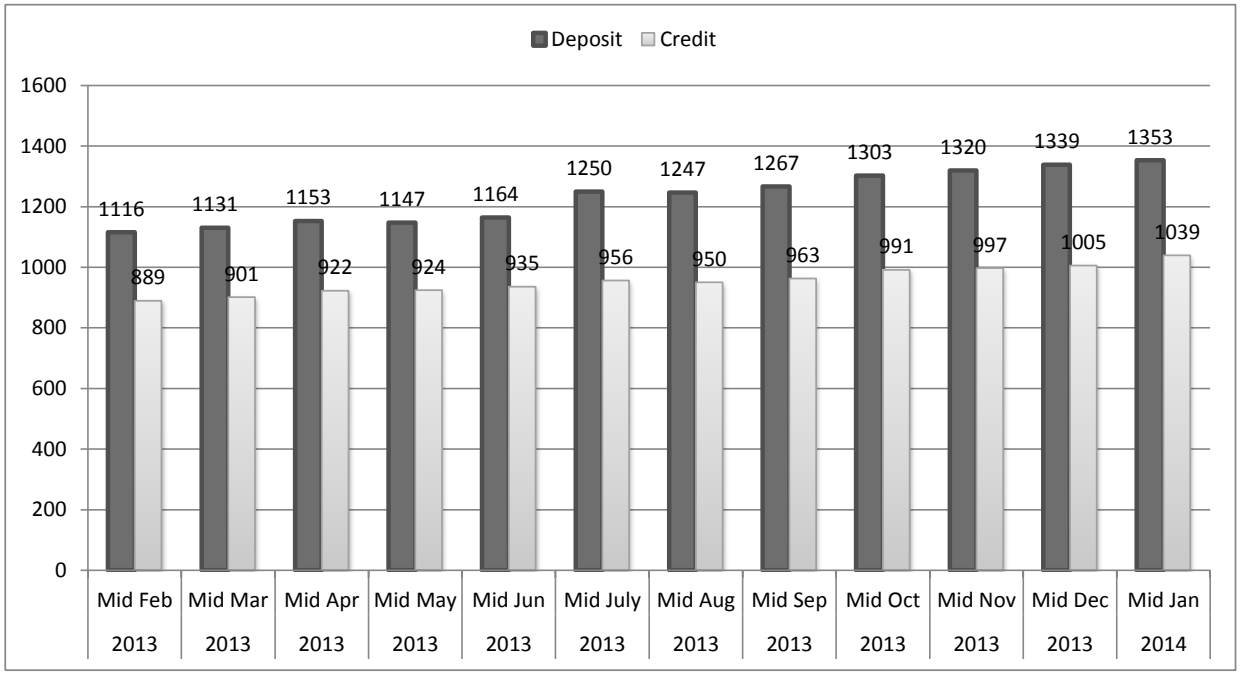
BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department

Statistics Division

2070 Pus

Mid-Jan, 2014

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Explanatory Notes

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

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

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

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

4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro –Credits	Total
Data available , out of total number	31	86	58	34	209
Total Number of Licensed BFIs	31	87	58	35	211

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 month
Himalaya Finance (2069 asoj), MGBB.

Major Financial Indicators

as on Pus End, 2070

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	64.5%	10.7%	4.4%	79.5%
2	Total Credit/GDP	48.5%	8.6%	4.0%	61.1%
3	Total Credit/ Total Deposit	75.3%	80.5%	90.1%	76.8%
4	Lcy Credit/Lcy Deposit & Core Capital	67.9%	70.4%	78.8%	68.9%
5	Fixed Deposit/Total Deposit	32.2%	28.1%	45.9%	32.4%
6	Saving Deposit/Total Deposit	37.2%	52.3%	44.5%	39.6%
7	Current Deposit/Total Deposit	10.1%	1.8%	0.7%	8.5%
8	NPL/ Total Loan	3.1%	5.6%	15.7%	4.3%
9	Total LLP/Total Loan	3.6%	4.8%	16.3%	4.6%
10	Deprived SectorLoan/Total Loan	4.8%	4.7%	3.3%	4.7%
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	15.4%	16.7%	22.9%	16.0%
2	Investment in Gov. Security/Total Deposit	14.5%	1.9%	3.6%	12.2%
3	Total Liquid Assets/Total Deposit	31.1%	35.6%	36.7%	32.0%
C. Capital Adequacy Ratios					
1	Core Capital/RWA (%)	9.8%	15.0%	14.7%	10.8%
2	Total Capital/RWA (%)	11.3%	15.9%	15.4%	12.2%
D. Other Information					
1	No. of Branches	1508	787	246	2541
2	No. of ATM	1279	250	36	1565
3	No. of Debit Card	3371282	347623	36580	3755485
4	No. of Credit Card	54064	0	0	54064
5	No. of Deposit Accounts	9016952	2502195	612151	12131298
6	No.of Loan	616944	211337	56255	884536
1	**Wt. Avg Interest on Deposit**	**4.66**			
	(a) Saving	3.48			
	(b) Fixed	7.97			
	(c) Call	4.13			
2	**Wt. Avg Interest on Credit**	**11.47**			

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-Dec	Mid-Jan	% Change		
		2011	2012	2013	2013	2014			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	103407.53	115162.99	131724.33	148133.77	145113.12	11.4%	14.4%	-2.0%
	a. Paid-up Capital	98418.17	104303.78	119506.94	122070.05	124463.30	6.0%	14.6%	2.0%
	b. Statutory Reserves	17727.34	22068.14	26038.22	29642.42	32058.80	24.5%	18.0%	8.2%
	c. Retained Earning	-24280.93	-24321.75	-22344.20	-15382.65	-21052.21	0.2%	-8.1%	36.9%
	d. Others Reserves	11542.96	13112.82	8523.37	11803.96	9643.23	13.6%	-35.0%	-18.3%
2	**BORROWINGS**	34058.68	17805.91	26999.28	22232.38	24171.01	-47.7%	51.6%	8.7%
	a. NRB	13307.22	4286.68	2884.28	1478.73	1966.75	-67.8%	-32.7%	33.0%
	b. "A"Class Licensed Institution	10915.97	3297.01	10466.63	7164.64	7311.98	-69.8%	217.5%	2.1%
	c. Foreign Banks and Fin. Ins.	2232.33	2507.93	2954.26	3123.34	3091.87	12.3%	17.8%	-1.0%
	d. Other Financial Ins.	1453.38	781.08	2438.25	1715.53	2550.27	-46.3%	212.2%	48.7%
	e. Bonds and Securities	6149.79	6933.22	8255.86	8750.14	9250.14	12.7%	19.1%	5.7%
3	**DEPOSITS**	869951.43	1071394.11	1250061.98	1338802.25	1353132.40	23.2%	16.7%	1.1%
	a. Current	80934.33	95993.06	111686.53	111943.45	114801.09	18.6%	16.3%	2.6%
	b. Savings	305589.21	400723.15	471215.43	524748.77	536159.43	31.1%	17.6%	2.2%
	c. Fixed	332726.29	372137.55	423478.43	437514.00	438015.77	11.8%	13.8%	0.1%
	d. Call Deposits	139308.18	187998.54	225704.81	244295.18	243072.19	35.0%	20.1%	-0.5%
	e. Others	11393.42	14541.81	17976.78	20300.84	21083.92	27.6%	23.6%	3.9%
4	**Bills Payable**	964.92	1626.36	1561.63	1568.52	1520.36	68.5%	-4.0%	-3.1%
5	**Other Liabilities**	106263.83	123660.25	140770.30	173894.56	171911.17	16.4%	13.8%	-1.1%
	1. Loan Loss Provision	30215.83	33873.99	42223.77	44265.66	47445.68	12.1%	24.6%	7.2%
	2. Interest Suspense a/c	28130.02	26056.17	27920.72	37467.50	32143.51	-7.4%	7.2%	-14.2%
	3. Others	47917.98	63730.08	70625.81	92161.40	92321.98	33.0%	10.8%	0.2%
6	**Reconcillation A/c**	9872.98	1537.81	7290.04	2305.02	4265.46	-84.4%	374.1%	85.1%
7	**Profit & Loss A/c**	20198.37	19776.52	26544.74	8020.74	13088.47	-2.1%	34.2%	63.2%
	TOTAL	**1144717.74**	**1350963.95**	**1584952.29**	**1694957.24**	**1713201.99**	18.0%	17.3%	1.1%
	Assets								
1	**LIQUID FUNDS**	147993.99	236056.86	259224.93	288827.13	267705.29	59.5%	9.8%	-7.3%
	a. Cash Balance	23950.22	31020.07	35728.20	32780.60	34888.08	29.5%	15.2%	6.4%
	Nepalese Notes & Coins	23410.19	30353.28	34876.14	31813.74	34086.25	29.7%	14.9%	7.1%
	Foreign Currency	540.03	666.79	852.06	966.86	801.82	23.5%	27.8%	-17.1%
	b. Bank Balance	90221.67	164605.21	173856.67	201846.21	181920.52	82.4%	5.6%	-9.9%
	1. In Nepal Rastra Bank	54649.30	120457.25	130802.82	129614.92	118386.64	120.4%	8.6%	-8.7%
	2. "A"Class Licensed Institution	15881.98	26284.33	23269.10	29392.95	28776.02	65.5%	-11.5%	-2.1%
	3. Other Financial Ins.	9176.54	7649.81	5673.35	6443.25	5906.56	-16.6%	-25.8%	-8.3%
	4. In Foreign banks	10513.86	10213.81	14111.40	36395.07	28851.30	-2.9%	38.2%	-20.7%
	c. Money at Call	33822.11	40431.58	49640.06	54200.32	50896.69	19.5%	22.8%	-6.1%
2	**INVESTMENTS**	107562.37	137304.43	151339.99	161889.85	166689.93	27.7%	10.2%	3.0%
	a. Govt.Securities	105115.15	133251.15	149700.83	160235.52	165004.95	26.8%	12.3%	3.0%
	b Others	2447.22	4053.28	1639.16	1654.33	1684.98	65.6%	-59.6%	1.9%
3	**SHARE & OTHER INVESTMENT**	53582.86	52851.08	66725.48	68862.86	73234.33	-1.4%	26.3%	6.3%
4	**LOANS & ADVANCES**	698778.98	779560.90	945698.45	994906.61	1028038.85	11.6%	21.3%	3.3%
	a. Private Sector	675113.87	741145.02	915010.01	949796.74	999704.99	9.8%	23.5%	5.3%
	b. Financial Institutions	17299.98	31389.29	21910.20	39237.69	22108.74	81.4%	-30.2%	-43.7%
	c. Government Organizations	6365.14	7026.59	8778.24	5872.18	6225.12	10.4%	24.9%	6.0%
5	**BILLS PURCHASED**	5149.73	9634.19	9007.88	9086.94	9484.93	87.1%	-6.5%	4.4%
6	**LOANS AGT. COLLECTED BILLS**	95.96	645.89	1015.49	1397.72	1498.83	573.1%	57.2%	7.2%
7	**FIXED ASSETS**	24260.64	27146.40	28916.79	29547.94	29852.08	11.9%	6.5%	1.0%
8	**OTHER ASSETS**	79138.14	93318.34	104448.21	125248.53	120557.36	17.9%	11.9%	-3.7%
	a. Accrued Interests	29689.70	27621.76	30638.63	43538.87	34869.61	-7.0%	10.9%	-19.9%
	b. Others	49448.44	65696.59	73809.58	81709.66	85687.74	32.9%	12.3%	4.9%
9	**Expenses not Written off**	775.30	586.90	622.02	576.96	594.13	-24.3%	6.0%	3.0%
10	**Non Banking Assets**	1549.65	2225.09	3731.30	4120.00	4099.73	43.6%	67.7%	-0.5%
11	**Reconcillation Account**	21980.28	8638.94	10394.09	7247.93	9262.10	-60.7%	20.3%	27.8%
12	**Profit & Loss A/c**	3849.83	2994.86	3827.69	3244.77	2184.42	-22.2%	27.8%	-32.7%
	TOTAL	**1144717.74**	**1350963.88**	**1584952.31**	**1694957.24**	**1713201.98**	18.0%	17.3%	1.1%

Statement of Assets and Liabilities of Commercial Banks

	Liabilities	Mid-July			Mid-Dec	Mid-Jan	% Change		
		2011	2012	2013	2013	2014			
		1	2	3	4	4	2/1	3/2	5/4
1	**CAPITAL FUND**	59064.45	77142.57	94660.68	109313.59	106569.06	30.6%	22.7%	-2.5%
	a. Paid-up Capital	58294.88	65983.34	79652.07	80980.92	82800.84	13.2%	20.7%	2.2%
	b. Statutory Reserves	14925.88	18708.72	21995.65	24860.94	27300.44	25.3%	17.6%	9.8%
	c. Retained Earning	-24831.16	-19595.10	-14452.96	-6670.67	-11491.16	-21.1%	-26.2%	72.3%
	d. Others Reserves	10674.85	12045.61	7465.92	10142.40	7958.94	12.8%	-38.0%	-21.5%
2	**BORROWINGS**	24852.84	15507.22	22792.86	19727.61	20874.04	-37.6%	47.0%	5.8%
	a. NRB	10226.06	4286.68	2314.28	1478.73	1966.75	-58.1%	-46.0%	33.0%
	b. "A"Class Licensed Institution	6320.98	1970.74	7368.77	5282.02	4786.87	-68.8%	273.9%	-9.4%
	c. Foreign Banks and Fin. Ins.	1868.09	2175.84	2954.26	3123.34	3091.87	16.5%	35.8%	-1.0%
	d. Other Financial Ins.	379.95	146.18	1905.41	1093.38	1778.42	-61.5%	1203.5%	62.7%
	e. Bonds and Securities	6057.77	6927.77	8250.14	8750.14	9250.14	14.4%	19.1%	5.7%
3	**DEPOSITS**	687587.89	867978.25	1020830.77	1088533.44	1097058.69	26.2%	17.6%	0.8%
	a. Current	78982.88	93304.43	108656.63	109249.78	111069.60	18.1%	16.5%	1.7%
	b. Savings	231094.43	304786.78	358546.88	398967.03	408052.20	31.9%	17.6%	2.3%
	c. Fixed	253586.40	298835.74	345412.03	353354.52	352799.44	17.8%	15.6%	-0.2%
	d. Call Deposits	116624.66	161784.11	196045.33	212599.27	209956.66	38.7%	21.2%	-1.2%
	e. Others	7299.52	9267.20	12169.90	14362.83	15180.80	27.0%	31.3%	5.7%
4	**Bills Payable**	942.94	1599.38	1549.62	1536.98	1498.57	69.6%	-3.1%	-2.5%
5	**Other Liabilities**	84386.30	92665.24	104427.07	130353.00	130312.58	9.8%	12.7%	0.0%
	1. Loan Loss Provision	21340.08	22093.98	25582.29	27123.38	29432.33	3.5%	15.8%	8.5%
	2. Interest Suspense a/c	23249.43	19491.92	20628.97	26663.83	22879.19	-16.2%	5.8%	-14.2%
	3. Others	39796.79	51079.35	58215.80	76565.79	78001.06	28.4%	14.0%	1.9%
6	**Reconcillation A/c**	5931.58	-3672.89	1927.71	-3399.19	-1350.16	-161.9%	-152.5%	-60.3%
7	**Profit & Loss A/c**	15598.52	15876.84	21060.43	6674.31	10063.84	1.8%	32.6%	50.8%
	TOTAL	878364.52	1067096.61	1267249.14	1352739.73	1365026.63	21.5%	18.8%	0.9%
	Assets								
1	**LIQUID FUNDS**	98071.74	161785.49	185758.20	204349.82	181759.79	65.0%	14.8%	-11.1%
	a. Cash Balance	20265.25	26026.91	29908.23	26876.79	28870.16	28.4%	14.9%	7.4%
	Nepalese Notes & Coins	19764.98	25398.02	29107.29	25953.26	28124.58	28.5%	14.6%	8.4%
	Foreign Currency	500.27	628.90	800.94	923.53	745.58	25.7%	27.4%	-19.3%
	b. Bank Balance	63293.26	127706.17	140521.89	162397.66	140566.94	101.8%	10.0%	-13.4%
	1. In Nepal Rastra Bank	48727.39	110572.60	120642.29	118428.26	105453.99	126.9%	9.1%	-11.0%
	2. "A"Class Licensed Institution	3826.02	6784.54	5753.34	7438.33	6154.97	77.3%	-15.2%	-17.3%
	3. Other Financial Ins.	284.61	187.69	160.35	211.07	187.94	-34.1%	-14.6%	-11.0%
	4. In Foreign banks	10455.24	10161.35	13965.91	36320.00	28770.04	-2.8%	37.4%	-20.8%
	c. Money at Call	14513.24	8052.41	15328.08	15075.37	12322.69	-44.5%	90.4%	-18.3%
2	**INVESTMENTS**	102655.92	131017.87	146469.06	157188.46	160558.23	27.6%	11.8%	2.1%
	a. Govt.Securities	100267.30	127213.05	144855.42	155559.25	158928.36	26.9%	13.9%	2.2%
	b Others	2388.62	3804.83	1613.63	1629.22	1629.87	59.3%	-57.6%	0.0%
3	**SHARE & OTHER INVESTMENT**	46901.44	50254.78	63457.22	65460.37	69804.53	7.1%	26.3%	6.6%
4	**LOANS & ADVANCES**	522853.34	612322.64	748753.66	786311.53	814765.91	17.1%	22.3%	3.6%
	a. Private Sector	503339.45	577113.21	723355.09	745369.48	791394.00	14.7%	25.3%	6.2%
	b. Financial Institutions	13362.34	28302.71	16673.89	35123.44	17208.35	111.8%	-41.1%	-51.0%
	c. Government Organizations	6151.55	6906.71	8724.68	5818.62	6163.56	12.3%	26.3%	5.9%
5	**BILLS PURCHASED**	5073.85	9606.97	7438.39	9071.47	9463.67	89.3%	-22.6%	4.3%
6	**LOANS AGT. COLLECTED BILLS**	95.96	645.89	1015.49	1397.72	1498.83	573.1%	57.2%	7.2%
7	**FIXED ASSETS**	16098.81	19818.66	21164.90	21497.58	21715.07	23.1%	6.8%	1.0%
8	**OTHER ASSETS**	66675.11	76147.88	85601.07	102452.48	98856.66	14.2%	12.4%	-3.5%
	a. Accrued Interests	24341.43	20790.32	23015.22	32435.17	25367.91	-14.6%	10.7%	-21.8%
	b. Others	42333.67	55357.56	62585.85	70017.32	73488.75	30.8%	13.1%	5.0%
9	**Expenses not Written off**	600.70	447.80	475.18	449.23	472.31	-25.5%	6.1%	5.1%
10	**Non Banking Assets**	1376.57	1638.51	2037.98	2036.00	2034.70	19.0%	24.4%	-0.1%
11	**Reconcillation Account**	17961.09	3410.11	4988.80	1328.10	3660.12	-81.0%	46.3%	175.6%
12	**Profit & Loss A/c**	0.00	0.00	89.21	1196.95	436.80	0.0%	0.0%	-63.5%
	TOTAL	**878364.52**	**1067096.59**	**1267249.16**	**1352739.73**	**1365026.62**	21.5%	18.8%	0.9%

Statement of Assets and Liabilities of Development Banks

	Liabilities	Mid-July			Mid-Dec	Mid-Jan	% Change		
		2011	2012	2013	2013	2014			
		1	2	3	4	4	2/1	3/2	5/4
1	**CAPITAL FUND**	22524.65	22702.17	25094.11	27303.24	27416.49	0.8%	10.5%	0.4%
	a. Paid-up Capital	20895.09	21224.20	23568.92	24648.06	25103.73	1.6%	11.0%	1.8%
	b. Statutory Reserves	1138.32	1555.69	2105.95	2512.07	2525.91	36.7%	35.4%	0.6%
	c. Retained Earning	67.66	-764.13	-1106.59	-664.68	-961.87	-1229.4%	44.8%	44.7%
	d. Others Reserves	423.58	686.41	525.84	807.79	748.72	62.1%	-23.4%	-7.3%
2	**BORROWINGS**	4700.02	1193.00	2753.56	1522.16	1911.85	-74.6%	130.8%	25.6%
	a. NRB	2433.68	0.00	570.00	0.00	0.00	-100.0%	0.0%	0.0%
	b. "A"Class Licensed Institution	1334.02	651.10	1645.00	900.00	1140.00	-51.2%	152.6%	26.7%
	c. Foreign Banks and Fin. Ins.	364.24	332.08	0.00	0.00	0.00	-8.8%	-100.0%	0.0%
	d. Other Financial Ins.	557.07	204.37	532.84	622.16	771.85	-63.3%	160.7%	24.1%
	e. Bonds and Securities	11.02	5.45	5.72	0.00	0.00	-50.6%	5.0%	0.0%
3	**DEPOSITS**	96886.67	127300.11	160249.64	176764.82	181424.83	31.4%	25.9%	2.6%
	a. Current	1860.53	2657.06	2944.14	2655.02	3214.35	42.8%	10.8%	21.1%
	b. Savings	42968.28	60924.67	83215.90	93166.85	94902.73	41.8%	36.6%	1.9%
	c. Fixed	31162.87	37454.34	45134.34	50138.06	50932.20	20.2%	20.5%	1.6%
	d. Call Deposits	20407.66	25427.81	28491.56	30292.34	31797.11	24.6%	12.0%	5.0%
	e. Others	487.34	836.23	463.70	512.55	578.44	71.6%	-44.5%	12.9%
4	**Bills Payable**	17.78	18.91	8.37	31.11	20.18	6.3%	-55.7%	-35.1%
5	**Other Liabilities**	10858.30	13437.99	16778.07	21679.80	19528.25	23.8%	24.9%	-9.9%
	1. Loan Loss Provision	3520.41	4781.47	5847.74	6521.39	7060.24	35.8%	22.3%	8.3%
	2. Interest Suspense a/c	3189.40	3068.90	2594.60	4661.42	3469.25	-3.8%	-15.5%	-25.6%
	3. Others	4148.49	5587.62	8335.74	10496.99	8998.75	34.7%	49.2%	-14.3%
6	**Reconcillation A/c**	2577.40	3894.17	3374.90	3833.37	3725.89	51.1%	-13.3%	-2.8%
7	**Profit & Loss A/c**	2171.41	2347.45	3251.27	900.59	1897.11	8.1%	38.5%	110.7%
	TOTAL	139736.22	170893.79	211509.94	232035.10	235924.60	22.3%	23.8%	1.7%
	Assets								
1	**LIQUID FUNDS**	29411.27	47387.40	52289.75	60267.64	61259.15	61.1%	10.3%	1.6%
	a. Cash Balance	2465.05	3646.17	4833.15	4909.05	5002.13	47.9%	32.6%	1.9%
	Nepalese Notes & Coins	2426.96	3609.10	4782.29	4865.93	4946.04	48.7%	32.5%	1.6%
	Foreign Currency	38.09	37.08	50.85	43.13	56.09	-2.7%	37.2%	30.1%
	b. Bank Balance	13229.83	20316.68	19565.36	23395.02	25252.59	53.6%	-3.7%	7.9%
	1. In Nepal Rastra Bank	3511.87	5968.59	7457.99	7867.43	9097.20	70.0%	25.0%	15.6%
	2. "A"Class Licensed Institution	5973.60	10461.52	9507.63	12023.14	13325.03	75.1%	-9.1%	10.8%
	3. Other Financial Ins.	3685.74	3834.11	2454.26	3429.37	2749.10	4.0%	-36.0%	-19.8%
	4. In Foreign banks	58.62	52.46	145.49	75.08	81.26	-10.5%	177.3%	8.2%
	c. Money at Call	13716.40	23424.55	27891.24	31963.57	31004.43	70.8%	19.1%	-3.0%
2	**INVESTMENTS**	2519.63	3728.21	3118.77	2894.75	3401.60	48.0%	-16.3%	17.5%
	a. Govt.Securities	2497.03	3701.16	3118.24	2894.63	3371.47	48.2%	-15.7%	16.5%
	b Others	22.60	27.05	0.54	0.12	30.12	19.7%	-98.0%	24252.2%
3	**SHARE & OTHER INVESTMENT**	3343.53	1626.01	2124.29	1843.93	1860.51	-51.4%	30.6%	0.9%
4	**LOANS & ADVANCES**	88923.32	100611.07	131168.99	142075.27	146014.52	13.1%	30.4%	2.8%
	a. Private Sector	88169.21	99510.91	126319.47	138789.17	142531.92	12.9%	26.9%	2.7%
	b. Financial Institutions	609.74	1022.55	4809.98	3246.56	3443.06	67.7%	370.4%	6.1%
	c. Government Organizations	144.37	77.61	39.54	39.54	39.54	-46.2%	-49.1%	0.0%
5	**BILLS PURCHASED**	45.71	10.73	1562.24	9.07	11.76	-76.5%	14461.6%	29.7%
6	**LOANS AGT. COLLECTED BILLS**	0.00	0.00	0.00	0.00	0.00	0.0%	0.0%	0.0%
7	**FIXED ASSETS**	3828.14	3904.49	4745.85	5008.92	5096.71	2.0%	21.5%	1.8%
8	**OTHER ASSETS**	7635.07	8164.94	10596.49	13273.72	12185.93	6.9%	29.8%	-8.2%
	a. Accrued Interests	3339.09	3247.83	2815.95	4806.49	3617.95	-2.7%	-13.3%	-24.7%
	b. Others	4295.98	4917.11	7780.55	8467.23	8567.98	14.5%	58.2%	1.2%
9	**Expenses not Written off**	110.60	68.87	71.58	64.77	59.61	-37.7%	3.9%	-8.0%
10	**Non Banking Assets**	12.72	275.99	940.33	1006.95	963.40	2069.5%	240.7%	-4.3%
11	**Reconcillation Account**	2617.46	3917.20	3375.86	4031.09	3693.26	49.7%	-13.8%	-8.4%
12	**Profit & Loss A/c**	1288.76	1198.79	1515.77	1558.99	1378.16	-7.0%	26.4%	-11.6%
	TOTAL	**139736.22**	**170893.70**	**211509.94**	**232035.10**	**235924.60**	22.3%	23.8%	1.7%

Statement of Assets and Liabilities of Finance Companies

	Liabilities	Mid-July			Mid-Dec	Mid-Jan	% Change		
		2011	2012	2013	2013	2014			
		1	2	3	4	4	2/1	3/2	5/4
1	**CAPITAL FUND**	21818.44	15318.24	11969.53	11516.94	11127.57	-29.8%	-21.9%	-3.4%
	a. Paid-up Capital	19228.21	17096.24	16285.95	16441.06	16558.73	-11.1%	-4.7%	0.7%
	b. Statutory Reserves	1663.13	1803.73	1936.62	2269.41	2232.45	8.5%	7.4%	-1.6%
	c. Retained Earning	482.56	-3962.52	-6784.65	-8047.30	-8599.18	-921.1%	71.2%	6.9%
	d. Others Reserves	444.53	380.79	531.61	853.76	935.57	-14.3%	39.6%	9.6%
2	**BORROWINGS**	4505.82	1105.70	1452.87	982.61	1385.11	-75.5%	31.4%	41.0%
	a. NRB	647.48	0.00	0.00	0.00	0.00	-100.0%	0.0%	0.0%
	b. "A"Class Licensed Institution	3260.98	675.16	1452.87	982.61	1385.11	-79.3%	115.2%	41.0%
	c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	0.00	0.00	0.0%	0.0%	0.0%
	d. Other Financial Ins.	516.36	430.54	0.00	0.00	0.00	-16.6%	-100.0%	0.0%
	e. Bonds and Securities	81.00	0.00	0.00	0.00	0.00	-100.0%	0.0%	0.0%
3	**DEPOSITS**	85476.88	76115.75	68981.56	73503.99	74648.87	-11.0%	-9.4%	1.6%
	a. Current	90.92	31.57	85.76	38.65	517.14	-65.3%	171.6%	1237.8%
	b. Savings	31526.50	35011.70	29452.65	32614.88	33204.50	11.1%	-15.9%	1.8%
	c. Fixed	47977.03	35847.48	32932.05	34021.42	34284.14	-25.3%	-8.1%	0.8%
	d. Call Deposits	2275.86	786.61	1167.92	1403.57	1318.42	-65.4%	48.5%	-6.1%
	e. Others	3606.57	4438.39	5343.18	5425.46	5324.68	23.1%	20.4%	-1.9%
4	**Bills Payable**	4.20	8.07	3.63	0.44	1.62	92.2%	-55.0%	271.5%
5	**Other Liabilities**	11019.23	17557.02	19565.16	21861.76	22070.34	59.3%	11.4%	1.0%
	1. Loan Loss Provision	5355.35	6998.55	10793.74	10620.89	10953.11	30.7%	54.2%	3.1%
	2. Interest Suspense a/c	1691.19	3495.35	4697.16	6142.25	5795.06	106.7%	34.4%	-5.7%
	3. Others	3972.70	7063.11	4074.26	5098.62	5322.17	77.8%	-42.3%	4.4%
6	**Reconcillation A/c**	1364.00	1316.54	1987.43	1870.84	1889.74	-3.5%	51.0%	1.0%
7	**Profit & Loss A/c**	2428.44	1552.23	2233.04	445.84	1127.51	-36.1%	43.9%	152.9%
	TOTAL	126617.00	112973.55	106193.21	110182.41	112250.76	-10.8%	-6.0%	1.9%
	Assets								
1	**LIQUID FUNDS**	20510.98	26883.96	21176.97	24209.66	24686.35	31.1%	-21.2%	2.0%
	a. Cash Balance	1219.92	1346.98	986.82	994.76	1015.79	10.4%	-26.7%	2.1%
	Nepalese Notes & Coins	1218.25	1346.17	986.56	994.56	1015.63	10.5%	-26.7%	2.1%
	Foreign Currency	1.67	0.82	0.26	0.20	0.16	-50.9%	-67.8%	-21.2%
	b. Bank Balance	13698.58	16582.35	13769.41	16053.53	16100.98	21.1%	-17.0%	0.3%
	1. In Nepal Rastra Bank	2410.04	3916.06	2702.54	3319.23	3835.46	62.5%	-31.0%	15.6%
	2. "A"Class Licensed Institution	6082.36	9038.28	8008.13	9931.48	9296.01	48.6%	-11.4%	-6.4%
	3. Other Financial Ins.	5206.19	3628.01	3058.74	2802.81	2969.51	-30.3%	-15.7%	5.9%
	4. In Foreign banks	0.00	0.00	0.00	0.00	0.00	0.0%	0.0%	0.0%
	c. Money at Call	5592.47	8954.63	6420.74	7161.38	7569.58	60.1%	-28.3%	5.7%
2	**INVESTMENTS**	2386.81	2558.35	1752.16	1806.63	2730.10	7.2%	-31.5%	51.1%
	a. Govt.Securities	2350.81	2336.94	1727.17	1781.65	2705.12	-0.6%	-26.1%	51.8%
	b Others	36.00	221.41	24.99	24.99	24.99	515.0%	-88.7%	0.0%
3	**SHARE & OTHER INVESTMENT**	3337.88	970.29	1143.97	1558.56	1569.29	-70.9%	17.9%	0.7%
4	**LOANS & ADVANCES**	87002.32	66627.19	65775.79	66519.81	67258.43	-23.4%	-1.3%	1.1%
	a. Private Sector	83605.21	64520.90	65335.45	65638.09	65779.07	-22.8%	1.3%	0.2%
	b. Financial Institutions	3327.90	2064.03	426.32	867.69	1457.32	-38.0%	-79.3%	68.0%
	c. Government Organizations	69.22	42.26	14.02	14.02	22.03	-38.9%	-66.8%	57.1%
5	**BILLS PURCHASED**	30.17	16.49	7.25	6.40	9.50	-45.3%	-56.1%	48.4%
6	**LOANS AGT. COLLECTED BILLS**	0.00	0.00	0.00	0.00	0.00	0.0%	0.0%	0.0%
7	**FIXED ASSETS**	4333.69	3423.26	3006.04	3041.45	3040.30	-21.0%	-12.2%	0.0%
8	**OTHER ASSETS**	4827.95	9005.53	8250.65	9522.32	9514.77	86.5%	-8.4%	-0.1%
	a. Accrued Interests	2009.17	3583.61	4807.46	6297.21	5883.76	78.4%	34.2%	-6.6%
	b. Others	2818.78	5421.92	3443.18	3225.11	3631.01	92.3%	-36.5%	12.6%
9	**Expenses not Written off**	64.00	70.23	75.26	62.96	62.21	9.7%	7.2%	-1.2%
10	**Non Banking Assets**	160.36	310.59	752.98	1077.04	1101.63	93.7%	142.4%	2.3%
11	**Reconcillation Account**	1401.74	1311.63	2029.43	1888.74	1908.72	-6.4%	54.7%	1.1%
12	**Profit & Loss A/c**	2561.07	1796.07	2222.71	488.83	369.46	-29.9%	23.8%	-24.4%
	TOTAL	**126616.99**	**112973.60**	**106193.21**	**110182.41**	**112250.76**	-10.8%	-6.0%	1.9%

Profit & Loss Account of Banks and Financial Institutions

(Up to Pus , 2070)

Expenses	Class "A"	Class "B"	Class "C"	Total
1 Interest Expenses	25270.46	6648.57	3199.77	35118.80
1.1 Deposit Liabilities	24677.55	6563.42	3165.38	34406.35
1.1.1 Saving A/c	6706.73	3053.14	1318.65	11078.53
1.1.2 Fixed A/c	13737.26	2559.47	1798.47	18095.20
1.1.2.1 Upto 3 Months Fixed A/c	632.02	68.20	24.01	724.23
1.1.2.2 3 to 6 Months fixed A/c	519.96	105.91	45.45	671.32
1.1.2.3 6 Months to 1 Year Fixed A/c	5362.59	1304.20	911.92	7578.71
1.1.2.4 Above 1 Year	7222.69	1081.16	817.09	9120.94
1.1.3 Call Deposit	4217.60	950.81	48.12	5216.52
1.1.4 Certificate of Deposits	15.95	0.00	0.14	16.10
1.2 Others	592.91	85.15	34.39	712.45
2 Commission/Fee Expense	197.57	2.39	2.20	202.16
3 Employees Expenses	6807.82	1113.89	414.09	8335.79
4 Office Operatiing Expenses	4876.41	1276.14	446.29	6598.84
5 Exchange Fluctuation Loss	65.68	1.43	1.83	68.94
5.1 Due to Change in Exchange Rates	50.24	1.41	1.83	53.49
5.2 Due to Foreign Currency Transactions	15.44	0.01	0.00	15.45
6 Non-Operatiing Expenses	53.24	50.04	0.91	104.20
7. Provision for Risk	4559.41	2374.30	1182.41	8116.11
7.1 Loan loss Provision	4360.49	1938.80	983.94	7283.23
7.1.1 General Loan loss Provision	1337.96	298.31	130.77	1767.04
7.1.2 Special Loan Loss Provision	2965.88	1579.69	851.41	5396.99
7.1.3 Additional Loan Loss Provision	56.65	60.79	1.76	119.21
7.2. Provision for Non-Banking Assets	56.84	200.60	107.31	364.76
7.3. Provision for Loss on Investment	0.00	0.81	19.41	20.22
7.4. Provision for Loss of Other Assets	142.07	234.08	71.75	447.90
8 Loan Written Off	41.11	48.73	54.17	144.01
9 Provision for Staff Bonus	1157.47	198.05	56.39	1411.91
10 Provision for Income Tax	3611.79	606.97	168.97	4387.73
11 Others	1.45	32.83	0.34	34.62
12 Net Profit	9627.05	1671.33	1035.14	12333.53
TOTAL EXPENSES	**56269.45**	**14024.68**	**6562.51**	**76856.63**

Income	Class "A"	Class "B"	Class "C"	Total
1. Interest Income	46750.37	10517.89	4585.54	61853.80
1.1. On Loans and Advance	43220.00	9461.29	4102.15	56783.44
1.2. On Investment	1694.67	60.12	46.22	1801.01
1.2.1 Government Bonds	1484.92	54.35	40.52	1579.78
1.2.2 Foreign Bonds	7.94	0.00	0.00	7.94
1.2.3 NRB Bonds	112.59	1.81	3.34	117.74
1.2.4 Deventure & Bonds	89.24	3.95	2.36	95.56
1.3 Agency Balance	423.85	99.95	41.84	565.63
1.4 On Call Deposit	235.76	701.52	272.39	1209.67
1.5 Others	1176.09	195.01	122.95	1494.05
2. Comission & Discount	3320.17	302.11	62.22	3684.50
2.1 Bills Purchase & Discount	115.09	0.19	0.00	115.29
2.2 Comission	2667.29	173.49	38.23	2879.02
2.3 Others	537.79	128.42	23.98	690.19
3 Income From Exchange Fluctuation	2113.95	42.87	0.00	2156.82
3.1 Due to Change in Exchange Rate	-5371.85	1.85	0.00	-5370.00
3.2 Due to Foreign Currency Trans.	7485.80	41.02	0.00	7526.83
4 Other Operating Income	1666.31	577.06	235.32	2478.69
5 Non Operating Income	374.64	543.38	152.80	1070.82
6 Provision Written Back	1734.80	862.78	1246.36	3843.94
7 Recovery from Written off Loan	298.78	5.00	3.09	306.87
8 Income from Extra Ordinary Expenses	10.42	21.22	0.08	31.72
9 Net Loss	0.00	1152.38	277.09	1429.47
TOTAL INCOME	**56269.44**	**14024.68**	**6562.51**	**76856.62**

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

(as on Pus End, 2070)

Sector Wise		Class "A"	Class "B"	Class "C"	Total
1	Agricultural and Forest Related	32119.30	7184.01	2014.69	41318.01
2	Fishery Related	2388.77	149.69	35.83	2574.29
3	Mining Related	3113.13	242.70	82.96	3438.79
4	Manufacturing (Producing) Related	197804.93	10394.54	4708.92	212908.39
5	Construction	78536.67	17548.43	9613.55	105698.64
6	Electricity,Gas and Water	19264.06	2631.44	211.61	22107.12
7	Metal Products, Mach. & Ele. Eqp.	11219.23	2437.97	792.97	14450.18
8	Tras., Com. and Public Utilities	24904.07	12093.90	5843.84	42841.82
9	Wholesaler & Retailer	187087.22	27880.29	9681.60	224649.11
10	Finance, Insurance and Real Estate	69198.85	12497.56	5480.20	87176.60
11	Hotel or Restaurant	21868.54	5589.45	1892.14	29350.12
12	Other Services	40534.48	7281.95	2423.96	50240.39
13	Consumption Loans	58139.86	10758.28	5883.29	74781.42
14	Local Government	1097.32	45.13	47.98	1190.43
15	Others	78451.96	29248.26	18554.39	126254.61
Total sectorwise Loan		825728.40	145983.60	67267.93	1038979.93

Product Wise		Class "A"	Class "B"	Class "C"	Total
1	Term Loan	124932.72	18025.74	8839.31	151797.76
2	Overdraft	162716.95	37687.26	7.53	200411.74
3	Trust Receipt Loan / Import Loan	45404.71	7.24	0.00	45411.95
4	Demand & Other Working Capital Loan	208107.03	19447.03	16318.69	243872.75
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	54516.72	14408.98	7216.62	76142.32
6	Real Estate Loan	60883.20	12698.46	9923.34	83505.00
7	Margin Nature Loan	6957.53	2890.80	3297.36	13145.69
8	Hire Purchase Loan	37860.33	14650.68	6738.43	59249.45
9	Deprived Sector Loan	35845.19	6242.00	1984.44	44071.63
10	Bills Purchased	9866.86	11.76	9.50	9888.13
11	Other Product	78637.15	19913.66	12932.71	111483.51
Total Product wise Loan		825728.40	145983.60	67267.93	1038979.93

Collateral Wise		Class "A"	Class "B"	Class "C"	Total
1	Gold and Silver	25965.47	3334.39	381.54	29681.39
2	Government Securities	1159.25	21.40	18.93	1199.58
3	Non Governmental Securities	4906.35	2493.82	1559.71	8959.88
4	Fixed Deposit Receipts	7786.13	1635.07	1513.56	10934.76
	Own	7042.13	1635.07	1513.56	10190.76
	Other Licences Institutions	743.99	0.00	0.00	743.99
5	Collateral of Properties	681589.56	130759.67	57468.03	869817.26
	Fixed Assets	530443.50	130472.02	57086.55	718002.07
	Current Assets	151146.07	287.65	381.48	151815.19
6	Against security of Bill	10974.73	7.77	18.05	11000.54
	Domestic Bills	2478.53	7.77	18.05	2504.35
	Foreign Bills	8496.20	0.00	0.00	8496.20
7	Against Guarantee	21619.47	3068.15	645.10	25332.72
	Government Guarantee	2037.34	97.04	68.16	2202.54
	Institutional Guarantee	13964.94	1293.13	280.83	15538.90
	Personal Guarantee	2079.08	171.72	95.48	2346.28
	Collective Guarantee	232.82	1462.63	38.58	1734.04
	Int. Rtd. Foreign Bank's Guarantee	258.76	17.09	0.00	275.85
	Other Guarantee	3046.52	26.54	162.04	3235.10
8	Credit Card	439.12	0.00	0.00	439.12
9	Others	71288.34	4663.34	5663.02	81614.69
Total Collateral wise Loan		825728.41	145983.60	67267.93	1038979.94

Statement of Assets and Liabilities of Bank and Financial Institutions
as on Pus end, 2070

