328.16	22524.65	22702.17	23958.67	25114.99	46.9%	0.8%	5.5%	4.8%
	a. Paid-up Capital	14535.31	20895.09	21224.20	22706.87	23579.42	43.8%	1.6%	7.0%	3.8%
	b. Statutory Reserves	697.90	1138.32	1555.69	1967.52	2102.45	63.1%	36.7%	26.5%	6.9%
	c. Retained Earning	-443.94	67.66	-764.13	-1255.22	-1085.50	-115.2%	-1229.4%	64.3%	-13.5%
	d. Others Reserves	538.89	423.58	686.41	539.50	518.61	-21.4%	62.1%	-21.4%	-3.9%
2	**BORROWINGS**	4442.79	4700.02	1193.00	4510.57	2753.56	5.8%	-74.6%	278.1%	-39.0%
	a. NRB	660.65	2433.68	0.00	749.55	570.00	268.4%	-100.0%	0.0%	-24.0%
	b. "A"Class Licensed Institution	2858.55	1334.02	651.10	3125.02	1645.00	-53.3%	-51.2%	380.0%	-47.4%
	c. Foreign Banks and Fin. Ins.	110.20	364.24	332.08	0.00	0.00	230.5%	-8.8%	-100.0%	0.0%
	d. Other Financial Ins.	808.60	557.07	204.37	630.35	532.84	-31.1%	-63.3%	208.4%	-15.5%
	e. Bonds and Securities	4.79	11.02	5.45	5.65	5.72	130.1%	-50.6%	3.7%	1.2%
3	**DEPOSITS**	76950.81	96886.67	127300.11	139512.53	160244.44	25.9%	31.4%	9.6%	14.9%
	a. Current	1417.40	1860.53	2657.06	2410.31	2942.27	31.3%	42.8%	-9.3%	22.1%
	b. Savings	36106.43	42968.28	60924.67	70730.63	83212.04	19.0%	41.8%	16.1%	17.6%
	c. Fixed	24242.14	31162.87	37454.34	41506.32	45134.34	28.5%	20.2%	10.8%	8.7%
	d. Call Deposits	14605.32	20407.66	25427.81	24428.12	28492.09	39.7%	24.6%	-3.9%	16.6%
	e. Others	579.52	487.34	836.23	437.15	463.70	-15.9%	71.6%	-47.7%	6.1%
4	**Bills Payable**	6.00	17.78	18.91	7.49	8.37	196.1%	6.3%	-60.4%	11.8%
5	**Other Liabilities**	8151.15	10858.30	13437.99	18950.96	16749.16	33.2%	23.8%	41.0%	-11.6%
	1. Loan Loss Provision	1921.50	3520.41	4781.47	5934.72	5846.28	83.2%	35.8%	24.1%	-1.5%
	2. Interest Suspense a/c	2821.73	3189.40	3068.90	4570.66	2553.04	13.0%	-3.8%	48.9%	-44.1%
	3. Others	3407.92	4148.49	5587.62	8445.58	8349.83	21.7%	34.7%	51.1%	-1.1%
6	**Reconcillation A/c**	1412.56	2577.40	3894.17	3631.22	3374.89	82.5%	51.1%	-6.8%	-7.1%
7	**Profit & Loss A/c**	2168.20	2171.41	2347.45	2137.28	3234.58	0.1%	8.1%	-9.0%	51.3%
	TOTAL	108459.67	139736.22	170893.79	192708.71	211480.00	28.8%	22.3%	12.8%	9.7%
	Assets									
1	**LIQUID FUNDS**	26036.28	29411.27	47387.40	42208.39	52283.78	13.0%	61.1%	-10.9%	23.9%
	a. Cash Balance	1932.26	2465.05	3646.17	3800.53	4833.15	27.6%	47.9%	4.2%	27.2%
	Nepalese Notes & Coins	1891.54	2426.96	3609.10	3757.06	4782.29	28.3%	48.7%	4.1%	27.3%
	Foreign Currency	40.72	38.09	37.08	43.47	50.85	-6.5%	-2.7%	17.2%	17.0%
	b. Bank Balance	13190.48	13229.83	20316.68	17281.19	19519.30	0.3%	53.6%	-14.9%	13.0%
	1. In Nepal Rastra Bank	2698.20	3511.87	5968.59	6680.38	7458.04	30.2%	70.0%	11.9%	11.6%
	2. "A"Class Licensed Institution	6785.58	5973.60	10461.52	8461.58	9481.22	-12.0%	75.1%	-19.1%	12.1%
	3. Other Financial Ins.	3627.70	3685.74	3834.11	2010.74	2434.55	1.6%	4.0%	-47.6%	21.1%
	4. In Foreign banks	78.99	58.62	52.46	128.49	145.49	-25.8%	-10.5%	144.9%	13.2%
	c. Money at Call	10913.54	13716.40	23424.55	21126.68	27931.33	25.7%	70.8%	-9.8%	32.2%
2	**INVESTMENTS**	2073.09	2519.63	3728.21	2790.77	3118.77	21.5%	48.0%	-25.1%	11.8%
	a. Govt.Securities	1633.26	2497.03	3701.16	2789.51	3118.24	52.9%	48.2%	-24.6%	11.8%
	b Others	439.83	22.60	27.05	1.26	0.54	-94.9%	19.7%	-95.4%	-57.3%
3	**SHARE & OTHER INVESTMENT**	4728.69	3343.53	1626.01	1945.80	1988.39	-29.3%	-51.4%	19.7%	2.2%
4	**LOANS & ADVANCES**	65827.92	88923.32	100611.07	123584.77	131167.13	35.1%	13.1%	22.8%	6.1%
	a. Private Sector	65642.92	88169.21	99510.91	120517.29	126312.30	34.3%	12.9%	21.1%	4.8%
	b. Financial Institutions	177.78	609.74	1022.55	2983.34	4815.29	243.0%	67.7%	191.8%	61.4%
	c. Government Organizations	7.22	144.37	77.61	84.14	39.54	1898.8%	-46.2%	8.4%	-53.0%
5	**BILLS PURCHASED**	10.17	45.71	10.73	5.20	1562.24	349.5%	-76.5%	-51.5%	29943.1%
6	**LOANS AGT. COLLECTED BILLS**	0.00	0.00	0.00	0.00	0.00	0.0%	0.0%	0.0%	0.0%
7	**FIXED ASSETS**	2774.84	3828.14	3904.49	4432.13	4742.92	38.0%	2.0%	13.5%	7.0%
8	**OTHER ASSETS**	5186.02	7635.07	8164.94	11875.46	10631.32	47.2%	6.9%	45.4%	-10.5%
	a. Accrued Interests	2903.61	3339.09	3247.83	4732.85	2816.04	15.0%	-2.7%	45.7%	-40.5%
	b. Others	2282.41	4295.98	4917.11	7142.61	7815.29	88.2%	14.5%	45.3%	9.4%
9	**Expenses not Written off**	79.17	110.60	68.87	68.97	73.06	39.7%	-37.7%	0.2%	5.9%
10	**Non Banking Assets**	24.30	12.72	275.99	881.50	940.33	-47.7%	2069.5%	219.4%	6.7%
11	**Reconcillation Account**	1511.69	2617.46	3917.20	3568.09	3375.86	73.1%	49.7%	-8.9%	-5.4%
12	**Profit & Loss A/c**	207.51	1288.76	1198.79	1347.62	1596.18	521.1%	-7.0%	12.4%	18.4%
	TOTAL	108459.68	139736.22	170893.70	192708.71	211480.00	28.8%	22.3%	12.8%	9.7%

Statement of Assets and Liabilities of Finance Companies

	Liabilities	Mid-July			Mid-June	Mid-July	% Change			
		2010	2011	2012	2013	2013				
		1	2	3	4	5	2/1	3/2	4/3	5/4
1	**CAPITAL FUND**	19437.92	21818.44	15318.24	13954.45	11984.78	12.2%	-29.8%	-8.9%	-14.1%
	a. Paid-up Capital	17191.35	19228.21	17096.24	17582.07	16285.95	11.8%	-11.1%	2.8%	-7.4%
	b. Statutory Reserves	1390.03	1663.13	1803.73	2070.03	1936.32	19.6%	8.5%	14.8%	-6.5%
	c. Retained Earning	162.63	482.56	-3962.52	-6253.49	-6769.11	196.7%	-921.1%	57.8%	8.2%
	d. Others Reserves	693.92	444.53	380.79	555.85	531.61	-35.9%	-14.3%	46.0%	-4.4%
2	**BORROWINGS**	3150.96	4505.82	1105.70	1890.22	1452.87	43.0%	-75.5%	71.0%	-23.1%
	a. NRB	146.48	647.48	0.00	0.00	0.00	342.0%	-100.0%	0.0%	0.0%
	b. "A"Class Licensed Institution	2118.99	3260.98	675.16	1890.22	1452.87	53.9%	-79.3%	180.0%	-23.1%
	c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	0.00	0.00	0.0%	0.0%	0.0%	0.0%
	d. Other Financial Ins.	885.49	516.36	430.54	0.00	0.00	-41.7%	-16.6%	-100.0%	0.0%
	e. Bonds and Securities	0.00	81.00	0.00	0.00	0.00	0.0%	-100.0%	0.0%	0.0%
3	**DEPOSITS**	77406.35	85476.88	76115.75	78878.47	68981.56	10.4%	-11.0%	3.6%	-12.5%
	a. Current	110.47	90.92	31.57	30.69	85.76	-17.7%	-65.3%	-2.8%	179.4%
	b. Savings	31964.75	31526.50	35011.70	36463.16	29452.65	-1.4%	11.1%	4.1%	-19.2%
	c. Fixed	40833.98	47977.03	35847.48	36053.70	32932.05	17.5%	-25.3%	0.6%	-8.7%
	d. Call Deposits	2635.37	2275.86	786.61	1167.29	1167.92	-13.6%	-65.4%	48.4%	0.1%
	e. Others	1861.76	3606.57	4438.39	5163.62	5343.18	93.7%	23.1%	16.3%	3.5%
4	**Bills Payable**	24.40	4.20	8.07	1.39	3.63	-82.8%	92.2%	-82.8%	161.9%
5	**Other Liabilities**	7871.10	11019.23	17557.02	20946.19	19557.76	40.0%	59.3%	19.3%	-6.6%
	1. Loan Loss Provision	2325.10	5355.35	6998.55	10627.36	10786.84	130.3%	30.7%	51.9%	1.5%
	2. Interest Suspense a/c	1000.53	1691.19	3495.35	5613.29	4691.23	69.0%	106.7%	60.6%	-16.4%
	3. Others	4545.48	3972.70	7063.11	4705.53	4079.68	-12.6%	77.8%	-33.4%	-13.3%
6	**Reconcillation A/c**	1414.56	1364.00	1316.54	1678.51	1987.43	-3.6%	-3.5%	27.5%	18.4%
7	**Profit & Loss A/c**	2903.23	2428.44	1552.23	1563.39	2221.94	-16.4%	-36.1%	0.7%	42.1%
	TOTAL	112208.51	126617.00	112973.55	118912.61	106189.97	12.8%	-10.8%	5.3%	-10.7%
	Assets									
1	**LIQUID FUNDS**	21717.93	20510.98	26883.96	21912.38	21176.97	-5.6%	31.1%	-18.5%	-3.4%
	a. Cash Balance	949.55	1219.92	1346.98	1208.72	986.82	28.5%	10.4%	-10.3%	-18.4%
	Nepalese Notes & Coins	948.74	1218.25	1346.17	1208.43	986.56	28.4%	10.5%	-10.2%	-18.4%
	Foreign Currency	0.80	1.67	0.82	0.29	0.26	108.0%	-50.9%	-64.2%	-10.1%
	b. Bank Balance	15076.19	13698.58	16582.35	13644.69	13769.41	-9.1%	21.1%	-17.7%	0.9%
	1. In Nepal Rastra Bank	2538.26	2410.04	3916.06	3191.77	2702.54	-5.1%	62.5%	-18.5%	-15.3%
	2. "A"Class Licensed Institution	8105.10	6082.36	9038.28	8304.91	8008.13	-25.0%	48.6%	-8.1%	-3.6%
	3. Other Financial Ins.	4432.83	5206.19	3628.01	2148.01	3058.74	17.4%	-30.3%	-40.8%	42.4%
	4. In Foreign banks	0.00	0.00	0.00	0.00	0.00	0.0%	0.0%	0.0%	0.0%
	c. Money at Call	5692.19	5592.47	8954.63	7058.96	6420.74	-1.8%	60.1%	-21.2%	-9.0%
2	**INVESTMENTS**	1224.57	2386.81	2558.35	2008.48	1752.16	94.9%	7.2%	-21.5%	-12.8%
	a. Govt.Securities	1209.31	2350.81	2336.94	1983.49	1727.17	94.4%	-0.6%	-15.1%	-12.9%
	b Others	15.26	36.00	221.41	24.99	24.99	136.0%	515.0%	-88.7%	0.0%
3	**SHARE & OTHER INVESTMENT**	3203.18	3337.88	970.29	1305.93	1143.97	4.2%	-70.9%	34.6%	-12.4%
4	**LOANS & ADVANCES**	76986.77	87002.32	66627.19	75519.83	65775.79	13.0%	-23.4%	13.3%	-12.9%
	a. Private Sector	74904.83	83605.21	64520.90	75076.40	65335.45	11.6%	-22.8%	16.4%	-13.0%
	b. Financial Institutions	1363.78	3327.90	2064.03	428.11	426.32	144.0%	-38.0%	-79.3%	-0.4%
	c. Government Organizations	718.16	69.22	42.26	15.32	14.02	-90.4%	-38.9%	-63.7%	-8.5%
5	**BILLS PURCHASED**	74.26	30.17	16.49	7.71	7.25	-59.4%	-45.3%	-53.3%	-6.0%
6	**LOANS AGT. COLLECTED BILLS**	0.00	0.00	0.00	0.00	0.00	0.0%	0.0%	0.0%	0.0%
7	**FIXED ASSETS**	3734.90	4333.69	3423.26	3674.48	3006.16	16.0%	-21.0%	7.3%	-18.2%
8	**OTHER ASSETS**	3342.85	4827.95	9005.53	9540.52	8250.60	44.4%	86.5%	5.9%	-13.5%
	a. Accrued Interests	1041.07	2009.17	3583.61	5764.84	4807.46	93.0%	78.4%	60.9%	-16.6%
	b. Others	2301.78	2818.78	5421.92	3775.67	3443.13	22.5%	92.3%	-30.4%	-8.8%
9	**Expenses not Written off**	79.74	64.00	70.23	80.94	75.26	-19.7%	9.7%	15.2%	-7.0%
10	**Non Banking Assets**	188.23	160.36	310.59	808.66	752.98	-14.8%	93.7%	160.4%	-6.9%
11	**Reconcillation Account**	1428.01	1401.74	1311.63	1685.53	2029.43	-1.8%	-6.4%	28.5%	20.4%
12	**Profit & Loss A/c**	228.01	2561.07	1796.07	2368.16	2219.39	1023.2%	-29.9%	31.9%	-6.3%
	TOTAL	112208.46	126616.99	112973.60	118912.61	106189.97	12.8%	-10.8%	5.3%	-10.7%

Profit & Loss Account of Banks and Financial Institutions

(Up to Asar , 2070)

Expenses	Class "A"	Class "B"	Class "C"	Total
1 Interest Expenses	46386.97	12397.19	6563.19	65347.35
1.1 Deposit Liabilities	45396.82	12161.49	6471.47	64029.79
1.1.1 Saving A/c	13318.11	5534.38	2358.82	21211.31
1.1.2 Fixed A/c	24186.65	5016.64	4017.01	33220.30
1.1.2.1 Upto 3 Months Fixed A/c	1329.07	64.12	78.09	1471.28
1.1.2.2 3 to 6 Months fixed A/c	1287.26	171.54	115.68	1574.49
1.1.2.3 6 Months to 1 Year Fixed A/c	10714.10	2882.56	1987.66	15584.32
1.1.2.4 Above 1 Year	10856.21	1898.41	1835.58	14590.21
1.1.3 Call Deposit	7846.59	1610.48	95.43	9552.50
1.1.4 Certificate of Deposits	45.47	0.00	0.22	45.69
1.2 Others	990.15	235.69	91.72	1317.56
2 Commission/Fee Expense	377.73	5.04	2.53	385.30
3 Employees Expenses	13238.73	1921.62	787.16	15947.51
4 Office Operatiing Expenses	10544.25	2670.50	1458.25	14673.00
5 Exchange Fluctuation Loss	30.04	0.49	0.00	30.53
5.1 Due to Change in Exchange Rates	14.41	0.42	0.00	14.83
5.2 Due to Foreign Currency Transactions	15.63	0.07	0.00	15.70
6 Non-Operatiing Expenses	1254.67	52.52	2.51	1309.70
7. Provision for Risk	7951.98	3989.53	2962.47	14903.98
7.1 Loan loss Provision	6870.91	3020.91	2388.50	12280.32
7.1.1 General Loan loss Provision	2080.28	343.74	573.99	2998.01
7.1.2 Special Loan Loss Provision	4584.12	2630.48	1650.81	8865.40
7.1.3 Additional Loan Loss Provision	206.52	46.69	163.70	416.91
7.2. Provision for Non-Banking Assets	824.76	535.23	556.97	1916.95
7.3. Provision for Loss on Investment	92.97	103.17	8.46	204.60
7.4. Provision for Loss of Other Assets	163.35	330.22	8.54	502.11
8 Loan Written Off	525.54	349.24	67.76	942.54
9 Provision for Staff Bonus	2381.36	332.34	165.33	2879.03
10 Provision for Income Tax	7136.63	1008.99	492.85	8638.47
11 Others	479.03	0.18	2.71	481.92
12 Net Profit	21058.94	2848.11	2051.85	25958.90
TOTAL EXPENSES	**111365.88**	**25575.76**	**14556.59**	**151498.22**

Income	Class "A"	Class "B"	Class "C"	Total
1. Interest Income	90916.84	19976.69	9851.11	120744.64
1.1. On Loans and Advance	84815.44	17902.49	8812.13	111530.06
1.2. On Investment	3834.88	152.17	122.82	4109.86
1.2.1 Government Bonds	3459.06	138.40	103.20	3700.66
1.2.2 Foreign Bonds	22.70	0.00	0.00	22.70
1.2.3 NRB Bonds	317.74	4.72	14.21	336.67
1.2.4 Deventure & Bonds	35.38	9.05	5.41	49.84
1.3 Agency Balance	896.86	184.86	102.16	1183.87
1.4 On Call Deposit	585.23	1355.93	587.50	2528.67
1.5 Others	784.42	381.25	226.51	1392.18
2. Comission & Discount	6347.13	662.53	152.70	7162.36
2.1 Bills Purchase & Discount	210.85	1.42	0.00	212.27
2.2 Comission	5028.62	345.01	70.40	5444.04
2.3 Others	1107.66	316.10	82.30	1506.06
3 Income From Exchange Fluctuation	3134.60	89.37	1.64	3225.60
3.1 Due to Change in Exchange Rate	725.00	5.10	1.64	731.73
3.2 Due to Foreign Currency Trans.	2409.60	84.27	0.00	2493.87
4 Other Operating Income	3015.50	1101.70	486.17	4603.37
5 Non Operating Income	1631.73	539.65	188.09	2359.48
6 Provision Written Back	4665.37	1872.67	1806.96	8345.00
7 Recovery from Written off Loan	1172.17	86.24	16.38	1274.79
8 Income from Extra Ordinary Expenses	393.34	37.31	4.25	434.89
9 Net Loss	89.21	1209.71	2049.29	3348.21
TOTAL INCOME	**111365.87**	**25575.88**	**14556.59**	**151498.33**

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

(as on Asar End, 2070)

Sector Wise		Class "A"	Class "B"	Class "C"	Total
1	Agricultural and Forest Related	31030.97	6233.37	1883.48	39147.82
2	Fishery Related	500.33	129.14	28.33	657.80
3	Mining Related	3487.15	267.11	143.05	3897.30
4	Manufacturing (Producing) Related	176661.91	9194.30	4718.98	190575.19
5	Construction	71712.79	15248.53	9106.02	96067.34
6	Electricity,Gas and Water	18386.51	2092.11	215.63	20694.25
7	Metal Products, Mach. & Ele. Eqp.	10044.44	2138.61	867.37	13050.42
8	Tras., Com. and Public Utilities	24431.32	11223.12	5644.44	41298.89
9	Wholesaler & Retailer	161588.16	27070.92	9660.22	198319.29
10	Finance, Insurance and Real Estate	66141.44	12589.36	5952.69	84683.50
11	Hotel or Restaurant	18753.75	4735.00	1598.63	25087.38
12	Other Services	38101.27	6294.93	2322.62	46718.82
13	Consumption Loans	53754.45	9767.01	5915.50	69436.96
14	Local Government	1176.32	31.05	48.11	1255.49
15	Others	81436.73	25714.82	17677.97	124829.52
Total sectorwise Loan		757207.54	132729.38	65783.04	955719.96

Product Wise		Class "A"	Class "B"	Class "C"	Total
1	Term Loan	112480.40	15064.74	8897.82	136442.95
2	Overdraft	150298.94	34315.79	0.00	184614.72
3	Trust Receipt Loan / Import Loan	41470.26	1.18	0.00	41471.44
4	Demand & Other Working Capital Loan	185398.02	18697.09	16306.39	220401.50
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	47256.27	12309.08	6645.18	66210.53
6	Real Estate Loan	63044.62	12864.26	10153.28	86062.16
7	Margin Nature Loan	7440.61	2709.85	2784.96	12935.41
8	Hire Purchase Loan	34094.00	13300.38	6539.24	53933.61
9	Deprived Sector Loan	32445.25	5212.97	1890.85	39549.07
10	Bills Purchased	7997.56	19.45	7.25	8024.25
11	Other Product	75281.64	18234.59	12558.07	106074.30
Total Product wise Loan		757207.55	132729.37	65783.04	955719.96

Collateral Wise		Class "A"	Class "B"	Class "C"	Total
1	Gold and Silver	25038.53	3363.91	383.32	28785.76
2	Government Securities	2974.77	21.40	7.91	3004.07
3	Non Governmental Securities	4925.55	2018.23	1275.19	8218.97
4	Fixed Deposit Receipts	8102.32	1635.28	1933.87	11671.47
	Own	7428.97	1635.28	1931.27	10995.52
	Other Licences Institutions	673.35	0.00	2.60	675.95
5	Collateral of Properties	642544.50	121886.57	56032.38	820463.46
	Fixed Assets	504299.03	121492.70	55633.11	681424.84
	Current Assets	138245.47	393.88	399.27	139038.62
6	Against security of Bill	7675.08	21.13	14.57	7710.77
	Domestic Bills	976.93	19.39	14.57	1010.89
	Foreign Bills	6698.14	1.74	0.00	6699.89
7	Against Guarantee	18424.77	2622.99	699.83	21747.59
	Government Guarantee	3230.85	97.04	66.41	3394.30
	Institutional Guarantee	11547.20	1139.82	322.82	13009.84
	Personal Guarantee	645.28	205.86	108.77	959.91
	Collective Guarantee	204.05	1145.92	14.95	1364.92
	Int. Rtd. Foreign Bank's Guarantee	104.10	11.00	0.00	115.10
	Other Guarantee	2693.29	23.34	186.87	2903.51
8	Credit Card	373.59	0.00	0.00	373.59
9	Others	47148.40	1159.86	5435.98	53744.25
Total Collateral wise Loan		757207.52	132729.37	65783.04	955719.94

Statement of Assets and Liabilities as on Asar end, 2070

S.N.	BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL
	Liabilities		0.00						0.00		0.00				
1	**CAPITAL FUND**	**-964.16**	**2503.50**	**5464.68**	**6051.79**	**4141.19**	**4632.01**	**3197.46**	**2953.97**	**4165.74**	**2699.96**	**1922.70**	**4215.90**	**2033.41**	**2648.08**
	a. Paid-up Capital	3716.44	8588.97	2436.84	3768.01	1853.90	2760.00	2355.74	2009.40	1761.13	1684.40	1470.00	2311.55	1601.60	2478.79
	b. Calls in Advance														
	c. Proposed Bonus Share														
	d. General Reserves	1669.67	2896.54	2176.50	1532.38	1870.12	1383.15	571.80	1118.74	1315.79	706.84	377.78	619.30	369.53	180.11
	e. Share Premium			0.07	11.85				35.87	18.56		0.08	67.84	5.28	
	f. Retained Earning	-7131.11	-10087.67	572.91	19.64	10.80	72.90	2.20	-345.99	57.45	39.51	22.66	1029.46	17.12	-199.95
	g. Others Reserves Fund	780.84	1105.66	278.36	719.92	406.38	415.96	267.72	135.96	1012.81	269.21	52.18	187.76	39.89	189.12
2	**BORROWINGS**	**2342.74**	**2167.17**	**300.00**	**1110.57**		**1188.43**	**800.00**		**871.21**	**1039.32**	**651.30**	**184.90**	**48.00**	**9.50**
	a. NRB		26.63				88.43				20.64	651.30			
	b. Interbank Borrowing		1840.54		310.57						7.16		184.90	48.00	9.50
	c. Foreign Banks and Fin. Ins.	2342.74									611.52				
	d. Other Financial Ins.		300.00							402.36					
	e. Bonds and Securities			300.00	800.00		1100.00	800.00		468.85	400.00				
3	**DEPOSITS**	**62988.85**	**91093.91**	**63611.26**	**62428.85**	**39466.45**	**53072.32**	**58920.46**	**17879.87**	**57720.46**	**27700.99**	**21650.77**	**39911.87**	**10816.95**	**27137.87**
	a. Current	13790.74	23604.18	7497.92	5582.20	13894.58	5844.05	5021.56	1360.73	8099.05	2328.47	725.40	1389.00	341.46	902.65
	Domestic	13575.54	23563.34	5529.65	4544.18	6632.45	4607.91	3957.96	1235.19	7980.82	2161.74	667.39	1381.14	330.89	874.24
	Foreign	215.20	40.84	1968.26	1038.02	7262.12	1236.15	1063.60	125.55	118.23	166.73	58.01	7.86	10.57	28.40
	b. Savings	33812.68	49396.58	23336.15	19931.90	17885.05	26484.07	12902.71	7325.62	21067.49	9150.63	5748.40	9307.64	2843.57	10703.56
	Domestic	33801.99	49387.64	21371.96	19301.02	15384.00	25651.84	12830.23	7312.21	20976.83	8982.47	5567.36	9219.09	2830.90	10628.56
	Foreign	10.70	8.94	1964.18	630.88	2501.04	832.23	72.47	13.41	90.66	168.16	181.04	88.55	12.68	75.00
	c. Fixed	12651.42	14324.60	10786.03	15985.25	3713.14	13964.64	38179.01	4326.13	14104.78	9986.77	9163.54	18824.57	5025.04	10069.55
	Domestic	12651.42	14322.39	9073.22	14223.30	2540.96	12714.88	15215.39	4024.31	14004.54	8877.24	8942.97	18679.79	5010.64	9813.53
	Foreign		2.21	1712.81	1761.95	1172.18	1249.76	22963.62	301.82	100.24	1109.53	220.57	144.78	14.40	256.02
	d. Call Deposits	1711.93	2681.28	21035.79	19921.03	3243.68	5858.60	2571.56	4553.54	13753.34	5925.80	5821.06	10202.20	2553.53	5316.23
	Domestic	1711.93	2671.09	17369.60	17335.13	3138.98	4637.71	2554.95	4493.90	10608.86	5813.39	5806.98	10201.06	2530.26	5292.51
	Foreign		10.19	3666.19	2585.90	104.70	1220.90	16.61	59.64	3144.48	112.41	14.08	1.14	23.27	23.71
	e. Others	1022.08	1087.27	955.38	1008.47	730.01	920.95	245.63	313.85	695.81	309.32	192.38	188.46	53.34	145.90
	Domestic	1021.88	1087.27	934.69	719.94	387.36	726.64	169.91	313.38	690.81	306.62	191.47	188.46	52.62	143.93
	Foreign	0.20		20.70	288.53	342.65	194.31	75.72	0.48	5.00	2.70	0.91		0.72	1.97
4	**Bills Payable**	**99.83**	**17.28**	**386.10**	**2.89**	**49.54**	**24.27**	**204.92**	**7.96**	**393.06**	**30.78**	**13.57**	**62.54**	**4.41**	**18.58**
5	**Other Liabilities**	**10040.24**	**17932.69**	**6265.61**	**6409.70**	**2148.88**	**3145.96**	**2426.89**	**3074.08**	**2049.50**	**1487.13**	**1905.20**	**3511.24**	**712.81**	**1581.32**
	1. Sundry Creditors	3680.27	633.58	1493.58	671.50	180.25	122.72	433.69	71.04	263.54	110.87	193.33	1213.10	160.08	26.50
	2. Loan Loss Provision	1994.08	3539.67	1275.70	1178.25	309.53	1127.66	405.76	562.84	804.58	493.61	554.92	856.62	167.27	479.33
	3. Interest Suspense a/c	3307.50	11011.34	384.42	301.79	143.73	651.05	71.34	325.69	131.88	95.41	207.56	260.38	59.81	133.71
	4. Others	1058.38	2748.10	3111.92	4258.16	1515.36	1244.54	1516.10	2114.51	849.50	787.25	949.39	1181.14	325.65	941.78
6	**Reconcillation A/c**	**1872.23**			**3.63**		**10.72**	**0.00**	**0.49**	**6.51**		**34.11**		**0.02**	
7	**Profit & Loss A/c**	**791.50**	**1637.07**	**2232.37**	**1991.52**	**1217.94**	**1024.41**	**776.91**	**802.29**	**1471.12**	**617.09**	**370.90**	**622.52**	**152.35**	**158.02**
		77171.24	**115351.62**	**78260.02**	**77998.96**	**47024.00**	**63098.11**	**66326.63**	**24718.66**	**66677.60**	**33575.27**	**26548.55**	**48508.98**	**13767.95**	**31553.37**
	Assets			0.00				0.00	0.00						
1	**LIQUID FUNDS**	**14384.21**	**15109.26**	**7513.25**	**13519.49**	**9414.06**	**5710.03**	**7852.33**	**5132.82**	**11215.78**	**4290.60**	**4390.62**	**6075.66**	**3507.77**	**4992.57**
	a. Cash Balance	2374.22	2363.16	1140.21	2172.98	687.68	865.06	1239.45	852.42	1723.20	813.49	741.90	872.90	335.78	1522.27
	Nepalese Notes & Coins	2334.69	2322.70	1092.49	2106.90	621.70	810.38	1210.97	814.39	1709.86	788.51	735.20	851.02	308.84	1478.29
	Foreign Currency	39.53	40.46	47.72	66.09	65.98	54.68	28.48	38.03	13.34	24.98	6.70	21.87	26.94	43.98
	b. Bank Balance	11809.99	12443.27	4738.73	11079.10	5717.32	2783.13	6473.95	4280.40	9492.58	3477.11	3600.77	4809.98	3171.99	3470.30
	1. In Nepal Rastra Bank	10411.77	11573.19	4785.67	8752.59	4588.27	2427.01	4957.06	3748.41	8205.09	2219.21	3208.18	4222.06	2959.26	2913.31
	Domestic Currency	10356.73	11521.78	4786.32	8616.73	4514.07	2339.79	4448.29	3706.99	8161.29	2192.26	3206.40	4191.29	2950.92	2890.25
	Foreign Currency	55.04	51.41	-0.65	135.86	74.20	87.22	508.77	41.41	43.80	26.96	1.78	30.77	8.34	23.06
	2. "A"Class Licensed Institution	432.12	236.53	57.75	206.44	65.81	95.22	82.69	149.22	252.99	268.72	211.88	246.84	106.51	314.36
	Domestic Currency	432.12	234.33	57.75	186.93	65.81	95.22	82.69	148.21	252.92	263.69	210.91	246.30	106.37	313.22
	Foreign Currency		2.20		19.50				1.00	0.07	5.04	0.98	0.54	0.13	1.14
	3. Other Financial Ins.								0.72						159.52
	4. In Foreign Banks	966.10	633.55	-104.69	2120.07	1063.24	260.90	1434.20	382.06	1034.50	989.17	180.71	341.08	106.23	83.11
	c. Money at Call	200.00	302.83	1634.31	267.40	3009.06	2061.83	138.93				47.95	392.78		
	Domestic Currency	200.00	250.00				50.00	138.93					392.78		
	Foreign Currency		52.83	1634.31	267.40	3009.06	2011.83					47.95			
2	**INVESTMENT IN SECURITIES**	**8417.78**	**28137.52**	**8153.67**	**5985.49**	**4830.90**	**9886.76**	**3665.25**	**3002.47**	**6988.31**	**4566.15**	**4072.80**	**6369.44**	**357.22**	**2127.84**
	a. Govt.Securities	8417.78	28137.52	7914.01	5985.49	4830.90	9886.76	3665.25	3002.47	6988.31	4566.15	4072.80	6191.98	357.22	2127.84
	b. NRB Bond														
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e Non Residents			239.65									177.46		
3	**SHARE & OTHER INVESTMENT**	**2640.43**	**1497.28**	**8194.68**	**5449.78**	**7928.62**	**3106.50**	**22240.87**	**176.41**	**2275.55**	**191.72**	**286.11**	**85.42**	**84.79**	**290.80**
	a. Interbank Lending			**431.78**									**17.99**		
	b. Non Residents			2.04											
	c. Others	2640.43	1497.28	7760.86	5449.78	7928.62	3106.50	22240.87	176.41	2275.55	191.72	286.11	67.43	84.79	290.80
4	**LOANS & ADVANCES**	**37844.05**	**48980.98**	**47522.92**	**47369.21**	**23125.69**	**39648.69**	**29147.30**	**12920.29**	**44008.39**	**21805.73**	**15919.55**	**32240.95**	**9174.96**	**21634.18**
	a. Private Sector	37356.51	46762.06	44889.03	45855.84	21967.96	38739.09	27615.49	12531.52	39485.71	20559.97	15577.53	32240.95	8482.35	20836.55
	b. Financial Institutions		877.49	1833.90	1401.13	604.56	909.60	1433.40	348.30	1571.38	851.96	214.72		537.06	729.17
	c. Government Organizations	487.54	1341.43	800.00	112.23	553.17		98.41	40.47	2951.31	393.80	127.30		155.54	68.47
5	**BILL PURCHASED**	**11.23**	**63.93**	**20.70**	**331.42**	**12.68**	**1408.71**	**46.60**	**217.27**	**189.37**	**1243.79**	**93.79**	**172.16**	**0.04**	**13.33**
	a. Domestic Bills Purchased	4.10	44.42	0.64	234.48	0.01	31.82		196.88	0.56					8.46
	b. Foreign Bills Purchased	6.05	19.51	20.06	86.58	12.67	8.87	46.60	20.38	188.81	4.54	38.64	172.16	0.04	4.87
	c. Import Bills & Imports	1.08			10.35		1368.02				1239.25	55.15			
6	**LOANS AGAINST COLLECTED BILLS**			**101.90**											
	a. Against Domestic Bills			101.90											
	b. Against Foreign Bills														
7	**FIXED ASSETS**	**385.52**	**1104.28**	**866.58**	**1087.35**	**488.06**	**1308.79**	**1198.59**	**203.20**	**631.18**	**1037.53**	**556.94**	**475.38**	**239.26**	**806.89**
8	**OTHER ASSETS**	**11950.54**	**18060.04**	**5886.32**	**4256.22**	**1203.83**	**1833.55**	**2136.42**	**2800.62**	**1369.02**	**439.47**	**768.57**	**2792.08**	**321.47**	**1368.83**
	a. Accrued Interest:	3307.50	11129.80	681.61	445.74	185.64	958.66	1016.96	335.01	167.38	122.21	229.38	319.54	59.81	128.82
	Financia		9.18	261.40	275.92	2.87				22.57		0.05	260.38	0.00	22.11
	Government Enterpris		277.47	29.66	11.37	47.66	5.44		24.37	35.51	26.81	21.76	58.87		11.21
	Private Sector	3307.50	10843.15	390.55	158.45	135.11	953.22	1016.96	310.65	109.30	95.41	207.56	0.29	59.81	95.51
	b. Staff Loans / Adv.	1940.32	3298.68	875.34	158.58	233.38	799.60	383.01	469.27	981.21	90.25	152.16	215.40	45.20	256.66
	c. Sundry Debtors	3617.47	18.22	869.30	239.67	218.02		62.58	50.31	39.25	61.87	201.88	1472.20	106.85	56.05
	d. Cash In Transit		162.93							0.04					
	e. Others	3085.25	3450.41	3460.07	3412.24	566.79	75.29	673.86	1946.02	181.14	165.13	185.16	784.93	109.62	927.29
9	**Expenses not Written off**	**32.34**				**20.16**	**195.08**	**21.48**						**8.83**	**138.58**
10	**Non Banking Assets**	**264.29**	**114.76**					**17.76**	**265.58**		**0.28**	**460.18**	**297.89**	**73.61**	**180.35**
11	**Reconcillation Account**	**1240.86**	**2283.57**					**0.03**						**0.02**	
12	**Profit & Loss A/c**														
	TOTAL ASSETS	**77171.24**	**115351.62**	**78260.02**	**77998.96**	**47024.00**	**63098.11**	**66326.63**	**24718.66**	**66677.60**	**33575.27**	**26548.55**	**48508.98**	**13767.95**	**31553.37**

