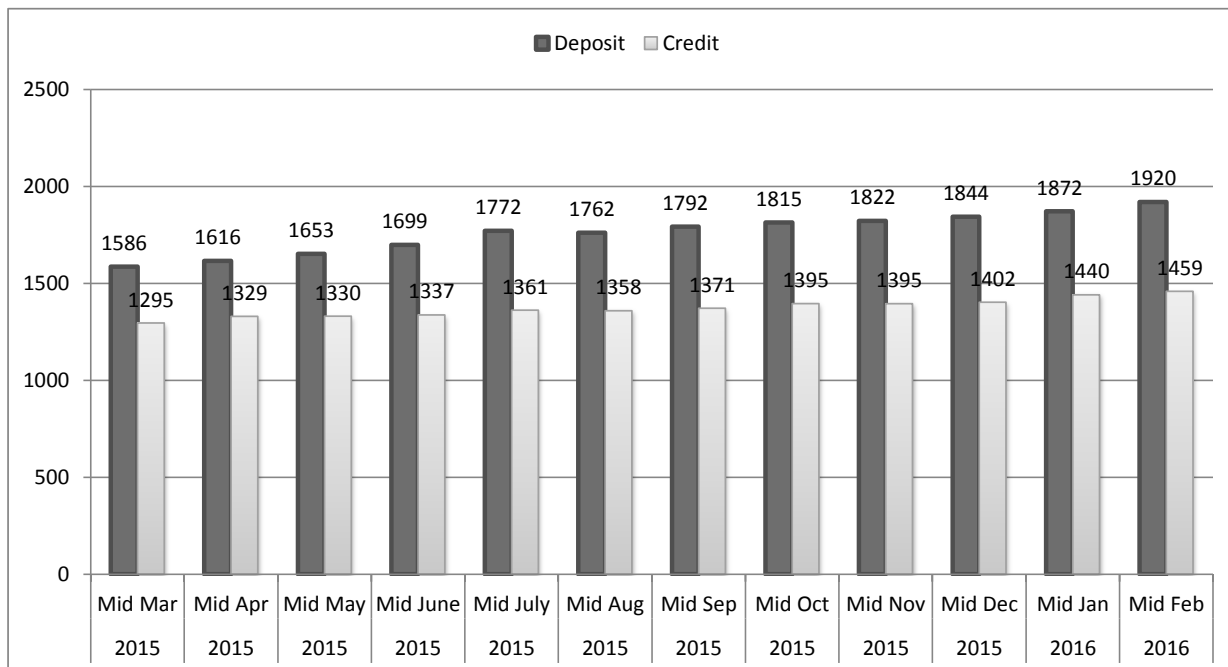


BANKING & FINANCIAL STATISTICS

(Monthly)
(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department
Statistics Division

2072 Magh
Mid-Feb, 2016

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	29	73	45	41	188
Total Number of Licensed BFIs*	29	73	47	41	190

* Samjhana Finance Ltd. ("C" class Financial Institution) is in the process of liquidation

* Himalaya Finance Ltd. ("C" class Financial Institution) has discontinued sending statistics

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 Data of Paschimanchal Finance Co., CMB Finance, Nepal Finance and NADEP MF has been taken from
previous month.

Contents

	Page
1. Explanatory note	1
2. Major financial indicators	2
3. Statement of Assets & Liabilities of Banks & Financial Institutions	3
4. Profit & Loss Account of Banks & Financial Institutions	7
5. Statement of Sector wise, Product wise and Security wise Credit	11
6. Statement of Assets and Liabilities	
a. Commercial banks	15
b. Development banks	17
c. Finance companies	22
7. Profit & Loss account	
a. Commercial banks	27
b. Development banks	28
c. Finance companies	32
8. Sector- wise, product-wise and security-wise credit	
a. Commercial banks	36
b. Development banks	37
c. Finance companies	41
9. Micro-credit development banks	
a. Major financial indicators	44
b. Statement of assets and liabilities	44
c. Profit & loss account	44
d. Miscellaneous Information	44
10. List of bank and financial institutions with short name	45
11. Districtwise Branch List	47

Major Financial Indicators

as on Magh End, 2072

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	74.88	11.84	3.66	90.37
2	Total Credit/GDP	56.16	9.40	3.09	68.65
3	Total Credit/ Total Deposit	75.01	79.38	84.53	75.96
4	Lcy Credit/Lcy Deposit & Core Capital	72.22	69.63	71.45	71.81
5	Fixed Deposit/Total Deposit	26.57	25.24	41.76	27.01
6	Saving Deposit/Total Deposit	40.31	51.29	49.40	42.12
7	Current Deposit/Total Deposit	9.81	1.69	0.10	8.35
8	NPL/ Total Loan	2.34	2.26	13.20	2.82
9	Total LLP/Total Loan	3.22	2.71	14.22	3.65
10	Deprived SectorLoan/Total Loan	5.33	6.38	4.03	5.40
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	16.30	18.04	27.07	16.97
2	Investment in Gov. Security/Total Deposit	11.82	1.46	3.14	10.11
3	Total Liquid Assets/Total Deposit	29.13	35.31	40.18	30.38
C. Capital Adequacy Ratios (%)*					
1	Core Capital/RWA	10.26	14.28	20.33	11.24
2	Total Capital/RWA	11.89	15.15	21.22	12.73
D. Other Information #					
1	No. of Branches	1806	856	202	2864
2	No. of ATM	1555	231	24	1810
3	No. of Debit Card	3965675	354900	38791	4359366
4	No. of Credit Card	47618	0	0	47618
5	No. of Deposit Accounts	12093683	3098936	563238	15755857
6	No. of Loan	702721	285647	49798	1038166.5
E. Interest Rate(%)					
1	Wt. Avg Interest on Deposit	3.15			
	(a) Saving	2.29			
	(b) Fixed	5.94			
	(c) Call	2.77			
2	Wt. Avg Interest on Credit	9.12			

Note: Bank balance includes money at call

Nominal GDP(At Producer's Price) for 2014/15 Rs. 2124650 million(Preliminary Revised)

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

* The Capital Adequacy Ratio of Commercial Banks is as of Kattik, 2072 (2015 Nov) .

As of second quarter end of F.Y. 2072/73

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

Liabilities		Mid-July			Mid-Jan	Mid-Feb	% Change		
		2013	2014	2015	2016	2016	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	131724.33	145861.43	162992.51	196696.93	195872.40	10.73	11.74	-0.42
	a. Paid-up Capital	119506.94	128985.27	140794.10	151133.32	153947.50	7.93	9.16	1.86
	b. Statutory Reserves	26038.22	32722.08	37149.85	41744.93	42124.25	25.67	13.53	0.91
	c. Retained Earning	-22344.20	-27214.24	-27802.05	-12977.79	-15850.26	21.80	2.16	22.13
	d. Others Reserves	8523.37	11368.33	12850.60	16796.48	15650.91	33.38	13.04	-6.82
2	BORROWINGS	26999.28	18202.84	21355.96	28598.16	21633.56	-32.58	17.32	-24.35
	a. NRB	2884.28	2010.04	3291.48	1540.51	1817.46	-30.31	63.75	17.98
	b. "A"Class Licensed Institution	10466.63	5182.01	5504.53	11124.17	4494.08	-50.49	6.22	-59.60
	c. Foreign Banks and Fin. Ins.	2954.26	4.12	0.00	0.00	0.00	-99.86	-100.00	0.00
	d. Other Financial Ins.	2438.25	1306.53	1119.81	4701.10	4089.65	-46.42	-14.29	-13.01
	e. Bonds and Securities	8255.86	9700.14	11440.14	11232.37	11232.37	17.49	17.94	0.00
3	DEPOSITS	1250061.98	1477832.61	1771946.15	1872355.10	1920017.45	18.22	19.90	2.55
	a. Current	111686.53	129108.41	158746.16	154875.26	160329.70	15.60	22.96	3.52
	b. Savings	471215.43	587593.46	714466.16	786146.80	808700.22	24.70	21.59	2.87
	c. Fixed	423478.43	453408.61	513283.02	524631.99	518585.20	7.07	13.21	-1.15
	d. Call Deposits	225704.81	285024.29	363041.66	381879.15	407302.58	26.28	27.37	6.66
	e. Others	17976.78	22697.85	22409.16	24821.89	25099.74	26.26	-1.27	1.12
4	Bills Payable	1561.63	1553.13	1729.91	2988.32	4836.68	-0.54	11.38	61.85
5	Other Liabilities	140770.30	169227.44	188093.19	199419.39	207737.62	20.22	11.15	4.17
	1. Loan Loss Provision	42223.77	48932.49	51482.56	53068.44	53220.79	15.89	5.21	0.29
	2. Interest Suspense a/c	27920.72	30453.76	31256.97	35098.96	39572.61	9.07	2.64	12.75
	3. Others	70625.81	89841.19	105353.66	111251.99	114944.23	27.21	17.27	3.32
6	Reconciliation A/c	7290.04	2869.47	280.36	5063.25	9408.83	-60.64	-90.23	85.83
7	Profit & Loss A/c	26544.74	31566.75	36755.88	19866.91	21109.23	18.92	16.44	6.25
TOTAL		1584952.29	1847113.68	2183153.96	2324988.05	2380615.77	16.54	18.19	2.39
Assets									
1	LIQUID FUNDS	259224.93	319196.62	353397.28	322000.86	389179.20	23.14	10.71	20.86
	a. Cash Balance	35728.20	41862.07	48642.45	46741.48	45290.58	17.17	16.20	-3.10
	Nepalese Notes & Coins	34876.14	41073.72	47305.51	45462.65	43973.13	17.77	15.17	-3.28
	Foreign Currency	852.06	788.35	1336.94	1278.83	1317.45	-7.48	69.59	3.02
	b. Bank Balance	173856.67	220546.60	237957.23	204571.34	280480.49	26.86	7.89	37.11
	1. In Nepal Rastra Bank	130802.82	162286.93	165070.53	128487.53	195651.81	24.07	1.72	52.27
	2. "A"Class Licensed Institution	23269.10	34656.48	37838.00	35421.34	39390.11	48.94	9.18	11.20
	3. Other Financial Ins.	5673.35	5302.85	6882.80	9412.59	10106.79	-6.53	29.79	7.38
	4. In Foreign banks	14111.40	18300.33	28165.90	31249.88	35331.79	29.68	53.91	13.06
	c. Money at Call	49640.06	56787.95	66797.60	70688.04	63408.14	14.40	17.63	-10.30
2	INVESTMENTS	151339.99	162544.89	206160.48	261015.62	231235.64	7.40	26.83	-11.41
	a. Govt. Securities	149700.83	160867.12	182112.29	246805.99	194185.31	7.46	13.21	-21.32
	b. Others	1639.16	1677.78	24048.18	14209.63	37050.33	2.36	1333.34	160.74
3	SHARE & OTHER INVESTMENT	66725.48	72656.22	85675.60	110892.34	108322.44	8.89	17.92	-2.32
4	LOANS & ADVANCES	945698.45	1119260.81	1345671.32	1428763.59	1447436.95	18.35	20.23	1.31
	a. Private Sector	915010.01	1084965.27	1230999.56	1386425.37	1404147.38	18.57	13.46	1.28
	b. Financial Institutions	21910.20	26247.72	30678.62	37424.29	38157.85	19.80	16.88	1.96
	c. Government Organizations	8778.24	8047.82	83993.14	4913.92	5131.71	-8.32	943.68	4.43
5	BILLS PURCHASED	9007.88	9805.60	14548.03	10450.17	10144.49	8.86	48.36	-2.93
6	LOANS AGT. COLLECTED BILLS	1015.49	737.25	1132.63	1182.51	935.66	-27.40	53.63	-20.88
7	FIXED ASSETS	28916.79	30477.72	31732.63	32754.26	32909.58	5.40	4.12	0.47
8	OTHER ASSETS	104448.21	123962.34	135346.49	141958.30	147004.80	18.68	9.18	3.55
	a. Accrued Interests	30638.63	32041.34	32792.14	36895.13	42621.75	4.58	2.34	15.52
	b. Others	73809.58	91920.99	102554.35	105063.17	104383.05	24.54	11.57	-0.65
9	Expenses not Written off	622.02	491.99	392.16	389.85	372.54	-20.90	-20.29	-4.44
10	Non Banking Assets	3731.30	4756.96	5250.92	5401.65	5566.92	27.49	10.38	3.06
11	Reconciliation Account	10394.09	-1032.54	2947.32	9489.92	6518.83	-109.93	-385.44	-31.31
12	Profit & Loss A/c	3827.69	4255.78	899.11	688.96	988.72	11.18	-78.87	43.51
TOTAL		1584952.31	1847113.65	2183153.98	2324988.03	2380615.77	16.54	18.19	2.39

Statement of Assets and Liabilities of Commercial Banks

Liabilities		Mid-July			Mid-Jan	Mid-Feb	% Change		
		2013	2014	2015	2016	2016			
		1	2	3	4	5	2/1	3/2	5/4
1	CAPITAL FUND	94660.68	108212.91	122167.95	150099.57	149124.18	14.32	12.90	-0.65
	a. Paid-up Capital	79652.07	87454.02	97921.41	109377.84	111770.55	9.80	11.97	2.19
	b. Statutory Reserves	21995.65	27696.23	31063.03	34745.85	35112.50	25.92	12.16	1.06
	c. Retained Earning	-14452.96	-16561.92	-17279.67	-7551.13	-10300.45	14.59	4.33	36.41
	d. Others Reserves	7465.92	9624.58	10463.18	13527.02	12541.58	28.91	8.71	-7.28
2	BORROWINGS	22792.86	15228.20	18419.75	27576.56	20873.76	-33.19	20.96	-24.31
	a. NRB	2314.28	2010.04	3291.48	1540.51	1779.56	-13.15	63.75	15.52
	b. "A"Class Licensed Institution	7368.77	2601.47	2762.58	10107.45	3772.92	-64.70	6.19	-62.67
	c. Foreign Banks and Fin. Ins.	2954.26	4.12	0.00	0.00	0.00	-99.86	-100.00	0.00
	d. Other Financial Ins.	1905.41	912.42	925.56	4696.23	4088.91	-52.11	1.44	-12.93
	e. Bonds and Securities	8250.14	9700.14	11440.14	11232.37	11232.37	17.58	17.94	0.00
3	DEPOSITS	1020830.77	1204463.40	1462896.12	1550151.14	1590848.52	17.99	21.46	2.63
	a. Current	108656.63	125065.83	153598.94	149864.66	155993.16	15.10	22.81	4.09
	b. Savings	358546.88	450524.99	559391.64	624222.59	641330.80	25.65	24.16	2.74
	c. Fixed	345412.03	365048.50	419883.01	429902.22	422673.62	5.68	15.02	-1.68
	d. Call Deposits	196045.33	247429.62	313955.92	327236.46	351846.90	26.21	26.89	7.52
	e. Others	12169.90	16394.45	16066.61	18925.20	19004.04	34.71	-2.00	0.42
4	Bills Payable	1549.62	1513.82	1698.32	2962.65	4793.35	-2.31	12.19	61.79
5	Other Liabilities	104427.07	127781.31	146984.02	159310.29	166051.22	22.36	15.03	4.23
	1. Loan Loss Provision	25582.29	31622.89	35779.54	38154.38	38479.36	23.61	13.14	0.85
	2. Interest Suspense a/c	20628.97	21397.75	21287.89	24104.38	27857.91	3.73	-0.51	15.57
	3. Others	58215.80	74760.68	89916.59	97051.52	99713.95	28.42	20.27	2.74
6	Reconciliation A/c	1927.71	-2495.70	-5325.76	-1851.39	2017.73	-229.46	113.40	-208.98
7	Profit & Loss A/c	21060.43	23141.71	27664.37	15092.22	16146.59	9.88	19.54	6.99
	TOTAL	1267249.14	1477845.65	1774504.78	1903341.03	1949855.35	16.62	20.07	2.44
Assets									
1	LIQUID FUNDS	185758.20	226401.82	250377.11	218269.31	275277.69	21.88	10.59	26.12
	a. Cash Balance	29908.23	34628.53	40636.96	39010.14	37548.04	15.78	17.35	-3.75
	Nepalese Notes & Coins	29107.29	33928.61	39384.90	37804.88	36356.75	16.56	16.08	-3.83
	Foreign Currency	800.94	699.91	1252.06	1205.26	1191.29	-12.61	78.89	-1.16
	b. Bank Balance	140521.89	177300.62	189230.03	150713.31	221830.27	26.17	6.73	47.19
	1. In Nepal Rastra Bank	120642.29	149910.91	147933.67	110660.28	177662.53	24.26	-1.32	60.55
	2. "A"Class Licensed Institution	5753.34	9153.13	13172.91	8994.89	9051.11	59.09	43.92	0.63
	3. Other Financial Ins.	160.35	18.78	125.88	51.14	54.36	-88.29	570.21	6.28
	4. In Foreign banks	13965.91	18217.79	27997.56	31007.00	35062.28	30.44	53.68	13.08
	c. Money at Call	15328.08	14472.67	20510.12	28545.86	15899.39	-5.58	41.72	-44.30
2	INVESTMENTS	146469.06	156830.54	200262.57	254808.88	225006.84	7.07	27.69	-11.70
	a. Govt. Securities	144855.42	155190.33	176214.77	240668.26	188079.42	7.13	13.55	-21.85
	b. Others	1613.63	1640.22	24047.80	14140.62	36927.42	1.65	1366.13	161.14
3	SHARE & OTHER INVESTMENT	63457.22	69534.76	81897.82	107065.08	104334.01	9.58	17.78	-2.55
4	LOANS & ADVANCES	748753.66	891629.91	1087486.69	1164772.00	1182750.23	19.08	21.97	1.54
	a. Private Sector	723355.09	860588.35	976374.75	1125693.03	1143965.88	18.97	13.45	1.62
	b. Financial Institutions	16673.89	23050.77	27231.05	34237.51	33726.84	38.24	18.14	-1.49
	c. Government Organizations	8724.68	7990.78	83880.89	4841.46	5057.51	-8.41	949.72	4.46
5	BILLS PURCHASED	7438.39	9794.86	14533.93	10442.38	10137.09	31.68	48.38	-2.92
6	LOANS AGT. COLLECTED BILLS	1015.49	737.25	1132.63	463.63	338.04	-27.40	53.63	-27.09
7	FIXED ASSETS	21164.90	22600.03	24479.96	25740.46	25872.84	6.78	8.32	0.51
8	OTHER ASSETS	85601.07	102400.91	113748.89	115876.17	123546.27	19.63	11.08	6.62
	a. Accrued Interests	23015.22	22763.51	22293.32	25670.14	30765.67	-1.09	-2.07	19.85
	b. Others	62585.85	79637.40	91455.57	90206.03	92780.60	27.25	14.84	2.85
9	Expenses not Written off	475.18	398.44	318.55	305.50	289.27	-16.15	-20.05	-5.31
10	Non Banking Assets	2037.98	2046.79	2608.84	2962.15	3076.45	0.43	27.46	3.86
11	Reconciliation Account	4988.80	-6377.24	-2675.08	2566.17	-923.33	-227.83	-58.05	-135.98
12	Profit & Loss A/c	89.21	1847.55	332.89	69.28	149.93	1971.02	-81.98	116.42
	TOTAL	1267249.16	1477845.62	1774504.79	1903341.01	1949855.35	16.62	20.07	2.44

Statement of Assets and Liabilities of Development Banks

Liabilities		Mid-July			Mid-Jan	Mid-Feb	% Change		
		2013	2014	2015	2016	2016	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	25094.11	27683.64	30296.85	33774.47	33819.27	10.32	9.44	0.13
	a. Paid-up Capital	23568.92	25606.53	27448.46	27439.68	27634.22	8.65	7.19	0.71
	b. Statutory Reserves	2105.95	2706.17	3608.10	4268.06	4280.73	28.50	33.33	0.30
	c. Retained Earning	-1106.59	-1481.47	-1907.59	68.90	-5.57	33.88	28.76	-108.08
	d. Others Reserves	525.84	852.40	1147.88	1997.83	1909.89	62.10	34.66	-4.40
2	BORROWINGS	2753.56	2408.48	2454.26	694.87	413.88	-12.53	1.90	-40.44
	a. NRB	570.00	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
	b. "A"Class Licensed Institution	1645.00	2014.38	2260.00	690.00	413.14	22.45	12.19	-40.13
	c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	d. Other Financial Ins.	532.84	394.11	194.26	4.87	0.74	-26.04	-50.71	-84.73
	e. Bonds and Securities	5.72	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
3	DEPOSITS	160249.64	199932.80	237096.19	246696.76	251499.08	24.76	18.59	1.95
	a. Current	2944.14	3964.21	5056.01	4925.64	4257.79	34.65	27.54	-13.56
	b. Savings	83215.90	105094.40	120779.93	125426.43	128997.12	26.29	14.93	2.85
	c. Fixed	45134.34	53998.41	62203.55	62552.09	63478.96	19.64	15.20	1.48
	d. Call Deposits	28491.56	36345.53	48166.94	52990.54	53967.99	27.57	32.53	1.84
	e. Others	463.70	530.25	889.75	802.06	797.21	14.35	67.80	-0.60
4	Bills Payable	8.37	32.71	27.17	25.38	41.15	290.66	-16.92	62.09
5	Other Liabilities	16778.07	20116.85	20670.18	19084.59	20220.01	19.90	2.75	5.95
	1. Loan Loss Provision	5847.74	6860.14	6171.65	5548.17	5407.04	17.31	-10.04	-2.54
	2. Interest Suspense a/c	2594.60	3117.96	3322.76	3636.43	4300.56	20.17	6.57	18.26
	3. Others	8335.74	10138.76	11175.78	9899.99	10512.40	21.63	10.23	6.19
6	Reconciliation A/c	3374.90	3671.63	3800.85	4916.78	5394.38	8.79	3.52	9.71
7	Profit & Loss A/c	3251.27	5079.57	6296.30	3724.91	3791.07	56.23	23.95	1.78
	TOTAL	211509.94	258925.69	300641.79	308917.77	315178.84	22.42	16.11	2.03
Assets									
1	LIQUID FUNDS	52289.75	68931.29	79794.81	79634.89	85129.29	31.83	15.76	6.90
	a. Cash Balance	4833.15	6139.82	6979.21	6650.09	6596.83	27.04	13.67	-0.80
	Nepalese Notes & Coins	4782.29	6051.74	6894.72	6576.58	6470.75	26.54	13.93	-1.61
	Foreign Currency	50.85	88.07	84.49	73.51	126.08	73.18	-4.07	71.52
	b. Bank Balance	19565.36	27923.34	33250.96	36993.78	38768.84	42.72	19.08	4.80
	1. In Nepal Rastra Bank	7457.99	9163.59	14008.99	15076.82	14854.02	22.87	52.88	-1.48
	2. "A"Class Licensed Institution	9507.63	15810.29	15817.63	16325.58	18066.34	66.29	0.05	10.66
	3. Other Financial Ins.	2454.26	2866.92	3255.99	5348.49	5578.98	16.81	13.57	4.31
	4. In Foreign banks	145.49	82.54	168.34	242.88	269.51	-43.27	103.95	10.96
	c. Money at Call	27891.24	34868.13	39564.65	35991.02	39763.62	25.01	13.47	10.48
2	INVESTMENTS	3118.77	3230.11	3338.45	3754.40	3790.46	3.57	3.35	0.96
	a. Govt. Securities	3118.24	3229.98	3338.33	3685.65	3670.71	3.58	3.35	-0.41
	b. Others	0.54	0.12	0.12	68.75	119.75	-76.93	0.00	74.18
3	SHARE & OTHER INVESTMENT	2124.29	1564.99	2037.17	2146.09	2242.39	-26.33	30.17	4.49
4	LOANS & ADVANCES	131168.99	161799.22	193462.91	197745.92	199639.13	23.35	19.57	0.96
	a. Private Sector	126319.47	160516.87	191447.83	195746.16	197675.26	27.07	19.27	0.99
	b. Financial Institutions	4809.98	1246.52	1981.58	1994.15	1958.28	-74.08	58.97	-1.80
	c. Government Organizations	39.54	35.83	33.50	5.61	5.59	-9.38	-6.49	-0.39
5	BILLS PURCHASED	1562.24	4.34	7.70	1.39	1.00	-99.72	77.26	-27.93
6	LOANS AGT. COLLECTED BILLS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	FIXED ASSETS	4745.85	5259.37	4925.03	4928.72	4947.55	10.82	-6.36	0.38
8	OTHER ASSETS	10596.49	11379.64	10992.49	13652.51	11862.01	7.39	-3.40	-13.11
	a. Accrued Interests	2815.95	3316.39	3803.85	3845.11	4357.47	17.77	14.70	13.33
	b. Others	7780.55	8063.25	7188.64	9807.40	7504.53	3.63	-10.85	-23.48
9	Expenses not Written off	71.58	43.37	35.13	41.98	41.24	-39.41	-18.99	-1.76
10	Non Banking Assets	940.33	1539.64	1840.38	1573.30	1483.75	63.73	19.53	-5.69
11	Reconciliation Account	3375.86	3645.30	3820.15	4928.01	5447.09	7.98	4.80	10.53
12	Profit & Loss A/c	1515.77	1528.41	387.56	510.56	594.93	0.83	-74.64	16.52
	TOTAL	211509.94	258925.69	300641.79	308917.77	315178.84	22.42	16.11	2.03

Statement of Assets and Liabilities of Finance Companies

Liabilities		Mid-July			Mid-Jan	Mid-Feb	% Change		
		2013	2014	2015	2016	2016	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	11969.53	9964.89	10527.71	12822.89	12928.95	-16.75	5.65	0.83
	a. Paid-up Capital	16285.95	15924.71	15424.23	14315.80	14542.74	-2.22	-3.14	1.59
	b. Statutory Reserves	1936.62	2319.67	2478.72	2731.02	2731.02	19.78	6.86	0.00
	c. Retained Earning	-6784.65	-9170.85	-8614.79	-5495.56	-5544.24	35.17	-6.06	0.89
	d. Others Reserves	531.61	891.35	1239.54	1271.63	1199.44	67.67	39.06	-5.68
2	BORROWINGS	1452.87	566.16	481.95	326.72	345.92	-61.03	-14.87	5.88
	a. NRB	0.00	0.00	0.00	0.00	37.90	0.00	0.00	0.00
	b. "A"Class Licensed Institution	1452.87	566.16	481.95	326.72	308.02	-61.03	-14.87	-5.72
	c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	d. Other Financial Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	e. Bonds and Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	DEPOSITS	68981.56	73436.41	71953.84	75507.20	77669.84	6.46	-2.02	2.86
	a. Current	85.76	78.38	91.21	84.96	78.75	-8.61	16.38	-7.31
	b. Savings	29452.65	31974.07	34294.58	36497.78	38372.30	8.56	7.26	5.14
	c. Fixed	32932.05	34361.69	31196.45	32177.67	32432.61	4.34	-9.21	0.79
	d. Call Deposits	1167.92	1249.13	918.79	1652.15	1487.69	6.95	-26.45	-9.95
	e. Others	5343.18	5773.15	5452.80	5094.64	5298.49	8.05	-5.55	4.00
4	Bills Payable	3.63	6.60	4.41	0.29	2.18	81.73	-33.11	664.99
5	Other Liabilities	19565.16	21329.27	20438.99	21024.52	21466.39	9.02	-4.17	2.10
	1. Loan Loss Provision	10793.74	10449.46	9531.38	9365.89	9334.38	-3.19	-8.79	-0.34
	2. Interest Suspense a/c	4697.16	5938.05	6646.32	7358.15	7414.13	26.42	11.93	0.76
	3. Others	4074.26	4941.75	4261.29	4300.47	4717.87	21.29	-13.77	9.71
6	Reconciliation A/c	1987.43	1693.55	1805.27	1997.85	1996.72	-14.79	6.60	-0.06
7	Profit & Loss A/c	2233.04	3345.47	2795.21	1049.78	1171.57	49.82	-16.45	11.60
	TOTAL	106193.21	110342.35	108007.39	112729.25	115581.58	3.91	-2.12	2.53
Assets									
1	LIQUID FUNDS	21176.97	23863.52	23225.37	24096.66	28772.22	12.69	-2.67	19.40
	a. Cash Balance	986.82	1093.73	1026.28	1081.26	1145.70	10.83	-6.17	5.96
	Nepalese Notes & Coins	986.56	1093.36	1025.89	1081.20	1145.62	10.83	-6.17	5.96
	Foreign Currency	0.26	0.37	0.39	0.06	0.08	39.63	6.89	27.46
	b. Bank Balance	13769.41	15322.64	15476.25	16864.25	19881.38	11.28	1.00	17.89
	1. In Nepal Rastra Bank	2702.54	3212.44	3127.86	2750.42	3135.26	18.87	-2.63	13.99
	2. "A"Class Licensed Institution	8008.13	9693.05	8847.46	10100.87	12272.66	21.04	-8.72	21.50
	3. Other Financial Ins.	3058.74	2417.15	3500.93	4012.96	4473.46	-20.98	44.84	11.48
	4. In Foreign banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	c. Money at Call	6420.74	7447.15	6722.84	6151.15	7745.14	15.99	-9.73	25.91
2	INVESTMENTS	1752.16	2484.24	2559.46	2452.34	2438.34	41.78	3.03	-0.57
	a. Govt. Securities	1727.17	2446.81	2559.20	2452.08	2435.18	41.67	4.59	-0.69
	b. Others	24.99	37.44	0.26	0.26	3.16	49.83	-99.30	1105.34
3	SHARE & OTHER INVESTMENT	1143.97	1556.47	1740.61	1681.17	1746.04	36.06	11.83	3.86
4	LOANS & ADVANCES	65775.79	65831.69	64721.71	66245.67	65047.58	0.08	-1.69	-1.81
	a. Private Sector	65335.45	63860.05	63176.98	64986.18	62506.24	-2.26	-1.07	-3.82
	b. Financial Institutions	426.32	1950.43	1465.98	1192.64	2472.73	357.50	-24.84	107.33
	c. Government Organizations	14.02	21.21	78.74	66.84	68.61	51.22	271.34	2.65
5	BILLS PURCHASED	7.25	6.40	6.40	6.40	6.40	-11.70	0.00	0.00
6	LOANS AGT. COLLECTED BILLS	0.00	0.00	0.00	718.88	597.62	0.00	0.00	-16.87
7	FIXED ASSETS	3006.04	2618.31	2327.65	2085.08	2089.19	-12.90	-11.10	0.20
8	OTHER ASSETS	8250.65	10181.79	10605.10	12429.62	11596.53	23.41	4.16	-6.70
	a. Accrued Interests	4807.46	5961.44	6694.97	7379.89	7498.61	24.00	12.30	1.61
	b. Others	3443.18	4220.34	3910.13	5049.73	4097.91	22.57	-7.35	-18.85
9	Expenses not Written off	75.26	50.19	38.48	42.37	42.02	-33.32	-23.32	-0.83
10	Non Banking Assets	752.98	1170.53	801.69	866.21	1006.72	55.45	-31.51	16.22
11	Reconciliation Account	2029.43	1699.39	1802.25	1995.73	1995.07	-16.26	6.05	-0.03
12	Profit & Loss A/c	2222.71	879.82	178.66	109.12	243.86	-60.42	-79.69	123.48
	TOTAL	106193.21	110342.35	108007.39	112729.25	115581.58	3.91	-2.12	2.53

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

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2013	2014	2015	2016	2016	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	65347.35	68151.35	67271.02	34467.76	39483.76	4.29	-1.29	14.55
1.1 Deposit Liabilities	64029.79	66485.63	65418.33	33621.75	38584.38	3.84	-1.61	14.76
1.1.1 Saving A/c	21211.31	21763.14	22494.48	11606.42	13343.22	2.60	3.36	14.96
1.1.2 Fixed A/c	33220.30	34583.20	31594.10	16535.96	19085.46	4.10	-8.64	15.42
1.1.2.1 Upto 3 Months Fixed A/c	1471.28	2866.37	1995.01	549.68	615.05	94.82	-30.40	11.89
1.1.2.2 3 to 6 Months fixed A/c	1574.49	1065.31	1043.26	454.56	566.87	-32.34	-2.07	24.71
1.1.2.3 6 Months to 1 Year Fixed A/c	15584.32	15136.29	14308.11	8210.15	9496.60	-2.87	-5.47	15.67
1.1.2.4 Above 1 Year	14590.21	15515.23	14247.72	7321.57	8406.94	6.34	-8.17	14.82
1.1.3 Call Deposit	9552.50	10108.65	11302.25	5476.52	6152.62	5.82	11.81	12.35
1.1.4 Certificate of Deposits	45.69	30.64	27.50	2.85	3.08	-32.92	-10.26	7.90
1.2 Others	1317.56	1665.72	1852.69	846.01	899.38	26.42	11.22	6.31
2 Commission/Fee Expense	385.30	448.04	509.46	239.99	293.47	16.28	13.71	22.29
3 Employees Expenses	15947.51	18747.82	21218.85	10400.27	12047.45	17.56	13.18	15.84
4 Office Operating Expenses	14673.00	15067.83	17624.25	7941.50	9199.52	2.69	16.97	15.84
5 Exchange Fluctuation Loss	30.53	30.99	64.81	2685.93	2672.30	1.51	109.15	-0.51
5.1 Due to Change in Exchange Rates	14.83	16.21	64.83	174.29	174.68	9.34	299.81	0.23
5.2 Due to Foreign Currency Transactions	15.70	14.77	-0.01	2511.64	2497.62	-5.88	-100.09	-0.56
6 Non-Operating Expenses	1309.70	143.87	89.80	46.06	60.91	-89.02	-37.58	32.22
7. Provision for Risk	14903.98	14274.84	12781.47	4944.03	5578.01	-4.22	-10.46	12.82
7.1 Loan loss Provision	12280.32	12362.41	11018.41	4476.95	4573.82	0.67	-10.87	2.16
7.1.1 General Loan loss Provision	2998.01	2835.44	4071.38	1835.38	1814.26	-5.42	43.59	-1.15
7.1.1.1 Pass Loan Loss Provision	0.00	0.00	3210.53	1469.29	1478.95	0.00	0.00	0.66
7.1.1.2 Watch List Provision	0.00	0.00	860.85	366.09	335.31	0.00	0.00	-8.41
7.1.2 Special Loan Loss Provision	8865.40	9424.45	6627.48	2526.66	2520.63	6.31	-29.68	-0.24
7.1.3 Additional Loan Loss Provision	416.91	102.52	319.54	114.90	238.93	-75.41	211.68	107.95
7.2. Provision for Non-Banking Assets	1916.95	1498.26	1429.51	383.64	765.13	-21.84	-4.59	99.44
7.3. Provision for Loss on Investment	204.60	40.12	101.98	13.31	12.66	-80.39	154.17	-4.91
7.4. Provision for Loss of Other Assets	502.11	374.06	231.58	70.13	226.40	0.00	0.00	222.83
8 Loan Written Off	942.54	623.54	439.90	154.41	162.96	-33.84	-29.45	5.53
9 Provision for Staff Bonus	2879.03	3452.11	4053.16	2299.86	2423.20	19.91	17.41	5.36
10 Provision for Income Tax	8638.47	10677.75	12158.39	7106.01	7341.67	23.61	13.87	3.32
11 Others	481.92	45.06	495.79	11.56	12.27	-90.65	1000.27	6.11
12 Net Profit	25958.90	29331.59	37039.32	19251.68	20344.70	12.99	26.28	5.68
TOTAL EXPENSES	151498.22	160994.78	173746.23	89549.06	99620.22	6.27	7.92	11.25
Income								
1. Interest Income	120744.64	127191.89	134011.48	69105.02	76744.76	5.34	5.36	11.06
1.1. On Loans and Advance	111530.06	119484.79	127175.43	65521.89	72742.47	7.13	6.44	11.02
1.2. On Investment	4109.86	3502.98	2309.29	1450.39	1636.54	-14.77	-34.08	12.83
1.2.1 Government Bonds	3700.66	3049.44	1982.25	1256.33	1413.88	-17.60	-35.00	12.54
1.2.2 Foreign Bonds	22.70	28.74	76.54	40.27	50.38	26.59	166.33	25.11
1.2.3 NRB Bonds	336.67	234.04	160.24	72.57	83.05	-30.48	-31.53	14.45
1.2.4 Deventure & Bonds	49.84	190.76	90.26	81.22	89.22	282.77	-52.68	9.85
1.3 Agency Balance	1183.87	962.10	716.42	264.03	317.34	-18.73	-25.54	20.19
1.4 On Call Deposit	2528.67	2108.65	2633.89	1322.08	1412.68	-16.61	24.91	6.85
1.5 Others	1392.18	1133.37	1176.47	546.63	635.73	-18.59	3.80	16.30
2. Comission & Discount	7162.36	8051.43	8935.14	4277.39	5026.15	12.41	10.98	17.51
2.1 Bills Purchase & Discount	212.27	231.80	248.42	236.68	253.94	9.20	7.17	7.29
2.2 Comission	5444.04	6517.57	7494.65	3447.42	3915.67	19.72	14.99	13.58
2.3 Others	1506.06	1302.07	1192.07	593.30	856.54	-13.54	-8.45	44.37
3 Income From Exchange Fluctuation	3225.60	4168.69	4761.74	5449.07	5871.18	29.24	14.23	7.75
3.1 Due to Change in Exchange Rate	731.73	220.18	983.31	3481.34	3601.82	-69.91	346.60	3.46
3.2 Due to Foreign Currency Trans.	2493.87	3948.52	3778.43	1967.73	2269.36	58.33	-4.31	15.33
4 Other Operating Income	4603.37	5508.69	7326.73	3649.61	4237.41	19.67	33.00	16.11
5 Non Operating Income	2359.48	4041.44	4743.47	1110.31	1286.27	71.29	17.37	15.85
6 Provision Written Back	8345.00	8679.68	11842.55	5403.41	5732.51	4.01	36.44	6.09
7 Recovery from Written off Loan	1274.79	806.02	1508.63	432.04	458.35	-36.77	87.17	6.09
8 Income from Extra Ordinary Expenses	434.89	526.32	157.81	48.14	48.10	21.02	-70.02	-0.08
9 Net Loss	3348.21	2020.61	458.66	74.06	215.49	-39.65	-77.30	190.97
TOTAL INCOME	151498.33	160994.77	173746.22	89549.05	99620.22	6.27	7.92	11.25