S.N.	BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL
	Liabilities														
1	**CAPITAL FUND**	**130.65**	**1272.51**	**6688.26**	**7022.54**	**4619.96**	**5536.47**	**3798.96**	**3573.42**	**4827.87**	**3304.64**	**2281.99**	**5206.78**	**2176.30**	**2796.68**
	a. Paid-up Capital	3965.52	8588.97	3047.17	4146.71	2041.67	2760.00	2650.21	2009.40	1921.24	1920.21	1470.00	2311.55	1729.73	2478.79
	b. Calls in Advance														
	c. Proposed Bonus Share								200.94						
	d. General Reserves	1812.76	3158.56	2620.50	2165.39	2113.71	1383.15	926.10	1274.47	1615.79	1030.26	449.81	1947.72	399.45	209.83
	e. Share Premium	90.55		0.07	11.85					18.56		0.08	67.84	5.28	
	f. Retained Earning	-6627.14	-11525.30	704.97	76.80	31.37	977.36	5.06	14.96	559.47	6.12	306.30	822.39	3.24	-103.88
	g. Others Reserves Fund	888.95	1050.28	315.55	621.80	433.21	415.96	217.60	73.65	712.81	348.05	55.79	57.28	38.59	211.93
2	**BORROWINGS**	**2463.71**	**1889.08**	**300.00**	**1736.06**		**1788.45**	**828.31**		**468.85**	**1624.16**		**196.80**		
	a. NRB		23.67		97.00						96.00				
	b. Interbank Borrowing		1565.41		339.06			28.31			500.00		196.80		
	c. Foreign Banks and Fin. Ins.	2463.71									628.16				
	d. Other Financial Ins.		300.00				688.45								
	e. Bonds and Securities			300.00	1300.00		1100.00	800.00		468.85	400.00				
3	**DEPOSITS**	**64325.55**	**97006.59**	**69097.41**	**71996.43**	**40026.41**	**59767.20**	**56445.87**	**23700.17**	**59922.28**	**29317.63**	**22017.33**	**38441.09**	**12542.87**	**31114.28**
	a. Current	11499.64	22341.91	9187.06	12012.70	13824.31	5555.87	3587.57	1230.32	6140.48	3149.23	722.91	1206.87	446.75	1092.83
	Domestic	11308.67	22261.09	9070.47	6133.97	7203.00	4176.24	3356.05	1133.90	5899.79	2916.88	701.86	1153.66	375.90	935.94
	Foreign	190.97	80.82	116.60	5878.73	6621.31	1379.63	231.51	96.42	240.69	232.34	21.05	53.21	70.85	156.89
	b. Savings	37186.41	53478.98	28497.93	22550.29	20220.72	30222.24	14173.58	8149.84	24074.74	10322.20	6604.52	10239.92	2992.49	12667.03
	Domestic	37176.86	53433.18	26144.09	21846.09	17463.74	29224.82	14046.38	8137.67	23959.18	10068.04	6412.52	10179.51	2940.84	12595.71
	Foreign	9.55	45.80	2353.84	704.20	2756.98	997.41	127.20	12.17	115.56	254.16	192.00	60.41	51.65	71.32
	c. Fixed	13254.40	16884.53	10966.90	16848.36	2529.78	13446.10	34040.59	7108.92	15050.27	9070.80	8952.73	16195.66	5506.33	10677.08
	Domestic	13254.24	16882.20	8990.94	16092.27	2316.31	12378.33	15743.27	6996.02	15033.85	8323.33	8588.46	15043.74	5491.57	10525.79
	Foreign	0.16	2.33	1975.96	756.09	213.47	1067.78	18297.32	112.91	16.42	747.46	364.27	1151.91	14.76	151.29
	d. Call Deposits	1230.92	3380.94	18570.58	19334.45	2507.91	9601.35	4402.20	6676.31	13818.10	6420.11	5526.42	10572.99	3517.94	6427.98
	Domestic	1230.92	3370.44	13840.80	16025.94	2446.32	6908.34	4376.68	6596.44	8589.19	6249.26	5507.59	10111.52	3482.41	6250.23
	Foreign		10.50	4729.78	3308.51	61.59	2693.02	25.52	79.87	5228.90	170.85	18.84	461.47	35.53	177.75
	e. Others	1154.18	920.23	1874.94	1250.62	943.68	941.63	241.94	534.78	838.70	355.30	210.74	225.66	79.36	249.36
	Domestic	1154.07	920.23	1832.53	818.26	685.77	747.31	207.51	534.29	833.56	345.86	209.81	225.66	79.36	188.75
	Foreign	0.11		42.41	432.36	257.92	194.33	34.43	0.49	5.14	9.44	0.93			60.61
4	**Bills Payable**	**84.15**	**15.65**	**216.18**	**2.89**	**57.18**	**31.71**	**181.62**	**10.74**	**440.49**	**28.60**	**51.00**	**45.03**	**14.13**	**13.63**
5	**Other Liabilities**	**12680.20**	**21259.87**	**8525.64**	**6837.19**	**2130.69**	**3113.70**	**2537.48**	**3792.07**	**2353.52**	**1609.07**	**1984.29**	**4435.54**	**740.75**	**2041.53**
	1. Sundry Creditors	5332.16	3119.53	2122.18	796.69	199.37	126.55	328.91	304.86	682.82	149.46	149.56	1879.24	183.00	234.27
	2. Loan Loss Provision	2624.67	3497.42	1530.06	1375.89	357.88	1351.53	407.27	376.98	844.26	529.11	549.72	928.67	228.08	526.75
	3. Interest Suspense a/c	3788.16	11407.63	387.24	396.84	166.10	686.29	72.04	236.96	209.38	126.42	240.47	348.44	54.03	150.48
	4. Others	935.21	3235.29	4486.17	4267.76	1407.33	949.34	1729.26	2873.27	617.05	804.08	1044.54	1279.19	275.64	1130.02
6	**Reconcillation A/c**	**-1455.24**			**28.99**		**17.28**		**50.17**	**7.00**				**0.10**	
7	**Profit & Loss A/c**	**112.79**	**775.31**	**1055.34**	**938.81**	**633.31**	**544.49**	**459.04**	**412.47**	**679.12**	**250.47**	**253.18**	**407.72**	**138.20**	**209.91**
		78341.81	**122219.01**	**85882.83**	**88562.91**	**47467.54**	**70799.29**	**64251.29**	**31539.05**	**68699.13**	**36134.58**	**26587.78**	**48732.97**	**15612.35**	**36176.01**
	Assets														
1	**LIQUID FUNDS**	**11988.19**	**11137.57**	**10148.22**	**18393.65**	**7346.94**	**8412.11**	**4406.98**	**5109.74**	**7544.82**	**3564.10**	**3219.34**	**6814.58**	**3633.56**	**5399.27**
	a. Cash Balance	2247.65	2508.36	1053.58	1626.98	595.01	852.28	1301.78	678.50	1681.10	806.73	648.29	653.22	295.65	1549.31
	Nepalese Notes & Coins	2201.90	2472.74	1008.44	1554.39	531.76	793.81	1279.99	658.00	1669.71	786.93	641.50	639.63	281.90	1504.99
	Foreign Currency	45.75	35.62	45.14	72.60	63.25	58.47	21.80	20.50	11.39	19.79	6.79	13.60	13.76	44.33
	b. Bank Balance	9540.54	8556.69	8472.77	15527.44	2942.68	7211.46	3105.19	4431.24	5863.73	2735.38	2323.97	5472.56	3337.91	3849.96
	1. In Nepal Rastra Bank	8063.50	7674.53	5256.93	8802.38	1459.75	5562.11	1897.14	3815.94	3909.21	1696.41	1900.35	4205.07	3009.09	2782.20
	Domestic Currency	8081.88	7652.21	5189.48	8679.49	1397.96	5404.12	1862.57	3638.68	3868.95	1663.40	1840.93	4152.67	2998.11	2763.47
	Foreign Currency	-18.38	22.32	67.45	122.88	61.79	157.99	34.56	177.26	40.26	33.01	59.42	52.40	10.98	18.73
	2. "A"Class Licensed Institution	308.65	298.68	104.20	171.11	49.49	141.85	144.61	79.96	167.24	198.46	126.45	82.70	60.26	545.11
	Domestic Currency	308.65	296.73	104.20	115.95	49.49	141.85	144.61	78.93	167.16	194.83	114.49	82.64	60.05	539.67
	Foreign Currency		1.95		55.16				1.03	0.08	3.63	11.95	0.06	0.21	5.44
	3. Other Financial Ins.								0.72						
	4. In Foreign Banks	1168.39	583.48	3111.64	6553.96	1433.43	1507.51	1063.45	534.62	1787.28	840.51	297.18	1184.79	268.55	522.66
	c. Money at Call	200.00	72.52	621.88	1239.22	3809.26	348.36				21.99	247.07	688.80		
	Domestic Currency	200.00	7.38		1200.00		250.00								
	Foreign Currency		65.14	621.88	39.22	3809.26	98.36				21.99	247.07	688.80		
2	**INVESTMENT IN SECURITIES**	**13071.15**	**35746.78**	**4427.05**	**4911.51**	**7940.78**	**10070.66**	**5917.14**	**6286.60**	**7335.18**	**5547.91**	**3635.73**	**4426.20**	**190.00**	**2477.88**
	a. Govt.Securities	13071.15	35746.78	4181.28	4911.51	7940.78	10070.66	5917.14	6286.60	7335.18	5547.91	3635.73	4243.92	190.00	2477.88
	b. NRB Bond														
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e Non Residents			245.77									182.27		
3	**SHARE & OTHER INVESTMENT**	**2794.13**	**1464.20**	**12304.00**	**6907.11**	**5441.35**	**4886.66**	**17499.49**	**428.17**	**3470.00**	**596.38**	**57.52**	**74.05**	**37.27**	**176.70**
	a. Interbank Lending	**0.05**		**128.00**											
	b. Non Residents			2.19											
	c. Others	2794.09	1464.20	12173.81	6907.11	5441.35	4886.66	17499.49	428.17	3470.00	596.38	57.52	74.05	37.27	176.70
4	**LOANS & ADVANCES**	**38898.25**	**52112.46**	**51231.74**	**51282.03**	**25106.80**	**41964.91**	**32173.02**	**15770.74**	**47785.62**	**23437.04**	**17388.18**	**32066.61**	**11045.00**	**25222.11**
	a. Private Sector	38898.25	49885.82	49020.42	49659.60	24202.47	41964.91	30935.67	15198.61	44277.90	21961.97	17196.41	32066.61	10258.08	24333.52
	b. Financial Institutions		915.50	1411.32	1449.37	851.15		1237.35	453.86	1715.10	1079.55	99.93		700.40	825.49
	c. Government Organizations		1311.14	800.00	173.06	53.17			118.27	1792.61	395.51	91.83		86.52	63.11
5	**BILL PURCHASED**	**4.95**	**65.37**	**32.49**	**968.94**	**9.69**	**1992.55**	**559.87**	**211.49**	**179.54**	**1335.40**	**219.51**	**735.76**		**47.98**
	a. Domestic Bills Purchased	0.01	46.67	9.05	792.08		762.87		175.46	51.00		192.35	726.50		28.40
	b. Foreign Bills Purchased	3.86	18.70	23.44	102.58	9.69	410.00	559.87	36.03	128.54	7.42	27.16	9.26		19.58
	c. Import Bills & Imports	1.07			74.27		819.68				1327.99				
6	**LOANS AGAINST COLLECTED BILLS**			**132.73**							**61.78**				
	a. Against Domestic Bills			132.73							61.78				
	b. Against Foreign Bills														
7	**FIXED ASSETS**	**378.13**	**1141.05**	**860.10**	**1089.38**	**488.50**	**1296.27**	**1225.80**	**217.07**	**658.01**	**1054.98**	**658.55**	**445.63**	**232.74**	**818.56**
8	**OTHER ASSETS**	**10958.83**	**19599.95**	**6746.49**	**5010.29**	**1115.11**	**1991.79**	**2447.80**	**3267.33**	**1674.17**	**536.70**	**817.65**	**3861.94**	**322.76**	**1733.01**
	a. Accrued Interest:	3833.42	11495.46	742.28	520.57	192.47	1034.12	981.10	243.12	276.27	155.69	269.73	424.10	54.03	164.31
	Financia		6.56		355.48	3.32			0.01	37.87		0.17		5.31	15.63
	Government Enterpris	45.26	307.08	85.52	28.95	33.01	15.83		7.20	66.89	29.27	30.02	75.56		14.33
	Private Sector	3788.16	11181.82	656.76	136.14	156.14	1018.29	981.10	235.91	171.51	126.42	239.54	348.54	48.72	134.36
	b. Staff Loans / Adv.	1922.65	3344.15	975.48	181.80	238.59	880.26	363.28	553.48	1024.53	95.86	203.58	233.92	48.87	269.94
	c. Sundry Debtors	1356.07	138.39	1101.55	557.31	377.90		258.20	67.88	70.72	105.54	99.97	2299.46	136.13	249.70
	d. Cash In Transit		961.27												
	e. Others	3846.68	3660.68	3927.19	3750.60	306.15	77.40	845.23	2402.85	302.65	179.61	244.38	904.46	83.73	1049.06
9	**Expenses not Written off**	**29.37**	**17.82**			**18.37**	**184.35**	**15.68**					**10.31**	**7.92**	**146.93**
10	**Non Banking Assets**	**248.06**	**113.28**						**247.91**	**51.79**	**0.28**	**460.18**	**297.89**	**73.61**	**153.56**
11	**Reconcillation Account**	**-29.25**	**820.53**					**5.51**				**37.89**			
12	**Profit & Loss A/c**											**93.24**		**69.50**	
	TOTAL ASSETS	**78341.81**	**122219.01**	**85882.83**	**88562.91**	**47467.54**	**70799.29**	**64251.29**	**31539.05**	**68699.13**	**36134.58**	**26587.78**	**48732.97**	**15612.35**	**36176.01**

Statement of Assets and Liabilities of Bank and Financial Institutions
as on Pus end, 2070

S.N.	BFI Name	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	Sunrise	Grand	NMB	Kist	Janata	Mega	CTBNL	Civil
	Liabilities															
1	**CAPITAL FUND**	**2669.76**	**2712.73**	**2502.21**	**15448.54**	**3230.79**	**2379.73**	**2951.47**	**2470.39**	**2274.16**	**2424.08**	**1872.16**	**2122.21**	**2452.10**	**2094.83**	**2038.16**
	a. Paid-up Capital	1603.80	1694.08	1619.24	9636.80	2780.86	2101.84	2574.45	2015.00	2000.00	2000.00	2000.00	2060.00	2330.00	2000.00	2000.00
	b. Calls in Advance															
	c. Proposed Bonus Share			194.31												
	d. General Reserves	340.79	301.30	391.44	3349.00	306.66	236.12	320.57	88.91	175.20	268.58	98.47	53.56	54.71	7.59	29.94
	e. Share Premium	4.44	13.07				2.97		32.41		10.08					
	f. Retained Earning	14.20	481.09	16.10	2453.00	11.33	2.65	21.87	326.63	2.03	5.00	-255.81	8.40	3.29	83.93	0.21
	g. Others Reserves Fund	706.54	223.18	281.11	9.74	131.94	36.14	34.59	7.44	96.93	140.42	29.51	0.25	64.10	3.30	8.00
2	**BORROWINGS**		**750.00**	**1098.60**	**3147.54**	**736.29**	**1819.00**					**23.70**	**118.14**	**1164.07**	**199.00**	**167.29**
	a. NRB			161.50	84.29	331.29	619.00								199.00	
	b. Interbank Borrowing					5.00	700.00					22.95	118.14	1143.91		167.29
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.			5.81	763.26							0.75		20.16		
	e. Bonds and Securities		750.00	931.29	2300.00	400.00	500.00									
3	**DEPOSITS**	**27401.86**	**28190.10**	**31419.98**	**64966.09**	**37023.43**	**24185.68**	**26946.73**	**25329.56**	**19938.67**	**23191.51**	**19403.76**	**14902.03**	**15091.60**	**10684.86**	**18485.82**
	a. Current	1243.67	947.60	1142.99	7623.74	1504.90	645.51	856.46	613.15	385.72	686.92	411.86	1037.55	380.30	199.50	445.20
	Domestic	1156.67	870.17	1039.78	7611.69	1445.37	605.94	846.41	579.88	377.77	659.64	395.21	1031.07	346.22	199.10	440.11
	Foreign	86.99	77.43	103.21	12.05	59.53	39.56	10.06	33.26	7.95	27.28	16.64	6.48	34.07	0.40	5.09
	b. Savings	7453.72	5784.75	8323.29	26635.30	17147.90	5414.45	5047.75	9166.39	2380.08	4701.88	12633.87	2603.73	6093.48	1630.25	2165.55
	Domestic	7352.59	5668.62	8286.44	26634.22	17082.85	5381.32	5010.89	9128.42	2364.71	4623.32	12626.61	2603.36	6046.78	1622.97	2155.99
	Foreign	101.13	116.13	36.85	1.08	65.04	33.13	36.86	37.97	15.37	78.56	7.26	0.36	46.70	7.27	9.55
	c. Fixed	12131.96	14422.47	10793.78	30699.33	11601.82	10491.25	7432.95	10324.06	9092.68	7896.20	4257.73	7009.75	4304.58	6468.83	10573.54
	Domestic	11073.62	12682.05	10252.31	30699.33	10494.04	9999.75	7432.95	9383.35	8630.76	6689.90	4257.73	6960.53	3920.55	6222.55	10262.59
	Foreign	1058.34	1740.42	541.48		1107.78	491.50		940.70	461.92	1206.30		49.23	384.03	246.28	310.94
	d. Call Deposits	6412.34	6747.55	10818.97	7.53	6328.64	7287.16	13252.26	4595.40	7795.43	8110.92	1984.11	4175.77	4202.68	2316.99	5099.01
	Domestic	6299.57	5563.65	10652.48	7.53	6090.52	7270.62	13220.28	4542.60	7225.20	7939.65	1927.22	4175.77	4153.21	2305.76	4639.77
	Foreign	112.77	1183.89	166.49		238.13	16.54	31.98	52.80	570.23	171.27	56.89		49.47	11.23	459.25
	e. Others	160.18	287.73	340.95	0.19	440.17	347.32	357.31	630.56	284.76	1795.60	116.20	75.23	110.56	69.29	202.52
	Domestic	160.18	261.18	340.95	0.19	439.86	333.27	357.31	630.56	256.09	1333.83	116.20	75.23	110.56	64.99	202.52
	Foreign		26.55			0.30	14.05			28.67	461.77				4.30	
4	**Bills Payable**	**48.91**	**27.74**			**13.39**	**5.55**	**61.58**	**7.19**	**23.66**	**9.99**	**2.23**	**15.36**	**42.64**		**15.32**
5	**Other Liabilities**	**2913.21**	**3108.18**	**3464.22**	**22670.05**	**2974.15**	**4181.46**	**2651.29**	**2003.57**	**1161.02**	**845.04**	**2796.66**	**504.91**	**1073.72**	**462.68**	**750.14**
	1. Sundry Creditors	865.65	960.63	1110.87	3552.47	631.00	0.18	2.77	12.62		59.85	96.82	7.81	4.51	3.27	3.65
	2. Loan Loss Provision	950.84	451.96	804.87	5276.92	886.74	545.23	534.49	631.22	548.96	409.29	1887.53	200.45	293.77	259.95	272.54
	3. Interest Suspense a/c	325.87	169.58	217.94	1860.84	122.60	234.98	273.04	331.21	245.48	99.84	409.74	34.22	88.98	51.52	67.56
	4. Others	770.84	1526.01	1330.54	11979.82	1333.81	3401.07	1841.00	1028.52	366.58	276.06	402.56	262.42	686.46	147.93	406.39
6	**Reconcillation A/c**									**1.30**	**0.00**					
7	**Profit & Loss A/c**	**137.04**	**145.82**	**242.59**	**460.08**	**532.81**	**236.46**	**310.15**	**242.72**	**94.39**	**310.76**		**12.65**	**166.37**	**14.56**	**53.40**
		33170.78	**34934.57**	**38727.59**	**106692.30**	**44510.85**	**32807.88**	**32921.23**	**30053.43**	**23493.20**	**26781.39**	**24098.51**	**17675.29**	**19990.50**	**13455.93**	**21510.12**
	Assets															
1	**LIQUID FUNDS**	**4909.42**	**5335.58**	**5396.76**	**10599.84**	**5770.22**	**4153.17**	**4180.37**	**4192.35**	**3896.42**	**4563.19**	**3501.78**	**3017.86**	**3289.71**	**2116.59**	**3190.33**
	a. Cash Balance	612.71	403.87	844.90	2346.35	848.43	897.73	1065.90	698.04	533.90	589.21	687.42	323.03	345.09	278.24	306.68
	Nepalese Notes & Coins	599.44	398.04	779.76	2337.14	831.56	879.11	1055.92	691.44	488.75	557.23	672.74	315.24	338.57	272.62	300.96
	Foreign Currency	13.27	5.84	65.13	9.22	16.87	18.62	9.99	6.60	45.15	31.98	14.68	7.79	6.52	5.62	5.71
	b. Bank Balance	3546.89	4931.71	3723.10	8117.31	4916.57	2907.99	2764.58	3474.59	3362.52	3901.82	2614.37	2448.92	1055.04	1609.43	2883.65
	1. In Nepal Rastra Bank	2940.61	4020.19	3234.04	6834.38	3645.50	1423.10	2231.33	2600.27	2418.98	3058.35	2270.87	2278.61	550.94	1195.30	2453.92
	Domestic Currency	2936.19	3995.08	3233.21	6832.82	3515.48	1414.14	2211.89	2480.61	2393.52	3036.22	2250.43	2259.32	544.44	1134.14	2449.63
	Foreign Currency	4.42	25.11	0.82	1.57	130.02	8.97	19.44	119.66	25.46	22.13	20.44	19.29	6.50	61.16	4.29
	2. "A"Class Licensed Institution	102.94	135.74	51.69	981.46	538.52	239.98	104.86	67.18	368.70	109.65	47.73	94.09	268.22	19.38	217.96
	Domestic Currency	100.38	125.66	51.69	978.50	532.79	236.60	100.90	64.05	150.10	109.65	43.19	94.09	103.56	19.38	202.96
	Foreign Currency	2.56	10.08		2.96	5.73	3.38	3.96	3.13	218.60		4.53		164.66		14.99
	3. Other Financial Ins.					172.12				8.10			7.00		0.00	
	4. In Foreign Banks	503.35	775.78	437.38	301.46	560.43	1244.91	428.40	807.15	566.73	733.82	295.77	69.23	235.87	394.75	211.77
	c. Money at Call	749.81		828.76	136.17	5.22	347.45	349.89	19.71		72.16	200.00	245.91	1889.58	228.92	
	Domestic Currency	630.00		750.00		5.22	200.00	349.89				200.00	200.00	1215.00	200.00	
	Foreign Currency	119.81		78.76	136.17		147.45		19.71		72.16		45.91	674.58	28.92	
2	**INVESTMENT IN SECURITIES**	**3623.10**	**2051.96**	**3086.69**	**15128.15**	**5102.88**	**1777.60**	**2516.49**	**2940.04**	**2183.83**	**1792.85**	**1484.01**	**1065.36**	**1305.33**	**526.77**	**1556.91**
	a. Govt.Securities	3623.10	2051.96	3086.69	15128.15	3901.36	1777.60	2516.49	2940.04	2183.83	1792.85	1484.01	1065.06	1305.33	526.77	1556.91
	b. NRB Bond					1201.53							0.30			
	c. Govt.Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e Non Residents															
3	**SHARE & OTHER INVESTMENT**	**703.25**	**1891.08**	**1839.01**	**417.36**	**612.76**	**1721.28**	**401.57**	**577.35**	**526.39**	**1428.88**	**232.77**	**9.30**	**454.94**	**36.80**	**385.09**
	a. Interbank Lending				**327.71**	**549.93**	**1159.94**	**378.07**	**37.79**		**787.60**					
	b. Non Residents															
	c. Others	703.25	1891.08	1839.01	89.65	62.83	561.34	23.50	539.56	526.39	641.28	232.77	9.30	454.94	36.80	385.09
4	**LOANS & ADVANCES**	**21481.66**	**21058.05**	**25049.50**	**57975.72**	**29921.34**	**20254.31**	**23736.80**	**20674.97**	**14973.56**	**17458.82**	**15837.58**	**12156.99**	**14016.87**	**9941.00**	**15057.56**
	a. Private Sector	20948.64	20703.35	25049.50	57927.23	29921.34	19523.23	22712.71	20046.94	14354.02	16929.23	15837.58	11420.41	13809.24	9244.51	13889.61
	b. Financial Institutions	533.02	354.70		48.49		630.18	814.97	628.04	554.77	529.59		546.58	127.63	501.59	729.30
	c. Government Organizations						100.90	209.12		64.77			190.00	80.00	194.90	438.64
5	**BILL PURCHASED**	**28.88**	**849.06**	**475.47**		**194.85**	**136.73**	**121.63**	**144.13**	**416.03**	**363.60**	**37.56**	**3.71**		**307.34**	**18.83**
	a. Domestic Bills Purchased	6.21	18.51	57.72		194.85	120.00	121.63		15.27	363.60	37.56	3.71			18.83
	b. Foreign Bills Purchased	22.67	830.55	417.75					144.13	400.76					307.34	
	c. Import Bills & Imports						16.73									
6	**LOANS AGAINST COLLECTED BILLS**						**26.27**						**788.86**			**489.18**
	a. Against Domestic Bills						4.70									489.18
	b. Against Foreign Bills						21.58						788.86			
7	**FIXED ASSETS**	**629.46**	**719.36**	**802.31**	**1462.14**	**970.97**	**817.86**	**377.46**	**626.90**	**609.04**	**395.94**	**1534.16**	**332.15**	**414.47**	**196.83**	**380.18**
8	**OTHER ASSETS**	**1654.02**	**3007.77**	**2077.94**	**18223.99**	**1937.84**	**3887.04**	**1585.76**	**814.41**	**837.21**	**720.29**	**1217.35**	**301.06**	**509.18**	**330.59**	**430.50**
	a. Accrued Interest:	362.14	194.60	263.05	1860.84	85.64	251.97	275.24	342.66	365.05	119.90	441.79	53.98	110.46	54.35	88.64
	Financia	0.09	0.78					1.07	2.34	1.00	1.42					0.08
	Government Enterpris	36.27	25.03		1860.84	32.85	16.99	2.20	13.59	24.34	19.66	32.05	22.50	21.49	2.83	25.08
	Private Sector	325.79	168.78	263.05		52.79	234.98	271.97	326.73	339.71	98.82	409.74	31.48	88.96	51.52	63.48
	b. Staff Loans / Adv.	168.72	220.84	336.05	3056.18	217.47	157.89	12.98	116.40	22.21	76.43	307.88	142.23	162.35	80.11	103.05
	c. Sundry Debtors	13.38	1619.68	563.54	8254.68	893.90	30.81	0.05	5.00	270.32	49.95	43.98	25.43	2.16		0.75
	d. Cash In Transit				11.43							3.45				
	e. Others	1109.77	972.65	915.29	5040.85	740.84	3446.37	1297.49	350.35	179.63	474.02	420.25	79.42	234.22	196.13	238.05
9	**Expenses not Written off**						**16.18**		**5.66**	**10.96**		**8.76**				
10	**Non Banking Assets**	**59.89**	**21.71**		**77.11**		**17.45**	**1.17**	**67.50**	**39.76**	**57.81**	**45.74**				
11	**Reconcillation Account**	**5.84**		**-0.09**	**2808.00**				**10.13**						**0.00**	**1.55**
12	**Profit & Loss A/c**	**75.26**										**198.80**				
	TOTAL ASSETS	**33170.78**	**34934.57**	**38727.59**	**106692.30**	**44510.85**	**32807.88**	**32921.23**	**30053.43**	**23493.20**	**26781.39**	**24098.51**	**17675.29**	**19990.50**	**13455.93**	**21510.12**

Statement of Assets and Liabilities of Bank and Financial Institutions
as on Pus end, 2070

S.N.	BFI Name	Century	Sanima	NIDC	Malika	Siddhartha	UDBL	Yeti	Narayani	PDBL	Sahayogi	Axis	Karnali	Triveni	Suprim	Bhrikuti
	Liabilities															
1	**CAPITAL FUND**	**1264.67**	**2424.03**	**1658.36**	**312.61**	**618.94**		**1400.22**	**-12.27**	**426.81**	**172.29**	**762.13**	**117.41**	**411.88**	**973.62**	**496.17**
	a. Paid-up Capital	1126.00	2217.60	415.82	220.50	645.00		1386.23	55.57	336.52	142.88	718.17	80.00	370.11	772.00	423.77
	b. Calls in Advance								6.12							
	c. Proposed Bonus Share				22.05				10.05							0.05
	d. General Reserves	15.11	154.96	464.25	36.15	38.07		109.55	17.52	35.97	28.82	33.64	4.90	36.41	47.90	61.98
	e. Share Premium		10.56		0.35					0.54		0.89		2.82	2.11	
	f. Retained Earning	56.15	27.04	664.81	13.89	-75.90		-97.22	-111.29	36.84	0.42	5.19	29.51	1.56	150.33	9.67
	g. Others Reserves Fund	67.42	13.87	113.47	19.67	11.77		1.66	9.76	16.94	0.17	4.23	3.00	0.99	1.28	0.69
2	**BORROWINGS**		**355.00**											**3.00**		
	a. NRB		355.00													
	b. Interbank Borrowing															
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.													3.00		
	e. Bonds and Securities															
3	**DEPOSITS**	**14285.98**	**19889.93**	**1386.66**	**2257.67**	**5446.10**		**6133.80**	**822.01**	**3142.59**	**1857.13**	**1614.91**	**1228.79**	**3229.99**	**2107.57**	**4623.50**
	a. Current	411.92	534.15	34.56	74.69	131.83		75.12		7.51	50.68	8.84		100.69	28.77	68.09
	Domestic	395.18	531.02	34.56	74.69	131.58		67.09		7.51	50.68	8.84		100.69	28.77	68.09
	Foreign	16.74	3.13			0.25		8.02								
	b. Savings	3599.94	5889.03	307.25	1686.66	3158.66		2054.84	511.44	1711.33	1526.09	630.42	1012.46	1606.31	1027.19	2400.20
	Domestic	3596.34	5857.05	307.25	1686.66	3158.66		2054.82	511.44	1711.33	1526.09	630.42	1012.46	1606.31	1027.19	2400.20
	Foreign	3.60	31.98					0.02								
	c. Fixed	5541.36	9224.70	954.05	237.87	1223.74		2380.46	309.62	895.73	238.90	597.01	212.25	858.40	548.65	948.29
	Domestic	5443.26	8464.31	954.05	237.87	1223.74		2380.46	309.62	895.73	238.90	597.01	212.25	858.40	548.65	948.29
	Foreign	98.10	760.39													
	d. Call Deposits	4666.93	4166.77	90.80	254.80	929.20		1618.09		522.65	41.47	378.08		657.39	502.76	1162.91
	Domestic	4666.93	4163.43	90.80	254.80	929.20		1618.09		522.65	41.47	378.08		657.39	502.76	1162.91
	Foreign		3.34													
	e. Others	65.82	75.28		3.65	2.67		5.29	0.96	5.37		0.55	4.08	7.19	0.21	44.02
	Domestic	65.82	75.28		3.65	2.67		5.29	0.96	5.37		0.55	4.08	7.19	0.21	44.02
	Foreign															
4	**Bills Payable**	**32.00**														
5	**Other Liabilities**	**3946.89**	**763.86**	**2013.61**	**221.55**	**443.01**		**1048.36**	**288.63**	**162.04**	**82.29**	**157.11**	**68.73**	**89.49**	**305.66**	**98.56**
	1. Sundry Creditors	4.59	5.75	142.83		18.33			8.49	5.91	8.96	2.91	1.27	1.31	1.87	2.10
	2. Loan Loss Provision	168.32	180.97	407.22	44.41	237.11		426.36	174.22	54.64	22.71	65.85	28.40	46.33	171.09	47.39
	3. Interest Suspense a/c	30.95	44.36	608.49	15.18	98.09		239.67	71.69	10.50	3.83	54.37	30.80	13.70	53.38	7.89
	4. Others	3743.04	532.78	855.07	161.96	89.47		382.32	34.23	90.99	46.79	33.98	8.27	28.15	79.32	41.18
6	**Reconcillation A/c**	**0.24**		**4.32**					**193.83**							**1176.27**
7	**Profit & Loss A/c**	**39.53**	**194.37**	**266.67**	**17.17**	**44.37**				**18.38**	**27.51**			**36.69**		**45.70**
		19569.31	**23627.19**	**5329.62**	**2808.99**	**6552.42**		**8582.37**	**1292.21**	**3749.82**	**2139.22**	**2534.14**	**1414.94**	**3771.05**	**3386.86**	**6440.20**
	Assets															
1	**LIQUID FUNDS**	**4640.00**	**1887.15**	**1923.44**	**651.36**	**1445.91**		**1737.30**	**293.30**	**1114.40**	**683.62**	**684.85**	**492.38**	**965.37**	**1028.25**	**1477.36**
	a. Cash Balance	1202.88	387.33	15.25	94.15	119.22		132.55	18.73	101.42	36.50	52.70	117.63	72.73	45.85	117.99
	Nepalese Notes & Coins	1198.48	381.92	15.25	91.17	118.22		127.96	18.73	101.42	36.50	52.70	117.63	72.73	45.85	117.99
	Foreign Currency	4.40	5.41		2.98	0.99		4.58								
	b. Bank Balance	3437.12	1499.82	1908.19	178.04	607.58		1604.75	274.57	188.10	125.76	632.15	45.06	209.67	820.70	365.61
	1. In Nepal Rastra Bank	3022.90	1240.11	103.61	108.19	556.28		304.19	0.47	8.14	108.28	102.33	45.06	11.32	120.73	19.55
	Domestic Currency	3016.72	1235.32	103.61	108.19	556.28		304.19	0.47	8.14	108.28	102.33	45.06	11.32	120.73	19.55
	Foreign Currency	6.18	4.79													
	2. "A"Class Licensed Institution	220.50	107.62	1804.44	69.84	51.30		1121.31	104.96	174.74	17.49	523.02		198.35	699.97	325.96
	Domestic Currency	218.81	106.09	1804.44	69.84	51.24		1113.15	104.96	174.74	17.49	523.02		198.35	699.97	325.96
	Foreign Currency	1.69	1.53			0.05		8.16								
	3. Other Financial Ins.			0.13				173.78	169.14	5.22		6.80				20.10
	4. In Foreign Banks	193.72	152.09					5.48								
	c. Money at Call				379.18	719.12				824.88	521.36		329.69	682.96	161.71	993.77
	Domestic Currency				379.18	715.13				824.88	521.36		329.69	682.96	161.71	993.77
	Foreign Currency					3.99										
2	**INVESTMENT IN SECURITIES**	**447.37**	**1984.33**	**49.98**	**23.65**	**201.72**		**290.76**							**75.20**	**100.00**
	a. Govt.Securities	447.37	1984.33	49.98	23.65	201.72		290.76							75.20	100.00
	b. NRB Bond															
	c. Govt.Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e Non Residents															
3	**SHARE & OTHER INVESTMENT**	**1251.08**	**1178.60**	**169.32**	**6.40**	**55.50**		**71.82**	**28.95**	**7.17**		**1.90**	**3.00**	**12.04**	**10.07**	**1.02**
	a. Interbank Lending	**512.43**														
	b. Non Residents															
	c. Others	738.65	1178.60	169.32	6.40	55.50		71.82	28.95	7.17		1.90	3.00	12.04	10.07	1.02
4	**LOANS & ADVANCES**	**12334.93**	**17351.76**	**1969.73**	**1858.34**	**4335.91**		**5321.54**	**445.34**	**2497.82**	**1411.62**	**1676.02**	**743.37**	**2673.06**	**2083.96**	**3602.65**
	a. Private Sector	12334.93	16881.30	1946.11	1858.34	4335.91		5248.25	445.34	2497.82	1411.62	1656.08	743.37	2673.06	391.37	3602.65
	b. Financial Institutions		470.46					73.29				19.95			1692.58	
	c. Government Organizations			23.62												
5	**BILL PURCHASED**	**2.30**				**3.00**										
	a. Domestic Bills Purchased	1.50				3.00										
	b. Foreign Bills Purchased	0.80														
	c. Import Bills & Imports															
6	**LOANS AGAINST COLLECTED BILLS**															
	a. Against Domestic Bills															
	b. Against Foreign Bills															
7	**FIXED ASSETS**	**367.41**	**513.68**	**119.55**	**56.84**	**297.04**		**246.32**	**8.22**	**58.48**	**13.50**	**51.22**	**43.34**	**71.76**	**54.00**	**38.57**
8	**OTHER ASSETS**	**526.21**	**711.67**	**1097.60**	**210.28**	**177.74**		**438.51**	**245.20**	**71.48**	**30.42**	**103.37**	**116.28**	**48.83**	**89.95**	**44.33**
	a. Accrued Interest:	36.36	74.57	608.49	15.25	99.94		251.60	73.82	10.50	3.83	59.08	30.80	16.44	53.68	7.89
	Financia		0.47									0.01			46.42	
	Government Enterpris	5.42	30.21	30.70	0.07	1.85		12.36				4.70			0.35	
	Private Sector	30.95	43.88	577.79	15.18	98.09		239.23	73.82	10.50	3.83	54.36	30.80	16.44	6.92	7.89
	b. Staff Loans / Adv.	108.04	91.53	20.28	50.61	34.58		43.51	5.62	30.41	5.03	1.93	41.56	16.92	1.42	2.02
	c. Sundry Debtors	335.40	2.26	136.45		26.90		17.42	156.02	11.06	1.30	11.02	31.81	13.88	9.11	10.76
	d. Cash In Transit									0.12	5.00					
	e. Others	46.40	543.31	332.38	144.42	16.32		125.98	9.74	19.38	15.26	31.35	12.12	1.59	25.73	23.66
9	**Expenses not Written off**				**0.09**						**0.07**		**1.26**		**14.49**	
10	**Non Banking Assets**				**2.03**	**35.59**		**206.26**		**0.53**		**1.72**			**7.62**	
11	**Reconcillation Account**								**193.83**	**-0.05**						**1176.27**
12	**Profit & Loss A/c**							**269.86**	**77.38**			**15.07**	**15.30**		**23.33**	
	TOTAL ASSETS	**19569.31**	**23627.19**	**5329.62**	**2808.99**	**6552.42**		**8582.37**	**1292.21**	**3749.82**	**2139.22**	**2534.14**	**1414.94**	**3771.05**	**3386.86**	**6440.20**

Statement of Assets and Liabilities of Bank and Financial Institutions
as on Pus end, 2070

S.N.	BFI Name	Suvekchha	Bageshwori	Gaurishankar	Gurkha	Gandaki	Infrastructure	Business	Biratlaxmi	Excel	Western	H & B	Araniko	NDEP	CEDBL
	Liabilities														
1	**CAPITAL FUND**	**154.98**	**291.58**	**289.68**	**-1011.38**	**365.99**	**793.13**	**1019.09**	**293.22**	**198.73**	**90.49**	**847.74**	**280.47**	**634.69**	**1290.09**
	a. Paid-up Capital	118.68	242.20	211.92	660.82	320.00	827.53	842.06	194.18	100.00	60.00	897.93	212.60	582.45	1145.38
	b. Calls in Advance				0.82						13.42				
	c. Proposed Bonus Share	11.64								50.00					
	d. General Reserves	13.57	35.88	25.10	34.15	38.78	44.79	99.93	33.85	29.59	7.86	77.23	11.90	32.47	96.52
	e. Share Premium	0.96			2.38	0.28	5.69	0.38	1.07					1.79	5.41
	f. Retained Earning	8.57	9.75	50.77	-1711.02	2.84	-89.96	73.85	51.82	9.11	9.21	-130.45	54.46	11.76	23.15
	g. Others Reserves Fund	1.57	3.75	1.88	1.47	4.08	5.07	2.87	12.29	10.03		3.02	1.51	6.22	19.64
2	**BORROWINGS**														**449.06**
	a. NRB														
	b. Interbank Borrowing														200.00
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														249.06
	e. Bonds and Securities														
3	**DEPOSITS**	**1308.63**	**2319.04**	**1333.71**	**1788.00**	**2938.22**	**3181.11**	**4464.28**	**3479.02**	**2612.28**	**1103.16**	**5641.03**	**830.90**	**4615.45**	**8480.11**
	a. Current	17.01	28.81	22.08	302.05	28.05	35.05	53.46	47.95	54.12	13.11	73.87	23.72	102.32	230.22
	Domestic	17.01	28.81	22.08	302.05	28.05	35.05	53.46	47.95	54.12	13.11	73.87	23.72	102.27	228.39
	Foreign													0.05	1.83
	b. Savings	499.99	1433.22	816.03	136.31	1371.35	1291.74	1788.44	2104.94	1922.42	693.16	2591.83	590.03	2808.65	2538.42
	Domestic	499.99	1433.22	816.03	136.26	1371.35	1291.74	1788.44	2104.94	1922.42	693.16	2591.83	590.03	2807.79	2470.87
	Foreign				0.04									0.86	67.56
	c. Fixed	509.78	338.60	241.26	19.42	740.26	680.51	1449.77	879.82	330.60	245.22	1763.55	198.78	974.93	4367.31
	Domestic	509.78	338.60	241.26	19.42	740.26	680.51	1449.77	879.82	330.60	245.22	1763.55	198.78	974.93	4338.40
	Foreign														28.91
	d. Call Deposits	281.85	458.29	254.35	1326.57	796.56	1171.42	1168.94	441.78	304.33	151.66	1164.83	18.31	719.06	1267.38
	Domestic	281.85	458.29	254.35	1326.48	796.56	1171.42	1168.94	441.78	304.33	151.66	1164.83	18.31	719.06	1069.29
	Foreign				0.09										198.09
	e. Others		60.13		3.65	2.00	2.37	3.67	4.53	0.81	0.02	46.95	0.05	10.49	76.77
	Domestic		60.13		3.65	2.00	2.37	3.67	4.53	0.81	0.02	46.95	0.05	10.49	76.77
	Foreign														
4	**Bills Payable**		**10.42**									**0.52**		**1.38**	**0.62**
5	**Other Liabilities**	**91.02**	**131.74**	**55.27**	**2397.33**	**119.98**	**424.05**	**559.03**	**1989.16**	**71.59**	**25.64**	**777.99**	**64.20**	**488.12**	**614.01**
	1. Sundry Creditors	3.07	82.21	1.98	2.43	2.82	1.00	0.02	19.49	2.11	1.15	11.46	6.05	13.79	21.10
	2. Loan Loss Provision	47.20	25.43	23.22	1356.08	34.77	171.01	271.41	33.46	31.69	20.14	245.27	30.97	277.40	153.34
	3. Interest Suspense a/c	11.29	2.22	8.38	695.30	14.78	56.72	142.13	3.34	4.81		117.08	9.79	71.55	40.14
	4. Others	29.46	21.89	21.69	343.52	67.62	195.31	145.47	1932.87	32.98	4.34	404.19	17.39	125.38	399.44
6	**Reconcillation A/c**	**-0.02**	**-0.25**	**0.03**		**0.19**		**0.10**			**0.23**				
7	**Profit & Loss A/c**	**11.16**	**50.43**	**16.23**	**38.82**	**38.60**	**25.10**	**20.13**	**48.67**	**24.47**	**5.56**		**5.60**		**45.98**
		1565.77	**2802.96**	**1694.92**	**3212.78**	**3462.97**	**4423.38**	**6062.64**	**5810.06**	**2907.07**	**1225.07**	**7267.27**	**1181.16**	**5739.64**	**10879.88**
	Assets														
1	**LIQUID FUNDS**	**427.43**	**940.59**	**492.67**	**140.50**	**1013.28**	**1334.58**	**1212.88**	**1358.46**	**1216.67**	**468.97**	**1698.37**	**335.01**	**1797.50**	**2666.50**
	a. Cash Balance	65.70	53.20	44.08	12.61	80.43	134.99	88.79	79.31	94.10	42.91	224.10	26.26	136.96	119.71
	Nepalese Notes & Coins	65.70	52.65	44.08	12.16	79.40	134.62	88.53	79.28	94.09	42.91	223.51	26.10	134.31	118.74
	Foreign Currency		0.55		0.45	1.03	0.37	0.27	0.03	0.01		0.59	0.16	2.65	0.97
	b. Bank Balance	361.74	189.82	22.71	1.00	932.85	155.49	241.88	417.32	650.63	57.89	1474.28	52.73	224.66	411.77
	1. In Nepal Rastra Bank	10.74	131.46	0.99	1.00	131.53	152.60	213.98	415.26	490.21	0.03	336.62	50.31	217.00	368.28
	Domestic Currency	10.74	131.46	0.99	0.69	131.53	152.02	213.98	415.26	490.21	0.03	336.62	50.31	216.46	366.63
	Foreign Currency				0.31		0.58							0.54	1.65
	2. "A"Class Licensed Institution	229.84	21.62	15.89		669.62	2.89	27.91	2.06	160.42	57.86	964.23	1.85	7.44	34.56
	Domestic Currency	229.84	21.62	15.89		669.62	2.87	27.91	2.06	160.42	57.86	961.84	1.85	7.38	34.48
	Foreign Currency						0.02					2.39		0.05	0.09
	3. Other Financial Ins.	121.16		5.83		131.69						173.42	0.58	0.22	2.01
	4. In Foreign Banks		36.73												6.92
	c. Money at Call		697.58	425.88	126.89		1044.10	882.20	861.82	471.94	368.17		256.01	1435.88	2135.02
	Domestic Currency		697.58	425.88	126.58		1044.10	882.20	861.82	471.94	368.17		256.01	1433.16	2095.70
	Foreign Currency				0.31									2.72	39.32
2	**INVESTMENT IN SECURITIES**		**0.26**			**0.12**	**30.00**	**138.58**	**127.00**			**185.55**		**112.54**	**293.42**
	a. Govt.Securities		0.26				30.00	138.58	127.00			185.55		112.54	293.42
	b. NRB Bond														
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.					0.12									
	e Non Residents														
3	**SHARE & OTHER INVESTMENT**	**8.04**	**0.41**		**43.72**	**2.91**	**119.50**	**3.45**	**6.33**	**0.10**	**0.50**	**26.46**	**6.30**	**98.45**	**126.45**
	a. Interbank Lending														
	b. Non Residents														
	c. Others	8.04	0.41		43.72	2.91	119.50	3.45	6.33	0.10	0.50	26.46	6.30	98.45	126.45
4	**LOANS & ADVANCES**	**1031.32**	**1801.46**	**1076.76**	**1623.52**	**2247.53**	**2602.01**	**4107.70**	**2300.08**	**1609.31**	**679.18**	**4588.73**	**757.03**	**3177.49**	**7309.29**
	a. Private Sector	1031.32	1801.46	1076.76	1623.52	2247.53	2602.01	4107.70	2300.08	785.92	679.18	4509.60	757.03	3132.49	7106.84
	b. Financial Institutions									823.39		79.13		45.00	202.45
	c. Government Organizations														
5	**BILL PURCHASED**									**0.77**		**3.20**			
	a. Domestic Bills Purchased									0.77		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**	**66.24**	**18.29**	**61.47**	**158.85**	**136.22**	**115.18**	**237.73**	**56.80**	**33.54**	**36.84**	**260.51**	**38.75**	**257.00**	**120.23**
8	**OTHER ASSETS**	**31.32**	**41.95**	**64.02**	**1039.77**	**62.90**	**140.58**	**318.02**	**1961.40**	**46.53**	**39.58**	**206.20**	**38.61**	**199.88**	**363.99**
	a. Accrued Interest:	11.29	2.22	8.38	695.30	14.78	60.93	147.75	3.34	4.81	3.04	119.21	9.79	78.34	44.78
	Financia								3.34			0.14			1.12
	Government Enterpris						4.20	0.01		4.81		2.14		12.76	4.60
	Private Sector	11.29	2.22	8.38	695.30	14.78	56.72	147.73			3.04	116.94	9.79	65.58	39.07
	b. Staff Loans / Adv.	2.47	14.60		21.03	11.93	3.93	25.89	25.96	4.67	11.48	37.29	5.50	7.02	49.91
	c. Sundry Debtors	6.91	14.47	49.20	10.27	16.45	0.02	20.16	11.64	11.75	15.59	8.33	3.54	45.11	20.32
	d. Cash In Transit									4.41					
	e. Others	10.66	10.67	6.44	313.18	19.74	75.70	124.23	1920.46	20.91	9.48	41.37	19.77	69.40	248.98
9	**Expenses not Written off**	**1.43**			**0.33**		**2.58**	**4.33**				**1.82**			
10	**Non Banking Assets**				**205.99**		**78.68**	**39.95**				**104.29**	**3.68**		
11	**Reconcillation Account**				**0.10**		**0.27**			**0.15**		**0.35**	**1.79**	**0.01**	
12	**Profit & Loss A/c**											**191.80**		**96.78**	
	TOTAL ASSETS	**1565.77**	**2802.96**	**1694.92**	**3212.78**	**3462.97**	**4423.38**	**6062.64**	**5810.06**	**2907.07**	**1225.07**	**7267.27**	**1181.16**	**5739.64**	**10879.88**

Statement of Assets and Liabilities of Bank and Financial Institutions
as on Pus end, 2070