Statement of Assets and Liabilities as on Asar end, 2070

S.N.	BFI Name	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	Sunrise	Grand	NMB	Kist	Janata	Mega	CTBNL	Civil
	Liabilities															0.00
1	**CAPITAL FUND**	**2377.08**	**2300.84**	**2183.27**	**13135.15**	**3406.12**	**2281.76**	**2590.93**	**2151.20**	**2160.66**	**2263.69**	**2243.30**	**2060.55**	**2484.27**	**2038.52**	**2031.84**
	a. Paid-up Capital	1603.80	1694.08	1619.24	9636.80	2418.14	2101.84	2340.41	2015.00	2000.00	2000.00	2000.00	2000.00	2330.00	2000.00	2000.00
	b. Calls in Advance															
	c. Proposed Bonus Share															
	d. General Reserves	340.79	301.30	294.93	2886.04	322.33	153.47	225.06	88.91	151.74	196.50	98.47	19.54	19.24	7.59	5.68
	e. Share Premium	4.44	13.07				2.97		32.41		10.08					
	f. Retained Earning	14.20	69.20	103.63	602.57	310.00	6.85	7.83	7.44	7.13	44.07	115.01	40.90	75.08	27.63	22.61
	g. Others Reserves Fund	413.85	223.18	165.47	9.74	355.66	16.62	17.64	7.44	1.79	13.04	29.82	0.11	59.95	3.30	3.54
2	**BORROWINGS**		**750.00**	**1742.57**	**3438.74**	**507.04**	**336.18**	**220.35**				**695.97**	**304.52**	**1868.35**	**10.00**	**325.89**
	a. NRB			183.85	99.73	107.04						672.43			10.00	
	b. Interbank Borrowing			603.62	274.87		336.18	220.35				22.04	304.52	1854.75		325.89
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.			23.81	764.14							1.50		13.59		
	e. Bonds and Securities		750.00	931.29	2300.00	400.00										
3	**DEPOSITS**	**25318.57**	**25960.60**	**28392.82**	**54397.15**	**34132.52**	**22724.62**	**28814.14**	**23270.62**	**19322.28**	**22185.53**	**21093.11**	**13546.30**	**12533.46**	**9961.06**	**15633.16**
	a. Current	1031.67	994.08	895.03	7812.89	1318.02	714.41	753.98	648.52	500.65	664.01	490.04	615.86	347.07	207.15	560.31
	Domestic	1001.60	898.55	811.70	7802.39	1212.94	705.52	750.47	622.48	459.52	647.58	479.81	612.48	333.81	197.44	554.14
	Foreign	30.06	95.53	83.33	10.50	105.08	8.89	3.51	26.03	41.13	16.42	10.23	3.38	13.26	9.71	6.17
	b. Savings	6822.71	5002.86	7385.58	24204.31	14975.92	4687.80	4247.79	8237.35	1943.24	3718.68	11614.03	2269.79	4243.01	1099.73	1564.23
	Domestic	6750.07	4891.14	7350.40	24203.23	14934.35	4661.50	4233.49	8213.10	1928.94	3693.64	11611.33	2268.39	4208.02	1093.15	1559.35
	Foreign	72.63	111.72	35.18	1.08	41.56	26.29	14.29	24.25	14.31	25.03	2.71	1.40	34.99	6.58	4.88
	c. Fixed	11353.15	13579.99	10708.84	22366.51	12116.69	11105.47	9474.30	10855.68	9418.52	8321.27	6754.11	6416.30	3604.28	6448.64	7822.60
	Domestic	10327.81	11881.41	10325.64	22366.51	11134.27	10625.22	9139.00	9848.25	8968.09	7154.33	6610.56	6370.85	3566.86	6045.61	7717.17
	Foreign	1025.33	1698.58	383.20		982.42	480.25	335.30	1007.43	450.43	1166.95	143.55	45.45	37.43	403.03	105.44
	d. Call Deposits	5967.98	5914.25	9143.93	13.25	5334.82	6074.58	14030.01	3186.65	7137.81	8179.90	2131.85	4176.61	4242.53	2129.04	5511.74
	Domestic	5879.72	5378.67	8918.45	13.25	5288.68	6062.98	13970.03	3168.40	6469.71	8032.27	2078.59	4176.61	4211.55	2120.61	5080.85
	Foreign	88.26	535.59	225.48		46.14	11.61	59.98	18.25	668.10	147.63	53.26		30.98	8.43	430.89
	e. Others	143.07	469.42	259.45	0.19	387.08	142.35	308.07	342.42	322.05	1301.67	103.08	67.74	96.56	76.49	174.27
	Domestic	143.07	459.42	254.89	0.19	386.90	142.35	308.07	342.42	282.79	1081.29	103.08	67.74	96.56	57.49	174.24
	Foreign		9.99	4.55		0.18				39.26	220.39				19.00	0.03
4	**Bills Payable**	**21.35**	**1.62**			**19.57**	**3.80**	**22.94**	**15.68**	**2.31**	**8.15**	**8.20**	**4.11**	**86.30**		**5.00**
5	**Other Liabilities**	**2453.53**	**1834.61**	**3023.41**	**19353.32**	**3264.02**	**1264.79**	**1447.27**	**1707.50**	**899.98**	**823.87**	**1797.23**	**425.56**	**984.20**	**353.60**	**405.38**
	1. Sundry Creditors	728.20	2.66	1197.23	1615.40	1350.22	0.08	4.86	10.94		79.34	82.04	4.47	17.15	15.35	2.17
	2. Loan Loss Provision	752.63	356.28	611.02	5188.81	549.01	397.19	531.07	672.18	374.45	413.68	1019.24	129.55	266.52	149.70	154.43
	3. Interest Suspense a/c	249.45	88.60	148.10	1612.49	86.94	157.27	240.02	249.67	164.22	94.44	249.00	16.91	70.08	21.13	50.67
	4. Others	723.24	1387.07	1067.07	10936.62	1277.85	710.25	671.32	774.72	361.31	236.41	446.96	274.63	630.46	167.42	198.10
6	**Reconcillation A/c**										**0.00**				**0.00**	
7	**Profit & Loss A/c**	**291.55**	**443.09**	**491.17**	**2259.95**	**546.94**	**627.21**	**479.79**	**319.19**	**200.53**	**548.65**		**197.46**	**177.76**	**58.45**	**182.34**
		30462.07	**31290.75**	**35833.25**	**92584.30**	**41876.22**	**27238.35**	**33575.42**	**27464.18**	**22585.75**	**25829.89**	**25837.81**	**16538.50**	**18134.34**	**12421.63**	**18583.60**
	Assets				0.00	0.00	0.00	18485.06	33.98	0.00					0.00	0.00
1	**LIQUID FUNDS**	**4160.29**	**3905.10**	**4861.03**	**9655.53**	**5319.87**	**4825.04**	**5810.73**	**5370.48**	**4389.03**	**5772.39**	**3579.94**	**2065.08**	**4156.76**	**2148.79**	**3372.65**
	a. Cash Balance	638.77	357.70	761.81	2379.89	929.77	784.31	1627.64	608.47	551.90	516.77	742.82	447.14	399.86	268.19	355.22
	Nepalese Notes & Coins	622.18	347.33	725.77	2366.82	886.48	769.12	1614.33	599.68	500.90	489.63	731.72	443.26	391.08	261.07	348.09
	Foreign Currency	16.59	10.38	36.04	13.07	43.29	15.19	13.31	8.79	51.00	27.14	11.11	3.87	8.78	7.12	7.14
	b. Bank Balance	2768.11	3236.08	2723.97	7144.11	4390.09	3846.68	3814.33	4082.46	3837.13	5229.56	2639.27	1407.93	1999.56	1294.13	2832.47
	1. In Nepal Rastra Bank	2537.96	2871.38	2656.85	6278.73	3190.96	2922.83	3055.23	3757.63	2893.88	4804.59	2411.74	1210.87	1771.69	1100.65	2466.43
	Domestic Currency	2518.24	2802.01	2641.22	6276.47	3128.74	2913.48	3037.67	3713.84	2835.82	4785.87	2388.58	1204.28	1768.39	1049.06	2436.03
	Foreign Currency	19.72	69.37	15.63	2.26	62.22	9.35	17.56	43.80	58.06	18.72	23.16	6.59	3.29	51.59	30.40
	2. "A"Class Licensed Institution	61.87	63.10	34.24	851.26	381.79	268.29	276.10	121.31	260.13	128.14	45.27	118.66	104.60	10.97	67.53
	Domestic Currency	65.86	47.29	34.19	850.89	377.73	266.02	276.10	121.20	60.96	128.14	42.11	118.66	104.60	10.97	53.01
	Foreign Currency	-4.00	15.81	0.05	0.37	4.06	2.26		0.11	199.17		3.17				14.52
	3. Other Financial Ins.									0.10					0.00	
	4. In Foreign Banks	168.28	301.61	32.88	14.12	817.35	655.57	483.00	203.52	683.02	296.83	182.25	78.40	123.27	182.50	298.51
	c. Money at Call	753.41	311.31	1375.25	131.52		194.05	368.75	679.56		26.06	197.85	210.02	1757.34	586.48	184.96
	Domestic Currency	484.47	100.00	1300.00			98.00	368.75	300.00			150.00		1052.50	440.00	120.01
	Foreign Currency	268.94	211.31	75.25	131.52		96.05		379.56		26.06	47.85	210.02	704.84	146.48	64.95
2	**INVESTMENT IN SECURITIES**	**3591.82**	**4220.41**	**3198.20**	**8829.54**	**4710.21**	**2440.44**	**4625.36**	**1867.10**	**2159.60**	**1541.38**	**2752.52**	**1766.89**	**972.15**	**801.85**	**1710.36**
	a. Govt.Securities	3591.82	4220.41	3198.20	8829.54	3513.69	2440.44	4625.36	1867.10	2159.60	1541.38	2752.52	1766.89	972.15	801.85	1710.36
	b. NRB Bond					1196.53										
	c. Govt.Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e Non Residents															
3	**SHARE & OTHER INVESTMENT**	**543.32**	**1197.16**	**1442.97**	**439.10**	**774.31**	**282.05**	**269.61**	**586.48**	**500.13**	**704.14**	**49.28**	**2.30**	**354.33**	**35.81**	**355.85**
	a. Interbank Lending	**49.08**			**350.00**	**732.04**	**28.82**	**246.11**	**181.93**	**200.00**	**335.30**					
	b. Non Residents															
	c. Others	494.24	1197.16	1442.97	89.10	42.27	253.23	23.50	404.55	300.13	368.84	49.28	2.30	354.33	35.81	355.85
4	**LOANS & ADVANCES**	**20083.21**	**19143.12**	**23088.62**	**54959.27**	**26831.88**	**17683.80**	**21735.92**	**18334.88**	**14322.44**	**15879.70**	**16788.59**	**11360.89**	**11729.07**	**8885.24**	**12251.10**
	a. Private Sector	19629.32	18788.49	23088.62	54872.34	26831.88	16987.80	21154.92	17772.42	13768.40	15002.98	16788.59	10765.06	11293.22	8327.63	11487.46
	b. Financial Institutions	453.90	354.63		86.92		595.10	581.00	562.46	489.27	376.72		399.83	138.05	339.81	545.91
	c. Government Organizations						100.90			64.77	500.00		196.00	297.80	217.80	217.73
5	**BILL PURCHASED**	**36.58**	**957.17**	**633.00**		**159.74**	**257.04**	**10.76**	**67.89**	**204.06**	**1025.03**	**38.03**	**51.00**		**145.89**	**25.17**
	a. Domestic Bills Purchased	5.82	20.99	122.33		159.74	257.04	10.76	40.00		1025.03	20.90	51.00			
	b. Foreign Bills Purchased	30.76	936.18	510.67					27.89	204.06		17.13			145.89	25.17
	c. Import Bills & Imports															
6	**LOANS AGAINST COLLECTED BILLS**												**663.97**			**249.62**
	a. Against Domestic Bills															249.62
	b. Against Foreign Bills												663.97			
7	**FIXED ASSETS**	**625.04**	**658.71**	**782.41**	**1433.62**	**920.53**	**803.95**	**371.26**	**614.92**	**471.07**	**345.02**	**1631.36**	**324.51**	**414.24**	**194.63**	**366.09**
8	**OTHER ASSETS**	**1357.96**	**1209.06**	**1827.01**	**15725.82**	**3159.69**	**875.38**	**750.62**	**584.13**	**524.55**	**504.42**	**810.79**	**303.87**	**507.81**	**209.41**	**252.68**
	a. Accrued Interest:	297.45	114.97	242.59	1612.49	48.22	172.67	251.11	279.55	231.05	109.44	309.70	35.25	76.80	23.29	54.45
	Financia	0.36	0.07						0.95	0.01	1.57			0.00		0.02
	Government Enterpris	23.66	26.53			29.45	15.40	11.09	10.59	14.54	14.90	27.83	18.39	6.81	2.16	9.54
	Private Sector	273.44	88.37	242.59	1612.49	18.76	157.27	240.02	268.02	216.50	92.97	281.87	16.85	69.98	21.13	44.88
	b. Staff Loans / Adv.	161.27	204.15	306.50	3472.11	198.38	147.59	13.20	87.65	20.55	64.66	300.80	128.12	161.43	78.64	90.48
	c. Sundry Debtors	27.64	18.68	650.42	5994.67	2133.00	0.74	0.03	1.97	66.91	38.09	24.12	33.49	1.87		
	d. Cash In Transit				9.69											
	e. Others	871.60	871.25	627.50	4636.86	780.09	554.38	486.28	214.96	206.04	292.23	176.16	107.00	267.71	107.48	107.75
9	**Expenses not Written off**						**21.46**		**8.08**	**14.88**		**14.29**				
10	**Non Banking Assets**	**59.89**	**0.03**		**81.37**		**49.20**	**1.17**	**30.00**		**57.81**	**83.81**				
11	**Reconcillation Account**	**3.96**			**1460.05**				**0.22**			**0.00**				**0.09**
12	**Profit & Loss A/c**											**89.21**				
	TOTAL ASSETS	**30462.07**	**31290.75**	**35833.25**	**92584.30**	**41876.22**	**27238.35**	**33575.42**	**27464.18**	**22585.75**	**25829.89**	**25837.81**	**16538.50**	**18134.34**	**12421.63**	**18583.60**

Statement of Assets and Liabilities as on Asar end, 2070

S.N.	BFI Name	Century	Sanima	NIDC	Malika	Siddhartha	UDBL	Yeti	Narayani	PDBL	Sahayogi	Axis	Karnali	Triveni	Suprim	Bhrikuti
	Liabilities	0.00								0.00	0.00	0.00		0.00	0.00	0.00
1	**CAPITAL FUND**	**1155.69**	**2129.58**	**1218.67**	**300.43**	**665.05**	**14.29**	**951.43**	**120.97**	**400.15**	**133.24**	**792.09**	**97.77**	**274.25**	**958.23**	**429.13**
	a. Paid-up Capital	1080.00	2016.00	415.82	220.50	645.00	80.40	1000.00	55.57	336.52	113.40	718.17	80.00	248.39	772.00	353.14
	b. Calls in Advance								6.12							
	c. Proposed Bonus Share								10.05							0.05
	d. General Reserves	1.83	93.95	464.25	31.16	38.07	1.84	97.17	17.52	35.50	19.08	29.05	4.90	23.79	44.65	47.85
	e. Share Premium		10.56		0.35					0.54		0.89		0.32	2.11	
	f. Retained Earning	6.80	6.20	225.12	43.21	-33.18	-67.95	-146.51	21.96	13.32	0.62	41.94	9.87	1.30	138.18	27.52
	g. Others Reserves Fund	67.06	2.86	113.47	5.21	15.16		0.76	9.76	14.27	0.14	2.04	3.00	0.45	1.28	0.57
2	**BORROWINGS**	**400.01**	**1480.13**				**5.72**							**3.00**		
	a. NRB		454.23													
	b. Interbank Borrowing		1025.90													
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.	400.01												3.00		
	e. Bonds and Securities						5.72									
3	**DEPOSITS**	**11361.62**	**17782.38**	**1001.56**	**2176.74**	**4847.40**	**51.48**	**3307.27**	**852.55**	**2794.58**	**1629.12**	**1570.48**	**1032.39**	**2887.74**	**1928.00**	**4306.70**
	a. Current	221.86	499.13	22.95	102.95	139.17		40.13		7.90	54.02	17.92		61.87	39.74	69.13
	Domestic	216.34	495.01	22.95	102.95	138.92		39.04		7.90	54.02	17.92		61.87	39.74	69.13
	Foreign	5.52	4.12			0.24		1.08								
	b. Savings	2321.96	4311.87	258.71	1618.78	2742.53	51.44	950.72	496.60	1534.02	1320.04	522.84	858.37	1375.14	850.09	2123.96
	Domestic	2319.84	4280.07	258.71	1618.78	2742.53	51.44	950.72	496.60	1534.02	1320.04	522.84	858.37	1375.14	850.09	2123.96
	Foreign	2.12	31.80													
	c. Fixed	4719.06	9242.15	700.90	202.64	1272.51	0.04	909.72	355.17	791.39	203.82	367.48	169.95	941.35	430.09	899.73
	Domestic	4623.31	9096.19	700.90	202.64	1272.51	0.04	909.72	355.17	791.39	203.82	367.48	169.95	941.35	430.09	899.73
	Foreign	95.75	145.96													
	d. Call Deposits	4049.07	3671.75	18.99	249.58	690.57		1401.80		455.64	51.24	661.63		506.96	607.82	1180.67
	Domestic	4049.07	3668.48	18.99	249.58	690.57		1401.80		455.64	51.24	661.63		506.96	607.82	1180.67
	Foreign		3.27													
	e. Others	49.66	57.48		2.79	2.62		4.90	0.78	5.63		0.61	4.08	2.42	0.26	33.21
	Domestic	49.66	57.48		2.79	2.62		4.90	0.78	5.63		0.61	4.08	2.42	0.26	33.21
	Foreign															
4	**Bills Payable**	**34.86**														
5	**Other Liabilities**	**433.39**	**1266.04**	**1677.45**	**182.84**	**445.28**	**75.50**	**474.80**	**217.03**	**134.95**	**80.17**	**143.54**	**52.66**	**110.63**	**323.40**	**103.88**
	1. Sundry Creditors	32.97	10.41	66.58		17.99	18.25		8.30	5.95	6.82	2.66	2.03	19.84	2.57	1.31
	2. Loan Loss Provision	111.62	155.10	329.04	36.68	272.15	9.94	178.38	116.90	34.94	16.17	68.57	19.71	33.36	130.90	37.18
	3. Interest Suspense a/c	15.52	30.99	598.04	8.75	99.74	28.52	113.50	60.21	5.52	2.47	31.87	8.94	7.13	39.11	5.09
	4. Others	273.28	1069.54	683.80	137.41	55.41	18.79	182.91	31.62	88.54	54.71	40.43	21.98	50.30	150.81	60.30
6	**Reconcillation A/c**	**0.00**		**2.99**					**242.79**							**1348.77**
7	**Profit & Loss A/c**	**63.89**	**304.95**	**448.82**	**26.64**		**20.33**			**24.05**	**50.33**	**20.36**	**12.50**	**62.83**	**25.28**	**70.34**
		13449.46	**22963.08**	**4349.50**	**2686.64**	**5957.74**	**167.30**	**4733.49**	**1433.33**	**3353.73**	**1892.86**	**2526.47**	**1195.32**	**3338.46**	**3234.90**	**6258.81**
	Assets				0.00		0.00	0.00		0.00		0.00			0.00	0.00
1	**LIQUID FUNDS**	**1207.25**	**2049.92**	**1232.76**	**722.50**	**1277.96**	**38.14**	**752.50**	**245.09**	**855.69**	**599.31**	**693.48**	**399.71**	**802.93**	**932.96**	**1607.93**
	a. Cash Balance	520.24	312.96	14.64	92.38	114.77	0.92	79.91	12.35	117.42	34.23	52.91	129.22	60.16	76.04	113.14
	Nepalese Notes & Coins	517.09	306.78	14.64	90.98	114.20	0.92	76.11	12.35	117.42	34.23	52.91	129.22	60.15	76.04	113.14
	Foreign Currency	3.16	6.18		1.39	0.57		3.81						0.01		
	b. Bank Balance	687.00	1372.54	1218.12	158.45	435.18	37.22	672.58	232.74	189.60	120.41	640.57	27.00	210.57	560.26	147.98
	1. In Nepal Rastra Bank	456.37	1283.55	81.23	90.67	396.92	4.44	37.99	0.47	2.49	99.97	112.66	27.00	18.10	101.16	118.86
	Domestic Currency	454.22	1281.97	81.23	90.67	396.92	4.44	37.99	0.47	2.49	99.97	112.66	27.00	18.10	101.16	118.86
	Foreign Currency	2.16	1.57													
	2. "A"Class Licensed Institution	177.24	55.79	1136.83	67.78	38.26	1.57	362.32	61.85	181.89	20.44	506.09		190.19	459.10	28.59
	Domestic Currency	175.99	53.37	1136.83	67.78	38.21	1.57	358.26	61.85	181.89	20.44	506.09		190.19	459.10	28.59
	Foreign Currency	1.24	2.42			0.05		4.06								
	3. Other Financial Ins.			0.07			31.21	262.70	170.42	5.22		21.82		2.29		0.53
	4. In Foreign Banks	53.39	33.21					9.57								
	c. Money at Call		364.42		471.67	728.00				548.68	444.67		243.48	532.19	296.67	1346.81
	Domestic Currency				471.67	727.64				548.68	444.67		243.48	532.19	296.67	1346.81
	Foreign Currency		364.42			0.36										
2	**INVESTMENT IN SECURITIES**	**1269.30**	**3450.36**	**49.69**	**23.65**	**202.34**		**239.11**						**10.00**	**75.06**	
	a. Govt.Securities	1269.30	3450.36	49.69	23.65	202.34		239.11						10.00	75.06	
	b. NRB Bond															
	c. Govt.Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e Non Residents															
3	**SHARE & OTHER INVESTMENT**	**1073.30**	**398.12**	**169.78**	**6.40**	**41.11**		**4.05**	**28.95**	**6.87**		**1.90**	**3.00**	**20.16**	**56.53**	**0.72**
	a. Interbank Lending	**785.13**														
	b. Non Residents															
	c. Others	288.17	398.12	169.78	6.40	41.11		4.05	28.95	6.87		1.90	3.00	20.16	56.53	0.72
4	**LOANS & ADVANCES**	**9084.87**	**15248.17**	**1845.04**	**1707.42**	**3857.24**	**62.11**	**3238.06**	**532.24**	**2370.53**	**1242.59**	**1677.76**	**664.26**	**2334.36**	**1930.05**	**3216.73**
	a. Private Sector	9084.87	14810.54	1821.42	1707.42	3857.24	62.11	3156.14	532.24	2370.53	1242.59	1653.39	664.26	2334.36	422.82	3216.73
	b. Financial Institutions		437.63					81.92				24.37			1507.24	
	c. Government Organizations			23.62												
5	**BILL PURCHASED**	**2.03**				**11.50**										
	a. Domestic Bills Purchased					11.50										
	b. Foreign Bills Purchased	2.03														
	c. Import Bills & Imports															
6	**LOANS AGAINST COLLECTED BILLS**															
	a. Against Domestic Bills															
	b. Against Foreign Bills															
7	**FIXED ASSETS**	**348.53**	**469.46**	**118.76**	**59.59**	**285.08**	**1.58**	**138.10**	**8.11**	**60.15**	**12.35**	**59.27**	**42.12**	**70.92**	**53.85**	**34.66**
8	**OTHER ASSETS**	**464.18**	**1347.05**	**933.47**	**164.67**	**212.83**	**43.63**	**264.40**	**242.89**	**60.48**	**38.58**	**92.35**	**84.99**	**100.08**	**166.59**	**50.00**
	a. Accrued Interest:	19.00	49.10	598.04	8.80	101.56	29.94	141.67	62.35	5.52	2.47	47.20	22.97	7.20	39.44	5.09
	Financia		0.59				1.42								33.58	
	Government Enterpris	3.49	18.11	30.70	0.05	1.82		9.02							0.38	
	Private Sector	15.52	30.41	567.34	8.75	99.74	28.52	132.65	62.35	5.52	2.47	47.20	22.97	7.20	5.48	5.09
	b. Staff Loans / Adv.	62.62	77.25	17.13	49.14	32.80		35.36	6.23	31.33	5.19	2.31	38.94	13.06	0.22	2.40
	c. Sundry Debtors	74.49	0.28	112.78	0.08	57.32	12.40	14.61	164.65	7.33	1.18	5.99	13.10	48.22	3.62	6.31
	d. Cash In Transit									0.73	5.00					
	e. Others	308.06	1220.41	205.53	106.64	21.15	1.29	72.75	9.66	15.56	24.73	36.85	9.98	31.60	123.31	36.21
9	**Expenses not Written off**				**0.12**						**0.04**		**1.26**		**19.87**	
10	**Non Banking Assets**				**2.30**	**31.32**	**21.83**	**74.92**				**1.72**				
11	**Reconcillation Account**								**242.78**	**0.01**						**1348.77**
12	**Profit & Loss A/c**					**38.37**		**22.36**	**133.28**							
	TOTAL ASSETS	**13449.46**	**22963.08**	**4349.50**	**2686.64**	**5957.74**	**167.30**	**4733.49**	**1433.33**	**3353.73**	**1892.86**	**2526.47**	**1195.32**	**3338.46**	**3234.90**	**6258.81**

Statement of Assets and Liabilities as on Asar end, 2070

S.N.	BFI Name	Suvekchha	Bageshwori	Gaurishankar	Gurkha	Gandaki	Infrastructure	Business	Biratlaxmi	Excel	Western	H & B	Araniko	NDEP	CEDBL
	Liabilities	0.00		0.00	0.00	0.00			0.00		0.00	0.00			
1	**CAPITAL FUND**	**146.79**	**291.32**	**252.09**	**-1051.76**	**282.88**	**852.32**	**1019.22**	**226.72**	**174.52**	**90.49**	**1061.81**	**241.97**	**632.58**	**1174.27**
	a. Paid-up Capital	118.68	242.20	211.92	660.82	250.00	827.53	842.06	194.18	100.00	60.00	897.93	212.60	582.45	1088.00
	b. Calls in Advance				0.82						13.42		1.00		
	c. Proposed Bonus Share	0.36			52.87										
	d. General Reserves	13.57	19.45	17.71	34.15	27.24	44.79	99.93	20.82	25.20	7.86	77.23	11.90	32.04	60.48
	e. Share Premium	0.96	1.35		2.38	0.08	5.69	0.38	1.07					1.79	5.41
	f. Retained Earning	11.65	27.11	20.57	-1802.80	2.44	-30.73	73.97	1.21	49.32	9.21	83.62	14.97	16.01	0.75
	g. Others Reserves Fund	1.57	1.20	1.88	0.00	3.11	5.03	2.87	9.44			3.02	1.51	0.30	19.64
2	**BORROWINGS**													**5.89**	**846.74**
	a. NRB														570.00
	b. Interbank Borrowing														
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.													5.89	276.74
	e. Bonds and Securities														
3	**DEPOSITS**	**1200.72**	**2129.43**	**1299.04**	**1944.30**	**2478.07**	**2822.37**	**4053.85**	**3256.32**	**2485.29**	**951.63**	**5561.80**	**686.53**	**4262.13**	**7168.65**
	a. Current	35.29	24.74	15.87	290.07	35.17	27.51	65.25	50.70	38.66	13.97	85.54	17.90	107.05	156.78
	Domestic	35.29	24.74	15.87	290.07	35.17	27.51	65.25	50.70	38.66	13.97	85.54	17.90	107.02	154.99
	Foreign													0.03	1.78
	b. Savings	476.35	1297.75	752.55	250.21	1157.24	1132.09	1669.71	1920.67	1708.76	606.76	2264.03	491.69	2431.62	1893.15
	Domestic	476.35	1297.75	752.55	250.16	1157.24	1132.09	1669.71	1920.67	1708.76	606.76	2264.03	491.69	2428.41	1839.72
	Foreign				0.04									3.22	53.43
	c. Fixed	440.50	276.85	208.74	33.97	552.77	683.51	1294.32	879.06	386.82	194.03	2132.53	168.44	1072.21	3537.01
	Domestic	440.50	276.85	208.74	33.97	552.77	683.51	1294.32	879.06	386.82	194.03	2132.53	168.44	1072.21	3269.35
	Foreign														267.67
	d. Call Deposits	248.59	480.21	321.88	1366.25	723.24	975.25	1020.25	401.27	350.34	136.85	1063.28	8.50	629.50	1508.10
	Domestic	248.59	480.21	321.88	1366.15	723.24	975.25	1020.25	401.27	350.34	136.85	1063.28	8.50	629.50	1477.76
	Foreign				0.09										30.34
	e. Others		49.88		3.81	9.66	4.01	4.32	4.62	0.72	0.01	16.42		21.74	73.62
	Domestic		49.88		3.81	9.66	4.01	4.32	4.62	0.72	0.01	16.42		21.74	73.62
	Foreign														
4	**Bills Payable**		**1.53**									**1.62**		**0.77**	**1.37**
5	**Other Liabilities**	**109.88**	**29.20**	**55.81**	**2352.93**	**61.21**	**383.47**	**421.99**	**1554.70**	**106.32**	**23.78**	**700.80**	**51.51**	**414.18**	**345.48**
	1. Sundry Creditors	17.29	4.70	3.70	3.47	2.75	3.14	5.37	9.60	19.50	8.99	13.31	2.89	11.34	4.13
	2. Loan Loss Provision	59.75	22.40	19.22	1419.21	23.06	171.43	196.40	29.60	25.36	14.53	245.19	16.32	242.40	87.61
	3. Interest Suspense a/c	11.47	0.83	5.07	589.38	7.66	51.24	82.01	0.77	1.56		83.73	4.36	59.14	21.13
	4. Others	21.37	1.28	27.81	340.87	27.74	157.66	138.21	1514.74	59.91	0.26	358.57	27.94	101.30	232.61
6	**Reconcillation A/c**		**-1.50**	**0.02**				**0.10**			**8.90**		**0.04**		
7	**Profit & Loss A/c**	**6.60**	**135.45**	**36.69**	**135.47**	**90.21**			**65.39**	**26.88**	**13.08**		**26.83**		**176.86**
		1464.00	**2585.42**	**1643.65**	**3380.93**	**2912.37**	**4058.16**	**5495.16**	**5103.12**	**2793.01**	**1087.88**	**7326.03**	**1006.88**	**5315.55**	**9713.37**
	Assets		0.00				0.00			0.00	0.00	0.00	0.00	0.00	
1	**LIQUID FUNDS**	**346.73**	**838.62**	**510.93**	**214.36**	**592.94**	**1262.86**	**992.24**	**972.50**	**1326.59**	**386.51**	**1118.60**	**253.92**	**1099.89**	**2023.12**
	a. Cash Balance	54.88	57.51	36.18	17.86	88.84	138.85	96.53	77.98	75.44	44.00	218.62	22.26	132.15	138.69
	Nepalese Notes & Coins	54.88	56.84	36.18	17.21	87.94	138.53	96.52	77.95	75.41	44.00	217.93	21.98	130.27	138.20
	Foreign Currency		0.66		0.65	0.90	0.32	0.01	0.03	0.03		0.69	0.29	1.87	0.49
	b. Bank Balance	291.85	302.44	34.35	8.57	504.10	185.72	239.92	263.61	616.73	57.63	899.98	44.71	300.34	168.13
	1. In Nepal Rastra Bank	1.49	176.31	0.99	8.57	142.32	158.34	234.07	261.55	450.21	0.03	367.31	33.99	289.44	115.25
	Domestic Currency	1.49	176.31	0.99	8.26	142.32	157.77	234.07	261.55	450.21	0.03	367.31	33.99	289.27	113.68
	Foreign Currency				0.31		0.57							0.17	1.56
	2. "A"Class Licensed Institution	165.31	15.55	9.19		217.64	27.37	5.85	2.06	166.52	57.60	429.10	9.41	10.62	42.80
	Domestic Currency	165.31	15.55	9.19		217.64	26.31	5.85	2.06	166.52	57.60	426.04	9.41	10.57	41.66
	Foreign Currency						1.07					3.06		0.05	1.14
	3. Other Financial Ins.	125.06		24.16		144.15						103.57	1.31	0.27	
	4. In Foreign Banks		110.58												10.08
	c. Money at Call		478.68	440.41	187.93		938.29	655.79	630.91	634.42	284.88		186.95	667.40	1716.30
	Domestic Currency		478.68	440.41	187.62		938.29	655.79	630.91	634.42	284.88		186.95	664.67	1658.29
	Foreign Currency				0.31									2.73	58.01
2	**INVESTMENT IN SECURITIES**		**0.81**			**0.12**	**59.80**	**110.00**	**129.52**			**238.19**		**104.17**	**379.38**
	a. Govt.Securities		0.81				59.80	110.00	129.52			238.19		104.17	379.38
	b. NRB Bond														
	c. Govt.Non-Fin. Ins.					0.12									
	d. Other Non-Fin Ins.														
	e Non Residents														
3	**SHARE & OTHER INVESTMENT**	**2.79**	**0.41**		**67.06**	**2.91**	**92.01**	**11.49**	**6.18**	**0.10**	**0.50**	**27.14**	**5.99**	**87.72**	**424.23**
	a. Interbank Lending					**2.91**									
	b. Non Residents														
	c. Others	2.79	0.41		67.06		92.01	11.49	6.18	0.10	0.50	27.14	5.99	87.72	424.23
4	**LOANS & ADVANCES**	**1039.02**	**1665.94**	**1002.30**	**1699.66**	**2126.34**	**2260.56**	**3831.84**	**2427.21**	**1410.13**	**642.81**	**5057.80**	**669.39**	**3495.45**	**6534.63**
	a. Private Sector	1039.02	1665.94	1002.30		2126.34	2260.56	3831.84	2427.21	681.80	642.81	4976.35	669.39	3455.45	6347.67
	b. Financial Institutions				1699.66					728.33		81.45		40.00	186.96
	c. Government Organizations														
5	**BILL PURCHASED**											**3.20**			
	a. Domestic Bills Purchased											3.20			
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	**LOANS AGAINST COLLECTED BILLS**														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	**FIXED ASSETS**	**33.47**	**17.88**	**62.70**	**159.32**	**136.61**	**112.23**	**240.32**	**55.83**	**27.50**	**36.31**	**248.55**	**38.36**	**254.34**	**120.62**
8	**OTHER ASSETS**	**40.02**	**60.72**	**67.71**	**920.90**	**53.44**	**111.39**	**171.53**	**1511.88**	**28.68**	**21.75**	**358.87**	**30.03**	**178.14**	**231.39**
	a. Accrued Interest:	11.47	0.83	5.07	589.38	7.66	62.51	106.53	0.77	2.42		94.86	4.36	93.44	23.69
	Financia								0.77			0.01			1.01
	Government Enterpris						11.27			2.42		2.11		17.35	2.50
	Private Sector	11.47	0.83	5.07	589.38	7.66	51.24	106.53				92.74	4.36	76.09	20.18
	b. Staff Loans / Adv.	2.37	16.37		21.79	13.64	3.04	20.89	26.36	3.70	10.33	31.86	6.63	2.96	35.14
	c. Sundry Debtors	7.56	7.91	46.34	9.09	2.52	0.02	26.68	5.51	5.27	2.49	183.34	12.15	28.06	57.76
	d. Cash In Transit														
	e. Others	18.62	35.61	16.30	300.65	29.62	45.82	17.42	1479.25	17.29	8.94	48.81	6.88	53.68	114.80
9	**Expenses not Written off**	**1.97**	**1.04**		**9.23**		**2.06**	**5.54**					**0.36**		
10	**Non Banking Assets**				**206.59**		**89.50**	**79.17**				**74.80**	**3.68**		
11	**Reconcillation Account**				**0.10**		**0.27**					**0.35**	**5.15**		
12	**Profit & Loss A/c**				**103.71**		**67.49**	**53.03**				**198.54**		**95.83**	
	TOTAL ASSETS	**1464.00**	**2585.42**	**1643.65**	**3380.93**	**2912.37**	**4058.16**	**5495.16**	**5103.12**	**2793.01**	**1087.88**	**7326.03**	**1006.88**	**5315.55**	**9713.37**

Statement of Assets and Liabilities as on Asar end, 2070

S.N.	BFI Name	Miteri	Tinau	Rising	Muktinath	Sewa	Kankai	Public	Mahakali	Ace	Bhargav	Shangrila	diyalo	Country	Alpine
	Liabilities	0.00	0.00	0.00	0.00	0.00	0.00					0.00	0.00	0.00	0.00
1	**CAPITAL FUND**	**119.48**	**136.02**	**262.27**	**318.84**	**249.66**	**104.08**	**157.69**	**44.25**	**894.38**	**104.03**	**346.70**	**211.03**	**345.69**	**108.74**
	a. Paid-up Capital	108.35	115.00	200.00	245.00	230.00	100.00	150.00	40.00	797.83	100.00	320.00	200.00	320.00	100.00
	b. Calls in Advance		11.20		35.88			1.77							
	c. Proposed Bonus Share														
	d. General Reserves	8.58	5.71	10.05	28.13	16.32	2.72	7.52	3.27	88.53	2.37	19.53	10.59	11.44	6.98
	e. Share Premium			12.86		2.90	0.03		0.26						
	f. Retained Earning	2.55	4.12	39.26	4.74	0.44	1.34	-3.88	0.22	2.09	1.66	2.62	0.12	13.75	1.05
	g. Others Reserves Fund			0.10	5.08			2.28	0.50	5.92		4.55	0.33	0.50	0.71
2	**BORROWINGS**			**3.16**	**248.83**					**500.00**					
	a. NRB														
	b. Interbank Borrowing				100.00					500.00					
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.			3.16	148.83										
	e. Bonds and Securities														
3	**DEPOSITS**	**988.26**	**1531.55**	**1158.36**	**3663.10**	**2447.44**	**618.82**	**830.20**	**377.10**	**5975.25**	**368.63**	**3120.15**	**986.49**	**1218.49**	**752.63**
	a. Current	9.28	13.29	8.05	42.45	24.34	6.77	1.85		307.14	4.32		15.82	9.59	21.72
	Domestic	9.28	13.29	8.05	42.45	24.34	6.77	1.85		304.90	4.32		15.82	9.59	21.72
	Foreign									2.24					
	b. Savings	540.43	710.71	591.03	2418.42	1228.22	335.56	278.27	320.75	2694.57	198.14	1813.25	401.74	350.38	389.67
	Domestic	540.43	710.71	591.03	2418.42	1228.22	335.56	278.27	320.75	2689.70	198.14	1813.25	401.74	350.38	389.67
	Foreign									4.88					
	c. Fixed	275.83	649.05	265.68	865.39	600.48	63.99	409.49	56.35	2004.51	110.23	885.46	309.16	416.14	152.12
	Domestic	275.83	649.05	265.68	865.39	600.48	63.99	409.49	56.35	2004.51	110.23	885.46	309.16	416.14	152.12
	Foreign														
	d. Call Deposits	162.72	151.27	292.94	336.84	593.77	212.40	140.60		958.66	52.22	416.98	258.86	442.38	188.91
	Domestic	162.72	151.27	292.94	336.84	593.77	212.40	140.60		958.13	52.22	416.98	258.86	442.38	188.91
	Foreign									0.53					
	e. Others		7.23	0.65		0.63	0.11			10.37	3.72	4.45	0.92		0.22
	Domestic		7.23	0.65		0.63	0.11			10.37	3.72	4.45	0.92		0.22
	Foreign														
4	**Bills Payable**														
5	**Other Liabilities**	**34.00**	**69.10**	**79.70**	**193.78**	**91.71**	**13.41**	**37.63**	**11.01**	**856.26**	**21.19**	**142.12**	**48.62**	**68.01**	**59.18**
	1. Sundry Creditors	1.42	1.64	3.04	1.07	1.34	1.00	2.08	1.66	1.92	0.57	0.52	20.00	2.41	9.30
	2. Loan Loss Provision	8.65	11.59	36.45	43.81	21.20	5.29	16.54	3.36	155.45	3.44	38.87	10.17	25.89	18.76
	3. Interest Suspense a/c	0.07	1.90	9.45	14.58	1.75	0.64	6.66	0.56	39.32		15.48	4.04	9.53	8.07
	4. Others	23.86	53.96	30.76	134.32	67.42	6.48	12.36	5.44	659.57	17.18	87.25	14.40	30.18	23.06
6	**Reconcillation A/c**	**50.59**			**0.00**										**7.07**
7	**Profit & Loss A/c**	**33.90**	**14.75**	**29.67**	**98.07**	**33.86**	**20.41**	**28.09**	**10.63**	**54.63**		**85.05**	**24.24**	**19.62**	**20.48**
		1226.23	**1751.43**	**1533.17**	**4522.61**	**2822.67**	**756.72**	**1053.62**	**442.98**	**8280.51**	**493.86**	**3694.02**	**1270.39**	**1651.82**	**948.10**
	Assets			0.00		0.00		0.00							
1	**LIQUID FUNDS**	**287.32**	**576.57**	**380.97**	**1295.59**	**601.78**	**261.85**	**160.83**	**145.17**	**2044.07**	**168.55**	**811.26**	**323.24**	**385.17**	**246.30**
	a. Cash Balance	14.85	47.87	59.08	123.07	72.52	46.18	14.10	9.70	106.08	8.24	55.73	22.79	48.57	37.54
	Nepalese Notes & Coins	14.85	47.87	59.08	123.06	72.45	46.18	14.10	9.70	102.43	8.24	55.40	22.79	48.57	37.39
	Foreign Currency				0.01	0.08			0.00	3.65		0.32			0.15
	b. Bank Balance	50.55	429.13	68.32	230.24	529.26	33.22	50.16	135.47	233.75	160.31	755.53	106.92	87.38	47.29
	1. In Nepal Rastra Bank	18.11	81.38	0.14	230.24	55.36	0.05	49.49	1.96	217.75	24.28	155.54	9.46	47.90	1.34
	Domestic Currency	18.11	81.38	0.14	230.24	55.36	0.05	49.49	1.96	216.53	24.28	155.54	9.46	47.90	1.34
	Foreign Currency									1.21					
	2. "A"Class Licensed Institution	32.44	197.56	68.18		402.65	33.16	0.66	61.92	5.47	105.14	545.84	56.29	39.33	44.98
	Domestic Currency	32.44	197.56	68.18		402.65	33.16	0.66	61.92	5.47	105.14	545.84	56.29	39.33	44.98
	Foreign Currency														
	3. Other Financial Ins.		150.19			71.25	0.02	0.01	71.59	0.01	30.88	54.15	41.16	0.16	0.97
	4. In Foreign Banks									10.52					
	c. Money at Call	221.92	99.57	253.57	942.27		182.44	96.58		1704.24			193.54	249.22	161.46
	Domestic Currency	221.92	99.57	253.57	942.27		182.44	96.58		1701.69			193.54	249.22	161.46
	Foreign Currency									2.55					
2	**INVESTMENT IN SECURITIES**					**10.41**		**2.50**	**2.06**	**318.70**	**3.20**	**45.00**	**5.00**	**61.33**	**10.00**
	a. Govt.Securities					10.00		2.50	2.06	318.70	3.20	45.00	5.00	61.33	10.00
	b. NRB Bond														
	c. Govt.Non-Fin. Ins.					0.41									
	d. Other Non-Fin Ins.														
	e Non Residents														
3	**SHARE & OTHER INVESTMENT**	**5.47**	**2.63**	**30.10**	**53.68**	**0.38**	**0.10**	**34.14**	**0.60**	**226.26**	**0.41**	**1.51**	**90.20**	**0.50**	**0.71**
	a. Interbank Lending			**30.00**											
	b. Non Residents														
	c. Others	5.47	2.63	0.10	53.68	0.38	0.10	34.14	0.60	226.26	0.41	1.51	90.20	0.50	0.71
4	**LOANS & ADVANCES**	**852.47**	**1118.62**	**1070.25**	**3042.87**	**2119.95**	**470.27**	**738.03**	**283.20**	**4725.15**	**306.64**	**1172.77**	**808.69**	**1139.94**	**620.52**
	a. Private Sector	852.47	1113.62	1070.25	3042.87	2119.95	470.27	738.03	283.20	4590.63	306.64	1172.77	808.69	1126.34	620.52
	b. Financial Institutions		5.00							134.52				1.74	
	c. Government Organizations													11.86	
5	**BILL PURCHASED**											**1542.79**			
	a. Domestic Bills Purchased											1542.79			
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	**LOANS AGAINST COLLECTED BILLS**														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	**FIXED ASSETS**	**8.80**	**31.29**	**23.28**	**55.82**	**26.60**	**13.01**	**22.25**	**3.39**	**135.68**	**7.20**	**35.05**	**13.87**	**31.92**	**16.64**
8	**OTHER ASSETS**	**21.58**	**20.52**	**28.56**	**74.65**	**62.17**	**9.19**	**79.58**	**8.56**	**820.39**	**3.78**	**81.77**	**28.68**	**31.41**	**53.12**
	a. Accrued Interest:	0.07	2.66	9.51	14.58	1.75	0.64	6.67	0.56	54.20		25.15	4.04	12.25	8.07
	Financia									0.03				0.00	
	Government Enterpris			0.06				0.01		6.70		9.67		2.72	
	Private Sector	0.07	2.66	9.45	14.58	1.75	0.64	6.66	0.56	47.47		15.48	4.04	9.53	8.07
	b. Staff Loans / Adv.	6.91	4.35		3.35	12.34		13.29	3.20	30.54	1.45	16.93	0.83	6.56	1.75
	c. Sundry Debtors	0.29	1.58	0.23	0.66	30.46	1.37	1.38	1.64	4.77	0.16	0.73	13.46	0.47	31.55
	d. Cash In Transit														
	e. Others	14.31	11.92	18.82	56.06	17.62	7.18	58.25	3.15	730.88	2.16	38.97	10.35	12.14	11.75
9	**Expenses not Written off**		**1.81**			**1.38**					**0.54**	**3.85**	**0.70**	**1.56**	**0.82**
10	**Non Banking Assets**							**8.15**		**10.26**	**0.40**				
11	**Reconcillation Account**	**50.59**					**2.31**								
12	**Profit & Loss A/c**							**8.14**			**3.15**				
	TOTAL ASSETS	**1226.23**	**1751.43**	**1533.17**	**4522.61**	**2822.67**	**756.72**	**1053.62**	**442.98**	**8280.51**	**493.86**	**3694.02**	**1270.39**	**1651.82**	**948.10**