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2013	2014	2015	2016	2016			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	46386.97	49263.53	49191.03	25400.83	28984.35	6.20	-0.15	14.11
1.1 Deposit Liabilities	45396.82	47872.14	47732.95	24626.07	28158.46	5.45	-0.29	14.34
1.1.1 Saving A/c	13318.11	13593.22	14740.74	7556.12	8660.17	2.07	8.44	14.61
1.1.2 Fixed A/c	24186.65	26009.72	23632.62	12716.67	14630.33	7.54	-9.14	15.05
1.1.2.1 Upto 3 Months Fixed A/c	1329.07	2734.87	1909.08	502.18	559.52	105.77	-30.20	11.42
1.1.2.2 3 to 6 Months fixed A/c	1287.26	861.78	890.25	378.32	476.51	-33.05	3.30	25.95
1.1.2.3 6 Months to 1 Year Fixed A/c	10714.10	10816.67	10151.63	6266.32	7246.11	0.96	-6.15	15.64
1.1.2.4 Above 1 Year	10856.21	11596.41	10681.65	5569.85	6348.20	6.82	-7.89	13.97
1.1.3 Call Deposit	7846.59	8238.57	9332.14	4350.45	4864.90	5.00	13.27	11.83
1.1.4 Certificate of Deposits	45.47	30.63	27.45	2.83	3.05	-32.64	-10.37	7.80
1.2 Others	990.15	1391.40	1458.08	774.76	825.89	40.52	4.79	6.60
2 Commission/Fee Expense	377.73	441.61	505.07	238.76	292.07	16.91	14.37	22.33
3 Employees Expenses	13238.73	15561.92	17776.14	8667.87	10037.70	17.55	14.23	15.80
4 Office Operating Expenses	10544.25	11195.23	13613.82	6286.68	7234.66	6.17	21.60	15.08
5 Exchange Fluctuation Loss	30.04	23.74	63.27	2510.32	2496.23	-20.96	166.46	-0.56
5.1 Due to Change in Exchange Rates	14.41	12.23	63.27	2.07	2.00	-15.13	417.26	-3.37
5.2 Due to Foreign Currency Transactions	15.63	11.51	0.00	2508.25	2494.23	-26.33	-100.00	-0.56
6 Non-Operatiing Expenses	1254.67	15.61	13.39	4.97	5.01	-98.76	-14.18	0.82
7. Provision for Risk	7951.98	8339.38	9962.24	3777.14	4000.71	4.87	19.46	5.92
7.1 Loan loss Provision	6870.91	8091.42	9070.71	3560.71	3564.43	17.76	12.10	0.10
7.1.1 General Loan loss Provision	2080.28	2084.15	3891.06	1388.30	1335.07	0.19	86.70	-3.83
7.1.1.1 Pass Loan Loss Provision	0.00	0.00	3163.99	1123.25	1108.90	0.00	0.00	-1.28
7.1.1.2 Watch List Provision	0.00	0.00	727.07	265.05	226.17	0.00	0.00	-14.67
7.1.2 Special Loan Loss Provision	4584.12	6007.27	5176.73	2064.00	2020.83	31.05	-13.83	-2.09
7.1.3 Additional Loan Loss Provision	206.52	0.00	2.92	108.41	208.53	-100.00	0.00	92.35
7.2. Provision for Non-Banking Assets	824.76	207.96	679.65	210.38	458.00	-74.79	226.82	117.70
7.3. Provision for Loss on Investment	92.97	-1.14	40.37	4.73	3.34	-101.23	-3643.82	-29.36
7.4. Provision for Loss of Other Assets	163.35	41.14	171.51	1.32	-25.06	0.00	0.00	-1992.33
8 Loan Written Off	525.54	269.95	103.45	10.03	10.45	-48.63	-61.68	4.22
9 Provision for Staff Bonus	2381.36	2660.27	3139.60	1873.78	1991.52	11.71	18.02	6.28
10 Provision for Income Tax	7136.63	8232.63	9521.99	5883.79	6093.12	15.36	15.66	3.56
11 Others	479.03	6.14	465.47	11.46	11.46	-98.72	7475.89	0.00
12 Net Profit	21058.94	21294.17	28386.05	15022.94	15996.65	1.12	33.30	6.48
TOTAL EXPENSES	111365.88	117304.18	132741.51	69688.57	77153.93	5.33	13.16	10.71
Income								
1. Interest Income	90916.84	95849.23	101174.86	53057.34	58972.60	5.43	5.56	11.15
1.1. On Loans and Advance	84815.44	91023.28	97566.06	50796.86	56350.93	7.32	7.19	10.93
1.2. On Investment	3834.88	3239.70	2065.62	1352.48	1530.45	-15.52	-36.24	13.16
1.2.1 Government Bonds	3459.06	2816.91	1774.19	1183.18	1334.31	-18.56	-37.02	12.77
1.2.2 Foreign Bonds	22.70	28.74	76.54	40.27	50.38	26.59	166.33	25.11
1.2.3 NRB Bonds	317.74	218.55	132.56	53.94	62.82	-31.22	-39.35	16.46
1.2.4 Deventure & Bonds	35.38	175.50	82.33	75.10	82.94	396.02	-53.09	10.45
1.3 Agency Balance	896.86	714.00	491.44	178.92	228.58	-20.39	-31.17	27.75
1.4 On Call Deposit	585.23	258.09	399.14	335.02	392.95	-55.90	54.65	17.29
1.5 Others	784.42	614.16	652.61	394.06	469.69	-21.70	6.26	19.19
2. Comission & Discount	6347.13	7252.50	8247.23	4004.42	4704.98	14.26	13.72	17.49
2.1 Bills Purchase & Discount	210.85	231.59	247.40	236.67	253.91	9.84	6.82	7.28
2.2 Comission	5028.62	6022.89	7055.01	3271.45	3707.17	19.77	17.14	13.32
2.3 Others	1107.66	998.02	944.82	496.30	743.90	-9.90	-5.33	49.89
3 Income From Exchange Fluctuation	3134.60	4118.09	4712.88	5233.68	5648.33	31.38	14.44	7.92
3.1 Due to Change in Exchange Rate	725.00	219.24	980.69	3277.59	3393.27	-69.76	347.31	3.53
3.2 Due to Foreign Currency Trans.	2409.60	3898.85	3732.18	1956.09	2255.06	61.80	-4.27	15.28
4 Other Operating Income	3015.50	3614.09	5281.25	2685.00	3114.68	19.85	46.13	16.00
5 Non Operating Income	1631.73	1241.27	3880.23	815.65	898.65	-23.93	212.60	10.18
6 Provision Written Back	4665.37	4031.87	7604.21	3481.59	3371.49	-13.58	88.60	-3.16
7 Recovery from Written off Loan	1172.17	776.54	1445.40	406.56	437.95	-33.75	86.13	7.72
8 Income from Extra Ordinary Expenses	393.34	420.58	64.77	4.32	5.24	6.93	-84.60	21.35
9 Net Loss	89.21	0.00	330.67	0.00	0.00	-100.00	0.00	0.00
TOTAL INCOME	111365.87	117304.17	132741.51	69688.56	77153.92	5.33	13.16	10.71

Profit and Loss Statement of Development Banks

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2013	2014	2015	2016	2016			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	12397.19	13000.57	13157.27	6598.71	7664.20	4.87	1.21	16.15
1.1 Deposit Liabilities	12161.49	12811.12	12804.81	6535.80	7600.02	5.34	-0.05	16.28
1.1.1 Saving A/c	5534.38	5944.44	5804.70	2983.32	3467.37	7.41	-2.35	16.23
1.1.2 Fixed A/c	5016.64	5071.10	5086.43	2466.00	2890.14	1.09	0.30	17.20
1.1.2.1 Upto 3 Months Fixed A/c	64.12	93.84	59.93	33.75	39.33	46.35	-36.13	16.52
1.1.2.2 3 to 6 Months fixed A/c	171.54	146.20	116.36	56.52	65.80	-14.77	-20.41	16.43
1.1.2.3 6 Months to 1 Year Fixed A/c	2882.56	2573.54	2716.01	1295.65	1480.87	-10.72	5.54	14.30
1.1.2.4 Above 1 Year	1898.41	2257.51	2194.14	1080.08	1304.13	18.92	-2.81	20.74
1.1.3 Call Deposit	1610.48	1795.59	1913.68	1086.48	1242.51	11.49	6.58	14.36
1.1.4 Certificate of Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.2 Others	235.69	189.45	352.45	62.91	64.19	-19.62	86.04	2.02
2 Commission/Fee Expense	5.04	5.43	3.26	0.65	0.69	7.71	-39.85	6.28
3 Employees Expenses	1921.62	2356.60	2640.86	1328.20	1547.77	22.64	12.06	16.53
4 Office Operating Expenses	2670.50	2905.88	3017.24	1274.63	1520.21	8.81	3.83	19.27
5 Exchange Fluctuation Loss	0.49	7.25	1.55	175.61	176.08	1389.04	-78.64	0.26
5.1 Due to Change in Exchange Rates	0.42	3.98	1.56	172.22	172.68	854.36	-60.83	0.27
5.2 Due to Foreign Currency Transactions	0.07	3.26	-0.01	3.40	3.40	4614.50	-100.39	-0.03
6 Non-Operatiing Expenses	52.52	110.83	41.67	26.72	40.23	111.03	-62.40	50.58
7. Provision for Risk	3989.53	3525.12	1866.82	755.34	951.34	-11.64	-47.04	25.95
7.1 Loan loss Provision	3020.91	2554.92	1349.90	636.13	634.80	-15.43	-47.16	-0.21
7.1.1 General Loan loss Provision	343.74	563.53	154.01	300.98	318.14	63.94	-72.67	5.70
7.1.1.1 Pass Loan Loss Provision	0.00	0.00	27.86	209.71	222.09	0.00	0.00	5.90
7.1.1.2 Watch List Provision	0.00	0.00	126.15	91.27	96.06	0.00	0.00	5.24
7.1.2 Special Loan Loss Provision	2630.48	1934.63	1104.99	330.38	310.92	-26.45	-42.88	-5.89
7.1.3 Additional Loan Loss Provision	46.69	56.76	90.90	4.77	5.74	21.57	60.14	20.34
7.2. Provision for Non-Banking Assets	535.23	642.02	497.62	124.88	138.82	19.95	-22.49	11.16
7.3. Provision for Loss on Investment	103.17	2.81	11.46	1.05	1.79	-97.28	308.19	69.67
7.4. Provision for Loss of Other Assets	330.22	325.37	7.84	-6.72	175.93	0.00	0.00	-2716.87
8 Loan Written Off	349.24	165.54	225.49	136.11	144.23	-52.60	36.22	5.97
9 Provision for Staff Bonus	332.34	569.23	704.19	347.84	359.11	71.28	23.71	3.24
10 Provision for Income Tax	1008.99	1810.11	2043.98	993.10	1033.08	79.40	12.92	4.03
11 Others	0.18	36.78	20.53	0.12	0.12	20106.10	-44.18	0.00
12 Net Profit	2848.11	4691.95	5925.13	3223.16	3203.59	64.74	26.28	-0.61
TOTAL EXPENSES	25575.76	29185.27	29648.00	14860.19	16640.66	14.11	1.59	11.98
Income								
1. Interest Income	19976.69	22130.34	24453.29	12043.95	13317.37	10.78	10.50	10.57
1.1. On Loans and Advance	17902.49	20111.26	22110.85	11123.28	12359.92	12.34	9.94	11.12
1.2. On Investment	152.17	152.46	134.58	44.18	48.14	0.20	-11.73	8.98
1.2.1 Government Bonds	138.40	137.26	121.98	33.28	35.89	-0.82	-11.14	7.83
1.2.2 Foreign Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.2.3 NRB Bonds	4.72	6.77	10.90	7.38	8.74	43.40	60.88	18.38
1.2.4 Deventure & Bonds	9.05	8.42	1.71	3.51	3.51	-6.87	-79.75	0.02
1.3 Agency Balance	184.86	168.42	137.10	59.80	63.46	-8.89	-18.59	6.12
1.4 On Call Deposit	1355.93	1401.86	1688.66	733.69	760.00	3.39	20.46	3.58
1.5 Others	381.25	296.34	382.10	83.01	85.85	-22.27	28.94	3.42
2. Comission & Discount	662.53	616.60	585.87	238.89	281.21	-6.93	-4.98	17.71
2.1 Bills Purchase & Discount	1.42	0.20	1.02	0.00	0.03	-85.81	409.97	470.65
2.2 Comission	345.01	401.50	390.41	164.22	194.62	16.37	-2.76	18.51
2.3 Others	316.10	214.90	194.44	74.66	86.56	-32.02	-9.52	15.94
3 Income From Exchange Fluctuation	89.37	50.60	48.86	215.39	222.85	-43.38	-3.43	3.46
3.1 Due to Change in Exchange Rate	5.10	0.94	2.62	203.75	208.55	-81.66	179.65	2.35
3.2 Due to Foreign Currency Trans.	84.27	49.67	46.25	11.64	14.30	-41.06	-6.88	22.93
4 Other Operating Income	1101.70	1372.85	1552.34	748.66	876.48	24.61	13.07	17.07
5 Non Operating Income	539.65	2135.56	402.44	139.63	208.95	295.73	-81.16	49.64
6 Provision Written Back	1872.67	1658.69	2531.66	1435.08	1697.41	-11.43	52.63	18.28
7 Recovery from Written off Loan	86.24	10.34	21.45	0.01	0.14	-88.01	107.40	2259.01
8 Income from Extra Ordinary Expenses	37.31	69.49	35.69	29.43	28.47	86.24	-48.64	-3.27
9 Net Loss	1209.71	1140.79	16.40	9.15	7.79	-5.70	-98.56	-14.89
TOTAL INCOME	25575.88	29185.27	29648.00	14860.19	16640.66	14.11	1.59	11.98

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2013	2014	2015	2016	2016			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	6563.19	5887.25	4922.73	2468.22	2835.20	-10.30	-16.38	14.87
1.1 Deposit Liabilities	6471.47	5802.37	4880.57	2459.88	2825.90	-10.34	-15.89	14.88
1.1.1 Saving A/c	2358.82	2225.47	1949.03	1066.98	1215.68	-5.65	-12.42	13.94
1.1.2 Fixed A/c	4017.01	3502.38	2875.05	1353.29	1564.99	-12.81	-17.91	15.64
1.1.2.1 Upto 3 Months Fixed A/c	78.09	37.66	26.00	13.75	16.20	-51.78	-30.95	17.87
1.1.2.2 3 to 6 Months fixed A/c	115.68	57.33	36.65	19.72	24.56	-50.44	-36.08	24.53
1.1.2.3 6 Months to 1 Year Fixed A/c	1987.66	1746.08	1440.47	648.18	769.61	-12.15	-17.50	18.73
1.1.2.4 Above 1 Year	1835.58	1661.31	1371.93	671.64	754.62	-9.49	-17.42	12.35
1.1.3 Call Deposit	95.43	74.49	56.44	39.59	45.21	-21.94	-24.24	14.18
1.1.4 Certificate of Deposits	0.22	0.02	0.05	0.02	0.03	-91.20	170.55	19.84
1.2 Others	91.72	84.88	42.16	8.33	9.30	-7.46	-50.33	11.54
2 Commission/Fee Expense	2.53	1.00	1.13	0.57	0.71	-60.40	12.23	24.06
3 Employees Expenses	787.16	829.30	801.85	404.20	461.98	5.35	-3.31	14.29
4 Office Operating Expenses	1458.25	966.71	993.19	380.19	444.65	-33.71	2.74	16.95
5 Exchange Fluctuation Loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6 Non-Operatiing Expenses	2.51	17.43	34.74	14.37	15.66	594.51	99.32	8.96
7. Provision for Risk	2962.47	2410.35	952.41	411.54	625.96	-18.64	-60.49	52.10
7.1 Loan loss Provision	2388.50	1716.07	597.80	280.10	374.59	-28.15	-65.16	33.73
7.1.1 General Loan loss Provision	573.99	187.76	26.31	146.09	161.05	-67.29	-85.99	10.23
7.1.1.1 Pass Loan Loss Provision	0.00	0.00	18.68	136.32	147.96	0.00	0.00	8.54
7.1.1.2 Watch List Provision	0.00	0.00	7.63	9.77	13.08	0.00	0.00	33.87
7.1.2 Special Loan Loss Provision	1650.81	1482.55	345.76	132.29	188.87	-10.19	-76.68	42.78
7.1.3 Additional Loan Loss Provision	163.70	45.76	225.73	1.72	24.67	-72.05	393.30	1334.57
7.2. Provision for Non-Banking Assets	556.97	648.27	252.23	48.39	168.32	16.39	-61.09	247.84
7.3. Provision for Loss on Investment	8.46	38.45	50.14	7.53	7.53	354.73	30.40	0.00
7.4. Provision for Loss of Other Assets	8.54	7.55	52.23	75.53	75.53	0.00	0.00	0.00
8 Loan Written Off	67.76	188.06	110.96	8.28	8.28	177.56	-41.00	0.00
9 Provision for Staff Bonus	165.33	222.60	209.37	78.24	72.57	34.64	-5.94	-7.25
10 Provision for Income Tax	492.85	635.01	592.41	229.12	215.47	28.85	-6.71	-5.96
11 Others	2.71	2.14	9.80	-0.01	0.70	-20.93	357.41	-8784.41
12 Net Profit	2051.85	3345.47	2728.14	1005.57	1144.46	63.05	-18.45	13.81
TOTAL EXPENSES	14556.59	14505.33	11356.71	5000.30	5825.64	-0.35	-21.71	16.51
Income								
1. Interest Income	9851.11	9212.31	8383.33	4003.72	4454.79	-6.48	-9.00	11.27
1.1. On Loans and Advance	8812.13	8350.25	7498.52	3601.76	4031.62	-5.24	-10.20	11.93
1.2. On Investment	122.82	110.82	109.09	53.73	57.94	-9.77	-1.56	7.84
1.2.1 Government Bonds	103.20	95.26	86.08	39.87	43.68	-7.69	-9.64	9.57
1.2.2 Foreign Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.2.3 NRB Bonds	14.21	8.72	16.78	11.25	11.50	-38.63	92.50	2.19
1.2.4 Deventure & Bonds	5.41	6.84	6.23	2.61	2.76	26.42	-8.96	5.75
1.3 Agency Balance	102.16	79.67	87.87	25.30	25.30	-22.01	10.30	-0.01
1.4 On Call Deposit	587.50	448.70	546.09	253.37	259.73	-23.63	21.71	2.51
1.5 Others	226.51	222.87	141.75	69.56	80.19	-1.60	-36.40	15.28
2. Comission & Discount	152.70	182.33	102.04	34.08	39.96	19.40	-44.04	17.25
2.1 Bills Purchase & Discount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2.2 Comission	70.40	93.18	49.23	11.75	13.88	32.35	-47.17	18.21
2.3 Others	82.30	89.15	52.81	22.34	26.08	8.33	-40.77	16.73
3 Income From Exchange Fluctuation	1.64	0.00	0.00	0.00	0.00	-99.95	-10.24	0.00
3.1 Due to Change in Exchange Rate	1.64	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
3.2 Due to Foreign Currency Trans.	0.00	0.00	0.00	0.00	0.00	0.00	-10.24	0.00
4 Other Operating Income	486.17	521.75	493.14	215.96	246.24	7.32	-5.48	14.02
5 Non Operating Income	188.09	664.61	460.80	155.03	178.67	253.34	-30.67	15.25
6 Provision Written Back	1806.96	2989.11	1706.69	486.74	663.61	65.42	-42.90	36.34
7 Recovery from Written off Loan	16.38	19.14	41.78	25.48	20.27	16.88	118.26	-20.44
8 Income from Extra Ordinary Expenses	4.25	36.25	57.35	14.38	14.38	753.72	58.18	0.00
9 Net Loss	2049.29	879.82	111.60	64.91	207.70	-57.07	-87.32	220.00
TOTAL INCOME	14556.59	14505.33	11356.71	5000.30	5825.64	-0.35	-21.71	16.51

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

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2013	2014	2015	2016	2016			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	39147.82	48152.08	61783.87	64873.78	66099.44	23.00	28.31	1.89
Fishery Related	657.80	2747.06	3355.59	1622.30	1607.41	317.62	22.15	-0.92
Mining Related	3897.30	3580.05	3525.74	3807.39	3578.40	-8.14	-1.52	-6.01
Agriculture, Forestry & Beverage Production Related	190575.19	222489.70	255534.57	269262.60	277157.08	16.75	14.85	2.93
Construction	96067.34	118632.87	152480.40	159080.29	159986.43	23.49	28.53	0.57
Electricity, Gas and Water	20694.25	25606.61	34540.43	39454.59	39809.31	23.74	34.89	0.90
Metal Products, Machinery & Electronic Equipment & Asse	13050.42	13994.97	16208.31	16723.83	16758.90	7.24	15.82	0.21
Transport, Communication and Public Utilities	41298.89	43707.55	48451.67	52578.61	53720.88	5.83	10.85	2.17
Wholesaler & Retailer	198319.29	243966.15	297286.58	310652.74	317816.49	23.02	21.86	2.31
Finance, Insurance and Real Estate	84683.50	90353.77	107293.66	117411.15	117293.30	6.70	18.75	-0.10
Hotel or Restaurant	25087.38	32909.63	44028.90	48276.04	49696.80	31.18	33.79	2.94
Other Services	46718.82	54154.23	63957.60	65115.68	65133.92	15.92	18.10	0.03
Consumption Loans	69436.96	87003.21	101450.14	102064.37	102946.05	25.30	16.61	0.86
Local Government	1255.49	1182.73	1714.14	1701.67	1622.20	-5.80	44.93	-4.67
Others	124829.52	141309.64	169740.36	187771.23	185290.47	13.20	20.12	-1.32
TOTAL	955719.96	1129803.67	1361351.97	1440396.27	1458517.09	18.21	20.49	1.26
Productwise								
Term Loan	136442.95	173069.81	223149.61	234442.36	237452.53	26.84	28.94	1.28
Overdraft	184614.72	211367.58	245994.73	259151.79	257241.93	14.49	16.38	-0.74
Trust Receipt Loan / Import Loan	41471.44	48161.32	55141.88	47759.56	52048.11	16.13	14.49	8.98
Demand & Other Working Capital Loan	220401.50	250607.47	293603.14	326978.44	337178.34	13.70	17.16	3.12
Residential Personal Home Loan (Up to Rs. 1 Crore)	66210.53	89484.87	118861.54	125246.89	126480.17	35.15	32.83	0.98
Real Estate Loan	86062.16	82482.16	85678.07	93694.09	94301.24	-4.16	3.87	0.65
Margin Nature Loan	12935.41	20031.63	24084.77	27595.12	26903.91	54.86	20.23	-2.50
Hire Purchase Loan	53933.61	63653.90	80966.96	85060.67	87113.12	18.02	27.20	2.41
Deprived Sector Loan	39549.07	50576.56	63889.82	70867.07	70634.50	27.88	26.32	-0.33
Bills Purchased	8024.25	10045.08	13511.29	11709.91	11110.66	25.18	34.51	-5.12
Other Product	106074.30	130323.28	156470.18	157890.35	158052.60	22.86	20.06	0.10
Total	955719.96	1129803.66	1361351.98	1440396.26	1458517.10	18.21	20.49	1.26
Collateral wise								
Gold and Silver	28785.76	31102.67	31374.67	29178.56	29271.31	8.05	0.87	0.32
Government Securities	3004.07	992.12	784.73	875.68	845.92	-66.97	-20.90	-3.40
Non Governmental Securities	8218.97	14092.14	18776.93	21806.57	21388.22	71.46	33.24	-1.92
Fixed Deposit Receipts	11671.47	10774.58	9824.90	9904.12	9426.36	-7.68	-8.81	-4.82
Own	10995.52	9893.47	8925.88	8736.48	8289.18	-10.02	-9.78	-5.12
Other Licences Institutions	675.95	881.11	899.02	1167.63	1137.18	30.35	2.03	-2.61
Collateral of Properties	820463.46	936410.77	1131830.49	1199797.48	1218024.95	14.13	20.87	1.52
Fixed Assets	681424.84	785804.82	957231.98	1019059.46	1028981.68	15.32	21.82	0.97
Current Assets	139038.62	150605.95	174598.50	180738.02	189043.27	8.32	15.93	4.60
Against security of Bill	7710.77	11927.48	13969.01	12935.80	12939.58	54.69	17.12	0.03
Domestic Bills	1010.89	2817.51	3532.80	4236.67	3843.00	178.72	25.39	-9.29
Foreign Bills	6699.89	9109.97	10436.21	8699.14	9096.58	35.97	14.56	4.57
Against Guarantee	21747.59	29975.14	40479.05	43014.24	42761.12	37.83	35.04	-0.59
Government Guarantee	3394.30	2155.95	2385.24	2346.78	2388.26	-36.48	10.64	1.77
Institutional Guarantee	13009.84	20737.62	27833.31	28464.89	28115.08	59.40	34.22	-1.23
Personal Guarantee	959.91	2001.69	2350.72	3180.30	3145.18	108.53	17.44	-1.10
Collective Guarantee	1364.92	2167.66	3581.03	3900.53	4123.38	58.81	65.20	5.71
International Rated Foreign Bank's Guarantee	115.10	192.25	93.08	1617.77	1628.26	67.03	-51.58	0.65
Other Guarantee	2903.51	2706.26	4235.68	3503.97	3360.97	-6.79	56.51	-4.08
Credit Card	373.59	410.98	427.58	539.16	579.19	10.01	4.04	7.42
Others	53744.25	94117.78	113884.53	122344.66	123280.44	75.12	21.00	0.76
Total	955719.94	1129803.67	1361351.89	1440396.27	1458517.09	18.21	20.49	1.26

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2013	2014	2015	2016	2016			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	31030.97	37810.81	47818.18	49496.62	50480.66	21.85	26.47	1.99
Fishery Related	500.33	2491.48	2888.07	1161.65	1149.08	397.97	15.92	-1.08
Mining Related	3487.15	3258.97	3064.11	3298.41	3072.56	-6.54	-5.98	-6.85
Agriculture, Forestry & Beverage Production Related	176661.91	207142.86	239722.81	253537.88	261251.28	17.25	15.73	3.04
Construction	71712.79	88914.98	115175.72	120900.65	121370.67	23.99	29.53	0.39
Electricity, Gas and Water	18386.51	21784.34	29412.29	35795.71	36031.46	18.48	35.02	0.66
Metal Products, Machinery & Electronic Equipment & Asse	10044.44	10887.77	12402.24	13552.16	13620.88	8.40	13.91	0.51
Transport, Communication and Public Utilities	24431.32	25221.64	26254.45	30879.72	31698.55	3.23	4.09	2.65
Wholesaler & Retailer	161588.16	205667.15	256252.52	269665.76	277016.29	27.28	24.60	2.73
Finance, Insurance and Real Estate	66141.44	72768.84	89220.30	99084.81	98696.91	10.02	22.61	-0.39
Hotel or Restaurant	18753.75	24846.43	35337.97	38324.81	39690.18	32.49	42.23	3.56
Other Services	38101.27	43987.36	53099.98	53782.92	53883.46	15.45	20.72	0.19
Consumption Loans	53754.45	68227.23	80339.71	82584.88	83575.62	26.92	17.75	1.20
Local Government	1176.32	1096.16	1621.81	1625.32	1535.55	-6.81	47.95	-5.52
Others	81436.73	88042.57	110543.10	121986.71	120152.21	8.11	25.56	-1.50
TOTAL	757207.54	902162.01	1103153.25	1175678.01	1193225.35	19.14	22.28	1.49
Productwise								
Term Loan	112480.40	142965.53	187297.61	194518.81	197314.28	27.10	31.01	1.44
Overdraft	150298.94	170872.66	200106.73	211617.81	209843.35	13.69	17.11	-0.84
Trust Receipt Loan / Import Loan	41470.26	48161.32	55141.88	47759.56	52048.11	16.13	14.49	8.98
Demand & Other Working Capital Loan	185398.02	216015.90	260320.80	294241.06	304435.43	16.51	20.51	3.46
Residential Personal Home Loan (Up to Rs. 1 Crore)	47256.27	64673.30	87842.96	93654.35	94573.02	36.86	35.83	0.98
Real Estate Loan	63044.62	60467.66	63879.59	70954.33	71663.95	-4.09	5.64	1.00
Margin Nature Loan	7440.61	11988.14	16360.29	19252.20	18665.17	61.12	36.47	-3.05
Hire Purchase Loan	34094.00	41023.45	54406.77	58785.35	60366.42	20.32	32.62	2.69
Deprived Sector Loan	32445.25	40962.32	51515.94	57235.39	56912.19	0.00	0.00	-0.56
Bills Purchased	7997.56	10034.34	13497.19	11702.12	11103.26	25.47	34.51	-5.12
Other Product	75281.64	94997.38	112783.49	115957.03	116300.18	26.19	18.72	0.30
Total	757207.55	902162.00	1103153.26	1175678.01	1193225.37	19.14	22.28	1.49
Collateral wise								
Gold and Silver	25038.53	27088.37	26813.12	25274.42	25430.13	8.19	-1.02	0.62
Government Securities	2974.77	968.71	751.68	830.86	813.18	-67.44	-22.40	-2.13
Non Governmental Securities	4925.55	8973.82	13183.16	15587.38	15280.59	82.19	46.91	-1.97
Fixed Deposit Receipts	8102.32	7359.78	6561.88	7139.24	6749.38	-9.16	-10.84	-5.46
Own	7428.97	6478.67	5662.90	5971.61	5612.21	-12.79	-12.59	-6.02
Other Licences Institutions	673.35	881.11	898.97	1167.63	1137.18	30.85	2.03	-2.61
Collateral of Properties	642544.50	733614.96	900985.02	963454.01	980663.83	14.17	22.81	1.79
Fixed Assets	504299.03	583662.27	726933.32	782948.39	791854.92	15.74	24.55	1.14
Current Assets	138245.47	149952.69	174051.71	180505.62	188808.91	8.47	16.07	4.60
Against security of Bill	7675.08	11923.28	13672.66	12506.53	12505.62	55.35	14.67	-0.01
Domestic Bills	976.93	2813.31	3236.45	3807.39	3409.05	187.97	15.04	-10.46
Foreign Bills	6698.14	9109.97	10436.21	8699.14	9096.58	36.01	14.56	4.57
Against Guarantee	18424.77	25697.50	34298.71	35848.16	35697.62	39.47	33.47	-0.42
Government Guarantee	3230.85	1975.30	2208.28	2186.96	2218.11	-38.86	11.79	1.42
Institutional Guarantee	11547.20	18972.97	24969.73	25413.44	25090.72	64.31	31.61	-1.27
Personal Guarantee	645.28	1684.14	2069.26	2329.08	2605.90	160.99	22.87	11.89
Collective Guarantee	204.05	404.05	951.02	1031.04	1024.31	98.01	135.37	-0.65
International Rated Foreign Bank's Guarantee	104.10	117.47	93.08	1617.77	1628.26	12.84	-20.76	0.65
Other Guarantee	2693.29	2529.85	4007.34	3269.87	3130.31	-6.07	58.40	-4.27
Credit Card	373.59	410.98	427.58	539.16	579.19	10.01	4.04	7.42
Others	47148.40	86124.60	106459.44	114498.25	115505.81	82.67	23.61	0.88
Total	757207.52	902162.02	1103153.26	1175678.02	1193225.36	19.14	22.28	1.49

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2013	2014	2015	2016	2016			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	6233.37	8423.26	12002.65	13301.66	13541.82	35.13	42.49	1.81
Fishery Related	129.14	214.77	404.87	401.98	398.13	66.31	88.51	-0.96
Mining Related	267.11	275.24	390.09	416.01	416.29	3.04	41.73	0.07
Agriculture, Forestry & Beverage Production Related	9194.30	10699.48	12179.35	12183.19	12391.31	16.37	13.83	1.71
Construction	15248.53	19507.92	26554.42	27237.83	27675.66	27.93	36.12	1.61
Electricity, Gas and Water	2092.11	3617.75	4933.46	3392.57	3508.71	72.92	36.37	3.42
Metal Products, Machinery & Electronic Equipment & Asse	2138.61	2385.15	2976.90	2373.95	2344.27	11.53	24.81	-1.25
Transport, Communication and Public Utilities	11223.12	12897.59	15099.18	14333.10	14664.13	14.92	17.07	2.31
Wholesaler & Retailer	27070.92	29633.88	32542.18	32541.25	32547.55	9.47	9.81	0.02
Finance, Insurance and Real Estate	12589.36	12797.65	13368.46	13389.60	13453.80	1.65	4.46	0.48
Hotel or Restaurant	4735.00	6278.73	7231.42	8199.51	8258.08	32.60	15.17	0.71
Other Services	6294.93	7909.36	8661.91	9096.92	9097.47	25.65	9.51	0.01
Consumption Loans	9767.01	12728.61	15563.89	14390.90	14393.43	30.32	22.27	0.02
Local Government	31.05	38.04	32.34	35.54	45.85	22.49	-14.98	29.00
Others	25714.82	34396.15	41529.50	46453.30	46903.63	33.76	20.74	0.97
TOTAL	132729.38	161803.56	193470.61	197747.31	199640.13	21.90	19.57	0.96
Productwise								
Term Loan	15064.74	21437.34	27992.73	31203.25	31530.08	42.30	30.58	1.05
Overdraft	34315.79	40494.92	45887.99	47533.98	47398.57	18.01	13.32	-0.28
Trust Receipt Loan / Import Loan	1.18	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
Demand & Other Working Capital Loan	18697.09	19857.01	20503.15	20722.23	21106.76	6.20	3.25	1.86
Residential Personal Home Loan (Up to Rs. 1 Crore)	12309.08	16820.26	22476.27	22810.53	23082.87	36.65	33.63	1.19
Real Estate Loan	12864.26	12773.90	13116.83	13679.13	13775.48	-0.70	2.68	0.70
Margin Nature Loan	2709.85	4112.98	3831.26	4455.83	4469.76	51.78	-6.85	0.31
Hire Purchase Loan	13300.38	15906.14	18970.95	18494.66	18908.77	19.59	19.27	2.24
Deprived Sector Loan	5212.97	7564.63	10198.29	11155.33	11208.32	0.00	0.00	0.47
Bills Purchased	19.45	4.34	7.70	1.39	1.00	-77.66	77.26	-27.93
Other Product	18234.59	22832.03	30485.43	27690.98	28158.52	25.21	33.52	1.69
Total	132729.37	161803.56	193470.61	197747.31	199640.13	21.90	19.57	0.96
Collateral wise								
Gold and Silver	3363.91	3680.33	4111.82	3475.57	3420.21	9.41	11.72	-1.59
Government Securities	21.40	5.85	12.34	26.00	26.01	-72.67	110.90	0.04
Non Governmental Securities	2018.23	3181.68	3330.32	4218.76	4197.40	57.65	4.67	-0.51
Fixed Deposit Receipts	1635.28	1709.14	2014.24	1822.59	1799.56	4.52	17.85	-1.26
Own	1635.28	1709.14	2014.20	1822.59	1799.56	4.52	17.85	-1.26
Other Licences Institutions	0.00	0.00	0.05	0.00	0.00	0.00	0.00	0.00
Collateral of Properties	121886.57	147209.51	177855.55	181581.30	183357.42	20.78	20.82	0.98
Fixed Assets	121492.70	146794.10	177513.72	181567.48	183343.25	20.83	20.93	0.98
Current Assets	393.88	415.41	341.83	13.82	14.17	5.47	-17.71	2.55
Against security of Bill	21.13	4.20	15.30	9.94	9.48	-80.12	264.19	-4.65
Domestic Bills	19.39	4.20	15.30	9.94	9.48	-78.34	264.19	-4.65
Foreign Bills	1.74	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
Against Guarantee	2622.99	3621.07	5424.35	5836.81	6046.82	38.05	49.80	3.60
Government Guarantee	97.04	112.75	112.07	98.66	108.99	16.18	-0.60	10.47
Institutional Guarantee	1139.82	1492.52	2552.54	2612.23	2536.38	30.94	71.02	-2.90
Personal Guarantee	205.86	200.91	155.40	287.88	334.19	-2.41	-22.65	16.09
Collective Guarantee	1145.92	1737.70	2602.75	2835.80	3065.51	51.64	49.78	8.10
International Rated Foreign Bank's Guarantee	11.00	74.78	0.00	0.00	0.00	579.83	-100.00	0.00
Other Guarantee	23.34	2.41	1.59	2.24	1.75	-89.67	-33.93	-21.86
Credit Card	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	1159.86	2391.77	706.70	776.33	783.23	106.21	-70.45	0.89
Total	132729.37	161803.56	193470.61	197747.31	199640.13	21.90	19.57	0.96