S.N.	BFI Name	Miteri	Tinau	Rising	Muktinath	Sewa	Kankai	Public	Mahakali	Ace	Bhargav	Shangrila	diyalo	Country	Alpine
	Liabilities														
1	**CAPITAL FUND**	**147.01**	**151.68**	**238.38**	**451.14**	**281.63**	**107.96**	**168.21**	**53.50**	**934.78**	**101.83**	**430.28**	**239.01**	**363.31**	**112.58**
	a. Paid-up Capital	130.01	115.00	214.14	367.50	257.60	100.00	150.00	40.00	827.39	100.00	320.00	200.00	320.00	100.00
	b. Calls in Advance		12.73					1.77							
	c. Proposed Bonus Share		13.80						7.20						
	d. General Reserves	14.88	8.68	10.85	47.73	23.01	5.10	9.28	5.18	96.61	2.37	36.25	10.59	15.00	10.76
	e. Share Premium				15.20	0.60	0.03		0.26						
	f. Retained Earning	1.41	1.47	13.30	13.59	0.42	2.47	2.69	0.37	0.69	-0.55	67.44	28.10	27.81	0.99
	g. Others Reserves Fund	0.70		0.10	7.12		0.38	4.46	0.50	10.09		6.59	0.33	0.50	0.83
2	**BORROWINGS**			**0.72**	**323.49**					**590.00**					
	a. NRB														
	b. Interbank Borrowing				200.00					590.00					
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.			0.72	123.49										
	e. Bonds and Securities														
3	**DEPOSITS**	**1135.88**	**1606.32**	**1366.17**	**4367.28**	**2767.25**	**680.74**	**1012.80**	**455.48**	**6095.92**	**481.61**	**3603.52**	**1072.10**	**1318.34**	**799.27**
	a. Current	12.22	26.43	10.31	55.79	26.53	9.18	1.90		300.56	3.80		7.91	7.66	26.97
	Domestic	12.22	26.43	10.31	55.79	26.53	9.18	1.90		296.02	3.80		7.91	7.66	26.97
	Foreign									4.55					
	b. Savings	612.24	762.58	680.24	2823.16	1305.36	371.07	337.89	393.51	2966.51	265.71	1957.74	432.98	419.66	428.84
	Domestic	612.24	762.58	680.24	2823.16	1305.36	371.07	337.89	393.51	2961.30	265.71	1957.74	432.98	419.66	428.84
	Foreign									5.21					
	c. Fixed	327.33	648.23	330.15	1064.44	682.95	98.86	476.91	61.97	2041.21	136.57	1065.59	363.52	471.11	188.03
	Domestic	327.33	648.23	330.15	1064.44	682.95	98.86	476.91	61.97	2041.21	136.57	1065.59	363.52	471.11	188.03
	Foreign														
	d. Call Deposits	184.09	145.52	345.13	423.50	748.26	201.33	196.10		777.61	62.74	575.79	267.38	419.91	154.81
	Domestic	184.09	145.52	345.13	423.50	748.26	201.33	196.10		777.06	62.74	575.79	267.38	419.91	154.81
	Foreign									0.55					
	e. Others		23.56	0.33	0.39	4.16	0.31			10.03	12.79	4.41	0.32		0.62
	Domestic		23.56	0.33	0.39	4.16	0.31			10.03	12.79	4.41	0.32		0.62
	Foreign														
4	**Bills Payable**														
5	**Other Liabilities**	**32.92**	**67.18**	**96.63**	**229.90**	**106.41**	**16.04**	**70.16**	**13.13**	**537.41**	**23.57**	**153.13**	**38.89**	**80.22**	**79.48**
	1. Sundry Creditors	2.26	2.10	0.45	0.21	3.20	0.99	1.25	0.26	2.37	0.21	1.64	1.51	1.42	13.12
	2. Loan Loss Provision	10.71	13.44	37.35	53.91	24.93	8.48	30.92	6.64	199.51	4.46	46.58	16.71	40.55	22.74
	3. Interest Suspense a/c	0.74	6.15	14.01	22.14	6.65	2.30	14.81	2.16	65.75		19.27	8.31	13.50	11.95
	4. Others	19.20	45.49	44.82	153.64	71.63	4.26	23.19	4.08	269.78	18.89	85.64	12.35	24.76	31.67
6	**Reconcillation A/c**	**126.00**			**0.00**										**43.10**
7	**Profit & Loss A/c**	**21.83**	**13.49**	**25.50**	**55.49**	**32.05**	**11.36**	**15.03**	**3.16**	**38.16**	**3.73**	**46.82**	**6.78**	**2.27**	**9.06**
		1463.65	**1838.66**	**1727.39**	**5427.30**	**3187.34**	**816.11**	**1266.20**	**525.27**	**8196.27**	**610.74**	**4233.75**	**1356.79**	**1764.14**	**1043.48**
	Assets														
1	**LIQUID FUNDS**	**279.30**	**484.11**	**433.34**	**1645.95**	**656.16**	**196.32**	**211.43**	**162.82**	**2249.61**	**190.23**	**1031.65**	**442.81**	**436.36**	**274.10**
	a. Cash Balance	17.47	38.22	49.58	104.60	83.82	51.17	13.33	9.59	77.00	25.90	57.97	21.05	41.07	42.37
	Nepalese Notes & Coins	17.47	38.22	49.58	104.60	83.78	51.17	13.33	9.56	75.74	25.90	57.91	21.05	41.07	42.37
	Foreign Currency					0.04			0.03	1.26		0.06			
	b. Bank Balance	50.05	395.20	79.94	227.77	572.34	32.65	68.47	153.23	176.64	164.32	973.68	326.09	102.64	65.77
	1. In Nepal Rastra Bank	7.11	4.76	10.41	227.77	81.31	0.05	62.93	2.53	147.49	21.55	184.46	5.51	68.55	11.03
	Domestic Currency	7.11	4.76	10.41	227.77	81.31	0.05	62.93	2.53	145.80	21.55	184.46	5.51	68.55	11.03
	Foreign Currency									1.69					
	2. "A"Class Licensed Institution	42.94	260.42	69.53		450.89	32.59	5.54	50.53	7.72	108.11	692.78	146.42	33.94	50.34
	Domestic Currency	42.94	260.42	69.53		450.89	32.59	5.54	50.53	7.72	108.11	692.78	146.42	33.94	50.34
	Foreign Currency														
	3. Other Financial Ins.		130.02			40.15	0.02		100.18	0.01	34.66	96.43	174.17	0.16	4.40
	4. In Foreign Banks									21.42					
	c. Money at Call	211.77	50.69	303.82	1313.59		112.50	129.63		1995.97			95.66	292.64	165.96
	Domestic Currency	211.77	50.69	303.82	1313.59		112.50	129.63		1991.77			95.66	292.64	165.96
	Foreign Currency									4.20					
2	**INVESTMENT IN SECURITIES**		**75.00**			**30.00**		**10.00**	**2.06**	**356.34**	**3.20**	**70.00**	**5.00**	**60.14**	**10.00**
	a. Govt.Securities		75.00			30.00		10.00	2.06	356.34	3.20	70.00	5.00	60.14	10.00
	b. NRB Bond														
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e Non Residents														
3	**SHARE & OTHER INVESTMENT**	**5.47**	**2.96**	**20.19**	**52.78**	**10.95**	**0.10**	**38.87**	**0.60**	**226.26**	**0.41**	**1.51**	**10.20**	**0.50**	**0.71**
	a. Interbank Lending			**20.09**											
	b. Non Residents														
	c. Others	5.47	2.96	0.10	52.78	10.95	0.10	38.87	0.60	226.26	0.41	1.51	10.20	0.50	0.71
4	**LOANS & ADVANCES**	**1020.89**	**1225.45**	**1215.67**	**3551.24**	**2404.12**	**588.94**	**910.46**	**339.12**	**4673.03**	**392.54**	**3015.14**	**853.34**	**1202.25**	**634.65**
	a. Private Sector	1020.89	1220.45	1215.67	3551.24	2404.12	588.94	910.46	339.12	4527.72	392.54	3015.14	853.34	1188.90	634.65
	b. Financial Institutions		5.00							145.31				1.50	
	c. Government Organizations													11.86	
5	**BILL PURCHASED**									**0.80**					
	a. Domestic Bills Purchased									0.80					
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	**LOANS AGAINST COLLECTED BILLS**														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	**FIXED ASSETS**	**10.76**	**31.86**	**29.49**	**67.28**	**32.51**	**13.44**	**23.77**	**4.86**	**128.07**	**13.18**	**35.71**	**13.87**	**32.07**	**16.27**
8	**OTHER ASSETS**	**21.23**	**17.35**	**28.70**	**110.05**	**51.67**	**15.07**	**51.55**	**11.85**	**561.36**	**10.36**	**76.91**	**30.43**	**31.76**	**106.92**
	a. Accrued Interest:	0.74	6.15	14.07	22.14	6.65	2.30	14.81	2.16	83.38		28.38	8.31	17.84	11.95
	Financia									0.01				0.00	
	Government Enterpris			0.06						17.63		9.12		4.34	
	Private Sector	0.74	6.15	14.01	22.14	6.65	2.30	14.81	2.16	65.74		19.27	8.31	13.50	11.95
	b. Staff Loans / Adv.	8.78	4.81		11.85	18.13	0.92	13.65	4.23	36.61	5.12	17.69	1.20	8.74	1.55
	c. Sundry Debtors	1.67	0.16	1.18	1.88	13.28	4.82	3.09	2.47	6.72	0.27	1.62	2.76	1.05	87.97
	d. Cash In Transit														
	e. Others	10.03	6.24	13.46	74.19	13.62	7.03	20.01	2.99	434.66	4.97	29.21	18.16	4.13	5.46
9	**Expenses not Written off**		**1.92**			**1.93**					**0.41**	**2.83**	**1.14**	**1.07**	**0.82**
10	**Non Banking Assets**							**8.15**		**0.80**	**0.40**				
11	**Reconcillation Account**	**126.00**					**2.24**		**3.97**						
12	**Profit & Loss A/c**							**11.96**							
	TOTAL ASSETS	**1463.65**	**1838.66**	**1727.39**	**5427.30**	**3187.34**	**816.11**	**1266.20**	**525.27**	**8196.27**	**610.74**	**4233.75**	**1356.79**	**1764.14**	**1043.48**

Statement of Assets and Liabilities of Bank and Financial Institutions
as on Pus end, 2070

S.N.	BFI Name	Nilgiri	Kastamandap	Garima	City	Bishow	Kabeli	Kamana	Corporate	Pathibhara	Purnima	Jyoti	Bagmati	Hamro	Kakre
	Liabilities														
1	**CAPITAL FUND**	**98.18**	**630.71**	**423.40**	**353.55**	**336.37**	**34.86**	**259.27**	**96.51**	**129.71**	**117.96**	**890.44**	**51.30**	**72.63**	**41.62**
	a. Paid-up Capital	57.50	678.01	374.00	308.00	297.36	22.00	230.00	200.00	100.00	110.00	740.00	50.00	60.10	30.00
	b. Calls in Advance	29.78					4.60								
	c. Proposed Bonus Share									15.00					
	d. General Reserves	8.28	29.39	36.52	39.91	33.28	7.30	26.69	15.05	8.95	7.37	28.91	1.12	2.85	
	e. Share Premium		0.11	10.50						0.14					
	f. Retained Earning	2.62	-77.71	2.24	0.66	0.88	0.95	1.58	-132.31	3.01	0.58	118.13	0.18	8.90	11.62
	g. Others Reserves Fund		0.90	0.15	4.98	4.85		1.00	13.77	2.61		3.41		0.78	
2	**BORROWINGS**			**10.00**	**25.00**	**25.00**									
	a. NRB														
	b. Interbank Borrowing														
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.			10.00	25.00	25.00									
	e. Bonds and Securities														
3	**DEPOSITS**	**735.38**	**4769.62**	**3484.88**	**3206.77**	**3491.74**	**438.88**	**2400.95**	**874.57**	**1449.99**	**1429.05**	**4434.35**	**284.02**	**423.70**	**370.31**
	a. Current	1.44	66.78	65.61	10.81	37.59	7.21	29.23		17.44	32.40	191.50	2.98	17.79	1.12
	Domestic	1.44	66.74	65.61	10.81	37.59	7.21	29.23		17.44	32.40	191.44	2.98	17.79	1.12
	Foreign		0.04									0.06			
	b. Savings	365.83	2633.64	2042.53	1965.66	1193.73	343.40	1279.16	346.71	902.17	785.53	2210.46	190.87	241.08	235.50
	Domestic	365.83	2632.06	2042.53	1965.66	1193.73	343.40	1279.16	346.71	902.17	785.53	2209.91	190.87	241.08	235.50
	Foreign		1.57									0.55			
	c. Fixed	239.54	1476.24	887.15	1040.18	1352.26	56.74	656.58	436.96	171.58	434.60	914.70	42.12	85.17	68.49
	Domestic	239.54	1476.24	887.15	1040.18	1352.26	56.74	656.58	436.96	171.58	434.60	914.70	42.12	85.17	68.49
	Foreign														
	d. Call Deposits	128.39	585.20	489.59	185.97	908.16	31.54	435.97	67.91	358.21	176.03	1069.84	47.72	79.66	65.20
	Domestic	128.39	585.20	489.59	185.97	908.16	31.54	435.97	67.91	358.21	176.03	1066.33	47.72	79.66	65.20
	Foreign											3.50			
	e. Others	0.18	7.77		4.14				23.00	0.60	0.50	47.86	0.33		
	Domestic	0.18	7.77		4.14				23.00	0.60	0.50	47.86	0.33		
	Foreign														
4	**Bills Payable**				**0.66**			**0.02**							
5	**Other Liabilities**	**56.26**	**649.17**	**118.32**	**203.18**	**203.27**	**8.36**	**100.14**	**447.15**	**41.91**	**46.33**	**403.41**	**9.38**	**7.44**	**7.65**
	1. Sundry Creditors	1.07	18.11	11.63	0.03	2.12	1.39	3.83	22.69	0.31	2.34	20.69	0.27	0.76	0.57
	2. Loan Loss Provision	6.99	402.97	33.49	33.90	35.53	3.40	24.07	324.23	14.63	9.87	96.40	2.74	3.52	5.96
	3. Interest Suspense a/c	5.49	97.24	12.61	23.14	17.40	0.87	17.31	96.69	3.08	3.01	84.99	0.12	0.17	0.90
	4. Others	42.70	130.85	60.60	146.11	148.22	2.70	54.93	3.53	23.89	31.10	201.32	6.24	2.99	0.23
6	**Reconcillation A/c**	**-0.02**	**823.24**	**854.76**			**0.02**			**395.64**					
7	**Profit & Loss A/c**	**9.39**	**205.65**	**40.38**	**46.58**	**30.14**	**3.81**	**26.53**		**14.50**	**14.66**	**38.33**	**4.64**	**6.06**	**3.26**
		899.19	**7078.39**	**4931.73**	**3835.74**	**4086.52**	**485.93**	**2786.91**	**1418.24**	**2031.75**	**1608.00**	**5766.54**	**349.35**	**509.83**	**422.83**
	Assets														
1	**LIQUID FUNDS**	**319.11**	**1769.40**	**1041.26**	**1091.53**	**1203.34**	**205.56**	**732.46**	**307.04**	**610.84**	**668.88**	**1234.52**	**82.19**	**122.96**	**98.62**
	a. Cash Balance	22.32	100.04	86.66	72.30	57.80	13.18	42.08	3.82	59.41	31.25	70.94	18.01	14.58	17.50
	Nepalese Notes & Coins	22.10	98.13	86.64	72.25	57.80	13.18	41.90	3.82	59.41	31.25	70.84	18.01	14.58	17.50
	Foreign Currency	0.22	1.91	0.02	0.05			0.18				0.10			
	b. Bank Balance	33.90	1669.36	160.99	878.42	165.59	23.55	690.38	303.23	122.12	103.38	275.02	16.15	19.63	81.13
	1. In Nepal Rastra Bank	0.01	203.94	154.08	174.88	165.59	3.27	108.79	246.01	34.62	92.32	215.32		0.13	
	Domestic Currency	0.01	203.94	154.08	174.88	165.59	3.27	108.79	246.01	34.62	92.32	215.32		0.13	
	Foreign Currency														
	2. "A"Class Licensed Institution	33.89	1164.13	6.45	617.32		20.28	17.82	32.37	87.49	6.01	59.70	16.15	19.50	41.12
	Domestic Currency	33.89	1148.12	6.45	617.32		20.28	17.82	32.37	87.49	6.01	59.65	16.15	19.50	41.12
	Foreign Currency		16.02									0.05			
	3. Other Financial Ins.		292.20	0.46	86.22			563.77	24.86	0.01	5.05				40.01
	4. In Foreign Banks		9.08												
	c. Money at Call	262.89		793.61	140.81	979.96	168.84			429.32	534.25	888.57	48.03	88.74	
	Domestic Currency	262.89		793.61	140.81	979.96	168.84			429.32	534.25	882.08	48.03	88.74	
	Foreign Currency											6.49			
2	**INVESTMENT IN SECURITIES**		**116.95**	**30.00**	**51.93**							**182.72**		**1.00**	
	a. Govt.Securities		116.95		51.93							182.72		1.00	
	b. NRB Bond			30.00											
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e Non Residents														
3	**SHARE & OTHER INVESTMENT**		**55.73**	**0.90**	**36.71**	**12.22**		**6.10**	**12.63**		**1.75**	**0.88**	**1.13**	**4.83**	**0.20**
	a. Interbank Lending				**34.15**										
	b. Non Residents														
	c. Others		55.73	0.90	2.56	12.22		6.10	12.63		1.75	0.88	1.13	4.83	0.20
4	**LOANS & ADVANCES**	**512.52**	**3575.00**	**2903.23**	**2510.22**	**2684.94**	**251.00**	**1958.10**	**885.40**	**977.38**	**912.40**	**3949.96**	**250.05**	**351.79**	**308.74**
	a. Private Sector	512.52	3465.39	2903.23	2506.15	2684.94	251.00	1958.10	885.40	977.38	912.40	3914.11	250.05	351.79	308.74
	b. Financial Institutions		109.61									35.84			
	c. Government Organizations				4.07										
5	**BILL PURCHASED**											**1.98**			
	a. Domestic Bills Purchased											1.98			
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	**LOANS AGAINST COLLECTED BILLS**														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	**FIXED ASSETS**	**8.71**	**146.79**	**50.20**	**65.86**	**84.13**	**16.16**	**38.44**	**34.68**	**25.94**	**12.23**	**116.93**	**6.84**	**16.31**	**6.29**
8	**OTHER ASSETS**	**58.86**	**172.35**	**51.16**	**79.49**	**101.89**	**13.05**	**51.80**	**152.43**	**21.95**	**12.73**	**266.38**	**8.79**	**12.04**	**8.98**
	a. Accrued Interest:	5.49	108.32	12.61	31.72	17.40	0.87	17.31	96.69	3.08	3.01	111.08	0.12	0.17	
	Financia		0.00												
	Government Enterpris		11.08		1.26							26.09			
	Private Sector	5.49	97.24	12.61	30.46	17.40	0.87	17.31	96.69	3.08	3.01	84.99	0.12	0.17	
	b. Staff Loans / Adv.	1.80	18.36	0.29	16.46	21.79	5.19		2.10	3.87		19.83	1.25	1.07	3.16
	c. Sundry Debtors	31.51	15.28	13.11	0.20	8.34	4.82	8.32	0.22	4.30	3.25	5.46	4.26	10.18	1.05
	d. Cash In Transit														
	e. Others	20.05	30.39	25.15	31.12	54.36	2.17	26.17	53.42	10.71	6.46	130.00	3.15	0.61	4.77
9	**Expenses not Written off**		**9.26**	**0.22**			**0.16**					**3.74**	**0.35**	**0.90**	
10	**Non Banking Assets**		**55.23**									**9.43**			
11	**Reconcillation Account**		**827.42**	**854.76**						**395.64**					
12	**Profit & Loss A/c**		**350.27**						**26.06**						
	TOTAL ASSETS	**899.19**	**7078.39**	**4931.73**	**3835.74**	**4086.52**	**485.93**	**2786.91**	**1418.24**	**2031.75**	**1608.00**	**5766.54**	**349.35**	**509.83**	**422.83**

Statement of Assets and Liabilities of Bank and Financial Institutions
as on Pus end, 2070

S.N.	BFI Name	Shine	Pacific	Civic	IDBL	Kanchan	Matribhumi	Bright	Innovative	Jhimruk	Metro	Vibor	Gaumukhi	Raptiveri	Consumer
	Liabilities														
1	**CAPITAL FUND**	**441.18**	**80.40**	**41.14**	**724.43**	**128.91**	**33.86**	**168.39**	**114.95**	**43.93**	**133.39**	**640.59**	**42.90**	**87.89**	**227.88**
	a. Paid-up Capital	383.84	60.00	40.00	640.00	110.00	28.60	140.00	100.00	41.50	122.96	917.07	40.00	75.01	210.15
	b. Calls in Advance														
	c. Proposed Bonus Share		13.20						5.00				1.60		
	d. General Reserves	43.65	5.88	0.95	15.55	3.67	1.05	5.55	4.43	2.24	8.86	41.76	1.29	12.89	6.22
	e. Share Premium														
	f. Retained Earning	10.83	1.17	0.18	48.18	15.24	4.21	22.74	5.43	0.04	0.68	-345.94	0.01		11.51
	g. Others Reserves Fund	2.87	0.15	0.01	20.70			0.10	0.08	0.15	0.90	27.70			
2	**BORROWINGS**			**20.00**									**1.71**		
	a. NRB														
	b. Interbank Borrowing														
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.			20.00									1.71		
	e. Bonds and Securities														
3	**DEPOSITS**	**4499.18**	**608.86**	**292.20**	**3111.61**	**953.85**	**255.75**	**561.05**	**1279.87**	**377.01**	**1354.47**	**3189.88**	**406.05**	**283.65**	**772.41**
	a. Current	70.67	6.85	0.03	55.26		0.14	4.63	32.84	7.16	16.20	46.90	2.11	2.01	4.85
	Domestic	70.67	6.85	0.03	55.26		0.14	4.63	32.84	7.16	16.20	46.90	2.11	2.01	4.85
	Foreign														
	b. Savings	3417.94	341.79	227.39	1562.65	818.05	171.70	217.86	643.16	275.34	632.29	1169.58	345.19	168.45	399.01
	Domestic	3417.94	341.79	227.39	1562.65	818.05	171.70	217.86	643.16	275.34	632.29	1169.23	345.19	168.45	399.01
	Foreign											0.35			
	c. Fixed	780.52	88.76	41.93	959.75	135.79	39.72	154.29	385.90	39.11	417.28	1313.42	47.48	98.48	319.73
	Domestic	780.52	88.76	41.93	959.75	135.79	39.72	154.29	385.90	39.11	417.28	1313.42	47.48	98.48	319.73
	Foreign														
	d. Call Deposits	228.85	171.22	22.85	524.55		43.87	183.99	217.97	54.74	288.71	656.02	8.53	14.69	48.33
	Domestic	228.85	171.22	22.85	524.55		43.87	183.99	217.97	54.74	288.71	656.02	8.53	14.69	48.33
	Foreign														
	e. Others	1.19	0.25		9.40		0.33	0.29		0.66		3.95	2.74		0.49
	Domestic	1.19	0.25		9.40		0.33	0.29		0.66		3.95	2.74		0.49
	Foreign														
4	**Bills Payable**				**1.59**				**0.24**			**0.33**			
5	**Other Liabilities**	**134.05**	**10.50**	**10.63**	**318.39**	**53.72**	**12.92**	**74.51**	**53.09**	**7.01**	**43.79**	**517.00**	**8.57**	**13.27**	**45.58**
	1. Sundry Creditors	19.57		0.06	15.75	3.51	2.61	0.10	1.77	1.35	4.05	0.54	0.11	3.86	4.60
	2. Loan Loss Provision	54.44	5.41	2.58	166.93	11.24	7.38	48.24	10.79	3.75	13.62	156.79	3.88	5.08	11.02
	3. Interest Suspense a/c	9.49		1.38	57.20	4.56	1.26	12.42	3.80	1.21	6.39	54.89	0.84	3.71	5.92
	4. Others	50.55	5.09	6.61	78.50	34.41	1.66	13.75	36.74	0.71	19.73	304.78	3.75	0.61	24.04
6	**Reconcillation A/c**					**0.15**	**23.27**		**0.02**				**70.60**	**14.42**	
7	**Profit & Loss A/c**	**65.45**	**13.71**	**3.83**	**13.36**	**18.38**	**2.80**		**12.47**	**7.16**	**14.10**		**3.29**	**3.81**	**7.71**
		5139.86	**713.47**	**367.80**	**4169.38**	**1155.01**	**328.60**	**803.95**	**1460.65**	**435.11**	**1545.76**	**4347.79**	**533.14**	**403.04**	**1053.57**
	Assets														
1	**LIQUID FUNDS**	**1387.85**	**148.13**	**93.26**	**1211.66**	**282.53**	**107.61**	**277.29**	**475.74**	**117.17**	**336.00**	**987.80**	**134.52**	**90.42**	**347.58**
	a. Cash Balance	91.43	20.36	6.64	174.61	19.48	5.41	11.97	27.72	15.59	25.53	73.78	29.60	19.18	14.32
	Nepalese Notes & Coins	91.43	20.36	6.64	174.32	19.48	5.41	11.97	27.72	15.50	25.53	73.78	29.32	19.18	14.32
	Foreign Currency				0.29					0.09			0.29		
	b. Bank Balance	228.49	97.08	13.07	233.49	3.15	13.22	265.32	67.80	22.62	77.52	914.02	31.01	71.24	34.62
	1. In Nepal Rastra Bank	220.93	18.58		222.04	3.15	0.10	17.98	64.37		76.74	359.61	10.25	14.21	33.01
	Domestic Currency	220.93	18.58		222.04	3.15	0.10	17.98	64.37		76.74	359.61	10.25	14.21	33.01
	Foreign Currency														
	2. "A"Class Licensed Institution	4.71	78.51	13.07	9.19		13.12	206.12	3.21	22.51	0.26	529.99	20.76	57.02	1.47
	Domestic Currency	4.71	78.51	13.07	9.19		13.12	206.12	3.21	22.51	0.26	529.46	20.76	57.02	1.47
	Foreign Currency											0.54			
	3. Other Financial Ins.	2.85			0.65			41.23	0.22	0.11	0.52	24.42			0.15
	4. In Foreign Banks				1.61										
	c. Money at Call	1067.92	30.69	73.54	803.56	259.90	88.97		380.22	78.96	232.95		73.91		298.64
	Domestic Currency	1067.92	30.69	73.54	802.59	259.90	88.97		380.22	78.96	232.95		73.91		298.64
	Foreign Currency				0.97										
2	**INVESTMENT IN SECURITIES**				**22.30**						**77.85**	**69.00**			
	a. Govt.Securities				22.30						77.85	69.00			
	b. NRB Bond														
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e Non Residents														
3	**SHARE & OTHER INVESTMENT**	**1.00**		**0.68**	**14.83**	**21.72**		**4.74**		**0.10**		**211.15**			
	a. Interbank Lending														
	b. Non Residents														
	c. Others	1.00		0.68	14.83	21.72		4.74		0.10		211.15			
4	**LOANS & ADVANCES**	**3614.42**	**541.44**	**257.67**	**2600.09**	**794.90**	**190.31**	**437.14**	**942.06**	**302.81**	**1100.89**	**1938.90**	**317.45**	**278.08**	**649.66**
	a. Private Sector	3614.42	541.44	257.67	2523.49	794.90	190.31	431.64	942.06	302.81	1100.89	1879.93	317.45	278.08	643.66
	b. Financial Institutions				76.60			5.50				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**	**37.46**	**12.48**	**7.85**	**92.46**	**21.40**	**3.33**	**17.87**	**19.08**	**6.03**	**14.95**	**35.42**	**5.79**	**6.86**	**23.51**
8	**OTHER ASSETS**	**99.13**	**10.91**	**8.35**	**220.88**	**34.46**	**4.07**	**25.61**	**23.77**	**8.99**	**16.07**	**857.58**	**4.19**	**27.68**	**32.83**
	a. Accrued Interest:	9.49		1.38	57.21	6.77	1.26	12.42	3.80	1.21	7.00	55.28	0.84	3.71	5.92
	Financia				0.27										
	Government Enterpris				0.01	2.20					0.61	0.39		3.71	
	Private Sector	9.49		1.38	56.93	4.56	1.26	12.42	3.80	1.21	6.39	54.89	0.84		5.92
	b. Staff Loans / Adv.	22.32	3.13	1.30	54.11	0.76	0.16	9.68	0.23	0.60		10.58	0.20	1.00	9.00
	c. Sundry Debtors		2.85		23.33	13.17	0.02	1.90	3.28	3.61	1.27	32.97	0.45	22.96	3.93
	d. Cash In Transit														
	e. Others	67.32	4.93	5.67	86.22	13.76	2.62	1.60	16.46	3.58	7.80	758.76	2.70		13.97
9	**Expenses not Written off**		**0.50**		**0.16**		**0.02**					**0.27**	**0.59**		
10	**Non Banking Assets**											**195.62**			
11	**Reconcillation Account**						**23.27**					**0.00**	**70.60**		
12	**Profit & Loss A/c**				**7.01**			**41.30**				**52.05**			
	TOTAL ASSETS	**5139.86**	**713.47**	**367.80**	**4169.38**	**1155.01**	**328.60**	**803.95**	**1460.65**	**435.11**	**1545.76**	**4347.79**	**533.14**	**403.04**	**1053.57**

Statement of Assets and Liabilities of Bank and Financial Institutions
as on Pus end, 2070

S.N.	BFI Name	Khadbari	Tourism	Mission	Mt. Makalu	Sindhu	Sahara	N.Community	Cosmos	Manaslu	Ekata	Kalinchowk	Kailash	Salpa	Saptakoshi
	Liabilities														
1	**CAPITAL FUND**	**55.18**	**710.40**	**113.06**	**16.54**	**103.04**	**17.64**	**61.58**	**38.82**	**121.28**	**131.88**	**52.76**	**947.81**	**10.14**	**60.61**
	a. Paid-up Capital	50.00	640.00	100.00	14.00	100.00	14.00	70.00	43.75	120.00	120.00	51.00	778.38	14.00	60.00
	b. Calls in Advance													0.58	
	c. Proposed Bonus Share	4.00													
	d. General Reserves	1.15	35.85	3.44	0.62	2.96	3.56	0.10			2.52	0.30	159.83		0.12
	e. Share Premium														
	f. Retained Earning	0.03	29.44	9.63	2.20	0.09		-9.44	-4.93	1.28	9.18	1.21	1.28	-4.54	0.48
	g. Others Reserves Fund	0.01	5.11		-0.28		0.07	0.91			0.18	0.25	8.32	0.10	
2	**BORROWINGS**		**150.00**	**3.24**					**3.75**						
	a. NRB														
	b. Interbank Borrowing		150.00												
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.			3.24					3.75						
	e. Bonds and Securities														
3	**DEPOSITS**	**173.40**	**3892.20**	**1097.36**	**100.04**	**693.36**	**204.10**	**591.79**	**196.44**	**624.49**	**1016.11**	**120.95**	**6979.44**	**117.00**	**181.99**
	a. Current	3.57	184.20	3.35	0.02		3.26	6.26		3.79	17.87	2.54	104.13	1.56	10.07
	Domestic	3.57	172.27	3.35	0.02		3.26	6.26		3.79	17.87	2.54	104.13	1.56	10.07
	Foreign		11.93												
	b. Savings	127.61	1672.39	583.92	90.13	545.53	141.92	273.94	173.99	335.16	517.83	41.75	2598.90	84.90	62.31
	Domestic	127.61	1671.82	583.92	90.13	545.53	141.92	273.94	173.99	335.16	517.83	41.75	2598.90	84.90	62.31
	Foreign		0.57												
	c. Fixed	37.19	1058.16	272.48	8.61	147.75	15.82	195.74	22.39	149.78	170.61	27.06	2744.96	26.18	14.97
	Domestic	37.19	1058.16	272.48	8.61	147.75	15.82	195.74	22.39	149.78	170.61	27.06	2744.96	26.18	14.97
	Foreign														
	d. Call Deposits	5.03	881.84	237.61	1.27		43.06	115.85		135.75	309.10	49.60	1531.45	3.44	94.64
	Domestic	5.03	850.84	237.61	1.27		43.06	115.85		135.75	309.10	49.60	1531.45	3.44	94.64
	Foreign		30.99												
	e. Others		95.61			0.08	0.05		0.06		0.70			0.93	
	Domestic		95.61			0.08	0.05		0.06		0.70			0.93	
	Foreign														
4	**Bills Payable**		**2.09**												
5	**Other Liabilities**	**6.60**	**169.75**	**29.76**	**5.89**	**9.15**	**3.95**	**25.83**	**3.62**	**18.68**	**18.56**	**6.82**	**378.73**	**1.36**	**3.71**
	1. Sundry Creditors	0.16	0.51	0.05	0.22	0.39	0.07		0.32	9.90	0.21	0.18	14.31	0.05	0.16
	2. Loan Loss Provision	2.64	83.83	7.76	0.53	6.07	2.05	4.95	2.41	5.61	8.15	1.29	139.55	0.70	1.45
	3. Interest Suspense a/c	1.98	41.56	2.00	2.23		0.39	0.65	0.28	0.59	1.37	0.61	70.50	0.21	0.09
	4. Others	1.81	43.85	19.95	2.90	2.69	1.43	20.24	0.61	2.59	8.84	4.74	154.37	0.39	2.01
6	**Reconcillation A/c**														
7	**Profit & Loss A/c**	**0.97**	**36.91**	**6.15**	**1.09**	**9.69**	**4.08**	**4.01**	**1.10**	**8.76**	**7.59**	**1.11**	**75.28**		**0.85**
		236.16	**4961.35**	**1249.58**	**123.55**	**815.24**	**229.77**	**683.21**	**243.73**	**773.20**	**1174.14**	**181.64**	**8381.26**	**128.50**	**247.16**
	Assets														
1	**LIQUID FUNDS**	**93.06**	**1348.89**	**446.49**	**66.77**	**241.14**	**64.22**	**163.50**	**62.67**	**170.03**	**411.60**	**44.04**	**1778.01**	**49.40**	**92.40**
	a. Cash Balance	3.50	196.10	35.00	7.83	26.77	8.51	9.47	10.51	14.48	30.99	9.73	179.93	4.66	7.89
	Nepalese Notes & Coins	3.50	165.67	35.00	7.83	26.22	8.51	9.47	10.51	14.48	30.99	9.73	179.67	4.66	7.89
	Foreign Currency		30.44			0.56							0.26		
	b. Bank Balance	9.55	121.68	100.33	5.19	16.23	55.71	29.71	4.49	32.54	380.61	6.16	335.16	6.01	9.02
	1. In Nepal Rastra Bank		121.68	100.29		15.48		28.10		3.00	46.34		327.69		9.02
	Domestic Currency		120.27	100.29		15.48		28.10		3.00	46.34		327.69		9.02
	Foreign Currency		1.42												
	2. "A"Class Licensed Institution	9.55		0.04	5.19	0.75	55.71	1.61	4.49	29.54	70.79	6.16	7.47	6.01	
	Domestic Currency	9.55		0.04	5.19	0.75	55.71	1.61	4.49	29.54	70.79	6.16	7.47	6.01	
	Foreign Currency														
	3. Other Financial Ins.	0.01			0.00						263.48				
	4. In Foreign Banks														
	c. Money at Call	80.01	1031.10	311.16	53.75	198.13		124.32	47.68	123.00		28.15	1262.92	38.74	75.50
	Domestic Currency	80.01	980.25	311.16	53.75	198.13		124.32	47.68	123.00		28.15	1262.92	38.74	75.50
	Foreign Currency		50.85												
2	**INVESTMENT IN SECURITIES**		**102.93**			**10.00**							**182.52**		
	a. Govt.Securities		102.93			10.00							182.52		
	b. NRB Bond														
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e Non Residents														
3	**SHARE & OTHER INVESTMENT**			**0.21**		**0.24**				**0.26**			**124.07**		
	a. Interbank Lending														
	b. Non Residents														
	c. Others			0.21		0.24				0.26			124.07		
4	**LOANS & ADVANCES**	**132.45**	**3349.16**	**772.37**	**49.56**	**532.96**	**156.49**	**484.15**	**170.71**	**560.59**	**735.96**	**124.30**	**5980.17**	**70.20**	**145.01**
	a. Private Sector	132.45	3349.16	772.37	49.56	532.96	156.49	484.15	170.71	560.59	727.96	124.30	5980.17	70.20	90.06
	b. Financial Institutions										8.00				54.95
	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**	**1.21**	**65.26**	**21.53**	**2.70**	**21.73**	**5.52**	**27.07**	**7.20**	**21.13**	**16.23**	**11.08**	**137.71**	**4.68**	**8.04**
8	**OTHER ASSETS**	**6.79**	**92.78**	**8.10**	**4.51**	**9.17**	**3.54**	**8.49**	**3.03**	**21.10**	**10.35**	**2.23**	**169.79**	**3.44**	**1.09**
	a. Accrued Interest:	1.98	44.59	2.00	2.23		0.44	0.65	0.28	0.59	1.37	0.61	78.36	0.21	0.09
	Financia						0.06								0.03
	Government Enterpris		2.20								1.37		7.86		
	Private Sector	1.98	42.39	2.00	2.23		0.38	0.65	0.28	0.59		0.61	70.50	0.21	0.05
	b. Staff Loans / Adv.		11.19	0.14		1.26	0.12	3.83	0.66	4.34			14.11	1.84	
	c. Sundry Debtors	2.19	0.75	0.18	0.13		1.27		0.01	12.55	5.22	0.14	15.43	0.54	
	d. Cash In Transit		0.71												
	e. Others	2.62	35.55	5.78	2.15	7.91	1.72	4.01	2.09	3.62	3.76	1.48	61.89	0.85	1.00
9	**Expenses not Written off**		**2.33**						**0.13**				**1.56**	**0.45**	**0.35**
10	**Non Banking Assets**												**7.44**		
11	**Reconcillation Account**	**2.66**			**0.01**					**0.10**	**0.01**				
12	**Profit & Loss A/c**			**0.89**										**0.33**	**0.26**
	TOTAL ASSETS	**236.16**	**4961.35**	**1249.58**	**123.55**	**815.24**	**229.77**	**683.21**	**243.73**	**773.20**	**1174.14**	**181.64**	**8381.26**	**128.50**	**247.16**

Statement of Assets and Liabilities of Bank and Financial Institutions
as on Pus end, 2070

S.N.	BFI Name	Sajha	PrabhuDB	Apex	Green	Nepal Aawas	NFL	NIDC Capital	NNFL	NSMFL	Peoples	KFL	Himalaya	Union	PFCL
	Liabilities														
1	**CAPITAL FUND**	**47.20**	**929.29**	**839.93**	**55.00**	**243.20**	**65.95**	**137.61**	**857.09**	**-471.80**	**54.00**	**189.78**	**189.06**	**188.88**	**352.04**
	a. Paid-up Capital	51.00	765.96	666.56	55.00	189.50	135.80	233.56	647.48	2034.29	289.01	154.66	140.00	176.59	235.64
	b. Calls in Advance														
	c. Proposed Bonus Share														
	d. General Reserves		77.23	45.54		52.40	40.00	77.86	164.48	58.80	105.63	30.80	7.28	33.96	75.16
	e. Share Premium		3.41	0.39					12.79	2.48	10.74	0.22			
	f. Retained Earning	-3.80	72.83	55.71		0.40	-151.03	-180.53	3.72	-2576.65	-352.50	4.11	-43.78	-27.43	3.89
	g. Others Reserves Fund		9.86	71.73		0.90	41.18	6.72	28.62	9.29	1.12		85.56	5.76	37.35
2	**BORROWINGS**		**306.88**							**34.15**			**106.75**		
	a. NRB														
	b. Interbank Borrowing									34.15			106.75		
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.		306.88												
	e. Bonds and Securities														
3	**DEPOSITS**	**202.20**	**9642.70**	**5098.74**	**44.12**	**420.40**	**417.33**	**1798.11**	**4129.25**	**1411.36**	**49.86**	**502.80**	**541.67**	**1032.45**	**2469.36**
	a. Current	4.24	35.25		0.83			473.83						10.19	
	Domestic	4.24	35.25		0.83			473.83						10.19	
	Foreign														
	b. Savings	22.92	7152.76	3358.59	14.67	127.80	132.55	377.24	1811.09	220.79	23.87	163.39	140.91	275.10	1179.11
	Domestic	22.92	7152.76	3358.59	14.67	127.80	132.55	377.24	1811.09	220.79	23.87	163.39	140.91	275.10	1179.11
	Foreign														
	c. Fixed	5.39	1515.19	1731.81	2.03	251.20	281.55	825.32	2157.70	16.86	25.48	338.37	400.76	677.24	1290.26
	Domestic	5.39	1120.99	1731.81	2.03	251.20	281.55	825.32	2157.70	16.86	25.48	338.37		677.24	1290.26
	Foreign		394.20										400.76		
	d. Call Deposits	169.56	912.94		26.60			121.71		398.43				41.74	
	Domestic	169.56	912.94		26.60			121.71		398.43				41.74	
	Foreign														
	e. Others	0.08	26.55	8.34		41.40	3.22		160.47	775.28	0.51	1.05		28.19	
	Domestic	0.08	26.55	8.34		41.40	3.22		160.47	775.28	0.51	1.05		28.19	
	Foreign														
4	**Bills Payable**			**2.32**										**0.23**	
5	**Other Liabilities**	**1.67**	**388.87**	**514.70**	**2.39**	**62.10**	**435.73**	**553.67**	**483.77**	**4605.51**	**442.44**	**41.90**	**142.15**	**180.85**	**328.80**
	1. Sundry Creditors	0.04	2.45	5.36	1.83	19.60	31.02	34.92	6.67	72.69	10.80	4.02	26.02		9.81
	2. Loan Loss Provision	1.05	95.66	233.39	0.25	11.60	196.79	222.95	85.84	2799.00	37.88	13.52	54.24	122.74	67.75
	3. Interest Suspense a/c	0.24	56.87	190.66	0.07	13.10	85.67	103.88	44.51	1551.67	13.82	6.04	26.00	25.06	47.87
	4. Others	0.34	233.90	85.30	0.25	17.80	122.24	191.92	346.75	182.15	379.94	18.32	35.89	33.06	203.37
6	**Reconcillation A/c**									**5.63**					
7	**Profit & Loss A/c**		**57.55**				**-17.75**	**30.84**	**41.93**	**7.47**	**124.81**	**0.85**			**19.01**
		251.07	**11325.28**	**6455.69**	**101.52**	**725.70**	**901.25**	**2520.22**	**5512.04**	**5592.33**	**671.11**	**735.33**	**979.63**	**1402.41**	**3169.22**
	Assets														
1	**LIQUID FUNDS**	**112.73**	**2775.19**	**1494.96**	**63.65**	**292.10**	**94.25**	**1440.17**	**835.68**	**91.59**	**112.28**	**234.36**	**28.36**	**415.13**	**801.68**
	a. Cash Balance	8.23	378.81	158.88	4.33	1.90	2.42	3.09	69.35	6.32	1.58	4.22	4.47	3.77	29.33
	Nepalese Notes & Coins	8.23	374.14	158.88	4.33	1.90	2.42	3.09	69.35	6.32	1.58	4.22	4.47	3.77	29.33
	Foreign Currency		4.67												
	b. Bank Balance	9.79	1152.66	759.17	59.31	258.20	91.83	1437.08	766.33	78.65	6.47	52.77	23.89	87.32	772.35
	1. In Nepal Rastra Bank	9.79	413.08	739.16	0.03	25.80	78.18	456.42	93.21	65.96	6.47	52.77	1.78	81.06	88.64
	Domestic Currency	9.79	412.70	739.16	0.03	25.80	78.18	456.42	93.21	65.96	6.47	52.77	1.78	81.06	88.64
	Foreign Currency		0.38												
	2. "A"Class Licensed Institution		739.37	7.59	59.29	145.00	13.45	923.09	663.40	12.60			22.11	6.14	468.01
	Domestic Currency		472.01	7.59	59.29	145.00	13.45	923.09	663.40	12.60			22.11	6.14	468.01
	Foreign Currency		267.36												
	3. Other Financial Ins.		0.21	12.42		87.40	0.20	57.57	9.71	0.09				0.13	215.70
	4. In Foreign Banks														
	c. Money at Call	94.71	1243.72	576.91		32.00				6.62	104.23	177.37		324.04	
	Domestic Currency	94.71	719.16	576.91		32.00				6.62	104.23	177.37		324.04	
	Foreign Currency		524.57												
2	**INVESTMENT IN SECURITIES**		**89.18**	**214.70**		**20.00**	**12.45**	**0.01**	**196.32**	**10.91**		**2.00**		**20.00**	
	a. Govt.Securities		89.18	214.70		20.00	12.45	0.01	196.32	10.91		2.00		20.00	
	b. NRB Bond														
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e Non Residents														
3	**SHARE & OTHER INVESTMENT**	**0.50**	**118.01**	**48.63**		**9.30**	**23.94**	**62.52**	**52.02**	**104.24**	**5.60**	**10.77**	**0.09**	**14.60**	**4.34**
	a. Interbank Lending									**28.00**					
	b. Non Residents			43.04											
	c. Others	0.50	118.01	5.60		9.30	23.94	62.52	52.02	76.24	5.60	10.77	0.09	14.60	4.34
4	**LOANS & ADVANCES**	**105.44**	**7103.88**	**3962.34**	**24.65**	**363.60**	**471.78**	**688.28**	**3909.39**	**2873.32**	**41.76**	**427.08**	**739.85**	**796.10**	**2140.44**
	a. Private Sector	105.44	7103.88	3962.34	24.65	363.60	471.78	688.28	3909.39	2863.32	29.64	427.08	739.85	796.10	2140.44
	b. Financial Institutions									10.00	12.12				
	c. Government Organizations														
5	**BILL PURCHASED**		**2.02**												
	a. Domestic Bills Purchased		2.02												
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	**LOANS AGAINST COLLECTED BILLS**														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	**FIXED ASSETS**	**19.75**	**411.51**	**264.28**	**6.45**	**4.70**	**12.33**	**44.48**	**110.10**	**135.80**	**113.56**	**14.76**	**98.10**	**34.96**	**43.99**
8	**OTHER ASSETS**	**8.79**	**811.66**	**277.61**	**3.09**	**34.80**	**243.47**	**138.99**	**306.43**	**2375.28**	**153.54**	**45.22**	**42.90**	**59.11**	**179.77**
	a. Accrued Interest:	0.29	64.72	191.16	0.07	13.10	85.96	103.88	44.51	1548.84	13.82	41.80	26.56	25.34	47.87
	Financia														
	Government Enterpris	0.05	7.85	0.51	0.07		0.28			0.02			26.56	0.29	
	Private Sector	0.24	56.87	190.66		13.10	85.67	103.88	44.51	1548.82	13.82	41.80		25.06	47.87
	b. Staff Loans / Adv.	6.73	61.74	28.43		13.90	0.02	1.31	18.63	2.99		0.18	9.42	12.15	6.99
	c. Sundry Debtors		1.68	11.83		2.40	72.48	0.67	22.10	632.97	1.87	3.19	0.93	10.39	7.98
	d. Cash In Transit														4.02
	e. Others	1.77	683.51	46.18	3.02	5.40	85.01	33.12	221.18	190.48	137.85	0.06	6.00	11.23	112.92
9	**Expenses not Written off**			**2.11**					**3.31**			**0.94**		**1.80**	
10	**Non Banking Assets**						**28.54**	**145.78**	**98.79**	**1.19**	**199.99**	**0.19**	**1.55**		**2.99**
11	**Reconcillation Account**	**0.07**	**13.83**	**0.01**			**0.04**						**44.86**		**-3.99**
12	**Profit & Loss A/c**	**3.79**		**191.05**	**3.68**	**1.20**	**14.45**				**44.38**		**23.91**	**60.71**	
	TOTAL ASSETS	**251.07**	**11325.28**	**6455.69**	**101.52**	**725.70**	**901.25**	**2520.22**	**5512.04**	**5592.33**	**671.11**	**735.33**	**979.63**	**1402.41**	**3169.22**