Statement of Assets and Liabilities as on Asar end, 2070

S.N.	BFI Name	Nilgiri	Kastamandap	Garima	City	Bishow	Kabeli	Kamana	Corporate	Pathibhara	Purnima	Jyoti	Bagmati	Hamro	Kakre
	Liabilities		0.00	0.00	0.00		0.00			0.00	0.00	0.00	0.00		0.00
1	**CAPITAL FUND**	**63.75**	**740.70**	**267.35**	**283.96**	**279.99**	**28.41**	**221.25**	**256.94**	**112.03**	**106.07**	**817.84**	**52.25**	**47.85**	**34.73**
	a. Paid-up Capital	57.50	678.01	220.00	253.73	252.00	22.00	200.00	200.00	100.00	100.00	740.00	50.00	42.07	30.00
	b. Calls in Advance			14.55			3.48								
	c. Proposed Bonus Share														
	d. General Reserves	5.73	29.39	24.30	25.43	21.53	1.97	16.69	15.05	5.25	4.16	28.91		1.41	
	e. Share Premium		0.11							0.14					
	f. Retained Earning	0.52	32.29	8.46	2.22	2.67	0.95	3.56	28.12	6.17	1.91	45.53	2.25	3.14	4.73
	g. Others Reserves Fund		0.90	0.05	2.58	3.79		1.00	13.77	0.46		3.41		1.24	
2	**BORROWINGS**		**200.00**	**10.00**	**25.00**	**25.00**			**100.00**						
	a. NRB														
	b. Interbank Borrowing		200.00						100.00						
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.			10.00	25.00	25.00									
	e. Bonds and Securities														
3	**DEPOSITS**	**656.86**	**4555.00**	**2997.50**	**2970.88**	**3110.53**	**369.12**	**2098.55**	**1125.11**	**1454.98**	**1199.09**	**3926.74**	**247.93**	**404.87**	**395.90**
	a. Current	1.76	64.63	44.21	12.09	33.09	7.66	28.05		13.36	46.00	220.90	2.22	20.88	1.24
	Domestic	1.76	64.63	44.21	12.09	33.09	7.66	28.05		13.36	46.00	220.85	2.22	20.88	1.24
	Foreign											0.06			
	b. Savings	313.92	2387.24	1757.83	1800.38	1058.29	277.93	1152.54	456.30	854.70	699.57	1855.09	152.58	212.30	292.91
	Domestic	313.92	2382.50	1757.83	1800.38	1058.29	277.93	1152.54	456.30	854.70	699.57	1851.38	152.58	212.30	292.91
	Foreign		4.74									3.70			
	c. Fixed	201.26	1432.87	778.24	912.37	1278.82	58.72	545.85	576.11	185.52	328.08	941.26	38.88	86.41	60.22
	Domestic	201.26	1432.87	778.24	912.37	1278.82	58.72	545.85	576.11	185.52	328.08	941.26	38.88	86.41	60.22
	Foreign														
	d. Call Deposits	139.44	668.09	417.22	241.80	740.33	24.81	372.11	78.06	400.80	125.00	866.94	53.96	85.28	41.53
	Domestic	139.44	668.09	417.22	241.80	740.33	24.81	372.11	78.06	400.80	125.00	863.52	53.96	85.28	41.53
	Foreign											3.41			
	e. Others	0.48	2.16		4.25				14.63	0.60	0.45	42.56	0.29		
	Domestic	0.48	2.16		4.25				14.63	0.60	0.45	42.56	0.29		
	Foreign														
4	**Bills Payable**				**0.24**			**0.39**							
5	**Other Liabilities**	**43.81**	**422.48**	**106.87**	**229.30**	**187.32**	**8.29**	**85.01**	**374.89**	**38.64**	**54.05**	**338.38**	**5.46**	**5.58**	**4.67**
	1. Sundry Creditors	0.30	17.09	11.32	0.05	0.31	1.42	1.81	6.24	0.33	16.19	47.73	0.29	1.00	0.64
	2. Loan Loss Provision	5.59	202.28	25.88	26.39	29.98	2.62	21.39	304.34	12.74	9.39	96.55	2.03	3.14	3.01
	3. Interest Suspense a/c	3.42	64.27	7.29	17.98	9.05	0.65	12.69	58.75	1.69	0.39	42.13	0.01		0.27
	4. Others	34.50	138.85	62.38	184.88	147.98	3.60	49.11	5.56	23.88	28.08	151.97	3.14	1.44	0.75
6	**Reconcillation A/c**		**498.62**	**744.43**						**396.33**					
7	**Profit & Loss A/c**	**12.84**	**205.65**	**61.19**	**72.90**	**61.52**	**5.47**	**49.96**		**17.47**	**17.49**	**67.38**	**4.35**	**6.96**	**6.95**
		777.26	**6622.46**	**4187.34**	**3582.27**	**3664.35**	**411.29**	**2455.15**	**1856.94**	**2019.43**	**1376.71**	**5150.34**	**309.99**	**465.27**	**442.26**
	Assets				0.00		0.00	0.00		0.00		0.00	0.00		
1	**LIQUID FUNDS**	**278.13**	**1647.39**	**925.81**	**1016.53**	**827.90**	**142.14**	**564.54**	**501.31**	**606.10**	**480.61**	**1310.74**	**99.12**	**120.66**	**141.72**
	a. Cash Balance	20.35	87.15	103.15	65.52	43.48	12.09	33.30	3.33	53.41	27.31	55.84	16.00	12.23	17.94
	Nepalese Notes & Coins	20.18	86.52	103.13	65.51	43.48	12.09	33.27	3.33	53.41	27.31	55.54	16.00	12.23	17.92
	Foreign Currency	0.17	0.63	0.03	0.01			0.03				0.30			0.02
	b. Bank Balance	37.31	1560.24	168.87	891.39	170.32	22.24	531.25	497.98	91.20	90.27	234.97	17.76	22.59	123.78
	1. In Nepal Rastra Bank	0.01	91.84	168.87	160.87	170.32	1.85	118.63	59.62	7.17	62.45	221.00		0.09	
	Domestic Currency	0.01	91.84	168.87	160.87	170.32	1.85	118.63	59.62	7.17	62.45	221.00		0.09	
	Foreign Currency														
	2. "A"Class Licensed Institution	37.30	1102.38		600.17		20.39	104.19	368.02	84.02	4.07	13.97	17.58	22.50	76.14
	Domestic Currency	37.30	1076.34		600.17		20.39	104.19	368.02	84.02	4.07	13.92	17.58	22.50	76.14
	Foreign Currency		26.04									0.05			
	3. Other Financial Ins.		361.29		130.35			308.42	70.34	0.01	23.75		0.18		47.65
	4. In Foreign Banks		4.73												
	c. Money at Call	220.47		653.79	59.61	614.09	107.82			461.50	363.03	1019.93	65.36	85.84	
	Domestic Currency	220.47		653.79	59.61	614.09	107.82			461.50	363.03	1012.56	65.36	85.84	
	Foreign Currency											7.37			
2	**INVESTMENT IN SECURITIES**		**195.99**		**47.81**							**158.34**		**1.00**	
	a. Govt.Securities		195.99		47.81							158.34		1.00	
	b. NRB Bond														
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e Non Residents														
3	**SHARE & OTHER INVESTMENT**		**48.99**	**0.62**	**46.96**	**11.50**		**6.10**	**14.63**		**1.68**	**0.88**	**1.08**	**5.58**	**0.20**
	a. Interbank Lending		**5.00**		**34.15**										
	b. Non Residents														
	c. Others		43.99	0.62	12.81	11.50		6.10	14.63		1.68	0.88	1.08	5.58	0.20
4	**LOANS & ADVANCES**	**464.56**	**3575.80**	**2421.52**	**2302.48**	**2649.09**	**242.05**	**1810.17**	**1047.43**	**974.89**	**860.12**	**3388.57**	**198.21**	**314.27**	**291.50**
	a. Private Sector	464.56	3481.88	2421.52	2298.42	2649.09	242.05	1810.17	1047.43	974.89	860.12	3363.82	198.21	314.27	291.50
	b. Financial Institutions		93.91									24.76			
	c. Government Organizations				4.07										
5	**BILL PURCHASED**								**0.15**						
	a. Domestic Bills Purchased								0.15						
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	**LOANS AGAINST COLLECTED BILLS**														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	**FIXED ASSETS**	**8.43**	**143.61**	**47.32**	**64.00**	**83.47**	**16.86**	**37.27**	**35.75**	**25.25**	**13.87**	**110.27**	**6.95**	**14.36**	**5.10**
8	**OTHER ASSETS**	**26.15**	**141.42**	**47.35**	**104.49**	**92.40**	**10.00**	**37.08**	**97.21**	**16.86**	**20.42**	**181.53**	**4.01**	**8.64**	**3.74**
	a. Accrued Interest:	3.44	96.70	7.29	32.44	9.05	0.66	12.69	60.95	1.69	1.11	49.29	0.01		
	Financia														
	Government Enterpris		18.50		0.95						0.71	7.16			
	Private Sector	3.44	78.20	7.29	31.49	9.05	0.66	12.69	60.95	1.69	0.39	42.13	0.01		
	b. Staff Loans / Adv.	1.84	15.60		14.13	17.45	4.93			2.54		21.51	1.79	4.91	0.30
	c. Sundry Debtors	0.61	4.07	13.52	0.12	9.46	1.35	1.70	0.04	0.30	11.04	5.93	0.59	2.20	0.27
	d. Cash In Transit														
	e. Others	20.25	25.05	26.54	57.80	56.44	3.06	22.68	36.21	12.33	8.28	104.81	1.62	1.53	3.17
9	**Expenses not Written off**		**10.65**	**0.30**			**0.25**						**0.62**	**0.75**	
10	**Non Banking Assets**		**48.76**												
11	**Reconcillation Account**		**498.66**	**744.43**						**396.33**					
12	**Profit & Loss A/c**		**311.19**						**160.46**						
	TOTAL ASSETS	**777.26**	**6622.46**	**4187.34**	**3582.27**	**3664.35**	**411.29**	**2455.15**	**1856.94**	**2019.43**	**1376.71**	**5150.34**	**309.99**	**465.27**	**442.26**

Statement of Assets and Liabilities as on Asar end, 2070

S.N.	BFI Name	Shine	Pacific	Civic	IDBL	Kanchan	Matribhumi	Bright	Innovative	Jhimruk	Metro	Vibor	Gaumukhi	Raptiveri	Consumer
	Liabilities		0.00	0.00		0.00	0.00		0.00			0.00	0.00	0.00	0.00
1	**CAPITAL FUND**	**351.40**	**64.15**	**40.49**	**720.64**	**118.37**	**32.32**	**161.33**	**107.05**	**39.13**	**112.84**	**732.37**	**37.80**	**80.30**	**219.19**
	a. Paid-up Capital	319.86	60.00	40.00	640.00	100.00	28.60	140.00	100.00	40.00	106.00	916.77	40.00	75.01	200.00
	b. Calls in Advance														
	c. Proposed Bonus Share														
	d. General Reserves	25.69	2.63	0.10	15.31	3.67	0.74	4.14	1.41	0.96	4.57	41.76	0.26	0.30	3.84
	e. Share Premium														
	f. Retained Earning	3.57	1.52	0.39	60.54	14.69	2.98	17.09	5.64	-1.92	2.02	-262.27	-2.52	4.62	15.35
	g. Others Reserves Fund	2.27			4.80			0.10		0.10	0.25	36.10	0.06	0.36	
2	**BORROWINGS**			**10.00**	**350.00**								**2.36**		**40.00**
	a. NRB														
	b. Interbank Borrowing				350.00										40.00
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.			10.00									2.36		
	e. Bonds and Securities														
3	**DEPOSITS**	**4012.78**	**577.80**	**254.94**	**2586.69**	**895.54**	**233.71**	**464.43**	**988.59**	**319.79**	**1161.87**	**2697.29**	**312.64**	**250.64**	**747.21**
	a. Current	42.88	2.74		40.14		0.09	5.35	21.52	8.63	13.63	50.95	1.82	6.15	5.33
	Domestic	42.88	2.74		40.14		0.09	5.35	21.52	8.63	13.63	50.95	1.82	6.15	5.33
	Foreign														
	b. Savings	2968.96	292.39	226.48	1536.27	770.06	145.49	175.49	518.05	229.04	549.63	1009.66	284.40	156.36	368.75
	Domestic	2968.96	292.39	226.48	1536.27	770.06	145.49	175.49	518.05	229.04	549.63	1009.66	284.40	156.36	368.75
	Foreign														
	c. Fixed	718.02	79.64	28.46	754.35	125.47	47.54	148.65	301.29	31.19	367.73	1417.84	23.65	84.28	290.35
	Domestic	718.02	79.64	28.46	754.35	125.47	47.54	148.65	301.29	31.19	367.73	1417.84	23.65	84.28	290.35
	Foreign														
	d. Call Deposits	281.73	202.81		247.29		40.26	134.60	147.72	50.30	230.88	217.68	0.26	3.85	82.35
	Domestic	281.73	202.81		247.29		40.26	134.60	147.72	50.30	230.88	217.68	0.26	3.85	82.35
	Foreign														
	e. Others	1.19	0.22		8.64		0.33	0.34		0.64		1.14	2.51		0.41
	Domestic	1.19	0.22		8.64		0.33	0.34		0.64		1.14	2.51		0.41
	Foreign														
4	**Bills Payable**				**1.04**				**0.14**			**0.78**			
5	**Other Liabilities**	**122.28**	**10.01**	**7.88**	**410.24**	**39.25**	**8.05**	**53.99**	**28.57**	**7.98**	**40.14**	**474.23**	**6.43**	**15.15**	**43.78**
	1. Sundry Creditors	13.72	0.12	0.68	21.32	1.10	0.02	30.54	0.56	1.44	2.08	0.54	0.09	6.87	3.61
	2. Loan Loss Provision	43.81	5.09	2.16	170.64	7.84	6.86	7.04	7.83	2.67	10.34	180.77	2.90	5.88	9.99
	3. Interest Suspense a/c	3.40	1.33	0.79	45.26	2.36	0.38	4.04	1.09	0.09	5.29	65.24	0.56	1.73	5.08
	4. Others	61.35	3.48	4.25	173.02	27.95	0.80	12.37	19.10	3.79	22.43	227.68	2.88	0.66	25.10
6	**Reconcillation A/c**			**30.07**		**0.07**	**13.92**						**18.93**	**10.92**	
7	**Profit & Loss A/c**	**89.80**	**17.04**	**4.87**	**68.59**	**21.91**	**2.34**	**6.97**	**23.19**	**6.57**	**21.42**		**5.19**	**7.61**	**21.12**
		4576.26	**669.01**	**348.25**	**4137.21**	**1075.13**	**290.34**	**686.72**	**1147.55**	**373.48**	**1336.27**	**3904.66**	**383.33**	**364.61**	**1071.30**
	Assets		0.00	0.00				0.00		0.00	0.00	0.00	0.00		
1	**LIQUID FUNDS**	**1324.42**	**140.34**	**88.50**	**1135.90**	**332.68**	**72.81**	**200.78**	**331.57**	**98.40**	**269.46**	**743.00**	**104.66**	**90.30**	**417.10**
	a. Cash Balance	122.75	14.27	6.51	167.99	23.85	3.41	26.29	23.91	26.61	27.56	64.38	16.79	20.52	26.68
	Nepalese Notes & Coins	122.75	14.27	6.51	167.87	23.85	3.41	26.29	23.91	26.52	27.56	64.38	16.58	20.52	26.68
	Foreign Currency				0.13					0.09			0.21		
	b. Bank Balance	223.57	32.56	4.52	172.76	2.31	13.28	174.49	46.98	22.34	67.42	678.63	17.16	13.46	26.85
	1. In Nepal Rastra Bank	214.59	21.61		163.45	2.31	0.10	10.47	43.36		66.61	158.30		13.35	26.05
	Domestic Currency	214.59	21.61		163.45	2.31	0.10	10.47	43.36		66.61	158.30		13.35	26.05
	Foreign Currency														
	2. "A"Class Licensed Institution	7.48	10.89	4.52	8.77		13.18	142.44	3.39	22.24	0.52	460.51	16.51		0.68
	Domestic Currency		10.89	4.52	8.77		13.18	142.44	3.39	22.24	0.52	460.51	16.51		0.68
	Foreign Currency	7.48													
	3. Other Financial Ins.	1.50	0.06		0.55			21.58	0.22	0.10	0.29	59.81	0.65	0.12	0.12
	4. In Foreign Banks														
	c. Money at Call	978.10	93.51	77.47	795.14	306.52	56.12		260.68	49.45	174.48		70.71	56.32	363.57
	Domestic Currency	978.10	93.51	77.47	792.28	306.52	56.12		260.68	49.45	174.48		70.71	56.32	363.57
	Foreign Currency				2.85										
2	**INVESTMENT IN SECURITIES**										**38.67**	**105.70**			
	a. Govt.Securities										38.67	105.70			
	b. NRB Bond														
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e Non Residents														
3	**SHARE & OTHER INVESTMENT**	**1.00**		**0.68**	**34.86**	**2.47**		**2.47**		**0.10**		**75.15**			
	a. Interbank Lending				**23.03**										
	b. Non Residents														
	c. Others	1.00		0.68	11.83	2.47		2.47		0.10		75.15			
4	**LOANS & ADVANCES**	**3120.13**	**508.52**	**216.17**	**2401.10**	**695.25**	**196.98**	**401.01**	**782.02**	**262.98**	**991.92**	**1585.38**	**250.28**	**244.00**	**605.99**
	a. Private Sector	3120.13	506.09	216.17	2328.18	695.25	196.98	398.51	782.02	262.98	991.92	1526.41	250.28	244.00	599.99
	b. Financial Institutions		2.43		72.93			2.50				58.97			6.00
	c. Government Organizations														
5	**BILL PURCHASED**														
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	**LOANS AGAINST COLLECTED BILLS**														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	**FIXED ASSETS**	**37.41**	**12.97**	**7.67**	**93.10**	**20.80**	**3.61**	**17.96**	**20.11**	**3.75**	**17.91**	**40.60**	**4.69**	**4.13**	**23.39**
8	**OTHER ASSETS**	**93.31**	**6.91**	**4.51**	**151.98**	**23.93**	**2.98**	**64.50**	**13.84**	**8.25**	**18.32**	**1002.32**	**4.31**	**6.42**	**24.82**
	a. Accrued Interest:	3.40	1.33	0.79	49.38	2.36	0.42	4.04	1.09	0.09	5.68	65.38	0.56	1.73	5.08
	Financia				0.14					0.00					
	Government Enterpris				0.01						0.39	0.14			
	Private Sector	3.40	1.33	0.79	49.23	2.36	0.42	4.04	1.09	0.09	5.29	65.24	0.56	1.73	5.08
	b. Staff Loans / Adv.	22.18	3.39	0.63	51.42	0.12	0.11	10.32	0.04	0.50		20.09	0.20	1.64	8.60
	c. Sundry Debtors		1.06		1.36	7.47	0.02	1.27	1.57	2.17	1.93	64.84	1.31		1.72
	d. Cash In Transit														
	e. Others	67.73	1.13	3.10	49.82	13.98	2.44	48.87	11.14	5.49	10.71	852.01	2.24	3.05	9.42
9	**Expenses not Written off**		**0.27**	**0.65**	**0.20**		**0.04**					**0.32**	**0.47**		
10	**Non Banking Assets**				**110.73**							**168.77**			
11	**Reconcillation Account**			**30.07**			**13.92**						**18.93**	**19.76**	
12	**Profit & Loss A/c**				**209.35**							**183.41**			
	TOTAL ASSETS	**4576.26**	**669.01**	**348.25**	**4137.21**	**1075.13**	**290.34**	**686.72**	**1147.55**	**373.48**	**1336.27**	**3904.66**	**383.33**	**364.61**	**1071.30**

Statement of Assets and Liabilities as on Asar end, 2070

S.N.	BFI Name	Khadbari	Tourism	Mission	Mt. Makalu	Sindhu	Sahara	N.Community	Cosmos	Manaslu	Ekata	Kalinchowk	Kailash	Salpa	Saptakoshi
	Liabilities	0.00			0.00		0.00	0.00			0.00	0.00			
1	**CAPITAL FUND**	**51.82**	**687.25**	**101.22**	**14.95**	**95.86**	**12.54**	**60.74**	**19.06**	**84.00**	**60.58**	**51.41**	**858.90**	**14.00**	**60.00**
	a. Paid-up Capital	50.00	640.00	100.00	14.00	100.00	14.00	70.00	26.25	84.00	60.00	51.00	707.62	14.00	60.00
	b. Calls in Advance														
	c. Proposed Bonus Share														
	d. General Reserves	0.44	16.89	1.07		-4.14	-1.54				0.13	0.02	129.87		
	e. Share Premium												1.77		
	f. Retained Earning	1.21	25.75	0.15	0.94			-10.17	-7.19		0.45	0.13	17.07		
	g. Others Reserves Fund	0.17	4.61		0.01		0.07	0.91				0.26	2.58		
2	**BORROWINGS**		**325.00**	**8.24**					**5.25**						
	a. NRB														
	b. Interbank Borrowing		325.00												
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.			8.24					5.25						
	e. Bonds and Securities														
3	**DEPOSITS**	**110.02**	**3318.53**	**909.74**	**82.83**	**646.97**	**174.70**	**549.55**	**174.25**	**525.30**	**806.32**	**122.16**	**6262.44**	**73.76**	**86.56**
	a. Current	3.51	159.36	11.54	0.02		4.23	4.40		4.75	12.49	0.69	51.37	5.76	3.83
	Domestic	3.51	149.54	11.54	0.02		4.23	4.40		4.75	12.49	0.69	51.37	5.76	3.83
	Foreign		9.83												
	b. Savings	75.55	1190.22	462.14	69.08	530.99	118.30	240.41	158.77	259.49	444.91	38.59	2200.96	51.17	27.87
	Domestic	75.55	1185.45	462.14	69.08	530.99	118.30	240.41	158.77	259.49	444.91	38.59	2200.96	51.17	27.87
	Foreign		4.77												
	c. Fixed	25.87	948.76	266.10	6.26	115.81	17.64	160.88	15.48	126.30	131.79	19.58	2489.83	15.82	14.32
	Domestic	25.87	948.76	266.10	6.26	115.81	17.64	160.88	15.48	126.30	131.79	19.58	2489.83	15.82	14.32
	Foreign														
	d. Call Deposits	5.08	942.63	169.95	7.47		34.39	143.86		134.76	216.27	63.31	1520.27	0.01	40.54
	Domestic	5.08	911.81	169.95	7.47		34.39	143.86		134.76	216.27	63.31	1520.27	0.01	40.54
	Foreign		30.82												
	e. Others		77.56			0.17	0.14				0.85			1.00	
	Domestic		77.56			0.17	0.14				0.85			1.00	
	Foreign														
4	**Bills Payable**		**0.34**												
5	**Other Liabilities**	**5.19**	**103.97**	**26.62**	**4.65**	**9.49**	**3.31**	**18.93**	**2.69**	**10.13**	**11.93**	**5.33**	**466.17**	**1.00**	**43.38**
	1. Sundry Creditors		1.56		0.22	0.63	0.03		0.58	2.10	0.53	0.13	126.15	0.10	0.17
	2. Loan Loss Provision	1.34	53.31	6.42	0.53	5.98	1.30	4.09	1.28	4.48	6.02	1.05	122.83	0.77	0.76
	3. Interest Suspense a/c	0.58	19.60	0.65	2.23		0.25	0.40	0.21	0.32	0.29	0.27	44.69	0.06	0.00
	4. Others	3.27	29.51	19.56	1.66	2.89	1.73	14.43	0.62	3.23	5.09	3.88	172.51	0.07	42.45
6	**Reconcillation A/c**				**0.00**				**0.00**						
7	**Profit & Loss A/c**	**4.23**	**92.96**	**11.47**	**2.38**	**15.18**	**5.48**	**0.90**	**2.22**	**4.13**	**11.09**	**1.40**	**150.28**		**0.61**
		171.25	**4528.05**	**1057.29**	**104.81**	**767.51**	**196.02**	**630.12**	**203.47**	**623.56**	**889.91**	**180.30**	**7737.78**	**88.76**	**190.55**
	Assets	0.00		0.00	0.00				0.00				0.00	0.00	0.00
1	**LIQUID FUNDS**	**34.89**	**1463.06**	**393.86**	**45.27**	**229.97**	**74.64**	**192.42**	**68.45**	**134.63**	**279.09**	**62.38**	**1633.11**	**35.04**	**109.55**
	a. Cash Balance	6.00	194.75	21.39	5.88	21.58	11.36	8.97	4.52	15.21	26.42	8.03	167.34	6.22	6.49
	Nepalese Notes & Coins	6.00	162.11	21.39	5.88	21.13	11.36	8.97	4.52	15.20	26.42	8.03	167.25	6.22	6.49
	Foreign Currency		32.64			0.44				0.01			0.09		
	b. Bank Balance	7.25	253.21	60.22	4.53	17.94	63.28	29.48	3.69	30.04	252.67	6.31	359.42	28.82	103.06
	1. In Nepal Rastra Bank		250.83	60.18		2.94		28.00			66.69		348.00		7.50
	Domestic Currency		250.83	60.18		2.94		28.00			66.69		348.00		7.50
	Foreign Currency														
	2. "A"Class Licensed Institution	7.10	2.37	0.04	4.53	15.00	63.28	1.48	3.69	30.04	93.07	6.31	11.42	28.82	95.30
	Domestic Currency	7.10		0.04	4.53	15.00	63.28	1.48	3.69	30.04	93.07	6.31	11.42	28.82	95.30
	Foreign Currency		2.37												
	3. Other Financial Ins.	0.15			0.00						92.92				0.26
	4. In Foreign Banks														
	c. Money at Call	21.64	1015.11	312.25	34.86	190.45		153.98	60.24	89.38		48.04	1106.36		
	Domestic Currency	21.64	973.49	312.25	34.86	190.45		153.98	60.24	89.38		48.04	1106.36		
	Foreign Currency		41.62												
2	**INVESTMENT IN SECURITIES**		**99.28**										**191.27**		
	a. Govt.Securities		99.28										191.27		
	b. NRB Bond														
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e Non Residents														
3	**SHARE & OTHER INVESTMENT**			**0.21**						**8.40**			**106.65**		
	a. Interbank Lending														
	b. Non Residents														
	c. Others			0.21						8.40			106.65		
4	**LOANS & ADVANCES**	**126.55**	**2844.31**	**640.39**	**53.04**	**505.16**	**114.51**	**404.03**	**127.74**	**447.59**	**593.53**	**105.45**	**5502.77**	**42.34**	**75.53**
	a. Private Sector	126.55	2829.31	640.39	53.04	505.16	114.51	404.03	127.74	447.59	585.53	105.45	5502.77	42.34	75.53
	b. Financial Institutions		15.00								8.00				
	c. Government Organizations														
5	**BILL PURCHASED**		**4.54**												
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased		4.54												
	c. Import Bills & Imports														
6	**LOANS AGAINST COLLECTED BILLS**														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	**FIXED ASSETS**	**1.17**	**63.18**	**16.87**	**2.76**	**18.95**	**4.69**	**26.34**	**5.71**	**19.46**	**16.01**	**11.02**	**122.76**	**4.27**	**4.47**
8	**OTHER ASSETS**	**4.78**	**53.68**	**5.71**	**3.74**	**13.43**	**1.81**	**7.33**	**1.57**	**13.47**	**1.29**	**1.45**	**171.67**	**2.26**	**0.64**
	a. Accrued Interest:	0.58	28.32	0.65	2.23		0.29	0.40	0.21	0.32	0.29	0.27	45.70	0.06	0.00
	Financia						0.04								
	Government Enterpris		1.82							0.32			1.01		
	Private Sector	0.58	26.50	0.65	2.23		0.25	0.40	0.21		0.29	0.27	44.69	0.06	0.00
	b. Staff Loans / Adv.	0.02	7.30	0.29		0.98	0.09	3.87	0.24	4.35			12.72	0.65	
	c. Sundry Debtors	1.37	0.68	0.15	0.21	0.14			0.01	6.54	0.57	0.22	47.91	0.48	
	d. Cash In Transit														
	e. Others	2.82	17.37	4.62	1.30	12.31	1.43	3.05	1.11	2.26	0.44	0.95	65.34	1.07	0.64
9	**Expenses not Written off**	**0.40**		**0.24**									**2.10**	**0.45**	**0.35**
10	**Non Banking Assets**												**7.44**		
11	**Reconcillation Account**	**3.47**									**0.00**				
12	**Profit & Loss A/c**						**0.37**							**4.41**	
	TOTAL ASSETS	**171.25**	**4528.05**	**1057.29**	**104.81**	**767.51**	**196.02**	**630.12**	**203.47**	**623.56**	**889.91**	**180.30**	**7737.78**	**88.76**	**190.55**

Statement of Assets and Liabilities as on Asar end, 2070

S.N.	BFI Name	Sajha	PrabhuDB	Apex	Nepal Aawas	NFL	NIDC Capital	NNFL	NSMFL	Peoples	KFL	Himalaya	Union	PFCL	NHMFL
	Liabilities			0.00		0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00
1	**CAPITAL FUND**	**51.00**	**842.47**	**764.96**	**227.10**	**98.45**	**306.22**	**816.25**	**-311.87**	**-188.26**	**189.79**	**189.06**	**217.96**	**310.42**	**240.53**
	a. Paid-up Capital	51.00	765.96	666.56	176.10	135.80	233.56	647.48	2034.29	289.01	154.66	140.00	176.59	235.64	220.30
	b. Calls in Advance										5.07				
	c. Proposed Bonus Share														
	d. General Reserves		60.03	45.54	49.10	40.00	77.86	139.95	58.80	26.20	29.74	7.28	33.96	66.46	50.87
	e. Share Premium		3.41	0.39				12.79	2.48	10.74	0.22				0.22
	f. Retained Earning		10.57	48.60	1.30	-118.53	-8.30	9.67	-2416.72	-515.80	0.11	-43.78	1.60	6.31	-36.02
	g. Others Reserves Fund		2.49	3.86	0.60	41.18	3.09	6.35	9.29	1.60		85.56	5.82	2.00	5.17
2	**BORROWINGS**		**9.38**	**30.00**					**34.91**			**106.75**			
	a. NRB														
	b. Interbank Borrowing			30.00					34.91			106.75			
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.		9.38												
	e. Bonds and Securities														
3	**DEPOSITS**	**58.01**	**8232.09**	**4371.66**	**429.60**	**425.12**	**1516.94**	**3731.24**	**1569.14**	**100.27**	**411.10**	**541.67**	**976.37**	**2124.58**	**1514.21**
	a. Current	0.11					58.12						11.66		
	Domestic	0.11					58.12						11.66		
	Foreign														
	b. Savings	4.43	7082.31	2727.30	128.10	120.92	393.36	1588.30	301.61	26.77	109.55	140.91	235.23	1014.72	229.78
	Domestic	4.43	7082.31	2727.30	128.10	120.92	393.36	1588.30	301.61	26.77	109.55	140.91	235.23	1014.72	229.78
	Foreign														
	c. Fixed	1.97	1124.86	1640.56	258.50	300.94	988.92	2025.53	30.06	72.59	298.00	400.76	650.34	1109.86	1119.94
	Domestic	1.97	1124.86	1640.56	258.50	300.94	988.92	2025.53	30.06	72.59	298.00		650.34	1109.86	1119.94
	Foreign											400.76			
	d. Call Deposits	51.47					76.54		464.32				41.79		
	Domestic	51.47					76.54		464.32				41.79		
	Foreign														
	e. Others	0.03	24.92	3.80	43.00	3.26		117.40	773.15	0.92	3.54		37.34		164.49
	Domestic	0.03	24.92	3.80	43.00	3.26		117.40	773.15	0.92	3.54		37.34		164.49
	Foreign														
4	**Bills Payable**			**0.15**									**0.57**		
5	**Other Liabilities**	**2.02**	**303.64**	**198.90**	**78.80**	**384.30**	**633.58**	**395.88**	**4219.55**	**469.12**	**32.39**	**142.15**	**119.22**	**285.02**	**436.93**
	1. Sundry Creditors	1.34	3.25	6.85	36.30	19.72	173.63	13.43	27.64	25.39	1.00	26.02	4.42	10.28	
	2. Loan Loss Provision	0.46	83.10	87.59	9.00	177.74	164.64	67.22	2816.00	356.09	10.64	54.24	68.30	59.05	218.53
	3. Interest Suspense a/c	0.01	27.54	61.45	9.10	61.59	118.56	33.56	1192.48	84.22	3.85	26.00	14.12	33.43	72.45
	4. Others	0.21	189.75	43.01	24.40	125.25	176.75	281.66	183.43	3.42	16.89	35.89	32.38	182.26	145.95
6	**Reconcillation A/c**		**1.86**						**5.56**						
7	**Profit & Loss A/c**		**87.16**	**9.98**	**15.20**	**7.86**		**116.24**		**282.27**	**8.27**			**42.38**	
		111.03	**9476.58**	**5375.65**	**750.70**	**915.73**	**2456.73**	**5059.61**	**5517.29**	**663.40**	**641.54**	**979.63**	**1314.12**	**2762.40**	**2191.67**
	Assets	0.00	0.00			0.00		0.00		0.00		0.00	0.00	0.00	0.00
1	**LIQUID FUNDS**	**38.52**	**2704.07**	**982.77**	**274.60**	**117.35**	**1000.28**	**847.63**	**160.56**	**83.78**	**103.86**	**28.36**	**339.48**	**633.38**	**352.14**
	a. Cash Balance	2.93	302.41	136.82	1.50	3.52	3.76	52.35	8.59	3.15	4.64	4.47	4.11	50.31	8.11
	Nepalese Notes & Coins	2.93	302.28	136.82	1.50	3.49	3.76	52.35	8.59	3.15	4.64	4.47	4.11	50.31	8.11
	Foreign Currency		0.13			0.02									
	b. Bank Balance	3.58	462.34	390.70	232.40	113.83	996.52	795.28	142.17	9.20	31.28	23.89	148.07	583.07	99.83
	1. In Nepal Rastra Bank	3.58	361.55	321.05	16.40	76.76	55.59	94.23	127.37	9.19	29.85	1.78	70.50	94.10	94.10
	Domestic Currency	3.58	361.50	321.05	16.40	76.76	55.59	94.23	127.37	9.19	29.85	1.78	70.50	94.10	94.10
	Foreign Currency		0.05												
	2. "A"Class Licensed Institution		100.22	69.14	150.70	36.91	719.30	669.86	14.78	0.01		22.11	77.45	310.93	5.50
	Domestic Currency		100.12	69.14	150.70	36.91	719.30	669.86	14.78	0.01		22.11	77.45	310.93	5.50
	Foreign Currency		0.10												
	3. Other Financial Ins.		0.57	0.51	65.30	0.16	221.62	31.19	0.02		1.42		0.13	178.05	0.24
	4. In Foreign Banks														
	c. Money at Call	32.01	1939.33	455.26	40.70				9.80	71.43	67.94		187.30		244.20
	Domestic Currency	32.01	1385.15	455.26	40.70				9.80	71.43	67.94		187.30		244.20
	Foreign Currency		554.18												
2	**INVESTMENT IN SECURITIES**		**92.33**	**108.35**	**20.00**	**12.45**	**3.41**	**136.32**	**10.91**				**39.97**		**45.02**
	a. Govt.Securities		92.33	108.35	20.00	12.45	3.41	136.32	10.91				39.97		20.30
	b. NRB Bond														
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														24.72
	e Non Residents														
3	**SHARE & OTHER INVESTMENT**		**55.26**	**48.25**	**8.70**	**22.22**	**62.77**	**47.82**	**107.42**	**4.60**	**10.88**	**0.09**	**14.38**	**2.93**	**19.32**
	a. Interbank Lending								**28.00**						
	b. Non Residents			43.04											
	c. Others		55.26	5.21	8.70	22.22	62.77	47.82	79.42	4.60	10.88	0.09	14.38	2.93	19.32
4	**LOANS & ADVANCES**	**45.75**	**5801.32**	**3923.89**	**396.70**	**465.58**	**937.85**	**3581.22**	**2981.03**	**365.73**	**463.63**	**739.85**	**801.69**	**1906.69**	**1364.81**
	a. Private Sector	45.75	5801.32	3884.30	396.70	465.58	937.85	3581.22	2943.53	365.73	463.63	739.85	801.69	1906.69	1364.81
	b. Financial Institutions			39.60					37.50						
	c. Government Organizations														
5	**BILL PURCHASED**		**0.06**												
	a. Domestic Bills Purchased		0.06												
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	**LOANS AGAINST COLLECTED BILLS**														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	**FIXED ASSETS**	**11.74**	**402.77**	**176.77**	**4.50**	**12.32**	**41.99**	**105.39**	**135.84**	**116.70**	**50.73**	**98.10**	**34.44**	**42.43**	**131.10**
8	**OTHER ASSETS**	**11.54**	**420.78**	**133.15**	**46.20**	**216.55**	**180.46**	**253.16**	**1954.43**	**92.60**	**11.31**	**42.90**	**53.17**	**173.98**	**188.91**
	a. Accrued Interest:	0.90	38.36	65.40	11.30	61.82	118.57	33.56	1189.98	84.22	3.85	26.56	14.46	33.43	77.61
	Financia			63.11	2.20										
	Government Enterpris	0.89	3.45	2.29		0.23	0.01		0.35			26.56	0.61		0.08
	Private Sector	0.01	34.92		9.10	61.59	118.56	33.56	1189.63	84.22	3.85		13.85	33.43	77.53
	b. Staff Loans / Adv.	5.20	34.92	31.75	19.30		0.03	20.61	3.47			9.42	11.99	9.98	8.69
	c. Sundry Debtors	5.00	4.65	7.00	7.40	69.89	11.11	27.23	566.88	0.79	0.21	0.93	5.95	28.13	
	d. Cash In Transit									0.02				2.22	
	e. Others	0.44	342.85	29.00	8.20	84.85	50.75	171.75	194.10	7.57	7.24	6.00	20.77	100.21	102.61
9	**Expenses not Written off**	**0.37**		**2.47**				**2.14**			**0.94**		**1.97**		
10	**Non Banking Assets**					**28.54**	**129.09**	**85.93**	**1.19**		**0.19**	**1.55**		**2.99**	**7.08**
11	**Reconcillation Account**											**44.86**		**0.00**	
12	**Profit & Loss A/c**	**3.10**				**40.72**	**100.88**		**165.90**			**23.91**	**29.03**		**83.29**
	TOTAL ASSETS	**111.03**	**9476.58**	**5375.65**	**750.70**	**915.73**	**2456.73**	**5059.61**	**5517.29**	**663.40**	**641.54**	**979.63**	**1314.12**	**2762.40**	**2191.67**

Statement of Assets and Liabilities as on Asar end, 2070

S.N.	BFI Name	Goodwill	SFL	SIFCL	Lumbini	ILFCO	Mahalaxmi	Lalitpur	United FC	General	Progressive	Navadurga	Janaki	Pokhara	Central
	Liabilities	0.00	0.00		0.00	0.00		0.00							
1	**CAPITAL FUND**	**346.45**	**225.53**	**218.20**	**475.58**	**2180.86**	**486.43**	**-17.87**	**410.44**	**130.18**	**131.08**	**201.80**	**225.13**	**402.89**	**236.04**
	a. Paid-up Capital	310.50	181.00	160.00	294.94	2008.80	420.00	187.95	350.80	132.23	120.00	179.38	146.25	312.00	168.36
	b. Calls in Advance														
	c. Proposed Bonus Share														
	d. General Reserves	30.56	42.45	56.85	102.25	167.26	65.43	59.72	54.85	15.81	4.43	21.80	48.76	60.78	35.86
	e. Share Premium					3.59			1.49	0.23	4.84			4.32	0.12
	f. Retained Earning	5.39	2.02	1.34	45.61	0.18	1.00	-399.28	1.16	-23.64	-0.91	0.43	30.12	25.80	22.48
	g. Others Reserves Fund		0.05		32.78	1.02		133.75	2.15	5.56	2.71	0.20			9.22
2	**BORROWINGS**	**170.00**									**10.00**				
	a. NRB														
	b. Interbank Borrowing	170.00									10.00				
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	**DEPOSITS**	**2058.78**	**1302.85**	**1510.96**	**1779.71**	**1415.25**	**2812.88**	**1231.31**	**2974.81**	**331.36**	**223.49**	**1150.62**	**1016.43**	**2001.15**	**1547.41**
	a. Current					12.28	3.57					0.14			
	Domestic					12.28	3.57					0.14			
	Foreign														
	b. Savings	949.14	610.17	475.56	808.23	310.11	1118.61	494.94	1536.55	77.59	114.27	432.43	352.55	1071.20	630.06
	Domestic	949.14	610.17	475.56	808.23	310.11	1118.61	494.94	1536.55	77.59	114.27	432.43	352.55	1071.20	630.06
	Foreign														
	c. Fixed	1103.24	690.64	1035.40	970.51	848.28	1447.69	728.09	1438.26	253.77	109.21	658.58	647.36	929.96	917.35
	Domestic	1103.24	690.64	1035.40	970.51	848.28	1447.69	728.09	1438.26	253.77	109.21	658.58	647.36	929.96	917.35
	Foreign														
	d. Call Deposits					228.39	218.71					59.48			
	Domestic					228.39	218.71					59.48			
	Foreign														
	e. Others	6.40	2.05		0.97	16.19	24.30	8.28					16.51		
	Domestic	6.40	2.05		0.97	16.19	24.30	8.28					16.51		
	Foreign														
4	**Bills Payable**											**0.10**			
5	**Other Liabilities**	**110.14**	**52.47**	**92.85**	**226.19**	**442.51**	**119.05**	**682.58**	**65.87**	**421.77**	**78.73**	**91.23**	**214.57**	**349.03**	**182.10**
	1. Sundry Creditors	6.76	0.56	5.41	0.82	80.74	7.13	1.56	-10.72	12.72	0.43	2.86	2.17	48.44	16.62
	2. Loan Loss Provision	35.20	16.45	14.61	111.70	147.57	41.42	292.03	45.92	279.43	54.92	18.91	72.69	78.27	71.82
	3. Interest Suspense a/c	15.42	5.13	1.63	81.56	96.86	4.71	253.13	23.13	115.50	17.76	8.63	75.62	44.54	53.54
	4. Others	52.76	30.33	71.20	32.10	117.34	65.78	135.86	7.53	14.12	5.62	60.83	64.09	177.78	40.12
6	**Reconcillation A/c**							**1.89**	**470.34**	**-0.49**					
7	**Profit & Loss A/c**	**27.61**	**47.78**	**39.58**	**32.87**	**194.86**	**72.13**	**159.70**	**87.85**			**22.76**	**71.43**	**11.70**	**20.58**
		2712.98	**1628.63**	**1861.58**	**2514.36**	**4233.48**	**3490.49**	**2057.61**	**4009.31**	**882.82**	**443.29**	**1466.51**	**1527.56**	**2764.78**	**1986.12**
	Assets	0.00		0.00	0.00				0.00			0.00		0.00	0.00
1	**LIQUID FUNDS**	**427.89**	**370.46**	**433.33**	**686.50**	**1123.33**	**659.64**	**126.88**	**745.04**	**62.93**	**159.16**	**315.39**	**619.28**	**698.25**	**507.45**
	a. Cash Balance	100.69	15.35	12.19	18.65	10.36	21.22	3.05	35.49	5.57	1.19	14.22	1.83	7.98	15.07
	Nepalese Notes & Coins	100.69	15.35	12.19	18.65	10.36	21.22	3.05	35.49	5.57	1.19	14.22	1.83	7.98	15.07
	Foreign Currency														
	b. Bank Balance	327.21	355.12	421.14	48.88	1112.97	225.76	123.83	709.55	57.36	157.97	301.18	28.79	49.37	69.80
	1. In Nepal Rastra Bank	98.93	34.30	70.37	43.45	60.33	143.33	102.79	242.54	13.90	41.25	94.70	22.60	49.37	64.00
	Domestic Currency	98.93	34.30	70.37	43.45	60.33	143.33	102.79	242.54	13.90	41.25	94.70	22.60	49.37	64.00
	Foreign Currency														
	2. "A"Class Licensed Institution	228.28	134.25	176.23	5.43	1009.08	82.42	21.04	395.95	33.74	44.74	137.49	6.18		5.80
	Domestic Currency	228.28	134.25	176.23	5.43	1009.08	82.42	21.04	395.95	33.74	44.74	137.49	6.18		5.80
	Foreign Currency														
	3. Other Financial Ins.		186.56	174.54		43.57	0.01		71.06	9.72	71.98	68.99			
	4. In Foreign Banks														
	c. Money at Call				618.97		412.67						588.65	640.91	422.59
	Domestic Currency				618.97		412.67						588.65	640.91	422.59
	Foreign Currency														
2	**INVESTMENT IN SECURITIES**	**106.56**	**40.00**	**35.29**	**73.63**	**154.55**	**158.66**		**50.00**	**15.00**	**3.20**	**29.94**			**30.00**
	a. Govt.Securities	106.56	40.00	35.29	73.63	154.55	158.66		50.00	15.00	3.20	29.94			30.00
	b. NRB Bond														
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e Non Residents														
3	**SHARE & OTHER INVESTMENT**	**114.24**	**3.46**	**1.80**	**82.99**	**55.47**	**48.36**	**15.16**	**21.95**	**0.20**	**0.42**	**15.66**	**3.38**	**0.40**	**13.95**
	a. Interbank Lending	**9.50**										**8.00**			
	b. Non Residents														
	c. Others	104.74	3.46	1.80	82.99	55.47	48.36	15.16	21.95	0.20	0.42	7.66	3.38	0.40	13.95
4	**LOANS & ADVANCES**	**1757.71**	**1155.04**	**1245.12**	**1511.75**	**2642.98**	**2425.98**	**1310.75**	**2610.67**	**472.25**	**208.29**	**990.40**	**792.68**	**1694.81**	**1255.20**
	a. Private Sector	1757.71	1155.04	1245.12	1511.75	2585.48	2375.98	1310.75	2610.67	465.73	203.79	961.88	792.68	1682.31	1255.20
	b. Financial Institutions					57.50	50.00			6.52	4.50	27.00			
	c. Government Organizations											1.52		12.50	
5	**BILL PURCHASED**														
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	**LOANS AGAINST COLLECTED BILLS**														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	**FIXED ASSETS**	**251.98**	**24.74**	**121.08**	**10.09**	**57.77**	**81.83**	**49.30**	**75.38**	**3.98**	**3.63**	**87.34**	**16.77**	**130.69**	**48.06**
8	**OTHER ASSETS**	**43.54**	**34.93**	**23.53**	**149.41**	**168.86**	**107.67**	**433.22**	**33.64**	**127.17**	**25.65**	**27.66**	**95.45**	**116.14**	**121.41**
	a. Accrued Interest:	15.42	8.82	1.77	81.56	97.90	4.71	254.05	23.32	115.50	17.76	10.10	75.62	56.66	60.42
	Financia					0.47	0.00								
	Government Enterpris			0.15		1.04			0.19			1.47		12.12	0.12
	Private Sector	15.42	8.82	1.63	81.56	96.38	4.71	254.05	23.13	115.50	17.76	8.63	75.62	44.54	60.30
	b. Staff Loans / Adv.	2.25	9.95	1.21	1.07		6.05	13.83	2.52	3.96	0.25	0.13			16.96
	c. Sundry Debtors	0.29	3.26	2.41	0.00	19.57	11.58	1.88	3.36	7.66	3.41	8.65	0.61	0.07	5.94
	d. Cash In Transit														
	e. Others	25.58	12.90	18.13	66.78	51.38	85.34	163.46	4.43	0.05	4.23	8.78	19.22	59.42	38.09
9	**Expenses not Written off**	**11.06**				**29.66**	**6.38**		**2.29**						
10	**Non Banking Assets**			**1.43**		**0.86**	**1.20**	**120.42**	**0.01**	**7.83**	**3.12**			**124.49**	**10.04**
11	**Reconcillation Account**						**0.76**	**1.89**	**470.34**	**0.96**		**0.11**			
12	**Profit & Loss A/c**									**192.53**	**39.82**				
	TOTAL ASSETS	**2712.98**	**1628.63**	**1861.58**	**2514.36**	**4233.48**	**3490.49**	**2057.61**	**4009.31**	**882.82**	**443.29**	**1466.51**	**1527.56**	**2764.78**	**1986.12**