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2013	2014	2015	2016	2016			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	1883.48	1918.01	1963.05	2075.49	2076.96	1.83	2.35	0.07
Fishery Related	28.33	40.81	62.64	58.67	60.20	44.04	53.49	2.61
Mining Related	143.05	45.84	71.55	92.97	89.56	-67.96	56.09	-3.67
Agriculture, Forestry & Beverage Production Related	4718.98	4647.36	3632.41	3541.53	3514.48	-1.52	-21.84	-0.76
Construction	9106.02	10209.97	10750.27	10941.82	10940.09	12.12	5.29	-0.02
Electricity, Gas and Water	215.63	204.52	194.69	266.32	269.14	-5.15	-4.81	1.06
Metal Products, Machinery & Electronic Equipment & Asse	867.37	722.06	829.16	797.72	793.75	-16.75	14.83	-0.50
Transport, Communication and Public Utilities	5644.44	5588.33	7098.04	7365.79	7358.20	-0.99	27.02	-0.10
Wholesaler & Retailer	9660.22	8665.13	8491.89	8445.73	8252.65	-10.30	-2.00	-2.29
Finance, Insurance and Real Estate	5952.69	4787.27	4704.90	4936.74	5142.59	-19.58	-1.72	4.17
Hotel or Restaurant	1598.63	1784.46	1459.52	1751.72	1748.54	11.62	-18.21	-0.18
Other Services	2322.62	2257.51	2195.70	2235.84	2152.99	-2.80	-2.74	-3.71
Consumption Loans	5915.50	6047.38	5546.54	5088.58	4977.00	2.23	-8.28	-2.19
Local Government	48.11	48.53	59.99	40.81	40.81	0.87	23.63	0.00
Others	17677.97	18870.91	17667.77	19331.22	18234.64	6.75	-6.38	-5.67
TOTAL	65783.04	65838.09	64728.11	66970.95	65651.60	0.08	-1.69	-1.97
Productwise								
Term Loan	8897.82	8666.94	7859.26	8720.31	8608.17	-2.59	-9.32	-1.29
Overdraft	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Trust Receipt Loan / Import Loan	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Demand & Other Working Capital Loan	16306.39	14734.55	12779.18	12015.15	11636.15	-9.64	-13.27	-3.15
Residential Personal Home Loan (Up to Rs. 1 Crore)	6645.18	7991.30	8542.32	8782.01	8824.27	20.26	6.90	0.48
Real Estate Loan	10153.28	9240.60	8681.64	9060.63	8861.81	-8.99	-6.05	-2.19
Margin Nature Loan	2784.96	3930.51	3893.22	3887.09	3768.98	41.13	-0.95	-3.04
Hire Purchase Loan	6539.24	6724.31	7589.24	7780.67	7837.94	2.83	12.86	0.74
Deprived Sector Loan	1890.85	2049.60	2175.58	2476.35	2513.99	0.00	0.00	1.52
Bills Purchased	7.25	6.40	6.40	6.40	6.40	-11.70	0.00	0.00
Other Product	12558.07	12493.87	13201.26	14242.34	13593.89	-0.51	5.66	-4.55
Total	65783.04	65838.09	64728.11	66970.95	65651.60	0.08	-1.69	-1.97
Collateral wise								
Gold and Silver	383.32	333.97	449.73	428.58	420.96	-12.87	34.66	-1.78
Government Securities	7.91	17.56	20.72	18.82	6.73	122.07	17.98	-64.25
Non Governmental Securities	1275.19	1936.64	2263.45	2000.43	1910.23	51.87	16.88	-4.51
Fixed Deposit Receipts	1933.87	1705.66	1248.78	942.28	877.41	-11.80	-26.79	-6.88
Own	1931.27	1705.66	1248.78	942.28	877.41	-11.68	-26.79	-6.88
Other Licences Institutions	2.60	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
Collateral of Properties	56032.38	55586.29	52989.91	54762.17	54003.71	-0.80	-4.67	-1.39
Fixed Assets	55633.11	55348.44	52784.94	54543.59	53783.51	-0.51	-4.63	-1.39
Current Assets	399.27	237.85	204.97	218.58	220.19	-40.43	-13.82	0.74
Against security of Bill	14.57	0.00	281.05	419.34	424.48	-100.00	0.00	1.23
Domestic Bills	14.57	0.00	281.05	419.34	424.48	-100.00	0.00	1.23
Foreign Bills	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Against Guarantee	699.83	656.57	755.99	1329.26	1016.68	-6.18	15.14	-23.52
Government Guarantee	66.41	67.90	64.90	61.16	61.16	2.24	-4.42	0.00
Institutional Guarantee	322.82	272.12	311.04	439.22	487.98	-15.70	14.30	11.10
Personal Guarantee	108.77	116.64	126.05	563.34	205.08	7.23	8.07	-63.60
Collective Guarantee	14.95	25.91	27.25	33.69	33.56	73.30	5.20	-0.40
International Rated Foreign Bank's Guarantee	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Guarantee	186.87	174.00	226.74	231.86	228.91	-6.89	30.31	-1.27
Credit Card	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	5435.98	5601.40	6718.39	7070.08	6991.40	3.04	19.94	-1.11
Total	65783.04	65838.09	64728.01	66970.95	65651.60	0.08	-1.69	-1.97

S.N.	BFI Name	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	Sunrise	NMB	PRABHU	Janata	Mega
Liabilities														
1	CAPITAL FUND	3840.35	3132.92	4369.18	3765.69	14834.95	7323.49	3739.88	4332.31	3651.62	5756.76	4414.05	2357.58	3074.88
	a. Paid-up Capital	3331.50	2431.68	3039.23	2437.42	9860.80	6164.27	3065.23	3705.26	2460.32	4154.56	5208.89	2060.00	2870.56
	b. Calls in Advance	2.00								231.41		65.75		
	c. Proposed Bonus Share			0.53						528.97	332.43			
	d. General Reserves	424.04	467.41	563.48	684.96	3688.10	711.33	479.80	580.38	294.76	784.61	634.69	100.63	185.08
	e. Share Premium			74.00				2.97		88.02	10.15	3.41		
	f. Retained Earning	3.59	26.27	273.77	2.40	796.95	42.58	125.20	11.95	3.28	340.61	-2475.67	151.11	5.38
		79.22	207.55	418.18	640.91	489.09	405.32	66.67	34.72	44.86	134.39	976.98	45.84	13.86
2	BORROWINGS	338.40	400.00	1270.97	2461.23	1160.50	1848.44				638.37	233.68	35.73	493.14
	a. NRB			60.00	54.11	60.50	321.32							
	b. Interbank Borrowing					700.00	1027.12					233.68	35.73	493.14
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.		338.40								138.37			
	e. Bonds and Securities			400.00	1203.52	1840.00	400.00	500.00			500.00			
3	DEPOSITS	44869.94	35110.32	42332.73	50681.79	84177.42	65442.28	41074.76	43793.82	39281.51	52130.40	56683.89	22875.68	24235.22
	a. Current	1599.46	1433.61	2498.52	3058.59	8882.50	3185.99	1380.66	1293.63	1438.38	2298.84	1373.02	1215.82	736.73
	Domestic	1561.29	1386.29	2074.33	2871.99	8876.39	3021.96	1218.92	1283.89	1388.25	1815.73	1341.68	1197.08	713.28
	Foreign	38.17	47.32	424.19	186.61	6.11	164.04	161.74	9.74	50.13	483.11	31.34	18.74	23.45
	b. Savings	19644.36	8988.75	9979.36	14893.83	37508.81	30060.34	8908.16	7085.71	12811.86	18443.46	30710.63	6073.55	8165.83
	Domestic	19608.28	8869.46	9805.49	14804.21	37508.58	28248.60	8821.96	7049.61	12762.33	18231.55	30674.50	6069.17	8075.65
	Foreign	36.07	119.29	173.87	89.62	0.23	1811.74	86.19	36.11	49.53	211.91	36.13	4.38	90.18
	c. Fixed	12414.89	15180.69	14591.88	15198.52	32095.66	17858.68	19276.15	17648.91	18838.06	17171.52	10941.85	10165.85	10073.53
	Domestic	12414.89	14470.24	13339.73	14655.00	32095.66	17431.83	19050.50	17648.91	18025.37	17122.50	10246.37	9947.65	9350.09
	Foreign		710.45	1252.15	543.52		426.85	225.66		812.69	49.02	695.49	218.20	723.44
	d. Call Deposits	10922.69	9291.87	14711.14	17071.20	4984.38	13810.88	11279.94	17290.39	5775.89	12157.48	13241.02	5288.37	5099.62
	Domestic	9316.70	8755.93	13407.11	16871.77	4984.38	13590.98	11247.79	17244.06	5671.22	10678.98	13063.79	5288.37	5069.06
	Foreign	1605.99	535.94	1304.02	199.43		219.89	32.15	46.33	104.68	1478.49	177.23		30.55
	e. Others	288.54	215.41	551.83	459.65	706.08	526.40	229.85	475.18	417.31	2059.10	417.37	132.10	159.51
	Domestic	256.96	215.41	528.48	459.65	703.07	521.25	222.45	475.18	417.31	1234.26	417.37	132.10	159.51
	Foreign	31.58		23.35		3.01	5.15	7.40			824.85			
4	Bills Payable	18.99	55.20	54.33				145.38	96.29	104.74	21.18	26.48	95.92	111.31
5	Other Liabilities	4768.48	3363.27	3929.99	4342.25	24933.76	3767.23	2488.02	3129.00	2851.85	2890.02	8547.25	1181.48	1720.65
	1. Sundry Creditors	1436.79	1106.47	1029.23	1012.71	6575.57	733.06	6.88	115.17	22.76	13.32	392.72	13.72	3.16
	2. Loan Loss Provision	517.48	866.13	638.69	830.96	6480.63	1227.91	930.80	825.47	974.85	1303.53	4649.85	380.02	407.54
	3. Interest Suspense a/c	261.42	367.99	288.46	241.07	2164.75	255.12	409.43	492.47	498.09	482.84	2028.01	158.53	132.38
	4. Others	2552.78	1022.68	1973.61	2257.51	9712.80	1551.14	1140.92	1695.88	1356.15	1090.33	1476.66	629.21	1177.56
6	Reconciliation A/c												2.29	
7	Profit & Loss A/c	354.62	210.19	247.85	595.61	525.04	888.35	364.90	413.58	326.06	582.86	342.29	101.47	262.35
		53852.37	42210.30	51334.09	60656.31	126932.39	78581.86	49661.40	51764.99	46215.78	62019.58	70249.94	26647.86	29897.54
Assets														
1	LIQUID FUNDS	6979.25	5885.21	8565.76	5620.28	17288.16	6854.94	5535.93	7613.97	6373.90	7114.82	14765.07	3909.36	5558.31
	a. Cash Balance	1594.53	606.13	767.34	1110.90	3205.45	1385.08	1066.18	1175.30	740.72	1154.16	2199.83	442.01	470.08
	Nepalese Notes & Coins	1545.44	563.66	750.75	1054.44	3191.21	1330.47	1032.76	1141.43	723.17	1125.94	2124.17	432.93	459.20
	Foreign Currency	49.09	42.47	16.60	56.46	14.24	54.61	33.42	33.87	17.56	28.21	75.66	9.07	10.89
	b. Bank Balance	5384.71	5169.70	7798.41	4221.98	13928.84	5469.86	4469.74	6390.45	5633.18	5180.09	12465.22	3467.35	2852.05
	1. In Nepal Rastra Bank	3783.50	4547.06	6465.14	3753.21	11655.05	3874.66	2611.39	5951.04	4542.74	3607.23	11414.47	2226.41	2613.24
	Domestic Currency	3765.30	4534.52	6405.94	3719.05	11281.37	3845.74	2597.37	5947.92	4492.99	3392.67	11399.31	2210.25	2603.74
	Foreign Currency	18.20	12.54	59.20	34.16	373.68	28.93	14.02	3.11	49.75	214.56	15.15	16.16	9.50
	2. "A" Class Licensed Institution	407.25	104.23	293.13	77.65	1465.88	418.17	295.85	54.37	199.21	573.67	503.26	233.42	94.37
	Domestic Currency	391.64	91.46	272.71	75.16	1461.79	403.90	292.21	47.74	199.05	511.76	493.40	233.42	92.08
	Foreign Currency	15.62	12.77	20.43	2.50	4.09	14.27	3.65	6.64	0.16	61.91	9.86		2.29
	3. Other Financial Ins.	16.31					9.85				6.35	20.79	0.54	
	4. In Foreign Banks	1177.65	518.41	1040.14	391.12	807.91	1167.17	1562.50	385.04	891.22	992.84	526.70	1006.98	144.43
	c. Money at Call		109.39		287.40	153.86			48.22		780.58	100.02		2236.18
	Domestic Currency				200.00				48.22			100.02		550.00
	Foreign Currency		109.39		87.40	153.86					780.58			1686.18
2	INVESTMENT IN SECURITIES	4429.20	3387.15	2040.57	7603.00	9404.82	5817.19	6385.35	5460.79	4946.90	4003.53	3271.18	2511.08	1226.21
	a. Govt. Securities	3275.30	3387.15	2040.57	7603.00	9404.82	4127.19	5352.60	5460.79	4946.90	2565.68	3271.18	1611.08	1226.21
	b. NRB Bond					1690.00		1032.75			1437.85		900.00	
	c. Govt. Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e. Non Residents	1153.90												
3	SHARE & OTHER INVESTMENT	24.87	2953.55	2862.87	1608.56	4136.56	7893.45	1087.66	1120.11	1599.67	3098.25	1425.21	166.50	209.25
	a. Interbank Lending		1524.64			1073.38	4236.86		239.81		650.92			
	b. Non Residents		1355.32	2246.14	752.30					1546.63	2108.52	1092.00	111.74	108.75
	c. Others	24.87	73.59	616.73	856.26	3063.18	3656.59	1087.66	880.30	53.04	338.81	333.21	54.76	100.50
4	LOANS & ADVANCES	36925.76	27279.02	32480.72	41509.42	74188.80	54084.06	33893.92	34610.19	31490.29	44354.18	41463.78	18852.93	21204.89
	a. Private Sector	35437.11	26586.70	32128.53	41509.42	74176.31	54084.06	32645.70	32597.07	30492.29	42993.83	41463.78	17898.34	20621.09
	b. Financial Institutions	1457.16	692.32	352.19		12.49		1229.42	1731.19	998.00	1360.36		883.59	583.80
	c. Government Organizations	31.48						18.80	281.93				71.00	
5	BILL PURCHASED	779.98	11.17	1312.03	357.36		978.40	35.49	194.31	35.88	700.88	182.45	0.37	
	a. Domestic Bills Purchased	0.04	6.50	19.00	52.88			35.49	173.05		700.88	182.45		
	b. Foreign Bills Purchased	779.94	4.67		304.48		978.40		21.27	35.88			0.37	
	c. Import Bills & Imports			1293.03										
6	LOANS AGAINST COLLECTED BILLS												119.31	
	a. Against Domestic Bills													
	b. Against Foreign Bills												119.31	
7	FIXED ASSETS	676.10	715.09	902.28	910.88	1242.55	1369.80	1359.96	639.94					

S.N.	BFI Name	Civil	Century	Sanima	NIDC	Malika	Siddhartha	Yeti	Narayani	PDBL	Sahayogi	Karnali	Triveni	Suprim	Suvechha
Liabilities															
1	CAPITAL FUND	3288.10	2914.42	3430.69	3059.09	391.57	822.55	1074.22	-102.88	535.62	316.01	145.51	938.45	1023.35	221.17
	a. Paid-up Capital	2887.85	2621.02	3060.29	415.82	242.55	715.95	1386.23	55.57	370.17	257.88	100.00	820.02	811.62	150.26
	b. Calls in Advance								6.12			20.00			6.67
	c. Proposed Bonus Share	194.93				70.69			10.05						121.74
	d. General Reserves	177.55	32.49	365.33	745.77	52.92	79.54	150.97	17.52	64.87	56.73	13.66	103.82	74.41	24.83
	e. Share Premium	1.08								0.54				2.11	0.96
	f. Retained Earning	4.15	1.84	1.32	1790.35		2.47	-626.94	-201.89	86.78	1.40	11.85	0.05	1.28	35.59
		22.54	259.05	3.75	107.15	25.42	24.59	163.96	9.76	13.26	0.01		14.57	12.18	2.87
2	BORROWINGS			1708.04											
	a. NRB			999.05											
	b. Interbank Borrowing			338.99											
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities			370.00											
3	DEPOSITS	28851.62	24232.90	40184.31	1625.96	3515.59	8236.43	8837.50	308.27	4104.36	2496.44	1566.97	8659.71	6295.62	2081.59
	a. Current	617.33	917.18	1418.97	41.08	118.42	221.14	225.91		15.58	104.79	7.63	132.59	95.22	24.66
	Domestic	581.61	839.62	1383.09	41.08	118.42	220.86	223.82		15.58	104.79	7.63	132.59	95.21	24.66
	Foreign	35.72	77.56	35.88			0.28	2.09							0.00
	b. Savings	5366.20	7718.62	16998.13	476.97	2503.36	4539.90	3199.81	164.04	2333.71	1975.27	967.57	3761.69	2341.94	1017.34
	Domestic	5340.94	7700.14	16751.37	476.97	2503.36	4539.90	3199.79	164.04	2333.71	1975.27	967.57	3761.69	2341.94	1017.34
	Foreign	25.26	18.48	246.77				0.02							
	c. Fixed	14505.48	10823.48	8852.29	1022.65	326.89	1428.12	2969.13	144.07	1180.93	331.52	318.67	2139.66	1423.21	641.73
	Domestic	14396.13	10823.48	8469.57	1022.65	326.89	1428.12	2969.13	144.07	1180.93	331.52	318.67	2139.66	1423.21	641.73
	Foreign	109.35		382.73											
	d. Call Deposits	7863.65	4611.42	12670.24	85.26	562.19	2042.63	2440.65		566.81	84.86	268.87	2567.07	2433.42	397.85
	Domestic	7504.67	4575.31	11683.61	85.26	562.19	2042.63	2110.13		566.81	84.86	268.87	2567.07	2433.42	397.85
	Foreign	358.98	36.11	986.62				330.52							
	e. Others	498.96	162.19	244.67		4.73	4.64	2.00	0.16			4.23	58.70	1.84	
	Domestic	498.96	162.19	244.67		4.73	4.64	2.00				4.23	58.70	1.84	
	Foreign								0.16						
4	Bills Payable	8.24	41.62					6.64							
5	Other Liabilities	1889.92	1403.93	1721.82	1806.62	183.86	567.03	1625.95	361.89	188.10	113.36	74.90	396.57	344.98	66.59
	1. Sundry Creditors	3.76	33.72	3.82	52.22		46.35	4.88	47.48	9.92	0.38	3.95	23.66	42.70	12.44
	2. Loan Loss Provision	645.84	291.72	378.28	357.94	62.60	208.76	485.22	171.45	51.63	19.66	24.77	153.22	69.21	27.78
	3. Interest Suspense a/c	476.53	151.33	223.39	532.51	29.11	162.99	239.39	111.53	21.67	32.16	28.01	98.34	53.80	
	4. Others	763.79	927.15	1116.33	863.95	92.15	148.94	896.45	31.43	104.88	61.16	18.18	121.35	179.27	26.38
6	Reconciliation A/c				-1.26				110.15						
7	Profit & Loss A/c	157.83	114.64	408.03	68.54	54.65	144.12	110.00		23.92	20.99	0.44	49.36	123.55	7.84
		34195.71	28707.50	47452.88	6558.95	4145.67	9770.13	11654.31	677.43	4853.99	2946.80	1787.81	10044.09	7787.50	2377.19
Assets															
1	LIQUID FUNDS	4619.84	4498.25	3882.11	2920.66	1128.75	2216.55	2910.52	119.52	1725.36	965.57	766.43	3121.03	2654.17	787.81
	a. Cash Balance	488.50	438.23	560.80	15.23	115.31	141.48	169.09	2.12	145.66	55.39	83.52	183.41	180.95	81.34
	Nepalese Notes & Coins	479.43	422.82	534.73	15.23	115.17	141.43	168.22	2.12	145.66	55.39	83.52	183.41	165.37	81.34
	Foreign Currency	9.07	15.41	26.07		0.14	0.05	0.87						15.58	
	b. Bank Balance	3931.34	4060.02	3321.31	2905.42	281.05	1085.33	2741.42	117.40	335.70	176.75	105.95	1242.11	2019.65	706.47
	1. In Nepal Rastra Bank	2957.04	3377.88	3170.77	98.52	225.23	1028.81	611.64	0.47	172.95	160.14	105.95	1125.44	384.34	37.10
	Domestic Currency	2944.94	3354.91	3139.76	98.52	225.23	1028.81	611.64	0.47	172.95	160.14	105.95	1125.44	384.03	37.10
	Foreign Currency	12.10	22.97	31.01										0.30	
	2. "A" Class Licensed Institution	278.32	130.48	145.07	2806.91	55.82	56.53	1926.03	9.09	161.37	16.42		103.13	1635.31	373.30
	Domestic Currency	274.33	128.83	143.25	2806.91	55.82	56.47	1910.44	9.09	161.37	16.42		103.13	1635.31	373.30
	Foreign Currency	3.99	1.65	1.82			0.06	15.59							
	3. Other Financial Ins.							200.40	107.83	1.38	0.18		13.55		296.07
	4. In Foreign Banks	695.99	551.66	5.46				3.35							
	c. Money at Call	200.00				732.39	989.74			1244.00	733.43	576.96	1695.51	453.57	
	Domestic Currency	200.00				732.39	988.63			1244.00	733.43	576.96	1695.51	453.57	
	Foreign Currency						1.12								
2	INVESTMENT IN SECURITIES	3289.98	1429.28	4370.50	40.00		204.93						527.50	51.70	
	a. Govt. Securities	2189.98	579.28	3838.28	40.00		204.93						527.50	51.70	
	b. NRB Bond	1100.00	850.00												
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents			532.23											
3	SHARE & OTHER INVESTMENT	693.52	359.16	2853.81	168.77	6.61	75.87	44.01	14.24	14.49	20.85		28.51	9.48	16.04
	a. Interbank Lending		29.74												
	b. Non Residents	612.45	328.50	2401.93											
	c. Others	81.07	0.92	451.89	168.77	6.61	75.87	44.01	14.24	14.49	20.85		28.51	9.48	16.04
4	LOANS & ADVANCES	23757.77	20954.67	34091.45	2429.43	2809.07	6661.39	7263.58	190.65	2971.29	1816.76	832.09	5913.65	4757.11	1488.72
	a. Private Sector	22056.42	19945.29	33215.75	2429.43	2809.07	6661.39	7141.43	190.65	2971.29	1816.76	832.09	5906.68	4757.11	1488.72
	b. Financial Institutions	1097.37	1009.38	866.86				120.62					6.97		
	c. Government Organizations	603.98		8.84				1.52							
5	BILL PURCHASED	59.91	12.19				1.00								
	a. Domestic Bills Purchased	59.91					1.00								
	b. Foreign Bills Purchased		12.19												
	c. Import Bills & Imports														
6	LOANS AGAINST COLLECTED BILLS	197.10													
	a. Against Domestic Bills	197.10													
	b. Against Foreign Bills														
7	FIXED ASSETS	555.77	445.58	635.84	120.41	37.23	283.53	228.95	4.97	47.28	57.78	36.95	206.34	76.73	46.51
8	OTHER ASSETS	1013.79	976.35	1610.25	879.69	163.37	315.51	741.40	237.58	88.68	85.84	152.20	227.81	161.78	36.46
	a. Accrued Interest:	486.23	155.55	264.95	532.51	29.11	162.99	240.84	113.66	21.67	32.16	28.01	98.34	57.00	
	Financial	410.69	151.33	156.17	532.51				12.05				26.88	23.88	
	Government Enterprise	7.81	2.37	22.43									0.00	0.03	
	Private Sector	67.73	1.85	86.34		29.11	162.99	240.84	101.61	21.67	32.16	28.01	71.46	33.09	
	b. Staff Loans / Adv.	117.46	222.23	180.39	2										

S.N.	BFI Name	Shangrila	Gurkha	Gandaki	Infrastructure	Business	Excel	Biratnaxmi	Western	Society	Araniko	Deva	Miteri	Tirau	Muktinath	
Liabilities																
1	CAPITAL FUND	1030.13	-377.80	512.03	1040.51	1197.84	335.97	500.10	180.90	799.76	304.43	1013.60	254.13	267.42	972.49	
	a. Paid-up Capital	736.00	198.25	432.96	827.53	1056.20	202.50	425.36	156.96	897.93	234.39	818.09	211.27	218.48	838.43	
	b. Calls in Advance		0.82				21.38							25.48		
	c. Proposed Bonus Share	153.46			113.37		52.65									
	d. General Reserves	138.71	168.46	76.41	93.96	138.00	55.90	67.77	20.98	118.47	21.69	52.27	37.16	22.91	126.48	
	e. Share Premium		2.38	0.28		0.38						1.79				
	f. Retained Earning	1.21	-762.63	2.38	0.42	0.17	3.54	4.26	2.96	-220.30	48.23	141.35	3.99	0.56	3.06	
		0.76	14.92		5.23	3.09		2.71		3.66	0.12	0.10	1.70		4.51	
2	BORROWINGS															
	a. NRB															
	b. Interbank Borrowing															
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.															
	e. Bonds and Securities															
3	DEPOSITS	9598.44	409.84	5124.62	5656.78	6775.46	3313.69	4637.10	1997.26	6318.24	1815.06	7184.37	2000.74	2840.01	9433.36	
	a. Current	123.18	43.00	42.56	45.87	33.79	63.65	85.03	26.77	97.95	41.31	171.53	41.91	67.41	104.18	
	Domestic	123.18	43.00	42.56	45.87	33.79	63.65	85.03	26.77	97.95	41.31	171.44	41.91	67.41	104.18	
	Foreign											0.09				
	b. Savings	4919.24	67.57	2370.71	1827.36	2650.50	2138.26	2852.97	1206.80	3091.05	1061.73	4917.97	945.19	1606.38	6011.10	
	Domestic	4919.24	67.55	2370.71	1827.36	2650.50	2138.26	2852.97	1206.80	3091.05	1061.73	4916.58	945.19	1606.38	6011.10	
	Foreign		0.02									1.39				
	c. Fixed	1616.20	0.09	1201.80	1785.01	1839.38	239.32	1171.16	450.91	1614.17	488.86	1134.33	750.70	741.96	2132.59	
	Domestic	1616.20	0.09	1201.80	1785.01	1839.38	239.32	1171.16	450.91	1614.17	488.86	1133.24	750.70	741.96	2132.59	
	Foreign											1.09				
	d. Call Deposits	2929.16	296.30	1506.35	1991.83	2248.63	871.65	522.82	312.64	1463.60	223.16	948.57	262.95	388.51	1182.21	
	Domestic	2929.16	296.27	1506.35	1991.83	2248.63	871.65	522.82	312.64	1463.60	223.16	948.57	262.95	388.51	1182.21	
	Foreign		0.03													
	e. Others	10.66	2.89	3.20	6.71	3.15	0.81	5.13	0.15	51.47		11.97		35.75	3.28	
	Domestic	10.66	2.89	3.20	6.71	3.15	0.81	5.13	0.15	51.47		11.97		35.75	3.28	
	Foreign															
4	Bills Payable	4.10								4.22		4.58				
5	Other Liabilities	482.18	1371.52	181.82	370.65	596.05	145.37	175.35	38.29	1193.70	101.13	465.06	75.80	124.11	537.93	
	1. Sundry Creditors	133.04	3.57	6.50	0.12	0.02	4.62	17.91	1.92	15.08	8.30	5.36	3.24	2.76	2.68	
	2. Loan Loss Provision	92.30	463.50	44.28	100.48	140.41	48.56	35.42	17.99	207.37	30.04	247.03	19.34	22.33	90.61	
	3. Interest Suspense a/c	81.55	414.10	28.15	62.21	142.16	19.80	16.73		155.36	23.26	81.83	14.70	11.82	59.86	
	4. Others	175.29	490.36	102.89	207.84	313.46	72.39	105.30	18.38	815.89	39.54	130.84	38.52	87.20	384.78	
6	Reconciliation A/c			0.42			0.99		7.21		9.23	0.30	640.23		0.00	
7	Profit & Loss A/c	86.70	331.54	57.38	50.01	55.37	46.98	41.40	11.64	98.39	21.65	56.67	38.19	39.02	184.04	
		11201.55	1735.11	5876.27	7117.95	8624.72	3842.99	5353.95	2235.30	8414.33	2251.50	8724.58	3009.08	3270.57	11127.83	
Assets																
1	LIQUID FUNDS	3584.19	145.49	1582.54	2364.56	2098.25	1148.84	2304.07	927.17	1802.90	639.45	2587.65	516.70	944.33	2667.87	
	a. Cash Balance	224.09	3.48	147.74	141.87	117.16	197.92	101.27	69.52	246.34	72.79	256.50	37.64	76.71	236.48	
	Nepalese Notes & Coins	220.02	3.48	147.40	141.85	117.11	197.92	101.24	69.52	246.30	72.49	254.27	37.64	76.71	236.48	
	Foreign Currency	4.07		0.33	0.02	0.04		0.03		0.05	0.30	2.23		0.00		
	b. Bank Balance	3360.09	0.46	1434.80	253.42	464.85	312.44	239.49	112.37	1556.56	117.63	422.43	125.28	806.28	745.69	
	1. In Nepal Rastra Bank	516.64	0.46	254.69	247.27	379.75	29.21	237.41	14.14	333.93	95.80	386.72	9.28	121.82	745.69	
	Domestic Currency	516.64	0.08	254.69	247.00	379.75	29.21	237.41	14.14	333.93	95.80	386.27	9.28	121.82	745.69	
	Foreign Currency		0.38		0.26							0.45				
	2. "A"Class Licensed Institution	2185.29		936.12	6.15	84.16	282.20	2.06	98.23	1056.30	21.28	26.55	116.00	454.95		
	Domestic Currency	2185.29		936.12	6.15	84.16	282.20	2.06	98.23	1055.00	21.28	26.49	116.00	454.95		
	Foreign Currency									1.30		0.06				
	3. Other Financial Ins.	453.77		243.99		0.94	1.04	0.02		166.33	0.55	9.16		229.51		
	4. In Foreign Banks	204.39														
	c. Money at Call		141.56		1969.27	1516.24	638.48	1963.31	745.28		449.03	1908.72	353.78	61.34	1685.70	
	Domestic Currency		141.18		1969.22	1516.24	638.48	1963.31	745.28		449.03	1897.12	353.78	61.34	1685.70	
	Foreign Currency		0.38			0.06						11.60				
2	INVESTMENT IN SECURITIES	175.00			80.00	155.00		20.00		50.00		79.89		75.00		
	a. Govt. Securities	175.00			80.00	155.00		20.00		50.00		79.89		75.00		
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e. Non Residents															
3	SHARE & OTHER INVESTMENT	37.36	15.92	3.04	73.37	162.98	14.70	6.91	0.50	27.04	19.59	146.62	5.47	14.73	102.49	
	a. Interbank Lending											0.09				
	b. Non Residents															
	c. Others	37.36	15.92	3.04	73.37	162.98	14.70	6.91	0.50	27.04	19.59	146.53	5.47	14.73	102.49	
4	LOANS & ADVANCES	6983.74	632.74	4002.71	4277.65	5677.94	2548.70	2827.10	1182.49	5221.56	1451.78	5429.81	1778.16	2147.33	8044.52	
	a. Private Sector	6983.74	632.74	4002.71	4277.65	5677.94	2548.70	2827.10	1182.49	5060.74	1451.78	5284.81	1778.16	2118.33	8044.52	
	b. Financial Institutions									160.81		145.00		29.00		
	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	106.04	98.48	140.46	121.61	157.12	44.10	74.42	51.85	249.76	51.11	179.47	20.79	36.44	110.78	
8	OTHER ASSETS	315.23	626.86	147.52	139.71	226.44	86.62	116.14	73.29	998.55	89.57	285.83	47.74	49.36	202.17	
	a. Accrued Interest:	82.37	414.10	28.15	62.56	143.14	18.82	16.73		155.50	23.25	99.12	14.70	11.82	59.86	
	Financia		354.01		62.21		11.06	7.30		115.39						

S.N.	BFI Name	Sewa	Kankai	Mahakali	Ace	Bhargav	diyalo	Country	Alpine	Katmandup	Garima	City	FewaDB	Kabelli
Liabilities														
1	CAPITAL FUND	480.87	141.80	164.87	1163.32	138.00	265.33	391.15	194.81	666.95	979.16	701.17	1180.36	77.52
	a. Paid-up Capital	425.56	125.00	127.20	1000.40	100.00	220.00	332.80	118.00	679.90	853.20	558.28	816.22	52.93
	b. Calls in Advance													0.25
	c. Proposed Bonus Share					21.05	20.35	24.13						
	d. General Reserves	52.06	14.23	7.50	142.93	9.61	23.55	28.57	15.32	43.21	102.69	89.37	138.16	4.88
	e. Share Premium		0.03	2.08						0.11	15.79	16.26	5.73	0.71
	f. Retained Earning	1.02	1.87	27.58	4.82	7.24	-0.14	0.53	60.49	-123.80	1.85	36.07	218.75	18.09
		2.23	0.67	0.50	15.18	0.10	1.57	5.12	1.00	67.54	5.63	1.20	1.50	0.67
2	BORROWINGS				400.02					13.12				
	a. NRB													
	b. Interbank Borrowing				400.02					13.12				
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.													
	e. Bonds and Securities													
3	DEPOSITS	4491.20	1205.75	782.55	7080.72	1365.71	1850.57	1710.75	1301.35	6074.52	7403.62	5402.32	10488.66	542.44
	a. Current	122.88	19.66		165.17	10.12	19.40	15.35	46.76	157.30	145.64	68.61	96.72	14.58
	Domestic	122.88	19.66		158.28	10.12	19.40	15.35	46.76	157.25	145.64	68.61	96.72	14.58
	Foreign				6.89					0.05				
	b. Savings	2239.40	575.62	636.09	3740.97	534.33	797.35	557.93	722.27	3177.83	4173.04	3103.05	4179.95	396.08
	Domestic	2239.40	575.62	636.09	3733.32	534.33	797.35	557.93	722.27	3174.50	4173.04	3103.05	4179.95	396.08
	Foreign				7.65					3.32				
	c. Fixed	888.63	258.73	146.46	1930.94	454.84	600.56	583.63	203.00	1806.80	1598.80	1652.87	3724.69	98.82
	Domestic	888.63	258.73		1930.94	454.84	600.56	583.63	203.00	1806.80	1598.80	1652.87	3724.69	98.82
	Foreign			146.46										
	d. Call Deposits	1238.56	351.66		1226.83	357.48	433.04	553.84	328.42	929.70	1486.14	567.90	2487.29	32.96
	Domestic	1238.56	351.66		1226.83	357.48	433.04	553.84	328.42	929.70	1486.14	567.90	2487.29	32.96
	Foreign													
	e. Others	1.72	0.08		16.80	8.94	0.22		0.90	2.90		9.89		
	Domestic	1.72	0.08		16.80	8.94	0.22		0.90	2.90		9.89		
	Foreign													
4	Bills Payable												3.75	
5	Other Liabilities	173.04	31.10	35.99	770.54	29.31	58.38	109.07	85.87	600.59	313.88	281.05	576.96	20.34
	1. Sundry Creditors	5.51	1.00	8.55	2.01	0.75	1.92	1.57	6.22	41.78	27.32	0.53	16.09	1.85
	2. Loan Loss Provision	42.48	13.53	14.48	208.22	10.14	22.58	26.83	34.69	192.01	80.67	60.18	151.43	7.43
	3. Interest Suspense a/c	31.62	5.83	4.82	127.78	8.20	11.34	28.08	19.23	68.61	45.52	48.92	95.45	2.99
	4. Others	93.43	10.74	8.13	432.53	10.21	22.54	52.60	25.73	298.20	160.36	171.42	313.99	8.08
6	Reconciliation A/c									2967.85	1441.47			0.10
7	Profit & Loss A/c	38.00	20.13	6.34	96.98	7.93	13.01	9.90	15.81	631.29	96.61	66.57	110.28	10.23
		5183.11	1398.77	989.74	9511.58	1540.96	2187.30	2220.87	1597.83	10954.32	10234.74	6454.86	12356.25	650.63
Assets														
1	LIQUID FUNDS	1279.79	418.73	313.48	1850.05	542.78	732.36	671.08	401.02	2162.55	1935.03	1459.02	2912.85	121.91
	a. Cash Balance	149.23	65.77	24.36	97.99	39.39	48.14	65.77	46.93	184.31	190.73	123.73	248.10	15.16
	Nepalese Notes & Coins	149.20	65.77	24.36	95.17	39.39	48.14	65.77	46.71	166.93	190.73	123.68	248.10	15.16
	Foreign Currency	0.03			2.82				0.22	17.38		0.04		
	b. Bank Balance	1130.56	69.23	289.12	433.48	503.39	663.51	108.98	94.20	1978.24	483.38	1179.68	599.77	37.63
	1. In Nepal Rastra Bank	234.20	11.57	22.49	403.44	73.41	72.56	78.36	29.91	286.28	483.38	486.36	587.04	7.51
	Domestic Currency	234.20	11.57	22.49	401.81	73.41	72.56	78.36	29.91	285.73	483.38	486.36	587.04	7.51
	Foreign Currency				1.62					0.55				
	2. "A"Class Licensed Institution	623.73	57.65	131.46	11.81	261.60	257.49	30.54	64.29	1310.39		532.62	0.42	30.12
	Domestic Currency	623.73	57.65	131.46	7.43	261.60	257.49	30.54	64.29	1308.76		532.62	0.42	30.12
	Foreign Currency				4.39					1.63				
	3. Other Financial Ins.	272.63	0.01	135.17	0.01	168.38	333.47	0.08		376.11		160.70	12.31	
	4. In Foreign Banks				18.22					5.47				
	c. Money at Call		283.73		1318.58		20.71	496.33	259.89		1260.92	155.61	2064.99	69.11
	Domestic Currency		283.73		1316.77		20.71	496.33	259.89		1260.92	155.61	2064.99	69.11
	Foreign Currency				1.82									
2	INVESTMENT IN SECURITIES	20.00		2.00	337.72			60.00		99.97	30.00	138.65	143.75	
	a. Govt. Securities	20.00		2.00	337.72			60.00		99.97	30.00	138.65	25.00	
	b. NRB Bond												118.75	
	c. Govt. Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e. Non Residents													
3	SHARE & OTHER INVESTMENT	38.88	0.10	1.04	200.82	2.11	0.20	1.37	0.71	71.19	61.43	46.36	35.81	
	a. Interbank Lending									7.76				
	b. Non Residents										1.45			
	c. Others	38.88	0.10	1.04	200.82	2.11	0.20	1.37	0.71	63.43	59.98	46.36	35.81	
4	LOANS & ADVANCES	3695.31	938.48	619.54	6416.03	953.52	1398.33	1386.92	1034.23	4722.28	6520.84	4581.75	8875.90	497.71
	a. Private Sector	3695.31	938.48	619.54	6228.81	953.52	1398.33	1386.16	1034.23	4546.74	6520.84	4577.68	8875.90	497.71
	b. Financial Institutions				187.22			0.76		175.55				
	c. Government Organizations												4.07	
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	45.50	22.39	5.58	100.20	19.51	22.05	33.45	14.21	155.77	80.85	108.89	151.28	14.61
8	OTHER ASSETS	103.39	18.67	47.09	601.57	22.95	34.35	61.15	114.96	209.10	165.12	120.19	235.44	16.40
	a. Accrued Interest:	31.62	5.83	4.82	133.14	8.20	11.34	28.72	19.22	68.83	45.52	49.34	95.45	2.98
	Financia	13.68			83.62			7.87		31.68		15.03		
	Government Enterpri				2.24			0.29		0.21		0.40		
	Private Sector	17.94	5.83	4.82	47.28	8.20	11.34	20.56	19.22	36.94	45.52	33.92	95.45	2.98
	b. Staff Loans / Adv.	28.29	1.65	5.66	77.26	10.21	9.57	19.41	0.44	21.63	47.12	19.29	37.92	7.31
	c. Sundry Debtors	16.83	0.42	24.45	5.26	1.87	2.22	1.28	67.25	19.65	32.45	0.19	33.11	0.99
	d. Cash In Transit													
	e. Others	26.65	10.77	12.16	385.91	2.66	11.22	11.73	28.05	98.99	40.03	51.37	68.96	5.11
9	Expenses not Written off	0.22				0.08		0.19						
10	Non Banking Assets				5.19					6.62			0.67	
11	Reconciliation Account		0.41	1.00		0.00		0.10	32.71	2978.55	1441.47		0.01	
12	Profit & Loss A/c									486.89			0.54	
	TOTAL ASSETS	5183.11	1398.77	989.74</										