Statement of Assets and Liabilities of Bank and Financial Institutions
as on Pus end, 2070

S.N.	BFI Name	NHMFL	Goodwill	SFL	SIFCL	Lumbini	ILFCO	Mahalaxmi	Lalitpur	United FC	General	Progressive	Navadurga	Janaki	Pokhara
	Liabilities														
1	**CAPITAL FUND**	**157.22**	**347.35**	**253.53**	**240.90**	**507.83**	**2375.72**	**504.28**	**-275.72**	**421.75**	**-62.34**	**102.22**	**224.32**	**257.16**	**418.88**
	a. Paid-up Capital	220.30	310.50	204.53	176.00	294.94	2008.80	420.00	187.95	350.80	132.23	120.00	179.38	146.25	312.00
	b. Calls in Advance														
	c. Proposed Bonus Share												17.94		
	d. General Reserves	50.87	35.45	48.31	64.74	102.25	167.26	79.80	59.72	65.95	15.81	4.43	26.49	56.72	63.98
	e. Share Premium	0.22					3.59			1.49	0.23	4.84			4.32
	f. Retained Earning	-119.33	1.40	0.69	0.16	77.85	195.04	4.49	-777.31	1.22	-216.16	-40.75	0.02	54.19	1.24
	g. Others Reserves Fund	5.17		0.00		32.78	1.02		253.93	2.29	5.56	13.70	0.50		37.35
2	**BORROWINGS**		**115.00**												
	a. NRB														
	b. Interbank Borrowing		115.00												
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	**DEPOSITS**	**1460.64**	**2650.73**	**1364.39**	**1605.64**	**2006.32**	**1316.15**	**3302.59**	**1287.90**	**3351.48**	**252.38**	**259.10**	**1289.85**	**1169.28**	**2172.06**
	a. Current						9.29	22.64					0.72		
	Domestic						9.29	22.64					0.72		
	Foreign														
	b. Savings	205.40	1471.26	652.27	463.32	1023.57	362.02	1209.44	604.66	1801.71	43.45	150.33	553.27	476.99	1179.55
	Domestic	205.40	1471.26	652.27	463.32	1023.57	362.02	1209.44	604.66	1801.71	43.45	150.33	553.27	476.99	1179.55
	Foreign														
	c. Fixed	1114.41	1172.89	709.76	1142.32	981.78	863.23	1651.06	674.82	1549.77	208.93	108.78	661.34	677.22	992.51
	Domestic	1114.41	1172.89	709.76	1142.32	981.78	863.23	1651.06	674.82	1549.77	208.93	108.78	661.34	677.22	992.51
	Foreign														
	d. Call Deposits						59.04	415.15					71.08		
	Domestic						59.04	415.15					71.08		
	Foreign														
	e. Others	140.83	6.58	2.36		0.97	22.57	4.30	8.42				3.44	15.07	
	Domestic	140.83	6.58	2.36		0.97	22.57	4.30	8.42				3.44	15.07	
	Foreign														
4	**Bills Payable**												**0.28**		
5	**Other Liabilities**	**458.12**	**175.24**	**67.67**	**94.59**	**255.87**	**500.41**	**154.56**	**956.84**	**152.83**	**436.71**	**84.86**	**90.99**	**254.27**	**385.02**
	1. Sundry Creditors		8.37	2.58	12.11	0.82	57.15	10.01	0.19	42.64	14.00	0.27	2.83	3.11	36.92
	2. Loan Loss Provision	217.16	36.53	16.69	14.48	112.46	165.19	61.51	538.96	61.12	268.45	55.51	25.72	101.17	99.08
	3. Interest Suspense a/c	99.17	36.91	19.36	4.80	91.81	161.50	15.22	267.76	24.31	128.53	23.42	13.22	82.01	61.28
	4. Others	141.79	93.43	29.04	63.20	50.77	116.57	67.82	149.93	24.76	25.74	5.66	49.21	67.98	187.74
6	**Reconcillation A/c**			**-0.07**					**0.37**	**331.44**	**-0.49**				
7	**Profit & Loss A/c**	**3.94**	**10.22**	**16.49**	**26.01**	**33.37**	**13.68**	**28.78**	**264.24**	**35.68**	**2.79**	**0.38**	**5.88**	**13.91**	**13.64**
		2079.92	**3298.55**	**1702.02**	**1967.14**	**2803.38**	**4205.95**	**3990.21**	**2233.63**	**4293.17**	**629.05**	**446.56**	**1611.32**	**1694.62**	**2989.60**
	Assets														
1	**LIQUID FUNDS**	**302.74**	**818.76**	**386.01**	**530.53**	**704.61**	**503.36**	**868.62**	**238.14**	**786.93**	**78.14**	**116.67**	**512.00**	**555.13**	**856.50**
	a. Cash Balance	6.96	83.10	14.02	9.86	8.63	8.06	23.77	4.67	50.13	7.10	3.88	15.11	2.46	14.67
	Nepalese Notes & Coins	6.96	83.10	14.02	9.86	8.63	8.06	23.77	4.67	50.13	7.10	3.88	15.11	2.46	14.67
	Foreign Currency														
	b. Bank Balance	154.43	735.66	371.99	520.67	26.63	495.30	176.77	233.48	736.80	71.04	112.79	496.89	27.05	142.44
	1. In Nepal Rastra Bank	148.28	117.79	39.26	78.50	25.00	61.35	132.15	104.18	241.89	13.90	28.80	66.80	24.55	142.44
	Domestic Currency	148.28	117.79	39.26	78.50	25.00	61.35	132.15	104.18	241.89	13.90	28.80	66.80	24.55	142.44
	Foreign Currency														
	2. "A"Class Licensed Institution	6.02	617.86	136.04	194.91	1.63	398.32	44.62	129.30	492.85	55.57	35.04	365.59	2.49	
	Domestic Currency	6.02	617.86	136.04	194.91	1.63	398.32	44.62	129.30	492.85	55.57	35.04	365.59	2.49	
	Foreign Currency														
	3. Other Financial Ins.	0.13		196.69	247.26		35.62	0.01		2.06	1.58	48.95	64.50		
	4. In Foreign Banks														
	c. Money at Call	141.34				669.36		668.08						525.62	699.39
	Domestic Currency	141.34				669.36		668.08						525.62	699.39
	Foreign Currency														
2	**INVESTMENT IN SECURITIES**	**45.02**	**124.16**	**40.00**	**65.20**	**93.63**	**894.55**	**124.33**		**150.00**	**15.00**	**3.20**	**48.01**		
	a. Govt.Securities	20.30	124.16	40.00	65.20	93.63	894.55	124.33		150.00	15.00	3.20	48.01		
	b. NRB Bond														
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.	24.72													
	e Non Residents														
3	**SHARE & OTHER INVESTMENT**	**19.32**	**106.74**	**3.46**	**2.15**	**96.20**	**55.76**	**27.12**	**20.94**	**49.11**	**0.20**	**0.42**	**8.58**	**203.65**	**0.40**
	a. Interbank Lending					**15.00**									
	b. Non Residents														
	c. Others	19.32	106.74	3.46	2.15	81.20	55.76	27.12	20.94	49.11	0.20	0.42	8.58	203.65	0.40
4	**LOANS & ADVANCES**	**1359.97**	**1909.35**	**1206.48**	**1197.19**	**1735.32**	**2458.47**	**2805.40**	**1248.13**	**2852.25**	**367.02**	**276.25**	**919.02**	**811.11**	**1744.75**
	a. Private Sector	1359.97	1909.35	1206.48	1197.19	1735.32	2426.47	2755.40	1248.13	2852.25	365.76	271.75	882.50	809.10	1726.25
	b. Financial Institutions						32.00	49.99			1.27	4.50	35.00		
	c. Government Organizations												1.52	2.01	18.50
5	**BILL PURCHASED**														
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	**LOANS AGAINST COLLECTED BILLS**														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	**FIXED ASSETS**	**130.58**	**255.88**	**24.62**	**123.16**	**10.65**	**51.93**	**85.03**	**48.68**	**77.23**	**3.98**	**2.61**	**89.78**	**16.69**	**130.43**
8	**OTHER ASSETS**	**212.19**	**72.22**	**41.45**	**34.54**	**162.96**	**194.31**	**72.79**	**561.77**	**42.72**	**142.94**	**44.30**	**30.39**	**103.00**	**133.04**
	a. Accrued Interest:	101.20	36.91	19.36	5.10	91.81	165.11	15.22	267.76	24.84	128.53	23.42	13.22	82.01	61.28
	Financia						0.08	0.01							
	Government Enterpris	2.03			0.29		3.80			0.54					
	Private Sector	99.17	36.91	19.36	4.80	91.81	161.22	15.22	267.76	24.31	128.53	23.42	13.22	82.01	61.28
	b. Staff Loans / Adv.	8.81	2.07	10.29	0.67	1.45		7.19	24.87	6.77	3.64	0.20	0.03		
	c. Sundry Debtors		0.13	6.11	1.94	0.00	16.74	9.45	2.13	6.39	10.70	14.92	8.58	6.97	0.08
	d. Cash In Transit												2.03		
	e. Others	102.18	33.11	5.69	26.83	69.69	12.46	40.93	267.02	4.73	0.06	5.77	6.54	14.03	71.69
9	**Expenses not Written off**		**11.44**				**27.69**	**4.98**		**1.78**					
10	**Non Banking Assets**	**10.10**			**1.43**		**19.87**	**1.20**	**115.64**	**0.54**	**20.77**	**3.12**		**5.04**	**124.49**
11	**Reconcillation Account**							**0.76**	**0.34**	**332.60**	**1.00**		**3.54**		
12	**Profit & Loss A/c**				**12.93**										
	TOTAL ASSETS	**2079.92**	**3298.55**	**1702.02**	**1967.14**	**2803.38**	**4205.95**	**3990.21**	**2233.63**	**4293.17**	**629.05**	**446.56**	**1611.32**	**1694.62**	**2989.60**

Statement of Assets and Liabilities of Bank and Financial Institutions
as on Pus end, 2070

S.N.	BFI Name	Central	Premier	Arun	Multipurpose	Synergy	Srijana	Om	WMBFL	CMBFCL	Crystal	Sunesthwori	Patan	Fewa	Everest
	Liabilities														
1	**CAPITAL FUND**	**261.48**	**-216.23**	**38.79**	**32.68**	**342.86**	**125.28**	**392.89**	**-230.85**	**-1312.69**	**-293.62**	**251.89**	**77.28**	**427.48**	**110.31**
	a. Paid-up Capital	168.36	127.01	150.00	25.00	474.41	84.00	325.71	181.98	935.07	70.00	206.35	110.00	330.33	96.84
	b. Calls in Advance			8.00					1.37		24.49				
	c. Proposed Bonus Share				3.75		29.40								
	d. General Reserves	35.86	20.69	1.96	2.22	71.04	9.95	59.56	20.69	37.10	10.38	36.82	6.70	70.51	11.77
	e. Share Premium	0.12	0.43			0.52			1.36	2.61			0.48	3.49	0.99
	f. Retained Earning	52.77	-364.37	-121.17	1.04	-276.90	1.94	6.14	-436.25	-2287.48	-415.29	7.20	-39.90	23.14	0.72
	g. Others Reserves Fund	4.38			0.67	73.79		1.48			16.80	1.51		0.03	
2	**BORROWINGS**		**15.00**			**150.00**			**8.30**	**37.35**	**68.56**				
	a. NRB														
	b. Interbank Borrowing		15.00			150.00			8.30	37.35	68.56				
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	**DEPOSITS**	**1521.87**	**956.96**	**190.07**	**80.71**	**2523.65**	**736.59**	**3996.41**	**392.17**	**1378.99**	**416.35**	**950.13**	**289.54**	**3590.75**	**632.56**
	a. Current														
	Domestic														
	Foreign														
	b. Savings	695.39	364.73	62.83	24.87	1273.68	586.29	1939.41	218.26	331.52	222.71	263.86	144.58	1561.96	347.26
	Domestic	695.39	364.73	62.83	24.87	1273.68	586.29	1939.41	218.26	331.52	222.71	263.86	144.58	1561.96	347.26
	Foreign														
	c. Fixed	826.48	459.12	67.36	55.84	1238.63	143.73	2057.00	173.92	57.14	8.77	532.23	144.95	1579.88	285.30
	Domestic		459.12	67.36	55.84	1238.63	143.73	2057.00	173.92	57.14	8.77	532.23	144.95	1579.88	285.30
	Foreign	826.48													
	d. Call Deposits														
	Domestic														
	Foreign														
	e. Others		133.11	59.88		11.33	6.58			990.33	184.87	154.04		448.91	
	Domestic		133.11	59.88		11.33	6.58			990.33	184.87	154.04		448.91	
	Foreign														
4	**Bills Payable**							**0.86**							
5	**Other Liabilities**	**165.30**	**623.28**	**180.60**	**42.18**	**672.73**	**40.14**	**218.56**	**792.10**	**3443.12**	**844.17**	**414.97**	**131.04**	**186.88**	**33.68**
	1. Sundry Creditors	9.72	9.71	7.44	1.51	16.83	5.89	0.81	2.69	35.93	4.71	337.62	0.68	4.75	2.27
	2. Loan Loss Provision	58.09	392.39	81.52	14.23	307.60	6.89	65.95	518.57	2232.94	574.89	34.97	54.92	65.36	10.31
	3. Interest Suspense a/c	68.02	210.14	42.48	11.79	241.33	3.36	41.85	244.64	1073.96	241.64	5.21	17.93	37.63	4.14
	4. Others	29.47	11.04	49.16	14.65	106.96	23.99	109.95	26.20	100.29	22.93	37.18	57.50	79.14	16.95
6	**Reconcillation A/c**			**3.50**		**1.14**				**1.57**					
7	**Profit & Loss A/c**	**20.64**				**3.60**	**23.23**	**41.14**		**55.90**		**27.06**	**10.73**	**24.49**	**3.06**
		1969.29	**1379.00**	**412.95**	**155.56**	**3693.97**	**925.25**	**4649.86**	**961.72**	**3604.23**	**1035.46**	**1644.05**	**508.58**	**4229.60**	**779.62**
	Assets														
1	**LIQUID FUNDS**	**514.39**	**156.00**	**44.86**	**22.69**	**802.09**	**200.84**	**908.53**	**13.13**	**69.64**	**50.77**	**626.39**	**206.16**	**991.26**	**184.46**
	a. Cash Balance	16.86	22.36	4.10	6.79	45.74	10.18	49.63	7.15	1.08	0.19	6.35	0.62	89.57	13.36
	Nepalese Notes & Coins	16.86	22.36	4.10	6.79	45.74	10.18	49.63	7.15	1.08	0.19	6.22	0.62	89.57	13.36
	Foreign Currency											0.13			
	b. Bank Balance	73.48	133.64	40.76	15.89	756.35	17.65	858.89	5.98	68.56	50.58	105.86	205.54	125.58	171.10
	1. In Nepal Rastra Bank	70.08	93.78	13.40		72.26	12.72	147.24	0.08	4.09	11.97	105.12	5.81	111.72	14.29
	Domestic Currency	70.08	93.78	13.40		72.26	12.72	147.24	0.08	4.09	11.97	105.12	5.81	111.72	14.29
	Foreign Currency														
	2. "A"Class Licensed Institution	3.40	39.27	23.74	15.89	460.20	4.93	667.05	1.49	20.17	36.99	0.73	176.34	13.59	102.97
	Domestic Currency	3.40	39.27	23.74	15.89	460.20	4.93	667.05	1.49	20.17	36.99	0.73	176.34	13.59	102.97
	Foreign Currency														
	3. Other Financial Ins.		0.60	3.62		223.89		44.61	4.41	44.29	1.62		23.38	0.27	53.84
	4. In Foreign Banks														
	c. Money at Call	424.05					173.01					514.18		776.11	
	Domestic Currency	424.05					173.01					514.18		776.11	
	Foreign Currency														
2	**INVESTMENT IN SECURITIES**	**30.00**	**1.60**			**179.73**	**0.26**	**130.55**				**60.00**	**12.45**	**25.55**	
	a. Govt.Securities	30.00	1.60			179.73		130.55				60.00	12.45	25.55	
	b. NRB Bond														
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e Non Residents						0.26								
3	**SHARE & OTHER INVESTMENT**	**15.48**	**1.16**	**0.10**	**0.19**	**21.58**		**2.15**	**0.25**	**0.03**	**5.40**	**74.88**	**35.38**	**0.35**	**0.55**
	a. Interbank Lending														
	b. Non Residents														
	c. Others	15.48	1.16	0.10	0.19	21.58		2.15	0.25	0.03	5.40	74.88	35.38	0.35	0.55
4	**LOANS & ADVANCES**	**1190.29**	**926.95**	**188.38**	**102.41**	**2137.13**	**673.39**	**3470.20**	**564.76**	**2236.06**	**617.65**	**800.12**	**189.91**	**3092.03**	**547.86**
	a. Private Sector	1190.29	926.95	188.38	102.41	2137.13	673.39	3470.20	564.76	2229.06	367.77	792.87	184.41	3092.03	547.86
	b. Financial Institutions									7.00	249.87	7.25	5.50		
	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**	**48.13**	**45.01**	**24.75**	**2.05**	**138.92**	**4.93**	**67.48**	**22.67**	**106.42**	**62.43**	**57.77**	**1.84**	**60.85**	**27.15**
8	**OTHER ASSETS**	**114.89**	**218.24**	**85.27**	**24.77**	**369.50**	**42.15**	**68.22**	**265.59**	**1192.09**	**290.31**	**24.90**	**34.73**	**59.57**	**19.60**
	a. Accrued Interest:	68.14	210.14	42.48	11.79	241.61	3.36	42.90	244.64	1073.96	241.64	5.21	20.09	37.63	4.14
	Financia									0.18		0.00			
	Government Enterpris	0.12	210.14			0.28	3.36	1.05				0.53	2.15		
	Private Sector	68.02		42.48	11.79	241.33		41.85	244.64	1073.78	241.64	4.67	17.93	37.63	4.14
	b. Staff Loans / Adv.	17.38		0.12	3.24	5.37	3.19	2.04	9.22	0.09			1.13		5.44
	c. Sundry Debtors	6.37	1.07	7.82	2.84	111.96	4.33	3.94	0.04	5.15	13.97	12.28	0.62	0.14	6.76
	d. Cash In Transit														
	e. Others	23.01	7.04	34.84	6.89	10.56	31.26	19.33	11.69	112.89	34.70	7.41	12.89	21.80	3.26
9	**Expenses not Written off**					**0.49**	**0.25**	**2.74**							
10	**Non Banking Assets**	**56.09**	**9.36**	**38.10**	**2.07**	**44.54**	**0.07**		**5.37**				**5.66**		
11	**Reconcillation Account**			**3.50**					**0.46**						
12	**Profit & Loss A/c**		**20.69**	**27.99**	**1.38**		**3.36**		**89.50**		**8.90**		**18.66**		
	TOTAL ASSETS	**1969.29**	**1379.00**	**412.95**	**155.56**	**3693.97**	**925.25**	**4649.86**	**961.72**	**3604.23**	**1035.46**	**1644.05**	**508.58**	**4229.60**	**779.62**

Statement of Assets and Liabilities of Bank and Financial Institutions
as on Pus end, 2070

S.N.	BFI Name	Prudential	ICFC	Sagarmatha	Civil	Imperial	Kuber	NEFL	Seti	hama	reliable	Namaste	Kaski	Zenith	Unique
	Liabilities														
1	**CAPITAL FUND**	**441.99**	**453.93**	**194.18**	**198.46**	**141.31**	**-339.67**	**216.56**	**66.95**	**203.44**	**318.27**	**35.30**	**270.90**	**251.21**	**218.48**
	a. Paid-up Capital	483.13	374.39	165.00	166.54	149.73	150.00	197.10	44.00	200.00	272.61	31.25	240.74	228.98	200.00
	b. Calls in Advance						25.23								
	c. Proposed Bonus Share														
	d. General Reserves	46.21	67.59	16.62	17.66	14.17	4.49	16.93	3.95	8.55	43.46	2.90	27.99	20.77	17.85
	e. Share Premium	0.07			0.18		0.62						0.33	0.00	
	f. Retained Earning	-153.57	10.12	11.96	13.36	-22.59	-520.00	1.06	19.00	-34.11		0.93	1.84	0.40	0.63
	g. Others Reserves Fund	66.14	1.82	0.60	0.72			1.47		28.99	2.20	0.23		1.05	
2	**BORROWINGS**		**750.00**								**100.00**				
	a. NRB														
	b. Interbank Borrowing		750.00								100.00				
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	**DEPOSITS**	**1047.49**	**3902.74**	**1690.18**	**709.27**	**612.65**	**419.28**	**1072.20**	**156.38**	**266.10**	**2720.64**	**126.82**	**2024.43**	**1066.41**	**500.68**
	a. Current	0.48													
	Domestic	0.48													
	Foreign														
	b. Savings	244.01	2409.75	747.91	255.17	323.31	145.79	768.96	119.97	84.98	2068.25	107.96	1226.29	569.85	167.60
	Domestic	244.01	2409.75	747.91	255.17	323.31	145.79	768.96	119.97	84.98	2068.25	107.96	1226.29	569.85	167.60
	Foreign														
	c. Fixed	637.13	1491.28	606.33	296.53	289.35	273.49	303.12	36.41	80.99	652.39	18.82	798.13	277.96	223.63
	Domestic	637.13	1491.28	606.33	296.53	289.35	273.49	303.12	36.41	80.99	652.39	18.82	798.13	277.96	85.07
	Foreign														138.56
	d. Call Deposits	159.83													
	Domestic	159.83													
	Foreign														
	e. Others	6.04	1.71	335.94	157.56			0.13		100.13		0.04		218.60	109.44
	Domestic	6.04	1.71	335.94	157.56			0.13		100.13		0.04		218.60	109.44
	Foreign														
4	**Bills Payable**		**0.25**												
5	**Other Liabilities**	**291.68**	**287.72**	**577.63**	**97.61**	**103.93**	**643.21**	**33.01**	**13.60**	**166.57**	**187.36**	**6.53**	**85.38**	**53.85**	**28.44**
	1. Sundry Creditors	8.37	30.84	0.70	0.43	1.69	9.38	8.29	0.54	0.08	61.46	0.00	0.12	1.27	6.10
	2. Loan Loss Provision	134.75	75.20	60.35	56.49	56.47	419.46	8.21	3.92	82.09	32.31	2.10	32.44	29.12	8.27
	3. Interest Suspense a/c	58.89	61.99	31.58	26.21	37.70	188.11	0.75	5.53	46.83	32.58	0.35	18.20	8.45	3.02
	4. Others	89.66	119.69	485.00	14.49	8.08	26.27	15.75	3.60	37.57	61.01	4.07	34.63	15.01	11.05
6	**Reconcillation A/c**			**325.97**		**36.82**	**1183.34**				**0.51**				
7	**Profit & Loss A/c**	**22.40**	**24.43**	**13.68**		**0.18**	**76.86**	**11.40**	**1.30**	**13.08**	**7.28**	**3.95**	**18.53**	**9.29**	**8.54**
		1803.55	**5419.06**	**2801.64**	**1005.35**	**894.89**	**1983.02**	**1333.17**	**238.24**	**649.18**	**3334.06**	**172.60**	**2399.25**	**1380.76**	**756.13**
	Assets														
1	**LIQUID FUNDS**	**535.65**	**1770.53**	**775.07**	**296.69**	**263.13**	**25.25**	**402.57**	**61.51**	**148.94**	**1102.78**	**61.22**	**548.85**	**444.72**	**229.31**
	a. Cash Balance	11.95	138.32	17.09	2.58	3.13	1.59	16.04	2.49	1.14	57.08	1.23	40.18	16.89	1.51
	Nepalese Notes & Coins	11.95	138.32	17.09	2.58	3.13	1.59	16.03	2.49	1.14	57.08	1.22	40.18	16.89	1.51
	Foreign Currency	0.00						0.01	0.00			0.02			
	b. Bank Balance	62.39	1632.21	757.97	46.65	260.00	0.00	386.53	59.03	10.46	89.02	3.10	57.82	427.82	227.79
	1. In Nepal Rastra Bank	58.62	109.25	200.45	46.32	36.87	0.00	61.53	0.16	10.27	88.28		53.79	38.09	89.77
	Domestic Currency	58.62	109.25	200.45	46.32	36.87	0.00	61.53	0.16	10.27	88.28		53.79	38.09	89.77
	Foreign Currency														
	2. "A"Class Licensed Institution	3.77	1348.61	328.85	0.32	163.02		220.82	14.72	0.16	0.74	3.09	3.88	273.21	60.04
	Domestic Currency	3.77	1348.61	328.85	0.32	163.02		220.82	14.72	0.16	0.70	3.09	3.88	273.21	60.04
	Foreign Currency										0.04				
	3. Other Financial Ins.		174.35	228.68	0.01	60.11		104.17	44.14	0.03		0.01	0.15	116.52	77.98
	4. In Foreign Banks														
	c. Money at Call	461.30			247.46		23.66			137.34	956.68	56.89	450.85		
	Domestic Currency	461.30			247.46		23.66			137.34	956.68	56.89	450.85		
	Foreign Currency														
2	**INVESTMENT IN SECURITIES**	**38.18**	**64.39**	**68.79**	**5.58**			**32.50**		**4.55**	**78.20**			**20.00**	**17.00**
	a. Govt.Securities	38.18	64.39	68.79	5.58			32.50		4.55	78.20			20.00	17.00
	b. NRB Bond														
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e Non Residents														
3	**SHARE & OTHER INVESTMENT**	**16.56**	**101.14**	**71.76**	**6.90**	**2.97**		**70.03**	**0.10**	**4.38**	**27.38**		**6.29**	**56.11**	**26.28**
	a. Interbank Lending	**4.01**				**2.62**									
	b. Non Residents														
	c. Others	12.55	101.14	71.76	6.90	0.35		70.03	0.10	4.38	27.38		6.29	56.11	26.28
4	**LOANS & ADVANCES**	**773.68**	**3130.36**	**1413.90**	**578.92**	**522.92**	**549.19**	**788.18**	**157.84**	**371.68**	**1869.70**	**107.70**	**1797.74**	**813.74**	**465.52**
	a. Private Sector	750.16	3130.36	1402.05	578.92	207.09		771.18	157.84	359.78	1857.20	107.70	1797.74	813.74	453.22
	b. Financial Institutions	23.52		11.85		315.82	549.19	17.00		11.90	12.50				12.30
	c. Government Organizations														
5	**BILL PURCHASED**	**3.10**					**2.60**								
	a. Domestic Bills Purchased	3.10					2.60								
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	**LOANS AGAINST COLLECTED BILLS**														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	**FIXED ASSETS**	**248.75**	**72.91**	**17.73**	**41.85**	**24.12**	**17.25**	**9.16**	**5.84**	**12.08**	**160.45**	**1.24**	**22.29**	**6.80**	**4.85**
8	**OTHER ASSETS**	**137.62**	**279.12**	**69.90**	**39.60**	**44.93**	**225.20**	**30.73**	**12.46**	**82.50**	**66.60**	**2.01**	**24.07**	**39.41**	**13.18**
	a. Accrued Interest:	58.95	79.68	37.48	26.21	37.70	207.97	1.09	5.53	46.84	32.93	0.35	18.20	8.45	3.09
	Financia		30.44			22.77									0.00
	Government Enterpris	0.06	17.55	5.90				0.55		0.00	0.35				0.07
	Private Sector	58.89	31.69	31.58	26.21	14.93	207.97	0.54	5.53	46.83	32.58	0.35	18.20	8.45	3.02
	b. Staff Loans / Adv.	5.64	45.19	3.91	1.24	1.72	1.18	1.13	0.02	0.11	1.20			15.92	0.43
	c. Sundry Debtors	0.03	8.55	6.00		0.37	6.48	19.20	2.28	0.38	15.71	0.54	0.05	0.47	0.12
	d. Cash In Transit														
	e. Others	73.00	145.69	22.51	12.15	5.14	9.57	9.31	4.62	35.18	16.76	1.12	5.82	14.56	9.54
9	**Expenses not Written off**	**1.42**	**0.04**		**0.94**				**0.19**			**0.43**			
10	**Non Banking Assets**	**48.60**	**0.56**	**56.30**			**0.95**			**21.50**	**28.95**				
11	**Reconcillation Account**			**326.20**		**36.82**	**1162.59**								
12	**Profit & Loss A/c**			**1.99**	**34.87**				**0.29**	**3.55**					
	TOTAL ASSETS	**1803.55**	**5419.06**	**2801.64**	**1005.35**	**894.89**	**1983.02**	**1333.17**	**238.24**	**649.18**	**3334.06**	**172.60**	**2399.25**	**1380.76**	**756.13**

Statement of Assets and Liabilities of Bank and Financial Institutions
as on Pus end, 2070

S.N.	BFI Name	Manjushree	Subhalaxmi	Jebils	Reliance	Lotus	Bhaktapur
	Liabilities						
1	**CAPITAL FUND**	**263.43**	**214.50**	**200.34**	**217.09**	**141.23**	**133.18**
	a. Paid-up Capital	225.00	200.00	200.00	200.00	120.00	125.00
	b. Calls in Advance						
	c. Proposed Bonus Share						
	d. General Reserves	11.23	14.16	1.93	6.77	4.25	1.58
	e. Share Premium						
	f. Retained Earning	27.21	0.12	-3.97	10.32	16.98	6.60
	g. Others Reserves Fund		0.22	2.38			
2	**BORROWINGS**						
	a. NRB						
	b. Interbank Borrowing						
	c. Foreign Banks and Fin. Ins.						
	d. Other Financial Ins.						
	e. Bonds and Securities						
3	**DEPOSITS**	**1012.98**	**775.80**	**646.00**	**1219.93**	**418.01**	**343.06**
	a. Current						
	Domestic						
	Foreign						
	b. Savings	166.53	220.18	172.04	373.90	143.54	202.08
	Domestic	166.53	220.18	172.04	373.90	143.54	202.08
	Foreign						
	c. Fixed	432.18	443.80	284.30	469.27	175.60	89.53
	Domestic	432.18	443.80	284.30	469.27	175.60	89.53
	Foreign						
	d. Call Deposits						51.45
	Domestic						51.45
	Foreign						
	e. Others	414.26	111.83	189.67	376.77	98.86	
	Domestic	414.26	111.83	189.67	376.77	98.86	
	Foreign						
4	**Bills Payable**						
5	**Other Liabilities**	**94.81**	**37.54**	**81.15**	**91.68**	**40.37**	**14.64**
	1. Sundry Creditors	2.69	2.40	1.11	15.92	0.05	0.01
	2. Loan Loss Provision	26.66	11.57	46.38	31.58	18.96	11.81
	3. Interest Suspense a/c	30.50	3.29	22.63	17.30	10.14	
	4. Others	34.97	20.28	11.03	26.88	11.22	2.82
6	**Reconcillation A/c**						
7	**Profit & Loss A/c**	**4.37**	**7.59**	**6.83**	**10.50**	**0.99**	**0.33**
		1375.59	**1035.43**	**934.31**	**1539.20**	**600.60**	**491.22**
	Assets						
1	**LIQUID FUNDS**	**352.98**	**270.00**	**201.09**	**405.79**	**203.29**	**192.06**
	a. Cash Balance	19.26	6.76	7.90	7.71	3.89	6.18
	Nepalese Notes & Coins	19.26	6.76	7.90	7.71	3.89	6.18
	Foreign Currency						
	b. Bank Balance	333.72	263.24	193.19	398.08	199.40	185.88
	1. In Nepal Rastra Bank	29.51	15.45	27.78	61.92	54.52	15.14
	Domestic Currency	29.51	15.45	27.78	61.92	54.52	15.14
	Foreign Currency						
	2. "A"Class Licensed Institution	90.75	150.80	84.98	108.30	17.39	121.74
	Domestic Currency	90.75	150.80	84.98	108.30	17.39	121.74
	Foreign Currency						
	3. Other Financial Ins.	213.46	96.99	80.43	227.86	127.49	49.00
	4. In Foreign Banks						
	c. Money at Call						
	Domestic Currency						
	Foreign Currency						
2	**INVESTMENT IN SECURITIES**	**10.00**	**20.00**	**50.00**		**6.00**	**10.00**
	a. Govt.Securities	10.00	20.00	50.00		6.00	10.00
	b. NRB Bond						
	c. Govt.Non-Fin. Ins.						
	d. Other Non-Fin Ins.						
	e Non Residents						
3	**SHARE & OTHER INVESTMENT**	**0.96**	**3.48**	**53.58**	**70.82**	**6.22**	**5.36**
	a. Interbank Lending						
	b. Non Residents						
	c. Others	0.96	3.48	53.58	70.82	6.22	5.36
4	**LOANS & ADVANCES**	**921.42**	**704.83**	**570.58**	**1006.13**	**360.14**	**274.83**
	a. Private Sector	889.82	690.20	559.45	974.75	360.14	274.83
	b. Financial Institutions	31.60	14.63	11.13	31.38		
	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**	**23.39**	**12.07**	**6.86**	**7.29**	**6.38**	**4.56**
8	**OTHER ASSETS**	**66.84**	**25.04**	**50.49**	**46.87**	**17.88**	**2.38**
	a. Accrued Interest:	30.50	3.29	22.76	17.30	10.14	0.14
	Financia	1.05	0.00	0.06			0.07
	Government Enterpris			0.14			0.07
	Private Sector	29.45	3.29	22.56	17.30	10.14	
	b. Staff Loans / Adv.	19.57	12.18	9.74	0.84	0.89	
	c. Sundry Debtors	2.83		0.61	9.14	1.23	0.74
	d. Cash In Transit						
	e. Others	13.95	9.57	17.38	19.59	5.61	1.49
9	**Expenses not Written off**			**1.71**			**2.04**
10	**Non Banking Assets**				**2.30**		
11	**Reconcillation Account**						
12	**Profit & Loss A/c**					**0.69**	
	TOTAL ASSETS	**1375.59**	**1035.43**	**934.31**	**1539.20**	**600.60**	**491.22**

Profit and Loss Statement of Banks and Fiancial Institutions
upto Pus end, 2070

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL
Expenses																		
1. Interest Expense	**1101.96**	**1110.66**	**1011.57**	**1482.89**	**284.39**	**1195.83**	**1198.18**	**595.44**	**1189.52**	**707.16**	**683.63**	**1148.08**	**374.53**	**860.79**	**815.55**	**851.00**	**878.31**	**1667.79**
1.1 On Deposit Liabilities	881.76	1086.87	998.78	1425.50	282.60	1129.68	1156.96	595.44	1170.48	681.75	677.22	1146.99	374.36	860.79	815.55	820.04	873.26	1641.58
1.1.1 Saving Account	425.77	548.07	400.27	330.20	187.10	494.70	223.60	202.27	394.10	172.18	145.88	98.66	62.53	269.09	162.85	108.99	224.71	480.95
1.1.2 Fixed Account	455.99	500.63	302.70	722.27	58.72	634.98	872.02	231.56	542.36	370.48	396.62	841.85	237.91	440.70	474.04	566.67	420.53	1087.27
1.1.2.1 Up to 3 months Fixed Account		0.31	45.41	9.99	11.68	125.29	182.85		122.08		0.12			0.11		5.05	31.23	
1.1.2.2 3 to 6 months Fixed Account		2.99	60.54		0.91		185.71	4.35	131.21					0.73		8.26	85.63	
1.1.2.3 6 months to 1 year Fixed Account		277.97	151.35		25.90		445.07		182.64	370.48	20.78		237.91	63.95		485.63	157.86	
1.1.2.4 Above 1 year Fixed Account	455.99	219.36	45.41	712.28	20.24	509.69	58.38	227.21	106.43		375.72	841.85		375.90	474.04	67.73	145.81	1087.27
1.1.3 Call Deposit		38.17	295.81	373.03	36.78		61.34	161.61	234.02	139.10	134.71	206.49	73.91	151.01	178.66	144.38	228.02	59.71
1.1.4 Certificate of Deposit																		13.65
1.2 On Borrowing	220.20	23.79	12.79	57.39	1.79	66.15	41.22		19.04	25.41	6.42	1.09	0.17			30.96	5.05	26.22
2. Commission Expense		**24.48**	**88.02**	**62.75**				**6.55**										**0.73**
3. Staff Expense	**785.56**	**1021.16**	**324.52**	**193.13**	**207.79**	**317.79**	**225.50**	**121.46**	**229.82**	**173.57**	**91.65**	**167.75**	**46.49**	**131.84**	**113.03**	**113.74**	**115.91**	**1350.21**
4. Office Operating Expenses	**241.58**	**254.27**	**232.40**	**250.68**	**184.60**	**428.15**	**226.01**	**89.26**	**240.15**	**189.61**	**97.22**	**176.81**	**55.29**	**166.76**	**107.45**	**106.73**	**196.38**	**142.66**
5. Foreign Exchange Loss				**27.44**							**6.20**			**11.74**				**6.26**
5.1 Due to Change in Exchange Rates				27.44							6.20			11.74				3.85
5.2 Due to Foreign Currency Transaction																		2.40
6. Non Operating Expense		**0.10**						**2.70**					**0.61**		**0.05**			**0.01**
7. Provision for Risk	**229.63**	**313.26**	**254.95**	**287.55**	**97.95**	**184.95**	**46.59**	**103.09**	**39.70**	**73.13**	**30.03**	**72.05**	**61.11**	**39.09**	**210.21**	**80.15**	**170.13**	**795.22**
7.1 Loan loss Provision	242.19	293.13	254.36	287.55	97.95	184.95	46.59	103.09	39.70	73.13	30.03	72.05	61.11	39.09	210.21	62.46	170.13	666.88
7.1.1 General Loan loss Provision	242.19	50.55	31.81	131.46	27.91	184.95	35.84	64.16	39.70	20.36	15.78	1.23	17.08	11.88	13.77	14.54	170.13	49.73
7.1.2 Special Loan Loss Provision		242.58	222.55	156.09	70.04		10.74	38.93		52.76	13.45	70.82	44.04	27.21	196.45	47.92		617.14
7.1.3 Additional Loan Loss Provision											0.80							
7.2. Provision for Non-Banking Assets	-0.03															17.69		
7.3. Provision for Loss on Investment																		
7.5. Provision for Loss of Other Assets	-12.53	20.13	0.59															128.34
8. Loan Written Off					**23.60**						**0.13**		**0.13**			**0.00**		**2.29**
9. Provision for Staff Bonus			**150.25**	**134.16**	**90.47**	**77.85**	**65.58**		**97.02**	**36.14**	**22.83**	**58.25**	**9.74**	**29.99**	**8.82**	**20.83**	**34.66**	**62.74**
10. Provision for Income Tax	**41.54**		**447.13**	**402.77**	**271.42**	**234.04**	**196.73**		**291.05**	**110.92**	**68.32**	**174.74**	**28.65**	**89.96**	**26.47**	**62.49**	**103.97**	**324.15**
11. Others		**1.22**							**0.02**									**0.21**
12. Net Profit	**112.79**	**775.31**	**1055.34**	**938.81**	**633.31**	**544.49**	**459.04**	**412.47**	**679.12**	**250.47**	**159.93**	**407.72**	**68.70**	**209.91**	**61.77**	**145.82**	**242.59**	**460.08**
Total Expenses	**2513.06**	**3500.46**	**3564.17**	**3780.18**	**1793.54**	**2983.10**	**2417.64**	**1330.98**	**2766.40**	**1541.00**	**1159.95**	**2205.40**	**645.25**	**1540.07**	**1343.37**	**1380.77**	**1741.93**	**4812.35**

Income																		
1. Interest Income	**2201.97**	**2834.40**	**2813.45**	**2898.57**	**1266.90**	**2372.99**	**2031.62**	**975.47**	**2491.05**	**1291.50**	**1032.67**	**2007.93**	**601.46**	**1350.58**	**1167.34**	**1150.79**	**1437.54**	**3884.46**
1.1 On Loans and Advances	2096.80	2506.20	2571.31	2791.22	1186.15	2188.17	1658.57	938.59	2347.07	1231.23	988.47	1843.11	593.55	1336.46	1117.12	1110.17	1370.34	2877.06
1.2 On Investment	84.65	286.13	149.99	77.71	38.40	159.89	50.34	27.74	127.04	59.19	43.70	43.88	7.09	13.77	11.27	40.62	51.91	56.60
1.2.1 Government Bonds	84.65	197.25	142.05	77.71	38.40	159.89	50.34	15.02	39.63	59.19	37.46	43.88	7.09	13.77	11.27	40.62	51.91	56.60
1.2.2 Foreign Bonds			7.94															
1.2.3 NRB Bonds								12.72	87.41		6.24							
1.2.4 Debenture & Bonds		88.88																
1.3 On Agency Balance	17.74	32.29	0.35	26.85	0.35	24.91	295.75		16.85			0.12	0.34				0.98	
1.4 On Call Deposit	2.78	1.14	72.59	2.80	5.17	0.02		0.05	0.10	0.45		112.96					14.31	
1.5 On Others		8.64	19.21		36.84		26.95	9.09		0.63	0.50	7.87	0.49	0.35	38.95			950.80
2. Commission and Discount	**98.14**	**168.93**	**456.41**	**141.39**	**181.57**	**297.50**	**263.77**	**120.50**	**134.29**	**103.62**	**37.99**	**104.58**	**14.35**	**60.67**	**101.74**	**141.01**	**169.97**	**111.10**
2.1 Bills Purchase and Discount	0.07	0.60	1.06		9.17	34.44	0.01	8.41	8.90	25.42	0.85	0.22		0.31	0.71	6.55		
2.2 Commission	98.07	161.72	453.90	141.39	132.97	229.67	177.16	108.53	124.37	78.20	34.27	46.74	14.35	60.36	22.21	131.26	79.43	111.10
2.3 Others		6.61	1.45		39.43	33.40	86.61	3.56	1.02		2.86	57.62			78.82	3.20	90.54	
3. Exchange Flactuation Income	**53.70**	**29.40**	**267.61**	**272.33**	**249.00**	**216.79**	**52.57**	**41.50**	**36.38**	**77.45**	**9.33**	**61.01**	**7.83**	**25.57**	**41.40**	**65.78**	**81.98**	**44.29**
3.1 Due to Change in Exchange Rate	39.60	-22.02	223.97		101.82		3.97	0.52	2.34			28.95	1.10		10.06	9.45	178.56	44.29
3.2 Due to Foreign Currency Transaction	14.10	51.42	43.64	272.33	147.18	216.79	48.60	40.98	34.04	77.45	9.33	32.06	6.73	25.57	31.34	56.33	-96.58	
4. Other Operating Income	**127.89**	**140.94**		**254.56**	**21.55**	**92.97**		**61.62**	**100.50**	**31.97**	**39.31**	**28.78**	**21.31**	**51.96**	**22.60**		**0.51**	**234.43**
5. Non Operating Income	**5.54**	**2.30**	**14.60**	**0.56**	**7.98**	**0.46**	**2.51**		**4.15**	**-1.16**	**0.06**	**3.10**		**23.24**	**0.43**	**6.21**	**43.83**	**39.96**
6. Write Back from Provisions for loss	**0.17**	**288.10**	**10.12**	**212.76**	**49.60**		**62.83**	**70.45**	**0.02**	**37.63**	**39.96**		**0.30**	**28.05**	**9.85**	**16.98**	**8.10**	**346.09**
7. Recovery of written-off Loan	**25.65**	**34.48**	**1.98**		**16.93**		**4.34**	**61.26**			**0.65**							**146.07**
8. Income from Extra Ordinary transactions		**1.91**				**2.39**		**0.18**										**5.94**
9. Net Loss																		
Total Income	**2513.06**	**3500.46**	**3564.17**	**3780.18**	**1793.54**	**2983.10**	**2417.64**	**1330.98**	**2766.40**	**1541.00**	**1159.95**	**2205.40**	**645.25**	**1540.07**	**1343.37**	**1380.77**	**1741.93**	**4812.35**