Statement of Assets and Liabilities as on Asar end, 2070

S.N.	BFI Name	Premier	Arun	Multipurpose	Synergy	Srijana	Om	WMBFL	CMBFCL	Crystal	Gurkhaniwori	Patan	Fewa	Everest	Prudential
	Liabilities	0.00	0.00		0.00	0.00			0.00				0.00		0.00
1	**CAPITAL FUND**	**153.77**	**42.19**	**30.06**	**552.32**	**108.42**	**325.40**	**92.39**	**-1565.89**	**150.25**	**221.46**	**83.92**	**377.97**	**100.84**	**382.89**
	a. Paid-up Capital	127.01	150.00	25.00	474.41	84.00	271.43	181.98	935.07	70.00	179.34	110.00	300.30	84.21	483.13
	b. Calls in Advance		8.00					0.30		24.49					
	c. Proposed Bonus Share														
	d. General Reserves	20.69	1.96	1.70	71.04	6.28	45.49	20.69	37.10	10.38	30.23	6.40	53.97	9.87	34.39
	e. Share Premium	0.43			0.52			1.36	2.61			0.48	3.49	0.99	0.07
	f. Retained Earning	5.64	-117.77	2.40	-16.49	18.15	7.76	-111.94	-2540.68	28.58	11.58	-32.96	20.20	5.77	-179.98
	g. Others Reserves Fund			0.96	22.85		0.73			16.80	0.30		0.03		45.28
2	**BORROWINGS**				**117.00**			**8.30**	**37.35**	**70.56**					
	a. NRB														
	b. Interbank Borrowing				117.00			8.30	37.35	70.56					
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	**DEPOSITS**	**958.97**	**188.51**	**73.98**	**2384.27**	**577.33**	**3765.59**	**487.76**	**1473.83**	**451.69**	**882.48**	**281.85**	**3246.56**	**532.44**	**978.47**
	a. Current														
	Domestic														
	Foreign														
	b. Savings	380.99	59.22	19.67	1114.16	463.87	1902.52	249.74	372.40	239.40	229.26	127.47	1336.76	282.23	378.95
	Domestic	380.99	59.22	19.67	1114.16	463.87	1902.52	249.74	372.40	239.40	0.45	127.47	1336.76	282.23	378.95
	Foreign										228.82				
	c. Fixed	457.31	78.62	54.31	1251.01	105.30	1863.07	238.02	89.42	16.92	495.61	154.38	1385.94	250.22	597.52
	Domestic	457.31	78.62		1251.01	105.30	1863.07	238.02	89.42	16.92	495.61	154.38	1385.94	250.22	597.52
	Foreign			54.31											
	d. Call Deposits														
	Domestic														
	Foreign														
	e. Others	120.67	50.67		19.11	8.17			1012.00	195.37	157.61		523.86		1.99
	Domestic	120.67	50.67		19.11	8.17			1012.00	195.37	157.61		523.86		1.99
	Foreign														
4	**Bills Payable**						**2.83**								
5	**Other Liabilities**	**576.01**	**147.34**	**39.93**	**627.28**	**22.10**	**168.96**	**693.16**	**3307.28**	**789.98**	**103.89**	**122.60**	**160.57**	**34.06**	**419.69**
	1. Sundry Creditors	8.44	2.87	3.04	17.03	1.74	1.04	2.74	23.23	3.49	35.80	0.35	2.70	2.48	1.64
	2. Loan Loss Provision	396.91	79.75	11.58	319.14	5.39	40.68	435.47	2293.98	558.34	32.65	64.24	44.83	9.23	210.22
	3. Interest Suspense a/c	158.49	31.29	12.09	182.76	1.10	24.79	226.52	889.47	196.43	4.73	19.63	19.60	3.49	106.75
	4. Others	12.16	33.43	13.22	108.35	13.87	102.45	28.42	100.59	31.72	30.70	38.39	93.45	18.87	101.08
6	**Reconcillation A/c**		**0.83**		**0.00**										
7	**Profit & Loss A/c**			**5.87**		**30.12**	**81.54**		**253.42**		**52.80**		**83.03**	**9.47**	**33.12**
		1688.76	**378.87**	**149.83**	**3680.88**	**737.98**	**4344.32**	**1281.61**	**3505.99**	**1462.47**	**1260.63**	**488.38**	**3868.13**	**676.82**	**1814.17**
	Assets				0.00	0.00	0.00		0.00		0.00			0.00	0.00
1	**LIQUID FUNDS**	**124.23**	**51.00**	**17.19**	**484.61**	**185.70**	**853.67**	**12.98**	**77.32**	**56.87**	**245.15**	**212.63**	**901.96**	**160.45**	**378.27**
	a. Cash Balance	25.68	5.35	8.59	39.24	4.04	46.51	1.49	0.76	0.37	5.84	1.34	88.02	14.80	10.89
	Nepalese Notes & Coins	25.68	5.35	8.59	39.24	4.04	46.51	1.49	0.76	0.37	5.66	1.34	88.02	14.80	10.85
	Foreign Currency										0.18				0.04
	b. Bank Balance	98.55	45.65	8.59	445.37	20.01	807.16	11.49	76.57	56.50	19.22	211.29	130.06	145.65	60.17
	1. In Nepal Rastra Bank	43.00	13.40		62.44	15.41	67.97	0.08	11.04	20.18	18.56	17.93	119.13	10.20	57.62
	Domestic Currency	43.00	13.40		62.44	15.41	67.97	0.08	11.04	20.18	18.56	17.93	119.13	10.20	57.62
	Foreign Currency														
	2. "A"Class Licensed Institution	46.20	27.73	8.59	171.69	4.60	709.22	4.27	12.10	32.19	0.66	169.23	10.66	93.70	2.07
	Domestic Currency	46.20	27.73	8.59	171.69	4.60	709.22	4.27	12.10	32.19	0.66	169.23	10.66	93.70	2.07
	Foreign Currency														
	3. Other Financial Ins.	9.35	4.52		211.25		29.97	7.14	53.43	4.13		24.13	0.27	41.75	0.48
	4. In Foreign Banks														
	c. Money at Call					161.65					220.09		683.88		307.21
	Domestic Currency					161.65					220.09		683.88		307.21
	Foreign Currency														
2	**INVESTMENT IN SECURITIES**	**1.60**			**119.96**	**0.26**	**120.55**				**40.00**		**30.45**		**27.98**
	a. Govt.Securities	1.60			119.96		120.55				40.00		30.45		27.98
	b. NRB Bond														
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e Non Residents					0.26									
3	**SHARE & OTHER INVESTMENT**	**1.16**	**0.10**	**0.19**	**21.58**		**2.15**	**0.25**	**0.03**	**5.30**	**22.46**	**35.38**	**0.35**	**0.55**	**17.09**
	a. Interbank Lending														**4.66**
	b. Non Residents									3.10					
	c. Others	1.16	0.10	0.19	21.58		2.15	0.25	0.03	2.20	22.46	35.38	0.35	0.55	12.43
4	**LOANS & ADVANCES**	**971.35**	**201.82**	**105.00**	**2371.97**	**512.66**	**3236.33**	**654.24**	**2306.82**	**654.75**	**824.86**	**185.55**	**2815.12**	**472.14**	**920.93**
	a. Private Sector	971.35	201.82	105.00	2371.97	512.66	3236.33	654.24	2299.82	654.75	817.61	181.05	2815.12	472.14	894.91
	b. Financial Institutions								7.00		7.25	4.50			26.02
	c. Government Organizations														
5	**BILL PURCHASED**											**3.80**			
	a. Domestic Bills Purchased											3.80			
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	**LOANS AGAINST COLLECTED BILLS**														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	**FIXED ASSETS**	**46.18**	**25.71**	**1.91**	**136.55**	**4.60**	**60.03**	**22.78**	**114.76**	**62.43**	**56.50**	**2.05**	**56.27**	**27.98**	**244.34**
8	**OTHER ASSETS**	**164.84**	**48.15**	**23.25**	**247.65**	**31.69**	**65.88**	**253.30**	**1007.05**	**239.25**	**71.63**	**36.18**	**63.98**	**15.71**	**175.31**
	a. Accrued Interest:	158.49	31.29	12.09	183.63	1.10	25.60	226.52	889.47	196.43	4.73	21.72	25.38	4.60	108.67
	Financia										0.01				
	Government Enterpris	158.49			0.87	1.10	0.80					2.09	0.03		0.85
	Private Sector		31.29	12.09	182.76		24.79	226.52	889.47	196.43	4.72	19.63	25.35	4.60	107.82
	b. Staff Loans / Adv.		0.14	3.41	5.72	2.82	2.61	11.03	0.08			1.21		3.37	6.47
	c. Sundry Debtors	0.45	7.54	1.33	40.39	4.29	4.09	0.06	4.66	14.12	4.55	0.53	1.76	2.62	0.10
	d. Cash In Transit														
	e. Others	5.90	9.19	6.43	17.91	23.47	33.58	15.68	112.84	28.69	62.35	12.72	36.84	5.11	60.06
9	**Expenses not Written off**				**8.42**		**5.71**				**0.02**				**1.65**
10	**Non Banking Assets**	**9.36**	**22.21**	**2.29**	**45.10**	**0.38**		**13.30**				**5.66**			**48.60**
11	**Reconcillation Account**		**0.83**					**0.46**							
12	**Profit & Loss A/c**	**370.03**	**29.05**		**245.05**	**2.70**		**324.31**		**443.86**		**7.13**			
	TOTAL ASSETS	**1688.76**	**378.87**	**149.83**	**3680.88**	**737.98**	**4344.32**	**1281.61**	**3505.99**	**1462.47**	**1260.63**	**488.38**	**3868.13**	**676.82**	**1814.17**

Statement of Assets and Liabilities as on Asar end, 2070

S.N.	BFI Name	ICFC	Sagarmatha	Civil	Imperial	Kuber	NEFL	Seti	hama	reliable	Namaste	Kaski	Zenith	Unique	Manjushree
	Liabilities	0.00	0.00				0.00					0.00		0.00	0.00
1	**CAPITAL FUND**	**411.21**	**191.13**	**185.00**	**168.20**	**-342.86**	**193.29**	**54.89**	**169.69**	**280.66**	**34.40**	**262.64**	**222.71**	**212.01**	**236.68**
	a. Paid-up Capital	356.19	165.00	166.54	149.73	150.00	180.00	44.00	200.00	241.93	25.00	240.74	205.31	200.00	225.00
	b. Calls in Advance														
	c. Proposed Bonus Share														
	d. General Reserves	51.31	16.01	17.66	14.17	4.49	12.27	3.95	1.80	33.88	2.97	20.08	16.13	11.76	11.23
	e. Share Premium			0.18		0.62						0.33			
	f. Retained Earning	2.12	9.92	0.06	4.30	-497.97	0.05	6.94	-32.12	3.07	6.24	1.49	0.26	0.25	0.46
	g. Others Reserves Fund	1.60	0.20	0.55			0.96			1.78	0.19		1.00		
2	**BORROWINGS**	**648.00**								**230.00**				**20.00**	
	a. NRB														
	b. Interbank Borrowing	648.00								230.00				20.00	
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	**DEPOSITS**	**3932.62**	**1577.72**	**662.58**	**585.46**	**496.00**	**773.98**	**147.06**	**224.53**	**2291.53**	**114.19**	**1683.77**	**1032.54**	**427.40**	**1056.28**
	a. Current														
	Domestic														
	Foreign														
	b. Savings	2495.63	630.35	238.56	285.05	152.48	511.61	118.67	93.72	1790.79	100.01	1026.77	524.75	104.54	160.47
	Domestic	2495.63	630.35	238.56	285.05	152.48	511.61	118.67	93.72	1790.79	100.01	1026.77	524.75	104.54	160.47
	Foreign														
	c. Fixed	1433.27	626.02	321.35	300.41	343.52	262.24	28.39	103.38	500.73	14.14	657.00	229.66	228.25	483.49
	Domestic	1433.27	626.02	321.35	300.41	343.52	262.24	28.39	103.38	500.73	14.14	657.00	229.66	228.25	483.49
	Foreign														
	d. Call Deposits														
	Domestic														
	Foreign														
	e. Others	3.72	321.35	102.67			0.13		27.43		0.04		278.12	94.61	412.33
	Domestic	3.72	321.35	102.67			0.13		27.43		0.04		278.12	94.61	412.33
	Foreign														
4	**Bills Payable**	**0.14**													
5	**Other Liabilities**	**233.89**	**162.17**	**48.32**	**115.29**	**719.81**	**22.25**	**14.36**	**160.38**	**148.19**	**3.78**	**55.79**	**43.17**	**22.38**	**78.86**
	1. Sundry Creditors	8.11	19.20	0.25	1.43	35.23	4.58	0.50	0.11	59.47	0.23	0.58	0.68	3.57	0.30
	2. Loan Loss Provision	60.31	54.31	21.12	76.46	502.62	6.95	2.70	84.58	38.89	1.86	21.47	16.52	6.57	16.07
	3. Interest Suspense a/c	14.48	14.04	11.77	24.05	158.25	0.04	1.76	41.85	14.72	0.10	11.18	4.95	2.05	31.58
	4. Others	151.00	74.61	15.18	13.35	23.71	10.68	9.40	33.84	35.12	1.59	22.56	21.02	10.18	30.92
6	**Reconcillation A/c**		**300.00**	**20.00**	**41.34**	**1147.80**				**0.16**					
7	**Profit & Loss A/c**	**83.20**	**32.26**	**13.30**			**22.93**	**14.37**	**33.84**	**42.45**	**3.75**	**39.57**	**26.84**	**30.48**	**12.91**
		5309.07	**2263.28**	**929.20**	**910.29**	**2020.75**	**1012.45**	**230.68**	**588.43**	**2992.98**	**156.12**	**2041.76**	**1325.25**	**712.27**	**1384.73**
	Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00						0.00	
1	**LIQUID FUNDS**	**1668.44**	**414.55**	**268.63**	**163.05**	**25.21**	**167.36**	**71.60**	**149.20**	**988.96**	**54.20**	**484.88**	**492.49**	**232.04**	**284.81**
	a. Cash Balance	126.33	18.73	1.85	5.98	3.24	11.89	1.86	1.93	50.70	2.06	33.17	18.20	2.19	11.85
	Nepalese Notes & Coins	126.33	18.73	1.85	5.98	3.24	11.89	1.84	1.93	50.70	2.06	33.17	18.20	2.19	11.85
	Foreign Currency							0.02			0.01				
	b. Bank Balance	1542.11	395.83	15.54	157.07	0.00	155.47	69.74	5.27	53.56	3.24	57.73	474.28	229.85	272.96
	1. In Nepal Rastra Bank	70.32	40.47	15.09	38.57	0.00	22.06	0.16	5.08	51.87		40.18	21.14	10.87	47.20
	Domestic Currency	70.32	40.47	15.09	38.57	0.00	22.06	0.16	5.08	51.87		40.18	21.14	10.87	47.20
	Foreign Currency														
	2. "A"Class Licensed Institution	1211.96	128.70	0.44	86.04		99.58	21.58	0.15	1.69	3.24	17.40	304.01	84.54	194.47
	Domestic Currency	1211.96	128.70	0.44	86.04		99.58	21.58	0.15	0.70	3.24	17.40	304.01	84.54	194.47
	Foreign Currency									0.99					
	3. Other Financial Ins.	259.82	226.65	0.02	32.45		33.83	48.00	0.03		0.01	0.15	149.14	134.43	31.29
	4. In Foreign Banks														
	c. Money at Call			251.23		21.96			142.00	884.70	48.89	393.97			
	Domestic Currency			251.23		21.96			142.00	884.70	48.89	393.97			
	Foreign Currency														
2	**INVESTMENT IN SECURITIES**	**97.75**	**56.76**	**25.00**			**37.50**		**4.55**	**139.98**			**15.00**	**17.00**	**10.00**
	a. Govt.Securities	97.75	56.76	25.00			37.50		4.55	139.98			15.00	17.00	10.00
	b. NRB Bond														
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e Non Residents														
3	**SHARE & OTHER INVESTMENT**	**36.26**	**60.42**	**6.90**	**2.97**	**0.50**	**61.30**	**0.10**	**0.10**	**42.50**		**6.29**	**8.56**	**11.40**	**32.29**
	a. Interbank Lending				**2.62**		**40.00**			**10.00**					
	b. Non Residents														
	c. Others	36.26	60.42	6.90	0.35	0.50	21.30	0.10	0.10	32.50		6.29	8.56	11.40	32.29
4	**LOANS & ADVANCES**	**3154.30**	**1251.31**	**542.59**	**600.70**	**628.39**	**694.68**	**146.03**	**320.71**	**1611.10**	**99.89**	**1514.60**	**760.05**	**429.55**	**953.16**
	a. Private Sector	3154.30	1247.11	542.59	584.01	628.39	677.68	146.03	305.61	1598.60	99.89	1514.60	760.05	417.45	926.23
	b. Financial Institutions		4.20		16.69		17.00		15.10	12.50				12.10	26.94
	c. Government Organizations														
5	**BILL PURCHASED**					**2.60**									**0.85**
	a. Domestic Bills Purchased					2.60									0.85
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	**LOANS AGAINST COLLECTED BILLS**														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	**FIXED ASSETS**	**76.89**	**18.72**	**2.11**	**24.11**	**17.81**	**8.57**	**5.83**	**12.89**	**145.04**	**1.20**	**21.85**	**8.18**	**5.33**	**23.02**
8	**OTHER ASSETS**	**274.77**	**77.55**	**63.52**	**31.07**	**175.38**	**43.04**	**6.93**	**79.48**	**63.75**	**0.82**	**14.14**	**40.98**	**16.96**	**80.61**
	a. Accrued Interest:	68.59	19.38	11.77	24.05	158.25	1.53	1.78	43.39	18.77	0.10	11.18	5.00	2.12	31.58
	Financia				0.67									0.00	0.89
	Government Enterpris	38.11	1.77				1.48		0.00	0.14			0.05	0.07	
	Private Sector	30.48	17.61	11.77	23.38	158.25	0.04	1.78	43.38	18.63	0.10	11.18	4.95	2.05	30.68
	b. Staff Loans / Adv.	47.42	3.28	5.16	1.45	2.17	1.56		0.20	1.46		1.00	17.95	0.62	30.54
	c. Sundry Debtors	5.62	37.27		0.43	5.65	35.23	2.03	0.38	40.15	0.03		0.20	0.10	2.10
	d. Cash In Transit														
	e. Others	153.15	17.63	46.60	5.14	9.31	4.72	3.12	35.52	3.36	0.69	1.96	17.82	14.10	16.40
9	**Expenses not Written off**	**0.09**		**0.44**				**0.19**							
10	**Non Banking Assets**	**0.56**	**55.46**			**0.95**			**21.50**	**1.65**					
11	**Reconcillation Account**		**300.00**	**20.00**	**41.34**	**1147.89**									
12	**Profit & Loss A/c**		**28.50**		**47.06**	**22.02**									
	TOTAL ASSETS	**5309.07**	**2263.28**	**929.20**	**910.29**	**2020.75**	**1012.45**	**230.68**	**588.43**	**2992.98**	**156.12**	**2041.76**	**1325.25**	**712.27**	**1384.73**

Statement of Assets and Liabilities as on Asar end, 2070

S.N.	BFI Name	Subhalaxmi	Jebils	Reliance	Lotus	Bhaktapur
	Liabilities	0.00	0.00	0.00	0.00	0.00
1	**CAPITAL FUND**	**211.40**	**209.09**	**213.10**	**134.24**	**132.91**
	a. Paid-up Capital	200.00	200.00	200.00	120.00	125.00
	b. Calls in Advance					
	c. Proposed Bonus Share					
	d. General Reserves	10.73	1.93	4.26	2.85	1.58
	e. Share Premium					
	f. Retained Earning	0.33	7.16	8.85	11.39	6.33
	g. Others Reserves Fund	0.33				
2	**BORROWINGS**					
	a. NRB					
	b. Interbank Borrowing					
	c. Foreign Banks and Fin. Ins.					
	d. Other Financial Ins.					
	e. Bonds and Securities					
3	**DEPOSITS**	**739.78**	**581.56**	**1008.30**	**372.64**	**292.65**
	a. Current					
	Domestic					
	Foreign					
	b. Savings	150.02	128.67	258.83	109.98	144.40
	Domestic	150.02	128.67	258.83	109.98	144.40
	Foreign					
	c. Fixed	449.61	251.94	386.11	171.58	69.56
	Domestic	449.61	251.94	386.11	171.58	69.56
	Foreign					
	d. Call Deposits					78.70
	Domestic					78.70
	Foreign					
	e. Others	140.15	200.95	363.37	91.07	
	Domestic	140.15	200.95	363.37	91.07	
	Foreign					
4	**Bills Payable**					
5	**Other Liabilities**	**35.31**	**62.70**	**51.43**	**30.54**	**10.31**
	1. Sundry Creditors	2.38	3.23	2.75	0.00	0.00
	2. Loan Loss Provision	9.76	39.16	25.57	12.67	4.44
	3. Interest Suspense a/c	1.99	14.23	11.57	6.46	2.52
	4. Others	21.17	6.08	11.54	11.40	3.35
6	**Reconcillation A/c**					
7	**Profit & Loss A/c**	**17.34**	**14.89**	**12.69**	**7.41**	**3.29**
		1003.82	**868.24**	**1285.53**	**544.82**	**439.16**
	Assets	0.00			0.00	
1	**LIQUID FUNDS**	**235.33**	**165.60**	**326.98**	**179.28**	**165.41**
	a. Cash Balance	5.99	8.42	13.59	1.44	7.12
	Nepalese Notes & Coins	5.99	8.42	13.59	1.44	7.12
	Foreign Currency					
	b. Bank Balance	229.33	157.18	313.40	177.84	158.29
	1. In Nepal Rastra Bank	16.42	26.96	47.45	22.65	17.35
	Domestic Currency	16.42	26.96	47.45	22.65	17.35
	Foreign Currency					
	2. "A"Class Licensed Institution	71.36	24.32	74.31	26.35	76.89
	Domestic Currency	71.36	24.32	74.31	26.35	76.89
	Foreign Currency					
	3. Other Financial Ins.	141.55	105.89	191.64	128.83	64.04
	4. In Foreign Banks					
	c. Money at Call					
	Domestic Currency					
	Foreign Currency					
2	**INVESTMENT IN SECURITIES**	**20.00**	**3.45**	**6.00**	**6.00**	**7.48**
	a. Govt.Securities	20.00	3.45	6.00	6.00	7.48
	b. NRB Bond					
	c. Govt.Non-Fin. Ins.					
	d. Other Non-Fin Ins.					
	e Non Residents					
3	**SHARE & OTHER INVESTMENT**	**6.51**	**39.60**	**31.85**	**5.92**	**5.35**
	a. Interbank Lending					
	b. Non Residents					
	c. Others	6.51	39.60	31.85	5.92	5.35
4	**LOANS & ADVANCES**	**696.86**	**586.16**	**888.02**	**337.00**	**248.73**
	a. Private Sector	686.21	574.53	821.59	331.70	248.73
	b. Financial Institutions	10.65	11.63	66.43	5.30	
	c. Government Organizations					
5	**BILL PURCHASED**					
	a. Domestic Bills Purchased					
	b. Foreign Bills Purchased					
	c. Import Bills & Imports					
6	**LOANS AGAINST COLLECTED BILLS**					
	a. Against Domestic Bills					
	b. Against Foreign Bills					
7	**FIXED ASSETS**	**13.17**	**7.63**	**6.64**	**4.50**	**4.37**
8	**OTHER ASSETS**	**31.95**	**40.07**	**26.02**	**12.12**	**5.65**
	a. Accrued Interest:	1.99	17.24	11.57	6.46	4.02
	Financia	0.02			0.00	
	Government Enterpris		0.01			0.04
	Private Sector	1.98	17.23	11.57	6.45	3.98
	b. Staff Loans / Adv.	10.02	4.14	0.95	0.87	
	c. Sundry Debtors		8.01	2.09	0.47	0.10
	d. Cash In Transit					
	e. Others	19.93	10.67	11.42	4.33	1.54
9	**Expenses not Written off**		**2.13**			**2.17**
10	**Non Banking Assets**					
11	**Reconcillation Account**					
12	**Profit & Loss A/c**		**23.61**			
	TOTAL ASSETS	**1003.82**	**868.24**	**1285.53**	**544.82**	**439.16**

Profit and Loss Statement of upto Asar end, 2070

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL
Expenses										0.00								
1. Interest Expense	**2194.30**	**2461.80**	**2186.18**	**2774.79**	**611.38**	**2119.07**	**2486.98**	**936.96**	**2179.18**	**1219.40**	**1155.27**	**2432.54**	**582.06**	**1485.59**	**1486.28**	**1451.73**	**1742.82**	**2846.15**
1.1 On Deposit Liabilities	2177.56	2431.15	2136.71	2572.93	602.18	2016.78	2409.60	936.88	2175.13	1189.54	1138.00	2388.15	582.02	1485.59	1454.58	1406.60	1732.42	2654.14
1.1.1 Saving Account	1175.34	1079.96	771.04	533.64	337.21	844.90	383.17	413.65	719.67	324.45	271.30	421.03	134.89	514.39	348.28	217.56	411.52	1036.05
1.1.2 Fixed Account	1002.22	1287.49	887.22	1220.63	189.61	1171.88	1940.75	317.05	1039.13	609.38	553.79	1492.02	347.60	692.71	791.15	850.44	877.04	1535.85
1.1.2.1 Up to 3 months Fixed Account		0.39	133.08	19.85	18.62	230.62	406.95		233.89					0.30		0.67	113.23	0.21
1.1.2.2 3 to 6 months Fixed Account		13.02	177.44		3.26		413.32	54.20	251.39					3.68		1.19	187.63	4.58
1.1.2.3 6 months to 1 year Fixed Account		840.31	443.61		38.63		990.55		349.93	609.38	25.39	1492.02	347.60	232.05		575.21	271.63	137.46
1.1.2.4 Above 1 year Fixed Account	1002.22	433.77	133.08	1200.78	129.10	941.26	129.93	262.85	203.92		528.40			456.69	791.15	273.36	304.55	1393.61
1.1.3 Call Deposit		63.70	478.45	818.67	75.36		85.69	206.18	416.33	255.71	312.90	475.09	99.53	278.48	315.16	338.61	443.85	41.79
1.1.4 Certificate of Deposit																		40.45
1.2 On Borrowing	16.73	30.65	49.48	201.86	9.20	102.29	77.38	0.08	4.05	29.86	17.27	44.39	0.04		31.70	45.13	10.40	192.01
2. Commission Expense		**53.19**	**157.12**	**121.88**				**14.38**										**1.99**
3. Staff Expense	**1867.70**	**2156.01**	**641.05**	**371.24**	**421.63**	**710.07**	**416.56**	**242.26**	**461.81**	**286.34**	**146.56**	**356.44**	**115.91**	**233.00**	**203.81**	**207.37**	**216.63**	**2328.27**
4. Office Operating Expenses	**486.05**	**734.75**	**482.85**	**515.21**	**382.48**	**852.43**	**478.59**	**175.19**	**509.49**	**341.87**	**174.78**	**423.41**	**107.37**	**357.55**	**227.13**	**240.19**	**398.69**	**585.37**
5. Foreign Exchange Loss											**4.84**	**0.83**		**2.88**				**11.94**
5.1 Due to Change in Exchange Rates											4.84	0.83		2.88				3.03
5.2 Due to Foreign Currency Transaction																		8.91
6. Non Operating Expense		**0.19**		**6.94**			**2.07**						**0.34**	**0.78**	**12.34**			**3.98**
7. Provision for Risk	**319.21**	**368.50**	**91.50**	**836.01**	**130.99**	**268.35**	**128.04**	**215.71**	**98.81**	**112.27**	**182.13**	**444.06**	**77.81**	**157.23**	**316.78**	**171.95**	**221.94**	**1033.44**
7.1 Loan loss Provision	364.34	341.97	91.50	836.01	127.99	124.63	128.04	156.17	98.81	112.07	182.13	222.53	77.81	11.59	270.90	171.95	221.94	898.00
7.1.1 General Loan loss Provision	364.34	156.19	46.89	191.32	49.16	48.60	28.00	95.08	98.81	51.91		22.40			16.37	32.61	221.94	138.61
7.1.2 Special Loan Loss Provision		185.78	44.61	443.10	78.83	76.03	100.04	61.09		60.19	182.13	200.13	77.81	11.59	254.53	139.34		759.39
7.1.3 Additional Loan Loss Provision				201.59						-0.03								
7.2. Provision for Non-Banking Assets		2.08				83.11		59.54				221.53		145.55	45.88			0.44
7.3. Provision for Loss on Investment		12.45			3.00													
7.5. Provision for Loss of Other Assets	-45.13	12.00				60.61				0.21				0.10				135.00
8. Loan Written Off	**9.51**			**74.39**	**42.21**	**16.64**				**49.63**	**3.67**		**7.77**	**187.18**			**12.57**	**43.05**
9. Provision for Staff Bonus	**111.14**		**318.23**	**284.50**	**174.20**	**153.90**	**110.85**		**210.10**	**88.43**	**51.96**	**88.93**	**21.62**	**22.57**	**41.65**	**63.30**	**70.27**	**233.75**
10. Provision for Income Tax	**319.88**		**949.94**	**853.51**	**524.06**	**514.57**	**331.60**		**629.87**	**267.22**	**148.69**	**266.80**	**63.85**	**67.72**	**124.95**	**189.90**	**211.58**	**661.90**
11. Others	**3.38**	**1.93**			**6.45**					**5.48**								**379.80**
12. Net Profit	**791.50**	**1637.07**	**2232.37**	**1991.52**	**1217.94**	**1024.41**	**776.91**	**802.29**	**1471.12**	**617.09**	**370.90**	**622.52**	**152.35**	**158.02**	**291.55**	**443.09**	**491.17**	**2259.95**
Total Expenses	**6102.66**	**7413.44**	**7059.26**	**7830.00**	**3511.34**	**5659.43**	**4731.61**	**2386.79**	**5560.38**	**2987.74**	**2238.78**	**4635.53**	**1129.08**	**2672.54**	**2704.49**	**2767.53**	**3365.68**	**10389.59**

Income		0.00							0.00					0.00				
1. Interest Income	**4716.23**	**5853.01**	**5699.32**	**5886.28**	**2535.36**	**4626.87**	**4110.51**	**1623.22**	**4936.93**	**2450.14**	**1953.76**	**4205.70**	**1068.72**	**2402.33**	**2464.31**	**2365.55**	**2897.14**	**7457.74**
1.1 On Loans and Advances	4381.78	5097.67	5120.35	5623.65	2258.31	4261.37	3258.49	1518.97	4636.68	2308.53	1867.89	3860.59	1039.79	2341.08	2358.82	2300.31	2737.85	7163.26
1.2 On Investment	198.24	631.49	338.51	175.78	186.66	326.77	142.99	80.06	252.89	135.66	78.87	200.74	21.10	41.67	23.47	65.24	113.19	112.83
1.2.1 Government Bonds	191.31	619.93	327.50	175.78	186.20	326.77	142.99	54.82	68.45	134.73	60.64	101.00	21.10	41.67	23.47	62.52	113.19	112.83
1.2.2 Foreign Bonds			11.02									11.68						
1.2.3 NRB Bonds								25.24	179.81		12.78	88.06						
1.2.4 Debenture & Bonds	6.93	11.56			0.46				4.63	0.92	5.45					2.72		
1.3 On Agency Balance		70.14	0.40	78.80	0.81	38.30	668.52		25.30			0.22	1.19				0.51	
1.4 On Call Deposit	22.10	35.39	182.80	8.04	8.30	0.43		6.98	22.06	0.74		130.53					45.59	0.07
1.5 On Others	114.10	18.32	57.25		81.28		40.51	17.21		5.21	7.00	13.63	6.64	19.59	82.02			181.59
2. Commission and Discount	**225.83**	**431.71**	**759.95**	**450.31**	**294.97**	**550.61**	**471.20**	**230.12**	**266.82**	**205.47**	**74.13**	**170.81**	**20.09**	**58.88**	**174.27**	**222.66**	**286.33**	**132.14**
2.1 Bills Purchase and Discount	0.09	5.50	2.56		10.48	58.09	0.13	15.81	16.97	45.13	3.08	1.72	0.01	0.79	1.00	16.72		
2.2 Commission	225.74	411.39	755.11	450.31	171.85	405.06	313.32	207.77	219.12	160.34	64.77	78.27	20.08	58.09	173.26	199.77	138.55	
2.3 Others		14.82	2.28		112.64	87.46	157.76	6.54	30.73		6.29	90.82				6.16	147.78	132.14
3. Exchange Flactuation Income	**84.85**	**-73.89**	**487.67**	**360.24**	**515.05**	**300.47**	**101.92**	**61.88**	**98.90**	**133.29**	**9.46**	**128.84**	**12.58**	**38.19**	**56.99**	**117.34**	**181.26**	**6.50**
3.1 Due to Change in Exchange Rate	61.93	-133.26	393.68	19.44	111.88	43.69	4.53	3.20	6.80				1.10		10.86	18.04	164.95	6.50
3.2 Due to Foreign Currency Transaction	22.91	59.37	93.99	340.80	403.17	256.78	97.38	58.68	92.10	133.29	9.46	128.84	11.48	38.19	46.13	99.30	16.31	
4. Other Operating Income	**264.01**	**305.57**		**198.33**	**42.73**	**165.07**		**75.48**	**249.39**	**60.95**	**85.92**	**119.74**	**26.32**	**150.77**	**2.45**			**545.81**
5. Non Operating Income	**81.75**	**8.91**	**11.72**	**7.39**	**1.17**	**6.00**	**1.79**	**12.31**	**8.34**	**9.82**	**3.45**	**9.13**		**19.08**	**1.21**	**14.13**	**0.94**	**189.25**
6. Write Back from Provisions for loss	**394.95**	**728.41**	**90.15**	**927.45**	**71.00**	**0.77**	**43.86**	**230.96**		**127.42**	**88.18**	**1.31**		**3.29**	**5.26**	**45.84**		**1251.61**
7. Recovery of written-off Loan	**335.05**	**156.59**	**10.44**		**51.06**	**9.64**	**2.33**	**152.77**		**0.64**	**23.89**		**0.20**			**1.20**		**418.38**
8. Income from Extra Ordinary transactions		**3.13**						**0.05**					**1.18**			**0.80**		**388.17**
9. Net Loss																		
Total Income	**6102.66**	**7413.44**	**7059.26**	**7830.00**	**3511.34**	**5659.43**	**4731.61**	**2386.79**	**5560.38**	**2987.74**	**2238.78**	**4635.53**	**1129.08**	**2672.54**	**2704.49**	**2767.53**	**3365.68**	**10389.59**

Profit and Loss Statement of upto Asar end, 2070

BFI Name	Global	Citizens	Prime	Sunrise	Grand	NMB	Kist	Janata	Mega	CTBNL	Civil	Century	Sanima	NIDC	Malika	Siddhartha	UDBL	Yeti	Narayani	PDBL
Expenses				0.00			0.00								0.00	0.00	0.00	0.00		
1. Interest Expense	**1826.78**	**1176.91**	**1744.27**	**1251.30**	**1164.72**	**1077.80**	**1286.52**	**750.01**	**712.88**	**616.75**	**815.48**	**589.45**	**1021.63**	**73.74**	**112.60**	**427.20**	**5.21**	**248.99**	**94.44**	**202.39**
1.1 On Deposit Liabilities	1785.05	1172.74	1741.69	1250.89	1162.34	1074.08	1272.02	739.76	690.68	615.53	808.79	583.91	1009.37	73.74	112.60	427.15	4.94	243.98	92.98	202.39
1.1.1 Saving Account	741.56	208.60	198.49	400.70	127.39	183.80	651.90	132.90	239.14	61.77	80.65	143.14	210.04	13.59	82.02	201.23	3.75	68.69	49.51	111.01
1.1.2 Fixed Account	768.48	733.64	761.62	690.30	800.65	573.87	515.10	429.88	196.46	431.46	530.55	295.01	653.64	53.91	15.41	166.72	1.19	96.63	43.47	61.32
1.1.2.1 Up to 3 months Fixed Account	6.11	9.75	0.00	0.26		67.03	0.06	20.89		0.07	65.55		1.53			0.08			1.17	0.76
1.1.2.2 3 to 6 months Fixed Account	2.70	13.62	6.63	18.65	1.12	1.73	35.91	2.31		31.36	49.04	9.01	5.48	0.03		3.77			2.40	0.58
1.1.2.3 6 months to 1 year Fixed Account	55.68	465.69	688.58	671.39		174.78	409.85	360.30		316.56	392.05	285.99	539.44	22.61	0.25	86.85		63.51	12.38	54.10
1.1.2.4 Above 1 year Fixed Account	704.00	244.58	66.40		799.54	330.33	69.28	46.38	196.46	83.48	23.91		107.19	31.27	15.15	76.02	1.19	33.12	27.53	5.88
1.1.3 Call Deposit	275.01	230.50	781.59	159.89	229.28	316.41	105.03	176.98	255.09	122.30	197.58	145.76	145.69	6.24	15.17	59.19		78.66		30.06
1.1.4 Certificate of Deposit					5.01															
1.2 On Borrowing	41.73	4.17	2.58	0.41	2.38	3.72	14.49	10.25	22.19	1.22	6.69	5.55	12.26			0.05	0.27	5.01	1.46	
2. Commission Expense	**18.76**	**4.17**		**6.23**												**1.89**				
3. Staff Expense	**289.77**	**144.43**	**111.02**	**218.55**	**105.95**	**122.79**	**238.52**	**104.83**	**140.80**	**79.86**	**114.60**	**85.14**	**99.78**	**47.42**	**37.56**	**55.22**	**1.72**	**60.86**	**13.48**	**45.06**
4. Office Operating Expenses	**633.70**	**241.13**	**210.48**	**323.58**	**116.49**	**189.06**	**330.51**	**142.03**	**238.43**	**136.24**	**186.64**	**161.51**	**161.06**	**46.20**	**49.42**	**76.00**	**1.73**	**71.87**	**17.93**	**43.49**
5. Foreign Exchange Loss					**1.29**		**1.54**		**6.72**											
5.1 Due to Change in Exchange Rates					1.29		1.54													
5.2 Due to Foreign Currency Transaction									6.72											
6. Non Operating Expense		**1213.90**	**0.10**				**13.54**	**0.21**			**0.29**							**0.14**		
7. Provision for Risk	**356.21**	**291.80**	**268.52**	**366.68**	**149.49**	**130.83**	**710.18**	**54.94**	**152.24**	**93.21**	**76.14**	**69.15**	**57.85**	**65.28**	**42.53**	**597.52**	**0.35**	**145.77**	**123.72**	**62.13**
7.1 Loan loss Provision	229.43	242.61	199.77	336.68	149.49	73.02	698.01	54.94	152.24	93.21	76.14	69.15	57.85	65.28	5.21	566.20		119.45	123.72	31.07
7.1.1 General Loan loss Provision	88.16	31.05	22.53	34.05	27.34	44.25	13.41	45.87	45.55	32.62	46.33	30.38	56.49	7.91		10.64		5.28	0.34	31.07
7.1.2 Special Loan Loss Provision	141.27	206.60	177.24	302.63	122.15	28.77	684.60	9.07	106.69	60.59	29.80	38.77	1.36	57.37	5.21	555.56		114.17	123.37	
7.1.3 Additional Loan Loss Provision		4.96																		
7.2. Provision for Non-Banking Assets	117.46	49.20		30.00		57.81	12.17									31.32		26.32		
7.3. Provision for Loss on Investment	8.76		68.75																	
7.5. Provision for Loss of Other Assets	0.56														37.32		0.35			31.07
8. Loan Written Off				**61.50**		**0.32**	**17.09**							**219.15**		**37.00**				
9. Provision for Staff Bonus	**78.13**		**68.54**	**45.79**	**28.65**			**28.21**	**25.39**	**8.35**		**9.13**	**43.77**	**48.47**	**3.47**					**3.75**
10. Provision for Income Tax	**234.40**		**205.62**	**138.67**	**85.94**		**0.01**	**84.63**	**76.18**	**25.05**		**27.38**	**132.73**	**157.08**	**8.07**					**13.49**
11. Others		**82.01**																		
12. Net Profit	**546.94**	**627.21**	**479.79**	**319.19**	**200.53**	**548.65**		**197.46**	**177.76**	**58.45**	**182.34**	**63.89**	**304.95**	**448.82**	**26.64**		**20.33**			**24.05**
Total Expenses	**3984.71**	**3781.56**	**3088.34**	**2731.49**	**1853.06**	**2069.46**	**2597.90**	**1362.31**	**1530.40**	**1017.89**	**1375.49**	**1005.67**	**1821.76**	**1106.17**	**280.29**	**1194.83**	**29.34**	**527.63**	**249.57**	**394.36**

Income				0.00										0.00			0.00			
1. Interest Income	**3230.86**	**2211.98**	**2786.22**	**2240.20**	**1683.44**	**1831.12**	**2302.57**	**1232.87**	**1392.54**	**932.46**	**1247.99**	**894.29**	**1677.16**	**330.77**	**232.26**	**590.86**	**0.82**	**414.21**	**79.78**	**366.66**
1.1 On Loans and Advances	3077.82	2115.31	2713.44	2176.69	1605.14	1732.18	2173.27	1175.27	1293.72	905.33	1217.69	870.46	1623.74	279.77	199.60	516.76	0.82	380.39	67.12	339.28
1.2 On Investment	145.79	79.37	10.13	35.94	68.06	88.25	94.57	48.60	28.93	15.50	25.02	20.66	47.90	0.79	4.15	18.36		8.29		0.23
1.2.1 Government Bonds	143.08	79.37	10.13	24.09	68.06	88.25	94.57	48.60	28.93	15.50	25.02	20.66	47.90	0.79	4.15	18.36		8.29		
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds				11.85																0.23
1.2.4 Debenture & Bonds	2.71																			
1.3 On Agency Balance		0.04	0.04	0.21			3.22	9.00	0.14			0.02						23.22	10.97	
1.4 On Call Deposit	6.40	15.34		22.12		0.28	9.64		63.13		5.28				24.78	55.37				25.59
1.5 On Others	0.85	1.93	62.61	5.24	10.24	10.41	21.87		6.62	11.63		3.15	5.51	50.21	3.72	0.38		2.31	1.69	1.57
2. Commission and Discount	**523.24**	**150.33**	**78.47**	**94.95**	**34.51**	**47.40**	**174.75**	**88.17**	**22.59**	**25.02**	**34.91**	**22.85**	**23.67**		**8.54**	**12.08**	**0.01**	**22.75**	**0.56**	**3.45**
2.1 Bills Purchase and Discount	0.61	6.39	5.05	7.58	2.44		1.68	0.64	0.31	6.31	1.76					0.03				
2.2 Commission	508.80	30.62	73.42	64.65	32.07	38.27	28.83	78.52	22.28	18.71	33.14	22.85	23.67		8.54	12.04	0.00	22.75	0.56	3.45
2.3 Others	13.83	113.32		22.72		9.13	144.24	9.00									0.01			
3. Exchange Flactuation Income	**73.15**	**27.17**	**-5.78**	**50.51**	**56.81**	**64.43**	**25.09**	**40.55**	**66.18**	**19.57**	**41.63**	**26.51**	**27.24**			**0.32**		**0.14**		
3.1 Due to Change in Exchange Rate	4.07	-27.91	-19.90	7.56		8.70		13.63		2.79	17.84	1.43	3.43			0.15		0.11		
3.2 Due to Foreign Currency Transaction	69.09	55.08	14.12	42.95	56.81	55.73	25.09	26.93	66.18	16.78	23.80	25.07	23.81			0.17		0.04		
4. Other Operating Income	**14.41**	**36.68**	**142.07**	**124.53**	**78.11**	**59.98**			**42.44**	**40.83**	**50.96**	**61.52**	**71.45**	**32.60**	**20.11**	**36.21**			**3.94**	**24.19**
5. Non Operating Income	**-0.29**	**1224.19**		**3.57**	**0.19**	**7.23**		**0.71**	**6.66**			**0.50**	**2.57**	**443.83**	**0.95**	**1.69**		**1.05**		**0.06**
6. Write Back from Provisions for loss	**143.34**	**131.20**	**87.36**	**207.75**		**59.29**	**6.28**						**19.68**	**240.84**	**18.43**	**515.30**	**1.20**	**29.80**	**32.01**	
7. Recovery of written-off Loan				**9.98**										**58.13**			**27.31**			
8. Income from Extra Ordinary transactions																		**37.31**		
9. Net Loss							**89.21**									**38.37**		**22.36**	**133.28**	
Total Income	**3984.71**	**3781.56**	**3088.34**	**2731.49**	**1853.06**	**2069.46**	**2597.90**	**1362.31**	**1530.40**	**1017.89**	**1375.49**	**1005.67**	**1821.76**	**1106.17**	**280.29**	**1194.83**	**29.34**	**527.63**	**249.57**	**394.36**