S.N.	BFI Name	Kamana	Corporate	Purnima	Jyoti	Bagmati	Hamro	Kakre	Shine	Pacific	IDBL	Kanchan	Naribhumi	Innovative
Liabilities														
1	CAPITAL FUND	398.02	22.62	225.96	1005.43	63.47	132.33	58.25	925.65	125.84	851.06	221.26	61.02	213.21
	a. Paid-up Capital	341.20	200.00	201.71	923.48	50.00	122.33	47.23	633.33	108.92	704.00	165.00	48.40	150.00
	b. Calls in Advance											32.13		
	c. Proposed Bonus Share							5.99	171.00		66.88		7.26	40.50
	d. General Reserves	55.61	15.05	23.73	76.10	13.47	8.57	2.91	112.57	15.29	53.27	20.08	3.92	18.94
	e. Share Premium													2.59
	f. Retained Earning	0.22	-206.20	0.22	3.26		0.30	2.02	3.70	1.62	2.19	1.02	1.44	0.68
		1.00	13.77	0.30	2.59		1.13	0.10	5.05		24.72	3.03		0.50
2	BORROWINGS													
	a. NRB													
	b. Interbank Borrowing													
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.													
	e. Bonds and Securities													
3	DEPOSITS	3459.81	180.54	1940.91	7084.23	593.29	831.19	794.04	6799.46	960.30	5364.89	1653.01	475.64	2207.97
	a. Current	53.07		44.03	208.70	8.04	33.20	4.64	87.53	6.10	42.46	11.27	0.28	47.50
	Domestic	53.07		44.03	208.64	8.04	33.20	4.64	87.53	6.10	42.46	11.27	0.28	47.50
	Foreign				0.06									
	b. Savings	1936.98	88.00	1264.45	3663.08	398.47	451.27	447.36	5202.38	506.95	2239.17	1122.80	327.77	1292.87
	Domestic	1936.98	88.00	1264.45	3662.48	398.47		447.36	5202.38	506.95	2239.17	1122.80	327.77	1292.87
	Foreign				0.59		451.27							
	c. Fixed	860.64	72.82	451.93	1435.25	67.23	180.02	165.36	1046.94	186.38	1681.78	322.14	76.96	494.16
	Domestic	860.64	72.82	451.93	1435.25	67.23		165.36	1046.94	186.38	1681.78	322.14	76.96	494.16
	Foreign						180.02							
	d. Call Deposits	609.12	14.12	179.86	1757.58	119.54	166.71	176.67	461.00	260.61	1386.91	196.80	70.32	373.44
	Domestic	609.12	14.12	179.86	1757.58	119.54	166.71	176.67	461.00	260.61	1386.91	196.80	70.32	373.44
	Foreign													
	e. Others		5.61	0.65	19.62				1.61	0.25	14.56		0.32	
	Domestic		5.61	0.65	19.62				1.61	0.25	14.56		0.32	
	Foreign													
4	Bills Payable	1.40									2.13			0.47
5	Other Liabilities	135.97	520.55	81.17	495.22	16.18	26.92	12.99	266.69	22.68	459.35	72.73	9.45	113.02
	1. Sundry Creditors	10.19	6.02	8.90	3.03	0.73	1.29	0.24	28.01	0.35	17.29	8.61	0.07	3.93
	2. Loan Loss Provision	34.25	160.24	15.47	85.64	3.91	10.29	5.58	76.84	8.66	89.32	26.43	3.70	21.76
	3. Interest Suspense a/c	23.11	117.13	8.04	104.03	3.17	0.84	2.20	54.92	6.65	93.91	14.67	2.59	11.77
	4. Others	68.43	237.16	48.74	302.52	8.37	14.50	4.97	106.93	7.02	258.83	23.01	3.08	75.57
6	Reconciliation A/c						2.59					0.06		52.17
7	Profit & Loss A/c	46.58	0.34	27.54	72.90	3.20	14.96	2.48	116.18	19.30	34.84	21.38	4.63	20.33
		4041.79	724.05	2275.58	8657.78	676.15	1005.40	870.35	8107.98	1128.11	6712.26	1968.43	602.90	2555.00
Assets														
1	LIQUID FUNDS	1217.23	4.80	796.29	2541.08	286.43	259.98	422.59	1555.44	228.16	1497.91	526.01	267.65	705.41
	a. Cash Balance	50.32	1.28	34.86	105.57	22.98	16.73	19.50	158.72	17.60	207.69	34.61	6.40	54.99
	Nepalese Notes & Coins	50.32	1.28	34.86	105.14	22.98	16.73	19.50	158.72	17.60	206.54	34.61	6.40	54.99
	Foreign Currency				0.43						1.15			
	b. Bank Balance	1166.92	3.51	761.43	406.77	47.22	44.31	403.08	370.80	56.29	375.45	87.23	32.81	129.19
	1. In Nepal Rastra Bank	184.03	0.17	106.93	381.29		0.31	125.73	360.84	27.38	356.49	7.23	0.10	116.35
	Domestic Currency	184.03	0.17	106.93	381.29		0.31	125.73	360.84	27.38	356.49	7.23	0.10	116.35
	Foreign Currency													
	2. "A"Class Licensed Institution	40.85	0.87	295.46	25.48	46.31	44.00	127.07	3.06	27.49	10.90	80.00	32.71	12.79
	Domestic Currency	40.85	0.87	295.46	24.86	46.31	44.00	127.07	3.06	27.49	10.90	80.00	32.71	12.79
	Foreign Currency				0.62									
	3. Other Financial Ins.	942.03	2.47	359.04		0.91		150.28	6.90	1.42	5.88		0.00	0.05
	4. In Foreign Banks										2.18			
	c. Money at Call				2028.73	216.23	198.94		1025.92	154.28	914.78	404.17	228.43	521.23
	Domestic Currency				1848.34	216.23	198.94		1025.92	154.28	913.14	404.17	228.43	521.23
	Foreign Currency				180.40						1.63			
2	INVESTMENT IN SECURITIES				226.89				10.00		151.70			1.00
	a. Govt. Securities				226.89				10.00		151.70			1.00
	b. NRB Bond													
	c. Govt. Non-Fin. Ins.													
	d. Other Non-Fin Ins.													1.00
	e. Non Residents													
3	SHARE & OTHER INVESTMENT	1.97		17.60	70.61	1.18	24.09	0.20	18.30		89.22	29.79		
	a. Interbank Lending										23.05			
	b. Non Residents													
	c. Others	1.97		17.60	70.61	1.18	24.09	0.20	18.30		66.17	29.79		
4	LOANS & ADVANCES	2731.02	294.50	1415.84	5380.32	365.78	682.68	415.37	6210.86	864.66	4546.06	1350.83	265.72	1715.18
	a. Private Sector	2731.02	294.50	1415.84	5380.32	365.78	682.68	415.37	6210.86	859.66	4314.77	1350.83	265.72	1715.18
	b. Financial Institutions									5.00	231.29			
	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	38.67	3.95	13.92	145.93	14.10	18.29	8.67	126.08	15.04	68.55	13.81	6.55	16.31
8	OTHER ASSETS	52.70	182.66	31.93	244.51	8.52	18.76	23.52	187.30	20.17	343.21	47.99	8.82	116.74
	a. Accrued Interest:	23.11	117.13	8.04	106.67	3.17	4.19	2.20	54.97	6.65	94.39	14.67	2.59	11.77
	Financia	3.91	96.85	2.54							45.84	6.43		3.86
	Government Enterpri				0.79				0.05		0.48			
	Private Sector	19.19	20.29	5.50	105.88	3.17	4.19	2.20	54.92	6.65	48.06	8.24	2.59	7.91
	b. Staff Loans / Adv.	1.99	0.60	4.91	14.75	2.43	3.26	10.65	26.67	3.13	65.38	20.64	0.08	0.61
	c. Sundry Debtors	10.30	3.02	7.15	4.00	0.73	5.69	0.04	4.76		7.31	6.75	0.03	66.10
	d. Cash In Transit													
	e. Others	17.30	61.90	11.83	119.09	2.19	5.62	10.64	105.67	5.62	176.13	5.92	6.12	38.26
9	Expenses not Written off	0.20					0.13	1.52		0.09	0.05		0.40	
10	Non Banking Assets		233.15		48.44						1.03			
11	Reconciliation Account				0.00		0.07						52.17	0.36
12	Profit & Loss A/c		5.00								14.53		1.61	
	TOTAL ASSETS	4041.79	724.05	2275.58	8657.78	676.15	1005.40	870.35	8107.98	1128.11	6712.26	1968.43	602.90	2555.00

S.N.	BFI Name	Kalinchowk	Kailash	Salpa	Sarpatokoshi	Saiha	Apex	Green	Reliable	Nepal Aavas	NFL	NIDC Capital	NNFL	NSMFL	KFL
Liabilities															
1	CAPITAL FUND	112.74	1384.43	22.24	105.63	83.68	599.94	45.51	944.48	269.65	-77.38	274.86	1071.56	-127.94	426.73
	a. Paid-up Capital	100.00	1110.20	14.00	100.00	100.00	666.56	55.00	716.89	200.80	135.80	233.56	802.23	233.33	380.42
	b. Calls in Advance			9.45											
	c. Proposed Bonus Share														
	d. General Reserves	0.80	262.69		1.13		49.84		76.92	57.95	40.00	112.09	237.58	89.30	37.30
	e. Share Premium						0.39							2.48	5.88
	f. Retained Earning	11.73	1.56	-1.21	4.50	-16.32	-196.20	-9.49	147.02	10.72	-312.91	-124.56	1.81	-493.48	0.60
		0.21	9.98				79.35		3.64	0.18	59.73	53.76	29.93	40.44	2.53
2	BORROWINGS														
	a. NRB														
	b. Interbank Borrowing														
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	DEPOSITS	343.73	10350.87	224.33	576.47	417.74	7099.33	370.82	8298.91	626.10	162.75	996.47	7043.04	808.71	1590.55
	a. Current	6.54	103.38	6.44	14.02	12.29		1.63	69.72			38.55			
	Domestic	6.54	103.38	6.44	14.02	12.29		1.63	69.72			38.55			
	Foreign														
	b. Savings	117.31	4372.15	177.32	257.45	175.03	5486.98	65.61	2329.52	118.10	128.89	475.15	3147.14	32.35	900.43
	Domestic	117.31	4372.15	177.32	257.45	175.03	5486.97	65.61	2329.52	118.10	128.89	475.15	3147.14	32.35	900.43
	Foreign						0.01								
	c. Fixed	56.21	2969.17	34.28	127.04	39.65	1610.51	83.82	3138.62	168.43	32.39	452.52	3154.40	0.73	672.03
	Domestic	56.21	2969.17	34.28	127.04	39.65	1610.51	83.82	3138.62	168.43	32.39	452.52	3154.40	0.73	672.03
	Foreign														
	d. Call Deposits	163.67	2856.65	5.54	177.96	190.15		219.43	2681.11			30.26		210.81	
	Domestic	163.67	2856.65	5.54	177.96	190.15		219.43	2681.11			30.26		210.81	
	Foreign		0.01												
	e. Others		49.52	0.75		0.61	1.83	0.34	79.94	339.57	1.47		741.51	564.81	18.09
	Domestic		49.52	0.75		0.61	1.83	0.34	79.94	339.57	1.47		741.51	564.81	18.09
	Foreign														
4	Bills Payable						0.24		3.84						
5	Other Liabilities	27.99	536.89	5.73	15.77	19.77	681.53	7.97	552.68	91.47	582.94	495.97	338.75	4998.74	59.53
	1. Sundry Creditors	6.28	47.26	0.13	0.07	3.32	7.94	0.49	110.43	25.79	86.76	64.18	21.09	83.98	0.09
	2. Loan Loss Provision	8.41	205.83	2.84	7.93	8.81	87.42	3.38	137.23	20.22	206.52	49.10	100.99	2394.95	19.83
	3. Interest Suspense a/c	4.22	97.21	0.94	1.71	4.38	477.52	1.52	101.83	31.14	105.39	64.80	86.74	2266.55	20.57
	4. Others	9.07	186.59	1.82	6.06	3.26	108.65	2.59	203.20	14.32	184.27	317.89	129.93	253.25	19.04
6	Reconciliation A/c						1.41		0.44						0.05
7	Profit & Loss A/c	3.04	143.28	0.94	2.50		88.84		48.11	2.84	25.61	128.98	85.01	97.85	3.69
		487.49	12415.47	253.24	700.37	522.60	8469.87	424.30	9848.45	990.05	693.92	1896.27	8538.36	5777.42	2080.50
Assets															
1	LIQUID FUNDS	143.66	2625.07	114.82	253.01	126.38	2169.15	160.19	3270.80	133.57	35.78	833.07	1752.17	132.74	637.33
	a. Cash Balance	14.02	285.38	5.69	20.58	17.30	220.85	5.40	158.55	4.47	2.01	1.70	119.70	2.42	16.30
	Nepalese Notes & Coins	14.02	282.87	5.69	20.58	17.30	220.57	5.40	155.10	4.47	2.01	1.70	119.70	2.42	16.30
	Foreign Currency		2.51				0.28		3.46						
	b. Bank Balance	21.40	673.00	15.60	39.60	22.64	807.48	154.78	415.95	128.56	33.77	831.37	1632.47	130.32	57.62
	1. In Nepal Rastra Bank		645.16		39.58	22.64	748.30	1.43	405.11	67.15	18.81	172.25	266.26	1.03	57.62
	Domestic Currency		645.16		39.58	22.64	748.30	1.43	405.11	67.15	18.81	172.25	266.26	1.03	57.62
	Foreign Currency														
	2. "A"Class Licensed Institution	21.40	27.84	15.60	0.02		42.75	121.62	10.85	19.82	14.87	626.60	1190.53	117.56	
	Domestic Currency	21.40	27.84	15.60	0.02		42.75	121.62	10.85	19.82	14.87	626.60	1190.53	117.56	
	Foreign Currency														
	3. Other Financial Ins.						16.43	31.74		41.59	0.08	32.52	175.67	11.73	
	4. In Foreign Banks														
	c. Money at Call	108.24	1666.70	93.53	192.83	86.44	1140.82		2696.29	0.54					563.41
	Domestic Currency	108.24	1663.20	93.53	192.83	86.44	1140.82		2696.29	0.54					563.41
	Foreign Currency		3.50												
2	INVESTMENT IN SECURITIES		258.46				188.60		399.34				124.40	10.01	21.02
	a. Govt.Securities		258.46				188.60		399.34				124.40	10.01	21.02
	b. NRB Bond														
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents														
3	SHARE & OTHER INVESTMENT		229.43		1.20	48.87		78.21	27.13	10.97	57.09	93.80	92.77	81.76	
	a. Interbank Lending														
	b. Non Residents						43.04								
	c. Others		229.43		1.20	5.83		78.21	27.13	10.97	57.09	93.80	92.77	81.76	
4	LOANS & ADVANCES	312.24	8947.10	128.62	416.88	344.89	5175.74	252.31	5578.55	764.78	226.93	540.42	6239.79	2427.80	1285.84
	a. Private Sector	312.24	8673.60	128.62	229.37	344.89	5175.74	252.31	5501.25	754.78	226.93		6239.79	2427.80	
	b. Financial Institutions		273.50		187.51				77.30	10.00		540.42			1285.84
	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	14.86	129.79	4.05	17.85	16.45	254.69	7.89	250.54	5.60	9.51	43.11	117.66	80.75	12.91
8	OTHER ASSETS	12.98	225.62	5.58	10.85	26.44	590.91	3.34	252.20	58.97	316.00	236.19	198.67	3017.24	33.51
	a. Accrued Interest:	4.22	99.44	0.94	1.71	4.38	487.77	1.52	102.08	31.14	105.39	64.80	87.88	2259.15	21.95
	Financia	1.25	42.90	0.17	0.80				32.54	4.33	57.12	64.80			
	Government Enterpri		0.87				1.22		0.62		0.11		1.14		1.38
	Private Sector	2.97	55.67	0.77	0.91	4.38	486.56	1.52	68.92	26.81	48.16		86.74	2259.15	20.57
	b. Staff Loans / Adv.		16.67	2.98		7.35	35.10		22.88	20.51		1.36	14.12	0.00	2.20
	c. Sundry Debtors	4.88	13.72	0.33	0.06	0.32	3.73		20.14	2.94	122.33	92.92	24.22	552.10	1.49
	d. Cash In Transit														
	e. Others	3.89	95.79	1.32	9.08	14.39	64.30	1.82	107.10	4.38	88.28	77.11	72.45	205.99	7.87
9	Expenses not Written off	3.75		0.17			0.21	0.36	0.72				8.10		1.60
10	Non Banking Assets						18.29		18.08		94.03	186.41	3.77	16.10	0.19
11	Reconciliation Account						23.4								

S.N.	BFI Name	Himalaya	Union	PFL	Goodwill	SFL	SIFCL	Lumbini	ILFCO	Mahaxami	Lalitpur	United FC	General	Progressive	Janaki	
Liabilities																
1	CAPITAL FUND		141.67	472.62	420.83	458.44	296.65	648.21	2125.74	600.90	40.10	588.71	57.81	174.82	403.98	
	a. Paid-up Capital		176.59	303.51	363.00	324.31	220.00	339.18	2008.80	483.00	187.95	463.93	132.23	200.16	310.78	
	b. Calls in Advance										4.53					
	c. Proposed Bonus Share															
	d. General Reserves		33.96	88.42	55.15	74.09	76.34	116.01	206.24	114.99	94.66	100.89	15.81	4.43	86.54	
	e. Share Premium								3.59			1.49	0.23	6.80		
	f. Retained Earning		-97.46	78.43	2.68	60.04	0.27	144.86	-96.33	0.31	-370.52	19.76	-97.38	-38.59	6.66	
			28.59	2.25				0.05	48.16	3.44	2.60	123.47	2.63	6.93	2.03	
2	BORROWINGS															
	a. NRB															
	b. Interbank Borrowing															
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.															
	e. Bonds and Securities															
3	DEPOSITS		957.84	3414.35	3686.55	2239.97	1763.80	1985.93	1319.54	4951.46	515.65	4461.43	24.32	321.96	1333.54	
	a. Current		8.42						10.40	21.38						
	Domestic		8.42						10.40	21.38						
	Foreign															
	b. Savings		281.75	1821.22	2258.72	1213.87	582.78	1066.73	583.67	1797.73	299.93	2639.89	15.52	186.47	542.34	
	Domestic		281.75	1821.22	2258.72	1213.87	582.78	1066.73	583.67	1797.73	299.93	2639.89	15.52	186.47		
	Foreign														542.34	
	c. Fixed		570.51	1593.13	1419.19	1025.45	1181.02	918.24	674.76	2537.59	208.17	1821.53	8.81	135.49	788.87	
	Domestic		570.51	1593.13	1419.19	1025.45	1181.02	918.24	674.76	2537.59	208.17	1821.53	8.81	135.49	788.87	
	Foreign															
	d. Call Deposits		44.14						25.57	550.77						
	Domestic		44.14						25.57	550.77						
	Foreign															
	e. Others		53.03		8.65	0.64		0.96	25.13	44.00	7.55				2.32	
	Domestic		53.03		8.65	0.64		0.96	25.13	44.00	7.55				2.32	
	Foreign															
4	Bills Payable		0.07													
5	Other Liabilities		197.28	482.05	324.21	262.61	124.90	474.29	771.84	195.57	829.89	200.80	351.57	21.01	197.70	
	1. Sundry Creditors			7.37	22.92	3.46	7.22	43.97	55.86	15.95	0.11	19.09	13.00	0.37	3.61	
	2. Loan Loss Provision		133.72	111.14	117.21	141.21	14.49	235.69	369.21	54.28	477.82	79.17	180.92	7.64	61.83	
	3. Interest Suspense a/c		36.59	100.28	47.01	91.89	14.53	155.86	133.64	43.58	267.58	48.13	140.47	6.43	75.92	
	4. Others		26.97	263.26	137.07	26.05	88.68	38.77	213.14	81.77	84.38	54.41	17.19	6.57	56.35	
6	Reconciliation A/c			0.00							0.01		-0.49			
7	Profit & Loss A/c			25.63	26.68	34.18	12.02	23.40	23.47	27.93		30.86		24.05	21.16	
			1296.86	4394.65	4458.27	2995.20	2197.38	3131.83	4240.59	5775.86	1385.64	5281.79	433.22	541.84	1956.39	
Assets																
1	LIQUID FUNDS		454.94	1732.35	1136.74	775.29	658.82	859.65	1520.37	1563.37	98.75	1171.66	58.09	171.98	719.44	
	a. Cash Balance		6.56	73.27	85.12	34.33	7.06	6.41	9.19	48.75	4.43	67.13	0.67	3.23	2.49	
	Nepalese Notes & Coins		6.56	73.27	85.12	34.33	7.06	6.41	9.19	48.75	4.43	67.13	0.67	3.23	2.49	
	Foreign Currency															
	b. Bank Balance		81.18	1659.08	1051.62	740.96	651.76	31.66	1511.19	226.63	94.33	1104.53	57.42	168.75	35.75	
	1. In Nepal Rastra Bank		76.52	147.44	157.21	81.94	39.02	15.84	73.69	207.51	31.09	201.78	0.75	27.60	32.67	
	Domestic Currency		76.52	147.44	157.21	81.94	39.02	15.84	73.69	207.51	31.09	201.78	0.75	27.60	32.67	
	Foreign Currency															
	2. "A" Class Licensed Institution		4.13	634.09	894.40	173.35	612.68	15.82	1435.74	17.37	63.24	892.52	15.03	20.66	3.08	
	Domestic Currency		4.13	634.09	894.40	173.35	612.68	15.82	1435.74	17.37	63.24	892.52	15.03	20.66	3.08	
	Foreign Currency															
	3. Other Financial Ins.		0.53	877.55		485.66	0.06		1.75	1.75		10.23	41.65	120.49		
	4. In Foreign Banks															
	c. Money at Call		367.21					821.58		1287.99					681.21	
	Domestic Currency		367.21					821.58		1287.99					681.21	
	Foreign Currency															
2	INVESTMENT IN SECURITIES		16.50		97.53	70.00	55.02	100.00	890.00	138.10		100.00				
	a. Govt. Securities		16.50		97.53	70.00	55.02	100.00	890.00	138.10		100.00				
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e. Non Residents															
3	SHARE & OTHER INVESTMENT		0.62	6.05	134.72	7.56	3.30	120.42	55.92	55.71	18.20	129.85	0.20	3.88	5.77	
	a. Interbank Lending															
	b. Non Residents															
	c. Others		0.62	6.05	134.72	7.56	3.30	120.42	55.92	55.71	18.20	129.85	0.20	3.88	5.77	
4	LOANS & ADVANCES		677.71	2326.33	2712.88	1951.89	1283.90	1716.49	1373.14	3842.85	699.23	3688.56	182.33	347.77	1114.14	
	a. Private Sector		677.71	2326.33	2712.88	1951.89	1283.90	1716.49	1323.02	3762.85	699.23	3688.56	182.33	297.77	1114.14	
	b. Financial Institutions								50.12	80.00				50.00		
	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		29.58	35.90	234.34	50.85	118.24	6.32	38.74	90.87	45.37	85.07	2.13	3.40	17.81	
8	OTHER ASSETS		87.66	293.90	131.49	139.61	70.08	328.95	259.11	83.74	434.68	106.10	168.90	14.82	94.74	
	a. Accrued Interest:		36.76	101.33	47.01	91.89	14.70	157.71	141.27	43.58	268.10	48.65	140.47	6.43	75.92	
	Financial		27.66				3.57		114.17		19.31	28.21				
	Government Enterprise		0.03				0.17	1.84	6.01			0.51				
	Private Sector		9.08	101.33	47.01	91.89	10.95	155.86	21.09	24.27	239.89	48.13	140.47	6.43	75.92	
	b. Staff Loans / Adv.		10.20	7.23	4.62	11.66	1.45	2.05		6.98	28.28	36.02	3.16	0.87		
	c. Sundry Debtors		11.23	14.84	0.00	11.17	2.92	0.00	43.37	4.66		12.62	25.23	0.28	9.01	
	d. Cash In Transit															
	e. Others		29.47	170.50	79.86	24.89	51.02	169.19	74.47	28.53	138.30	8.82	0.05	7.23	9.81	
9	Expenses not Written off		0.10		7.34				21.89							
10	Non Banking Assets			0.13	3.23			1.00	80.72	1.20	50.30	0.54	16.56		4.50	
11	Reconciliation Account									0.02	0.01		0.96			
12	Profit & Loss A/c			29.76			7.02		0.69		39.11		4.06			
	TOTAL ASSETS		1296.86	4394.65	4458.27	2995.20	2197.38	3131.83	4240.59	5775.86	1385.64	5281.79				

S.N.	BFI Name	Pokhara	Central	Premier	Arun	Multipurpose	Synergy	Srijana	Om	WMBFL	CMBFL	Crystal	Ganeshwari	Everest
Liabilities														
1	CAPITAL FUND	600.50	306.99	-237.60	-32.54	46.02	231.94	197.40	601.84	-213.01	-795.20	-196.15	355.75	157.73
	a. Paid-up Capital	491.12	246.55	127.01	150.00	32.20	474.41	134.40	494.57	181.98	935.07	70.00	255.40	137.52
	b. Calls in Advance				8.00			1.74		1.37		24.49		
	c. Proposed Bonus Share													
	d. General Reserves	108.23	47.95	20.69	1.96	3.04	80.63	26.38	103.13	20.69	193.49	46.44	58.72	18.86
	e. Share Premium		0.12	0.43			0.52			1.36	2.61			0.99
	f. Retained Earning	1.07	0.67	-530.78	-237.96	9.98	-450.83	34.88	0.04	-418.41	-1926.36	-498.38	0.31	0.36
		0.08	11.71	145.04	45.46	0.80	127.21		4.10			161.30	41.32	
2	BORROWINGS									1.60	29.74	26.68		
	a. NRB													
	b. Interbank Borrowing									1.60	29.74	26.68		
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.													
	e. Bonds and Securities													
3	DEPOSITS	3143.74	1857.21	852.08	105.22	117.64	1927.64	1687.57	5378.16	213.56	869.25	287.24	1722.71	1259.33
	a. Current													
	Domestic													
	Foreign													
	b. Savings	1691.50	1008.09	388.30	34.48	48.00	1040.60	1316.53	2475.98	90.73	22.82	146.40	562.27	825.18
	Domestic	1691.50	1008.09	388.30	34.48	48.00	1040.60	1316.53	2475.98	90.73	22.82	146.40	562.27	825.18
	Foreign													
	c. Fixed	1452.24	849.12	379.88	14.13	69.64	882.61	368.72	2901.88	122.83	0.14		814.22	434.15
	Domestic	1452.24	849.12	379.88	14.13	69.64	882.61	368.72	2901.88	122.83	0.14		814.22	434.15
	Foreign													
	d. Call Deposits													
	Domestic													
	Foreign													
	e. Others			83.90	56.61		4.43	2.33	0.30		846.30	140.84	346.22	
	Domestic			83.90	56.61		4.43	2.33	0.30		846.30	140.84	346.22	
	Foreign													
4	Bills Payable								0.06					
5	Other Liabilities	366.38	184.58	992.56	229.39	41.07	776.82	100.29	293.67	650.25	3471.38	957.56	100.94	58.04
	1. Sundry Creditors	88.14	20.71	0.88	0.69	3.69	10.49	10.71	0.77	4.00	11.81	4.14	12.09	2.67
	2. Loan Loss Provision	123.39	53.91	410.13	92.26	15.28	394.47	15.70	68.06	285.04	1756.92	418.76	32.04	18.18
	3. Interest Suspense a/c	96.20	52.96	364.03	52.92	15.63	222.03	20.01	66.70	260.77	1582.94	377.95	16.30	10.71
	4. Others	58.65	57.00	217.51	83.52	6.47	149.83	53.88	158.13	100.44	119.71	156.70	40.52	26.49
6	Reconciliation A/c				0.49						0.00			
7	Profit & Loss A/c		6.91				8.22	58.56	51.38	61.78	0.52	64.08	34.58	4.84
		4110.62	2355.69	1607.03	302.57	204.74	2944.62	2043.82	6325.11	714.19	3575.70	1139.41	2213.99	1479.94
Assets														
1	LIQUID FUNDS	1168.13	872.66	130.71	10.39	25.81	834.63	618.50	2011.30	62.65	31.94	53.57	560.20	472.04
	a. Cash Balance	17.45	16.54	20.44	1.42	4.33	52.87	31.72	84.76	1.40	0.09	0.49	10.37	19.25
	Nepalese Notes & Coins	17.45	16.54	20.44	1.42	4.33	52.87	31.72	84.76	1.40	0.09	0.49	10.30	19.25
	Foreign Currency												0.07	
	b. Bank Balance	166.73	117.40	110.27	8.97	21.48	781.76	45.07	1926.54	61.25	31.85	53.07	46.29	452.80
	1. In Nepal Rastra Bank	166.73	113.00	52.95	2.97		61.25	39.89	130.31	0.08	3.99	3.78	45.81	26.96
	Domestic Currency	166.73	113.00	52.95	2.97		61.25	39.89	130.31	0.08	3.99	3.78	45.81	26.96
	Foreign Currency													
	2. "A"Class Licensed Institution		4.40	53.91	4.28	21.48	511.90	5.18	1479.49	55.04	0.07	46.69	0.48	256.47
	Domestic Currency		4.40	53.91	4.28	21.48	511.90	5.18	1479.49	55.04	0.07	46.69	0.48	256.47
	Foreign Currency													
	3. Other Financial Ins.			3.41	1.72		208.61		316.75	6.13	27.80	2.60		169.37
	4. In Foreign Banks													
	c. Money at Call	983.94	738.72					541.71					503.54	
	Domestic Currency	983.94	738.72					541.71					503.54	
	Foreign Currency													
2	INVESTMENT IN SECURITIES	115.68					190.00	3.16	130.00				55.00	
	a. Govt. Securities	115.68					190.00		130.00				55.00	
	b. NRB Bond													
	c. Govt. Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e. Non Residents							3.16						
3	SHARE & OTHER INVESTMENT	4.83	36.80	1.24	0.10	0.19	7.09		3.61	0.25	0.03	3.23	105.28	0.55
	a. Interbank Lending													
	b. Non Residents	0.36												
	c. Others	4.47	36.80	1.24	0.10	0.19	7.09		3.61	0.25	0.03	3.23	105.28	0.55
4	LOANS & ADVANCES	2436.11	1276.03		96.56	130.42	1281.55	1294.32	3989.67	275.03	1735.54	425.37	1341.67	960.24
	a. Private Sector	2375.03	1276.03		96.56	130.42	1281.55	1294.32	3989.67	275.03	1735.54	247.77	1318.94	960.24
	b. Financial Institutions	61.08										177.60	14.98	
	c. Government Organizations													7.75
5	BILL PURCHASED													
	a. Domestic Bills Purchased													
	b. Foreign Bills Purchased													
	c. Import Bills & Imports													
6	LOANS AGAINST COLLECTED BILLS			597.62										
	a. Against Domestic Bills			597.62										
	b. Against Foreign Bills													
7	FIXED ASSETS	146.99	45.43	39.57	4.52	3.41	132.27	13.16	56.25	16.52	88.53	203.75	59.75	11.63
8	OTHER ASSETS	224.25	114.41	520.73	113.60	36.83	404.84	113.31	123.21	276.74	1719.67	416.53	91.90	35.48
	a. Accrued Interest:	96.20	52.96	364.03	52.92	15.63	222.03	20.01	68.24	260.77	1582.94	377.95	16.58	10.71
	Financial										1582.94		2.59	
	Government Enterprise								1.54				0.29	
	Private Sector	96.20	52.96	364.03	52.92	15.63	222.03	20.01	66.70	260.77		377.95	13.71	10.71
	b. Staff Loans / Adv.		16.86		0.08	2.81	4.15	2.36	3.94	4.33	0.08		20.32	7.89
	c. Sundry Debtors	0.16	15.11	2.97	7.61	4.48	155.15	15.76	22.37		5.78	0.17	4.46	9.87
	d. Cash In Transit					0.13								
	e. Others	127.89	29.48	153.72	52.99	13.77	23.51	75.19	28.65	11.65	130.87	38.41	50.53	7.01
9	Expenses not Written off					0.08		0.20	0.04					
10	Non Banking Assets		10.36	206.54	69.92	1.01	93.94	1.17	0.73	82.33		36.97		
11	Reconciliation Account				0.60					0.65				
12	Profit & Loss A/c	14.64		110.62	6.86	6.99	0.14		10.30				0.19	
	TOTAL ASSETS	4110.62	2355.69	1607.03	302.57	204.74	2944.62	2043.82	6325.11	714.19	3575.70	1139.41	2213.99	1479.94