Profit and Loss Statement of Banks and Fiancial Institutions
upto Pus 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																				
1. Interest Expense	**970.19**	**695.13**	**906.53**	**703.48**	**671.43**	**609.58**	**635.61**	**468.15**	**394.63**	**402.94**	**601.13**	**446.44**	**607.94**	**51.01**	**65.30**	**202.09**		**245.72**	**37.33**	**116.91**
1.1 On Deposit Liabilities	946.64	691.49	906.26	703.42	671.23	609.37	624.45	467.60	392.37	399.59	599.66	446.00	599.84	51.01	65.30	202.09		245.07	37.33	116.91
1.1.1 Saving Account	318.32	110.94	88.76	191.66	65.95	95.68	345.92	63.17	134.19	46.54	61.89	112.42	139.38	10.94	47.95	110.66		79.60	18.99	55.01
1.1.2 Fixed Account	492.20	448.31	382.00	426.09	424.52	380.20	239.86	294.33	168.69	294.62	431.38	224.18	373.59	38.03	8.79	66.42		108.60	18.34	48.48
1.1.2.1 Up to 3 months Fixed Account	2.14	11.19	0.01	0.04		51.18	0.02	30.72		0.06	0.01		2.54		0.08	0.81				0.95
1.1.2.2 3 to 6 months Fixed Account	1.98	3.85	0.73	5.76	4.80	0.62	5.77	0.18		4.64	1.79	9.35	0.15		0.15	0.04			0.17	0.87
1.1.2.3 6 months to 1 year Fixed Account	404.51	306.52	340.76	375.99		129.70	207.35	210.71		221.76	257.88	214.83	273.03	11.09	4.71	12.68		35.46	4.97	43.90
1.1.2.4 Above 1 year Fixed Account	83.57	126.76	40.50	44.30	419.73	198.70	26.71	52.73	168.69	68.15	171.69		97.86	26.94	3.85	52.89		73.14	13.20	2.77
1.1.3 Call Deposit	136.13	132.24	435.50	85.67	178.45	133.49	38.66	110.09	89.49	58.43	106.40	109.40	86.87	2.05	8.56	25.01		56.87		13.42
1.1.4 Certificate of Deposit					2.30															
1.2 On Borrowing	23.55	3.64	0.26	0.05	0.20	0.21	11.17	0.55	2.26	3.35	1.46	0.44	8.10					0.65		
2. Commission Expense	**10.26**	**1.81**		**2.97**												**0.55**				
3. Staff Expense	**168.05**	**79.00**	**59.00**	**124.25**	**52.64**	**81.97**	**122.64**	**66.28**	**83.25**	**46.00**	**65.41**	**57.40**	**70.99**	**19.39**	**19.14**	**29.64**		**43.20**	**5.63**	**21.68**
4. Office Operating Expenses	**254.31**	**115.46**	**101.48**	**161.75**	**59.89**	**115.33**	**155.74**	**66.79**	**115.18**	**59.93**	**86.65**	**99.62**	**98.24**	**16.75**	**21.67**	**40.30**		**48.88**	**5.33**	**17.91**
5. Foreign Exchange Loss							**1.01**		**13.03**											
5.1 Due to Change in Exchange Rates							1.01													
5.2 Due to Foreign Currency Transaction									13.03											
6. Non Operating Expense		**51.45**		**-1.67**																**-0.14**
7. Provision for Risk	**189.33**	**161.86**		**97.83**	**140.88**	**59.03**	**432.71**	**70.90**	**41.13**	**73.44**	**118.15**	**58.60**	**26.77**	**100.99**	**7.60**	**41.12**		**499.74**	**88.99**	**20.22**
7.1 Loan loss Provision	189.33	161.86		60.33	101.12	53.49	470.78	70.90	41.13	73.44	118.15	58.60	26.77	100.99	7.60	20.05		380.77	88.99	19.70
7.1.1 General Loan loss Provision	26.38	39.72		28.77	10.58	9.42	-22.87	7.58	22.84	10.91	28.81	31.83	20.90	2.89	7.60	6.99		25.14	88.99	19.70
7.1.2 Special Loan Loss Provision	107.10	122.14		31.56	90.54	44.07	493.65	63.31	18.29	62.53	89.34	26.77	5.87	98.10		13.06		355.62		
7.1.3 Additional Loan Loss Provision	55.85																			
7.2. Provision for Non-Banking Assets				37.50	39.76		-38.07									21.07		115.47		0.53
7.3. Provision for Loss on Investment																				
7.5. Provision for Loss of Other Assets						5.54												3.51		
8. Loan Written Off				**14.65**									**0.31**			**27.89**				
9. Provision for Staff Bonus	**70.74**	**33.78**	**44.31**	**34.67**	**13.49**			**1.81**	**23.77**	**2.08**		**5.65**	**27.85**	**40.15**	**2.45**	**6.34**				**2.62**
10. Provision for Income Tax	**174.62**	**101.34**	**132.92**	**104.02**	**40.45**			**5.42**	**71.30**	**6.24**		**16.94**	**84.18**	**134.26**	**7.36**	**19.01**				**7.78**
11. Others																		**32.79**		
12. Net Profit	**532.81**	**236.46**	**310.15**	**242.72**	**94.39**	**310.76**	**-198.80**	**12.65**	**166.37**	**14.56**	**53.40**	**39.53**	**194.37**	**266.67**	**17.17**	**44.37**				**18.38**
Total Expenses	**2370.32**	**1476.29**	**1554.38**	**1484.66**	**1073.18**	**1176.68**	**1148.91**	**691.99**	**908.66**	**605.19**	**924.74**	**724.19**	**1110.65**	**629.22**	**140.69**	**411.31**		**870.33**	**137.28**	**205.35**
Income																				
1. Interest Income	**1757.85**	**1202.14**	**1394.48**	**1225.01**	**927.51**	**970.80**	**991.04**	**722.02**	**788.84**	**541.44**	**838.13**	**609.70**	**970.72**	**157.25**	**125.23**	**296.46**		**336.77**	**27.51**	**192.13**
1.1 On Loans and Advances	1684.28	1152.33	1366.81	1200.16	891.08	916.65	937.82	692.27	754.23	534.00	816.95	592.05	929.80	112.23	113.72	271.40		304.83	26.19	173.42
1.2 On Investment	72.76	40.27	5.08	19.43	31.59	42.69	41.29	28.91	14.70	6.00	20.29	6.24	35.52	0.14	1.01	8.41		6.19		
1.2.1 Government Bonds	72.76	40.27	5.08	13.21	31.59	42.69	41.29	28.91	14.34	6.00	20.29	6.24	35.52	0.14	1.01	8.41		6.19		
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds				6.22																
1.2.4 Debenture & Bonds									0.36											
1.3 On Agency Balance		0.41	0.07	0.07			1.08	0.85	0.09	0.03		4.72						24.25	1.32	
1.4 On Call Deposit	0.74	8.67		2.54		0.11	1.28		9.18		0.88				8.67	16.63				17.39
1.5 On Others	0.06	0.46	22.52	2.82	4.84	11.36	9.57		10.64	1.40		6.69	5.40	44.88	1.83	0.03		1.50		1.32
2. Commission and Discount	**195.11**	**71.59**	**25.24**	**57.97**	**20.24**	**33.28**	**74.12**	**42.80**	**10.27**	**15.10**	**31.23**	**18.61**	**17.06**		**3.81**	**4.66**		**2.41**	**0.19**	**1.56**
2.1 Bills Purchase and Discount	0.43	3.15	1.69	2.32	0.22		1.20	2.26	0.10	6.10	0.91					0.12				
2.2 Commission	187.40	24.23	23.55	42.45	20.02	28.73	13.80	36.25	10.17	9.00	30.33	18.61	17.06		3.81	4.54		2.41	0.19	1.56
2.3 Others	7.28	44.22		13.21		4.55	59.13	4.29												
3. Exchange Flactuation Income	**67.01**	**72.53**	**5.46**	**33.48**	**46.99**	**57.12**	**16.75**	**-73.55**	**71.40**	**27.66**	**30.56**	**48.64**	**75.97**			**0.05**		**0.01**		
3.1 Due to Change in Exchange Rate	23.74	-107.55	-21.75	9.59	8.49	8.41		-5943.71		3.75	17.17	3.67	3.73			0.04		0.02		
3.2 Due to Foreign Currency Transaction	43.28	180.07	27.22	23.89	38.50	48.71	16.75	5870.17	71.40	23.91	13.39	44.97	72.23			0.01		-0.01		
4. Other Operating Income	**8.85**	**17.07**	**111.54**	**66.91**	**28.70**	**49.64**			**23.16**	**20.99**	**24.83**	**44.25**	**39.46**	**9.16**	**9.48**	**22.83**		**20.52**	**0.53**	**11.66**
5. Non Operating Income	**80.49**	**59.79**				**7.95**	**63.55**	**0.72**	**1.11**			**0.78**	**6.48**	**440.01**	**0.38**	**9.32**				
6. Write Back from Provisions for loss	**261.00**	**45.75**	**17.65**	**101.29**	**49.73**	**57.88**	**3.45**		**13.88**			**2.20**	**0.96**	**22.81**	**1.79**	**73.29**		**234.05**	**31.67**	
7. Recovery of written-off Loan		**7.42**														**4.70**				
8. Income from Extra Ordinary transactions																		**6.71**		**0.01**
9. Net Loss																		**269.86**	**77.38**	
Total Income	**2370.32**	**1476.29**	**1554.38**	**1484.66**	**1073.18**	**1176.68**	**1148.91**	**691.99**	**908.66**	**605.19**	**924.74**	**724.19**	**1110.65**	**629.22**	**140.69**	**411.31**		**870.33**	**137.28**	**205.35**

Profit and Loss Statement of Banks and Fiancial Institutions
upto Pus end, 2070

BFI Name	Sahayogi	Axis	Karnali	Triveni	Suprim	Bhrikuti	Suvekchha	Bageshwori	Gaurishankar	Gurkha	Gandaki	Infrastructure	Business	Biratlaxmi	Excel	Western	H & B	Araniko	NDEP	CEDBL
Expenses																				
1. Interest Expense	**57.35**	**71.31**	**38.05**	**121.95**	**92.40**	**166.18**	**60.38**	**80.62**	**48.17**	**38.93**	**156.17**	**123.11**	**168.57**	**131.18**	**68.96**	**39.51**	**239.29**	**28.70**	**171.36**	**300.36**
1.1 On Deposit Liabilities	57.35	71.31	38.05	121.79	92.40	166.18	60.38	80.62	48.17	38.93	107.68	123.11	168.57	131.18	68.96	39.51	239.29	28.70	171.26	289.68
1.1.1 Saving Account	44.42	22.11	26.91	49.38	38.81	67.77	19.62	48.58	25.08	4.18	46.71	49.80	61.09	69.47	39.04	26.92	82.33	18.67	105.38	65.39
1.1.2 Fixed Account	12.06	28.92	11.14	52.44	28.60	53.47	30.06	17.09	13.93	1.37	36.57	36.95	70.88	46.56	17.02	12.59	109.38	9.85	46.29	183.56
1.1.2.1 Up to 3 months Fixed Account		0.00		0.20		0.02	0.11						0.89		0.06		0.35			22.67
1.1.2.2 3 to 6 months Fixed Account		0.41		1.81	1.80	0.37	0.14				0.93	0.73	2.55	1.33	0.58	2.53	14.10	0.02		3.31
1.1.2.3 6 months to 1 year Fixed Account	2.50	13.62		25.48	24.36	45.83	10.71	1.90	6.17		26.50	20.36	53.69	17.34	4.29	3.28	55.34	4.73		73.63
1.1.2.4 Above 1 year Fixed Account	9.56	14.88	11.14	24.95	2.44	7.25	19.10	15.19	7.76	1.37	9.13	15.86	13.75	27.89	12.10	6.78	39.60	5.10	46.29	83.95
1.1.3 Call Deposit	0.87	20.29		19.98	24.99	44.94	10.71	14.96	9.15	33.37	24.41	36.36	36.60	15.15	12.90		47.58	0.17	19.59	40.73
1.1.4 Certificate of Deposit																				
1.2 On Borrowing				0.16							48.49								0.10	10.69
2. Commission Expense					**0.04**							**0.00**			**0.01**			**0.70**		**0.54**
3. Staff Expense	**8.60**	**18.19**	**9.66**	**13.07**	**19.47**	**20.74**	**8.38**	**13.62**	**9.42**	**11.32**	**13.00**	**25.58**	**23.05**	**22.50**	**14.41**	**7.52**	**43.15**	**8.60**	**27.27**	**35.22**
4. Office Operating Expenses	**10.23**	**26.38**	**10.01**	**21.95**	**21.25**	**16.04**	**9.65**	**7.88**	**11.27**	**20.67**	**14.46**	**34.60**	**23.85**	**13.74**	**12.98**	**5.96**	**53.86**	**4.20**	**36.61**	**33.61**
5. Foreign Exchange Loss																		**0.00**	**0.05**	
5.1 Due to Change in Exchange Rates																		0.00	0.03	
5.2 Due to Foreign Currency Transaction																			0.01	
6. Non Operating Expense		**13.53**					**0.36**							**31.39**		**3.04**	**1.24**		**0.07**	
7. Provision for Risk	**6.43**	**8.12**	**8.72**	**13.45**	**114.69**	**10.49**	**2.45**	**3.03**	**3.99**		**12.94**	**29.40**	**33.62**		**6.34**	**1.80**	**286.37**	**14.13**	**136.14**	**65.74**
7.1 Loan loss Provision	6.43	8.12	8.72	13.45	95.06	10.49	2.45	3.03	3.99		12.94	29.40	33.62		6.34	1.80	67.36	14.13	136.14	65.73
7.1.1 General Loan loss Provision	1.57		8.72	3.00	2.99	3.74	0.17	3.03	0.65		0.38	3.38	0.71		6.34		1.24	0.62	-5.64	6.25
7.1.2 Special Loan Loss Provision	4.86	8.12		10.45	92.08	6.75	2.28		3.34		12.56	26.02					49.08	13.51	141.79	59.47
7.1.3 Additional Loan Loss Provision													32.90			1.80	17.04			
7.2. Provision for Non-Banking Assets					7.62												1.02			
7.3. Provision for Loss on Investment																				0.01
7.5. Provision for Loss of Other Assets					12.01												217.99			
8. Loan Written Off					**0.57**															
9. Provision for Staff Bonus	**3.93**			**5.24**		**6.53**	**1.60**		**2.32**			**3.59**	**3.15**		**3.55**	**0.79**		**0.80**		**6.57**
10. Provision for Income Tax	**11.79**			**15.72**		**19.59**	**4.78**		**6.95**			**10.76**	**11.32**		**11.04**	**2.38**		**2.40**		**19.71**
11. Others																				
12. Net Profit	**27.51**			**36.69**		**45.70**	**11.16**	**50.43**	**16.23**	**38.82**	**38.60**	**25.10**	**20.13**	**48.67**	**24.47**	**5.56**		**5.60**		**45.98**
Total Expenses	**125.83**	**137.53**	**66.43**	**228.07**	**248.41**	**285.28**	**98.76**	**155.59**	**98.34**	**109.73**	**235.17**	**252.12**	**283.69**	**247.48**	**141.75**	**66.56**	**623.91**	**65.13**	**371.49**	**507.72**

Income																				
1. Interest Income	**110.88**	**105.12**	**45.10**	**199.42**	**152.64**	**266.71**	**92.24**	**140.41**	**90.86**	**38.52**	**220.88**	**184.23**	**266.17**	**223.88**	**133.78**	**53.70**	**353.52**	**51.18**	**261.82**	**460.65**
1.1 On Loans and Advances	95.48	93.31	40.34	199.42	133.13	238.37	84.52	128.15	80.71	36.41	162.41	161.98	250.49	189.53	107.11	53.70	330.62	50.56	225.76	419.62
1.2 On Investment					0.75	0.35		0.08					1.68						0.38	4.36
1.2.1 Government Bonds					0.75	0.35							1.52						0.38	4.36
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds								0.08					0.16							
1.2.4 Debenture & Bonds																				
1.3 On Agency Balance															26.67				16.47	
1.4 On Call Deposit	15.34	11.81	4.76		18.76	27.99	7.72	12.18	10.15	2.11	9.97	22.02	14.01	34.35			16.48	0.61	9.83	30.92
1.5 On Others	0.05										48.49	0.23					6.41		9.37	5.74
2. Commission and Discount	**3.90**	**2.93**		**1.63**	**1.53**	**2.46**	**0.68**	**15.18**	**7.49**	**0.06**	**0.65**	**2.30**	**0.57**		**1.02**	**3.81**	**4.94**	**0.87**	**3.67**	**46.19**
2.1 Bills Purchase and Discount																				0.01
2.2 Commission	3.90	2.50		1.63	1.53	2.46	0.68	3.27	0.83	0.06	0.61	1.66	0.57		0.17	3.81	4.94	0.87	3.67	6.33
2.3 Others		0.44						11.91	6.65		0.05	0.64			0.85					39.84
3. Exchange Flactuation Income										**0.00**	**0.02**	**0.04**	**0.01**				**0.42**	**0.01**	**0.17**	**0.89**
3.1 Due to Change in Exchange Rate											0.02		0.01				0.37		0.03	0.04
3.2 Due to Foreign Currency Transaction										0.00		0.04					0.05	0.01	0.14	0.85
4. Other Operating Income	**11.04**	**3.19**	**0.87**	**11.73**	**16.05**	**15.83**	**5.57**			**0.50**	**12.50**	**22.43**	**12.39**	**18.99**	**6.96**		**12.57**	**10.92**	**8.99**	
5. Non Operating Income			**5.16**				**0.27**			**0.71**	**1.13**	**2.16**	**4.55**			**9.05**	**0.27**		**0.08**	
6. Write Back from Provisions for loss	**0.02**	**11.21**		**0.79**	**54.87**	**0.28**				**69.95**		**40.97**		**4.62**			**60.40**	**2.15**		
7. Recovery of written-off Loan																				
8. Income from Extra Ordinary transactions				**14.50**																
9. Net Loss		**15.07**	**15.30**		**23.33**												**191.80**		**96.78**	
Total Income	**125.83**	**137.53**	**66.43**	**228.07**	**248.41**	**285.28**	**98.76**	**155.59**	**98.34**	**109.73**	**235.17**	**252.12**	**283.69**	**247.48**	**141.75**	**66.56**	**623.91**	**65.13**	**371.49**	**507.72**

Profit and Loss Statement of Banks and Fiancial Institutions
upto Pus end, 2070

BFI Name	Miteri	Tinau	Rising	Muktinath	Sewa	Kankai	Public	Mahakali	Ace	Bhargav	Shangrila	diyalo	Country	Alpine	Nilgiri	Kantamandap	Garima	City	Bishow	Kabeli
Expenses																				
1. Interest Expense	**44.13**	**68.05**	**51.57**	**144.44**	**107.33**	**23.55**	**45.62**	**13.78**	**193.24**	**18.36**	**118.88**	**45.06**	**69.65**	**28.50**	**29.24**	**183.11**	**120.64**	**121.09**	**137.35**	**11.33**
1.1 On Deposit Liabilities	44.13	68.05	51.52	139.39	107.33	23.55	45.62	13.78	186.74	18.36	118.88	45.06	69.65	28.50	29.24	182.64	120.29	120.22	136.47	11.33
1.1.1 Saving Account	22.48	23.42	34.85	76.40	41.11	13.25	11.61	10.91	84.45	8.44	59.91	17.62	17.93	12.40	12.94	88.64	62.56	62.65	34.67	7.67
1.1.2 Fixed Account	16.10	39.20	16.67	49.71	38.55	4.67	26.59	2.88	87.69	7.88	51.40	18.29	29.30	9.81	12.20	76.24	44.54	50.46	71.50	2.76
1.1.2.1 Up to 3 months Fixed Account	0.21	0.02		0.24	0.02		0.36		3.75	0.32		0.14	0.25	0.00	0.53	6.59	0.83	1.88	0.69	0.01
1.1.2.2 3 to 6 months Fixed Account	0.44	0.20	0.73	5.51	0.08	0.72	0.66		0.13	0.21	0.08	0.29	0.34	0.06	1.51	2.08	3.18	2.88	2.25	0.06
1.1.2.3 6 months to 1 year Fixed Account	5.87	24.47	6.86	33.87	11.07	2.77	8.62		35.59	5.26	37.40	11.56	23.98	5.74	5.73	46.25	26.30	30.61	45.18	1.20
1.1.2.4 Above 1 year Fixed Account	9.58	14.52	9.08	10.10	27.38	1.18	16.94	2.88	48.23	2.09	13.91	6.30	4.73	4.00	4.44	21.32	14.22	15.09	23.38	1.49
1.1.3 Call Deposit	5.55	5.43		13.28	27.67	5.63	7.41		14.59	2.04	7.57	9.16	22.42	6.29	4.10	17.76	13.20	7.11	30.30	0.90
1.1.4 Certificate of Deposit																				
1.2 On Borrowing			0.05	5.05					6.50							0.47	0.35	0.88	0.88	
2. Commission Expense													**0.24**			**0.05**				
3. Staff Expense	**6.28**	**8.28**	**13.17**	**43.15**	**14.28**	**5.09**	**10.77**	**4.00**	**28.96**	**3.35**	**13.45**	**7.98**	**6.20**	**5.64**	**3.41**	**32.32**	**22.09**	**12.78**	**16.08**	**3.32**
4. Office Operating Expenses	**5.10**	**9.47**	**11.16**	**32.79**	**12.62**	**6.19**	**7.70**	**2.41**	**36.40**	**5.12**	**15.87**	**7.35**	**10.86**	**8.01**	**1.79**	**43.54**	**23.11**	**15.14**	**19.23**	**3.57**
5. Foreign Exchange Loss									**0.22**											
5.1 Due to Change in Exchange Rates									0.22											
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense	**0.14**			**0.04**			**0.20**													
7. Provision for Risk	**1.85**		**7.21**	**11.36**	**3.73**	**3.20**	**8.14**	**3.18**	**31.38**	**1.25**	**6.56**	**6.54**	**17.08**	**4.86**	**0.97**	**200.69**	**7.40**	**6.60**	**5.27**	**0.69**
7.1 Loan loss Provision	1.85		7.21	11.36	3.73	3.20	8.14	3.18	31.38	1.25	6.56	6.54	17.05	4.86	0.97	200.69	7.40	6.60	5.27	0.69
7.1.1 General Loan loss Provision	1.46		1.39	5.26	2.80	3.20	1.51	3.18		0.85	2.94	6.54	0.74	0.14	0.43	-0.76	4.74	6.60	5.27	0.69
7.1.2 Special Loan Loss Provision	0.37		5.83	6.10	0.93		6.64		31.38	0.40	3.62		16.31	4.72	0.53	201.45	2.65			
7.1.3 Additional Loan Loss Provision	0.02																			
7.2. Provision for Non-Banking Assets																				
7.3. Provision for Loss on Investment													0.03							
7.5. Provision for Loss of Other Assets																				
8. Loan Written Off							**0.09**													
9. Provision for Staff Bonus	**3.12**	**1.93**	**3.22**	**7.93**	**4.58**			**0.41**	**5.45**	**0.53**	**6.69**	**0.42**	**0.32**	**1.29**			**5.77**	**6.65**	**4.31**	**0.54**
10. Provision for Income Tax	**9.37**	**5.78**	**6.68**	**23.78**	**13.73**			**0.95**	**16.35**	**1.60**	**20.06**	**1.26**	**0.97**	**3.88**			**17.31**	**19.96**	**12.92**	**1.63**
11. Others																				
12. Net Profit	**21.83**	**13.49**	**25.50**	**55.49**	**32.05**	**11.36**	**3.07**	**3.16**	**38.16**	**3.73**	**46.82**	**6.78**	**2.27**	**9.06**	**9.39**		**40.38**	**46.58**	**30.14**	**3.81**
Total Expenses	**91.82**	**106.99**	**118.50**	**318.98**	**188.32**	**49.39**	**75.58**	**27.89**	**350.16**	**33.94**	**228.33**	**75.40**	**107.60**	**61.25**	**44.80**	**459.70**	**236.70**	**228.81**	**225.31**	**24.90**

Income

1. Interest Income	**82.45**	**97.11**	**95.39**	**280.43**	**174.55**	**44.77**	**66.27**	**25.12**	**323.74**	**30.33**	**212.92**	**69.72**	**98.33**	**54.50**	**41.46**	**249.27**	**212.72**	**202.63**	**207.00**	**22.58**
1.1 On Loans and Advances	77.18	86.08	87.49	260.53	165.33	41.82	63.20	21.28	280.99	28.40	195.87	58.89	86.42	49.67	35.42	218.97	195.87	183.66	193.70	19.65
1.2 On Investment							0.15	0.08	7.04		0.99	0.22	2.41	0.34		2.64	0.07	1.71		
1.2.1 Government Bonds									7.04		0.99	0.22	2.41	0.34		2.64		1.71		
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds							0.15	0.08									0.07			
1.2.4 Debenture & Bonds																				
1.3 On Agency Balance												10.61								
1.4 On Call Deposit	5.27	11.04	7.90	19.47	8.76	2.95	2.93		35.70	1.93	16.06		9.50	4.50			16.76	15.60	13.31	2.93
1.5 On Others				0.42	0.46			3.76	0.00						6.04	27.66	0.02	1.66		
2. Commission and Discount	**0.78**	**1.72**	**1.22**	**3.64**	**2.29**	**4.62**	**0.61**	**2.77**	**4.82**	**3.39**	**15.40**	**0.30**	**0.81**	**5.40**	**0.91**	**4.62**	**2.21**	**15.95**	**18.30**	**0.64**
2.1 Bills Purchase and Discount																				
2.2 Commission	0.78	1.72	1.12	3.62	2.29	0.50	0.61	2.56	4.82	0.44	1.80	0.30	0.81	0.81		4.59	2.21	15.95	1.50	0.64
2.3 Others			0.11	0.02		4.12		0.21		2.95	13.60			4.59	0.91	0.03			16.80	
3. Exchange Flactuation Income									**7.77**		**0.01**				**0.05**	**1.61**		**0.01**		
3.1 Due to Change in Exchange Rate											0.01					1.31		0.00		
3.2 Due to Foreign Currency Transaction									7.77						0.05	0.30		0.00		
4. Other Operating Income	**8.59**	**8.16**	**5.68**	**29.85**	**11.48**		**8.40**		**10.84**			**5.38**	**6.01**		**2.38**	**10.83**	**21.21**			**1.68**
5. Non Operating Income				**2.94**					**0.45**		**0.01**						**0.56**	**10.22**		
6. Write Back from Provisions for loss			**16.22**	**2.12**					**2.54**	**0.23**			**2.45**	**1.35**		**48.76**				
7. Recovery of written-off Loan							**0.30**													
8. Income from Extra Ordinary transactions																				
9. Net Loss																**144.62**				
Total Income	**91.82**	**106.99**	**118.50**	**318.98**	**188.32**	**49.39**	**75.58**	**27.89**	**350.16**	**33.94**	**228.33**	**75.40**	**107.60**	**61.25**	**44.80**	**459.70**	**236.70**	**228.81**	**225.31**	**24.90**

Profit and Loss Statement of Banks and Fiancial Institutions
upto Pus 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																				
1. Interest Expense	**87.47**	**48.23**	**51.64**	**53.47**	**154.86**	**11.47**	**14.97**	**15.82**	**137.98**	**24.09**	**10.93**	**82.43**	**31.47**	**10.89**	**24.49**	**49.58**	**14.96**	**51.58**	**132.51**	**16.60**
1.1 On Deposit Liabilities	81.04	48.14	51.64	53.47	154.86	11.47	14.97	15.82	137.98	24.09	10.33	81.47	31.47	10.89	24.49	49.58	14.96	51.58	132.51	16.52
1.1.1 Saving Account	41.62	16.76	30.28	25.85	77.71	7.09	7.15	11.72	87.12	13.06	7.70	41.01	24.79	6.75	9.10	21.23	10.23	21.77	41.79	14.36
1.1.2 Fixed Account	31.79	28.57	10.09	22.56	46.42	2.50	4.52	4.11	42.54	5.09	2.12	34.32	6.68	2.35	8.15	20.93	2.01	21.14	83.28	2.16
1.1.2.1 Up to 3 months Fixed Account	1.39			0.33	0.00				0.15		0.01	0.09	0.16	0.00				0.04	0.03	
1.1.2.2 3 to 6 months Fixed Account	1.67		0.08	0.54	0.69				0.58	0.33		1.72	0.23	0.07	0.09	0.16		1.21	0.08	
1.1.2.3 6 months to 1 year Fixed Account	7.19	27.62	4.66	17.45	25.65	0.48	3.86	0.65	26.71	2.44	1.50	31.46	3.70	0.98	5.15	14.17	0.74	13.57	4.33	0.70
1.1.2.4 Above 1 year Fixed Account	21.55	0.95	5.36	4.24	20.07	2.02	0.66	3.46	15.09	2.31	0.61	1.04	2.59	1.30	2.91	6.60	1.27	6.32	78.83	1.47
1.1.3 Call Deposit	7.63	2.81	11.26	5.05	30.73	1.88	3.29		8.32	5.94	0.52	6.15		1.78	7.24	7.41	2.72	8.66	7.44	
1.1.4 Certificate of Deposit																				
1.2 On Borrowing	6.42	0.09									0.60	0.95								0.08
2. Commission Expense																	**0.26**			
3. Staff Expense	**11.19**	**6.66**	**9.73**	**7.04**	**26.00**	**3.01**	**3.21**	**3.02**	**16.86**	**3.08**	**2.99**	**27.30**	**6.43**	**2.59**	**3.42**	**6.54**	**2.55**	**4.77**	**18.00**	**3.23**
4. Office Operating Expenses	**12.53**	**4.93**	**11.30**	**7.64**	**36.16**	**2.44**	**3.72**	**2.01**	**14.51**	**3.99**	**4.25**	**37.93**	**5.98**	**1.39**	**4.89**	**11.28**	**1.91**	**8.96**	**30.42**	**2.51**
5. Foreign Exchange Loss																				
5.1 Due to Change in Exchange Rates																				
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense	**0.04**														**0.01**					
7. Provision for Risk	**5.04**	**12.05**	**7.94**	**0.89**	**13.78**	**0.73**	**0.38**	**2.94**	**10.63**	**0.44**	**0.42**	**44.84**	**3.28**	**0.49**	**41.20**	**2.96**	**4.09**	**3.70**	**129.62**	**1.20**
7.1 Loan loss Provision	4.46	12.05	7.94	0.89	4.35	0.73	0.38	2.94	10.63	0.44	0.42	44.07	3.28	0.49	41.20	2.96	4.09	3.70	84.15	1.20
7.1.1 General Loan loss Provision	4.46		0.58	0.51	5.97	0.51	0.38	2.94	3.88	0.44	0.42	1.86	3.28	-0.05	-0.47	2.96	0.44	0.88	4.03	0.67
7.1.2 Special Loan Loss Provision		12.05	7.36	0.38	-1.62	0.22			6.75			42.21		0.54	41.31		3.65	0.21	80.12	0.54
7.1.3 Additional Loan Loss Provision															0.37			2.61		
7.2. Provision for Non-Banking Assets					9.43														45.47	
7.3. Provision for Loss on Investment												0.76								
7.5. Provision for Loss of Other Assets	0.58																			
8. Loan Written Off																			**19.75**	
9. Provision for Staff Bonus	**3.79**		**2.07**	**2.09**	**5.48**		**0.84**		**9.35**		**0.55**	**0.91**						**2.01**		**0.49**
10. Provision for Income Tax	**11.37**		**6.22**	**6.28**	**16.43**		**2.38**		**28.05**		**1.64**	**2.72**						**6.04**		**1.62**
11. Others																				
12. Net Profit	**26.53**		**14.50**	**14.66**	**38.33**	**4.64**	**6.06**	**3.26**	**65.45**	**13.71**	**3.83**	**6.35**	**18.38**	**2.80**		**12.47**	**7.16**	**14.10**		**3.29**
Total Expenses	**157.95**	**71.87**	**103.40**	**92.08**	**291.03**	**22.30**	**31.57**	**27.05**	**282.84**	**45.31**	**24.60**	**202.47**	**65.55**	**18.16**	**74.00**	**82.82**	**30.94**	**91.16**	**330.31**	**28.95**

Income

1. Interest Income	**144.04**	**50.00**	**90.89**	**81.82**	**270.97**	**19.82**	**26.70**	**25.63**	**262.42**	**41.38**	**21.42**	**177.64**	**57.15**	**16.71**	**30.58**	**73.84**	**23.72**	**83.66**	**125.71**	**24.62**
1.1 On Loans and Advances	130.97	44.10	78.68	72.20	248.46	18.08	24.48	24.31	236.48	39.84	19.96	166.29	50.76	15.13	25.72	67.41	22.43	76.12	106.61	22.82
1.2 On Investment					2.18							0.01						1.72	1.80	
1.2.1 Government Bonds					2.18							0.01						1.72	0.51	
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds																			1.29	
1.2.4 Debenture & Bonds																				
1.3 On Agency Balance																				
1.4 On Call Deposit	13.07		12.21	9.61	20.33	1.74	2.22		25.94	1.55	1.46	11.33	6.39	1.58	4.49	6.43	1.28	5.82	14.98	1.80
1.5 On Others		5.91						1.32							0.38				2.33	
2. Commission and Discount	**2.02**	**0.32**	**1.23**	**3.19**	**14.04**	**0.54**	**0.46**	**0.46**	**20.41**	**0.61**	**0.37**	**3.24**	**0.78**	**1.44**	**0.26**	**0.76**	**4.21**	**0.68**	**0.51**	**3.93**
2.1 Bills Purchase and Discount		0.06															0.01			
2.2 Commission	2.02	0.01	1.23	0.68	14.04	0.54	0.46	0.32	6.79	0.61	0.37	3.24	0.68	0.74	0.26	0.56	3.40		0.51	0.93
2.3 Others		0.25		2.51				0.13	13.62				0.10	0.70		0.20	0.81	0.68		2.99
3. Exchange Flactuation Income					**0.06**							**0.06**							**0.00**	
3.1 Due to Change in Exchange Rate					0.02														0.00	
3.2 Due to Foreign Currency Transaction					0.04							0.06							0.00	
4. Other Operating Income	**10.11**	**1.96**	**11.28**	**6.66**	**5.96**	**1.93**	**4.40**			**3.32**	**2.81**	**7.29**	**5.09**		**1.87**	**8.23**		**6.82**	**12.88**	**0.18**
5. Non Operating Income	**0.00**							**0.97**				**0.02**							**2.28**	
6. Write Back from Provisions for loss	**1.78**	**-6.47**		**0.42**								**14.23**	**2.54**				**3.01**		**136.87**	**0.22**
7. Recovery of written-off Loan																				
8. Income from Extra Ordinary transactions																				
9. Net Loss		**26.06**													**41.30**				**52.05**	
Total Income	**157.95**	**71.87**	**103.40**	**92.08**	**291.03**	**22.30**	**31.57**	**27.05**	**282.84**	**45.31**	**24.60**	**202.47**	**65.55**	**18.16**	**74.00**	**82.82**	**30.94**	**91.16**	**330.31**	**28.95**

Profit and Loss Statement of Banks and Fiancial Institutions
upto Pus 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	Green
Expenses																				
1. Interest Expense	**14.92**	**34.57**	**4.54**	**122.30**	**46.75**	**2.70**	**25.79**	**8.54**	**29.16**	**8.47**	**25.60**	**39.68**	**5.48**	**248.16**	**4.48**	**4.48**	**4.66**	**279.46**	**216.55**	**1.05**
1.1 On Deposit Liabilities	14.92	34.56	4.54	120.82	46.54	2.70	25.79	8.54	29.16	8.39	25.60	39.68	5.48	248.16	4.48	4.48	4.66	278.51	216.52	1.05
1.1.1 Saving Account	7.83	14.15	2.84	51.64	21.55	2.22	18.36	6.28	12.66	7.26	12.18	19.66	1.50	71.86	2.97	1.63	0.35	225.84	115.52	1.04
1.1.2 Fixed Account	6.53	18.77	1.60	47.65	17.68	0.35	7.43	1.22	11.43	1.13	8.01	8.88	1.38	126.19	1.29	0.96	0.16	52.67	101.00	0.01
1.1.2.1 Up to 3 months Fixed Account				0.10	0.10				0.15		0.05	0.01		20.26	0.22			2.73	0.37	
1.1.2.2 3 to 6 months Fixed Account			0.00	12.88	0.65	0.09			0.62		0.25	0.08		1.62	0.12	0.01	0.00	27.35	1.55	
1.1.2.3 6 months to 1 year Fixed Account	3.05	9.10	0.84	30.40	13.11	0.08	5.50		10.32	0.35	2.26	6.14		67.63	0.51	0.64	0.05	14.81	75.53	0.01
1.1.2.4 Above 1 year Fixed Account	3.48	9.67	0.75	4.27	3.82	0.18	1.93	1.22	0.33	0.77	5.45	2.65	1.38	36.68	0.44	0.30	0.11	7.79	23.54	0.00
1.1.3 Call Deposit	0.56	1.64	0.10	21.53	7.31	0.13		1.03	5.08		5.42	11.14	2.61	50.12	0.22	1.89	4.15			
1.1.4 Certificate of Deposit																				
1.2 On Borrowing		0.01		1.48	0.21					0.07								0.95	0.03	
2. Commission Expense																				
3. Staff Expense	**3.17**	**5.33**	**1.63**	**18.96**	**7.43**	**0.82**	**6.36**	**1.55**	**5.14**	**2.83**	**5.16**	**4.78**	**2.51**	**34.18**	**1.85**	**2.23**	**3.56**	**58.61**	**25.75**	**2.36**
4. Office Operating Expenses	**1.98**	**7.10**	**1.18**	**28.58**	**8.20**	**1.13**	**6.74**	**2.38**	**6.21**	**3.52**	**8.63**	**4.93**	**3.13**	**42.41**	**0.77**	**3.53**	**3.20**	**86.97**	**27.72**	**1.63**
5. Foreign Exchange Loss				**1.16**																
5.1 Due to Change in Exchange Rates				1.16																
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense																		**0.14**	**0.01**	
7. Provision for Risk	**1.54**	**4.89**	**1.29**	**35.70**	**1.35**			**0.75**	**0.91**	**1.14**	**1.17**	**2.13**	**0.23**	**25.66**	**0.28**	**0.70**	**0.60**	**11.02**	**153.61**	**0.25**
7.1 Loan loss Provision	1.54	4.89	1.29	35.70	1.34			0.75	0.91	1.14	1.17	2.13	0.23	25.66	0.28	0.70	0.60	11.02	153.61	0.25
7.1.1 General Loan loss Provision	0.36		0.13	4.86	1.30			0.75	0.80	0.41	1.17	1.96	0.23	4.35	0.28	0.70	0.60	11.02		0.25
7.1.2 Special Loan Loss Provision	1.18		1.16	29.84	0.04				0.11	0.72				21.30					153.61	
7.1.3 Additional Loan Loss Provision		4.89		1.00								0.17								
7.2. Provision for Non-Banking Assets																				
7.3. Provision for Loss on Investment					0.01															
7.5. Provision for Loss of Other Assets																				
8. Loan Written Off																			**0.43**	
9. Provision for Staff Bonus		**1.10**		**5.27**	**0.75**	**0.16**				**0.12**		**1.08**	**0.16**	**10.82**				**8.22**		
10. Provision for Income Tax		**3.30**		**15.82**	**2.26**	**0.47**						**3.25**	**0.48**	**32.87**				**24.66**		
11. Others														**0.04**						
12. Net Profit	**3.81**	**7.71**	**0.97**	**36.91**	**5.27**	**1.09**	**9.69**	**4.08**	**4.01**	**1.10**	**8.76**	**7.59**	**1.11**	**75.28**		**0.59**		**57.55**		
Total Expenses	**25.42**	**64.00**	**9.60**	**264.71**	**72.01**	**6.37**	**48.57**	**17.30**	**45.43**	**17.18**	**49.32**	**63.44**	**13.10**	**469.42**	**7.37**	**11.52**	**12.02**	**526.63**	**424.07**	**5.29**

Income

1. Interest Income	**22.70**	**56.48**	**8.34**	**222.11**	**64.81**	**5.88**	**44.74**	**14.29**	**41.83**	**13.53**	**43.74**	**57.42**	**11.61**	**406.26**	**5.47**	**9.96**	**6.90**	**441.63**	**211.91**	**1.23**
1.1 On Loans and Advances	22.70	48.98	8.13	200.71	57.53	5.39	41.12	13.39	37.45	12.78	39.96	51.11	10.19	378.01	4.73	8.31	5.92	393.41	196.46	0.37
1.2 On Investment				3.82										4.73				3.71	3.14	
1.2.1 Government Bonds				3.82										4.48					3.14	
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds																				
1.2.4 Debenture & Bonds														0.24				3.71		
1.3 On Agency Balance				0.00														20.62		
1.4 On Call Deposit		7.50	0.21	17.57	7.28	0.48	3.62	0.90	4.38	0.75	2.73	6.31	1.42	23.53	0.74	1.65	0.72		12.31	0.86
1.5 On Others											1.05						0.26	23.88		
2. Commission and Discount	**2.72**	**0.46**	**1.26**	**5.51**	**0.74**	**0.32**	**0.64**		**0.23**	**0.75**	**1.46**	**1.03**	**0.26**	**2.16**	**0.39**	**0.22**	**0.06**	**19.24**	**2.34**	
2.1 Bills Purchase and Discount																				
2.2 Commission	0.06	0.46	1.22	5.51	0.74	0.32	0.64		0.23	0.75	1.46	1.03	0.26	2.16	0.39	0.22	0.06	19.24	2.34	
2.3 Others	2.67		0.04																	
3. Exchange Flactuation Income				**14.11**										**0.00**				**17.60**		
3.1 Due to Change in Exchange Rate																				
3.2 Due to Foreign Currency Transaction				14.11										0.00				17.60		
4. Other Operating Income		**3.20**		**16.60**	**6.45**	**0.17**	**3.20**	**3.00**	**3.31**	**2.90**	**4.12**	**4.86**	**1.23**	**20.28**	**0.84**	**1.35**	**1.27**	**26.96**	**10.95**	**0.39**
5. Non Operating Income				**0.02**								**0.14**		**31.49**				**21.21**		
6. Write Back from Provisions for loss		**3.86**		**6.36**					**0.05**					**9.23**	**0.35**				**7.82**	
7. Recovery of written-off Loan																				
8. Income from Extra Ordinary transactions																				
9. Net Loss															**0.33**		**3.79**		**191.05**	**3.68**
Total Income	**25.42**	**64.00**	**9.60**	**264.71**	**72.01**	**6.37**	**48.57**	**17.30**	**45.43**	**17.18**	**49.32**	**63.44**	**13.10**	**469.42**	**7.37**	**11.52**	**12.02**	**526.63**	**424.07**	**5.29**