Profit and Loss Statement of upto Asar end, 2070

BFI Name	Sahayogi	Axis	Karnali	Triveni	Suprim	Bhrikuti	Suvekchha	Bageshwori	Gaurishankar	Gurkha	Gandaki	Infrastructure	Business	Biratlaxmi	Excel	Western	H & B	Aranikо	NDEP	CEDBL
Expenses		0.00	0.00	0.00		0.00			0.00	0.00		0.00	0.00			0.00			0.00	0.00
1. Interest Expense	**102.28**	**108.24**	**71.20**	**214.02**	**216.01**	**326.47**	**105.77**	**137.65**	**84.32**	**166.81**	**215.14**	**245.65**	**317.24**	**241.46**	**166.03**	**65.41**	**585.68**	**51.97**	**395.17**	**540.97**
1.1 On Deposit Liabilities	102.28	108.24	71.20	213.85	148.08	326.21	105.66	137.65	84.32	166.81	175.73	245.65	317.24	241.46	166.03	65.41	575.47	51.97	393.04	497.50
1.1.1 Saving Account	77.30	33.87	52.44	108.82	66.36	167.72	34.57	83.42	44.78	24.60	75.30	81.07	123.34	124.48	83.05	46.51	187.52	36.13	180.33	118.80
1.1.2 Fixed Account	22.70	31.71	18.76	71.87	47.02	100.35	51.48	54.23	21.73	116.82	66.81	100.03	147.18	95.91	48.88	18.90	309.91	15.46	150.94	305.46
1.1.2.1 Up to 3 months Fixed Account		0.24		2.97		0.17	0.11				0.02	8.85	2.19		0.77		0.93	0.00		10.30
1.1.2.2 3 to 6 months Fixed Account		2.00		4.44		0.67	0.03	2.36			2.90	9.27	10.88	3.81	2.07	3.01	12.63	0.02		8.98
1.1.2.3 6 months to 1 year Fixed Account	6.13	20.18		0.36		86.93	19.09	23.73	8.56		40.98	59.02	102.59	40.43	20.23	5.23	267.53	2.61		259.30
1.1.2.4 Above 1 year Fixed Account	16.57	9.29	18.76	64.10	47.02	12.59	32.24	28.14	13.17	116.82	22.91	22.89	31.52	51.67	25.80	10.66	28.82	12.83	150.94	26.89
1.1.3 Call Deposit	2.28	42.66		33.17	34.69	58.13	19.61		17.81	25.40	33.62	64.55	46.71	21.07	34.10		78.05	0.39	61.78	73.23
1.1.4 Certificate of Deposit																				
1.2 On Borrowing		0.00		0.17	67.94	0.26	0.11				39.41						10.20		2.13	43.47
2. Commission Expense												**0.07**			**0.00**			**1.03**		**0.77**
3. Staff Expense	**14.41**	**32.39**	**17.36**	**22.23**	**38.68**	**35.55**	**15.60**	**29.48**	**16.45**	**25.30**	**22.47**	**41.02**	**35.77**	**34.19**	**26.18**	**10.31**	**81.17**	**13.64**	**51.93**	**59.72**
4. Office Operating Expenses	**16.11**	**57.88**	**26.13**	**38.44**	**44.49**	**37.49**	**19.64**	**22.29**	**24.55**	**64.85**	**32.93**	**75.79**	**51.73**	**25.31**	**24.79**	**13.73**	**125.86**	**23.69**	**74.16**	**65.91**
5. Foreign Exchange Loss																		**0.00**	**0.04**	**0.38**
5.1 Due to Change in Exchange Rates																		0.00	0.03	0.38
5.2 Due to Foreign Currency Transaction																			0.00	
6. Non Operating Expense		**0.15**					**0.01**			**0.06**	**0.09**			**46.56**		**1.69**	**0.78**		**0.08**	
7. Provision for Risk	**16.12**	**21.15**	**1.88**	**10.08**	**152.00**	**7.81**	**38.48**	**1.87**	**6.22**	**177.55**	**7.83**	**128.23**	**281.27**	**10.93**	**32.72**		**509.60**	**29.88**	**177.11**	**22.62**
7.1 Loan loss Provision	11.12	21.14	1.88	10.08	152.00	7.81	38.48	1.87	6.22	114.85	7.83	128.23	204.04	10.93	5.14		247.20	26.20	176.85	22.62
7.1.1 General Loan loss Provision	2.80	5.67	1.88	3.79	9.96	8.59	1.45	1.87	2.56		6.01	2.32	17.55	6.38	5.14		8.56	2.06	-2.01	19.17
7.1.2 Special Loan Loss Provision	8.32	15.47		6.29	142.04	-0.78	37.03		3.65	114.85	1.82	125.92	186.48	4.55			192.61	24.14	178.86	3.45
7.1.3 Additional Loan Loss Provision																	46.03			
7.2. Provision for Non-Banking Assets										62.70			77.07				54.21	3.68		
7.3. Provision for Loss on Investment													0.15						0.26	
7.5. Provision for Loss of Other Assets	5.00	0.01											0.02		27.59		208.19			
8. Loan Written Off										**0.07**							**3.76**			
9. Provision for Staff Bonus	**7.19**	**2.91**	**1.79**	**8.98**	**3.61**	**10.05**	**0.94**		**5.24**					**9.56**	**3.92**	**1.87**		**3.83**		**25.27**
10. Provision for Income Tax	**21.57**	**8.73**	**5.36**	**26.93**	**10.84**	**30.15**	**2.83**		**15.72**					**30.25**	**12.30**	**5.61**		**11.50**		**75.80**
11. Others					**0.18**															
12. Net Profit	**50.33**	**20.36**	**12.50**	**62.83**	**25.28**	**70.34**	**6.60**	**135.45**	**36.69**	**31.75**	**90.21**			**65.39**	**26.88**	**13.08**		**26.83**		**176.86**
Total Expenses	**228.01**	**251.80**	**136.22**	**383.51**	**491.10**	**517.86**	**189.87**	**326.74**	**189.19**	**466.40**	**368.68**	**490.76**	**686.01**	**463.65**	**292.82**	**111.70**	**1306.84**	**162.38**	**698.50**	**968.31**

Income	0.00	0.00		0.00			0.00		0.00	0.00		0.00	0.00			0.00	0.00		0.00	
1. Interest Income	**196.50**	**236.94**	**124.22**	**354.77**	**355.58**	**486.43**	**174.52**	**252.02**	**167.08**	**152.47**	**339.19**	**376.81**	**542.44**	**410.80**	**279.24**	**85.07**	**911.37**	**99.93**	**575.89**	**825.13**
1.1 On Loans and Advances	175.67	218.84	120.30	354.77	247.15	437.98	160.05	235.62	148.54	150.12	281.25	335.51	504.18	355.89	224.29	85.07	879.39	97.42	514.90	717.70
1.2 On Investment					2.17	1.13						0.95	3.82				7.07	0.90	4.21	11.97
1.2.1 Government Bonds					2.17	1.13						0.18	3.13				7.07	0.90	4.21	11.05
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds												0.77	0.69							
1.2.4 Debenture & Bonds																				0.92
1.3 On Agency Balance															54.95				37.80	
1.4 On Call Deposit	20.61	18.10	3.92		38.33	47.32	14.46	16.40	18.54	2.35	18.54	40.35	34.44	54.91			17.81	1.62	13.98	79.44
1.5 On Others	0.23				67.94						39.41						7.10		4.99	16.03
2. Commission and Discount	**6.86**	**4.42**	**11.99**	**25.32**	**5.81**	**5.37**	**1.47**	**26.05**	**14.82**	**0.50**	**1.63**	**5.16**	**1.14**		**2.65**	**9.16**	**8.70**	**1.70**	**6.73**	**140.49**
2.1 Bills Purchase and Discount					0.01												0.01		0.10	0.11
2.2 Commission	6.86	3.60	2.51	3.62	3.69	5.37	1.47	7.25	1.95	0.50	1.51	3.68	0.45		2.23	9.16	8.70	1.70	6.64	12.24
2.3 Others		0.82	9.48	21.70	2.12			18.80	12.87		0.11	1.48	0.68		0.42					128.15
3. Exchange Flactuation Income										**0.13**	**0.05**	**0.15**	**0.00**				**0.33**	**0.01**	**0.45**	**1.62**
3.1 Due to Change in Exchange Rate										0.00			0.00				0.28		0.00	
3.2 Due to Foreign Currency Transaction										0.13	0.05	0.15					0.05	0.01	0.45	1.62
4. Other Operating Income	**17.90**	**9.49**			**21.60**	**26.06**	**13.89**			**2.68**	**24.10**	**20.35**	**31.22**	**52.85**	**10.89**	**13.47**	**28.22**	**34.36**	**17.47**	
5. Non Operating Income		**0.59**		**3.24**				**48.67**		**2.80**	**2.24**	**0.18**					**1.35**		**2.12**	
6. Write Back from Provisions for loss	**6.74**	**0.36**		**0.18**	**108.10**				**7.29**	**307.81**	**1.46**	**20.63**	**58.19**		**0.04**	**4.00**	**158.33**	**26.37**	**0.00**	**1.07**
7. Recovery of written-off Loan																				
8. Income from Extra Ordinary transactions																				
9. Net Loss												**67.49**	**53.03**				**198.54**		**95.83**	
Total Income	**228.01**	**251.80**	**136.22**	**383.51**	**491.10**	**517.86**	**189.87**	**326.74**	**189.19**	**466.40**	**368.68**	**490.76**	**686.01**	**463.65**	**292.82**	**111.70**	**1306.84**	**162.38**	**698.50**	**968.31**

Profit and Loss Statement of upto Asar end, 2070

BFI Name	Miteri	Tinau	Rising	Muktinath	Sewa	Kankai	Public	Mahakali	Ace	Bhargav	Shangrila	diyalo	Country	Alpine	Nilgiri	Kastamandap	Garima	City	Bishow	Kabeli
Expenses	0.00		0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				0.00		0.00
1. Interest Expense	**72.75**	**143.69**	**92.92**	**242.84**	**186.30**	**42.16**	**74.86**	**22.91**	**425.41**	**28.32**	**210.44**	**86.66**	**129.10**	**52.00**	**50.46**	**367.19**	**202.15**	**223.75**	**246.15**	**22.37**
1.1 On Deposit Liabilities	72.75	143.69	92.55	230.84	186.30	42.16	74.86	22.91	406.77	28.32	210.44	86.66	129.05	52.00	50.46	365.34	202.13	223.06	245.48	22.37
1.1.1 Saving Account	38.72	45.93	57.77	135.75	80.25	22.85	20.55	17.41	198.12	13.31	114.66	29.84	27.71	22.37	22.69	166.47	105.70	115.33	62.07	14.90
1.1.2 Fixed Account	26.87	86.57	34.77	78.79	73.30	9.18	41.68	5.50	188.29	11.33	83.51	35.82	58.78	16.98	21.59	149.54	77.07	97.36	136.35	6.22
1.1.2.1 Up to 3 months Fixed Account	0.07				0.01		0.26		3.19	0.39		0.07	0.06	0.08	0.19	11.20	0.71	3.34	1.68	0.05
1.1.2.2 3 to 6 months Fixed Account	0.13	0.15	1.05	11.01	0.19	0.45	1.33		0.63	0.66	0.02	0.46	2.58	0.11	2.91	12.49	4.14	5.57	5.11	0.22
1.1.2.3 6 months to 1 year Fixed Account	5.05	57.61	20.79	49.98	34.47	7.16	4.85		156.64	7.62	61.01	26.42	49.86	11.03	10.80	98.09	49.71	63.63	89.45	3.18
1.1.2.4 Above 1 year Fixed Account	21.62	28.81	12.93	17.80	38.63	1.57	35.23	5.50	27.82	2.66	22.48	8.86	6.28	5.76	7.69	27.76	22.51	24.82	40.11	2.78
1.1.3 Call Deposit	7.16	11.19		16.30	32.75	10.14	12.64		20.36	3.68	12.28	20.99	42.57	12.65	6.19	49.32	19.36	10.37	47.07	1.24
1.1.4 Certificate of Deposit																				
1.2 On Borrowing	0.00		0.37	11.99					18.63				0.05			1.85	0.02	0.69	0.66	
2. Commission Expense													**0.41**			**0.14**				
3. Staff Expense	**11.98**	**16.60**	**15.12**	**65.09**	**23.91**	**8.74**	**19.73**	**6.79**	**57.30**	**5.72**	**28.03**	**12.82**	**12.62**	**8.87**	**5.27**	**51.46**	**30.20**	**22.25**	**30.75**	**5.80**
4. Office Operating Expenses	**10.49**	**26.59**	**21.51**	**57.38**	**31.95**	**11.47**	**19.34**	**4.10**	**81.06**	**8.10**	**46.12**	**15.86**	**21.20**	**16.61**	**5.61**	**125.25**	**43.49**	**30.52**	**40.85**	**6.67**
5. Foreign Exchange Loss																				
5.1 Due to Change in Exchange Rates																				
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense	**0.02**			**0.19**	**1.75**								**0.53**							
7. Provision for Risk	**1.79**		**10.35**	**9.85**	**7.41**	**0.52**	**13.11**	**0.62**	**41.66**	**16.23**	**7.18**	**2.68**	**15.80**	**9.43**	**1.18**	**147.20**	**7.59**	**11.52**	**10.52**	**0.68**
7.1 Loan loss Provision	1.79		10.35	9.85	7.41	0.52	12.56	0.62	24.31	1.23	7.18	2.68	15.80	9.43	1.18	147.20	7.59	6.78	10.52	0.68
7.1.1 General Loan loss Provision	1.79		2.34	8.47	7.41	0.52	4.07	0.62	1.34	1.20	5.93	1.99	1.55	1.50	0.90	-1.49	7.59	3.33	10.52	0.68
7.1.2 Special Loan Loss Provision			8.01	1.39			8.47		22.97	0.03	1.26	0.69	14.25	7.93	0.28	148.69		3.45		
7.1.3 Additional Loan Loss Provision							0.01													
7.2. Provision for Non-Banking Assets									10.26											
7.3. Provision for Loss on Investment									7.09									4.74		
7.5. Provision for Loss of Other Assets							0.55			15.01										
8. Loan Written Off							**0.12**		**78.95**											
9. Provision for Staff Bonus	**4.85**	**2.11**	**4.24**	**14.01**	**4.84**			**1.38**	**7.80**		**12.15**	**2.27**	**2.80**	**2.93**	**1.84**		**8.74**	**10.36**	**8.79**	**0.78**
10. Provision for Income Tax	**14.55**	**6.32**	**12.72**	**42.03**	**14.51**			**3.19**	**23.41**		**36.45**	**6.82**	**8.41**	**8.78**	**5.50**		**26.23**	**30.73**	**26.36**	**2.35**
11. Others																				
12. Net Profit	**33.90**	**14.75**	**29.67**	**98.07**	**33.86**	**20.41**	**19.96**	**10.63**	**54.63**		**85.05**	**24.24**	**19.62**	**20.48**	**12.84**		**61.19**	**72.90**	**61.52**	**5.47**
Total Expenses	**150.32**	**210.07**	**186.52**	**529.46**	**304.53**	**83.30**	**147.12**	**49.62**	**770.23**	**58.38**	**425.43**	**151.35**	**210.49**	**119.09**	**82.70**	**691.25**	**379.59**	**402.02**	**424.93**	**44.12**

Income		0.00			0.00	0.00					0.00	0.00	0.00	0.00		0.00		0.00	0.00	
1. Interest Income	**133.00**	**192.56**	**171.77**	**472.06**	**273.01**	**75.70**	**124.20**	**45.87**	**708.23**	**47.85**	**393.96**	**141.09**	**194.11**	**103.84**	**76.66**	**555.25**	**344.94**	**369.14**	**389.09**	**38.70**
1.1 On Loans and Advances	122.25	170.51	154.56	431.53	251.45	70.52	118.76	38.06	623.70	43.59	365.33	113.60	176.98	96.04	68.99	488.99	324.04	332.86	363.50	32.75
1.2 On Investment					0.84		0.23	0.16	14.20	0.24	1.78	0.71	5.38	0.85		7.68		4.31		
1.2.1 Government Bonds					0.84		0.23		14.20	0.24	1.78	0.71	5.38	0.85		7.23		4.31		
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds								0.16								0.45				
1.2.4 Debenture & Bonds																				
1.3 On Agency Balance																				
1.4 On Call Deposit	10.75	22.05	17.22	40.34	20.72	5.18	5.21		69.45	4.02	26.85	26.76	11.47	6.96	7.68		20.90	28.21	25.59	5.95
1.5 On Others				0.19				7.65	0.87			0.02	0.28			58.59		3.75		
2. Commission and Discount	**2.01**	**3.10**	**2.13**	**8.05**	**4.43**	**6.08**	**1.10**	**3.76**	**9.06**	**4.76**	**31.46**	**0.60**	**1.73**	**13.19**	**1.66**	**7.93**	**3.75**	**31.76**	**35.71**	**1.24**
2.1 Bills Purchase and Discount																				
2.2 Commission	2.01	3.10	1.86	8.05	4.43	0.39	1.10	3.24	9.06	0.66	3.23	0.60	1.73	1.97		7.83	3.75	31.76	2.09	1.24
2.3 Others			0.28			5.69		0.51		4.10	28.24			11.23	1.66	0.10			33.62	
3. Exchange Flactuation Income									**6.75**		**0.01**			**0.09**	**0.11**	**2.22**		**0.02**		
3.1 Due to Change in Exchange Rate									0.31		0.01			0.02	0.11	2.03		0.01		
3.2 Due to Foreign Currency Transaction									6.43					0.07		0.19		0.01		
4. Other Operating Income	**15.31**	**14.41**	**12.61**	**45.71**	**27.09**		**11.53**		**30.61**	**0.42**		**9.66**	**12.90**		**4.27**	**20.31**	**30.90**	**0.24**		**4.19**
5. Non Operating Income				**0.19**			**0.31**		**7.16**	**0.04**								**0.18**	**0.13**	
6. Write Back from Provisions for loss				**3.46**		**1.52**	**9.17**		**8.43**	**2.16**			**1.75**	**1.97**				**0.69**		
7. Recovery of written-off Loan							**0.80**													
8. Income from Extra Ordinary transactions																				
9. Net Loss										**3.15**						**105.54**				
Total Income	**150.32**	**210.07**	**186.52**	**529.46**	**304.53**	**83.30**	**147.12**	**49.62**	**770.23**	**58.38**	**425.43**	**151.35**	**210.49**	**119.09**	**82.70**	**691.25**	**379.59**	**402.02**	**424.93**	**44.12**

Profit and Loss Statement of upto Asar end, 2070

BFI Name	Kamana	Corporate	Pathibhara	Purnima	Jyoti	Bagmati	Hamro	Kakre	Shine	Pacific	Civic	IDBL	Kanchan	Matribhumi	Bright	Innovative	Jhimruk	Metro	Vibor	Gaumukhi
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00		0.00	0.00		0.00	0.00				
1. Interest Expense	**153.04**	**126.16**	**101.19**	**94.09**	**296.09**	**15.96**	**25.15**	**31.15**	**288.32**	**40.92**	**15.50**	**227.82**	**56.79**	**19.35**	**51.17**	**75.46**	**22.41**	**86.29**	**309.86**	**19.76**
1.1 On Deposit Liabilities	140.82	123.69	101.19	94.09	295.84	15.96	25.15	31.15	288.32	40.91	15.46	219.79	56.79	19.35	51.17	75.46	22.41	86.29	309.82	19.55
1.1.1 Saving Account	72.00	41.29	55.36	47.00	135.77	9.52	11.02	24.15	176.59	23.13	12.50	98.09	45.39	10.67	13.59	31.18	14.74	36.87	77.83	17.70
1.1.2 Fixed Account	56.50	74.04	19.41	37.27	109.17	3.50	8.97	7.00	79.56	7.35	2.96	109.02	11.40	5.67	19.58	32.57	3.11	36.62	191.92	1.85
1.1.2.1 Up to 3 months Fixed Account	1.31		0.13	0.29					0.37			0.07	0.22	0.04		0.01		0.11	1.67	
1.1.2.2 3 to 6 months Fixed Account	3.10		0.54	0.78	3.42			0.02	2.03	0.23		1.85	0.33	0.09	0.03	0.04	0.04	1.96	0.60	
1.1.2.3 6 months to 1 year Fixed Account	16.31	72.21	9.14	30.11	28.42	0.49	7.62	1.80	52.42	3.36	2.11	100.24	7.26	3.08	14.38	24.01	0.47	24.36	17.60	0.66
1.1.2.4 Above 1 year Fixed Account	35.78	1.82	9.61	6.08	77.33	3.00	1.36	5.18	24.75	3.75	0.85	6.87	3.58	2.46	5.17	8.51	2.60	10.20	172.05	1.19
1.1.3 Call Deposit	12.32	8.36	26.42	9.82	50.90	2.94	5.16		32.17	10.44		12.68		3.01	18.01	11.71	4.55	12.79	40.06	
1.1.4 Certificate of Deposit																				
1.2 On Borrowing	12.22	2.46			0.26					0.01	0.04	8.03							0.04	0.20
2. Commission Expense												**0.26**					**0.46**			
3. Staff Expense	**18.53**	**13.16**	**18.48**	**12.31**	**43.15**	**5.56**	**5.42**	**3.92**	**28.47**	**5.23**	**4.72**	**47.92**	**9.60**	**4.18**	**6.87**	**10.30**	**3.14**	**7.20**	**50.25**	**4.83**
4. Office Operating Expenses	**24.30**	**11.30**	**23.54**	**16.36**	**70.62**	**4.63**	**7.77**	**6.00**	**36.81**	**8.32**	**7.72**	**79.23**	**13.84**	**3.38**	**10.12**	**20.25**	**6.32**	**14.71**	**64.93**	**4.86**
5. Foreign Exchange Loss												**0.07**								
5.1 Due to Change in Exchange Rates																				
5.2 Due to Foreign Currency Transaction												0.07								
6. Non Operating Expense	**0.04**														**0.02**					
7. Provision for Risk	**8.18**	**195.77**	**15.42**	**3.54**	**28.38**	**0.87**	**0.75**	**1.04**	**14.97**	**1.57**	**1.00**	**295.03**	**18.08**	**5.12**	**20.32**	**3.37**	**2.01**	**4.22**	**271.02**	**1.57**
7.1 Loan loss Provision	8.18	195.77	10.29	3.54	28.38	0.87	0.75	1.04	14.97	1.57	1.00	171.95	1.60	5.12	20.32	3.37	2.01	4.22	57.41	1.57
7.1.1 General Loan loss Provision	7.23	-0.78	2.56	3.54	2.85	0.85	0.75	1.04	7.92	1.57	1.00	1.36	1.60	0.46	0.19	3.37	1.35	4.22	0.86	1.26
7.1.2 Special Loan Loss Provision	0.96	196.55	7.73		25.53	0.02			7.05			170.59		4.66	19.49		0.66		56.55	0.31
7.1.3 Additional Loan Loss Provision															0.64					
7.2. Provision for Non-Banking Assets												100.05	16.48						145.71	
7.3. Provision for Loss on Investment												23.03							67.90	
7.5. Provision for Loss of Other Assets			5.13		0.00															
8. Loan Written Off																			**7.26**	
9. Provision for Staff Bonus	**7.14**		**2.55**	**2.50**	**9.63**	**0.43**	**0.99**		**12.83**	**2.43**	**0.70**				**1.00**		**0.90**	**3.06**		**0.64**
10. Provision for Income Tax	**21.41**		**8.07**	**7.50**	**28.88**		**2.98**		**38.49**	**7.30**	**2.09**				**2.99**		**2.45**	**9.18**		**1.21**
11. Others																				
12. Net Profit	**49.96**		**17.47**	**17.49**	**67.38**	**4.35**	**6.96**	**6.95**	**89.80**	**17.04**	**4.87**		**21.91**	**2.34**	**6.97**	**23.19**	**6.57**	**21.42**		**5.19**
Total Expenses	**282.60**	**346.39**	**186.72**	**153.80**	**544.12**	**31.80**	**50.03**	**49.06**	**509.70**	**82.82**	**36.59**	**650.32**	**120.22**	**34.37**	**99.46**	**132.57**	**44.26**	**146.08**	**703.33**	**38.04**

Income			0.00	0.00	0.00	0.00		0.00	0.00			0.00	0.00	0.00	0.00		0.00	0.00	0.00	
1. Interest Income	**258.98**	**176.39**	**168.09**	**139.72**	**511.76**	**28.20**	**44.14**	**45.34**	**475.77**	**75.29**	**31.33**	**412.50**	**111.00**	**30.77**	**75.90**	**118.43**	**37.42**	**133.71**	**266.08**	**30.82**
1.1 On Loans and Advances	234.44	152.45	151.18	121.33	460.83	25.71	42.18	42.10	419.88	73.52	28.86	351.37	93.99	28.30	63.54	107.23	36.22	122.00	223.75	29.86
1.2 On Investment					6.80		0.09		0.35			0.01	0.01					3.02	3.66	
1.2.1 Government Bonds					6.80		0.09		0.35			0.01						3.02	1.24	
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds																			2.42	
1.2.4 Debenture & Bonds													0.01							
1.3 On Agency Balance																				
1.4 On Call Deposit	24.54	0.47	16.91	18.39	44.13	2.48	1.87		55.54	1.76	2.47	59.22	17.00	2.47	12.36	11.20	1.19	8.70	26.38	0.96
1.5 On Others		23.47						3.24				1.90							12.29	
2. Commission and Discount	**3.54**	**0.78**	**2.29**	**1.05**	**23.42**	**0.56**	**1.00**	**0.55**	**33.93**	**1.48**		**7.26**	**1.74**	**3.60**	**0.50**	**1.53**	**5.85**	**0.95**	**0.20**	**6.64**
2.1 Bills Purchase and Discount		0.17										0.98	0.01				0.00			
2.2 Commission	3.54	0.32	2.29	1.05	23.42	0.56	0.98	0.49	11.67	1.48		6.28	1.29	1.18	0.50	0.97	5.61		0.20	1.71
2.3 Others		0.30					0.02	0.07	22.26				0.44	2.42		0.56	0.23	0.95		4.92
3. Exchange Flactuation Income					**0.10**	**0.00**														
3.1 Due to Change in Exchange Rate					0.05															
3.2 Due to Foreign Currency Transaction					0.06	0.00														
4. Other Operating Income	**20.07**	**8.75**	**16.31**	**12.58**	**8.82**	**3.00**	**4.89**			**6.06**	**5.27**	**11.66**	**7.48**		**5.52**	**12.60**		**11.41**	**60.12**	**0.23**
5. Non Operating Income	**0.00**		**0.03**		**0.02**			**3.17**											**5.83**	
6. Write Back from Provisions for loss				**0.45**		**0.04**						**78.14**			**17.54**		**1.00**		**187.68**	**0.35**
7. Recovery of written-off Loan																				
8. Income from Extra Ordinary transactions																				
9. Net Loss		**160.46**										**140.76**							**183.41**	
Total Income	**282.60**	**346.39**	**186.72**	**153.80**	**544.12**	**31.80**	**50.03**	**49.06**	**509.70**	**82.82**	**36.59**	**650.32**	**120.22**	**34.37**	**99.46**	**132.57**	**44.26**	**146.08**	**703.33**	**38.04**

Profit and Loss Statement of upto Asar end, 2070

BFI Name	Raptiveri	Consumer	Khadbari	Tourism	Mission	Mt. Makalu	Sindhu	Sahara	N.Community	Cosmos	Manaslu	Ekata	Kalinchowk	Kailash	Salpa	Saptakoshi	Sajha	PrabhuDB	Apex	Nepal Aawas
Expenses	0.00	0.00		0.00	0.00			0.00	0.00	0.00	0.00	0.00		-0.12		0.00	0.00		0.00	
1. Interest Expense	**24.24**	**56.32**	**7.08**	**195.35**	**73.97**	**3.57**	**48.35**	**10.89**	**49.97**	**14.22**	**34.42**	**52.10**	**8.51**	**478.62**	**3.23**	**2.53**	**0.74**	**569.01**	**263.10**	**47.80**
1.1 On Deposit Liabilities	24.24	55.72	7.08	191.78	73.31	3.57	48.35	10.89	49.97	13.83	34.42	52.10	8.51	477.50	3.23	2.53	0.74	568.45	262.32	47.80
1.1.1 Saving Account	13.70	23.27	4.60	79.71	33.45	2.87	37.28	8.59	18.73	12.31	17.16	27.12	2.30	135.55	1.92	0.94	0.04	435.10	132.72	11.20
1.1.2 Fixed Account	9.55	28.92	2.38	77.97	27.78	0.43	11.06	1.33	18.95	1.52	9.27	10.66	2.46	257.86	1.13	0.62	0.02	133.34	129.61	36.60
1.1.2.1 Up to 3 months Fixed Account				0.04	0.30				0.22		0.03	0.03		5.11	0.05			1.17	3.09	
1.1.2.2 3 to 6 months Fixed Account	0.09		0.04	15.74	1.07	0.06			0.16	0.03	0.13	0.08		4.76	0.10	0.00		7.43	7.72	
1.1.2.3 6 months to 1 year Fixed Account	1.60		1.13	56.26	19.13	0.16	7.84		17.68	0.42	2.58	8.78		156.68	0.69	0.53	0.01	90.70	92.38	13.30
1.1.2.4 Above 1 year Fixed Account	7.87	28.92	1.21	5.94	7.27	0.21	3.23	1.33	0.90	1.06	6.53	1.77	2.46	91.31	0.30	0.09	0.01	34.04	26.41	23.30
1.1.3 Call Deposit	0.99	3.53	0.10	34.09	12.08	0.27		0.96	12.29		7.99	14.31	3.75	84.09	0.18	0.97	0.68			
1.1.4 Certificate of Deposit																				
1.2 On Borrowing		0.60		3.57	0.66					0.39				1.12				0.57	0.77	
2. Commission Expense																				
3. Staff Expense	**6.05**	**10.47**	**2.60**	**34.42**	**10.46**	**1.70**	**8.28**	**2.39**	**7.19**	**4.31**	**7.79**	**7.70**	**3.64**	**61.83**	**2.62**	**1.94**	**2.14**	**105.15**	**13.47**	**8.20**
4. Office Operating Expenses	**5.25**	**11.43**	**3.22**	**61.63**	**15.15**	**2.09**	**11.47**	**5.38**	**12.65**	**5.75**	**12.58**	**10.31**	**4.20**	**78.95**	**2.88**	**3.24**	**2.88**	**164.05**	**25.81**	**8.60**
5. Foreign Exchange Loss																				
5.1 Due to Change in Exchange Rates																				
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense																		**0.42**		
7. Provision for Risk	**2.09**	**6.03**	**0.23**	**29.88**	**1.70**	**0.12**	**2.14**	**0.32**	**1.06**	**0.53**	**2.53**	**3.61**	**0.54**	**28.56**	**0.77**	**0.76**	**0.46**	**19.81**	**10.20**	**8.40**
7.1 Loan loss Provision	2.09	6.03	0.23	29.88	1.70	0.12	2.14	0.32	1.06	0.53	2.53	3.61	0.54	21.12	0.77	0.76	0.46	19.81	10.20	8.10
7.1.1 General Loan loss Provision	1.33	6.03	0.23	26.29	1.66	0.10	1.23	0.32	1.00	0.53	2.53	3.53	0.54	9.24	0.77	0.76	0.46	19.81	4.96	-0.20
7.1.2 Special Loan Loss Provision	0.75			3.59	0.03	0.02	0.91		0.05			0.09		11.88					5.25	8.30
7.1.3 Additional Loan Loss Provision																				
7.2. Provision for Non-Banking Assets														7.44						
7.3. Provision for Loss on Investment																				0.30
7.5. Provision for Loss of Other Assets																				
8. Loan Written Off																			**2.93**	
9. Provision for Staff Bonus		**3.02**	**0.60**	**13.28**	**1.64**	**0.35**					**0.51**	**1.59**	**0.20**	**21.72**				**12.45**	**1.44**	**2.20**
10. Provision for Income Tax		**9.05**	**1.87**	**39.84**	**4.92**	**1.17**					**0.99**	**4.76**	**0.60**	**66.92**				**37.35**	**4.44**	**6.50**
11. Others																				
12. Net Profit	**7.61**	**21.12**	**4.23**	**92.96**	**11.47**	**2.38**	**15.18**	**5.10**	**0.90**	**2.22**	**4.13**	**11.09**	**1.40**	**150.28**		**0.61**		**87.16**	**9.98**	**15.20**
Total Expenses	**45.23**	**117.44**	**19.84**	**467.35**	**119.30**	**11.38**	**85.41**	**24.08**	**71.76**	**27.02**	**62.95**	**91.16**	**19.08**	**886.88**	**9.49**	**9.08**	**6.22**	**995.41**	**331.38**	**96.90**

Income	0.00	0.00	0.00					0.00			0.00	0.00	0.00	0.00			0.00			
1. Interest Income	**40.03**	**98.88**	**16.99**	**413.14**	**109.67**	**9.98**	**77.84**	**19.76**	**66.51**	**22.45**	**55.26**	**79.62**	**17.15**	**801.45**	**3.99**	**7.49**	**2.45**	**830.61**	**318.99**	**83.40**
1.1 On Loans and Advances	40.03	86.52	16.58	382.70	100.21	9.11	72.51	18.82	58.89	19.52	51.67	71.68	13.42	740.83	3.73	4.04	0.75	694.24	292.10	65.10
1.2 On Investment				6.93										15.22				8.12	7.55	
1.2.1 Government Bonds				6.93										15.22					7.55	
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds																				
1.2.4 Debenture & Bonds																		8.12		
1.3 On Agency Balance				0.00														57.91		
1.4 On Call Deposit		12.37	0.41	23.51	9.46	0.87	5.33	0.94	7.62	1.02	3.59	7.93	3.73	44.43	0.26	3.45	1.70		19.11	
1.5 On Others										1.92				0.96				70.35	0.22	18.30
2. Commission and Discount	**5.20**	**1.20**	**2.81**	**11.05**	**0.78**	**0.68**	**1.00**		**0.35**	**1.25**	**2.93**	**0.93**	**0.35**	**3.67**	**0.22**	**0.13**		**31.74**	**0.50**	
2.1 Bills Purchase and Discount																				
2.2 Commission	3.38	1.20	2.77	11.05	0.78	0.68	1.00		0.35	1.24	2.93	0.93	0.35	3.67	0.22	0.13		31.74	0.50	
2.3 Others	1.83		0.04							0.01										
3. Exchange Flactuation Income				**16.95**										**0.00**				**59.91**		
3.1 Due to Change in Exchange Rate				2.02																
3.2 Due to Foreign Currency Transaction				14.93										0.00				59.91		
4. Other Operating Income		**5.23**		**26.14**	**8.85**	**0.70**	**6.57**	**4.32**	**4.90**	**3.32**	**4.76**	**10.33**	**1.59**	**80.78**	**0.88**	**1.45**	**0.67**	**53.00**	**11.67**	**3.20**
5. Non Operating Income				**0.08**								**0.28**		**1.05**				**12.42**		**0.40**
6. Write Back from Provisions for loss		**12.12**	**0.04**			**0.02**								**0.05**				**7.73**	**0.21**	**9.90**
7. Recovery of written-off Loan																				
8. Income from Extra Ordinary transactions																				
9. Net Loss															**4.41**		**3.10**			
Total Income	**45.23**	**117.44**	**19.84**	**467.35**	**119.30**	**11.38**	**85.41**	**24.08**	**71.76**	**27.02**	**62.95**	**91.16**	**19.08**	**887.00**	**9.49**	**9.08**	**6.22**	**995.41**	**331.38**	**96.90**

Profit and Loss Statement of upto Asar end, 2070

BFI Name	NFL	NIDC Capital	NNFL	NSMFL	Peoples	KFL	Himalaya	Union	PFCL	NHMFL	Goodwill	SFL	SIFCL	Lumbini	ILFCO	Mahalaxmi	Lalitpur	United FC	General	Progressive
Expenses	0.00		0.00			0.00		0.00		0.00			0.00			0.00		0.00		0.00
1. Interest Expense	**60.22**	**164.59**	**346.23**	**74.66**	**10.84**	**54.91**	**18.30**	**117.15**	**202.44**	**173.40**	**213.29**	**135.40**	**140.57**	**178.93**	**126.27**	**250.32**	**175.09**	**251.16**	**66.54**	**21.39**
1.1 On Deposit Liabilities	60.13	156.41	346.23	71.18	10.84	54.91	15.97	117.15	202.44	173.40	208.45	122.23	140.57	178.93	126.27	250.32	175.09	251.16	65.81	21.39
1.1.1 Saving Account	10.33	34.82	78.58	42.87	5.17	8.80	4.57	18.57	72.45	26.57	86.46	42.94	31.42	54.06	19.63	84.54	52.88	91.73	15.56	8.04
1.1.2 Fixed Account	49.80	118.98	267.66	18.54	5.67	46.11	11.40	93.35	129.98	146.83	121.99	79.29	109.15	124.87	103.08	156.18	122.21	159.43	50.25	13.35
1.1.2.1 Up to 3 months Fixed Account	0.64	0.09	1.38			0.61		1.73	0.00	4.26	1.50		0.12	1.65		0.55	0.05	0.63	2.94	0.02
1.1.2.2 3 to 6 months Fixed Account	1.40	0.14	4.42			1.18		1.34	0.15	3.59	3.09		0.09	9.41		0.59	1.12	3.66	0.46	
1.1.2.3 6 months to 1 year Fixed Account	34.61	56.06	200.22		0.17	21.20		62.57	1.43	56.98	50.93		43.92	89.95	44.94	46.60	84.59	39.77		1.86
1.1.2.4 Above 1 year Fixed Account	13.16	62.70	61.64	18.54	5.50	23.12	11.40	27.71	128.40	82.01	66.47	79.29	65.02	23.86	58.14	108.44	36.45	115.37	46.84	11.47
1.1.3 Call Deposit		2.60		9.77				5.23							3.56	9.38				
1.1.4 Certificate of Deposit																0.22				
1.2 On Borrowing	0.09	8.18		3.48			2.33				4.83	13.17							0.73	
2. Commission Expense	**0.71**						**0.29**											**0.06**		
3. Staff Expense	**7.07**	**10.22**	**34.01**	**18.83**	**5.04**	**6.88**	**1.68**	**21.70**	**18.09**	**14.58**	**23.19**	**12.52**	**12.11**	**10.43**	**39.14**	**25.88**	**12.64**	**41.70**	**9.01**	**4.61**
4. Office Operating Expenses	**14.84**	**15.52**	**35.36**	**47.93**	**9.99**	**10.27**	**1.52**	**17.60**	**23.51**	**10.82**	**49.02**	**16.12**	**13.84**	**10.84**	**54.97**	**26.56**	**12.99**	**36.62**	**8.53**	**6.49**
5. Foreign Exchange Loss																				
5.1 Due to Change in Exchange Rates																				
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense						**0.48**										**0.23**				
7. Provision for Risk	**57.30**	**260.79**	**71.14**	**144.03**	**1.72**	**0.95**	**7.50**	**56.61**	**6.30**	**107.08**	**8.46**	**4.07**	**1.77**	**36.53**	**0.81**	**21.42**	**93.18**	**4.72**	**378.50**	**37.33**
7.1 Loan loss Provision	39.29	141.35	11.12	144.03	1.72		7.50	56.61	6.30	101.42	8.46	4.07	1.77	36.53		17.81		4.14	378.50	37.33
7.1.1 General Loan loss Provision	0.07		5.98				7.50						1.77	36.53		17.81		5.31		0.07
7.1.2 Special Loan Loss Provision	39.22		5.14	144.03	1.72			56.61	6.30	101.42								-1.18	378.50	37.26
7.1.3 Additional Loan Loss Provision		141.35									8.46	4.07								
7.2. Provision for Non-Banking Assets	18.00	119.44	60.02							5.67					0.81	3.28	93.18			
7.3. Provision for Loss on Investment	0.01	0.00				0.95										0.33		0.05		
7.5. Provision for Loss of Other Assets																		0.54		
8. Loan Written Off	**1.10**	**42.03**						**1.50**						**8.03**	**4.43**			**3.89**		
9. Provision for Staff Bonus			**16.61**						**6.77**		**3.78**		**5.65**	**4.70**	**26.66**	**10.30**				
10. Provision for Income Tax			**49.82**						**25.27**		**10.20**	**0.06**	**16.96**	**14.09**	**71.78**	**30.91**				
11. Others			**0.79**	**0.10**		**0.65**														
12. Net Profit	**-32.86**		**116.24**		**282.27**	**8.27**			**42.38**	**-83.29**	**27.61**	**47.78**	**39.58**	**32.87**	**194.86**	**72.13**	**159.70**	**87.85**		
Total Expenses	**108.38**	**493.16**	**670.20**	**285.55**	**309.86**	**82.41**	**29.29**	**214.57**	**324.76**	**222.59**	**335.55**	**215.94**	**230.49**	**296.42**	**518.92**	**437.74**	**453.59**	**426.00**	**462.57**	**69.83**

Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00				0.00	0.00		0.00
1. Interest Income	**71.29**	**231.43**	**586.49**	**78.53**	**82.88**	**70.36**	**4.90**	**150.20**	**297.17**	**212.79**	**285.40**	**199.02**	**211.79**	**244.29**	**465.64**	**374.11**	**213.99**	**390.59**	**117.09**	**18.37**
1.1 On Loans and Advances	65.90	176.71	537.83	74.13	81.71	63.24	4.82	135.36	275.97	197.60	261.66	162.50	194.00	201.46	408.39	333.85	207.09	362.96	115.54	17.53
1.2 On Investment	1.70	1.36	27.06	1.33		0.23		2.22		3.01	8.22		3.68	9.36	10.79	6.13	1.38	5.56		0.29
1.2.1 Government Bonds		1.36	27.06	1.33		0.23		2.22		3.01	8.22		3.68		10.79	6.13		5.56		
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds	1.60													9.36			1.36			
1.2.4 Debenture & Bonds	0.10																0.02			0.29
1.3 On Agency Balance													14.11							
1.4 On Call Deposit	3.69	52.16	21.60	3.07	1.17	6.89		12.43	21.20	11.73	15.52	22.86		31.97		34.07		21.60	1.55	
1.5 On Others		1.20					0.08	0.19		0.46		13.66		1.50	46.47	0.06	5.53	0.47		0.55
2. Commission and Discount	**0.08**	**0.83**	**1.99**	**0.01**		**0.14**	**0.07**	**0.56**	**26.71**	**0.17**	**1.72**	**13.58**		**0.46**	**4.10**	**3.14**	**0.28**	**3.59**	**1.94**	**1.68**
2.1 Bills Purchase and Discount																				
2.2 Commission	0.08	0.65	1.99			0.14	0.07	0.56	0.14	0.17	1.72	1.00		0.46		2.80	0.08	1.68	0.05	0.62
2.3 Others		0.18		0.01					26.58			12.59			4.10	0.34	0.20	1.91	1.89	1.05
3. Exchange Flactuation Income																				
3.1 Due to Change in Exchange Rate																				
3.2 Due to Foreign Currency Transaction																				
4. Other Operating Income	**2.45**	**22.32**	**25.91**	**12.70**	**4.82**	**5.21**	**0.42**	**10.24**		**5.60**	**32.24**		**14.64**	**9.22**	**17.73**	**12.63**	**2.34**	**31.16**		**8.68**
5. Non Operating Income	**19.56**	**25.97**	**5.25**	**23.42**		**1.50**		**0.61**	**0.55**	**1.14**	**12.74**	**0.48**	**0.08**	**4.04**	**2.07**	**14.15**	**4.76**		**0.68**	
6. Write Back from Provisions for loss	**15.00**	**111.74**	**49.91**	**5.00**	**222.16**	**3.74**		**23.43**	**0.33**	**2.89**	**3.45**	**2.86**	**3.98**	**35.62**	**29.37**	**33.70**	**232.22**	**0.66**	**150.35**	**1.06**
7. Recovery of written-off Loan			**0.65**		**0.00**	**0.10**		**0.49**						**2.78**						
8. Income from Extra Ordinary transactions						**1.36**														**0.23**
9. Net Loss		**100.88**		**165.90**			**23.91**	**29.03**											**192.53**	**39.82**
Total Income	**108.38**	**493.16**	**670.20**	**285.55**	**309.86**	**82.41**	**29.29**	**214.57**	**324.76**	**222.59**	**335.55**	**215.94**	**230.49**	**296.42**	**518.92**	**437.74**	**453.59**	**426.00**	**462.57**	**69.83**