S.N.	BFI Name	IFC	Sagarmatha	Kuber	NEFL	Seti	hama	Namaste	Kaski	Unique	Manushree	Jebils	Reliance	Bhaktapur
Liabilities														
1	CAPITAL FUND	758.10	430.83	-213.76	345.24	73.51	261.94	44.31	384.16	269.00	282.82	283.35	502.43	215.41
	a. Paid-up Capital	602.48	318.77	150.00	298.45	55.66	200.00	37.50	332.53	238.61	250.65	256.85	371.43	200.00
	b. Calls in Advance			25.23										
	c. Proposed Bonus Share	44.83					21.00							
	d. General Reserves	94.18	38.45	4.49	43.73	9.29	20.48	5.39	51.62	28.36	20.50	20.82	19.56	2.21
	e. Share Premium		0.53	0.62										
	f. Retained Earning	10.34	11.83	-394.10	0.29	8.55	0.70	0.94	0.01	2.02	10.85	2.80	108.83	13.21
		6.27	61.25		2.77		19.77	0.48			0.83	2.88	2.62	
2	BORROWINGS	250.00									37.90			
	a. NRB										37.90			
	b. Interbank Borrowing	250.00												
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.													
	e. Bonds and Securities													
3	DEPOSITS	5150.30	2849.49	276.41	1296.83	259.88	235.31	387.60	3143.02	761.00	2038.99	905.13	2278.77	461.78
	a. Current	0.00												
	Domestic	0.00												
	Foreign													
	b. Savings	3416.64	1260.44	31.16	966.53	162.60	121.55	334.02	2080.77	308.02	348.10	303.78	1045.05	250.07
	Domestic	3416.64	1260.44	31.16	966.53	162.60	121.55	334.02	2080.77	308.02	347.87	303.78	1045.05	250.07
	Foreign										0.23			
	c. Fixed	1731.19	1051.04	245.25	330.14	97.28	37.02	53.56	1062.25	336.17	781.96	425.95	499.94	128.04
	Domestic	1731.19	1051.04	245.25	330.14	97.28	37.02	53.56	1062.25	127.59	781.96	425.95	499.94	128.04
	Foreign									208.58				
	d. Call Deposits	0.00	538.01									4.47		83.66
	Domestic	0.00	538.01									4.47		83.66
	Foreign													
	e. Others	2.47			0.15		76.74	0.02		116.81	908.93	170.93	733.78	
	Domestic	2.47			0.15		76.74	0.02		116.81	908.93	170.93	733.78	
	Foreign													
4	Bills Payable	2.05												
5	Other Liabilities	468.84	350.73	565.01	75.75	21.54	42.91	15.20	134.34	22.21	215.17	130.35	165.88	34.39
	1. Sundry Creditors	41.36	10.42	6.01	31.01	5.43	0.08	0.01	0.30	3.56	9.65	0.95	1.26	0.01
	2. Loan Loss Provision	139.10	116.29	308.88	12.18	5.30	11.73	4.20	38.93	8.02	75.69	41.42	89.28	23.29
	3. Interest Suspense a/c	23.68	73.01	227.14	4.18	5.12	4.17	1.18	39.42	2.44	82.01	35.69	38.87	0.96
	4. Others	264.71	151.01	22.98	28.37	5.69	26.93	9.81	55.69	8.19	47.82	52.29	36.47	10.13
6	Reconciliation A/c	666.90	1325.41	0.00	4.34									
7	Profit & Loss A/c	82.36	30.60	40.85	15.61	3.57	8.66	5.93	38.20	33.65	15.00	3.65	5.82	3.44
		6711.66	4328.55	1993.92	1733.42	362.84	548.81	453.04	3699.71	1085.86	2589.89	1322.48	2952.90	715.03
Assets														
1	LIQUID FUNDS	2019.10	960.92	96.83	428.85	106.18	234.43	213.35	876.07	276.13	614.61	311.90	1036.00	299.18
	a. Cash Balance	183.21	16.68	5.04	20.09	2.78	0.98	3.17	82.34	2.02	32.25	9.50	24.91	6.38
	Nepalese Notes & Coins	183.21	16.68	5.04	20.09	2.78	0.98	3.15	82.34	2.02	32.25	9.50	24.91	6.38
	Foreign Currency					0.00		0.01						
	b. Bank Balance	1835.89	944.24	0.00	408.76	103.40	233.45	8.81	109.23	274.11	582.37	24.78	1011.08	292.80
	1. In Nepal Rastra Bank	234.39	147.16	0.00	68.55	0.16	34.26		99.32	31.78	57.26	24.78	92.34	21.36
	Domestic Currency	234.39	147.16	0.00	68.55	0.16	34.26		99.32	31.78	57.26	24.78	92.34	21.36
	Foreign Currency													
	2. "A"Class Licensed Institution	1001.14	450.65		198.28	73.07	28.74	8.81	9.76	138.94	416.15		650.82	105.42
	Domestic Currency	1001.14	450.65		198.28	73.07	28.74	8.81	9.76	138.94	416.15		650.82	105.42
	Foreign Currency													
	3. Other Financial Ins.	600.36	346.43		141.93	30.17	170.45		0.15	103.40	108.96		267.93	166.03
	4. In Foreign Banks													
	c. Money at Call			91.79				201.37	684.50				277.63	
	Domestic Currency			91.79				201.37	684.50				277.63	
	Foreign Currency													
2	INVESTMENT IN SECURITIES	0.50	115.45		24.88				25.00	50.00	40.00	47.50		18.60
	a. Govt. Securities	0.50	115.45		24.88				25.00	50.00	40.00	47.50		18.60
	b. NRB Bond													
	c. Govt. Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e. Non Residents													
3	SHARE & OTHER INVESTMENT	182.24	142.21	0.50	94.13	0.10	32.76		15.51	43.01	2.90	28.89	111.47	23.43
	a. Interbank Lending		8.00											
	b. Non Residents													
	c. Others	182.24	134.21	0.50	94.13	0.10	32.76		15.51	43.01	2.90	28.89	111.47	23.43
4	LOANS & ADVANCES	3996.18	2215.55	308.40	1153.48	225.48	234.47	233.49	2695.61	693.59	1768.22	827.35	1690.73	359.76
	a. Private Sector	3996.18	2215.55	308.40	1113.48	225.48	219.47	233.49	2695.61	669.29	1717.22	804.35	1580.47	359.76
	b. Financial Institutions				40.00		15.00			24.30	51.00	23.00	49.40	
	c. Government Organizations												60.86	
5	BILL PURCHASED		3.80	2.60										
	a. Domestic Bills Purchased		3.80	2.60										
	b. Foreign Bills Purchased													
	c. Import Bills & Imports													
6	LOANS AGAINST COLLECTED BILLS													
	a. Against Domestic Bills													
	b. Against Foreign Bills													
7	FIXED ASSETS	81.46	22.53	7.99	8.59	5.69	8.76	0.89	42.81	3.12	28.35	4.63	20.93	3.51
8	OTHER ASSETS	423.23	189.45	239.25	23.50	25.39	24.95	5.09	44.71	20.00	135.81	100.62	89.89	8.78
	a. Accrued Interest:	97.95	73.44	227.22	4.21	5.09	4.17	1.18	39.42	2.68	82.01	36.23	38.87	1.05
	Financia	32.03	15.73				1.35	0.11		1.07	20.46	5.27	0.43	
	Government Enterpri	0.01	0.43		0.02					0.24		0.13		0.09
	Private Sector	65.91	57.28	227.22	4.18	5.09	2.82	1.07	39.42	1.37	61.55	30.83	38.44	0.96
	b. Staff Loans / Adv.	79.97		1.20	1.21	2.44	0.21		0.68	1.02	26.64	8.58	7.29	0.64
	c. Sundry Debtors	41.44	13.55	2.30	7.35	16.57	0.03	1.09	0.23	1.03	1.44	0.16	2.42	0.66
	d. Cash In Transit													
	e. Others	203.86	102.46	8.53	10.73	1.29	20.54	2.82	4.38	15.27	25.72	55.66	41.31	6.42
9	Expenses not Written off							0.21				0.69		1.77
10	Non Banking Assets	8.95	9.74	12.95			13.45							
11	Reconciliation Account		666.90	1325.41										-0.36
12	Profit & Loss A/c		1.98									0.90		4.25

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL	
Expenses																			
1. Interest Expense	980.53	1103.92	1185.05	1746.18	356.86	930.45	898.50	864.24	1115.37	939.49	666.22	1409.29	585.46	968.14	925.62	1033.74	1142.28	2135.82	
1.1 On Depositing Liabilities	777.10	1092.80	1169.62	1665.98	354.77	901.69	838.95	863.78	1072.62	892.59	666.09	1388.13	585.46	966.84	924.96	1004.22	1071.48	2059.72	
1.1.1 Saving Account	453.96	698.32	584.36	450.07	206.24	473.07	274.93	189.88	416.47	170.68	176.65	290.91	97.65	299.74	164.79	161.97	259.03	997.12	
1.1.2 Fixed Account	320.48	330.66	268.14	746.86	76.34	428.62	518.20	531.74	511.23	597.10	339.81	780.74	374.57	483.91	573.30	566.19	502.27	1003.49	
1.1.2.1 Up to 3 months Fixed Account		0.05	40.22	8.40	0.02	183.24	118.67		100.71									65.40	
1.1.2.2 3 to 6 months Fixed Account		1.36	53.63		3.49		94.57	4.21	83.74								13.02	97.86	
1.1.2.3 6 months to 1 year Fixed Account		143.83	134.07		65.55	245.38	259.57		257.20	597.10	21.08	722.99	374.57	135.17		540.85	178.96		
1.1.2.4 Above 1 year Fixed Account	320.48	185.42	40.22	738.46	7.28		45.39	527.53	69.58		318.73	57.74		348.74	573.30	12.31	160.05	1003.49	
1.1.3 Call Deposit	2.66	63.82	317.12	469.05	72.19		45.82	142.16	144.92	124.81	149.63	316.48		113.23	183.19	186.86	276.07	310.18	56.06
1.1.4 Certificate of Deposit																			3.05
1.2 On Borrowing	203.42	11.12	15.43	80.20	2.09	28.77	59.55	0.46	42.75	46.90	0.13	21.16		1.30	0.67	29.52	70.79		76.10
2. Commission Expense		64.11	98.60	82.15				8.00					1.66						0.45
3. Staff Expense	1135.33	1316.92	468.90	283.46	261.53	498.19	358.41	188.07	372.76	247.67	169.83	269.19	73.30	228.24	168.24	180.02	202.26	1556.91	
4. Office Operating Expenses	330.72	357.81	307.72	400.30	229.58	538.60	294.24	139.54	288.54	229.99	121.22	253.72	74.95	204.67	137.10	184.96	250.32	214.72	
5. Foreign Exchange Loss												2483.63							2.03
5.1 Due to Change in Exchange Rates																			2.00
5.2 Due to Foreign Currency Transaction												2483.63							0.03
6. Non Operating Expense		0.70						2.90	0.49						0.01	0.20			0.32
7. Provision for Risk	90.87	470.09	45.24	321.10	49.24	182.86	55.74	232.45	31.96	34.39	262.54	-114.79	129.28	32.62	106.29	152.40	35.08	826.97	
7.1 Loan loss Provision	137.61	467.27	45.24	312.77	49.24	182.86	55.74	232.45	31.96	34.39	20.90	-139.99	129.28	-29.53	71.60	94.69	35.08	826.97	
7.1.1 General Loan loss Provision	137.61	86.16		233.33	18.07		35.50	146.79	31.96	-4.53	20.90	34.77	82.63	-29.53	9.04	23.40	35.08	55.60	
7.1.1.1 Pass Loan Loss Provision	137.61	86.16		138.58	11.58		35.50	124.53	31.96	4.17	20.90	49.82	49.01	-29.53	4.86	14.31	35.08	55.60	
7.1.1.2 Watch List Provision				94.76	6.49			22.26		-8.70			-15.05	33.62	4.19	9.08			
7.1.2 Special Loan Loss Provision		381.11	45.24	79.43	31.17		20.24	85.66		38.92		-174.76	46.65		62.56	71.29		771.37	
7.1.3 Additional Loan Loss Provision						182.86													
7.2. Provision for Non-Banking Assets	0.29			8.33							241.64	25.20		62.15	34.69	57.71			
7.3. Provision for Loss on Investment		0.90																	
7.5. Provision for Loss of Other Assets	-47.03	1.92																	
8. Loan Written Off			2.82		6.65														0.58
9. Provision for Staff Bonus	118.77	110.34	230.51	188.18	98.04	131.49	85.48		134.48	54.93	27.80	86.49	25.92	50.66	19.91	35.41	85.09	48.44	
10. Provision for Income Tax	430.32	307.28	677.98	564.55	294.11	401.80	258.50		432.88	164.79	101.25	207.57	77.76	151.98	59.73	106.22	255.26	218.00	
11. Others		2.84																	
12. Net Profit	1054.36	1458.46	1627.09	1317.29	686.26	913.10	596.32	462.43	911.94	384.50	176.69	484.32	107.96	354.62	139.37	247.85	595.61	525.04	
Total Expenses	4140.90	5192.47	4643.90	4903.21	1982.27	3596.49	2547.20	1897.63	3288.41	2055.76	1525.56	5079.41	1076.28	1990.93	1556.27	1940.80	2565.90	5529.28	
Income																			
1. Interest Income	2992.13	4058.78	3559.40	3753.68	1308.73	2766.88	2000.85	1338.43	2828.05	1758.28	1161.02	2262.71	909.02	1745.84	1338.10	1538.06	2086.82	4574.52	
1.1 On Loans and Advances	2897.27	3858.77	3232.14	3655.79	1183.59	2614.13	1853.49	1265.61	2680.68	1661.65	1133.04	2150.88	880.80	1711.57	1278.60	1495.15	1984.65	4516.05	
1.2 On Investment	92.75	72.10	190.16	35.83	47.33	68.39	76.05	22.66	144.64	93.54	25.34	28.64	22.76	24.87	27.13	42.91	61.39	15.99	
1.2.1 Government Bonds	92.75	43.88	180.45	35.83	47.33	68.39	76.05	11.31	55.06	93.54	17.66	27.47	22.76	24.87	27.13	42.91	61.39	15.99	
1.2.2 Foreign Bonds			9.71						39.50			1.17							
1.2.3 NRB Bonds		0.05						11.35			7.67								
1.2.4 Debenture & Bonds		28.17						50.08											
1.3 On Agency Balance	1.00	21.66	0.82	32.90	0.56	84.35	58.17	0.25			0.85	2.57						5.46	
1.4 On Call Deposit	0.14	3.91	103.41	1.37	12.58			41.23	2.73	1.39	0.82	79.48						35.33	
1.5 On Others	0.98	102.34	32.86	27.79	64.66		13.15	8.68		1.69	1.82	2.86	2.89	9.40	32.36			42.48	
2. Commission and Discount	138.46	243.48	506.60	377.17	192.16	350.52	413.81	215.81	180.45	130.13	82.95	61.07	19.52	91.38	82.31	213.18	260.57	116.32	
2.1 Bills Purchase and Discount	0.00	5.33	0.52	5.43	5.66	26.35		12.66	2.40	22.22	0.90	19.61		0.61	0.06	8.64			
2.2 Commission	138.46	230.67	503.71	371.74	144.39	272.15	96.37	199.29	178.04	103.86	76.98	35.12	19.52	90.77	32.83	198.00	116.35	116.32	
2.3 Others		7.48	2.37		42.12	52.01	317.45	3.86	0.01	4.05	5.07	6.34			49.41	6.54	144.23		
3. Exchange Fluctuation Income	19.87	27.64	329.81	297.90	367.41	353.25	67.61	78.56	68.43	104.84	24.45	2589.92	38.83	71.15	61.31	74.63	127.16	130.74	
3.1 Due to Change in Exchange Rate	0.86	1.23	200.81	14.40	153.46		3.45	2.80	4.15	0.82	2589.92	1.31		3.14	3.99	147.79	16.44		
3.2 Due to Foreign Currency Transaction	19.01	26.41	129.00	283.49	213.95	353.25	64.16	75.76	64.28	104.84	23.62		37.52	71.15	58.17	70.64	-20.63	114.30	
4. Other Operating Income	182.05	301.60		206.99	21.27	113.62		71.34	153.19	44.13	41.79	160.48	30.23	54.92	38.99		91.34	259.53	
5. Non Operating Income	503.82	13.69	58.31	11.90	26.38	9.58	4.15		5.68	15.63	2.63	5.23	3.20	9.42	0.94	18.20		0.17	
6. Write Back from Provisions for loss	219.02	301.93	189.29	255.59	56.42		60.78	178.93	52.61	2.75	210.61		72.84	12.51	34.62	96.74		381.30	
7. Recovery of written-off Loan	85.55	242.29	0.50		9.89	2.65		14.56			2.12		2.65	5.70				64.52	
8. Income from Extra Ordinary transactions		3.06																2.18	
9. Net Loss																			
Total Income	4140.90	5192.47	4643.90	4903.21	1982.27	3596.49	2547.20	1897.63	3288.41	2055.76	1525.56	5079.41	1076.28	1990.93	1556.27	1940.80	2565.90	5529.28	

BFI Name	Global	Citizens	Prime	Sunrise	NMB	PRA BHU	Janata	Mega	Civil	Century	Sanima	NIDC	Malika	Siddhartha	Yeti	Narayani	PDBL	Sahayogi	Karnali	Triveni	
Expenses																					
1. Interest Expense	1233.52	1037.41	1150.49	926.06	1112.61	939.28	645.04	553.01	837.15	680.27	882.36	54.38	94.25	223.44	300.09	5.86	135.52	71.16	43.73	275.77	
1.1 On Depositing Liabilities	1208.38	1005.52	1150.29	925.38	1085.10	938.98	644.74	549.08	836.87	680.06	837.26	54.38	94.25	223.44	293.90	5.86	135.52	71.16	43.73	275.77	
1.1.1 Fixed Account	377.84	117.20	92.08	196.86	219.42	413.57	134.16	138.83	101.11	169.15	334.11	12.90	61.82	114.06	135.40	3.01	66.36	50.65	26.73	95.51	
1.1.2 Saving Account	595.32	721.48	691.30	632.35	658.50	345.56	393.43	289.19	588.66	434.64	326.23	40.25	14.18	68.94	104.64	2.85	59.63	18.55	17.01	108.34	
1.1.2.1 Up to 3 months Fixed Account	0.20	1.84		24.98	0.01	8.35			0.14	7.28				0.19			0.94			0.46	
1.1.2.2 3 to 6 months Fixed Account	4.52	19.90	7.25	12.61	3.08	2.47	3.84		66.92		4.03	1.63	0.87	0.00			0.86			1.29	
1.1.2.3 6 months to 1 year Fixed Account	460.78	517.40	643.52	619.74	65.64	287.51	247.31		292.55	434.64	0.70	4.50	11.72	9.46	15.27		52.90	4.24		53.91	
1.1.2.4 Above 1 year Fixed Account	129.82	182.34	40.53		564.80	55.58	133.93	289.19	229.04		314.21	34.13	1.59	59.29	89.37	2.85	4.93	14.32	17.01	52.69	
1.1.3 Call Deposit	235.21	166.84	366.91	96.17	207.17	179.86	117.15	121.06	147.10	76.26	176.92	1.22	18.25	40.44	53.86		9.53	1.95		71.92	
1.1.4 Certificate of Deposit																					
1.2 On Borrowing	25.14	31.90	0.20	0.68	27.51	0.30	0.30	3.92	0.27	0.22	45.11				6.19						
2. Commission Expense	28.89	3.15		5.07																	
3. Staff Expense	398.56	167.74	98.80	189.15	222.38	342.89	120.49	130.88	117.03	126.04	144.50	22.97	29.32	42.31	43.33	2.69	32.84	17.20	13.41	43.62	
4. Office Operating Expenses	393.84	192.68	660.96	207.92	210.81	304.19	117.07	134.82	143.91	135.59	174.16	16.92	25.11	48.10	62.35	2.93	21.52	12.94	12.12	43.08	
5. Foreign Exchange Loss								10.57													
5.1 Due to Change in Exchange Rates																					
5.2 Due to Foreign Currency Transaction								10.57													
6. Non Operating Expense				0.03			0.00			0.36		0.35					18.79			0.25	
7. Provision for Risk	80.33	251.63	-29.47	132.25	242.65	53.72	31.95	52.49	129.51	50.07	61.24	23.06	14.76	27.82	79.04	8.45	-6.92			9.59	
7.1 Loan loss Provision	80.33	228.58	-29.69	127.51	242.52	33.72	31.95	50.18	129.51	50.07	61.19	23.06	14.73	27.04	32.99	8.45	-6.92			9.59	
7.1.1 General Loan loss Provision	80.33	55.38	12.90	67.48	48.11	30.66	17.48	37.28	15.51	15.81	53.04	3.24		24.56	8.91	4.00				9.59	
7.1.1.1 Pass Loan Loss Provision	80.33	14.30	15.79	42.79	37.56	57.17	-0.31	12.90	15.51	11.87	50.85	3.24		13.04	7.37	4.00				9.59	
7.1.1.2 Watch List Provision		41.07	-2.89	24.69	10.56	-26.51	2.09	24.38		3.94	2.19			11.52	1.54						
7.1.2 Special Loan Loss Provision		173.20	-42.59	60.03	168.75	3.07	30.18	12.90	114.00	34.26	8.15	19.81	14.73	2.48	24.08	4.44					
7.1.3 Additional Loan Loss Provision					25.66																
7.2. Provision for Non-Banking Assets		23.05	0.22	4.74											46.05		4.88				
7.3. Provision for Loss on Investment					0.13			2.31						0.76							
7.5. Provision for Loss of Other Assets						20.00					0.05		0.03	0.02			-11.80				
8. Loan Written Off							0.40								13.71						
9. Provision for Staff Bonus	126.62	52.18	59.08	46.58	49.76	14.50	37.48		16.38	57.02	6.50	6.84	20.59	17.46		3.42	3.00			7.05	
10. Provision for Income Tax	377.85	156.88	177.25	139.74		155.31	43.49	112.44		49.13	171.05	12.69	13.77	61.77	47.14		10.25	9.00		21.15	
11. Others				8.62																	
12. Net Profit	888.35	364.90	413.58	326.06	582.86	342.29	101.47	262.35	157.83	114.64	399.11	68.54	54.65	144.12	110.00		23.92	20.99	0.44	49.36	
Total Expenses	3527.95	2226.56	2530.69	1981.49	2371.31	2187.45	1074.41	1294.04	1385.42	1172.50	1889.43	205.39	238.69	568.15	673.13	19.92	239.33	134.28	69.70	449.88	
Income																					
1. Interest Income	2796.59	1683.69	1743.77	1539.91	1836.39	1593.82	947.53	1070.94	1139.71	1018.86	1620.12	153.52	188.05	427.32	403.72	7.58	219.17	125.76	60.24	415.41	
1.1 On Loans and Advances	2708.49	1592.57	1696.08	1480.92	1762.09	1444.45	926.25	1018.71	1125.68	1001.61	1540.24	113.57	176.46	412.87	364.27	7.30	203.72	116.83	58.72	388.20	
1.2 On Investment	70.29	80.00	43.51	33.80	54.20	35.69	19.06	22.02	10.10	2.60	66.70	0.61		0.41	0.57					0.87	
1.2.1 Government Bonds	70.29	80.00	43.51	5.20	54.20	35.69	14.87	6.37	10.10	2.60	66.70	0.61		0.41	0.57					0.87	
1.2.2 Foreign Bonds																					
1.2.3 NRB Bonds				28.60			4.19	10.95													
1.2.4 Debenture & Bonds								4.69													
1.3 On Agency Balance		1.34	0.21	0.20		4.85	0.30	0.14		12.93					37.30	0.29					
1.4 On Call Deposit	5.12	8.75		20.00	3.35	52.61		16.80	3.93			39.34	10.09	13.96			15.45	8.90	1.52	26.35	
1.5 On Others	12.69	1.02	3.96	4.99	16.74	56.22	1.91	13.27		1.73	13.18		1.50	0.08	1.58			0.03			
2. Commission and Discount	404.57	45.48	159.91	66.78	104.89	47.62	69.44	24.92	35.16	27.39	42.95	0.06	4.88	8.01	2.32		0.97	2.81	8.75	3.35	
2.1 Bills Purchase and Discount	133.81	0.95	1.52	1.71		0.32	2.02	0.27	2.94												
2.2 Commission	254.26	25.80	132.82	53.84	100.32	20.95	67.42	24.65	32.22	27.39	42.95	0.06	4.88	8.01	2.32		0.97	2.81	0.92	3.35	
2.3 Others	16.50	18.73	25.57	11.22	4.58	26.36														7.83	
3. Exchange Fluctuation Income	156.59	77.82	57.23	63.97	88.31	82.93	35.39	50.55	50.19	52.42	99.43			0.33	1.05						
3.1 Due to Change in Exchange Rate	139.07	23.79	-2.97	9.26	0.82	6.39	58.62		2.79	10.34	0.59			0.29	0.67						
3.2 Due to Foreign Currency Transaction	17.52	54.04	60.20	54.71	87.49	76.54	-23.23	50.55	47.40	42.08	98.84			0.04	0.38						
4. Other Operating Income	19.39	125.01	568.90	135.35	76.73	135.62	20.89	49.39	45.30	56.45	110.19	0.83	14.01	29.54	37.42	0.01	12.24	5.71		25.78	
5. Non Operating Income	6.80	107.62	0.89	0.74	19.66	64.28	1.16	0.94		0.62	6.99	18.55		0.49	16.64					5.33	
6. Write Back from Provisions for loss	143.20	180.23		174.75	245.33	263.16		97.30	115.06	16.77	9.75	32.43	31.76	102.46	211.58	11.99	6.95		0.71		
7. Recovery of written-off Loan	0.81	6.71															0.01				
8. Income from Extra Ordinary transactions														0.40							
9. Net Loss															0.34						
Total Income	3527.95	2226.56	2530.69																		

BFI Name	Suprim	Suvelchha	Shangrila	Gurkha	Gandaki	Infrastructure	Business	Excel	Biratnaxmi	Western	Society	Araniko	Deva	Miteri	Tinau	Muktinath	Sewa	Kankai	Mahakali	Ace	
Expenses																					
1. Interest Expense	161.47	82.09	263.68	17.53	211.14	175.88	221.81	59.96	133.80	64.75	203.41	57.52	199.91	66.01	89.03	270.30	146.86	36.69	25.02	174.62	
1.1 On Deposit Liabilities	161.47	82.09	263.68	17.53	164.62	175.88	221.81	59.83	133.80	64.75	203.41	57.52	199.91	66.01	89.03	269.87	146.86	36.69	25.02	166.61	
1.1.1 Saving Account	62.71	31.21	119.62	0.40	68.39	50.37	76.00	37.71	72.37	41.95	79.24	33.30	128.62	27.98	39.92	148.73	62.06	15.97	18.14	80.45	
1.1.2 Fixed Account	57.05	38.34	76.24	0.20	57.39	81.98	90.56	8.84	54.53	22.80	80.73	21.58	54.76	32.04	39.62	92.59	51.60	13.43	6.88	63.07	
1.1.2.1 Up to 3 months Fixed Account		0.04	5.48			0.03	0.13	0.01			0.32			1.28	0.39	2.43	0.00				
1.1.2.2 3 to 6 months Fixed Account	1.46	0.22	2.06		1.46	0.97	1.56	0.13	2.86	2.67	1.60			1.60	0.23	4.87	0.11	0.82		0.21	
1.1.2.3 6 months to 1 year Fixed Account	53.56	9.56	38.17		46.90	53.51	40.15	0.57	22.75	5.60	0.24	14.31		11.21	20.98	54.62	7.94	8.89		51.84	
1.1.2.4 Above 1 year Fixed Account	2.04	28.52	30.53	0.20	9.03	27.47	48.73	8.12	28.93	14.53	78.57	7.28	54.76	17.94	18.02	30.67	43.55	3.72	6.88	11.03	
1.1.3 Call Deposit	41.71	12.53	67.82	16.93	38.84	43.52	55.25	13.28	6.90		43.44	2.63	16.52	6.00	9.49	28.55	33.20	7.29		23.09	
1.1.4 Certificate of Deposit																					
1.2 On Borrowing					46.52			0.13								0.42				8.00	
2. Commission Expense						0.01			0.04												
3. Staff Expense	38.47	13.09	52.47	9.11	26.16	34.21	29.30	20.88	32.46	13.93	60.40	17.69	51.33	12.78	16.93	84.12	25.39	11.32	6.29	44.20	
4. Office Operating Expenses	37.12	13.35	55.29	10.18	21.75	37.27	34.48	16.84	19.05	9.84	57.81	11.74	56.70	9.36	12.39	64.17	14.96	9.82	4.17	39.91	
5. Foreign Exchange Loss													175.71								
5.1 Due to Change in Exchange Rates													172.68								
5.2 Due to Foreign Currency Transaction													3.03								
6. Non Operating Expense			0.01				7.67			10.45	0.20					0.23					
7. Provision for Risk	18.63	3.13	0.74	260.94	8.10	12.70	4.91	8.91	10.87	4.44	53.71	22.60	44.75	4.41	3.89	21.75	4.27	3.54	5.21	33.44	
7.1 Loan loss Provision	18.48	3.13	0.74		8.10	12.68	4.91	8.91	10.87	4.44	34.43	22.60	44.75	4.41	3.89	21.75	4.27	3.54	5.21	33.41	
7.1.1 General Loan loss Provision	12.74	1.92	2.33		4.63	2.21	4.91	3.15	3.31		13.57	6.46	17.65	2.49	2.76	15.53	4.23	3.54	5.21	8.79	
7.1.1.1 Pass Loan Loss Provision	11.97	1.26	5.40		3.94	0.20	4.91	3.14	1.25		7.44	3.34	13.47	2.10	2.46	12.54	2.97	3.54	5.21	2.88	
7.1.1.2 Watch List Provision	0.77	0.66	-3.06		0.69	2.01		0.01	2.06		6.13	3.12	4.18	0.40	0.30	2.99	1.26			5.91	
7.1.2 Special Loan Loss Provision	5.74	1.21	-1.60		3.47	10.47		5.76	7.56		20.86	16.14	27.09	1.92	1.13	6.22	0.04			24.62	
7.1.3 Additional Loan Loss Provision										4.44											
7.2. Provision for Non-Banking Assets	0.14			90.27								2.60									
7.3. Provision for Loss on Investment				0.08																	
7.5. Provision for Loss of Other Assets				170.58		0.02					16.68									0.02	
8. Loan Written Off				89.80		1.40					1.43										
9. Provision for Staff Bonus		1.12	12.39		8.20	7.14	7.91	6.71	5.92	1.66	6.74	3.09	8.10	5.46	4.99	26.23	5.43		0.82	13.85	
10. Provision for Income Tax		3.36	37.16		24.59	21.43	23.73	20.13	17.74	4.99		9.28	24.29	16.38	10.85	78.25	16.29		1.90	41.56	
11. Others																			0.03		
12. Net Profit	110.31	7.84	86.70	331.54	57.38	50.01	55.37	46.98	41.40	11.64	67.41	21.65	56.67	38.19	39.02	184.04	38.00	20.13	6.34	96.98	
Total Expenses	365.99	123.97	508.42	719.11	357.32	340.06	385.20	180.42	261.27	121.70	451.11	143.56	617.46	152.59	177.11	729.09	251.19	81.52	49.75	444.56	
Income																					
1. Interest Income	280.12	111.22	471.41	125.86	330.47	285.41	330.73	160.08	234.53	97.83	307.95	98.61	365.18	131.79	145.57	624.82	234.48	74.32	45.59	364.70	
1.1 On Loans and Advances	255.33	100.90	441.04	122.09	274.87	260.29	307.54	143.56	204.97	97.83	288.68	98.61	323.30	124.67	133.65	603.12	225.29	69.75	39.36	329.13	
1.2 On Investment	0.42		3.33			1.46	2.36		0.80		0.89		0.66		1.31		0.37			7.82	
1.2.1 Government Bonds	0.11					1.46	1.90				0.89		0.66							7.82	
1.2.2 Foreign Bonds																					
1.2.3 NRB Bonds	0.31						0.46		0.80						1.31		0.37				
1.2.4 Debenture & Bonds			3.33																		
1.3 On Agency Balance								16.53													
1.4 On Call Deposit	23.33	10.32	24.18	3.77	9.08	23.63	20.83		28.41		16.93		40.89	7.12	10.61	20.89	8.81	4.57		27.74	
1.5 On Others	1.04		2.86		46.52	0.02		0.00	0.35		1.44		0.33			0.80			6.23		
2. Commission and Discount	2.35	1.28	3.90	0.03	0.45	2.43	1.07	2.24	6.15	8.60	2.99	1.68	4.46	1.03	5.69	7.44	2.74	7.19	4.17	3.71	
2.1 Bills Purchase and Discount													0.02								
2.2 Commission	2.35	1.28	3.64	0.03	0.45	2.43	1.07	1.43	6.15	8.60	2.99	1.68	4.44	0.46	5.69	7.44	2.74	0.90	3.89	3.71	
2.3 Others			0.25					0.81						0.57				6.29	0.28		
3. Exchange Fluctuation Income	2.45		0.08	0.05	0.00	0.02	0.00				0.27	0.00	176.49							4.59	
3.1 Due to Change in Exchange Rate	0.20		0.08	0.00	0.00	0.02	0.00				0.26	0.00	176.49							0.44	
3.2 Due to Foreign Currency Transaction	2.25			0.05																4.15	
4. Other Operating Income	29.03	10.51	31.12	0.10	20.37	16.37	16.84	11.77	11.50	15.27	17.98	17.69	23.41	19.77	10.78	72.44	13.98	0.01		17.04	
5. Non Operating Income		0.84	0.91	44.32	1.65	3.90	3.59	0.44			8.44		0.46		15.07	10.88				7.03	
6. Write Back from Provisions for loss	52.05		1.00	548.76	4.37	31.94	32.96	5.88	9.10		113.48	25.59	47.45			13.52				47.49	
7. Recovery of written-off Loan		0.13																			
8. Income from Extra Ordinary transactions																			0.00		
9. Net Loss																					
Total Income	365.99	123.97	508.42	719.11	357.32	340.06	385.20	180.42	261.27	121.70	451.11	143.56	617.46	152.59	177.11	729.09	251.19	81.52	49.75	444.56	

BFI Name	Bhargav	dhyalo	Country	Alpine	Katmandu	Garima	City	FewaDB	Kabeli	Kamana	Corporate	Purnima	Jyoti	Bagmati	Hamro	Kakre	Shine	Pacific	IDBL	Kanchan	
Expenses																					
1. Interest Expense	46.45	62.81	65.82	38.21	164.68	215.26	180.16	352.61	12.11	104.08	7.86	57.34	202.33	23.42	23.69	26.60	172.49	36.82	162.86	52.84	
1.1 On Deposit Liabilities	46.45	62.81	65.82	38.21	164.68	215.26	180.16	352.61	12.11	104.08	7.86	57.34	202.33	23.42	23.69	26.60	172.49	36.82	162.77	52.84	
1.1.1 Saving Account	12.20	24.42	17.72	20.07	79.02	111.79	80.93	103.29	7.22	50.69	2.76	28.64	99.32	15.71	10.42	13.52	112.85	17.65	53.05	36.23	
1.1.2 Fixed Account	21.82	28.26	32.79	9.46	70.44	72.17	79.88	179.81	4.15	39.73	4.78	23.49	61.71	4.17	8.01	10.41	48.83	10.66	72.06	14.29	
1.1.2.1 Up to 3 months Fixed Account	2.16	0.35	0.22		6.85	1.01	3.14	0.91	0.07	1.38		0.31	0.01				0.44	0.03	3.62	0.07	
1.1.2.2 3 to 6 months Fixed Account	0.61	0.56	0.21		2.23	5.53	3.73	3.36	0.08	2.79		0.63	2.13			0.22	0.65	0.40	0.74	0.62	
1.1.2.3 6 months to 1 year Fixed Account	0.39	18.19	20.97	5.77	48.24	21.82	42.19	115.16	1.77	7.65	4.61	11.61	41.35	1.06	6.28	0.91	28.39	5.07	67.04	4.43	
1.1.2.4 Above 1 year Fixed Account	18.66	9.16	11.40	3.69	13.11	43.82	30.82	60.38	2.23	27.91	0.17	10.94	18.23	3.12	1.74	9.28	19.35	5.15	0.66	9.17	
1.1.3 Call Deposit	12.43	10.14	15.30	8.68	15.21	31.30	19.34	69.51	0.74	13.65	0.33	5.22	41.30	3.54	5.26	2.67	10.82	8.51	37.66	2.33	
1.1.4 Certificate of Deposit																					
1.2 On Borrowing																				0.09	
2. Commission Expense			0.44		0.06																
3. Staff Expense	8.86	13.07	7.18	10.82	41.82	43.08	22.96	48.61	5.67	17.33	3.67	10.66	34.18	4.25	4.65	5.63	28.75	4.24	41.04	12.46	
4. Office Operating Expenses	10.14	12.90	11.27	10.50	44.54	45.29	28.98	51.77	3.96	16.08	3.36	11.92	41.62	5.36	5.73	2.85	27.96	5.76	39.97	10.30	
5. Foreign Exchange Loss							0.00														
5.1 Due to Change in Exchange Rates							0.00														
5.2 Due to Foreign Currency Transaction																					
6. Non Operating Expense			0.16							0.04										0.04	
7. Provision for Risk	2.23	2.81	6.34	14.81	-147.79	15.94	5.45	68.20	2.21	5.69	9.53	1.58	18.53	3.88	2.77	1.88	9.05	0.72	13.03	3.57	
7.1 Loan loss Provision	2.23	2.81	6.34	14.81	-108.61	15.94	5.45	68.20	2.21	5.69	9.53	1.58	18.53	3.88	2.52	1.88	9.05	0.72	11.61	3.57	
7.1.1 General Loan loss Provision	2.23	2.14	1.38	3.40	10.43	11.34	5.45	11.87	1.03	5.69		0.58		2.66	1.02	0.38	6.42	0.72	4.96	2.60	
7.1.1.1 Pass Loan Loss Provision	2.23	0.89	1.38	0.95	6.90	5.12	5.45	7.54	0.87	5.69		0.43		0.37	0.88	0.34	6.34	0.63		1.72	
7.1.1.2 Watch List Provision		1.25		2.46	3.53	6.22		4.34	0.15			0.15		2.30	0.14	0.04	0.08	0.09	4.96	0.88	
7.1.1.3 Special Loan Loss Provision		0.67	4.95	11.41	-119.04	4.60		56.33	1.18		9.53	1.00		1.22	1.50	1.50	2.63			6.66	
7.1.3 Additional Loan Loss Provision																				0.97	
7.2. Provision for Non-Banking Assets					-38.69								18.26							1.03	
7.3. Provision for Loss on Investment					-0.48								0.27		0.24					0.02	
7.5. Provision for Loss of Other Assets																				0.37	
8. Loan Written Off					1.41			4.45					0.25								
9. Provision for Staff Bonus	1.13	1.61	1.41	2.26	20.63	13.80	9.51	15.68	1.46	6.65		3.93	10.41		2.14		16.60		3.29	3.05	
10. Provision for Income Tax	3.40	4.82	4.24	6.77	61.88	41.41	28.53	47.03	4.38	19.96		11.80	31.24		6.41		49.79		12.57	9.16	
11. Others																					
12. Net Profit	7.93	13.01	9.90	15.81	144.40	96.61	66.57	109.73	10.23	46.58	-5.00	27.54	72.90	3.20	14.96	2.48	116.18	19.30	20.31	21.38	
Total Expenses	80.14	111.03	106.75	99.17	331.64	471.38	342.17	698.07	40.01	216.42	19.43	124.77	411.46	40.11	60.35	39.44	420.82	66.84	293.10	112.76	
Income																					
1. Interest Income	68.35	99.33	89.99	80.28	283.92	423.98	318.01	613.32	34.89	194.32	8.84	113.58	356.29	34.22	52.73	33.65	367.64	62.00	272.66	98.36	
1.1 On Loans and Advances	62.74	89.98	80.99	76.27	261.43	405.75	301.24	586.74	33.52	178.48	8.82	101.97	326.33	31.12	48.31	30.13	343.90	60.17	257.01	91.22	
1.2 On Investment			1.03		1.27		1.39	0.57					2.30				0.20			2.57	
1.2.1 Government Bonds			1.03		1.27		1.39	0.57					2.30				0.20				
1.2.2 Foreign Bonds																					
1.2.3 NRB Bonds																				2.57	
1.2.4 Debenture & Bonds																					
1.3 On Agency Balance		9.35																			
1.4 On Call Deposit	5.61		7.80	4.01		17.62	14.69	26.01	1.37	15.84		11.61	27.66	3.10	4.42	3.53	23.54	1.83	13.08	7.14	
1.5 On Others			0.17		21.22	0.62	0.69				0.03									0.01	
2. Commission and Discount	7.51	0.67	0.29	10.07	3.22	4.57	24.02	2.32	0.83	3.04	1.16	0.72	1.53	1.53	1.15	3.13	33.27	2.38	3.22	1.55	
2.1 Bills Purchase and Discount																					
2.2 Commission	0.98	0.67	0.29	1.09	3.22	4.57	24.02	2.32	0.83	3.04		0.72	1.53	0.51	1.15	0.70	8.64	2.38	3.22	1.38	
2.3 Others	6.53			8.97							1.16			1.02		2.43	24.63			0.16	
3. Exchange Fluctuation Income				0.05	2.42		0.00						0.05							0.22	
3.1 Due to Change in Exchange Rate					0.93								0.01								
3.2 Due to Foreign Currency Transaction				0.05	1.49		0.00						0.04							0.22	
4. Other Operating Income	4.28	8.89	6.63		21.43	41.98		50.14	4.05	13.45	0.06	9.84	20.08	0.41	5.41				2.46	14.22	
5. Non Operating Income		0.01	0.06				0.13	0.26		0.01		0.32	0.06							0.08	
6. Write Back from Provisions for loss		2.13	9.78	8.78		0.85		32.04	0.24	5.59	9.37	0.31	33.46	3.95	1.06	2.66	19.37		2.70	3.57	
7. Recovery of written-off Loan																					
8. Income from Extra Ordinary transactions					20.64															3.81	
9. Net Loss																					
Total Income	80.14	111.03	106.75	99.17	331.64	471.38	342.17	698.07	40.01	216.42	19.43	124.77	411.46	40.11	60.35	39.44	420.82	66.84	293.10	112.76	