Profit and Loss Statement of Banks and Fiancial Institutions
upto Pus end, 2070

BFI Name	Nepal Aawas	NFL	NIDC Capital	NNFL	NSMFL	Peoples	KFL	Himalaya	Union	PFCL	NHMFL	Goodwill	SFL	SIFCL	Lumbini	ILFCO	Mahalaxmi	Lalitpur	United FC	General
Expenses																				
1. Interest Expense	**21.30**	**22.63**	**68.53**	**175.86**	**16.85**	**2.88**	**25.80**	**18.30**	**49.50**	**113.17**	**77.27**	**112.63**	**71.93**	**67.75**	**94.51**	**57.77**	**129.45**	**68.35**	**130.85**	**13.68**
1.1 On Deposit Liabilities	21.30	22.63	68.30	175.86	16.09	2.88	25.80	15.97	49.50	113.17	77.27	110.64	60.76	67.75	94.51	57.77	129.45	68.35	130.85	13.68
1.1.1 Saving Account	6.10	5.30	68.01	43.82	12.33	1.19	5.88	4.57	10.01	45.03	13.94	48.17	22.12	16.41	38.94	11.70	40.02	25.83	58.23	1.54
1.1.2 Fixed Account	15.20	17.33	0.30	132.04	1.46	1.69	19.92	11.40	37.87	68.14	63.34	62.47	38.64	51.35	55.58	43.23	81.27	42.52	72.62	12.14
1.1.2.1 Up to 3 months Fixed Account		0.04	0.30	0.68			0.47		0.00	0.07	0.51	0.49		0.17	0.33		0.18	0.20	0.26	1.32
1.1.2.2 3 to 6 months Fixed Account		0.09		2.31			0.64		0.03	0.12	0.88	0.41		0.11	2.75		0.50	1.28	1.48	0.23
1.1.2.3 6 months to 1 year Fixed Account	6.90	11.45		97.43		0.03	6.70		26.70	20.13	23.16	30.09		34.38	42.13	18.27	17.71	35.53	12.35	
1.1.2.4 Above 1 year Fixed Account	8.30	5.74		31.62	1.46	1.66	12.12	11.40	11.13	47.82	38.78	31.48	38.64	16.69	10.37	24.95	62.89	5.52	58.54	10.59
1.1.3 Call Deposit					2.30				1.61							2.84	8.02			
1.1.4 Certificate of Deposit																	0.14			
1.2 On Borrowing			0.23		0.76			2.33				1.99	11.18							
2. Commission Expense								**0.29**									**1.41**		**0.01**	
3. Staff Expense	**5.30**	**2.74**	**5.21**	**14.67**	**8.59**	**2.32**	**2.94**	**1.68**	**9.35**	**11.96**	**6.30**	**12.93**	**6.92**	**7.60**	**6.93**	**25.34**	**14.67**	**6.11**	**25.70**	**4.05**
4. Office Operating Expenses	**3.90**	**7.35**	**6.25**	**16.64**	**11.09**	**6.42**	**4.74**	**1.52**	**8.25**	**12.98**	**5.17**	**23.68**	**5.76**	**8.04**	**4.40**	**24.01**	**12.46**	**5.59**	**20.22**	**2.30**
5. Foreign Exchange Loss																				
5.1 Due to Change in Exchange Rates																				
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense				**0.01**												**0.47**	**0.08**			
7. Provision for Risk	**4.20**	**19.09**	**87.87**	**43.53**	**46.12**	**280.07**	**2.88**	**7.50**	**57.49**	**8.40**	**42.11**	**1.33**	**0.24**	**0.15**	**0.76**	**36.49**	**20.21**		**15.73**	**28.36**
7.1 Loan loss Provision	4.20	19.09	72.80	30.67	46.12	209.75	2.88	7.50	57.49	8.40	39.09	1.33	0.24	0.15	0.76	36.49	20.15		15.20	18.14
7.1.1 General Loan loss Provision	-0.20							7.50						0.50	0.76	36.49	20.15		2.29	
7.1.2 Special Loan Loss Provision	4.40	19.09	72.80	30.67	46.12	209.75	2.88		57.49	8.40	39.09			-0.35					12.91	18.14
7.1.3 Additional Loan Loss Provision												1.33	0.24							
7.2. Provision for Non-Banking Assets			13.94	12.86							3.02								0.53	10.22
7.3. Provision for Loss on Investment			1.13														0.06			
7.5. Provision for Loss of Other Assets						70.32														
8. Loan Written Off					**0.01**				**0.68**										**1.60**	
9. Provision for Staff Bonus				**5.99**						**2.72**		**1.42**		**1.87**	**4.77**	**1.95**	**4.11**			
10. Provision for Income Tax				**17.97**						**8.15**		**4.02**		**5.61**	**14.30**	**5.86**	**12.34**			
11. Others					**0.01**															
12. Net Profit		**-32.20**	**30.84**	**41.93**	**7.47**	**80.43**	**0.85**			**19.01**	**3.94**	**10.22**	**16.49**	**13.08**	**33.37**	**13.68**	**28.78**	**264.24**	**35.68**	**2.79**
Total Expenses	**34.70**	**19.60**	**198.69**	**316.59**	**90.13**	**372.12**	**37.21**	**29.29**	**125.28**	**176.39**	**134.80**	**166.24**	**101.34**	**104.09**	**159.04**	**165.58**	**223.51**	**344.30**	**229.80**	**51.18**
Income																				
1. Interest Income	**30.30**	**18.31**	**106.34**	**292.27**	**19.80**	**42.08**	**32.25**	**4.90**	**55.53**	**161.97**	**88.78**	**133.70**	**95.21**	**96.00**	**149.32**	**161.17**	**188.17**	**87.58**	**213.89**	**21.99**
1.1 On Loans and Advances	23.40	16.60	84.78	269.59	19.60	40.80	29.97	4.82	49.40	150.46	83.72	121.26	76.33	87.73	119.19	138.77	169.85	86.76	200.81	21.81
1.2 On Investment		0.44	0.16	9.69	0.09				0.84			3.17		1.66	2.73	6.90	4.25		2.72	
1.2.1 Government Bonds			0.16	9.69	0.09				0.84			3.17		1.66		6.90	4.25		2.72	
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds		0.44													2.73					
1.2.4 Debenture & Bonds																				
1.3 On Agency Balance														6.61						
1.4 On Call Deposit		1.26	21.39	12.98	0.11	1.28	2.28		5.26	11.51	4.11	9.27			27.41		14.08		6.73	0.17
1.5 On Others	6.90	0.01						0.08	0.02		0.95		18.88			15.50		0.82	3.64	
2. Commission and Discount		**0.04**	**0.03**	**0.99**			**0.04**	**0.07**	**0.06**	**0.39**	**0.05**	**0.72**	**6.13**		**0.12**	**0.64**	**0.73**	**2.51**	**1.53**	**0.06**
2.1 Bills Purchase and Discount																				
2.2 Commission		0.04	0.03	0.99			0.04	0.07	0.06	0.05	0.05	0.72	0.41		0.12		0.73	2.51	0.65	0.02
2.3 Others									0.00	0.35			5.72			0.64	0.00		0.88	0.04
3. Exchange Flactuation Income																				
3.1 Due to Change in Exchange Rate																				
3.2 Due to Foreign Currency Transaction																				
4. Other Operating Income	**1.50**	**1.09**	**5.33**	**13.27**	**0.36**	**0.03**	**2.46**	**0.42**	**4.74**	**13.98**	**3.27**	**14.45**		**7.82**	**9.17**	**3.76**	**7.65**	**0.66**	**14.37**	
5. Non Operating Income		**0.13**	**3.23**	**0.66**	**6.85**	**1.97**	**1.75**		**1.19**	**0.05**	**0.48**	**17.38**			**0.42**		**24.58**			
6. Write Back from Provisions for loss	**1.70**	**0.03**	**83.65**	**9.40**	**63.11**	**328.03**	**0.71**		**3.05**		**42.21**			**0.27**			**2.38**	**253.56**		**29.13**
7. Recovery of written-off Loan			**0.12**			**0.01**														
8. Income from Extra Ordinary transactions																				
9. Net Loss	**1.20**							**23.91**	**60.71**											
Total Income	**34.70**	**19.60**	**198.69**	**316.59**	**90.13**	**372.12**	**37.21**	**29.29**	**125.28**	**176.39**	**134.80**	**166.24**	**101.34**	**104.09**	**159.04**	**165.58**	**223.51**	**344.30**	**229.80**	**51.18**

Profit and Loss Statement of Banks and Fiancial Institutions
upto Pus end, 2070

BFI Name	Progressive	Navadurga	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	Synergy	Srijana	Om	WMBFL	CMBFCL	Crystal	Guheshwori	Patan	Fewa	Everest	Prudential	ICFC
Expenses																				
1. Interest Expense	**12.41**	**49.16**	**52.46**	**89.84**	**76.43**	**53.80**	**8.60**	**5.03**	**124.39**	**28.26**	**198.53**	**16.19**	**24.16**	**3.45**	**43.36**	**16.00**	**149.51**	**27.85**	**52.44**	**160.91**
1.1 On Deposit Liabilities	12.40	49.16	52.46	89.84	76.43	53.27	8.60	5.03	122.77	28.26	198.53	16.19	23.49	3.45	43.35	16.00	149.51	27.85	52.44	155.42
1.1.1 Saving Account	4.89	17.20	17.31	40.07	26.38	24.62	2.45	1.13	46.06	20.75	89.59	8.10	10.57	1.38	15.13	5.85	71.05	12.03	8.98	77.68
1.1.2 Fixed Account	7.51	31.96	35.14	49.77	50.04	28.65	6.15	3.90	76.71	7.50	108.94	8.09	4.42	2.07	28.21	10.15	78.46	15.82	36.68	77.74
1.1.2.1 Up to 3 months Fixed Account				2.49	0.20	3.84	0.01		1.56		0.71	0.10			0.34		1.27	0.11		0.08
1.1.2.2 3 to 6 months Fixed Account				7.96	3.17	0.04	2.63		1.69		1.82	0.03			1.05		1.91	0.04	0.13	1.17
1.1.2.3 6 months to 1 year Fixed Account	2.30			19.91	30.11	22.18	2.26		45.44	1.89	64.91	2.83		0.86	19.62		56.62	5.15	15.73	40.17
1.1.2.4 Above 1 year Fixed Account	5.21	31.96	35.14	19.41	16.56	2.59	1.26	3.90	28.02	5.61	41.50	5.14	4.42	1.21	7.20	10.15	18.66	10.53	20.82	36.32
1.1.3 Call Deposit													8.50						6.77	
1.1.4 Certificate of Deposit																				
1.2 On Borrowing	0.02					0.53			1.62				0.67		0.01					5.49
2. Commission Expense			**0.17**							**0.26**										
3. Staff Expense	**2.45**	**4.73**	**3.06**	**6.68**	**7.65**	**4.38**	**4.52**	**0.83**	**22.13**	**2.84**	**14.91**	**4.00**	**7.10**	**3.31**	**3.39**	**2.22**	**16.13**	**3.84**	**7.87**	**20.08**
4. Office Operating Expenses	**1.99**	**4.16**	**1.95**	**6.25**	**5.49**	**6.51**	**3.37**	**0.27**	**17.92**	**3.19**	**18.19**	**5.60**	**8.52**	**1.19**	**4.16**	**2.05**	**21.28**	**7.97**	**7.96**	**26.78**
5. Foreign Exchange Loss																				
5.1 Due to Change in Exchange Rates																				
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense																**0.12**				
7. Provision for Risk	**3.59**	**7.11**	**32.37**	**6.48**			**19.90**	**2.44**	**35.96**	**2.25**	**8.97**	**83.10**		**42.51**	**2.39**	**27.05**	**20.51**	**1.08**	**14.97**	**13.40**
7.1 Loan loss Provision	3.59	7.11	29.04	6.48			3.86	2.65	18.77	2.25	8.97	83.10		42.51	2.29	9.55	20.51	1.08	14.97	13.40
7.1.1 General Loan loss Provision		-0.10	0.49					-0.12	1.08	1.64	8.97				2.29	9.55	20.51	0.75	0.35	-0.60
7.1.2 Special Loan Loss Provision	3.59	7.21	28.56	6.48			3.86	2.77	17.69	0.61		83.10		42.51				0.33	14.63	15.53
7.1.3 Additional Loan Loss Provision																				-1.53
7.2. Provision for Non-Banking Assets			3.33				16.04	-0.22	17.19											
7.3. Provision for Loss on Investment															0.10	17.50				
7.5. Provision for Loss of Other Assets																			0.00	
8. Loan Written Off																			**51.87**	
9. Provision for Staff Bonus				**1.95**							**5.88**						**3.50**	**0.44**	**3.20**	**3.49**
10. Provision for Income Tax				**5.85**					**0.18**		**17.63**						**10.49**	**1.31**	**9.60**	**10.47**
11. Others																**0.33**				
12. Net Profit	**0.38**	**5.88**	**13.91**	**13.64**	**20.64**				**3.60**	**19.88**	**41.14**		**55.90**		**27.06**		**24.49**	**3.06**	**22.40**	**24.43**
Total Expenses	**20.81**	**71.05**	**103.91**	**130.68**	**110.21**	**64.69**	**36.40**	**8.56**	**204.18**	**56.66**	**305.27**	**108.90**	**95.68**	**50.46**	**80.35**	**47.77**	**245.91**	**45.56**	**170.31**	**259.56**

Income																				
1. Interest Income	**12.67**	**65.12**	**81.30**	**125.04**	**90.37**	**38.06**	**5.78**	**6.88**	**143.48**	**50.61**	**289.39**	**16.91**	**33.32**	**15.61**	**66.60**	**20.19**	**227.30**	**41.72**	**70.14**	**220.33**
1.1 On Loans and Advances	12.53	56.34	65.32	113.71	81.55	38.04	5.54	6.88	130.53	46.80	266.12	16.82	32.56	14.12	59.22	16.45	211.66	39.07	61.32	184.17
1.2 On Investment	0.14				1.40				3.13		4.71				0.82		0.09		0.41	0.06
1.2.1 Government Bonds									3.13		4.71						0.09		0.41	0.06
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds																				
1.2.4 Debenture & Bonds	0.14				1.40										0.82					
1.3 On Agency Balance																				35.23
1.4 On Call Deposit			10.22	11.34	7.42		0.24		9.81	3.81	18.56			0.53	6.56		15.55	2.65	7.44	
1.5 On Others		8.78	5.75			0.02						0.10	0.76	0.95		3.74			0.97	0.88
2. Commission and Discount	**2.34**	**0.14**	**0.03**	**5.64**	**0.41**	**0.02**	**0.02**		**0.80**	**0.03**		**0.21**			**0.83**	**0.00**	**10.87**	**0.47**	**2.53**	**1.73**
2.1 Bills Purchase and Discount																				
2.2 Commission	0.62				0.41	0.01	0.02		0.80	0.03		0.00			0.81		10.87	0.47	0.10	1.73
2.3 Others	1.72	0.14	0.03	5.64		0.01						0.21			0.02	0.00			2.44	
3. Exchange Flactuation Income																			**0.00**	
3.1 Due to Change in Exchange Rate																				
3.2 Due to Foreign Currency Transaction																			0.00	
4. Other Operating Income	**2.80**	**4.27**	**1.63**		**4.45**	**1.40**	**0.43**	**0.30**	**2.95**		**15.87**		**0.07**		**7.37**	**0.78**	**7.73**	**3.38**	**0.10**	**11.30**
5. Non Operating Income		**0.37**	**1.83**						**0.47**	**5.28**	**0.00**		**1.25**		**5.55**				**0.13**	**26.20**
6. Write Back from Provisions for loss	**3.00**	**1.15**	**16.17**		**14.98**	**4.52**	**2.09**		**56.48**	**0.75**		**2.27**	**61.04**	**25.95**		**18.87**			**97.40**	
7. Recovery of written-off Loan			**2.96**																	
8. Income from Extra Ordinary transactions							**0.08**													
9. Net Loss						**20.69**	**27.99**	**1.38**				**89.50**		**8.90**		**7.93**				
Total Income	**20.81**	**71.05**	**103.91**	**130.68**	**110.21**	**64.69**	**36.40**	**8.56**	**204.18**	**56.66**	**305.27**	**108.90**	**95.68**	**50.46**	**80.35**	**47.77**	**245.91**	**45.56**	**170.31**	**259.56**

Profit and Loss Statement of Banks and Fiancial Institutions
upto Pus end, 2070

BFI Name	Sagarmatha	Civil	Imperial	Kuber	NEFL	Seti	hama	reliable	Namaste	Kaski	Zenith	Unique	Manjushree	Subhalaxmi	Jebils	Reliance	Lotus	Bhaktapur
Expenses																		
1. Interest Expense	**79.56**	**31.83**	**32.26**	**12.53**	**48.48**	**6.26**	**11.29**	**93.84**	**4.57**	**79.00**	**38.26**	**24.21**	**50.00**	**35.62**	**29.29**	**55.97**	**21.43**	**13.56**
1.1 On Deposit Liabilities	79.56	30.92	32.26	12.53	40.94	6.26	11.29	92.75	4.57	79.00	38.26	24.16	50.00	35.62	29.29	55.97	21.43	13.56
1.1.1 Saving Account	46.30	9.13	13.82	9.77	24.82	4.26	5.91	61.19	3.67	39.73	25.66	10.48	23.39	7.38	6.58	29.21	10.44	6.53
1.1.2 Fixed Account	33.26	18.03	18.44	2.76	16.12	2.00	5.38	31.56	0.89	39.27	12.60	13.68	26.61	23.97	15.45	26.76	10.99	4.26
1.1.2.1 Up to 3 months Fixed Account	0.74		0.01		0.00			0.31		0.90	0.67		0.06	0.61	0.26	4.49	0.25	
1.1.2.2 3 to 6 months Fixed Account	1.52		0.00		0.06	0.00		4.23		1.51	0.80	0.47	1.72	0.57	0.89	1.03	0.19	
1.1.2.3 6 months to 1 year Fixed Account	23.49	18.03	6.81	2.76	8.99	0.71	2.39	23.41	0.18	32.75	6.36	11.34	10.27	18.74	11.33	10.71	9.39	1.30
1.1.2.4 Above 1 year Fixed Account	7.51		11.62		7.07	1.29	2.99	3.61	0.72	4.11	4.77	1.87	14.56	4.05	2.98	10.54	1.16	2.96
1.1.3 Call Deposit		3.76												4.27	7.26			2.77
1.1.4 Certificate of Deposit																		
1.2 On Borrowing		0.91			7.54			1.09				0.04						
2. Commission Expense		**0.06**																
3. Staff Expense	**10.71**	**3.64**	**4.62**	**3.84**	**5.92**	**2.44**	**2.88**	**12.19**	**1.35**	**9.60**	**7.22**	**2.80**	**4.59**	**5.31**	**5.06**	**4.25**	**2.11**	**2.12**
4. Office Operating Expenses	**8.16**	**2.10**	**2.54**	**8.33**	**6.96**	**0.98**	**3.90**	**16.20**	**0.67**	**9.89**	**5.14**	**3.79**	**6.18**	**7.14**	**5.44**	**6.40**	**3.91**	**3.02**
5. Foreign Exchange Loss								**1.83**										
5.1 Due to Change in Exchange Rates								1.83										
5.2 Due to Foreign Currency Transaction																		
6. Non Operating Expense			**0.07**															**0.17**
7. Provision for Risk	**6.64**	**56.49**			**1.27**	**1.22**	**0.69**	**32.24**	**0.24**	**10.97**	**6.00**	**1.69**	**5.89**	**1.80**	**8.47**	**11.21**	**8.27**	**2.69**
7.1 Loan loss Provision	5.83	56.49			1.27	1.22	0.69	4.94	0.24	10.97	5.70	1.69	5.89	1.80	8.47	7.16	8.27	2.69
7.1.1 General Loan loss Provision		4.85			1.27	0.10	0.56	2.68	0.24		0.39		5.89	0.56		1.14	0.56	0.21
7.1.2 Special Loan Loss Provision	5.83	51.64				1.12	0.12	2.26		10.97	5.31			1.23	8.47	6.02	7.69	2.48
7.1.3 Additional Loan Loss Provision												1.69					0.02	
7.2. Provision for Non-Banking Assets	0.81							27.30								2.30		
7.3. Provision for Loss on Investment											0.30					0.32		
7.5. Provision for Loss of Other Assets																1.42		
8. Loan Written Off																		
9. Provision for Staff Bonus	**1.67**				**1.63**		**1.39**	**1.04**		**2.65**	**1.41**	**1.22**	**0.62**	**1.08**	**0.85**	**1.50**		**0.05**
10. Provision for Income Tax	**5.01**				**4.88**		**4.40**	**3.12**		**7.94**	**4.77**	**3.66**	**1.87**	**3.25**	**1.64**	**4.50**		**0.14**
11. Others																		
12. Net Profit	**11.69**		**0.18**	**76.86**	**11.40**	**1.01**	**9.53**	**7.28**	**3.95**	**18.53**	**9.29**	**8.54**	**4.37**	**7.59**	**6.83**	**10.50**	**0.30**	**0.33**
Total Expenses	**123.44**	**94.13**	**39.66**	**101.56**	**80.53**	**11.91**	**34.08**	**167.74**	**10.77**	**138.58**	**72.10**	**45.91**	**73.53**	**61.79**	**57.58**	**94.32**	**36.02**	**22.07**

Income

1. Interest Income	**102.72**	**34.71**	**37.30**	**17.28**	**71.13**	**11.10**	**25.06**	**127.89**	**9.63**	**128.60**	**61.92**	**43.25**	**70.60**	**55.42**	**43.87**	**71.59**	**32.04**	**21.03**
1.1 On Loans and Advances	91.77	28.33	28.34	17.28	56.18	9.55	20.96	113.48	8.72	120.83	53.43	39.42	58.18	55.42	39.98	63.31	26.69	15.88
1.2 On Investment	0.71	0.05					0.11	0.94			0.04		0.12		0.28	0.03	0.28	0.26
1.2.1 Government Bonds	0.71						0.11	0.94			0.04				0.28	0.03	0.28	0.26
1.2.2 Foreign Bonds																		
1.2.3 NRB Bonds		0.05											0.12					
1.2.4 Debenture & Bonds																		
1.3 On Agency Balance																		
1.4 On Call Deposit		5.32					3.99	13.19	0.91	7.77	8.45	3.84			3.61	8.25	5.08	
1.5 On Others	10.23	1.01	8.96		14.95	1.55		0.29					12.31		0.01			4.90
2. Commission and Discount	**0.62**	**0.00**	**0.06**		**1.31**	**0.04**	**0.07**	**12.77**	**0.11**		**0.49**	**2.66**	**2.93**	**0.24**	**0.05**	**0.27**	**0.40**	**0.00**
2.1 Bills Purchase and Discount		0.00																
2.2 Commission	0.19		0.06		1.15	0.04	0.07	12.77	0.11		0.49		0.06	0.24	0.05	0.27	0.38	0.00
2.3 Others	0.43				0.16							2.66	2.87				0.03	
3. Exchange Flactuation Income																		
3.1 Due to Change in Exchange Rate																		
3.2 Due to Foreign Currency Transaction																		
4. Other Operating Income	**8.85**	**3.42**	**1.16**	**1.12**	**4.85**	**0.76**	**1.96**	**8.36**	**1.03**	**9.99**	**4.77**			**6.12**	**3.24**	**7.90**	**1.59**	**1.04**
5. Non Operating Income	**10.65**		**0.17**		**3.23**		**3.82**	**7.08**			**4.85**				**9.80**	**13.40**		
6. Write Back from Provisions for loss	**0.60**	**21.12**	**0.96**	**83.16**			**3.17**	**11.64**			**0.06**				**0.62**	**1.15**	**1.98**	
7. Recovery of written-off Loan																		
8. Income from Extra Ordinary transactions																		
9. Net Loss		**34.87**																
Total Income	**123.44**	**94.13**	**39.66**	**101.56**	**80.53**	**11.91**	**34.08**	**167.74**	**10.77**	**138.58**	**72.10**	**45.91**	**73.53**	**61.79**	**57.58**	**94.32**	**36.02**	**22.07**

Statement of Credit of Banks and Fiancial Institutions
as on Pus end, 2070

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens
Sector Wise																				
Agricultural and Forest Related	1203.43	1502.74	591.38	1271.06	450.10	1620.82	1013.67	410.40	1093.86	390.97	506.48	344.54	496.35	158.68	506.79	563.23	301.14	13735.46	1030.66	69.46
Fishery Related	16.03	20.64	1849.18			2.11		3.94	7.31		3.25	0.67	1.50			14.11	15.46	441.23	2.82	
Mining Related	226.58	17.93	156.81	28.84				63.10	216.76		50.22	82.46		61.43	873.57		90.39	314.67	7.12	5.85
Manufacturing (Producing) Related	6392.67	6974.34	16016.13	18740.23	8702.42	13543.32	7718.85	2845.60	11052.77	7188.59	4899.27	8682.50	1296.16	6496.71	5634.55	5561.30	5285.87	7102.73	6264.01	5430.62
Construction	2636.63	6461.53	4701.27	1367.55	5839.82	3016.29	2741.20	3774.08	6122.44	1754.77	1388.60	6573.02	1094.24	2231.99	2400.17	3289.49	1982.75	2829.58	2906.02	522.22
Electricity,Gas and Water	44.93	884.83	1917.98	794.06	11.57	642.28	261.44	43.77	1032.31	1255.46	663.85	1015.29	181.60	1303.33	928.37	408.44	942.07	63.26	551.20	1225.12
Metal Products, Mach. & Ele. Eqp.	259.10	779.11	720.58	370.77	183.78	77.54	805.13	264.33	1455.88	371.89	220.77	17.65	9.70	212.24	541.87	95.51	331.02	701.92	635.51	28.47
Tras., Com. and Public Utilities	510.09	1846.26	378.07	1182.15	136.79	1769.76	868.09	318.97	3270.26	356.45	1059.50	1524.68	540.90	711.99	1054.82	871.27	1510.16	268.41	218.22	126.91
Wholesaler & Retailer	8290.04	15235.22	12083.06	10406.85	4525.94	8714.60	9889.03	4231.37	14183.23	6691.57	3320.42	6833.35	2147.06	5104.65	3402.43	5515.73	4834.57	11555.72	9533.41	3116.00
Finance, Insurance and Real Estate	1706.48	2935.60	4521.04	4657.80	851.15	4985.83	1237.36	999.43	4758.03	2264.78	1846.58	2355.74	537.22	2080.02	2240.82	2511.88	2949.13	81.96	2394.90	2951.51
Hotel or Restaurant	880.17	1831.79	1296.49	1883.28	115.23	1140.12	426.57	261.37	557.45	429.07	575.90	300.04	1337.56	348.38	231.51	91.10	546.00	1924.26	1190.94	567.09
Other Services	1492.53	1611.44	1942.85	3766.46	150.38	3436.07	473.05	1019.65	2398.84	1538.99	875.97	1162.47	1044.21	946.37	1437.06	705.68	1349.51	3825.73	704.17	852.31
Consumption Loans	11281.46	8546.20	2180.94	1439.50	2623.72	1024.71	227.77	660.67	1479.53	1778.06	1123.01	1826.59	119.84	1960.51	547.02	1776.29	196.28	6714.59	1189.67	1635.46
Local Government		216.60			138.81	255.20							57.29			136.27	135.05	1.48	91.86	
Others	3963.07	3313.60	3041.18	6342.42	1386.78	3728.81	7070.74	1085.54	336.49	813.64	1073.87	2083.38	2181.35	3653.79	1711.57	366.81	5055.58	8414.73	3395.69	3886.31
TOTAL sectorwise	38903.20	52177.83	51396.96	52250.96	25116.49	43957.46	32732.89	15982.23	47965.16	24834.22	17607.69	32802.37	11045.00	25270.09	21510.54	21907.11	25524.97	57975.72	30116.18	20417.31
Product Wise																				
Term Loan	7371.68	6548.54	7331.94	8051.44	2798.53	5412.44	2091.31	1095.93	5428.26	3558.96	2570.94	2546.35	1576.03	3958.89	3694.40	3472.40	4845.58	19903.32	2509.68	3589.61
Overdraft	4780.73	7989.28	12579.68	10842.32	3920.32	7651.73	871.08	4023.49	14559.88	6260.22	5058.09	5387.71	1681.91	5793.13	6424.22	2217.60	6891.53	5891.18	10828.56	4558.63
Trust Receipt Loan / Import Loan	999.29	690.59	4835.45	8012.25	1882.11	6225.93	968.36	1362.74	2387.05	681.72	901.30	1654.76	410.81	1279.25	1052.06	1158.76	829.00		1760.35	640.60
Demand & Other Working Capital Loan	7764.40	18305.19	8494.60	12718.99	4689.68	10627.85	16997.27	4262.65	7839.22	6768.44	2638.37	8406.44	2688.17	2797.25	3773.19	6786.58	4190.81	23052.47	8122.06	3464.75
Res. Per. H. Loan (Up to Rs. 10 mil.)	1926.15	3691.90	4061.16	1478.84	4287.35	3016.29	2314.83	788.68	6122.44	1556.89	804.33	4671.57	293.71	1670.16	1672.13	665.20	1436.53	2267.74	1202.46	897.25
Real Estate Loan	1072.54	2186.84	4735.81	5695.09	1407.56	3060.88	1305.00	1069.85	1796.77	997.64	1260.46	2527.31	1336.34	2447.57	2105.61	1843.53	3829.14	561.85	1829.73	2706.09
Margin Nature Loan	1166.81	517.10		53.65		552.91		16.87	89.07	118.90	82.93	294.98	67.85	147.39	261.78	247.77	234.87		573.41	186.11
Hire Purchase Loan	2234.15	1223.68	2480.35	1370.25	2528.72	2287.16	311.80	1081.51	2129.11	1836.40	988.72	3111.47	962.59	1395.74	764.95	1322.20	1464.08	90.20	1361.76	834.91
Deprived Sector Loan	1618.89	2151.09	1949.83	2005.82	972.87	1713.01	1231.02	573.95	1891.90	1029.44	715.13	1385.24	385.73	846.54	859.95	793.35	971.89	6146.81	941.05	760.64
Bills Purchased	4.95	65.37	165.22	889.74	314.12	1992.55	559.87	149.95	179.55	1397.19	219.54	726.50		47.98	28.88	830.55	475.46		194.85	160.27
Other Product	9963.60	8808.25	4762.94	1132.58	2315.22	1416.72	6082.36	1556.61	5541.91	628.44	2367.88	2090.05	1641.86	4886.18	873.38	2569.18	356.07	62.17	792.27	2618.45
Total Product wise Loan	38903.20	52177.83	51396.96	52250.96	25116.49	43957.46	32732.89	15982.23	47965.16	24834.22	17607.69	32802.37	11045.00	25270.09	21510.54	21907.11	25524.97	57975.72	30116.18	20417.31
Collateral Wise																				
Gold and Silver	8864.89	7723.26	43.54	1053.65				278.07		9.42	670.52	64.06		14.64		257.26			12.45	1215.46
Government Securities	6.71	222.96	742.64	38.74	64.53		0.70		0.09	3.05			57.29	1.51						
Non Governmental Securities	8.44	469.77	3.08	78.52		552.91	0.00		251.64		193.62	297.39	285.89	171.40	267.93		37.68		175.51	186.11
Fixed Deposit Receipts	303.15	260.59	360.74	96.99	461.17	536.90	928.73	186.12	843.27	142.84	274.12	404.98	174.35	1024.43	90.43	100.72	284.06	328.54	2.08	70.38
Own	237.04	260.59	299.63	96.99	9.92	536.90	928.73	186.12	787.06	142.84	274.12	386.90	174.35	967.43	90.43	100.72	282.40	328.54	2.08	70.38
Other Licences Institutions	66.10		61.11		451.25				56.21			18.08		57.00			1.66			
Collateral of Properties	7658.95	42550.07	44683.18	43633.23	21980.97	38710.72	28308.94	14023.58	42531.89	21858.02	14830.50	30134.13	9408.17	22912.52	19669.39	20641.80	23197.77	57647.18	2109.50	17402.21
Fixed Assets	4613.66	42373.35	24660.76	35637.38	16390.53	36145.68	25297.80	12833.78	21597.18	18356.94	12790.43	19013.08	9194.99	16973.04	19472.10	13421.14	14173.89	57647.18	1688.41	10082.78
Current Assets	3045.29	176.72	20022.42	7995.85	5590.43	2565.04	3011.14	1189.80	20934.71	3501.08	2040.07	11121.05	213.19	5939.48	197.29	7220.65	9023.88		421.09	7319.43
Against security of Bill	4.95	95.39	2865.80	940.01		1992.55	468.16	426.09	96.52	1411.88	299.53	2.44	447.95	99.96			323.27			249.76
Domestic Bills	0.01	21.69	1.34	859.44		810.57	0.30	165.92	19.60	1.28				86.27			6.27			112.04
Foreign Bills	4.94	73.70	2864.46	80.57		1181.98	467.85	260.17	76.92	1410.61	299.53	2.44	447.95	13.69			317.01			137.72
Against Guarantee	377.56	429.28	390.10	2807.31	314.81	2094.07	915.67	725.13	3595.55	1398.29	727.40	1311.03	357.46	808.22	585.25	149.98	569.11		126.90	5.44
Government Guarantee	93.73	24.67		368.27	138.81		156.12	94.77	198.83	2.17	71.84	216.36		129.84	1.95	134.63	135.05			
Institutional Guarantee		381.61	290.23	1570.95	176.00		759.55	464.98	2686.33	778.25	623.70	1094.67	248.45	651.06	583.30		434.06			
Personal Guarantee		19.95	19.01	867.38				131.51	709.44		31.86			27.32		15.34			100.00	5.44
Collective Guarantee		1.95								23.09										
Int. Rtd. Foreign Bank's Guarantee		1.10	80.86			176.80														
Other Guarantee	283.83			0.70		1917.28		33.87	0.95	594.78			109.02						26.90	
Credit Card			151.18	22.95	125.47	70.30				10.71						12.91			45.59	
Others	21678.55	426.51	2156.70	3579.56	2169.55		2110.70	343.23	646.19		612.00	588.33	313.88	237.41	897.55	744.45	1113.08		27644.15	1287.96
Total	38903.20	52177.83	51396.96	52250.96	25116.49	43957.46	32732.89	15982.23	47965.16	24834.22	17607.69	32802.37	11045.00	25270.09	21510.54	21907.11	25524.97	57975.72	30116.18	20417.31

Statement of Credit of Banks and Fiancial Institutions
as on Pus end, 2070

BFI Name	Prime	Sunrise	Grand	NIMB	Kist	Janata	Mega	CTBNL	Civil	Century	Sanima	NIDC	Malika	Siddhartha	UDBL	Yeti	Narayani	PDBL	Sahayogi	Axis	Karnali	Triveni	Suprim	Bhrikuti
Sector Wise																								
Agricultural and Forest Related	558.03	351.12	835.26	381.27	547.16	397.66	164.86	301.79	385.81	148.98	786.15	72.58	36.71	251.73		37.76	7.22	187.00	89.63	112.79	136.61	406.38	375.21	128.13
Fishery Related	2.50	3.65			0.18		0.92				3.28		2.68	9.14				24.68	18.20	4.17		28.85	1.94	6.63
Mining Related		98.42	505.64	57.23		52.55	70.71	31.24	1.63	100.00				17.40		10.54						0.55		
Manufacturing (Producing) Related	5567.94	4822.51	3037.55	4708.22	1901.50	4438.57	4444.59	2711.27	3914.07	2690.18	3739.88	522.04	210.98	475.45		212.28	15.82	227.28	93.47	177.29	60.85	291.01	145.66	334.67
Construction	2296.73	935.88	873.90	2740.61	2802.27	173.99	523.78	518.41	1397.44	1131.07	1508.94	51.80	43.72	578.26		551.33	55.60	436.63	126.01	237.92	57.28	417.66	189.93	520.35
Electricity,Gas and Water	914.41	464.21	330.80	369.24	554.08	507.15	367.29	593.90	198.82	191.63	601.38	76.06	1.15	15.06		9.00				1.63		0.78	1.24	4.50
Metal Products, Mach. & Ele. Eqp.	176.05	345.24	242.17	422.69	106.98	107.28	600.21	640.63	82.11	372.19	40.93	40.69		283.68		7.24		22.41		6.00		23.74	3.75	17.88
Tras., Com. and Public Utilities	544.30	525.47	1221.71	604.60	337.15	423.27	427.41	491.37	576.80	117.31	1110.94		65.86	524.70		46.44	12.23	237.75	5.15	130.27	74.06	306.91	142.90	563.73
Wholesaler & Retailer	2570.97	5177.74	1806.69	3799.56	3996.94	2315.14	4543.61	1618.45	3928.23	3129.00	4586.65	114.63	711.33	698.98		402.91	89.94	622.56	516.33	349.06	99.40	243.29	359.71	1024.20
Finance, Insurance and Real Estate	3827.45	3422.23	3263.74	1162.88	1703.44	1570.21	748.88	795.70	1920.35	956.50	960.21	326.90	53.20	257.22		550.91	51.70	127.65		175.51		176.73	122.42	183.61
Hotel or Restaurant	225.20	549.34	723.96	857.71	1000.43	630.02	330.22	161.39	732.63	217.61	505.72	237.63	46.19	137.38		92.06	14.34	87.44	3.06	33.29		158.39	50.68	16.64
Other Services	621.97	973.93	1199.75	1317.81	1781.55	440.47	364.17	323.16	1552.60	189.69	1035.68	274.90	111.53	304.99		165.14		67.38	54.67	74.35	301.44	96.61	166.62	207.18
Consumption Loans	999.34	1275.55	109.82	582.72	561.27	1138.02	711.92	359.58	601.79	2422.48	1045.54	48.45	25.22	355.29		1494.68	58.57	56.97	15.03	76.83	13.73	106.58	146.68	68.33
Local Government			64.77																	1.50			3.75	
Others	5553.54	1873.81	1173.86	817.88	582.19	755.24	718.31	1701.46	273.28	670.59	1426.47	204.05	507.09	429.63		1741.25	139.93	400.06	490.07	295.41		415.59	373.48	526.78
TOTAL sectorwise	23858.42	20819.11	15389.59	17822.42	15875.13	12949.56	14016.87	10248.35	15565.57	12337.23	17351.76	1969.73	1815.66	4338.91		5321.54	445.34	2497.82	1411.62	1676.02	743.37	2673.06	2083.96	3602.65
Product Wise																								
Term Loan	2755.97	2214.49	2859.67	3015.73	3286.24	2341.45	1411.30	1505.00	3052.04	1282.98	2851.62	937.02	122.72	758.90		300.61	26.85	196.30		229.03	160.25	312.44	167.54	134.27
Overdraft	5383.56	4164.47	1634.79	922.59	5844.47	2789.30	2312.11	2726.81	2772.77	3660.67	2294.13	374.55	295.53			57.79	139.93	1134.30		620.48	148.02	708.28	105.56	1151.90
Trust Receipt Loan / Import Loan	601.00	1129.67	706.72	696.57	291.18	788.86	909.63	291.84	1085.03	308.88	862.95													
Demand & Other Working Capital Loan	1916.70	6449.28	4800.29	4450.38	901.34	3463.94	6330.77	3331.74	4254.30	3094.91	4725.01	159.34	1083.01	1479.16		2277.67	89.24		539.24	204.54			487.93	
Res. Per. H. Loan (Up to Rs. 10 mil.)	1153.46	1160.72	233.23	1939.55	1863.27	303.53	287.51	415.48	363.16	1007.03	964.16	22.48	43.72	480.28		351.10	53.78	106.43	104.20	223.16		368.81	173.57	431.33
Real Estate Loan	3889.52	2598.66	2836.59	1273.44	1789.26	752.74	370.86	588.93	1789.41	374.86	843.33	315.78	0.01	123.32		693.25	51.70	416.49	63.73	166.08	57.28	216.34	113.69	248.76
Margin Nature Loan	1172.47	114.88	144.08	170.90	92.24	266.17		195.95	114.90	44.73	28.83		2.18	163.23		417.16	40.08	2.90		0.48		31.78	64.48	
Hire Purchase Loan	397.52	870.06	164.06	873.17	744.12	767.84	1326.08	371.02	702.68	516.73	1347.31	41.21	74.93	619.26		491.96	12.23	181.51	5.15	144.84	74.06	335.98	153.35	593.00
Deprived Sector Loan	937.72	789.54	621.18	786.50	707.84	581.52	509.79	391.00	529.51	383.54	662.92	62.15	67.18	139.75		164.20	13.04	101.90	51.18	63.96	59.61	90.91	55.62	132.80
Bills Purchased	121.63	144.13	416.03	363.60	37.56	3.71		307.34	18.83	2.30	49.19			3.00										
Other Product	5528.89	1183.21	972.97	3329.98	317.61	890.49	558.83	123.23	882.92	1660.60	2722.30	57.20	126.37	572.00		567.80	18.49	357.99	648.12	23.46	244.15	608.52	762.23	910.59
Total Product wise Loan	23858.42	20819.11	15389.59	17822.42	15875.13	12949.56	14016.87	10248.35	15565.57	12337.23	17351.76	1969.73	1815.66	4338.91		5321.54	445.34	2497.82	1411.62	1676.02	743.37	2673.06	2083.96	3602.65
Collateral Wise																								
Gold and Silver	2793.81	648.07	23.00			295.70		56.76	254.62	1604.80	81.50			24.11		481.37								18.54
Government Securities				19.49						0.63	0.90			16.00										
Non Governmental Securities	1209.90			175.63	92.24	266.17	32.18	36.67	68.95	44.73		40.55		163.23		501.70	40.08	2.90				31.78	64.48	
Fixed Deposit Receipts	158.17	72.06	66.91	85.02	189.67	73.18	29.20	65.84	18.48	57.71	95.30	3.58	16.14	56.37		83.78	18.49	20.12	15.03	21.36	13.73	44.51	26.79	18.19
Own	130.37	72.06	66.91	80.25	189.67	73.18	29.20	65.84	18.48	57.71	95.30	3.58	16.14	56.37		83.78	18.49	20.12	15.03	21.36	13.73	44.51	26.79	18.19
Other Licences Institutions	27.80			4.78																				
Collateral of Properties	17863.39	19039.22	14235.75	17222.97	14966.57	11478.96	13390.70	9229.65	14343.90	10182.04	15743.68	1863.45	1746.90	3999.54		670.53	373.54	2462.22	1394.58	1628.48	729.65	2554.21	1966.98	3558.44
Fixed Assets	17528.50	14223.61	11672.03	13347.34	14365.77	7948.69	9094.27	3029.88	10817.68	3450.07	12601.55	1863.45	1746.90	3999.54		670.53	373.54	2462.22	1394.58	1628.48	729.65	2554.21	1966.98	3558.44
Current Assets	334.89	4815.61	2563.73	3875.63	600.80	3530.27	4296.43	6199.77	3526.22	6731.97	3142.12													
Against security of Bill	73.45		283.50		37.56	25.63	10.54		18.83	2.30	798.64			3.00										
Domestic Bills			277.97		37.56	15.00			11.78	2.30	49.19			3.00										
Foreign Bills	73.45		5.53			10.63	10.54		7.06		749.45													
Against Guarantee	1205.50		134.47	219.15	573.90		263.23	354.33	791.24	383.54	5.55		49.15	76.66		101.82	13.23	12.59		25.70		19.31	21.96	
Government Guarantee	117.80		64.77	52.81	34.91												2.72	0.01		1.50				
Institutional Guarantee	1083.99		49.97	77.09	481.64			354.33	791.24	383.54			48.00	76.01		101.64				19.95		15.10		
Personal Guarantee	3.60		19.73	66.15	56.80						5.55			0.64			10.51	9.75		2.79		4.21		
Collective Guarantee				23.09	0.55		184.15						1.15					2.83						
Int. Rtd. Foreign Bank's Guarantee																								
Other Guarantee	0.11						79.09									0.18				1.46			21.96	
Credit Card																								
Others	554.20	1059.76	645.95	100.16	15.20	809.93	291.01	505.10	69.53	61.48	626.19	62.15	3.47			3482.34			2.01	0.48		23.24	3.75	7.48
Total	23858.42	20819.11	15389.59	17822.42	15875.13	12949.56	14016.87	10248.35	15565.57	12337.23	17351.76	1969.73	1815.66	4338.91		5321.54	445.34	2497.82	1411.62	1676.02	743.37	2673.06	2083.96	3602.65