Profit and Loss Statement of upto Asar end, 2070

BFI Name	Navadurga	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	Synergy	Srijana	Om	WMBFL	CMBFCL	Crystal	Guheshwori	Patan	Fewa	Everest	Prudential	ICFC	Sagarmatha
Expenses			0.00	0.00			0.00			0.00	0.00			0.00		0.00		0.00		0.00
1. Interest Expense	**109.62**	**109.37**	**176.35**	**181.88**	**124.29**	**18.11**	**11.10**	**291.99**	**30.64**	**350.19**	**65.20**	**70.34**	**36.22**	**88.09**	**37.51**	**258.66**	**47.54**	**88.02**	**339.19**	**152.39**
1.1 On Deposit Liabilities	109.62	109.37	176.35	178.85	124.29	18.06	11.10	289.61	30.64	350.19	61.53	68.85	30.50	88.09	37.51	258.66	47.54	85.30	308.07	152.39
1.1.1 Saving Account	30.20	30.04	74.83	55.32	54.06	5.14	3.38	118.11	22.46	128.51	27.78	28.08	16.24	26.88	12.77	116.32	20.50	32.16	160.82	73.61
1.1.2 Fixed Account	77.01	79.33	101.52	123.53	70.23	12.92	7.72	171.50	8.18	221.68	33.75	16.96	14.26	61.21	24.74	142.34	27.04	53.15	147.25	78.78
1.1.2.1 Up to 3 months Fixed Account			13.20		5.96	0.12		7.32		2.19	1.28		0.45	1.38		2.37	11.88	0.83	0.07	2.01
1.1.2.2 3 to 6 months Fixed Account		0.00	20.30	0.31	1.57	5.28		10.15	0.48	4.40	0.18		0.62	5.84		3.24	0.06	0.29	0.91	8.90
1.1.2.3 6 months to 1 year Fixed Account			55.84	80.39	59.60	5.08		85.48	2.98	156.45	16.13	0.95	9.52	47.20		102.82	7.76	14.33	73.05	52.73
1.1.2.4 Above 1 year Fixed Account	77.01	79.33	12.18	42.82	3.10	2.44	7.72	68.54	4.72	58.64	16.16	16.01	3.66	6.80	24.74	33.91	7.35	37.71	73.22	15.14
1.1.3 Call Deposit	2.41											23.81								
1.1.4 Certificate of Deposit																				
1.2 On Borrowing				3.03		0.05		2.38			3.67	1.49	5.72					2.72	31.12	
2. Commission Expense		**0.67**							**0.60**											
3. Staff Expense	**8.80**	**5.94**	**10.61**	**16.07**	**10.74**	**10.49**	**1.95**	**44.25**	**4.18**	**22.86**	**9.02**	**17.54**	**6.34**	**8.84**	**4.62**	**27.98**	**5.86**	**17.69**	**36.85**	**18.89**
4. Office Operating Expenses	**12.32**	**3.79**	**14.00**	**15.27**	**15.59**	**8.83**	**1.02**	**57.53**	**7.89**	**35.29**	**14.51**	**26.68**	**461.32**	**9.16**	**5.61**	**40.17**	**11.11**	**14.28**	**53.34**	**17.20**
5. Foreign Exchange Loss																				
5.1 Due to Change in Exchange Rates																				
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense								**0.09**							**0.74**					
7. Provision for Risk		**35.02**	**128.39**	**6.17**	**332.32**	**48.99**	**2.62**	**291.76**	**4.13**	**8.59**	**294.75**			**3.95**	**16.34**	**9.70**	**1.60**	**217.07**	**6.81**	**54.63**
7.1 Loan loss Provision		35.02	3.91	6.17	332.04	33.51	0.78	290.59	4.13	8.59	293.56			3.85	16.34	9.70	1.60	133.16	6.24	15.12
7.1.1 General Loan loss Provision		0.80	3.91		332.04		0.02	7.43	2.67	5.42				1.22	16.34	9.70	1.60	1.15	4.24	
7.1.2 Special Loan Loss Provision		34.23				33.51	0.75	283.16	1.46	3.18	293.56			1.35				132.02	2.00	15.12
7.1.3 Additional Loan Loss Provision				6.17										1.27						
7.2. Provision for Non-Banking Assets			124.49			15.48	1.85	1.17			1.19							72.99	0.56	38.26
7.3. Provision for Loss on Investment					0.28									0.09				4.66		1.25
7.5. Provision for Loss of Other Assets																		6.26		
8. Loan Written Off	**0.48**										**0.00**									**4.37**
9. Provision for Staff Bonus	**3.40**		**1.67**	**2.94**						**11.64**						**11.86**	**1.35**	**4.73**	**11.89**	**0.54**
10. Provision for Income Tax	**11.21**		**5.01**	**8.82**						**34.90**						**35.58**	**4.06**	**14.19**	**35.66**	**1.61**
11. Others								**0.35**										**0.21**		**0.60**
12. Net Profit	**22.76**	**71.43**	**11.70**	**20.58**			**5.87**		**27.42**	**81.54**		**253.42**		**52.80**		**83.03**	**9.47**	**33.12**	**83.20**	**3.76**
Total Expenses	**168.59**	**226.22**	**347.74**	**251.73**	**482.94**	**86.42**	**22.55**	**685.98**	**74.86**	**545.02**	**383.49**	**367.97**	**503.89**	**162.83**	**64.82**	**466.99**	**81.00**	**389.32**	**566.93**	**253.99**

Income	0.00	0.00		0.00		0.00	0.00			0.00	0.00	0.00	0.00		0.00	0.00		0.00		0.00
1. Interest Income	**159.63**	**186.52**	**242.71**	**217.32**	**103.67**	**24.33**	**21.95**	**313.81**	**61.88**	**515.00**	**57.94**	**120.23**	**57.11**	**142.50**	**45.41**	**431.05**	**74.00**	**139.72**	**528.99**	**213.73**
1.1 On Loans and Advances	140.42	152.34	210.80	192.05	103.57	23.62	21.95	269.83	60.00	469.31	54.15	115.64	54.44	124.12	39.26	403.29	68.32	131.77	439.96	196.05
1.2 On Investment		0.33		2.80				8.29		9.55				2.21		0.40		0.79		1.59
1.2.1 Government Bonds								8.29		9.55						0.40		0.79		1.59
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds		0.33																		
1.2.4 Debenture & Bonds				2.80										2.21						
1.3 On Agency Balance																			88.04	
1.4 On Call Deposit		19.47	31.91	19.45		0.71		33.53	1.88	36.15			0.63	16.17	6.15	27.37	5.68	7.00		
1.5 On Others	19.21	14.38		3.03	0.10			2.16			3.78	4.60	2.04					0.17	0.98	16.08
2. Commission and Discount	**0.28**	**0.07**	**16.29**	**1.49**	**0.56**	**0.06**	**0.00**	**2.39**	**0.09**		**0.18**	**0.00**		**0.61**	**0.01**	**23.74**	**0.68**	**2.80**	**2.94**	**2.35**
2.1 Bills Purchase and Discount																				
2.2 Commission		0.01		1.49	0.03	0.06		2.39	0.09		0.10			0.56	0.01	23.74	0.68	0.06	2.94	1.43
2.3 Others	0.28	0.06	16.29		0.52		0.00				0.08	0.00		0.05	0.00			2.74		0.92
3. Exchange Flactuation Income																				
3.1 Due to Change in Exchange Rate																				
3.2 Due to Foreign Currency Transaction																				
4. Other Operating Income	**7.79**	**2.58**		**13.79**	**8.68**	**1.13**	**0.60**	**13.31**	**10.89**	**29.79**	**0.80**	**0.20**		**13.96**	**0.88**	**12.20**	**5.36**	**2.28**	**24.73**	**15.02**
5. Non Operating Income	**0.07**	**1.49**		**13.45**				**1.48**		**0.13**		**1.21**	**2.91**	**1.01**	**10.23**			**0.84**	**3.32**	**18.99**
6. Write Back from Provisions for loss	**0.82**	**23.62**	**88.74**	**5.68**		**31.74**		**107.30**	**2.01**	**0.10**	**0.26**	**246.33**		**4.56**	**1.16**		**0.97**	**243.57**	**6.95**	**3.90**
7. Recovery of written-off Loan		**11.94**				**0.11**								**0.20**				**0.10**		
8. Income from Extra Ordinary transactions								**2.65**												
9. Net Loss					**370.03**	**29.05**		**245.05**			**324.31**		**443.86**		**7.13**					
Total Income	**168.59**	**226.22**	**347.74**	**251.73**	**482.94**	**86.42**	**22.55**	**685.98**	**74.86**	**545.02**	**383.49**	**367.97**	**503.89**	**162.83**	**64.82**	**466.99**	**81.00**	**389.32**	**566.93**	**253.99**

Profit and Loss Statement of upto Asar end, 2070

BFI Name	Civil	Imperial	Kuber	NEFL	Seti	hama	reliable	Namaste	Kaski	Zenith	Unique	Manjushree	Subhalaxmi	Jebils	Reliance	Lotus	Bhaktapur
Expenses		0.00	0.00					0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
1. Interest Expense	**66.55**	**82.34**	**68.87**	**67.62**	**11.44**	**31.89**	**163.36**	**7.75**	**143.22**	**84.94**	**43.15**	**101.44**	**70.48**	**52.12**	**94.74**	**37.34**	**19.76**
1.1 On Deposit Liabilities	66.15	82.34	68.81	67.62	11.44	31.89	155.19	7.75	143.22	84.94	43.02	101.44	70.48	52.12	94.74	37.34	19.76
1.1.1 Saving Account	20.84	27.60	22.27	38.83	8.13	10.34	99.29	6.47	67.07	59.81	19.81	45.74	11.80	10.88	46.55	16.27	8.71
1.1.2 Fixed Account	37.42	54.74	46.55	28.80	3.31	15.88	55.91	1.28	76.15	25.14	23.21	55.69	51.29	27.26	48.19	21.07	7.32
1.1.2.1 Up to 3 months Fixed Account	0.00	0.60		0.04	0.03		1.20		0.83	0.67	0.75	0.41	1.62	0.36	6.00	0.35	
1.1.2.2 3 to 6 months Fixed Account	0.01	0.53		0.72	0.02	0.09	5.99		0.94	1.25	1.67	6.40	1.29	1.40	2.10	0.09	0.01
1.1.2.3 6 months to 1 year Fixed Account	31.26	21.27	46.55	15.75	1.52	7.65	40.14	0.15	68.98	11.79	17.13	27.25	19.90	19.59	18.26	17.79	3.28
1.1.2.4 Above 1 year Fixed Account	6.15	32.34		12.28	1.74	8.13	8.57	1.13	5.40	11.43	3.67	21.63	28.47	5.92	21.81	2.84	4.03
1.1.3 Call Deposit	7.90					5.68							7.39	13.99			3.73
1.1.4 Certificate of Deposit																	
1.2 On Borrowing	0.40		0.05				8.16				0.12						
2. Commission Expense	**0.21**																
3. Staff Expense	**6.72**	**7.33**	**14.49**	**10.88**	**4.57**	**5.88**	**26.84**	**2.70**	**16.86**	**13.57**	**5.06**	**9.36**	**9.31**	**9.74**	**8.52**	**4.09**	**4.19**
4. Office Operating Expenses	**5.23**	**8.86**	**24.10**	**13.18**	**2.92**	**7.96**	**29.05**	**2.03**	**21.14**	**11.37**	**7.77**	**14.52**	**14.48**	**10.21**	**13.93**	**8.79**	**5.86**
5. Foreign Exchange Loss																	
5.1 Due to Change in Exchange Rates																	
5.2 Due to Foreign Currency Transaction																	
6. Non Operating Expense		**0.09**		**0.00**			**0.88**										
7. Provision for Risk	**21.28**	**52.54**	**37.44**	**2.05**			**4.99**	**0.40**	**4.91**	**7.06**	**1.02**	**3.69**	**1.55**	**33.31**	**8.42**	**9.41**	**2.91**
7.1 Loan loss Provision	21.12	52.23	37.44	2.05			4.42	0.40	4.91	7.06	1.02	3.69	1.55	33.08	6.85	9.41	2.91
7.1.1 General Loan loss Provision	5.10	52.23	37.44	2.05			2.64	0.40		0.50		3.69		3.84	2.28	1.46	0.98
7.1.2 Special Loan Loss Provision	16.02						1.78		4.91	6.56			1.55	29.24	4.57	6.59	1.92
7.1.3 Additional Loan Loss Provision											1.02					1.35	
7.2. Provision for Non-Banking Assets							0.58										
7.3. Provision for Loss on Investment	0.16													0.23	0.13		
7.5. Provision for Loss of Other Assets		0.31													1.43		
8. Loan Written Off							**1.91**										
9. Provision for Staff Bonus	**1.90**			**3.25**		**4.81**	**6.59**	**0.54**	**5.65**	**3.89**	**4.35**	**1.84**	**2.48**		**1.81**	**1.06**	**0.47**
10. Provision for Income Tax	**5.72**			**9.56**		**14.25**	**23.44**	**1.61**	**16.96**	**12.01**	**13.06**	**5.53**	**7.43**	**-3.39**	**5.44**	**3.18**	**1.41**
11. Others																	
12. Net Profit	**13.30**			**22.93**	**14.37**	**33.84**	**42.45**	**3.75**	**39.57**	**26.84**	**30.48**	**12.91**	**17.34**		**12.69**	**7.41**	**3.29**
Total Expenses	**120.91**	**151.16**	**144.89**	**129.47**	**33.31**	**98.63**	**299.50**	**18.79**	**248.31**	**159.70**	**104.88**	**149.29**	**123.06**	**102.00**	**145.56**	**71.27**	**37.88**

Income					0.00	0.00	0.00		0.00	0.00			0.00	0.00			
1. Interest Income	**100.06**	**98.79**	**81.49**	**111.35**	**28.55**	**62.48**	**265.69**	**16.31**	**232.41**	**147.37**	**100.33**	**141.57**	**113.46**	**74.74**	**133.37**	**60.81**	**35.08**
1.1 On Loans and Advances	82.98	83.99	79.03	95.68	24.96	50.62	240.24	14.43	216.19	125.05	74.51	140.41	113.46	67.38	111.82	51.94	25.19
1.2 On Investment	0.34			3.19	0.06	1.04	4.66			0.84	1.54	1.17		0.51	0.21	0.56	0.45
1.2.1 Government Bonds				3.19		1.04	4.66			0.84	1.54			0.51	0.21	0.56	0.45
1.2.2 Foreign Bonds																	
1.2.3 NRB Bonds	0.34				0.06							1.17					
1.2.4 Debenture & Bonds																	
1.3 On Agency Balance																	
1.4 On Call Deposit	13.73		2.46			10.82	20.79	1.88	16.23	21.48	9.07			6.82	16.62		
1.5 On Others	3.01	14.79		12.47	3.53	0.00	0.01				15.21			0.03	4.72	8.32	9.45
2. Commission and Discount	**0.03**	**0.24**	**0.08**	**3.65**	**0.10**	**0.10**	**17.80**	**0.19**		**1.20**	**4.55**	**7.71**	**0.40**	**0.43**	**0.42**	**0.17**	**0.05**
2.1 Bills Purchase and Discount																	
2.2 Commission	0.02	0.24	0.08	2.58	0.10	0.10	17.80	0.19		1.20		0.88	0.40	0.43	0.42	0.13	0.05
2.3 Others	0.01			1.07							4.55	6.83				0.04	
3. Exchange Flactuation Income							**1.64**										
3.1 Due to Change in Exchange Rate							1.64										
3.2 Due to Foreign Currency Transaction																	
4. Other Operating Income	**4.30**	**3.54**	**4.34**	**8.42**	**1.82**	**2.79**	**11.33**	**2.28**	**15.89**	**10.63**			**9.19**	**7.92**	**11.41**	**4.07**	**2.75**
5. Non Operating Income	**0.39**	**0.34**		**5.95**		**0.00**	**0.70**			**0.16**				**7.64**	**0.36**	**0.04**	
6. Write Back from Provisions for loss	**16.13**	**1.20**	**36.97**	**0.09**	**2.84**	**33.26**	**2.34**			**0.33**				**2.56**		**6.18**	
7. Recovery of written-off Loan																	
8. Income from Extra Ordinary transactions																	
9. Net Loss		**47.06**	**22.02**											**8.72**			
Total Income	**120.91**	**151.16**	**144.89**	**129.47**	**33.31**	**98.63**	**299.50**	**18.79**	**248.31**	**159.70**	**104.88**	**149.29**	**123.06**	**102.00**	**145.56**	**71.27**	**37.88**

Statement of Credit as on Asar end, 2070

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	Sunrise	Grand	NMB
Sector Wise	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0
Agricultural and Forest Related	1038.15	1271.36	806.73	1097.76	470.53	1305.20	1129.39	214.83	2085.50	606.60	589.12	459.92	409.66	96.12	415.03	586.45	259.99	13239.05	696.72	77.70	553.11	218.94	723.41	279.73
Fishery Related	11.96	11.44	24.96					10.27	0.06			0.73				14.30		398.67	18.04	0.75	4.29	2.31		
Mining Related	232.87	661.73	553.02	28.41				45.25	25.24		31.00	130.87		41.83	806.61		81.64	50.41	69.79	10.80	1.98	110.85	398.50	57.29
Manufacturing (Producing) Related	6863.29	7005.60	12069.55	17010.50	7265.16	13104.13	6186.36	2646.74	9262.49	6919.87	4022.90	8152.60	989.64	5335.18	5173.90	5151.96	4940.60	6620.31	4370.68	4251.07	5330.12	4265.07	2887.04	4808.18
Construction	2564.27	5771.05	4788.09	1323.70	5559.02	3029.37	2691.90	3027.59	5325.99	1690.80	1194.69	5196.38	949.90	2297.24	2481.22	2870.39	2189.34	2622.35	1714.75	553.88	2442.75	725.46	853.18	2388.30
Electricity,Gas and Water	844.70	887.23	1929.34	687.56	500.00	952.50	229.18	20.31	1159.26	1279.45	518.60	1136.29	181.57	1290.69	664.33	439.89	740.69	57.22	57.21	999.34	690.84	323.18	265.65	381.89
Metal Products, Mach. & Ele. Eqp.	217.84	702.49	200.59	338.16	336.27	43.41	656.74	387.25	1330.50	327.97	208.66	351.51	19.66	181.78	563.85	146.30	224.70	766.64	237.16	35.62	102.11	273.52	289.31	289.20
Tras., Com. and Public Utilities	546.42	1789.88	709.70	1709.11	85.94	1937.73	870.47	363.40	2973.17	224.11	910.83	1753.98	361.70	574.50	941.72	866.78	1143.73	263.63	246.10	129.41	521.99	553.18	1022.46	584.09
Wholesaler & Retailer	7625.69	13328.71	10866.71	8166.56	4064.64	7261.89	9203.42	3006.71	12300.20	5660.96	3179.84	6840.87	1894.55	4021.51	3125.68	4815.59	4254.75	11067.69	6343.14	2813.99	2488.13	4259.92	1875.50	3075.38
Finance, Insurance and Real Estate	1607.72	2913.85	4053.81	4657.56	604.56	4425.17	1441.41	814.32	5940.57	2217.13	1948.48	2010.93	467.53	1914.25	1992.44	2595.14	2778.31	129.60	1098.41	2898.90	3351.28	3402.43	3312.34	1542.62
Hotel or Restaurant	796.75	1369.34	1207.69	1684.39	118.75	1001.77	320.72	277.19	185.92	298.49	521.03	285.98	886.32	248.37	311.28	84.29	487.56	1772.98	1068.87	369.78	214.19	581.85	629.69	790.80
Other Services	1445.89	1407.32	2444.22	3412.79	134.65	3957.49	254.33	573.03	1966.68	1564.40	748.95	1047.50	988.61	702.15	1402.90	716.39	1272.59	3646.05	777.83	908.40	523.75	769.33	1098.47	1269.63
Consumption Loans	10733.14	8642.64	2227.61	1460.13	2588.61	665.30	253.56	629.55	1380.10	1411.77	1257.96	1739.40	67.08	1558.33	510.35	1365.63	152.28	5807.00	357.09	1647.13	897.46	1433.51	52.14	696.25
Local Government	486.62	223.92			138.81								57.29			134.63	135.05							
Others	2840.00	3058.35	5763.51	6124.00	1271.44	3373.43	5956.42	1121.12	262.07	847.96	881.28	3306.16	1901.48	3385.56	1730.47	312.55	5060.40	8517.69	9935.81	3244.08	4624.69	1483.23	1118.81	741.38
TOTAL sectorwise	37855.28	49044.91	47645.53	47700.63	23138.37	41057.40	29193.90	13137.56	44197.76	23049.53	16013.34	32413.11	9175.00	21647.51	20119.79	20100.29	23721.62	54959.27	26991.61	17940.84	21746.67	18402.77	14526.49	16904.73
Product Wise																								
Term Loan	6674.18	5030.69	6948.45	7583.44	2451.18	6198.86	1634.11	727.79	5139.95	3379.68	2363.46	2911.69	1340.56	3602.89	3251.55	3433.39	4319.65	16835.11	2226.57	3066.95	2402.52	2001.72	2499.49	2588.74
Overdraft	4754.02	7623.12	11121.98	9956.43	3337.36	7369.22	1260.70	3406.32	13619.21	5495.88	4938.50	5157.02	1517.79	4465.32	6251.92	2234.17	6040.65	5720.72	9796.82	4553.64	5021.24	3569.79	1750.80	865.67
Trust Receipt Loan / Import Loan	969.82	1198.47	4796.35	5877.54	1764.70	5131.99	1534.63	972.26	2552.80	1137.38	653.85	1284.19	253.70	1667.66	1004.95	995.06	920.16		1435.86	309.83	393.13	1177.38	621.00	441.64
Demand & Other Working Capital Loan	7401.84	17004.55	8637.12	11829.95	4497.34	9663.85	14172.35	3672.44	5883.63	5931.85	2073.23	8366.48	2166.49	2281.98	3438.81	6118.15	3748.87	22716.43	7099.42	2204.98	1925.62	5115.27	4572.66	4258.11
Res. Per. H. Loan (Up to Rs. 10 mil.)	1874.73	3472.16	3270.35	1456.83	3979.41	2591.60	2329.26	668.92	5325.99	1493.62	680.20	3056.22	230.01	1151.02	1637.16	691.64	1297.20	2090.91	1058.29	718.01	994.82	897.89	237.79	1652.82
Real Estate Loan	1080.16	1969.59	4435.75	6312.41	1483.81	3154.57	1061.13	741.78	2194.19	1194.47	1406.86	3713.26	1251.23	2300.21	2185.84	1872.66	3928.31	531.44	2287.24	2763.77	3841.54	2663.05	2924.46	1189.19
Margin Nature Loan	1810.29	714.35		49.24		631.13		0.34	43.45	166.84	82.90	227.78	46.98	108.53	338.87	208.76	327.84		315.88	93.48	851.87	79.03	184.23	270.54
Hire Purchase Loan	1339.95	1267.48	2654.67	1308.19	2494.72	2052.63	338.97	1027.39	1837.31	1465.52	798.65	3142.39	661.16	1060.42	714.37	908.05	1334.69	118.04	1157.54	830.84	458.85	770.49	168.64	1010.83
Deprived Sector Loan	1145.43	1708.03	1725.44	1822.96	743.60	1480.80	1144.63	487.41	1692.58	945.15	645.90	1329.39	322.72	770.87	774.31	672.61	861.04	6788.11	802.60	677.20	854.38	723.06	555.70	615.52
Bills Purchased	11.23	63.93	122.61	316.46	646.60	1408.70	46.60	213.55	189.37	1243.79	90.98	3.43	0.04	13.33	36.58	957.17	633.00		159.74	257.04	10.76	67.89	204.06	1025.03
Other Product	10793.64	8992.54	3932.80	1187.18	1739.65	1374.05	5671.51	1219.36	5719.28	595.34	2278.81	3221.25	1384.34	4225.28	485.43	2008.62	310.19	158.52	651.67	2465.09	4991.96	1337.21	807.66	2986.64
Total Product wise Loan	37855.28	49044.91	47645.53	47700.63	23138.37	41057.40	29193.90	13137.56	44197.76	23049.53	16013.34	32413.11	9175.00	21647.51	20119.79	20100.29	23721.62	54959.27	26991.61	17940.84	21746.67	18402.77	14526.49	16904.73
Collateral Wise																								
Gold and Silver	7193.29	7860.35	21.72	1098.17				270.81		4.00	837.96	67.39		18.27		247.96				1242.54	3085.77	916.63	22.96	
Government Securities	855.96	234.12	1248.31	38.96	103.28	0.24	326.53		101.49	6.32			57.56											
Non Governmental Securities	297.81	407.66	7.21	49.54		548.47	0.00		431.22		222.55	250.65	301.09	117.12	140.39		5.53		-0.49	93.53	903.22			333.59
Fixed Deposit Receipts	324.54	324.04	332.77	129.71	445.98	519.85	1009.42	169.22	798.27	193.61	251.24	451.13	47.53	1027.05	100.15	79.97	286.42	329.20	54.72	174.57	183.60	64.79	8.15	71.41
Own	324.17	324.04	300.37	129.71	47.97	519.85	1009.42	169.22	798.27	193.61	251.24	446.68	47.53	966.05	100.15	79.97	281.05	329.20	54.72	174.57	183.60	64.79	8.15	71.41
Other Licences Institutions	0.37		32.40		398.01							4.45		61.00			5.37							
Collateral of Properties	21395.05	39108.58	40701.32	39455.41	20340.04	37077.24	25345.25	11403.08	39823.44	20318.65	13559.15	30700.60	7917.52	19693.58	18343.39	18961.67	21371.59	54630.07	6684.32	14924.16	15993.02	16507.40	13629.44	16155.35
Fixed Assets	17864.82	38907.52	23313.30	32572.95	14302.30	35791.65	22287.56	10432.14	19714.76	16566.98	11627.92	19973.40	7703.28	14449.38	17993.86	11774.37	13533.04	54630.07	5798.21	9403.60	15654.48	12341.54	11020.92	11528.22
Current Assets	3530.24	201.06	17388.02	6882.45	6037.74	1285.59	3057.69	970.94	20108.68	3751.67	1931.23	10727.20	214.24	5244.20	349.53	7187.31	7838.56		886.11	5520.55	338.54	4165.86	2608.53	4627.14
Against security of Bill	11.23	103.08	2130.55	346.07		1408.70	232.47	224.37	145.43	1322.69	64.95	2.44	315.63	13.01			183.26		9.88	347.06			222.81	
Domestic Bills	4.10	19.47	3.73	299.62		63.75	19.49	161.44	0.87					9.82			3.53		9.88	74.51			205.97	
Foreign Bills	7.12	83.61	2126.82	46.45		1344.95	212.98	62.93	144.56	1322.69	64.95	2.44	315.63	3.19			179.73			272.55			16.84	
Against Guarantee	758.28	434.23	1173.10	1886.48	341.96	1454.99	912.59	866.40	2297.18	1193.67	656.07	853.81	215.20	687.38	538.91	150.05	516.16		48.48	5.44	1126.54		122.16	234.26
Government Guarantee	487.54	16.19	792.88	368.27	138.81		156.12	97.60	213.03	2.17	71.84	216.32		129.84		134.63	135.05		0.26		117.80		64.77	52.81
Institutional Guarantee	188.06	390.37	292.03	1449.36	203.15		756.47	359.67	1639.26	734.20	558.66	637.48	134.96	524.54	538.91		381.11		10.97		1005.56		47.77	137.35
Personal Guarantee	0.01	17.69	17.18	68.14				369.03	22.67		25.57			28.00		15.42			8.96	5.44	3.05		9.63	30.12
Collective Guarantee	0.79	1.95								10.06									1.50					13.97
Int. Rtd. Foreign Bank's Guarantee	0.03		71.01			28.07								5.00										
Other Guarantee	81.85	8.03		0.70		1426.92		40.10	422.23	447.23			80.25						26.79		0.13			
Credit Card			138.82	22.01	111.48	47.90				10.58						13.55			29.25					
Others	7019.12	572.85	1891.74	4674.29	1795.64		1367.64	203.68	600.72		421.42	87.10	320.46	91.10	996.94	647.07	1358.66		20165.44	1153.54	454.52	913.95	520.97	110.12
Total	37855.28	49044.91	47645.53	47700.63	23138.37	41057.40	29193.90	13137.56	44197.76	23049.53	16013.34	32413.11	9175.00	21647.51	20119.79	20100.29	23721.62	54959.27	26991.60	17940.84	21746.67	18402.77	14526.49	16904.73

Statement of Credit as on Asar end, 2070

BFI Name	Kist	Janata	Mega	CTBNL	Civil	Century	Sanima	NIDC	Malika	Siddhartha	UDBL	Yeti	Narayani	PDBL	Sahayogi	Axis	Karnali	Triveni	Suprim	Bhrikuti	Suvekchha	Bageshwori	Gaurishankar	Gurkha
Sector Wise	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0
Agricultural and Forest Related	542.60	565.30	126.91	517.86	326.60	137.65	183.05	75.66	26.90	205.92	23.76	62.79	8.29	215.18	73.92	112.23	131.96	464.97	272.33	117.43	42.02	40.28	47.85	11.50
Fishery Related	0.21		0.15				2.19		5.11	2.15				2.18	3.49	0.41		16.21		2.10	0.47	1.85	0.32	
Mining Related			110.32	37.02	1.74					20.60		11.60						8.78	0.90			22.42		33.81
Manufacturing (Producing) Related	2261.03	4253.19	3718.35	2241.85	3594.44	2146.61	3813.50	470.74	208.42	364.18	0.25	185.41	15.96	194.44	72.63	154.57	59.94	173.54	132.93	309.05	5.40	119.59	22.52	0.73
Construction	2684.10	229.69	495.25	502.58	1253.76	1000.30	1295.52	35.63	36.58	430.04	1.76	582.17	88.07	410.57	133.32	223.14	41.65	252.15	173.49	437.86	114.20	191.58	110.29	30.77
Electricity,Gas and Water	528.09	200.80	218.13	518.03	94.21	53.11	537.22	66.10	1.15	14.63		9.00		0.80		2.10				2.80		5.38		
Metal Products, Mach. & Ele. Eqp.	111.26	292.13	548.82	627.96	123.29	81.51	28.24	37.11		233.63		7.93		28.95		5.91		31.79	8.90	13.28		98.14	0.13	
Tras., Com. and Public Utilities	378.00	494.63	449.10	496.24	281.74	238.80	1008.82		70.06	394.44	0.80	42.48	18.93	233.27	5.13	164.70	76.19	161.67	123.39	517.72	264.42	148.24	44.45	31.21
Wholesaler & Retailer	4193.31	1987.96	3515.69	1641.20	2817.96	2109.04	3780.97	102.94	662.79	587.75	17.82	627.29	101.90	606.04	451.38	346.34	109.58	88.22	316.38	1020.99	446.27	609.52	32.58	145.26
Finance, Insurance and Real Estate	1958.65	1193.17	708.92	611.71	1810.34	726.07	1013.81	309.56	48.00	253.46		533.35	64.51	134.74		175.57		171.44	154.75	131.46		0.34	97.60	972.87
Hotel or Restaurant	1002.25	663.56	332.27	219.08	519.90	48.56	454.13	286.81	43.06	282.73		88.62	18.47	85.26		30.53		30.08	78.27	22.15		163.94	9.81	17.83
Other Services	1931.24	330.71	324.10	237.15	1132.81	147.61	964.31	243.89	100.68	262.62		150.08		59.20	54.06	80.95	234.25	66.55	153.98	188.16	19.76	130.02	16.89	43.25
Consumption Loans	594.60	1176.22	634.70	348.52	473.04	2029.97	963.40	14.67	18.68	425.08		855.62	62.57	51.28	17.16	68.28	10.69	87.58	75.91	51.90	106.49	26.05	12.48	91.57
Local Government																1.50						0.00		
Others	641.27	688.50	546.36	1031.95	96.05	367.67	1203.02	201.92	486.01	391.52	17.72	81.74	153.54	348.60	431.49	311.52		781.39	438.82	401.81	40.00	108.61	607.38	320.85
TOTAL sectorwise	16826.62	12075.85	11729.07	9031.13	12525.88	9086.90	15248.17	1845.04	1707.42	3868.74	62.11	3238.06	532.24	2370.53	1242.59	1677.76	664.26	2334.36	1930.05	3216.73	1039.02	1665.94	1002.30	1699.66
Product Wise																								
Term Loan	3347.43	2330.71	1142.72	1461.68	2055.64	882.62	2646.96	866.76	86.90	825.78		273.72	29.77	172.42		205.84	169.52	238.20	196.18	75.64	115.58	418.86	260.49	
Overdraft	5907.18	2601.64	1395.68	2516.60	2674.30	2998.09	2377.18	350.79	285.30			71.88	153.28	1048.16		628.82	113.67	677.92		1162.63	278.99	834.48	197.88	174.70
Trust Receipt Loan / Import Loan	529.61	664.84	959.60	543.54	927.95	232.23	518.10																	
Demand & Other Working Capital Loan	1233.49	3299.18	4927.96	2564.17	3136.61	1621.76	3833.42	169.43	1048.80	1372.22		1525.92	101.15		476.42	245.65			634.46				212.93	252.21
Res. Per. H. Loan (Up to Rs. 10 mil.)	1711.82	241.86	276.07	267.62	267.06	829.78	805.23	12.20	36.58	383.65	1.76	207.59	84.51	101.52	110.80	206.19		307.96	163.62	356.95	105.90	184.65	117.64	30.77
Real Estate Loan	2106.04	569.31	296.13	541.38	1766.85	364.18	913.80	306.38		147.09		457.73	64.51	388.83	38.88	166.46	41.65	173.94	135.33	215.36	111.72		97.60	1009.87
Margin Nature Loan	117.83	409.78		135.46	149.18	31.75	44.28		2.18	79.31		484.20	40.08	3.15		0.65		8.79	62.61		45.40			87.85
Hire Purchase Loan	813.99	635.95	1199.16	416.14	472.44	341.26	1293.27	34.28	78.02	441.23	0.80	109.42	18.93	187.86	5.13	139.64	76.19	291.05	98.42	533.64	293.92	143.74	49.86	31.21
Deprived Sector Loan	701.62	434.17	444.88	318.19	399.45	315.18	542.29	60.24	51.40	121.90	0.48	106.49	17.52	82.81	43.59	68.07	56.36	82.93	51.28	109.03	40.00	56.50	42.91	0.83
Bills Purchased	38.03	51.00		145.89	38.75	2.03				11.50														
Other Product	319.58	837.42	1086.87	120.46	637.64	1468.03	2273.63	44.96	118.25	486.07	59.07	1.10	22.49	385.78	567.76	16.45	206.87	553.56	588.16	763.48	47.52	27.71	22.99	112.23
Total Product wise Loan	16826.62	12075.85	11729.07	9031.13	12525.88	9086.90	15248.17	1845.04	1707.42	3868.74	62.11	3238.06	532.24	2370.53	1242.59	1677.76	664.26	2334.36	1930.05	3216.73	1039.02	1665.94	1002.30	1699.66
Collateral Wise																								
Gold and Silver		344.07		51.46	259.72	1432.96	62.52			12.16		244.26								14.82		1.91		
Government Securities	1.00	0.36				0.63				16.00														
Non Governmental Securities	116.83	424.41	41.27	47.50	154.69	31.75		28.19		79.31		484.20	40.08	3.15					62.61		45.40			87.85
Fixed Deposit Receipts	177.89	226.05	40.12	62.90	72.87	46.18	98.98	1.49	10.71	72.37		27.35	22.49	13.08	17.16	13.64	10.69	41.73	18.19	18.39	31.59	23.42	12.14	3.73
Own	177.89	55.15	40.12	62.05	72.87	46.18	98.98	1.49	10.71	72.37		27.35	22.49	13.08	17.16	13.64	10.69	41.73	18.19	18.39	31.59	23.42	12.14	3.73
Other Licences Institutions		170.90		0.85																				
Collateral of Properties	15951.72	10328.40	11111.12	8315.25	11515.77	7253.72	14029.19	1755.12	1644.10	3617.44	33.83	2375.74	456.44	2340.60	1223.42	1635.06	653.56	2166.37	1823.50	3176.04	962.03	1640.62	979.31	1607.92
Fixed Assets	14852.47	7350.93	7593.01	2809.64	8219.01	2729.97	11557.75	1755.12	1644.10	3617.44	33.83	2375.74	456.44	2340.60	1223.42	1635.06	653.56	2166.37	1823.50	3176.04	962.03	1640.62	979.31	1607.92
Current Assets	1099.25	2977.47	3518.11	5505.61	3296.76	4523.75	2471.44																	
Against security of Bill	20.90	151.91	21.04		38.75	2.03	356.81			11.50														
Domestic Bills	20.90	64.24			13.58	2.03				11.50														
Foreign Bills		87.67	21.04		25.17		356.81																	
Against Guarantee	552.93		334.00	270.69	472.54	316.68	4.61		1.15	59.97	28.28	106.49	13.23	13.70		28.42			22.00				10.13	
Government Guarantee	34.91												2.72	0.01		1.50								
Institutional Guarantee	498.90			270.69	472.54	315.18				59.30		106.49				24.37								
Personal Guarantee	18.27					1.50	4.61			0.67	28.28		10.50	10.48		2.41							2.65	
Collective Guarantee	0.84		174.94						1.15					3.21									7.48	
Int. Rtd. Foreign Bank's Guarantee														0.00										
Other Guarantee			159.06													0.15			22.00					
Credit Card																								
Others	5.34	600.66	181.53	283.33	11.54	2.96	696.07	60.24	51.47			0.01			2.01	0.65		126.26	3.75	7.48			0.73	0.17
Total	16826.62	12075.85	11729.07	9031.13	12525.88	9086.90	15248.17	1845.04	1707.42	3868.74	62.11	3238.06	532.24	2370.53	1242.59	1677.76	664.26	2334.36	1930.05	3216.73	1039.02	1665.94	1002.30	1699.66

Statement of Credit as on Asar end, 2070

BFI Name	Gandaki	Infrastructure	Business	Biratlaxmi	Excel	Western	H & B	Aranikо	NDEP	CEDBL	Miteri	Tinau	Rising	Mukinath	Sewa	Kankai	Public	Mahakali	Ace	Bhargav	Shangrila	diyalo	Country	Alpine
Sector Wise	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0
Agricultural and Forest Related	69.48	30.33	72.35	180.89	135.08	10.71	43.63	47.78	126.18	79.63	45.21	80.38	68.29	709.63	83.80	19.88	43.28	18.87	101.44	9.24	37.96	170.68	71.00	66.04
Fishery Related	6.70		3.45				8.00	5.81			0.42				28.81		0.19				0.02			
Mining Related	4.75		28.61		0.49		9.61								8.71		12.67							
Manufacturing (Producing) Related	134.30	227.01	165.75	145.21	102.85	46.14	276.11	23.33	173.32	631.37	50.67	52.14	76.87		223.72	22.47	87.97	16.73	765.84		132.12	60.13	74.51	11.72
Construction	303.37	133.80	552.34	148.02	27.49	28.83	638.67	78.45	498.62	724.37	95.46	88.13	242.73	562.85	314.84	55.85	190.23	29.78	450.86	47.91	262.57	30.87	53.93	
Electricity,Gas and Water		12.55					36.54	0.40	1.05	1069.98	31.41						2.04		303.27		2.94	1.80	0.09	
Metal Products, Mach. & Ele. Eqp.	12.06	0.06	87.76		6.92		18.42	4.87	3.62	607.39	16.49	11.44			37.98		24.41		55.50		29.98		11.59	
Tras., Com. and Public Utilities	182.29	122.40	518.13		36.38	23.22	362.84	58.66	105.44	597.98	104.43	151.63		622.88	247.83	14.37	117.70	6.63	238.40	52.45	321.76	69.92	5.59	86.94
Wholesaler & Retailer	357.33	680.68	656.85	818.94	511.94	190.45	1349.13	117.94	345.42	1072.97	154.03	352.00	67.31	583.85	514.28	132.76	78.20	87.55	596.93	123.98	375.87	167.01	362.87	137.25
Finance, Insurance and Real Estate	100.21	131.05	717.78		174.68		421.04	15.53	296.07	610.66	62.73	61.76	5.00	71.03	155.25		84.67		868.73		205.68	82.09	30.48	78.07
Hotel or Restaurant	72.40	57.10	47.22		65.59	29.01	203.10	33.62	166.23	46.08	18.20	13.28			43.23	1.55	7.50	17.25	322.08	8.53	166.75	9.23	34.77	9.45
Other Services	55.44	51.11	146.30	103.61	76.55	37.16	238.84	14.38	404.22	200.32	27.23	147.96	12.09	12.03	66.97	12.02	25.24		335.25	3.58	241.46	7.09	13.87	
Consumption Loans	55.68	71.33	464.05	287.98	96.92	14.00	408.10	56.43	743.47	136.36	97.44	22.34	21.74	36.72	109.32	10.17	54.97	23.07	45.14	3.27	170.15	37.44	68.78	6.39
Local Government											1.50				1.37				15.16			2.04		
Others	772.34	743.14	371.26	742.57	175.24	263.29	1046.98	212.19	631.82	757.51	147.24	137.57	576.23	443.89	283.83	201.20	8.96	83.33	626.55	57.68	768.31	170.41	412.45	224.66
TOTAL sectorwise	2126.34	2260.56	3831.84	2427.21	1410.13	642.81	5061.00	669.39	3495.45	6534.63	852.47	1118.62	1070.25	3042.87	2119.95	470.27	738.03	283.20	4725.15	306.64	2715.57	808.69	1139.94	620.52
Product Wise																								
Term Loan	73.05	142.79	414.98	439.80	37.32	174.39	314.64	126.90	439.34	1338.08	34.58	73.32		99.30	218.55	194.04	8.74		1070.72	96.02	366.14		21.50	270.10
Overdraft	1093.26	1382.10	755.56	923.26	218.63	236.66	1940.41	290.87	1131.88	2132.07	181.25	587.09	275.40	484.55	892.65	173.45	224.82	68.04	1268.18	86.08	392.42	206.78	507.73	137.42
Trust Receipt Loan / Import Loan																								
Demand & Other Working Capital Loan	11.13		68.32	284.43	763.83	141.64	142.45	28.49		969.81	1.00				145.50			104.27	110.58		940.97	184.62	295.50	
Res. Per. H. Loan (Up to Rs. 10 mil.)	248.87	111.90	549.51	148.02	132.69	28.83	440.62	67.37	180.66	484.90	91.06	82.07	232.69	562.85	418.78	55.85	73.55	29.78	364.59	47.91	239.93	19.87	46.14	50.09
Real Estate Loan	161.75	200.80	689.66	74.54	40.44		649.37	13.83	543.57	833.65	49.34	41.11	5.00	71.03		5.40	50.33		711.26		95.31	52.67	25.26	27.98
Margin Nature Loan		149.86	278.45				71.05	35.73	217.91	178.93							2.89		28.82		2.48	16.59		
Hire Purchase Loan	191.55	122.40	644.05	33.08	30.70	23.22	390.02	77.81	129.59	347.81	93.66	125.84	38.77	622.88	208.43	24.42	128.93	27.28	259.11	52.45	471.56	64.21	65.31	104.91
Deprived Sector Loan	60.52	40.78	92.28	88.29	59.89	23.05	223.98	17.29	125.65	230.73	26.82	42.66	39.56	670.55	70.37	15.44	26.12	9.12	159.68	9.05	97.57	25.95	43.62	24.78
Bills Purchased							3.20																	
Other Product	286.22	109.93	339.05	435.78	126.64	15.02	885.26	11.09	726.84	18.65	374.76	166.54	478.84	531.71	165.67	1.68	222.66	44.72	752.21	15.13	109.20	238.00	134.88	5.23
Total Product wise Loan	2126.34	2260.56	3831.84	2427.21	1410.13	642.81	5061.00	669.39	3495.45	6534.63	852.47	1118.62	1070.25	3042.87	2119.95	470.27	738.03	283.20	4725.15	306.64	2715.57	808.69	1139.94	620.52
Collateral Wise																								
Gold and Silver	21.46	51.91	32.89	199.20	63.64		9.34	0.01	328.78		71.85	11.66	3.50	17.41					0.79		30.74			
Government Securities																								
Non Governmental Securities			278.45				70.93	35.73	217.94	178.93									28.82		2.48	0.38		
Fixed Deposit Receipts	17.72	19.42	25.17	55.69	17.75	14.00	278.47	4.54	66.01	50.58	10.07	10.68	18.24	19.31	21.28	0.12	13.61	2.42	11.90	3.27	22.90	19.33	13.18	5.23
Own	17.72	19.42	25.17	55.69	17.75	14.00	278.47	4.54	66.01	50.58	10.07	10.68	18.24	19.31	21.28	0.12	13.61	2.42	11.90	3.27	22.90	19.33	13.18	5.23
Other Licences Institutions																								
Collateral of Properties	2087.17	2039.31	3469.98	2172.32	1324.74	628.81	4556.58	628.63	2767.86	5861.06	769.05	1095.12	1048.51	2335.60	2090.58	469.12	721.53	280.78	4517.50	303.37	2585.59	786.95	1114.90	591.98
Fixed Assets	2087.17	2039.31	3469.98	2172.32	1324.74	628.81	4556.58	628.63	2764.34	5499.97	769.05	1095.12	1048.51	2335.60	2090.58	469.12	721.53	280.78	4517.50	303.37	2585.59	786.95	1114.90	591.98
Current Assets									3.52	361.09														
Against security of Bill							3.20																	
Domestic Bills							3.20																	
Foreign Bills																								
Against Guarantee		0.06	9.82		2.85		142.35	0.08	49.29	110.44		1.16		670.55	8.10				166.14		73.86	2.04	11.86	23.31
Government Guarantee					2.85		12.07			15.88					1.37				15.16			2.04	11.86	1.97
Institutional Guarantee		0.06					124.57		40.00	83.56		1.16							142.65					10.00
Personal Guarantee			9.82				3.92	0.08	9.29										8.33					
Collective Guarantee							1.78							670.55	6.73						73.86			11.34
Int. Rtd. Foreign Bank's Guarantee										11.00														
Other Guarantee																								
Credit Card																								
Others		149.86	15.53		1.16		0.12	0.40	65.57	333.64	1.50					1.02	2.89							
Total	2126.34	2260.56	3831.84	2427.21	1410.13	642.81	5061.00	669.39	3495.45	6534.63	852.47	1118.62	1070.25	3042.87	2119.95	470.27	738.03	283.20	4725.15	306.64	2715.57	808.69	1139.94	620.52