BFI Name	Maitribhumi	Innovative	Jhimruk	Metro	Vibor	Gaumukhee	Raptiveri	Tourism	Mission	Sindhu	Sahara	K Community	Cosmos	Manaslu	Ekata	Kelincchowk	Kailash	Salpa	Saptakoshi	
Expenses																				
1. Interest Expense	15.41	68.70	26.46	76.94	191.61	22.78	38.20	203.58	50.13	26.74	17.61	34.96	20.05	55.06	91.81	11.71	285.95	8.76	19.25	
1.1 On Deposit Liabilities	15.41	68.70	26.46	76.94	191.61	22.78	38.20	202.90	50.10	26.74	17.61	34.96	20.05	55.06	91.81	11.71	285.95	8.76	19.25	
1.1.1 Saving Account	10.00	35.35	17.81	31.39	61.07	18.79	16.01	78.05	31.62	18.04	13.54	15.99	15.68	27.61	46.74	3.55	107.01	6.44	7.98	
1.1.2 Fixed Account	3.60	25.50	5.54	28.38	104.30	3.86	21.40	90.96	15.07	8.69	1.78	10.27	4.37	11.73	23.24	2.92	121.22	2.02	5.63	
1.1.2.1 Up to 3 months Fixed Account	0.25			0.10	0.00				0.01			0.13	0.03	0.21	0.16		2.43	0.05		
1.1.2.2 3 to 6 months Fixed Account	0.05	0.09		1.62	0.32			2.61	0.16			0.52	0.27	0.40	0.08	0.06	3.36	0.15	0.09	
1.1.2.3 6 months to 1 year Fixed Account	1.62	13.16	1.41	16.75	0.84	0.88	8.75	65.73	9.08	5.36		5.87	1.55	4.49	15.07	1.83	92.27	0.65	2.29	
1.1.2.4 Above 1 year Fixed Account	1.68	12.25	4.13	9.92	103.13	2.98	12.66	22.63	5.83	3.34	1.78	3.75	2.52	6.63	7.93	1.02	23.17	1.17	3.26	
1.1.3 Call Deposit	1.81	7.85	3.12	17.17	26.24	0.13	0.79	33.89	3.41		2.29	8.69		15.72	21.83	5.25	57.71	0.30	5.63	
1.1.4 Certificate of Deposit																				
1.2 On Borrowing								0.67	0.03											
2. Commission Expense			0.14																	
3. Staff Expense	4.22	11.27	4.78	8.84	32.56	5.74	5.68	33.43	15.78	10.41	4.31	12.41	4.66	12.99	12.75	5.27	56.09	2.54	6.58	
4. Office Operating Expenses	2.64	16.06	4.50	12.39	33.13	4.39	3.51	41.40	11.98	10.65	4.07	12.32	5.52	12.19	12.53	4.12	55.34	1.50	8.10	
5. Foreign Exchange Loss																		0.36		
5.1 Due to Change in Exchange Rates																				
5.2 Due to Foreign Currency Transaction																			0.36	
6. Non Operating Expense																				
7. Provision for Risk	0.03	9.21	3.58	1.65	27.82	0.58	2.68	23.72	3.80	0.84	0.17	4.59	2.14	2.41	4.51	3.87	58.53	1.35	8.32	
7.1 Loan loss Provision	0.03	9.21	3.58	1.65	13.53	0.58	2.68	23.53	3.80	0.84	0.17	4.59	2.14	2.41	4.51	3.87	57.85	1.35	8.32	
7.1.1 General Loan Loss Provision		6.41	1.78	1.65	8.93	0.58	1.72	2.98	2.71	0.86	0.17	3.04	1.29	2.41	4.51	0.91	13.58	0.10	3.71	
7.1.1.1 Pass Loan Loss Provision		2.20	0.74	1.06	4.09	0.55	1.16	2.63	2.52	0.34	0.17	1.50	1.07	2.41	2.82	0.52	6.26	0.00	1.01	
7.1.1.2 Watch List Provision		4.21	1.04	0.60	4.84	0.03	0.56	0.35	0.18	0.52		1.54	0.22	1.70	0.39	7.32	0.10	2.71		
7.1.2 Special Loan Loss Provision	0.03	2.80	1.80		4.60		0.96	20.23	1.10	-0.02		1.56	0.85			2.96	44.27	1.25	4.61	
7.1.3 Additional Loan Loss Provision								0.33												
7.2. Provision for Non-Banking Assets					14.26															
7.3. Provision for Loss on Investment					0.03			0.19									0.69			
7.5. Provision for Loss of Other Assets																				
8. Loan Written Off					31.78															
9. Provision for Staff Bonus		2.90	1.30	3.73		1.21		10.28	2.75			0.55	0.81		4.02		20.10	0.09		
10. Provision for Income Tax		8.71	3.90	11.20		3.62		30.83	8.24			1.66	2.43		12.05		57.76			
11. Others									0.01											
12. Net Profit	3.01	20.33	8.09	26.13	36.67	8.44	4.99	57.23	19.22	15.43	-2.38	3.88	5.67	28.03	28.12	3.04	143.28	0.94	0.72	
Total Expenses	25.32	137.19	52.76	140.89	353.58	46.76	55.07	400.47	111.91	64.06	23.79	70.39	41.28	110.68	165.79	28.01	677.43	15.19	42.97	
Income																				
1. Interest Income	23.16	124.72	44.53	131.42	255.33	42.09	48.61	329.17	100.95	57.25	21.80	61.39	35.29	101.96	150.64	24.08	535.94	13.53	35.55	
1.1 On Loans and Advances	19.98	115.91	42.60	120.80	239.50	40.12	48.61	304.69	96.25	50.08	19.95	55.89	33.93	97.69	139.55	21.17	510.04	11.16	33.26	
1.2 On Investment				0.75	2.96			0.21		0.18							3.63			
1.2.1 Government Bonds				0.75	0.04			0.21									3.63			
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds					2.92															
1.2.4 Debenture & Bonds										0.18										
1.3 On Agency Balance								0.01												
1.4 On Call Deposit	3.19	8.80	1.93	9.87	12.88	1.97		24.26	4.69	6.99	1.85	5.50	1.36	4.27	11.08	2.91	22.27	2.37	2.29	
1.5 On Others								0.01												
2. Commission and Discount	2.16	0.61	5.33	1.46	0.43	4.63	6.46	8.77	0.93	1.09		0.77	1.55	2.74	15.15	0.47	3.14	0.42	0.34	
2.1 Bills Purchase and Discount			0.00																	
2.2 Commission	0.95	0.53	5.32		0.43	1.86	0.78	8.77	0.93	0.98		0.77	1.55	2.74	1.34	0.47	3.14	0.42	0.34	
2.3 Others	1.20	0.08	0.00	1.46		2.77	5.67			0.12					13.81					
3. Exchange Fluctuation Income					0.05			32.88										0.75		
3.1 Due to Change in Exchange Rate					0.05			27.99												
3.2 Due to Foreign Currency Transaction								4.89										0.75		
4. Other Operating Income		8.16	1.05	8.01	14.35			25.19	10.02	5.72	1.99	4.67	3.91	5.98		3.45	36.49	1.19	2.89	
5. Non Operating Income					5.30			0.14										62.55		
6. Write Back from Provisions for loss		3.70	1.85		78.12	0.04		4.32				3.56	0.53				38.56	0.04	4.18	
7. Recovery of written-off Loan																				
8. Income from Extra Ordinary transactions									0.02											
9. Net Loss																				
Total Income	25.32	137.19	52.76	140.89	353.58	46.76	55.07	400.47	111.91	64.06	23.79	70.39	41.28	110.68	165.79	28.01	677.43	15.19	42.97	

BFI Name	Sajha	Apex	Green	Reliable	Nepal Advances	NFL	NFL Capital	NNFL	NSMFL	KFL	Himalaya	Union	PFCL	Goodwill	SFL	SIFCL	Lumbini	ILFCO	Mahalaxmi	Lalitpur		
Expenses																						
1. Interest Expense	14.87	253.76	13.07	238.99	24.55	8.21	31.32	256.45	5.15	61.88			38.96	125.37	128.37	90.33	69.79	83.75	49.84	178.73	28.07	
1.1 On Depositing Liabilities	14.87	253.76	13.07	236.87	24.55	8.21	31.32	256.45	5.15	61.88			38.96	125.37	128.37	90.33	69.79	82.55	49.84	178.73	28.07	
1.1.1 Saving Account	5.44	174.17	2.89	60.15	13.90	4.28	11.42	116.11	4.55	29.01			8.71	51.24	52.74	37.09	17.30	17.10	16.20	49.44	8.07	
1.1.2 Fixed Account	2.35	79.59	3.97	137.55	10.66	3.93	19.90	140.33	0.07	32.87			28.48	74.14	75.63	53.24	52.48	65.46	33.15	118.17	20.00	
1.1.2.1 Up to 3 months Fixed Account		0.11		3.59				1.21		0.43				0.08	0.30		0.03	0.10		0.73		
1.1.2.2 3 to 6 months Fixed Account	0.01	0.43	1.79	1.82				2.09		1.03			0.01	0.07	2.81		0.08	2.08		0.74		
1.1.2.3 6 months to 1 year Fixed Account	0.85	54.00	0.55	132.14	6.49		9.00	98.64		19.21			23.53	13.27	46.25		9.07	40.08	17.19	13.78	0.23	
1.1.2.4 Above 1 year Fixed Account	1.49	25.05	1.63		4.17	3.93	10.89	38.39	0.07	12.20			4.93	60.72	26.27	53.24	43.31	23.20	15.96	102.92	19.76	
1.1.3 Call Deposit	7.08		6.21	39.17					0.52				1.78						0.48	11.10		
1.1.4 Certificate of Deposit																					0.03	
1.2 On Borrowing				2.12														1.20				
2. Commission Expense																					0.00	
3. Staff Expense	7.19	31.51	3.14	37.08	12.35	2.23	7.38	26.34	3.79	9.09			11.84	11.80	19.41	13.82	9.49	8.38	29.05	26.35	6.23	
4. Office Operating Expenses	7.32	45.67	1.69	35.94	5.20	1.45	5.61	24.46	7.82	9.97			9.14	9.70	29.61	10.75	8.39	5.23	26.42	19.27	5.58	
5. Foreign Exchange Loss																						
5.1 Due to Change in Exchange Rates																						
5.2 Due to Foreign Currency Transaction																						
6. Non Operating Expense				2.03			1.31									0.01					0.04	
7. Provision for Risk	6.27	21.94	1.33	34.68	5.49	3.56	90.40	20.18		6.89			17.56	10.80	1.71	3.48	1.04	81.27	8.93	12.45	22.95	
7.1 Loan loss Provision	6.27	21.94	1.33	34.68	5.49	3.56		20.18		6.89			17.56	10.80		3.48	1.04	81.27	8.93	8.47	22.95	
7.1.1 General Loan loss Provision	0.94	8.57	0.62	10.58	0.99	0.10		7.03		3.99			2.73			3.48	1.04	81.27	8.93	8.47		
7.1.1.1 Pass Loan Loss Provision	0.94	8.57	0.60	7.89	0.99	0.10		5.63		0.47						3.48	1.04	81.27	8.93	8.47		
7.1.1.2 Watch List Provision				0.02	2.69			1.40		3.53			2.73									
7.1.2 Special Loan Loss Provision	5.33	13.37	0.71	24.10	4.50	3.45		13.14		2.89			14.83	10.80								
7.1.3 Additional Loan Loss Provision																					22.95	
7.2. Provision for Non-Banking Assets								30.66														
7.3. Provision for Loss on Investment															1.71					3.98		
7.5. Provision for Loss of Other Assets								59.74														
8. Loan Written Off													0.07	-0.22								
9. Provision for Staff Bonus				6.87				12.14		0.72				3.66	3.78		0.71	3.34	3.35	3.99		
10. Provision for Income Tax				20.62				36.43		2.17				10.98	11.12		2.14	10.03	10.06	11.97		
11. Others		0.08						0.36	0.34													
12. Net Profit		88.84		48.11	2.84	25.61	128.98	85.01	97.85				25.63	26.68	34.18	5.00	23.40	22.78	27.93			
Total Expenses	35.65	441.79	19.23	424.31	50.43	42.37	263.68	461.37	114.94	90.72			77.57	197.71	220.67	152.57	96.57	215.41	150.43	280.73	62.82	
Income																						
1. Interest Income	25.29	347.84	17.51	352.33	35.90	11.12	89.98	431.27	17.65	81.81			40.55	184.68	189.40	131.12	87.81	169.10	147.58	244.01	21.91	
1.1 On Loans and Advances	23.66	331.53	15.72	316.89	33.52	10.85	80.52	406.57	16.52	71.39			35.45	168.01	172.29	118.46	78.21	152.82	110.95	224.53	19.19	
1.2 On Investment		3.26		5.94	0.95	0.25		3.25	0.26	0.02			0.25		3.04		1.36	3.27	20.56	2.08		
1.2.1 Government Bonds		3.26		5.94	0.95			3.25	0.26	0.02			0.25		3.04		1.36		20.56	2.08		
1.2.2 Foreign Bonds																						
1.2.3 NRB Bonds							0.25											3.27				
1.2.4 Debenture & Bonds																						
1.3 On Agency Balance																	8.24					
1.4 On Call Deposit	1.32	13.06	1.78	29.50		0.02	9.46	21.44	0.88	10.40			4.86	16.67	14.07	12.66		13.02		17.40		
1.5 On Others	0.32				1.43														16.07		2.72	
2. Commission and Discount	1.31	3.26		12.78		0.00	0.06	1.60		0.10			0.04	0.29	0.70	7.85		0.05	0.71	0.52	1.80	
2.1 Bills Purchase and Discount																						
2.2 Commission	1.31	3.26		12.27		0.00	0.06	1.60		0.10			0.04	0.29	0.70	0.65		0.05		0.52	1.80	
2.3 Others				0.52												7.20						
3. Exchange Fluctuation Income				1.11															0.71			
3.1 Due to Change in Exchange Rate				1.11																		
3.2 Due to Foreign Currency Transaction																						
4. Other Operating Income	1.82	27.91	1.50	21.24	3.15		2.26	22.67	0.25	5.05			1.80	12.71	22.02		7.59	6.19	2.14	10.56		
5. Non Operating Income				0.94	11.39	9.07	66.05	3.99	4.26	0.01			-0.15	0.03	8.55		0.51	0.07		22.30		
6. Write Back from Provisions for loss		59.22		35.89		22.17	101.04	1.85	92.78	1.11			5.57			13.60	0.65	40.00		3.35		
7. Recovery of written-off Loan							4.29															
8. Income from Extra Ordinary transactions		3.57		0.03																		
9. Net Loss	7.23		0.22							2.64			29.76								39.11	
Total Income	35.65	441.79	19.23	424.31	50.43	42.37	263.68	461.37	114.94	90.72			77.57	197.71	220.67	152.57	96.57	215.41	150.43	280.73	62.82	

BFI Name	United FC	General	Progressive	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	Synergy	Srijana	Om	WMBFL	CMBFL	Crystal	Gulshewari	Everest	ICFC	Sagarmatha	Kuber	
Expenses																					
1. Interest Expense	156.19	2.77	14.38	59.94	108.54	72.98	38.67	2.54	5.94	82.38	51.42	226.75	4.05	2.67	0.88	62.59	44.25	156.05	109.93	1.04	
1.1 On Depositing Liabilities	155.80	2.77	14.38	59.94	108.54	72.98	38.67	2.54	5.94	82.38	51.42	226.75	4.04	2.23	0.88	62.59	44.25	153.26	109.93	1.04	
1.1.1 Saving Account	75.60	0.24	5.22	18.31	49.55	30.07	14.79	0.75	1.64	30.18	36.05	86.74	3.36	0.11	0.88	26.53	22.71	76.83	41.36	0.91	
1.1.2 Fixed Account	80.20	2.53	9.17	41.63	58.99	42.91	20.69	1.79	4.30	52.20	15.37	140.01	0.67	0.05		36.06	21.53	76.43	51.13	0.13	
1.1.2.1 Up to 3 months Fixed Account	6.28	0.62				0.14	0.51	0.50		0.04	0.43	1.90				0.50	0.21		0.66		
1.1.2.2 3 to 6 months Fixed Account	0.08	0.12			2.95	0.72	0.28			0.34	0.43	3.01				0.56	0.11	0.43	2.24		
1.1.2.3 6 months to 1 year Fixed Account	13.32		1.24	24.03	23.60	26.57	16.19	0.00		27.84	7.61	86.64	0.02			25.91	15.77	45.05	35.21	0.13	
1.1.2.4 Above 1 year Fixed Account	60.53	1.79	7.93	17.60	32.44	15.48	3.70	1.29	4.30	23.98	6.90	48.46	0.65	0.05		9.09	5.45	30.95	13.02		
1.1.3 Call Deposit							3.19											2.07		17.45	
1.1.4 Certificate of Deposit																					
1.2 On Borrowing	0.39												0.01	0.44					2.79		
2. Commission Expense											0.71										
3. Staff Expense	30.28	4.37	3.61	3.72	12.89	10.88	5.61	4.27	0.93	20.08	6.68	23.97	3.70	4.30	0.42	5.90	6.46	27.71	18.09	1.51	
4. Office Operating Expenses	24.71	2.00	4.01	2.29	10.18	6.95	6.19	2.79	0.78	21.18	5.81	23.02	3.82	15.96	0.97	6.70	7.91	31.10	17.26	5.02	
5. Foreign Exchange Loss																					
5.1 Due to Change in Exchange Rates																					
5.2 Due to Foreign Currency Transaction																					
6. Non Operating Expense			3.29							0.09										10.84	
7. Provision for Risk	24.74		2.64	0.47	58.29	10.24	109.90	0.72	1.39	32.75	6.78	0.89	30.65			9.74	6.44	4.06	5.53		
7.1 Loan loss Provision	23.83		1.72	0.12	58.29			0.72	1.39	32.70	6.78	0.89				9.43	6.44	2.11	5.53		
7.1.1 General Loan loss Provision	-0.83			0.12					0.15	1.01	2.60					9.43	0.80	7.66			
7.1.1.1 Pass Loan Loss Provision	-0.47			0.12					0.15	0.71	1.87					9.43	0.80	4.04			
7.1.1.2 Watch List Provision	-0.36									0.29	0.73								3.62		
7.1.2 Special Loan Loss Provision	24.65				58.29			0.72	1.24	31.70	4.18	0.89					5.64	-5.55	5.53		
7.1.3 Additional Loan Loss Provision			1.72																		
7.2. Provision for Non-Banking Assets			0.92	0.35		9.68	109.90						14.86						1.95		
7.3. Provision for Loss on Investment	0.91					0.56				0.05						0.31					
7.5. Provision for Loss of Other Assets													15.79								
8. Loan Written Off	0.08																			2.34	
9. Provision for Staff Bonus	4.41					0.99				0.81		5.87						0.69	11.49	4.09	
10. Provision for Income Tax	13.23					2.96						17.61						2.08	34.46	12.26	
11. Others																					
12. Net Profit	30.86		24.05	21.16		6.91			2.06	8.08	58.56	41.08	61.78	0.52	64.08	34.39	4.84	82.36	28.62	40.85	
Total Expenses	284.50	9.13	51.98	87.58	189.91	111.90	160.37	10.31	11.10	165.37	129.95	339.18	103.99	23.46	66.35	119.32	72.67	349.56	206.63	48.42	
Income																					
1. Interest Income	260.66	1.05	19.02	82.12	166.29	91.64	13.97	1.18	9.56	95.98	105.11	317.97	20.37	10.60	8.97	92.01	68.12	309.57	166.02	5.05	
1.1 On Loans and Advances	245.45	0.81	19.02	70.44	151.03	79.91	13.93	1.18	9.56	82.81	98.21	292.01	19.64	10.51	8.90	85.95	62.64	292.49	151.77	5.05	
1.2 On Investment	4.23				1.69	1.28				4.63		4.57				1.48	0.01	0.02	1.74		
1.2.1 Government Bonds	4.23											4.57						0.02	1.74		
1.2.2 Foreign Bonds																					
1.2.3 NRB Bonds					1.69					4.63											
1.2.4 Debenture & Bonds						1.28										1.48	0.01				
1.3 On Agency Balance																			17.06		
1.4 On Call Deposit	9.66	0.23		11.68	13.58	10.45				8.54	6.90	21.39		0.09		4.58	5.47				
1.5 On Others	1.32						0.03						0.74		0.07				12.50		
2. Commission and Discount	0.70	0.00	1.86	0.04	8.97	0.47	0.02	0.00		0.64			0.84			0.72	0.66	2.54	0.68		
2.1 Bills Purchase and Discount		0.00																			
2.2 Commission	0.36		0.00	0.04		0.47	0.01	0.00		0.64			0.00			0.69	0.66	2.54	0.68		
2.3 Others	0.34	0.00	1.86		8.97		0.01						0.84			0.04					
3. Exchange Fluctuation Income																					
3.1 Due to Change in Exchange Rate																					
3.2 Due to Foreign Currency Transaction																					
4. Other Operating Income	23.04			0.78		5.94	1.00	0.23	0.53	3.77	6.77	21.21		0.00		10.30	3.90	14.23	13.94	0.62	
5. Non Operating Income	0.10	0.01	2.69	0.29		0.02			0.44	6.16				0.49	1.33	2.02		23.23	10.77		
6. Write Back from Provisions for loss		4.01	21.26	2.98		13.81	34.77	2.04	0.58	45.89	18.07		82.78	12.37	56.05	14.27			15.21	42.75	
7. Recovery of written-off Loan			7.14	1.37																	
8. Income from Extra Ordinary transactions										12.93											
9. Net Loss		4.06			14.64		110.62	6.86													
Total Income	284.50	9.13	51.98	87.58	189.91	111.90	160.37	10.31	11.10	165.37	129.95	339.18	103.99	23.46	66.35	119.32	72.67	349.56	206.63	48.42	

BFI Name	NEFL	Seti	hama	Namaste	Kaski	Unique	Manjunehree	Jebbis	Reliance	Bhaktapur
Expenses										
1. Interest Expense	55.53	8.60	8.21	13.05	113.18	28.04	91.58	37.44	81.50	13.35
1.1 On Depositing Liabilities	51.68	8.60	8.21	13.05	113.18	28.04	90.97	37.44	81.50	13.35
1.1.1 Saving Account	32.14	4.95	6.00	10.30	60.30	13.76	54.85	11.27	56.81	6.31
1.1.2 Fixed Account	18.98	3.65	2.21	2.75	52.88	14.28	36.12	19.77	24.69	5.39
1.1.2.1 Up to 3 months Fixed Account					0.42	0.22	0.10	0.11	0.68	
1.1.2.2 3 to 6 months Fixed Account	0.19	0.05	0.21	0.01	0.83	0.16	0.39	0.11	2.42	
1.1.2.3 6 months to 1 year Fixed Account	10.49	1.15	1.99	0.59	45.85	11.18	25.08	11.88	13.57	1.97
1.1.2.4 Above 1 year Fixed Account	8.30	2.44	0.01	2.15	5.77	2.72	10.54	7.68	8.03	3.42
1.1.3 Call Deposit	0.55							6.40		1.65
1.1.4 Certificate of Deposit										
1.2 On Borrowing	3.85						0.61			
2. Commission Expense										
3. Staff Expense	8.44	3.03	2.76	2.20	17.42	3.97	9.54	6.81	12.00	2.87
4. Office Operating Expenses	7.35	1.37	4.57	1.03	14.43	4.40	10.07	6.73	13.94	3.51
5. Foreign Exchange Loss										
5.1 Due to Change in Exchange Rates										
5.2 Due to Foreign Currency Transaction										
6. Non Operating Expense	0.09									
7. Provision for Risk	1.21	1.88	5.17	0.26		1.44		2.78	17.02	4.30
7.1 Loan loss Provision	1.21	1.88	5.17	0.26		1.44		2.77	17.02	4.30
7.1.1 General Loan loss Provision	1.21	0.38	0.74	-0.06		1.44		0.55	17.02	0.80
7.1.1.1 Pass Loan Loss Provision	1.21	0.29		-0.06		1.40		0.55	17.02	0.51
7.1.1.2 Watch List Provision		0.08	0.74			0.04				0.29
7.1.2 Special Loan Loss Provision		1.51	4.43	0.31				2.22		3.50
7.1.3 Additional Loan Loss Provision										
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							6.01			
9. Provision for Staff Bonus	2.23		1.23	0.85	5.46		2.14		0.22	0.39
10. Provision for Income Tax	6.69		3.70	2.54	16.37		6.43	0.39	0.67	1.18
11. Others										
12. Net Profit	15.61	3.57	8.66	5.93	38.20	33.65	15.00	2.75	1.57	3.44
Total Expenses	97.16	18.45	34.29	25.85	205.05	71.50	140.78	56.91	126.93	29.05
Income										
1. Interest Income	88.79	16.98	20.26	23.41	188.57	68.54	129.40	49.22	115.67	24.79
1.1 On Loans and Advances	74.49	14.25	15.03	20.29	176.17	49.43	117.40	42.41	103.23	18.34
1.2 On Investment	0.08					1.44	0.22	0.92		0.35
1.2.1 Government Bonds	0.08							0.92		0.35
1.2.2 Foreign Bonds										
1.2.3 NRB Bonds						1.44	0.22			
1.2.4 Debenture & Bonds										
1.3 On Agency Balance										
1.4 On Call Deposit	4.34		5.23	3.12	12.40	2.85		5.88	12.44	
1.5 On Others	9.87	2.73	0.00			14.82	11.77	0.00		6.11
2. Commission and Discount	1.59	0.11	0.00	0.08			5.98	0.05	0.27	0.04
2.1 Bills Purchase and Discount										
2.2 Commission	1.31	0.11	0.00	0.08			0.14	0.05	0.27	0.04
2.3 Others	0.28						5.83			
3. Exchange Fluctuation Income										
3.1 Due to Change in Exchange Rate										
3.2 Due to Foreign Currency Transaction										
4. Other Operating Income	4.69	1.36	1.12	2.36	15.95	2.96		3.89	8.82	2.47
5. Non Operating Income	2.10		1.57					0.24	1.12	
6. Write Back from Provisions for loss			2.46		0.53		5.40	3.47	1.04	1.75
7. Recovery of written-off Loan			7.46							
8. Income from Extra Ordinary transactions			1.42					0.04		
9. Net Loss										
Total Income	97.16	18.45	34.29	25.85	205.05	71.50	140.78	56.91	126.93	29.05

Statement of Credit as on Magh end, 2012(Mid-Feb, 2016)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL	Global
Sector Wise																			
Agricultural and Forest Related	3594.69	4159.04	639.07	2545.91	511.17	1339.39	1242.44	306.53	1114.29	860.27	936.40	526.59	1142.98	965.31	452.44	600.64	499.34	19417.20	1089.51
Fishery Related	55.67	179.59	0.19	36.73		1.30		7.05	14.90	30.66	25.32	0.36	4.50	11.69	1.29		24.63	605.32	10.82
Mining Related	314.17	78.29	371.16	167.46				228.47	212.85		249.46			14.74	406.23		182.66	110.18	32.21
Manufacturing (Producing) Related	9464.17	8643.08	20072.37	26879.50	7612.96	20380.47	10868.36	5526.21	12236.94	9178.56	5119.73	9271.83	2176.08	8062.24	7586.63	6008.10	8350.98	8643.38	11223.90
Construction	6091.97	9509.54	2632.06	4327.29	6628.26	4428.10	2397.25	7867.18	8697.75	2291.97	2515.49	8676.03	1483.40	4843.37	4332.20	6126.67	2322.68	4071.77	6373.39
Electricity, Gas and Water	857.68	939.69	2825.18	2994.89	13.84	645.23	782.58	409.33	1470.12	1621.12	900.78	878.05	476.42	1316.99	1307.83	1373.26	1660.34	66.36	3212.56
Metal Products, Mach. & Ele. Eqp.	384.55	941.51	724.56	237.68	743.11	54.37	1128.21	540.99	1049.93	456.66	431.59	16.05	34.37	425.49	282.90	494.01	384.89	514.34	1302.00
Tras., Com. and Public Utilities	1039.04	1609.89	533.38	1970.96	87.97	2701.38	1166.75	660.08	2198.26	1069.28	1996.15	489.43	1491.62	489.79	416.41	1587.71	2798.62	216.08	1074.98
Wholesaler & Retailer	15091.97	23206.01	17626.38	17505.27	5304.52	13153.17	12088.77	5238.74	14007.07	9362.22	5077.69	11307.11	3254.47	7921.38	6021.93	7625.44	8192.33	15237.09	15831.05
Finance, Insurance and Real Estate	2089.91	6681.37	4183.66	5462.36	1359.68	7668.43	2078.66	4056.09	5774.72	3057.83	1381.44	3350.68	1451.89	3804.16	2375.10	3097.78	4211.65	114.18	3815.02
Hotel or Restaurant	1277.73	3915.12	2599.66	6786.68	7.91	1449.22	292.01	682.57	889.62	667.82	624.62	476.58	1694.44	458.29	312.91	480.78	1597.67	2815.85	1861.14
Other Services	1788.43	2205.24	1554.21	5593.55	191.33	3411.68	640.06	1202.14	1582.19	1994.41	1126.56	1869.89	1317.66	2330.21	971.17	1516.45	1657.41	4398.06	2044.53
Consumption Loans	10480.18	9878.04	2174.31	1868.06	2584.42	1838.01	202.60	1303.13	2915.05	2258.34	641.93	6919.66	620.85	2345.93	1538.33	3136.84	737.21	8449.83	1537.39
Local Government		216.60	3.50	368.27	138.81	255.20							58.72	129.84		134.63	135.05	1.48	91.86
Others	2675.53	4098.14	11261.59	2848.08	1429.77	4004.18	10047.08	1469.74	3857.45	720.26	1622.58	4013.33	3225.75	4586.31	1284.83	1610.42	9111.32	9527.67	5562.11
TOTAL sectorwise	55205.69	76261.15	67201.25	79592.69	26613.75	61330.12	42934.76	29498.24	56021.16	33569.41	22649.74	47795.59	18433.14	37705.74	27290.19	33792.75	41866.78	74188.80	55062.45

Product Wise																			
Term Loan	10044.10	11182.38	10762.62	17423.24	1943.24	7330.24	2413.93	3523.47	7749.56	4740.97	3016.91	3911.59	2912.86	4803.94	5391.24	6102.24	9059.96	22722.57	7364.31
Overdraft	7255.14	11409.01	13564.75	12528.78	1318.43	8969.66	895.48	5583.31	14194.31	11380.03	6925.27	8439.90	1878.27	4768.49	7482.59	2525.82	11469.40	6930.77	15805.12
Trust Receipt Loan / Import Loan	1385.69	509.22	4120.68	11901.38	1950.48	6021.63	1205.24	1640.61	1581.23	1357.72	952.74	1433.38	643.02	996.20	745.45	1586.71	1547.24	19.25	2124.58
Demand & Other Working Capital Loan	12265.91	27525.55	14899.02	24117.20	6060.81	21213.56	22504.67	6287.83	9058.16	6560.85	2920.97	12272.35	4142.87	4230.63	5213.46	9396.07	6385.47	33286.86	14010.54
Res. Per. H. Loan (Up to Rs. 10 mil.)	3945.15	6032.81	6237.89	1375.42	4792.35	4428.10	1854.70	2966.59	8697.75	2111.09	1564.49	7221.59	955.79	4773.23	3062.79	1578.86	2719.05	3390.66	3810.40
Real Estate Loan	1624.09	3182.67	4267.69	4742.37	1511.29	3104.08	2176.05	3285.16	3236.04	798.10	559.83	2586.10	2095.70	2288.81	1837.60	1172.45	4433.35	681.11	3524.31
Margin Nature Loan	1671.48	972.65		571.89		798.86		467.49	469.27	56.32	8.00	3840.54	285.19	68.00	771.83	702.97	627.14		538.22
Hire Purchase Loan	1774.67	2181.90	1879.07	1961.18	2448.43	3623.34	318.69	2132.29	3308.31	2446.05	2302.20	3657.21	2189.91	3277.57	1228.95	2565.90	3161.13	121.74	2824.56
Deprived Sector Loan	2252.49	4203.30	3189.27	3673.24	1498.48	2489.84	1985.42	1288.34	2427.19	1277.17	985.14	2071.64	853.07	1811.51	1357.02	1524.30	1763.13	5741.28	2431.19
Bills Purchased	4.99	60.58	30.48	228.75	112.52	2117.81	385.70	516.80	114.63	1863.81	176.90	748.12		779.98	11.17	1293.03	354.16		978.40
Other Product	12981.99	9001.08	8249.78	1069.25	4977.72	1233.01	9194.88	1806.35	5184.71	527.30	3237.29	1613.18	2476.46	9907.38	188.09	5344.40	346.76	1294.56	1650.84
Total Product wise Loan	55205.69	76261.15	67201.25	79592.69	26613.75	61330.12	42934.76	29498.24	56021.16	33569.41	22649.74	47795.59	18433.14	37705.74	27290.19	33792.75	41866.78	74188.80	55062.45

Collateral Wise																			
Gold and Silver	8238.40	8237.53	2.40	879.04				267.57		47.81	202.58	22.45		7.66		299.12		206.70	12.50
Government Securities	3.75	232.09	382.71	39.79	5.50					19.60	2.50		65.82	3.90			0.31		
Non Governmental Securities	0.09	926.65	38.04	571.89		798.86		780.81	994.55		108.88	3840.54	582.91		707.68		301.00		
Fixed Deposit Receipts	188.62	215.86	779.15	110.38	345.47	206.86	919.54	48.20	606.46	70.66	193.87	367.81	59.80	301.48	83.52	130.89	628.14	221.68	0.25
Own	182.55	215.86	452.19	110.38	6.01	206.86	919.54	48.20	454.02	70.66	193.55	367.81	59.80	301.43	83.52	130.89	326.35	221.68	0.25
Other Licences Institutions	6.07		326.95		339.46				152.44		0.32			0.05			301.80		
Collateral of Properties	22720.40	64017.97	56867.71	62779.14	21976.81	54866.69	37400.69	25993.84	49843.55	29817.02	20187.28	41554.69	15661.54	34799.02	25213.75	31224.57	37565.50	73760.41	673.31
Fixed Assets	15324.63	63979.45	31333.99	51832.48	16997.87	54098.69	31811.69	24392.99	33009.05	26261.47	18488.66	22314.72	15512.90	19409.02	24880.17	20988.73	22897.90	73760.41	429.70
Current Assets	7395.78	38.52	25533.72	10946.66	4978.95	768.00	5589.00	1600.85	16834.49	3555.55	1698.62	19239.97	148.64	15390.00	333.58	10235.84	14667.60		243.61
Against security of Bill	377.86	82.64	2264.58	716.14		2117.81	859.89	463.78	29.86	981.22	208.54	2.44	751.01	785.00	1.09		713.54		
Domestic Bills	0.30	21.86	0.01	252.02		1747.39		289.89						779.98			56.99		
Foreign Bills	377.56	60.78	2264.58	464.12		370.43	859.89	173.89	29.86	981.22	208.54	2.44	751.01	5.02	1.09		656.55		
Against Guarantee	260.26	1881.58	863.51	3514.96	1394.80	3254.04	1984.90	1569.99	3452.92	2638.63	1039.37	1999.86	722.81	1676.70	959.35	134.78	1049.41		
Government Guarantee	93.26	8.76		368.27	138.81		156.12	91.30	198.74	2.17	71.84	216.53		129.84	146.62	134.63	135.05		
Institutional Guarantee	41.15	1857.20	832.99	2173.68	1255.99		1828.78	1075.10	2494.26	1467.48	945.09	1783.32	607.77	1546.86	789.50		847.67		
Personal Guarantee	3.64	11.60	10.23	972.29				105.54	755.46		22.44				8.26	0.14	6.42		
Collective Guarantee	0.01	4.02						298.05	4.46	3.00									
Int. Rtd. Foreign Bank's Guarantee			20.29			764.20				843.78									
Other Guarantee	122.21			0.70		2489.84				322.20			115.04		14.97		60.26		
Credit Card			176.27	27.77	138.62	85.86				11.57						27.78			101.35
Others	23416.31	666.83	5826.88	10953.59	2752.55		1769.75	374.05	1074.21		709.22	7.80	589.24	131.98	324.80	1975.62	1608.88		54275.05
Total	55205.69	76261.15	67201.25	79592.69	26613.75	61330.12	42934.76	29498.24	56021.16	33569.41	22649.74	47795.59	18433.14	37705.74	27290.19	33792.75	41866.78	74188.80	55062.45