Statement of Credit of Banks and Fiancial Institutions
as on Pus end, 2070

BFI Name	Suvekchha	Bageshwori	Gaurishankar	Gurkha	Gandaki	Infrastructure	Business	Biratlaxmi	Excel	Western	H & B	Aranko	NDEP	CEDBL	Miteri	Tinau	Rising	Muktinath	Sewa	Kankai	Public	Mahakali	Ace	Bhargav
Sector Wise																								
Agricultural and Forest Related	40.76	45.55	68.68	11.50	76.79	41.93	68.97	176.64	158.30	12.57	38.92	53.63	119.85	90.77	69.21	97.24	90.27	953.89	94.64	27.73	48.89	25.83	80.01	13.57
Fishery Related	0.77	0.88	0.71		6.32		6.06				3.17	6.00		1.79	1.51				1.53		0.71			
Mining Related		24.53		33.81	12.95		0.11		0.44		4.00								1.86		12.78			
Manufacturing (Producing) Related	3.69	119.75	34.07	0.73	211.37	189.40	189.50	144.42	88.96	44.40	281.20	24.22	232.51	710.80	71.77	63.21	108.85		280.06	23.22	101.41	23.91	695.37	
Construction	128.68	250.59	166.42	23.15	394.29	203.22	515.92	138.79	34.00	27.93	630.06	90.54	380.29	790.20	119.30	132.74	257.28	609.52	484.69	60.08	269.14	29.99	436.54	70.51
Electricity,Gas and Water		17.48				6.55					23.44	0.38	129.97	1296.14	27.07						4.45		352.48	
Metal Products, Mach. & Ele. Eqp.		64.72			11.45	0.05	70.50		14.41		33.67	4.45	1.65	764.90	14.05	16.54			44.93		26.18		53.46	
Tras., Com. and Public Utilities	264.74	150.93	69.49	24.83	179.39	165.63	601.81		32.81	15.05	275.52	57.61	82.07	688.57	132.08	144.34		663.08	271.58	26.27	181.04	4.11	227.75	78.51
Wholesaler & Retailer	439.51	556.89	38.66	145.26	270.22	769.74	722.40	829.14	584.19	203.99	1269.67	134.30	341.65	1091.27	196.57	339.81	75.13	517.53	597.24	153.15	68.97	103.76	617.86	151.88
Finance, Insurance and Real Estate		0.00	69.41	962.43	82.99	108.58	648.61		202.67		429.97	17.33	283.48	635.31	66.00	92.69	16.72	83.46	126.96		85.58		783.53	
Hotel or Restaurant		206.25	9.96	15.60	74.74	172.54	79.96		82.18	24.60	153.78	36.59	83.87	59.15	21.00	22.60			51.20	1.12	10.21	22.23	296.87	6.70
Other Services	25.27	172.42	33.83	43.04	56.11	55.93	258.44	103.09	88.74	30.14	330.64	16.80	400.46	202.76	46.20	152.46	18.28	15.62	87.52	17.89	28.74		353.33	5.64
Consumption Loans	88.00	28.84	14.81	72.57	68.13	77.67	462.15	196.38	112.67	15.14	341.84	74.76	541.14	126.41	82.72	31.62	29.00	48.50	59.68	15.88	54.68	27.75	45.65	3.20
Local Government		0.00											10.33		1.50				1.37				15.16	
Others	39.89	162.63	570.72	290.59	802.77	810.79	483.28	711.63	210.72	305.36	776.04	240.42	570.22	851.22	171.92	132.21	620.15	659.64	300.84	263.61	17.69	101.54	715.83	62.54
TOTAL sectorwise	1031.32	1801.46	1076.76	1623.52	2247.53	2602.01	4107.70	2300.08	1610.07	679.18	4591.93	757.03	3177.49	7309.29	1020.89	1225.45	1215.67	3551.24	2404.12	588.94	910.46	339.12	4673.83	392.54
Product Wise																								
Term Loan	48.73	520.18	267.70		82.87	202.20	490.73	478.87	47.66	213.33	336.48	136.98	508.71	1548.12	41.38	102.51		528.37	245.37	267.22	5.91		1242.08	115.62
Overdraft	268.56	783.64	239.07	146.34	1224.62	1544.37	781.31	829.14	250.20	292.05	1838.37	338.07	1086.80	1899.05	256.67	551.96	305.88	580.02	1023.58	202.07	249.21	81.74	1298.27	92.94
Trust Receipt Loan / Import Loan		0.00																			0.47			
Demand & Other Working Capital Loan	69.89	0.00	207.07	249.82	11.67		87.86	291.00	858.57	81.27	130.97	30.80		832.62	1.00				122.00			127.67	78.66	
Res. Per. H. Loan (Up to Rs. 10 mil.)	122.75	244.88	147.27	23.15	285.40	186.05	565.00	138.79	161.27	27.93	445.38	75.58	174.70	505.97	114.50	130.25	245.37	609.52	547.33	60.08	79.37	29.99	352.46	70.51
Real Estate Loan	106.99	0.00	69.41	999.43	151.07	175.15	622.17	90.53	50.80		524.50	14.73	511.74	848.72	54.64	60.23	16.72	83.46	20.94		43.38		606.39	
Margin Nature Loan	28.15	0.00		70.23		124.32	294.58				108.83	53.41	117.22	240.53							0.37		29.80	
Hire Purchase Loan	290.16	147.08	69.64	24.83	183.90	165.63	750.87	30.21	25.83	15.05	331.78	74.98	119.02	363.00	140.28	123.95	40.43	663.08	260.31	39.23	178.10	29.84	244.96	78.51
Deprived Sector Loan	39.89	74.45	44.38	23.99	80.03	45.94	115.23	98.73	65.88	33.62	211.87	17.68	123.20	254.45	33.92	51.92	43.42	921.14	108.70	16.94	26.37	14.24	180.46	13.86
Bills Purchased		0.00							0.77		3.20												0.80	
Other Product	56.19	31.22	32.21	85.73	227.96	158.35	399.95	342.81	149.09	15.94	660.57	14.80	536.10	816.83	378.50	204.63	563.86	165.65	75.88	3.40	327.29	55.64	639.95	21.11
Total Product wise Loan	1031.32	1801.46	1076.76	1623.52	2247.53	2602.01	4107.70	2300.08	1610.07	679.18	4591.93	757.03	3177.49	7309.29	1020.89	1225.45	1215.67	3551.24	2404.12	588.94	910.46	339.12	4673.83	392.54
Collateral Wise																								
Gold and Silver		3.18			18.80	56.23	31.27	115.46	71.35		16.17	0.69	265.30		48.53	12.63	9.91	25.55					0.03	
Government Securities																								
Non Governmental Securities	28.15			70.23			297.08				109.06	53.41	118.40	240.53									30.40	
Fixed Deposit Receipts	34.43	25.18	12.02	2.34	26.01	21.44	14.75	50.71	28.64	15.14	160.48	6.52	12.66	42.48	14.17	18.99	19.09	22.96	23.12	2.92	6.08	2.02	18.24	3.20
Own	34.43	25.18	12.02	2.34	26.01	21.44	14.75	50.71	28.64	15.14	160.48	6.52	12.66	42.48	14.17	18.99	19.09	22.96	23.12	2.92	6.08	2.02	18.24	3.20
Other Licences Institutions																								
Collateral of Properties	968.74	1773.10	1055.90	1527.44	2202.72	2399.96	3739.39	2133.92	1505.55	664.04	4159.91	695.93	2681.01	6425.70	956.69	1193.05	1186.67	2591.60	2372.18	585.08	902.85	337.10	4440.38	389.34
Fixed Assets	968.74	1773.10	1055.90	1527.44	2202.72	2399.96	3739.39	2133.92	1505.55	664.04	4159.91	695.93	2680.02	6168.31	956.69	1193.05	1186.67	2591.60	2372.18	585.08	902.85	337.10	4440.38	389.34
Current Assets													0.99	257.39										
Against security of Bill									0.77		3.20												0.80	
Domestic Bills									0.77		3.20												0.80	
Foreign Bills																								
Against Guarantee			8.11			0.05	9.68		2.85		143.11	0.08	53.35	93.45		0.79		911.13	8.82				183.55	
Government Guarantee									2.85		12.07			15.88					1.37				15.16	
Institutional Guarantee						0.05					123.64		45.00	67.19		0.79							165.31	
Personal Guarantee			2.38				9.68				5.80	0.08	8.35										3.09	
Collective Guarantee			5.74								1.60							911.13	7.45					
Int. Rtd. Foreign Bank's Guarantee														10.38										
Other Guarantee																								
Credit Card																								
Others			0.73	23.51		124.32	15.53		0.92			0.40	46.77	507.13	1.50					0.94	1.54		0.43	
Total	1031.32	1801.46	1076.76	1623.52	2247.53	2602.01	4107.70	2300.08	1610.07	679.18	4591.93	757.03	3177.49	7309.29	1020.89	1225.45	1215.67	3551.24	2404.12	588.94	910.46	339.12	4673.83	392.54

Statement of Credit of Banks and Fiancial Institutions
as on Pus end, 2070

BFI Name	Shangrila	diyalo	Country	Alpine	Nilgiri	Kasamandap	Garima	City	Bishow	Kabeli	Kamana	Corporate	Pathibhara	Purnima	Jyoti	Bagmati	Hamro
Sector Wise																	
Agricultural and Forest Related	36.13	180.33	87.66	83.17	6.76	32.37	119.47	132.36	77.85	11.21	72.44	119.65	18.56	54.94	36.77	38.20	33.42
Fishery Related	0.04										3.02						
Mining Related	0.15					12.85											
Manufacturing (Producing) Related	161.63	47.63	122.70	9.56		318.64	98.11	70.21		0.15	87.61	171.24	36.39	81.90	356.21	20.17	
Construction	326.84	39.52	62.67			476.52	531.75	632.45	244.05	27.13	592.64	110.43	116.10	52.05	560.96	37.71	15.59
Electricity,Gas and Water	3.20					123.06	4.66								315.67		
Metal Products, Mach. & Ele. Eqp.	36.73	2.07	15.60			56.78	10.38	19.10			22.28	15.40			102.92		
Tras., Com. and Public Utilities	382.91	80.45	7.60	85.18	20.29	171.14	490.81	558.55		4.86	177.99	97.07		76.25	331.81		2.74
Wholesaler & Retailer	380.83	171.66	346.05	141.86	122.88	457.07	382.08	435.31	1287.60	44.56	349.27	182.64	244.49	245.93	356.87	89.64	128.45
Finance, Insurance and Real Estate	262.03	68.66	25.76	74.29	12.35	705.07	63.65	115.76	226.97		72.06	60.39		50.77	300.62	7.15	
Hotel or Restaurant	203.07	21.75	35.97	9.83		355.57	102.49	145.73	80.08	5.69	59.66	9.26	11.78		68.68		
Other Services	209.20	9.84	8.51			134.12	128.15	148.18	26.45	11.82	128.12	0.63	38.59	18.84	86.35		1.30
Consumption Loans	206.45	23.46	76.39	10.07	68.44	150.57	287.16	164.02	613.21	76.72	137.43	21.30	191.25	52.29	582.62	15.73	85.54
Local Government		2.04				4.85	0.03								4.60		
Others	805.93	205.93	413.34	220.69	281.81	576.38	684.50	88.55	128.73	68.86	255.59	97.40	320.20	279.42	847.87	41.45	84.75
TOTAL sectorwise	3015.14	853.34	1202.25	634.65	512.52	3575.00	2903.23	2510.22	2684.94	251.00	1958.10	885.40	977.38	912.40	3951.93	250.05	351.79
Product Wise																	
Term Loan	429.38		27.05	287.37	55.11	439.86	460.49	269.19	389.80	58.56	386.18	95.43			727.19	38.77	2.74
Overdraft	408.53	324.44	530.84	146.85	182.50	1272.53	952.96	299.94	938.71		603.59	265.26	346.18	143.79	918.94	3.66	33.95
Trust Receipt Loan / Import Loan																	
Demand & Other Working Capital Loan	1030.55	174.14	281.12		122.86	336.05	0.54			64.28		172.41	94.01	264.76	344.79	139.97	59.21
Res. Per. H. Loan (Up to Rs. 10 mil.)	276.95	25.24	58.62	49.66	27.32	390.86	471.94	621.46	244.05	24.57	468.75	61.96	116.10	52.05	425.11	34.43	11.09
Real Estate Loan	92.14	49.52	36.58	23.58	12.35	637.26	84.42	151.33	226.97		50.22	39.17		50.77	369.53	7.15	
Margin Nature Loan	1.31	18.39				193.89		15.40			0.69	9.60			275.01		61.80
Hire Purchase Loan	563.48	66.96	62.17	96.71	20.39	159.61	543.91	608.90	286.56	5.34	234.96	115.70	20.53	110.23	313.91	14.24	13.59
Deprived Sector Loan	110.68	32.64	43.02	21.07	21.22	129.22	170.36	152.20	128.73	10.19	69.29	35.29	34.69	37.76	133.41	10.34	14.87
Bills Purchased															1.97		
Other Product	102.11	162.01	162.85	9.41	70.76	15.72	218.62	391.80	470.13	88.06	144.42	90.58	365.87	253.04	442.07	1.49	154.54
Total Product wise Loan	3015.14	853.34	1202.25	634.65	512.52	3575.00	2903.23	2510.22	2684.94	251.00	1958.10	885.40	977.38	912.40	3951.93	250.05	351.79
Collateral Wise																	
Gold and Silver	23.29			0.55	53.43	66.96	185.51	91.44	295.24	74.16	82.67		166.63		119.34		6.98
Government Securities																	
Non Governmental Securities	1.31	1.45						15.40							275.01		61.80
Fixed Deposit Receipts	23.09	18.73	25.27	8.86	7.77	51.95	26.46	21.08	31.41	2.08	21.52	3.15	4.09	18.31	19.45	1.49	3.17
Own	23.09	18.73	25.27	8.86	7.77	51.95	26.46	21.08	31.41	2.08	21.52	3.15	4.09	18.31	19.45	1.49	3.17
Other Licences Institutions																	
Collateral of Properties	2879.48	830.07	1165.12	606.21	451.32	3194.13	2546.06	2244.72	2229.56	174.76	1832.36	864.43	806.12	894.09	3419.91	248.56	279.84
Fixed Assets	2879.48	830.07	1165.12	606.21	451.32	3194.13	2546.06	2244.72	2229.56	174.76	1832.36	864.43	806.12	894.09	3390.64	248.56	279.84
Current Assets															29.27		
Against security of Bill																	
Domestic Bills																	
Foreign Bills																	
Against Guarantee	87.98	3.09	11.86	19.03		133.02	145.21	137.58	128.73		6.08	0.27			107.85		
Government Guarantee		2.04	11.86	1.97				4.07	2.69						4.60		
Institutional Guarantee				5.00		119.86									86.34		
Personal Guarantee						13.16		2.44			6.08	0.27			10.19		
Collective Guarantee	87.98			12.07			145.21	131.08	126.04						6.72		
Int. Rtd. Foreign Bank's Guarantee																	
Other Guarantee		1.05															
Credit Card																	
Others						128.93					15.46	17.55	0.53		10.37		
Total	3015.14	853.34	1202.25	634.65	512.52	3575.00	2903.23	2510.22	2684.94	251.00	1958.10	885.40	977.38	912.40	3951.93	250.05	351.79

Statement of Credit of Banks and Fiancial Institutions
as on Pus end, 2070

BFI Name	Kakre	Shine	Pacific	Civic	IDBL	Kanchan	Matribhumi	Bright	Innovative	Jhimruk	Metro	Vibor	Gaumukhi	Raptiveri	Consumer	Khadbari	Tourism	Mission	Mt. Makalu	Sindhu	Sahara	N.Community	Cosmos
Sector Wise																							
Agricultural and Forest Related	27.20	146.88	45.14	39.67	13.79	25.84	8.08	24.51	92.42	10.07	14.72	64.40	63.83	33.29	45.90	1.36	159.80	100.37	9.79	8.90	1.51	58.20	3.78
Fishery Related		0.19	0.17	0.15		0.15		0.18	4.72	0.07					1.74		2.48	0.08					
Mining Related					22.80				0.15			6.98					3.82	1.54					
Manufacturing (Producing) Related	6.99	270.12	31.53	0.30	279.76	57.10	4.84	36.44	151.02	7.91		141.78	5.41		24.54	15.08	341.06	11.92	0.51	10.69	3.28	61.17	0.60
Construction	25.42	240.57	104.71	37.94	274.88	118.76	38.45	19.46	137.42	2.33	148.58	306.34	41.51	15.34	146.76	17.23	456.65	46.82	6.16	53.47	0.17	75.32	13.63
Electricity,Gas and Water			0.91				0.46		5.18			76.71	1.50				6.58						
Metal Products, Mach. & Ele. Eqp.	1.68		7.63					5.93	17.61		13.68	154.78	1.62	10.89	16.19		126.78	19.60			1.00	8.47	
Tras., Com. and Public Utilities		603.02	36.94	5.03	108.12	42.26	25.32	43.60	62.91	79.10	290.92	99.30	47.20		76.39	1.65	138.39	64.26	4.58	143.39	0.21	7.77	28.83
Wholesaler & Retailer	94.34	845.86	111.56	68.00	498.87	265.17	47.54	68.61	141.31	77.02	309.39	53.93	105.05	119.59	44.12	55.24	651.65	301.66	5.65	196.06	49.86	77.15	24.56
Finance, Insurance and Real Estate		238.70	4.72		322.24	42.62	4.60	23.30	49.46		81.09	402.11		11.23	14.61		30.81	0.99		8.30		24.90	
Hotel or Restaurant	9.11	63.47	7.30	5.34	15.13	10.79	1.13	6.62	21.33	5.38	39.83	31.60	5.35	4.40	23.15	7.91	342.63	3.54	0.03	5.50	0.13	32.70	
Other Services	4.48	171.12	23.87	2.00	143.56	36.99	3.95	11.89	17.64	0.36	51.53	142.95	6.50	6.24	33.11	5.81	104.71	40.57	5.00		1.22	16.81	37.04
Consumption Loans	2.05	187.81	73.36	5.40	314.97	1.78	3.60	42.65	66.19	57.40	60.18	126.82	17.24	10.48	125.73	20.36	316.17	29.71	14.37	62.15	1.31	8.46	33.17
Local Government																							
Others	137.47	846.68	93.61	93.83	605.97	193.44	52.34	153.96	174.70	63.17	90.97	331.21	22.23	66.63	97.43	7.80	667.65	151.30	3.47	44.51	97.80	113.21	29.10
TOTAL sectorwise	308.74	3614.42	541.44	257.67	2600.09	794.90	190.31	437.14	942.06	302.81	1100.89	1938.90	317.45	278.08	649.66	132.45	3349.16	772.37	49.56	532.96	156.49	484.15	170.71
Product Wise																							
Term Loan	85.22	218.54			77.37	15.01	31.54	40.24	87.59	31.02	114.66	393.65	46.17	33.29	128.49		311.60	155.63	0.99	84.82			43.09
Overdraft	155.25	653.33	22.40	2.45	606.18	221.04	92.11	274.88	268.84	74.21	334.94	493.21	93.40	26.61	131.59	30.69	1561.53	307.22		171.94		67.60	19.11
Trust Receipt Loan / Import Loan										0.30				4.40									
Demand & Other Working Capital Loan		1125.91	158.19	149.15	214.39	139.33		8.31	165.83	36.89		121.41			128.23	56.07	287.31		12.17		145.80	3.99	
Res. Per. H. Loan (Up to Rs. 10 mil.)		209.00	102.18	37.74	229.04	112.08	25.10	9.73	110.93	2.33	146.47	156.71	41.19	9.90	103.77	16.75	413.04	40.00	6.16	53.47		65.12	10.61
Real Estate Loan	25.42	270.27			287.62	42.62	4.60	17.80	7.04		63.40	406.78	0.27	11.23	26.68		95.57	19.08				22.40	
Margin Nature Loan		0.75			95.29	22.09		16.21				26.46	0.48		1.98		8.87			15.63			
Hire Purchase Loan	1.61	751.62	59.08	7.21	126.01	42.26	24.21	30.01	118.94	81.68	327.70	186.49	47.31	4.05	85.62	5.09	322.97	61.35	1.88	143.39	0.21	24.77	37.89
Deprived Sector Loan	27.20	121.25	22.38	25.12	90.30	30.49	8.25	15.70	28.74	11.16	35.33	69.83	15.47	26.58	23.71	4.56	107.73	61.59	8.41	17.20	7.76	17.41	13.42
Bills Purchased																							
Other Product	14.04	263.75	177.20	36.01	873.91	169.97	4.51	24.25	154.16	65.23	78.39	84.37	73.16	162.01	19.59	19.29	240.54	127.49	19.95	46.52	2.72	282.87	46.58
Total Product wise Loan	308.74	3614.42	541.44	257.67	2600.09	794.90	190.31	437.14	942.06	302.81	1100.89	1938.90	317.45	278.08	649.66	132.45	3349.16	772.37	49.56	532.96	156.49	484.15	170.71
Collateral Wise																							
Gold and Silver			57.71	2.94	138.84					50.94			16.65		103.28	13.92	213.83		18.60	40.75			23.53
Government Securities					5.40																		
Non Governmental Securities					95.29			16.21			0.44	26.46			1.98		8.87			15.63			
Fixed Deposit Receipts	2.05	38.46	2.62	0.28	46.09	1.78	2.07	13.46	8.02	1.32	21.19	60.67	0.48	6.91	5.79	1.35	21.25	9.46	0.18	5.76	1.31	2.35	0.58
Own	2.05	38.46	2.62	0.28	46.09	1.78	2.07	13.46	8.02	1.32	21.19	60.67	0.48	6.91	5.79	1.35	21.25	9.46	0.18	5.76	1.31	2.35	0.58
Other Licences Institutions																							
Collateral of Properties	306.69	3525.33	481.11	238.91	2230.09	771.03	187.34	401.97	934.04	249.56	1079.25	1707.74	299.31	270.06	532.61	115.24	3084.05	703.46	29.80	470.81	155.18	478.75	133.17
Fixed Assets	306.69	3525.33	481.11	238.91	2230.09	771.03	187.34	401.97	934.04	249.56	1079.25	1707.74	299.31	270.06	532.61	115.24	3084.05	703.46	29.80	470.81	155.18	478.75	133.17
Current Assets																							
Against security of Bill																							
Domestic Bills																							
Foreign Bills																							
Against Guarantee		49.88			84.38		0.90			1.00		68.58	1.00	1.11	6.00		21.15	59.45	0.99			3.06	13.42
Government Guarantee												5.12											
Institutional Guarantee		45.00			84.32							58.97			6.00		20.00	1.44					
Personal Guarantee					0.06					1.00		4.49					0.99	58.01					
Collective Guarantee		4.88											1.00	1.11	0.00		0.15					3.06	13.42
Int. Rtd. Foreign Bank's Guarantee																							
Other Guarantee							0.90												0.99				
Credit Card																							
Others		0.75		15.53		22.09		5.50				75.44				1.94							
Total	308.74	3614.42	541.44	257.67	2600.09	794.90	190.31	437.14	942.06	302.81	1100.89	1938.90	317.45	278.08	649.66	132.45	3349.16	772.37	49.56	532.96	156.49	484.15	170.71

Statement of Credit of Banks and Fiancial Institutions
as on Pus end, 2070

BFI Name	Manaslu	Ekata	Kalinchowk	Kailash	Salpa	Saptakoshi	Sajha	PrabhuDB	Apex	Green	Nepal Aawas	NFL	NIDC Capital	NNFL	NSMFL	Peoples	KFL	Himalaya	Union	PFCL	NHMFL	Goodwill
Sector Wise																						
Agricultural and Forest Related	26.74	19.20	14.52	54.50	0.40	15.97	14.75	367.27	178.09	3.94		37.10	8.48	90.51	40.56	5.93	36.48	11.22	9.19	161.12	89.99	103.91
Fishery Related				1.81			2.28	6.90						2.88								
Mining Related	1.40		1.37					42.84	29.85				7.50							6.63		
Manufacturing (Producing) Related	10.27	45.27	10.33	303.75	1.32		14.02	295.28	260.52			17.44	40.72	265.73	96.85	5.51			121.56	109.67	54.03	
Construction	85.26	53.33	21.17	706.53		17.34	6.57	620.07	372.46	1.00	360.00	60.98	33.84	780.15	178.68	6.61	60.23	356.86	158.71	458.60	157.77	501.50
Electricity,Gas and Water	0.89			27.19				94.94	3.10			15.73	7.97							0.55		
Metal Products, Mach. & Ele. Eqp.		31.77		87.67		10.34	2.65	21.31	90.77					19.54	3.45				28.21	9.56	25.24	100.53
Tras., Com. and Public Utilities	57.80	156.43	10.13	640.34	1.05	3.56	9.86	343.42	19.49	7.78		2.08	37.10	84.76		0.60	18.00		62.28	121.41	170.85	135.22
Wholesaler & Retailer	59.56	99.69	28.06	887.70	34.87	39.01	36.08	866.24	795.10	3.50		140.81	200.74	298.90	33.58		71.56	248.89	19.08	646.14	76.32	796.62
Finance, Insurance and Real Estate				989.99				1198.83	281.13	0.80			63.23	158.91	153.67		22.10		60.00	88.02	190.19	
Hotel or Restaurant	3.83	10.84	1.62	397.28	6.92	0.47	9.40	965.44	133.46	0.02		17.48	9.34	53.56	37.69		3.21		81.91	21.80	25.16	
Other Services	16.75	36.40	3.07	383.13	10.64	0.41	8.45	514.83	122.72			1.20	5.53	104.71			16.62		21.51	37.94	60.32	71.30
Consumption Loans	134.09	62.03	11.41	240.32	1.21	10.82	1.39	486.75	380.72		3.60	58.88	175.35	129.40	246.50	9.19	117.46	99.02	161.98	120.94	180.13	131.29
Local Government															33.18		7.64					
Others	163.98	221.01	22.62	1259.97	13.79	47.09		1281.77	1294.94	7.61		120.09	98.48	1920.33	2049.16	13.92	73.78	23.87	71.68	358.05	329.99	68.98
TOTAL sectorwise	560.59	735.96	124.30	5980.17	70.20	145.01	105.44	7105.90	3962.34	24.65	363.60	471.78	688.28	3909.39	2873.32	41.76	427.08	739.85	796.10	2140.44	1359.97	1909.35
Product Wise																						
Term Loan	31.45	6.88	47.51	684.41	10.11	42.05	33.75	709.46	112.87	4.24		0.94	44.67	115.39	181.57	5.51	108.05		260.44	985.53	330.76	722.56
Overdraft	118.96	239.97	26.33	1738.12	56.55	50.43	63.39	797.08	703.40	11.53												
Trust Receipt Loan / Import Loan			2.07																			
Demand & Other Working Capital Loan	5.55	1.38		576.11		2.36		2373.94	1149.04			227.61	322.97	676.65	326.36		73.78	248.89	126.67	395.71		
Res. Per. H. Loan (Up to Rs. 10 mil.)	85.26	53.33	19.20	706.53		17.34	6.57	242.59	314.33		282.00	55.36	7.35	730.23	31.41	9.75	60.23	335.27	81.58	240.80	132.00	382.45
Real Estate Loan		54.59		754.33				960.28	280.05		67.10	22.72	94.07	288.90	2013.73	6.61	22.10	21.59	50.36	141.62	189.96	293.31
Margin Nature Loan				18.37				284.02	34.83			40.22	97.00	77.68	64.13	2.77	117.46		112.41	5.47	44.96	68.98
Hire Purchase Loan	62.73	193.43	16.25	744.80		14.38	1.39	544.57	217.63	8.84		2.13	39.61	169.04	172.58	4.13	18.00	14.46	70.18	152.26	170.85	150.90
Deprived Sector Loan	18.73	37.36	7.81	221.33	2.33	14.84	0.35	220.94	131.10	0.04	10.90	15.26	4.39	120.81	33.18	5.93	7.64	23.87	25.41	65.60	43.25	92.20
Bills Purchased								2.02														
Other Product	237.91	149.02	5.11	536.18	1.21	3.61		971.00	1019.09		3.60	107.55	78.23	1730.69	50.36	7.07	19.84	95.78	69.05	153.45	448.18	198.95
Total Product wise Loan	560.59	735.96	124.30	5980.17	70.20	145.01	105.44	7105.90	3962.34	24.65	363.60	471.78	688.28	3909.39	2873.32	41.76	427.08	739.85	796.10	2140.44	1359.97	1909.35
Collateral Wise																						
Gold and Silver	122.57	24.41		60.66				47.03	33.43											15.79		24.83
Government Securities																						
Non Governmental Securities				147.15					34.83						64.13	2.77	95.08		112.41			
Fixed Deposit Receipts	6.59	0.62	0.32	67.31	1.21			30.43	65.59		3.60	18.62	74.10	38.15	9.80	2.90	22.38	81.46	44.26	20.03	107.46	106.46
Own	6.59	0.62	0.32	67.31	1.21			30.43	65.59		3.60	18.62	74.10	38.15	9.80	2.90	22.38	81.46	44.26	20.03	107.46	106.46
Other Licences Institutions																						
Collateral of Properties	424.72	710.74	123.98	5520.27	69.00	145.01	105.44	7014.09	3732.84	24.61	360.00	393.84	552.71	3788.64	993.33	36.08	309.62	634.53	601.82	2007.98	1179.48	1608.55
Fixed Assets	424.72	710.74	123.98	5520.27	69.00	145.01	105.44	7014.09	3732.84	24.61	360.00	393.84	552.71	3788.64	993.33	36.08	309.62	634.53	601.82	2005.90	1179.48	1608.55
Current Assets																				2.08		
Against security of Bill																						
Domestic Bills																						
Foreign Bills																						
Against Guarantee	6.71			183.39				14.34	36.69						33.18				37.61	5.40		100.53
Government Guarantee				13.15											33.18				3.25			
Institutional Guarantee				169.84					33.68										22.16			
Personal Guarantee				0.41				14.34	3.01										12.20	3.52		
Collective Guarantee																				0.88		
Int. Rtd. Foreign Bank's Guarantee	6.71																					
Other Guarantee																				1.00		100.53
Credit Card																						
Others		0.19		1.40					58.97	0.04		59.32	61.48	82.59	1772.89	0.02		23.87		91.23	73.03	68.98
Total	560.59	735.96	124.30	5980.17	70.20	145.01	105.44	7105.90	3962.34	24.65	363.60	471.78	688.28	3909.39	2873.32	41.76	427.08	739.85	796.10	2140.44	1359.97	1909.35

Statement of Credit of Banks and Fiancial Institutions
as on Pus end, 2070

BFI Name	SFL	SIFCL	Lumbini	ILFCO	Mahalaxmi	Lalitpur	United FC	General	Progressive	Navadurga	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	Synergy	Srijana	Om	WMBFL	CMBFCL	Crystal
Sector Wise																						
Agricultural and Forest Related		51.27	59.32	41.56	16.04		4.00	0.44	0.40	51.91	22.30	23.66	60.45	6.21	25.32	20.53	96.24	27.36	35.20		365.96	
Fishery Related					19.24				0.00								0.70					
Mining Related		1.90	2.83	3.76		3.12	2.77			3.15			18.60		14.30		0.50					
Manufacturing (Producing) Related	128.60	137.71	234.81	425.82	214.03		41.68	4.68	14.77	224.71	96.41	80.71	96.54	107.54		3.94	211.05		127.44	22.41	776.66	
Construction	164.55	283.31	181.15	104.10	465.48	50.56	819.84	54.76	24.23	9.98	130.12	96.65	155.96	128.48	33.47	20.10	251.49	31.83	441.52	49.98	1.30	195.50
Electricity,Gas and Water		0.84		24.50					0.00			3.50	5.75	29.56			75.54					
Metal Products, Mach. & Ele. Eqp.		3.91		108.20	12.48		188.87		2.10	21.18			4.02	40.08	8.35		23.08		5.00	0.13		
Tras., Com. and Public Utilities	135.49	65.74	135.35	777.89	348.67		42.50		34.78	5.79		350.11	32.76	93.50			290.39		339.53	22.40	4.03	
Wholesaler & Retailer	433.98	142.93	173.50	240.00	571.29	315.11	27.16	133.98	11.25	234.32	292.07	281.67	65.30	97.11	48.79	28.58	220.74	234.21	577.91	62.79	174.65	
Finance, Insurance and Real Estate		79.07	90.40	351.27	389.74	537.38	188.69		26.16	46.96	31.38	166.28	198.62	125.31			120.13		275.12	190.70	12.00	
Hotel or Restaurant	6.05	72.45	297.17	18.11	191.12		3.85		0.00	100.48	20.51	60.22	11.25	39.42	7.10		77.96		127.12	0.54	75.71	
Other Services	13.02	236.43	284.71	69.09	80.88	143.70	0.20	7.86	1.56	72.64	55.11	69.89	40.72	7.10	0.13	6.92	311.37	12.48	26.99	12.67	2.15	
Consumption Loans	21.40	120.43	28.54	58.74	237.62	86.72	939.03	8.74	17.41	44.45	39.63	13.17	60.52	47.02	7.94	18.62	151.65	13.74	328.29	15.32	4.24	10.20
Local Government				0.80					0.00	1.52	2.01											
Others	303.39	1.20	247.55	234.64	258.80	111.54	593.67	156.57	143.58	101.92	121.57	598.87	439.80	205.61	42.98	3.71	306.30	353.79	1186.07	187.82	819.36	411.94
TOTAL sectorwise	1206.48	1197.19	1735.32	2458.47	2805.40	1248.13	2852.25	367.02	276.25	919.02	811.11	1744.75	1190.29	926.95	188.38	102.41	2137.13	673.39	3470.20	564.76	2236.06	617.65
Product Wise																						
Term Loan		167.62		556.37	193.23	315.11	6.36		7.97		388.47	198.14	4.91	21.91		62.81	678.52	234.21	574.89	129.89	1269.52	271.24
Overdraft																						
Trust Receipt Loan / Import Loan																						
Demand & Other Working Capital Loan	680.38	375.83	1082.40	522.82	914.29		273.07		33.62	746.20		334.91	788.22	363.34	78.44		268.54		376.64	96.58	166.76	16.77
Res. Per. H. Loan (Up to Rs. 10 mil.)	103.58	221.27	111.14	44.77	256.77	50.56	401.88		18.61	4.12	130.12		121.69	281.51		20.10	373.99		254.84		1.30	124.77
Real Estate Loan	60.97	134.41	160.41	307.64	446.45	537.38	234.88	54.76	21.66	72.68	59.87	325.05	171.12	133.03	43.37		415.03		421.01	178.97	667.20	201.31
Margin Nature Loan	22.01	92.34	14.00	44.37	181.70	20.25	275.90	9.12	17.04	55.98			15.17	13.36			32.91		13.63	49.11		0.02
Hire Purchase Loan	135.49	45.32	75.96	786.90	366.18	26.70	889.15	5.83	31.61	1.49	3.57	350.11	36.07	27.47	5.07	5.97	98.60	8.28	350.29	20.75	5.01	3.48
Deprived Sector Loan	41.03	39.53	32.50	47.25	79.76	37.21	96.28	1.27	8.42	38.05	25.92	51.45	53.11	29.78	5.67	3.71	77.33	20.31	106.14	4.42	12.00	0.07
Bills Purchased																						
Other Product	163.02	120.88	258.92	148.35	367.02	260.92	674.74	296.05	137.31	0.51	203.16	485.08		56.55	55.83	9.83	192.20	410.60	1372.77	85.03	114.25	
Total Product wise Loan	1206.48	1197.19	1735.32	2458.47	2805.40	1248.13	2852.25	367.02	276.25	919.02	811.11	1744.75	1190.29	926.95	188.38	102.41	2137.13	673.39	3470.20	564.76	2236.06	617.65
Collateral Wise																						
Gold and Silver							25.21												192.27			
Government Securities																						
Non Governmental Securities		92.34		44.37	182.40	20.25		9.12	14.79	30.17			15.17	13.36					13.63	18.59		
Fixed Deposit Receipts	21.40	28.09	23.23	19.30	42.74	39.77	105.03	8.74	2.92	15.03	34.54	13.17	35.02	26.99	2.87	12.65	102.64	5.46	83.88	5.83	1.04	6.70
Own	21.40	28.09	23.23	19.30	42.74	39.77	105.03	8.74	2.92	15.03	34.54	13.17	35.02	26.99	2.87	12.65	102.64	5.46	83.88	5.83	1.04	6.70
Other Licences Institutions																						
Collateral of Properties	1185.08	1076.56	1632.49	2322.01	2526.18	970.08	2101.70	349.16	245.13	837.30	772.87	1731.57	1140.11	870.10	142.53	89.76	1996.13	8.28	3180.42	487.81	2223.02	610.92
Fixed Assets	1185.08	1076.56	1632.49	2322.01	2526.18	614.64	2101.70	349.16	245.13	837.30	772.87	1731.57	1140.11	870.10	142.53	89.76	1996.13	8.28	3180.42	487.81	2223.02	610.92
Current Assets						355.44																
Against security of Bill																						
Domestic Bills																						
Foreign Bills																						
Against Guarantee		0.20	32.50	47.64	50.45		8.06		13.11					16.49			5.45				12.00	
Government Guarantee				15.25										2.00			5.45					
Institutional Guarantee			32.50	32.00	50.02		7.96		4.50					14.00							12.00	
Personal Guarantee		0.20		0.39	0.43		0.10		6.36					0.49								
Collective Guarantee																						
Int. Rtd. Foreign Bank's Guarantee																						
Other Guarantee									2.25													
Credit Card																						
Others			47.10	25.16	3.62	218.03	612.25		0.30	36.52	3.70				42.98		32.91	659.66		52.53		0.02
Total	1206.48	1197.19	1735.32	2458.47	2805.40	1248.13	2852.25	367.02	276.25	919.02	811.11	1744.75	1190.29	926.95	188.38	102.41	2137.13	673.39	3470.20	564.76	2236.06	617.65

Statement of Credit of Banks and Fiancial Institutions
as on Pus end, 2070

BFI Name	Guheshwori	Patan	Fewa	Everest	Prudential	ICFC	Sagarmatha	Civil	Imperial	Kuber	NEFL	Seti	hama	reliable	Namaste	Kaski	Zenith	Unique	Manjushree	Subhalaxmi	Jebils	Reliance	Lotus	Bhaktapur
Sector Wise																								
Agricultural and Forest Related	6.28	7.49	26.07	35.51	2.83	66.78	85.31		1.80		5.16	22.51	2.80	7.94	7.46	69.58	43.14		31.38	23.25	38.68	0.64	4.49	22.97
Fishery Related			5.95	3.04			0.30	2.50							0.18	0.99	0.00				0.05			
Mining Related						0.70			6.50								10.70							
Manufacturing (Producing) Related	57.63	7.52	144.15	17.24	25.66	326.93	51.69	17.40	17.64	15.33	22.81	16.51			4.31	58.02	33.55	42.55	100.19	37.91	3.25	2.08		45.52
Construction	223.69	43.06	652.08	136.17	27.12	165.60	291.88	34.86	42.07	26.89	83.68	3.79	6.78	108.98	32.99	256.01	137.39	20.89	56.46	64.34	64.25	228.82	40.00	57.48
Electricity,Gas and Water						39.10	2.17															4.40		2.00
Metal Products, Mach. & Ele. Eqp.	2.69	0.08	80.79	0.98	0.06	51.28	15.05				0.38				0.69		2.48		26.18	1.32	0.15	6.92		
Tras., Com. and Public Utilities	7.12		447.59	202.08	52.70	9.08	233.12	283.66	24.15	3.29	139.64		58.52	155.31	2.87	338.04	19.79	81.49	91.97	82.98	42.29	139.98	70.89	46.05
Wholesaler & Retailer	6.97	9.02	422.62	60.28	88.34	501.85	91.69		128.33	41.19	76.60	75.24	13.82	456.59	7.81	298.43	68.30	17.51	118.62	101.06	54.92	54.44	60.78	27.22
Finance, Insurance and Real Estate	69.23	21.00	2.12	2.21	140.81	817.63	42.13	55.12	35.58	266.66	35.20		80.22	86.45	0.12	101.04	41.49	6.90	45.86	12.98	9.60	23.50	10.00	9.00
Hotel or Restaurant	3.03		127.91	2.89	33.70	121.76	4.68		7.50	0.23	1.48		4.28	15.50	0.30	91.80	7.70	50.00	17.49	16.73	6.54	16.71		2.70
Other Services	64.20	13.41	90.96	4.88	77.95	48.17	73.80	0.01	26.80	30.22	8.30	12.11	42.77	3.82		5.48	36.74	14.40	20.80	18.86	13.62	1.20	32.24	8.49
Consumption Loans	138.11	40.61	149.77	20.28	74.28	153.92	187.83	17.80	20.33	19.73	142.26	2.29	1.95	344.28	1.73	24.39	172.53	31.55	106.90	89.68	211.05	136.56	59.14	29.20
Local Government											1.30						1.53							
Others	221.17	51.51	942.04	62.31	253.33	827.56	334.25	167.59	212.22	148.25	271.37	25.39	160.55	690.84	49.23	553.95	238.39	200.22	305.57	255.73	126.19	390.88	82.61	24.20
TOTAL sectorwise	800.12	193.71	3092.03	547.86	776.78	3130.36	1413.90	578.92	522.92	551.79	788.18	157.84	371.68	1869.70	107.70	1797.74	813.74	465.52	921.42	704.83	570.58	1006.13	360.14	274.83
Product Wise																								
Term Loan	185.85		101.88	32.63	34.00	109.72	36.69			8.95	255.25	9.49	8.97	2.69	17.52	57.83	39.15		43.55		10.39		30.52	17.64
Overdraft					7.50			0.03																
Trust Receipt Loan / Import Loan																								
Demand & Other Working Capital Loan		47.37	796.65	188.44	412.14	1756.36	174.34	420.31	314.77	230.03	83.04	119.87	136.33	391.28		394.91	119.27	187.94	555.87	239.23	71.87		68.59	92.67
Res. Per. H. Loan (Up to Rs. 10 mil.)	133.66	18.10	573.27		27.12	212.06	265.39	34.86	36.57	22.02	83.35	3.69	3.49	117.17	33.04	256.01	117.93	22.39	34.84	64.34	56.75	187.62	7.73	35.75
Real Estate Loan	128.05	15.20	167.68	148.82	117.29	505.18	36.64	45.99	83.36	70.72	62.88		68.32	154.54	0.12	101.04	63.19	59.12	61.83	54.90	9.10	77.85	32.27	
Margin Nature Loan	89.48	29.62			51.15	270.42	189.01	50.36	33.65	1.38	120.38		72.02	193.55		6.40	144.56	58.12	98.62	66.28	192.12	130.55	11.70	
Hire Purchase Loan	20.35	0.88	504.29	91.18	60.96	91.06	258.54	12.69	28.18	17.90	154.34	1.55	68.54	155.31	1.01	338.04	26.77	57.39	84.47	129.24	51.50	154.00	101.64	85.17
Deprived Sector Loan	21.64	6.81	92.27	30.23	31.80	107.63	88.49	14.63	10.09	1.04	19.16	6.57	11.90	37.21	3.66	66.08	38.77	12.42	31.60	22.94	20.06	29.48	11.34	9.00
Bills Purchased		3.80			3.10					2.60														
Other Product	221.09	71.93	855.99	56.55	31.72	77.93	364.80	0.05	16.30	197.14	9.78	16.67	2.12	817.95	52.34	577.42	264.10	68.13	10.66	127.91	158.79	426.64	96.35	34.59
Total Product wise Loan	800.12	193.71	3092.03	547.86	776.78	3130.36	1413.90	578.92	522.92	551.79	788.18	157.84	371.68	1869.70	107.70	1797.74	813.74	465.52	921.42	704.83	570.58	1006.13	360.14	274.83
Collateral Wise																								
Gold and Silver			23.64				4.79							86.33		1.86								6.82
Government Securities						18.93																		
Non Governmental Securities		29.35			51.15		188.65			1.38	120.38			193.55			145.56	2.50	98.62					
Fixed Deposit Receipts	28.28	9.62	37.47	15.19	14.94	58.34	27.23	5.10	16.30	4.74	7.17	0.84	1.95	24.41	1.08	16.13	10.35	15.75	8.28	20.38	7.22	10.02	5.43	1.07
Own	28.28	9.62	37.47	15.19	14.94	58.34	27.23	5.10	16.30	4.74	7.17	0.84	1.95	24.41	1.08	16.13	10.35	15.75	8.28	20.38	7.22	10.02	5.43	1.07
Other Licences Institutions																								
Collateral of Properties	656.25	141.94	3030.92	532.51	677.24	2661.93	1184.17	517.28	465.27	543.54	642.33	157.00	279.84	1086.74	106.51	1750.09	656.30	367.36	753.34	602.64	350.32	751.79	330.58	256.34
Fixed Assets	656.25	141.90	3030.92	532.51	677.24	2661.93	1184.17	517.28	465.27	543.54	642.33	157.00	279.84	1062.82	106.51	1750.09	656.30	367.36	753.34	602.64	350.32	751.79	330.58	256.34
Current Assets		0.03												23.92										
Against security of Bill					3.10																	14.95		
Domestic Bills					3.10																	14.95		
Foreign Bills																								
Against Guarantee	0.99	8.70			30.36	49.20	9.05	1.79		1.98			17.88			23.25	1.53	46.56			20.11	40.20	20.30	10.60
Government Guarantee		0.30					4.85									2.35	1.53							
Institutional Guarantee		5.50			30.36	13.00	4.20			0.24			11.90								8.00	23.50		9.00
Personal Guarantee	0.99	2.90				36.20		1.79		1.74			5.98								12.00		8.60	1.60
Collective Guarantee																20.90					0.11	16.70		
Int. Rtd. Foreign Bank's Guarantee																								
Other Guarantee																		46.56					11.70	
Credit Card																								
Others	114.59	4.10		0.17		341.97		54.75	41.35	0.15	18.30		72.02	478.67	0.10	6.40		33.34	61.19	81.82	192.92	189.17	3.83	
Total	800.12	193.71	3092.03	547.86	776.78	3130.36	1413.90	578.92	522.92	551.79	788.18	157.84	371.68	1869.70	107.70	1797.74	813.74	465.52	921.42	704.83	570.58	1006.13	360.14	274.83

Major Financial Indicators of Micro-credit Development Banks

Rs in million

	Liabilities	Mid-July			Mid-Dec	Mid-Jan	% change		
		2011	2012	2013	2013	2014			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	2408.8	2816.6	3801.3	4842.2	4749.6	16.93	34.96	-1.91
	a. Paid-up Capital	1546.3	1717.2	2234.0	2627.5	2768.9	11.05	30.10	5.38
	b. Statutory Reserves	245.6	288.3	383.5	492.6	523.0	17.42	33.02	6.16
	c. Retained Earning	-25.6	107.6	208.2	500.9	216.5	-520.65	93.51	-56.79
	d. Others Reserves	642.5	703.6	975.6	1221.2	1241.3	9.50	38.66	1.65
2	**BORROWINGS**	13037.6	16586.4	20216.3	21152.7	23495.6	27.22	21.88	11.08
	a. NRB	200.9	198.4	210.3	469.3	478.4	-1.26	6.01	1.96
	f. Others	12836.7	16388.0	20006.0	20683.4	23017.2	27.67	22.08	11.28
3	**DEPOSITS**	3537.4	5235.2	7221.6	8797.6	9135.7	47.99	37.94	3.84
4	**BILLS PAYABLE**				2.3	1.8			-24.95
5	**OTHER LIABILITIES**	1818.6	2502.9	3009.7	3776.9	3482.0	37.62	20.25	-7.81
	a. Loan Loss Provision	436.3	505.5	694.0	761.5	748.0	15.87	37.30	-1.78
	b. Interest Suspense a/c	354.0	410.0	446.9	543.3	465.4	15.82	9.01	-14.33
	c. Others	1028.4	1587.5	1868.8	2472.1	2268.6	54.36	17.72	-8.23
6	**RECONCILIATION A/c**	223.2	2236.6	688.6	812.3	805.8	902.07	-69.21	-0.80
7	**PROFIT & LOSS A/c**	470.7	629.8	837.9	540.5	672.0	33.79	33.04	24.34
	Total	**21496.4**	**30007.5**	**35775.3**	**39924.5**	**42342.5**	39.59	19.22	6.06
	Assets								
1	**LIQUID FUNDS**	3272.2	5843.5	6322.8	5883.5	7463.6	78.58	8.20	26.86
	a. Cash Balance	31.8	44.2	42.8	43.0	51.9	39.04	-3.25	20.68
	b. Bank Balance	2632.4	3253.9	3561.6	3948.9	3959.0	23.61	9.46	0.25
	c. Money at Call	608.1	2545.4	2718.5	1891.5	3452.8	318.59	6.80	82.54
2	INVESTMENT IN SECURITIES EXCEPT SHARES	164.7	128.7	116.2	116.2	116.2	-21.89	-9.71	0.00
3	**SHARE & OTHER INVESTMENT**	1560.5	2040.6	2963.6	3254.5	3154.5	30.77	45.23	-3.07
4	**LOANS & ADVANCES**	14649.9	17738.3	23401.7	27141.6	28215.5	21.08	31.93	3.96
	Institutional	14649.9	6194.1	6740.3	7279.9	7464.6	-57.72	8.82	2.54
	Individual		11544.2	16661.4	19861.7	20751.0	0.00	44.33	4.48
5	**FIXED ASSETS**	259.3	340.2	444.6	565.5	574.1	31.18	30.67	1.52
6	**OTHER ASSETS**	1253.2	1594.9	1685.8	1935.8	1909.0	27.27	5.70	-1.38
7	**EXPENSES NOT WRITTEN OFF**	1.1	0.7	9.8	11.1	11.1	-35.14	1301.73	0.11
8	**NON BANKING ASSETS**	0.0	0.0	0.0	0.7	0.7	0.00	0.00	0.00
9	**RECONCILIATION A/c**	253.0	2234.8	699.6	921.4	797.5	783.26	-68.70	-13.44
10	**PROFIT & LOSS A/c**	82.5	85.8	131.2	94.3	100.2	4.09	52.88	6.29
	Total	**21496.4**	**30007.5**	**35775.4**	**39924.5**	**42342.5**	39.59	19.22	6.06