Statement of Credit as on Asar end, 2070

BFI Name	Nilgiri	Kastamandap	Garima	City	Bishow	Kabeli	Kamana	Corporate	Pathibhara	Purnima	Jyoti	Bagmati	Hamro	Kakre	Shine	Pacific	Civic	IDBL	Kanchan	Matribhumi	Bright	Innovative	Jhimruk	Metro
Sector Wise	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0
Agricultural and Forest Related	7.93	31.57	60.52	134.53	79.54	13.28	95.16	119.65	18.61	54.16	34.66	22.98	25.54	28.21	87.67	34.21	30.85	13.48	13.46	8.00	22.67	79.00	9.24	13.36
Fishery Related							2.90	2.98							0.22	0.22	0.15	11.46	0.15		0.20	4.78	0.14	
Mining Related		9.73																5.92						
Manufacturing (Producing) Related		346.23	61.94	63.62		0.15	54.20	219.93	29.80	74.35	236.80	16.51		5.18	215.45	36.64		216.06	43.94	5.42	36.75	145.11	10.13	
Construction		406.63	439.89	593.68	233.32	26.50	484.59	115.88	107.95	49.03	503.27	33.81	14.65	24.31	183.42	103.77	33.04	211.15	112.59	37.05	25.15	101.03	6.74	154.20
Electricity,Gas and Water		99.98	21.18								249.49					1.12				0.46		4.81		
Metal Products, Mach. & Ele. Eqp.		48.47	8.93	27.05			18.42	16.90			64.56			1.43		9.07		2.99			6.98	12.42		18.45
Tras., Com. and Public Utilities	18.86	183.13	348.57	485.92		5.48	186.20	107.74		77.04	341.99		1.95		605.21	38.36	7.09	46.11	41.57	23.86	44.97	64.49	55.39	232.63
Wholesaler & Retailer	124.72	482.82	317.24	398.60	1275.41	36.89	331.76	211.44	312.42	263.92	300.08	70.68	126.38	86.76	765.17	108.01	54.88	470.89	222.56	51.32	61.03	122.49	61.85	348.64
Finance, Insurance and Real Estate	13.56	908.52	60.36	48.07	177.22		85.58	91.84		37.27	284.09	7.09			212.66	2.43		378.19	39.37	7.78	2.50	23.91		87.91
Hotel or Restaurant		172.31	76.15	143.23	98.17	4.65	59.82	11.24	12.76		61.34			7.43	44.32	9.76	4.85	12.49	9.96	1.19	20.40	13.03	4.23	
Other Services		135.33	133.57	178.80	24.30	7.68	106.00	0.95	20.96	24.07	84.35		0.60	5.04	127.78	26.28	0.43	171.11	40.07	3.17	10.90	20.48	0.53	14.95
Consumption Loans	68.07	142.85	304.33	162.58	642.14	82.57	145.93	34.34	229.35	42.24	453.33	16.60	64.40	1.51	159.34	53.32	5.31	181.46	2.12	4.87	27.25	61.22	67.69	40.63
Local Government		4.85	0.03								4.60													
Others	231.42	603.36	588.82	66.40	118.99	64.84	239.60	114.72	243.03	238.04	770.02	30.54	80.76	131.63	718.87	85.35	79.55	679.79	169.46	53.87	142.22	129.23	47.05	81.15
TOTAL sectorwise	464.56	3575.80	2421.52	2302.48	2649.09	242.05	1810.17	1047.58	974.89	860.12	3388.57	198.21	314.27	291.50	3120.13	508.52	216.17	2401.10	695.25	196.98	401.01	782.02	262.98	991.92
Product Wise																								
Term Loan	45.34	258.77	393.22	298.50	423.73	51.72	341.24	101.65			568.86	27.20	1.95	79.20	231.63			43.10	15.39	38.79	44.25	51.97	28.81	78.63
Overdraft	146.73	1343.82	793.71	310.62	925.71		591.19	286.50	324.60	136.97	767.72	0.50	34.04	145.80	549.80	23.39	2.11	577.93	179.02	91.95	266.88	255.27	51.08	304.04
Trust Receipt Loan / Import Loan																								
Demand & Other Working Capital Loan	124.72	327.60	9.75			60.35		219.24	94.38	287.99	311.39	109.80	68.51		923.04	147.23	126.86	199.10	126.57		9.62	132.13	34.37	
Res. Per. H. Loan (Up to Rs. 10 mil.)	28.03	342.97	393.30	565.16	233.32	22.89	365.48	72.73	107.95	49.03	379.95	30.91	10.65		146.08	103.77	32.40	168.93	105.02	24.07	12.24	60.67	6.74	154.20
Real Estate Loan	13.56	806.62	73.69	65.58	177.22		83.55	69.72		37.27	361.67	7.09		24.31	250.00			293.99	39.37	7.78		10.97		87.91
Margin Nature Loan		208.69		16.93			1.16	10.68			122.16		38.06		6.12			111.25	23.15		4.39			
Hire Purchase Loan	18.86	149.36	402.49	550.33	275.20	5.61	239.18	121.67	26.88	109.42	345.49	13.91	14.49	1.73	731.14	48.97	8.41	136.37	41.57	24.21	33.03	121.17	58.71	262.65
Deprived Sector Loan	19.26	124.87	114.71	130.24	118.99	11.50	59.36	38.67	33.36	28.47	113.15	6.11	11.55	28.21	99.54	15.87	18.50	86.72	26.08	6.00	13.06	27.17	11.24	32.14
Bills Purchased								0.15																
Other Product	68.07	13.10	240.65	365.13	494.92	89.98	129.00	126.57	387.73	210.97	418.17	2.69	135.01	12.25	182.77	169.28	27.87	783.71	139.07	4.18	17.56	122.66	72.04	72.36
Total Product wise Loan	464.56	3575.80	2421.52	2302.48	2649.09	242.05	1810.17	1047.58	974.89	860.12	3388.57	198.21	314.27	291.50	3120.13	508.52	216.17	2401.10	695.25	196.98	401.01	782.02	262.98	991.92
Collateral Wise																								
Gold and Silver	62.30	87.45	192.34	77.25	324.64	79.84	88.10		197.88		115.44		9.59			41.67	3.55	159.37					61.05	
Government Securities																		5.40						
Non Governmental Securities				16.93							122.16		38.06					111.25						1.50
Fixed Deposit Receipts	5.77	40.57	41.13	20.65	42.30	2.46	20.03	13.29	4.60	9.86	18.49	2.69	2.26	1.51	27.30	1.04	0.44	16.69	2.12	2.58	7.40	9.30	1.65	9.11
Own	5.77	40.57	41.13	20.65	42.30	2.46	20.03	13.29	4.60	9.86	18.49	2.69	2.26	1.51	27.30	1.04	0.44	16.69	2.12	2.58	7.40	9.30	1.65	9.11
Other Licences Institutions																								
Collateral of Properties	396.48	3135.12	2100.70	2074.54	2163.16	159.75	1684.34	1012.24	771.88	850.26	3036.06	195.52	264.37	289.99	3046.70	465.81	201.77	2028.13	669.98	193.60	391.11	772.72	200.29	981.31
Fixed Assets	396.48	3135.12	2100.70	2074.54	2163.16	159.75	1684.34	1012.24	771.88	850.26	3006.79	195.52	264.37	289.99	3046.70	465.81	201.77	2028.13	669.98	193.60	391.11	772.72	200.29	981.31
Current Assets											29.27													
Against security of Bill		1.74						0.15																
Domestic Bills								0.15																
Foreign Bills		1.74																						
Against Guarantee		189.67	87.35	113.12	118.99		6.60	0.31			87.13				40.02			80.27		0.80				
Government Guarantee				4.07	2.69						4.60													
Institutional Guarantee		120.33									56.76				39.00			80.19						
Personal Guarantee		69.34		2.45			6.60	0.31			14.92							0.07						
Collective Guarantee			87.35	106.60	116.31						10.85				1.02					0.80				
Int. Rtd. Foreign Bank's Guarantee																								
Other Guarantee																								
Credit Card																								
Others		121.24					11.09	21.59	0.53		9.28				6.12		10.41		23.15		2.50			
Total	464.56	3575.80	2421.52	2302.48	2649.09	242.05	1810.17	1047.58	974.89	860.12	3388.57	198.21	314.27	291.50	3120.13	508.52	216.17	2401.10	695.25	196.98	401.01	782.02	262.98	991.92

Statement of Credit as on Asar end, 2070

BFI Name	Vibor	Gaumukhi	Raptiveri	Consumer	Khadbari	Tourism	Mission	Mt. Makalu	Sindhu	Sahara	N.Community	Cosmos	Manaslu	Ekata	Kalinchowk	Kailash	Salpa	Saptakoshi	Sajha	PrabhuDB	Apex	Nepal Awas	NFL	NIDC Capital
Sector Wise	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0
Agricultural and Forest Related	40.04	57.54	34.65	39.02	1.40	123.52	74.86	7.93	2.94	1.99	52.84	1.86	23.35	12.11	8.41	38.67		8.17	4.19	267.54	139.30		30.30	9.64
Fishery Related		0.21		0.88		2.50	0.04									14.62								
Mining Related	6.98					2.51	1.55						0.93		1.42					43.40	31.72			7.50
Manufacturing (Producing) Related	59.22	4.48	12.96	30.06	16.21	284.68	12.50	0.92	11.01	2.59	40.62	1.44	14.51	33.88	8.66	292.68	0.35		0.01	249.06	309.69		21.94	36.63
Construction	258.95	22.72	11.48	120.48	16.96	344.62	36.78	4.02	41.88	0.70	67.80	10.55	67.14	46.91	10.99	651.14		7.85	2.04	449.14	221.54	366.50	64.31	44.62
Electricity,Gas and Water	32.37	1.50				6.50							1.16			19.71				89.79			15.73	8.05
Metal Products, Mach. & Ele. Eqp.	154.88	1.70	13.16	16.00		104.19	15.75			1.00	10.50			33.20		85.62		5.85	1.42	13.97	51.43			
Tras., Com. and Public Utilities	101.40	29.39		68.32	1.65	120.74	46.01	3.22	172.45	0.27	5.80	18.02	42.35	145.94	10.15	738.91	0.34	3.85	11.75	251.27	189.77		1.23	39.81
Wholesaler & Retailer	43.39	90.53	107.05	41.37	51.31	545.74	263.76	5.43	158.44	36.03	70.29	21.72	54.70	61.34	28.78	888.77	23.22	17.29	26.35	719.68	1101.19		145.68	285.57
Finance, Insurance and Real Estate	442.27		11.00	24.03		38.27	0.30		11.24		11.00					796.40				1146.47	419.92			94.81
Hotel or Restaurant	10.69		4.53	20.04	7.93	276.70	5.78	0.03	5.50	0.13	22.25		4.11	9.16	4.14	350.23	1.60			629.29	85.83		17.48	58.54
Other Services	131.94	3.11	12.09	38.36	4.95	97.93	19.10	14.10	0.20	0.68	18.65	28.24	10.96	23.31		316.35	13.71	0.34		329.08	57.42		1.20	5.06
Consumption Loans	102.57	20.20	10.45	113.89	19.12	354.49		14.32	63.40	1.50	9.16	23.08	125.12	61.32	8.51	221.07	0.68	4.13		406.62	196.66	30.20	71.90	249.18
Local Government																								
Others	200.67	18.90	26.64	93.54	7.03	546.45	163.96	3.08	38.09	69.62	95.12	22.83	103.26	166.36	24.38	1088.61	2.44	28.03		1206.08	1119.43		95.80	98.44
TOTAL sectorwise	1585.38	250.28	244.00	605.99	126.55	2848.85	640.39	53.04	505.16	114.51	404.03	127.74	447.59	593.53	105.45	5502.77	42.34	75.53	45.75	5801.38	3923.89	396.70	465.58	937.85
Product Wise																								
Term Loan	276.83	37.82	81.84	106.11		175.98	121.89	1.09	62.56			32.78	25.73	6.15	43.89	560.09	4.51	25.11	3.39	381.35	103.69		0.94	300.64
Overdraft	326.88	77.95	5.94	145.52	37.51	1356.32	265.65	0.80	148.31		73.29	17.42	93.82	178.32	24.27	1473.22	36.03	26.65	40.33		309.16			
Trust Receipt Loan / Import Loan															1.18									
Demand & Other Working Capital Loan	85.96			117.52	45.94	265.31		20.65		104.57	3.99		7.42	1.00		635.51		3.33		2241.87	1619.65		230.19	198.18
Res. Per. H. Loan (Up to Rs. 10 mil.)	92.10	22.32		85.02	16.48	302.60	34.51	2.93			50.96	6.84	67.14	46.91	10.99	651.14		7.85	2.04	165.71	206.24	299.40	54.16	99.38
Real Estate Loan	443.35	0.39	11.00	28.54		87.76	4.53		41.88		8.50			43.32		668.19				1031.71	387.15	55.80	10.15	22.41
Margin Nature Loan	17.02	0.26		1.98		2.87			11.78							13.44				286.23	36.79		36.39	185.60
Hire Purchase Loan	197.14	30.05	107.04	74.32	4.31	266.25	38.71	1.99	172.45	0.27	19.93	24.22	46.17	176.63	15.34	862.73		7.99		460.31	242.34		1.29	44.80
Deprived Sector Loan	64.44	7.35	17.65	20.41	4.10	98.92	32.99	7.59	16.35	6.22	15.96	12.23	17.09	31.88	4.35	171.67	1.12	4.61	0.00	168.94	118.24	11.30	16.46	23.20
Bills Purchased						4.54														0.06				
Other Product	81.66	74.12	20.53	26.58	18.21	288.30	142.11	17.99	51.83	3.44	231.40	34.25	190.22	109.32	5.44	466.78	0.68			1065.20	900.63	30.20	116.00	63.64
Total Product wise Loan	1585.38	250.28	244.00	605.99	126.55	2848.85	640.39	53.04	505.16	114.51	404.03	127.74	447.59	593.53	105.45	5502.77	42.34	75.53	45.75	5801.38	3923.89	396.70	465.58	937.85
Collateral Wise																								
Gold and Silver		19.27		91.65	14.24	274.09		28.56	46.07			15.36	118.96	27.88		29.97				40.75	40.30			
Government Securities																								
Non Governmental Securities	17.02	0.04		1.98		2.87			11.78							13.44					36.79			
Fixed Deposit Receipts	58.84	0.22	4.93	7.35	0.57	12.01	3.88	0.18	5.56	1.50	2.80	0.82	2.33	2.75	3.46	70.82	0.68			33.44	60.88	30.20	35.45	58.58
Own	58.84	0.22	4.93	7.35	0.57	12.01	3.88	0.18	5.56	1.50	2.80	0.82	2.33	2.75	3.46	70.82	0.68			33.44	60.88	30.20	35.45	58.58
Other Licences Institutions																								
Collateral of Properties	1370.63	228.99	239.07	498.97	110.73	2524.69	609.17	23.11	441.76	113.01	396.10	99.33	319.90	562.49	101.99	5248.91	41.66	75.53	45.75	5716.49	3694.35	366.50	371.55	814.90
Fixed Assets	1370.63	228.99	239.07	498.97	110.73	2524.69	609.17	23.11	441.76	113.01	396.10	99.33	319.90	562.49	101.99	5248.91	41.66	75.53	45.75	5716.49	3694.35	366.50	371.55	814.90
Current Assets																								
Against security of Bill						4.54																		
Domestic Bills						4.54																		
Foreign Bills																								
Against Guarantee	64.44	1.75		6.03		30.65	27.35	1.20			5.12	12.23	6.39			138.58				10.70	39.01			
Government Guarantee	5.12															13.15								
Institutional Guarantee	59.32			6.00		30.00	0.00									119.36					36.70			
Personal Guarantee						0.24							6.39			6.07				10.70	2.31			
Collective Guarantee		1.75		0.03		0.41	27.35				5.12	12.23												
Int. Rtd. Foreign Bank's Guarantee																								
Other Guarantee								1.20																
Credit Card																								
Others	74.45				1.01									0.41		1.06					52.58		58.57	64.37
Total	1585.38	250.28	244.00	605.99	126.55	2848.85	640.39	53.04	505.16	114.51	404.03	127.74	447.59	593.53	105.45	5502.77	42.34	75.53	45.75	5801.38	3923.89	396.70	465.58	937.85

Statement of Credit as on Asar end, 2070

BFI Name	NNFL	NSMFL	Peoples	KFL	Himalaya	Union	PFCL	NHMFL	Goodwill	SFL	SIFCL	Lumbini	ILFCO	Mahalaxmi	Lalitpur	United FC	General	Progressive	Navadurga	Janaki	Pokhara	Central	Premier	Arun
Sector Wise	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0
Agricultural and Forest Related	101.96	40.87	6.00	40.64	11.22	0.21	160.16	92.49	111.83		53.93	33.53	11.06	20.14			0.49	0.40	56.61	23.41	37.77	37.13	6.38	25.33
Fishery Related	3.13													17.12										
Mining Related			51.00				5.17				1.45	0.85	1.35		3.24	2.80			0.35			18.60	1.31	14.30
Manufacturing (Producing) Related	238.43	96.85	1.00			114.02	117.42	58.19		127.18	159.28	190.33	457.09	163.33		25.85	4.68	13.69	294.07	94.41	96.49	74.19	130.21	
Construction	685.44	195.19	175.86	64.67	356.86	184.56	377.56	185.79	450.62	150.00	296.42	180.66	97.67	473.95	52.39	754.55	75.47	17.21	11.38	136.26	65.44	147.23	129.37	32.12
Electricity,Gas and Water							0.55				0.84		17.01						2.00		3.50	3.65	27.59	
Metal Products, Mach. & Ele. Eqp.	26.53	3.45				45.94	9.27	25.52	101.97		4.46		126.45	5.33		227.72		1.86	5.19			4.02	42.60	9.30
Tras., Com. and Public Utilities	97.71		0.65	15.22		56.53	124.36	171.97	123.99	134.16	52.49	123.66	841.78	290.39		26.76		33.05	6.68		337.91	86.56	107.61	
Wholesaler & Retailer	358.10	67.00	80.64	83.64	248.89	14.37	450.06	54.27	733.57	460.59	172.92	215.15	249.69	488.00	330.54	29.86	160.55	11.54	245.82	285.10	325.22	81.26	65.97	48.88
Finance, Insurance and Real Estate	182.07	191.17		37.92		62.72	74.50	214.66			93.83	89.75	417.48	416.56	556.07	240.45		26.16	60.24	41.93	168.14	208.32	180.31	
Hotel or Restaurant	44.94	37.74	24.50	3.77		3.90	23.05	34.27			60.68	201.06	19.53	111.71					61.72	10.82	61.96	9.88	9.33	11.30
Other Services	113.91			14.27		40.79	33.13	38.22	53.41	9.93	228.16	227.62	100.70	55.84	144.73	1.00	9.39	6.81	20.73	58.38	69.91	44.11	7.70	0.13
Consumption Loans	133.48	259.40	11.03	121.97	99.02	148.09	114.47	203.25	128.95	26.18	119.80	18.92	52.31	125.80	98.22	996.67	10.62	19.31	79.84	59.53	13.33	61.33	46.74	9.37
Local Government		33.18		7.79									0.80						1.52	2.01				
Others	1595.53	2056.16	15.06	73.74	23.87	130.56	416.99	286.18	53.37	247.01	0.86	230.23	250.07	257.83	125.56	305.03	211.07	78.27	144.24	80.82	515.13	478.91	216.23	51.09
TOTAL sectorwise	3581.22	2981.03	365.73	463.63	739.85	801.69	1906.69	1364.81	1757.71	1155.04	1245.12	1511.75	2642.98	2425.98	1310.75	2610.67	472.25	208.29	990.40	792.68	1694.81	1255.20	971.35	201.82
Product Wise																								
Term Loan	140.27	215.04	76.50	124.28		205.52	869.44	265.99	672.29		179.46		613.20	97.58	330.54	1.43		5.56	0.40	379.51	186.71	8.02	40.59	
Overdraft																								
Trust Receipt Loan / Import Loan																								
Demand & Other Working Capital Loan	712.74	333.37		73.74	248.89	127.24	386.90			658.09	389.61	899.60	545.89	796.59		209.60		26.91	820.49		483.67	846.78	315.84	83.68
Res. Per. H. Loan (Up to Rs. 10 mil.)	629.01	33.06	10.29	64.67	335.27	100.56	141.78	154.90	339.66	85.17	227.31	95.11	47.83	263.37	52.39	372.57		11.13	4.38	136.26		112.91	310.22	
Real Estate Loan	231.14	2028.60	256.50	37.92	21.59	99.94	146.48	214.94	274.67	64.83	157.85	187.20	359.64	431.94	556.07	193.91	75.47	21.66	76.96	41.93	233.58	180.82	172.93	47.04
Margin Nature Loan	58.04	64.13	3.76	121.97		100.07	6.00	53.78	53.37	18.37	90.95	7.80	12.37	71.95	20.86	274.34	9.76	14.70	54.81			9.20	13.17	
Hire Purchase Loan	245.56	183.57	4.58	15.22	14.46	64.00	148.45	171.97	141.17	134.16	45.25	63.27	829.01	305.06	25.79	916.63	6.74	29.87	2.42	5.52	337.91	48.03	32.55	5.58
Deprived Sector Loan	108.62	70.68	6.00	7.79	23.87	25.62	61.75	42.04	97.83	31.14	37.32	32.50	72.75	70.10	43.40	71.96	6.52	7.48	30.94	21.92	43.32	49.43	30.47	5.14
Bills Purchased																								
Other Product	1455.84	52.58	8.11	18.04	95.78	78.73	145.90	461.20	178.72	163.29	117.36	226.27	162.29	389.39	281.70	570.22	373.76	90.98		207.53	409.61		55.58	60.39
Total Product wise Loan	3581.22	2981.03	365.73	463.63	739.85	801.69	1906.69	1364.81	1757.71	1155.04	1245.12	1511.75	2642.98	2425.98	1310.75	2610.67	472.25	208.29	990.40	792.68	1694.81	1255.20	971.35	201.82
Collateral Wise																								
Gold and Silver							15.21		29.42							33.29								
Government Securities							0.01																	
Non Governmental Securities		64.13	3.76	93.91		100.07					90.95		12.37	72.35	20.86		9.76	14.70	44.36			9.20	13.17	
Fixed Deposit Receipts	60.57	11.71	3.34	28.07	81.46	39.08	0.81	162.92	99.52	26.18	28.85	14.34	35.51	44.81	51.57	79.94	10.62	4.61	34.08	50.36	13.33	39.45	26.83	3.79
Own	60.57	11.71	3.34	28.07	81.46	39.08	0.81	162.92	99.52	26.18	28.85	14.34	35.51	44.81	51.57	79.94	10.62	4.61	34.08	50.36	13.33	39.45	26.83	3.79
Other Licences Institutions																								
Collateral of Properties	3451.83	1111.72	358.62	341.66	634.53	626.43	1800.66	1124.58	1473.43	1128.86	1125.12	1427.46	2504.06	2254.98	1011.43	2047.78	451.87	176.83	766.20	736.49	1681.47	1206.55	914.78	146.94
Fixed Assets	3451.83	1111.72	358.62	341.66	634.53	626.43	1798.58	1124.58	1473.43	1128.86	1125.12	1427.46	2504.06	2254.98	634.25	2047.78	451.87	176.83	766.20	736.49	1681.47	1206.55	914.78	146.94
Current Assets							2.08								377.18									
Against security of Bill																								
Domestic Bills																								
Foreign Bills																								
Against Guarantee		70.68				36.11	5.20		101.97		0.20	32.50	73.14	50.21		10.29		12.15					16.57	
Government Guarantee		33.18				3.25							15.25										2.00	
Institutional Guarantee						22.16						32.50	37.50	50.02		10.19		4.50					14.00	
Personal Guarantee						10.70	3.62				0.20		0.39	0.19		0.10		7.65					0.57	
Collective Guarantee							0.59																	
Int. Rtd. Foreign Bank's Guarantee																								
Other Guarantee		37.50					1.00		101.97				20.00											
Credit Card																								
Others	68.82	1722.80	0.02		23.87		84.80	77.31	53.37			37.45	17.91	3.62	226.89	439.37			145.76	5.83				51.09
Total	3581.22	2981.03	365.73	463.63	739.85	801.69	1906.69	1364.81	1757.71	1155.04	1245.12	1511.75	2642.98	2425.98	1310.75	2610.67	472.25	208.29	990.40	792.68	1694.81	1255.20	971.35	201.82

Statement of Credit as on Asar end, 2070

BFI Name	Multipurpose	Synergy	Srijana	Om	WMBFL	CMBFCL	Crystal	Guheshwori	Patan	Fewa	Everest	Prudential	ICFC	Sagarmatha	Civil	Imperial	Kuber	NEFL	Seti	hama	reliable	Namaste	Kaski	Zenith
Sector Wise	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0	0/0
Agricultural and Forest Related	18.71	93.50	9.81	21.73		368.36		6.34	7.49	27.91	41.55	5.13	62.08	86.13				4.94	19.65	2.89	3.99	6.60	53.04	19.61
Fishery Related		1.30								2.00	1.78			0.30	2.50							0.16		0.00
Mining Related		10.26											0.70			6.50	4.98							12.70
Manufacturing (Producing) Related	4.82	205.73		133.63	54.25	792.55		47.98	7.70	138.03	8.42	28.20	329.49	48.62	17.40	21.65	15.43	33.45	13.65			4.94	50.47	36.30
Construction	20.60	255.89	4.71	448.24	51.19	2.11	199.62	208.48	36.64	514.72	103.70	38.04	149.27	202.07	29.44	42.37	36.82	55.76	3.60	7.46	89.91	30.28	195.10	130.17
Electricity,Gas and Water		92.50											39.29	0.52										
Metal Products, Mach. & Ele. Eqp.		28.10		5.00	0.13			2.69	0.10	68.55	0.94	0.07	63.28	15.50			0.48	0.38				0.55		5.29
Tras., Com. and Public Utilities		336.93		258.02	24.43	5.82		9.39		454.21	176.10	43.93	2.03	179.69	305.86	29.92	3.84	141.22		61.16	117.85	0.83	299.72	39.92
Wholesaler & Retailer	25.02	257.99	184.54	565.73	62.79	175.02		6.29	6.59	407.15	36.41	83.79	499.49	102.55		122.33	44.95	57.74	70.72	17.68	421.34	10.73	280.53	84.28
Finance, Insurance and Real Estate		140.23		215.00	210.29	12.60		69.84	10.70	7.40	0.60	210.67	807.19	45.47	58.89	78.08	272.68	38.64		76.47	86.51	0.29	81.41	49.02
Hotel or Restaurant		80.16	18.35	137.54	0.55	84.08		1.05	0.29	116.62	3.00	7.82	125.12	1.21		7.50	7.75	2.04		4.00	15.50		69.35	9.65
Other Services	6.65	328.47	8.81	22.74	14.20	2.15		60.00	12.82	86.05	6.00	66.01	48.83	72.98	0.35	24.40	38.09	9.18	11.27	42.83	2.80	0.10	4.57	36.05
Consumption Loans	25.39	222.08	14.62	309.93	28.44	8.90	10.38	72.12	57.72	136.73	26.52	92.73	244.58	150.30	17.31	35.70	28.48	124.11	2.51	2.77	220.72	2.07	20.21	95.52
Local Government																		1.30						1.51
Others	3.82	318.84	271.84	1118.75	207.98	855.22	444.74	340.70	49.30	855.75	67.12	344.53	782.95	345.96	110.85	232.25	177.50	225.91	24.63	105.45	652.49	43.35	460.19	240.04
TOTAL sectorwise	105.00	2371.97	512.66	3236.33	654.24	2306.82	654.75	824.86	189.35	2815.12	472.14	920.93	3154.30	1251.31	542.59	600.70	630.99	694.68	146.03	320.71	1611.10	99.89	1514.60	760.05
Product Wise																								
Term Loan	63.12	792.79	184.54	452.54	150.20	1288.28	373.93	186.95		87.01	19.24		29.86	33.67	0.03		9.44	229.63	5.39	10.09	82.17	17.92	49.62	39.90
Overdraft																								
Trust Receipt Loan / Import Loan																								
Demand & Other Working Capital Loan		288.59		500.30	111.88	175.60	16.76		42.84	754.84	167.57	493.44	1798.85	184.77	431.13	318.17	249.85	73.96	114.82	140.29	359.25		354.34	156.96
Res. Per. H. Loan (Up to Rs. 10 mil.)	20.60	408.87		247.92		2.25	127.86	136.12	13.39	411.43		38.04	209.43	186.23	29.44	36.87	31.95	55.15	3.60	3.73	89.91	30.28	195.10	
Real Estate Loan		391.90		357.54	198.73	702.67	132.44	147.89	6.20	128.19	117.27	196.10	498.34	38.08	52.59	109.46	70.72	45.14		61.37	147.24	0.29	81.41	157.40
Margin Nature Loan		38.16		10.37	49.11		0.02	33.72	44.39			70.59	269.45	175.07	8.97	53.89	2.55	103.56		16.00	86.16		7.60	66.80
Hire Purchase Loan	6.45	122.22	7.64	264.95	25.31	7.42	3.66	16.57	1.04	511.47	73.96	52.12	85.07	207.90	8.06	33.92	20.54	156.68	1.66	71.12	117.85	2.00	299.72	32.42
Deprived Sector Loan	3.82	68.07	18.72	89.19	4.43	12.00	0.08	23.22	6.08	79.27	34.30	35.36	88.46	71.15	12.03	16.69	1.16	19.30	6.36	15.10	38.98	3.50	49.44	31.75
Bills Purchased									3.80								2.60							
Other Product	11.02	261.39	301.77	1313.51	114.58	118.61		280.39	71.61	842.91	59.78	35.29	174.83	354.44	0.35	31.70	242.19	11.27	14.19	3.00	689.55	45.91	477.37	274.82
Total Product wise Loan	105.00	2371.97	512.66	3236.33	654.24	2306.82	654.75	824.86	189.35	2815.12	472.14	920.93	3154.30	1251.31	542.59	600.70	630.99	694.68	146.03	320.71	1611.10	99.89	1514.60	760.05
Collateral Wise																								
Gold and Silver				202.30						19.19											78.18			
Government Securities													7.90											
Non Governmental Securities				10.37	18.59				44.39			70.59		175.07			2.91	103.56			86.16			66.80
Fixed Deposit Receipts	18.94	164.76	7.34	69.81	16.45	5.08	6.70	21.83	11.97	36.63	20.78	14.03	167.32	32.72	19.91	31.70	9.41	5.10	1.13	2.77	19.22	0.90	12.61	8.52
Own	18.94	164.76	7.34	69.81	16.45	5.08	6.70	21.83	11.97	36.63	20.78	14.03	167.32	32.72	17.31	31.70	9.41	5.10	1.13	2.77	19.22	0.90	12.61	8.52
Other Licences Institutions															2.60									
Collateral of Properties	86.06	1884.36	7.64	2953.84	563.21	2289.74	648.02	658.95	121.25	2759.30	451.20	803.46	2598.57	1033.61	491.03	500.81	612.26	567.72	144.90	281.18	932.01	98.89	1477.79	683.22
Fixed Assets	86.06	1884.36	7.64	2953.84	563.21	2289.74	648.02	658.95	121.22	2759.30	451.20	803.46	2598.57	1033.61	491.03	500.81	612.26	567.72	144.90	281.18	912.04	98.89	1477.79	683.22
Current Assets									0.03												19.97			
Against security of Bill																								
Domestic Bills																								
Foreign Bills																								
Against Guarantee		4.02			44.64	12.00		6.22	7.62			32.86	49.40	9.92	2.78		1.95			20.75			16.60	1.51
Government Guarantee		4.02												4.85									2.35	1.51
Institutional Guarantee					34.19	12.00		5.00	4.51			32.86	13.00	4.20			0.21			15.10				
Personal Guarantee					10.46			1.22	3.12				36.40	0.87	2.78		1.74			5.65				
Collective Guarantee																							14.25	
Int. Rtd. Foreign Bank's Guarantee																								
Other Guarantee																								
Credit Card																								
Others		318.84	497.68		11.35		0.02	137.86	4.12		0.17		331.11		28.87	68.19	4.46	18.30		16.00	495.54	0.10	7.60	
Total	105.00	2371.97	512.66	3236.33	654.24	2306.82	654.75	824.86	189.35	2815.12	472.14	920.93	3154.30	1251.31	542.59	600.70	630.99	694.68	146.03	320.71	1611.10	99.89	1514.60	760.05

Statement of Credit as on Asar end, 2070

BFI Name	Unique	Manjushree	Subhalaxmi	Jebils	Reliance	Lotus	Bhaktapur
Sector Wise	0/0	0/0	0/0	0/0	0/0	0/0	0/0
Agricultural and Forest Related		24.98	14.47	38.76	7.00	0.63	26.68
Fishery Related				0.05			
Mining Related							
Manufacturing (Producing) Related	42.55	92.00	43.46	2.14	3.40		27.46
Construction	17.32	54.13	50.16	69.35	181.23	39.61	65.90
Electricity,Gas and Water					4.40		
Metal Products, Mach. & Ele. Eqp.		26.64	2.22	0.15	7.71		
Tras., Com. and Public Utilities	75.04	83.21	50.39	53.00	127.43	71.56	20.44
Wholesaler & Retailer	21.50	111.27	95.37	70.11	62.47	40.56	42.42
Finance, Insurance and Real Estate	12.10	66.74	9.00	6.97	18.50	5.30	5.00
Hotel or Restaurant	50.00	17.20	10.25	6.55	14.16		2.70
Other Services	14.40	29.72	41.88	14.99	5.68	16.22	9.24
Consumption Loans	40.33	144.86	104.44	175.82	110.32	52.66	28.30
Local Government							
Others	156.30	303.26	275.21	148.27	345.72	110.45	20.59
TOTAL sectorwise	429.55	954.01	696.86	586.16	888.02	337.00	248.73
Product Wise							
Term Loan		40.59		5.74		8.34	22.94
Overdraft							
Trust Receipt Loan / Import Loan							
Demand & Other Working Capital Loan	176.50	548.45	221.74	93.73		56.69	87.05
Res. Per. H. Loan (Up to Rs. 10 mil.)	18.72	32.50	50.16	62.24	172.05	17.01	33.54
Real Estate Loan	59.21	83.10	81.53	19.00	44.90	22.61	
Margin Nature Loan	31.38	132.64	67.82	148.21	76.42	10.69	
Hire Purchase Loan	53.39	75.71	91.81	63.83	136.15	103.97	61.80
Deprived Sector Loan	12.33	26.94	19.81	14.43	22.04	12.30	5.00
Bills Purchased		0.85					
Other Product	78.02	13.24	163.99	179.00	436.46	105.39	38.40
Total Product wise Loan	429.55	954.01	696.86	586.16	888.02	337.00	248.73
Collateral Wise							
Gold and Silver							5.73
Government Securities							
Non Governmental Securities	14.50	132.64					
Fixed Deposit Receipts	27.84	12.23	46.04	12.99	48.77	3.23	1.17
Own	27.84	12.23	46.04	12.99	48.77	3.23	1.17
Other Licences Institutions							
Collateral of Properties	357.67	760.17	570.31	409.39	689.09	304.49	235.02
Fixed Assets	357.67	760.17	570.31	409.39	689.09	304.49	235.02
Current Assets							
Against security of Bill					14.57		
Domestic Bills					14.57		
Foreign Bills							
Against Guarantee	15.72			13.88	21.31	25.34	4.30
Government Guarantee							
Institutional Guarantee				4.00	19.09	5.30	2.50
Personal Guarantee				9.76	2.22	9.35	1.80
Collective Guarantee				0.12			
Int. Rtd. Foreign Bank's Guarantee							
Other Guarantee	15.72					10.69	
Credit Card							
Others	13.81	48.97	80.51	149.91	114.29	3.95	2.50
Total	429.55	954.01	696.86	586.16	888.02	337.00	248.73

Major Financial Indicators of Micro-credit Development Banks

Rs in million

	Liabilities	Mid-July			Mid-June	Mid-July	% Change			
		2010	2011	2012	2013	2013				
		1	2	3	4	5	2/1	3/2	4/3	5/4
1	**CAPITAL FUND**	2174.7	2408.8	2816.6	3451.9	3801.3	10.8%	16.9%	22.6%	10.1%
	a. Paid-up Capital	1272.7	1546.3	1717.2	1925.4	2234.0	21.5%	11.1%	12.1%	16.0%
	b. Statutory Reserves	162.9	245.6	288.3	383.7	383.5	50.7%	17.4%	33.1%	0.0%
	c. Retained Earning	125.2	-25.6	107.6	208.1	208.2	-120.4%	-520.7%	93.4%	0.0%
	d. Others Reserves	613.8	642.5	703.6	934.8	975.6	4.7%	9.5%	32.9%	4.4%
2	**BORROWINGS**	10753.8	13037.6	16586.4	17913.7	20216.3	21.2%	27.2%	8.0%	12.9%
	a. NRB	210.4	200.9	198.4	193.7	210.3	-4.5%	-1.3%	-2.3%	8.5%
	f. Others	10543.4	12836.7	16388.0	17720.0	20006.0	21.8%	27.7%	8.1%	12.9%
3	**DEPOSITS**	2574.3	3537.4	5235.2	6635.8	7221.6	37.4%	48.0%	26.8%	8.8%
4	**Other Liabilities**	1415.5	1818.6	2502.9	3281.9	3009.7	28.5%	37.6%	31.1%	-8.3%
	a. Loan Loss Provision	388.8	436.3	505.5	708.0	694.0	12.2%	15.9%	40.1%	-2.0%
	b. Interest Suspense a/c	275.4	354.0	410.0	527.9	446.9	28.5%	15.8%	28.8%	-15.3%
	c. Others	751.3	1028.4	1587.5	2046.0	1868.8	36.9%	54.4%	28.9%	-8.7%
5	**Reconcillation A/c**	1726.4	223.2	2236.6	1538.9	688.6	-87.1%	902.1%	-31.2%	-55.3%
6	**Profit & Loss A/c**	277.4	470.7	629.8	817.9	837.9	69.7%	33.8%	29.9%	2.4%
	Total	**18922.1**	**21496.4**	**30007.5**	**33640.2**	**35775.3**	13.6%	39.6%	12.1%	6.3%
	Assets									
1	**LIQUID FUNDS**	2172.8	3272.2	5843.5	4462.6	6322.8	50.6%	78.6%	-23.6%	41.7%
	a. Cash Balance	24.9	31.8	44.2	27.1	42.8	27.5%	39.0%	-38.6%	57.6%
	b. Bank Balance	1691.9	2632.4	3253.9	3377.9	3561.6	55.6%	23.6%	3.8%	5.4%
	c. Money at Call	456.0	608.1	2545.4	1057.6	2718.5	33.4%	318.6%	-58.5%	157.1%
2	**INVESTMENT IN SECURITIES EXCEPT SHARES**	111.2	164.7	128.7	128.7	116.2	48.1%	-21.9%	0.0%	-9.7%
3	**SHARE & OTHER INVESTMENT**	2424.6	1560.5	2040.6	2742.8	2963.6	-35.6%	30.8%	34.4%	8.0%
4	**LOANS & ADVANCES**	11117.0	14649.9	17738.3	22423.9	23401.7	31.8%	21.1%	26.4%	4.4%
	Institutional	11117.0	14649.9	6194.1	6434.1	6740.3	31.8%	-57.7%	3.9%	4.8%
	Individual			11544.2	15989.8	16661.4	0.0%	0.0%	38.5%	4.2%
5	**FIXED ASSETS**	225.5	259.3	340.2	423.1	444.6	15.0%	31.2%	24.4%	5.1%
6	**OTHER ASSETS**	907.8	1253.2	1594.9	1798.1	1685.8	38.0%	27.3%	12.7%	-6.2%
7	**Expenses not Written off**	1.5	1.1	0.7	10.9	9.8	-28.8%	-35.1%	1457.2%	-10.0%
8	**Non Banking Assets**									
9	**Reconcillation Account**	1712.1	253.0	2234.8	1541.4	699.6	-85.2%	783.3%	-31.0%	-54.6%
10	**Profit & Loss A/c**	249.7	82.5	85.8	108.7	131.2	-67.0%	4.1%	26.6%	20.7%
	Total	**18922.2**	**21496.4**	**30007.5**	**33640.2**	**35775.4**	13.6%	39.6%	12.1%	6.3%