Statement of Credit as on Magh end, 2072(Mid-Feb, 2016)

BFI Name	Citizens	Prime	Sunrise	NMB	PRABHU	Janata	Mega	Civil	Century	Sanima	NIDC	Malika	Siddhartha	Yeti	Narayani	PDBL	Sahayogi	Karnali	Triveni	Suprim	
Sector Wise																					
Agricultural and Forest Related	233.34	594.91	774.79	827.93	1715.90	498.41	453.92	1127.29	583.76	1727.19	42.00	66.48	370.06	122.78	1.38	167.08	125.11	161.12	928.35	1023.52	
Fishery Related	53.21	1.00	4.40	51.60	4.25	5.03	4.62	3.07	0.40	11.48		2.43	37.53	4.47		18.66	18.40		64.35	6.22	
Mining Related	21.76		40.11	65.40		94.83	28.44	54.73	399.41				32.25	9.18					11.33	20.33	
Manufacturing (Producing) Related	6203.85	6463.82	6234.05	9449.43	6630.76	6320.45	5972.95	5549.51	5321.76	5799.20	500.25	346.91	477.38	448.96	8.52	241.58	126.82	15.37	388.13	276.94	
Construction	681.50	3262.77	1282.02	6034.66	6580.91	170.56	301.14	1810.49	2276.89	3353.36	23.36	73.33	801.66	252.40	22.66	452.01	95.12	88.59	1392.54	470.91	
Electricity, Gas and Water	2177.03	1886.12	665.76	3255.57	1053.81	701.35	471.95	593.37	413.36	1060.91	479.91	0.94	78.22	214.62		2.75			2.50	0.50	
Metal Products, Mach. & Ele. Eqp.	57.19	86.30	240.15	1638.33	231.83	158.46	293.46	79.75	246.82	441.39	13.12		296.25	44.76		32.95			65.14	106.71	
Tras., Com. and Public Utilities	173.91	873.23	410.64	2015.03	1655.23	571.04	344.28	420.93	102.89	1533.57			576.60	103.49	5.77	311.78	9.55	106.29	654.16	165.61	
Wholesaler & Retailer	5889.41	3912.83	8208.79	9636.58	7300.69	3534.81	6784.31	6317.82	4794.99	7583.46	140.17	915.50	969.93	589.23	12.59	714.03	655.52	69.45	548.59	1003.47	
Finance, Insurance and Real Estate	4766.21	4433.98	3349.75	2879.16	6078.80	2952.62	1934.91	2650.39	2434.57	1201.92	162.92	68.39	832.85	609.85	26.30	233.18			456.33	25.62	
Hotel or Restaurant	622.79	597.76	1151.06	1877.62	2114.79	352.56	1076.51	1160.71	992.30	853.47	360.48	85.27	255.40	481.06	5.13	117.36	7.68		196.90	177.84	
Other Services	1388.37	622.81	1512.12	2329.60	4440.68	617.20	731.50	2130.55	1181.65	1533.79	370.61	129.95	451.96	94.18		94.56	57.38	376.49	179.14	191.68	
Consumption Loans	3984.80	4074.15	2948.15	1577.40	2334.27	1511.10	1241.18	1274.65	1254.35	1945.46	3.00	56.60	721.02	1813.17	36.70	74.79	15.63	14.78	245.79	117.89	
Local Government	1.59													1.52						3.75	
Others	7674.44	7994.83	4704.39	3416.75	1504.28	1484.19	1565.69	841.51	963.71	7046.26	333.61	1063.26	761.27	2473.91	71.61	510.56	705.56		780.39	1166.10	
TOTAL sectorwise	33929.41	34804.51	31526.17	45055.07	41646.22	18972.60	21204.89	24014.77	20966.87	34091.45	2429.43	2809.07	6662.39	7263.58	190.65	2971.29	1816.76	832.09	5913.65	4757.11	

Product Wise																					
Term Loan	6896.26	4547.31	3144.22	8869.56	8514.10	4138.61	3359.59	5127.32	5154.25	5163.71	1514.04	334.83	960.36	1265.01	10.52	192.94		84.82	571.90	203.49	
Overdraft	5533.42	7810.96	7510.94	3340.85	8452.96	3931.08	4680.01	5472.52	5411.81	4374.28	455.66			20.45	71.61	1440.93		236.89	1328.27	813.29	
Trust Receipt Loan / Import Loan	727.02	785.25	1245.87	1247.61	981.63	681.65	1904.82	1377.06	527.85	846.92											
Demand & Other Working Capital Loan	4219.44	3972.19	8151.79	8579.87	8171.21	4217.84	5993.89	7185.89	4767.57	6822.98	89.79	2108.33	1825.23	2806.80	13.59		684.17			643.88	
Res. Per. H. Loan (Up to Rs. 10 mil.)	1906.85	2147.91	3030.91	4258.79	5012.83	889.63	642.37	957.80	1665.22	2542.00	8.26	73.33	672.04	414.66	21.66	151.82	73.90		973.20	443.56	
Real Estate Loan	4143.71	4342.28	2168.23	2948.19	4106.74	1019.69	1199.91	583.49	1153.14	2891.79	159.74		581.94	838.30	26.30	506.02	97.98	88.59	502.57	135.63	
Margin Nature Loan	1568.93	1490.61	932.03	533.94	1144.99	587.67	24.73	37.75	85.20	409.45			398.19	364.76	34.52	2.99			82.70	15.37	
Hire Purchase Loan	1171.64	758.21	2415.98	2900.14	2084.06	888.85	1766.03	1588.56	740.21	2649.64	23.84	50.24	805.34	787.38	5.77	254.84	8.65	106.29	755.74	249.27	
Deprived Sector Loan	1392.67	1705.07	1364.99	1968.33	1801.28	963.59	914.76	1123.95	964.09	1440.43	151.36	170.75	257.82	324.39	4.51	133.33	81.53	58.58	248.46	174.38	
Bills Purchased	55.49	194.31	35.88	700.88	10.65	0.37		59.91	14.61	253.30			1.00								
Other Product	6313.97	7050.41	1525.32	9706.90	1365.77	1653.63	718.77	500.53	482.90	6696.95	26.74	71.60	1160.47	441.82	2.18	288.42	870.54	256.93	1450.81	2078.23	
Total Product wise Loan	33929.41	34804.51	31526.17	45055.07	41646.22	18972.60	21204.89	24014.77	20966.87	34091.45	2429.43	2809.07	6662.39	7263.58	190.65	2971.29	1816.76	832.09	5913.65	4757.11	

Collateral Wise																					
Gold and Silver	2116.04	3479.08	328.94	56.72	55.86	203.30		233.87	203.05	329.51			40.50	311.96							
Government Securities	2.48			0.46		40.00	8.87			5.40											3.75
Non Governmental Securities	1569.66	1552.57		803.41	954.08	598.64	27.38	37.75	85.20				398.19	353.93	34.52	2.99			82.70	15.37	
Fixed Deposit Receipts	134.17	214.97	198.25	159.34	114.31	81.77	18.55	4.02	227.05	118.31	19.16	13.11	40.65	128.00	2.18	23.99	15.63	14.78	64.24	15.02	
Own	132.72	210.97	198.25	158.84	114.31	81.77	18.55	4.02	227.05	114.17	19.16	13.11	40.65	128.00	2.18	23.99	15.63	14.78	64.24	15.02	
Other Licences Institutions	1.44	4.00		0.50						4.14											
Collateral of Properties	26964.26	25928.83	28744.10	42967.58	38892.00	16995.25	20564.73	21850.17	19375.05	31457.97	2338.11	2726.63	5956.83	6336.23	140.67	2934.08	1799.13	817.31	5685.17	4722.97	
Fixed Assets	17017.49	25510.68	23446.58	36019.99	36603.68	11454.19	17080.19	19904.85	9784.06	27308.70	2338.11	2726.63	5956.83	6336.23	140.67	2932.54	1799.13	817.31	5682.84	4722.97	
Current Assets	9946.76	418.15	5297.52	6947.59	2288.32	5541.06	3484.54	1945.33	9590.99	4149.27					1.54				2.33		
Against security of Bill	807.15	126.15			159.65	0.37	16.49	156.96	14.61	868.83			1.00								
Domestic Bills	55.08				145.62			59.91					1.00								
Foreign Bills	752.07	126.15			14.03	0.37	16.49	97.06	14.61	868.83											
Against Guarantee	56.32	2338.78	12.99	967.03	929.24		566.12	1464.98	962.21	2.09		69.34	225.22	133.45	13.28	10.24			57.72		
Government Guarantee	117.80			83.00	125.37								16.00		2.72						
Institutional Guarantee		2015.20		475.76	698.28		460.72	931.69	962.21			68.39	208.62	133.45					41.31		
Personal Guarantee	56.32	200.69	12.99	376.29	59.00			2.50		2.09			0.60		10.56	8.95			16.40		
Collective Guarantee				31.98	46.59		105.40	530.80				0.94				1.29					
Int. Rtd. Foreign Bank's Guarantee																					
Other Guarantee		5.08																			
Credit Card	0.00			7.24			2.73														
Others	2279.33	1164.13	2241.88	93.30	541.09	1053.28		267.02	99.68	1309.33	72.15				0.00	2.01			23.83		
Total	33929.41	34804.51	31526.17	45055.07	41646.22	18972.60	21204.89	24014.77	20966.87	34091.45	2429.43	2809.07	6662.39	7263.58	190.65	2971.29	1816.76	832.09	5913.65	4757.11	

BFI Name	Suvechicaha	Shangria	Gurkha	Gandaki	Infrastructure	Business	Excel	Biratnaxmi	Western	Society	Araniko	Deva	Mitteri	Tinau	Muktnath	Sewa	Kankai	Mahakali	Ace	Bhargav
Sector Wise																				
Agricultural and Forest Related	64.65	253.07	11.50	209.71	181.50	92.96	181.67	162.91	113.83	117.03	100.33	260.96	164.03	208.07	2325.97	373.51	146.36	50.98	98.89	73.69
Fishery Related	1.19	8.31		5.00		2.46	4.57			3.65	8.37	1.32	1.65	7.66	6.51	21.31				
Mining Related		22.64	33.81	59.83						24.15	1.75					19.83				
Manufacturing (Producing) Related	0.41	355.81	0.73	348.43	227.32	134.99	291.16	223.18	56.02	422.35	37.79	370.61	86.14	105.20	163.77	209.83	33.79	68.47	747.73	67.87
Construction	254.83	815.55	6.04	894.96	413.91	497.12	359.77	124.31	82.66	892.17	143.87	639.47	185.37	347.13	1458.73	444.78	74.66	40.91	917.68	167.43
Electricity, Gas and Water		5.88		4.99	20.16					166.46		201.03	5.33		15.77					2.94
Metal Products, Mach. & Ele. Eqp.		79.63		21.86	0.03	48.68	3.82			114.57	7.05	86.67	19.25	9.75	57.41	5.55				52.38
Tras., Com. and Public Utilities	435.31	585.72	7.67	155.51	334.39	768.89	37.67		14.42	142.86	122.43	208.17	145.02	178.33	902.85	279.05	34.94		234.06	91.48
Wholesaler & Retailer	542.78	1106.51	37.48	510.11	1162.08	598.92	800.72	904.28	387.81	1388.44	250.23	602.04	287.96	548.86	703.80	1118.17	193.09	195.35	685.83	197.13
Finance, Insurance and Real Estate		613.06	371.39	194.71	182.08	804.01	131.10			358.59	11.77	621.90	149.08	171.42	326.69	69.95				736.04
Hotel or Restaurant	0.85	362.49		113.92	305.02	68.18	136.04	159.07	40.75	230.56	27.53	136.70	45.67	33.56	174.94	80.02	7.53	40.05	361.78	13.17
Other Services	54.85	459.41		109.36	47.71	336.98	186.57	2.76	57.67	347.04	16.14	263.53	79.55	186.13	112.90	98.17	18.57	2.63	731.44	56.91
Consumption Loans	54.65	300.30	25.09	100.83	179.85	755.29	109.43	221.43	14.20	291.70	256.80	546.46	47.46	60.00	224.07	117.27	35.48	40.25	95.35	19.04
Local Government												10.33	1.50			1.37				15.16
Others	79.21	2015.34	139.03	1273.48	1223.60	1569.46	306.17	1029.16	415.13	722.00	467.72	1480.62	560.15	291.20	1571.10	856.51	394.06	180.91	1091.35	263.85
TOTAL sectorwise	1488.72	6983.74	632.74	4002.71	4277.65	5677.94	2548.70	2827.10	1182.49	5221.56	1451.78	5429.81	1778.16	2147.33	8044.52	3695.31	938.48	619.54	6416.03	953.52

Product Wise

Term Loan	84.01	1721.60		147.71	530.95	423.52	432.74	664.42	280.08	643.25	106.43	978.14	70.79	207.82	1501.03	1135.23	530.70		2192.28	375.67
Overdraft	384.34	1451.79	85.25	2126.86	1992.22	724.89	757.29	519.41	535.46	2159.54	547.04	1582.28	370.73	853.63	1269.59	1514.99	215.06	147.71	1721.16	225.04
Trust Receipt Loan / Import Loan																				
Demand & Other Working Capital Loan	96.51	1145.25	78.95	9.79		128.57	825.29	876.31	164.76	119.48	23.72	226.23				30.75		263.82	36.44	
Res. Per. H. Loan (Up to Rs. 10 mil.)	228.46	648.42	6.04	674.58	400.29	471.45	249.02	124.31	82.66	676.78	118.79	598.60	174.77	355.12	1314.38	240.27	74.66	40.91	857.43	167.43
Real Estate Loan	88.30	596.88	381.36	290.40	165.29	546.87	35.16	104.85		523.64	23.46	532.13	145.15	113.73	325.55	78.98	5.00		459.15	
Margin Nature Loan	2.50	44.87	25.09		216.70	577.95				91.73	210.90	213.62		1.47		3.55				11.34
Hire Purchase Loan	457.81	818.08	7.67	172.57	334.39	928.71	15.65	33.86	14.42	200.98	123.08	255.74	156.54	138.34	1005.87	335.84	60.53	36.80	330.64	91.48
Deprived Sector Loan	71.65	303.13	23.48	176.23	176.17	248.51	119.16	127.44	86.82	194.10	67.75	298.68	102.90	93.18	2259.05	181.69	36.77	26.98	282.37	43.13
Bills Purchased																				
Other Product	75.15	253.72	24.90	404.58	461.64	1627.47	114.39	376.50	18.30	612.07	230.60	744.40	757.27	384.04	369.04	174.00	15.76	103.33	525.22	50.77
Total Product wise Loan	1488.72	6983.74	632.74	4002.71	4277.65	5677.94	2548.70	2827.10	1182.49	5221.56	1451.78	5429.81	1778.16	2147.33	8044.52	3695.31	938.48	619.54	6416.03	953.52

Collateral Wise

Gold and Silver		16.08		19.60	166.53	33.60	96.07	142.24		16.55	19.04	230.63	12.42	28.93	73.97					0.02
Government Securities												2.29								
Non Governmental Securities	2.50	44.98	25.09			577.95				94.72	210.90	214.04		1.47					11.34	
Fixed Deposit Receipts	29.64	31.20		37.36	13.32	25.36	8.32	45.33	14.20	114.34	8.18	26.20	7.42	29.60	52.40	28.93	9.88	3.45	14.72	3.49
Own	29.64	31.20		37.36	13.32	25.36	8.32	45.33	14.20	114.34	8.18	26.20	7.42	29.60	52.40	28.93	9.88	3.45	14.72	3.49
Other Licences Institutions												0.47								
Collateral of Properties	1456.58	6742.99	584.31	3945.76	3880.58	4996.62	2444.25	2639.52	1168.28	4879.54	1197.10	4691.13	1756.81	2057.32	5869.28	3560.74	926.15	616.09	6107.58	934.48
Fixed Assets	1456.58	6742.99	584.31	3945.76	3880.58	4996.62	2444.25	2639.52	1168.28	4879.54	1196.63	4691.13	1756.81	2057.32	5869.28	3560.74	926.15	616.09	6107.58	934.48
Current Assets		0.00										0.47								
Against security of Bill												8.48								
Domestic Bills												8.48								
Foreign Bills																				
Against Guarantee		135.52			0.52	28.89				116.41	8.08	244.76		30.01	2048.88	105.65			282.37	
Government Guarantee										12.07		10.33				1.37			15.16	
Institutional Guarantee		5.19			0.03					102.19	8.00	154.91		30.01		0.77			267.21	
Personal Guarantee		34.65			0.49	28.89				1.17	0.08	33.50								
Collective Guarantee		95.36								0.97		46.03			2048.88	103.50				
Int. Rtd. Foreign Bank's Guarantee																				
Other Guarantee		0.32																		
Credit Card																				
Others		12.97	23.34		216.70	15.53	0.06					20.77	1.50				2.45			15.55
Total	1488.72	6983.74	632.74	4002.71	4277.65	5677.94	2548.70	2827.10	1182.49	5221.56	1451.78	5429.81	1778.16	2147.33	8044.52	3695.31	938.48	619.54	6416.03	953.52

BFI Name	dhyalo	Country	Alpine	Kastamandap	Garima	City	FewaDB	Kabeli	Kamana	Corporate	Purnima	Jyoti	Bagmati	Hanno	Kakre	Shine	Pacific	IDBL	Kanchan	Maarbhumi	Innovative	
Sector Wise																						
Agricultural and Forest Related	330.28	123.46	206.60	35.05	285.94	184.95	247.30	58.15	158.44	2.65	63.23	122.56	98.31	133.03	66.77	381.44	109.82	2.62	100.42	11.93	133.01	
Fishery Related	0.70	0.21			2.18	13.69	14.85	0.39	3.56							63.22		26.00	0.70		11.06	
Mining Related	7.30			20.65	3.57	7.32												62.05			5.61	
Manufacturing (Producing) Related	160.14	139.41	14.07	281.07	243.98	309.90	242.12	11.91	93.48	127.38	62.57	333.15	23.63		10.17	436.04	13.84	258.68	160.86	6.19	256.08	
Construction	67.11	99.27		1032.19	1400.97	1521.76	1533.69	112.51	731.02	53.99	89.64	706.92	48.02	21.08	31.97	775.47	148.93	647.93	154.82	47.25	222.15	
Electricity, Gas and Water	4.53			210.71	5.55	12.00						591.17					0.91	32.36			4.64	
Metal Products, Mach. & Ele. Eqp.	7.45	25.39		49.72	42.66	33.77	63.08	4.17	46.33	7.82		115.37			2.94				1.58		23.39	
Tras., Com. and Public Utilities	179.62	3.52	110.44	238.22	796.02	831.64	773.96	17.59	166.31	27.94	81.41	345.63		6.18		536.23	51.65	148.64	48.93	35.82	81.04	
Wholesaler & Retailer	164.14	294.75	279.46	543.29	599.90	677.91	1374.56	111.53	335.01	44.19	328.46	712.83	90.85	196.32	121.66	1493.03	118.04	595.87	449.72	76.63	265.99	
Finance, Insurance and Real Estate	102.66	73.57	106.46	511.03	135.43	238.93			173.43		111.94	413.72	0.94			416.77	31.03	773.83	26.23	8.21	147.33	
Hotel or Restaurant	15.04	21.31	19.36	574.82	166.72	260.86	380.64	15.55	97.32		1.67	168.46			8.40	182.31	5.95	100.28	49.30	0.99	68.62	
Other Services	16.26	9.09		145.20	106.32	228.39	126.63	27.88	125.37	0.29	29.58	150.21		2.42	7.82	459.88	13.40	177.10	79.65	2.45	42.62	
Consumption Loans	40.36	146.45	4.61	385.77	640.56	202.95	827.66	66.88	172.50	9.56	55.59	593.79	21.85	120.58	9.73	243.38	159.16	715.41	6.89	1.43	81.97	
Local Government	2.04			1.97	3.58	0.03						4.60										
Others	300.68	450.50	291.25	690.97	2091.01	57.69	3291.40	71.15	628.24	20.68	591.75	1121.90	82.19	203.08	155.91	1223.10	211.93	1005.29	271.72	74.81	371.68	
TOTAL sectorwise	1398.33	1386.92	1034.23	4722.28	6520.84	4581.75	8875.90	497.71	2731.02	294.50	1415.84	5380.32	365.78	682.68	415.37	6210.86	864.66	4546.06	1350.83	265.72	1715.18	

Product Wise

Term Loan	21.16	103.52	386.96	924.30	1418.00	513.85	335.11	170.81	734.92	13.81		1151.89	78.33	6.18	233.00	589.08	60.12	213.96	66.06	46.33	263.03
Overdraft	271.61	595.61	351.71	1339.15	1842.01	905.64	3004.55		615.75	98.51	289.20	1218.01	11.56	59.41	57.68	707.54	52.80	772.50	523.24	137.01	426.61
Trust Receipt Loan / Import Loan																					
Demand & Other Working Capital Loan	562.38	137.38		344.80	104.81		212.38	165.72		82.99	359.70	367.90	190.52	2.45		1984.19	228.77	209.69	123.05		324.93
Res. Per. H. Loan (Up to Rs. 10 mil.)	41.32	81.54		844.64	1243.13	1095.93	1481.44	38.34	603.18	30.27	89.64	479.17	46.09	17.40	31.97	535.49	136.72	536.57	155.26	31.16	222.15
Real Estate Loan	68.41	70.36	106.46	414.75	251.14	349.02	620.17		209.16		111.94	168.84	0.94			656.75	23.74	583.27	28.26	2.32	147.33
Margin Nature Loan	7.93			228.04		11.34	0.25		0.70		0.25	301.57			43.48	6.20		574.56	8.13		
Hire Purchase Loan	165.24	154.76	113.51	283.69	976.41	858.22	1122.19	13.23	259.02	38.91	127.16	281.08	18.62	68.83	1.64	757.83	70.67	194.16	46.75	33.67	124.84
Deprived Sector Loan	55.01	56.59	71.18	216.85	220.90	236.27	282.66	43.47	117.29	16.08	72.44	371.76	16.50	26.44	66.77	243.15	43.49	244.04	66.75	12.55	64.84
Bills Purchased																					
Other Product	205.28	187.16	4.40	126.07	464.43	611.48	1817.15	66.14	191.00	13.95	365.50	1040.10	3.22	458.50	24.31	730.63	248.33	1217.32	333.33	2.68	141.46
Total Product wise Loan	1398.33	1386.92	1034.23	4722.28	6520.84	4581.75	8875.90	497.71	2731.02	294.50	1415.84	5380.32	365.78	682.68	415.37	6210.86	864.66	4546.06	1350.83	265.72	1715.18

Collateral Wise

Gold and Silver			0.65	73.09	412.50	129.34	399.16	65.31	97.56			136.26		7.54			86.22	77.14			
Government Securities																					
Non Governmental Securities	7.93			228.04		11.33						314.23						574.56			
Fixed Deposit Receipts	2.50	5.32	3.91	26.31	50.84	32.02	72.21	0.83	29.95		9.59	13.52	3.22	0.74	9.73	15.58	2.27	16.80	6.89	1.43	31.23
Own	2.50	5.32	3.91	26.31	50.84	32.02	72.21	0.83	29.95		9.59	13.52	3.22	0.74	9.73	15.58	2.27	16.80	6.89	1.43	31.23
Other Licences Institutions																					
Collateral of Properties	1385.86	1361.24	956.52	4159.26	5852.06	4218.56	8401.68	431.58	2559.21	291.01	1406.25	4524.12	362.56	674.41	405.65	6106.77	746.82	3637.71	1308.72	264.28	1683.95
Fixed Assets	1385.86	1361.24	956.52	4159.26	5852.06	4218.56	8401.68	431.58	2559.21	291.01	1406.25	4514.97	362.56	674.41	405.65	6106.77	746.82	3637.71	1308.72	264.28	1683.95
Current Assets												9.15									
Against security of Bill																					
Domestic Bills																					
Foreign Bills																					
Against Guarantee	2.04	20.36	73.14	235.58	205.45	190.49		13.79	0.04			356.65			82.30	29.35	239.85	27.08			
Government Guarantee	2.04	20.36	1.97		0.03	4.07						4.60									
Institutional Guarantee				199.12	20.00							347.24			61.50	5.00	239.79				
Personal Guarantee				36.46		28.73		10.06	0.04			3.74				0.06					
Collective Guarantee			71.18		185.41	157.70		3.73				1.07			20.80	24.35		27.08			
Int. Rtd. Foreign Bank's Guarantee																					
Other Guarantee																					
Credit Card																					
Others							2.84		30.52	3.45		35.54				6.20			8.13		
Total	1398.33	1386.92	1034.23	4722.28	6520.84	4581.75	8875.90	497.71	2731.02	294.50	1415.84	5380.32	365.78	682.68	415.37	6210.86	864.66	4546.06	1350.83	265.72	1715.18

BFI Name	Jhimruk	Metro	Vibor	Gaumukthee	Reptiveri	Tourism	Mission	Mt. Makalu	Sindhulhu	Sahara	N.Community	Cosmos	Manaslu	Ekata	Kalinchowk	Kailash	Salpa	Saptakeshi	Sajha	Apex
Sector Wise																				
Agricultural and Forest Related	18.13	57.42	141.56	70.10	127.12	231.19	207.58	19.64	16.61	3.58	92.83	51.46	97.22	165.47	48.36	119.32	21.69	149.95	133.10	336.65
Fishery Related	1.23		3.78		6.28	9.51	0.95							5.54		1.90				
Mining Related			23.42			9.40							3.79	30.50					1.00	6.57
Manufacturing (Producing) Related	9.62		89.52	28.00	17.78	338.22	7.98	0.89		9.41	88.94	1.60	23.50	536.31	13.46	493.82	0.49		24.48	401.22
Construction	8.67	231.04	444.95	60.83	43.71	984.49	59.36	14.93	121.77		100.05	30.35	276.28	148.20	32.84	1225.94		22.36	22.92	669.49
Electricity, Gas and Water			370.10	0.57		26.86							0.53	15.50	0.19	312.43				38.84
Metal Products, Mach. & Ele. Eqp.		39.72	3.60	0.65		137.56	8.78			2.50	5.65	0.83		250.36	0.28	46.55		0.94	21.78	236.22
Tras., Com. and Public Utilities	158.74	344.23	325.09	60.02	16.88	352.90	127.04	4.57	287.92	23.12	28.60	90.76	94.49	311.28	34.81	767.38	0.20	2.29	55.97	66.44
Wholesaler & Retailer	131.33	474.36	298.18	119.68	179.08	720.96	415.54	14.04	217.91	54.67	135.56	35.58	174.56	122.68	53.70	1066.79	39.94	157.68	64.52	971.75
Finance, Insurance and Real Estate		133.64	631.05		23.68	344.56	17.25		8.30		68.78			58.44		1077.12				399.43
Hotel or Restaurant	7.16	127.60	160.94	17.98	4.47	484.26	73.35		7.28	0.00	25.86	1.03	26.48	248.13	17.77	452.32	19.22	4.25	4.59	170.75
Other Services	4.83	89.04	424.25	5.92	8.65	92.05	94.09	11.62	3.14	3.34	19.66	120.79	26.92	30.71	4.81	786.47	0.90	2.74	8.12	183.64
Consumption Loans	106.10	76.67	960.04	38.90	5.61	266.38	72.33	25.92	59.49	1.49	23.82	47.43	216.85	85.63	28.48	327.07	1.42	10.85	5.43	385.67
Local Government																				
Others	128.34	278.02	459.22	185.52	192.54	1926.54	338.42	14.61	68.43	174.80	247.83	74.15	411.09	118.14	77.55	2270.00	44.76	65.82	2.97	1309.06
TOTAL sectorwise	574.14	1851.74	4335.69	588.17	625.78	5924.88	1422.67	106.21	790.83	272.90	837.58	453.98	1351.73	2126.89	312.24	8947.10	128.62	416.88	344.89	5175.74

Product Wise

Term Loan	38.98	200.29	1037.43	47.19	53.65	1579.97	153.49	38.07	100.09		11.92	156.66	0.96	144.35	79.04	1543.03	24.17	198.67	139.29	225.44
Overdraft	135.64	574.61	754.37	174.89	67.51	2016.43	446.70		191.50		183.80	72.92	242.98	49.17	114.60	2126.13	76.70	150.76	158.78	1487.65
Trust Receipt Loan / Import Loan																				
Demand & Other Working Capital Loan	60.70		68.71		398.19	254.01		0.51		230.79	3.43		95.30	829.14		209.75		0.30		1143.70
Res. Per. H. Loan (Up to Rs. 10 mil.)	8.67	227.91	407.68	60.16		947.56	62.88	14.93	121.25		86.14	30.35	276.28	110.54	25.63	1225.94		22.36	20.52	463.71
Real Estate Loan	20.00	133.64	352.69	0.62	23.68	74.78	102.29				68.08			61.10		1070.07				478.84
Margin Nature Loan		0.20	434.63	2.25		13.50			28.03							182.04				14.96
Hire Purchase Loan	164.10	436.80	485.17	60.02	16.88	648.68	126.50	2.66	287.92	25.35	40.06	98.04	104.83	349.50	59.38	879.70		12.21	4.97	228.92
Deprived Sector Loan	23.29	84.48	216.79	23.20	45.94	256.56	241.26	15.70	27.45	13.13	38.01	41.52	122.06	107.12	19.47	378.65	8.87	29.23	18.07	259.07
Bills Purchased																				
Other Product	122.78	193.80	578.22	219.85	19.94	133.40	289.55	34.35	34.60	3.63	406.15	54.50	509.31	475.96	14.13	1331.80	18.88	3.34	3.26	873.45
Total Product wise Loan	574.14	1851.74	4335.69	588.17	625.78	5924.88	1422.67	106.21	790.83	272.90	837.58	453.98	1351.73	2126.89	312.24	8947.10	128.62	416.88	344.89	5175.74

Collateral Wise

Gold and Silver	96.27			36.65		77.47	7.35	36.44	25.44			38.93	200.34	16.38		112.47				11.57
Government Securities		0.45																		1.50
Non Governmental Securities		0.20	434.63			13.96			28.03							185.35				14.96
Fixed Deposit Receipts	6.61	8.30	410.95	2.25	5.61	20.29	7.62	0.03	6.02	0.42	6.63	1.22	6.17	8.38	3.98	41.87	2.49	0.93	2.26	23.28
Own	6.61	8.30	410.95	2.25	5.61	20.29	7.62	0.03	6.02	0.42	6.63	1.22	6.17	8.38	3.98	41.87	2.49	0.93	2.26	23.28
Other Licences Institutions																				
Collateral of Properties	459.30	1842.79	3190.71	539.34	620.17	5660.90	1167.03	68.31	731.35	272.48	830.84	401.77	1075.40	2101.78	308.26	8305.18	126.13	415.94	342.63	4944.24
Fixed Assets	459.30	1842.79	3190.71	539.34	620.17	5660.21	1167.03	68.31	731.35	272.48	830.84	401.77	1075.40	2101.78	308.26	8305.18	126.13	415.94	342.63	4944.24
Current Assets						0.69														
Against security of Bill																				
Domestic Bills																				
Foreign Bills																				
Against Guarantee	11.96		218.02	9.93		152.26	240.66	1.43			0.11	12.05	69.81	0.35		301.65				42.12
Government Guarantee			5.12													13.15				
Institutional Guarantee			190.00			140.00	0.50							0.35		273.50				39.28
Personal Guarantee	11.96		8.01			12.20							69.81			15.00				2.84
Collective Guarantee			14.89	9.93		0.07	240.16				0.11	12.05								
Int. Rtd. Foreign Bank's Guarantee																				
Other Guarantee								1.43												
Credit Card																				
Others			81.39													0.58				138.06
Total	574.14	1851.74	4335.69	588.17	625.78	5924.88	1422.67	106.21	790.83	272.90	837.58	453.98	1351.73	2126.89	312.24	8947.10	128.62	416.88	344.89	5175.74

BFI Name	Green	Reliable	Nepal Awaz	NFL	NIDC Capital	NNFL	NSMFL	KFL	Himalaya	Union	PFCL	Goodwill	SFL	SIFCL	Lumbini	ILFCO	Mahakarni	Lalitpur	United FC	General	Progressive
Sector Wise																					
Agricultural and Forest Related	24.06	353.34			2.12	101.47	0.52	26.71		4.28	113.52	54.19	86.94	62.40	25.05	1.35	34.19				5.41
Fishery Related		8.34				0.09					1.40		13.33				33.33				
Mining Related									2.22	23.79				0.33	0.35		1.50	2.45			
Manufacturing (Producing) Related	4.19	334.72		12.87	41.23	391.44	61.10		13.59	154.25		95.41	81.31	189.01	154.13	273.82			41.40	0.55	1.03
Construction	5.63	1291.25	477.28	33.18	35.27	1832.05	53.66	166.00	131.91	879.93	874.22	112.29	376.23	243.39	68.17	355.49	18.50	473.92	19.10		42.25
Electricity, Gas and Water		31.46			9.01	1.30				2.74						97.45					
Metal Products, Mach. & Ele. Eqp.		99.62				24.67	3.45		23.39	55.36	136.63			23.46		39.53	61.07		290.49		1.70
Tras., Com. and Public Utilities	42.91	375.69	72.33	0.36	9.19	220.54		102.97	177.76	112.30	246.93	151.90	65.84	120.90	472.19		666.60		1016.67		30.53
Wholesaler & Retailer	40.34	344.45		86.47	213.48	484.72	33.33	229.27	12.39	131.46	953.47	597.70	147.01	223.53	52.63	662.12	164.90	286.77	81.81		19.39
Finance, Insurance and Real Estate	5.96	256.82			105.55	762.15	100.31	141.58	48.57	63.67		119.72	128.87	69.57	184.61	368.78	238.88	115.43			50.00
Hotel or Restaurant	11.08	231.00		8.23	11.27	112.67	27.50	2.66	12.11	13.52		10.93	40.50	172.43	0.60	353.55					
Other Services		310.98			0.70	123.32		18.20	39.08	26.57	113.89	8.59	250.28	330.38	31.07	142.54	141.19			5.07	23.49
Consumption Loans	21.04	525.40	32.19	4.26	111.19	255.17	149.40	216.51	89.09	122.85	139.31	31.79	78.41	95.83	223.99	372.09	39.47	496.73	0.73		18.19
Local Government							33.18														
Others	97.11	1415.47	182.98	81.56	1.41	1930.20	1965.35	381.93	123.31	624.98	194.24	723.29	29.27	246.05	47.42	517.77	93.84	967.16	75.07		155.79
TOTAL sectorwise	252.31	5578.55	764.78	226.93	540.42	6239.79	2427.80	1285.84	677.71	2326.33	2712.88	1951.89	1283.90	1716.49	1373.14	3842.85	699.23	3688.56	182.33		347.77

Product Wise

Term Loan	27.34	1235.35		0.70	211.18	246.29	125.37	4.64		136.25	1187.47	834.44		258.95		371.53	479.77	164.90	40.35		26.32
Overdraft	144.98	1397.00																			
Trust Receipt Loan / Import Loan																					
Demand & Other Working Capital Loan		212.93		106.87	70.26	510.51	227.18	613.32	34.99	23.31		614.87	223.15	940.18	114.88	1037.28			225.92		48.20
Res. Per. H. Loan (Up to Rs. 10 mil.)		892.13	230.10	27.56	108.26	1625.00	20.07	166.00	82.34	352.74	774.48		314.13	206.90	28.09	254.82	18.50	384.40			12.29
Real Estate Loan	5.96	217.92	229.36	22.72		828.24	1859.47	108.19	63.92	140.23	242.95	229.24	167.21	106.08	119.03	401.60	238.88	314.67	19.10		0.22
Margin Nature Loan	3.50	310.00	18.89	3.40	100.36	127.11	26.19	203.33	50.72	2.17	194.24	73.67	46.19	14.12	197.85	274.60	14.33	420.68	2.17		18.21
Hire Purchase Loan	40.28	560.02	81.27	0.36	9.73	334.10	126.76	102.97	190.21	143.39	269.18	151.90	50.50	52.54	409.73	720.88	11.74	1334.97	5.07		30.63
Deprived Sector Loan	12.70	156.45	17.82	2.96	32.44	221.88	33.18	33.39	28.41	113.26	148.03	82.44	47.63	40.00	65.37	162.98	11.44	156.82	0.79		55.22
Bills Purchased																					
Other Product	17.54	596.74	187.34	62.36	8.19	2346.66	9.57	53.99	90.87	363.75	249.56	799.77	176.15	356.66	66.67	510.93	239.44	810.75	155.21		156.68
Total Product wise Loan	252.31	5578.55	764.78	226.93	540.42	6239.79	2427.80	1285.84	677.71	2326.33	2712.88	1951.89	1283.90	1716.49	1373.14	3842.85	699.23	3688.56	182.33		347.77