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

	Particulars	PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN	RMDC	DEPROSC	CHHIMEK	Swabalamban	Sanakisan	NERUDE	Naya Nepal	Summit	Sworojgar
1	**CAPITAL FUND**	43.84	-189.71	160.70	42.49	109.42	368.65	1516.66	219.90	346.46	334.05	769.43	135.23	22.44	33.16	16.81
	a. Paid-up Capital	60.00	58.50	115.00	73.57	100.00	200.00	520.00	127.37	210.00	149.88	230.00	64.40	20.00	25.00	15.70
	b. Statutory Reserve	5.72	1.36	24.43	6.48	7.29	60.37	131.49	46.73	76.52	74.63	44.81	26.18	0.91	3.28	0.96
	c. Retained Earning	-29.47	-249.57	13.46	-46.55	0.00	25.63	325.16	38.86	52.04	1.49	76.86	0.13	1.53	1.74	0.15
	d. Others Reserve fund	7.58	0.00	7.81	8.99	2.13	82.64	540.01	6.94	7.90	108.05	417.76	44.52	0.00	3.14	0.00
2	**BORROWINGS**	696.17	166.23	1105.05	587.07	536.63	3012.10	3231.83	1457.17	1755.38	2011.84	4131.01	701.88	109.18	148.94	180.09
	a. NRB	44.41	16.45	0.80	3.70	34.75	1.75	0.00	8.85	10.21	0.00	8.79	0.00	0.00	0.00	0.00
	B. Others	651.77	149.78	1104.25	583.38	501.88	3010.35	3231.83	1448.33	1745.17	2011.84	4122.22	701.88	109.18	148.94	180.09
3	**DEPOSITS**	103.80	58.57	362.72	281.18	288.20	1547.59	0.00	499.83	2829.75	1366.25	0.00	445.05	36.02	112.35	87.96
4	**BILLS PAYABLE**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	**OTHER LIABILITIES**	248.06	306.47	261.86	117.33	253.75	404.69	285.05	110.31	315.80	363.28	467.34	135.88	11.08	22.99	31.45
	1. Loan Loss Provision	41.58	55.48	77.25	41.54	98.81	70.40	100.09	22.40	40.10	54.60	58.22	20.09	8.07	1.66	5.29
	2. Interest Suspense a/c	149.48	121.67	35.73	32.95	56.61	42.88	0.40	3.78	0.00	7.13	1.85	6.03	0.00	0.00	0.69
	3. Others	57.01	129.32	148.88	42.83	98.33	291.41	184.57	84.13	275.70	301.55	407.28	109.76	3.01	21.33	25.47
6	**RECONCILIATION A/C**	1.16	49.97	0.71	1.71	-11.54	0.00	0.00	0.00	0.00	2.51	0.00	520.54	0.00	147.20	0.00
7	**PROFIT & LOSS A/C**	6.69	0.00	41.74	23.73	13.57	123.90	106.44	66.41	67.57	61.15	54.87	41.24	0.73	8.30	5.19
	TOTAL LIABILITIES	1099.72	391.52	1932.77	1053.52	1190.03	5456.94	5139.98	2353.62	5314.97	4139.07	5422.65	1979.81	179.45	472.94	321.50
Assets																
1	**LIQUID FUNDS**	59.61	6.47	452.24	185.91	159.12	768.51	441.79	598.65	1095.24	389.63	1340.72	315.22	86.30	57.98	78.34
	a. Cash Balance	8.31	1.40	6.53	5.52	2.41	4.50	0.01	0.85	2.46	2.47	1.85	0.95	0.07	3.17	0.09
	b. Bank Balance	51.30	5.06	445.71	76.03	146.70	63.59	441.78	190.83	1092.78	30.63	203.47	314.27	1.87	2.06	34.45
	c. Money at Call	0.00	0.00	0.00	104.36	10.00	700.42	0.00	406.97	0.00	356.54	1135.40	0.00	84.37	52.75	43.79
2	**INVESTMENT IN SECURITIES EXCEPT SHARES**	0.00	0.00	0.00	0.00	0.00	38.73	0.00	0.00	75.46	0.00	0.00	0.00	0.00	0.00	0.00
3	**SHARES & OTHER INVESTMENT**	0.80	0.80	89.75	1.15	116.02	137.18	2116.43	30.01	7.44	298.74	200.01	50.32	0.01	0.00	0.00
4	**LOANS & ADVANCES**	787.86	122.28	1184.68	724.46	762.52	4096.18	2502.25	1598.43	3863.12	3203.23	3813.75	1039.94	87.89	262.05	235.37
	Institutional	0.00	0.00	0.00	0.00	0.00	0.00	2502.25	0.00	0.00	0.00	3813.75	0.00	87.89	0.00	0.00
	Individual	787.86	122.28	1184.68	724.46	762.52	4096.18	0.00	1598.43	3863.12	3203.23	0.00	1039.94	0.00	262.05	235.37
5	**FIXED ASSETS**	14.11	1.91	10.52	13.67	18.44	162.84	2.17	13.94	118.55	22.91	19.30	20.31	1.95	3.22	2.63
6	**OTHER ASSETS**	213.78	196.44	195.58	128.33	76.26	251.00	77.35	111.68	155.16	224.56	48.47	30.93	3.21	2.34	5.17
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	0.00	0.00	0.00	0.16	0.00
8	**NON BANKING ASSETS**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	**RECONCILIATION A/C**	0.00	48.69	0.00	0.00	0.00	2.50	0.00	0.90	0.00	0.00	0.40	523.09	0.09	147.20	0.00
10	**PROFIT & LOSS A/C**	16.36	14.93	0.00	0.00	57.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL ASSETS	1099.72	391.52	1932.77	1053.52	1190.03	5456.94	5139.98	2353.62	5314.97	4139.07	5422.65	1979.81	179.45	472.94	321.50

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

	Particulars	First	Nagbeli	Kalika	Mirmire	Janautthan	Mithila	Womi	Laxmi	ILFCO	Mahila	Vijay	Kisan	Clean Village	FORWARD
1	**CAPITAL FUND**	107.93	19.00	55.68	9.91	11.70	21.01	9.11	71.12	60.94	79.06	98.64	10.87	13.06	70.62
	a. Paid-up Capital	100.00	14.30	50.00	14.00	11.00	16.50	10.20	70.00	60.00	77.00	98.00	12.00	14.00	70.00
	b. Statutory Reserve	7.74	1.06	1.24	0.00	0.70	0.85	0.00	0.10	0.00	0.00	0.13	0.00	0.00	0.00
	c. Retained Earning	0.18	3.64	4.10	-4.09	0.00	3.34	-1.09	0.39	0.94	-0.46	0.51	-1.13	-0.94	0.36
	d. Others Reserve fund	0.00	0.00	0.34	0.00	0.00	0.31	0.00	0.64	0.00	2.51	0.00	0.00	0.00	0.26
2	**BORROWINGS**	1228.71	102.91	185.10	66.00	55.11	20.06	75.29	148.11	37.00	50.00	45.00	66.08	70.00	1160.50
	a. NRB	0.00	0.00	0.00	0.00	0.00	20.06	75.29	0.00	0.00	0.00	0.00	4.00	0.00	0.00
	B. Others	1228.71	102.91	185.10	66.00	55.11	0.00	0.00	148.11	37.00	50.00	45.00	62.08	70.00	1160.50
3	**DEPOSITS**	0.00	27.30	47.27	9.30	11.47	9.65	10.04	36.57	9.99	1.88	2.00	9.82	9.95	699.70
4	**BILLS PAYABLE**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	**OTHER LIABILITIES**	26.78	5.78	10.13	8.26	2.37	4.55	2.74	4.20	2.91	3.32	2.32	-0.26	3.28	37.70
	1. Loan Loss Provision	8.95	2.28	2.61	3.62	0.79	2.68	0.76	1.55	0.56	0.31	0.69	0.44	0.73	17.57
	2. Interest Suspense a/c	0.03	0.00	0.12	2.57	0.00	1.04	0.61	0.00	0.40	0.32	0.00	0.00	0.49	0.00
	3. Others	17.80	3.50	7.40	2.07	1.58	0.83	1.37	2.65	1.95	2.70	1.63	-0.71	2.06	20.13
6	**RECONCILIATION A/C**	0.00	0.00	0.76	0.00	-0.12	0.00	0.00	0.00	0.00	0.00	0.05	22.60	69.48	0.00
7	**PROFIT & LOSS A/C**	12.55	5.37	7.83	0.00	1.56	5.55	0.41	0.00	1.46	0.00	2.44	1.02	0.00	11.03
	TOTAL LIABILITIES	1375.97	160.36	306.75	93.47	82.09	60.80	97.60	259.99	112.30	134.26	150.44	110.13	165.77	1979.57
Assets															
1	**LIQUID FUNDS**	467.20	31.60	93.20	11.65	7.04	2.68	16.92	46.66	58.45	47.23	70.42	20.62	13.12	394.22
	a. Cash Balance	0.00	0.92	0.62	0.18	0.10	0.07	0.00	0.95	0.00	0.14	0.06	4.17	0.08	0.65
	b. Bank Balance	467.20	30.67	92.59	11.47	0.35	0.30	0.37	35.69	50.30	0.11	70.36	16.45	1.11	46.12
	c. Money at Call	0.00	0.00	0.00	0.00	6.59	2.30	16.55	10.02	8.15	46.99	0.00	0.00	11.92	347.45
2	**INVESTMENT IN SECURITIES EXCEPT SHARES**	0.00	0.00	0.00	0.00	0.00	0.00	1.99	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	**SHARES & OTHER INVESTMENT**	0.34	0.00	0.00	0.00	0.09	0.00	0.00	40.00	0.46	50.00	0.00	0.00	0.00	15.00
4	**LOANS & ADVANCES**	891.17	125.00	205.82	71.64	73.17	51.58	75.91	151.61	48.17	28.38	68.63	67.86	72.96	1371.21
	Institutional	891.17	0.00	0.00	0.00	0.00	51.58	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Individual	0.00	125.00	205.82	71.64	73.17	0.00	75.91	151.61	48.17	28.38	68.63	67.86	72.96	1371.21
5	**FIXED ASSETS**	10.55	2.04	3.52	5.69	1.31	0.89	1.33	17.83	4.19	5.87	6.06	1.51	6.66	64.87
6	**OTHER ASSETS**	6.72	1.72	3.44	3.64	0.47	1.91	1.35	3.75	1.03	2.65	4.28	19.74	1.46	129.06
7	**EXPENSES NOT WRITTEN OFF**	0.00	0.00	0.00	0.25	0.00	0.00	0.10	0.00	0.00	0.00	0.94	0.40	0.00	0.22
8	**NON BANKING ASSETS**	0.00	0.00	0.00	0.72	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	**RECONCILIATION A/C**	0.00	0.00	0.76	-0.66	0.00	0.00	0.00	0.00	0.00	0.00	0.11	0.00	69.48	4.99
10	**PROFIT & LOSS A/C**	0.00	0.00	0.00	0.55	0.00	3.75	0.00	0.14	0.00	0.13	0.00	0.00	2.10	0.00
	TOTAL ASSETS	1375.97	160.36	306.75	93.47	82.09	60.80	97.60	259.99	112.30	134.26	150.44	110.13	165.77	1979.57

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

	Particulars	Reliable	Mahuli	Suryodaya	Mero	Samata	RSDC
1	**CAPITAL FUND**	13.24	13.86	14.00	69.27	11.06	60.00
	a. Paid-up Capital	14.00	14.00	14.00	69.40	11.06	60.00
	b. Statutory Reserve	0.00	0.00	0.00	0.00	0.00	0.00
	c. Retained Earning	-0.76	0.00	0.00	0.00	0.00	0.00
	d. Others Reserve fund	0.00	-0.14	0.00	-0.13	0.00	0.00
2	**BORROWINGS**	47.24	249.40	26.00	0.00	12.50	20.00
	a. NRB	0.00	249.40	0.00	0.00	0.00	0.00
	B. Others	47.24	0.00	26.00	0.00	12.50	20.00
3	**DEPOSITS**	3.36	223.22	1.91	1.72	1.33	0.00
4	**BILLS PAYABLE**	0.00	1.75	0.00	0.00	0.00	0.00
5	**OTHER LIABILITIES**	1.86	27.71	0.82	0.88	0.36	0.96
	1. Loan Loss Provision	0.46	6.82	0.26	0.56	0.20	0.62
	2. Interest Suspense a/c	0.42	0.00	0.24	0.00	0.00	0.01
	3. Others	0.98	20.89	0.32	0.32	0.17	0.33
6	**RECONCILIATION A/C**	0.00	0.83	0.00	0.00	0.00	0.00
7	**PROFIT & LOSS A/C**	0.00	1.19	0.00	0.10	0.00	0.00
	TOTAL LIABILITIES	65.71	517.95	42.73	71.97	25.26	80.96
Assets							
1	**LIQUID FUNDS**	15.74	91.32	11.72	8.73	3.51	15.86
	a. Cash Balance	0.00	3.20	0.07	0.01	0.03	0.00
	b. Bank Balance	15.74	3.50	0.21	0.03	0.06	15.85
	c. Money at Call	0.00	84.62	11.45	8.70	3.42	0.00
2	**INVESTMENT IN SECURITIES EXCEPT SHARES**	0.00	0.00	0.00	0.00	0.00	0.00
3	**SHARES & OTHER INVESTMENT**	0.00	0.00	0.00	0.00	0.00	0.00
4	**LOANS & ADVANCES**	46.04	418.49	26.28	56.00	19.67	61.93
	Institutional	0.00	0.00	0.00	56.00	0.00	61.93
	Individual	46.04	418.49	26.28	0.00	19.67	0.00
5	**FIXED ASSETS**	2.80	3.29	2.27	4.13	0.75	2.09
6	**OTHER ASSETS**	0.70	4.68	0.32	1.28	0.18	0.37
7	**EXPENSES NOT WRITTEN OFF**	0.00	0.17	0.93	0.00	0.30	0.41
8	**NON BANKING ASSETS**	0.00	0.00	0.00	0.00	0.00	0.00
9	**RECONCILIATION A/C**	0.00	0.00	0.00	0.00	0.00	0.00
10	**PROFIT & LOSS A/C**	0.43	0.00	1.19	1.82	0.85	0.32
	TOTAL ASSETS	65.71	517.95	42.73	71.97	25.26	80.96

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

Particulars	PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN	RMIDC	DEPROSC	CHHIMEK	Swabalamban	Sanakisan	NERUDE
1 Interest Expenses	30.25	9.32	43.35	33.33	33.79	129.20	40.53	62.73	197.33	101.33	108.79	38.56
1.1 Deposit Liabilities	2.68	3.87	10.36	8.79	6.17	50.54	0.00	20.66	149.97	53.00	108.79	20.00
1.2 On Borrowing	27.57	5.44	32.99	24.53	27.61	78.66	40.53	42.07	47.36	48.32	0.00	18.55
2 Commission/Fee Expense	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3 Employees Expenses	35.73	13.48	38.60	27.02	27.75	130.78	10.22	41.55	92.49	111.82	12.13	41.09
4 Office Operatiing Expenses	6.36	2.01	10.34	7.10	2.74	34.33	5.94	12.84	46.70	28.08	9.50	7.29
5 Non-Operatiing Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. Provision for Risk	2.01	1.94	17.22	0.28	0.09	3.22	6.79	1.25	7.09	10.32	5.31	5.18
6.1 Loan loss Provision	2.01	1.94	17.22	0.28	0.09	3.22	6.79	1.25	7.09	10.32	5.31	5.18
6.1.1 General Loan loss Provision	2.01	0.00	0.48	0.00	0.09	4.59	6.79	1.15	6.86	6.65	1.85	1.16
6.1.2 Special Loan Loss Provision	0.00	1.94	16.75	0.00	0.00	-1.43	0.00	0.10	0.22	3.67	3.46	4.02
6.1.3 Additional Loan Loss Provision	0.00	0.00	0.00	0.28	0.00	0.05	0.00	0.00	0.00	0.00	0.00	0.00
6.2. Provision for Non-Banking Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.3. Provision for Loss on Investment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.4. Provision for Loss of Other Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7 Loan Written Off	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8 Provision for Staff Bonus	0.00	0.00	0.00	0.00	0.00	0.00	13.80	0.00	0.00	8.74	7.84	0.00
9 Provision for Income Tax	0.00	0.00	0.00	0.00	0.00	0.00	31.51	0.00	0.00	26.21	23.51	0.00
10 Net Profit	0.00	0.00	41.74	23.73	13.57	123.90	106.44	66.41	67.57	61.15	54.87	41.24
TOTAL EXPENSES	74.35	26.75	151.24	91.45	77.94	421.43	215.24	184.77	411.18	347.65	221.95	133.35
Income												
1. Interest Income	57.12	9.97	125.59	82.44	72.04	380.13	172.71	171.54	376.19	341.81	213.80	113.44
1.1 On Loans and Advances	55.95	9.93	110.80	76.13	55.68	365.40	88.35	155.76	345.55	326.05	188.23	110.25
1.2 On Investment	0.00	0.00	0.00	0.00	0.00	1.26	0.00	0.00	3.40	0.00	0.00	0.00
1.5 Others	1.17	0.04	14.79	6.31	16.36	13.46	84.36	15.78	27.25	15.76	25.56	3.19
2. Comission & Discount	0.00	0.16	10.86	0.00	0.00	0.36	0.00	11.45	34.00	0.00	0.82	0.00
2.1 Bills Purchase & Discount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2.2 Comission	0.00	0.00	0.07	0.00	0.00	0.00	0.00	0.00	34.00	0.00	0.01	0.00
2.3 Others	0.00	0.16	10.80	0.00	0.00	0.36	0.00	11.45	0.00	0.00	0.81	0.00
3 Other Operating Income	5.51	0.00	1.74	0.00	5.16	40.92	9.61	1.70	0.44	3.19	0.01	19.91
4 Non Operating Income	0.00	0.00	0.00	4.60	0.00	0.03	0.00	0.00	0.00	0.32	0.00	0.00
5 Provision Written Back	2.04	1.69	12.51	4.42	0.74	0.00	32.91	0.00	0.54	2.33	7.33	0.00
6 Recovery from Written off Loan	0.00	0.00	0.48	0.00	0.00	0.00	0.00	0.08	0.00	0.00	0.00	0.00
7 Income from Extra Ordinary Expenses	0.00	0.00	0.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8 Net Loss	9.67	14.93	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL INCOME	74.35	26.75	151.24	91.45	77.94	421.43	215.24	184.77	411.18	347.65	221.95	133.35

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

Particulars	Naya Nepal	Summit	Sworojgar	First	Nagbeli	Kalika	Mirmire	Janautthan	Mithila	Womi	Laxmi	ILFCO
1 Interest Expenses	3.98	9.86	8.81	21.47	5.12	5.40	2.78	1.93	1.03	1.34	3.55	1.53
1.1 Deposit Liabilities	1.08	4.02	4.34	0.00	0.89	1.71	0.25	0.33	0.18	0.20	0.99	0.33
1.2 On Borrowing	2.90	5.85	4.47	21.47	4.22	3.68	2.53	1.59	0.86	1.14	2.56	1.19
2 Commission/Fee Expense	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3 Employees Expenses	2.18	8.15	4.89	3.61	2.24	3.38	1.85	1.34	1.85	1.36	7.91	2.11
4 Office Operatiing Expenses	1.02	4.23	2.49	2.86	1.48	1.98	1.16	0.22	0.57	0.84	3.76	1.32
5 Non-Operatiing Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.60	0.00	0.00	0.00	0.00
6. Provision for Risk	2.65	0.33	1.23	1.29	0.05	1.52	2.12	0.25	0.29	0.61	0.72	0.13
6.1 Loan loss Provision	2.65	0.33	1.17	1.29	0.05	1.52	1.40	0.25	0.29	0.61	0.72	0.13
6.1.1 General Loan loss Provision	0.14	0.33	0.45	1.29	0.00	1.09	0.58	0.25	0.08	0.61	0.72	0.06
6.1.2 Special Loan Loss Provision	2.51	0.00	0.67	0.00	0.05	0.43	0.82	0.00	0.21	0.00	0.00	0.08
6.1.3 Additional Loan Loss Provision	0.00	0.00	0.05	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	0.06	0.00	0.00	0.00	0.72	0.00	0.00	0.00	0.00	0.00
6.3. Provision for Loss on Investment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.4. Provision for Loss of Other Assets	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7 Loan Written Off	0.00	0.00	0.00	0.00	0.00	0.00	0.44	0.00	0.00	0.00	0.00	0.00
8 Provision for Staff Bonus	0.00	0.00	0.74	1.79	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.21
9 Provision for Income Tax	0.00	0.00	2.22	5.38	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.63
10 Net Profit	0.73	8.30	5.19	12.55	5.37	7.83	0.00	1.56	1.80	0.41	0.00	1.46
TOTAL EXPENSES	10.56	30.88	25.58	48.96	14.25	20.10	8.35	6.90	5.55	4.56	15.94	7.38
Income												
1. Interest Income	9.02	24.27	22.71	41.56	13.04	15.30	6.52	4.08	4.73	3.57	12.43	7.37
1.1 On Loans and Advances	6.79	24.27	21.17	36.92	12.83	14.20	5.94	4.08	4.64	3.30	10.41	4.91
1.2 On Investment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	0.00	0.00
1.5 Others	2.23	0.00	1.54	4.65	0.20	1.10	0.59	0.00	0.09	0.19	2.01	2.45
2. Comission & Discount	0.00	0.00	0.00	0.00	0.00	0.07	0.00	0.00	0.00	0.00	0.00	0.00
2.1 Bills Purchase & Discount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2.2 Comission	0.00	0.00	0.00	0.00	0.00	0.07	0.00	0.00	0.00	0.00	0.00	0.00
2.3 Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3 Other Operating Income	1.54	6.60	2.29	3.42	1.21	4.73	1.27	2.82	0.82	0.99	1.73	0.02
4 Non Operating Income	0.00	0.00	0.00	3.98	0.00	0.00	0.00	0.00	0.00	0.00	1.64	0.00
5 Provision Written Back	0.00	0.00	0.58	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6 Recovery from Written off Loan	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7 Income from Extra Ordinary Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8 Net Loss	0.00	0.00	0.00	0.00	0.00	0.00	0.55	0.00	0.00	0.00	0.14	0.00
TOTAL INCOME	10.56	30.88	25.58	48.96	14.25	20.10	8.35	6.90	5.55	4.56	15.94	7.38

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

Particulars	Mahila	Vijay	Kisan	Clean Village	FORWARD	Reliable	Mahuli	Suryodaya	Mero	Samata	RSDC
1 Interest Expenses	0.31	0.04	1.56	3.94	60.64	3.95	15.67	1.23	0.01	0.19	0.04
1.1 Deposit Liabilities	0.04	0.03	0.19	0.15	19.93	0.07	7.20	0.02	0.01	0.02	0.00
1.2 On Borrowing	0.27	0.01	1.36	3.79	40.71	3.88	8.48	1.21	0.00	0.17	0.04
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
3 Employees Expenses	1.94	2.76	1.34	2.16	24.10	2.02	17.19	1.17	2.50	0.77	1.05
4 Office Operatiing Expenses	2.03	1.59	1.15	2.28	8.19	1.25	4.92	0.70	1.31	0.70	0.96
5 Non-Operatiing Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. Provision for Risk	0.23	0.50	0.20	0.66	13.74	0.33	0.72	0.26	0.56	0.20	0.62
6.1 Loan loss Provision	0.23	0.50	0.20	0.66	13.74	0.33	0.72	0.26	0.56	0.20	0.62
6.1.1 General Loan loss Provision	0.20	0.50	0.20	0.66	13.47	0.33	0.72	0.26	0.56	0.20	0.62
6.1.2 Special Loan Loss Provision	0.03	0.00	0.00	0.00	0.27	0.00	0.00	0.00	0.00	0.00	0.00
6.1.3 Additional Loan Loss Provision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.2. Provision for Non-Banking Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.3. Provision for Loss on Investment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.4. Provision for Loss of Other Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7 Loan Written Off	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8 Provision for Staff Bonus	0.00	0.00	0.00	0.00	1.58	0.00	0.00	0.00	0.00	0.00	0.00
9 Provision for Income Tax	0.00	0.00	0.00	0.00	4.73	0.00	0.51	0.00	0.00	0.00	0.00
10 Net Profit	0.00	2.44	1.02	0.00	11.03	0.00	1.19	0.00	0.00	0.00	0.00
TOTAL EXPENSES	4.52	7.34	5.27	9.04	124.00	7.56	40.22	3.36	4.39	1.86	2.67
Income											
1. Interest Income	3.69	5.74	4.34	6.16	121.00	6.27	39.70	1.79	2.66	0.70	1.70
1.1 On Loans and Advances	1.84	3.64	4.16	2.02	112.17	2.57	38.60	0.51	0.73	0.70	1.03
1.2 On Investment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.5 Others	1.86	2.11	0.18	4.14	8.84	3.70	1.11	1.29	1.93	0.00	0.67
2. Comission & Discount	0.01	0.00	0.93	0.79	0.00	0.00	0.14	0.00	0.00	0.00	0.65
2.1 Bills Purchase & Discount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2.2 Comission	0.01	0.00	0.78	0.00	0.00	0.00	0.14	0.00	0.00	0.00	0.00
2.3 Others	0.00	0.00	0.16	0.79	0.00	0.00	0.00	0.00	0.00	0.00	0.65
3 Other Operating Income	0.68	1.59	0.00	0.00	3.00	0.84	0.21	0.37	0.00	0.31	0.00
4 Non Operating Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5 Provision Written Back	0.01	0.00	0.00	0.00	0.00	0.02	0.16	0.00	0.00	0.00	0.00
6 Recovery from Written off Loan	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7 Income from Extra Ordinary Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8 Net Loss	0.13	0.00	0.00	2.10	0.00	0.43	0.00	1.19	1.72	0.85	0.32
TOTAL INCOME	4.52	7.34	5.27	9.04	124.00	7.56	40.22	3.36	4.39	1.86	2.67

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

विवरण	PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN	RMDC	DEPROSC	CHHIMEK	Swabalamban	Sanakisan	NERUDE	Naya Nepal	Summit	Sworojgar	First
कार्यक्षेत्र भएको जिल्ला संख्या	6	9	16	15	19	47	75	25	75	75	75	16	5	10	3	75
सेवा पुगेको जिल्ला संख्या	6	8	14	10	14	47	68	25	39	45	55	16	5	6	3	39
सेवा पुगेको गा.वि.स./न.पा. संख्या	287	96	394	160	359	1158	0	667	913	948	550	252	57	115	52	0
कुल कर्मचारी संख्या	215	91	224	172	210	536	27	213	443	523	48	252	29	69	56	13
कुल शाखा संख्या	31	21	49	30	39	119	1	56	68	108	8	44	6	13	8	1
कुल केन्द्र संख्या	1309	598	1596	1121	1611	8642	0	4398	9954	7577	0	3785	302	945	914	0
कुल समूह संख्या	11774	3020	12995	5931	8293	30783	0	16741	37110	39248	42885	16493	879	2863	2765	0
निष्क्रिय समूह संख्या	1403	1778	1138	2544	1433	0	0	0	34	0	640	0	0	0	0	0
कुल सदस्य संख्या	32956	19752	67144	32755	37482	191274	0	82186	197229	180831	333279	70342	4520	14375	14301	0
निष्क्रिय सदस्य संख्या	17047	7319	5690	12720	7164	0	0	535	2004	0	12004	0	185	0	0	0
कुल ऋणी संख्या	32968	8353	39336	20035	36249	132673	109	60079	151481	118797	214412	53394	3568	10566	10673	102
कुल कर्जा वितरण	**9762.79**	**1748.18**	**13338.10**	**5831.19**	**7888.11**	**25084.97**	**9822.56**	**9366.39**	**21398.91**	**23689.10**	**15478.09**	**7664.31**	**462.81**	**1186.21**	**946.45**	**1824.20**
लघु व्यवसाय कर्जा	7376.49	1316.54	12236.30	4789.67	6510.28	22065.06	0.00	8510.59	19439.62	23185.59	15478.09	1578.45	416.90	1027.74	910.22	0.00
लघु उद्यम/धितो कर्जा	2239.92	310.59	1022.51	1041.52	807.83	1269.73	0.00	824.48	1574.88	503.51	0.00	121.30	45.91	158.47	36.23	0.00
अन्य कर्जा	146.38	121.04	79.29	0.00	570.00	1750.18	9822.56	31.33	384.41	0.00	0.00	5964.56	0.00	0.00	0.00	1824.20
कर्जाको साँवा असुली	**8997.47**	**1625.90**	**12153.42**	**5106.73**	**7125.59**	**20988.79**	**7320.31**	**7767.96**	**17535.79**	**20485.87**	**11664.34**	**6624.37**	**374.92**	**924.16**	**711.08**	**933.03**
लघु व्यवसाय कर्जाको साँवा असुली	6907.24	1226.40	11181.95	4264.78	5996.66	18734.60	0.00	7011.66	16592.41	20251.61	11664.34	1278.32	344.00	836.31	701.64	0.00
लघु उद्यम/धितो कर्जाको साँवा असुली	1964.44	279.75	893.25	841.96	593.82	909.25	0.00	725.50	591.11	234.26	0.00	32.05	30.92	87.85	9.44	0.00
अन्य कर्जाको साँवा असुली	125.79	119.76	78.22	0.00	535.11	1344.93	7320.31	30.80	352.27	0.00	0.00	5314.00	0.00	0.00	0.00	933.03
कुल बाँकी कर्जा	**787.86**	**122.28**	**1184.68**	**724.46**	**762.52**	**4096.18**	**2502.25**	**1598.43**	**3863.12**	**3203.23**	**3813.75**	**1039.94**	**87.89**	**262.05**	**235.37**	**891.17**
लघु व्यवसाय कर्जा बाँकी	480.74	90.15	1054.35	524.89	513.62	3330.46	0.00	1498.93	2847.21	2933.98	3813.75	300.13	72.89	191.44	208.58	0.00
लघु उद्यम/धितो कर्जा बाँकी	286.43	30.84	129.26	199.57	214.01	360.48	0.00	98.98	983.78	269.24	0.00	89.25	15.00	70.61	26.79	0.00
अन्य कर्जा बाँकी	20.68	1.29	1.07	0.00	34.88	405.24	2502.25	0.53	32.14	0.00	0.00	650.56	0.00	0.00	0.00	891.17
भाखा नाघेको कर्जा रकम	46.62	62.41	93.47	47.09	98.77	32.47	0.00	7.48	1.52	28.00	8.89	15.87	9.66	2.85	3.23	0.00
भाखा नाघेको ऋणी संख्या	0	4240	5690	2362	7164	3250	0	535	115	3058	7	1857	316	166	156	0
ब्याज असुली रकम	55.95	86.40	552.79	76.13	197.13	938.02	88.35	155.76	1284.17	1570.65	1734.12	110.25	40.51	85.14	0.00	36.92
असुल हुन बाँकी ब्याज रकम	149.48	121.67	35.73	32.95	56.61	0.00	0.40	3.78	1.40	7.13	1.85	6.03	0.00	0.00	0.69	0.00
कर्जा नोक्सानी व्यवस्था	42.03	55.48	77.25	41.54	98.81	69.25	100.09	22.40	40.10	54.60	58.22	20.09	8.07	1.66	5.29	8.95
कुल बचतकर्ता संख्या	21882	13830	41360	32714	41116	187345	0	82186	197166	180831	0	70342	0	14375	14301	0
कुल बचत रकम	**103.80**	**58.57**	**362.73**	**281.18**	**288.20**	**1547.59**	**0.00**	**499.83**	**2769.29**	**1366.25**	**0.00**	**445.05**	**36.02**	**112.35**	**87.96**	**0.00**
अनिवार्य बचत	26.83	33.05	239.56	155.13	172.44	734.54	0.00	360.44	624.11	533.10	0.00	123.62	18.55	34.44	10.54	0.00
स्वेच्छिक बचत	76.79	23.42	102.76	126.05	37.22	370.50	0.00	139.39	499.39	814.35	0.00	321.42	17.47	77.91	22.37	0.00
अन्य बचत	0.18	2.10	20.41	0.00	78.53	208.62	0.00	0.00	1387.15	18.79	0.00	0.00	0.00	0.00	55.05	0.00
सर्वसाधारणवाट संकलन गरेको बचत	0.00	0.00	0.00	0.00	0.00	233.94	0.00	0.00	258.64	0.00	0.00	0.00	0.00	0.00	0.00	0.00
कुल बचत/कुल कर्जा (%)	13.18%	47.90%	30.62%	38.81%	37.80%	37.78%	0.00%	31.27%	71.69%	42.65%	0.00%	42.80%	40.99%	42.87%	37.37%	0.00%
लघु उद्यम कर्जा/कुल कर्जा (%)	36.36%	25.22%	10.91%	27.55%	28.07%	8.80%	0.00%	6.19%	25.47%	8.41%	0.00%	8.58%	17.06%	26.95%	11.38%	0.00%

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

विवरण	Nagbeli	Kalika	Mirmire	Janautthan	Mithila	Womi	Laxmi	ILFCO	Mahila	Vijay	Kisan	Clean Vilage	FORWARD	Reliable	Mahuli	Suryodaya
कार्यक्षेत्र भएको जिल्ला संख्या	3	5	10	10	3	10	21	1	5	5	10	10	75	10	10	10
सेवा पुगेको जिल्ला संख्या	2	5	3	5	3	4	21	3	5	6	4	10	20	4	8	4
सेवा पुगेको गा.वि.स./न.पा. संख्या	48	114	39	19	21	39	127	14	20	45	55	41	346	27	287	14
कुल कर्मचारी संख्या	33	60	22	20	15	32	82	10	27	26	34	46	321	21	135	20
कुल शाखा संख्या	4	12	4	4	3	6	18	1	5	5	4	11	56	4	24	6
कुल केन्द्र संख्या	394	619	216	1	157	258	677	109	97	161	336	251	5348	171	1822	104
कुल समूह संख्या	1212	1959	607	590	520	258	1731	298	341	161	1654	709	19931.2	449	7499	104
निष्क्रिय समूह संख्या	0	0	20	81	24	0	0	0	4	0	0	0	0	0	858	0
कुल सदस्य संख्या	5083	9702	3489	4368	2563	3520	9767	1446	1630	2639	8324	3086	104194	2270	40185	1313
निष्क्रिय सदस्य संख्या	0	97	45	576	139	10	0	47	27	25	265	0	0	0	4887	0
कुल ऋणी संख्या	3857	5914	2706	2118	1886	2589	5476	1305	637	1853	2270	1831	70415	1397	30766	662
कुल कर्जा वितरण	**432.73**	**546.75**	**144.39**	**181.09**	**265.61**	**103.24**	**265.19**	**113.37**	**38.60**	**91.44**	**115.55**	**90.01**	**8946.59**	**62.47**	**807.67**	**29.52**
लघु व्यवसाय कर्जा	312.50	486.44	125.87	129.28	242.22	97.79	248.33	93.24	38.60	91.29	111.00	89.83	8444.70	60.78	613.5087	29.224
लघु उद्यम/धितो कर्जा	88.04	60.31	12.05	51.81	18.55	5.45	6.72	0.00	0.00	0.15	4.55	0.00	24.73	1.69	3.7162	0.3
अन्य कर्जा	32.19	0.00	6.47	0.00	4.83	0.00	10.14	20.13	0.00	0.00	0.00	0.18	477.16	0.00	190.449	0
कर्जाको साँवा असुली	**307.73**	**334.63**	**72.74**	**107.89**	**214.02**	**27.33**	**113.58**	**65.19**	**10.22**	**22.81**	**19.45**	**12.90**	**7575.38**	**16.44**	**389.18**	**3.24**
लघु व्यवसाय कर्जाको साँवा असुली	231.12	303.63	61.56	73.78	193.60	26.81	108.99	54.93	10.22	22.80	18.01	12.89	7209.79	15.62	305.95	3.24176
लघु उद्यम/धितो कर्जाको साँवा असुली	54.76	30.99	6.84	34.11	17.41	0.53	0.96	0.00	0.00	0.01	1.45	0.00	5.01	0.82	0.84	0
अन्य कर्जाको साँवा असुली	21.85	0.00	4.34	0.00	3.01	0.00	3.63	10.27	0.00	0.00	0.00	0.02	360.58	0.00	82.39	0
कुल बाँकी कर्जा	**125.00**	**206.82**	**71.64**	**73.20**	**51.58**	**75.91**	**151.61**	**48.17**	**28.38**	**68.63**	**146.91**	**72.96**	**1371.21**	**46.04**	**418.49**	**26.28**
लघु व्यवसाय कर्जा बाँकी	82.72	177.50	64.31	55.50	48.58	70.99	139.34	38.31	28.38	68.49	133.75	72.79	1234.91	45.16	307.56	25.98224
लघु उद्यम/धितो कर्जा बाँकी	34.41	29.32	5.21	17.69	1.15	4.92	5.76	0.00	0.00	0.14	13.16	0.00	19.72	0.87	2.87	0.3
अन्य कर्जा बाँकी	7.87	0.00	2.13	0.00	1.85	0.00	6.51	9.87	0.00	0.00	0.00	0.17	116.58	0.00	108.06	0
भाखा नाघेको कर्जा रकम	5.52	2.56	2.43	0.25	2.32	0.00	0.00	0.31	0.13	0.00	0.00	0.00	6.06	0.00	2.66	0
भाखा नाघेको ऋणी संख्या	0	107	137	7	83	0	0	14	14	0	0	0	410	0	536.00	0
ब्याज असुली रकम	0.00	40.26	13.69	7.14	4.64	4.30	10.41	9.38	1.93	3.86	6.00	2.02	86.70	2.67	39.14	1.794836
असुल हुन बाँकी ब्याज रकम	0.00	0.13	2.57	0.08	1.04	0.74	0.00	0.00	0.02	0.54	0.00	0.49	0.00	0.00	0.00	0.236485
कर्जा नोक्सानी व्यवस्था	2.28	2.62	3.62	0.79	2.68	0.76	1.55	0.56	0.31	0.69	1.12	0.73	17.55	0.46	6.82	0.262822
कुल बचतकर्ता संख्या	5083	9702	3379	4368	2563	3530	9767	1399	1603	2639	0	5117	104194	2270	40185.00	1313
कुल बचत रकम	**27.30**	**47.27**	**9.30**	**11.47**	**8.93**	**10.04**	**36.57**	**9.99**	**1.88**	**1.90**	**18.51**	**9.95**	**699.70**	**3.36**	**223.22**	**1.91**
अनिवार्य बचत	19.83	7.17	5.48	7.81	3.08	6.63	16.42	8.74	0.90	1.57	10.14	0.97	276.74	2.48	94.37	1.219378
स्वेच्छिक बचत	7.45	11.04	3.60	3.66	5.36	2.34	13.03	1.22	0.49	0.27	8.38	8.90	159.56	0.88	96.27	0.317413
अन्य बचत	0.01	29.06	0.23	0.00	0.49	1.06	7.13	0.03	0.49	0.06	0.00	0.08	263.40	0.00	32.58	0.36995
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 (%)	21.84%	22.85%	12.99%	15.67%	17.32%	13.23%	24.12%	20.73%	6.62%	2.77%	12.60%	13.63%	51.03%	7.31%	0.53	0.072549
लघु उद्यम कर्जा/कुल कर्जा (%)	27.53%	14.18%	7.27%	24.17%	2.22%	6.49%	3.80%	0.00%	0.00%	0.20%	8.96%	0.00%	1.44%	1.89%	0.69%	1.14%

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

विवरण	Mero	Samata	RSDC
कार्यक्षेत्र भएको जिल्ला संख्या	75	1	75
सेवा पुगेको जिल्ला संख्या	3	1	6
सेवा पुगेको गा.वि.स./न.पा. संख्या	36	11	15
कुल कर्मचारी संख्या	40	7	7
कुल शाखा संख्या	6	1	1
कुल केन्द्र संख्या	178	37	0
कुल समूह संख्या	602	196	0
निष्क्रिय समूह संख्या	0	0	0
कुल सदस्य संख्या	3098	980	0
निष्क्रिय सदस्य संख्या	0	0	0
कुल ऋणी संख्या	1164	596	18
कुल कर्जा वितरण	**60.88**	**23.94**	**64.87**
लघु व्यवसाय कर्जा	60.879	23.94	0
लघु उद्यम/धितो कर्जा	0	0	0
अन्य कर्जा	0	0	64.87
कर्जाको साँवा असुली	**4.88**	**4.27**	**0.00**
लघु व्यवसाय कर्जाको साँवा असुली	4.882187	4.270496	0
लघु उद्यम/धितो कर्जाको साँवा असुली	0	0	0
अन्य कर्जाको साँवा असुली	0	0	0
कुल बाँकी कर्जा	**56.00**	**19.67**	**61.93**
लघु व्यवसाय कर्जा बाँकी	55.99681	19.66949	0
लघु उद्यम/धितो कर्जा बाँकी	0	0	0
अन्य कर्जा बाँकी	0	0	61.92582
भाखा नाघेको कर्जा रकम	0	0	0
भाखा नाघेको ऋणी संख्या	0	0	0
ब्याज असुली रकम	0	0.702073	1.02975
असुल हुन बाँकी ब्याज रकम	0.32575	0	0.01412
कर्जा नोक्सानी व्यवस्था	0.559971	0.196428	0.61926
कुल बचतकर्ता संख्या	3098	980	0
कुल बचत रकम	**1.72**	**1.33**	**0.00**
अनिवार्य बचत	0.54605	0.510966	0
स्वेच्छिक बचत	0.55631	0.819943	0
अन्य बचत	0.61356	0	0
सर्वसाधारणवाट संकलन गरेको बचत	0	0	0
कुल बचत/कुल कर्जा (%)	0.030643	0.067664	0
लघु उद्यम कर्जा/कुल कर्जा (%)	0.00%	0	0

Name list of Bank and Financial Institutions

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
A. Commercial Banks					
1	Nepal Bank Limited	NBL	2	Rastriya Banijya Bank	RBB
3	Nabil Bank Limited	NABIL	4	Nepal Investment Bank Limited	NIBL
5	Standard Chartered Bank Nepal Limited	SCBNL	6	Himalayan Bank Limited	HBL
7	Nepal SBI Bank Limited	NSBI	8	Nepal 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
87	Green Development Bank	Green			
C. Finance Companies					
1	Nepal Aawas Finance Limited	Nepal Aawas	2	Nepal Finance Limited	NFL
3	NIDC Capital Markets Limited	NIDC Capital	4	Narayani National Finance Limited	NNFL
5	Nepal Share Markets and Finance Limited	NSMFL	6	Peoples Finance Limited	Peoples
7	Kathmandu Finance Limited	KFL	8	Himalaya Finance Limited	Himalaya
9	Union Finance Limited	Union	10	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 Samudayik Microfinance Dev. Bank Limited	Janautthan
21	Mithila Laghu Bitta Bikas Banks Limited	Mithila	22	Womi Microfinance Bittiya Sanstha	Womi
23	Laxmi Microfinance Bittiya Sanstha Limited	Laxmi	24	ILFCO Microfinance Bittiya Sanstha Ltd.	ILFCO
25	Mahila Sahayatra Microfinance Dev. Bank Ltd.	Mahila	26	Vijaya Laghubitta Bittiya Sanstha Ltd.	Vijay
27	Kisan Microfinance Bittiya Sanstha Ltd.	Kisan	28	Clean Village Microfinance Bittiya Sanstha Ltd.	Clean Village
29	Forward Community Microfinance Bittiya Sanstha Limited	FORWARD	30	Reliable Microfinance Bittiya Sanstha Limited	Reliable
31	Mahuli Samudayik Lagubitta Bittiya Sanstha Limited	Mahuli	32	Suryodaya Laghubitta Bittiya Sansatha Limited	Suryodaya
33	Mero Microfinance Bittiya Sanstha Limited	Mero	34	Samata Microfinance Bittiya Sanatha Ltd.	Samata
35	RSDC Laghubitta Bitiya Sanstha Ltd.	RSDC			