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

	Particulars	PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN	RMDC	DEPROSC	CHHIMEK	Swabalamban
1	**CAPITAL FUND**	41.91	-156.27	140.04	41.59	108.53	300.61	1165.38	172.08	261.92	288.60
	a. Paid-up Capital	60.00	58.50	100.00	73.57	100.00	200.00	364.00	106.14	157.62	131.39
	b. Statutory Reserve	5.33	1.36	16.62	6.30	6.40	42.06	102.43	33.88	54.89	61.96
	c. Retained Earning	-31.00	-216.13	13.28	-46.42	0.00	18.41	307.85	25.87	47.01	2.00
	d. Others Reserve fund	7.58	0.00	10.13	8.15	2.13	40.14	391.10	6.18	2.41	93.25
2	**BORROWINGS**	698.54	166.21	1067.11	601.05	546.55	2692.92	3032.52	1381.77	1636.18	1595.04
	a. NRB	48.01	16.45	0.96	4.44	37.17	2.10	0.00	9.68	11.10	0.00
	B. Others	650.53	149.77	1066.15	596.61	509.38	2690.81	3032.52	1372.09	1625.08	1595.04
3	**DEPOSITS**	87.20	57.48	338.39	266.41	277.33	1318.23	0.00	430.53	2418.25	1192.14
4	**OTHER LIABILITIES**	253.40	293.82	231.23	114.23	240.69	382.96	247.66	102.69	162.85	340.74
	1. Loan Loss Provision	41.61	55.23	72.54	45.47	102.03	67.18	93.30	21.16	33.55	51.29
	2. Interest Suspense a/c	154.19	117.97	0.00	32.19	48.80	47.04	0.00	19.40	0.00	16.04
	3. Others	57.61	120.62	158.69	36.57	89.87	268.75	154.36	62.13	129.30	273.41
5	**RECONCILIATION A/C**	0.17	53.85	0.00	0.80	-6.21	0.00	0.00	0.00	0.00	0.00
6	**PROFIT & LOSS A/C**	24.18	0.00	61.08	8.88	19.57	89.00	149.09	97.37	107.92	66.41
	TOTAL LIABILITIES	1105.40	415.09	1837.84	1032.97	1186.47	4783.72	4594.65	2184.43	4587.12	3482.93
Assets											
1	**LIQUID FUNDS**	155.06	7.37	466.17	186.62	137.94	632.96	238.93	527.51	1050.74	353.41
	a. Cash Balance	8.77	2.10	6.62	6.32	2.06	3.50	0.01	0.70	0.74	3.19
	b. Bank Balance	146.29	5.27	459.55	73.86	125.88	61.28	238.92	104.95	1050.00	28.96
	c. Money at Call	0.00	0.00	0.00	106.44	10.00	568.19	0.00	421.85	0.00	321.26
2	**INVESTMENT IN SECURITIES EXCEPT SHARES**	0.00	0.00	0.00	0.00	0.00	38.73	0.00	0.00	75.46	0.00
3	**SHARES & OTHER INVESTMENT**	0.80	0.80	89.75	1.15	116.02	138.42	1910.43	40.01	6.20	335.42
4	**LOANS & ADVANCES**	686.30	128.46	1088.07	706.98	778.24	3638.03	2332.40	1482.78	3218.94	2554.12
	Institutional	0.00	0.00	0.00	0.00	0.00	0.00	2332.40	0.00	0.00	0.00
	Individual	686.30	128.46	1088.07	706.98	778.24	3638.03	0.00	1482.78	3218.94	2554.12
5	**FIXED ASSETS**	13.84	1.90	8.99	13.42	18.35	143.92	2.03	13.66	113.15	23.16
6	**OTHER ASSETS**	219.97	191.05	184.50	124.78	74.69	191.66	110.86	120.47	122.63	209.47
7	**EXPENSES NOT WRITTEN OFF**	7.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	**NON BANKING ASSETS**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	**RECONCILIATION A/C**	0.00	52.06	0.36	0.00	0.00	0.00	0.00	0.00	0.00	7.35
10	**PROFIT & LOSS A/C**	22.23	33.45	0.00	0.00	61.23	0.00	0.00	0.00	0.00	0.00
	TOTAL ASSETS	1105.40	415.09	1837.84	1032.97	1186.47	4783.72	4594.65	2184.43	4587.12	3482.93

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

	Particulars	Sanakisan	NERUDE	Naya Nepal	Summit	Sworojgar	First	Nagbeli	Kalika	Mirmire	Janautthan	Mithila
1	**CAPITAL FUND**	653.86	90.78	15.03	28.54	16.55	105.86	11.27	30.88	11.97	10.36	19.14
	a. Paid-up Capital	143.00	64.40	14.00	25.00	15.70	100.00	10.01	30.00	14.00	11.00	16.50
	b. Statutory Reserve	27.52	16.91	1.03	1.64	0.30	4.33	0.37	0.29	0.00	-0.64	0.46
	c. Retained Earning	78.78	2.51	0.00	1.76	0.55	1.53	0.90	0.59	-2.03	0.00	1.80
	d. Others Reserve fund	404.56	6.95	0.00	0.14	0.00	0.00	0.00	0.00	0.00	0.00	0.37
2	**BORROWINGS**	3789.31	727.80	116.35	145.34	162.02	1077.36	90.76	78.29	42.90	6.24	29.65
	a. NRB	9.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29.65
	B. Others	3779.98	727.80	116.35	145.34	162.02	1077.36	90.76	78.29	42.90	6.24	0.00
3	**DEPOSITS**	0.00	389.11	30.82	87.79	66.92	0.00	22.88	29.37	4.47	6.12	7.60
4	**OTHER LIABILITIES**	427.63	100.25	8.43	19.63	21.81	24.80	4.19	6.15	5.69	0.86	3.76
	1. Loan Loss Provision	60.24	16.51	5.53	1.14	4.70	7.66	2.23	1.24	2.32	0.38	2.39
	2. Interest Suspense a/c	1.56	4.49	0.00	0.00	0.43	0.00	0.00	0.00	2.10	0.00	0.98
	3. Others	365.84	79.25	2.90	18.50	16.68	17.14	1.96	4.92	1.26	0.47	0.40
5	**RECONCILIATION A/C**	0.50	462.38	0.00	144.35	0.00	0.00	0.00	0.00	25.91	0.00	0.00
6	**PROFIT & LOSS A/C**	88.97	72.42	1.51	8.33	3.52	17.15	5.44	4.74	0.00	0.21	10.26
	TOTAL LIABILITIES	4960.27	1842.74	172.13	434.00	270.82	1225.17	134.55	149.44	90.94	23.79	70.41
Assets												
1	**LIQUID FUNDS**	1123.14	322.05	80.76	54.73	69.89	372.03	16.54	27.47	6.24	3.58	16.71
	a. Cash Balance	0.87	0.99	0.06	2.15	0.04	0.00	1.31	0.59	0.16	0.00	0.04
	b. Bank Balance	205.21	321.06	1.46	1.36	32.63	372.03	15.23	26.88	6.08	3.58	16.66
	c. Money at Call	917.06	0.00	79.24	51.22	37.21	0.00	0.00	0.00	0.00	0.00	0.00
2	**INVESTMENT IN SECURITIES EXCEPT SHARES**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	**SHARES & OTHER INVESTMENT**	140.01	74.51	14.01	0.00	0.00	50.54	0.00	0.00	5.00	0.09	0.00
4	**LOANS & ADVANCES**	3632.67	940.89	73.60	228.40	194.61	766.24	114.10	119.77	43.76	19.29	43.57
	Institutional	3632.67	0.00	0.00	0.00	0.00	766.24	0.00	0.00	0.00	0.00	0.00
	Individual	0.00	940.89	73.60	228.40	194.61	0.00	114.10	119.77	43.76	19.29	43.57
5	**FIXED ASSETS**	19.04	8.17	1.74	2.42	2.28	7.15	1.90	2.13	5.42	0.73	0.84
6	**OTHER ASSETS**	43.65	34.74	2.03	3.94	4.04	29.21	2.01	0.06	2.91	0.10	2.25
7	**EXPENSES NOT WRITTEN OFF**	0.00	0.00	0.00	0.16	0.00	0.00	0.00	0.00	0.37	0.00	0.00
8	**NON BANKING ASSETS**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	**RECONCILIATION A/C**	0.00	462.38	0.00	144.35	0.00	0.00	0.00	0.00	26.23	0.00	0.00
10	**PROFIT & LOSS A/C**	1.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.01	0.00	7.04
	TOTAL ASSETS	4960.27	1842.74	172.13	434.00	270.82	1225.17	134.55	149.44	90.94	23.79	70.41

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

	Particulars	Womi	Laxmi	ILFCO	Mahila	Vijay	Kisan	Clean Village	FORWARD	Reliable	Mahuli
1	**CAPITAL FUND**	9.90	70.48	60.94	79.51	98.00	12.00	13.87	70.00	14.00	14.00
	a. Paid-up Capital	10.20	70.00	60.00	77.00	98.00	12.00	14.00	70.00	14.00	14.00
	b. Statutory Reserve	0.00	0.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	c. Retained Earning	-0.30	0.38	0.94	0.00	0.00	0.00	-0.13	0.00	0.00	0.00
	d. Others Reserve fund	0.00	0.00	0.00	2.51	0.00	0.00	0.00	0.00	0.00	0.00
2	**BORROWINGS**	13.36	77.46	32.50	0.00	0.00	28.04	25.00	238.64	110.00	7.35
	a. NRB	13.36	0.00	0.00	0.00	0.00	28.04	0.00	0.00	0.00	0.00
	B. Others	0.00	77.46	32.50	0.00	0.00	0.00	25.00	238.64	110.00	7.35
3	**DEPOSITS**	2.79	14.92	5.93	0.40	0.33	3.04	0.62	142.60	0.54	19.40
4	**OTHER LIABILITIES**	0.65	2.68	2.46	1.59	0.84	0.38	0.78	4.22	0.66	1.96
	1. Loan Loss Provision	0.15	0.83	0.42	0.09	0.18	0.33	0.07	3.65	0.15	0.46
	2. Interest Suspense a/c	0.13	0.78	0.38	0.10	0.15	0.00	0.05	0.00	0.14	0.00
	3. Others	0.37	1.06	1.66	1.40	0.51	0.05	0.66	0.57	0.38	1.51
5	**RECONCILIATION A/C**	0.00	0.00	0.00	0.00	0.55	0.00	6.24	0.02	0.00	0.00
6	**PROFIT & LOSS A/C**	0.00	0.00	0.01	0.00	1.13	0.00	0.00	0.42	0.00	0.26
	TOTAL LIABILITIES	26.70	165.53	101.85	81.50	100.85	43.45	46.51	455.89	125.21	43.00
Assets											
1	**LIQUID FUNDS**	7.53	27.99	53.31	65.64	75.08	6.90	27.96	85.42	107.69	15.42
	a. Cash Balance	0.00	0.01	0.00	0.15	0.01	2.18	0.00	0.14	0.00	0.03
	b. Bank Balance	7.53	1.00	50.20	0.01	75.07	4.72	0.23	2.60	107.69	15.39
	c. Money at Call	0.00	26.98	3.11	65.49	0.00	0.00	27.73	82.68	0.00	0.00
2	**INVESTMENT IN SECURITIES EXCEPT SHARES**	1.99	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	**SHARES & OTHER INVESTMENT**	0.00	40.00	0.46	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	**LOANS & ADVANCES**	14.96	79.91	42.26	9.03	18.31	33.02	6.74	364.63	14.64	27.02
	Institutional	0.00	0.00	0.00	9.03	0.00	0.00	0.00	0.00	0.00	0.00
	Individual	14.96	79.91	42.26	0.00	18.31	33.02	6.74	364.63	14.64	27.02
5	**FIXED ASSETS**	0.87	14.84	5.31	5.15	4.99	1.10	4.19	2.20	1.58	0.08
6	**OTHER ASSETS**	0.36	2.79	0.51	1.09	0.98	0.58	0.28	3.41	0.47	0.31
7	**EXPENSES NOT WRITTEN OFF**	0.10	0.00	0.00	0.00	0.94	0.40	0.00	0.23	0.26	0.17
8	**NON BANKING ASSETS**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	**RECONCILIATION A/C**	0.00	0.00	0.00	0.00	0.55	0.00	6.24	0.00	0.07	0.00
10	**PROFIT & LOSS A/C**	0.88	0.00	0.00	0.60	0.00	1.45	1.09	0.00	0.49	0.00
	TOTAL ASSETS	26.70	165.53	101.85	81.50	100.85	43.45	46.51	455.89	125.21	43.00

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

Particulars	PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN	RMDC	DEPROSC	CHHIMEK	Swabalamban	Sanakisan	NERUDE	Naya Nepal	Summit
1 Interest Expenses	65.40	20.09	90.94	69.51	93.96	240.60	82.27	119.89	326.78	181.73	155.01	72.36	9.64	16.81
1.1 Deposit Liabilities	4.61	7.08	18.73	15.37	13.50	77.13	0.00	31.93	215.47	86.92	0.00	31.55	1.94	5.13
1.2 On Borrowing	60.79	13.02	72.21	54.13	80.46	163.47	82.27	87.96	111.31	94.81	155.01	40.81	7.70	11.69
2 Commission/Fee Expense	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	41.51	0.00	0.00	0.00
3 Employees Expenses	66.03	35.59	70.53	56.34	61.09	237.75	17.23	78.69	146.07	222.81	23.37	70.75	3.79	10.29
4 Office Operatiing Expenses	12.86	5.48	28.60	15.38	12.92	45.50	11.78	25.38	73.01	58.36	17.99	13.71	2.40	6.85
5 Non-Operatiing Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. Provision for Risk	6.98	4.95	32.99	10.94	7.38	10.66	17.08	3.65	9.59	12.39	26.71	8.73	4.01	0.73
6.1 Loan loss Provision	6.95	4.95	32.99	10.80	7.38	10.66	17.08	3.65	9.59	12.39	26.71	8.73	4.01	0.73
6.1.1 General Loan loss Provision	6.95	2.14	0.95	0.00	7.38	9.80	17.08	2.58	9.28	12.39	9.62	2.57	0.07	0.20
6.1.2 Special Loan Loss Provision	0.00	2.81	32.04	0.00	0.00	0.85	0.00	1.07	0.32	0.00	17.10	6.16	3.94	0.53
6.1.3 Additional Loan Loss Provision	0.00	0.00	0.00	10.80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.2. Provision for Non-Banking Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.3. Provision for Loss on Investment	0.00	0.00	0.00	0.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.4. Provision for Loss of Other Assets	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7 Loan Written Off	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.89	0.00	0.00	0.00	0.00	0.00	0.00
8 Provision for Staff Bonus	0.20	0.00	0.00	0.00	0.00	13.50	20.86	0.00	15.42	9.49	12.46	0.00	0.23	1.19
9 Provision for Income Tax	0.00	0.00	0.00	0.00	0.00	46.00	59.46	0.00	46.25	28.46	37.38	0.00	0.74	3.57
10 Net Profit	1.95	0.00	61.08	8.88	19.57	89.00	149.09	97.37	107.92	66.41	87.22	72.42	1.51	8.33
TOTAL EXPENSES	153.41	66.11	284.14	161.04	194.92	683.01	357.76	325.86	725.04	579.65	401.65	237.97	22.32	47.77
Income														
1. Interest Income	128.63	25.07	231.41	148.10	181.64	605.23	325.46	303.08	555.13	564.24	376.25	191.10	19.40	37.35
1.1 On Loans and Advances	125.13	24.34	196.19	135.04	130.94	572.62	155.39	272.33	548.78	529.29	326.34	183.76	13.47	37.35
1.2 On Investment	0.00	-0.10	0.00	0.00	0.00	2.04	0.82	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.5 Others	3.50	0.83	35.23	13.05	50.71	30.57	169.25	30.75	6.36	34.95	49.91	7.34	5.93	0.00
2. Comission & Discount	0.00	0.47	0.36	0.00	0.00	1.06	0.00	19.69	5.33	0.00	0.61	0.00	0.00	0.00
2.1 Bills Purchase & Discount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2.2 Comission	0.00	0.00	0.36	0.00	0.00	0.00	0.00	0.00	2.95	0.00	0.01	0.00	0.00	0.00
2.3 Others	0.00	0.47	0.00	0.00	0.00	1.06	0.00	19.69	2.38	0.00	0.61	0.00	0.00	0.00
3 Other Operating Income	8.27	0.00	21.71	0.00	13.22	64.03	19.64	2.96	148.58	12.89	2.40	46.87	2.92	10.42
4 Non Operating Income	3.30	0.00	0.41	8.03	0.00	11.41	0.00	0.00	15.10	2.51	0.00	0.00	0.00	0.00
5 Provision Written Back	13.21	7.12	28.53	4.92	0.06	0.00	12.67	0.00	0.89	0.00	22.38	0.00	0.00	0.00
6 Recovery from Written off Loan	0.00	0.00	1.71	0.00	0.00	1.29	0.00	0.13	0.00	0.00	0.00	0.00	0.00	0.00
7 Income from Extra Ordinary Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8 Net Loss	0.00	33.45	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL INCOME	153.41	66.11	284.14	161.04	194.92	683.01	357.76	325.86	725.04	579.65	401.65	237.97	22.32	47.77

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

Particulars	Sworojgar	First	Nagbeli	Kalika	Mirmire	Janautthan	Mithila	Womi	Laxmi	ILFCO	Mahila	Vijay	Kisan	Clean Village	FORWARD	Reliable	Mahuli
1 Interest Expenses	15.17	38.54	10.42	6.25	3.53	0.77	2.06	0.39	1.48	1.55	0.00	0.00	0.74	0.55	5.15	0.13	0.15
1.1 Deposit Liabilities	5.50	0.00	1.29	2.11	0.09	0.27	0.38	0.08	0.39	0.20	0.00	0.00	0.06	0.01	1.77	0.00	0.10
1.2 On Borrowing	9.66	38.54	9.13	4.14	3.43	0.49	1.68	0.31	1.09	1.35	0.00	0.00	0.67	0.55	3.38	0.13	0.05
2 Commission/Fee Expense	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.00	0.00	0.00	0.00
3 Employees Expenses	5.64	5.62	3.85	3.42	3.27	1.10	2.33	1.25	8.19	3.43	1.50	2.08	1.53	0.85	3.21	0.48	0.11
4 Office Operatiing Expenses	6.90	5.37	3.32	3.71	1.57	1.28	2.14	1.02	4.55	2.98	2.35	2.34	0.94	0.95	2.04	0.48	0.20
5 Non-Operatiing Expenses	0.00	0.00	0.00	0.00	0.00	0.02	0.00	0.00	0.00	0.00	0.00	0.16	0.00	0.00	0.00	0.00	0.02
6. Provision for Risk	4.60	3.60	1.40	1.03	0.22	0.23	0.52	0.14	0.79	0.42	0.10	0.18	0.33	0.07	3.65	0.15	0.00
6.1 Loan loss Provision	4.54	3.60	1.40	1.03	0.22	0.23	0.20	0.14	0.79	0.42	0.10	0.18	0.33	0.07	3.65	0.15	0.00
6.1.1 General Loan loss Provision	0.76	3.60	0.81	0.99	0.05	0.04	0.20	0.14	0.79	0.42	0.10	0.18	0.33	0.07	3.65	0.15	0.00
6.1.2 Special Loan Loss Provision	3.79	0.00	0.58	0.04	0.16	0.19	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.1.3 Additional Loan Loss Provision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.2. Provision for Non-Banking Assets	0.06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.3. Provision for Loss on Investment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.4. Provision for Loss of Other Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7 Loan Written Off	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8 Provision for Staff Bonus	0.53	2.42	0.00	0.68	0.00	0.00	0.00	0.00	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9 Provision for Income Tax	1.73	7.09	0.00	2.03	0.00	0.00	0.00	0.00	0.09	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09
10 Net Profit	3.52	17.15	5.44	4.74	0.00	0.21	3.22	0.00	0.21	0.01	0.00	1.13	0.00	0.00	0.42	0.00	0.26
TOTAL EXPENSES	38.09	79.80	24.42	21.86	8.59	3.62	10.26	2.81	15.34	8.39	3.96	5.90	3.56	2.42	14.47	1.24	0.83
Income																	
1. Interest Income	33.78	72.06	21.34	16.11	5.06	2.97	8.43	1.67	9.71	8.39	2.98	5.50	2.12	1.18	14.07	0.47	0.83
1.1 On Loans and Advances	30.97	54.73	20.77	14.66	3.45	2.75	7.83	1.00	5.39	4.47	0.15	0.22	1.03	0.11	12.94	0.10	0.55
1.2 On Investment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.5 Others	2.80	17.32	0.57	1.44	1.61	0.22	0.61	0.48	4.32	3.92	2.83	5.27	1.09	1.06	1.13	0.37	0.28
2. Comission & Discount	0.00	0.00	0.00	0.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	0.41	0.00	0.00
2.1 Bills Purchase & Discount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2.2 Comission	0.00	0.00	0.00	0.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2.3 Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	0.41	0.00	0.00
3 Other Operating Income	2.73	6.72	3.08	5.34	2.52	0.65	1.46	0.26	1.53	0.00	0.26	0.40	0.00	0.00	0.00	0.28	0.00
4 Non Operating Income	0.00	1.03	0.00	0.00	0.00	0.00	0.00	0.00	4.10	0.00	0.12	0.00	0.00	0.00	0.00	0.00	0.00
5 Provision Written Back	1.58	0.00	0.00	0.27	0.00	0.00	0.37	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
6 Recovery from Written off Loan	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7 Income from Extra Ordinary Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8 Net Loss	0.00	0.00	0.00	0.00	1.01	0.00	0.00	0.88	0.00	0.00	0.60	0.00	1.45	1.09	0.00	0.49	0.00
TOTAL INCOME	38.09	79.80	24.42	21.86	8.59	3.62	10.26	2.81	15.34	8.39	3.96	5.90	3.56	2.42	14.47	1.24	0.83

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

विवरण	PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN	RMDC	DEPROSC	CHHIMEK	Swabalamban	Sanakisan	NERUDE	Naya Nepal	Summit	Sworojgar
कार्यक्षेत्र भएको जिल्ला संख्या	6	9	16	15	14	47	75	25	75	45	75	15	5	10	3
सेवा पुगेको जिल्ला संख्या	6	8	14	10	14	47	67	25	39	45	54	15	5	5	3
सेवा पुगेको गा.वि.स./न.पा. संख्या	287	102	393	160	353	1100	0	644	793	933	492	247	57	81	52
कुल कर्मचारी संख्या	217	91	217	176	210	545	24	216	401	548	48	248	29	67	56
कुल शाखा संख्या	31	21	44	30	39	118	1	56	61	108	8	40	6	12	8
कुल केन्द्र संख्या	1359	592	1568	1074	1600	8311	0	4114	8684	6776	0	3568	287	801	844
कुल समूह संख्या	11766	2984	12504	5719	7868	29810	0	15947	33218	35627	39837	15688	787	2443	2443
निष्क्रिय समूह संख्या	1368	1778	1104	2180	2020	0	0	0	34	0	776	0	0	0	0
कुल सदस्य संख्या	32957	19549	64707	31375	37786	184177	0	78350	173959	163161	302266	68094	3799	12321	12542
निष्क्रिय सदस्य संख्या	16932	7155	5520	10900	7111	0	0	429	1442	0	13091	0	185	0	150
कुल ऋणी संख्या	29776	8700	39090	20475	36515	127122	78	58520	137205	108946	209533	52587	3137	9486	9473
कुल कर्जा वितरण	**9479.75**	**1713.35**	**12296.03**	**5322.53**	**7496.04**	**21877.88**	**8849.67**	**8219.27**	**18239.57**	**20366.51**	**13669.07**	**6661.07**	**390.72**	**943.42**	**717.06**
लघु व्यवसाय कर्जा	7158.23	1282.25	11275.23	4348.74	6177.78	19460.20	0.00	7438.42	16926.38	20063.12	13669.07	1276.39	353.18	823.69	717.06
लघु उद्यम/धितो कर्जा	2175.14	310.59	941.57	973.79	763.92	1067.43	0.00	749.53	993.09	303.39	0.00	65.73	37.54	119.73	0.00
अन्य कर्जा	146.38	120.51	79.23	0.00	554.34	1350.25	8849.67	31.33	320.10	0.00	0.00	5318.95	0.00	0.00	0.00
कर्जाको साँवा असुली	**8793.45**	**1584.89**	**11207.97**	**4615.54**	**6717.80**	**18239.85**	**6517.27**	**6736.50**	**15020.62**	**17812.39**	**10036.40**	**5720.18**	**317.12**	**715.02**	**522.45**
लघु व्यवसाय कर्जाको साँवा असुली	6810.54	1195.20	10319.70	3862.55	5662.51	16461.00	0.00	6104.72	14354.37	17663.01	10036.40	1015.64	291.88	659.84	522.45
लघु उद्यम/धितो कर्जाको साँवा असुली	1858.58	270.59	810.68	752.99	537.78	754.47	0.00	600.98	388.49	149.38	0.00	15.36	25.24	55.18	0.00
अन्य कर्जाको साँवा असुली	124.34	119.10	77.59	0.00	517.51	1024.38	6517.27	30.80	277.76	0.00	0.00	4689.18	0.00	0.00	0.00
कुल बाँकी कर्जा	**686.30**	**128.46**	**1088.07**	**706.98**	**778.24**	**3638.03**	**2332.40**	**1482.78**	**3218.94**	**2554.12**	**3632.67**	**940.89**	**73.60**	**228.40**	**194.61**
लघु व्यवसाय कर्जा बाँकी	347.69	87.05	955.54	486.19	515.27	2999.20	0.00	1333.70	2572.01	2400.11	3632.67	260.75	61.29	163.85	194.61
लघु उद्यम/धितो कर्जा बाँकी	316.57	40.01	130.89	220.79	226.14	312.96	0.00	148.55	604.60	154.00	0.00	50.37	12.30	64.54	0.00
अन्य कर्जा बाँकी	22.04	1.41	1.64	0.00	36.83	325.87	2332.40	0.53	42.33	0.00	0.00	629.77	0.00	0.00	0.00
भाखा नाघेको कर्जा रकम	41.00	61.61	87.75	38.79	106.28	33.60	0.00	7.19	1.53	54.84	12.75	9.23	7.76	2.28	3.29
भाखा नाघेको ऋणी संख्या	0	4186	4884	4949	7111	3658	0	432	124	8251	8	1106	316	163	150
ब्याज असुली रकम	125.13	74.58	441.99	135.04	355.64	1003.47	0.00	272.33	938.62	1244.61	1545.89	183.76	33.10	60.87	0.00
असुल हुन बाँकी ब्याज रकम	154.18	117.97	33.45	32.19	48.80	0.00	0.00	19.40	1.36	16.04	1.56	4.49	0.00	0.00	0.43
कर्जा नोक्सानी व्यवस्था	41.61	55.23	72.54	45.47	102.03	66.03	93.30	21.16	33.55	51.29	60.24	16.51	5.53	1.14	4.70
कुल बचतकर्ता संख्या	20731	13830	40166	30944	41224	188032	0	78350	173959	163161	0	68094	0	12321	12542
कुल बचत रकम	**87.20**	**57.48**	**338.39**	**266.41**	**277.33**	**1318.23**	**0.00**	**430.53**	**2418.25**	**1192.14**	**0.00**	**389.11**	**30.82**	**87.79**	**66.92**
अनिवार्य बचत	16.12	31.98	218.88	139.96	168.76	651.00	0.00	317.94	559.24	476.95	0.00	112.65	16.16	36.83	8.08
स्वेच्छिक बचत	70.91	23.45	99.90	126.46	34.47	318.60	0.00	112.60	473.80	698.00	0.00	276.46	14.66	50.96	18.13
अन्य बचत	0.17	2.04	19.62	0.00	74.11	182.20	0.00	0.00	1167.32	17.19	0.00	0.00	0.00	0.00	40.71
सर्वसाधारणवाट संकलन गरेको बचत	0.00	0.00	0.00	0.00	0.00	166.43	0.00	0.00	217.89	0.00	0.00	0.00	0.00	0.00	0.00
कुल बचत/कुल कर्जा (%)	12.71%	44.74%	31.10%	37.68%	35.64%	36.23%	0.00%	29.04%	75.13%	46.68%	0.00%	41.36%	41.87%	38.44%	34.39%
लघु उद्यम कर्जा/कुल कर्जा (%)	46.13%	31.14%	12.03%	31.23%	29.06%	8.60%	0.00%	10.02%	18.78%	6.03%	0.00%	5.35%	16.72%	28.26%	0.00%

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

विवरण	First	Nagbeli	Kalika	Mirmire	Janautthan	Mithila	Womi	Laxmi	ILFCO	Mahila	Vijay	Kisan	Clean Village	FORWARD	Reliable	Mahuli
कार्यक्षेत्र भएको जिल्ला संख्या	75	3	5	10	10	3	10	12	1	2	4	10	10	75	10	10
सेवा पुगेको जिल्ला संख्या	38	2	5	3	5	3	2	12	3	2	4	1	1	7	1	1
सेवा पुगेको गा.वि.स./न.पा. संख्या	0	48	70	34	19	19	19	71	12	5	17	12	6	241	7	20
कुल कर्मचारी संख्या	12	30	42	19	17	15	12	39	14	16	18	11	8	102	9	8
कुल शाखा संख्या	1	4	8	3	2	3	3	11	1	2	4	1	1	17	1	1
कुल केन्द्र संख्या	0	344	406	165	1	132	86	394	97	38	67	75	30	1048	43	108
कुल समूह संख्या	0	1079	1310	486	379	452	86	1032	253	131	67	396	65	6150.2	101	498
निष्क्रिय समूह संख्या	0	0	0	12	23	24	0	0	0	0	0	0	0	0	0	224
कुल सदस्य संख्या	0	4647	6560	2482	2681	2230	1179	5761	1239	634	1042	2044	326	32474	506	3541
निष्क्रिय सदस्य संख्या	0	0	0	50	96	126	8	0	0	0	4	0	0	0	0	1123
कुल ऋणी संख्या	90	3573	4007	1834	1235	2165	831	3068	1145	211	452	613	202	21673	285	2644
कुल कर्जा वितरण	**1474.80**	**348.18**	**332.99**	**83.94**	**46.87**	**213.72**	**22.06**	**117.58**	**69.53**	**9.60**	**19.45**	**33.02**	**7.32**	**1526.26**	**15.19**	**273.68**
लघु व्यवसाय कर्जा	0.00	249.17	296.04	68.84	38.36	213.72	21.32	113.97	58.33	9.60	19.45	33.02	7.32	1488.02	13.62	209.6
लघु उद्यम/धितो कर्जा	0.00	75.68	36.94	4.25	8.51	0.00	0.74	1.23	0.00	0.00	0.00	0.00	0.00	0.55	1.57	0.865
अन्य कर्जा	1474.80	23.33	0.00	10.85	0.00	0.00	0.00	2.39	11.20	0.00	0.00	0.00	0.00	37.68	0.00	63.18
कर्जाको साँवा असुली	**708.56**	**234.08**	**213.21**	**34.66**	**27.58**	**170.15**	**7.10**	**37.67**	**27.27**	**0.57**	**1.13**	**3.29**	**0.58**	**1161.62**	**0.54**	**246.66**
लघु व्यवसाय कर्जाको साँवा असुली	0.00	180.69	193.55	24.97	22.89	170.15	7.04	37.11	24.22	0.57	1.13	3.29	0.58	1129.57	0.50	187
लघु उद्यम/धितो कर्जाको साँवा असुली	0.00	38.20	19.67	2.46	4.69	0.00	0.06	0.14	0.00	0.00	0.00	0.00	0.00	0.03	0.04	0.479
अन्य कर्जाको साँवा असुली	708.56	15.19	0.00	7.24	0.00	0.00	0.00	0.43	3.05	0.00	0.00	0.00	0.00	32.03	0.00	59.22
कुल बाँकी कर्जा	**766.24**	**114.10**	**119.77**	**43.76**	**19.29**	**43.57**	**14.96**	**79.91**	**42.26**	**9.03**	**18.31**	**33.02**	**6.74**	**364.63**	**14.64**	
लघु व्यवसाय कर्जा बाँकी	0.00	69.83	102.50	38.22	15.48	43.57	14.28	76.86	34.12	9.03	18.31	33.02	6.74	358.45	13.11	22.68
लघु उद्यम/धितो कर्जा बाँकी	0.00	38.61	17.27	1.93	3.82	0.00	0.68	1.09	0.00	0.00	0.00	0.00	0.00	0.52	1.53	0.386
अन्य कर्जा बाँकी	766.24	5.66	0.00	3.61	0.00	0.00	0.00	1.96	8.15	0.00	0.00	0.00	0.00	5.66	0.00	3.952
भाखा नाघेको कर्जा रकम	0.00	2.85	0.10	5.60	0.19	1.97	0.00	0.00	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.18
भाखा नाघेको ऋणी संख्या	0	0	7	172	1	71	0	0	4	0	0	0	0	0	0	44
ब्याज असुली रकम	124.45	0.00	25.87	6.36	3.27	7.18	1.00	5.39	4.47	0.15	0.22	1.03	0.11	12.94	0.10	0.55
असुल हुन बाँकी ब्याज रकम	0.00	0.00	0.00	2.10	0.03	0.98	0.13	0.78	0.00	0.00	0.15	0.00	5.23	0.00	0.00	0
कर्जा नोक्सानी व्यवस्था	7.66	2.23	1.24	2.32	0.38	2.39	0.15	0.83	0.42	0.09	0.00	0.00	0.07	3.65	0.15	0.456
कुल बचतकर्ता संख्या	0	4647	6560	2482	2681	2104	1187	5761	1239	633	1097	0	326	32474	506	8122
कुल बचत रकम	**0.00**	**22.88**	**29.37**	**4.47**	**6.12**	**7.00**	**2.79**	**14.92**	**5.93**	**0.40**	**0.33**	**3.04**	**0.62**	**142.60**	**0.54**	**19.40**
अनिवार्य बचत	0.00	16.08	4.41	2.81	3.44	2.53	1.93	7.29	5.24	0.19	0.29	0.60	0.08	54.14	0.47	8.59
स्वेच्छिक बचत	0.00	6.79	6.73	1.43	2.68	4.41	0.86	6.15	0.68	0.15	0.03	2.44	0.54	38.53	0.08	1.881
अन्य बचत	0.00	0.01	18.23	0.23	0.00	0.06	0.00	1.47	0.01	0.06	0.01	0.00	0.01	49.94	0.00	8.931
सर्वसाधारणवाट संकलन गरेको बचत	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
कुल बचत/कुल कर्जा (%)	0.00%	20.05%	24.52%	10.22%	31.71%	16.06%	18.65%	18.67%	14.04%	4.41%	1.80%	9.20%	9.22%	39.11%	3.71%	0.718
लघु उद्यम कर्जा/कुल कर्जा (%)	0.00%	33.83%	14.42%	4.41%	19.78%	0.00%	4.54%	1.36%	0.00%	0.00%	0.00%	0.00%	0.00%	0.14%	10.44%	0.014

Name list of Bank and Financial Institutions

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
A. Commercial Banks					
1	Nepal Bank Limited	NBL	2	Rastriya Banijya Bank	RBB
3	Nabil Bank Limited	NABIL	4	Nepal Investment Bank Limited	NIBL
5	Standard Chartered Bank Nepal Limited	SCBNL	6	Himalayan Bank Limited	HBL
7	Nepal SBI Bank Limited	NSBI	8	Nepal Bangaladesh Bank Limited	NBB
9	Everest Bank Limited	EBL	10	Bank of Kathmandu Limited	BOK
11	Nepal Credit and Commerce Bank Limited	NCC	12	NIC ASIA Bank Limited	NIC
13	Lumbini Bank Limited	Lumbini	14	Machhapuchhre Bank Limited	MBL
15	Kumari Bank Limited	Kumari	16	Laxmi Bank Limited	Laxmi
17	Siddhartha Bank Limited	SBL	18	Agriculture Development Bank	ADBNL
19	Global IME Bank Limited	Global	20	Citizens Bank International	Citizens
21	Prime Commercial Bank Limited	Prime	22	Sunrise Bank Limited	Sunrise
23	Grand Bank Limited	Grand	24	NMB Bank Limited	NMB
25	Kist Bank Limited	Kist	26	Janata Bank Nepal Limited	Janata
27	Mega Bank Nepal Limited	Mega	28	Commerz and Trust Bank Nepal Limited	CTBNL
29	Civil Bank Limited	Civil	30	Century Commercial Bank	Century
31	Sanima Bank	Sanima			
B. Development Banks					
1	NIDC Development Bank Limited	NIDC	2	Malika Development Bank Limited	Malika
3	Siddhartha Development Bank Limited	Siddhartha	4	United Development Bank Limited	UDBL
5	Yeti Bikas Bank Limited	Yeti	6	Narayani Development Bank Limited	Narayani
7	Pashimanchal Development Bank Limited	PDBL	8	Sahayogi Bikas Bank Limited	Sahayogi
9	Axis Development Bank Limited	Axis	10	Karnali Bikash Bank Limited	Karnali
11	Triveni Development Bank Limited	Triveni	12	Suprim Development Bank Limited	Suprim
13	Bhrikuti Bikas Bank Limited	Bhrikuti	14	Shubhechchha Bikas Bank Limited	Suvekchha
15	Bageshowri Development Bank Limited	Bageshwori	16	Gaurishankar Development Bank Limited	Gaurishankar
17	Gorkha Bikas Bank Limited	Gurkha	18	Gandaki Bikas Bank Limited	Gandaki
19	Infrastructure Development Bank Limited	Infrastructure	20	Business Universal Development Bank Limited	Business
21	Biratlaxmi Bikas Bank Limited	Biratlaxmi	22	Excel Development Bank Limited	Excel
23	Western Development Bank Limited	Western	24	H. & B. Development Bank Limited	H & B
25	Arniko Development Bank Limited	Araniko	26	NDEP Development Bank Limited	NDEP
27	Clean Energy Development Bank Limited	CEDBL	28	Miteri Development Bank Limited	Miteri
29	Tinau Bikas Bank Limited	Tinau	30	Rising Development Bank Limited	Rising
31	Muktinath Bikas Bank Limited	Muktinath	32	Sewa Bikas Bank Limited	Sewa
33	Kankai Bikas Bank Limited	Kankai	34	Public Development Bank Limited	Public
35	Mahakali Bikas Bank Limited	Mahakali	36	Ace Development Bank Limited	Ace
37	Bhargab Bikas Bank Limited	Bhargav	38	Sangrila Bikas Bank Limited	Shangrila
39	Professional Diyalo Bikas Bank Limited	diyalo	40	Country Development Bank Limited	Country
41	Alpine Development Bank Limited	Alpine	42	Nilgiri Bikas Bank Limited	Nilgiri
43	Kasthamandap Development Bank Limited	Kastamandap	44	Garima Bikas Bank Limited	Garima
45	City Development Bank Limited	City	46	Biswo Bikas Bank Limited	Bishow
47	Kabeli Bikas Bank Limited	Kabeli	48	Kamana Bikas Bank Limited	Kamana
49	Corporate Development Bank Limited	Corporate	50	Pathibhara Bikas Bank Limited	Pathibhara
51	Purnima Bikas Bank Limited	Purnima	52	Jyoti Development Bank Limited	Jyoti
53	Bagmati Development Bank Limited	Bagmati	54	Hamro Bikas Bank Limited	Hamro
55	Kakre Bihar Bikas Bank Limited	Kakre	56	Shine Development Bank Limited	Shine
57	Pacific Development Bank Limited	Pacific	58	Civic Development Bank Limited	Civic
59	International Development Bank Limited	IDBL	60	Kanchan Development Bank Limited	Kanchan
61	Matribhumi Bikas Bank Limited	Matribhumi	62	Bright Development Bank Limited	Bright
63	Innovative Development Bank Limited	Innovative	64	Jhimruk Bikas Bank Limited	Jhimruk
65	Metro Development Bank Limited	Metro	66	Vibor Bikash Bank Limited	Vibor
67	Gaumukhi Bikas Bank Limited	Gaumukhi	68	Raptibheri Bikas Bank Limited	Raptiveri
69	Nepal Consumer Development Bank Limited	Consumer	70	Khandbari Development Bank Limited	Khadbari
71	Tourism Development Bank Limited	Tourism	72	Mission Development Bank Limited	Mission
73	Mount Makalu Development Bank Limited	Mt. Makalu	74	Sindhu Bikas Bank Limited	Sindhu
75	Sahara Development Bank Limited	Sahara	76	Nepal Community Development Bank Limited	N.Community
77	Cosmos Development Bank Limited	Cosmos	78	Manasalu Development Bank Limited	Manaslu
79	Ekata Development Bank Limited	Ekata	80	Kalinchowk Development Bank Limited	Kalinchowk
81	Kailash Bikash Bank	Kailash	82	Salpa Bikas Bank	Salpa
83	Saptakoshi Bikas Bank Limited	Saptakoshi	84	Sajha Bikash Bank Limited	Sajha
85	Prabhu Bikas Bank Limited	PrabhuDB	86	Apex Development Bank Limited	Apex
C. Finance Companies					
1	Nepal Aawas Finance Limited	Nepal Aawas	2	Nepal Finance Limited	NFL
3	NIDC Capital Markets Limited	NIDC Capital	4	Narayani National Finance Limited	NNFL
5	Nepal Share Markets and Finance Limited	NSMFL	6	Peoples Finance Limited	Peoples
7	Kathmandu Finance Limited	KFL	8	Himalaya Finance Limited	Himalaya
9	Union Finance Limited	Union	10	Paschhimanchal 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	Progessive Finance Limited	Progressive	22	Nava Durga Finance Co.Limited	Navadurga
23	Janaki Finance Co. Limited	Janaki	24	Pokhara Finance Limited	Pokhara

25	Central Finance Limited	Central	26	Premier Finance Co. Limited	Premier
27	Arun Finance Limited	Arun	28	Multipurpose Finance Co. Limited	Multipurpose
29	Synergy Finance Limited	Synergy	30	Shrijana Finance Limited	Srijana
31	Om Finance Limited	Om	32	World Merchant Banking & Finance Limited	WMBFL
33	Capital Merchant Banking & Finance Co. Limited	CMBFCL	34	Crystal Finance Limited	Crystal
35	Guheshworil Merchant Banking & Finance Limited	Guheshwori	36	Patan Finance Co. Limited	Patan
37	Fewa Finance Limited	Fewa	38	Everest Finance Limited	Everest
39	Prudential Finance Company Limited	Prudential	40	ICFC Finance Limited	ICFC
41	Sagarmatha Merchant Banking and Finance Limited	Sagarmatha	42	Civil Merchant Bittiya Sanstha Limited	Civil
43	Imperial Finance Limited	Imperial	44	Kuber Merchant Finance Limited	Kuber
45	Nepal Express Finance Limited	NEFL	46	Seti Bittiya Sanstha Limited	Seti
47	Hama Merchant & Finance Limited	hama	48	Reliable Finance Limited	reliable
49	Namaste Bitiya Sanstha Limited.	Namaste	50	Kaski Finance Limited	Kaski
51	Zenith Finance Limited	Zenith	52	Unique Finance Limited	Unique
53	Manjushree Financial Institution Limited	Manjushree	54	Subhalaxmi Finance Limited	Subhalaxmi
55	Jebil's Finance Limited	Jebils	56	Reliance Finance Limited	Reliance
57	Lotus Investment Finance Limited	Lotus	58	Bhaktapur Finance Limited	Bhaktapur
	D. Micro-credit Development Banks				
1	Purbanchal Grameen Bikas Bank Limited	PUGBB	2	Sudur Pashimanchall Grameen Bikas Bank Limited	SPGBB
3	Pashimanchall Grameen Bikas Bank Limited	PAGBB	4	Madhya Pashimanchal Grameen Bikas Bank Limited	MPGBB
5	Madhymanchall Grameen Bikas Bank Limited	MGBB	6	Nirdhan Utthan Bank Limited	NIRDHAN
7	Rural Microfinance Development Centre Limited	RMDC	8	Deprosc Microfinance Development Bank Limited	DEPROSC
9	Chhimek Microfinance Development Banks Limited	CHHIMEK	10	Shawalamban Laghu Bitta Bikas Banks Limited	Swabalamban
11	Sana Kisan Vikas Bank Limited	Sanakisan	12	Nerude Laghu Bitta Bikas Bank Limited	NERUDE
13	Naya Nepal Laghu Bitta Bikas Bank Limited	Naya Nepal	14	Summit Microfinance Development Bank Limited	Summit
15	Sworojagar Laghu Bitta Bikas Bank Limited	Sworojgar	16	Frist Microfinance Development Bank Limited	First
17	Nagbeli Microfinance Development Bank Limited	Nagbeli	18	Kalika Microcredit Development Bank Limited	Kalika
19	Mirmire Microfinance Development Bank Limited	Mirmire	20	Janautthan SamudayikMicrofinance Dev. Bank Limited	Janautthan
21	Mithila Laghu Bitta Bikas Banks Limited	Mithila	22	Womi Microfinance Bittiya Sanstha	Womi
23	Laxmi Microfinance Bittiya Sanstha Limited	Laxmi	24	ILFCO Microfinance Bittiya Sanstha Ltd.	ILFCO
25	Mahila Sahayatra Microfinance Dev. Bank	Mahila	26	Vijaya Laghubitta Bittiya Sanstha	Vijay
27	Kisan Microfinance Bittiya Sanstha	Kisan	28	Clean Village Microfinance Bittiya Sanstha	Clean Village
29	Forward Community Microfinance Bittiya Sanstha Limited	FORWARD	30	Reliable Microfinance Bittiya Sanstha Limited	Reliable
31	Mahuli Samudayik Lagubitta Bittiya Sanstha	Mahuli			