Collateral Wise

Gold and Silver	16.10	51.88	20.10								19.94	45.46									17.94
Government Securities		18.03																			
Non Governmental Securities	3.50	310.00			100.36	102.33	26.19	203.33		50.72			46.19			197.85	269.67	14.33		2.17	25.87
Fixed Deposit Receipts	1.44	57.83	3.15	0.85	6.79	67.33	0.05	13.18		17.72	66.82	93.85	31.79	32.23	12.46	16.54	80.19	13.40	30.29	0.73	0.18
Own	1.44	57.83	3.15	0.85	6.79	67.33	0.05	13.18		17.72	66.82	93.85	31.79	32.23	12.46	16.54	80.19	13.40	30.29	0.73	0.18
Other Licences Institutions																					
Collateral of Properties	224.59	5077.80	722.65	219.71	401.86	6070.14	580.12	1069.33	542.99	1614.60	2242.69	1796.45	1205.49	1640.65	1092.06	3409.24	447.92	1850.29	179.43		262.47
Fixed Assets	224.59	5077.80	722.65	219.71	401.86	6070.14	580.12	1069.33	542.99	1614.60	2242.69	1796.45	1205.49	1640.65	1092.06	3409.24	269.12	1808.89	179.43		262.47
Current Assets																		178.80			41.40
Against security of Bill																					420.68
Domestic Bills																					420.68
Foreign Bills																					
Against Guarantee					30.00		83.27		56.27		136.63	49.99		40.00	65.37	80.00					56.91
Government Guarantee							33.18		3.25						15.25						
Institutional Guarantee					30.00				25.16			49.99		40.00	50.12	80.00					52.35
Personal Guarantee							50.09		27.86												4.56
Collective Guarantee																					
Int. Rtd. Foreign Bank's Guarantee																					
Other Guarantee											136.63										
Credit Card																					
Others	6.67	63.01	18.89	6.36	1.41		1738.17		10.02	624.98	194.24	73.67		23.38	1.31	3.75	223.59	1369.36			2.33
Total	252.31	5578.55	764.78	226.93	540.42	6239.79	2427.80	1285.84	677.71	2326.33	2712.88	1951.89	1283.90	1716.49	1373.14	3842.85	699.23	3688.56	182.33		347.77

BFI Name	Janaki	Pokhara	Central	Premier	Arun	Mulbaurise	Synergy	Srijana	Om	WVIBFL	CMBFL	Crystal	Gulshwori	Everest	ICFC	Sagarmatha	Kuber	NEFL	Seti	hama	Namaste	
Sector Wise																						
Agricultural and Forest Related	60.72	29.15	58.34	5.40	9.76	41.50	110.61	136.73	59.03		328.30		10.91	97.85	183.53	97.12		5.25	54.19		19.37	
Fishery Related							2.32							4.16	0.79	1.64					0.40	
Mining Related			36.73		14.32								0.82		5.19							
Manufacturing (Producing) Related	112.34	108.52	44.27	33.74		2.36	136.83		121.69	6.57	592.42		47.63	38.53	285.35	76.54	6.53	46.38	19.41	70.50	3.92	
Construction	96.74	378.61	340.16	96.07	18.72	29.27	72.57	63.81	726.75	40.65		142.31	255.31	171.04	78.64	504.37	14.93	127.46	14.76	3.51	78.04	
Electricity, Gas and Water		3.50	1.59	30.86									2.40		35.74	1.60						
Metal Products, Mach. & Ele. Eqp.				17.06	0.10		9.39						13.63	0.75	60.35	8.39		1.99			0.55	
Tras., Com. and Public Utilities		265.51	83.88	40.20			288.48		721.18	6.71	2.94		53.70	237.73	25.62	598.55	2.97	238.89		37.70	1.46	
Wholesaler & Retailer	381.33	245.27	132.48	73.70	18.90	26.17	100.37	335.48	399.97	39.96	117.76		75.71	123.91	667.51	127.77	23.49	96.08	68.16	24.40	9.70	
Finance, Insurance and Real Estate	8.13	303.23	47.07	86.45			122.03		341.99	50.65			119.58	40.84	741.08	5.94	163.13	50.51		38.49	0.97	
Hotel or Restaurant	84.05	138.19	6.30	32.45	7.10		60.74	9.75	70.13		74.77		47.93	2.56	130.96	24.09	0.24	4.96	2.35	2.10	2.43	
Other Services	48.51	124.72	40.47			6.43	61.59	13.70	23.56	4.30			116.39	16.18	127.89	82.07	13.79	6.14	16.45	5.50	6.61	
Consumption Loans	41.45	10.01	61.28	15.52	5.63	19.25	41.95	30.42	417.11	5.94	2.06	9.44	346.74	21.88	225.27	310.81	7.17	108.51	1.11	9.74	1.36	
Local Government	2.01						4.02									0.30		1.30				
Others	278.88	829.40	423.47	166.16	22.02	5.44	270.67	704.43	1108.26	120.25	617.29	273.63	250.92	204.81	1428.26	380.17	78.76	466.01	49.04	42.53	108.67	
TOTAL sectorwise	1114.14	2436.11	1276.03	597.62	96.57	130.42	1281.55	1294.32	3989.67	275.03	1735.54	425.37	1341.67	960.24	3996.18	2219.35	311.00	1153.48	225.48	234.47	233.49	

Product Wise

Term Loan	493.67	149.97	52.20	5.07			274.92	335.48	484.53	83.33	983.63	244.31	277.43	19.20	248.08	81.17	4.02	415.52	24.90	26.00	39.71
Overdraft																					
Trust Receipt Loan / Import Loan																					
Demand & Other Working Capital Loan		537.79	724.68	189.17	40.32	84.91	188.59		209.75	60.54	151.00	16.77		232.91	2179.81	223.72	136.29	137.83	151.24	113.48	
Res. Per. H. Loan (Up to Rs. 10 mil.)	96.74	295.54	340.16	12.74		29.27	413.31		329.20			41.27	178.21	104.13	369.25	462.27	11.87	125.13	14.76	2.35	80.30
Real Estate Loan	88.13	325.22	47.07	291.55	18.72		258.48		721.54	33.60	484.91	120.29	167.45	92.96	317.99		3.06	81.84		23.49	0.97
Margin Nature Loan			7.34	11.79			0.59		30.42	34.50		0.02	296.44		505.49	294.24		86.94		13.03	
Hire Purchase Loan	10.72	265.51	53.12	25.84	4.68	3.50	45.45	19.97	781.09	12.76	2.78	2.72	28.09	166.90	145.05	612.54	10.22	257.71	0.65	41.12	1.58
Deprived Sector Loan	44.85	105.49	51.45	27.78	2.17	5.44	51.74	53.02	155.88	3.91			52.03	62.14	138.68	99.56		43.63	14.51	15.00	9.01
Bills Purchased																3.80	2.60				
Other Product	380.03	756.59		33.68	30.66	7.29	48.47	885.85	1277.26	46.38	113.22		342.02	281.99	91.82	442.06	142.94	4.89	19.41		101.92
Total Product wise Loan	1114.14	2436.11	1276.03	597.62	96.56	130.42	1281.55	1294.32	3989.67	275.03	1735.54	425.37	1341.67	960.24	3996.18	2219.35	311.00	1153.48	225.48	234.47	233.49

Collateral Wise

Gold and Silver									262.73							6.57					
Government Securities															6.73						
Non Governmental Securities			7.34	11.79					30.42	14.50						292.29		86.94			
Fixed Deposit Receipts	30.62	10.01	35.20	2.82	0.95	15.74	29.08	10.45	43.06	0.02		6.70	19.90	14.06	66.69	11.66	0.06	2.76	3.59		1.24
Own	30.62	10.01	35.20	2.82	0.95	15.74	29.08	10.45	43.06	0.02		6.70	19.90	14.06	66.69	11.66	0.06	2.76	3.59		1.24
Other Licences Institutions																					
Collateral of Properties	1081.41	2345.42	1233.49	566.10	73.59	114.67	1248.45	19.97	3653.45	219.12	1735.54	418.65	1007.49	916.16	3290.39	1892.77	307.56	1022.49	221.89	206.44	232.15
Fixed Assets	1081.41	2345.42	1233.49	566.10	73.59	114.67	1248.45	19.97	3653.45	219.12	1735.54	418.65	1007.49	916.16	3290.39	1892.77	307.56	1022.49	221.89	206.44	232.15
Current Assets																					
Against security of Bill																3.80					
Domestic Bills																3.80					
Foreign Bills																					
Against Guarantee		80.69		16.92			4.02						5.00	30.00	29.25	12.26	1.37			15.00	
Government Guarantee				2.00			4.02									1.11					
Institutional Guarantee				14.00									5.00	30.00	13.00	0.30	0.24			15.00	
Personal Guarantee		80.69		0.92											16.25	10.86	1.13				
Collective Guarantee																					
Int. Rtd. Foreign Bank's Guarantee																					
Other Guarantee																					
Credit Card																					
Others	2.11				22.02			1263.90		41.39		0.02	309.28	0.02	603.12		2.01	41.30		13.03	0.10
Total	1114.14	2436.11	1276.03	597.62	96.57	130.42	1281.55	1294.32	3989.67	275.03	1735.54	425.37	1341.67	960.24	3996.18	2219.35	311.00	1153.48	225.48	234.47	233.49

BFI Name	Kaski	Unique	Manjusree	Jebils	Reliance	Bhaktapur
Sector Wise						
Agricultural and Forest Related	131.13		21.82	36.39	41.68	20.05
Fishery Related	1.83					0.90
Mining Related						1.87
Manufacturing (Producing) Related	103.78	11.84	49.37	2.42	48.34	34.08
Construction	453.42	58.77	419.03	189.32	244.90	128.09
Electricity, Gas and Water			81.48		1.49	
Metal Products, Mach. & Ele. Eqp.				0.08	20.03	1.69
Tras., Com. and Public Utilities	357.54	68.28	289.65	140.74	380.30	49.16
Wholesaler & Retailer	379.25	90.51	110.70	29.75	163.26	10.63
Finance, Insurance and Real Estate	210.55	24.30	159.55	36.68	81.74	12.00
Hotel or Restaurant	140.39	49.20	40.92	6.61	29.67	14.70
Other Services	15.17	4.90	52.87	11.61	86.98	12.80
Consumption Loans	78.31	68.55	240.12	212.82	192.66	14.71
Local Government						
Others	824.24	317.24	302.73	160.95	399.68	59.07
TOTAL sectorwise	2695.61	693.59	1768.22	827.35	1690.73	359.76

Product Wise

Term Loan	109.82		130.67	10.49		25.84
Overdraft						
Trust Receipt Loan / Import Loan						
Demand & Other Working Capital Loan	532.03	343.16	496.24	40.04		54.96
Res. Per. H. Loan (Up to Rs. 10 mil.)	453.42	46.27	392.91	141.31	196.35	81.86
Real Estate Loan	210.55	44.61	125.23	83.41	215.63	14.00
Margin Nature Loan	5.53	92.28	235.03	192.94	172.87	1.31
Hire Purchase Loan	357.54	64.48	289.65	156.12	374.86	77.36
Deprived Sector Loan	103.98	24.30	72.73	35.93	71.79	14.92
Bills Purchased						
Other Product	922.74	78.50	25.77	167.12	659.23	89.50
Total Product wise Loan	2695.61	693.59	1768.22	827.35	1690.73	359.76

Collateral Wise

Gold and Silver	43.68					4.53
Government Securities						
Non Governmental Securities			235.03	192.94		
Fixed Deposit Receipts	29.10	30.08	5.09	2.00	17.80	1.19
Own	29.10	30.08	5.09	2.00	17.80	1.19
Other Licences Institutions						
Collateral of Properties	2586.39	424.28	1456.46	596.11	1445.49	339.72
Fixed Assets	2586.39	424.28	1456.46	596.11	1445.49	339.72
Current Assets						
Against security of Bill						
Domestic Bills						
Foreign Bills						
Against Guarantee	30.91	92.28		36.30	50.14	14.11
Government Guarantee	2.35					
Institutional Guarantee				26.00	48.50	8.33
Personal Guarantee				10.26	1.64	0.83
Collective Guarantee	28.56			0.04		4.96
Int. Rtd. Foreign Bank's Guarantee						
Other Guarantee		92.28				
Credit Card						
Others	5.53	146.96	71.64		177.31	0.20
Total	2695.61	693.59	1768.22	827.35	1690.73	359.76

Major Financial Indicators of Micro-credit Development Banks

Rs in million

Liabilities	Mid-July			Mid-Jan	Mid-Feb	% change		
	2013	2014	2015	2016	2016	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	3801.3	4950.7	6147.3	8164.7	8182.4	75.77	24.17	0.22
a. Paid-up Capital	2234.0	2974.3	3987.3	4961.0	4982.0	73.21	34.06	0.42
b. Statutory Reserves	383.5	523.1	750.3	1171.3	1156.5	81.41	43.45	-1.27
c. Retained Earning	208.2	220.6	8.9	333.1	334.8	105.06	-95.97	0.53
d. Others Reserves	975.6	1232.7	1400.8	1699.2	1709.1	75.20	13.64	0.58
2 BORROWINGS	20216.3	27897.3	38244.9	44813.5	44867.2	68.19	37.09	0.12
a. NRB	210.3	526.4	306.6	95.9	1456.3	165.34	-41.75	1419.02
f. Others	20006.0	27371.0	37938.3	44717.6	43410.9	67.02	38.61	-2.92
3 DEPOSITS	7221.6	11001.2	15775.5	19183.5	20133.7	110.14	43.40	4.95
4 BILLS PAYABLE		0.0	0.0	0.0	0.0			-100.00
5 OTHER LIABILITIES	3009.7	3777.5	5205.7	6279.6	7101.5	50.93	37.81	13.09
a. Loan Loss Provision	694.0	829.4	986.0	1149.6	1231.3	64.09	18.88	7.10
b. Interest Suspense a/c	446.9	475.0	575.3	619.3	651.8	15.86	21.13	5.25
c. Others	1868.8	2473.1	3644.3	4510.6	5218.4	55.79	47.36	15.69
6 RECONCILIATION A/c	688.6	1088.2	2330.2	4146.3	4461.9	-51.35	114.13	7.61
7 PROFIT & LOSS A/c	837.9	1473.7	2524.8	1633.2	1872.8	134.00	71.32	14.67
Total	35775.3	50188.7	70228.2	84220.8	86619.5	67.25	39.93	2.85
Assets								
1 LIQUID FUNDS	6322.8	7202.8	6597.2	10584.2	9450.2	23.26	-8.41	-10.71
a. Cash Balance	42.8	39.2	62.2	103.5	116.3	-11.20	58.52	12.44
b. Bank Balance	3561.6	3710.6	3900.5	5433.7	5687.4	14.04	5.12	4.67
c. Money at Call	2718.5	3452.9	2634.4	5047.0	3646.5	35.65	-23.70	-27.75
2 INVESTMENT IN SECURITIES EX	116.2	116.2	116.2	116.2	116.2	-9.71	0.00	0.00
3 SHARE & OTHER INVESTMEN	2963.6	2894.2	2350.1	2942.6	2961.0	41.83	-18.80	0.63
4 LOANS & ADVANCES	23401.7	35689.3	54915.5	62273.4	65316.3	101.20	53.87	4.89
Institutional	6740.3	9863.5	14853.5	15923.7	16187.8	59.24	50.59	1.66
Individual	16661.4	25825.8	40062.0	46349.6	49128.6	123.71	55.12	6.00
5 FIXED ASSETS	444.6	624.4	775.2	840.0	867.6	83.54	24.14	3.29
6 OTHER ASSETS	1685.8	2485.4	3205.4	3280.7	3664.1	55.83	28.97	11.69
7 EXPENSES NOT WRITTEN OFF	9.8	9.4	7.2	5.1	5.5	1245.40	-23.43	6.42
8 NON BANKING ASSETS	0.0	0.0	0.0	0.0	0.0	0.00	0.00	0.00
9 RECONCILIATION A/c	699.6	1085.2	2215.3	4172.3	4234.2	-51.44	104.14	1.48
10 PROFIT & LOSS A/c	131.2	81.8	46.2	6.3	4.2	-4.65	-43.57	-32.41
Total	35775.4	50188.7	70228.2	84220.8	86619.5	67.25	39.93	2.85
Profit & Loss A/c Expenses								
1 INTEREST EXPENSES	1631.87	1967.84	2369.56	1574.42	1836.74	29.89	20.41	16.66
2 COMMISSION/FEE EXPENSES	41.55	46.72	0.00	0.00	0.00	59.74	-99.99	9.31
3 EMPLOYEE EXPENSES	1148.18	1464.44	1827.28	1233.79	1478.94	53.89	24.78	19.87
4 OFFICE OPERATING EXPENSES	372.35	491.46	907.22	628.75	738.33	79.17	84.60	17.43
5 NON OPERATING EXPENSES	0.21	0.00	1.78	2.16	2.44	-100.00	0.00	12.74
6 PROVISION FOR RISK	174.20	188.17	326.79	273.10	301.86	11.15	73.67	10.53
7 LOAN WRITTEN OFF	0.89	0.44	1.12	0.00	0.00	0.00	152.70	0.00
8 EXTRAORDINARY EXPENSES				0.00	0.13	0.00	0.00	0.00
9 PROVISION FOR STAFF BONUS	76.99	102.53	140.66	83.23	120.20	91.13	37.20	44.41
10 PROVISION FOR INCOME TAX	232.91	302.38	407.48	247.79	368.53	86.52	34.76	48.73
11 NET PROFIT	807.06	1435.59	2496.01	1622.73	1872.80	143.37	73.87	15.41
TOTAL EXPENSES	4486.20	5999.57	8477.90	5665.98	6719.97	60.19	41.31	18.60
Income								
1. INTEREST INCOME	3898.75	5389.71	7637.78	5177.85	6142.71	66.38	41.71	18.63
2. COMMISSION & DISCOUNT	28.23	130.84	220.38	121.50	148.49	474.70	68.44	22.21
3 OTHER OPERATING INCOME	379.13	304.84	411.08	270.94	333.37	-5.86	34.85	23.04
4 NON OPERATING INCOME	46.00	40.15	12.53	13.87	12.58	112.54	-68.80	-9.26
5 PROVISION FOR WRITTEN BACK	92.01	88.32	165.27	76.73	77.18	1.61	87.12	0.58
6 RECOVERY FOR WRITE BACK	3.13	1.97	13.44	1.39	1.39	-44.38	582.37	0.58
7 INCOME FOR EXTRA ORDINARY EXPENSES	0.00	0.05	0.00	0.00	0.00	-92.81	-100.00	0.00
8 NET LOSS	38.96	43.68	17.42	3.70	4.24	-11.25	-60.12	14.74
TOTAL INCOME	4486.20	5999.57	8477.90	5665.98	6719.97	60.19	41.31	18.60
Miscellaneous Information								
No. of Total Staffs	3465	4405	5756	6018	6448	40.15	30.67	7.15
No. of Total Branches	646	861	1116	1183	1231	48.45	29.62	4.06
No. of Total Centers	42612	59380	77616	87020	90570	64.41	30.71	4.08
No. of Total Groups	229126	292238	304737	329580	342576	47.24	4.28	3.94
No. of Total Passive Groups	9543	9138	11504	4367	4364	16.92	25.90	-0.07
No. of Total Members	1252389	1612430	1548767	1679642	1741356	52.29	-3.95	3.67
No. of Total Passive Members	64322	66441	56436	30125	30489	24.45	-15.06	1.21
No. of Total Borrowers	894671	1102132	1080878	1165476	1214481	38.77	-1.93	4.20
No. of Total Overdue Borrowers	35637	30657	45697	70415	70246	-13.67	49.06	-0.24
No. of Total Saving Members	913173	1198487	1521152	1659118	1725697	51.06	26.92	4.01
Total Saving Amount (Rs million)	7221.02	11000.65	15770.90	19180.49	20131.12	100.30	43.36	4.96

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 Ltd.	NBL	2	Rastriya Banijya Bank Ltd.	RBB
3	Nabil Bank Ltd.	NABIL	4	Nepal Investment Bank Ltd.	NIBL
5	Standard Chartered Bank Nepal Ltd.	SCBNL	6	Himalayan Bank Ltd.	HBL
7	Nepal SBI Bank Ltd.	NSBI	8	Nepal Bangladesh Bank Ltd.	NBB
9	Everest Bank Ltd.	EBL	10	Bank of Kathmandu Ltd.	BOK
11	Nepal Credit and Commerce Bank Ltd.	NCC	12	NIC ASIA Bank Ltd.	NIC
13	Lumbini Bank Ltd.	Lumbini	14	Machhapuchhre Bank Ltd.	MBL
15	Kumari Bank Ltd.	Kumari	16	Laxmi Bank Ltd.	Laxmi
17	Siddhartha Bank Ltd.	SBL	18	Agriculture Development Bank Ltd.	ADBNL
19	Global IME Bank Ltd.	Global	20	Citizens Bank International Ltd.	Citizens
21	Prime Commercial Bank Ltd.	Prime	22	Sunrise Bank Ltd.	Sunrise
23	NMB Bank Ltd.	NMB	24	Prabhu Bank Ltd.	PRABHU
25	Janata Bank Nepal Ltd.	Janata	26	Mega Bank Nepal Ltd.	Mega
27	Civil Bank Ltd.	Civil	28	Century Commercial Bank Ltd.	Century
29	Sanima Bank Ltd.	Sanima	1	NIDC Development Bank Ltd.	NIDC
B. Development Banks					
2	Malika Bikash Bank Ltd.	Malika	3	Siddhartha Development Bank Ltd.	Siddhartha
4	Yeti Development Bank Ltd.	Yeti	5	Narayani Development Bank Ltd.	Narayani
6	Pashimanchal Development Bank Ltd.	PDBL	7	Sahayogi Bikas Bank Ltd.	Sahayogi
8	Karnali Bikash Bank Ltd.	Karnali	9	Triveni Bikas Bank Ltd.	Triveni
10	Supreme Development Bank Ltd.	Suprim	11	Shubhechchha Bikas Bank Ltd.	Suvekchha
12	Sangrila Development Bank Ltd.	Shangrila	13	Gorkha Developoment Bank (Nepal) Ltd.	Gurkha
14	Gandaki Development Bank Ltd.	Gandaki	15	Infrastructure Development Bank Ltd.	Infrastructure
15	Business Universal Development Bank Ltd.	Business	17	Excel Development Bank Ltd.	Excel
18	Biratlaxmi Bikas Bank Ltd.	Biratlaxmi	19	Western Development Bank Ltd.	Western
20	Society Development Bank Ltd.	Society	21	Arniko Development Bank Ltd.	Araniko
22	Deva Development Bank Ltd.	Deva	23	Miteri Development Bank Ltd.	Miteri
24	Tinau Bikas Bank Ltd.	Tinau	25	Muktinath Bikas Bank Ltd.	Muktinath
26	Sewa Bikas Bank Ltd.	Sewa	27	Kankai Bikas Bank Ltd.	Kankai
28	Mahakali Bikas Bank Ltd.	Mahakali	29	Ace Development Bank Ltd.	Ace
30	Bhargab Bikas Bank Ltd.	Bhargav	31	Professional Diyalo Bikas Bank Ltd.	diyalo
32	Country Development Bank Ltd.	Country	33	Alpine Development Bank Ltd.	Alpine
34	Kasthamandap Development Bank Ltd.	Kastamandap	35	Garima Bikas Bank Ltd.	Garima
36	City Development Bank Ltd.	City	37	Fewa Bikas Bank Ltd.	FewaDB
38	Kabeli Bikas Bank Ltd.	Kabeli	39	Kamana Bikas Bank Ltd.	Kamana
40	Corporate Development Bank Ltd.	Corporate	41	Purnima Bikas Bank Ltd.	Purnima
42	Jyoti Bikas Bank Ltd.	Jyoti	43	Bagmati Development Bank Ltd.	Bagmati
44	Hamro Bikas Bank Ltd.	Hamro	45	Kakre Bihar Bikas Bank Ltd.	Kakre
46	Shine Resunga Development Bank Ltd.	Shine	47	Pacific Development Bank Ltd.	Pacific
48	International Development Bank Ltd.	IDBL	49	Kanchan Development Bank Ltd.	Kanchan
50	Matribhumi Bikas Bank Ltd.	Matribhumi	51	Innovative Development Bank Ltd.	Innovative
52	Jhimruk Bikas Bank Ltd.	Jhimruk	53	Metro Development Bank Ltd.	Metro
54	Vibor Bikas Bank Ltd.	Vibor	55	Gaumukhee Bikas Bank Ltd.	Gaumukhee
56	Raptibheri Bikas Bank Ltd.	Raptiveri	57	Tourism Development Bank Ltd.	Tourism
58	Mission Development Bank Ltd.	Mission	59	Mount Makalu Development Bank Ltd.	Mt. Makalu
60	Sindhu Bikas Bank Ltd.	Sindhu	61	Sahara Bikas Bank Ltd.	Sahara
62	Nepal Community Development Bank Ltd.	N.Community	63	Cosmos Development Bank Ltd.	Cosmos
64	Manasalu Bikash Bank Ltd.	Manaslu	65	Ekata Bikash Bank Ltd.	Ekata
66	Kalinchowk Development Bank Ltd.	Kalinchowk	67	Kailash Bikash Bank Ltd.	Kailash
68	Salapa Bikash Bank Ltd.	Salpa	69	Saptakoshi Development Bank Ltd.	Saptakoshi
70	Sajha Bikash Bank Ltd.	Sajha	71	Apex Development Bank Ltd.	Apex
72	Green Development Bank Ltd.	Green	73	Reliable Development Bank Ltd.	Reliable
1	Nepal Aawas Finance Ltd.	Nepal Aawas			
C. Finance Companies					
2	Nepal Finance Ltd.	NFL	3	NIDC Capital Markets Ltd.	NIDC Capital
4	Narayani National Finance Ltd.	NNFL	5	Nepal Share Markets and Finance Ltd.	NSMFL
6	Kathmandu Finance Ltd.	KFL	7	Himalaya Finance Ltd.	Himalaya
8	Union Finance Ltd.	Union	9	Paschhimanchal Finance Co.Ltd.	PFCL
10	Goodwill Finance Ltd.	Goodwill	11	Siddhartha Finance Ltd.	PFCL
12	Shree Investment & Finance Co. Ltd.	SIFCL	13	Lumbini Finance & Leasing Co. Ltd.	Lumbini
14	International Leasing & Finance Co. Ltd.	ILFCO	15	Mahalaxmi Finance Ltd.	Mahalaxmi
16	Lalitpur Finance Co. Ltd.	Lalitpur	17	United Finance Co. Ltd.	United FC
18	General Finance Ltd.	General	19	Progressive Finance Co. Ltd.	Progressive
20	Janaki Finance Co. Ltd.	Janaki	21	Pokhara Finance Ltd.	Pokhara
22	Central Finance Ltd.	Central	23	Premier Finance Co. Ltd.	Premier
24	Arun Finance Ltd.	Arun	25	Multipurpose Finance Co. Ltd.	Multipurpose
26	Synergy Finance Ltd.	Synergy	27	Srijana Finance Ltd.	Srijana
28	Om Finance Ltd.	Om	29	World Merchant Banking & Finance Ltd.	WMBFL
30	Capital Merchant Banking & Finance Co. Ltd.	CMBFCL	31	Crystal Finance Ltd.	Crystal
32	Guheshwori Merchant Banking & Finance Ltd.	Guheshwori	33	Everest Finance Ltd.	Everest
34	ICFC Finance Ltd.	ICFC	35	Sagarmatha Finance Ltd.	Sagarmatha
36	Kuber Merchant Finance Ltd.	Kuber	37	Nepal Express Finance Ltd.	NEFL

38	Seti Finance Ltd.	Seti	39	Hama Merchant & Finance Ltd.	hama
40	Namaste Bittiya Sanstha Ltd.	Namaste	41	Kaski Finance Ltd.	Kaski
42	Unique Financial Institution Ltd.	Unique	43	Manjushree Financial Institution Ltd.	Manjushree
44	Jebil's Finance Ltd.	Jebils	45	Reliance Lotus Finance Ltd.	Reliance
46	Bhaktapur Finance Ltd.	Bhaktapur	1	Nepal Grameen Bikas Bank Ltd.	NepalGBB

D. Micro-credit Development Banks

2	Nirdhan Utthan Bank Ltd.	NIRDHAN	3	Rural Microfinance Development Centre Ltd.	RMDC
4	Deprosc Microfinance Development Bank Ltd.	DEPROSC	5	Chhimek Microfinance Development Banks Ltd.	CHHIMEK
6	Swabalamban Laghu Bitta Bikas Banks Ltd.	Swabalamban	7	Sana Kisan Bikas Bank Ltd.	Sanakisan
8	Nerude Laghu Bitta Bikas Bank Ltd.	NERUDE	9	Naya Nepal Laghu Bitta Bikas Bank Ltd.	Naya Nepal
10	Summit Microfinance Development Bank Ltd.	Summit	11	Sworojagar Laghu Bitta Bikas Bank Ltd.	Sworojagar
12	Frist Microfinance Development Bank Ltd.	First	13	Nagbeli Microfinance Development Bank Ltd.	Nagbeli
14	Kalika Microcredit Development Bank Ltd.	Kalika	15	Mirmire Microfinance Development Bank Ltd.	Mirmire
16	Janautthan Samudayik Microfinance Dev. Bank Ltd.	Janautthan	17	Mithila Laghu Bitta Bikas Bank Ltd.	Mithila
18	Womi Microfinance Bittiya Sanstha Ltd.	Womi	19	Laxmi Microfinance Bittiya Sanstha Ltd.	Laxmi
20	ILFCO Microfinance Bittiya Sanstha Ltd.	ILFCO	21	Mahila Sahayatra Microfinance Bittiya Sanstha Ltd.	Mahila
22	Vijaya Laghubitta Bittiya Sanstha Ltd.	Vijay	23	Kisan Microfinance Bittiya Sanstha Ltd.	Kisan
24	Clean Village Microfinance Bittiya Sanstha Ltd.	Clean Village	25	Forward Community Microfinance Bittiya Sanstha Ltd.	FORWARD
26	Reliable Microfinance Bittiya Sanstha Ltd.	Reliable	27	Mahuli Samudayik Laghubitta Bittiya Sanstha Ltd.	Mahuli
28	Suryodaya Laghubitta Bittiya Sanstha Ltd.	Suryodaya	29	Mero Microfinance Bittiya Sanatha Ltd.	Mero
30	Samata Microfinance Bittiya Sanatha Ltd.	Samata	31	RSDC Laghubitta Bittiya Sanstha Ltd.	RSDC
32	Samudayik Laghubitta Bittiya Sanstha Ltd.	Samudayik	33	National Microfinance Bittiya Sanstha Ltd.	National
34	Nepal Sewa Laghubitta Bittiya Sanstha Ltd.	Sewa MF	35	Unnati Microfinance Bittiya Sanstha Ltd.	Unnati
36	Swadeshi Lagubitta Bittiya Sanstha Ltd.	Swadeshi	37	NADEP Laghubitta Bittiya Sanstha Ltd.	NADEP
38	Support Microfinance Bittiya Sanstha Ltd.	Support	39	Arambha Microfinance Bittiya Sanstha Ltd.	Arambha
40	Janasewi Laghubitta Bittiya Sanstha Ltd.	JanaSewi	41	Chautari Laghubitta Bittiya Sanstha Ltd.	Chautari

Districtwise List of Bank and Financial Institutions Branches (Magh, 2072)

S.No.	Zone	District	Class 'A'	Class 'B'	Class 'C'	Total	populn.	Pop.Per Branch
1	Mechi	Jhapa	64	28	4	96	863192	8992
2		Ilam	13	6	0	19	300284	15804
3		Panchthar	9	2	0	11	194631	17694
4		Taplejung	6	0	0	6	129247	21541
Total			92	36	4	132	1487354	11268
5	Koshi	Sunsari	61	21	6	88	829141	9422
6		Morang	70	33	5	108	1022547	9468
7		Dhankuta	8	6	0	14	167187	11942
8		Terhathum	7	2	1	10	101552	10155
9		Sankhuwasabha	11	3	0	14	158032	11288
10		Bhojpur	10	1	1	12	171803	14317
Total			167	66	13	246	2450262	9960
11	Sagarmatha	Saptari	18	1	2	21	671495	31976
12		Udayapur	15	2	1	18	334920	18607
13		Siraha	31	1	0	32	667404	20856
14		Khotang	5	2	1	8	193342	24168
15		Okhaldhunga	4	1	1	6	149939	24990
16		Solukhumbu	7	1	1	9	104709	11634
Total			80	8	6	94	2121810	22572
17	Janakpur	Sarlahi	19	10	2	31	824902	26610
18		Dhanusha	33	7	1	41	793983	19365
19		Mahottari	18	5	2	25	664240	26570
20		Dolakha	11	9	0	20	187379	9369
21		Ramechhap	6	3	0	9	205852	22872
22		Sindhuli	6	7	0	13	303370	23336
Total			93	41	5	139	2979725	21437
23	Narayani	Bara	28	5	2	35	749584	21417
24		Rautahat	13	5	0	18	755023	41946
25		Parsa	40	17	2	59	651051	11035
26		Chitawan	63	71	10	144	631372	4385
27		Makawanpur	25	15	4	44	439276	9984
Total			169	113	18	300	3226306	10754
28	Bagmati	Kathmandu	394	94	66	554	1958430	3535
29		Bhaktapur	37	10	5	52	332983	6404
30		Lalitpur	88	16	13	117	513795	4391
31		Rasuwa	8	0	1	9	44179	4909
32		Dhading	22	9	2	33	344773	10448
33		Sindhupalchok	20	10	1	31	291456	9402
34		Kavre	27	24	2	53	391771	7392
35		Nuwakot	10	7	0	17	282556	16621
Total			606	170	90	866	4159943	4804
36	Gandaki	Lamjung	12	9	2	23	169999	7391
37		Tanahu	25	25	4	54	334026	6186
38		Gorkha	15	8	0	23	261651	11376
39		Manang	2	1	0	3	6463	2154
40		Syangja	16	17	2	35	274152	7833
41		Kaski	59	82	19	160	533433	3334
Total			129	142	27	298	1579724	5301
42		Gulmi	10	9	0	19	270910	14258
43		Nawalparasi	25	31	7	63	681286	10814

44	Lumbini	Palpa	12	12	1	25	256545	10262
45		Arghakhanchi	11	4	0	15	200300	13353
46		Rupandehi	84	73	13	170	962320	5661
47		Kapilbastu	15	12	4	31	614805	19832
Total			157	141	25	323	2986166	9245
48	Dhawalagiri	Baglung	17	9	0	26	275788	10607
49		Parbat	8	9	1	18	147822	8212
50		Mustang	5	2	0	7	12672	1810
51		Myagdi	10	7	2	19	112843	5939
Total			40	27	3	70	549125	7845
52	Rapti	Rolpa	6	0	0	6	230836	38473
53		Dang	39	26	5	70	595153	8502
54		Rukum	8	1	0	9	217787	24199
55		Salyan	8	0	0	8	255936	31992
56		Pyuthan	5	12	0	17	234852	13815
Total			66	39	5	110	1534565	13951
57	Karnali	Jumla	5	1	0	6	116151	19358
58		Mugu	2	0	0	2	59144	29572
59		Humla	3	0	0	3	54380	18127
60		Kalikot	3	0	0	3	146886	48962
61		Dolpa	3	0	0	3	39206	13069
Total			16	1	0	17	415767	24457
62	Bheri	Dailekh	8	1	0	9	277760	30862
63		Surkhet	15	7	0	22	380447	17293
64		Jajarkot	3	1	0	4	183361	45840
65		Bardiya	13	10	0	23	450553	19589
66		Banke	47	23	3	73	541967	7424
Total			86	42	3	131	1834088	14001
67	Seti	Bajhang	4	0	0	4	207129	51782
68		Doti	6	2	0	8	213244	26656
69		Bajura	2	0	0	2	144053	72026
70		Kailali	49	15	2	66	851759	12905
71		Achham	5	2	0	7	271099	38728
Total			66	19	2	87	1687285	19394
72	Mahakali	Darchula	5	0	1	6	138424	23071
73		Baitadi	5	1	0	6	258192	43032
74		Dadeldhura	8	3	0	11	149468	13588
75		Kanchanpur	21	7	0	28	485892	17353
Total			39	11	1	51	1031976	20235
Total of Class "A", "B" and "C"			1806	856	202	2864	28044096	9792

Bank/BFI Class	A	B	C [#]	D	Total
No. of BFIs	29	73	47	41	190
No. of Branches	1806	856	202	1231	4095
Population per Branch*					6848
Region/BFI Class	A	B	C	Total	
Eastern	339	110	23	472	
Central	868	324	113	1305	
Western	326	310	55	691	
Mid-western	168	82	8	258	
Far-western	105	30	3	138	
Total	1806	856	202	2864	

* Population 28,044,096 calculated on yearly basis based on five yearly population projection Source : <http://cbs.gov.np/image/data/Population/Population%20projection%202011-2031/PopulationProjection2011-2031.pdf>

Samjhana Finance Ltd. is in the process of liquidation